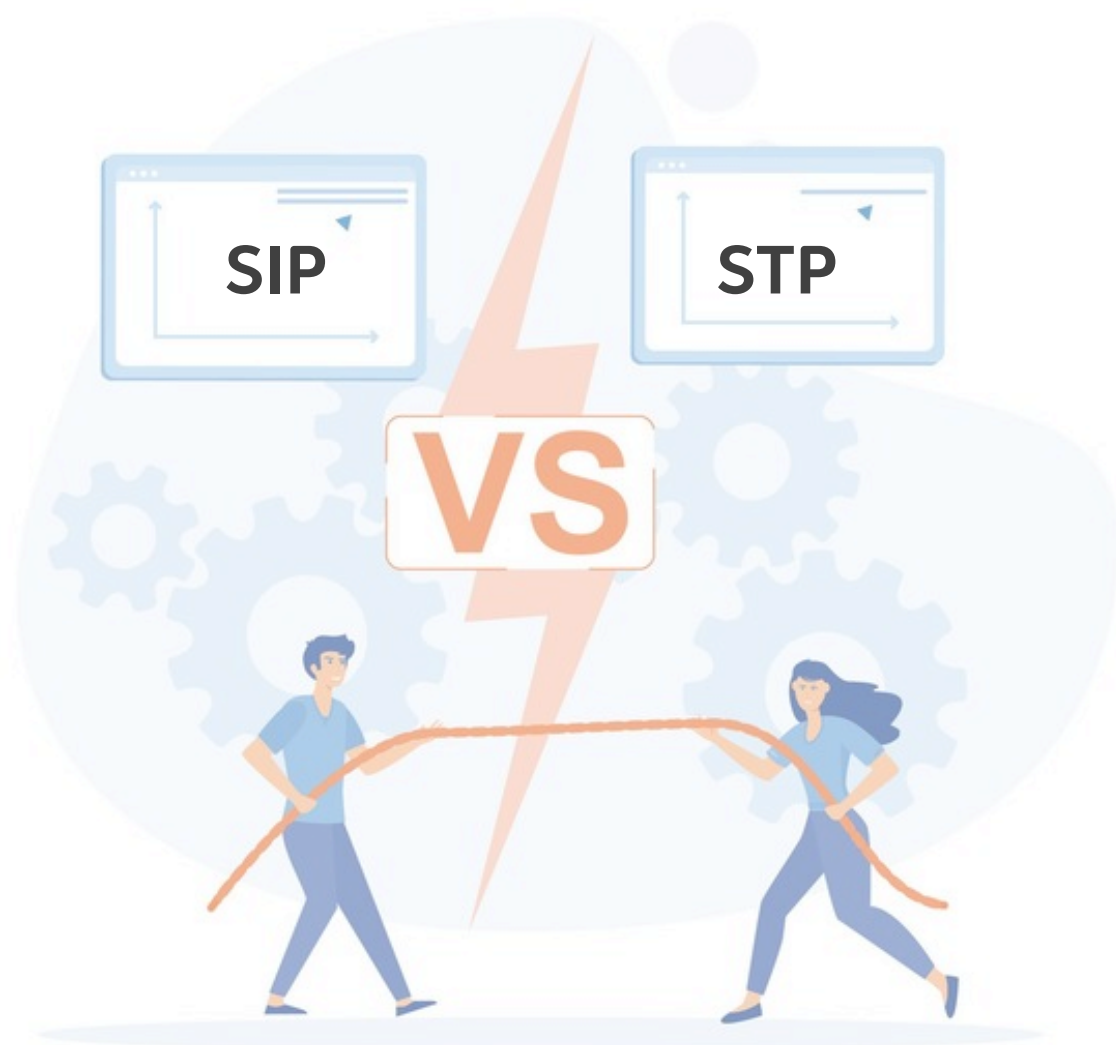


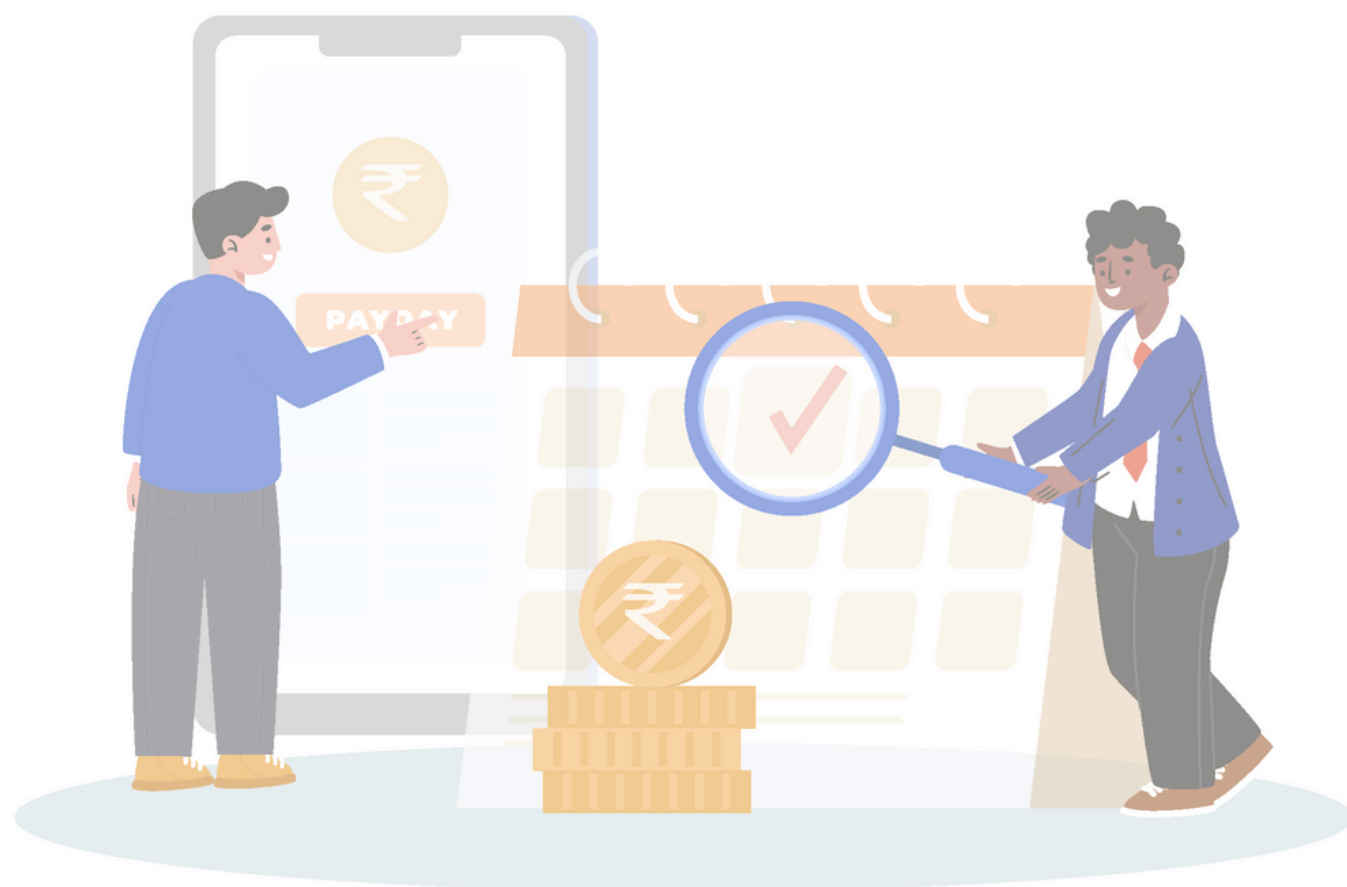
# SIP VS STP

## WHICH IS BETTER?



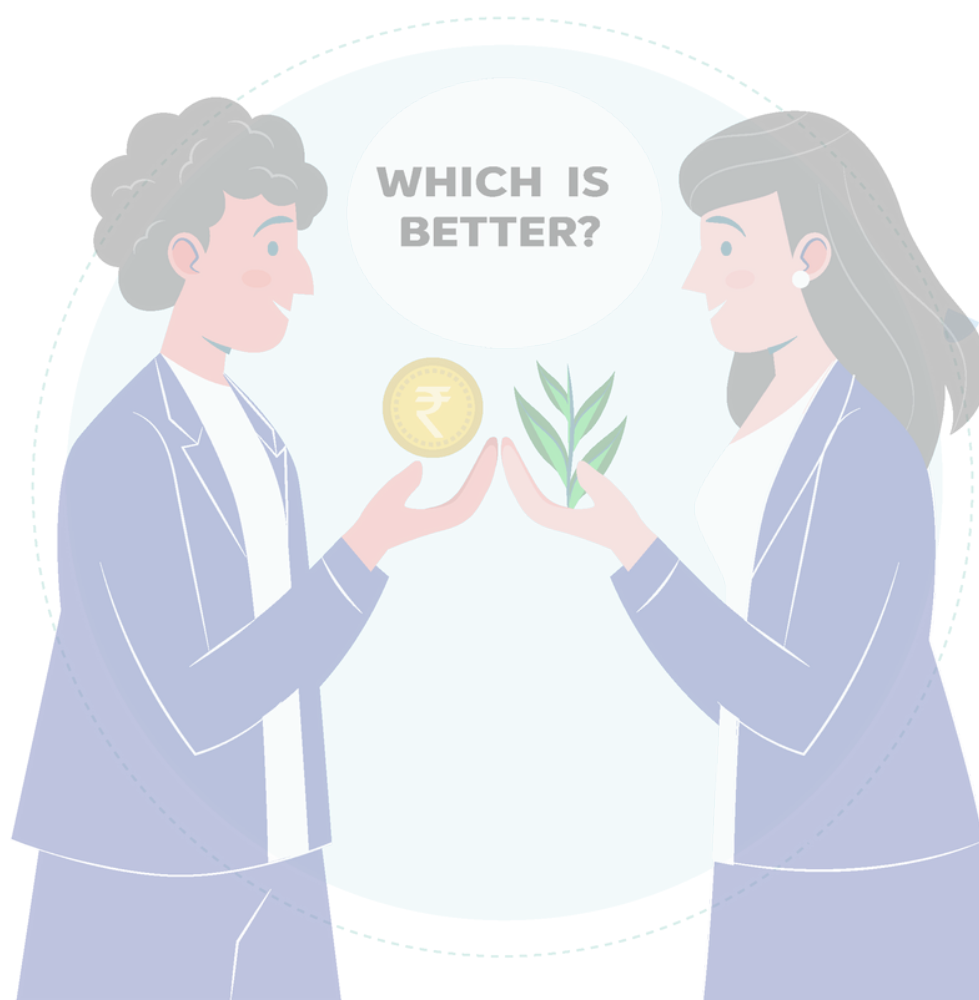
## What is STP?

A Systematic Transfer Plan (STP) is an investment strategy offered by mutual funds that allows investors to transfer a fixed amount of money at regular intervals from one mutual fund scheme to another. It's a way to move your investments systematically rather than in a lump-sum, often used to manage risk and optimize returns.



## SIPs vs. STPs: A Comparison

For salaried individuals, SIPs are straightforward and ideal for steady incomes. However, businesspersons or professionals with irregular cash flows might find Systematic Transfer Plans (STPs) more suitable. In an STP, lump-sum amounts parked in liquid funds are periodically transferred to equity or hybrid funds, providing flexibility with irregular earnings.



## Why SIP is Ideal for Salaried Individuals?

- 1** Consistent Income Source: Salaried individuals have predictable cash flows, enabling regular SIP contributions.
- 2** Goal-Oriented Investments: SIPs align well with common financial goals, such as buying property savings for retirement etc.
- 3** Mitigating Market Volatility: By investing regularly, salaried individuals reduce the impact of market fluctuations.
- 4** Ease of Automation: Most SIPs allow automatic deductions from your bank account, ensuring timely investments without the hassle of manual transfers.



## To bring it to a close

Financial planning is neither an art nor a science—it's a proactive approach to preparing for your future needs and desires.

The cornerstone of successful financial planning is having a skilled planner who can craft a balanced portfolio tailored to your goals. This ensures you can enjoy life indulge in meaningful experience and still stay on track to achieve your long-term aspirations.

If you need any further assistance you may reach out to us at 8047593769 or open your account, and we can help you start your investment journey.



Mutual funds & Securities are subject to market risks, please read all your scheme/securities-related documents carefully before investing.

**To begin your investment journey,**  
scan the QR code to open your account.



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