

Compound Interest: The Only Teacher That Rewards Patience.

A Teacher's Day tribute to the quietest, most powerful teacher in your financial life one that asks only for your patience.

Think about the best teacher you ever had.

Maybe it was someone who taught you mathematics. Maybe someone who taught you discipline, patience, or simply told you, **“Keep going. You will understand its value one day.”**

Interestingly, there is one teacher who has been teaching investors for generations and it never asks for a classroom, never gives an exam and never takes a holiday.

This Teacher's Day, close your eyes and picture the one teacher who changed you.

In the world of money, there is one such teacher too. It is quiet, it is invisible, and it is the most powerful of them all. Its name is compound interest and its only lesson is patience.

The Lesson: Your Money Teaches Itself

Compound interest works on a simple, beautiful idea. Your money earns a return. Then that return also starts earning a return. And on it goes money making money, which then makes even more money.

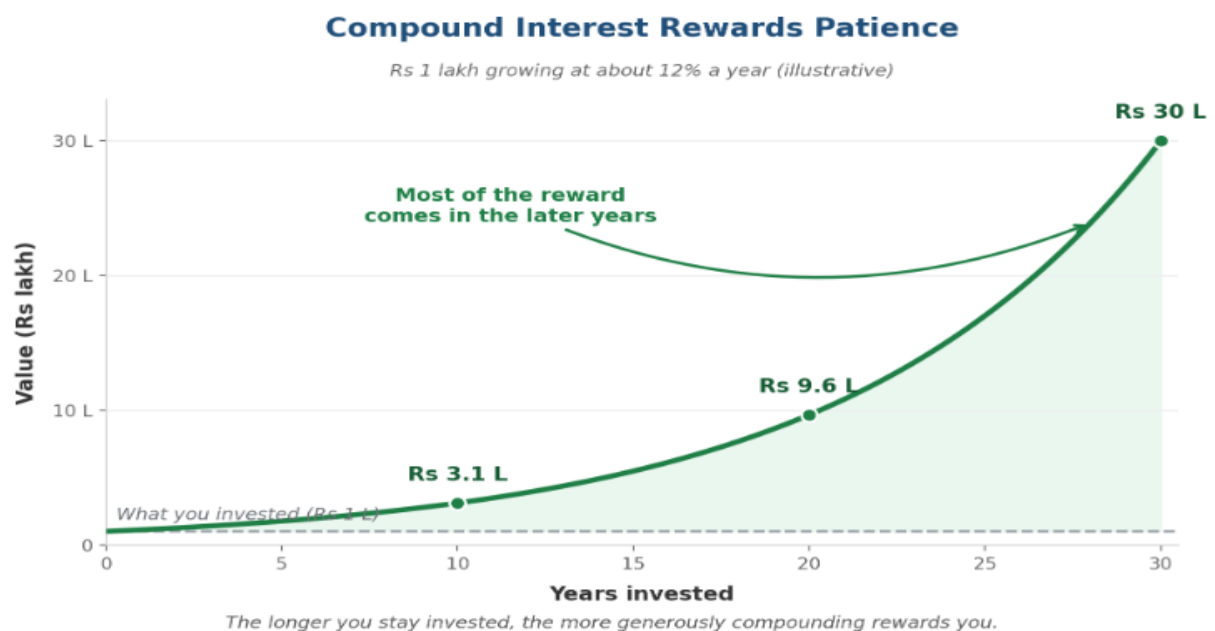
Like a patient teacher, it does not reward cramming. It has no interest in overnight riches. It rewards only one thing: showing up, again and again, and giving it time.

The Magic Is in Time, Not the Amount

Here is the part most people miss. The real power of this teacher is not how much you invest it is how long you let it work.

Compound interest doesn't reward the one who invests the most. It rewards the one who waits the longest.

Look at the curve below. For years, the growth looks slow, almost disappointing. But then, quietly, it begins to bend upward and then it soars. The longer you stay, the more generously it rewards you.



Illustrative only. Notice how the curve stays low for years — then quietly soars.

Notice something important: most of the reward comes in the later years. The investor who leaves early bored or impatient walks away just before the magic truly begins.

The Hardest Lesson of All

Every great teacher has one lesson that is hard to learn. For compound interest, that lesson is simply this: you must wait.

Markets will rise and fall. Faster-looking options will tempt you. Friends will boast about quick gains. But the student who stays seated patient and calm is the one who finally tops the class, not the one who keeps changing schools.

You Are Already Its Best Student

Here is something to feel proud of.

By staying invested with us month after month, through the noise and the ups and downs you are already doing exactly what this teacher asks. Your patience is not being wasted. Quietly, invisibly, it is being rewarded, a little more with every passing year.

So this Teacher's Day, remember the teachers who taught you to be patient in life. And let compound interest the patient teacher of your wealth keep doing what it does best. The lesson is simple: **stay, wait, and let time do the teaching**