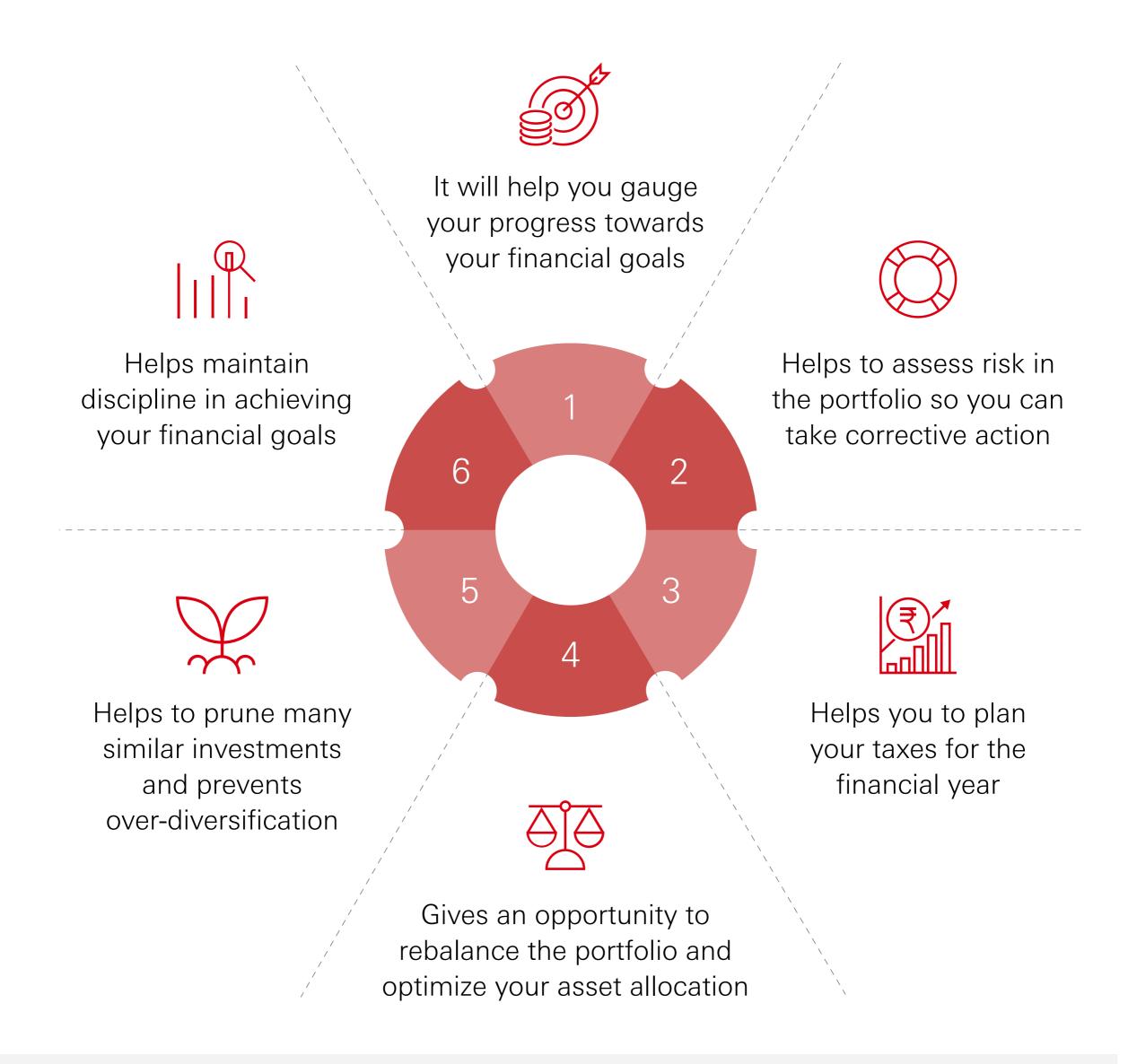


As you bid farewell to this year and welcome the New Year, it's time to look back at all you've achieved so far and review your investment portfolio if necessary to maintain your asset allocation according to your risk profile. This will help ensure you meet your financial goals and build wealth over the long term.



Remember, the New Year may bring new opportunities so stay invested and celebrate new beginnings!

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Note - Investors are requested to consult their financial advisor for any investment decision.

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