2018

{Oct 18 ~ Dec 18}

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Someday I am going to sit with my Advisor & sort out my finances,

Someday I will go for financial planning,

Someday I will buy a term plan,

Someday I am going to complete all my pending actions,

And someday I am going to organize my finances

SOMEDAY IS JUST A CODE FOR NEVER

Invest Search

Mission Statement:

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

Investor Times

Dear All,

Hope you Enjoyed Festival of Ganesh Chaturthi. During last 3-6 months we are hearing lots of Noise from Indian economy - May it be GST issues faced by small business & corporates, Rupee getting weaker(almost corrected 10% in this calendar year), Crude prices going higher which will effect India's current Account Deficit & also the biggest Question who will form Government at center in May 2019.

There is indeed lots of negativity in Indian economy which is keeping stock markets more volatile.

We at Invest Search believe that this volatility will continue for next 6 month to 1 year use this opportunity to enter in market. Indian Economies long term story is intact as it is Fastest Growing economy supported by young population.

What should you do?

For first time investors / Investors with medium term Goals - Invest in Hybrid Category of funds. These funds are less volatile as it has Equity & bond component. Minimum time horizon of 5 years (Find the schemes Attached)

For Clients who are comfortable in short term volatility / with Long term Goals - Invest gradually in Multi cap & mid cap funds with minimum Time Horizon of 7-10 years for wealth creation

Why Investor should buy - Term plan with Mutual Fund SIP?

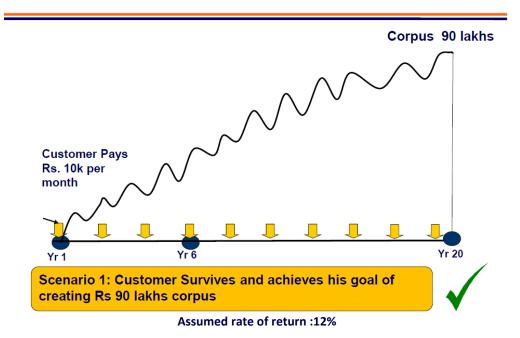
We have shown 3 scenarios:

Scenario 1: Investor starts Sip for his Family long term Goals without Term plan and survives till end

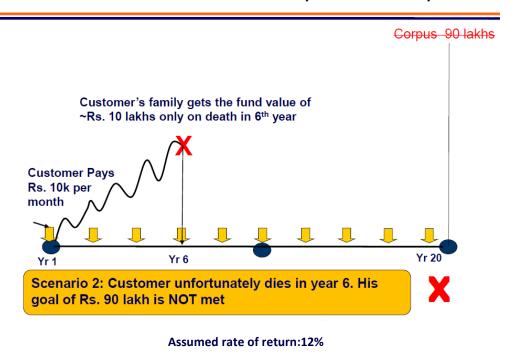
Scenario 2: Investor starts SIP for his Family Long term Goals without Term Plan and has untimely Death

Scenario 3: Investor starts Sip for his Family long term Goals with Term plan & had untimely death still achieves his Family Goals

Scenario 1: Customer takes only SIP and survives



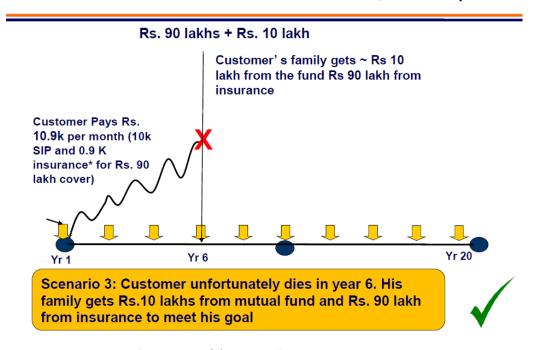
Scenario 2: Customer takes SIP only and death in year 6



The emotional loss because of the death of a closed one cannot be compensated

But could the customer have done something to secure the financial goal?

Scenario 3: Customer takes SIP with iProtect; death in year 6



Assumed rate of return:12% | *Customer's age: 35 year, policy term 20 years

Illustration showing why combination of SIP plus term plan is important for achieving financial goals

	Age: 3	0 Yrs	Age : 35 Yrs					
Why Term Insurance	Only SIP	Term Insurance Premium plus SIP	Only SIP	Term Insurance Premium plus SIP				
Goals	Child marriage & education	Child marriage & education	Child marriage & education	Child marriage & education				
Money required	Rs. 1 crore	Rs. 1 crore	Rs. 1 crore	Rs. 1 crore				
Time to reach goals	20 years	20 years	20 years	20 years				
Term Insurance Premium Monthly	Rs. 0	Rs.709	Rs. 0	Rs.950				
Monthly SIP	Rs.6700	Rs.6700	Rs.6700	Rs.6700				
In case of death after 18 months								
Investment done	Rs.120600 (Rs.6700 x 18) @10%	Rs.133362 (includes Term Plan premium)	Rs.120600 (Rs.6700x18) @10%	Rs.137700 (includes Term Plan premium)				
Term insurance cover	Rs. 0	Rs.1 crore	Rs. 0	Rs.1 crore				
Amount received by family	Rs. 130528	Rs. 10133362	Rs. 130528	Rs. 10137700				
Financial goal achievement	Doubtful	Most likely	Doubtful	Most likely				
*Assuming 15% annual investment return ^Term insurance policy sum assured of Rs.1 crore								

Recommended SIP schemes with past performance

Scheme Name	Launch Date	Returns			
Scheme Name		3Yrs	5 Yrs	10 Yrs	15 Yrs
ICICI Prudential Multicap Fund	Oct-01	17.42%	17.07%	16.58%	15.95%
Invesco India Growth Opportunities Fund	Aug-07	21.81%	18.98%	17.20%	-
Mirae Asset India Equity Fund	Apr-08	20.08%	19.07%	19.45%	-
L&T Midcap Fund	Aug-04	18.61%	22.56%	21.88%	-
IDFC Sterling Value Fund	Mar-08	18.41%	18.48%	18.90%	-
Aditya Birla Sunlife Equity Advantage Fund	Feb-95	16.65%	18.42%	17.42%	15.45%
HDFC Capital Builder Fund	Feb-94	18.72%	17.90%	17.78%	17.41%
Invesco India Contra Fund	Apr-07	22.27%	21.42%	19.35%	-

	Launch Date		Market Value			
Scheme Name			3Yrs	5 Yrs	10 Yrs	15 Yrs
Sometime Nume		Amount Invested	1,80,000	3,00,000	6,00,000	9,00,000
ICICI Prudential Multicap Fund	Oct-94		231484.1	457034.1	1424606	3333014
Invesco India Growth Opportunities Fund	Aug-07		245861.9	478612.2	1472328	
Mirae Asset India Equity Fund	Apr-08		240106.2	479596.7	1661450	-
L&T Midcap Fund	Aug-04		235320.6	521551.4	1894123	-
IDFC Sterling Value Fund	May-08		234682.3	472823.3	1613325	-
Aditya Birla Sunlife Equity Advantage Fund	Feb-95		229018.9	472213.4	1490023	3191364
HDFC Capital Builder Fund	Feb-94		235680.4	466251.4	1519482	3785823
Invesco India Contra Fund	Apr-07		247383.6	507498.3	1653163	-

Kindly Email or call us for any queries

Also note our New Support Email Id & Contact No:

Email: support@investsearch-india.com

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BOOK POST

Regards,

HIMANSHU DANI

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