



**Akhil Chugh**  
Director - Net Brokers

Dear Patrons,  
Greetings!

We are pleased to share our monthly newsletter “Knowledge Initiative” for June 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. Children Education Planning:

Education is the foundation of your child’s future. In this age of cut-throat competition and ever-increasing education fees it is important to start saving early on.

And what better way than investment to make more money by saving money?



## 2. Importance of Health Insurance during Covid:

In a crucial time like this, having an optimum health insurance plan that would provide some financial relief to the insured and the dependents has been the need of the hour.

Having insurance that provides an adequate coverage amount is the most essential factor whilst selecting a plan.



## 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.

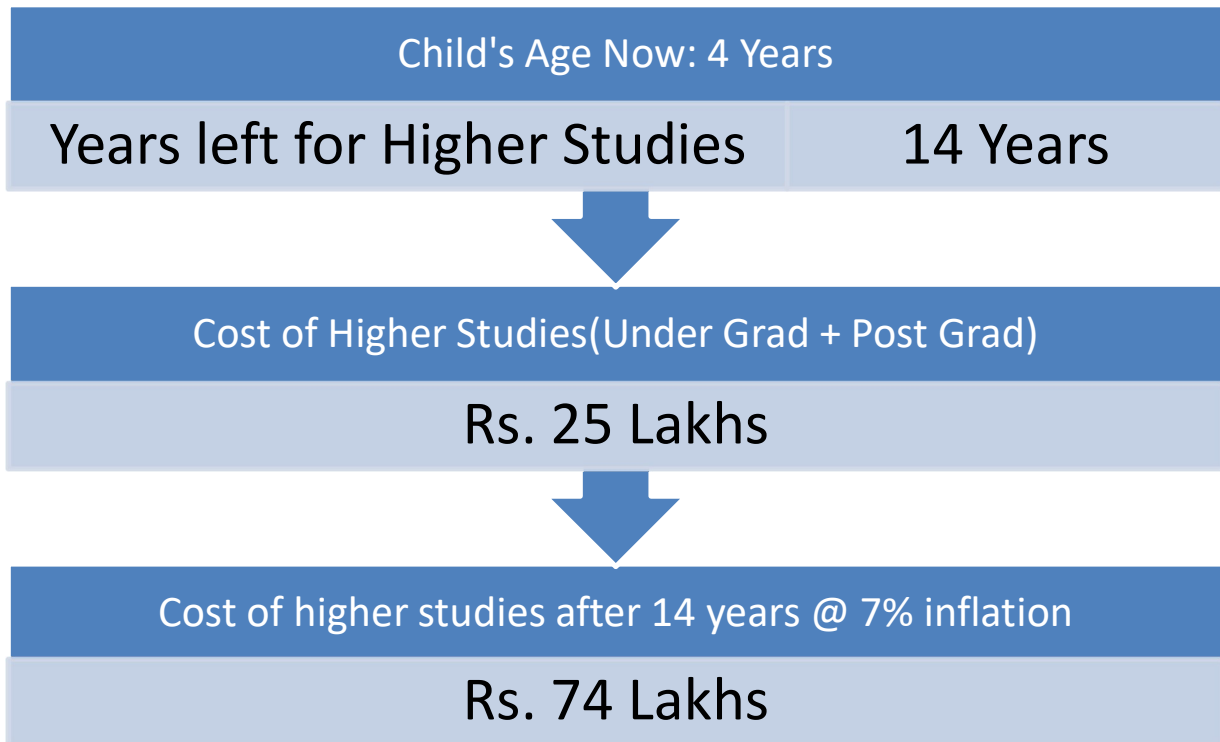


## 1. Children Education Planning:

Equipping your child with the best educational opportunities is always a priority. It enables them to pursue their interests and become independent and informed individuals. However, it comes at a price, quite literally. The cost of education in India is on a steep rising curve.

What you need is a plan that arms you with the necessary funds to help your child receive a quality education.

### How to fund your Child's Education?



Monthly investment needed to achieve this goal @ 12% CAGR = Rs. 17,929/month

If you are late by: 5 years or 10 years you will have to invest Rs. 28,024 or Rs. 61,772/month respectively.

But if you start early, when the kid is 2-year-old, you just have to invest = Rs. 15,552/month

Before preparing a financial plan, you must evaluate your child's future needs; forecast the expenses that may arise.

We advise you to, begin the process of saving and investing early so that an adequate corpus is created for the fulfillment of your children's desires and ambitions.



## 2. Importance of Health Insurance during Covid:

The COVID-19 pandemic has led to an enormous loss of human life worldwide. The economic and social disruption caused by the pandemic is upsetting. And, people's health is worst affected by it.

It has made everyone realize that the future is unpredictable and that medical emergencies can occur at any time, making Health Insurance highly essential during this time.

### Factors to consider while buying Health Insurance:

- **Sufficient Coverage:** Medical treatments for Covid-19 can cost high medical bills thus choosing insurance plans that provide maximum coverage is important so that one can reduce the burden of medical expenses.
- **Check the Different Premium Options:** Always prefer a health insurance plan with low premiums but would have sufficient coverage. A health plan should feel like a future securing investment and not a liability.
- **Cashless Hospitals:** Many insurance companies have tie-ups with a list of hospitals, and having a plan with such an insurer can help one obtain the benefit of cashless treatment during medical emergencies.
- **Waiting Period Clause:** Waiting period is the time during which you are unable to claim the benefits of your health insurance from your insurance provider; that is, you must wait for a certain amount of time before filing a claim. The waiting period for covid coverage ranges from 7 days to 30 days.
- **Claim Settlement Process:** Claim settlement process must be easy, seamless, and agile. Always compare settlement processes, timelines, and approval ratio amongst various companies before selecting a health insurance plan.

### IN THE FIRST HALF OF 2020-21, HEALTH PREMIUMS OCCUPIED TOP SPOT IN NON-LIFE SEGMENT



Health insurance always gives you peace of mind as one doesn't need to depend on another person for financial support during a medical emergency. Therefore, it is advisable to get a health insurance plan at the soonest and secure your lives and the lives of those you care about.

Get in touch with us at [mail@netbrokers.co.in](mailto:mail@netbrokers.co.in) to learn more about available Health Insurance plans.

### 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	Axis Growth Opportunities Fund Kotak Equity Opportunities Fund
FLEXI CAP	PGIM India Flexi Cap Fund Parag Parikh Flexi Cap Fund
FOCUSED	Principal Focused Multicap Fund Axis Focused 25 Fund
MID CAP	Axis Midcap Fund PGIM India Midcap Opportunities Fund
SMALL CAP	Nippon India Small Cap Fund Kotak Small Cap Fund
ELSS	Axis Long Term Equity Fund Kotak Tax Saver Fund
HYRBID AGGRESSIVE	Mirae Asset Hybrid Equity Fund Kotak Equity Hybrid Fund
BALANCED ADVANTAGE FUND	Nippon India Balanced Advantage Fund Edelweiss Balanced Advantage Fund
TECHNOLOGY	ICICI Prudential Technology Fund Tata Digital India Fund
HEALTHCARE	Nippon India Pharma Fund DSP Healthcare Fund
GLOBAL	PGIM Global Equity Opportunities Fund Edelweiss Greater China Equity Off-shore Fund
DEBT – MEDIUM DURATION	Axis Strategic Bond Fund ICICI Prudential Medium Term Bond

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**Net Brokers Private Limited**

**Registered Office:** A-35, Shivalik, New Delhi -110017

**Head Office:** 22, New Market, Malviya Nagar, New Delhi- 110017

**Telephone:** +91-11-41881002, **Mobile:** +91-9311999924.

**E-mail:** mail@netbrokers.co.in

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