



# Wealth Bistro

## Menu of Financial Flavours

Taste the finest recipes of wealth creation,  
carefully curated for your life goals.



EMPOWERING YOUR WEALTH,  
EMPOWERING YOUR LIFE.



## ABOUT US

Vbring Financial Services LLP is a client-focused financial advisory as well AMFI Registered Distributor firm established in 2024 with a mission to simplify wealth creation for every Indian household. We specialize in Mutual funds, PMS, AIF, insurance, and goal-based financial planning tailored to individual needs. Our core values are trust, transparency, and long-term client relationships. The firm is led by a team of experienced Chartered Accountants and senior financial consultants with over 23 years of expertise in the capital markets & financial industries. With a digital-first approach and personalized service, we strive to be your trusted financial partner at every life stage.

# START LIGHT, STAY LIQUID, AND PREPARE YOUR PALATE FOR LONG-TERM WEALTH CREATION.

## Appetizers – Light & Liquid

*Begin Your Financial Feast with Safety & Simplicity*  
*"Wealth on Tap" – Liquid Ease, Anytime Access*

Just like a refreshing starter awakens your appetite, **Liquid Funds & Overnight Funds (Piggy Bank / Good LuckFund)** set the perfect tone for our wealth journey.

- ✔ Ideal for your Emergency Fund, travel kitty, or short-term needs – always within reach.
- ✔ Smart, safe & instantly accessible – better than idle savings.
- ✔ Enjoy liquidity with low volatility and optimized returns.
- ✔ For 2–3 year short-term goals, try Debt Funds (Safety Soup / Calm Bowl) – low on spice, steady in flavor.
- ✔ Think of them as your pre-main-course dish – subtle, secure, and satisfying.
- ✔ Want to move into equity slowly? Use these as your STP Base – From Starter to Main Course, transfer bite by bite with confidence.
- ✔ STP reduces timing risk and adds discipline to your investment journey.

# HEALTHY STARTERS SMART INVESTING PLANS

## SIP – Systematic Investment Plan “Wealth Sips”

Start small, sip wealth monthly – compounding magic in every drop!

### SIP Goals Served Hot Wealth Recipe for Every Appetite

Projected CAGR: 12% – 15% | Duration: 20 Years

*The longer you stay invested,  
the richer the flavor!*

Goal	@12%	@13%	@14%	@15%	Total Investment
₹1 Cr	₹10,000	₹8,500	₹7,500	₹6,800	₹24 Lakh – ₹16.32 Lakh
₹5 Cr	₹50,000	₹42,500	₹37,500	₹34,000	₹1.2 Cr – ₹81.6 Lakh
₹10 Cr	₹1,00,000	₹85,000	₹75,000	₹68,000	₹2.4 Cr – ₹1.63 Cr
₹15 Cr	₹1.5 Lakh	₹1.27 Lakh	₹1.12 Lakh	₹1.02 Lakh	₹3.6 Cr – ₹2.45 Cr
₹20 Cr	₹2 Lakh	₹1.7 Lakh	₹1.5 Lakh	₹1.36 Lakh	₹4.8 Cr – ₹3.26 Cr
₹50 Cr	₹5 Lakh	₹4.25 Lakh	₹3.75 Lakh	₹3.4 Lakh	₹12 Cr – ₹8.16 Cr
₹100 Cr	₹10 Lakh	₹8.5 Lakh	₹7.5 Lakh	₹6.8 Lakh	₹24 Cr – ₹16.32 Cr

#### Perfect for:

Retail Investors: ₹1 Cr to ₹10 Cr Goals  
HNIs & Ultra HNIs: ₹15 Cr to ₹100 Cr Aspirations

#### Pro Tip

SIP is not just a habit,  
it's a wealth-building discipline.

# MAIN COURSE BALANCED & RICH RECIPES

## Systematic Transfer Plan (STP)

### *“Wealth Carousel” – Smart Shift, Smart Timing*

After enjoying light and liquid starters, it's time to move to the main course – where the real nourishment for your wealth begins.

With STP, you gradually transfer your investment from low-risk Liquid/Overnight Funds (Piggy Bank / Good Luck Fund) to long-term Equity Funds – just like adding spices slowly to let the flavor settle.

### Why STP Works Like a Chef's Special

- ✔ Avoids pouring everything at once – spreads risk like seasoning
- ✔ Helps average the market highs & lows through rupee-cost averaging
- ✔ Perfect for bonuses, property sales, or large idle amounts
- ✔ Adds discipline, timing, and peace of mind

Initial Investment	Daily (22x/month)	Weekly (4x/month)	Fortnightly (22x/month)	Monthly (1x/month)
₹10 Lakh	₹45,000/day for ~5 months	₹2.5 Lakh/week for 2.5 months	₹5 Lakh/15 days for 2 months	₹10 Lakh once
₹20 Lakh	₹90,000/day for ~5 months	₹5 Lakh/week for 2.5 months	₹10 Lakh/15 days for 2 months	₹20 Lakh in 2 transfers
₹20 Lakh	2.25 Lakh/day for ~5 months	₹12.5 Lakh/week for 2.5 months	₹25 Lakh/15 days for 2 months	₹50 Lakh in 2-3 transfers



#### Chef's Tip

Start with light liquidity, serve steady equity & let your wealth cook slow and smart.

# SIGNATURE DISHES LUMP SUM INVESTMENTS

“One-Time Feast” – Wealth in a Shot

*One bold bite. A recipe that simmers for years and serves you rich rewards.*

Just like a royal main course, Lumpsum Investments bring flavorful growth when cooked with patience and time. You put in one strong ingredient today — and let the market marinate it for 10, 15, or 20 years.

**Just invest once, and let compounding do the cooking.**

*No monthly commitments. No ongoing prep.*

### Target Corpus Illustration

What you need to invest today to reach your dream target later (Assuming growth @ 12%–15% CAGR)

Target Amount	Time	@12% CAGR	@13% CAGR	@14% CAGR	@15% CAGR
₹50 Lakh	10 yrs	₹16 Lakh	₹14.90 Lakh	₹13.50 Lakh	₹12.49 Lakh
₹1 Cr	15 yrs	₹20 Lakh	₹16 Lakh	₹14.10 Lakh	₹12.50 Lakh
₹5 Cr	20 yrs	₹52 Lakh	₹42.50 Lakh	₹36 Lakh	₹30.50 Lakh
₹10 Cr	15 yrs	₹1.85 Cr	₹1.6 Cr	₹1.40 Cr	₹1.23 Cr
₹20 Cr	20 yrs	₹2.07 Cr	₹1.72 Cr	₹1.45 Cr	₹1.22 Cr
₹50 Cr	20 yrs	₹5.15 Cr	₹4.35 Cr	₹3.60 Cr	₹3.05 Cr
₹100 Cr	20 yrs	₹10.4 Cr	₹8.70 Cr	₹7.25 Cr	₹6.10 Cr

**Enjoy the power of immediate growth + consistent wealth building.**

One powerful serving today can serve a fortune tomorrow.

**Best Served As a Combo**

Pair your Lumpsum (One-Time Feast) with a SIP (Slow Simmer Strategy)

# DESSERTS – SWEET & STEADY SERVINGS

## SWP – Systematic Withdrawal Plan

### “Golden Monthly Platter” – Retire Rich

*Served with peace of mind, garnished with financial freedom.*

After decades of hard work, it's time to let your wealth serve you – month after month. With SWP, you receive a regular monthly income from your investments while your capital continues to grow in the background.

#### Ideal For

- ✓ Retirees seeking inflation-beating income
- ✓ HNIs preferring lifestyle consistency post-retirement
- ✓ Anyone planning to replace salary with structured withdrawals

# BONUS PLATTER

*The Wealth that Serves & Grows!*

## A Retirement Recipe with a Refill Guarantee

Let's say you withdraw only 7% annually from your investment ( $\approx 0.58\%$  monthly), while your wealth grows at 12% CAGR – you get monthly income and your corpus keeps rising like a perfectly baked soufflé! Here's what your Golden Monthly Platter looks like over 20 years:

### Golden Monthly Platter looks like over 20 years:

Initial Corpus	Monthly SWP @7%	Total Withdrawals (20 yrs)	Future Corpus Value
₹1 Cr	₹58,000	₹1.39 Cr	₹5.15 Cr
₹2 Cr	₹1.16 Lakh	₹2.78 Cr	₹10 Cr
₹5 Cr	₹2.91 Lakh	₹6.95 Cr	₹25 Cr
₹9 Cr	₹5.25 Lakh	₹12.6 Cr	₹48 Cr

# WHY IT WORKS

## THE “7% RULE” FOR SWP

### SWP – Systematic Withdrawal Plan

#### *“Golden Monthly Platter” – Retire Rich*

*Served with peace of mind, garnished with financial freedom.*

- ✔ Ensures capital longevity
- ✔ Keeps your withdrawals within sustainable limits
- ✔ Allows wealth to compound in the background
- ✔ Offers peace of mind + legacy creation



#### **Chef's Tip:**

SWP is the retirement buffet that never runs out

- ✔ Monthly cashflow
- ✔ Tax-efficient
- ✔ Market-linked growth
- ✔ Capital preservation for legacy or reinvestment



#### **Chef's Secret:**

Let your money work while you rest. With this strategy, retirement becomes not just worry-free... but wealthy.



# PREMIUM RESERVE WEALTH FOR THE ELITE



***A Curated Collection for Connoisseurs of Capital***

*Served with peace of mind, garnished with financial freedom.*

You've built wealth with vision — now it's time to preserve, grow, and elevate it with strategies that match your ambition.

Welcome to the Premium Reserve, where each investment is a Chef's Masterpiece, prepared for elite tastes and long-term impact.

## PMS – PORTFOLIO MANAGEMENT SERVICES

***The Chef's Special***

*Custom Portfolio, Handcrafted for You*

Tailored like a fine wine list, PMS offers bespoke equity & multi-asset portfolios, designed to align with your wealth goals, risk appetite, and legacy vision.

Minimum Ticket: ₹50 Lakhs

- ✔ Personalized strategies
- ✔ Concentrated stock selection
- ✔ Active, research-backed management

*Designed for the investor who demands transparency, precision, and premium selection.*



# AIF – ALTERNATIVE INVESTMENT FUNDS

## *Exotic Platter*

*Go Beyond the Ordinary*

A bold, diversified buffet of Private Equity, Venture Capital, Structured Debt & Real Estate  
Built for those who crave unconventional returns and long-term alpha

**Minimum Investment: ₹1 Crore**

- ✓ Unlisted market opportunities
- ✓ Low correlation with traditional assets
- ✓ Managed by domain experts

*For the visionary who sees value before the crowd does.*

# SIF – SPECIALIZED INVESTMENT FUNDS

## *Fusion Platter*

*"Investor's Secret Recipe" – Purpose-Driven Wealth*

Combining strategy + structure + flexibility,  
SIFs bring the best of PMS and AIF with  
tighter compliance & sharper focus.

**Minimum Investment: ₹10 Lakh**

- ✓ Personalized strategies
- ✓ Concentrated stock selection
- ✓ Active, research-backed management

*Where purpose meets performance – SIF combines PMS insight with AIF ambition.*

*Ready to Reserve Your Table at the Elite Wealth Café?*

# DESSERTS GOAL-BASED PLANNING TREATS

## Dreamsicle Delights

*Because Every Goal Deserves a Sweet Ending*

*After savoring the flavors of smart investing, it's time to indulge in what truly matters — your dreams.*

*We specialize in turning financial aspirations into delicious realities with goal-based planning that's customized, comforting, and clear.*

### *Our Signature Goal Treats:*

- ✔ **Child Education Custard**  
Secure their future with smart compounding
- ✔ **Retirement Rasmalai**  
Sweet freedom, served monthly
- ✔ **Dream Home Sundae**  
Layered with SIP + Lumpsum + STP
- ✔ **Travel & Freedom Fudge**  
Because memories are the best returns
- ✔ **₹1 Cr SIP Cake**  
A 20-year recipe for delight
- ✔ **₹5 Cr / ₹10 Cr / ₹20 Cr Wealth Platters**  
Handcrafted using SIP + Lumpsum + STP

# YOUR WEALTH CHEF VBRING FINANCIAL SERVICES LLP

## Your Guide to the Right Financial Recipe

*Your financial feast awaits.*

*Choose your flavor and share your appetite – we'll craft a personalized wealth recipe with professionalism, precision, and a deep understanding of your life, goals, and values.*

*Whether it's a ₹5,000 SIP or a ₹5 Cr. vision, your order will be handled with care, clarity, and complete confidentiality.*

### Our Services

- ✓ Mutual Funds | SIF | AIF | PMS
- ✓ Life, Health, General Insurance
- ✓ Wealth Management
- ✓ Retirement Planning
- ✓ Tax Consultancy
- ✓ Estate Planning



LET'S COOK  
YOUR CUSTOM  
FINANCIAL RECIPE



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Empowering your wealth,  
Empowering your life.

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**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully**

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