

Your Personal Tax & Financial Manager



A brief presentation on Annual Subscription Package

*Isn't it appropriate that
the month of the tax
begins with April Fool's
Day and ends with cries
of "May Day!" ????*

So what is the problem with Taxes after all !!!!

- ⇒ Too Complicated
- ⇒ Hard to comprehend the fine print
- ⇒ Low awareness level
- ⇒ Do not trust the government with your money
- ⇒ Tax evasion seems the easy way out
- ⇒ Lack of planning

Synopsis of tax & investment planning !!!!

*Isn't it appropriate that
the month of the tax
begins with April Fool's
Day and ends with cries
of "May Day!" ????*

- ⇒ Plan your salary taking the maximum benefits of allowances, perquisites, deductions and reimbursements
- ⇒ Plan your investments intelligently under sec 80C
- ⇒ Reduce your Net Tax Payable and Increase your in hand income
- ⇒ Manage your cash flows and plan your future returns

The need of the hour



“ Provide effective tax and investment solutions to assist in financial security and tax planning ”



- Understanding financial needs and provide sound investment guidance
- **Structuring investments according to tax needs and returns**
- **Assist individuals understand and comprehend taxes**
- **Assist in salary structuring**
- Prepare tax related papers and filing tax returns

Where does etaxesindia fit in !!!!

What we are not.....

- We are not an investment portal
- We are not into trading of securities, mutual funds etc
- We are not into online trading
- We are not even remotely focused into securities
- We don't provide e-filing of returns and are more than just filing



- We do not help “evade” taxes rather we try and “**plan to save**”

So what we are.....

- We are a facilitator for providing services related to tax and investment planning
- We provide services in order to maximise consumer financial needs while minimising tax
- **Our on-line model facilitates speed of consumer delivery while our off-line support provides the expertise**



Our Online Model

- Provides the customer information on his fingertips such as financial and tax calculators, reminders, information, etc
- Financial newsletters, articles, online query handler.....
- Provides a gateway for the company to reach the customer quickly

Our Solutions for you

- **TaxManager.in** – Preparation and Filing of Income Tax Returns
- **Investment Manager** – Preparing an Investment Portfolio
- **Financial Manager** – Preparing a Tax plan such way which could minimize the tax liability and hence increasing returns
- Salary Structuring
- Investment Support





We are committed to develop a plan best suited to your financial goals

- *Tax Management – Salary Structuring, Tax Advisory, Tax Returns*
- *Life Insurance*
- *General Insurance – Health Plans*
- *Mutual Funds*
- *Financial Planning*
- *Annual Subscription Package*



What we answer for you... ..

- What is my tax liability?
- How much I should invest to save my taxes?
- What should be my investment portfolio?
- What would be my returns if I invest in this scheme?
- What is the risk included in this investment?
- Is this a short term or long term commitment?
- How my liquidity is effected by this investment?
- What would be the future cash flow?
- How much would be Tax Deducted At Source and salary pay out?
- What should be my salary structure so that I have maximum pay out?
- How can I prepare and file my Tax Returns?
- How can I be updated with ever changing Tax Provisions in this country?



How we answer for you... ..

We study your profile and on the basis of certain parameters like

- ✓ Your Income Profile
- ✓ Your Demographic Profile
- ✓ Your family size
- ✓ Your Living Style
- ✓ Your Household income
- ✓ Your immediate and long run needs
- ✓ Your Aptitude to take risk – high, medium or low
- ✓ Return on Investments – Short term or Long term

We design your investment portfolio and hence we derive at

- Desired investment portfolio
- Reduction in tax liability and increasing future cash flows
- Tax Planning at the best level
- All round year financial planning and avoiding the last minute tussle for investments
- At year end tax returns are finally ready
- We facilitate investment support for you
- As a member you get mailers which educates you

Need for Financial Planning or Investment Planning



Fast moving life, pressured with job targets, somewhere an individual has lost way to plan for ones investments and secure the future.....the tradeoff being how to secure and maximize future returns with the lowest possible current outflow.....

Financial Goals

- ▶ Eliminating personal debt if any
- ▶ Starting an emergency fund
- ▶ Life & medical insurance needs
- ▶ House planning
- ▶ Retirement planning
- ▶ Charity
- ▶ Traveling

Personal Aspirations

- ▶ Family planning
 - ▶ Self financed marriage
 - ▶ Children's education in abroad
 - ▶ Children's marriage
- ▶ Starting own business
- ▶ Passing wealth to heirs
- ▶ Set up vacation home

Basis of a Sound Financial Plan or Investment Plan

Broad parameters to be kept in mind

- ✓ Income Profile
- ✓ Demographic Profile
- ✓ Family size
- ✓ Living Style
- ✓ Household income
- ✓ Immediate and long run needs
- ✓ Aptitude to take risk – high, medium or low
- ✓ Return on Investments – Short term or Long term

Steps followed for an effective plan

1. Learning the facts – Understanding your profile with different parameters listed above
2. Comprehensive Review of the Facts
3. Analysis, Rating & Solid Recommendations
4. Finalizing the Plan
5. Ongoing Partnership or Regular Updates

Annual Subscription !!!!

What all Annual Subscription includes

All year round financial management with an aim of reducing the tax payable and maximizing the future returns with the best investment mix

- Salary Structuring – We will be preparing your tax efficient salary structure taking the maximum benefits of allowances, perquisites, deductions and reimbursements with FBT effect
- Tax Advisory – Reviewing your salary structure to maximize your intake home and minimize your tax liability or payable
- Tax Planning – Structuring investments for the best possible future returns as per your income, profile and goals
- Tax Returns – After tax management and planning, tax returns is the one step which completes your statutory compliances, we will be preparing and filing your tax returns
- SMS alerts and reminders
- End number of queries related to your tax & investment plan

Annual Subscription !!!!

Deliverables

All year round financial management with an aim of reducing the tax payable and maximizing the future returns with the best investment mix

Pay once and enjoy the benefit for entire financial year

- Salary Structuring Sheet/ Tax Advisory Sheet showing the break up of income or salary package under different heads of basic, allowances, perquisites, deductions & reimbursements with FBT effect, hence deriving at the most tax efficient tax salary structure
- Comparison of salary structure output before and after tax advisory process and suggestions showing the monthly Tax Deducted at Sources chart (TDS)
- Tax Plan Sheet – Tax planning equations before and after suggestions, investments break up done after a planning sessions, suggested investments returns and output at various future stages

Annual Subscription !!!!

Deliverables

All year round financial management with an aim of reducing the tax payable and maximizing the future returns with the best investment mix

Pay once and enjoy the benefit for entire financial year

- Tax returns preparation and filing for the FY as per the prescribed and prevalent forms and process.
- Free end number of queries handling related to tax and investments
- Dedicated Relationship Manager for all your tax and investment related needs
- Schedulers and Reminders at all levels related to tax and investments dates

Annual Subscription !!!!

Benefits

All year round financial management with an aim of reducing the tax payable and maximizing the future returns with the best investment mix

Pay once and enjoy the benefit for entire financial year

- Most tax efficient salary structure
- Comparison of salary structure output before and after tax advisory process and suggestions showing the monthly Tax Deducted at Sources chart (TDS)
- Structured investments as per your demographic profile including your income, family, risk appetite and future goals
- Better cash flow management and higher intake home pay
- Higher and better ROI on investments
- No last minute rush for tax and investments dues or compliances
- Professional services at all levels, no need to search for even smaller details related to tax and investments

Our Partners



- **eTaxesIndia.com** is an Authorised **e Return Intermediary** for tax returns from Income Tax Department. Online tax returns preparation software is under development
- **CA Firm - Ashok.K.K.Jain & Co and Jain & Co** for all statutory tax and auditing matters, one of the top leading Chartered Accountant/ Audit Firms in India. Provides the expertise for tax in the backend
- **Life Insurance** – We are Corporate Agents to **Birla SunLife Insurance Co Ltd**
- **Mutual Funds** – We are Corporate Distribution Agents to Tata Aig, Reliance MF, LIC MF, Birla Sunlife, HDFC Asset Mgmt, SBI, ICICI Pru, Kotak
- **Home Loans** – We are DSA to Citi-financial, Deutsche Bank
- **Stock Broking** – SSJ Finance & Securities Pvt Ltd a mumbai based stock broking house.

Our Team



- **eTaxesIndia.com** is professional based run company with a team of Chartered Accountants, Certified Financial Planners, MBA in Fin and Microsoft Certified Professionals.
- **Deepak Jain – CEO of eTaxesIndia.com** who is a well known financial planner, who is regularly featured in top leading business megazines, news papers and have been a guest speaker in many of the tv channels and seminars for tax and investment planning. He is MBA in Fin from IMI.
- **Arihant Jain – Financial Planning Head.** A first batch CFP pass out and well known financial planner
- **Prateek Patodia – COO –** An MBA in Finance and Marketing a professional already worked with Insurance companies
- **Ekta Sachdeva – Corporate Solutions Head –** A qualified Chartered Accountants who is having an industry experience of more than 8 years in taxation and corporate affairs.

Value Added Services



Investment Solutions ...
What should be
your investment
allocation
strategy?

Online support and access to tax, investment guide, query handler and others

Preparation and filing of income tax returns at their doorstep

Online access to newsletters, tax updates and related matters

Support for statutory requirements like PAN application, income tax refunds

One on one counseling for tax and financial planning



Our presence or contact info



Investment Solutions ...
What should be
your investment
allocation
strategy?



eTaxesIndia.com, TaxManager.in
Rising Advisory Services Private Limited
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Call us at +[919810482937](tel:919810482937), 01141411612
Write us at - info@etaxesindia.com
Visit us at www.etaxesindia.com

Present in New Delhi, Gurgaon, Kolkata, Agra,
Bangalore

**BUILDING TAX EFFICIENT
INVESTMENT STRATEGIES FOR YOU!!!**

