

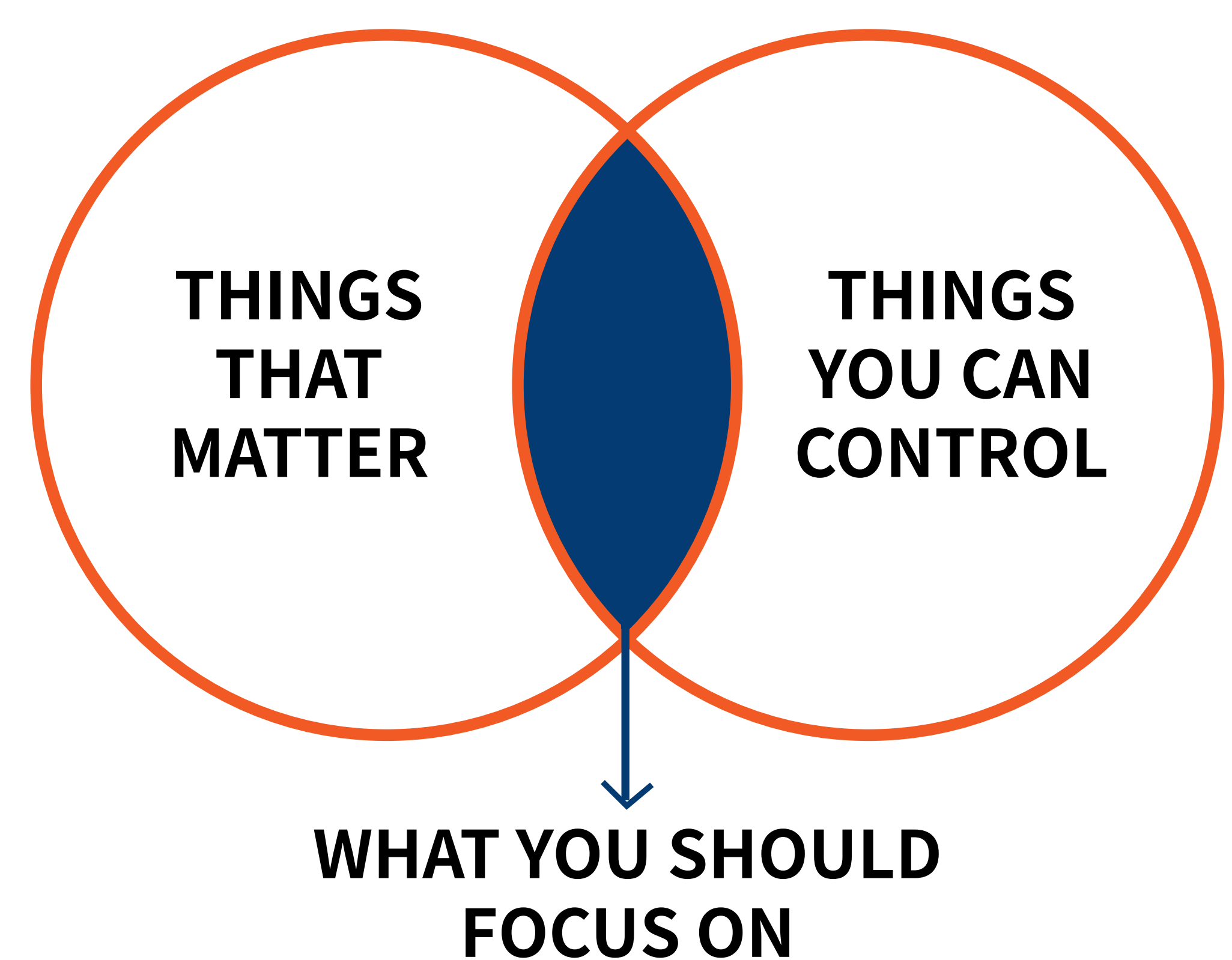


# AIM TO TAKE A STEP TOWARDS FINANCIAL PLANNING



This is how our world has turned right now. Markets are highly volatile and there are multiple factors like Covid-19, Geo-political scenario, inflation...Forming clouds of uncertainty. One day market is moving upward, the next day we have hit the bottom, making it difficult to take investing decision, putting investors in dilemma “what should we (investor) do?”

Markets are volatile, always have been and will always be. This is the basic nature of market. There is not much we can do, most of the factors are not in our control. Though there is no right set of rules to be followed but there are simple yet powerful actions that may help you sail through volatility.



Source : Carl Richards, Behavior Gap

🔧 **Adopt a holistic financial planning approach** which involves investing based on one's financial goals and the amount needed at different times of our lives.

📊 **Match one's goals to how long you need to invest**, link the investment to one's goals. The purpose (what for) to invest should guide where, how long & how much to invest.

⚠️ **Know the enough** – Take as much risks as one is comfortable with and think is it enough to take one to the desired goal.

🕒 **Stick to a long-term investment strategy** - Let not short-term market trends disturb one's investment for long term goals. Spend time to make a framework suited for one and then stick to it.

📈 **Regular investments**, proper allocation between various asset classes and portfolio rebalancing at regular intervals may help one stay the course to the goal.

This is all about what we can do, be aware of and know what we should not do. Look forward to bring more such pointers for you soon!

An investor education initiative by Mirae Asset Mutual Fund.

All Mutual Fund investors have to go through a one-time KYC (Know Your Customer) process. Investors should deal only with Registered Mutual Funds (RMF). For further information on KYC, RMFs and procedure to lodge a complaint in case of any grievance, you may refer the Knowledge Center section available on the website of Mirae Asset Mutual Fund

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