

# VOLATILITY COACHES OF INDIA



## EDITOR'S NOTE

**EDITOR**  
BOB ROY

**EDITORIAL COORDINATOR**  
AAHELI GHOSE

**DESIGN HEAD**  
PRABIR DAS

**DESIGN**  
INDRAJIT SEN, ARNAB GUHA

**MARKETING COORDINATOR**  
SANDEEP GUPTA

**COVER**  
PRABIR DAS

**PUBLISHED BY**  
SHIVAJI SEN ON BEHALF OF  
BENNETT COLEMAN &  
COMPANY LIMITED  
105/7A, S N BANERJEE ROAD  
KOLKATA - 700014

Copyright © Bennett, Coleman  
& Co. Ltd., 2020

Disclaimer: Due care and  
diligence has been taken  
while compiling this

magazine. The Publisher does not  
hold any responsibility for any mis-  
takes that may have crept in inad-  
vertently.

The Publisher shall be free  
from any liability for damages and  
losses of any nature  
arising from or related to the con-  
tent of the magazine. No part of this  
publication may be reproduced,  
stored in a retrieval system, or  
transmitted, in any form or by any  
means. The opinions and views con-  
tained in this  
publication are not  
necessarily those of the Publisher.

In this time of post- Covid-19 uncer-  
tainty when, apart from the mortal peril  
associated with the virus, the other  
area of universal concern is being the eco-  
nomic downturn the world, including  
India, is facing. The financial markets are in  
choppy waters and corporates and other  
business categories are desperately seek-  
ing viable strategies to overcome the  
looming doom to their bottomline, prof-  
itability and even existence.

At this crucial juncture, we are pleased  
to present you with this digital annual edi-  
tion of 'Volatility Coaches of India' at the  
onset of a three-day-long virtual confer-  
ence involving the top volatility coaches,  
professionals and other involved market  
identities. Incidentally last year, this com-  
pendium was published in a printed mag-  
azine format. Now, in sync with the grow-  
ing relevance and dependence on digital  
media and economy, it has assumed a dig-  
ital avatar, thus increasing the scope of its  
accessibility and usefulness.

Financial Freedom Fraternity is the  
community of Financial Advisors who  
engage themselves in learning and devel-  
opment on continuous basis. The commu-  
nity includes Certified Financial Planners,  
RVCC Alumni's, Financial Professionals,

Mutual Fund Distributors and Portfolio  
Managers. The Idea of the virtual confer-  
ence is to move to the next level post  
Corona in the way work is done and  
Volatility Coaches organise these confer-  
ence for the benefit of the financial advi-  
sor community to help the community  
learn from each other and volatility  
experts. The dominant motive and mission  
of this endeavour is to serve the clients  
better.

The insights, views and experiences that  
has been shared here by the top Volatility  
experts, coaches and associated finance  
professionals, along with the thought pro-  
voking, in depth knowledge sessions con-  
stituting the virtual conference, will surely  
help in shedding lights on various related  
issues and further value add with possible  
solutions.



**Bob Roy**

Editor

Times Response, The Times of India Group,  
Kolkata

## CONTENT

- 3 Communication is the key**  
Kanak Jain
- 4 Tapping the Opportunities**  
S Naren
- 5 Am I in the right portfolio?**  
Aashish P Somaiyaa
- 6 Rule of Thumb**  
Ajit Menon
- 7 Asset Allocation**  
K S Rao
- 8 In the times of volatility**  
Chandresh Nigam
- 9 FFF Speakers**
- 11 FFF KNOWLEDGE BOARD**
- 12 FFF Conference July 2020**
- 14 Volatility coaches Speak**
- 40 The Volatility Game**
- 42 Financial Wellness**  
Through Volatility Game

# COMMUNICATION IS THE KEY

BEING A GOOD ADVISOR ISN'T ABOUT REACTING TO THE CHANGING STOCK MARKET CONDITIONS. IT'S ABOUT REASSURING YOUR CLIENTS THAT THEY ARE ON TRACK AND THAT YOU ARE A FINANCIAL WELLNESS COACH

**F**inancial Freedom Fraternity is a tribe of financial advisors who are committed to learn and serve their clients with the exemplary service. Volatility Coaches are further trained and specialised in engaging clients with games, tools and special skills. The second edition of the Volatility Coaches of India brings to you the extraordinary stories of financial success of investors who hired advisors and have achieved success in their financial life.

All these stories showcase two very specific role of a financial advisor in the life of the client. If a financial advisor is able to do the below mentioned two things in a life of an investor he has fulfilled the job of the financial advisors:

- **Managing emotions of the client-** There are two major emotion of an investor and that is greed and fear. As an investor every one tends to become greedy when the equity market is expensive and become fearful when the market is down or cheap. The basic idea is to manage the behaviour of the investor. The best ways to manage behaviour is by managing discipline and continuing to invest for the goal and not get upset with the ups and downs of the market.
- **Rebalancing:** The second most important role of the advisor is to rebalance assets as and when required. Most of the time an investor do not make return

or less return because of the reason either asset allocation is not done from time to time or rebalancing is not done from time to time. Asset allocation in simple terms is a strategy where the profits in one asset class is transferred to the other asset class and make all

asset class as identified initially in the risk profile earlier. This way profit is also booked and rebalancing is also done.

Success Pentagon followed by the volatility coaches of India is as follows:

- **Knowledge:** Each and every professional possesses desired knowledge. The continuous learning and acquiring of knowledge makes a financial advisor confident and ready to answer any query.

- **Skill:** Possessing to communicate, present and judge things is very

important. Advisors possessing these skills outperform everyone.

- **Attitude:** The enthusiasm, the zeal and the passion with which the financial advisor work makes it all different. Attitude of an advisor makes it all different for the investor.

- **Strategy:** The rebalance strategy used by an advisor will ensure the investor alpha created in his/her portfolio.

- **Habit:** Inculcating discipline in investor life and ensuring the continuity is maintained towards the goal.



**KANAK KR JAIN**  
VOLATILITY COACH  
& FOUNDER SSL  
ACADEMY

# TAPPING THE OPPORTUNITIES

## HERE'S HOW WE HAVE ATTAINED LONG TERM FINANCIAL GOALS THROUGH OPTIMAL ASSET ALLOCATION SOLUTIONS

**T**he fulcrum of successful long term investment lays in prudent asset allocation practices. Asset allocation is the practice of investing across asset class basis one's risk appetite. Here, the underlying principle is that different asset classes perform or react differently in different situations. Each of the asset class is unique in terms of its return potential, liquidity and safety aspects. Take the year 2008 for instance. That year, equity (S&P BSE Sensex) return was (-) 52.4% while debt (CRISIL Short Term Bond Fund Index) delivered 9.5%. However, in the next year when the economic recovery gathered pace, equity returns were 81% and debt gave a return of 6.6%. So, the lesson here is that not all assets can be winners at all time and at the same time no one can predict the winners either. Also, asset allocation is not a one-time event. (Data Source: MFI Explorer, Calendar year returns).

Over the past few years, Indian investors are waking up to this and have started exploring the option of asset allocation funds. We at ICICI Prudential AMC believe that asset allocation can be considered as the main stay of a portfolio because asset allocation remains the only way to protect one's capital relative to the market at all points of time. At ICICI Prudential, asset allocation is one of our focus areas.

When investing in an asset allocation fund, an investor gets the opportunity to tap into the opportunities present across equity and debt asset classes. For example: Let's take the case of ICICI Prudential Balanced Advantage Fund (BAF), a dynamically managed model based asset allocation fund. Basis the model, BAF increased its equity level from 45% as on Dec 31, 2019 to as high as 74% as on March 31, 2020. Post the rally, BAF decreased its net equity level to 68% as on June 30, 2020. Such swift change in asset allocation is unlikely to be executed by an individual and that is where these funds gain prominence.

However, an investor should be mindful that there is a wide variation of funds available within this one category itself. They vary in terms of asset allocation, some of

the funds are model based while some other are based on market metrics etc. Owing to all of these, the performance of these funds varies as well. So, the optimal approach for an investor when choosing an asset allocation fund is to seek the advice of a financial advisor who is well equipped to steer through the options available and match a fund as per one's financial goal requirement. At ICICI Prudential, we have a variety of asset allocation schemes with varying levels of net equity exposure.

### Product Innovation

Taking this forward, as a solution provider for long term financial goals and keeping in mind the nature of requirement among the Indian masses, we launched ICICI Prudential Freedom SIP (December 2019) and ICICI Prudential Freedom SWP (May 2020). ICICI Prudential Freedom SIP feature encourages an investor to invest regularly in a disciplined manner through Systematic Investment Plan (SIP). On completion of the chosen SIP period, the units accumulated through Freedom SIP are transferred to a hybrid fund as per the choice of the investor. Post the transfer, an investor enjoys the benefits of regular cash flows via Systematic Withdrawal Plan (SWP).

The other option an investor has is the ICICI Prudential Freedom SWP feature. Here, an investor after making a lump sum investment into one of the hybrid schemes can periodically withdraw a fixed amount i.e. a certain percentage per annum from the investment corpus. With the help of Freedom SWP, an investor is empowered to successfully manage his/her future growing expenditure better while maintaining his/her current lifestyle in future as well.



**S NAREN**  
CIO, ICICI  
PRUDENTIAL, AMC

---

### Disclaimers:

Mutual Fund investments are subject to market risks, read all scheme related documents carefully  
The portfolio of the scheme is subject to changes within the provisions of the Scheme Information document of the scheme. Please refer to the SID for investment pattern, strategy and risk factors. The asset allocation and investment strategy will be as per Scheme Information Document.

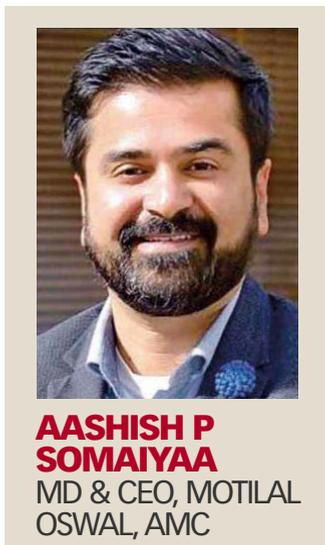
# AM I IN THE RIGHT PORTFOLIO?

DURING CRISIS, OUR MINDS VARY ABOUT THE CHOICES MADE, BUT BEST DECISION IS TO AVOID PANIC AND TO REMAIN INVESTED

For those who spend a lot of time trying to understand how the markets work, seemingly there is something ironic that played out in the last few weeks. After making a peak near 12,430 on January 20, 2020, we again saw over 12,300 around February 12th, 2020, we were still over 11,300 till March 5th and then suddenly we saw a low of 7,583 on March 23rd, 2020. A collapse of about 40% from the peak in a matter of few weeks. And of course all of this attributed to the panic in global markets created by the COVID 19 pandemic.

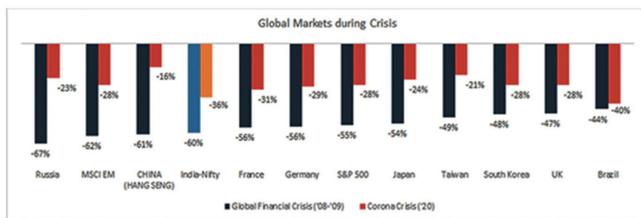
But by March 23rd, 2020 our lockdown hadn't even commenced and we had barely 500 cases of COVID19 infection and negligible fatalities.

In fact after the lockdown started and COVID19 became a serious issue in India, we have seen markets stage a very sharp rally of >20% from the bottom.



Whenever such instances occur it sets us thinking...are we in the right funds, are we with the right sectors and stocks, did our advisors give us the right advice? Well, fortunately or unfortunately, depends how you look at it, this is not only or not even directly about your portfolio or mine, this is not about the right sectors or stocks! So the right question is not whether we are in the right fund or portfolio or sector or stocks. Probably the right question is are we on the right planet, in the right asset class?

It's not like someone woke up one fine morning and decided, India is a bad market, let me sell India. If the global equity markets see a withdrawal of \$100bn in March and April it's not unlikely that we in India would have \$8-9bn of withdrawal from our markets.



Source: Bloomberg, MSCI Research and MIDAMC Internal research. Data for corona crisis - correction in % since Feb'2020 upto 25.03.2020. Global Financial crisis - Data from Peak Jan 2008 to Low Mar 2009 %. Disclaimer: The above graph should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

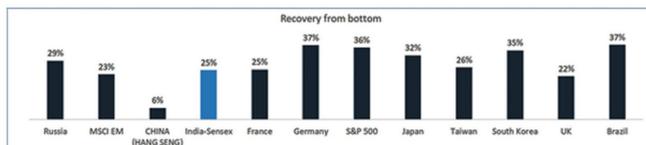
Clearly, this can't be about India.

The chart presented herewith clearly shows that in 2008, irrespective of which country you were in, every market fell 50-60% and in 2020 irrespective of whether you are Korea or Taiwan which has some control on the virus, or you are Europe or USA which is seemingly out of control or you are India which is not as good as Korea and Taiwan but certainly not as out of control as USA and Europe, it doesn't matter; at the lowest point every market was 25-35% down.

## This long explanation is just to tell you:

- This is not just about your portfolio, it is much larger
- Don't sell because foreigners are selling because...

See what happened after we hit the bottom...



As on 29 May '20

The message still stays...avoid panic and remain invested. On the other hand, if you intend to take benefit of the current panic, do not jump in all at one go. Any top up in equity or a rebalance of your asset allocation from debt into equity should be done systematically step by step between now and September 2020.

# RULE OF THUMB

ONE OF THE KEY CHALLENGES FACED BY INVESTORS AND ADVISORS ALIKE IS TO DECIDE THE BASIC ASSET ALLOCATION FOR THEIR INVESTMENTS

**A**ll of us have a family doctor who has this amazing ability to predict how long a fever would last, that too without conducting any medical test. Similarly, an experienced cook is able to tell the quantity of ingredients required to cook food for an entire event. A tailor can tell the length of cloth required to stitch a suit by just looking at the body structure and a good fielder is able to take a running catch without first calculating the trajectory, speed and direction of the cricket ball. Ever wondered how they do it?

All these are based on practical experiences. Over the years these professionals developed insights into their trade taking away the need for scientific measurements that are accurate to the last digit. These roughly correct measurements are often referred to as thumb rules. It is a general principle regarded as roughly correct but not intended to be scientifically accurate. They are a layman's guide to practical problems. Like all other professions, the world of investments also has a fairly long list of useful thumb rules.

One of the key challenges faced by investors and advisors alike is to decide the basic asset allocation for their investments. Many studies have proved that more than 90% returns generated can be attributed to the asset allocation decision alone. Asset allocation becomes challenging to arrive at

due to a host of factors like investor's age, risk appetite, life stage, nature of job, market cycles, etc. The underlying principle of asset allocation is to manage risk. In the case of most investors, there will be an earnings' phase where they will have an opportunity

to save and build a retirement corpus. Post retirement, the corpus created through savings earns an income for them. So early in life, the priority is about growing the retirement kitty as much as possible. It naturally means that the allocation should be more towards assets that can generate higher returns, though with a commensurate volatility, like equity. As retirement comes close, the focus has to shift towards safeguarding this corpus from volatility through low volatility assets like low risk debt funds. The logical question would be, what should be equity allocation

at various ages. Here too, a rule of thumb comes handy. Experts say that 100 minus the investor's age should be the allocation to equity. For example, if an investor is 30 years old, equity allocation in the portfolio should be  $100-30 = 70$  percent. Same investor at the age of 50 should have  $100-50 = 50$  percent equity allocation.

We are all going through an unprecedented time in the economy and markets and this would have had an impact on your investments. But remember that how much of an impact it has had so far or what the future impact will be is dependent on the quality of your asset allocation decision.



# ASSET ALLOCATION

WITH THOUSANDS OF STOCKS, BONDS, AND MUTUAL FUNDS TO CHOOSE FROM, PICKING THE RIGHT INVESTMENTS CAN CONFUSE EVEN THE MOST SEASONED INVESTOR. HERE'S HOW ASSET ALLOCATION COMES TO YOUR RESCUE

**"A** sset allocation" – a term that we often hear while discussing investments what exactly is "asset allocation"? What purpose does it achieve? Why should someone be interested in that? And how should one go about practicing asset allocation? The phrase, containing two words "asset" and "allocation", is self-explanatory, in a way. It is the process of allocating the money across asset categories or asset classes. In order to appreciate the value of this process, it is important that we understand the different asset classes available.

First of all, what is an asset class? An asset is something you own. However, in our parlance, an asset is something that we own as an investment – in order to earn returns on the same. An asset category is a group of assets that exhibit similar characteristics. Going by this, there are four broad asset classes: 1.Stocks, 2.Bonds, 3.Real estate and 4.Commodities

Different asset categories have varying characteristics. Based on that, these assets behave very differently.

Let us understand this with an example: While equity could generate high returns, expecting it over short periods could be speculative and highly risky. Most investors would be better off by giving their equity investments time. An investor with a short time horizon would be advised to stay away from equity. Someone may also add cash as the fifth asset class. Many sub-categories also exist, e.g. large-cap stocks, mid-cap stocks, government bonds, corporate bonds, foreign company stocks, etc.

Asset allocation, the decision regarding how much money to allocate to which asset category, is done by matching the investor's needs with the characteristics of the asset category. The investor's needs must include how much return the investor needs, as well as the ability and willingness to take the associated risks. Once the investor's needs are carefully understood, the investor's portfolio can be structured through proper allocation of

money across various asset categories. As we know, each asset category exhibits a different risk-return characteristic and hence the allocation to each has to be in line with the same. If the return requirement is high, one must allocate more money to the assets that have potential for delivering better returns, but these assets also carry higher risk. However, if one wants to reduce the risk, the allocation must be increased in favour of such assets that carry low risk, but also carry potential for lower returns.

Over a period of time, different assets would generate different returns, due to which the percentage allocation between different assets would change from original. This means that the changed allocation may impact the risk-return profile of the portfolio – either the portfolio would have higher risk than what the investor could handle, or the potential to generate returns would suffer. With this in mind, it is important to rebalance the portfolio at the desired asset allocation levels.

The rebalancing of the portfolio would mean that one is automatically selling the asset that has appreciated more and buying one that has not – in other terms, one is selling high and buying low. Even a small and ignorant investor can do this.

## It is also important to understand

### the three basic assumptions behind this concept:

1. The asset categories that one invests in are likely to see price appreciation in the future
2. The future price appreciation would not be linear and there would be periods of high returns and low returns, and sometimes negative returns
3. Different asset categories would follow different paths in the future, which means while something is going up, something else may not

With these three assumptions, it is easy to see the benefit. With all the investments expected to move up over the long term, one would stay invested in those. However, with short term volatility, rebalancing would be immensely helpful.



**K S RAO**  
HEAD INVESTOR  
EDUCATION &  
DISTRIBUTION  
DEVELOPMENT,  
ABSL MF

# IN THE TIMES OF VOLATILITY

## BALANCING RESPONSIBILITY AND INNOVATION IN UNPREDICTABLE TIMES IS THE NEED OF THE HOUR

It is said investing is a cycle that keeps repeating itself with subtle differences.

These differences often catch investors unaware and flummoxed. We saw this on full display a few months ago when the bottom fell out of the equity market and shocked market participants.

We have seen bear markets in the past, but what was so different this time? In the past a typical bear market cycle took place over a 6-24-month period. The bear market fall in March took just 19 trading days from start to finish. The recovery since then has also been rather swift. This type of volatility has not been experienced in over 10 years.

Emotional investing is seen as one of the greatest impediments to wealth creation, for it draws investors to keep increasing their allocations even at higher and higher valuations, for 'Fear of Missing Out' (FOMO) and on the other hand panics them into selling when the markets fall. In a country like India, where equity markets have built long term wealth consistently, emotions can harm long term financial health of investors, instead of doing any good.

Since our inception in 2009, the core philosophy of Axis Mutual fund has been to focus on the quality and sustainability

of our portfolio companies. Further, we have always remained true to our investment strategy across different time periods and market cycles. Quality is at the heart of our overall investment strategy which helps us in identifying long term investment opportunities. Another important

ingredient in our process is risk management. We believe that only by focusing on both risk and returns, an investment manager can generate performance that is sustainable over long time periods.

Aristotle once said, "well begun is half done." This proverb has its own significance in our investing world. Once you have taken a decision to systematically invest in mutual funds, a good beginning has already been made. Investing towards your financial goals in a systematic manner reflects the kind of responsible investing that is expected

from investors today. Further, not only at the time of investment, such conviction is warranted from the investors while they are taking redemption decisions as well.

In an environment dominated by the unknown, like today, sticking to the strong companies with capable management and a proven track record has worked well both in rising and falling markets. Further, these companies can be especially useful in today's times as such companies can tide over near term uncertainties, and can gain disproportionately as and when situation improves.



**CHANDRESH  
NIGAM**  
MD & CEO, AXIS MF

# FFF SPEAKERS



**Dr Himanshu Buch**  
The Zen Coach

## **Frientorship, Re-balance yourself in friendship – Mentorship – Leadership**

**A** new word for the corporate world — Frientorship. Are you the friend of your team member? Are you coaching or mentoring them? Are you managing them or leading them? In order to lead, it is important to make the friend to gain trust, and in order to gain trust it is important to counsel the member through various stages of life so that he understands you. Let us begin to reframe and re-establish our relations through this powerful Re-balance formula of Frientorship.



**Raghunath Murty**  
MCIS Life Malaysia

## **Moving Forward**

**F**irstly, stay positive. The importance of staying positive includes taking note of the environment around us, and surrounding ourselves with people who are radiating positive energy. Secondly, how to learn from other industries or businesses. It can be done by looking at the different ways they are doing things, and how it is working for them. Ideas of moving forward are many and one need to attend the financial freedom fraternity conference for more.



**Sam Cawthorn**  
Sydney, Australia  
Speaker, Author,  
Entrepreneur

## **Bounce Forward**

**S**am Cawthorn is the CEO and Founder of 'Speakers Institute' and 'Speakers Tribe', author of 7 books including 2 International best sellers, and is both the 'Young Australian of the Year' and the 'Edupreneur of the Year'. In 2006 Sam's life changed forever when he faced a major car accident which left him with an amputated right arm and a permanent disability in his right leg. However, he overcame all the adversities and went on to become one of the world's most in-demand global professional speakers. In 2013, Sam became an entrepreneur and built his training company that now runs events globally, teaching people how to master communication for influence. Sam's positivity and zeal to overcome all of his adversities stems from his philosophy of 'Bounce Forward'. As he states, bouncing back simply implies going back to where it all started, whereas the essence of bouncing forward lies in how we can transform a crisis into success. The surest way to embrace the future is to learn from the crisis, and move towards innovation and forward thinking. Sam uses this philosophy to help change the world, one person at a time.

## **Reconnect**

**D**o you find it difficult to navigate change? Are you ready to learn how to recalculate through any challenge? Then you have reached your destination. Karen Jacobsen, The GPS Girl® is as at-home in front of a conference audience as she is on center stage at a stadium. Her one-woman keynote presentation "Recalculate - Directions for Driving Performance Success" is an experience designed to support leaders in navigating change powerfully and making effective decisions.



**Karen Jacobson**  
New York, USA  
The GPS Girl

**The GPS Girl's guidance will be of most value if:**

1. It is important that you and your people be able to navigate change powerfully.
  2. You are ready to learn how to Recalculate through any challenge.
  3. You want to be entertained and inspired by 'the only woman men will take directions from' while discovering how to listen to your Inner GPS.
- Most memorably you and your people will listen to directions like they never have before in The GPS Girl's Aussie accent.

**The GPS Girl's Recalculate presentation is designed to do three things:**

- To give you the "5 Directions for Recalculating" process
- To build the ability to be solution-oriented and create a solution-oriented culture
- To increase your ability to drive results

**The GPS Girl® reveals how she navigated her way from the Great Barrier Reef to the Big Apple, overcoming chronic anxiety and financial disaster to become:**

- A voice in over a billion GPS and smartphone devices worldwide
- An award winning performer, singing The Star Spangled Banner at major sporting events at Madison Square Garden, Dodger Stadium and Fenway Park
- Founder of the empowerment brand The GPS Girl® and Author of two books

With the combination of Karen's voice and the message — It Is Never Too Late to Recalculate, this is the one show they will never forget; leaving everyone engaged with their potential and with long term tools to implement immediately.



**Ashish Vidyarthi**  
Actor, Mumbai

## Players Game

Life is all about the actions that we take, actions are additions. Consider for a moment that the things that have happened in the past, our past decisions and the results of that, they can never be undone. But, by active participation in life, we can choose to create value which we wish to do at this point. This entire conversation is going to be in finding ways to create new value rather than sit in judgement of past mistakes. Firmly, believing that life is created on the basis of the context we have for life and the passion with which we want to live it. Rather than sitting and discussing, how about being the player. Stop being the commentator, welcome to the life of the player. That is the advisor of the future, a future in which the advisor takes actions and creates actions for his clients.



**Sushma K Jain**  
Business Coach &  
Graphologist Kolkata

## Rebalancing Mind

Rebalancing is just like picking up pieces from a jigsaw puzzle and trying to fit them again and again with different combinations till the puzzle is finally solved. So we do in life and with life. The real challenge is not the puzzle, it is knowing what to fix and where to fix. Well, how do we do that in life? It's simple. Create a time, a schedule, a strategy and the intent to understand where life is now and where you want it to be. Rebalancing calls for pushing the Reflect button, Reset button and the Restrategising button.



**Dr Radhakrishnan Pillai**  
Mumbai, Author, Speaker

## Problem Solving by Chanakya Niti

Problems come to all of us. It is how we face it, makes the whole difference. The situation (*Pari-sthithi*) may be the same, but the mind set (*Mana-stithi*) is what matters. So in any situation or crisis, do not react. With a clear thinking, practical strategy and action plan, one can definitely succeed - says Chanakya.

# FFF KNOWLEDGE BOARD



**ABHINESH KUMAR**, Founder  
**Finnsys Academy, Lucknow**

As a value addition, the driver should provide extra precaution to their passenger during the journey, like: choosing the airbag (Life Insurance), advice to use seat belt (Health Insurance), manage the consistent speed on all type of roads - rough or smooth road (SIP), choosing the right vehicle (regulated investment products). Investors, who chose to manage their financial journey under the services of well learned and

licensed driver, will certainly be happier and satisfied.

Financial Freedom Fraternity's Conference 2020 Theme — Rebalance is going to be a great learning module for any Financial Intermediary whom we are calling the 'Driver' here! The conference will certainly provide a very important addition to their driving skill and knowledge – in terms of rebalancing the underlying vehicles without rebalancing the destinations, which could consequently translate into more and more happy investors in the system.

---



**SANJAY SINHA**, Founder  
**Citrus Advisor, Mumbai**

Knowledge is power in the financial sector. A financial advisor guides a client who is investing today to meet his needs tomorrow. More informed an advisor, better are the assumptions that go into making a plan. An ill-informed set of choices can wreak havoc as you can't go back in time and reverse the decisions.

---



**GAJENDRA KOTHARI**, Founder  
**Assam of Etica Wealth, Jorhat**

"An investment in knowledge pays the best interest". These words by Benjamin Franklin summarises it all. In financial advisory profession our brain is our biggest asset and right knowledge is the raw material for the same. The more we sharpen the same the better will be the outcome. In last 16 years of my career this is the biggest lesson I have learnt and I owe success to my investment in knowledge.

# FFF CONFERENCE JULY 2020

## FOR THE MOST INFLUENTIAL IFA ASSOCIATION AWARD 2020

**T**oday mutual fund distributors/ financial advisors/ financial planners across India are continuously learning and enhancing knowledge so that they can serve and educate their clients continuously. One important reason for all these learning's is the presence of IFA Associations across India. These associations operate at national level, state level, city levels and also at rural belt level. The importance of these associations has immensely helped the financial advisors community. Some area the growth of the Mutual Fund distribution has been significant because of the activities of these associations. Some are registered associations and some are not registered. But irrespective of these associations registered or not they have significantly improved the attitude, skills and knowledge of the financial advisor community. IFA Associations not only have worked towards learnings but also worked towards various regulatory issues to improve the business of the mutual fund distributors. Issues like service tax, standardization of schemes, preparing papers, uniformity of payouts etc are some areas which were looked after in last few years. Many of the financial advisors give credit to these associations for the growth in their life and business significantly.

---



**HARISH RAO**, Bangalore

An independent financial advisor is by role definition an individual who is giving professional investment and financial planning Advice. Being self-employed, they are guided by their business instincts as well as their professional knowledge. Being a part of a professional association or business fraternity is hugely important. Their investment world view and belief system is continuously fine-tuned and reinforced by interaction with peers and successful co-professionals. Such associations promote collaboration with

Industry professionals and render great service in championing the cause of financial planning and investment advisory. The resultant healthy practices help both, advisors and investors.

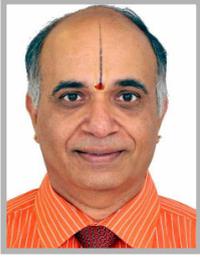
---



**AMIT TRIVEDI**, Mumbai

In the last few years, investor awareness and education have become buzz words in the mutual fund industry. Apart from the regulator and the asset management companies, many independent mutual fund distributors and investment advisers, who have done a phenomenal job in getting educating their customers over the years. While the regulator and the asset management companies have played a big role in reaching out the investors in large numbers, the independent mutual fund distributors and invest-

ment advisers have completed the last mile connect. They have been with the investors and educated many on a one-to-one basis. Today, many investors have understood the negative impact of inflation, the power of compounding, the importance of disciplined investment strategies like the SIP, as well as the critical importance of emergency funds.



**RAMESH BHAT**, Chennai

Getting together only can solve lot of problems and knowledge enhancement can bring practical growth amongst various IFAs.



**KARAN DATTA**, Delhi

His wealth and life is stable because of his financial advisor only. The need of the financial advisor is irreplaceable and so is the need of the IFA Association.

## Some of the IFA Associations across India

NAME OF ASSOCIATION ACROSS INDIA	CITY	PRESIDENT/AUTHORISED REPRESENTATIVE	PRESIDENT'S EMAIL
AAMFA	KANPUR	DHIRENDRA SRIVASTAVA	mutual2.dhirendra@gmail.com
ACTIVE MUTUAL FUND DISTRIBUTORS ASSOCIATION LUCKNOW (AMFDAL)	LUCKNOW	VISHHAL MALHOTRA	vishhal9@gmail.com
AHMEDABAD FINANCIAL ADVISORS ASSOCIATION	AHMEDABAD	APURVA GANDHI	apurvagandhi.fa@gmail.com
ALL MUTUAL FUND DISTRIBUTORS WELFARE ASSOCIATION (AMDWA)	DELHI/INDIA	SANJAY BHAN	contactamdwa@gmail.com
ASK CIRCLE	KOLKATA/INDIA	BHAVESH SHAH	president@askcircle.com
ASSOCIATION OF INDEPENDENT FINANCIAL ADVISORS	KERALA	PHILIP CHERIAN	president.aifa@gmail.com
DHANBAD IFA STUDY CIRCLE	DHANBAD	ARUN KR SRIVASTAVA	arun905@yahoo.com
FAAR ( FINANCIAL ADVISORS ASSOCIATION OF RAJASTHAN)	RAJASTHAN	VIKAS SUDRANIA	faarjpr@yahoo.in
FIFA - CHANDIGARH CHAPTER	CHANDIGARH	DEEPAK BHARDWAJ	deepakfa@hotmail.com
FIFA- LUDHIANA CHAPTER	LUDHIANA	HARESH NAGPAL	hreshnagpal@prabuconsultants.com
FINANCIAL ASSOCIATES OF COIMBATORE TEAM (FACT)	COIMBATORE	K.RAMAKRISHNAN	sabariramki@gmail.com
FOUNDATION OF INDEPENDENT FINANCIAL ADVISOR - FIFA	MUMBAI/ INDIA	DHRUV MEHTA	chairman@fifaindia.com
FOUNDATION OF REGISTERED FINANCIAL ADVISORS (FRFA)	PATNA,BIHAR	SANJAY VERMA	sanjayverma5265@rediffmail.com
GUNTAVNUK PRATINIDHI VIKAS SANSTHA, NASHIK (GPVS )	NASHIK	AJAY KALE	kale.invest@gmail.com
IFA GALAXY	CHENNAI/INDIA	BABU KRISHNAMOORTHY	president@ifagalaxy.com
INDEPENDENT CONSULTANTS AND ADVISORS ASSOCIATION (ICAA)	RURAL BENGAL	GOUTAM KARMAKAR	secretary@icaaindia.org
INDEPENDENT FINANCIAL PROFESSIONALS ASSOCIATION (IFPA)	CHENNAI /TN	VIVEK KARWA	mostwantedindian@gmail.com
INDIVIDUAL FINANCIAL ADVISORS ASSOCIATION (AIFAA)	BHILAI	AJAY KUMAR SINGH	singhak652017@gmail.com
INSURANCE & INVESTMENT ADVISORS ASSOCIATION (IIAA)	INDORE	RAJESH KULWAL	rajeshkulwal@gmail.com
JIFAA (JAMSHEDPUR IFA ASSOCIATION)	JAMSHEDPUR	MURARI LAL LIKHMANIA	beyondlife_ama@yahoo.co.in
KAMFA	KARNATAKA	NEELES SHAH	prez.kamfa@gmail.com
MARATHWADA INDEPENDENT FINANCIAL ADVISOR ASSOCIATION (MIFAA)	AURANGABAD	SANJAY ROJEKAR	sanjay@journey2wealth.in
MFDA	JALANDHAR	RAJESH GUPTA	ourmfda@gmail.com
MFDA (MUTUAL FUND DISTRIBUTOR ASSOCIATION BHOPAL)	BHOPAL	HARISH KRISHNANI	harishkrishnani@yahoo.com
MUTUAL FUND DISTRIBUTORS ASSOCIATION	WARANGAL	B SAINARAYANA	sainarayanabandaru123@gmail.com
NORTH BENGAL IFA ASSOCIATION	SILIGURI	P N CHOUDHURY	pncpabna@yahoo.com
OMFA	BHUBANESWAR	SUDANSHU MAHAPATRA	subhamcapital@gmail.com
PONDICHERRY INDIVIDUAL FINANCIAL ADVISOR ASSOCIATION	PONDICHERRY	M SIVAKUMAR	shivaklic@yahoo.com
PUNE INDEPENDENT FINANCIAL ADVISORS ASSOCIATION-PIFAA	PUNE	NEEPA KHATRI	neepakhatr@gmail.com
RACHI IFA ASSOCIATION	RANCHI	SAIKAT SEN	saikat.ranchi@gmail.com
RAJKOT IFA ASSOCIATION	RAJKOT	SANJEEV GANDHI	mega@megafina.in
ROURKELA MUTUAL FUND DISTRIBUTORS ASSOCIATION (RMFDA)	ROURKELA	BHADRESH HEMANI	virbhadrasecurities@gmail.com
SURAT IFA ASSOCIATION	SURAT	J V SHAH	javshah101@gmail.com
VADODARA IFA ASSOCIATION (VIFAA)	BARODA	RAJ TALATI	rajtalati@abminvest.com
VARANSAI IFA ASSOCIATION	VARANASI	ANIL JHANWAR	aniljhanwarvns@yahoo.co.in
VELLORE IFA ASSOCIATION	VELLORE	A DURAI	walajadurai@gmail.com

Note: We have tried and compiled all information received, We will update rest of the information on our website [www.volatilitygame.com](http://www.volatilitygame.com)

# Volatility Coach Speaks



**A DAVID JOHN**, Hyderabad

## DISCIPLINE IS THE KEY

One of our first investor, an engineer, approached us to help him plan and invest in mutual funds for his family's future goals. After understanding his risk profile, we began with an SIP. Our client, being very disciplined, kept increasing through top-ups and incremental SIPs. After 13 years of regular investments with us, in 2018 he was able to manage the entire budget required for his daughter's wedding which was celebrated in a grand way. Even after the significant outflow we were able to retain more than the

actual principal invested. After being trained and certified as Volatility Coach, the volatility game is introduced in the IAPs which have greatly helped our clients know more about market volatility and the importance of asset allocation.

---



**ABRAHAM VARGHESE**, Kottayam

## COMING OUT OF DEBT TRAP TO SAVE FOR RETIREMENT

Many NRI's get into debt trap by extravagance, generousness, ignorance, lack of planning etc. One OCI approached me with a dream of making fast buck in stock market. He had one very short goal and a long term goal. It took few hours to bring him to the right mind set. I advised him to keep short term money in FCNR account to manage currency volatility and save on TDS. For long term I suggested him to invest for retirement. He is

happy and managed to earn from the currency fluctuation and also saved for his retirement. As a volatility coach I want to continuously engage my investors and friends.

---



**AJAY BEEL**, Kolkata

## IMPORTANCE OF FINANCIAL PLANNING

I came across Ajay while I was looking to make a big investment. He took me completely by surprise as he asked me why I was investing rather than be interested in the amount itself. He made me realise the importance of planning for my goals and showing me a meticulous process towards achieving them.

Ajay's system of portfolio review and rebalancing of assets as when required has given me a world of confidence. He is my financial advisor and guru, who have enabled me to create wealth without letting my inner peace being at the mercy of market turbulence.

---



**AMIT KACHROO**, Noida

## REBALANCE YOUR PORTFOLIO!

One simple question — "Have you rebalanced your portfolio?" That's exactly how I got my chance to restructure a prospective HNI client's portfolio, which was earlier being managed by an MNC bank. We talked about her life goals, and accordingly rebalanced the entire portfolio in alignment to her goals. This whole approach gave her a lot of confidence, since no one had ever discussed on how to allocate her money to a particular goal, and why rebalancing is an important aspect in the Financial Planning process. This

discussion enabled me to simplify her financial life, and it gave me a true sense of achievement.



**AMIT RATHI**, Kolkata

## ADVISOR IS THE WEALTH PROTECTOR

Few years ago one of my clients invested Rs 20 crores through us in MF. All the paper work was taken care by his accountant. We used to share the details of the investment with the accountant as directed by the owner. One day when the accountant was not available and the client wanted the details. We shared the same and to his surprise he asked us to withdraw the full amount because he thought it was a big loss. His 28 crore investment is now 20 crore. After discussion we told him that it was only 20 crore not 28 crore investment. To our surprise, the accountant transferred Rs 8 crore to his own account. This was a big mystery for the client but that got solved because of his advisor which is us. Advisor is not only return generator but also wealth protector.

---



**ANIL PATEL**, Surat (Board Members)

## INVEST RIGHT AND SAY GOODBYE TO FEAR

Fear is one of the most impacted enemies of happiness in human life. Living too long without money is a bitter feeling one can have during retirement life. Due to this fear, people have stopped enjoying their golden period. People want equity returns but are scared because of their volatility, which makes their lives miserable. Hence, Rebalancing strategy is the only way to bring happiness in their lives, which gives the feeling of freedom and inner happiness during the golden journey of retirement period. I am happy to assist with rebalancing strategy between equity and debt instrument. Also, I do asset allocation as per risk appetite of the client. This results in maintaining low downside volatility with higher growth and regular cash flow through SWP – Systematic Withdrawal Plan. Though, this is a miracle strategy for a retired person but also good for all age group investors. Happy investing with rebalancing strategy!!!

---



**ANUJ MITTAL**, Delhi (Board Members)

## FINANCIAL PLANNING IS IMPORTANT

I have had a client who was married and having two daughters. Unfortunately, he passed away in a car accident. Somehow his wife managed to get a teaching job and became the sole bread earner in the household. She came to me and I helped her to plan her two daughter's weddings and also a retirement corpus. Today, after so many years she is thankful to me that I helped her make her financial plans.

---



**ASHISH KUMAR SARDA**, Kolkata

## INVESTING IS FOR LIFE!

There was a person I knew from a long time. He had a decent income but all his income was just going out through expenses. I told him about proper financial planning and about the benefits of adequate insurance for himself, his parents and children. He realised that this is a very important for his life. I planned for all his life events like his children's marriage, vacations and retirements.

# Volatility Coach Speaks



**ATANU MAHAPATRA**, Kolkata

## TRUST FOLLOWS WIN WIN FOR ALL

Mr Prabir Kr Dutta, a conservative investor was given a diabetic health insurance plan after a long follow up and within 8 months CABG was done and got the claim amounting Rs 260000/- and has committed to start 2 lakh out of that amount in MF. Advisor *Jaruri Hai*.

---



**AVINASH BHANDARI**, Jodhpur

## TRUST AND BUILD

During COVID-19 crisis, one of my clients asked me to withdraw his money claiming that markets are too low. Being a charioteer, I reminded him of the purpose for which he started investing 10 years back in the first place. He realised and strictly followed me by extending his belief in me. So, I believe in building strong relationship with my clients as it leads to a long entrusted investment journey.

---



**BABU KRISHNAMOORTHY**, Chennai

## KEEPING THE TRUST

Mr Srinivasan was a CEO at an MNC. We had been managing his investments fairly well for over a decade. Last year, his life took a sudden unexpected turn when he was diagnosed with an advanced stage cancer, and before the blink of an eye (say 90 days) he was gone. His wife, although educated, was not exposed to investing. As investment advisors, we then made sure that the transmission of all his investments were successfully completed and the new investments were aligned to the realities of the family's needs, whilst patiently educating them about the various aspects of the new plans. It was important to keep the trust and build on the portfolio, as Mr Srinivasan would have desired.

---



**BHASKAR KUNDU**, Jamshedpur

## TO RETIRE EARLY OR NOT

I have come up with an instance about how I gained the trust and grew into a good financial advisor for one of my client. Back in the year 2016, her employer announced voluntary early separation scheme (ECS) for employees. At that time she consulted with me about the financial gain and loss on that particular scheme. I elaborated with her about a financial loss of around Rs 15 lac. Then she decided not to take a voluntary scheme. In the year 2019, she got retired from the service and decided to invest the retirement amount on my advice.



**BHAVESH BANTHIA**, Kota

## PATIENCE IS THE KEY

In the year 2008 one of my client whose daughter was one year old on my advice to choose to invest in SIP of Rs 12000/-per month for her higher education beyond traditional way. He overlooked all the ups and downs in market and remained stuck to his goal since last 11 years. at present valuation of his SIP is 36.48 lakh and his cost value of Rs 15.84 four lakh, average return on investment is @ 14% he has understood the effect of power of compounding.



**BHAVESH SHARMA**, Udaipur And Jodhpur

## FINANCIAL PLANNING AND ASSET ALLOCATION

One of my clients used to invest his money wherever his financial said to invest in and when I met him he was very disappointed with equity as an asset class. Then I explained him the concept and importance of financial planning and asset allocation. He literally said that "Whosoever I met regarding investment was focusing on selling their theory and product but you are the first one who has given me a clear cut direction." Then I redesigned his portfolio according to his needs and objective. Today, he feels very focused and determined to achieve his financial objective and has given me four new references also.



**BIHAG PARIKH**, Ahmedabad

## CASH FLOW MANAGEMENT AFTER RETIREMENT

After my retirement I had invested the money in Mutual Fund with the help of Mr Bihag Parikh who is Volatility Coach @ Reitz Financial Ahmedabad. He is managing all my regular cash flow and all my needs are taken care by him. All basic investments ideas with different time frame are looked in properly. I am really happy and have full faith in him even during this current crisis like Covid-19.



**BIKASH HARLALKA**, Guwahati

## MANAGING EMOTIONS AND DISCIPLINE

My client, Mr Singh, whom I met in 2009, was a civil engineer by profession and working in government office while his wife is advocate by profession. He has one son and one daughter who got recently married. Mr Singh was not aware about mutual funds and other financial products before I met him. The client is very much happy to build a sizable corpus for his retirement with my guidance. Also the marriage of his daughter was also done with the corpus build in mutual funds. The journey from 2009 till now was very wonderful with lots of ups and down in portfolio but client is not worried and now financially independent and feels very much comfortable that I am always there to look after his finances.

# Volatility Coach Speaks



**BIKRAMADITYA BHADURI**, Kolkata

## CLIENT'S DESTINATION IS ADVISORS GOAL

One Sunday evening, I received a call from my Delhi based client for a SIP of Rs 5000pm for higher education of his 11 years daughter. A few days later, I did a financial planning for his entire family. Just after two days he called me up and wanted to discuss about his few financial goals of his life. The financial plan made for him opened his eyes. From that day, he started SIP of total Rs 60,000 p/m for different goals. If I'm able to help this client reach all his goal, it will be a great achievement for me as an advisor.

---



**BIRANCHI SARANGI**, Mumbai

## IMPACT OF PRUDENT GOAL PLANNING

A family of two adults and parents living at Kandivali, Mumbai, Mr Pravin, HR TCS, age 40 and wife Sarika, teacher aged 36 living with their old parents had no investments when we met in Dec 2017. Then after a proper financial and goal planning, we recommend to do goal planning investment and emergency fund planning. Unfortunately, they went through 4-5 family incidents and accidents from June 2019 - June 2020. Because of the situations, Sarika had to leave her job for 9 months and Pravin also met with a road accident. But our prudent goal planning helped them with sufficient cash flow, in spite of having no job and huge market crash because of the coronavirus. So, proper goal planning gives you enough power regardless of the incidents happening in your life.

---



**BISHAN KUMAR AGARWAL**, New Delhi

## EXCESS OF DIVERSIFICATION IS BAD

I recently acquired a new client and saw his mutual fund portfolio performance. Even though nifty in the last 10 years had given a 9.7% return CAGR, the client's portfolio had an increase of 4.3%. The client had diversified too much, bought over 20 mutual funds hence such a performance. We worked together to understand the problem, reduced the number of mutual funds, took his goals into consideration while planning the portfolio, and focused on cutting costs. Just investing does not guarantee results, investing right with right asset classes and costs matter.

---



**BOBBY AGARWAL**, Ambala

## VALUE MEANS MANAGEMENT OF WORK RESPONSIBILITY

Let me tell you a story of a Brigadier client who was serving in Indian Army. He was little worried about the expenses and my earnings on his mutual fund investments. Then he realised that he was also earning Rs 210000 pm only for 4/5 signature which he did every month. Actual value is not of work but of the responsibility managed in that work. He invested Rs 40 lakhs that time. The investment has grown to over Rs 80 lakhs now. He is a happy customer who keeps referring clients to me frequently.



**DR CELSO FERNANDES**, Goa

## **DON'T WORRY DARLING ... I'M ALWAYS THERE!**

Naveen was a hard-working and industrious man who had quit his comfortable job to launch his own start-up business. He loved his wife, Ritu, and their beautiful 6 year old daughter, Kiara, and he showered them with all the comforts and luxuries possible. Upon his untimely demise, a grieve-stricken Ritu was scrambling to make ends meet, as Naveen had not made any financial investments. One day their old friend, Reynold, reminded her of the life insurance policy that he and Naveen had bought together when they were colleagues. It was a term insurance cover of fifty lakhs, and needed solicitation to be claimed. Reynold reminded Ritu that it was Naveen who had encouraged him to buy it, saying that it was an investment for his family. Ritu recalled Naveen's words, "Don't worry darling ... I'm always there!"

---



**DATTA KANBARGI**, Belgaum

## **INVEST RIGHT FOR A BETTER LIFE**

It was in 2002-2003 when people used to wait for tax saving bonds to invest additional Rs 20,000 and save on tax. My wife had randomly listed some companies, government offices and institutions and sent post cards in the name of manager/general manager of respective institutions, stating new series of tax saving bonds are floated with start and end date. One day, I received a call from a person who was GM of a company located some 20/25 kms from our office. Looking at the commission we used to earn on these bonds, I was in a dilemma whether to visit him or no. Finally, I met him and got the application with cheque of Rs 20,000. But it was just a beginning. Later on, we explained him about mutual funds/SIP and its importance in the long run. He took our advice and started investing as per our suggestions. In 2012, he used some funds for higher education of his son abroad. Today, he along with his son and daughter has a sizeable AUM with us. He is very happy with the journey of last 16 years and simultaneously regrets for not starting SIP of bigger amount then in 2003-04. He has referred lot of his colleagues, friends and relatives to us.

---



**DEEPESH MEHTA**, Bangalore

## **RETIREMENT PLANS WITH BUCKET STRATEGY**

In 2008, one of my clients, who was working at very high post in a software company got introduced to me and I guided him through all the investment plans. I introduced a bucket strategy with the help of which he retired rich and finally became financially independent at the age of 45 only.

---



**DEVENDER GOSWAMI**, Ludhiana

## **CLARITY OF ADVISOR BRINGS CLARITY TO CLIENTS**

In this recent lockdown, the responsibility of ours was doubled as all our investors were having some spare time after so long. It was the long awaited time to discuss and align the portfolios in details with the 10 Mantra of 'Financial Atmanirbhar Programme' agenda — 1. Need analysis of corpus 2. Human Life Value of Family, 3. Risk Management/ Risk Transfer (life and medical insurances with top up) 4. Defining the Assets/Liabilities and

# Volatility Coach Speaks

Capital, 5. Goals and investments alignment. 6. Wealth Creation 7. Wealth Preservation 8 Rebalancing the portfolio, 9. Succession Planning 10. Planning for Transfer of Legacy. We have got overwhelmed response and we got so much more insights about our clients and deepening of portfolios was done in all manner. Not to forget, lot of referrals was also generated for the prospects.

---



**DHANANJAY S DHOTRE**, Kohlapur

## MAKE YOUR MONEY WORK, NOT YOU

All of us are putting time and effort to earn money, but how much time and importance are we giving to manage and plan this hard earned money and assets? How we manage our money and wealth is more important than how much wealth we have earned. With these thoughts few of my investors now have fulfilled their dreams and their money work for them.

---



**DHIRAJ KUMAR GUPTA**, Gorakhpur

## TRUST AN ADVISOR

One of my clients had lot of physical share certificates of different companies since 1990s, and was worried because there is no value without Demat certificate. Later, through a reference I met him, and converted his all shares in electronic mode within 2 years. Then I started visiting my client regularly, checked the certificates, talked to registrar, wrote a lot of letters to him, did follow-up regularly, demanding new face value certificates, bonus certificates and convert them Demat, and at last the shares value was more than 5 crore.

---



**GANESH NIKAM**, Mumbai

## FINANCIAL SECURITY = LIFE SECURITY

Financial security is the must for any family living in the urban city. I had zero knowledge about the importance of saving money; the only knowledge I had was of investing in insurance and fix deposits. My financial condition was so pathetic that I used to be always in financial crisis despite having good salary. I happen to meet Mr Ganesh Nikam, the founder of WealthyBliss Capital who educated me on various means of growing money, and this is where my goal oriented smart financial journey started, everything is planned now, with same old income now I am financially well secured.

---



**GURDEESH BHALLA**, Kalka

## INVESTING LEADS TO A BRIGHTER FUTURE

I had a maid who used to come to our house. I started a SIP for her with Rs.2,000. Years down the line, when her kids grew up they needed money for higher studies. She was very happy to see that the money was already there for supporting her child's education



**HAREESH BHATIA**, Thane, Mumbai

## CHILDREN LEARN FROM PARENTS

Mr Milind, 45 years old, started with us in 2015. He is a small owner of a shop in Kalyan and father of two children. He had only fixed deposit investment at that time. With the basic education of about mutual fund investing and its benefits, he started with only a small amount. But with continued education about the market and its data till date, he is increasing investment in mutual funds. As of today his fixed deposit exposure is almost 10% compared to 100% in 2015. Not only that, both of his children also started SIP in mutual funds under our guidance.



**HEMANT KUMAR AGARWAL**, Najibabad

## COACH FOR THE JOURNEY

About 23 year ago, I had one client who wanted to start saving for his daughter's marriage when she was just one year old, and I recommended him to start a SIP and he started investing. When the 2008 financial crisis happened, the client got scared and he wanted to take out his money but I suggested him and stopped him from doing so and in 2019 he got a good amount of money for his daughter's marriage. He invited me too and when I went to meet him to give him good wishes, he thanked me a lot for assisting him throughout his journey and made him fulfill his financial dream.



**JAYRAJ KADAM**, Bangalore

## EMPATHY

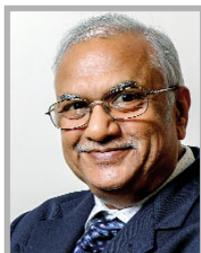
Dipen Manhas MD Karl Dungs Pvt Ltd mentions that he have personally known Mr Kadam for the past 13 plus years. He really admire Kadam's attitude to be more of a friend than looking at me as a customer. I wish all the people working in the insurance and investment sector are equally knowledgeable, empathetic to customer needs and truthful advisors. Am really happy and satisfied to have him as a good friend and rightful advisor.



**KEYUR PUROHIT**, Mumbai

## ASSET ALLOCATION FOR SENIOR CITIZEN

On his chartered accountants advice, a senior citizen invested through an online portal into a mutual fund. Little did he know, that he may need money anytime or when the market go down may erode the capital. His wife was a home maker and their only daughter was married too. When I was introduced to them, I did a risk profiling of the client and according to their age did the basic asset allocation. Today, the capital is protected and fixed pension is received by the client.



**KAMAL JEET GUPTA**, Delhi

## INVEST, BUT DON'T FORGET!

This is the story of my client's relative who was 85 years of age and not in good health. He gave him a bunch of papers and said I do not know if it is of any use. My client passed on those papers to me. They were mutual fund statements of investments made in late 90s. I went to those mutual funds. They refused to entertain me as I was not their

# Volatility Coach Speaks

advisor or any other relation. They however sent the current statements to their registered address. We worked on it and they got 15 lakhs for an investment of around 50,000 made originally. They blessed me profusely.

---



**KUNAL CHOPRA**, Kolkata

## IT'S NOT FOR YOU, IT'S FOR THEM!

I want to share one very good story with one of my client who happens to be housewife. She had a few FD's maturing very soon. I told her that rather than spending it now its better if she plans for her daughter's wedding which is after few years. I also told her why not to do a FD again. She understood what my point was and agreed to invest rather than putting in FD. After few years when it was time for her daughter's marriage she came to my office, invited me for her daughter's wedding and thanked me for guiding her about investments. I felt very proud that I helped the woman do a grand wedding for her daughter.

---



**KANIKA KAPUR**, Mumbai

## WHERE IS THE TRUST?

In May 2020, we were in midst of a downward spiral in the markets filling investors with hopelessness. This is when I received a call. As I mentally prepared myself to calm another panicked client, what she said took me by surprise. Her words were "I don't trust the markets but I trust you". Those words echoed within me for weeks. This statement was said as I had managed to protect her portfolio from a deep downside while the markets were in a free fall. I'm grateful and humbled by her kind words.

---



**LALIT MUNDHRA**, Mumbai

## INVEST WITH DISCIPLINE

There was a client of mine who started SIP 6 years back and he continued it with all discipline. Till date even after so much correction, all his SIP's are in profit. We still believe that all who invest with all the discipline will always be profitable in a longer time horizon.

---



**MAHESH GATTANI**, Amravati, Maharashtra

## THE REWARDS OF PERSEVERANCE

One of my investors, who was the bank manager in a Co-operative Bank, invested Rs10,000 in NFO in the year 2000. After three years, in 2003, he asked me what the valuation of his mutual fund was. At that time market was down, so the NAV was Rs4.30. & valuation was Rs4,300/-. I told him that he had not lost his money, the NAV had become low and so valuation was also less. So, I suggested him to stay invested for 3 more years, and he listened. Again after 4 years, in December 2007, his Funds NAV became Rs 41.18 and valuation became 41,000/- .It means, in just 4 years, the value of his funds has increased ten times. After seeing this result, he started his SIP and stayed invested for long term.



**NARESH SWAIKA**, Kolkata

## THE RIGHT ADVISOR MATTERS!

In the year 2012, I was new to the mutual fund Industry. While getting along with a person, I found that a sizeable amount of money was lying in the current account. I on boarded the client to liquid funds and then shifted him to debt funds. The client was very happy with the returns. Around 7 years down the line, he always asks me before taking any investment decision and I can proudly say that I helped the person to generate additional returns.

---



**NAVEEN BHANSALI**, Kolkata

## REBALANCING IS MUST FOR FINANCIAL GOAL PLANNING

As we all know that financial planning is must for every individual so is rebalancing. I want to share with you all my recent experience with my client. In February 2020, when I set with one of my client for his goals and portfolio review he told me that he will be needing approx Rs 10 lakh for his son's higher education in the month of May 2020. As the goal was very near I advised him to shift the money in debt funds and we have executed the transaction and market start falling in February end. My client was very happy and told me that if we wouldn't have shifted the money it would have been gone down 30% and he had to take money from his retirement portfolio. I was able to help him only because of regular review and rebalancing of portfolio. Rebalancing is must in every financial goal planning.

---



**NEEPA KHATRI**, Pune

## DISCIPLINE IS THE KEY

We have always been talking of wealth creation and goal planning of our clients but neglect our own staff. I realised that in the Month of Feb 2020, when one of my ex staff members who had left the job 2 years due to marriage, came to me saying "I need to redeem 1 Lakh from my portfolio." She was 10th pass employee whom I had trained and was looking after the whole back office work of my office. Out of her salary of 8K per month she started a SIP of Rs 2500 and managed to increase it to Rs 4000. And in the span of 5 years she could accumulate 2 lakhs. She told me that she was planning to buy a small business where she needs to invest around 1 Lakh and could earn monthly income of 30 K per month. It is not the amount of corpus, but the discipline and attitude towards the life. Having financial freedom is great.

---



**NIKHIL NAIK**, Mumbai

## BEAUTY OF A CLIENT AND ADVISOR RELATIONSHIP

One thing I believe is to have mentor in life. Before hiring a coach or mentor, I evaluate and see many times. I ask questions and do everything to test him. After this is done, I dedicate them my 100% and do as I am told. This has created wonders in my life. Same is what my clients do before hiring me and then they just do what I suggest them. This is the beauty of a client and advisor relationship.

# Volatility Coach Speaks



**NITIN AGARWAL**, Jhunjhunu

## **GIFT ASSETS, THEY LAST!**

I have made a system in my home where if a son is born Nifty is gifted to him and if girl is born 1 gram of gold is gifted to her. I believe that rather than giving materialistic gift it's much better to gift assets.



**NITIN MALHOTRA**, Delhi

## **DREAMS COME TRUE BY STRUCTURED FINANCIAL PLANNING**

Recently, I helped my client realise a long-standing dream of being a wildlife photographer. Yes, it entailed compromises and trade-offs and several lifestyle changes. And it did not make financial sense to pursue this career compared to his previous one. He would have been far wealthier in his previous job. But money can only buy so much happiness. Once we charted the course for how he could get to his goal, Mr Nagpal got his epiphanic moment right there. He got what he wanted from the plan and we knew how to deliver what he wanted. The scientific aspect of financial planning then took over and we created a comprehensive plan that factored in his current assets, cash flows, liabilities and risk and then structured it in such a way that what was once a far-fetched goal was now within touching distance.



**NITIN SAWANT**, Pune/Sangli

## **INVESTING RIGHT**

I am in touch with lot of doctors. They don't have a lot of idea about their finances. Some of them have huge loans and EMI. Since not having the proper financial knowledge they used to invest in other not so good schemes. I did all their financial planning and helped them invest wisely. They not only invested but also planned for their retirements, children's education and marriage.



**NITISH GOEL**, Jalandhar

## **CONSISTENCY IS KEY**

One of my clients, a retired army captain, has been investing in mutual funds with me since 2003, when he retired. Upon his retirement, I guided him and he has unfailingly followed my guidance till date, as he has never had to face any losses. Whenever he required my advice, I was ready to help him. Today, he has 2 plots, and he has even suggested to his friends to invest through me. I appreciate his confidence and support towards me, and he always reminds me that it is my genuine guidance that has attracted him to continue investing in 10-12 mutual funds with me.



**OVISHEK CHOWDHURY**, Siliguri

## GIVE FLIGHT TO THE TRAPPED FUNDS!

It took us several visits over one whole year to convince one businessman to invest in mutual funds. He was from a very traditional investment mindset, so we focused on safety and liquidity, and on-boarded him with liquid fund. After a few months, he realised that his investments were generating handsome gains compared to Bank SB account, and in some cases, the then prevailing FD rates and redemption was also hassle-free whenever he needed money. He became confident in us and gave us the responsibility of managing funds that were lying unutilised in his company's current account. We provided him with suitable solutions as per his requirements, and won words of appreciation from him, along with referrals. Now, apart from mutual fund investments, we are managing his family's health insurance, vehicle insurance, and life insurance portfolio as well.

---

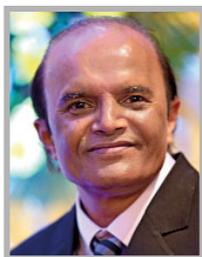


**PARAG SHAH**, Ahmedabad

## INVEST IN THE RIGHT ADVISOR

Frequently, I have invited my clients for financial webinar. After completion of seminar I have asked for feedback. Here is one of my client's feedback — "See ultimate conclusion of all seminars is asset allocation in equity market, which you are doing at your best. So I think there is no need of attending more seminars. We will give money to you. You manage in your own way."

---



**PARESH SHAH**, Mumbai

## ANYBODY CAN INVEST

I got a reference of a 30-year-old man from one of my existing clients in 2002. My prospective client then, named Denzil, was 30 years old and was working in DDB Mudra group as a telephone operator. He was visually impaired. He got married and wanted to save for future investments. I analyzed his current situation and future needs, based on which I recommended him to have a partnership in his salary. My partnership initially started with 30% and gradually increased to 40% of his monthly salary. He is currently 47 years old. Along with the investment we have taken life insurance for Denzil and Joshila, a Medclaim (health insurance) which covers all 3 of them (Denzil, Joshila and Sheldon) and a personal accident policy for him and his spouse. He is now planning to invest approximate 45% of his monthly salary.

---



**PAWAN KUMAR AGARWAL**, Howrah

## PATIENCE IS KEY!

Just a few weeks back, one of my acquaintance, a practicing CA, Ashish Agarwal, called me up looking for help for one of his client, who tried to invest directly and take advantage of the recent market correction, but ended up making some bad decisions due to lack of guidance and handholding. Ashish put us in touch and after two video call sessions, he understood the value and importance and shifted his corpus with us and is committed to long term investing and patience now.

# Volatility Coach Speaks



**PIYUSH RAKECHA**, Kolkata

## ADVISOR'S GENUINITY IS THE KEY TO CLIENT'S WEALTH MANAGEMENT

Couple of years back sitting with a professional, I was casually discussing about how I help clients achieve their financial goals through mutual funds, then this person recalled that she has placed redemption request in various mutual fund schemes and they were all stuck due to closure of her registered bank account. I took details of all her folios with various fund houses and found that all her contact points such as mobile number and email IDs had changed and therefore AMCs were unable to contact her to revalidate her redemption. I helped her to revalidate redemption in 7 AMCs totaling around 8 lacs with minimal hassle to her and the funds were credited to the bank account within 15 days and I refused to charge a fee for this. Today, I am managing a corpus in excess of 1 crore for this client slowly moving her investable assets from traditional saving instruments to mutual funds. Remember, it all started with a small act of showing genuine responsibility with client's money.

---



**PRABIN AGARWAL**, Siliguri

## INVEST STEADILY TO REAP THE RETURNS HEAVILY

Kamal Agarwal, one of our investors, started his investment journey 12 years ago, with a Rs 2,000 per month SIP in July 2008. As he became more familiar and confident about SIP, Kamal increased his monthly SIP amount to Rs 10,000 per month in 2010. He gradually kept it increasing according to the increase in cash flow from his business. With the same faith, Kamal continued his SIP and by 2018, the tiny amounts he invested every month had become a considerable corpus which he used for his daughter's higher studies. He is planning to marry his daughter in 2021 with the remaining corpus and both his long-term goals are achieved. He is confident to meet his other financial goals like retirement through the ongoing SIPs.

---



**PRADIP DEY**, Guwahati

## PROPER FINANCIAL PLANNING IS REQUIRED FOR A SECURED FUTURE

There was this family I knew where the father had just passed. It was very tough for the mother to provide for her children. They had some savings and some investments but it was not enough to sustain. I guided the woman into proper financial planning and also planned for their children's future. The woman knew that through proper financial planning she would get stress free and focus more on the family and the children. Today, after so many years the mother is thankful to me and continues to be one of my oldest clients.



**PRAMOD SARAF**, Indore

## INVESTING YOUNG IS IMPORTANT

The experience is about one of my clients. He was introduced through bulk email drive. The client is a young IT executive. During our meeting, we discussed about his priorities and cash flow. He was saving but was keen on increasing the same. I suggested to check out for leakages in spending and to reduce burden of savings in Jan-Mar quarter each year. He converted his annual savings into monthly break ups and also with a proper control on unwanted spending's, was able to increase the saving and complete short-term goals on time and has started accumulating funds for long term goals apart from keeping provisions for emergencies. He is also happy with the tax efficiency earned through this. Today, his family members are also clients now.

---



**PRASHANT NAGPAL**, Chennai

## DEBT AN ALL SEASON FUND

Hailing from a family that has been in the financial services industry for over three decades, I have had the opportunity of witnessing the highest highs and lowest lows in this sector. To quote an example, one of my senior citizen clients (in the highest tax bracket and an ardent FD investor) has consistently switched some funds to high-quality low-risk debt funds with similar pre-tax returns but superior post-tax returns. Since safety was his motive, I advised him to settle for safer options, and not be lured by 1% extra returns. We now have a rolling 3-year cycle of investments and redemptions generating safe tax-efficient returns every year. This has led to us being unshaken and stable in the recent crisis.

---



**PRAVEEN JAIN**, Agra

## TAKE THE FIRST STEP AND REST WILL FOLLOW

Theory of karma, given by Lord Krishna as in Gita, is proven by Mr Madhusudan, a manager in a Pvt Co. He felt that being in the private sector, there is no job security. I assured him to plan his investments for his future needs, and in 1986 he took LIC for Rs 1,650. Later, he started SIPs and lumpsums in mutual funds, financial planning and social distancing from his investments, and as time increased, he managed to send his son abroad for his studies, bought a dream house for his wife in Delhi and Gurgaon, and also got a farm house of his dream. After all those, he could also help his relatives and the needy with these funds.

---



**RADHEY SHYAM SAHU**, Allahabad

## THEY INVEST BECAUSE THEY FIND ME ALWAYS

I have lots of railway employee and very few of them have idea about their personal finances and financial planning. They use to invest in chit funds and fixed deposits till the time I made them understand the power of SIP (Systematic Investment Plan). It was not easy, but my presence and forceful construction of their financial plan made them start investing for themselves wisely. Retirement planning became the key part of their plan. But one thing was made very clear that, as long as I will be there in their life they will be investing. I keep on meeting and talk with them consistently. This has now created confidence in their mind and made them disciplined for the rest of the life.

# Volatility Coach Speaks



**RAKESH BANSAL**, Kota, Rajasthan

## ENSURING CLIENT ENGAGEMENT IS THE KEY TO SUCCESS FOR THE CLIENT

Managing others money like your own and helping them to grow is the basic mantra of Rakesh Bansal who not only conduct investor education programs for his investors but ensure they are continuously engaged in the best possible way which volatility coach program has to offer. This organisation which is just ten year old is able to retain and grow client base because of the continuous education programs for investors. Continuous education ensure query sorting mechanism of investors and consistently motivate investors to invest and grow.

---



**RAJENDRA BHATIA**, Mumbai

## PEACEFUL INVESTMENT STRATEGY

I can recount multiple instances when this coaching has helped our clients, but one of the key was with one of our existing clients, a top management professional working with one of the biggest telecom firm in India and one of our earliest clients since 2004 - who is about to retire in 2023 and had invested majority of his savings with us since a long time. In 2017 sometime in December, we had run through with him and his wife about this volatility game and thus indicated the importance of asset allocation, especially in wealth management. He was quick to value the importance and post that based on market valuations, we advised him to shift slowly and steadily upto 70 per cent of his corpus in debt funds. This not only helped him to move of Midcap funds, which had risen a lot in his portfolio and since then fell substantially too. This helped him immensely to arrest the portfolio's volatility, but today he is at peace amidst all the turmoil in equity markets. In fact, he is ready to move back to equities as and when we or the model suggests. Internally, we have started calling this as a peaceful investment strategy, where it is not important on how the markets behave, but how you behave in the market.

---



**RAJESH SARAWGI**, Guwahati

## YOU ARE THERE WHEN YOU ARE NEEDED

About six months back, one of our clients, who was with us for the past 15 years, expired. Transmission process of his mutual funds and other investments took hardly a month and were reinstated in his wife's name. This caught the attention of his family and neighbours and they realised the importance of having an advisor. Now, we are currently serving three of their neighbours, of which two were investing through direct plans and robo advisor.

---



**RAJESHWAR RAO**, Vishakapatnam

## REBALANCING IS VITAL!

Currently, I am suggesting my clients for rebalancing strategies. In that process, from past 8 months, one of my clients, who has retired recently wanted to invest Rs 50 lakhs in real estate property. At the same time, some broking company approached him for investment and offered him 50,000 per month through systematic withdrawal plan method from balanced funds. I suggested him to take a rebalance approach and offered him 20% equity and 40% in ultra-short term funds and 40% in liquid funds and told him to

take SWP after one year, that to 5% of portfolio, as he does not require money immediately. Now he is happy with my suggestion.

---



**RAJIV SHAH**, Varanasi

## INVEST YOUNG FOR WEALTH CREATION

Most of my clients are younger. They've never had a financial coach before. They come to me anxious, confused, uncertain and insecure about how to navigate this stage of adulthood. They are often saddled with expectations and assumptions about where they "should be," which often aren't grounded in reality. My volatility coach experience shape up their needs, and attending their financial goal so that their wealth grown up with their designation.

---

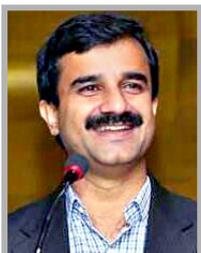


**RAM SHAH**, Guwahati

## INVEST IN SIPS AND FULFILL YOUR DREAMS!

We mostly prefer top up SIP for our clients where, SIP increases by a particular amount every year. This incident was with Mr Nilkamal Saikia. He got very disappointed when his SIP increased as he had forgotten that we had given him this option. We had given rationale behind this facility and somehow he agreed to continue. After 3 years, when he got an opportunity to purchase a land, this SIP became very handy for him and he praised us a lot due to our sincere advisory as he was able to get his dream home. He has given an appreciation letter too.

---



**RAMAKRISHNAN V NAYAK**, Chennai (Board Members)

## SLOW & STEADY WINS THE RACE

About five years back an investor came to us for his financial planning for his family. He was middle aged, married and had a young child. At the first meeting, the young couple were feeling broke as almost 70% of their monthly income was going towards funding their home, personal loans, credit card EMI's and premium towards traditional policies. Their investment portfolio was performing very poorly due to improper asset allocation. It took almost a period of three years, involving combination of various short-term time bound plans and consistent reviews, to bring down the debt levels and put their financial position in order. Now, after three years, the family has become net-worth positive, and with consistent efforts they have improved a lot now, with sufficient emergency corpus, manageable debt and decent goal-based investments.

---



**RANITA GUPTA**, Pune

## INVESTMENTS ARE FOR EVERYONE!

One of my clients, being a military man, had very limited knowledge when it came to investments. I worked out a long-term strategy for him, which resulted in a sure and steady growth of his investment. I explained and introduced SIPs to him, to even out the frequent ups and downs of the market, and advised and implemented his portfolio handlings. This resulted in a sustained upward growth in his investments, and he could make sure that he had enough buffer to augment his pension and enable him to live a healthy lifestyle.

# Volatility Coach Speaks



**RASHMI SHAH**, Mumbai

## KNOWLEDGE OF THE ADVISOR BRINGS HAPPINESS TO CLIENT

My client, Mr Chandresh Darekar was refused his mediclaim by DHS TPA saying it was a pre-existing illness. So we filed a claim in the Ombudsman and after two years he finally got his money which made him happy and said "advisor *ho to aisa warna na ho*".



**RAVIKANT SONI**, Gorakhpur

## EQUITY FUNDS ARE IMPORTANT FOR FUND GENERATION

There was a person whom I met few years back. After knowing what I do, he requested me to go through his portfolio. After checking I realised, his portfolio had only FD's and he was under 30% tax bracket. I also found out that he is not insured. I explained to him what returns he was missing by investing only in FD's and what are the risks of being not insured. He understood and started trying out debt funds. After generating good returns he then started investing in equity funds and ELSS schemes too. Today, he is one of my biggest clients and I can proudly say that I have generated good returns for him and also got him proper insurance.



**REKHA BHUTADA**, Nagpur

## BETTER ADVICE FOR BETTER LIVES

So my daughter was born in 1990 and I kept a maid. I used to pay Rs 500 to her. She wanted to get her financial planning done. She wanted to plan for her son's daughter's education. Her son used to pull rickshaw so it was very tough on his part to provide for his daughter's education and marriage. So she planned for them and within a short span she was able to generate enough money for their weddings. She also planned for her death (there has to be a ceremony after death which costs money). She made sure that no burden was put on his sons shoulders for bearing the costs of her death. I think this is the most noble profession I am in and helping so many people make their lives better.



**RITESH SIPANI**, Kolkata

## PLAN FOR YOUR FAMILY

A teary eyed 12-year-old son of my client said thank you to me. I did financial planning for his father which included his term plan. Unfortunately, he died after 2 years into the policy. His nominee got death benefit and a family was saved from being in distress even after the death of sole bread earner of the family.



**RUCHIKA VERMA**, New Delhi

## REBALANCE STRATEGY TO MANAGE VOLATILITY

During the month of March, when market started reflecting volatility, we could sense, this time fall could be much deeper due to Corona factor, so we had started reaching out to those clients whose financial goals were due within next 1-2 years and explained them the current market volatility and as per specific goals of customers we switched their funds from equity to low risk funds well before steep fall happened on 23rd March, 2020, by following rebalance strategy as a volatility coach.



**SAGAR PANCHAL**, Navsari, Gujrat

## THE RIGHT ADVISOR MAKES ALL THE DIFFERENCE!

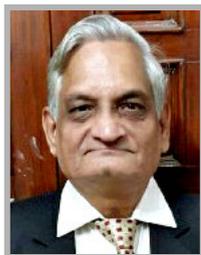
One of my clients, an NRI, went to the bank for making a fixed deposit. He was pushed to buy a ULIP, saying it will give a guaranteed 15% return. He invested and flew back to the UK. After 3 years, he came back to India and found that his investments are yielding hefty negative returns. He came to know that the banker had changed his job, so he got no answers. He had the impression that all Indians are frauds and cheats, and he decided never ever to invest in India again. I got a reference for this case, met him, explained to him the risk in the investment, and also the reward. He readily invested the entire corpus with us in our equity advisory services. Within a few years he not only recovered the losses, but he also gained enormously. Now, he's receiving regular monthly incomes from his corpus.



**SANJEEV CHAWLA**, Delhi

## REBALANCING IS KEY!

Being a volatility coach and qualified personal finance professional has immensely helped me in adding value and creating long term wealth for my esteemed clients, despite unexpected continued volatility and under-performance of equity markets. As a volatility coach, now my clients have started taking my re-balancing advice very seriously, and it is significantly helping them in maintaining their portfolio by keeping a right mix of equity and debt, according to their risk profile, and without worrying about ups and downs of equity markets. Yearly re-balancing approach has totally changed the perspective of my clients towards risk adjusted returns, and has helped them achieve their financial goals with complete peace of mind.



**SATYA PRAKASH MAHAWAR**, Kolkata

## STAY HUNGRY, STAY FOOLISH!

From being part of an Indian renowned business family but still following my passion to become an advocate to being bankrupt as family business fail with four small kids to setting up own tax consultant practice in 1980 to all four children being well and happily settled (two of them acupressure doctors, one company secretary and one chartered accountant) to still managing 700+ happy client base (Income Tax/GST/Insurance/Mutual Fund, life has been a roller coaster journey. This is my life's journey - long story short, and I am just 67+ years old and still equally, if not more, excited to learn more and serve my clients. I strongly believe in being a life-long student/learner and follower of Steve Jobs' slogan 'Stay Hungry, Stay Foolish'.

# Volatility Coach Speaks



**PROF SAURABH BAJAJ**, Mumbai

## REBALANCE RESULTS IN RELAXATION

Dr Ramesh Rathod and Dr Reema Rathod became my clients in 2010. Being doctors, they had good income but no deep knowledge of finance. We did a complete overhaul of their portfolio and got it streamlined. They did their SIPs and continued increasing it regularly. In March 2020, it was time to pay their daughter's college fees for higher education. Dr Reema was highly tensed as the markets had fallen by almost 30% due to the Covid-19 fears. She thought that now she will not be able to pay the fees and her daughter might not get admission in the desired college. But when we told her that we had regularly kept rebalancing her investments and the fall has impacted her portfolio by just 3%, she was pleasantly surprised. Today, their daughter has got admission in the college of her choice. Yes, the classes have not yet started. But the joy of the Rathod family knows no boundaries.

---



**SHASHANK JAIN**, Dehradun

## INNOVATE YOUR INVESTMENTS

Investment is more of a need based solution by looking beyond the conventional ways of investment. The product he devised is a new investment instrument which is also a comprehensive saving solution in which we can generate a little extra return, over traditional options. Teaching as a profession does not provide financial security. This innovation will be a great service to the society as it will build confidence in teachers that their future is secure. This innovation will get them a financial security that they have strived for from years. By this, Shashank wants to tackle barriers of financial instability, preventing teachers returning to other sectors for financial security. This comprehensive saving solution is awarded the best innovation award as it links saving investment protection investment and pension through a single investment.

---



**SHIFALI SATSANGEE**, Agra

## CORONA – A TEACHER FOR INVESTMENTS

We have always propagated a sense of responsible money management to our clients. To realise one's true financial potential, it is always good to start investing early, embrace a goal-oriented, well-planned, regular and disciplined approach to investing.

Measures to take for prevention of Corona virus can teach us a lot about investing:

1. Do not check it too frequently to avoid the spread of panic and fear in your mind.
2. Staying invested, can help us win the war against the market corrections. Remember, corrections are temporary, Growth is permanent.
3. Investing through SIP regularly and maintain proper discipline to stay wealthy.
4. If you have symptoms of fear and market correction, don't take any decisions on your own. Consult an expert or your advisor.
5. We should maintain a contingency fund, to fund our emergency needs rather than suffer for lack of liquidity when you need money most.
6. To de-risk the portfolio, we need a healthy diversification among all multiple types of asset classes in our investments.
7. We need to focus on our investment goals and keep away from the noise and news in the markets.
8. We need to stay calm and patient when it comes to long term investing.



**S KUDBUDEEN AJMAL**, Madurai, Tamil Nadu

## **MULTIPLY YOUR MONEY THE SMART WAY**

Mr Ramesh was working with a financial institution in 2005 and got married in 2006. He struggled a lot financially to handle daily expenses, as he gets a 7% increment p.a., and also his cost of living increases by 20% p.a. By the end of the month, he had to borrow money from friends and use credit cards for expenses. In the 2008 market crash, he lost his job and his life became more miserable. In 2009, some of his friends referred him to me, and we discussed all of his problems. I made a seven years financial plan to reach a stress-free life. In the first three years he finished all his loans, in the next 4 years he started investing 70% of his salary in various investments. After seven years he built a corpus amount which was more than sufficient for him. Meanwhile, he did not upgrade his lifestyle from the day when he started his financial plan. Now, he has started his own business, living a stress-free life, earning both from his invested corpus and from his business too.

---



**SUNIL GARG**, Ghaziabad

## **SIP IS THE MANTRA**

SIP is a perfect way to ensure a client's success and financial freedom. As an advisor, I have seen families who started SIP in the year 2014 have grown wealth only by SIP to such an extent that we can see dreams started fulfilling. The happiness of the client is so evident that they are now referring friends and family members to us so that goals of their loved ones can also be achieved sooner or later.

---



**SOURABH JAIN**, Kolkata

## **DEBT SIP IS THE KEY TO ASSET ALLOCATION**

I would like to narrate a story of my friend's wife who was saving 1.25 lakhs per month but her portfolio allocation and concentration risk was very high. A SIP of 80,000 per month was just getting into one Equity Mutual Fund and balance allocation was into mid & small cap funds. We took over her funds and did portfolio reallocation by deploying 25% in debt funds, 15% in balance advantage, 20% in large Cap, 30% in Multicap Funds & 10% in international funds. This balance approach has not only given her portfolio a decent stability in terms of portfolio allocation but has significantly mitigated the concentration risk. Further, we are effectively using allocation in debt fund to do portfolio rebalancing at an appropriate level. All such stories and experiences of my client have motivated me to pen down my experience and as has inspired me to compile it in a Book – Financial Wellness Cinematics.

Financial Wellness Cinematics - A complete guide to your Personal Finance & Investment Planning. We usually have a tendency to delay our financial planning may be due to our current lifestyle, lack of adequate knowledge or mere by our behaviour. We all remember dialogues and key messages from a movie. In this book, I have tried to link financial concepts with key messages from the movies to make personal finance concepts very simple and interesting for the readers.

# Volatility Coach Speaks



**SRIKANTH MATRUBHAI**, Bangalore (Board Members)

## QUICK ACTION = GOOD RESULTS

About 6 months back, one of my investors, Mahesh Kumar, had to face a touchy situation when his junior was promoted. This led to a lot of disappointment for Mahesh Kumar, and he wanted to quit the job. He got in touch with me and asked for my opinion. I went through his portfolio and advised him to quit. He quit the job and coincidentally, exactly at the same time, COVID struck. This is where my RVCC comes into the picture. I had called him to move some of his equity funds to Short Term Debt funds, to not only book profits, but also to park the money till we found a good alternative. Not only did the markets fall, but we also had sufficient liquid money to handle the job-loss break. Without RVCC, the confidence to move would not have been as strong, and the learnings in RVCC certification meant that I shifted almost 75% of my client's equity money to short term funds and saved them from sure-shot losses.

---



**SUBIR BASU**, Chandannagar

## TO START IS THE KEY TO SUCCESS

One of my clients, whom I met 12 years ago, was in the electrical item supplying business. He has just started with a very small capital as he belonged to a very poor family. That time he was eager to save to increase his capital for business, I advised him to start SIP with Rs 500/- monthly and asked him to increase the SIP amount with the increase of his income and also top up in the SIP if he received extra money. After four years, he bought a motorcycle withdrawing money from his investment to cover more areas. Not only that, last year, he had started a manufacturing unit withdrawing money from his investment. As of now, he is financially well secured and established.

---



**SUDHANSHU SEKHAR MOHAPATRA**, Bhubaneswar

## START EARLY TO GET EARLY RESULT

My client, Miss B Sahoo aged 25 years is working in TCS as a software engineer. Her father was a banker working in SBI. She was introduced to me by her father. She was in the second year of her job. Her father wanted me to do an SIP of Rs 2000 for her as he heard from somebody that SIP is good and one should invest in SIP as well. During counselling, I explained her the importance of financial planning and informed her that the returns from the financial products she was putting money would hardly beat inflations and insisted her to aggressively plan for 15 years through mutual fund. Now she is married with a 4 years daughter. Today, whatever corpus she has built up is enough for her to gift her husband a decent 4BHK flat in central Bhubaneswar.

---



**SUMANTA BANERJEE**, Burdhaman

## FINANCIAL PLANNING = BETTER FUTURE

I have seen many ups and downs in the lives of people around us and I strongly believe that everyone should have a financial planning for a better tomorrow. So I have started the financial literacies programme through Gramifaction.

I have conducted the volatility game with various small group of people, few self-help group and group of students also. Through this Gramifaction, I make the participants to realise how assets allocation is important to them. The concept of the power of com-

pounding is huge importance in the long term investment process.

With the financial literacies as mission when I share the concept through Gramifaction, it becomes easy for everyone to learn and become more educated and aware. The goal base financial planning and wealth management is a little comfortable subject for them. Equity is an important asset class for long term investment and bit the inflation.

---



**SURAJ JAGDALE, Pune**

## **INVEST TO SECURE YOUR FUTURE!**

Enquiring Just Dial, I got some references to search for financial advisors. I contacted some of them and felt shaky over telephonic conversation. I found one of the finance advisors from my locality, Mr Suraj K Jagdale (Maximize Wealth). When I contacted him, he promptly suggested meeting personally at my residence to discuss further. Mr Suraj introduces himself as an engineer and further studies in finance to become a financial advisor (thought he should have studied commerce!). However, after patiently hearing my case he

bold me out when asked about my financial goals and financial planning. He helped me to structure that and then explained advantages of investment in mutual fund plans on the long horizon. I gained some hope and he showed a clear workout (without enforcing) on what would be our plan for long and short term. I thought it is better to take guidance for a structured approach instead of just savings.

I still recall Suraj's advice on how to foreclose home loans to shape up the financial goal on a specific timeline, keeping a balance of risk and safety based on my age and other liabilities.

Next year 2021, I will be retiring but I have a peace in my mind that my savings will help me to survive post retirement days comfortably. Further, I could build another property without taking any home loans. It is only possible when someone shows you a path. This comfort I have been cherishing now because of Mr Suraj's timely guidance. I will not forget tireless support of Mr Suraj on all my various queries, providing funds to my needs on phone calls.

---



**SURESH MOHTA, Kolkata**

## **PROPER FINANCIAL PLANNING IS THE KEY TO ASSETS**

We are in this industry since three generations and we have helped countless people through their finances. We feel very proud to have helped so many people and have touched so many lives. We hope we are able to touch more people and help them and their families through proper financial planning. One of our oldest clients has generated enormous wealth and we are happy that we were with him throughout the ups and downs.

---



**SWATI JOSHI, Mumbai**

## **FINANCIAL PLANNING CAN MAKE LIFE WONDERFUL!**

Touching lives of clients and helping them to achieve their financial goals is amazing. My client working in gulf was able to achieve his dream of retiring in 4 years. Trust, firm belief in the planner and being disciplined was the key. Understanding returns on investment over goals and ignoring the market buzz made it happen. Financial planning is most neglected activity, but can make one's life wonderful.

# Volatility Coach Speaks



**TUHIN JANA**, Champadanga  
**MAKING OF CROREPATI**

I am sharing with you a story of attaining financial freedom. Almost more than 15 years back, I met a man who was a simple vegetable vendor having some land for cultivation. In cultivation, some years the vegetable vendor got good amount of profit but he did not know how to manage it so I advised him how to manage it. Luckily he showed faith in me and invested according to my advice. I fully utilised the year 2008 crash, for equity investing. Today, his corpus is more than 2 crores.



**VARUN MITTAL**, Ghaziabad  
**INVEST TO UNITE YOUR FAMILY!**

Our heartiest endeavours to educate investors through continuous series of IAP's conducted over a span of two years has motivated people from all walks of life to plan and enjoy their savings/ investments. Mr Sandeep Raj from Finland participated and followed one of my IAP sessions through a high-tech Zoom meeting wherein he was enlightened to discover a simple and effective way to provide financial security to his ageing parents in India. His parents back home were dependent on a meagre irregular rental income to spend their lives. Mr Sandeep Raj being a concerned and caring son chose 'Bandhan SWP' mode as promoted by me in my IAP sessions to fulfill his responsibilities through an easy, transparent and safe method despite being distant from his native country. My RVCC certification and training empowered me with the confidence to help unite a family emotionally and financially. Thanks to RVCC for changing lives.



**VIJAY BHARADWAJ**, Ghaziabad  
**HELPING LEADS TO HEALING**

One of my clients was working with Reliance Energy in a senior position. He had given me all the necessary information about himself and his family, and had patience listening to my presentation. However, about one and half years later, he died in a Naxalite shootout in Jharkhand during his official visit. I was shocked by the news and I helped the family to settle the claim, not only with Aditya Birla Sun Life Insurance, amounting to more than Rs 60 lakhs, but from policies of all other insurance companies also. I helped the family in winding off the home loan, vehicle loan etc. which were all insured. Through all claim settlements, the family got more than one crore plus home loan settlement by the insurance company. The Reliance company also offered a job to his wife after his death. To me, I felt satisfied with the fact that through my advice, I have helped a family to get financial support through investments.



**VIJAY WADAGBALKAR**, Mumbai  
**FINANCIAL SECURITY KNOWS NO BOUNDS**

I approached my sister and her husband Vasant, for the life cover for her husband. After analyzing, I gave Vasant a whole life plan for Rs 5,00,000 + Term Rider for Rs 5,00,000/- with annual premium of Rs 27,000, in August 2004. Vasant suffered from colon cancer in June 2007, and after a series of chemotherapy and multiple surgeries, he died in June 2008. I could arrange for a claim of Rs 11,60,000 from Max Life for my sister, within 15 days of Vasant's death, and I invested the claim amount in a fixed deposit with HDFC Ltd, giving her Rs 8,500 monthly income to support her lifestyle. My sister always remembers the financial security she gained from Max Life, and thereafter, I gave financial security cover to at least another five families/friends of mine.



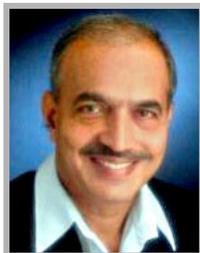
**VIKAS TULSYAN**, Kolkata

## THE GOLDEN TOUCH

The concept of gold always creates confusion in the minds of investors, and it is often forgotten that gold plays an important role in the asset allocation process. When asset classes like debt instruments, currency and equity turn volatile, gold emerges as the 'safe haven'. The Reserve Bank of India can always print money, but not gold! Besides the historic roots of gold in Indian culture, gold is an inherent store of value, while everything else is simply credit. At least 20 per cent of your asset portfolio should be allocated to gold!

This is what we suggested to most of our clients in the last couple of years and has worked well.

---



**VINAYAK SHANBHAG**, Mumbai

## THE RIGHT ADVISOR MAKES ALL THE DIFFERENCE

I got introduced to Mr Vinayak Shanbhag and Ms Gouri Shanbhag through our common friend Mr Vinit Gupta for investment of funds post superannuation from Hindustan Petroleum Corp Ltd. Initially, being a finance person myself, I was slightly apprehensive but after talking to Mr Vinayak over phone couple of times (myself based at Noida), I got a definite impression that he is a thorough gentleman and has nice financial acumen.

On a visit to Mumbai, I met both of them. Face to face discussions further strengthened my belief. Besides being an expert in investment, I have found them to be very sincere in their job in all respects. Continuous interaction through social media, WhatsApp with relevant messages from them is very helpful. On top of everything, both of them carry a humane approach, less to say that they see the concern of investors as their own. I wish Mr Vinayak Shanbhag and Ms Gouri Shanbhag a roaring success in all their endeavours.

---



**VINOD HARJAI**, Lucknow

## INVEST TO ACHIEVE YOUR GOALS

One of my investor was investing in FD's without any specific goal, I contacted this investor in 2004, helped him prepare smart goal for his two sons education and retirement for himself, with investments in mutual funds. Today, his elder son is engineer with good job and his younger son is completing engineering this year. In my investor's words "Everyone should have an advisor like you, who can help the family to achieve their financial goals successfully".

---



**VISHAL KUDMETHE**, Amravati, Maharashtra

## START SMALL AND RETURN BIG

One of my investors, a hardworking girl from a nearby village, whom I met 3 years ago, started working for Best Price (Walmart division of India) with a salary of Rs 8500/- . A colleague of her asked her to meet me for starting on with mutual funds. When I made her understood everything she took a very bold decision and asked me to invest Rs 5000/- a month through SIP. As planned we invested a big chunk for building emergency fund in low duration fund and lesser allocation was done to equity for the time being. In the last three

years, the markets and economy have not done well but my investor has funded a minor surgery of her

# Volatility Coach Speaks

mother costing Rs 18,000/- in 2017, Rs 30,000 for her brothers marriage in 2018 and Rs 20,000 for another brother to buy a bike last year. Being a girl, it is a very big achievement for her. This was the success story of my investor named Deepali Mondhe.

---



**VISHAL KUMAR AVASTHI**, Jalandhar, Punjab

## CONTROL YOUR EMOTIONS WITH YOUR ADVISORS

While giving any solution to my clients, I first of all ask myself had I been in my client's place what would have I expected, and if I were in the same situation what would have I done for myself and this has always helped me a lot. During the recent market crash due to Covid-19, one of my clients got panicked and asked me to redeem all his investments. I simply asked him that does he actually need the money right now, and as expected the answer was no. Then I shared with him my own portfolio along with a letter which made it clear how much faith I myself had in our own investment strategies. He stayed invested and appreciated us. That was the biggest reward for us.

---



**VR AIYAPPAN**, Mysore

## WORK WITH STRANGERS

Once, during my travel, I had a casual conversation with a co passenger who was around 53 years old, and during the flight we exchanged our numbers and discussed various topics ranging from politics, economics and finance. After a few days, I got a call from him and he mentioned he wants to plan for his retirement. I was pleasantly surprised as we hardly knew each other. He was straight and told me that he would like to know me more and also understand the concept of mutual fund before investing. Then, I started educating him on investment and mutual fund concepts. After approximately six months, he made his first investment, today he is one of my biggest clients and he has built a sufficient retirement corpus for his retirement. I am also taking care of his son's investments, who has just started his career.

---



**V VIJAYARANGAN**, Pune

## JOURNEY OF TRUST

A few years ago, I met a couple who knew how to earn money, who knew how to spend, but when it came to financial planning they were novices. After years of our journey together, we can proudly say that I have generated good returns for them and they now know how important it is to have a financial advisor to lead a financially stable and financially disciplined life. Today, we all stand tall, proud and care-free knowing that the finances are in great hand.



**YASH DUGAR**, Kolkata

## KNOWLEDGE LEADS TO SUCCESS

One should have knowledge about all products while visiting a client. Recently, on a visit to the client he was quite frustrated with the drawdown in MF's, equity portfolio and told me that he wants to invest somewhere where he can generate regular cash flow and can take moderate risk on it. The regular cash flow derivative strategy taught to us in the RVCC Program helped me in getting new business at a tough time plus he shifted all his other investments to me as he felt I have all the products under one roof and believed that I would be able to manage it well.

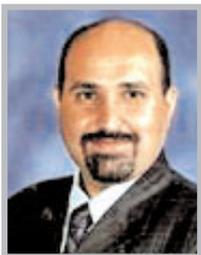


**YELAM LAKSHIMATHI**, Bangalore

## REBALANCING MEANS PROFIT

Mr Ankit approached me when his portfolio was negative by 12% and wanted to wind down all his investments as markets were volatile and worried further losses. I questioned him his intent to book losses and put through a financial plan exercise to make him realise that his goal of daughter's wedding is 5 years away and his retirement 6 more years from there. I explained him on how equity markets work, the cyclical movements it exhibits and convinced him to stay invested albeit with changes to his portfolio.

Sticking to the plan we booked profits (@18%) and as part of the re-balancing moved them to liquid funds last year, earmarked for his goals.



**YEZDI MINOCHER DARUVALA**, Nagpur

## RIGHT ASSET FOR RIGHT AGE

Mrs Kamrunnisa Malak is 85 years old now. Considering her age, the most important part is to invest her money in a proper asset class which is not into risk and consistent return is received. The true idea for her is to leave a legacy for the next generation so that her name is remembered. Few words from my client, "Mr Yezdi Daruvala is my financial advisor, he is working for me for 4-5 years. I am fully satisfied with his work. He is quite efficient as well as prompt in his work. He is trustworthy".



**SANJAY TIWARI**, Bilaspur

## GOAL TO SERVE

Dr S Mishra of Bilaspur started his investment journey in 2008 with us with a mission to make a test tube baby facility Hospital at Bilaspur. The journey saw lots of ups and down. Investment was done through SIP, lump sum in MF and insurance. In 2019, the dream came true and a multi facility hospital came up for the people of our city. Cost of construction which was in crores was funded with this goal based investment.

# THE VOLATILITY GAME

GAMIFICATION TEACHES THE PLAYERS TO LEARN AND USE THE DREADED VOLATILITY FACTOR OF THE MARKET TO ONES' ADVANTAGE AND MAKE ONES' PORTFOLIO GROW FASTER IN A SUSTAINABLE MANNER

**G**amification or playing games encourages creativity, keeps the emotional/creative right brain hemisphere active and is pleasurable. As the game continually sends new information to the player, the enjoyable atmosphere makes the information sink in in the players' minds and turn it into new financial knowledge which is retained very well and is forever accessible to the player.

How to eliminate and select the best MF Equity, Hybrid and Debt schemes for investment

- One Page Goal Based Financial Planning Tool
- Detailed Financial Planning Tool to make a complete financial plan
- Options Game with options pricing calculators (Launch Sept 2020)
- Simple Financial Health Check-up



## Software/ Tools for Investor Education & Games:

- Volatility Game Play and Grow Rich-Equity and Debt Re Balancing
- Debt Volatility Game – Inter Debt Re Balancing
- Technical Analysis Volatility Game- RSI and EMA Analysis
- Fundamental Analysis Volatility Game & Tools- To Select 20-30 Multi Bagger Stocks From over 1500+ NSE Stocks
- Mutual Fund Analysis Game & Tools-

Tool to know your score for financial wellness

## Illusion Game / card game / board game (All physical Games which can be played with 2 or more players in a group or before and investor education program)

- **Bull and bear** - Which one is big
- **Two horse riders** - Rebalance Strategy
- **Perfect Square** - Emergency Fund in



### Financial Planning

- **Boom Card Game** - Memory game to take more risk
- **Multicap Card Game** : Card Game To Asset allocation where Multicap fund are best suited for all seasons (launch sept 2020)
- **FundaAttack**: Card Game Play and learn what are the fundamental Ratios and Financials one should look in a winning stock and a portfolio (launch sept 2020)
- **Tol Mol ke Goal**: Board Game which shows the up and down of life. The final purpose is to reach the destination with maximum Gold and not just reach the destination (launch Sept 2020)
- **Turnover Board Game**: Turn Bear or the bull down (A board game with bull and bear coins – The maximum on board wins) (Launch Dec 2020)
- **Takeover Board Game**: Bull and Bear fight face to face- if you take over (pass over the other player coins you get them – finally who ever have more coins wins) ( Launch Dec 2020)
- **Dream Game**: With wooden blocks to visualise your financial goals – Game with 2-6 players. The one who gets more blogs and perform the task wins before it falls. (launch March 2021)

### Riddle Games during the workshops (downloadable)

- **Internal Market Potential** - Your natural market is more than what you see - 16 square riddle
- **9 Dot Game** - Think out of the box
- **Crises is not the end** - Video with

### riddle and solution

- **Mind Set Game**: Divide the square and see how we get conditioned
- **Pyramid from 12 wooden Balls**: Investments are simple don't make them complicated ( Sept 2020 launch)
- **Get out of trap with little adjustment**: Spring puzzle of situation ( Sept 2020 launch)

### Leadership and Team Games

- Influencer Game
- Vision Game
- USD
- Creativity Game

### Certification Programs

- RVCC - Joint Certification with NSE Academy
- Beyond Bond Basics - Joint Certification with IBS
- DPFWM - Coming Soon with International University

### Membership Offered

- **Financial Freedom Fraternity** – All attendees of FFF Conference and RVCC Alumni
- **FFF Pro Annul Membership** – to use RVCC tools of MF Analysis, Equity Analysis and Financial Planning
- **Volatility Coach Program Life Membership** - Licence to conduct all Volatility Games, courses and represent Financial Freedom Fraternity.
- **Money Magnet Tribe** - Investors and Students who are certified RVCC managed by the Volatility Coaches

# FINANCIAL WELLNESS THROUGH VOLATILITY GAME

LIST OF CORPORATE WHO ORGANISED FINANCIAL WELLNESS PROGRAMS WITH VOLATILITY GAMES DURING THE YEAR 2019-20. HUNDREDS OF EMPLOYEES OF THESE ORGANISATIONS WERE BENEFITED

Company	Sector
Dabur India Ltd	FMCG
Vistara – TATA SIA Airlines Ltd	Airlines
Randstad India	Placement Agency, Recruitment Consultants
Sodexo India	Food services, facilities management
Titan Company Limited	Accessories ( Eye, watches, jewellery )
Sony India Pvt. Ltd	Electronics
Kohler India Corporation Private Limited	Bath Fitting Accessories
Bajaj Auto Limited	Auto Sector
KONE Elevator India private limited	Elevators
Tata Power Limited	Electric utility company
CESC	Power-generation & distribution
Reliance Jio Infocomm Limited	Telecommunications
The Times of India Group	Media
The Hindu Group	Media
Rotary Means Business	Business Business Networking Platform of Rotary
Xorient Technologies	Software
Ashok Leyland	Vehicle

## Awards and Recognitions

The Volatility Game and its various Financial Wellness Program wins:

- Wealth Forum most innovative Investor Awareness Program 2018
- RMB in association with The Economic Times most innovative investor education program 2018, 2019
- HR Sampark most accepted financial wellness program for the employees of organisation 2019

# ₹ The Volatility Game

Play & Grow Rich

Join The Global Tribe Of  
“Volatility Coaches”

## Why?

To help a client retire early &  
Bring Happiness in Life of People of the World

## How?

To REBALANCE Asset of  
client to generate optimum return

To manage Behavior/ Emotion of a  
client so that discipline is maintained

## What?

### CLIENT ENGAGEMENT THROUGH

Games	Workshops	Videos	Presentations
Daily Inspiration	Certification Program	Tools	
Dashboard For Updates	Monthly Master Class		

- ① Life Membership
- ② Continuous learning and and business Growth mentoring for Financial Advisors
- ③ If you want to Grow 10x and reach out to new people and become a master presenter join the tribe



A Joint Certification On  
Wealth Management  
Through Gamification  
\_\_\_\_\_ with \_\_\_\_\_

## **REBALANCE STRATEGY**

MANAGEMENT DEVELOPMENT PROGRAMME



**ReBalance Volatility Certification Course**

**9 Modules On 9 Days (18 Hrs)**

- Volatility Game
- Debt Volatility Game
- Technical Analysis Game
- Fundamental Analysis Game
- Derivatives & Options
- Mutual Fund Analysis Game
- Vision Games
- Influencers Game
- Financial Planning



**Over 1400  
Certificants in  
Financial Year  
20-21 and still  
counting**



**Over 100 RVCC  
Authorised  
Trainer  
across India**

[www.volatilitygame.com](http://www.volatilitygame.com)

Reach us at : [help@asksuskan.com](mailto:help@asksuskan.com) | +91 9903456354