



ZeroZone Plan

Client: ajay chaudhary

Advisor: Srinu

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 ajay chaudhary

Name	ajay chaudhary
Gender	Male
Date of Birth	16/09/2025
Mobile number	8469368287
Alternate Mobile	
Aadhaar Number	
Primary E-mail	sonuiec1@gmail.com
Secondary E-mail	
PAN Number	AABBC0987F
Occupation	Retired

Residential Address

Country	
State	
City	

Office Address

Company	
Country	IN
State	DL
City	Delhi

Permanent Address

Country	
State	
City	

1.2 Spouse Details

Details of Jyoti chaudhary

Name	Jyoti chaudhary
Gender	Female
Date of Birth	16/09/2025
Mobile number	
Alternate Mobile	
Primary E-mail	
Secondary E-mail	
PAN Number	
Occupation	Home Maker

1.3 Children Details

Details of xx

Name	xx
Gender	Male
Date of Birth	10/09/2025



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	3
Assumed Retirement Age for Applicant's Spouse	1
Assumed Life Expectancy of Applicant	3
Assumed Life Expectancy of Applicant's Spouse	2



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	Emergency Fund	2025	2026	1	0
2	Child Higher Education - xx	2025	2026	1	0
3	Retirement - Accumulation	2025	2028	3	2028
4	ssdds	2025	2026	1	0

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		Jyoti chaudhary	
Post IT Income Monthly (Disposable Income)	55	Post IT Income Monthly (Disposable Income)	33
Monthly Total Income	55	Monthly Total Income	33

3.1.2 Expenses

Monthly Total Expense

Total Expense	4,554
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3.2 Savings & EMI

Committed Savings

Saving Name	Current Value	Monthly Contribution	Till When	Follow Up
cdd	45	5	21/09/2025	
ss	43		10/09/2025	Yes

Total Committed Savings: ₹88

EMI Details

Loan Name	Outstanding (₹)	Interest (₹)	Principal (₹)	Monthly (₹)	Till	Follow Up
Home Loan	5	5	5	5	01/10/1900	No
Car Loan	5	5	50	5	01/10/1900	No
Educational Loan	5	5	5	5	01/10/1900	No
Business Loan in case of Sole Proprietor	5	5	5	5	01/10/1900	No
Other EMIs	5	5	50	5	01/10/1900	No

Total Monthly EMI: ₹25

Total Annual EMI: ₹300

One-Time Loan Repayment: ₹44



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

Emergency Fund

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

Retirement - Accumulation

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

Child Higher Education - xx

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

ssdds

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	



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
Emergency Fund	0	0
Total	0	0

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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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