



SIP's - Systematic Investment Plans..... Every Financial Planner swears by it. This is the Best method of inculcating a Savings Habit. This also is a relatively safe Long Term Investment Strategy because of the 'Rupee Averaging Value'.

However, SIP IS NOT A PRODUCT BUT A PROCESS.

Till now this Process, has only been associated with Mutual Fund Investments.

MONEY & more... brings this effective Investment Process into Direct Equity.

Take a Pick of your set of Stocks that you would want to Invest in on a regular basis. Select your Dates or Days of Investments and we will take care of the rest.

Some of the Returns that a STOCK SIP has give.....

INDUS IND BANK	38%
GODREJ CP	40%
EMAMI	30%
ITC	28%
L & T	1%
LUPIN	50%

NOTE - SIP started in the month of Jan 2008 till Sept 2011; 3 Instalments per month of Rs 5000/- each.

TERMS –

- The Investor would select the stocks that he would want to invest in, along with the Total Amount that he/she would like to Invest and also the no. of Instalments that one would like to transact in a month.
- The Time of Purchase would be at the discretion of the Dealer
- Any Balance funds would be placed either in CASH and would be invested into any of the stocks without any fixed order of Purchase or Preference.
- The dates of the Instalments are fixed. In case the date of Instalment falls on a Holiday, the Investments would be initiated on the next working day. SIP Tenure would be of Minimum 12 months.
- Minimum SIP amount would be of Rs 5000/-.....Each Investment, Each Stock.

FEES –

- 2% of the Annual Investment Amount would be charged as Front End Expense (1.65% of Annual Investment payable upfront and 0.35% payable on the date of investment)
- 1% of the AUM would be charged as Administration charge payable on a quarterly basis. Service Charge would be applied as applicable.

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