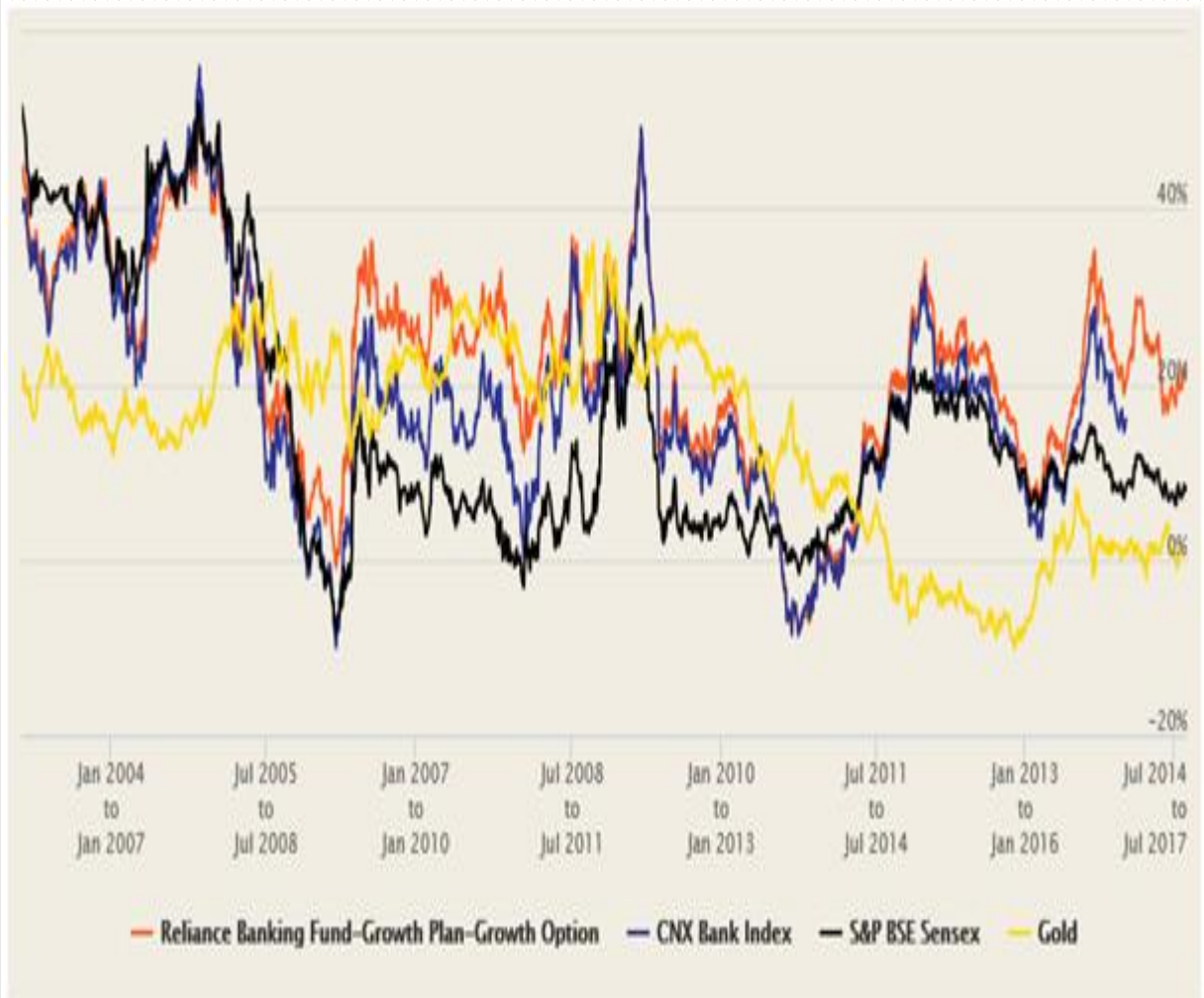


Safe Investment Instrument

MUTUAL FUNDS



It has been noticed that
EVERY 10 YEARS
interest rate **REDUCES BY 3%**

YEAR INTEREST RATE

1989	- 16 %
1999	- 13 %
2009	- 10 %
2019	- 6 %
2029	- ?

THEN WHAT IT WILL BE IN 2029 ?
POSSIBLY 3% ?

AND WHAT ABOUT 2039...?

POSSIBLY 0%

(Countries like France, Australia, Japan are
already having 0% interest rate.)

You **STILL WANT TO BE TIED UP** with
Low Return Instruments ?

Mutual Fund



Earn from Booming Mutual Fund Industry
Highly Beneficial than any other Investment Avenue



With INSURANCE & SIP Benefits

Warren Buffet

@successes

A close-up photograph of Warren Buffett. He is wearing a dark suit, a white shirt, and a red patterned tie. He has his hands raised with palms facing forward, in a gesture that typically means 'stop' or 'hold on'. His expression is serious.

Don't think about **SAVING MONEY,**

A photograph of Warren Buffett from the chest up. He is wearing the same dark suit, white shirt, and red patterned tie. His hands are raised with palms facing up, in an open gesture. He has a slight smile. The background is a red curtain with some geometric patterns.

Think about **MAKING MORE MONEY.**

Invest in Mutual Funds to make Money

WHEN SHOULD YOU YOUR EQUITY

EXIT FROM MUTUAL FUND INVESTMENT?

YOUR EQUITY PORTFOLIO

Investment advisors WOULD always suggest 'buy' word. The investor is never told when to sell. Here are two indicators which should trigger a sell decision.

IN BRIEF

- **Most investment advisors usually recommended a 'buy'. An exit recommendation is rare.**
- **It is up to you to monitor your investments and work out a 'sell' decision.**
- **For your equity mutual fund investments, selling is advisable when the markets rise steeply or when your investment is under-performing.**
- **Or when your Long Term Investment Horizon is achieved. (Minimum 5 years) During market peaks, a partial exit is advisable.**
- **You could use an online mutual fund tracker to monitor the performance of the funds you have invested in.**



You can go on vacation.

But don't let your Money go on a Vacation

Instead, Make it earn for you.

Invest your Money

In some of the Best Mutual Funds of the country

The only way to make More money is to Invest in



As rightly said by Indian Warren Buffet : Rakesh Jhunjunwala

This is the only long term **WEALTH CREATION** formula Beating Inflation



In Last **35** years,
History has proved that Mutual Fund Investments are
The most profitable, safer and better than any other Mode

Think beyond Bank FD, And Earn beyond Imagination
DOUBLE RETURNS, THAN ANY OTHER MODE OF INVESTMENTS. Because

The Best Returns in Mutual fund Is 15 % Annually*

PLEASE CHANGE YOUR INVESTMENT HABIT & STAY INVESTED FOR LONG

Actual Market Returns Given in Last 35 years

	1986 MARCH -	2021 MARCH	Average Return LONG TERM
	INVESTMENT	RETURNS	RETURNS
	Rs	Rs	% P.A
GOLD	100000	900000	8.50 %
SILVER	100000	910000	8.75 %
INFLATION	100000	840000	8.53 %
BANK F.D	100000	950000	8.0 %
P.P.F	100000	1200000	9.00 %
BSE INDEX	100000	3800000	12.00 %
MUTUAL FUNDS	100000	10000000	15.00 %

Some Professionally managed Fund houses
Gives more than market returns

**Investor expect Returns like this Pattern,
Straight 12 % Returns.. year on year**

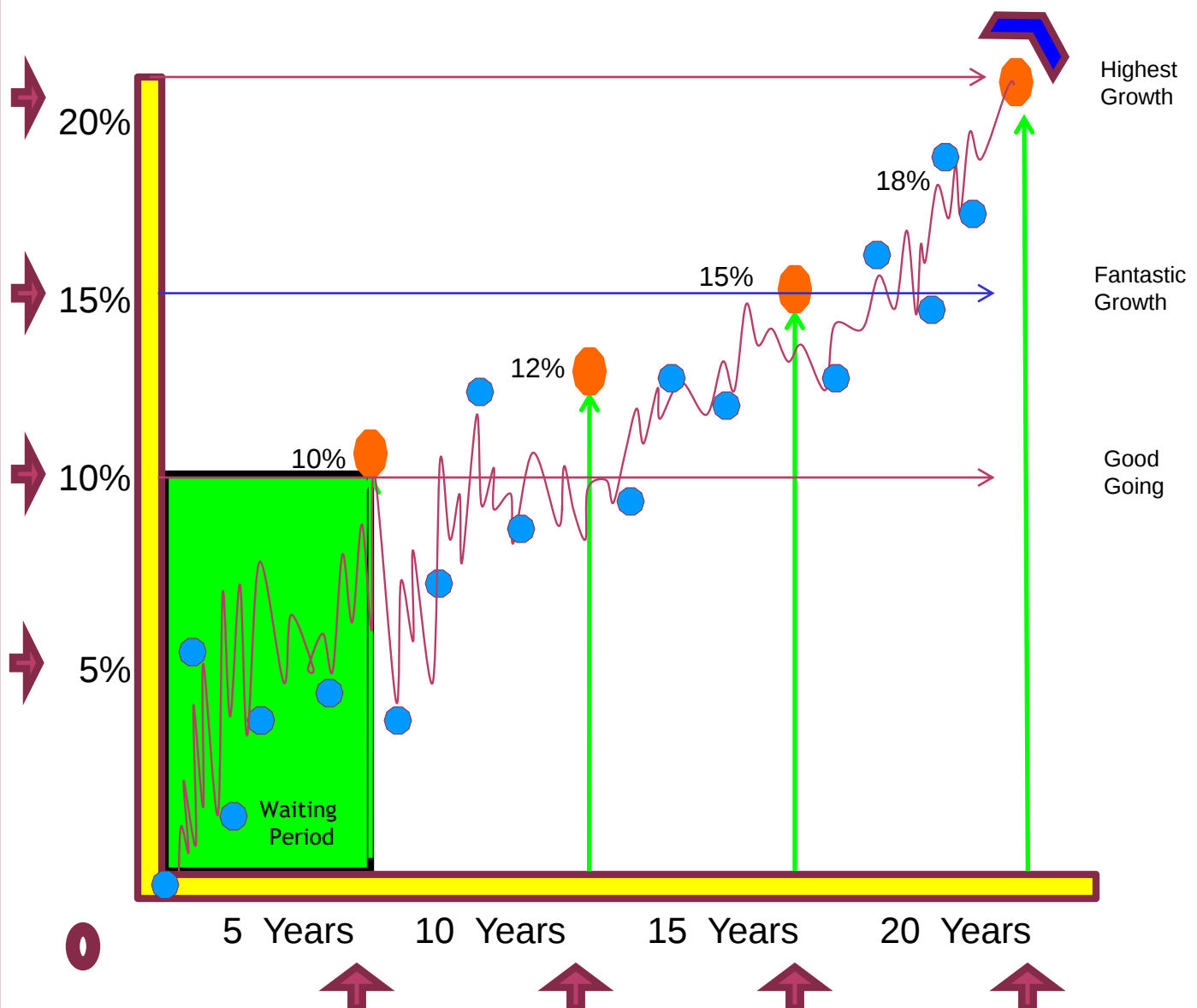
But that's not how they get Returns.

Some time it may so happen that after buying, your returns may show some negative trend in short span. But Its a temporary effect.

Wait for Your Investment Term to Get Over & Investment to grow

**DO NOT PANIC / DISCONTINUE OR REDEEM IN A HURRY
ON SOME ONE'S UNTIMELY ADVISE. IT WILL BE THE BIGGEST MISTAKE.**

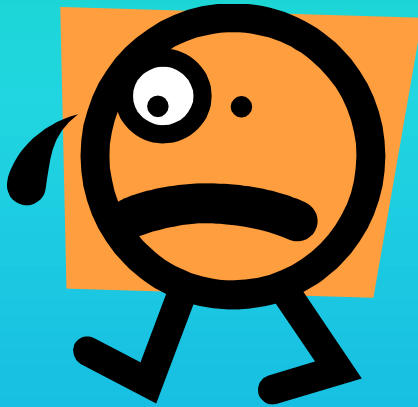
<-- U can b here, when you buy, and than it can move upward or downward
But in reality, in the longer run Investor Gets Returns Like This Pattern.



Some wrong beliefs about MUTUAL FUND Investments

- Mutual Funds Invest only in Stock Markets
- Mutual Funds are only for Long term Investors
- Mutual Fund Investors need a Demat Account
- Systematic Investment Plan is meant for Small Investors
- Higher Number of Mutual Fund Schemes means Lesser Risk
- Mutual Funds with the Highest Returns are the Best Funds
- All Returns from Mutual Funds are Tax free
- Mutual Fund Investments must be Timed
- All NFO's are the Cheapest of all
- If Invested Directly, gives Higher Returns

Just Because the Stock Market
goes up & Down



Your Heart beats need not Go



Invest Your Hard earned Money
in **Mutual Funds** for
Sound & safe returns

10 MISTAKES, WHICH INVESTOR MAKES WHILE INVESTING IN MUTUAL FUND

- Investing for a shorter period
- Investing with out Goals
- Investing in Dividend option unless Dire Requirements
- Not Reviewing portfolio every 3 years
- Heavy Investment in Debt Related Asset fund
- Non Diversification or Over Diversification in Fund / Schemes
- Expecting Over Realistic Returns in stock Market
- Investing in NAV based Mutual Funds
- Putting all eggs in 1 basket
- Not to take Advice & act on the Advice of Professionals

INVEST IN

MUTUAL FUND LINKED INSURANCE PLANS

You Invest, We Insure

MULIP

A Genuine Mutual Fund Linked Insurance plan
with Maximum Growth
(No Hidden Charges, Pure Growth)



PAST PERFORMANCE

: 12 TO 15 % RETURNS P.A. IN 20 YEARS:

Highest Performance 24 % p.a every year By Reliance Growth Fund

All Investments are subject to Market Movements

What is MULIP?

(Insurance cum Investment Plan)

A Mutual Fund linked insurance plan
The premiums are invested in Reputed ever growing funds
with good returns & security of your life

The funds invest their money in capital market and earn market linked returns. These plans provide many flexible features like partial withdrawals wherein money can be withdrawn from the plan, switching option which allows switching between funds, top-ups which allow additional premiums to be invested in the plan among others.

The plan pays a maturity benefit and also a death benefit as life insurance cover is provided with the plan.

ULIP or LIC or Mutual fund Plan – which is the better alternative for retirement planning.

Both life insurance & Mutual funds have their own advantage. But they offer restricted benefits,
None is Very Good, If taken Individually

But If you take Combination...in the form of

MULIP

It creates History.

So change with the Time.

MULIPs are the hottest-selling Financial plans. It offers Tax benefits also, what else you want ?.

Invest only in

MULIP

**Be a Wise Investor
than a Bad Loser**

Don't be in your Comfort Zone

**Chuck off your
Traditional Investment Pattern
of Investing in
Bank / Company FD
PPF / Post
Land / Property
Gold / Bullion
None gives u more than 7 %**

**Change with the Time.
If you Don't. Time will change you**

ARETiC

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Mr : SANJAY CHUDGAR

94 / B, Michael Terrace. Gr. Flr. Old Police station Rd. Vile Parle (W), Mumbai – 56

e-mail : svcins@gmail.com Tel : (O) 2671 46 20, (m) 9820036802