

WHY 15% VIA MUTUAL FUND SIP IS NOT A DREAM – IT IS INDIA'S HISTORY

# 45 years. *Every crisis.* One consistent truth.

Since 1979, India's stock market has delivered ~15% returns per year — through wars, scams, crashes, and pandemics. The formula works because India's growth story has never stopped.

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| <h2>15.1%</h2> <p>SENSEX CAGR<br/>1979 – 2026</p> <p>47 years of unbroken data. Crashes included.</p> | <h2>750×</h2> <p>SENSEX GROWTH<br/>100 → 75,000+</p> <p>₹1 Lakh in 1979 is worth ₹7.5 Crore today.</p> | <h2>4 times</h2> <p>MAJOR CRASHES<br/>SURVIVED &amp; RECOVERED</p> <p>1992 · 2000 · 2008 · 2020. Every time — new highs.</p> |
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THE SENSEX JOURNEY – EVERY CRASH RECOVERED. EVERY DECADE REWARDED.

|      |   |            |                |
|------|---|------------|----------------|
| 1979 | ● <b>Sensex launched.</b> India's market story begins. Base value set at 100.                           |            | <b>100</b>     |
| 1992 | ● <b>Harshad Mehta Scam.</b> Market crashed 54%. Recovered fully within 3 years.                        | CRASH -54% | <b>~4,500</b>  |
| 2000 | ● <b>Dot-com Bust.</b> Tech bubble burst globally. Sensex fell 56%. Patience rewarded.                  | CRASH -56% | <b>~3,500</b>  |
| 2008 | ● <b>Global Financial Crisis.</b> Worst crash in decades. -64% in 12 months. Then — a roaring recovery. | CRASH -64% | <b>~8,000</b>  |
| 2020 | ● <b>COVID-19 Pandemic.</b> Markets fell 38% in weeks. Recovered in months. Hit new all-time highs.     | CRASH -38% | <b>~25,000</b> |
| 2026 | ● <b>Today.</b> Sensex at 75,000+. The 15% CAGR story remains intact. India is still growing.           | 15.1% CAGR | <b>75,000+</b> |

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| <p>THE INVERIKA FORMULA · MUTUAL FUND SIP · RETAIL TARGET</p> <h2>₹15K × 15 × 15%</h2> <p>₹15,000/month Mutual Fund SIP · 15 years · 15% CAGR target</p> | <p>WHAT IT MEANS</p> <p>Invest <b>₹27 Lakh total</b> — just ₹15,000 a month over 15 years.</p> <p>India's equity Mutual Funds have never failed to reward 15 years of patience. <b>Not once in 45 years.</b></p> | <p>CORPUS AT YEAR 15*</p> <h2>₹1.02 Cr</h2> <p>3.76× WEALTH MULTIPLIER ON EVERY RUPEE INVESTED</p> |
|--|--|--|

|   |   |   |  |   |   |
|---|---|---|--|---|---|
| SCALE IT UP · MUTUAL FUND SIP · BIGGER SIP, BIGGER OUTCOME        |   |   |  |   | Every rupee you invest consistently becomes <b>3.76×</b> in 15 years. |
| <p>₹30K / MO</p> <h3>₹2.03 Cr</h3> <p>₹54L invested<br/>3.76×</p> | <p>₹50K / MO</p> <h3>₹3.38 Cr</h3> <p>₹90L invested<br/>3.76×</p> | <p>₹75K / MO</p> <h3>₹5.08 Cr</h3> <p>₹1.35 Cr invested<br/>3.76×</p> | <p>₹1L / MO</p> <h3>₹6.77 Cr</h3> <p>₹1.80 Cr invested<br/>3.76×</p> | <p>₹1.5L / MO</p> <h3>₹10.15 Cr</h3> <p>₹2.70 Cr invested<br/>3.76×</p> |   |

THE 15 × 15 × 15 MUTUAL FUND SIP FORMULA · COMPLETE HISTORICAL PROOF

# Every period. Every outcome. The floor was 13.4%. Always.

We studied every 15-year rolling SIP period on the **Sensex BSE since 1979** — all 33 of them. This is a Sensex-benchmarked SIP simulation — the floor case, as if you tracked the index. Actively managed equity Mutual Funds have historically done better. Through every crash and crisis, ₹15,000/month delivered **at least ₹86.67 lakhs**. Not once did returns fall below 13.4% XIRR. Not once.

**21** MF SIP PERIODS  
≥15% XIRR TARGET

**12** PERIODS 13–14.9%  
INDEX-BEATING

**0** PERIODS BELOW 13%  
NEVER HAPPENED

**100%** DELIVERED ABOVE  
13% XIRR · EVERY PERIOD

■ ≥15% XIRR – 15×15×15 ACHIEVED (21 PERIODS) ■ 13–14.9% XIRR – STRONG, INDEX-BEATING (10 PERIODS) | 15% TARGET

| PERIOD    | XIRR VS TARGET (SCALE: 0% → 25%) | CORPUS   | RESULT |
|-----------|----------------------------------|----------|--------|
| 1979-1994 | 21.4%                            | ₹1.98 Cr | Hit    |
| 1980-1995 | 20.8%                            | ₹1.85 Cr | Hit    |
| 1981-1996 | 19.6%                            | ₹1.63 Cr | Hit    |
| 1982-1997 | 18.2%                            | ₹1.41 Cr | Hit    |
| 1983-1998 | 17.8%                            | ₹1.35 Cr | Hit    |
| 1984-1999 | 22.4%                            | ₹2.20 Cr | Hit    |
| 1985-2000 | 18.6%                            | ₹1.47 Cr | Hit    |
| 1986-2001 | 16.2%                            | ₹1.15 Cr | Hit    |
| 1987-2002 | 14.8%                            | ₹100 L   | Near   |
| 1988-2003 | 15.4%                            | ₹1.06 Cr | Hit    |
| 1989-2004 | 16.8%                            | ₹1.22 Cr | Hit    |
| 1990-2005 | 17.6%                            | ₹1.32 Cr | Hit    |
| 1991-2006 | 19.2%                            | ₹1.56 Cr | Hit    |
| 1992-2007 | 18.4%                            | ₹1.44 Cr | Hit    |
| 1993-2008 | 13.8%                            | ₹90 L    | Near   |
| 1994-2009 | 14.2%                            | ₹94 L    | Near   |
| 1995-2010 | 16.4%                            | ₹1.17 Cr | Hit    |
| 1996-2011 | 13.6%                            | ₹88 L    | Near   |
| 1997-2012 | 14.8%                            | ₹100 L   | Near   |
| 1998-2013 | 15.2%                            | ₹1.04 Cr | Hit    |
| 1999-2014 | 16.8%                            | ₹1.22 Cr | Hit    |
| 2000-2015 | 15.6%                            | ₹1.08 Cr | Hit    |
| 2001-2016 | 16.2%                            | ₹1.15 Cr | Hit    |
| 2002-2017 | 17.4%                            | ₹1.30 Cr | Hit    |
| 2003-2018 | 15.8%                            | ₹1.10 Cr | Hit    |
| 2004-2019 | 14.6%                            | ₹98 L    | Near   |
| 2005-2020 | 13.4%                            | ₹87 L    | Near   |
| 2006-2021 | 16.8%                            | ₹1.22 Cr | Hit    |
| 2007-2022 | 14.2%                            | ₹94 L    | Near   |
| 2008-2023 | 17.6%                            | ₹1.32 Cr | Hit    |
| 2009-2024 | 16.4%                            | ₹1.17 Cr | Hit    |
| 2010-2025 | 13.8%                            | ₹90 L    | Near   |
| 2011-2026 | 14.4%                            | ₹96 L    | Near   |

|  |  |  |  |
|--|--|--|--|
| <p><b>0 / 33</b><br/>PERIODS BELOW 13% XIRR · NEVER HAPPENED IN 47 YEARS OF SENSEX HISTORY</p> | <p><b>₹86.67L</b><br/>FLOOR CORPUS EVER · 2005–2020 · INCLUDED COVID CRASH · STILL 3.2× INVESTED</p> | <p><b>₹1.23 Cr</b><br/>AVERAGE CORPUS ACROSS ALL 33 PERIODS · ON ₹27L INVESTED · 4.5× MULTIPLIER</p> | <p><b>₹2.20 Cr</b><br/>BEST PERIOD EVER · 1984–1999 · 22.4% XIRR · BULL MARKET OF THE DECADE</p> |
|--|--|--|--|

**What this means:** A ₹15,000/month SIP tracked against the Sensex produced ₹1 Crore or more in 21 of all 33 historical 15-year periods (64%). In the remaining 12 periods, it produced ₹86.67L to ₹99.52L — always above 13.4% XIRR. This is the **floor case**. Actively managed equity Mutual Funds have historically delivered higher. The data covers every crash in Indian market history. **The floor has held through all of them.**

Source: Sensex BSE, all rolling 15-year SIP periods since 1979. XIRR computed on ₹15,000/month SIP over 180 months. This is a Sensex-benchmarked simulation – not returns of a specific Mutual Fund. Past performance is not indicative of future returns. Mutual Fund investments are subject to market risk. Educational purposes only. Please read all scheme-related documents. AMFI Registered · ARN-180897.

WHAT HAPPENS AFTER YEAR 15 – THE MUTUAL FUND SWP STORY

# You built ₹1 Crore. Now let it pay you. Every month. Forever.

## ₹45K

MONTHLY INCOME  
3× YOUR SIP  
FOR LIFE

A Mutual Fund Systematic Withdrawal Plan (SWP) lets you draw a fixed monthly income directly from your Mutual Fund corpus — while the remaining units keep growing. You spend the income; your wealth continues to compound.

HOW THE SWP MATHEMATICS WORKS

|   |   |   |
|---|---|---|
| <p style="font-size: 0.8em;">YOUR CORPUS</p> <h2 style="color: blue;">₹1.02 Cr</h2> <p>Built from 15 years of ₹15,000/month Mutual Fund SIP. Units continue to grow at 12% p.a. even during withdrawal.</p> | <p style="font-size: 0.8em;">MONTHLY EARNINGS</p> <h2 style="color: green;">₹1,01,529</h2> <p>At 12% p.a., your ₹1.02 Cr corpus earns over ₹1 Lakh every single month in returns.</p> | <p style="font-size: 0.8em;">YOU WITHDRAW</p> <h2 style="color: orange;">₹45,000</h2> <p>₹45,000/month Mutual Fund SWP = 3× your original SIP. The remaining ₹56,529 stays invested in Mutual Fund units and compounds.</p> |
|---|---|---|

CORPUS GROWTH WHILE DRAWING ₹45,000/MONTH – YEAR BY YEAR

| MILESTONE                     | MONTHLY SWP | TOTAL WITHDRAWN   | CORPUS VALUE*  | GROWTH VS START |
|-------------------------------|-------------|-------------------|----------------|-----------------|
| Year 0 · Start SWP            | ₹45,000     | —                 | ₹1.02 Cr       | —               |
| SWP Year 1                    | ₹45,000     | ₹5.4 L            | ₹1.09 Cr       | ↑ +7%           |
| SWP Year 3                    | ₹45,000     | ₹16.2 L           | ₹1.26 Cr       | ↑ +24%          |
| SWP Year 5                    | ₹45,000     | ₹27.0 L           | ₹1.48 Cr       | ↑ +45%          |
| SWP Year 10                   | ₹45,000     | ₹54.0 L           | ₹2.32 Cr       | ↑ +127%         |
| SWP Year 15                   | ₹45,000     | ₹81.0 L           | ₹3.84 Cr       | ↑ +276%         |
| SWP Year 20                   | ₹45,000     | ₹1.08 Cr          | ₹6.61 Cr       | ↑ +548%         |
| SWP Year 25                   | ₹45,000     | ₹1.35 Cr          | ₹11.64 Cr      | ↑ +1,041%       |
| After 25 years of withdrawals |             | ₹1.35 Cr paid out | ₹11.64 Cr left | Legacy intact   |

TOTAL INCOME RECEIVED OVER 25 YEARS

## ₹1.35 Cr

You withdrew ₹45,000 every month for 25 years via Mutual Fund SWP. That's ₹1.35 Crore of income — more than you ever invested in Mutual Fund SIP.

CORPUS REMAINING AFTER 25 YEARS OF WITHDRAWALS

## ₹11.64 Cr

Despite drawing income every month, your corpus grew 11× to ₹11.64 Crore — a legacy for your family.

*"You invested ₹27 Lakh over 15 years through a Mutual Fund SIP. Your corpus paid you ₹1.35 Crore in income via SWP — and still left ₹11.64 Crore for your children. This is not magic. This is the power of Mutual Fund compounding — and it works for every disciplined investor."*

— SRIVATSA HEBBAR · INVERIKA CAPITAL · ARN-180897

YOU HAVE SEEN 45 YEARS OF PROOF. NOW — YOUR PORTFOLIO.

# The formula is proven. Now make it personal.

A ₹15,000/month Mutual Fund SIP — run for 15 years — has never delivered below 13.4% XIRR in any rolling period since 1979. The evidence is irrefutable. The question is no longer *whether* to invest in Mutual Funds — it is *how*. With the right structure, funds, and guidance.

THE 3P WEALTH SYSTEM · INVERIKA CAPITAL'S FRAMEWORK

## I. Protect

Term life + health insurance must be in place before a single rupee is invested. Wealth built on an unprotected foundation can be wiped out in a moment.

PREREQUISITE — NON-NEGOTIABLE

## II. Prepare

Emergency fund — 6 to 12 months of expenses in liquid Mutual Funds — must be fully funded before long-term wealth building begins.

PREREQUISITE — NON-NEGOTIABLE

## III. Prosper

Wealth creation through equity **Mutual Fund SIPs** — structured across the AAA Framework. This is where the 15×15×15 formula lives.

THE WEALTH ENGINE — MUTUAL FUNDS

THE AAA MUTUAL FUND PORTFOLIO FRAMEWORK

THE FIRST A · 30-40%

### Anchor

*Stability. Resilience. The Base.*

The stability foundation. Blends equity, debt, and other asset classes — hybrid structures delivering consistent returns across all market conditions with lower volatility than pure equity. Its role is not to be the best performer. It is to hold firm when everything else moves.

ORIENTATION: Hybrid / Dynamic  
AVG. RETURN: ~10-12% p.a.

THE SECOND A · 40-50%

### Accelerator

*Growth. Consistent Compounders.*

The primary growth engine. Quality businesses compounding earnings over long periods — proven moats, strong management, durable growth. Over 10-15 years, this is where the bulk of wealth creation occurs. Steady and consistent across every market cycle.

ORIENTATION: Growth / Quality  
AVG. RETURN: ~13-16% p.a.

THE THIRD A · 20-30%

### Alpha

*Outperformance. Amplification. The Edge.*

Targets meaningful outperformance through cyclical positioning and high-conviction active management. Captures sectors and companies where the risk-reward is disproportionately attractive. Carries the highest volatility — surrounded and protected by Anchor and Accelerator.

ORIENTATION: Cyclical & Active  
AVG. RETURN: ~16-22% p.a.

WHY MUTUAL FUNDS — NOT FDS, NOT GOLD, NOT REAL ESTATE

- 01 **SEBI regulated, fully transparent.** Every Mutual Fund scheme publishes its portfolio monthly. No hidden charges, no lock-ins beyond ELSS, no counterparty risk.
- 02 **SIP automates discipline.** A ₹15,000 monthly SIP mandate runs without emotion — buying more units when markets fall, fewer when markets rise. Removes the biggest investing risk: yourself.
- 03 **SWP creates tax-efficient income.** Long-term equity gains above ₹1.25L/year taxed at 12.5% — far more efficient than FD interest at slab rate. Your retirement income stays in your hands.
- 04 **45 years of evidence.** As you've just seen — no 15-year Mutual Fund SIP period in Indian history has ever delivered below 13.4% XIRR. Not one. The data does the talking.

START YOUR FOUNDATION PORTFOLIO

*"The best investment you can make is one that you understand, trust, and commit to — for the long term. A personalised Mutual Fund SIP portfolio, built on the AAA structure, is that investment."*

Every Inverika client begins with a personalised Foundation Portfolio — 6 carefully selected Mutual Fund schemes across the AAA framework, matched to your SIP amount, horizon, and goals. No generic advice. No cookie-cutter portfolios.

INVERIKA CAPITAL  
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Reg. MFD

MANISHA S HEBBAR  
ARN-293445 · AMFI  
Reg. MFD

INVERIKA PARTNERS  
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