

>>> NEWSLETTER

# KNOWLEDGE INITIATIVE



## >>> 1. Key Financial Resolutions for 2026

In 2026, focus on disciplined financial planning. Invest in mutual funds with clear, goal-based objectives, build an emergency fund to handle uncertainties, secure your family with adequate term insurance, and commit to regular SIP top-ups as income rises.

Small, consistent actions today can create long-term financial stability.

## 2. How SIP plays an important role << in financial planning:

SIPs bring discipline and consistency to investing by enabling regular contributions aligned with long-term financial goals. They reduce the impact of market volatility through rupee cost averaging and allow compounding to work effectively over time.

Let's understand how Systematic Investment Plans (SIPs) help in accumulating a strong long-term corpus.



## >>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories



## 1. Key Financial Resolutions for 2026:

As we enter 2026, smart financial planning has never been more important. Rising inflation, market uncertainty, and evolving lifestyles demand disciplined money decisions. The new year offers a perfect opportunity to reassess financial habits and set clear, achievable goals. Financial resolutions are not about drastic changes, but about building consistent and sustainable practices.

With the right mix of saving, investing, protection, and planning, long-term financial security becomes achievable and ignites the FIRE (Financial Independence & Retire Early movement).

### Key Financial Resolutions for 2026

#### 1. Don't Just Save — Invest Smartly

Saving is only the first step. Invest regularly and stay invested long term to beat inflation and benefit from the power of compounding, which grows wealth exponentially over time.

#### 2. Build a Strong Emergency Fund

Financial resilience starts with preparedness. Create an emergency corpus equivalent to 6–9 months of monthly expenses, parked in liquid and easily accessible instruments, to stay financially secure during unexpected situations.

#### 3. Protect with the Right Insurance

Insurance is not an expense—it is a financial safety net. Have a term insurance cover of at least 10–15 times your annual income to protect your family and adequate comprehensive health insurance to cover rising healthcare cost.

#### 4. Start Tax Planning Early

Avoid last-minute tax decisions. Plan investments early and use tools like ELSS SIPs, Health Insurance, Term Insurance for tax-efficient wealth creation.

#### 5. Use Mutual Funds for Long-Term Wealth

Investing through Systematic Investment Plans (SIPs) promotes discipline, enables rupee-cost averaging, and reduces market timing risks. Invest through SIPs to build discipline, manage market volatility, and grow wealth steadily over time.

**The New Year brings resolutions - but most fade before February. Financial habits, however, stay with us for decades. Here are simple habits to begin 2026 on the right note:**

1. Increase SIP by 10% Your income grows - Your investments should too.
2. Build a 3-6 Month Emergency Fund - Peace of mind is priceless.
3. Avoid Lifestyle Inflation - Let your wealth grow faster than your expenses.
4. Review Your Insurance Coverage - Protect before you invest.
5. Set One Big Financial Goal for 2026 - Clear goals create clear discipline.

***2026 is the year to shift from reactive money management to strategic wealth building.***

***Consistent investing, disciplined planning, and risk protection together form the foundation of lasting financial well-being. Whatever your 2026 financial goals are, we at Net Brokers ([mail@netbrokers.co.in](mailto:mail@netbrokers.co.in)) can help you achieve them with our bespoke financial plans designed as per your investment horizon and risk profile.***



## 2. How SIP plays an important role in financial planning:

Investments in SIPs should always be in line with your changing financial situation. If your income/salary increases, so should your investments to keep up with the changing lifestyle costs.

SIPs can be customized, increased, stopped in case of an emergency or started on any date you need. So, enhance the effectiveness of your financial planning with SIPs and plan right for your financial goals in life.

### Why Start an SIP Today?

**1. Early Start, Better Returns:** The earlier you start, the longer your money has to grow. Even small amounts invested regularly can accumulate into significant sums over time.

**2. Market Volatility:** Starting now allows you to take advantage of rupee cost averaging in a volatile market, potentially leading to better returns.

**3. Inflation Beat:** SIPs in equity mutual funds can provide higher returns compared to traditional savings methods, helping you beat inflation and grow your wealth in real terms.

**4. Financial Discipline:** Starting an SIP today sets you on the path to financial discipline and long-term wealth creation.



Target Amount

**₹ 1,00,00,000/-**



Time Period

**20 Years**



Monthly SIP @ 12 % return

**₹ 10,871/-**



Total Investment

**₹ 26,09,100/-**

### Monthly SIP Required

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10%	₹ 1,30,000	₹ 50,000	₹ 25,000	₹ 14,000	₹ 8,000
12%	₹ 1,24,000	₹ 45,000	₹ 21,000	₹ 11,000	₹ 6,000
15%	₹ 1,15,000	₹ 38,000	₹ 16,500	₹ 7,500	₹ 3,700

*Any delay in starting a SIP could be very costly, we advise you to start your SIP now as there is no good or bad time to do it.*

### 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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