

JOURNEY2MONEY

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201, Sai Sadan, 76 / 78, Modi Street, Fort, Mumbai - 400 001 • Tel.: 6654 8814 / 15 • E-mail: support@journey2money.com • Web: www.journey2money.com



Vcare Investment Services Pvt. Ltd.

...We convert your money to wealth!

From Grihalakshmi to Lakshmi

Once upon a time, Lord Ganesha wanted the blessings of Mother Earth and so, one early morning, came down in the form of a little boy. He went from one village to another, enjoying the sights and sounds and colours of nature. Ma Parvati had given him a huge basket of food to feast on, but by mid-day he was through with the same. His stomach started to grumble and as he looked around, he saw that he was in front of a very tiny and poor little hut in a very tiny and poor little village.

He walked towards the door and called out. A young but frail woman came out. She saw the boy and felt a sense of instant happiness. She greeted him with a big smile and invited him for lunch despite not having enough for herself. Ganpati polished off the food and then asked her for something sweet. The woman added the last of her milk and sugar to the little rice she had kept for herself and offered it to him.

Her love and sacrifice satiated Ganesha. He revealed his true form and offered her a wish. Delighted, the wise woman thought of the three things she wanted: a beautiful child, long life for herself and her husband, and lots of wealth. She thought for a moment and said, "Ganeshji, please grant me a cute baby whose children all of us will rock in a cradle made of precious gemstones.

This amazed and amused Lord Ganesha. With just one sentence, wisely worded, she had asked for the fulfilment of all the three wishes. He smiles, "Ma, you are like a gardener who invests in a single seed and then enjoys hundreds of fruits for the rest of her life. Tathaastu!"

This story depicts the well-known fact that women possess the capability of making the most out of the resources at their disposal. In fact, Indian women are given the title of 'Grihalakshmi' as they shoulder

the herculean task of overseeing the entire household finances in a way that takes care of the needs and even wants of the entire family.

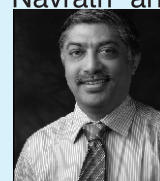
Unfortunately, because of this tag, most women feel that they can only be good at managing household finances and not that of the family and their own. This myth is now shattered, since our current finance minister is a woman, Nirmala Sitharaman, and whose recently announced reforms and tax cuts have brought much needed cheer into the markets and our hearts.

Understanding finances and ensuring that one's earnings are invested right, are critical, irrespective of gender. But, traditionally, Indian women rely on their male family members to handle their hard-earned money or savings.

At Vcare, we have always believed that women must be financially literate and become savvy investors, for their and their family's future. This will ensure that they too will, like the women in the above story, turn their wishes into reality.

So, take the first step and get in touch with us today, so that by next year, when Ganeshji comes back to your home, you will already be on your journey towards your dreams.

Wishing you all a happy and abundance filled Navratri and Dusshera.



Happy Investing.

Piyush Desai - CEO

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ELSS (Tax Savings) Scheme Performance - as on Date: 30/09/2019 (Return 1 Year Annual Return) (Open Ended)

Scheme Name	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	6 Years Return (%)	7 Years Return (%)	10 Years Return (%)
Axis Long Term Equity Fund	12.45	12.41	12.97	21.29	18.85	—
Tata India Tax Savings	12.06	9.55	—	—	—	—
DSP Tax Saver	11.62	9.17	11.79	18.35	16.30	13.62
Mirae Asset Tax Saver	8.66	13.98	—	—	—	—
Kotak Tax Saver	8.30	8.85	11.30	17.33	13.04	10.95
Invesco India Tax Plan	3.21	9.32	10.58	18.22	15.76	14.04

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

KNOW YOUR RETIREMENT CORPUS

Would you like to know how much investment corpus to accumulate to fund your retirement expenses from age 60 to 85?

If so, please fill in the below particulars

No.	Particulars	Amount
Your Current Monthly / Annual Expenses		
1	Household Expenses	
2	Lifestyle Expenses	
3	Add/Deduct (Vacations, Insurance, etc.)	
Your Future Annual Expenses @ Retirement Age		
1	Inflation	7.50%
2	Current Age	
3	Retirement Age	
4	No. of Years for Retirement	
5	Retirement Year (YYYY)	

No.	Particulars	Amount
How much would you need for Retirement?		
1	Estate to be left behind for Children	—
2	No. of Years Post Retirement	25
Employment Benefits, if any		
1	EPF	
2	Superannuation	
3	Gratuity	
Other Current Investments, if any		
1	Fixed Deposits/Mutual Funds	
2	Insurance Policies	

If you would like us to calculate your Retirement Corpus, kindly fill in the above details and send to us on our Regd. Office address below or email it to us on support@journey2money.com. Mention “Retirement Corpus” in the Email Subject.



Why plan for your retirement?

Because you can't afford not to.

#RetireYourWorries with Mutual Funds

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

Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

- ❖ **Mutual Funds**
- ❖ **Health Insurance (Mediclaime)**
- ❖ **Life Insurance (Term Plan)**

INVESTORS FROM VAPI / DAMAN CONTACT

Mr. Mukesh Dedhia : 94268 89416

201, Surbhi Apartment, Saikripa Society No.1,
Nani Daman, DAMAN - 396 210.

Regd. Office: Vcare Investment Services Pvt Ltd

201 Sai Sadan, 76/78 Modi Street, Fort, Mumbai - 400 001
Tel.: 022 6654 8814 / 15, 4002 0893 / 94.

- ❖ **Piyush Desai : 98203 00647**
- ❖ **Mehul Bheda : 98195 92326**
- ❖ **Priyesh Darbari : 99200 32541**
- ❖ **Bakul Mehta : 98211 23324**

Journey2Money - Brand of Vcare Investment Services Pvt. Ltd.

Shop No. 4, Veena Sargam CHS Ltd. Near Axis Bank,
Opp. Balaji Hotel, Mahavir Nagar, Kandivali (W), Mumbai - 400067
Tel.: 022 6236 2201/02

Mr. Keyur Desai : 9833024371 • Mr. Ashish Shah : 9920990380

IN CONFUSION? SIP NOT DELIVERING RETURN?

Let us look at past for SIP amount of Rs. 10,000

	Mr. A		Mr. B		Mr. C		Mr. D	
Start Date	16-01-2007		16-09-2009		16-07-2014		16-06-2017	
End Date	16-12-2008		16-08-2013		16-02-2016		16-02-2019	
Instalments	24		48		20		21	
Total Investment	2,40,000		4,80,000		2,00,000		2,10,000	
Fund Name	Value	Return	Value	Return	Value	Return	Value	Return
Canara Robeco Equity Diversified Fund	1,79,030	-27.66%	5,18,143	3.93%	1,71,541	-18.05%	2,13,250	1.85%
Canara Robeco Emerging Equities Fund	1,34,594	-49.49%	4,89,976	1.05%	1,90,038	-6.29%	1,99,251	-6.15%
Canara Robeco Equity Hybrid Fund	1,98,224	-18.69%	5,17,107	3.83%	1,87,110	-8.15%	2,13,078	1.75%
Canara Robeco Consumer Trends Fund	NA		5,20,694	4.18%	1,80,730	-12.20%	2,10,928	0.53%
Canara Robeco Equity Tax Saver Fund	NA		5,13,649	3.48%	1,76,925	-14.62%	2,12,745	1.56%
Canara Robeco Bluechip Equity Fund	NA		NA		1,77,292	-14.38%	2,12,061	1.17%

If you had redeemed because of poor return then see below chart what you would have lost in next 12-15 months.

	Mr. A		Mr. B		Mr. C		Mr. D	
Start Date	16-01-2007		16-09-2009		16-07-2014		16-01-2017	
End Date	16-12-2009		16-08-2014		16-05-2017		???	
Instalments	36		60		35		???	
Total Investment	3,60,000		6,00,000		3,50,000		???	
Fund Name	Value	Return	Value	Return	Value	Return	Value	Return
Canara Robeco Equity Diversified Fund	4,97,575	23.43%	8,87,111	16.14%	4,23,576	13.95%	???	???
Canara Robeco Emerging Equities Fund	4,49,247	15.76%	11,28,749	26.38%	5,06,296	27.87%	???	???
Canara Robeco Equity Hybrid Fund	4,61,822	17.80%	8,90,367	16.29%	4,28,222	14.78%	???	???
Canara Robeco Consumer Trends Fund	NA		8,74,176	15.52%	4,54,715	19.38%	???	???
Canara Robeco Equity Tax Saver Fund	NA		9,01,320	16.81%	4,23,576	3.93%	???	???
Canara Robeco Bluechip Equity Fund	NA		NA		4,21,448	13.57%	???	???

Data Source: Canara Robeco Mutual Fund

Continue your SIP and let the power of compounding work for you...

Will you continue your investment or redeem???

RISING CASES OF ROAD ACCIDENTS IN INDIA

Speeding led to 66% of road accidents in 2018.

More than 1 million road accident deaths have occurred over the decade.

Above two cases portray the harsh reality of India's roads. Unfortunately, every year, millions of people become victims of road accidents and either lose their lives or get injured. Sadly, India holds the dubious distinction of reporting the maximum number of road fatalities in the international arena. Further, the increasing number of vehicles has worsened the situation. By 2040, the number of vehicles per 1000 inhabitants in India is expected to increase by nine times. In the current scenario, road safety has become a critical issue.

Causes of rising road accidents in India

There are several causes behind road accidents, and a few of them are drunken driving, over speeding, lack of traffic sense, not wearing seatbelts/helmets, etc. Further, factors like inadequate infrastructure, potholes, narrow roads, etc. also aggravate the situation.

How to prevent road accidents?

Before we discuss some specific measures, here are some of the basic solutions that should be implemented:

Infrastructural changes to ensure vehicles plying on roads are not old, roads are spacious, safety signboards are in place, and a pedestrian crossing is well-divided.

Inculcating basic road safety sense in people so that they do not drink and drive, abide by road safety measures, like helmets, seat belts, etc.

Buy personal accident insurance

The uncertainty of the future is the most certain thing about it. An **accident insurance policy** acts as a cushion against accidents and offsets the financial burden. A personal accident policy covers not only accidental medical expenses, but also takes care of non-medical expenses. It can go a long way in guarding you and your loved ones against the financial consequences of accidents. Most importantly, accident policies not only cover road accidents. In case your hands get fractured while playing football, or you slip from stairs at home, personal accident policies offer extensive coverage as they cover all types of accidents.

While you should follow road safety tips, take a pledge to **buy personal accident insurance** for complete safety.

It's time to act.

Accidents hurt people, but devastate the family. It's time you take steps to stop accidents, before they stop you.

For More Details On Personal Accidental Policy, Contact Keyur Desai: +91 98330324371

4 STEPS TO CHOOSING THE RIGHT SUM ASSURED



CONSIDER YOUR
FUTURE EXPECTED
INCOME

Deciding whether you require a life insurance plan is easy. If you have dependents relying on your income, or you have financial liabilities, you most certainly need life insurance cover. Once you have decided to purchase a life insurance policy, the next step is to determine the amount of insurance cover (or the sum assured) that you/your dependents will need.



FACTOR IN MAJOR
LIFE STAGE

Ideally, the sum assured amount should be able to (in your absence):

- a. Serve as a replacement for your income
- b. Cover your outstanding debts
- c. Support your family to maintain their standard of living
- d. Support your family to accomplish various life and financial goals



CALCULATE TOTAL
ANNUAL EXPENSE

That said, you might find it difficult to accurately predict your family's exact financial needs at the time of purchasing a pure life insurance plan (term plan). One of the ways to arrive at the required insurance cover is to multiply your annual gross income by 10 (by a higher value if you are a young investor). However, this calculation may lead to a high ballpark figure which may not be the answer to your family's financial realities and their dependence on you.



ADD LIABILITIES

For Term Plan requirement, Contact: Mehul Bheda - 9819592326

WHY THE NEED FOR RETIREMENT PLANNING?

- ❖ Longer life-spans mean longer retirement
- ❖ Joint families giving way to nuclear families
- ❖ Lack of social security benefits in India
- ❖ Maintain the standard of living post retirement with a plan to tackle unforeseen expenses
- ❖ Income streams may dry up
- ❖ Safeguard against inflation

Life Starts After 60!... Are You Prepared?

Source: HDFC AMC Research. Note: Inflation of 7% p.a. is assumed rate. The below illustration is hypothetical

Monthly expenses of Rs. 50,000/- today
will grow to Rs. 190000/- after 20 years at 7% inflation rate.

Are you investing enough for your RETIREMENT?

COST OF DELAY

Name	Mr. Santa	Mr. Banta
Investment Started Age	25	30
Per Month Investment	5,000/-	5,000/-
Investment Continued till Age	60	60
Total Investment	21,00,000/-	18,00,000/-
Wealth At Age 60	7,43,03,224/-	3,50,49,103/-

Calculated @ 15% p.a.

SUCCESSFUL FINANCIAL LIFE MANTRA

Earlier: Earning - Spending = Saving | Now: Earning - Saving = Spending

**“It’s not your fault if you were born poor.
It’s definitely your fault if you die poor.” - Bill Gates**

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From : VCARE INVESTMENT SERVICES PVT. LTD.
201, Sai Sadan, 76/78, Modi Street, Fort, Mumbai-400 001 • Tel.: 6654 8814/15
E-mail: support@journey2money.com • Web: www.journey2money.com

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