



Spearhead Finserve

Be Financially Wise...

Financial Planning & Wealth Management
for Doctors



“A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life.”





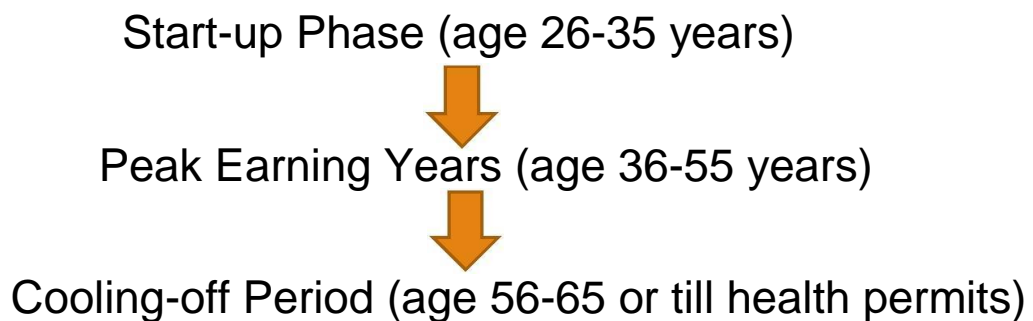
“I am too busy running my practice and caring for patients to manage a portfolio and plan for my future”

The outcome...

- ✓ Inadequate insurance against professional liability, asset protection, disability and risk of death
- ✓ Myopic view of tax planning
- ✓ Absence of financial plan
- ✓ Investment done in ad-hoc fashion due to time constraints
- ✓ Multiple loans
- ✓ Over-concentration in real estate
- ✓ Non-existence of a plan and vision to build a business



Doctors' Economic Cycle

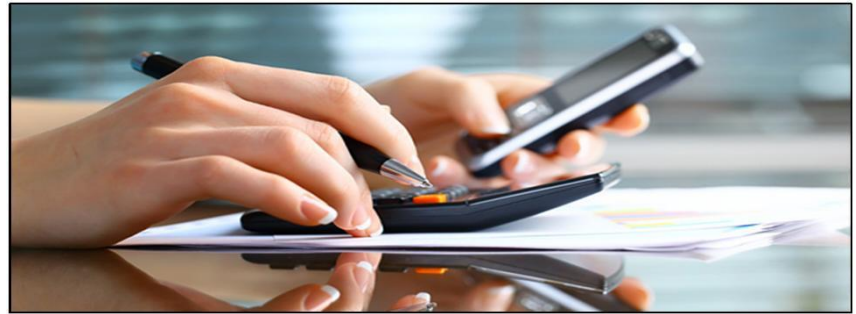




What is a Financial Goal?

- ✓ Setting financial goals is the heart of the financial planning process
- ✓ It's a critical component that one needs to be clear about
- ✓ A financial goal is clearly defined, quantified and time-bound that a person or family has
- ✓ Buying a house is a goal but buying a house for Rs. 1 crore by March 2015 is a precisely defined goal

Why Don't Doctors Plan?



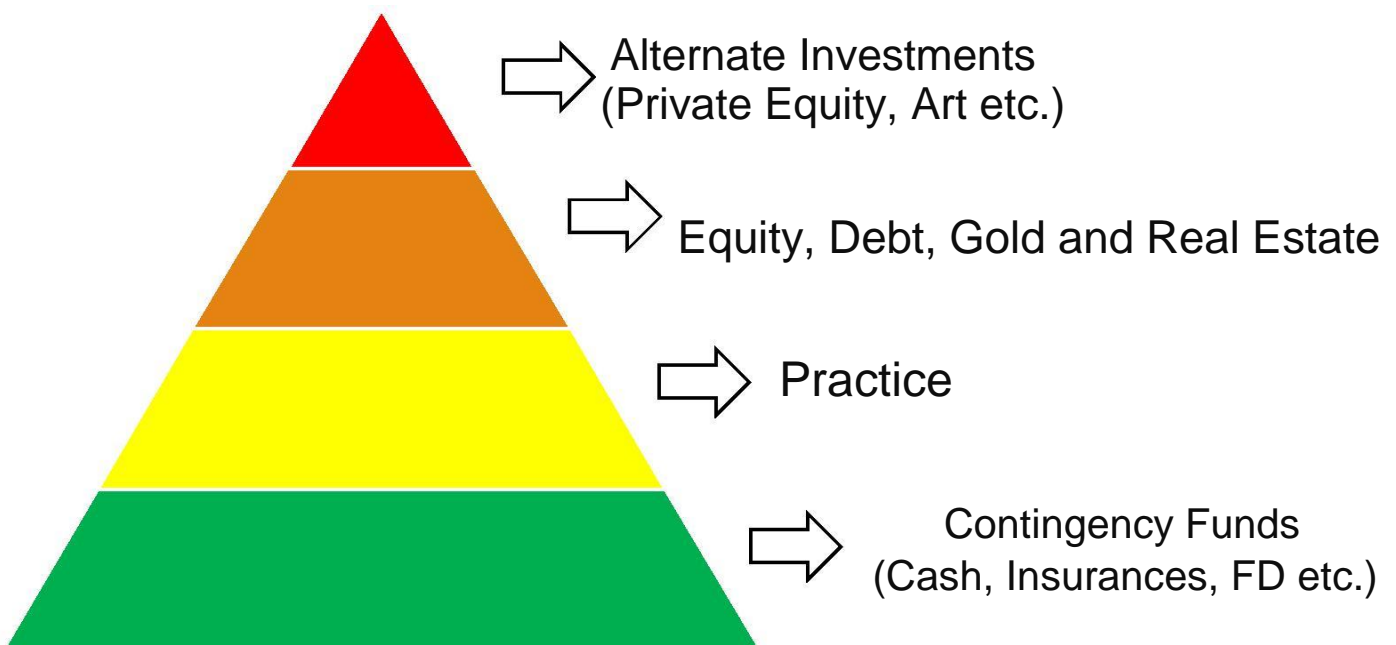
- ✓ **Time Poverty:** Planning requires a dedicated effort to set aside some time and meet up with someone who can help you achieve it.
- ✓ **Myth of No Money:** Many believe that they do not have sufficient money to plan. But less money means you need to plan all the more.
- ✓ **Holistic Financial Planning:** It is not the same as investment planning or tax planning. It is a comprehensive way of addressing life's goals rather than making ad-hoc investments in real estate, insurance or deposits.



Priority Areas to Plan for

- ✓ Retirement Planning
- ✓ Planning Tax
- ✓ Asset Protection
- ✓ Risk Management and Insurance
- ✓ Investment Planning
- ✓ Mortgage Planning
- ✓ Inheritance Planning

Wealth Pyramid





Financial Planning



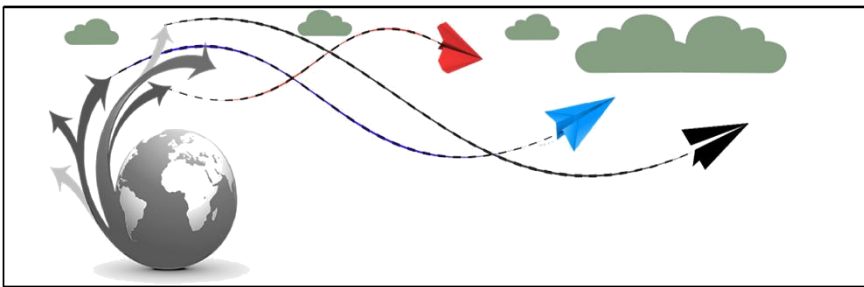
We fully understand that everyone's financial situation is unique.

Our Comprehensive process analyses a doctor's financial position and lifestyle, creates integrated action plans and then executes these plans.

We offer you a comprehensive model, which includes investment management, tax planning, legacy planning, asset allocation, cash flow management, debt management, retirement solutions etc.

The steps we follow in planning your finances are as follows :

- ✓ Identifying goals and prioritizing objectives
- ✓ Review of current financial status – Assets, Liabilities, Cash Flows, Tax Situation, Investments, Insurance and Financial Risks etc.
- ✓ Developing and presenting Financial Planning recommendations and/or alternatives
- ✓ Implementing the Financial Planning recommendation
- ✓ Annual Tax Return preparation and Tax Management
- ✓ Tracking of the financial plan and recommendations.



Special Services

- ✓ **Document Management System** - We first go through all physical papers and categorize them under different heads. Thereafter we order them chronologically. Then we scan and store the digital format of everything in a highly secured and encrypted server location so that those can be accessed anywhere, anytime only by authorized users.
- ✓ **Philanthropy Services** - We work with you to understand your personal values and financial situation to assist you in fulfilling your philanthropic objectives. We help you to articulate and prioritize your passions, personal vision and values in terms of your family and philanthropic legacy.
- ✓ **Real Estate Consultancy** – We help you to find properties that suit, your objectives and your budget; inspecting the chosen properties and surrounding areas; negotiating with the seller, coordinating with the lawyers (for agreement scrutiny) and with banks (for loans); and enabling a smooth registration.
- ✓ **Legacy Planning** - We guide you through legacy planning process with our customized solution to address your estate & succession planning needs by offering new perspectives to exiting scenarios coupled with careful planning. You can count on us for obtaining trusted advice in every step of your journey.
- ✓ **Family Office** - A logical solution for families with wealth and responsibilities that need constant attention from qualified professionals under a single structure.



Spearhead Finserve - Experience a Unique Advisory Service

When you enrol with us, we always make sure you get independent, objective, competent, ethical, personalized and practical advice to manage your personal finance wisely.

In an environment filled with so many financial advisors- Spearhead FinServe holds an edge as we offer a one stop solution for all your needs on individual Financial Planning, Investment Planning, Tax Planning, Retirement Planning, Insurance Planning, Education Planning, Estate Planning etc., covering the Legal and taxation frameworks.

Our Services Include :

- | | |
|--|---|
| <input type="checkbox"/> Financial Planning Services | <input type="checkbox"/> Estate Planning Services |
| <input type="checkbox"/> Wealth Management Services | <input type="checkbox"/> Philanthropy Advisory Services |
| <input type="checkbox"/> Life Goal Planning | <input type="checkbox"/> Tax Advisory Services |
| <input type="checkbox"/> Equity Advisory Services | <input type="checkbox"/> Family Office Services |
| <input type="checkbox"/> NRI Advisory Services | <input type="checkbox"/> Training and Consulting |

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