**SYSTEMATIC TRANSFER PLAN**

**STP** is essentially the best way of Investing in Equities on recurring basis. The transfer happens gradually over a period.

**It believes in never investing in Lumpsum in the market & leave your Returns on the mercy of the volatility of the Market.**

**Benefits of Investing through the strategy of STP**

1. **Margin of safety- Growth in Money : Not to forget that money is invested in Debt funds, so money is also growing at debt returns , at least the part which is lying in the debt funds till 5-6 months.**
2. **Systematic Transfer in weekly mode (Works as SIP : The money is invested in Debt funds and there after systematically transferred to Different Asset Classes , so it works like a systematic Investment Plan (SIP) .**
3. **Diversification through Indian Equities ( Large cap,Midcap,Smallcap),Precious Metals,World Market & Currency with proper allocation enabling hedging.**
4. **Flex STP (Formula from AMC like HDFC & ICICI--** (**buying less when the markets are high and buying more when markets are low)**

**Role of RAIMATA Investment’s**

**Strategy:**

Every quarter the Indian Equity Market either makes a top or a bottom but one thing is for sure that all asset classes do not fall at the same time. Hence this diversification of your investment of Rs 10,00,000/- in the above portfolio will generate very good returns in 2-3 Years horizon.

We will be very active and astute in order to book profits and transfer the same into Fixed Income Products / Gilt Securities /PPF/Fresh STP/ELSS & many more.

**Let us enunciate this with an example**:

Suppose an investor gives us **Rs10,00,000/- in Liquid Fund.**

We diversify the amount in **5** different Asset classes amounting **Rs2,00,000/- each** in

**Transfer from ICICI Pru Savings Fund (Liquid Fund)** for Rs 2,00,000/- to **I Pru Focussed Bluechip Equity** Fund =5 weeks x Rs10,000/- x 4 months (**Large Cap Diversified**)

**Transfer from ICICI Pru Savings Fund (Liquid Fund)** for Rs 2,00,000/- to **I Pru Discovery** **Fund** =5 weeks x Rs10,000/- x 4 months (**Mid Cap Diversified**)

**Transfer from Reliance Money Manager Fund (Liquid Fund)** for Rs 2,00,000/- to **Reliance Equity Opportunities Fund** =5 weeks x Rs10,000/- x 4 months (**Multi Cap Diversified**)

**Transfer from HDFC CMF TAP (Liquid Fund)** for Rs 2,00,000/- to **HDFC GOLD Fund** =5 weeks x Rs10,000/- x 4 months (**Commodity**)

**Transfer from DSPBR Money Manager (Liquid Fund)** for Rs 2,00,000/- to **DSPBR US Flexible Equity Fund** =5 weeks x Rs10,000/- x 4 months (**World Market/Currency Diversification**)

**Note: It has worked wonders for all our client’s irrespective of the volatility in the Market.**

**It has fetched approximately 22% CAGR Returns.**