

Cash Flow Till Retirement

Years	Your Age	Inflow (₹)	Expense s (₹)	Surplus / Shortage (₹)	Short Term Goals (₹)	Medium Term Goals (₹)	Long Term Goals (₹)	Surplus (₹)	Goal Outflow (₹)	Assets (₹)	Goal Name
2018	34									6,70,000	
2019	35	18,00,000	8,37,588	9,62,412	43,260	1,39,056	2,84,388	4,95,708	6,49,794	11,09,442	Emergency
2020	36	19,80,000	8,96,219	10,83,781	43,260	1,39,056	2,84,388	6,17,077	3,43,470	20,13,407	Vacation - Domestic
2021	37	21,78,000	9,58,954	12,19,046		1,39,056	2,84,388	7,95,602		34,63,984	
2022	38	23,95,800	10,26,080	13,69,720		1,39,056	2,84,388	9,46,276		51,74,309	
2023	39	26,35,380	10,97,905	15,37,475		1,39,056	2,84,388	11,14,031		71,80,500	
2024	40	28,98,918	11,74,758	17,24,160		1,39,056	2,84,388	13,00,716	12,00,584	83,22,560	Purchase -Home
2025	41	31,88,809	12,56,991	19,31,818			2,84,388	16,47,430		1,09,53,455	
2026	42	35,07,689	13,44,980	21,62,709			2,84,388	18,78,321		1,40,10,948	
2027	43	38,58,457	14,39,128	24,19,329			2,84,388	21,34,941		1,75,51,916	
2028	44	42,44,302	15,39,866	27,04,436			2,84,388	24,20,048		2,16,40,115	
2029	45	46,68,732	16,47,656	30,21,076			2,84,388	27,36,688		2,63,46,960	
2030	46	51,35,605	17,62,991	33,72,614			2,84,388	30,88,226		3,17,52,399	
2031	47	56,49,165	18,86,400	37,62,765			2,84,388	34,78,377		3,79,45,877	
2032	48	62,14,081	20,18,448	41,95,633			2,84,388	39,11,245		4,50,27,410	
2033	49	68,35,489	21,59,739	46,75,750			2,84,388	43,91,362		5,31,08,773	
2034	50	75,19,037	23,10,920	52,08,117			2,84,388	49,23,729		6,23,14,817	
2035	51	82,70,940	24,72,684	57,98,256			2,84,388	55,13,868		7,27,84,930	
2036	52	90,98,034	26,45,771	64,52,263			2,84,388	61,67,875		8,46,74,658	
2037	53	1,00,07,837	28,30,974	71,76,863			2,84,388	68,92,475		9,81,57,497	

2038	54	1,10,08,620	30,29,142	79,79,478			2,84,388	76,95,090	67,27,499	10,66,99,381	AB-Graduation
2039	55	1,21,09,482	32,41,181	88,68,301			2,84,388	85,83,913		12,34,99,960	
2040	56	1,33,20,430	34,68,063	98,52,367			2,84,388	95,67,979	22,15,200	14,02,94,649	AB-Marriage
2041	57	1,46,52,473	37,10,827	1,09,41,646			2,84,388	1,06,57,258		16,16,23,909	
2042	58	1,61,17,720	39,70,584	1,21,47,136			2,84,388	1,18,62,748		18,57,11,982	
2043	59	1,77,29,492	42,48,524	1,34,80,968			2,84,388	1,31,96,580		21,28,86,744	
2044	60	1,95,02,441	45,45,920	1,49,56,521			2,84,388	1,46,72,133	2,78,50,228	21,56,62,842	Retirement

Action Plan

1. Review of this Financial Plan with a Financial Advisor – [Click here](#) to review this Report with Yadnya's Financial Advisor
2. First you should create enough Emergency Fund of ₹ 6,49,794 Put 10% of this i.e ₹ 64,979 in your savings account and rest ₹ 5,84,815 in **XXXXX**
3. Secondly you should take the additional life insurance of ₹ 3,67,84,010 for yourself to cover your dependents.
4. Action Plans on your Important goals –
 - AB-Graduation: This goal is achievable with SIP in recommended equity mutual fund.**
 - AB-Marriage: This goal is achievable with SIP in recommended equity mutual fund.**
 - Retirement: This goal is achievable with SIP in recommended equity mutual fund.**
 - Purchase-Home: This goal is achievable with SIP in recommended equity mutual fund.**
5. Next Financial Review – **19 December 2019**

Important Thumb Rules

Rule Name	Rules
6 months car rule	Your car price shouldn't be more than your 6 months salary
Emergency fund rule	You should have upto 6 months of your salary as emergency fund
Retirement rule	Whenever you have investments of 33 times of your current annual Expense, you can retire considering same lifestyle for life.
First year salary rule	You shouldn't take out more in student loans than you expect to make first year on the job.
Life cover rule	You should take term insurance worth 10 times your annual salary
House price rule	You shouldn't buy a home more than 5 times of your annual income. Loan EMI shouldn't be more than 40% of your monthly salary
Diversification rule	No more than 10 mutual funds (Equity, Debt & Hybrid) in your portfolio.