

Money Magic

“Ideas are the beginning points of all fortunes”

It is a great feeling to have financial security— So that you never have to worry about money



What would it take to get there which is within the reach of anybody with a desire to improve their financial situation?

Here is the answer

“**Magic of compounding of money**”

Money that grow by itself over time and can change your financial Life forever

One of the pronounced principles of money management is the power of compounding -- how over a long period of time your money feeds on itself, earning additional rupee which ultimately grow into a sizable amount.

Compounding is the process of generating earnings on your assets reinvested again and again. Compounding works on two basic premises: re-investment of earnings and time.

Fascinating facts about of compounding

- Compounding gets more powerful the longer it's left to work
- More certain the rate of return on investment the lower the corpus built
- The more iffy the return, the higher the corpus accumulated

Simply put, the longer time you leave your money to compound, the higher is the wealth you generate.

How to you achieve financial security through magic of compounding?

Financial security is an admirable goal for which we should all strive. However, it's important to define financial security so that it is achievable for the average person.



Now!

This is a model how Rs.20k savings per month can take you towards financial security. That is if you have Rs.20K available per month to invest what all could you possibly achieve.

Glimpse of the possible financial security bundle*

- **Rs. 1crore** of Life Insurance (term plan) starting now
- **Rs. 5 lacs** of Health Insurance starting now
- Retirement Planning- Corpus at retirement - Approx **Rs. 3 crores**
- **Rs. 40 lacs** for children's education planning.
- **Rs. 10 lacs** for any other goals every 10 years for 30 years.



Assumptions:

1. Applicable to age of 30 years and a family size of 1 or 2 children.
2. The retirement to be about 30 years from now and at age of 60
3. It is assumed that children education is 18 years from now
4. We have assumed that bonus fund planning period to be about 10 years away.

Please Note:

1. The values are approximate workings
5. The above workings are a part of Financial Plan & Financial Planning process.
6. Medium risk strategy is followed and it is expected to deliver returns of 12%
7. Returns & success of such planning is not guaranteed however the probability of success may be as high as 90% if you follow the planning process precisely as per best practices.
8. Exact figures would be different based on your age & number of children you have etc.



*You won't have to spend hours and hours on investing every day, week or month.

*You can take a small amount of money and make it a bigger amount in just a few years.

Is it not a great feeling to be debt-free, in control of your expenses and still be doing what you love?

Wish you happy, fulfilling and prosperous life ahead

For further assistance to secure your financial life and your loved ones

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