uti
UTI Mutual Fund
Haq, ek behtar zindagi ka.

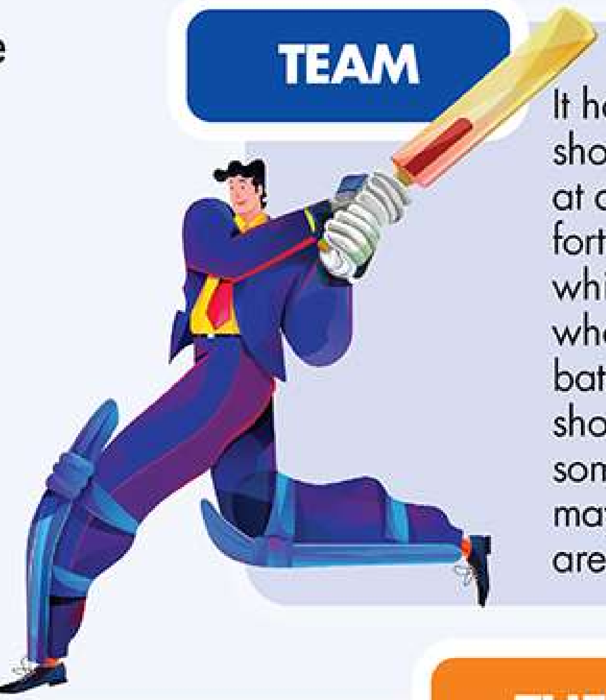
10 YEARS

UTI SWATANTRA

An investor education initiative

Are you playing the investing game?

The cricket season is in full swing. At times, investment professionals have found similarities between the strategies thought of for a game of cricket and an investment process that is planned and executed. Here are some such similarities.



TEAM

It has to be a well-balanced one. There should be some batsmen who can score at a fast clip, some should be able to hold fort in case of a sudden loss of wickets while there should also be some players who are good bowlers but not-so-good batsmen. In investing too, the portfolio should contain some very stable funds, some risky ones and some assets which may not give above-average returns but are there for protection of the investor.

THE GOAL

In cricket the goal is to win the game. The captain decides if the openers will take substantial risk at the start of the game, should it be left to the middle order or to the pinch hitters at some point of the game. Similarly in investing, one could plan to start early and go heavy on mid- and smallcap funds which are relatively more risky than largecap and multicap funds. Alternately, one could start with small amounts in large, mid or smallcaps and later on as income starts rising, continue to top up larger amounts.

REACTING TO CHANGING SITUATIONS

If the batting team loses three quick wickets, the players and the coach may decide to change the game plan and decide on a new strategy. Similarly in investing too, if the long term financial plan goes off track due to market movement, it should be reviewed and rebalanced.

This content was created exclusively for UTI Swatantra. Visit **http://www.utiswatantra.com** for more information