

## **1. Summary & Portfolio Characteristics**

The portfolio consists of investments in equities (through stocks and mutual funds) and gold. The total current value of the portfolio is \$115,399.00. The portfolio shows a daily profit and loss (P&L) of \$11,389.74, representing a 9.92% increase. The portfolio is relatively concentrated, with a significant portion invested in a few specific instruments. Further diversification might be considered to mitigate risk. The portfolio includes physical gold holdings separate from the investment portfolio, adding another layer of asset allocation.

## **2. Goal Alignment Grade**

Based solely on the provided information, a precise grade cannot be assigned. The portfolio shows some diversification across asset classes (equities and gold), which is positive for wealth building. However, without knowing the investor's risk tolerance, time horizon, and specific wealth-building goals (e.g., retirement, down payment), a definitive grade cannot be given. More information is needed for a comprehensive assessment.

## **3. Goal Alignment Percentage**

A numerical percentage cannot be determined without additional information about the investor's financial goals and risk profile. The current portfolio allocation might align well or poorly with the user's wealth-building objectives depending on their individual circumstances and risk tolerance. A more detailed financial plan is required to calculate a meaningful percentage.

## **4. Risk Meter**

The risk level is moderate to high. The portfolio's concentration in a few equity instruments and gold introduces some level of market risk. The lack of diversification across various asset classes and sectors increases the potential for volatility. A more diversified portfolio with a mix of low-risk and high-risk investments would likely reduce the overall risk.

## **5. Estimated 5-Year Return**

Predicting a 5-year return is impossible based solely on the provided data. Market performance is unpredictable, and future returns depend on various factors including economic conditions, market trends, and individual investment choices. Any estimate would be purely speculative and unreliable.

## **6. Where You Are Strong**

The portfolio demonstrates a start toward diversification by including both equities and gold. The significant daily P&L indicates potential for growth. The investment in a mutual fund suggests some level of passive investment strategy. The presence of physical gold provides a hedge against inflation and market fluctuations.

## 7. Where You Need to Improve

The portfolio lacks sufficient diversification. It is heavily concentrated in a few specific instruments, increasing the overall risk. The absence of information on the investor's risk tolerance, time horizon, and specific financial goals makes it difficult to assess the portfolio's suitability for wealth building. A more comprehensive financial plan is needed, including a detailed asset allocation strategy aligned with the investor's risk profile and goals. Consider exploring additional asset classes like bonds or real estate for better diversification.

## 8. Asset Allocation Breakdown

Asset Name	Type	Invested Amount	Current Value
MIDCAPIETF-EQ	Stock	13,406.50	13,322.50
GOLDBEES-EQ	Stock	14,794.64	15,911.54
NIFTYIETF-EQ	Stock	15,807.12	16,163.96
ICICI Prudential Nifty LargeMidcap 250 Index Fund - Growth	Mutual Fund	14,999.74	15,149.13
My Gold	Physical Gold		16,113.20

**\*\*Disclaimer:\*\*** This analysis is based solely on the provided screenshots and does not constitute financial advice. A comprehensive financial plan tailored to your individual circumstances is crucial for effective wealth building. Consult with a qualified financial advisor for personalized guidance.