



# OPPORTUNITY IN A PANDEMIC?

Stay safe during COVID-19  
and aim to keep your  
investments even safer.

The last year has been a great wealth creation opportunity for many investors despite the challenges. Question is, how can you benefit from this opportunity too?



## Start Early

Remember the sooner you begin investing, the more time your money gets to earn returns and grow.



## Assess your risk profile

Before investing, understand your risk profile based on your age, life stage and risk appetite.



## Invest according to your risk profile

Different asset allocation patterns are based on different risk profiles, so invest accordingly.



## Match your investments to your goals

Choose your investments according to the time period of each of your financial goals.



## Think long term, think equity

For long-term goals, invest in equity mutual funds as they have historically proven to work best over time.



## Diversify across asset classes

Spread your investments across asset classes so that if any one asset class is affected, the others can cushion the blow.

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**L&T Financial Services**  
Mutual Fund

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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](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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