

Financial Success for Newlyweds

Building a Secure Future Together



*“Happily Ever After is not a fairy tale
It’s a Choice.”
- Fawn Weaver*

Build a great future after marriage

As you embark on this exciting journey of marriage, it's essential to lay a solid foundation for your financial future. Navigating finances as a newly married couple can be both rewarding and challenging. By proactively addressing financial matters together, you can strengthen your relationship, build trust, work towards shared goals and live a contented life.



Financial Clarity: The Bedrock of Marital Harmony

In a marriage, establishing financial roles and responsibilities is as critical as setting the wedding date. It's about creating a system that works for both partners, with clear communication and an understanding of each other's financial skills, preferences and goals.

One may be a wizard with numbers, crafting intricate budgets, while the other may excel at research, finding the best deals on purchases. These roles should be discussed and agreed upon, ensuring that both partners feel involved and responsible for the financial health of their union.

Regular 'Money dates' can be a fun and effective way to keep each other updated, make money decisions together, and ensure both are aligned and moving forward in financial unison.



A survey found that the 12 top reasons for divorce, from most to least common, are:

1. Lack of commitment
2. Constant arguing or conflict
3. Infidelity
4. Money Problems
5. Marrying too young
6. Unrealistic expectations about partner or marriage
7. Inequality between partners
8. Inadequate preparation for marriage
9. Domestic Violence
10. Conflict about domestic work
11. Lack of family support
12. Religious Differences

Money is one of the top 5 reason for marital problem.



*The honeymoon is over and now it is time to....**Get Organized***



Make a list of your shared assets and liabilities

Include credit cards and loans that you each bring into the marriage.



Start a budget

List all income sources, day-to-day expenses, and discretionary expenses. Be sure to set aside money for an emergency fund.



Undo your debt

It's common for one spouse to enter a marriage with more debt. Tackle these decisions together and develop a strategy to best pay down debt and save for your future goals.



Decide how you will own assets

Jointly or individually? Some couples prefer a yours, mine, and ours arrangement.



Decide if you want to consolidate

Consider the convenience of having all of your accounts at one financial institution and on one statement.



Update your paperwork

You may need to update your driver's license, passport, aadhar and credit cards. You may also need to update your beneficiaries and nomination on investments. Create a will and outline the beneficiaries.



Plan spending and saving together

Make agreements up front about day-to-day spending, as well as big-ticket item purchases.



Why is financial Independence important for Newly Weds ?

To ensure that you live a comfortable life.

For the sense of security it offers.

The power of choice it gives.

The chance to give your children opportunities you never had.

The confidence that you can live in dignity and luxury.

A sense of achievement and status.

The ability to help the less fortunate.

And the sense of power it gives you.



What is Financial Wellbeing?

STATE OF BEING WHEREIN A PERSON IS

- Having no Financial Worries
- Making the most efficient use of financial resources
- Is in a position to absorb any financial shocks
- Is on track for meeting current & future financial goals
- Has a feeling of satisfaction & peace about financial life



The LSG Framework in Marital Finance

Integrating the *LSG* framework—**Liquidity, Safety, Growth** - early on provides a balanced approach to managing joint finances.

Liquidity ensures that couples have the cash flow to support their day-to-day life and unexpected expenses.

Safety guards against potential financial setbacks, preserving the couple's collective wealth.

Growth focuses on the future, investing wisely to beat inflation after taxes and build long-term prosperity.

The LSG framework is not just a strategy; it's a Financial Philosophy that, when adopted by both partners, can lead to a prosperous life together.



What Changes Happens After Marriage?

1. Acquiring Property: You Become an Us
2. Sharing Retirement Benefits
3. Paying Taxes Together
4. No Taxes on Most Gifts Between Spouses
5. Inheritance Rights of Being Next of Kin
6. The Legal Rights and Responsibilities of Next of Kin
7. Spousal Support Rights and Obligations: Alimony is Real



Most young people, who are on the verge of getting married, have queries like:

1. How should we handle our money matters?
2. How should we share the expenses?
3. Should we have joint bank accounts?
4. How do we budget for expenses and who does what?
5. How do we take care of our parents and how much can I send to them?
6. How can I support my younger sibling in their studies?
7. How should we plan for our goals?
8. When should we buy a car?
9. When should we buy a house?
10. How much EMI can we afford to have?

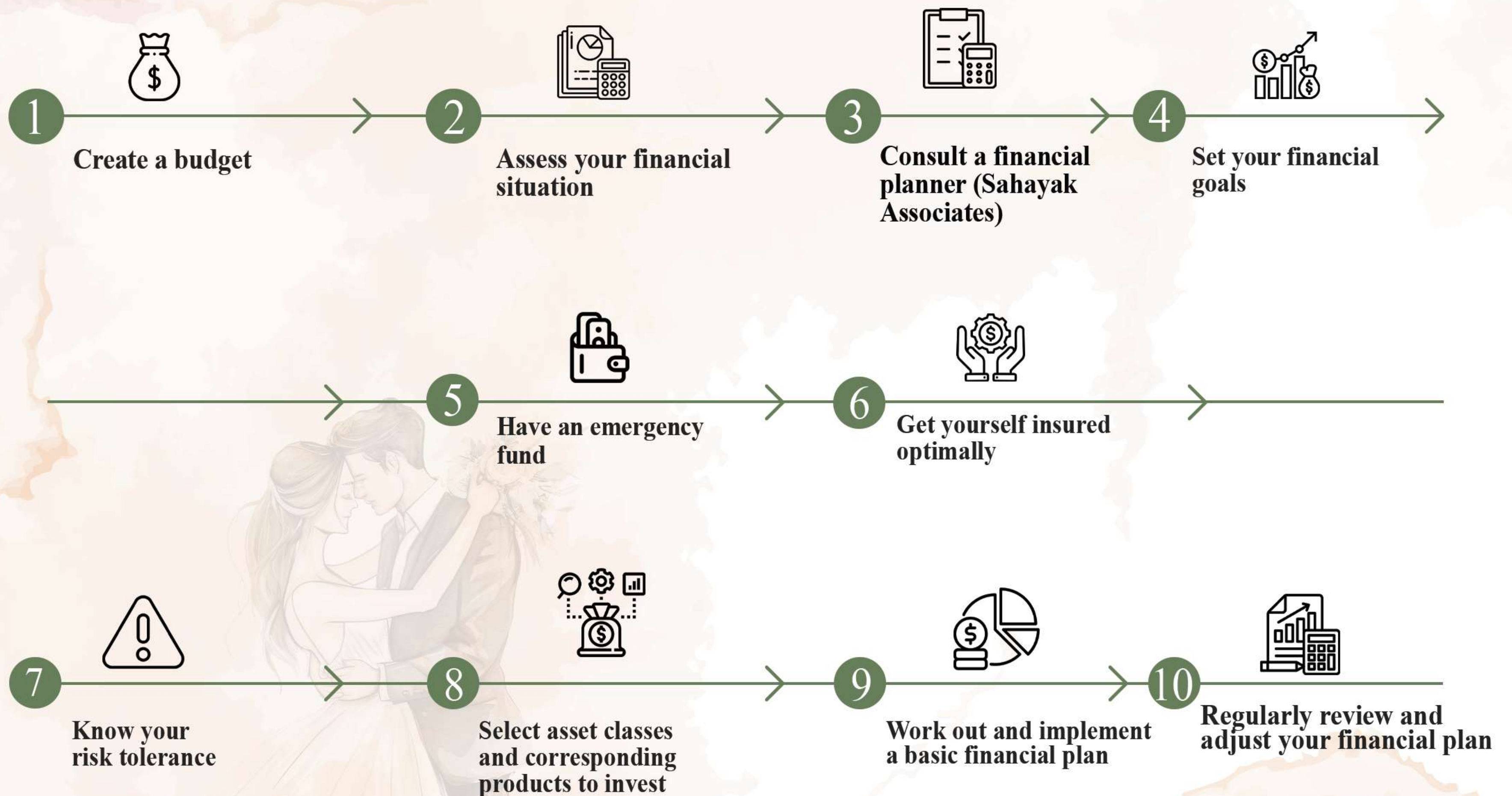


Ask yourself the following questions

1. Have you shared your income details and made a budget?
2. Have you discussed where you want to be financially in 5 years, 10 years, and 20 years?
3. Have you planned for your retirement, where do you want to settle, how much money would you require per month at present cost?
4. If you plan to have children, have you discussed what are you willing to fund for them(education, marriages, homes)?
5. What do you and your partner want for yourselves, your family, and your community?
6. When and where do you want to buy a house?
7. What is the financial impact of these goals?
For example, if you desire to travel to Europe in three years, how will you save for this goal?
8. Have you agreed upon a savings and investment strategy?
9. Where and in what asset class would you like to invest.

As an exercise, go over monthly bills with your spouse, meet your financial advisor jointly, review your portfolio at the end of the year, and discuss your achievement vis- a-vis your goals.

10 Step Financial Planning Process for Newly Weds



Advantages of Financial Planning

While being careful with your finances is important and financial planning is equally necessary, one cannot prepare and expect life to turn out as planned on papers.

Financial planning for newly married couples assists in fulfilling the economic goals and easing fiscal burden, but preparing oneself realistically for sudden changes or disruptions in life is also important.

A strict financial chart for your life will bring discipline, but do not overdo otherwise you will miss out on several crucial opportunities.



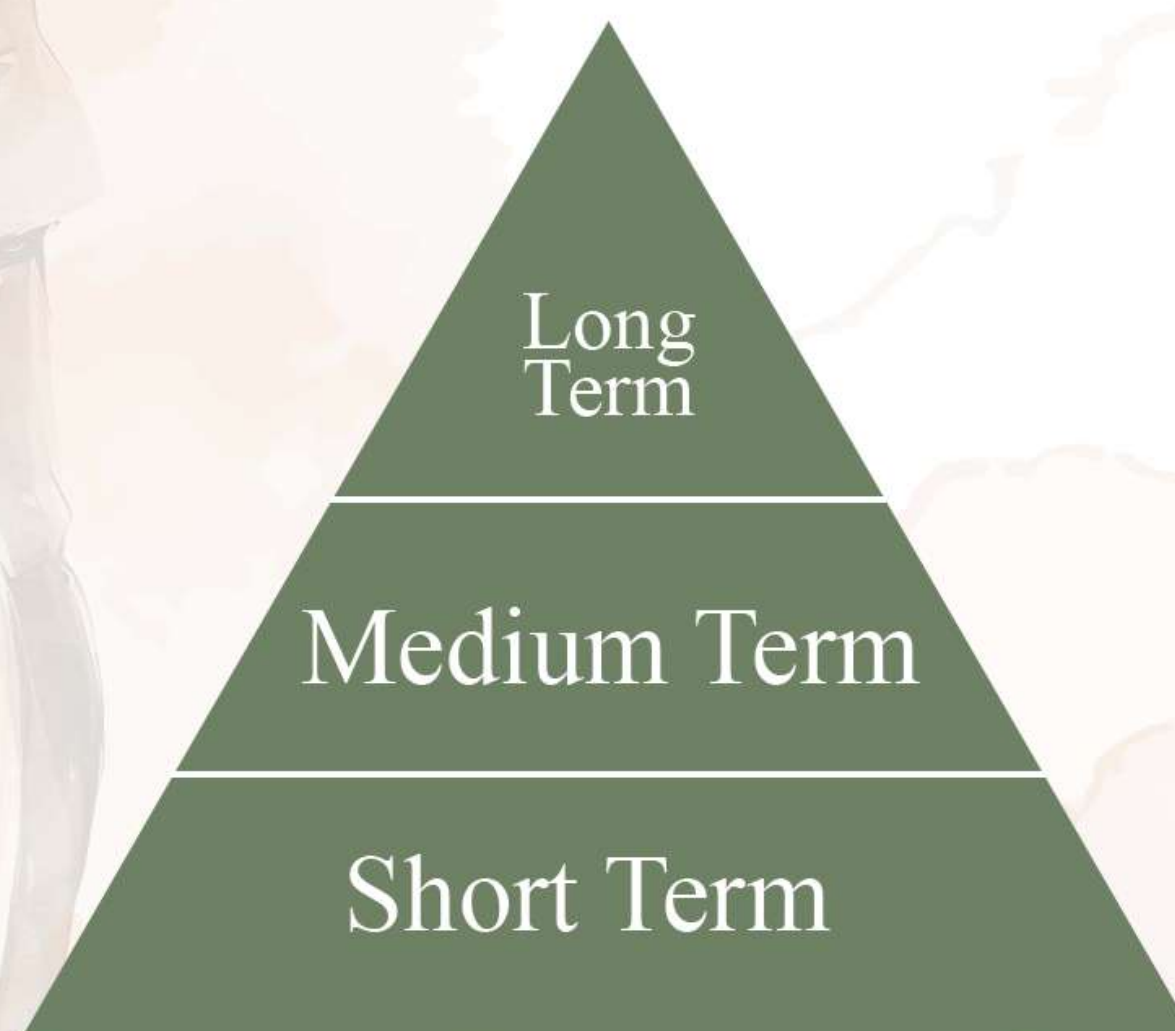
Financial Planning for Newlyweds

Recommended Time frame for Financial Planning:

Short term: Buy Health, Personal accident & term insurance, Accumulate emergency funds (Income of 6 months is generally used as a yardstick), Purchase assets (car, house etc.), Incidental expenses (vacations, monthly expenses etc.).

Medium term: Home purchase, Children's education, Streamline retirement plan.

Long term: Children's higher education and Marriage Assess retirement corpus and liquidity, Estate planning, Expenses after retirement.



10 Tips For Managing Finances for Newly Weds

Here are some tips for newlyweds to handle their finances:

1. Discuss your finances
2. Set and agree on financial goals
3. Manage bank accounts
4. Create Or Outline A Budget
5. Get-together to talk 'money'- Fix 'Money Dates'
6. Take the right amount of risk so as to beat inflation after taxes
7. Follow a Financial Hierarchy
8. Trust each other - Avoid Financial Infidelity
9. Start your investment journey at the earliest
10. Plan for emergencies and unforeseen circumstances



1. Discuss Your Finances

Marriage works on honesty, and it starts with disclosing information about your finances such as any outstanding debt, how you expect to handle money etc.

Finalize the financial contributions both must make and which expenses are to be handled by whom.

Make sure you are open about your spending patterns. How soon do you buy monthly grocery eat out / go for short trips / make ethical purchase etc.

How much do you keep aside for leisure activities?

Complement each other's needs and work out a solution and try to balance of any economical deficits by controlling the expenditures.

At the end, always draw a financial plan to curtail unnecessary expenses and to add more to the savings.



2. *Set Monetary Goals*

We goal & Me goals

It is never too late to discuss financial goals early in marriage. Do not wait until few months, but set baseline for financial status and write down those financial goals.

If you plan to start a new investment, take a loan, expand your savings or business- be it whatever monetary activity, make it an event where both can discuss and participate.

In case your partner disagrees, try to reach a compromise or bring in a practice of no meddling in each other's financial decisions. Just promise to maintain transparency. You can work as combined forces!

For example your partner takes care of household expenses and pays off debts whereas you manage the payments for extracurricular activities and build up savings and investment for your goals.



2(a). *Goals of Life*

- Retirement Corpus
- Children's Education
- House Purchase
- Annual Vacations
- Car Purchase
- Children's Marriage
- Others – Sabbatical, Charity, Vacation Home, House Renovation, etc



2(b). *JOINT (WE) GOALS*

1. Establish a Budget
2. Create an Emergency Fund
3. Pay Off Debt
4. Save for Retirement
5. Save for Major Purchases
6. Decide on Asset classes for each goals
7. Set Financial Milestones
8. Plan for Children's Education
9. Review Insurance Coverage
10. Support Charitable Causes



2(c). SEPARATE (ME) GOALS

1. Personal Financial Goals
2. Individual Emergency Fund
3. Personal Debt Repayment
4. Retirement Savings Accounts/ Having a passive income
5. Investment Portfolios
6. Career Development and upskilling
7. Health and Wellness Expenses
8. Hobbies and Interests- Taking a break/ sabbatical from work.
9. Travel , Adventures and personal holiday.
10. Charitable Contributions, helping a relative or a friend.



3. Managing Bank Accounts

It is common for newly-married couples to open a joint bank account. Combining accounts does simplify finances and help develop trust in marriage.

Moreover, each one of you can add or withdraw money from a larger base of sum. But if you and your partner prefer a level of independence, then you can maintain individual bank accounts too apart from a common Joint Account.

Probably you can pool in money dedicated for common expenses in a joint bank account and the rest can be taken over to sole bank accounts.

Whichever decision you take must be done so with common consent to avoid strife and displeasure at the very start of marriage



4. Create Or Outline A Budget

We all have our own requirements and spending, and after marriage the responsibilities of finances increase.

Hence it, gets very essential to draw a limit for the expenditures for various things such as food, house rent, clothing, home renovation, entertainment holiday etc.

Start reviewing the expenses you both make or keep a note of the same over a few weeks so as to determine how much you need for different expenses.

Do not forget to save for taxes. Not paying taxes can hamper you and your spouse in many ways. Allocate funds for irregular and unexpected expenses or spending that cannot be avoided such as regular medical checkups, payment of EMIs, insurance premiums, Annual Maintenance etc.

It is possible that at the beginning you may exceed the budget, so we recommend you to be careful with your spending.



5. Get-together to talk “Money”- Fix a Money Date

Now that you have better understanding about spending, know where you require that extra buck, and understand the need for sketching a budget, how do you bring all these into action? More Couples spend more time discussing an outing or dinner than discussing money.

It is simple, hold weekly or monthly meetings about the spending done and brainstorm ways on managing the same.

You do not have to make it a formal meeting. Probably, just sit back and relax after a cozy dinner and give two odd hours to talk about what you and he/she spent on through the week.

Make it a casual yet firm meeting. If any of you notice your spouse has overstepped the line, let him/her know in a loving manner that they must be more cautious.

Do not take any disagreements to bed. If there is a money matter that cannot be avoided to be discussed, take time to sort it out than mull over it the whole night.



6. Take the Right Amount of Risk

Understand the difference between

- Risk capacity- Amount of risk you can take.
- Risk requirement- Amount of risk you need to take.
- Risk preference- Amount of risk you want to take.

There is nothing called zero risk- optimal risk

Basic purpose of investment is to get a return which beats inflation post taxation or you lose the purchasing power of your money.

False Risk commensurate with your goal and time horizon.

“Higher risk does not mean higher return but only potential of higher return.”

We perceive the greatest investment risk as losing our money but the greatest risk is not outliving our corpus.

Financial risk is not only loss of capital but also loss and erosion of purchasing power of money.



7. *Follow a financial Hierarchy- Goal Matrix*

If you do not have an emergency fund already, do make one instantly. Here, you both must set aside certain amount of money to handle any untoward expenses, such as, in case any of you lose their job, urgent repairs, natural disaster, illnesses and similar circumstances.

Do add on to the emergency fund constantly and build it over time. These act as savings that you should disturb only when unavoidable crisis or situation arises, and you have no other option but to use the emergency fund.

At the same time, be careful to not unnecessarily empty out emergency funds. For example, if you have a huge expense, but do not have cash to manage it for the moment, you can take a loan instead of spending from the emergency fund.

Also if you choose to take a loan finance, be sure to regularly pay off the installments to escape from additional economical burden.

Follow the Financial Hierarchy Matrix while achieving your financial goals.



8. *Avoid Financial Infidelity?*

Financial infidelity is when couples lie to each other about money matters. It can include things like hiding debt, hiding big purchases, Not sharing details of support being provided to siblings/parents/friends and lying about income, assets and liabilities. Financial infidelity can drastically affect trust within a relationship and the financial stability of the relationship.

Reasons for Financial Deception

- 38%** believe some aspects of their finances should remain **private**
- 34%** feared **disapproval** by a partner in a relationship where financial discussions had already occurred
- 33%** admitted being **embarrassed** or **fearful** about their finances and didn't want their partner to know.

Effects of Financial Deception

- 85%** indicated **financial deceptions** affected their current/past relationships
- 42%** said it caused an **argument**
- 16%** said it led to **separation** of combined finances or **divorce/separation** respectively

But for some, financial deception provides a wake-up call.

- 19%** said the deception caused the couple to grow closer
- 16%** said the deception led to proactive communication

8(a). Answer the following questions frankly and you will know where you stand in your financial fidelity, with your partner.

- Do you make purchases and hide them from your partner?
- Do you pay cash so that the significant other won't know what you spend money on?
- Do you have debt or bad investments that you are hiding?
- Do you share your credit score?
- Does your spouse know what to do and whom to contact in case of a financial emergency?
- Are some of your account holdings and nominations in the name of your spouse as well?
- Have you shared your complete income details with your spouse
- Does your spouse know all your assets, liabilities & Investments.
- Do you support a family members/parent/sibling/ friend cause that your spouse does not know about.



8(b) Trust Each Other- Avoid Financial Infidelity

Trusting each other not only through nitty-gritty situations, but also on finances will bring peace and love between spouses.

If you can rely on your spouse that he/she will not make pointless expenses, then half of your economical worries are solved.

We understand building trust takes time even though you have known each other since before the marriage.

What we recommend is, start working your finances as a team. Observe where both of you have to spend and where you can restrict spending.

Appreciate each other on contributions made in every way. Surprise your spouse with small gifts, it can be something as simple as a card personal letter with few lovely words or a surprise dinner outing.

All these may seem way different in financial management subject, but do trust us when we say that relying on each other takes more than just sitting together talking about money.

Be open to listening out to opinions, sometimes these can help you make important financial decisions.

Be transparent in your money transactions, don't understate or overstate your income, debt, expenses etc.

Share with your spouse the financial help you are providing if any to your parents, sibling, a friend or an associate. Your spouse may not object to it but will feel hurt if it is hidden and not revealed.

9. Start your Investment Journey at the Earliest

As newlyweds, starting your investment journey early is one of the best decisions you can make for your financial future. The earlier you begin investing, the more you can benefit from compounding where even small, regular contributions can grow substantially over time.

This early start not only helps you achieve long-term goals like buying a home, starting a family, or planning for retirement but also instills disciplined financial habits that are crucial for stability and growth. Investing early provides the advantage of riding out short-term market volatility and benefiting from long-term trends, offering a financial cushion for unexpected expenses, and significantly reducing long-term financial stress. Additionally, maximizing contributions to retirement accounts and exploring diverse investment options can enhance your returns and improve your overall financial position.

By working together on your investments, you strengthen your partnership, align your financial goals, and build a unified, secure future, allowing you to enjoy your married life with confidence and peace of mind.

10. Plan for emergencies & unforeseen circumstances

Planning for emergencies and unforeseen circumstances is a crucial aspect of financial planning for newlyweds. Newlyweds often face major financial changes, such as merging finances, moving into a new home, or starting a family, taking a career break by either of you, change of job, change of location etc.

Planning helps manage these transitions smoothly. Planning helps align financial goals and work together towards achieving them, whether it's buying a house, saving for retirement, or traveling. Without a plan, unexpected expenses can lead to significant debt through personal loan, often with high-interest rates.

From medical bills to car repairs, unexpected expenses can arise at any time. Planning ensures that these costs don't derail your financial progress. A well-thought-out plan helps you make informed decisions rather than reacting impulsively to financial situations.



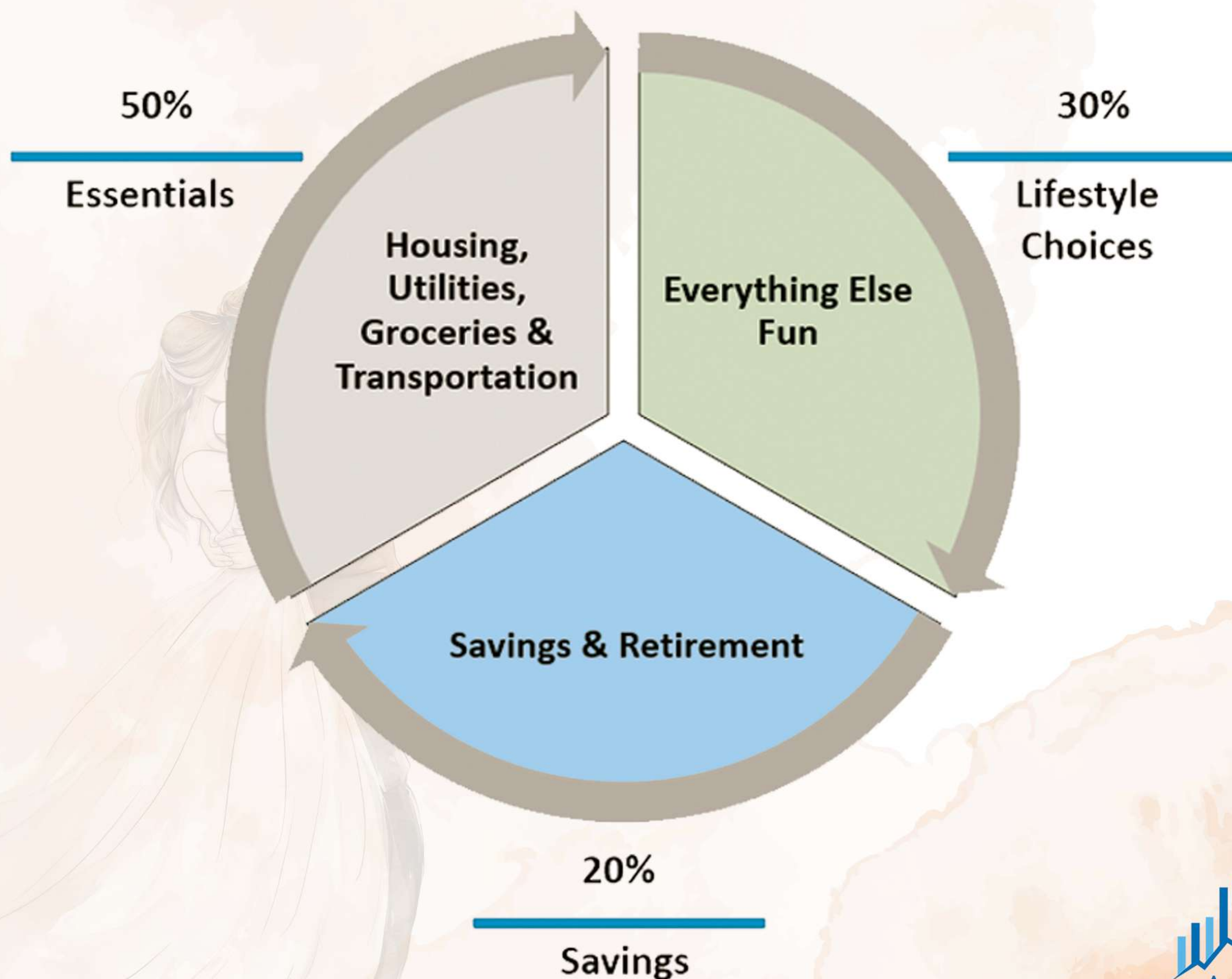
Common Financial Mistakes By Couples

1. Avoiding the money talk.
2. Not Creating a Budget.
3. Hiding Debt.
4. No Financial Protection.
5. Postponing Retirement Savings.
6. Lacking an Emergency Fund.
7. Not Quantifying Financial Goals.
8. Not investing in the right asset class.
9. Not understanding difference between Assets and Liabilities.
10. Not starting early.



Common financial mistakes by newly weds

1. Not Following The 50-30-20 Rule For Budgeting



Common financial mistakes by newly weds

2. Not Understanding Inflation

		2000	2010	2020	2030
Loaf of Bread		₹ 10	₹ 16	₹ 26	??
1 ltr Milk		₹ 25	₹ 40	₹ 65	??
1 Kg Apple		₹ 25	₹ 80	₹ 130	??
1 ltr Petrol		₹ 28	₹ 48	₹ 80	??
Dining out for family		₹ 1000	₹ 2500	₹ 5000	??
Medical Tests		₹ 500	₹ 1500	₹ 4000	??

*For Illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.

Common financial mistakes by newly weds

3. Not Understanding the Rule of 72



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Common financial mistakes by newly weds

4. Don't Start Early

Understanding Compounding - The advantage of starting early.

	 Seeta	 Geeta
Start Saving	18 Yrs	25 Yrs
Stop Saving	25 Yrs	62Yrs
Amount Saved Per year	₹500,000	₹500,000
Tot yrs / Tot Invstd.	₹8/40 LAC	₹38/1.09 LAC
When 40 years has	₹1.37 Cr.	₹2.14 Cr.
When 50 years has	₹10.44 Cr.	₹7.52 Cr.
When 60 years has	₹32.46 Cr.	₹24.21 Cr.
Investment Return @	12%	12%

Common financial mistakes by newly weds

5. Not Invested in Equity

Role of different asset classes

During last 45 years your wealth multiplied by

FD



31 times

Gold



91 times

Silver



61 times

Equity



772 times*

As on 30th June 2024

Choice is yours!

DREAM BIG! Everything is Possible

You can achieve all your dreams with the help of the right advice and the power of compounding start early and invest in the right asset plan to achieve all your financial goals.

F.I.R.E CLUB

F.I.R.E.

Financial Independence Retire Early

FINANCIAL INDEPENDENCE:
Having enough passive income to support the living expenses and maintain your current lifestyle for the rest of your living years.

RETIRE:
Not your 'typical' idea of retirement, but the choice is to follow your passion and freedom from obligatory employment.

EARLY:
Retirement does not have to be at 65. Why not at 40? Or 45? When you still have the energy to be the next Picasso, JK Rowling or do that trek in the Andes!

BILLIONAIRE CLUB



*Aim for a
₹ 100,00,00,000 Corpus*

***Contact Team Sahayak to join the
Sahayak Billionaire Club and F.I.R.E. Club***

F.I.R.E.

Financial Independence Retire Early

Aim to Retire early and be financially independent.

F.I.R.E Current age 25 years - retirement age - 45 years

Monthly Exp at present cost	Exp at Retirement	SIP Reqd	SIP with 10% Incr Reqd	Lumpsum Inv Reqd
50,000	1,60,356	30,296	16,009	24,56,549
75,000	2,40,534	45,444	24,129	36,84,831
1,00,000	3,20,713	60,529	32,199	49,13,113
1,50,000	4,81,069	90,889	48,298	73,69,677
2,00,000	6,41,426	1,21,185	64,398	98,26,242

Assumptions: Life Expectancy 85 years,
on Investment @15%

Return on retirement kitty: 10%
inflation @6% pre & post retirement

Return

Return

*For Illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.

How to become a billionaire?

₹ 100 CRORES



MONTHLY SIP REQUIRED

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	18279	24393	32543	43390	102113	178744
35	41891	53601	68551	87605	181461	291895
30	96215	118098	144870	177564	324573	480933
25	222126	261760	308273	362771	587473	804402
20	519008	588015	665853	753538	1087125	1381241
15	1248269	1362701	1487161	1622414	2101143	2489908

*For Illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.

LUMP SUM INVESTMENT REQUIRED (IN RS. LACS)

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	13.32	18.73	26.40	37.33	107.47	220.95
35	30.48	41.06	55.46	75.09	189.4	355.84
30	69.75	90.03	116.48	151.03	333.78	573.09
25	159.57	197.40	244.65	303.78	588.23	922.96
20	365.06	432.80	513.85	611.00	1036.67	1486.44
15	835.16	948.88	1079.27	1228.94	1826.96	2393.92

*For Illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.



Hey Newly Weds...



Marriage is not a
Financial plan...



Having children is not a
Retirement plan...

MONEY IS FOR
~~ME~~
US



Factors to be considered while deciding investing strategy



Advantages of Mutual Funds

01
OPTION

**Professional
Management**

02
OPTION

Diversification
(Choice of Asset Allocation)

03
OPTION

Return potential

04
OPTION

Low cost

05
OPTION

Liquidity

06
OPTION

Transparency

07
OPTION

Flexibility

08
OPTION

**Choice of
Schemes**

09
OPTION

Well regulated

10
OPTION

Tax benefits



Why Sahayak Associates?

- ➡ Qualified finance professionals to handle your investments.
- ➡ Comprehensive Process driven approach.
- ➡ 100% Digital Platform-Buy, Sell, Top-up 24*7 sitting anywhere in the world.
- ➡ Complete financial health checkup.
- ➡ Risk assessment and Asset Allocation.
- ➡ Solutions and goal oriented financial plan & implementation.
- ➡ Customized investment strategies to optimize returns.
- ➡ Regular reviews and rebalancing.

Contact Mr. Sahayak today to make the Optimal Investment Decisions.



What do we do?

1. We Reduce Complexity

We highlight what is important and critical and what should be ignored.

2. We help you take Action

We help clients take informed decisions and avoid procrastination.

3. We help increase your Conviction and Confidence

We share the latest updates, invite you for industry seminars and webinars to help you understand the journey of investments.

4. We help you feel Safer

We understand your anxiety regarding your hard-earned money and are available 24*7 to hold your hand and ride the volatility.

5. We help you Dream Big

We make you understand what is possible in the long run.

We believe in the miracle of Compounding and help you achieve your financial goals.

WE MAKE A DIFFERENCE!

Hey Newly Weds...

Don't forget to avoid these Money behavior mistakes

- 01 Not discussing money matters in the family.
- 02 Leaving money decisions to the male members.
- 03 Lack of clarity between Assets and liabilities.
- 04 Not having S.M.A.R.T. financial goals.
- 05 Insufficient medical and term Insurance.
- 06 Thinking that Gold is an investment.
- 07 An extremely conservative approach with Investment.
- 08 Becoming a victim of lifestyle Inflation. Buying things just because they are at a discount.
- 09 Delaying Investment decisions.
- 10 Not understanding the difference between saving and investment.
- 11 Having no Passive Income.
- 12 Always thinking of others at the cost of self

Dear Newly Weds

Call Team Sahayak today for the following Answers

1. Should you have a joint bank a/c?
2. Should you have a joint investment a/c?
3. How will you decide your nominations?
4. Should you have emergency fund? How Much?
5. Should you have term insurance? How Much?
6. Should you have a family floater in Health Insurance ? How Much?
7. What percentage of income should you invest?
8. When should you buy a house?
9. How much corpus do you need for your children's education?
10. How much corpus do you need for your retirement?

*Start your investment
Journey with
Mr. Sahayak Today!*

*Register for
FREE
Financial Health Checkup
Today!*



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Proud to be NJ Partner



F.I.R.E.

Financial Independence Retire Early



Tel: +91-99141-46888/ 0172-4662688 | Mail: info@sahayakassociates.in

Plot No. 182/3, Industrial Area, Phase 1, Chandigarh-160002

www.sahayakassociates.in