



Financial Planning Report for Gautam Khaire Tue May 10 2022



Finterest
Adding profit to your life...

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A note from us....

Congratulations!

By choosing to use our services, you have taken the first steps towards building a healthy, fulfilling future full of profits and sizable returns. Thank you for placing your trust in us. We hope to provide you with tailor-made investment solutions for all your financial needs.

This financial plan helps guide you towards the direction of wise expenditure throughout your productive years, thus ensuring a comfortable and peaceful post-retirement life.

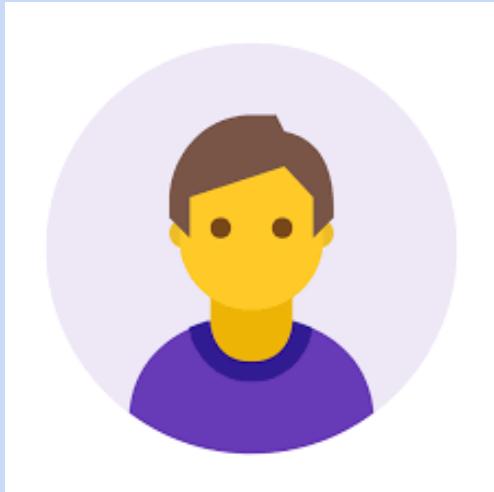
It is also important to note at this stage that the best financial plan is one which is viewed and updated at regular intervals. This ensures it remains up-to-date with all your income and expenditures, thus making it ideal by suggesting you the appropriate actions as per the current scenario. To this task, we shall also advise you to set some reminders regarding the same at periodic intervals.

Should you require any assistance or help during any stage of your financial journey, we are more than happy to assist you here at Finterest.

We are available and committed to provide you the best services round the clock on our dedicated financial website. Just drop us a message on the Contact Us page and our team will get back to you within a couple of days.

We hope to add profit not just to your finances, but to your life. Keep prospering!

About You



Name: Gautam Khaire

Age: 20

Aadhaar UID : 12345678910

Contact:

gautamkhaire06052002@gmail.com

Risk Appetite

The risk profile indicates your preferences in every aspect of expenditure. It is expressed in the form of percentage values according to how much attention and priority you want to provide to achieve the following:



Long Term Goals: 25



Short Term Goals: 30



Low-Risk Investment: 20



Security Funding: 15



Volatile Investments: 10



Assumptions

While calculating the best portfolio diversification options matching your profile and risk appetite, the following assumed values are used, making our process as transparent as possible:

1. CAGR (Compound Annual Growth Rate)

It is the rate at which an investment is expected to grow from its beginning balance to its ending balance, depending on the number of years provided.

Salary and Bonuses	12.5%
Gold and Property Investments	15%

2. Rate of Inflation

Inflation is the decline of purchasing power of a given currency over time. The rate of inflation signifies how much the actual value of your money decreases over a given span, or in other words, how much your current expenses increase by.

Periodic Expenses	7%
Miscellaneous Expenses	5%



Gross Inflow and Outflow

Gross Inflow (over a span of 5 years):

1. Salary: Rs. 75000
2. Bonuses: Rs. 5000
3. Real estate returns: Rs. 15000
4. FD Interest/ Savings Scheme Interest: Rs. 5000
5. Gold and other valuables: Rs. 10000



Total Inflow (after 5 years) = 184389.74

Gross Outflow (over a span of 5 years):

1. Household Expenses: Rs. 10000
2. Utilities: Rs. 3000
3. Rent/EMI: Rs. 15000
4. Insurance Payments: Rs. 4800
5. Medical Expenses: Rs. 2000
6. Miscellaneous Expenses: Rs. 5000



Total Outflow (after 5 years) = 55190.21

Savings Ratio= 0.7



Your Scorecard



What does this score indicate?

- If your score is between 1-5, you need to have a close look at your finances to make sure that your returns increase fast.
- If your score is between 5-10, your current savings are average at best, but can be greatly increased by appropriate planning.
- If your score is between 10-15, you are managing your finances relatively well, even though there is some scope for improvement.
- If your score is between 15-20, you have achieved expertise at handling finances and should progress with the same strategy



Diversification Ideas

To determine the best possible investment options to diversify your profile and take your profits and returns sky-high, we suggest you to invest the following amounts (period and rate of investment as per your comfort) which are tailor-made to suit your profile and risk appetite.

National Pension Scheme (NPS)	Rs. 18572.43
Public Provident Funds (PPF)	Rs. 15342.44
Mutual Funds	Rs. 36337.37
Stock Market (Direct Equity)	Rs. 9689.96
Venture Capital	Rs. 6459.98
Fixed Deposits	Rs. 50000
Liquid Funds	Rs. 24224.91





Your New Scorecard!



By following our simple investment strategy, you are just a step away from achieving your goal of ideal investment!

The last step, you ask?

Well, it's just a small matter of you putting your money at work by following the plan we've suggested above!

Enjoy investing, you'll never realise how this simple strategy helped you plan through everything!



Summary

At a glance, your projected returns following our step-by-step diversification plan are estimated to be:

155039.44

Congratulations on making it all the way through the report! You are now equipped to start taking charge of your personal wealth and ensure that you and your family's financial future is secure.

While we have taken the utmost care to ensure that all the important terms and amounts are presented to you in the best and simplest manner, should you still have any doubts or require consultation services, feel free to contact us at any time!

We hope we could help your finances blossom...!

Make sure to try out our other modules:



Goal Planning Module

SIP Calculator

Tax Management System (coming soon!)

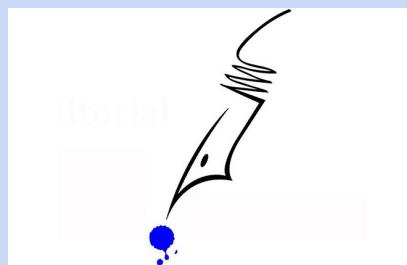


Disclaimer

The Client hereby agrees and understands that this report and services are provided on the basis of the information provided by the Client to us strictly on an "as is", "where is" and "as available" basis with no representations or warranties of any kind, express or implied from us with regard to accuracy or effect of the contents herein.

The Client agrees that they would take prudent decisions based on the report herein, whilst exercising caution and with the complete understanding that Financial Advisors or any of its associates are not liable for any damages of any kind arising from the use of the contents of this report, including, but not limited to direct, indirect, incidental, punitive and consequential damages. The Client acknowledges that the investment advice is subject to market status and risks and that past performances are not reliable basis for future returns. Actions taken by the Client on the basis of this report with third parties are fully based on the Client's personal judgement and Financial Advisors or any of its associates are not party to or in any way be responsible for any transaction between user and such party provider.

The Client's foregoing assurance is based on the understanding that Financial Hospital Advisors or any of its associates do not have any control over such dealings and transactions and plays no determinative role in the performance in respect of the same and Financial Advisors or any of its associates shall not be liable for the outcomes of such communication, interaction, dealings and transactions between the users and the third-party providers.



-End of Report-

