

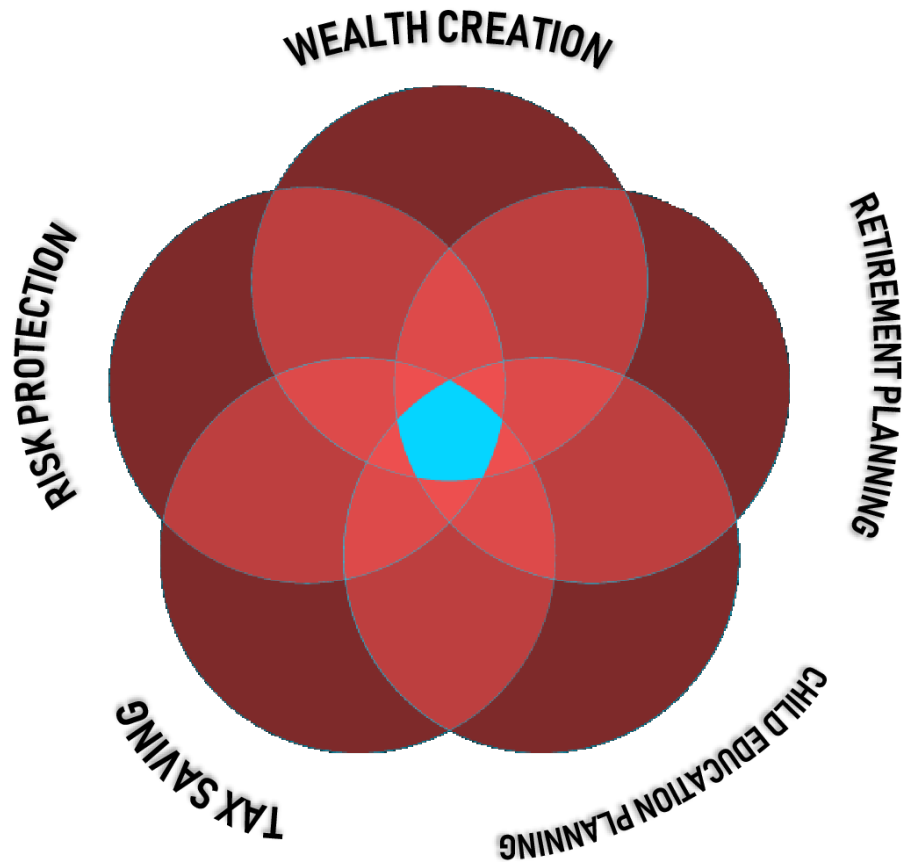
---

**PREPARED FOR Ishween Kaur**

# **FINANCIAL PLANNING REPORT**

**Assessment No. Ishween\_Kaur**

---



---

TERMS & CONDITIONS:

THE CONTENTS OF THIS PAGE ARE SOLELY BASED ON THE INFORMATION PROVIDED BY YOU.

PREPARED BY © KOSHANTRA CONSULTANCY LLP

Reproduction in whole or part without prior written permission from Koshantra Consultancy LLP is prohibited.

# Scope of Comprehensive Financial Plan



Planning Standards Board, <https://www.fpsb.org/about-financial-planning/financial-planning-process/>

We would like to Thank You for providing us with the opportunity of charting your financial plan.

Our objective is to accurately assess your financial needs and to provide quality recommendations and ongoing service in accordance with those needs.

Based on the information provided by you through data collection sheet, a comprehensive financial plan has been developed for you which will provide you a guidance on your financial goals and objectives.

We assure you that the information we have gathered from you will be retained in a secure location in the confines of our office and will remain confidential at all times.

Taking every aspect into consideration, this report will give you an insight into your financial goals and a suitable action plan for them.

Please let us know if you require any clarifications and/or modifications in the plan and we shall proceed accordingly.

# Personal Information



Personal Information

Relationship	Name	DOB	Occupation	Mobile No.
Self	Ishween Kaur	1999-06-01	Service	9154216117

# Assessment of your current Financial Status

Cash Flow Management is a System, not a budget It allows you to see your financial situation from a long-term, systematic viewpoint. You will see how one move such as a periodic tax payment, can affect your disbursements for several months prior to and following , the actual payment

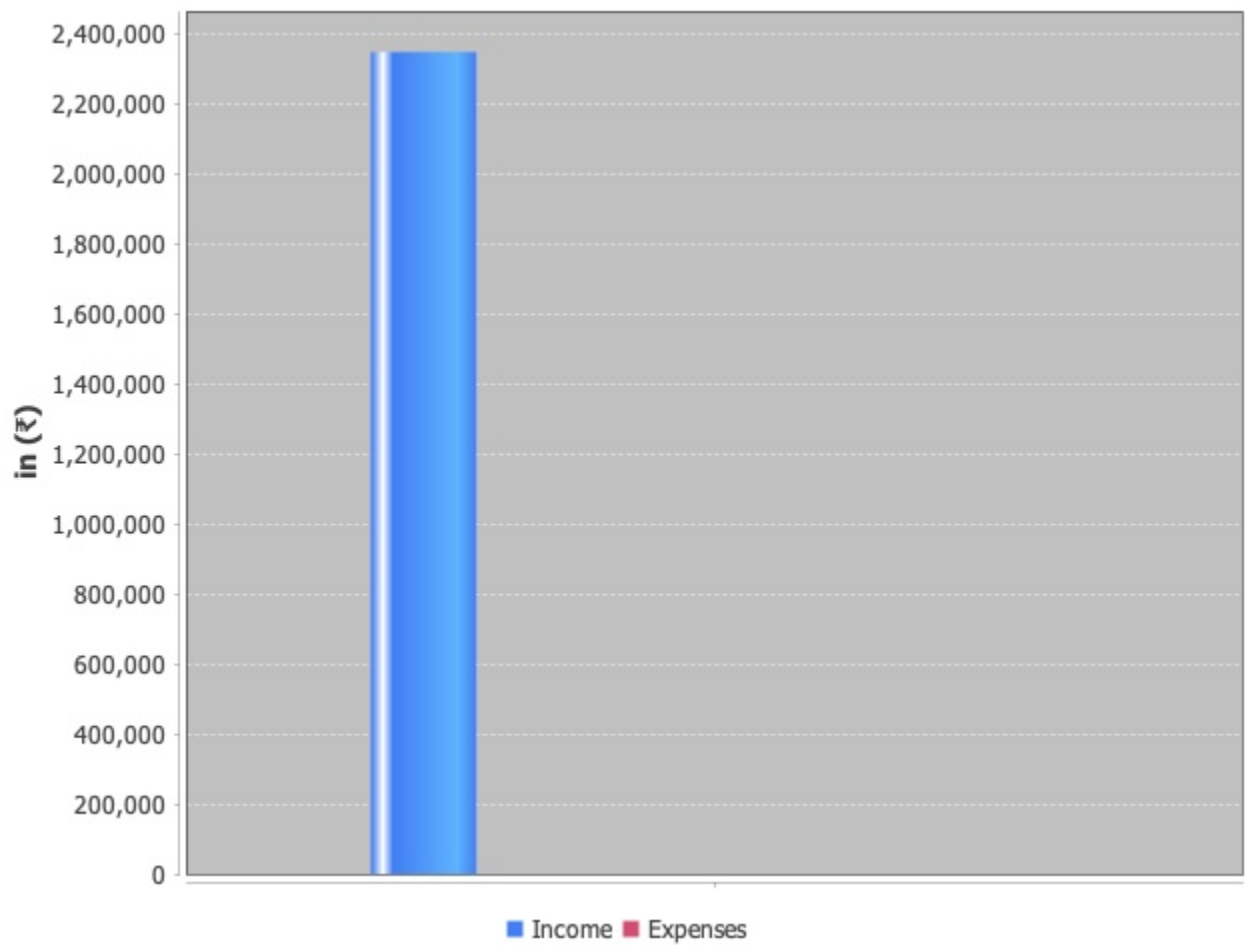
A Personal Cash Flow Managment System , if used consistently, can be of great value n helping to gain control of your personal financial situation. It will ensure that there is always a cash available to pay bills as they come due. It will also help you save more money in a systematic way.

Time is your greatest ally. The more time you have, the less money you will need to save and invest. The less time you have, the more money it will take. Procrastination is a deadly enemy of your goal to retire with financial dignity.

## Income and Expenditure Statement of the current year

Income	Monthly	Annually()
Business Income	0	0
Income Salary	195473.16666666666	2345678
Total	195473.16666666666	2345678

# Cash Flow Management



# Your Financial Goals

The first step in creating a financial plan is to identify your financial goals. You have mentioned the below financial goals for you and your family:

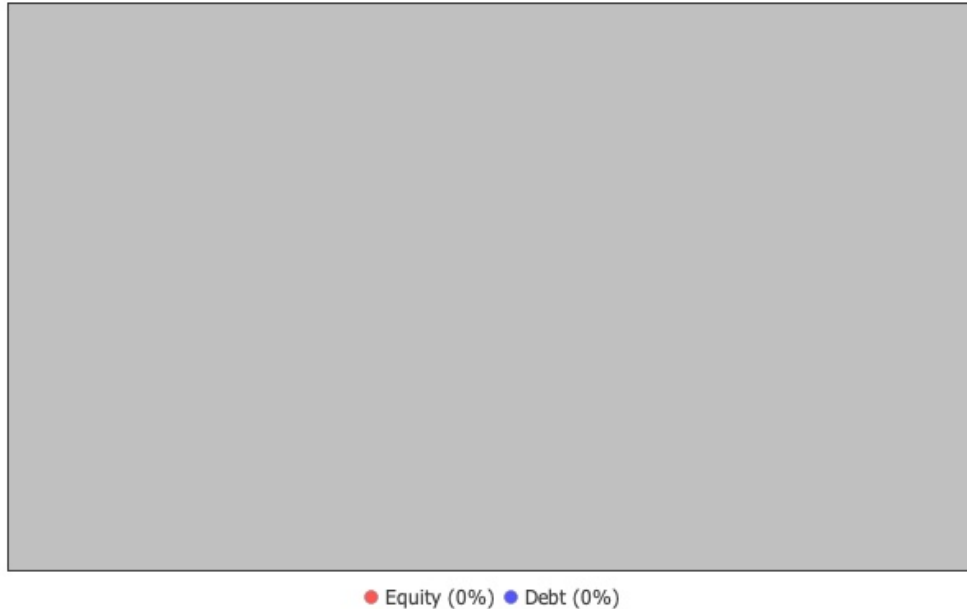
Goal Name	Years to Goal	Present Value	Growth Rate(%)	Future Cost(Rs.)
Ishween Kaur-Marriage	3	2000000	6.0	7207074.83

# Asset Allocation

One of the most important stages in analyzing your investments to understand your asset allocation. Asset allocation represents the mix of equity, debt and fixed income assets that you own. It is important to have a right asset mix in order to enhance your return potential and provide you the right diversification to benefit from the various investment opportunities.

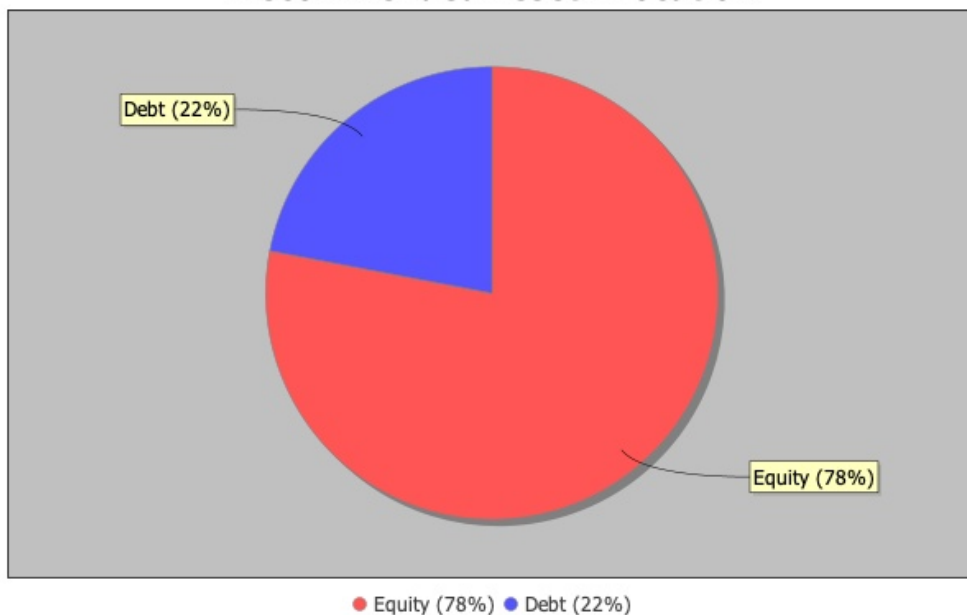
## Your Current Financial Asset Allocation

### Current Asset Allocation



Based on type of investor you are your recommended financial asset allocation is

### Recommended Asset Allocation



# Your Networth

Financial Assets	Amount	Percentage
Equity	0	0%
Debt/Fixed Income Asset	0	0%
Total	0	100%

Liability Type	Amount
Home Loan	0
Personal Loan	0
Total	0



# Recommended Action Plan

## Emergency Fund

You need to have a emergency fund of Rs. 586419

## Goal Funding

For your goal of Wealth Creation you need to invest > Rs. 15246943004

## Life Insurance

Person To Be Insured	Addl. Coverage Required
Ishween Kaur	46913560

## Medical Insurance

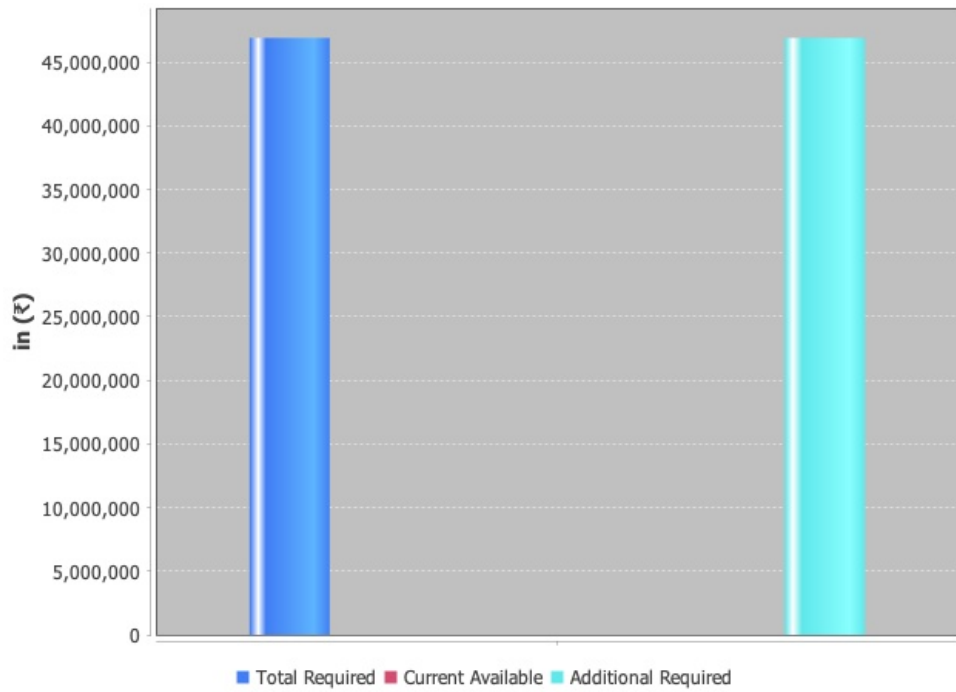
Person To Be Insured	Addl. Coverage Required
Ishween Kaur	500000

## Portfolio Re-Balancing

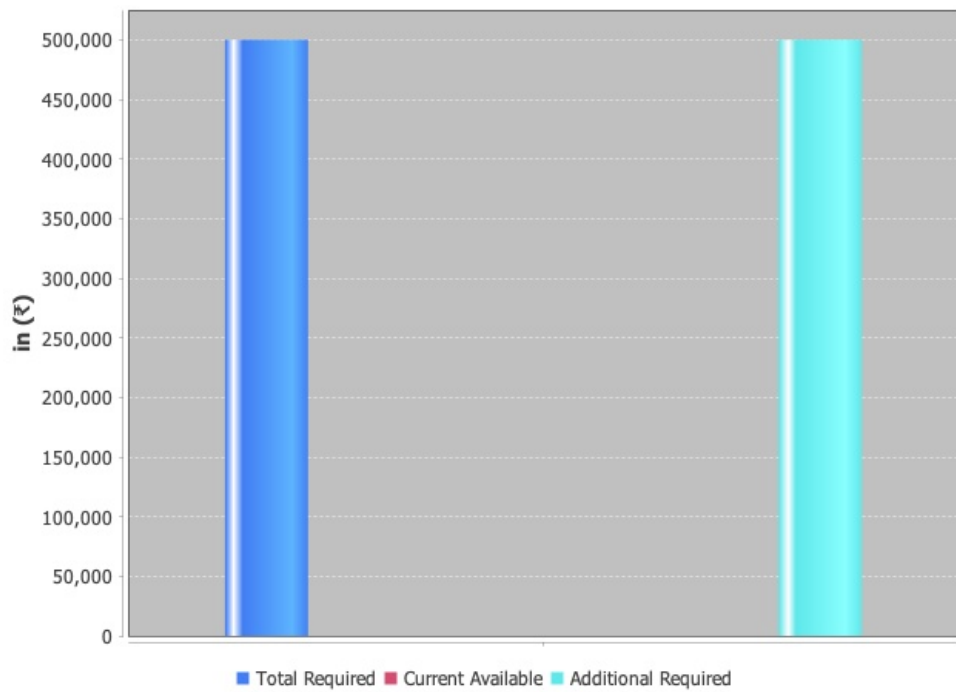
To maintain the required asset allocation you need re-balance the portfolio as given below-

- Switch In(Rs.) Equity worth 152469
- Switch In (Rs.) Debt worth 43004

### Life Insurance Client



### Health Insurance Client



# Disclaimer

This document is prepared to help you make important decisions regarding your financial future. Before reviewing the data, alternatives and options presented in this financial report, please note the inherent limitations associated with this information. The content of this report is based on the information provided by you and on certain assumptions as stated in the report. The suggested financial plan to achieve your financial goals may not be accurate or yield expected results if the information provided by you is incorrect or any of the assumptions made are rendered invalid due to uncontrollable external forces like change in interest rate, change in government policies, etc.

You are under no obligation to follow, in whole or in part any of the alternatives presented in this report or to purchase investment, insurance or other financial products or services through your advisor. Koshantra Financials cannot guarantee the accuracy of the information or success of the recommendations that it may provide. However, the advice is based upon such investigations and research as Koshantra Financials seems reasonable, and that it is not liable for errors of the fact or judgement as long as it acts in good faith.

You also need to keep in mind that past performance is no guarantee of future returns. It is advisable your risk tolerance should be re-tested every two or three years as it may change slowly with age. We cannot support specific decision you make. We are not privy to all the other information that effective decision-making requires.



[www.koshantrafinancials.com](http://www.koshantrafinancials.com)



**KOSHANTRA FINANCIALS**

*protecting worth; providing value*