

MAKE SURE YOUR MONEY TRAVELS TOO

Your money can go a long way if you allow it to grow. Starting early and staying invested is the best way to make that happen.



Your money can travel through Asset Allocation

Asset Allocation is the careful and cautious distribution of money across different assets like Equities or Debt. By allocating your money to different asset classes, you diversify risk and thus, reduce the chances of losing money.

Your money can travel through Systematic Transfer Plan (STP)

Your money can easily travel through Systematic Transfer Plans.

An STP is a process of transferring money from one Mutual Fund to another. You can instruct your Fund House to transfer a fixed amount periodically between Funds on a regular basis. This is beneficial in two ways:

- If you have a lumpsum but you don't want to put the entire amount in an Equity Fund, invest in a Liquid Fund first. You can then transfer a fixed amount through STP to the Equity Fund regularly. This reduces your risk exposure.
- If you have invested a large amount in an Equity Fund, you can systematically transfer small amounts to safer avenues like Debt Funds. This is a good investment strategy to reduce risk as you near retirement.



TRIVIA

World Tourism Day is celebrated on 27th September to highlight the cultural and economic impact of tourism. The United Nations World Tourism Organisation (UNWTO) has chosen India as the host country for this year's celebrations with the theme: **Tourism and Jobs: A better future for all.**



SIP can ensure a secure journey to your financial goals



It is never too late to take safer routes; start today!