

## **SIP SAHI HAI**

## SIPs: Your New Year's resolution

It's going to be New Year in a few days. Have you thought of a New Year's resolution?

My New Year's resolution is simple: no resolution. After all, who really stays on track for long?



Well, my New Year's resolution is to start SIPs in equity funds. The good thing is that you can put them on auto-pilot, so you

Please tell me more about SIPs. I can also start one. At least I will not fail with this resolution



SIP stands for systematic investment plan, through which you can invest in a mutual fund scheme to accumulate a corpus. For instance, for a long-term goal, you can do SIPs in an equity scheme.

I do want to save for my son's higher education. But why equity? I have heard that it's quite volatile.

Equity is volatile in the short term but it is rewarding in the long run. SIPs help you navigate this volatility.

As you invest regularly through SIPs, you average your investment cost. More importantly, SIPs instil investing discipline. That helps you stay on track.



That's quite simple. Consult your financial advisor and he

Okay, sounds good. Then every month, my investment amount will be debited from my bank



Yes, absolutely. Better still, you now have a New Year's resolution that you can fulfil. SIP Sahi Hai.

An investor education initiative by HSBC Mutual Fund

(SIP = Systematic Investment Plan)

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