



Presents

WEALTHCARE

— A guide for health care professionals —

An Investor Education And Awareness Initiative



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Why Financial Planning Matters? For Healthcare Professionals

Financial Challenges

Healthcare careers start with high educational costs and may face irregular income due to workload variability.



Regulatory and Cost Pressures

Evolving healthcare policies and rising operational costs require adaptable and proactive financial planning.



Monthly Expenses of Rs 20,000 in 2001 have grown to Rs 85,100 in 2025 at 5.96%* Inflation rate

Are you investing enough to stay ahead of increasing financial demands?

Importance of Financial Stability

Financial planning helps manage expenses, prepare for emergencies, and set clear financial goals.



Emotional Well-being Connection

Financial peace of mind reduces stress, allowing healthcare professionals to focus on patient care.



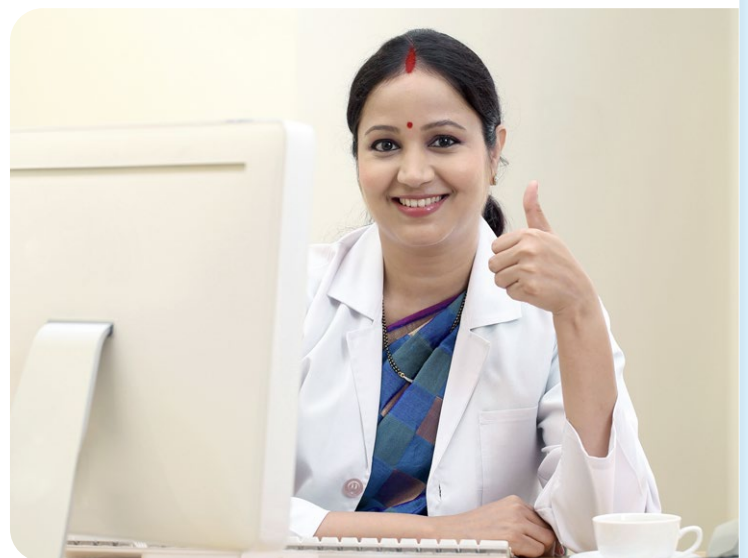
*CPI (General) (%). CPI-IW figures have been used till FY 2012-13.

The above table/pictorial/chart is shown for illustrative purpose to explain the concept.

Source: RBI. 25 Year average Inflation from 31/03/2001 - 31/03/2025, Amount is rounded off to nearest 100

Investing – A Support System for Every Healthcare Professional

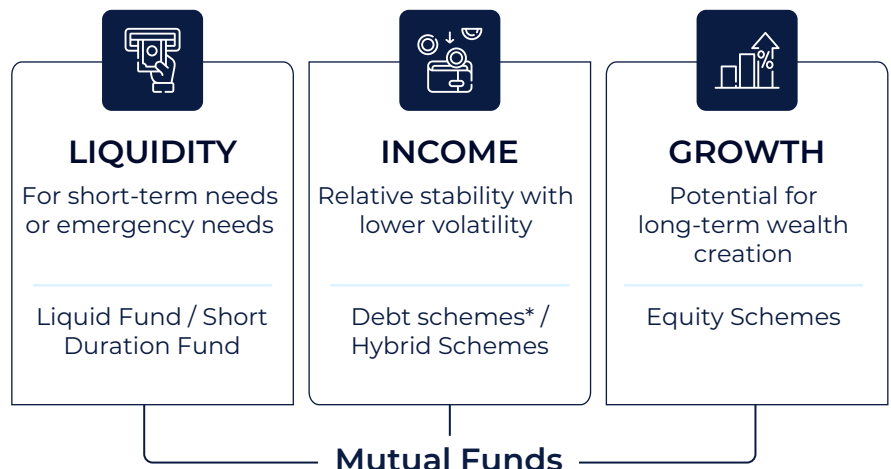
- ✓ Start Saving ...the earlier you start, the better
- ✓ Progress from 'Saving' to 'Investing'
- ✓ You work hard to earn money ... So, make the money work hard for you
- ✓ Benefit from the Power of Compounding
- ✓ A comprehensive financial plan can help you manage your investments efficiently



Asset Allocation – Your Financial Treatment Plan

No medical team relies on one tool alone. Some protocols stabilize, some treat, and some support recovery.

Balance = Better outcomes, the same applies to your investments.



Are you investing in the suitable assets mix?

The above table/pictorial/chart is shown for illustrative purpose to explain the concept.

*Other than liquid fund and short duration fund

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