

IT'S NEVER TOO LATE TO PLAN FOR A BETTER TOMORROW.
START PLANNING TODAY.

MUTUAL FUNDS AND THE 40s



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AXIS MUTUAL FUND



MUTUAL FUNDS AND THE 40s

You've nurtured your family. You've built your career. It's now time to make the most of what life has to offer. Besides practical things like your child's further education, you and your spouse's retirement, protection of the family against illnesses, this is also the time to realise your most cherished dreams. Think of an early retirement, that holiday home you've always wanted or even your dream second business plan! You might wonder if it's still possible to achieve all of that. There's no reason why you can't. Provided you plan sensibly for it. Here are a few tips for life post 40.

WHAT WORKS OR DOESN'T AT THIS AGE?

DON'T LET CAREER PRESSURES BOG YOU DOWN

You might be well on your way in your career, and have probably achieved quite a lot already. But chances are, you're facing increased pressure along with increased responsibility. Don't let this unsettle you. If your job or business is bothering you, take a fresh look at what you want to do. Review your financial situation while doing so. It's a must that all your financial needs and plans are taken care of before arriving at any decision.



AIM TO MAXIMISE LIFE

Strike that balance between work and family. We know that's probably easier said than done but you must do it now if you've not done so in your previous working years. You probably have a teenage child who in a few years may venture out for further education, or a second little one who's going through his developing years. Be with them as much as you can, for these times may never come again.

THINK ABOUT RETIREMENT

Whether it's at 60, at 50, or right away, retirement can be a fantastic time if planned for well. Don't think of retirement as being far away. Plan for it now!

BE PREPARED FOR MORE MEDICAL EXPENSES

Realistically prepare for more medical expenses at this age. Don't shy away from this. Account for them in your investment planning.



PLAN FOR RETIREMENT AND MEDICAL EXPENSES

Make retirement your most important planning objective. Any mutual fund investment planning process needs to have clearly defined goals. In the early years of your working life, wealth growth is normally the primary objective. This, however, needs to be altered now keeping retirement as the main goal. Why? Here are 2 big reasons.

1. Longer life expectancy also means your medical expenses tend to increase disproportionately.
2. Inflation in a growing economy can be a real dampener on your plans. Always account for increasing costs.

Work on your mutual fund investment plan with retirement in mind. Speak to your advisor about: your pre and post retirement goals and the lifestyle you wish to maintain post retirement.

PLAN FOR YOUR CHILD'S EDUCATION

Consult your mutual fund investment planner to build a corpus for your child's education. Assuming that this is still 3-5 years away, consider diversified equity funds as an investment.

(Call 1800 3000 3300 for our free children education guide that details out costs of various courses in key countries and our free health guide that gives you an indication of various health related costs and procedures).



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	✓	
RETURNS		✓

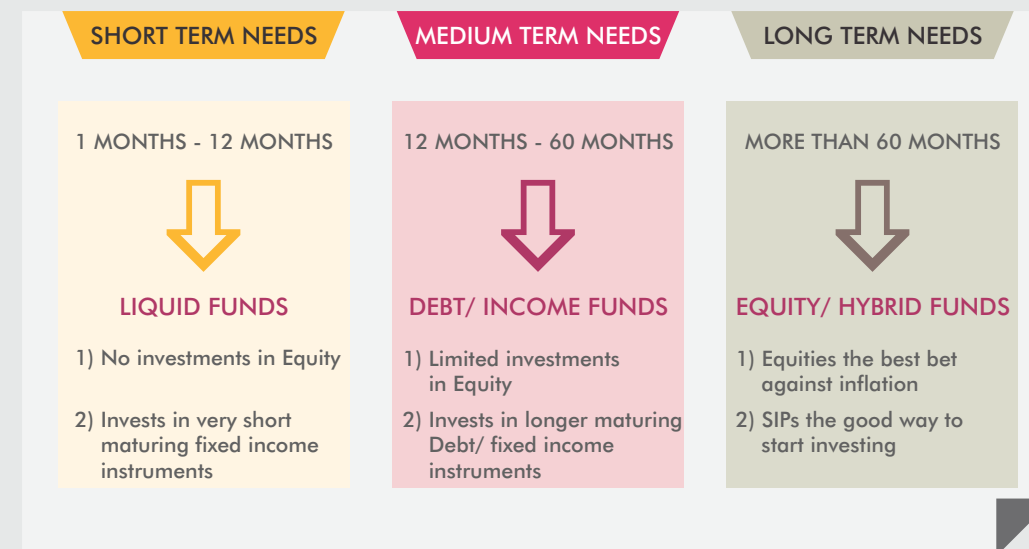
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USING MUTUAL FUNDS IN YOUR 40s

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.





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