

FINANCIAL PLANNING GUIDE

One has to think before starting to invest.

1. All are ready to take the HOUSING LOAN for a period of 20 years.
2. All are ready to take insurance policy for a period of 15 years.

Then why don't we start saving for LONGER PERIOD??

CHILD & INVESTMENT PLANNING

To become adults, a child has to grow and it takes time. No chance to grow in a day or overnight. It needs respective period to grow. STAY FOR LONG TERM TO ENJOY THE WEALTHY RETURNS.

Mutual fund investments are very helpful for long term savings. Expert Fund Management takes care of our money and provides day to day information. Diversification of all asset classes in financial instruments gives long term capital appreciation. To beat inflation adjusted returns along with tax savings, mutual funds are the best choice.

ROLE OF A WEALTH ADVISOR IN YOUR LIFE.

The role of a **WEALTH ADVISOR** is to look at all aspects of your lifestyle, goals, and requirements and develop a financial strategy suitable for you. The recommended strategy shall help you reach your financial goals effectively and efficiently.

WEALTH ADVISOR concentrates on the task of providing sound, strategic and technical advice on an ongoing basis.

Any changes in your goals, lifestyle and circumstances should reflect in your Financial Planning. As a professional **WEALTH ADVISOR**, we regularly review your financial strategy to ensure that all such changes are incorporated.

Make your **WEALTH ADVISOR** as your first point of contact regarding decisions that can impact your financial future. Regular interaction with your **WEALTH ADVISOR** can ensure that your financial strategy is always consistent with your goals and **WEALTH CREATION.**

CHILD CROREPATI

Make your
Children Crorepatis
 ...by investing only ₹ 3,000
 per child per month

[Click here view Details](#)



1. **By investing as little as Rs. 3000 per month**, and your child can hope to get one crore rupees (as per chart below) when he/she is grown up and needs it the most.

*Calculated at an expected **18% rate** of return per annum from equity Mutual Funds in India, though the average return for the last 10 years has been more than 35% per annum in top ranking diversified equity Mutual funds

This is a hypothetical example showing power of compounding and benefit of long term equity investment

**Power of compounding
 Rs. 3000 Per MONTH is likely to grow to
 Rs. 1 CRORE or more as follows**

'క్రోటి'కి రూటు		ఏడాది	అయ్యేమొత్తం (రూ.)	ఏడాది	అయ్యేమొత్తం (రూ.)
1. ఈ పద్ధతిలో నెలకు మూడు వేల రూపాయలను (3000/-) టాప్ ర్యాంకింగ్ ఈక్విటీ మ్యూచువల్ ఫండ్లలోని గ్రోత్ స్కీమ్లో మదుపు చేయగలిగితే చాలు. 23 సంవత్సరాలకు మీకు లభిస్తాయి.		1	36,000	13	15,19,872
2. భారత్లో ఈక్విటీ మ్యూచువల్ ఫండ్లు 18% శాతం వార్షిక వృద్ధిరేటు అందిస్తాయన అంచనాతో వేసిన లెక్కలివి. టాప్ ర్యాంకింగ్ డైవర్సిఫైడ్ ఈక్విటీ మ్యూచువల్ ఫండ్స్.		2	78,480	14	18,29,449
3. ఇక్కడ ఓ విషయం గుర్తుంచుకోండి. అలస్యంగా ప్రారంభించి ఎక్కువ మొత్తం పొందుపు చేసే వారి కంటే ముందుగా కొద్ది మొత్తంతో మొదలెట్టిన వారే ఎక్కువ సమకూర్చుకోగలరు.		3	1,28,606	15	21,94,750
		4	1,87,756	16	26,25,805
		5	2,57,552	17	31,34,449
		6	3,39,911	18	37,34,650
		7	4,37,095	19	44,42,887
		8	5,51,772	20	52,78,607
		9	6,87,091	21	62,64,756
		10	8,46,767	22	74,28,412
		11	10,35,185	23	88,01,526
		12	12,57,519	23.8	1,00,75,945

IT'S VERY EASY TO GET 1 CRORE FOR 23 YEARS 8 MONTHS AS ABOVE THE CHART.

BUT ONE THING HAS TO REVIEW HERE IS COST OF EXPENDITURE AT PRESENT IS VERY HIGH. SO WHO SAVE MONEY FOR LONGER PERIOD FROM AN EARLY AGE WILL SURELY FULFILL THEIR DREAMS & GOALS.

HERE ONE THING HAS TO CHECK ALWAYS IS THAT THE ONE CRORE RUPEES ARE REALLY HELPFUL FOR ATTAINING LONG TERM GOALS. INFLATION CHANGES ALL THE TIMES AND NO ONE EXPECTS IT. IS IT TRUE?? ASK YOUR ADVISOR

KINDLY TAKE ADVICE FROM YOUR WEALTH ADVISOR BEFORE INVESTING.

In the next page we are giving the **SIP CALCULATOR- READY RECKONER** AND **EXCEL BASED CALCY** for your reference.

EXCEL BASED CALCY-LINK

ALL THE BEST FOR A HAPPY FUTURE.



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