



ACE INVESTMENT MANAGEMENT SERVICES

PERSONAL FINANCIAL PLANNING



ACE INVESTMENT MANAGEMENT SERVICES

OUR OBJECTIVE

- ❖ To be appointed as your Personal Financial Advisor
- ❖ To assist you in meeting your goals
- ❖ To provide unbiased advise



ACE INVESTMENT MANAGEMENT SERVICES

Our Value Proposition

- ❖ We are fee based planners
- ❖ Our Primary source of income is fee received from Clients.
- ❖ We give our clients the option to invest through their existing agents. As such we can assure you that our advise is free from any *conflict of interest*.
- ❖ It shall be our endeavour to offer you cost competitive products without compromising on returns.



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DOCTOR

VS

CHEMIST



Doctor vs. Chemist

Do you take medicines?

Why?

- It tastes good
- You are not well

Who decides you need medicine:-

- You
- Chemist
- Doctor

Further there are so many brands and as many medicines.

Who decides which medicine to take?



Doctor vs. Chemist

- Of course the Doctor
- What works for others may not work for you
- So even for a headache some may take Dispirin, some may take Anacin, while some may get relief by Crocin
- Why this is so?
Because the doctor has experience, and knows what will suit you after analyzing your overall health and family history.



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Think on the same line for the investments you make



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EVERY INVESTOR PREFERS

- To have a qualified advisor who works in his interest
- Buying a product with a low cost without compromising on returns
- To achieve their goals
- To save time to pursue their interests/hobbies
- To have peace of mind



DO YOU GET WHAT YOU WISH?

- Is your advisor qualified, competent and informed about all investment products?
- Do you have a plan in place to achieve your future goals?
- Are your investments directed towards achieving your plans or you make ad hoc investments?
- Are you certain about your financial security?



More time consuming

Today you deal with the following intermediaries

- Tax Advisor (CA)
- Insurance Advisor
- Mutual Fund Advisor
- Others (PO, PPF etc)

What If you get all in one?



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Present Market Scenario

- There are over 30 lac agents (Insurance, Mutual fund, Post office etc)
- There are only 2000 Certified Financial Planner^{CM} (CFP^{CM}) in the country.

We are among them



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About CFP^{CM}

CFP^{CM} is the highest level of professional endorsement offered by the Financial Planning Standards Board (FPSB) India and carries an international recognition.



Certified Financial Planner CM





Financial Planner vs. Agent

AGENT	FINANCIAL PLANNER
Generally deals in selected products	Deals in multiple products
Sells on relationship	Advices on competence
Commission based revenue	Fee based revenue



Typical situation you may be facing

- You want to take life insurance cover
- Your agent offers certain products
- You have no idea which insurance scheme is suitable to you
- You buy a scheme but are not sure if it is best for you.

We can assist you here since we can find the best product suited to you (as per your need) after analyzing all the available options.



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You may buy the insurance policy from your existing insurance agent.

Typical situation you may be facing

- You want to invest in equities
- You are not sure how to go about it
 - Direct Equity or Equity MF
 - Which scheme to invest in—with over 600 schemes available
 - Through One time, SIP or STP

We can assist you by analyzing your risk profile and overall situation.



You may invest through your existing broker

Typical situation you may be facing

- You have to invest in order to save tax
- You are not sure which is the best option
 - Life Insurance or PPF or NSC or ELSS

We can assist you by planning the best asset allocation for you, considering your overall situation. Proper planning & right selection can make a huge difference in returns.

You may buy your tax saving investments from your existing agent.



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we will assist you in planning



Planning

- Sometime you just wish to plan—your children’s education, your retirement, your dream house.
- Selecting a scheme and buying it is not your priority

we will consider your concerns while drawing up the plan



Investment Planning

- Planning for children's higher education and marriage expenses

Where to invest & how to go about it? We can make a plan for you explaining the risk & return possibility

- Buying a house

Are you eligible for home loan? How much should be your contribution? We will assist you in this & explain the tax implications!

- Asset creation

We can develop a long term asset creation plan

- And more.....



Insurance Planning

- Life Insurance

Do you need life cover? If so, how much? Which company and which product?

- Health Insurance

We can also guide in analyzing your health cover requirement.

We can assist you in zeroing on the option and the right mix of health covers



Retirement Planning

- Retirement is certain

Explaining the need to plan for retirement

How much corpus you need at the time of your retirement so as to make you self dependent.

How to accumulate it?

When to start saving for it?

Which scheme to choose and their safety?



Tax Planning

- Utilize the maximum possible available tax benefits.

Have you fully utilized the available tax benefits so as to reduce your tax liability?

Do issues like 80C, 80D bother you?



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we will address your queries.....



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Queries

- **There are many changes happening in the financial markets, like new schemes, new regulations etc.**
- **Whom do you call to get an un-biased expert opinion—each time every time.**

We shall be there to answer all your queries on financial matters



Queries related to Investments....

✧ Mutual Funds

- Which scheme to invest in, benefits of SIP, STP ,SWP etc.,
- Review of your portfolio periodically
- Identifying top performing funds

✧ Small Savings

- PPF, NSC, FDs, Post Office – which of these is suitable to you?

✧ Structured Products

- What are they? How it works? Do you need it?



Queries relating to Insurance

✧ Life Insurance

- Term insurance, traditional products, ULIPs—what are the pros & Cons, the hidden costs, how it works, and how good is ULIP for investment?

✧ General Insurance

- Health insurance
- Accidental insurance, travel insurance---its suitability and requirement for you.



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Queries relating to Loan

✧ Home Loans

✧ Personal Loans

✧ Education Loans



Queries relating to Tax

✧ Ask us

- How to reduce your tax liability
- Tax implication of an investment
- Issues relating to tax filing etc.



ACE INVESTMENT MANAGEMENT SERVICES

Snapshot of our Services

+ Annual Advisory services on	+ Financial Planning
○ Investments	○ Children's education /marriage plan
○ Tax	○ Annual Tax Plan
○ Insurance	○ Life Insurance Plan
○ Loans	○ Retirement Plan
○ Existing portfolio....etc	○ And many more

All these at nominal annual fees



ACE INVESTMENT MANAGEMENT SERVICES

Why Us?

Mobile No : 9831047986

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Visit at : www.investwithaims.com | Email ID : gunvj99@investwithaims.com



ACE INVESTMENT MANAGEMENT SERVICES

Certified Financial Planner^{CM}

- We are Chartered Accountant and also a Certified Financial Planner^{CM}(CFP^{CM})
- CFP^{CM} is the highest level of professional endorsement offered by the Financial Planning Standards Board (FPSB) India and carries an international recognition.



ACE INVESTMENT MANAGEMENT SERVICES

Experience

- We have over 20 years experience in financial services
- We are an established organization and recognized for our quality services



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How much is your cost to hire us

- We will charge a nominal annual fee for our services
- Your total cost is the Fee you pay to us
- We understand that you will expect a value that is higher than this amount



Recovery of your cost

- **Save more than the cost**

Our advice can save you more than the fees that you will pay to us viz; by having a low cost product, paying less tax than now..etc.

- **Earn more than the cost**

Our advice can increase your overall investment value

- **Other benefits**

It should save you time

It should give you complete peace of mind



ACE INVESTMENT MANAGEMENT SERVICES

Why should you appoint us?

- ✓ You get quality, unbiased advice every time
- ✓ Since we give you the option to route your investments through your existing broker/agent, you can be sure that our advice is un-biased and free from any conflict of interest.
- ✓ We will assist you in children's education planning, retirement planning, tax planning, insurance planning and others.



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Distribution Services

Mobile No : 9831047986

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Visit at : www.investwithaims.com | Email ID : gunvj99@investwithaims.com



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Distribution Services

- We also offer product distribution services
- If you wish to invest through us, you are most welcome.



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Distribution Services

◦ Services offered

- ❖ Execution of transactions
- ❖ Keeping proper records of your investments
- ❖ Quarterly portfolio review
- ❖ Reminders
- ❖ And many more.....



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Distribution Service—An option

- ❖ It is an additional service
- ❖ We do not insist you invest through us
- ❖ You may continue to invest through your existing broker/agent



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THANK YOU