



Anisha Advani / Cyclist

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

Aditya Birla Sun Life Bal Bhavishya Yojna

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).

NFO opens: January 22, 2019

NFO closes: February 05, 2019

Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA
CAPITAL

9650901058

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.



Recent 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

Wealth that grows with their dreams.

Introducing Aditya Birla Sun Life Bal Bhavishya Yojna.

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

It is 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).



Be future ready.

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

1. **Aditya Birla Sun Life Bal Bhavishya Yojna – Wealth Plan:** The primary 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.
2. **Aditya Birla Sun Life Bal Bhavishya Yojna – Savings Plan:** The investment objective of this Plan is to generate income and capital appreciation by predominantly investing in a diversified portfolio of debt and money market securities along with equity and equity related instruments.

You can consult your financial advisor to determine which plan best suits your needs.

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



Why Aditya Birla Sun Life Bal Bhavishya Yojna?



Multiple Plan Investment Facility:

It provides you with the choice of investing in both Wealth and Savings Plans at the time of initial investments, subject to lock-in period.



Inter-scheme Switching Option*:

This scheme allows you to switch from Wealth to Savings Plan or vice versa.



Smart Withdrawal Plan (SWP):

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



Systematic Investment Plan (SIP):

This facility allows you to invest a particular amount periodically.



Systematic Transfer Plan (STP):

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



*Investor shall consult his/her Tax consultant for Taxation advice/implications

What's the bigger picture?



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 securing their future.

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%	15%
Rs. 10,000	5	7,80,823	8,24,863	8,96,816
	10	20,65,520	23,23,390	27,86,572
	15	41,79,242	50,45,729	67,68,630
	20	76,56,969	99,91,479	1,51,59,549
Rs. 15,000	5	11,71,236	12,37,295	13,45,225
	10	30,98,280	34,85,086	41,79,859
	15	62,68,864	75,68,640	1,01,52,946
	20	1,14,85,454	1,49,87,219	2,27,39,325

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



**ADITYA BIRLA
CAPITAL**

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Aditya Birla Sun Life Bal Bhavishya Yojna

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Scheme:	This product is suitable for investors who are seeking:	
Aditya Birla Sun Life Bal Bhavishya Yojna Wealth Plan	<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 	
Aditya Birla Sun Life Bal Bhavishya Yojna Savings Plan	<ul style="list-style-type: none"> • long term capital growth • investment in predominantly debt and money market instruments as well as equity & equity related securities <p>Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p>	



Contact us: 01142445800/9650901058

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