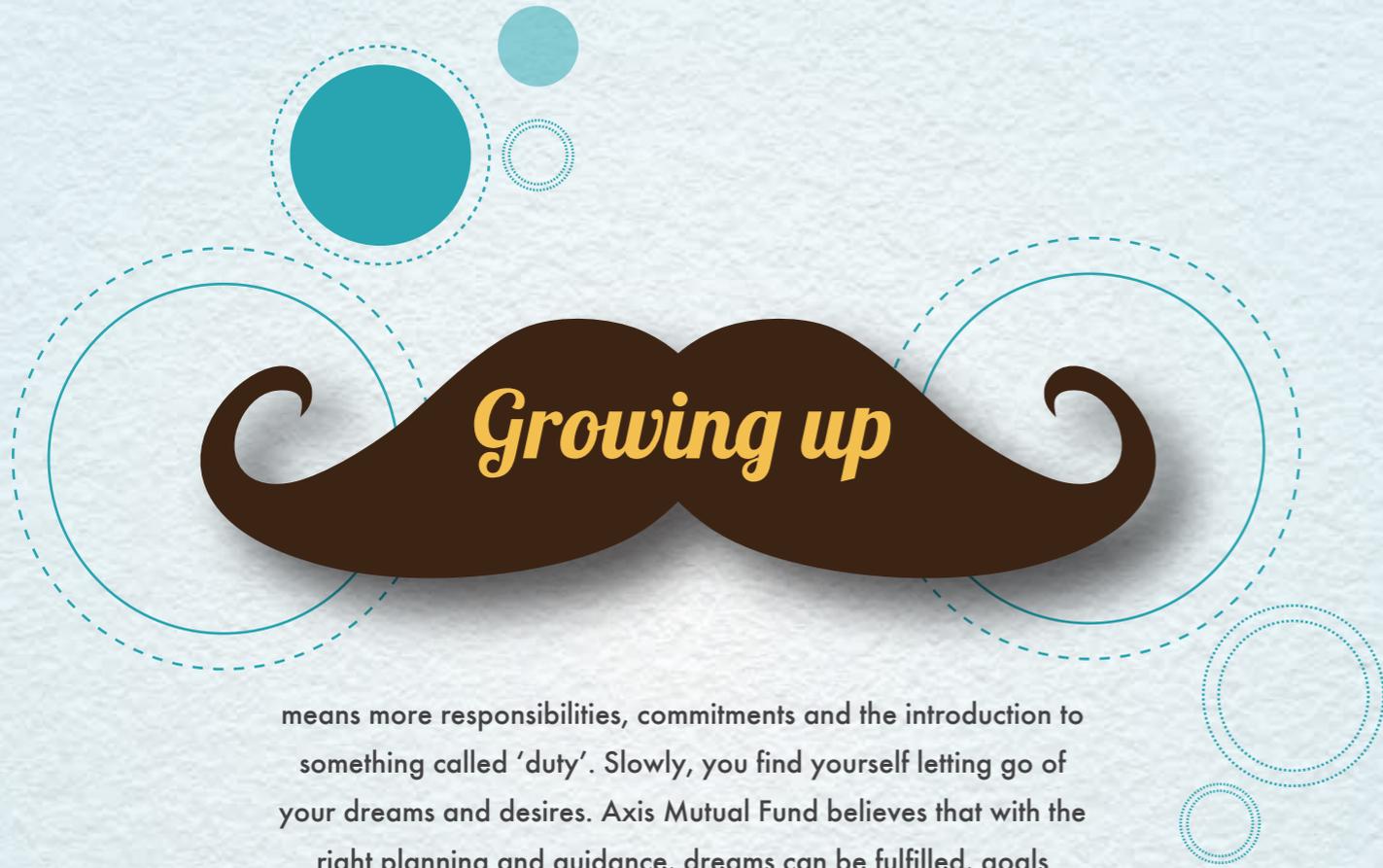


*Help Your
dreams
takeoff*



AXIS MUTUAL FUND



Growing up

means more responsibilities, commitments and the introduction to something called 'duty'. Slowly, you find yourself letting go of your dreams and desires. Axis Mutual Fund believes that with the right planning and guidance, dreams can be fulfilled, goals achieved and commitments taken care of.



Today may be perfect.

But

are you prepared for tomorrow?

The secret to fulfil most goals and dreams lies in your finances. At this point you need to step back and see whether you have thought about all your goals. In other words, have you started planning for the future?



Big or small, everyone has goals that they want to accomplish. There are some goals you're able to fulfil and others that you're not. The reason you aren't able to meet all your dreams is that you're not planning extensively enough.

Behind every saving and investment,



Savings, on their own are not enough. And most people who invest, do so in an ad-hoc manner. When the markets look promising, they follow the trend and invest like others do. When the volatility sets in, they worry over their investments and take uninformed decisions.

*The goals specified in this document is for representation only and there is no assurance that the specified goals shall be met. Consult your financial advisor for any investment related queries.

Achieve your goals in 5 simple steps

STEP 1: MAKE A LIST

Figure out all the things you want to achieve. These become your goals.

STEP 3: FIND OUT THE COST

Note down the amount needed to achieve each of the goals. Inflation will play a spoilsport. Things will cost a lot more in the future. Hence, you need to plan your goals, keeping inflation in mind.

STEP 5: STAY ACTIVE

To meet changing markets, circumstances and goals, you need to monitor your investments and make changes whenever required. Therefore, it is critical that you have a financial plan in place.

STEP 2: CLASSIFY YOUR GOALS

Short-term (up to 1 year), medium-term (2-4 years) and longer-term (5, 10, 15 years horizon) goals.

STEP 4: ASSESS YOUR FINANCIAL HEALTH

Evaluate your current assets and liabilities, cash flow requirements etc. to calculate the amount you need to invest per month to achieve different goal-sets.



Take the first step with Mutual Fund investments

Mutual Funds can play a big role in achieving your goals – long, medium or short, here's how:



VACATION HOMES



A COMFORTABLE RETIREMENT



A VACATION ABROAD



A BIG CAR

Equity Mutual Funds and Hybrid Funds

are an ideal way to meet long-term requirements. Equity Funds have the potential to beat inflation and create long-term wealth. Hybrid Funds are a combination of equity, debt and gold in various proportions. Depending on the time-horizon and risk-profile, you can choose the type of Hybrid Fund best suited to you.



CHILDREN'S EDUCATION



CHILDREN'S MARRIAGE

LONGER-TERM GOALS

For medium-term goals, there should be a balance between returns and risk.

Fixed Income Funds

offer stability of returns at a controlled risk. Since the money is not invested in equities, the risk is lower. These funds help you in generating additional regular income.

MEDIUM-TERM GOALS



ONGOING & SHORT-TERM GOALS

Safety of money and liquidity is critical for short-term goals.

Liquid Funds

are an ideal way to make the most of your spare and surplus cash. These are liquid and offer potentially good returns. What's more, you can invest for a very short period of time – one day, a week, a month or more. And withdrawal of money is easy and convenient as there are no exit loads.



Equity Linked Savings Scheme (ELSS)

ELSS investments fall under Sec 80C of the IT Act and are eligible for tax deduction. The money is invested in equities which hold the potential to beat inflation and deliver appropriate returns over a long period of time.

What's more, ELSS offers one of the lowest lock-in periods amongst other tax savings instruments.



Your planning partner - your Shubhchintak.

A Shubhchintak is your well-wisher and a partner who would help you in achieving your dreams. A Shubhchintak will assess your profile, requirements and suggest Mutual Fund investment interventions. The endeavour of every Shubhchintak is to create happy families and to grow the existing family of happy investors. Will you be the next one?

SHUBHCHINTAK
Creating happy families.



A Shubhchintak helps in:

- Planning your goals basis your personal profile
- Understanding your risk appetite
- Goal-based asset allocation in Mutual Funds
- Dynamic 'goal based' reporting and tracking
- Managing your finances via your own portal

Contact your Shubhchintak today and help your dreams take off.

Axis AMC has entered into an arrangement with a third party service provider to facilitate infrastructure and other services to the distributors. Distributors need to enter into separate agreement with the service provider to avail these services.

Consult your legal and tax advisor with respect to tax implications arising in any scheme.

Statutory Details: Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to Rs. 1 Lakh). Trustee: Axis Mutual Fund Trustee Ltd. Investment Manager: Axis Asset Management Co. Ltd. (the AMC). Risk Factors: Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme. Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.