

# TAKE CARE OF YOUR MONEY. IT WILL TAKE CARE OF YOU.

Let's find out where, when and how to  
take care of your hard earned money.



# 3 Most Critical Areas of **PERSONAL FINANCE**



## **COVERING RISKS**

Health, life & assets  
are to be insured with  
adequate amount  
of cover



## **PLANNING GOALS**

Prioritizing, setting  
targets and then  
starting early to  
invest - is the key



## **ALLOCATING ASSETS**

Different asset  
classes are suitable  
for different horizons  
and risk appetites



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## Managing money when you are a BACHELOR

- ✓ You've less or no financial dependents
- ✓ Mandatory expenses are lesser
- ✓ Higher risks can be taken
- ✓ Long term investment is the way to go

### Top most priorities should be

- ✓ SIP investment in equity MF
- ✓ Health insurance (self)



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# Managing money when you are a MARRIED

- ✓ Now you're financially dependent
- ✓ There's an increase in expenses
- ✓ Moderate risks can be taken
- ✓ Time to start planning for goals

## Top most priorities should be

- ✓ SIP investment (Goal-wise)
- ✓ Health insurance (Family)
- ✓ Life insurance cover



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## Managing money when you become PARENT

- ✓ Now you've more financial dependents
- ✓ Further increase in expenses
- ✓ Asset allocation becomes important
- ✓ Goals are now short / mid / long-term

### Top most priorities should be

- ✓ SIP investment (with step-up facility)
- ✓ Top-up health insurance (Family)
- ✓ Increase life insurance cover amount



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# Managing money when you are a **RETIRED**

- ✓ At this stage regular income stops
- ✓ Probable rise in medical expenses
- ✓ Conservative risk profile is preferred
- ✓ Regular cashflow is required now

## Top most priorities should be

- ✓ Start taking money out through SWP
- ✓ Re-align & review portfolio regularly
- ✓ Consider estate / legacy planning



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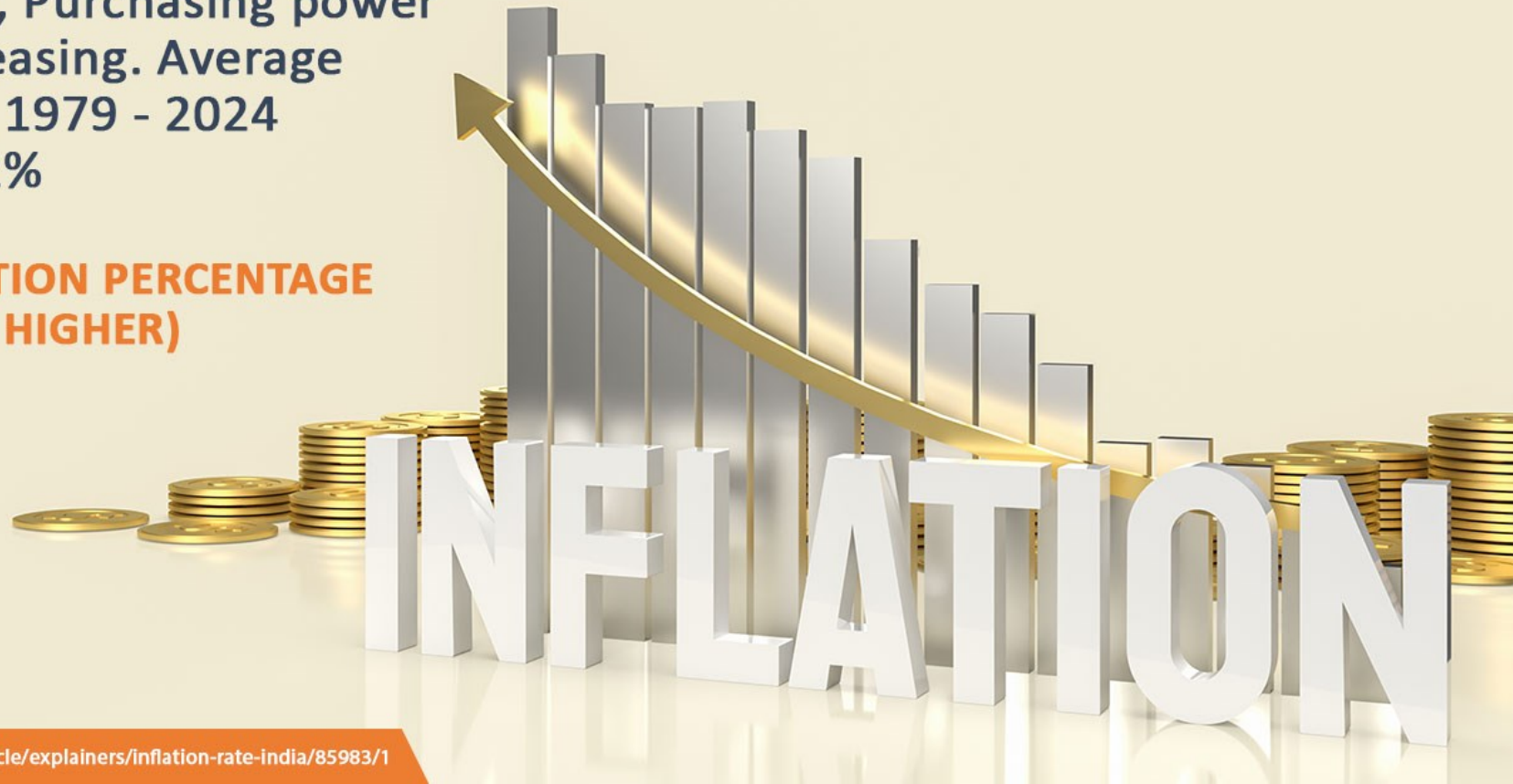
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# It all must start with beating **INFLATION**

Due to inflation, Purchasing power is steadily decreasing. Average inflation during 1979 - 2024 period was 7.52%

**(LIFESTYLE INFLATION PERCENTAGE COULD BE MUCH HIGHER)**



Source: <https://www.forbesindia.com/article/explainers/inflation-rate-india/85983/1>



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# WHICH ASSET CLASS CAN BEAT INFLATION IN LONG TERM?

(Value Of RS. 10 Lacs Invested in 2007 and Now in 2024)



**Equity**

**₹141.40 Lacs**

14.14 Times return in 18 Years

**Gold**

**₹79.59 Lacs**

7.96 Times return in 18 Years

**FD**

**₹29.35 Lacs**

2.93 Times return in 18 Years

\*Assumed rate : 6.50% (Current 5 Year SBI FD rate) # Return is based on avg. gold price FY wise ^ MF returns based on average return (17.78%) of top 15 performing funds in last 18 years as of March 2024

Mutual Fund Investments are subject to market risks. Please read all scheme related documents carefully before investing.



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# WHY **MUTUAL FUND** IS A SMART CHOICE TO BEAT INFLATION?

- \* Enables **long-term** wealth creation
- \* Offers flexibility and **liquidity**
- \* Power of **compounding**
- \* **Tax saving** U/S 80C with ELSS
- \* Helps in achieving financial **goals**
- \* **Managed** by a team of experts



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# MUTUAL FUND

makes it easy to  
invest in different

## ASSET CLASSES



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# CHOOSING RIGHT ASSET CLASS DEPENDS ON YOUR **RISK PROFILE** (along with investment horizon)

How much risk can you  
afford to take financially?

**RISK CAPACITY**

How much risk do you  
need to take, in order  
to achieve your goal?

**RISK REQUIRED**

How much risk do you want  
to take or can you  
tolerate emotionally?

**RISK ATTITUDE**



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# DO YOUR RISK PROFILING & CHOOSE MUTUAL FUND SCHEMES ACCORDINGLY

## EQUITY FUND

**22.57%** average  
return in last 10 Years

Average return as on 31<sup>st</sup> March, 2024 of  
Top 20 selected Equity MF Schemes

## HYBRID FUND

**14.45%** average  
return in last 10 Years

Average return as on 31<sup>st</sup> March, 2024 of  
Top 20 selected Hybrid MF Schemes

## DEBT FUND

**8.45%** average  
return in last 10 Years

Average return as on 31<sup>st</sup> March, 2024 of  
Top 20 selected Debt MF Schemes

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# 2 MAJOR WAYS

to invest in Mutual Funds



Choose your way as per availability  
of surplus funds and goal planning.



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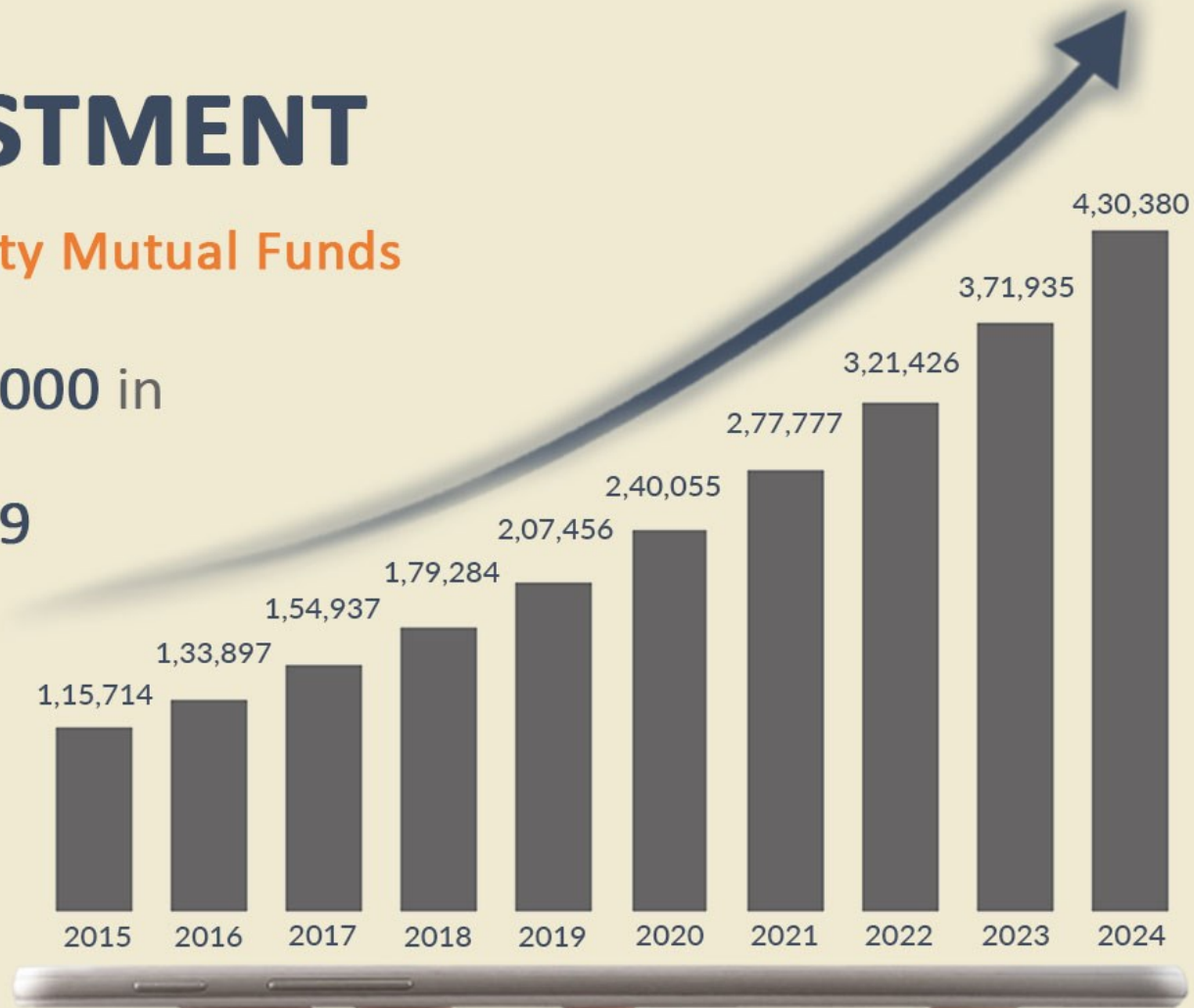
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# LUMPSUM INVESTMENT

## 10 Years of performance in Equity Mutual Funds

If you have invested **Rs.10,00,000** in Equity mutual funds in 2015,  
Today its value is **Rs. 42,80,529**  
At **16.82% CAGR\***

\*Average of 208 Equity Schemes as on 31<sup>st</sup> March, 2024



Mutual Fund Investments are subject to market risks. Please read all scheme related documents carefully before investing.



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# SIP INVESTMENT

## 10 Years of performance in Equity Mutual Funds

If you had been investing **Rs. 10,000/** month in equity mutual funds since 2015, today its value is **Rs. 28,77,376**  
At **16.67% CAGR\***

\*Average of 207 Equity Schemes as on 31<sup>st</sup> March, 2024



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# BENEFITS OF SIP



**DISCIPLINED  
INVESTMENT**

**FLEXIBLE AMOUNT  
AND TENURE**

**BENEFIT OF  
COMPOUNDING**

**WITH SIP INVESTMENT YOU NEED NOT TO WORRY ABOUT MARKET TIMING**

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By investing Rs. 36 Lakhs extra, you can accumulate

**EXTRA WEALTH OF RS 1.62 CRORE**



## SIP

SIP per Month	Rs. 10,000
Assumed Return	15%
Investment Period	25 YEARS
Wealth Created	Rs 2.76 CR

## Top Up SIP

SIP per Month	Rs. 10,000*
Assumed Return	15%
Investment Period	25 YEARS
Wealth Created	Rs 4.38 CR

\*SIP investment amount is increased by Rs 1,000/month every year

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Life's critical goals, like your CHILD'S FUTURE  
can be achieved through SIP



## HIGHER EDUCATION

Present Cost	Rs. 15,00,000
Goal Inflation	7%
Future Cost	Rs. 29,50,727
Assumed Return	12%
Required SIP	Rs. 13,171

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Another such critical goal is your **RETIREMENT**

Retirement is wonderful if you have two essentials –  
**much to live on and much to live for.**



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# Why should you worry about **RETIREMENT?**

- \* Decreasing Govt. Schemes Return
- \* Increased Life Expectancy
- \* Higher Medical Expenses
- \* Tendency to Retire early
- \* Increased Cost of Living
- \* Nuclear Families



**Retirement is a goal, which cannot be postponed or compromised**



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# Who acted smarter for **RETIREMENT?**

Started @ Age of	SIP Amount (per month)	Expected Wealth @ Age of
30	10,000	3.08 Crore
35	15,000	2.55 Crore
40	20,000	1.84 Crore

\*Assumed return : 12% CAGR

**To start saving for  
retirement right time  
to start SIP is now!**

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# SIP OF RS.10,000/- STARTED IN AUG 2008 & REDEEMED IN AUG 2013

Amount Invested	Rs.6,00,000/-
Avg SIP Return*	4.58%
Return Value (Investment redeemed on Aug 2013)	Rs.6,73,724/-
Return Value^ (Redeemed money is reinvested)	Rs.15,70,880/-

^ it is assumed that value of stopped SIP grows @ 8% CAGR from Aug 2013 to March 2024.

\*Avg SIP return of 164 equity funds. Investment in securities and other investment products is subject to market risks, read all the related terms and documents carefully before investing.



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# SIP OF RS.10,000/- STARTED IN AUG 2008 & **CONTINUED** TILL MARCH 2024

Amount Invested	Rs.18,70,000/-
Avg SIP Return*	15.94%
Return Value	Rs.73,64,031/-
By Investing Rs 12.70 Lakh extra; You can accumulate extra wealth of Rs.69.98 lakhs	

\*Avg SIP return of 164 equity funds as on March 2024.

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Those who jump off the roller coaster **INCURS THE LOSS**

Those who shows patience, enjoy the ride.

# DON'T STOP YOUR SIP WHEN MARKET IS DOWN



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# CORRECTION IN MARKET IS THE CORRECT TIME TO BUY

Peak Date	Sensex High	Bottom Date	Sensex Low	% Fall from High	Returns (in %)	
					1 Yr	3 Yrs
Sep 16	29045	Nov 16	25765	-11.29	30.26	16.34
Jan 18	36283	Mar 18	32596	-10.16	17.13	13.99
Aug 18	38896	Oct 18	35169	-10.60	7.12	13.00
Jan 20	41952	Mar 20	25981	-38.07	94.66	30.64
Oct 21	61766	Jun 22	51360	-16.85	23.41	-
Dec 22	63284	Mar 23	57527	-9.10	25.98	-

Source: ICRA



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# SAVE TAX upto

## Rs. 46,800/- U/S 80C

(Application for a resident Individuals in highest tax bracket with income upto Rs. 50 Lakhs for the FY 2019-20)

Get dual benefits of **Wealth Creation** and **Tax Saving** with **ELSS** which also offers **least lock-in period** (3 yrs) among alternatives available.



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# Get dual benefits of WEALTH CREATION & TAX SAVING with ELSS

Investment Option	Lock-in Period	Return CAGR P.A	Tax Status On Return
PPF	15 Years	7.10%^	Tax Free
NSC	5 Years	7.70%#	Taxable
BANK FD	5 Years	6.50%##	Taxable
PO DEPOSITS	5 Years	7.50%#	Taxable
ELSS	3 Years	16.20%&	Taxable**

#Rates applicable as on 1st Jan 2024. ## 5 Year Rate offered by SBI Term Deposit. & For calculation purpose, we have taken only those schemes which have completed atleast 22 years as on 31<sup>st</sup> May 2024. 16.20% is the average returns delivered by these 10 schemes since 1<sup>st</sup> April 2003.

\*\*Tax at the rate of 10% (without identification benefits) on long term capital gains exceeding Rs. 1 Lakh from equity mutual funds.

^PPF rates are taken on actual basis from FY 2003-04 to till date.

Investments in Mutual Fund are subject to market risk. Past performance may not sustain future. Please read offer documents carefully before investing in any scheme.



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# Wealth creation possibilities in PPF vs ELSS

(by investing Rs. 1.5 Lacs/year between 1<sup>st</sup> Apr 2003 to 31<sup>st</sup> March 2024)



For calculation purpose, we have taken only those schemes which have completed atleast 22 years as on 31<sup>st</sup> May 2024. 16.20% is the average returns delivered by these 10 schemes since 1st April 2003. \*\*Tax at the rate of 10% (without identification benefits) on long term capital gains exceeding Rs. 1 Lakh from equity mutual funds. ^PPF rates are taken on actual basis from FY 2003-04 to till date.

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# 3 reasons to get adequate amount of **HEALTH INSURANCE COVER**

**MEDICAL INFLATION IS MUCH  
HIGHER THAN YOU THINK**

**HOSPITALIZATION COST  
CAN DISRUPT WEALTH CREATION**

**CLAIM TAX DEDUCTION  
UNDER SECTION 80D**



Insurance is a subject matter of solicitation



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# Benefits of Adequate TERM COVER

## PROTECTION

Get higher cover in a cost effective way

## SIMPLICITY

Term insurance policy is easy to understand

## TAX SAVING

Get deduction on taxable income  
U/S 80C



Insurance is a subject matter of solicitation



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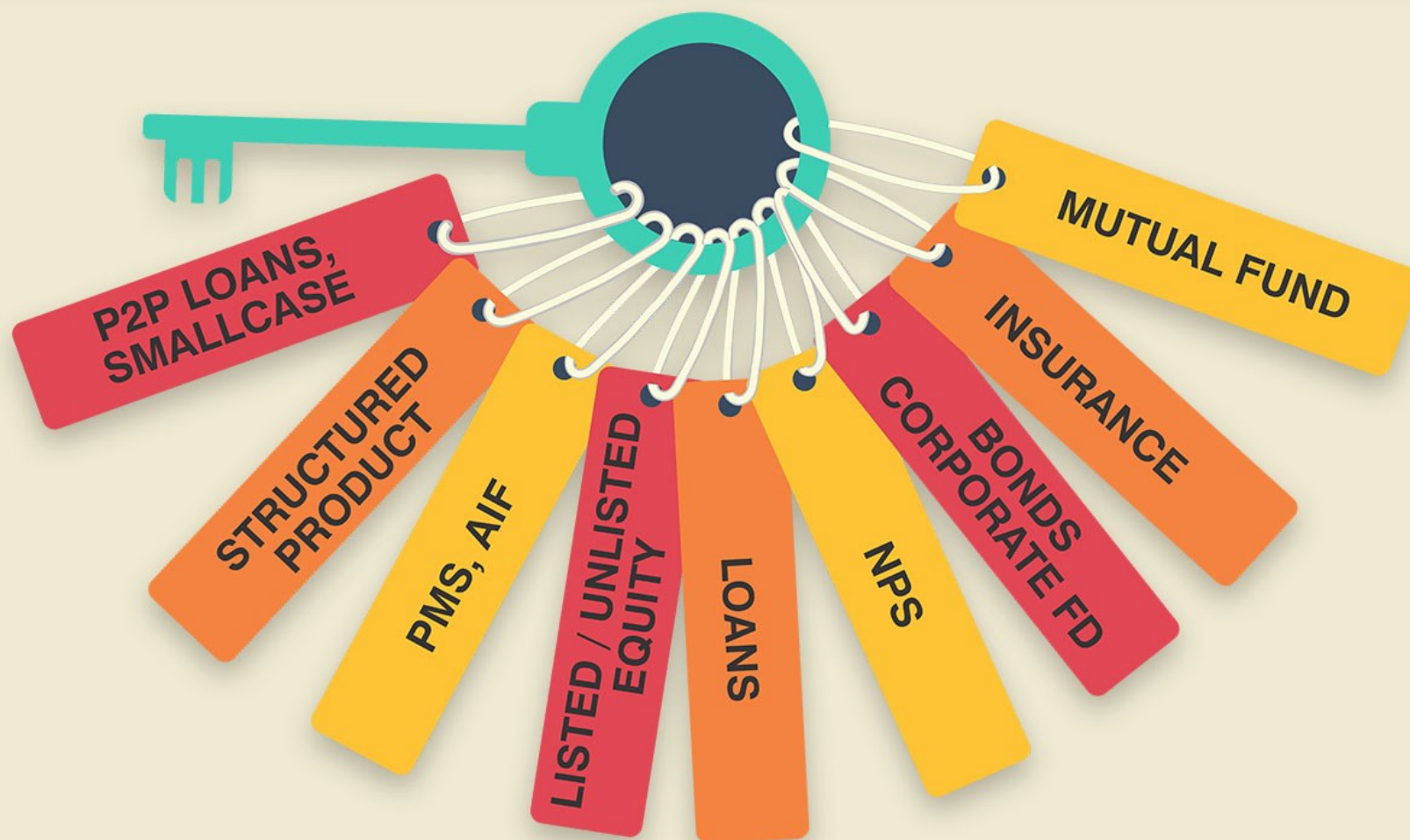
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# SUITABLE PRODUCT = RIGHT PRODUCT



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The ultimate goal is to always stay  
**HEALTHY, WEALTHY & HAPPY**

*Thank You*



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