

# KNOWLEDGE INITIATIVE



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Dear Patrons,  
Happy 75<sup>th</sup> Independence!

We are pleased to share our monthly newsletter “Knowledge Initiative” for August 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. Financial Freedom:

Attaining financial freedom is an objective for most individuals. Financial Freedom usually means having enough savings, financial investments, and cash on hand to afford the kind of life we desire for ourselves and our families. It means growing savings that enable us to retire or pursue the career we want without being driven by earning a set salary each year.

Financial freedom means our money is working for us rather than the other way around.



## 2. Good Health Cover:

In our busy lives, there is always a probability of unexpectedly becoming sick and requiring expensive treatments. There is always a slight chance that someone dear to us might be at the mercy of a chronic condition which requires long-term care.

Fortunately, there is health insurance.



## 3. LIST OF TOP MUTUAL FUNDS:

Check the best performing mutual funds in their respective categories.



## 1. Financial Freedom:

Financial freedom is having enough residual income to cover your living expenses. It is not about being rich and having tons of money, but having enough to cover your expenses so that you can spend your precious time doing what you like rather than doing things just to earn money.

To become financially free, you must pay off your debts, build a safety net of savings funds, and create enough passive income through investing via SIPs in mutual funds to pay for your current and expected future living expenses.

### 3 things you need to do to achieve financial freedom:

1. Become debt-free
2. Start investing early with a goal-based approach
3. Prepare for life's uncertainties

## Set SIPs and achieve your Financial Freedom:

### Fund the cost of education:

Education costs are rising. But don't let that come in between your child's dreams. With SIP, you can start saving regularly to take care of higher education costs.

Monthly Investment (Rs)	Investment Period	Accumulated Corpus (Rs)
5000	20	50 Lakh
10,000	20	1 crore
15,000	20	1.5 crore

\*Assuming 12% CAGR on investments in equity mutual fund.

### Own your dream home:

Owning the abode of your dreams is an aspiration many have. Yet only some are able to fulfill it as the real estate costs keep increasing steadily. But with SIP, achieving that dream is within your reach. All you need to do is estimate how much money you need and the time frame within which you would like to buy the house. The lower your duration, higher will be the SIP amount.

Monthly Investment (Rs)	Investment Period	Accumulated Corpus (Rs)
30,000	20	3 crores
40,000	20	4 crores
45,000	20	5 crores

\*Assuming 12% CAGR on investments in equity mutual fund.

By opting for SIPs, you can comfortably meet your financial goals. Not only will you be able to bring financial discipline into your life, but you'll also save yourself from bearing the brunt when the mood of the market changes. So don't wait any further and start investing today!



## 2. Good Health Cover:

The outbreak of the 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 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.

## Need for health insurance:

There are 3 key reasons why you need health insurance:

- **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.
- **Healthcare costs are rising fast** - 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.
- **Hospital costs includes various items** - Treatment at hospital is not merely related to surgery. Medical check-ups, doctor fees, diagnostic fees, post-operative care and medicines can account for a higher chunk than the actual hospitalization expenses. Add up all, to understand why medical treatment seems so expensive. Health insurance plans offer coverage for several types of ailments, surgeries & other aspects of medical treatment. Fixed benefit health insurance plans give the money without asking for a detailed description of all the aspects of treatment costs. It is paid upfront to the policyholder on the submission of first diagnosis report.

### Benefits of Health Insurance:

- Money given upfront without medical bills
- Treatment at a facility of your choice
- High cover at low cost
- Fixed premium cost
- Tax benefits

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](mailto: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	ICICI Pru Bluechip Fund Nippon India Large Cap Fund
LARGE AND MID CAP	SBI Large & Midcap Fund HDFC Large & Midcap Fund
FLEXI CAP	PGIM India Flexi Cap Fund Parag Parikh Flexi Cap Fund
FOCUSED	SBI Focused Equity Fund Nippon India Focused Equity Fund
MID CAP	SBI Magnum Midcap Fund PGIM India Midcap Opportunities Fund
SMALL CAP	SBI Small Cap Fund Canara Robeco Small Cap Fund
ELSS	Parag Parikh Tax Saver Fund PGIM India ELSS Tax Saver Fund
HYRBID AGGRESSIVE	ICICI Pru Equity & Debt Fund Kotak Equity Hybrid Fund
BALANCED ADVANTAGE FUND	Tata 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	Kotak Medium Term Fund ICICI Prudential Medium Term Bond

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