

# **FORTUNA RETIREMENT PLAN**

- DESIGNED SPECIALLY FOR THE EMPLOYEES OF JAWAHAR NAVODAYA VIDYALAYA, KENDRIYA VIDYALAYA AND PRIVATE ORGANISATIONS.
- THE PLAN IS DRAFTED WITH THE SOLE PURPOSE OF PROVIDING FINANCIAL SECURITY TO PEOPLE POST RETIREMENT OR IN THE SECOND INNINGS OF THEIR LIFE.
- AS OUR OTHER SERVICES EVEN THIS PLAN FOCUSES ON PROVIDING BEST BENEFITS TO ALL OUR CLIENTS IN COMPARISON TO THE OTHER INVESTMENT OPTIONS IN MARKET.
- THE PLAN IS DIVIDED INTO THREE PHASES DEPENDING UPON THE AGE OF CLIENTS.

PASOS CORTOS, VISTA LARGA

# **PLAN ONE: THE T20 MATCH**

**Ideally for members above the age of 45 or who have already retired.**

**INVESTMENT AMOUNT: 300000 to 1000000 INR.**

**LOCKING PERIOD: 9 MONTHS AND 18 MONTHS.**

PASOS CORTOS, VISTA LARGA

## DETAILS:

- After the completion of locking period, every individual would get the below mentioned amount as per their investment on a monthly basis, until they withdraw their principal amount back.
- If due to any emergency or any particular reason an individual withdraws their principal amount immediately after locking period they would only get their principal amount back.
- For every 1 year completed after the locking period is over, every client would get a credential bonus of 0.5% in their principal amount from our side along with various perks like free medical check-up , term policies etc.

PASOS CORTOS, VISTA LARGA

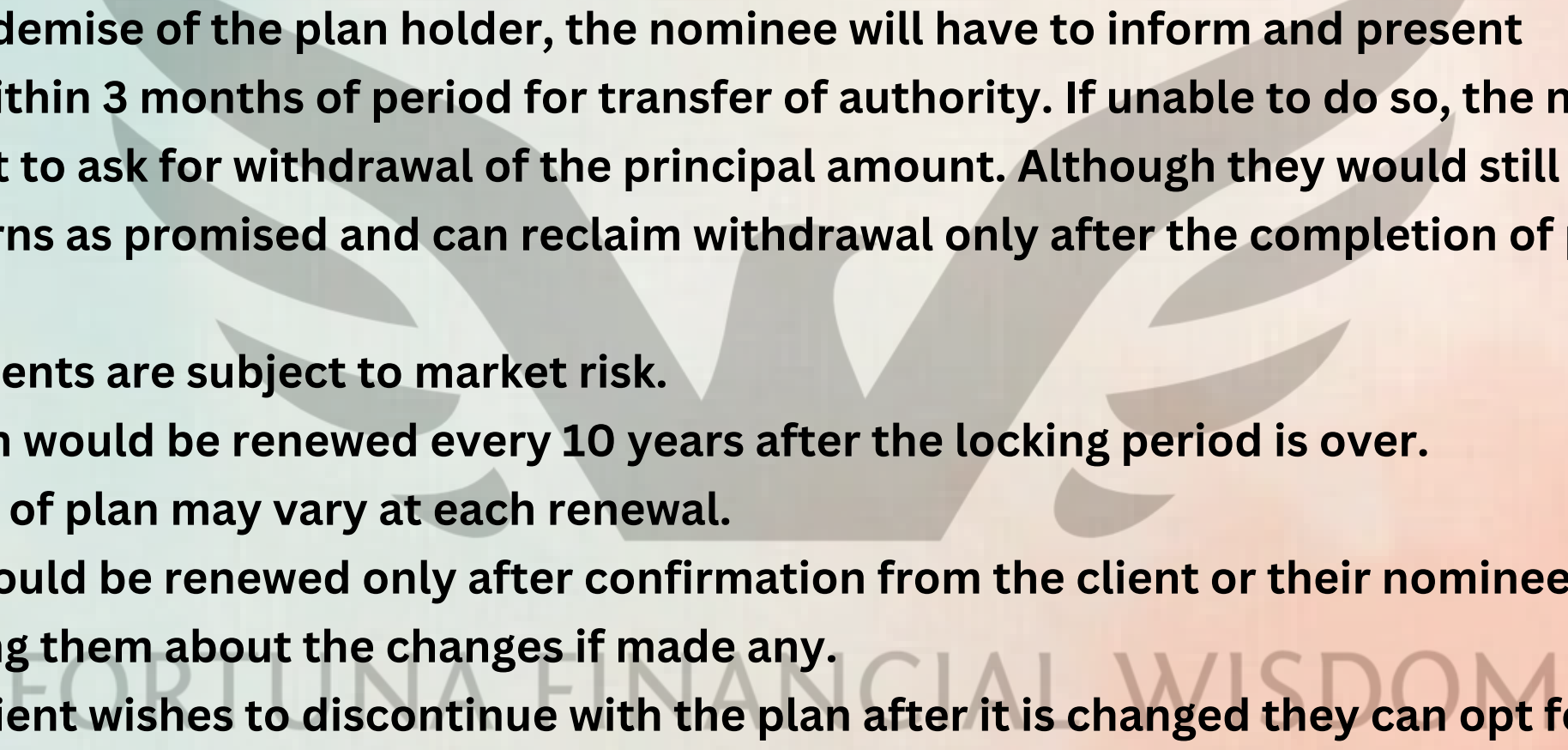
**MONTHLY RETURNS AS PER PLANS:**

<b>INVESTMENT AMOUNT</b>	<b>9 MONTHS BASED RETURNS</b>	<b>18 MONTHS BASED RETURNS</b>
300000.00	6600.00	9600.00
400000.00	8800.00	12800.00
500000.00	11000.00	16000.00
600000.00	13200.00	19200.00
700000.00	15400.00	22400.00
800000.00	17600.00	25600.00
900000.00	19800.00	28800.00
1000000.00	22000.00	32000.00

PASOS CORTOS, VISTA LARGA

## **TERMS AND CONDITIONS:**

- 1. Once invested the money can only be withdrawn after the locking period is over.**
- 2. In case of the demise of the plan holder the authority would be transferred to the nominee.**
- 3. In case of demise during the locking period the right to withdraw or continue the plan would be transferred to the nominee.**
- 4. The withdrawn amount would be credited to the nominee's account within 45 days of request approved.**
- 5. The monthly returns will be credited only into the account of the plan holder, or to the nominee's account after the demise of the plan holder.**
- 6. If anyone wishes to withdraw their invested amount they have to give a two month prior notice to the company.**
- 7. No returns will be provided during the notice period of the withdrawal request.**
- 8. Although if the nominee wishes to withdraw the amount they have to present the original death certificate of the plan holder provided by the municipal corporation of their city.**
- 9. The nominee made should be a blood relative of the plan holder.**
- 10. In case if the plan holder turns mentally incapable, the nominee will have to inform the company within 3 months for transfer of authority. Although the company reserves the right to inspect and decide through their own medical alliances.**

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- 11. In case of demise of the plan holder, the nominee will have to inform and present documents within 3 months of period for transfer of authority. If unable to do so, the nominee loses the right to ask for withdrawal of the principal amount. Although they would still get the monthly returns as promised and can reclaim withdrawal only after the completion of plan (i.e. 10 years)**
  - 12. Investments are subject to market risk.**
  - 13. The plan would be renewed every 10 years after the locking period is over.**
  - 14. Returns of plan may vary at each renewal.**
  - 15. Plans would be renewed only after confirmation from the client or their nominee. And after informing them about the changes if made any.**
  - 16. If the client wishes to discontinue with the plan after it is changed they can opt for withdrawal which may take up to 45 days from date of request approved.**



PASOS CORTOS, VISTA LARGA

# PLAN TWO: THE ONE DAY MATCH

**Ideally for members between the age of 30 and 45**

**INVESTMENT AMOUNT: 500000 to 1500000 INR.**

**SIP PERIOD: 7 YEARS AND 10 YEARS.**

PASOS CORTOS, VISTA LARGA

## DETAILS:

- In this plan every client has to deposit the money in two parts, 40% instantly while buying the policy and the remaining 60% in easy monthly instalments over the period of 7 years or 10 years.
- After the completion of their deposits, every individual would get the below mentioned amount as per their investment on a monthly basis, until they withdraw their principal amount back.
- If due to any emergency or any particular reason an individual withdraws their principal amount immediately after deposit completion period they would only get their principal amount back.
- For every 1 year completed after the completion period is over, every client would get a credential bonus of 0.5% in their principal amount from our side along with various perks like free medical check-up, term policies etc.

PASOS CORTOS, VISTA LARGA



## •DEPOSITS AS PER PLANS:

INVESTMENT AMOUNT	INSTANT DEPOSIT	MONTHLY SIP ( FOR 7YRS)	MONTHLY SIP ( FOR 10YRS)
500000.00	200000.00	3572.00	2500.00
600000.00	240000.00	4286.00	3000.00
700000.00	280000.00	5000.00	3500.00
800000.00	320000.00	5715.00	4000.00
900000.00	360000.00	6429.00	4500.00
1000000.00	400000.00	7143.00	5000.00
1100000.00	440000.00	7858.00	5500.00
1200000.00	480000.00	8572.00	6000.00
1300000.00	520000.00	9286.00	6500.00
1400000.00	560000.00	10000.00	7000.00
1500000.00	600000.00	10715.00	7500.00

PASOS CORTOS, VISTA LARGA

**·MONTHLY RETURNS AS PER PLANS:**

<b>INVESTMENT AMOUNT</b>	<b>MONTHLY RETURNS</b>
<b>500000.00</b>	<b>13300.00</b>
<b>600000.00</b>	<b>15970.00</b>
<b>700000.00</b>	<b>18630.00</b>
<b>800000.00</b>	<b>21300.00</b>
<b>900000.00</b>	<b>23960.00</b>
<b>1000000.00</b>	<b>26620.00</b>
<b>1100000.00</b>	<b>29290.00</b>
<b>1200000.00</b>	<b>31950.00</b>
<b>1300000.00</b>	<b>34610.00</b>
<b>1400000.00</b>	<b>37270.00</b>
<b>1500000.00</b>	<b>39930.00</b>

PASOS CORTOS, VISTA LARGA

## **·TERMS AND CONDITIONS:**

- 1. Once invested the money can only be withdrawn after the completion period is over.**
- 2. If a client fails to deposit the sip for 3 months, a fine of Rs.1000 will be imposed by the company.**
- 3. If a client fails to deposit the sip for 6 months, a fine of Rs. 2000 will be imposed by the company.**
- 4. If a client fails to deposit the sip for 1 year, a fine of Rs. 4000 will be imposed by the company.**
- 5. However, the company retains the right to waive off the fines after proper validation.**
- 6. In case of demise of the client the deposited amount would be considered the final investment amount and shall be treated as per the terms and conditions of plan including the returns.**
- 7. In case of the demise of the plan holder the authority would be transferred to the nominee.**
- 8. In case of demise during the completion period the right to withdraw or continue the plan would be transferred to the nominee.**
- 9. The withdrawn amount would be credited to the nominee's account within 45 days of request approved.**
- 10. The monthly returns will be credited only into the account of the plan holder, or to the nominee's account after the demise of the plan holder.**

- 11. If anyone wishes to withdraw their invested amount they have to give a two month prior notice to the company.**
- 12. No returns will be provided during the notice period of the withdrawal request.**
- 13. Although if the nominee wishes to withdraw the amount they have to present the original death certificate of the plan holder provided by the municipal corporation of their city.**
- 14. The nominee made should be a blood relative of the plan holder.**
- 15. Incase if the plan holder turns mentally incapable, the nominee will have to inform the company within 3 months for transfer of authority. Although the company reserves the right to inspect and decide through their own medical alliances.**
- 16. Incase of demise of the plan holder, the nominee will have to inform and present documents within 3 months of period for transfer of authority. If unable to do so, the nominee loses the right to ask for withdrawal of the principal amount. Although they would still get the monthly returns as promised and can reclaim withdrawal only after the completion of plan(i.e. 10years)**
- 17. Investments are subject to market risk.**
- 18. The plan would be renewed every 10 years after the locking period is over.**
- 19. Returns of plan may vary at each renewal.**
- 20. Plans would be renewed only after confirmation from the client or their nominee. And after informing them about the changes if made any.**
- 21. If the client wishes to discontinue with the plan after it is changed they can opt for withdrawal which may take up to 45 days from date of request approved.**

# PLAN THREE: THE TEST MATCH

**Ideally for members below the age of 30**

**INVESTMENT AMOUNT: 1000000 to 2000000 INR.**

**SIP PERIOD: 15 YEARS AND 20 YEARS.**

PASOS CORTOS, VISTA LARGA

## DETAILS:

- In this plan every client has to deposit the money in easy monthly instalments over the period of 15 years or 20 years.
- After the completion period, every individual would get the below mentioned amount as per their investment on a monthly basis, until they withdraw their principal amount back.
- If due to any emergency or any particular reason an individual withdraws their principal amount immediately after completion period they would only get their principal amount back.
- For every 1 year completed after the completion period is over, every client would get a credential bonus of 0.5% in their principal amount from our side along with various perks like free medical check-up, term policies etc.

PASOS CORTOS, VISTA LARGA

**·DEPOSITS AS PER PLANS:**

<b>INVESTMENT AMOUNT</b>	<b>MONTHLY SIP ( FOR 15YRS)</b>	<b>MONTHLY SIP ( FOR 20YRS)</b>
1000000.00	5556.00	4167.00
1100000.00	6112.00	4584.00
1200000.00	6667.00	5000.00
1300000.00	7223.00	5417.00
1400000.00	7778.00	5834.00
1500000.00	8334.00	6250.00
1600000.00	8889.00	6667.00
1700000.00	9445.00	7084.00
1800000.00	10000.00	7500.00
1900000.00	10556.00	7917.00
2000000.00	11112.00	8334.00

PASOS CORTOS, VISTA LARGA

**·MONTHLY RETURNS AS PER PLANS:**

<b>INVESTMENT AMOUNT</b>	<b>MONTHLY RETURNS</b>
1000000.00	26600.00
1100000.00	29260.00
1200000.00	31920.00
1300000.00	34580.00
1400000.00	37240.00
1500000.00	39900.00
1600000.00	42560.00
1700000.00	45220.00
1800000.00	47880.00
1900000.00	50540.00
2000000.00	53200.00

PASOS CORTOS, VISTA LARGA



## **TERMS AND CONDITIONS:**

- 1. Once invested the money can only be withdrawn after the locking period is over.**
- 2. If a client fails to deposit the sip for a month, a fine of Rs.250 will be imposed by the company.**
- 3. If a client fails to deposit the sip for 3 months, a fine of Rs. 750 will be imposed by the company.**
- 4. If a client fails to deposit the sip for 6 months, a fine of Rs. 1500 will be imposed by the company.**
- 5. If a client fails to deposit the sip for a period of more than 6 months, their plan would be placed on hold and the deposited amount would be totally under the company's authority and the client would lose the ownership of the deposited fund. Although they would be allowed to work upon the problem and solve it with the company's management.**
- 6. However, the company retains the right to waive off the fines after proper validation.**
- 7. In case of demise of the client the deposited amount would be considered the final investment amount and shall be treated as per the terms and conditions of plan including the returns.**
- 8. In case of the demise of the plan holder the authority would be transferred to the nominee.**
- 9. In case of demise during the completion period the right to withdraw or continue the plan would be transferred to the nominee.**
- 10. The withdrawn amount would be credited to the nominee's account within 45 days of request approved.**

- 11. The monthly returns will be credited only into the account of the plan holder, or to the nominee's account after the demise of the plan holder.**
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- 17. Incase of demise of the plan holder, the nominee will have to inform and present documents within 3 months of period for transfer of authority. If unable to do so, the nominee loses the right to ask for withdrawal of the principal amount. Although they would still get the monthly returns as promised and can reclaim withdrawal only after the completion of plan(i.e. 10years)**
- 18. Investments are subject to market risk.**
- 19. The plan would be renewed every 10 years after the locking period is over.**
- 20. Returns of plan may vary at each renewal.**
- 21. Plans would be renewed only after confirmation from the client or their nominee. And after informing them about the changes if made any.**
- 22. If the client wishes to discontinue with the plan after it is changed they can opt for withdrawal which may take up to 45 days from date of request approved.**

**IF YOU HAVE ANY QUERIES REGARDING OUR  
RETIREMENT PLAN , KINDLY CONTACT US.**



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