



Dear Patrons,  
Greetings!

We are pleased to share our monthly newsletter “Knowledge Initiative” for July 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. Delay in SIP:

Waiting to begin your savings plan can have a crucial impact on your results. A delay of even a few years could cost you crores of rupees.

Also, postponement in investment can result in a higher financial burden in the later stages of life, and one may not be able to save enough for long-term goals.



## 2. Term insurance and SIP – A good combination:

The ultimate financial protection shield is created when investments are backed up by a full-proof term insurance plan which makes the combination of ‘SIP’ & ‘Term Insurance’ the best plan. Let’s understand why this combination is highly recommended.



## 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. Delay in SIP:

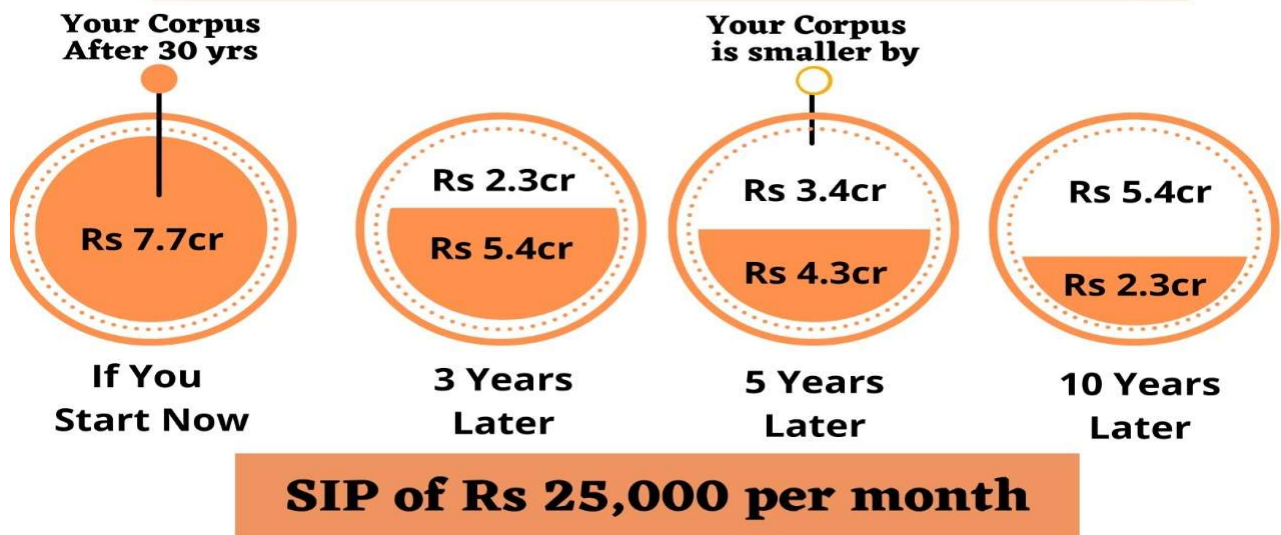
Each of us has unlimited financial goals - Retirement, Child's Education Planning, Marriage, Holidays, etc. To fulfill these goals, one needs to start saving money at right time, so that one can create the desired corpus.

The sooner you start, the lower the amount of savings you need to create the required corpus. If you delay the SIP today, you will require more money to invest to meet the same goal.

### What will happen if you delay your SIP?

- **Desired wealth will not be generated:** If you delay your investments then you won't be able to generate desired corpus as the power of compounding returns will be diminished.
- **Constant fear of an uncertain future:** A person who doesn't save has always a constant fear in their lives. They fear about what action they will take if there is a sudden unexpected event in life that requires a good amount of money.
- **No peace of mind:** Pandemic has taught us a very important lesson. No one can predict what will happen in the next second of our life. With such unpredictability, we tend to take a huge risk in life by not investing for our future.
- **Chances of getting into the 'Debt Trap' are very high:** If you don't invest now, in case of any emergency the only option you are left with is to take a loan by paying high interest.

## Delayed Investing Can Be Costly



*\*Assuming 12% CAGR in Equity Mutual Funds*

If you start investing Rs. 25,000 per month at the age of 30, you stand to accumulate around Rs. 7.7 crores at the age of 60 when you retire. A delay of 5 years can set you back by Rs. 3.4 crores i.e., if you start investing Rs. 25,000 per month at age 35, you stand to accumulate Rs. 4.3 crores at age 60.

**We advice you to start your SIP 'now' as there is no good or bad time to do it.**



## 2. Term insurance and SIP – A good combination:

‘SIP’ prepares you for the long term while a ‘Term Plan’ can make you tension-free from the moment you buy it. Term Plan comes with a dual advantage of securing your family’s future and saving taxes as well.

‘SIP’ and ‘Term Insurance’ are a brilliant combination in one’s portfolio. Moving hand in hand with each other, these financial products can create a win-win situation for an investor. The investor is not only generating a huge corpus for him and his family but also securing themselves from any unforeseen circumstances.

### Benefits of Term Plan:

- The premiums are affordable to an investors’ pocket that can be paid on a monthly/yearly basis.
- Term plans allow tax deduction under section 80C and hence are eligible for tax benefit under section 10(10D).
- They allow high insurance amounts provided to your family members to maintain a regular living and pay off the family debts, in your absence.

### What do you Miss out by not having a Term Insurance?

- Financial stability in meeting daily expenses after a breadwinner’s sudden demise.
- Assurance for meeting financial objectives like children’s education & marriage.
- Relief from the financial burden of home loan repayment in your absence.

### When should you invest in a term insurance?

- The younger, the better for availing low premiums
- Lifestyle diseases, which have a higher scope of occurring with age, may lead to rejection of a Term Insurance application.

### Term Insurance Plan with SIP makes your family secure with less worries!

The best strategy for investors is to take protection cover with a Term Insurance Plan and top this up with a Systematic Investment Plan (SIP) in an equity Mutual Fund Scheme for wealth creation

Age: 30 Years	SIP	Term Plan of 1Cr.
<b>Duration</b>	<b>30 Years</b>	<b>30 Years</b>
<b>Monthly Outflow</b>	<b>25,000</b>	<b>1,000</b>
<b>Total Investment</b>	<b>9,000,000</b>	<b>360,000</b>
<b>Expected Annual Return</b>	<b>12%</b>	<b>Nil</b>
<b>Final Corpus</b>	<b>Rs. 7.7 Cr</b>	<b>Rs. 1 Cr in case of death</b>

Evaluate your financial needs and family expenses when you finalize the best insurance plan for you. Remember, the period of coverage should be available till all your liabilities are over.

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