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Private Wealth Management

we know your investment needs

AMFI Registered Mutual Fund Distributor

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»»» NEWSLETTER

KNOWLEDGE INITIATIVE



»»» 1. ACHIEVING FINANCIAL GOALS THROUGH SIP:

Achieving financial goals through SIPs involves a systematic and patient approach.

The combination of regular investments, compounding, and disciplined financial planning makes SIPs a valuable tool for individuals seeking long-term wealth creation and financial security.

2. WHY TERM COVER IS CRUCIAL? <<<

Life is short & one can never foretell what the future holds. To make sure that your family is financially secure even after you are gone, opt for a term insurance.

A term plan helps you prepare for such uncertainties. It is one of the most cost-effective methods to mitigate risk.



»»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



1. Achieving Financial Goals through SIP:

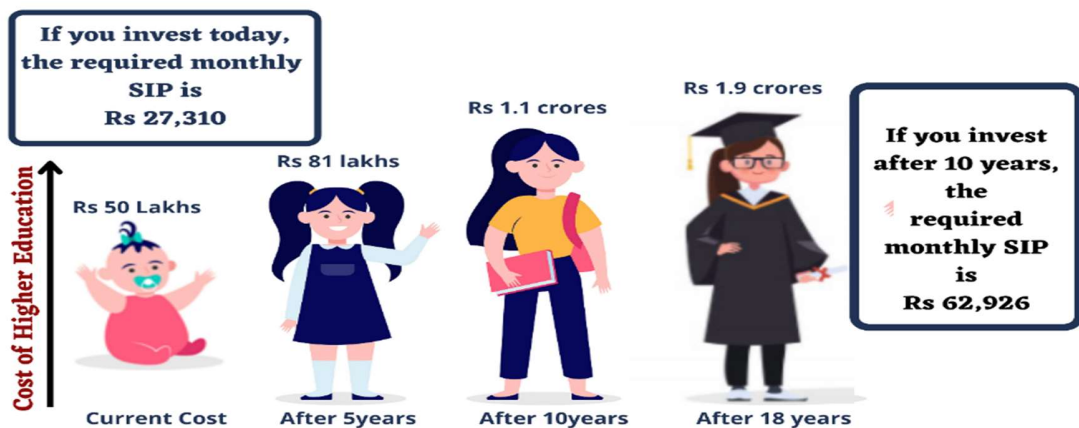
Financial Goals are just planned expenses at different points in our lives. From a new bike or a car to a new home, even a vacation or your child's wedding! We all have different goals at every stage.

Investing in mutual funds through an 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.

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.

Child Education Planning



Assuming 12% CAGR in equity mutual funds & inflation of 7% p.a.

- 2. Choose the scheme sensibly:** Select the mutual fund scheme/s that meets your requirements best after evaluating a host of quantitative and qualitative aspects of the respective scheme.
- 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.

Retirement Planning - Start Early & Avail Advantage of Power of Compounding

Particulars	10-year SIP	20-year SIP	30-year SIP
Monthly SIP	Rs 50,000	Rs 50,000	Rs 50,000
CAGR (%)	12	12	12
Total investment	Rs 60 lakhs	Rs 1.2 crores	Rs 1.8 crores
Total accumulated wealth	Rs 1.2 crores	Rs 5.0 crores	Rs 17.6 crores
Wealth Ratio	2.0	4.2	9.8

Get in touch with us today to learn more about how you can efficiently achieve your financial goals with SIP!



2. Why Term Cover is Crucial?

Life is short & one can never foretell what the future holds. To make sure that your family is financially secure even after you are gone, opt for a term insurance. A term plan helps you prepare for such uncertainties.

It is one of the most cost-effective methods to mitigate risk. Term insurance plays a vital role in securing the financial future of your loved ones. Term insurance not only provides financial protection to your family in the most unfortunate events but also provides you tax benefits.

Benefits of Term Plan:

- 1. High Sum Assured at Affordable Premium:** A term insurance plan is a simple form of life insurance. One of the primary term insurance benefits is its affordable cost. As compared to other life insurance policies, a term insurance plan is available at a premium that you can easily afford. Another important term insurance benefit is that the earlier you buy term insurance, the lower will be the premium.
- 2. Easy to Understand:** While buying a life cover, you may find it difficult to understand the insurance-specific terms about various life insurance policies. One of the prime features of term insurance plans is that they are quite easy to understand.
- 3. Income Tax Benefits:** Term insurance plans also provide tax benefits. While the premium you pay for a term insurance plan is tax-deductible, the payouts also come with tax exemptions as per the existing tax laws.
- 4. Return of Premium Option:** A pure term insurance plan only provides life cover to the beneficiary in the event of life insured's untimely demise. It does not provide any benefit on maturity. However, you can get maturity benefit under term insurance plan if you opt for return of premium option. This option will require you to pay higher premiums but will return you the total premiums paid by you if you survive the policy tenure.

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	30 Years	30 Years
Monthly Outflow	25,000	1,000
Total Investment	9,000,000	360,000
Expected Annual Return	12%	Nil
Final Corpus	Rs. 7.7 Cr	Rs. 1 Cr in case of death

Evaluate your financial needs and family expenses when you finalize the best insurance plan for you. Remember, the period of coverage should be available till all your liabilities are over. We always advise our clients to stick to term plans for insurance and equity funds for your goal-based investments.

Get in touch with us at mail@netbrokers.co.in to learn more about available Term Insurance plans.

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
FLEXI CAP	HDFC Flexi Cap Fund Parag Parikh Flexi Cap Fund
FOCUSED	SBI Focused Equity Fund Nippon India Focused Equity Fund
MID CAP	SBI Magnum Midcap Fund HDFC Mid Cap Opportunities Fund
SMALL CAP	SBI Small Cap Fund Nippon India Small Cap Fund
ELSS	Parag Parikh Tax Saver Fund Bandhan Tax Advantage Fund
HYBRID AGGRESSIVE	ICICI Prudential 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
HEALTHCARE	Mirae Asset Healthcare Fund DSP Healthcare Fund
HYBRID-EQUITY SAVINGS	ICICI Prudential Equity Savings Fund Mirae Asset Equity Savings Fund

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