

Today's Savings is Tomorrow's Wealth



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Brief about au fait

au fait Fincare is an Investment Advisory consortium managed by a group of Chartered Accountants and other esteemed professionals like MBA's, Company Secretaries etc., having experience of more than 16 years in financial services. Our dedicated expert team having quest for excellence in investment decisions, along with excellent client services, always added value to the client investment portfolio. We provide unbiased investment plan and wealth management consulting services. Our strength lies in maintaining long term sustainable relations with our clients.



Our USP



Interest of Investors as the sole decision making driver



Excellent Client Servicing



Investment Security and Financial Liquidity



Industry Knowledge and Research



Effective, Transparent, Consistent Data Analysis

Our Success revolves mainly around following factors:

- **Professional Team comprised of Chartered Accountants and other professionals.**
- **Experience of more than 16 years.**
- **Experience of handling big corporate and multinational clients.**
- **Long List of satisfied clients.**
- **Expert team for research and risk management.**
- **Not selling agent, but take the overall responsibility of fund management.**

Financial Planning – Do we understand the road map

Warren Buffett is incredibly successful. He's built his wealth long-term to over 66 billion dollars, making him one of the richest men in America.



Rule of Success is simple but hard to follow, Do we understand

- A. Savings creates a huge impact in long run
- B. Simple discipline of Saving and Investment
- C. Do we take informed decision
- D. Do we have proper understanding and knowledge of Investment instruments.
- E. Do we know the compounding effect over long run
- F. We all have financial dream, but do we have road map
- G. Do we really understand the risk and return on investment
- H. Do we have our own financial plans and tracking it since our young age.
- I. Do we acknowledge that the simple rule of saving and investment can earn more than what we earn in our life

Power of Small Savings grows over a period of Time

Small Saving creates
a huge difference
with time



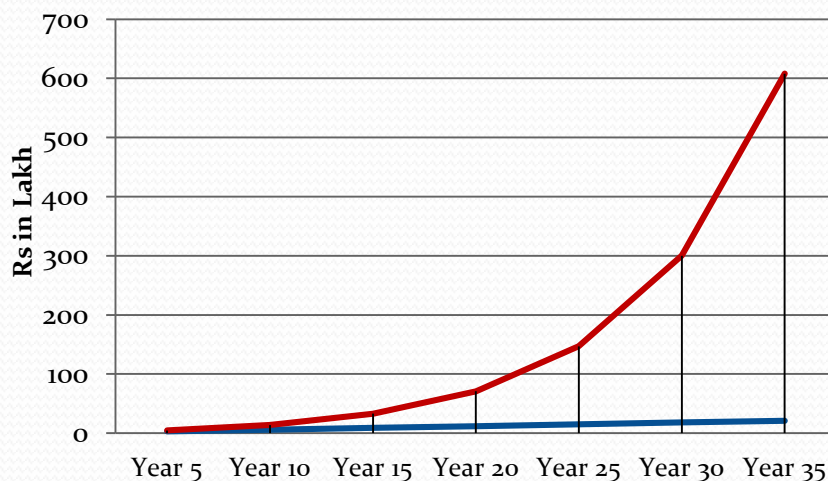
Power of Compounding
(Growth needs time)



ROI – 15% per annum

(Figures are Rs. In Lakh)

Year	Monthly Investment - Rs. 5,000		Monthly Investment - Rs. 10,000		Monthly Investment - Rs. 15,000	
	Investment Done	Wealth Created	Investment Done	Wealth Created	Investment Done	Wealth Created
Year 5	3	5	6	9	9	14
Year 10	6	14	12	28	18	42
Year 15	9	33	18	66	27	98
Year 20	12	71	24	141	36	212
Year 25	15	147	30	294	45	440
Year 30	18	300	36	600	54	900
Year 35	21	608	42	1,216	63	1824



Monthly
Investment – Rs.
5000 per month

— Investment
— Wealth

What growth we can expect with time

Comparative Return on Investment

Asset Class	CAGR % (Post Tax Return)	
	5 Year	10 Year
S&P BSE Sensex	6.45	12.68
Gold - India	3.43	11.93
Bank FD	4.49	5.87

Data as on 31st December 2015

Direct Investment in equity is not easy on its own



Best way to invest in equity is Mutual Fund

Percentage of equity diversified equity mutual fund schemes which out-performs or under-performs the Sensex:

Mutual Funds	5 Years	10 Years
% of Equity- Diversified schemes that out-performed the Sensex	94%	86%
Weighted Average Return	12%	16%
Maximum Return	23%	22%

- There are 42 Mutual fund House
- Total number of schemes are more than ten thousands

Seems Complex but actually not

What growth we can expect with time

Large Cap Equity Oriented Funds	Category	Launch Date	3 -Years (Return %)	5 -Years (Return %)	CAGR Return (Since Launch)
Birla Sun Life Frontline Equity Fund	Large Cap	30-Aug-02	17.14	18.32	22.81
ICICI Prudential Value Discovery Fund	Multi Cap	16-Aug-04	24.85	24.16	23.1
HDFC TaxSaver	Tax Saver (80C)	31-Mar-96	18.76	15.96	25.44
SBI Emerging Businesses Fund	Small Cap	11-Oct-04	19.67	19.54	21.48
HDFC TOP 200 Fund	Large Cap	11-Oct-96	15.49	15.15	20.93



Hundred of examples can be given with a track record of more than 20/25 years

- Do we have understanding to acknowledge the above facts.
- Do we have planned financial goals accordingly
- Do we are aware with the long term impact!!

Starting an Investment at an Early age

It is important to start the saving habit without delay. Young people are often given this simple advice by their elders: start putting away some portion of your income. When you are young, it's difficult to imagine what life would be 30-35 years later.

When we are young we have an emotional spending habit and we do not care a lot to think before spending. We defer the investment part for some more appropriate time to come, but the fact is today or present is the only appropriate time to change and make our self more disciplined regarding investment.

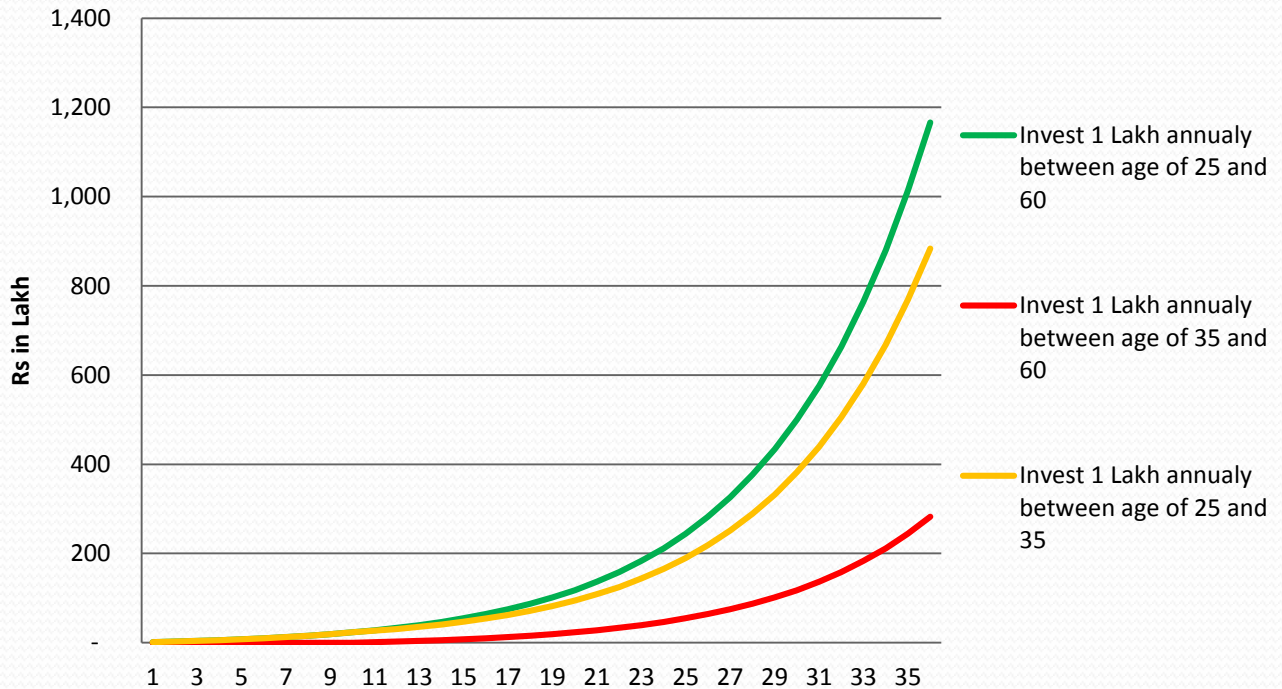
Lets understand this with an example.

Taken the example where three friends start investing per annum equal amount. Only difference is they start investing at different age. In all the cases growth rate is being taken at 15% per annum

Example 1:- “Investment Rs. 1 lakh Per annum”					
Name	Investment starts at Age	Investment done till Age	No of year	Investment Made (Rs. In Lakh)	Wealth Created (Rs. In Lakh)
Mr. Rajesh	25	60	36	36	5,83
Mr. Hari	35	60	26	26	141
Ms. Sonal	25	35	10	10	442

Starting an Investment at an Early age

Power of Early Investment



Do we understand

- Saving at early age can create a huge difference in wealth at later age of life.
- Compounding effect on wealth creation have remarkable impact over longer period of time.
- Our knowledge and understanding gives faith to continue the journey of wealth creation over a longer period of time

ITS NEVER LATE – START TODAY – WE CANNOT GO BACK – START NOW

Fixed Deposit Vs. Mutual Fund

Particulars	Capitla value (In Rs.)	
	Fixed Deposit	Mutual Fund
Year 5	133,823	201,136
Year 10	179,085	404,556
Year 15	239,656	813,706
Year 20	320,714	1,636,654
Year 25	429,187	3,291,895
Year 30	574,349	6,621,177

- Original Investment is Rs. 1,00,000
- Effective FD return taken at 6%
- Mutual Fund Return taken at 15%

Do we understand

- Fixed Deposit interest is subject to normal tax rate and effective post tax return is not more than 6% even we are in 20% tax slab rate.
- Capital appreciation after one year of equity oriented mutual fund is exempt income under the income tax Act

Expertise in Investment is Important

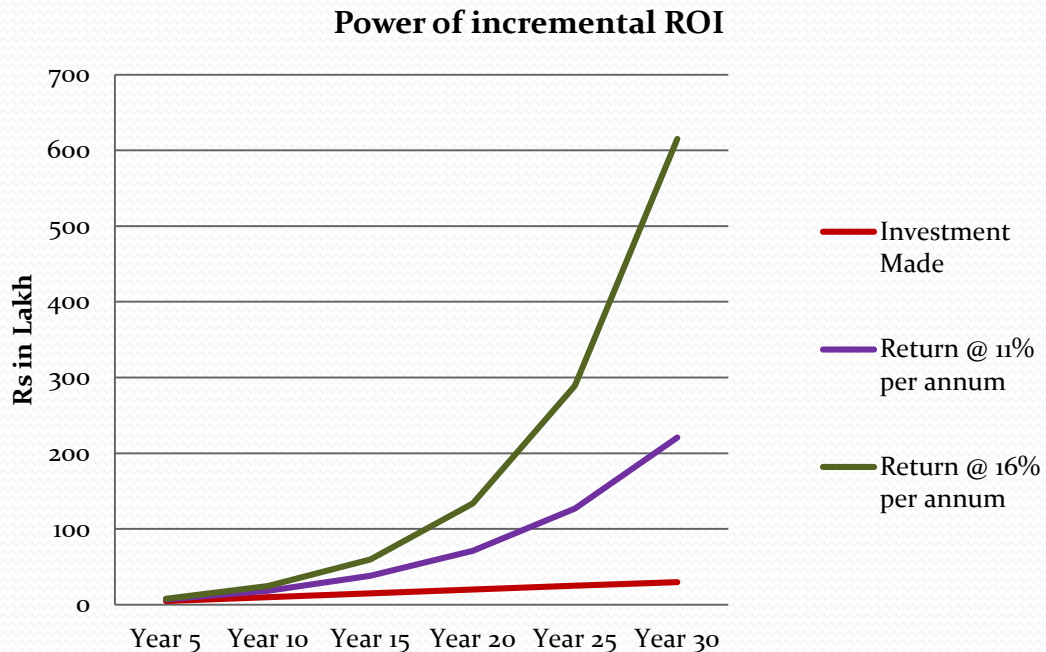
What need to be done

- Expertise, passion to grow, detailed knowledge and well analyses decision always creates a difference in result, whether it is investment or any other decision.
- Differential return percentage can be earned if the investment gets proper expertise and attention.
- Give expert handholding to your investment

In the give below example, two friend had invested equal amount every year. Rajesh earned average annual return of 11% and Somesh earned a average annual return of 16%.

Example 1:- “Investment Rs. 1 Lakh Per annum”					
Year	Investment Amount (Rs. In lakh)	Wealth creation of Rajesh (CAGR @ 11%)		Wealth creation of Somesh (CAGR @ 16%)	
		Amount (Rs. In Lakh)	Wealth as multiple of Investment	Amount (Rs. In Lakh)	Wealth as multiple of Investment
Year 5	5	7	1	8	2
Year 10	10	19	2	25	2
Year 15	15	38	3	60	4
Year 20	20	71	4	134	7
Year 25	25	127	5	289	12
Year 30	30	221	7	615	21

Expertise in Investment is Important



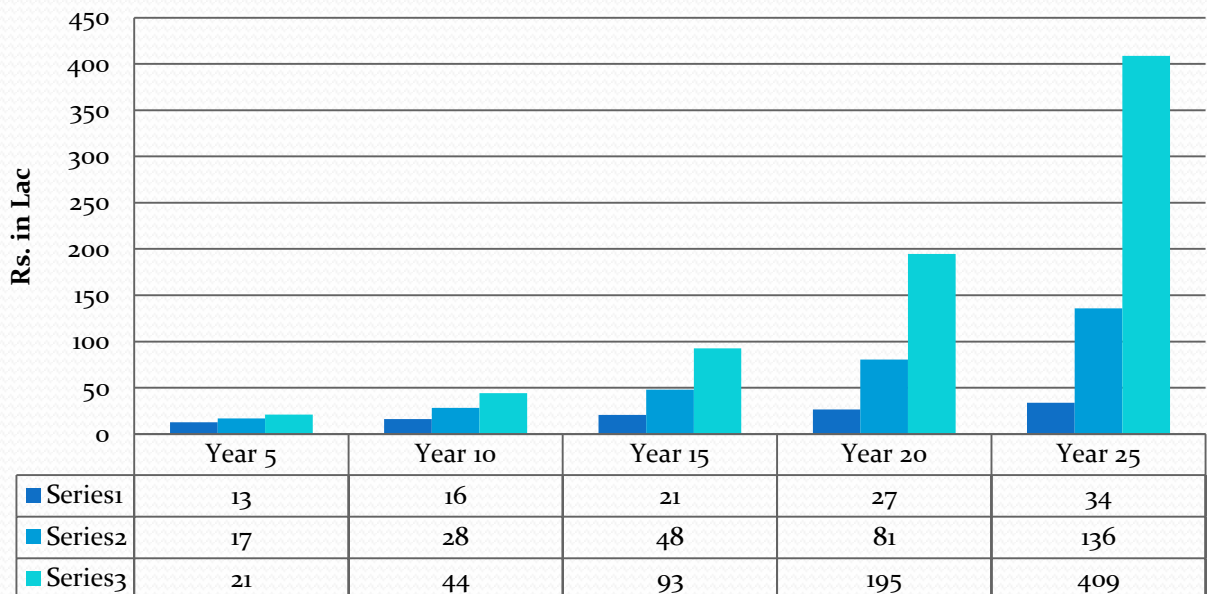
- Power of compounding have significant impact over a longer period of time
- Just a incremental ROI of 4% to 5% result into significant wealth creation
- Expertise and simple discipline in investment is what makes a difference.

Expertise in Investment is Important

- Person at the age of 40 years, looking forward for some fund to be kept aside for growth for a longer period of time.
- He is having the savings in the Fixed Deposit Account.
- Wants to understand the what difference it would make by investing the Fixed deposit fund in some better investment options.

At end of Year	(Amount in Rs. Lac)			
	Investment Amount	Wealth Created with different ROI per annum (reinvested annually)		
		5%	11%	16%
Year 5	10	13	17	21
Year 10	10	16	28	44
Year 15	10	21	48	93
Year 20	10	27	81	195
Year 25	10	34	136	409

Impact on Capital creation (Investment 10 Lakh)



Why you should invest in Mutual Funds

When it comes to investing, the first question that comes to mind is - "Invest in what?" Every investor has his or her own appetite for risk and any rash and untimely decision can prove to be costly. This is because you need to choose from several asset classes having varying degrees of volatility and risk-return potential. Therefore, one has to weigh the pros and cons before zeroing in on an asset class to invest in.

Over a longer period of time Equity gives a better return than any other asset class. Fixed Deposit being the worst as post tax return on FD is even not sufficient to beat the inflation. Equity may look risky over short periods, but over ten, twenty or thirty years, it's the only way to earn enough for a comfortable future. And unless one is willing to devote a lot of time and efforts to research, the best way to invest in equity is through equity mutual fund.

Mutual funds allow investors to pool in their money for a diversified selection of securities, managed by a professional fund manager. Mutual Fund offers various benefits to investors.



Why Mutual Funds ?

Why you should invest in Mutual Funds



Expert Managers

Backed by a dedicated research team, investors are provided with the services of an experienced fund manager who handles the investment decisions



Convenience

Ideal investment option when you are looking at convenience and time saving opportunity. Investors are free to pursue their course of life while their investments earn for them.



Low Cost

Probably the biggest advantage for any investor is the low cost of investment that mutual funds offer, as compared to investing directly in capital markets. Also one can start with as low as Rs. 500 and get the advantage of long term equity investment.



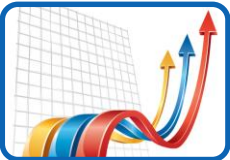
Diversification

'Do not put all your eggs in one basket', mutual funds help mitigate risks to a large extent by distributing your investment across a diverse range of assets. Mutual funds offer a great investment opportunity to investors who have a limited investment capital.



Liquidity

Investors have the advantage of getting their money back promptly, in case of open-ended schemes based on the Net Asset Value (NAV) at that time.



Higher Return Potential

Over a long period of time mutual fund give a higher return than any other asset class like FD, gold or real estate



Safety and Transparency

Fund managers provide regular information about the current value of the investment, along with their strategy and outlook, to give a clear picture of how your investments are doing.

Contact Us

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