



net brokers

We know your investment needs
AMFI registered mutual fund distributor

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>>> NEWSLETTER

KNOWLEDGE INITIATIVE



>>> 1. Year-End Financial Planning Checklist:

As we wrap up the year, it's the perfect time to organise your finances, review your investments, and prepare for a stronger financial start to 2026.

This edition brings you a practical Year-End Financial Planning Checklist to help you reassess goals, optimise taxes, and secure your family's future with adequate term insurance. A simple checklist to help you step into the new year more organised and financially confident.

2. Magic Trick of Wealth Creation- <<< Compounding:

Compounding is the silent engine behind long-term wealth creation, and this section explains how it works in the simplest terms. You'll see how your money grows faster when your returns start earning returns of their own.

This article is a reminder that time in the market matters far more than timing the market. Start early, stay invested, and let compounding do the heavy lifting for you.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories

Financial Checklist for the New Year



1. Year-End Financial Planning Checklist:

As the year approaches its conclusion, it's an opportune moment to organize your financial affairs, optimize your tax advantages, and ensure that you're progressing toward your objectives.

Whether you're in the early stages of your career, refining your long-term plans, or preparing for retirement, there are actions you might want to take before December 31 to streamline your finances. Seeking guidance from a financial professional can help you understand how these measures might influence your overall financial landscape.

Seven items to consider checking off your year-end financial checklist -

1. Revisit your financial goals:

Start by revisiting the financial goals you set at the beginning of the year. Evaluate your progress and determine if any adjustments are necessary. Did you achieve the milestones you set for yourself, or are there areas that require more attention in the coming year?

2. Assess your budget:

Take a close look at your budget to understand your spending habits. Identify areas where you can cut back or reallocate funds to align with your financial goals. This evaluation will help you create a realistic budget for the upcoming year.

3. Tax Planning:

Review your tax situation and identify any opportunities to minimize your tax liability. This may include harvesting tax losses, making charitable contributions, or taking advantage of tax credits.

4. Insurance coverage:

Prioritize Term Insurance—it's the simplest and most cost-effective way to secure your family's financial future. Ensure your cover is adequate and your nominee details are updated.

5. Emergency Fund:

Confirm that your emergency fund is sufficient to cover unexpected expenses. Net Brokers recommend having six months' worth of living expenses set aside. If your emergency fund falls short, prioritize building it up in the coming year.

6. Investment portfolio review:

Assess the performance of your investment portfolio and rebalance if necessary. Ensure that your asset allocation aligns with your risk tolerance and financial goals. Consult Net Brokers for personalized guidance.

7. Estate Planning:

Review your estate planning documents, including your will, trusts, and beneficiary designations. Ensure that all information is up to date and accurately reflects your wishes.

Taking the time to reflect on your financial journey, make necessary adjustments, and set new goals will empower you to make informed decisions and navigate the complexities of your financial landscape. As always, consider seeking professional advice to ensure that your financial strategy is tailored to your unique situation and objectives.

Get in touch with us at mail@netbrokers.co.in to assist and guide you in your financial planning.



2. Magic Trick of Wealth Creation - Compounding:

Compounding means earning returns on your previous returns - like a snowball that keeps growing as it rolls downhill.

In the early years, your investment is smaller, so the growth appears slow. But as time progresses, two things happen:

- **Your investment amount increases**
- **Your past returns also generate returns**

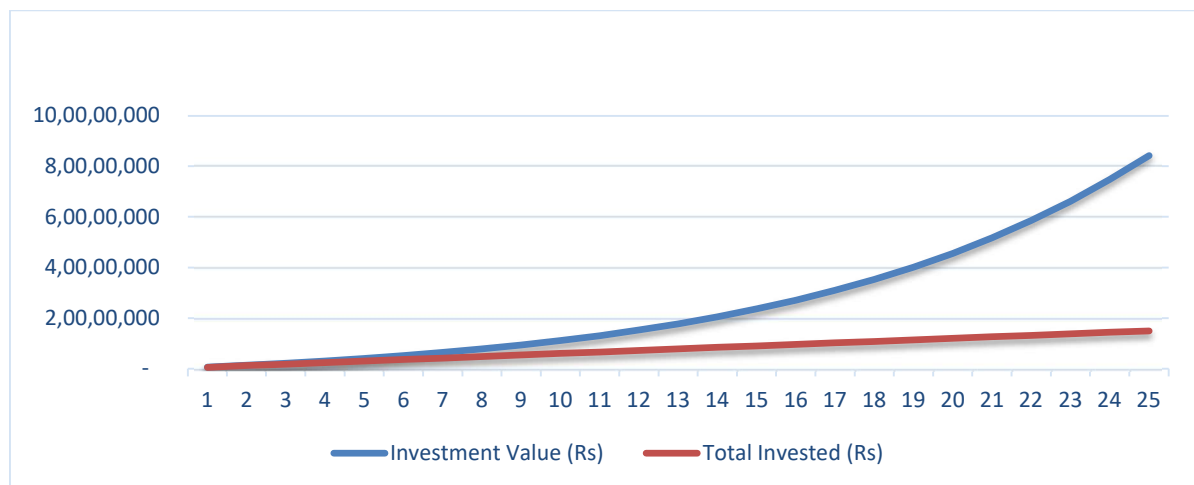
This effect leads to compounding and accelerated growth over the long term. The longer you stay invested, the more powerful this effect becomes, turning time into your greatest wealth-building ally!

Compounding in Action:

A monthly SIP of ₹50,000 at a 12 % CAGR can create extraordinary long-term wealth. Over a 25-year period, this disciplined investment approach grows far beyond the total amount invested.

Total invested amount over 25 years: ₹1.5 crore

Estimated value at 12 percent CAGR after 25 years: ₹8.51 crore.



This example highlights how consistent contributions and the compounding effect work together to generate substantial value. A few important reminders:

- Market volatility can be unsettling, but withdrawing or interrupting contributions weakens the compounding cycle.
- Compounding thrives on uninterrupted time.
- Long-term investors benefit because they allow their returns to recover, grow, and multiply across market cycles.

Let The Time Work for You! Start early, stay consistent, and let compounding do its job.

Even if you're not tracking markets daily, your money is silently working behind the scenes-earning, growing, and compounding.

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
HYRBID 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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