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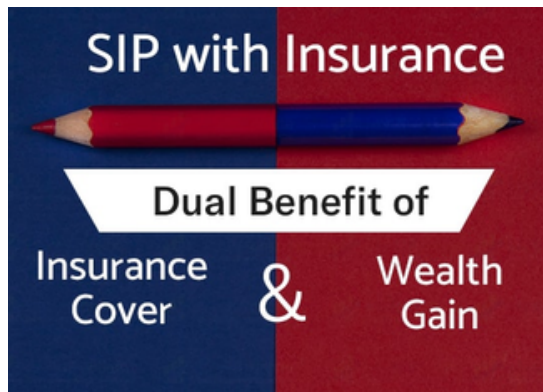
Private Wealth Management
we know your investment needs

AMFI Registered Mutual Fund Distributor

October, 2023

»»» NEWSLETTER

KNOWLEDGE INITIATIVE



»»» 1. TERM INSURANCE + SIP: FINANCIAL STRENGTH DUO:

The most robust financial protection strategy is formed by coupling solid investments with a comprehensive term insurance plan, making the combination of 'SIP' and 'Term Insurance' an exceptionally sound choice.

Let's delve into why this particular combination is strongly endorsed.

2. WHY FINANCIAL GOALS ARE IMPORTANT FOR SIPs: <<<

Wealth creation is a long journey and becomes one of the most important goals when you start working. The earlier you plan the better it is in the near future.

It is important that you align the SIPs to the envisioned financial goals, rather than investing in an ad hoc manner. If not, your investments may not serve the intended purpose.



»»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



1. Term Insurance + SIP: Financial Strength Duo:

'SIP' lays the foundation for long-term financial stability, while a 'Term Plan' offers immediate peace of mind right from the moment of purchase. A Term Plan brings the added benefit of safeguarding your family's future and providing tax savings.

The synergy between 'SIP' and 'Term Insurance' is a brilliant addition to one's investment portfolio. Working harmoniously, these financial tools can establish a mutually beneficial situation for investors. This combination not only helps in accumulating substantial wealth for the investor and their family but also offers protection against unforeseen circumstances.

A Unique Combination of Term Insurance & SIP for your Financial Protection

A combination of simple term life insurance and investing the balance in mutual funds will give far higher returns and larger life cover, than investment-based insurance policies.

For a cover of Rs 1 crore for a 30-year-old and a 20-year tenure, the premium for a popular LIC New Jeevan Anand plan is about Rs 5.7 lakhs annually. On maturity after 20 years, and 'still' assuming tax-free status, at 5 percent approximate returns that many of these plans deliver in reality, the amount available will be Rs 1.98 crore.

Now hold on and don't get too excited. This figure of about Rs 2 crore is big but let's compare it with what happens when instead of buying a traditional plan, we go for a simple term plan and equity funds.

Term Insurance Plan with SIP makes your family secure with less worries!		
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		
Age: 30 Years	SIP	Term Plan of 1Cr.
Duration	20 Years	20 Years
Annual Outflow	5,59,000	11,000
Total Investment	1,11,80,000	2,20,000
Expected Annual Return	12%	Nil
Final Corpus	Rs. 4.65 Cr	Rs. 1 Cr In case of death

Now we have a term plan that offers a cover (of Rs 1 crore) similar to what the traditional plan had. But we are just getting it for a premium of Rs 11,000 instead of Rs 5.7 lakh. So if we use the balance amount after paying the term plan premium, i.e. Rs 5.59 lakh (Rs 5.70 lakh – Rs 11,000) each year, and invest in mutual funds giving 12 percent average returns, then do you know how much you will accumulate in 20 years? About Rs 4.65 crore.

And that's why we advise our clients to stick to term plans for insurance and equity funds for their goal-based long-term investments.

Evaluate your financial needs and family expenses to finalize the best insurance plan for you. Get in touch with us at mail@netbrokers.co.in to learn more about available Term Insurance plans.



2. Why Financial Goals are important for SIPs:

Financial Goals are just planned expenses at different points in our lives. From a new bike or a car to a new home, even a vacation or your child's wedding! We all have different goals at every stage.

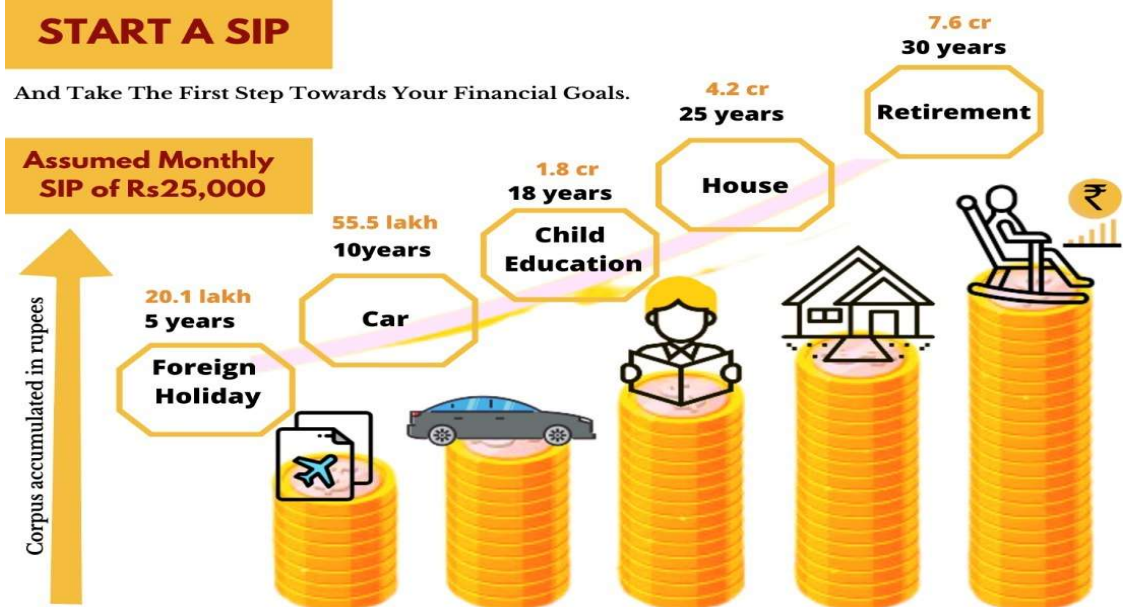
Investing in mutual funds through a SIP is one of the best ways to meet your financial goals. Setting up an SIP makes it easier to budget for investment goals. When you work a small amount into a monthly budget, it becomes more likely that you stick with the plan, making it easier to achieve your investment goals. The earlier you start the more you benefit.

The Benefits of SIP can be amplified if you align your SIPs to your respective financial goals. Here are 3 steps to achieve it:

- 1. Invest the right amount:** The first step is to calculate the SIP amount required to achieve the envisioned goal.
- 2. Choose the scheme sensibly:** Select the mutual fund scheme/s that meet your requirements best. You need to evaluate a host of quantitative and qualitative aspects of the respective scheme(s) under consideration, plus understand the investment philosophy, characteristics of the underlying portfolio, performance across market phases (to check for consistency) and the ideologies of the mutual fund house.
- 3. Follow the discipline:** Don't stop or discontinue your SIPs in volatile market conditions or corrections and let the power of compounding help in accelerating the pace of wealth creation.

START A SIP

And Take The First Step Towards Your Financial Goals.



Assuming CAGR of 12%.

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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3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	NAME OF SCHEME
LARGE CAP	ICICI Prudential Bluechip Fund Nippon India Large Cap Fund
LARGE AND MID CAP	SBI Large & Midcap Fund HDFC Large & Midcap Fund
MULTI CAP	Nippon India Multicap Fund Quant Active Fund
FLEXI CAP	HDFC Flexi Cap Fund WhiteOak Capital Flexi Cap Fund
FOCUSED	SBI Focused Equity Fund Nippon India Focused Equity Fund
MID CAP	SBI Magnum Midcap Fund Quant Midcap Fund
SMALL CAP	SBI Small Cap Fund Nippon India Small Cap Fund
ELSS	Parag Parikh Tax Saver Fund Bandhan Tax Advantage Fund
HYRBID AGGRESSIVE	ICICI Prudential Equity & Debt Fund Edelweiss Aggressive Hybrid Fund
BALANCED ADVANTAGE FUND	Tata Balanced Advantage Fund Edelweiss Balanced Advantage Fund
TECHNOLOGY	ICICI Prudential Technology Fund Tata Digital India Fund
HEALTHCARE	Mirae Asset Healthcare Fund DSP Healthcare Fund

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