

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
- ❖ Avoid complicated insurance policies



Health Cover

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

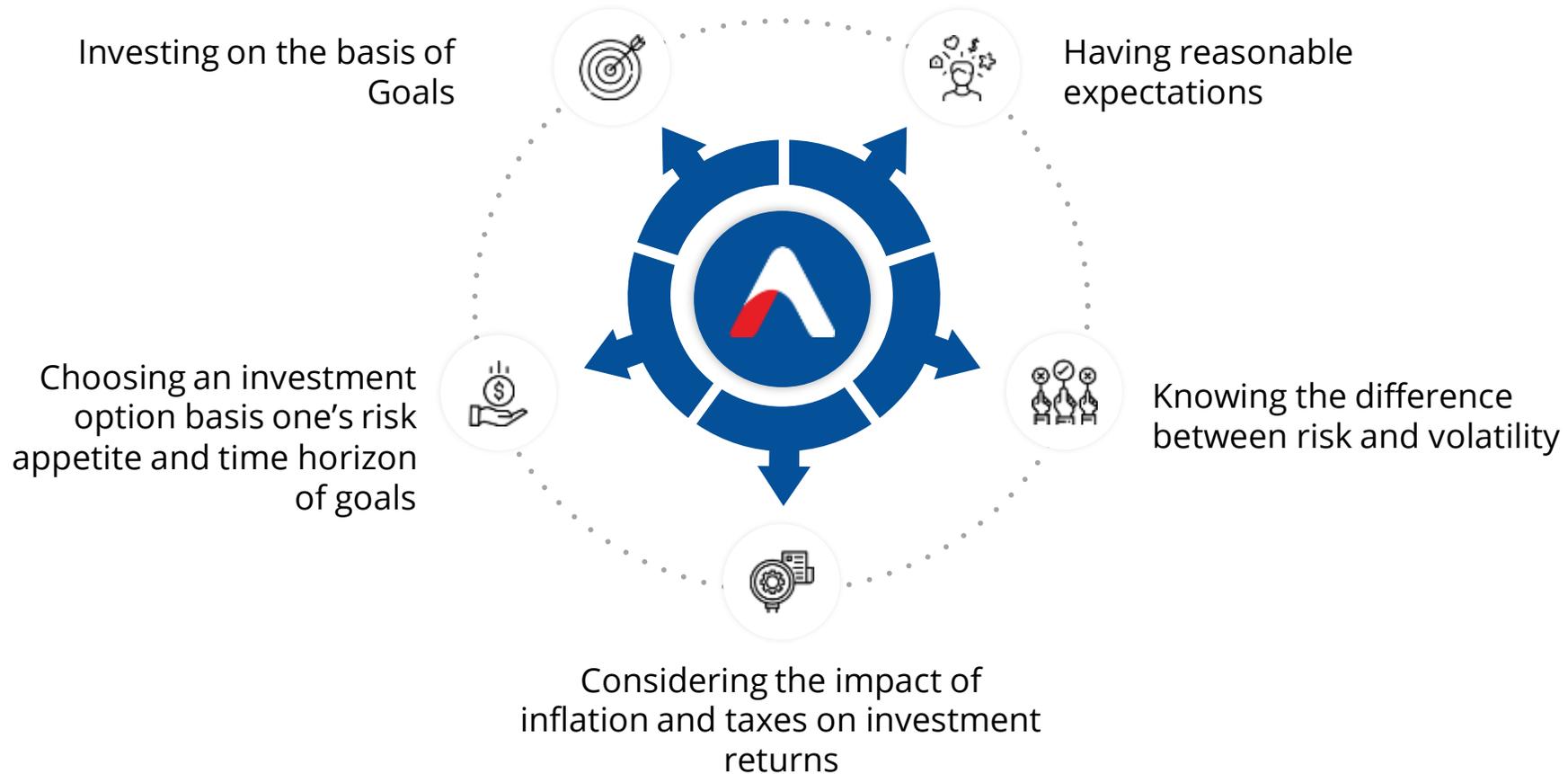


Emergency Funds

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

The above estimates are suggestive in nature. The actual figure might vary from client to client

WHAT IS INVESTING RIGHT?

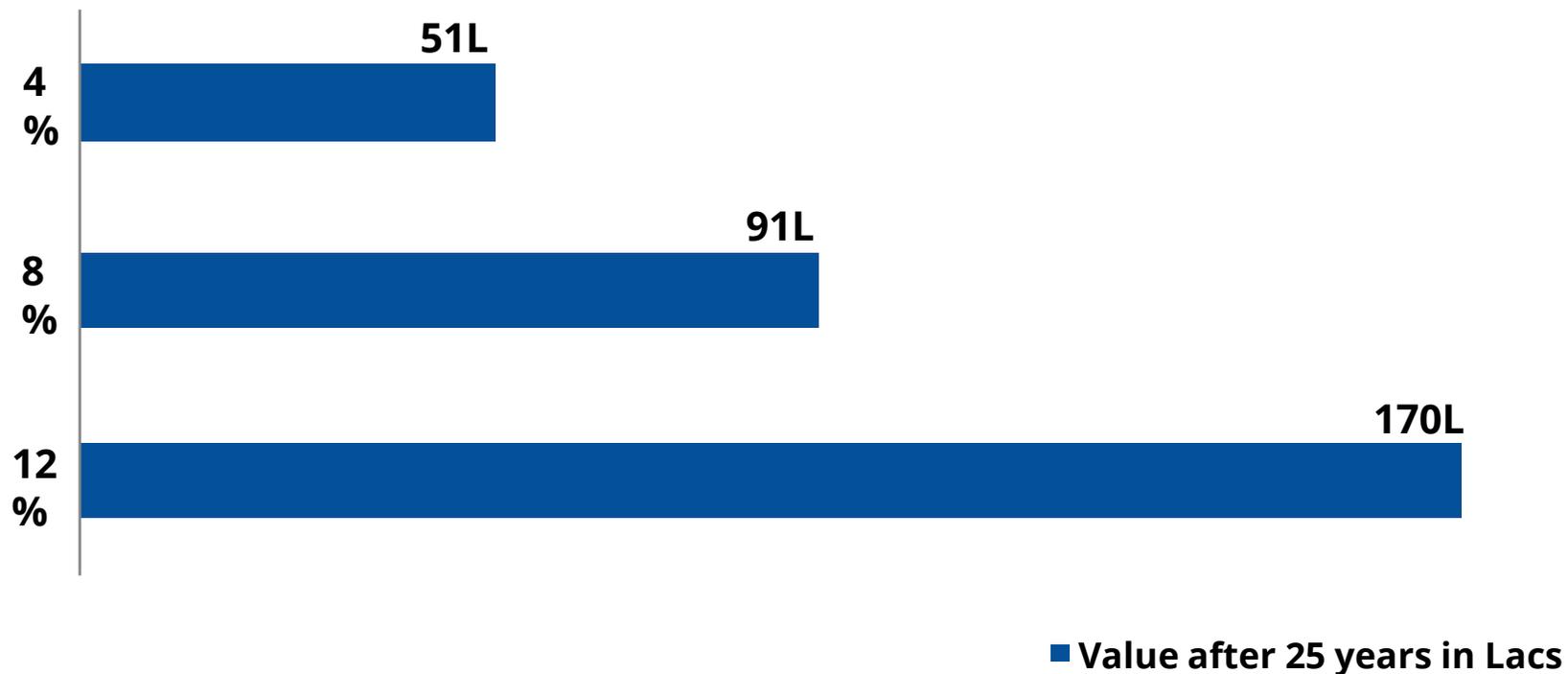


COMPARING LONG-TERM RD AND SIP IN EQUITY FUNDS



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



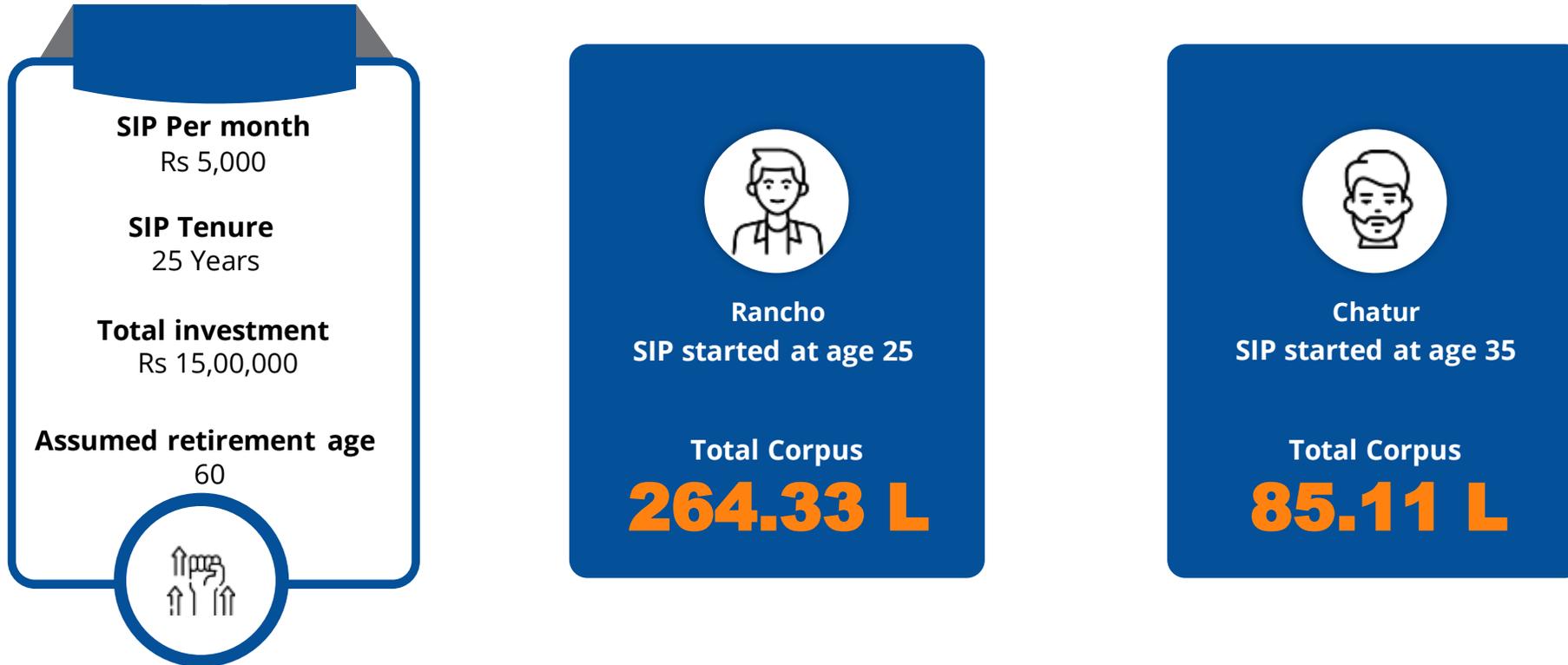
Stay the course



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

*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. 52,94,871 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. 52,94,871

Assuming 12% return

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 March 2024

Total Investment	29,10,000/-
Market Value (March 31, 2024)	1.90 Cr/-
Returns	13.32%



Source: www.advisorkhoj.com



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





Disclaimer:

- This Document is for private consumption of AssetPlus registered Mutual Fund Distributors only.
- Mutual fund investments are subject to market risks, Read all scheme related documents carefully.
- The past performance of the mutual fund is not necessarily indicative of future performance of the scheme.

The background features a low-angle, blue-tinted photograph of several skyscrapers reaching towards the top of the frame. Overlaid on this are several decorative circles: a large orange circle in the top right, a medium green circle in the middle right, a small white circle below it, a large orange circle in the bottom left, a medium green circle in the middle left, and a small white circle below it.

THANK YOU

ASSETPLUS
PARTNER. GROW. SUCCEED.