



## MISSION STATEMENT

Assisting investors in FINANCIAL PLANNING, helping them in WEALTH CREATION thereby giving them COMPLETE FINANCIAL FREEDOM.

### Page 02

HDFC Life Sanchay Plus – Long Term Income Option

### Page 03

Multi-Asset Allocation fund Story

### Page 04

Balanced Advantage Funds

“

Hope you all are in good health and enjoyed the festival of Ganesh Chaturthi. We all are celebrating our festivals with joy and spirits in our home and with our loves ones using the best technology of video calls. The most important thing is to keep a positive attitude and focus on our short term goals.

For us 2020 is a year of volatility including Covid-19, earthquakes, cyclones etc. If we see the markets it has also been volatile, including market crash in March, lows in stocks. Also economy was affected which now gearing up slowly. All these events are hard to digest.

Market and economic uncertainties seldom go away. If one event is over another arrives. Hence, We at Invest Search believe that don't focus on the short term picture. Compounding matters in the long term picture. The Magic of compounding will surely help achieve your Goals. Keep a long term outlook. Focus on your goals and continue investing for those specific goals. Also, don't forget to plan for emergencies like Covid-19 through emergency funds and have a life and health insurance in hand for your loved ones.



# HDFC Life Sanchay Plus

We all know that FD rates are decreasing year on year and have the probability to decrease in the upcoming years. In 2010 the FD rate was around 9.5 % which has decreased to 5.5% in 2020. Also interest from FD is taxable.

But HDFC Sanchay Plus - Long Term Income Option gives you :

**Constant returns and that too Tax Free**

+

**Maturity Amount equal to investment amount**

## Key Features & Benefits :

- Guaranteed Income for a fixed term of 25 to 30 years plus return of premiums paid at the end of Payout Period
- Enhanced benefit for policies with Annual premium more than INR 1,50,000
- Tax benefits -You may be eligible for tax benefits as per prevailing tax laws
- Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Illustration for Mr. Rahul | Age : 35 Years | Policy Term : 6 Years  
Premium Paying Term : 5 Years | Premium Amount : 200,000**

Policy Year	Single / Annualized Premium	Guaranteed					Non Guaranteed	
		Survival benefits/ Loyalty Additions	Other Benefits (if any)	Maturity Benefit	Death Benefit	Min. Guaranteed Surrender Value	Special surrender value	
1	2,00,000	0	0	0	24,00,000	0	0	
2	2,00,000	0	0	0	24,00,000	1,20,000	1,20,000	
3	2,00,000	0	0	0	24,00,000	2,10,000	2,10,000	
4	2,00,000	0	0	0	24,00,000	4,00,000	4,00,000	
5	2,00,000	0	0	0	24,00,000	9,00,000	6,11,436	
6	0	0	0	0	24,00,000	9,00,000	6,67,992	
7	0	0	0	65,000	0	0	0	
8	0	0	0	65,000	0	0	0	
9	0	0	0	65,000	0	0	0	
10	0	0	0	65,000	0	0	0	
11	0	0	0	65,000	0	0	0	
12	0	0	0	65,000	0	0	0	
13	0	0	0	65,000	0	0	0	
14	0	0	0	65,000	0	0	0	
15	0	0	0	65,000	0	0	0	
16	0	0	0	65,000	0	0	0	
17	0	0	0	65,000	0	0	0	
18	0	0	0	65,000	0	0	0	
19	0	0	0	65,000	0	0	0	
20	0	0	0	65,000	0	0	0	
21	0	0	0	65,000	0	0	0	
22	0	0	0	65,000	0	0	0	
23	0	0	0	65,000	0	0	0	
24	0	0	0	65,000	0	0	0	
25	0	0	0	65,000	0	0	0	
26	0	0	0	65,000	0	0	0	
27	0	0	0	65,000	0	0	0	
28	0	0	0	65,000	0	0	0	
29	0	0	0	65,000	0	0	0	
30	0	0	0	65,000	0	0	0	
31	0	0	0	65,000	0	0	0	
32	0	0	0	65,000	0	0	0	
33	0	0	0	65,000	0	0	0	
34	0	0	0	65,000	0	0	0	
35	0	0	0	65,000	0	0	0	
36	0	0	0	10,65,000	0	0	0	

# Multi-Asset Allocation Fund - Comic Story



First and foremost, conservative investors need stability in their Multi Asset Portfolio. In Multi Asset Fund, Debt has higher exposure, making it a relatively stable investment option along with the toppings of Equity, Gold and International Equity for wealth creation

**If you want to Invest in a fund which Balances Risk and Returns, Invest Now in Multi Asset Fund!!**

Scheme Name	Launch Date	Returns p.a. (%)		
		Since Launch (as on 24 <sup>th</sup> Sept 2020)	5 Years	10 Years
Motilal Oswal Multi-Asset fund (G)	4-Aug-20	-0.39	-	-
ICICI Prudential Multi Asset fund (G)	31-Oct-02	19.81	7.82	8.97
HDFC Multi Asset fund (G)	17-Aug-05	8.66	6.95	8.26

# Balanced Advantage Funds

- Balanced advantage funds are dynamically-managed equity mutual funds that typically alter their equity allocation between 30% and 80%, depending on market valuations and usually considering the price-earnings ratio
- Top balanced advantage funds are Mutual Funds that invest more than 65% of their assets in equities and the remaining assets in debt instruments to yield good overall returns
- The assets in such a fund are dynamically managed between equity and debt. This means such a product will increase its equity allocation when the valuations are reasonable and park the remaining in debt and when the market rallies, that is, when valuations become expensive, such a fund will increase its allocation to debt
- As a result, an investor finally gets to buy low and sell high through this fund. The other advantage of this type of mutual fund scheme is that it takes care of one's asset allocation needs.

## 3 REASONS WHY YOU MUST INVEST IN BALANCED ADVANTAGE FUND



### BENEFIT OUT OF VOLATILITY

Suitable for investors who are seeking to benefit out of market volatility while maintaining fair equity allocation levels based on market valuations



### RETURNS

Most of the balanced advantage funds seek high returns from equity investments. However, the fund managers shift the fund into bonds when market valuations go high



### RELATIVELY SAFER

Participate in equity markets with relatively conservative approach

Scheme Name	Returns p.a. (%)		
	3 Years	5 Years	10 Years
L&T Balanced Advantage Fund(G)	6.85	6.2	-
IDFC Dynamic Equity Fund(G)	6.22	6.98	-
Motilal Oswal Dynamic Fund(G)	4.28	-	-
ICICI Prudential Balanced Advantage Fund(G)	5.45	7.95	10.45

## BOOK POST

Regards,  
Himanshu Dani



508, G Square, 5<sup>th</sup> Floor, Jawahar Road,  
Above Kalyan Jewellers, Near BMC Office,  
Ghatkopar (E), Mumbai-400 077.

25010550 | 25010549 | 8355816883

support@investsearch-india.com

www.investsearchonline.com