

## ZeroZone Plan

Client: Nitu

Advisor: Srinivas B

### Introduction to AWAKEN

We enthusiastically welcome you to a beautiful financial journey programme AWAKEN. This plan is built around the timeless principles of discovering the inner wealth first which paves the way for outer abundance. This is not a get rich formula quickly. Rather a sustained program which align inner purpose with outer goals and truly "Awaken your 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 Nitu	
Name	Nitu
Gender	Female
Date of Birth	01/10/1989
Mobile number	8765432123
Alternate Mobile	
Aadhaar Number	
Primary E-mail	Nitu@gmail.com
Secondary E-mail	
PAN Number	ACGHB6754X
Occupation	Service
Residential Address	
Country	IN
State	
City	DEHRI AHATMALI
Office Address	
Company	ABCD Company
Country	IN
State	JK
City	DEHRI AHATMALI
Permanent Address	
Country	
State	
City	



## 1.2 Spouse Details

Details of Rajeev	
Name	Rajeev
Gender	Male
Date of Birth	01/10/1980
Mobile number	5467876532
Alternate Mobile	6578904321
Primary E-mail	nitu@gmail.com
Secondary E-mail	
PAN Number	CXVBZ2345H
Occupation	Service

## 1.3 Children Details

Details of Aaradhy	
Name	Aaradhy
Gender	Female
Date of Birth	01/10/2009

Details of Aarohi	
Name	Aarohi
Gender	Female
Date of Birth	01/10/2014

## 1.4 Assumptions

Assumptions	
Return from shares and Equity funds	12 %
Return from Debt (income) funds	7 %
Return from Gold	8 %
Return from Real Estate	10 %
Return from Liquid funds	6 %
Rate of inflation	7 %
Rate of inflation for higher Education	8 %
Assumed Retirement Age for Applicant	60
Assumed Retirement Age for Applicant's Spouse	60
Assumed Life Expectancy of Applicant	80
Assumed Life Expectancy of Applicant's Spouse	80



## 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

Goal Priority	Goal Name	Goal Plan Year	Goal Start Year	Time Horizon	Goal End Year
1	Child Higher Education - Aaradhy	2025	2027	2	2032
2	Child Higher Education - Aarohi	2025	2031	6	2037
3	Wealth Creation	2025	2025	0	2034



## 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

Nitu	Rajeev
Post IT Income Monthly (Disposable Income)	Post IT Income Monthly (Disposable Income)
<b>Monthly Total Income</b>	<b>0</b> <b>Monthly Total Income</b> <b>0</b>

#### 3.1.2 Expenses

##### Monthly Total Expense

Total Expense



## 3.2 Savings & EMI

### Committed Savings

Saving Name	Current Value	Monthly Contribution	Till When	Follow Up

**Total Committed Savings: ₹0**

### EMI Details

Loan Name	Outstanding (₹)	Interest (₹)	Principal (₹)	Monthly (₹)	Till	Follow Up

**Total Monthly EMI: ₹0**

**Total Annual EMI: ₹0**

**One-Time Loan Repayment: ₹0**



## 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

#### Child Higher Education - Aaradhyा

Children Name	
Intended Lump Sum	
Intended SIP	
Annual Top-Up Rate (%)	
Existing Investments	

#### Child Higher Education - Aarohi

Children Name	
Intended Lump Sum	
Intended SIP	
Annual Top-Up Rate (%)	
Existing Investments	

#### Wealth Creation

Intended Lump Sum	
Intended SIP	
Annual Top-Up Rate (%)	
Existing Investments	
Expected Return (%)	

## 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
Child Higher Education - Aaradhy	0	0
Child Higher Education - Aarohi	0	0
Wealth Creation	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

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- 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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