

WITH AGE COMES RESPONSIBILITIES.
ARE YOU GEARED FOR IT.

MUTUAL FUNDS AND THE 30s



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 **AXIS MUTUAL FUND**

A young man with dark hair and glasses, wearing a white dress shirt, a red tie, and a grey vest, is smiling and looking towards the camera. He is standing against a plain white background. A large, dark red, triangular graphic element is positioned in the lower half of the image, containing the text.

MUTUAL FUNDS AND THE 30s

The age of 30 is something of a threshold in one's life. It's the time when things start to change. Life just gets more real! Marriage, kids, kid's education, house purchase, etc. start becoming the focal points in your life. And you need to earnestly plan and prepare for these.

WHAT WORKS OR DOESN'T AT THIS AGE?

TIME IS STILL YOUR ALLY!

Yes. You still have time. Start to save in right earnest if you haven't already. Because now you have a family to care of. Einstein said, compound interest is "the greatest mathematical discovery of all time". Take advantage of it!

RESPONSIBILITIES HAVE INCREASED

Responsibilities have increased with marriage and kids, it's no longer just about you. You've now also got to plan for that big family vacation, that house, and may be that bigger car!



EXPENSES ARE INCREASING

With a family and kids, expenses will only head one way. Up! Keep a tab on your expenses. Know where your money is going.

INCOME TOO IS RISING

Between the ages of 30 and 40 it's quite likely that your income is increasing at a healthy rate. Even if expenses are rising, you are likely to save much more than before. Have you planned for this?



PLAN FOR YOUR FINANCIAL GOALS JUST AS YOU WOULD FOR ANYTHING ELSE

Investment planning is often thought of as laborious and boring. But it needn't be if you link it to your personal needs. Once you've decided clearly what you need the money for, planning for it is quite straightforward.

Let's say you want to invest your savings for a family vacation in about 6 months. You therefore need to invest it in an instrument that gives you the flexibility to withdraw your money after 5-6 months and has very less risk of the loss of principal invested. In this case, a short term debt fund might be a good option.

Alternatively, if you are saving for your child's post-graduate education, equity mutual funds or long term debt funds might be suitable.

MATCH THE INSTRUMENT WITH THE GOAL



Do what's right for you. And not just because everyone around you is doing it.

Don't sway to the extreme side either where you invest in stocks directly without any access to research. Buying stocks without research is akin to gambling.



THE PLANNING QUADRANT

We normally choose “safe” investments and shun equity for long term goals but reality is given the level of inflation we have to embrace equity investments.

	SHORT TERM NEEDS	LONG TERM NEEDS	
SAFETY			→ Chase stability and not returns
RETURNS			→ Chase returns not stability

PLAN THROUGH SIPs

Historically, the longer you remain invested in equity markets, the greater are your chances of making some serious money. Our advice, therefore, is to start investing in equity at early age.

Most investors wait for the opportune time to enter markets. Believe us when we tell you that that the best way to enter markets is through disciplined monthly savings or as we call by starting a SIP (Sleep In Peace) Plan.

Monthly amounts get deducted each month for a time period that you pre-decide. This ensures that you don't get carried away by market fluctuations.

Consult an advisor to check on the options you have.

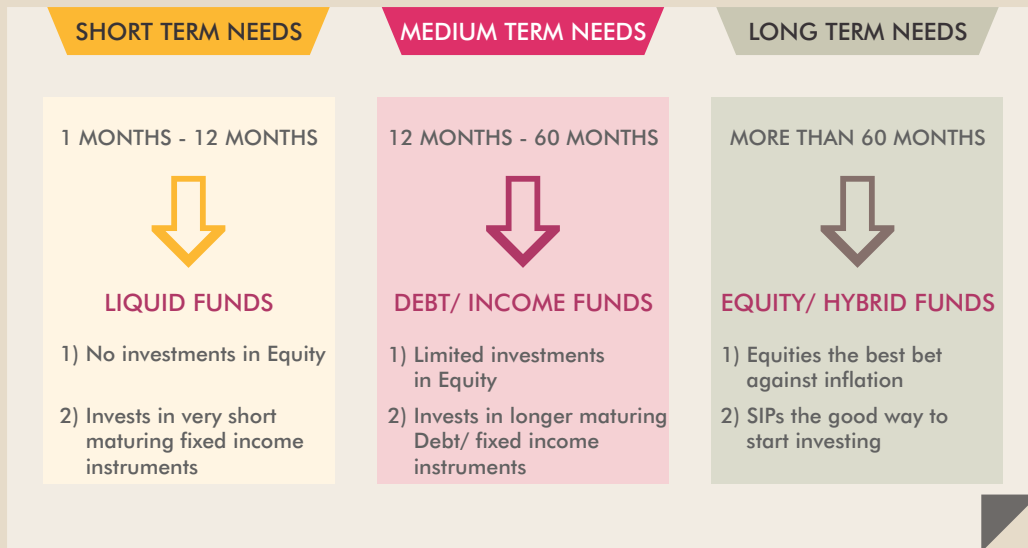
SIP stands for Systematic Investment Plan.



**USING MUTUAL FUNDS
IN YOUR 30s**

Mutual funds pool in money from various investors and then invest in various financial instruments. These could be either equity (share market) or in debt (corporate debt, government securities) or gold or even a mix of all the three.

Consult a distributor to get your mutual fund investment plan done.





Statutory Details: Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to ₹ 1 lakh). **Trustee:** Axis Mutual Fund Trustee Ltd. **Investment Manager:** Axis Asset Management Co. Ltd. (the AMC). **Risk Factors:** Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.