

A Matter of Time



Waiting for the right one may generally
be good practice in life,
but not when you're investing in the market.
Why? Read on!

 **AXIS MUTUAL FUND**



Pappu was frustrated with Dudesh outsmarting him all the time. So he called his cousin, Appu for help.

Remember Appu, smart investing is all about timing the market. 'Buy low and sell high' is the mantra.

Aha!

I'll invest when everyone's investing, because that would mean the market is low. You invest when the market's running high. Between the two of us, we'll get Dudesh this time!

Aha!



Pappu and Appu spent sleepless nights, investing ₹ 1,000 per year in equities at the peak and also the lowest level of the market for 35 consecutive years. Dudesh on the other hand, sat back, relaxed and simply invested ₹ 1,000 on the 1st of December each year through SIP.

*XIRR

15.1%

16.4%

15.87%

35 years later, Pappu and Appu were totally exhausted, but happy with their returns.

Congrats, Pappu! Seems like your returns were greater than mine.

Yes... Yes.. I did it.. finally! By how much did I win?

By less than 1%?

Wait, what?! That's it?!

Aha!

All these sleepless nights I've spent, and less than 1%?! That's so unfair!

Honestly, trying to time the market is just too tedious, Pappu. With an SIP, I'm relaxed because there's a fixed amount being invested on my behalf at regular intervals. With SIP, I literally 'Sleep In Peace'!

WHEN YOU INVEST IN AN SIP YOU END UP BUYING MORE UNITS WHEN THE MARKETS ARE LOW AND FEWER UNITS WHEN THE MARKETS ARE HIGH, THEREBY AVERAGING OUT THE UNIT COST.

*XIRR - Internal rate of returns.
Data as on December 31st, 2014.



www.SIP.axismf.com

All characters appearing in this work are fictitious. Any resemblance to real persons, living or dead, is purely coincidental.

SIP refers to systematic investment plan. This is just an illustration to explain the concept and it does not necessarily reflect the returns that may be delivered by MF schemes. **Statutory Details:** Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1850, sponsored by Axis Bank Ltd. (publicly listed to Rs. 1 Lakh). **Trustee:** Axis Mutual Fund Trustee Ltd. **Investment Manager:** Axis Asset Management Co. Ltd. (the AMC). **Risk Factors:** The sponsor is not liable or responsible for any loss or shortfall resulting from the operation of the scheme. **Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**