

# Make your goals a part of your plan.



At every stage of life we tend to have different goals and planning for them simply means ensuring the financial means to achieve them. Be it a new scooter, a car, a vacation or simply your child's wedding, you can plan now to achieve each one with ease.

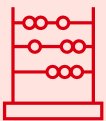
## What's your plan?



### Identify your goals



Separate your short, medium and long-term goals



### How much money will I need and when?

Remember to take into account inflation to arrive at a final amount



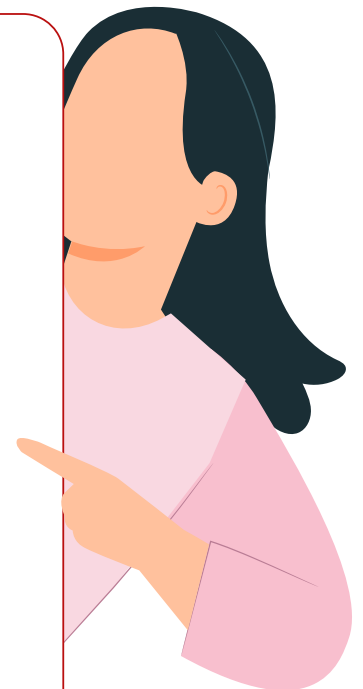
### How much risk can I afford?

Understand your risk profile to keep your investments in check and avoid unforeseen surprises

















### Where shall I invest?

Make separate investments for each goal depending on the time period for each one



# Put your goals in 3 bowls

Based on your risk profile, you need to invest according to the recommended asset allocation pattern. But first, separate your goals into Short, Medium and Long-Term to help you make optimal investment decisions.

Short Term (0-1 year)	Medium Term (1-3 years)	Long Term (4 years and more)
 Bike	 Child's Education	 Retirement
 Car	 Home Renovation	 Second Home
 Vacation	 New Home	 Child's Higher Education
 Consumer Durables	 Vacation Abroad	 Child's Wedding
 Emergency Fund		 Major Anniversary

## Goal planning check list

Name: \_\_\_\_\_ City: \_\_\_\_\_

Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

Goal	Goal Type	Cost (Rs.)	Inflation %	Target (years)	Expected Goal Amount (Cost+CostxInflationXTarget)

### An Investor Education & Awareness Initiative

Investors should deal only with Registered Mutual Funds, to be verified on SEBI website under Intermediaries/Market Infrastructure Institutions". Refer to [www.assetmanagement.hsbc.co.in](http://www.assetmanagement.hsbc.co.in) for details on completing a one-time KYC (Know Your Customer) process, change of details like address, phone number etc. and change of bank details, etc. For complaints redressal, either visit [www.assetmanagement.hsbc.co.in](http://www.assetmanagement.hsbc.co.in) or SEBI's website [www.scores.gov.in](http://www.scores.gov.in). Investors may refer to the section on 'Investor Education' on the website of Mutual Fund for the details on all 'Investor Education' on the website of Mutual Fund for the details on all 'Investor Education and Awareness Initiatives' undertaken by the AMC.

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