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Private Wealth Management
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AMFI Registered Mutual Fund Distributor

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»»» NEWSLETTER

KNOWLEDGE INITIATIVE

»»» 1. COST OF DELAY IN INVESTMENT



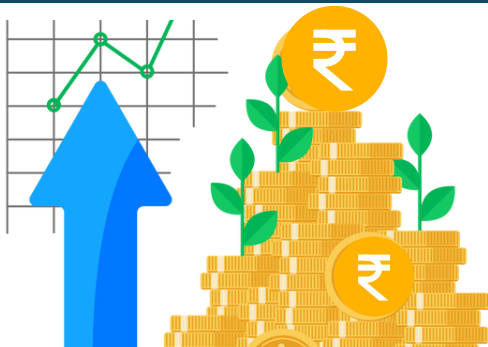
In the realm of investing, time is indeed money. Every moment spent delaying your investment journey comes with a price tag attached—the cost of delay.

Delaying investments incurs a tangible cost due to missed opportunities for compounding growth. Time is a critical factor in investment success, as it allows returns to generate additional returns over the long term.

2. WOMEN AND THEIR FINANCIAL INDEPENDENCE <<<

Systematic Investment Plans (SIPs) in mutual funds provide a powerful tool for women to build wealth, achieve their financial goals, and secure their independence.

SIPs offer women a level playing field in the world of investing, where performance is driven by discipline, strategy, and patience rather than gender.



»»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



1. Cost of Delay in Investment:

If you delay your investments, whether through SIP or in lump sum, and invest a higher amount at a future date, still you will not be able to catch up with someone who started investing say five or 10 years before you. People tend to delay their investment each day to the following day with a mindset that it hardly makes any difference. A delay of even a few years could cost you crores of rupees.

Surprisingly, people think the cost of delaying investing is not as significant of a figure as what it truly is.

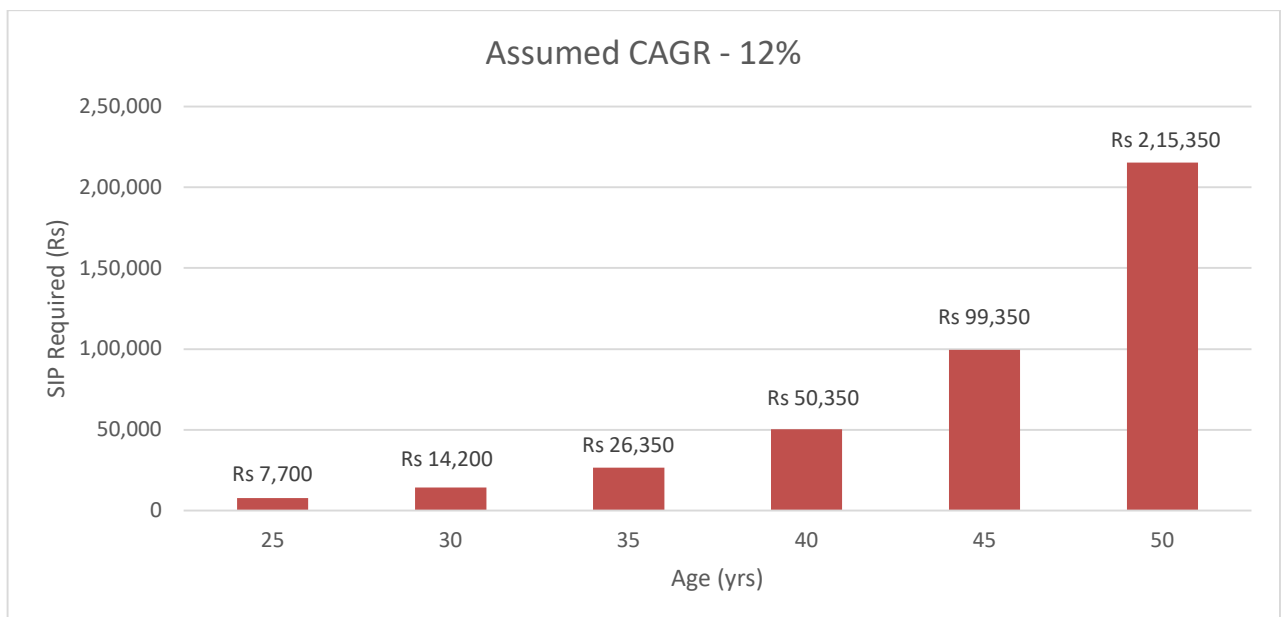
Illustration Explaining Cost of Delay:

To achieve a Retirement Corpus of INR 5,00,00,000, an individual should begin investing through SIPs as early as possible. The table illustrates the SIP amounts needed at various ages to attain a corpus of INR 5 Crore by retirement (at age 60).

The chart demonstrates that investment requirements increase significantly with age, reflecting the 'Cost of Delay' – the higher amounts needed to reach the same corpus as one's age advances.

Target	Rs 5,00,00,000		Cost of Delay (Additional SIP Amount)	
Age (years)	SIP Term (Years)	SIP Required	5 Years	10 Years
25	35	Rs 7,700	Rs 6,500	Rs 18,650
30	30	Rs 14,200	Rs 12,150	Rs 36,150
35	25	Rs 26,350	Rs 24,000	Rs 73,000
40	20	Rs 50,350	Rs 49,000	Rs 1,65,000
45	15	Rs 99,350	Rs 1,16,000	Rs 5,07,650
50	10	Rs 2,15,350	Rs 3,91,650	NIL

Assuming a CAGR of 12%



Get in touch with us at mail@netbrokers.co.in to start your SIP 'now' as there is no good or bad time to do it.



2. Women and their Financial Independence:

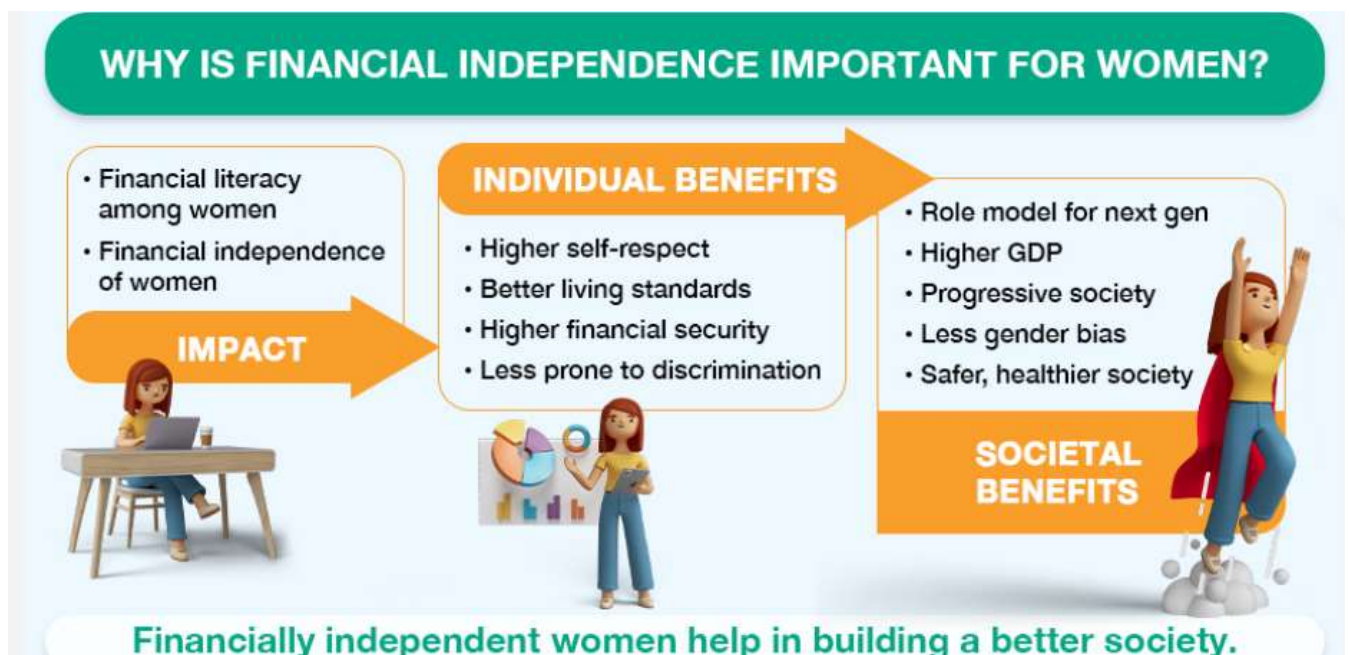
What does financial independence for women mean?

It is subjective and can mean different things to different women. For a working woman, it may mean being able to make her own financial decisions or being able to sustain herself financially. For a homemaker, it may mean being able to spend money whenever she wants or being able to sustain herself during emergencies.

The simple answer is to be a disciplined investor irrespective of a woman's financial earning capabilities and educational background.

Here's how to start the journey of financial independence:

- 1. Educate Yourself About Mutual Funds** - Take the time to educate yourself about the different types of mutual funds, such as equity funds, debt funds, and hybrid funds. Refer to our '*Knowledge Initiative*' section on our website for the same.
- 2. Define Your Financial Goals** - Take some time to reflect on your short-term and long-term objectives. Do you want to save for retirement, purchase a home, start a business, or fund your children's education?
- 3. Assess Your Risk Tolerance** - Assess your comfort level with volatility and potential fluctuations in the value of your investments. This will help you select mutual funds that align with your comfort level.
- 4. Start Your SIP** - (SIPs) are an excellent way for women to start investing in mutual funds gradually. Automate your SIPs to ensure consistency and discipline in your investment approach.
- 5. Opt for Right Amount of Insurance Cover** - It is important to ensure that all family members have adequate Life Insurance in the form of a Term Policy. Each & every family member, including dependents, should also have adequate health coverage.



➤ Get in touch with us at mail@netbrokers.co.in to assist and guide you in your journey towards Financial Independence by investing through SIP route.

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
HYBRID 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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