



What you should know about Personal Financial Planning

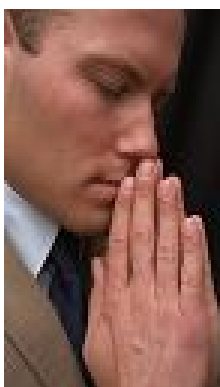
MVL Consulting Private Limited

Personal Financial Services

Personal Financial Planning : Services and Solutions

- Financial Planning
- Tax Planning and Tax Returns
- Insurance Planning & Asset Protection
- Cash Flow Planning
- Retirement Planning
- Wealth Management

Your financial independence for Today and Tomorrow !



You may have come across the term “financial planning” and wondered what it means. You may have decided to start your own financial plan but you’re not sure how. Or you may feel it’s time you went to a financial planner for some professional advice. Whatever your situation , the following information can help you to decide what’s right for you.

What is Personal Financial Planning ?

Financial planning is the process of meeting your life goals through the proper management of your finances. Life goals can include buying a home, saving for your child’s education, planning for retirement or estate planning.

The financial planning process consists of six steps that help you take a “big picture” look at where you are financially. Using these six steps, you can work out where you are now, what you may need in the future and what you must do to reach your goals.

The process involves gathering relevant financial information, setting life goals, examining your current financial status and coming up with a strategy or plan for how you can meet your goals given your current situation and future plans.



The Benefits of Personal Financial Planning

Financial planning provides direction and meaning to your financial decisions. It allows you to understand how each financial decision you make affects other areas of your finances.

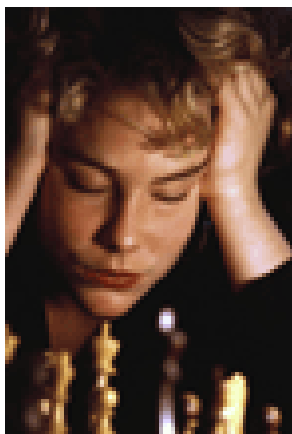
For example, buying a particular investment product might help you pay off your mortgage faster or it might delay your retirement significantly. By viewing each financial decision as part of a whole, you can consider its short and long-term effects on your life goals. You can also adapt more easily to life changes and feel more secure that your goals are on track.

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What you should know about Personal Financial Planning

Can you do your own financial planning ?



The simple answer is yes. Some personal finance software packages, magazines or self-help books can help you do your own financial planning.

However, you may decide to seek help from a professional financial planner if:

- You need expertise you don't possess in certain areas of your finances. For example, a planner can help you evaluate the level of risk in your investment portfolio, adjust your retirement plan due to changing family circumstances or provide tax advice that will contribute to the planning process.

- You want to get a professional opinion about the financial plan you developed for yourself.
- You don't feel you have the time to spare to do your own financial planning.
- You have an immediate need or unexpected life event such as a birth, inheritance or major illness.
- You feel that a professional adviser could help you improve on how you are currently managing your finances.
- You know that you need to improve your current financial situation but don't know where to start.

“As we address the challenges individuals face throughout each stage of their life, we help clients establish and attain their personal goals “

Who is a Personal Financial Planner ?

A financial planner is someone who uses the financial planning process to help you figure out how to meet your life goals. The planner can take a “big picture” view of your financial situation and make financial planning recommendations that

are right for you. The planner can look at all of your needs including budgeting and saving, taxes, investments, insurance and retirement planning. The planner may also work with you on a single financial issue but within the context of your

overall situation. This big picture approach to your financial goals sets the planner apart from other financial advisers, who may have been trained to focus on a particular area of your financial life.



Starting personal financial planning when you are young is most beneficial.

What is the best age to start personal financial planning ?

While it is true that the younger you start the more beneficial the process will be, financial planning is worthwhile at any age.

Although younger people

may have more decisions to make regarding their financial lives, changing laws and circumstances can lead middle-aged people and seniors to have to adjust their financial plans as well. Changes in tax

law, for example, may require many people to revisit certain investments or estate plans, and adequate disability planning becomes more important as people age.

How MVL Consulting can assist you in Personal Financial Planning

In a society that grows more complex every day, consumers are presented with the constant pressures of family, career, community responsibilities and personal enrichment. The financial marketplace is ever-changing with new laws, regulations, economic events, market changes, product offerings and conflicting media messages. Making the right financial moves at the right-time is critical to achieving security and accomplishing personal objectives. A personal advisor guides the financial planning process: goal identification, data organization, analysis, problem identification, recommendations, and most important - plan implementation and results monitoring.

Your advisor at MVL Consulting will help you save, spend, invest, insure and plan wisely for the future.

At MVL Consulting, we address the challenges a person faces in each stage throughout his/her life cycle, we help our clients establish and attain their personal goals.

Our tax, finance, wealth and estate planning capabilities lead to and support our advisory role in the areas of personal financial planning and wealth management. Here we analyze our client's income levels, assets, liabilities, responsibilities and customize plans that serve as the road map to achieving their long term goals.

We closely work with clients to create solutions that help them prepare for the changes that will inevitably take place in their life cycle.

Our Value Proposition:

We advise our clients on all personal financial matters at a reasonable fees. The services can be on a one time basis or a continuing long-term arrangement. You may contact Mr. Sachin on 020-25466154 for further information.

If permitted by your employer, our advisors can visit your office for our on-site tax planning and tax return filing services.



“We do not market financial products for any finance or insurance company We provide neutral independent professional advisory services to our clients”.



Our Personal Financial Planning Offerings

- **Relax with Tax : Income Tax Planning & Tax Return Filing Services**
- **Insurance Planning and Asset Protection**
- **Investment and Financial Planning**
- **Retirement Planning**
- **Home Loans/Mortgage Planning**
- **Wealth Management**

Make the Right Move.

Contact **MVLCO**

Today !



Contact **Sachin Mohite**
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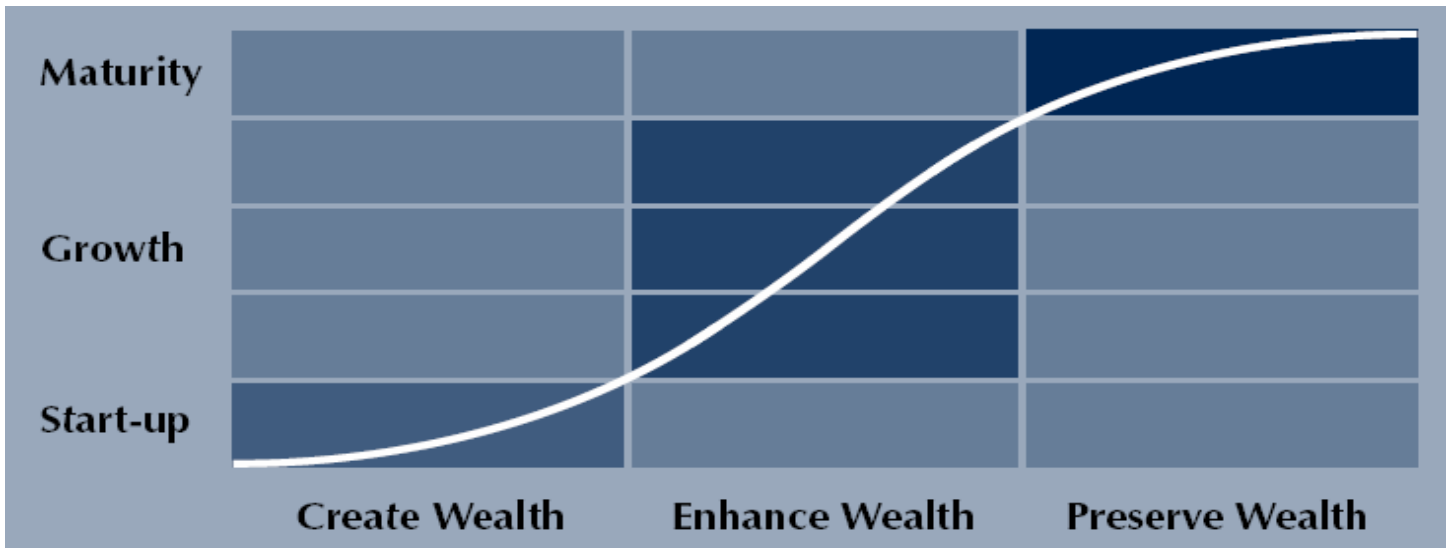


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MVL Consulting Private Limited (MVLCO) is a group of banking and finance professionals having accumulated expertise of more than 1000 man years. As a professional consulting firm, MVLCO has been operating since 1996. We bring to bear a wealth of practical experience of directly operating in and regulating financial markets, and of providing relevant training. We, our consultants and trainers have gained this experience in senior positions in Central Banks, large commercial banks, merchant banks, fund management companies, stock exchange and its leading members. Our clients include supervisory agencies, large commercial banks in India and abroad, manufacturing companies and software companies.



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