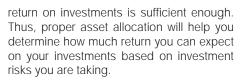
The results mesmerize us as to how the real rate of returns in equities over the period has	

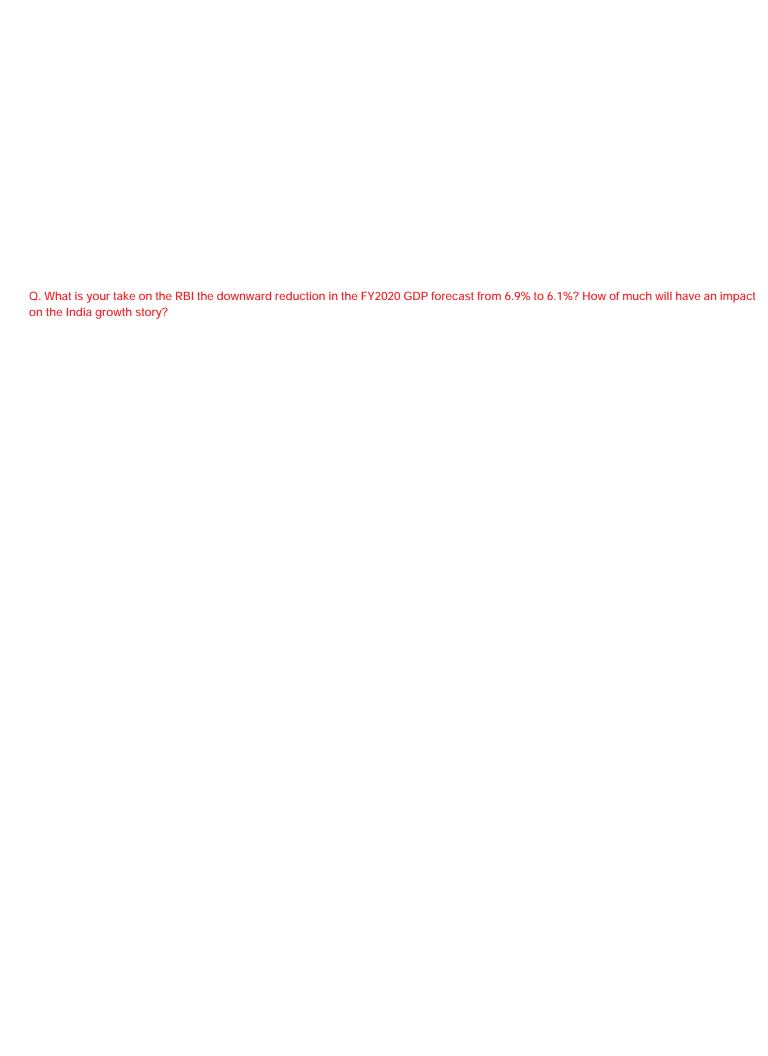


2. Risk Minimization: Based on your past

investment experience or your willingness to A majorityith yper asset allecided in irmint inarn as sding o(stmenaNlthe ret, e a ) \$\mathbb{T}\$510.175 Tw 0

There is no simple formula that can find the right asset allocation for every individual. However, the consensus among most financial professionals is that asset allocation is one of the most important decisions that investors make and the principal determinant of the returns from the portfolio.

A majority of financial advisors advise asset allocation based on the age profile and/or life stage. Typically, one can use a crude formula of 100 (-) current age to derive at the proportion of investment into equities. The figure of 100 may even be considered as 110 or 120 depending on your life expectancy or risk orientation. Thus, for a conservative investor with age 40, investment into equities will be 60% and similar at 70% and 80% for a moderate and aggressive investor, respectively. However, the proper asset allocation suitable to you and your needs should be decided in consultation with your financial advisor.



				MF NEWS
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SIP RETURN AS ON 31ST OCTOBER 2019	NEWS UPDATE
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