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Dear Patrons,

As we celebrate the **9th anniversary** of our '**Knowledge Initiative**' series, I would like to thank you all for your trust and ongoing commitment to Net Brokers. We continue to build strong, lasting relationships as the key to our mutual success.

We are pleased to share our anniversary edition of the newsletter 'Knowledge Initiative' for April 2022.

We thank you for reading and acknowledging our newsletter every month. The knowledge Initiative Team is committed to bringing to you more educative and informative articles.



1. Make volatility your friend:

History shows that investing during periods of market volatility can be uncomfortable in the short term but rewarding over time.

The worst thing an investor can do is to enter the market at peak levels and exit at low levels out of panic. Remaining invested over the long term through peaks and troughs and using the SIP investment strategy to continue investing, is a smart way to build wealth.



2. Health Insurance:

The lives of people have changed radically over the years, and it hasn't necessarily been for the better.

The assurance of health coverage that comes with medical insurance allows us to be rest assured in times of medical emergencies or even planned hospitalization.



3. LIST OF TOP MUTUAL FUNDS:

Check the best performing mutual funds in their respective categories.



1. Make Volatility Your Friend:

Behavioral studies suggest that the fear of loss influences most investors more than the hope of gain. This is why many investors tend to sit on the sidelines during market gyrations or even exit their investments during market sell-offs.

History shows that investing during periods of market volatility can be rewarding for long-term investors.

VOLATILITY PROVIDES OPPORTUNITIES

While history may not be the best guide to future performance, the reason why opportunities arise during periods of market volatility is behavioral-led, and hence potentially enduring. Stocks often sell off more than is warranted due to the over-reaction of investors to a particular event. Hence, it is not surprising that the same stocks can rebound once fundamental factors are considered more carefully.

It thus looks like volatility is not to be feared, but to be embraced. SIP, as the name suggests, is a systematic way of going about your investment activity. Quite often, lack of time and doubts about market movement are the factors that affect one's investment activity. SIP is a tool that works to overcome this volatility.

Investing in SIP not only reduces your cost but also allows you to purchase more units if prices are low and fewer units if prices are high. So, automatically your portfolio starts to grow.

INVESTORS CAN GET THE BETTER OF RISING VOLATILITY BY CONTINUING INVESTMENTS THROUGH SIP's & RESIST TEMPTATION TO EXIT THE MARKET WHEN VOLATILITY SPIKES

Make Market Volatility Your Best Friend

Month	Amount Invested	Unit Price(Rs)	No of Units Purchased
Jan	10,000	14	714
Feb	10,000	13	769
Mar	10,000	12	833
Apr	10,000	14	714
May	10,000	15	666
Jun	10,000	16	625
Jul	10,000	11	909
Aug	10,000	9	1111
Sep	10,000	10	1000
Oct	10,000	12	833
Nov	10,000	14	714
Dec	10,000	15	666

Invest through a Systematic Investment Plan (SIP) and see how Rupee Cost Averaging helps you to smooth out the market ups and downs over a year.

Total Amount Invested Regularly for 1 year: 1,20,000

Avg Cost: Rs.12.9

No of Units Purchased: 9,554

Total Lumpsum Invested in Jan: Rs.1,20,000

Unit Cost: Rs.14

No of Units Purchased: 8,571

So, with SIP market volatility can be tamed over the long term to help you build wealth!



2. Health Insurance – A Necessity:

The current COVID-19 pandemic has made the entire world sit up and realize that medical exigencies are unpredictable and can cause a financial upheaval that is tough to handle.

Besides, with the rising cost of medical expenses, access to good medical facilities and hospitalization costs can be financially strenuous. Therefore, getting a health insurance cover for yourself and your family can provide the added protection you need in times like these. Apart from the obvious benefit of having the financial confidence to take care of your loved ones.

The need for medical insurance has elevated due to multiple reasons, which include:

- The cost of treatment is rising:**
 With progress in medical science, treatment for most major diseases is available today. But the strenuous costs of such medical procedures can become overwhelming if you do not have medical insurance. The expenses related to diagnosis, tests and follow-up appointments with medical experts, to name a few, cannot be borne by everyone; that is where medical insurance comes to your aid.
- Our lifestyles are increasingly hectic:**
 Changing lifestyles have increased the stress quotient in our lives - poor eating habits, lack of exercise, unproductive activities, etc. all amount to stress. Without medical insurance, you would only be adding to your woes.
- Life-threatening diseases are becoming common:**
 There has been an exponential increase in the number of people getting exposed to life-threatening diseases. How many such diseases are covered by medical insurance? The answer is most of them. One just needs to find the right medical insurance to cover them.
 It is advisable to get medical insurance early in life when the body is healthy and fit. It would help you get higher health coverage at a more competitive premium.
- You can avail of income tax benefits:**
 The premium amount paid for medical insurance is eligible for tax deductions under section 80D of the Income Tax Act.

Things to Keep in Mind Before Buying Health Insurance



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
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	Mirae Asset Healthcare Fund DSP Healthcare Fund
DEBT - MEDIUM DURATION	Axis Strategic Bond Fund ICICI Prudential Medium Term Bond

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