

1

You guys know I'm scared of heights!

Bhargav, every time you somehow get me onto these rides!

Don't blame me! This was Harshil's idea!

Even I'm sitting here with my eyes closed!

2

Relax, guys!

Look at that view! We can see the entire city from here!

I don't want to see the entire city!

3

WOOOOHOOOO! MORE! MORE!

STOPPPP! LET ME GET OFF!

4

HARSHIL
THRILLED

AMIT
TERRIFIED

BHARGAV
CALM

SAME RIDE. SAME UP AND DOWNS.
THREE COMPLETELY DIFFERENT EXPERIENCES.
JUST LIKE INVESTING.

5

I've realised something today.

I simply don't like risk.

And there's nothing wrong with that.

6

I'm exactly the opposite!

I love market volatility.

Up... down... up... down...

It's like a heartbeat!

If it becomes flat...
...WE'RE DEAD!

8

See?

I've kept ₹10 lakh in FDs for six years.

Safety first!

Safety is good...
...but have you calculated what that safety cost you?

9

AMIT
CONSERVATIVE

₹10,00,000

6% p.a.

6 YEARS

₹14.19 LAKH*

Not bad.

My money stayed safe and kept growing.

Correct.

But now let's compare the journeys.

10

HARSHIL
AGGRESSIVE

₹10,00,000

15% p.a.

6 YEARS

₹23.13 LAKH*

Now THAT...
...is what I call a ride!

₹23 LAKH?!

11

BHARGAV
MODERATE

₹10,00,000

12% p.a.

6 YEARS

₹19.74 LAKH*

I didn't make as much as Harshil...
...but approximately ₹20 lakh works perfectly for me.

Good growth.

Manageable volatility.

And most importantly...

12

₹14 lakh...
₹20 lakh...
₹23 lakh...

CONSERVATIVE
₹14.19 LAKH*

MODERATE
₹19.74 LAKH*

AGGRESSIVE
₹23.13 LAKH*

Maybe my fear made me miss a lot of opportunities.

That's not the lesson.

13

RANJIL

BHARGAV

PARSHIL

The highest return doesn't automatically mean the best investment.

14

AMIT
PEACEFUL SLEEP

BHARGAV
PEACEFUL SLEEP

HARSHIL
2:00 AM

Return matters. Risk matters.
But your ability to stay invested matters too.

15

Different risk.
Different choices.
Different journeys.

But the destination?
Financial freedom with peace of mind.

*Figures are hypothetical illustrations assuming annual compounding for 6 years at the given rates:
6% = ₹14.19 Lakh, 12% = ₹19.74 Lakh, 15% = ₹23.13 Lakh. Not guaranteed. Market-linked investments are subject to market risks.

13 Same starting point. Same ₹10 lakh. Different choices. Different results.

AMIT CONSERVATIVE	BHARGAV MODERATE	HARSHIL AGGRESSIVE
₹14.19 LAKH 6% p.a.	₹19.74 LAKH 12% p.a.	₹23.13 LAKH 15% p.a.

Figures after 6 years of annual compounding.*

14

I see the difference now... Maybe my fear made me miss out on opportunities.

That's not the whole picture, Amit. Higher return also comes with higher ups and downs.

But.... I enjoy that thrill!

15

AMIT PEACEFUL SLEEP	BHARGAV BALANCED GROWTH	HARSHIL HIGHER RETURNS
Lower returns, lower volatility. Sleeps well.	Good returns, manageable volatility. Sleeps well.	Higher returns, higher volatility. Sleeps less!

THE HIGHEST RETURN DOESN'T ALWAYS MEAN THE BEST INVESTMENT.

16 Choose what matches your:

GOALS TIME HORIZON RISK CAPACITY LIQUIDITY NEEDS BEHAVIOUR

So, there's no one-size-fits-all answer.

Exactly! The right portfolio is the one you can stay invested in.

KNOW YOURSELF. THEN INVEST.

17

I know how to fix it! We'll jump straight onto THAT one! Big rides, big thrill!

WHAT?! Are you crazy?!

MEGA ROLLERCOASTER

18

No way. Amit doesn't need to become you.

Huh?

19

Start with this. Face the fear with baby steps. Understand. Get comfortable. Then you can take the next step.

Makes sense. Let me try...

MINI MERRY-GO-ROUND

20

AMIT! NEXT TIME, THIS ONE!

BABY STEPS, MY FRIEND!

THE FINAL TAKEAWAY

INVESTING IS IMPORTANT. UNDERSTANDING YOUR RISK PROFILE IS THE FIRST STEP FOR SUCCESSFUL INVESTMENT. It's important to generate money, but equally important to enjoy the journey.

KNOW YOUR RISK. CHOOSE YOUR RIDE. ENJOY THE JOURNEY.

Comics by Mitresh Joshi BEYOND THE CANDLES

* ₹10,00,000 compounded annually for 6 years at 6% = ₹14.19 Lakh, 12% = ₹19.74 Lakh, 15% = ₹23.13 Lakh. These are hypothetical illustrations and not guarantees of future returns. Investments in securities are subject to market risks.