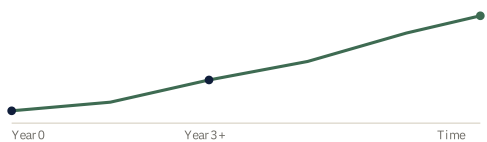


Shantanu Jha Financial Services
Mutual Fund Consultant & Distributor

A short guide to investment time horizon and equity mutual funds

Why I Prefer Equity Mutual Funds for a 3+ Year Horizon

Investing isn't only about where you put your money. It is also about how much time you give it.



Long-Term Investing Equity Mutual Funds

Research by Shantanu Jha

Three Years Is a Starting Point, Not an Exit Date

3+ years is the minimum horizon worth considering for equity exposure — not a fixed date on which to withdraw.



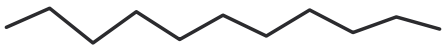
Equity markets move in cycles. Time can help investors navigate short-term volatility.

Why Equity Mutual Funds?

- Diversification across companies and sectors
- Professional fund management
- Exposure to long-term business growth
- Potential benefit of compounding

Short Term vs Long Term

Short term



Market volatility can dominate

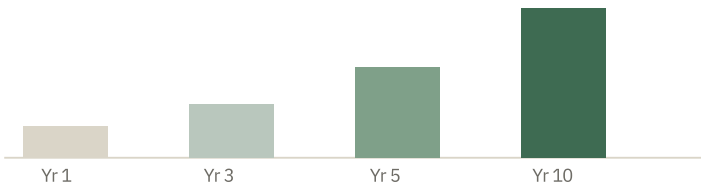
Longer term



More time to navigate market cycles

Longer horizon does not eliminate risk.

Compounding Needs Time



Compounding is not instant. It becomes more meaningful when investments remain invested and returns are reinvested over time.

But Equity Is Not for Every Goal

- Market-linked
- Can be volatile
- Returns are not guaranteed
- Goal and risk capacity matter

Suitability depends on the individual investor's goal, time frame and risk capacity.

What is the goal, and how much time can I give my money?

For a suitable long-term goal, equity mutual funds can be an important part of a portfolio.

Investing isn't only about choosing where to put your money.
It is also about giving your investment enough time to do its job.

3+ years is a starting point for considering equity, not a guaranteed exit date.

Shantanu Jha | Finance
AMFI Registered Mutual Fund Distributor



Shantanu Jha Financial Services

Mutual Fund Consultant & Distributor

Designing goal-oriented portfolios for families and corporate professionals.

Let's build a portfolio aligned to your goals.

For questions on your investment horizon, goal planning, or portfolio structure, reach out directly.