MAKE THE REST OF YOUR LIFE THE
BEST OF YOUR LIFE

"Pay your self first"

There should be fixed percentage of saving for your retirement planning before you pay other requirements.

CAREFREE RETIREMENT
— Pay Yourself First —

Chetan Upadhyay
Financial & Retirement Planner

www.carefreeretire.in

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“Pay yourself first”

What is ‘Pay Yourself First’

“Pay yourself first” is a phrase popular in personal finance and retirement-planning literature that means automatically routing your specified savings contribution from each salary/business & profession income at the time it is received. because the savings contributions are automatically routed from each salary/business & profession income to your retirement-planning portfolio, you are paying yourself first. in other words, paying yourself before you begin paying your monthly living expenses and making discretionary purchases.

“ If you had taken tomorrow’s advice yesterday, you’d be rich today”

CAREFREE
RETIREMENT
— Pay Yourself First —

Make your golden years comfortable

Carefree Retirement is a highly esteemed financial service provider focused on the retirement planning, which is the major concern in today's world. For nearly 16 + years, we have been committed to our clients in helping them achieve their strategic and financial objectives. We've built our firm on long term relationships and enduring values, establishing a national reputation for vision, integrity and innovation.

Retirement planning is most important financial goal for every individuals.

Why because...

Retirement is about happiness

Retirement is about independence

Retirement is about pride

Retirement is self-respect

Retirement is about freedom

Retirement is about living peacefully

Retirement is about sharing & caring

Who we are

Carefree Retirement is ahmedabad's first specialized financial planner for retirement planning. Our goal is to provide you best possible solutions to create wealth on retirement and at the same time to make the post retirement transition as smooth and as enjoyable as possible. We work dedicatedly to ensure that your family can maintain an optimum lifestyle in this high inflationary environment and also meet regular financial goals as and when they come; without affecting most important financial goal of retirement planning.

Chetan Upadhyay is a brain-child behind this venture. He is a certified financial planner and possess masters degree in commerce. He is in this field since march 2005 and in these past 16 years, he has witnessed an urgent need of robust financial planning for each and every citizen of india for their own retirement. He fears that in few decades india will be standing at the edge of being considered as an old age country without financial support for their citizen.

Hard Upadhyay is partner of Carefree Retirement.
He is currently pursing Bachelors in Business Administrations (MBA PROGRAM).

Financial education and certification :

Apart from being a “Certified Financial Planner”, he attended numerous workshops to understand & resolve the intricacy of financial planning and he has also organized many workshops where he gives lecture on importance of financial planning for retirement.

Completed workshop/certification :

Financial Planning (HDFC Life), Life Planning (Kinder institute of Life planning USA), Estate planning (AAFM INDIA), Retirement Planning (DHFL Pramerica & CIEL), Financial Planning & Wealth Management (IMS Pro School), Chartered Financial Goal planner (AAFM INDIA), Inspiring Trust Workshop (Franklin Covey.USA) Certified personal Financial Advisor (Edge Learning Academy. Reliance Mutual Fund) , Financial Calculation (Franklin Learning Academy), etc.

Current business :

Carefree Retirement has reached a major milestone with all your support and is managing approx RS 1000 Cr FGUM (Financial goal’s Under management), and managing live asset around 200 cr in advisory of 200 + families. And we look forward to achieving bigger milestones over the coming decades. Our key success is our client’s success of reaching their financial goal, creating wealth and enjoying wealthy retirement life.

{Mission

Understanding needs of each individual, making a financial plan that suits him, also making them aware of personal financial life cycle, investments cycle and investments behavior through personalized counselling and various training sessions which help them in achieving financial milestones.

Vision}

Being a part of social revolution that will create a society with focus approach towards retirement planning and wealth creation, not just stop at financial & retirement planning but taking our clients on a life journey where they can move from ROI (return on investments) to ROL (return on life) that is Life Planning .

Services

Financial planning - plan your future better

Financial planning provides you the right direction and meaning to your financial decisions. For us, financial planning is not just a task. It is an experience. Carefree Retirement offers the best and unbiased advice on financial planning based on your wealth and income. With years of experience in the industry, we have created road maps for several clients and helped them secure their future.

Retirement planning

Your retirement income should last as long as you do

Being a financial management firm, we help individuals and families plan their retirement well so that they can live comfortably and peacefully. We offer custom retirement strategies to suit the individual needs and objectives. For most of the people, retirement planning is a very important goal in life. We provide the best retirement income models for them taking into account their current assets, projected earnings, anticipated savings, and expectations. No matter at what age you may be, we foresee any shortfalls and make adjustments to the plan prior to your retirement.

Legacy & estate planning

What type of legacy would you like to leave? Legacy planning is about so much more than just money, however the subject of legacy is a complex and emotional topic, many families overlook estate planning before its too late.

Having a plan in place reduces this stress and the red tape that goes along with loved ones. Without good plan the government may be in a position of dividing your assets between members of your family and often they may not make the same decisions you would.

Also without suitable plan your family maybe giving up a substantial portion of their inheritance to taxes, causing significant financial burden during a very emotionally devastating time.

The important documents under estate planning are:

Will, Trust, Living will, Power of Attorney, Protect your children's property, File beneficiary form
Store your documents, Letter of instruction, Gift, Guardianship, Any others

Life planning

Financial life planning is a holistic process that puts your interests first and focuses on increasing your sense of financial well-being and life satisfaction.
Moving from ROI (Return On Investment) to ROL (Return On Life).

Children financial planning

Raising a family is a marathon effort in today's world. Babies are a cause of celebration and as soon as you have a new child in your family, you should start thinking about his/her future. Estimate the childcare costs, expenses for raising your baby, and educational costs as your child grows up. We take into account all the situations when money may be needed and do proper financial planning for your children financial goals.

Financial planning for women

9/10 Women will be Left with sole responsibility for their finance at some point in their lives.
Women have become independent nowadays. Carefree Retirement takes special interest in empowering women and helps them plan their finances better to secure their future. Single mother, divorced or widowed women may find financial planning a daunting task. We help them manage finances and make better decisions related to their income and wealth. Our company has helped several female clients make a good living by getting their financial life in order.

Portfolio & investments planning

After understanding your objectives, financial goals and retirement plan, Carefree Retirement helps you design an customized investment plan which will help you achieve your goals. This tailor made investment plan is made after understanding your entire financial profile and your goals. Also it will give you and complete idea about how much you need to save to achieve a specific goal.

Plan your dream life with us

When you choose Carefree Retirement, you can be assured that you would get the best financial planning solutions to pursue your financial goals. We educate the clients about the basics of investment planning and make them aware of any risks involved. Our financial planners and advisors maintain crystal clear transparency with the clients and this makes us a trusted choice of several clients.




Financial education school

(Workshop on financial literacy):

Our team conducts several financial planning workshops to help you understand all the aspects of financial planning and personal finance. We organize workshops for individuals, companies, families, and all types of groups.

More than 50 workshops conducted, the school is launched with the objective of spreading financial education

Workshop subjects are:

10 key issues of wealth management

There are lots of hurdles during your life span and they affect our financial planning in an unexpected way. Here we try you to identify this hurdles and how you can manage this hurdles so that it wouldn't be able to hinder your financial goals. It's a key subject on which we have published a book. It's a must read.

Retirement planning test drive

You wouldn't buy a car without taking a test drive, however you buy car multiple times in your life span. Similarly you shouldn't plan retirement without having a proper plan according your retirement dream. Retirement comes only once in your life and there is no other chance to plan it again.

Woman & finance

In this workshop we also give importance to women, who want to plan their financial planning.

Financial literacy for youth

This a basic workshop which enables youth to understand the importance of financial planning at an younger age.

Legacy and estate planning

How about a scenario where you've accumulated enough wealth but your family is not able to access after your demise? Shocking!! Isn't it??? Hence, there is a strong need of estate planning in a systematic and legal way for safe guarding your family's future.

Financial behavior

Explaning about behavior of finance.

Mutual funds & SIP

Explaning basic of mutual fund and benefit of SIP.

Asset class & asset allocation

Explaning about asset classes and importantance of asset allocation.

Life planning

Financial life planning is a holistic process that puts your interests first and focuses on increasing your sense of financial well-being and life satisfaction.

Moving from ROI (Return On Investment) to ROL (Return On Life).

Testimonials

Hemal Desai - Director (Technical)

It is really refreshing to work with a financial advisor who is truly interested in their client's needs, circumstances and preferences. I heartily appreciate the guidance that Mr. Chetan Upadhyay have provided in helping me to make sound financial decisions, and because of which I am feeling totally financial freedom and able to enjoy my life at its best.

Shrikant lonikar - President HR

Mr. Chetan has guided me in my financial planning and management in an outstanding manner. I followed every advice given by him and have been immensely benefited by doing so. He is a highly knowledgeable, dependable and caring person, who meticulously manages my portfolio. I feel very satisfied to have worked with him and am happy to continue managing my financial portfolio on his advice. My best wishes to him for a great success in his mission to help and guide thousands of people in their financial planning for carefree retirement.

Harish Shah - President, Retire

My experience for financial planning as well services of **Mr.Chetan Upadhyay** as financial adviser.
First I must appreciate Mr. Chetan for giving excellent service to me as my financial advisor as because of him only I build my strong portfolio and because of this only as of now in my retirement life, I am tension free as far as financial planning concern.

Manoj Sharma - Head HR - Renewable Energy & Solar Manufacturing businesses

Financial matters are matter of trust. One passes complete information of his financial savings only to the trusted person. Mr. Chetan Upadhyay is person who not only enjoys the trust of people but immensely popular among his clients for his simplicity and yet very effective financial planner. Though he focusses on carefree retirement but the journey one passes through his knowledge transfers, one feel very powerful by gaining such explicit and tacit knowledge. Gaining such knowledge otherwise is so difficult for a common man which some times becomes impossible for those who had least interest in financial statistics.

He is a person who raises alerts from time to time besides educating masses on financial health of people and takes their burden to make them financially free at the target date. One can actually sleep off on these complex issues and still been assured that their money is rightly and appropriately invested. I am happy that my next generation is also his client and they are better aware about their financial matters under his guidance and direction.

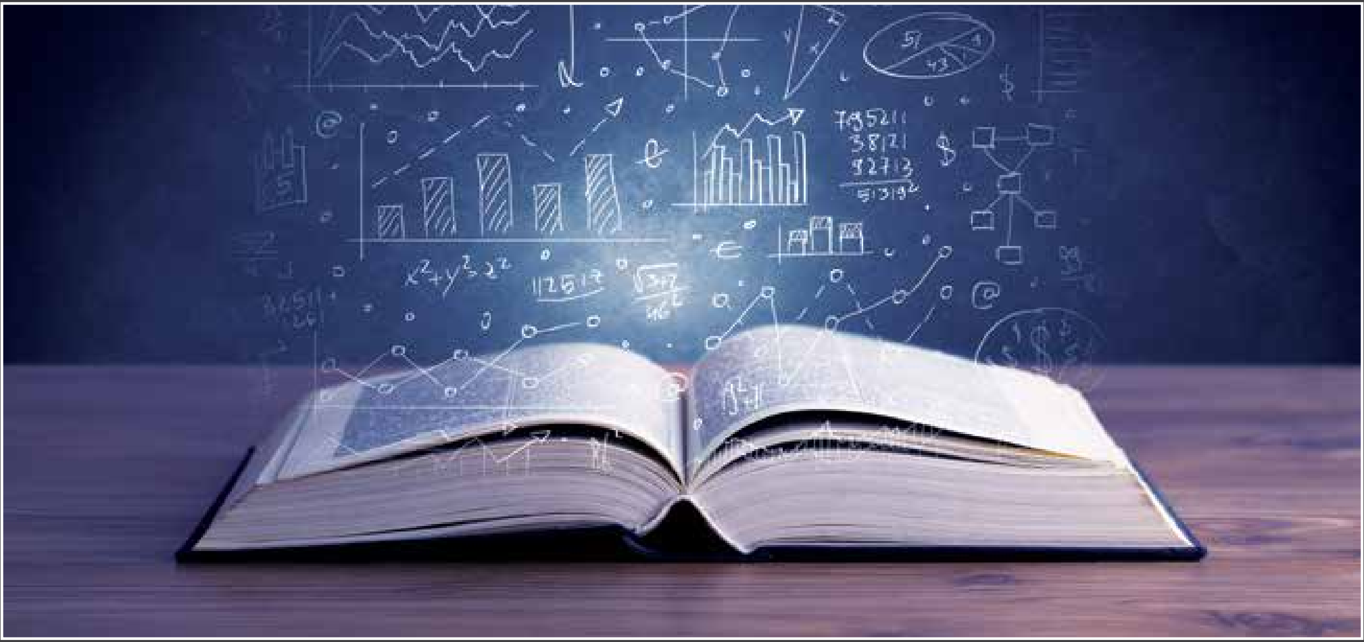
His way of educating and brining financial awareness is so effective that person starts seriously thinking on their life matters intelligently. Complex matters becomes so simple that one can start visualising life goals with different perspective.

I am happy to be associated with him and feels proud in advocating that Chetan bhai is an excellent financial adviser I have ever met and made me feel not only secured but in realising my post retirement goals.

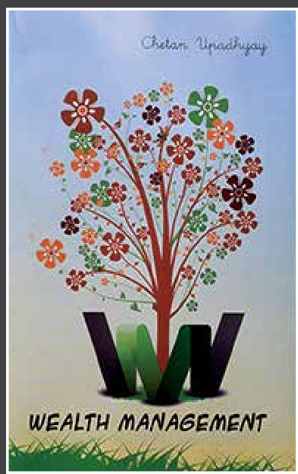
With all affection and regards

Achievements

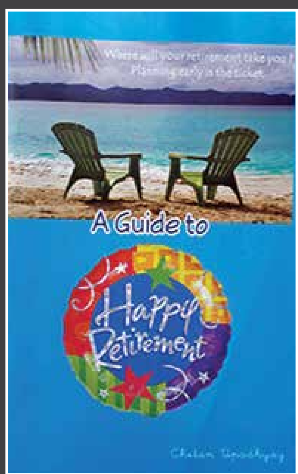
Mr. Chetan upadhyay has already launched a book called **"A guide to happy retirement"** and **" The 10 key issues of wealth management"** which helped people understand the basics of financial planning and retirement planning & it was highly appreciated.



- 10 key issues of wealth management



- A guide to happy retirement



LIFE IS FULL OF IMPORTANT GOALS

MAKE THE RETIREMENT

ONE OF THEM

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