



net brokers

We know your investment needs  
AMFI registered mutual fund distributor

Sep 2024

>>> NEWSLETTER

# KNOWLEDGE INITIATIVE



## >>> 1. SECURE YOUR FINANCIAL FUTURE - SIP TODAY & SWP TOMORROW:

Start a SIP today to steadily grow your wealth with regular, small investments in mutual funds. Over time, this disciplined approach can help you reach your financial goals.

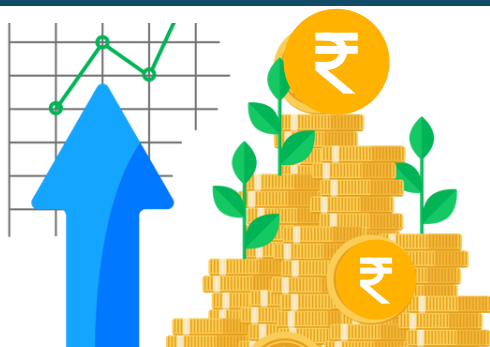
Later, an SWP can provide a steady income, ensuring your investments support you when you need it most.

## 2. SMART SAVING AND INVESTING TIPS FOR YOUR DREAM WEDDING



Planning your dream wedding?

Start investing in mutual funds early to grow your savings efficiently. Regular contributions through SIPs can help you build the required fund over time, making your big day financially stress-free. Smart investing today ensures you have the funds ready when it's time to say "I do."



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

Check the best performing mutual funds in their respective categories.



## 1. Secure your Financial Future – SIP Today & SWP Tomorrow:

Preparation for a stable financial future is crucial, especially for retirement. One effective strategy to ensure a steady income after retirement is the "SIP Today, SWP Tomorrow" approach.

This combines Systematic Investment Plans (SIP) with Systematic Withdrawal Plans (SWP) to help you build wealth during your working years and provide regular income during retirement.

### STRATEGY

The "SIP Today, SWP Tomorrow" strategy involves two main steps:



### SIP

**(Systematic Investment Plan)**

Invest a fixed amount regularly while you are working.



### SWP

**(Systematic Withdrawal Plan)**

Withdraw a fixed amount regularly after you retire.

Investment	
Monthly SIP	50,000
SIP Period	15 years
Total Investment	90,00,000
Assumed Return on SIP	13%
Amassed Corpus	2,59,26,239

Withdrawal	
Monthly SWP	1,86,859
SWP Period	20 years
Total Withdrawal	4,48,46,109
Assumed Return on SWP	9%
Corpus Left	2,59,26,239

The "SIP Today, SWP Tomorrow" strategy is a smart way to prepare for retirement. Initiating a SIP today means harnessing the benefits of long-term investment. Early contributions can lead to a significant retirement fund, providing peace of mind as you approach retirement.

By investing regularly through SIPs during your working years and then withdrawing systematically through SWPs in retirement, you can build a strong financial foundation and ensure a steady income. However, always be aware of market risks and plan accordingly. This strategy can be a great tool for those looking to balance their financial planning over time.

Start your SIP today to build your corpus and switch to an SWP for sustainable income in retirement. If you need assistance creating a tailored retirement plan, get in touch with us at [mail@netbrokers.co.in](mailto:mail@netbrokers.co.in).



## 2. Smart Saving and Investing Tips for Your Dream Wedding:

Who doesn't love weddings? The food, dance, togetherness, and general happy vibes. But all seems fun when you're attending a wedding instead of hosting it. Indian weddings are known for luxury, and there seems to be no ceiling to the potential expenditure. Weddings then are not just about celebration but a large financial commitment, too.

The expense of an Indian wedding can vary from a modest amount to a substantially larger figure. By establishing a comprehensive plan well in advance; couples can navigate the intricacies of wedding expenses with confidence and prudence.

### How to make your dream wedding come true?

Traditionally, Indian families have relied on methods like: Setting aside savings from the child's birth, monthly/yearly investment in gold, Government schemes, & Loans etc.

While the old methods remain relevant, modern financial tools have emerged as efficient options for building a wedding fund. Modern Financial Tools are:

- **Wedding insurance:** This innovative financial tool can help safeguard against unforeseen circumstances that may impact the wedding. It provides financial protection during unexpected cancellations, adverse weather conditions, vendor mishaps, or other emergencies.
- **Mutual funds:** Mutual funds have gained prominence as an efficient and effective investment tool providing means to save for major life events, including weddings. Mutual funds provide an opportunity to earn returns on investments and offer the flexibility to withdraw funds when needed, making them a popular choice.
  - **Equity Funds:** With options like various categories under equity schemes (100% equity) of mutual funds, investors can enjoy the benefit of diversification and potential returns from professional management.
  - **Aggressive Hybrid Funds:** These funds combine equity (65%) and debt (35%) investments, offering the potential for higher returns with some risk. By allocating to aggressive hybrid funds, you can aim for significant growth over time, helping to accumulate the necessary funds for your dream wedding while balancing risk with relatively stable debt components.



#### For the Young Investor (22-year-old)

**Goal:** Wedding by the age of 30.

**Suggested Fund:** Balanced Advantage Fund.

**Benefits:** Power of compounding, Resilience in market fluctuations.



#### For Couple tying the knot soon

**Goal:** Wedding within 6 months

**Suggested Fund:** Liquid or Arbitrage Funds.

**Benefits:** Quick access to funds, Less market volatility.



#### Long-Term Planning Parents

**Goal:** Child's wedding

**Suggested Fund:** Equity Mutual Funds.

**Benefits:** Higher returns over a longer period.

### 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

Download [Net Brokers App](#) for smart investment experience. Available for both Android & Apple devices.



**Net Brokers Private Limited**

**Office:** 309, 3<sup>rd</sup> Floor, DLF Avenue, Saket, New Delhi -110017

**Telephone:** +91-11-41520298, +91-11-41720222, **Mobile:** +91-9811264927.

**E-mail:** mail@netbrokers.co.in

**Disclaimer:** Net Brokers has taken due care and caution in presenting factually correct data contained herein above. While Net Brokers has made every effort to ensure that the information/data being provided is accurate, Net Brokers does not guarantee the accuracy, adequacy or completeness of any data/information in the publication and the same is meant for the use of receipt and not for circulation. Readers are advised to satisfy themselves about the merit details of each investment scheme, before taking any investment decision. Net Brokers shall not be held liable for any consequences, legal or otherwise, arising out of use of any such information/data and further states that it has no financial liability whatsoever to the recipient/readers of this publication. Neither Net Broker nor any its directors/employees/ repetitive accept any liability for any direct or consequential loss arising from the use of data/information contained in the publications or any information/data generated from the publication. Nothing contained in the publication shall or be deemed to constitute a recommendation or any an invitation or solicitation for any product or service. Any dispute arising in future shall be, subject to the Court(S) at Delhi. Readers are advised to go through the respective product brochure/offer documents before making any