

PERSONAL FINANCIAL PLANNING

GET YOUR PERSONAL FINANCES IN ORDER WITH PRACTICAL GUIDANCE AND ADVICE

INTRODUCTION

CREATING A FINANCIAL PLAN HELPS YOU SEE THE BIG PICTURE AND SET LONG AND SHORT-TERM LIFE GOALS, A CRUCIAL STEP IN MAPPING OUT YOUR FINANCIAL FUTURE. WHEN YOU HAVE A FINANCIAL PLAN, IT'S EASIER TO MAKE FINANCIAL DECISIONS AND STAY ON TRACK TO MEET YOUR GOALS. FINANCIAL PLANNING PROVIDES YOU PEACE OF MIND AND HELP YOU TO REACH FINANCIAL GOALS COMFORTABLY.

OBJECTIVE – “DO IT YOURSELF”

THIS ONE DAY WORK SHOP TEACHES YOU TO DESIGN YOUR OWN FINANCIAL PLANNING TAKING INTO CONSIDERATION EVERY ASPECT OF YOUR FINANCIAL SITUATION AND ACHIEVE YOUR GOALS. BY DOING THIS PERSONAL FINANCIAL PLANNING YOU LAY DOWN THE FOUNDATION ON WHICH YOU BUILD A SECURE FINANCIAL FUTURE.

THE FINANCIAL PLANNING PROCESS IS VERY INDIVIDUAL AND PERSONAL. FINANCIAL PLANNING FOCUS ON ALL THE PSYCHOLOGICAL AND FINANCIAL FACTORS THAT MAY HAVE AN IMPACT ON YOUR FINANCIAL GOALS AND OBJECTIVES.

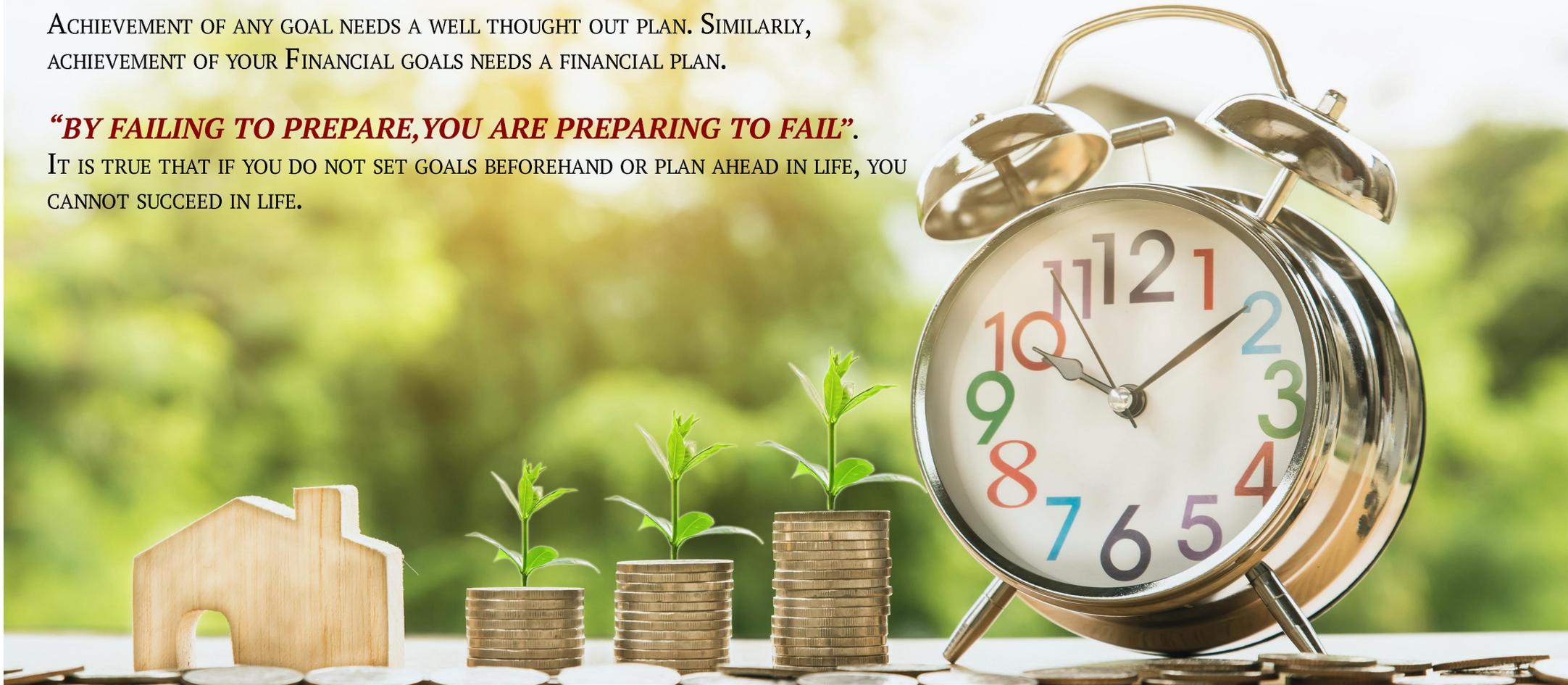


WHY SHOULD YOU HAVE A FINANCIAL PLAN?

ACHIEVEMENT OF ANY GOAL NEEDS A WELL THOUGHT OUT PLAN. SIMILARLY, ACHIEVEMENT OF YOUR FINANCIAL GOALS NEEDS A FINANCIAL PLAN.

“BY FAILING TO PREPARE, YOU ARE PREPARING TO FAIL”.

IT IS TRUE THAT IF YOU DO NOT SET GOALS BEFOREHAND OR PLAN AHEAD IN LIFE, YOU CANNOT SUCCEED IN LIFE.



DO YOU KNOW?

- IF YOUR PF WOULD BE ENOUGH TO GIVE YOU A **COMFORTABLE RETIREMENT**?
- HOW MUCH YOU **NEED TO INVEST** IN ORDER TO HAVE A COMFORTABLE RETIREMENT?
- HOW MUCH YOU NEED TO **SAVE UP** IN ORDER TO GET AN MEDICAL / ENGINEERING / MANAGEMENT **EDUCATION** FOR YOUR 1 YEAR OLD CHILD **AFTER 17 YEARS**?
- HOW MUCH YOU **NEED TO INVEST TODAY** TO GET YOUR 5 YEAR OLD **DAUGHTER MARRIED AFTER 18 YEARS**?
- IN WHICH INVESTMENT AVENUES /ASSET CLASS SHOULD YOU INVEST YOUR MONEY TO **ACHIEVE THESE GOALS**?
- WHICH **MUTUAL FUND SCHEMES** YOU SHOULD INVEST IN, AND HOW MUCH, IN ORDER TO ACHIEVE THESE GOALS?
- IF YOU HAVE **ENOUGH LIFE INSURANCE COVER** – SOMETHING THAT CAN TAKE CARE OF YOUR LOVED ONES AFTER YOU?
- WHAT KIND OF **LIFE INSURANCE** YOU SHOULD **BUY**?
- HOW MUCH **HEALTH INSURANCE** DO YOU NEED?
- WHAT IS YOUR **NET WORTH**?
- WHAT IS YOUR **ASSET ALLOCATION**?

A FINANCIAL PLAN WOULD HELP YOU ANSWER THESE QUESTIONS, AND PROVIDE THE INSIGHTS ON MAKING PRUDENT INVESTMENT DECISION FROM VARIOUS ASSET CLASSES TO ACHIEVE ALL YOUR FINANCIAL GOALS.

TOPICS COVERED

- IDENTIFYING, LISTING, TIMING AND PRIORITIZING FINANCIAL GOALS
- PLANNING INCOME-EXPENSE BUDGET
- CONTINGENCIES PLANNING
- RISK MANAGEMENT, LIFE, HEALTH, PROPERTY.
- ASSET ALLOCATION
- UNDERSTANDING EQUITY, MF, DEBT, BONDS, ETF, NPS.
- SAVINGS AND INVESTMENTS
- TAX PLANNING
- PREPARING RETIREMENT PLAN, CHILDREN EDUCATION PLAN, BUYING A HOUSE ETC.
- PORTFOLIO REVIEW AND REBALANCING.

WHO CAN ATTEND THIS TRAINING ?

THIS TRAINING IS IDEAL FOR IT PROFESSIONALS, DOCTORS, BUSINESSMEN, WORKING PEOPLE, HOUSE WIVES, & STUDENTS WHO ARE ABOUT TO COMPLETE THE STUDIES AND GOING TO START THEIR CAREER.

WHO WILL FACILITATE THIS TRAINING / WORKSHOP ?

OUR TRAINERS ARE FROM FINANCE INDUSTRIES HAVING MORE THAN 15 YEARS OF TRAINING EXPERIENCE IN MUTUAL FUNDS, STOCK BROKING, WEALTH MANAGEMENT & LIFE INSURANCE. OUR TRAINERS ARE ALSO “CERTIFIED FINANCIAL PLANNER”(FPSB INDIA) MBA & CHARTERED ACCOUNTANTS.

CFPCM, CERTIFIED FINANCIAL PLANNER^{CM}, AND  ARE CERTIFICATION MARKS OWNED OUTSIDE THE U.S BY FINANCIAL PLANNING STANDARDS BOARD LTD. FINANCIAL PLANNING STANDARDS BOARD INDIA IS THE MARKS LICENSING AUTHORITY FOR THE CFPCM MARKS IN INDIA, THROUGH AGREEMENT WITH FPSB LTD.