

# YOUR CHILD DREAMS OF STUDYING ABROAD. LET'S DO THE MATH



## Why a Joint Account?

Because it's more than just money — it's parenting with purpose.

1. Teaches your child financial responsibility
2. Your child steps into adulthood with discipline, awareness, and security.
3. Turns savings into investments, closing the gap toward their big dreams

Their dream of studying abroad isn't far away. Start planning with them not later, not someday, but now.

**Open a Joint Account. Secure their tomorrow, side by side.**

Every parent wants to give their child the best. For many children, that dream means walking through the gates of a top university abroad. But dreams come with a price tag



Will your savings be enough when the time comes?

Approach	Monthly Contribution	Time (18Years)	Final Amount	Outcome
Just Saving (Regular Account)	Rs.25,000	216 months	Rs.54 lakhs	Falls short — when tuition + living abroad can cost Rs.40-50 lakhs
Investing in a Joint Account	Rs.25,000	216 months	Rs.1.5 crores (@10% growth)	More growth, stronger step toward funding their dream

\*The returns shown are estimates only and are not guaranteed. Actual results may vary.

**Disclaimer:**  
- All investments in mutual funds, pension funds, and ETFs are subject to market risks.  
- Past performance is not necessarily indicative of future returns.  
- Please read the offering documents to understand the policies and risks involved.