

31 - Jan - 2012

Q - Comfort



Retirement



Commodities



Marriage



Insurance



Estate Planning

QINVESTOR SHIELD

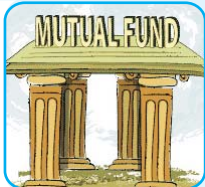


Direct Equities



Earning

All of us want to invest without any hassle, tension, BP and yet earn consistent income safely over the years



Mutual Funds



Education

Systematic Investment Plan (SIP)



Fixed Deposit



Infancy

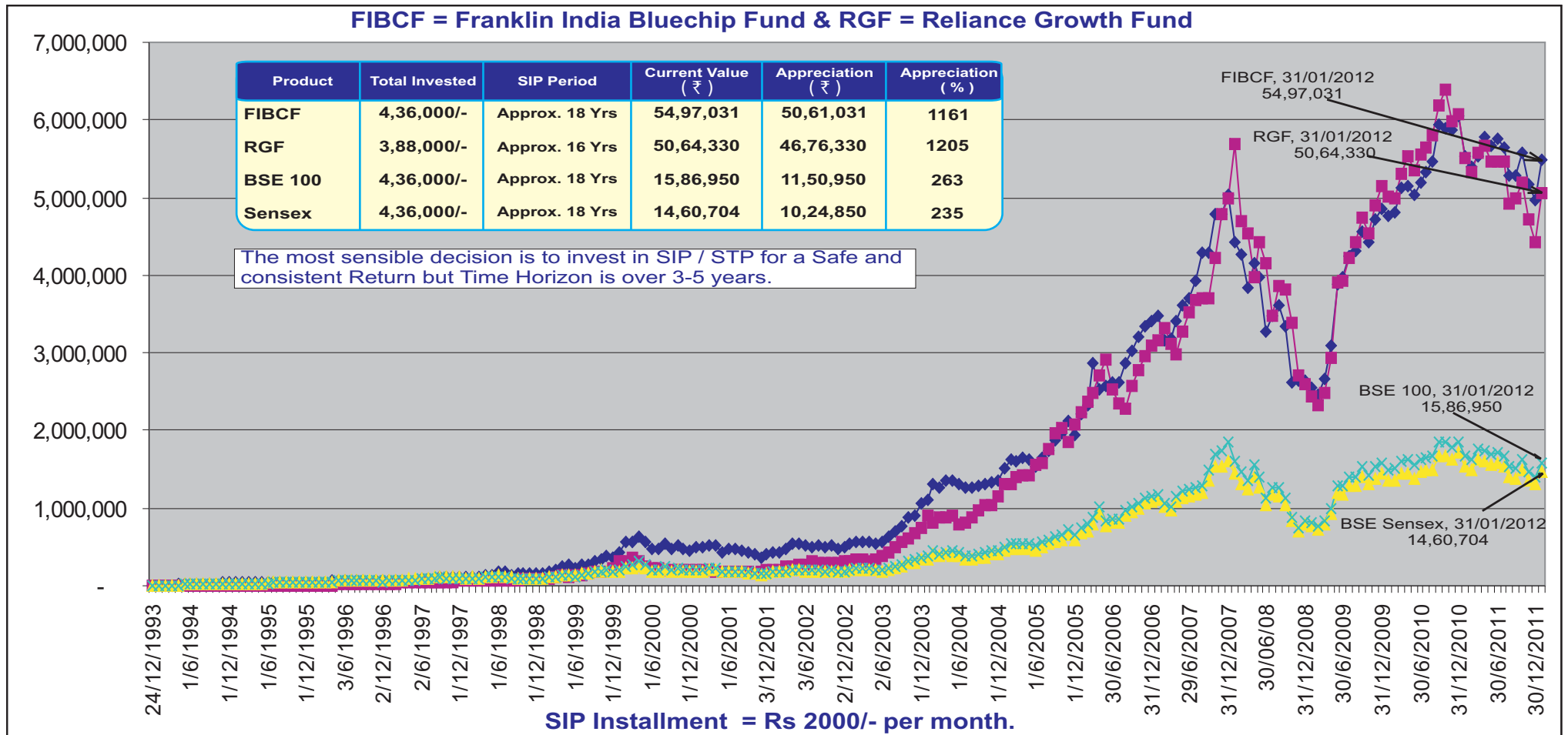
THE 8TH WONDER OF THE INVESTMENT WORLD



Fixed Income MF

Graph of Patience

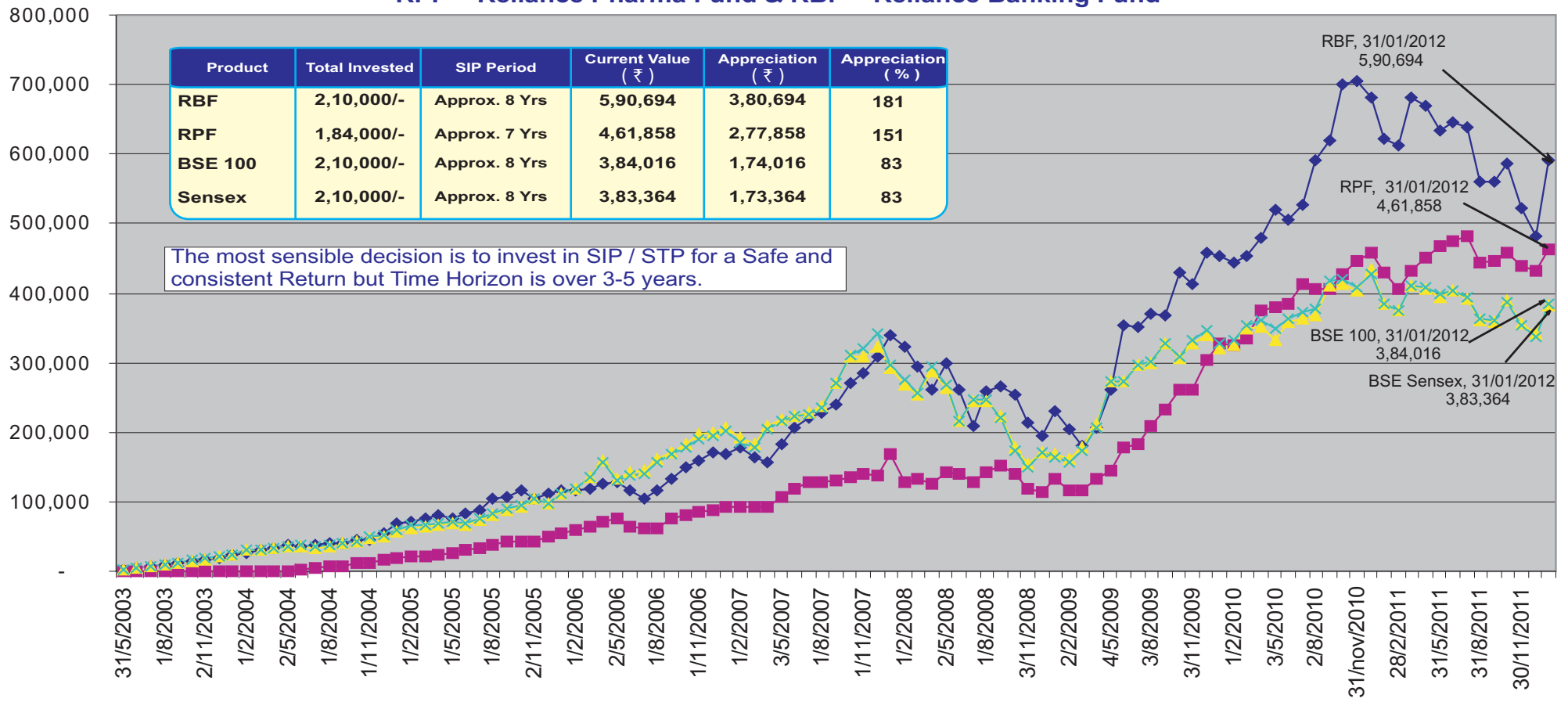
SIP FIBCF & RGF v/s SIP Sensex & BSE 100 as on 31 Jan, 2012



Graph of Patience

SIP RPF & RBF v/s SIP Sensex & BSE 100 as on 31 Jan, 2012

RPF = Reliance Pharma Fund & RBF = Reliance Banking Fund

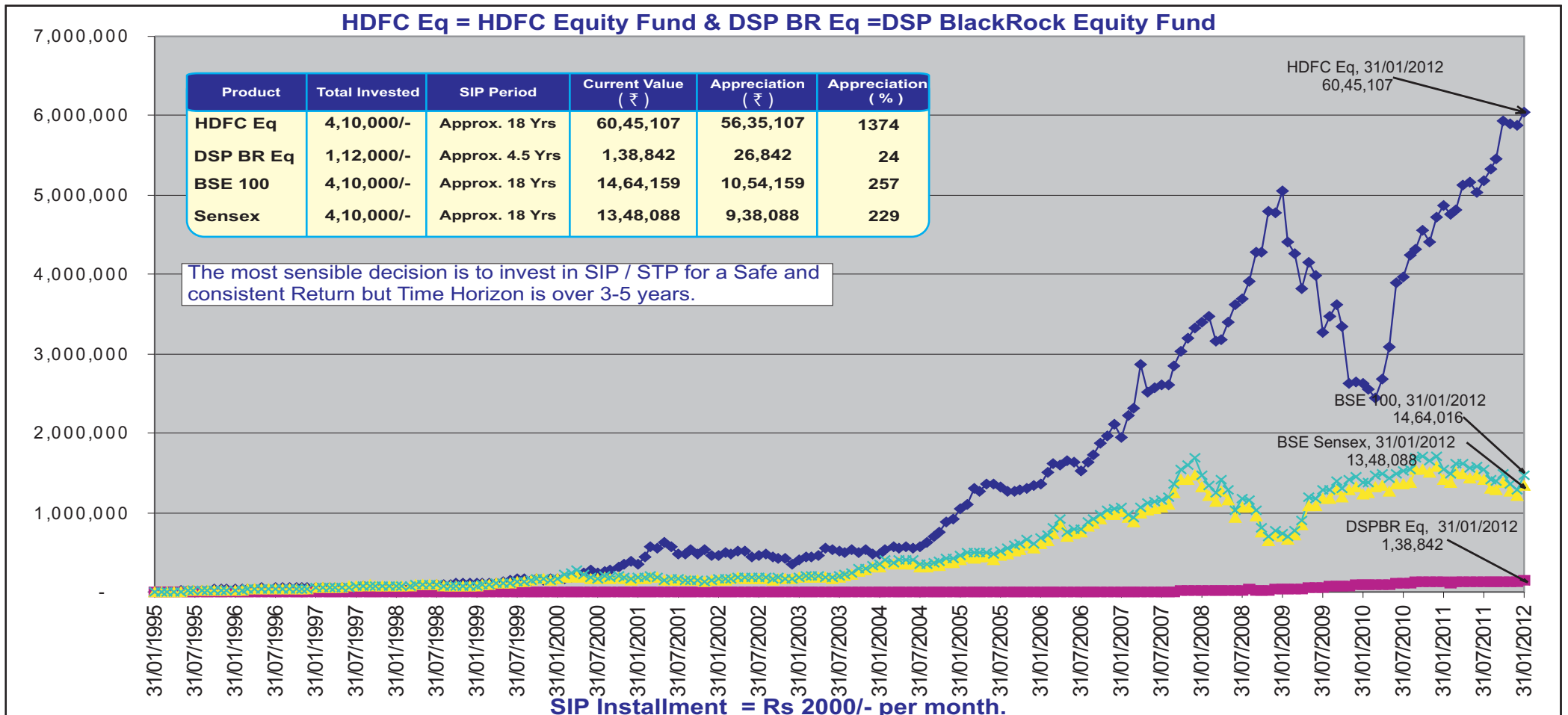


SIP Installment = Rs 2000/- per month.

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Graph of Patience

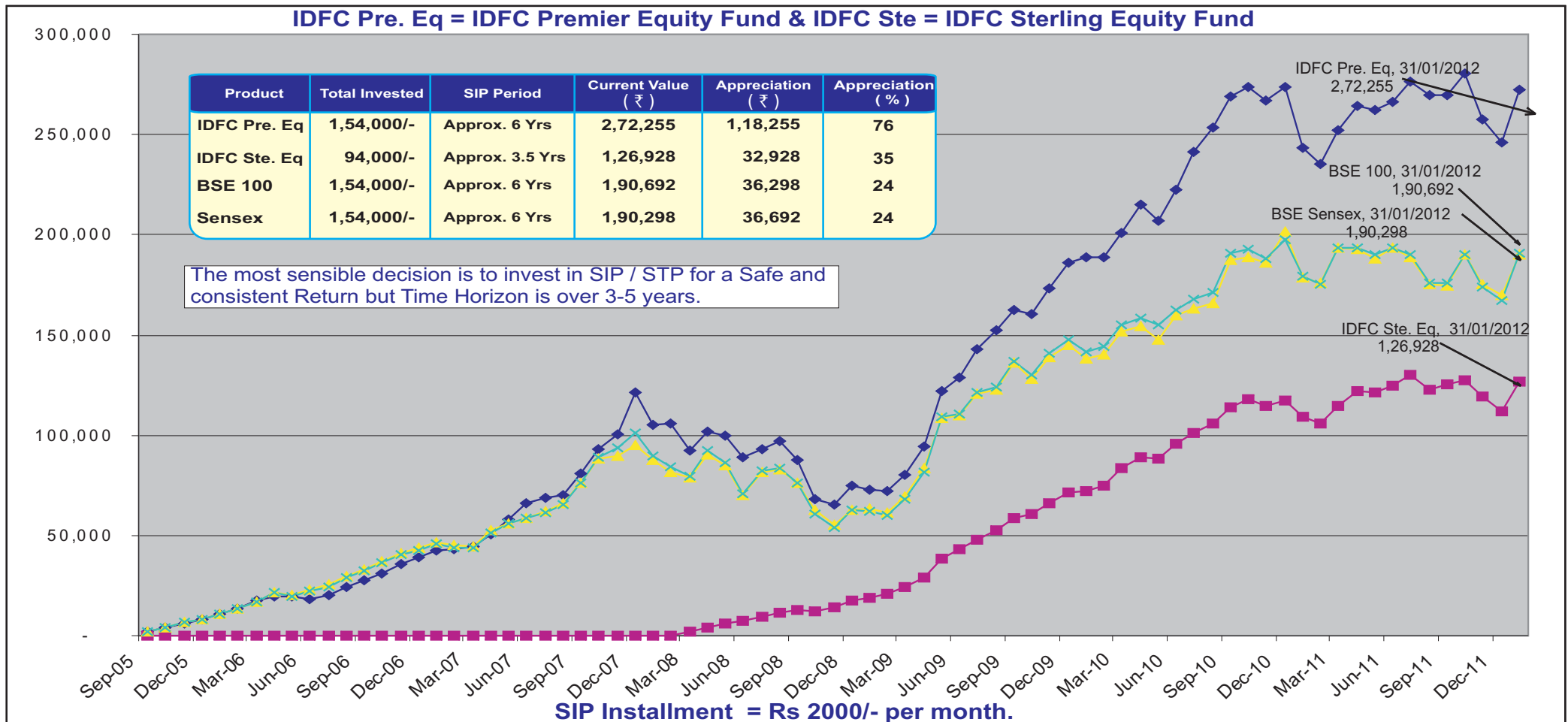
SIP HDFC Eq & DSP BR Eq v/s SIP Sensex & BSE 100 as on 31 Jan, 2012



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Graph of Patience

SIP IDFC Pre. Eq & IDFC Ste. Eq v/s SIP Sensex & BSE 100 as on 31 Jan, 2012

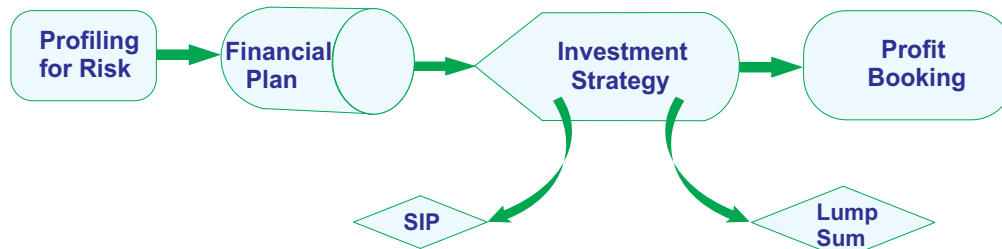


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Life Cycle of Wealth



Quadratic process flow



The key learnings are:

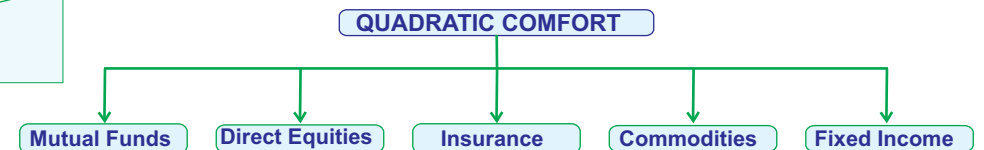
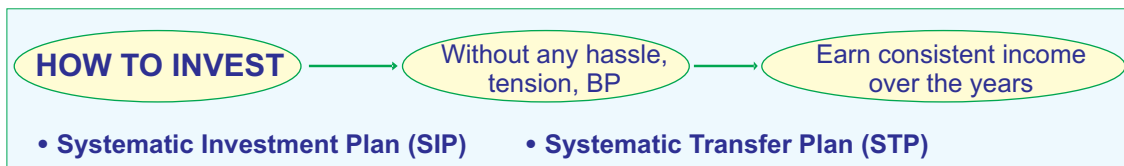
- Discipline
- Goal post
- Book profits

Lessons for us

- **Investor** makes wealth in the long term
- **Patience** is a virtue mostly ignored
- **Discipline** is often ignored at the altar of returns
- **Commonsense** is most uncommon

Future Value of Money 2012

	IIT	Medical / Engineering	MBA	RETIREMENT
Duration	4 years	5 years	2 years	15 years
Min. Cost p.a.	5 Lacs	8 Lacs	5 Lacs	6 Lacs
Total Present Cost p.a.	20 Lacs	40 Lacs	10 Lacs	6 Lacs
Inflation	7% – 8%			
Expected Cost p.a. After 15 Years	55 Lacs to 70 Lacs	110 Lacs to 130 Lacs	28 Lacs to 30 Lacs	225 Lacs to 300 Lacs



Unit 1/3, 3rd Floor, Chandroday Society, C.S.T Road, Opp. Swastik Chambers, Chembur, Mumbai - 400 071.
E-Mail: marketing@quadraticfinancials.com Website: www.quadraticfinancials.com Tel. (022) 4237 9900

Regd. Off :A-14, Rohit Apts., 4th Floor, 3rd Cross Lane, Lokhandwala Complex, Andheri (West), Mumbai 400 053

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