

Prepared For :

Mr. Vijay Shah & Family
Mobile No : 9999999999

Prepared By :

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Company Profile

SAMRUDDHI FINANCIAL & INVESTMENT SERVICES is a professionally managed firm spearheaded by Paresh R. Tapiawala, Chartered Accountant by profession having a rich experience in equity research & capital markets, investment banking, corporate finance & personal finance.

We provide entire spectrum of financial services viz. 1) Financial Planning for long term wealth creations, 2) Wealth Management through Investment Solutions like Fixed Deposits, Mutual Funds, NCD / Bonds, Real Estate Properties 3) Risk Management Services through Insurance Solutions like Life, Health, Personal Accident and Property/Vehicle Insurance, 4) Loans /Liability Management through Housing/mortgage loan. The Financial Planning process revolves around client's needs to manage their current finances in such a way that it helps to create a unique financial plan for wealth creation to help them meet their life goals. The firm monitors the progress of the financial plan through regular periodic review of portfolio thereby ensuring proper asset allocation being maintained throughout till achievement of Financial goals.

MISSION/VISION STATEMENT

To become the most respected financial & Investment services firm by providing competent & qualitative financial planning services to assist every investor to gain control over their current finances and empower them with Financial Freedom by redefining Financial Future with the help of goal based wealth creation.

Disclosure

This document has been prepared to help you make important decisions regarding your financial future. Before reviewing the data, alternatives and options presented in this financial plan, please note the inherent limitations associated with this information: The content of this report is based on information provided by you. Certain assumptions have been made about future investment performance, inflation rates, retirement benefits and other variables which are only estimates, with no assurance as to their attainability or ultimate desired outcome.

Certain financial information contained in this plan, including the Net Worth summary and the Income and Expenses summary, was created only to assist you and your advisor in developing your financial plan. Accordingly, it should not be relied on for purposes of obtaining credit or portraying financial soundness or for any purpose whatsoever other than developing your financial plan.

Projections of future events are based on interpretations of existing laws, as well as assumptions that are described in the accompanying text. Furthermore, even if the steps in this document are followed, there may be material differences between projected and actual results because laws are updated, events and circumstances frequently do not occur as expected, and the overall economic environment changes. Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with, general economic and political conditions, the monetary and interest policies, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, market fluctuations etc.

You are under no obligation to follow, in whole or in part any of the alternatives presented in this plan or to purchase investment, insurance or other financial products or services through your advisor.

Illustrations of products alternatives are presented only as guidelines and represent our general understanding of the information available to us. Any analysis of legal, taxation or accounting issues relating to your situation are for discussion purposes only and not intended to be a substitute for professional advice in these areas. Calculations illustrating income tax concepts and deductions, and investment gains and losses are for illustrative purposes only and are based upon hypothetical situations. Consult with a legal/tax/accounting/financial professional to counsel you on specific topics related to your financial situation. Financial planning strategies are presented based upon facts as stated above and on laws and regulations that are subject to change.

The financial planning strategies presented in this document are intended only as a guide and not as a comprehensive financial plan. There may be a conflict of interest as the advice generated may result in product sales that benefit this firm.

Executive Plan Summary

We Recommend you to Start Investment for Retirement Goals and Children Education Goal on Priority. Also Recommend to take Term Plan for Family Protection.

Plan Summary

	Self	Spouse
Name	Mr. Vijay Shah	Mrs. samruddhi Shah
Date of Birth	26/03/1967	29/11/1970
Health Status	Excellent	Excellent
Address		
City		
Pincode		
Occupation	Salaried	Salaried
Mobile Phone	9999999999	9999999999
Email Address	dummy@gmail.com	dummy@gmail.com
PAN Number	qazwsxedc1	oplkmnju2

Dependent Name	Relationship	Date Of Birth	Health Status	Financially Dependent
Miss. Radhika Angolkar	Daughter	31/08/1997		Yes
Mst. ajay shah	Son	01/01/2008		No

	Self	Spouse
Expected Retirement Age	58	65
Life Expectancy	80	80

Cash Flow Management

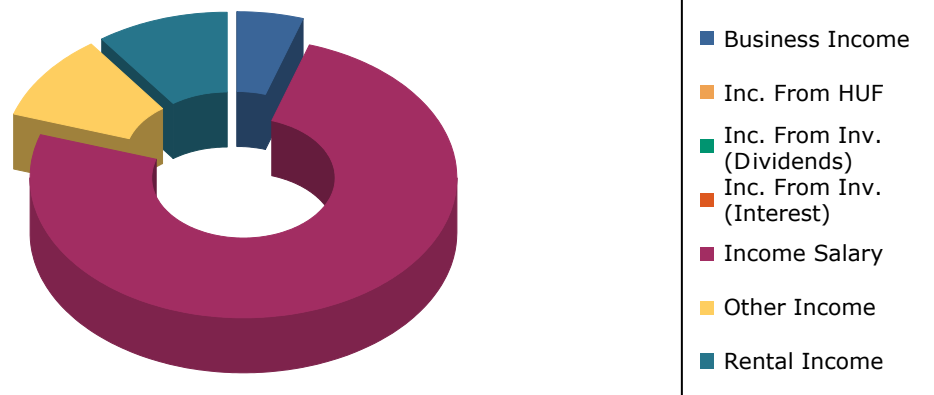
Income & Expense

Sound investing is an appropriate focus, but not at the cost of ignoring essential cash flow management. The flow in cash flow refers to the in and out motion of money. Those who simply earn income and pay bills are not engaged in the process of cash flow management, that's survival. Real cash flow management involves understanding the components that make up where the money comes from, where it goes, and what choices are appropriate in creating a life of greater satisfaction. It is an active process.

Income for the current year :

Income	Self		Spouse		Total		% Of Total
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	
Income Salary	100,000	1,200,000	50,000	600,000	150,000	1,800,000	75
Business Income	10,000	120,000	0	0	10,000	120,000	5
Inc. From Inv. (Dividends)	0	0	0	0	0	0	0
Inc. From HUF	0	0	0	0	0	0	0
Other Income	10,000	120,000	10,000	120,000	20,000	240,000	10
Rental Income	20,000	240,000	0	0	20,000	240,000	10
Inc. From Inv. (Interest)	0	0	0	0	0	0	0
Total :	140,000	1,680,000	60,000	720,000	200,000	2,400,000	

Income Structure



Expense for the current year :

Expense	Self		Spouse		Total		% of Total
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	
House Hold	73,500	882,000	0	0	73,500	882,000	64.76
Medical Expenses	10,000	120,000	0	0	10,000	120,000	8.81
Lifestyle (includes shopping, movies, dinners etc)	0	0	0	0	0	0	0.00
Travel	0	0	0	0	0	0	0.00
House rent	0	0	0	0	0	0	0.00
Children Education/Dependent Fees	30,000	360,000	0	0	30,000	360,000	26.43
Holiday Expenses	0	0	0	0	0	0	0.00
Car Maintenance	0	0	0	0	0	0	0.00
Other Expenses	0	0	0	0	0	0	0.00
Total :	113,500	1,362,000	0	0	113,500	1,362,000	

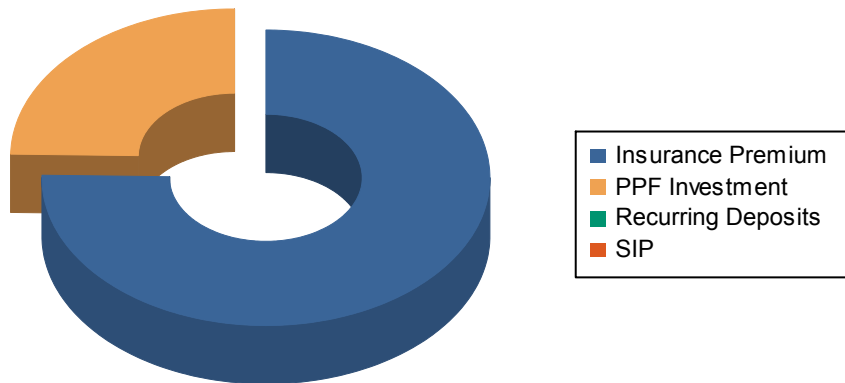
Expense Structure



Committed Savings for the current year :

	Monthly	Yearly	% of Total
Insurance Premium	2,542	30,504	75.31
SIP	0	0	0.00
Recurring Deposits	0	0	0.00
PPF Investment	833	10,000	24.69
Total :	3,375	40,504	

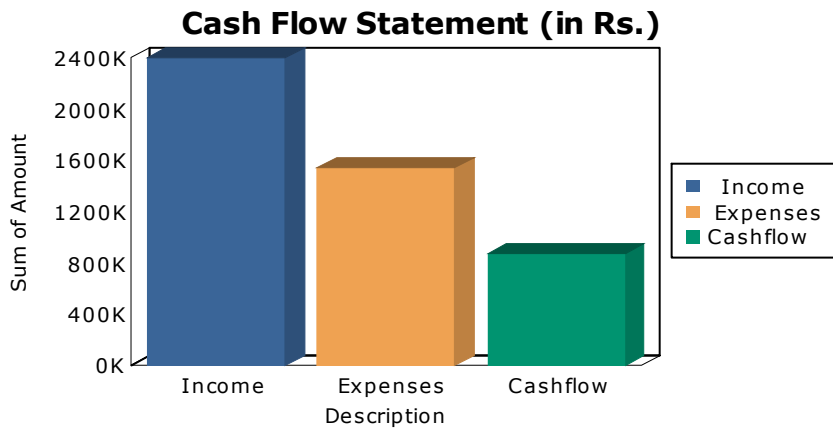
Committed Savings



Repayments :

LoanType	Monthly	Yearly	% of Total
Home Loan	11,000	132,000	100.00
Total :	11,000	132,000	

	Monthly	Yearly
Your Total Income :	200,000	2,400,000
Your Total Expenses :	113,500	1,362,000
Your Committed Savings :	3,375	40,504
Your Loan Repayments :	11,000	132,000
Part of your Savings available :	72,125	865,496



Contingency Planning

Contingencies can arise due to many reasons like Job loss, health problems, temporary Disability, etc. Contingencies can result in reduction or stoppage of one's income. But regular living expenses need to be taken care of anyway. So, a well thought out and planned Contingency Fund for such situations can be a great help. A Corpus equivalent of 3 - 3 months of Living expenses plus committed outgo kept in liquid form is highly recommended.

Emergency funds should be invested in shortterm investments such as savings, liquid funds or Bank Deposits.

Objective

- Maintain an emergency fund of Rs. 383,625.99 to cover 3 months worth of living expenses.
- An emergency fund is important in the event of an unexpected job loss, reduction in income or to cover unexpected expenses.

Current Situation

- Analysis of Funding: You have allocated Rs. 0.00 to cover any unexpected expenses

Assets allocated for contingency planning :

Asset Type	Asset Name	Owner	Amount

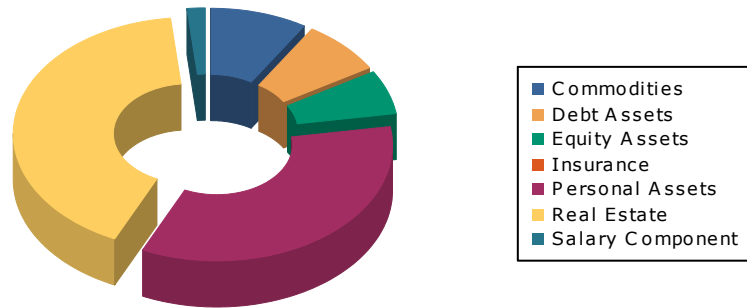
Total monthly expenses	127,875
Contingency period (months)	3.00
Ideal funds req. for emergency	383,626
Fund available for emergency	0
Net surplus/(shortfall)	-383,626

Networth Analysis

Net Worth is the difference between assets and liabilities. It is an excellent starting place for conducting a personal financial analysis because it provides an understanding of your overall financial circumstances, a sense of whether goals may be realistic and achievable and a benchmark for evaluating your progress.

Assets	Amount	% of Total	% Of Total Assets
Commodities			
GOLD	2,587,200	100.00	8.92
Total :	2,587,200		
Debt Assets			
Bank Deposits	1,400,000	63.64	4.83
Saving Schemes	800,000	36.36	2.76
PPF	0	0.00	0.00
Total :	2,200,000		
Equity Assets			
Stocks	1,727,500	100.00	5.95
Total :	1,727,500		
Insurance			
Term Surrender Value	0	0.00	0.00
Total :	0		
Personal Assets			
Home	10,000,000	100.00	34.47
Total :	10,000,000		
Real Estate			
Apart From Home,Office(Personal Assets)	12,000,000	100.00	41.36
Total :	12,000,000		
Salary Component			
EPF Balance	500,000	100.00	1.72
Total :	500,000		
Total Assets :	29,014,700		

Asset Structure

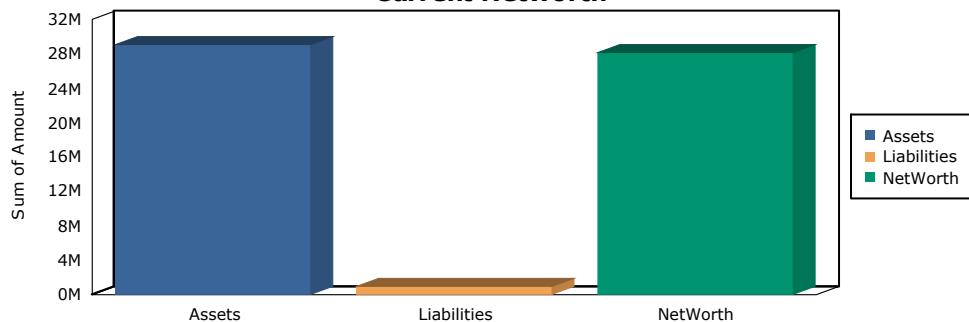


Liabilities :

Loan Type	Outstanding Balance
Home Loan	970,749
Total :	970,749

Total Assets	29,014,700
Total Liabilities	970,749
Networth	28,043,951

Current Network



Client Assumption Details

Description	Percentage
Personal Goal	7.00
Dependent Goal	12.00
Liquid Mutual Fund	12.00
Debt Mutual Fund	7.00
Equity Mutual Fund	12.00
Real Estate	9.00
Commodities	9.00
Inflation Rate	7.00
Expenses Growth Rate	8.00
Rental Income Growth Rate	10.00
Expected Retirement Return	9.00
Expenses Growth rate (post retirement)	7.00
Salary Growth Rate (Self)	10.00
Salary Growth Rate (Partner)	10.00
Expected Insurance Corpus Returns	7.00
Stock SIP Return Rate	12.00
Insurance Plans	7.00
Ulip Return	10.00
Step Up %	10.00
Insurance HLV Rate	10.00

Dreams & Goals

The first step in personal financial planning is controlling your day-to-day financial affairs to enable you to do the things that bring you satisfaction and enjoyment. This is achieved by planning and following a budget, as discussed in the first part of the plan.

The second step in personal financial planning is choosing and following a course toward long-term financial goals.

As with anything else in life, without financial goals and specific plans for meeting them, we drift along and leave our future to chance. A wise man once said: "most people don't plan to fail; they just fail to plan."

The end result is the same: failure to reach financial independence.

Goal Description	Inflation	Initially Amount Required	Every Year	Present Value	Years Left	Future Value	Priority
Honda	4	1,500,000	0	1,500,000	3	1,687,296	Low
Europe Tour	7	1,000,000	0	1,000,000	5	1,402,552	Low
Retirement Goal	9	0	0	0	10	37,383,025	High
ajay Graduation	12	1,000,000	200,000	1,800,000	10	6,074,622	High
ajay Post Graduation	12	1,000,000	400,000	1,800,000	15	10,115,150	Low
ajay Marriage	8	1,500,000	0	1,500,000	20	6,991,436	Medium

Goal Analysis and Funding

Your ability to maintain your lifestyle objectives for the future is determined by your current investments and ongoing savings. In analyzing your situation we need to consider what is achievable given your current position, and how we can take best advantage of the assets you have accumulated so far.

Goal Description	Present Value	Years Left	Existing Investment	Future Value	Net Corpus Required	% Goal Fund	Net Return	Lumpsum Investment	Monthly Investment	Step Up Investment
Car Purchase	1,500,000	3	0	1,687,296	1,687,296	0.00	9.75	1,276,373	40,790	38,823
International Vacation	1,000,000	5	0	1,402,552	1,402,552	0.00	9.75	880,838	18,430	16,039
ajay Graduation	1,800,000	10	2,616,410	6,074,622	3,458,212	43.07	9.75	1,203,590	14,508	9,748
Retirement Goal	0	10	18,208,164	37,383,025	19,174,861	48.71	12.00	6,173,792	86,400	62,405
ajay Post Graduation	1,800,000	15	0	10,115,150	10,115,150	0.00	10.50	2,210,125	23,643	13,813
ajay Marriage	1,500,000	20	16,652,564	6,991,436	0	38.19	12.00	0	0	0
Total :								11,744,719	183,773	140,828

Asset Allocation

Over time, one of the most important factors in determining the return on your portfolio is the asset allocation that represents the mix of stocks, bonds and cash that you own.

The appropriate asset allocation can help provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and position your portfolio to take advantage of developing investment opportunities.

Based on the responses to the Risk Assessment Questionnaire, your risk profile is: Wealth Multiplier

Based on your risk profile, we have shown below the asset allocation required to be done in order to achieve your goals.

Asset Allocation (In case of Lumpsum Inv)

Goal Name	Risk Profile	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Real Estate	Endowment Plans	Net Ret
Car Purchase	Wealth Multiplier	191,456	255,275	191,456	638,187	0	0	0	9.75
International Vacation	Wealth Multiplier	132,126	176,168	132,126	440,419	0	0	0	9.75
ajay Graduation	Wealth Multiplier	180,539	240,718	180,539	601,795	0	0	0	9.75
Retirement Goal	Wealth Multiplier	0	0	0	6,173,792	0	0	0	12.00
ajay Post Graduation	Wealth Multiplier	0	0	663,037	1,547,087	0	0	0	10.50
ajay Marriage	Wealth Multiplier	0	0	0	0	0	0	0	12.00
Total :		504,120	672,160	1,167,158	9,401,280	0	0	0	

Asset Allocation (In case of Monthly Inv)

Over time, one of the most important factors in determining the return on your portfolio is the asset allocation that represents the mix of stocks, bonds and cash that you own.

The appropriate asset allocation can help provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and position your portfolio to take advantage of developing investment opportunities.

Based on the responses to the Risk Assessment Questionnaire, your risk profile is: Wealth Multiplier

Based on your risk profile, we have shown below the asset allocation required to be done in order to achieve your goals.

Goal	Risk Profile	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Real Estate	Endowment Plans	Net Ret
Car Purchase	Wealth Multiplier	6,119	8,158	6,119	20,395	0	0	0	9.75
International Vacation	Wealth Multiplier	2,765	3,686	2,765	9,215	0	0	0	9.75
ajay Graduation	Wealth Multiplier	2,176	2,902	2,176	7,254	0	0	0	9.75
Retirement Goal	Wealth Multiplier	0	0	0	86,400	0	0	0	12.00
ajay Post Graduation	Wealth Multiplier	0	0	7,093	16,550	0	0	0	10.50
ajay Marriage	Wealth Multiplier	0	0	0	0	0	0	0	12.00
Total :		11,059	14,746	18,152	139,815	0	0	0	

Asset Allocation (In case of Step Up Inv)

Over time, one of the most important factors in determining the return on your portfolio is the asset allocation that represents the mix of stocks, bonds and cash that you own.

The appropriate asset allocation can help provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and position your portfolio to take advantage of developing investment opportunities.

Based on the responses to the Risk Assessment Questionnaire, your risk profile is: Wealth Multiplier

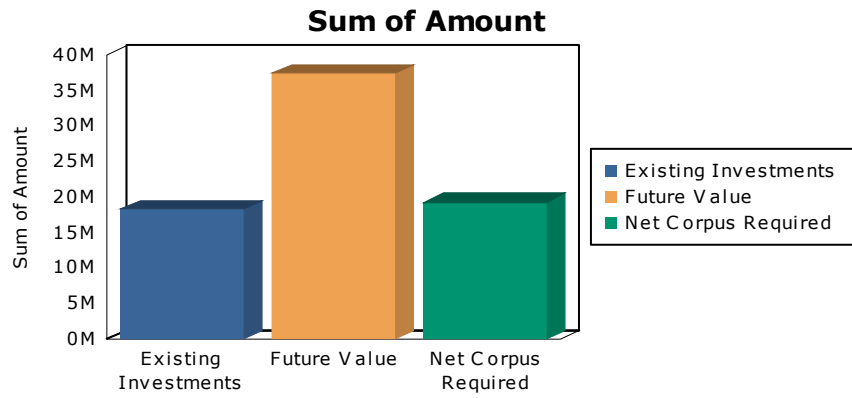
Based on your risk profile, we have shown below the asset allocation required to be done in order to achieve your goals.

Goal	Risk Profile	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Real Estate	Endowment Plans	Net Ret
Vijay Graduation	Wealth Multiplier	1,462	1,950	1,462	4,874	0	0	0	9.75
Car Purchase	Wealth Multiplier	5,823	7,765	5,823	19,412	0	0	0	9.75
Vijay Post Graduation	Wealth Multiplier	0	0	4,144	9,669	0	0	0	10.50
Vijay Marriage	Wealth Multiplier	0	0	0	0	0	0	0	12.00
International Vacation	Wealth Multiplier	2,406	3,208	2,406	8,019	0	0	0	9.75
Retirement Goal	Wealth Multiplier	0	0	0	62,405	0	0	0	12.00
Total :		9,691	12,922	13,835	104,379	0	0	0	

Retirement Planning

Retirement planning refers to the allocation of finances for retirement. This normally means the setting aside of money or other assets to obtain a steady income at retirement. The goal of retirement planning is to achieve financial independence, so that the need to be gainfully employed is optional rather than a necessity. The process of retirement planning aims to assess readiness-to-retire given a desired retirement age and lifestyle, i.e. whether one has enough money to retire and identify actions to improve readiness-to-retire. In order to maintain your life style after retirement, you would require a regular income. To generate this income, which will be increasing at the rate of inflation and is required to last for your lifetime, you will need to accumulate a corpus of Rs. 37,383,025 approx at the time of retirement.

	Self
Current Age	48
Retirement Age/Year	58
Number of Years Left for retirement	10
Total Annual Expenses (if you retire today)	857,400
Actual expenses in 1st year of retirement	1,851,062
Retirement Corpus Required	37,383,025
Provisions Made through your existing investments	18,208,164
Net Corpus required for Retirement	19,174,861



Utilization of Existing Investments



Existing Investments used to achieve this Goal

Asset Type	Asset Name	Lumpsum Used	SIP Used	Future Value	% Contr
Commodities	GOLD	828,900	0	3,587,175	19.70
Real Estate	plot	600,000	0	2,596,580	14.26
Real Estate	plot	2,000,000	0	8,655,267	47.54
EPF		3,369,142	0	3,369,142	18.50
Total :		6,798,042	0	18,208,164	

Asset Allocation for new Investments

Mode	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Endowment Plans
Lumpsum	0	0	0	6,173,792	0	0
Monthly	0	0	0	86,400	0	0
Step Up	0	0	0	62,405	0	0



New Product Recommendations

Asset Type	Product Name	Amount Invested	SIP Amount Invested	SIP Start Date	SIP End Date
Mutual Fund	Alliance Term Plan (378 days) - 210502 - Growth	0	21,600	10/03/2015	10/03/2025
Mutual Fund	ICICI Prudential Dynamic Plan - Institutional Option - I - Growth	0	21,600	10/03/2015	10/03/2025
Mutual Fund	Birla Fixed Maturity Plan - Quarterly Series 2 - December 2006 - Dividend	0	21,600	10/03/2015	10/03/2025
Mutual Fund	Birla Sun Life Advantage Fund - Dividend	0	21,600	10/03/2015	10/03/2025

Insurance Planning

It is extremely important that every person, especially the breadwinner, covers the risks to his life, so that his family's quality of life does not undergo any drastic change in case of an unfortunate eventuality.

If we can imagine a situation where our goals are disturbed by acts beyond our control, we realize the relevance of insurance in our lives. Insurance, simply put, is the cover for all the risks that we run into during our lives. Insurance enables us to live our lives to the fullest, without worrying about the financial impact of events that could hamper it. In other words, insurance protects us from the contingencies that could affect us.

Objective:

Determine the additional capital required to meet Family's expenses in the event Mr. Vijay Shah dies prematurely.

Current Situation:

Existing Insurance Cover (a):

Policy Name	Sum Assured
Person Assured : Vijay	
Hdfc click 2 protect	10,000,000
Total Existing Cover (Vijay) :	10,000,000
Total Existing Cover :	10,000,000

Existing Loan Outstanding (b) :

Debt Repayment	Outstanding Balance
Home Loan	970,749
Total Outstanding Debt :	970,749

Essential Goals (c) :

Goal Names	Goal Corpus
ajay Graduation	1,734,602
ajay Post Graduation	1,777,358
ajay Marriage	1,500,000
Total Goal Corpus Required (Essential) :	5,011,961

Resources Available For Liquidation (d) :

Asset Name	Goal Corpus
Liquid Account	32,222
Commodities	0
Real Estate	2,000,000
Mutual Fund	196,134
Stock Portfolio	0
EPF	1,000,000
SAF	0
Saving Schemes	1,000,000
Total Assets Available:	4,228,356

Expense Replacement (e) :

	Amount
Present Value Of Future Expenses	20,160,000

Total additional cover required (excluding Existing Cover) (e-d+c+b)	21,914,354
Total additional cover required for Self	5,066,118
Total additional cover required for Spouse	6,848,236

General Insurance Planning

This section covers analysis of your current General Insurance policies, Need Analysis of the Client and our recommendations.

Name		Insurance Type			
Vijay	fgghjh	Health Insurance	700,000.00	18,000.00	Floating
Total :			700,000.00	18,000.00	

Cash flow Upto Retirement

Year	Opening Cash Flow	Total Income	Asset Maturity	Net Inflow	Expenses	Goal Outflow	Net Outflow	Interest On Surplus	Net Closing Balance
2015	0	1,920,000	0	1,920,000	1,392,504	0	1,534,504	46,260	431,756
2016	431,756	2,112,000	0	2,112,000	1,484,464	0	1,626,464	110,075	1,027,366
2017	1,027,366	2,323,200	0	2,323,200	1,603,221	0	1,745,221	192,641	1,797,986
2018	1,797,986	2,555,520	0	2,555,520	1,731,479	1,687,296	3,560,775	95,128	887,859
2019	887,859	2,811,072	0	2,811,072	1,869,998	0	2,011,998	202,432	1,889,365
2020	1,889,365	3,092,179	0	3,092,179	2,019,597	1,402,552	3,564,149	170,087	1,587,483
2021	1,587,483	3,401,397	0	3,401,397	2,181,165	0	2,323,165	319,886	2,985,600
2022	2,985,600	3,741,537	0	3,741,537	2,355,658	0	2,497,658	507,537	4,737,016
2023	4,737,016	4,115,691	0	4,115,691	2,544,111	0	2,686,111	739,992	6,906,587
2024	6,906,587	4,527,260	0	4,527,260	2,747,640	0	2,889,640	1,025,305	9,569,512
2025	9,569,512	4,979,985	2,616,410	7,596,396	2,967,451	19,174,861	22,284,312	0	-5,118,405

Cash Flow After Retirement

Age	Year	Retirement Corpus	Net Closing Balance	Expenses	Net Closing Balance
59	2026	37,383,025	0	1,851,062	35,531,962
60	2027	0	38,729,839	1,980,637	36,749,202
61	2028	0	40,056,630	2,119,281	37,937,349
62	2029	0	41,351,711	2,267,631	39,084,080
63	2030	0	42,601,647	2,426,365	40,175,282
64	2031	0	43,791,057	2,596,211	41,194,847
65	2032	0	44,902,383	2,777,945	42,124,437
66	2033	0	45,915,637	2,972,402	42,943,235
67	2034	0	46,808,127	3,180,470	43,627,657
68	2035	0	47,554,146	3,403,103	44,151,043
69	2036	0	48,124,637	3,641,320	44,483,318
70	2037	0	48,486,816	3,896,212	44,590,604
71	2038	0	48,603,759	4,168,947	44,434,812
72	2039	0	48,433,945	4,460,773	43,973,172
73	2040	0	47,930,757	4,773,027	43,157,730
74	2041	0	47,041,925	5,107,139	41,934,786
75	2042	0	45,708,917	5,464,639	40,244,278
76	2043	0	43,866,263	5,847,164	38,019,099
77	2044	0	41,440,818	6,256,465	35,184,353
78	2045	0	38,350,945	6,694,418	31,656,527
79	2046	0	34,505,614	7,163,027	27,342,587
80	2047	0	29,803,420	7,664,439	22,138,981
81	2048	0	24,131,490	8,200,950	15,930,540
82	2049	0	17,364,289	8,775,016	8,589,272
83	2050	0	9,362,307	9,389,267	-26,960

Disclaimer & Risk Factors

These recommendations are given for your benefit only and are subject to review at the time of placement of your investments because circumstances law and economic conditions can change. If more than 30 days have elapsed since the date of this plan, you should not act on any specific recommendation without further consideration.

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