

# SHOULD YOU REDEEM YOUR FUND POST RECATEGORYISATION OR NOT?



**STEP 1:** Find out any change in scheme structure that you have invested in?

**STEP 2:** If yes, are the changes only in nomenclature and/or for attributes as well?

**STEP 3:** If scheme attributes have changed, do the schemes still fit into your risk profile and/or financial goals?

**STEP 4:** If the changed scheme structure doesn't fit your risk profile and/or financial goal, go for a portfolio rejig

**STEP 5:** Don't rejig the portfolio because of the 'free exit load' option