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INVESTMENT NEWS

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Be Empowered

HOW EXEMPTIONS FOR INSURANCE POLICIES WORK

The Finance Act, 2023, amended section 10(10D) of the Income Tax (I-T) Act to remove the exemption available to sum received from a life insurance policy in case the aggregate premium for all policies issued on or after the 1 April exceeds ₹5 lakh. On 16 August, the Central Board of Direct Taxes issued a circular clarifying this. If premium is payable for more than one life insurance policy, issued on or after 1 April, the exemption under

Source & Courtesy: Nitesh Buddhadev - mint



Be Empowered



Financial Chakravyuha and the importance of exit strategies

In this article, I want to touch upon the topic of exit strategies and the timely rebalancing of the portfolio as one approaches the financial goal.

This can be done through a thought-through glide path asset allocation, investing in something like a Target Date Fund or Balanced Advantage Fund in India to mitigate behavioral errors of staying invested in an expensive market. An investor, if confident, can do this on her own by allocating assets dynamically.

But, first let us understand why it is so important to look at an exit strategy and portfolio rebalancing in the context of financial planning for a particular goal.

If not done correctly, this one misstep has the potential to derail a well-laid financial plan. I have personal experience (given that I use a financial advisor) on one related aspect of re-balancing.

This was about my daughter's education and fees to be paid for her admission to an undergraduate program abroad. The goal year was 2020 and payout date was around July - August.

As we all know, the pandemic played havoc with the markets in 2020 and raised anxiety levels for all.

Contd. in Page 3

Source & Courtesy: Ajit Menon, CEO, PGIM India AMC - ET

Interest Rates @ Peak

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Attractive Fixed Deposits

Compiled as on 21/08/2023

| Name | Credit Rating | Period in months | Individual (%) | | Sr. Citizen (%) (60+) | |
|---------------------|---------------|------------------|----------------|------|-----------------------|------|
| Bajaj Finance Ltd. | AAA | 15 44 | 7.45 | 8.35 | 7.70 | 8.60 |
| LIC Housing Finance | AAA | 18 60 | 7.35 | 7.75 | 7.60 | 8.00 |
| ICICI Home Finance | AAA | 12 65 | 7.00 | 7.50 | 7.25 | 7.75 |
| Mahindra Finance | AAA | 12 36 | 7.40 | 8.05 | 7.65 | 8.30 |
| PNB Housing Finance | AA | 12 36 | 7.35 | 7.70 | 7.65 | 8.00 |
| Shriram Finance | AA+ | 18 50 | 7.75 | 8.50 | 8.25 | 9.04 |

Thoughtful Inspirational Quotable Quotes

"There are some who question the relevance of space activities in a developing nation. To us, there is no ambiguity of purpose. We do not have the fantasy of competing with the economically advanced nations in the exploration of the moon or the planets or manned space-flight. But we are convinced that if we are to play a meaningful role nationally, and in the community of nations, we must be second to none in the application of advanced technologies to the real problems of man / woman and society"

- Vikram Sarabhai

"If a country is to be corruption-free and become a nation of beautiful minds, I strongly feel there are three key societal members who can make a difference. They are the father, the mother and the teacher."

- APJ Abdul Kalam

"Consistency and patience are crucial. Most investors are their own worst enemies. Endurance enables compounding."

- Seth Klarman



Kotak Multi Asset Allocation Fund

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| | |
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| Secunderabad : 99489 80066 | Vijayawada : 98480 27503 |
| Basheerbagh : 98480 66255 | Vizag : 98480 50477 |
| Ameerpet : 99480 97642 | Rajamahendravaram : 98486 29443 |
| Malkajgiri : 98488 11501 | Bengaluru RO : 99809 66112 |
| Kukatpally : 98488 23656 | Shastri Nagar : 99800 60787 |
| Dilsukhnagar : 98480 44868 | Malleswaram : 83174 19139 |
| Habsiguda : 98489 91242 | Chennai RO : 98410 11705 |
| Trimulgherry : 99128 22611 | T- Nagar : 98410 01787 |
| Yapral : 76590 08855 | Madipakkam : 98410 10082 |
| | Coimbatore : 83411 30969 |
| Madhapur : 70363 83065 | Chembur (Mumbai) : 70324 15862 |
| Bagh Amberpet : 99480 90022 | Head Office : 70325 33609 |
| Suchitra : 81210 42180 | Capital Market : 97050 11965 |
| Warangal : 98488 23220 | (Buy / Sell - Shares / Bonds) Insurance : 70959 05511 |
| Telangana RO : 98480 27443 | (Life / Health / General) |



Selected Multi Asset Allocation Funds

- SBI Multi Asset Allocation Fund
- HDFC Multi Asset Fund
- ICICI Prudential Multi Asset Fund
- Nippon India Multi Asset Fund
- Tata Multi Asset Opportunities Fund

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

- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs ● Stock Broking ● Insurance (Life / Health / General) ● Tax Free / Sovereign Gold Bonds ● NPS / PAN Services ● Loan Against Shares

Note : All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision, go through or ask for risk factor. **Risk Factors :** Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

Selected Equity / Hybrid Funds - IDCW* Track record & Performance at a glance

| Sl. No. | Fund Name | Launch Date | Value research Rating | AUM (₹ Crs.) | NAV as on 17/08/2023 | | Year wise IDCW in ₹ | | | Return (%) | | | | Since Inception (%) | Sl. No. |
|--|--|-------------|-----------------------|--------------|----------------------|--------|---------------------|------------|------------|------------|---------|---------|----------|---------------------|---------|
| | | | | | IDCW | Growth | FY 2020-21 | FY 2021-22 | FY 2022-23 | 1 Year | 3 Years | 5 Years | 10 Years | | |
| Multi Asset Funds & Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | HDFC Multi Asset Fund | Aug-05 | **** | 1,913 | 15.12 | 54 | 1 | 1.25 | 1.25 | 10.22 | 15.07 | 11.15 | 11.07 | 9.82 | 1 |
| 2 | ICICI Prudential Multi Asset Fund | Oct-02 | ***** | 21,705 | 27.14 | 534.84 | 2.02 | 1.92 | 1.92 | 17.76 | 25.63 | 15.85 | 17.1 | 21.08 | 2 |
| 3 | Nippon India Multi Asset Fund | Aug-20 | Unrated | 1,413 | 15.01 | 15.01 | - | - | - | 11.23 | - | - | - | 14.66 | 3 |
| 4 | Tata Multi Asset Opportunities Fund | Mar-20 | **** | 1,757 | 17.68 | 17.68 | - | - | - | 11.91 | 17.73 | - | - | 17.94 | 4 |
| 5 | Aditya Birla SL Asset Allocator FoF | Aug-06 | **** | 167 | 44.1 | 47.899 | - | - | - | 9.8 | 14.74 | 10.59 | 13.08 | 13.93 | 5 |
| Hybrid Equity Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | HDFC Hybrid Equity Fund | Apr-05 | **** | 21,038 | 14.9 | 93.04 | 0.75 | 1 | 1 | 12.5 | 21.18 | 12.06 | 16.48 | 15.39 | 1 |
| 2 | ICICI Prudential Equity & Debt Fund | Nov-99 | ***** | 24,990 | 22.43 | 271.52 | 0.35 | 0.75 | 1.8 | 16 | 27.41 | 15.96 | 17.68 | 14.88 | 2 |
| 3 | Kotak Equity Hybrid Fund | Nov-99 | **** | 4,050 | 26.79 | 45.59 | 0.234 | - | - | 10.5 | 21.54 | 13.18 | 13.82 | 14.24 | 3 |
| 4 | Canara Robeco Equity Hybrid Fund | Feb-93 | **** | 9,055 | 87.71 | 269.89 | 0.75 | 9.22 | 7.4 | 8.37 | 16.3 | 11.73 | 15.19 | 12.43 | 4 |
| 5 | Nippon India Equity Hybrid Fund | Jun-05 | ** | 3,044 | 22.53 | 77.99 | - | - | 1.25 | 13.95 | 21.36 | 6.78 | 13.21 | 11.95 | 5 |
| Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Aditya Birla SL Balanced Advantage Fund | Apr-00 | *** | 6,818 | 23.67 | 81.83 | 1.26 | 1.29 | 1.35 | 9.71 | 13.71 | 9.69 | 12.16 | 9.43 | 1 |
| 2 | HDFC Balanced Advantage Fund | Feb-94 | ***** | 60,641 | 32.35 | 368.32 | 2.76 | 2.94 | 3.12 | 19.32 | 26.1 | 14.11 | 17.21 | 18.09 | 2 |
| 3 | Tata Balanced Advantage Fund | Jan-19 | **** | 7,412 | 16.57 | 16.57 | - | - | - | 9.83 | 13.93 | - | - | 11.73 | 3 |
| 4 | Sundaram Balanced Advantage Fund | Dec-10 | **** | 1,555 | 14.3 | 28.01 | 0.71 | 0.75 | 0.99 | 7.07 | 12.01 | 9.53 | 11.9 | 9.67 | 4 |
| 5 | ICICI Prudential Balanced Advantage Fund | Dec-06 | ***** | 48,721 | 56.55 | 56.43 | 1.11 | 1.58 | 1.60 | 9.51 | 14.35 | 10.64 | 13.05 | 10.97 | 5 |
| Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | HDFC Children's Gift Fund | Mar-01 | ***** | 7,331 | - | 226.14 | - | - | - | 17.5 | 22.23 | 13.6 | 16.57 | 16.23 | 1 |
| 2 | Axis Children's Gift | Dec-15 | ** | 758 | 20.46 | 20.46 | - | - | - | 2 | 13.67 | 9.06 | - | 9.75 | 2 |
| 3 | Tata Young Citizens Fund | Oct-95 | Unrated | 297 | 47.81 | - | - | - | - | 15.2 | 23.11 | 12.26 | 12.87 | 12.8 | 3 |
| 4 | HDFC Retirement Savings Fund | Feb-16 | **** | 3,570 | - | 37 | - | - | - | 22.08 | 30.28 | 17 | - | 19.12 | 4 |
| 5 | ICICI Prudential Retirement Fund | Feb-19 | **** | 331 | 20.22 | 20.21 | - | - | - | 14.89 | 27.85 | - | - | 17.04 | 5 |
| 6 | SBI Retirement Benefit Fund | Feb-21 | Unrated | 1,657 | 15.6 | 5.6 | - | - | - | 12.95 | - | - | - | 19.35 | 6 |
| Multi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Aditya Birla Sun Life Multi-Cap Fund | May-21 | Unrated | 4,309 | 14.14 | 14.14 | - | - | - | 14.49 | - | - | - | 16.41 | 1 |
| 2 | Sundaram Multi Cap Fund | Oct-00 | Unrated | 2,068 | 54.37 | 266.76 | 1.78 | 3.58 | 3.6 | 10.15 | 23.82 | 11.63 | 17.41 | 15.2 | 2 |
| 3 | Nippon India Multi Cap Fund | Mar-05 | Unrated | 18,974 | 50.85 | 202.43 | - | 1.75 | 3.75 | 26.39 | 35.96 | 16.55 | 18.4 | 17.76 | 3 |
| 4 | HDFC Multi Cap Fund | Dec-21 | Unrated | 7,676 | 13.16 | 13.21 | - | - | - | 24.58 | - | - | - | 17.92 | 4 |
| 5 | ICICI Prudential Multicap Fund | Oct-94 | Unrated | 8,422 | 27.95 | 537.32 | 2.25 | 2.5 | 2.5 | 17.69 | 26.19 | 12.59 | 17.21 | 14.78 | 5 |
| Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | DSP Equity Opportunities Fund | May-00 | *** | 8,691 | 31.2 | 413.9 | 2.7 | 2.8 | 5.3 | 14.63 | 23.6 | 13.06 | 17.48 | 17.35 | 1 |
| 2 | Tata Large & Mid Cap Fund | Mar-93 | **** | 4,985 | 65.02 | 403.37 | - | - | - | 16.28 | 24.41 | 15.5 | 16.98 | 12.93 | 2 |
| 3 | Motilal Oswal Large and Midcap Fund | Oct-19 | **** | 1,953 | 17.57 | 20.00 | - | 1.05 | 1.08 | 21.46 | 28.42 | - | - | 19.82 | 3 |
| 4 | Aditya Birla SL Equity Advantage Fund | Feb-95 | * | 5,241 | 120.81 | 675.63 | 4.96 | 7.00 | 7.10 | 8.71 | 20.39 | 9.02 | 16.88 | 16.71 | 4 |
| 5 | Hdfc Large and Midcap Fund | Feb-94 | **** | 10,680 | 29.42 | 234.24 | 2.00 | 2.00 | 1.50 | 19.18 | 29.65 | 15.55 | 14.41 | 12.41 | 5 |
| Mid Cap & Small Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | Kotak Emerging Equity Fund | Mar-07 | **** | 31,389 | 48.4 | 48.4 | 0.536 | - | - | 15.79 | 30.95 | 17.3 | 23.83 | 14.2 | 1 |
| 2 | Sundaram Mid Cap Fund | Jul-02 | ** | 8,358 | 49.95 | 867.84 | 0.14 | 2.87 | 3.23 | 16.43 | 27.82 | 11.87 | 19.71 | 23.65 | 2 |
| 3 | HDFC Mid-Cap Opportunities Fund | Jun-07 | **** | 45,449 | 42.1 | 125.05 | 3 | 3.5 | 3.5 | 28.3 | 33.56 | 16.44 | 22.61 | 16.92 | 3 |
| 4 | Nippon India Small Cap | Sep-10 | **** | 34,469 | 73.18 | 116.16 | - | 2.5 | 5 | 32.31 | 43.65 | 21.71 | 29.46 | 20.89 | 4 |
| 5 | Tata Small Cap Fund | Nov-18 | **** | 5,683 | 27.8 | 27.8 | - | - | - | 27.75 | 38.24 | - | - | 23.94 | 5 |
| Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight | | | | | | | | | | | | | | | |
| 1 | HDFC Medium Term Debt Fund | Feb-02 | **** | 4,324 | 17.57 | 48.69 | - | - | - | 6.02 | 5.44 | 6.76 | 7.72 | 7.63 | 1 |
| 2 | ICICI Prudential All Seasons Bond Fund | May-09 | ***** | 10,902 | 19.74 | 31.74 | 1.3 | 0.75 | 0.35 | 7.16 | 5.54 | 7.66 | 9.17 | 8.87 | 2 |
| 3 | Kotak Medium Term Fund | Mar-14 | *** | 2,023 | 11.88 | 19.36 | 0.60 | 0.40 | - | 4.6 | 5.14 | 5.78 | - | 7.27 | 3 |
| 4 | SBI Magnum Medium Duration Fund | Nov-03 | **** | 7,107 | 17.14 | 44.22 | - | - | - | 6.64 | 5.48 | 7.59 | 9.15 | 7.81 | 4 |
| 5 | Sundaram Medium Term Bond Fund | Dec-97 | * | 45 | 12.45 | 61.3 | 0.43 | 0.6 | 0.3 | 4.01 | 2.46 | 4.41 | 6.3 | 7.32 | 5 |

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

| Sl. No. | Fund Name | Launch Date | Value research Rating | AUM (₹ Crs.) | NAV as on 17/08/2023 | | Year wise IDCW in ₹ | | | Return (%) | | | | Since Inception (%) | Sl. No. |
|---------|---|-------------|-----------------------|--------------|----------------------|--------|---------------------|------------|------------|------------|---------|---------|----------|---------------------|---------|
| | | | | | IDCW | Growth | FY 2018-19 | FY 2019-20 | FY 2020-21 | 1 Year | 3 Years | 5 Years | 10 Years | | |
| 1 | Axis Long Term Equity Fund | Dec-09 | ** | 32,224 | 21.95 | 69.28 | 2.25 | 2.3 | 2.2 | 0.02 | 14.54 | 8.95 | 17.09 | 15.25 | 1 |
| 2 | Canara Robeco Equity Tax Saver Fund | Mar-93 | ***** | 5,979 | 39.67 | 127.48 | 2.65 | 2 | 0.37 | 7.96 | 22.3 | 14.2 | 16.73 | 14.92 | 2 |
| 3 | DSP Tax Saver Fund | Jan-07 | **** | 11,805 | 20.03 | 93.3 | 1.01 | 1.7 | 1.86 | 12.8 | 24.9 | 14.25 | 18.51 | 14.41 | 3 |
| 4 | HDFC Tax Saver Fund | Mar-96 | *** | 11,296 | 60.18 | 925.72 | 5 | 5.75 | 5.75 | 16.7 | 25.8 | 11.9 | 15.95 | 23.2 | 4 |
| 5 | ICICI Prudential Long Term Equity Fund (Tax Saving) | Aug-99 | *** | 11,257 | 21.66 | 663.7 | 2.4 | 2.8 | 2.6 | 9.63 | 22.58 | 12.06 | 16.79 | 19.09 | 5 |
| 6 | Kotak Tax Saver Regular Plan | Nov-05 | **** | 4,051 | 31.52 | 84.24 | 0.903 | - | - | 13.83 | 24.28 | 14.36 | 17.7 | 12.8 | 6 |
| 7 | Mirae Asset Tax Saver Fund | Dec-15 | ***** | 17,419 | 19.93 | 34.94 | 1.6 | 1.75 | 1.8 | 10.87 | 23.74 | 15.02 | - | 17.79 | 7 |
| 8 | SBI Long Term Equity Fund | Mar-93 | **** | 15,374 | 57.08 | 281.5 | - | 5 | 5.25 | 22.35 | 25.57 | 14.39 | 16.67 | 16.4 | 8 |
| 9 | Tata India Tax Savings Fund | Mar-96 | *** | 3,557 | 79.62 | 32.8 | - | 5.15 | 8.1 | 12.78 | 23.18 | 12.79 | 17.59 | 18.39 | 9 |
| 10 | Quant Tax Plan | Apr-00 | ***** | 4,434 | 36.75 | 264.62 | - | - | - | 12.51 | 34.5 | 23.07 | 23.73 | 15.03 | 10 |

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 31/07/2023

Source & Courtesy: Morningstar

| Sl. No. | Scheme Name | Launch Date | Total Investment ₹12,000 (1 year) | | Total Investment ₹36,000 (3 years) | | Total Investment ₹60,000 (5 Years) | | Total Investment ₹1,20,000 (10 years) | | Since Inception Value & Return | Amount Invested Since inception* | |
|---------|---|-------------|-----------------------------------|----------------|------------------------------------|----------------|------------------------------------|----------------|---------------------------------------|-------|--------------------------------|----------------------------------|--------|
| | | | Value & Return | Value & Return | Value & Return | Value & Return | Value & Return | Value & Return | | | | | |
| 1 | Aditya Birla SL Medium Term Plan - Gr | Mar-09 | 12469.71 | 7.37 | 44602.89 | 14.45 | 79787.43 | 11.36 | 189195.49 | 8.82 | 339970.72 | 8.84 | 173000 |
| 2 | Franklin I Feeder Franklin US Opp. - Gr | Feb-12 | 14178.28 | 35.48 | 38981.67 | 5.25 | 78245.05 | 10.57 | 235293.77 | 12.92 | 318138.12 | 13.74 | 138000 |
| 3 | HDFC Large and Mid Cap Fund- Gr | Feb-94 | 14153.54 | 35.06 | 51805.28 | 25.17 | 105151.65 | 22.64 | 267763.84 | 15.34 | 4279027.37 | 14.03 | 353000 |
| 4 | HDFC Small Cap Fund- Gr | Apr-08 | 15049.28 | 50.53 | 58256.97 | 33.97 | 121472.02 | 28.68 | 354408.67 | 20.54 | 911215.39 | 18.76 | 184000 |
| 5 | ICICI Prudential Midcap Fund-Gr | Oct-04 | 13505.15 | 24.18 | 47999.01 | 19.64 | 98698.01 | 20.02 | 278850.51 | 16.09 | 1129764.82 | 15.12 | 226000 |
| 6 | ICICI Prudential Multicap Fund- Gr | Oct-94 | 13939.71 | 31.44 | 49359.94 | 21.65 | 96864.04 | 19.25 | 265063.8 | 15.15 | 7182471.34 | 17.1 | 346000 |
| 7 | Invesco India Multicap Fund | Mar-08 | 13720.40 | 27.76 | 47193.07 | 18.43 | 94870.15 | 18.40 | 264802.81 | 15.13 | 801788.27 | 17.18 | 185000 |
| 8 | Kotak Equity Opportunities Fund | Sep-04 | 13808.77 | 29.24 | 48577.29 | 20.5 | 98488.58 | 19.94 | 280756.87 | 16.22 | 1183065.74 | 15.41 | 227000 |
| 9 | Mirae Asset Emerging Bluechip Fund | Jul-10 | 13584.36 | 25.49 | 46331.51 | 17.12 | 97472.38 | 19.51 | 335037.61 | 19.5 | 687109.29 | 20.66 | 157000 |
| 10 | Nippon India Multi Cap Fund | Mar-05 | 14498.33 | 40.96 | 56458.99 | 31.58 | 111323.94 | 25.02 | 291918.69 | 16.94 | 1218669.91 | 16.36 | 221000 |
| 11 | Sundaram Multi Cap Fund | Oct-00 | 13430.25 | 22.94 | 47287.13 | 18.57 | 95072.63 | 18.49 | 267418.77 | 15.31 | 2121242.23 | 15.35 | 274000 |
| 12 | Tata Large & Mid Cap Fund- Gr | Mar-93 | 13658.29 | 26.72 | 48617.19 | 20.58 | 98305.90 | 19.86 | 270632.8 | 15.54 | 5333272.46 | 17.70 | 314000 |

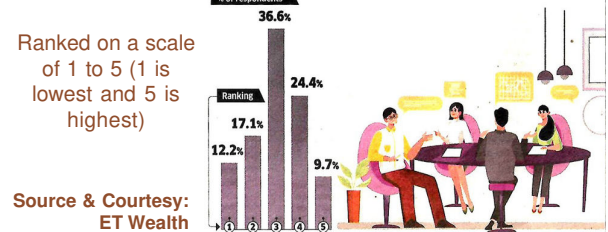
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Note: As the SIP beginning dates are different from the scheme launch date, the total amount of SIP installments may not be in line from launch Date of the above mentioned schemes. If you need more details, since inception returns, please do call us

Involve your family in financial planning

The biggest gripe that financial planners have is that the family is often missing from the discussions. Nearly six out of 10 financial advisers in the survey singled this out as a concern. Most ranked the level of engagement of the family low on a scale of 1 to 5. Typically, one of the partners, usually the man, drives the discussions. Not involving the family in the financial planning exercise is a misstep, assert planners. It is best to take everyone along. Almost half of the couples prefer not to have the other involved to avoid squabbles arising from differences in opinions, points out Financial Planner. But aspirations of all family members are tied to the household finances. When discussing key financial goals, inputs of family can help in moulding the financial plan. An overseas tour may be important for one partner, even as the spouse dreams of a bigger car. Don't resist bringing your family on board out of fear of disagreements. Let frank discussions bring out any conflicts at the planning stage itself rather than potentially causing hurt or resentment later. Even if the partner is not actively involved, planners suggest he or she at least attend the meetings to understand the direction or thrust of planning. "The women of the house are often reticent. They are either not interested in finances / too busy for money talk," rues FP. Don't worry if your knowledge about investments and finances is limited. FP feels a perceived lack of understanding should not deter women from getting involved. "No question is stupid or wrong. Women also offer practical solutions,"

Q: What is the level of engagement with client's family/spouse? Nearly 66% planners rue lack of participation by clients' families in discussions.



Contd. from Page 1

Be Empowered

Financial Chakravyuha and the importance of exit strategies

In my case, given that the goal year was 2020 around July-August, my advisor had moved the investments earmarked for my daughter's education to fixed income one year in advance i.e. July- August 2019.

I was therefore able to pay the fees and had no anxiety with regards to the money commitment for the first-year semesters.

Of course, my advisor had planned this in advance, but this strategy helped me during the crisis period of Covid which nobody could have predicted.

Portfolio rebalancing is important, to protect the corpus that has been meticulously built over the years. However, the method followed for this may differ.

One may do this in a phased manner or can rebalance before a financial goal's due date, like in my case, one year before the money was required. This will also depend upon the nature of the financial goal.

For example, for longer-term goals like retirement, this can be done by following a very popular strategy, known as the portfolio bucketing strategy.

This simply means dividing the accumulated retirement into different buckets ranging from cash and equivalent buckets to equity buckets, and use only a safer bucket for withdrawals initially and let the other buckets compound.

Overall, this is an important aspect regarding financial goals and helps avoid a shock closer to when you need the money.

If I take the liberty of using mythology to explain this further, I will perhaps use the well-known story of Abhimanyu and the Chakravyuha.

The mighty warrior from the epic Mahabharata knew how to enter the war formation, but sadly didn't know how to exit.

In the financial Chakravyuha, which can be the volatile markets, in my opinion, it is important to set up exit strategies right at the very beginning when one is setting up the financial plan for a particular goal.

Preferably, a Saarathi in the form of a skilled financial advisor can make the journey easier and smoother.

(Disclaimer: Recommendations, suggestions, views, and opinions given by experts are their own. These do not represent the views of the Economic Times or ECS Financial)

Source & Courtesy: Ajit Menon, CEO, PGIM India AMC - ET

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A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

KEY FEATURES

- Provides comprehensive financial protection to your family
- Option to choose a cover which fits your needs from 3 plan options
- Get back all premiums paid on survival till maturity with Return of Premium^A option
- Additional amount payable in case of accidental death^A during policy term
- Provides Acceleration of Death benefit on diagnosis of specified terminal illnesses, till age 80 years.^A
- Option to choose increasing Death benefit up to 200% under Life option
- Option to vary your Death Benefit according to your need under Life Goal option
- Waiver of Premium on diagnosis of Critical Illness (through WOP CI option)
- Waiver of Premium on Total and Permanent Disability (through WOP Disability option)
- Option to choose Additional Cover for Spouse^A
- Option to receive Death Benefit in instalments

For selecting the right policy with cost efficient and maximum benefits, Please Call: 70322 20490 / 70959 05511

Term plan premiums

Term Insurance Plan (u/s.80C)

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

| Insurance co. Name | Age (yrs) | Term (yrs) | (₹) 50 lakhs* | (₹) 1 crore* |
|--|-----------|------------|---------------|--------------|
| "HDFC Life" Click 2 Protect life | 25 | 30 | 6,550 | 10,873 |
| | 35 | 20 | 8,857 | 15,869 |
| | 45 | 10 | 14,874 | 26,408 |
| ICICI Pru iProtect Smart | 25 | 30 | 6,556 | 10,721 |
| | 35 | 20 | 8,945 | 15,025 |
| | 45 | 10 | 14,618 | 25,700 |
| LIC Jeevan Amar | 25 | 30 | 12,549 | 22,450 |
| | 35 | 20 | 15,605 | 28,366 |
| | 45 | 10 | 22,064 | 39,832 |
| SBI Life Smart Shield | 25 | 30 | 7,739 | 12,896 |
| | 35 | 20 | 10,181 | 16,968 |
| | 45 | 10 | 15,369 | 25,613 |

* Premium for 25 yrs old male for 30 yrs term Insurance is the subject matter of solicitation.

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Your health has always been our top priority! We at HDFC ERGO have the privilege to bring to you my:health Suraksha, which aims at giving you a 360-degree protection against soaring medical expenses. Designed with a robust thought and a strong base coverage, this policy is a delight for individual, families and senior citizens looking for the right health cover.

Key features of the policy

- Multiple sum insured options ranging from Rs. 3 lakhs to Rs. 75 lakhs available under this policy^A
- Any age entry option with lifetime renewal
- Exclusive covers like air ambulance cover, recovery benefit, sum insured rebound, etc.
- Wellness features like fitness discount @ renewal, health incentives for maintenance of health, etc.
- Various discount options to like family discount, long term policy discount, loyalty discount

Insurance my: health Suraksha

Please call ECS Financial
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Contd. from Page 1



Be Empowered



HOW EXEMPTIONS FOR INSURANCE POLICIES WORK

Taxation of insurance policies

| | ULIP X | Insurance A | Insurance B | Insurance C |
|---|------------|-------------|-------------|-------------|
| Date of issue | 1 Apr 2021 | 1 Apr 2023 | 1 Apr 2023 | 1 Apr 2024 |
| Annual Premium | ₹1.4 lakh | ₹1 lakh | ₹1.5 lakh | ₹3 lakh |
| Sum assured | ₹10 lakh | ₹10 lakh | ₹15 lakh | ₹30 lakh |
| Consideration received on surrender (1 July 2033) | ₹6 lakh | ₹6 lakh | | |
| Consideration received on maturity (1 Nov 2034) | | | ₹18 lakh | ₹34 lakh |

the said clause shall be available only with respect to such policies where the aggregate premium does not exceed ₹5 lakh for any of the previous years during the term of any of those policies.

For instance, Jayesh holds insurance policy A issued on 1 April and pays premium of ₹5 lakh for 10 years until 1 April 2032. Then he purchases insurance policy B on 1 April 2033 and pays premium of ₹5 lakh for another 10 years until 1 April 2042. On 1 April 2043, he receives ₹50 lakh from life insurance policy A on maturity and on 1 April 2046 he gets ₹60 lakh from insurance policy B on maturity. In this case, the consideration received from both the policies A and B shall be exempt as the aggregate of the annual premium payable for the life insurance policies A and B together did not exceed ₹5 lakh for any of the previous years during the term of the policies.

The above amendments are for life insurance policies other than a unit-linked insurance policy (ULIP). Let's take the example of Rekha who holds the following life insurance policies and ULIPs (see graphic). The surrender value of ULIP X will be exempt under section 10 (10D) since the annual premium does not exceed ₹2.5 lakh during the term of the policy. Further, the consideration received under the life insurance policy A during the previous year 2033-34 shall also be exempt. However, since the sum of premium of life insurance policies A, B and C exceeds ₹5 lakh during the term of these policies, Rekha should analyse whether she should claim the exemption or not. If she claims the exemption for policy A then for the previous year 2034-35, the consideration for life insurance policy C alone shall be exempt under section 10(10D) as the sum of premium of life insurance policies A and C does not exceed ₹5 lakh in any of the previous years during the term of these policies. Life insurance policy C is preferred over life insurance policy B being more beneficial. However, if the consideration from life insurance policy A is not claimed as exempt in previous year 2033-34, then the consideration from both the life insurance policies B and C shall be exempt.

The above provisions for taxability of consideration from insurance policy with premium exceeding ₹5 lakh shall not apply in case of any sum received on the death of a person. Under term life insurance, policy amount is paid to the nominee in case of the death of the person insured during the term of the policy and no amount is paid to anyone if the insured person survives the policy tenure. Hence, any sum received under a term insurance policy shall always remain exempt irrespective of the premium paid. Further, the premium paid for such policies shall not be counted for checking ₹5 lakh limit. It is also clarified that the premium payable or aggregate premium payable for life insurance policies shall be exclusive of the amount of the goods and service tax (GST) payable on such premium.

Any amount received for a term insurance policy shall always be exempt.

Source & Courtesy: Nitesh Buddhadev - mint

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

| Insurance Company - Plan | Age Group | SI 5 Lakhs | SI 10 Lakhs | SI 15 Lakhs |
|--------------------------------|-----------|------------|-------------|-------------|
| Star Health Assurance Policy | 0-17 | 4,945 | 6,114 | 8,890 |
| | 18-35 | 7,676 | 10,424 | 14,551 |
| HDFC ERGO Optima Restore | 36-45 | 9,159 | 12,249 | 17,027 |
| | 46-50 | 11,494 | 14,863 | 17,485 |
| ICICI Lombard Health Advantage | 0-25 | 6,969 | 9,107 | 11,055 |
| | 26-35 | 7,730 | 10,085 | 12,189 |
| | 36-40 | 8,906 | 11,686 | 14,296 |
| | 41-45 | 10,345 | 13,563 | 16,489 |
| | 46-50 | 13,299 | 17,347 | 20,307 |

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We deal

Life : LIC of India, HDFC Life, ICICI Pru Life
Health & : Star Health, HDFC Ergo
General : ICICI Lombard General Insurance

Insurance is the subject matter of solicitation.

SIP Ready Reckoner

Monthly SIP installment amount for a target of Rs.1 lakh

| No of Years | Conservative | | Moderate | | | Aggressive | |
|-------------|--------------|------|----------|------|------|------------|------|
| | 9% | 10% | 11% | 12% | 13% | 14% | 15% |
| 1 | 7936 | 7892 | 7850 | 7807 | 7764 | 7722 | 7680 |
| 2 | 3790 | 3750 | 3710 | 3671 | 3632 | 3593 | 3554 |
| 3 | 2412 | 2374 | 2336 | 2298 | 2262 | 2225 | 2189 |
| 4 | 1726 | 1689 | 1653 | 1617 | 1582 | 1548 | 1514 |
| 5 | 1316 | 1281 | 1246 | 1212 | 1179 | 1147 | 1115 |
| 6 | 1045 | 1011 | 978 | 946 | 914 | 884 | 854 |
| 7 | 853 | 820 | 788 | 758 | 728 | 699 | 671 |
| 8 | 710 | 678 | 648 | 619 | 591 | 564 | 538 |
| 9 | 600 | 570 | 541 | 513 | 487 | 461 | 437 |
| 10 | 513 | 484 | 457 | 430 | 405 | 382 | 359 |
| 11 | 443 | 415 | 389 | 364 | 341 | 318 | 297 |
| 12 | 385 | 359 | 334 | 310 | 288 | 267 | 248 |
| 13 | 337 | 312 | 288 | 266 | 245 | 226 | 208 |
| 14 | 297 | 273 | 250 | 229 | 210 | 192 | 175 |
| 15 | 262 | 239 | 218 | 198 | 180 | 163 | 148 |
| 20 | 149 | 131 | 114 | 100 | 87 | 76 | 66 |
| 25 | 89 | 75 | 63 | 53 | 44 | 37 | 30 |
| 30 | 54 | 44 | 35 | 28 | 23 | 18 | 14 |

Eg: To make Rs.1 lakh in 5 years @ 15%, you need to invest Rs.1115 / month. To get Rs.5 lakhs for the same period, SIP amount will be 1115 x 5 = Rs.5575

Above values are computed internally based on the assumed rates of return and does not indicate assurance of returns for any scheme



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Telangana Urban Region

| | | | |
|----------------------|---|-----------------|-------------|
| SECUNDERABAD | 1-7-284/293, Office No. 303, 3 rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03. | 040 - 2784 4411 | 99489 80066 |
| BASHEERBAGH | Room No: 202, Shop No: 3-6-290/12/2, II nd floor, Opp. Hotel Central park, Hyderguda, Hyd-29. | 040 - 23261396 | 98480 66255 |
| AMEERPET | H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16. | 040 - 23731636 | 99480 97642 |
| MALKAJGIRI | 22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047. | 040 - 27243201 | 98488 11501 |
| KUKATPALLY | 2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072. | 040 - 23060451 | 98488 23656 |
| CHAITANYAPURI | H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060. | 040 - 35166704 | 98480 44868 |
| HABSIGUDA | H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007. | 040 - 27153748 | 98489 91242 |
| TRIMULGHERRY | 3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015. | 040 - 27797253 | 99128 22611 |
| YAPRAL | Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094. | 040 - 3516 8184 | 76590 08855 |
| MADHAPUR | H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081. | 040 - 48554612 | 70363 83065 |
| BAGH AMBERPET | H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013. | 040 - 27424613 | 99480 90022 |
| SUCHITRA | Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55. | 040 - 46012598 | 81210 42180 |

Telangana Rural Region

| | | | |
|-----------------|--|----------------|-------------|
| WARANGAL | Door No: 1-7-1105/1, Advocates Colony, Nakkala Gutta, Hanmakonda - 506001. | 0870 - 2931717 | 98488 23220 |
|-----------------|--|----------------|-------------|

Andhra Pradesh Region

| | | | |
|--------------------------------|---|----------------|-------------|
| VIJAYAWADA | Shop No: 1, D. No: 29-27-37, K.M.R. Complex, 2nd Floor, Opp. Triveni Collage, Dasari Vari Street, Suryarao Peta, Vijayawada - 520002. | 0866 - 6626203 | 98480 27503 |
| VISHAKAPATNAM | 47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016. | 0891 - 2591171 | 98480 50477 |
| RAJAMAHEN- DRAVARAM | D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101. | 0883 - 2437124 | 98486 29443 |

Bengaluru Region

| | | | |
|---------------------|--|----------------|-------------|
| BENGALURU RO | 320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28 | 080 - 41330602 | 99809 66112 |
| SHASTRINAGAR | 320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28 | 080 - 41330602 | 99800 60787 |
| MALLESHWARAM | Shop: 201, Ramachandraiah Building, 2nd main, 5th Cross, Sampige Road, Malleshwaram, Bengaluru - 03 | 080 - 41462031 | 83174 19139 |

Tamil Nadu Region

| | | | |
|-------------------|---|----------------|-------------|
| T.NAGAR | Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017 | 044 - 24337614 | 98410 11705 |
| MADIPAKKAM | 3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091 | 044 - 22470082 | 98410 10082 |
| COIMBATORE | Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 641041 | 0422 - 4713490 | 83411 30969 |

Maharashtra Region

| | | | |
|---------------------|---|-----------------|-------------|
| CHEMBUR EAST | Office No: 4A, 1 st Floor, Rajshree Building, Near Chembur Railway Station, Plot No: 82C, N.G. Acharya Marg, Chembur East, Mumbai - 71 | 022 - 3102 4331 | 70324 15862 |
|---------------------|---|-----------------|-------------|

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| LIQUID FUNDS RETURNS AS ON 17/08/2023 | 15D | 30D | 3M | 6M | 1Y |
|---|------|------|------|------|------|
| Aditya Birla Sun Life Low Duration Fund (G) | 0.02 | 0.45 | 1.63 | 3.51 | 6.3 |
| DSP Ultra Short Fund (G) | 0.03 | 0.47 | 1.57 | 3.31 | 6.09 |
| HDFC Low Duration Fund (G) | 0.05 | 0.05 | 1.81 | 3.78 | 6.71 |
| ICICI Prudential Savings Fund (G) | 0.05 | 0.67 | 2.05 | 4.08 | 7.74 |

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

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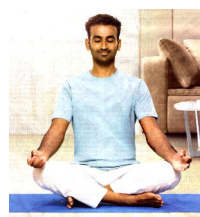
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| Fund type | Scheme Name | Total Investment Rs.60000/- (5Yrs) | | Total Investment Rs.120000/- (10Yrs) | |
|---------------|---------------------------------------|------------------------------------|-----------|--------------------------------------|-----------|
| | | Value Rs. | Returns % | Value Rs. | Returns % |
| Large Cap | Aditya Birla SL Frontline Equity Fund | 87279.76 | 15.37 | 231179.48 | 12.74 |
| Mid Cap | HDFC Mid Cap Opportunities Fund | 11373.38 | 25.65 | 319864.93 | 18.85 |
| Small Cap | Kotak Small Cap Fund | 117590.21 | 27.98 | 349307.37 | 20.49 |
| Multi Cap | ICICI Pru Multi Cap Fund | 94239.16 | 18.57 | 256327.74 | 14.69 |
| Large&Mid Cap | DSP Equity Opportunities Fund | 92316.65 | 17.71 | 259348.06 | 14.91 |

As on 21/08/2023

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- SBI Balanced Advantage
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(Y-Iy Int dt. 30th June)

(Y-Iy Int dt. 1st April)

(Y-Iy Int dt. 15th Oct)

Cost inflation index for FY 2023-24 relevant to the assessment year 2024-25 is 348.

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