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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. SAVE FOR YOUR RETIREMENT - THE EASY WAY:

Planning for retirement doesn't have to be complicated. Saving for your retirement with mutual funds is a smart and accessible strategy to secure your financial future.

Mutual funds offer several advantages that make them ideal for retirement savings.

## 2. INVESTING FOR YOUR CHILD'S HIGHER EDUCATION <<<

Education is the foundation of your child's future. In this age of cut-throat competition and ever-increasing education fees it is important to start saving early on.

Opting for investment in mutual funds presents an excellent avenue to grow your savings while securing your child's educational aspirations.



## >>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



## 1. SAVE FOR YOUR RETIREMENT! THE EASY WAY:

Retirement can become the most enjoyable phase in life if we make proper arrangements for meeting our expenses before we retire. In today's world, life expectancy is going up and most of us will live longer. That means longer retirement years and a bigger retirement corpus requirement.

A small investment made regularly well before you hit your retirement will help you reach your target with much ease. SIP helps you with the power of compounding.

## Why Plan for Retirement?

**Rising healthcare costs**

**Protect post-retirement lifestyle**

**Inflation**

**Increasing standard of living**

### Who acts smarter for his retirement...?

<p><b>Mr. Arora</b></p> <p>Started investing at age of <b>35</b></p> <p>Monthly SIP Rs 35,000/-</p> <p>Invested for <b>25 years</b> till the age of <b>60</b></p> <p>Total Investment <b>1.05 Cr</b></p> <p>Retirement Amount <b>Rs 6.6 cr</b></p>		<p><b>Mr. Kapur</b></p> <p>Started investing at age of <b>25</b></p> <p>Monthly SIP Rs 25,000/-</p> <p>Invested for <b>35 years</b> till the age of <b>60</b></p> <p>Total Investment <b>1.05 Cr</b></p> <p>Retirement Amount <b>Rs 16.2 cr</b></p>
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**Start Early & Avail Advantage of Power of Compounding**

Assuming 12% CAGR on Equity mutual fund investments done through SIP

### Another Scenario:

#### Accumulation Phase:

Current Age: **50 years**

Monthly SIP: **50,000**

SIP Till Age: **60 years**

SIP Period: **10 years**

Total Investment: **60 lakhs**

Assuming Return on SIP: **12%**

Accumulated Surplus at 60 years: **Rs 1.12cr**

#### Distribution Phase:

Monthly Withdrawals: **Rs 77,000**

Starting Age: **60 years**

Till Age: **85 years**

Assumed ROI (%): **8%**

Total Withdrawal: **2.30 Crores**

End Balance after 25 years: **60 lakhs**

Get in touch with us at [mail@netbrokers.co.in](mailto:mail@netbrokers.co.in) to learn more about Retirement Planning that is perfectly tailored and made as per your financial status & needs.



## 2. Investing for your Child's Higher Education:

Education is the gateway to an enriching life. Equipping your child with the best educational opportunities is always a priority. Sometimes, lack of funds does not allow children to get a quality education. The cost of education in India or abroad is on a steeply rising curve due to inflation.

If planned well in advance, higher education costs can be funded easily. Systematic Investment Plans (SIPs) emerge as stalwart allies, providing a disciplined and customizable investment avenue.

### Benefits of investing through SIP.



SIP helps you save in a disciplined way. Small amounts saved every month becomes a large corpus over the years.



SIP investment is based on the concept of Rupee Cost Averaging. It ensures you buy more units when markets are down and lesser units when it rises.

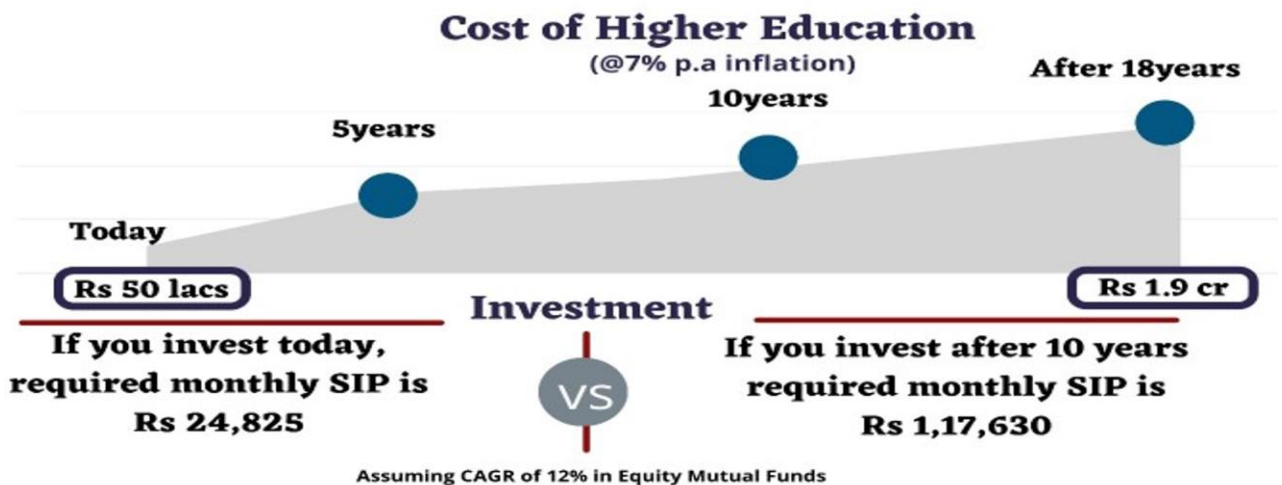


SIP Investments offers a lot of flexibility of Starting, Stopping, Pausing, and Redeeming as per your requirement.



SIP amount can be increased or decreased any time as per your requirement.

### Advantage of Investing Early



Returns on Mutual Funds are not guaranteed. The above is for illustration purposes only. Mutual funds are subject to market risks, read all scheme related documents carefully.

Get in touch with us at [mail@netbrokers.co.in](mailto:mail@netbrokers.co.in) to start your SIP, for your child's education expenses.

### 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	Franklin India Opportunities Fund Whiteoak Capital Large & Mid Cap Fund
FLEXI CAP	JM Flexi Cap Fund Parag Parikh Flexi Cap Fund
MULTI CAP	Nippon India Multi Cap Fund HSBC Multi Cap Fund
FOCUSED	SBI Focused Equity Fund Nippon India Focused Equity Fund
MID CAP	Quant Midcap Fund Whiteoak Capital Mid Cap Fund
SMALL CAP	Bandhan Small Cap Fund Franklin India Smaller Companies Fund
ELSS	Parag Parikh Tax Saver Fund Bandhan Tax Advantage Fund
HYRBID AGGRESSIVE	JM Aggressive Hybrid 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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