

ALDER
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SIP

(Systematic Investment Plan)

Systematic Investment Plan

SIP is an investment vehicle allowing investors to invest small amounts periodically instead of a lump sum.

In PMS, an existing client (individual/non individual), with a minimum AUM of 50 Lakhs can top up his portfolio at regular intervals by opting for either:

- Monthly SIP with a minimum of 1lac and in multiples of 10k
e.g: One lakh ten thousand or one lac twenty thousand and so on.

- Quarterly SIP with a minimum of 3lacs and in multiples of 10k
e.g: Three lakh ten thousand or three lac twenty thousand and so on.

Power of compounding

The returns earned on the investment, generate returns.

Protection from market volatility

It averages out your purchasing costs



Helps achieve investment goals

Systematically investing in a fixed amount of money periodically(monthly/quarterly) in a disciplined manner

Flexibility

No lock in

Why should You invest in SIP - Power of Compounding

Case Study

Study 1:

Investor “A” invested a lumpsum amount of 68 lacs during the pre covid period(Dec 2019). At the end of the Jun 2022 his **returns** were **13.13%** as per BSE 500 index.

Study 2:

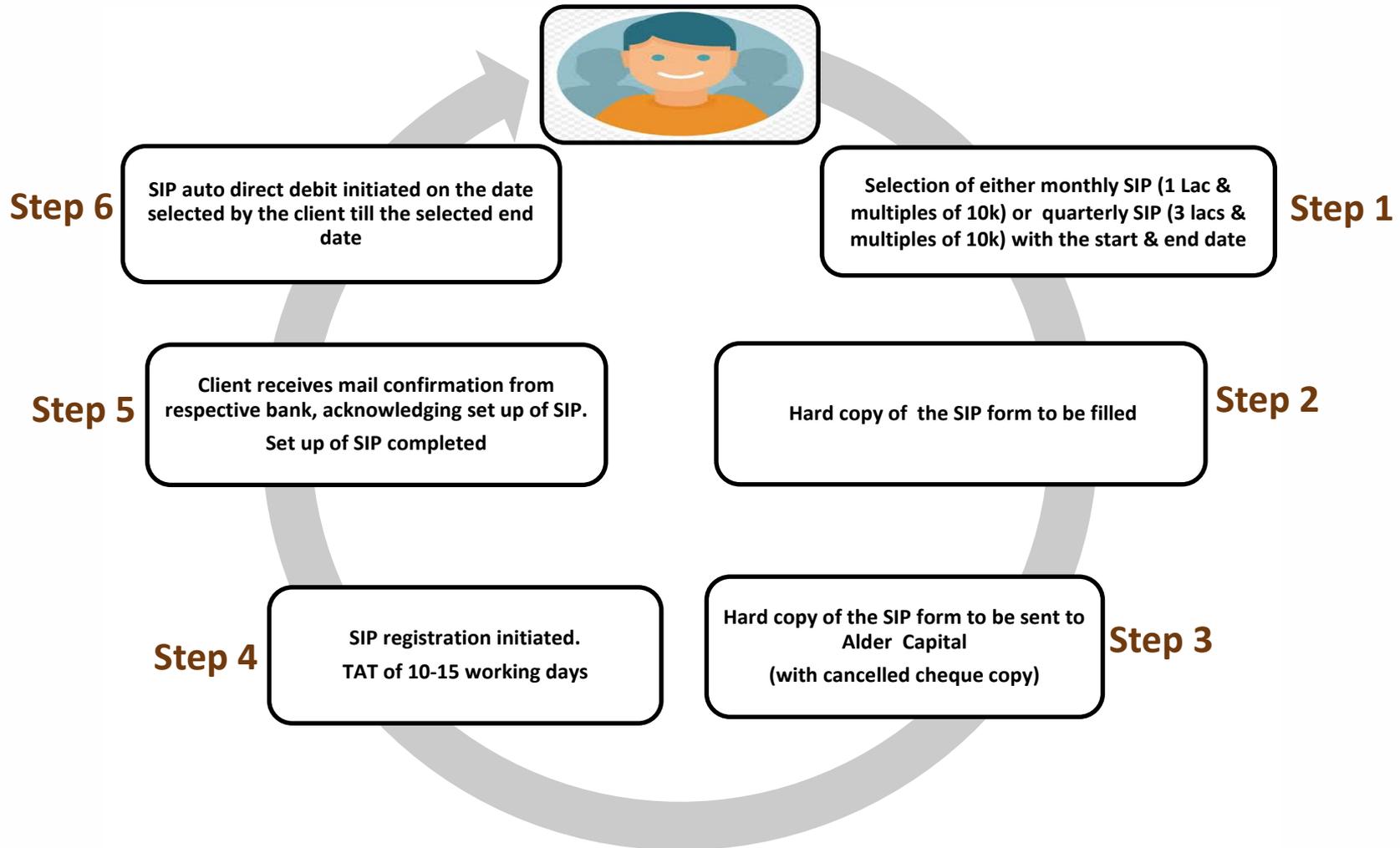
Investor “B” invested a lumpsum amount of 50 lacs during the pre covid period (Dec 2019), additionally he invested 1.5lac via monthly SIP for the next 12 months totalling to 68lacs. At the end of Jun 2022, his **returns** were **15.17%** as per the BSE 500 index.

Studying both the scenarios, it is clear that the returns for investor B was clearly 2% points more as compared to investor A.

Clearly investment via SIP gives you better returns during market volatility as investors are able to take advantage of sharp corrections as seen in Mar 2020.

How does SIP (Systematic investment plan) work

There is a simple six step process to initiate SIP



Kindly note, the direct debit will be applicable only till the end date selected by the investor. To reinstate, the entire process would have to be followed.

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Systematic Investment Plan (SIP) FAQs

1) What is (SIP) Systematic Investment Plan?

A systematic investment plan is an investment vehicle offered to investors, allowing investors to invest small amounts periodically instead of lump sums. In PMS, an existing client (having minimum AUM of 50 Lakhs in existing account) can top up his existing portfolio at regular intervals.

2) What are the benefits of SIP?

There are many benefits of SIP:

- Power of compounding: The returns you earn on your investments start earning returns
- Protection: SIP's average out your purchasing cost thus protecting from any potential market crash.
- Flexibility: SIP provides you with flexibility. You can opt for monthly and quarterly option without any lock in. It also can be set up for a date of your choosing.

3) What is the minimum amount to start SIP?

One can start SIP with a minimum amount of Rs. 1 Lakh per month or Rs. 3 lac per quarter in the increment of 10 thousand - For e.g. A client can set up SIP for 1 lakh, 1.10 lakhs, 1.20 lakhs per month or 3 lakhs, 3.10 lakhs per quarterly etc respectively.

4) What is the frequency available in SIP?

Clients can set up a Monthly SIP or a Quarterly SIP.

5) What is the eligibility criteria to invest in SIP?

- Clients Minimum Portfolio balance should be 50 Lakhs.
- Name in PMS and Name in Bank account should match.

6) How can an existing investor set up SIP with Alder Capital PMS?

An existing client can set up SIP via the below mentioned simple 4 step process:

Step 1: Filled SIP form to be mailed to accounts@aldercapital.in

Step 2: Client to send hard copy of the form to 503, Morya Blue Moon, Opp citi Mall, off link road, Andheri west, 400053.

Step 3: SIP registration initiated. Tat of +10 working days

Step4: SIP set up on the date as per customer's request.

7) What form do I need to use to initiate SIP?

Use below form and attach a scan copy of **Cancelled Cheque** while sending an email request to accounts@aldercapital.in



Alder PMS SIP
REGISTRATION CUM



SIP Form_MANDATE
SCAN IMAGE.pdf

8) How will SIP work? –

Request for Sip	SIP form sent to Alder	Tat of 10 working days for SIP registration	SIP first debit
23rd June 2022	24th June 2022	8th July 2022	Date of customers choice post the Tat of 10 working days

9) Can I cancel / stop my SIP in between?

Yes. You can fill the cancellation form and send the scan to accounts@aldercapital.in to cancel the SIP effective from the next month.

10) Are there any charges involved in setting up SIP?

There is no set up cost for SIP.

11) Can a new client start an SIP?

Only existing clients who have a minimum AUM of 50 Lakhs in their Portfolio account can start an SIP.

12) Can partial redemption be done in between SIP?

Partial redemption can be done, subject to maintaining a minimum balance of 50 lakhs.

13) Will I get charged if SIP instalment gets declined?

Yes, your Bank may charge direct debit fail charge. Please check with your bank to know the exact amount.

The End