Basic Financial Planning

Family Pride & Ease of Living

BFP is to Guide Individuals from Money to WEALTH.

Wealth is an Asset that needs minimum Maintenance and Gives Maximum Recurring Returns.

First step is to Secure what we already have i.e. Our Health, Family & our Lifestyle by:

1. **Term Life Insurance** – at age 21 of 21 Times our Annual Family Expenditure.
2. **Health Life Insurance** – of 1 Time Family Annual Income or Rs.5,00,000/- whichever is Higher which must also necessarily include the riders of Critical Illness and Accidental Death benefits.
3. **Automatic Investment Plan (AIP)** based on **Consumption Planning (CA)***, **Strategic Asset Allocation (SAA)***, and **LIFE GOALS(LG)***.

In Securing our Family’s Interests of Health & Lifestyle we will thence automatically secure our Future Growth, Prosperity, Life Goal Achievements and WEALTH CREATION.

Lastly we need to keep revisiting our LG’s and AIP based on CA & SAA to ensure Proper WEALTH MANAGEMENT.

*Automatic Investment Plan (AIP) = All pre-planned investments. No ifs & buts.

*Consumption Planning (CA) = An analysis & assessment of all expenditure & investments to arrive at an optimum investment plan.

*Strategic Asset Allocation (SAA) = Creating an all weather portfolio that will stand the test of time and create consistent extra ordinary returns.

*LIFE GOALS(LG) = Future Social Responsibilities like Children’s Education, Marriage, Home etc. that needs Finance to be achieved and also Personal desires like exotic vacation, dream car and of course a big pool of money for ideal comfortable Retirement.
• Advise • Product • Platform •

1. Systematic Investment Plan (SIP) (RD) Recurring Deposit in –
   a. Mutual Funds – Equity – Debt
   b. Direct Equity
2. Mutual Fund based Financial Solutions –
   a. Capital Protected SIP
   b. Value Averaging SIP
   c. Low Risk SIP
   d. All Weather Portfolio
   e. Regular Income Scheme
   f. Home Loan Repayment SIP
3. Monthly Income Plan (MIP) in Peer to Peer Lending
4. Investment Calls for various durations -
   a. Short – 15 to 30 days (Swing Trading)
   b. Medium – 1 to 3 months (Momentum Trading)
   c. Long – 6 to 12 months (Value Unlocking)
5. Trading Calls in Futures & Options – intraday
6. Learn Charting in -
   a. 2 day Workshop
7. Learn Trading in –
   a. 3 day Workshop in Live Market Condition
8. Open Demat & Trading Account with
   a. Zerodha Broking Ltd.
   b. ICICI Securities Ltd.
   c. IIFL Securities Ltd.
9. Partner Moolbhoot in Guiding Friends & Family from Money to WEALTH.
10. Rental Real Estate.
11. Unlisted Shares.
13. Portfolio Analysis of existing Portfolio.
15. Loans of all kinds.