

THE ROAD TO

FINANCIAL FREEDOM

WITH

ASSETPLUS

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





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



Health Cover

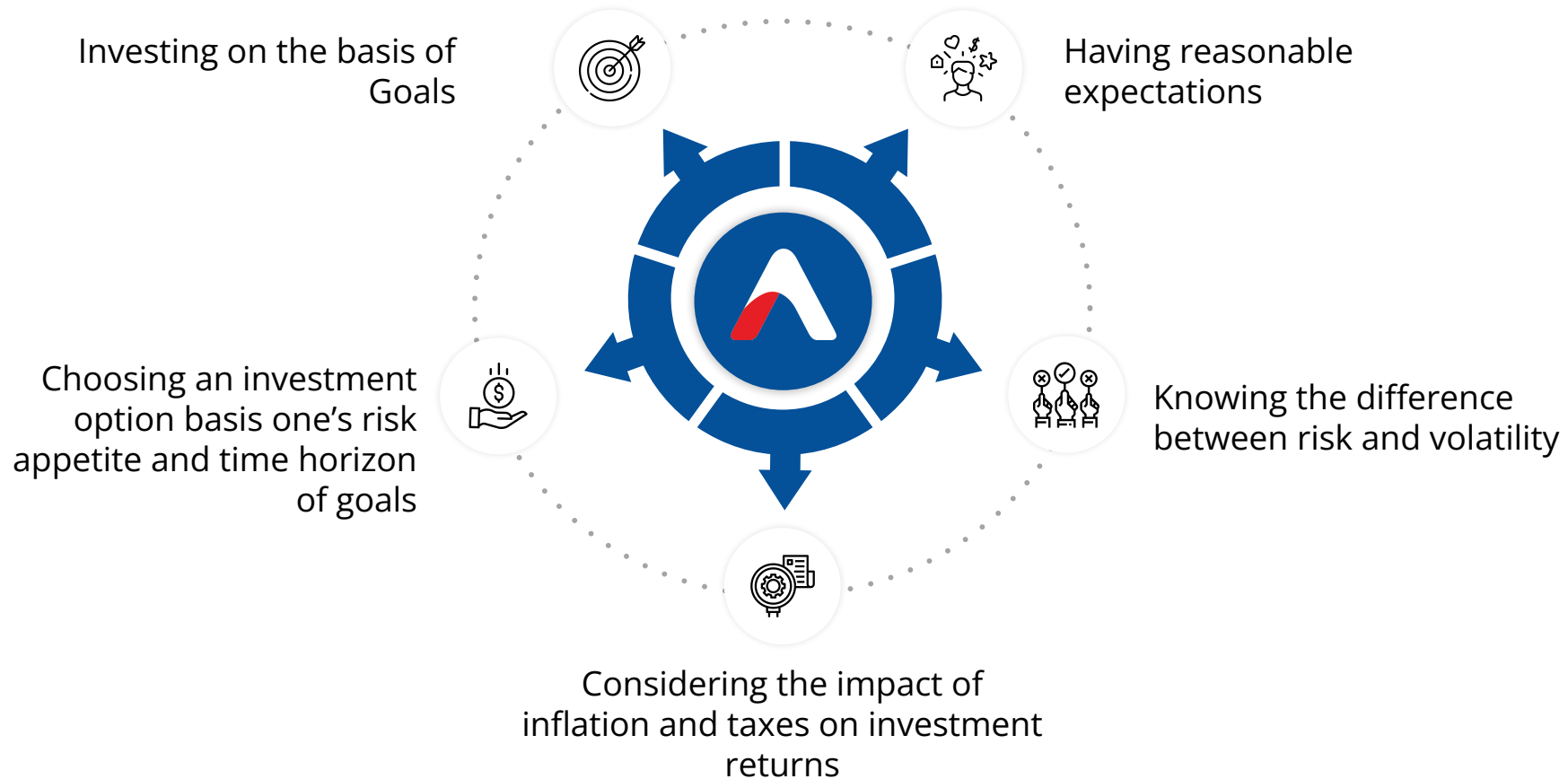
- ❖ 5 to 10 lacs of family cover should suffice for most
- ❖ Addition top-up cover can be considered.



Emergency Funds

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

WHAT IS INVESTING RIGHT?

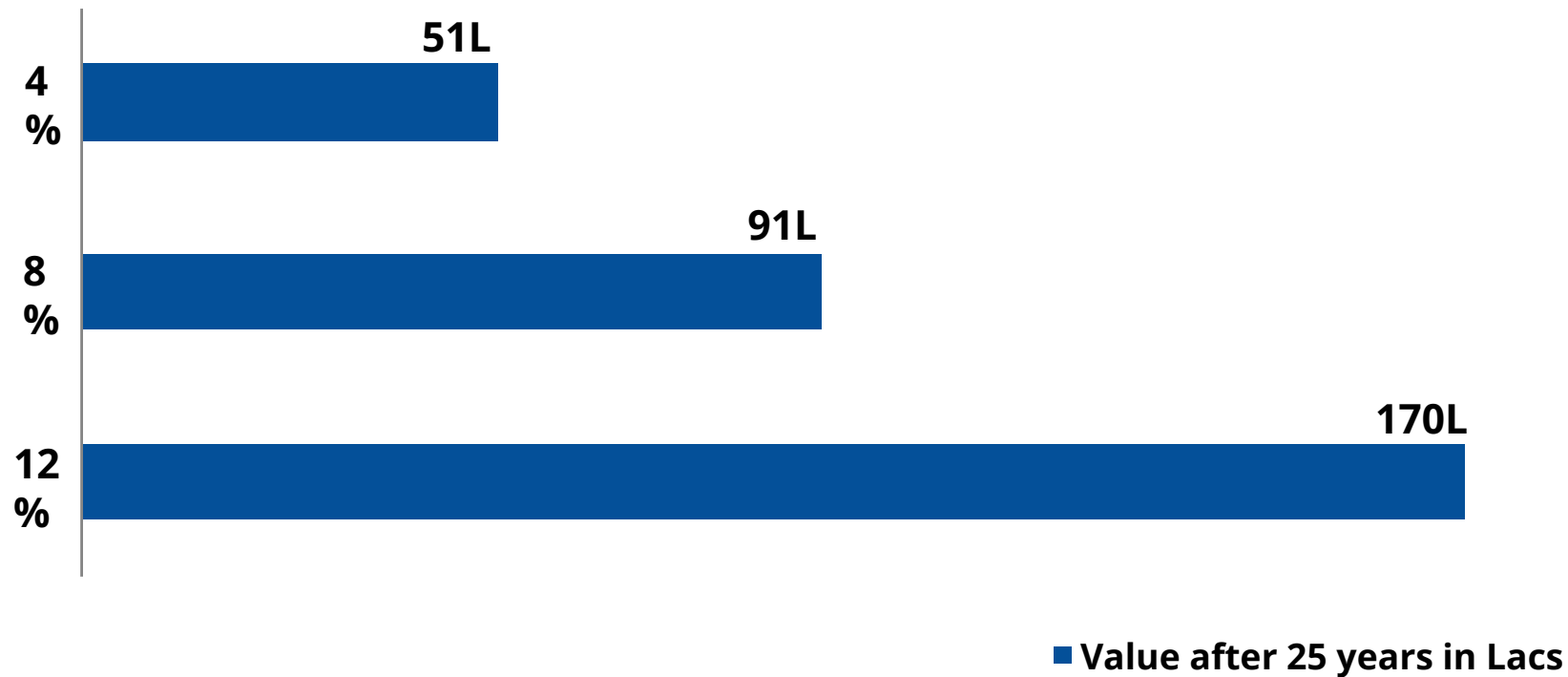


COMPARING LONG-TERM RD AND SIP IN EQUITY FUNDS



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





Rs 10,000 investment per month for 25 years



Small differences in return makes a huge impact over long term

POWER OF COMPOUNDING

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**

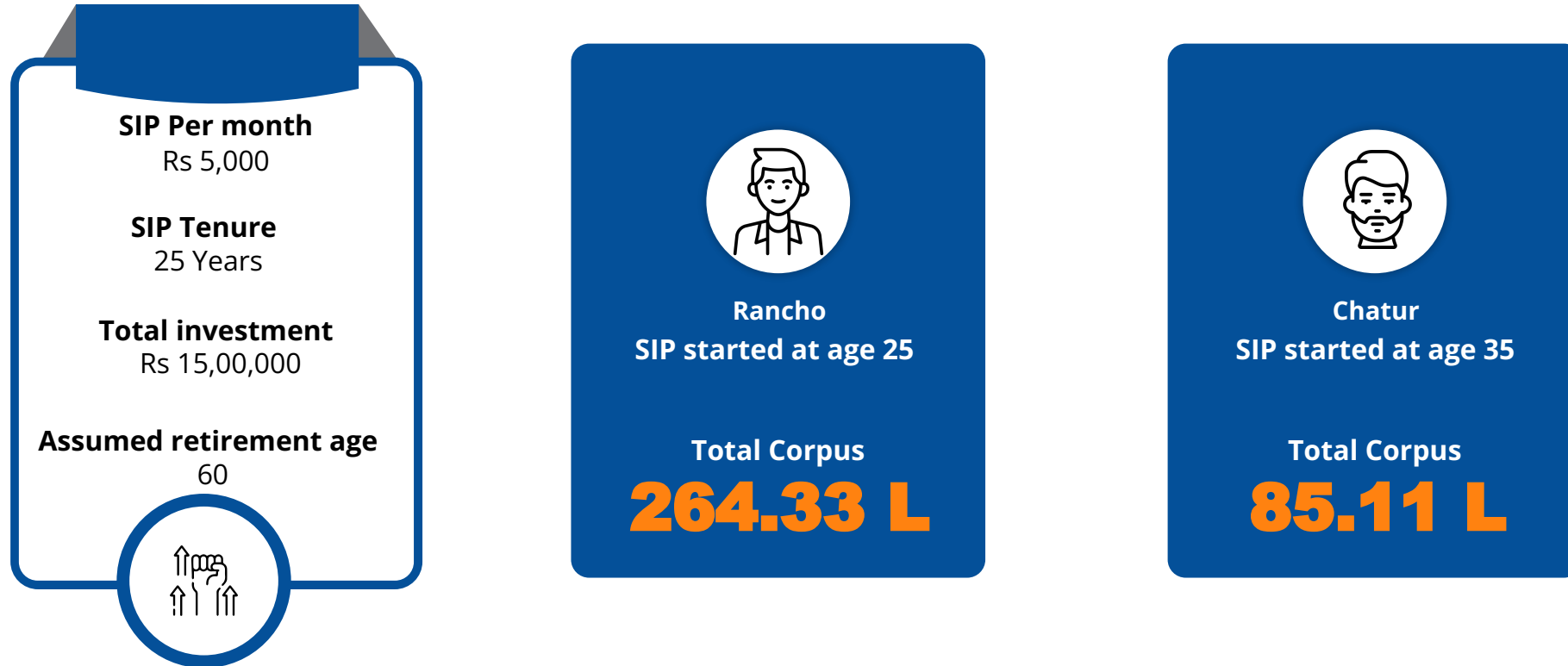
-  **Start early**
-  **Stay the course**



COMPARISON BETWEEN

Chatur and Rancho

Both started investing the same amount only at different age



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

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
<u>If invested, the value at the end of 30 years would be</u>	Rs. 46,21,460

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

STAY THE COURSE

SINCE 2000 WE HAVE **SEEN IT ALL**



Wars



Government Changes



Market Crashes



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%





**CONTACT YOUR
FINANCIAL FREEDOM FIGHTER
TO GET STARTED**



The background features a low-angle, upward-looking view of several modern skyscrapers with glass facades, set against a deep blue sky. The buildings are rendered in a slightly darker shade of blue, creating a sense of depth and architectural scale. Scattered across the scene are several large, semi-transparent circles in vibrant orange and green, along with smaller white circles, adding a modern, graphic touch to the composition.

THANK YOU

ASSETPLUS
PARTNER. GROW. SUCCEED.