FINANCE™ WITH AJAY

AJAY PARSWANI

A Journey of Reinvention & Excellence

Why Clients Choose

Ajay Parswani

- 8+ Years of Expertise

Specialist in Insurance, Mutual Funds, ULIPs & Wealth Planning.

- Claim Support Excellence

Strong focus on smooth, hassle-free claim settlements.

- Award-Winning Advisor

Internationally recognized for excellence in financial services.

- Tailored Financial Solutions

Customized plans based on your goals and needs.

- Trusted by Families, Doctors, Business Owners & NRI Clients

Built on transparency, trust, and long-term relationships.

- Complete End-to-End Support

From planning to claims and portfolio management.

- Future-Focused Advice

Latest strategies in insurance, investments, and tax planning.

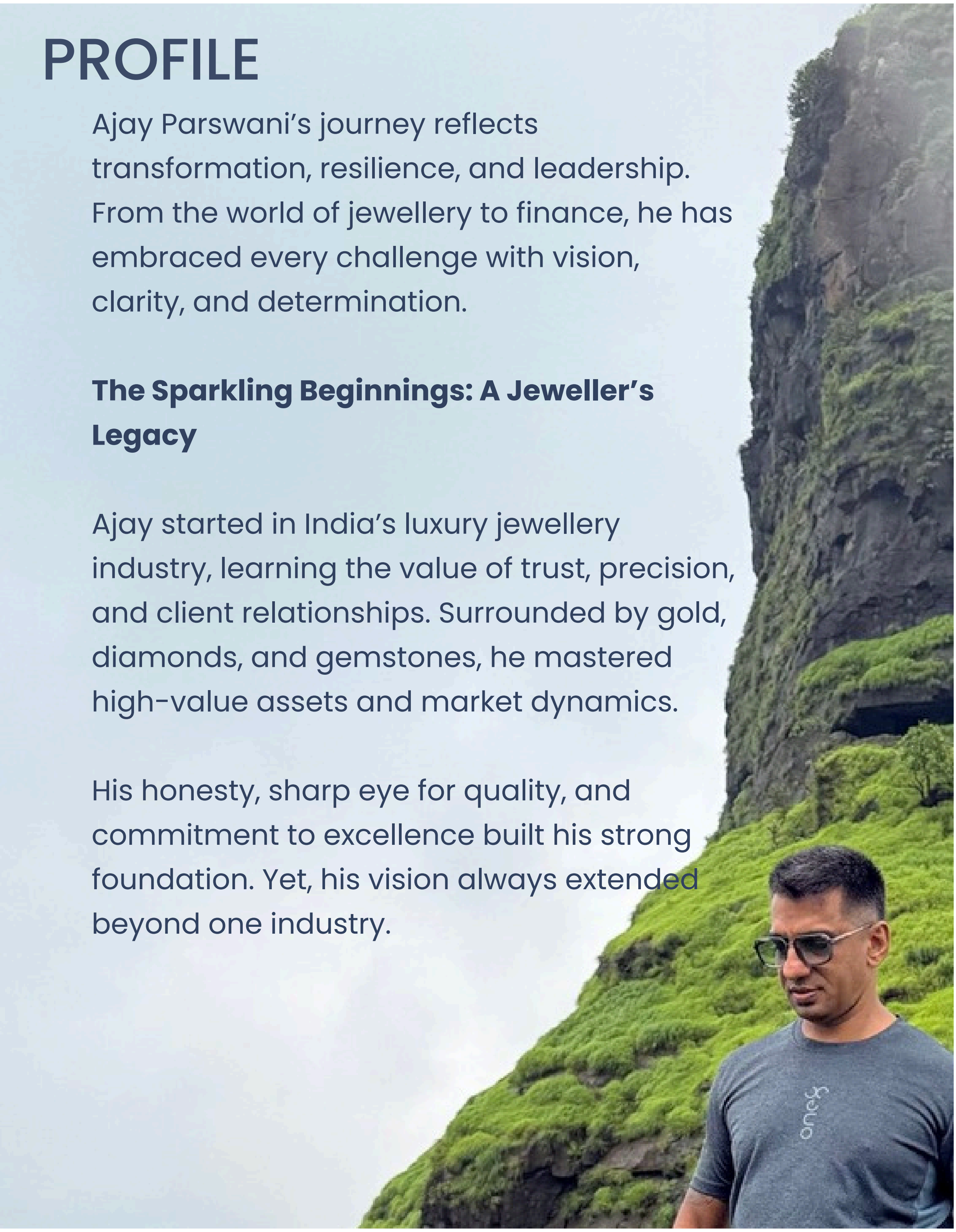
PROFILE

Ajay Parswani's journey reflects transformation, resilience, and leadership. From the world of jewellery to finance, he has embraced every challenge with vision, clarity, and determination.

The Sparkling Beginnings: A Jeweller's Legacy

Ajay started in India's luxury jewellery industry, learning the value of trust, precision, and client relationships. Surrounded by gold, diamonds, and gemstones, he mastered high-value assets and market dynamics.

His honesty, sharp eye for quality, and commitment to excellence built his strong foundation. Yet, his vision always extended beyond one industry.



Key Takeaways

1. The Smallcap Advantage: While the stock market in general performed exceptionally, the Smallcap index provided the highest "Alpha," turning a modest investment into a multi-crore portfolio.
2. Equity vs. Commodities: Equity indices outperformed precious metals by nearly 3x in terms of final wealth, though metals remained superior for hedging against inflation.
3. The Power of Time: The report demonstrates that staying invested for 36 years allows compounding to turn thousands into crores.

The Shift: From Jewels to Wealth Management

While serving clients, Ajay noticed their financial struggles and developed a strong interest in wealth management. He realized that, like jewellery, money also needs careful planning, risk management, and long-term vision.

Determined to grow in this field, he entered financial advisory and became an IRDA-approved Insurance Specialist, an authorized partner with Motilal Oswal Financial Services, and a trusted Mutual Fund and Tax Planning Expert.

His growing expertise earned him a strong reputation—not just for selling products, but for providing security, peace of mind, and personalized financial strategies.

His philosophy is simple:

""Every individual deserves financial freedom and security, just like they value precious jewels."

Within a few years, he:

- Became a trusted financial planner and investment consultant.
- Built a strong zero-rejection insurance claim record.
- Helped businesses improve financial planning and tax efficiency.
- Achieved No.1 rank in Niva Bupa (West Zone).

Mastering Financial Freedom & Helping Others

In just eight years, Ajay mastered financial freedom for himself and developed a passion for helping others do the same. He believes wealth is not just about earning—it's about smart investments, planning, and long-term security.
athlete and passionate cyclist for over 15 years.

Today, he guides individuals and businesses toward financial independence with clarity and confidence.
A Passion for Fitness and Endurance
Beyond finance, Ajay is a disciplined endurance

AWARDED
PATTAYA

FEB 2024

AWARDED
MALAYSIA

APRIL 2025

AWARDED
KATHMANDU

AUG 2025

AWARDED
SCOTLAND

SEP 2025

AWARDED
IN SIMLA

JAN 2026

SERVICES

- Life Insurance
- Medical Insurance
- Car & Travel Insurance
- Guaranteed Plans
- Mutual Fund
- ULIPs
- Home Loans Above 1 cr.
- Factory & Group Insurance

EXPERTISE KEY SKILLS

Agency / Partner:

- IIFL Capital MF Partner
- IRDA Approved
  General and Medical Insurance Specialist

Medical Insurance Companies:

- Niva Bupa Health Insurance
- HDFC Ergo Insurance

Life Insurance and Pension:

- TATA Life Insurance
- Bajaj Life Insurance
- Maxlife Insurance

Agency of:

- Policy Bazaar

FINANCIAL ADVISOR

Ajay is an experienced Financial Planner and Investment Advisor specializing in wealth management and insurance solutions. With over eight years of expertise and a strong record of client satisfaction, he delivers personalized financial strategies that promote long-term growth, protection, and financial security.

Specialization:

- Specialist in providing Latest Medical Insurance, and even people above 80 years of age.
- We offer expert Mutual Fund guidance, tax-efficient Guaranteed Plans, and ULIP solutions that combine life insurance with market-linked wealth creation for long-term financial growth.
- We provide comprehensive Car and Travel Insurance, strategic tax-saving solutions for businesses, and dedicated claim support through a specialized team committed to ensuring a smooth, hassle-free claims experience with minimal rejections.

MEDICAL INSURANCE

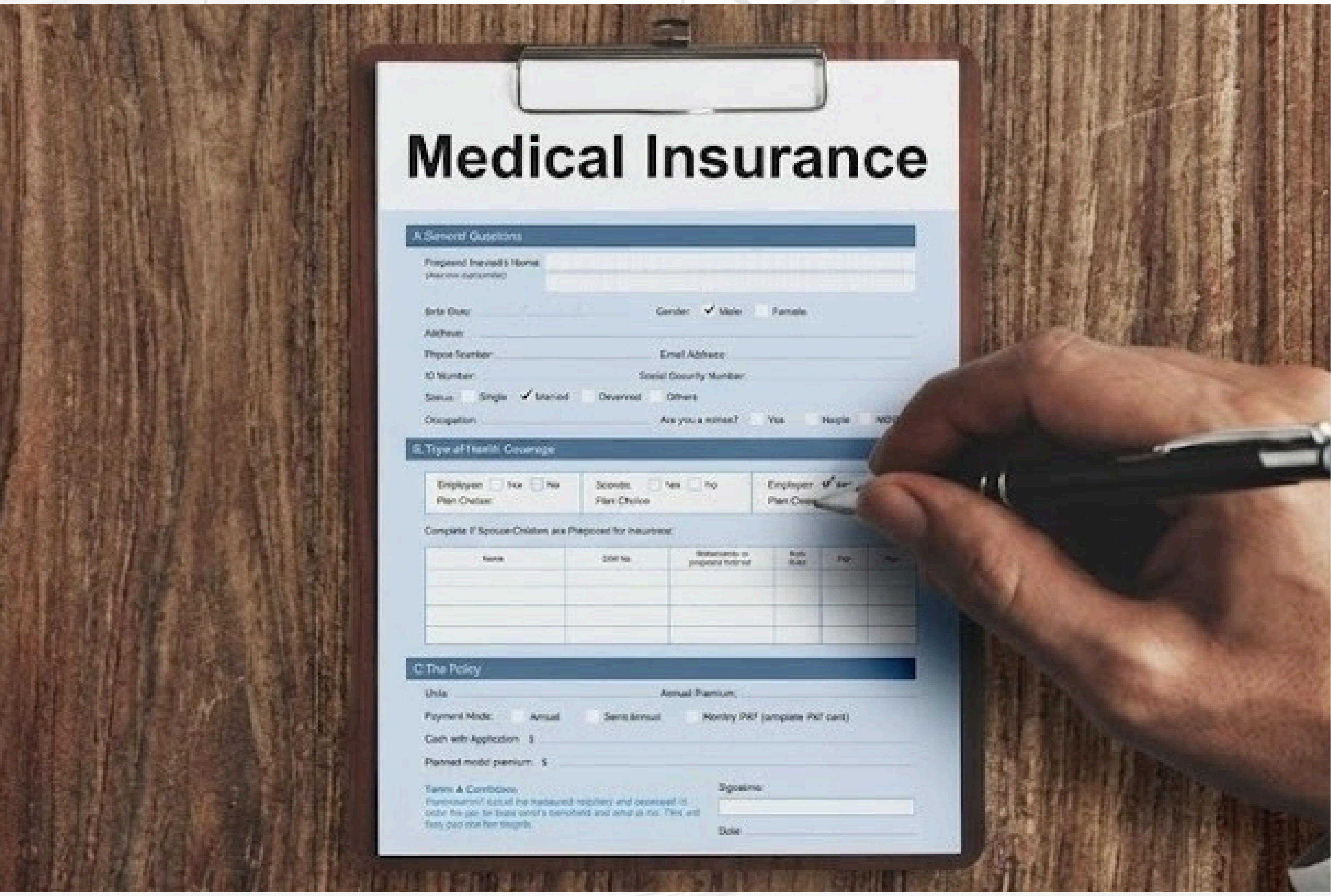
Medical insurance is essential for protecting your family's future. Regularly reviewing and upgrading your policy ensures better coverage, enhanced benefits, and smoother claim settlements. With expert guidance and end-to-end support, Ajay helps clients choose the right health insurance solutions for complete peace of mind.

Important things you should know:

Porting: You can move your existing policy (along with all your bonuses) to a new insurer – without any fresh waiting periods.

Migration: You can upgrade to a better and more advanced policy within the same company.

Stay informed. Stay updated. Stay protected.



LIFE INSURANCE

What Is Life Insurance?

Understanding how life insurance works and how to shop for a policy can help you find the best coverage to meet your family's needs.

Life insurance provides financial protection for your loved ones by offering a guaranteed payout in exchange for regular premiums. Choosing a financially strong insurer with reliable service, flexible policy options, and a simple claims process ensures long-term security and peace of mind.

Key Takeaways?

- Life insurance is a legally binding contract that promises a death benefit to the policy owner when the insured person dies.
- The policyholder must pay a single premium upfront or pay regular premiums over time for the life insurance policy to remain in force.
- When the insured person dies, the policy's named beneficiaries will receive the policy's death benefit.
- Term life insurance policies expire after a certain number of years. Permanent life insurance policies remain active until the insured person dies, stops paying premiums, or surrenders the policy.
- A life insurance policy is only as good as the financial strength of the life insurance company that issues it.

MUTUAL FUND

What it is: Pools money from investors to invest in equity, debt, and other assets.

Types:

- Open-Ended: Invest & redeem anytime.
- Close-Ended: Fixed maturity, limited entry/exit.

Asset Classes:

- Equity Funds: Large-cap, Mid-cap & Small-cap; higher growth potential.
- Debt Funds: Bonds & fixed income; more stable.
- Hybrid Funds: Mix of equity & debt.

Ways to Invest:

- Lumpsum: One-time investment.
- SIP: Small, regular investments for disciplined wealth creation.

Ways to Withdraw Money:

- Lumpsum Withdrawal: Redeem all or part of your investment anytime (in open-ended funds).
- SWP (Systematic Withdrawal Plan): Withdraw a fixed amount at regular intervals.

Benefits:

- Diversification & professional management.
- Potential long-term growth & tax benefits (ELSS).
- Regulated by SEBI for investor protection.

MUTUAL FUND OBJECTIVES

Diversification: Spreads risk across different investments.

Capital Protection: Safer options like liquid funds protect money (lower returns)

Capital Growth: Equity funds aim for higher returns with higher risk.

TERMS USED IN MUTUAL FUNDS

AMC: Company managing the mutual fund

NAV: Price of one unit

SIP: Regular fixed investment

NFO: New fund launch

AUM: Total funds managed

CAGR: Annual growth rate

Exit Load: Early withdrawal charge

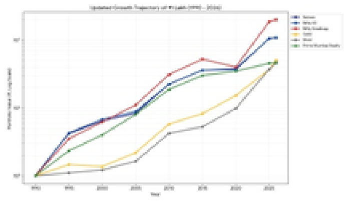
XIRR: Actual return for SIP/irregular investments

FINAL WORDS

Mutual funds offer investors a reliable, time-tested method of growing investments at a rate faster than traditional investment instruments. They have the potential to offer higher returns, capital growth, and income generation, provide a hedge against inflation, and enable fund generation to meet various long- and short-term needs.

RELATED CALCULATORS

- TVM Calculator
- SIP Calculator
- CAGR Calculator
- Lumpsum Calculator



FINANCE WITH AJAY WEALTH REPORT

Growth of ₹1 Lakh: 1990 - 2026 (Updated Gold & Silver Rates)

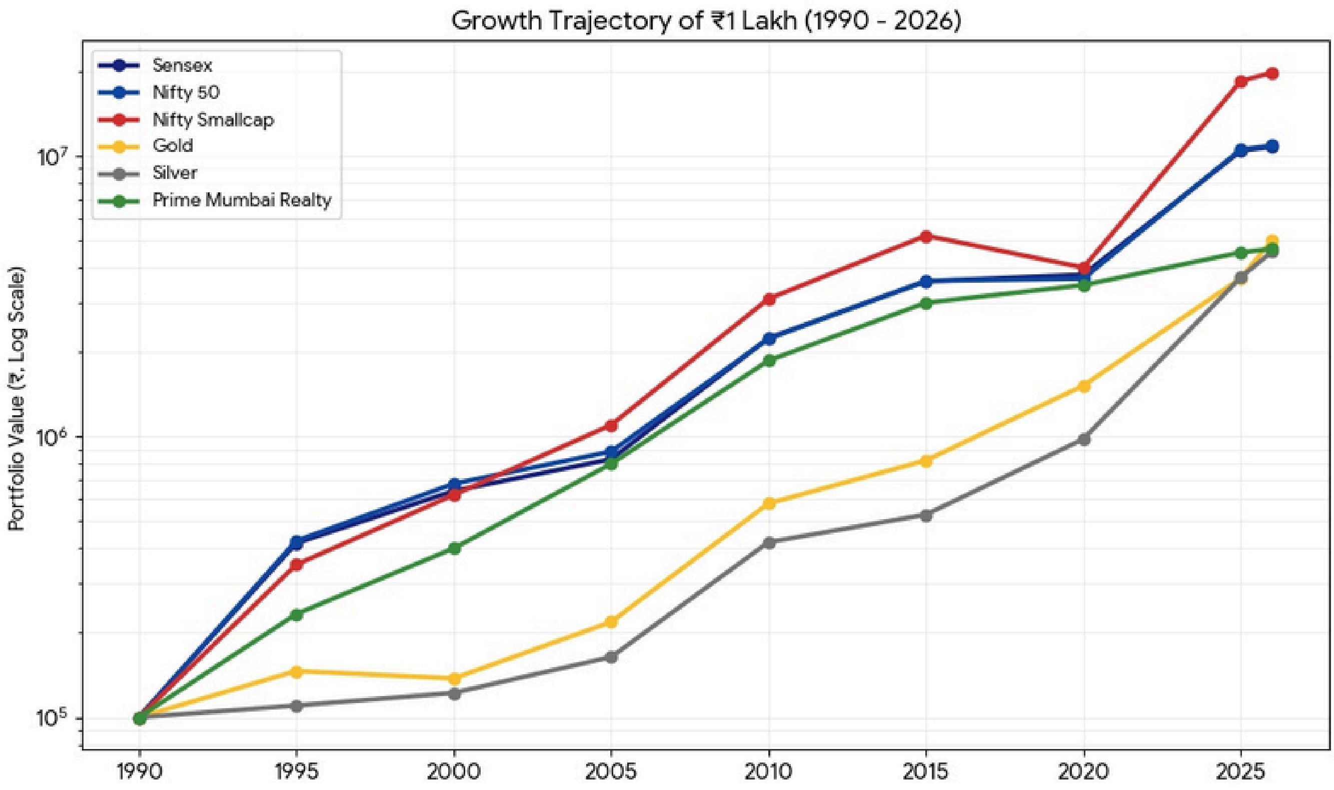
Final Portfolio Value (Invested 1990)

Sensex	Nifty 50	Smallcap	Gold	Silver	Prime Realty
₹1.08 Cr	**₹1.09 Cr**	**₹1.98 Cr**	**₹50.31 L**	**₹45.64 L**	**₹46.67 L**

Historical Performance Data

Year	Sensex	Smallcap	Gold (10g)	Silver (1kg)	Prime Realty
1990	781	100	₹3,200	₹6,463	₹1,500
1995	3261	350	₹4,680	₹7,122	₹3,500
2000	5001	620	₹4,400	₹7,900	₹6,000
2005	6493	1100	₹7,000	₹10,600	₹12,000
2010	17528	3100	₹18,500	₹27,205	₹28,000
2015	27957	5200	₹26,343	₹34,100	₹45,000
2020	29468	4000	₹48,651	₹63,400	₹52,000
2025	81500	18500	₹117,500	₹239,000	₹68,000
2026	84200	19800	₹161,000	₹295,000	₹70,000

Visual Growth Trajectory



• **Updated Market Dynamics:** With Gold reaching ₹1,61,000 and Silver at ₹2,95,000, precious metals have significantly outperformed property in the latest cycle.

• **Smallcap Alpha:** The Nifty Smallcap index remains the leader, turning ₹1 Lakh into nearly ₹2 Crores over 36 years.

SUMMARY OF FINANCIAL PERFORMANCE

For the past 12 Months

2 to 3 Claims getting passed in hospital per week, with Clients paying Zero Rupees at the hospital

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Mutual Funds report higher then competition. CAGR in the last 5/4/3/2 years is above 20 percent

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Term Plans are out of fashion, so new plans with high equity returns are most sought now.

Clients Review

Dr. Sunny Rungta

"Excellentadvisegiven byAjay Paraswani,beinga doctor myself I had hundreds of doubts before porting my medical insurance from one company to Niva Bupa but Ajay was patient enough and made sure all my doubts were cleared and I understand the minutest fine prints which are a big catch with every company..Hats off to Ajay and his

Dr. Mansi Mehta

"Being a Doctor I was a tough client for Ajay where he was loaded with 100s of questions but his excellent knowledge, expertise, calm nature and friendly attitude helped us. Best Advisor he is. Thanks Ajay for your wonderful service”

Adnan Rassiawala

"Great Experience with Ajay and Nive Bupa. The claim process was quick and smooth. The Medical policy is very well researched and suits to all kind of individuals”

THANK YOU

GET IN TOUCH

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