

# **ARETIC**

**Group of Companies**

**We provide**  
**Complete Financial Planning Guidance**

**33**

**YEARS OF EXPERIENCED**

**CORPORATE HOUSE FOR INVESTMENTS AND INSURANCES**



## **ABOUT US**

- **We offer All sorts of Financial Services at your door steps.**
- **We, as a team understand our client's requirement and help them in different Services.**
- **We do Advisory & Financial Planning in Insurance, Taxation & Investment )**

# Why buy from us?

## **1. Buy from the Expert:**

We comprises of Qualified and Professional Experts in all type of Investment. We would help you choose the right product, rather than push to sell our product

## **2. Wide Choice:**

We offer one of the widest choices of Various products and solutions available with us . Every Company has a basket of good and average products. We help you buy the good products from each basket.

## **3. One Stop Service:**

We provide you a One Stop Service for anything related to your policy. You don't need to speak to 5 different companies for 5 different products. We don't pass on your lead to any other Companies. We do servicing part on our own.

## **4.Tailor-Made Investment:**

We give you customized quotes and help you get the right combination of covers, to cover specific needs n also do your Financial Planning.

## **5.Speedy Service:**

We estimate our delivery and response to be at least 50% more than any other Co. Check it out

# **Investment Ratio for a Person**

Investment Ratio : 70 % Should go for Expenses

25 % Should go for Saving

5 % should go for FD

5 % should go for Insurance

## **Saving Investment Ratio:**

( Depends on Age ) : Out of 25 % Saving

5% in Stock Market.

95% in Mutual Fund

## **We Deal in Various Investments :**

- Stock Market (IPO/Bond/Trading/Nfo/Equity/Commodity/Currency )
- Mutual Funds (STP/SIP/FMP)
- Insurance (Life/General/Health/ Mediclaim)
- Loan (Personal/Home/Property against loan/Gold Loan)
- We do Not suggest Property / Metal Investment for the time being

## **8 Basic Stock Investing Rules Every Successful Investor Should Follow**

- 1. Buy low-sell high.**
- 2. The stock market is always right.**
- 3. Every market or stock that goes up will go down and most markets or stocks that have gone down, will go up.**
- 4. Stock markets generally move in advance of news or supportive fundamentals**
- 5. The trend is your friend. Always follow it**
- 6. You must let your profits run and cut your losses quickly**
- 7. The worst thing an investor can do is take a large loss:**
- 8. Deal only with professionals & act as per their directives**

# About Mutual Fund

- A **mutual fund** is a professionally managed type of collective investment that pools money from many investors to buy stocks, bonds, short-term cash / call / money market instruments, and/or other securities

## Mutual funds Advantages:

- Increased diversification
- Daily liquidity
- Professional investment management
- Ability to participate in investments that may be available only to larger investors
- Service and convenience
- Easy Liquidity
- Very Transparent & Fast processing

# SIP Table

## SIP Table ...

Enter SIP Amount -

**10,000**

Monthly payments beginning at the start of the month ...



### Expected End Value of your Investment For A Monthly Investment of Rs.10,000/-

| Exp.<br>Returns | Number of Years of Investments |           |           |            |            |             |
|-----------------|--------------------------------|-----------|-----------|------------|------------|-------------|
|                 | 5                              | 10        | 15        | 20         | 25         | 30          |
| 10%             | 771,717                        | 2,014,576 | 4,016,212 | 7,239,867  | 12,431,596 | 20,792,927  |
| 12%             | 811,036                        | 2,240,359 | 4,759,314 | 9,198,574  | 17,022,066 | 30,809,732  |
| 15%             | 873,421                        | 2,630,182 | 6,163,656 | 13,270,734 | 27,565,608 | 56,317,704  |
| 20%             | 987,040                        | 3,443,110 | 9,554,599 | 24,761,940 | 62,602,670 | 156,762,515 |

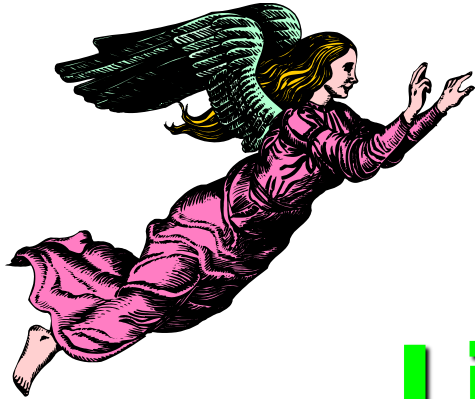
# **INSURANCE**

## **What is insurance?**

- We face a lot of risks in our daily lives. Some of these lead to financial losses. Insurance is a way of protecting against these financial losses. For a payment (premium), an insurance company will take the responsibility of compensating your financial losses.

## **Type Of Insurance:**

- Life Insurance
- Health Insurance
- General Insurance



# Life Insurance

Why and When  
Do I Need It?

Yes : Every one needs Life Insurance  
And Must Take as per Human Life Value Concept

- Life insurance is something you buy for those people you leave behind. Life insurance covers your expenses and pending liabilities. You may also need to leave financial support to your family.

# Health Insurance

## Why health insurance is essential?

- According to recent studies, healthcare costs have been rising at more than 20 per cent on an annualized basis. Also, out-of-the-pocket spending continues to be around 75 per cent of the total medical expenses. Given this increasing cost of medical care and treatment, it becomes essential that you have adequate health insurance cover to reduce the risk of financial difficulties in the event of a major illness or hospitalization.

A health insurance policy covers the following basic costs in case of hospitalization due to any accidents/ diseases which doesn't form a part of the permanent exclusions of the policy

- Room, boarding expenses as provided by the hospital/ nursing home.
- Nursing expenses
- Surgeon, anesthetist, medical practitioner, consultants, specialist fees
- Operation theatre charges, surgical appliance, medical and drugs, chemotherapy, radiotherapy and similar expenses.

## **DOES AGE EFFECTS HEALTH INSURANCE PLANS AND PREMIUMS**

Your age definitely affects your insurance plan in terms of coverage as well as cost. The older you are, the costlier your health insurance premiums.

As you grow older, your body becomes increasingly prone to illnesses, disorders, and malaise - hence the increased insurance premium costs.

# General Insurance

## What is general insurance?

- Insuring anything other than human life is called general insurance. Examples are insuring property like house, office factory, Godowns and belongings against fire and theft or vehicles against accidental damage or theft. & specially staff Insurance for their Injury due to accident or hospitalization. Your liabilities to others arising out of the law can also be insured and is compulsory in some cases like motor third party insurance.

## Who should buy general insurance?

- Anyone who owns an asset can buy insurance to protect it against losses due to fire or theft and so on. Each one of us can insure our and our dependents' health and well being through hospitalization and personal accident policies. To buy a policy the person should be the one who will bear financial losses if they occur. This is called insurable interest.

## What kinds of policies are there?

- Most general insurance policies are annual – that is, they last for one year. Some policies are given for longer periods – like fire insurance for residences – and some for shorter periods – like insurance for goods transportation or for emergency medical treatment during foreign travel.

# LOANS

- **Home Loan:**

For individuals to purchase (fresh / resale) or construct houses. Application can be made individually or jointly. Finances up to 70% of the cost of the property (including the cost of the land) based on the repayment capacity of the customer

- **Loan Against Property :**

You can now take a loan against your residential or commercial property, to expand your business, plan a dream wedding, fund your child's education and much more.

## **Car Loan:**

Just decide on the make & model, and our **New Car Loan** will bring it to your driveway in no time.

Covers the widest range of cars and multi-utility vehicles in India. Avail **100% finance** on your favorite car.\*\* Flexible repayment options, ranging from 24 to 84 months.

# **Thank You**

## **Sanjay Chudgar**

### **33 Years of Professional Experience**

**Aretic Finance & Investments Pvt. Ltd**  
**Aretic Insurance Services Pvt. Ltd.**

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