

PLAN YOUR FINANCES  
IN A SMARTER WAY.  
START AN SIP TODAY.



*Haq, ek behtar zindagi ka.*



## SYSTEMATIC INVESTMENT PLAN

To know more about SIP,  
visit [www.beswatantra.com](http://www.beswatantra.com)



### Take a step towards financial freedom

It's astounding how you play multiple roles so effortlessly, right from managing the household to balancing your personal and professional lives. You have a natural tendency of being apt at budgeting and having the patience to stay invested for longer terms. So why leave important investment decisions to the men in the family?

Today, as more and more women join the workforce in the organized sector, it is even more important that you go a step further and take your investment decisions yourself. Although seeking advice from others on important financial decisions is healthy and progressive, thinking that you shouldn't have the final word only undermines your potential! Just follow a few basic steps as elaborated here, or consult your financial advisor to do so, and be ready to be financially empowered.



## Few steps to be taken & questions to be answered before making a financial plan.



Do you know the household budget?  
Do you have an expense tracker?



Do you have emergency savings and if so, how much?



Are you aware of your savings and who selects and manages your investments?



What are your financial goals and have you planned for them?



How have you planned to pass on your financial legacy?

## A few things that women must focus on while making their financial plan are:



Have enough liquidity to meet contingencies. For this, it is imperative to have expenses of six months in the form of an emergency fund.



Take health covers apart from the one provided by the employer. This is because with the rising medical costs, the cover from employer may not be enough. Also the employer's health cover may have certain exclusions.



Take a term insurance policy which covers your life. Most women do not take life covers. These can form financial security for children in the unfortunate event of the mother's early demise. Ensure that policy taken by husband is under Married Women's Protection Act, so that the policy is free from any encumbrances in any situation.



With retirement planning for a regular return in the later years, reduce financial dependency on children or anybody else.



Ensure that nominations are made and write a will so that your legacy can be distributed as per your wish.

# BENEFITS OF INVESTING IN A SYSTEMATIC INVESTMENT PLAN (SIP)



## DISCIPLINED SAVING

Discipline is the key to successful investments. When you invest through SIP, you commit yourself to save regularly. Every investment is a step towards attaining your financial objectives.

## FLEXIBILITY

While it is advisable to continue SIP investments with a long-term perspective, there is no compulsion. Investors can discontinue the plan at any time. One can also increase/ decrease the amount being invested.



## LONG-TERM GAINS

Due to rupee-cost averaging and the power of compounding, SIPs have the potential to deliver attractive returns over a long investment horizon.

## CONVENIENCE

SIP is a hassle-free mode of investment. You can issue a standing instruction to your bank to facilitate auto-debits from your bank account.



Be an SIP investor, and earn your right to a better life!

## HOW TO INVEST



**Step 1:** Need to define financial goal & ascertain risk appetite.



**Step 2:** Use the SIP calculator to arrive at the SIP amount to achieve your goal. Log on to [www.beswatantra.com/sip-calculator](http://www.beswatantra.com/sip-calculator).



**Step 3:** Based on the investment objective, select the mutual fund scheme(s).



**Step 4:** Fill-up the SIP Form online or download the same.



**Step 5:** Submit the application form along with the first cheque.

**UTI SWATANTRA** *An investor education initiative*

For more information,  
give a missed call on 8655097225