

# TIPS FOR FINANCIAL INDEPENDENCE

This Independence Day, let's take a pledge towards financial independence by accepting change with these changing times and planning ahead for the future.



Make savings a priority and spend within your means



Plan your goals and determine risk appetite



Consult a financial advisor



Create a safety net of 8-10 months of expenses



Purchase adequate term and health insurance



Diversify your portfolio across asset classes



Invest in well-regulated inflation-beating products



Stay committed and use SIP to beat volatility



Refocus on your goals regularly



Eliminate debt, never live on credit



**L&T Financial Services**  
Mutual Fund

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 [www.ltfs.com](http://www.ltfs.com) for details on completing 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 <https://www.ltfs.com> or SEBI's website [www.scores.gov.in](http://www.scores.gov.in)

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

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