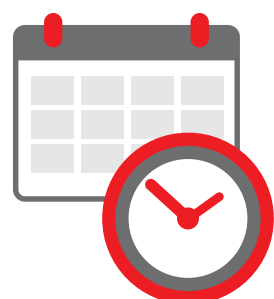




Back to Basics

- Investing Tips



Start early, benefit from time

It's like your exams, if you prepare in advance, you would fare better than if you tried studying at the last minute. The sooner you start investing, the more time your money would have to grow.



Keep some money aside for emergencies

There could be a toy, a book or a gift for someone special you would want to buy so you need money. With investing too, it's a good idea to ensure that some money is kept aside for an unplanned emergency.



How long will you be investing for?

We study for unit tests and term exams, finally for our board exams. With your investments as well, you need to put your goals into different buckets and plan your investments for the short, medium and long terms.



Inflation will eat into your savings

Inflation is like the bully in your school. It's always around and will eat into your savings to reduce the value over time. Make sure your money is put in equity-oriented investments to help you gain more over time. Please consult your financial advisor for any investment decision applicable to your investments appetite.



How much risk will you take?

Sometimes it's better to be safe than sorry. Be realistic about your risk appetite with your investments too, and don't invest in.



Don't put all your eggs in one basket

Just like you can't get good overall grades with only one subject, when it comes to your investments too, it could pay to diversify! Invest in different types of assets so that you are less likely to lose out if one type does badly.



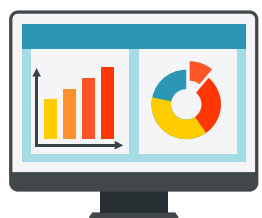
Choose your funds carefully

You choose your best friends depending how well they match your own interests. Why not do the same with your investments? Based on your goals and circumstances, it pays to pick the right investments.



Invest regularly

Think of investing like sports. A little practice everyday makes you a better player! With investing too, regular systematic monthly investments.



Review your investments

You change your clothes to look your best each season. Do the same with your investments. As time goes by, some asset classes will perform better than others, so review, relook and rebalance your portfolio if needed.



Stay invested for the long term

You know how a caterpillar turns into a butterfly over time. It's the same with your investment. Stay invested for the long term and watch your money grow into a beautiful sum over time!

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