



Dear Patrons,
Greetings!

We are pleased to share our monthly newsletter “Knowledge Initiative” for May 2022.

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. Stay focused on your Financial Goals:

If you want to achieve your dreams, the act of setting financial goals is vital. How can you comfortably purchase a home, retire, or even go on vacation without a financial goal in place? But it doesn't have to be a challenge all the time. Sometimes, its just about staying focused and avoiding the setback that could derail you completely.

Did this latest market drop impact your ability to confidently live the life you wanted?



2. SIP + Term Cover:

The ultimate financial protection shield is created when investments are backed up by a full proof term insurance plan. This makes combination of SIP & Term Insurance the best plan.

Let's understand why this combination is highly recommended by our experts.



3. LIST OF TOP MUTUAL FUNDS:

Check the best performing mutual funds in their respective categories.



1. Stay focused on your Financial Goals:

Market fluctuations are normal and to be expected. But, when volatility strikes—as a result of political developments, RBI policy change, war, health crises, or natural disasters—it can be tempting to react, make educated guesses on what to do, or fear that you are missing out on an opportunity.

When anxiety is high, that's the time to keep things in perspective by focusing on your long-term plan and goals. In our opinion, the best response may be to do nothing, especially if you already have a sound, long-term plan for pursuing your financial goals and so we strongly recommend to continue your SIPs.

Top Tips to Stay Focused on Your Financial Goals:

1. Set small, achievable goals:

It can be tough to consider the future correctly, and that is OK. Instead of saving to get a lofty target, such as a brand-new luxury bungalow, start a little with something that you know you can reach, and start a SIP.

2. Build goals into your budget:

A budget is important when you would like to achieve goals like maintaining your spending in check, creating an emergency fund, or shoring up your fiscal future. When you understand how much cash is coming in and what your expenses are, you know how much it is possible to allocate for your financial aim.

3. Remember your goals:

After the shine of a new year resolution wears off, it's easy to forget your financial goals. One way to make sure you stick to them is using SIPs. Having a realistic plan to turn your business and personal dreams into realities will go a long way toward achieving success no matter what's happening in the world.

4. Avoid allowing emotions to distract you:

Emotional reaction to the market behavior can make it difficult for you to focus on long-term goals. So, instead of reacting to market movements, stay focused on achieving your financial goals.

5. Stay positive:

Life's full of ups and downs. While it's easy to get distracted by challenges, it's absolutely essential to stay positive in order to reach your financial goals. Remember what you're working towards. Give yourself a pep talk when you need it. Look at those photos you pinned up and stick to the plan.

While nothing is certain, market volatility is inevitable

Try to remain calm. Stay focused on your financial goals, and build a long-term plan with one of our financial experts to help alleviate worry, preserve your wealth, and position yourself to take advantage of the next bull market. Contact us today!



2. Term insurance and SIP – A good combination:

SIP prepares you for the long term while a Term Plan can make you tension free from the moment you buy it. Term Plan comes with a dual advantage of securing your family's future and saving taxes as well.

SIP and term insurance are a brilliant combination in one's portfolio. Moving hand in hand with each other, these financial products can create a win-win situation for an investor. The investor is not only generating a huge corpus for him and his family, but also securing themselves from any unforeseen circumstances.

Benefits of Term Plan:

- The premiums are affordable to an investors' pocket that can be paid on a monthly/yearly basis.
- Term plans allow tax deduction under section 80C and hence are eligible for tax benefit under section 10(10D).
- They allow high insurance amounts to your family members to maintain regular living and pay off the family debts, in your absence.

Term Insurance + SIP Planning

Current Age	30 Years
Monthly Investment	Rs 50,000
Term Insurance Sum Assured	Rs 1,00,00,000
Term Insurance Period	30 Years
Term Insurance Monthly Premium	Rs 1,000
Balance Left For Monthly SIP	Rs 49,000

Expected Fund Value @ 12% CAGR at age 60 = Rs 17.3 Cr

Assuming CAGR of 12% on equity mutual funds

With high insurance coverage of up to Rs 1 crore at an affordable average annual premium of Rs 12,000 for a 30-year-old, a term insurance plan should be the first thing to buy once you have dependents.

Remember, the period of coverage should be available till all your liabilities are over. Once you retire, you may not need a term Plan. For your retirement planning, you may choose a mutual fund via the SIP route to accumulate the required corpus to lead a comfortable life.

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 UTI 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 Canara Robeco 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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