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Dear Patrons,  
Greetings!

We are pleased to share our monthly newsletter “Knowledge Initiative” for September 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. Adequate Term Insurance:

Life is short and one can never foretell what the future holds. To make sure that your family is financially secure even after you are gone, opt for a term insurance.

Besides choosing the right term insurance plan, having adequate coverage is a must as it should be able to provide the family with adequate income.



## 2. Why Financial Goals are important for SIPs:

Wealth creation is a long journey and becomes one of the most important goals when you start working. The earlier you plan the better it is in the near future.

It is important that you align the SIPs to the envisioned financial goals, rather than investing in an ad hoc manner. If not, your investments may not serve the intended purpose.



## 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. Adequate Term Insurance:

The covid-19 pandemic has driven home the point that taking term insurance is one of the most important financial decisions that one can make.

Term covers are the simplest form of life insurance that pay out the sum assured if the insured dies during the term of the policy. However, just buying insurance is not enough. The key is to get adequate sum assured to take care of your family's needs.

### Steps to Be Followed to Choose Right Sum Assured:

➤ **Analyze Future Working Years:**

While buying a term plan, you should realize that you are not buying it only to complete a checklist of financial protection. Inadequate life cover bought on a very low premium may not be sufficient for you and your loved ones. Since you will pay a sum assured premium from your income, it is crucial to assess your work life.

➤ **Chart Out Regular Annual Expenses:**

The idea behind buying a term plan is to ensure that your family gets the financial backup they need after you. That is what, you should have a clear idea of you and your family's lifestyle expenses. Since you will pay a premium for the chosen life cover, you must analyze how much money you can afford to pay for it.

To ascertain the coverage, amount and sum assured premium, take note of your monthly expenses, and see how much money you can set aside for insurance needs.

➤ **Consider Major Life Goals:**

Certain life phases like marriage, higher education abroad, and retirement, are special and need additional financial assistance. The choice of sum assured under a term plan should be made accordingly.

These are various landmarks in life for which you need to prepare yourselves from a young age itself financially. You need to calculate and add these expected savings to meet your life goals, which may even increase with every passing year.

➤ **Assess Your Investments, Savings, and Liabilities:**

To select adequate sum assured under term insurance, you need to calculate your liabilities, savings, and investments. For this, you can also use human life value calculators available online. As per the thumb rule, ideally the term insurance should be 8-10 times your gross annual income including all the liabilities. Make sure that all your loved ones are covered, and their lifestyle needs and dreams are met without any compromises.

**Evaluate your financial needs and family expenses to finalize the best insurance plan for you. Get in touch with us at [mail@netbrokers.co.in](mailto:mail@netbrokers.co.in) to learn more about available Term Insurance plans.**



## 2. Why Financial Goals are important for SIPs:

Financial Goals are just planned expenses at different points in our lives. From a new bike or a car to a new home, even a vacation or your child's wedding! We all have different goals at every stage.

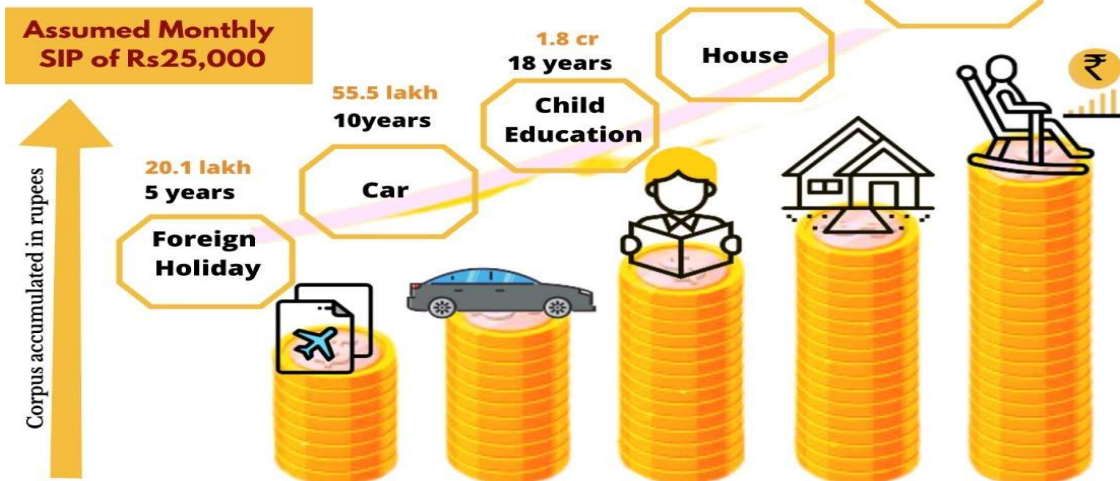
Investing in mutual funds through an SIP is one of the best ways to meet your financial goals. Setting up an SIP makes it easier to budget for investment goals. When you work a small amount into a monthly budget, it becomes more likely that you stick with the plan, making it easier to achieve your investment goals. The earlier you start the more you benefit.

Benefits of SIP can be amplified if you align your SIPs to your respective financial goals. Here are 3 steps to achieve it:

- 1. Invest the right amount:** The first step is to calculate the SIP amount required to achieve the envisioned goal.
- 2. Choose the scheme sensibly:** Select the mutual fund scheme/s that meet your requirements best. You need to evaluate a host of quantitative and qualitative aspects of the respective scheme(s) under consideration, plus understand the investment philosophy, characteristics of the underlying portfolio, performance across market phases (to check for consistency) and the ideologies of the mutual fund house.
- 3. Follow the discipline:** Don't stop or discontinue your SIPs in volatile market conditions or corrections and let the power of compounding help in accelerating the pace of wealth creation.

## START A SIP

And Take The First Step Towards Your Financial Goals.



Assuming CAGR of 12%.

Mutual funds are subject to market risks, read all scheme related documents carefully.

To know more about Mutual Funds, Kindly Contact

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Private Wealth Management  
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### 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 DSP Flexi Cap Fund
FOCUSED	SBI Focused Equity 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
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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