

## **Programme details From Dr. Senthil:**

Congratulations for stepping in to the \*Golden Years\*! You made it! At every stage of our life, we have questions, concerns and we seek clarity.

Top 4 concerns of HNR (High Networth Retiree) are

- a) Long term care
- b) Estate planning
- c) Regular Income
- d) Managing life and finances by the surviving partner

### **\*Concern #1: Long term care\***

Health care costs are rising. Full time staff costs anywhere between 10K to 20K per month per shift. Risk of living too long is a reality and will I have financial assets?

### **\*Concern #2: Estate Planning\***

Wealth tax has been abolished through Union Budget 2016-17. Will Government of India bring Inheritance tax? What happens if my children are US Citizens? I have property worth few crores, what will be tax implications? How do I go about Estate Planning through Wills and Trusts

### **\*Concern #3: Regular Income\***

The deposit rates have come down recently. Investing in companies like Tamil Nadu Power Finance may have risks associated with it. Had bad experience with Bank Perpetuity Bonds, so called AT-1 Bonds. Inflation have started moving up around 6.5%. How to generate Regular Income and generate positive real rate of returns considering both Inflation and Taxes?

### **\*Concern #4: Managing life and finances by the surviving partner\***

In most families only one of the spouse is tech and financial savvy. I want to consolidate the portfolio so that life for the surviving spouse is easy. How to go about it?

If you have these concerns or others questions, then we suggest attending a 3 hour session organized by Fortress with Tejas Family Solutions LLP.