



Comprehensive Financial Plan of

Arvind Sharma & Family

01-Feb-14

Prepared By

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Contents

Sr. No.	Section	Page No.
	Executive Summary	
1	Client Goals & Objectives	6
2	Goal Funding Map (India)	7
3	Goal Funding Map (Singapore)	8
3	One Year Action Plan	9
	Current Financials	
1	Family Details & Assumptions	11
2	Asset & Liability Statement (India)	12
3	Asset & Liability Statement (Singapore)	13
4	Inflow Outflow Statement (India)	14
5	Inflow Outflow Statement (Singapore)	16
6	Debt Instruments	18
7	Life Insurance Policies	19
8	General Insurance Policies	20
9	Mutual Funds	21
10	Equity Shares	22
	Future Goals	
1	Investment Returns Assumptions	24
2	Contingency Funding	25
3	Life Insurance Need Analysis	26
4	General Insurance Needs	27
5	Children's Future (India)	28
6	Children's Future (Singapore)	29
7	Retirement Planning (India)	30
8	Retirement Planning (Singapore)	31
9	International Vacation	32

01 February 2014

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Dear Mr. Arvind Sharma

Thank you for giving us an opportunity to prepare your Financial Plan. We appreciate your proactive approach in attaining financial freedom and fulfilling commitments made to your family members and take control of your personal finance matters.

The enclosed financial plan for your family assesses your current financial situation & future financial goals and provides financial planning recommendations and an action plan to address them on a timely basis.

The plan is prepared on the information provided by you based on your current circumstances and future financial objectives. Please read the plan carefully to check for accuracy of the information provided. However, it needs to be monitored on an ongoing basis and updated in response to changes in your own circumstances and other factors, such as government regulations, market movements and macro economy.

We shall be glad to provide you with our ongoing services to implement & monitor your financial plan to ensure you meet your financial goals. Kindly read our disclaimer & disclosure on the next page. Please feel free to contact us if you need any clarifications or information.

Thanking you once again

Yours Sincerely

Srivathsala K.N
CEO

Disclaimer

A Financial Plan is a generic direction to your cash flows over a period of time. Your future financial condition may alter due to changes in income/expense patterns, new family commitments, macro economic scenario etc which may prompt you to alter some aspects of your goals and add new goals. Therefore this Financial Plan and the Cashflows depicted in it should be used to give you a long term direction for managing your personal finances while taking immediate actions as a step towards accomplishing your financial objectives.

These recommendations are subject to review at the time when you are actually taking actions as recommended because of changes in legal circumstances, economic conditions etc. If considerable time has elapsed since the date of this plan, you should not act on any specific recommendation without further consideration with the planner.

Returns from each recommended investment will vary in line with market conditions and investment policies of the fund manager. Income and growth assumptions are intended as a guide only and should be treated with caution. The planner should not be held responsible for the accuracy of the same. Most equity/ growth investment are long term in nature and significant variations including capital loss, may occur over shorter periods. Neither the authorized representative nor the company guarantees the performance or return of capital on any of these investments. Performances of investments are subject to market risks. Past performances of a particular asset class or investment may not be the true indicator of their performance in future.

These recommendations are based on the information you have supplied. If any material information has been withheld or any inaccurate, these recommendations could prove to be inappropriate for you.

While we have made every attempt to ensure that the calculations contained in this Financial Plan are correct and complete, kindly note the plan may contain inaccuracies or errors due the manual-computer interface involved in making the calculations and we expressly exclude liability for any such inaccuracies or errors. In the case where a error or omission is involved, you can request us to rectify the error or omission, we shall do needful.

Disclosure

If the product recommendation are implemented through us, we would receive applicable brokerage from all/some the investments recommended. We will be entitled to commission directly from product providers. We will be also eligible to other incentives including allowances and incentives based on volumes, discounted services and awards. However these benefits & compensation from the product manufacturers shall be disclosed to wherever applicable to you

Executive Summary

Client Goals & Objectives

Sr. No.	Goals	Description of Goals	Planner Comments
1	Gaurav's Education	You would like to arrange 50 lakhs for Gaurav's Graduation at 18 and 50 lakhs for Gaurav's post graduation at 22 in today's value	Goal of funding the graduation study can be achieved by re-structuring and realigning yours existing investment assets. To fund post graduation study, opting for Education Loan is an option or cash-flow situation has to improve.
2	Neha's Education	You would like to arrange 50 lakhs for Neha's Graduation at 18 and 50 lakhs for Neha's post graduation at 22 in today's value	Cost of graduation study can be funded by re-structuring and realigning yours existing investment assets. Funding is easier if she decides to study in Singapore.
3	Gaurav's Marriage	You would like to arrange 20 lakhs in today's value for Gaurav's marriage at 26	This goal can be achieved by mapping existing investment assets towards this goal.
4	Neha's Marriage	You would like to arrange 25 lakhs in today's value for Neha's marriage at 26	This goal can also be achieved by mapping existing investment assets.
5	Retirement Corpus	You would like to accumulate an investment corpus of 6.5 crores to fund your retirement expenses from age 55 to 80	This goal is achievable by making additional investment of S\$10,000 or INR 80,000 per month in growth oriented assets. We have also mapped some existing assets of yours towards this goal.
6	Life Insurance	You would like to protect your family's lifestyle, fulfil current liabilities and commitments in case of pre-mature death	You are adequately insured considering your current life cover and other investment assets.
7	Contingency Fund	You would like to have liquid funds in place to meet expenses for at least 4 months in case of any contingencies	Your liquid assets (cash in hand / bank a/c) are mapped towards this goal.
8	Health Insurance	You would like to get insured for medical emergencies so that's the situation doesn't drain out your assets/savings	We are recommending you to take INR 10 lakh health cover and 25 lakh critical illness cover.
9	International Vacation	You would like to go on an international vacation in the next 2 years costing around 5 lakhs in today's value	This goal can be achieved by making an additional investment of S\$500 per month.
10	Legacy Planning	You would like to ensure smooth transition of your physical and investment assets to the desired heirs in case of premature death	At any age, it is ideal to have a 'Will' to avoid any conflicts among the family members in case of premature death. Also ensure proper nomination of all current and future assets.

Goal Funding Map - India (in Rs.)

Sr. No.	Particulars	Year	Present Value	Future Value	Current Assets	Amount	Future Invests	No of Years	Amount
1	Children's Future								
	Gaurav - Graduation	2019	50,00,000	73,97,937	Insurance Policies & Cash at Bank reinvested	79,30,538	Monthly SIP	5	-
	Gaurav - Post Graduation	2023	50,00,000	1,00,64,812		-	Monthly SIP	9	59,940
	Gaurav - Marriage	2027	40,000	58,899	Fixed Deposits	60,112	Monthly SIP	13	-
	Neha - Graduation	2021	50,00,000	86,85,541	FDs, Insurance Policies & Cash at Bank reinvested	85,34,331	Monthly SIP	7	-
	Neha - Post Graduation	2025	50,00,000	1,18,16,583		-	Monthly SIP	11	51,412
	Neha - Marriage	2029	25,00,000	80,38,166	Fixed Deposits	80,81,718	Monthly SIP	15	-
	Total		2,25,40,000	4,60,61,938		2,46,06,699			1,11,352
2	Retirement Corpus	2028	NA	6,52,70,232	Mutual Funds, Equity, Insurance Policies	3,55,14,579	Monthly SIP	15	82,374
Total investment required towards goals									1,93,726

Goal Funding Map - Singapore (in S\$)

Sr. No.	Particulars	Year	Present Value	Future Value	Current Assets	Amount	Future Invests	No of Years	Amount
1	Children's Future								
	Gaurav - Graduation	2019	1,00,000	1,19,139	Insurance Policies & Cash at bank re-invested	1,29,449	Monthly SIP	5	-
	Gaurav - Post Graduation	2023	1,00,000	1,36,714	Fixed Deposits	93,292	Monthly SIP	9	259
	Gaurav - Marriage	2027	40,000	58,899	Fixed Deposits	60,112	Monthly SIP	13	-
	Neha - Graduation	2021	1,00,000	1,27,998	FDs & Insurance Policies re-invested	1,29,895	Monthly SIP	7	-
	Neha - Post Graduation	2025	1,00,000	1,46,880	Fixed Deposits	1,30,646	Monthly SIP	11	71
	Neha - Marriage	2029	50,000	78,303	Fixed Deposits	86,736	Monthly SIP	15	-
	Total		4,90,000	6,67,933		6,30,130			329
2	Retirement Corpus	2028	NA	41,57,957	Mutual Funds, Equity & Insurance Policies	7,39,887	Monthly SIP	15	9,462
3	International Vacation	2016	10,417	11,159		0	Monthly SIP	2	426
Total investment required towards goals									10,218

One Year Action Plan

Sr. No.	Action to be taken	Goal	Through	Timeline
Investment Planning				
1	Surrender the policies as recommended and re-invests the proceeds in equity / MF	Children's Education	Self / FP	Within 1 month
2	Make lump sum investment of Rs. 20 lakhs, presently lying in SB a/c, into equity/MF	Children's Education	Self / FP	Within 1 month
3	Start monthly investment of Rs. 80,000 in equity mutual fund schemes	Retirement	Self / FP	Within 1 month
4	Keep Rs. 2.5 lakhs in liquid fund	Contingency Funding	Self / FP	Within 1 month
5	Start monthly investment of S\$500 in debt fund	International Vacation	Self / FP	Within 1 month
6	FDs getting matured are to be re-invested in equity / MF	Children's Education	Self / FP	As and when matures
Insurance Planning				
1	Buy Health Insurance policy (family floater) of Rs. 10 lakh cover	Health Insurance	Self / Insurance Co / Agent / FP	Within 1 month
2	Buy Householders policy of Rs. 30 lakh cover (re-instatement value)	Home Insurance	Self / Insurance Co / Agent / FP	Within 1 month
3	Buy for yourself Critical Illness cover of Rs. 25 lakh	Critical Illness	Self / Insurance Co / Agent / FP	Within 1 month
Tax & Estate Planning				
1	Estate Consolidation	Estate Planning	FP	Within 1 month
2	Make a Will	Estate Planning	Lawyer / FP	Within 3 months
3	Ensure proper nomination of all investment & physical assets	Estate Planning	Self	Within 3 months
4	File your income tax returns	Income Tax	Online / CA / FP	When Due
General				
1	Take second opinion before making any investment decision	Preventive Action	Financial Planner	NA
2	Telephonic Quarterly Reviews of Progress on Action Plan	General	Financial Planner	Every 3 months
3	Annual Review of Financial Plan	General	Financial Planner	After 1 Year

Current Financials

Family Details & Assumptions

Particulars	Husband	Wife
Name	Arvind Sharma	Sarita
Date of Birth	25-Sep-73	24-Sep-76
Current Age	40	37
Retirement Age	55	0
Life Expectancy	80	80
% Income Increase	10%	10%

Dependents

Particulars	Child-1	Child-2
Name	Gaurav	Neha
Date of Birth	09-Mar-01	09-Apr-03
Current Age	13	11

Returns Assumptions

Liquid	Debt	Gold	Real Estate	Equity
8%	9%	12%	15%	13%

Other Assumptions

Plan Date	Economic Inflation
01-Feb-14	8%

Networth Statement - India (in Rs.)

Particulars	Total	Percentage	Goals Mapped	Remarks/Note
Residential Property (Principal Residence)	2,00,00,000			
Vehicle	7,50,000			
Jewellery	15,00,000			
Inheritance of Wealth	0			
Others	0			
Personal Assets	2,22,50,000			
Savings Bank/Cash in Hand	25,00,000		Contingency & Children's education	
Receivables	0			
Total Liquid Assets	25,00,000	11%		
Fixed Deposits	25,21,611		Children's education	
PPF (Public Provident Fund)	0			
EPF + Superannuation + Gratuity	0			
NSC / POMIS / KVP / RDs etc	0			
Traditional Insurance Policies SV	25,06,682		Children's education	
Bonds/Debentures/CDs	0			
Total Debt Assets	50,28,293	22%		
Direct Equity	25,16,129		Retirement	
Equity Mutual Funds	24,98,175		Retirement	
Unit-linked Insurance Policies SV	12,10,206		Children's education	
Total Equity Assets	62,24,510	28%		
Gold/Silver (ETFs, MF, Bars)	0	0%		
Real Estate	1,50,00,000	67%	Retirement	
Investment Assets	2,25,28,293	100%		
Total Assets	4,47,78,293			
Home Loan	0			
Vehicle Loan	0			
Personal Loan	0			
Total Liabilities	0			
Networth (Assets-Liabilities)	4,47,78,293			

Networth Statement - Singapore (in S\$)

Particulars	Total	Percentage	Goals Mapped	Remarks/Note
Residential Property (Principal Residence)	0			
Vehicle	50,000			
Jewellery	0			
Inheritance of Wealth	0			
Others	0			
Personal Assets	50,000			
Savings Bank/Cash in Hand	85,000		Contingency	
Receivables	0			
Total Liquid Assets	85,000	81%		
Fixed Deposits	0			
EPF + Superannuation + Gratuity	0			
Debt Mutual Funds	0			
Insurance Policies	20,000		Retirement	
Bonds/Debentures/CDs	0			
Total Debt Assets	20,000	19%		
Direct Equity	0			
Equity Mutual Funds	0			
Total Equity Assets	0	0%		
Gold/Silver (ETFs, MF, Bars)	0	0%		
Real Estate	0	0%		
Investment Assets	1,05,000	100%		
Total Assets	1,55,000			
Home Loan	0			
Vehicle Loan	0			
Personal Loan	0			
Total Liabilities	0			
Networth (Assets-Liabilities)	1,55,000			

Inflow Outflow Statement - India (in Rs.)

Particulars	Monthly	Annual	Percentage	Remarks/Note
Salary Income (Take home)	0	0		
Performance Bonus (Net of TDS)	0	0		
Re-imbursements	0	0		
Business Income	0	0		
Rental Income(Received in India)	30,000	3,60,000		
Investment Income	30,000	3,60,000		
Remittances	50,000	6,00,000		
Inflows	1,10,000	13,20,000		
Food & Grocery	0	0		
House Rent / Maintenance / Repair	4,000	48,000		
Conveyance, Fuel & Maintenance	0	0		
Medicines / Doctor / Healthcare	0	0		
Electricity / Cable / Labour / AMCs	0	0		
Mobile / Internet / Telephone	0	0		
Household Expenses	4,000	48,000		
Expenses - when in India	13,500	1,62,000		
Personal Care / Others(All Misc. put together)	0	0		
Travel & Annual Vacations	0	0		
Lifestyle Expenses	13,500	1,62,000		
Children's Schooling/College Expenses	0	0		
Contribution to Parents, Siblings etc	0	0		
Dependent Expenses	0	0		
Life Insurance (Term)	3,025	36,300		
Mediclaime/PA/CI	1,500	18,000		
Pure Insurance Premiums	4,525	54,300		
Home Loan EMIs	0	0		
Vehicle Loan EMIs	0	0		
Personal Loan EMIs	0	0		
Loan Servicing	0	0		
Net Outflows	22,025	2,64,300		
Savings (Inflows-Outflows)	87,975	10,55,700		
PPF	0	0		
Insurance Premiums (Investments)	33,333	4,00,000		
Regular Investments	33,333	4,00,000		
Surplus (Savings-Investments)	54,642	6,55,700		

Projected Cash Flow	
Surplus (as calculated above)	54,642
Add:	
Savings on discontinuance of insurance policy	33,333
Savings on discontinuance of SIP's	
Reduction in EMI post loan repayment	
Total Surplus available for investments (A)	87,975
Less:	
Premium on additional term cover	
Investment towards Retirement	80,000
Investment towards critical illness cover	833
Investment towards householders insurance	125
Investment towards Vacation	
Investment towards child's education	
Investment towards child's marriage	
Investment towards health insurance	1667
Total Investments Required (B)	82,625
Surplus for Wealth Creation (A-B)	5,350

Inflow Outflow Statement - Singapore (in S\$)

Particulars	Monthly	Annual	Percentage	Remarks/Note
Salary Income (Take home)	30,000	3,60,000		
Performance Bonus (Net of TDS)	0	0		
Re-imbursements	0	0		
Business Income	0	0		
Rental Income (Received in India)	0	0		
Investment Income	0	0		
Inflows	30,000	3,60,000		
Food & Grocery	2,500	30,000		
Accommodation	5,500	66,000		
Transport	0	0		
Medicines / Doctor / Healthcare	0	0		
Utilities	2,000	24,000		
Telecommunications	0	0		
Household Expenses	10,000	1,20,000	15%	
Clothes & Accessories	0	0		
Medical/Hospitalization Insurance	2,000	24,000		
Personal Expenses	3,000	36,000		
Lifestyle Expenses	5,000	60,000	20%	
Children's Schooling/College Expenses	2,500	30,000		
Contribution to Parents, Siblings etc	1,500	18,000		
Dependent Expenses	4,000	48,000	16%	
Life Insurance (Term)	0	0		
Mediclaime/PA/CI	0	0		
Motor Insurance	0	0		
Pure Insurance Premiums	0	0	10%	
Home Loan EMIs	0	0		
Vehicle Loan EMIs	0	0		
Personal Loan EMIs	0	0		
Loan Servicing	0	0	0%	
Net Outflows	19,000	2,22,300	61%	
Savings (Inflows-Outflows)	11,000	1,43,950	39%	
PPF	0	0		
Recurring Deposits (RDs)	0	0		
Insurance Premiums (Investments)	0	0		
Mutual Fund SIPs	0	0		
Regular Investments	0	0	0%	
Surplus (Savings-Investments)	11,000	1,43,950	39%	

Projected Cash Flow	
Surplus (as calculated above)	11,000
Add:	
Savings on discontinuance of insurance policy	
Savings on discontinuance of SIP's	
Reduction in EMI post loan repayment	
Total Surplus available for investments (A)	11,000
Less:	
Premium on additional term cover	
Investment towards Retirement	10,000
Investment towards House Purchase	
Investment towards Car Purchase	
Investment towards Vacation	500
Investment towards child's education	
Investment towards child's marriage	
Investment towards health insurance	
Total Investments Required (B)	10,500
Surplus for Wealth Creation (A-B)	500

Current Debt Instruments

Sr. No.	Instrument	Investment Date	Investment Value	Interest	Current Value	Maturity Date	Maturity Value	Recommendation	Goals Mapped	Years Reinvest	Returns	Goal Amount
1	SBI FD	5/Dec/12	2,50,000	9.25%	2,77,949	5/Dec/17	3,89,087	Continue	Gaurav's Marriage	10	13%	13,20,784
2	SBI FD	12/Apr/12	3,50,000	9.25%	4,12,934	12/Apr/17	5,44,722	Continue	Gaurav's Marriage	10	13%	18,49,097
3	SBI FD	18/Dec/12	4,50,000	9.75%	5,01,425	18/Dec/17	7,16,531	Continue	Gaurav's Marriage	10	13%	24,32,314
4	SBI FD	17/May/13	5,00,000	9.75%	5,35,514	17/May/16	6,60,973	Continue	Neha's Marriage	13	13%	32,37,452
5	SBI FD	1/Jul/13	7,50,000	9.75%	7,93,788	1/Jul/16	9,91,459	Continue	Neha's Marriage	13	13%	48,56,178
	Total				25,21,611							1,36,95,825

Current Life Insurance Policies

Sr. No.	Policy Name	Type	Premium (pa)	PPT	Start Date	Maturity Date	Life Cover	Surrender Value	Maturity Value	Recommendation	Goals Mapped	Years Reinvest	Returns	Goal Amount
Arvind Sharma														
1	HDFC Life Young Star Super	ULIP	50,000	20	31/Jan/09	31/Mar/29	10,00,000	2,52,995		Surrender	Neha's Graduation	15	13%	15,82,299
2	HDFC Life Market Plus	ULIP	7,50,000	1	31/Oct/08	31/Oct/18	10,00,000	9,57,211		Surrender	Neha's Graduation	15	13%	59,86,657
3	BSLI Dream Endowment Plan	Endowment	1,00,000	20	28/May/07	28/May/27	10,00,000	7,25,632	23,50,000	Surrender	Gaurav's Graduation	15	13%	45,38,299
4	LIC Jeevan Anand	Endowment	1,50,000	20	28/Jan/08	28/Jan/28	15,00,000	9,70,925	22,55,000	Surrender	Gaurav's Graduation	6	10%	39,94,870
5	LIC Bima Gold	Endowment	1,00,000	20	5/Aug/05	5/Aug/25	10,00,000	8,10,125	22,75,000	Surrender	Gaurav's Graduation	14	13%	44,83,841
6	LIC Amulya Jeevan	Term	36,300	23	12/Jan/11	12/Jan/34	1,00,00,000			Continue	Life Insurance			
	Total		11,86,300				1,55,00,000	17,81,050	45,30,000					
Sarita														
1	LIC Beema Bachat	Endowment Plan (Single Premium)	3,00,000	1	19/Oct/09	19/Oct/19	18,00,000	3,50,000	7,50,000	Continue	Retirement	9	13%	22,53,031
	Total		3,00,000				18,00,000		7,50,000					

Current General Insurance Policies

Sr. No.	Type	Policy Name	Sum Insured	Annual Premium	Insured	Recommendation
1	Health Insurance	United India Assurance	5,00,000	10,000	Family	
2	Motor Insurance					
3	Critical Illness					
4	Personal Accident					
5	Householders Policy					
6	Home Loan Assurance					
7	Group Mediclaim					
8	Group Personal Accident					
	Total Premium			10,000		

Current Equity Mutual Funds

Sr. No.	Fund Name	Investment Date	Investment Value	Current Value	Returns (CAGR)	Recommendation	Goals Mapped	Years Reinvest	Returns	Goal Amount
1	BSL Frontline Equity Fund Growth	25/Mar/04	6,00,000	11,61,695	93.6%	Continue	Retirement	15	13.00%	72,65,555
2	Canara Robeco Equity Tax Saver Growth	5/Apr/10	30,000	42,838	42.8%	Continue	Retirement	15	13.00%	2,67,920
3	IDFC Premier Equity Fund Growth	30/Jun/09	4,80,000	8,46,038	76.3%	Continue	Retirement	15	13.00%	52,91,350
4	SBI Magnum Tax Gain Dividend Plan	20/Oct/08	75,000	1,45,075	93.4%	Continue	Retirement	15	13.00%	9,07,338
5	UTI Opportunities Fund Growth	15/Jun/12	2,40,000	3,02,529	26.1%	Continue	Retirement	15	13.00%	18,92,098
	Total		14,25,000	24,98,175						1,56,24,262

Current Equity Portfolio

Sr. No.	Script Name	No of Shares	Investment Value	Current Value	Returns (Absolute)	Recommendation	Goals Mapped	Years Reinvest	Returns	Goal Amount
1	Bajaj Finserv Limited	200	5,32,000	1,19,800	-77.48%	Continue	Retirement	15	13.00%	7,49,262
2	Bajaj Holdings & Investment Ltd	200	5,32,000	1,60,400	-69.85%	Continue	Retirement	15	13.00%	10,03,185
3	Mphasis Limited	200	16,56,000	13,42,600	-18.93%	Continue	Retirement	15	13.00%	83,96,983
4	Bharti Airtel Ltd	300	6,67,230	7,38,790	10.72%	Continue	Retirement	15	13.00%	46,20,592
5	ITC Limited	200	37,690	67,970	80.34%	Continue	Retirement	15	13.00%	4,25,103
6	Coal India Limited	199	48,755	61,699	26.55%	Continue	Retirement	15	13.00%	3,85,882
7	Gail (India) Limited	75	15,000	24,870	65.80%	Continue	Retirement	15	13.00%	1,55,544
	Total		34,88,675	25,16,129						1,57,36,551

Financial Goals

Investment Returns Assumptions

Particulars	Liquid	Debt	Gold	Real Estate	Equity	Total
Average Returns on Asset Class	8.00%	9.00%	12.00%	15.00%	13.00%	NA
0-1 Year Allocation	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
0-1 Year Returns	8.00%	0.00%	0.00%	0.00%	0.00%	8.00%
2-3 Year Allocation	10.00%	75.00%	0.00%	0.00%	15.00%	100.00%
2-3 Year Returns	0.80%	6.75%	0.00%	0.00%	1.95%	9.50%
4-6 Year Allocation	0.00%	60.00%	0.00%	0.00%	40.00%	100.00%
4-6 Year Returns	0.00%	5.40%	0.00%	0.00%	5.20%	10.60%
7-10 Year Allocation	0.00%	25.00%	10.00%	0.00%	65.00%	100.00%
7-10 Year Returns	0.00%	2.25%	1.20%	0.00%	8.45%	11.90%
11+ Year Allocation	0.00%	10.00%	10.00%	0.00%	80.00%	100.00%
11+ Year Returns	0.00%	0.90%	1.20%	0.00%	10.40%	12.50%
Retirement Corpus Allocation	10.00%	65.00%	0.00%	0.00%	25.00%	100.00%
Retirement Corpus Returns	0.80%	5.85%	0.00%	0.00%	3.25%	9.90%
Insurance Proceeds Allocation	10.00%	50.00%	10.00%	0.00%	30.00%	100.00%
Insurance Proceeds Returns	0.80%	4.50%	1.20%	0.00%	3.90%	10.40%

Contingency Funding

Steps	Particulars	Amount (in Rs.)	Amount (in S\$)
Step I	Current Monthly Expenses		
	Household Expenses	4,000	10,000
	Lifestyle Expenses	13,500	5,000
	Dependent Expenses	0	4,000
	Pure Insurance Premiums	4,525	0
	Loan Servicing	0	0
	Regular Investments	33,333	0
	Total Monthly Expenses	55,358	19,000
Step II	Contingency Funding Requirement		
	Contingency Period (No. of Months)	4	4
	Contingency Funds	2,21,433	76,000
Step III	Utilization of Current Assets		
	SB Account	2,50,000	76,000
	Total Current Assets Utilized	2,50,000	76,000
Step IV	Fresh Savings Required		
	Deficit (Funds Required-Assets Utilized)	0	0
	No. of Months in Savings Period	12	12
	Monthly Savings Required	0	0

Life Insurance Need Analysis

Steps	Particulars	Amount	Remarks/Notes
	Home Loan	0	
	Vehicle Loan	0	
Step I	Total Outstanding Liability	0	
	Children's Education & Marriage	2,45,00,000	
	Children's Primary Education	0	
	Contribution to Dependents	18,000	
Step II	Total Commitments to Dependents	2,45,18,000	
	Household Expenses	50,000	Assumed Expenses in India
	Lifestyle Expenses	50,000	
	Total Expenses	1,00,000	
	Discounting Factor ("Insured" Expenses of Total)	25%	
	Net Monthly Expenses	75,000	
Step III	Current Annual Expenses	9,00,000	
	Present Age of Spouse	37	
	Life Expectancy of Spouse	80	
	Remaining Life of Spouse	43	
	Inflation Rate	8.00%	
	Net Tax on Investment Income	0.00%	
	Investment Returns on insurance claim/corpus	10.40%	
	Tax Adjusted Returns	10.40%	
	Net Returns	2.22%	
Step IV	Corpus Required for Managing Future Expenses	2,51,74,924	
I+II+IV	Total Life Insurance Required	4,96,92,924	
	Life Insurance Sum Assured (less surrenders)	1,00,00,000	
	Current Investment Assets (less SV)	4,07,47,243	
	Present Value of Future Earnings by Spouse		
Step V	Total Resources Available	5,07,47,243	
	Additional Cover Required (Requirement-Available)	-10,54,319	

Recommended Life/General Insurance Policies

Sr. No.	Type	Cover	Approx. Annual Premium	For	Remarks
1	Life Insurance				
2	Health Insurance	10,00,000	20,000	Family	
3	Motor Insurance				
4	Critical Illness	25,00,000	10,000	Self	
5	Personal Accident				
6	Householders Policy	30,00,000	1,500	Building / Structure	Covers the cost of re-building
7	Home Loan Assurance				
	Total Premium		31,500		

Children's Future - India (in Rs.)

Steps	Child's Name	Gaurav			Neha		
	Goals	Graduation	Post Graduation	Marriage	Graduation	Post Graduation	Marriage
Step I	Quantify Goals						
	Current Age	13			11		
	Goal Age	18	22	26	18	22	26
	Remaining Years for Goal	5	9	13	7	11	15
	Goal Year	2019	2023	2027	2021	2025	2029
	Present Value of Goal	50,00,000	50,00,000	20,00,000	50,00,000	50,00,000	25,00,000
Step II	Future Value of Goal						
	Expected Inflation of Expenses	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
	Future Expense Amount	73,97,937	1,00,64,812	54,77,226	86,85,541	1,18,16,583	80,38,166
Step III	Utilization of Current Assets						
	Insurance Policies	44,05,854			26,52,818		
	Savings Bank / Cash in Hand	35,24,683					
	FD			56,01,036	58,81,514		80,81,718
	Current Assets Utilized	79,30,538	0	56,01,036	85,34,331	0	80,81,718
Step IV	Fresh Investments Required						
	Shortfall to met by Fresh Investments	0	1,00,64,812	0	0	1,18,16,583	0
	Start investing after (no. of years)						
	Stop investing before (no. of years)						
	Expected Investment Returns	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
	Lumpsum Investments (If Available)	0	45,98,153	0	0	45,10,638	0
	Monthly Investments Required	0	59,940	0	0	51,412	0

Children's Future-Singapore (in S\$)

Steps	Child's Name	Gaurav			Neha		
	Goals	Graduation	Post Graduation	Marriage	Graduation	Post Graduation	Marriage
Step I	Quantify Goals						
	Current Age	13			11		
	Goal Age	18	22	26	18	22	26
	Remaining Years for Goal	5	9	13	7	11	15
	Goal Year	2019	2023	2027	2021	2025	2029
	Present Value of Goal	1,00,000	1,00,000	40,000	1,00,000	1,00,000	50,000
Step II	Future Value of Goal						
	Expected Inflation of Expenses	3.50%	3.50%	3.00%	3.50%	3.50%	3.00%
	Future Expense Amount	1,19,139	1,36,714	58,899	1,27,998	1,46,880	78,303
Step III	Utilization of Current Assets						
	Insurance Policies	92,734			56,376		
	Savings Bank / Cash in Hand	36,715	36,715				
	FD		56,576	60,112	73,519	1,30,646	86,736
	Current Assets Utilized	1,29,449	93,292	60,112	1,29,895	1,30,646	86,736
Step IV	Fresh Investments Required						
	Shortfall to met by Fresh Investments	0	43,423	0	0	16,234	0
	Start investing after (no. of years)						
	Stop investing before (no. of years)						
	Expected Investment Returns	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
	Lumpsum Investments (If Available)	0	19,838	0	0	6,197	0
	Monthly Investments Required	0	259	0	0	71	0

Retirement Corpus Funding - India (in Rs.)

Steps	Particulars	Amount	Remarks/Notes
Step I	Current Expenses		
	Household & Lifestyle Expenses	1,00,000	
	Addition/Deduction (Vacations, Insurance etc)	-30,000	Reduced by Rent & Pension Receivable post Retirement
	Total Monthly Expenses	70,000	
	Total Annual Expenses	8,40,000	
Step II	Future Expenses at Retirement		
	Inflation	8.00%	
	No. of Years for Retirement	15	
	Retirement Year	2028	
	Expenses in the First Year of Retirement	25,87,659	
Step III	Corpus Required to Fund Retirement Expenses		
	No. of Years in Retirement	25	
	Inflation during Retirement Years	8.00%	
	Net Tax on Investment Income	20.00%	
	Investment Returns on Retirement Corpus	9.90%	
	Tax Adjusted Returns	7.92%	
	Net Returns	-0.07%	
	Retirement Corpus Required	6,52,70,232	
Step IV	Utilization of Current Assets & Benefits		
	Mutual Funds	1,56,24,262	
	Equity	1,57,36,551	
	Insurance Policy (taken in India)	22,53,031	
	Insurance Policy (taken in Singapore)	19,00,734	
	Total Current Assets Utilized	3,55,14,579	
Step V	Fresh Investments Required		
	Deficit (Corpus Required-Assets Utilized)	2,97,55,653	
	Start investing after (no. of years)		
	Stop investing before (no. of years)		
	Expected Investment Returns	9.00%	
	Lumpsum Funding Required (If Available)	84,41,601	
	Monthly Investments Required	82,374	

Retirement Corpus Funding - Singapore (in S\$)

Steps	Particulars	Amount	Remarks/Notes
Step I	Current Expenses		
	Household & Lifestyle Expenses	15,000	
	Addition/Deduction (Vacations, Insurance etc)	-625	Reduced by Rent & Pension Receivable post Retirement
	Total Monthly Expenses	14,375	
	Total Annual Expenses	1,72,500	
Step II	Future Expenses at Retirement		
	Inflation	3.15%	
	No. of Years for Retirement	15	
	Retirement Year	2028	
	Expenses in the First Year of Retirement	2,71,455	
Step III	Corpus Required to Fund Retirement Expenses		
	No. of Years in Retirement	25	
	Inflation during Retirement Years	3.15%	
	Net Tax on Investment Income	20.00%	
	Investment Returns on Retirement Corpus	9.90%	
	Tax Adjusted Returns	7.92%	
	Net Returns	4.62%	
	Retirement Corpus Required	41,57,957	
Step IV	Utilization of Current Assets & Benefits		
	Mutual Funds	3,25,505	
	Equity	3,27,845	
	Insurance Policy (taken in India)	46,938	
	Insurance Policy (taken in Singapore)	39,599	
	Total Current Assets Utilized	7,39,887	
Step V	Fresh Investments Required		
	Deficit (Corpus Required-Assets Utilized)	34,18,070	
	Start investing after (no. of years)		
	Stop investing before (no. of years)		
	Expected Investment Returns	9.00%	
	Lumpsum Funding Required (If Available)	9,69,698	
	Monthly Investments Required	9,462	

International Vacation (in S\$)

Steps	Particulars	Amount	Remarks/Notes
Step I	Future Cost of Vacation		
	Current Cost of Vacation	10,417	
	Inflation	3.50%	
	Current Age	40	
	Number of Years for Goal	2	
	Expected Age of Going for Vacation	42	
	Goal Year	2016	
	Future Cost of Vacation	11,159	
Step II	Utilization of Current Assets		
	Total Current Assets Utilized	0	
Step III	Fresh Investments Required		
	Deficit (Corpus Required-Assets Utilized)	11,159	
	Start investing after (no. of years)		
	Stop investing before (no. of years)		
	Expected Investment Returns	9.00%	
	Lumpsum Funding Required (If Available)	9,392	
	Monthly Investments Required	426	