



PAHAL FINANCIAL FREEDOM

Financial Freedom EK KADAM KHOOSIO KI AUR





Life Wealth & Money Psychology

- The Financial Advisory business is Designed to help **people live better lives** while most other Advisors only focus on Providing Returns
- There is a lot more to this Profession and Practice than making investment returns. Most people do not understand this
- There is this concept called **Power of Money** that has the potential to change lives.



Life Wealth & Money Psychology

- It won't be incorrect to say that many people live compromised lives even though **they have all the money to gain awesome experiences that they have dreamt of.**
- All this happens because people **do not understand the Power of Money**
- Living is not only about **future dreams but is also about present opportunities.** The true meaning of life is to enjoy both.

Life Stages

- First is the Accumulation Stage in which one must save and invest to create a corpus to earn financial independence
- Second is the Conservation Stage where one must safeguard the money because the corpus has already been created and one does not want to lose any bit of
- Third is the Distribution Stage where one wishes to distribute his or her money to the next generation in the best possible manner so that the wealth will smoothly flow into the next generation and continue to be nurtured in the manner it has been in his or her lifetime





- Pahal Financial Freedom Wealth Management's proposition is to help people realise the awesomeness of their lives by managing their money meaningfully.
- In a sense we are Money Psychologists because money behaviour is not just a function of science but of human psychology.
- Our single-minded focus would be to create awesome lives.



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www.pahalforinfree.com



About Pahal Financial Freedom

Mission Statement:

“We are on Mission to Educate People about Financial Literacy and Empower them to Live Financial Confident, Stress-free, Happy and Prosperous Life through our SFP and SMM Process.”

We are driven by the desire to understand people and their desires, their dreams and their fears and provide money solutions to address their needs.

Create 7000 Financially Independent & Happy Families by 2031.



Our Perspective of Investment Experience

Story of Gloria

There was this college girl Gloria who prayed and prayed to God for attaining Beauty of the highest order. God appeared and blessed her and promised to fulfil her desire. There was just one condition. God said that he would bestow the highest order of beauty upon her. She would turn out to be the fairest of all provided she was willing to pay a small price.

The price was to sustain a few years of intermittent beauty. Now what this intermittent beauty all about???? God said intermittent beauty means in the first few years she may look average to ugly at times and suddenly one day she would turn into a stunning beauty. She readily agreed reasoning that how would a few bad years make any difference. God vanished having got her approval. For a few days nothing much happened. Then all of a sudden one morning she woke up looking ugly.

It was bound to happen as it was a part of the deal and she was prepared. After all it was a temporary phenomenon and she believed all would be well in a couple of months. Time passed by. Her friends in college stayed away from her. Her boy friend disappeared from here vicinity. She had to bear a huge deal of social discrimination. Time passed by. A few days, a few months and now even a few years. She lost self-confidence

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“Make me the Prettiest of All”

Our Perspective of Investment Experience

She was just short or turning into a nervous wreck. In the meanwhile many of her average looking friends got engaged, married and started living cool lives with good jobs, cars, holidays etc.

But Gloria waited patiently to become glorious. She was getting impatient and hopeless. Then came the day she had been waiting for. One fine day she woke up and stood before the mirror and lo and behold she now was a stunner.

This is the story of equity investing. It does give amazing returns but at a price. Either you accept a life of tough experience eventually ending in stunning returns or use asset allocation and rebalancing strategies which will enhance the investment experience at the cost of some diminished return.

Perhaps Gloria would not have become a stunning beauty although even otherwise she would have become pretty beautiful without having to undergo the sacrifice of vital years of her life. Thus investing is a process of either having a good investment experience or experiencing great returns at a considerable cost called volatility.

Your Financial Advisor is the person with the knowledge, skills and tools to regulate your investment journey based on your objectives as well as your temperament.



INVESTMENT PHILOSOPHY

We believe a notional loss is a real loss till markets turn around. Therefore our philosophy is based on the concept of investment experience. We believe in providing the customer a comfortable investment journey by using the principles of strategic asset allocation and rebalancing.



Our Five steps strategy is based upon

- 1) Size of corpus
- 2) Momentum of market
- 3) Valuation of market
- 4) Stage of investment
- 5) Allocation & Rebalancing

INVESTOR ALPHA



Steady Returns Principle

We aim to provide stable and steady returns because we believe the short term for many of our customers is more crucial than the long term.

Protecting Downside Risk

The backbone of our advising style is based on Risk Mitigation because we believe Risk is always Real and only has a probability of becoming notional at a future point in time.

Tailormade Structures

We believe that every individual needs customization and in accordance with the same we have different approaches that include aggressive asset allocation, passive asset allocation and wealth protection.

OUR APPROACH

- We Follow Client First, We Next and Win-Win Principal.
- We Follow all Professional Ethics with Full Integrity.
- We Believe in Transformational Business and not in Transactional Business.
- We always Ensure that Our Clients Gets the Right Amount of money available at the Right Point of Time.
- We Achieve all Our Life Goals by Helping Our Clients to Achieve their Life Goals.
- We have a Clear Intention to Create Wealth and Abundance not only for Ourselves but also for Our Clients.
- We Work because “We Choose To and Not because We Have To”.





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SOLUTIONS



Wealth Protector

Suitable for people in the age group of 40 to 55 with investment horizon of 5 years and above

- 60% Active Asset Allocation
- 20% Debt
- 20% Equity



Wealth Accelerator

Suitable for people in the age group of 25 to 40 with investment horizon of 7 years and above

- **40% Equity**
- **10% Debt**
- **50% Active Asset Allocation**

Wealth Educator

Suitable for people in the age group of 30 to 45 years parents with investment horizon of 7 to 10 years

- 30% Equity
- 20% Debt
- 50% Active Asset Allocation

Wealthy Holidays

Suitable for those people in the age group of 30 to 55 years who wish to go on holidays valued at Rs 1-5 lac every year



Wealthy Protector Plus

Suitable for those people in the age group of 55 to 65 years who wish to have a consistent cash flow with capital protection

- **60% Debt**
- **40% Active Asset Allocation**





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SERVICES



Our Services

We offer the following services to make your investing experience truly a memorable one.

Indian & Global Economy View

This information helps in asset re-balancing from time to time (usually once in 6 months).



See your Portfolio on Android App

Always important to be aware of what you own and how this is changing over a period of time.

Asset Rebalancing Every Six Months

This exercise is like fine tuning your portfolio asset mix so that it stays relevant with time. This is not an exercise to redeem an old fund and buy a new fund but just adjusting the asset composition from within the portfolio.



Review Portfolio

We do a detailed review exercise once a year and only if necessary, will redeem investment from one fund and transfer to another fund.

- Our attempt will always be to stick to our investment for a much longer term.



Loan Comparison

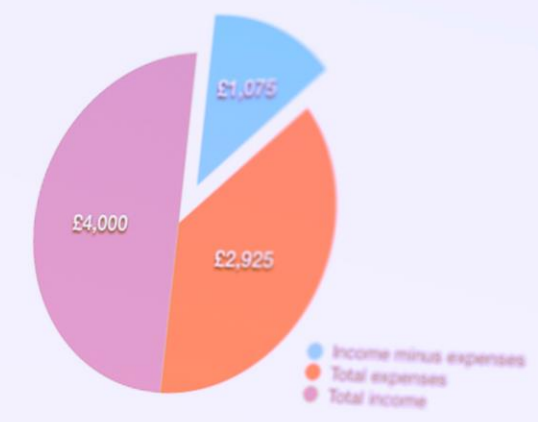
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Bank #	Loan Principal	Annual Percentage Rate	Length in Months	Monthly Payment	Total Interest	Total Paid
Bank #1	£20,000	5.00%	60	£366	£3,968	£33,968
Bank #2	£20,000	5.00%	60	£660	£4,630	£39,630
Bank #3	£20,000	7.00%	60	£354	£5,266	£33,266
Bank #4	£20,000	7.00%	60	£693	£6,583	£41,583

Loan Summary



Income/Expenses



CASH FLOW STATEMENT

	2014	2013	2012
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating profit before working capital changes	2,021,000	1,094,222	1,128,029
Change in working capital	200,822	252,722	1,113,812
Net cash provided from operating activities	2,221,822	1,346,944	2,241,841
CASH FLOW FROM INVESTING ACTIVITIES			
Acquisition of property, plant and equipment	(1,000,000)	(1,000,000)	(1,000,000)
Net cash used in investing activities	(1,000,000)	(1,000,000)	(1,000,000)
CASH FLOW FROM FINANCING ACTIVITIES			
Issue of shares	1,000,000	1,000,000	1,000,000
Net cash provided from financing activities	1,000,000	1,000,000	1,000,000
Net change in cash	2,221,822	1,346,944	2,241,841

Capital Gains Statement at the End of Financial Year

This is needed for tax filing which is an annual mandatory ritual for every investor.



Quarterly Call to the Client

This call is to discuss about the portfolio, the markets, explaining steps to be taken etc.





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