

FINANCIAL PLANNING

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AGENDA



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- **FINANCIAL PLANNING & ITS BENEFITS**
- **OBJECTIVES OF FINANCIAL PLANNING**
- **MAGIC OF COMPOUNDING**
- **MAIN AREAS OF FINANCIAL PLANNING**
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 - INSURANCE PLANNING**
 - RETIREMENT PLANNING**
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WHAT IS FINANCIAL PLANNING

A financial plan is a roadmap to achieve your life's financial goals and dreams. It is a process of meeting your life goals through proper management of your finances.

It involves the process of assessing your financial situation, determining your objectives and formulating a plan to achieve them.

OBJECTIVES OF FINANCIAL PLANNING

- To ensure that the right amount of money is available at the right point of time
- To meet life's goals
- To understand how financial decisions you make affects other areas of your finances



WE CAN ALSO HELP YOU..



- Experts at Alankit connect to those who need customized financial planning.
- Everyone is entitled to advice from a competent, ethical financial planner to make smart financial decisions.
- Alankit financial experts identify your needs, and set the priorities most suitable to meet your requirements.

As your Financial Planner we can help you:

- Set realistic goals- Identify your future financial planning needs, your present priorities.
- Assess current financial status- Identify products that are most suitable to meet you requirements.
- Evaluate the level of risk in your investment portfolio and revise your asset allocation
- Develop comprehensive plan and stay on track to meet changing goals.

WHY FINANCIAL PLANNING IS SO ESSENTIAL



Areas of Concern:

- Inflation and its short as well as long term Effects
- Concept of Effective Returns and Effect Of NEGATIVE Returns
- Varied Investment options and Returns expected from them
- Problems related to Living too long & Planning for Retirement
- Expenses exceeding income

Benefits of Investing early MAGIC OF COMPOUNDING

- Compounding in simple terms is interest earned on top of interest.
- It is the mathematical process where interest on your money in turn earns interest and is added to your principal.
- Start investing a small amount today and do it consistently, and take advantage of the magic of compounding!



MAIN AREAS OF FINANCIAL PLANNING



- Asset Allocation- Allocation is an investment jargon where the money in your portfolio gets divided into different asset classes and further diversified into Stocks, Bonds, Cash.
- Investment Planning- Investment planning begins after you have taken into account your current and expected income level and have laid down your financial goals.
- Insurance Planning- Insurance does not eliminate risk but it provides financial compensation to those who suffer loss. Provides security at home and in the workplace against accidents, crime, accidental loss and almost all natural disasters.
- Retirement Planning- Retirement planning is to estimate the amount of money one requires for day to day expenses post retirement. One has to decide which route (Mutual Funds, Life insurance, pension plan) one needs to take to plan for retirement.
- Taxation- Many rush at the end of the tax-planning season and make investments to reduce their tax liability. Proper tax planning is a basic duty of every person which should be carried out religiously.
- Portfolio Management Services- We also offer our clients Portfolio Management Services (PMS) is a type of professional service offered by portfolio managers to their client to help them in managing their money in less time.

OUR ESTEEMED CLIENTS



Thank You

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