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WEALTHWISE®

Wiseinvest®
With YOU, in meeting
FINANCIAL CHALLENGES

Inside

Wealthwise

"Wealthwise" is a monthly publication brought to you by Wiseinvest Advisors, which is a quality investment advisory firm that specializes in mutual funds. Our CEO, Hemant Rustagi, is a well known personal finance expert. He brings with him an experience of around 30 years in this field. He regularly writes articles for major national dailies and business magazines as well as appears as a personal finance expert on many investments related TV shows. Besides, our team of advisors has professionals who have spent years in the mutual fund industry. In the last fifteen years, thousands of our clients have benefitted from our quality advice and have made mutual funds as the mainstay of their portfolio. You can benefit too from our expertise for your existing as well as new investments. All you need to do is to just call up any of the offices or email your requirements at **information@wiseinvestadvisors.com** and our professional advisors will do the rest.

Dear Investor,

Indian equity markets witnessed a net inflow of over ₹ 3800 crore by FPIs in the month of October. FPIs have been net buyers for the second consecutive month. Boosted by continuous buying by foreign funds, the Sensex scaled a new high at 40,392 on the last day of the month. It took almost five months for the Sensex to scale a new high, last recorded on June 3 this year. The Indian equity market emerged as the best performing one amongst emerging economies in the last three months.

The positive change is triggered by steps taken by the government to revive domestic demand, corporate tax rate cut, faster GST refunds for MSMEs, better than expected corporate results as well as positive global cues. However, going forward, FPI inflows will be influenced by how the economy performs and how corporate earnings recover. While a revival in the corporate earnings is already visible, monetary easing and the number of reforms proactively announced by the government will also hold the key to sentiment in the market. After the government decision to cut corporate tax rates, it is quite likely that many reforms will follow up.

The Reserve Bank of India's MPC cut key repo rate for the fifth time in the year in its aim to spur demand and private consumption amid an economic slowdown.All the members of RBI's MPC voted unanimously to reduce repo rate and maintain an accommodative stance with regards to monetary policy. However, the RBI reduced the GDP growth outlook for 2019-20 to 6.1 per cent from 6.9 per cent in the previous bi-monthly MPC meeting, which was on the expected line in the backdrop of a slowdown across multiple sectors.

Considering that last 18-20 months have been quite challenging for investors, the key question on their mind is whether there is going to be a sustained rally from hereon or not? All those investors, who have continued with their investment process through these difficult times, are already witnessing improvement in returns. Another concern for investors has been their investments in mid and small cap funds. In fact, the valuation of the portfolio of some of the small cap funds is below 2013 levels. In our view, as macro recovery picks up, both these segments will do better than large caps. Hence, if allocation to these two aggressive segments is in line with your risk profile and time horizon and the fund selection is good, you must remain invested in them to give yourself a chance to improve overall portfolio returns going forward.

Warm regards,

Hemant Rustagi
Editor

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The Stock Market Performance During October 2019.

Indices	1st October 2019	31st October 2019	Change in (%)
Sensex	38,305.41	40,129.05	4.76
MIDCAP	13,886.42	14,864.50	7.04
SMLCAP	12,958.97	13,558.05	4.62
BSE-100	11,465.32	11,999.14	4.66
BSE-200	4,742.51	4,983.57	5.08
BSE-500	14,645.34	15,387.13	5.07

ELSS Must Be A Part Of Your Tax Saving Investments

With less than five months to go in the current financial year, it's time to take stock of your tax saving investments. Although it is always advisable to start planning for tax savings investments at the start of a new financial year, many tax-payers often end up investing haphazardly and that reflects in the kind of returns they earn from these investments. In other words, they forget that tax savings investments also require proper planning. Besides, the habit of investing at the fag-end of the financial year puts a lot of financial burden in the form of having to generate a lump sum amount.

Remember, tax planning starts with calculating your tax liability and identifying the kind of instruments you should be investing in to save taxes. This can go a long way in getting the best that specified instruments under Section 80C of Income tax Act have to offer. Hence, the focus should be on strategizing your tax saving investments and investing systematically through the financial year. This can help in saving taxes more efficiently and making them less taxing for you.

Another important aspect is selecting the right investment option. Mutual funds have an important role to play in this process. Equity Linked Savings Schemes (ELSS) qualify for tax exemption under section 80C of the Income tax Act. An ELSS is perhaps the best option to achieve the dual objectives of investing in the stock market and to save taxes while doing so.

ELSS are governed by the guidelines issued by the government. These guidelines have specified the minimum amount to be ₹ 500 and thereafter in multiples of ₹ 500. Being open-ended by structure, ELSS allow investors to invest systematically. As regards investment asset allocation, these schemes have to invest at least 80 percent of the corpus in equity and equity related instruments and the rest can be invested in debt and debt-related instruments. However, each of the fund houses launching ELSS can decide its own investment strategy.

As a product category, ELSS have been providing handsome returns over the years. Although past performance should not be the sole criteria for making an investment, it definitely helps in ascertaining how these funds performed through ups and downs in the stock market. Considering that volatility is a natural phenomenon in the stock market, ELSS carries all those risks that are associated with an equity investment. However, a three-year lock-in period ensures that you don't react in an abrupt manner, and at the same time benefit from averaging by investing through volatile periods.

Another notable feature of ELSS is tax efficiency of returns, both in terms of dividends and capital gains. As per the current tax laws, any gain on redemption of units after one year is considered as long-term capital gains and is taxed at a flat rate of 10 percent. Besides, funds pay a Dividend Distribution Tax (DDT) of 10 percent but it is tax-free in the hands of investors.

Investors can benefit from the true potential of an investment in ELSS by aligning it to a long-term goal like child's education and/or retirement planning. Hence, considering that different fund houses follow different investment philosophies and strategies, it is crucial to have a closer look at how much exposure the fund has to different segments of the market i.e. large, mid and small cap before investing in it. This process also allows one to analyze the risk taken by the fund manager. If the portfolio composition and investment philosophy of the fund takes you beyond your acceptable risk-taking capacity, you would be better off investing in an ELSS that has a well-balanced portfolio as well as a consistent performance track record.

ELSS - Performance Data as on October 25, 2019

Fund	Launch	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**	7-Year**	10-Year**	15-Year**
Axis Long Term Equity Fund	Dec-09	8.72	22.94	10.41	12.71	13.03	19.00	—	—
HDFC Taxsaver Fund	Mar-96	-4.30	5.54	-3.24	4.87	5.87	11.45	10.54	16.91
HSBC Tax Saver Equity Fund	Jan-07	0.36	13.18	-0.37	5.89	8.18	12.83	11.16	—
IDFC Tax Advantage (ELSS) Fund - Regular Plan	Dec-08	-5.73	5.29	-1.54	6.97	9.87	14.23	12.22	—
Mirae Asset Tax Saver Fund - Regular Plan	Dec-15	2.14	16.27	5.91	12.53	—	—	—	—
Motilal Oswal Long Term Equity Fund - Regular Plan	Jan-15	8.08	18.69	4.48	10.16	—	—	—	—
ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	-2.43	9.72	4.57	5.94	7.98	13.90	12.78	17.34
Kotak Tax Saver Regular Plan	Nov-05	0.92	17.37	3.49	7.91	10.78	12.87	10.65	—

*Absolute ** Annualised. Past performance may or may not be sustained in future.

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

Have You Planned Well For Your Child's Future?

Building a corpus for child's education is one of the most important financial goals for parents. After all, every parent dreams of laying a solid foundation for successful lives of their children. However, parents must remember that escalating cost of education can come between their dream and reality. In fact, parents often face the dilemma of how to save enough for this important goal and that too without compromising other financial goals. It is, therefore, necessary to plan for an important goal like this and start investing early, preferably as soon as the child is born.

If you have already initiated the process or about to begin investing for your child's future, here's what you can do.

- Make sure you have a clear idea about how much money you would require for your child's education. Be sure to consider the escalation in the cost of education over the years.
- Decide on the type of investments that can help you build the required corpus within the defined time horizon. If you begin investing early in an asset class like equity, it can help in generating positive real rate of return, that is, post-tax return minus inflation. In other words, avoid low-interest yielding traditional instruments like bank deposits and small savings schemes.
- Make sure your portfolio remains on track through your time horizon. Do not hesitate to realign it, if and when necessary.
- Begin to realign your portfolio by paring exposure to equity as your child approaches college-age. This will ensure that you won't lose any of the money that you have worked so hard to save and make it grow.

Mutual funds provide an excellent vehicle for investing for your child's education as they offer diversification, flexibility, tax efficiency, variety and simplicity. Remember, investing through a tax efficient vehicle can help you accumulate more for your child's education.

If you start investing between the time your child is born and till he attains the age of five years, you can take higher risk and go for options that allow you to invest in the stock market. If you choose to invest on a regular basis, try to increase the amount every year.

If you start investing when your child is in the age group of 6 to 12 years, it would be prudent to have a mix of equity and debt, albeit with a bias towards equity. Hybrid funds can be an ideal option for this age group. If your child is in the age group of 13 to 18 years, options like balanced advantage and equity savings funds can help you generate healthy returns.

Investing regularly through a Systematic Investment Plan (SIP) is an ideal investment strategy for a long-term goal like a child's education. A steady plan, both in terms of savings and investments, help pursue financial goals.

Before you begin investing, you must have a plan in place that provides a clear road-map covering the entire period beginning from when you initiate investment process to when the money would be required. It helps in ascertaining how much you need to invest to achieve your target. For example, if the target is to accumulate a corpus of ₹ 25 lakhs after 15 years, assuming an annualized return of 12 percent from an equity fund, you need to invest ₹ 5500 per month.

Besides, you must continue investing irrespective of the market conditions. Remember, you benefit from averaging only if you invest through different market conditions. You must always remember the objective for which you are investing throughout the period. This will enable you to remain focused on this very important goal of your life.

A Note To Our Esteemed Readers

Wealthwise is being sent to some of you on a Complimentary basis as a part of our humble effort to ensure that more and more investors get the best from their investments. We sincerely hope that you would like the contents of Wealthwise and in some way benefit from it. However, if you do not wish to receive "Wealthwise" on a regular basis, please let us know by sending us a mail on information@wiseinvestadvisors.com. You can also write to us at our Corporate Office address mentioned on page 6.

Performance Of Select Funds

Data as on October 25, 2019

EQUITY FUNDS

Large Cap, Large & Midcap, Multi Cap

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
ABSL Frontline Equity Fund	Aug-02	-1.06	10.70	1.38	6.38	8.61	13.17	11.47	17.40
ABSL Equity Fund	Aug-98	-0.35	11.39	0.99	6.34	10.82	15.59	11.89	17.72
Axis Bluechip Fund	Jan-10	9.02	25.71	12.95	14.99	11.47	15.27	—	—
Axis Focused 25 Fund	Jun-12	8.30	20.10	9.52	13.82	13.86	15.33	—	—
Franklin India Equity Fund	Sep-94	-6.29	5.69	-0.45	4.24	8.17	13.14	11.89	17.20
HDFC Equity Fund	Jan-95	-3.47	11.69	1.12	7.56	7.64	12.68	11.45	17.93
HDFC Top 100 Fund	Oct-96	-3.14	11.44	2.39	8.47	7.98	12.12	10.70	17.61
HSBC Large Cap Equity Fund	Dec-02	3.44	16.88	4.68	8.78	8.95	11.19	8.94	14.11
ICICI Prudential Bluechip Fund	May-08	0.66	11.34	3.91	9.34	9.28	13.52	12.56	—
IDFC Core Equity Fund - Regular Plan	Aug-05	-1.64	7.11	-0.62	5.97	9.26	11.17	8.50	—
Kotak Bluechip Fund - Regular Plan	Dec-98	2.87	18.40	5.16	8.31	9.41	12.60	10.10	16.03
Kotak Standard Multicap Fund Regular	Sep-09	1.39	17.57	4.65	9.83	12.22	16.27	13.23	—
L&T Equity Fund	May-05	-0.82	8.97	0.94	6.17	7.86	12.03	11.06	—
Mirae Asset Large Cap Fund - Regular	Apr-08	1.28	15.16	5.36	11.00	12.06	16.48	14.68	—
Mirae Asset Emerging Bluechip Fund	Jul-10	2.53	17.76	4.92	11.03	16.77	22.56	—	—
Motilal Oswal Multicap 35 Fund	Apr-14	3.18	16.35	1.84	8.37	14.28	—	—	—
Nippon India Large Cap Fund	Aug-07	-4.14	10.51	3.24	8.91	9.30	13.68	11.57	—
Nippon India Multi Cap Fund	Mar-05	-5.55	10.22	1.38	6.73	6.64	11.99	13.60	—
Invesco India Contra Fund	Apr-07	-1.07	8.94	4.03	9.56	11.51	16.01	12.96	—
SBI Bluechip Fund	Feb-06	3.29	17.56	4.30	7.52	10.37	14.41	11.54	—
Principal Emerging Bluechip Fund	Nov-08	0.61	9.91	-1.51	6.99	12.73	18.59	14.92	—

Midcap & Smallcap

Axis Midcap Fund	Feb-11	6.74	18.31	10.28	12.35	11.77	17.80	—	—
DSP Midcap Fund - Regular Plan	Nov-06	1.40	15.55	0.48	5.80	12.44	16.61	15.22	—
HDFC Mid-Cap Opportunities Fund	Jun-07	-6.14	4.26	-3.52	3.13	9.97	16.41	16.22	—
Kotak Emerging Equity Scheme	Mar-07	-0.71	13.09	-0.64	5.17	12.50	17.02	14.29	—
Franklin India Smaller Companies Fund	Jan-06	-10.50	-2.48	-8.64	-0.51	8.23	17.41	15.00	—
HSBC Small Cap Equity Fund	May-05	-11.03	-2.50	-12.63	-2.55	5.81	12.03	8.14	—
L&T India Value Fund	Jan-10	-2.93	7.41	-3.13	4.73	11.14	17.02	—	—
SBI Magnum Global Fund	Sep-94	6.23	15.36	5.44	6.53	9.94	16.00	14.95	19.48

Sectoral / Thematic Fund & Tax Saving

ICICI Prudential Banking and Financial	Aug-08	-1.45	19.63	2.78	10.68	14.54	17.59	15.95	—
Nippon India Banking Fund	May-03	-6.14	11.29	0.21	8.53	10.62	13.10	13.01	19.99
Nippon India Pharma Fund	Jun-04	-5.63	-1.81	5.18	-0.52	4.07	11.97	14.70	18.75
Canara Robeco Consumer Trends	Sep-09	9.04	26.51	10.10	12.65	13.97	15.91	15.11	—
SBI Consumption Opportunities Fund	Jul-99	0.46	11.00	6.27	11.36	12.13	13.92	19.78	19.36
Tata India Consumer Fund - Regular	Dec-15	4.67	9.23	4.89	15.45	—	—	—	—
Axis Long Term Equity Fund	Dec-09	8.72	22.94	10.41	12.71	13.03	19.00	—	—
HDFC Taxsaver Fund	Mar-96	-4.30	5.54	-3.24	4.87	5.87	11.45	10.54	16.91
HSBC Tax Saver Equity Fund	Jan-07	0.36	13.18	-0.37	5.89	8.18	12.83	11.16	—
IDFC Tax Advantage (ELSS) Fund	Dec-08	-5.73	5.29	-1.54	6.97	9.87	14.23	12.22	—
Mirae Asset Tax Saver Fund - Regular	Dec-15	2.14	16.27	5.91	12.53	—	—	—	—

HYBRID

ABSL Equity Hybrid '95 Fund	Feb-95	-0.24	7.94	-0.01	4.60	8.33	12.37	11.13	15.53
Canara Robeco Equity Hybrid Fund	Feb-93	3.68	15.71	6.69	8.57	10.22	13.20	12.39	16.32
HDFC Hybrid Equity Fund	Sep-00	-0.62	10.25	2.25	6.87	9.56	13.71	13.81	—
ICICI Prudential Balanced Advantage	Dec-06	4.09	13.33	6.21	8.18	9.28	—	—	—
ICICI Prudential Equity & Debt Fund	Nov-99	-0.84	8.38	2.36	7.42	9.52	14.13	13.35	14.79
Invesco India Dynamic Equity Fund	Oct-07	3.63	11.92	2.37	8.17	8.22	—	10.00	20.00
Kotak Equity Hybrid Fund - Regular	Nov-99	3.87	17.50	3.81	6.22	8.30	10.34	9.38	13.79
L&T Hybrid Equity Fund	Feb-11	1.94	9.52	1.73	6.44	9.48	13.58	—	—
Principal Hybrid Equity Fund	Jan-00	-3.23	4.20	0.35	7.91	9.59	12.77	10.23	12.94
Nippon India Equity Hybrid Fund	Jun-05	-3.98	4.31	-1.44	5.03	7.39	11.61	11.05	—
SBI Equity Hybrid Fund	Dec-95	4.97	17.45	6.82	9.04	10.93	14.78	11.86	16.30
HDFC Equity Savings Fund	Sep-04	0.24	6.37	3.15	6.21	7.55	—	—	—
IDFC Equity Savings Fund - Regular	Jun-08	1.16	6.39	3.47	4.05	5.25	—	—	—
Kotak Equity Savings Fund - Regular	Oct-14	2.70	9.11	5.91	7.51	7.73	—	—	—
Nippon India Equity Savings Fund	May-15	-8.85	-4.47	-3.37	1.81	—	—	—	—

ARBITRAGE FUNDS

Funds	Launch	3 Mth*	6 Mth*	1 Year*	2 year**	3 Year**	5 Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	1.38	3.19	6.21	6.17	6.07	6.51
Invesco India Arbitrage Fund	Apr-07	1.58	3.37	6.03	6.12	5.96	6.44
Kotak Equity Arbitrage Fund Regular	Sep-05	1.45	3.21	6.31	6.31	6.21	6.60

DEBT

Debt Oriented & Ultra Short Term Debt Fund

Funds	Launch	1 Mth*	3 Mth*	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**
ABSL Short Term Opportunities Fund	May-03	1.05	2.45	5.67	10.13	7.28	7.14	8.39
ABSL Medium Term Plan	Mar-09	-2.31	-0.86	1.31	3.11	3.52	5.03	7.29
HDFC Credit Risk Debt Fund - Regular	Mar-14	0.91	2.18	4.75	9.16	6.20	6.77	8.32
Kotak Credit Risk Fund Regular Plan	May-10	1.15	2.80	5.03	9.29	7.02	7.12	8.36
Invesco India Short Term Fund	Mar-07	1.05	2.46	5.49	10.25	6.85	6.70	7.51
Nippon India Credit Risk Fund	Jun-05	0.69	1.30	-0.31	3.58	4.11	5.34	7.10
SBI Magnum Income Fund	Nov-98	1.19	2.13	6.93	11.59	6.64	7.32	8.64
L&T Credit Risk Fund	Oct-09	1.12	-0.96	-0.98	2.62	3.40	4.94	7.01
Kotak Savings Fund Regular Plan	Aug-04	0.77	1.94	4.06	8.47	7.53	7.38	7.85
L&T Ultra Short Term Fund	Apr-03	0.70	1.87	3.96	8.26	7.43	7.33	7.84
Kotak Banking and PSU Debt Fund	Dec-98	1.26	2.48	6.53	11.99	8.04	7.88	8.46

*Absolute ** Annualised. Past performance may or may not be sustained in future.

Dividends declared by equity and equity-oriented funds during the month of October 2019

Scheme name	Date	Dividend declared in ₹ Per unit
ICICI Prudential Equity & Debt Fund - Dividend - Monthly	01/10/2019	0.20
Tata Hybrid Equity Fund - Regular Plan - Dividend - Monthly	03/10/2019	0.35
L&T Business Cycles Fund - Dividend	03/10/2019	0.62
Baroda Hybrid Equity Fund - Plan A - Dividend	04/10/2019	0.29
UTI Mastershare Unit Scheme - Dividend	17/10/2019	2.30
PGIM India Hybrid Equity Fund - Dividend - Monthly	17/10/2019	0.12
Sundaram Equity Hybrid Fund - Dividend	17/10/2019	0.11
Sundaram Large and Mid Cap Fund - Dividend	17/10/2019	0.27
UTI Hybrid Equity Fund - Dividend	22/10/2019	0.15
Sundaram Mid Cap Fund - Dividend	22/10/2019	0.15
Sundaram Mid Cap Fund - Institutional - Dividend	22/10/2019	0.15
L&T Large and Midcap Fund - Dividend	23/10/2019	0.15
L&T Emerging Businesses Fund - Regular Plan - Dividend	23/10/2019	1.06
Aditya Birla Sun Life MNC Fund - Regular Plan - Dividend	25/10/2019	9.54
Aditya Birla Sun Life Frontline Equity Fund - Regular Plan - Dividend	25/10/2019	1.58
DSP Equity & Bond Fund - Regular Plan - Dividend	25/10/2019	0.21
Canara Robeco Equity Diversified - Regular Plan - Income	25/10/2019	2.52
Canara Robeco Equity Hybrid Fund - Regular Plan - Dividend - Monthly	25/10/2019	0.60

Please check whether you have received dividend for the fund/s that you may have in your portfolio out of this list. In case, you do not maintain any portfolio statement, Wiseinvest Advisors can do that for you free of charge. Once we have the details, we would send your updated statement every month. You can contact our corporate office or our branch to avail of this free service.

Light Up Your Diwali With Bright Investment Decisions

Diwali is a festival that brings lights and prosperity, hope and joy to everyone's life. Diwali is also a time to overcome shortcomings and biases in the investment process and initiate rectification process to brighten one's financial future.

The fear of volatility in the stock market often compels investors to either stay away from it or make abrupt changes. In reality, a portfolio review should be an on-going exercise and not a haphazard one. If you are one of those investors, who have been struggling to manage volatility and its impact on your portfolio, Diwali can be a good time to make amends. This Diwali, you must commit to making bright investment decisions to ensure a great financial future for yourself, as well as those who are financially dependent on you. Here is what you need to do.

Have your asset allocation in place - Do not make the mistake of taking investment decisions considering market moods. Remember, asset allocation is the key to successful investment in the long run. It helps in determining the level of risk in your portfolio and managing your expectations that you have from it. Simply put, it helps in maintaining the right balance between risk and reward. For example, the focus should be on staying ahead of inflation in the long term, growth and stability in the medium term, and preserving capital while investing in the short term.

Give equity a rightful place in your portfolio - Traditional investment options, such as fixed deposits and small savings schemes, continue to remain the preferred choices for a majority of investors in our country. No wonder, despite being the most dynamic and potentially the best asset class over the longer term, equity has not been able to find its rightful place in our investment universe.

While it is heartening to see an increasing number of investors taking the Systematic Investment Plan (SIP) route to invest in equity funds, there is still a large section of investors that remains skeptical about the role this asset class can play in their wealth-building process. If you are still unsure about taking the plunge, it's time to think again.

Follow a disciplined approach - While there are investment strategies for equity investors to tackle various market conditions, the unpredictable nature of the stock market, especially in the short to medium term, makes it difficult for them to practice these with a reasonable degree of success. This is why, you must opt for continuity in the investment approach on a long term basis rather than adopting haphazard short term strategies. A disciplined investment approach takes care of most of the imperfections in the market. It will benefit you for sure-partly because it abandons any strategy that might prompt you to time the market and partly because in the long run stock markets tend to perform better than other asset classes.

Make tax-saving investments a part of your investment plan - While every tax payer makes efforts to save taxes, many ends up investing in an ad hoc manner at the fag-end of the financial year. As a result, they lose an opportunity to make these investments count in their wealth creation process. If you have been following an ad hoc approach and still have not invested in tax savings for the current financial year, it is the time to make amends. With six months left in the current fiscal year, make sure that you do not delay your tax-saving investments any further. Also, choose an investment option based on your overall asset allocation. ELSS can be a great option for those who would like to align tax-saving investments to their long term goals.

Start participating actively in your investment process - Although seeking the help of a professional advisor is always a good idea, leaving everything to him/her may not be a smart strategy in the long run. You need to participate actively in the decision-making process. Remember, while an advisor can help you in terms of determining the course of action and selection of investment options, you continue to have an important role to play in defining the parameters. Moreover, a better understanding of complexities relating to investing will minimize the instances of abrupt investment decisions over time and save you from the possible damages to your wealth.

This article written by our CEO, Hemant Rustagi, was published in Dalal Street Investment Journal on 28 October - 01 November 2019.

Power of SIP

It is a well known fact that regular investment through SIP in equity funds can produce amazing results. Of course, the key is to continue this process uninterruptedly for the defined time horizon. The table below highlights, how an investment of ₹ 10000 per month in different funds has grown over 5 & 10 Years. Data as on October 31, 2019. SIP - 10th of every Month.

			5 Years			10 Years		
Scheme Name	Date of Launch	Investment Amount Per Month (₹)	Total Investment (₹ in lacs)	Current Value (₹ in Lacs)	Return % (XIRR)	Total Investment (₹ in lacs)	Current Value (₹ in Lacs)	Return % (XIRR)
Axis Long Term Equity Fund	Dec-09	10000	6	8.35	13.32	-	-	-
HDFC Taxsaver Fund	Mar-96	10000	6	7	6.18	12	20.33	10.22
HSBC Tax Saver Equity Fund	Jan-07	10000	6	7.16	7.11	12	21.79	11.52
IDFC Tax Advantage (ELSS) Fund - Regular Plan	Dec-08	10000	6	7.16	7.07	12	22.96	12.51
Aditya Birla Sun Life Equity Fund	Aug-98	10000	6	7.60	9.51	12	24.40	13.65
Aditya Birla Sun Life Frontline Equity Fund	Aug-02	10000	6	7.34	8.07	12	22.26	11.93
Axis Bluechip Fund	Jan-10	10000	6	8.53	14.16	-	-	-
Axis Focused 25 Fund	Jun-12	10000	6	8.57	14.38	-	-	-
Franklin India Equity Fund	Sep-94	10000	6	6.94	5.85	12	22.03	11.73
ICICI Prudential Bluechip Fund	May-08	10000	6	7.68	9.93	12	22.97	12.52
Invesco India Contra Fund	Apr-07	10000	6	7.82	10.67	12	25.58	14.54
Kotak Standard Multicap Fund Regular Plan	Sep-09	10000	6	7.97	11.42	12	25.98	14.82
L&T Equity Fund	May-05	10000	6	7.14	6.97	12	21.04	10.86
Mirae Asset Emerging Bluechip Fund - Regular Plan	Jul-10	10000	6	8.66	14.78	-	-	-

Past Performance may or may not be sustained in future.
As with any investments in securities, the NAV of units can go up or down depending on the factors and forces affecting capital markets.

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Don't Undermine Value Of Professional Advice

It is heartening to see how investing through systematic investment plans (SIP) is steadily becoming an integral part of the strategy adopted by mutual fund investors. Another emerging trend is aligning these regular contributions to specific long-term goals. The change in the attitude of investors is evident from the fact that despite the intermittent bouts of volatility over the last 15 months or so, SIP inflows haven't got affected. Although a situation akin to current market tests the patience and perseverance of even the disciplined investors, they reap the benefits of "averaging" once the market stabilizes and the rally becomes broad-based.

In this entire process, investment advisors have played an important role by handholding investors and guiding them through the challenging times. Many times, this is not really appreciated as the impact of advice during rough times can't be quantified in terms of gains in the portfolio. In fact, as soon as the market settles down, the value of advice is forgotten.

Therefore, considering that equity has an important role to play in long-term wealth building, seeking professional advice can make a significant difference. Although investing in a regular plan is more expansive as compared to a direct plan, the benefits of keeping the asset allocation intact far outweigh the increased cost in the long run. Besides, working with an advisor ensures that portfolio is monitored in a disciplined manner.

Then, there are investors who often face the dilemma of whether to invest directly in stocks or take the mutual fund route. While investing directly can be more profitable, investing in stocks can be quite tricky as considerable research has to be carried out trying to forecast the performance of the economy, industries and the companies. For someone who is not familiar with the process, it can be quite overwhelming.

Therefore, to begin with, it makes sense to entrust the job of managing money to a professional fund manager who not only has access to research but also has the capability to make rational decisions. Besides, investing in a mutual fund rather than directly in stocks has many other advantages. Apart from being an easy method of investing, it is much easier to track performance as one has to track only one price, that is, the net asset value, instead of several stock prices.

It's Time To Embrace Financial Planning

Financial planning is the process of making informed money management decisions to secure your future. Financial planning helps to achieve financial goals and meet personal priorities, taking into consideration available resources, responsibilities, risk appetite and lifestyle. A financial plan lays down the allocation of savings across various asset classes to achieve an appropriate risk-reward balance.

Do you need a financial plan?

All individuals and families regardless of age or income need a financial plan so that they know that they are saving enough for retirement, education funds or a new home. A financial plan gives you the discipline necessary to save money. A qualified and experienced financial planner can help you plan your investments so that you get the best returns for your risk level by spreading your investments into the different asset classes as well as investment options.

Wiseinvest Advisors is a SEBI registered Investment Adviser (Registration No. INA000000664). To maintain an arm's length distance between our Advisory and Execution services, we have set up a separate department named Investment Adviser Department (IAD).

We can help you achieve your goals by providing comprehensive fee based financial planning and making recommendations of financial products that suit your requirements the most. Our mission is to help you overcome uncertainty and take control of your finances and move confidently towards achieving your goals. The basis of fee calculation is the complexity of the engagement.

Remember, financial planning doesn't have to be an intimidating process. We have qualified and experienced advisers who can make financial planning a simple and fruitful process for you.

Our process:

Step 1: The first meeting provides an opportunity for you and us to get to know each other. You also get an opportunity to decide whether we have the capability to fulfill all your requirements.

Step 2: Establish a clear understanding of your goals and objectives as well as analyze your current situation. We have a discussion to determine what you want to achieve with your wealth.

Step 3: Determine your risk profile through discussion and a psychometric test. This enable us to find out how much risk you would like to and need to take to achieve your goals.

Step 4: Develop your unique financial plan. This will also include the recommended asset allocation and various investment options that suit your needs. While doing this, we also analyze your current investments. We present a final version of your customized financial plan so that you're positioned to move forward.

Step 5: Implement the investment plan. There would be no obligation on you to choose Wiseinvest Advisors to implement the recommendations made in the financial plan.

Step 6: We'll meet regularly to proactively address changes in your circumstances, as well as those in the markets, economy and taxes.

If you are keen to start the process of financial planning, you can get in touch with Investment Adviser Department at our Andheri office or mail us on iad@wiseinvestadvisors.com

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