## Top 10 Financial Resolutions





# The Only Financial Guide you will need in 2017

Presented by I-CAN Financial Solutions

### I-CAN Wishes you a Prosperous 2017!



1. Use technology to make faster decisions and transactions

More and more Indians now use technology to purchase train tickets, movie tickets, buy electronics and so on. Why not simplify life by managing your investments using technology?

You can download our mobile App by clicking on the below links:

Android Mobile - Play Store - <u>click here</u> Apple Mobile - App Store - <u>click here</u>

You can access more than 2,100 mutual fund schemes in a single place. You can view our fund recommendations or make goal based portfolios too. You can track your portfolio performance and also carry out transactions on your mobile phone or your laptop/desktop.

Don't leave cash balances idle
Invest in safe vehicles like liquid funds and earn
higher returns than your savings bank account.
Liquid funds have given 7-8% return in the last 1
year – double of what most banks offer on

Why Liquid Funds are so Popular ?



Mutual

savings bank account. If you have the I-CAN App in your phone, you can withdraw the money

in a click when the need arises. The money reaches your bank account on the next working day. *Click to Register for Free Advice* 

3.

the

best

FLSS

**Be Smart While Saving Tax** 

Are your traditional 8oC investments giving the best

returns? ELSS funds have had an excellent track

record in creating wealth for investors. With the

same tax benefit, the performance has been

superior (by a huge margin) compared to traditional

vehicles like PPF, NSC etc. Need help in choosing

Funds?

Contact I-CAN.

#### 4. Plan for goals today

Every penny should be invested with a purpose. The earlier you plan for goals, the higher are the chances of meeting them. I-CAN Smart Solutions helps you plan for goals like wealth creation, retirement planning, buying a home and so on. You can customize a goal for yourself in less than 5 minutes! <u>Click here to sign up/login</u>.

I-CAN FINANCIAL SOLUTIONS



#### 5. Prepare for medical emergencies

Health care costs in India are rising twice the rate of inflation. Even if you have a health insurance from your employer, the cover is provided till the time you remain employed with the company. Also most companies provide a conservative cover which leaves you unprepared for major medical emergencies. In the event that you move to a new job or quit your current job, the track record that you have built in health insurance at your old employer will not transfer to the new

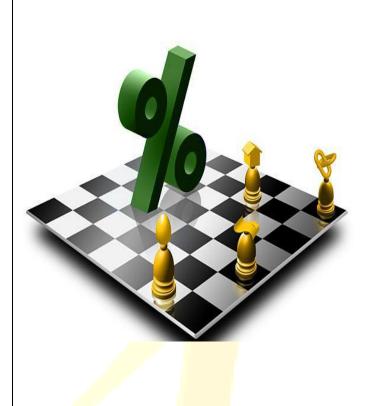
company policy. To know about the best plans with the lowest premium <u>Contact I-CAN</u>.

#### 6. Secure your family's future needs

Most Indians are under-insured. The breadwinners of the family must have a pure life insurance cover. It should be separate from other investments. Combining insurance and investment is usually not a good idea. We have the expertise to help you choose the best life insurance plan to secure your loved ones. If you



want us to get in touch with you regarding this Click Here.

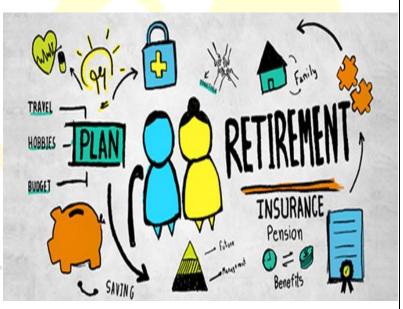


#### 7. Prepare for an era of lower interest rates

As the interest rates fall in India, the fixed deposits and other fixed income instruments will offer lower returns. If you want to invest a certain portion in safe instruments and are fine to lock your money for 3 years or more, opt for Fixed Maturity Plans (FMPs). This way you secure a higher rate for the next 3 years even when interest rates will continue to fall. You also get indexation benefit (leading to lower capital gains tax compared to Fixed Deposits) after 3 years. The other option is to lock higher interest rates through company deposits. To know more contact us.

#### 8. Make a Monthly Budget

Making a monthly projection of household expenses will help you know how much you can save monthly. These savings can be invested in mutual funds by way of Systematic Investment Plan (SIP). Mutual funds are professionally managed and have proven to create



wealth for investors in the long run. To know I-CAN's recommendations for SIPs go to I-CAN's

recommended list of funds after logging into your account. Don't have an account yet? <u>Click</u>



#### <u>here</u> to sign up for FREE

9. Consult your financial advisor when in doubt

Investment decisions should be taken in consultation with your financial advisor. Make sure the advisor is neutral and unbiased. Pick a company

with an experienced and qualified team. <u>Click here</u> to know about the background of I-CAN's team.

10. Keep yourself updated with the latest in the world of Finance.

Subscribe to our daily newsletter which compiles the most important financial news from more than 10 dailies and delivers to your inbox early in the morning.



To subscribe, send an email to <u>care@icanindia.com</u> with subject 'Newsletter'.

Mutual Fund investments are subject to market risks. Read the offer document before investing.

I-CAN FINANCIAL SOLUTIONS I-CAN Financial Solutions Pvt. Ltd. 502, Royyal Chambers, Opp. Juhu Millennium Club, Gulmohar Road, JVPD Scheme, Juhu, Mumbai – 400049

Contact: +91 9029841234 | 022-26230644 | care@icaninida.com