Embrace the V Shape SIP Strategy:
Turn Market Downturns into Opportunities

When starting a Systematic Investment Plan (SIP), many investors are often hesitant to begin during market peaks, fearing a subsequent decline. However, what if we told you that even if you start your SIP at the top of the market and the markets start rolling down, you can still generate handsome returns when the market recovers? This powerful concept is called the **'V Shaped SIP strategy',** and we have the data to support it

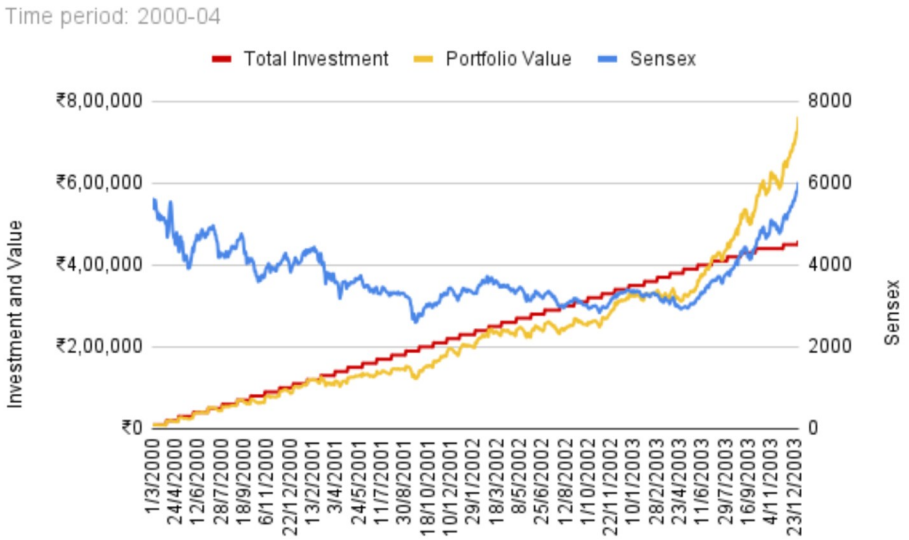
The V Shape SIP Concept :

The V Shape SIP concept revolves around the idea that market downturns should not deter you from investing. In fact, they can be a strategic opportunity. When you start a SIP at a market high and the market declines, your regular investments buy more units of the fund due to lower prices. When the market eventually recovers, these additional units purchased at lower prices significantly enhance the value of your investment, leading to substantial returns.

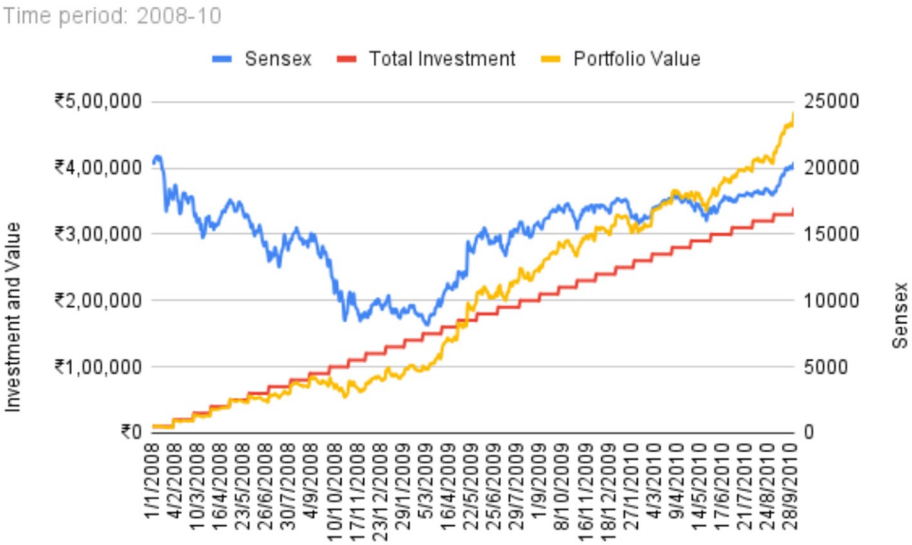
Real-World Data to Support the 'V SHAPE SIP STRATEGY'

Let's delve into the data to see how this strategy performs in practice. The charts below illustrate the performance of ₹10,000 SIP started at different market peaks in Sensex, showcasing how the investment fared as the market declined and eventually recovered.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

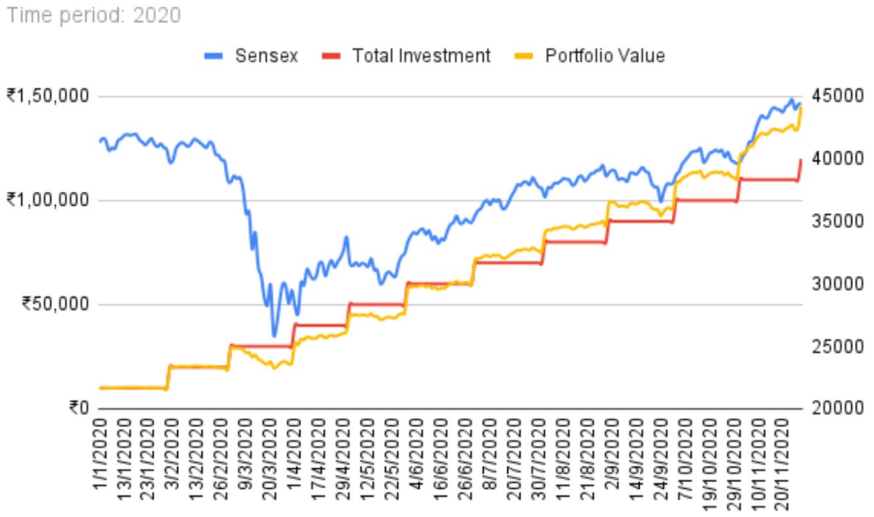


SIP Start Date	01/Mar/2000	Total Investment	₹ 4,60,000
SIP End Date	02/Jan/2004	Valuation at end	₹ 7,62,569
Valuation Date	02/Jan/2004	Absolute Return on Inv	65.78%
Sensex Lowest Point	2600.12	XIRR Return on Inv	27.87%

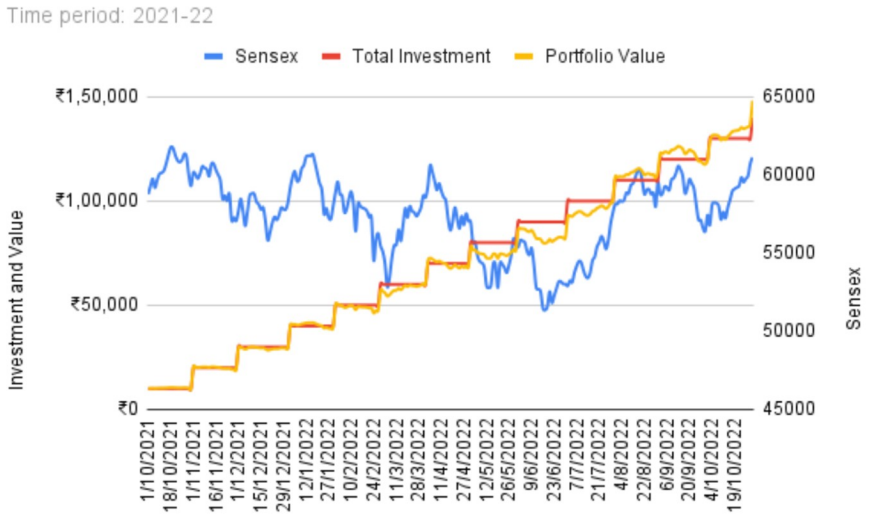


SIP Start Date	01/Jan/2008	Total Investment	₹ 3,40,000
SIP End Date	01/Oct/2010	Valuation at end	₹ 4,84,811
Valuation Date	01/Oct/2010	Absolute Return on Investment	42.59%
Sensex Lowest Point	8160	XIRR Return on Investment	29.32%

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in



SIP Start Date 01/Jan/2020	Total Investment ₹ 1,20,000
SIP End Date 01/Dec/2020	Valuation at end ₹ 1,45,324
Valuation Date 01/Dec/2020	Abs Return on Investment 21.10%
Lowest Point 25,981.24	XIRR Return on Investment 71.17%



SIP Start Date 01/Oct/2021	Total Investment ₹ 1,40,000
SIP End Date 01/Nov/2022	Valuation at end ₹ 1,48,199
Valuation Date 01/Nov/2022	Abs Return on Investment 5.86%
Lowest Point 51360.42	XIRR Return on Investment 24.66%

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570576 www.planyourdreams.in

Key Takeaways

1. Market Downturns as Opportunities :

The data shows that starting a SIP during market peaks and continuing even during market crashes can result in acquiring more units at lower prices, potentially increasing future returns.

2. Consistent Investment Pays Off :

Despite the initial negative returns during market lows, consistent investment during these periods ultimately resulted in significant gains once the market rebounded.

3. Compounding Benefits :

The additional units purchased during the downturns compound over time, leading to exponential growth in the investment value when the market recovers.

Why Start an SIP Regardless of Market Conditions?

- **Rupee Cost Averaging :**
  Regular investments spread across market highs and lows average out the purchase cost, reducing the impact of volatility
- **Discipline and Convenience :**
  SIPs instill a disciplined investment habit, making it easier to stay invested through market cycles
- **Long-Term Growth :**
  Historical data shows that markets tend to grow over the long term, rewarding patient and consistent investors.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

CONCLUSION

The **“V Shaped SIP strategy”** is a testament to the power of consistent investing, even in the face of market downturns. By leveraging market declines to your advantage, you can accumulate more units at lower prices and benefit significantly when the market rebounds. So, don’t delay your SIP investments waiting for the perfect time. Start now, stay consistent, and let the market work in your favor over the long run. Embrace the V Shape SIP strategy and turn market volatility into your wealth-building ally.

Disclaimer : Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. Past performance is not indicative of future results. Investors are advised to consult with their financial advisors before making any investment decisions. The examples provided are for illustrative purposes only and do not guarantee any specific investment results.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in **9833570575** **www.planyourdreams.in**