



Guiding Your Financial Celebrations

# Ankit Panchal & Associates

Diwali Financial Guide for a Prosperous New Year

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**HAPPY DIWALI & PROSPEROUS NEW YEAR**

## **Wishing Light, Joy & Financial Prosperity**

Wishing you and your loved ones an illuminating Diwali and a New Year filled with opportunity.

As diya's brighten our homes, may we also brighten our financial habits—cultivating protection for our families, clarity in our goals, and steady progress toward long-term prosperity.

From practical tips on saving during the festivities to planning investments that grow over time, this ebook guides you through meaningful financial choices for every stage of life.

Whether you are starting your career, raising a family, or planning for retirement, find steps that make money management simpler and more rewarding.

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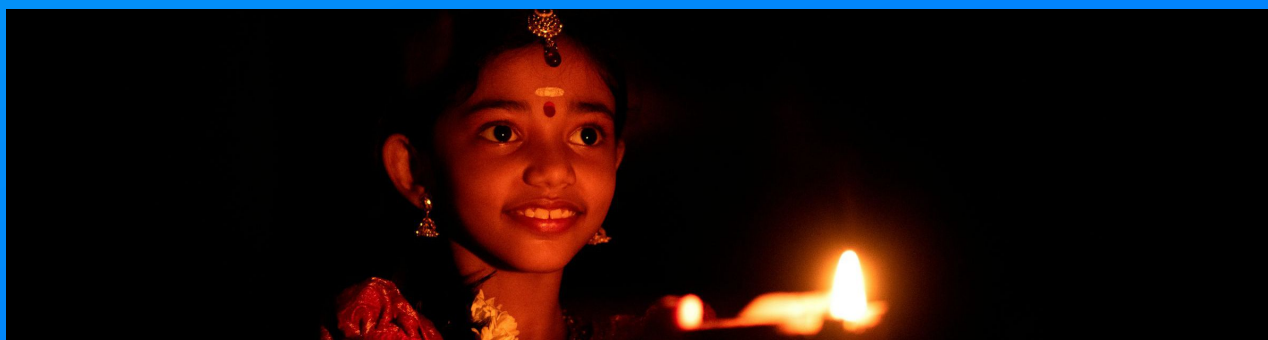
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## A MESSAGE FROM ANKIT DURING THIS DIWALI

### A timely moment to reset your financial habits

This festive season is a powerful moment to reset money habits, protect your family, and align investments with your goals. Here's why starting now can make a lasting difference.



#### Family First

Prioritize protection and planning for those you care about — insurance, emergency funds, and estate basics to keep your family secure.



#### New Beginnings

Start fresh financial routines with small, consistent actions — budgeting, automated savings, and clear short-term goals to build momentum.



#### Prosperity Focus

Channel festive spending toward purposeful investments and goal-based plans so this year's prosperity becomes sustainable growth for the future.



#### Good Fortune

Use disciplined strategies and smart allocations to make your money work harder — disciplined investing, rebalancing, and tax-smart moves.

## YOUR COMPLETE FINANCIAL SOLUTIONS

### Simple, transparent guidance for every life stage

Simple, transparent guidance tailored to your life stage—so you can plan with confidence and celebrate with peace of mind. We focus on practical steps that fit your goals.



#### Tax Planning

Tax Planning — Practical strategies to keep more of what you earn while staying fully compliant. We identify legal savings, optimise deductions, and plan actions that increase your take-home pay.



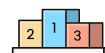
#### Insurance & Loan Advisory

Insurance & Loan Advisory — Life & Health Insurance, also Home, personal, and business loan guidance to help you borrow smartly.



#### Investment Planning

Investment Planning — Tailored portfolios using mutual funds, equities, and diversified instruments to balance risk and long-term growth. We prioritise goal-based investing and disciplined SIPs for wealth creation.

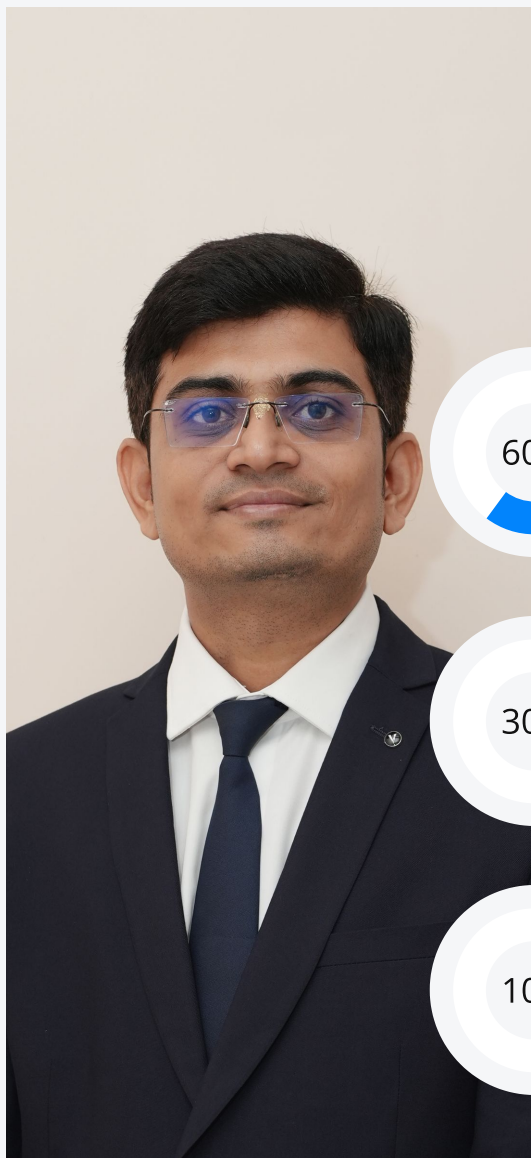


#### Children's Education Planning

Children's Education Planning — Goal-based plans to secure your child's future, combining disciplined investing, tax-efficient instruments, and milestones to fund education aspirations.

## INVESTMENT PLANNING—A BALANCED APPROACH

### Grow Wealth with a Core–Satellite Strategy



Build steady long-term wealth by combining diversified core holdings with targeted growth positions and a small, safety-focused reserve for liquidity and stability.

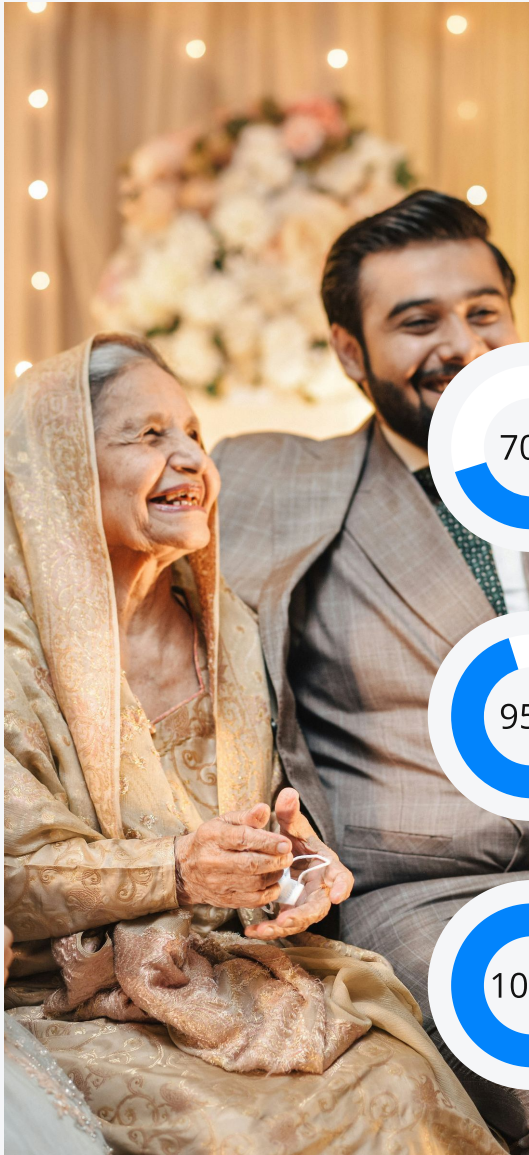
60% Core Mutual Funds — Broad diversification for long-term compounding, low maintenance, and steady portfolio growth.

Use a disciplined mix of low-cost core funds, selective equity exposure, and liquid safety assets to balance compounding potential.

10% Safety (Liquid / Gold) — Quick access funds and stable assets to cover emergencies and reduce overall volatility.



# REAL FAMILIES, Real Success Stories



We are grateful to partner with families across Gujarat, guiding them to buy homes, invest with confidence, and secure brighter futures for their children.

70%

70% of Customers are Referrals from my existing Customers. This clearly says our Commitment for our Customers.

95%

95% Client Retention — Clients stay with us because we deliver clear plans, regular reviews & caring support with 12+ Years of Experience.

100%

100% Always - Customer First Policy to create the Generational Wealth.



## EXCLUSIVE DIWALI GIFT FOR YOU

### Complimentary 30-Minute Financial Check-Up

Enjoy a complimentary 30-minute financial check-up this festive season—review your loans, investments, tax strategies, and education goals with a focused, expert advisor.

We'll identify quick wins and prioritized actions so you have a simple, action-ready plan to start the New Year stronger.

This special Diwali offer is designed for young professionals, growing families, and pre-retirement individuals looking to convert festive momentum into lasting financial progress.

Simple, practical advice—no jargon, just clear next steps.

Reserve your complimentary check-up now and light up your financial future with confidence.



# FROM MY FAMILY TO YOURS

Wishing you light, health, and lasting prosperity this Diwali. As you celebrate new beginnings, consider turning festive optimism into lasting financial security for your loved ones.

Let's create, along with 650+ existing families - a simple, confident plan that protects your family and helps your wealth grow—tailored to your goals and life stage.

Ready to light up your financial future? Schedule your free Diwali consultation and begin the year with clarity. With over 400 happy families across Gujarat, our promise is practical guidance, compassionate support, and measurable results.

Contact me today to secure your family's tomorrow—  
**Simple Steps, Steady Growth.**

