# “Career spans may shrink, Dreams shouldn’t.

# *Building a Portfolio; that lasts beyond the Job”*

*Webinar in association with* ***Anand Rathi Digital Wealth***
*By Jayesh Matani*
*Co-founder & Director* ***Matani Financial Services LLP***

Saturday Jun 21 2025

MATANI
FINANCIAL SERVICES

A LLP Company

< adding value... < creating wealth ...

Based in India > serving clients worldwide

**A Full Service Equity Broking House offering :**

Equity Broking | Mutual Funds SIP | Stock SIP | e-IPO | Goal Setting
Advisory Services | Derivatives - F&O | Bonds, FD's & Fixed Income

Low-Risk Structured Products | PMS | AIF | Algo Trading
NRI Service | WealthBaskets | ETF's | International Investing

Corporate Advisory | Managed Portfolios | Wealth Management

Online Will | Finance & Loans against Security / Property

Term, Life & Health Insurance for Individuals & Group

**+91 9323 797 402 | +91 98692 72 573 | ifa.matani@gmail.com**

AR DIGITAL WEALTH
AN ANANDRATHI COMPANY

**AR Digital Wealth Pvt. Ltd.**
**AMFI-registered Mutual Fund Distributor**

**Leading Financial Intermediary & Products distributor since 2017 |**
**250+ Client families across 7 countries**

**Our Vision & Mission:**

> To be among the most trusted & preferred partners - for Your Investments & Wealth Creation.

> To be the premier provider of curated investment products and financial services, delivering exceptional results and building long- term trust with our clients.

12+ years

Serving 10,000+ families

₹82,000 Cr AuM

*~ Integrity > Transparency > Trust > Peace of Mind ~*

**09323797402 | 09869272573 | <ifa.matani@gmail.com>**

# Session flow

1. Objectives ..
2. Current scenario
3. Key pointers & Problem areas..
4. *Survey Data*
5. Outlining the Solution
6. Our approach..
7. The Secret..
8. A Sample..
9. Next steps - the offer
10. Thank-you !

# Objectives

- **Peace of Mind**

  - by ***outgrowing the inflation***, maintain same lifestyle today and, throughout the retired life,

  - ***sustain*** *unexpected market conditions*, without getting worried about your future - ***extracting regular monthly cash flow*** and ***liquidity*** at all times,

  - finding ***Your comfort*** - for risk, *so that we aim to reduce it and, grow Your investments*

09323797402 | 09869272573 | <ifa.matani@gmail.com>

# Problem Statement..

***.. why long-term financial planning is non-negotiable..***

***Cons..***

Lay-offs.. *shortening career spans..*
Automation & advancing technologies..
Early retirements - either by choice or..
and, increasing life expectancy..

***Pros..***

Opportunities to up-skill..
Newer opportunities.. Rise of gig economy..
Tools & avenues available to build and,
secure finance freedom for oneself..

***"Our approach safeguards your lifestyle through liquidity,***
***protects your capital in the medium term,***
***and grows it sustainably over time."***

09323797402 | 09869272573 | <ifa.matani@gmail.com>

# Targeted Survey* Data.. ***Current pain***, *in numbers..*

- Over **85%** of Indian millennials expect to **retire by 55**, but average lifespans are approaching 80+ — *Source: ICICI Prudential Survey (2023)*
- Over **35%** of actively managed equity funds **underperform benchmarks over 3 years.** *Source: Morningstar India*

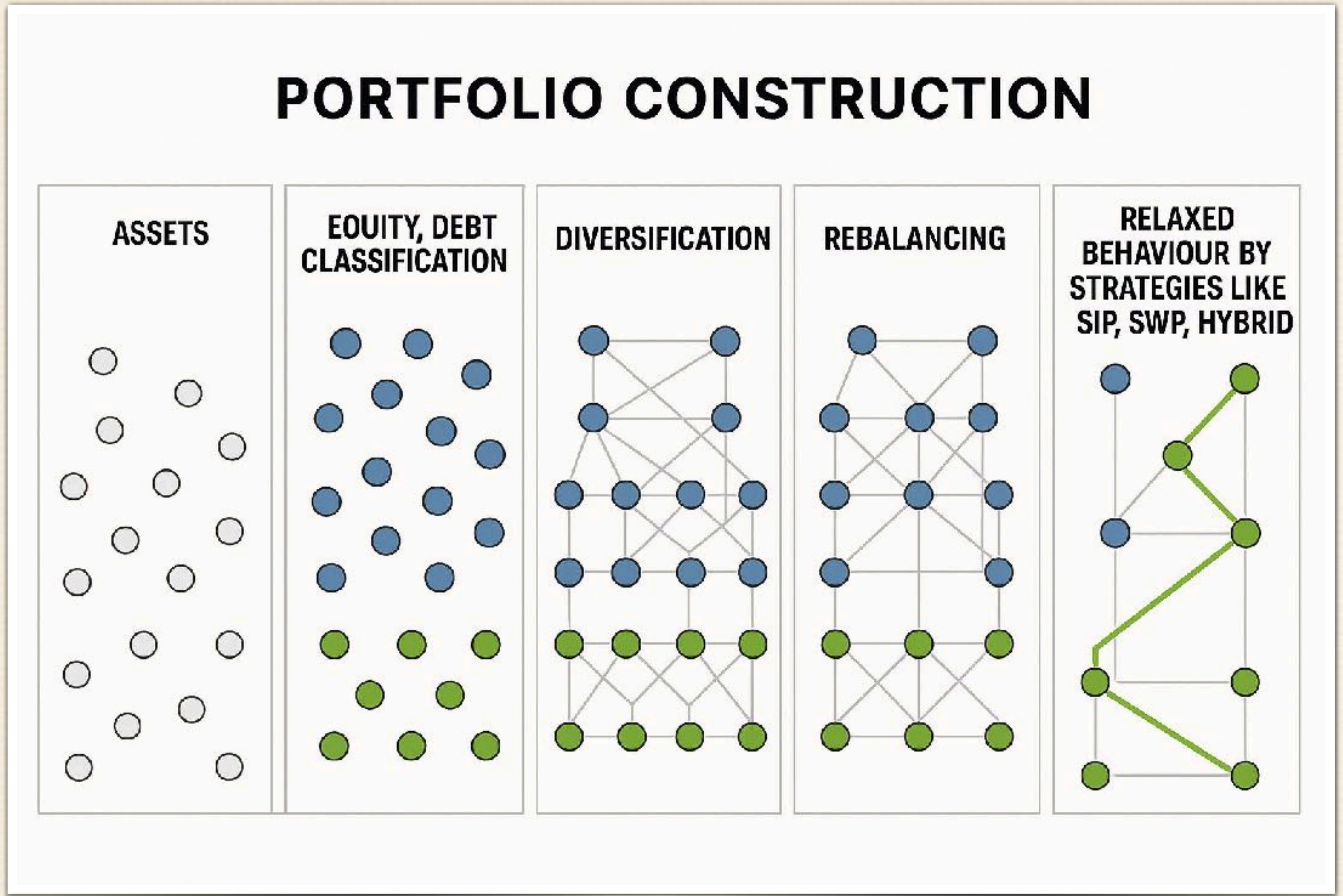
- 87% of respondents are **concerned about Inflation** *eating away their savings,*
- 33% are **not ready for unexpected market corrections** - *affecting their investment portfolios,*
- 38% **haven't objectively evaluated** their investment portfolios' for ***potential risks & performance,***
- 81% have shown interest to learn about a **proven method to safeguard their investment without losing returns** or higher costs of fund management,
- Nearly 20% of **portfolio are not aligned to goals or milestones.**

**Survey results from 267/500 replies; individuals aged between 40-50 yrs*

**09323797402 | 09869272573 | <ifa.matani@gmail.com>**

# Outlining the Solution - *Review, Rebalance, Re-build*

***.. Careers shrink, needs expand.. and, dreams live longer than jobs..***




- **Why Review ?**

  *To adapt to:*

  > Evolving life challenges.. and adapt to the market..

  > Check funds underperformance..

  > Alignment to Goals.

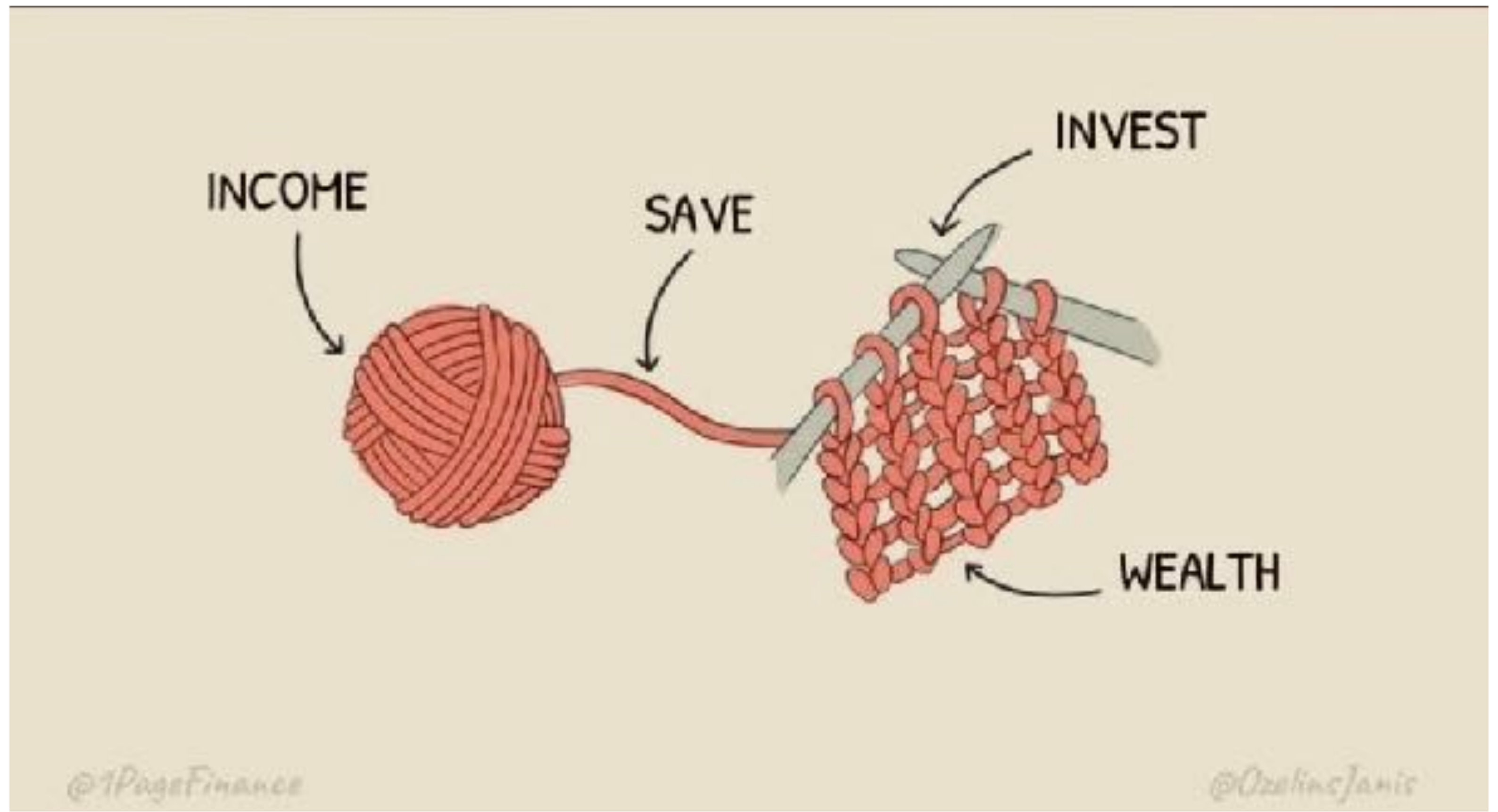
  > Mitigate new risks and,

  > Transfer Liabilities

09323797402 | 09869272573 | <ifa.matani@gmail.com>

# Outlining the Solution >>>

***… Building a Portfolio; that lasts beyond the Job ..***




- *Retirement Planning,*
- *Risk Management,*
- *Portfolio Diversification,*
- *Tax friendly, Wealth Protection & Preservation,*
- *Achieving Financial goals*

- **5 Pillars:**

  ***Liquidity | Growth | Risk Management | Capital Safety | Sustainability***

- ***What:***

  ***Diversification, optimal risk-adjusted returns, dynamic rebalancing***

- ***How:***

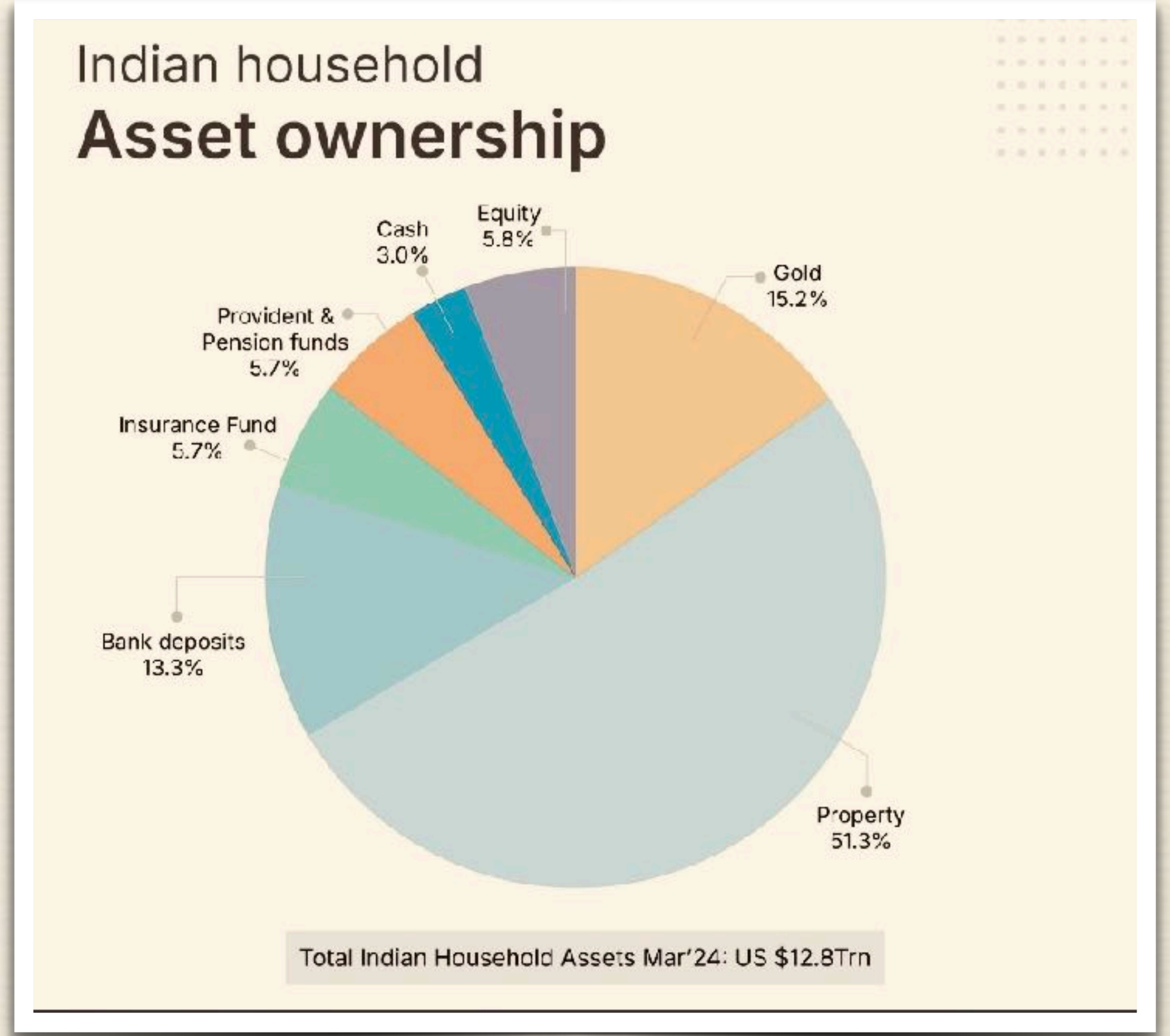
  **Invest | Optimise returns | Lower risks**

  *Assets that are appreciating..*

  *Using a define process of Asset Allocation*

09323797402 | 09869272573 | <ifa.matani@gmail.com>

# The secret.. *backed by Data*


A widely cited study of pension plan managers said that **91.5%** of the **difference** between one portfolio's performance and another's are explained by **asset allocation**.

Source: https://blogs.cfainstitute.org/investor/2012/02/16/setting-the-record-straight-on-asset-allocation/

09323797402 | 09869272573 | <ifa.matani@gmail.com>

# A Sample - post 20 yrs !!

- **Snapshot for 20 years**

| Particulars | Amt.(In lakhs) |
|---|---|
| Initial Investment | 100.00 |
| Total of monthly payouts over 20 years | 220.71 |
| Investment Value after 20 years | 201.79 |
| Monthly payout in the year 20 | **1.51** |
| Projected XIRR (20 years) | 11.1% |

## What Is Your Requirement ?

| SIP Amount | SIP Period | Target |
|---|---|---|
| ₹ 11,159 | 10 Years | ₹ 25 Lacs |
| ₹ 10,506 | 15 Years | ₹ 50 Lacs |
| ₹ 44,636 | 10 Years | ₹ 1 Cr. |
| ₹ 21,011 | 15 Years | ₹ 1 Cr. |
| ₹ 10,871 | 20 Years | ₹ 1 Cr. |
| ₹ 5,875 | 25 Years | ₹ 1 Cr. |
| ₹ 3,246 | 30 Years | ₹ 1 Cr. |
| ₹ 11,749 | 25 Years | ₹ 2 Cr. |
| ₹ 29,374 | 25 Years | ₹ 5 Cr. |
| ₹ 16,229 | 30 Years | ₹ 5 Cr. |

*Rate of Return assumed at 12.00% pa. The above is for illustration purpose only. Mutual Fund Investments are subject to market risk.Read all scheme related documents carefully.

09323797402 | 09869272573 | <ifa.matani@gmail.com>

# Next steps.. the offer

**Comprehensive review**:
> Existing MF Investments, Direct Equity Stocks, PMS and, Insurance Policies

**Deliverable**: A **detailed review report** of each of your Mutual fund holding and our **Unique proprietary health card**.

**Build & Re-align** your portfolio for:
> Immediate Withdrawals for retirement or
> Long term Wealth creation

Mail us Your **CAMS** Statement on <**ifa.matani@gmail.com**>
Subject: Portfolio Review

**09323797402 | 09869272573 | <ifa.matani@gmail.com>**

# Co-ordinates..

..at LinkedIn


*Our Charter*

**09323797402 | 09869272573 | <ifa.matani@gmail.com>**

AR DIGITAL WEALTH
AN ANANDRATHI COMPANY

**Our services..**

1. Wealth **Coaching**.
2. Assessing & **de-risking** of Investment portfolios - *optimise return, reduce risks.*
3. **Curating** & **Alignment** to family's milestones - improvise **Asset Allocation**.
4. **Solutions** *tailored* to your requirement.
5. **Mentoring** for young professionals.



**Leading Financial Intermediary & Products distributor since 2017 |**
**250+ Client families across 7 countries**

**Our Vision & Mission:**

> To be among the most trusted & preferred partners - for Your Investments & Wealth Creation.

> To be the premier provider of curated investment products and financial services, delivering exceptional results and building long- term trust with our clients.

**09323797402 | 09869272573 | <ifa.matani@gmail.com>**

MATANI
FINANCIAL SERVICES