## How do you choose a Best Investment Plan?

### Understand Your Financial Goals: Define your short-term and long-term financial objectives, which may include - buying a home, funding education, or retirement.

### Assess Your Risk Tolerance: Evaluate your comfort level with risk. Choose investments that align with your ability to handle market fluctuations.

### Consider Your Time Horizon: Decide for how long you plan to invest. Keep in mind that with longer time horizons, you can try aggressive strategies. But if you have short-term goals, it is best to take a conservative approach.

### Do your research: Compare, review past performance, take feedback and gather inputs on different investment vehicles before you decide on your mix.

### Diversification: It is best to pick investment instruments from different asset classes like stocks, bonds, and real estate to reduce risk and optimise the returns.

### Professional Guidance: Nothing beats taking advice from financial experts. They offer personalized insights best suited to your financial needs and situation to ensure the best returns.

### Costs and Fees: Be aware that all investment plans come with associated fees and charges. These do impact returns, so thoroughly do a detailed analysis of these before investing.

### Monitor and adjust regularly: It is important to be involved with the progress of your investments. Periodically review and adjust your portfolio to ensure it remains aligned with your evolving financial goals.

Remember, when choosing an investment plan, you must know your financial objectives, liquidity needs, investment horizon and risk appetite.

## Benefits of Investment Plans

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| **Investment Plans** | **AUM** | **3 years return** | **5 years return** | **10 years return** |
| Tata AIA Fortune Pro | ₹27,926 Cr | 27.4% | 28.79% | 21.58% |
| Max Life Online Savings Plan | ₹35,644 Cr | 29.27% | 26.75% | 19.47% |
| Birla Sun Life Wealth Aspire Plan | ₹22,487 Cr | 26.02% | 19.4% | 19.28% |
| PNB Metlife Mera Wealth Plan | ₹6,509 Cr | 34.64% | 27.4% | 18.66% |
| Bajaj Allianz Smart Wealth Goal | ₹28,850 Cr | 24.72% | 18.51% | 18.52% |
| HDFC Standard Sampoorn Nivesh (11X) | ₹62,416 Cr | 25.78% | 26.48% | 18.1% |
| Kotak Mahindra OM E-Invest | ₹18,842 Cr | 20.65% | 18.19% | 16.23% |
| Edelwiess Tokio Wealth Secure+ | ₹1,760 Cr | 24.98% | 22.36% | 15.02% |
| ICICI Prudential Signature | ₹124,516 Cr | 21.98% | 18.14% | 14.59% |
| AVIVA Life i-Growth | ₹1,111 Cr | 18.29% | 14.44% | 13.54% |
| SBI eWealth Insurance | ₹89,410 Cr | 16.9% | 14.63% | 13.5% |
| LIC SIIP | ₹11,628 Cr | 10.01% | - | - |