



Basic Plan

Client: ajay chaudhary

Advisor: Admin user

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	09/09/2025
Mobile number	8469368287
Alternate Mobile	
Aadhaar Number	
Primary E-mail	sonuiec1@gmail.com
Secondary E-mail	
PAN Number	AABBC0987C
Occupation	Retired
Residential Address	
Country	
State	
City	
Office Address	
Company	
Country	IN
State	DL
City	Delhi
Permanent Address	
Country	IN
State	DL
City	Delhi

1.2 Spouse Details

Details of ajay chaudhary	
Name	ajay chaudhary
Gender	Male
Date of Birth	24/09/2025
Mobile number	
Alternate Mobile	
Primary E-mail	
Secondary E-mail	
PAN Number	
Occupation	Service

1.3 Children Details

Details of dd	
Name	dd
Gender	Male
Date of Birth	25/09/2025

Details of aa

Name	aa
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	3
Assumed Life Expectancy of Applicant	3
Assumed Life Expectancy of Applicant's Spouse	3



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	Retirement - Accumulation	2025	2028	3	2028
2	Seed Capital for Business	2025	2026	1	0
3	Child Higher Education - dd	2025	2026	1	0
4	Child Marriage - dd	2025	2026	1	0
5	Child Higher Education - aa	2025	2026	1	0
6	Child Marriage - aa	2025	2026	1	0
7	World Tour	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		ajay chaudhary	
Post IT Income Monthly (Disposable Income)	4	Post IT Income Monthly (Disposable Income)	4
Monthly Total Income	4	Monthly Total Income	4

3.1.2 Expenses

Monthly Total Expense

Total Expense	5
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3.2 Savings & EMI

Committed Savings

Saving Name	Current Value	Monthly Contribution	Till When	Follow Up
ssdds	3	3	05/10/2025	Yes

Total Committed Savings: ₹3

EMI Details

Loan Name	Outstanding (₹)	Interest (₹)	Principal (₹)	Monthly (₹)	Till	Follow Up
Home Loan	3	1	2	32	23/10/2025	No
Car Loan	0	0	0	32	01/10/1900	No
Educational Loan	0	0	0	32	01/10/1900	No
Business Loan in case of Sole Proprietor	0	0	0	3,232	01/10/1900	No
Other EMIs	0	0	0	32	01/10/1900	No

Total Monthly EMI: ₹3360

Total Annual EMI: ₹40320

One-Time Loan Repayment: ₹32

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 (%)
32	32	32

3.4 Insurance

Life Insurance Policies

Policy Type	Policy Name	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
Term Insurance	ajay chaudhary	5	2025-09-17	2025-10-27
Total Life Insurance Coverage	-	5	-	-

General Insurance Policies

Insurance Type	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
Family Floater Mediclaim	33	2025-10-28	2025-09-22
Total General Insurance Coverage	33	-	-



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	Conservative
Your Risk Capacity	Moderate
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

Retirement - Accumulation

Monthly Retirement Expenses @ Current Cost	1
Existing Investments in EPF, Super Annuation, PPF, NPS etc.	
Annual Contribution	
Expected Average Return in EPF, Super Annuation, PPF, NPS etc (%)	
Value of Shares and MFs meant for retirement	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	15

Seed Capital for Business

Cost of Seed Capital @ Current Cost	1
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	10

Child Higher Education - dd

Child's Name	dd
Duration of Higher Education	
Age of the child when higher education funding needed	1
Yearly Expense for Higher Education @ Current Cost	1
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	15

Child Marriage - dd

Child's Name	dd
Expected Age for Marriage	1
Expense for Marriage @ Current Cost	1
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	15

Child Higher Education - aa

Child's Name	aa
Duration of Higher Education	
Age of the child when higher education funding needed	1
Yearly Expense for Higher Education @ Current Cost	1
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	20

Child Marriage - aa

Child's Name	aa
Expected Age for Marriage	1
Expense for Marriage @ Current Cost	1
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	15

World Tour

Year of World Travel	2026
Repeat After Every (Years)	
Cost of World Tour @ Current Cost	1
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	15



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)
5	5	5

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