THE ROAD TO

FINANCIAL FREEDOM

WITH

FINVESTIVE

What Is Financial Freedom?

Enough wealth to manage your expenses with no or low dependence on your future earnings

When your income from investments is more than your expenditure

How To Achieve Financial Freedom?

- Saving well
- Adequate Protection
- Investing right

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SAVING WELL

Avoid wasteful expenditure - as they say - He who buys what he does not need, steals from himself

The correct equation for savings:

Save first, spend later

- ✓ Income – Savings = Expenditure
- ✗ Income – Expenditure = Savings

Some debts are fun when you are acquiring them, but none are fun when you set about retiring them

SAY NO TO DEBT TRAP

HOW MUCH IS ADEQUATE PROTECTION

Adequate term cover

- 15 to 20 times of annual family income expenditure
- Avoid complicated insurance policies

Heath Cover

- 5 to 10 lacs of family cover should suffice for most
- Addition top-up cover can be considered.

Emergency Funds

- Emergency funds to the tune of 6 months to 1 year of expenditure

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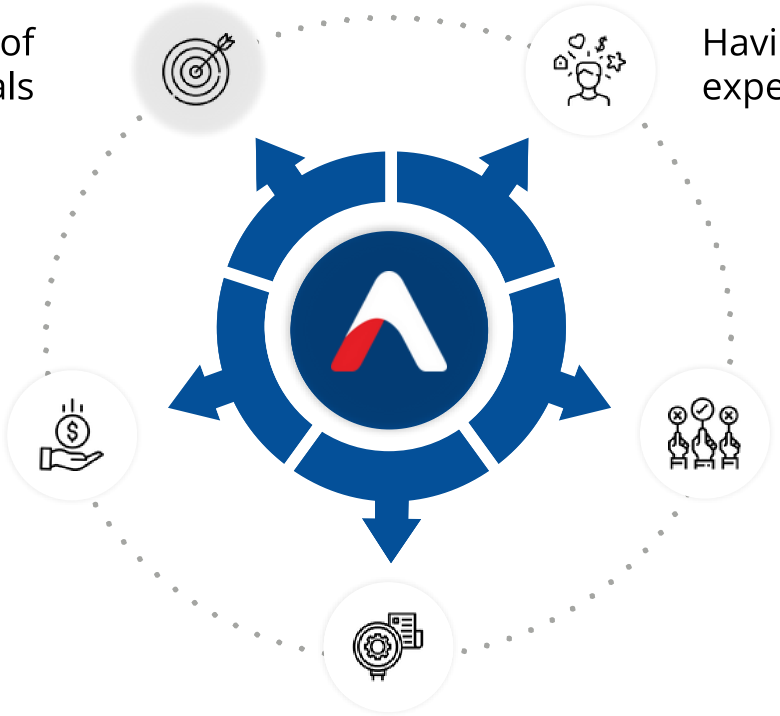
WHAT IS INVESTING RIGHT?

Investing on the basis of Goals

Having reasonable expectations



Choosing an investment option basis one's risk appetite and time horizon of goals

Knowing the difference between risk and volatility

Considering the impact of inflation and taxes on investment returns

COMPARING LONG-TERM RD AND SIP IN EQUITY FUNDS

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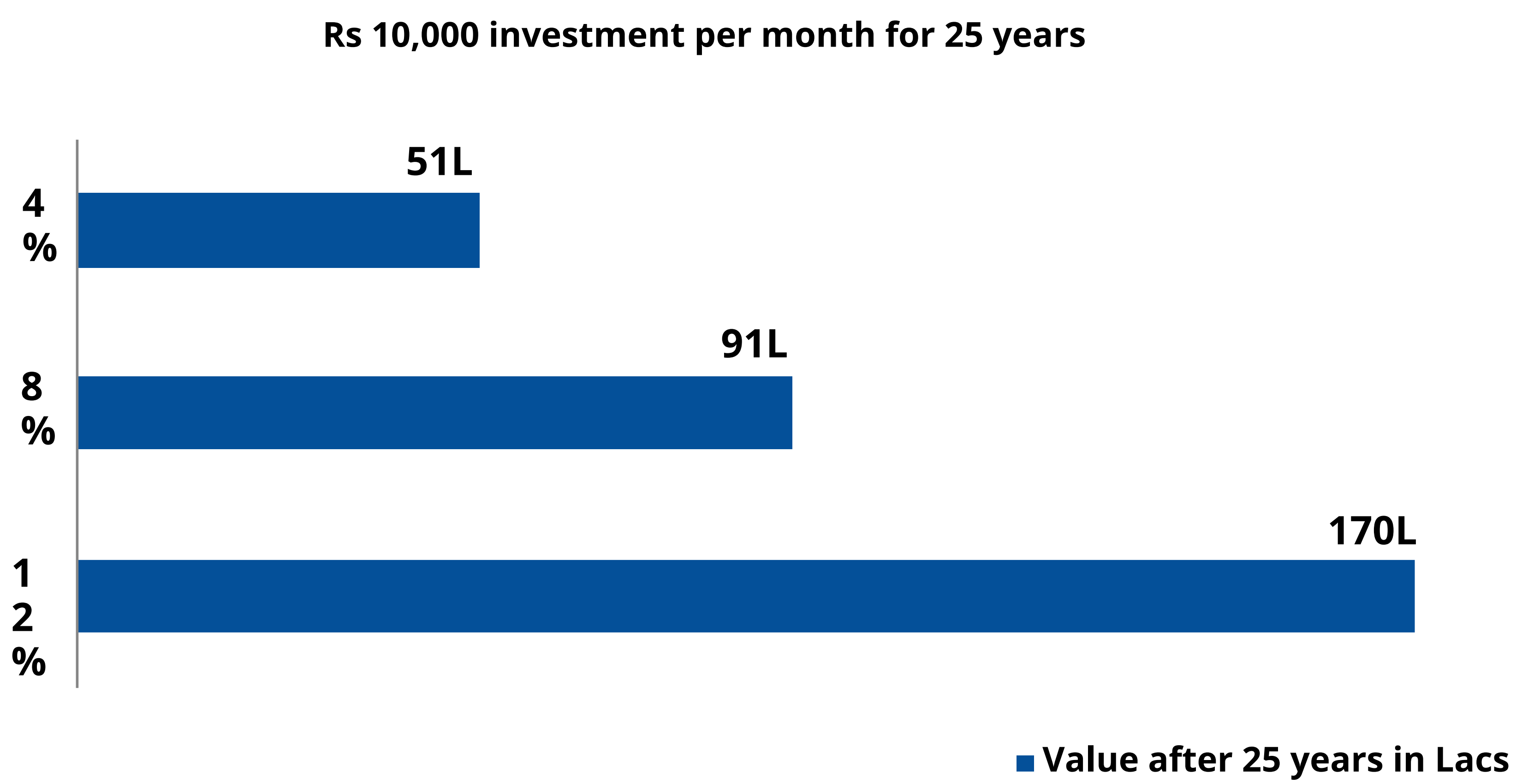
BUT WHY BOTHER ABOUT LITTLE HIGHER RETURNS AND GO THROUGH THE VOLATILITY?



Small differences in return makes a huge impact over long term
POWER OF COMPOUNDING

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SIPs FREE US FROM SO MANY ISSUES

- I do not have enough money to start – You can start as low as 500
- I do not get time - It’s a small and one-time effort
- Where do I save and how do I save? – choose a few funds and that’s it
- I need somebody to remind me of savings – no need, it’s an auto debit from the account

MAKING MOST OF YOUR SIP

- Start early
- Stay the course

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COMPARISON BETWEEN

Chatur and Rancho

Both started investing the same amount only at different age

SIP Per month
Rs 5,000

SIP Tenure
25 Years

Total investment
Rs 15,00,000

Assumed retirement age
60

Rancho
SIP started at age 25

Total Corpus
264.33 L

Chatur
SIP started at age 35

Total Corpus
85.11 L

3 times
Rancho received returns more than Chatur.
Results of starting 10 years early

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*Assuming CAGR of 12% for the entire period

YOU CAN START SMALL

Even as small as 'one outing on Sunday'.

You can make over Rs. 46,21,460 just by investing an amount equal to 1 Sunday outing	
Cost of 1 Sunday Outing	Rs. 1500
Number of Outings in a month	1
Cost per year	Rs. 18,000
Cost of 30 years	Rs. 5,40,000
If invested, the value at the end of 30 years would be	**Rs. 46,21,460**

Don't wait. Start now, no matter how small!

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Assuming 12% return

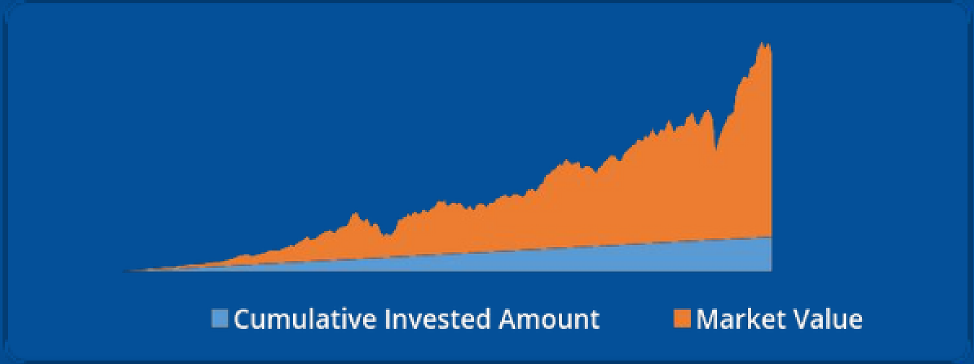
STAY THE COURSE

SINCE 2000 WE HAVE SEEN IT ALL

- Wars
- Government Changes
- Market Crashe
s
- Corporate Frauds
- Recessions
- Pandemics
- Sovereign Defaults

SIP of 10,000 in CNX Nifty from Jan 2000 till June 2023

Total Investment	28,20,000/-
Market Value (June 30, 2023)	1.63 Cr/-
Returns	12.95%



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CONTACT US
TO GET STARTED

CLICK HERE

THANK YOU

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