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We know your investment needs
AMFI registered mutual fund distributor

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»»» NEWSLETTER

KNOWLEDGE INITIATIVE



»»» 1. PLANNING YOUR VACATION WITH SIP

Planning your vacation with SIPs in mutual funds offers a smart and disciplined approach to saving and investing for your travel aspirations. This approach allows your money to grow through the power of compounding, while also benefiting from potential market gains.

With careful planning and consistent investments, mutual funds can help you achieve your dream vacation while keeping your financial goals on track.

2. CHILDREN'S EDUCATION PLANNING: <<<

Education is the foundation of your child's future. In this age of cut-throat competition and ever-increasing education fees it is important to start saving early on.

Investing in mutual funds through a Systematic Investment Plan (SIP) is a smart way to build a secure education fund for your child. By investing small amounts regularly, you benefit from the power of compounding and rupee cost averaging, which help your money grow steadily over time. Starting early ensures you can meet future education costs without financial stress.



»»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories



1. Planning your Vacation with SIP:

Travel is an important part of our lives. We all love to take vacations. It helps us unwind and learn new things while enjoying the beauty and culture of different parts of the world. Off late, travel is becoming expensive. It is important to save money and invest it in the right schemes so that one can enjoy travelling at regular intervals.

One of the best ways is to start SIPs in equity mutual funds. Let's look at one of the scenarios to understand how it works.

How to Create a Holiday Fund with SIP Investment?

1. The first step to save for your vacation is figuring out the money you will need for them.
2. Calculate the number of months/years left before your travel.
3. Start monthly SIPs to save for these vacations.

And voila, your holiday becomes a reality! You can invest in SIP and start saving money, and then take as many vacations you want to take.

Illustration:

- Plan your vacations **every two years**.
- **Withdraw ₹3 lacs** in the 2nd year of your vacation.
- Since costs will go up and you would like to explore more exotic locations, **increase your withdrawals by ₹1 lac every time for your future travels**. For eg, withdraw 4 lacs in the 4th year, 5 lacs in the 6th year, 6 lacs in the 8th year and 7 lacs in the 10th year.

All you need is to start a SIP of ₹ 20,000/month for 10 years.

Monthly SIP Amount	₹20,000
SIP Period	10 years
Assumed CAGR	12%

Total Invested Amount
Rs 24 Lacs

Total Withdrawal Amount
Rs 25 Lacs

Fund Value Remaining
After 10 years
Rs 7 Lacs

Year	Amount
2	Rs 3,00,000
4	Rs 4,00,000
6	Rs 5,00,000
8	Rs 6,00,000
10	Rs 7,00,000

Reach out to us at mail@netbrokers.co.in to assist and guide you in realizing your travel aspirations by investing through the SIP route in mutual funds.



2. Children's Education Planning:

Equipping your child with the best educational opportunities is always a priority. It enables them to pursue their interests and become independent and informed individuals. However, the cost of education in India is on a steeply rising curve.

What you need is a plan that arms you with the necessary funds to help your child receive a quality education. The Golden rule of planning for your child's future is 'the earlier you start the better it is'. On this Children's Day, let's focus on making investments that pave the way for our children's dreams to become a reality.

How to fund your Child's Education?

Child's Age Now: 6 Years

Years left for Higher Studies

12 Years

Cost of Higher Studies(Under Grad + Post Grad)

Rs. 50 Lakhs

Cost of higher studies after 12 years @ 7% inflation

Rs. 1.3 Crores

Monthly investment needed to achieve this goal @ 12% CAGR = Rs. 42,038/month

If you are late by: 3 years or 5 years you will have to invest Rs. 56,048 or Rs. 71,695/month respectively.

But if you start early, when the kid is 2-year-old, you just have to invest = Rs. 31,104/month

Plan Ahead, Invest Early:

Before preparing your financial plan, it's important to assess your child's potential education needs and forecast related expenses such as tuition fees, accommodation, books, and other essentials.

By starting early and investing regularly, you can create an adequate corpus that ensures your child's dreams never face financial limitations.

Remember: The right time to plan for your child's future is today. Get in touch with us at mail@netbrokers.co.in to start your SIP 'now'.

3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	TOP SCHEMES
LARGE CAP	ICICI Pru Large Cap 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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