



HOUSE OF
PMS

PRESENTS

A SIMPLE CHECKLIST TO REVIEW A LONG-TERM

MUTUAL FUND PORTFOLIO



Protect Before You Invest:

The biggest threat to your wealth isn't market volatility.

It's being forced to sell when markets are down.

Emergencies happen. Markets fluctuate.

Without protection, you may liquidate long-term equity at the worst possible time, breaking the power of compounding.

- ◆ Build a Contingency Fund
Keep 6–12 months of expenses in safe, liquid options.

- ◆ Have Adequate Insurance
 - Comprehensive Health Insurance
 - Pure Term Insurance

Insurance protects your family.

Investments build your wealth.

Never mix the two.

Avoid ULIPs and traditional endowment plans.



2

Quantify Your Goals.

Dreams are emotional.

Goals need numbers.

If you don't define the target, you'll never know if you're on track.

- ◆ Know Your Retirement Number

Use a retirement calculator to estimate the corpus you'll need.

Inflation is real. Lifestyle costs rise. Plan for it today, not at 55.

Clarity reduces anxiety.

- ◆ Reverse-Engineer Your SIP

Once you know the target corpus, use an SIP calculator to back-calculate:

“How much should I invest monthly?”

Small, disciplined amounts today

→ Big, comfortable freedom tomorrow.

Hope isn't a strategy. Numbers are.

Use our retirement and SIP calculators on houseofpms.com to get clarity in minutes.



3

Assess Your Risk Tolerance

High returns sound exciting.
Volatility doesn't.
Before investing, ask yourself:
Can you stay invested when markets fall?

- ◆ Take a Risk Assessment

Try a free risk test; it may surprise you.
But remember, online scores are basic.

Real clarity comes from professional guidance.
Sign up at houseofpms.com and let's align your portfolio
with your true risk profile.
Right risk. Better decisions.



4

Diversify with Intention

Blind diversification is just spreading money around.

Strategic diversification is designing a portfolio with purpose.

The House of PMS Advantage

At House of PMS, diversification isn't random. It's structured.

Your portfolio blends:

Core Growth (long-term compounding)

+

Tactical Allocation (capturing market opportunities)

You don't just diversify.

You diversify intelligently for consistency and upside.

Better allocation. Better resilience. Better outcomes.



5

Smart Equity Fund Selection

Performance alone isn't enough.

- ◆ Build a strong core with Flexi-cap/Multi-cap funds.
- ◆ Focus on consistency, not just recent returns; check rolling returns and risk-adjusted metrics.
- ◆ Avoid holding too many funds; diversification should be intelligent, not excessive
- ◆ Avoid extremes, no chasing winners, no panic allocations.
- ◆ Stay diversified, but not cluttered. Quality over quantity.

Select with discipline. Stay invested with confidence.



6

Add Protection to Your Portfolio

Equity helps you grow.
Gold helps you stay steady.

A small allocation to gold (or commodities) can cushion your portfolio during market falls or inflation spikes.

Gold often moves differently from equity, helping reduce overall volatility.

You don't need a lot.

Just enough to steady the ride.



7

You've Made It This Far... Here Are Some Bonus Tips

If you've stayed till this slide, you're already ahead of most investors.

Here are a few simple habits that make a big difference:

- ◆ Check exit loads & lock-ins before investing.
- ◆ Don't keep switching to recent top performers.
- ◆ Review funds patiently; consider change only after 3-5 years of consistent underperformance.
- ◆ Automate your SIPs. Discipline beats timing.

Small discipline. Long-term rewards.



8

Final Step: Rebalance & Simplify

Markets move. Your allocation shifts.
Review periodically and rebalance to maintain your intended risk level.
Avoid overcomplicating.
Too many funds and frequent changes create noise.
Keep it simple. Stay disciplined. Let compounding work.



10

Build Smarter. Stay Invested. Grow With Intention.

If this checklist resonated with you, imagine what a structured, professionally designed portfolio can do.

At House of PMS, we combine **discipline + research + intelligent allocation** to build portfolios that endure cycles, not chase them. Core strength. Tactical flexibility. Clarity without complexity.

👉 Visit houseofpms.com
Let's build your portfolio with intent.

