

Checklist Before Investing

Here's a checklist to go through before investing your money in Mutual Funds

1. Ascertain your investment goal

Identify your investment goal and check whether it matches with the objective of the scheme.

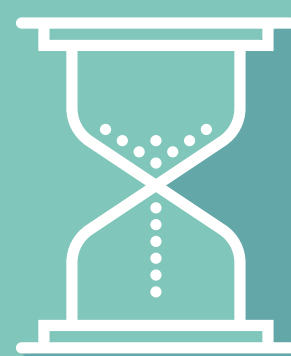


2. Risk level of the investment

The products differ in the amount of risk that it undertakes to generate returns. It's of paramount importance to match your risk appetite with the fund's risk profile.

3. Investment horizon

You must ask yourself whether you have any liquidity concerns in the near future or how long you can afford to lock in your money. Select the fund based on how long you wish to remain invested.



4. Asset allocation

Risk and reward must be balanced by proportionately investing across different asset classes.

5. Shortlist a Fund Category

Select a fund category based on your asset allocation, Risk Appetite and Investment horizon.



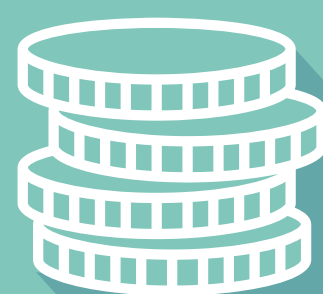
6. Do research & Select a scheme

Review past performance, check expense ratio, evaluate risk-returns analysis and fund manager performance across different time frames and investment strategy.

7. Decide Lump sum or SIP* way of investing

Decide whether you wish to invest a lump sum amount or invest through SIP based on your liquidity preference. Subsequently ascertain the amount that you want to invest.

* Systematic Investment Plan



Haq, ek behtar zindagi ka.

UTI SWATANTRA

An investor education initiative

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