

Asset Allocation Report

User Profile:

Age: 25

Income Per Month: 50000.0

Monthly Expenses: 20000.0

Goal Horizon Years: 25

Risk Tolerance: Low

Financial Goal: Retirement

Investment Experience: Beginner

Asset Allocation (%):

Equity Percent: 40%

Debt Percent: 48.03%

Gold Percent: 10.49%

Real Estate Percent: 1.48%

Explanation: Since your risk tolerance is low, we've prioritized safer assets like debt and gold. 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. Retirement goals require stable returns, so equity and debt are balanced accordingly.