DREAM BIG!

SAHAYAK®
ASSOCIATES

ARN-117295

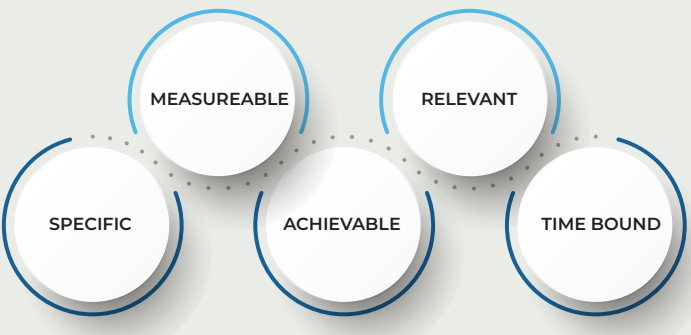
AMFI Registered Mutual Fund Distributor
and SIF Distributor

Importance of Financial Planning

a) Things to do in a **Financial Plan...**

1. Contact Sahayak Associates
2. Identify Financial goals at today's cost
3. Calculate required amount in future to achieve goals
4. Assess your personal budget and the surplus available for investment
5. Assess your risk profile (Averse, Conservative, Moderate Aggressive)
6. Finalize the Asset Allocation & investment Strategy
7. Start to invest early in the right asset class
8. Invest regularly
9. Review your financial plan at regular intervals as goals, risk appetite & investible surplus can change at different times & stages of life.
10. Review Strategy & rebalance portfolio based on the review

b) Have S.M.A.R.T. Financial goals

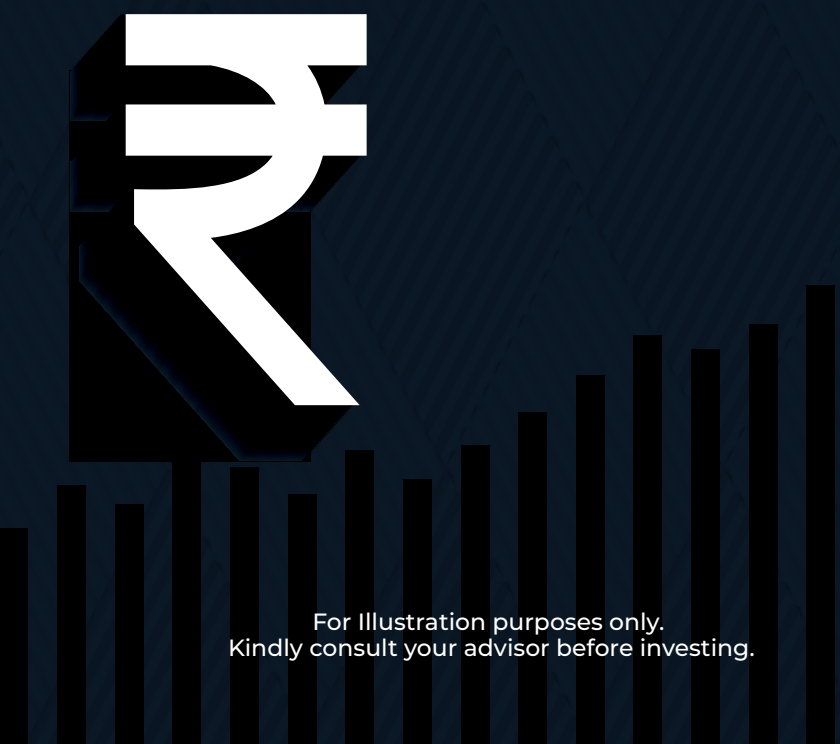


c) Follow a Financial Hierarchy while Investing

d) Factors people consider while investing

- Comfort zone Security
- Low risk
- Assured returns
- What Mr. Jain is doing?

You achieve financial independence by saving more than you spend, and investing those savings into an area where you get a return which beats inflation post-tax.



MAKE A FINANCIAL PLAN - HAVE A GOAL **DREAM BIG**

For Illustration purposes only.
Kindly consult your advisor before investing.

Power of Compounding

"Money is always eager and ready to work for anyone who is ready to employ it."

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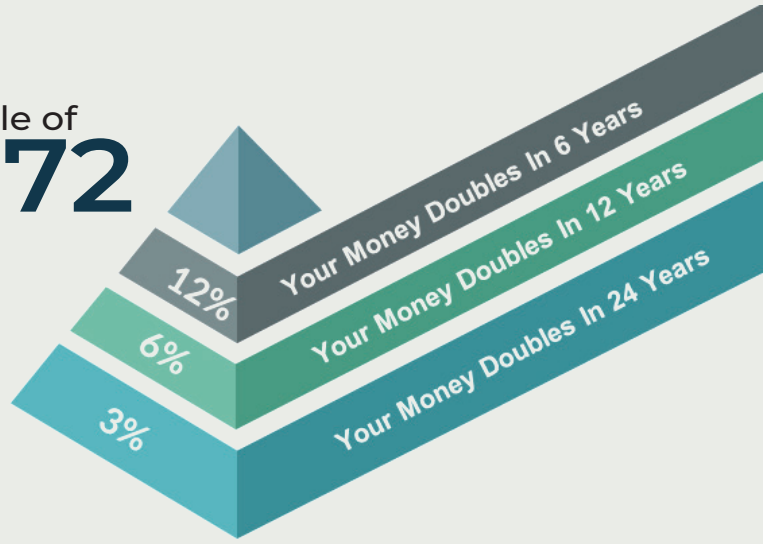
Calculation of Return for One Time Lump Sum Investment of ₹10 Lac.

Exp. Returns	Number of Years of Investments			
	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.
Fixed Deposit @6.0%	₹17.91 Lac	₹ 23.97 Lac	₹ 32.06 Lac	₹ 42.92 Lac
PPF @7.1%	₹31.06 Lac	₹ 27.98 Lac	₹ 39.43 Lac	₹ 55.56 Lac
Aggressive Hybrid Mutual Funds @10%	₹24.94 Lac	₹ 41.76 Lac	₹ 67.27 Lac	₹ 1.07 Cr
Equity Mutual Fund @12%	₹31.06 Lac	₹ 54.74 Lac	₹ 96.45 Cr	₹ 1.69 Cr

For Illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month. Mutual funds are subject to market risk. Read the offer document carefully and consult your advisor before investing,

The Rule of 72



The number of years it takes to double your money at a specified rate of return

Don’t miss out on Step-up SIP

Normal SIP

PERIOD NO. OF YEARS	INVESTED AMOUNT	FINAL VALUE LAC @12% p.a.
10	₹ 30.00 LAC	₹ 58.07 LAC
15	₹ 45.00 LAC	₹ 1.25 CR.
20	₹ 60.00 LAC	₹ 2.50 CR.
25	₹ 75.00 LAC	₹ 4.73 CR.

START **EARLY**

Step up* SIP of ₹ 25,000 per month assumed returns @12%p.a.* step up @ 10% per annum

PERIOD NO. OF YEARS	INVESTED AMOUNT	FINAL VALUE LAC @12% p.a.
10	₹ 47.80 LAC	₹ 84.36 LAC
15	₹ 95.32 LAC	₹ 2.16 CR.
20	₹ 1.72 CR.	₹ 4.96 CR.
25	₹ 2.94 CR.	₹ 10.69 CR.

	Seeta	Geeta
Start Saving	18 Yrs	25 Yrs
Stop Savings	25 Yrs	62 Yrs
Amount Saved Per Year	₹ 5,00,000	₹ 5,00,000
Tot Yrs/ Tot Invstd.	₹ 8/ 40 LAC	₹ 38/ 1.90 CR.
When 40 years has	₹ 3.77 CR.	₹ 2.08 CR.
When 50 years has	₹ 11.70 CR.	₹ 7.46 CR.
When 60 years has	₹ 36.36 CR.	₹ 24.21 CR.
Invetment Return @	**12%**	**12%**

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WILL FDR PROVIDE THE FINANCIAL SOLUTION?

FDR Interest VS Inflation Post Retirement

Years	FD Investment	Rate Of Interest	Interest Value	Expenses Increase 10% annually	Deficit at the end of every year
1	₹100.00 Lac	7.50%	₹ 7.50 Lac	₹ 7.50 Lac	₹ -
2	₹ 100.00 Lac	7.50%	₹ 7.50 Lac	₹ 8.25 Lac	₹0.75 Lac
3	₹99.25 Lac	7.50%	₹ 7.44 Lac	₹9.07 Lac	₹ 1.00 Lac
4	₹97.61 Lac	7.50%	₹ 7.32 Lac	₹ 9.98 Lac	₹ 2.66 Lac
5	₹94.95 Lac	7.50%	₹ 7.12 Lac	₹10.98 Lac	₹3.86 Lac
6	₹91.09 Lac	7.50%	₹ 6.83 Lac	₹ 12.07 Lac	₹5.25 Lac
7	₹85.85 Lac	7.50%	₹ 6.43 Lac	₹13.28 Lac	₹6.85 Lac
8	₹79.00 Lac	7.50%	₹ 5.92 Lac	₹14.61 Lac	₹8.69 Lac
9	₹70.31 Lac	7.50%	₹ 5.27 Lac	₹ 16.07 Lac	₹10.80 Lac
10	₹59.51 Lac	7.50%	₹ 4.46 Lac	₹ 17.68 Lac	₹ 13.22 Lac
11	₹46.28 Lac	7.50%	₹ 3.47 Lac	₹19.45 Lac	₹ 15.98 Lac
12	₹30.30 Lac	7.50%	₹ 2.27 Lac	₹21.39 Lac	₹ 19.12 Lac
13	₹11.18 Lac	7.50%	₹ 0.83 Lac	₹12.02 Lac	₹ 11.18 Lac
14	0	7.50%	0	0	0
Rs. 1 Cr. Corpus at retirement can finish within 13 years as FDR cannot beat inflation & cost of living increase					

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Monthly investment at the beginning of the month.

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DREAM BIG- COMMON FINANCIAL MISTAKES TO AVOID

A) NOT QUANTIFYING IT

INFLATION IS A SILENT KILLER

1960 1990 2026

₹ 100 rupees in 1960 is equal to
₹ 11,474.49 rupees in 2026

B) DELAYING INVESTMENT DECISIONS

"I WILL INVEST FROM TOMORROW".

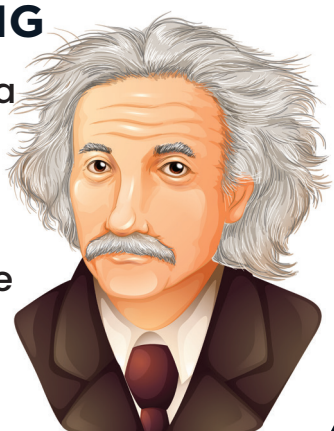
But the problem is that tomorrow never comes.
Start today for a better tomorrow.
Starting early is the key and brings in maximum returns due to compounding.

C) NO IDEA ABOUT THE POWER OF COMPOUNDING

Everyone has come across the formula of compounding but very few people really understand its power.

This is the reason people do not start saving early and hence lose out on the power of compounding.

Investing early is as important as investing wisely.



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NEED FOR RETIREMENT PLANNING?

- Increasing Life Expectancy
- Low social benefits- need for protection of spouse/ dependants
- Falling interest rate scenario
- Future goals like peaceful life, travel, legacy, etc.
- Impact of inflation
- Increasing cost of health

BIGGEST RETIREMENT MISTAKES TO AVOID

- Underestimating longevity
- Overestimating wage earning years
- Putting kids above yourself - Financial sacrifice to help your adult children
- Not accounting for inflation and change in cost and standard of living
- Saving too late and not diversifying
- Assuming that government and family will take care of you

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DECIDE YOUR CORPUS

How much is required to be invested per month to accumulate a retirement corpus of ₹1Cr ?

Assumed Rate of Return	No. of Years for Retirement					
	5	**10**	**15**	**20**	**25**	**30**
7.00%	₹1,39,668	₹58,133	₹31,963	₹19,592	₹12,699	₹8,503
9.00%	₹1,32,852	₹52,332	₹27,080	₹15,541	₹9,387	₹5,833
12.00%	₹1,23,299	₹44,636	₹21,011	₹10,871	₹5,875	₹3,246

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	PROJECTED MONTHLY EXPENSE WITH INFLATION @8%			
MONTHLY EXPENSE AT PRESENT COST	AFTER 5 YEARS	AFTER 10 YEARS	AFTER 15 YEARS	AFTER 20 YEARS
₹ 1.0 Lac	₹ 1.47 Lac	₹ 2.16 Lac	₹ 3.17 Lac	₹ 4.66 Lac
₹ 2.0 Lac	₹ 2.94 Lac	₹ 4.32 Lac	₹ 6.34 Lac	₹ 9.32 Lac
₹ 2.5 Lac	₹ 3.67 Lac	₹ 5.40 Lac	₹ 7.93 Lac	₹ 11.65 Lac
₹ 3.0 Lac	₹ 4.41 Lac	₹ 6.48 Lac	₹ 9.52 Lac	₹ 13.98 Lac
	LUMPSUM REQUIRED TO MEET MONTHLY EXPENSE POST RETIREMENT			
MONTHLY EXPENSE AT PRESENT COST	AFTER 5 YEARS	AFTER 10 YEARS	AFTER 15 YEARS	AFTER 20 YEARS
₹ 1.0 Lac	₹ 2.74 Cr	₹ 2.28 Cr	₹ 1.90 Cr	₹ 1.59 Cr
₹ 2.0 Lac	₹ 5.48 Cr	₹ 4.57 Cr	₹ 3.81 Cr	₹ 3.17 Cr
₹ 2.5 Lac	₹ 6.85 Cr	₹ 5.71 Cr	₹ 4.76 Cr	₹ 3.97 Cr
₹ 3.0 Lac	₹ 18.22 Cr	₹ 6.85 Cr	₹ 5.71 Cr	₹ 4.76 Cr
	SIP REQUIRED TO REACH THE CORPUS AMOUNT			
MONTHLY EXPENSES AT PRESENT COST	AFTER 5 YEARS	AFTER 10 YEARS	AFTER 15 YEARS	AFTER 20 YEARS
₹ 1.0 Lac	₹ 5.95 Lac	₹ 3.17 Lac	₹ 2.19 Lac	₹ 1.66 Lac
₹ 2.0 Lac	₹ 11.90 Lac	₹ 6.33 Lac	₹ 4.38 Lac	₹ 3.33 Lac
₹ 2.5 Lac	₹ 14.88 Lac	₹ 7.91 Lac	₹ 5.47 Lac	₹ 4.16 Lac
₹ 3.0 Lac	₹ 17.85 Lac	₹ 9.50 Lac	₹ 6.57 Lac	₹ 4.99 Lac

ASSUMPTIONS USED:

1.Net Tax= 10% | 2. Pre Retirement Returns= 12% | 3. Inflation= 8% | 4. Post Retirement Returns=8% | 5. Retirement Age= 85 | 6. No Step Up

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HOW LONG WILL YOUR RETIREMENT CORPUS LAST?

Expected Return on Corpus	Years ₹ 1 Cr will last if withdrawal rate is			
	5%	**6%**	**7%**	**8%**
8%	25	20	16	14
9%	30	23	18	15
12%	80+	75+	28	21

*Assumption:- Growth in SWP@6%

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ARE YOU READY FOR YOUR **RETITIREMENT ?**

SAHAYAK INSURANCE

1. Have you got sufficient **Term Insurance**?
2. Have you got **Adequate Health** and **Critical Illness** cover?
3. Are you covered in case of an **Accident** and **Disability**?
4. Do you have **House Insurance** to cover against natural calamities, war, flood, fire, theft etc.?
5. Is your **Business, Stocks, P&M, Transit** and **Vehicles** covered by Insurance?
6. Do you have a **Personal Indemnity Insurance**?
7. Do you take **Travel Insurance** while travelling?

Contact Team Sahayak Today,
Share your current Insurance policies and Team Sahayak will do a
FREE INSURANCE REVIEW
and help you to cover the insurance gaps.

SAHAYAK ESTATE PLANNING

1. Have you made a **Will**?
2. Have your family elders and other **family members made a Will**?
3. Have you done a comprehensive **Estate Planning**?
4. Is the Will an answer to your Inheritance plans or do you need a **Family Trust**?
5. Have you made a complete list of your Assets and liabilities and documented your **financial and non-financial assets (FIDOK)**?

Avail of the
"Sahayak Will Writing & Estate Planning Services"
and plan your Inheritance so that you,
Leave a Legacy and not a Mess.

WELCOME TO SAHAYAK ASSOCIATES

Sahayak Associates helps people to live up to their fullest potential and become financially independent, giving them the choice to follow their passion by ensuring they have enough financial resources.

Our Financial Distribution is simply the vehicle through which we can take these passions, apply them to the things that people need, and make a profit in the process.

In other words, Sahayak Associates, our business firm, is our 'Ikigai.

We have a strong belief that tremendous wealth is going to be created in the next 10 years in India when the economy moves from a $4.0 Trillion GDP to a $10 Trillion economy and the per capita income moves from $3000 to $8000.

We want to position Sahayak Associates as your personal family CFO and a vehicle for family, friends, and associates to benefit from this wealth creation and take advantage of the "Chronological Lottery" this opportunity offers.

"Somebody is sitting in shade because someone planted a seed long time ago."

SAHAYAK ASSOCIATES
ETHICS OATH

Expertise - Constant Upskilling and Learning

Transparency and complete confidentiality - Trust is paramount and cannot be broken at any cost

Holistic solution - Sahayak 3i

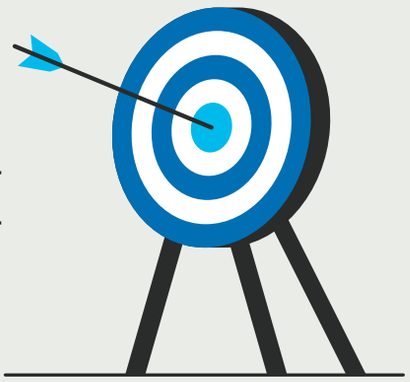
Integrity - Belive in complete integrity, honesty and have zero tolerance on this account

Client First Always

Solutions Oriented - Don't sell products, provide solutions and only do goal based decisions and have a long term orientation

OUR VISION

At SAHAYAK, Our goal is to build, nurture, and sustain Client wealth by empowering our customers to make smart decisions about their finances and achieve their Goals.



"We are limited, not by our abilities but by our vision."

OUR MISSION

- We shall help our clients work towards and maintain financial prosperity by implementing strategies that seek to maximize the growth, preservation, and tax-efficient management of corporate and personal wealth with the finest financial thinking, products and execution.

- We are committed to maintaining the highest standards of integrity and professionalism and seek to provide our clients with excellent service and results in consonance with their financial goals.

- We are committed to enriching society by delivering superior investment services by continually challenge conventional wisdom and actively encourage change in order to pursue growth.

- We are committed to putting our clients at the heart of our business by developing and maintaining long-standing relationships based on trust. We are one firm, committed to delivering the full range of our capabilities, knowledge and resources to meet the needs of our clients.

- We shall make our clients feel confident about their financial future and shall become the Firm of Choice for employees, the financial service provider of Choice for clients, and the Investment of Choice for stakeholders.

THE SAHAYAK PROCESS

WHY MR. SAHAYAK

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 Profiling and Risk Assessment based on our PCR formula.*
- *Asset Allocation and Category Allocation based on your requirement.*
- *Solutions and goal oriented financial plan and implementation.*
- *Customized investment strategies to optimize returns.*
- *Regular reviews and rebalancing.*
- *Constant client engagement and quick response time.*

PRODUCT BASKET
ACROSS VARIOUS
ASSET CLASSES

- Mutual Funds Distribution
- Insurance Products Distribution
- Capital Markets - Direct Equity and Portfolio Management Services
- Estate Planning, Will Writing and Will Execution, Family Trust and Business succession
- Fixed Income Products
- AIF/SIF/ Smallcase / Unlisted Equity
- SME M&A Investment Banking
- Real Estate Consultancy
- Debt Advisory
- Realty and Home Purchase Consultancy
- FIDOK (Financial Information and Documentation Kit)
- Family Office Services
- Retirement Consultancy
- Personal Finance Workshops

OUR FOUNDERS

SANDEEP SAHNI

Co-founder, Sahayak Associates

After completing his schooling at St. Johns, Chandigarh (Class of 1980) and Modern School, New Delhi (Class of 1982), Sandeep did his B. Com (Hons) from Shri Ram College of Commerce, Delhi University (Class of 1985). Sandeep is an alum of IIM Lucknow with a Post Graduate Degree (MBA class of 1988).

Sandeep's investing experience and study of the Financial Markets spans over 30 years and has been advising more than 500 families across the globe on Financial Planning and Wealth Management.

PUNEET KOHLI

Co-founder, Sahayak Associates

Puneet is a graduate from Bombay University and has over 25 years of experience in the Finance and Insurance Industry and serves more than 4000 Insurance Clients across the globe. He is an MDRT member and holds certifications such as QPFP, along with multiple certifications in Financial Goal Planning, reflecting his deep expertise and commitment to the profession. Puneet brings vast experience in client relationship management, ensuring long-term trust, personalized solutions, and consistent client satisfaction.

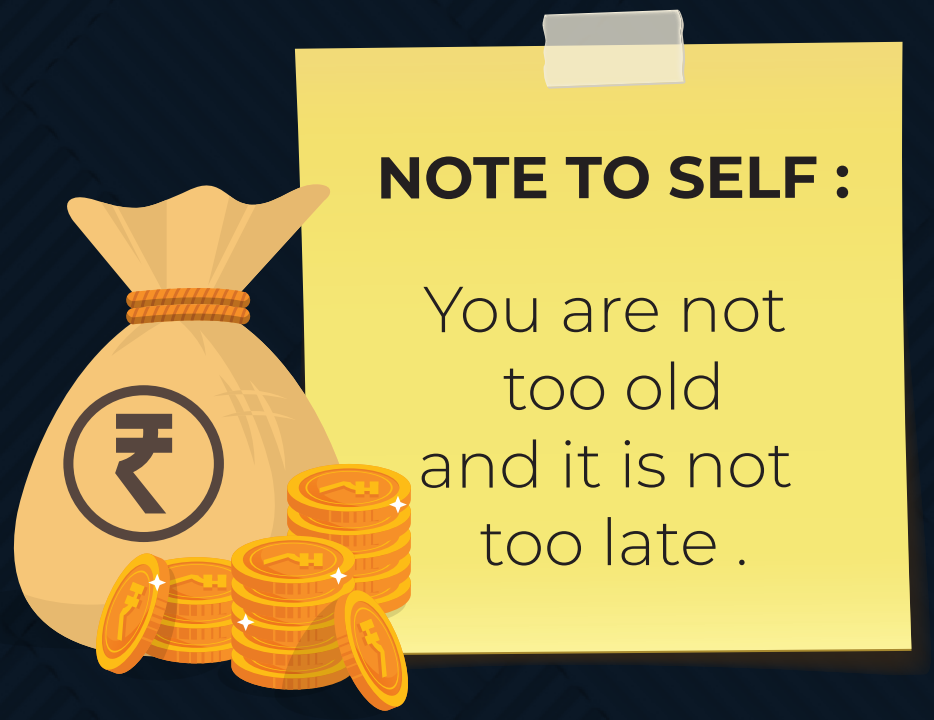
VAIBHAV SAHNI

Business Development Manager, Sahayak Associates

After completing his schooling at St. John's, Chandigarh (Class of 2018), Vaibhav pursued a Bachelor of Commerce (Hons.) from NMIMS, Mumbai. He is a CFA charterholder and a Certified Financial Planner (CFP). In addition, he has earned multiple certifications in financial planning and investment advisory, further strengthening his expertise in finance and portfolio management. As a Business Development Manager, Vaibhav plays a key role in enhancing client relationships and expanding our financial planning services with a strong emphasis on trust and transparency. He actively supports the team in identifying growth opportunities and crafting strategies that align with client needs—while maintaining the highest ethical and professional standards.

OUR TEAM

IT'S NEVER TOO LATE TO START...
START NOW...



DISCLAIMER

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All investments are subject to market risks and may fluctuate depending on market conditions, economic factors, and other external influences. Past performance of any scheme or investment product does not guarantee future returns. The value of investments may rise or fall, and investors may not get back the amount originally invested. Any projections, statements, or expectations mentioned are based on current market understanding and are subject to change without notice.

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CONTACT US TODAY TO START YOUR **INVESTMENT** JOURNEY

SAHAYAK®

31 Insurance Investment Inheritance

Proud to be NJ partner

NJ WEALTH FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

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