

COMPREHENSIVE FINANCIAL PLANNING

- ✓ **Goal Setting and Feasibility Analysis**
- ✓ **Risk Profiling**
- ✓ **Existing Investments Review**
- ✓ **Investments Planning**
- ✓ **Emergency Fund**
- ✓ **Insurance Planning**
- ✓ **Loan Planning**
- ✓ **Tax Saving**
- ✓ **Cash flows projections**
- ✓ **Financial Plan for your family**

Comprehensive Financial Planning

Includes

- 1. Goal Setting and Feasibility Analysis** - Assisting you in converting your dreams into measurable financial goals and analysing the feasibility of achieving those goals.
- 2. Risk Profiling** - Based on your current financial status, obligations, age combined with psychometrics, we determine the risk taking appetite for your family.
- 3. Existing Investments Review** - In depth analysis of all existing investments including Mutual Funds, Insurance Products, Public Provident Fund, NPS, Bank Deposits/Instruments and other financial schemes (except stocks) giving you concrete advice on each of them.
- 4. Investments Planning and Recommendations** - A solid investment plan in order to achieve your goals with asset allocation and investment recommendations tailored as per your specific risk taking appetite. We also utilize your existing investments optimally.
- 5. Emergency Fund** - Action plan to set aside an adequate amount of money for emergencies based on your financial obligations.
- 6. Insurance Planning** - Identifying the key risks and recommending an appropriate life and disability insurance coverage along with recommendations on some of the best policies out there.
- 7. Loan Planning** - Telling you the optimal amount of loan you need to take in order to achieve goals like buying a house, so that it doesn't burden you.
- 8. Tax Saving** - Helping you reduce your tax burden under section 80C and 80CCD with appropriate investments considering your risk profile and your goals.
- 9. Cash flows projections** - Next 12 months cash flow projections to help you keep up with the plan.
- 10. Financial Plan for your family** - We don't charge separately for a couple. We understand that you have common goals as family and we create a single plan considering both of you.

Engagement period for the service will be 7 days from the date of subscription

Excludes

- Tips or any kind of advice on stocks and non financial instruments.
- Facility or assistance to execute the plan
- Active monitoring of the investment portfolio
- Plans for more than one scenario. Additional scenarios are considered as re-planning and charged accordingly.
- Anything that is not mentioned explicitly in the "includes" section.

Price

Rs. 11,900/- for one time financial planning, which will include following:

- 1 introductory session
- 1 data verification and goal finalization session
- 1 final call to present the comprehensive financial plan
- Delivery of comprehensive financial plan to the customer in PDF format and an action plan in excel format

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Replanning

If you need to change your goals, or if your risk profile changes, or if you happen to make additional investments against the plan or you miss implementing the plan due to some obligations, no worries. We've got you covered. You can avail our replanning service at a discounted rate.

Engagement period for the service will be 7 days from the date of subscription.

Price: INR. 8,900/-

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Rebalancing (recommended on a yearly basis)

Your income might change slightly on a yearly basis, time left to achieve your goals changes and the market situation definitely changes. We recommend a yearly rebalancing of the investment portfolio to adjust the investments based on all these changes.

Engagement period for the service will be 7 days from the date of subscription.

Price: 5,900/-

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Portfolio Review (recommended on a quarterly basis)

In case market changes unexpectedly or you happen to make unplanned investments and you need assistance in identifying the weak spots in your portfolio, we're there for you. You can avail our portfolio review service to seek advice on whether to hold or sell any particular investment in your portfolio.

Engagement period for the service will be 7 days from the date of subscription

Price: 1,450/- per review

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