

A NOTE FROM TEAM INVEST SEARCH

Dear Readers,

September was a month that reminded us how important it is to stay steady, adaptable, and informed, especially in times of market movement.

From deep-diving into SIP top-ups to exploring how to make volatility work in your favor, this month was all about turning insights into action.

Here's a quick recap of what we've been learning and sharing at Invest Search.

Warmly,
Team Invest Search

#KnowYourMoney: The Power of SIP Top-Ups

Every Diwali, we upgrade our celebrations, bigger gifts, brighter lights, sweeter moments.



So why not upgrade your investments too?

By simply increasing your SIP by 10% each year, your long-term wealth potential can grow significantly faster than keeping it fixed.

WHAT HAPPENS WHEN YOU ADD A TOP-UP

TYPE OF SIP	TOTAL INVESTMENT	EXPECTED FUTURE VALUE
Normal SIP	₹24,00,000	₹1,03,84,852
Step-Up SIP	₹68,73,000	₹2,05,07,893

(Assumed 13% return, illustration for educational purposes only)

WHAT THIS MEANS FOR YOU

Even a small annual increase can make a big difference in the long run.



Think of it as giving your future self a raise, without waiting for one!

Treat festive increments as a chance to top up your SIPs.

Investor Meet-Up: Decoding Volatility – Turning Market Swings into Opportunities

On **20th September 2025**, we hosted an insightful evening with **Mr. Hardik Devani** from **ICICI Prudential AMC Ltd.** at Lavender Bough, Ghatkopar.

The session focused on how investors can view volatility not as a threat but as an opportunity.



Key Takeaways from the Session:

- **Investor Return Gap:** Timing the market hurts more than it helps. Stay invested; avoid panic selling.
- **Behavioral Bias Alert:** Emotions like fear and greed drive poor choices. Stick to your plan, not market noise.
- **Asset Allocation Matters:** Balance equity, debt, and gold to manage risk and smooth returns.
- **Gold & Silver Outlook:** Stay moderate, avoid large short-term bets. Use gradual, planned allocations.
- **SIPs Work Through Crises:** SIPs have proven resilient through market downturns, keep them consistent.
- **Thematic Funds:** Great for satellite exposure, not core portfolios.
- **Direct Stocks vs Mutual Funds:** Long-term data shows mutual funds often outperform individual stock picks.
- **India's Outlook:** Strong demographics and steady GDP growth make India one of the most resilient emerging markets.

"Volatility is inevitable, how you react to it defines your returns."

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