

Why Paying

A LITTLE EXTRA

Can Make You Earn

MORE IN THE LONG RUN

When it comes to investing in mutual funds, many people are drawn to Direct Plans because they have a slightly lower expense ratio than Regular Plans. On paper, it looks like a smart move — after all, why pay extra if you can get the same product at a lower cost?

But here's the reality: in investing, cost is not the only factor that matters. The right advice, timely action, and disciplined approach can make a far bigger difference to your returns than saving mere less than a percentage on fees.



LM FINANCIALS

AMFI-Registered Mutual Fund Distributor | ARN-30862

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That “Extra Cost” Is for Expertise

In a Regular Plan, part of the fee goes to your **Mutual Fund Distributor (MFD)**. This isn't just commission — it's payment for expert guidance that can protect and grow your wealth.

Think of it this way: *When you have a fever, do you treat yourself with random medicines or visit a doctor for the right prescription?* Similarly, in investing, the right guidance can prevent costly mistakes.



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The Real Risk of Going Solo

Chase last year's top-performing funds

1.

Panic-sell during market falls

2.

Invest without a clear goal or risk assessment

3.

Ignore portfolio reviews and rebalancing

4.

Imitate others without understanding their situation

5.

Focus too much on short-term news, ignoring long-term potential

6.



An MFD helps you avoid these traps and stay disciplined — a benefit worth far more than the small percentage you save in Direct Plans

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Long-Term Gains Beat Short-Term Savings

Studies show that investor behaviour — not fund performance — is the biggest reason for poor returns. Even great funds can disappoint if you enter or exit at the wrong time.

Saving a little today might cost you a lot tomorrow. With the right advisor by your side, that “extra” cost becomes **the smartest investment you ever make.**



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

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