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Dear Patrons,  
Greetings!

We are pleased to share our monthly newsletter "Knowledge Initiative" for April 2021.

We thank you for reading and acknowledging our newsletter every month. Knowledge Initiative Team is committed to bring to you more educative and informative articles.



## 1. Importance of Retirement Planning:

Retirement planning is an essential part of financial planning. An increase in average life expectancy increases the need for retirement planning.

Planning for retirement not only ensures an additional source of income but also helps in dealing with medical emergencies, fulfill life aspirations and be financially independent.



## 2. Global Funds - Geographical diversification:

When it comes to investments, diversification is the name of the game. Global Mutual Funds can be an important tool in your arsenal and can help you make huge profits on investments in the global market.

Global Mutual Funds are great for investors who are looking to diversify their portfolio.



## 3. LIST OF TOP MUTUAL FUNDS:

Most of us either Google for it or asks his/her friend or colleagues about it. So, here we have collated a list for you.

Check the best performing funds in their respective categories.



## 1. Importance of Retirement Planning:

Retirement planning doesn't mean one should only concentrate on their finances. Retirement planning requires a combination of financial and personal planning. Personal planning determines one's satisfaction during their retirement.

Primarily personal planning revolves around the question 'how does one want to spend their retirement?' Having an idea of how retirement should be will help in determining financial needs.

### Benefits of Retirement Planning:



#### Stress-free life:

- With having investments that earn regular income during retirement leads to a worry-free life
- Retirement is the age where one has to relax and reap the benefits of all the hard work.



#### Money works for you:

- Retirement days are the days where one cannot work any longer, it is the time when the money one earned should do all the work.
- Starting small also helps in generating significant returns in the future, invest in well-diversified portfolio, that'll have the capacity to generate returns during retirement.



#### Inflation beating returns:

- Holding money in a bank savings account will not generate high returns.
- Proper investment planning will help one to generate significant returns in the long term.

## Who acts smarter for his retirement...?



SIPs are considered beneficial for long-term goals!

A small amount invested for a long time period would fetch better returns than a one-time investment.

It's always better to start early to unlock the power of compounding.

We recommend the SIP route, especially if you are salaried and risk-averse.

Connect with us for your retirement planning requirements!



## 2. Global Funds - Geographical diversification:

While the Indian economy has been doing well over the medium term, the fact is that our GDP is just over 3% of the world GDP, and as such there are many opportunities for investments outside of India as well.

Geographical diversification allows the investor to spread the country risk while also enabling them to be a shareholder in some of the best-performing and innovative companies in the world.

### Why should you invest in Global Mutual Funds?

- Since you are investing in mutual funds from a different country, your investments are insulated against the market ups and downs in your own country
- Investing in mutual funds in the fastest growing markets across the globe will help you earn rich rewards
- Exposure to foreign currency can help you earn more and meet your future requirements
- The time period for investing in Global Mutual Funds is typically more, hence making it a suitable candidate for long-term investments

### Benefits of Global Mutual Funds:



#### Access Globally Renowned Firms

- Investment in a global company, benefits you from its global presence and spread.
- The growth prospects of such companies are not restricted to a country.



#### Diversify Across Countries

- Spreading your investments across geographies is diversification on a global scale
- Regional markets perform differently based on local as well as global events and incidents.



#### Currency Diversification

- Investing in these funds can also be a hedge against the rupee, which has been depreciating against the dollar over the long term.
- One can earn Foreign Exchange appreciation gain without any change in invested value.



#### Low Correlation

- Low correlation between different countries indicates how the indices of these two markets seldom move in tandem.
- It implies, if performance of investments in one geographical region goes up, returns on other declines less or sometimes even gain.

The Indian equity market accounts for only 2% of the World's total market capitalization. Global Funds give the opportunity to invest in the rest of the international equities market and aim to benefit from a diversified equity portfolio.

**We advise you to, allocate 10-15% exposure to Global Funds, to provide a hedge against domestic equities.**

### 3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	NAME OF SCHEME
LARGE CAP	Axis Bluechip Fund Mirae Asset Large Cap Fund
LARGE AND MID CAP	Tata Large & Midcap Fund Edelweiss Large & Midcap Fund
FLEXI CAP	UTI Flexi Cap Fund Parag Parikh Flexicap Fund
FOCUSED	Principal Focused Multicap Fund Axis Focused 25 Fund
MID CAP	Axis Midcap Fund PGIM India Midcap Opportunities Fund
SMALL CAP	Axis Small Cap Fund Kotak Small Cap Fund
ELSS	Axis Long Term Equity Fund Mirae Asset Tax Saver Fund
HYRBID AGGRESSIVE	Mirae Asset Hybrid Equity Fund SBI Equity Hybrid Fund
BALANCED ADVANTAGE FUND	Kotak Balanced Advantage Fund Edelweiss Balanced Advantage Fund
TECHNOLOGY	ICICI Prudential Technology Fund Tata Digital India Fund
GLOBAL	PGIM Global Equity Opportunities Fund Edelweiss Greater China Equity Off-shore Fund
DEBT - CORPORATE BOND	Kotak Corporate Bond Fund ICICI Pru Corporate Bond Fund
DEBT - BANKING & PSU	DSP Banking & PSU Debt Fund IDFC Banking & PSU Debt Fund

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