



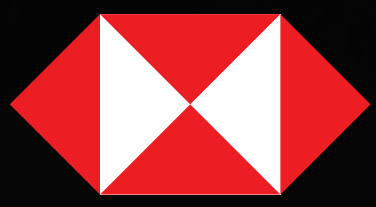
**HSBC** Mutual Fund

INVESTOR'S TOP

**PLAYLIST**

FOR INVESTING.





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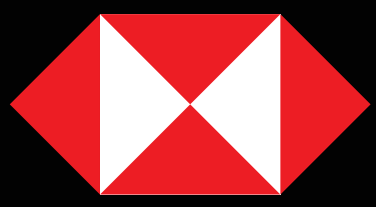
Your favourite music is a blend of instruments, percussions and effects that create a foot-tapping rhythm. You will realise that with investing it's no different either. With a wide range of asset classes, investment themes, styles and more there's an ocean of opportunity to take you closer to your financial goals. Here are a few tips to help you keep the beat on life's journey.

## RECORDS OR CONCERTS?

Depending on your budget you would choose one or the other. SIP is a smart way to invest through regular installments over a period of time to take advantage of market volatility through rupee-cost-averaging. However, for times when you have surplus money such as when you receive a bonus, you can invest it as a lumpsum to help meet your long-term financial goals and can put you on the path to wealth creation.







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# **SOUND BYTES, GOOD ADVICE**

The original always sounds better than cover artists. So get your investment advice from a certified financial expert and avoid hearsay. Often, we tend to follow the advice of our friends and family, but only a professional financial advisor can help you to assess your financial goals, the time to each one and the best way to invest towards each one of them. Always consult a financial advisor before investing towards your financial goals and to build wealth for the long term.

## **ROCK, POP, INDIE, JAZZ - WHAT'S YOUR GENRE?**

Different music appeals to different people. And similarly, there are different asset classes and investments to match different risk appetites based on your life stage and risk profile. The key thing is to assess your risk profile before investing so you can plan your investments accordingly.





# DON'T STOP THE BEAT!

A song interrupted breaks the flow. And it's the same with investing. Putting your SIPs on pause or stopping your SIPs can only increase the time to reach your financial goals. Remember, market volatility can be tackled with SIP thanks to rupee-cost-averaging. By staying invested through all market conditions, you can buy more units when markets are low and vice versa. Staying invested also gives your money an opportunity to benefit from the power of compounding and can grow over time.

## THE SOUND OF MONEY

Musicians study and follow patterns to make a melody, while fund managers follow patterns of the market. They look at a company's history, balance sheets, etc. before investing the stocks of select companies that meet the strategy of the fund. The fund manager does all the due diligence and takes away your worry of when and where to invest. They keep abreast of market movements to spot opportunities that are right for the portfolio.







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# MEMORABLE EXPERIENCES, COMPOUND INTERESTS

A live concert has its own thrill, engagement and involvement. A view of your portfolio also keep you up-to-date with the latest happenings and opportunities in the market. It also gives you an opportunity to review and rebalance your portfolio if needed. This way you shift allocation from an underperforming scheme to one that may have better potential over time. A good strategy is to review your portfolio every 3-6 months to optimize your investments and stay true to your risk profile.

## SONGS THAT STAND THE TEST OF TIME

Some songs remain timeless because of their theme, structure and melody. With investing too, a long-term view can help you on the journey of wealth creation. Staying invested through market ups and downs gives your money a chance to optimize opportunities in all market situations. At the same time, you get the chance to build discipline and the good habit of regular investing. As every musician knows, practice makes perfect, and over time you too could meet your financial goals expertly!





# LEGENDS OF MUSIC & INVESTING IN LEGENDS

There are some artists who constantly top the charts with one hit after another, while others are one-hit wonders. This is true for mutual fund schemes as well. While the past performance of a scheme is a good benchmark, no one can predict the future and how it will perform tomorrow. But, its long-term past performance is a good indicator of the investment philosophy and strategy. So before investing, it would make sense to study its performance not just for the last 1 year but also for 3, 5, 7 years and beyond.

## CHART TOPPERS, SIP TOP-UPS

Staying on top of the charts is a lot of work. And staying on top with your investments is also a way to create long term wealth. While you invest through SIP, periodic SIP Top-Ups could boost your SIP amount and help to increase the long-term growth potential of your investment. Use SIP Top-Up as a smart way to utilize surplus income (from increments, sale of assets, etc.) to help grow your wealth over time. It could also help you to overcome the effects of inflation and to reach your financial goals sooner.



# LINE UP YOUR FAVOURITE HITS, PLAN YOUR GOALS

With your music playlist, you select your preferred tracks in a particular order for playback. It also helps to make a list of your financial goals and the time period to each one of them. Since equities work best over longer time periods, you can choose equities for goals that are further away. For medium term goals, you could choose hybrid funds to balance out growth with some degree of stability. And for short term goals, debt helps to preserve capital with some amount of growth.

**Invest Now**

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