

# Goals

## Goals Summary

Goal Name	Year To Goal	Present Cost (₹)	Goal Priority	Inflation	Type	Achievable?
Vacation-Domestic	2	3,00,000	0	7.0 %	Short term	May be
AB-Graduation	20	10,00,000	1	10.0 %	Long term	Yes
AB-Marriage	22	5,00,000	1	7.0 %	Long term	Yes
Retirement	26	14,62,716	2	7.0 %	Long term	Yes
Purchase-Home	6	8,00,000	3	7.0 %	Long term	Yes

### 1. Vacation-Domestic

Year To Goal	Present Cost (₹)	Future Cost (₹)	Inflation	Current Value Of Tagged Assets (₹)	Expected Returns From Tagged Assets	Future Value Of Tagged Assets (₹)	Deficit (₹)
2	3,00,000	3,43,470	7.0 %	20,206	10.0 %	24,449	2,79,794

#### 1.1 Investment Options For This Goal

Lumpsum (₹)	SIP (₹)	Step Up SIP (₹)	Expected Returns From Investment
2,63,653	12,018	12,018	10.0 %

#### 1.2 Yadnya's Recommendation

Asset Name	Chosen Option	Amount (₹)	Comment
Yadnya Recommended Assets section	Monthly SIP	3,605	-

#### 1.3 Recommended Additional Investments

Years	Recommended Investment Per Month (₹)	Years	Recommended Investment Per Month (₹)
2018	12,018	2019	12,018

## 2. AB-Graduation

Year To Goal	Present Cost (₹)	Future Cost (₹)	Inflation	Current Value Of Tagged Assets (₹)	Expected Returns From Tagged Assets	Future Value Of Tagged Assets (₹)	Deficit (₹)
20	10,00,000	67,27,499	10.0 %	0	10.0 %	0	10,00,000

### 2.1 Investment Options For This Goal

Lumpsum (₹)	SIP (₹)	Step Up SIP (₹)	Expected Returns From Investment
6,97,418	7,313	3,491	10.0 %

### 2.2 Yadnya's Recommendation

Asset Name	Chosen Option	Amount (₹)	Comment
Yadnya Recommended Assets section	Monthly SIP	7,313	-

### 2.3 Recommended Additional Investments

Years	Recommended Investment Per Month (₹)	Years	Recommended Investment Per Month (₹)
2018	7,313	2019	7,313
2020	7,313	2021	7,313
2022	7,313	2023	7,313
2024	7,313	2025	7,313
2026	7,313	2027	7,313
2028	7,313	2029	7,313
2030	7,313	2031	7,313
2032	7,313	2033	7,313
2034	7,313	2035	7,313
2036	7,313	2037	7,313

### 3. AB-Marriage

Year To Goal	Present Cost (₹)	Future Cost (₹)	Inflation	Current Value Of Tagged Assets (₹)	Expected Returns From Tagged Assets	Future Value Of Tagged Assets (₹)	Deficit (₹)
22	5,00,000	22,15,200	7.0 %	0	10.0 %	0	5,00,000

#### 3.1 Investment Options For This Goal

Lumpsum (₹)	SIP (₹)	Step Up SIP (₹)	Expected Returns From Investment
1,83,069	1,875	847	10.0 %

#### 3.2 Yadnya's Recommendation

Asset Name	Chosen Option	Amount (₹)	Comment
Yadnya Recommended Assets section	Monthly SIP	1,875	-

#### 3.3 Recommended Additional Investments

Years	Recommended Investment Per Month (₹)	Years	Recommended Investment Per Month (₹)
2018	1,875	2019	1,875
2020	1,875	2021	1,875
2022	1,875	2023	1,875
2024	1,875	2025	1,875
2026	1,875	2027	1,875
2028	1,875	2029	1,875
2030	1,875	2031	1,875
2032	1,875	2033	1,875
2034	1,875	2035	1,875
2036	1,875	2037	1,875

2038	1,875	2039	1,875
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## 4. Retirement

Year To Goal	Retirement Corpus Required (₹)	Inflation	Current Value Of Tagged Assets (₹)	Expected Returns From Tagged Assets	Future Value Of Tagged Assets (₹)	Deficit (₹)
26	2,78,50,228	7.0 %	0	10.0 %	0	14,62,716

### 4.1 Investment Options For This Goal

Lumpsum (₹)	SIP (₹)	Step Up SIP (₹)	Expected Returns From Investment
14,62,716	14,511	5,923	10.0 %

### 4.2 Yadnya's Recommendation

Asset Name	Chosen Option	Amount (₹)	Comment
Yadnya Recommended Assets section	Monthly SIP	14,511	-

### 4.3 Recommended Additional Investments

Years	Recommended Investment Per Month (₹)	Years	Recommended Investment Per Month (₹)
2018	14,511	2019	14,511
2020	14,511	2021	14,511
2022	14,511	2023	14,511
2024	14,511	2025	14,511
2026	14,511	2027	14,511
2028	14,511	2029	14,511
2030	14,511	2031	14,511
2032	14,511	2033	14,511
2034	14,511	2035	14,511

2036	14,511	2037	14,511
2038	14,511	2039	14,511
2040	14,511	2041	14,511
2042	14,511	2043	14,511

## 5. Purchase-Home

Year To Goal	Present Cost (₹)	Future Cost (₹)	Inflation	Current Value Of Tagged Assets (₹)	Expected Returns From Tagged Assets	Future Value Of Tagged Assets (₹)	Deficit (₹)
6	8,00,000	12,00,584	7.0 %	0	10.0 %	0	8,00,000

### 5.1 Investment Options For This Goal

Lumpsum (₹)	SIP (₹)	Step Up SIP (₹)	Expected Returns From Investment
6,08,253	11,588	8,990	10.0 %

### 5.2 Yadnya's Recommendation

Asset Name	Chosen Option	Amount (₹)	Comment
Yadnya Recommended Assets section	Monthly SIP	11,588	-

### 5.3 Recommended Additional Investments

Years	Recommended Investment Per Month (₹)	Years	Recommended Investment Per Month (₹)
2018	11,588	2019	11,588
2020	11,588	2021	11,588
2022	11,588	2023	11,588

## Yadnya's Asset Recommendations



Goal Type	Name of the Fund	Monthly Investments (₹)
Short Term Goals: Vacation-Domestic	XXXXX	3,605
Medium Term Goals: Purchase-Home	XXXXX	11,588
Long Term Goals: AB- Graduation, AB- Marriage, Retirement	XXXXX	7,109
	XXXXX	7,109
	XXXXX	4,739
	XXXXX	4,739

## Post Retirement Cash Flow

Years	Starting Retirement Corpus (₹)	SWP - Yearly (₹)	Ending Retirement Corpus (₹)
1	2,78,50,228	12,42,773	2,66,07,455
2	2,87,36,051	13,29,767	2,74,06,284
3	2,95,98,787	14,22,851	2,81,75,936
4	3,04,30,011	15,22,451	2,89,07,560
5	3,12,20,165	16,29,023	2,95,91,142
6	3,19,58,433	17,43,055	3,02,15,378
7	3,26,32,608	18,65,069	3,07,67,539
8	3,32,28,942	19,95,624	3,12,33,318
9	3,37,31,983	21,35,318	3,15,96,665
10	3,41,24,398	22,84,790	3,18,39,608
11	3,43,86,777	24,44,725	3,19,42,052
12	3,44,97,416	26,15,856	3,18,81,560
13	3,44,32,085	27,98,966	3,16,33,119
14	3,41,63,769	29,94,894	3,11,68,875

15	3,36,62,385	32,04,537	3,04,57,848
16	3,28,94,476	34,28,855	2,94,65,621
17	3,18,22,871	36,68,875	2,81,53,996
18	3,04,06,316	39,25,696	2,64,80,620
19	2,85,99,070	42,00,495	2,43,98,575
20	2,63,50,461	44,94,530	2,18,55,931
21	2,36,04,405	48,09,147	1,87,95,258
22	2,02,98,879	51,45,787	1,51,53,092
23	1,63,65,339	55,05,992	1,08,59,347
24	1,17,28,095	58,91,411	58,36,684
25	63,03,619	63,03,810	0

# Tax Planning

In order to encourage the culture of saving and to direct the savings of an individual into the right resources, the Government of India permits tax exemptions, but only if the savings are invested in instruments as listed under section 80C, 80CCC, and 80CCD of Income Tax (IT) Act. Under these 3 sections a maximum tax deduction of ₹ 1,50,000 is allowed. With proper tax planning throughout the year, an individual should definitely claim these exemptions for saving tax by making a single investment or a combination of investments in any of these sections. However, it is important to keep in mind that the total tax exemption allowed is limited to ₹ 1,50,000. Some of the popular taxes saving investment options are: - Best Tax Saving Investments under Section 80C.

Investment	Returns	Taxation	Lock-in
EPF & VPF	8.55%	EEE	Till Retirement
PPF	8%	EEE	15 Years
NSC	8%	EET	5 Years
5 Year FD	6.5-8.5%	EET	5 Years
ELSS	11% (Last 3 Years)	EET, 10% LTCG	3 Years
NPS	7-10%	EET, 60% corpus is tax free	Till Retirement
SCSS	8.7%	EET	5 Years
SSY	8.5%	EEE	When daughter turns 21

Your current Section 80C limit is met by

1. PPF = ₹ 12,000/annum

2. Home Loan Principal Repayment = ₹ 2,38,010/annum

Based on your risk profile (Moderate Risk Taking), you should invest in ELSS fund for your Section 80C remaining limit.



## Expert's Recommendation

### Recommended Fund

XXXXXX



# Insurance Planning

## Life Insurance

Description	Value (₹)
Current annual income of the insured	18,00,000
Current age of the insured	34
Expected retirement age of the insured	60.0
Estimated Human Life Value	3,77,04,010
Insurance cover already taken	2,50,000
Value of existing assets and investments	6,70,000
Net additional insurance cover to be taken	3,67,84,010



### Expert's Recommendation

**If you are happy, you can take a top-up from your existing Insurer or  
You should choose one of the online term plan mentioned below**

**1. XXXXX**

**2. XXXXX**