



Issue 214, Weekly Wealth Newsletter: 13th Oct 2025 – 20th Oct 2025

(Weekly Wealth Newsletter and it's a Private Circulation from Creating Wealth Company)

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Does 5 Star Ratings Mutual Funds, Guarantee High Returns to your portfolio?



When it comes to selecting mutual funds, most investors have a common habit — they look at the star ratings and past returns first, and often make decisions based solely on that. A 5-star rating instantly gives a sense of comfort: *“This must be the best fund; I should invest here.”*

Star Ratings Reflect the Past, Not the Future

Rating agencies like Morningstar, CRISIL, or Value Research evaluate mutual funds based on:

- Historical returns over 3–5 years
- Risk-adjusted performance
- Consistency compared to peers

However, markets are cyclical. A fund that performed brilliantly in one market phase may struggle in a different environment. Ratings don’t factor in changing market cycles, fund manager strategy shifts, or macroeconomic conditions.

Past performance ≠ Future guarantee.

Ratings Don't Measure Your Suitability

Most investors make the mistake of focusing only on returns and ratings, while ignoring their personal goals, risk tolerance, and investment horizon.

For example:

- A 5-star small-cap fund may not be suitable for someone investing for just 2 years.
- A 3-star debt fund could be a perfect fit for short-term stability or emergency goals.

Star ratings are generic. Your portfolio, however, should be personalized.

Asset Allocation Matters More Than Ratings

Even if you invest in the best 5-star funds, if your asset allocation (mix of equity, debt, gold, etc.) is poor, your portfolio will underperform.

Research shows that asset allocation accounts for over 80% of portfolio performance, while fund selection plays a much smaller role.

Choosing a balanced mix of assets suited to your goals is far more important than chasing top-rated funds.

Start your personalised investment journey with us today

" Connect with us at 78100 79946 and take the first step towards achieving your financial goals."

Weekly Market Pulse

Indian markets registered their best weekly performance in over three months, with both Sensex and Nifty closing up more than 1.5% each

Sensex rose from 81,207.17 (Oct 3rd close) to 82,594.34 (Oct 10th), gaining about 1.7% for the week.

Nifty Midcap 100 gained 0.46%, and the Nifty Smallcap 100 gained 0.68% for the final session; both indices contributed to overall bullish sentiment.

Top Gainers were PSU Bank, FMCG, Financials, Auto, Pharma, Healthcare, Consumer Durables, Oil & Gas all closed higher during the week.

FII Turnaround: Foreign Institutional Investors (FIIs) turned net buyers mid-week after months of selling, infusing momentum and supporting benchmarks.

DII Support: Domestic Institutional Investors (DIIs) continued strong buying, especially on dips, totalling net investments of over ₹7,000 crore for the week.

All sectoral indices except Metals closed positive; investor risk appetite rising as FII flows turned net positive.

LG Electronics India IPO drew massive interest during this period, making headlines as one of the most subscribed billion-dollar IPOs.

S No	Index	Jan 1st 2025	26-Sep-25	Net Return for the year
1	BSE Sensex	78507	80426	2.39%
2	BSE 150 Sensex Mid Cap	16044	16107	0.39%
3	BSE 250 Sensex Small Cap	7134	6807	-4.80%
4	BSE Sensex 500	35352	35673	0.90%

Product of the Week

ICICI Prudential Multi Asset Fund

ICICI Prudential Multi-Asset Fund

An open ended scheme investing in Equity, Debt and Exchange Traded Commodity Derivatives/ units of Gold ETFs/units of Silver ETFs/units of REITs & InvITs/Preference shares.

Why to Invest in ICICI Multi Asset Fund?

Diversification across asset classes helps reduce risk during volatile periods.

Strong long-term track record (since 2002), with compounded annual growth that beats many category peers.

The fund's asset allocation recently is ~ 71.8% equity, ~ 22% debt, and ~ 6% cash / cash-equivalents.

Suitable for investors who want to balance growth (via equity) and stability / inflation hedging (via debt + commodities).

Investments in Gold and Silver, makes this fund a right choice with current commodity price rallies

To invest in SIP & in Mutual Funds Click the link and start your investments instantly (You can also call us @ 7810079946)

<http://www.assetplus.in/partner/sathishkumar>

This Week my Top Social Media Contents

From My Desk to the Vikatan Magazine.

“How to Spot Scams Early and Protect Your Money?”

<https://www.vikatan.com/personal-finance/money/gauidance-for-safety-ways-in-ponzhi-schemes>

First 25 Lakhs Accumulation Secrets | 4 Golden Rules to Follow



https://youtu.be/FmB_7XWrcOs

How to choose the Best Mutual Funds for yourself?



<https://youtu.be/9JJ3WdUDgao>

Tata Capital IPO Next Big Tata Multibagger?



<https://www.youtube.com/watch?v=qyhzpaonDsM>

Indian SIP or Global SIP? 🤖 | எது உங்களுக்கு Super Returns தரும்?



<https://www.youtube.com/watch?v=r01nd1WKRwU>

LG IPO 💰 Long Term Gem or Short Term Game?



<https://www.youtube.com/watch?v=vtP6Gb9DnW8>

How a Secretary Built \$9 Million in Silence 💰 | Sylvia Bloom Story



Sylvia Bloom worked as a secretary on Wall Street for 67 years .

Coming from a humble background after the Great Depression, she quietly mirrored the investments her bosses made — just in smaller amounts.

By the time she passed away at 96, she had quietly built a fortune of over \$9 million.

She never flaunted it. Instead, she left most of it — \$6.24 million — to fund scholarships for underprivileged students.

A powerful reminder that wealth isn't about income, it's about intention, discipline, and heart. ❤️

All you want to learn about Mutual Funds

Kickstart your Investment Journey of 2025 from here

WELCOME TO THE WORLD OF MUTUAL FUNDS - BEGINNER (TAMIL)

LAUNCHING ON CHRISTMAS 25th DEC

You'll Learn:

- > A-Z of Mutual Funds
- > Master the art of SIPs
- > Build Wealth Like a Pro

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5. Lifetime Access

Click the below link for your Mutual Fund course purchase

<https://sathishspeaks.akamai.net.in/new-courses/5-welcome-to-the-world-of-mutual-funds>

All you want to learn about Stock Market

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STOCK MARKET SIMPLIFIED COURSE (TAMIL)

8 CHAPTERS

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- » 6 POINT FILTER TO SELECT A HIGH PERFORMING STOCK
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Key Highlights:

- 1. Key entry and exit points of the stock market**
- 2. 6-point filter to select a high-performing stock**
- 3. Learn macro-economic trends in stock picking**

Click the below link for Stock Market Course Purchase

<https://webinar.sathishspeaks.com/>

Top 10 Mutual Funds to Invest in 2025



Is your Mutual Fund Portfolio giving less returns?

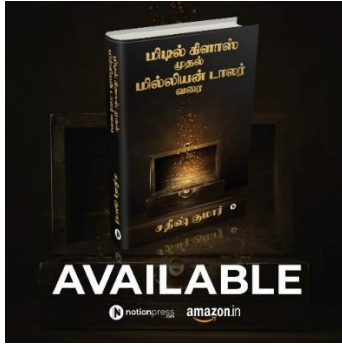
Rebalance your Portfolio with High Performing Mutual Funds

**Power up your Portfolio with Top 10 Best performing Mutual Funds
of 2025**

Click the below link to purchase for Rs. 999/-

<https://courses.sathishspeaks.com/new-courses/8-top-10-mutual-funds-of-2025>

Middle Class to Million Dollar Book



Man and his struggle to generate and preserve wealth is eternal. One thing which is common among everyone in this society, that everyone has financial dream and aspiration to become Crorepati.

Middle Class to Million Dollar is a guide to understand how simple and common sense in Personal Finance can help you to get wealthy Corpus.

Click here to purchase the book from Amazon

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You can also connect with us investments@sathishspeaks.com

Visit – www.sathishspeaks.com for More Details.

Disclaimer

Mutual Funds and Stock Market Investments are subject to market risks, pls read all scheme related documents carefully. Past performance of the mutual fund is not necessarily indicative for future performances. Mutual fund does not guarantee any returns or dividends.

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