

# JOURNEY 2 MONEY

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MUMBAI

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## Vcare Investment Services Pvt. Ltd.

We are your MF Distributor... begin your *Journey to Money* with us.

### SHOULD WE EXIT NOW AND RE-ENTER AT LOWER LEVELS?

We are getting many calls from investors asking what they should do with their Portfolio holdings in these uncertain times. The big question is – should we exit now and re-enter at lower levels?

Over a period of time we have noticed and experienced that once we exit, and even if the lower levels come, we will be reluctant to enter at those levels thinking that the market will fall further... and we will never realize when the market has reversed and we will end up entering at high levels again. Let me explain you with an example.

Suppose at 15700 levels, we feel Nifty will go to 13500 and we exit completely at 15700 levels. Now suppose 13500 levels comes, at that time we will feel 12500 will comfortably come and we will wait, but after that Nifty takes a u-turn and reaches back to 14000, then we will think we will surely enter back when it will again be at 13500, now Nifty will go back to 15700, we will feel, it has rallied 1800 points from 13500 levels, so definitely it will again come back at 14000, but now what will happen Nifty will touch 17000, and we will start feeling to be missed out from the rally, so finally in panic we will enter at 17000!!!

So if you analyse... we will regret in the end that, what was the need of making an exit at 15300 and entering back at 17000?

It is human nature that when market goes down, we feel it will further go down and when it goes up, we feel it will go up further.

Mark my words, no one in this world can time the market, but we can definitely use strategy of rupee cost averaging. That means make a habit of investing some amount every month into the portfolio, you will always have an upper hand against all the retail investors.

Now coming to the question, where will Nifty go in the short term?

To be honest, no one in the world knows about it. And if someone tells you he or she knows it, then either he or she is telling a white lie or that person is God! And

trust me, he or she is not God so actually he or she is telling a lie. It is as simple as that!

We really don't understand why many retail investors complicate things so much? What is the need to follow daily levels of Nifty, Sensex, Dow Jones, Nasdaq, etc.

Wealth creation is very simple... trust me, it just needs two things – Time and patience!!

Nothing else... period.

But many retail investors follow so many things, and complicate them and then take their decisions in panic.

It is always said that too much analysis leads to paralysis.

Process of long term wealth creation provides wealth off course, but in addition it provides calm sleep, good happy life with family, no stress at all, focus on our main activity, isn't it exciting???

But, we as retail investors remain too busy in thinking... where would Nifty go? Are we going into recession? Will there be a crash in stock market?

We unnecessarily invite stress, blood pressure, bad sleep, no family life at all and finally no focus on our main activity i.e. our business or job which we do for our daily bread and butter and out of which we invest our hard earned money!

If you ever get a chance to witness a crash or a bear market, consider yourself as one of the luckiest people! Because the time has come to make your fortune... buy almonds at the rate of peanuts!!

Buy gold at the rate of iron! What else can an investor wish for?

*Happy Investing..!!*

Piyush Desai - CEO



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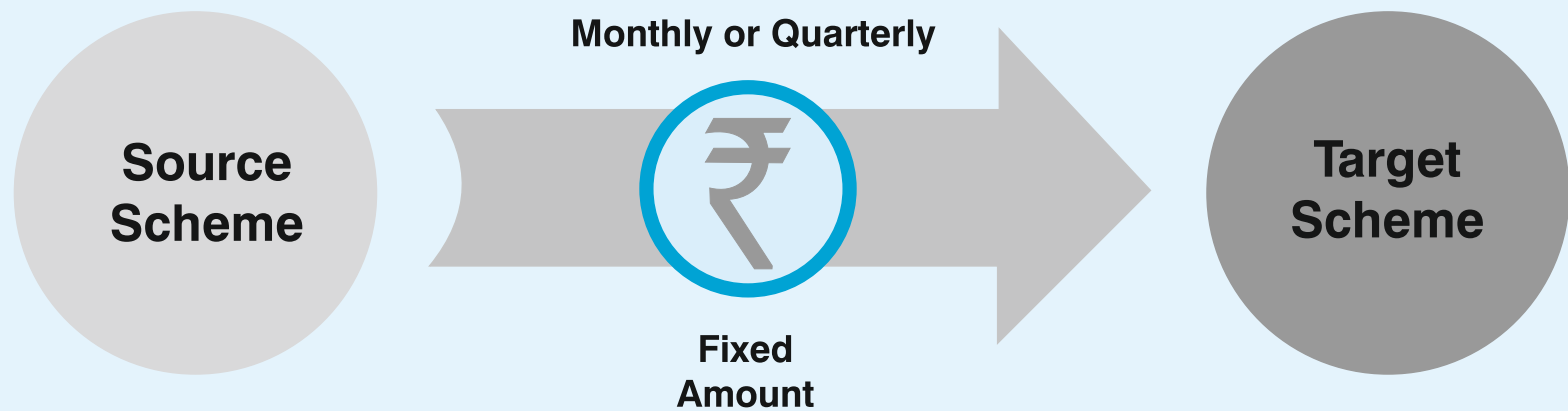
**“Everybody in the market is a long term investor until the market goes down”**

-Peter Lynch

# UNDERSTANDING ALL ABOUT SYSTEMATIC TRANSFER PLAN (STP)

## What is STP?

Systematic Transfer Plan (STP) is a strategy where an investor transfers a fixed amount of money from Source scheme to Target scheme (usually from a debt fund to an equity fund).



## Example of STP

STP helps investors to generate potential returns in debt fund while he/she transfers their amount to equity fund at a predetermined time.

Through STP, investors might target higher potential return compared to normal SIP.

Below example shows two different cases. Both cases have same investment amount and period, Rs. 10 lakhs for 5 years, and by simply starting STP than SIP, investor may achieve about Rs. 0.50 Lakh more returns.

### Illustration

Total Investment Amount	Money Kept in	Investment Type	Transferring To	Total Investment Period	Profit/Gain
Rs. 10 Lakh	Savings Account (Interest Rate 3.5%)	SIP	Equity Fund (Illustrated Return 15%)	5 Years (Rs. 2 Lakh Yearly)	Rs. 5.76 Lakh
	Liquid Fund (Return 5.0%)	STP			Rs. 6.26 Lakh

## Benefits of STP

### 1. Balancing your investment

STP helps rebalancing the portfolio by allotting investments from debt to equity or vice versa

### 2. Averaging of cost

STP has some integral features of Systematic Investment Plan (SIP). One of the differences between STP and SIP is the source of investment. In case of the former, money is transferred usually from a debt fund and in case of latter; it is the investor's bank account. Since it is similar to SIP, STP also helps in Rupee Cost Averaging.

### 3. Aims for Higher Returns

Money invested in debt fund generally yields returns till the time it is transferred to equity fund. The potential returns in debt funds are usually higher than bank account and aims to assure relatively better performance.

## How to Start STP?

### 1. Choose the Schemes you want to invest

You will need to select the Source Scheme (from which the fund will be transferred) and Target Scheme (the scheme which will receive the funds).

### 2. Choose the period & amount

Transfers can be made daily, weekly, monthly or quarterly depending upon the STP chosen and the options available. Investor can start STP with an amount as low as Rs.1,000.

# LOOKING FOR GUARANTEED RETURNS? HERE IS THE SOLUTION!!

## Tata AIA Life Insurance Fortune Guarantee Plus

Individual, Non-Linked, Non-Participating,  
Life Insurance Savings Plan  
(UIN:110N158V04)



### Switch to 'Relax Mode' with Life Insurance



Long Term Tax  
Free Guaranteed  
Income



Flexible Policy  
and Premium  
Paying Term



Get return of  
premium at  
the end of  
Income Period



Flexibility to  
choose Income  
Period from 20  
to 45 years



Enhance your  
protection with  
Optional  
Riders

**No medicals upto Applied Sum Assured  
of 55 Lacs per life for all Ages**

Sample Illustration is for Male age 40 years, Standard Life paying Annual Premium  
of Rs. 5,00,000 for Plan Option 1

PPT	PT	Annual Income Period	Guaranteed Annual Income	Return of Premium on Maturity	Total Benefit (Total GAI + ROP)	Total Benefits by Total Premium
5	6	30 Years	1,77,650	25,00,000	78,29,500	313%
6	7		2,28,450	30,00,000	98,53,500	328%
10	11		4,97,650	50,00,000	1,99,29,500	399%
12	13		6,59,050	60,00,000	2,57,71,500	430%

## Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

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

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## TAKE A LOOK AT THE HISTORICAL RETURNS OF NIFTY 50

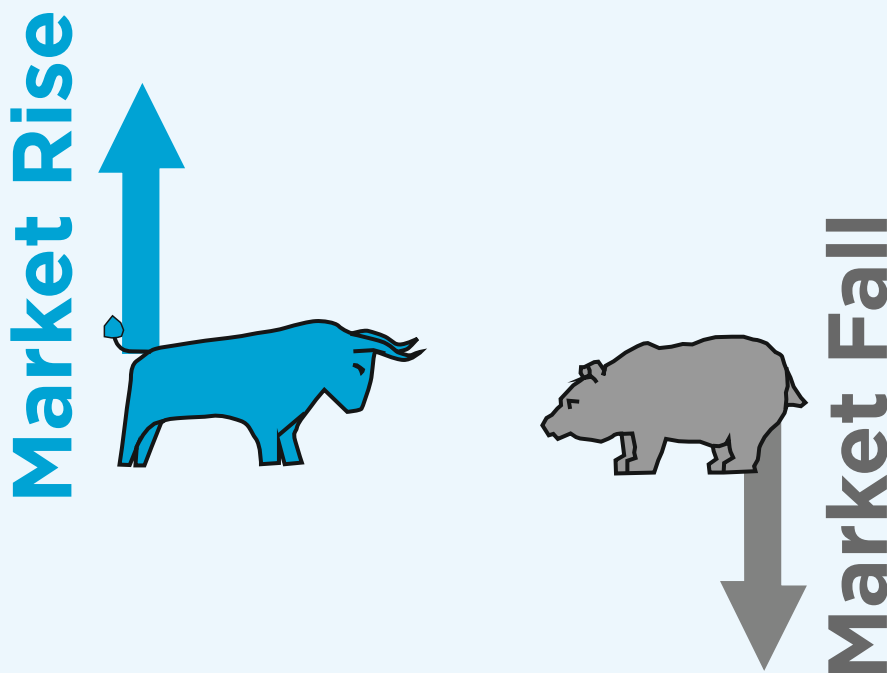
1990	:	18.58%
1991	:	68.84%
1992	:	36.28%
1993	:	36.95%
1994	:	13.40%
1995	:	-23.15%
1996	:	-1.04%
1997	:	20.05%
1998	:	-18.08%
1999	:	67.42%
2000	:	-14.65%

2001	:	-16.18%
2002	:	3.25%
2003	:	71.90%
2004	:	10.68%
2005	:	36.34%
2006	:	39.83%
2007	:	54.77%
2008	:	-51.79%
2009	:	75.76%
2010	:	17.95%
2011	:	-24.62%

2012	:	27.70%
2013	:	6.76%
2014	:	31.39%
2015	:	-4.06%
2016	:	3.01%
2017	:	28.65%
2018	:	3.15%
2019	:	12.02%
2020	:	14.58%
2021	:	23.98%
2022	:	-9.75%

There are only **9 years** out of **33 years**, where **Nifty 50** has given **negative** returns.

**BE WORRY FREE IN ANY KIND OF MARKET SCENARIO**



**GET BENEFIT IN BOTH SCENARIOS THROUGH SIP**

**INVEST THROUGH SYSTEMATIC INVESTMENT PLAN (SIP)**

**VCARE INVESTMENT SERVICES PVT. LTD.**  
MAKE YOUR MONEY GROW  
**FINANCIAL & INVESTMENT SERVICES**

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

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