

# 3 P's of smart investing.

Plan, Prepare & Persist for the long term.



## PLAN

- Set up an SIP to inculcate a habit of regular saving and build discipline
- Look for the right asset-mix based on your risk appetite and goals

### Short Term (0-1 years)

	Goals	Invest in
	Car, Bike, School Fees, Vacation	Overnight Funds, Liquid Funds, Ultra-short Term Funds

Choose investments with better liquidity, lower risk and good growth potential.

### Medium Term (1-3 years)

	Goals	Invest in
	New House, Vacation Abroad, Child's Education	Short Term Funds, Hybrid Funds, Monthly Income Plans

Look for better growth potential with equities along with the stability of debt.

### Long Term (4 years and more)

	Goals	Invest in
	Retirement, Child's Higher Education, Child's Wedding	Large Cap Funds, Mid Cap Funds, Small Cap Funds, Multi Cap Funds, Sectoral Funds

Aim to beat inflation over the long term by investing in equities.

## PREPARE

- Consult a Financial Advisor to plan and build your portfolio as per your goals
- Diversify your portfolio across various asset classes to mitigate risk



## PERSIST

- With rupee-cost averaging you can take advantage of the market highs and lows to benefit over the long term
- Stay invested with SIP or lumpsum to reap maximum benefits of compounding over the long term



Speak to your financial advisor to allocate your money in different asset classes.

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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