

ASSETPLUS

Achieving

Financial Freedom

A SIP-Powered Roadmap



Empowering Dreams Through Systematic Investing

Executive Summary & Key Statistics

- Financial freedom represents the ultimate liberation from the compulsive trade of time for money—a state where your accumulated wealth generates sufficient passive income to sustain your desired lifestyle indefinitely, making work a choice rather than a necessity. At its core, this coveted independence hinges on a deceptively simple mathematical principle known as the 25× rule: you need to accumulate a corpus equal to 25 times your annual living expenses to achieve sustainable financial autonomy. This rule emerges from the widely-validated 4% withdrawal strategy, which demonstrates that withdrawing 4% of your investment portfolio annually—adjusted for inflation—can sustain your wealth for 30+ years without depletion, based on historical market data spanning nearly a century.
- For Indian retail investors, Systematic Investment Plans (SIPs) have emerged as the most reliable vehicle to reach this freedom milestone, leveraging the twin powers of rupee-cost averaging and compounding to transform modest monthly contributions into substantial wealth over time.

Key industry highlights in call-out boxes:

- ₹26,459 Cr: Record Monthly SIP Inflows (Dec 2024)
- 10.32 Cr: Active SIP Accounts
- 36% AUM Growth in 2024
- 25.1% Women Investor Participation



Monthly SIP Inflows showing a consistent upward trend from ₹17,610 crores to ₹26,459 crores



India's Investment Landscape - Geographic Distribution

The Metro Dominance Story

- Top 5 cities (Mumbai, Delhi, Bengaluru, Pune, Kolkata) control 52.5% of India's ₹65.74 lakh crore AUM
- Mumbai leads with ₹17.75 lakh crore (27% share), housing major AMC headquarters
- Delhi NCR contributes ₹8.3 lakh crore (12.6%), driven by high-income professionals

City AUM Snapshot (March 2025)

Rank	City	AUM (₹ lakh cr)	Share
1	Mumbai	17.75	27%
2	Delhi-NCR	8.30	12.6%
3	Bengaluru	3.54	5.4%
4	Pune	2.63	4.0%
5	Kolkata	2.30	3.5%

“Top-5 metros command 52.5% of national assets.”

The B30 Revolution

- Beyond top 30 cities AUM grew at 34% CAGR vs 21% in metros
- B30 cities now represent ₹1.24 trillion AUM, up from negligible levels
- Digital adoption enabling Tier 2/3 city participation

The Mathematics of Compounding

Power of Systematic Investing

- ₹10,000 monthly SIP at 12% grows to ₹99.9 lakh in 20 years
- Investment grows 4.1× due to compounding effect
- Time multiplication: 30-year SIP creates ₹2.96 crore corpus vs ₹1 crore in 20 years



Compounding growth comparison showing investment vs returns over 20 years

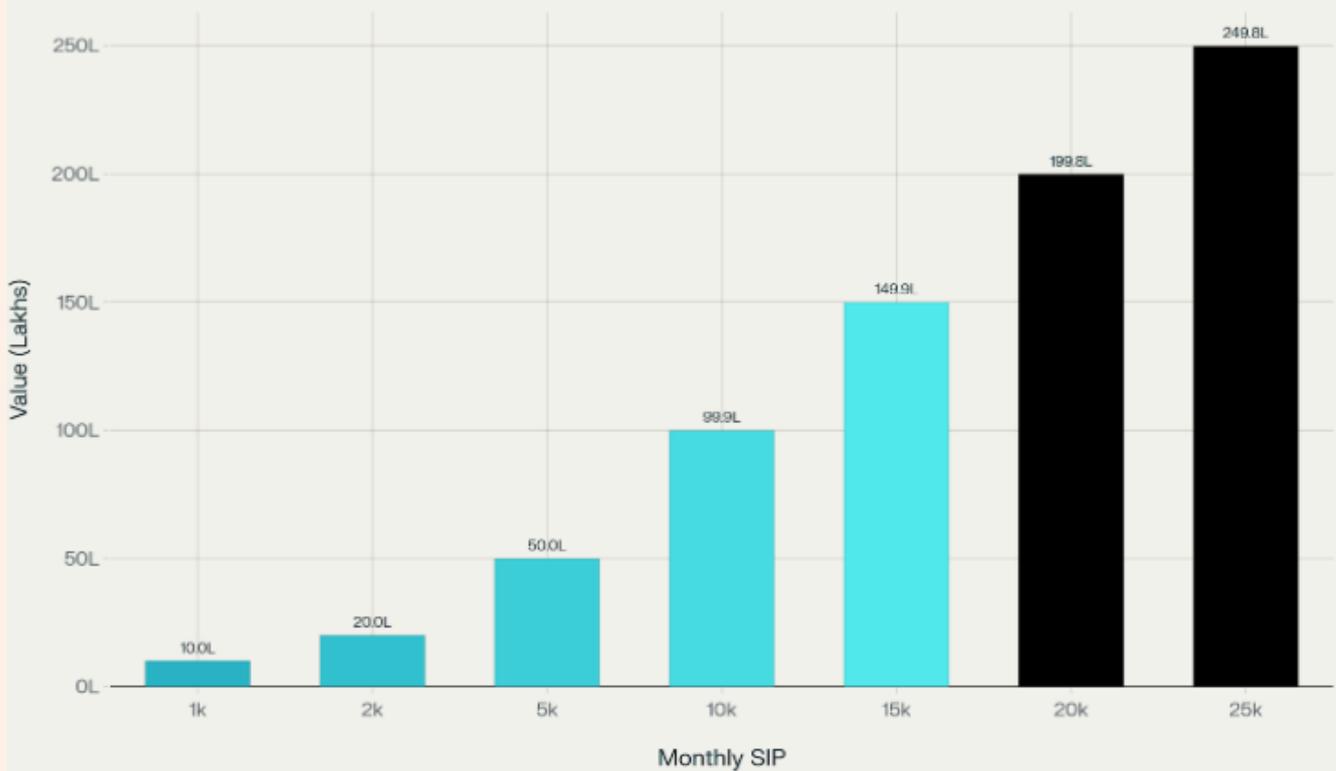


SIP vs Traditional Investments

Why SIPs Outperform

- **Rupee Cost Averaging:** Buying more units when NAVs fall smooths volatility
- **Behavioral Advantage:** Automated investing beats timing attempts 88% of time
- **Accessibility:** ₹500 minimum makes equity participation feasible for all

SIP vs Wealth Creation (20Y @ 12%)



Comparison of wealth creation potential across different monthly SIP amounts over 20 years
Based on publicly available performance data, the wealth creation gap between SIPs and traditional investments is substantial. A ₹10,000 monthly investment over 20 years demonstrates the power of market-linked returns:

Key Performance Metrics (20-Year Horizon)

Investment Type	Final Value	Wealth Created	Multiple
SIP (Equity MFs)	₹122.8 lakh	₹98.8 lakh	5.12×
Gold	₹107.0 lakh	₹83.0 lakh	4.46×
Hybrid Mutual Funds	₹87.4 lakh	₹63.4 lakh	3.64×
Real Estate	₹76.6 lakh	₹52.6 lakh	3.19×
Debt Mutual Funds	₹63.1 lakh	₹39.1 lakh	2.63×
Fixed Deposits	₹52.4 lakh	₹28.4 lakh	2.18×
PPF	₹53.0 lakh	₹29.0 lakh	2.21×

The Verdict: SIP in equity mutual funds creates 2.3× more wealth than traditional FDs



Success Stories & Case Studies

Real Investor Journeys

- **IT Professional, Bengaluru:** ₹10,000 SIP for 20 years = ₹1.09 crore despite market volatility

“From Techie to Crorepati”

- Profile: Ankit S., 39, IT consultant, Bengaluru
- SIP Journey: ₹10,000 per month, 20 years
- Outcome: Corpus ₹1.09 crore despite three market crashes
- Key Quote: “Automation let me ignore the noise and focus on coding—my wealth grew quietly in the background.”

- **Textile Couple, Panipat:** 50% savings rate, annual step-ups = ₹13 crore by age 45

“Freedom at Forty-Five”

- Profile: Meena & Rohit V., textile entrepreneurs, Panipat
- Strategy: Saved 50% of income, stepped up SIPs by 10% every year
- Outcome: ₹13 crore corpus in 17 years; exited factory operations at age 45 to pursue organic farming
- Headline Nugget: “Step-ups turned a ₹10k start into ₹3 lakh monthly investments.”

- **Financial Executive, Mumbai:** Professional guidance enabled early retirement at 55

“Profile: Sunita M., former FMCG executive, Mumbai

- Plan: Goal-based SIP buckets for retirement, health and travel; adviser-monitored rebalancing
- Outcome: Financially independent at 55 with ₹8.4 crore diversified corpus
- Lesson: “Professional guidance is the guard-rail that kept my emotions out



Building Your Freedom Plan

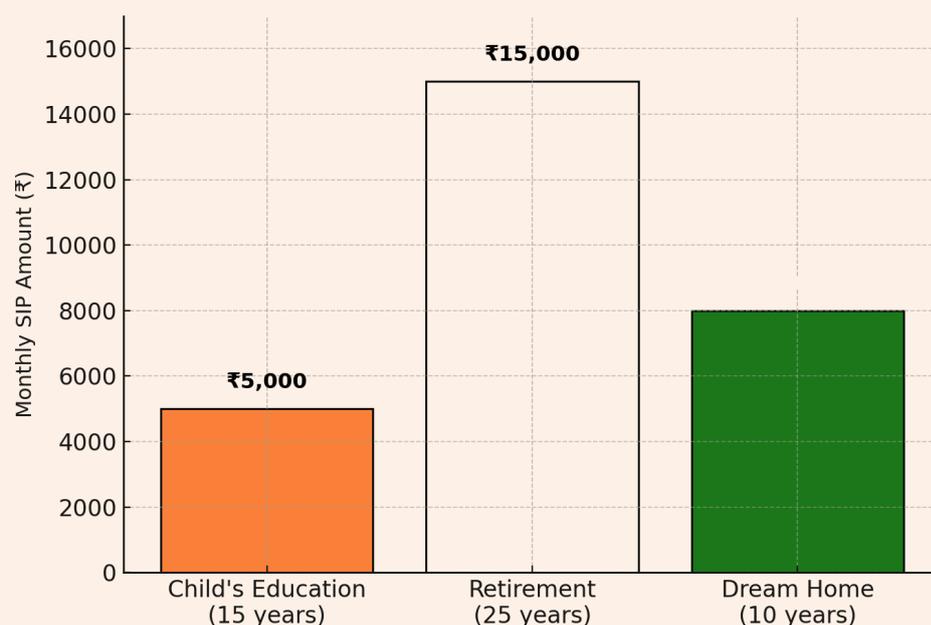
Real Investor Journeys

- 1 Start — list today's monthly expenses
↓
- 2 Inflate @ 6% — project costs to goal year
↓
- 3 Freedom Number — multiply future annual expense × 25
↓
- 4 Back-Calculate SIP — plug target, tenure & 12% expected return into SIP formula
↓
- 5 Allocate Assets — 80% equity → 40% debt glide in last five years
↓
- 6 Protect — term + health cover ensure SIP continuity
↓
- 7 Review Annually — step-up with salary; rebalance to plan

Goal	Horizon (yrs)	Future Cost (₹ lakh)	Monthly SIP Needed (₹, 12%)	Asset Mix (E/D)
Child's B-Tech	15	40	5,600	80 / 20
Dream Home Down-payment	10	30	14,800	70 / 30
Retirement Corpus	25	645	45,000	80 → 40*
Europe Trip	5	15	20,500	60 / 40

*Equity allocation tapers to 40% in the five years before retirement

Goal-Based Investing Examples



Overcoming Investment Barriers

Common Investor Concerns & Solutions

"Market volatility scares me"

- SIPs historically delivered positive returns 95% of time over 7+ years
- 2008 crisis case study: SIPs recovered and generated superior returns

"I don't have large amounts to invest"

- Start with ₹500, increase by 10% annually with salary hikes
- Small amounts compound into substantial wealth over time

"Too complicated for me"

- Digital platforms simplified investing to 3-click process
- Professional guidance available through certified distributors

Financial Literacy Gaps

- Only 27% adults financially literate in India
- Women in rural areas particularly underserved
- MFDs crucial in bridging knowledge gaps

The Role of AssetPlus & MFD Partners

- **Trust Factor:** 60% first-time investors prefer human guidance
- **Local Connect:** Especially important in B30 cities where 77.6% potential remains untapped
- **Technology Integration:** AssetPlus platform enables digital efficiency with personal touch
- **Digital India:** B30 cities showing 34% growth vs 21% in metros

The Freedom Equation

Financial Freedom = Systematic Investing + Time + Professional Guidance

Key Takeaways

- SIPs have democratized wealth creation for all income levels
- Women and B30 cities driving next growth wave
- Starting early matters more than starting big
- Professional guidance amplifies success probability

Your Next Step

"The best time to plant a tree was 20 years ago. The second-best time is now."
Connect with your Financial Expert to begin your SIP journey toward financial freedom.

Start Your SIP Journey Today



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