

Dos and Don'ts

Don't buy the old market story of 'buy and hold' which has become 'hold and pray'

Don't get the ride before you know how wild it can be

Be smart with your inheritance.

Never invest blindly without a true plan.

Don't try to catch up by raising the risk level.

Don't finance your child's education with retirement savings.

Never give your precious money to an unknown person who just got into the business.

- Check the credentials of the company before investing your money.
- Personally visit the office of such financial firms and speak to the employees, find out more about the company and its owner.
- Be cautious if anyone is offering extraordinary returns.
- Ask the company how they would be able to furnish such huge returns on investment.
- Keep a check whether the company is following the guidelines of RBI and SEBI or not.

If anyone is promising higher returns than those offered by the nationalized banks then tread with caution

- **Continue your investments according to your financial goals**
- **Invest through SIP and increase its percentage whenever you have disposable income**
- **Do not try to time the market**
- **Don't be sentimental in taking investment decisions, be logical**

Investors should talk to the advisors and educate themselves; if they do so, they will never make impulsive decision.

- **Investors should not go after products which promise huge returns in a short time**
- **Do not ignore inflation while planning for long term goals as it will result in erosion of capital**
- **Never ignore one goal in life – retirement planning**