

FINANCIAL PLANNING A PARADIGM SHIFT

**Plans are nothing, planning is everything
Dwight D. Eisenhower.**

Resources

Materials

Men

Machines

MONEY

The evolution and revolution of 'Information' and 'Technology'

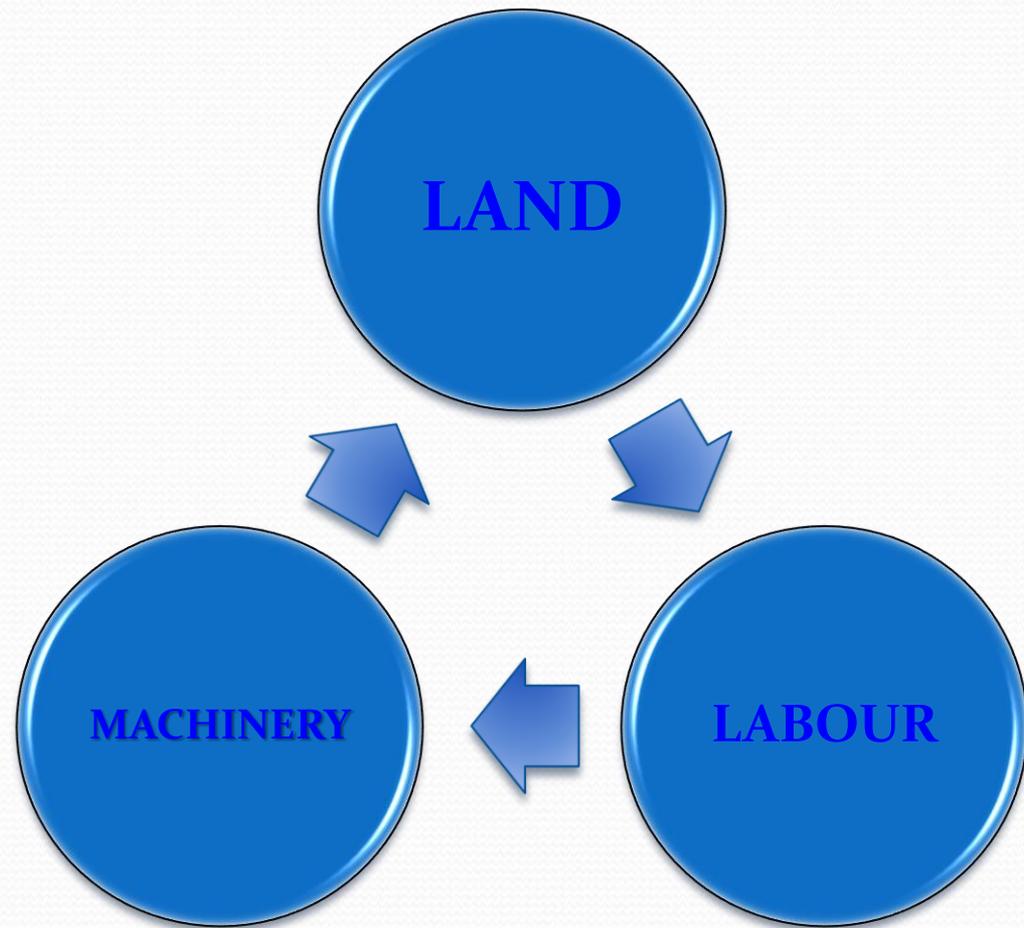
**It is IMPERATIVE that we
CANNOT live without it today.**



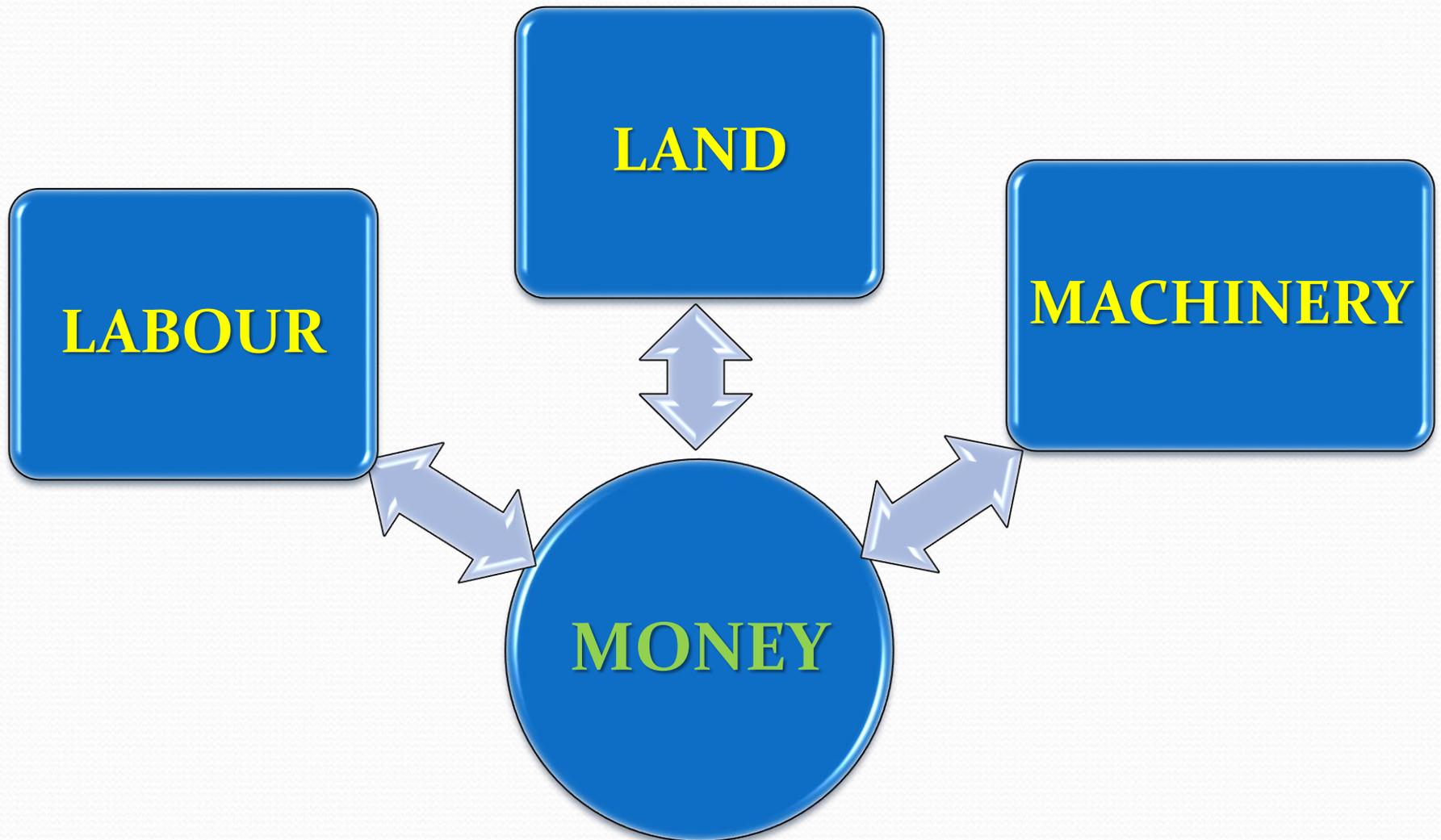
MONEY
THE RESOURCE TO WEALTH CREATION

Optimum Utilization
(or what we call it today as
allocation)

Traditionally



Paradigm Shift in the last 3 centuries



Basic Asset Allocation in INDIA even Today.



Bank Deposits

Even today, huge amounts are lying under utilised in bank as FDRs or just Deposits as of September 2013 RBI reports.



Rs. 14,00,000 crores



Rs. 7,00,000 crores



Rs. 30,00,000 crores

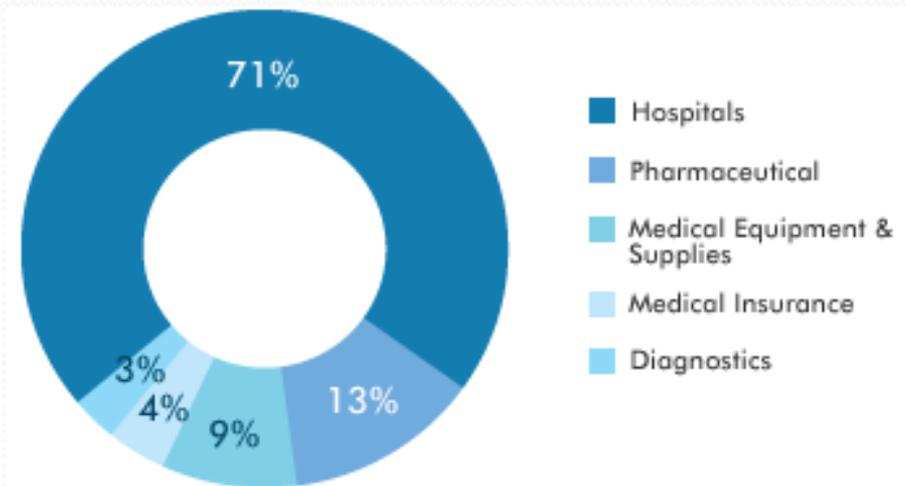
Compulsion and Scope...today.

for a more structured, systematic and advisory role to optimally allocate MONEY into various asset classes.

Immense scope today for CFPs, as in depth study or research done for various financial instruments based on the risk profile of the investors.

Healthcare markets in India.

HEALTHCARE SECTOR GROWTH CAGR 17%



**Estimated to show a CAGR of 17%
by 2020 at \$ 280 bn.**

Disparity & Scope of Pension market.

According to EY's estimates, for a person earning Rs. 1 mln pa at the age of 30 and retiring at the age of 65 years, the retirement corpus would cover expenses after retirement for another 8 years only, whereas he or she can be expected to live much longer (around 16 years or more) according to current life expectancy rates. Furthermore, the annuity income would barely cover half the expenses after retirement.

EY estimates that the investment corpus in pension sector should grow to more than US\$1,000 billion by 2025.

Life Insurance Industry Scope and Potential

- **The biggest in the world with about 36 crore policies.**
- **Expected to increase at a CAGR of 12% - 15% over the next 5 years.**
- **Plans to hike penetration levels to 5% by 2020.**
- **Could top the US\$ 1 trillion mark in the next 7 years.**

Estate Planning

**Where there is a WILL, the legal way
becomes very simple.**



THANK YOU