

Mutual Funds - Investor Awareness Document

Smart Investing for Life Goals & wealth creation

Rajesh Finserv

AMFI Registered Mutual Fund Distributor



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■ Why Invest?

Investing is essential to grow your wealth, outpace inflation, achieve financial goals, and secure long-term financial stability.

- Inflation erodes savings
- Fixed deposits limit growth
- HNI's Emphasize capital growth, tax efficiency, wealth diversification, and legacy planning.
- Salaried investors need disciplined wealth creation through stress free SIP, small contributions, long-term wealth creation, and inflation beating.

■ What is a Mutual Fund?

- Money pooled from like-minded investors by AMC's (ex: SBI AMC, HDFC AMC, ICICI AMC etc)
- Invested in Stocks, Debts, Bonds, Gold, REIT's, INVT's etc based on Individual Fund type and strategy.
- Managed by professional Fund Managers from AMC's
- Investors receive units for Invested Amounts
- Investment growth is influenced by unit price changes.

Mutual fund investments are managed by (AMC's) Asset Management Companies (ex: HDFC AMC, SBI AMC, ICICI AMC, Kotak AMC ..). **No matter what, your investment funds lie with the AMC and are held in trust, meaning mutual fund distribution platforms or MFDs (Mutual Fund Distributors) do not have access to them.**

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■ Why Mutual Funds?

Traditional investments (Real estate, Home etc) needs large capital to start with.

Mutual funds provide professionally managed, diversified, and flexible investment options offering potential growth, liquidity, and tax benefits.

- **Diversifying beyond Traditional investments**
Incorporating a range of financial instruments (Mutual Funds, Gold funds etc) enhances stability and long-term returns.
- **Professionally Managed Investments**
Managed by experienced fund managers, helping investors make informed decisions without daily market tracking.
- **Strong Regulatory Oversight by SEBI**
Mutual funds in India are strictly regulated by SEBI, ensuring transparency, investor protection, and fair market practices.
- **Diversification Across Asset Classes**
Investments are spread across sectors, companies, and asset classes, reducing overall portfolio risk.
- **Flexible Investment Options**
Salaried individuals can invest through SIPs with small amounts, while HNIs can deploy large lump-sum investments efficiently.
- **Disciplined & Systematic Investing (SIP)**
SIPs promote regular investing and rupee-cost averaging, benefiting long-term wealth creation.
- **Wide Range of Fund Choices**
Equity, debt, hybrid, and solution-oriented funds cater to conservative, moderate, and aggressive risk profiles.
- **Inflation-Beating Wealth Creation**
Equity-oriented mutual funds help grow wealth and preserve purchasing power over the long term.
- **Liquidity & Easy Accessibility**
Most mutual funds allow easy redemption, offering liquidity without long lock-in periods.
- **Goal-Based Investing**
Suitable for retirement planning, children's education, wealth accumulation, and legacy planning.
- **Strong Investor Protection & Grievance Redressal**
SEBI's SCORES platform ensures timely resolution of investor complaints.

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- **High Transparency & Regular Disclosures**

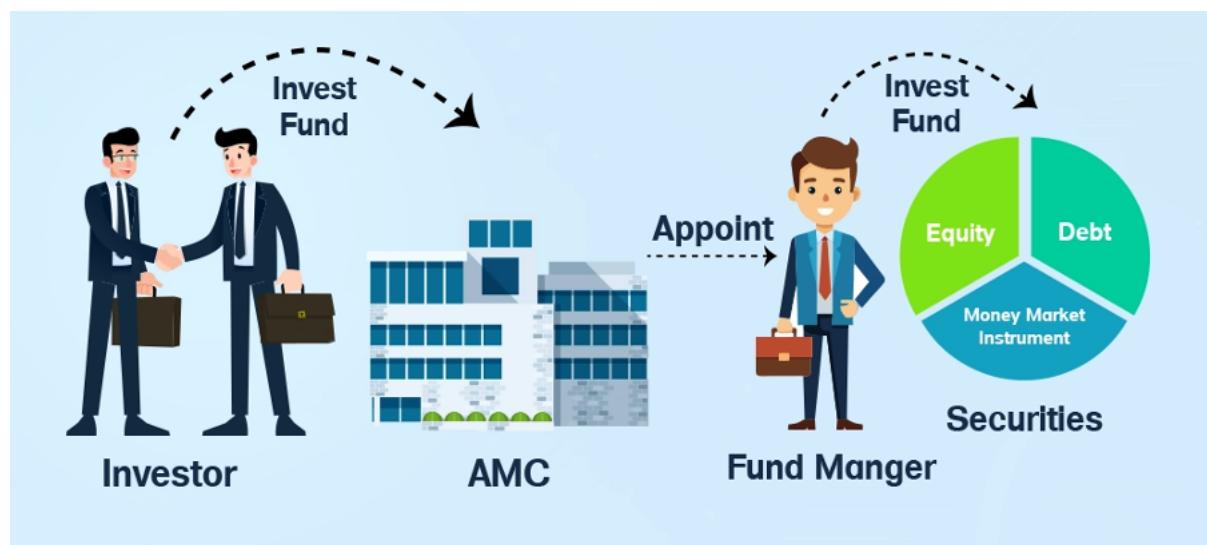
SEBI mandates disclosure of NAVs, portfolio holdings, performance, and expenses, enabling informed decision-making.

- **Estate & Succession Planning for HNIs**

Nomination and transmission facilities support structured wealth transfer.

■ How Mutual Funds Work (Flow Diagram)

Investor → AMC → Fund Manager → Market → Returns → Investor



■ Why SIP is Powerful

- Small monthly investment
- Disciplined saving
- Reduces market timing risk
- Best for salaried investors & Looking for diversified portfolio in investments

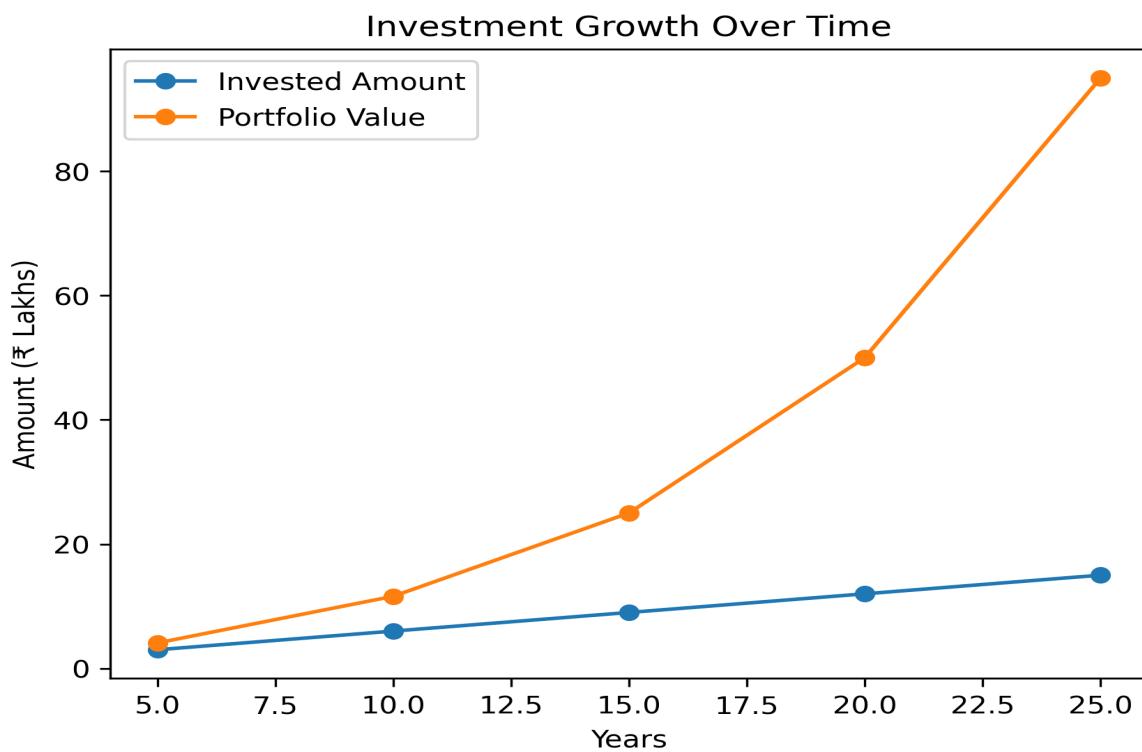
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■ SIP GROWTH - Power of Compounding

Monthly SIP: ₹5,000 | Return: 12%, Growth in 5, 10, 15, 20 and 25 years.

Years	Invested (₹ Lakhs)	Value (₹ Lakhs)
5	3	4.1
10	6	11.6
15	9	25
20	12	50
25	15	95



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■ Child Education Goal – SIP



Goal: ₹25 Lakhs in 15 years

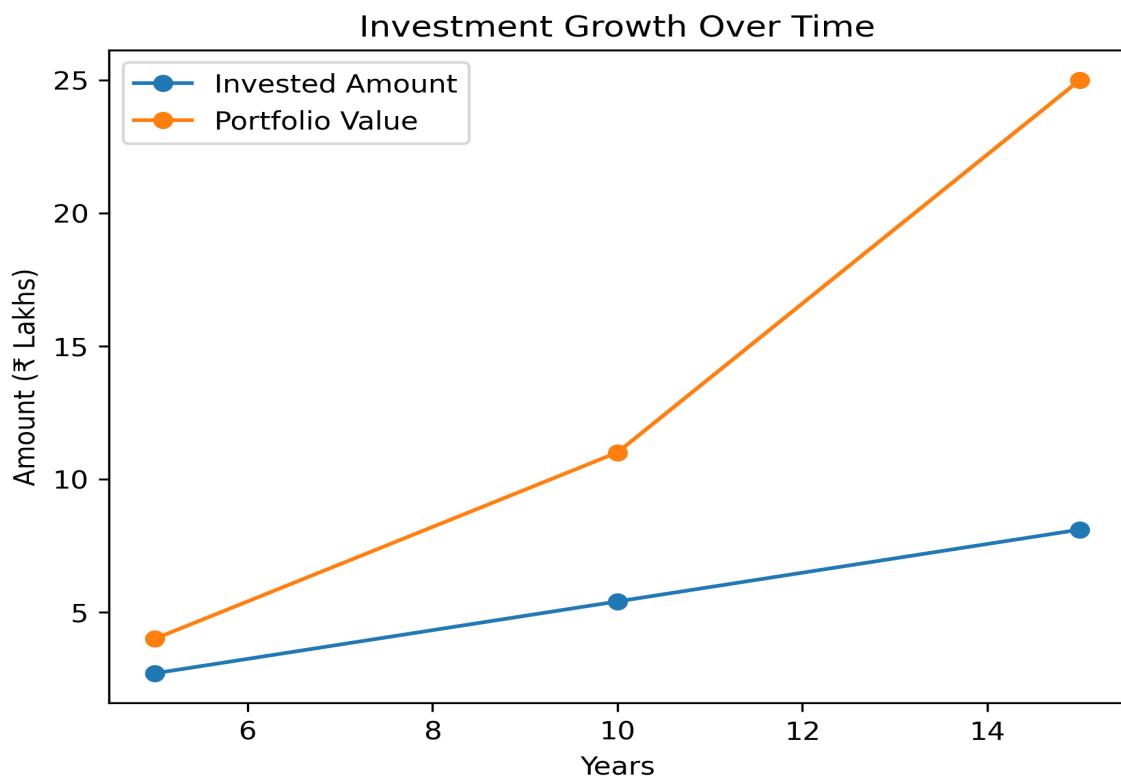


SIP Needed: ₹4,500/month



Stress-free education planning

Years	Invested	Value
5	₹2.7 L	₹4 L
10	₹5.4 L	₹11 L
15	₹8.1 L	₹25 L



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■ Retirement Planning – SIP Graph



Start Age: 30 | Retire at 60



Target: ₹3 Crores



SIP: ~₹7,500/month.

Years	Invested	Value
10	₹9 L	₹18 L
20	₹18 L	₹75 L
30	₹27 L	₹300 L

■ Why Goal-Based Investing Works

- Clear objective
- Higher discipline
- Less emotional decisions
- Better long-term outcomes

■ Role of MFD (Rajesh Finserv)

- AMFI-registered expertise
- Transparent & ethical advice
- Understands your goals
- Calculates right SIP
- Selects suitable funds and creates tailored portfolio
- Reviews & rebalances as per Goals & Market conditions
- Guides during market volatility- Ups & Downs
- Suggests new investment products as SEBI guidelines.



Your long-term investment partner

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■ Regulation & Trust

- **SEBI:** Regulator
- **AMFI:** Industry standards
- **AMC:** Fund management
- **Custodian:** Asset safety



Safe



Transparent



Regulated

Start Early. Invest Smart. Stay Disciplined.

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DISCLAIMER

Mutual Funds are subject to market risks. Read all scheme-related documents carefully.

Verify MFD Credentials in AMFI website

<https://www.amfiindia.com/locate-distributor>

Visit below website to know more about SEBI establishment and
Its functions.

<https://www.sebi.gov.in/>

SCORES is an online grievance redressal facilitation platform
provided by SEBI.

<https://scores.sebi.gov.in/scores-home>

Thanks & Regards

Rajesh Finserv Invest Smart, Live Better
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