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Private Wealth Management
we know your investment needs

AMFI Registered Mutual Fund Distributor

Jul, 2024

>>> NEWSLETTER

KNOWLEDGE INITIATIVE



>>> 1. ADEQUATE HEALTH INSURANCE IS A MUST - DON'T BE UNDERINSURED

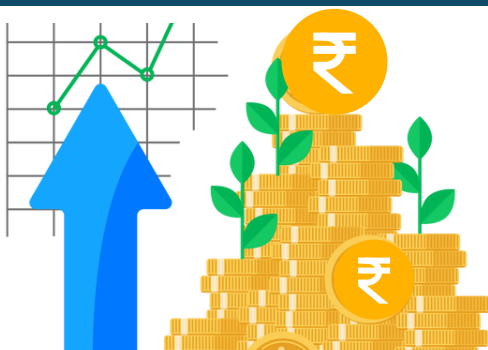
In today's unpredictable world, having adequate health insurance is more crucial than ever. Underinsurance leaves you vulnerable to high out-of-pocket expenses, potentially jeopardizing your savings and financial stability.

Adequate health insurance makes sure that we can get the care we need without worrying about huge bills.

2. HOW SIP PLAYS AN IMPORTANT ROLE <<< IN YOUR INVESTMENT JOURNEY

Systematic Investment Plans (SIPs) play a crucial role in an investment journey by enabling disciplined and regular investing.

Additionally, the power of compounding works effectively over the long term, potentially leading to significant wealth accumulation.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



1. Adequate Health Insurance is a must - Don't be Underinsured:

Life is uncertain and anyone can get sick or injured at any time. With rising medical expenses in India, health insurance has become more of a necessity than a choice. The right amount of coverage depends on several factors like the type of hospital you prefer, current age and health conditions of yourself and your family members, your affordability etc. Healthcare costs vary significantly by the hospital and the facilities opted.

Let's find out the ideal health insurance coverage amount for different individuals.

Two Widely Accepted Rules for Determining the Appropriate Health Insurance Coverage

The right health insurance coverage amount varies from one person to another. However, there are two rules that you must follow to choose the right coverage amount for your health insurance policy. They are:

- 1. Income-Based Rule:** Your medical insurance coverage amount should be at least 50% of your annual income. For instance, if your annual income is Rs 30 lakh, then you must opt for health insurance cover of at least Rs 15 lakh.
- 2. Coverage Rule:** Aim for a plan that covers at least 60-80% of your anticipated healthcare expenses.

How Much Health Insurance to Buy?

Scenario	Amount (Rs)
Individual	Above 3 lakhs or 50% of your annual income, whichever is higher
Family (2 adults & 2 kids)	Minimum health insurance cover of Rs 10 lakh
Senior Citizens	50% of Annual income or 100% of last 3 year's expenses on health (hospitals), whichever is higher

Why Adequate Health Insurance is Essential?

- 1. Protection Against High Medical Costs:** Medical treatments can be expensive, and without proper insurance, these costs can quickly deplete your savings.
- 2. Access to Quality Healthcare:** Comprehensive insurance plans often provide access to a wider network of healthcare providers and specialists.
- 3. Peace of Mind:** Knowing that you are covered in case of medical emergencies reduces stress and allows you to focus on your recovery.

This is a broad idea of adequate health coverage. However, you must analyze your family history, age, pre-existing health problems, and healthcare costs in the city you are residing in.

It is advisable to get an adequate 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 to learn more about Health Insurance plans.



2. How SIP plays an important role in your Investment Journey:

Investments in SIPs should always be in line with your changing financial situation. If your income/salary increases, so should your investments to keep up with the changing lifestyle costs.

SIPs can be customized, increased, stopped in case of an emergency or started on any date you need. So, enhance the effectiveness of your wealth-building journey with SIPs and plan right for your financial goals in life.

Why Start an SIP Today?

- 1. Early Start, Better Returns:** The earlier you start, the longer your money has to grow. Even small amounts invested regularly can accumulate into significant sums over time.
- 2. Market Volatility:** Starting now allows you to take advantage of rupee cost averaging in a volatile market, potentially leading to better returns.
- 3. Inflation Beat:** SIPs in equity mutual funds can provide higher returns compared to traditional savings methods, helping you beat inflation and grow your wealth in real terms.
- 4. Financial Discipline:** Starting an SIP today sets you on the path to financial discipline and long-term wealth creation.



Target Amount

Rs 1,00,00,000



Time Period

20 years



Monthly SIP @ 12% return

Rs 10,871/-



Total Investment

Rs 26,09,100/-

Monthly SIP Required

Annual Rate of Return	SIP Period (Years)				
	5	10	15	20	25
10%	Rs 1,30,000	Rs 50,000	Rs 25,000	Rs 14,000	Rs 8,000
12%	Rs 1,24,000	Rs 45,000	Rs 21,000	Rs 11,000	Rs 6,000
15%	Rs 1,15,000	Rs 38,000	Rs 16,500	Rs 7,500	Rs 3,700

Any delay in starting a SIP could be very costly, we advise you to start your SIP now as there is no good or bad time to do it.

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	Franklin India 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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