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We know your investment needs

AMFI registered mutual fund distributor

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»»» NEWSLETTER

KNOWLEDGE INITIATIVE



»»» 1. Secure your Child's Higher Education DREAMS:

Every parent aspires to give their child the best education, but achieving this requires early planning and consistent investing.

Starting early harnesses the power of compounding, while delays can significantly raise the cost and stress of funding future goals.

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

Health insurance is essential to safeguard your finances from rising medical expenses and unforeseen health emergencies. Being underinsured can lead to significant out-of-pocket costs, making your policy ineffective when you need it most.

To ensure adequate coverage, follow two widely accepted rules - Income-based rule or coverage rule as explained in this newsletter.



»»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories



1. Secure your Child's Higher Education DREAMS:

Every parent dreams of giving their child the best possible education—a stepping stone to a brighter, more successful future. Whether it's pursuing engineering at a top IIT, a medical degree from a renowned institution, or even an MBA from a prestigious university overseas, these aspirations often come with a significant financial commitment.

The good news? You don't need to be a millionaire today. With a smart savings plan, consistent investing, and a bit of patience, you can build a fund that may fulfill your child's higher education dreams.

Why Higher Education is Worth the Investment:

- It opens doors to better career opportunities.
- It helps build confidence and independent thinking.
- A good education leads to a more secure financial future.
- It's one of the best gifts a parent can give their child.
- It prepares your child to compete in a global environment.

How to reach ₹1 Crore with SIP:

Start a Systematic Investment Plan (SIP) in a good equity mutual fund and invest consistently. Assuming a 12% annual return, here's how much you need to invest monthly to accumulate ₹1 crore by the time your child turns 21.

Child Age (Years)	SIP Period (Years)	Monthly SIP Required (₹)
0 Years	21 Years	₹10,000
3 Years	18 Years	₹14,000
5 Years	16 Years	₹18,500
8 Years	13 Years	₹28,000
10 Years	11 Years	₹38,000
12 Years	9 Years	₹53,000
15 Years	6 Years	₹97,000

The Cost of Delay:

Even a small delay in starting can significantly increase your monthly investment burden.

- **Start at birth (21-year horizon):** ₹10,000 per month
- **Start at age 5 (16-year horizon):** ₹18,500 per month
- **That's almost double the amount!**

The earlier you start, the more you benefit from the power of compounding. Delaying can make the journey harder and more expensive.

The journey to ₹1 crore education fund begins with a single step—starting early. Stay consistent, stay focused, and let compounding work its magic. Don't wait for the "right time" – the best time is now. Secure your child's future and connect with our team at [Net Brokers](#) to guide you through with personalized investment strategies and the right investment solutions!



2. 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.

3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	TOP SCHEMES
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	WhiteOak Capital Flexi Cap Fund Parag Parikh Flexi Cap Fund
MULTI CAP	Nippon India Multi Cap Fund Kotak Multi Cap Fund
FOCUSED	SBI Focused Equity Fund Invesco India Focused Equity Fund
MID CAP	Motilal Oswal Midcap Fund WhiteOak Capital Mid Cap Fund
SMALL CAP	Bandhan Small Cap Fund Franklin India Smaller Companies Fund
ELSS	DSP ELSS Tax Saver Fund Motilal Oswal ELSS Tax Saver Fund
HYBRID AGGRESSIVE	DSP Aggressive Hybrid Fund SBI Equity Hybrid Fund
BALANCED ADVANTAGE FUND	DSP Dynamic Asset Allocation Fund Parag Parikh Dynamic Asset Allocation Fund
MULTI ASSET FUND	WhiteOak Capital Multi Asset Allocation Fund DSP Multi Asset Allocation Fund

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