

How to Use: SIP Comprehensive

1. Single Amount
with multiple use cases
- Multiple Amount
with same use cases

2. Monthly SIP Amount

3. SIP Period

4. Assumed Rate Of Return
Scenario 1

5. Scenario 2 (Optional)

6. Include Step-Up Comparison
Step - Up % Every Year

7. Limited Period SIP

8. Inflation Adjusted Current Value
Expected Inflation Rate

9. Cost of Delay

10.

Monthly SIP Amount

SIP Period

Assumed Rate Of Return
Scenario 1

Scenario 2 (Optional)

Include Step-Up Comparison

Limited Period SIP

Inflation Adjusted Current Value

Cost of Delay

+ ADD MORE SCENARIOS

** You can add more 1 scenarios

11.

Add Client Name

Add Comments (If any)

Add Suggested schemes for investment

Purpose:

This calculator helps you evaluate the **future value of your SIP investments** while comparing multiple strategies such as:

- Regular SIP vs Step-Up SIP
- Different return scenarios
- Limited investment periods
- Impact of inflation
- Cost of delaying your investment

It provides a **complete 360° view of SIP planning**, helping you make more informed and structured investment decisions.

How to Use the Calculator:

1: Select Mode

Single Amount: One SIP amount with multiple comparisons

Multiple Amount: Compare different SIP amounts with similar assumptions

2. Monthly SIP Amount (₹)

Enter the amount you wish to invest every month.

3. SIP Period (Years)

Enter the total duration for which you plan to invest.

4. Assumed Rate of Return – Scenario 1 (%)

Enter the expected return for your primary scenario.

5. Assumed Rate of Return – Scenario 2 (%) (Optional)

Enter an alternative return assumption to compare outcomes.

Optional Comparisons (Enable as Required)

6. Include Step-Up Comparison

✓ Select this option if you want to increase your SIP every year

Step-Up % Every Year (%)

Enter the percentage by which your SIP will increase annually.

☞ Useful to align SIP with salary growth.

7. Limited Period SIP

✓ Select this option to test investing for shorter durations

Enter up to 3 SIP Durations (Years)

Example: 5, 10, 15 years

☞ Helps compare full-term SIP vs early stopping scenarios.

8. Inflation Adjusted Current Value

✓ Select this option to understand real (inflation-adjusted) value

Expected Inflation Rate (%)

Enter expected inflation (e.g., 5%–6%)

☞ Shows actual purchasing power of future wealth.

9. Cost of Delay

✓ Select this option to see the impact of delaying SIP

Enter Delay Periods (Years)

Example: 2, 5, 7 years

☞ Shows how much higher SIP is required if you delay investing.

10. Add More Scenarios (Optional)

Click “+ Add More Scenarios” to compare multiple SIP strategies with different amounts or assumptions.

11. Additional Options

Add Client Name: Personalize the report

Add Comments: Include custom notes for clients

Add Suggested Schemes: Attach investment recommendations

Final Step

Click “Calculate” to generate a detailed report.

What the Calculator Shows

- Future value of SIP (Normal & Step-Up)
- Comparison across return scenarios
- Impact of shorter investment periods
- Inflation-adjusted values
- Additional SIP required due to delay

Key Insight

This calculator helps you understand that:

- ☞ Starting early is more powerful than investing more later
- ☞ Increasing SIP gradually can significantly boost wealth
- ☞ Inflation reduces real returns
- ☞ Delaying investments increases financial burden