

A Monthly Publication from NAIK WEALTH Planners Private Limited

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Wealth Supremos

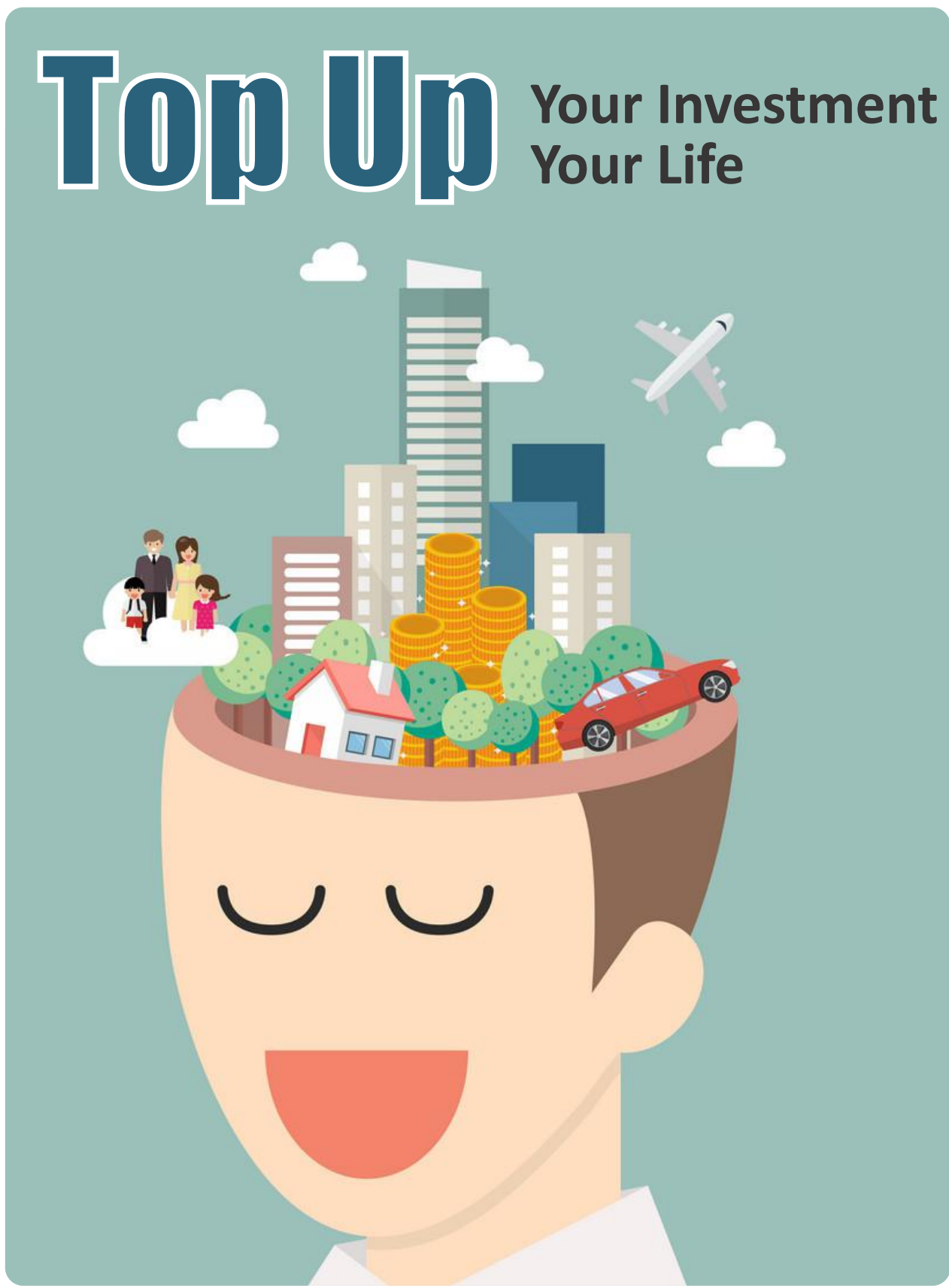


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Top Up Your Investment Your Life



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YOUR NEEDS



KIDS EDUCATION



RETIREMENT PLANNING





MUTUAL FUND



INSURANCE PLANNING

OUR SOLUTION

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EDITOR'S NOTE

Dear Investors,

The Journey of a thousand miles begin with a single step.

In today's modern language the steps & its distance between the step matters to arrive early its called Stride (i.e. walk with long, decisive steps in a specified direction.)

Therefore it becomes important to have a longer stride not only in terms of walking but also in terms of Investing.

A simple Example can be explained will in the illustration on page 08.

Where a simple 10% top up can bring about 4.76 Cr. More .

A Big Goal can be achieved by breaking it into small amounts. A Systematic Investment Plan (SIP) is an effective wealth-building tool. By contributing a fixed amount every month, the plan helps you accumulate wealth over the long term.

Investment is a long term and a long-drawn process, and the results are yielded after good amount of patience and sound decisions. As an investor you should keep on reviewing your needs. But as your circumstances change and your income grows, you are likely to have more money available to invest.

Your SIP is one such investment that needs stepping up every year, especially in your younger days. It should be increased every year in line with income status, and investment goals.

A top up facility lets you accelerate your target corpus. A SIP Top Up plan also helps you strike the right balance between discipline and flexibility. By adapting your investment plan to your changing circumstances, you can achieve your financial goals sooner. Moreover, an investor has an option to cap the SIP Top up amount once the SIP installment (including Top up amount) reaches a fixed pre-defined amount. Thereafter the SIP installment will remain constant till the end of SIP tenure.

SIP can help you achieve your goal soon but top up facility could give you the muscle to achieve it sooner.

Do You know how much top up is enough for your goals? Call Now **022 40479666**

Happy Returns!!!

NANAik

NIKHIL NAIK

Editor

editor@naikwealth.in

**WE ARE IN
TOP 10**

**Get Expert's Advice for
Surviving Market Fall
Contact Us Now**

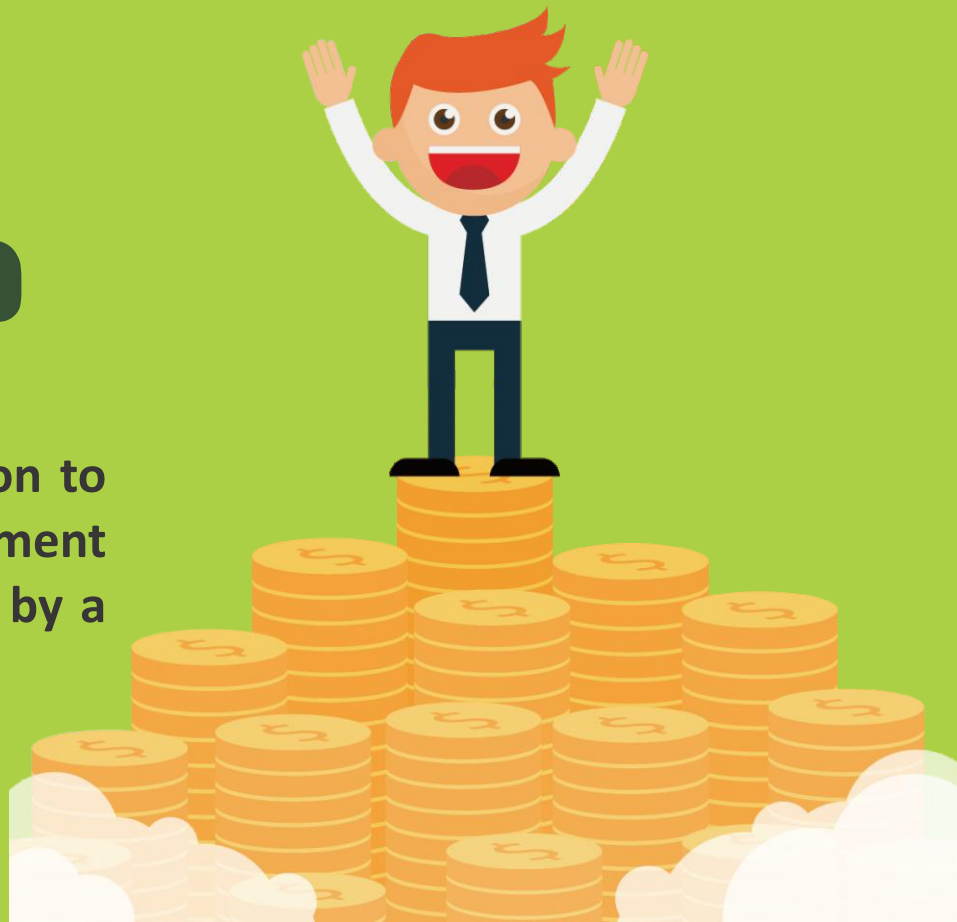
Source : Cafemutual.com

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to Next Level**

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What is SIP TOP-UP?

A Facility that gives you the option to increase your monthly SIP installment amount, at Pre- defined intervals by a fixed amount or percentage.



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Uncover hidden value.

Invest in the L&T India Value Fund and discover the potential of undervalued companies.

A true value fund seeks out potential winners from a multitude of undervalued stocks. The L&T India Value Fund aims to handpick those companies whose stock is believed to be trading at less than their assessed value, so that when their true worth is realized, you could stand to gain. After all, finding hidden potential is what could add real value to your portfolio.

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An open-ended equity growth fund

This product is suitable for investors who are seeking*

- Long-term capital appreciation.
- Investment predominantly in equity and equity-related securities in Indian markets and foreign securities with higher focus on undervalued securities.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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



Investors understand that their principal will be at moderately high risk

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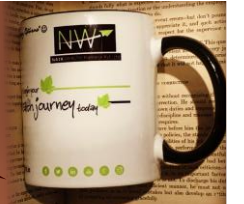
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Make Your
Days
Happy

Play
a **10** Sec.
Rapid Fire

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WORTH
₹250



It has been made mandatory for mutual fund houses to obtain their customers' Aadhaar numbers and link the same to their respective accounts. This follows a recent amendment in the Prevention of Money Laundering Act (PMLA) Rules, 2017.

Registrar and transfer (R&T) agent, CAMS (Computer Age Management Services), has launched an online facility to link mutual fund investments to Aadhaar. The message on their website says, "As per recent amendments to Prevention of Money Laundering Act (PMLA) Rules, 2017, Financial Institutions like Mutual Funds are mandated to obtain Aadhaar Number from their customers and link the same to the respective accounts."

As this linking has been made compulsory, the fund houses are bound to start asking their customers to provide the required information.

Mandatory Link your Aadhaar
to your Mutual Fund Portfolio



CAMS



SUNDARAM



KARVY:For Individuals



KARVY:For Non-Individuals



FRANKLIN TEMPLETON



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SIP is a Systematic Investment Plan (SIP) that allows you to periodically invest a fixed amount over a defined period of time. With SIP, you benefit from Rupee Cost Averaging, which means you buy more units when the markets are down and lesser units when markets are high. This helps you to ride through the market volatility smoothly. Thus, making your investment more efficient. So, invest with Kotak SIP today and reap the benefits of investing with the experts.

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Licence No : 636 | License Validity: 15/12/2017 to 14/12/2020 | CIN : U74999MH2017PTC292088. *Insurance is a matter of solicitation

 care@naikinsurance.in

3 Reasons to opt for SIP TOP-UP



Aim to reach Your Financial Goals Faster



Aim to Create more Wealth

Increase Your Investments with increasing income automatically



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Things to check before you buy HEALTH INSURANCE



For **FREE HEALTH AUDIT & To Know CASHLESS BENEFITS**

 **022 40479696**

PLAN A BOLD FUTURE SIP-BY-SIP

Invest regularly without worrying about market ups & downs.

Here's how much you could have accumulated with a monthly SIP of ₹10,000.

SIP period	20 yrs	15 yrs	10 yrs	5 yrs
Total amount invested	24	18	12	6
Current value	148.3	52.6	17.8	7.1

Past performance may or may not be sustained in future.

(Figures in ₹lakhs)

Monthly SIP on every last day of the month done in S&P Bse Sensex.
Source: Bloomberg. Data as/tenure of SIP ending on 31st March 2016.
*This is just an illustration to explain the concept and does not necessarily reflect the returns that may be delivered and it has no correlation with any scheme of Axis Mutual Fund.

 **AXIS MUTUAL FUND**

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

An investor education initiative by Axis Mutual Fund. **Statutory Details:** Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to ₹ 1 lakh). **Trustee:** Axis Mutual Fund Trustee Ltd. **Investment Manager:** Axis Asset Management Co. Ltd. (the AMC). **Risk Factors:** Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.

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How Does SIP Top -Up **BENEFIT YOU?**

- Periodically increase your investments to keep up with future costs of living.
- Accounts for inflation
- Helps you plan for your long term financial Goals

STRIVE FOR BALAN BETWEEN GROWTH AND STABILITY.



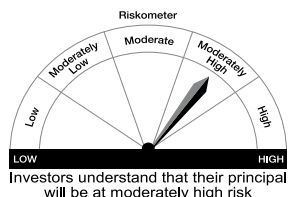
Invest in a mix of equity and debt with SBI Magnum Balanced Fund.

Strive for balance between growth and stability with SBI Magnum Balanced Fund, an open-ended balanced scheme. The fund invests in a diligent mix of equity and debt, which endeavours to give you the best of both worlds and provides growth opportunities to build wealth in the long term.

SBI
**MAGNUM BALANCED
FUND**

An Open-ended Balanced Scheme

SBI MUTUAL FUND
A PARTNER FOR LIFE



This product is suitable for investors who are seeking[^]:

- Long term capital appreciation.
- Investment in a mix of debt and equity through stocks of high growth companies and relatively safe portfolio of debt to provide both long term capital appreciation and liquidity.

[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

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How to skyrocket
your wealth by using

SIP Top - Up?

Mrs.Snail



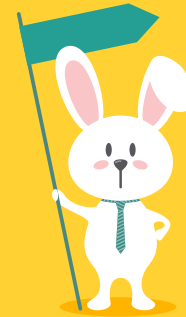
SIP Amount **₹20,000/Month**

Term Duration **25 Years**

Income \uparrow per Year
Expense \uparrow per Year
SIP=SAME

Potential Value **₹3.79 Cr**

Mr.Rabbit



SIP Amount **₹20,000/Month**

Term Duration **25 Years**

Income \uparrow per Year
Expense \uparrow per Year
SIP \uparrow by 10% Per Year

Potential Value **₹8.55 Cr**

If you increase your SIP by 10% every year, You end up earning ₹4.76 Cr more.

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