

JOURNEY2MONEY

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Vcare Investment Services Pvt. Ltd.

...We convert your money to wealth!

WILL WE HAVE A COLD DECEMBER?

December is end of the year... a time to reflect on the year gone by and to plan for the new year. It is also a time for thinking up of resolutions for the next year. One resolution that we must consider is being careful about the messages we receive that we forward. We all know the reason but here's an anecdote that helps to get the point across... About how they predict winter in America.

An old farmer was asked by his neighbours to forecast how bad the cold would be one December. The farmer had stopped bothering to spend time in nature and so had lost his touch. He just called up a friend in a newspaper, who checked with the weather services department, and was told it was likely to be cold. The farmer told his neighbours to stock up on logs and provisions as a precaution. A few days later he checked if there was any change in the forecast and this time he was told that it would definitely be a cold winter. The farmer asked his neighbours to stock up even further. A few days later, worried, he called his newspaper friend who said that this would be one

of the severest winters ever. When asked how the weather department was so certain, he said, "Because the farmers are stocking up logs and provisions like there is no tomorrow."

The point is that most of us get and share information, including about the economy, the market, etc. without verifying the source. And if enough of us do so, the message becomes a self-fulfilling prophecy. Thus, we must be on guard so that sentiments and opinions, that are not backed by verifiable facts, do not influence our decisions and actions.

Our resolution, at VCare, for 2020 is to check whether a message is truthful and useful before forwarding it. Won't you join us?

“Warm wishes for Christmas”



Piyush Desai - CEO

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Aim for Stability with Growth

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Mahindra TOP 250 Nivesh Yojana

An Open Ended Equity Scheme Investing In Both Largecap & Midcap Stocks.

NFO OPENS On 06th December 2019 NFO CLOSSES On 20th DECEMBER 2019

**Mahindra
MUTUAL FUND**

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15 MISTAKES TO BE AVOIDED FOR HEALTHY FINANCIAL FUTURE

What are some of the mistakes of Indians that are destroying their financial lives? This Independence Day we are Sharing 15 Mistakes to be avoided for Healthy Financial Future.

- 1. Buying insurance policies for investment purpose:** Have you invested your money in insurance plan to get a return in future? Big mistake! Out of 100 people I have spoken, 95 have made this mistake. Very few people understand the difference between term plan, endowment plan, etc.
 - 2. No idea about the power of compounding:** Everyone has come across the formula of compounding but very few people really understand its power like Mutual Funds, etc. This is the reason people do not start saving early and hence lose out on the power of compounding. Albert Einstein said that power of compounding is the 8th wonder of the world.
 - 3. Buying stocks based on tips without any knowledge:** You will find every Tom, Dick and Harry giving stock tips over Facebook, Whatsapp and TV. Unfortunately, a lot of people fall in a trap of these people and invest money without any knowledge. What is the end result? They lose everything!
 - 4. Becoming a victim of lifestyle inflation:** Moving from 2Bhk to 3Bhk just because you have got a good hike, upgrading your car because you have got some bonus are some of the examples of lifestyle inflation destroying financial lives.
 - 5. Buying things just because they are on discount / Spending a lot of money on fancy stuff:** From Amazon's "Great Indian Sale" to Flipkart's "The Big Billion Days", everyone is encashing on the weakness of Indians buying things just because it is on discount. Funny thing is now you will find such sales every other month. A fancy car, a fancy house, a fancy watch, a fancy vacation. People want fancy stuff and are willing to pay a premium irrespective of the value it generates.
 - 6. Spending a bomb on weekend parties:** 5 days work and 2 days party: This is the new culture in India. Pubs are jam-packed on weekends where people would spend a bomb on food and drinks. By the end of the month, they are left with no money.
 - 7. No emergency budget:** Not having any extra money in the case of an emergency results in embarrassing situations of borrowing money from friends and relatives. Some people even break their investments and make a big mistake.
 - 8. No medical insurance:** I have seen people losing out the lifetime savings just because they did not take medical insurance. One accident can shatter all financial dreams. Better be insured. Healthcare cost is rising and it is impossible to manage it without insurance.
 - 9. No diversification:** Some people would invest all their money in real estate, some would invest all the money in gold, some would just keep it in the locker, some would invest all the money in the stock market. Very few people understand the right way of diversifying the investments.
 - 10. Buying excessive gold only to keep it in the locker:** Gold worth lakhs is kept in lockers only to be used once or twice a year. This is resulting in the money getting blocked and hence not getting any returns on it.
 - 11. An extremely conservative approach with investment:** Traditionally, people have been risk-averse. They would just have an FD and live on 6–7% annual interest. Some would just keep the cash at home.
 - 12. Procrastinating investment decisions:** "I will invest from tomorrow." But the problem is that tomorrow never comes.
 - 13. Lack of patience:** "I can't wait for my wealth to grow. I want to double my investments in 6 months. I need to invest in the stock market." A lot of people lose their lifetime of savings because they don't have the patience to understand the investment option and would blindly trust anyone with their investment.
 - 14. Depending upon others for investment decisions:** "I don't know anything about investment. Please manage my money." Unfortunately, a lot of people are dependent upon others with their hard earned money. This is the reason we have a lot of self-proclaimed experts giving stock market tips. Consult Financial Advisor who has experience and can work on your financial planning as per your risk taking capacity and financial goals.
- Getting too greedy with investment:** People blindly invest their money in penny stocks, day trading, futures and options. They eventually lose all their hard earned money. What is the root cause?
GREED

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For any of your requirements in:

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

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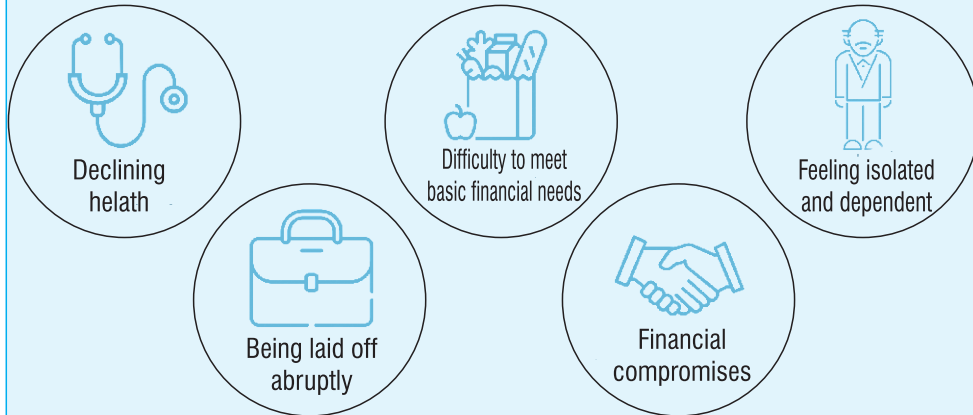
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INVEST IN AXIS RETIREMENT SAVINGS FUND

48% people worldwide are scared of exhausting their wealth by the time they retire



You will retire, but inflation won't!

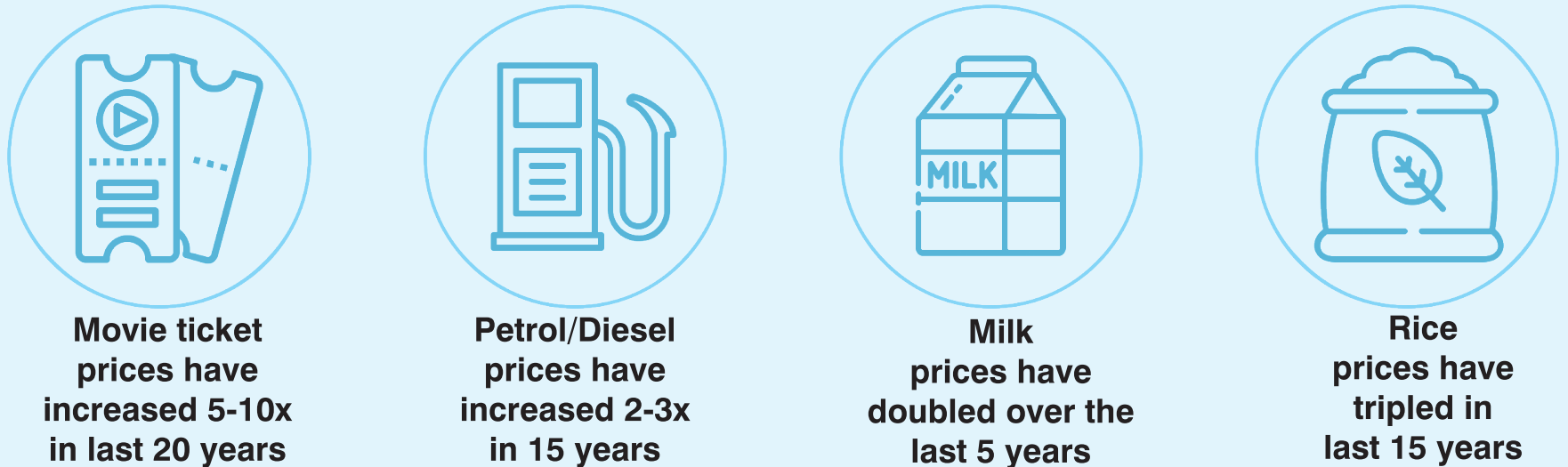
- Savings is not investing ● Savings does not grow money Investing does.

Assuming inflation at 5%

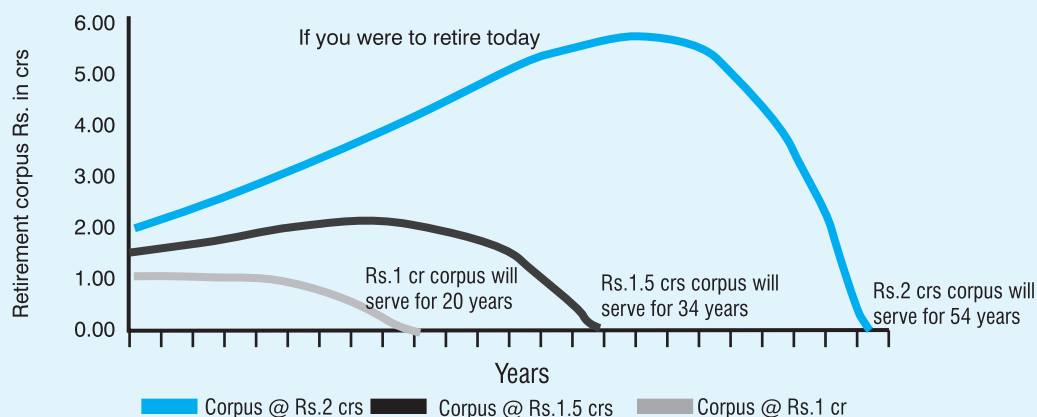
Rs. 1 lakh saves today will be worth only Rs. 61,491 after 10 years.

What you can buy today for Rs. 1 lakh will cost Rs. 1.63 lakhs 10 years later

Cost of living is rising rapidly Are you ready for it?



Deciding retirement corpus is critical Inflation will impact monthly expenses



- ❖ The earlier you plan to retire, the bigger the size of corpus required
- ❖ Risk appetite reduces as you near the retirement age
- ❖ Staying financially disciplined post retirement gives more predictability

So, how prepared are you for retirement?

Key things to consider:

PRE-RETIREMENT

- ❖ Find the right investment product(s)
- ❖ Map your investment goals
- ❖ Stay disciplined
- ❖ Don't attempt to time the market
- ❖ Adjust your risk appetite with age

POST-RETIREMENT

- ❖ Be aware of your risk appetite
- ❖ Decide a reasonable withdrawal rate
- ❖ Stay disciplined
- ❖ Adjust the withdrawal rate based on investment return / real rate

iPlus SIP
The Axis Retirement Savings Fund comes with the exclusive provision of iPlus SIP

* free insurance cover for long term SIP's

NFO Period 29th November - 13th December 2019

TOP PERFORMING TAX SAVING SCHEMES

INVEST In Equity Linked Savings Scheme (ELSS) & Get Tax benefit U/s 80-C of IT Act.

Scheme Name	Launch Date	AUM (Rs. in Crore)	1 Year % Return	2 Years % Return	3 Years % Return	5 Years % Return	6 Years % Return	7 Years % Return	10 Years % Return
Axis Long Term Equity Fund	29.12.2009	21492.33	16.52	10.24	16.55	11.53	19.79	19.38	—
DSP Tax Saver	18.01.2007	6102.99	15.35	4.71	12.30	10.82	17.50	16.49	13.39
Tata India Tax Savings	13.10.2014	2008.76	14.49	4.98	14.13	12.41	—	—	—
Mirae Asset Tax Saver	28.12.2015	2670.71	13.28	7.04	17.2	—	—	—	—
Kotak Tax saver	23.11.2005	986.69	12.99	4.60	12.41	9.51	16.52	13.65	11.13
Canara Robeco Equity Tax saver	02.02.2009	995.11	11.87	8.52	11.95	8.51	14.35	13.54	12.67
Invesco India Tax Plan	29.12.2006	961.89	10.05	5.46	13.48	10.08	17.25	16.13	14.03
ICICI Pru Long Term Eq. Fund	19.08.1999	6524.84	7.07	5.63	10.66	7.86	14.92	14.53	13.11

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

performance as on date: 22/11/2019

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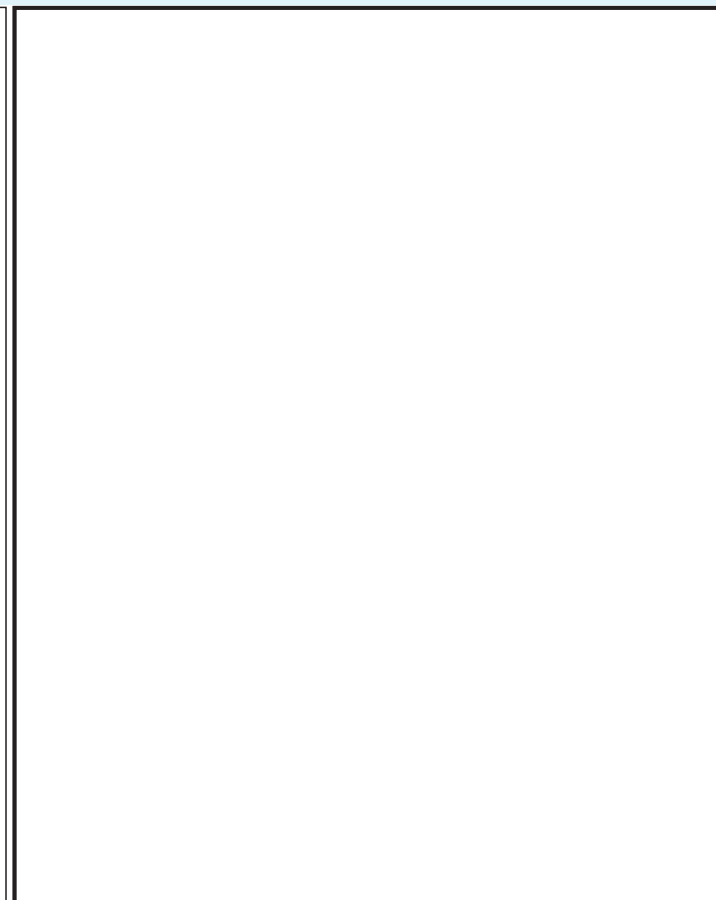


tomorrow
(noun)
a mystical land where 99% of all human productivity, motivation and achievement is stored

What's Your Excuse?

procrastination
(noun)
The action of ruining your life for no apparent reason.

The dictionary meaning of 'procrastination' is - the action of delaying or postponing something. When this 'something' is about any financial decision, it hurts the most and many times the pain is felt after a long time.



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