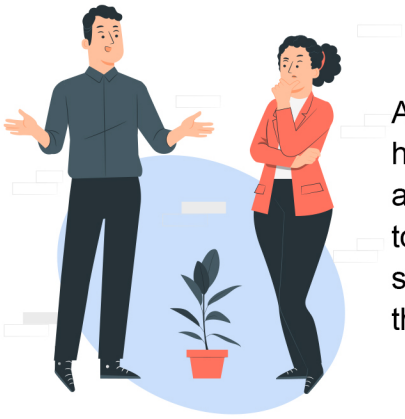
UNLEASHING POTENTIAL

HOW REGULAR INVESTMENTS CAN OUTPACE LIFETIME EARNINGS

Karan emerged from his boss's cabin with a wide grin on his face. And why wouldn't he? He had received approval to leave a little early and join the college reunion party later that day. The thought of reuniting with old friends after such a long time filled him with excitement.





At the reunion party, he came across Nisha, a former classmate who had recently quit her job to venture into the world of entrepreneurship as a Mutual Fund Distributor. During their conversation, Karan expressed to Nisha his reluctance to save money and start any investments. Nisha stressed the importance of savings for various objectives and explained the power of compounding.

She revealed that by investing just 30% of Karan's earnings on a regular monthly basis, he could potentially outpace his lifetime earnings, all the while maintaining the same level of savings rate along with future increments. The revelation left Karan astonished, and he expressed a desire to learn more about this fascinating concept. Nisha inquired about his current age, monthly salary, the anticipated rate of future increments along with his retirement age.

The very next morning, Nisha promptly returned to her office and sent an email containing the detailed projections to Karan.

Age	30
Annual Salary	₹12,00,000
Savings Percentage	30%
Assumed Return	12%
Annual Increment	8%
Retirement Age	60

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Age	Salary	Total Earnings from the Start	Annual Investment	Investment Corpus
30	₹12,00,000	₹12,00,000	₹3,60,000	₹4,03,200
31	₹12,96,000	₹24,96,000	₹3,88,800	₹8,87,040
32	₹13,99,680	₹38,95,680	₹4,19,904	₹14,63,777
33	₹15,11,654	₹54,07,334	₹4,53,496	₹21,47,346
34	₹16,32,587	₹70,39,921	₹4,89,776	₹29,53,577
35	₹17,63,194	₹88,03,115	₹5,28,958	₹39,00,439
36	₹19,04,249	₹1,07,07,364	₹5,71,275	₹50,08,320
37	₹20,56,589	₹1,27,63,953	₹6,16,977	₹63,00,332
38	₹22,21,116	₹1,49,85,069	₹6,66,335	₹78,02,667
39	₹23,98,806	₹1,73,83,875	₹7,19,642	₹95,44,986
40	₹25,90,710	₹1,99,74,585	₹7,77,213	₹1,15,60,863
41	₹27,97,967	₹2,27,72,552	₹8,39,390	₹1,38,88,283
42	₹30,21,804	₹2,57,94,356	₹9,06,541	₹1,65,70,203
43	₹32,63,548	₹2,90,57,904	₹9,79,065	₹1,96,55,180
44	₹35,24,632	₹3,25,82,537	₹10,57,390	₹2,31,98,078
45	₹38,06,603	₹3,63,89,140	₹11,41,981	₹2,72,60,866
46	₹41,11,131	₹4,05,00,271	₹12,33,339	₹3,19,13,510
47	₹44,40,022	₹4,49,40,292	₹13,32,006	₹3,72,34,979
48	₹47,95,223	₹4,97,35,516	₹14,38,567	₹4,33,14,371
49	₹51,78,841	₹5,49,14,357	₹15,53,652	₹5,02,52,186
50	₹55,93,149	₹6,05,07,506	₹16,77,945	₹5,81,61,747
51	₹60,40,600	₹6,65,48,106	₹18,12,180	₹6,71,70,798
52	₹65,23,848	₹7,30,71,955	₹19,57,155	₹7,74,23,307
53	₹70,45,756	₹8,01,17,711	₹21,13,727	₹8,90,81,478
54	₹76,09,417	₹8,77,27,128	₹22,82,825	₹10,23,28,019
55	₹82,18,170	₹9,59,45,298	₹24,65,451	₹11,73,68,687
56	₹88,75,624	₹10,48,20,922	₹26,62,687	₹13,44,35,139
57	₹95,85,674	₹11,44,06,596	₹28,75,702	₹15,37,88,142
58	₹1,03,52,528	₹12,47,59,123	₹31,05,758	₹17,57,21,168
59	₹1,11,80,730	₹13,59,39,853	₹33,54,219	₹20,05,64,434
60	₹1,20,75,188	₹14,80,15,042	₹36,22,556	₹22,86,89,429

By the time Karan reaches retirement age, the above strategy could potentially boost his investment corpus to **1.55** times his lifetime earnings.

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Karan was amazed to discover that his investment value had the potential to exceed his total earnings over a lifetime. This realization is not unique to Karan; many of us who are in the early stages of life and hesitant to invest for future growth may be missing out on the opportunity to create wealth.

The projections presented in the above calculation and graph serve as a valuable reminder that even a modest regular savings percentage can lead to significant financial growth in the long run. Understanding the concept of compounding and adopting disciplined savings practices can unlock the potential to achieve our financial objectives and secure a prosperous future.

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. Returns are not guaranteed. Returns over one year period are annualized. The provided chart is an illustrative tool. However, it's essential to note that real-world circumstances may cause variations from these projected figures.

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