

# Risk *v/s* Return

## Learn about investments



## Low risk, long term

### **Fixed deposits:**

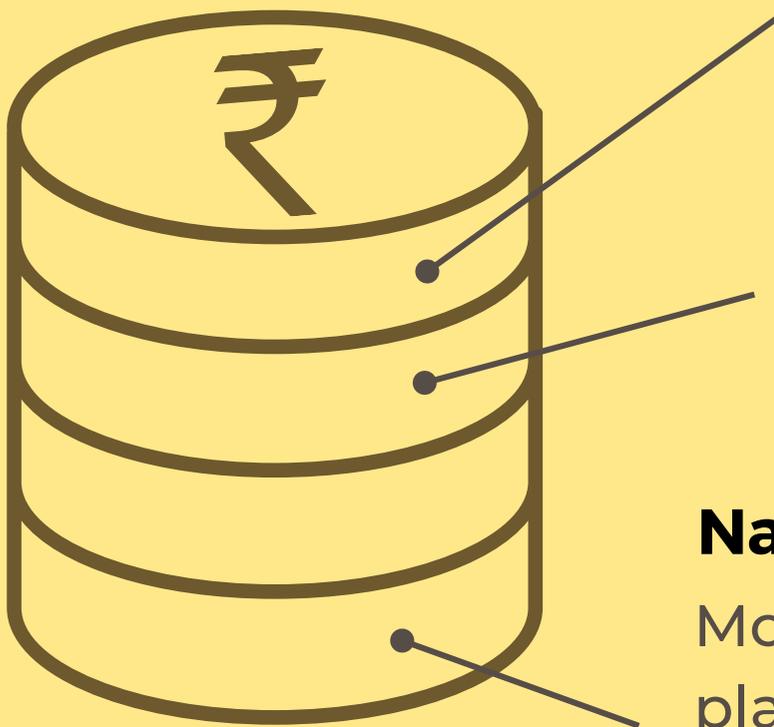
Fixed interest rate, has a maturity period.

### **Public Provident Fund (PPF):**

Great for those who don't have a structured pension plan.

### **National Pension Scheme (NPS):**

More aggressive retirement planning? NPS follows an auto-rebalancing method to maintain a portfolio with declining risk as one ages.



## Low risk, variable term

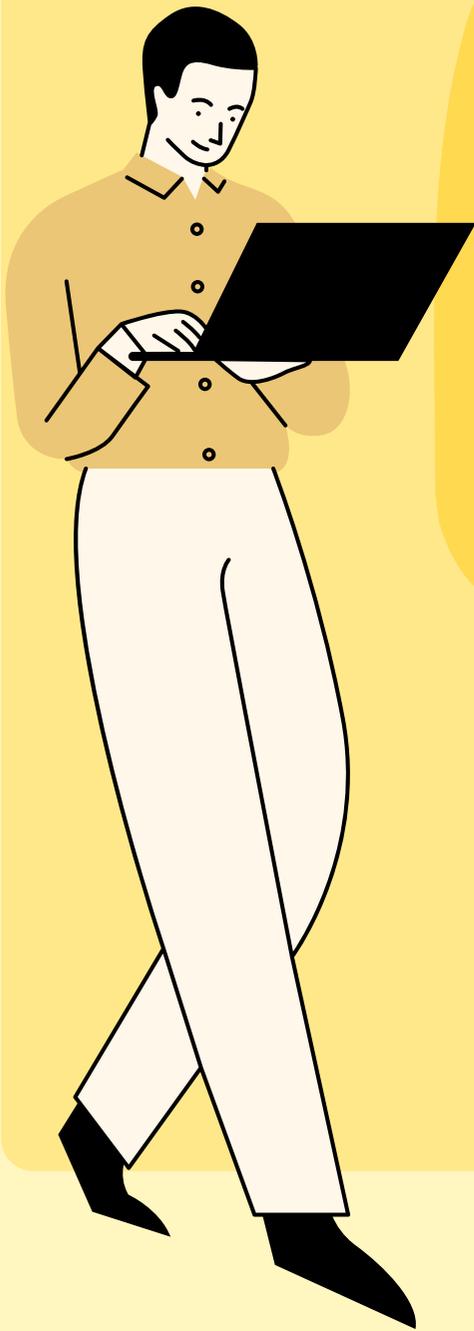


### Debt mutual funds:

**Investments in fixed income securities like government and corporate bonds, debentures, and other long-term fixed income securities.**

*\*Important: Check the ratings of the securities held by the fund to assess the risk before investing.*

# High risk, variable term



## Direct equity:

**Buying stocks of companies listed on the stock exchange. Big capital gains & dividend returns, but need to be market-aware all the time.**

# No time for market education



## Equity mutual funds:

**No time/knowledge? Invest in equities through mutual funds. Fund managers help investors identify the right stocks to buy.**

# High risk, more options



## **Unit-linked insurance plans (ULIP):**

**Endowment plans linked to the stock markets. Individuals with high-risk profiles can select a product suited to their investment goals.**

**Wellbeing on the Web (WoW)** offers financial wellbeing solutions that cater to first time employees, seasoned investors, or family members of employees who wish to take more charge of personal/household expenses.

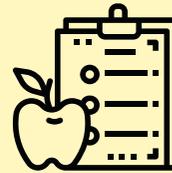
Invest in employee wellbeing, invest in WoW!



Counsellors



Doctors



Nutritionists



Diagnostics



Pharmacy



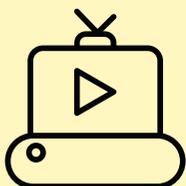
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