

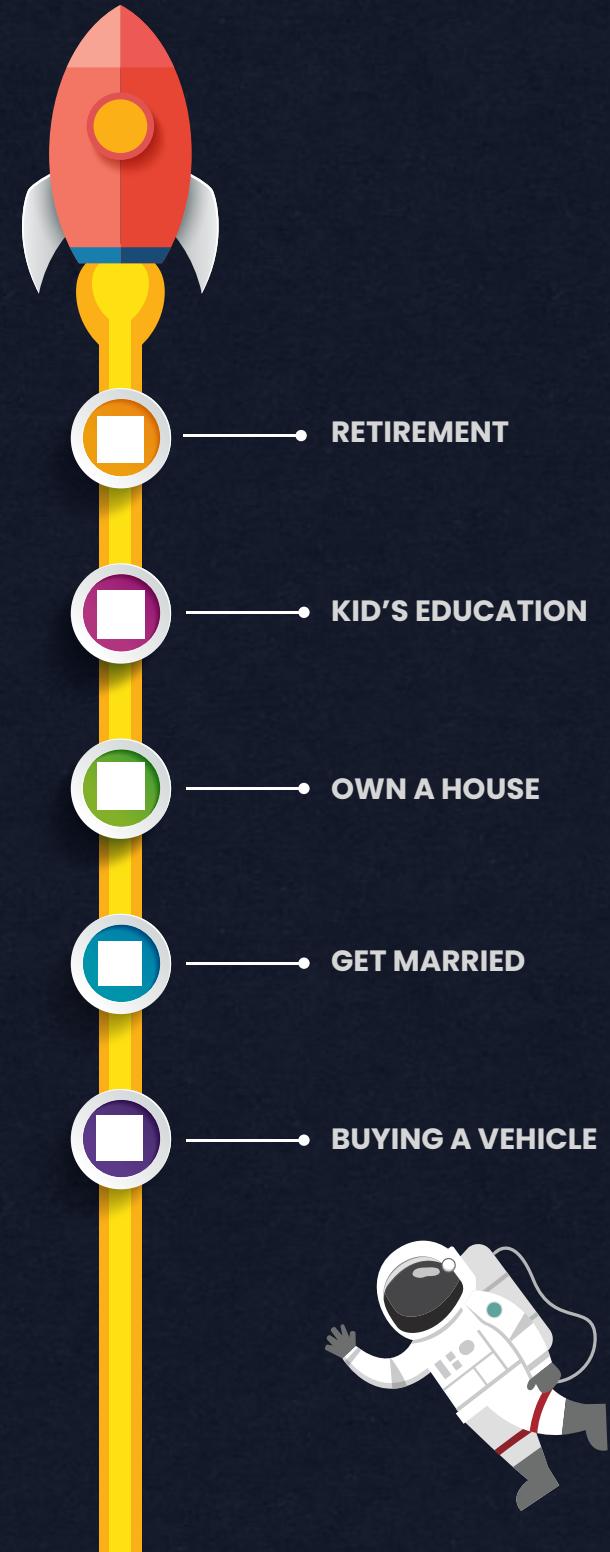


VIVARTA  
WEALTH SERVICES

# INVESTMENTS

## A MEAN TO BE FINANCIALLY FREE

We believe financial freedom is achieved only through mutual fund investments. An individual, throughout their life journey, experiences many hardships and surprises in their life. Be it education, business, health, marriage, or any other commitments in life – an individual's investments enable them to overcome these challenges & hardships and manage these commitments successfully. It allows the individual to grow their wealth and live a life without having to rely on someone else during their old age.



# REAL ESTATE INVESTMENTS



Can your land give monthly cash flows after retirement?



Can you raise partial money when you have emergency?



Can you sell property when you need money?



Can you sell the land and deposit black money in bank?

# FIXED DEPOSIT INVESTMENTS



When average inflation is more than 6 percent in the last few decades, your safe investment options don't increase your wealth.



Post taxes, you will start losing money once you invest in fixed-income instruments.

# ADVANTAGE OF MUTUAL FUNDS OVER OTHER FINANCIAL PRODUCTS



You can invest and withdraw  
from the comfort of your house



You can withdraw money in  
4 working days.



You can invest flexibly and no  
restrictions



You can withdraw monthly from  
your corpus through systematic  
withdrawal plan

# PLAN YOUR MUTUAL FUND INVESTMENTS

Most mutual fund investors rely on online information, ratings, and returns to finalize their choice. Reality is contrary to this. Funds that suit your friend may not suit you. It is important to fix the goals before choosing the product that suits your needs.

Ask these questions, before you plan:

1. *How much corpus is required for financial freedom or retirement?*
2. *How one can only get financial freedom by investing in mutual funds?*
3. *How can we plan life goals like children's higher education, an international holiday, dream car, and house by investing in mutual funds?*
4. *How inflation reduces our purchasing power, and how this can only be negated by investing in mutual funds?*
5. *How black money associated with real estate is a problem and, how can we develop account money and liquidity with mutual funds?*

# ABOUT VIVARTA



Vivarta Wealth Services is an extensive financial planning business firm / professional organization located in Thirupathi. We are specialized in retirement planning, investment management, asset allocation and rebalancing, monitoring, and hand-holding. These are carried out with the expertise of Jeevan Krishna Muthappagari - a professionally certified financial planner with more than 5 years of experience in advising individuals, families, companies, and institutions to help them build, administer and conserve their comprehensive wealth. As a mutual fund distributor, he focuses on clients' requirements and develops personalized methods to help them achieve their goals.

Whatever your goals, our sole mission is to guide you on the right path and help you bring your financial life into balance.

## **Asset Allocation**

Depending on the age, goals, risk appetite we will decide asset allocation for each family. A combination of equity, debt, and hybrid mutual funds will form a good wealth-building cricket team.

## **Asset Rebalancing**

Depending on the change in age, goals we rebalance the portfolio which suits the current situation.

## **Monitoring**

Assessment of funds performance has to be monitored and evaluation has to be done.

## **Hand Holding**

Human behavior is an important factor for losing money in financial markets. It is an important process to make sure you don't take wrong decisions in your wealth-creating journey.

# FOUNDER'S MESSAGE

*"Nothing bears more delight than serving people to profoundly straighten their lives when they go through a different phase of life. I look forward to knowing you finer and learning how we can guide the financial side of your life with objectives.*

*Vivarta is here to support you and your family with expertise combined with your decision to reach all your financial goals. It is esteem to be considered as a devoted ally for your endowment. We thank you for considering us."*

## **Why our Indian domestic financial savings is only 5%?**

**Many families in Tier-1 cities are changing and it is time you change for a better future.**

We need monthly cash flows when we retire, we need lumpsum for our children's higher education, we need lumpsum for children's marriage, we need liquid assets during an emergency.



**VIVARTA**  
WEALTH SERVICES

205/301, SANSKRITI APARTMENT, NEW BALAJI COLONY, OPP VISHNU NURSING HOME  
THIRUPATHI, CHITTOOR, ANDHRA PRADESH - 517501

P: +91 90144 77277 | E: [INFO@VIVARTA.CO.IN](mailto:INFO@VIVARTA.CO.IN) | W: [VIVARTA.CO.IN](http://VIVARTA.CO.IN)