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KEY TO FINANCIAL GROWTH



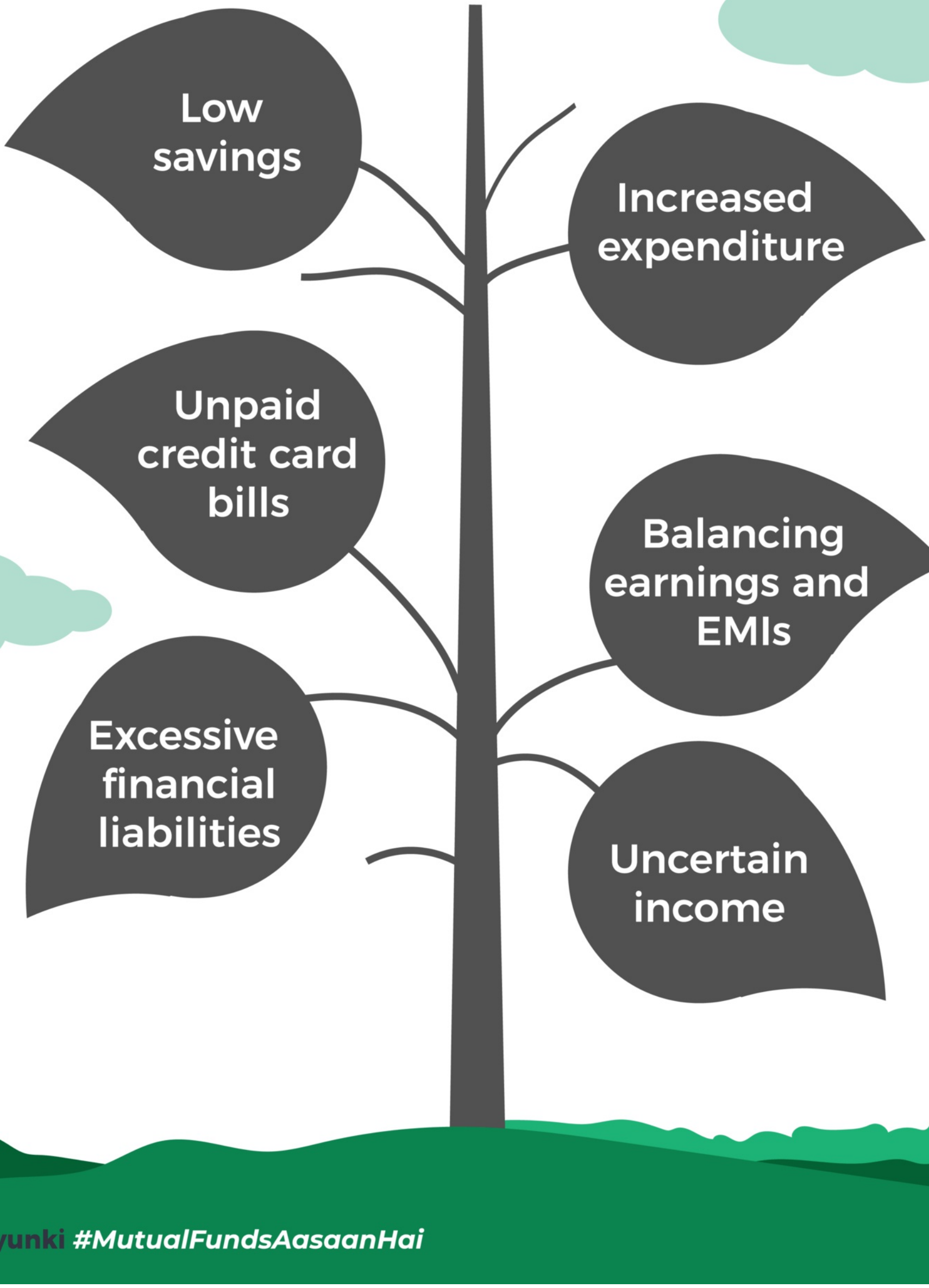
Reach me here for assistance

Name: SUSHIL KUMAR

Contact: 9992340149

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Problems We Face



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Root cause of these problems!

Lack of Proper Financial Planning

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Why Is Financial Planning Important?

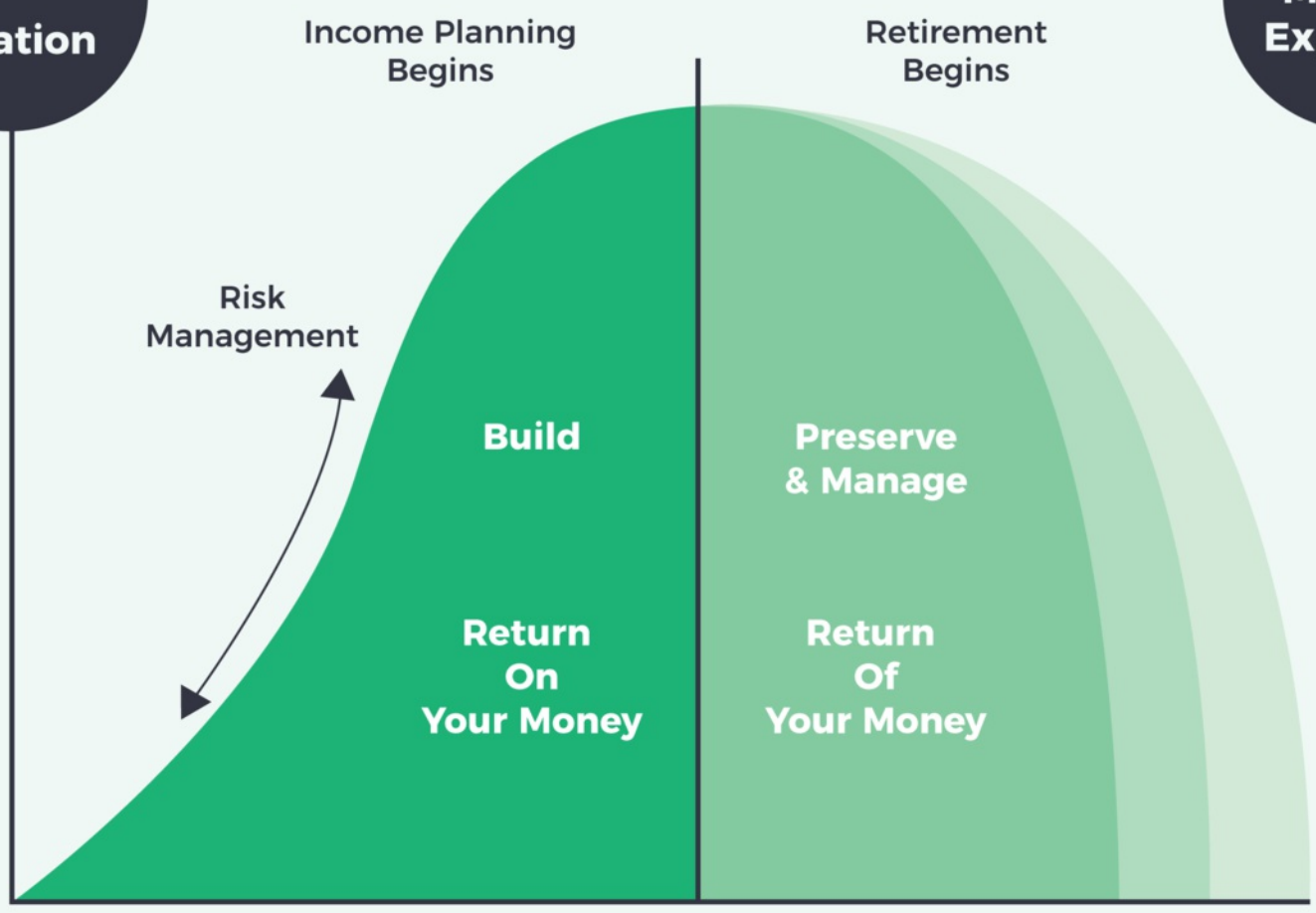
Falling Fixed Deposit Rates

No Pension

FINANCIAL STAGES OF LIFE

Inflation

Medical Expences



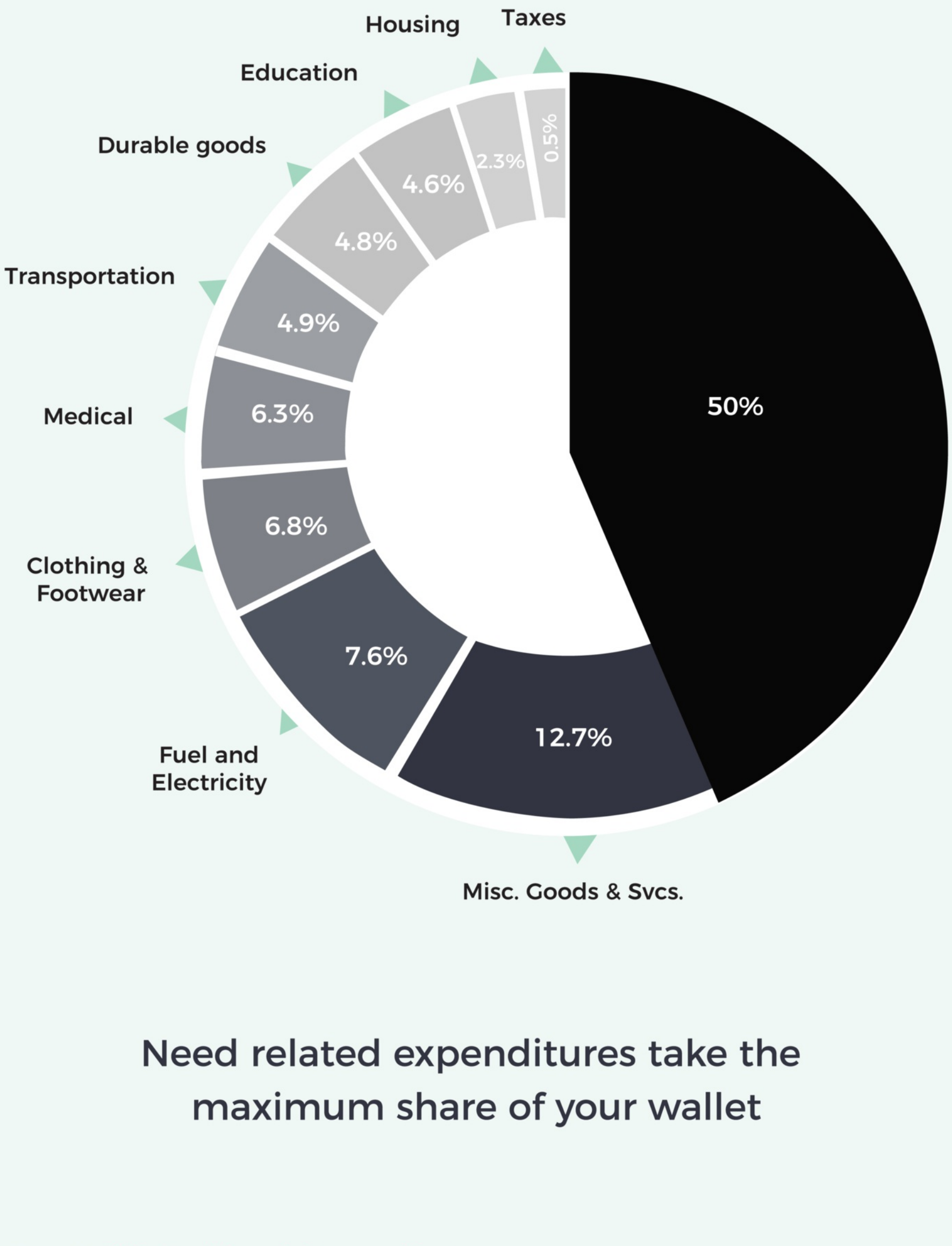
Longer Life Span = Need For Bigger Retirement Corpus

A longer lifespan supplemented with high rate of inflation calls for a bigger retirement corpus

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Average Distribution Of Monthly Expenditure

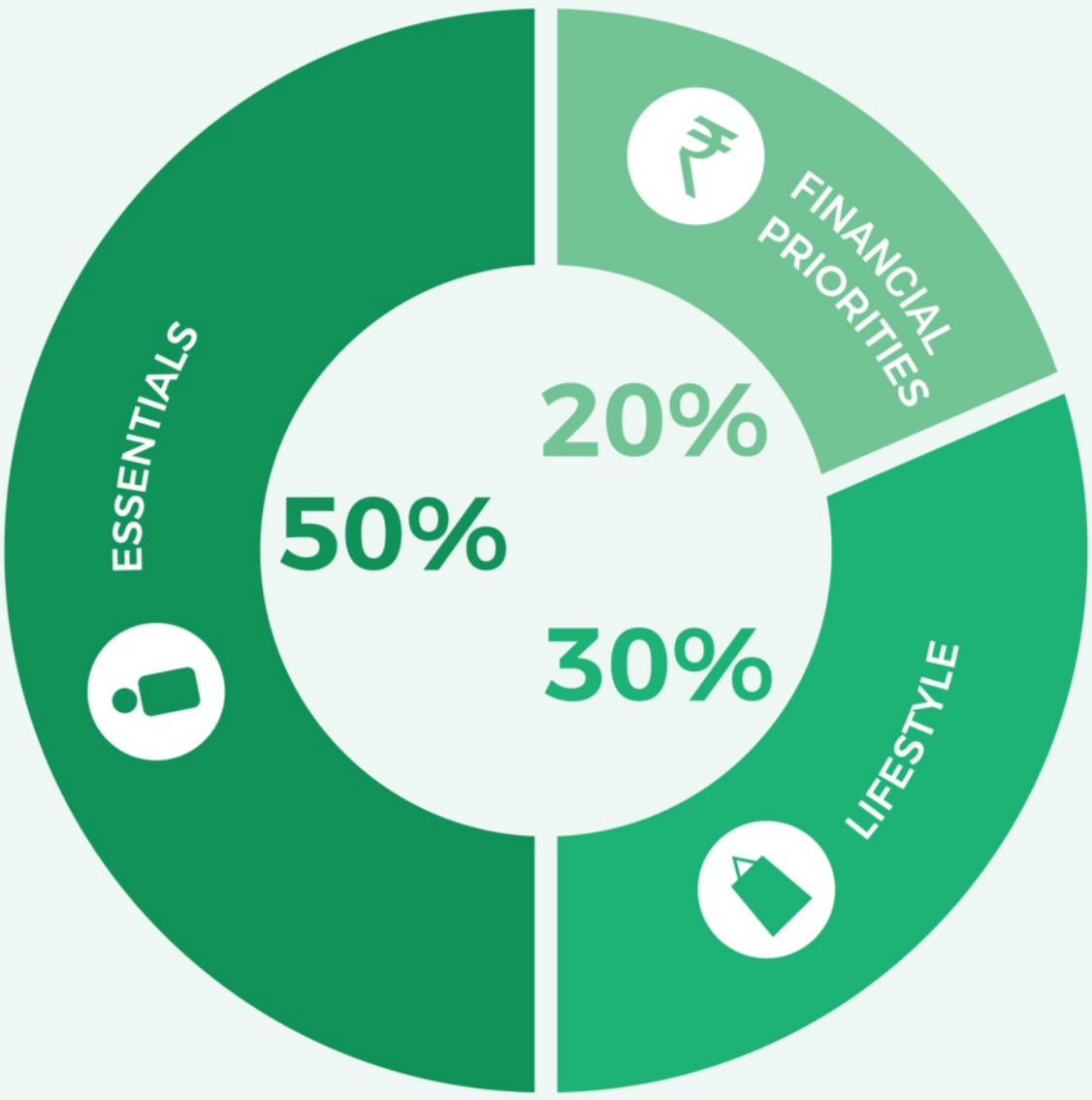


Need related expenditures take the maximum share of your wallet

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The 50-30-20 Rule



EXAMPLE

Earnings: ₹50,000

IDEAL SPENDS

₹25,000	₹15,000	₹10,000
NEEDS	WANTS	SAVINGS
50%	30%	20%

For a better financial stability it is important that atleast 20% of your income is contributed towards savings or investments

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Procrastinating Your Investments Can Be Harmful

Mr. A



STARTED AT
25 YEARS

MONTHLY INVESTMENT



RATE OF RETURN 12% p.a

VALUE OF MATURITY (60YEARS)

₹6.4 Crores

Mr. B



STARTED AT
35 YEARS

MONTHLY INVESTMENT



RATE OF RETURN 12% p.a

VALUE OF MATURITY (60YEARS)

₹3.5 Crores

COST OF DELAY

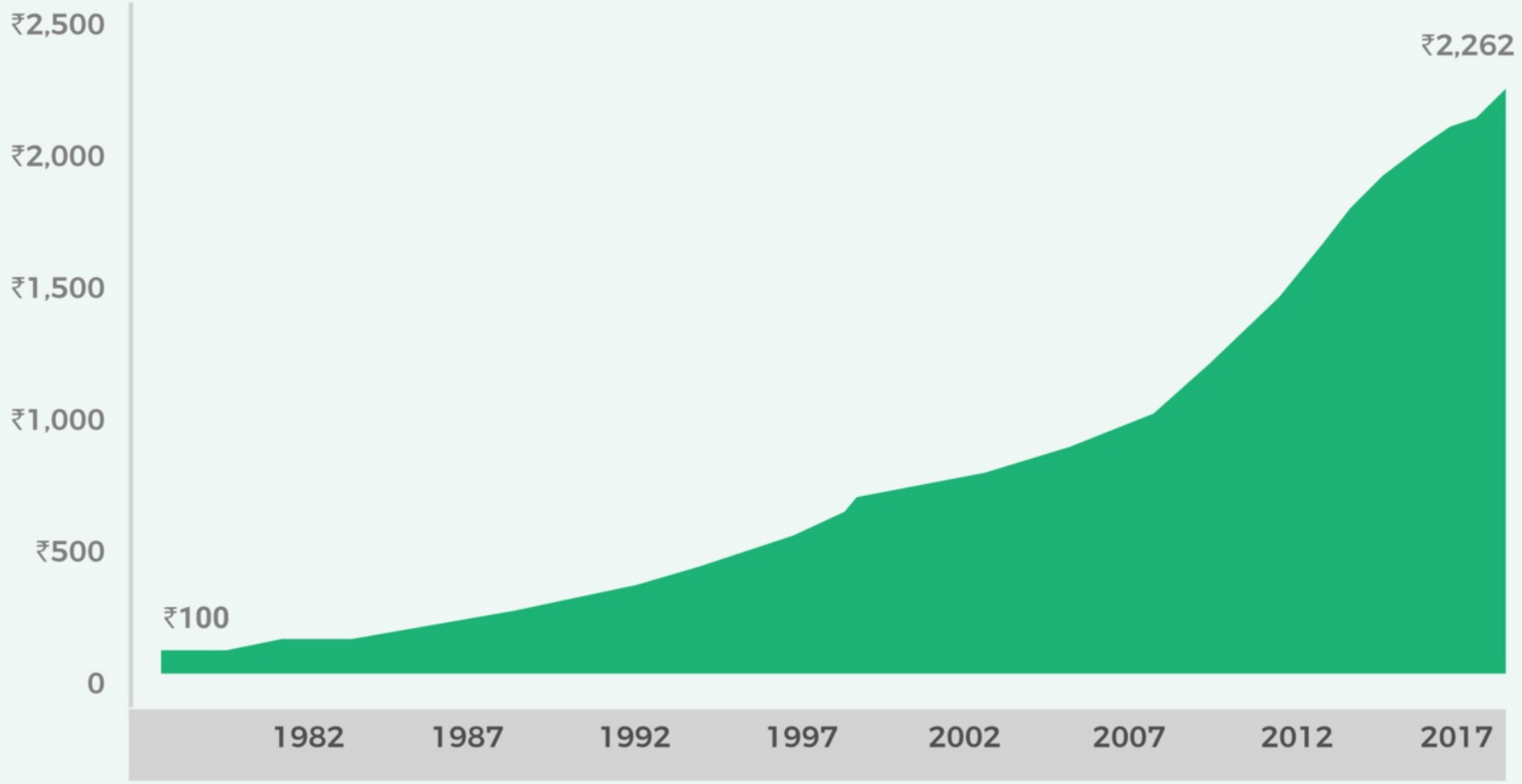
A little delay in your investments can have a big effect on your returns

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Inflation - The Real Evil

Is there enough saving in your bank?



Prices of consumer products have grown from ₹100 to ₹2,262 in the last 4 decades

GOLD (Price Per 10g)

1977	2020
₹486	₹47,930

PETROL PRICE (Price Per Ltr.)

1977	2020
₹4	₹87

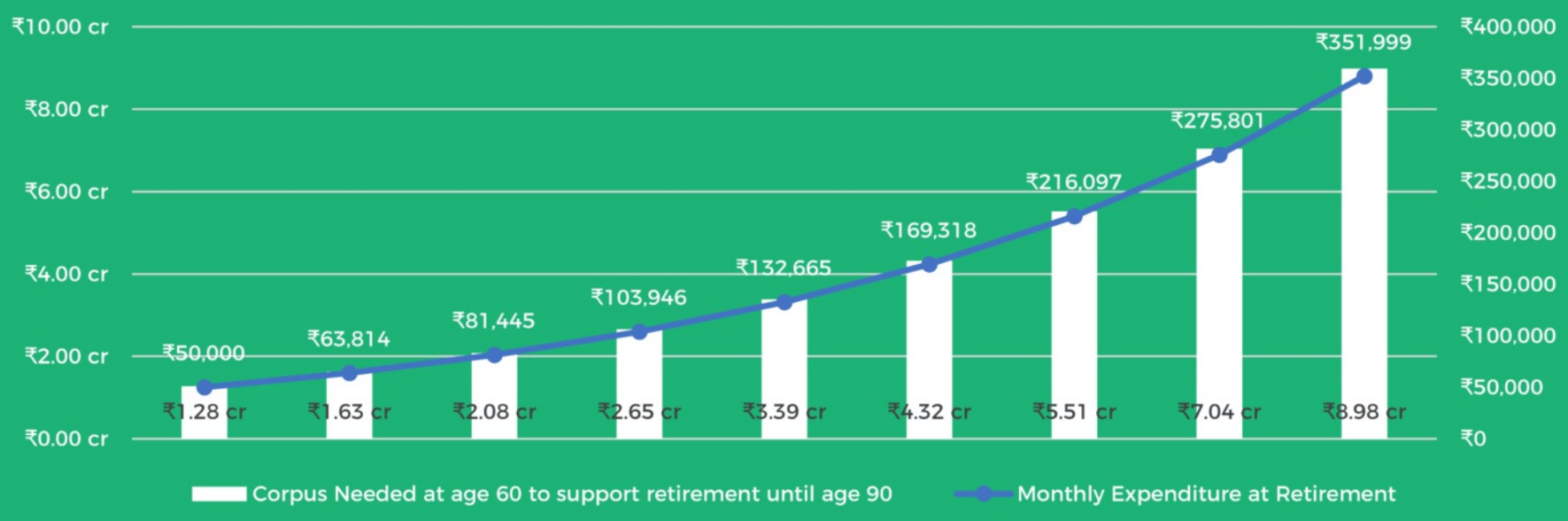
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You Have Dreamt Of A Perfect Retirement But Have You Saved Enough

How much fund do you need for retirement?

Corpus needed at 60 for various expenditure levels



With ₹50K expenses at age 21, you would need ₹8.98 Cr. in savings when you turn 60 to support retirement expenses from (60 years to 90 years) growing at inflation rate of 5% annually.

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Comparing Various Asset Classes

Criteria	Equity	Fixed Deposit	Property	Comm-odities	Cash
Return Potential	Above Inflation	Near Inflation	Above Inflation	Near Inflation	Below Inflation
Risk	High	Low	High	High	Nil
Ease of Withdrawal	Easy	Easy	Very Difficult	Difficult	Very Easy
Can one invest small amounts?	Yes	Yes	No	Yes	NA
Can one invest every month/year?	Yes	Yes	No	Yes	NA
Complexity	High	Low	High	High	Nil

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Challenge

High Returns Come With High Risk



Solution

1. Diversify in the short term

2. Invest for a longer term

(More Than 5 Years)

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Solution 1: Diversify in the short term

Do Not Put All Your Eggs In The Same Basket

Variability in returns of assets

Asset Class Returns



It is advisable to invest in a diversified portfolio because of the fluctuation in the performance of various asset classes.

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Solution 2: Invest for a longer term

The Wait Is Worth Always!

By when do equity returns turn positive?

Equity returns over years (In Fig.)

Years	Returns After											
Period	1	2	3	4	5	6	7	8	9	10	11	12
1994	0.0%											
1995	-23.2%											
1996	3.5%	-10.8%										
1997	15.1%	9.1%	-2.9%									
1998	-17.6%	-2.6%	-0.6%	-6.8%								
1999	78.7%	21.4%	19.2%	15.1%	6.1%							
2000	-21.2%	18.7%	5.1%	7.5%	6.7%	1.0%						
2001	-15.9%	-18.6%	5.8%	-0.6%	2.4%	2.5%	-1.6%					
2002	4.2%	-6.3%	-11.6%	5.4%	0.3%	2.7%	2.8%	-0.9%				
2003	73.8%	34.6%	15.1%	4.7%	16.5%	10.0%	10.7%	9.8%	5.5%			
2004	10.6%	38.7%	26.1%	14.0%	5.8%	15.5%	10.1%	10.7%	9.9%	6.0%		
2005	34.1%	21.8%	37.1%	28.0%	17.7%	10.1%	18.0%	12.8%	13.1%	12.1%	8.3%	
2006	41.3%	37.6%	28.0%	38.2%	30.6%	21.4%	14.1%	20.7%	15.7%	15.6%	14.4%	10.7%
2007	53.3%	47.2%	42.7%	33.9%	41.1%	34.1%	25.5%	18.4%	23.9%	19.0%	18.6%	17.3%
2008	-50.6%	-13.0%	2.3%	9.4%	9.7%	18.4%	16.3%	11.7%	7.4%	13.0%	9.8%	10.3%
2009	72.5%	-7.7%	9.3%	16.5%	19.9%	18.3%	25.0%	22.2%	17.2%	12.6%	17.5%	14.0%
2010	17.7%	42.5%	0.1%	11.3%	16.8%	19.5%	18.2%	24.0%	21.7%	17.2%	13.1%	17.5%
2011	-24.7%	-5.9%	15.2%	-6.8%	3.0%	8.5%	11.9%	11.7%	17.3%	16.0%	12.6%	9.3%
2012	28.3%	-1.7%	4.4%	18.3%	-0.6%	6.8%	11.2%	13.8%	13.4%	18.4%	17.0%	13.9%
2013	5.9%	16.6%	0.8%	4.8%	15.7%	0.4%	6.7%	10.5%	12.9%	12.7%	17.2%	16.1%
2014	31.5%	18.0%	21.3%	7.7%	9.6%	18.2%	4.4%	9.5%	12.6%	14.6%	14.3%	18.3%
2015	-3.9%	12.4%	10.2%	14.5%	5.3%	7.3%	14.8%	3.3%	7.9%	10.9%	12.8%	12.6%
2016	2.7%	-0.6%	9.1%	8.3%	12.0%	4.8%	6.6%	13.2%	3.2%	7.4%	10.1%	11.9%
2017	27.6%	14.5%	8.0%	13.4%	11.9%	14.5%	7.8%	9.0%	14.7%	5.4%	9.1%	11.5%
2018	4.1%	15.2%	10.9%	7.0%	11.5%	10.6%	12.9%	7.4%	8.5%	13.6%	5.3%	8.7%
Max Returns	78.7%	47.2%	42.7%	38.2%	41.1%	34.1%	25.5%	24.0%	23.9%	19.0%	18.6%	18.3%
Min Returns	-50.6%	-18.6%	-11.6%	-6.8%	-0.6%	0.4%	-1.6%	-0.9%	3.2%	5.4%	5.3%	8.7%

Equity returns over years (In Graph)

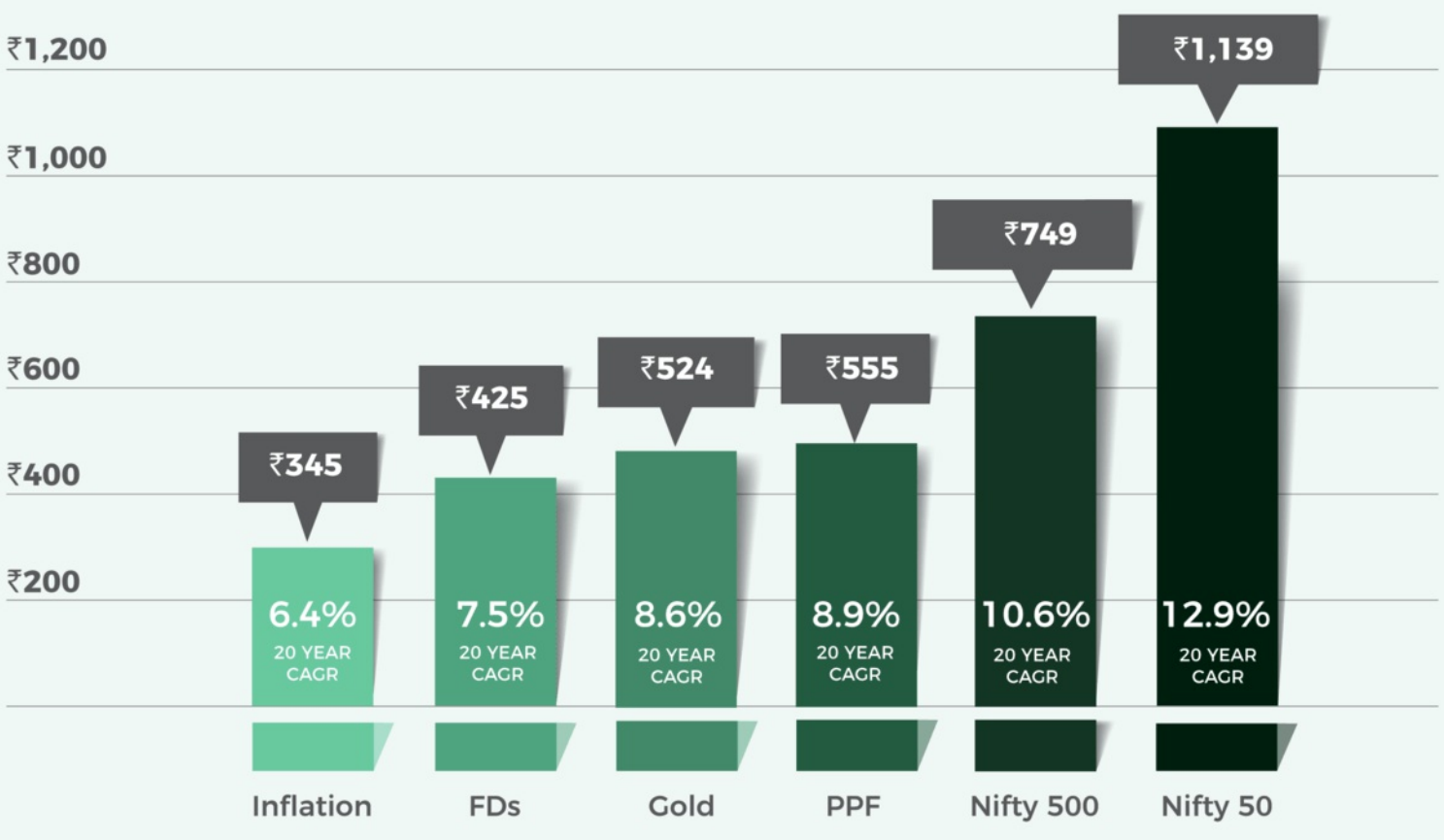


In Mutual Funds, the longer the duration of an investment, lesser is the risk involved. In other words, Mutual Funds can assure guaranteed returns in a longer run.

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Have You Made The Right Investments?



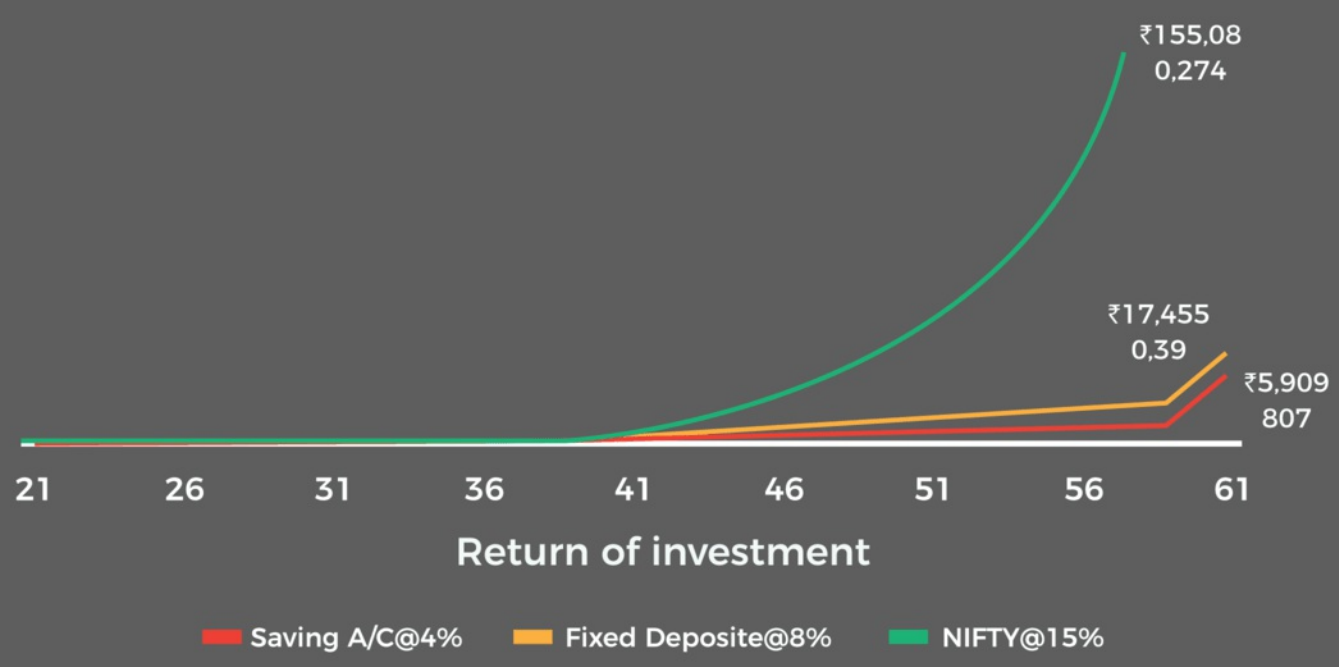
Source: BSE India & Handbook of Statistics on Indian Economy, RBI, NJ Research, Period: Mar 2004 to March 2019.
Average performance of 58 diversified equity funds.

Growth on ₹100 provided by different investments in last 20 years.

Equities have provided with the best return on investments in the past 15 years.

Equities Vs. Fixed Deposits Vs. Savings A/c

Investing ₹5000/month over 40 years across saving a/c, fixed deposits & equities



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For a perfect investment

MUTUAL FUNDS

Sahi Hai

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Mutual Funds Kyu Sahi Hai?

- Managed by domain experts
- Tax saving investment
- Reduces volatility due to diversified holdings
- Small minimum investment size
- Offers liquidity or the ability to buy/sell on demand
- Regulated by SEBI
- Diversification across various asset classes

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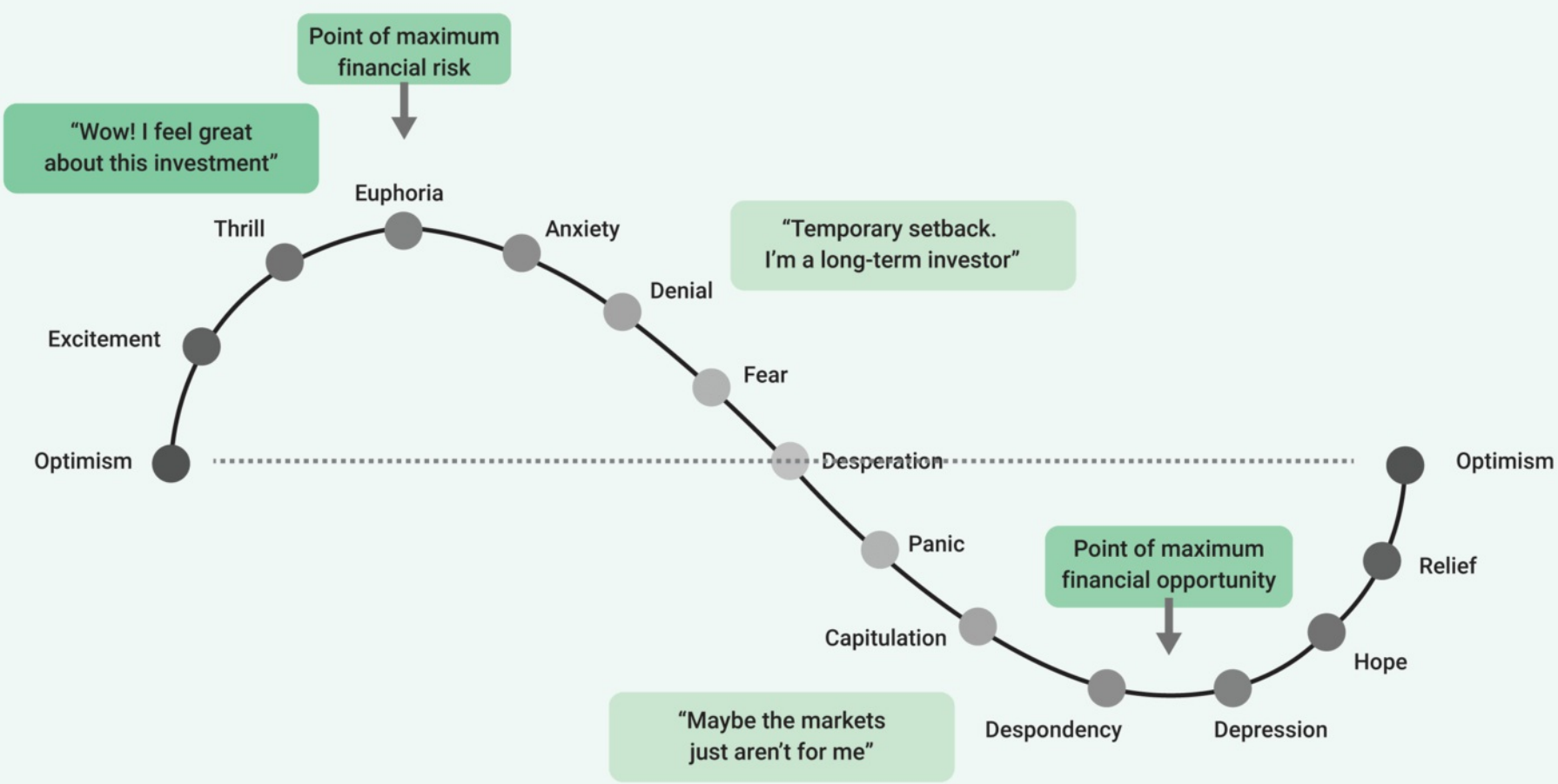
Better alternatives for your traditional investments

Traditional Investments	Mutual Funds
Savings Account	Liquid Fund
Fixed Deposit	Debt Fund
Recurring Deposit	SIP
Equity Shares & PMS	Diversified Equity Fund
Tax Saving LIC, PPF, NSC	ELSS
Physical Gold	Gold ETF / Gold FoF

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HOW DO PEOPLE INVEST?



A falling market brings in bigger opportunities.

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SIP – The Unsung Hero

What is SIP?

SIP is a periodic automatic investment in Mutual Funds.



Mr. X



Mr. Y



Mr. Z

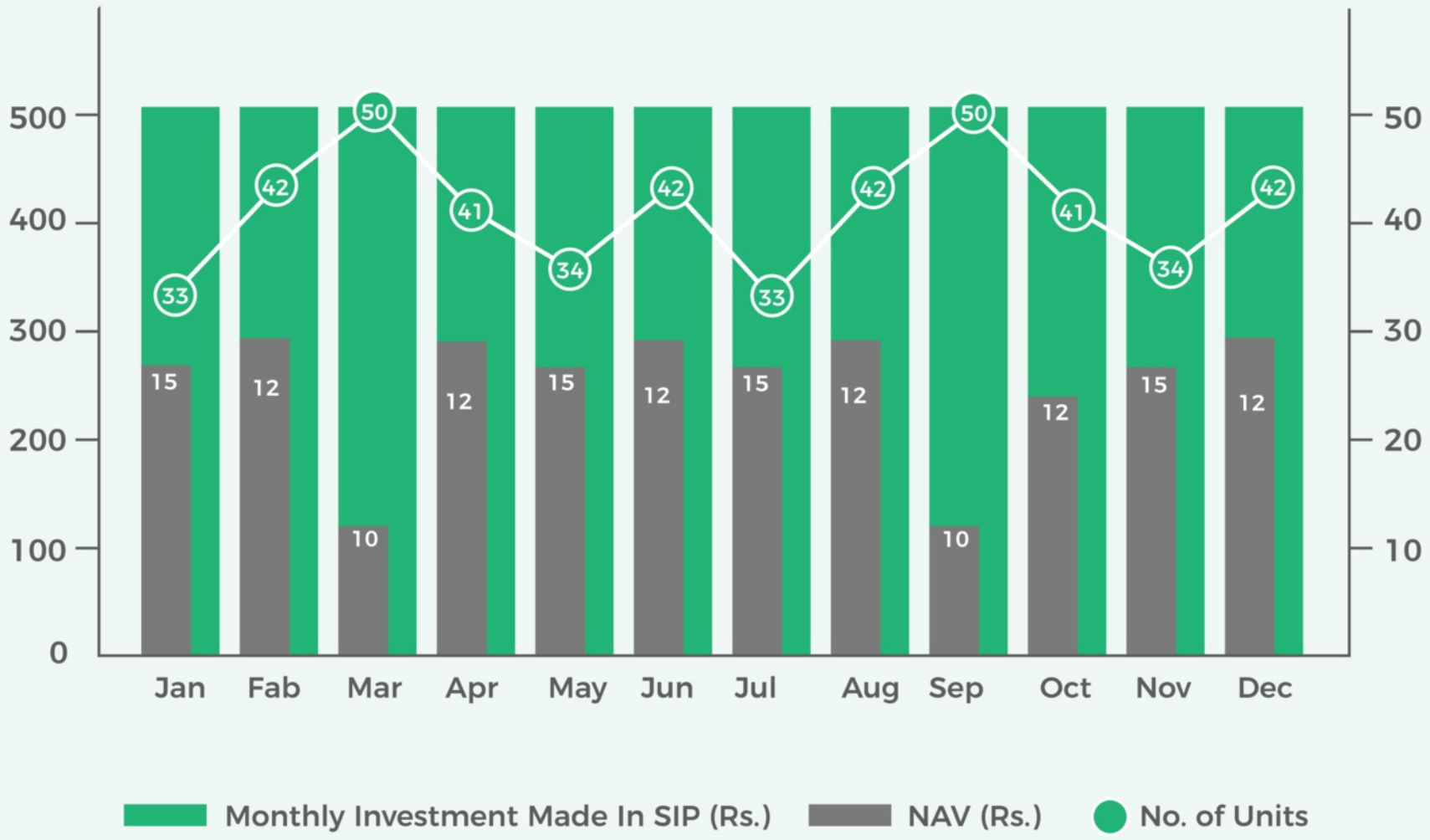
	Mr. X	Mr. Y	Mr. Z
MONTHLY INVESTMENT	₹10,000	₹10,000	₹10,000
INVESTMENT TENURE	30	25	20
INVESTED AMOUNT	₹30 Lakh	₹30 Lakh	₹24 Lakh
VALUE OF INVESTMENT	₹3.52 Crore	₹1.89 Crore	₹99.19 Lakh
INVESTMENT GROWS BY	9.80 times	6.32 times	4.16 times

With the power of compounding the return on investment almost doubles every 5 years.

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Power of Rupee Cost Averaging



When you invest a fixed sum in SIP on a regular basis, whenever the market is on a downtrend you are allocated more number of units against your investment and this compensates for the losses that you suffer when the market is not in your favour, this way your cost gets averaged out and the risk of loss is reduced.

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3 Steps For A Successful Investment



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STEP 1

Select your goals

Understanding and prioritizing your goals is the first step towards a right investment.

HOME

CAR

TRAVEL

LIFESTYLE

JOB BREAKS

EDUCATION

MARRIAGE

RETIREMENT

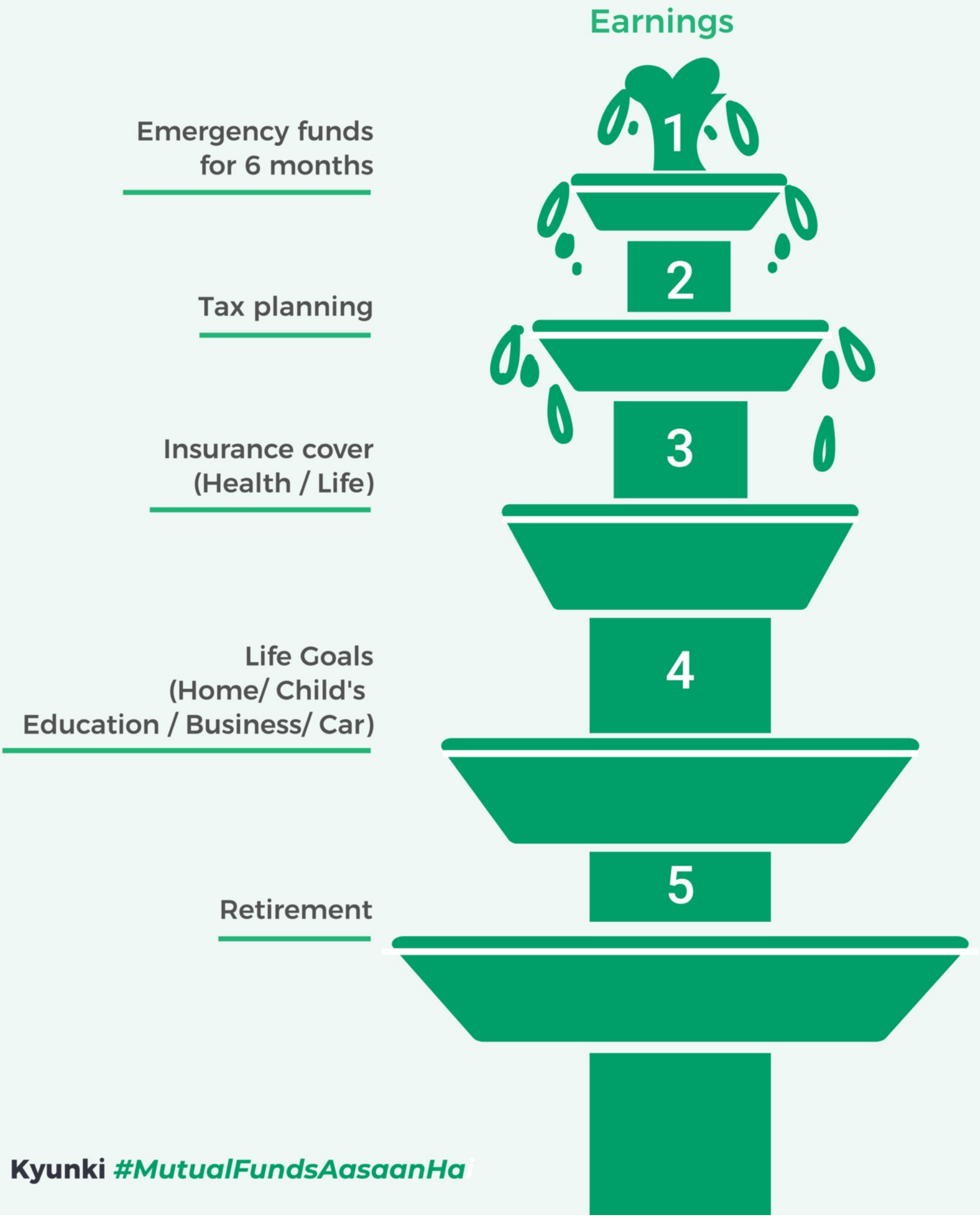
WEALTH ACCUMULATION

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STEP 2 Prioritise your goals

Investing as per your goals is the next and most critical step to make a successful investment. Allocate your funds in the right order as shown below for the right returns.



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STEP 3

Choose the right financial product

Introducing

MintPacks



Experts have curated these high performing mutual funds to suit your financial goal

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LIFE STAGES

20



TAX SAVER



WISHLIST



EMERGENCY

30



CHILD



MONEY BOOSTER (LONG TERM)



DREAM HOME

40



RETIREMENT



STABLE RETURNS

50



ALL SEASON



MONEY BOOSTER (SHORT TERM)



SHARIAH



MONEY BOOSTER (MEDIUM TERM)



GOLD



GLOBAL

60

70



SENIOR CITIZEN

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Name : SUSHIL KUMAR

Contact : 9992340149

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