



Financial Consultant

## Abhay Shukla

### Steps to your financial freedom



Personal  
Information



Risk  
Profile



Current  
Financial Status



Future Financial  
Expectations

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Welcome Mr. Abhay Shukla

Dear Mr. Abhay Shukla

We are happy to welcome you to the club of people who have taken their first step to financial freedom.

This document will provide you with a comprehensive picture of your financial life and a sneak preview to your future goals.

We are sure you will find the suggestions useful and we hope to be of value in your journey.

Wish you all the best!

Warm regards

Suresh Nayak

#### ASSUMPTIONS

A few assumptions are made in this analysis report.

- Inflation is assumed at 7%
- Returns from investments are assumed at 9%.
- If you have indicated a range value anywhere, the amount used for calculations is the average of the lower value and higher value in the range.
- Life insurance needs are calculated as the number of productive years left \* annual income.
- Your existing assets and regular investments are used to meet the goals that come (chronologically) first.
- If there is money left after utilizing for the initial goal, then the remaining amount is used for subsequent goals and retirement.

With the available information, we have put together a broad analysis and recommendation report.

#### TERMS & CONDITIONS APPLICABLE

**URGENT!****EMERGENCY  
READINESS**

On a scale of 1 to 5, how would you rate your confidence on being able to handle an emergency - like a health set back or sudden loss of income?

☐ 1(low)☐ 2☒ 3☐ 4☐ 5(high)

Have you faced any emergency situation in the past?

☒ Yes☐ No

If yes, what kind of emergency?

☒ Loss of job☐ Natural calamity☐ Accident☐ Health Issues☐ Others

Were you able to manage this emergency without having to borrow or sell your assets?

☒ Yes☐ No

How many months do you think you will be able to manage without an income? \*

☐ 1-3☐ 3-6☒ 6-9☐ 9-12☐ >12

### First Take

**DANGER****SAFE****COMFORTABLE**

### The need for Emergency Fund

Emergency situations may arise due to natural calamities, accidents, changes in economic environment or more.

Though we can't control it, we can respond better with some planning.

If not prepared, an emergency might leave you poorer, debt ridden or helpless.

You may fall down, but will you be able to get back on your feet again?

### Our Suggestion

- Your current monthly expenses - ₹ 12,500 per month.
- No. of months you can manage without income - 6 months which makes you adequately prepared for any emergency.
- **Minimum contingency fund required - ₹ 75,000**
- Invest this money in :
  - Savings Bank Account
  - Fixed Deposits
  - Ultra Short term Debt funds
- Suggested holding pattern :
  - Joint (Either or Survivor mode) with close family member

### Assumptions/Disclaimer

**IF YOU HAVE INDICATED A RANGE:** The median of the range you have indicated as your monthly expense has been used as the basis of calculation. If expense is **25k** - expense assumed is **25k** and where expense is indicated to be more than **100k** - expense assumed is **100k**. 6 months xpense is recommended to be maintained as an emergency backup. But depending on your industry, work profile, other income etc this can vary



In the event of death or disability of the key earning member in your household, how sure are you that your family will be safe and comfortable? Rate on a scale of 1-5

☐ 1(low)☒ 2☐ 3☐ 4☐ 5(high)

Do you have Life Insurance?

☒ Yes☐ No

If yes, what kind?

☒ Term (risk only) insurance policies☒ Endowment policies☐ Unit Linked Insurance Policies☐ Money back and others

How much cover does your Life Insurance provide (in ₹)?

Do you have Health Insurance?

☐ Yes☐ No

If yes, How much?

200000

Who all in the family are covered under this Health Insurance? Please name them

Abhay Shukla [Self]

Are you covered for possible critical illness?

☒ Yes☐ No

If yes, How much?

150000

Are you covered for possible accidents?

☐ Yes☒ No

If yes, How much?

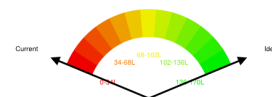
Are your assets like house and contents covered?

☒ Yes☐ No

### First Take



### Your Insurance



### Importance of insurance

You can manage risks in many ways - build a corpus, build a support system, take insurances, just take better care.

Insurances to some extent soften the blow when loss of life or loss of health or other financial difficulties happen.

But being under prepared or ill prepared is the same as being not prepared, exposing your family to undue difficulties

Risk Planning is a responsibility, a duty we cannot shirk away from.

### Our Suggestion

Life Insurance required -Rs. 1,71,00,000/-

Life Insurance available -Rs. 0/-

**ADDITIONAL LIFE INSURANCE NEEDED - Rs. 1,71,00,000/-**

Health insurance required - Rs. 5,00,000/-

Health insurance available -Rs. 2,00,000/-

**ADDITIONAL HEALTH INSURANCE NEEDED - Rs. 3,00,000/-**

Critical illness insurance required - Rs. 4,50,000/-

Critical illness insurance available -Rs. 1,50,000/-

**ADDITIONAL CRITICAL ILLNESS INSURANCE NEEDED Rs. 3,00,000/-**

Accident insurance required - Rs. 9,00,000/-

Accident insurance available -Rs. /-

**ADDITIONAL ACCIDENT INSURANCE NEEDED - Rs. /-**

Asset insurance required - to cover value of assets owned

### Assumptions/Disclaimer

The income replacement method has been used for suggesting the amount of life insurance you need. However the Human Life Value method is more scientific. How much health insurance your family needs can also vary based on your area of domicile, family health history, lifestyle habits and more.



On a scale of 1 to 5 , how would you rate your confidence on being able to handle all your responsibilities and achieve all your life's dreams comfortably?

☐ 1(low)☐ 2☒ 3☐ 4☐ 5(high)**GOAL  
READINESS**

What is the Value(in ?) of Assets you currently have?

20000	Shares
	Deposits
300000	Gold
	Bonds
	Others
100000	Mutual Funds
	Property

How much MONTHLY investment do you do?

1000	Shares
	Deposits
1000	Gold
	Bonds
	Others
1000	Mutual Funds
	Property

\*(Don't include the property you stay in)

### First Take



### Goal of Education

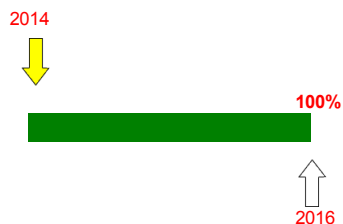
You will need in  
2016 an amount of  
15,435 for achieving your goal

2016  
15,435

2014  
2,00,000



### Achieving your Goal



Whatever you are doing now will help you accumulate of << 100 % >> the total amount you will need.

### Our Suggestion

- With current assets and investments you can achieve 100(%) of your <<Education>> in the year 2016
- **Suggested action :**
- Align the investments to the goal and keep in separate investment accounts.
- Reallocate assets to optimize risk and returns
- Regularly rebalance portfolio
- As goals get nearer, move assets to safer avenues like liquid funds / bank accounts

### Assumptions/Disclaimer

Inflation is assumed at 7%. Your current investments are assumed to grow at 9%. Investment need is calculated on the basis of 9% future returns. All current investments have been aligned to the earliest goal and any surpluses have been aligned to subsequent goals.



### First Take



### Goal of **Marriage**

2014  
5,00,000



You will need in  
2017 an amount  
of  
1,83,337 for  
achieving your  
goal

2017  
1,83,337



GOAL  
READINESS

### Achieving your Goal



Whatever you are doing now will help you accumulate << 70% >> of the total amount you will need.

### Our Suggestion

With current assets and investments you can achieve 70(%) of your <<Marriage>> in the year << 2017 >>

#### Suggested action :

- Invest - Rs.28344/- every month (or) Rs.31,41,906 one time
- Also..
- Align the investments to the goal and keep in separate investment accounts.
- Reallocate assets to optimize risk and returns
- Regularly rebalance portfolio
- As goals get nearer, move assets to safer avenues like liquid funds / bank accounts

### Assumptions/Disclaimer

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### First Take



### Goal of **Travel**

2014  
3,00,000



You will need in  
2019 an amount  
of  
4,20,766 for  
achieving your  
goal

2019  
4,20,766



GOAL  
READINESS

### Achieving your Goal



Whatever you are doing now will help you accumulate << 0% >> of the total amount you will need.

### Our Suggestion

With current assets and investments you can achieve 0(%) of your <<Travel>> in the year << 2019 >>

**Suggested action :**

- Invest - Rs.28344/- every month (or) Rs.31,41,906 one time
- Also..
- Align the investments to the goal and keep in separate investment accounts.
- Reallocate assets to optimize risk and returns
- Regularly rebalance portfolio
- As goals get nearer, move assets to safer avenues like liquid funds / bank accounts

### Assumptions/Disclaimer

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How would you rate your level of comfort with the amount of loan you have? Rate on a scale of 1-5

☐ 1(low)☐ 2☒ 3☐ 4☐ 5(high)**LOAN  
STATUS**

What kind of loans do you have?

☒ Home loan☒ Car loan☐ Personal loan☐ Business loan☐ Credit Card loan☐ Private borrowing loan☐ Others loan

How much is the total outstanding loan amount? 150000

Do you plan to take any loans in future?

☒ Yes☐ No

If yes, for what purpose?

☐ Buy Home☐ Buy Car☐ to go on holiday☒ Business expansion☒ to handle emergency☐ to handle family events☐ Others loan

### First Take



### Your Loans

- Your loan commitments seem within normal limits.
- However getting out of loans sooner can release cashflows that can be used for other beneficial purposes.  
You can
- Consider consolidating your loans by taking a larger lower cost loan and repay the higher cost loans
- Extend the tenure of loan for a short while, to handle cashflows better
- Negotiate good deals and repay some loans if possible
- Follow debt repayment plans like debt snowballing etc to get out of debt.



### Leverage - take you UP or DOWN

Are loans good or bad?

Loans help us acquire assets that can make us wealthy. If managed well it can catapult us to the next level - that is why is it called leverage.

But when not managed properly it can leave us in deep trouble.

As long as the loan is helping you improve your wealth or income and as long as repaying the loan is not a big stress on your pocket or head - loans are good.

### Our Suggestion

- Your loan commitments seem within normal limits. However getting
- out of loans sooner can release cashflows that can be used for other beneficial purposes.
- You can Consider consolidating your loans by taking a larger lower cost loan and repay the higher cost loans.
- Extend the tenure of loan for a short while, to handle cashflows better.
- Negotiate good deals and repay some loans if possible.
- Follow debt repayment plans like debt snowballing etc to get out of debt. Subscribe to our debt management services for customised help.



**RETIREMENT  
PLANNING**

On a scale of 1 to 5, how would you rate your preparedness to lead a comfortable life of your choice after retirement?

☐ 1(low) ☐ 2 ☒ 3 ☐ 4 ☐ 5(high)

At what age do you want to retire?

62

Have you assessed how much money you might need to lead a comfortable retired life?

☒ Yes ☐ No

What kind of retirement benefits does your employment provides?

☒ Pension ☒ Superannuation ☐ EPF ☐ Gratuity ☐ Others  
☐ None

What is the Value(in ?) of Assets you currently have for your retirement?

50000 Provident Fund  
Pension Plans  
200000 National Pension Scheme (NPS)  
Others

How much MONTHLY investment do you do for your Retirement?

2000 Provident Fund  
Pension Plans  
1000 National Pension Scheme (NPS)  
Others

**First Take****Your retirement plans**

Today you spend Rs.  
12,500/-

To maintain the same lifestyle on the year of your retirement you will have to spend  
Rs. 1,63,490/-

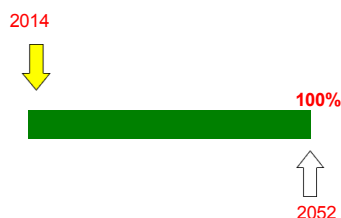
2014  
(Rs. 12,500/-)



2052  
(Rs. 1,63,490/-)



**Before retirement, if you can accumulate a corpus of Rs.2,43,02,696 your second innings will be secure and fun**



Whatever you are doing now will help you accumulate of <<100% >> the total amount you will need.

**Our Suggestion**

- Your goal of Retirement in the year 2052 can be somewhat achieved with the assets you have and with the investments you are doing. You can do the following to do better :
- 
- Reallocate assets to reduce risks and improve returns.
- Regularly rebalance portfolio.
- Improve chances of achieving goals by moving assets to safer and easily en-cashable investments as the goals get closer.
- Things to be taken care while investing your retirement corpus are safety, easy accessibility, smooth cashflows, operational ease and tax efficiency.

**Assumptions/Disclaimer**

Inflation is assumed at 7%. Your current investments are assumed to grow at 9%. Investment need is calculated on the basis of 9% future returns. Existing assets available for your retirement are not captured here. A detailed retirement plan might be able to give you realistic figures

CASH  
FLOW

On a scale of 1 to 5, how would you rate the amount of control you have on your expenses?

☐ 1(low)☐ 2☒ 3☐ 4☐ 5(high)

How much is your average monthly expenditure? \*

94162

☒ less than  
₹25,000☐ ₹25,000  
to ₹  
50,000☐ ₹50,000  
to ₹  
75,000☐ ₹75,000  
to ₹  
1,00,000☐ more  
than ₹  
1,00,000

How much is your annual household net income? \*

94068

☐ less than  
₹3L☒ ₹3L to ₹  
6L☐ ₹6L to ₹  
10L☐ ₹10L to ₹  
15L☐ ₹15L to ₹  
20L☐ more  
than ₹20L

How much monthly EMI do you pay against your loan? 2000

How many sources of income do you have?

☐ 1☒ 2☐ 3☐ 4☐ 5

Details	Amount in Rs. (per month)
Your Income	37,500
Your Expense	12,500
Your Loan Repayment	2,000
Your current investments	23,000

NET SURPLUS AVAILABLE - Rs 23,000

TO MEET YOUR GOALS - ADDITIONAL INVESTMENT REQUIRED - Rs 11,185

**Our Suggestion :**

- Do a detailed cash flow plan
- Invest surplus in a planned manner

## Assumptions/Disclaimer

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**SUCCESSION  
READINESS**

On a scale of 1 to 5, how confident are you that, in the event of your death or disability your assets will be accessible AND distributed to your loved ones easily and legally?

☐ 1(low)☐ 2☒ 3☐ 4☐ 5(high)

Are all your important investments jointly held?

☒ Yes☐ No

Is your closest family aware of what all assets / investments you have?

☒ Yes☐ No

Have you prepared a Will?

☐ Yes☒ No

Have you given a Power of Attorney to someone who can operate your investments if you are not able to?

☐ Yes☒ No**First Take****Your Legacy lives on...**

Your closest family know where you have invested your money

Nobody family has reasonable access to your money.

You haven't written a will to make it easy for them after your time.

**What after you?****?****Our Suggestion**

- Succession Planning is as good as Risk planning. Both plan for the wellbeing of your loved ones if things don't go too well.
- You can legally transfer assets through.
- Appropriate nominations.
- Through a properly written Will.
- By creating trusts.
- By giving away as Gift.
- Do it today. Do it for those you love.
- Do it for peace - today and tomorrow.



**1. Before making any important financial decision, what do you usually consider?**

- ☐ Always the possible gains
- ☐ Usually the possible gains
- ☐ Always the possible losses
- ☒ Usually the possible losses

**2. Imagine you go to a shop to buy your groceries. As you are about to pick your regular brand, the shop owner asks you to try a new brand and you pick it up. It turns out bad. Next time the shop keeper says that the last lot was not good, the new lot is a lot better and the product has been improved and tested. What are you more likely to do?**

- ☐ Never try anything new again
- ☒ Most likely give it a skip
- ☐ Maybe try
- ☐ Most likely try

**3. How would you describe your knowledge of investments, markets, products?**

- ☐ Very little
- ☒ I know some basics
- ☐ I know fairly well
- ☐ I am an expert

**4. What is your primary objective while making an investment likely to be?**

- ☐ Keep the money safe
- ☐ To earn high returns
- ☒ To achieve a life goal
- ☐ To create a regular stream of income

**5. If you had to choose between two jobs a) That has a huge fixed component and a small variable component b) A small fixed component and a huge variable component, which one are you most likely to choose**

- ☐ Most likely A
- ☒ Maybe A
- ☐ Maybe B
- ☐ Most likely B

**6. How easily do you usually move on if a financial decision went wrong?**

- ☐ Not so easily
- ☐ Somewhat easily
- ☒ Reasonably easily
- ☐ I move on quickly

**7. Insurance is a good way to protect against different risks like early death, health related expenses or disabilities. How much of insurance do you have?**

- ☐ Very little cover
- ☐ Enough to cover basic risk
- ☒ I have reasonable insurance to cover most risks
- ☐ I have insurance to cover almost every conceivable risk

**8. With investments usually, to earn some higher returns you will have to assume a higher level of risk and volatility in the value of investments. Given this knowledge what kind of investments are you likely to make.**

- ☐ Take extra risk and earn some quick high returns
- ☐ Will keep some basic money safe and take risk with the rest of the money
- ☒ Keep most of the money safe, and take risk with a little money to earn extra returns
- ☐ Concentrate on capital preservation

### Balanced

You probably have a high appetite for risk and are willing to try new things and give second chances. Steady investments where there is not much action may make you restless. Taking calculated risks, sticking to a well thought out plan after covering basic ground might be a good idea and better for your financial health in the long run.