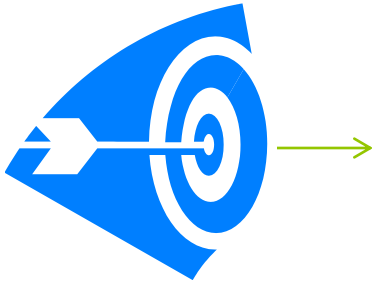


# 2035 Rally

We are in 21<sup>st</sup> century.  
Change with the Time. Or Time will change our time.  
Be a Long term Investor if you really want create wealth



**INDIA GDP TO REACH 9%  
BY 2023**

**ADOPT NEW ERA  
OF FINANCIAL PLANNING.  
POST PANDEMIC PERIOD,**

**KEEP YOUR VISION ON FOR 2035**

**Insurance**

**Stock  
Mkt.**

**Mutual  
Funds**

**Investments**

# Why are we here

## we are here to Guide you ?

- We are here to realign your financial assets and maximize your net worth.
- Help you get more value for the money you spend
- Show you your enlarged financial picture and guide
- Why are we here to Guide you ?
- Your dream can come true and you can earn fortune in your life time !
- But what is important is what you save and how prudently you invest, rather than what you earn

**This simple rule of " 72 " multiplies your assets, both time and money work in your favor. The rule is very simple...1 % Interest of your money will double in 72 years >>>**

# Rule of "72"

## INVEST 1000

**Allow Time & Money to Grow & Work for you**

Years	6 %	9 %	12 %
6			2000
8		2000	
12	2000		4000
16		4000	
18			8000
24	4000	8000	16000
30			32000
32		16000	
36	8000		64000
40		32000	

# HUMBLE REQUEST

## PLEASE DO NOT MAKE MISTAKES, WHICH OTHERS MADE

### **What do u look for ?**

When you take Insurance Policy or Invest in a Mutual Fund or Buy Property ? Certainly You look for a secured future for your Wife & children in case of your untimely Death. Certainly You look for an Education Needs of your child. You look for Creating Marriage Exp. Fund for your children. And certainly You look for a comfortable Retirement life for your own self.

### **But What ? if your Claim is rejected on clumsy Grounds ?**

*Survey says 47 % of the Insurance claims and 23 % of Investment funds are DENIED on the Ground of wrong practices & Misleading Information written by your agent in proposal Form, This happens due to inefficient, part-time and unprofessional Agents with whom you Deal out of an Obligations, because of greed of kickback commission & or for some freebees*

And then you have to run from one table to another, to get your own money you have to knock the door of Court of Law for your Rightful Money And that you end up spending more money To get your Investments back And ultimately u end up scolding & cursing every one

Please understand : There is no Free Lunch anywhere in the world

### **HAVE U EVER THOUGHT, WHY THIS HAPPENS IN MAJORITY OF THE CASES ?**

BECAUSE, They have overlooked the Most Important aspect of Proper Financial Planning And that is Choosing.....The Right Channel.....Choosing Professional Agent

# REALITIES OF LIFE

## SAVINGS ARE MUST

We have seen Interest rate falling down from 24 % to 12 % & Now to 5.5 %....

**But your growth is the same or declining....Because your savings are in wrong instruments**

## RETIREMENT HAS TO HAPPEN

Average pensioners retire with a meager Monthly Pension of Rs. 15000 or even lesser than that....

**and still we don't realize the importance of Retirement Planning**

## LIFE INSURANCE IS IN EVITABLE

Incase a breadwinner dies, his family is absolutely ruined if he is not Insured for his proper worth.....

**as per HUMAN LIFE VALUE CONCEPT, and still we claim, we are properly Insured. The Biggest Mistake**

## INFLATION WILL FLOURISH

Inflation is destroying the purchasing power of a normal Indian inhabitants. It leaves no income to save.....

**Unless saved properly... So Invest in the Instruments which beats Inflation**

## TAXES WILL BE DEDUCTED

Every wage earner has a tax problem. An average person works for at least 2 to 3 hours a day just to pay tax....and

**still only 5% of the population pay tax**

**YOUR FAMILY  
NEEDS BOTH**



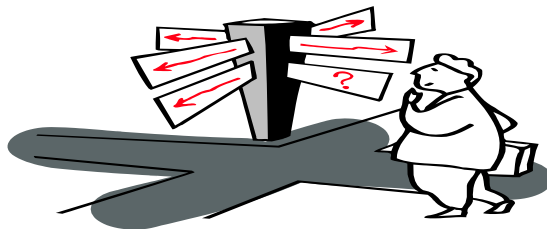
## **YOU & YOUR LIFE INSURANCE POLICY.**

**EITHER YOU CHOOSE OR WE SUGGEST  
BUT INSURANCE IS MUST.**

**BECAUSE**

**ONLY HEALTHY & WEALTHY PERSONS CAN OPT FOR INSURANCE  
DO NOT WAIT TILL THAT TIME, WHEN INSURANCE IS REFUSED TO YOU,  
ON HEALTH OR WEALTH GROUND.**

**DON'T BE CONFUSED !**



**ALL ROADS LEAD TO ONE WAY**

**LIFE IS INCOMPLETE WITHOUT  
INSURANCE BUT THE REAL DREAM KILLER IS  
PROCASTINATIONS ! DO IT NOW**

**Surely  
you can**

## **Accept your Financial Challenges**

- Many people do not know their own strength to manage the show. Because they forget the most important aspect
- 
- **i.e Believe in your Own self DO NOT GIVE UP**
- People need to understand now, that the Macro Economic Scenario of our Country are changing very fast and to keep pace with the same, one must need to change the habits of savings from Tax based savings to smart savings, giving better returns in the longer run ...
- Contact your Financial Consultant

### **RESISTANCE :**

- (1) THEY THINK, THEY DO NOT HAVE  
ENOUGH MONEY TO MANAGE !
- (2) THEY THINK, THEY DO NOT HAVE  
ENOUGH TIME TO PLAN OUT.
- (3) THEY THINK, THEY DO NOT HAVE  
ENOUGH KNOWLEDGE ON THE SUBJECT.

## Allocate your spending as under

**FAMILY BUDGET FIRST, REST AFTERWARDS.**

<b>25 %</b>	<b>HOUSING :</b> Do not spend more than <b>25 %</b> of your Income on House Rent, Taxes, and Household Maintenance.
<b>25 %</b>	<b>FOOD-CLOTHING :</b> Do Not spend more than <b>25 %</b> of your Income on Food, Clothing, Entertainment, Childcare, Medical exp. etc.
<b>15 %</b>	<b>TRAVELLING :</b> Maximum <b>15 %</b> you can spend on Car Installment, Petrol, License fees, Parking & other relating charges of your Income
<b>10 %</b>	<b>DEBT :</b> Only <b>10 %</b> should go on Credit cards, Personal loans, Student loans or any other Consumer debts.
<b>25 %</b>	<b>SAVINGS :</b> You must make a habit of saving at least <b>25 %</b> of your income for your future needs. Our Govt. does not provide any social security and future safety. So take help of professionals and Invest wisely for secured returns



# How your Money Grows

## This is how " SIP " helps you (SYSTEMATIC INVESTMENT PLAN)

Here is an Example of How your Saving / Investment of  
**Rs 100** a Month Grows

Year	7 %	8 %	9 %	10 %	11 %
5	7159	7348	7542	7744	7952
10	17308	18295	19351	20484	21700
15	31696	34604	37841	41447	45469
20	52093	58902	66789	75937	86564
25	81007	95103	112112	132683	157613

Keys to Financial health

**MUTUAL FUNDS**

**LIFE INSURANCE**

**HEALTH INSURANCE**

**WANTS – NEEDS = SAVINGS ->>  
INVESTMENTS - >> CREATION OF WEALTH**

# How Life Works

## Increasing Responsibility

## Decreasing Responsibility

<b>Till your Age Below 50 -</b>	<b>Now Age Above 50 +</b>
<ul style="list-style-type: none"><li>(1) Children young.</li><li>(2) High Debt</li><li>(3) Housing Loans</li><li>(4) Un certainties</li><li>(5) Shaky Incomes</li></ul>	<ul style="list-style-type: none"><li>(1) Children grown up</li><li>(2) No / lesser Debt</li><li>(3) Own House by now</li><li>(4) Settled down in life</li><li>(5) Steady Income</li></ul>
<p><b>So</b> In early years, You Need Maximum Life Insurance (security) and can Invest in Stocks (Risk) &amp; Mutual funds (safe)</p>	<p><b>So</b> If done proper planning before 50, You will have lots of Money &amp; Resources to enjoy your Balance life</p>

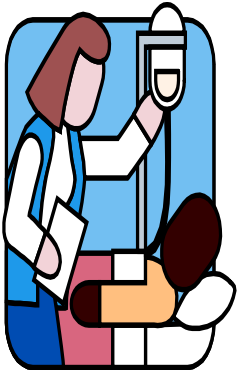
## How You Should Work

Avoid High standard of livings & showoffs  
Work towards Long term Goals & Objectives.  
Think Big, Think Differently & Aim for the Best.  
Shape your Financial Planning with the help of professionals

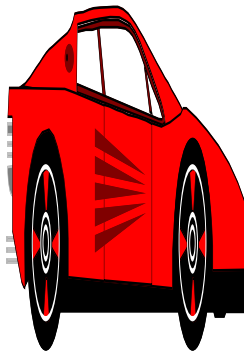
# Review

## Your Insurance & Investments Needs Now, with the help of Professional

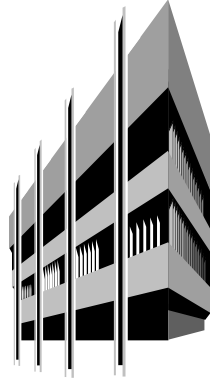
**Medi + claim  
&  
Personal Accident**



**Car  
&  
Scooter/Bike**



**Office, shop  
House &  
Factory**



**Your  
own life  
Insurance**



**Secured Return  
Investment  
Schemes**



**Cancer  
Cover  
Scheme**



**Stock Market  
Activities &  
Consultancy**



**Staff &  
Workers  
Welfare Ins.**



# ARETiC

INSURANCE SERVICES PVT. LTD  
FINANCE & INVESTMENTS PVT. LTD

**A Corporate House for Insurance & Investments**



**Star Health and Allied Insurance Company Limited**

**Sanjay Chudgar**

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