

2018

{Jan 18 ~ March 18}

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LIC's
CANCER COVER PLAN

“
The stock market is filled with
individuals who know the price of
everything, but the value of nothing.
PHILIP FISHER

Invest Search

Mission Statement:

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

Investor Times

As we enter the New Year 2018, as is customary, we spend some time looking back at the year gone by and also attempt to gaze into the crystal ball to understand what 2018 has in store for us.

- 2017 can clearly be termed as 'the year of reforms'. Reform measures such as GST (Goods and Services Tax), the Insolvency and Bankruptcy Code (IBC) and the flagship schemes like Direct Benefit Transfer (DBT) were some of the major initiatives of the year. Another big development in 2017 were the steps taken to expedite the banking sector stress resolution.
- Ratings agency Moody's also upgraded India's sovereign rating to Baa2 from Baa3 (the last rating upgrade by Moody's was in Jan 2004).
- The stable macro trends along with growing comfort on political stability and the continuation of the reforms agenda has led to a significant run up in the markets in 2017 even while earnings growth remained subdued.

The Way Ahead- 2018.....

We may see Equity market being volatile in coming year due to following reasons:

1. Upcoming Elections in 8 states of India
2. Rate Hike by US FED with quantitative Tightening
3. Brexit developments
4. Higher crude prices
5. Rural Capex, Government push to affordable Housing, unorganised to organised Shift & revival in steel capex in India will help to boost the economy

We Strongly advice Investors not to invest in schemes based on past performance but as per your time Horizon & Goals

We recommend following Fund categories for fresh investment at these levels :

1. Dynamic Schemes for Time Horizon of 3 years (for Short Term Goals)
2. Balanced schemes for time Horizon of 5 years (for Regular flow of Tax free income)
3. Equity schemes with time Horizon of 10 years (For long term Goals- retirement planning / Child Education / Child Marriage)

INVEST IN
ELSS
SAVE TAX &
EARN MORE

PPF RATES GONE DOWN FROM
12% to 7.60%

12% - 1987

7.60% - 2018

??? - 2025

**Value of 1 Lakh Invested every year
(Total 15 Lakhs), as on 15th Dec 2017**

(Return from elss schemes which have completed 15years as on 15th Dec 2017)

PPF
30.10 Lakhs

ELSS*

Maximum
90.41 Lakhs

Average
75.85 Lakhs

Minimum
51.04 Lakhs

ELSS offers 3 years-in-least among all the options available U/S 80C

*Past Performance may or may not sustain in future.

Sr. No.	Scheme Name	Launch Date	AUM (cr)	1 Year	3 Years (p.a.)	5 Years (p.a.)	Since Inception
1	DSP BR Tax Saver	Jan-07	3571	36.30%	16.60%	20.80%	16%
2	L&T Tax Advantage	Feb-06	2762	42.30%	16.60%	19.60%	15.90%
3	HDFC TAX SAVER	Mar-96	7124	38.70%	11.80%	18.10%	27.10%
4	ICICI Pru Long Term Equity Fund	Aug-99	4841	26%	11.00%	17.80%	21.50%
5	Reliance tax Saver Fund	Sep-05	10157	46%	13.90%	22.90%	17.00%
6	IDFC Tax Advantage Fund	Dec-08	798	53.40%	18.10%	21.90%	21.90%

INTRODUCTION: Cancer is one of the oldest diseases. First case was detected in 2400B.C.around 4500 years ago. It took 2000 years to identify this disease. It was Greek doctor Hippocrates who named it as KARKINOS meaning crab. It took another 500 years for scientist to find that why it was named as Crab.

Cancer Cause Emotional & Financial Sufferings to the Patient & the Family

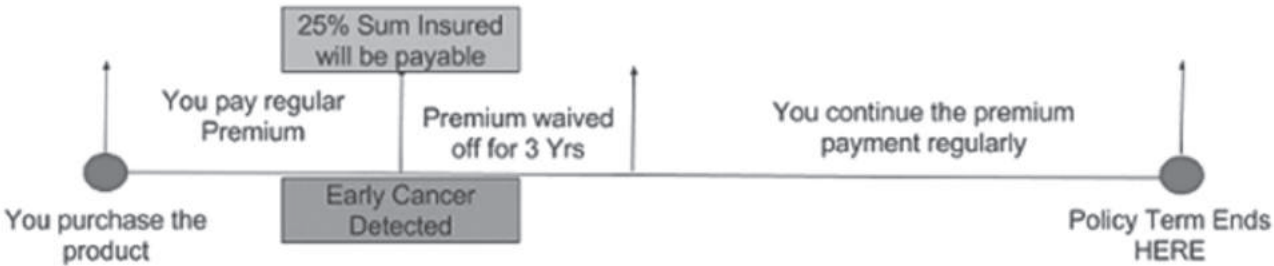
No One Should Die, Before Death...



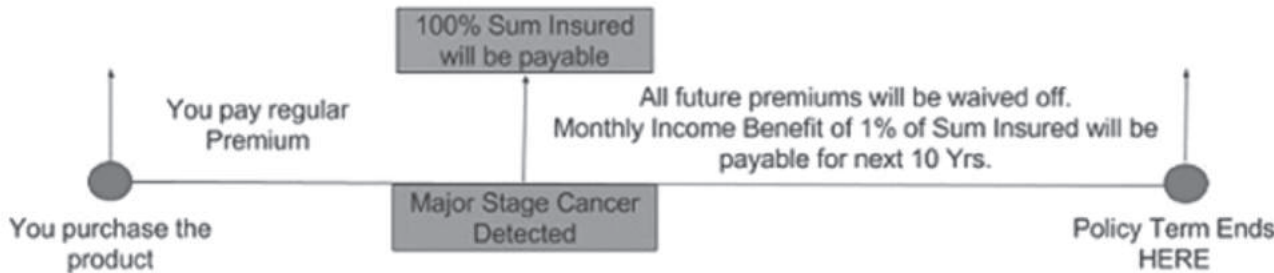
All types of Malignant are included in this plan

Benefits of LIC Cancer Cover

Case A. Early Stage Cancer



Case B. Major Stage Cancer



Note:-This policy offers no maturity value, no surrender value and no loan facility.

Investor Times, A quarterly issue from INVEST SEARCH

Eligibility Criteria		Two Options to choose from at time of taking Policy
Amount of Cover (Sum Assured):	10 Lakh – 50 Lakh	1-Level Sum Assured : SA remains same throughout the term 2-Increased Sum Assured : SA increases by 10% every year for first 5 years. Max SA increased by 50% or till cancer is diagnosed before 5 years.
Term / Period of cover	10 to 30 Years	
Age Group	20 to 65 Years	
Minimum Cover upto age 50 Years		
Max cover upto age 75 Years		

Plan ceases on:

- 1) Cancer within 180 days of taking policy
- 2) Death within 7 days of diagnosis of cancer.
- 3) Death
- 4) Maturity Age

Sample Premium Rate for 25 Lakh level S.A.

Age/Term	20(30)	25(30)	30(30)	35(30)	40(30)	45(30)	50(25)	60(15)
Male	2714	3511	4986	7729	12449	23335	30591	54280
Female	4543	6490	9116	12449	16550	22597	26550	35961

Sample Premium rate for 25 Lakh Increasing S.A.

Age/Term	20(30)	25(30)	30(30)	35(30)	40(30)	45(30)	50(25)	60(15)
Male	3481	4632	6844	10886	17848	33424	43926	76110
Female	6225	9057	12862	17671	23541	31742	37141	49236

BOOK POST

Regards,

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