

**“SAVE ME TODAY,  
SO I CAN SAVE  
YOU TOMORROW.”**

### Why save money?

Your future wealth depends on your ability to save today. Saving is the first step towards investing.

#### You need money to meet:

- Living expenses such as groceries, clothing and so on
- Goals such as buying a house, car and so on
- Emergencies such as job loss, medical needs and so on
- Children's needs such as education, marriage and so on
- Living a Debt-free life
- Ensuring a peaceful retired life

But remember, your savings will lose its value over time because of inflation. To understand how inflation eats into your hard-earned money, scan the QR code shared alongside.



So, how to stop inflation from disrupting your financial plans?

#### An 'I' for an 'I' – Invest to beat Inflation!

To combat inflation, your money must earn returns higher than the inflation rate. If you keep your savings at home or in a bank that will not work. Thus, it is wise to choose investments that can offer inflation-beating returns and gain from the power of compounding.

Period: 30 years

Estimated rate of return: 12%\*

Monthly SIP

Corpus

₹5,000



₹1.5 Crore

₹8,000



₹2.5 Crore

₹10,000



₹3.08 Crore

### Say hello to the magical power of compounding

Compound Interest means you earn not only returns on your investment but also earn returns on the returns that get added to your principal amount. This cycle continues until you withdraw your investments. Thus, the longer you stay invested, the more you can accumulate.

For the power of compounding to work wonders, you must:

- Save more
- Start early
- Be patient
- Invest regularly

### How can Mutual Funds help you leverage the power of compounding?

Mutual Fund Systematic Investment Plans (SIPs) allow you to make regular investments. Since a fixed sum gets deducted from your bank account every month, you develop a saving discipline. Moreover, SIPs average out the cost of investment over a period, so you don't have to succumb to market pressures and redeem it. You can, thus, stay invested for a long tenure and benefit from the power of compounding.

\*The above table is for illustration purpose only. In this calculation, the annual return of 12% has been assumed based on return potential of Diversified Equity Mutual Funds in the long term.

# MONEY

“That money talks, I'll not deny, I heard it once: It said, 'Goodbye'.” – Richard Armour

If you don't want to watch your money go, then listen to what it has to say now – “SAVE ME”.

