NJ WEALTH
FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

WITH THE **RIGHT PARTNER,** THE **FINANCIAL JOURNEY GETS EASIER.**

Aapki **Wealth** Ke Liye,

SIP SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

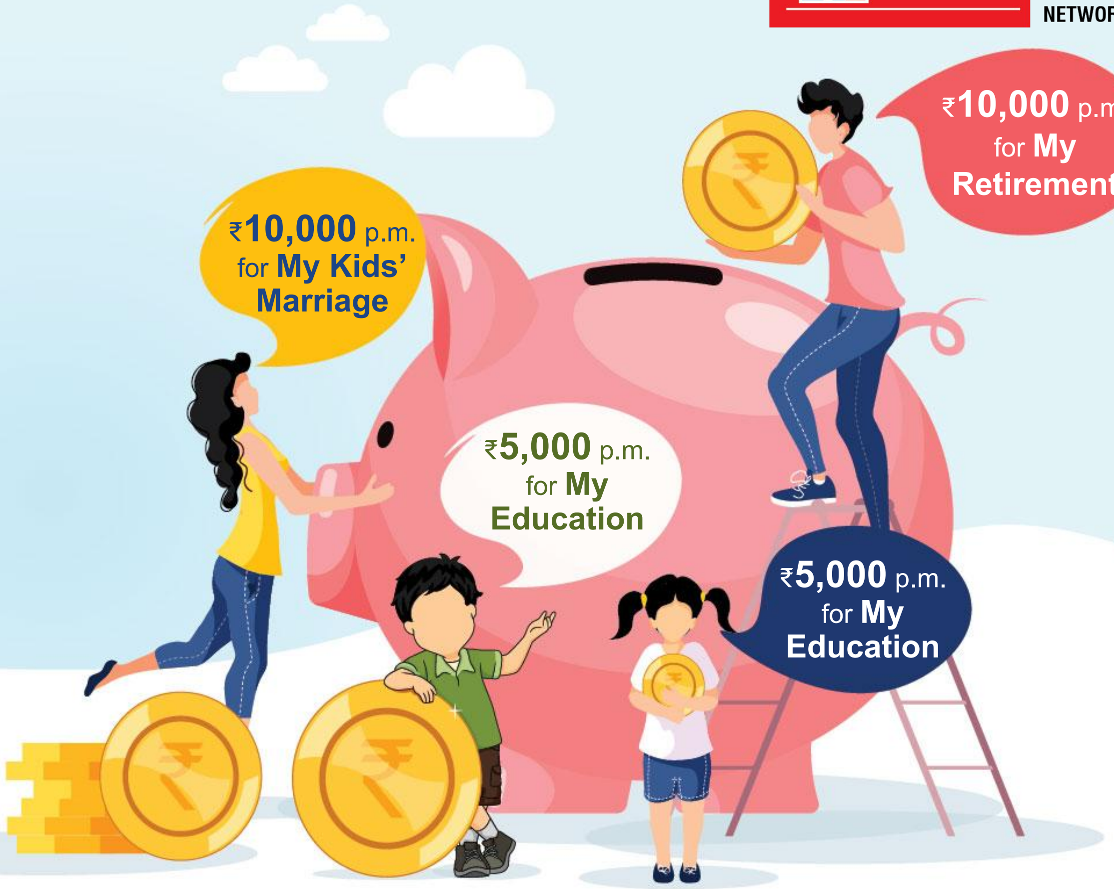
Sahi Hai..!

Aapki **Wealth** Ke Liye,

SIP

SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

Sahi Hai..!



INFLATION

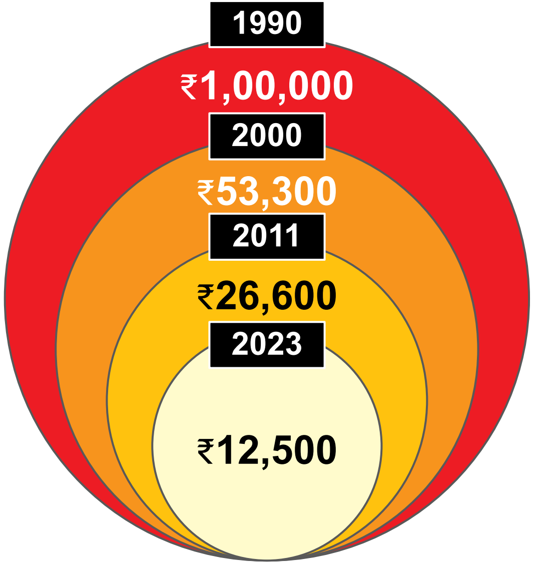
The biggest hurdle in your financial needs achievement

As per RBI estimates, WPI inflation has grown by 6.5% in the last 30 years.

	GOLD^	PETROL*	DIESEL*	MILK*
1990	₹3,200	₹9.84	₹4.08	₹6
2003	₹5,600	₹32.49	₹21.21	₹13
2023	₹59,000	₹95.50	₹94.27	₹72
Actual Inflation	9.23%	7.13%	9.98%	7.82%

^Bullion Market ^Rate Per 10 gram, *Rate Per Liter
as on 31st Mar 2023

How Inflation is eating your Money



Source : RBI, Bloomberg, Internal
Reduced value of money @ 6.5% inflation p.a.

INFLATION

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

HOUSEHOLD EXPENSE

2013	2023	2033*
Rs.20,000	Rs.37,500	Rs.70,500

HIGHER EDUCATION

2013	2023	2033*
Rs.6 Lakh	Rs.11.25 Lakh	Rs.21.25 Lakh

MARRIAGE COST

2013	2023	2033*
Rs.8-10 Lakh	Rs.15-18 Lakh	Rs.30-35 Lakh

*Cost in the year 2033 assumed at 6.5% inflation p.a. on 2023 price
*All the previous year expenses are based on assumptions

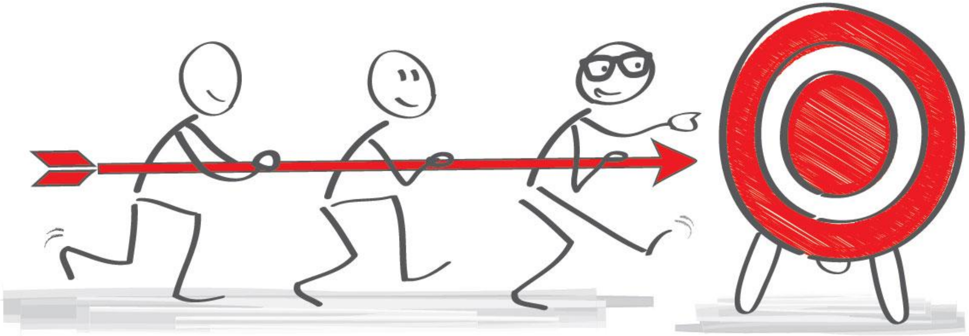
THE RIGHT WAY

The biggest hurdle in your financial needs achievement

START EARLY + **INVEST IN RIGHT ASSET CLASS** + **INVEST REGULARLY**

=

FINANCIAL NEEDS ACHIEVEMENT

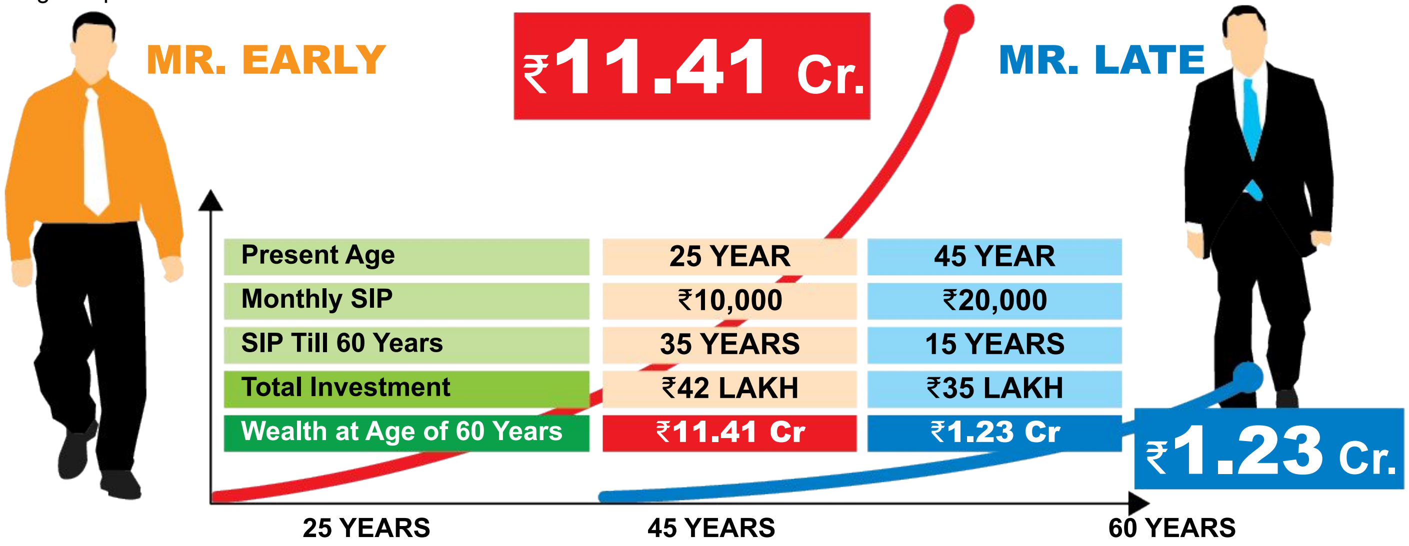


START EARLY

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Give time to your investment rather than timing the market, and benefit from the ***'Power of Compounding'.***

Systematic investing has a compounding effect on your investments. In the long term, an investment as low as ₹10,000/- per month swells up into a huge corpus. This can be best explained by the following graph. The graph shows advantages of starting early. If an investor starts early, then even with lower invested amount he can build a large corpus.



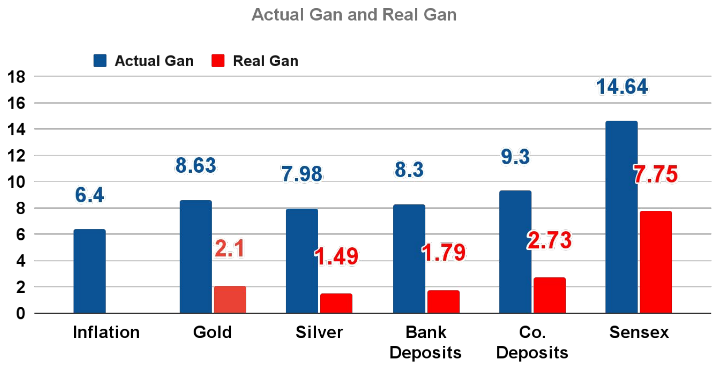
Present Age	25 YEAR	45 YEAR
Monthly SIP	₹10,000	₹20,000
SIP Till 60 Years	35 YEARS	15 YEARS
Total Investment	₹42 LAKH	₹35 LAKH
Wealth at Age of 60 Years	₹11.41 Cr	₹1.23 Cr

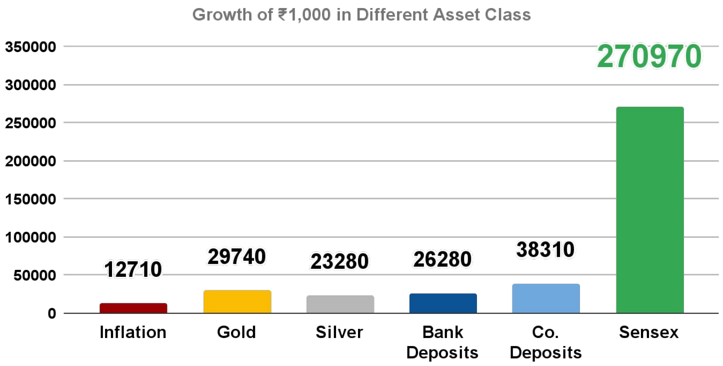
The above example is merely an illustration to explain the benefit of investing at an early age. Returns are assumed at 15% CAGR. It is assumed that SIP investments are done regularly every month. No guarantee or assurance of return is being offered by any mutual fund or NJ. The actual result may vary from depicted results depending on scheme selected.

RIGHT ASSET CLASS

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Equity market has outperformed all other investment avenues





Growth in Different Asset Classes from March 1982 to March 2023.

Source: Gold-Handbook of Statistics on Indian Economy, RBI. Silver - Handbook of Statistics on Indian Economy, RBI. Sensex - www.bseindia.com, Co Deposits - assumed (1% higher than Bank FD Rate). Bank Deposits - Handbook of Statistics on Indian Economy, RBI. Inflation(WPI) - Handbook of Statistics on Indian Economy, RBI

It is evident from the graph that in the long term, equity investments have outperformed other investment avenues and have beaten inflation by a huge margin.

Equity mutual funds over a long-term horizon offer better risk-return pay off

+

Liquidity, Transparency and Convenience

INVEST REGULARLY

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Disciplined investing through SIP

Every investor dreams of buying at a low price and selling at a higher price. But, how does one know whether any given time is the right time to buy or sell? Many retail investors try to judge the market movements and end - up losing their money in the long term.

A more successful strategy is 'Rupee Cost Averaging' wherein you invest a fixed amount regularly. Thus, you purchase more when the prices are low and purchase less when prices are high. SIP investments takes advantage of this strategy.

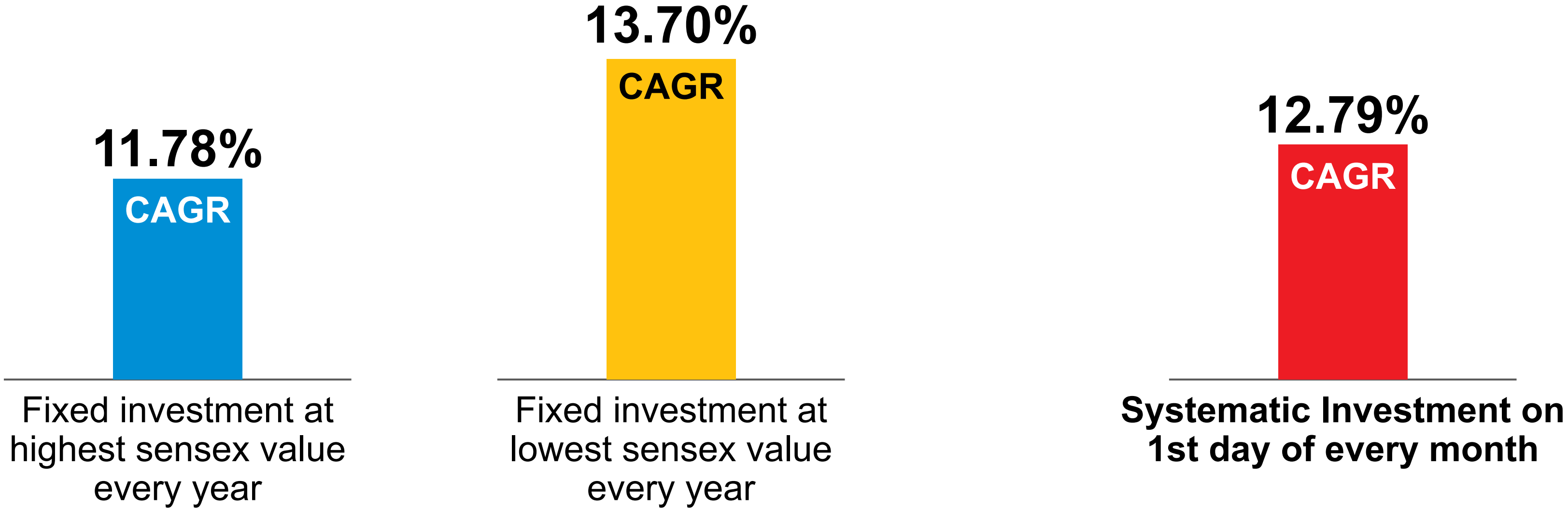
Month	NAV (₹)	Mr. SIP Investor		Mr. One Time Investor	
		Amount Invested (₹)	Units Brought	Amount Invested (₹)	Units Brought
1	10	1000	100.00	4000	400
2	9	1000	111.11	-	-
3	8	1000	125.00	-	-
4	11	1000	90.91	-	-
Total units accumulated		427.02		400	
Value of Investment (₹)		4697.22 @ NAV ₹11		4400 @ NAV ₹11	
Avg. Price / Unit		9.36		10	

TIME IS IMPORTANT

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Market timing does not matter over the long term

INVESTING IN THE BSE SENSEX - 35 YEARS



Period from April 1988 to March 2023

Data source: www.bseindia.com; capital market

SENSEX RETURNS

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

YEAR	SENSEX	INVESTMENT
1979	100	₹1,00,000
2023	58992	₹5,89,91,520*

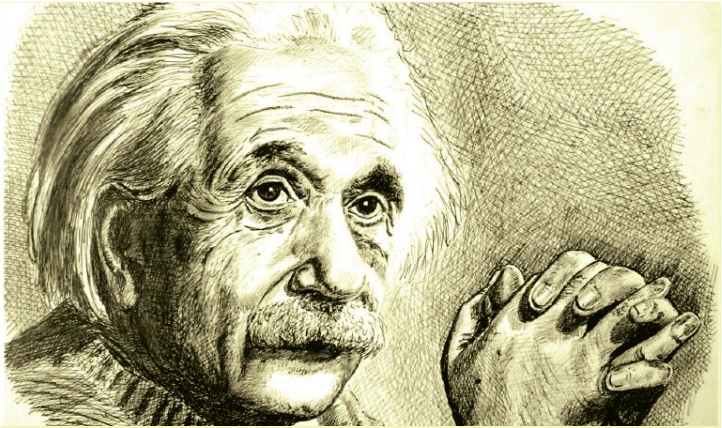
*As on 31 Mar 2023

IN the PAST 43 YEARS BSE SENSEX HAS GIVEN **15.59%** CAGR

*Source : BSE India

POWER OF COMPOUNDING

NJ WEALTH
FINANCIAL PRODUCTS DISTRIBUTORS NETWORK



Albert Einstein once noted that the most powerful force in the universe was the principle of compounding. In investing, this manifests itself through something called compound interest. Put in its simplest terms, the term compound interest means that you begin to earn interest income on your interest income, resulting in your money growing at an ever-accelerating rate.

DO YOU KNOW?

At the Rate of 15% Compounding what will be the value of

₹100/-

After 5 years	After 10 years
₹200/-	**₹400/-**
After 15 years	**After 30 years**
₹800/-	**₹6600/-**

Give maximum TIME to your investment to get the most benefit of POWER OF COMPOUNDING

MAKE SMALL INVESTMENTS TO FULFILL YOUR FINANCIAL NEEDS THROUGH...

SIP

SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

Systematic Investment Plan (SIP) is a tool that allows you to invest in mutual funds through small, periodic instalments. SIPs help you set aside a fixed amount every month for investment, thus contributing towards your financial needs. For Investment purpose, we often wait to collect a large amount of money and invest it all at once. Through SIP you can start with smaller amount on a monthly basis and build wealth over the long term.

REAP “THE BENEFITS OF COMPOUNDING”

TIME IS IMPORTANT

- Helps to become financially disciplined
- Regular investment irrespective of market conditions
- Cost averaging helps neutralise market volatility
- Benefit of ***"Power of Compounding"***

Each Drop of Water is essential to make a Mighty Ocean.
Every Rupee Saved is a Rupee Earned to Secure the Future.

SIP IN MUTUAL FUNDS - PERFORMANCE

NJ WEALTH FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Equity is not risky in the long term

15 yrs Performance Returns on ₹25,000 Invested Per Month		
CATEGORY	**CAGR (%)**	**Current Value(₹)**
Avg. of MF Schemes	**13.07%**	**1,39,81,184***
NIFTY 500 TRI	**12.54%**	**1,24,29,997**

(Total Number of Schemes Covered: 99, Returns as on 31st March 2023.
SIP Amount ₹25,000 Per Month. Total Investment ₹45 Lakh)

SIP ₹25,000/- Per Month
Invested Amount
₹45 Lakh

Current Value
₹1.39 Cr.

*Returns as on 31st March 2023. For Schemes with dividend option, dividend reinvestment has been considered on the date of dividend. Investment assumed to be done on 10th of every month.

Source: Internal

TOP-UP SIP IN MUTUAL FUNDS

A TOP-UP SIP IS SIP THAT GROWS AUTOMATICALLY WITH TIME!

Make sure to increase your SIP Savings automatically at fixed intervals. Even a small increase, makes a substantial difference in building wealth with the power of compounding.

Let's look at two distinct instances to get a better picture of how the **SIP TOP-UP** feature works:

Normal SIP Investment
Period: 20 years
Amount: ₹10,000 P.M.

SIP top-up investment
Period: 20 years
Amount: Initially ₹10,000 P.M.
& then ₹1,000 TOP-UP every year.

TOP-UP SIP IN MUTUAL FUNDS

NJ WEALTH
FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Permits investors to boost their SIP instalments by a set amount at yearly or half yearly intervals. This increase could correspond to the development of your future earnings and savings.

SIP of ₹**10,000** in January 2023 with ₹**1000** annual **TOP-UP** will become...

January 2024 ₹**11,000**	**January 2025** ₹**12,000**
January 2026 ₹**13,000**	**January 2027** ₹**14,000**
January 2028 ₹**15,000**	**January 2029** ₹**16,000**

Adapts to your rising income

Automatic route to increased savings

Helps to meet financial needs faster

Helps to build wealth faster

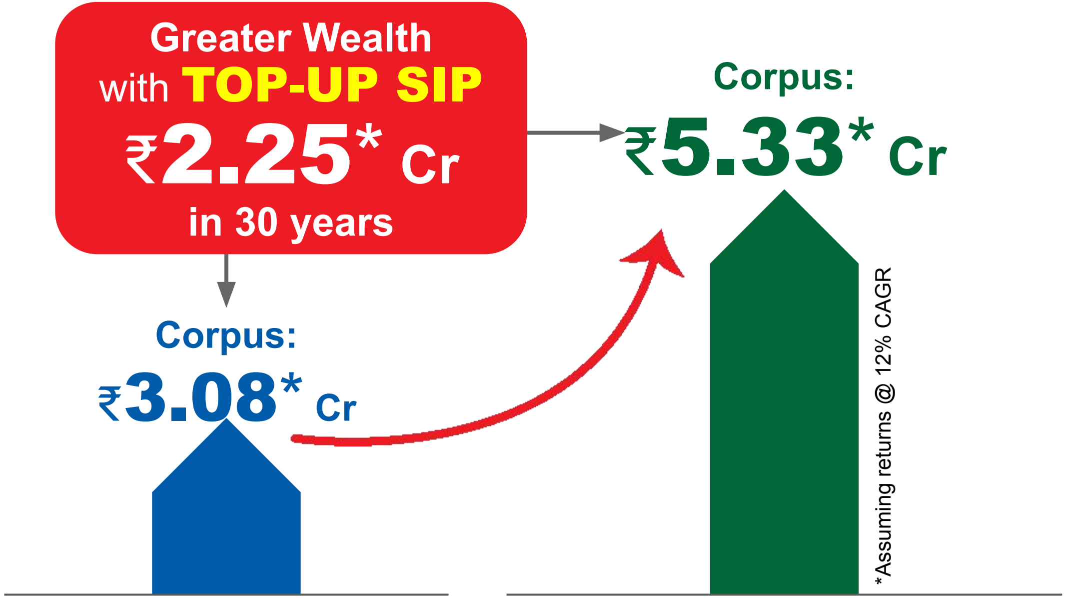
TOP-UP SIP IN MUTUAL FUNDS

NJ WEALTH
FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Boost Your Wealth Building Journey.

A **TOP-UP SIP** is a **SIP** that grows automatically with time!

Let's look at two distinct instances to get a better picture of how the **SIP TOP-UP** feature works:



SIP of ₹10,000 p.m.
for 30 years
Invested Amount: ₹**36 Lakh**

SIP of ₹**10,000** p.m. **+** ₹**1000** p.y. (per year)
TOP-UP SIP for 30 years
Invested Amount: ₹**88.20 Lakh**

Life of

SIP
SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

NJ WEALTH
FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Started in

EQUITY MUTUAL FUND

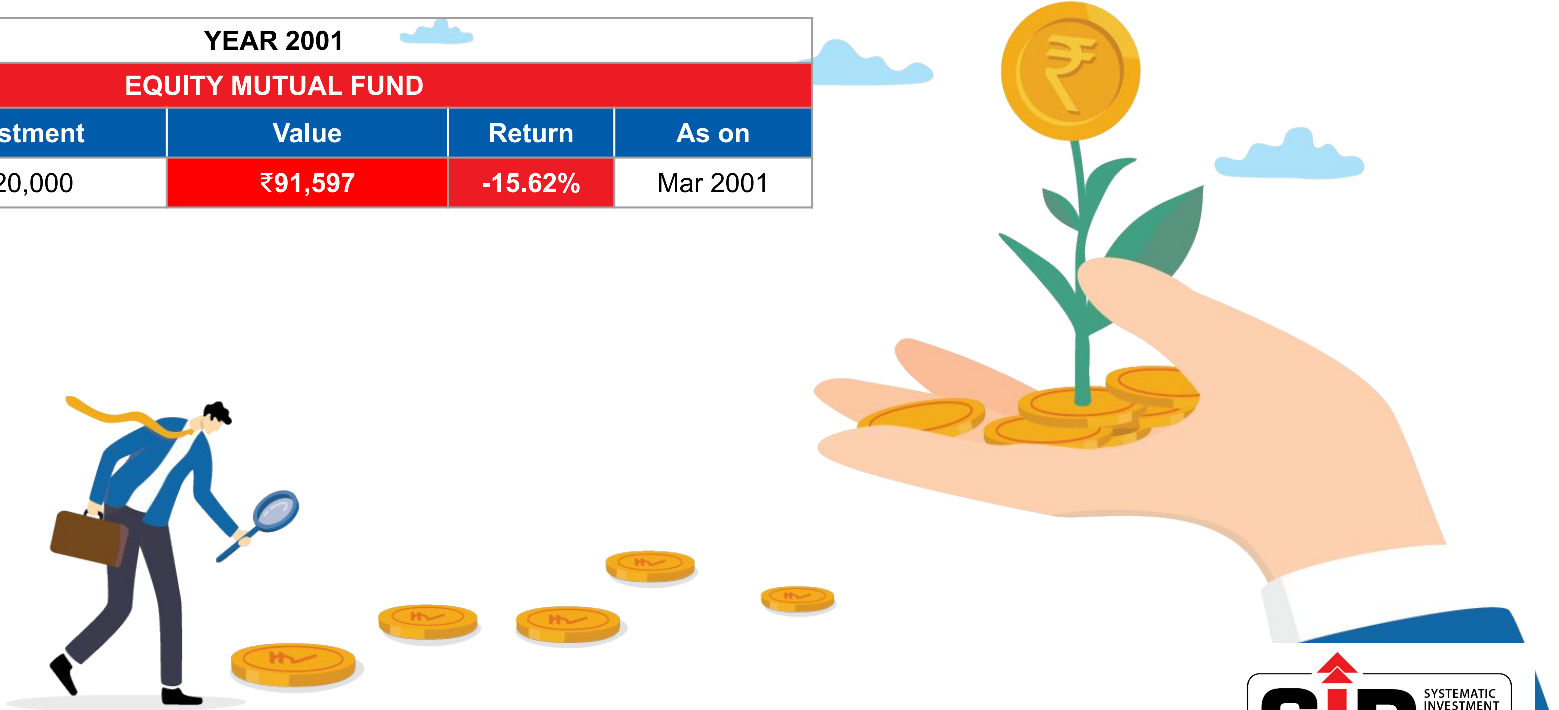
in April 2000

SIP
SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

AFTER 1 YEAR

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

YEAR 2001				
EQUITY MUTUAL FUND				
Year	Investment	Value	Return	As on
1	₹1,20,000	₹91,597	-15.62%	Mar 2001



SIP Started in April 2000. | **SIP** amount of **₹10,000** Per Month
*Average **SIP** return of 19 Equity Funds | **SIP** Date : 10th | Source: AMFI

SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

AFTER 2 YEARS

YEAR 2002				
EQUITY MUTUAL FUND				
Year	Investment	Value	Return	As on
1	₹1,20,000	₹91,597	-15.62%	Mar 2001
2	₹2,40,000	₹2,51,174	4.34%	Marc 2002

SIP Started in April 2000. | **SIP** amount of ₹**10,000** Per Month
*Average **SIP** return of 19 Equity Funds | **SIP** Date : 10th | Source: AMFI

AFTER 3 YEARS

YEAR 2003				
EQUITY MUTUAL FUND				
Year	Investment	Value	Return	As on
1	₹1,20,000	₹91,597	-15.62%	Mar 2001
2	₹2,40,000	₹2,51,174	4.34%	Mar 2002
3	₹3,60,000	₹3,60,201	4.34%	Mar 2003

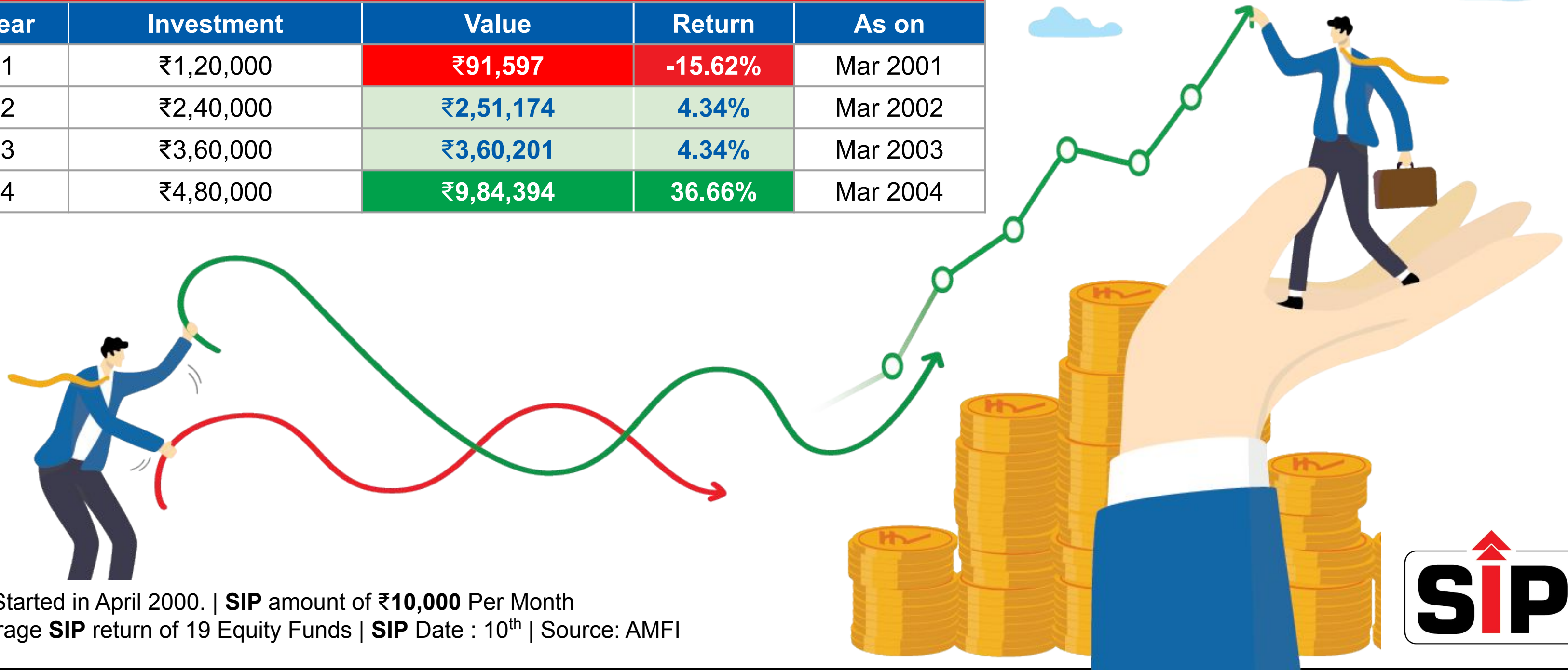
PANIC STARTS to set in
Some investors
STOP their **SIP**

SIP Started in April 2000. | **SIP** amount of **₹10,000** Per Month
*Average **SIP** return of 19 Equity Funds | **SIP** Date : 10th | Source: AMFI

SIP SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

AFTER 4 YEARS

Year 2004, 4 year return starts looking good				
EQUITY MUTUAL FUND				
Year	**Investment**	**Value**	**Return**	**As on**
1	₹1,20,000	**₹91,597**	**-15.62%**	Mar 2001
2	₹2,40,000	**₹2,51,174**	**4.34%**	Mar 2002
3	₹3,60,000	**₹3,60,201**	**4.34%**	Mar 2003
4	₹4,80,000	**₹9,84,394**	**36.66%**	Mar 2004



SIP Started in April 2000. | **SIP** amount of **₹10,000** Per Month
*Average **SIP** return of 19 Equity Funds | **SIP** Date : 10th | Source: AMFI

AFTER 5 YEARS

Market moves up in year 2005				
EQUITY MUTUAL FUND				
Year	**Investment**	**Value**	**Return**	**As on**
1	₹1,20,000	**₹91,597**	**-15.62%**	Mar 2001
2	₹2,40,000	**₹2,51,174**	**4.34%**	Mar 2002
3	₹3,60,000	**₹3,60,201**	**4.34%**	Mar 2003
4	₹4,80,000	**₹9,84,395**	**36.66%**	Mar 2004
5	₹6,00,000	**₹15,03,635**	**36.33%**	Mar 2005

PATIENCE PAYS!!

SIP Started in April 2000. | **SIP** amount of **₹10,000** Per Month
*Average **SIP** return of 19 Equity Funds | **SIP** Date : 10th | Source: AMFI

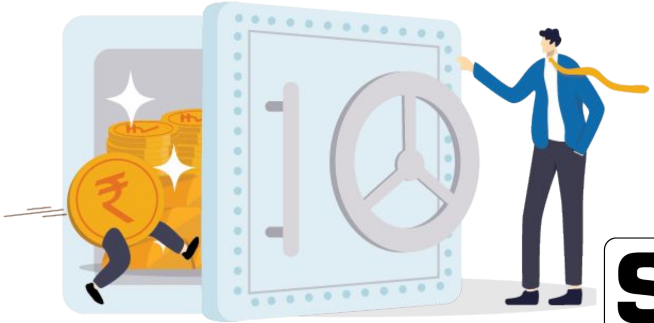
SIP — SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

AFTER 10 YEARS

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Year 2010 - Even After Initial Market Fall				
EQUITY MUTUAL FUND				
Year	**Investment**	**Value**	**Return**	**As on**
1	₹1,20,000	**₹91,597**	**-15.62%**	Mar 2001
2	₹2,40,000	**₹2,51,174**	**4.34%**	Mar 2002
3	₹3,60,000	**₹3,60,201**	**4.34%**	Mar 2003
4	₹4,80,000	**₹9,84,395**	**36.66%**	Mar 2004
5	₹6,00,000	**₹15,03,635**	**36.33%**	Mar 2005
10	₹12,00,000	**₹54,66,735**	**27.47%**	Mar 2010

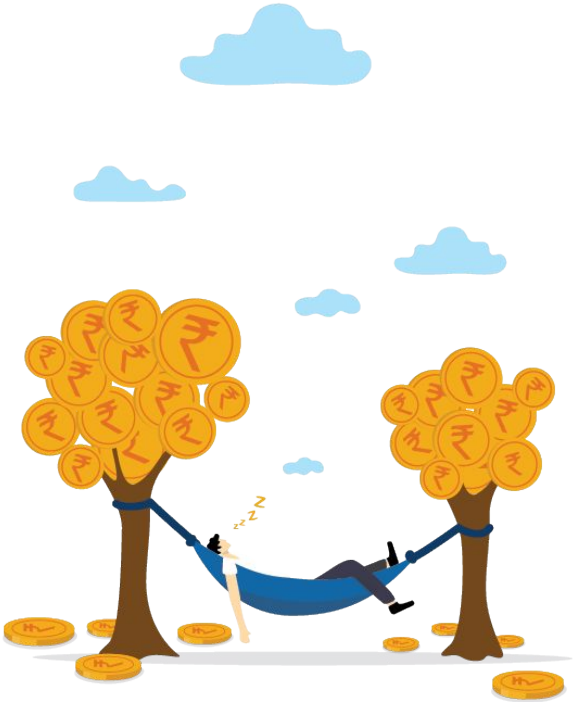
SIP Delivering
27%+ Returns



SIP Started in April 2000. | **SIP** amount of **₹10,000** Per Month
*Average **SIP** return of 19 Equity Funds | **SIP** Date : 10th | Source: AMFI

SIP SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

AFTER 23 YEARS



Year 2023				
EQUITY MUTUAL FUND				
Year	**Investment**	**Value**	**Return**	**As on**
1	₹1,20,000	**₹91,597**	**-15.62%**	Mar 2001
2	₹2,40,000	**₹2,51,174**	**4.34%**	Mar 2002
3	₹3,60,000	**₹3,60,201**	**4.34%**	Mar 2003
4	₹4,80,000	**₹9,84,395**	**36.66%**	Mar 2004
5	₹6,00,000	**₹15,03,635**	**36.33%**	Mar 2005
10	₹12,00,000	**₹54,66,735**	**27.47%**	Mar 2010
20	₹24,00,000	**₹1,16,29,493**	**13.38%**	Mar 2020
23	₹27,60,000	**₹2,66,11,936***	**16.22%**	Mar 2023

*Data as on March 2023.

SIP Started in April 2000. | **SIP** amount of **₹10,000** Per Month
*Average **SIP** return of 19 Equity Funds | **SIP** Date : 10th | Source: AMFI

Valuation of **SIP** is now ₹2.66* Cr

*Data as on March 2023.

Delivering
16%+ return
over 23 years!!

Invested Amount
₹27.60 Lakh
in 23 years!!

SIP Started in April 2000. | **SIP** amount of **₹10,000** Per Month
*Average **SIP** return of 19 Equity Funds | **SIP** Date : 10th | Source: AMFI

SIP
SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

THANK YOU

Disclaimer :NJ India Invest Private Limited (NJ) is a mutual fund distributor (ARN 0155) registered with AMFI. Certain products and services offered by NJ may not be traded on the exchange. Disputes with respect to the distribution activity, would not have access to Exchange Investor Redressal Forum or Arbitration mechanism. The information contained herein does not constitute, and should not be construed as, investment advice or a recommendation to buy, sell, or otherwise transact in any security or investment product or an invitation, offer or solicitation to engage in any investment activity. It is strongly recommended that you seek professional investment advice before taking any investment decision. Any investment decision that you take should be based on an assessment of your risks in consultation with your investment adviser. To the extent that any information is regarding the past performance of securities or investment products, please note such information is not a reliable indicator of future performance and should not be relied upon as a basis for an investment decision. Past performance does not guarantee future performance and the value of investments and the income from them can fall as well as rise. No investment strategy is without risk and markets influence investment performance. Investment markets and conditions can change rapidly, and investors may not get back the amount originally invested and may lose all of their investment. All data/information used in the preparation of this material is dated and may or may not be relevant any time after the issuance of this material. NJ, its officers, directors, associates, agents, employees, and/or affiliates take no responsibility of updating any data/information in this material from time to time. The content of this material including images, charts, graphics and pictures are protected intellectual properties and cannot be amended, copied, reproduced, replicated, republished, uploaded, posted, published, transmitted, displayed or distributed for any non-personal use without obtaining prior written permission, any non-adherence of which may attract appropriate legal action.

Mutual fund investments are subject to market risks, read all scheme related documents carefully before investing.