

## MISSION STATEMENT

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

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Dear Investors,

**Wishing you a very Happy New Year 2020. May this new year bring lots of happiness, health, wealth and your dreams come true. 2019 was a year of consolidation and painful transition for the Indian economy.** While headline indices put on a resilient show, the broader markets like the economy saw lackluster performance burdened by transition.

- Policy stability was attained with Modi government being re-elected
- Corporate tax cuts made manufacturing globally competitive. PAT for listed companies was up by 8-9%
- Oil and other commodity prices remained considerate. GDP growth rates fall to 4.5%
- DHFL was sent to Liquidation.
- US-China trade tussle added to financial market volatility.

**Sectoral performances were stock specific** rather than whole sectors showing market outperformance. **2020 is likely to see broader market rallies** as companies re-build their business models for the new decade. After a strong 2019 across broad global markets, we expect 2020 to be more stock specific. Economic recovery is likely to remain protracted as the economy adjusts to the new regulations and business fundamentals.

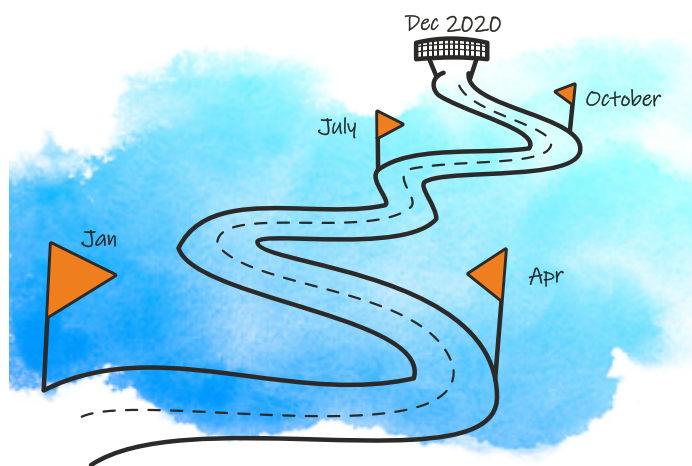
We suggest to keep Patience and stay invested. Link your goals to investment and accomplish your dreams in 2020.



**INVEST SEARCH**

Redefine your Search for Investments

# What is your Topmost Goal for 2020?



## What is your topmost Goal for 2020?

Write down your 3 monthly goals to ensure that you attain your desired result by the end of the year.

Map and track your progress regularly!

## Agenda #1 Growing Within

**This is all about your short term goals but what about your long term goals?**

**A new financial year is on the horizon. The start of a new year is generally a good time for you to prepare a goal plan and link your goals to investments. Also, add on your investments at the start of the year 2020.**

**Have you planned for your long term goals? If No, then send us your goals and we will make a complimentary goal plan for you.**

Goal Priority	Goal Name	Time Left Execution (Yrs.)	Current Cost (₹)	Future Cost (₹)	Shortfall in Goal Achievement (₹)	Unplanned Monthly (₹)	Unplanned Investment One Time (₹)
1	Child's Education - Ms.Sayli	11	10,00,000	21,45,430	-21,45,430	7,873	5,84,354
2	Child's Marriage - Ms.Sayli	16	25,00,000	75,88,270	-75,88,270	13,212	11,44,354
3	Retirement - Mr.Swapnil	18	40,000	1,39,488	-2,35,44,068 (Required Retirement Corpus)	31,194	28,02,859
4	Holiday Planning - Singapore	2	300,000	3,37,948	-3,37,948	12,952	2,88,435
5	Emergency - Family	0	5,00,000	5,00,000	-5,00,000	0	500,000
					3,41,15,716	65,233	53,20,003

\*Assumed Inflation is 7% and Expected Return for Child Education, Child Marriage and Retirement is 12%, For Holiday Planning 8% and Emergency funds is 0%

The above chart is an example of a client whose age is 41 years for whom we have prepared a goal plan. There are five major goals that he has planned for - his child, holiday, emergency funds and most importantly retirement.

The above chart specifies about current cost for the goal and its future cost considering the inflation. Also, the next column mentions about the shortfall in goal achievement i.e the amount that is remaining to complete the goal out of the total goal. Next column shows the SIP amount that is required to be started to achieve the goal. Next specifies the lumpsum amount that is required to be invested to achieve the goal.

**Whatsapp us on 8355816882 or**

**Mail us your goals on [support@investsearch-india.com](mailto:support@investsearch-india.com)**



# Save Tax with ELSS

## Why is **ELSS** The Best **Tax-Saving** Option?



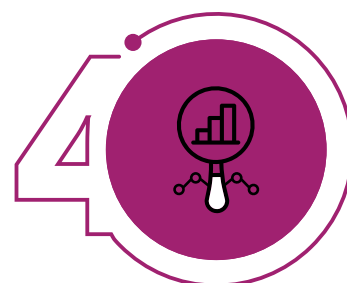
**SHORTEST  
LOCK-IN**



**TAX  
DEDUCTIBLE**



**HIGH  
RETURNS**



**SIP  
OPTION**

**So we are in the most awaited year 2020. Everyone must have made investment planning for the year.**

## But have you planned for your Tax ?

ELSS or Equity Linked Savings Schemes are Mutual fund investment schemes that help you save income tax. That's why they are also known as tax-saving funds. The Income Tax Act, under section 80c, allows taxpayers to invest up to INR 1.5 lakh in specific securities and claim it as a deduction from their taxable income.

Name of Instrument	Lock In period	Returns	Tax on Returns
ELSS	3 Years	10-12%	LTCG Tax
Tax-Saving FD	5 years	6-7%	Income Tax
National Saving Certificate (NSC)	5 years	7-8%	Income Tax
Public Provident Fund (PPF)	15 years	7-8%	No
National Pension System (NPS)	Up to age 60	8-10%	Partially Taxable

As is evident, ELSS funds fare far better than other tax saving instruments, with the lowest lock-in period (3 years) and better returns. They are also tax-efficient.

**Don't Wait Till March to invest in ELSS. INVEST NOW !!!**

## HPCL Event photos

We had conducted an event at HPCL Colony on 30th November 2019 where we celebrated Family Fun Day for the colony members. The event included two games namely Basketball and Bow and Arrow for children and their Parents. We had placed a stall in the colony of Invest search. The event was conducted by whole Invest Search team. Many children and adults attended the same. The target oriented games were enjoyed by the members of the colony. Also, we had interaction with the adults about their life goals and gave guidance on how to achieve them. Here are some snapshots of our event.



**If you want us to conduct such an event in your Colony or Office do Contact us on below given contact details.**

### BOOK POST

Regards,  
Himanshu Dani



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