



**A Life  
Told Through Goals**

# THE STORY OF LONG-TERM INVESTING

Think of life as a story. It starts with hope, moves through choices and ends in a place shaped by those choices. Money works the same way.

Goal based investing isn't about chasing the hottest product or beating the market. It's really about asking yourself a simple question: *"What future am I building?"*

When every rupee has a purpose, the entire journey becomes clearer and a lot less stressful.

## Getting Clear About What You Want

In the early years of earning, most of us invest in bits and pieces.



A little mutual fund here



Some stocks there



A bit of gold



An Fixed deposit because someone recommended it

It feels productive, but it's not really guided.

Now picture three colleagues who all invest ₹10,000 a month



Neeraj invests  
“for Wealth Creation”



Ankit invests in “whatever is  
Performing Best right now”



Sonal invests for Three Specific  
Goals: her child’s education, a home  
down payment and retirement



Same income. Same amount invested. Same market. But Sonal has something the others don’t – Clarity.

Ten years later, she isn’t checking whether her fund beat the index last quarter. She’s asking, “Is my child’s education goal on track?”

That one shift changes how she behaves as an investor. And behaviour, more than anything else, shapes outcomes.

## Letting Time do Its Quiet Magic

Once you know where you’re headed, time becomes your biggest ally. And it rewards early starters in ways that feel almost unfair.

If ₹10,000 a month grows at 10% annually until age 60



Starting at 25 →  
₹3.7 crores



Starting at 35 →  
₹1.3 crores



Starting at 45 →  
₹41 lakhs

The first few years feel slow. Nothing dramatic happens. But somewhere around year 15, compounding takes over. Your money starts earning its own money. And that’s when the story really picks up pace.

The only catch?

Compounding works best when you don’t interrupt it. Stopping and restarting because the market feels scary breaks the rhythm.

## Choosing the Right Strategy for the Right Goal

Not every goal can be treated the same way. An 8-year goal and a 30-year goal need very different approaches.



Long-term goals can afford more equity



Medium-term goals need a gradual shift toward stability



Short-term goals need liquidity and safety

When your investments match your timelines, volatility becomes easier to handle. When they don't, even good returns can feel stressful.

Goal-based investing isn't about getting the highest return – it's about getting the right return for each goal.

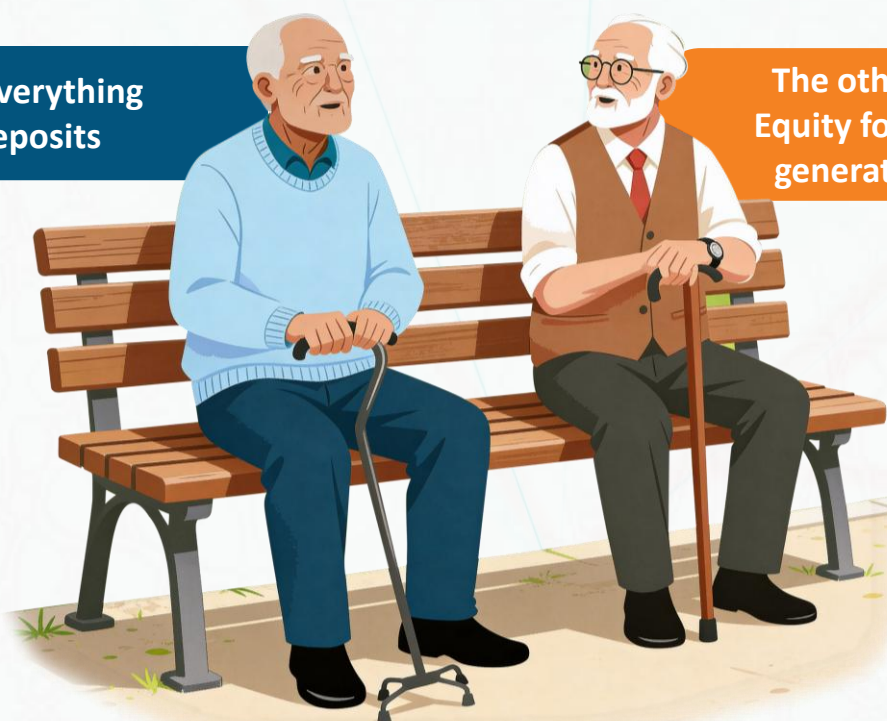
## Thinking Beyond the Corpus

Reaching a target amount isn't the end of the journey. Retirement, especially, is a whole new chapter.

**Income stops. Expenses don't.  
People live longer. Inflation keeps rising.**

Imagine two retirees with ₹2 crores

One moves everything to Fixed Deposits



The other keeps a mix – some Equity for growth, some Income generating assets for stability

Over time, the first retiree's purchasing power shrinks.

The second retiree's portfolio keeps replenishing itself, helping them maintain their lifestyle longer.

A good retirement plan isn't just about reaching the number – it's about making that number last.

## Staying Steady When Markets Aren't

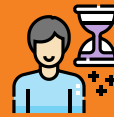
Over decades, markets will go up, down, sideways and sometimes nowhere at all.



**Bull markets make us overconfident**



**Bear markets make us fearful**



**Flat markets make us impatient**

The investors who reach their goals aren't the ones who predict markets well.

### They're the ones who:



Stay Invested even when it's boring



Increase Contributions as income grows



Keep their eyes on their goals, not the noise



Avoid Panic during volatility

When your goals are clear, patience becomes easier. And patience is what lets the story unfold the way it's meant to.

## A Story You Can Be Proud Of

Goal based investing turns money from a scattered effort into a meaningful journey

Start early so time can work for you

Stay consistent so compounding can do its quiet work

Balance growth and safety so your later years feel secure

In the end, retirement isn't judged by the size of the corpus alone. It's judged by the freedom, dignity and calm with which you live your final chapters.

And like any good story, the ending feels earned – because you wrote it slowly, intentionally, one chapter at a time.

### Disclaimer

An Investor Education & Awareness Initiative by Mirae Asset Mutual Fund.

All Mutual Fund investors have to go through a one-time KYC (Know Your Customer) including the process for change in address, Phone number, bank details, etc. Investors should deal only with registered Mutual Funds details of which can be verified on SEBI website (<https://www.sebi.gov.in>) under 'Intermediaries / Market Infrastructure Institutions'. For further information on KYC, RMFs and procedure to lodge a complaint in case of any grievance, you may refer the Knowledge Centre section available on the website of Mirae Asset Mutual Fund. Investors may lodge complaints on <https://www.scores.gov.in> against registered intermediaries if they are unsatisfied with the responses. SCORES facilitate you to lodge your complaint online with SEBI and subsequently view its status.

Mutual Fund Investments are subject to market risk, please read all scheme related documents carefully