



HALONEXUS
Business Solutions, Decoded

DESIGN

PORTFOLIO



Logos



Branding - Nivea



TRY NOW

MORE FRESHNESS & SOFTNESS

FRESH SHOWER RANGE

This circular advertisement features three Nivea shower gels: pink (lotus), purple (fresh powerfruit), and green (lemongrass & oil). The products are shown splashing in water with various fruits and leaves. The background is a dark blue gradient.



NIVEA

MORE FRESHNESS & SOFTNESS

FRESH SHOWER RANGE

TRY NOW

NIVEA

MORE FRESHNESS & SOFTNESS

FRESH SHOWER RANGE

TRY NOW

Two vertical advertisements, one for the purple 'fresh powerfruit' gel and one for the green 'lemongrass & oil' gel. Each features the product splashing in water with a 'TRY NOW' badge and the Nivea logo at the top.



TRY NOW

MORE FRESHNESS & SOFTNESS

FRESH SHOWER RANGE

This large advertisement features the same three Nivea shower gels as the circular version, splashing in water. It includes a 'TRY NOW' badge, the main headline, and the 'FRESH SHOWER RANGE' sub-headline.

Branding - Nivea

TRY NOW



MORE FRESHNESS
SOFTNESS

FEEL FRESH



IMMERSE IN
**AROMATIC
SHOWER**
EXPERIENCE.

Packaging - Nivea

NIVEA

N°1
NIVEA

1+1 FREE

REMOVES WATERPROOF MAKEUP & SOFTLY PURIFIES THE SKIN

2 x 25 WIPES



החומר נמסר ללא תשלום
החומר נמסר ללא תשלום

1+1 חינם

100% NOURISHMENT, 0% GREASINESS

NIVEA

SAVE 25%! **وَقَرَهُ ٢٥%!**

NIVEA

وَقَرَهُ ٢٥%! **SAVE 25%!**

NIVEA MEN Official Sponsor

TRY FROM NIVEA MEN
جرب من نيفيا للرجال

Beiersdorf
©-reg. tm. of Beiersdorf AG
تجارة العلامات التجارية لشركة بييرسدورف
Imported in the United Arab Emirates

٢ x ٢٠٠ مل
جل الحلاقة

ULTIMATE SMOOTH SKIN
2 x 200ml
Shaving Gel

NIVEA

Packaging - Nivea

وفر ٢٠%! SAVE 20%!

NO.1
NIVEA

TRY ME!
جربيني!

Beiersdorf
© - reg. tm. of Beiersdorf AG
تمت الطاعة في الإمارات العربية المتحدة
Printed in the United Arab Emirates

2 x 150ml
Deodorant Spray

48H Protection
حمايه لمدة ٤٨ ساعة

2 x 150ml
Deodorant Spray

6 085011 010792 >

وفر ٢٠%! SAVE 20%! **وفر ٢٠%! SAVE 20%!** **وفر ٢٠%! SAVE 20%!**

NIVEA MEN Official Sponsor **Real Madrid**

NIVEA

MAXIMUM FRESHNESS FOR
BODY, FACE & HAIR

Beiersdorf
© - reg. tm. of Beiersdorf AG
تمت الطاعة في الإمارات العربية المتحدة
Printed in the United Arab Emirates

2 x 250ml
Shower Gels

6 085011 011898 >

إنتعاش أقصى
للجسم، الوجه و الشعر
٢ x ٢٥٠ مل
تمت الطاعة في الإمارات العربية المتحدة

Marketing Collaterals



MIRAE ASSET
Building of principles



7 years of Anchoring at the right Fishing Ground

Mirae Asset India Opportunities Fund

(An open ended equity oriented scheme)

7 Facts of Mirae Asset India Opportunities Fund

- Diversified Equity Fund, to maximize opportunities at all points of time.
- Flexibility to invest across sectors, themes and market caps.
- Established consistency of approach with consistent ideas from midcaps.
- Our investment approach is centered around participating in high quality businesses with a reasonable price, and holding for some time as intended period.
- Consistently outperforming its benchmark since inception*
- Consistent Investor "Track Record" for over 3 financial years.
- Closeded 1,000 orders in April (as on 31st March, 2019).

[Click here to invest](#)



Investor Helpline
1800-102-9898



1800-2000-7777 (Toll Free)



www.miraeasset.com

Product Labeling

*This provides an outline for investors who are seeking	*Risk: This is represented as
<ul style="list-style-type: none"> • Long term equity appreciation • Investment in equity, equity related securities • Inflation (CPI) (2018) 	<ul style="list-style-type: none"> • High return associated with the above risk profile • High volatility associated with the above risk profile • High risk associated with the above risk profile

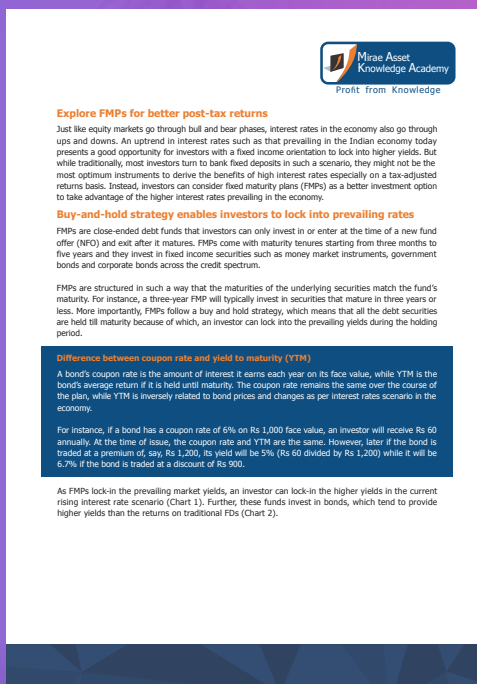
*Standard deviation used as the primary measure of the risk associated with the volatility of the portfolio.
*Risk is not a guarantee for the fund return.

Mirae Asset Investment Solutions is a registered member of SEBI, and all schemes are sold through SEBI registered brokers.

Marketing Collaterals



Fixed Maturity Plans
A superior investment option



Explore FMPs for better post-tax returns

Just like equity markets go through bull and bear phases, interest rates in the economy also go through ups and downs. An uptrend in interest rates such as that prevailing in the Indian economy today presents a good opportunity for investors with a fixed income orientation to lock into higher yields. But while traditionally, most investors turn to bank fixed deposits in such a scenario, they might not be the most optimum instruments to derive the benefits of high interest rates especially on a tax-adjusted returns basis. Instead, investors can consider fixed maturity plans (FMPs) as a better investment option to take advantage of the higher interest rates prevailing in the economy.

Buy-and-hold strategy enables investors to lock into prevailing rates

FMPs are close-ended debt funds that investors can only invest in or enter at the time of a new fund offer (NFO) and exit after it matures. FMPs come with maturity tenures starting from three months to five years and they invest in fixed income securities such as money market instruments, government bonds and corporate bonds across the credit spectrum.

FMPs are structured in such a way that the maturities of the underlying securities match the fund's maturity. For instance, a three-year FMP will typically invest in securities that mature in three years or less. More importantly, FMPs follow a buy and hold strategy, which means that all the debt securities are held till maturity because of which, an investor can lock into the prevailing yields during the holding period.

Difference between coupon rate and yield to maturity (YTM)

A bond's coupon rate is the amount of interest it earns each year on its face value, while YTM is the bond's average return if it is held until maturity. The coupon rate remains the same over the course of the debt, while YTM is inversely related to bond prices and changes as per interest rates scenario in the economy.

For instance, if a bond has a coupon rate of 6% on Rs 1,000 face value, an investor will receive Rs 60 annually. At the time of issue, the coupon rate and YTM are the same. However, later if the bond is traded at a premium of, say, Rs 1,200, its yield will be 5% (Rs 60 divided by Rs 1,200) while it will be 6.7% if the bond is traded at a discount of Rs 900.

As FMPs lock-in the prevailing market yields, an investor can lock-in the higher yields in the current rising interest rate scenario (Chart 1). Further, these funds invest in bonds, which tend to provide higher yields than the returns on traditional FDs (Chart 2).

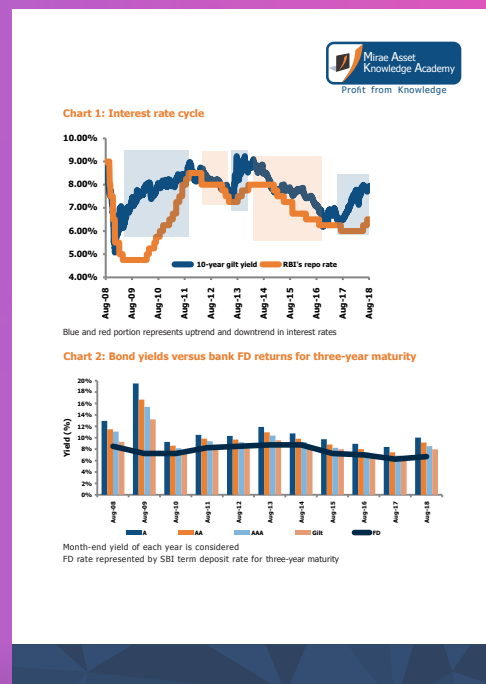
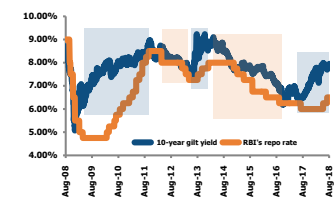
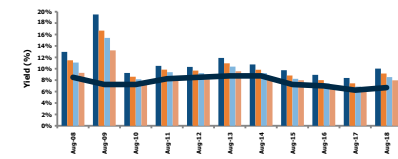


Chart 1: Interest rate cycle

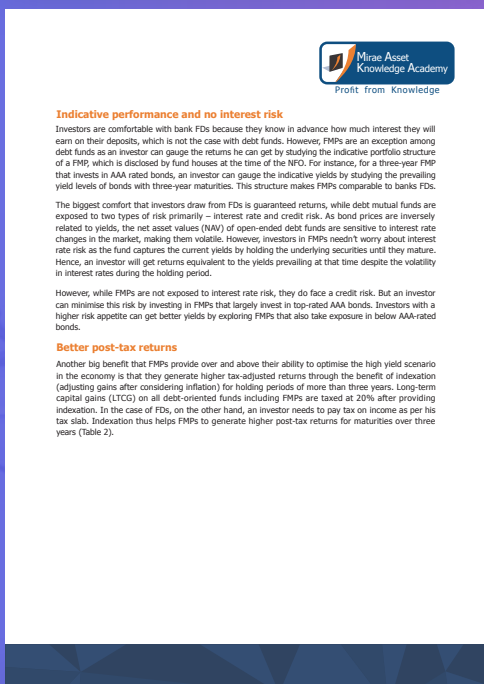


Blue and red portion represents uptrend and downtrend in interest rates

Chart 2: Bond yields versus bank FD returns for three-year maturity



Month-end yield of each year is considered
FD rate represented by SBI term deposit rate for three-year maturity



Indicative performance and no interest risk

Investors are comfortable with bank FDs because they know in advance how much interest they will earn on their deposits, which is not the case with debt funds. However, FMPs are an exception among debt funds as an investor can gauge the returns he can get by studying the indicative portfolio structure of a FMP, which is disclosed by fund houses at the time of the NFO. For instance, for a three-year FMP that invests in AAA rated bonds, an investor can gauge the indicative yields by studying the prevailing yield levels of bonds with three-year maturities. This structure makes FMPs comparable to bank FDs.

The biggest comfort that investors draw from FDs is guaranteed returns, while debt mutual funds are exposed to two types of risk primarily – interest rate and credit risk. As bond prices are inversely related to yields, the net asset values (NAV) of open-ended debt funds are sensitive to interest rate changes in the market, making them volatile. However, investors in FMPs needn't worry about interest rate risk as the fund captures the current yields by holding the underlying securities until they mature. Hence, an investor will get returns equivalent to the yields prevailing at that time despite the volatility in interest rates during the holding period.

However, while FMPs are not exposed to interest rate risk, they do face a credit risk. But an investor can minimise this risk by investing in FMPs that largely invest in top-rated AAA bonds. Investors with a higher risk appetite can get better yields by exploring FMPs that also take exposure in below AAA-rated bonds.

Better post-tax returns

Another big benefit that FMPs provide over and above their ability to optimise the high yield scenario in the economy is that they generate higher tax-adjusted returns through the benefit of indexation (adjusting gains after considering inflation) for holding periods of more than three years. Long-term capital gains (LTCG) on all debt-oriented funds including FMPs are taxed at 20% after providing indexation. In the case of FDs, on the other hand, an investor needs to pay tax on income as per his tax slab. Indexation thus helps FMPs to generate higher post-tax returns for maturities over three years (Table 2).

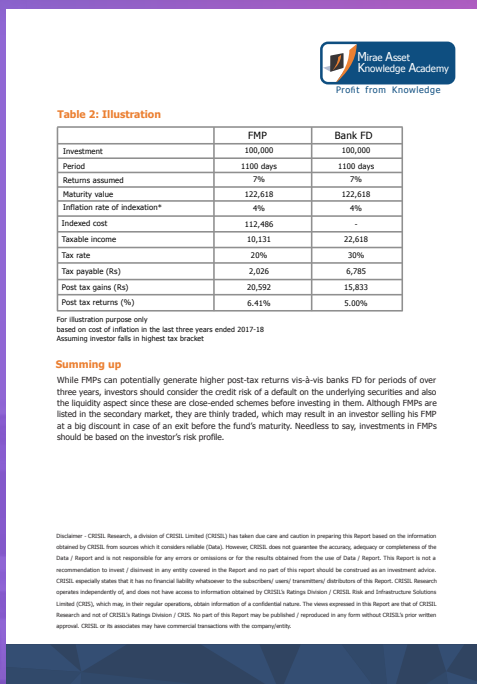


Table 2: Illustration

	FMP	Bank FD
Investment	100,000	100,000
Period	1100 days	1100 days
Returns assumed	7%	7%
Maturity value	122,618	122,618
Inflation rate of indexation*	4%	4%
Indexed cost	112,486	-
Taxable income	10,131	22,618
Tax rate	20%	30%
Tax payable (Rs)	2,026	6,785
Post tax gains (Rs)	20,592	15,833
Post tax returns (%)	6.41%	5.00%

For illustration purpose only
based on cost of inflation in the last three years ended 2017-18
Assuming investor falls in highest tax bracket

Summing up

While FMPs can potentially generate higher post-tax returns vis-à-vis banks FD for periods of over three years, investors should consider the credit risk of a default on the underlying securities and also the liquidity aspect since these are close-ended schemes before investing in them. Although FMPs are listed in the secondary market, they are thinly traded, which may result in an investor selling his FMP at a big discount in case of an exit before the fund's maturity. Needless to say, investments in FMPs should be based on the investor's risk profile.

Disclaimer – CRESIL Research, a division of CRESIL Limited (CRESIL) has taken due care and caution in preparing this Report based on the information obtained by CRESIL from sources which it considers reliable (Data). However, CRESIL does not guarantee the accuracy, adequacy or completeness of the Data / Report and is not responsible for any errors or omissions or for the results obtained from the use of Data / Report. This Report is not a recommendation to invest / disinvest in any entity covered in the Report and no part of this report should be construed as an investment advice. CRESIL especially states that it has no financial liability whatsoever to the subscribers/ users/ transmitters/ distributors of this Report. CRESIL Research operates independently of, and does not have access to information obtained by CRESIL's Ratings Division / CRESIL Risk and Infrastructure Solutions Limited (CRESIL) which has, in their regular operations, obtain information of a confidential nature. The views expressed in this Report are that of CRESIL Research and not of CRESIL's Ratings Division / CRESIL. No part of this Report may be published / reproduced in any form without CRESIL's prior written approval. CRESIL or its associates may have commercial transactions with the company/entity.

Marketing Collaterals

radix®

COMPANY PRESENTATION

troop
LONDON

UNITED KINGDOM

HORIZONTAL MESSENGER BAG - TRP0235

radix®

Radix Sensors

Custom-Built for each order

Superior Engineering
Regular exports to Germany,
the USA and the Gulf

Available in many shapes, sizes
and materials.

Dinshaw's
EXPRESS
CAFÉ

*Teas
Gourmet
by Treats*

Masala Tea
With its powerful antioxidant properties, it helps reduce inflammation. Masala tea's anti-inflammatory star is ginger.

Slimming Tea
It lowers calorie intake and prevents the conversion of carbohydrates and sugars into fat, to reduce fat deposits in the body.

Mixed Berry Green Tea
Berries top the charts in antioxidant power, protecting your body against inflammation and free radicals, molecules that can damage cells and organs.

Passion Fruit Green Tea
Passion fruit tea is rich in antioxidants, amino acids, vitamins (B, C and E) and minerals.

Earl Grey Tea
Earl Grey Tea components are potent antioxidants that may help protect you from chronic problems such as cancer and cardiovascular diseases.

Blueberry With Blue Mellow Petals
Blueberry leaves are rich in polyphenols, a type of natural antioxidant high that showed great potential in helping treat the physiological symptoms of neurodegenerative disease.

Rose Petal With Lemon
Rose and Lemon both work to flush out toxins, lemon encourages the liver to produce bile, which speeds up digestion.

Green Tea With Mint
Mint's pain relieving, anti-inflammatory, anti-spasmodic and vasoconstrictor qualities have made it the interest of many studies on exercise performance.

Green Tea With Jasmine
Jasmine tea is high in antioxidants and combats the free radicals formed in the body thus slowing down the aging process.

Black Tea With Lemon
The ascorbic acid in vitamin C acts as an antioxidant that helps fight free radicals, which can cause heart disease and diabetes.

Follow @Gourmetfied

Share your love #Gourmetfied

radix®

Manufacturing Footprint

Navi Mumbai - Instruments mfg Automation Center 25000 sq. ft. | Sensors & Gauges 10000 sq. ft. | Level, Sensors & Gauges 6000 sq. ft.

Mumbai - Instruments mfg 7000 Sq Ft

Pune - Instruments mfg Sensors mfg 4000 Sq Ft

Unmatched Sales and Support

All Field Engineers and 24 Support Staff covering areas in and around India with Mumbai being a Head Office.

Head Office
Regional Office
Sales Office

Our Office:

Unit 703, B-Wing, Kailas Business Park,
Veer Savarkar Marg, Vikhroli-Powai Road
Vikhroli (W), Mumbai 400079.

 +91 9930634421

 connect@halonexus.com



Thank You!