

JOURNEY 2 MONEY

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MUMBAI

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Vcare Investment Services Pvt. Ltd.

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WHAT DIFFERENCE WILL IT MAKE?

Mahesh got to the Bangaram beach and sighed. A storm had hit Lakshadweep last night and the sand was littered with tens of thousands of starfishes. He had looked forward to a relaxing walk early in the morning but there was no way he could enjoy the view when thousands of these beautiful marine animals were about to die.

He was about to turn back when his eyes caught a strange sight in the distance. A young boy was continuously bending down, picking something up and throwing it into the sea. Mahesh watched for a minute or so before he realized what the boy was doing. He shook his head in amazement and turned back.

Something made him stop, he turned back again, and then with a sigh he set off towards the boy, being careful to not step onto any of the starfishes.

“Good morning, beta! What are you up to?”

“Good morning sir, I am throwing these starfishes back. The tide has washed them in and they can't return to the sea by themselves. When the sun gets high, they will die.”

Mahesh chuckled, “Yes, I can see that. What I meant is, what's the point? There are thousands and thousands of starfish on this beach. You won't really be able to make much of a difference. You're just wasting your time.”

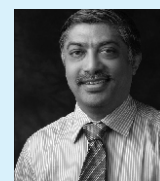
The boy stopped for a moment. Then he bent down, picked up yet another starfish, and threw it as far as he could into the sea. He turned and smiled, “it made a difference to that one!”

We all have ongoing opportunities to help create positive changes, but most of the times we wonder: 'I can only do so much, will it really matter?'

This is not just when it comes to global or national challenges but even in our day to day life. So, the next time you wonder, 'how much of a difference can I actually make?', read this story yet again and remember that you may not be able to change the entire world, but whatever you can do, from wherever you are, no matter how small, matters.

Every drop saved in the buckets, every rupee saved in your account, and every vote cast in the ballot, can make a difference. No good deed, however small, goes wasted. So, let's close the taps and seal the leaks. Let's save and invest each month, no matter how small the amount. And this April, let's ensure we go out and vote, every single one of us.

[The starfish story is adapted from The Star Thrower by Loren Eiseley (1907 – 1977)]



Piyush Desai - CEO

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USE GOAL-BASED INVESTING TO ACHIEVE YOUR LIFETIME GOALS

Most of us make investments with a single-minded focus on maximising returns. This often leads to investment mistakes like trying to time the market. Fear and greed become the driving forces so that when markets turn volatile, investors tend to pull out their money or they typically increase their investments when the markets are already over-heated. This results in ill-planned and directionless investing.

Investors should, instead, follow the path of goal-based investing by first identifying and quantifying their short, medium and long-term financial goals and then tailoring their investments to meet these goals, based on their risk appetite and asset allocation.

Goal-based investing

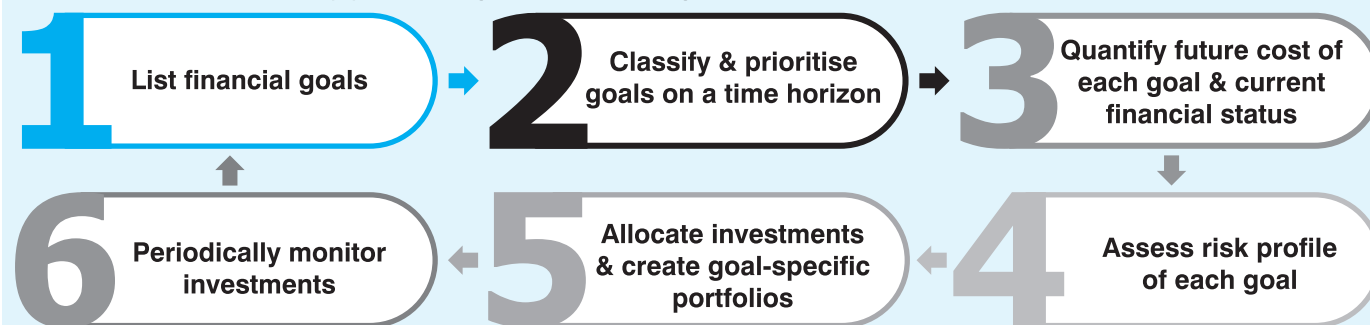
Every individual has multiple goals that he works towards in life such as taking a vacation abroad, or buying a car or house, or saving for a child's education or building a retirement fund. However, in order to fulfill these needs and aspirations, he needs to make his money work in sync with these goals. This is possible by adopting goal-based investing.

Instead of following the traditional approach of first creating an investment portfolio and then using the return from it to meet goals as they arise, it is more effective to first identify an investor's goals at different stages of his life and to then fund and invest for each goal separately based on the time horizon and risk profile.

By setting tangible targets instead of saving blindly, goal-based investing motivates individuals to invest for their goals. It empowers them to realistically assess their current financial situation and plan their investments more precisely so that they start saving early, avoid debt and also match their asset allocation to the goal's time horizon and therefore, take the optimum amount of risk.

Goal investing process

Investors can follow a six-step process for goal-based investing.



Case study

Arun is 30 years old and works in a manufacturing company. He has identified his goals (see along side) and has a monthly savings of Rs. 36000 today which he is planning to invest to achieve those goals. He can accordingly bucket his savings into four goal-specific portfolios based on his time horizon and risk appetite, as shown in the table along side.

Goal	Time period to achieve the goal	Amount required at end of the period	Asset allocation ■ Debt ■ Equity	Action plan
Car	3 years Short term	Rs. 5 lakhs	100% Equity	Monthly SIP of Rs.11200 with annual top-up of 10%
Foreign vacation	7 years Medium term	Rs. 10 lakhs	25% Debt, 75% Equity	Monthly SIP of Rs.6300 with annual top-up of 10%
Home	12 years Medium to long term	Rs. 75 lakhs	50% Debt, 50% Equity	Monthly SIP of Rs.15500 with annual top-up of 10%
Retirement	30 years Long term	Rs. 3 Crore	25% Debt, 75% Equity	Monthly SIP of Rs.2750 with annual top-up of 10%

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- ❖ Mutual Funds
- ❖ Health Insurance (Mediclaime)
- ❖ Life Insurance (Term Plan)

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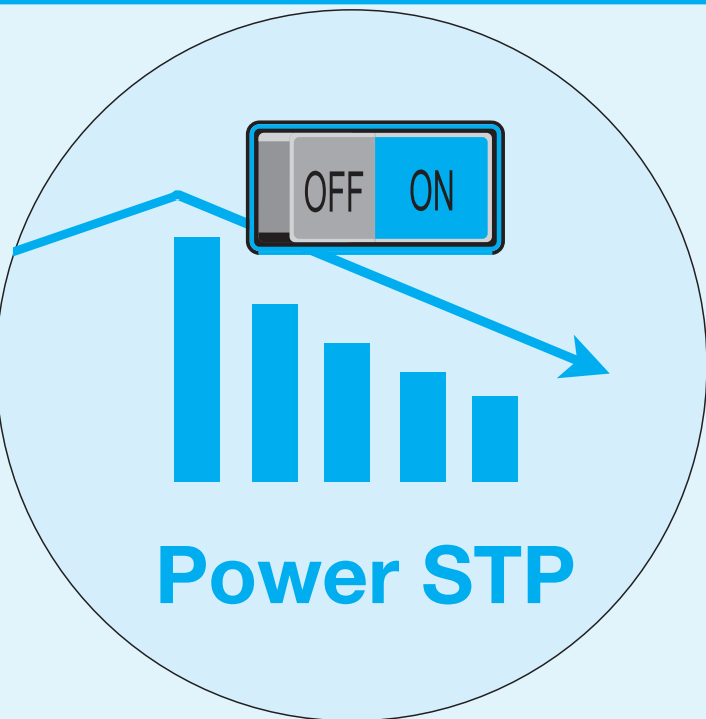
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PERFECT TIMING FOR THE PERFECT SWITCH

With Power STP get the perfect timing for switch from selected source scheme to target scheme

(Unique feature offered by Edelweiss Mutual Fund)

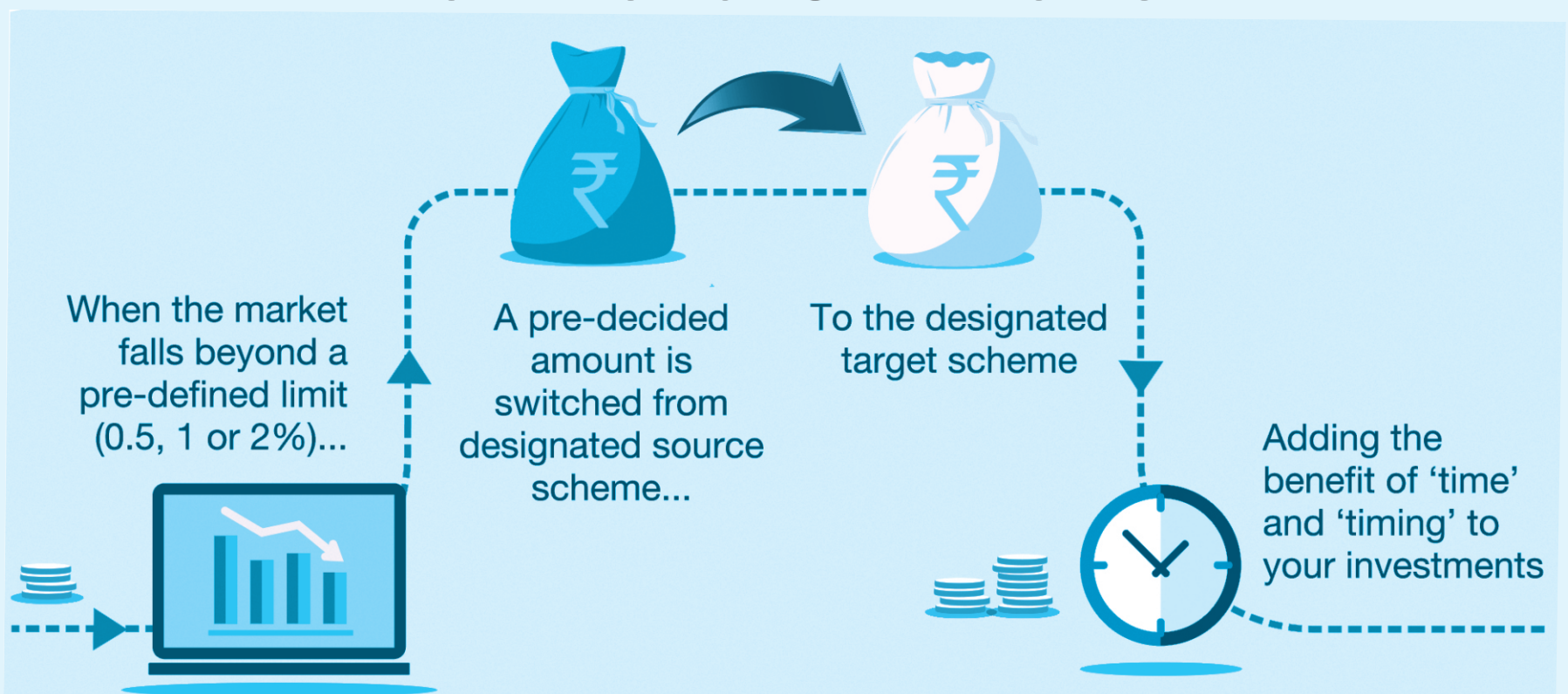


Add the benefits of time and timing to your portfolio by investing at every market fall.

With 'Power STP' you can switch a pre-decided amount between schemes as and when there is a pre-defined market fall.

'Power STP' is an action based trigger facility offered under various schemes of Edelweiss Mutual Fund that serves as a financial planning tool.

How 'Power STP' works"



Benefits of Power STP

- Enter at every market fall**
 Investing at market fall allows you to accumulate more units. You reap the benefits of this in the long run.
- Easy and Automatic**
 Investors have to give a one time mandate to activate these facilities. Once done, the amount will automatically get switched to designated target scheme at every pre-defined market fall.
- Enlarge your SIP**
 Under Power STP, Investors have an option to invest higher amount on higher market fall. e.g.: Investors can choose to Invest Rs. 1000, Rs. 2000, Rs. 3000 when markets fall by -0.5%, -1% and -2% respectively.

STOP SIP V/S CONTINUING SIP

SIP Amount - Rs. 10000/- (Monthly)

Mr. A		Mr. B		Mr. C		Mr. D	
Start Date	16-01-2007	Start Date	16-02-2011	Start Date	16-07-2014	Start Date	16-06-2017
End Date	16-12-2008	End Date	16-08-2013	End Date	16-02-2016	End Date	16-01-2019
Installments	24	Installments	31	Installments	20	Installments	20
Investment Amount	Rs.2,40,000	Investment Amount	Rs.3,10,000	Investment Amount	Rs.2,00,000	Investment Amount	Rs.2,00,000
Net Return	Rs.1,68,570	Net Return	Rs.2,66,477	Net Return	Rs.1,84,142	Net Return	Rs.1,71,642
XIRR	-32.66%	XIRR	-11.71%	XIRR	-10.03%	XIRR	-18.02%

Will you continue your investments or redeem them ???

If you have redeemed, what have you lost ??? Please see below

Mr. A (after 13 months)		Mr. B (after 13 months)		Mr. C (after 15 months)		Mr. D (after 13 - 15 months)	
Start Date	16-01-2007	Start Date	16-02-2011	Start Date	16-07-2014	Start Date	16-06-2017
End Date	18-01-2010	End Date	16-09-2014	End Date	16-05-2017	End Date	?
Installments	37	Installments	44	Installments	35	Installments	?
Investment Amount	Rs.3,70,000	Investment Amount	Rs.4,40,000	Investment Amount	Rs.3,50,000	Investment Amount	?
Net Return	Rs.6,01,885	Net Return	Rs.8,08,901	Net Return	Rs.4,88,170	Net Return	??
XIRR	34.90%	XIRR	36.33%	XIRR	24.95%	XIRR	???

Continue your SIP and benefit from the power of compounding!

It has been a wonderful
2018 - 2019 because of

YOU!

MUTUAL
FUNDS
ARE
BUILT
ON
MUTUAL
TRUST

Looking forward for your
support in the next year

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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