

# BE YOUR OWN INVESTMENT SUPERHERO



## SUPERHERO

Different investment styles are needed for different people. It is because needs, desires, responsibilities and income vary. Let's take a closer look at the financial life of two people to understand this:



Given their situation, how can Gaurav and Saurabh better their finances? By being their own investment superhero! Let's understand this case-wise.

GAURAV	SITUATION	SAURABH
25 years	Age	25 years
Parents, sister and wife	Family Members	Old parents
₹20,000 per month	After-Tax Income	₹50,000 per month
Nil	Fixed Monthly Expense	₹40,000
Recently married	Marital Status	Unmarried
No	Breadwinner	Yes
₹2,000 per month	Saving	₹1,000 per month
No	Financial Plan	No
No	Debt	Yes
Nil	Investments	Nil

### CASE STUDY: GAURAV

Can invest in	Since	Benefits
Equity Mutual Funds through a Systematic Investment Plan (SIP)	<ul style="list-style-type: none"> <li>Young age</li> <li>Low responsibilities</li> <li>Regular savings</li> </ul>	Can get good returns in the long run
Debt Mutual Funds	<ul style="list-style-type: none"> <li>Money at disposal</li> </ul>	Can safely earn returns on idle money

### CASE STUDY: SAURABH

Can invest in	Since	Benefits
Equity Linked Savings Scheme (ELSS)	<ul style="list-style-type: none"> <li>Young age</li> <li>Pays Taxes</li> <li>Need for building wealth</li> </ul>	Can save Taxes while benefiting from the Equity market
Liquid Mutual Funds	<ul style="list-style-type: none"> <li>Breadwinner</li> </ul>	Can be financial support during emergencies
Hybrid Mutual Funds	<ul style="list-style-type: none"> <li>Moderate risk appetite</li> <li>Need for building wealth</li> </ul>	Can earn moderate returns with moderate risk

### ANALYSIS: GAURAV

Favourable	Unfavourable
Age	Low income
No Debt	No financial plan
Regular Savings	No investments

Gaurav is not the sole breadwinner of his family as he shares the responsibility with his sister and his wife. But he will soon start his own family. By all means, he must start planning his finances and provide for his future.

### ANALYSIS: SAURABH

Favourable	Unfavourable
Age	Debt
High income	No financial plan
Regular Savings	No investments

Saurabh is responsible for his ageing parents' well-being and will also start his family sooner or later. Even if he is in debt, he still sets aside a small amount in case of an emergency. He must have a financial plan in place to reduce his debt, start saving smartly, invest regularly and grow his money.

Thanks to Mutual Funds, Gaurav and Saurabh can now be investment superheroes. So, what's your superpower?