

MARIGOLD WEALTH

MONTHLY NEWSLETTER

Investor Insights

Issue 2, December 2024

For Client Circulation Only

Welcome to the December issue of Marigold Wealth Monthly Insights!

Our mission is to deliver valuable insights that deepen your understanding of investing and long-term wealth creation. Every month, we'll share well-researched content and data-driven strategies on mutual funds, equity markets, and wealth-building, empowering you to become a confident and informed investor.

Whether you're starting out or refining your financial approach, we aim to be your trusted guide, helping you make smart, informed decisions on your journey to financial success.

Happy investing!

Market Overview:

1. Market Indices Performance:

- Nifty 50 and Sensex ended slightly negative, losing around 1%.
- Midcap Index remained flat with a positive bias, while the Small Cap Index rose by 2.5%.

2. FII and DII Trends:

- FIIs saw second consecutive month of outflows, selling US\$2.2 billion (~INR 18,700 crores).
- DIIs continued strong buying, with inflows of US\$5.3 billion (~INR 45,000 crores).

3. Sectoral Movements:

- Gainers: Technology (+7%), Capital Goods, Real Estate, and Telecom (+2% each).
- Losers: Oil & Gas (-5%), Utilities (-4%), Metals (-3%), Healthcare, and Consumer sectors (-2% each).

4. Economic Indicators:

- GDP growth for Q2 FY25 moderated to 5.4% from 6.7% in Q1 FY25, mainly due to weaker manufacturing and mining.
- GST collections in November rose by 8.5% YoY to INR 182,000 crores.

Indian Equities Summary

Benchmark	29 th November	1 Month Returns (%)	1 Year Returns (%)
Sensex	79,803	-0.70	19.28
Nifty 50	24,131	-1.37	20.08
Nifty Small Cap	18,651	2.48	33.11
Nifty Mid Cap	56,393	0.25	32.32

Debt Watch

	Rate % (29-Nov-24)
Indian 10 Years Gilt	6.75%
US 10 Year Yield	4.18%

Commodity Watch

	29 th Nov	Monthly % Change
Gold	76,400	-2.65 %
Silver	88,360	-7.10 %

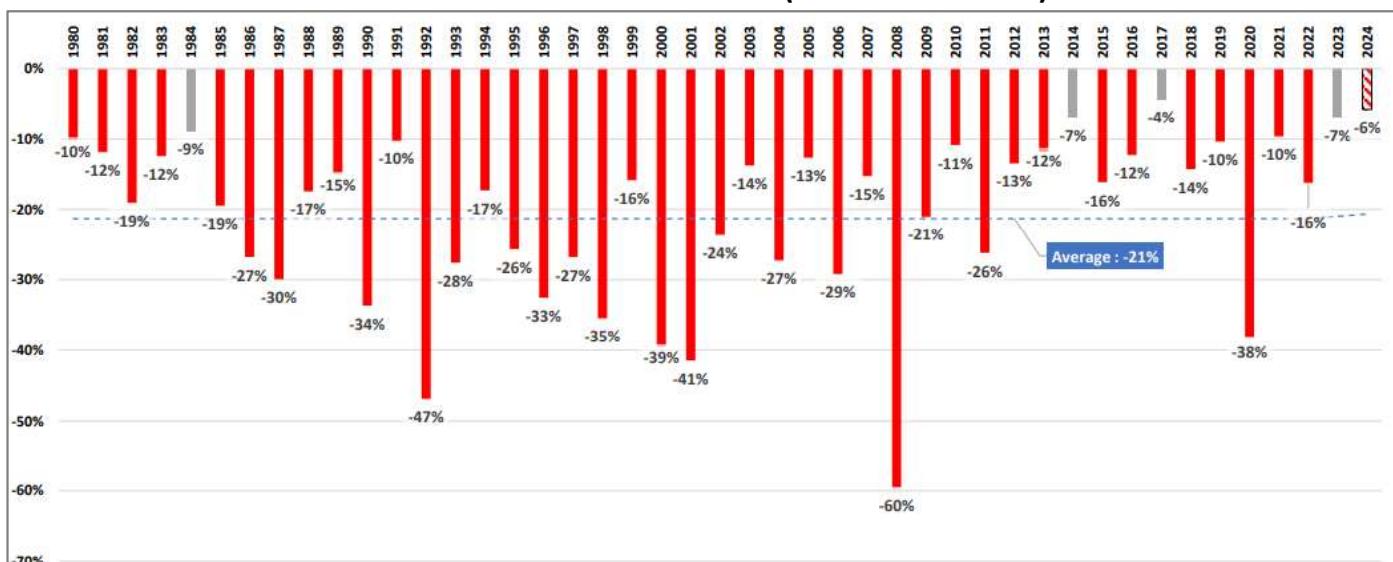
Embracing Market Declines: A Normal Part of Investing

Equity markets typically face **10-20% declines** almost every year due to economic events, policy changes, or market sentiment—an inherent part of market cycles.

Rather than fearing these corrections, Smart investors treat these corrections as opportunities to buy quality stocks or mutual funds at lower prices/NAVs. Staying focused on **long-term goals**, **diversifying** your portfolio, and **avoiding emotional decisions** are key strategies to navigate such volatility.

Corrections are temporary, but the growth potential of equities and mutual funds is significant. With discipline and patience, market dips can become stepping stones to greater wealth creation.

Sensex Year Wise Drawdown (1980 to 2024 YTD)



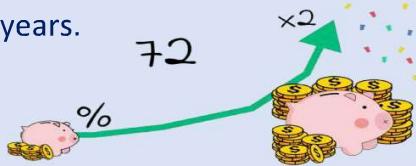
Data as on 31st October ; Source: FundsIndia

7 Investing Thumb Rules

Rule Of 72

This tells you in how much time your money will double. Divide 72 by the interest rate at which you are compounding your money, and you will arrive at the number of years it will take to double in value.

- At 8% interest rate → Money doubles in 9 years.
- At 12% interest rate → Money doubles in 6 years.
- At 16% interest rate → Money doubles in 4.5 years.



Inflation vs. Your Wallet: The Rule of 70 You Need to Know

Inflation gradually erodes your wealth, but how fast?

Divide 70 by the inflation rate to find out how many years it will take for your money's value to halve.

For examples:



- At 5% inflation, your money loses half its value in 14 years ($70 \div 5$).
- At 7% inflation, your purchasing power is halved in only 10 years ($70 \div 7$).

Pay yourself first rule

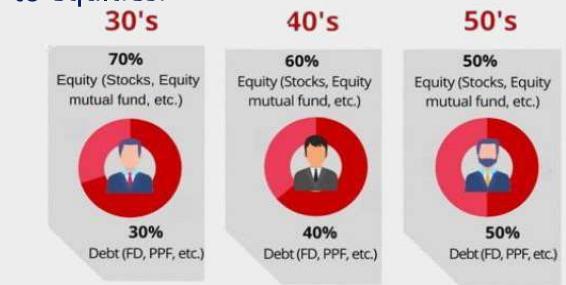
Right from your first salary, put away a little for your retirement. Experts say 10% of your income should go into this. It is important to increase the amount as your income rises over the years.

Rule of 144

Use this to estimate how long it will take to triple your money. It works the same way as the rule of 72. Divide 114 by interest rate to know in how many years ₹10,000 will become ₹30,000.

100 minus your age rule

The rule is used for asset allocation. Subtract your age from 100 to fund how much of your portfolio should be allocated to equities.



4% withdrawal rule

How much should you withdraw after retirement?

Use the 4% rule to ensure that your corpus outlasts you. Here's the calculation for a post- retirement monthly income of ₹33,000 (Rs 4 lakh a year, or 4% of the corpus) which increases 7% every year to account for inflation.

The emergency fund rule

Your Financial Parachute

Put away at least 3-6 month worth of expenses in a liquid savings account to ensure it is available at short notice



Empowering Defence Officers and Veterans in Building Wealth

Diversifying Beyond DSOP: A Wealth Creation Guide for Army Officers

For many service officers, the Defence Services Officers Provident (DSOP) Fund forms the backbone of their investments. While it ensures a safe return of 7.1%, it lacks the potential for significant long-term growth, crucial for wealth creation. This reliance often arises from limited access to trusted financial advice and awareness of alternative options.

Why Consider Equity Mutual Funds?

Equity mutual funds offer an excellent avenue to diversify and grow wealth. Unlike the DSOP Fund's fixed returns, these funds invest in the stock market, with the potential to beat inflation and deliver higher returns.

Key Benefits:

- Long-Term Growth:** Historical returns of 12-15% over 10-15 years can significantly outperform fixed-income options.
- Power of Compounding:** Early and consistent investments ensure financial security post-retirement.
- Diversification:** Balancing equity funds with the DSOP Fund reduces over-reliance on a single avenue.

With guidance from trusted financial advisors, officers can create a well-balanced portfolio tailored to their goals and risk tolerance. Diversifying beyond DSOP isn't just about growth—it's about achieving financial independence and a secure future.

How we are helping Defence Services Officers in their investment journey

Understand Priorities Security: Veterans value stable investments that protect savings. Family Needs: Focus on healthcare and education planning. Income: Ensure consistent post-retirement cash flow.	Educate on Mutual Funds Debt/Balanced Funds: Offer stability. Equity Funds: Enable long-term growth. ELSS: Provide tax benefits. 
Veterans' Investment Needs Low Risk: Safety is key, but younger veterans may consider moderate risk. Transparency: Clear performance and fee structures build trust. Liquidity: Ensure easy access for emergencies.	Build Relationships Regular Updates: Share performance insights. Adapt Plans: Reassess goals as life evolves. Empathy: Understand their unique service background.

Safeguard Your Wealth: Tips to Steer Clear of Financial Frauds

How Fraudsters Operate

Fraudsters use manipulative tactics to deceive investors. Here's how they work:

- Initial Contact:** Scammers reach out via calls, emails, social media, or fake websites with enticing offers or celebrity endorsements.
- Group Manipulation:** Victims are added to WhatsApp/Telegram groups and encouraged to invest through fraudulent apps.
- Fake Profits:** After small initial investments, victims are shown fake profits to build trust and encourage larger deposits.
- Sudden Silence:** When victims try to withdraw funds, access is denied, and communication ceases.

These tactics are designed to exploit greed and urgency, making even cautious individuals vulnerable.

How to Stay Safe

1. Verify and Research Before Investing

- Ensure advisors, brokers, or platforms are SEBI-registered.
- Understand the product and its risks thoroughly.
- Avoid unregistered schemes and read the fine print carefully.



2. Be Wary of Unrealistic or Unsolicited Offers

- High returns without risks are a red flag.
- Ignore unsolicited calls, messages, or emails promoting investments.
- Never share personal or financial information with unknown sources.

3. Stick to Trusted Platforms and Monitor Investments

- Use verified apps or websites with good reviews and clear contact details.
- Regularly review account statements for discrepancies and report them immediately.

4. Protect Your Personal Information and Report Scams

- Never share sensitive data like passwords or OTPs.
- If you suspect fraud, report it to the cybercrime helpline (1930) or at cybercrime.gov.in.

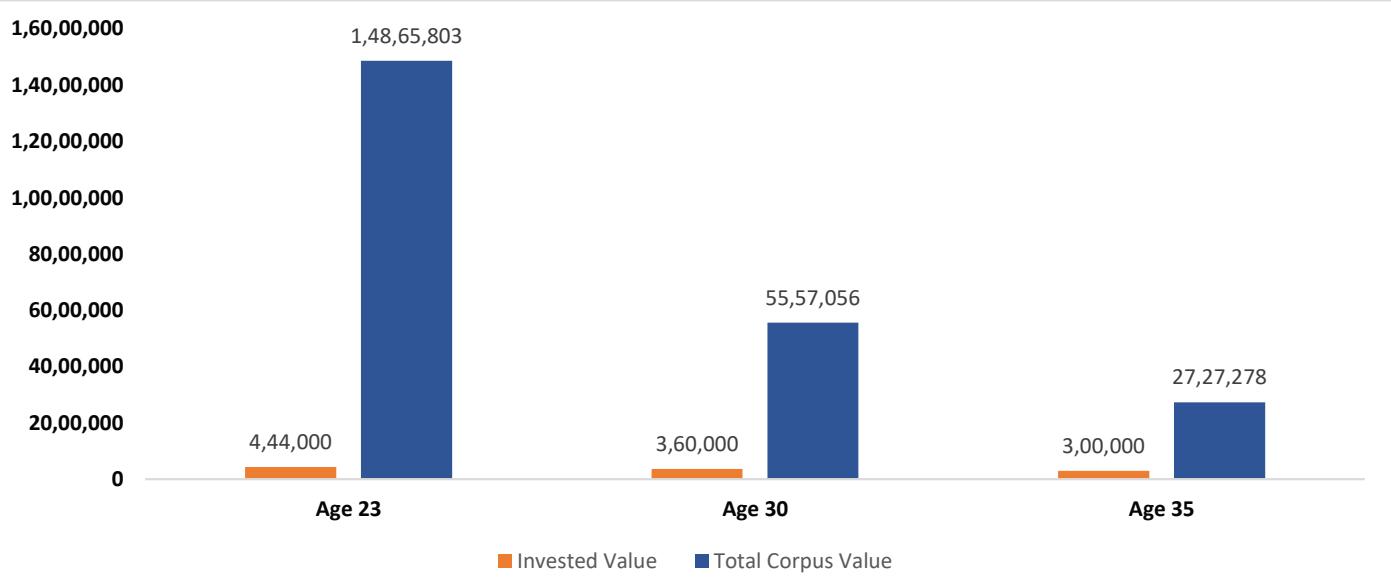


The Hidden Cost of Delaying Your SIPs

	Number of years remaining	Corpus value (Rs)	Your total investment (Rs Lakh)
If you start at age 23	37	1.49 Cr	4.44
If you start at age 30	30	55.57 Lakh	3.60
If you start at age 35	25	27.27 Lakh	3.00

Scheme's compounded return is 14% ; Monthly contribution is 1,000

If you start investing Rs 1,000 a month at age 23, you stand to accumulate around Rs 1.49 Crores at age 60 when you retire. A delay of just seven years sets you back by Rs 93.4 lakh.



Know Your Distributor : Arvind Datta

Your **financial journey** is in trusted hands. Here's a brief about your distributor's qualifications and experience:

- Training:** 16 months of rigorous training at the Indian Military Academy, Dehradun.
- Education:** MBA in Finance from the prestigious FMS, University of Delhi.
- Banking Expertise:** 24 years in banking and financial services, including senior roles at HDFC Bank, Citibank, and First Abu Dhabi Bank, and Noor Bank in the UAE.
- Global Perspective:** In-depth exposure to Indian and international financial markets, ensuring a holistic approach to wealth creation.



With this unique blend of discipline, academic rigor, and industry expertise, your investments are managed with unmatched professionalism and insight.

Ready to Take Charge of Your Financial Future?

At **Marigold Wealth**, we specialize in helping individuals and families create lasting wealth through **smart and personalized investment**. Whether you're just starting your financial journey or looking to optimize your portfolio, we're here to guide you every step of the way.

What We Offer:

Tailored investment strategies to meet your unique goals.

Insights into **mutual funds, equities, and wealth-building products**.

Contact Us Today

Let's discuss how we can help you achieve your **financial aspirations**. Reach out to us at

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 **To schedule a consultation.**



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