



Dear Patrons,
Season's Greetings!

We are pleased to share our monthly newsletter "Knowledge Initiative" for December 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. Cost of delay in Starting SIPs:

People tend to delay their investment each day to the following day with a mindset that it hardly makes any difference. A delay of even a few years could cost you crores of rupees.

The sooner you start, the lower the amount of savings you need to create the required corpus.



2. Importance of Health Insurance in Covid Times:

Covid has underlined the uncertainties that life brings along, the need to evaluate one's risks and have them covered by insurance. It has made us all realize the importance of health and health insurance plans.

With new variant of Covid spreading around, Health Insurance has been the need of the hour.



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. Cost of delay in Starting SIPs:

The secret to being 'wealthy' is not always making big decisions but also making small decisions like not delaying your investments and starting right now. A few years delay in making your first investment can cause a crore worth of harm to your financial status.

The longer you delay investing, the more money it will cost you. Surprisingly, people think the cost of delaying investing is not as significant of a figure as what it truly is.

Key consequences of delayed investments:



Lower wealth creation:

- Investments grow over time. When one starts investing early, one gets a considerable head start over others in similar situations who start late.
- Apart from getting a head start, investing early also brings with itself the wonderful compounding effect.



Comparatively higher investments:

- Delay in investment could cause lower returns as you lose on the magic of compounding.
- If you start late, you have to invest a larger sum of money to create a desired corpus required to achieve your financial goals.



Risk appetite & its implications:

- Generally, you have a higher risk appetite at a young age as there are fewer responsibilities. Thus, starting early allows investors to take more risks and have an opportunity to earn better returns.
- Investing early also help to build a healthy spending-saving balance.

Why A Delay In Starting SIPs Is Costly?

If you start investing Rs 25,000 a month at age 25, you stand to accumulate around Rs 15.2 crore at age 60 when you retire. A delay of just 5 years sets you back by Rs 7.3 crores!



If you are starting at age	Number of years remaining (Years)	Corpus Value (Rs crore)	Your total investment (Rs Lakhs)
25	35	15.2	105
30	30	7.9	90
35	25	4.0	75



Assuming 12% CAGR in Equity Mutual Funds

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



2. Importance of Health Insurance in Covid Times:

The COVID-19 pandemic negatively affected the economy, causing millions to face monetary constraint and damages. This, accompanied by the increasing expense of hospitalization and correlated medical expenditures, has increased the eagerness to learn more about and get health insurance plans.

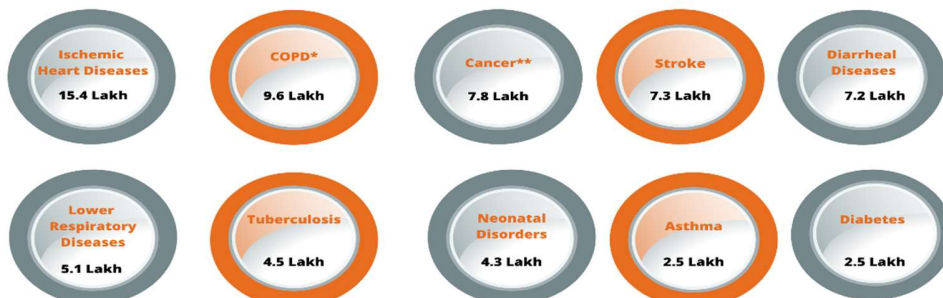
A health insurance plan is extremely useful when it comes to beating medical treatment inflation.

Crucial reasons why you need to consider getting a health insurance plan today:

- 1. To safeguard your family:** When scouting for an ideal health insurance plan, you can choose to secure your entire family under the same policy rather than buying separate policies. Consider your ageing parents, who are likely to be vulnerable to illnesses, as well as dependent children.
- 2. To deal with medical inflation:** As medical technology improves and diseases increase, the cost for treatment rises as well. By paying a relatively affordable health insurance premium each year, you can beat the burden of medical inflation while opting for quality treatment, without worrying about how much it will cost you.
- 3. To protect your savings:** While an unforeseen illness can lead to mental anguish and stress, there is another side to dealing with health conditions that can leave you drained – the expenses. By buying a suitable health insurance policy, you can better manage your medical expenditure without dipping into your savings.
- 4. To fight lifestyle diseases:** Lifestyle diseases are on the rise, especially among people under the age of 45. Illnesses like diabetes, obesity, respiratory problems, heart disease, all of which are prevalent among the older generation, are now rampant in younger people too.

Think you don't need health insurance?

Take a look at the top 10 cause of death in India. In India, apart from heart and respiratory disease, nearly 2,000 people die everyday from Diarrhoea and over 12,00 from TB.



Source : WHO Global Burden Of Diseases Except Cancer

In March 2021, health insurance companies in the non-life insurance sector have increased by 41%, driven by rising demand for health insurance products amid COVID-19 surge. 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 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 HDFC Large And Midcap 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	Mirae Asset Healthcare Fund DSP Healthcare Fund
DEBT - MEDIUM DURATION	Axis Strategic Bond Fund ICICI Prudential Medium Term Bond

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