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AMFI registered mutual fund distributor

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>>> NEWSLETTER

KNOWLEDGE INITIATIVE

>>> 1. SYSTEMATIC TRANSFER PLAN DURING VOLATILE MARKETS:



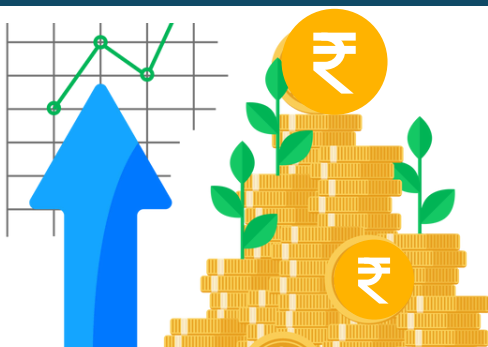
A Systematic Transfer Plan (STP) helps manage risk in volatile markets by gradually transferring funds from a debt to an equity mutual fund. This spreads your investments over time, allowing you to buy more units when prices are low and fewer when they're high.

STPs balance stability and growth, making them ideal for navigating market fluctuations.

2. NAVIGATING MARKET STORMS - THE ALL WEATHER INVESTING PORTFOLIO <<<

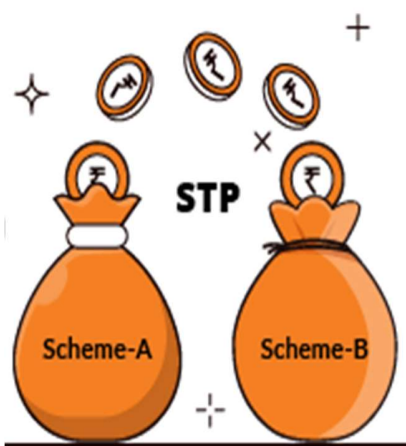
An All-Weather Portfolio is designed to perform well across various market conditions—whether it's boom, recession, inflation, or deflation. By diversifying across asset classes like equities, bonds, gold, and other alternatives, it minimizes risks while aiming for steady growth.

It's a resilient strategy, providing stability and long-term returns, making it ideal for investors seeking consistency.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



1. Systematic Transfer Plan during Volatile Markets:

In the short term, equity markets are volatile. This makes predicting the correct entry and exit points in equity markets quite challenging. Hence, “*Systematic Transfer Plan*” (STP) is one investment route that could ensure that your money gets invested systematically without the worry of accurately timing the markets.

A Systematic Transfer Plan (STP) is a variant of a Systematic Investment Plan (SIP) which is one of the best risk mitigation strategies in the volatile market.

USE STP TO YOUR ADVANTAGE IN VOLATILE MARKETS.

Systematic Transfer Plan (STP)

It is a smart investing tool that helps you to transfer specific amounts at regular intervals from one lumpsum investment into another mutual fund scheme in the same fund house. It helps to minimize the effects of market volatility on your investments and also gives you an opportunity to generate better growth over the long term.

Benefits of STP

- Gain steady growth through rupee-cost averaging
- Defends against market volatility
- Better growth potential through power of compounding
- Helps in strategic asset allocation and rebalancing
- Helps manage risk more efficiently

Be smart, use STP for long term growth!

STP Example:

An investor has a corpus of Rs. 20 lakhs lumpsum- but the investor does not want to invest a lumpsum in equity funds as the markets are volatile. Therefore, he/she invests the entire Twenty lakhs in short term debt funds, which are relatively less volatile. Then, he/she can set up an STP for the fund, where money from her debt funds can be transferred into chosen equity funds at regular intervals.

STPs can only be set up with Mutual Fund Schemes from the same Fund House. The investor can choose to set up an STP with two or more schemes within one fund house. Investor should check for any exit load in the debt fund where the lumpsum has been invested.

When equity markets are uncertain, a **Systematic Transfer Plan** could be a useful investment path which could help achieve your long-term goals – as it may help you to mitigate risk of capital erosion due to unfavorable market timing, get in touch with us at mail@netbrokers.co.in to know more.



2. Navigating Market Storms - The All Weather Investing Portfolio:

In a landscape of persistently high inflation and diminishing returns from traditional investment avenues, investors seek refuge in instruments capable of outpacing inflation and delivering real returns. However, the volatile nature of equity markets and the limitations of physical assets like gold and real estate present challenges. All-Weather Investing Portfolio-a strategic blend designed to weather market turbulence while delivering steady long-term returns. With a focus on stability and growth, this portfolio offers a balanced approach to wealth accumulation.

Portfolio Details:

Investment Size – INR 10,00,000

Investment Tenure – 5 years and above

Asset Allocation & Return Assumption:

Asset Type	Allocation	Return Assumption
Equity (Large & Midcap Category Fund)	55%	13%
Debt (Dynamic Bond Fund)	20%	6%
Gold (Gold FOF)	25%	8%
Total Portfolio	100%	10.35%

With an allocation of 55% to equity (large & midcap), 20% to debt (dynamic bond), and 25% to gold (Gold FoF), the All-Weather Investing Portfolio strikes a harmonious balance between various asset classes while focusing on long term growth. This allocation is optimized to mitigate short-term market fluctuations while maximizing long-term growth potential. Based on historical data and market analysis, the All-Weather Investing Portfolio is projected to deliver an annual return of 10.35%.

Future Projection:

Over a 5-year or more investment horizon, the portfolio is expected to grow substantially, offering investors a compelling opportunity for wealth creation.



All Weather Portfolio Value Projection Over Various Time horizon

Initial Investment - ₹10 Lakhs



Assumed Return of All Weather Portfolio - 10.35%

Get in touch with us at mail@netbrokers.co.in to assist and guide you in making your own all weather portfolio.

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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