

Handbook for the Financial Wellbeing Journey

financial growth

Financial Stability



Introduction

Thank you for your interest in the Financial Wellness program.
Hope the program was insightful with many implementable take-aways.

Here is a Handbook which gives a glance:

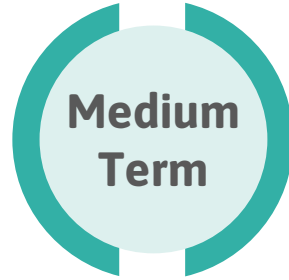
- Basics of investing
- Investment Landscape
- Pros & cons



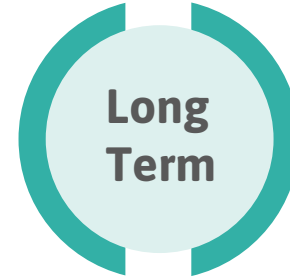
Goals



- Buying a car
- Vacation
- Buying a house



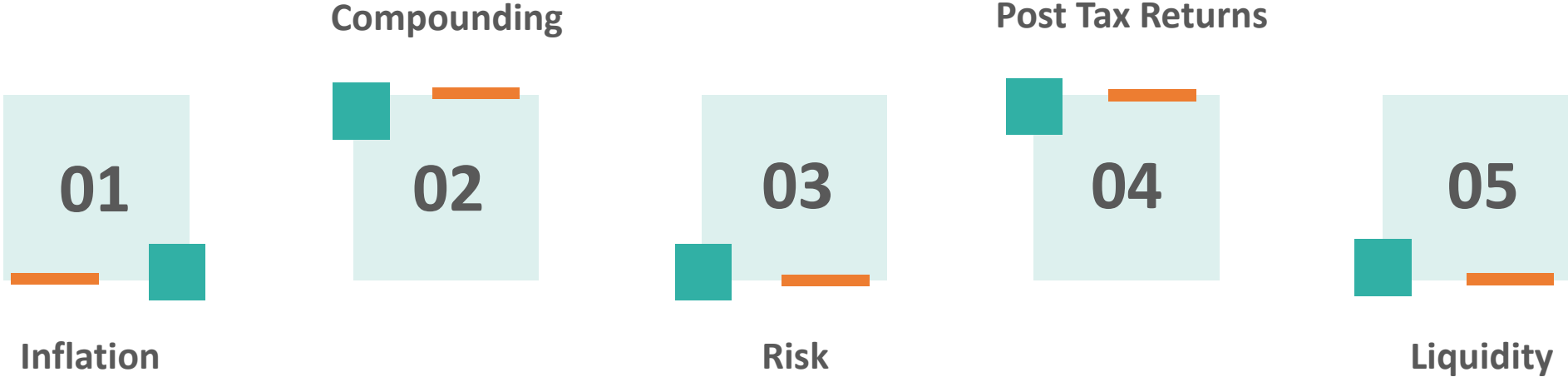
- Child education



- Retirement



Factors Affecting Product Choices



Investment Options

FIXED RETURN <ul style="list-style-type: none">• Bank Deposits• Small Savings Schemes• Government Bonds	MUTUAL FUNDS <ul style="list-style-type: none">• Debt Funds• Equity Mutual Funds• Balanced Funds
GOLD <ul style="list-style-type: none">• Physical Gold• ETF• SGB	RETIRALS <ul style="list-style-type: none">• PPF• NPS• Pension Plans



Fixed Income Option

Particulars	Bank FD	PPF	EPF + VPF	PO Schemes	NCD/Covered Bonds	P2P
Rates – range (%' tage)	5.30 – 7%	7.10%	8.1%	6.8%	8-12%	11-14%
Lock-In	Yes	Yes	Yes	Yes	Yes	Yes
Time frame	1 – 5 years	15years	Upto Retirement	5-7 years	2 – 10 years	6m -3 yr
Tax	As per tax slab	Tax free	Tax Free	As per tax slab	As per tax slab	As per tax slab
Risk	Low	Low	Low	Low	Very High	Very High



Market Linked Products

Particulars	Debt Funds	Stocks/ Baskets	Equity Funds	NPS	Cryptocurrency
Lock-In	No	No	No	Yes	No
Tax	As per tax slab	Capital gains	Capital gains	Partially Tax Free	@30%
Risk	Low	Very High	Very High	Medium	Very High



Investment Products – Mutual Funds

What are Mutual Funds?

A mutual fund is a professionally managed trust, which pools the investors' money and invests them into stocks, bonds, commodities, money market instruments and other securities. A mutual fund is like a basket of investments and your investment in the fund is a part of that basket.

Different Types Of Mutual Funds

- Equity Funds
- Debt Funds
- Hybrid or Balanced Funds

Finsafe Tips:

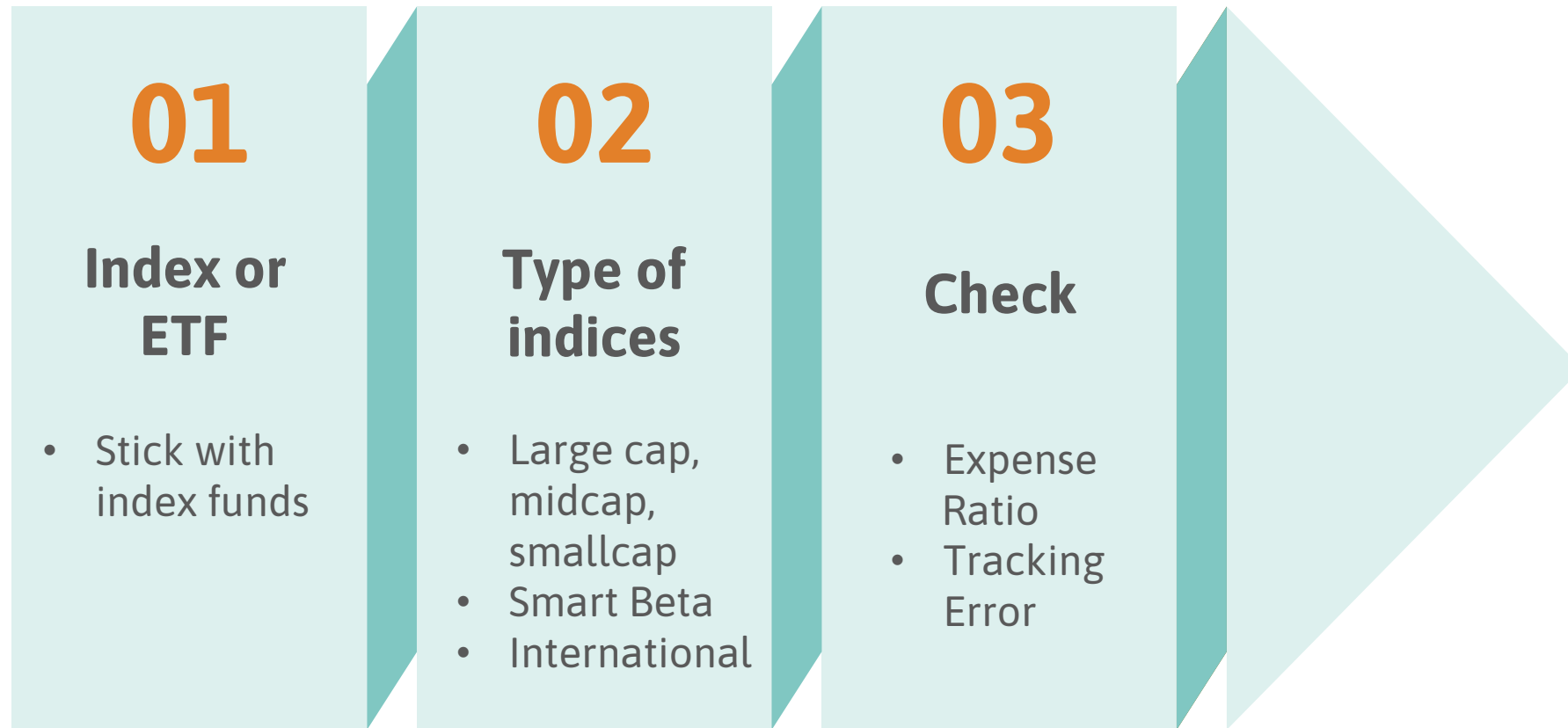
- Invest in debt funds for short term period
- Invest in Equity Funds for longer term goals (above 7 years)

Learning Resources:

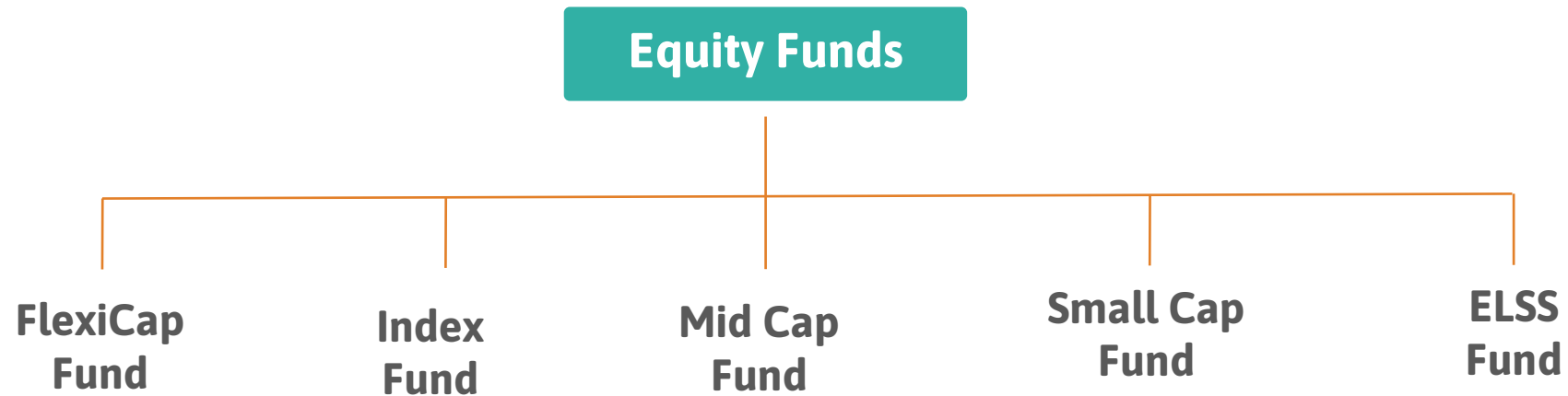
https://www.youtube.com/watch?v=HlhNhsgWP_E&t=



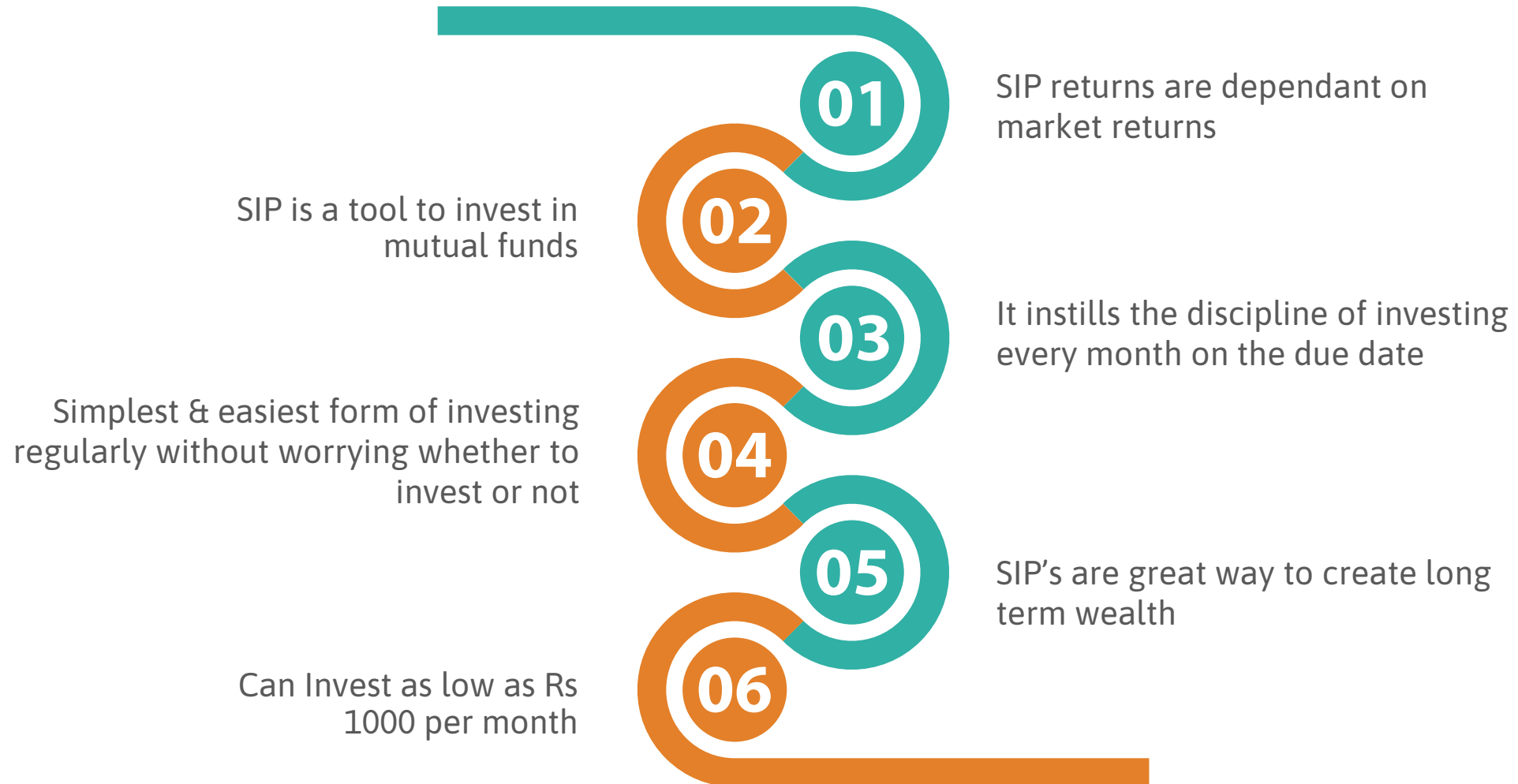
Passive Funds



Types of Equity Funds



Features of SIP



Investments

	Short Term	Medium Term	Long Term
Investments that can be considered	<ul style="list-style-type: none"> • Fixed Deposit • Ultra short duration debt funds • Short duration debt funds 	<ul style="list-style-type: none"> • Short Duration Debt funds • Balanced Funds 	<ul style="list-style-type: none"> • Short Duration Debt funds • Balanced Funds • Equity Funds • PPF/SSY • NPS
Investments to Avoid	<ul style="list-style-type: none"> • Equities • Balanced Funds • NPS • PO schemes 	<ul style="list-style-type: none"> • Equities • Tax Saving FD • NSC 	<ul style="list-style-type: none"> • Fixed Deposits • NSC • Investment linked insurance



Summary

- Forming SMART Goals
- Financial Decisions
 - Keep aside specific time
 - Focus on relevant information & not all that is available
 - Immediate available information/ recent performance
 - Loss Aversion
 - FOMO
- Focus on the 4 numbers in your portfolio
 - Risk
 - Return
 - Liquidity
 - Cost
- Plan for a regular return for the later years of your life – start investing early and regularly



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Women and Money 4:



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