

Worldwide accepted thumb rules for Investment Planning.

What your Balance sheet should have?

How should your Financial Planning Be reflected?

Why should you Be @ Perfect Ease Now?

THIS IS THE IDEAL BALANCE SHEET

YOU B/S MUST REFLECT FOLLOWING TRUE PICTURE

INCOME

EXPENDITURE

ASSUMING		HOUSE HOLD EXP.	50 %
YOUR INCOME	Rs 12 Lacs	INSURANCE & INVESTMENTS	20 %
PER ANNUM	(100%)	LIFE INSURANCE HEALTH INSURANCE EQUITY/MUTUAL FUNDS/R.B.I. BONDS/POST/PPF ETC	(5%) (2%) (12%)
		E. M. I.'s	15 %
			15 %
		E. M. I.'s HOUSE / CONSUMER	15 % 10 %
		E. M. I.'s HOUSE / CONSUMER / CAR LOANS CONTINGENCY &	
	100 %	E. M. I.'s HOUSE / CONSUMER / CAR LOANS CONTINGENCY & RESERVE BANK F.D's / SAVING	

PERFECT PLANNING LEADS TO SECURED FUTURE

We are living in an Uncertain Phase....

It's time to cut your other Exp. and Increase your Insurance value.....

YOUR INSURANCE INDICATOR

FIND OUT HOW MUCH INSURANCE YOU NEED TO BUY

YOUR ANNUAL INCOME	YOUR OWN EXPENCES	& YOUR SAVINGS	YOUR FAMILY'S REQUIREMEN T	INSURANCE YOU SHOULD BUY
10 LACS	5 % i.e 50000	15 % i.e 150000	8,00,000.00	1,65,00,000.00
	8 % i.e 80000	15 % i.e 150000	7,70,000.00	1,60,00,000.00
	10 % i.e 100000	15 % i.e 150000	7,50,000.00	1,55,00,000.00
	15 % i.e 150000	15 % i.e 150000	7,00,000.00	1,45,00,000.00
	20 % i.e 200000	20 % i.e 200000	6,00,000.00	1,40,00,000.00

The Insurance amount should fetch at least 7 % Safe & Secured returns to take Care Of Your family's requirements in your absence & your Pension requirements on your retirements. For that the Insurance policy, you require to buy, should be minimum 20 times of your Family's requirements & the premium you need to pay is hardly

1% to 2% p.a.

It is a proven fact that People live longer with out Tension....

So plan
out your
Pension Planning
right now.....
For Tension Free Tomorrow

YOUR PENSION INDICATOR

STANDARD AGE AS ON TODAY - 30 YRS

What will be the future value of monthly pension (amount) that you require...?

MONTHLY INCOME

YOU EARN IN TODAYS DATE NUMBERS OF YEARS AFTER WHICH THE PENSION SHOULD START

20 Years 25 Years 30 Years

MONTHLY PENSION REQUIRED
CONSIDERING THE INFLATION RATE (Approx)

MINIMUM
INSURANCE
YOU
NEED TO
BUY TO
TAKE
CARE OF
YOUR
PENSION

20000	40000	50000	63000	50
				LACS
50000	100000	125000	156000	1.25 CRORES
150000	300000	375000	470000	3.75 CRORES

IS YOUR BALANCE SHEET,
EVER SHOWING THESE ABOVE FIGURES?
IF NOT !! TRY TO RE-ADJUST IT RIGHT NOW..
BECAUSE ... YOUR PERFECT PLANNING WILL LEAD
TO A SECURED FUTURE FOR ALL...

FOR YOURSELF & FOR YOUR FAMILY

Renew

Your Insurance Policies & Investment Planning through us

Medi claim

&

Personal Accident

Car

&

Scooter/Bike

Office, shop

House &

Factory

Your own life

Insurance









Genuine Return
Investment
Schemes

Cancer Cover Scheme

stock Market
Activities &
Consultancy

Staff &
Workers
Welfare Insur









Feel our 33 years of Experience in our Professional Service

ARETIC

INSURANCE SERVICES PVT. LTD FINANCE & INVESTMENTS PVT. LTD A Corporate House for Insurance & Investments















Star Health and Allied Insurance Company Limited

Sanjay Chudgar

94/B, Michael Terrace, Gr. Flr, Police Station Rd. Off Bajaj Rd. Vile Parle (W) . Mumbai-400056. Tele: 26714620, (m) 9820036802

E-mail: sanjaychudgar@areticgroup.com

Visit our website: www.areticgroup.com