SBI MUTUAL FUND

A PARTNER FOR LIFE

THE BEST THING MONEY CAN BUY?

MORE MONEY.

WASTE NEITHER TIME NOR OPPORTUNITY.
INVEST IN MUTUAL FUNDS TODAY.

Wealth Creation	Retirement	Child's Future

If you only spend and do not invest, you give up the opportunity to build long-term wealth and become financially secure in life. If you invest wisely, you get the chance to make more money. Mutual Funds can help you do just that. As you invest a fixed sum every month through a Systematic Investment Plan (SIP) or lump sum when possible for the long-term, your investments grow over time as the returns you earn on them, earn returns as well. So, do continue to buy the things you like but ensure you put money itself on your shopping list too!

An investor education initiative.

Toll-free: 1800 425 5425 | SMS: 'TODAY' to 56161 | Visit: www.sbimf.com | Follow us:

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

How to make money work harder for you

Invest first and then Spend

Most people make the mistake of spending first and if anything is left then invest. The problem with this is that there is generally not much left to invest, as our needs keep growing with time. The best way to turn this habit around is whenever you receive your salary or any windfall like an annual bonus, first invest a certain percentage of the amount, and then spend on your daily needs and the things you like.

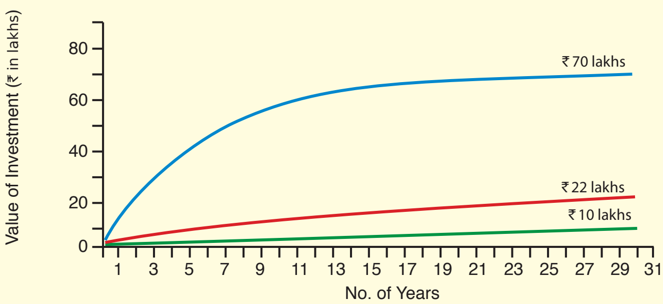
Mutual Funds allow you the flexibility to invest small amounts regularly or a lump sum amount for your goals in life.

Choose the right investment option

Investing first and starting early is not sufficient to make money. You need to choose the right investment option to optimise the potential of your money. The option you choose depends on your financial goals, the amount you have to invest, time to achieve your goals, risk appetite and the taxation on your returns.

A diversified approach to creating wealth ensures your risk is spread across different asset classes while you benefit from the opportunities they offer. Mutual Funds have schemes across asset classes like equity, debt and gold in which you can invest for your specific needs.

The graph below shows the effect of compounding of ₹1,000 invested monthly in investments offering different rate of returns. So choose well!

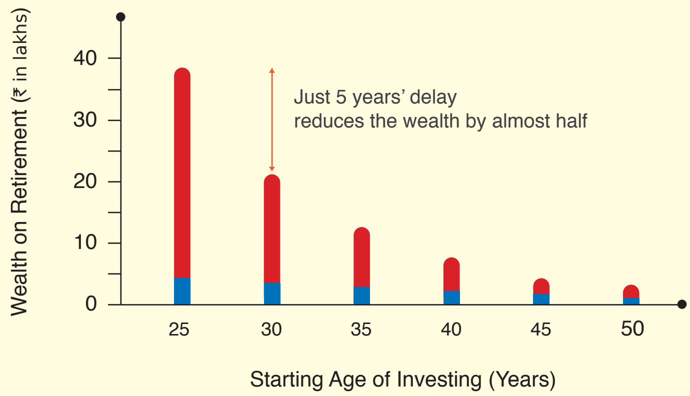


6% p.a. 10% p.a. 15% p.a.

Source: Internal. *The graph shown is for illustrative purpose only.

Start Early

The earlier you start investing regularly, the easier it is to achieve your goals. The graph below shows the impact of beginning to invest ₹1,000 monthly through a Systematic Investment Plan at various stages of life till the age of 60 years (assuming a return of 10% p.a.).



Gains from Investment Investment

Source: Internal *The graph shown is for illustrative purpose only.

Invest and review regularly

Investing regularly is the key as you automatically set aside a fixed sum to invest first for your financial goals in life. As you start investing, reviewing those investments from time-to-time as well is recommended to ensure you are on track and make any changes if required.

With mutual funds, this step is easy, as you can get a consolidated view of your investments online via the fund house website or a mobile app. If you are investing through a financial adviser, regular reviews ensure the investments recommended are working for you.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Toll-free: 1800 425 5425 | SMS: 'TODAY' to 56161 | Visit: www.sbimf.com | Follow us:

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.