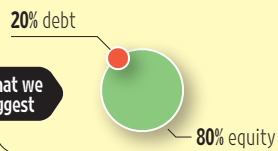


# PORTFOLIO OF THE OPTIMIST

What we suggest



Returns as on 16 May

Category/schemes (allocation) (%)	1 year return (%)	Fund rating
Kotak Flexi Debt (20)	8.57	★★★★★
Birla Sun Life Frontline Equity(20)	24.12	★★★★★
HDFC Top 200 (20)	25.23	★★★★★
Kotak 30 (20)	30.83	★★★★★
Reliance Growth(10)	29.72	★★★★★
DWS Investment Opportunity (10)	53.82	★★★★★

Category ■ Debt: Medium-term ■ Equity: Diversified

## And why.....

The investor who is sure that things are going to look up would surely like to focus on equity, but we recommend a small stabilizer of debt. Around 20% debt will help your portfolio weather bad times as well as give you an opportunity to retain profits. When equities go up, just maintain the debt allocation to around 20% by regularly shifting some equity gains to debt, and you will be happier when the markets become weak. Of the 80% equity allocation, 60% is divided among three five-star funds with a long history of conservative good performance. The remaining 20% is allocated to two aggressive equity funds that should do well when the markets zoom up.