

Register No.: Name.:

SAINTGITS COLLEGE OF ENGINEERING (AUTONOMOUS)

(AFFILIATED TO APJ ABDUL KALAM TECHNOLOGICAL UNIVERSITY, THIRUVANANTHAPURAM)

FOURTH SEMESTER MBA DEGREE EXAMINATION (R), MAY 2023 (2021 Scheme)

Course Code : 21MBA256

Course Name: Financial Planning and Wealth Management

Max. Marks : 60

Duration: 3 Hours

PART A

(Answer all questions. Each question carries 2 marks)

1. What is risk appetite?
2. What necessitates portfolio rebalancing?
3. Recall TDS.
4. Recall Reverse mortgage scheme.
5. Explain the ethics to be followed by a wealth manager?

PART B

(Answer any 3 questions. Each question carries 10 marks)

6. Explain the factors affecting the personal financial planning of individuals?
7. Identify various alternative investment avenues?
8. Compare and contrast tax evasion, tax avoidance and tax planning.
9. Identify the seven golden rules of retirement planning.
10. Explain the detailed contents of a will.

PART C

(Compulsory question, the question carries 20 marks)

11. A and B, two twin brothers started working at a private firm in the same year.
Mr. A started saving from age 25 till 35 years. He didn't withdraw any amount till 60 years.
Mr. B started saving at 35 years of age and continued the same till 60 years.
Both A and B saved 50,000 per year and earned 10% p.a on their Investments.

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| a) Analyze the case on the basis of the given information and write your observations. | Marks (10) |
| b) Explain Trust as a estate planning tool? | Marks(4) |
| c) Inspect misconceptions of retirement planning | Marks (3) |
| d) List the role and responsibilities of a wealth manager | Marks (3) |
