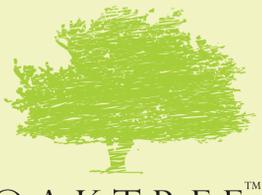


# TAKE THAT PLUNGE



OAK TREE™  
FINANCIAL PLANNING  
GOOD ADVICE. TRULY PERSONALIZED

IT IS TIME  
YOU SECURE YOUR FINANCES



## WHO AM I ?

OAK TREE IS A FINANCIAL PLANNING ADVISORY WHICH IS BUILT ON THE STRENGTH OF CLIENT RELATIONSHIPS AND THEIR FINANCIAL WELL BEING. OPERATING SUCCESSFULLY SINCE THE YEAR 2008, WE ARE COMMITTED TO PROVIDING EXPERT, PROFICIENT, CUSTOMISED FINANCIAL AND RETIREMENT SOLUTIONS FOR INDIVIDUALS AND FAMILIES OVER A LONG TERM.

OUR BELIEF STANDS IN APPLYING THEORETICAL KNOWLEDGE WITH AN ETERNAL PERSPECTIVE TOWARDS THE BETTERMENT OF OUR CLIENTS' FINANCIAL SECURITY SO THAT THEY FEEL FREE TO PURSUE THINGS IN LIFE THAT MATTER TO THEM THE MOST WITHOUT ANY HESITATION.

OUR STRENGTH IS IN PROVIDING UNIQUE CUSTOMISED ADVICE AFTER DOING A THOROUGH BACKGROUND CHECK OF OUR CLIENTS' FINANCIALS IN TERMS OF LIQUIDITY, RISK PROFILING, FUTURE GOALS, THEIR CONCERNS AND EXPECTATION OF RETURNS FROM THEIR INVESTMENTS.

## HOW WAS I BORN ?

MRS. UMA KUMARAWELAN IS THE FOUNDER AND FINANCIAL MENTOR AT OAK TREE FINANCIAL PLANNING. SHE IS AN ASTUTE AND ERUDITE FINANCIAL PLANNER AND AN INVESTMENT ADVISOR WITH OVER TWO DECADES OF EXPERIENCE IN THE DISTRIBUTION OF LIFE, NON-LIFE INSURANCE, MUTUAL FUNDS AND FIXED INCOME PRODUCTS.

SHE SUCCESSFULLY PASSED THE RIGOROUS AND COMPREHENSIVE CERTIFIED FINANCIAL PLANNER EXAMINATION IN 2008 CONDUCTED BY THE FINANCIAL PLANNING STANDARDS BOARD INDIA AND CONTINUES TO BE ITS MEMBER SINCE THEN.



WE PROVIDE EXTENSIVE FINANCIAL PLANNING SERVICES THAT WOULD HELP PLAN OUR CLIENTS' FINANCES AND SECURE THEIR FUTURE.

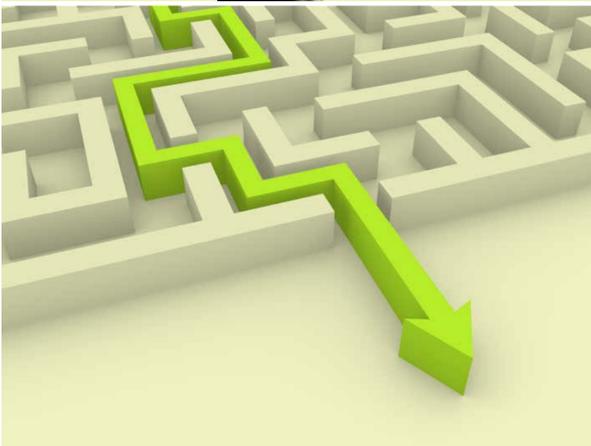
### A) TAX PLANNING

PAYING TAXES IS THE BASIC DUTY OF EVERY INDIVIDUAL AND SHOULD BE CARRIED OUT RELIGIOUSLY. BUT IGNORANCE CAN LEAD TO ONE PAYING MORE. PROPER TAX PLANNING CAN LEAD TO MUCH DESIRED SAVINGS. THIS IS WHERE OAK TREE STEPS IN.

AS PART OF THE OVERALL FINANCIAL PLAN OF OUR CLIENT, OAK TREE WILL REVIEW AND EVALUATE YOUR CURRENT TAX PLANNING EFFORTS, AND MAY RECOMMEND BETTER ALTERNATIVES WITH A FOCUS ON REDUCING TAXES AND INCREASING CASH FLOWS. HOWEVER, PROVIDING AN IMMEDIATE TAX SOLUTION ISN'T ENOUGH. WE KNOW THAT CIRCUMSTANCES CHANGE AND HENCE WE OFFER ONGOING SUPPORT TO MAKE SURE THE OVERALL FINANCIAL PLAN STAYS FOCUSED ON YOUR GOALS, SO THAT YOU GET LONG-TERM RESULTS AS DESIRED.

## HOW CAN I HELP?

WE BELIEVE THAT EVERY INDIVIDUAL SHOULD BE PROACTIVELY INVOLVED IN THE DEVELOPMENT OF THEIR FINANCIAL PLAN. THERE ARE NO MINIMUM INCOME OR ASSET REQUIREMENTS, AND ADVICE IS OFFERED FOR A FEE ON NEED BASIS. WE ALSO OFFER INTERACTIVE SESSIONS WITH OUR CLIENTS TO EXPLORE VARIOUS SCENARIOS AND TO HELP CLARIFY ISSUES AND CONCERNS THAT MAY ARISE FROM TIME TO TIME. THE END RESULT IS A UNIQUE AND HIGHLY CUSTOMIZED FINANCIAL PLAN.



EVERY INDIVIDUAL, THROUGH PRUDENT TAX PLANNING, CAN ENSURE A BETTER FUTURE DUE TO COMPULSORY SAVINGS IN TAX SAVING SCHEMES. HENCE WE ADVISE CLIENTS TO PLAN THEIR INVESTMENTS IN SUCH A WAY, THAT THE POST-TAX YIELD IS THE HIGHEST POSSIBLE KEEPING IN VIEW THE BASIC PARAMETERS OF SAFETY AND LIQUIDITY.

### B) INVESTMENT PLANNING

EVERY INDIVIDUAL FEELS THE NEED TO SAVE FOR A RAINY DAY. ONCE SUFFICIENT AMOUNT OF MONEY HAS BEEN SAVED FOR EMERGENCIES, THE NEXT STEP SHOULD BE TO INVEST IN ORDER TO GROW FINANCES. WE BELIEVE THAT INVESTING PLAYS AN IMPORTANT ROLE IN THE OVERALL STEWARDSHIP PROCESS, TO HELP INDIVIDUALS PROVIDE FOR THEIR FAMILIES, SAVE FOR THEIR FUTURE AND LEAD A LIFE WITH COMPLETE FINANCIAL FREEDOM. BESIDES INDIVIDUAL REQUIREMENT, INVESTMENT STRATEGY WOULD ALSO DEPEND UPON ONE'S AGE, PERSONAL CIRCUMSTANCES AND RISK APPETITE. THESE ASPECTS ARE TYPICALLY TAKEN CARE OF DURING INVESTMENT PLANNING.

AT OAK TREE WE CREATE PERSONALIZED INVESTMENT PORTFOLIOS AFTER CAREFULLY ESTABLISHING YOUR FINANCIAL NEEDS, OBJECTIVES, TAX POSITION AND TIME FRAMES. OUR BIGGEST STRENGTH IS OUR

DETAILED RISK-PROFILING PROCESS RESULTING IN ESTABLISHING YOUR INVESTMENT ATTITUDE TOWARDS RISK. THE SUBSEQUENT INVESTMENT PORTFOLIO IMPLEMENTED IS MATCHED TO BE IN LINE WITH YOUR RISK TOLERANCE. WHAT BRINGS US OPTIMUM RESULTS IS OUR INNATE ABILITY TO COMBINE INVESTMENT PHILOSOPHY WITH AN ONGOING RESEARCH.

OUR INVESTMENT PORTFOLIOS ARE DESIGNED TO PROVIDE RELIABLE PERFORMANCE OVER DIFFERENT ECONOMIC AND MARKET ENVIRONMENTS BY BROADLY DIVERSIFYING INVESTMENTS ACROSS CLASSES, ASSETS, SECTORS, REGIONS AND MANAGERS HELD WITHIN. THIS IS CALLED STRATEGIC ASSET ALLOCATION, WHICH IS THE ART OF ASSIGNING ONE'S CAPITAL TO DIFFERENT INVESTMENTS THAT COMPLEMENT EACH OTHER AND ALLOW GETTING THE MOST OUT OF THE POTENTIAL RETURNS ON OFFER. OUR PORTFOLIOS ARE CONSTANTLY REBALANCED TO MAINTAIN THE STRATEGY AGREED AND IMPLEMENTED, ALONG WITH REGULAR CLIENT REVIEWS.

WE MAKE IT A POINT TO SPEND QUALITY TIME WITH CLIENTS IN FACE-TO-FACE MEETINGS, EXPLAINING EXTENSIVELY OUR INVESTMENT PHILOSOPHY AND YOUR OWN DETAILED INVESTMENT STRATEGY ON AN ONGOING BASIS.

### C) INSURANCE PLANNING

SECURITY IS SOMETHING EVERY INDIVIDUAL YEARNS FOR, NAMELY SECURITY FOR HIS ASSETS, HIS FUTURE AND HIS FAMILY. HENCE THERE COMES A NEED FOR ONE TO HAVE AN INSURANCE PLAN IN PLACE.

SUFFICIENT INSURANCE COVERAGE IS AN INTEGRAL PART OF A COMPLETE FINANCIAL PLAN. OAK TREE CAN PLAY AN IMPORTANT ROLE IN ADDRESSING INDIVIDUAL, ESTATE AND BUSINESS INSURANCE NEEDS BY ADVISING ON LIFE INSURANCE AS WELL AS PROPERTY AND CASUALTY INSURANCE. OUR UNBIASED APPROACH ALLOWS OUR CLIENT TO EFFICIENTLY IDENTIFY AND MANAGE RISKS, MINIMIZE COSTS AND MAXIMIZE RETURNS.

THERE ARE MULTIPLE RISKS EVERY INDIVIDUAL HAS TO LIVE WITH, SUCH AS RISK TO HIS LIFE, RISK OF A MEDICAL EMERGENCY, RISK TO ASSETS/PROPERTY, ETC. OAK TREE, IN CONSULTATION WITH YOU, WILL HELP DEVELOP AND EXPLAIN A STRATEGIC PLAN OF YOUR LIFE AND HEALTH INSURANCE NEEDS. THROUGH PROPER RISK ASSESSMENT AND REVIEW, WE CAN ASSIST IN ENSURING THAT OUR CLIENT HAS THE RIGHT INSURANCE, ORGANIZED UNDER THE RIGHT STRUCTURE, TO PROTECT HIS ASSETS, HIS FAMILY AND /OR HIS BUSINESS.

WE, AT OAK TREE WILL WORK WITH YOU AND YOUR EXISTING ADVISORS IF ANY, TO GATHER INFORMATION ON YOUR CURRENT POLICIES AND ANALYZE YOUR CURRENT COVERAGE TO DETERMINE GAPS AND ADVISE ON AREAS THAT NEED IMPROVEMENT. SO INSURANCE PLANNING TAKES INTO ACCOUNT ALL THE FACTORS BEFORE CHALKING OUT A CUSTOMIZED PLAN WHICH PROVIDES THE MOST BENEFICIAL OFFER.

### D) RETIREMENT PLANNING

SOME PEOPLE ACCEPT THE IDEA OF RETIREMENT PLANNING, SOME DON'T. BUT THE HARSH TRUTH IS THAT EVERY INDIVIDUAL WILL RETIRE AT SOME POINT IN HIS LIFE AND AT THAT TIME, HE SHOULD HAVE ENOUGH MONEY TO SUPPORT HIMSELF AND LEAD A HAPPY AND COMFORTABLE LIFE WITHOUT BEING FINANCIALLY DEPENDENT ON ANYONE ELSE. IN ORDER TO HAVE THAT KIND OF MONEY LATER IN LIFE, ONE NEEDS TO START IN ADVANCE. THIS IS WHERE RETIREMENT PLANNING WOULD COME INTO THE PICTURE.

FINANCIAL PLANNING FOR RETIREMENT INVOLVES A SERIES OF CHALLENGING DECISIONS OVER A LONG COURSE OF TIME. USING LONG TERM STRATEGIES AND TAKING INTO ACCOUNT INFLATION, TIME VALUE OF MONEY, ETC., WE DEFINE AND DOCUMENT YOUR VISION OF LIFE AFTER RETIREMENT, AS WELL AS THE GOALS AND EXPERIENCES THAT YOU WOULD WANT YOUR WEALTH TO SUPPORT BEFORE RETIREMENT.

FOR YEARS, CLIENTS HAVE TRUSTED OAK TREE'S ABILITY INTO SECURING THEIR FUTURE AS THEY HAVE TRANSITIONED TO THEIR RETIREMENT. WE ARE EXPERIENCED AT INTEGRATING AND ORCHESTRATING THE VARIOUS RETIREMENT FUNDING SOURCES OUR CLIENTS HAVE ACCUMULATED THROUGH THE YEARS, SUCH AS EMPLOYER PROVIDENT FUND, PPF, PENSIONS, SOCIAL SECURITY SCHEMES, REAL ESTATE AND PERSONAL INVESTMENTS. USING A TEAM APPROACH, WE COMBINE OUR IN-HOUSE EXPERTISE IN INVESTMENT MANAGEMENT, TAX MANAGEMENT, AND INSURANCE PLANNING TO CREATE AND ALIGN STRATEGIES FOR ACHIEVING A PERSONAL VISION AND A COMFORTABLE POST-RETIREMENT SCENARIO.

RETIREMENT SHOULD BE THE BEST TIME IN EVERY INDIVIDUAL'S LIFE AS IT IS THAT TIME WHEN ONE CAN REAP BENEFITS OF ALL THE HARD WORK PUT IN AND MONEY EARNED THROUGHOUT ONE'S LIFE. HENCE IT IS CRUCIAL THAT A POST-RETIREMENT FUTURE IS PLANNED WELL AND PRUDENT INVESTMENT DECISIONS ARE MADE DURING WORKING LIFE TO REAP BENEFITS LATER IN LIFE.

### E) ESTATE PLANNING

ESTATE PLANNING ESSENTIALLY MEANS "AN AFTER-LIFE PLANNING". IT ENCOMPASSES MANAGING ONE'S WEALTH WHILE ALIVE AND DISTRIBUTING IT AFTER DEATH. THESE ASSETS MAY BE OWNED BY THE INDIVIDUAL SEPARATELY OR JOINTLY WITH OTHERS. ESTATE PLANNING IS THE PRESERVATION AND THE DISTRIBUTION OF ONE'S ASSETS, BOTH DURING LIFE AND AFTER DEATH.

MANY A TIME, ESTATE PLANNING IS MISUNDERSTOOD FOR SOMETHING ONLY REALLY RICH PEOPLE NEED TO DO AND WOULD NOT HAVE TO BE DONE BY OTHERS WHO ARE NOT SO RICH. THIS LOGIC IS FLAWED. EVERY INDIVIDUAL WHO HAS A CAR, PROPERTY, BANK ACCOUNTS, INVESTMENTS, BUSINESS INTERESTS, INSURANCE PROCEEDS, PERSONAL PROPERTY ETC., SHOULD DO ESTATE PLANNING. IT WILL HELP IN ACCOMPLISHING ONE'S PERSONAL AND FAMILY GOALS AND MANAGING FINANCIAL AND LEGAL AFFAIRS, AS WELL AS MINIMIZING TAXES IF THE ESTATE IS LARGE ENOUGH FOR TAXES TO BE OF CONCERN.

AN ESTATE PLAN, GENERALLY, REFERS TO THE MEANS BY WHICH THE ESTATE IS PASSED ON TO THE LOVED ONES ON ONE'S DEATH. ESTATE PLANNING CAN BE ACCOMPLISHED THROUGH A VARIETY OF METHODS, INCLUDING THE FOLLOWING:

- REVOCABLE LIVING TRUSTS
- LAST WILL AND TESTAMENT / PROBATE
- LIFETIME GIFTING
- JOINT OWNERSHIP
- BENEFICIARY DESIGNATIONS
- LIFE ESTATES

PROBLEMS OFTEN ARISE WHEN PEOPLE DON'T COORDINATE ALL OF THESE METHODS OF PASSING ON THEIR ESTATE. OAK TREE WILL HELP TAKE CARE OF ALL PROCEEDS SO THAT OUR CLIENT'S FAMILY AND FUTURE ARE SECURED. WE DRAW A PLAN IN A WAY THAT WILL PROVIDE FOR OUR CLIENTS' BENEFICIARIES AND CHARITABLE GIVING GOALS, WHILE MINIMIZING TAXES AND OTHER EXPENSES.

### FINANCIAL PLANNING AT WORKPLACE FOR EMPLOYERS

ARE YOUR EMPLOYEES GETTING QUALITY FINANCIAL PLANNING ADVICE OR ARE THEY RELYING ON THEIR OWN JUDGMENT AND RESOURCES TO MAKE CRUCIAL FINANCIAL PLANNING DECISIONS THAT AFFECT THEIR LIVES AND FUTURE?

IN THIS FEROCIOUSLY COMPETITIVE ENVIRONMENT OF STAFF RECRUITMENT AND RETENTION, PROVIDING YOUR EMPLOYEES WITH QUALITY FINANCIAL PLANNING ADVICE CAN DELIVER BENEFITS TO YOUR EMPLOYEES THAT EQUATES TO THOUSANDS OF RUPEES OF VALUE. IMPROVING YOUR STATUS AS A SAVVY EMPLOYER AND YOUR ABILITY TO COMPETE FOR QUALITY STAFF.

OUR WORKPLACE FINANCIAL PLANNING PROGRAM STARTS WITH GROUP PRESENTATIONS ON SUPERANNUATION, INVESTMENT AND FINANCIAL FITNESS, AND CAN EXTEND TO HIGHLY COMPLEX, PERSONALISED STRATEGIC ADVICE. IT'S ALL DELIVERED WITH AN INTIMATE KNOWLEDGE OF YOUR WORKPLACE AND INDUSTRY, AND DESIGNED TO MAXIMISE FINANCIAL WELLBEING OF YOUR TEAM.

EMPLOYEES GAIN CLARITY AROUND THEIR FINANCIAL GOALS AND HOW THEY'RE TRACKING THEM, AND MAKE THE MOST OF THEIR REMUNERATION OPPORTUNITIES FOR THEIR PERSONAL BENEFIT AND AVOID THE MANY PITFALLS AWAITING THOSE ON THE RECEIVING END OF POOR ADVICE AND INVESTMENT DECISIONS.

HR EXECUTIVES UNDERSTAND THE VALUE OF RETAINING INTELLECTUAL PROPERTY THAT HAS BEEN FOSTERED AND NURTURED INSIDE THE BUSINESS BY ASSISTING EMPLOYEES TO ACHIEVE THEIR FINANCIAL GOALS WHICH IN TURN WILL TRANSLATE TO HIGHER EMPLOYEE SATISFACTION AND RETENTION.

## WHY COME TO ME?

WE, AT OAK TREE ARE PROFICIENT IN PROVIDING FINANCIAL ADVICE AND PLANNING YOUR FINANCES AS PER YOUR NEEDS. WE EXCEL AT DRAWING A CUSTOMISED PLAN THAT SUITS YOU AND PROVIDE YOU WITH UNIQUE SOLUTIONS IN ORDER TO SECURE YOUR FUTURE. WE BELIEVE IN KEEPING OUR CLIENTS' BENEFIT FIRST AND STRIVE TO REACH THE GOALS THEY SET OUT FOR THEMSELVES.

OUR STRENGTH LIES IN THINKING OUT OF THE BOX AND COMING UP WITH AN OPTIMUM SOLUTION TO OUR CLIENTS' FINANCIAL GOALS AT A NOMINAL FEE.

AFTER ALL, GOOD ADVICE IS MONEY WELL SPENT.

## WHAT OTHERS THINK ABOUT ME?

### MR. SATYAMURTHY

OAK TREE HELPED US GET STARTED ON OUR FINANCIAL PLAN. MY WIFE AND ME ALWAYS HAD IT AT THE BACK OF OUR MIND, BUT COULD NEVER GET STARTED. FOR WE ALWAYS FELT WE DONT HAVE A LARGE KITTY. WE THOUGHT SOME DAY WHEN WE HAVE LUMP SUM, WE WILL MAKE A START. IT WAS HERE, UMA PLAYED A PIVOTAL ROLE. WE DISTINCTLY REMEMBER HER SAYING " WE HAVE TO MAKE A START, HOWEVER SMALL." OTHERWISE, WHAT TO DO, WHATEVER WE ARE EARNING IS GETTING SPENT. SHE ALSO ADDED, "IT IS NORMAL TO HAVE SUCH EXPENSES, BUT, LETS GET THE INVESTMENTS STARTED TOO."

WHAT WE LIKED WAS THAT SHE DID NOT MAKE US FEEL SMALL. NEITHER WAS SHE PRESCRIPTIVE ON OUR SPENDS. SHE SIMPLY SAID - MAKE A START, AND IT IS INDEED A VERY NICE FEELING THAT ABOUT 18-20% OF OUR NET SALARIES ARE GETTING CHANNELISED INTO INVESTMENTS. OAK TREE HELPED US START THE MILE WITH THE FIRST STEP!

### MRS AND MR. SHENDE

OAK TREE AND UMA CAME INTO OUR LIVES AT THE RIGHT TIME. MY WIFE AND I ARE WORKING PROFESSIONALS AND ASSUMED WE WERE RIGHT ON TRACK IN TERMS OF FINANCES AND INVESTMENTS. ALAS! WE WERE WRONG. A CHANCE MEETING WITH UMA GOT US THINKING. AFTER A SERIES OF DISCUSSIONS AND MEETINGS WITH HER, WE FINALIZED OUR MILESTONES. WITH THESE MILESTONES, WE STARTED TO PLAN, SAVE AND INVEST, WHICH INCLUDED LIFESTYLE AND ATTITUDINAL CHANGES. THE JOURNEY WAS A HUGE CHALLENGE AND THERE WERE TIMES WHEN WE WANTED TO QUIT BUT KEPT UP TO IT. IN A YEAR'S TIME, MY WIFE AND I ARE PROUD TO HAVE COMPLETED TWO OF THE THREE MILESTONES AND ARE PLANNING OUR NEXT SET OF MILESTONES'. THANKS TO UMA AND OAK TREE.

## WHERE WILL YOU FIND ME ?

160 POWAI PLAZA, HIRANANDANI GARDENS, POWAI, MUMBAI - 400076.

PH: 25702507 / 32949398

EMAIL: UMA@OAKTREE.IN

WEBSITE: WWW.OAKTREE.IN



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