



Wealth Nest

**Prosperity Is your
Birth-Right Attain it....**



Wealth Nest

**10% Peoples
Having 90%
Money**



**90% Peoples
Having 10% Money**





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Credentials

- **C.F.P (Certified Financial Planner)**

- **SIP CHAMPIONS SOUTH METROS** **For 2013**

- **RETAIL CHAMPIONS SOUTH METROS** **For 2013**

- **ASSETS UNDER MANAGEMENT** **-- 30 Cr**

- **No. of LIVES INSURED IN 8 YEARS** **-- 700+**

- **TOTAL SUM ASSURED** **-- 125 Cr +**

- **MONTHLY SIPs RUNNING** **-- 40 Lakhs**

- **No. OF CLIENTS UNDER CARE** **-- 1800+**



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We Say

HAVING A FINANCIAL

PLAN IS

LESS EXPENSIVE

THAN NOT HAVING

ONE



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Because
We plan most of
the things in
LIFE.

But not our
FINANCES..



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FINANCIAL PLANNING is required to MANAGE

BUDGETING

WEALTH CREATION

FAMILY SECURITY

EMERGENCY FUNDS

ASSETS/LIABILITIES

DREAMS / GOALS

LIFE STYLE

RETIREMENT

INVESTMENTS

ESTATE PLANNING



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HOW DO WE GO ABOUT

By Gathering Below Mentioned Details

- Client Data Collection
- Risk Profiler
- Personal & Dependents Details Collection
- Total Income / Expenses
- Assets and Liabilities
- Financial Goals & Dreams to Achieve
- Collect All Investment details
(Insurance, Mutual Fund, Stocks, Postoffice Etc.,)



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Based on the Risk Profiler Result

- **Categorizing the Client In to 3 Categories**

- **1. Conservative,**
- **2. Moderate**
- **3. Aggressive Investor**

- **Based on the Category Suggest Investment Plans**

- **Implementation of the Plan**

- **Fulfill the Client Goals/ Dreams in time**



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Sample Financial Plan Prepared For

Mr Vijay Kumar (46) & Mrs. Rashmi (41)

Kids : Varun (14) &

Kanasu (10)



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Prepared by

Sunil Kumar CFP^{CM}

31st Sep 2013



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Know your networth

Your Current Position is as follows

Fixed Assets		
Particulars	Assets	
House – Investment	85,00,000	
Land	3,00,00,000	
Vehicles & Jewellery	15,50,000	
Total	4,00,50,000	-
Fixed Assets A		4,00,50,000

Liabilities		
Particulars	Assets	Liabilities
Housing Loan	4,60,000	
Vehicle Loan & Personal Loan	5,00,000	
Credit Card Repayment	80,000	
Total	10,40,000	-
Net Assets(Assets - Liabilities) A-B		3,90,10000

Financial Assets	
Particulars	Amount
Cash	80,000
Savings Accounts Balance	3,80,655
FD	1,39,025
EPF	17,00,422
Mutual Fund (Equity + Debt)	7,25,714
Total Investment in Insurance till date ULIP	6,57,856
Investment in endowment plan till date	4,94,791
Bonds	50,000
Net Financial Assets C	42,28,463

Total Networth (A-B+C)

Rs.4,32,38,463



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Inflows and Outflows	Monthly	Annually
Income	87,500	10,50,000
Expenses	21,000	2,52,000
Life Insurance Traditional	8,620	1,03,532
ULIP	7,750	93,000
PPF/EPF	1,560	18,720
Surplus	48,570	5,82,840

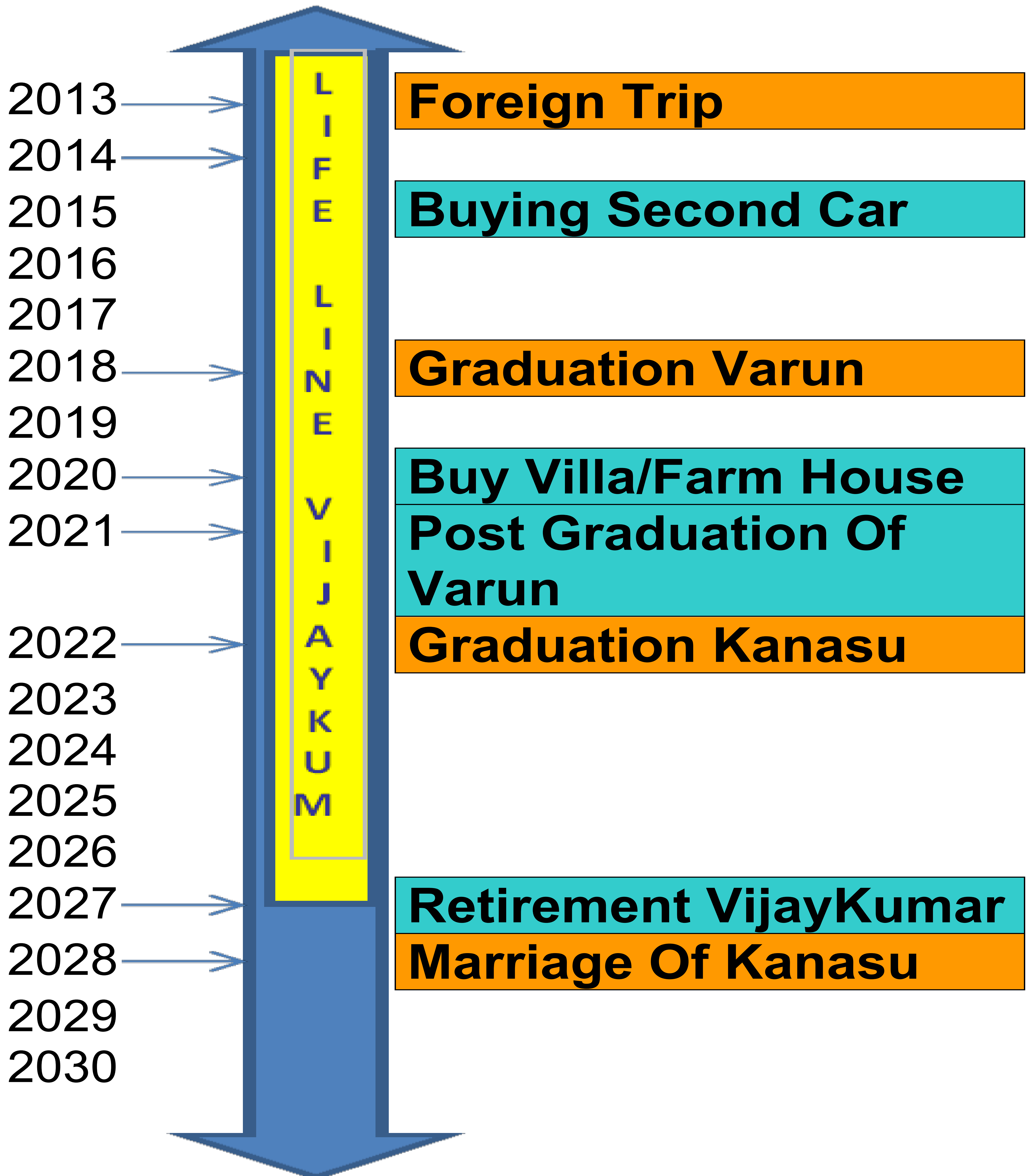
Financial Ratios

	Actal	Recommended
Savings Ratio	16%	30%
Debt to Income Ratio	22%	35%
Liquidity Ratio	58.73	22



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LIFE LINE CHART





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Concerns, Issues and Financial Objectives

You are looking to invest Rs 48000 of your savings per month from which you would like to generate optimum return

Goals			
Particulars	Target Year	Present Cost	Future Value
Foreign Trip	2013	1,50,000	1,50,000
Buying Second Car	2015	5,00,000	5,44,126
Graduation Of Varun	2018	8,00,000	8,69,183
Buying Villa/ Farm House	2020	25,00,000	45,35,700
Post Graduation Of Varun	2021	10,00,000	10,88,253
Graduation of Kanasu	2022	10,00,000	15,26,331
Retirement Of Vijay Kumar	2027	5,50,00,000	8,39,48,183
Marriage Of Kanasu	2028	15,00,000	30,48,320



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Risk Management

It is important to ensure that you are not exposed to financial risk through accident or misfortune, which could jeopardize your present and future plans. In simple terms, if you cannot financially afford to lose something, then you should try to protect your exposure to that potential loss. Insurance is a cost-effective method of providing that protection.

Following are our recommendations for insurance:-

Life Insurance

At present Vijay Kumar has a life cover of Rs 2075000. Considering your future goals and commitments you need a minimum **life cover of Rs 12075000** We therefore recommend you to take a further term cover of Rs 10000000 at a **premium of Rs 35000 Per annum** (Approximate)

Disability insurance

At present Vijay Kumar has no Disability cover. It is recommended to have a minimum cover of Rs 10000000. We therefore recommend you to take a **disability cover of Rs 10000000** at a premium of Rs 12494 Per annum (Approximate)

Health Insurance

At present you do not have any health insurance. It is recommended to have a minimum health cover of Rs 700000. We therefore recommend you to take a **Health cover of Rs 700000** at a **premium of Rs 20547 Per annum** (Approximate).

Householders Insurance

At present you do not have any property insurance. It is recommended to have a minimum cover of Rs 33000000. We therefore recommend you to take a **Property cover of Rs 33000000** at a **premium of Rs 16500 Per annum** (Approximate).



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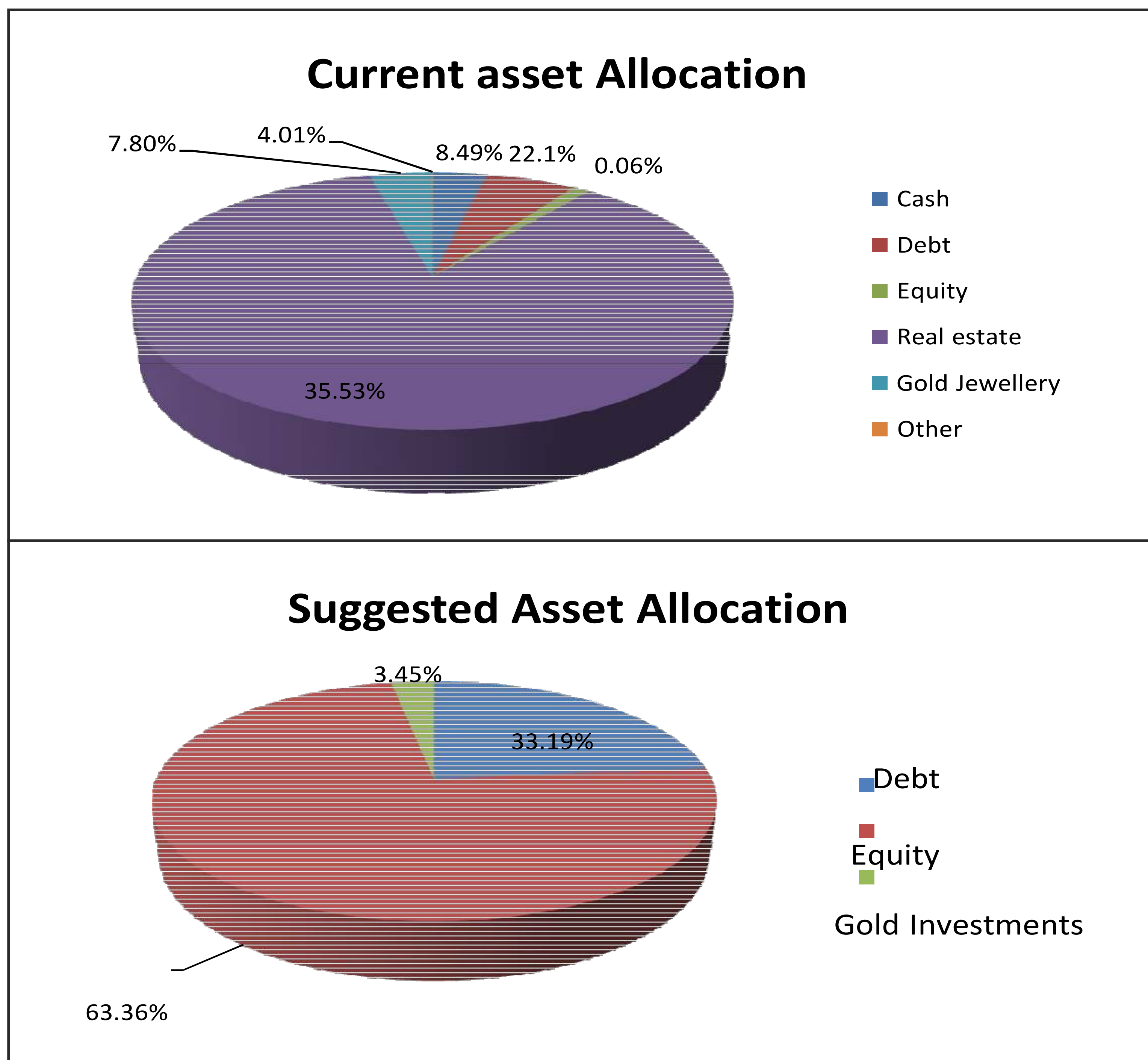
Asset Allocation

Current Asset Allocation

Cash	8.49%
Debt	7.80%
Equity	22.1%
Real estate	35.53%
Gold Jewellery	4.01%
Other	0.06%

Suggested Asset Allocation

Equity	63.36%
Debt	33.19%
Gold Investments	3.45%





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IN A NUT SHELL

One Sheet Planner

Existing Assets	
Cash	4,60,000
Debt	18,89,447
Equity	7,25,000
Real estate	3,00,00,000
Gold Jewellery	15,00,000
Total	3,45,74,447

Existing Liabilities	
Housing Loan	4,60,000
Vehicle Loan	2,40,000
Personal Loan	2,60,000
Credit card outstanding	80000
Other Liabilities	-
Total	10,40,000

Goals

Particulars	Frequency	TargetYear	Present Cost	Future Value
Foreign Trip	-	2013	1,50,000	1,50,000
Buying Second Car	-	2015	5,00,000	5,44,126
Graduation Of Varun	-	2018	8,00,000	8,69,183
Buying Farm House / Villa	-	2020	25,00,000	45,35,700
Post Graduation of Varun	-	2021	10,00,000	10,88,253
Graduation of Kanasu	-	2022	10,00,000	15,26,331
Retirement	-	2027	5,50,00,000	8,39,48,183
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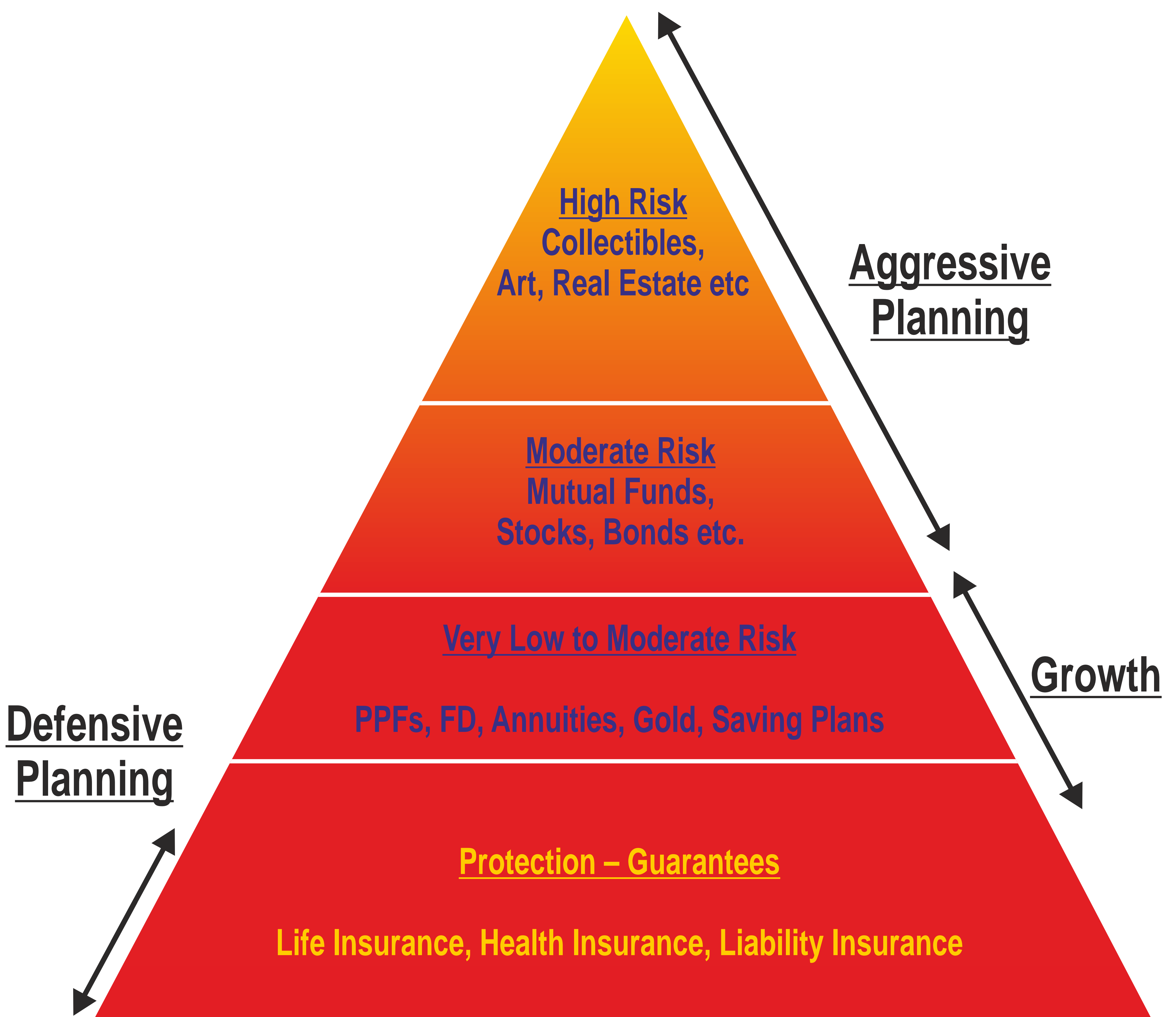
Inflows and Outflows

Particulars	Current	Suggested
Income	87,500	87,500
Expenses	21,000	21,000
Liquid Fund	-	15,000
Mutual Fund SIP	-	20,000
Life Insurance Traditional	6,350	6,350
ULIP	7,750	7,750
Term Insurance	-	2,917
Other Insurance	-	8,528
PPF/EPF	1,560	1,560
Surplus	48,570	2,125



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Diversification of ASSET CLASSES





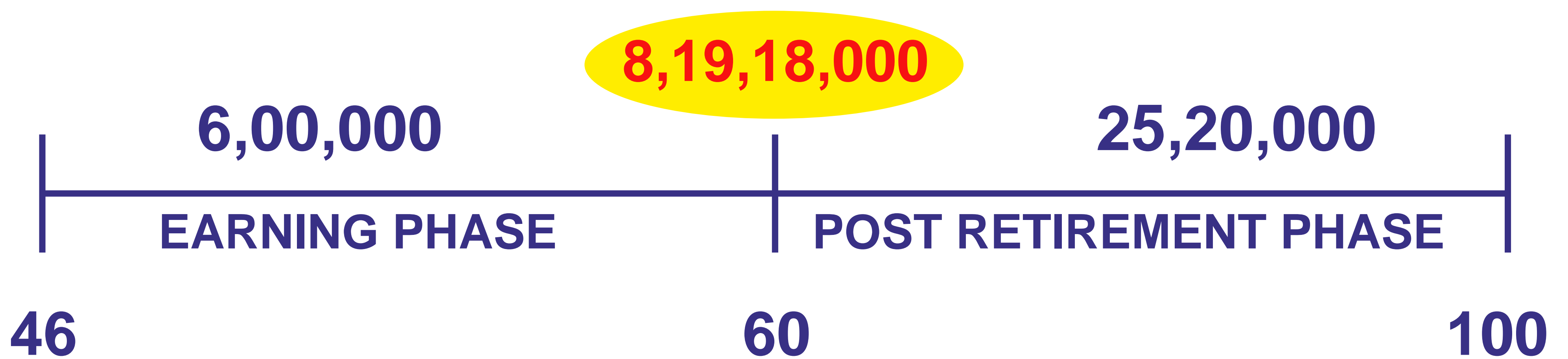
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RETIREMENT PLANNING

LET US ASSUME AN INFLATION OF **7%**.

Mr. VIJAY IS **46** YEARS AND WANTS TO RETIRE AT **60** WITH A LIFE EXPECTANCY OF **100** YEARS.

CURRENT MONTHLY EXPENSES OF
Mr. VIJAY IS **Rs. 50000**.



**TO ACCUMULATE 8.19 Cr
Mr. VIJAY HAS TO INVEST
MONTHLY
(AT 14% RETURNS)**



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Annexure X Post Retirement Sustainability

Year	Corpus at the beginning	Growth	Expenses	Corpus at the end
2021	8,19,18,70	65,53,497	25,77,279	8,58,94,927
2022	8,58,94,92	68,71,594	27,57,689	9,00,08,832
2023	9,00,08,83	72,00,707	29,50,727	9,42,58,812
2024	9,42,58,81	75,40,705	31,57,278	9,86,42,239
2025	9,86,42,23	78,91,379	33,78,287	10,31,55,331
2026	10,31,55,33	82,52,426	36,14,768	10,77,92,990
2027	10,77,92,99	86,23,439	38,67,801	11,25,48,628
2029	11,74,13,97	93,93,118	44,28,246	12,23,78,842
2030	12,23,78,84	97,90,307	47,38,223	12,74,30,927
2031	12,74,30,92	1,01,94,474	50,69,898	13,25,55,503
2032	13,25,55,50	1,06,04,440	54,24,791	13,77,35,152
2034	14,29,49,43	1,14,35,955	62,10,844	14,81,74,548
2035	14,81,74,54	1,18,53,964	66,45,603	15,33,82,910
2036	15,33,82,91	1,22,70,633	71,10,795	15,85,42,748
2037	15,85,42,74	1,26,83,420	76,08,550	16,36,17,617
2038	16,36,17,61	1,30,89,409	81,41,149	16,85,65,878
2039	16,85,65,87	1,34,85,270	87,11,029	17,33,40,118
2040	17,33,40,11	1,38,67,209	93,20,801	17,78,86,526
2041	17,78,86,52	1,42,30,922	99,73,258	18,21,44,191
2042	18,21,44,19	1,45,71,535	1,06,71,386	18,60,44,341
2043	18,60,44,34	1,48,83,547	1,14,18,383	18,95,09,505
2044	18,95,09,50	1,51,60,760	1,22,17,669	19,24,52,596
2045	19,24,52,59	1,53,96,208	1,30,72,906	19,47,75,898
2046	19,47,75,89	1,55,82,072	1,39,88,010	19,63,69,960
2047	19,63,69,96	1,57,09,597	1,49,67,170	19,71,12,387
2048	19,71,12,38	1,57,68,991	1,60,14,872	19,68,66,505
2049	19,68,66,50	1,57,49,320	1,71,35,913	19,54,79,913
2050	19,54,79,91	1,56,38,393	1,83,35,427	19,27,82,878
2051	19,27,82,87	1,54,22,630	1,96,18,907	18,85,86,601
2052	18,85,86,60	1,50,86,928	2,09,92,231	18,26,81,299
2053	18,26,81,29	1,46,14,504	2,24,61,687	17,48,34,116
2054	17,48,34,11	1,39,86,729	2,40,34,005	16,47,86,841
2055	16,47,86,84	1,31,82,947	2,57,16,385	15,22,53,403
2056	15,22,53,40	1,21,80,272	2,75,16,532	13,69,17,143
2057	13,69,17,14	1,09,53,371	2,94,42,689	11,84,27,825
2058	11,84,27,82	94,74,226	3,15,03,678	9,63,98,373
2059	9,63,98,37	77,11,870	3,37,08,935	7,04,01,308
2060	7,04,01,30	56,32,105	3,60,68,561	3,99,64,852



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FAQs

➤ **DO You Charge**

Yes We Do

Our Charges range from (15,000 – 20,000)

From Case to case

➤ **Do U Guarantee Returns (ROI)**

No because we are Goal Based Planners

We Do Hand Holding

➤ **Why Wealth Nest**

Expertise/ C.F.P / Experience(9 yrs)/

Married to Profession/

Long term Acquaintance



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WEALTHNEST IS CONNECTED TO

- **IBM,ACCENTURE,ITC INFOTECH,
GOLDMANSACHS, BEL, VELANKANI, ZUARI,
INDIA INFOLINE**
- **INDIVIDUALS, PROFESSIONAL,
BUSINESS OWNERS, INDUSTRIALISTS**
- **ALL AMCs (HDFC, RELIANCE, FRANKLIN,
BIRLA, SBI, SUNDARAM, ICICI, DSP BR,
TATA, UTI)**

WE WISH TO GET CONNECTED TO

- **HRs OF CORPORATE COMPANIES**
- **COUPLES FROM ALL WALKS OF LIFE
(ABOVE 10 Lakhs)**
- **PROFESSIONALS IN ALL SECTORS
(MID Class, Semi-HNI,HNI)**



Wealth Nest

**WHAT MIND CAN
CONCEIVE
MAN CAN
ACHIEVE.**

By, NEPOLIAN HILL

WEALTHNEST SIP ADVISORY PRIVATE LIMITED

**# 436, 2ND FLOOR, 9TH CROSS, NEXT TO SONATA SOUTHEND
RV ROAD, JAYANAGAR 2ND BLOCK, BANGALORE - 560 011**

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