



SOHAM FINANCIAL PLANNERS

TRUSTED PARTNERS FOR A SECURE FUTURE



■ Financial Planning: An idea whose time has come !



In today's complex financial landscape, coupled with ever-rising prices, job uncertainties and volatile markets, following are some of the most-pressing questions that families are increasingly facing today and which becoming a source of worry and stress for many:

- ✓ We are regularly saving and investing, but will these prove enough to help us meet our financial goals like retirement, children's college education etc.?
- ✓ In case of any unforeseen contingency, have I adequately protected my family's financial future by taking the right insurance covers?
- ✓ My investment portfolio is completely cluttered with too many mutual funds, ULIPs, bank deposits etc- is there a way out to clean this mess up?



*Friends, now you can put an end to all your financial worries...
through the **right financial planning advice!***

Financial Planning is a fresh and new way of looking at your finances, which involves a systematic, organised and holistic examination of your risk profile and existing financial situation by the financial planner, and preparation of a detailed action plan to help you meet your important financial goals.

■ How does financial planning benefit you ?



A well-designed financial plan benefits you in the following ways:

- ✓ Complete evaluation of your present financial health through proper risk profiling, financial ratios etc.
- ✓ Listing down all your financial goals, investments, insurance etc. at one place: so that you get a complete picture of your finances
- ✓ A detailed review of your family's risk profile, prescribing must-buy insurance covers to help you secure your family's future.
- ✓ A detailed cash flow statement to give you a clear picture of cash-flow pattern in the coming future
- ✓ Loan restructuring (clear action plan to utilise idle funds to pre-pay high cost loans, bring debt within manageable limits etc.)
- ✓ A crisp and clear roadmap in alignment with your risk profile (which products to invest and how much etc.) for each financial goal.

■ Our Services:



➤ Financial Health Check-Up

Just like a periodic check-up is necessary to keep physical health in proper shape, our financial health check-up solutions evaluate your risk profile and check your financial health on various parameters and present you a clear action plan to improve the same.

➤ Comprehensive Financial Planning

It is a complete plan which takes a holistic look at your finances from all angles- your risk profile, investments, insurance, loans, financial goals, tax implications etc. We map your existing savings to your financial goals and prepare a detailed goal-wise savings and investment plan, so that you are clear and confident of meeting your important financial goals.



➤ Single Goal Planning

To help you plan for a single top-of-the-mind goals, like children's education or your own retirement, we offer single goal planning services. We study your risk profile and your existing savings/ investments towards the goal, and then prepare a clear and crisp plan to help you meet that goal at a future date.

➤ Investment Planning

In this solution, we conduct a detailed analysis of your investment portfolio, which includes an assessment of your existing asset allocation, performance evaluation and suitability analysis vis- a-vis your risk profile and present you a clear action plan to strengthen your investment portfolio.

➤ Insurance Planning

As part of our insurance planning solutions, we first list down all potential risks basis analysis of your profile and then develop effective mitigation strategies, which may be purchase of the right insurance cover, building a contingency fund etc. We also evaluate suitability of your present insurance covers and present you a clear action plan to secure your family's future.

➤ Loan/ Debt Planning

Our loan/ debt planning solutions help you to decide how much debt is right for you, which high cost loans you should pre-pay, which tax benefits to claim etc., so that you can live a worry free life.

➤ Financial Consultation/ Counselling

An ever increasing complexity in financial environment poses some tough questions: whether to buy a particular insurance cover, whether to sell the house, which tax-saving investments to buy and so on. In such a scenario, you can count on our quick and unbiased advice, to sift through the maze with success.

■ Why Choose Us ?



With us by your side, you can rest assured of the following:

- ✓ **Transparency and Honesty** : An ethical and honest approach, with focus on transparency and upfront disclosures.
- ✓ **Unbiased advice** : We work on fee-based revenue model, which ensures that there is no conflict of interest and our product recommendations are for your sole benefit.
- ✓ **Personalised touch** : All our financial planning solutions carry a 1- year phone and e-mail support, so that you can leave your financial worries to us, and focus on your work and family life.
- ✓ **Affordable Pricing** : We have priced our services in such a way that you are not denied your right of unbiased advice just on price considerations.
- ✓ **30-day 100% Money back guarantee** : We sincerely believe that our value-added solutions pay the client back many times and hence across all our services, in case you are not satisfied, we shall refund your entire money back, no questions asked.



■ About Soham Financial Planners



M/s Soham Financial Planners has been set up in January 2012 with a single-minded intention of providing individuals and families with high-quality and completely unbiased financial advice at reasonable cost. We are a fee-based financial planning firm, and find joy in helping families live a happier today, and a peaceful and secure tomorrow, through proper financial planning.



For more information, please contact:

M/s Soham Financial Planners

202, D-Wing, Rock Castle CHS, Kanderpada,
Off. New Link Road, Behind D-Mart Superstore,
Dahisar (West), Mumbai – 400068

Cell : +91 9819 342 146

Website : www.sohamfp.com

