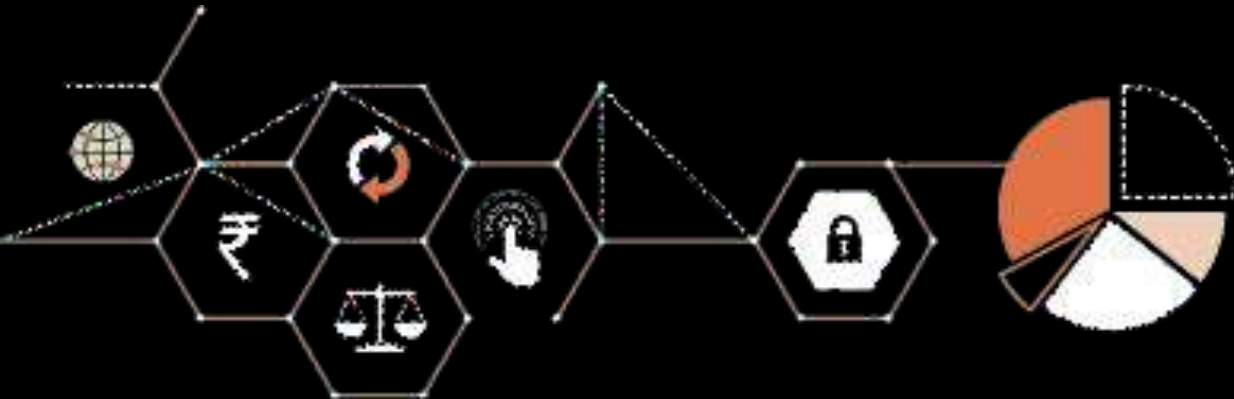


FINANCIAL WELLBEING

A Smarter Approach



5

FACTS YOU MUST CONSIDER

**While Managing
Personal Finance**



1

SAVING FOR A RAINY DAY

Emergency Fund:

Keep at least 3 - 6 times of your monthly expenses in a liquid instrument which can be redeemed anytime to handle only emergencies.



2

HEALTH IS WEALTH

Health Insurance:

Take adequate amount of health cover to get hospitalization expenses covered for you and your family and save tax U/S 80D.



3

FAMILY COMES FIRST

Life Insurance:

Being the bread-winner of the family, you must have the right amount of life cover to safeguard your family's financial future, come what may.



GET SET GO(AL)

Financial Goals:

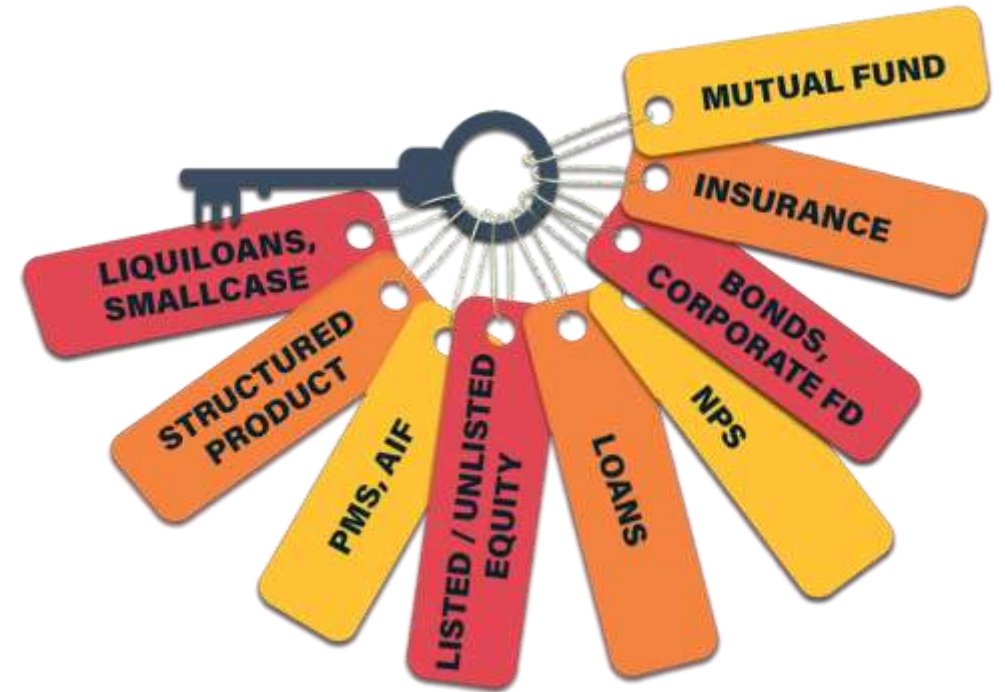
Set your goals; Get your assumptions checked by an expert. Make every investment linked to one or other goal; prioritize and review your goals regularly.



PICK AND CHOOSE

Right Product:

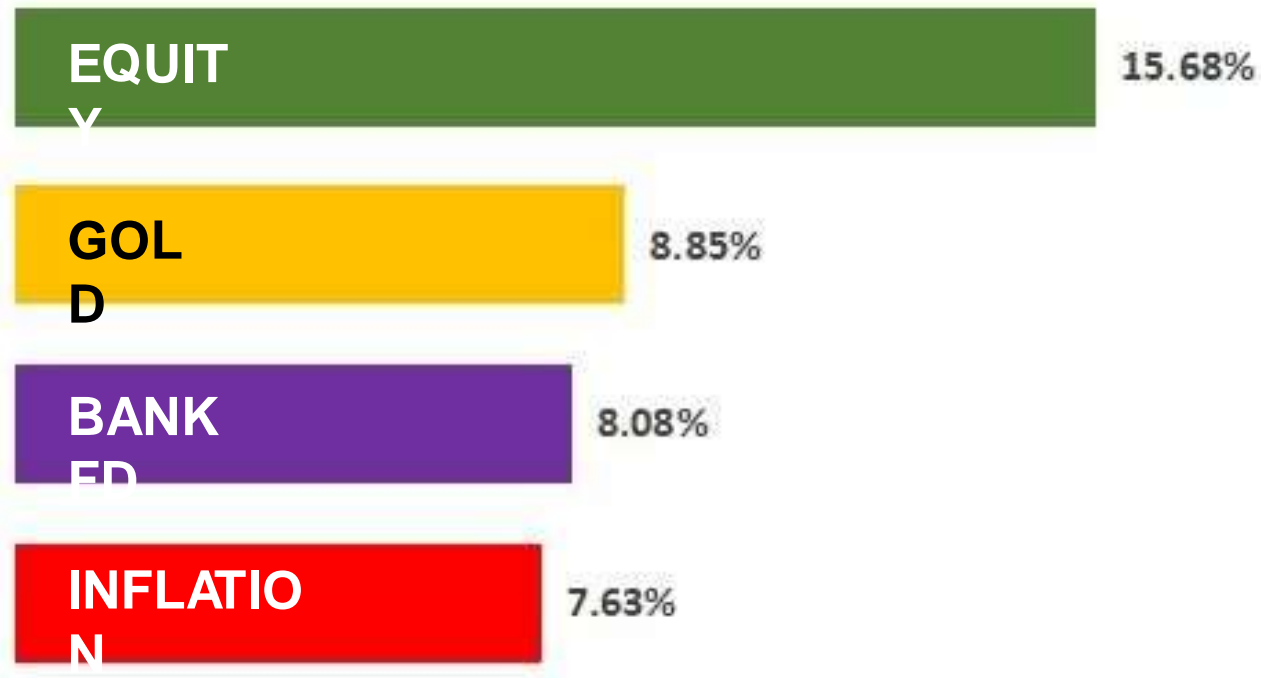
Financial products come with different risk, return and horizons. The chosen product should match and align with your needs. Ask questions, clear your doubts, expand your comfort zone.



5 UNIQUE BENEFITS

**That Mutual Fund
Offers to Every Investor**





- Data is of CAGR returns of various asset classes (Equity, Gold, Bank FD) for the period March 31, 1980 – March 31, 2022
- Average Inflation - Data as on January 31, 2022 (Provisional Figure for Feb-22 considered)
- Above chart is for illustration purposes only

1

Potential to beat inflation

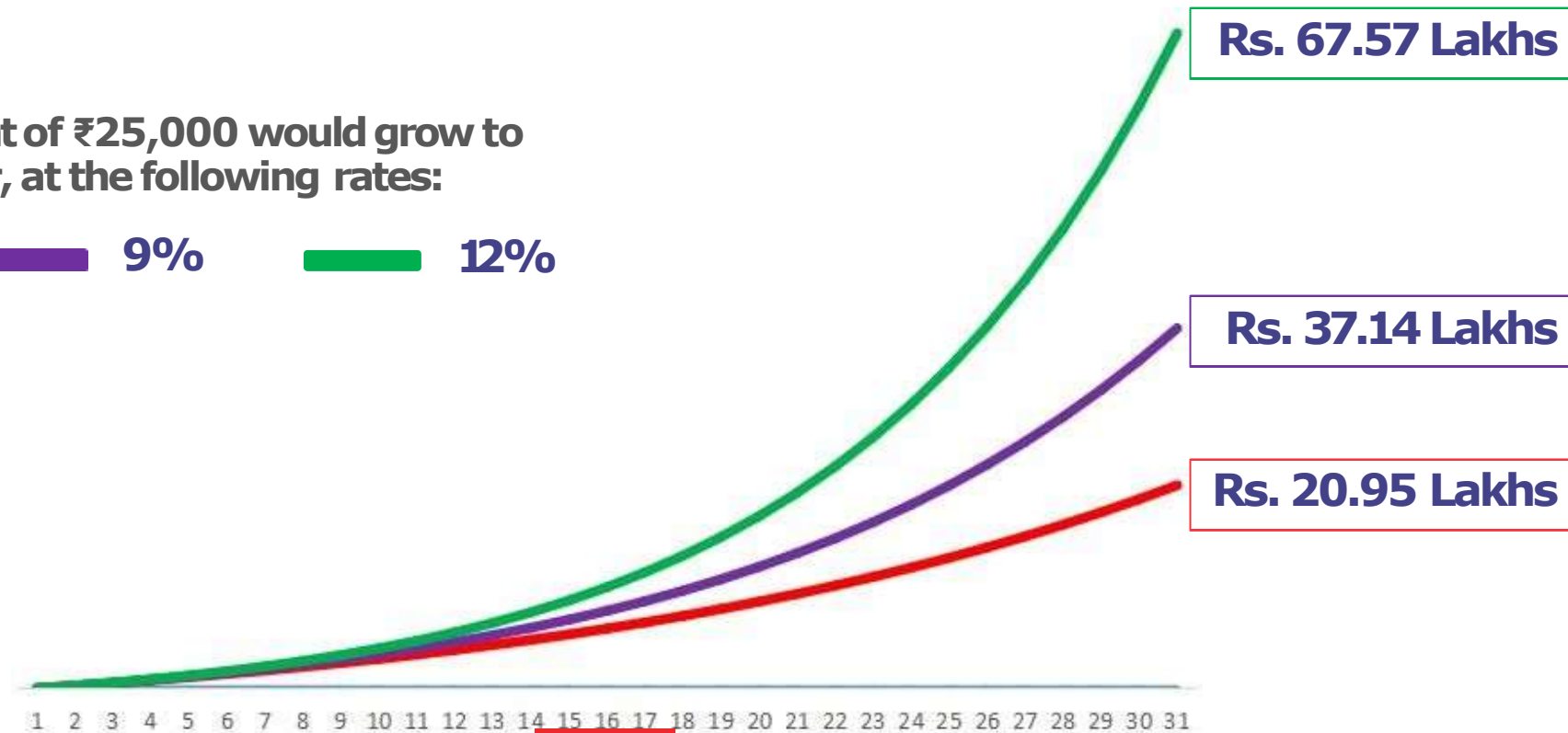
Long term investment in equity Mutual Fund schemes often beat inflation by a considerable margin

How much an amount of ₹25,000 would grow to if invested each year, at the following rates:

6%

9%

12%



2

Power of compounding

The difference in rate may look small, however, when invested over the long term, the difference in terms of value can be huge.



***10 Year Returns as on 26th Sept 2022**
Average returns of top 20 schemes in respective categories

Past performances may not be sustained in future

3

Choices

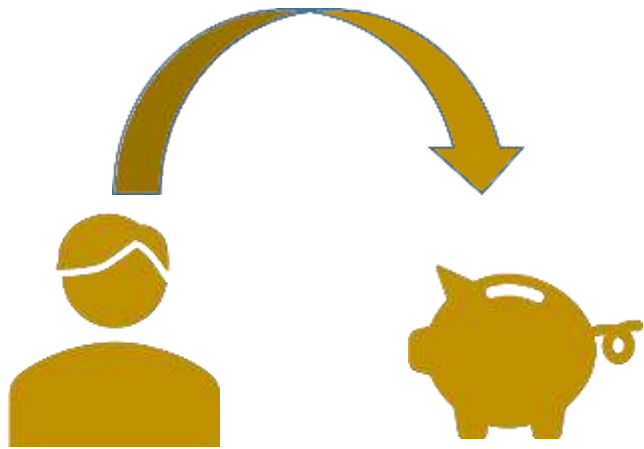
Through MF, you can take exposure in different asset classes
- Equity, Debt and Hybrid – in every possible combinations



4

Asset Allocation

“Don’t put all your eggs in one basket” – Based on your investment horizon and risk profile – allocate between – Equity, Debt, Gold, Cash



SIP



STP



SWP

5

Flexibility

Whether you want to make periodic investment; book profit or transfer funds; make systematic withdrawal – there is always a ready option available

5 SAMPLE SCENARIOS

To Approach Financial Goals Confidently

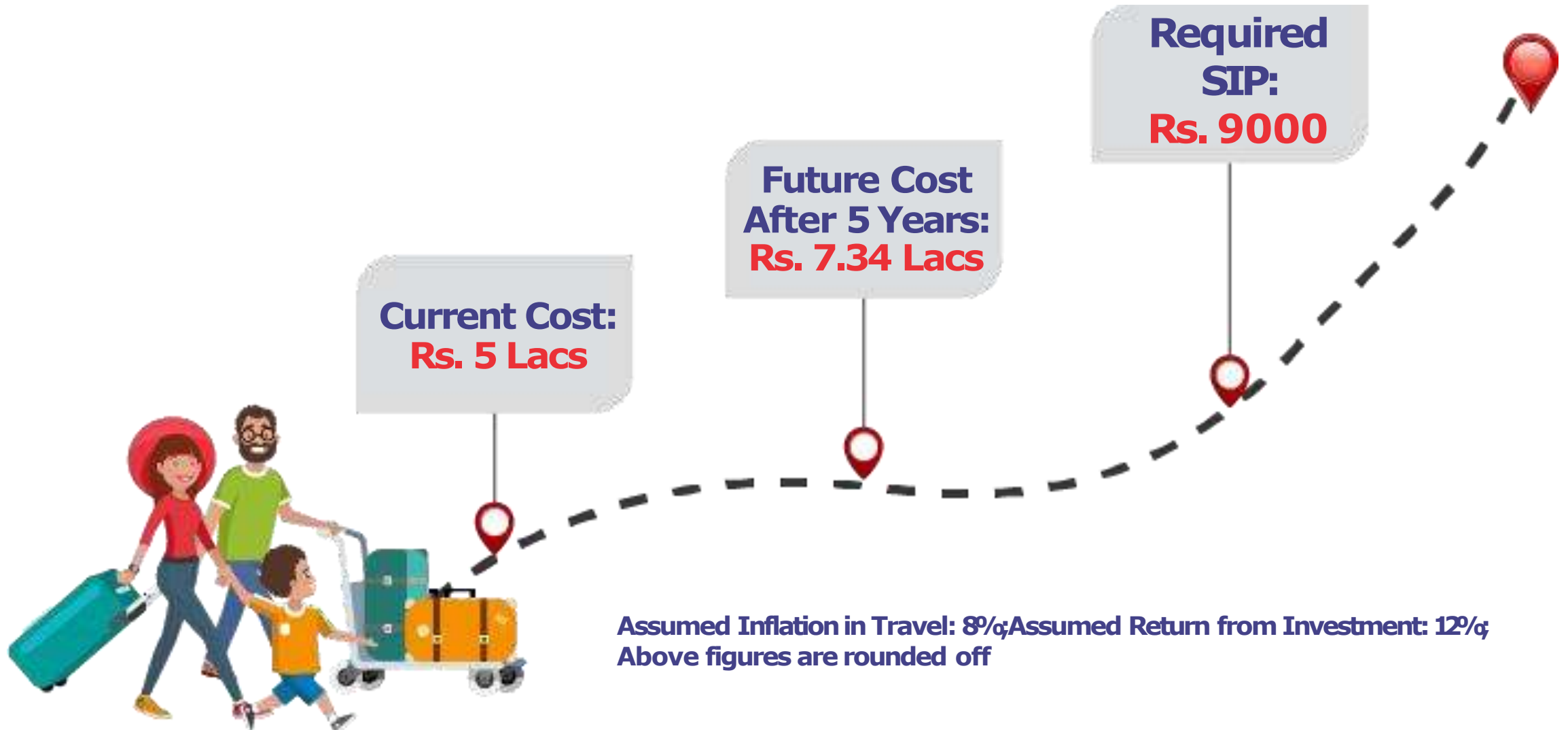


CHILD'S HIGHER STUDY



Assumed Inflation in Education: 8% Assumed Return from Investment: 12% Above figures are rounded off

VACATION



RETIREMENT

**Current Monthly
Household Expenses:**
Rs. 40,000



**Retirement
Corpus Target:**
Rs. 3.40 Crore



**Required
SIP:**
Rs. 37,000



Current Age: 40; Retirement Age: 60; Life Expectancy Age: 85 Years

**Assumed Inflation: 7%; Assumed Return before Retirement: 12%; Assumed Return after Retirement: 10%;
Above figures are rounded off**

STARTING EARLY

Targeted value at the age
of 60 years

Rs. 1Crore

Ramesh started @ **30**

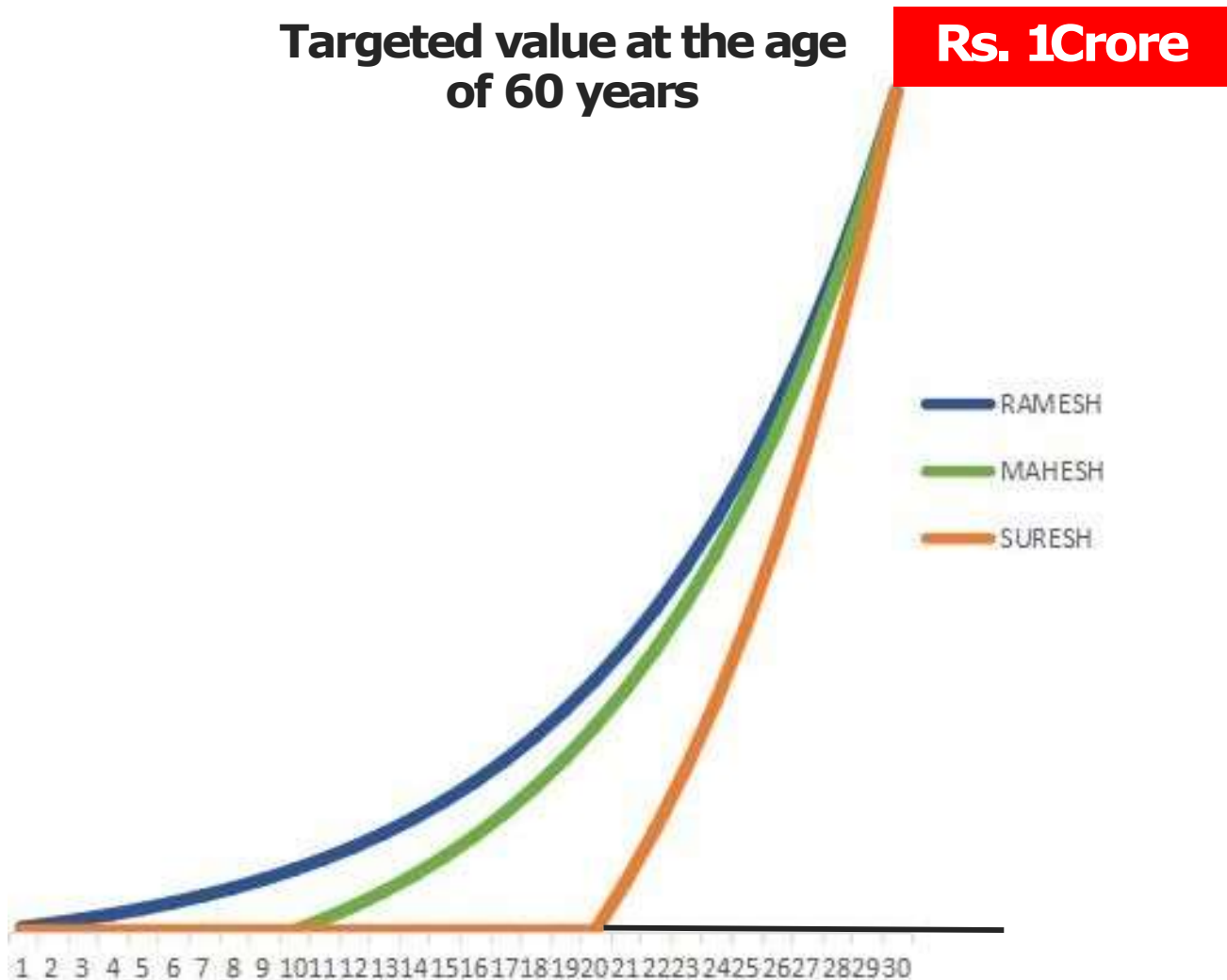
With SIP of Rs. 3,250

Mahesh started @ **40**

With SIP of Rs. 10,871

Suresh started @ **50**

With SIP of Rs. 44,636



Assumed Return: **12%**

FINANCIAL FREEDOM

Right amount of SIP

Health Insurance

Life Insurance



Talk to us to get a personalized solution to:

- **Manage cash-flow in a better way**
- **Secure your family against risks**
- **Fulfil all your financial goals**
- **Minimize your tax outgo**
- **Create more wealth**

