

30 - Nov - 2010

Q INVESTOR SHIELD

GRAPH OF LIFE OBJECTIVES



Retirement



Marriage



Estate Planning



Earning



Education



Infancy

All of us want to invest without any hassle,
tension, BP and yet earn consistent
income safely over the years

Systematic Investment Plan (SIP)

THE 8TH WONDER OF THE WORLD

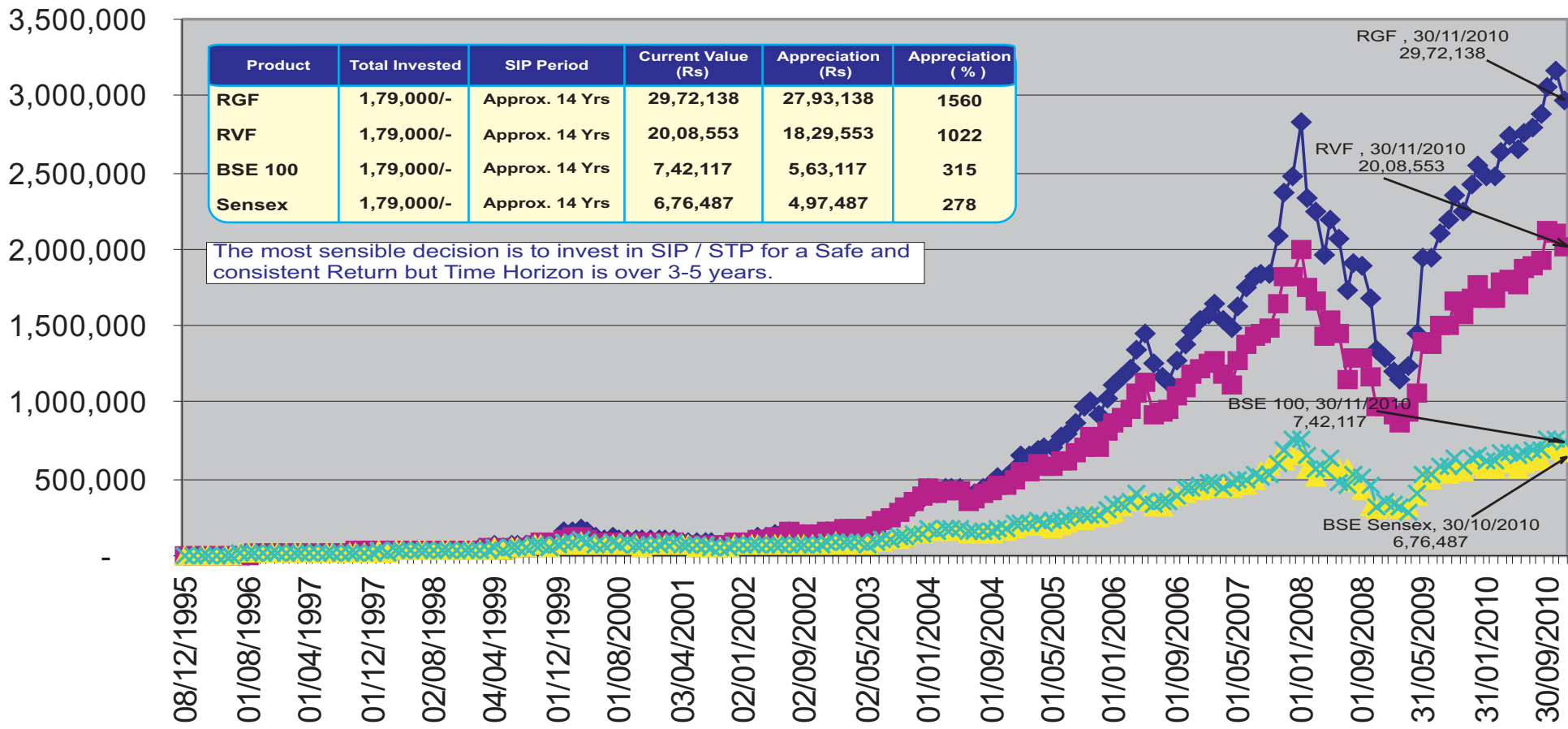
Here is the answer, please look at the next slide very carefully

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Graph of Patience

SIP RGF & RVF v/s SIP Sensex & BSE 100 as on 30 Nov, 2010

RGF = Reliance Growth Fund & RVF = Reliance Vision Fund

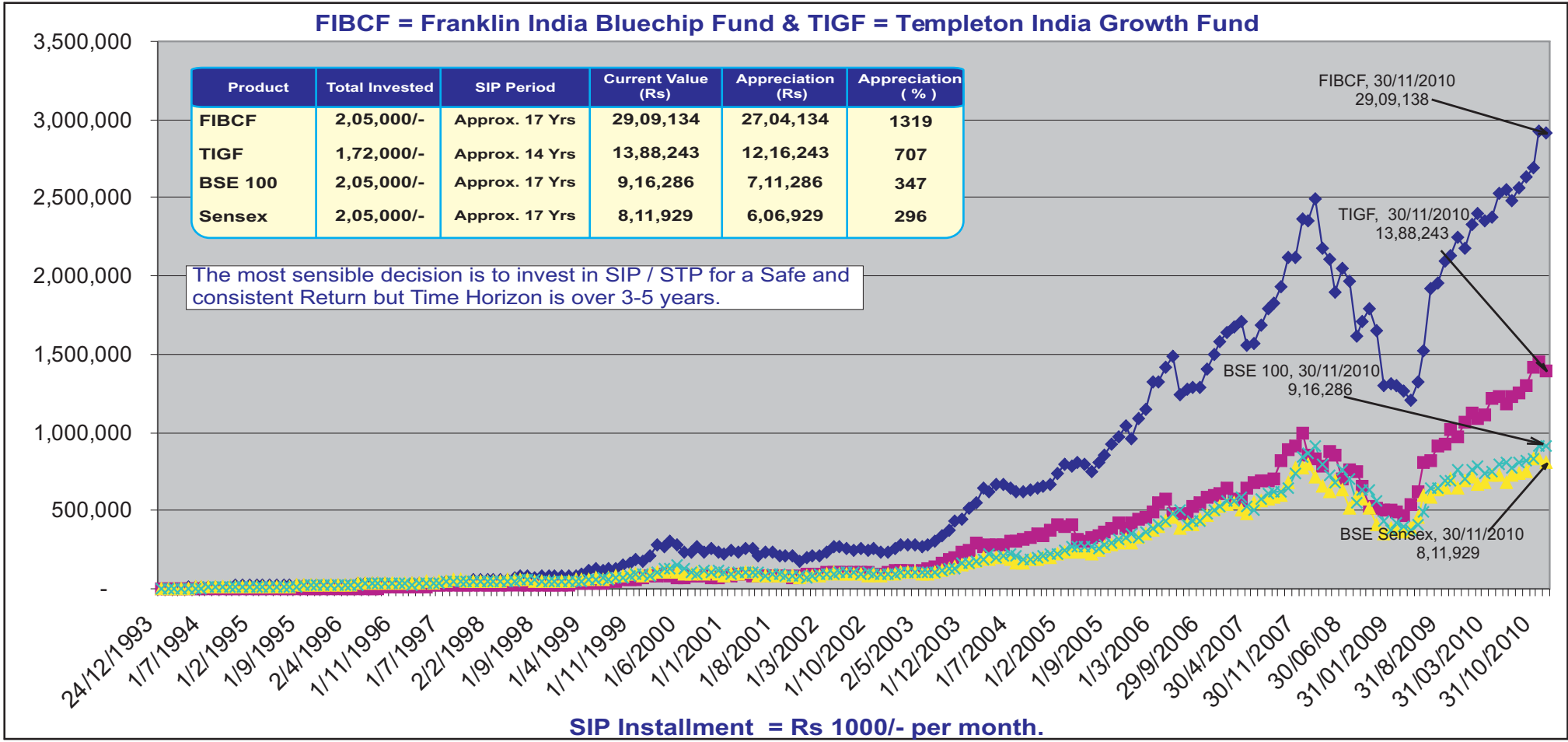


SIP Installment = Rs 1000/- per month.

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Graph of Patience

SIP FIBCF & TIGF v/s SIP Sensex & BSE 100 as on 30 Nov, 2010

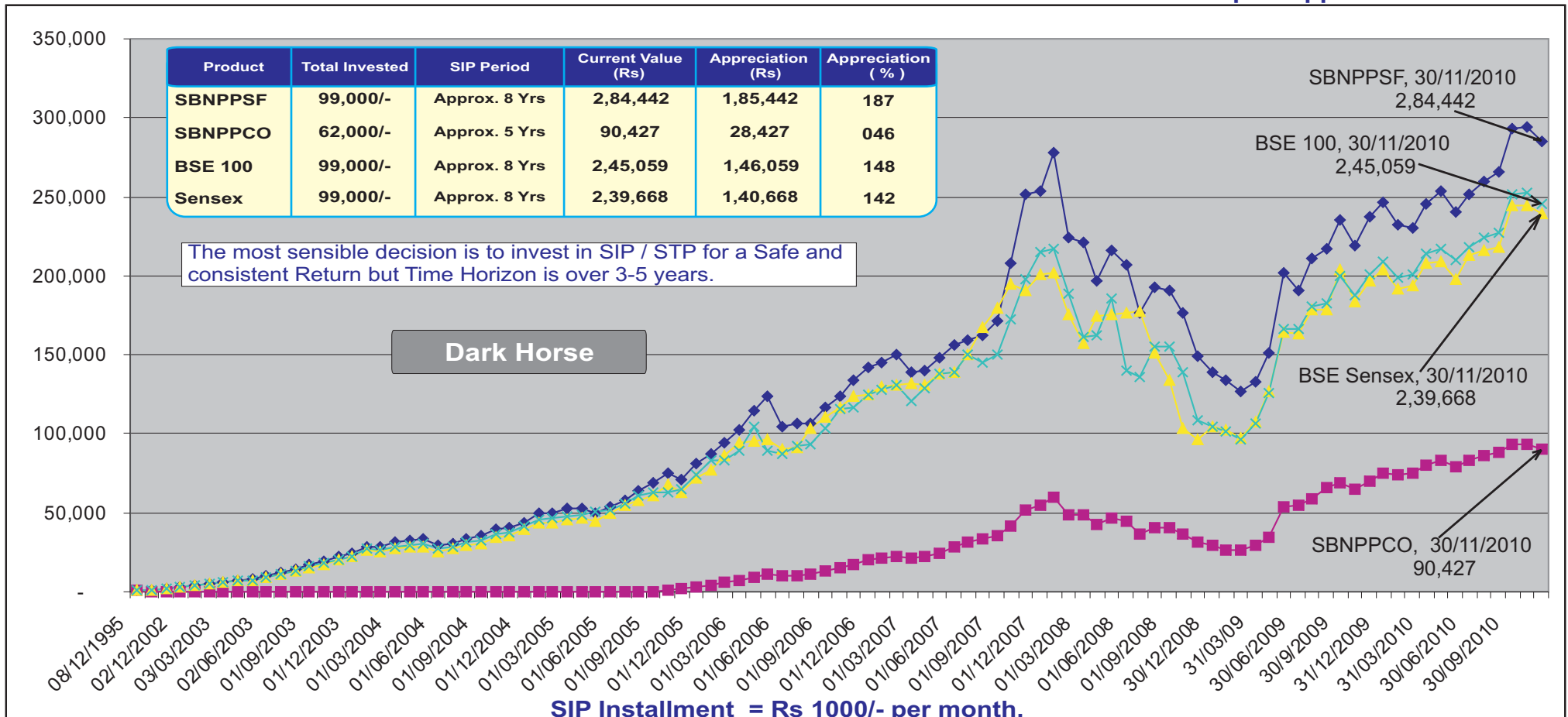


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Graph of Patience

SIP SBNPPSF & SBNPPCO v/s SIP Sensex & BSE 100 as on 30 Nov, 2010

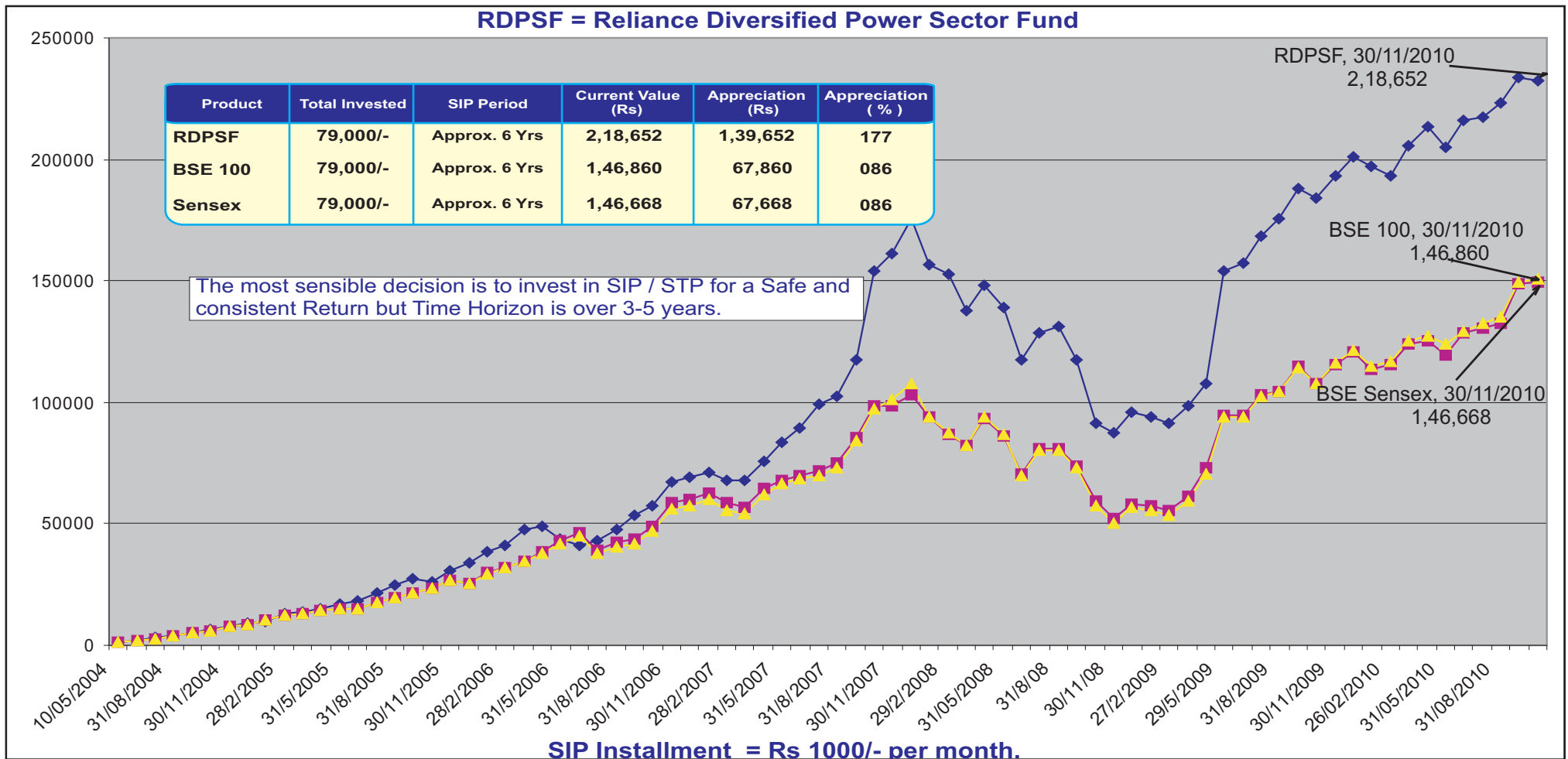
SBNPPSF = Sundaram BNP Paribas Select Focus & SBNPPCO = Sundaram BNP Paribas Capex Opportunities



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Graph of Patience

SIP RDPSF v/s SIP Sensex & BSE 100 as on 30 Nov, 2010

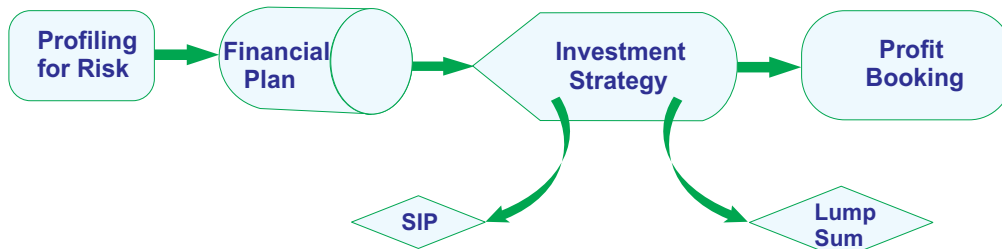


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Life Cycle of Wealth



Quadratic process flow



The key learnings are:

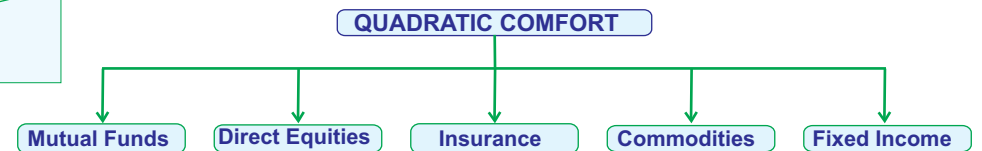
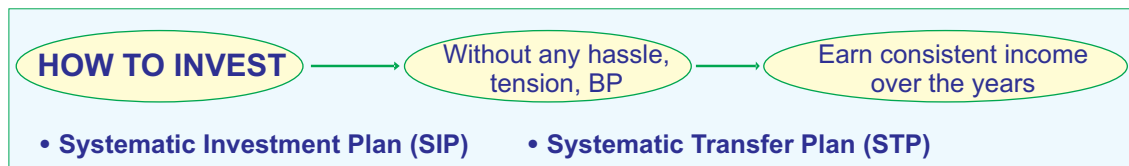
- Discipline
- Goal post
- Book profits

Lessons for us

- **Investor** makes wealth in the long term
- **Patience** is a virtue mostly ignored
- **Discipline** is often ignored at the altar of returns
- **Commonsense** is most uncommon

Future Value of Money

	IIT	Medical / Engineering	MBA	RETIREMENT
Duration	4 years	5 years	2 years	15 years
Min. Cost p.a.	3 Lacs	3 Lacs	3 Lacs	3 Lacs
Total Present Cost p.a.	12 Lacs	15 Lacs	6 Lacs	3 Lacs
Inflation	7% - 8%			
Expected Cost p.a. After 15 Years	33 Lacs to 38 Lacs	41 Lacs to 48 Lacs	16 Lacs to 19 Lacs	140 Lacs to 150 Lacs



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