

Financial Plan Includes:

Investment Advice

Analyze your current investment strategy relative to your goals, risk taking capacity and time period.

- Helping you to follow goal-based investments where systematic, periodical Investments are made in one or multiple investment instruments as per your risk profile.
- Develop a personalized asset allocation for financial goals.
- Monitor performance of investment products and portfolios.
- Estimate corpus required for each goals.
- Help you to understand how your behavior can impact your returns.
- Create an investment strategy to reach your short term, medium term and long term goals.
- Review Investment Portfolios regularly.
- Rebalance & Optimize the Investments portfolio.

Risk Management (Insurance Analysis)

Analyze your current insurance coverage and policies purchased.

- Evaluate insurance need, amount, type and duration based on your age and goals.
- Estimate the current insurance need for yourself and your family.
- Analyze your risk areas and type of protection best suited for the your financial situation and financial goals.



Retirement/ Cash Flow Planning

Analyze your current approach to attain your goals. Provide multiple scenarios to help you towards your goal fulfillment.

- Retirement solutions appropriate to your age.
- Create an strategy for pre-retirement (Accumulation Phase)

“The Most Neglected retirement Goal especially by self-employed or professionals because they don't think about it”

- Estimate & Accumulate retirement corpus.
- Evaluate different retirement products in the market and help you to choose best one.
- Analyze current cash flow and estimate detailed future cash flows for retirement income.

“ A financial goal varies person to person. Your current age, income, wealth you created or inherited determines your goals.”



Mutual Funds Advisory

Analyze your current Mutual Funds investment as per your goals, risk profile and time period.

- Manage your mutual funds portfolios
- Create Diversified Portfolios for each goals.
- Assist you to buy low-cost mutual funds.

Tax Planning

Analyze your current income tax liability and estimate future tax positions.

- Review Tax returns to develop a strategy in conjunction with your financial goals.
- Reduce tax burden through tax deferred strategy.

“ A journey starts with a roadmap”



- ♦ Zero Commission Financial Advice
- ♦ Mutual Funds Direct Plan Investments
- ♦ Low cost Investment Portfolios
- ♦ Not Pushing any Financial Products
- ♦ SEBI Registered Investment Adviser
- ♦ CERTIFIED FINANCIAL PLANNER^{CM}