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The Art of Wealth Preservation

Strategies for Long-Term Security

“**The Art of Wealth Preservation**" by Snowball Financial Services offers insights on safeguarding your assets from inflation and market volatility. Learn advanced strategies for asset allocation, estate planning, and legacy building to secure wealth for generations.

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About Us

At Snowball Financial Services, we are committed to redefining the landscape of wealth creation and management. Our journey began with the vision to make financial growth accessible and sustainable for everyone, from individual investors to high net worth individuals and NRIs. With over a decade of experience, we have crafted a legacy of trust and excellence in the financial sector.

Our Mission

* **Build Multi-Generational Wealth:**
  We focus on strategies that not only grow your wealth but ensure its longevity, passing financial security from one generation to the next.
* **Expert Guidance**
  Our team comprises seasoned professionals dedicated to providing personalized investment advice, tailored to your risk profile and life goals.
* **Comprehensive Financial Solutions**
  From mutual funds and portfolio diversification to retirement planning and tax optimization, we offer a suite of services designed to cover all aspects of financial planning.

Our Approach

* **Portfolio Diversification**
  We believe in the power of a well-diversified portfolio to mitigate risks and enhance returns.
* **Client-Centric**
  Every strategy we design is with our client's unique financial situation in mind, ensuring that your financial plan is as individual as you are.
* **Education and Empowerment**
  - We commit to educating our clients, demystifying financial terms, and empowering them to make informed decisions.

What We Offer

* **Investment & Wealth Creation**
  We advocate for a disciplined approach to investing, emphasizing mutual funds and financial products that align with your long-term objectives.
* **Retirement Planning**
  Understand how to plan for a financially secure retirement with strategies that adapt to your changing needs over time.
* **NRI Services**
  Specialized investment solutions for non-resident Indians, helping you manage your wealth across borders effectively.
* **Taxation Insights**
  Navigate the complexities of tax laws with our expert advice to optimize your investments for tax efficiency.

Our Commitment

Our dedication extends beyond just managing assets; we are here to guide you through every stage of your financial journey. With a blend of traditional wisdom and modern financial tools, Snowball Financial Services stands as your partner in achieving financial independence and creating a lasting legacy.

Join us at Snowball Financial Services, where your financial dreams are nurtured to grow into a reality.

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About Our Founder

An Engineer-turned-Wealth Creator, Srinivas began his career in Sales before transitioning into the financial sector as a Mutual Fund Distributor. His journey—from a vernacular medium government school to founding Snowball Financial Services—is a testament to his expertise in wealth creation and his commitment to helping individuals achieve FIRE (Financial Independence, Retire Early).

With a proven track record of assisting 2,500+ individuals, families, HNIs, and NRIs across India, the USA, Australia, the UK, New Zealand, Germany, Dubai, UAE, and beyond, he specializes in managed equity investing through Mutual Funds (MF) and Portfolio Management Services (PMS).

He strongly advocates the power of compounding and behavioural finance, emphasizing that investor discipline plays a crucial role in achieving financial goals.

Through Snowball Financial Services, he collaborates with HR managers to promote financial awareness and goal-based investing among employees. Recognized as one of India's Top 5 Emerging Mutual Fund Distributors in 2015, he is also a Speaker, Networker, and Marathon Runner.

Srinivas V
Founder Snowball Financial Services

Rupee Cost Averaging:

Why SIPs Shine in Volatile Markets

Key Statistic

NIFTY 50
(2008-2023)
CAGR

10.5% over 15 years.

10.5%

(Source: NSE India)

SIP Investors
(10+ Years)

95%

probability of positive returns. (Source: AMFI)

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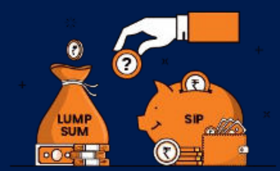
How Rupee Cost Averaging Works

Key Data

Example of
₹10,000
SIP over
12 Months
in a volatile market

Market Highs: Fewer units bought

Market Lows: More units bought



Average Cost Per Unit:
Lower than Lump Sum Investment

Over 10 years,

SIPs reduce risk by averaging out price fluctuations.

(Source: AMFI Investor Report)

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SIP vs. Lump Sum Returns in Volatile Markets

Comparison of ₹1 Lakh Invested in NIFTY 50 (2008-2018)

Investment Type	Final Value (₹)	CAGR (%)
Lump Sum	2.5 Lakh	9.6%
SIP (₹10K/month)	3.2 Lakh	12.4%

Key Takeaway

SIPs outperform in volatile conditions by averaging purchase price.

(Source: AMFI & NSE India)

SIP Benefits – Data-Driven Insights

Investor Behavior Study
(AMFI Data)

Holding for 7 Years: **85%** probability of positive returns.

Holding for 10 Years: **95%** probability of positive returns.

SIPs in Equity Funds **(2013-2023)**

Stayed Invested: CAGR **14-18%**

Exited Early (**3-5 years**): CAGR drops to **7-9%**

(Source: AMFI Investor Report)

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Small & Mid-Cap SIPs
Higher Volatility, Higher Gains

Historical SIP Data
(10-Year Analysis, 2013-2023)

Fund Type	SIP CAGR (%)	Max Drawdown (%)
Large Cap	12-14%	-25%
Mid Cap	14-17%	-35%
Small Cap	16-19%	-40%

Key Insight:

Higher volatility =
Lower average cost =
Higher long-term returns

Holding for 10+ years reduces downside risks significantly

(Source: Morningstar India)

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The Ultimate Investment Lesson

Key Data from Market Studies

Compounding effect: A **₹5,000** monthly SIP in an equity fund (**15% CAGR**) grows to **₹50 lakh+ in 20 years**. (Source: AMFI SIP Calculator)

95% of SIP investors who continued for **10+** years never made a loss. (Source: AMFI)

Missing just **10** best days in the market can reduce returns by **50%** (Source: SEBI Investor Education)

Final Message

Stay invested. Trust the process. Your future self will thank you!

Snowball Financial Services featured customer case study

Duration : 6 years

Before

Now

Inconsistent investments

Target of 7-8 Lakh monthly passive income by the age of 45

Bank FD's & Recurring Deposit

Lack of clarity

Consistent SIP

Net Worth 7.5 Crore

Revised Goal 20 Crore

Clear Financial Vision

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From Panic to Prosperity: A Wealth Creation Story

Expert Guidance During Turbulent Times

- Calm advice during crash
- Blunt yet empathetic

Building Trust and Discipline

- Discipline and trust
- Trust-based consistency

Educating About Market Behavior

- Normal market fluctuations and avoiding impulsive reactions

Focus on Long-Term Wealth Creation

- Downturns as opportunities
- Fear to ₹4.25 crore

Empathetic Support System

- Empathetic partner amidst noise and uncertainty

The Result?

Prakash transformed his financial future through discipline, trust, and the unwavering support of Snowball Financial Services. His story is a testament to the power of staying invested with the right guidance.

Takeaway

Partnering with a trusted advisor like Snowball Financial helps navigate market uncertainties and stay focused on long-term goals.

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Empowering Lives Through Financial Inclusion

The Mukhyamantri Majhi Ladki Bahin Yojana Impact

At Snowball Financial Services, we've witnessed the transformative power of financial support through the Mukhyamantri Majhi Ladki Bahin Yojana.

The Scheme

- Monthly stipend of **Rs 1,500** to women from households earning less than **Rs 2.5 lakh** annually.
- Funds directly deposited into their bank accounts.

Success Story - Nirmala

Our house help, Nirmala, used her stipend to boost her SIP contributions, laying the groundwork for her financial independence.

Our Commitment

- **Education:** We offer workshops on financial planning and investment.
- **Encouragement:** Promote small, consistent investments for long-term growth.
- **Support:** Tailored financial advice for individual needs.

Join us in fostering financial empowerment, one step at a time.

Broader Impact

The program's closure hasn't stopped its influence; we see more people eager for financial literacy, inspired by stories like Nirmala's.

Our Pledge

- Continue educating on financial independence.
- Partner with initiatives to widen our impact.
- Share success stories to motivate others.

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From ₹1 Crore to ₹5.5 Crore:
The Power of Goal-Based Investing

Goal-Based Financial Planning

Structured wealth creation

₹5 crore target

Personalized Investment Strategy

Disciplined wealth strategy

Strategic, trend-free approach

Trust and Encouragement

Trust-driven growth

Turning skepticism to action

Emotional and Educational Aid

Wealth creation mindset

Focused amidst distractions

Proactive Monitoring and Guidance

Strategic adjustments

Regular financial evaluation

The Result?

Through a combination of trust, goal-based planning, and disciplined execution, **Abhiraj exceeded his original financial goals,** achieving ₹5.5 crore—well ahead of schedule.

Takeaway

Partner with Snowball Financial for personalized strategies, consistent support, and long-term success in achieving your financial goals.

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