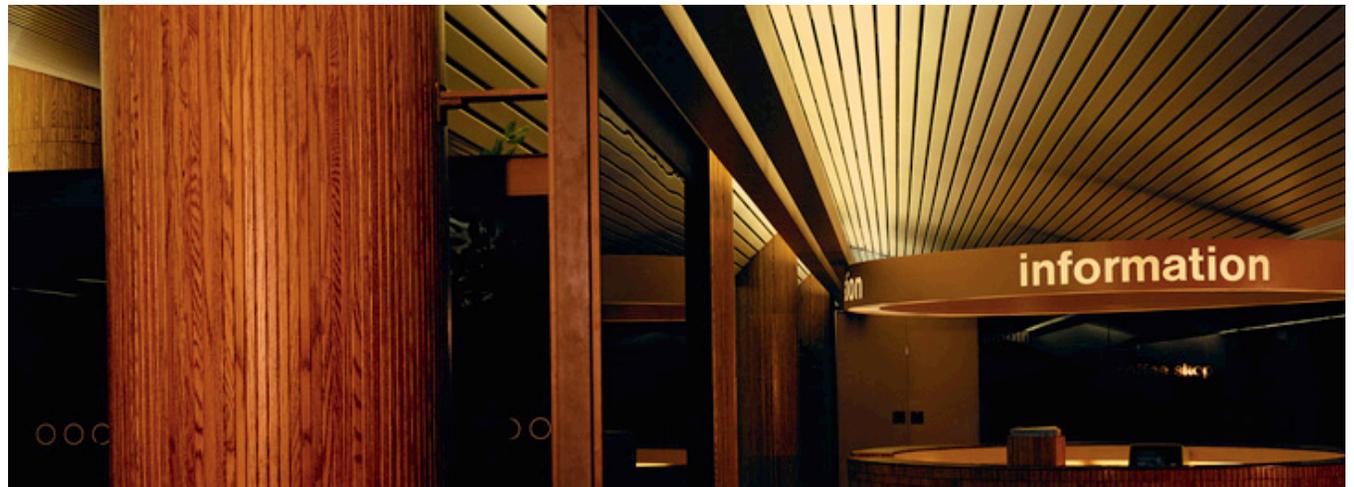


All Our Dreams Can Come True, If We
Have The Courage To Pursue Them
- Walt Disney

Acumoney Consulting
Sharpen Your Acumen!

Personal Financial Planning

ACUMONEY™
sharpen your acumen



[Acumoney] as the name literally denotes, gave me a new direction in financial planning. We all are aware that we do not work till the end of our lives. However, the importance of financial planning and security especially for the time when I would be past my working age was something that [Acumoney] enlightened me about. I realized how important it was to be able to maintain a certain quality of life post-retirement, provide for healthcare, medical needs etc.

- Ms Gouri Chandavarkar, India Value Fund

Financial Planning



We all have dreams and a right to achieve them

All of us have dreams and we like to pursue them passionately by converting them into goals. It was a goal as a kid to ride a cycle and it perhaps is a dream today to get behind the hottest wheel in town. From getting that cycle from your dad to building a successful professional career, you would agree, all of it required a sound strategy.

Financial success is no different. Everyone has financial goals like buying a home, saving for college education for your children, taking a dream vacation, reducing taxes, and retiring comfortably. However, managing money and financial affairs is one of the toughest tasks of most people's life. It surely does require a sound strategy to be financially successful.

Financial planning is the process of meeting life's goals through proper management of ones finances. One needs to lay down the goals and make finances work towards achieving those goals.

We need money at different stages of our life and perhaps realize how important it is only when we do not have it at the time when it's needed the most! Financial Planning ensures that one has the money at the time when it's required.

What does financial plan help you with?

- ✓ Assess your current financial health by examining your assets, liabilities, income, insurance, taxes, and investments
- ✓ Set realistic financial and personal goals
- ✓ Develop a realistic, comprehensive plan to meet your financial goals by addressing financial weaknesses and building on financial strengths
- ✓ Put your plan into action and monitor its progress

- ✓ Stay on track to meet changing goals, changing personal circumstances, changing stages of your life, changing products, markets, and tax laws

Do you need external help to manage your financial affairs?

While you are busy managing your career, your family, your business and everything else in your life, you may not have the expertise, the time or the desire to actively plan and manage financial aspects of your life. Additionally you may want help getting started. In today's hectic world, it pays to have a financial planning expert to make sure you stay focused and follow through with your financial plan.

However, be wary of people who call themselves financial planners but who appear more interested in pushing specific financial products at the expense of your real needs and goals. Your financial planner must be a certified finance professional such as CERTIFIED FINANCIAL PLANNER^{CM}. CFP professionals have an ethical obligation to act in your interest.

You should seek professional help in following situations

1. You are in early years of your professional career and want to get your finances in order right away. Early beginners finish richest in the financial world.
2. You are in mid/advance career stage and settling in your family life. You would like to ensure achieving your financial goals including retirement without affecting your cash flows and despite your current liabilities. You want to get your house in order.
3. You are a diligent investor and planner but would like to have an objective professional opinion on your planning. You want to be doubly sure.
4. You need specific help in particular aspect of planning like investments or retirement. You want a modular plan than a comprehensive

My immediate thought which comes to mind when I think of "[Acumoney]" as an organisation is "PROFESSIONALISM". I really liked the way Neeti approached the financial planning which is very transparent and easy to understand with less financial jargons :-). Personally my family is very happy with the services rendered and we are now clear on our personal goals and financial objectives.

- Mr Chandrashekhar, Accenture

[Acumoney] helped us conceptualize our financial goals for life, and then showed us a path to achieve them. Being from non-finance background, we have little understanding of investing. Till now, all our investments were made without any specific purposes. Now we have a path to look forward, and know where we are heading. The Plan helped us visualize cash-flows at various stages of life. This helped us gain some understanding of our risk tolerance as well.

- Mr Puneet Gupta, VMWare

7 STEPS

Acumoney Financial Planning Process

1. Introduction: time to know you, your family, understand your needs and aspirations
2. Data Gathering: recording your current financial position and your goals
3. Data Validation: understanding your financial position, risk taking ability and your goals
4. Prelim Plan: construction of financial plan with recommendations, followed by discussion
5. Final Plan, Recommendations and Action Items
6. Follow through and monitoring
7. Goal Achievement



Composition of Financial Plan



Where you are. Accomplishments and way forward



Understanding your income and expenses and organizing cash flows until retirement



Planning for goals attainment using life cash flows approach



Your risk profile, asset allocation and portfolio analysis



Assessment of risk and coverage



Effective tax outgo and tax management



What we do differently at Acumoney

- ✓ We do not give out a system-generated plan. Every plan is unique and it is highly customized for the client (*ask for our sample plan when you contact us*)
- ✓ Relationship does not end with the handover of the plan. Keep our contacts in your pocket always.
- ✓ We use life cash flow technique in the planning process, instead of the goal-tagging technique. This makes the plan more realistic as it incorporates life events as they occur (*probe us more on this method when you speak to us*).



It is in your moments of decision that your destiny is shaped
– Anthony Robbins

Contact Us Today!

Acumoney Consulting LLP

Sharpen Your Acumen

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Our Guiding Principles

- Our starting point of engagement always begins with knowing you and your family first and then determining "Where you are" and "Where do you wish to be".
- We are not product sellers, hence our advice is unbiased and in the best interest of the client.
- We charge a fee for our service. That's make us accountable for the quality of service we provide to our clients.
- We promise to be accessible to our clients. We don't restrict the number of times you can reach us.
- We encourage feedback and suggestions. We wish to learn and improve ourselves all the time.
- We ensure client data confidentiality and integrity.

About Us

We are professionals like you with professional certifications such as Certified Financial Planner, Chartered Accountant and Certified Professional Forecaster, in addition to degrees in Economics and Business Management.

During our working life with companies such as Infosys Technologies, ICIC Bank, Hewlett Packard and Apple, we realized the strong need for managing financial aspects, while focusing on the corporate career, but found it very difficult. We soon realized that product pushers in the garb of financial advisory and big brand names exploit this gap at the cost of our hard earned money.

We wish to fill this need of yours with professional financial planning service.

