

# Personal Investment Starter Kit

*This starter kit is designed to help you cut through the noise and build a simple, personalised investment approach—based on your goals, your timeline, and your comfort with risk.*

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## Section 1: Start With Your “Why”?

Before choosing any mutual fund or SIP amount, it is important to define why you are investing. Tick your primary goal:

- Buying a home
- Child’s education
- Wedding
- Retirement
- Wealth creation
- Travel / lifestyle goals
- Other: \_\_\_\_\_

If you ticked 2 or more, this guide is for you.

## Section 2: Define Your Time Horizon

Your investment strategy depends heavily on how long you can stay invested.

Select what applies to you:

- Less than 3 years
- 3–5 years
- 5–10 years
- 10+ years

## Section 3: Know Your Risk Comfort (Be Honest)

Answer these simple questions:

- Do market falls make you anxious?
- Would you stop investing if markets drop 10–15%?
- Do you prefer stable returns over higher but fluctuating returns?

Now choose what feels closest:

- I prefer safety and stability
- I can take moderate risk
- I am comfortable with market fluctuations for higher growth

## Section 4: Decide How You Want to Invest

There is no single “right” way to invest. The right method depends on your situation.

### Choose what suits you:

- I want to invest a fixed amount regularly → SIP
- I have a lump sum amount to invest → Lumpsum
- I want to combine both → SIP + Lumpsum

Consistency matters more than timing.

## Section 5: How Much Can You Invest Comfortably?

Avoid overcommitting. Your investment should be sustainable. Ask yourself:

- What amount can I invest every month without stress?
- Can I continue this even during market volatility?

My monthly SIP amount: Rs \_\_\_\_\_

My lump sum (if any): Rs \_\_\_\_\_

## Section 6: Avoid the “Too Many Funds” Trap

Many beginners believe that investing in multiple funds means better diversification. In reality, this often leads to:

- Overlapping portfolios
- Confusion
- Average returns

### Key principle:

Clarity beats complexity in investing. Instead of chasing multiple funds, focus on:

- Goal alignment
- Simplicity
- Consistency

## Section 7: Your Personal Investment Snapshot

Now combine everything:

My Goal: \_\_\_\_\_

Time Horizon: \_\_\_\_\_

Risk Comfort: \_\_\_\_\_

Investment Style: \_\_\_\_\_

Monthly SIP: Rs \_\_\_\_\_

This is your starting blueprint. It doesn't need to be perfect—it just needs to be clear.

## Section 8: What to Do Next

You don't need to figure everything out on your own.

A structured, goal-based platform can help you:

- Refine your plan
- Choose suitable mutual funds
- Stay disciplined during market ups and downs

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### YOUR NEXT STEP

For a guided, personalized investing experience, you can begin your journey with the MINTIT app, designed to simplify investing and align it with your goals.

Investing is not about copying others or chasing trends. It is about understanding your own goals and building a plan that works for you.

***Stop Thinking. Start SIPing.***

**Download the Mintit App Today.**



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