

FINANCE 360

AUGUST 2021



CLIENT FIRST
A S I A
YOUR TRUST, OUR ASSET
Your trusted partner in Wealth Creation





Mr. KUNJAN GUPTA

Founder and MD

Client First Wealth Management Pvt Ltd

Hello Friends and Investors,

Your continuous support and trust had helped us in delivering consistent performance.

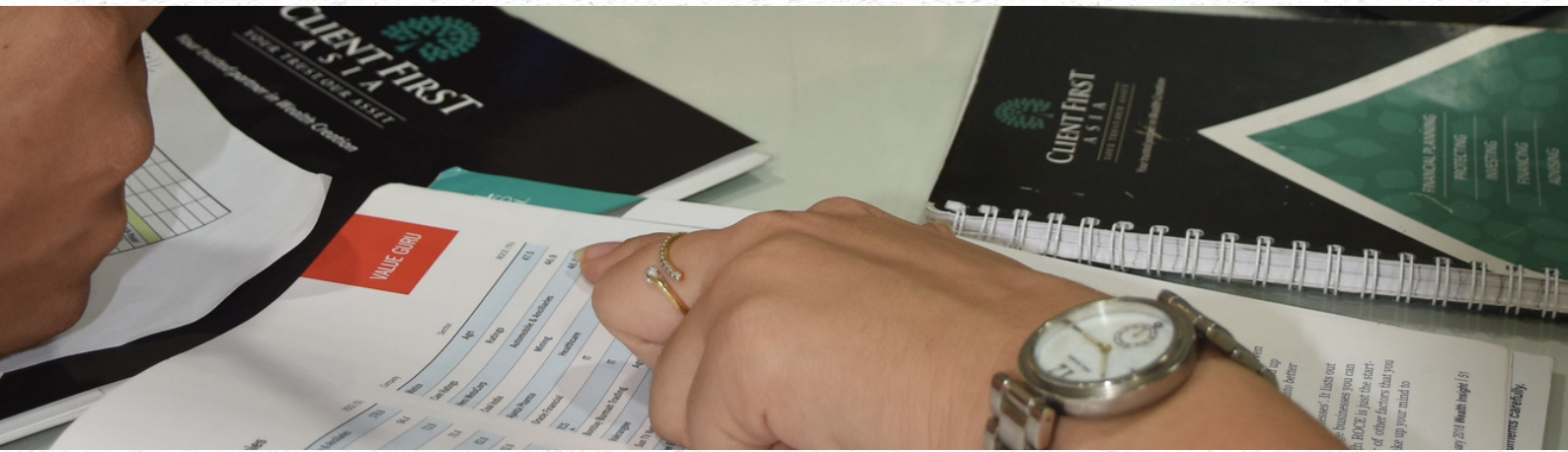
Thank you for helping us in realizing our motto **"Your Trust, Our Asset"**.

NIFTY touching 17000 is just the beginning and we have to go a long way. Our financial performance has further strengthened this month, and so has our organizational health. We are committed to building wealth for our clients powered by strong analytical tools and intuitive experience.

When customers are asked about their willingness to recommend us to their family and friends, *Client First Wealth Management Pvt. Ltd.* had been a loyalty leader. Nevertheless, we strive to improve our customer service excellence, through regular financial and customer service training. Our focus on productivity has never been an excuse to compromise on customer experience.

Our new monthly magazine - **Finance 360** is an added feather in customer service. We intend to put our best knowledge forward to educate and update our clients on financial planning and wealth management along with the updates on the company happenings.

Keep Investing, Keep Growing!!!



TOP MONTHLY GAINERS - NSE

TOP GAINERS NSE	CURRENT PRICE	% CHANGE
ADANI TRANSMISSION LTD.	1,677	73.92%
ASTER DM HEALTHCARE LTD.	230.50	32.34%
LINDE INDIA LTD.	2,317	30.65%
MINDTREE LTD.	3,624	25.33%
HINDUSTAN AERONAUTICS LTD.	1,399	25.30%

TOP MONTHLY LOSERS - NSE

TOP LOSERS NSE	CURRENT PRICE	% CHANGE
UJJIVAN FINANCIAL SERVICES LTD.	157.10	-35.82%
UJJIVAN SMALL FINANCE BANK LTD.	19.95	-30.65%
FUTURE RETAIL LTD..	44.75	-28.89%
VODAFONE IDEA LTD.	6.25	-26.06%
FUTURE CONSUMER LTD.	6.80	-25.00%

SEGMENT PERFORMANCE

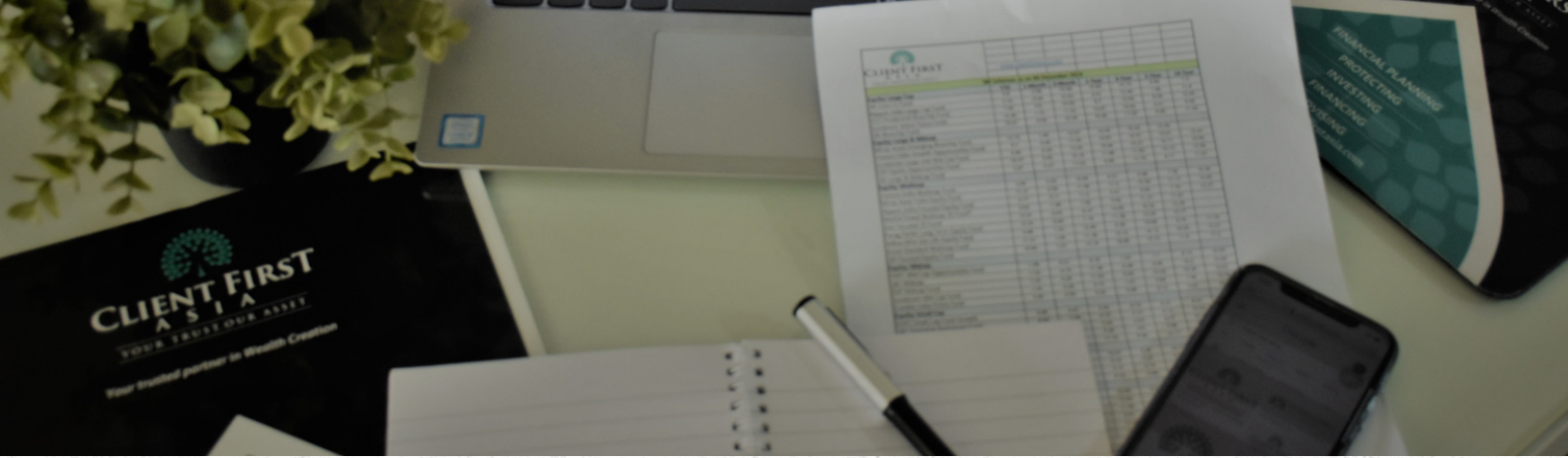
TOP PERFORMING SEGMENT	MONTHLY CHANGE
PHARMA	-0.70%
IT	11.90%
REALTY	2.40%
FMCG	10.00%
AUTO	0.10%

OTHER ASSETS

ASSETS	MONTHLY CHANGE
USD /INR	-1.87%
GOLD	-1.52%
SILVER	-6.60%
CRUDE OIL	-8.90%
NATURAL GAS	9.76%

FINANCIAL SNAPSHOT

TOP PERFORMING MUTUAL FUND



MUTUAL FUND (LARGE CAP)

LARGE CAP FUND	MAY 21
AXIS BLUECHIP FUND - DIRECT PLAN - GROWTH LARGE CAP FUND	9.23%
LIC MF LARGE CAP FUND - DIRECT PLAN - GROWTH LARGE CAP FUND	8.98%
UNION LARGE CAP FUND - DIRECT PLAN - GROWTH LARGE CAP FUND	8.02%
SUNDARAM BLUECHIP FUND - DIRECT PLAN - GROWTH LARGE CAP FUND	7.96%
IDFC LARGE CAP - DIRECT PLAN - GROWTH LARGE CAP FUND	7.95%

MUTUAL FUND (MID CAP)

MID CAP FUND	MAY 21
AXIS MIDCAP FUND - DIRECT PLAN - GROWTH MID CAP FUND	5.92%
MOTILAL OSWAL MIDCAP 30 FUND - DIRECT PLAN - GROWTH MID CAP FUND	4.91%
TATA MID CAP GROWTH FUND - DIRECT PLAN - GROWTH MID CAP FUND	4.05%
PGIM INDIA MIDCAP OPPORTUNITIES FUND - DIRECT PLAN - GROWTH MID CAP FUND	3.62%
UNION MIDCAP FUND - DIRECT PLAN - GROWTH MID CAP FUND	3.62%

MUTUAL FUND (MULTI CAP)

MULTICAP FUND	MAY 21
AXIS CAPITAL BUILDER FUND - SERIES 4 - DIRECT PLAN - GROWTH MULTI CAP FUND	8.31%
HDFC EQUITY OPPORTUNITIES FUND - SERIES II - 1126D MAY - DIRECT PLAN - GROWTH MULTI CAP FUND	7.39%
HDFC EQUITY OPPORTUNITIES FUND - SERIES II - 1126D MAY - DIRECT PLAN - GROWTH MULTI CAP FUND	7.39%
HDFC EQUITY OPPORTUNITIES FUND - SERIES II - 1126D MAY - DIRECT PLAN - GROWTH MULTI CAP FUND	7.35%
AXIS CAPITAL BUILDER FUND - SERIES 1 - DIRECT PLAN - GROWTH MULTI CAP FUND	6.34%

MUTUAL FUND (ELSS)

ELSS FUND	MAY 21
AXIS MIDCAP FUND - DIRECT PLAN - GROWTH MID CAP FUND	5.92%
MOTILAL OSWAL MIDCAP 30 FUND - DIRECT PLAN - GROWTH MID CAP FUND	4.91%
TATA MID CAP GROWTH FUND - DIRECT PLAN - GROWTH MID CAP FUND	4.05%
PGIM INDIA MIDCAP OPPORTUNITIES FUND - DIRECT PLAN - GROWTH MID CAP FUND	3.62%
UNION MIDCAP FUND - DIRECT PLAN - GROWTH MID CAP FUND	3.62%

GLOBAL COVERAGE - EQUITY

TOP GAINERS - S&P 500

TOP GAINERS - S&P 500	% CHANGE
PAYCOM SOFTWARE INC.	22.23%
NUCOR CORPORATION	18.57%
BALL CORPORATION	17.57%
REGENERON PHARMACEUTICALS INC	17.32%
DEVON ENERGY CORPORATION	16.83%

WORLD INDICES

WORLD INDICES	% CHANGE
DOW JONES	1.61%
NASDAQ COMPOSITE	3.98%
S&P	3.23%
FTSE100	0.54%
DAX	2.05%

MARKET SYNOPSIS

- **INDIANS INVEST RECORD SUMS IN GLOBAL DEBT, EQUITIES AND BANK DEPOSITS.**
- **STOCK MARKET: SENSEX HITS FRESH ALL-TIME HIGH AT 57,682; NIFTY BREACHES 17,100.**
- **INDIA GDP NEWS: COUNTRY ON TRACK TO ACHIEVE WORLD'S FASTEST GROWTH THIS YEAR, SAYS GOVT DATA.**
- **BHUVNESH SETH IS NEW CHAIRMAN OF EXPORT PROMOTION COUNCIL FOR EOUS AND SEZS.**
- **FDI EQUITY INFLOWS UP 168% TO USD 17.57 BILLION DURING APRIL-JUNE 2021-22.**
- **EUROZONE INFLATION RISES TO DECADE HIGH OF 3%.**

WHICH INSURANCE IS BETTER?

In today's world, it is not easy to choose an insurance plan. People often find it difficult to choose a better life plan because of the increased number of options in the current insurance sector. In this knowledge corner, we will know which one plan is better and why you should avoid the other one. We take two policies, i.e ULIP, and a term plan to explain to you better how to choose an insurance policy.



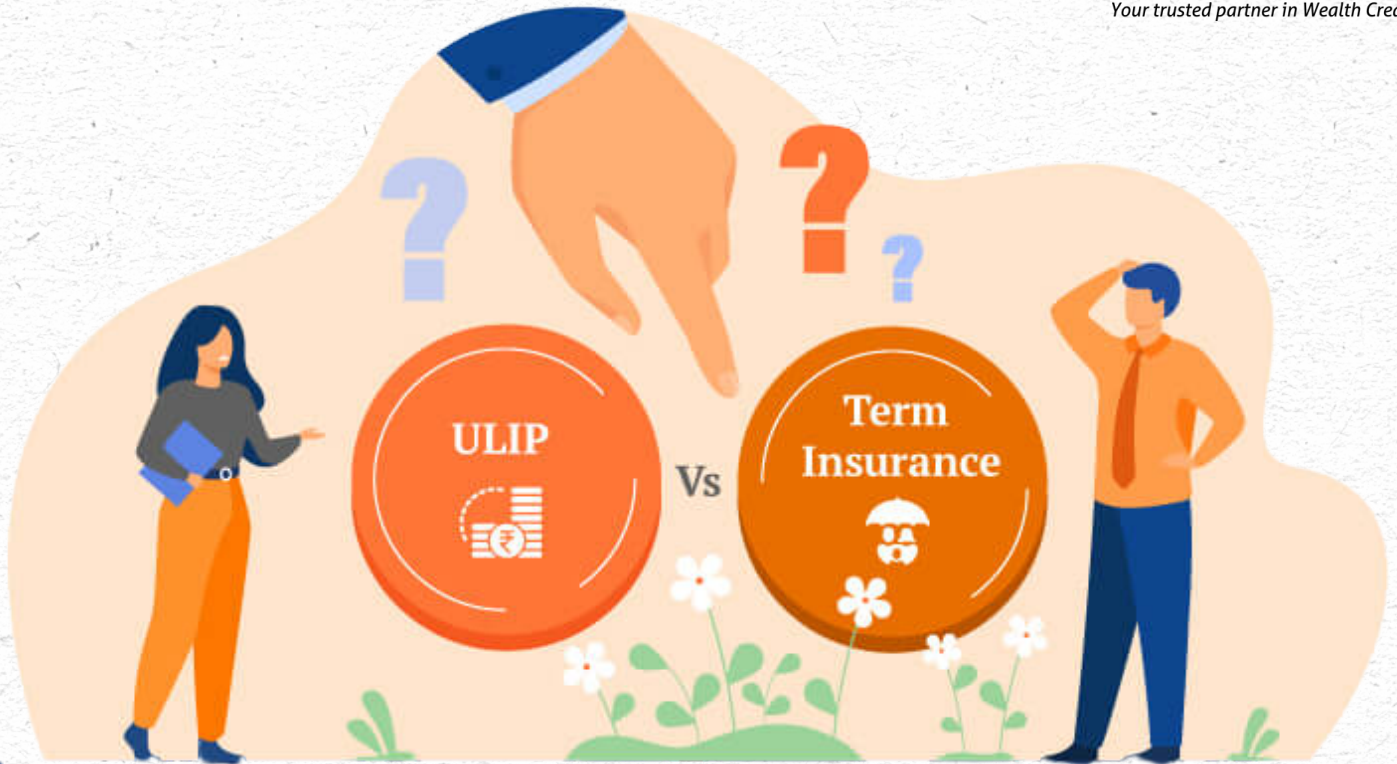
WHAT IS ULIP?

The full form of ULIP is a Unit-Linked Insurance Plan. ULIP's are a combination of Insurance + Investment. A small portion of the money invested goes to securing your life whereas the rest of the money is invested in the market. Policyholders may choose to pay premiums monthly or annually.

TERM PLAN

A term plan is a specific type of life insurance policy that protects for a definite period of time or 'term'. In the event of the unfortunate demise of the insured person during the specified term, the insurance company pays the beneficiaries of the insured a predetermined sum of money. Most term plans are economical as they provide life cover at lesser premium.





WHY ULIP IS NOT A GOOD OPTION?

Normally every ULIP plan consists of a fixed sum assured plus further returns from money invested in the markets. But we suggest that one should not choose a plan that gives benefits of insurance plus investments in one plan. The reason behind this is that when you choose a plan that gives you benefits of both, you end up getting insufficient benefits from both risk cover and investments.

In ULIP, if you pay a 2 lakh premium for 10 years, you normally get a sum assured of just 20 lakh, and the return on your investment after considering the sum assured is often less than 8-9%. In some plans, when you calculate IRR, what you get is even less than 3% IRR which doesn't even beat the inflation.

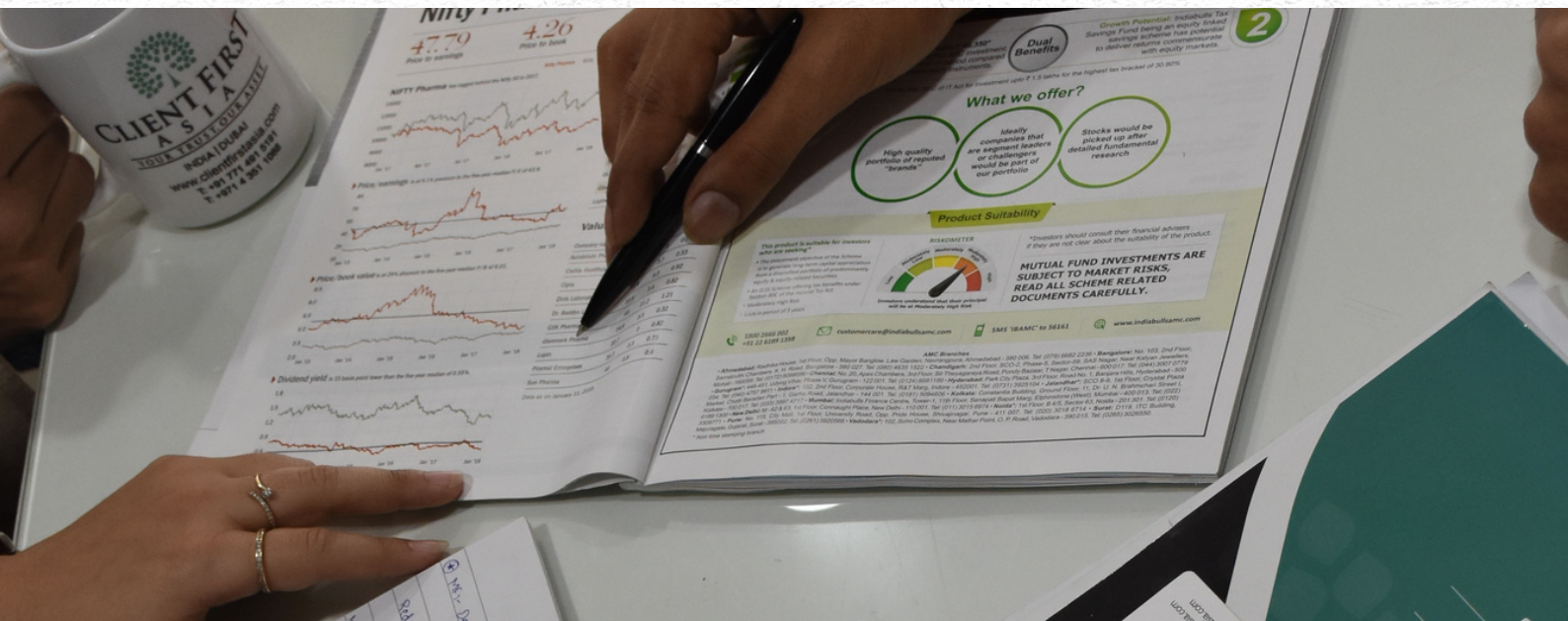
CASE STUDY



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If you want risk cover, get Term Insurance.

Most people avoid term insurance because they think it is too expensive but the irony here is, a Term plan is one of the cheapest policies to cover your risk if taken at the right time and the right age. You could get lcr insurance with a premium of as low as 6500 per year which results in a cost of just 3-5% of the total sum assured. But hold on, the main problem with the term plan is that the premium increases with an increase in age and therefore the cost for a 60-year-old man would be way more than the cost of a 30-year-old man. That is why we suggest you get term insurance as early as possible to provide for any future contingencies.

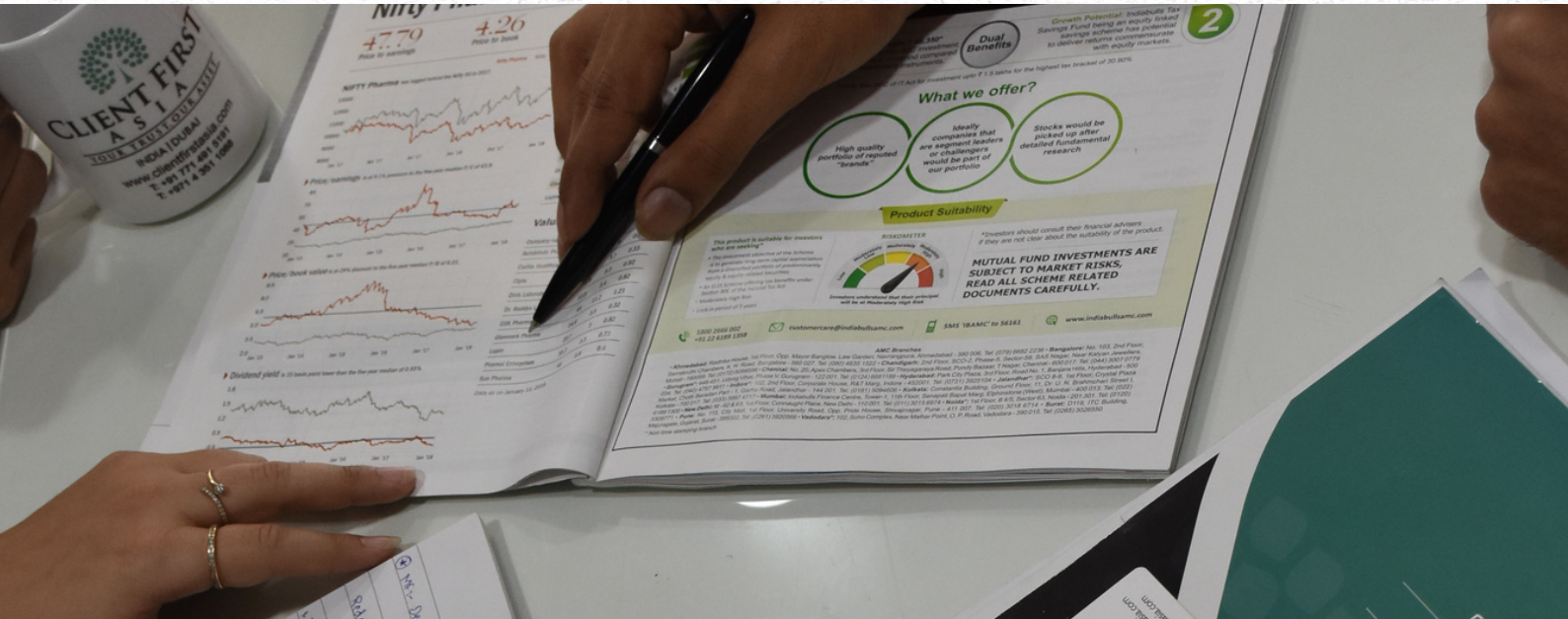
CONCLUSION



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Insurance is not an Investment.

First things first - Insurance is not an Investment. When you invest your money somewhere, you expect something back. Not so with pure Term Insurance. In case of demise, the nominee gets something. If you live, no one gets anything. Now that may sound like a raw deal. But hey, that's what life insurance is all about! Ironically, life insurance is not about life, but about death. If you want some corpus while you are living, you should buy mutual funds or stocks or bonds, etc rather than buying a ULIP plan. And if you are the earning member of your family and god forbid, if something happens to you tomorrow, then the term will help you provide comfort to your family.

So always remember that Insurance is not an Investment.

EVENTS



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We believe that

"The strength of the team is each individual member. The strength of each member is the team."

Hence, We have started the **Client First Asia Achiever's Award** to motivate and encourage our team and recognize them for their hard work. In the 1st edition of *Client First Asia Achiever's Award*, **Tejasw Kumar** has been awarded as the most **Client-Centric Team Member** and **Rashi Gupta** has been awarded as the **Most Promising Debut**.

We congratulate them for their hard work and wish them continued success.





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