

Why start early?

Starting today, you can make a difference to your child's dreams. The earlier you start investing, the better is your opportunity to grow wealth. So that by the time your child turns 18 years of age, you too can feel light about their future.



Illustration:

Amount to be invested per month	Number of years	Amount (Rs.) accumulated at the end of the year for different rates of return	
		10%	12%
Rs. 10,000	5	7,80,823	8,24,863
	10	20,65,520	23,23,390
	15	41,79,242	50,45,729
	20	76,56,969	99,91,479
Rs. 15,000	5	11,71,236	12,37,295
	10	30,98,280	34,85,086
	15	62,68,864	75,68,640
	20	1,14,85,454	1,49,87,219

Note: This calculation is based on assumed rate of returns and it is meant for illustration purpose only. It is not based on any judgments of the future return of the debt and equity markets/sectors or of any individual security and should not be construed as promise on minimum returns and/or safeguard of capital. This calculation alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy.

Past performance may or may not be sustained in the future.

We offer a wide range of Mutual Fund solutions to cater to your specific investing needs.

To know more about the various solutions, please contact our advisor or visit our website adityabirlasunlifemf.com

Savings

Regular
Income

Tax
Saving

Wealth



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CAPITAL**

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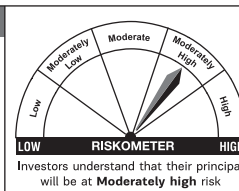
Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

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Scheme:	This product is suitable for investors who are seeking*:
Aditya Birla Sun Life Bal Bhavishya Yojna-Wealth Plan An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).	<ul style="list-style-type: none"> Long term capital growth Investment in predominantly equity and equity related securities as well as debt and money market instruments



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



Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

**MUTUAL
FUNDS**
Sahi Hai

Anisha Advani | Cyclist

Can carrying the weight of her dreams make you feel lighter?

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Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA
CAPITAL**

1800-270-7000

Your child's dreams are precious.

One day they wish to be astronauts; the next day they want to be doctors. There are no limits to a child's imagination. As parents too, you hope to give full reign to their dreams. But, have you also factored in their reality?



Can you carry the weight of their dreams?

With a rise in career avenues, more candidates are vying for the same seats.

Data from 2008 to 2018 shows that the no. of applicants for-



IITs have gone up
from 1.78 lakhs to
12 lakhs



Medical entrance exams
have gone up from
2.3 lakhs to 12 lakhs



CAT exams have gone
up from 96k to
2.31 lakhs



In the last 10 years alone, education fees have risen by -



- 150% for school and tuition • 175% for private schools
- 96% for technical courses

And for high in-demand degrees, fees have drastically inflated -



By 10 times in the past 15 years, for an MBA from top-ranking institutes



From ₹90,000 in 2016 to ₹2 lakhs in 2018 for an under-graduate degree from IITs



From ₹50 lakhs to ₹1-2 crores in the past 15 years for pursuing medicine

It doesn't end here. Fees is just one aspect; you'll also have to account for:

- Possible inflations in tuition fees
- Exchange rate fluctuations for higher studies abroad
- Expenses related to international travel and accommodations
- Day-to-day expenditures

Source: The Value of Education Learning for Life, published in 2015 by HSBC Holdings Plc.

Wealth that grows with their dreams.

Introducing Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan.

This open-ended investment fund is aimed towards helping you fulfil your child's dream whether it be higher education, a better lifestyle.



Be future ready.

Based on your preference or needs, you can begin planning for their future by investing in:



Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan: The investment objective of this Plan is to seek generation of capital appreciation by creating a portfolio that is predominantly investing in equity & equity related securities and debt and money market instruments.

Note: For further details, please refer SID/KIM of the scheme.

Why Aditya Birla Sun Life Bal Bhavishya Yojna?



Smart Withdrawal Plan (SWP):

Its fixed payment following the lock-in period option allows you to receive income at fixed intervals.



Systematic Investment Plan (SIP):

This facility allows you to invest a particular amount periodically.



Systematic Transfer Plan (STP):

After the lock-in period, this facility allows you to transfer lump sum money to other schemes with the potential for higher growth through equities.