

# COMPLETE YOUR FINANCIAL MARATHON

## 1. The DDD approach

Marathon is a lengthy run. You need to be Determined, Dedicated, and Devoted (DDD) to complete this run.

In personal finance, you need to have a similar DDD approach to achieve your retirement planning goal.

**Smart tip:** Be disciplined with your SIPs. Further, it is essential to be regular and not stop your investments.

Just keep moving, manage your pace, and you might be able to retire early successfully.



## 3. Gaining early momentum

When you start a race, you are charged-up with all your strength and freshness to run. You have more capacity to run fresh, rather than when tired. As you move ahead, you leave your financial inefficiencies behind.

**Smart tip:** Start early to help compounding work its magic. As you start early, you can be aggressive with your investments and gain early momentum with your finances. For high long-term returns, you can invest in Equity-Based Mutual Funds.



## 2. Hydrating other short-term goals

In every marathon, there are Hydration points. Hydration at regular intervals helps you keep running and improves your capacity. Similarly, while investing for your retirement corpus, you need to keep your other short-term goals hydrated.

**Smart tip:** Have a separate SIP (portfolio) for each of your goals. Keep investing for your short-term and medium-term goals based on priority. Have a Diversified portfolio for all your objectives.



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