PLAN YOUR DREAMS.in

MONTHLY NEWS LETTER APR 2025



Dear Investors,

April is Financial Literacy Month, a time to strengthen our money management skills and make confident financial decisions. It's also the month of World Health Day (April 7)—reminding us that true wealth isn't just about money, but also about good health and financial security.

In this edition, we bring you exclusive market insights, practical investment strategies, and financial wellness tips to help you take charge of your future. Whether you're planning your finances, securing your health, or growing your wealth, every small step today leads to a stronger tomorrow!

Let's invest in knowledge, take control of our financial well-being, and build a future where both wealth and health thrive!

News Highlights of the Month:

• Blackstone-backed ASK Asset & Wealth Management Group has received in-principle approval from SEBI to launch its mutual fund business.

• SIPs are becoming popular with women investors as women now account for over 30.5% of total SIP AUM.

• Equity mutual fund inflows dropped 26% in February, totaling ₹29,303 crore, as market downturns led investors to cut lump sum investments. SIP contributions also slipped slightly to ₹25,999 crore from ₹26,400 crore in January.

• India's retail inflation eased to 3.61% in February 2025, marking the lowest level since July 2024. Industrial growth, measured by IIP, rose to 5% in January, showing resilience in manufacturing activity.

• Fitch Ratings maintained India's FY26 GDP growth projection at 6.5%, citing limited exposure to external demand risks. FY27 growth estimate was slightly raised to 6.3%.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

PLAN YOUR DREAMS.in

Market Insights

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	73,427.65	78,741.69	72,633.54	77,414.92	5.43%
Nifty	22,194.55	23,869.60	21,964.60	23,519.35	5.97%
Nasdaq	18,923.36	18,992.30	16,854.37	17,299.29	-8.58%
Gold	$2,856.71	$3,128.29	$2,855.63	$3,120.54	9.24%
Crude	$69.78	$71.57	$65.01	$71.13	1.93%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	-8.17%	5.11%	10.36%	22.17%	10.71%
Nifty	-8.88%	5.34%	10.95%	23.22%	10.72%
Nasdaq	-4.76%	5.76%	6.47%	17.38%	13.35%
Gold ($)	17.06%	38.15%	17.05%	13.70%	10.03%
Crude ($)	1.66%	-16.98%	-13.08%	27.86%	3.58%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	9.44	19.26	30.85	14.60
Equity - Dividend Yield Fund	6.92	17.03	28.56	13.70
Equity - ELSS	7.01	14.32	25.13	12.58
Equity - Flexi Cap Fund	6.68	13.44	24.41	12.67
Equity - Focused Fund	7.16	13.40	23.78	12.44
Equity - Large & Mid Cap Fund	8.86	15.66	26.96	13.40
Equity - Large Cap Fund	6.09	12.60	22.37	11.19
Equity - Mid Cap Fund	10.11	18.26	30.78	14.86
Equity - Multi Cap Fund	7.87	16.57	28.54	13.97
Equity - Small cap Fund	7.70	16.93	35.22	15.95
Equity - Value Fund	6.14	17.26	28.95	13.60

*Source: Investing.com/wsj.com/masterstrokeonline.com

* All Sectoral, Thematic, Index & ETF Funds excluded from the above list. Returns are not guaranteed.

Monthly Financial Market Performance Snapshot Data Period - 01/03/2025 to 31/03/2025

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor

AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618

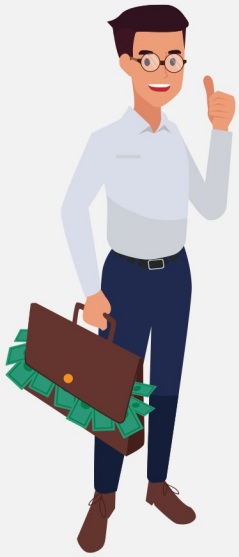
gadiyar@planyourdreams.in **9833570575** **www.planyourdreams.in**

PLAN YOUR DREAMS.in

Investor Education

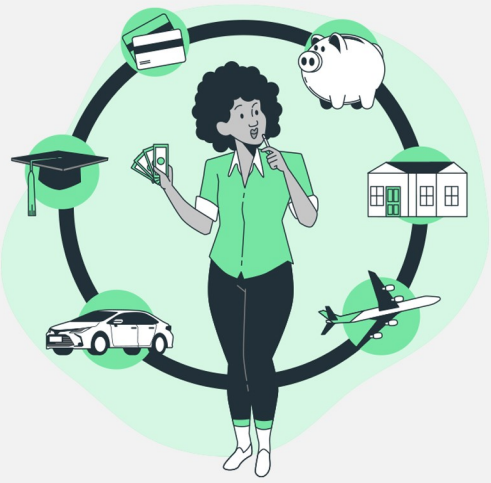
The Power of Budgeting – Your First Step to Wealth Creation

A budget is not just a list of expenses—it's a roadmap to your financial goals. It helps you keep track of where your money is going, identify unnecessary expenses, and ensure you are saving and investing regularly.



Why is Budgeting Important?

- **Gives Control:** Know exactly how much you earn, spend, and save.
- **Builds Discipline:** Keeps impulsive spending in check.
- **Sets Priorities:** Aligns your money with your life goals—be it buying a house, building an emergency fund, or investing for retirement.
- **Stress-Free Investing:** Ensures you have enough room to invest without sacrificing daily needs.





Simple Budgeting Formula:

- **50-30-20 Rule**

- **50% Needs:** Essentials like rent, groceries, and utilities.
- **30% Wants:** Entertainment, travel, shopping.
- **20% Savings & Investments:** SIPs in Mutual Funds, Emergency Funds.



Pro Tip: "A well-planned budget is not a limitation—it's your gateway to financial freedom and wealth creation!"

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

Understanding Mutual Fund Categories

Focus on: Flexi Cap Funds



What is a Flexi Cap Fund?

A Flexi Cap Fund is an open-ended equity mutual fund that invests across market capitalizations—large-cap, mid-cap, and small-cap stocks—without any restriction. It gives the fund manager the flexibility to shift investments based on market conditions.



Key Benefits:

- *Diversification: Invests across companies of all sizes to reduce risk.*
- *Flexibility: Fund managers can adjust allocation as per market trends.*
- *Balanced Risk-Return: Combines stability of large-cap with growth potential of mid & small-cap.*

Who Should Invest?

- *Investors looking for one fund solution with diversification.*
- *Those who prefer moderate to high-risk investments with long-term growth potential.*
- *Ideal for first-time equity investors unsure about selecting market cap*

Track Record:

Category	Plan	Returns (%)					
		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Equity - Flexi Cap Fund	Regular	-7.37	-12.24	6.68	13.44	24.41	12.67

Returns as of 31/03/2025

Pro Tip: "Flexi Cap Funds offer the best of all worlds—stability, growth, and adaptability in one package."

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

Case Study/Investor Story

How Health Insurance Protected Ravi from a Financial Setback

Every year, our college group reunites during the Christmas holidays. This year, Ravi shared a frightening experience—he had met with a serious bike accident.

While returning home from his workplace with a colleague, he was hit and had to be immediately placed in the ICU of a multispecialty private hospital. The doctors diagnosed multiple bone fractures, and his total hospital bill reached ₹8 lakh over a span of 3 weeks.

Thankfully, Ravi had a private health insurance policy that covered the entire cost. As the treatment progressed, he recovered fully within the next 6 months.

Ravi emphasized how health insurance plays a crucial role—not only ensuring access to the best medical care but also protecting your hard-earned savings and preventing you from falling into unnecessary debt.



Takeaway:
A single unexpected medical emergency can derail your finances—but health insurance keeps you covered, giving you peace of mind.

"Health is wealth—but without health insurance, your wealth may be at risk. Secure yourself before it's too late!"

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

Financial Wisdom for Smart Investing

Financial Habits for Long-Term Wealth Creation

We all dream of achieving financial freedom—but wealth is not built overnight. It's the result of developing smart financial habits and sticking to them consistently.

Here are 5 essential financial habits every investor should cultivate:



1️⃣ **Start Investing Early -** The sooner you begin, the more time your money has to grow. Thanks to the power of compounding, even small investments can snowball into significant wealth over the long term.

2️⃣ **Diversify Your Portfolio -** Never put all your eggs in one basket! Spread your investments across different asset classes like equity, debt, and gold to balance risk and reward. Diversification can limit the downside of your portfolio from unexpected market fluctuations.

3️⃣ **Automate Savings & Investments -** Discipline is key. Setting up automatic SIPs (Systematic Investment Plans) ensures you invest regularly without second thoughts. It removes the temptation to spend unnecessarily.

4️⃣ **Avoid Unnecessary Debt -** Credit cards and personal loans might seem tempting, but high-interest debts can eat into your wealth. Borrow only when necessary, and prioritize clearing debts early.

5️⃣ **Review & Rebalance Periodically -** The market keeps changing—so should your portfolio. Review your investments every 6 to 12 months. Rebalancing ensures your asset allocation stays aligned with your financial goals and risk tolerance.

"True wealth is built one smart habit at a time start today and let your money work for you!"

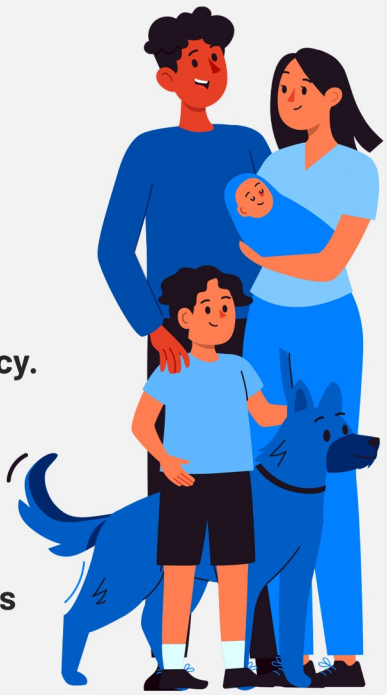
Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

FAQs

Common Queries About Health Insurance

1️⃣ Why is health insurance important even if I'm young?
👉 Medical costs are rising. Early coverage ensures availability of all the benefits and lifelong security.

2️⃣ How much health coverage do I need?
👉 At least ₹5-10 lakh coverage per person, increasing with family needs. Increase the coverage along with affordability.



3️⃣ Does health insurance cover pre-existing diseases?
👉 Yes, but after a waiting period (usually 3 years).

4️⃣ What is the difference between individual and family floater plans?
👉 Individual Plan – Covers only one person.
👉 Family Floater – Covers multiple family members under a single policy.

5️⃣ Can I claim tax benefits on health insurance?
👉 Yes, under Section 80D, you can claim:
₹25,000 deduction for self, spouse, & children if below 60 years of age. ₹50,000 if you and your spouse above 60 years. ₹50,000 for your parents if both are senior citizens. ₹25,000 if below 60 years of age.

6️⃣ What is a No Claim Bonus (NCB)?
👉 A discount or coverage increase for not making any claims in a year.

7️⃣ What should I check before buying a health plan?
👉 Network hospitals, Room Rent coverage, Claim settlement ratio, Co-pay, Exclusions, and Renewal age.

"Your wealth means nothing without good health—choose the right insurance before you need it."

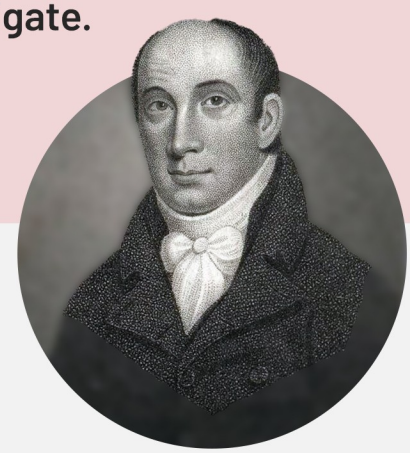
Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

Contact and Closing

Timeless Financial Wisdom:

Before you speak, listen. Before you write, think. Before you spend, earn. Before you invest, investigate.

- William A. Ward



Final Note:
April reminds us that financial literacy is the key to a secure future. A well-planned budget, smart investing, and health protection are all essential steps toward financial well-being.
Take control, make informed choices, and build a future where both your wealth and health are secure!

Disclaimer: This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken, based on this report. Past performance may or may not be sustained in the future. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Contact us for scheme-specific risk. The 'Investor Success Story' narrative involves creative liberties taken for storytelling purposes. It does not reflect real events or individuals. Insurance is the subject matter of solicitation. For more details on risk factors, terms & conditions please read the sales brochure carefully. Terms & conditions apply.

** Report as of 01/04/2025*

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in