



Basic Plan

Client: ajay chaudhary

Advisor: Kamlesh

Congratulations! So here we are with your Goal Oriented Financial Plan. This plan is built around the timeless principles of all round "Abundance". But at the same time it also has a clear roadmap to achieve your most important financial goals. We have developed this plan after assessing your information that you provided in the fact finder, our discussion and our best understanding of your situation.

Introduction

This is a six-step program, and every step takes you closer to your financial goals. These steps are:

1. **Awareness**
2. **Wings**
3. **Alertness**
4. **Knowledge**
5. **Execute Plan**
6. **Invest Now**

We have developed this plan based on a simple assumption that you want to design your life on true abundance. Your happiness, fulfilment and peace of mind take you to set the right financial goals and ultimately achieve them.

The aim is to become conscious while setting our goals, dealing with inflows and outflows of money, investment planning and execution of the plan. Though you are setting your goals with a future date, you will love every moment of the journey towards those goals. We assure you that we are always there as your able assistant as you drive along the beautiful road toward your majestic goals.

While this is a beautiful journey towards your high-priority goals, we need to keep a keen vigil on our efforts. We constantly need to ensure that we are on the right track, maintaining our reasonable speed and avoiding accidents. For this, we need to work as a team and complement each other. A good journey demands a good company — and we promise to be a good company.

As we mentioned, this program is a combination of inner abundance and conquering outer challenges and goals. We will constantly remind ourselves that our outer success is grossly inadequate without the discovery of inner abundance.



1. Awareness

The first step of this plan is to be AWARE of current situation. You and your advisor both need to understand your back ground and current state of affairs. Your financial journey needs to accommodate the current situation. This step is also the realization that you are already abundant and then investment doesn't seem like a sacrifice.

1.1 Personal Details

Details of ajay chaudhary	
Name	ajay chaudhary
Gender	
Date of Birth	
Mobile number	8377870951
Alternate Mobile	
Aadhaar Number	
Primary E-mail	sonuiecmail@gmail.com
Secondary E-mail	
PAN Number	
Occupation	
Residential Address	
Country	
State	
City	
Office Address	
Company	
Country	
State	
City	
Permanent Address	
Country	
State	
City	



1.2 Spouse Details

No spouse details available.

1.3 Children Details

No children details available.

1.4 Assumptions

Assumptions	
Return from shares and Equity funds	0 %
Return from Debt (income) funds	0 %
Return from Gold	0 %
Return from Real Estate	0 %
Return from Liquid funds	0 %
Rate of inflation	0 %
Rate of inflation for higher Education	0 %
Assumed Retirement Age for Applicant	0
Assumed Retirement Age for Applicant's Spouse	0
Assumed Life Expectancy of Applicant	0
Assumed Life Expectancy of Applicant's Spouse	0



2. Wings

Goals drive us, goals motivate us and goals make us enthusiastic. Setting goals is an art. Goals are most effective when they are not for ego satisfaction. Choose your goals accordingly to your values. We suggest to discuss with your family members especially with your spouse. Setting goals and aligning your investments with your goals has been proven as one of the best way of developing a robust portfolio.



2.1 Selected Goals

No goals have been selected yet.





3. Alertness

Building wealth requires continuous savings and savings requires you to always remain vigilant towards your income and expenses. Taking stock of your money inflows and outflows magically improves your saving potential and your goals give you enough passion to complete your saving targets.

3.1 Budgeting

3.1.1 Income

Income Details

ajay chaudhary		Spouse	
Post IT Income Monthly (Disposable Income)		Post IT Income Monthly (Disposable Income)	
Monthly Total Income	0	Monthly Total Income	0

3.1.2 Expenses

Monthly Total Expense

Total Expense	
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3.2 Savings & EMI

Committed Savings

Saving Name	Current Value (₹)	Monthly Contribution (₹)	Till When	Follow Up
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Total Committed Savings: ₹0

EMI Details

Loan Name	Outstanding (₹)	Interest (%)	Principal (₹)	Monthly (₹)	Till	Follow Up
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Total Monthly EMI: ₹0

Total Annual EMI: ₹0

One-Time Loan Repayment: ₹0

3.3 Suggested Modified Budget

Must-Have Expenses (%)	Optional Expenses (%)	Savings (%)
50	30	20
Total Percent: 100%		

Projected Growth Rate (Next 5 Years) (%)	Projected Growth Rate (6 to 10 Years) (%)	Inflation Rate (%)
5	5	5

3.4 Insurance

Life Insurance Policies

Policy Type	Policy Name	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
No life insurance records available				



General Insurance Policies

Insurance Type	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
No general insurance policies found			



4. Knowledge That Matters

Not every knowledge is power. You have to determine which knowledge is useful and which is simply waste of time and energy. The good news is that for being a successful investor, you don't need to know a mountain of knowledge. And whatever you need to know is only about yourself and your goals. Isn't it liberating to know that self-knowledge is all that you need to become a successful investor.

- I. Your risk tolerance
- II. Your risk capacity
- III. Your risk requirement

With these feedback, we can develop right asset allocation (allocation between Equity and Debt) for each goals.

Risk Review

Risk Review

Your Risk Tolerance	
Your Risk Capacity	
Your Risk Requirement	

5. Execution With Precision

Clearly defined goals need careful and precise execution. Not every goal may be worth pursuing. You need to define the priority of your goals and deploy the resources carefully. Your goals need constant monitoring and take the timely decision so that you remain ready for any positive or negative surprise of the market. A clear cut execution road map makes your financial journey fruitful and enjoyable.

Action Plan for Financial Goals

No goal data available.



6. Invest In The Now

Financial plans are nothing if you fail to invest properly. And there is no point thinking about too long. Once you make the plan, all you need to do is to make a diversified portfolio and do the necessary investments. Make the most out of saving potential and commit to invest NOW. Any delay is only going to rob the power of compounding. Just do the investment NOW.

Total Available Savings for Investments

Monthly Savings	Intended SIP Monthly	Available Lumpsum (if any)
0	0	0

Action Plan for Financial Goals

Name of the Goal	Lumpsum Amount Intended for this Goal	SIP Amount Intended for this Goal
No goals found.		

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- 2) The information gathered through fact finder is only to develop incidental investment advisory for you and it is strictly confidential.
- 3) Preparing this plan is in no way a compulsion for you to invest through us. We always respect your decision in this regard.
- 4) AWAKEN is the acronym of the six steps of the incidental planning we do for selecting the suitable investment avenues for you. It suggests a certain way of realising abundance without guaranteeing a fixed return on your investments.

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