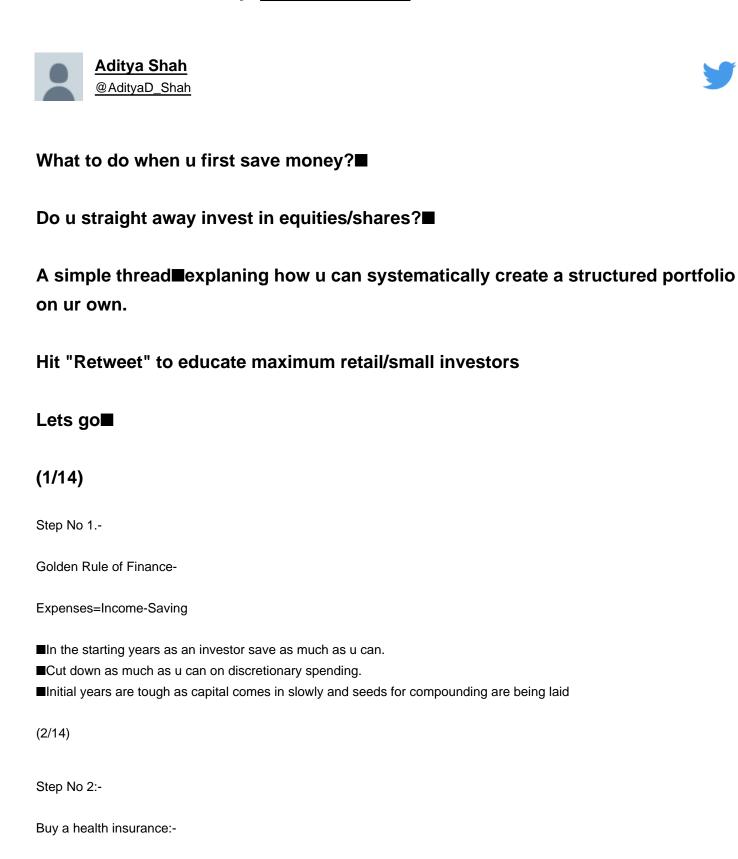
Twitter Thread by Aditya Shah



Health insurance will protect your portfolio against undue shocks of unforeseen hospitalization

A detailed review of how to buy health insurance is here■:-
https://t.co/2vsWcH1ZZE
(3/14)
As part of financial planning
A thread on health insurance
What is health insurance?
Health insurance is a insurance that covers medical expenses that arise due to an illness. These expenses could be related to hospitalisation costs, cost of medicines etc.
1/
— JST Investments (@JstInvestments) <u>December 24, 2020</u>
Step No 3:-
Buy a Life Insurance(If required):-
Evaluate the need for life insurance.
If need be buy a term plan.
A detailed review of how to buy life insurance is here■:-
https://t.co/3Q0bwfqVZM
(4/14)
Term Plan or a ULIP or a endowment plan?\U0001f914
Life Insurance simplified:
Do 're-tweet' & help us educate more investors
A Thread \U0001f9f5\U0001f447
(1/15)
— JST Investments (@JstInvestments) April 5, 2021
Step 4:-

Evaluate ur life goals

Goals can be:-
Retirement
■Buying a house
■Child's Marriage
Child's Education
Evaluate the year in which the goal will be achieved with the amount of estimated amount
75/14)
O 14)
Step 5:-
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Typhysto yr Digly Drofile
Evaluate ur Risk Profile:-
Create a statement of asset and liability
Based on how aggressive of ur goalsevaluate how much risk u can really take.
J can also approach various financial planners to evaluate ur risk profile.
(6/14)
Step 6:-
Create an emergency corpus:-
Emergency corpus helps u fight against any unforeseen emergency that may require financial assistance.
Deploy the fund in fixed deposits or debt mutual funds
7/14)
Step 7:-
Asset Allocation:-
Based on ur risk profile create a % allocation to
and the first promo droute a 70 and dation to
1. Equity
2. Debt
3. Real Estate
4. Gold.
A detailed thread on how to go about asset allocation here:-

https://t.co/nRXioviFy6

Financial Planning is the first step to having a secure life.
Asset allocation is vital part of financial planning!
A thread on Asset Allocation\U0001f9f5
Do "retweet" for Maximum Reach
Lets go\U0001f447
(1/10)
— JST Investments (@JstInvestments) April 8, 2021
Equity:-
 ■Create the desired allocation to equities as part of asset allocation ■If u do not know how to analyze shares do not go direct equities and invest in mutual funds ■Create a mixture of index funds+active funds ■SIP a mutual fund for 10 years at least.
(9/14)
■When going direct equitydo not take advise from social media like youtube/twitter. ■Constantly evaluate ur portfolio 3-6 months to make sure the portfolio is going in the right direction.
(10/14)
Debt:-
■Stick to fixed deposit if tax planning allows it ■Stick to short term debt funds when investing in debt mutual funds ■Avoid credit risk funds
(11/14)
Real Estate:-
■Should be at least 10% of the portfolio ■However do not make the mistake of putting 80-90% in this asset. ■REITs can be a better option than physical real estate
A detailed thread on REITs:-

https://t.co/sMXkxZjtMN

(14/14)

A product that provides a fixed income that is better than FD +an upside like equity.
A Thread \U0001f9f5\U0001f447
— JST Investments (@JstInvestments) June 9, 2021
Step 8:-
Re-evaluation
Constantly keep re-elevating at regular intervals of 3-6 months.
Also re-evaluate the portfolio at any big life changes that u may have.
This will ensure u are aligned to ur goals
(13/14)
Conclusion:-
■By following simple processes u can make a great portfolio
■Be systematic tabulate everything down
■Buy adequate insurance cover
■Maintain emergency corpus
■Diversify across all asset classes
■Constantly keep re-evaluating

Real Estate Investment Trusts (REITs) Simplified.