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Dear Patrons,  
Greetings!

We are pleased to share our monthly newsletter “Knowledge Initiative” for November 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. Retirement Planning - The most important goal:

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. Term Insurance is critical:

Life is short & 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. A term plan helps you prepare for such uncertainties.

It is one of the most cost-effective methods to mitigate risk.



## 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. Retirement Planning - The most important goal:

Retirement planning is fairly easy to put off and worry about later, especially when you are young. Most investors do not understand the importance of retirement planning because it is an extremely long-term goal. Long-term goals usually get postponed more often as they seem easier to achieve.

Retirement planning requires a combination of financial and personal planning.

### Benefits of planning retirement:



#### Stress-free life:

- 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.



#### Making Money work for you:

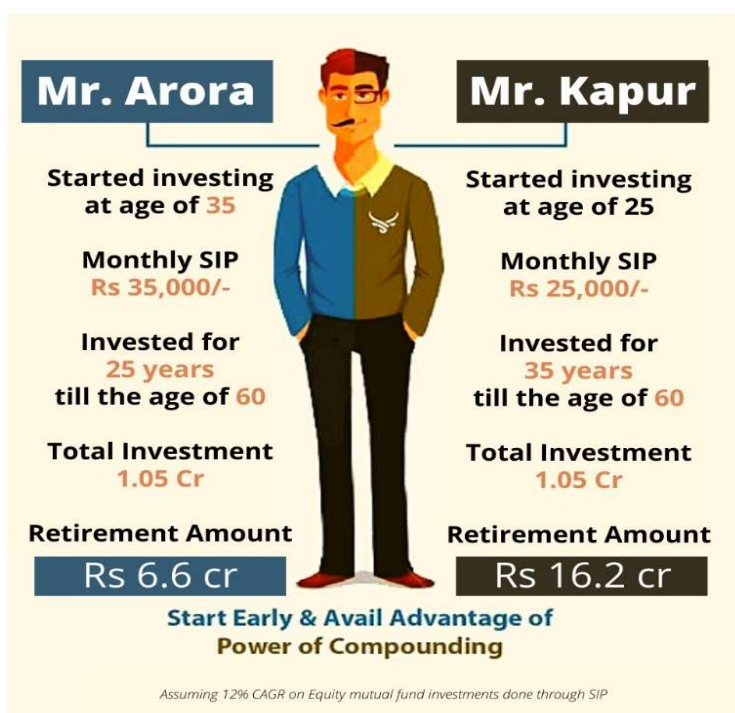
- Retirement days are the days where one cannot work any longer, it is the time when the money one earned should do all the work.
- Starting small also helps in generating significant returns in the future. Invest in a well-diversified portfolio, that'll have the capacity to generate returns during retirement.



#### 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 investment planning requirements!



## 2. Term Insurance is critical:

Term insurance helps you secure your family financially in case you are not around. Term insurance plans are considered to be one of the most important types of life insurance plans that one should buy in today's time.

Term insurance not only provides financial protection to your family in the most unfortunate events but also provides you tax benefits.

### Benefits of Term Plan:

- 1. High Sum Assured at Affordable Premium:** One of the primary term insurance benefits is its affordable cost. As compared to other life insurance policies, a term insurance plan is available at a premium that you can easily afford. The earlier you buy term insurance, the lower will be the premium and more savings you will be left with to invest towards meeting your financial goals.
- 2. Easy to Understand:** While buying a life cover, you may find it difficult to understand the insurance-specific terms of various life insurance policies. One of the prime features of term insurance plans is that they are quite easy to understand.
- 3. Income Tax Benefits:** Term insurance plans also provide tax benefits. While the premium you pay for a term insurance plan is tax-deductible, the payouts also come with tax exemptions as per the existing tax laws.
- 4. Return of Premium Option:** A pure term insurance plan only provides life cover to the beneficiary in the event of the life insured's untimely demise. It does not provide any benefit on maturity. However, you can get maturity benefits under term insurance plan if you opt for the return of premium option. This option will require you to pay higher premiums but will return you the total premiums paid by you if you survive the policy tenure.

<b>Term Insurance Plan with SIP makes your family secure with less worries!</b>		
<b>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</b>		
<b>Age: 30 Years</b>	<b>SIP</b>	<b>Term Plan of 1Cr.</b>
<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 yourself. 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 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
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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