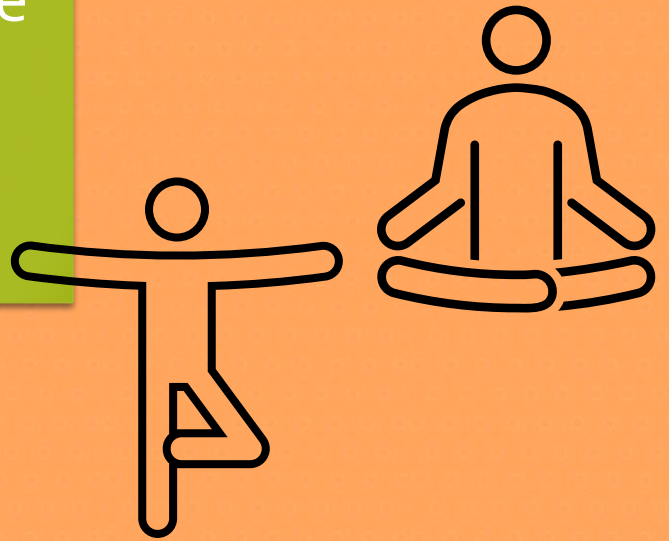




**Content:**

- Shubh Gold Investment
- Bonding with Corporate Bonds
- Managed Health Care



# Shubh Gold Investment

**This Diwali don't just buy gold; invest in the traditions but in a modern way.**

**Here it is how.**



Dhanteras, also known as "Dhanatrayodashi," is derived from the words "Dhan," which means wealth, and "Teras," which refers to the 13th day of the lunar fortnight. It is believed that purchasing gold, silver, or precious metals on this day is a way to invoke the blessings of the goddess of wealth, Lakshmi, and ensure prosperity for the family.

While traditionally we buy precious metals in the form of coins, bars, or jewellery there are certain challenges we face.

1. **Purity:** When buying gold, silver in physical format we need to make sure we are buying them from trustworthy location, and they are marked by relevant purity standards like BIS hallmark.
2. **High Minimum Investment:** Physical gold, silver generally costs in multiples of thousands even for bare minimum purchase.
3. **Transaction cost:** We also need to pay for making charges, taxes like GST when purchasing physical gold. This increases our overall cost price of buying precious metals.
4. **Storage:** We need to ensure secure storage for precious metals. Most people opt for bank locker which eventually increases cost of possessing precious metals.



# Modern way of Investing in Gold

Mutual Funds is most regulated and ideal financial investment option available to retail investors. Multiple Mutual Funds schemes are available to let us invest in precious metals like Gold and Silver.

## Benefits of Investing in Gold through Mutual Funds

**Purity:** Mutual Funds ensure they buy highest purity gold. This gold goes through independent purity test checks.

**Storage and Security:** Mutual Funds take care of all risk associated with storage of precious metals and their gold high grade secure location and

**Low Minimum Investment:** One can start an SIP of as low as Rs. 100 in gold mutual funds. This gives flexibility to us as an

**Give your portfolio golden touch this Diwali by investing through Gold Mutual Funds.**



# Bonding with Corporate Bonds



Investing in corporate bonds is like lending money to big companies. When you buy a corporate bond, the company pays you interest, giving you a steady income. Plus, it's a bit safer than stocks because bonds are like a promise to pay back the money.

By investing in corporate bonds, you stand chance to earn extra returns compared to your Fixed Deposits in banks. These bonds are rated by various ratings agencies like CRISIL, ICRA, CARE etc. AAA is the highest rating any bond can get. Bonds with ratings BBB and above are considered as investment grade bonds.



## **Benefits of Investing in Corporate Bonds**

- **Higher Returns**
- **Diversification**
- **Stable Income**
- **Low Ticket Size**

## **Some of Available Bonds**

**NAVI FINSERVE offering Yield of 10.5%**

**Vivriti offering yield of 10.5 %**

**InCred offering yield of 10%**

**UGro offering yield of 10.8%**



# Managed Health Care

## What is it?

Most of us heard about health insurance which helps someone pay his hospital bills when he or she needs to be admitted to hospital for more than 24 hours. Such kind of health insurance is called IPD health insurance.

There are some insurance providers now also offer which is called OPD. This kind of insurance covers expenses you incur when you visit to doctor but do not need hospitalization.

Managed health care is a system where health services are organized and coordinated to ensure efficient and effective care. It involves health plans working closely with providers to manage costs and improve quality.

While most of the health insurance policies cover expenses when someone falls sick, a new health service provider company named **Even** promises to help you stay healthy but at the same time offers unlimited OPD cover to its members. Even offers free primary care (consultations and diagnostics) plus a cashless insurance cover of up to ₹1 crore with its IRDAI-licensed insurance partners. Even is positing itself as managed health care provider.



# What is covered in OPD?

## **24/7 Even doctors & specialists**

Unlimited consultations with Even doctors and specialists (nutritionists, psychologists, physiotherapists, dermatologists, and gynaecologists)

## **External consultations**

Free specialist consultations across India if referred to by an Even doctor.

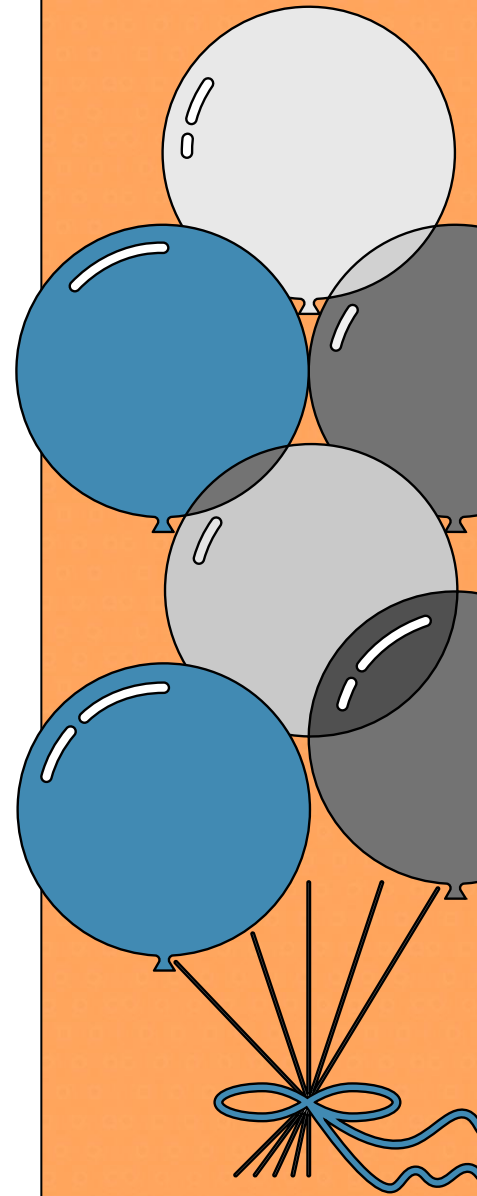
## **Diagnostics**

Blood and radiology tests at partner facilities across India.

## **Managed care**

Personalised healthcare based on lifestyle and medical history.

And many more things.





**For understanding about Gold Mutual Funds, Corporate Bonds, and Managed Health Care better, reach out to us today.**

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