

# Financial Analysis Report



Prepared for

[Mr. ABC](#)

May,25,2020

Prepared By

[Rishabh Raajvanshi](#)

Mansarovar

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Dear Mr. ABC ,

This document is meant to give you a better understanding of what you may expect from the financial planning process, and what our respective obligations are within that process. I provide comprehensive financial planning services with complete bouquet of Wealth Management products, I am bound by professional secrecy and may not disclose any of your confidential information without your written consent unless required to do so by law. As clients you understand and agree to the terms of this agreement:

- I am as a client agrees to provide all necessary information pertaining to their personal finances as may be reasonably requested at the time or in the future for the purpose of preparing your financial plan.
- I am understand that they are under no obligation to act on the recommendations presented in this financial plan and that they are fully responsible for all decisions related to the advice given by Us, Financial Planner.
- At client request I as a financial planner can and will implement the recommendations identified in their financial plan.
- All advice and recommendations will be submitted to client in written form.
- Client may request and I may recommend additional consultations with qualified legal and accounting professionals. Should you choose to work with these professionals this service will be at your discretion and at your expense.
- All information received from my client and all recommendations made to my client will be regarded by both parties as confidential.
- If fees are involved for the consultation, preparation and review of a financial plan these fees will be confirmed in writing in below format.
- The details of this fee structure is included in this document. 9- You are solely responsible for acting on any recommendations or advice detailed in this plan

## Fee Structure

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### Financial Planning Fees

Consultation Fees	Rs	0
Financial Plan Preparation	Rs	0
Per Plan Review	Rs	0

### Mutual Funds Fees

As per the market regulator SEBI's guidelines Circular No:" SEBI/IMD/CIR No. 4/ 168230/09 ([http://www.sebi.gov.in/circulars/2009/imd\\_cir\\_3009.pdf](http://www.sebi.gov.in/circulars/2009/imd_cir_3009.pdf) )" stipulates that investors directly make payments to distributors instead of Mutual Funds companies deducting it from the investment made in any scheme.

1. UpFront Fee (Equity Funds)	(%)
2. UpFront Fee (Debt Funds)	(%)
3. UpFront Fee (Liquid Funds)	(%)
4. AUM Based Charges	(%)
5. One Time Charges	Rs. 0

### Online Wealth Management Desk Fees

1. Wealth Desk (Individual login)	Rs	0
2. Wealth Desk (Family login)	Rs	0
3. SMS Alerts Charges	Rs	0

It is agreed that I will conduct a review with you in every (please tick) 3[ ], 6[ ] or 12[ ] months. In the event of changes that may affect your personal circumstances (ie. a change to the Income Tax Act announced in budget), I will contact you by telephone or e-mail. You should contact me in financial circumstances change (ie. as a result of marriage, birth of a child, inheritance, etc.). The services outlined previous are in accordance with my requirements. The terms set out are acceptable to me, and are hereby agreed to :

#### Signature

Mr. ABC

Date \_\_\_\_\_

#### Signature

Rishabh Raajvanshi

Date \_\_\_\_\_

### **Step 1 : Clarify Your Present Situation**

The financial planner clarifies your present situation by collecting and assessing all relevant financial data such as lists of assets and liabilities, persona/family informations, records of securities transactions, insurance policies, will, pension plans, etc.

### **Step 2 : Identify Goals and Objectives**

The financial planner helps you to identify both financial and personal goals and objectives as well as clarify your financial and personal values and attitudes. These may include providing for children's education, supporting elderly parents or relieving immediate financial pressures which would help maintain your current lifestyle and provide for retirement. These considerations are important in determining the best financial planning strategy for you and your family.

### **Step 3 : Identify Financial Problems**

The financial planner identifies financial problems that create barriers to achieving financial independence. Problem areas can include too little or too much life and general insurance coverage. Your cash flow may be inadequate, or the current investments may not be winning the battle with changing economic times. These possible problem areas must be identified before solutions can be found.

### **Step 4 : Recommendations**

The financial planner provides written recommendations and alternative solutions. The length of the recommendations will vary with the complexity of your situation, but they should always be structured to meet the your needs without undue emphasis on purchasing certain investment products.

### **Step 5 : Implement Strategies**

A financial plan is only helpful if the recommendations are put into action. Implementing the right strategy will help you reach the desired goals and objectives. The financial planner should assist you in either actually executing the recommendations, or in coordinating their execution with other knowledgeable professionals.

### **Step 6 : Monitor and Review**

The financial planner provides periodic review and revision your financial plan to assure that the goals are achieved. Your financial situation should be re-assessed at least once a year to account for changes in your life and current economic conditions.

### Why you should have a "Will"?

It is never too early to make a Will, but it can unfortunately be too late. By making a Will an individual can determine who will benefit from their estate, rather than that decision being subject to the laws of intestacy. A Will is a written record of what you want to happen to your possessions when you die. Its also a way of ensuring your wishes are carried out. A Will can mean the difference between the interests of your loved ones being protected and the unthinkable happening.

### The requirements of a valid "Will".

It is possible to draw up a will yourself or you can hire a solicitor to help you. For a will to be legally valid, the following rules apply:

- The will must be in writing.
- You must be over 18 or have been or be married.
- You must be of sound mind.
- You must sign or mark the will or acknowledge the signature or mark in the presence of two witnesses.
- Your two witnesses must sign the will in your presence.
- Your two witnesses cannot be people who will gain from your will and they must be present with you at the same time for their attestation to be valid. The witnesses/spouses/civil partners also cannot gain from your will.
- Your witnesses must see you sign the will but they do not have to see what is written in it.
- The signature or mark must be at the end of the will.

These are legal requirements and if they any of them are not met, the will is not valid. If you want to change your will after you make it, you can add a codicil (amendment or change) to your will. This codicil must meet the same requirements set out above.

## Personal Information

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	Your Details	Spouse Details
First Name	Mr. ABC	XYZ ABC
Birthdate	01-01-1975	01-01-1980
Age	45 Years	40 Years
Marital Status	Married	Married
Occupation	Business Person	Home Maker
Address	JAIPUR JAIPUR	N/A
City	JAIPUR	N/A
State	RAJASTHAN	N/A
Country	India	N/A
Contact No	1111111111	N/A
Email	Email@email.com	N/A

## Dependent Detail

Full Name	Age	Relation	Profession
A Abc	15	Child	Student
B Abc	12	Child	Student

## Income & Expenses

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Managing your financial affairs properly requires a clear understanding of your sources of income and expenditures. This can help you to assess your ability to save & invest, critically assess your present standard of living, understand if you are living within or beyond your means and highlight problem areas, if any.

### Earnings

Mr. ABC's	Rs. 450000
Other/Rental Income	Rs. 50000
<b>Total Income</b>	<b>Rs. 500000</b>

### Expenses

House Hold Expenses	
House Rent	0
Telephone	1000
Mobile Phones	2000
Electricity	5000
Transportation	10000
Groceries	10000
Household Servants	10000
Medical Expenses	2000
Clothing & Accessories	15000
Educational Fees	25000
Dining Out	8000
Other Expenses	5000
<b>Total</b>	<b>Rs 93000</b>

Other Expenses	
Insurance Premiums *	25000
House Loan EMI	50251
Car Loan EMI	0
Personal Loan EMI	0
Loan Others	0
Credit Card Payment	0
Total other Expenses	75251
Total Household Expenses	93000
<b>Grand Total</b>	<b>Rs 168251</b>

\* On Monthly Basis

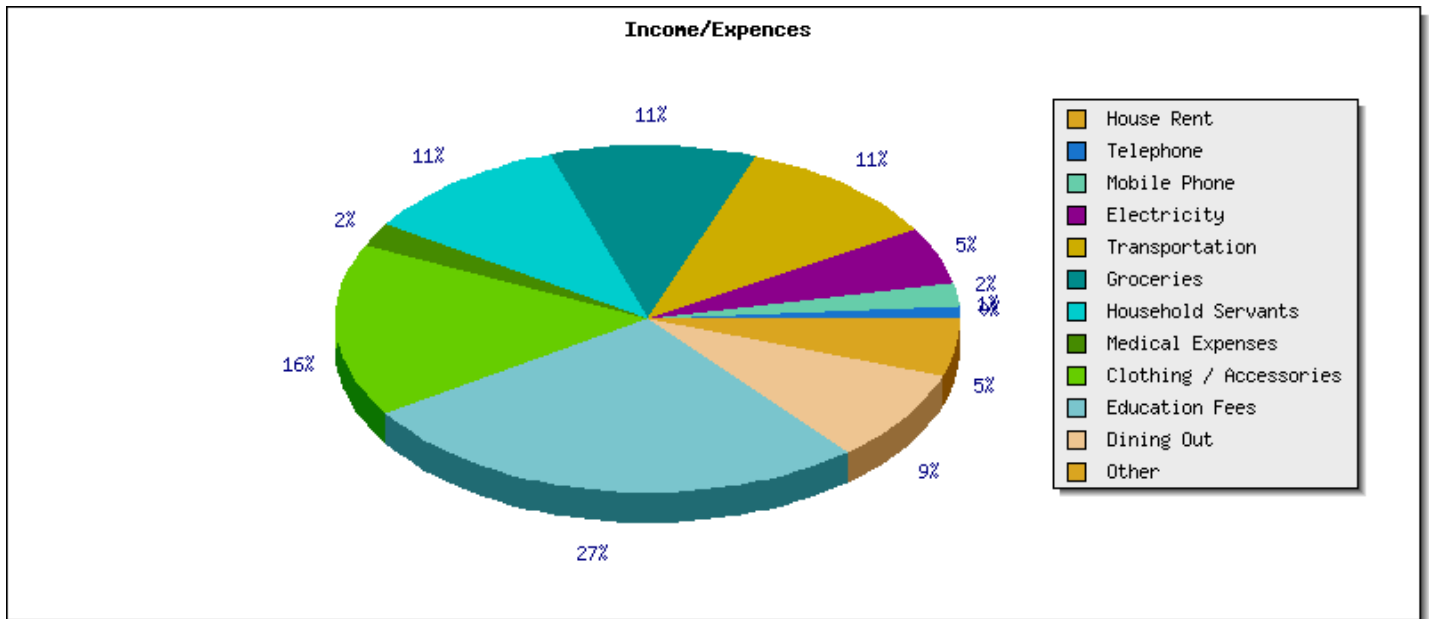
### Monthly Surplus / Deficit

Surplus Per Month	Rs 331749
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## Income & Expenses

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## Assets Liability & Network

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Particulars	Invested Amount	Current Value	Rate of Interest	Type	Category	Return Type	Return Efficiency	Liquidity Level
Bank Saving A/c Balance	1050000	1050000	3 %	Cash	Liquid	Fixed	Low	Very High
Mutual Fund - Equities	2000000	2300000	15 %	Equity	Liquid	Variable	High	High
PPF (Balance Upto Date)	2200000	2200000	8 %	Debt	Illiquid	Fixed	Moderate	Low
Real Estate	10000000	10000000	15 %	Debt	Illiquid	Variable	High	Low
Equity Shares	1500000	700000	15 %	Equity	Liquid	Variable	High	High
<b>Total</b>	<b>16750000</b>	<b>16250000</b>						

## Liabilities

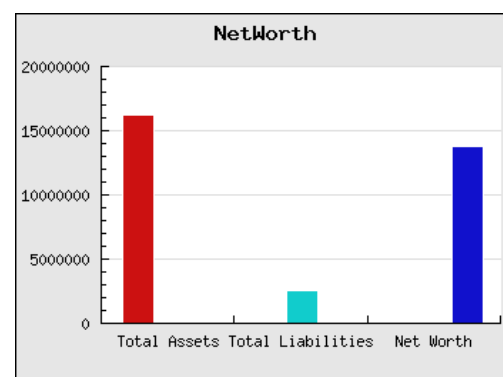
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Liability	Final Installment on Date	EMI	Rate of Loan	Amount Outstanding	Liability Holder
House Loan	01-01-2025	50251	8.00 %	2500000	Self
<b>Total</b>	<b>Rs</b>	<b>50251</b>	<b>/ Month</b>	<b>2500000</b>	

## Current Net Worth

The difference between what you own and what you owe is your net worth. Monitoring the net worth helps in tracking progress towards a specific financial goal.

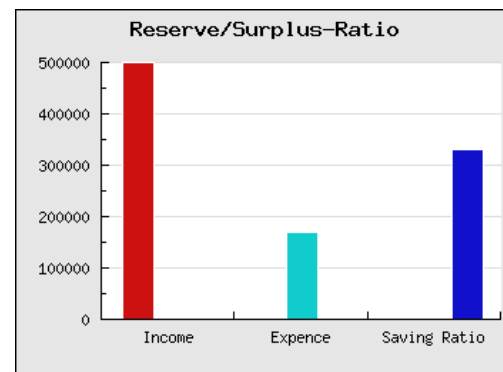
Description	Amount
Assets	Rs. 16250000
Liabilities	Rs. 2500000
Net worth	Rs. 13750000



### Reserve/Surplus Ratio

The Reserve/Surplus Ratio is the proportion of income which is in surplus. Any ratio above 25 considered as good to achieve financial goals.

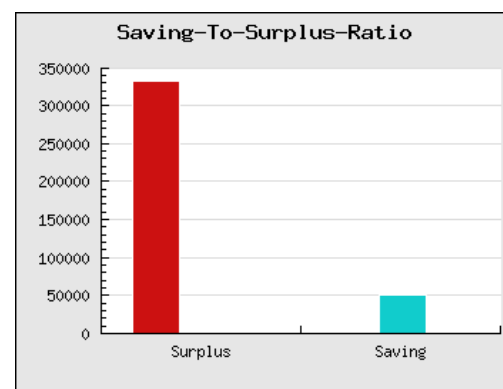
Income	Rs	500000
Expenses	Rs	168251
Reserve/Surplus Ratio		66.35



### Saving To Surplus Ratio

The Saving To Surplus Ratio is the proportion of Monthly Saving on Reserve/Surplus Ratio.

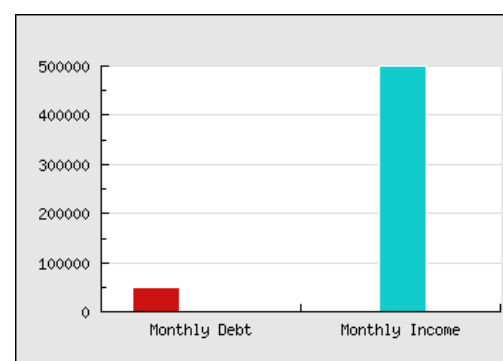
Income	Rs	500000
Expenses	Rs	168251
Surplus Amount	Rs	331749
Monthly Saving	Rs.	50000
Saving to Surplus Ratio		15.07



### Debt To Income Ratio

The higher this ratio, the more burden there is on the individual to make payments on his or her debts. If the ratio is too high, the individual will have a hard time accessing other forms of financing.

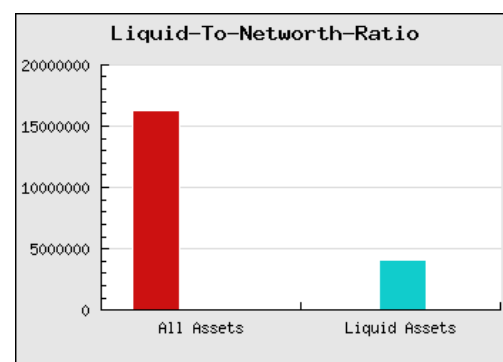
Total Monthly Debt	Rs	50251
Total Monthly Income	Rs	500000
Debt to Income Ratio		0.1



## Liquid To Net Worth Ratio

Your liquid net worth defines the amount of your net asset worth that you can convert to cash easily. The first step to determining your liquid net worth is to calculate your net worth and then determine how much of your net asset worth is liquid. You do this by subtracting the total liabilities from the total assets and then determining how much of that amount the individual is willing and able to convert to cash readily.

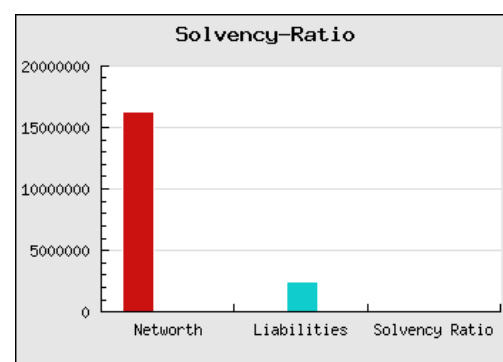
Networth	Rs	16250000
Liquid Network	Rs	4050000
Liquid To Networth Ratio		0.25



## Solvency Ratio

Solvency Ratio is a measure of your ability to pay-off all your loans by selling your assets (provided they are convertible to cash). A ratio of 1.5 or more is good as it shows your debts are under control vis-a-vis your assets. However anything below 1 should be taken seriously and you must take steps to reduce debt.

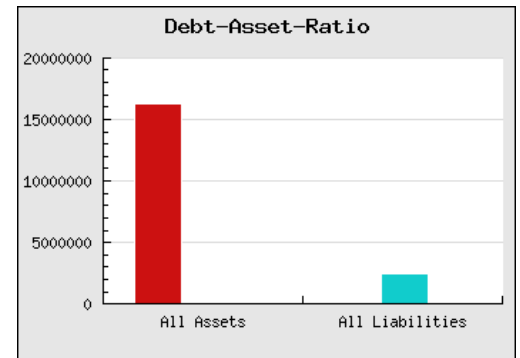
Networth	Rs	16250000
Liabilities	Rs	2500000
Solvency Ratio		6.5



## Debt Asset Ratio (Total Debt Assets to Total Assets Ratio)

The higher this ratio, the more burden there is on the individual to make payments on his or her debts. If the ratio is too high, the individual will have a hard time accessing other forms of financing.

All Assets	Rs	16250000
All Liabilities	Rs	2500000
Debt Asset Ratio		0.15

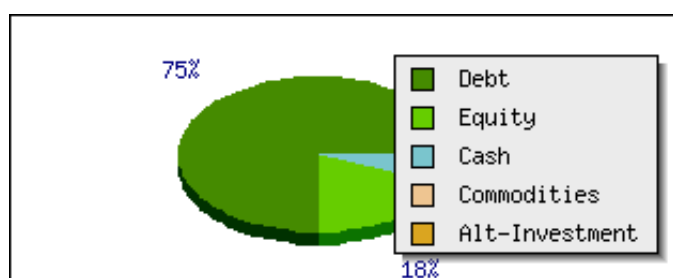


## Existing Financial Asset Allocation

Asset Allocation is a tool designed to maximize the return on your portfolio while minimizing risk. It involves structuring a diversified portfolio from three broad asset classes Equity, Debt and Cash. To reach on your ideal asset allocation it's important to know where you are currently standing.

Asset	Share
Debt Assets	75.08 %
Equity Assets	18.46 %
Cash Assets	6.46 %
Commodities	0 %
Alt Investment	0 %
<b>Total</b>	<b>100 %</b>

Asset	Amount
Debt Investments	Rs 12200000
Equity Investments	Rs 3000000
Cash Investments	Rs 1050000
Commodities	Rs 0
Alt Investments	Rs 0
<b>Total</b>	<b>Rs 16250000</b>



## Return Efficiency Level

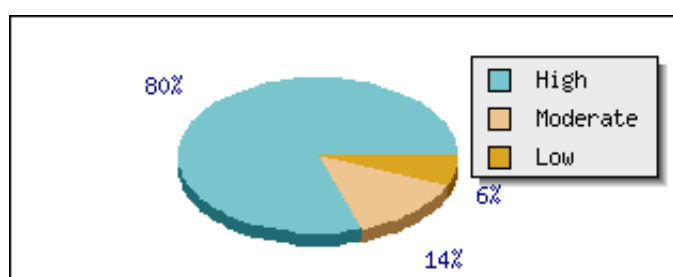
Return efficiency analysis show the return potential of current asset allocation, which can fine tune based on your income and growth needs and your risk tolerance.

Return Efficiency Level	Share
High Return Investment	80 %
Moderate Return Investment	13.54 %
Low Return Investment	6.46 %
<b>Total</b>	<b>100 %</b>

## Expected Return Delivery

This analysis interpret the aggregate expectation of returns on each return efficiency level, which will be helpful in doing changes to find right asset mix to achieve goals.

Expected Return Delivery	Amount	Share
High Investment Aggregate	13000000	15 %
Moderate Investment Aggregate	2200000	8 %
Low Investment Aggregate	1050000	3 %
<b>Total</b>	<b>16250000</b>	<b>13.28 %</b>

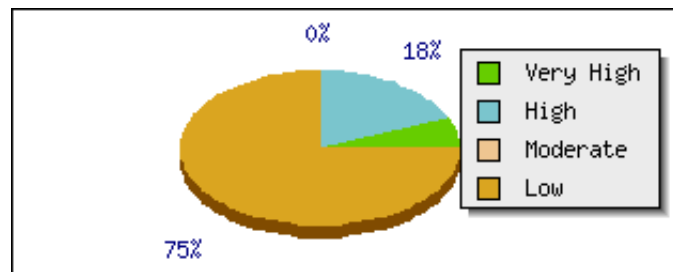


## Asset Liquidity Level

Asset Liquidity Analysis will show how much liquidity you have and identify the best sources of cash at the time of need.

Asset Liquidity Level	Share
Very High Liquidity	6.46 %
High Liquidity	18.46 %
Moderate Liquidity	0 %
Low Liquidity	75.08 %
<b>Total</b>	<b>100 %</b>

Asset Liquidity Level	Amount
Very High Liquid Investment	Rs. 1050000
High Liquid Investment	Rs. 3000000
Moderate Liquid Investment	Rs. 0
Low Liquid Investment	Rs. 12200000
<b>Total</b>	<b>Rs. 16250000</b>





## Life Insurances

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Prepared for Mr. ABC

Company Name	Type of Policy	Policy Holder	Premium Frequency	Premium	Yearly Premium	Sum Assured	Start Date	Maturity Date
LIC	Endowment	Abc	Annual	100000	100000	1000000	01-01-2011	01-01-2030
ABC	Unit Linked	Xyz Abc	Annual	200000	200000	2000000	01-01-2013	01-01-2013
Total					Rs. 300000	3000000		

## Life Insurance Cover and Income Protection Analysis

Your Insurance Need To Cover Expenses of Family/Dependents	75000000
Your Current Insurance Coverage	1000000
Your Additional Need of Life Insurance	<b>74000000</b>

Your Spouse's Insurance Need To Cover Expenses of Family/Dependents	5000000
Your Spouse's Current Insurance Coverage	2000000
Your Spouse's Additional Need of Life Insurance	<b>3000000</b>

Mr. ABC You are under insured by **Rs.74000000** and Your spouse is under insured by **Rs.3000000** at this time. Income protection has been calculated assuming your total monthly income of **Rs. 500000**. Every individual who contributes to his/her family's income needs to ensure that if something fatal were to happen to him/her tomorrow, there are enough assets to take care of the family's living expenses so that the loved ones do not have to go through a financial loss as well. The income protection corpus is calculated after taking into consideration the sum total of your current income and existing insurance(if any) which is available to cover the family's living needs.

## Life Insurance Recommendations For ABC

Mr. ABC You are under insured by **Rs. 74000000**, this amount is important to protect your family's financial security & have a lumpsum to pay off financial obligations and a source of income to meet daily living expenses. To fulfill your Life Insurance need we have selected few plans which suits you requirements whose details are given below :

Scheme Name	ABC		
TERM INSURANCE	Sum Assured <b>Rs. 70000000</b>	Yearly Premium <b>Rs. 100000</b>	Tenure <b>Rs. 25</b>

## Life Insurance Recommendations For XYZ ABC

Your Spouse XYZ ABC is under insured by **Rs. 3000000**, this amount is as per predefined proportion between you and your spouse of protect your family's financial security & have a lumpsum to pay off financial obligations and a source of income to meet daily living expenses. To fulfill your Life Insurance need we have selected few plans which suits you requirements whose details are given below:

Scheme Name	ABC		
TERM INSURANCE	Sum Assured <b>Rs. 3000000</b>	Yearly Premium <b>Rs. 20000</b>	Tenure <b>Rs. 25</b>

## Health Insurance Cover and Expenses Protection Analysis

Your Health Insurance Need To Protect Expenses of Hospitalization	500000
Your Current Health Insurance Coverage	0
Your Additional Need of Health Insurance	<b>500000</b>

Your Spouse's Health Insurance Need To Protect Expenses of Hospitalization	500000
Your Spouse's Current Health Insurance Coverage	0
Your Spouse's Additional Need of Health Insurance	<b>500000</b>

Mr. ABC, You are under insured by **Rs. 500000** and Your spouse is under insured by **Rs. 500000** at this time. Health Insurance has been calculated as per the current medical expenses trends in the hospitals as per your living standards. Insurance against loss by illness or bodily injury. Health insurance provides coverage for medicine, visits to the doctor or emergency room, hospital stays and other medical expenses. Policies differ in what they cover, the size of the deductible and/or co-payment, limits of coverage and the options for treatment available to the policyholder.

### Health Insurance Recommendations For ABC

Mr. ABC you are under insured by **Rs. 500000**, Health Insurance offers protection against the medical expenses due to illness for you, in absence of adequate health insurance cover your hard earned saving may be quickly exhausted. To provide the best available health insurance solution we have recommended following policy which are best as per our research and you needs.

Scheme Name	ABC	
FAMILY FLOATER	Sum Assured <b>Rs. 1000000</b>	Yearly Premium <b>Rs. 35000</b>

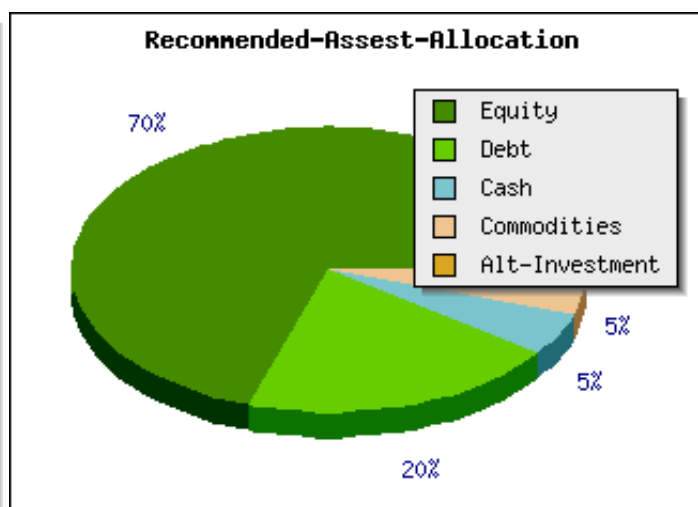
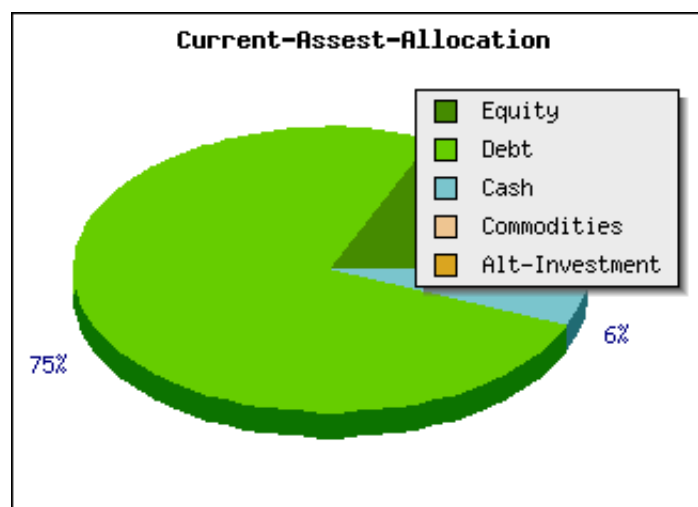
## Asset Allocation Recommendations

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Prepared for Mr. ABC

Your Asset allocation recommendation is based on your income and growth needs and your risk tolerance. Research has shown that choosing among asset classes has a greater impact on your investment returns than the specific investments you select or how well you time the market. The study, cited below, concluded that asset allocation accounted for 91.6% of a portfolio's investment return. Other factors such as investment selection and market timing only accounted for 8.4% of the return.

Research: Brinson, Singer, Beebower, "Determinants of Portfolio Performance II: An Update", Financial Analysts Journal, May-June 1991

Asset Class	Current	Recommended	Buy/Sell Action
Equity	18.46 %	70 %	0 %
Debt	75.08 %	20 %	0 %
Cash	6.46 %	5 %	0 %
Commodities	0 %	5 %	0 %
Alt Investment	0 %	0 %	0 %



## Contingency Fund

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Prepared for Mr. ABC

You must have a Contingency fund to have ample amount of liquidity in case of unexpected medical expenses, job loss, or other unforeseen events. The amount depends on circumstances like additions to your family, job stability, change in relationship status and other near term financial goals will impact your decisions on the amount you should save. Contingency fund should be invested in short-term investments such as savings, liquid funds or Bank Flexi-Deposits.

### Contingency Fund For You

Monthly Living Expenses	Rs. 93000
Months Covered For Contingency Fund	6 Months
<b>Total Required Contingency Fund</b>	<b>Rs. 558000</b>

## AUDI FOR SELF's Car Planning



Planning for your dream Car with a inflation assumed, saving in a consistent manner helps you fund growing steadily with time till you achieve the desired amount.

Goal Year	Year 2023
Tenure to Achieve this Goal	3 Years from Now
Current Goal Amount	<b>Rs. 3000000</b>
After 3 Years, Goal amount would be	<b>Rs. 3482264</b>
Inflation Assumed for this Goal	5%

## AUDI FOR SELF's Car Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 80191</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 2442390</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

## MALDIVES's Holiday Planning



Holiday on the one hand provides us with changing atmosphere from monotonous work, and on the other hand it improves our productivity. A domestic or international holiday requires lots of expenses which will be possible with proper planning which is given as follows.

Goal Year	Year 2024
Tenure to Achieve this Goal	4 Years from Now
Current Goal Amount	<b>Rs. 800000</b>
After 4 Years, Goal amount would be	<b>Rs. 975912</b>
Inflation Assumed for this Goal	5%

## MALDIVES's Holiday Planning Recommendations

Following recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 15823</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 608156</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %



## EUROPE's Holiday Planning



Holiday on the one hand provides us with changing atmosphere from monotonous work, and on the other hand it improves our productivity. A domestic or international holiday requires lots of expenses which will be possible with proper planning which is given as follows.

Goal Year	Year 2026
Tenure to Achieve this Goal	6 Years from Now
Current Goal Amount	<b>Rs. 1500000</b>
After 6 Years, Goal amount would be	<b>Rs. 2021027</b>
Inflation Assumed for this Goal	5%

## EUROPE's Holiday Planning Recommendations

Following recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 19186</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 994211</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

## A's Education Planning



Your children will need high levels of training and education to secure employment in a world that is becoming increasingly competitive and technology driven. This page summarizes the education plans for your children and how much you should invest on a monthly basis in order to meet their Education funding needs.

Goal Year	Year 2027
Tenure to Achieve this Goal	7 Years from Now
Current Goal Amount	<b>Rs. 10000000</b>
After 7 Years, Goal amount would be	<b>Rs. 14159923</b>
Inflation Assumed for this Goal	5%

## A's Education Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 107795</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 6188973</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

## NEWZEALAND's Holiday Planning



Holiday on the one hand provides us with changing atmosphere from monotonous work, and on the other hand it improves our productivity. A domestic or international holiday requires lots of expenses which will be possible with proper planning which is given as follows.

Goal Year	Year 2028
Tenure to Achieve this Goal	8 Years from Now
Current Goal Amount	<b>Rs. 1100000</b>
After 8 Years, Goal amount would be	<b>Rs. 1636944</b>
Inflation Assumed for this Goal	5%

## NEWZEALAND's Holiday Planning Recommendations

Following recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 10190</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 635686</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

## B's Education Planning



Your children will need high levels of training and education to secure employment in a world that is becoming increasingly competitive and technology driven. This page summarizes the education plans for your children and how much you should invest on a monthly basis in order to meet their Education funding needs.

Goal Year	Year 2030
Tenure to Achieve this Goal	10 Years from Now
Current Goal Amount	<b>Rs. 10000000</b>
After 10 Years, Goal amount would be	<b>Rs. 16436195</b>
Inflation Assumed for this Goal	5%

## B's Education Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 71241</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 5038628</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

## A's Marriage Planning



Making marriage a special moment & unforgettable celebration is dream of every parent, the concept of marriage is changing in India like theme based traditional wedding or cruise wedding etc, wedding planning includes expenses planning of hotel booking, flight booking, car rentals, wedding preparation etc according to your desired lifestyle.

Goal Year	Year 2032
Tenure to Achieve this Goal	12 Years from Now
Current Goal Amount	<b>Rs. 5000000</b>
After 12 Years, Goal amount would be	<b>Rs. 9076774</b>
Inflation Assumed for this Goal	5%

## A's Marriage Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 28412</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 2196568</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

## B's Marriage Planning



Making marriage a special moment & unforgettable celebration is dream of every parent, the concept of marriage is changing in India like theme based traditional wedding or cruise wedding etc, wedding planning includes expenses planning of hotel booking, flight booking, car rentals, wedding preparation etc according to your desired lifestyle.

Goal Year	Year 2035
Tenure to Achieve this Goal	15 Years from Now
Current Goal Amount	<b>Rs. 5000000</b>
After 15 Years, Goal amount would be	<b>Rs. 10535907</b>
Inflation Assumed for this Goal	5%

## B's Marriage Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 21118</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 1788292</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

## Mr.Abc's Retirement Planning



An important aspect of your financial plan is to ensure that you are financially secure during your retirement years. In this retirement plan, we compare your income needs to your income sources during retirement to determine if you have enough capital to sustain your desired lifestyle.

Retirement Starts From	Year 2036 at the Age of 61
Retirement Ends On	Year 2055 at the Age of 80
Time Left for Retirement	15 Years From Now
Current Expenses	Monthly Rs. 95000 or Yearly Rs. 1140000
At your Retirement, Your Expenses Would be	Monthly Rs. 232106 or Yearly Rs. 2785271
Expected Inflation Rate Assumed	6 %
Expected Returns on Retirement Corpus	8 %
Total Corpus Required at Retirement	Rs. 46913436

## Mr.Abc's Retirement Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	<b>Rs. 94032</b>
Goal Achievement through Lumpsum Investment	<b>Rs. 7962762</b>

\* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

## Cash Flow for Entire Retirement Duration

Age	Corpus A	Monthly Expenses B	Annual Expenses C = B X 12	Balance D = A - C	Interest E = D X 8%	Balance + Growth F = D + E
61	46913436	232106	2785271	44128165	3530253	47658418
62	47658418	246032	2952387	44706031	3576482	48282513
63	48282513	260794	3129530	45152983	3612239	48765222
64	48765222	276442	3317302	45447920	3635834	49083754
65	49083754	293028	3516340	45567414	3645393	49212807
66	49212807	310610	3727320	45485487	3638839	49124326
67	49124326	329247	3950959	45173367	3613869	48787236
68	48787236	349001	4188017	44599219	3567938	48167157
69	48167157	369942	4439298	43727859	3498229	47226088
70	47226088	392138	4705656	42520432	3401635	45922067
71	45922067	415666	4987995	40934072	3274726	44208798
72	44208798	440606	5287275	38921523	3113722	42035245
73	42035245	467043	5604512	36430733	2914459	39345192
74	39345192	495065	5940783	33404409	2672353	36076762
75	36076762	524769	6297230	29779532	2382363	32161895
76	32161895	556255	6675064	25486831	2038946	27525777
77	27525777	589631	7075568	20450209	1636017	22086226
78	22086226	625009	7500102	14586124	1166890	15753014
79	15753014	662509	7950108	7802906	624232	8427138
80	8427138	702260	8427114	24	2	26



### Disclaimer

- Rishabh Raajvanshi has no control over the accuracy of the information provided by clients.
- Rishabh Raajvanshi does NOT guarantee the results for your plan, the calculation is as per the data provided by client & necessary assumptions.
- Estimates of income and growth in the plan will be based on assessments of prevailing economic conditions and investment manager performance. However no guarantee of future performance will be given and results may vary from the estimates shown. The figures in the plan include various estimates with respect to taxation and other laws which we believe to be relevant. This service agreement is not enforceable by law and is a document of trust and faith.

### Purpose and Nature of this Report

This confidential report has been developed to provide you background information on issues you may want to discuss further as part of your personal financial planning. You may be familiar with some of these subjects. Others may be new to you and may present aspects that you have not yet considered. This financial plan is a general plan based on information you supplied. Where we had no information from you, we made a few general assumptions which may not be suitable for you depending on your own specific needs and circumstances. The usefulness of this analysis will depend on the accuracy and completeness of that information. The results provide:

- An overall view of your present financial position.
- An analysis of your family's future financial needs.
- An examination of the impact of time and potential inflation.
- An evaluation of your goals to see if they are practical and achievable.
- Possible adjustments or changes to help achieve your goals.

This financial analysis will show you how much money you need to save and invest, the rate of return needed to reach your goals, and how much insurance you need, if any. It will also show you how to carry out your course of action. Setting goals, planning, implementing and monitoring, results in a complete program. During the plan delivery session, you may discuss more facts and circumstances relevant to your family's finances that may alter the recommendations made here. I can work with you to tailor this report to your changing situation by making the necessary

adjustments. The overall results you achieve when you carry out some or all of the recommendations contained in this plan. Changes that occur in your financial circumstances as well as in the economy can affect this plan. Information about market values reflects values on the date provided by you. It is important that you keep track of your progress and make changes as needs arise; therefore we recommend annual updates. As with any plan, the final responsibility for any action you take rests with you.

## **Important**

The projections or other information made by Plan Builder about the likelihood of various investment outcomes are hypothetical in nature, and do not reflect actual investment results and are not guarantees of future results.

## **Privacy**

We treat the information gathered during the planning process as strictly confidential and will use any such information only for business purposes you have with me. The information obtained will not be disclosed to any unaffiliated third-party except if such information is required by law or regulatory process or authorized by you in writing