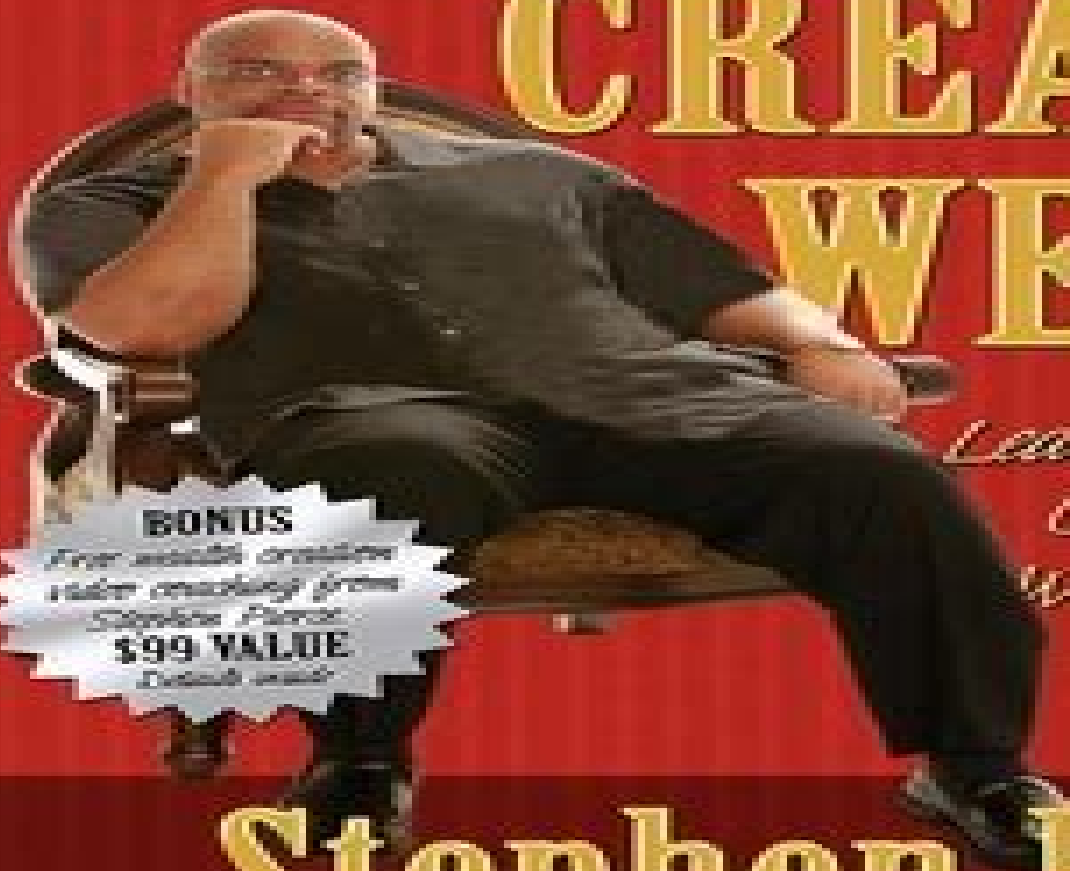


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Priyanka Srivastava,2021-06-18 The title of the book secret of money making is about personal financial planning The reader will know the importance of the wealth cycle Wealth cycle epitomizes the relationship between the flow of money and a person s life It is a precise and simple way to look at your entire financial life and quickly figure out your position and make investment decisions wealth protection plans and plan for successor or transfer of wealth Developing a wealth management plan will secure one s financial independence Birth childhood graduation early employment marriage children education marriage of children and retirement these are the life phases that people normally go through The asset allocation and investment choices that are made would need to keep the life cycle in mind Thus in the early stages of one s professional career the investment mix would be more like that set out above for the Accumulation phase in the wealth cycle Towards retirement it would be more like the Distribution phase in the wealth cycle The investment mix would need to specifically provide for expected spikes in expenses in between Transition phase such as for buying a house the marriage of children etc

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