

# NOBODY PLANS TO FAIL, BUT MANY FAIL TO PLAN

Right decisions at right time makes a lot of  
positive difference in your wealth journey



# HERE ARE A FEW TIPS THAT WILL STRENGTHEN YOUR FINANCIAL PLAN



## Tax Planning

Minimize your tax outgo | Maximize your returns | Align with long term financial goals



## Retirement Planning

Inflation adjusted regular cashflow | Medical & other emergencies are to be taken care of



## Asset Allocation

Diversification reduces risk | Different asset classes are suitable for different horizons & risk appetites



## Adequate Cover

Health, life and assets are to be insured | Under-insurance is as risky as no insurance



## Estate Planning

Distribution of wealth is equally important as accumulation of wealth | Make 'will' for a smooth transfer of assets

# INVEST DIFFERENTLY AT DIFFERENT STAGES

## BACHELOR



- \* No financial dependents
- \* Lesser expenses
- \* Can take higher risk
- \* Long term investment

**Topmost Priority**  
SIP investment  
& Health Ins. (Self)

## POST MARRIAGE



- \* Financial dependents
- \* Increase in expenses
- \* Moderate risk profile
- \* Goal planning is must

**Topmost Priority**  
SIP investment, Health  
(Family) & Life Ins.

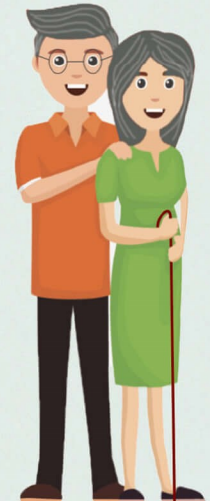
## PARENTS



- \* Financial dependents increase
- \* Further increase in expenses
- \* Asset allocation is must
- \* Children's goals get priority

**Topmost Priority**  
Goal Planning, Health  
(Family) & Life Ins.

## RETIRED



- \* Regular income stops
- \* Rise in medical expenses
- \* Conservative risk profile
- \* Regular cashflow is required

**Topmost Priority**  
Portfolio Design &  
Systematic Withdrawal



# INFLATION

THE BIGGEST HURDLE IN ACHIEVING FINANCIAL GOAL

**DUE TO INFLATION, PURCHASING POWER IS STEADILY DECREASING.  
VALUE OF RS. 1 LAKH IN 1979 IS EQUAL TO RS. 6,000 IN 2019  
(AVERAGE INFLATION DURING THIS PERIOD WAS 6.07%)**



Source: Bloomberg, MOAMC internal analysis, Data as on Mar 31, 2019

**BEAT INFLATION AND ACHIEVE YOUR FINANCIAL GOALS**



# WHICH ASSET CLASS CAN BEAT INFLATION IN LONG TERM ?

VALUE OF ₹ 10 LACS INVESTED  
IN 2004 & NOW IN 2019

\* Assumed rate: 6.85% (current 5 Year SBI FD rate)

# Return is based on avg. gold price FY wise

^ MF return is based on average return (18.51%)

of top 50 performing funds in last 15 years

As of 31st May 2019

Mutual Fund investments are  
subject to market risk.  
Read all scheme related  
documents carefully before investing.







**LONG TERM  
WEALTH  
CREATION**

**TAX SAVING  
U/S 80C  
WITH ELSS**

**OFFERS  
FLEXIBILITY  
& LIQUIDITY**

**ACHIEVE  
FINANCIAL  
GOALS**

**POWER OF  
COMPOUNDING**

**MANAGED  
BY A TEAM  
OF EXPERTS**

**MUTUAL FUND IS MOST CONVENIENT & SMART WAY TO INVEST IN EQUITY**



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# THROUGH MUTUAL FUNDS YOU CAN INVEST IN DIFFERENT ASSET CLASSES



WHATEVER BE THE RISK PROFILE, THERE IS ALWAYS A RIGHT CHOICE



- **Risk Required** is required return to achieve goals due to limited resources
- **Risk Capacity** is the level of risk that you can afford to take
- **Risk Tolerance** is the level of risk that you are comfortable with



## Equity Fund

**18.27% average**

**return in last 10 years**

Average return as on 31<sup>st</sup> May, 2019 of 20 Selected Equity MF Schemes

## Hybrid Fund

**12.24% average**

**return in last 10 years**

Average return as on 31<sup>st</sup> May, 2019 of 20 Selected Hybrid MF Schemes

## Debt Fund

**8.05% average**

**return in last 10 years**

Average return as on 31<sup>st</sup> May, 2019 of 20 Selected Debt MF Schemes

Mutual Fund investments are subject to market risk. Please read all scheme related documents carefully before investing. 11

**DO YOUR RISK PROFILING & ACCORDINGLY CHOOSE MUTUAL FUND SCHEMES**



# TWO MAJOR WAYS TO INVEST IN MUTUAL FUNDS



**CHOOSE YOUR WAY AS PER AVAILABILITY OF FUNDS AND GOAL PLANNING**

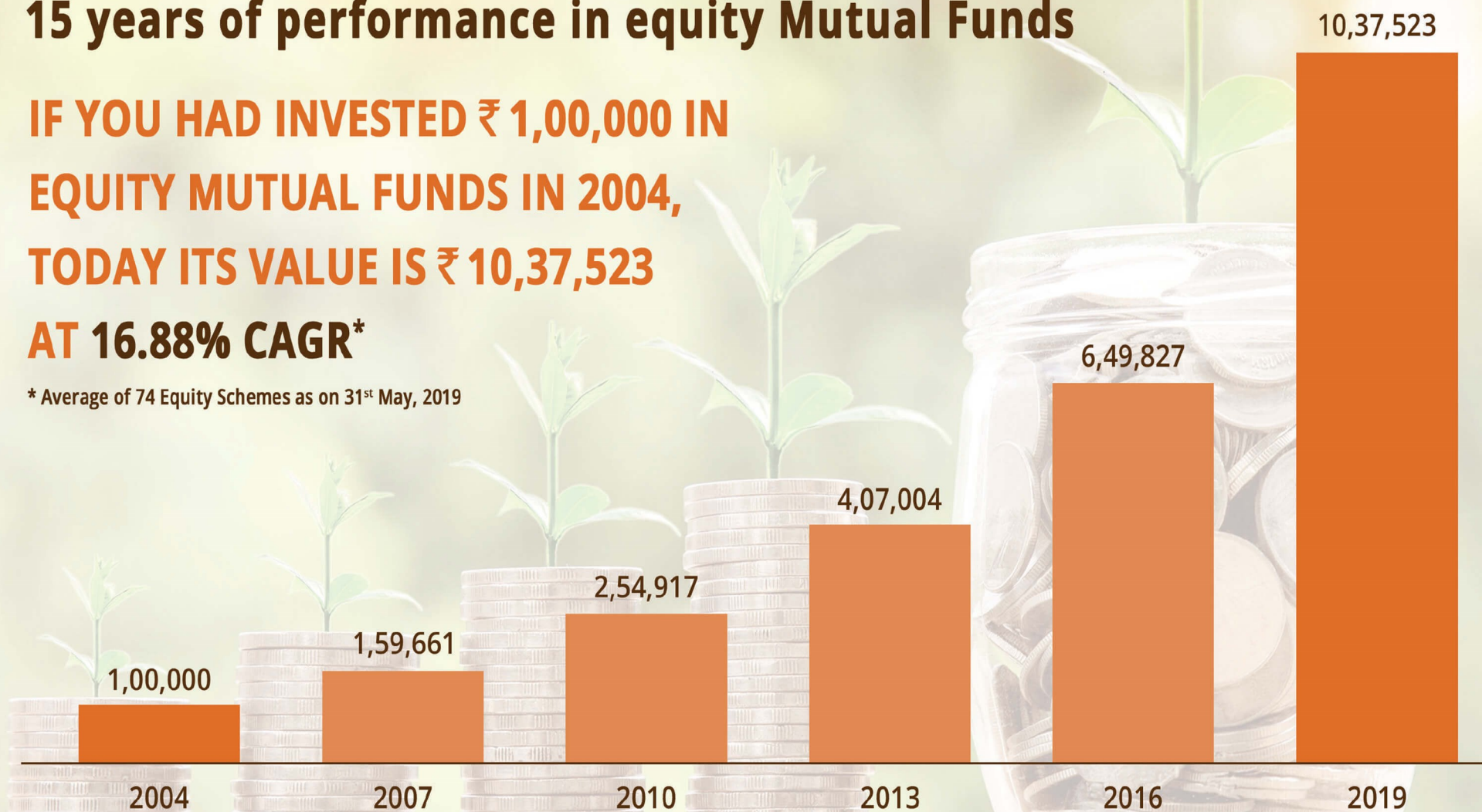


# LUMPSUM INVESTMENT

15 years of performance in equity Mutual Funds

IF YOU HAD INVESTED ₹ 1,00,000 IN  
EQUITY MUTUAL FUNDS IN 2004,  
TODAY ITS VALUE IS ₹ 10,37,523  
AT 16.88% CAGR\*

\* Average of 74 Equity Schemes as on 31<sup>st</sup> May, 2019



Mutual Fund investments are subject to market risk. Read all scheme related documents carefully before investing.

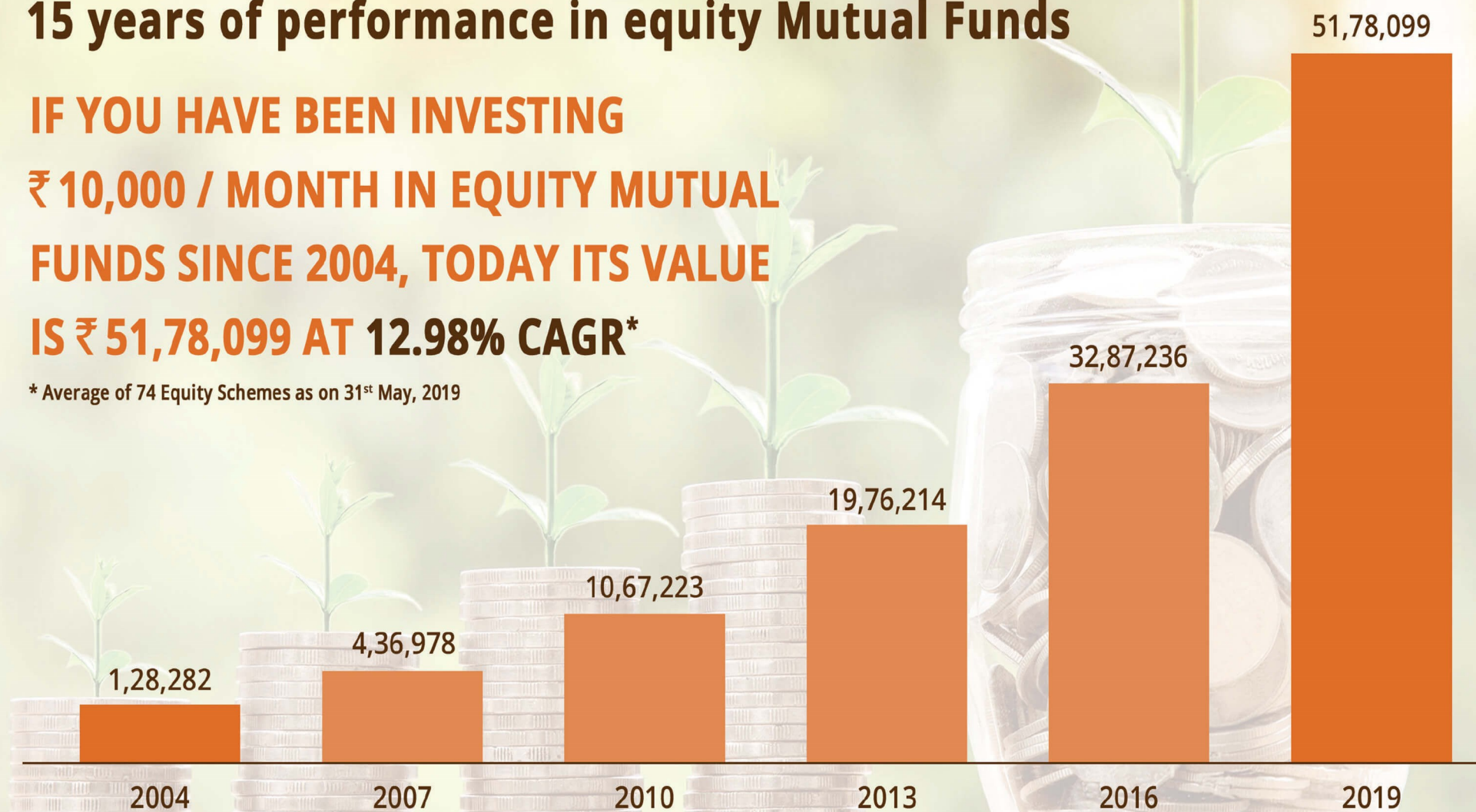


# SIP INVESTMENT

15 years of performance in equity Mutual Funds

IF YOU HAVE BEEN INVESTING  
₹ 10,000 / MONTH IN EQUITY MUTUAL  
FUNDS SINCE 2004, TODAY ITS VALUE  
IS ₹ 51,78,099 AT 12.98% CAGR\*

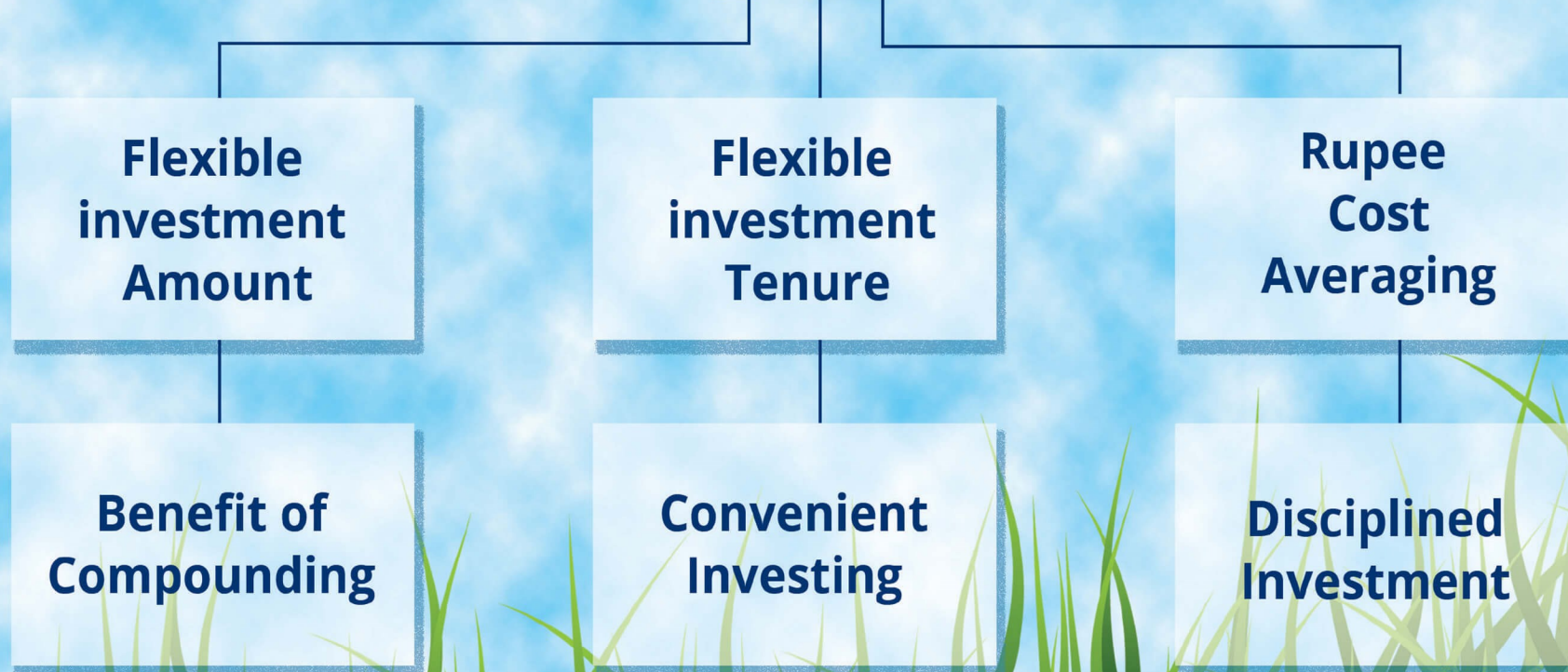
\* Average of 74 Equity Schemes as on 31<sup>st</sup> May, 2019



Mutual Fund investments are subject to market risk. Read all scheme related documents carefully before investing.



# BENEFITS OF SIP



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



# SIP



**SIP per month  
₹ 10,000**

**Assumed Rate of Return  
15%**

**Period of Investment  
25 Years**

**Corpus at the end of 25 years  
₹ 2.76 Crores**

# SIP TOP UP



**SIP per month  
₹ 10,000 (increased by ₹ 1,000 per year)**

**Assumed Rate of Return  
15%**

**Period of Investment  
25 Years**

**Corpus at the end of 25 years  
₹ 4.38 Crores**

**By investing ₹ 36 lakhs extra, you accumulate extra wealth of ₹ 1.62 Cr.**

**With SIP Top Up you can start small and increase your SIP investment over the years at a regular fashion as your income increases**

Mutual Fund investments are subject to market risk.  
Read all scheme related documents carefully before investing.



# Har Ek Goal ka Ek Price Tag Hota Hai

₹ 12,000/-  
Per Month



₹ 18,000/-  
Per Month



₹ 10,000/-  
Per Month



₹ 15,000/-  
Per Month

₹ 25,000/-  
Per Month

Figures in above image is just for representation purpose





# Child's Dream is Unlimited

The cost of education  
is rising much faster than inflation

Type of Education	Present Cost*	Future Cost After 10 Yrs	Reqd. SIP
Engineering	₹ 15 Lakhs	₹ 38.91 Lakhs	₹ 14,792
MBA	₹ 20 Lakhs	₹ 51.87 Lakhs	₹ 19,723
Medical	₹ 30 Lakhs	₹ 77.81 Lakhs	₹ 29,584

Inflation is assumed @ 10% and return from SIP investment is assumed @ 15%

Mutual Fund investments are subject to market risk. Read all scheme related documents carefully before investing.

## RIGHT INVESTMENT CAN TURN CHILD'S DREAM INTO REALITY



Let retirement years be your **Golden Years**



Know Your Target - **Invest Smart** - Review Regularly



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# Why Should We Worry For 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**



# WHO ACTED SMARTER FOR RETIREMENT?



Started SIP of Rs. 15,000 @ Age 40

Total investment till age 60 is Rs. 36 lakhs

**RETIREMENT AMOUNT- Rs. 1.99 CR\***

\* SIP return is assumed @15% p.a.

Started SIP of Rs. 5,000 @ Age 25

Total investment till age 60 is Rs. 21 lakhs

**RETIREMENT AMOUNT- Rs. 5.70 CR\***

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

## TO START SAVING FOR RETIREMENT - RIGHT TIME IS NOW!



**SIP IS GOOD EMI - AS IT ACCUMULATES WEALTH OVER LONG TERM**

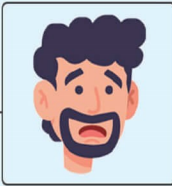



# WHO IS SMARTER AT REPAYING A HOME LOAN OF ₹ 25LAKHS ?

## REPAY YOUR HOME LOAN SMARTLY!!

#Assumed rate of return for SIP - 15% CAGR

\* 9.60% is an assumed median floating rate of interest over the tenure of the loan.


	Mr. EMI 	Mr. SIP 
Loan repayment term	20 years	30 years
EMI per month* (in ₹)	23,466 (A)	21,204 (B)
SIP per month (in ₹)	-	2,262 (A-B)
After 17 years		
Total EMI paid (in ₹)	47,87,222	43,25,616
Total SIP Investment	NIL	4,61,606
Total Outflow	47,87,222	47,87,222
Principal outstanding (in ₹)	7,31,514	18,85,811
Total SIP Corpus# (in ₹)	-	21,27,253
SIP corpus left after paying O/S principal (in ₹)		2,41,442 (21,27,253 - 18,85,811)

Mr. EMI continues to pay his EMI till the end of the loan repayment term (for 3 more years). while Mr. SIP repays his loan from his returns from SIP.

Total savings of Mr. SIP		
EMI for remaining 3 years (in ₹) (A)	SIP corpus left after paying O/S principal (in ₹) (B)	Total Savings (in ₹) (A+B)
8,44,804 (23,466.78 x 36)	2,41,442	10,86,246

Mutual Fund investments are subject to market risk. Read all scheme related documents carefully before investing.

# CORRECTION IN MARKET IS THE CORRECT TIME TO BUY



Peak Date	Bottom Date	Sensex High	Sensex Low	% Fall from High	Return (In %)	
					1 Yr	3 Yrs
Jan 04	May 04	6194	4505	-27.27	43.53	46.96
May 06	Jun 06	12612	8929	-29.20	59.07	18.55
Jan 08	Oct 08	20870	8510	-59.22	92.17	27.90
Jan 11	Dec 11	20561	15175	-26.20	28.34	21.73
Jan 15	Feb 16	29682	22952	-22.67	23.45	16.60

Source: Bloomberg

# BREAKING NEWS

# ALERT

## MARKET CRASH OPPORTUNITY





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

Those who shows patience  
& remain seated  
**ENJOY THE RIDE.**

**SIMILARLY DON'T STOP YOUR SIP WHEN MARKET IS DOWN**





## SIP OF ₹ 10,000/- STARTED IN SEPT. 2008

SIP stopped in  
August 2013

SIP TENURE  
60 MONTHS

AVG SIP RETURN\*  
5.2%

AMOUNT INVESTED  
₹ 6,00,000/-

RETURN VALUE^  
₹ 10,76,543

SIP continued  
till May 2019

SIP TENURE  
129 MONTHS

AVG SIP RETURN\*  
14.12%

AMOUNT INVESTED  
₹ 12,90,000/-

RETURN VALUE^  
₹ 29,01,257

By investing ₹ 6.90 lakhs extra, you accumulate extra wealth of ₹ 18.24 lakhs

^ it is assumed that value of stopped SIP grows @ 8% CAGR from Aug 2013 to May 2019. \* Avg SIP return of 100 equity funds. Mutual Fund investments are subject to market risk. Read all scheme related documents carefully before investing.





**SAVE**  
**TAX** **UPTO**  
**₹46,800/-**  
**U/S 80C**

(Applicable for a resident individual in highest tax bracket with income upto ₹50 Lakhs for the FY 2019-20)

**SAVE TAX IN THE SMARTEST WAY AND CREATE WEALTH**



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# 4 REASONS TO INVEST IN ELSS

Convenient and Flexible

Least Lock-in Period  
(3 years)

Can be invested through SIP

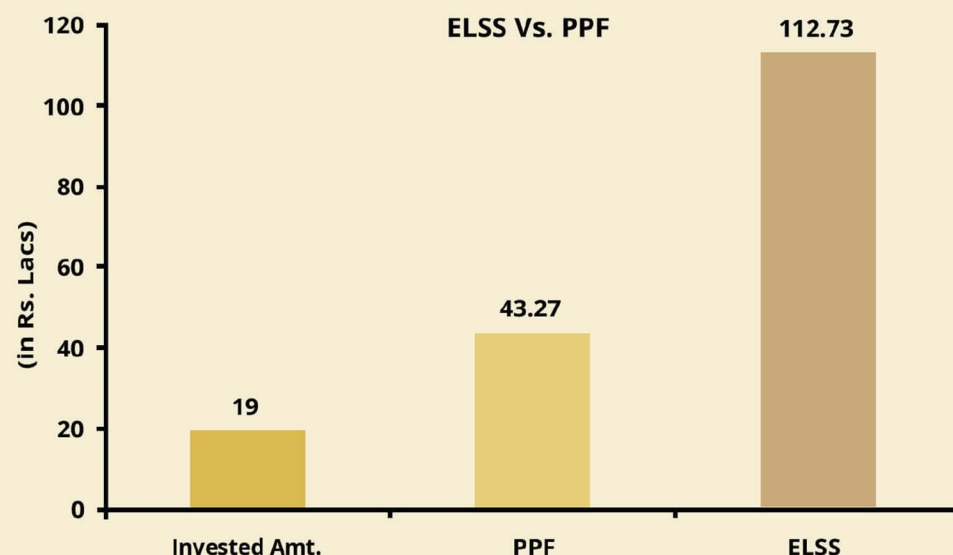
Potential to generate  
better return



**GET DUAL BENEFITS OF  
WEALTH CREATION &  
TAX SAVING WITH ELSS**

**₹ 1.5 LACS INVESTED FOR 15 YEARS**

INVESTMENT OPTIONS	LOCK-IN PERIOD	RETURN CAGR P.A.	TAX STATUS ON RETURN
PPF	15 Years	8.00% <sup>#</sup>	Tax free
NSC	5 Years	8.00% <sup>#</sup>	Taxable
BANK FD	5 Years	6.85% <sup>##</sup>	Taxable
PO DEPOSITS	5 Years	7.80% <sup>#</sup>	Taxable
ELSS	3 Years	16.45% <sup>*</sup>	Taxable <sup>**</sup>



Time Horizon	Invst. Made in	Invst. Per Annum(Rs.)	Invst. Till Date	Current Value
1 <sup>st</sup> Apr 2001 to 28 <sup>th</sup> Jun 2019	PPF	1,00,000	Rs.19 Lacs	Rs.43.27 Lacs <sup>^</sup>
	ELSS	1,00,000	Rs.19 Lacs	Rs.112.73 Lacs <sup>*</sup>

<sup>#</sup>Rates applicable from 1<sup>st</sup> Oct 2018 till 30<sup>th</sup> June 2019 <sup>##</sup>Rate offered by SBI Tax Saving FD <sup>\*</sup>For calculation purpose, we have taken only those schemes which have completed atleast 18 years as on 28<sup>th</sup> June 2019. 16.45% is the average CAGR return delivered by these 14 schemes since 1<sup>st</sup> April 2001. <sup>\*\*</sup>Tax at the rate of 10% (without indexation benefit) on long-term capital gains exceeding Rs. 1 lakh from equity shares and equity mutual funds. <sup>^</sup>PPF rates are taken on actual basis from FY 2001-02 to FY 2019-20. Investments in Mutual Fund are subject to market risk. Past performance may or may not sustain in future. Please read offer documents carefully before investing in any scheme.



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- \* Redeem upto 50% of the current value if you are availing Reliance ATM Card

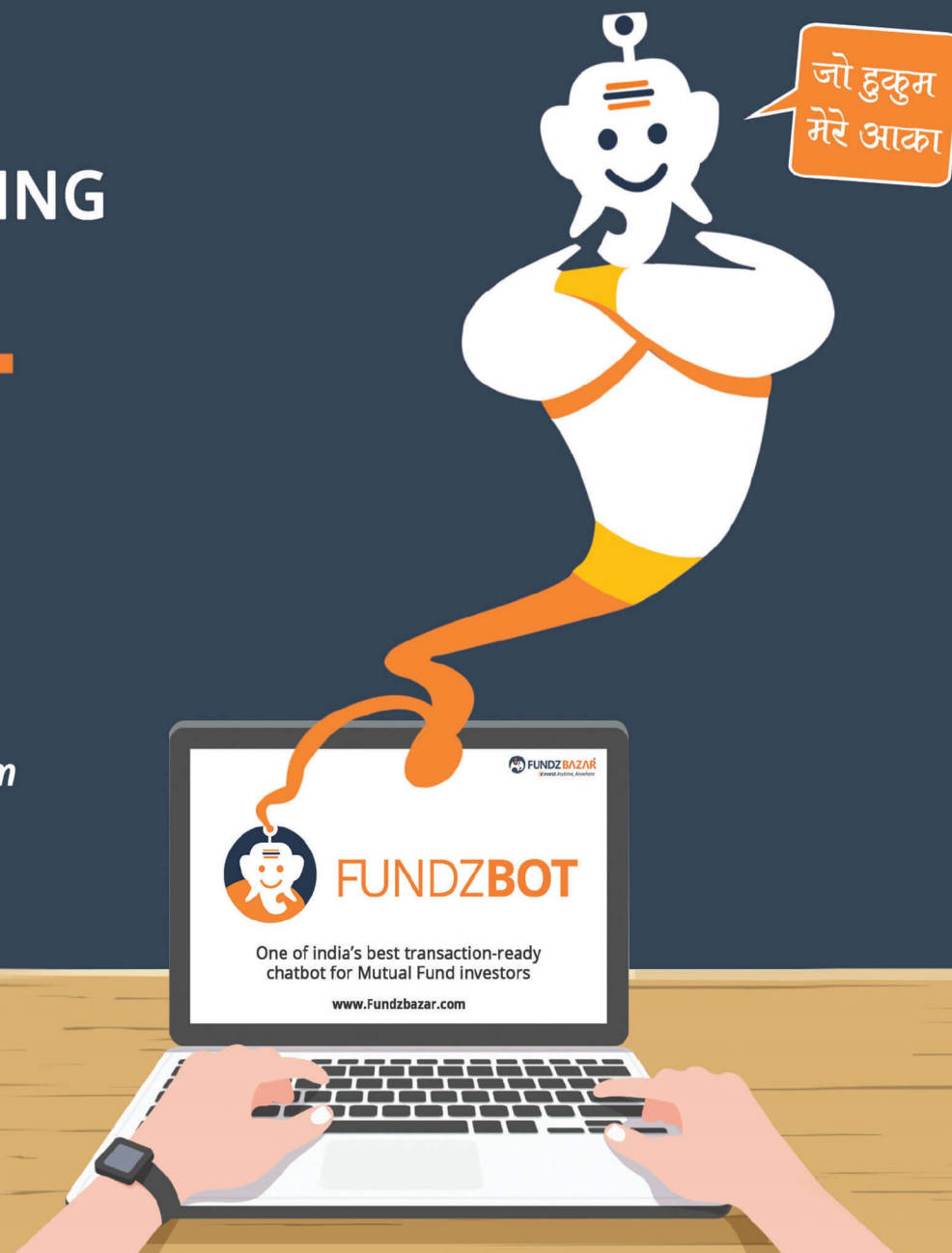


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# GET PEACE OF MIND WITH ADEQUATE COVER OF **HEALTH + LIFE + SIP** AMOUNT

BY INVESTING  
**₹ 10,000/MONTH YOU CAN GET**

Health Cover  
**₹ 5 Lakhs**  
for family

Life Cover  
**₹ 50 Lakhs**  
for 30 yrs

Wealth of  
**₹ 4.85 Cr.**  
in 30 yrs

For 30 year old male, non smoker with spouse and child. Life insurance premium is assumed as ₹ 5,664 p.a. for a term of 30 years. Health insurance premium is assumed as ₹ 11,017 p.a. Insurance is a subject matter of solicitation. SIP investment is ₹ 8,610/month for 30 yrs. period. Annual return from SIP is assumed as 15%. Mutual Fund investments are subject to market risk. Read all scheme related documents carefully before investing.





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