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NUDGING CLIENTS TO REACH THEIR GOALS

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“If you fail to plan,
you are planning to fail !

- Benjamin Franklin

Key Factors Influencing Investing Decisions

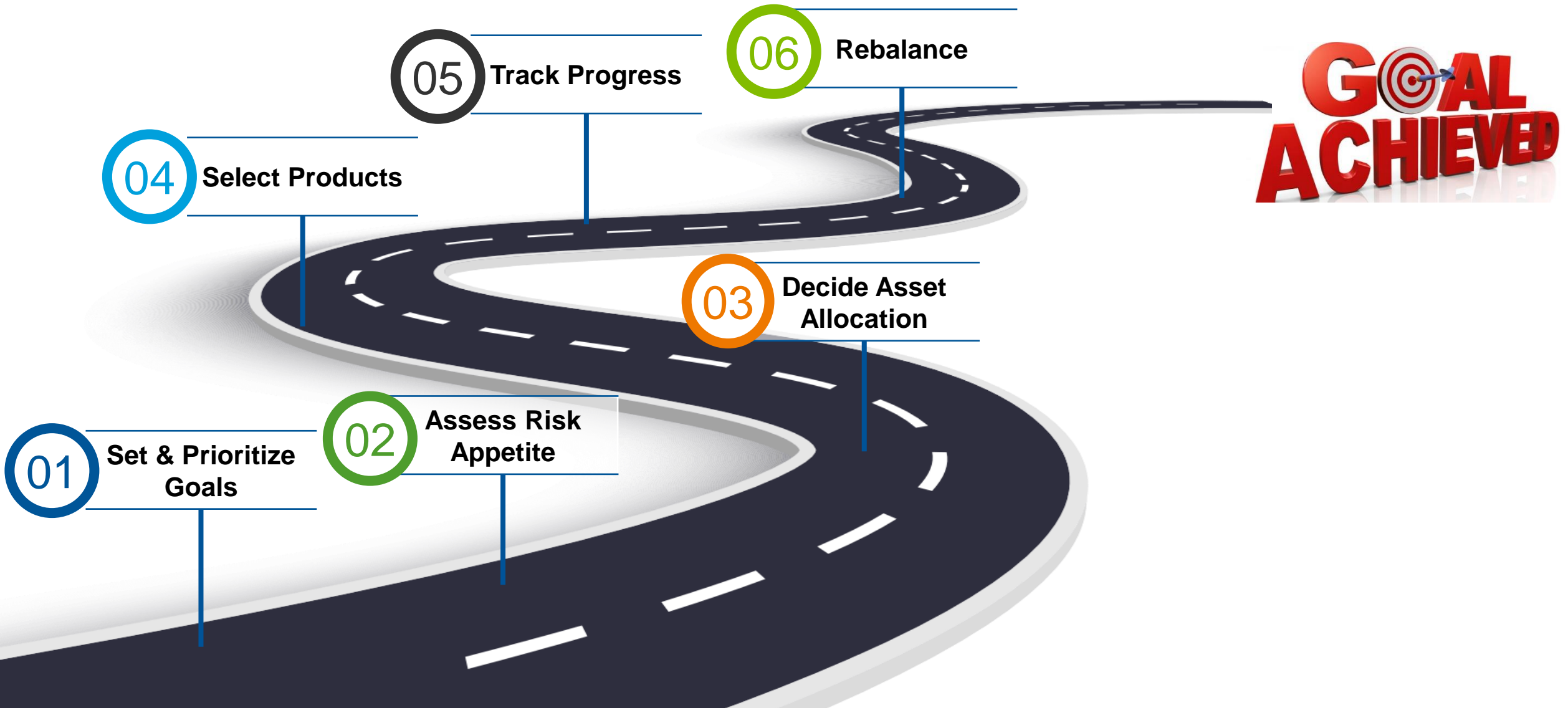


Factor	Pre-Retirees	Retirees
My long-term financial goals	76.0%	73.9%
The amount of risk I'm comfortable with	67.4%	69.6%
An investment's income-generating potential	61.2%	60.3%
Performance that meets or exceeds benchmarks	56.1%	54.9%
Fit in the overall mix of my investments	46.9%	53.2%
Costs of a particular investment	39.4%	46.5%
Ideas for short-term gains	16.9%	18.8%
Not applicable	3.7%	1.4%

Source: Ignites Retirement Research Survey

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The Financial Planning Journey



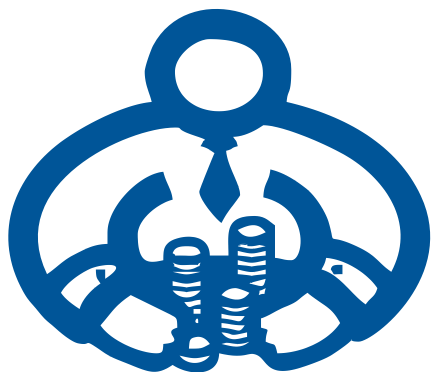
Mutual Funds are often bought on Short Term Returns



Source: IMRB Research



Investor needs 13% returns to meet Goals but...



GREED

For Higher Returns

Funds	Ranked by 1-Year Returns
Fund A	21%
Fund B	19%
Fund C	17%
Fund D	15%
Fund E	13%

WHY AM I NOT HERE

INVESTOR IS HERE



FEAR

Of Lower/ Negative Returns



SIP Returns as on 31 Jan 2019

1 Year

Average Return of Multi-Cap Equity Funds

-5.92%

...But, we know long term investing is the best way to meet our Goals

Started SIP on Feb 2010	1 Year (Feb 10-Feb 11)	3 Years (Feb 10-Feb 13)	5 Years (Feb 10-Feb 15)	8 Years (Feb 10-Feb 18)
Average Return of Multi-Cap Equity Funds	-10.02%	4.14%	22.90%	15.82%

For the purpose of calculation, the categories of schemes is as per classification provided by CRISIL as on 31 December 2018. The same is based on SEBI classification of scheme categories as per SEBI circular dated October 06, 2017. The information is collated from the independent sources and FTI is not responsible for accuracy or completeness of the same.

“Goal” based insurance selling is successful



1 Child's Education

2 Retirement

3 Health

4 Life Style

TODAY'S CONVERSATIONS ARE ABOUT



...BUT THE CUSTOMER IS TALKING ABOUT

MILLENNIALS

- Short term mind set
- Prefers to spend more & save less
- Aspirational, Fast Paced



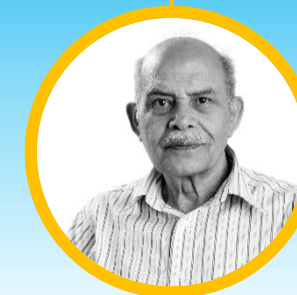
MIDDLE AGED

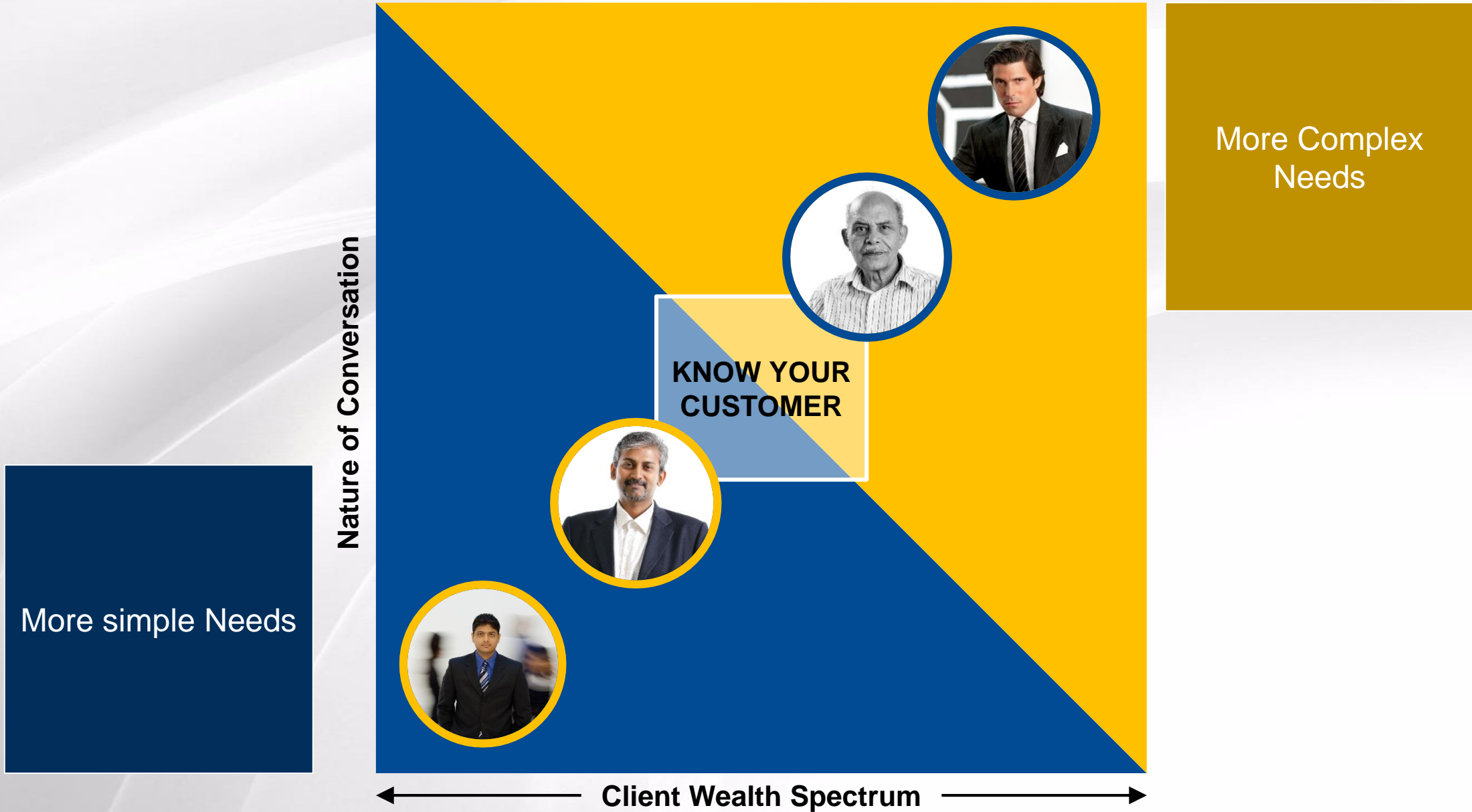
- Ready to look at long term goals
- Wants to buy a house, save for kids education, start saving for retirement
- Ready to save more & spend less



RETIREES

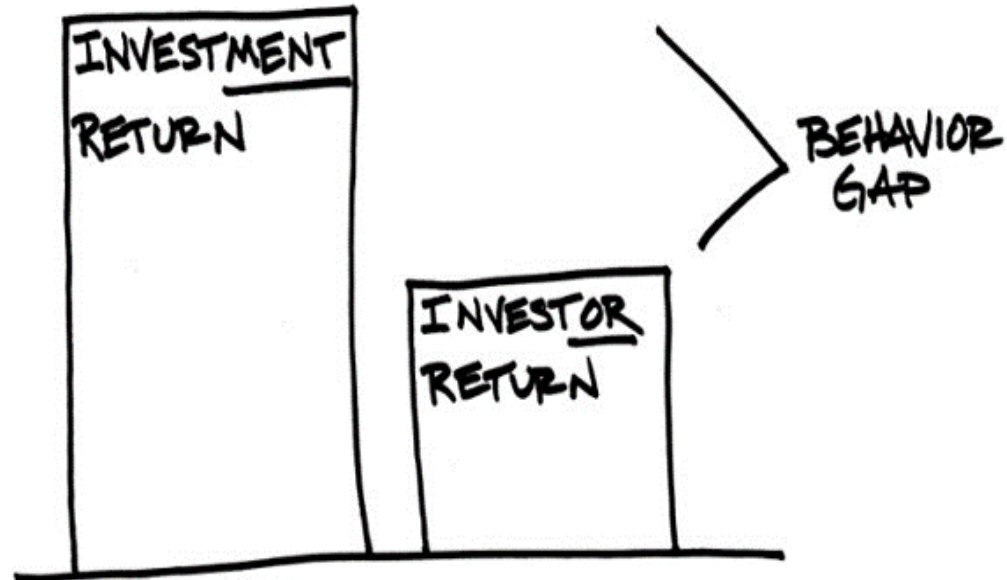
- Wants to protect capital
- Wants the corpus to suffice for 20-30 years post retirement







Goal Based Approach can Bridge this Gap





Man in the Mirror



If you want to make the world a better place

**Take a look at yourself,
and then make a change**



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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Thank You