

# 7 Step Formula To Retire Rich Early



By Shyam Chetwani  
Personal Finance Coach

## About the Author

Shyam Chetwani is an investor, Investment Trainer & Speaker, upcoming author & AMFI Registered Mutual Fund Distributor.

Shyam Chetwani has already taken his first retirement at the age of 35 years and now he is on Mission to Help 10,00,00 Millennials to create the Wealthy Mindset & Create Wealth through proper financial planning & retire Early.

Shyam Chetwani is an Engineer & Certified Management professional by education & corporate Zombie turns into the Wealth creation space by passion.

Shyam has been in a corporate for over 14+ years working with Fortune five hundred and Global companies.

Wishing you all a wealthy life and hope this E-Book with help you understand the basics of the game of wealth creation.



Step 1

## INVEST WITH A EARLY RETIREMENT GOAL

- Investing without a goal is like shooting in the dark
- It's like going on a Vacation without a Destination
- We should be clear WHY we are investing
- How much we will need for retirement & from when
- Map each & every investment (small or big) against a Financial Goal
- Start withdrawing money from equity once you near your retirement





## START EARLY

- Starting Early can make most of the Financial Goals ACHIEVABLE.
- Because you have TIME BY YOUR SIDE.
- Equity needs time
- Power of Compounding is the secret of wealth creation
- Remember rewards are waiting for those who wait





## Step 3

# SUCCESSFUL INVESTORS “INVEST IN EQUITY”

- Equity = Share (Share is an English word)
- In Hindi “Share” means “Hissa”
- Buying Share of company = Buying Hissa in a company
- Equity = Business
- Equity can only beat inflation & Help you create wealth
- There is little risk involved for short term investors but in the long term it always creates wealth
- The biggest risk is not taking any risk





## INVEST REGULARLY

- Your Success lies in discipline
- It is easier to achieve the retirement goal disciplined investment.
- Automate your investments for regular investments like SIPs.
- This gives you the benefits of Rupee Cost Averaging
- Takes Emotion out of Investment
- Apply the new investment formula which is  $\text{Income} - \text{Savings} = \text{Expense}$

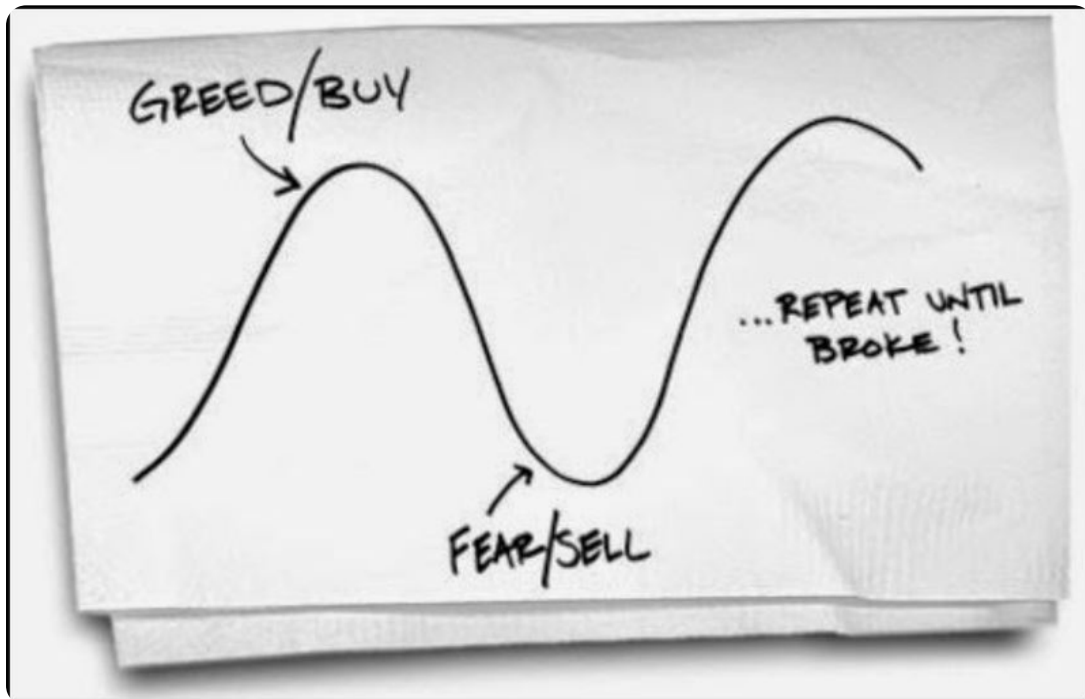






## CONTROL EMOTIONS

- They always control their emotions when the market is broke or up
- They always know their patience gives the fruits
- Those up and downs are for the filtration of Greedy and Patience people, those who stay for long always wins the race
- Warren Buffett once said that it is wise for investors to be “fearful when others are greedy, and greedy when others are fearful.”





## COVER RISK

UNCERTAINTY IS FACT OF LIFE, ANY OF THE FOLLOWING IS A POSSIBILITY FOR ANYONE:

- Unexpected Death
- Medical Emergency
- Partial/Total Disability
- House/Property Damage

They Protect with all the below insurance needs,

- Life insurance, Personal Accident, Health Insurance, Critical Illness, Home Insurance







## HIRE EXPERT

"At the end of our investing lifetime, it won't matter what your funds did, it'll matter what you did. And what you did will be a pure function of the quality of the advice you got - from one caring, competent [Advisor], and not from any number of the magazines."

- EXPERTS CAN HELP YOU IN BELOW REGARDS,

1. Professional
2. Understands you
3. Understands your finance
4. Understands your Goals
5. Prioritize your Goals
6. Manages your Emotions
7. Identifies Right Asset Allocation
8. Rebalances Regularly





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# QUALIFY FOR A FREE ONE-ON- ONE SESSION WITH SHYAM

**60 to 90 Mints of Live Zoom Meeting:** In this call, Shyam will **create your financial plan** to help you achieve your short-term and long-term financial goals. Please answer the below questions to apply for the same. After your Google form response, Shyam Chetwani and his team will review your application and will contact you for the session.

**APPLY FOR FREE 121 SESSION**

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