THEWEALTHWISHER

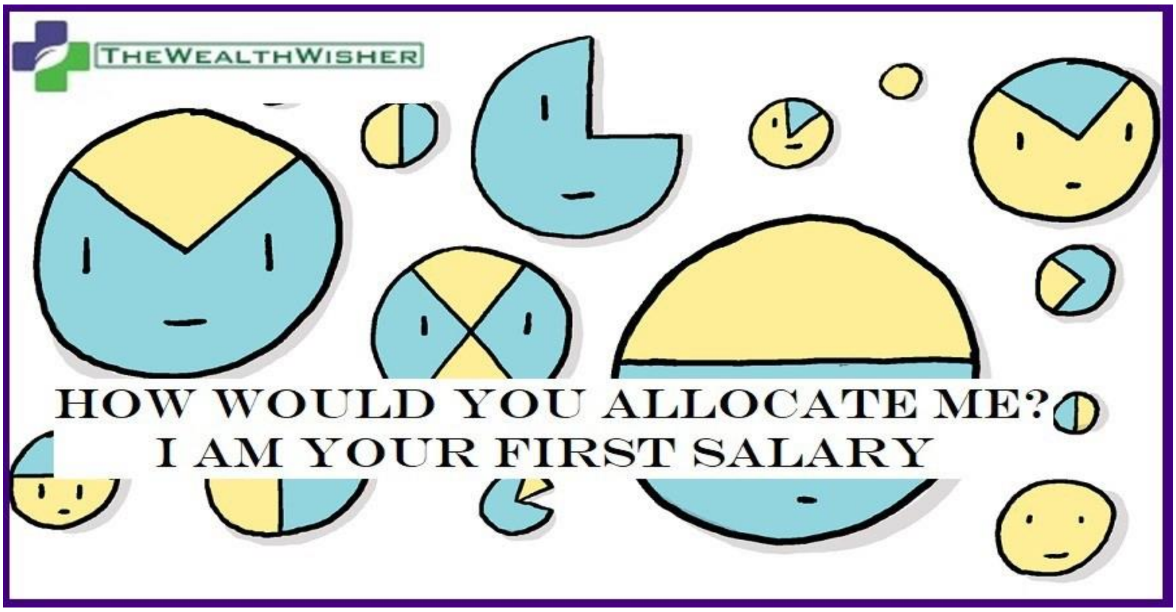
RIGHT PLAN...RIGHT LIFE

TW2

January 2018

CHAPTER NAME **PAGE**

1. How To Spend First Salary



First salary or **first income** is always a beautiful feeling. Isn't it? Any amount but the happiness or confidence it gives is immense. My first salary was a happy moment for me. When I started my firm, we waited around 4 months to get licensing & set processes. But when we got our first fees after a gap- same feeling of freedom was felt by me. Well, we were pretty settled, but what about the beginners? How to spend first salary? There is a definitely lot to be done when one start earning, but where is the entry point? What are the pitfalls and care one must follow? Let's today revisit these points in detail.

This guide on **"How to spend first salary"** is not confined to beginners. It is a fact-check for many, who have been earning for long but still need to cover the basic gaps in financial planning.

The steps of spending or utilizing I would say, the first salary depends on the exposure to risk. To simplify, I would say a person should decide based on his requirement. His immediate requirement may be covering his life as he has responsibilities or starts allocating money for some near-term goals. Let us see how this can be done.

The dilemma of salary- Spend or Save

The first instinct is to just book the money and spend on things you have wanted for long with your own hard-earned money. I don't get surprised when I find males booking a Bullet (bike) or females booking a make-over session at a celebrity salon. If you think this is necessary go ahead otherwise if you sacrifice here you feel bad. The best way could be to postpone till you have full control.

Once the euphoria goes away, you have to start thinking ahead. This can be done by covering weak areas with investments and proper insurance. When it comes to investments it comes to goals and products. And, when you think of insurance it covers both life & health.

The sooner you begin saving and investing your money, greater the returns as you get more compounding periods. Also with increasing age comes greater responsibilities and a reduced budget.

The aim is to become financially secure.

3 things to focus before you spend your first salary

Now since you have started earning, 3 important things will need your focus:

- *Income Tax*

Depending on your package or income for that financial year, you may be liable to pay income tax. Spend time with your Financial Planner or company accountant /CA and understand how salary calculation is done. Each company has flexibility to help employees save income tax by dividing salary in different heads like medical, LTA & Allowances.

This is also important as there are a lot of investments that can be done to save tax outgo. These investments have bearing on your paying capacity and future earnings. Many time we meet investors who hurriedly invested in a costly life insurance which has reduced their investment capacity and giving very low returns. Just be cautious and consult before signing any investment cheque related to income-tax savings.

- *Credit Score*

During the early years, the feeling of earning your own money and spending as you like can be costly. This happens when you buy too many wanted/unwanted things or resolve to credit. It's a common tendency to revolve your credit card dues or delay payments without thinking of the consequences.

Credit Cards, Personal Loans, Finance on Gadgets/White Goods & Overdraft all can affect your credit score and hamper your ability to take a loan (such as home loan or education loan) when you really want to plan for life.

The best way is to learn to live within your means. Budget Budget Budget… 3 keys to avoid debt.

- *Starting early*

Think about your future goals and set aside some money each month from your salary right from the beginning. Expenses come later, first comes the targeted savings. The longer your money stays invested, the higher your returns due to the power of compounding.

Insurance Comes before Investments – But Avoid Getting Duped

If you do not have huge money/assets to back, you need to protect some pitfalls related to your life and health.

Be aware that when you are qualified to earn, you become an economic commodity. Your earning capacity will be important and it could go away or get reduced due to death, an accident or serious sickness. So you need to cover it using insurance. You should have an adequate Life Insurance Coverage or a Term Plan, a Mediclaim Insurance (Other than what your employer is providing) & a personal accident cover.

Aarti	Age 30 years
Traditional Insurance Sum Assured Rs.10 lacs	**Annual Premium Rs.26,211**
Age	Risk Cover (Natural Death)
32	10,48,000
40	15,28,000
50	21,08,000
60	37,88,000
64	49,80,000
Amount on Maturity (65y)	49,80,000

Bharti	Age 30 years
Term Cover Rs.50 Lacs	**Annual Premium Rs.5974**
Balance Rs 20,237	SIP of Rs 1686 in ELSS
Wealth Accumulated	At age 65.
Estimated Returns	Amount Accumulated
10%	64,01,131
12%	1,08,42,597
15%	2,47,45,725

Over the years, medical costs have been on the rise, and a health insurance cover is a must-have now. The earlier you get it, the better. When you are younger with no pre-existing diseases, you pay a lower premium. This is applicable to life insurance too.

Insurance has cost attached. Someone (insurance company) is covering your risk. So one need to check the cost. Also, this industry is driven using brokers/agents (not yous, but insurance company's). Not everyone offering insurance is a friend or a foe. Just understand your requirement and match the offering before signing the premium.

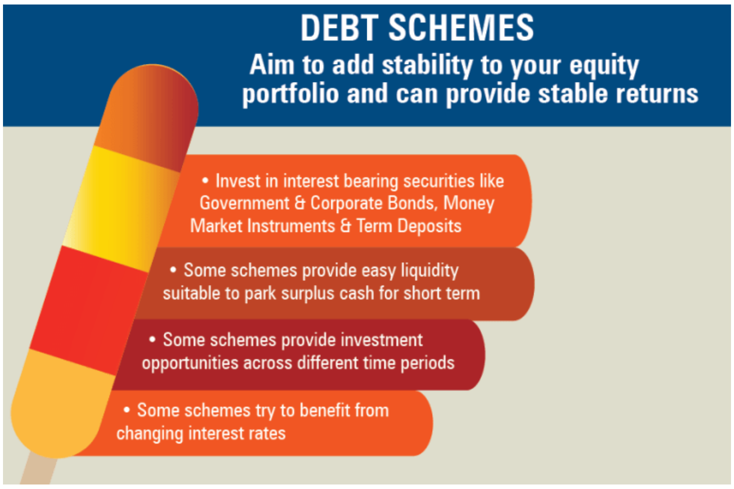
When you have suitable secured your earning capacity through proper insurance, you can set yourself on Wealth Maximisation journey now.

Diversify Your Investments – Follow Asset Allocation

When you begin earning, your parents, boss, friends, and neighbors are likely to suggest putting some money in a bank fixed deposit or an LIC policy. What they won't tell you - inflation factor. The returns from these two aren't so great. But they won't admit that.

You should consider investing in other avenues as well. You can diversify through real estate, gold (physical or ETF), PPF, NPS, Mutual Funds & Direct Equity.

Equities are one option that can give a boost to your investment portfolio but needs a larger horizon and risk capacity. You can look at equity mutual funds. There are tax saving funds as well, and you can invest via a Systematic Investment Plan (SIP), which helps you plan and save for upcoming goals.



Each of these asset classes has different features, requirements & returns. A solution can be worked out using these options.

TIP: You know, 95% of returns are the result of Asset Allocation (choosing right assets and rebalancing them periodically). Rest 5% is your choice of schemes, returns generated, Timing of investments or luck.

Last, not the least- Consider Professional Help

In case you are not inclined or investment is not your favored field, it's best to start working with a trusted Financial Planner from the beginning itself. Financial Planner is also an expense but a professional can make a lot of difference when he operates from the beginning. You may ask investor's who are taking professional help now. So if you are starting to consider hiring one.

Hope this not will help you to focus on the starting point of a financial journey. A little help will help you start the right way. Hope you found the right answers for h**ow to spend first salary?**

2. GOI 7.75% Savings Bonds 2018 (Should You Invest?)

Commencing from 10th January 2018 GOI 7.75% Savings Bonds 2018 have been launched. With this fixed income investor have new a new choice with PPF, Senior Citizen Savings Scheme & off course the traditional Fixed Deposits. Let's see what these old bonds in a new package contain. Also let's see if you should invest in these bonds?

GOI 7.75% Savings Bonds 2018 were at already there at 8% but government stopped them and launched them with reduced rates and some new features.

The GOI 7.75% Savings Bonds 2018 enable resident citizens /HUF to invest in a taxable bond, without any monetary ceiling like a PPF or SCSS.

Eligibility to Invest in GOI 7.75% Savings Bonds 2018

- Open to investment by individuals (including joint holding & minor) and Hindu Undivided Families (HUFs).
- NRIs are not eligible for making investment in these bonds.

How to Invest?

- Applications for the Bonds will be in the form of Bond Ledger Account (BLA). Basically these are record number of the issuing bank/entity.
- One can apply from any designated branches of SBI, Few other Nationalized Banks like PNB etc. A few private sector banks like ICICI & HDFC are also selling these bonds. Also Stock Holding Corporation of India Ltd offices and branches are point of acceptance for these bonds.

Maturity & Rate of Interest

- The bonds will have a maturity of 7 years carrying interest at 7.75% per annum payable half-yearly.
- These bonds will issued at par i.e. at Rs. 1000 Per bond.
- The minimum amount for subscription is Rs. 1000/- (Face Value) and in multiples thereof. Maximum amount no limit.
- These bonds come in Demat Format (Bond Ledger Account) only.
- The bonds will have 2 options: cumulative & interest payable.
- Interest payment calculation: Under Cumulative Option –You will receive Rs1703 at the end of 7 years on maturity for every Rs.1000 invested.
- Non –Cumulative- Interest paid on august 1 and February 1 every year.

Premature Withdrawal under GOI 7.75% Savings Bonds 2018

Partial Withdrawal is Not Permitted. But for certain old age investors the relaxation in maturity has been kept. These are as follows:

1. Lock in Period for Investors in the age bracket of 60 to 70 years shall be 6 years from the date of issue.
2. Investors in the age bracket of 70 to 80 years, the Lock in Period shall be 5 years from the date of issue.
3. Very Senior Citizens investor of 80 years and above, the lockin shall be 4 years from the date of issue.

In Case of Joint Holder or more than two holders of the bond, the above lock in period will be applicable even if any one of the holders fulfills the above conditions of eligibility

In Case of pre-mature surrender 50% of the interest due and payable for the last six months of the holding period will be recovered as penalty from the investor.

Other features regarding Trading & Transfer

The GOI 7.75% Savings Bonds 2018 cannot be traded in any exchange, secondary market or platform. Exit route is surrender or maturity only.

GOI 7.75% Savings Bonds 2018 are non-transferable.

The bonds are Not Eligible as Collateral for loans from banking institutions, non- banking financial companies or financial institutions.

Bonds cannot act as collateral for any funding.

Nomination under GOI 7.75% Savings Bonds 2018

Nomination Facility is available. A sole holder or a sole surviving holder of a bond, being an individual, can make a nomination.

Are these bonds safe?

There is no Credit risk as RBI is the issuer making it fully safe. The best credit rating for any individual retail product.

Taxation of GOI 7.75% Savings Bonds 2018

Income tax: Interest on the Bonds will be taxable under the income tax Act, 1961 as applicable according to the relevant tax status of the bond holder. The interest is treated as your income. So taxation rate is as per income tax slab rates. This is similar to Fixed Deposit taxation.

TDS: The issuing bank will deducted TDS if the interest income in a year exceeds Rs.10000. To avoid TDS you can submit form 15G/15H at appropriate time every year.

Wealth TAX: the Bonds will be exempt from Wealth tax under the Wealth Tax Act, 1957.

Why You Should NOT Invest?

1. In most cases you cannot exit or sell the bond until maturity. It is an illiquid investments for 7 years.
2. There is no online facility available making it highly inconvenient. Some distributors like ICICI Securities etc. have launched online facility from their website.
3. The 7.75% interest I taxable and post-tax returns for 30% tax bracket would be just 5.36% only.
4. Senior citizens should stay away as they can get 8.3% in Senior Citizens Saving Scheme with less hassles. This rate is for Jan-Mar 2018 quarter and subject to change. Once you exhaust SCSS, you can look at this scheme.

Finally... the bonds help the die-hard FD investors. Looking at the feature and interest rate scenario a person can be better off in a balanced portfolio of Debt MFs, PPF or SCSS, as the case may be.

Is my Bank Deposit Safe Under FRDI Bill

There is a lot of noise on Social Media on the safety of your bank deposit post the FRDI bill becomes an Act. This bill is debated a lot because it directly impacts the 2 pillars of our lives – Banks & Savings. Today let's try to find the answer to this buzzing question – **Is my Bank Deposit Safe Under FRDI Bill?** Or will it be worse than the present safety net?

In the act, the 2 words – "**bail-in**" & "**Resolution Corporation**" has created maximum doubts and controversies. Let us see what these words mean in the context of banks & our deposits.

But before we start let us see the present Safety Net.

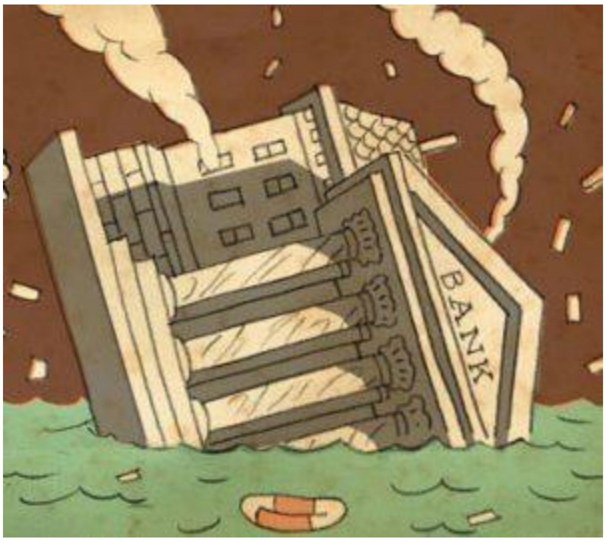
Insurance of Deposits

Currently, DICGC (Deposit Insurance and Credit Guarantee Corporation) provides deposit insurance of up to Rs 1 lakh. Yes, only 1 Lakh and rest of amount are forfeited in the rare event of a bank failure.

But none of the bigger banks has failed in past. We have a strong system of rating by RBI where when there are any symptoms leading to future failure, the bank is notified and made to work on improving its condition.

If a bank fails to improve, it is taken over by a healthy bank. For Eg Global Trust Bank (GTB) was merged with Oriental Bank of Commerce (OBC).

DICGC charges a premium from the banks on the deposit it insures. This amount is fixed for all type of banks-healthy or sick.



Background of FRDI Bill

Now we discussed what will happen if Bank Fails. But what if say a financial crisis surfaces. It may lead to failure of one or more NBFC or an Insurance company or a pension company. Then what?

Consequent to the Union Budget 2016-17 announcement, Finance Minister formed a committee consists of members from various regulators like RBI, SEBI, IRDA, PFRDA to submit a Bill on the resolution of financial firms.

The Committee submitted a draft Bill named as "The Financial Resolution and Deposit Insurance (FRDI) Bill". In line with the Insolvency and Bankruptcy Code, the FRDI Bill, 2017 was introduced in Lok Sabha on August 10, 2017, to deal with the financial firms/companies.

Financial firms include banks, non-banking financial companies (NBFCs), insurance companies, pensions funds, stock exchanges, and depositories.

What is *Resolution Corporation?*

What is *Resolution Corporation?*

The Bill seeks to establish a **'*Resolution Corporation*'** to monitor financial firms (along with regulators), and resolve them in case of failure.

We all know what happened to the US in 2007 & 2008. Large banks, lending companies were on verge of failure and no one was ready to buy them. The government had to intervene and bail them or hand over to strong companies.

To prevent such situation in India, the corporation will keep an eye on the financial firms by noting their liabilities. They will also rank institution in terms of their financial health.

Same way Mutual Funds or companies are rating by various credit rating agencies.

RC, just like DICGC, will insure the prevailing Rs 1 Lakh (or more in consultation with RBI). So the DICGC will be part of RC under this bill.

As per the bill, any failure may be resolved by mergers and acquisitions, transferring its assets (This is Bail-in… Details below) and liabilities, or reducing its debt. (This happens today also by RBI interventions. But the bill will cover all financial firms)

Finally, If the resolution is found unviable, the firm/bank may be liquidated, and its assets sold to repay the different stakeholders.

So, in the present, if a bank fails investor is safe with Rs 1 Lakh and after that, it is forfeited. But under ***Resolution Corporation and its guidelines*** a banks assets will be sold and repaid back to investors.

What is *Bail-in?*

The Bail-in clause means the firm or the bank while working on its health a distressed bank or firm can issue securities (Bonds or Shares) till it is in the position of repaying the deposit.

It means, in case the firm's financial situation deteriorates, deposits could be converted into securities such as shares in the bank.

So suppose XYZ Bank is not healthy. So in place of repaying your deposit it may give you 5 year bonds say on 7% interest. Or it may issue you shares, which you can sell in the market or hold as investment.

Bail-in strategy would help to mitigate the systemic risks associated with disorderly liquidations, reduce deleveraging pressures, and preserve asset values that might otherwise be lost in a liquidation.

So, instead of liquidation and long procedure the payment is converted to security and this could be used by the investor to invest further or sell to get his/her money back. The investor will not have to wait through liquidation process which may take years.

What is the Risk the bank is facing currently?

In India out of the term (fixed) deposits accounts, 67% of the total accounts are of less than Rs 1 lakh. These holders just hold 8.6% of the total Indian Fixed Deposit amount in terms of value.

Thus, even if any banks ever hypothetically fail, then it would not affect the small depositors at all, as itcovered by insurance.

In the Bill, it has also been proposed that financial firms in India will be classified into five categories based on their risk profile.

So, you will know whether your money is with a "safe" bank or firm.

Also, this will clearly incentivize the higher risk banks to improve their risk profile. Currently, they are paying a higher premium on their deposits to DICGC. Once ranking is done, the high-rank bank will pay less in comparison to weak banks. Banks profitability will increase with this measure.

Is my Bank Deposit Safe Under FRDI Bill?

Bail-in is only applicable when you sign will making the deposit that you consent to it. Otherwise, you will be out of this clause. Without consent your deposit will be secured by Rs 1 Lakh. The amount may increase as the bill has provision to align this with other developed nations.

So fear of losing your money is baseless.

In fact, when you participate, you have better chances of getting your amount faster and fully. Hope this answers Is my Bank Deposit Safe Under FRDI Bill?

Also, Resolution Corporation will act as the first wall against any weakness the institution is facing. It will act on your side by issuing proper signals & resolutions to treat an ailing firm or a bank.

Final Words,

Time has changed at a neck-breaking pace. The number of financial firms & their exposure to global products has increased risk.

These "new gen risks" need a new, sharp and time-bound rules to help and mitigate loss to common investors. So if FRDI is brought in the right spirit, we are on the right track.

What Wine Cork Industry Tell About Equity Investing

Do you know the wood or the tree used to make the wine corks takes 25 years to grow? The farmer sacrifices around 25 olive crops or 50 crops of cereals to get these trees after 25 years of Patience. Value is made by putting some resources and time is one such resource. In equity also one has to look beyond cycles, beyond bull runs & see future. Here is equity market outlook for 2018.

Volatility is the only Certainty going ahead!!

The bulls are leading but here are we in 2018 when we see politics in turmoil and markets are getting jitters about abolishing or extending the Long Term Capital Gain Tax.

So far good news is that little Rocket Man & Twitter God are happy and talking sense.

Most of the fund managers have made it clear that 2018 will be difficult to make money. The message is clear that 2017, especially last 2 quarters were insane and finally, we may see some heat, some bubble getting deflated.

And, here I am your WealthWisher, reiterating the message that Equity is and will be for investors who can learn and exercise patience.

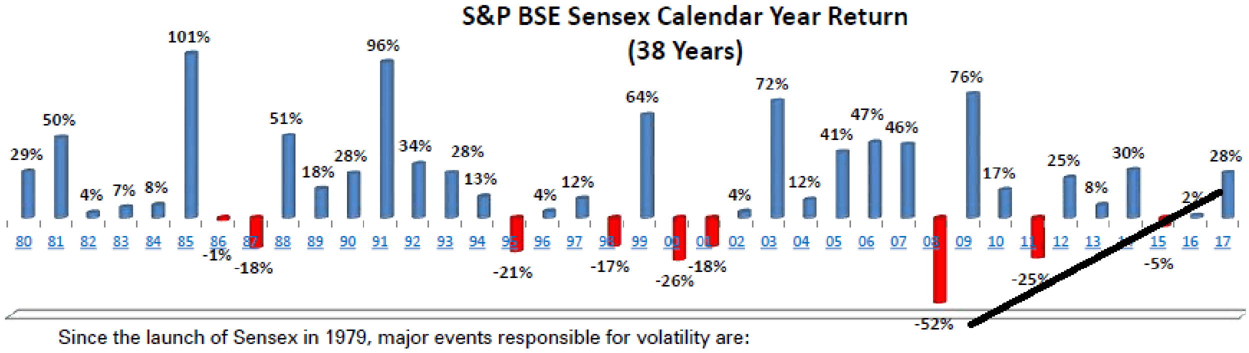
Some other interesting facts about wine/champagne corks & industry

- There are 2 companies in the world who command 50% market share – **Corticeira Amorim & Oeneo**. Both are listed.
- Both are super high-class profitable companies. They have made 10X returns in the past 10 years.
- This is an industry where one generation plants trees and probably next one enjoys the benefits.
- Although corks can be made synthetically but will they long 200 or more years? They have not been tested so far.
- If the cork does not last- the wine or liquid gets in a touch with air and it's contaminated.
- If the cork rusts or decays, it will spoil the wine.
- Corticeira Amorim, was responsible for preserving the 168 bottles that were found underwater from a shipwreck drowned over 200 years ago in Baltic Sea. Two bottles form these were opened during the new year celebration this year.
- Corks have alternatives but they have not been naturally tested for 200 years. This makes these 2 companies owners and corkwood supplier millionaires.

2008 Anniversary

Markets touched the highest point on 8th Jan 2008 before collapsing -58%.

We are exactly 10 years ahead of that loss-making event. But look at the long-term record of last 38 years. See what markets have done for you provided you were in it.



Since the launch of Sensex in 1979, major events responsible for volatility are:

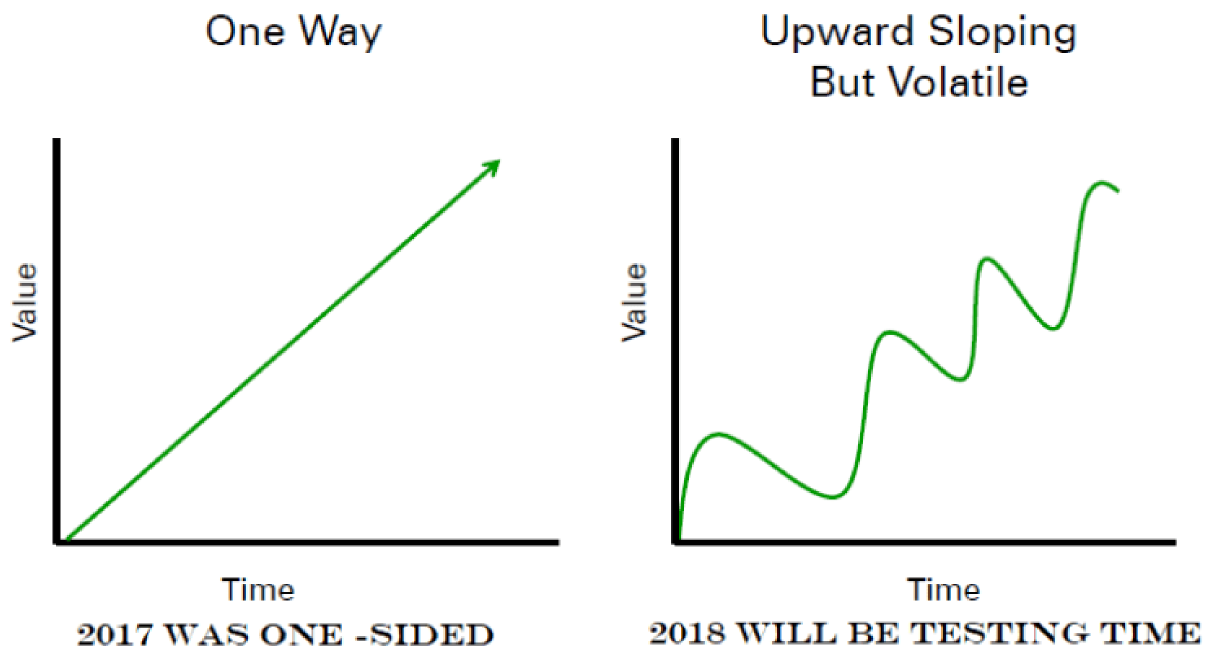
- Assassination of Key Political Leaders
- Major Financial Scandals (Harshad Mehta, Ketan Parikh, Satyam Fraud)
- Financial Crisis (Dot Com Bubble, Sub Prime Crisis)
- Terrorist Attacks & War (Iraq War, 9/11 Attack, Mumbai 26/11)
- 11 Different Governments
- Natural Disasters (Earthquake, Tsunami)
- Commodity Crash
- Currency Demonetisation

S&P BSE Sensex		
1-Apr-79	29-Dec-17	CAGR
100	34057	**16.23%**

+
Dividend Yield

Source: MFIE, Calendar Year returns are absolute returns as on 29th Dec 2017. Launch date of Sensex is 1st Apr 1979 with a base value of100. Calender Year Returns: From 1st Jan to 31st Dec every year. Past performance may or may not be sustained in future.

Last one year was just like an arrow straight. Market backed by huge inflows did not stop for a gasp.



People familiar with it know that this is not normal hence they have been maintaining or shifted their portfolio to value.

equity market outlook

2018 will be a year of consolidation. We are unlikely to see disruptive reform like demonetization or GST in the run-up to the election. These will allow the economy to benefit from the past reforms.

The economy will continue to face the hurdle of over GST & low GDP till fundamentals prevail. We also yet to see benefits of-of lower rates.

Headwinds are building up in the form of higher crude oil prices, lower GST collections, fiscal slippage, high real interest rates and deteriorating current account deficit.

While a majority of investors are coming reasonably well informed about the Volatility of returns and need for long-term investment horizon, a minority indeed is coming looking at the past performance. They think 2017 will repeat in 2018.

Many investors tend to view mutual funds as equity funds only.

I did not make this, but received on Makar Sankrianti (Kite Flying Festival) over WhatsApp. Do not agree to the marriage part :), but liked the overall message

We need to understand that debt funds also are required for a [balanced portfolio]() and to face volatility.

This will be a challenge especially when last 12 months savings account has given more return than a bond fund. But it’s the way assets move. If your portfolio had equity and debt both, you won’t be complaining at the movement.

We need to stress on the need for asset allocation and longer-term investment horizon.

Final Words,

Outlooks will be information only. the equity market outlook are just figures.

You need Patience & Wisdom at the moment. Which can be learned by reading & learning history & present.

Hope you are in sync with me on these 2 virtues.

How Much Money Enough To Retire In India?

Ten years ago when I use to meet clients, everyone wanted to retire soon. Maybe I was in the company of worked up guys. But many of these changed their views and now everyone wants to work till they can. Not because they want to be active, but because they have nothing as Retirement Goal. Most of us realize the importance but we do not progress. The main reason – **NO CLEAR DIRECTION.** The question - how much money enough to retire in India … haunts most Indians.

We will reveal the calculation below as all know it but few visualize & implement it.

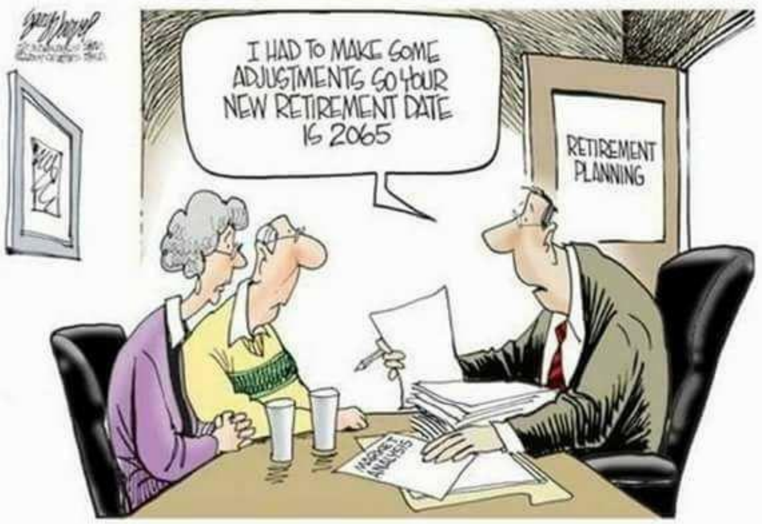
We all know longevity is increasing, medical facilities are evolving with new developments but the certainty of income is decreasing and so is the concept of "guaranteed returns" or a predefined retirement amounts.

Actuarial studies (guys who study your chance of dying or living in various conditions) have shown that if men cross the age of 65 there is 49% chance that he will live up to 86 years of age.

And if he reaches 86 there is 26% chances that he will reach the age of 92.

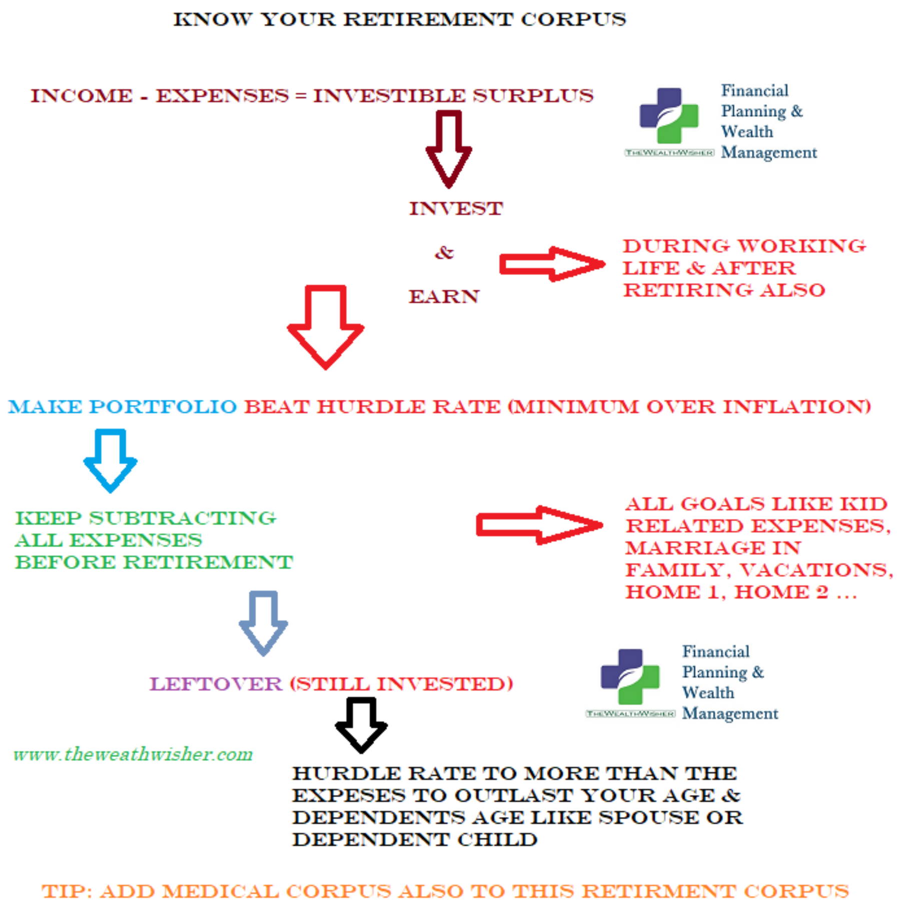
This means 32 years! To survive or live on retirement kitty. This is when you retire at 60. Earlier retirement means more expenses per year of life.

How many people want to work for 32 years to fund the next 32 years?



People make the blunder of planning for their retirement at retirement time. There's precious little that can be done if you delay your retirement planning. Retirement Planning needs "time". Start early

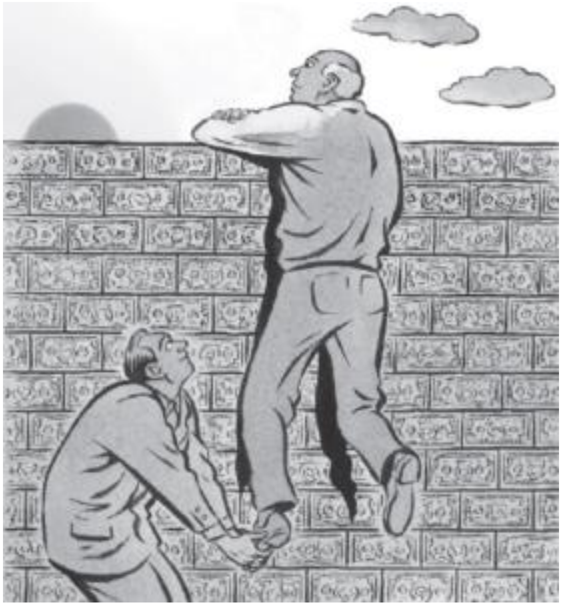
I will straight away tell you how much. But calculation can only be done by qualified people. But you should know what is required ?



This image may look easy, but it's the dynamic life that makes it difficult. That thing to SERIOUSLY START comes with great difficulty & often late.

Changing income, expenses & inflation keeps the goal post moving. You really have to be a nut to score goals.

What is Joke in Retirement Planning



- When a ULIP/Insurance policy/Scheme advertisement runs on TV with a story of you as facing difficulties during retirement years.
- When a ULIP/Insurance policy/Scheme advertisement runs on TV with a story of you as a proud person not dependent on anybody.

Something which gives you a solution without hearing your problem is never a SOLUTION. It is a free, luring communication paid to emotionally imbalance you.

Retirement Planning is individual and customised. One Medicine for ALL does not work here.

Some factors which have a direct impact on retirement investing:

Market Movements

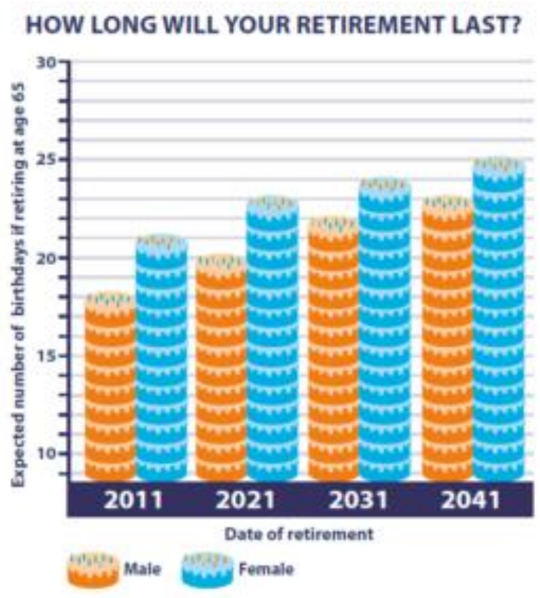
It's a fact of life: the market goes up, the market goes down – because you are watching it daily.

Though it's reassuring to pull out due to panic during a down market, it could cost you in the long run.

No matter what stage of life you're in, a properly diversified portfolio can be your best defense against market volatility.

The second strategy to make most out of markets and eliminate emotion- create an asset and product allocation strategy to manage risk.

Longevity of life, wants & second innings



Source: ONS

As life expectancy increase so does the risk of outliving your retirement assets. In addition, inflation will make life in retirement more expensive in years to come.

Even a modest 4% increase in the annual inflation rate means living costs will double in just 18 years. You need a realistic calculation of inflation for each goal during and before retirement. This is the most complex part of the puzzle.

Taxes & Costs related to Investments

You want to keep as much of your hard-earned savings as possible. But sorry … The country needs it share in form of taxes.

People managing your portfolio are in the business of providing services. They want to grow profitable just like you.

You have to manage your assets that's both tax efficient and low cost. Because all these savings make your job easier and goals reach faster.

Also, prudence in taxation saves a lot of time & stress. (Read my incident with Income Tax Department) Tax-efficient strategies for creating income post retirement is very important.

Health Care – Your own financed

Medical costs are rising even faster than the rate of inflation, and few government departments are offering health care coverage for retirees. Private employees are on their own already.

Most of us make mistakes on relying on the employer-provided cover. Maybe it works when you are young but retirement cannot depend on stringent mediclaim policies.

There is a gap in what policies provide and the treatment sometimes is required or desired. You have to make a corpus for health management only.

Unexpected Events & Addition of Goals

Life can be unpredictable. Ask a father of a martyred soldier. He again becomes the son of the house when he should enjoy being a father.

Point is you cannot just be looking at a bare minimum. You may have to extend the financial responsibility.

The best way is to include that "extra" money so that plan is prepared to handle unforeseen events. This can give you peace of mind that you're prepared for the retirement you've envisioned.

The only aim of writing this piece is to break the last shackles if you find yourself tied up wanting to find the answer to - **How much money enough to retire in India? Google & Quora will not help as it is in your hand to move ahead with it.**

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