

It's Not Your  
**SALARY**

That Makes your **Rich,**  
It's Your **Spending Habits**

**INVESTMENT**  
is Certainly a **vote of**  
**Confidence** on your  
**Future Activity**

# WHAT ARE MUTUAL FUNDS?

These days you are hearing more and more about mutual funds as a means of investment. If you are like most people, you probably have most of your money in a bank savings account and your biggest investment may be your home.

Apart from that, investing is probably something you simply **do not have the time or knowledge to get involved in.** You are not the only one. This is why investing through mutual funds has become such a popular way of investing.

# WHAT ARE MUTUAL FUNDS?

A mutual fund is a pool of money from numerous investors who wish to save or make money just like you. Investing in a mutual fund can be a lot easier than buying and selling individual stocks and bonds on your own. Investors can sell their shares when they want.

# BENEFITS OF MUTUAL FUNDS?

**Professional  
Management**

**Diversification**

**Tax benefits**

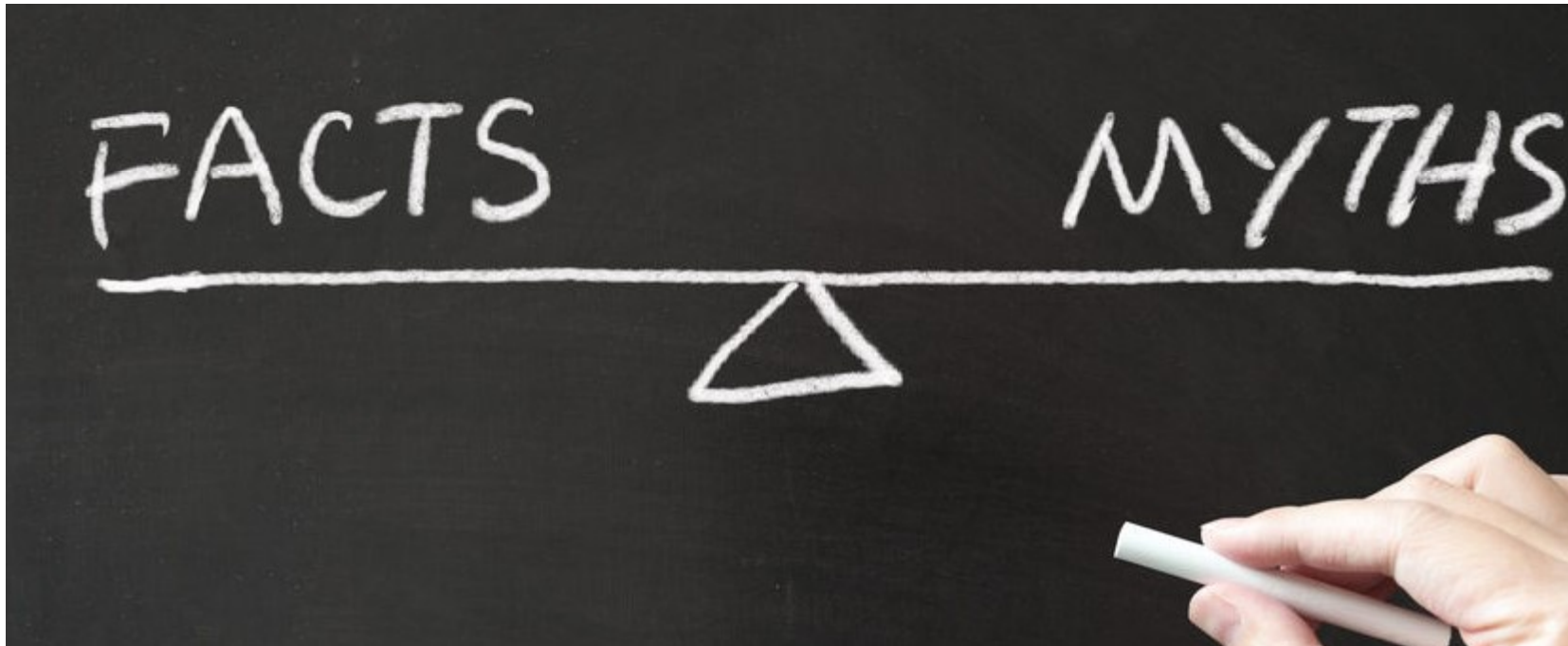
**More choice**

**Affordability**

**Liquidity**

**Transparency**

# MYTHS ABOUT MUTUAL FUNDS



**Myths-Mutual Funds are all about Equity.**  
**Reality- Mutual Funds have debt schemes too.**



**Myths-I need a lot of money to invest in Mutual Funds.**

**Reality-Invest with as little as Rs. 1,000 PM.**





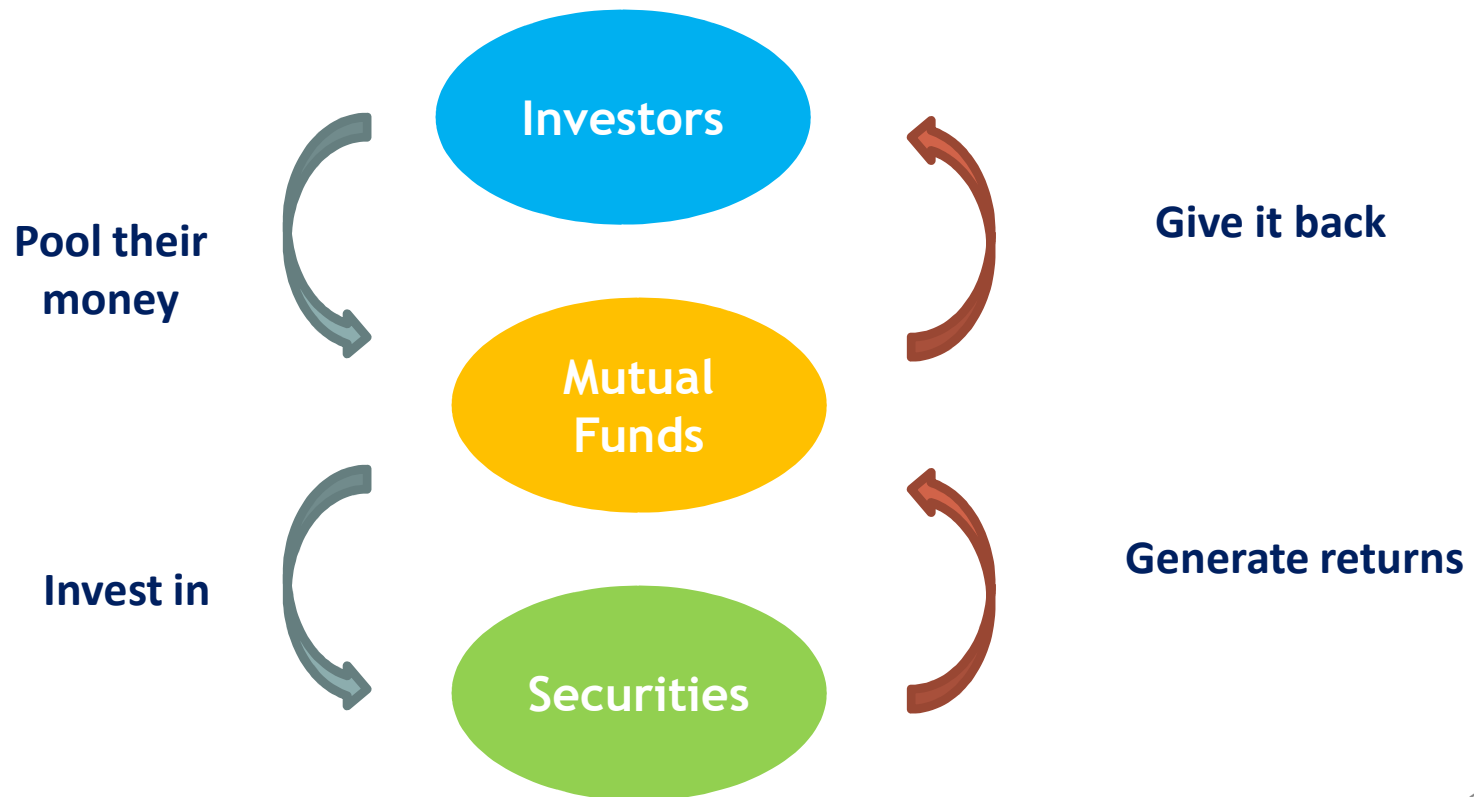
**Myths- I Think I will wait for the right time to invest.**

**Reality- Its always the right time to invest in Mutual Funds. Staying committed to the investment is more important.**



**Myths-Mutual Funds are complex,  
I'd rather know about them.**

**Reality-Aren't actually difficult to  
understand.**



After All,  
**Jaanogey Tabhi toh  
Maanogey**

# Expected end value of your investments for a monthly investment of Rs. 2,000

Expected Returns*	Number of Years of investments					
	5 yrs	10 yrs	15 yrs	20 yrs	25 yrs	30 yrs
	<b>Value of investments in Lakhs</b>					
10%	1.54	4.02	8.03	14.47	24.86	41.58
12%	1.62	4.48	9.51	18.39	34.04	61.61
15%	1.74	5.26	12.32	26.54	55.13	112.63
20%	1.97	6.88	19.10	19.10	125.20	313.52

\* These returns are based on past performance of funds as shown in the next slide.

# Expected end value of your investments for a monthly investment of Rs. 5,000

Expected Returns*	Number of Years of investments					
	5 yrs	10 yrs	15 yrs	20 yrs	25 yrs	30 yrs
	<b>Value of investments in Lakhs</b>					
10%	3.85	10.07	20.08	36.19	62.15	103.96
12%	4.05	11.20	23.79	45.99	85.11	154.04
15%	4.36	13.15	30.81	66.35	137.82	281.58
20%	4.93	17.21	47.77	123.80	313.01	783.81

\* These returns are based on past performance of funds as shown in the next slide.

## Expected end value of your investments for a monthly investment of Rs. 10,000

Expected Returns*	Number of Years of investments					
	5 yrs	10 yrs	15 yrs	20 yrs	25 yrs	30 yrs
	<b>Value of investments in Lakhs</b>					
10%	7.71	20.14	40.16	72.39	124.31	207.92
12%	8.11	22.40	47.59	91.98	170.22	308.09
15%	8.73	26.30	61.63	132.70	275.65	563.17
20%	9.87	34.43	95.54	247.61	626.02	1567.62

\* These returns are based on past performance of funds as shown in the next slide.

# Our Top Recommendations-

Funds	1 Yr*	3 Yr*	5 Yr*	10Yr*
<b><u>Tax Savings Funds:</u></b>				
Birla Sun Life Tax Relief 96 Fund	2.39	24.08	15.10	13.11
Axis Long Term Equity Fund	0.76	26.33	19.96	-
Reliance Tax Saver Fund	-6.41	24.25	16.21	14.31
<b><u>Other than Tax:</u></b>				
Birla Sun Life Advantage Fund	9.73	20.39	20.98	-
Franklin India Prima Fund	14.40	26.14	25.87	19.05
HDFC Mid Cap Opportunities Fund	8.63	23.55	21.45	-

\* Returns % CAGR as at May 31, 2016

**A Satisfied Customer**  
**is The Best**  
**BUSINESS**  
**Strategy of All**







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# ARE YOU READY?

