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Website Content Document — REVISED & COMPLIANCE CORRECTED

Based on AMFI FAQs on Do's & Don'ts for MFDs

AMFI Registered Mutual Fund Distributor | ARN-XXXX

Version 2.0 — For Web Developer Handoff

[Replace all placeholders in brackets before publishing]

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

This document has been revised based on AMFI's official FAQs on Do's & Don'ts for MFDs.

KEY CHANGES FROM V1: (1) Removed all 'Financial Planning' and 'Financial Advice' language — MFDs cannot use these terms per AMFI FAQ Q.2 & Q.8.

(2) Removed 'Unbiased guidance' claim — replaced with 'suitability-based recommendations' per MFD role definition.

(3) Removed AMC brand names — cannot display AMC logos/names without prior written AMC approval per AMFI FAQ Q.13.

(4) Removed 'Free Portfolio Review' offer language — inducement offers are prohibited per AMFI FAQ Q.8 & Q.12.

(5) Social media & blog content guidelines updated to reflect AMFI FAQ Q.9 & Q.10 restrictions.

(6) 'Goal-based planning' retained — this is explicitly permitted as incidental advice per AMFI FAQ Q.4.

Home Page Content

SECTION: Hero Banner

Headline (Large Bold Text)

Your Goals. Our Guidance. Your Wealth Journey Starts Here.

Sub-headline

We help salaried professionals, families, and business owners invest in Mutual Funds and choose the right insurance protection — with personalised, suitability-based guidance and full regulatory compliance.

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

REMOVED from V1: 'Financial Planning' and 'Financial Advice' — MFDs are NOT permitted to use these terms (AMFI FAQ Q.2e & Q.8d).

REMOVED: 'Holistic investment advice' — only SEBI-registered Investment Advisers (RIAs) can offer this (AMFI FAQ Q.2c).

RETAINED: 'Personalised, suitability-based guidance' — this correctly describes the MFD's permitted role (AMFI FAQ Q.1 & Q.5).

Primary CTA Button

[Button: Start Your Investment Journey] → Links to Book a Session page

Secondary CTA Button

[Button: Explore Mutual Funds] → Links to Mutual Funds page

SECTION: Trust / Credibility Bar

Display these as icon + text badges in a horizontal row:

- AMFI Registered Mutual Fund Distributor
- ARN: ARN-XXXX
- NISM Certified
- Empanelled with Leading AMCs
- Digital-First — Serving Clients Pan-India

⚠️ COMPLIANCE ALERT — AMFI FAQ BASED

DO NOT display any AMC name, logo, or trademark without prior written approval from that AMC (AMFI FAQ Q.13).

Use generic text 'Empanelled with Leading AMCs' only. List specific AMC names only after obtaining their written consent.

SECTION: Why Choose Us

Section Heading: Your Trusted Mutual Fund Distributor

At KarthilInvest MF, we believe investing should feel simple and empowering — not confusing. Whether you are taking your first step or expanding an existing portfolio, we provide personalised, suitability-based recommendations aligned with your investment goals.

Display the following as icon cards (3-column grid):

Card Title	Card Description
Goal-Based Investing	We align every mutual fund recommendation to your specific goals — retirement, children's education, home purchase, or wealth creation.
Suitability-First Approach	Every scheme recommendation is based on a thorough assessment of your risk profile and investment objective — not generic advice.
Paperless & Convenient	Complete your KYC, invest, and track your portfolio entirely online — from anywhere in India.
Ongoing Portfolio Support	We review your portfolio periodically and suggest adjustments based on your evolving goals and market conditions.
Protection Alongside Investments	We help you choose the right term life and health insurance so your family and your wealth stay protected.
SEBI & AMFI Compliant	Our practices are fully regulated and transparent. You can invest with complete confidence and clarity.

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

REMOVED from V1: 'Unbiased guidance' card — MFDs receive trail commission and must disclose this. Use 'suitability-first approach' instead.

REMOVED: 'Advice centered on your needs, not commission' — this implies the kind of fee-based advisory only permitted for RIAs.

NOTE: If asked by a client, you must disclose that you earn trail commission from AMCs. This is a regulatory obligation.

SECTION: How It Works

Section Heading: Getting Started is Simple

Display as numbered steps with icons:

- Step 1 — Book a Consultation: Schedule a no-obligation session with our distributor to discuss your investment goals.
- Step 2 — Risk Profiling: We assess your risk appetite, investment horizon, and goals to understand your suitability profile.
- Step 3 — Scheme Recommendation: Based on your risk profile, we recommend a curated list of suitable mutual fund schemes.
- Step 4 — Invest & Stay on Track: Begin investing and receive periodic portfolio reviews to stay aligned with your goals.

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CHANGED from V1: 'Get Your Plan' renamed to 'Scheme Recommendation' — MFDs recommend schemes based on suitability, not create financial plans.

REMOVED: 'personalised investment and protection plan' — 'Financial Planning' language is not permitted for MFDs (AMFI FAQ Q.2e).

The term 'Risk Profiling' is correctly used here — MFDs are obligated to do this before recommending any scheme (AMFI FAQ Q.5).

SECTION: Services Overview

Section Heading: What We Offer

Display as two large clickable cards:

Mutual Funds	Insurance
SIP, Lumpsum, ELSS, Liquid, Debt & more. Build long-term wealth with goal-based, suitability-assessed mutual fund investments.	Term Life & Health Insurance. Protect what matters most with coverage suited to your family's needs.
[Explore Mutual Funds →]	[Explore Insurance →]

SECTION: Mid-Page CTA Strip

Background: Dark blue (#1B4F72). White text.

Ready to Begin Your Wealth Journey?

Let's have a conversation about your investment goals — with no pressure and no jargon.

[Button: Book a Consultation] → Links to Book a Session page

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CHANGED from V1: 'Free 30-minute session' is permitted, BUT do NOT use 'free portfolio review' as an inducement to attract clients (AMFI FAQ Q.8c).

A general consultation/session is fine. Do NOT advertise 'free portfolio review' as it is specifically flagged as a prohibited inducement.

SECTION: Testimonials

Placeholder: Add 2–3 client testimonials once available. Ensure clients provide written consent before publishing any testimonial. Do not include specific return figures or performance claims in any testimonial.

SECTION: Footer (appears on ALL pages)

MANDATORY DISCLAIMER

KarthilInvest MF | Karthik G | AMFI Registered Mutual Fund Distributor | ARN: ARN-XXXX

Mutual Fund investments are subject to market risks. Please read all scheme-related documents carefully before investing.

Past performance is not indicative of future results. Information on this website is for general informational purposes only and does not constitute investment advice.

Insurance products are offered through [Insurance Agent/Broker Name & License/Registration No. — add here]. Please read the policy document carefully before purchasing.

Registered Office: Chennai, India | Email: karthi.investmf@gmail.com | Phone: +91 7904342330

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Mutual Funds Page Content

SECTION: Page Hero

Page Headline

Invest with Purpose. Build Wealth Over Time.

Sub-headline

Mutual Funds are one of India's most accessible and effective tools for wealth creation. We help you identify suitable schemes based on your risk profile, investment horizon, and goals — and support you every step of the way.

SECTION: What Are Mutual Funds?

What is a Mutual Fund?

A Mutual Fund pools money from thousands of investors and invests it in a diversified portfolio of stocks, bonds, or other securities — managed by a professional Fund Manager.

This gives individual investors access to professionally managed, diversified investments — starting with as little as ₹500 per month through a SIP (Systematic Investment Plan).

SECTION: Types of Mutual Funds We Offer

Section Heading: Find a Suitable Fund for Your Goal

Note to developer: Display as an accordion or card grid. Each card links to a contact/book session CTA.

Fund Category	Suitable For
Equity Mutual Funds	Long-term wealth creation (5+ year horizon). Subject to market volatility. Higher risk category.
ELSS — Tax Saving Funds	Investors seeking tax deduction under Section 80C. Mandatory 3-year lock-in period. Subject to market risk.
Debt / Fixed Income Funds	Investors with lower risk appetite seeking relatively stable returns over short to medium term.
Hybrid Funds	Investors seeking a mix of equity and debt exposure in a single fund. Moderate risk profile.
Liquid Funds	Parking short-term surplus. Low risk, high liquidity. Potentially better than savings account returns.
Index Funds	Cost-efficient funds that track broad market indices. Subject to tracking error and market risk.
SIP — Systematic Investment Plan	A disciplined approach to investing a fixed amount monthly. Helps average out cost over market cycles.

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

REMOVED from V1: AMC brand names (Nippon, HDFC, SBI, ICICI, Axis, Mirae etc.) — MFDs cannot display AMC names/logos without prior written AMC approval (AMFI FAQ Q.13).

CHANGED: 'Higher potential return' replaced with 'Subject to market volatility' — cannot imply guaranteed or superior returns.

CHANGED: 'Better returns than savings accounts' softened to 'Potentially better' — past/implied returns cannot be guaranteed.

DO NOT feature specific scheme names or their past performance anywhere on this page.

SECTION: Why Invest Through Us?

Display as icon list or benefit tiles:

- Scheme recommendations based on your individual risk profile and investment goals
- Access to a wide range of mutual fund schemes across multiple AMCs
- Periodic portfolio reviews and goal-tracking support
- Fully digital onboarding — KYC, account setup, and transactions done online
- Transparent process — we disclose our distributor relationship and ARN upfront

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CHANGED from V1: 'No hidden charges — transparent fee structure' — MFDs earn trail commission from AMCs. This must be disclosed, not hidden. Use 'Transparent process — we disclose our distributor relationship' instead.

You are required to disclose your ARN and that you are a distributor (not an investment adviser) to every client.

SECTION: Understanding Risk — Risk-o-Meter

SEBI Mandated: Risk-o-Meter

As per SEBI regulations, every mutual fund scheme carries a Risk-o-Meter rating ranging from Low to Very High.

We assess your personal risk profile before recommending any scheme — ensuring the product matches your risk appetite.

Developer note: Consider embedding a simple educational graphic of the SEBI Risk-o-Meter here.

SECTION: SIP Calculator Widget

Developer Note — SIP Calculator Widget

Embed a simple SIP return calculator with fields: Monthly SIP Amount (₹) | Expected Annual Return (%) | Investment Duration (Years).

Output: Estimated Maturity Value | Total Amount Invested | Estimated Gains.

MANDATORY disclaimer below calculator: 'Returns shown are for illustrative purposes only and do not represent actual or guaranteed returns. Mutual Fund investments are subject to market risks.'

SECTION: CTA

Want to Know Which Fund Suits You?

Book a consultation. We will assess your risk profile and suggest schemes that align with your goals — no obligation, no jargon.

[Button: Book a Consultation] | [Button: Contact Us]

SECTION: Page Disclaimer

MANDATORY DISCLAIMER

Mutual Fund investments are subject to market risks. Please read all scheme-related documents carefully before investing.

Past performance of a fund is not indicative of its future performance. The information on this page is for educational purposes only and does not constitute investment advice.

KarthikInvest MF is an AMFI Registered Mutual Fund Distributor. ARN: ARN-XXXX. We earn trail commission from AMCs on investments made through us.

Scheme recommendations are based on the investor's risk profile and suitability assessment. Investors are advised to read all scheme documents before investing.

Insurance Page Content

SECTION: Page Hero

Page Headline

Protect Your Family. Secure What You've Built.

Sub-headline

Your investments build wealth — but the right insurance protects everything you've worked for. We help you assess and choose suitable Term Life and Health Insurance plans based on your family's needs and financial profile.

SECTION: Why Insurance Matters

A Complete Financial Approach Includes Protection

Building wealth is important. Protecting it is equally critical. Life is unpredictable — but the financial impact on your family can be planned for.

Adequate term life and health insurance ensures your family's lifestyle, education aspirations, and goals remain intact even in the most difficult circumstances.

SECTION: Term Life Insurance

Term Life Insurance — Pure Protection at an Affordable Premium

Term insurance provides a sum assured to your family in the unfortunate event of your passing during the policy term — at the lowest cost among all life insurance types. It is the most straightforward form of life cover.

Why Consider Term Insurance?	Key Features to Know
Large coverage amount at low premium cost	Sum assured options starting from ₹50 lakhs and above
Financially supports your family in your absence	Flexible policy terms — typically 10 to 40 years
Covers outstanding liabilities and income replacement	Optional riders available: Critical Illness, Accidental Death Benefit
Premium remains fixed throughout the policy term	Annual or single premium payment options
May offer tax benefit under Section 80C (subject to conditions)	Nominee receives the benefit directly

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CHANGED from V1: 'Claims handled with sensitivity and speed' removed — this implies a claim guarantee which cannot be made. All claims are subject to policy terms and insurer's decision.

Tax benefits mentioned as 'may offer' and 'subject to conditions' — tax laws change and no absolute claim should be made.

SECTION: Health Insurance

Health Insurance — Because Medical Costs Should Not Deplete Your Savings

With healthcare costs rising significantly, a single hospitalisation can set back years of disciplined saving. A suitable health insurance plan ensures you and your family receive necessary medical care without financial strain.

Why Consider Health Insurance?	Key Features to Know
Covers hospitalisation and medical expenses	Individual and Family Floater plan options
Helps protect savings from unexpected medical bills	Cashless treatment at network hospitals
Critical illness coverage available as add-on	Pre and post-hospitalisation expense coverage
May offer tax benefit under Section 80D (subject to conditions)	No-Claim Bonus may increase your sum insured over time
Covers your entire family under one plan (floater)	Top-up and Super Top-up plans for enhanced coverage

SECTION: How We Help

We Help You Choose. You Make the Decision.

- We understand your family's coverage requirements based on age, size, and health history
- We help you compare suitable plans from empanelled insurers
- We explain plan features and exclusions in plain language — so you understand what you're buying
- We assist with the onboarding and documentation process
- We support you with queries during and after the policy term

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CHANGED from V1: 'We do the comparison' softened — as an insurance agent/broker you can help compare, but the final decision always rests with the client.

REMOVED: 'We assist during claims process' — this can imply claim guarantee. Use 'We support you with queries' instead.

ENSURE your insurance agent/broker license number (IRDAI registration) is clearly displayed on this page alongside your ARN.

SECTION: CTA

Not Sure How Much Coverage Your Family Needs?

Book a consultation. We will help you assess the right term life and health cover based on your income, liabilities, and family needs.

[Button: Book a Consultation] | [Button: Contact Us]

SECTION: Page Disclaimer

MANDATORY DISCLAIMER

Insurance is the subject matter of solicitation. Please read the policy document carefully before purchasing any insurance product.

Tax benefits are subject to change per prevailing Income Tax laws. Consult your tax advisor for personalised guidance.

Insurance products on this page are offered through [Insurance Agent/Broker Name] with IRDAI Registration No. [IRDAI Reg. No.]. KarthikInvest MF is not an insurance company.

All claims are subject to the terms and conditions of the respective insurance policy. The insurer's decision on claims is final.

This page is for informational and educational purposes only and does not constitute financial advice.

About Page Content

SECTION: Page Hero

Page Headline

Built on Integrity. Guided by Your Goals.

Sub-headline

We are AMFI-registered Mutual Fund Distributors committed to helping you invest with clarity, confidence, and full regulatory compliance.

SECTION: Our Story

Who We Are

KarthilInvest MF was founded by Karthik G, a NISM-certified and AMFI-registered Mutual Fund Distributor with a genuine passion for making wealth creation accessible and understandable for every Indian family.

We recognised that many individuals miss out on the long-term benefits of disciplined investing — not due to lack of money, but lack of accessible, trustworthy guidance. We set out to bridge that gap.

Today, we serve clients in Chennai and across India through our fully digital platform — helping them make informed, goal-aligned investment decisions and choose appropriate insurance protection.

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CHANGED from V1: Removed 'financial planning' and 'advisory' language from the About page story.

Correct framing: We are distributors who provide 'incidental advice' and 'suitability-based recommendations', not 'financial advisors' or 'financial planners'.

Do NOT use the title 'Financial Advisor', 'Financial Planner', or 'Investment Advisor' anywhere on this page unless you hold SEBI RIA registration.

SECTION: Our Mission & Vision

Our Mission	Our Vision
<p>To simplify mutual fund investing for every Indian — by providing suitability-based scheme recommendations, transparent processes, and dedicated after-sales support — so that disciplined wealth creation becomes accessible to all.</p>	<p>To be the most trusted AMFI-registered Mutual Fund Distributor for families across India — known for integrity, compliance, and a genuine commitment to our clients' long-term investment goals.</p>

SECTION: Credentials & Affiliations

Why You Can Trust Us

Display as badge/icon grid:

- NISM Series V-A Certified — Mutual Fund Distributors Certification
- AMFI Registered Mutual Fund Distributor — ARN: ARN-XXXX
- Empanelled with leading Asset Management Companies (AMCs)
- Insurance products offered in association with [Insurer/Broker Name] — IRDAI Reg. No. [add here]
- Fully compliant with SEBI Mutual Fund Regulations and AMFI Code of Conduct for MFDs

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

IMPORTANT: Per AMFI FAQ Q.14 — you MUST display the tagline 'AMFI-registered Mutual Fund Distributor' prominently with your name, in at least font size 12, on all printed communications and on the website.

REMOVED: Specific AMC brand names from this section — get written approval from each AMC before displaying their name or logo.

SECTION: Our Values

The Principles That Guide Us

Value	What It Means for You
Transparency	We clearly disclose our role as a distributor, our ARN, and how we are compensated — always.
Suitability First	Every scheme recommendation is preceded by a risk profiling exercise. We recommend what suits you, not what suits us.
Long-Term Commitment	We provide ongoing portfolio review support and are available for queries long after onboarding.
Investor Education	We believe an informed investor makes better decisions. We simplify investment concepts so you can invest with confidence.
Regulatory Compliance	We strictly adhere to SEBI regulations and AMFI's Code of Conduct for MFDs — always and without exception.

SECTION: Meet the Distributor

Meet Karthik G

[Add a professional photo here]

Karthik G is a NISM-certified Mutual Fund Distributor and AMFI-registered with ARN: ARN-XXXX, with 1 year of experience in mutual fund distribution and investor support.

[Add a brief personal note here — your background, what inspired you, and your approach to supporting investors.]

Developer note: Place photo left, bio text right in a 2-column layout.

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CHANGED from V1: Title changed from 'Meet the Advisor' to 'Meet the Distributor' — you are an MFD, not a SEBI-registered Investment Adviser.

Do NOT use the words 'Advisor', 'Adviser', or 'Financial Planner' as your title unless you hold SEBI RIA registration.

Acceptable titles: Mutual Fund Distributor, AMFI Registered Distributor, Investment Distributor.

SECTION: CTA

Let's Begin Your Investment Journey Together

Every great financial story starts with a single conversation. Book a consultation today to discuss your investment goals.

[Button: Book a Consultation]

Contact Us & Book a Session Page Content

SECTION: Page Hero

Page Headline

Let's Talk About Your Investment Goals.

Sub-headline

Have a question about mutual funds or insurance? Want to understand which scheme is suitable for your goals? We are here to help — with clarity, no pressure, and full transparency about our role as your distributor.

SECTION: Book a Session Form

Book a Consultation

Developer note: Create a clean form with the following fields:

- Full Name (text — required)
- Email Address (email — required)
- Mobile Number (tel — required)
- City / Location (text)
- I am interested in discussing... (multi-select checkboxes):

Mutual Fund Investments

SIP Planning

Tax Saving via ELSS

Term Life Insurance

Health Insurance

General Queries

- Tell us about your investment goals (optional text area)
- Preferred date and time for a call (date-time picker)
- How did you hear about us? (dropdown: Google / Social Media / Referral / Other)

[Submit Button: Book My Consultation]

Consent Text — Place below the submit button (mandatory)

By submitting this form, you consent to being contacted by KarthikInvest MF (ARN: ARN-XXXX), an AMFI Registered Mutual Fund Distributor, for the purpose of discussing mutual fund scheme options and insurance products.

We respect your privacy and will not share your information with any third party other than empanelled AMCs and insurance partners for transaction purposes.

This is not an investment advice platform. Any investment decision must be made by the investor after reading all scheme-related documents and considering their own risk profile and suitability.

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CRITICAL: The booking page must NOT be titled 'Free Portfolio Review' or use any inducement language (AMFI FAQ Q.8c & Q.12c).

Use 'Book a Consultation' — a session where the client comes to you to discuss their goals is compliant.

Proactively offering free portfolio reviews to attract clients (especially clients of other MFDs) is a prohibited inducement.

SECTION: Contact Details

Other Ways to Reach Us

Channel	Details
Email	karthi.investmf@gmail.com
Phone / WhatsApp	+91 7904342330
Office Address	[Full Address], Chennai, India
Business Hours	Monday – Saturday: 9:00 AM – 7:00 PM
WhatsApp Chat	[Add WhatsApp button — wa.me/[your number]]

SECTION: Google Maps Embed

Developer note: Embed Google Maps with a pin on your office. If fully digital, use this message instead:

"KarthiInvest MF serves clients pan-India through our fully digital platform. Connect with us from anywhere — no office visit required."

SECTION: Social Media Links & Compliance Note

Display as social icons in footer and contact page:

- LinkedIn: [Your LinkedIn profile URL]
- Instagram: [Your Instagram handle]
- YouTube: [Your YouTube channel — if applicable]
- WhatsApp Business: [WhatsApp link]

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

MANDATORY for ALL social media profiles and posts (AMFI FAQ Q.9d & Q.9e):

Display your ARN and 'AMFI Registered Mutual Fund Distributor' on your profile bio on every platform — LinkedIn, Instagram, YouTube, Facebook, X (Twitter).

Social media content must be educational only — do NOT make scheme-specific recommendations or comment on specific scheme performance.

Do NOT make return predictions or claim superior past performance of any specific mutual fund scheme.

Add the standard disclaimer to every investment-related post: 'Mutual Fund investments are subject to market risks. Please read all scheme-related documents carefully.'

Blog Content Calendar — First 12 Posts

The blog is an excellent platform for investor education — which is fully permitted and encouraged for MFDs. All posts must be educational in nature. The following topics are compliant and SEO-friendly.

⚠️ COMPLIANCE ALERT — AMFI FAQ BASED

BLOG COMPLIANCE RULES (AMFI FAQ Q.9 & Q.10):

DO NOT recommend specific mutual fund schemes in any blog post.

DO NOT compare or comment on performance of specific schemes (e.g., 'XYZ Fund gave 18% returns').

DO NOT make future return predictions for any scheme.

DO discuss investment concepts, market dynamics, goal-based investing, and category-level education.

ALWAYS add the mandatory disclaimer at the end of every post (provided below).

BEFORE publishing any write-up that mentions a specific AMC or scheme name — obtain prior written approval from that AMC (AMFI FAQ Q.13).

# Blog Title (Compliant — Educational)	Category & Target Audience
1. What is a Mutual Fund? A Complete Beginner's Guide for Indian Investors	Education First-time investors
2. SIP vs Lumpsum Investing — How to Choose Based on Your Situation	Education Salaried professionals
3. How to Save Tax with ELSS Mutual Funds Under Section 80C	Tax Planning All investors
4. How Much Term Life Insurance Cover Does Your Family Actually Need?	Insurance Education Earning individuals
5. Health Insurance vs Mediclaim — What is the Difference?	Insurance Education Families
6. How to Start a SIP — A Step-by-Step Guide for First-Time Investors	Getting Started Young investors
7. The Power of Compounding in Mutual Funds — Why Starting Early Matters	Education 20s–30s age group
8. Debt Mutual Funds vs Fixed Deposits — A Category-Level Comparison	Education Conservative investors
9. What is Risk Profiling and Why it Must Be Done Before You Invest	Education All investors
10. Common Mistakes First-Time Mutual Fund Investors Make (and How to Avoid Them)	Advisory Education New investors
11. How to Build an Emergency Fund Using Liquid Mutual	Planning Education All investors

Funds

12. A Beginner's Guide to Mutual Fund Categories —
Equity, Debt, Hybrid, and More

Education | All investors

⚠ COMPLIANCE ALERT — AMFI FAQ BASED

CHANGED from V1: Blog #8 title changed from 'Debt Funds vs FDs — Which Gives Better Returns?' to a category-level comparison — implying one gives better returns than another without data/disclaimers is not compliant.

CHANGED: Blog #12 changed from 'Financial Planning for Young Professionals' to a fund categories guide — 'Financial Planning' is a regulated term MFDs cannot use as content framing.

Mandatory End-of-Blog Disclaimer — Add to EVERY post

The information in this article is for educational and general informational purposes only. It does not constitute investment advice, financial advice, or a recommendation to buy or sell any mutual fund scheme.

Mutual Fund investments are subject to market risks. Past performance of any scheme is not indicative of its future performance. Please read all scheme-related documents carefully before investing.

KarthilInvest MF (ARN: ARN-XXXX) is an AMFI Registered Mutual Fund Distributor. We earn trail commission on investments made through us. All scheme recommendations are subject to individual risk profiling and suitability assessment.

Consult your financial adviser before making any investment decision.

Website Go-Live Compliance Checklist

This checklist is based on AMFI's official FAQs on Do's and Don'ts for MFDs. Every item must be verified before the website is published.

Mandatory Regulatory Disclosures

- ARN number displayed prominently on homepage, footer, and all key pages
- Tagline 'AMFI Registered Mutual Fund Distributor' displayed with name in minimum font size 12 on all pages
- NISM certification mentioned correctly without overstating the role
- IRDAI registration/agent number displayed on the Insurance page
- Trail commission disclosure present on the Mutual Funds page and footer
- All mandatory disclaimers present on relevant pages as included in this document

Language & Content Rules (AMFI FAQ Compliance)

- **NO use of 'Financial Planning', 'Financial Planner', or 'Holistic Financial Advice' anywhere on the site**
- **NO use of 'Financial Advisor' or 'Investment Advisor' as a title unless SEBI RIA registered**
- **NO 'Free Portfolio Review' offer language — this is a prohibited inducement**
- **NO specific mutual fund scheme names on public pages without prior AMC written approval**
- **NO AMC logos or brand names without prior written approval from that AMC**
- **NO guaranteed return claims or performance comparisons on any page**
- Goal-based SIP guidance language is permitted — correctly used throughout
- Risk profiling process mentioned correctly as a mandatory pre-investment step
- SIP calculator includes illustrative disclaimer — not a return guarantee

Technical & UX

- SSL certificate installed (HTTPS only)
- Contact form sends confirmation email to the user
- WhatsApp Chat button enabled on mobile
- Google Analytics installed
- Mobile-responsive design across all devices
- Privacy Policy page created
- Terms of Use page created
- Cookie consent banner implemented
- Website loads in under 3 seconds

SEO Basics

- Unique meta title and description set for each page
- Image alt-text added to all images
- Google Search Console verified
- XML Sitemap submitted to Google
- Google My Business listing created with 'AMFI Registered Mutual Fund Distributor' in description

MANDATORY DISCLAIMER

IMPORTANT LEGAL & COMPLIANCE NOTE:

This document was prepared based on AMFI's published FAQs on Do's and Don'ts for MFDs and general regulatory knowledge.

It is strongly recommended that the final website content be reviewed by a qualified compliance officer or legal advisor with expertise in SEBI/AMFI regulations before going live.

Regulatory requirements are subject to change. Always refer to the latest SEBI and AMFI circulars and guidelines.

KarthikInvest MF | ARN: ARN-XXXX | Prepared: 2025 | Document Version 2.0