

27/02/2015	DEP	*****25,000.00 *****25,000.00	6184
		RATE:3.6000001 VALUE DATE:27/02/2015 DUE DATE:27/02/2017 TENURE:24M	
02/03/2015	TOP	*****25,000.00 *****50,000.00	5308
01/04/2015	TOP	*****25,000.00 *****	598
06/05/2015	TOP	*****25,000.00 *****	598
02/06/2015	TOP	*****25,000.00 *****	720
02/07/2015	TOP	*****25,000.00 *****	720

MISSION STATEMENT

Assisting investors in FINANCIAL PLANNING, helping them in WEALTH CREATION thereby giving them COMPLETE FINANCIAL FREEDOM.

Page 02

10 Resolutions For New FY 2019-20

Page 03

Always Crorepati Plan
From First Day...Till on Maturity...
Get One Crore Rupees!!

Page 04

Do not wait until January to Save Tax
Start ELSS SIP Now

“

Dear Investors,
With all the volatility and series of event last Financial year, sensex managed to close 17% up. In this quarterly issue, I have noted down mistakes investors do while making investments. I have tried covering the same in the form of New Year Resolutions.

The key for Creating Wealth in Mutual fund schemes is - selecting schemes as per your Goals and not investing in schemes looking at their recent performance.

**Wishing you all
"A Healthy, Wealthy & Peaceful
Financial Year ahead"**



10 Resolutions For New Fy 2019 -20

- 1. I will save 20% of my Monthly Income in Mutual funds through SIP**
- 2. I will buy Term Plan online and review the same as my Age increases**
 - Fix a deadline for buying a Term Plan. It's often observed that investors compare the features for years & can't make a decision.
- 3. I will buy Topup Mediclaim Plan for my family**
 - For family of 4 with Fathers Age 40 years top up plan from Bajaj Allianz for 25 lakhs cover will cost Approx Rs. 10,000 p.a.
- 4. I will fix a monthly Expense budget, track it and stick to it**
 - Easiest way is to download any Budget app from Play store
- 5. I will Park amount equivalent to 2 -3 months of expense in liquid funds for my Emergency needs**
 - Returns from Liquid funds are 6-7% p.a.
- 6. I will link my Mutual fund schemes to my Goals & I will not check my Mutual fund Portfolio every month**
 - The best way of creating wealth in Mutual funds is not checking it too often. Half yearly review of your Portfolio with your Advisor is enough
- 7. I will Start investing in Tax saving schemes from month of April and not wait till end of year**
 - Easiest way is to start SIP in ELSS scheme of Mutual funds from month of April.
- 8. I will be patience for Equity returns in Mutual funds as wealth creation takes time**
 - Average Returns for Multi cap fund for last 1 year - 4% p.a. for last 5 years -15% p.a.
- 9. I will not try to time the market, but spend more time in market (Long term investing)**
- 10. Writing a WILL should be part of my Financial Plan.**





Tax Benefit U/S 80C
Income Tax free U/S 10.10D

From first day... Till Maturity... Get One Crore Rupees!!!

So that getting good Insurance Cover & retirement becomes easy.

- * Tax saving upto ₹45000/- U/s 80C Of Inc Tax Act.
- * Policy loan available at concessional rate from LIC after 3 years.
- * Maturity can be used to buy Pension plan for regular income at advance age.

Magic Mix Illustration for Mr. Ajay Kadam (age 30)

Forecast of Insurance Benefits

Fin. Year Ending	Age	Risk Cover (Natural Death)	For The Year			Cash Value	Loan Available
			Premium	Returns	Cash Flow		
31/03/2020	31	1,01,95,500	1,88,451	0	-1,88,451	0	0
31/03/2021	32	1,03,81,000	1,84,707	0	-1,84,707	0	0
31/03/2022	33	1,05,66,500	1,84,707	0	-1,84,707	1,49,753	1,34,778
31/03/2023	34	1,07,52,000	1,84,707	0	-1,84,707	4,18,596	3,76,736
31/03/2024	35	1,09,37,500	1,84,707	0	-1,84,707	5,31,361	4,78,225
31/03/2025	36	1,11,23,000	1,84,707	0	-1,84,707	6,44,979	5,80,481
31/03/2026	37	1,13,08,500	1,84,707	0	-1,84,707	7,59,673	6,83,706
31/03/2027	38	1,14,94,000	1,84,707	0	-1,84,707	9,00,145	8,10,130
31/03/2028	39	1,16,79,500	1,84,707	0	-1,84,707	10,47,225	9,42,502
31/03/2029	40	1,18,65,000	1,84,707	0	-1,84,707	12,04,464	10,84,018
31/03/2030	41	1,20,50,500	1,84,707	0	-1,84,707	13,71,217	12,34,095
31/03/2031	42	1,22,36,000	1,84,707	0	-1,84,707	15,32,782	13,79,504
31/03/2032	43	1,24,21,500	1,84,707	0	-1,84,707	17,03,948	15,33,553
31/03/2033	44	1,26,07,000	1,84,707	0	-1,84,707	18,84,053	16,95,648
31/03/2034	45	1,28,66,700	1,84,707	0	-1,84,707	20,71,474	18,64,326
31/03/2035	46	1,30,70,750	1,84,707	0	-1,84,707	22,71,982	20,44,784
31/03/2036	47	1,32,74,800	14,571	0	-14,571	23,68,958	21,32,062
31/03/2037	48	1,34,78,850	14,571	0	-14,571	24,76,110	22,28,499
31/03/2038	49	1,37,20,000	14,571	0	-14,571	25,91,719	23,32,547
31/03/2039	50	1,39,79,700	14,571	0	-14,571	27,15,834	24,44,250
31/03/2040	51	1,42,76,500	14,571	0	-14,571	28,56,115	25,70,504
31/03/2041	52	1,46,47,500	14,571	0	-14,571	30,12,461	27,11,215
31/03/2042	53	1,52,04,000	14,571	0	-14,571	31,86,216	28,67,594
31/03/2043	54	1,57,60,000	14,571	0	-14,571	34,09,768	30,68,791
31/03/2044	55	1,63,17,000	14,571	0	-14,571	36,88,018	33,19,216
31/03/2044	55	0	0	1,00,17,000	1,00,17,000	0	0
			30,90,195	1,00,17,000	69,26,805		

Did The Last Minute Tax Planning Give You Sleepless Nights?

Why Wait Till The Last Quarter? Start Tax Planning In April. And Invest On A Monthly Basis Right From The Start Of The Financial Year. Save Tax and Also Let Your Investments Grow!



SO WHAT SHOULD ONE DO?
PLAN YOUR INVESTMENT USING SIP

ELSS SIP Performance Chart

Sr No.	Scheme Name	Launch Date	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)
1	L&T Tax Advantage Fund	Feb-06	7.49%	10.03%	13.19%
2	IDFC Tax Advantage Fund	Dec-08	10.85%	11.91%	15.06%
3	Axis Long Term Equity Fund	Dec-09	11.28%	11.98%	17.28%
4	Mirae Asset Tax Saver Fund	Dec-15	15.41%	16.69%	-
5	Invesco India Tax Plan	Dec-06	11.43%	12.22%	15.49%

BOOK POST

Regards,
Himanshu Dani



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