



## Wealth 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	16/09/1986
Mobile number	8469368287
Alternate Mobile	
Aadhaar Number	
Primary E-mail	sonuiec1@gmail.com
Secondary E-mail	
PAN Number	AABBC0987E
Occupation	Professional

#### 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	Male
Date of Birth	06/09/1990
Mobile number	
Alternate Mobile	
Primary E-mail	
Secondary E-mail	
PAN Number	
Occupation	Service

## 1.3 Children Details

### Details of avx

Name	avx
Gender	Male
Date of Birth	17/09/2025

### Details of aghh

Name	aghah
Gender	Female
Date of Birth	02/09/2025



## 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	80
Assumed Retirement Age for Applicant's Spouse	85
Assumed Life Expectancy of Applicant	80
Assumed Life Expectancy of Applicant's Spouse	85

## 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	xx	2025	2029	4	2065
2	Emergency & Medical Fund	2025	2026	1	0
3	Wealth Optimisation	2025	2026	1	0
4	Children Higher Education - avx	2025	2026	1	0
5	Purchase of Dream Car	2025	2026	1	0
6	World Tour	2025	2026	1	0
7	Purchase of Dream Home	2025	2026	1	0
8	Children Marriage - avx	2025	2026	1	0
9	Seed Capital for Business	2025	2026	1	0
10	Charity	2025	2026	1	0
11	xx2	2025	2026	1	0
12	Children Higher Education - aghh	2025	2026	1	0
13	Children Marriage - aghh	2025	2026	1	0
14	Regular Income	2025	2025	40	2065

## 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	
Basic	11	Basic	
HRA		HRA	
Education allowance		Education allowance	
Medical allowance		Medical allowance	
LTA		LTA	
Conveyance		Conveyance	
Other allowance		Other allowance	
PF		PF	
Gratuity		Gratuity	
Reimbursement		Reimbursement	
Business & Other Income		Business & Other Income	
Interest income from Bank SB/AC		Interest income from Bank SB/AC	
Food Coupon		Food Coupon	
Monthly Pension		Monthly Pension	
		sa23	3
<b>Monthly Total Income</b>	<b>11</b>	<b>Monthly Total Income</b>	<b>3</b>

## 3.1.1.1 Annual Incomes

### Annual Income details of ajay chaudhary

Performance Linked	0
Annual Bonus	0
<b>Annual Total (monthly * 12 + annual incomes)</b>	<b>132</b>
<b>Monthly Total (annual / 12)</b>	<b>11</b>

### Annual Income details of Jyoti chaudhary

Performance Linked	0
Annual Bonus	0
<b>Annual Total (monthly * 12 + annual incomes)</b>	<b>36</b>
<b>Monthly Total (annual / 12)</b>	<b>3</b>

## 3.1.2 Expenses

### Home Expenses

Groceries	11
Domestic Help	
Iron/Laundry	
<b>Total for one month</b>	<b>11</b>
<b>Annual Total</b>	<b>132</b>

### Conveyance Expenses

Driver	0
Fuel	0
Car Cleaning	0
Maintenance	0
Taxi/Public transport	0
Air/Train Travel	0
<b>Total for one month</b>	<b>0</b>
<b>Annual Total</b>	<b>0</b>

### Communication Expenses

Mobile	0
Landline/Broadband	0
Data Card	0
<b>Total for one month</b>	<b>0</b>
<b>Annual Total</b>	<b>0</b>

## Utility Expenses

Electricity	0
House Tax	0
Society Charge	0
Rents	0
Cable	0
LPG	0
Water Bill	0
Newspaper	0
<b>Total for one month</b>	<b>0</b>
<b>Annual Total</b>	<b>0</b>

## Educational Expenses

School Fee	3
Tuition Fee	3
Uniform & Accessories	3
Books & Stationery	3
Picnics & Activities	0
<b>Total for one month</b>	<b>12</b>
<b>Annual Total</b>	<b>144</b>

## Entertainment Expenses

Movies & Theatre	0
Dining Out	0
Club House Expenses	0
Parties at Home	0
Clothing / Grooming	0
Vacations & Travel	0
Festivals	0
Kids Parties	0
Family Functions & Weddings	0
<b>Total for one month</b>	<b>0</b>
<b>Annual Total</b>	<b>0</b>

## Medical Expenses

Medical	0
<b>Total for one month</b>	<b>0</b>
<b>Annual Total</b>	<b>0</b>
<b>Total Monthly Expenses (All Categories)</b>	<b>23</b>

## Annual Expenses

## New / Replacement Items Expenses

### New / Replacement Items

Vehicle Servicing & Repair	
Home Repair	
New Home Appliances	
<b>Annual Total</b>	<b>0</b>

## Insurance Expenses

Insurance	
Life Insurance	
Home Insurance	
Medical Insurance	
Car Insurance	
<b>Annual Total</b>	<b>0</b>

## Other Expenses

Other Expenses	
Fee to CA & Financial Planner	
Other Consultant	
Donations	
<b>Annual Total</b>	<b>0</b>
<b>Total Annual Expenses (All Categories)</b>	<b>0</b>

## 3.1.12 Total Expenses Summary

Description	Amount (₹)
<b>Monthly Total</b>	23
<b>Monthly × 12</b>	276
<b>Annual Total (Non-Monthly)</b>	0
<b>Grand Total (Monthly × 12 + Annual)</b>	<b>276</b>
<b>Average Monthly Total (Grand Total ÷ 12)</b>	<b>23</b>

Note: Grand Total = (Monthly Expenses × 12) + Annual Expenses

## 3.2 Savings & EMI

### Savings

Saving Name	Current Value (₹)	Monthly Contribution (₹)	Till When	Follow Up
	0	0	-	

**Total Committed Savings: ₹0**

### EMI Details

Loan Name	Outstanding (₹)	Interest (₹)	Principal (₹)	Monthly (₹)	Till	Follow Up
Home Loan	0	0	0	0	01/10/1900	No
Car Loan	0	0	0	0	01/10/1900	No
Educational Loan	0	0	0	0	01/10/1900	No
Business Loan in case of Sole Proprietor	0	0	0	0	01/10/1900	No
Other EMIs	0	0	0	0	01/10/1900	No

**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
<b>Total Percent: 100%</b>		

Projected Growth Rate (Next 5 Years) (%)	Projected Growth Rate (6 to 10 Years) (%)	Inflation Rate (%)
0	0	0

## 3.4 Net Worth

### Investments

Investment Type	Amount (Rs.)
Cash In Hand	0
Employee Provident Fund	0
PPF	0
Fixed Deposits	0
Mutual Funds / Shares	0
Paid-Up Insurance Policies	0
Others (e.g. Gratuity)	0
<b>Total Investment</b>	<b>0</b>

## Other Assets

Asset Type	Amount (Rs.)
Home1	0
Home2	0
Land	0
Car	0
Commercial Property	0
Jewellery	0
Value Of Business	0
Other	
3	5
<b>Total Other Assets</b>	<b>5</b>

## Liabilities

Loan Type	Amount (Rs.)
Home 1 Loan	1
Home 2 Loan	2
Land Loan	3
Car Loan	1
Commercial Property Loan	5
Jewellery Loan	6
Business Loan	7
Other Loan	8
Liability Name	55
<b>Total Liabilities</b>	<b>88</b>



## 3.5 Debt

### Bad Loans

Loan Type	Amount (Rs.)
Gold Loan	0
Credit Card	0
Personal Loan	0
Bad Loan (Others)	0
<b>Total Bad Loans</b>	<b>0</b>

### Good Loans

Loan Type	Amount (Rs.)
Home Loan	0
Education Loan	0
Business Loan	0
Good Loan (Others)	0
<b>Total Good Loans</b>	<b>0</b>

## 3.6 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. Goal's time horizon
- III. Your risk capacity
- IV. 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	Moderately Conservative
Your Risk Capacity	Low
Your Risk Requirement	Low



## 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

xx	
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	

### Emergency & Medical Fund

No of Months for which Emergency Fund may be Required	
Amount available for Emergency Fund	
Anual Amount Going Towards Creating Emergency Fund	
Available Funds meant for this goal	
Expected annual Top-up % on Monthly SIP	

## Wealth Optimisation

Investable Amount for this Goal	
Value of Existing Shares and MFs meant for this goal	
Planned Monthly SIP	
Annual Top up rate on SIP (if any)	
Existing Investments in EPF, Supper Annuation, PPF, NPS etc.	
Annual Contribution	
Expected Average Return in EPF, Supper Annuation, PPF, NPS etc (%)	
Existing Investments in Fixed Deposits	
Expected Average Return in Fixed Deposits (%)	

## Children Higher Education - avx

Child's Name	
Duration of Higher Education	
Age of the child when higher education funding needed	
Yearly Expense for Higher Education @ 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	

## Purchase of Dream Car

Cost of Dream Car @ 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	

## World Tour

Year of World Travel	2026
Repeat After Every (Years)	
Cost of World Tour @ 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	

## Purchase of Dream Home

Cost of Dream Home @ 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	

## Children Marriage - avx

Child's Name	
Expected Age for Marriage	
Expense for Marriage @ 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	

## Seed Capital for Business

Cost of Seed Capital @ 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	

## Charity

Cost of Charity @ 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	

## xx2

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	

## Children Higher Education - aghh

Child's Name	
Duration of Higher Education	
Age of the child when higher education funding needed	
Yearly Expense for Higher Education @ 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	

## Children Marriage - aghh

Child's Name	
Expected Age for Marriage	
Expense for Marriage @ 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	

## Regular Income

Monthly Income Requirement	
FD Corpus available for this Goal	
MF & Shares available for this Goal	
Cash available for this Goal	
Other corpus available for this goal	

## 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
Regular Income	0.00	0.00
<b>Total</b>	<b>0</b>	<b>0</b>



## Disclaimer-

- 1) Mainstream Investments Services Pvt Ltd is an AMFI registered MFD (Mutual Fund Distributor). The financial planning process through this Fact finder is incidental to the task of choosing the right mutual funds for the investors.
- 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.
- 5) Any terminology such as financial planning, investment advisory, portfolio management, wealth management and other such phrases are incidental while choosing the right mutual funds for you. We hereby declare that we are not the RIA (Registered Investment Adviser). We are the AMFI registered MFD and as such allowed to provide the incidental investment advisory only.

