

RETIREMENT PLANNING

ARE YOU SAVING
ENOUGH
FOR YOUR
RETIREMENT?



AT AGE 25
MONTHLY HOUSEHOLD
EXPENSES

Rs. 20,000/- p.m.

BY AGE 60
MONTHLY HOUSEHOLD
EXPENSES

Rs. 1,53,722/- p.m.

Inflation: 6%

Retirement Kitty Required: Rs. 3.38 CRORES

*Assuming post retirement rate of returns @8% and life expectancy of 90 years, pre-post retirement inflation at 4%

**Do you know by just investing Rs.4000/- p.m.
you can achieve 3.38 CRORES**

Why Invest with us ?

One stop shop for all your **MUTUAL FUND** **Needs**

MUTUAL FUNDS OFFERED :

Tata, Axis, Birla Sun life, HDFC, Franklin Templeton Investments, ICICI Prudential, Motilal Oswani, UTI, Sundaram Mutual, Kotak, IDFC, DSP Blackrock, L&T, Canara Robeco, Nippon India, Invesco, SBI.

- Choose the **Best Performing funds** from 21 companies.
- Get a **free life cover** of upto **50 lakhs** on your SIP Mutual Funds Investments.
- Get a **free Personalised software** for you and your family for all your investments.

For Further Details get in touch with us



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Gomes Road. Next to SBI, Vasco, Goa 403802 Visiting Office:
North Goa - Panaji & South Goa - Benaulim

www.smartinvestmentsgoa.com

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list & whatsapp <AddMe> to get started

**HAVE YOU PLANNED YOUR
TAX RELATED INVESTMENTS?
WELL HERE ARE SOME THINGS TO CONSIDER:**

- Minimum lock - in period among all tax related investment options.
- Tax Savings upto
 - 45k (30% bracket)
 - 30k (20% bracket)
 - 12.5k (5% bracket)
- Long Term Capital appreciation
- Beats Inflation
- Lump sum and SIP options available



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**ELSS Mutual Funds create Wealth,
while saving Tax!**

Have you Planned your investment bucket list?



DEBT FUNDS

Plan your
SIPs
according
to your
financial
goals.



HYBRID/LARGE CAP FUNDS

Choose the best
funds
contact us



DIVERSIFIED/MID CAP/SMALL CAP FUNDS

ITS TIME TO QUARANTINE YOUR FIXED DEPOSIT INVESTMENTS ITS TIME FOR A CHANGE



With FD rates touching 5.5 % it is further expected to come down more and more.

Opt for better & safe options with

Smart Investments Goa & create Wealth!



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**Are you paying a
Home Loan EMI?**

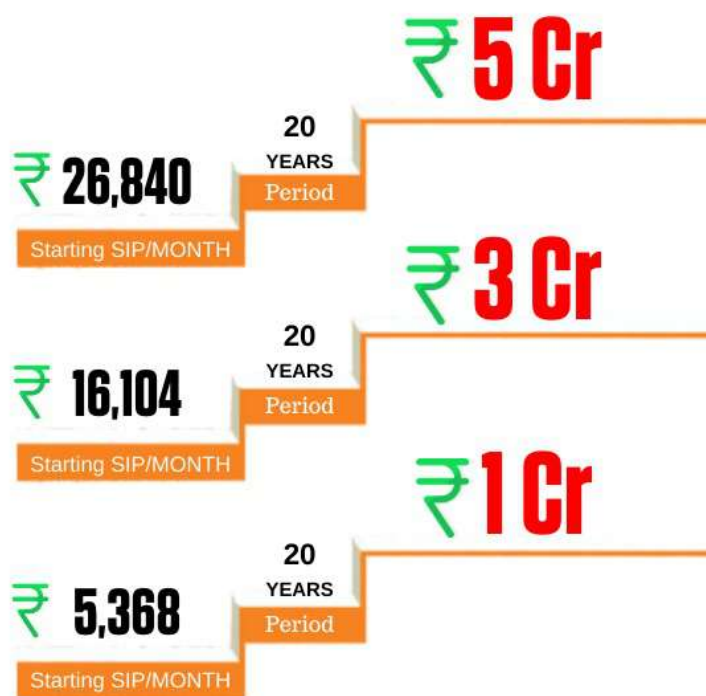
**Worried about
Housing Loan/EMI?**

**Have you ever
considered
of a way to
get all the
Principal &
interest
back?**





WHAT'S YOUR NUMBER?





Golden Rules for Financial Freedom

- 1. INVEST MINIMUM 30% OF YOUR INCOME FIRST**
- 2. NEVER DEPEND ON A SINGLE SOURCE OF INCOME**
- 3. INVEST IN PLACES WHERE RETURNS BEAT INFLATION**
- 4. NEVER MIX INVESTMENTS WITH INSURANCE**
- 5. DO NOT INVEST INTO ANY SCHEME THAT IS NOT REGULATED BY THE GOVERNMENT**
- 6. START EARLY AND BE PATIENT!**



**Are you paying a
Home Loan EMI?**

**Worried about
Housing Loan/EMI?**

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**Have you ever considered of a
way to get all the Principal &
interest back?**

8

REASONS TO DO A SIP



1. **Brings in discipline**
2. **Ruppee cost averaging**
3. **Power of compounding**
4. **Convenient & Flexible**
5. **No need to Time Market**
6. **Achieve Financial Goals**
7. **Investment Frequency**
8. **Beats Inflation**

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**MONEY WILL ALWAYS FALL SHORT
unless its invested to compound**



You can fulfill your child's future needs by creating your own fund if you plan now...

SO, DON'T DELAY!!!

Start investing for your child's future today



EDUCATION LOANS

**are only for those Children
whose Parents Fail to Plan**

You can fulfill your Child's
future by creating your
own fund if you plan now!



**START INVESTING FOR YOUR
CHILD'S FUTURE TODAY!**

Be Controlled

EMI



Vs

Take Control

SIP





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SMART INVESTMENTS

AMFI CERTIFIED | ESTD. 2014

PORTFOLIO PLANNING | ESTATE PLANNING
MUTUAL FUNDS | SIP | TAX PLANNING | FD
RETIREMENT PLANNING | CHILD EDUCATION PLANNING

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Vales Junction, Opp. NSD, Alto - Dabolim

Dabolim | Panaji | Margao
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quant

Principal
Mutual Funds

Mahindra
Mutual Fund

Invesco
Mutual Fund

DSP
Mutual Fund

SAMCO
Mutual Fund



**Insurance Products only look good.
Never invest in Insurance Products
for "Returns"**



Golden Rules for Financial Freedom



1. INVEST MINIMUM 20 - 30% OF YOUR INCOME FIRST
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6. START EARLY AND **BE PATIENT!**

←————→
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**WE ARE SPECIALISED IN MUTUAL FUNDS/SIP, CHILD EDUCATION
PLANNING, RETIREMENT PLANNING & TAX PLANNING**



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