Wealth Creation Proposal by Taresh Bhatia

Prepared for

TARESH BHATIA

31-05-2025

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia

AMFI Registered Mutual Fund Distributor

Taresh Bhatia | ARN - 85505

taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Lumpsum investment	Targeted Corpus	Tenure
₹ 10,00,000	₹ 1,00,00,000	10 Years

Summary

Future value of Lumpsum @ 10%	₹ 25,93,742
Targeted Corpus	₹ 1,00,00,000
Deficit	₹ 74,06,258
SIP Reqruied for Defict @ 10%	₹ 36,763

Future value of Lumpsum @ 13%	₹ 33,94,567
Targeted Corpus	₹ 1,00,00,000
Deficit	₹ 66,05,433
SIP Reqruied for Defict @ 13%	₹ 27,952

* Mutual fund investments are subject to market risks. read all scheme related documents carefully. The above calculation is based on the assumed rate of return and only for illustrative purposes only.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Projected annual investment value

Years	Assuming @ 10% CAGR			Assuming @ 13% CAGR		
	FV of Lumpsum	FV of SIP	Total Fund value	FV of Lumpsum	FV of SIP	Total Fund value
1	₹ 11,00,000	₹ 4,64,709	₹ 15,64,709	₹ 11,30,000	₹ 3,58,606	₹ 14,88,606
2	₹ 12,10,000	₹ 9,75,888	₹ 21,85,888	₹ 12,76,900	₹ 7,63,831	₹ 20,40,731
3	₹ 13,31,000	₹ 15,38,185	₹ 28,69,185	₹ 14,42,897	₹ 12,21,735	₹ 26,64,632
4	₹ 14,64,100	₹ 21,56,712	₹ 36,20,812	₹ 16,30,474	₹ 17,39,166	₹ 33,69,640
5	₹ 16,10,510	₹ 28,37,092	₹ 44,47,602	₹ 18,42,435	₹ 23,23,864	₹ 41,66,299
6	₹ 17,71,561	₹ 35,85,510	₹ 53,57,071	₹ 20,81,952	₹ 29,84,572	₹ 50,66,524
7	₹ 19,48,717	₹ 44,08,770	₹ 63,57,487	₹ 23,52,605	₹ 37,31,173	₹ 60,83,778
8	₹ 21,43,589	₹ 53,14,355	₹ 74,57,944	₹ 26,58,444	₹ 45,74,831	₹ 72,33,275
9	₹ 23,57,948	₹ 63,10,499	₹ 86,68,447	₹ 30,04,042	₹ 55,28,165	₹ 85,32,207
10	₹ 25,93,742	₹ 74,06,258	₹ 1,00,00,000	₹ 33,94,567	₹ 66,05,433	₹ 1,00,00,000

* Mutual fund investments are subject to market risks. read all scheme related documents carefully. The above calculation is based on the assumed rate of return and only for illustrative purposes only.

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com
+919810144683
https://tareshbhatia.com

Plan your child's future with

Systematic Investment Plan

If you wish to accumulate Rs. 50 Lacs by the time your kid attains the age of 18 years, your monthly investment required will depend mainly on when exactly you start investing.

Target Amount	Age of child while starting the SIP				
	3	5	7	9	11
	SIP Required for achieving Goal				
₹ 10,00,000	₹ 847	₹ 1,087	₹ 1,405	₹ 1,832	₹ 2,418
₹ 20,00,000	₹ 1,694	₹ 2,174	₹ 2,810	₹ 3,664	₹ 4,836
₹ 30,00,000	₹ 3,387	₹ 4,349	₹ 5,620	₹ 7,329	₹ 9,673
₹ 40,00,000	₹ 6,774	₹ 8,697	₹ 11,240	₹ 14,657	₹ 19,345
₹ 50,00,000	₹ 13,549	₹ 17,394	₹ 22,480	₹ 29,314	₹ 38,690

*The rate of return is assumed 12% CAGR for the purpose of above calculation and is only for the illustrative purposes.

Conclusion is based on above is very simple. Sooner you start investing, easier it would be for you to achieve the Higher Education amount required for the dream wedding of your kids.

Have you started your SIP for your Kids?

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Plan your kid's marriage with

Systematic Investment Plan

If you wish to accumulate Rs. 50 Lacs by the time your kid attains the age of 25 years, your monthly investment required will depend mainly on when exactly you start investing.

Target Amount	Age of child while starting the SIP				
	3	5	7	15	20
	SIP Required for achieving Goal				
₹ 10,00,000	₹ 847	₹ 1,087	₹ 1,405	₹ 4,464	₹ 12,330
₹ 20,00,000	₹ 1,694	₹ 2,174	₹ 2,810	₹ 8,927	₹ 24,660
₹ 50,00,000	₹ 4,234	₹ 5,436	₹ 7,025	₹ 22,318	₹ 61,650
₹ 75,00,000	₹ 6,563	₹ 8,425	₹ 10,889	₹ 34,593	₹ 95,557
₹ 1,00,00,000	₹ 8,468	₹ 10,871	₹ 14,050	₹ 44,636	₹ 1,23,299

*The rate of return is assumed 12% CAGR for the purpose of above calculation and is only for the illustrative purposes.

Conclusion is based on above is very simple. Sooner you start investing, easier it would be for you to achieve the Marriage amount required for the dream wedding of your kids.

Have you started your SIP for your Kids?

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

What are

Mutual Funds?

- Mutual funds pool money from numerous investors to create a diversified portfolio, allowing participants to access a range of investments that might otherwise be difficult or costly to achieve individually. This collective strategy helps spread risk and enhances potential returns.
- Managed by experienced fund managers, these funds benefit from professional expertise, as managers make informed decisions based on detailed market analysis, economic forecasts, and company performance data. Their goal is to optimize returns while minimizing potential risks.
- By diversifying across multiple asset types, such as stocks, bonds, and other securities, mutual funds help protect against significant losses from any single underperforming investment. This balanced approach reduces overall risk while striving for steady growth.
- Additionally, mutual funds offer easy entry and exit options, allowing investors to buy or sell shares with relative ease, providing flexibility and access for a wide range of investors.

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Why should you invest in

Mutual Funds?

Investing for future is a serious job and one must invest through careful planning while choosing the investment option. Mutual fund is a great way of investing in financial market and provides multiple benefits.

•Diversification
•Spreads investments across various assets like stocks, bonds, and other securities, reducing risk by minimizing exposure to any single asset.

•Professional Management
•Managed by experienced fund managers who use research, analysis, and market expertise to make informed investment decisions.

•Liquidity
Provides easy access to your money, as most mutual funds allow you to buy or sell units on any business day.

•Convenience and Flexibility
Offers hassle-free investment options with automated plans like SIPs and the ability to switch between funds as per changing financial goals or market conditions.

•Tax Efficiency
Offers tax benefits under specific sections of the Income Tax Act, such as ELSS (Equity Linked Savings Schemes) which can help in tax planning.

•Transparency
•Regularly provides comprehensive information on the fund's performance, holdings, and strategy, ensuring transparency for investors.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

What is
Systematic Investment Plan?

A Systematic Investment Plan (SIP) is a disciplined and smart way to invest in mutual funds. It provides investors with an opportunity to invest small amounts regularly, helping them achieve long-term financial goals.

- **Choose a Mutual Fund:**
  - Select a mutual fund scheme that aligns with your financial goals and risk tolerance.
- **Set Investment Amount:**
  - Decide on the amount you want to invest regularly. This can be as low as a few hundred rupees.
- **Select SIP Frequency:**
  - Determine the frequency of your investments (monthly, quarterly, etc.).
- **Automatic Investments:**
  - The chosen amount is automatically deducted from your bank account and invested in the selected mutual fund scheme.
- **Power of Compounding:**
  - Over time, the power of compounding helps your wealth grow as both your invested capital and returns earn returns.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Features of
Systematic Investment Plan?

- **Regular Investments:** SIP allows investors to contribute a fixed amount at regular intervals (monthly or quarterly), promoting financial discipline.
- **Rupee Cost Averaging:** You buy more units when prices are low and fewer units when prices are high, reducing the impact of market volatility.
- **Convenience and Affordability:** Investors can start a SIP with a minimal amount, making it accessible for individuals with various budget sizes.
- **Flexibility:** SIPs offer flexibility in terms of choosing the investment amount, frequency, and the option to increase or decrease contributions.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Benefits of
Systematic Investment Plan?

•Disciplined Investment Approach
Encourages regular and consistent investing by automating monthly investments, helping to build a habit of saving.

•Rupee Cost Averaging
Buys more units when prices are low and fewer units when prices are high, potentially reducing the average cost per unit over time.

•Power of Compounding
Enables investors to earn returns on both their original investment and the returns generated, leading to exponential growth over the long term.

•Affordability
Allows investments with small amounts, making it accessible to a wider range of investors regardless of their income level.

•Mitigates Market Volatility
Reduces the impact of short-term market fluctuations by spreading investments over time, which can potentially smooth out returns.

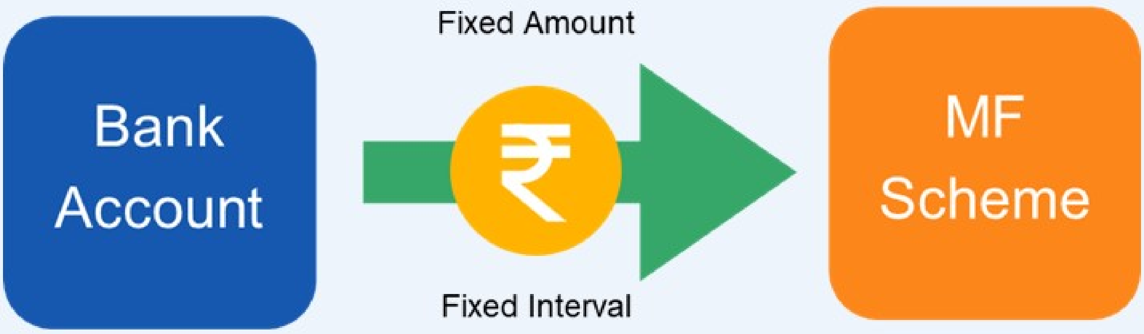
•Goal-Oriented Investment
Aligns with financial goals like retirement, education, or buying a home, making it easier to stay focused on long-term objectives.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Power of compounding

Systematic Investment Plan?



Following Table shows the Future value of Rs. 5,000 for various periods and CAGR returns, assuming the investment is done at the beginning of month.

Years	Assumed CAGR Return				
	8%	9%	10%	12%	15%
5	₹ 3,67,070	₹ 3,76,357	₹ 3,85,859	₹ 4,05,518	₹ 4,36,710
10	₹ 9,06,416	₹ 9,55,430	₹ 10,07,288	₹ 11,20,179	₹ 13,15,091
15	₹ 16,98,892	₹ 18,46,405	₹ 20,08,106	₹ 23,79,657	₹ 30,81,828
20	₹ 28,63,300	₹ 32,17,281	₹ 36,19,934	₹ 45,99,287	₹ 66,35,367
25	₹ 45,74,197	₹ 53,26,542	₹ 62,15,798	₹ 85,11,033	₹ 1,37,82,804
30	₹ 70,88,066	₹ 85,71,903	₹ 1,03,96,464	₹ 1,54,04,866	₹ 2,81,58,852

The calculation shown in table is only for the illustrative purposes.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Achieve
Your Financial Goals faster!

TopUp SIP can help you to achieve your financial Goals faster. With the help of TopUp SIP you can increase your SIP amount every year with fixed amount or per cent.

TOP-UP

SYSTEMATIC INVESTMENT PLAN

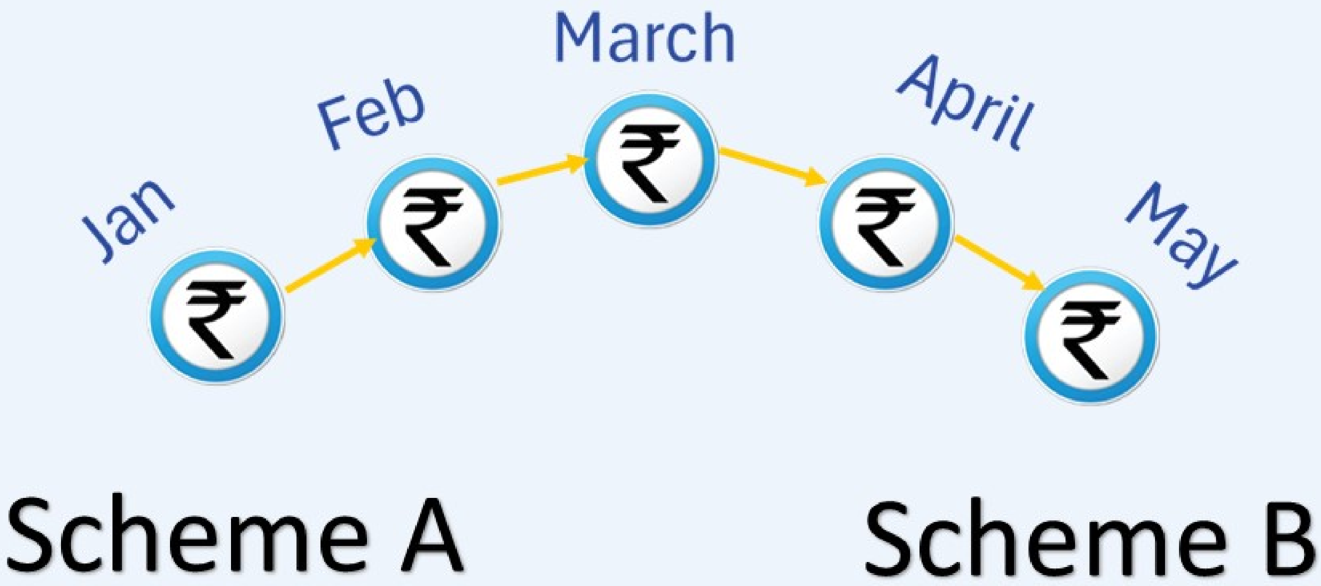
Why TopUp SIP?

- You can achieve your financial goals faster.
- It can help you to grow better wealth in long run.
- It increases your SIP amount periodically and help you to fight inflation.
- Given you better compounding effect and help you achieve your financial goals with ease.

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

What is

Systematic Transfer Plan?



A Systematic Transfer Plan (STP) is a mutual fund feature allowing investors to regularly transfer funds from one scheme to another. Typically, this involves moving money from safer funds to potentially higher-yielding ones, helping investors manage risk and potentially optimize returns over time. STPs provide flexibility in transfer frequency and amount, enabling investors to systematically diversify their portfolios and navigate market fluctuations more effectively.

Overall, Systematic Transfer Plans offer a disciplined approach to asset allocation, aiding investors in diversifying their portfolios and navigating market volatility effectively.

Powerup your investment with

Systematic Transfer Plan

STP (Systematic Transfer Plan) offers a structured and methodical approach to investing by allowing investors to gradually transfer a fixed amount or units from one mutual fund to another. This strategy helps in managing risk by spreading investments over time, which can reduce the impact of market volatility. It encourages discipline by automating regular transfers, ensuring that investors stay committed to their investment plan. By systematically moving funds based personal financial goals, STP helps investors maintain a balanced portfolio and work steadily towards achieving their long-term financial objectives.

Why STP?

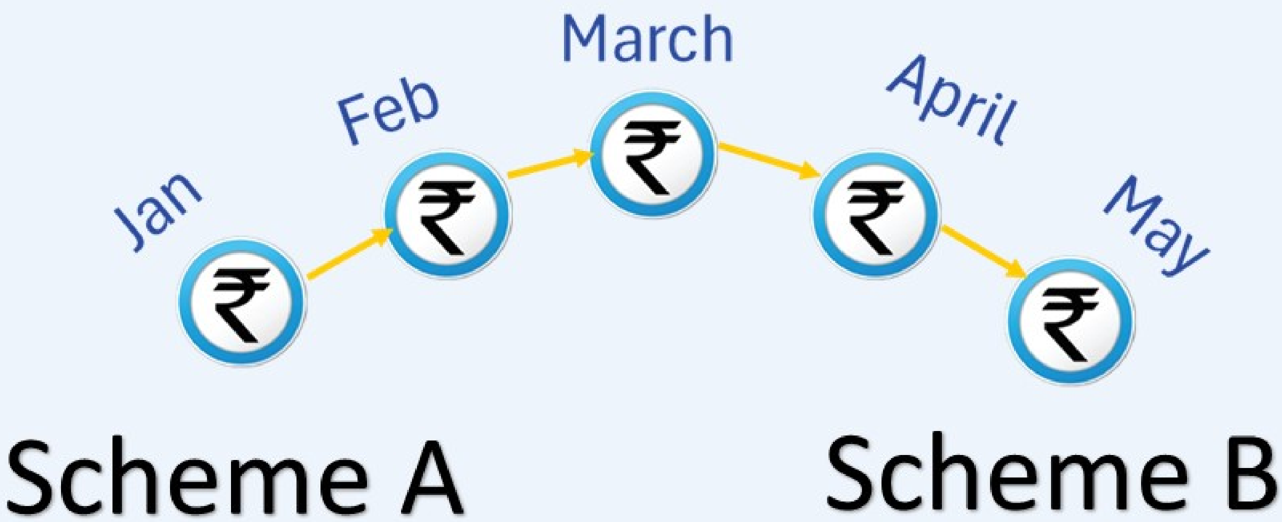
- **Manage risk:** Ease into high-risk investments gradually.
- **Balance your portfolio:** Maintain your desired mix of assets automatically.
- **Reach long-term goals:** Invest consistently, diversify, and achieve your dreams.
- **Stay adaptable:** Move funds to more accessible options when needed.
- **Earn regular income**: Generate steady cash flow from your investments.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Benefits of

Systematic Transfer Plan



•**Control your risk:** Shift smoothly from low to high-risk investments, gradually moving your funds to reduce exposure to market volatility and protect your capital during uncertain times.

•**Boost discipline:** Automate investments, avoid emotional decisions, and maintain a consistent investment approach that aligns with your long-term financial plan, regardless of market fluctuations.

•**Tailor your strategy:** Design STP for your goals and time frame, allowing you to adjust the frequency and amount of transfers based on your evolving financial needs and risk tolerance.

•**Effortless investing:** Relax, STP handles the routine for you, saving you time and effort while ensuring that your investments remain on track to meet your financial objectives.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

What is

Goal Based Investing?

Each of us harbors a multitude of life aspirations that span various timelines, ranging from short-term desires like vacations or purchasing a car to more substantial milestones such as buying a house, funding a child's wedding, or planning for retirement. Achieving these goals necessitates aligning our financial resources accordingly, which is where goal-based planning becomes essential.

Goal-based investing revolves around delineating your financial objectives, establishing a timeline for each, and consistently investing to realize them. Rather than saving aimlessly, this approach empowers investors to save with specific targets in mind, considering both the desired amount and the timeframe involved. By adhering to goal-based investing principles, individuals can methodically work towards their aspirations, ensuring a more structured and purposeful approach to wealth management.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Why
Goal Based Investing?

- **Precise Financial Targets:** Goal-based investing provides clarity on the exact amount needed to achieve your objectives, enabling more accurate financial planning.
- **Cultivating Investment Discipline:** It fosters discipline in investment habits, encouraging consistent saving and strategic decision-making aligned with your goals.
- **Tailored Investment Selection:** By considering factors like duration and risk tolerance, goal-based investing assists in selecting the most suitable investment products for each objective.
- **Debt Prevention:** Setting clear financial goals aids in avoiding excessive reliance on debt, promoting responsible financial behavior and long-term stability.
- **Portfolio Optimization:** Goals act as benchmarks for periodically rebalancing your investment portfolio, ensuring it remains in line with your evolving financial priorities.
- **Streamlined Investment Process:** With defined goals, investment decisions become simpler and more purposeful, facilitating efficient allocation of resources towards achieving your objectives.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Selecting right amount for

Goal Based Investing.

Meet Mr. Raj whose age is 30 years and is planning to achieve his various financial goals through SIP from Equity Mutual Funds.

Goal	No. of years till goal	Amount required	SIP required
Retirement	25	₹ 2,00,00,000	₹ 11,749
Child Education	15	₹ 20,00,000	₹ 4,202
Daughter Marriage	20	₹ 25,00,000	₹ 2,718
Buying a Car	7	₹ 10,00,000	₹ 7,764

** For illustration purpose only. Rate of return has been assumed is 12% p.a.
** The calculations shown are based on SIP calculators provided. The total amount mentioned is an approximate value and is not an indicator of future returns. Mutual Fund does not provide guaranteed returns.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505

taresh@tareshbhatia.com | +919810144683 | https://tareshbhatia.com

Logical steps towards

Goal Based Investing.

- **Step 1** - Identify Goals and prioritize
- **Step 2** - Define Tagline and calculate the future requirement considering Inflation
- **Step 3** - Understand your Risk Profile
- **Step 4** - Select the investment product/scheme based on your Goal and risk profile.
- **Step 5** - Monitor your investment periodically with the help of financial expert.

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com
+919810144683
https://tareshbhatia.com

3 rules for

Wealth Creation

1. **Initiate Investments Early:** Begin your investment journey at the earliest opportunity to harness the benefits of long-term compounding and maximize your potential returns over time.

2. **Consistent Investment Habits:** Cultivate a habit of investing regularly, regardless of market conditions, to steadily accumulate assets and mitigate the impact of market fluctuations on your portfolio.

3. **Maximize Returns:** Focus on optimizing your investment returns by employing strategies tailored to your risk tolerance and financial goals, aiming to generate higher yields while effectively managing risk.

₹ TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505

taresh@tareshbhatia.com | +919810144683 | https://tareshbhatia.com

Disclaimer

This investment proposal is based on assumed rates of return and is for informational purposes only. It is not intended to be, nor should it be construed as, investment advice or a recommendation to buy or sell any financial products or securities.

The assumed rates of return used in this proposal are assumed and only for the illustrative purposes at the time of preparation. Actual returns may vary significantly from these assumptions, and there can be no assurance that the proposed investment strategy will be successful.

Investors should carefully consider their own investment objectives, risk tolerance, and financial circumstances before making any investment decisions.

The information contained in this proposal is subject to change without notice and may not be updated. We do not assume any liability for any losses that may result from the use of this proposal or the information contained herein.

Past performance is not a guarantee of future results. The value of investments may fluctuate, and investors may not get back the amount invested.

Mutual fund investments are subject to market risk, read all scheme related documents carefully.

By using this investment proposal, you acknowledge that you have read and understand this disclaimer, and that you accept and agree to be bound by its terms and conditions.

TARESH BHATIA

____

(Signature)

Report as on date : 31-05-2025

TARESH BHATIA
FINANCIAL FREEDOM SPECIALIST | AUTHOR | COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia
AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505
taresh@tareshbhatia.com +919810144683 https://tareshbhatia.com

Taresh Bhatia

AMFI Registered Mutual Fund Distributor

#107, Qutab Plaza, DLF Phase-1, Gurugram-122002.
Har. India

taresh@tareshbhatia.com

+919810144683

https://tareshbhatia.com