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AMFI registered mutual fund distributor

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>>> NEWSLETTER

KNOWLEDGE INITIATIVE

>>> 1. THE V-SHAPE SIP STRATEGY:



During market downturns, the strategy aims to buy more units when prices are lower. As markets recover, the value of those units grows, benefiting the investor in the long term. This approach is based on the principle of buying low and selling high, capitalizing on market volatility.

The V-shape strategy helps investors stay disciplined, avoid emotional decisions, and potentially maximize returns over time.

2. TERM INSURANCE AND SIP - A GOOD COMBINATION <<<

Term insurance and SIP form a strong financial combination for long-term security. Term insurance offers affordable, high-coverage life insurance, ensuring financial protection for your family. An SIP, on the other hand, enables disciplined, long-term investing, helping build wealth over time. Together, they provide a balance of risk protection and wealth creation. This combination ensures both financial security for dependents and a growing corpus for future goals.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



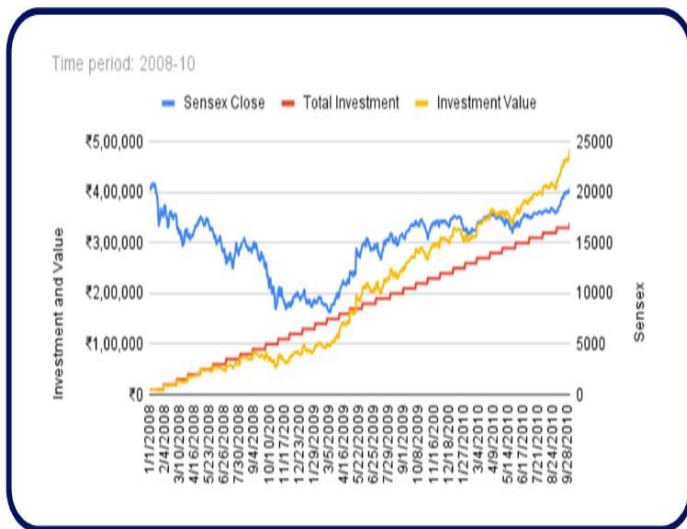
1. The V-Shape SIP Strategy:

When starting a Systematic Investment Plan (SIP), many investors are often hesitant to begin during market peaks, fearing a subsequent decline. However, what if we told you that even if you start your SIP at the top of the market and the markets start rolling down, you can still generate handsome returns when the market recovers? This powerful concept is called the 'V Shaped SIP strategy'.

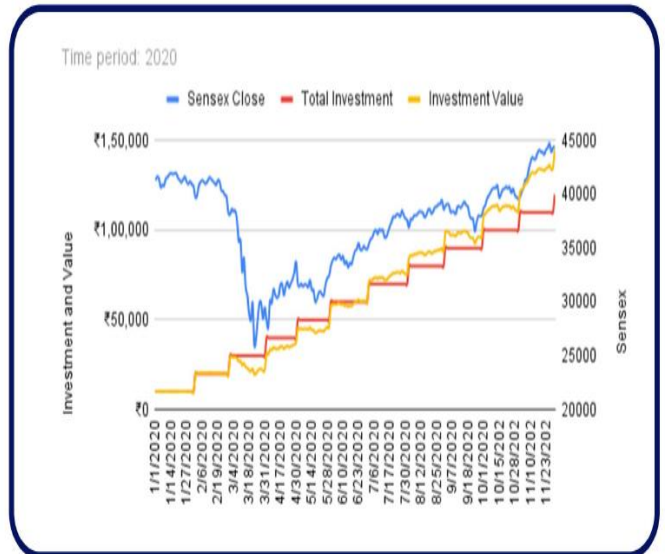
The V-Shape SIP concept revolves around the idea that market downturns should not deter you from investing.

Real-World Data to Support the 'V-SHAPE SIP STRATEGY':

Let's delve into the data to see how this strategy performs in practice. The charts below illustrate the performance of ₹10,000 SIP started at different market peaks in Sensex, showcasing how the investment fared as the market declined and eventually recovered.



SIP Start Date 01/Jan/2008	Total Investment ₹ 3,40,000
SIP End Date 01/Oct/2010	Valuation at end ₹ 4,84,811
Valuation Date 01/Oct/2010	Absolute Return 42.59% on Investment
Sensex Lowest Point 8160	XIRR Return 29.32% on Investment



SIP Start Date 01/Jan/2020	Total Investment ₹ 1,20,000
SIP End Date 01/Dec/2020	Valuation at end ₹ 1,45,324
Valuation Date 01/Dec/2020	Abs Return on 21.10% Investment
Lowest Point 25,981.24	XIRR Return on 71.17% Investment

The data shows that starting a SIP during market peaks and continuing even during market crashes can result in acquiring more units at lower prices, potentially increasing future returns. Despite the initial negative returns during market lows, consistent investment during these periods ultimately resulted in significant gains once the market rebounded. The additional units purchased during the downturns compound over time, leading to exponential growth in the investment value when the market recovers.

The "V-Shaped SIP strategy" is a testament to the power of consistent investing, ever in the face of market downturns. By leveraging market declines to your advantage, you can accumulate more units at lower prices and benefit significantly when the market rebounds. So, don't delay your SIP investments waiting for the perfect time, get in touch with us at mail@netbrokers.co.in to know more.



2. Term insurance and SIP – A good combination:

SIP prepares you for the long term while a Term Plan can make you tension free from the moment you buy it. Term Plan comes with a dual advantage of securing your family's future and saving taxes as well.

SIP and term insurance are a brilliant combination in one's portfolio. Moving hand in hand with each other, these financial products can create a win-win situation for an investor. The investor is not only generating a huge corpus for him and his family, but also securing themselves from any unforeseen circumstances.

Benefits of Term Plan:

- The premiums are affordable to an investors' pocket that can be paid on a monthly/yearly basis.
- Term plans allow tax deduction under section 80C and hence are eligible for tax benefit under section 10(10D).
- They allow high insurance amounts provided to your family members to maintain regular living and pay off the family debts, in your absence.

Term Insurance + SIP Planning

Current Age	30 Years
Monthly Investment	Rs 50,000
Term Insurance Sum Assured	Rs 1,00,00,000
Term Insurance Period	30 Years
Term Insurance Monthly Premium	Rs 1,000
Balance Left For Monthly SIP	Rs 49,000

Expected Fund Value @ 12% CAGR at age 60 = Rs 17.3 Cr

Assuming CAGR of 12% on equity mutual funds

With high insurance coverage of up to Rs 1 crore at an affordable average annual premium of Rs 12,000 for a 30-year old, a term insurance plan should be the first thing to buy once you have dependents.

Remember, the period of coverage should be available till all your liabilities are over. Once you retire, you may not need a term Plan. For your retirement planning, you may choose a mutual fund via the SIP route to accumulate the required corpus to lead a comfortable life.

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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