

An investor education initiative by PGIM India Mutual Fund

## **10 REASONS WHY YOU NEED A FINANCIAL ADVISOR FOR INVESTMENT SUCCESS**

- Reason 1: Like an experienced coach, a financial advisor gives professional advice based on your needs*
- Reason 2: Like a mentor, a financial advisor helps you set measurable goals*
- Reason 3: Like a good teacher, a financial advisor helps you understand various financial instruments*
- Reason 4: Like a vigilant instructor, a financial advisor highlights the effect each financial decision has on your overall financial goals*
- Reason 5: Like a well-meaning friend, a financial advisor reminds you to re-evaluate your financial situation periodically*
- Reason 6: Like a parent, a financial advisor encourages you to start planning as soon as you can*
- Reason 7: Like a seasoned architect, a financial advisor will draw up a financial plan which is practically achievable*
- Reason 8: Like a good dietician, a financial advisor recommends a plan, yet empowers you to take charge of your financial health*
- Reason 9: Like your family doctor, a financial advisor keeps your interest in mind at all time*
- Reason 10: Like a supportive spouse, a financial advisor frees up your time so that you can concentrate on other important things*

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## Reason 1: Like an experienced coach, a financial advisor gives professional advice based on your needs

Like a coach who brings in his professional experience to help players, a financial advisor brings with him professional knowledge and expertise to help you set and achieve specific financial goals.



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## Reason 2: Like a mentor, a financial advisor helps you set measurable goals

Like a wise mentor who guides you towards the right career path, a financial advisor helps you not only to set the overall financial target but also to break-up the target into smaller measurable goals. Therefore by taking a step-by-step approach the financial planner can measure your progress and take corrective action when necessary.



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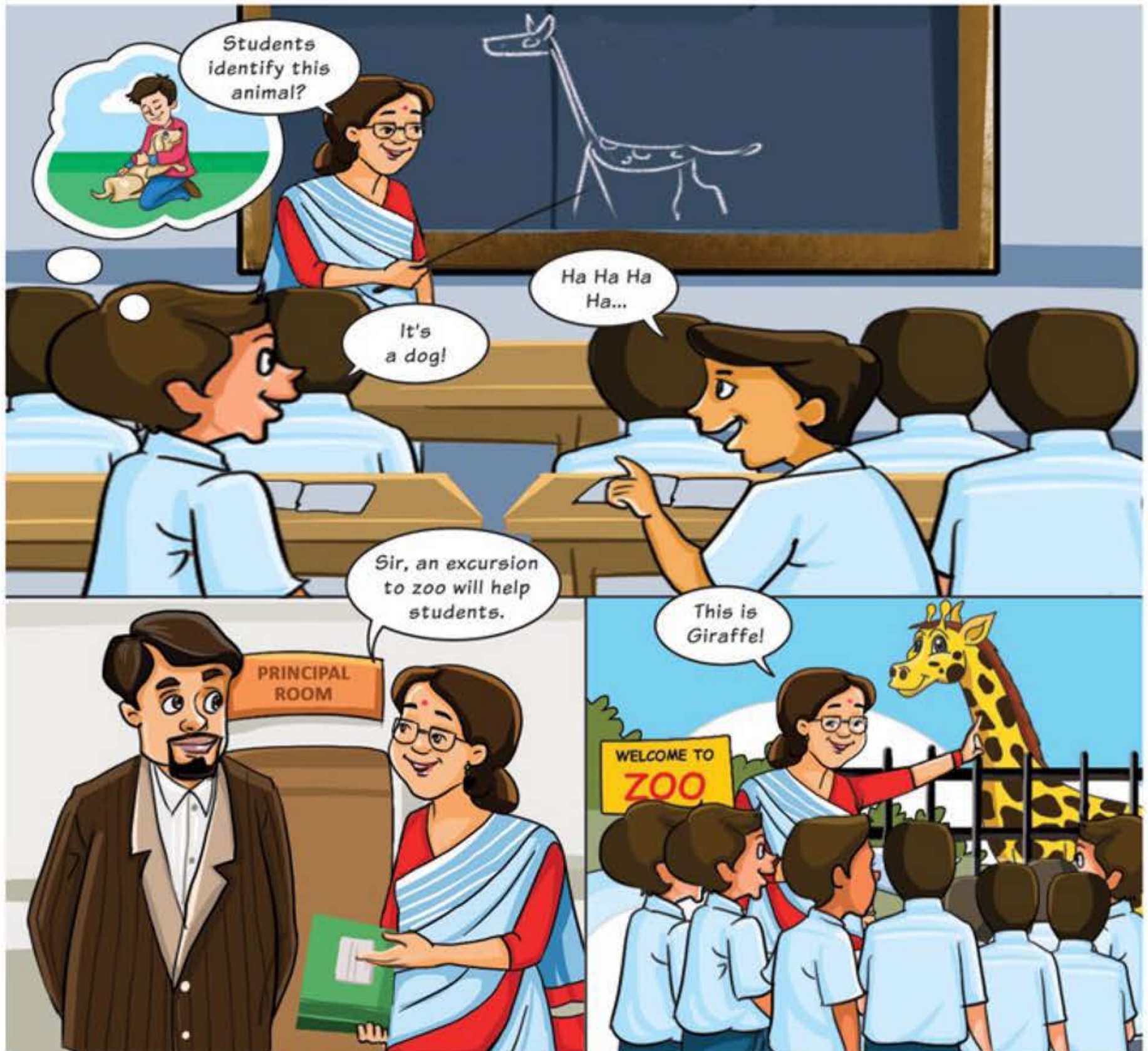


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### Reason 3: Like a good teacher, a financial advisor helps you understand various financial instruments

Just like a good teacher helps students understand various concepts, a financial advisor helps you better understand various financial instruments and their relevance to your goals. Sometimes you may choose the wrong financial product due to a lack of understanding of the subject, here a financial advisor can correct you and suggest the appropriate product.



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## Reason 4: Like a vigilant instructor, a financial advisor highlights the effect each financial decision has on your overall financial goals

Just as a driving instructor will highlight to you mistakes that can cost you your life, a financial advisor guides you in making your financial decisions after studying the impact they can have on your various goals. You must therefore share every detail of your current financial situation, so that he/she can advise you correctly.



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## Reason 5: Like a well-meaning friend, a financial advisor reminds you to re-evaluate your financial situation periodically

Just as you rely on your friend for timely advice, you can rely on your financial advisor to track, review and re-evaluate your investments periodically so that you avoid nasty surprises later. Financial planning is a dynamic process and a financial advisor keeps regular track of your investments and revises your financial strategy if there are changes in lifestyle or circumstances.



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## Reason 6: Like a parent, a financial advisor encourages you to start planning as soon as you can

Just as a parent constantly reminds a child about the importance of starting studies early, a financial advisor will advise you to start planning for your goals and start investing at the earliest so that you have the benefit of time to achieve your financial goals.



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## Reason 7: Like a seasoned architect, a financial advisor will draw up a financial plan which is practically achievable

There are many beautiful plans that an architect may have, but your house plan will be based on how much you can afford. In the same manner a financial advisor will give broad performance measures that can be expected from each asset class, and will correct you if your expectations are unrealistic.



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## Reason 8: Like a good dietician, a financial advisor recommends a plan, yet empowers you to take charge of your financial health

Just like a good dietician advises you on the best food options that complement your body type, a financial advisor helps you chalk out your investment strategy, offering options that suit your requirement but leaves the final decision to you. This will make you realize that it is actually you who are in charge of your hard-earned money.



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## Reason 9: Like your family doctor, a financial advisor keeps your interest in mind at all time

Your family doctor keeps your health in mind while treating your illness, similarly, a financial advisor also gives priority to your interest and not his own. An agent may push products which will fetch him more commission but a financial advisor recommends such instruments that will help you realize your short-term and long-term financial goals, while keeping your risk profile in mind.



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## Reason 10: Like a supportive spouse, a financial advisor frees up your time so that you can concentrate on other important things

Just like a supportive spouse takes care of household work, a financial advisor takes care of your financial planning needs. In the midst of various daily engagements you may not get enough time to do the proper homework before making an informed investment decision. A financial advisor does this on your behalf.



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## How do you identify a Financial Advisor?

A registered financial advisor will have an AMFI Registration Number (ARN) and identity card e.g. ARN-0002. AMFI stands for Association of Mutual Funds in India. A financial advisor gets an ARN only after passing the AMFI Certification Test, providing the Know Your Distributor (KYD) details and going through a verification process which includes submission of various document proofs, in person verification and bio-metric process. These procedures are as mandated by Securities and Exchange Board of India (SEBI). There is a validity period for the certification and you should check if your advisor's certificate is still valid, since your financial advisor needs to go through refresher tests in order to renew his/her certification. A financial advisor will also offer a wide range of products covering major asset classes such as Equity, Debt, Commodities, etc so that there are enough financial instruments to choose from to meet your financial goals.

**To locate a financial advisor in your area  
visit: [www.amfindia.com/locate-the-nearest-financial-advisor-details](http://www.amfindia.com/locate-the-nearest-financial-advisor-details)**

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