

## TABLES, FIGURES, EXHIBITS AND APPENDICES

### TABLES

No.	Description	Page
4.1	Data on Saving, Investment and Expenditure in U.S.	128
4.2	The Power of Compounding	164
5.1	Analysis of 1st Rank assigned to different Tax Shelters	182
5.2	Analysis of 2nd Rank assigned to different Tax Shelters	183
5.3	Analysis of 3rd Rank assigned to different Tax Shelters	183
5.4	Analysis of 6th Rank assigned to different Tax Shelters	184
5.5	Analysis of 1st or 2nd Rank assigned to different Tax Shelters	184
5.6	Analysis of Techniques employed to minimize Taxable Current Income	187
5.7	Analysis of Techniques employed to minimize Taxes on Capital Gains	188
5.8	Frequency Distribution of Ranks assigned to Different Phenomena	190
5.9	A 5 x 3 Contingency Table of Tax Shelters preferred and Reasons Therefor	195
5.10	A 3 x 3 subtable of Tax Shelters preferred and Reasons Therefor	196
5.11	A 3 x 2 subtable of Tax Shelters preferred and Reasons Therefor	196
5.12	A 3 x 2 subtable of Tax Shelters preferred and Reasons Therefor	197

No.	Description	Page
5.13	A 3 x 2 subtable of Tax Shelters preferred and Reasons Therefor	197
5.14	A 6 x 6 Contingency Table of Least preferred Tax Shelters and Reasons Therefor	198
5.15	A 2 x 3 Subtable of Least preferred Tax Shelters and Reasons Therefor	199
5.16	A 2 x 2 Subtable of Least preferred Tax Shelters and Reasons Therefor	199
5.17	A 2 x 2 Contingency Table of Reasons for the Most and Least Preferred Tax Shelters	200
5.18	Odds Ratios of Reasons for the Most and Least Preferred Tax Shelters	201
5.19	Frequency Distribution of Ranks to Different Phenomena by 55 Individuals	202
5.20	Odds Ratios of Frequencies of Ranks assigned to Different Phenomena	203
5.21	A 2 x 2 Contingency Table of Tax Planning Mode and Satisfaction Therefrom	204
5.22	Income Group and the Number of Persons who are Knowledgeable / Ignorant	206

### FIGURES

No.	Description	Page
4.1	The Life-Cycle Pattern of Saving	127
4.2	A Sequence of Financial Goals	151
4.3	Risk Profile of Investment Vehicles	154

## EXHIBITS

No.	Description	Page
2.1	Risk Characteristics of Investment Vehicles	33
2.2	Post Office Savings Schemes	35
2.3	Salient Features of Company Deposits	36
2.4	Money Market Instruments	37
2.5	Essential Features of Savings Certificates	44
2.6	Attributes of Different Investment Avenues	70
2.7	A Comparison of Retirement Plans	75
4.1	Balance Sheet for Mr. Stranger	123
4.2	Sources of Income	124
4.3	Statement of Expenditures	125
4.4	Long-term Financial Goals	129
4.5	Short-term Financial Goals	130
4.6	The Road Map to Personal Financial Security	131
4.7	A Monthly Budget Summary	136
4.8	A Snapshot of Insurance Policies	147

## APPENDICES

No.	Description	Page
1.	Questionnaire	220
2.	Data and Analyses	224