Asset Allocation Report

Age: 25

Income Per Month: 50000.0

Monthly Expenses: 20000.0

Goal Horizon Years: 25

Risk Tolerance: Medium

Financial Goal: Wealth Creation

Investment Experience: Beginner

Equity Percent: 22.16%

Debt Percent: 65.39%

Gold Percent: 10.79%

Real Estate Percent: 1.66%

Explanation: With a long-term goal, higher equity exposure is suitable for potential growth. As you're a beginner, we've ensured a diversified and balanced portfolio.