

YOUR PERSONAL FINANCIAL ROADMAP

If you had a **machine that printed money**, would you insure it, maintain it, and protect it at all costs? Obviously, the answer is yes.

Now, what if we told you that you are that machine? Your ability to earn is your **greatest financial asset**. Protecting it isn't just wise—it's the foundation of everything else.

In today's fast-changing world, financial stability isn't optional; it's essential. Whether you're just starting your career, raising a family, or preparing for retirement, the right financial decisions can secure your present and future.

This short guide is **your personal maintenance plan**. It will walk you through five crucial steps every individual should take for a secure and confident financial journey:

1. **Create an Emergency Corpus** – Your safety net for life's surprises.
2. **Purchase an Adequate Term Plan** – Protect your family's financial future.
3. **Purchase Adequate Health Cover** – Guard against rising medical costs.
4. **Identify Your Future Goals** – Give your investments a clear direction.
5. **Plan for Retirement** – Build a future where you live on your terms.

These steps are simple but powerful. When done right, they become the foundation of your financial freedom.

 **REMEMBER: MONEY IS A TOOL – IT WORKS BEST WHEN GUIDED BY A PLAN. LET'S START BUILDING YOURS TODAY.**



1: CREATE AN EMERGENCY CORPUS

YOUR FINANCIAL SAFETY NET - BEFORE YOU INVEST, PROTECT YOURSELF.

Life is unpredictable. A sudden job loss, medical emergency, or urgent home repair can hit without warning.

That's where an emergency corpus comes in - a dedicated fund to cover 3 to 12 months of your essential living expenses (e.g., rent/EMI, utilities, groceries, insurance premiums).



WHY YOU NEED IT?

- Prevents you from breaking long-term investments.
- Shields you from taking costly loans or credit card debt.
- Gives you peace of mind to focus on your goals.

WHERE TO KEEP IT?

- Liquid Mutual Funds - Easy access with better returns than savings accounts.
- High-Interest Savings Account - Quick withdrawal in emergencies.
- Short-Term Deposits - Slightly higher returns with low risk.

 **PRO TIP: USE IT ONLY FOR REAL EMERGENCIES. IF YOU WITHDRAW, REPLENISH IT AS SOON AS POSSIBLE.**



2: PURCHASE ADEQUATE TERM PLAN

SECURE YOUR FAMILY'S FUTURE - EVEN IF YOU'RE NOT AROUND.

A term plan is pure life insurance – it ensures that if something happens to you, your family's lifestyle and dreams don't collapse financially.



HOW MUCH COVER DO YOU NEED?

- Generally, 10–15× your annual income, or
- Use the Human Life Value method (income + liabilities + future needs – assets).

WHY BUY EARLY?

- Lower premiums for the same coverage.
- Lock in your health condition at a younger age.

WHAT TO CHECK BEFORE BUYING?

- Claim Settlement Ratio – Higher is better.
- Riders – Critical illness, accidental death, waiver of premium.
- Premium Payment Term – Choose what suits your cash flow.

 **PRO TIP: DO NOT MIX INSURANCE WITH INVESTMENT - KEEP IT PURE FOR MAXIMUM COVER AT MINIMUM COST.**



3: PURCHASE ADEQUATE HEALTH COVER

MEDICAL BILLS CAN BREAK FINANCES - HEALTH INSURANCE PROTECTS YOU.

Medical inflation in India is rising at 10-15% annually. A single hospitalisation can drain years of savings. Health insurance ensures you get the best treatment without financial strain.



HOW MUCH COVER IS ENOUGH?

- Individuals: ₹ 5-10 lakh base cover.
- Families: Family floater plan + super top-up for higher protection.

FAMILY FLOATER VS. INDIVIDUAL PLAN:

- Floater: Covers the whole family under one sum insured (cost-effective).
- Individual: Each person has a separate cover (better for older members).

WHY BUY EARLY?

- Avoid waiting periods for pre-existing illnesses.
- Lower premiums.

 **PRO TIP: ALWAYS DISCLOSE HEALTH CONDITIONS TRUTHFULLY - HIDING THEM MAY LEAD TO CLAIM REJECTION.**



4: IDENTIFY YOUR FUTURE GOALS

IF YOU DON'T KNOW WHERE YOU'RE GOING, ANY ROAD WILL DO.

Random investments without a destination often lead to disappointment. The right way is goal-based investing – where every rupee has a purpose.



TYPES OF GOALS:

- Short-Term (1-3 years): Vacation, gadgets, small home repairs.
- Medium-Term (3-7 years): Car purchase, child's school fees, home down payment.
- Long-Term (7+ years): Higher education, marriage, retirement.

GOAL-SETTING PROCESS:

1. List your goals.
2. Estimate today's cost.
3. Adjust for inflation.
4. Match with the right investment product.

 **PRO TIP: LINK EACH GOAL TO A SEPARATE INVESTMENT - THIS KEEPS YOU FOCUSED AND PREVENTS YOU FROM USING FUNDS MEANT FOR LONG-TERM DREAMS ON SHORT-TERM DESIRES.**



5: RETIREMENT PLANNING

THE SOONER YOU START, THE RICHER YOU RETIRE.

Retirement is not the end of earning – it's the beginning of living on what you've already built. With longer life expectancy and no guaranteed pension for most, planning early is critical.



STEPS TO RETIREMENT PLANNING:

- Estimate Your Monthly Needs – in today's value.
- Adjust for Inflation – at 4-5% annually.
- Estimate Retirement Duration – plan for at least 20-25 years post-retirement.
- Calculate Corpus Needed – and work backwards to find your required monthly investment.
- Choose the Right Asset Mix – Equity for growth, Debt for stability.

WHY START EARLY?

- Compounding works best with time.
- Smaller monthly investment needed to reach the same goal.
- Start at 25 with ₹ 5,000/month @ 12% → ~₹ 1.7 crore by 60.
- Start at 40 with ₹ 5,000/month @ 12% → ~₹ 40 lakh by 60.

 **PRO TIP: INCREASE YOUR SIP WITH EVERY SALARY HIKE – EVEN A 10% ANNUAL INCREASE CAN ACCELERATE YOUR RETIREMENT CORPUS SIGNIFICANTLY.**



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STILL CONFUSED? LET'S TALK


FINANCIAL PLANNING CAN FEEL OVERWHELMING – AND THAT'S OKAY. YOU DON'T HAVE TO FIGURE IT ALL OUT ON YOUR OWN.

AT VSJ FINMART, WE'LL GUIDE YOU STEP-BY-STEP TO:

- Understand your current financial position
- Set realistic and achievable goals
- Choose the right investment options
- Monitor and adjust your plan as life changes

AND THE BEST PART?

Our consultation is completely **FREE** – no hidden charges, no obligations.

 **LET'S CONNECT TODAY AND START YOUR JOURNEY TOWARDS FINANCIAL FREEDOM.**



Scan To Connect!

Mutual Fund investments are subject to market risks. Please read all scheme-related documents carefully. Past performance is not indicative of future results.



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