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Dear Patrons,
Wishing you all a happy Independence Day!

We are pleased to share our monthly newsletter “Knowledge Initiative” for August 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. Link investments to Financial Goals:

Goal-based financial planning gives investing a perspective and helps you stay on track. Investors who invest randomly and don't have goal-tagged-investments find it difficult to handle volatility in the markets.

To handle such volatility most people should link their investments to financial goals.

Take your SIP to
the next level.



2. SIP Top-up:

With times, your income levels change due to annual increase in salaries or business income etc., therefore, you may have more surplus money available to invest.

A SIP Top-up allows you to increase the SIP amount annually. The SIP top-up amount can be specified as a percentage or a fixed amount every year over the original SIP amount.



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. Link investments to Financial Goals:

Goal based investing focuses on meeting goals that are personal and specific. So, instead of measuring an investment's performance against a variable like index, this approach uses the future value of a goal as the measure.

To adapt this strategy when investing one must plan as per one's age, risk appetite, financial situation and investment horizon. It is crucial to practice goal-based investing to ensure that funds are available in the right amount and at the right time.

- The ups and downs of the market can test investors' resolve to remain invested (or invest more). In rising (bull) markets, it's easy to say that you will do the right thing, i.e. remain invested + invest more even if the markets were to fall in future. But saying the same thing in falling (bear) markets is not easy. And that is because people overestimate their tolerance for market falls. This is why most people should link their investments to financial goals.
- Tagging investments to your goals help. For example – the recent volatility in people's portfolio due to pandemic is pushing them to focus on unimportant things like how much is market level, what new high & lows the stocks are making, etc.
- But think of it – if you have 3-year-old son and you are investing for his higher education, which is about 15 years away, then it really doesn't matter what the markets are doing in near term.
- If you are simply investing to beat the index or someone else, then these levels are important. But if you plan to use the money to reach your real-life goals, then you need to think of investments as a way to achieve those goals rather than just chasing returns. Institutional investors or investors with a large portfolio can have the goal of maximizing returns and managing the risk.
- Another benefit of linking investments to goals is that it prevents us from digressing. If you get some extra money from somewhere but don't have goals or targets, it's very easy to digress unless you are really disciplined. On the other hand, if goals are clear, chances are that you will want to use the surplus money to give an extra push to your goal-based savings in order to get closer to the goals.

You may have many life goals..



Dream Home



Child Education



Destination Wedding



Luxury Car



Relaxed Retirement

It's time to tick them off with Goal-based SIP



2. What is SIP Top-ups?

SIP Top-ups is an option available to SIP investors wherein they can automatically increase their SIP contributions in the fund they are already investing in.

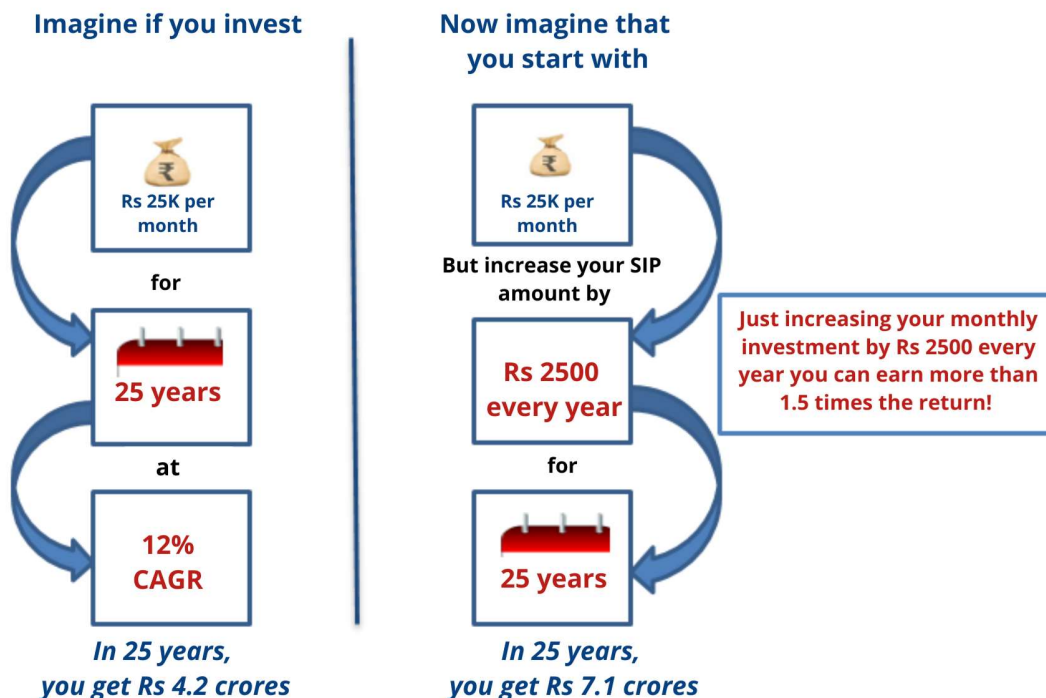
The incremental investing due to Step up SIPs helps a corpus to grow faster. Step-up SIPs allow investors to automate their SIP contribution and increase in line with their expected growth of income.

What are the benefits of SIP Top Up?

- ✓ Helps you reach your financial goals faster and you can expand your goals during the time.
- ✓ Top Up automatically accounts for any inflation during the given time period.
- ✓ Increase your investments with increasing income automatically.
- ✓ A SIP can help you buy your dream home soon, while a top-up could give you the leverage to buy it sooner.

Traditional monthly SIPs vs SIP Top-ups

Make the most of SIP's by steadily increasing the investment amount every year



Disclaimer: Past performance of the Sponsor / AMC / Mutual Fund is not indicative of the future performance of the scheme.

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
HYBRID 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
GLOBAL	PGIM Global Equity Opportunities Fund Edelweiss Greater China Equity Off-shore Fund
HEALTHCARE	Nippon India Pharma Fund DSP Healthcare Fund
DEBT - MEDIUM DURATION	Axis Strategic Bond Fund ICICI Prudential Medium Term Bond

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