

JOURNEY2MONEY

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Vcare Investment Services Pvt. Ltd.

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

MARKET OUTLOOK

Reading some posts from BIG Financial Advisers and BIG Handles on Social Media...

This was one of the news posted:

Foreign Institutional Investors (FIIs) have pulled out more money from the Indian markets in the first 5 months of 2022 (Rs. 215,000 crores) than they bought in 12 years between 2009 to 2021 (Rs. 180,000 crores) – giving us a glimpse into how severe the selloff is.

Many are reacting to this news and posting bad comments...

This happens when you just read the words, not reading the meaning of the sentences or not reading between the lines.

Here is what I read...

Between 2009 to 2021, FIIs bought Rs. 180,000 crores of stocks!!

Now it means, they started buying when Nifty was around 2500-2600 levels. And they took 12 years to pump all the money to move Index by 15000 points.

On the other hand...

They have sold Rs. 225,000 crores of stocks in last 5 months only... more than they bought!!

They are continuously selling for 5 months and still they are able to break the Index by hardly 2000/2500 points!!

My point is... even after excessive selling, they are not able to break the markets!

From the above social media posts and my analysis, we can have one conclusion:

FIIs are big players in the Indian equity market but DIIs, HNIs and small investors are also big enough to support the market. And one thing to remember is that FIIs also do not want the market to fall further because they are still heavily invested in the Indian equity market. They have not sold their entire holding yet.

So, stay invested and invest more through SIP & STP route in this volatile equity market to create long term wealth.



Piyush Desai - CEO

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FOLLOW 3 STEPS FOR WEALTH CREATION

DON'T LISTEN TO MEDIA HYPE



DON'T SEE SENSEX DAILY



DON'T ASK FOR BEST FUNDS



JUST INVEST & INVEST MORE FOR LONG TERM & RELAX...

INVEST WITH SYSTEMATIC INVESTMENT PLAN (SIP) IN EQUITY MUTUAL FUNDS

TATA AIA FORTUNE GUARANTEE PENSION PLAN

FORTUNE
GUARANTEE
PENSION

Manage Your Expenses with your
Post Retirement Salary

No Medicals

Faster Issuance



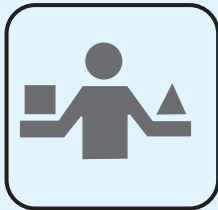
Key Benefits



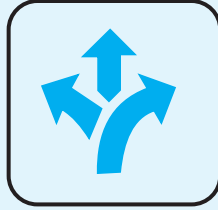
Immediate and
Deferred Annuity



Annuity Rate
Guaranteed at
Inception



Single Life &
Joint Life
Feature



Flexible PPT
Single, Limited,
and Regular Pay



Death benefit in
the form of Return
of Premium

Sample Illustration | Joint Life | 10 Pay

Male / Female aged 55 | PPT -10 Yrs. (Regular Pay) | Deferment Period - Same as PPT | Annuity Mode - Annual

SAMPLE ILLUSTRATION
Deferred Life Annuity (GA II) with ROP

Pay

₹10
Lakhs for 10 yrs.

Annuity Rate

Get

₹8.27
Lakhs p.a.

+ for you and for your spouse after you

8.27%

ROP on Death

₹1 Crore

+ On death of 2nd Annuitant

Sample Illustration | Joint Life | 5 Pay

Male / Female aged 55 | PPT - 5 Yrs. (Regular Pay) | Deferment Period - Same as PPT | Annuity Mode - Annual

SAMPLE ILLUSTRATION
Deferred Life Annuity (GA I) with ROP

Pay

₹10
Lakhs for 5 yrs.

Annuity Rate

Get

₹3.57
Lakhs p.a.

+ for you and for your spouse after you

7.13%

ROP on Death

₹50 Lakhs

+ On death of 2nd Annuitant

MUTUAL FUND OR DIRECT EQUITY?

It is now no more a secret that Equity investment for **long term** is the key to planning your long term goals and beating inflation. And traditionally to invest in equity market, there are two options available to an investor - Mutual Funds and going direct to buy Stock/Equity Shares from open market. Today we analyze the merits and demerits of these two options.

Mutual Funds

- **Comparatively low risk. Small investors can invest.**
- **Professionally managed**
- **Comparatively less volatile due to diversification**

Stocks

- **Comparatively High Risk. Not suitable for investors investing smaller sums.**
- **Managed by investor himself.**
- **Continuous monitoring required by investor.**

Which is a better option to invest – Mutual Fund or Direct Equity?

Below are various factors which a person should consider before making his decision to invest.

- 1 **Time to research stocks:** Studying the share markets is a full time activity and requires a lot of time and energy on part of the investor. And it is just not confined to share market but also includes analyzing economic numbers and macro-economic factors like government policy changes, currency trends, etc..

In mutual funds, the investor leaves this task to the fund managers who are professionals in their field and manage the investment on behalf of the investors.

- 2 **Market Expertise:** A person requires adequate skills and expertise in managing the investments. The skill lies not in having information about the market alone but in the ability to analyze the information. So, if a person is holding a stock in auto ancillary sector, he must be able to analyze the trend if the Automobile Association announces that "Q3 sales drop in passenger segment" and "Maruti is developing petrol engine with more than 22 km mileage".

In mutual funds, the fund managers have quality access to research material and have adequate skills and experience in

managing the fund to the best of their discretion.

- 3 **Amount to invest:** The cost and time involved in research study for selecting stocks is not justifiable for small amount of investments. For e.g. to invest Rs. 5000 or Rs. 10000 a month in Nifty stocks, are you going to go through financial data of all the fifty companies?
4. **Expenses and Transaction/Trading Cost:** The main charge involved in mutual funds is the annual expense ratio (fees charged as percentage of total investments) whereas the charges involved in stocks are demat, brokerage and transaction charges. Further, if an individual investor trades frequently in Direct Equities, he will be paying significant brokerage commission + Capital Gain on every transaction.
5. **Affordable diversification:** The units of a mutual fund scheme provide the investor exposure to a range of stocks held in the portfolio of the scheme. Thus, even for a small amount of Rs. 5000 in a particular mutual fund scheme, the investor enjoys a diversified portfolio as schemes have 30-60 stocks in the portfolio. In case of stocks, for the same amount of Rs. 5000, the investor can purchase limited number of different stocks.

Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

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

Journey2Money - Brand of Vcare Investment Services Pvt. Ltd.

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STOP SIP V/S CONTINUING SIP

SIP Amount - Rs. 10000/- (Monthly)

Mr. A	
Start Date	16-01-2007
End Date	16-12-2008
Instalments	24
Investment Amount	Rs.2,40,000
Net Return	Rs.1,68,570
XIRR	- 32.66%

Mr. B	
Start Date	16-02-2011
End Date	16-08-2013
Instalments	31
Investment Amount	Rs.3,10,000
Net Return	Rs.2,66,477
XIRR	- 11.71%

Mr. C	
Start Date	16-07-2014
End Date	16-02-2016
Instalments	20
Investment Amount	Rs.2,00,000
Net Return	Rs.1,84,142
XIRR	- 10.03%

Will you continue your investments or redeem them?

If you would have redeemed, what would you have lost? Please see below:

Mr. A (after 13 months)	
Start Date	16-01-2007
End Date	18-01-2010
Instalments	37
Investment Amount	Rs.3,70,000
Net Return	Rs.6,01,885
XIRR	34.90%

Mr. B (after 13 months)	
Start Date	16-02-2011
End Date	16-09-2014
Instalments	44
Investment Amount	Rs.4,40,000
Net Return	Rs.8,08,901
XIRR	36.33%

Mr. C (after 15 months)	
Start Date	16-07-2014
End Date	16-05-2017
Instalments	35
Investment Amount	Rs.3,50,000
Net Return	Rs.4,88,170
XIRR	24.95%

Continue your SIP and benefit from the power of compounding!

CARE FOR YOUR DEAR ONES, LIKE YOUR NEAR ONES



Contact us for reliable home health care for your dear ones, who need someone to look after patients who are bedridden due to some illness, old aged people or supervision for your loved ones when you are not around.



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