

# 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**.

# Make your retired/old age comfortable and honorable



**Power of compounding**  
**Rs. 1000 Per MONTH is likely to grow to**  
**Rs. 1 CRORE or more as follows**

1	12000	17	1044815
2	26160	18	1244883
3	42869	19	1480962
4	62585	20	1759536
5	85851	21	2088252
6	113304	22	2476137
7	145698	23	2933842
8	183924	24	3473934
9	229030	25	4111242
10	282256	26	4863265
11	345062	27	5750653
12	419173	28	6797771
13	506624	28	8033369
14	609816	30	9491376
15	731583	30.4	10145591
16	875268		

**Rs: 1000/- Monthly for a period of 30 years yield @ 18%\***

### **Earn your own Pension upto Rs. 2 lakhs per month**

You and your wife can invest Rs. 1000/- each and both of you are likely to get Rs. 1 crore each, i.e. total Rs 2 crore.

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

### **Provision for pension**

when you get this amount in lump-sum some amount can be invested in regular interest paying Government Schemes paying currently around 9% p.a and some amount can be invested in Diversified Equity Mutual Funds (Dividend pay out option) where approximate yield has been around 18% p.a in the past. You and your wife can expect to earn handsome monthly return (you may call it life-long pension) around Rs.1 lakh per month each i.e. total Rs. 2 lakhs per month for both of you.

\*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

Please turn over

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.**



**Mobile: 8143 2143 26**