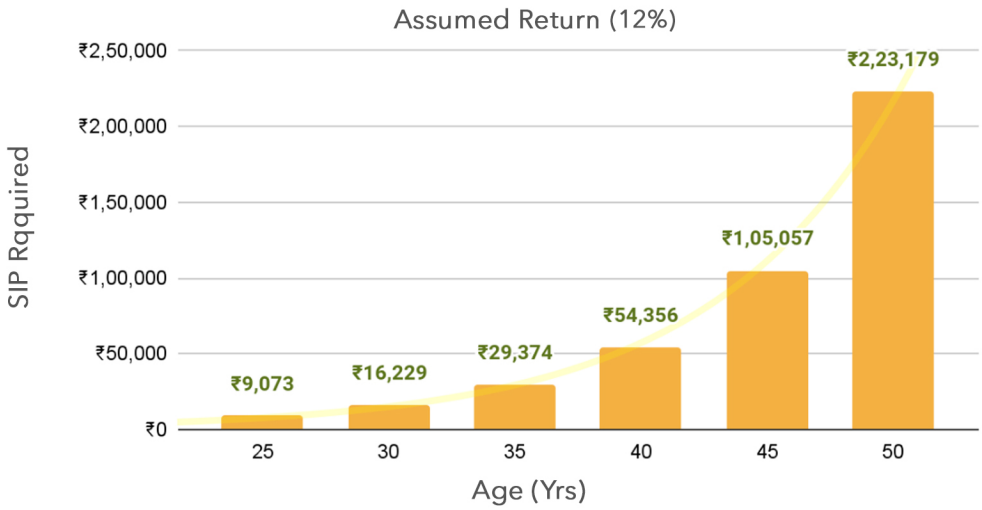
Cost of Delay

Famous philosopher Lao Tzu once said "The journey of a thousand miles begins with one step." Your investment journey for achieving wealth throughout your working life span can also be achieved by starting a simple SIP.
However, many investors delay their investments. They believe they have a lot of years ahead of them and can make it up later. They prefer current consumption over investing. Some adopt an unsustainable lifestyle through debt which doesn't allow them to invest. These decisions can be costly; Literally

SIP Required for achieving ₹ 5 Crore corpus for Retirement at age of 60



Above mentioned chart shows SIP requirements at different ages to achieve ₹ 5 Crore corpus at the time of Retirement(60 Year). It is observed that one needs to invest significantly higher amounts as his/her age progresses to achieve the same corpus which we term as 'cost of delay'.

Target	₹5,00,00,000		Cost of Delay	
Age (Years)	SIP Term (Years)	SIP Required	5 Years	10 years
25	35	₹9,073	₹7,156	₹20,301
30	30	₹16,229	₹13,145	₹38,128
35	25	₹29,374	₹24,983	₹75,684
40	20	₹54,356	₹50,701	₹1,68,822
45	15	₹1,05,057	₹1,18,121	₹5,11,438
50	10	₹2,23,179	₹3,93,317	NIL

* Rate of Return - 12%

START YOUR SIP TODAY

Disclaimer: Mutual Fund investments are subject to market risk. Please read all the scheme related documents carefully before investing. Returns over one year are annualised. Returns are not guaranteed. The above is for illustration purposes only.

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