



Spearhead Finserve

Be financially wise...

Financial Planning Information Brochure

A financial plan is not about getting rich, and you don't have to be rich to have one. It's about doing more with what you have.

Come let's explore....

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✓ What is Financial Planning?

Financial Planning is a blue print towards managing all your financial affairs for entire life. It is considered as the best way to manage financial matters. Planning for financial goals makes people feel more confident about their finances. It is a process of determining in financial terms:

- Where am I today?
- Where do I want to go?
- How do I reach there?



✓ What is not Financial Planning?

- It is not about buying only insurance policies
- It is not about buying some stocks & commodities
- It is not about making some adhoc investments
- It is not about Portfolio Management
- It is not about asset allocation It is not about tax planning

It is all about optimizing your financial resources. It is about numbers and also about emotions that arise out of numbers.

✓ Do you need Financial Planning?

Give it a thought.....

- Do I have enough for retirement?
- When can I retire?
- Am I paying more taxes?
- How can I protect my assets?
- How will I pay for my child's education?
- Are my investments beating inflation?
- How can I achieve my financial goals?
- Is my portfolio diverse enough?
- Am I saving enough?
- Do I have money for emergencies?



If you don't have clarity for any of the above questions, probably you need Financial Planning.

✓ What if I start doing my own financial planning?

So much information is available now on internet, you can consider becoming your own financial planner. Yes, you can do so provided you –

- Have time to monitor your investment portfolio regularly
- Track the markets, also keep a close watch on the economy and political scenario
- Interpret changes in policies, understand and evaluate the new options coming in almost every day
- Need to understand markets, government regulations, world economies and their impact on your investments, in turn on your goals
- Deduce and react to above changes appropriately and timely

AND do your regular job?

Spearhead Finserve - Experience a Unique Approach in Advisory Service

When you enroll with us, we always make sure that you get independent, objective, competent, ethical, personalized and practical advice to manage your personal finance wisely and smartly.

In an environment filled with so many financial advisors-Spearhead Finserve holds an edge as we offer one stop solution for all your needs on individual Financial Planning, Investment Planning, Tax Planning, Retirement Planning, Insurance Planning, Education Planning, Estate Planning and Philanthropy Services etc. covering the legal and taxation frameworks while ensuring confidentiality of information at every stage.

Our services Include

- Financial Planning Services
- Wealth Management Services
- Life goal planning
- Equity Advisory Services
- NRI Advisory Services
- Estate Planning Services
- Philanthropy Advisory Services
- Tax Advisory Services
- Family Office Services
- Training and consulting

Contact us for further details:



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