FINTOO

Financial Planning Report for

RAHUL MEHTA

16th August 2021

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Founder's Note

Dear

Rahul Mehta,

Congratulations!

You have taken the first and the most important step towards creating a secured financial future for yourself and your family. Before we get started, I would like to thank you for placing your trust in Fintoo. I promise you expert guidance and tailored advice in the form of a customized, detailed financial plan that has been specially created to address your needs.

If you're wondering how financial planning helps, remember that it offers direction to your goals and ensured that you'll also be able to provide yourself a comfortable life post-retirement when you invest in this exercise.

I would also like to take a moment to remind you that the best financial plan is one that's reviewed regularly. This ensures that it is effective despite your changing needs, goals and responsibilities. To this effect, we will schedule regular reviews to keep you on track and tally assumptions with actual outcomes.

Should you require any clarifications and/or modifications in the plan, we are happy to assist you.
We look forward to being your partner on this fruitful journey.

If at any point of time you need my attention, you can reach me at **founder@fintoo.in**

I truly believe that our connection with our customers is beyond just a few transactions.

Warmth,

Manish.P

(Founder)

Assumptions

There are two elements that form the basis of an effective financial plan: input data and assumptions. They have als arrived at certain reasonable assumptions regarding investments returns, expenses, inflation, income growth rates, etc. based on the information you have shared.

It's important for you to know what these assumptions are, as they're the variable factors that give shape your financial plan and ultimately have a bearing on its efficacy.

ROR	CAGR (%)
Debt Post-Retirement	5%
Debt Pre-Retirement	8%
Equity Post-Retirement	10%
Equity Pre-Retirement	12%
Gold	9%
ROR for Human Life Value	10%
Liquid Fund	4%
Real Estate	10%

1. **Debt post-retirement**- This is the rate of return that is assumed for debt investments that you make after retirement. Our experts use it to make post-retirement cash flow recommendations and for calculations pertaining to retirement planning.
2. **Debt pre-retirement**- This is the rate of return that is assumed for debt investments that you make before retirement. Our experts use it to determine cash flow and for asset mapping.
3. **Equity post-retirement**- This is the rate of return that is assumed for equity investments that you make after retirement. Our experts use it to make post-retirement cash flow recommendations and for calculations pertaining to retirement planning.
4. **Equity pre-retirement** - This is the rate of return that is assumed for equity investments that you make before retirement. Our experts use it to determine cash flow and for asset mapping.
5. **Gold**- This is the rate of return that is assumed for all your gold investments, be it physical gold, gold ETFs or gold mutual funds. Our experts use it to make cash flow recommendations and for asset mapping.
6. **ROR for Human Life Value**- This is called the Human life Value rate which is used to calculate the life insurance corpus required for you. Basically the assumption is if something unfortunate happens to you and your family claims the insurance money from the insurance company then they would be investing the entire insurance Sum assured at this rate
7. **Liquid fund**- It is assumed that this rate of return is offered by short-term liquid fund investments that you make for building an emergency fund. Our experts use it to make cash flow recommendations and for asset mapping.
8. **Real estate**- This is the rate of return that is assumed for all your real estate investments. Our experts use it to make cash flow recommendations and for asset mapping.

Inflation Assumptions

Inflation Rate	(%)
Pre - Retirement Inflation	6%
Post Retirement Inflation	5%

1. **Pre-retirement inflation** - All the expenses that you incur before retirement, be it household expenses and education expenses, are inflated at this rate. Our experts use it to calculate the corpus you will need for your retirement years.
2. **Post-retirement inflation** - All the expenses that you incur after retirement are inflated at this rate. Our experts use it to make post-retirement cash flow recommendations and to determine the quantum of corpus you need for your retirement.

Profile

" Know what you own and know why you own it "

- Peter Lynch

Let us start by reviewing the details that you have shared about yourself and your family as this lays the groundwork for your financial plan.

Name
Rahul Mehta

Mobile Number
8652584605

Email Address
mishrabipin544@gmail.com

PAN
BXDPM8772A

Family Member
6

No. of Dependents
4

Date Of Birth
1st Feb 1987

Retirement Age
58

Life Expectency
75

Earning Members

Spouse

Babita Mehta

33, Male

Retirement Age
55

Life Expectency
80

Dependent members

Son

Anil Mehta

5, Male

Daughter

Manali Mehta

2, Female

Mother

Suman Mehta

58, Female

Father

Prabhu Mehta

59, Male

Risk Appetite

Your Avatar

Risk Profile : **Conservative**

You are a conservative investor with a basic understanding of the investment landscape. While you seek growth for your wealth, you also prioritise capital security. Your portfolio can handle short-term risk in the event that it offers capital growth in the long run.

Your portfolio may include real estate, fixed deposits, government savings schemes, government bonds, etc.

Gross Inflow - Outflow

Gross Inflow

Gross inflow represents all your incomes. The table below summarizes your streams of income, some of which are fixed, while others are variable. Similarly some cash inflows occur only once, while others are recurring.

Name of the Holder	Category	Income Name	Monthly	Yearly
Rahul Mehta	Salary & Bonus	Salary	₹2,00,000	₹24,00,000
Rahul Mehta	Salary & Bonus	Bonus	₹0	₹3,00,000
Babita Mehta	Rental	Rental	₹24,000	₹2,88,000
Gross inflow			**₹2,24,000**	**₹29,88,000**

Gross Outflow

Gross outflow represents all your expenses. For ease of understanding, the table below shows all your expenses divided into 4 major categories: mandatory variable, mandatory fixed, wishful variable and wishful fixed expenses.

Mandatory Variable Expenses

₹2,40,000 (13%)

Mandatory Fixed Expenses

₹6,10,000 (34%)

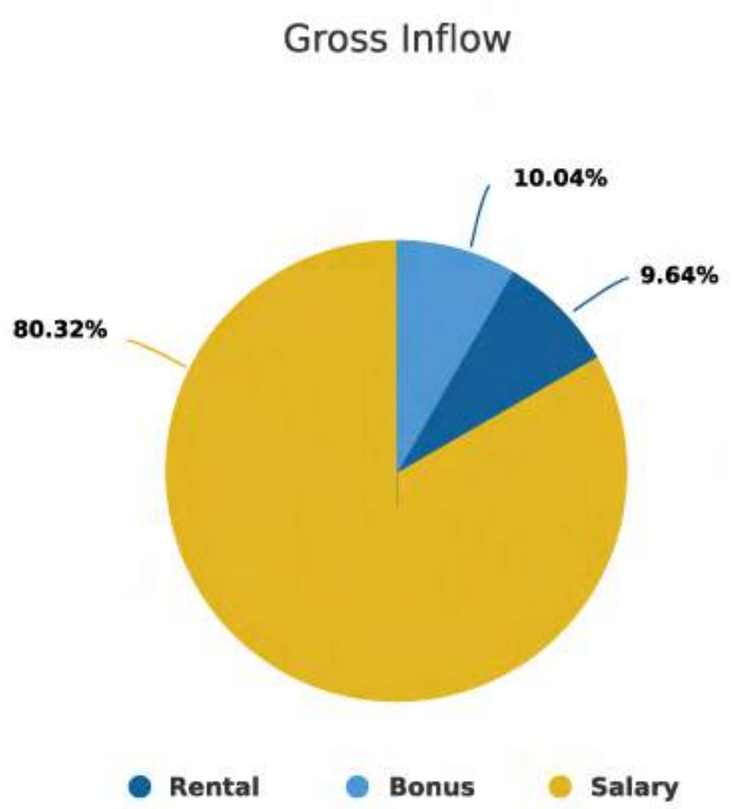
Wishful Variable Expenses

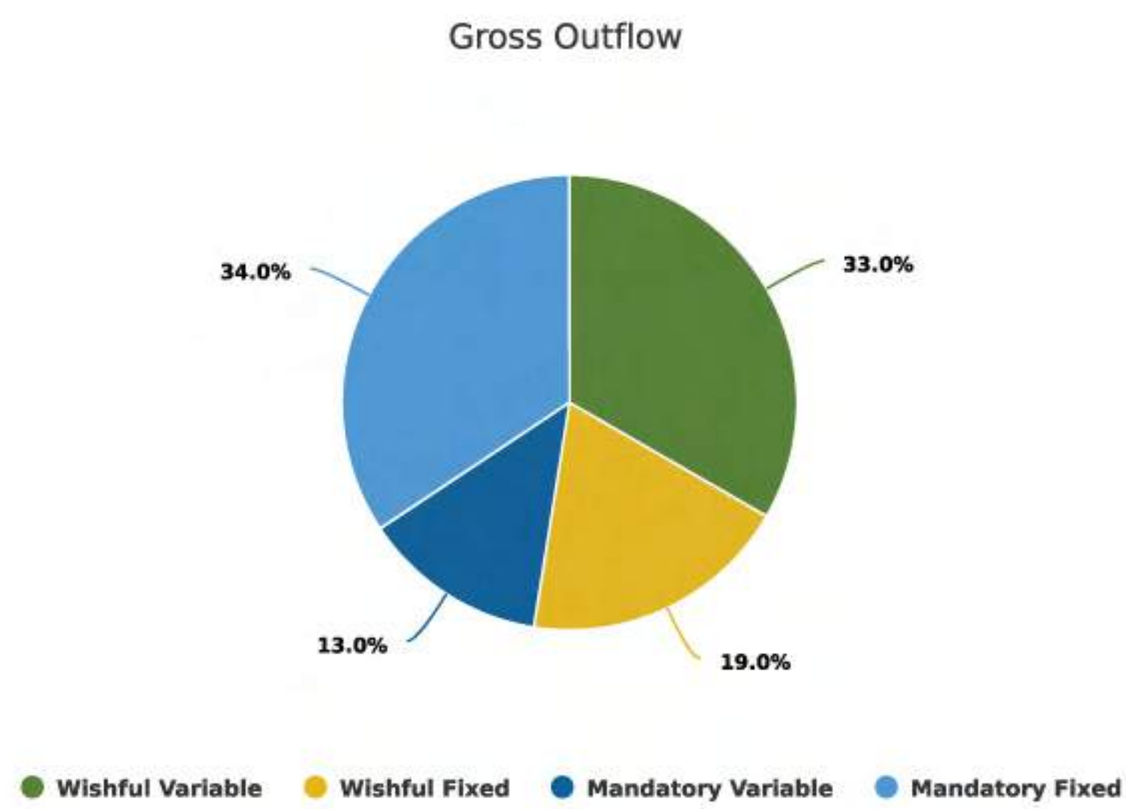
₹6,00,000 (33%)

Wishful Fixed Expenses

₹3,50,000 (19%)

Name	Amount	% of Income
Gross Mandatory Expenses	₹ 8,50,000	28.45%
Gross Wishful Expenses	₹ 9,50,000	31.79%
Total	**₹ 18,00,000**	60.24%





Total Savings / Deficit

Gross inflow less gross outflow represents your current total savings. Having adequate savings is the first step to creating wealth and so, the table below indicates your monthly, as well as yearly saving potential.

Type	Monthly	Yearly
Total Gross Inflow	₹2,24,000	₹2,988,000
Total Gross Outflow	₹140,833	₹1,800,000
Total saving	**₹83,167**	**₹1,188,000**

Existing Insurance & Investment Commitment

This table summarises all of your existing, periodic commitments. It includes premium payments for various insurance policies and also lists your outgo towards existing investments like Systematic Investment Plans (SIPs), Public Provident Fund (PPF), and Employees' Provident Fund (EPF), among others.

Category	Scheme	Name of the Holder	Amount	Frequency	Amt (p. a.)
Equity Investment	Equity Mutual Funds	Rahul Mehta	₹ 2000	Monthly	₹ 24000
PPF/EPE/GPF/VPF Investment	PPF	Rahul Mehta	₹ 12,500	Monthly	₹ 150,000
PPF/EPE/GPF/VPF Investment	EPF	Rahul Mehta	₹ 10,000	Monthly	₹ 120,000
Insurance	Term Plan	Rahul Mehta	₹ 10,845	Yearly	₹ 10,845
Insurance	Ulip Insurance	Babita Mehta	₹ 8333	Monthly	₹ 100,000
Insurance	Endownment Plan	Babita Mehta	₹ 20,000	Quarterly	₹ 80,000
Insurance	Medical Insurance	Family	₹ 22,000	Yearly	₹ 22,000
Gross Total					**₹506,845**

Investable Surplus / Shortfall

Investible surplus is the money available for making fresh investments. It is that portion of your total savings that is left over after subtracting the amount earmarked for existing insurance and investment commitments.

If this number is negative, it means that your current commitments exceed your total savings and that you have an investible shortfall. In this case it's best that you revisit your budget and curb unnecessary expenses to amplify savings.

Type	Monthly	Yearly
Saving/ Deficit (A)	₹ 83,167	₹ 11,88,000
Existing Insurance & investment Commitment (B)	₹ 42,237	₹ 5,06,845
Net Investable Surplus / Shortfall (A - B)	**₹ 40,930**	**₹ 6,81,155**

Your Scorecard

We know you are committed to improving your money management skills and strengthening your financial health. However, before you make any decisions, it's a good idea to analyse where you stand currently and take stock of your strengths and weaknesses. You can learn this through financial ratios. We have evaluated your performance with the help of 5 such ratios and scored you on a scale of 1 to 100. Once you know where you stand you can chart your next steps accordingly.

Saving ratio

Savings / Total income = ₹1,188,000 / ₹2,988,000 = 40%

Ideal savings should be: 35%

With increasing inflation and a longer lifespan it is incredibly important for you to be a smart saver! We are not saying that you shouldn't enjoy your life, but remember that the more you save, the more you can grow your wealth. Currently, you are saving between 31% and 40% of your income.

Expense ratio

Expense / Total income = ₹1,800,000 / ₹2,988,000 = 60%

Ideal expense should be: 50%

In addition to maximising your income, you must also focus on limiting your expenses for smart money management. It is wise to keep track of how much you are spending and what you are spending on. You are currently spending more than 51% of your income.

Networth Score

Total assets-Total liabilities = ₹24,412,546-₹2,320,000 = ₹22,092,546

Ideal Networth should be: ₹9,081,600

Net worth is an accurate measure of your financial health. It is the amount that's left over when you subtract your total liabilities from your total assets. Your score is excellent, which means that you are building your assets through disciplined savings and smart investments and have tackled your liabilities wisely. Congratulations!

Liquidity ratio

Liquid assets / Monthly expenses = ₹300,000 / ₹90,000 = 3 Months

This ratio indicates your ability to encash liquid assets to meet household expenses, pay rent, EMIs and education fees when faced with an unpleasant situation such as a medical emergency, job loss, etc. At present, your liquid assets are minimal. This means that in an emergency, you can manage essential expenses only for 0–3 months. We recommend that you build your liquid assets to accommodate for at least 4–6 months' expenses.

Solvency ratio

NetWorth/Total assets = ₹22,092,546/₹24,412,546 = 90%

Solvency ratio indicates your ability to repay existing debts using your existing assets. Being solvent is key to achieving long-term financial success. Currently, your score is excellent which means you are a pro at balancing your assets and liabilities. Congratulations! Make sure you maintain your solvency ratio for continued financial stability.

Overall Score

Your Scorecard is 90 out of 100 which is Excellent.

You deserve a pat on the back! You're doing well, but there are some areas you could work on.

While this score is based on your savings ratio, expense ratio, net worth, liquidity ratio and solvency ratio, take a look at how you have fared in these areas individually to understand where you can improve.

- Excellent
- Very Good
- Good
- Average
- Not Good

Your Asset Summary

"Beware of little expenses; a small leak will sink a great ship."

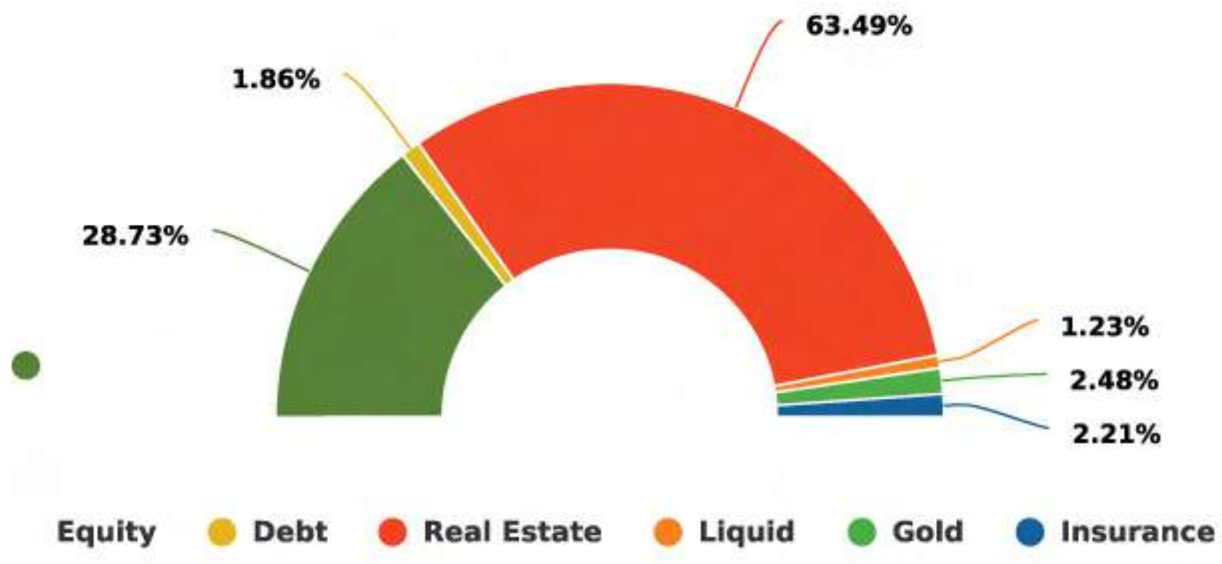
- Benjamin Franklin

Assets are items of value that you possess such as mutual funds, fixed deposits, stocks, property, liquid funds, etc. Having a mix of assets such as equity, debt, cash and alternate assets is considered to be best as it allows you to reap substantial returns. Take a look at all your current assets and the asset type that they fall under in the table below.

Assest Class	Asset Type	Current Value	Percentage
Equity	Financial Assets	₹7,012,664	28.73%
Debt	Financial Assets	₹454,882	1.86%
Real Estate	Physical Assets	₹15,500,000	63.49%
Liquid	Financial Assets	₹300,000	1.23%
Gold	Financial Assets	₹605,000	2.48%
Insurance*	Financial Assets	₹540,000	2.21%
Total Value		**₹24,412,546**	**100%**

* It includes current fund value ULIP & surrender value of other insurance policy.

Asset Matrix



Your Current Equity Investment

Although high in risk, investing in equity offers substantial returns that help you beat inflation in the long run. Typically, this category includes direct stocks, equity mutual funds, derivatives, etc.

Name of the holder	Name of Investment	Invested amount	Sub - Category	Current value	Absolute (%)
Rahul Mehta	EMAMI LTD.	₹301,500	Equity Shares	₹370,744.5	22.97
Rahul Mehta	Axis Focused 25 Fund-Reg(G)	₹50,000	Equity Mutual Funds	₹8,169	-83.66
Babita Mehta	RELIANCE	₹90,000	Equity Shares	₹100,000	11.11
Rahul Mehta	HDFC	₹328,000	Equity Shares	₹410,000	25.00
Babita Mehta	RELIANCE	₹30,000,000	Equity Shares	₹6,123,750	-79.59

Your Current Debt Investment

Debt investments carry lower risk and offer guaranteed returns in some cases. Examples of debt investments are Public Provident Fund (PPF), Employees' Provident Fund (EPF), Voluntary Provident Fund (VPF), fixed deposits, recurring deposits, post office savings schemes, bonds, etc. You can also invest in debt mutual funds if you are considering debt investments.

Name of the holder	Name	Invested amount	Sub - Category	Current value	Maturity date	Maturity amount
Babita Mehta	Yes bank fd	₹100,000	Fixed Deposit	₹104,780	01/02/2024	₹112,315
Rahul Mehta	Ppf	₹250,000	PPF/ EPF/ GPF/ VPF	₹250,000	31/03/2031	₹2,597,431
Rahul Mehta	Epf	₹100,102	PPF/ EPF/ GPF/ VPF	₹100,102	01/02/2045	₹8,958,011
Rahul Mehta	Saving account	₹300,000	Cash Balance	₹300,000		

Your Alternate Investment Summary

An alternative investment is defined as an investment in an asset class that isn't stocks, bonds or cash. It usually refers to tangible assets and also includes precious metals such as gold and silver, as well as art, wine, etc.

Name of Holder	Name of Assets	Category	Sub - Category	Current Value
Family	Physical gold	Gold	Physical Gold	₹550,000
Rahul Mehta	SGB	Gold	Soverign Gold Bonds	₹55,000

Your Real Estate Summary

Real estate investments include all properties that you own, be it residential, commercial, plots of land or apartments. Real estate investments are highly illiquid and therefore it's best to thoroughly weigh the pros and cons before investing a large portion of your wealth.

Name of Holder	Name of Assets	Sub - Category	Residential Type	Mortgage or Freehold	Invested Value	Current Value
Rahul Mehta	Andheri	Residential Premises	Rented	Free hold	₹5,000,000	₹7,000,000
Babita Mehta	Kandivali	Residential Premises	Self Owned	Mortgage	₹7,500,000	₹8,500,000

ULIP

ULIP is an instrument that has a dual advantage. Firstly, it offers benefits of an insurance policy in the form of life cover. Moreover, as an investment vehicle it offers you market-linked returns that you can use to achieve various goals. ULIPs are a good addition to your investment portfolio as they help you build an investment habit, which is the basis of successful, long-term financial planning.

Policy name	Type	Owner	Policy Start Date	Policy End Date	Sum Assured	Premium Payable	Premium Frequency
Aditya Birla Sun Life - Group Growth Advantage Fund	ULIP	Babita Mehta	09/01/2018	09/02/2023	₹1,000,000	₹100,000	Yearly

Your Current Liability

Liabilities refer to what you owe. This category includes items such as a home loan, car loan or personal loan that you have taken, as well as credit card dues, amongst others. Ideally, you shouldn't have too many loans that require you to pay a high rate of interest. In fact, debt management is an important aspect of your financial plan as it helps you address liabilities quickly, minimise unnecessary interest outgo, and thereby build your investible surplus. Take a look at your existing liabilities in the table below.

Name of Liability	Name of Holder	Category	EMI Rate	EMI Amount	Current Outstanding
credit card	Rahul Mehta	Credit Card	—	—	₹20,000
Kandivali	Rahul Mehta	Housing	11.50%	₹ 26,868	₹2,300,000
Total Liability					**₹2,320,000**

Net Worth Analysis

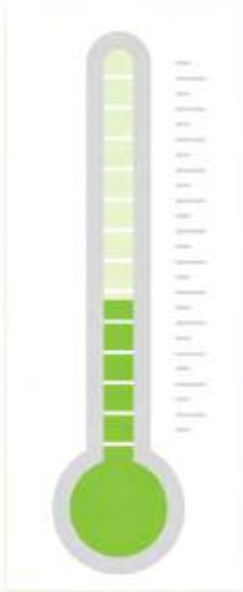
Simply put, net worth is a picture of your financial worth. It is viewed in your net worth statement, and is the amount that's left over when you subtract your total liabilities from your total assets. Knowing your net worth is important because it makes you aware of where you stand currently. Accordingly, you can determine the steps you need to take to reach your goal and the time it will take you to do so. The table below will give you more information on this aspect.

Net Worth			
Assets & Liabilities	**Gross Assets (A)**	**Gross Liability (B)**	**Total Networth (A-B)** **₹22,092,546**
Equity	₹7,012,664		
Debt	₹454,882		
Real Estate	₹15,500,000		
Liquid	₹300,000		
Gold	₹605,000		
Insurance	₹540,000		
Liability		₹2,320,000	
Total	**₹24,412,546**	**₹2,320,000**	

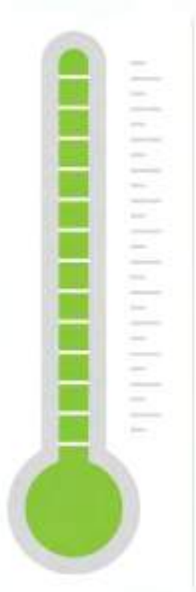
Your net worth is the amount that's left over when you subtract your total liabilities from your total assets. Based on your age and income, your ideal net worth is **Rs. 9,081,600** . On the other hand, your current net worth is **Rs. 22,092,545**.

Congratulations! Your current net worth exceeds your ideal net worth.

Ideal net worth: ₹9,081,600



Current net worth: ₹22,092,546



Fintoo Recommends

Asset Allocation:

Ideal Asset Allocation

To encourage sound financial decision making, our experts have created a table that details ideal asset allocation for you. This will help you understand the asset classes that you should focus on for good results and the instruments that you should pick from the thousands that are available. Ideal asset allocation includes rebalancing your asset portfolio as per your risk appetite, as well as upcoming goals that you want to achieve in the next 2 years. It also accounts for contingencies.

Ideal Asset Class allocation	Percentage	(In ₹)
Equity	33%	₹4,894,519
Debt	37.7%	₹5,593,736
Real Estate	14.2%	₹2,097,651
Liquid	5.7%	₹838,205
Alternate	0%	₹0
Gold	9.4%	₹1,398,434
Total Asset	**100%**	**₹14,822,546**

Current Asset Allocation

'Don't put all your eggs in one basket' aptly describes why asset allocation is important. It simply means that your portfolio must feature a mix of equity, debt, cash, alternate assets, etc. to help you minimize your exposure to risk and maximise returns. So, take a look at your current asset allocation in the table below.

Existing Asset Class allocation	Percentage	(In ₹)	Remark
Equity	47.3%	₹7,012,664	Sell
Debt	3.1%	₹454,882	Buy
Real Estate	47.2%	₹7,000,000	Sell
Liquid	2%	₹300,000	Buy
Alternate	0%	₹0	No Action Required
Gold	0.4%	₹55,000	Buy
Total Asset	**100%**	**₹14,822,546**	

Note:

It's important to note that self-occupied property and physical gold aren't taken into account when carrying out this exercise.

Portfolio Analysis Report

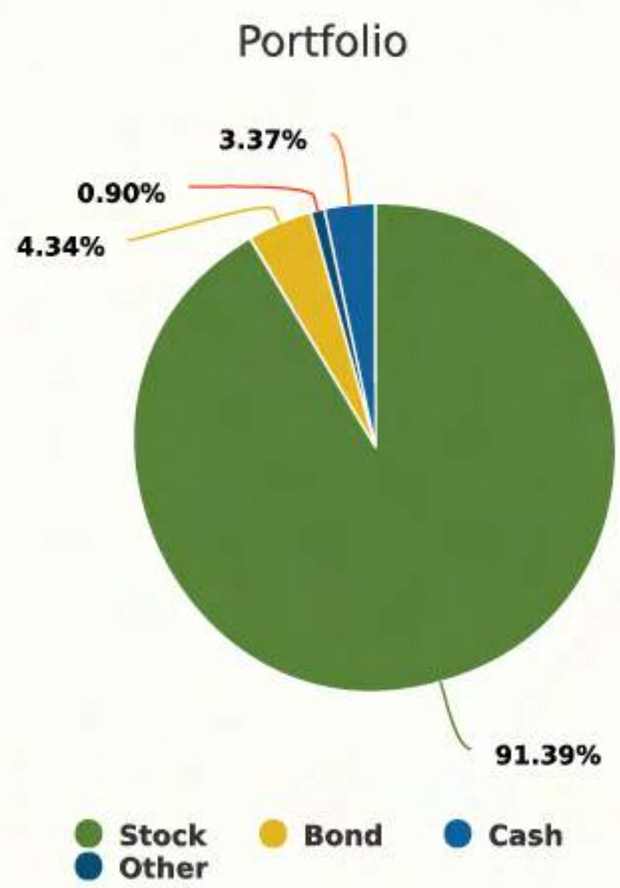
Portfolio Holdings

In this table we are showing the holdings of the entire Portfolio along with the ratings and their Returns of 1 year, 3 year and 5 years. It also indicates as how much % a particular stock holds in the entire portfolio.

Name	Type	Holding Portfolio Date	Rating	1Year	3 Years Annualised	5 Years Annualised	Weight %
Emami Ltd	Stocks	19/3/2021	★★★★★	82.61	-3.65	-0.09	4.63%
Axis Focused 25 Gr	Funds	28/2/2021	★★★★★	22.83	13.45	19.96	0.10%
Reliance Industries Ltd Shs Dematerialised	Stocks	19/3/2021	★★★★★	59.06	30.84	35.11	77.67%
Housing Development Finance Corp Ltd	Stocks	19/3/2021	★★★★★	17.98	13.11	20.39	5.12%
Aditya BSL-Grp Growth Adv	Funds	31/1/2021	★★★★★	19.47	10.14	14.00	12.48%

Assset Allocation

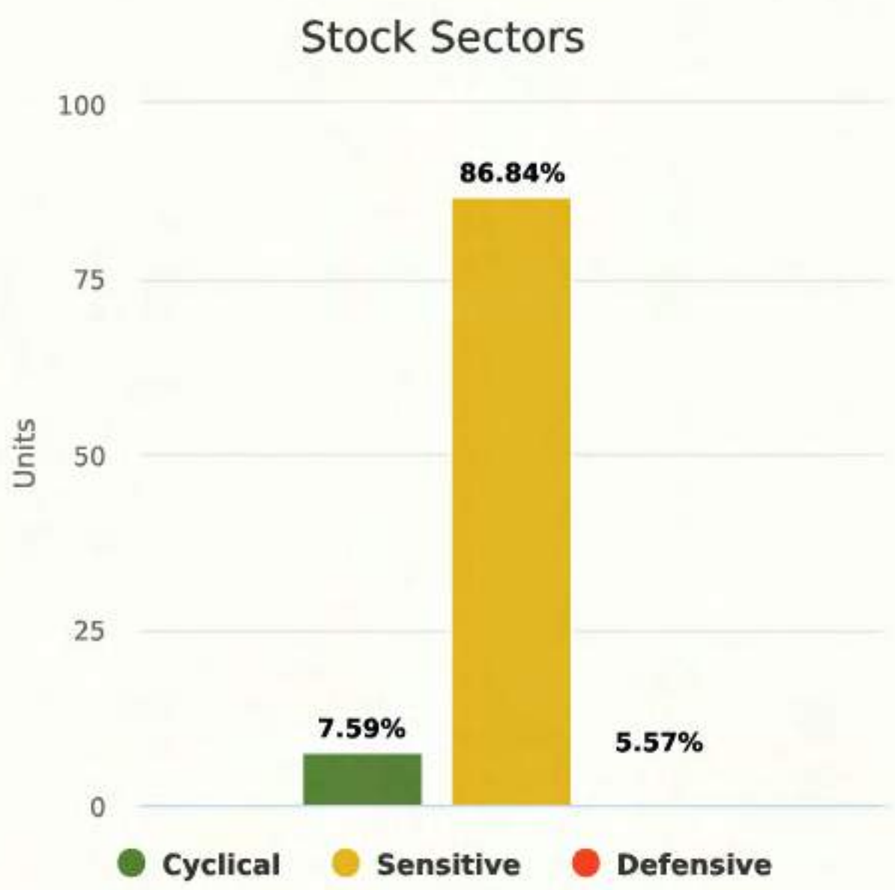
The pie chart and table detail your portfolio's exposure to 4 asset classes, namely stocks, bonds, cash and others. The 'others' category represents an asset class, such as real estate. The tables adjacent to the pie chart mentions the asset allocation percentages, as well as the component long positions (assets) and short/marginal positions (liabilities) of your portfolio.



Asset Allocation	Port
Stock	91.39
Bond	4.34
Cash	0.90
Other	3.37
NotClassified	0.00

Stock Sectors

This table lists the percentage of your portfolio's equity assets that is invested in each of the three super sectors (information, service, and manufacturing economies) and the 12 major industry sub-classifications.The sector graph that accompanies the table takes into account three parameters: cyclical, sensitive and defensive.



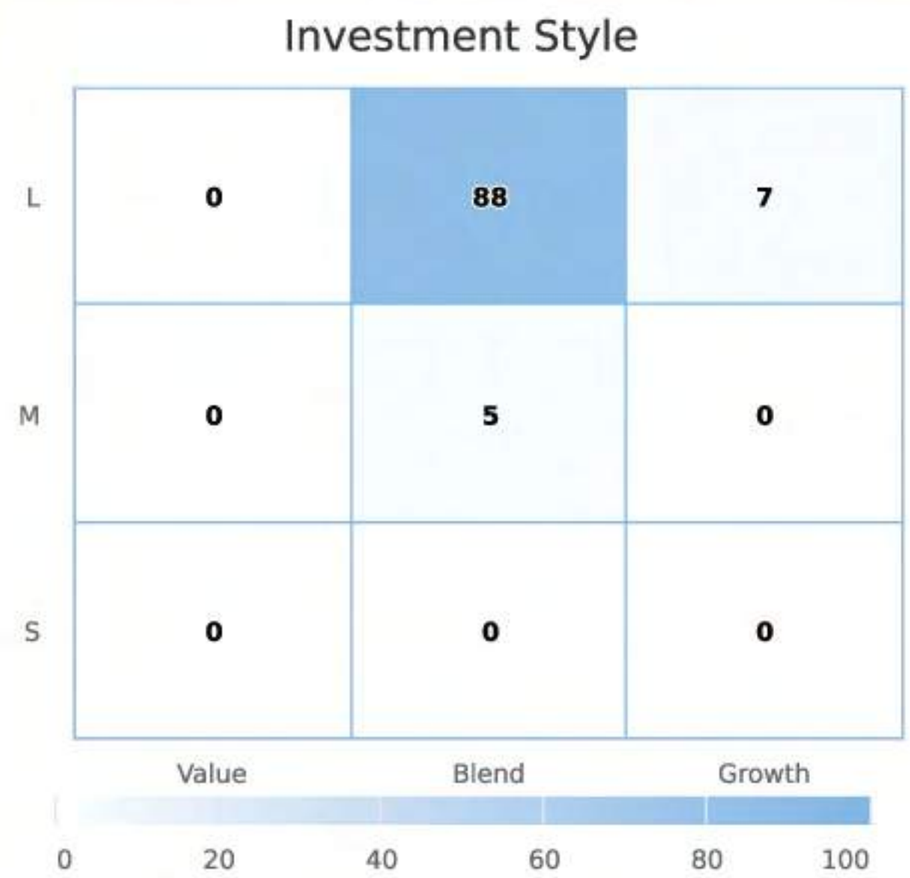
Cyclical	Stock
Basic Materials	0.01%
Consumer Cyclical	0.02%
Financial Services	7.56%
Total	**7.59%**

Sensitive	Stock
Communication Services	0.01%
Energy	85.68%
Technology	0.94%
Industrials	0.21%
Total	**86.84%**

Defensive	Stock
Consumer Defensive	5.57%
Healthcare	0.01%
Utilities	0.00%
Total	**5.57%**

Investment Style

Through indicative ratios such as the price/book ratio, price/earnings ratio and price/cashflow ratio, this section explains the style in which equity investments are being made.



Equity Style	Port
Price/ Book Ratio	3.85%
Price/Earnings	31.41%
Price/Cashflow	24.86%

Top Portfolio Holdings

The following table shows you the top holdings in your portfolio, along with their weightage (expressed as a percentage). To give you a deeper understanding, the mean and standard deviations for each of the top holdings is also listed.

S.N.	Name	Weight %	Mean	STD Dev
1	Reliance Industries Ltd Shs Dematerialised	77.67%	33.22%	36.18%
2	Aditya BSL-Grp Growth Adv	12.48%	10.53%	12.85%
3	Housing Development Finance Corp Ltd	5.12%	16.87%	29.88%
4	Emami Ltd	4.63%	6.48%	46.76%
5	Axis Focused 25 Gr	0.10%	15.42%	23.04%

Top 10 Underlying Holdings

This section shows you the top 10, most heavily-weighted underlying holdings in your portfolio. It pinpoints the percentage of assets that each holding represents, the security type, the sector classification, and the country of origin.

Assets %	Name	Type	Sector	Country
78.30%	Reliance Industries Ltd Shs Dematerialised	Equity	Energy	IND
5.53%	Housing Development Finance Corp Ltd	Equity	Financial Services	IND
4.63%	Emami Ltd	Stocks	Consumer Defensive	IND
1.22%	India (Republic of) 9.2%	Bond - Gov't/Treasury		IND
1.07%	7.43% Nabard Goi Fully Serviced Ncd (Md 31/01/2030)	Bonds		
0.68%	HDFC Bank Ltd	Equity	Financial Services	IND
0.52%	Infosys Ltd	Equity	Technology	IND
0.49%	9.00 Hdfc Ltd. Ncd (Md 29/11/2028) Series U-005	Bonds		
0.47%	ICICI Bank Ltd	Equity	Financial Services	IND
0.47%	India (Republic of) 8.33%	Bond - Gov't/Treasury		IND

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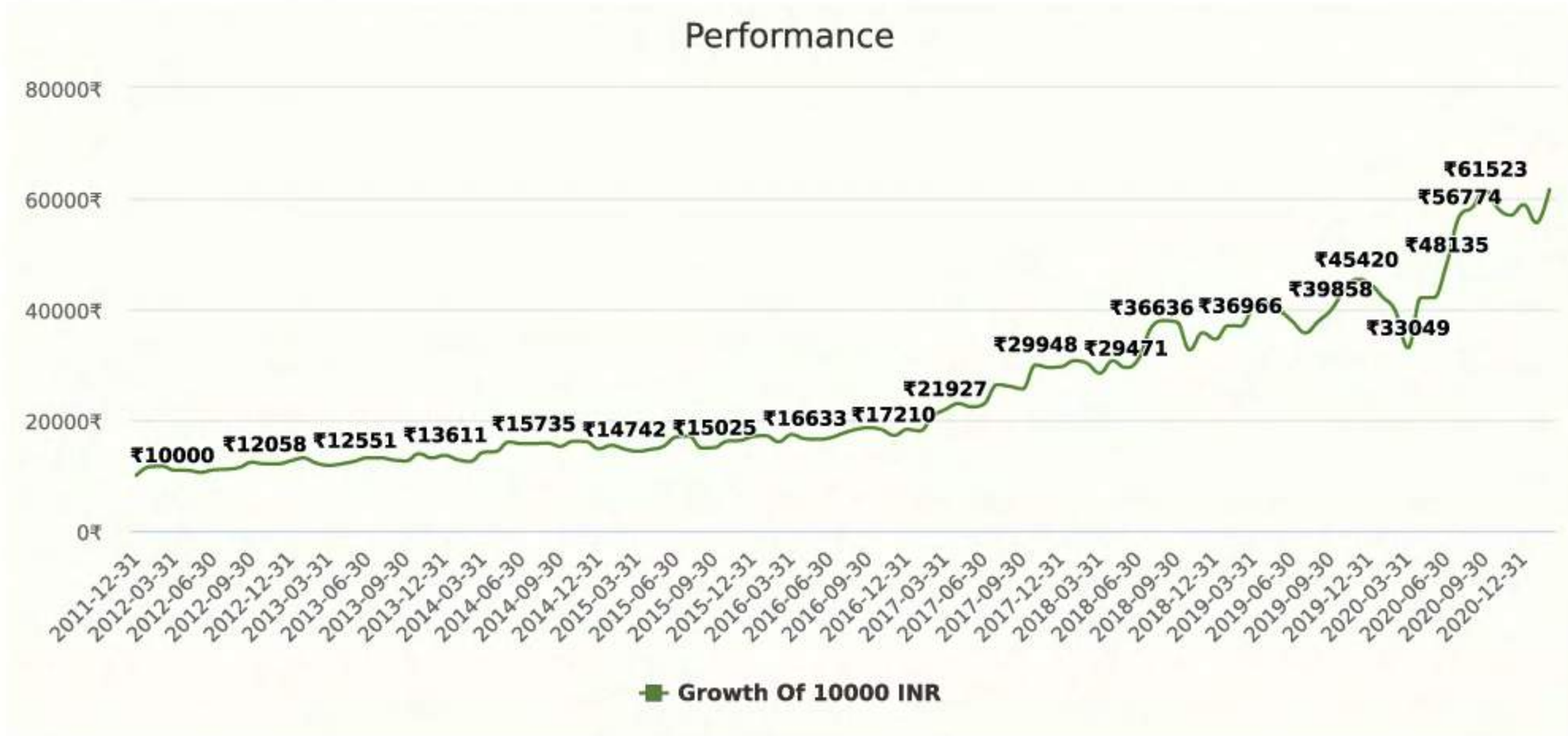
Performance

Performance Date
28/2/2021

As the name suggests, this section simply showcases the performance of your portfolio. Portfolio returns are determined by asset-weighting the monthly returns of the portfolio's holdings. Bear in mind that the same returns are then used for all returns-based statistical calculations. In the table below you can find trailing returns as well as periodic returns. In case of the latter, the performance is measured for various periods, ranging from a few months and going up to a few years.

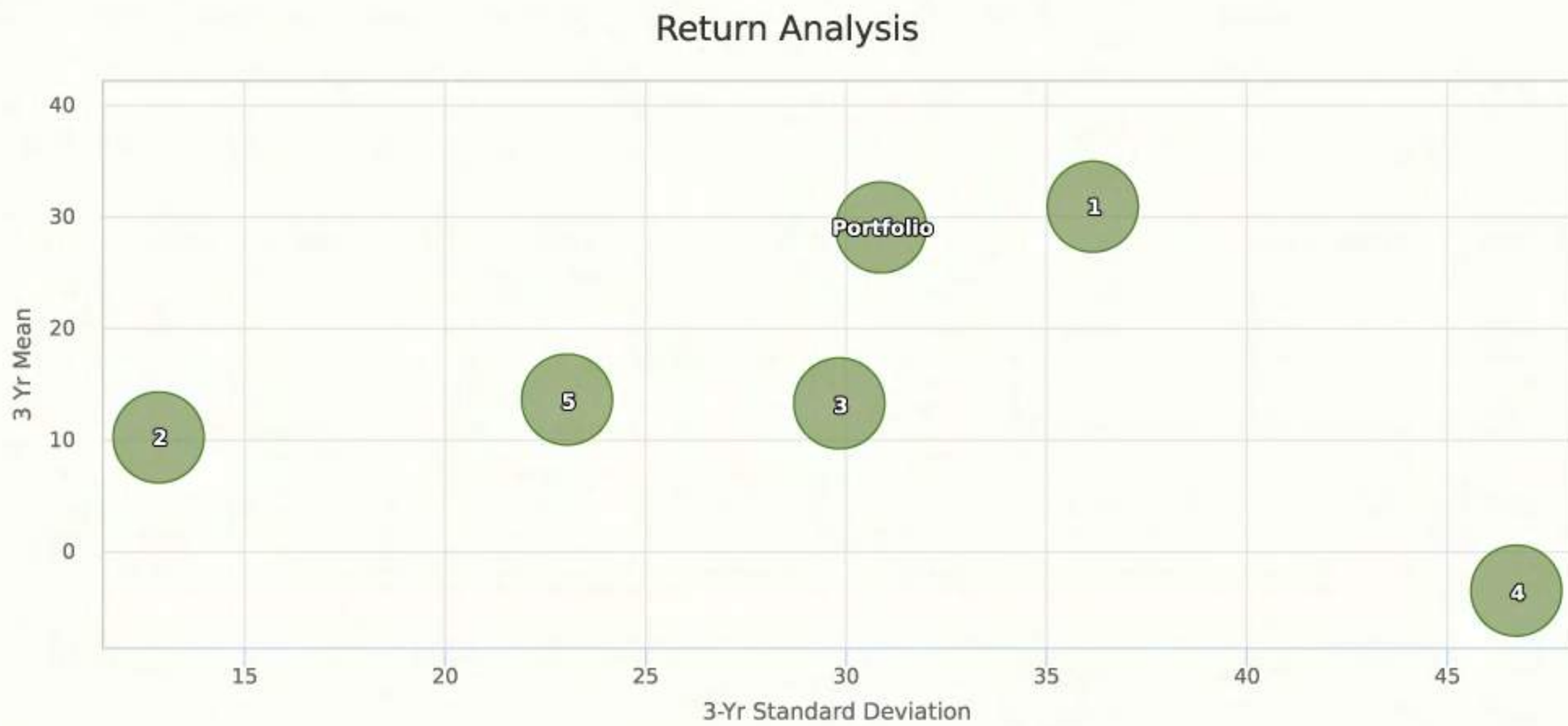


Trailing Returns %	Port
3 Months	8.09
6 Months	5.51
1 Year	55.07
3 Years	26.75
5 Years	30.86
YTD	4.64

Time Period Returns %	Best	Worst
3 Months	45.65 (2020-03-31-2020-06-30)	-26.06 (2019-12-31-2020-03-31)
6 Months	86.16 (2020-03-31-2020-09-30)	-20.59 (2011-06-30-2011-12-31)
1 Year	71.44 (2016-11-30-2017-11-30)	-21.94 (2011-03-31-2012-03-31)
3 Years Annualised	38.22 (2016-11-30-2019-11-30)	-0.91 (2011-02-28-2014-02-28)
5 Years Annualised	32.55 (2015-09-30-2020-09-30)	4.44 (2011-03-31-2016-03-31)

Return Analysis

To determine the risk/reward scatter plot, the risk that each holding carries, as well its returns over a three-year duration are taken into account. Here risk is determined as three-year standard deviation of returns, whereas return is based on three-year mean returns. The risk/reward scatter plot also highlights the portfolio's overall risk versus return.



Statistics

R-squared is an important factor that indicates to you the extent of correlation between a fund and its benchmark.

Beta is used to measure the extent to which market movements impact a fund. When the portfolio's beta is higher than 1, it is said to be more volatile than the market. On the other hand, when the portfolio's beta is less than 1, it is deemed to be less volatile than the market.

Alpha indicates the gap between a fund's actual returns and its expected returns.

Sharpe ratio helps determine the reward reaped per unit of risk that you take on when investing. It does so by taking into account standard deviation and excess returns.

Standard deviation measures the volatility of portfolio returns. For a specific fund, it does so simply. It determines the extent of spread of a pre-determined set of values, both below and above the average.

Risk and Return Statistics	3 Years	5 Years
Standard Deviation	30.88	27.12
Arithmetic Mean	28.39	30.66
Sharpe Ratio	0.74	1.17

MPT Statistics	3 Years	5 Years
Alpha	13.32	13.19
Beta	1.05	1.04
R-Squared	0.57	0.51
Information Ratio	0.68	0.76
Tracking Error	20.36	18.93

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Holdings Overlap

It is good to know if you are overexposed to a single stock so you can switch to another one where the exposure is lesser. To this effect, the following table shows you whether owing to a cumulative effect, your investments in multiple mutual funds have resulted in high exposure to a particular stock.

Name	ISIN	Weight in Sector	Sector	Portfolio Date
Reliance Industries Ltd Shs Dematerialised	**INE002A01018**		**Energy**	
Axis Focused 25 Gr	INF846K01CH7	3.89%		28/2/2021
Reliance Industries Ltd Shs Dematerialised	INE002A01018	100.00%		19/3/2021
Aditya BSL-Grp Growth Adv	F00000H38E	4.99%		31/1/2021
Housing Development Finance Corp Ltd	**INE001A01036**		**Financial Services**	
Axis Focused 25 Gr	INF846K01CH7	7.00%		28/2/2021
Housing Development Finance Corp Ltd	INE001A01036	100.00%		19/3/2021
Aditya BSL-Grp Growth Adv	F00000H38E	3.29%		31/1/2021

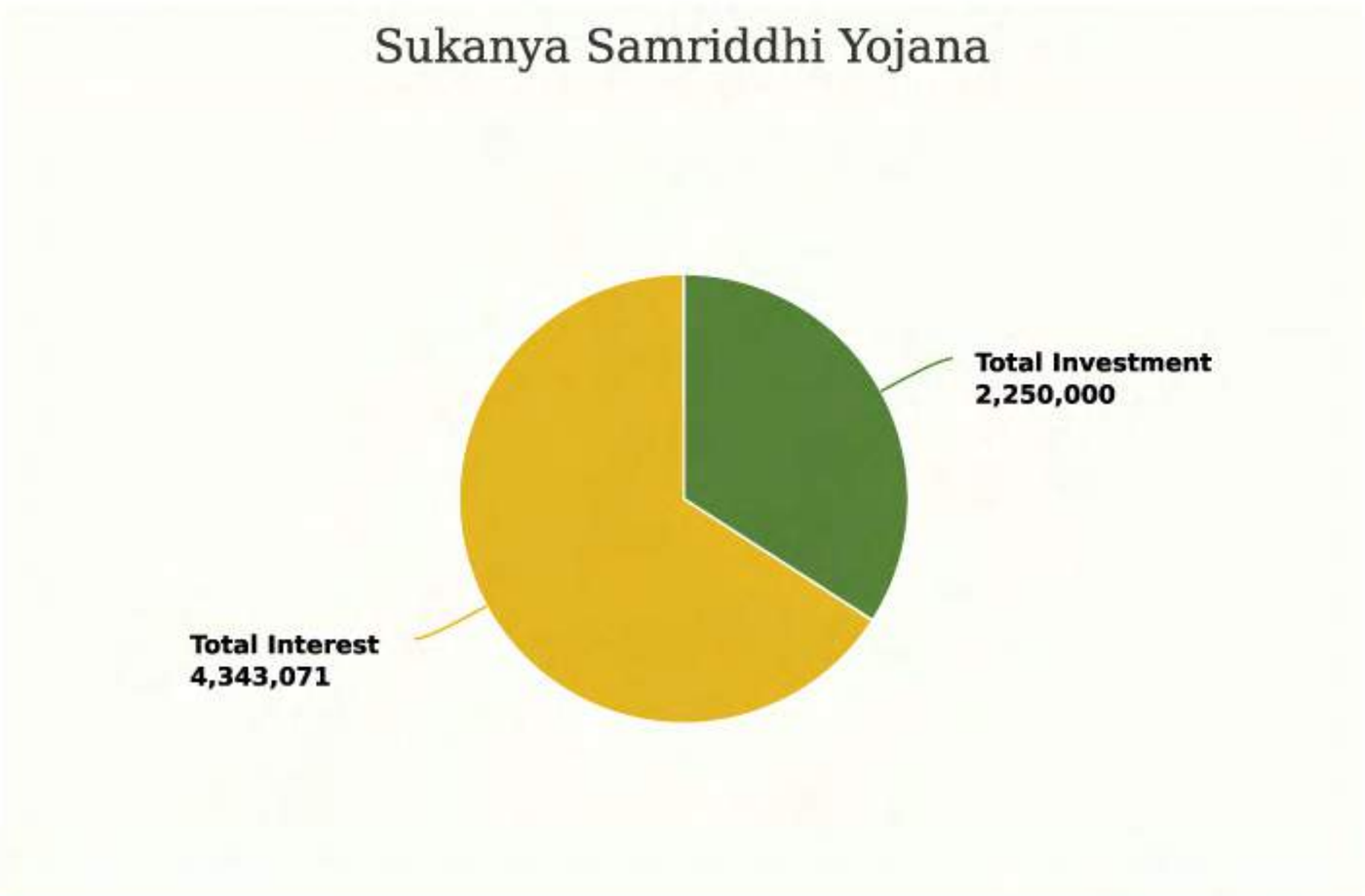
Name	ISIN	Weight in Sector	Sector	Portfolio Date
HDFC Bank Ltd	**INE040A01034**		**Financial Services**	
Axis Focused 25 Gr	INF846K01CH7	7.15%		28/2/2021
Aditya BSL-Grp Growth Adv	F00000H38E	5.37%		31/1/2021
Infosys Ltd	**INE009A01021**		**Technology**	
Axis Focused 25 Gr	INF846K01CH7	3.14%		28/2/2021
Aditya BSL-Grp Growth Adv	F00000H38E	4.16%		31/1/2021
Tata Consultancy Services Ltd	**INE467B01029**		**Technology**	
Axis Focused 25 Gr	INF846K01CH7	9.03%		28/2/2021
Aditya BSL-Grp Growth Adv	F00000H38E	2.63%		31/1/2021
Kotak Mahindra Bank Ltd	**INE237A01028**		**Financial Services**	
Axis Focused 25 Gr	INF846K01CH7	8.94%		28/2/2021
Aditya BSL-Grp Growth Adv	F00000H38E	1.65%		31/1/2021

Debt Investment Analysis

Sukanya Samriddhi Yojana

This is a small savings scheme by the Government of India that helps you to financially secure your daughter's future. It is a long-term, low-risk investment that matures after 21 years. You can invest at a bank or post office before your daughter turns 10 years of age, and it's best that you invest Rs.1.5 lakh per year. If you have 2 daughters, we suggest that you invest in this scheme only for your younger daughter. As this is a long-term investment, you will be able to draw maximum benefit from it by investing only for your youngest girl child.

Yearly Investment	Daughter Age	Start Year	Latest SSY Interest Rate
₹150000	2	2021	7.6%



Total Investment	Total Interest
₹2,250,000	₹4,343,071

Maturity Year	Maturity Value
2042	₹6,593,071

Daughter Age	Financial Year	Amount Deposited(Rs.)	Interest Earned(Rs.)	Year End Balanced(Rs.)
2	1	150,000	11,400	161,400
3	2	150,000	185,066	335,066
4	3	150,000	371,932	521,932
5	4	150,000	572,998	722,998
6	5	150,000	789,346	939,346
7	6	150,000	1,022,136	1,172,136

Daughter Age	Financial Year	Amount Deposited(Rs.)	Interest Earned(Rs.)	Year End Balanced(Rs.)
8	7	150,000	1,272,619	1,422,619
9	8	150,000	1,542,138	1,692,138
10	9	150,000	1,832,140	1,982,140
11	10	150,000	2,144,183	2,294,183
12	11	150,000	2,479,941	2,629,941
13	12	150,000	2,841,216	2,991,216
14	13	150,000	3,229,949	3,379,949
15	14	150,000	3,648,225	3,798,225
16	15	150,000	4,098,290	4,248,290
17	16	0	4,571,160	4,571,160
18	17	0	4,918,568	4,918,568
19	18	0	5,292,379	5,292,379
20	19	0	5,694,600	5,694,600
21	20	0	6,127,390	6,127,390
22	21	0	6,593,071	6,593,071

Fintoo Recommends

Residential Premises

While it does require a sizeable corpus, investing in residential or commercial property after weighing all the pros and cons offers your portfolio ample benefits. It diversifies your portfolio, can offer rental income and also has the potential to offer tax advantages, thus assisting you with smart tax planning.

Real Estate Recommendation

As you own a residential property that you have offered on rent, the table below showcases the rental yield you are currently receiving as well as the average rental yield for your city. Find out if the rental income you are receiving is less than, equal to, or more than the average rental yield.**"As you are getting excellent rental yield. No action required at this moment."**

Existing Rental Yield			Recommendation
Name of Assets	**Invested Product**	**Rental Yield**	**Average Rental Yield**
Andheri	Residential Premises	5.76%	3.5%

Goal Analysis

"A goal without a plan is just a wish."

- Confucius

With the help of Fintoo's financial planners you can set and prioritise your financial goals. These may range from providing for your children's education and supporting your elderly parents to repaying debt that will help you improve your lifestyle. It could also include building wealth for retirement or saving for your children's weddings. Once you define your goals our experts can determine the best strategy for you. This will allow you to achieve them in a timely manner through successful investing.

Summary

Goal Name	Category	Priority	Frequency	Goal Year	Present value	Future value	Inflation
Marriage Anniversary	Critical	Very High	One-Time	2022	₹ 500,000.00	₹ 568205.00	14%
10th Standard	Critical	Very High	One-Time	2029	₹ 100,000.00	₹ 217445.00	10%
10th Standard	Critical	Very High	One-Time	2033	₹ 100,000.00	₹ 318362.00	10%
12th Standard	Critical	Very High	One-Time	2034	₹ 110,000.00	₹ 239190.00	10%
12th Standard	Critical	Very High	One-Time	2030	₹ 100,000.00	₹ 385218.00	10%
Under Graduation	Critical	High	Recurring	2031-2034	₹ 210,000.00	₹ 1650899.00	10%
Under Graduation	Critical	High	Recurring	2035-2038	₹ 200,000.00	₹ 2550142.00	10%

Goal Asset Mapping Summary

Name of Assets	Category	Linked Asset Name	Linked Asset Future Value	Surplus / (Shortfall)
10th Standard - (Anil Mehta)	₹217,445	Emami LTD - Equity Share	₹ 933,688	₹ 716,243
Under Graduation - (Anil Mehta)	₹1,650,899	Reliance - Equity Share	₹ 443,328	₹ -1,207,571
Under Graduation - (Babita Mehta)	₹2,550,142	ULIP	₹ 2,019,654	₹ -530,488

Summary of Unlinked Assets

Unlinked assets are those that haven't been mapped to any goal. While it is important to utilise your assets and investments smartly to achieve your goals fully, you may choose not to link certain assets owing to the nature of the investment. Keeping in mind your financial profile, we have linked only the following unlinked assets to your goals in our recommendations.

Summary reports of your Unlinked assets (Linkable)

Name of Assets	Category	Sub - Category	Name of the Holder	Linked / Unlinked	Current Value / Maturity Value	Goal Name
HDFC Ltd	Equity	Equity Share	Rahul Mehta	Unlinked	₹ 410,000	Marriage Anniversary - Rahul Mehta
Reliance LTD	Equity	Equity Share	Rahul Mehta	Unlinked	₹ 6,123,750	Marriage Anniversary - Rahul Mehta 12th Standard - Anil Mehta Under Graduation - Babita Mehta
Emami LTD	Equity	Equity Share	Rahul Mehta	Linked	₹ 370,744	10th Standard - (Anil Mehta) 10th Standard - (Babita Mehta)
Reliance LTD	Equity	Equity Share	Rahul Mehta	Linked	₹ 443,328	Under Graduation - Anil Mehta
Aditya Birla Sun Life - Group Growth Advan..	Insurance	ULIP	Babita Mehta	Linked	₹ 540,000	Under Graduation - Babita Mehta
EPF	Debt	EPF	Rahul Mehta	Linked	₹ 8,958,011	Retirement Goal
Yes Bank FD	Debt	Fixed Deposit	Babita Mehta	Unlinked	₹ 112,315	
PPF	Debt	PPF/ VPF/ GPF	Rahul Mehta	Unlinked	₹ 2,597,431	
Total Value					**₹19,555,579**	

Unlink Assets (Non-Linkable)

We don't recommend linking certain unlinked assets to your goals even if there is a shortfall for the said goals, as these are most often personal assets. The following assets are considered to be unlinked assets and won't be linked to any goal.

Summary reports of your Unlinked assets (Non-Linkable)

Owner	Category	Sub-Category	Asset Name	Current Value / Maturity Amount
Rahul Mehta	Real Estate	Residential Premises	Andheri	₹7,000,000
Babita Mehta	Real Estate	Residential Premises	Kandivali	₹8,500,000
Rahul Mehta	Gold	Soverign Gold Bonds	SGB	₹55,000
Total Value				**₹15,555,000**

Note: The details of assets are per the data that you have shared with us. Moreover, should you wish that we avoid linking a particular asset to any of your goals and mark it as non-linkable, simply let Fintoo know!

Goal Asset Mapping Analysis

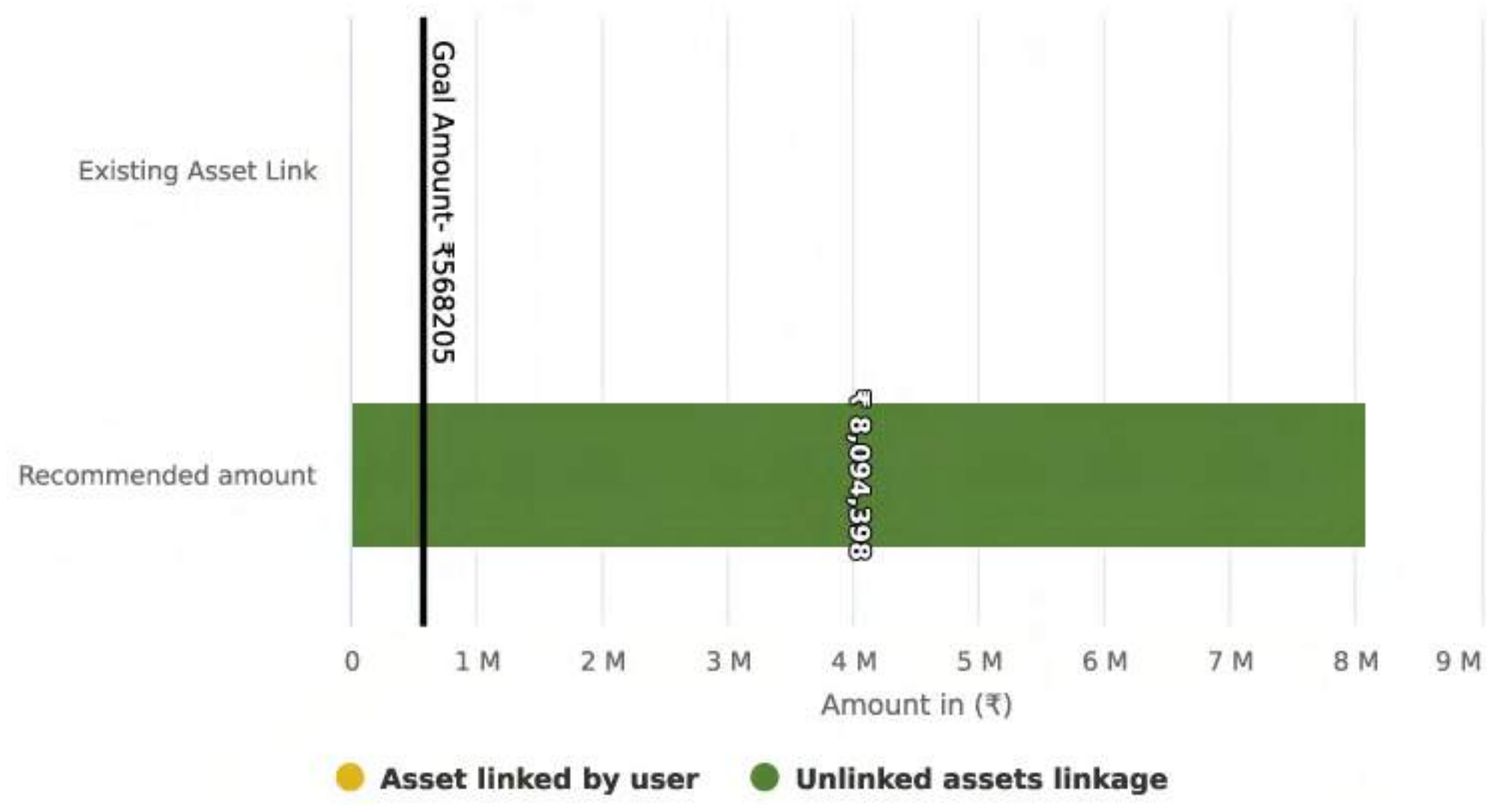
In the table below you can view the goal amount, which is the amount of finance that is required to achieve your goal after taking into consideration the probable rate of inflation. We have also linked some of your assets and investments to this goal that will help you achieve it. This exercise is known as asset mapping for your goals. The most important takeaway of this table is that you can see whether your goal will be fully or partially achieved post asset mapping.

Marriage Anniversary - Rahul Mehta

Present Value: ₹500,000 **Year Of Goal:** 2022-12-27 **Inflation:** 7 % **Future Value:** ₹568,205

Goal Linkage				
Investment	**Current Value**	**Future Value**	**Remark**	**Balanced to be achieved for goal is in Shortfall**
No Asset linked				
Total Linkage Future Value		**₹0**		**₹-568,205**

Goal Recommendation



Unlink Asset - Link

As you can see in the table above, there are certain goals that you aren't able to achieve fully. To help you remedy this, we have linked your currently unlinked assets to these goals. Take a look at the table below for more information.

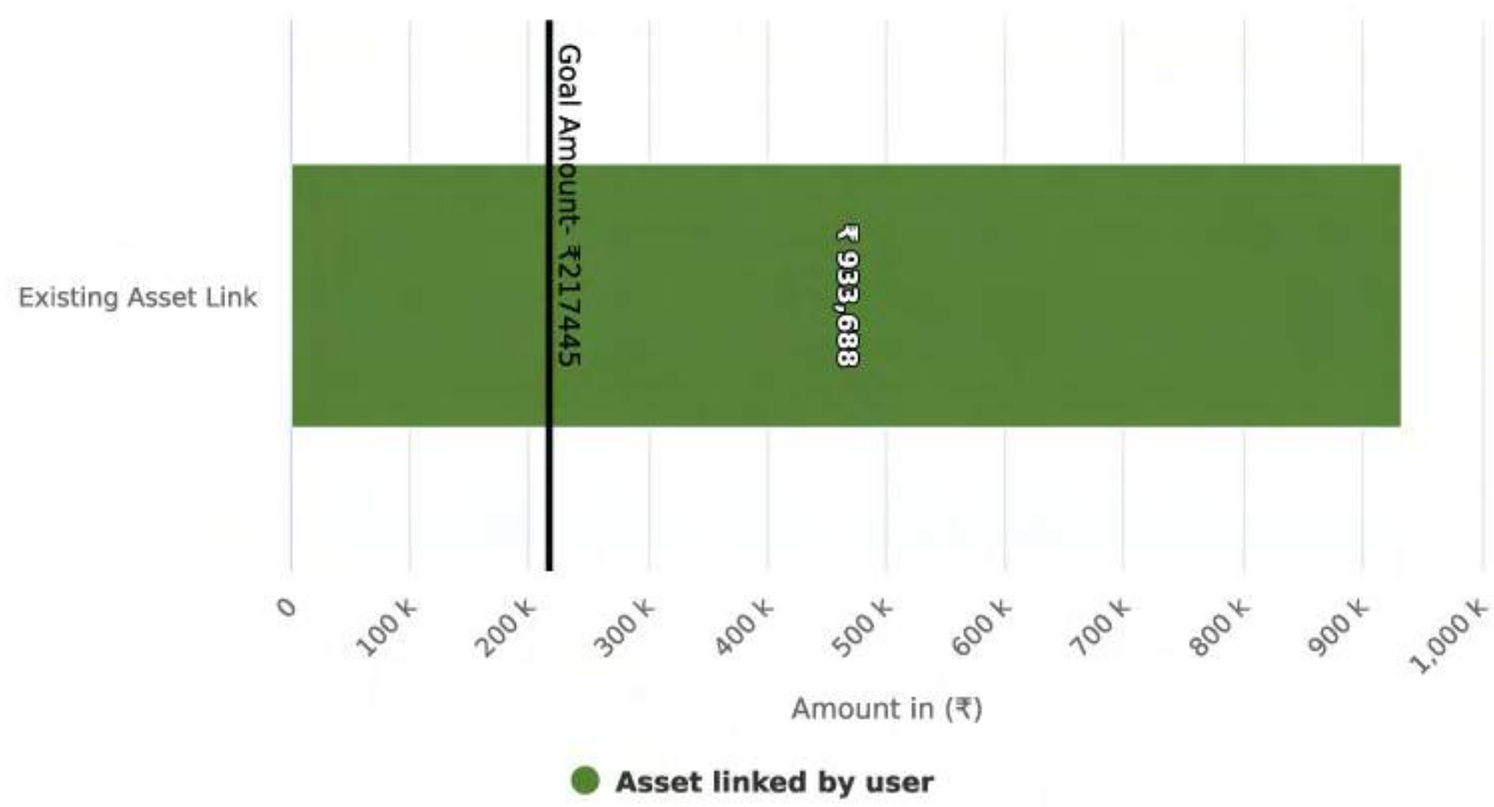
Asset Name	Asset Amount	Average Rate	Future Value	
Equity Shares - HDFC	₹410,000	12%	₹507,932	Balanced to be achieved for goal **₹0**
Equity Shares - RELIANCE	₹6,123,750	12%	₹7,586,466	
Total			₹8,094,398	

10th Standard - Anil Mehta

Present Value: ₹100,000 **Year Of Goal:** 2029-03-31 **Inflation:** 10 % **Future Value:** ₹217,445

Goal Linkage				
Investment	**Current Value**	**Future Value**	**Remark**	**Balanced to be achieved for goal is in Surplus**
Equity Shares	₹370,744.5	₹933,688	Expected rate of return 12.0%	
Total Linkage Future Value		**₹933,688**		**₹716,243**

Goal Recommendation



12th Standard - Anil Mehta

Present Value: ₹100,000 **Year Of Goal:** 2030-04-01 **Inflation:** 10 % **Future Value:** ₹239,190

Goal Linkage				
Investment	**Current Value**	**Future Value**	**Remark**	**Balanced to be achieved for goal is in Shortfall**
No Asset linked				
Total Linkage Future Value		**₹0**		**₹-239,190**

Over Link Amount

For a few goals you have linked more investments than what is actually required. This means that there is a surplus for certain goals or that they are overachieved. To ensure that you are able to achieve all your goals in a timely manner, Fintoo automatically inks the surplus or over-linked amount from these goals towards other goals that require financing, especially those that are high priority. Take a look at how this is done below.

Goal Name	Goal Year	Average Rate	Over Link Amount	Future Value	Balanced to be achieved for goal
marriage anniversary	2022	12%	₹105,056	₹239,190	**₹0**
Total				₹239,190	

10th Standard - Babita Mehta

Present Value: ₹100,000 **Year Of Goal:** 2033-03-31 **Inflation:** 10 % **Future Value:** ₹318,362

Goal Linkage				
Investment	**Current Value**	**Future Value**	**Remark**	**Balanced to be achieved for goal is in Shortfall**
No Asset linked				
Total Linkage Future Value		**₹0**		**₹-318,362**

Over Link Amount

For a few goals you have linked more investments than what is actually required. This means that there is a surplus for certain goals or that they are overachieved. To ensure that you are able to achieve all your goals in a timely manner, Fintoo automatically links the surplus or over-linked amount from these goals towards other goals that require financing, especially those that are high priority. Take a look at how this is done below.

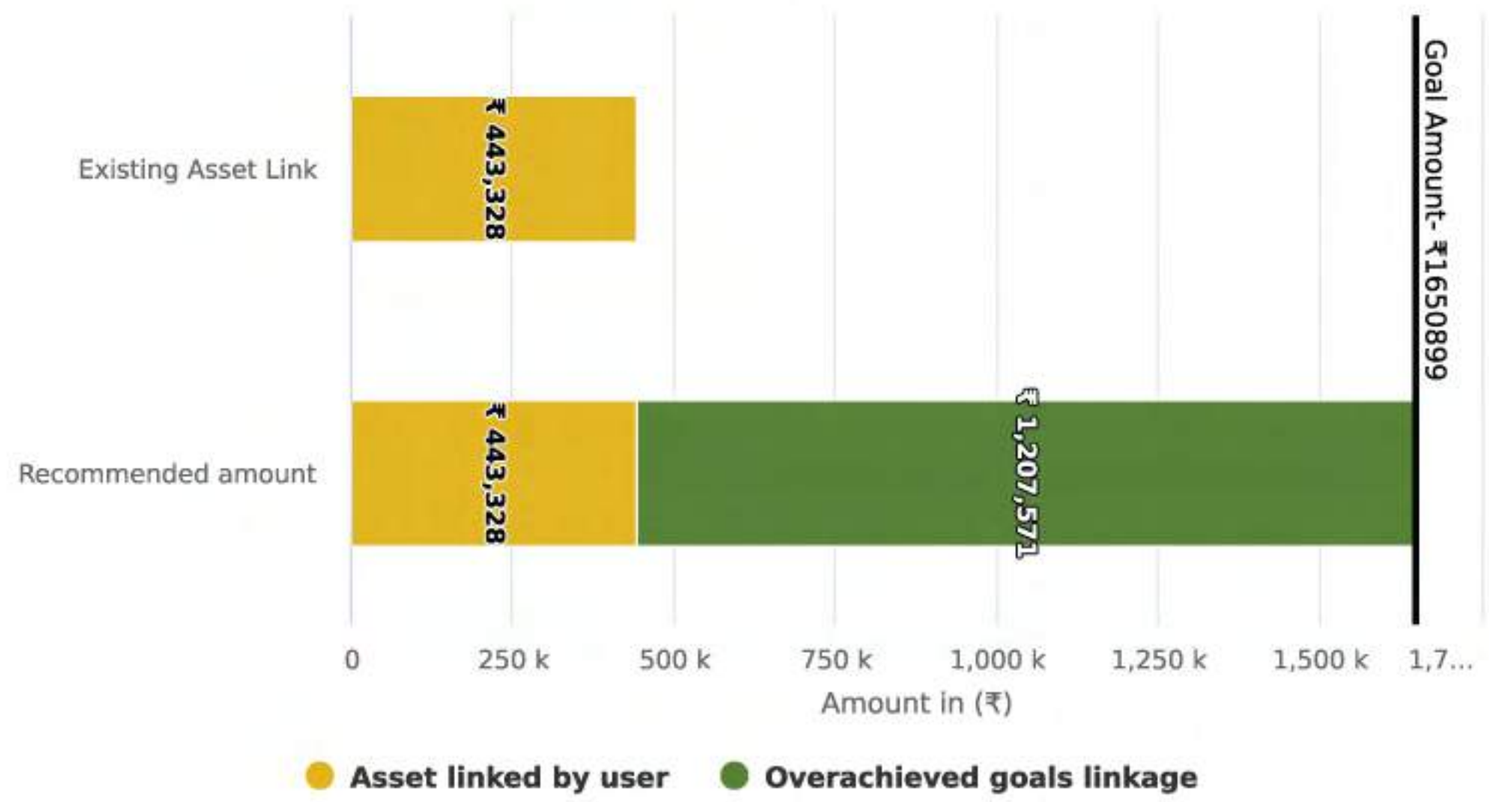
Goal Name	Goal Year	Average Rate	Over Link Amount	Future Value	
10th Standard	2029	12%	₹202,325	₹318,362	Balanced to be achieved for goal **₹0**
Total				₹318,362	

Under Graduation - Anil Mehta

Present Value: ₹210,000 **Year Of Goal:** 2034-03-30 **Inflation:** 9 % **Future Value:** ₹1,650,899

Goal Linkage				
Investment	**Current Value**	**Future Value**	**Remark**	**Balanced to be achieved for goal is in Shortfall**
Equity Shares	₹100,000	₹443,328	Expected rate of return 12.0%	
Total Linkage Future Value		**₹443,328**		**₹-1,207,571**

Goal Recommendation



Over Link Amount

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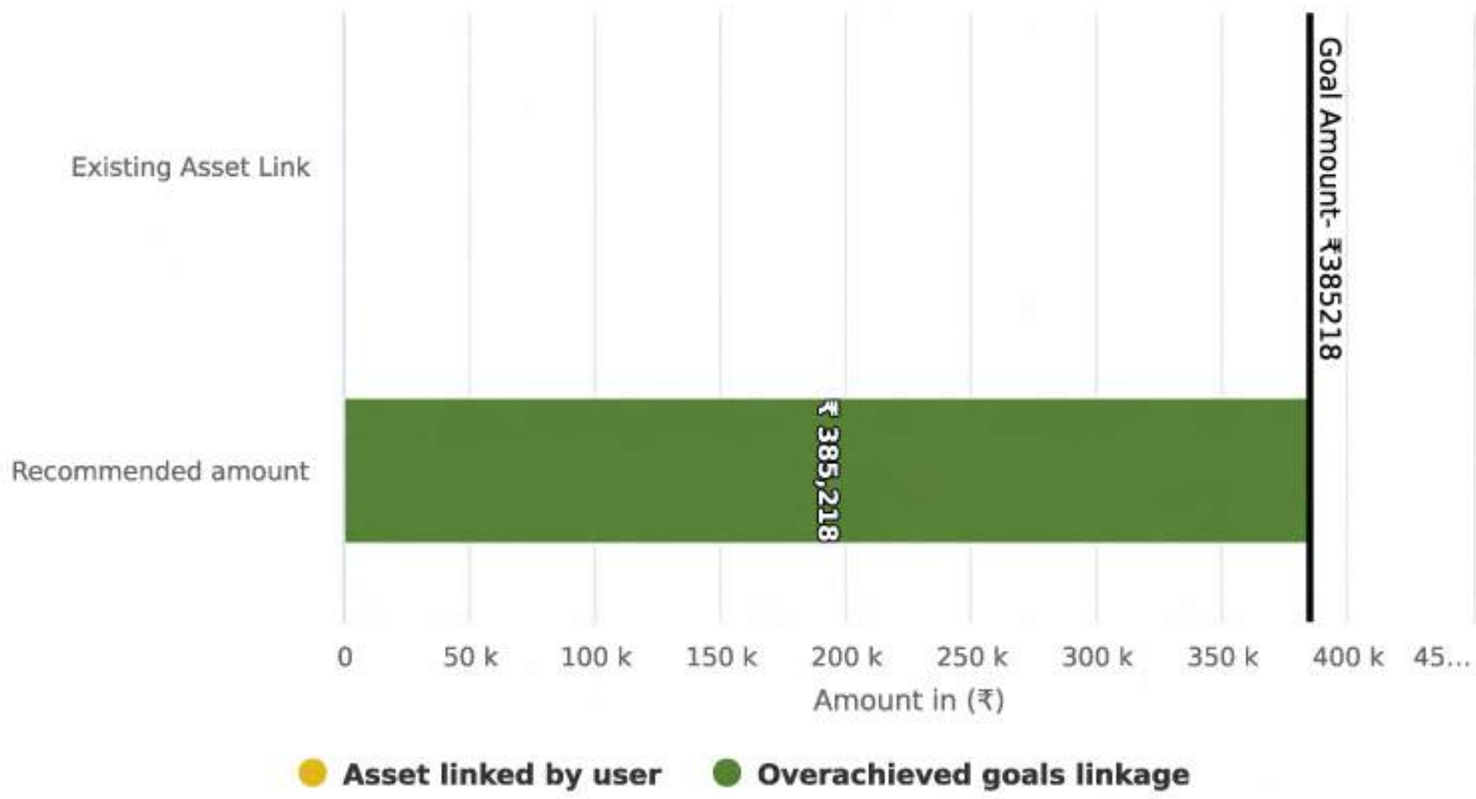
Goal Name	Goal Year	Average Rate	Over Link Amount	Future Value	
10th Standard	2029	12%	₹513,918	₹905,699	Balanced to be achieved for goal **₹0**
marriage anniversary	2022	12%	₹84,261	₹301,872	
Total				₹1,207,571	

12th Standard - Babita Mehta

Present Value: ₹110,000 **Year Of Goal:** 2034-03-31 **Inflation:** 10 % **Future Value:** ₹385,218

Goal Linkage				
Investment	**Current Value**	**Future Value**	**Remark**	**Balanced to be achieved for goal is in Shortfall**
No Asset linked				
Total Linkage Future Value		**₹0**		**₹-385,218**

Goal Recommendation



Over Link Amount

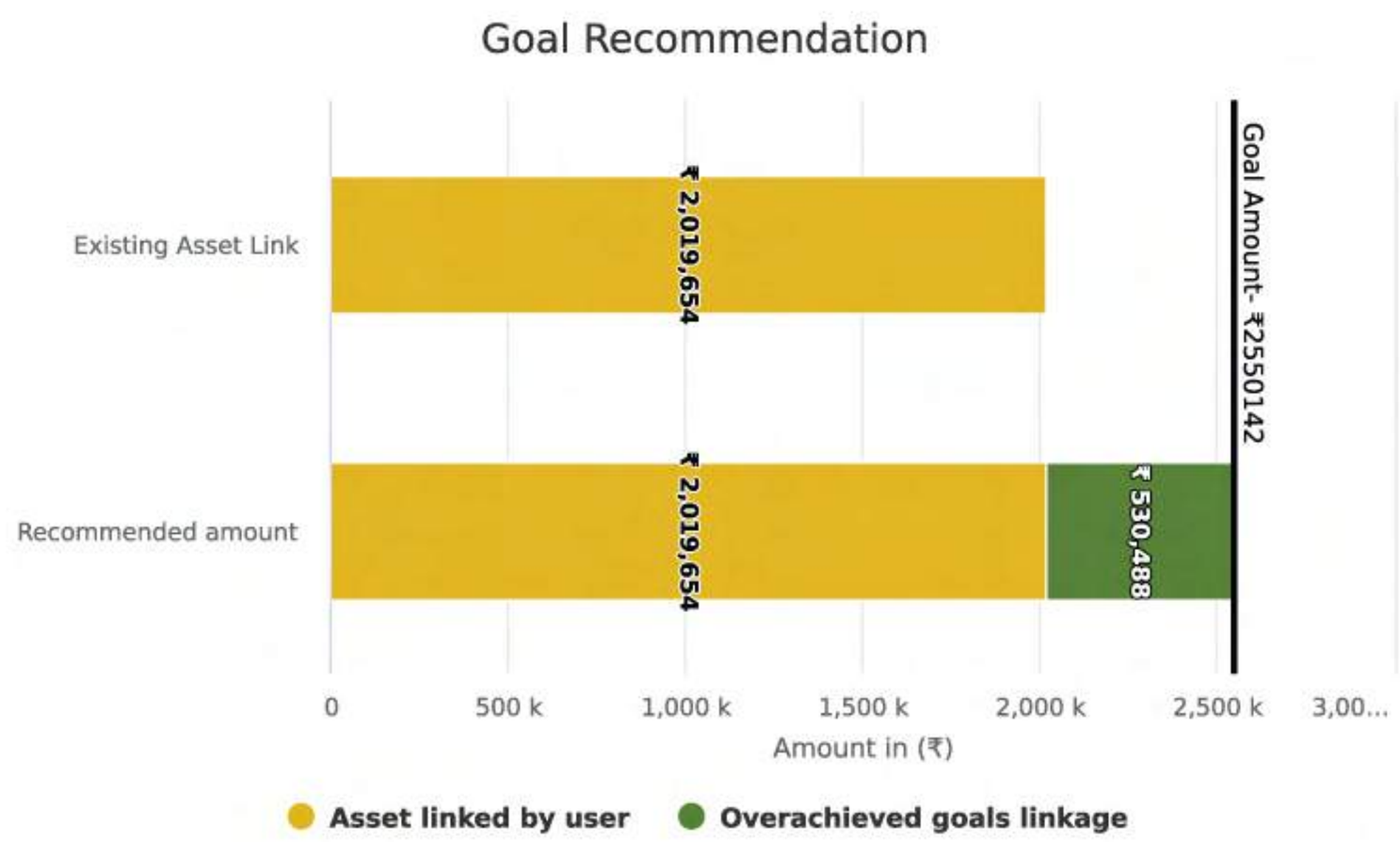
For a few goals you have linked more investments than what is actually required. This means that there is a surplus for certain goals or that they are overachieved. To ensure that you are able to achieve all your goals in a timely manner, Fintoo automatically links the surplus or over-linked amount from these goals towards other goals that require financing, especially those that are high priority. Take a look at how this is done below.

Goal Name	Goal Year	Average Rate	Over Link Amount	Future Value	Balanced to be achieved for goal
marriage anniversary	2022	12%	₹107,526	₹385,218	**₹0**
Total				₹385,218	

Under Graduation - Babita Mehta

Present Value: ₹200,000 **Year Of Goal:** 2038-03-30 **Inflation:** 10 % **Future Value:** ₹2,550,142

Goal Linkage				
Investment	**Current Value**	**Future Value**	**Remark**	**Balanced to be achieved for goal is in Shortfall**
ULIP	₹540,000	₹2,019,654	Expected rate of return 8.0%	
Total Linkage Future Value		**₹2,019,654**		**₹-530,488**



Over Link Amount

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Goal Name	Goal Year	Average Rate	Over Link Amount	Future Value	Balanced to be achieved for goal **₹0**
marriage anniversary	2022	12%	₹94,104	₹530,488	
Total				₹530,488	

Contingency & Risk Management Planning

"Life Insurance is the only tool that takes pennies and guarantees dollars."

- Ben Feldman

Emergency Corpus

Contingencies may arise due to many reasons like medical emergency, job loss, disability, unexpected expenses etc. These emergency situations may lead to reduction or stoppage of one's income. But regular household expenses doesn't stop. So it is important to plan out a contingency fund for such situations.

As per our calculations you are required to have a corpus of ₹270,000 in a highly liquid able avenue.

We have arrived on the above advisory based on the following details

Emergency corpus is based on your monthly household and committed expenses.

In your case this is a combined total of **₹90,000**

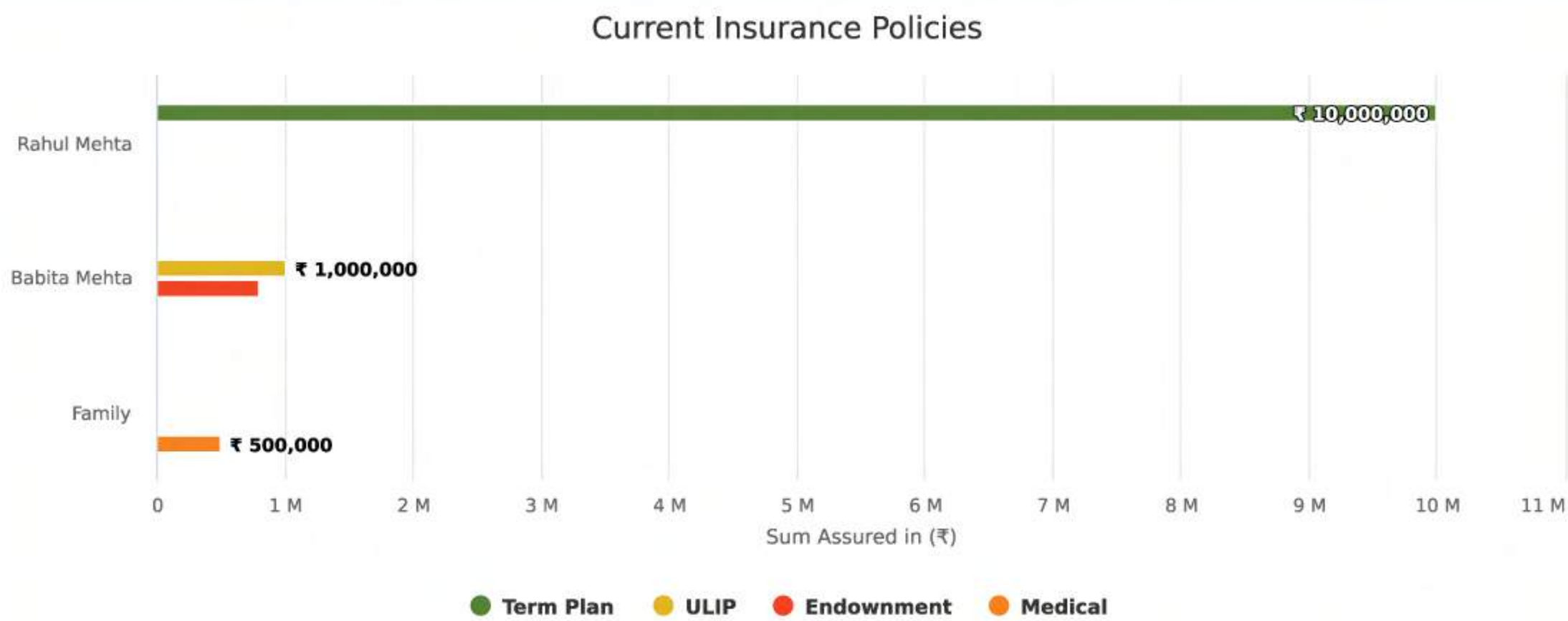
As you and your spouse both are earning member of the family, ideally you should have a corpus worth 3 months of above amount

i.e. 90000*3 = **₹270,000**

Current Insurance Policies

If we can imagine a situation where our goals are effected by acts beyond our control, we realise the importance of insurance in our lives. Insurance enable us to live without worrying about the impact of uncertain events that could hamper it.

Policy name	Type	Owner	Policy Start Date	Policy End Date	Sum Assured	Premium Payable	Premium Frequency
Max Life	Term Plan	Rahul Mehta	01/02/2020	01/02/2044	₹10,000,000	₹10,845	Yearly
Aditya Birla Sun Life - Group Growth Advantage Fund	ULIP	Babita Mehta	09/01/2018	09/02/2023	₹1,000,000	₹100,000	Yearly
Jeevan Anand	Endownment	Babita Mehta	10/12/2015	12/11/2034	₹800,001	₹80,000	Yearly
Max Bhupa	Medical	Family	17/03/2020		₹500,000	₹22,000	Yearly



Life insurance

As an earning member of your family it's essential that you buy life insurance. It provides a layer of protection against situations that are out of your control and in turn offers peace of mind. In other words, in the event of your demise, your family's financial needs will still be met. Purchasing appropriate life insurance will help maintain their standard of living and ensure that they are able to repay outstanding debts, if any. Moreover, you will be able to provide for your family's future needs, be it your children's education, their weddings, or your spouse's retirement.

Particular	Annual amount (in Rs)
Critical Expenses	
Regular expenses till lifetime	₹14,709,915
Regular expenses till limited term (Child schooling expenses & Life insurance premium for spouse)	₹10,123,577
Total Critical Expenses (A)	**₹24,833,492**
Outstanding Debt	
Kandivali	₹2,300,000
credit card	₹20,000
Total Liabilites (B)	**₹2,320,000**
Goal Present Value	
10th Standard	₹100,000
12th Standard	₹100,000
Under Graduation	₹569,023
10th Standard	₹100,000
12th Standard	₹110,000
Under Graduation	₹600,000
Total Goal Present Value (C)	**₹1,579,023**
Total Ideal Insurance Cover Required (A+B+C)	**₹28,732,515**

Policy details

In the table below you'll find details of the existing life insurance policies that you have purchased. The ideal insurance cover, less existing insurance cover, will tell you the additional insurance cover that you should buy for comprehensive protection.

Policy name	Sum assured
Max Life	₹10,000,000

- Ideal Insurance cover required less existing insurance that you already have will give the additional life insurance cover that you need to buy.

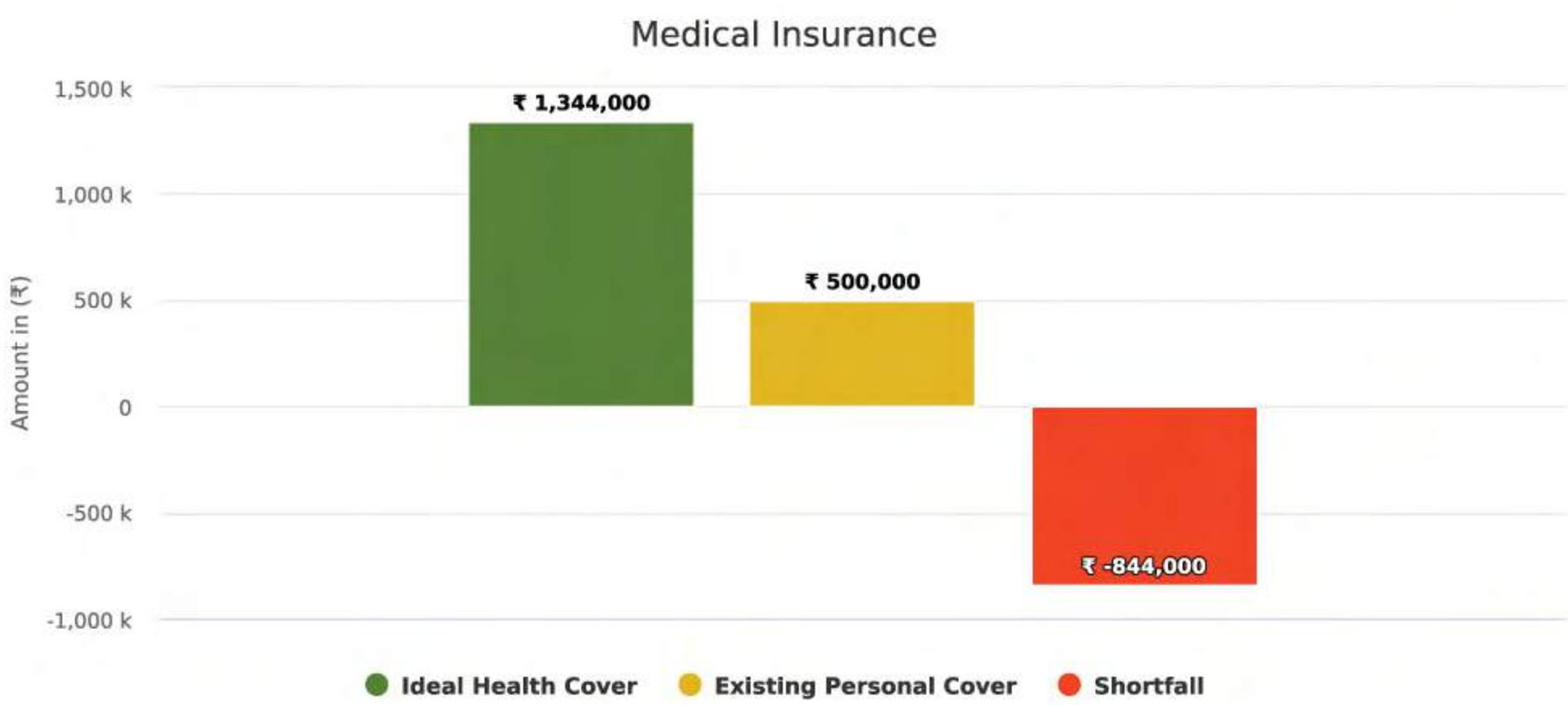
Ideal Insurance cover	₹28,732,515
Existing Insurance cover	₹10,000,000
Additional Insurance Required	₹18,732,515

Medical insurance coverage

As healthcare costs rise rapidly every year, it's necessary to purchase adequate health insurance for all family members. This will help you tackle urgent, unexpected medical expenses with ease. You will be able to access the best quality healthcare without high out-of-pocket expenditure. In case your employer offers health insurance, check who all are covered by the plan and the extent of coverage.

As you are between 20–40 years of age and your family comprises more than 2 members, ensure that your health insurance policy's coverage is equal to at least 50% of your annual CTC. This will be ample for you, your spouse and dependents such as your children, siblings and your parents. To help you understand better, we have calculated the ideal health coverage for you in the table below.

Coverage	
Ideal Health Coverage as per your dependents, lifestyle etc	₹1,344,000
Existing Personal Cover	₹500,000
Shortfall	**-₹844,000**



Cash Flow Analysis

"Compound interest is the eighth wonder of the world. He who understands it, earns it. He who doesn't, pays it."

- Albert Einstein

Once you deduct all your expenses from your income, you will be left with an amount which is nothing but your savings. When you subtract the sum that you have committed towards existing investments, such as SIPs or PPF, from your savings, you will be left with a sum which is your net surplus. However, if you are spending more than your total income, you will be left with a net shortfall. The table below calculates your net surplus/shortfall for every year until your retirement. It also takes into account the year-on-year growth in your net surplus and investments.

AGE PROFILING		CASH INFLOW /OUTFLOW		GROSS INVESTABLE SURPLUS / SHORTFALL	EXISTING INVESTMENT COMMITMENT	SURPLUS/SHORTFALL
Year	**age**	**Cash Inflow (A)**	**Cash Outflow (B)**	**Gross Investable Surplus /shortfall (C) = (A)-(B)**	**Gross investment (D)**	**Net investable surplus (C)-(D)**
2021	34	₹2,988,000	₹1,560,000	₹1,428,000	₹484,845	₹943,155
2022	35	₹2,942,400	₹1,774,700	₹1,167,700	₹484,845	₹682,855
2023	36	₹3,221,520	₹1,882,129	₹1,339,391	₹404,845	₹934,546
2024	37	₹3,527,796	₹1,997,078	₹1,530,718	₹304,845	₹1,225,873
2025	38	₹3,863,906	₹2,120,074	₹1,743,832	₹304,845	₹1,438,987
2026	39	₹4,232,793	₹2,251,679	₹1,981,114	₹304,845	₹1,676,269
2027	40	₹4,637,694	₹2,392,496	₹2,245,198	₹304,845	₹1,940,353
2028	41	₹5,082,166	₹2,182,996	₹2,899,170	₹304,845	₹2,594,325
2029	42	₹5,570,120	₹2,319,005	₹3,251,115	₹304,845	₹2,946,270
2030	43	₹6,105,857	₹2,464,536	₹3,641,321	₹304,845	₹3,336,476
2031	44	₹6,694,104	₹2,620,253	₹4,073,850	₹304,845	₹3,769,005
2032	45	₹7,340,058	₹2,786,871	₹4,553,187	₹154,845	₹4,398,342
2033	46	₹8,049,435	₹2,965,152	₹5,084,283	₹154,845	₹4,929,438

AGE PROFILING		CASH INFLOW /OUTFLOW		GROSS INVESTABLE SURPLUS / SHORTFALL	EXISTING INVESTMENT COMMITMENT	SURPLUS/SHORTFALL
Year	**age**	**Cash Inflow (A)**	**Cash Outflow (B)**	**Gross Investable Surplus /shortfall (C) = (A)-(B)**	**Gross investment (D)**	**Net investable surplus (C)-(D)**
2034	47	₹8,828,518	₹3,155,912	₹5,672,605	₹154,845	₹5,517,760
2035	48	₹9,684,216	₹3,360,026	₹6,324,190	₹154,845	₹6,169,345
2036	49	₹10,624,127	₹3,338,428	₹7,285,699	₹154,845	₹7,130,854
2037	50	₹11,656,603	₹3,572,118	₹8,084,485	₹154,845	₹7,929,640
2038	51	₹12,790,830	₹3,790,578	₹9,000,252	₹154,845	₹8,845,407
2039	52	₹14,036,908	₹4,055,919	₹9,980,989	₹154,845	₹9,826,144
2040	53	₹15,405,943	₹4,339,833	₹11,066,110	₹154,845	₹10,911,265
2041	54	₹16,910,150	₹2,321,811	₹14,588,339	₹154,845	₹14,433,494
2042	55	₹18,562,957	₹2,484,337	₹16,078,620	₹154,845	₹15,923,775
2043	56	₹20,379,135	₹2,658,241	₹17,720,894	₹154,845	₹17,566,049
2044	57	₹21,490,326	₹2,844,318	₹18,646,008	₹154,845	₹18,491,163
2045	58	₹23,639,358	₹3,043,420	₹20,595,938	₹120,000	₹20,475,938

Cash-Inflow

The table below lists all your cash inflows from now until you retire. In other words, it lists all the incomes that you will earn during this period. Examples of cash inflows include salary income, rental income, business income, etc. The table also indicates the year-on-year growth in your income.

Plan Year / Age				
Year	**Age**	**Salary & bonus**	**Rental**	**Gross income**
2021	34	₹2,700,000	₹288,000	**₹2,988,000**
2022	35	₹2,640,000	₹302,400	**₹2,942,400**
2023	36	₹2,904,000	₹317,520	**₹3,221,520**
2024	37	₹3,194,400	₹333,396	**₹3,527,796**
2025	38	₹3,513,840	₹350,066	**₹3,863,906**
2026	39	₹3,865,224	₹367,569	**₹4,232,793**
2027	40	₹4,251,746	₹385,948	**₹4,637,694**
2028	41	₹4,676,921	₹405,245	**₹5,082,166**
2029	42	₹5,144,613	₹425,507	**₹5,570,120**
2030	43	₹5,659,074	₹446,783	**₹6,105,857**
2031	44	₹6,224,982	₹469,122	**₹6,694,104**
2032	45	₹6,847,480	₹492,578	**₹7,340,058**
2033	46	₹7,532,228	₹517,207	**₹8,049,435**
2034	47	₹8,285,451	₹543,067	**₹8,828,518**
2035	48	₹9,113,996	₹570,220	**₹9,684,216**
2036	49	₹10,025,396	₹598,731	**₹10,624,127**
2037	50	₹11,027,935	₹628,668	**₹11,656,603**
2038	51	₹12,130,729	₹660,101	**₹12,790,830**
2039	52	₹13,343,802	₹693,106	**₹14,036,908**
2040	53	₹14,678,182	₹727,762	**₹15,405,943**
2041	54	₹16,146,000	₹764,150	**₹16,910,150**
2042	55	₹17,760,600	₹802,357	**₹18,562,957**
2043	56	₹19,536,660	₹842,475	**₹20,379,135**
2044	57	₹21,490,326	₹0	**₹21,490,326**
2045	58	₹23,639,358	₹0	**₹23,639,358**

Cash-Outflow

The table below lists all your cash outflows from now until you retire. In other words, it lists all the expenses that you will make during this period. Examples of cash outflows include mandatory fixed expenses, mandatory variable expenses, wishful variable and wishful fixed expenses. The table also takes into account average inflation for all future expenses.

Plan Year / Age						
Year	**Age**	**Mandatory Variable Expenses**	**Mandatory Fixed Expenses**	**Wishfull Variable Expenses**	**Wishfull Fixed Expenses**	**Gross Expenses**
2021	34	₹0	₹610,000	₹600,000	₹350,000	₹1,560,000
2022	35	₹240,000	₹652,700	₹642,000	₹240,000	₹1,774,700
2023	36	₹256,800	₹698,389	₹686,940	₹240,000	₹1,882,129
2024	37	₹274,776	₹747,276	₹735,026	₹240,000	₹1,997,078
2025	38	₹294,010	₹799,586	₹786,478	₹240,000	₹2,120,074
2026	39	₹314,591	₹855,557	₹841,531	₹240,000	₹2,251,679
2027	40	₹336,612	₹915,446	₹900,438	₹240,000	₹2,392,496
2028	41	₹0	₹979,527	₹963,469	₹240,000	₹2,182,996
2029	42	₹0	₹1,048,094	₹1,030,912	₹240,000	₹2,319,005
2030	43	₹0	₹1,121,460	₹1,103,076	₹240,000	₹2,464,536
2031	44	₹0	₹1,199,962	₹1,180,291	₹240,000	₹2,620,253
2032	45	₹0	₹1,283,960	₹1,262,911	₹240,000	₹2,786,871
2033	46	₹0	₹1,373,837	₹1,351,315	₹240,000	₹2,965,152
2034	47	₹0	₹1,470,005	₹1,445,907	₹240,000	₹3,155,912
2035	48	₹0	₹1,572,906	₹1,547,120	₹240,000	₹3,360,026
2036	49	₹0	₹1,683,009	₹1,655,419	₹0	₹3,338,428
2037	50	₹0	₹1,800,820	₹1,771,298	₹0	₹3,572,118
2038	51	₹0	₹1,895,289	₹1,895,289	₹0	₹3,790,578
2039	52	₹0	₹2,027,959	₹2,027,959	₹0	₹4,055,919
2040	53	₹0	₹2,169,917	₹2,169,917	₹0	₹4,339,833
2041	54	₹0	₹2,321,811	₹0	₹0	₹2,321,811

Plan Year / Age						
Year	**Age**	**Mandatory Variable Expenses**	**Mandatory Fixed Expenses**	**Wishfull Variable Expenses**	**Wishfull Fixed Expenses**	**Gross Expenses**
2042	55	₹0	₹2,484,337	₹0	₹0	₹2,484,337
2043	56	₹0	₹2,658,241	₹0	₹0	₹2,658,241
2044	57	₹0	₹2,844,318	₹0	₹0	₹2,844,318
2045	58	₹0	₹3,043,420	₹0	₹0	₹3,043,420

Fintoo Recommends

The table below contains cash flow projections starting from this year until you retire. It includes your cash inflows and outflows for each year, so that you can determine whether you will have a net surplus or shortfall at the end of that year. To understand this table better, first take a look at the meanings of a few technical terms that you may come across.

		Existing Investment Corpous	Additional Investment For the Goal		Goal Details			
Year	**Net Investable Surplus(A)**	**Total Ex.Invt Corpous(B)**	**Additional Invt Corpous(D)**	**Corpous C eated (E)= (B)+(D)**	**Goal Name**	**Goal Value Required(F)**	**Remaning Corpous = (E)-(F)**	**Saving/Deficit =(A)-(C)**
2021	₹943,155	₹9,393,992	₹0	₹9 393,992	-	₹0	₹9,393,992	₹943,155
2022	₹682,855	₹11,218,505	₹0	₹11,218,505	marriage anniversary	₹568,205	₹10,650,300	₹682,855
2023	₹934,546	₹5,289,381	₹0	₹5,289,381	-	₹0	₹5,289,381	₹934,546
2024	₹1,225,873	₹4,916,252	₹0	₹4,916,252	-	₹0	₹4,916,252	₹1,225,873
2025	₹1,438,987	₹5,442,953	₹0	₹5,442,953	-	₹0	₹5,442,953	₹1,438,987
2026	₹1,676,269	₹6,025,879	₹0	₹6,025,879	-	₹0	₹6,025,879	₹1,676,269
2027	₹1,940,353	₹6,671,217	₹0	₹6,671,217	-	₹0	₹6,671,217	₹1,940,353
2028	₹2,594,325	₹7,385,856	₹0	₹7,385,856	-	₹0	₹7,385,856	₹2,594,325
2029	₹2,946,270	₹8,193,196	₹0	₹8,193,196	10th Standard	₹217,445	₹7,975,751	₹2,946,270
2030	₹3,336,476	₹8,807,717	₹0	₹8,807,717	12th Standard	₹239,190	₹8,568,527	₹3,336,476
2031	₹3,769,005	₹9,482,298	₹0	₹9,482,298	Under Graduation	₹508,850	₹8,973,448	₹3,769,005
2032	₹4,398,342	₹10,494,645	₹0	₹10,494,645	Under Graduation	₹554,646	₹9,939,999	₹4,398,342
2033	₹4,929,438	₹11,616,511	₹0	₹11,616,511	10th Standard,Under Graduation	₹922,926	₹10,693,585	₹4,929,438
2034	₹5,517,760	₹12,450,385	₹0	₹12,450,385	Under Graduation ,12th Standard	₹1,044,193	₹11,406,192	₹5,517,760
2035	₹6,169,345	₹11,499,615	₹0	₹11,499,615	Under Graduation	₹779,298	₹10,720,317	₹6,169,345
2036	₹7,130,854	₹12,700,136	₹0	₹12,700,136	Under Graduation	₹857,228	₹11,842,908	₹7,130,854
2037	₹7,929,640	₹14,028,445	₹0	₹14,028,445	Under Graduation	₹942,951	₹13,085,494	₹7,929,640
2038	₹8,845,407	₹15,452,168	₹0	₹15,452,168	Under Graduation	₹1,037,246	₹14,414,922	₹8,845,407
2039	₹9,826,144	₹9,560,794	₹0	₹9,560,794	-	₹0	₹9,560,794	₹9,826,144
2040	₹10,911,265	₹10,732,089	₹0	₹10,732,089	-	₹0	₹10,732,089	₹10,911,265
2041	₹14,433,494	₹12,043,940	₹0	₹12,043,940	-	₹0	₹12,043,940	₹14,433,494
2042	₹15,923,775	₹13,513,213	₹0	₹13,513,213	-	₹0	₹13,513,213	₹15,923,775
2043	₹17,566,049	₹15,158,799	₹0	₹15,158,799	-	₹0	₹15,158,799	₹17,566,049

		Existing Investment Corpous	Additional Investment For the Goal		Goal Details			
Year	**Net Investable Surplus(A)**	**Total Ex.Invt Corpous(B)**	**Additional Invt Corpous(D)**	**Corpous Created (E)=(B)+(D)**	**Goal Name**	**Goal Value Required(F)**	**Remaning Corpous = (E)-(F)**	**Saving/Deficit =(A)-(C)**
2044	₹18,491,163	₹17,001,855	₹0	₹17,001,855	-	₹0	₹17,001,855	₹18,491,163
2045	₹20,475,938	₹17,476,716	₹0	₹17,476,716	retirement goal	₹17,576,818	-₹100,102	₹20,475,938

Net investible surplus

This column shows you the portion of your income that you are left with at the end of the year once you pay for all your expenses as well as existing commitments such as PPF, insurance premiums, SIPs, etc. In other words, it is the amount left over for fresh investments.

Existing investment corpus

This column shows the balance of your investments for each year. Typically, your existing investment corpus grows year on year, and we have taken into account all investments, whether linked to goals or unlinked.

Additional investment for the goal

To achieve all your goals in a timely manner, our experts recommend that you make additional investments on a monthly basis. Your net investment surplus will be utilised for this purpose.

Goal details

If you have a goal listed for a particular year, this column will show the goal amount that will be deducted from your investment corpus and will be used to fulfil the goal.

Savings/Deficit

This column shows you the surplus/deficit for each year after all investments have been made and amounts have been withdrawn for various goals. These surpluses will accumulate over the years and will eventually be passed on to your children in the event of your demise. To ensure that your estate is distributed as per your wishes, we suggest that you undertake estate planning and create a will. If you like, Fintoo can help you with this!

Retirement Planning

"Never depend on a single income. Make an investment to create a second source."

- Benjamin Franklin

As you can only work for a finite number of years, it's important to create sources of income for when you retire because you will still incur expenses. Retirement planning is an important component of your financial plan that can help you with this. Our experts start by assessing whether or not you're financially ready to retire at the age that you have in mind. Moreover, they help you identify assets and investments that will provide you with payouts at regular intervals throughout your retirement years.

Particulars	Self	Spouse
Planned Retirement age	58	55
Life Expectancy age	75	80

Expenses post-retirement : Lifetime expenses post-retirement

These are the expenses that you will incur all through your retirement years, for as long as you live. This category includes household expenses, utility costs, healthcare expenses, etc.

Expenses type	Annual Amount	Inflation
House Expenses	₹1,320,000	5%

Annual income planned for post-retirement

Although you won't earn a salary once you retire, through smart retirement planning you can create varied sources of income that will help you maintain your current standard of living. Pension income, rental income, as well as dividends and interest from investments comprise your planned annual income.

Income type	Annual Amount	Expected increase p.a	Required till age
Salary & Bonus	₹35,000	10%	75

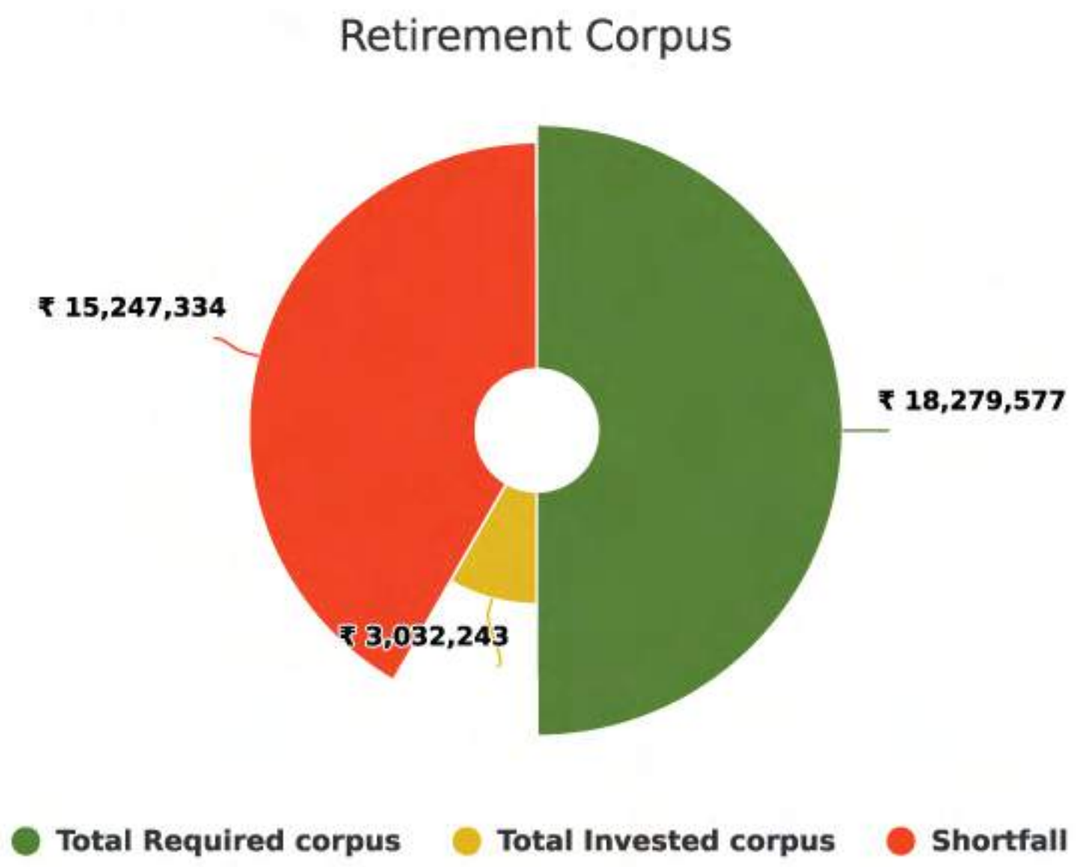
Retirement Corpus

This is that amount you'll need to live comfortably all through your non-earning, retirement years. To arrive at your retirement corpus our experts determine the future cost of all your expenses, while also taking into account the rate of inflation.

Particulars	Amount
Total corpus required	**₹18,279,577**
Linkages Asset	
Axis Focused 25 Fund-Reg(G)	₹2,932,141
Epf	₹100,102
Total corpus created	**₹3,032,243**
Shortfall (Corpus Required - Corpus Created)	**₹15,247,334**

Total corpus required - total corpus created = shortfall/surplus

On determining the retirement corpus you require, Fintoo totals your existing assets as well as investments such as EPF and PPF that have been previously earmarked for retirement. This indicates whether the value of your assets and investments is equal to your retirement corpus, or if there's a surplus or shortfall.



retirement goal

Over Link Amount

For a few goals you have linked more investments than what is actually required. This means that there is a surplus for certain goals or that they are overachieved. To ensure that you are able to achieve all your goals in a timely manner, Fintoo automatically links the surplus or over-linked amount from these goals towards other goals that require financing, especially those that are high priority. Take a look at how this is done below.

Goal Name	Goal Year	Average Rate	Over Link Amount	Future Value	Balanced to be achieved for goal ₹0
marriage anniversary	2022	12%	₹1,188,455	₹14,544,575	
Total				₹14,544,575	

Projected Post - Retirement Cashflow

Controlling your financial affairs requires a budget, that is a cash flow statement. Budgeting and tracking your expenses gives you a strong sense of where your money goes and can help you reach your financial goal like retirement in this case. Below table explains how your cash flow will look like from year to year basis if you are able to achieve your required corpus.

Year	Age	Opening balance(A)	Yearly regular Expenses (lifetime)(B)	Annual regular income(D)	Cash withdraw from Corpous(F) = (D)-(B)	Closing balance = (F)+ (A)
2046	59	₹19,650,545	₹1,386,000	₹38,500	-₹1,347,500	₹18,303,045
2047	60	₹19,675,773	₹1,455,300	₹42,350	-₹1,412,950	₹18,262,823
2048	61	₹19,632,535	₹1,528,065	₹46,585	-₹1,481,480	₹18,151,055
2049	62	₹19,512,384	₹1,604,468	₹51,244	-₹1,553,224	₹17,959,160
2050	63	₹19,306,097	₹1,684,691	₹56,368	-₹1,628,323	₹17,677,774
2051	64	₹19,003,607	₹1,768,926	₹62,005	-₹1,706,921	₹17,296,686
2052	65	₹18,593,937	₹1,857,372	₹68,206	-₹1,789,166	₹16,804,771
2053	66	₹18,065,129	₹1,950,241	₹75,027	-₹1,875,214	₹16,189,915
2054	67	₹17,404,159	₹2,047,753	₹82,530	-₹1,965,223	₹15,438,936
2055	68	₹16,596,856	₹2,150,141	₹90,783	-₹2,059,358	₹14,537,498
2056	69	₹15,627,810	₹2,257,648	₹99,861	-₹2,157,787	₹13,470,023
2057	70	₹14,480,275	₹2,370,530	₹109,847	-₹2,260,683	₹12,219,592
2058	71	₹13,136,061	₹2,489,056	₹120,832	-₹2,368,224	₹10,767,837
2059	72	₹11,575,425	₹2,613,509	₹132,915	-₹2,480,594	₹9,094,831
2060	73	₹9,776,943	₹2,744,184	₹146,206	-₹2,597,978	₹7,178,965
2061	74	₹7,717,387	₹2,881,393	₹160,827	-₹2,720,566	₹4,996,821
2062	75	₹5,371,583	₹3,025,463	₹176,910	-₹2,848,553	₹2,523,030

Thank You!

Congratulations on making it all the way through this report. You are now equipped to take charge of your personal wealth and ensure that your and your family's future is financially secure. Remember, implementing the financial plan that we've prepared for you is the key to your success, so do take timely action to reap the most benefits.

While we have taken the utmost care to ensure that every important aspect of your personal financial plan is presented to you in the simplest manner, should you have any doubts or seek our consultancy services, we would be happy to assist you. Don't hesitate to reach out to us via phone or email.

We hope that your journey to financial success is smooth and uninterrupted!

Our Service

- Financial Planning
- Retirement Planning
- Tax Planning
- Investment Planning

Contact us at

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Glossary

Asset Allocation: -

Asset allocation refers to process of selecting asset classes for investment based on your appetite for risk, returns desired, timeline of investment, etc.

Compounding interest: -

This is a method of calculating interest. It is where interest is calculated periodically, on both the principal as well as the interest earned and accumulated during previous periods of investment. The frequency of compounding is pre-determined as yearly, half-yearly, quarterly, monthly, etc.

Financial goals: -

Financial goals articulate your needs and wants and are statements that guide all your money management efforts. For financial goals to be achievable they must be specific and have a timeline. For example, "I want to save to buy a car in 3 years" or, "I want to be debt-free before I retire" are well-defined financial goals.

Portfolio diversification: -

Portfolio diversification refers to investing in varied instruments and asset classes to maximize monetary gains while minimizing or limiting exposure to a single type of asset or risk. This is beneficial as it reduces the risk factor of your portfolio and keeps you on track with achieving both long- and short-term goals.

Inflation: -

Inflation measures the yearly increase in prices of goods and services. A rise in inflation over time typically indicates a decline in the purchasing power of money. The rate of inflation is especially important because it helps you understand the real value of your investments. Moreover, taking inflation into account helps you invest in vehicles that offer inflation-beating returns, so that you can preserve your standard of living.

Insurance: -

Insurance is essentially risk management. It provides financial protection to you, your loved ones and your valuable assets against unforeseen events. Life insurance specifically helps you provide for your family's needs in the event that you're unable to earn a living, your demise, or when you retire. Insurance has evolved to offer smart savings and investment benefits too.

Risk Appetite / Profile: -

An individual's risk appetite or risk profile is a measure of your ability to absorb financial risks when investing. It is the basis of an investment strategy and has a direct impact on the investment options accessible to you.

Net worth statement: -

Simply put, net worth statement illustrates your financial worth. It lists all your assets as well as all your liabilities. On subtracting the liabilities from the assets, it showcases your net worth. When calculated regularly, say at the end of every year or every quarter, net worth statement helps you track your overall financial health.

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