



THE ECONOMIC TIMES  
PRESENTATION

# VOLATILITY COACHES OF INDIA



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# WHO IS A VOLATILITY COACH?

**W**e always need someone to guide us in our lives. Those who have a coach/mentor in their life, have higher and better chances of growth and progress in their life.

Some of the coaches in our life include our parents, partners, teachers, sports coach, music or art teachers. There are others who help us in living a healthy life such as our tax advisors, business advisors, family advisors, law advisors and financial advisors/volatility coaches.

We share the important role of a volatility coach (financial advisor) in the life of any individual (two things which an advisor should do to manage his client/ investor):

- Managing behaviour of a client (manage the greed and fear)
- Rebalance asset and re-allocating the money in debt/ equity/ bullion/ real estate as and when required, is the key role of an advisor/ coach.

Returns are in all asset classes like — equity, debt, real estate and bullions (gold & silver). But when the asset class is expensive, one should exit and when the asset class is cheap, one should enter. If this is

done effectively with the help of volatility coach the returns generated can be much better for the investor.

Volatility coaches in India are serving their customers for years now and each volatility coach is RVCC certified and engages investors through interesting games, learning programs and tools.

Volatility coaches continuously meet, learn and study. These coaches are continuous learners. They also get trained from the volatility experts who are some of the industry pioneers.

Volatility coaches also involve in giving. The common thing in each one of them is that they believe — 'It is in

giving that we receive'. Each volatility coach is willing to help co volatility coaches across India and investors in any situation.

Each volatility coach is special in some area or other. One common bond is the personalised care each one takes in serving their clients. This book is a tribute to all our clients to whom serving is a part of our duty and their success is our success.

#yourstruly



## FOREWORD

# WHY DYNAMIC ASSET ALLOCATION FUNDS COULD BE ONE OF YOUR BEST INVESTMENTS?

**E**very wise man in the world would tell you that to make money in investments you should buy businesses when they are cheap and sell them when they are expensive. But seldom does this truly happen!

### THE DICHOTOMY

Before investing into any asset class, people are greatly influenced by past returns. In fact, the confidence to invest increases when the past returns are good and past returns are good only when the upside in the asset class has already happened! So by definition people are investing after the price of the asset has gone up. This creates a ripple effect. As asset prices start going up, investor sentiment becomes very positive and there are mostly positive stories written by the media. Greed gets the better of everyone. The exotic cocktail of good past returns and positive sentiments is a fertile ground for further investments.

It is important to remember that businesses go through market cycles, there are ups and then there are downs. Hence, it is little wonder that when the economic and business cycle is going through a low phase, the market skyline is inundated with plenty

of bad headlines. When past returns are bad owing to sluggish business conditions, the markets are available very cheap and people tend to get into a bearish mode. At such times, it becomes difficult for people to invest into the asset class as returns are already abysmally low and they fear the worst.

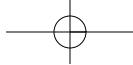


**S NAREN**  
ED & CIO ICICI  
PRUDENTIAL  
MUTUAL FUND

### GREED AND FEAR

At the end of it all, psychologically people don't end up buying when an asset class is cheap and only buy the asset class when it becomes expensive. This is exactly the opposite of the simple proposition of 'buy when cheap and sell when expensive'! Howard Marks, a renowned investor and writer known for his 'Oaktree memos' on investment strategies and the economy, has explained this phenomenon through the concept of greed and fear. According to him, when the environment is positive, greed of investors ensures that the market gets over-valued and when the cycle is negative, fear of investors ensures that the market becomes under-valued.

Greed and fear are the two ends of the pendulum and the market swings from one extreme to another. During this period, the over reaction of the



investors becomes an opportunity that a rational investor should capitalise on!

### SUCCESSFUL INVESTING

To be a successful investor every once in a while it is imperative to revisit some of the investment fundamentals; the most important one being striking a right balance between greed and fear while investing. Asset allocation, too, is an important contributor to investing success as it helps you reduce the volatility of returns. By investing in equity for capital appreciation and debt for stable returns, you can reduce instability of returns by increasing or decreasing exposure to various markets, based on some amount of research. Having said that, again there is no set rule on how much you should allocate to equity or debt. This depends on a variety of factors like your financial goal, risk appetite, investment horizon, liquidity consideration, etc. But once you arrive at your allocation, it is important to maintain it in order to achieve your financial goal. A significant uptrend or a downtrend in any one asset class can disturb your allocation! As a lay investor you may not have the research or the agility to move in and out of asset classes, hence leaving your portfolio skewed.

This is where dynamic asset allocation plans can work to your advantage. Not only do they serve the purpose of maintaining your asset allocation, they also give way to fear and greed.

Through dynamic asset allocation funds, investors get an exposure to both debt and equity, depending on the type of fund they choose. What is noteworthy is that the proportion of either of the asset class i.e. equity or debt in any fund is based on the relative attractiveness of the market, and hence these funds are very dynamically managed. For instance, when the markets are overpriced, being true to their dynamic nature these funds reduce their exposure to equity and move their assets into debt and when

the markets seem under-valued they tend to increase their exposure to equity. Most of the time this move is formula driven and not decided actively by the fund manager! This could be based on certain investment parameters like the Price/earnings (P/E) ratios, the earnings yield relative to the 10 year benchmark yield, the current policy rate and the yield curve, to name a few.

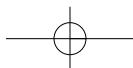
What makes the dynamic asset allocation funds different from pure equity or debt funds is the fact that are not mandated to remain invested into a particular asset class at all times or in a pre-determined ratio, they can actively rebalance their portfolio depending on the market condition. They can invest between zero and 100 per cent in either equity or debt! Ideally, do not expect run away returns from these funds; these funds simply serve as a great asset allocation tool and offer stability to your portfolio by protecting you from volatility either on the upside or downside. Dynamic asset allocation funds are best suitable for investors who prefer to stay away from equity market solely because of volatility attached to equity investing. Since the portfolio is adjusted on a regular basis, you can safely invest a lumpsum into such kind of a fund compared to staggered investments that you would make into a pure equity fund.

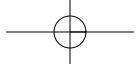
### INVEST SUCCESSFULLY Buy into businesses when...

- Business cycle in negative
- Fear is heightened
- Media headlines are negative
- Past returns are pathetic
- There is positive cash flow in the asset class

### And sell when...

- Businesses are doing extremely well
- There is complete euphoria in the market
- Media headlines are too positive
- Past returns are excellent
- There is negative cash flow in the asset class





# RECOGNISED FOR THE INNOVATIVE FINANCIAL WELLNESS PROGRAM - 2018 & 2019



RMB — Economic Times Most Trusted Financial Wellness Program 2018 & 2019



Wealth Forum Most Innovative Investor Education Program 2018



Launch Of Volatility Game At Brisbane At Australia India Council



RVCC Certification, Delhi



RVCC Certification, Kolkata

SSL Academy specialises in Gamification Of Personal Finance Wellness and Leadership Programs Learning is good but it can become boring if engagement part is not taken care of. The only solution is to add fun and game element in programs, investor education, conferences and workshops.

## OFFERINGS

With popular workshop based and App based Games —

- 1 The Volatility Game Play & Grow Rich
- 1 Debt Volatility Game
- 1 Fundamental Analysis Volatility Game
- 1 Technical Analysis Volatility Game

Contact: 033-40053570

### Tools

- Option & Derivative Tools
- Financial planning Tools (make one page financial plan in few mins)
- Mutual Fund Analysis Tools

### Tribes

- Finance Freedom Fraternity (Financial Advisors across India)
- Volatility Coaches (Trainers & Wealth Managers who conduct workshops across India)
- Money Magnet Tribe (Investors Tribe which share and learn on continuous basis)
- Volatility Experts (experts who train and share expert views and knowledge)

### Leadership Games

- Vision Game — Know the bigger vision
- Influencer Game — Communication & Presentation Skill
- Creativity Game — Make your story

### Group Games

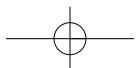
- USD — Up Down Same

### Riddle based Games

- Crises is cure
- 9 dots game
- conditioning game
- Box game

### Puzzle & Illusion Game

- Pyramid
- Square
- Rider on horse
- Bull & Bear Illusion



## VOLATILITY COACHES SPEAK



 **SOURABH JAIN**, Kolkata

Most of the time people understand mutual fund as an only equity investments. But mutual fund is the only asset class which provides option to invest in diversified product basket such as equity, debt, hybrid, arbitrage, gold etc. From past experience, I have learnt adding fixed income product in client portfolio and specially any lump sum allocation should go to debt and depending upon the market trend, rebalance strategy should be adopted to make advantage of equity price movement. I am happy to do such portfolio allocation for a senior citizen client. All his investments were deployed into the equity. Considering his age, we did 80:20 Debt: Equity allocation in the portfolio which ensures capital protection plus stable return. Further, we activated Systematic Withdrawal Plan (SWP) which offers regular monthly income to the client from debt portion. Therefore, fixed income fund should form part of the every investor's portfolio and allocation should be tuned depending upon client's risk profile and age.



 **ANUJ MITTAL**, Ghaziabad

I have had a client who was married and has two daughters. Unfortunately, he passed away in a car accident. Somehow his wife managed to get a teaching job. Ever since the death of her husband, she became the sole bread winner of the household. She came to me and I assisted her in planning weddings for both her daughters, including her retirement corpus. Today, after so many years, she is thankful to me for helping her with the financial decisions.



 **AVINASH BHANDARI**, Jodhpur

I started my advisory business with the sole interest of accumulating wealth. After a few years of experience along with customer interaction, I realised that customer's wealth is my wealth. Since that day, I have been working towards generating wealth for my clientele. I assert with pride that my recommendations on planning and investment have proved to be successful means of wealth generation for my clients. Today, they do not give any second thoughts to my suggestions upon investment, as they have already witnessed my ability to generate returns.



 **DAVID JOHN**, Hyderabad

One of our first investors, a doctor, approached us to help him plan and invest in Mutual Funds for his future goals. After understanding his risk profile, we began with a small SIP. Our client, being very disciplined, kept increasing the pie through top-ups and incremental SIPs. Based on market conditions we reallocated his portfolio whenever required and managed a comfortable asset allocation. After nine years in 2015, he was able to send his child abroad for higher education. Even after the significant outflow, we were able to retain more than the actual principal invested. We continue to plan his child's marriage and his fast approaching retirement. His testimony has brought us many new investors. In fact, client acquisition is mainly through referrals from existing clients who have achieved their goals over last 13 years. We try to contin-

## INVESTOR'S STORIES OF SUCCESS

uously educate our new and existing clients through IAPs (Investor Awareness Programmes) regularly. After being trained and certified as Volatility Coach, the volatility game is introduced in the IAPs which has greatly helped our clients know more about market volatility and the importance of asset allocation.



**BABU KRISHNAMOORTHY**, Chennai

My client was a senior citizen who retired from a private sector group at a high rank in 2012. He had large resources invested in funds and fixed deposits. We discovered that he had half of his wealth invested in a reputed Chennai based housing company, whose founder was his family friend. The builder was giving him about 18 per cent per annum return consistently, for over a decade.

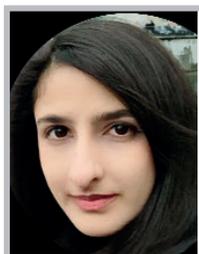
Through repeated follow-ups, the exposure got reduced to 15 per cent by 2016. In 2017, the builder declared insolvency and disappeared. My client lost less compared to what he might have, if he had his larger holding there. As advisors, we need to stress on the unpleasant part of investments to help clients manage money profitably in the long run.



**BIHAGH PAREKH**, Ahmedabad

I am associated to a chartered accountant, who has been my client for the last twelve years. I helped him with financial planning in an organised manner with good return. I managed to help my client in Structure Investment Plan for the wedding of his daughter, three years back. Recently, one year back his son started his own business with my structured planning through SIP. I have been honest and sincere towards my clients by upholding their interest over my own. Due to which, I have been referred to his relatives

and friends by him. All of them are satisfied with the returns even in this dull market. I wish him all the best for his future growth.



**KANIKA KAPOOR**, Mumbai

“The rich have money work for them”— Robert Kiyosaki. I used this philosophy to inspire a techie to become an investor. He’s a successful innovator who sold technological solutions. He was to use these sales proceeds to rent an office for 10 years. I suggested he invest the proceeds instead and rent an office space from returns forever. He now declares me as the ‘first person to call’ for anything investment related.



**BIKRAMADITYA BHADURI**, Kolkata

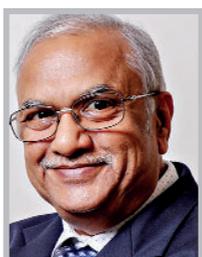
A few weeks ago, one of my clients invited me to his granddaughter’s rice ceremony. I asked him what he intends to gift his granddaughter with, to which he replied that a Gold chain and cash for FD purpose seems befitting. I approached him with a Goal Based Long Term Investment for the future well-being of his granddaughter. After having explained the Child Care Plan (Mutual Fund Scheme), he readily agreed. On the ceremony day he donated a cheque of ₹50,000. He wants to continue it for the next few years on her birthday.

## VOLATILITY COACHES SPEAK



**MAHESH GATTANI**, Amrawati

I started my career as a financial advisor in the year 1994 as representative of Kothari Pioneer for small district place of Maharashtra. From the beginning till date, I keenly focused on retail investors. My 100 per cent investors are retail. No HNI's/ Ultra HNI's. One of my investors has invested ₹3000 for the education of his son in the year 1995 in one of the equity scheme of mutual fund. 13 years later in the year 2008, he partially redeemed ₹50000 from that investment for his son's admission in engineering. He got so inspired from the results of his investments that he keeps investing in Mutual Fund in bits. Today, his son works in US and regularly sends money back home. But he still keeps investing in SIP. Even a small amount of ₹3000, can bring a life changing movement for a whole family. It is the power of investing. My message to all is 'Long term investments in mutual fund can make your dreams come true'.



**KAMALJEET GUPTA**, Delhi

This is the story of my clients' 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 the late 90's. I went to those mutual funds. They refused to entertain me as I was not their 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 rupees, made originally. They blessed me profusely.



**KUNAL CHOPRA**, Kolkata

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, it would be better if she plans for her daughter's wedding which would take place after few years. I also told her why Mutual Fund is important. She understood what my point was and agreed to invest in Mutual Fund rather than saving it for FD. After a few years, when it was time for her daughter's marriage she came to my office, invited me to the wedding and thanked me for guiding her on investments. I felt very proud that I helped the woman do a grand wedding for her daughter.



**NARESH KUMAR VERMA**, Ghaziabad

I would like to share an instance of my old client who was admitted to the hospital for surgery. I went to the hospital out of concern to enquire about his well-being. On the same day, he collapsed while coming out of the restroom, which resulted in excessive bleeding. He was immediately moved into ICU, where the doctor informed me that they were in need of blood. Without any second thoughts, I volunteered to give my own. After three months I received a call from an unknown number. As I answered the phone call, the voice on the other side expressed his willingness to invest in mutual funds and asked for my help. At the very first meeting, he signed a cheque of substantial amount based on my

## INVESTOR'S STORIES OF SUCCESS

recommendations, which I have never quite expected.

Upon enquiry, he turned out to be the same person who shared my client's hospital room. Can anyone find a profession which is nobler than this profession? What we give out to others, is similar to what we get in returns.



**OVISHEK CHOUDHURY**, Siliguri

I joined my father in his financial product distribution business in Nov'16. We operate from Siliguri, North Bengal. Some of the tea factories are our client's in general insurance segment. During early 2017, I took permission from general manager of one of the Tea Plantation Company and started visiting couple of their tea gardens which are around 70 to 100 km away, far in Dooars region. I used to interact with a group of eight to 10 workers and staffs there, make them understand the importance of investments; create awareness on mutual funds and mechanism of SIP. It took me almost 10 months and frequent visits to get the first breakthrough. I am happy to share that starting from daily wage earners to supervisors, assistant managers, senior manager, everyone has started their SIP in Mutual Funds as per their individual capacity, continuing it with discipline and with a goal to build retirement corpus.



**GURDEESH BHALLA**, Kalka

I had a maid who used to come to our house. I arranged for her a SIP of ₹ 2000. As years went by, her kids grew up and they needed money for higher studies. She was very happy to see that the money was already there for supporting her child's education.



**PARAG SHAH**, Ahmedabad

There is one client of mine, who was a big investor during 2008. Before the correction he had got a decent profit, but after the market corrected, his portfolio was in negative. From that year onward, I started rebalancing and start doing asset allocations. I can very proudly say that this particular client of mine has not left me till date and by doing the rebalancing strategy, I have generated outstanding returns even in falling markets for all my investors.



**NITIN MALHOTRA**, Delhi

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't buy all the happiness. Hence, we charted the course for how he could get to his goal; my client 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 com-

## VOLATILITY COACHES SPEAK

prehensive 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 farfetched goal was now within touching distance.



 **NITIN SAWANT**, Pune/ Sangi

I am in touch with a lot of doctors and most of them don't have much idea about their finances. Some of them have high 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.



 **PARESH SHAH**, Mumbai

I got a reference of a 30 year old man from one of my existing clients in 2002. My prospective client named Denzil was 30 years old then, working in a DDB Mudra group as a telephone operator. He was visually impaired. He got married and wanted to save for future investments.

I analysed his current situation and future needs, based on which I recommended him to have a partnership in his salary. My partnership initially began with a 30 per cent share from his monthly withdrawn salary, which gradually increased to 40 per cent.

Today, he is able to save almost 40 per cent of a month's salary. He is currently 47 years old. Along with the investment, we have taken life insurance for Denzil and Joshila, a mediclaim (health insurance) which covers all three of them and a personal accident policy for him and his spouse. He is now planning to invest approximately 45 per cent of his monthly salary.



 **PAWAN KUMAR AGARWAL**, Howrah

Last year, I had to explain my friend Kaushal about the advantages of investing. He had cleared the examination of CA and landed a good job. Yet, he was not aware of ELSS and its benefits. Although he was well versed with Section 80 C, he did not know about best policy to exercise the benefit. After having gained awareness on ELSS, he not only thanked me but also referred me to his other colleagues.



 **PRAVEEN JAIN**, Agra

There was an electrician in our office. He hasn't received much of education, yet he always tried to build good relations with others.

Around 10 years ago I made his financial plan and he started off with ₹500.

Today, 25 years down the line, he has generated a corpus of ₹18 Lakh. Currently, he has a few SIP in continuance. With the generated corpus he has helped his family and friends.

This is the power of building good relations over time and staying in a close-knit circle. I feel so glad to have helped such people and make their lives better.

## INVESTOR'S STORIES OF SUCCESS



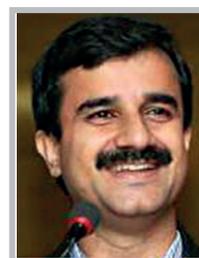
 **RAJIV SHAH**, Varanasi

Most of my clients are young. 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 had designed their needs, and I am attending their financial goal so that their wealth grows along their destination.



 **REKHA BHUTADA**, Nagpur

I kept a maid when my daughter was born in 1990. I used to pay Rs 500 to her. She wanted to get her financial planning done. She wanted to plan for her granddaughter's education and marriage. Her son used to pull rickshaw, so it was very tough on his part to afford his daughter's education and marriage. So I planned for them and within a short span she could able to generate enough money for wedding of her granddaughter. She also planned for her death expenditures (there has to be a ceremony after death which costs a lot). She ensured that no burden was put on his son's shoulders for affording the cost of her death. I think this is the noblest profession.



 **RAMKRISHNAN NAYAK**, Chennai

About three years back, one of my existing clients referred one of her friend, as she felt that we can help in solving their financial issues. We requested her friend, the young lady, to come along with her husband for initial discussions after which she readily obliged. During discussions, we observed that the young couple, who were in their mid-thirties, were feeling financially insecure even though both of them were earning well. They were also worried about their young kid's future. Upon thorough analysis, we observed that the couple had following issues

- (1) Monthly cash flows were negative as they had some regular obligations to serve including a personal loan and huge credit card balance.
  - (2) Their direct stock investments which they made out of borrowed capital has fallen drastically
  - (3) Huge losses out of leveraged trading
  - (4) They were paying a substantial amount towards traditional life insurance policy premiums
  - (5) Their net worth, excluding their home which was bought on borrowed capital was negative.
- In post discussions, we made a simple plan and presented our suggestions, which included steps like improving monthly cash flows, selling assets which are not likely to give positive returns, I retire higher interest loans out of cash surplus created, plus a suggested spending pattern which they need to adopt every month. We also agreed to review the position once in every three months. The couple exhibited amazing financial discipline as suggested by us and were in a position to retire the entire high cost debt including credit card balances in just less than two years. After that, we revised our plan to provide both long and short term goals and now the family is doing extremely well and on the track to achieve their financial goals. During a review discussion recently, the couple expressed their gratitude to us, not only for their improved financial conditions but also for their better conjugal life, as the frequent indifferences between them during financial crisis has drastically come down and they are looking at a much brighter future now.

## VOLATILITY COACHES SPEAK



**PANKAJ GERA**, Delhi

My clients have been working for over 25 years with a goal of settling their two daughters and creating corpus for retirement. They were investing in to traditional products like LIC policies, fixed deposits etc. to accumulate corpus for both goals. During realty boom, they took home loan and booked couple of under construction properties. Most of their surplus was diverted to paying EMI and were left with little surplus. They hoped to sell the property for marriage of their daughter. Downfall in realty sector caused delay in construction of flats and their expectation of reducing EMI burden from rental income never happened. Slowly and steadily, we helped them to create monthly budget for family and started investing into Mutual Funds through SIP routes. As per our advised, they sold off one property to reduce debt. Their retirement is now eight years ahead and their goal is to marry both their daughters in next five years and create corpus for self-retirement. With goals approaching nearer, asset allocation is being changed towards more debt. He has increased investment into EPF by way of VPF to create corpus for retirement. SIPs are being changed to hybrid or multi-cap funds for creating corpus for wedding of daughters. The Volatility Game has helped in understanding volatility associated with equity market and creates asset allocation for each goal based on time horizon available.



**RAM SHAH**, Guwahati

We mostly prefer top up SIP to our clients, where SIP gets increased by a particular amount every year. This incidence was with Nilkamal Saikia. He got very irritated when his SIP was 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 three years, when he got an opportunity to purchase a land, this SIP became very handy for him and he praised a lot for that, due to our sincere advisory he could able to get his dream home. He has given an appreciation letter too.



**VIVEK JOSHI**, Kolkata

There have been various remarkable stories that have changed my investor's financial well-being with proper guidance from my side, but I would like to mention the story of my previous driver who was with me for the last five years. He used to report as usual for his normal duty but for one week, I noticed that his behaviour was quite unusual and he wore a very desolate look and avoided talking much. I noticed the same and sat with him after the duty hours to enquire about his general well-being and came to know that he has been gifted with a baby girl, a few weeks back, and he was very worried about his daughter's marriage and how he would arrange for the huge sum required to meet this social obligation. I was completely shocked and taken aback that how could a father be so worried about his child's marriage instead of being worried about the upbringing and career prospects of his child. He agreed to my proposition by starting an investment of as little as ₹500 a month and has increased to ₹5000 a month in the last five years and always invests lump sum, whenever he has a investible surplus. He has been able to accumulate a decent corpus and regularly meets me to ensure that he is well on track and find out ways if he can achieve his goal earlier by extra savings. I am really happy that I have been able to change his mind set and have been able to give him hope that he should focus on the upbringing of his child and career prospects, instead of getting worried about meeting the social obligations. I feel that as a financial coach we have the responsibility to not only channelise the savings of people into productive asset class, but also change their mind set about investing.

## INVESTOR'S STORIES OF SUCCESS



**RANITA GUPTA**, Pune

My client was young, and at the age of 25 she wanted to retire by the age of 35 and pursue her passion of living a life of serenity in a small town. When we worked out her financial plan, she took all the instructions seriously and with small but sure steps, started walking towards her retirement goal. I am happy to see her achieving retirement target.



**PROF. SOURAV BAJAJ**, Mumbai

I believe that, we all are sent to this world for a purpose. And the reason why I love this profession is, this gives one an opportunity to bring about a positive change in people's lives. Kinjal was amongst my first few clients. She was a fresher college passed out in 2010 and started her first job at a humble salary of ₹10,500 p.m. She was living with her parents and did not have major liabilities on her. I advised her to save a major junk of her salary, as she was just 22 year old and had an immense opportunity to create wealth. Being an engineer, she did not have lot of exposure to finance. But she loved to read and was very fond of reading my articles on my blog [www. professorbajaj.com](http://www.professorbajaj.com). After each blog, she used to call me and discuss her queries. From a salary of ₹10, 500, she managed to save ₹8,000 p.m. and started SIP. We put ₹5,000 in long term funds (equity funds) and ₹3,000 in liquid funds, so that an emergency fund could be created. Kinjal is a bright person and continued to do well in her professional career. Each time she got a hike in her salary, she increased her SIP amount. She got married in 2016, but continued her SIP and even motivated her husband to start investing. Today, Kinjal is 31 year old and is sitting on a personal wealth (without including her husband's wealth) of more than ₹50 Lakhs. Recently, she invited me for dinner with her family and expressed her gratitude towards me saying that, at an age when her colleagues are still thinking of starting their investments, even some of them are immersed in debt, she boast a personal wealth of ₹50 Lakhs.



**SHIFALI SATSANGEE**, Agra

The universe of a woman is unique in its own way, where she plays multi-dimensional roles, has a distinctive set of responsibilities and demands that influences her set of priorities. A study by DSP and Nielson showed that only 33 per cent of women make their own financial decisions against 64 per cent of men. An insight into the female psyche depicts that most women are apprehensive about taking financial decisions. Women are more 'risk aware' than 'risk averse', thereby understanding the risk better. They are good savers but poor multipliers of money because they tend to focus more on capital assets like gold and bank FDs. They are high in EQ (Emotional Quotient) and are more disciplined, committed and cautious than men in saving money and financial security. They also tend to remain focused on the future and are better in long term planning. Off late, women are now moving upward in the learning curve. The terrain, in which once women dreaded to tread, is now being explored by them after various campaigns were directed towards financial inclusion of women.



**NITIN AGARWAL**, Jhunjhunu

In a joint family like ours, we buy a NIFTY and Gold ETF for all the children born. Also, we do the same thing for most of our clients. This becomes a bigger gift for the children when they grow up.

## VOLATILITY COACHES SPEAK



**VINOD HARJAI**, Lucknow

One of my investor was investing in FD's without any specific goal. I contacted this investor in 2004 and helped him prepare SMART goal for his two sons education and retirement for himself, with investments in mutual funds. Today, his elder son is an engineer with a 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.'



**SATYA MAHAWAR**, Kolkata

I am an income tax consultant and I always believe in helping people by helping them in taxation. I am in this profession since 1988 and have helped countless clients in taxation, insurance and mutual fund. Very often I have used the rebalancing strategy and have generated good return over time. I strongly believe that through proper knowledge of finance, one can help people solving a lot of financial problems.



**YELAM LAKSHIMATHI**, Bangalore

Many of my client's success have come from financial planning, mapping assets to goal/needs and following re-balancing as and when required. Ankit approached me when his portfolio was negative by 12 per cent and wanted to wind down all his investments as markets were volatile and he worried further losses.

I questioned him his intent to book losses and put through a financial plan exercise to make him realize that his goal of daughter's wedding is five years away and his retirement is six 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 around 18 per cent and as part of the re-balancing moved them to liquid funds last year, earmarked for his goals. In another case, a young investor, Anush Kumar was able to identify the various heads of expenses and also assessed the efficient use of his surpluses with a financial plan. Embarking on a systematic investment about 80 per cent of his surplus, it helped him for down payment of 50 per cent of home value, without disturbing any of his other goals. Moreover, with the continuation of these investments, he's already on the path to clear the debt in the next five years, which is half of the loan.



**SRIKANT MATRUBAI**, Bangaluru

I have always been a 'True Blue Equity Only' fan. But since becoming the volatility coach, I have realised that moving between assets is the right way to maximise gains, simply by being in the right asset class at the right time. With this background, one of my investors Vinod Jaimini's portfolios was 100 per cent equity as he too was a true blue equity guy. Last year, after the volatility course and understanding asset classes and realising that equities could be in for a downturn and the debt could do well, I asked

Vinod Jaimini to move 35 per cent to 40 per cent of his portfolio to debt. Initially reluctant, he later relent-

## INVESTOR'S STORIES OF SUCCESS

ed when I said '*khaa ke pachtana aachi baat hai*' (Better to regret after eating) and yes, the equity market fell. The debt gave him near double digit positive return thus ensuring that his portfolio continues to remain positive and vibrant. Just about three months back, I asked him to move a portion of his portfolio to gold, he did it without any hesitation and now his portfolio is doing amazing. All this happened due to in depth understanding of the volatility of asset classes which only a volatility coach can rightly understand and manage.



**RITESH SIPANI**, Kolkata

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 benefits and the family was saved from being in distress even after the death of sole bread earner of the family



**SUNIL N C GARG**, Ghaziabad

Strengthen Trust: A lady client who was earlier afraid of equity-MF, its volatility and uncertainties was always remained concern of her hard earned money. However after five years of patience she did full and consistent investment on 02/02/2018 and got handsome return, that too tax free. Now she has re-invested with triple the monthly investment amount for next 15-20 years.



**SWATI JOSHI**, Mumbai

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 four years. Trust and 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.



**VARUN MITTAL**, Ghaziabad

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. 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 were dependent on a meagre irregular rental income to spend their lives. Sandeep Raj being a concerned and caring son chose 'Bandhan SWP' mode as promoted by me in my IAP sessions to fulfil 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.

## VOLATILITY COACHES SPEAK



**TUHIN JANA**, Champadanga

Here, I want to share a real story. This story started at 13-14 years back. I came to be acquainted with a simple-minded farmer who, besides cultivator is a street fruit vendor in order to make both ends meet. I advised him to save little money monthly and to join in my SIP program. After 13-14 years his investment turned to a Mutual Fund wealth of 1.52 crore till date. This story inspires me a lot and makes me proud.



**VINAYAK SHANBAG**, Mumbai

"I am really grateful to you for making my life financially comfortable after retirement" said my client who got retired as senior vice president in one of the esteemed companies in India. He approached me 12 years back. He wanted to have pension amount on monthly basis. Keeping in view his needs, I worked out his post retirement expected corpus. I suggested him the SIPs of ₹30,000 for three years. Thereafter, he did not redeem these MF investment but added some funds which he has received as a retirement kitty. He stayed invested for the next seven years. Thereafter, I have planned the SWP for him against his corpus of one crore and at present his SWP is ₹90000 per month.



**JEET LAL PRAJAPATI**, Gorakhpur

Sneha's father met me in August 2004. Till then, his idea of saving for future goals was only through FDs and post office recurring deposits. I explained him these investments fail to beat inflation barely by a margin creating any real return. I demonstrated how fixed income instrument gives return that more or less mirrors the inflation.

The only virtue of these investments is that the risk of default is minimal. So if safety is not priority, be aware of inflation on your investments. I told him how investing in equity mutual fund will help him to beat the inflation by a wide margin, only condition, the investment has to be for long term, say three to five years or may be more.

After identifying his future goal of his child education, I made him purchase ₹1 lakh in equity mutual fund on August 20, 2004. To his surprise, on March 25, 2014, when he required the investment, the corpus became ₹4,37,954, that is, an annualized yield of 16.62 per cent which was adequate enough to pay off his daughter's college fees. As my advice helped Sneha's father fulfil his financial goal, now I am a trusted financial advisor of his relatives as well.



**VISHAL AVASTHI**, Jalandhar

One of my friend's office boys used to visit our office and sometimes I used to pay him Rs 50 to 100 for my personal work also. Apart from his job, he used to do several other jobs for extra income. I asked him, how he will manage his living if there was no extra income. He replied that he will manage with his salary only. Then I advised him, to invest the extra money in SIP and if in a particular month he doesn't have that amount I will help him out. But he never took my help and managed at his own. He started out when his salary was 4500 per month only. Today, his salary is 10000 pm and he is investing 3000 through SIP

## INVESTOR'S STORIES OF SUCCESS

and he has accumulated ₹2,60,000. As of now, his target is to accumulate the retirement corpus for himself. His discipline and the passion is motivation for all those who wish to start but make an excuse that they don't have investible surplus. It's not about the resources it's all about the optimum use of the resources. I salute the spirit of the guy. tenure.



**DATTA KANBARGI**, Belagum

It was in 2002-2003 when people used to wait for tax saving bonds to invest additional ₹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.

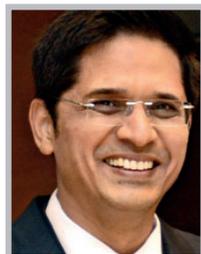
Finally, I met him and got the application with cheque of ₹20,000. But it was just a beginning. Later on we explained him about mutual funds/SIP and its importance in the long run. He took our advice and started investing as per our suggestions.

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.



**YASH DUGAR**, Kolkata

One should have knowledge about all the products while visiting a client. Recently when I visited a 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 I would be able to manage it well.



**PRAMOD SARAF**, Indore

This experience is about one of my clients. He was introduced through bulk email drive. The client is a young IT executive. During 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 my clients now.

## VOLATILITY COACHES SPEAK



**V VIJAYARANGAN**, Pune

“Success without integrity is failure” — my daily mantra. Our goal is to provide the most helpful, personal and convenient service possible to all our clients. One such incident when our client mentioned to his guests that how grateful he is in taking our financial advice years ago and how it has helped him today for his daughter’s marriage. Today he stands tall, proud and care-free knowing his finances are in great hands. And this for Vijay Financial consultants the goal of delighting our clients with a personalised service, built on relationship is now simpler to achieve than ever. The road to business or personal success isn’t an easy one. You’ll experience hardship, obstacles, detractors, and decisions that seem impossible — but with hard work, smart planning, and a great idea you believe in, you can get yourself on the road to success.



**AMIT RATHI**, Kolkata

Few years ago one of my clients invested ₹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 crores. After discussion, we told him that it was only 20 crores not 28 crores investment. To our surprise, the accountant transferred ₹8 crores to his own account. This was a big mystery for the client. But that got solved because of his advisor which is us.



**RAVIKANT SONI**, Gorakhpur

There was a person whom I met few years back. He after knowing what I do requested me to go through his portfolio. After checking I realised his portfolio has only FD’s and he was under 30 per cent tax bracket. I also found out that he is under-insured. I explained to him what are the returns he is missing out by investing only in FD’s and what are the risks of being under insured. He soon understood and started trying out debt funds. After generating good returns he then started investing in equity funds and ELSS schemes too. Today, after so many years he is one of my biggest clients and I can proudly say I have generated good returns for him and also got him proper insurance.



**DEEPAK BHARDWAJ**, Chandigarh

Swati Verma is one of our longest associated clients. We met her back in 2008. That was a very early time for our firm, since I had just left my job with UTI and started my practice in 2004-05. When we met Swati Verma, she was going through a very tiresome time. She was separated from her husband, she had no children and to top it all she had lost her job. She did not have any family support. The only comfort she had was the house she was living in was her own. She had no income stream. When we saw her portfolio, it was in such a mess. The value of her property at that time was approximately ₹8 lakhs which was down from her purchase amount of ₹22 lakhs. Her portfolio had obviously taken a significant hit during the 2008 sub-prime crisis but the main cause of worry for her was that there was no advisor to hold her hand and

## INVESTOR'S STORIES OF SUCCESS

guide her through that time. She wanted to exit Mutual Funds because of her disappointment. It took a lot of persuasion to stop her from making that decision and exiting the market with such huge losses. After we took over her portfolio, the first thing we did was start a systematic withdrawal of ₹8,000 per month for her basic household expenses.

The idea was to keep her money invested in the market and also give her some income for her basic needs since she did not have any other income stream. By the end of 2009, when market delivered phenomenal returns, that is when things started turning around for her. She started feeling a sense of security with her investment portfolio. She got a new job as a senior journalist. She even started an SIP and continued it for a healthy time period which helped her accumulate wealth. Since she had no family support and she was unable to trust anyone else, our office took care of everything from booking train tickets to helping her pay bills. Even when she wanted to buy a car she took our advice about which car she should buy.

I wanted her to always feel that she can trust us to always be her well-wishers. Gradually, we helped her with getting up to date with the latest technology so that she can feel self-sufficient in every way. Our relation with her has developed beautifully over the years. Now all her financial as well as insurance related matters are being taken care of by our office. Today, her portfolio stands at a value of approximately ₹80 lakhs and she has happily taken retirement on the back of it. She takes a monthly withdrawal of ₹30,000 out of her portfolio for her household expenses. We aim to help her portfolio increase beyond the value of ₹1.5 crores in the next five years. We wish her the very best from our side.



**GANESH NIKAM**, Mumbai

Financial security is must for any family living in the urban city. My client had zero knowledge about the importance of saving money. The only knowledge he had was of investing in insurance and fixed deposits. His financial condition was so pathetic that he used to be always in financial crisis despite having good salary. Then he met me. I am the founder of WealthyBliss Capital and educated him on various means of growing money. This is where his goal oriented smart financial journey started and everything is planned now. With same old income, now he is financially well secured.



**PROF RAHUL RANJAN**, Delhi

Although I am teaching since 2006 as a Financial Coach & Corporate Trainer, but what I feel this event was itself unique in my life. Hardesh Jain, IFA, has referred my name to a very well known chartered accountant. My task was to teach him NISM Mutual Fund Distributor Exam Syllabus. He explained me before giving me this reference that the child has given just his class 12 exam through Open School, and this child is suffering from Down's syndrome. Though, I have heard about this disease but I didn't have any experience of teaching differently abled children. I called my cousin brother who is a child specialist at very reputed hospital to discuss about this task. My cousin simply told me that you should not take up this assignment as it is very difficult to teach this kind of child. I told Hardesh that I will give one free session and only then I will decide whether to take up this mission or not. After my first session with the child, I thought I cannot do justice by taking up this work. But the child's parents and Hardesh Jain requested me to continue. Then I started teaching. The child has put all his effort and after 11 sessions with him, he has given the exam and passed with 64 per cent. His parents were very satisfied. Now, he has started working as Mutual Fund Distributor.

## VOLATILITY COACHES SPEAK



**SUMANTA BANERJEE**, Burdhaman

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, group of students also. Through this Gramifaction, I make the participants realise how assets allocation is important to them. The concept of the power of compounding is important in the long term investment process. When I share the concept through Gramifaction, it becomes easy for everyone to learn and become more educated and aware. Equity is an important asset class for long term investment and beat the inflation.



**RUCHIKA VERMA**, Delhi

We got an opportunity to plan for financial goals of a doctor couple whose reference I got from one of our doctor client. They were looking for unbiased advice and services. After assessing their financial goals, time horizon and risk profile we suggested them different investment options so that they can achieve their goals. Together we were continuously working towards goals by evaluating performance of the schemes from time to time and they were quite happy when they could achieve their goals of house purchase and daughter's marriage. We had first meeting in year 2008, their first goal of house purchase was achieved in year 2014-15 and daughters marriage goal was achieved in year 2017, now we are working towards their retirement goal and son's marriage.



**SURESH MOHTA**, Kolkata

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.



**NEEPA KHATRI**, Pune

I have started my financial counselling journey 22 years back. Seen lots of ups and down in the Financial field but financial counselling has no down turn. For me; clients are friends and family members.

Their financial well-being is the most important goal of my life. And helping them to achieve their goal is the second goal of my profession. One of my NRI clients was going through marital problem, which was really disturbing for wife and kid. Husband wanted divorce and when asked him how he would support the family with 1.5 crore assets. Very confident he replied, 'I will give 50 lakhs to wife and children; which he though was very generous money.

## INVESTOR'S STORIES OF SUCCESS

While discussing I also realised that there was no major issue between them. When corpus was calculated for future expenses, was coming to 4 crore, which he never expected. He not only postponed the separation but have reconciled and I was really happy to save one of the family break up. After a year, the husband lost the job and from the existing corpus we stated Systematic withdrawal plan of ₹40000 to take care of their expenses for two years.

Now the income has started and so is the investments commitment of three lakh per month. Many a times return and numbers are not the only thing client looks for it. But human touch in relationship is the key factor. Most of the client look forward for objective answer to their problems be it finance, kids education or family problem. If you are able to resolve any of their issue, you become their partner for life.



**BIRANCHI SARANGI**, Mumbai

There was a family which was well settled and was having decent earnings. The father was working as IT professional. Unfortunately, he lost his job due to some restructuring activity going in his company. He had big EMI's going on and now since he was not having job, the EMI was being paid from his savings. One fine day, I educated the person on Personal Finance and Money Management. He soon understood that he needed to generate more assets than liabilities and also he needs to sell his underdeveloped flat.

He started investing with me and very soon just using his savings money he generated a good corpus which would provide for his family even if he was not working.



**ASHISH KUMAR SARDA**, Kolkata

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. I planned for all his life events like his children's marriage, vacations and retirement plans.



**PRADIP DEY**, Guwahati

There was this family I knew where the father had just passed. It was very tough for the mother to provide for the children. They had some savings and some investments but it was not enough for the entire life. I guided the mother into proper Financial Planning and also planned for their children future. The mother knew that through proper financial planning she would get stress free and can 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.

**DR CELSO FERNANDES**, Goa

There was a one couple I met somewhere. I explained them that being newly married their financial needs will gradually rise and after the children are born their expense will touch the sky. I told them about financial

## VOLATILITY COACHES SPEAK



planning and they soon understood that planning is a must, if they want a financially stress free lives.

They started investing conservatively and soon they generated good returns on the small sum of money they had invested. After this they started investing large sums for long time horizons. I would suggest all the newly married couples that they should do their financial planning properly for living a good and stress free life. As the saying goes 'If you fail to Plan, you plan to fail'.



**BOBBY AGARWAL**, Ambala

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 ₹210000 pm only for 4/5 signature which he do every month. Actual value is not of work but of the responsibility managed in that work. He invested ₹40 lakhs that time. The investment has grown to over ₹80 lakhs now. He is a happy customer who keeps referring clients to me frequently.



**AJAY BEEL**, Kolkata

One of my clients came across me when he was planning to make a big investment. I made him realize the importance of planning for his goals and showed him a meticulous process towards achieving them. My system of portfolio review and rebalancing of assets as when required has given them a world of confidence.



**SHASHANK JAIN**, Dehradun

This most effective product was made keeping in mind the market, government and society. Investment means different things to different people across the industry. For him, investment is more of a need based solution by looking beyond the conventional ways of investment. Using the power of SIP, he devised a new investment instrument which is also a comprehensive saving solution.

In service of country and society, he is providing a need based solution and looking beyond the conventional ways of investment in today's customer need. 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 any financial security, if working in Private schools/ charitable and religious trusts. 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 they have strived for years.

By this, he 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 in a single investment.

## INVESTOR'S STORIES OF SUCCESS



**NITISH GOEL** Jalandhar

One day, 15 years back, I met with a physiotherapist in a Military hospital incidentally and discussed about Financial Planning. He was young then and was keen to listen about Financial Planning. He had two small son aged two and four years respectively. First, he started his investments with PO schemes. He lives on rented accommodation at that time. Slowly, I was able to convert him into Mutual Funds through SIP route. He continuously invested in good and bad phase of the market as per his Financial Plan in SIP. After 13 years, he made a good corpus as per the Financial Plan.

First, he bought the plot and then constructed it. Then, he sent his elder and younger son to join the merchant navy. Now both of them are getting handsome salary and doing an SIP of ₹1 lakh per month each in mutual funds. He is now extremely happy. I am also very happy because I created a happy client and fulfilled all his dreams and working with his next generation too.



**PROBIN AGARWALLA**, Siliguri

In 2008, we had organised our first investor awareness programme. One of the participants Roshan Agarwal, a trader, started a SIP with us. He had healthy cash-flows in his business but unorganised investment habits.

With our handholding, he understood the power of compounding and gradually increased the SIP amount. He has now funded his children's higher education and is confident to meet his other financial goals through the ongoing accumulated corpus.



**RAKESH BANSAL**, Kota

I used to work with a bank and there was one person who used to regularly come to the bank for his work. We got along very well. Later, when I left my job, I explained him that there is an instrument called mutual fund. It works like RD in a bank but gives a far better return over a longer time period.

He started a SIP of 1000 and later increased his SIP amount up to 70,000. After getting handsome returns he also did tax saving funds and accumulated a good return and also saved tax. He is one of my biggest and largest clients till date.



**DEEPESH MEHTA**, Kolkata

Volatility Management is critical. We have been successful in shielding investments from volatility loss by constantly monitoring economic conditions, market expectations, expected trends and portfolio performance. Rajesh M is an investor with us since 2011, had important goal by end of 2018. In late 2017, we shifted out a chunk of funds which had achieved a desired return from Equity to low risk Arbitrage and Liquid Funds. This ensured no loss in the drop that happened in the market in 2018. Had we not done this, client would have suffered a loss of 15 per cent on the net portfolio. Our timely action safeguarded the growth achieved and further stability in terms of returns in liquid and arbitrage for the remaining period.

## VOLATILITY COACHES SPEAK



**RAJESHWAR RAO**, Vishakhapatnam

I am suggesting my clients rebalancing strategies. In that process, from past eight months, one of my clients, who has been retired recently wanted to invest 50 lakhs in real estate property, at the same time, some broking company, I cannot mention the name also approached him for investment, they offered him 50000 per month through systematic withdrawal plan method from balanced funds.

I suggested him to take a rebalance approach, at that time I offered him 20 per cent equity and 40 per cent in ultra-short term funds and 40 per cent in liquid funds and told him to take SWP after one year, that to five per cent of portfolio, because he does not required money immediately. Now he is happy with my suggestion, and wants to invest more, because in these eight months, his portfolio was never went down. Now he wants to invest more



**SURAJ JAGDALE**, Pune

Financial Advisors must focus on the overall advice to the clients. Four years back, one of my clients passed away at a young age of 33 years in an accident. He left behind his homemaker wife and a seven year old son and six months old daughter.

Previously, we had planned life term insurance and Mutual funds investments for him. So his wife received a sum of ₹2 crore from the Life insurance.

Then I analysed her immediate requirements and suggested investments in multiple assets as follows:

- Long Term Bank and Corporate FDs for monthly expenses.
- Booked a 2 BHK house as the present house was 1BHK
- Liquid funds for the projected home instalments and emergency fund
- Equity & Debt Rebalance portfolio in Mutual Fund for Children's Higher education.
- Equity Mutual Fund portfolio for long term wealth creation.
- Health Insurance for the family.
- A WILL is prepared, so that her investments are properly utilised for children's future in case of any unforeseen incident.

This gave a financial stability and confidence to her for upbringing her children in a developed city like Pune.



**RAJENDRA BHATIA**, Mumbai

I can recount multiple instances when this coaching has helped our clients, but the key one was with one of our existing clients, a top management professional working with one of the big telecom firms 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 long.

In 2017, sometime in December, we had to run through with him and his wife about this volatility game and thus indicate 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 up to 70 per cent of his corpus in debt funds.

This not only helped him to move Midcap funds, which had risen a lot in his portfolio and since then fallen substantially too. This helped him immensely to arrest the portfolio's volatility, but today he is at quite at

## INVESTOR'S STORIES OF SUCCESS

peace amidst all the turmoil in the 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 we say it is not important on how the markets behave, but how you behave in the market



**PIYUSH RACKECHA**, Kolkata

Couple of years back while sitting with a professional, I was casually discussing about how I help clients to 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 totalling 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 by 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.



**DEVENDER GOSWAMI**, Ludhiana

I helped a lot of people to understand the real return of Bank FD and Liquid funds. After understanding the differences, they started to put a lot of their savings in Liquid fund rather than in savings account or in FD's. Lot of my clients today usually park all their savings in Liquid funds and use a lot of tax breaks like ELSS schemes to genuinely save lot of taxes.



**LALIT MUNDRA**, Mumbai

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.



**RAJESH SARAWGI**, Guwahati

About three years back, I received an invitation for a house warming party and was asked to come by 12.30 noon positively although the time in the card was mentioned as 1.00 pm onwards. I was again reminded in the morning on that day to reach early. And by 1.15 pm when most of the guest had arrived, my client, Singha, along with his wife asked me to inaugurate their sweet home. I was taken aback and when questioned why me? His wife said it was our dream to have one but it was you who showed us the way to it. You are important to us.

## VOLATILITY COACHES SPEAK



**SANJEEV CHAWLA**, New Delhi

I met a family and played Volatility games with them. They very soon understood the value of investing in markets and realised volatility is very good for an investor and they realised that there is always a buying opportunity in the market. Soon, they did their family financial planning and made other retirement planning.

They started investing and they accumulated units at a very cheap level. Thereafter, they have been heavily investing since and have a big portfolio and even in this bear market their portfolio is in green. They are one of my biggest clients till date.



**SHREENATH PRABHU**, Mumbai

A leading pvt bank had missold 15 ULIPs to a client who was 60 and retired. Also, his MF portfolio of 30 funds was 100 per cent equity. We helped him consolidate his portfolio, after including debt funds, resulting in regular cash inflows by which he's able to travel across different countries — a hobby which he loves. Now, we handle investments of all five members of his family.



**DHIRAJ KUMAR GUPTA**, Gorakhpur

A client had lot of physical share certificates of different companies since 1990s, and he was worried that there is no value without demat of certificate, later through a reference I met him, I helped him and lastly he converted his all shares in electronic mode in horizon of two years. I regularly visited him, checked his certificates, talked to Registrar, wrote a lot of letters to them, followed-up regularly, did name correction, demanded new face value certificates, bonus certificates and made them demat, and in finally the

shares value was more than five crore.



**ANIL PATEL**, Surat

Fear is one of the most impacted enemies of happiness in human life. Living too long without money is bitter a feeling one can have during their retirement life. With this fear, people stopped enjoying their golden period. People want Equity Return but scared with its volatility. Also downside volatility makes their lives measurable. Hence, re-balancing strategy is the only way to bring happiness in their lives. It gives freedom feelings and inner happiness in Retirement Journey-Golden Period. I am happy to assist with

Re-Balancing 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 — Systemic Withdrawal Plan. Though, this is a miracle strategy for a retired person but also good for all age group investors in long term. Happy investing with re-balancing strategy!!!!

**Disclaimer-** Any market related investment or mutual fund is subject to market risk. Please read the offer document carefully before investing. Also, consult your advisor before investing.

# ₹ 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



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### Modules Of RVCC Program

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