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**UTI MYTH
BUSTERS**


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Let's plan to get rich



Myth #1
"I am still young.
I don't need to start
saving so soon."

**UTI MYTH
BUSTERS**

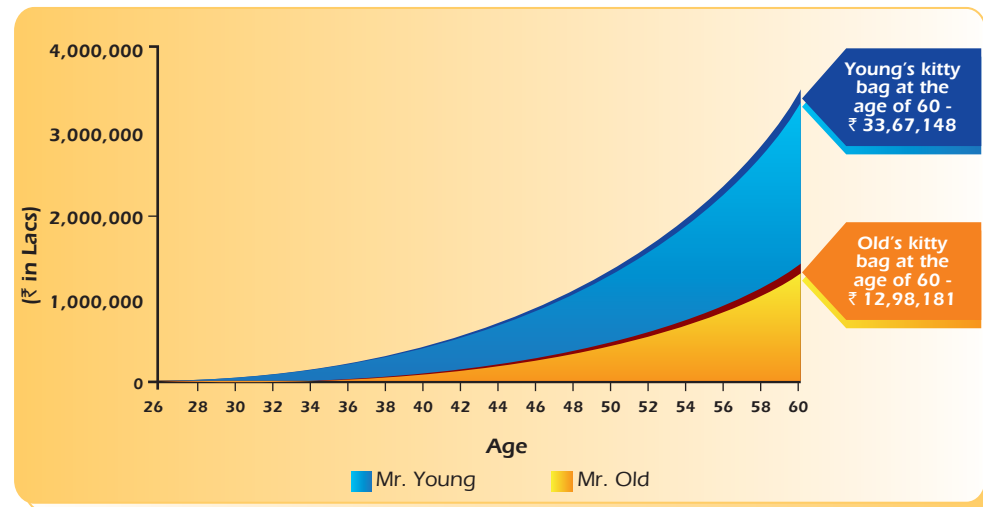

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Delay means substantial opportunity loss.

How did Mr. Young earn nearly double than Mr. Old by investing the same amount? Simple: by starting early. Take a look at the following:

Difference between returns earned by Mr. Young and Mr. Old.



Note: Mr. Young invested ₹12000 pa since the age of 26 years for 25 the next years Mr. Old invested ₹12000 pa from the age of 36 years for the next 25 years You can assume a return of 10% pa

CLIENT CONCERN

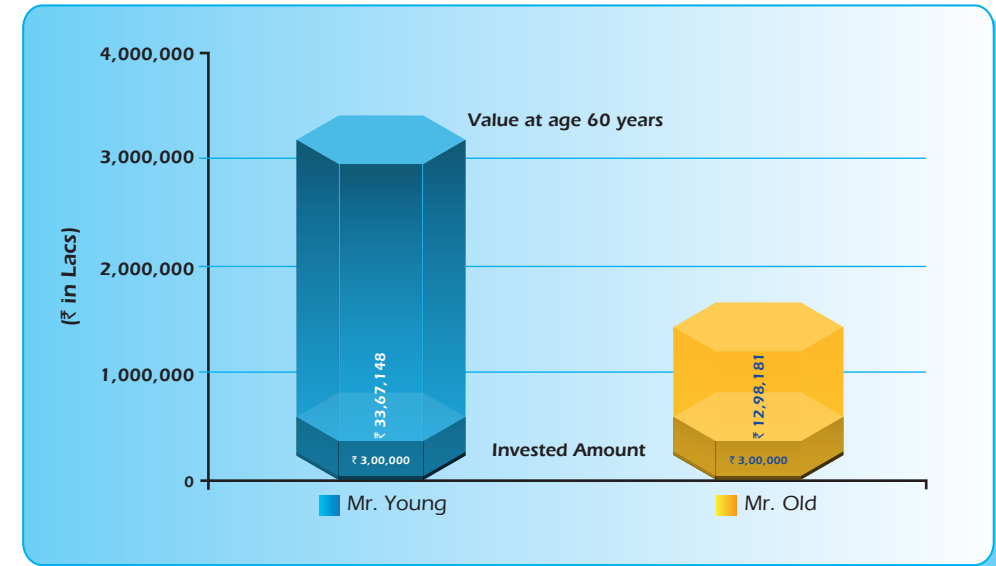
"I am still young. I don't need to start saving so soon."

"Time and tide wait for no man." - Geoffrey Chaucer (1343-1400), British Poet.

ILLUSTRATING YOUR MESSAGE

Opportunity cost of delay in investing is bigger than most of us can imagine.

An individual raising this objection may typically be a well-earning young professional. He/she is career oriented and aggressive but has 'lifestyle goals' and not 'investing' goals. Try to impress upon him/her, the size of impact caused by not investing from an early age. Try to show that he can start investing even with smaller amounts, that will not alter his lifestyle. Try to make the individual fall into a habit of investing.
Keywords: habit of investing, impact of delay, power of compounding, lifestyle, wealth creation.



TALKING POINTS

In the example, Young started investing at the age of 26 years. He invested ₹12,000 every year till the age of 50 years (grand total invested: ₹3,00,000). Old did not form a habit of investing till he was 36 years of age. He invested ₹12,000 per year till the age of 60 years (grand total invested: ₹3,00,000).

When both turned 60, Young's investment had grown to ₹33,67,148 and Old's investment had grown to ₹12,98,181 - Young now had nearly double of what Old had! nearly ₹10,00,000 more!

Depending upon your clients financial status, amount of investment can be increase, to amplify the impact on the clients mind i.e. if the investment was ₹1,20,000 pa, Young would have earned ₹1 crore more.

Your client can create this habit of investing such amounts, without even having to alter his/her lifestyle i.e. dining out, movies, travel, clothing, etc.

**BOTTOM LINE: Don't delay!
Start investing in your future today!**