

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.

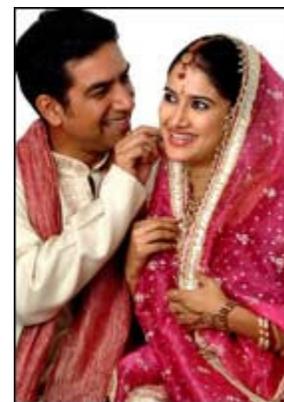
The role of a **WEALTH ADVISOR** is to look at all aspects of your lifestyle, goals, and requirements and develop a financial strategy suitable for you. The recommended strategy shall help you reach your financial goals effectively and efficiently. **WEALTH ADVISOR** concentrates on the task of providing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

**You can get around Rs. 35 lakhs or more
For your Daughter's wedding
by investing Rs. 2000 per month**

Start investing today to give your little daughter a gala send-off. By investing as little as Rs. 2000 per month, you can hope to accumulate Rs. 35 lakhs by the time your daughter is ready for marriage i.e. when she is 20 year old or so.



Rs: 2000/- monthly over a period of 20 years at the yield @18%

Create wealth through Systematic Investment Plans (SIP) of top-ranking Mutual Funds. First Choice Investments represent Mutual Funds growth schemes promoted by State Bank of India, Life Insurance Corporation of India, Prudential ICICI, HDFC, Tata, Reliance, Franklin Templeton, and Fidelity etc. Growth calculation chart as under:

Power of compounding
Rs. 2000 Per month invested in the sip
(Systematic investment plan) of diversified equity mutual fund
is likely to grow to Rs. 35 lakh or more as follows

1	24000	8	367848	15	1463166
2	52320	9	458061	16	1750536
3	85738	10	564511	17	2089633
4	125170	11	690123	18	2489767
5	171701	12	838346	19	2961925
6	226607	13	1013248	20	3519071
7	291397	14	1219633		

*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.

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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