

KEY TO FINANCIAL GROWTH



Reach me here for assistance
Name: PRAVIN NARAYAN PUTHRAN
Contact: 9323933555

Problems We Face

Low
savings

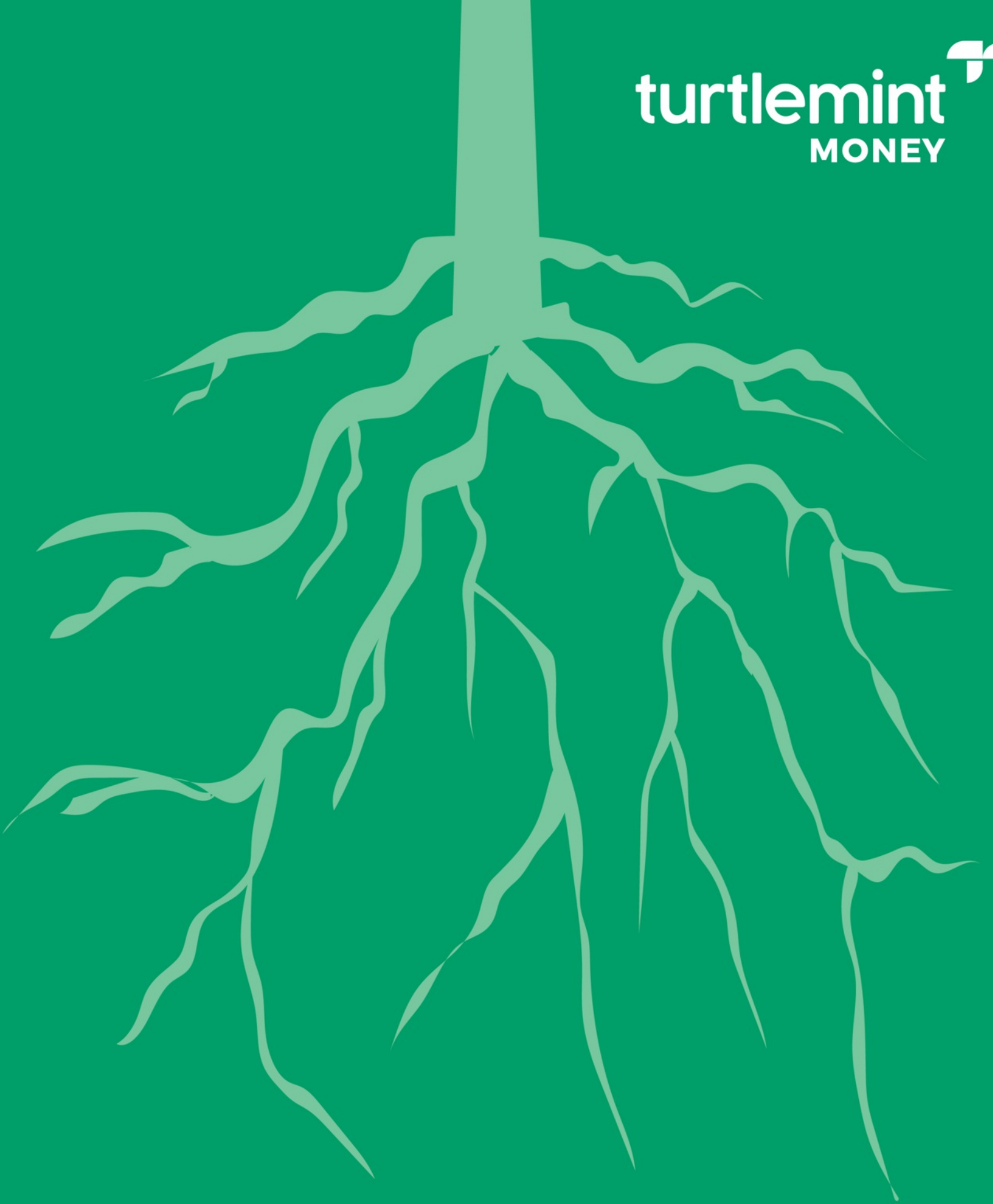
Increased
expenditure

Unpaid
credit card
bills

Balancing
earnings and
EMIs

Excessive
financial
liabilities

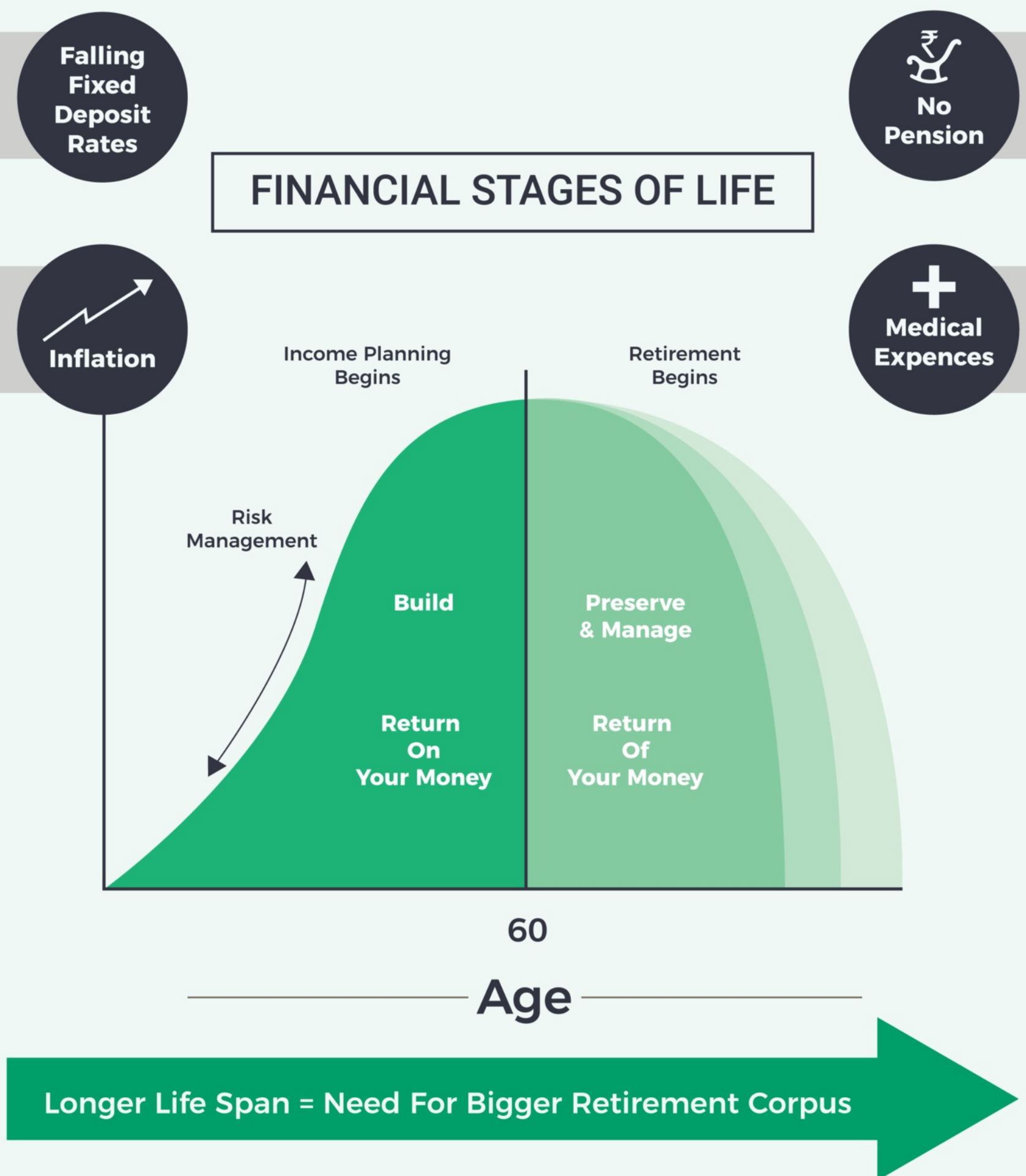
Uncertain
income



Root cause of these problems!

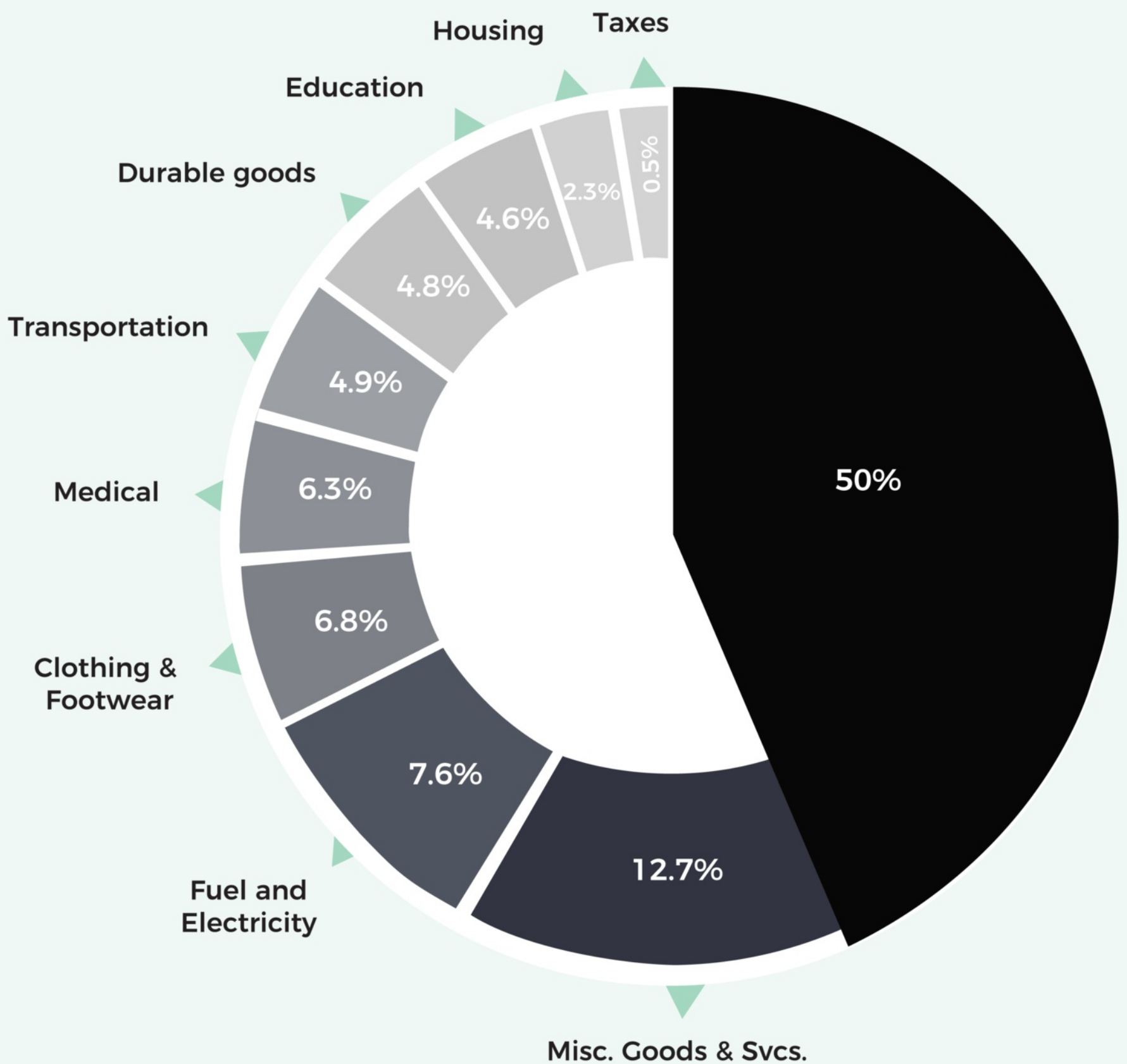
Lack of Proper
**Financial
Planning**

Why Is Financial Planning Important?



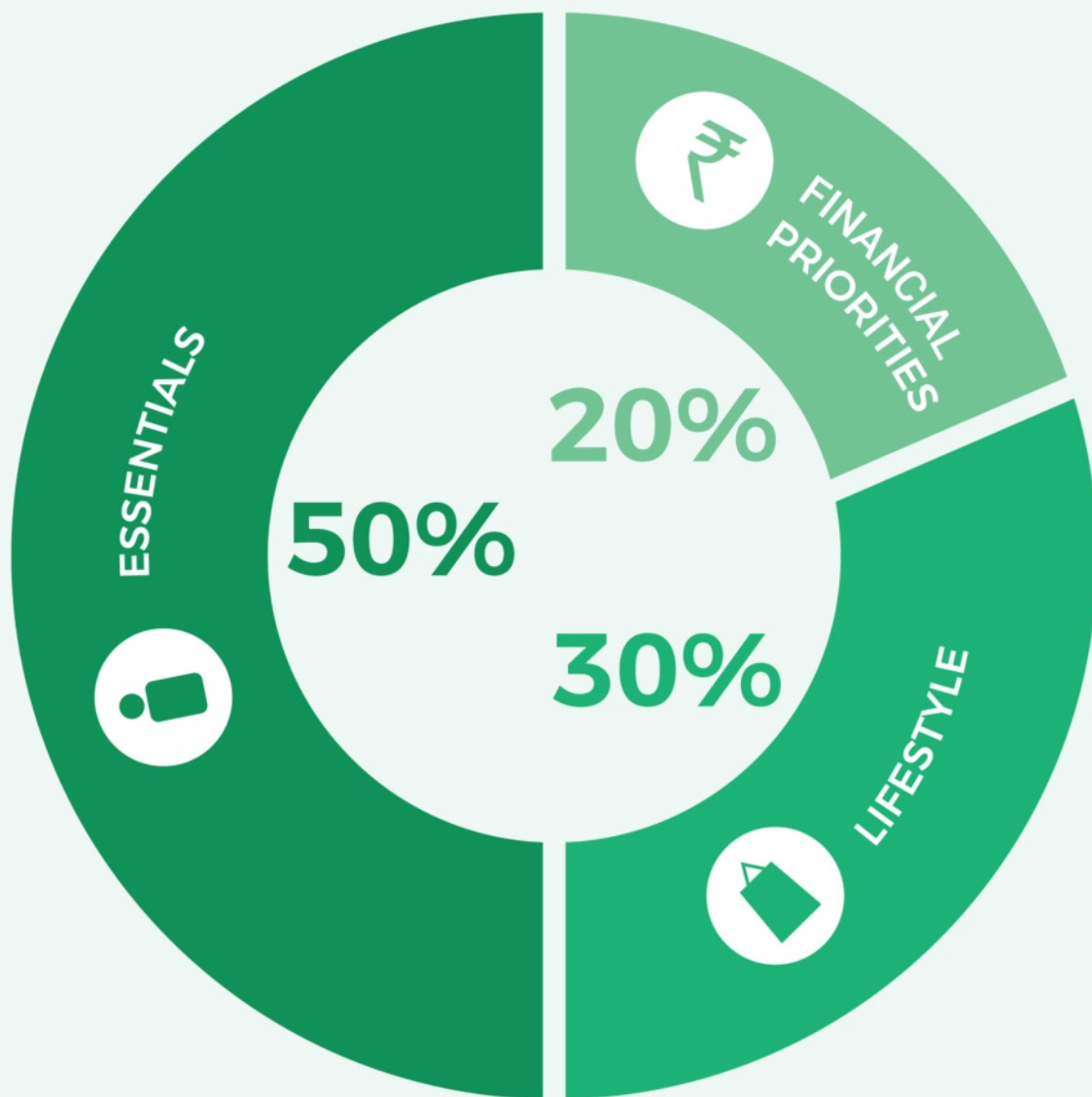
A longer lifespan supplemented with high rate of inflation calls for a bigger retirement corpus

Average Distribution Of Monthly Expenditure



Need related expenditures take the
maximum share of your wallet

The 50-30-20 Rule



EXAMPLE

Earnings: ₹50,000

IDEAL SPENDS

₹25,000

NEEDS

50%

₹15,000

WANTS

30%

₹10,000

SAVINGS

20%

For a better financial stability it is important that atleast 20% of your income is contributed towards savings or investments

Procrastinating Your Investments Can Be Harmful

Mr. A



STARTED AT
25 YEARS

MONTHLY INVESTMENT



RATE OF RETURN 12% p.a

VALUE OF MATURITY
(60YEARS)

₹6.4 Crores



Mr. B



STARTED AT
35 YEARS

MONTHLY INVESTMENT



RATE OF RETURN 12% p.a

VALUE OF MATURITY
(60YEARS)

₹3.5 Crores

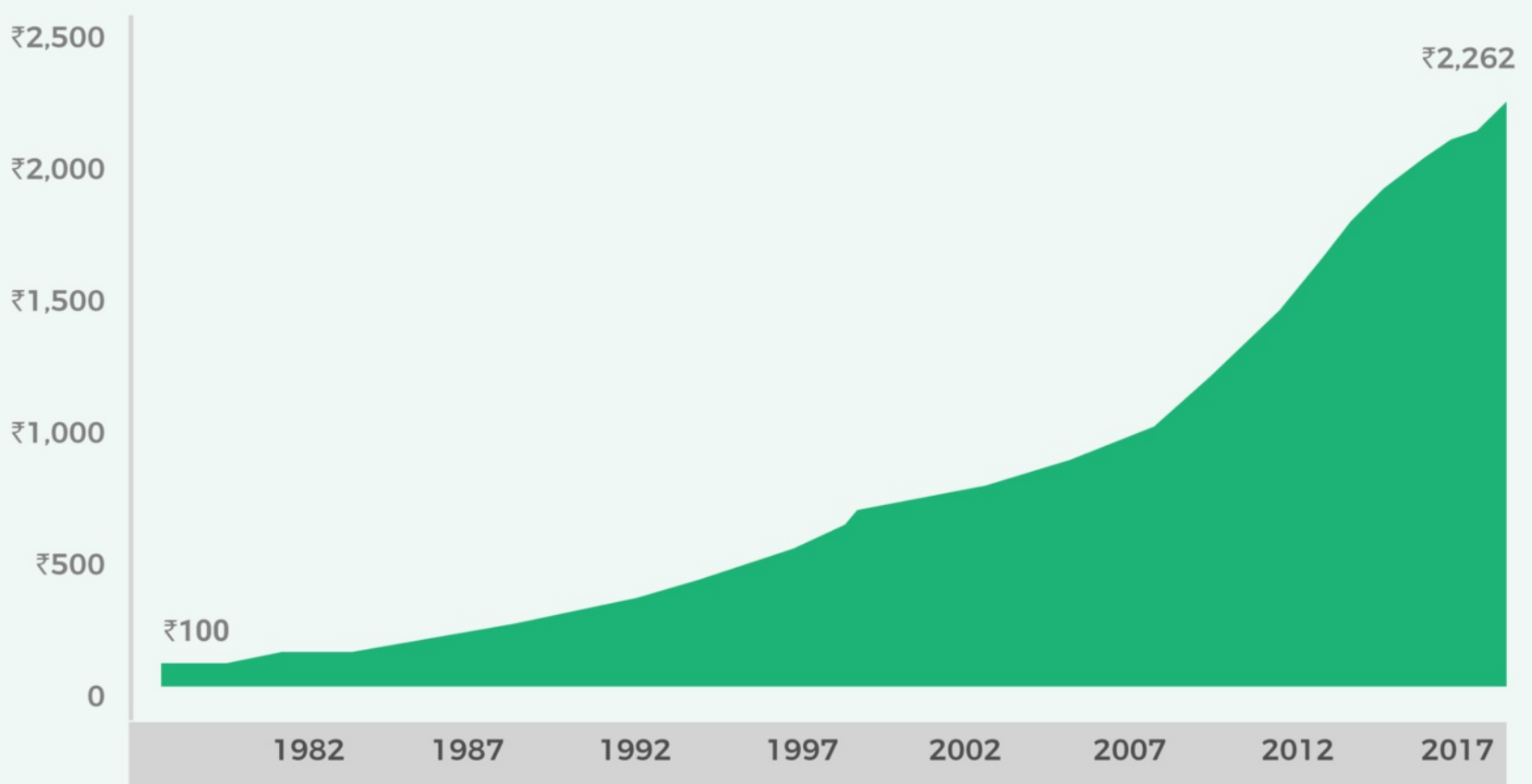


**COST OF
DELAY**

A little delay in your investments can have a
big effect on your returns

Inflation - The Real Evil

Is there enough saving in your bank?



Prices of consumer products have grown from ₹100 to ₹2,262 in the last 4 decades



GOLD (Price Per 10g)

₹486

1977

₹47,930

2020



PETROL PRICE (Price Per Ltr.)

₹4

1977

₹87

2020

You Have Dreamt Of A Perfect Retirement But Have You Saved Enough

How much fund do you need for retirement?

Corpus needed at 60 for various expenditure levels



With ₹50K expenses at age 21, you would need ₹8.98 Cr. in savings when you turn 60 to support retirement expenses from (60 years to 90 years) growing at inflation rate of 5% annually.

Comparing Various Asset Classes

Criteria	Equity	Fixed Deposit	Property	Comm-odities	Cash
 Return Potential	Above Inflation	Near Inflation	Above Inflation	Near Inflation	Below Inflation
 Risk	High	Low	High	High	Nil
 Ease of Withdrawal	Easy	Easy	Very Difficult	Difficult	Very Easy
 Can one invest small amounts?	Yes	Yes	No	Yes	NA
 Can one invest every month/year?	Yes	Yes	No	Yes	NA
 Complexity	High	Low	High	High	Nil

Challenge

High Returns Come With High Risk



Solution

1. Diversify in the short term

2. Invest for a longer term

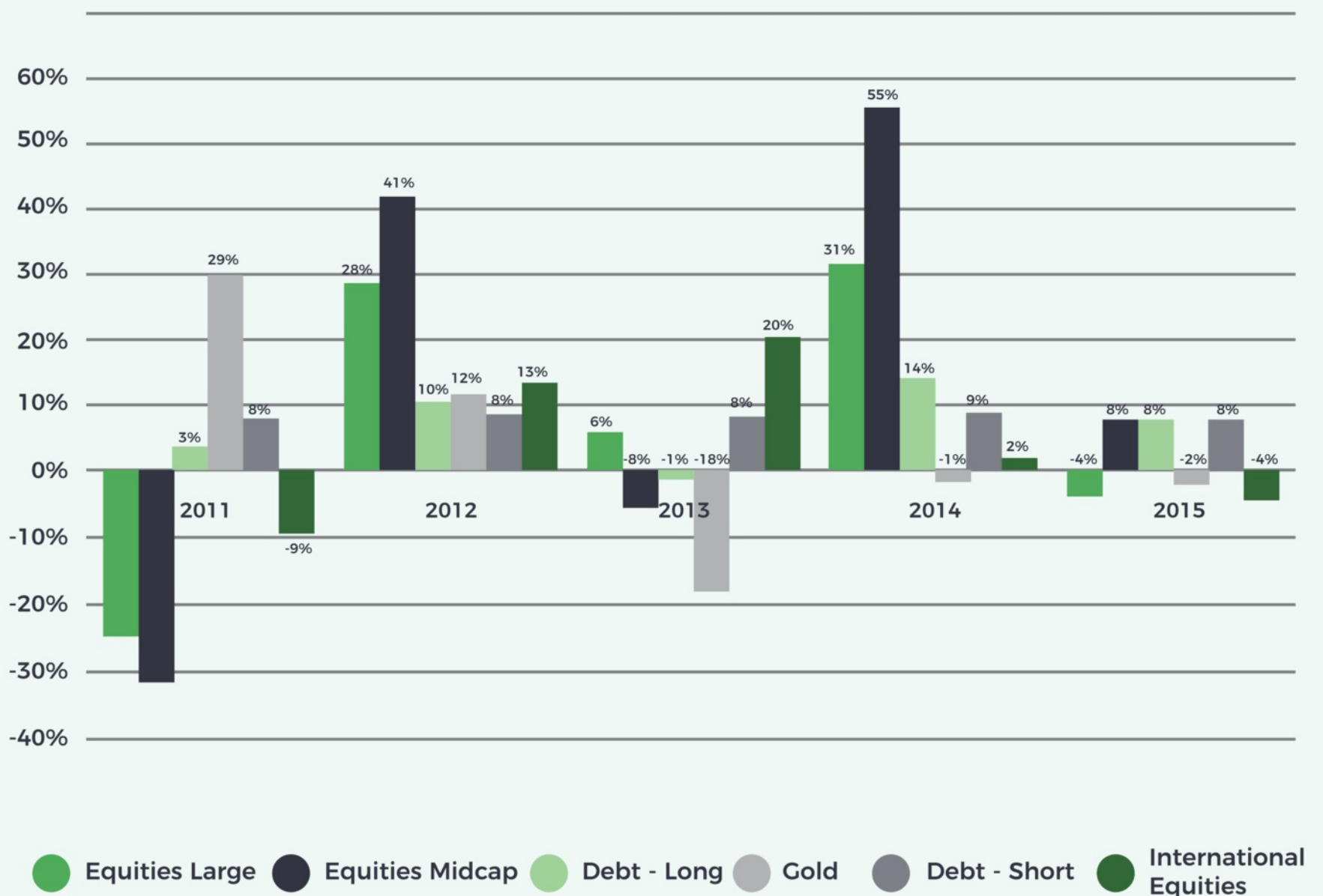
(More Than 5 Years)

Solution 1: Diversify in the short term

Do Not Put All Your Eggs In The Same Basket

Variability in returns of assets

Asset Class Returns



It is advisable to invest in a diversified portfolio because of the fluctuation in the performance of various asset classes.

Solution 2: Invest for a longer term

The Wait Is Worth Always!

By when do equity returns turn positive?

Equity returns over years (In Fig.)

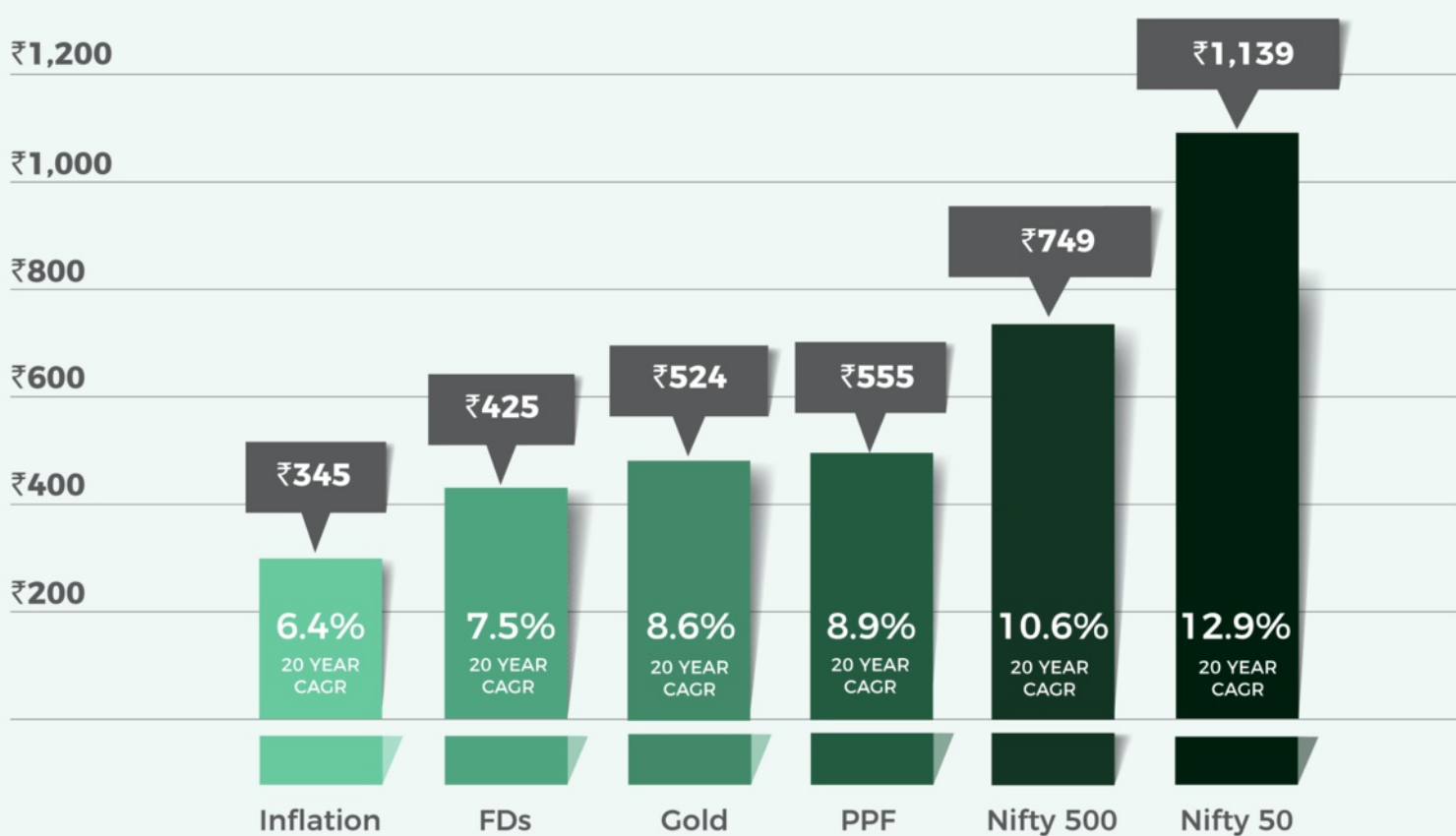
Years	Returns After											
Period	1	2	3	4	5	6	7	8	9	10	11	12
1994	0.0%											
1995	-23.2%											
1996	3.5%	-10.8%										
1997	15.1%	9.1%	-2.9%									
1998	-17.6%	-2.6%	-0.6%	-6.8%								
1999	78.7%	21.4%	19.2%	15.1%	6.1%							
2000	-21.2%	18.7%	5.1%	7.5%	6.7%	1.0%						
2001	-15.9%	-18.6%	5.8%	-0.6%	2.4%	2.5%	-1.6%					
2002	4.2%	-6.3%	-11.6%	5.4%	0.3%	2.7%	2.8%	-0.9%				
2003	73.8%	34.6%	15.1%	4.7%	16.5%	10.0%	10.7%	9.8%	5.5%			
2004	10.6%	38.7%	26.1%	14.0%	5.8%	15.5%	10.1%	10.7%	9.9%	6.0%		
2005	34.1%	21.8%	37.1%	28.0%	17.7%	10.1%	18.0%	12.8%	13.1%	12.1%	8.3%	
2006	41.3%	37.6%	28.0%	38.2%	30.6%	21.4%	14.1%	20.7%	15.7%	15.6%	14.4%	10.7%
2007	53.3%	47.2%	42.7%	33.9%	41.1%	34.1%	25.5%	18.4%	23.9%	19.0%	18.6%	17.3%
2008	-50.6%	-13.0%	2.3%	9.4%	9.7%	18.4%	16.3%	11.7%	7.4%	13.0%	9.8%	10.3%
2009	72.5%	-7.7%	9.3%	16.5%	19.9%	18.3%	25.0%	22.2%	17.2%	12.6%	17.5%	14.0%
2010	17.7%	42.5%	0.1%	11.3%	16.8%	19.5%	18.2%	24.0%	21.7%	17.2%	13.1%	17.5%
2011	-24.7%	-5.9%	15.2%	-6.8%	3.0%	8.5%	11.9%	11.7%	17.3%	16.0%	12.6%	9.3%
2012	28.3%	-1.7%	4.4%	18.3%	-0.6%	6.8%	11.2%	13.8%	13.4%	18.4%	17.0%	13.9%
2013	5.9%	16.6%	0.8%	4.8%	15.7%	0.4%	6.7%	10.5%	12.9%	12.7%	17.2%	16.1%
2014	31.5%	18.0%	21.3%	7.7%	9.6%	18.2%	4.4%	9.5%	12.6%	14.6%	14.3%	18.3%
2015	-3.9%	12.4%	10.2%	14.5%	5.3%	7.3%	14.8%	3.3%	7.9%	10.9%	12.8%	12.6%
2016	2.7%	-0.6%	9.1%	8.3%	12.0%	4.8%	6.6%	13.2%	3.2%	7.4%	10.1%	11.9%
2017	27.6%	14.5%	8.0%	13.4%	11.9%	14.5%	7.8%	9.0%	14.7%	5.4%	9.1%	11.5%
2018	4.1%	15.2%	10.9%	7.0%	11.5%	10.6%	12.9%	7.4%	8.5%	13.6%	5.3%	8.7%
Max Returns	78.7%	47.2%	42.7%	38.2%	41.1%	34.1%	25.5%	24.0%	23.9%	19.0%	18.6%	18.3%
Min Returns	-50.6%	-18.6%	-11.6%	-6.8%	-0.6%	0.4%	-1.6%	-0.9%	3.2%	5.4%	5.3%	8.7%

Equity returns over years (In Graph)



In Mutual Funds, the longer the duration of an investment, lesser is the risk involved. In other words, Mutual Funds can assure guaranteed returns in a longer run.

Have You Made The Right Investments?



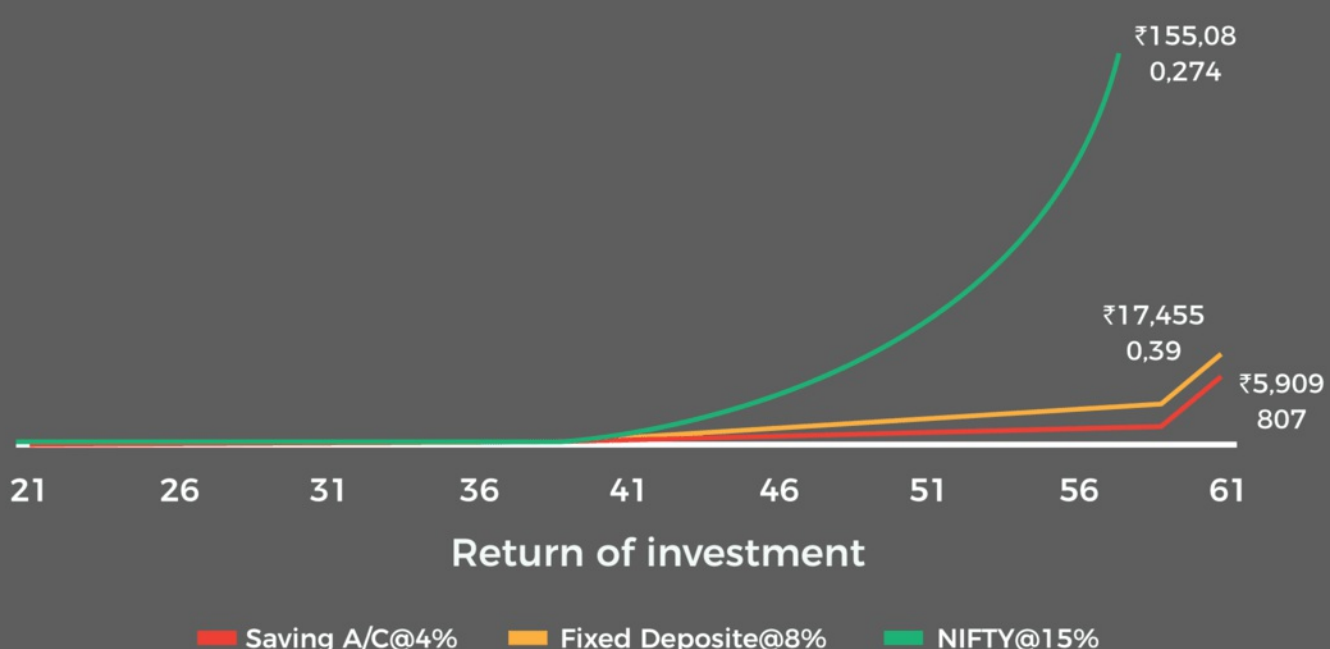
Source: BSE India & Handbook of Statistics on Indian Economy, RBI, NJ Research, Period: Mar 2004 to March 2019. Average performance of 58 diversified equity funds.

Growth on ₹100 provided by different investments in last 20 years.

Equities have provided with the best return on investments in the past 15 years.

Equities Vs. Fixed Deposits Vs. Savings A/c

Investing ₹5000/month over 40 years across saving a/c, fixed deposits & equities





For a perfect investment

MUTUAL
FUNDS
Sahu Hai

Mutual Funds Kyu Sahi Hai?



Managed by domain experts



Tax saving investment



Reduces volatility due to diversified holdings



Small minimum investment size



Offers liquidity or the ability to buy/sell on demand



Regulated by SEBI



Diversification across various asset classes

Better alternatives for your traditional investments

Traditional Investments

Mutual Funds

Savings Account



Liquid Fund

Fixed Deposit



Debt Fund

Recurring Deposit



SIP

Equity Shares & PMS



Diversified Equity Fund

Tax Saving LIC, PPF, NSC



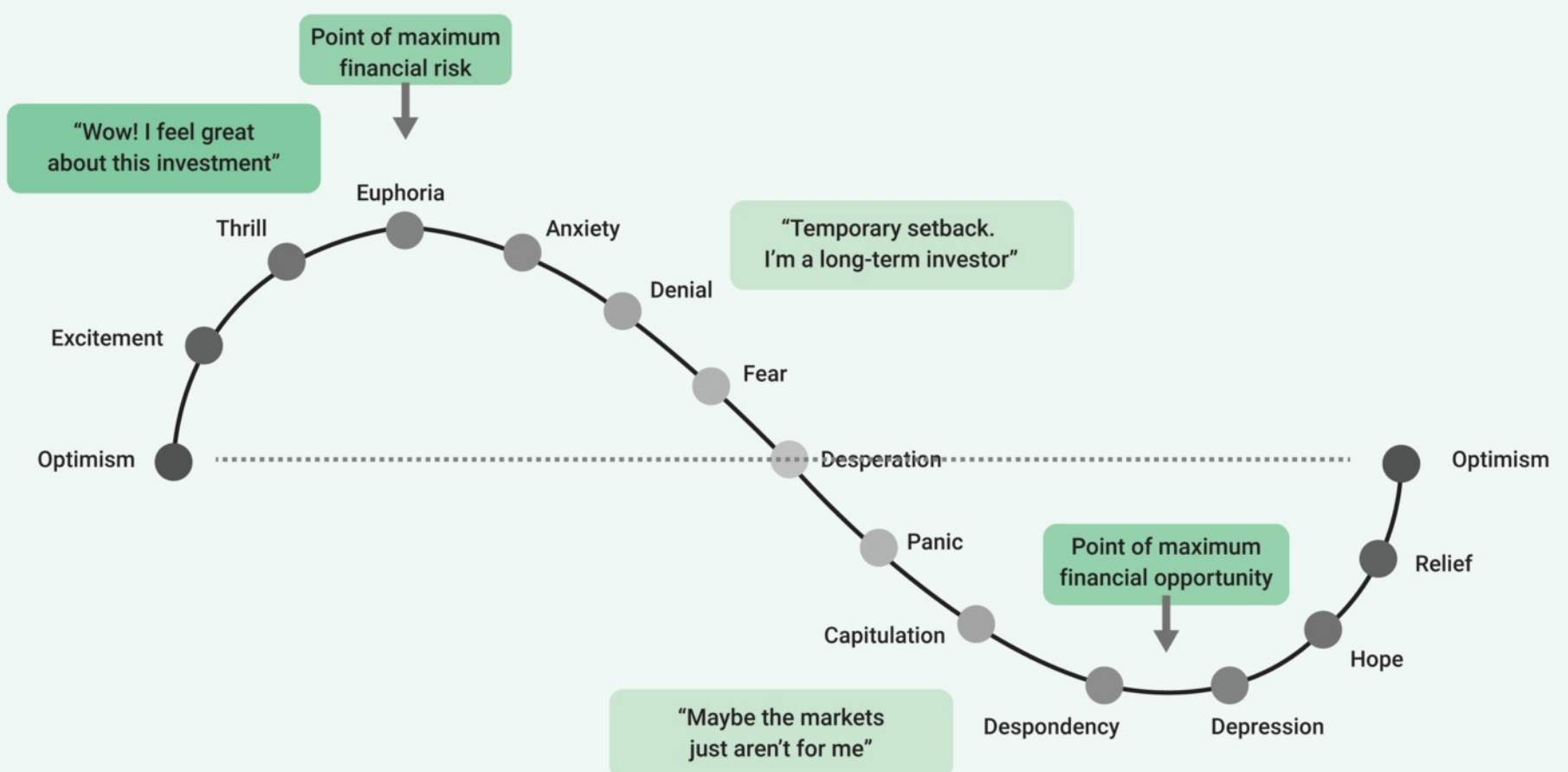
ELSS

Physical Gold



Gold ETF / Gold FoF

HOW DO PEOPLE INVEST?

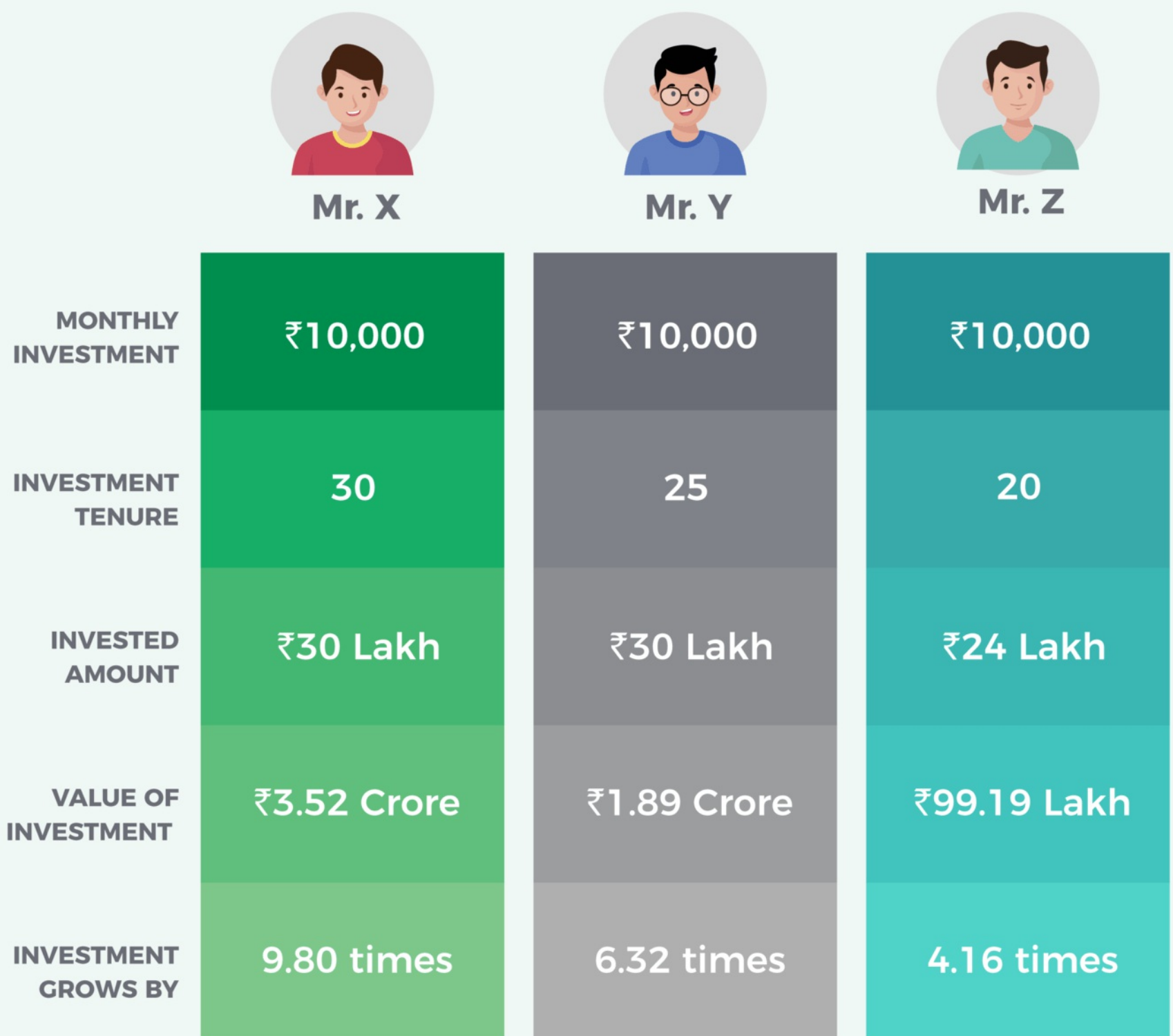


A falling market brings
in bigger opportunities.

SIP – The Unsung Hero

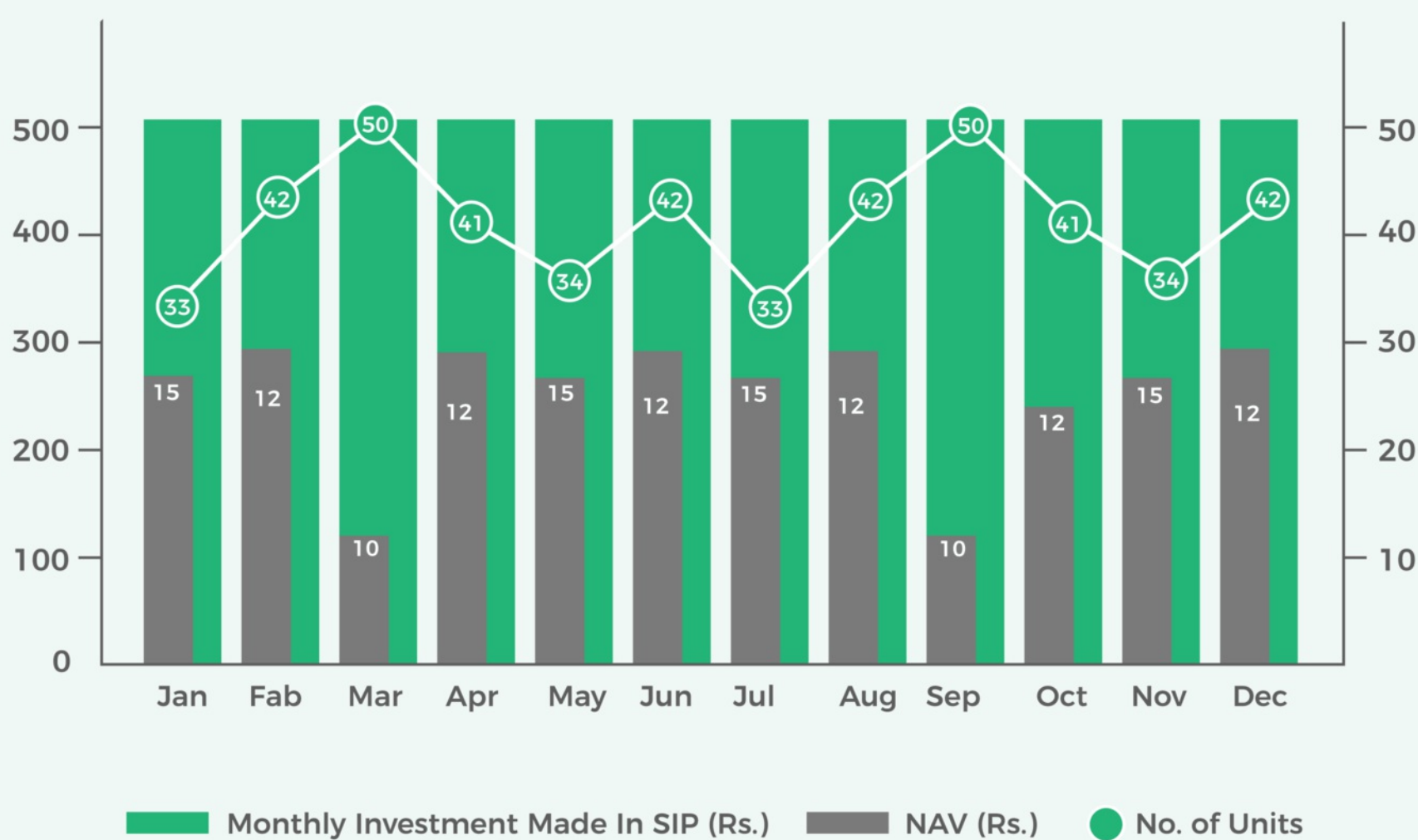
What is SIP?

SIP is a periodic automatic investment in Mutual Funds.



With the power of compounding the return on investment almost doubles every 5 years.

Power of Rupee Cost Averaging



When you invest a fixed sum in SIP on a regular basis, whenever the market is on a downtrend you are allocated more number of units against your investment and this compensates for the losses that you suffer when the market is not in your favour, this way your cost gets averaged out and the risk of loss is reduced.

3 Steps For A Successful Investment



STEP
1

Select your goals

Understanding and prioritizing your goals is the first step towards a right investment.



HOME



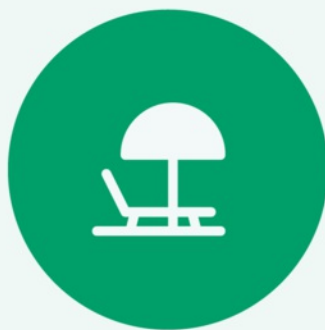
CAR



TRAVEL



LIFESTYLE



JOB BREAKS



EDUCATION



MARRIAGE



RETIREMENT



WEALTH
ACCUMULATION

STEP
2

Prioritise your goals

Investing as per your goals is the next and most critical step to make a successful investment. Allocate your funds in the right order as shown below for the right returns.

Earnings

Emergency funds
for 6 months

Tax planning

Insurance cover
(Health / Life)

Life Goals
(Home/ Child's
Education / Business/ Car)

Retirement



STEP
3

Choose the right
financial product

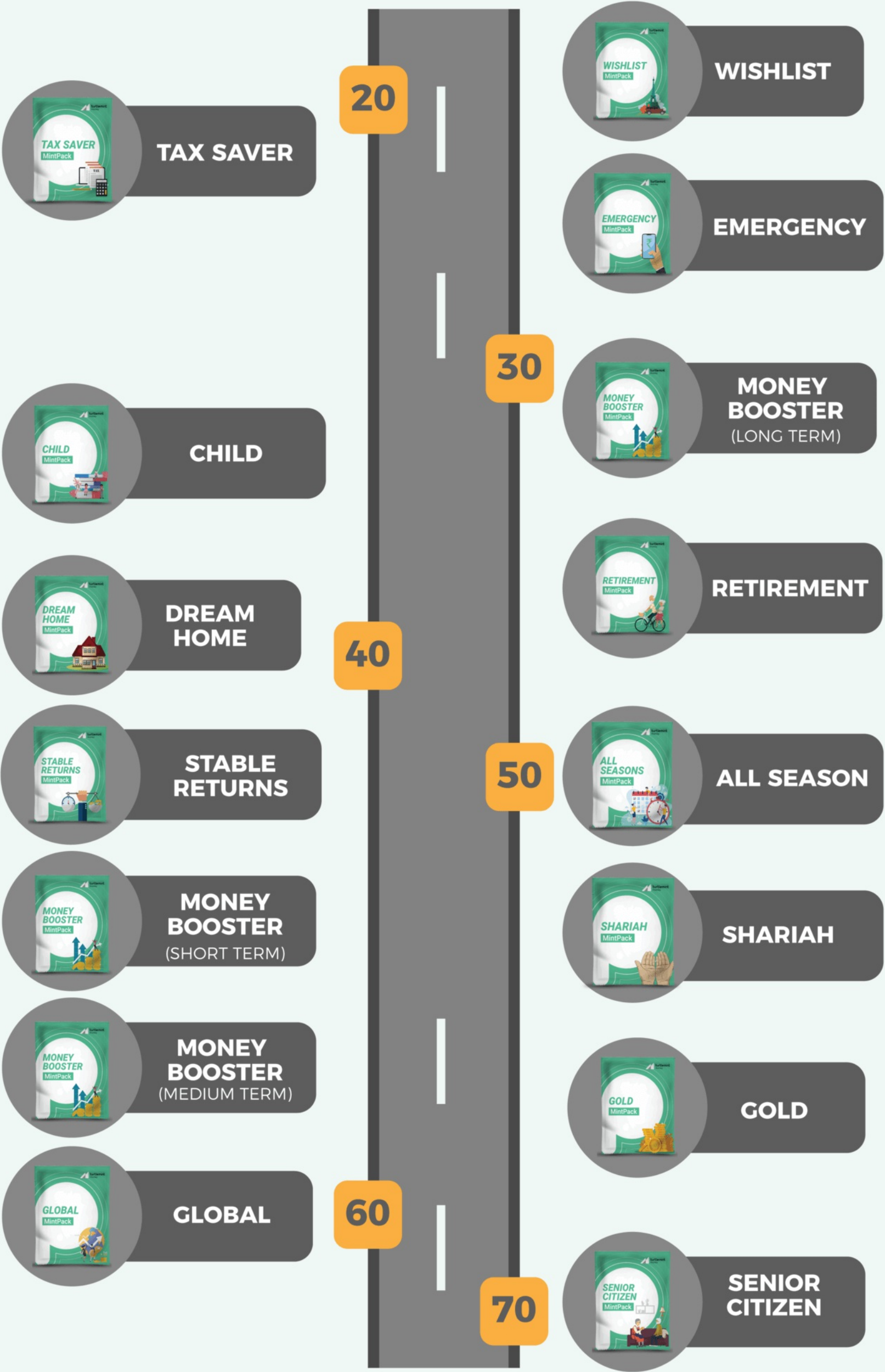
Introducing **MintPacks**



Experts have curated these
high performing mutual funds to
suit your financial goal

Ab Mutual Funds *#AasaanHai*

LIFE STAGES





Name : PRAVIN NARAYAN PUTHRAN
Contact : 9323933555

DISCLAIMER

Turtlemintmoney brand is owned by
Turtlemint Mutual Funds Distributors Pvt Ltd
Mutual fund investments are subject to market risks.
Please read the scheme information and other related
documents before investing. Past performance is not
indicative of future returns.