

Many investors are put off by myths they hear about mutual funds that have no truth to them. But we tend believe them because everyone does!

Here are some of the most common myths busted!







## Mutual funds need large investments

To get the benefit of diversification you need to invest in several mutual funds.

Buying top-rated mutual funds guarantees better returns.

You need a demat account to invest in mutual funds.

Mutual funds are unsuitable for beginners. You can start investing in mutual funds from just ₹500 per month through a tool called Systematic Investment Plan (SIP).

Several schemes of mutual funds invest across asset classes such as equity, debt and money market instruments, which provide investors the benefit of diversification.

Mutual fund performance varies from time to time depending on market cycles, risks, etc. So a fund that performed well in the past may not do so in future.

Investment in mutual funds does not necessarily need a demat account, it can be done in physical mode also.

Mutual funds offer high transparency in terms of where and how your money is invested. However, every investment carries its own risks, so consult a

financial advisor before investing.

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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 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

## Mutual Fund investments are subject to market risks, read all scheme related documents carefully. CL08839