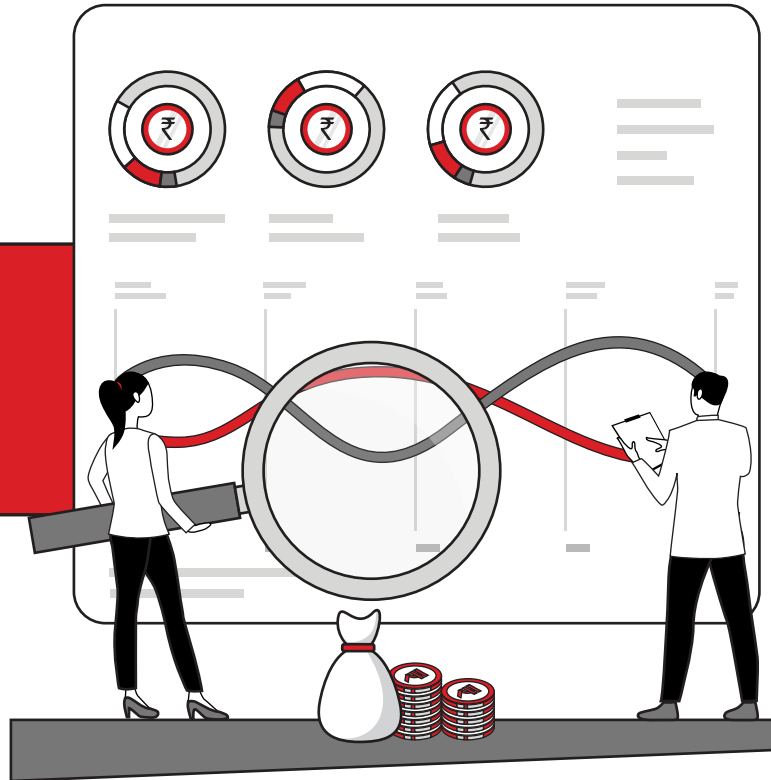


Mutual Fund

Importance of a Financial Advisor

A financial advisor helps you understand the nuances of investing, offers you a roadmap & guides you to invest your money to reach your financial goals.

He or she assists you in creating strategies for managing your finances, right from budgeting to retirement and building wealth over the long run.



Why do you need a Financial Advisor?



Expertise: They are qualified investment professionals who help you to prepare a financial plan in order to assist you to reach your financial goals.



Lends support: Helps you stay objective and stick to the plan even when the investments aren't performing as well as you expected it to.



Offers guidance: Provides customized investment plans and guidance based on your entire financial profile.



Saves time: When you don't have to worry about the research required to make investment decisions, you save your valuable time.



Reviews portfolio: Keeps an eye on your investments periodically and realigns your portfolio if needed.



Makes you stay on track: Keeps you up-to-date about your financial health and helps you make an informed choice so that you achieve your goals within the stipulated timeframe.

Qualities to look for while selecting a Financial Advisor



Education & credentials - Apart from being certified & registered with SEBI as per the recent SEBI guidelines, look for an advisor who has adequate knowledge and expertise. Any additional credentials in the field of financial planning and advisory will be an added advantage.

Experience - Review your prospective financial advisor's experience in the relevant field, feedback from the existing clients and how satisfied they are in terms of the services being offered. This will help you to ascertain whether he or she is the right person to guide you in your investment journey.



Services rendered - In order to prepare a holistic financial plan for your future, it would be better if your prospective financial advisor offers allied services like insurance, tax planning, estate planning apart from investments & financial planning. This will help you to further simplify your financial life as you won't have to go to multiple advisors for your various needs.

Trust - You don't just seek financial advice from your financial advisor, you entrust him with your hard-earned money and shape your financial future. Therefore it's important that your prospective advisor is trustworthy & truly understands your financial situation.



Transparency - Make sure your financial advisor doesn't only focus on the brighter side and hides the underlying risk involved. He or she should offer you the rationale behind taking a particular investment decision & assure you that it's in your best interest.

Managing & investing your money is a huge responsibility and will have a significant impact on your financial future. Therefore you should select a financial advisor who not only possesses the requisite skills but also earns and retains your trust. He should understand your goals, your risk profile, and should be willing to handhold you throughout your investment journey.



To know more visit assetmanagement.hsbc.co.in

An investor awareness initiative by HSBC Mutual Fund.

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