



Is there any solution to overcome this problems??



Most of us will earn and spend money throughout our lives. Along the way, how do we make sure we have enough money to meet all our goals? We help you find the right answers easy whether you just need a little direction or want us to help you find the right investments.

“GET YOUR MASTER FINANCIAL HEALTH CHECK UP DONE”



Why Master Financial Health Check Up?

This check up helps you to plan your financial journey starting from your first Job to Retirement & Beyond.

Family Solutions | Investment Plans for Life Goals

Child's Future | Wealth Builder | Retirement

Give your family the future they deserve

Who should undergo this Check Up?

- ✓ Single / Fresh Recruits
- ✓ Just Married, Married with Kids
- ✓ About to Retire / Retired
- Special Categories
- ✓ NRIs / SMEs / Institutions / Trusts / Societies / Associations /

Myths about Financial Planning

- ✗ Financial Planning is all for rich people
- ✗ Not enough money to start investing
- ✗ I am too young for financial planning
- ✗ I do not need to know anything about
- ✗ Investing Financial Planner will take care of everything

Realities....

- ✔ Professional financial advice is affordable and Simpler
- ✔ Life insurance is essential for those with dependents or significant debt
- ✔ Start early, Small amounts count, Invest regularly
- ✔ Benefit from the Power of Compounding for long term better Returns
- ✔ Diversification, Consistency, Low expenses - Key investing principles

- Have six/ten years income as term insurance from a reliable insurer with track record.
- Have six years income as Personal Accident policy with disability coverage.
- Have a good family Health Insurance Plan (including parents) apart from the company provided one. Are you aware that there are plans upto 80 year old without medicals.
- Cover your property with property insurance, with earthquake and terrorism covers as required, if not done already.
- Have vehicle insurance for proper value and don't forget to cover for valuable accessories.
- Have a PPF account. Are you aware that you can also pay PPF account online. Go for traditional insurance for estate creation, once you utilize the full PPF window of 1 lac per annum per assessee.
- Use liquid funds / FD for short term goals and emergency fund requirements.
- Use FMPs, RD, Short Term Income Funds for meeting your medium term goals.
- Use Equity Mutual Funds, Lumpsum based on market valuations, SIP / STP route for long term wealth creation and goal based financial goals like children education / marriage, your retirement, etc.
- Have a proper WILL in place. After all, whatever your wealth and assets, you want to ensure the end use, right? And keep your nominee posted of all the above.

VS Financial Advisors | S Babu Arunachalam

Lasting Values, Binding Relationships



Mutual Funds | Fixed Deposits | Recurring Deposits | Bonds | Life Insurance | General Insurance

LIC - Term Insurance | Endowment Plans | Child Plans | Pension Plans | Whole Life | Money Back Plans | Others
New India - Health Insurance | Accident & Disability | Car | Home | Overseas Travel | Others
Star Health - Family Floater | Senior Citizen Policy | Critical Illness | Top-up Mediclaim | Others

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Contact us for a Master Financial Health Check Up

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