



## Basic Plan

Client: Chaturbhuj Choubeey

Advisor:

### 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 Chaturbhuj Choubey

Name	Chaturbhuj Choubey
Gender	Male
Date of Birth	06/10/1998
Mobile number	9712009388
Alternate Mobile	
Aadhaar Number	
Primary E-mail	chatur@g.com
Secondary E-mail	
PAN Number	AJDYW4923F
Occupation	Service

#### Residential Address

Country	
State	
City	

#### Office Address

Company	
Country	
State	
City	

#### Permanent Address

Country	
State	
City	

## 1.2 Spouse Details

### Details of Chaturai Devi

Name	Chaturai Devi
Gender	Female
Date of Birth	31/10/2000
Mobile number	
Alternate Mobile	
Primary E-mail	
Secondary E-mail	
PAN Number	
Occupation	Home Maker

## 1.3 Children Details

### Details of Sujan

Name	Sujan
Gender	Male
Date of Birth	01/10/2024

### Details of Bahumukhi

Name	Bahumukhi
Gender	Female
Date of Birth	01/10/2025



## 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	60
Assumed Retirement Age for Applicant's Spouse	60
Assumed Life Expectancy of Applicant	85
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	Emergency Fund	2025	2026	1	0
2	Retirement - Accumulation	2025	2058	33	2085
3	Child Higher Education - Sujan	2025	2042	17	2046
4	Child Higher Education - Bahumukhi	2025	2025	0	2049
5	Purchase of Dream Car	2025	2030	5	0
6	World Tour	2025	2032	7	0
7	Child Marriage - Sujan	2025	2054	29	0
8	Child Marriage - Bahumukhi	2025	2051	26	0
9	Seed Capital for Business	2025	2032	7	0
10	Charity	2025	2035	10	0
11	Purchase of Dream Home	2025	2032	7	0
12	Holiday Home	2025	2040	15	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

Chaturbhuj Choubey		Chaturai Devi	
Post IT Income Monthly (Disposable Income)	5,00,000	Post IT Income Monthly (Disposable Income)	
<b>Monthly Total Income</b>	<b>5,00,000</b>	<b>Monthly Total Income</b>	<b>0</b>

#### 3.1.2 Expenses

##### Monthly Total Expense

Total Expense	3,00,000
---------------	----------

## 3.2 Savings & EMI

### Committed 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	40,00,000	30,000	15,000	45,000	01/10/2040	Yes
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
Home 2	20,00,000	20,000	10,000	30,000	30/10/2035	Yes

**Total Monthly EMI: ₹75000**

**Total Annual EMI: ₹900000**

**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 (%)
10	10	7

## 3.4 Insurance

### Life Insurance Policies

Policy Type	Policy Name	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
Term Insurance	Chaturbhuj Choubey	50,00,000	2025-10-31	2038-10-31
<b>Total Life Insurance Coverage</b>	-	<b>50,00,000</b>	-	-

### General Insurance Policies

Insurance Type	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
Family Floater Mediclaim	20,00,000	2025-10-01	2026-10-02
<b>Total General Insurance Coverage</b>	<b>20,00,000</b>	-	-



## 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	Moderately Aggressive
Your Risk Capacity	Moderate
Your Risk Requirement	High



## 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

No of Months for which Emergency Fund may be Required	6
Amount available for Emergency Fund	
Anual Amount Going Towards Creating Emergency Fund	
Available Mutual Funds meant for this Goal	
Expected annual Top-up % on Monthly SIP	0

#### Retirement - Accumulation

Monthly Retirement Expenses @ Current Cost	200000
Existing Investments in EPF, Supper Annuation, PPF, NPS etc.	
Annual Contribution	
Expected Average Return in EPF, Supper 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	10

## Child Higher Education - Sujan

Child's Name	Sujan
Duration of Higher Education	
Age of the child when higher education funding needed	20
Yearly Expense for Higher Education @ Current Cost	1000000
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 - Bahumukhi

Child's Name	Bahumukhi
Duration of Higher Education	
Age of the child when higher education funding needed	18
Yearly Expense for Higher Education @ Current Cost	1000000
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

## Purchase of Dream Car

Cost of Dream Car @ Current Cost	3000000
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

## World Tour

Year of World Travel	2032
Repeat After Every (Years)	
Cost of World Tour @ Current Cost	1000000
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 Marriage - Sujan

Child's Name	Sujan
Expected Age for Marriage	29
Expense for Marriage @ Current Cost	5000000
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 Marriage - Bahumukhi

Child's Name	Bahumukhi
Expected Age for Marriage	26
Expense for Marriage @ Current Cost	5000000
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

## Seed Capital for Business

Cost of Seed Capital @ Current Cost	2500000
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

## Charity

Cost of Charity @ Current Cost	1000000
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

## Purchase of Dream Home

Cost of Dream Home @ Current Cost	10000000
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	Home1
Expected annual Top-up % on Monthly SIP	10

## Holiday Home

Cost of the Goal @ Current Cost	5000000
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

## 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)
2,00,000	2,00,000	1000000.00

### Action Plan for Financial Goals

Name of the Goal	Lumpsum Amount Intended for this Goal	SIP Amount Intended for this Goal
Emergency Fund	1,00,000	20,000
Retirement - Accumulation	5,00,000	50,000
Child Higher Education - Sujan	1,00,000	10,000
Child Higher Education - Bahumukhi	1,00,000	10,000
Purchase of Dream Car	1,00,000	10,000
World Tour	1,00,000	10,000
Child Marriage - Sujan	1,00,000	10,000
Child Marriage - Bahumukhi	1,00,000	10,000
Seed Capital for Business	1,00,000	10,000
Charity	1,00,000	10,000
Purchase of Dream Home	10,000	10,000
Holiday Home	1000001.00	10,000
<b>Total</b>	<b>24,10,001</b>	<b>1,70,000</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.