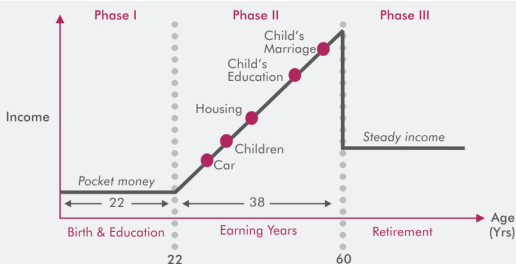


# Plan your life goals with SIPs



## GOALS WHICH MAY WORRY YOU IN THE FUTURE



## INDICATIVE COST OF THESE GOALS AND MONTHLY SIP AMOUNT REQUIRED TODAY

Goal	Present value of Goal (₹)	Maximum time to achieve Goal	Future value of Goal (₹)*	Monthly SIP Amount if you start today (₹)**
Car	1 Lac for down payment	2 years	1.17 Lac for down payment	4,468
Children	1 Lac for child birth expenses	5 years	1.47 Lac for child birth expenses	1,986
Housing	15 Lac for down payment	10 years	32.38 Lac for down payment	17,584
Child Education	16 Lac*	20 years	74.57 Lac	12,577
Child Marriage	25 Lac	25 years	171.21 Lac	17,844

These are indicative costs/values of various goals that a person may ordinarily have and are used for illustrative purposes only. There is no guarantee that these objectives will be achieved. Please consult your investment advisor for seeking appropriate guidance.

## COST IMPACT IF YOU DELAY YOUR SIP

Goals	Delay to start SIP (years)	Time left to complete Goal (years)	Delayed monthly SIP amount (₹) ^	Extra monthly burden due to delay (₹) ^ ^	Increase in SIP amount (%)
Car	1	1	9,106	4,825	113%
Children	3	2	5,393	3,612	203%
Housing	5	5	39,260	25,322	181%
Child Education	10	10	27,484	21,093	330%
Child Marriage	12	13	45,543	36,521	405%

\*IM Ahmedabad PGP fee as on Sept 2013; Source: Southern Seas Education. \*Future Value is calculated at 8% CAGR. \*\*SIP rate of return is assumed at 12% CAGR by investing in equity funds. Rates are for illustration purposes only. SIP investment is subject to market risks. It is assumed that the SIP investment is made at the beginning of the month. ^ Calculated based on the future value at the time of starting the SIP. ^ ^ Compared to today's monthly SIP amount.

## SIP MATLAB SLEEP IN PEACE™

- By making you save every month, it inculcates a sense of discipline
- Helps you capitalise on the power of compounding
- Helps prevent sentiment-driven market investments. By ensuring that you invest every month, month after month, it helps you buy at the "average price" and eliminates the risk of buying only at high prices
- Regular savings help prepare you for planned & unplanned expenses
- Offers convenience - by filling a form one time, you can invest every month

SIP stands for Systematic Investment Plan.

## AXIS MUTUAL FUND SCHEMES FOR VARIOUS INVESTOR GOALS

Goal	Recommended Scheme Type			
	Medium risk stabilizer	Suitable investment period	High risk multiplier	Suitable investment period
Retirement	Axis Triple Advantage Fund	3 years +	-	-
Wealth creation	Axis Triple Advantage Fund	3 years +	Axis Equity Fund Axis Midcap Fund	5 years +
Holiday	Axis Income Saver	2 - 4 years	-	-
Car purchase	Axis Income Saver	2 - 4 years	-	-
Tax saving with wealth creation	-	-	Axis Long Term Equity Fund	5 years +
Child Education	-	-	Axis Equity Fund Axis Midcap Fund	5 years +
Any other with minimum 3 year time frame	Axis Triple Advantage Fund	3 years +	Axis Equity Fund	5 years +

### AXIS INCOME SAVER

#### Key features

- Money invested in mix of debt and equity
- Higher equity allocation of up to 35% in equity aimed at providing capital growth
- Debt portion aimed at providing regular income
- Risk is controlled using a formula driven approach

### AXIS TRIPLE ADVANTAGE FUND

#### Key features

- Reduces risk by providing diversification through investments in equity (30-40%), debt (30-40%) and gold (20-30%)
- Provides more predictable returns compared to equity funds
- Gold acts as a cushion against event risks affecting equity markets

### AXIS EQUITY FUND

#### Key features

- Invests primarily in equity markets
- Focuses on risk control by aiming to keep volatility lower than the benchmark index (CNX Nifty)

### AXIS LONG TERM EQUITY FUND

#### Key features

- Save tax upto ₹ 46,350\* u/s 80C of Income Tax Act, 1961
  - Lock-in period of only 3 years is one of the lowest amongst all Sec 80C options available today
- \*Assuming the investor falls in highest tax bracket. Based on AY 2015-16 for Indian residents below the age of 60.  
An open-ended equity linked savings scheme with a 3 year lock-in.

### AXIS MIDCAP FUND

#### Key features

- Invests primarily in mid sized companies to capitalise on their fast paced growth
- Amongst the mid sized companies, it has a preference for the larger ones that carry relatively lower risk

**AXIS INCOME SAVER:** This product is suitable for investors who are seeking\* • Capital appreciation while generating income over medium to long term • Investment in debt and money market instruments as well as equity and equity related instruments while managing risk through active asset allocation • Medium risk  (YELLOW)




**AXIS TRIPLE ADVANTAGE FUND:** This product is suitable for investors who are seeking\* • Capital appreciation & generating income over long term • Investment in a diversified portfolio of equity and equity related instruments, fixed income instruments & gold Exchange Traded Funds • Medium Risk  (YELLOW)

**AXIS EQUITY FUND:** This product is suitable for investors who are seeking\* • Capital appreciation over long term • Investment in a diversified portfolio predominantly consisting of equity and equity related instruments • High risk  (BROWN)

**AXIS LONG TERM EQUITY FUND:** This product is suitable for investors who are seeking\* • Capital appreciation & generating income over long term • Investment in a diversified portfolio predominantly consisting of equity and equity related instruments • High risk  (BROWN)

**AXIS MIDCAP FUND:** This product is suitable for investors who are seeking\* • Capital appreciation over long term • Investing predominantly in equity & equity related instruments of mid size companies with focus on relatively larger companies within this category • High risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: Risk is represented as:  (BLUE) investors understand that their principal will be at low risk  (YELLOW) investors understand that their principal will be at medium risk  (BROWN) investors understand that their principal will be at high risk

**Statutory Details:** Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to ₹ 1 Lakh). Trustee: Axis Mutual Fund Trustee Ltd. Investment Manager: Axis Asset Management Co. Ltd. (the AMC). Risk Factors: Axis Bank Ltd. 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.

Axis Asset Management Company Limited

Investment Manager to Axis Mutual Fund

Axis House, First Floor, C-2, Wadia International Centre,  
Pandurang Budhkar Marg, Worli, Mumbai - 400025, India.

EMAIL customerservice@axismf.com WEBSITE www.axismf.com

EasyCall : 180030003300

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