

INVEST SEARCH MONTHLY | SEPTEMBER 2025 EDITION

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.



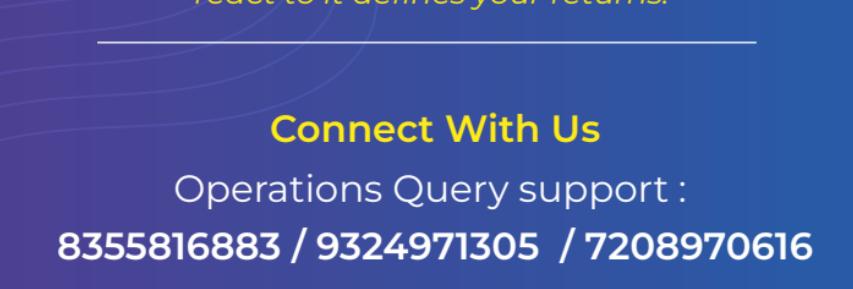
Think of it as giving your future self a raise, without waiting for one!

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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