

Financial Planning

A must before investing

"A goal without a plan is just a wish."

Antoine de Saint-Exupéry

Financial Planning is an ongoing process to help you make sensible decisions about investing that can help you achieve your goals in life.

It answers the queries about your financial situation like

Where you are (financially)?

Where you wish to be?

How to get there?

Simple steps to plan your finances

Determine Goals

Decide and prioritize your future goals. Categorize goals into Short, medium and long term.



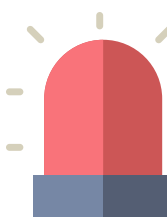
Evaluate current situation

Determine your income, expenses, savings, debt and net worth.



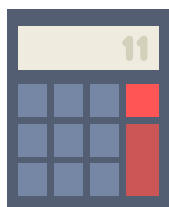
Assess amount of risk you can take

Determine the amount of risk you can take while investing.



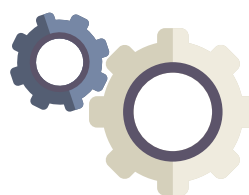
Create an Investment Plan

Create an action plan by considering the amount you, need to & can, invest periodically to achieve your goals. Also, consider the impact of inflation.



Implement Your Plan

Invest in mutual funds & diversify your investment across different asset classes like Equity, Gold & Debt.



Review & Revise The Financial Plan

Periodically check whether your investments are taking you closer to your goals or does your financial plan needs to be modified.



In order to get professional advice and to plan your finances more effectively, you can take the help of a financial advisor.

DREAM BIG AND MAKE IT HAPPEN

An investor education initiative by UTI Mutual Fund

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