

Efficient Tax Planning

GREETINGS FROM ETHOS WEALTH MANAGEMENT (P) LTD.

In India, most salaried employees want to increase their personal savings and aim to achieve financial freedom. Our goal is understand how to make you and your money more efficient. Today, we have various Tax-efficient investment opportunities available to invest our 1 Lakh, 80C Investments.

Products available for 80C/80D investments:

- **Life Insurance:** Should minimum cover of 2 years income of the deceased, all outstanding Liabilities (EMI's) and cover your family's future Financial Planning payment outflows
- **PF & PPF:** Grow at a 7% in the future. Invest as much as being matched by your employer. If you are risk averse, invest in a Long-term fixed deposit at 9%
- **ELSS:** Provides opportunity to grow a certain percentage of your money in Equity. As your time horizon increases, equities become almost risk free
- **EMI's:** Can help reduce your taxable Income and effective interest rate
- **Health Insurance:** Invest today to overcome the increased costs of healthcare after you retire. (Medical Inflation in India is over 13%)
- **Long-term Fixed Deposits:** A strategic, risk averse method to receive 8.5% post tax for families

Benefits of Efficient 80C/80D Planning

1. **Retirement Fund:** Efficiently investing Rs. 1,00,000 per year in the above investment avenues can yield you a retirement fund of 1 CRORE.
2. **Risk Management:** Correct Asset Allocation of your above investments will take away ALL your financial worries and burdens of future investments thru loss of income/ job, ill- health or in some cases, death.
3. **Post Retirement Planning:** Post retirement, our biggest expenses are towards medical tests, medicines, and the various treatments. Invest today, to help cover all your Medical Expenses!

**WE ALREADY SAVE 1 LAKH PER YEAR, INVEST IT WISELY
AND PROVIDE YOUR FAMILY WITH A SECURE FUTURE!!!**

Contact Ethos Wealth for all your Financial Concerns

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