

PERSONAL FINANCIAL PLANNING

Dalmia Advisory Services Pvt. Ltd.

Mission Statement

We all pass through this world once.
Let's do our job with honesty,
sincerity and integrity.



Our objective

- To be appointed as your Personal Financial Advisor.
- To assist you in reaching your end goal.
- To provide unbiased advice.






How ?

Our value Proposition

- We are fee based planners.
- Our primary source of income is Fee received from Clients.
- We give our clients the option to invest through their existing agents. As such you can be sure that we offer you un-biased advice which is free from any **Conflict of Interest.**
- We intend to reduce your cost by suggesting you products having lesser cost, without compromising on returns.





About us

Dalmia Advisory

- Incorporated with an objective of providing financial planning & wealth management solution to investors.
- A leading name in investment & financial advisory field.



Key People

Rajesh Dalmia, CFP^{CM}

- Certified Financial Planner^{CM}
- Other industry certifications.
- Over 20 years of experience of managing client's wealth.
- Training
 - Conducts various trainings on financial planning, mutual funds etc.
- Author
 - Authored two books, namely
 - Retirement planning & employee benefits.
 - Risk management and insurance planning.
- Media
 - His articles and views are published in various financial publications.

Brijesh Dalmia, CFP^{CM}

- Certified Financial Planner^{CM}
- Other industry certifications.
- Over 15 years of experience of managing client's wealth.
- Training
 - ▣ Conducts various trainings on financial planning, mutual funds etc.
- Author
 - ▣ Authored Four books, namely
 - A layman's guide to Financial Planning (Published by Outlook Money)
 - Introduction to financial planning,
 - Investment planning,
 - Advanced financial planning.
- Media
 - ▣ His articles and views are published in various financial publications.

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Doctor

vs.

Chemist



Doctor vs. Chemist



- Do you take medicines?
- Why?
- Because:-
 - It taste good X
 - You are not well ✓
- Now, who decides you need it –
 - You X
 - The chemist X
 - The doctor ✓
- Further, there are thousands of brands and millions of medicines. **Who decides which one to take?**



Doctor vs. Chemist



- Of course, **the doctor.**

- What works for others may not work for you.

- So, not everyone takes Disperin for headache. Some take anacin, some takes Crocin, and so on.....

- You know why?
Because the doctor has experience and knows what will suit you after analyzing your overall health and family history.



Think in the same line for the Investments you make.

Every Investor's wish list

- To have a qualified advisor who works in the interest of the client.
- Buying a product with a low cost without compromising on returns.
- To achieve their goals.
- To save time.
- To get peace of mind.



Is your wish being achieved?

- Is your advisor qualified, competent and informed about all the investment products?
- Do you have a plan in place to achieve your future objectives ?
- Are your investments directed towards achieving your plan or you make adhoc investments.
- Do you have peace of mind when it comes to financial security?

More time consuming

Many investors have to deal with several intermediaries like :-

- ▣ Tax advisor
- ▣ Insurance advisor
- ▣ MF advisor
- ▣ Others

What if you get all in one?

The market place

- There are over 30 Lac agents (Life insurance, mutual funds, post office, etc.) in India.
- There are only 400 Certified Financial Planner^{CM} (CFP^{CM}) in the Country.
We are among them.

About CFP^{CM}

CFP^{CM} is the **highest level** of professional endorsement offered by the Financial Planning Standards Board (FPSB) India and carries an international recognition.



Financial Planner vs. Agent

Agent	Financial Planner
Generally deals in selected products	Have knowledge on multiple products
Sells on relationship	Advices on competence
Commission based revenue	Fee based revenue

Typical situation you may be facing

- ❑ You want to take Life Insurance cover.
- ❑ Your agent offers you certain products.
- ❑ You have no idea which insurance scheme is best suited to you.
- ❑ You buy a scheme but not sure if it is the best for you.



We can assist you in this situation since we can find the best product suited to you (as per your requirement) after analyzing all the options available.

You may buy the insurance policy from your existing agent.

Typical situation you may be facing

- ❑ You want to invest in equities.
- ❑ You are not sure how to go about it?
 - ❑ Direct equity or through equity mutual funds
 - ❑ Which one to go for – there are over **500** MF schemes?
 - ❑ Through one time, SIP or STP



We can assist you by analyzing your overall situation and your risk profile.

You may buy investments from your existing agent.

Typical situation you may be facing

- ❑ You want to buy a health insurance policy.
- ❑ You are not sure which one and for how much?
 - ❑ Critical illness, mediclaim, disability benefit, surgical benefit etc.
 - ❑ Which is the best company?



We can assist you since we analyze the whole bunch of health products available.

You may buy the health policy from your existing agent.

Typical situation you may be facing

- ❑ You have to make investments to save tax.
- ❑ You are not sure which is the best option
 - ❑ Life insurance or PPF or NSC or ELSS.



We can assist you by planning the right asset allocation mix for you, considering your overall situation. Proper planning and right selection can make huge difference in returns.

You may buy the tax saving investments from your existing agent.

We will **assist** you in planning...

Planning...

- Sometimes you just wish to plan - for e.g. Your children's education, your retirement, your dream house.
- Buying an investment scheme is not your priority.

We will discuss your concerns and provide suitable planning.

Investment Planning

- ❑ Children's higher education and marriage expenses planning

Where to invest and how to go about it? We can make a plan for you explaining the risk and returns possibility.

- ❑ Buying a house

Are you eligible for home loan? How much should be your contribution? We will assist you in this and explain the tax implications.

- ❑ Asset Creation

We can develop a long term asset creation plan.

- ❑ And many more....

Insurance Planning

- ❑ **Life Insurance**

Do you need life cover? If yes, then how much coverage you need? Which company & which product ?

- ❑ **Health Insurance**

We will examine the need and analyze your current coverage. We will search for options and find the right mix of various health covers.

Retirement Planning

- ❑ Retirement is inevitable

Explaining the need to plan for retirement.

How much corpus you need at the time of retirement that will make you self dependent.

How to get it?

When to start saving for the same?

Which scheme to choose and their safety ?

Tax Planning

- Taking maximum tax benefits

Have you fully utilized the benefits of tax laws to minimize your tax liability?

Are you happy with the amount of tax you are paying?

Does issues like HRA, Leave travel allowance, Sec 80C bother you?

Would you like to reduce your tax burden?

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We will **address** your queries...

Queries...

- There are so many changes happening everyday in the financial market place; new schemes, new regulations, etc.
- Whom do you call to get expert opinion - each time, every time.

We will answer your day to day queries on financial matters.

Queries related to Investments

- ❑ **Mutual funds**
 - ❑ Which scheme to invest in, benefits of SIP, STP, SWP and so on.
 - ❑ Review of your investments in mutual funds from time to time.
 - ❑ Identifying top performing funds.

- ❑ **Small savings**
 - ❑ PPF, NSC, FDs, post office savings – which one suits you well ?

- ❑ **Structured products**
 - ❑ What are they? How it works? Do you need it?



Queries related to Insurance

❑ Life Insurance

- ❑ Term insurance, traditional products, ULIPs – what are the hidden cost, how it works, how good is ULIP for investment?

❑ General Insurance

- ❑ Health insurance – Cost benefit analysis.
- ❑ Accidental insurance, travel insurance - Do you need it?



Queries related to Loan

- Loans

 - Home loans

 - Personal loans

 - Education loans



Pros and cons, The Process, From where to get it?

Queries related to Tax

- Expert Opinion

How to reduce your tax liability?

Tax implications of any investments made?

Products eligible for 80C,80D and so on.

Issue related to Tax filing.



Miscellaneous

- ❑ Queries related to your existing portfolio.
- ❑ Special session for your spouse and children.
- ❑ Newsletter.

Snapshot of our Services

□ Annual advisory services on

- Investments
- Tax
- Insurance
- Loans
- Existing portfolio and so on...

□ Financial planning

- Children's education/marriage plan
- Annual tax plan
- Life insurance plan
- Retirement plan
- And many more...

All these at a nominal annual fee...



Why us?

Certified Financial Planner^{CM}

- We are a team of Certified Financial Planner (CFP^{CM})
- CFP^{CM} is the highest level of professional endorsement offered by the Financial Planning Standards Board (FPSB) India and carries an international recognition.

Experience

- We have over 20 yrs. experience in financial services.
- We are an established organization and recognized for our quality services.

How much is your cost to hire us

- We will charge a nominal annual fee for our services.
- Your total cost is the **FEE** you pay to us.
- We understand that you will expect a value that is higher than this amount.

Recovery of your cost

❑ **Save more than the cost**

Our advice can save more than the fee you will pay to us.

For e.g. By having low cost product, paying less tax than now, etc...

❑ **Earn more than the cost**

Our advice can increase your overall investment value.

❑ **Other Benefits**

It should save you time.

It should give you a complete peace of mind.

Why you should appoint us?

- ✓ You get quality, researched and un-biased advice each time and every time.
- ✓ Since, we give you the option to buy investment schemes through your existing agent/others, you can be sure that our advice is un-biased and free from any **Conflict of Interest**.
- ✓ We will assist you in children education planning, retirement planning, tax planning, insurance planning and others



Distribution Services

Distribution services

- We also offer product distribution services.
- If at any time you wish to invest through us, you are most welcome.

Distribution services

□ Services

- ❖ Execution of transactions
- ❖ Keeping proper records of your investments
- ❖ Quarterly portfolio review
- ❖ PAN, KYC, other issues.
- ❖ Reminders
- ❖ And many more...

Distribution Services – An option

- Its an additional service.
- We do not insist you to invest through us.
- You may continue buy investments through your existing agent.

Thank You...!