

An aerial photograph of a city at sunset. The sun is a large, bright yellow orb in the upper right, casting a warm glow over the city. The sky is filled with wispy, golden clouds. In the foreground, a tall, dark skyscraper with a pointed top stands out against the cityscape. The rest of the city is a dense collection of buildings, with some lights beginning to glow as dusk falls.

HOLISTIC INVESTMENT PLANNERS

HOW TO TAKE FINANCIAL AND INVESTMENT DECISIONS.

A simple and stress free way

HOLISTIC

INVESTMENT PLANNERS

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HOW IS THIS REPORT ORGANISED?



We begin with an overview of the problems in taking financial and investment decision. We will discuss further why people take wrong financial decisions.

The second part of the report deals with the pros and cons of available alternatives to overcome this problem.

The third part covers the 3-dimensional approach involved in Holistic Investment Planners.

Thank you for requesting this special report. We hope you will find it both interesting and helpful.

Section 1

BACKGROUND & OVERVIEW

What makes the financial and investment decision-making process confused and complicated? It is the fear of taking wrong financial decisions. So, one needs to understand why people take wrong investment decisions and how to avoid them.

1. If one has different agents or advisors for different investment products (insurance, mutual funds, stocks, etc.), none of them will know your complete picture. Their advice will be very limited and biased towards their products only.
2. A cheesy advertisement or a sugar-coated sales presentation can influence a person to make a wrong financial decision.
3. Peer pressure plays a notorious role in taking a wrong investment decision. One feels very safe when he takes the decision which everyone around him/her has taken. But a product suitable for your colleague or your cousin need not be suitable for you.
4. Hype machine called media can emotionally tempt a person to take a financial decision instead of taking a rational decision. A wrong investment decision can disturb a person's peace of mind.

Because of these issues, most of the times, the financial destiny of a person is not defined by him, but by others. Also in some cases, people start postponing their investment decisions because of the fear of taking wrong decisions.



Everyone is busy in today's corporate world, and hence there is no time to manage our personal finance. We find a ladder and see there are so many people trying to reach the top of the ladder faster. Then we also follow the group, deadlines to be met in each and every step; focusing more on reaching the top and finally reach the top. Only after reaching the top, we realise that we have come to a very wrong place or a place which is not worth missing so many things and opportunities in life. 80% of the people after their retirement felt that they should have spent more time on personal finance during their working life.



Nothing wrong in working harder or focusing more on completing the assignment or spending more time on finishing the project on deadline. These are all good things to do. But always remember, there are better and best things to do. We keep too many good things ahead of a few best things.

Achieving your financial goals becomes difficult or impossible either with wrong decisions or with decision paralysis. We need to compromise on our financial goals. We may need to compromise on the quality of the higher education for children. We may need to work even after retirement. We may need to compromise on our standard of living after retirement.

Section 2

AVAILABLE ALTERNATIVES

1

HAPPY AS IT IS

Though this is really not an alternative, many individuals would be happy in the way they presently take their financial and investment decisions. It is difficult to come out of the comfort zone.

They will happily continue to make decisions based on cheesy advertisements, tips by the media, sales presentation by the financial product sellers.

However, for a small number of individuals, this mediocre approach to finance and investment is simply not enough.

2

DO IT YOURSELF

"I am the person who is earning money; don't you think I will be able to manage my money better". This is relatively a better approach when compared to the first approach.

To manage money on one's own, he or she needs to learn all the principles and techniques of finance and investment.

It is really difficult to understand all the financial products. Some are not transparent. Some are with huge hidden charges.

It will take a long time to become an expert in money management. And even after that, one needs to constantly update his/her knowledge.

The point here is, the person might be an expert in software or medicine, if he spends more time in his professional expertise, he will be able to make more money easily instead of spending time on money Management.

So, is it worth spending your valuable time on money management?



3

OUTSOURCING

Corporates keep their core business activities with themselves, and they outsource for rest of the other activities. Why?

So that they can focus on their core strength. For example, if manufacturing is the core strength of a company, they can focus on manufacturing and can outsource customer service.

For the other company which is taking that outsourcing work, customer service would be their core strength. As both are focusing on their core strength, the overall outcome will be far better.

Similarly, one can focus on his/her own field of expertise (software, medicine, engineering, etc.), and they can outsource their personal finance management to an 'All round personal finance expert'.

So that one need not worry about his/her personal finance part and concentrate making more money in his/her own field of expertise.

The personal finance expert will deliver his expertise in managing your money and hence the overall wealth can go up substantially and achieving the financial goal will be easier and sooner.

"One of my main concerns was finding the right person to take over my financial planning. Somebody who could understand how comfortable I felt about risky investments, what my retirement goals were, and someone who could explain all the "techy" details of the different types of investments, so that I could make the right choices. I found all this in the Financial Advisor of Holistic Investment Planners and so much more. Their honest and open approach, make them easy to talk to, a must when discussing something as personal as finances. I have one less worry knowing, they are guiding me to a secure retirement. Their strong work ethics and desire to put their client's best interests forward, have inspired an unwavering confidence that has grown over the years."

DR. SENTHIL KUMAR. T.S
CONSULTANT ANESTHESIOLOGIST



Section 3

OUR PERSPECTIVE

At Holistic Investment Planners, we believe that success in personal finance requires a **THREE DIMENSIONAL APPROACH**

A) Inside Out Analysis:

The “Inside out” analysis precedes any financial and investment decision. In fact, this forms a guideline for making any financial and investment decision. This analysis is the most neglected thing in the financial world, but forms the very foundation for personal finance for success.

The “Inside out” analysis in personal finance means to start first with one’s inside; even more fundamentally to start with the most inside part of one with your frame of reference of money and investment, your attitude towards money, and your motives behind making and saving money.



B) Solution Management:

Based on the guidelines from the inside out analysis, financial and investment blueprint will be designed. This blueprint will be a unique and customised one for you.

This blueprint will form the basis for taking any financial and investment decisions. Solution management in personal finance includes vigilant planning, timely direction, sorting out the decisions, and regular Monitoring.

C) Financial Wisdom:

At the micro level, financial wisdom means understanding one’s perception, behaviour and motives towards finance. At the macro level, financial wisdom means understanding the economy, financial environment and investment market. At Holistic Investment Planners, we deliver financial success to all our clients using this 3-dimensional approach.

What do you get out of this?

- 1) You will take right financial decisions quickly, easily, and forever.
- 2) You will have more time for your work, family and hobbies.
- 3) You will have 100% peace of mind as you are on the right track with all your financial goals.
- 4) This three-dimensional approach will plug in all the loopholes in the earlier decision-making process which led us to wrong investment decisions and decision paralysis.



CONCLUDING THOUGHTS AND NEXT STEPS

The financial wisdom, which we have acquired in more than 10 years of our experience in this business, has helped to understand hundreds of our customers with the “Inside-out” analysis; also has been useful in arriving at and managing financial solutions for our clients.

Great results cannot be achieved at once; and we must be satisfied to advance in life as we walk, step by step. Change starts when someone sees the next step.

The next step here is to request for our **“30 MINUTES FREE FINANCIAL CONSULTATION”**.

To fix up a time for this FREE CONSULTATION you can just fill up the 30 Minutes Discussion Registration Form

Best Regards,
Ramalingam K

CLICK HERE

To test drive our services by opting for



**30 MINUTES COMPLIMENTARY
CONSULTATION OFFER**

HOLISTIC INVESTMENT PLANNERS

About Holistic Investment Planners Private Limited

We assist clients in the following areas:

Development and implementation of customized 3-dimensional Holistic Investment Plan.

Managing existing and fresh investments based on an agreed set of conditions.

Customized in-house seminars on various Money Management aspects.

Advising and executing investment solutions.

Preparation of customized Financial and Investment blueprint.

One-on-one coaching for clients focusing on developing more effective Personal Finance Management methods.

About the Author



Ramalingam is the Founder and Director of Holistic Investment Planners Private Limited. As the creator and architect of the 3-Dimensional Holistic Investment Approach, he has advised hundreds of clients on the development and implementation of financial and investment plan.

Holistic Investment Planners has been proven to be successful for both Resident Individuals and NRI clients.

In addition to his consulting work, Ramalingam has written more than 50 articles which have appeared in REDIFF.COM, Nanayam Vikatan and other Professional Trade Journals.

Ramalingam has a Postgraduate Degree in Management from the University of Madras and also has a CFP certification from FPSB of India.

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