

# UNKA KAL DEKHIYE AAJ SE

Any Mum or Dad knows that bringing up children is expensive. You want to give them only the best - send them to the best schools and colleges and perhaps also acquire a professional degree. Soon after education comes the next big one: the grand wedding, which we all know can cost quite a packet!

Saving for children has one significant advantage - you know when you are likely to need the money. And that means you can plan very specifically for your defined timeframe.

## FIDELITY INDIA CHILDREN'S PLAN

Education  
Fund

Marriage  
Fund

Savings  
Fund

AN OPEN-ENDED HYBRID PLAN COMPRISING THREE FUNDS

## How costs can increase over time

Let's say you have estimated college education or marriage expenses to be Rs.5 lakhs at today's value. Believe it or not, ten years later when your children grow up, you could need almost double the amount to cope with the increased cost! Check the table below for yourself.

Amount in Rs. lakhs

Today's Value	After 5 years	After 10 years	After 15 years	After 20 years
3	4	6	8	12
5	7	10	14	19
10	14	20	28	39
20	28	39	55	77
30	42	59	83	116
50	70	98	138	193

The above is for illustrative purposes only. The future cost is calculated assuming inflation of 7% p.a. The actual increase in cost may be more or less than what has been estimated. All figures are rounded off to nearest Lakh.

## Should you save a lump sum or start a SIP?

The answer to this question depends on your own situation and preferences. Some people prefer to invest a lump sum when they have the money available - perhaps from an annual bonus. Some find monthly savings easier. The tables below show you how much you need to set aside to accumulate Rs.10 lakhs at various rates of return, whichever way you choose to save. For help with your specific calculations, visit our website [www.fidelity.co.in](http://www.fidelity.co.in) and use our handy **Saving for Education** and **Saving for Marriage** calculators.

### Monthly investment amount required to accumulate Rs.10 Lakhs

Rate of return	Investment period			
	5 years	10 years	15 years	20 years
@ 8%^	13,520	5,430	2,871	1,686
@ 10%^	12,807	4,841	2,393	1,306
@ 12%^	12,123	4,304	1,982	1,001
@ 15%^	11,151	3,589	1,477	660
@ 18%^	10,240	2,974	1,088	427

^Compounded monthly

### Lump sum investment amount required to accumulate Rs.10 Lakhs

Rate of return	Investment period			
	5 years	10 years	15 years	20 years
@ 8%	680,583	463,193	315,242	214,548
@ 10%	620,921	385,543	239,392	148,644
@ 12%	567,427	321,973	182,696	103,667
@ 15%	497,177	247,185	122,894	61,100
@ 18%	437,109	191,064	83,516	36,506

These tables are for illustrative purposes only and should not be construed as a guarantee of minimum returns and safety of capital by Fidelity Mutual Fund/FIL Fund Management Private Limited. The assumed rate of returns shall not be construed to be indicative of future returns. Calculations are based on assumed rate of returns and hence the actual returns on your investment may be more or less. The various fees/expense and any other charges can reduce the returns you may get on your actual investments. You are advised to consult your financial adviser before taking any decision.

## FIDELITY INDIA CHILDREN'S PLAN

### Three Building Blocks for their Future

Fidelity has a long history of helping people meet their financial goals with innovative solutions. The Fidelity India Children's Plan is one such first-of-its-kind idea. It comprises three funds - Education Fund, Marriage Fund and Savings Fund - in one plan to help you focus your savings. Of course, Fidelity's rigorous 'bottom-up' research underpins asset selection and each fund has a specific allocation for special benefits as you can see below.

Fund	Normal Asset Allocation	Key Benefits
Education	70% Equity and 30% Debt	Long-term return potential
Marriage	70% Equity, 20% Gold ETF, 10% Debt	Long-term return potential plus a hedge against increase in gold prices
Savings	Up to 100% Debt and Money Market instruments.	Provides stability to your portfolio. You may choose this fund if your investment timeframe is short or you can transfer your savings to it from the other two funds closer to the time you need your money



## Features common to all funds

**Who can invest:** Investments should be made on behalf of a minor (below 18 years). Please refer to the SID for the list of investors who are eligible to invest on behalf of a minor

**Application Amount:** Minimum Rs. 5,000 per fund, per application

**Additional Application Amount:** Minimum Rs. 500 per fund, per application

**Options:** Growth and Dividend Option. The Dividend option offers dividend payout and dividend re-investment facilities

**Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP):** Available for all three funds

**Switches:** No charge for switches between different options of the same fund or between different funds within the Plan and in the case of transfers under STP

## Marriage Fund

**Investment Objective:** To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments. The Fund could also additionally invest in domestic Gold ETFs. This could help generating funds in the long-term to save for the cost of children's marriage

**Asset Allocation:** Equity and Equity related securities - 65% - 100%; Gold ETFs - 0% - 25%; Debt and money market instruments including units of debt/fixed income scheme launched by mutual funds registered in India - 0% - 10%

**Fund Managers:** Nitin Bajaj: Equity and equity-related investments  
Shriram Ramanathan: Debt and money market investments  
Anirudh Gopalakrishnan: Investment in foreign equity securities

**Benchmark Index:** 70% BSE 200 Index, 20% Gold Prices, 10% CRISIL Short Term Bond Fund Index

## Education Fund

**Investment Objective:** To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related securities and to generate reasonable returns through a portfolio of debt and money market instruments to help in generating funds over the long-term to save for the cost of children's education

**Asset Allocation:** Equity and Equity related securities - 65% - 100%; Debt and money market instruments including units of debt/fixed income scheme launched by mutual funds registered in India - 0% - 35%

**Fund Managers:** Nitin Bajaj: Equity and equity-related investments  
Shriram Ramanathan: Debt and money market investments  
Anirudh Gopalakrishnan: Investment in foreign equity securities

**Benchmark Index:** 70% BSE 200 Index, 30% CRISIL Short Term Bond Fund Index

## Savings Fund

**Investment Objective:** To seek to generate reasonable returns predominantly from a diversified portfolio of debt and money market instruments

**Asset Allocation:** Debt and money market instruments including units of debt/fixed income scheme launched by mutual funds registered in India - 0% - 100%

**Fund Manager:** Shriram Ramanathan

**Benchmark Index:** CRISIL Short Term Bond Fund Index



## INVEST WITH THE WORLD'S MUTUAL FUND MANAGER

**Scheme Classification:** An open-ended hybrid Plan comprising of three funds. **Investment Objective: Education Fund:** To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments to help generating funds in the long-term to save for the cost of children's education. **Marriage Fund:** To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments. The Fund could also additionally invest in domestic Gold ETFs. This could help generating funds in the long-term to save for the cost of children's marriage. **Savings Fund:** To seek to generate reasonable returns predominantly from a diversified portfolio of debt and money market instruments. **Terms of issue:** Units of Rs. 10 per unit for cash during the new fund offer for each fund and at applicable NAV thereafter. Minimum initial application amount: Rs. 5,000 per Fund per application. Minimum redemption amount/units: Rs. 1,000 or 100 Units in respect of each Fund. Statement of Additional Information, Scheme Information Document, Key Information Memorandum and Application Forms will be available at the ISCs/distributors' offices. **General Services:** Investors can contact us at the toll-free number "1800-2000-600". NAVs will be calculated on every business day and published in two daily newspapers with a lag of one day for each Fund. Redemption on all business days. • **Loads - Exit Load for Education and Marriage Fund:** For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis - 3%. For redemption within 2 years from the date of allotment or Purchase applying First in First Out basis - 2%, or redemption within 3 years from the date of allotment or Purchase applying First in First Out basis - 1%. **Savings Fund:** For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis - 0.5%. A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load/CDSC like any Redemption. No Exit Load/CDSC will be chargeable in case of switches made between different options of the same Fund or between different Funds within the Plan and in case of transfer under STP. In case of units switched out/systematically transferred out from the Savings Fund to Education Fund and/or Marriage Fund and subsequent redemption of such units from the Education Fund and/or Marriage Fund, the Exit Loads as applicable to Education Fund and/or Marriage Fund will be charged. However, in case of units switched out/systematically transferred out from the Education Fund and/or Marriage Fund to the Savings Fund and subsequent redemption of such units from the Savings Fund, for the purpose of determining the Exit Load, the date when such units were allotted in the Education Fund and/or Marriage Fund will be deemed to be the purchase/allotment date and the Exit Load as applicable to Education Fund and/or Marriage Fund will be charged. No Exit Load will be chargeable in case of redemption of: (i) Units allotted on account of dividend re-investments; and (ii) Units issued by way of bonus, if any. **Risk factors:** • **Mutual funds, like securities investments, are subject to market risks and there is no guarantee against loss in the scheme or that the Scheme's objectives will be achieved.** • **As with any investment in securities, the NAV of the units issued under the scheme can go up or down depending on various factors and forces affecting capital markets.** • Past performance of the Sponsor/the AMC/the Mutual Fund does not indicate the future performance of the Plan. • **Fidelity India Children's Plan is a the name of the Plan comprising three funds viz; Education Fund, Marriage Fund and Savings Fund and this does not in any manner indicate the quality of the Plan, its future prospects or returns.** • **Investments in the Funds will be affected by trading volumes, settlement periods, volatility, price fluctuations, inability to sell securities, disinvestment of holdings of any unlisted stocks prior to target date of disinvestment, and risk associated with investments in derivatives.** • **In addition to the factors that affect the values of securities, the NAV of Units of the Funds will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the bond and stock markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges. Further Marriage Fund will also be affected by risks associated with investments in Gold ETFs.** • Please read the Scheme Information Document of the Plan and Statement of Additional Information carefully before investing. **Statutory:** Fidelity Mutual Fund ('the Fund') has been established as a trust under the Indian Trusts Act, 1882, by FIL Investment Advisors (liability restricted to Rs. 1 Lakh). FIL Trustee Company Private Limited, a company incorporated under the Companies Act, 1956, with a limited liability is the Trustee to the Fund. FIL Fund Management Private Limited, a company incorporated under the Companies Act, 1956, with a limited liability is the Investment Manager to the Fund. Fidelity, Fidelity International and Pyramid logo are trademarks of FIL Limited. CI01864