



Wealth Plan

Client: Safal Sarane

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 Safal Sarane

Name	Safal Sarane
Gender	Male
Date of Birth	01/10/1965
Mobile number	8599787112
Alternate Mobile	
Aadhaar Number	
Primary E-mail	ss@g.com
Secondary E-mail	
PAN Number	HFYSA7522D
Occupation	Business

Residential Address

Country	
State	
City	

Office Address

Company	
Country	
State	
City	

Permanent Address

Country	
State	
City	

1.2 Spouse Details

Details of Bhramita

Name	Bhramita
Gender	Female
Date of Birth	08/10/1968
Mobile number	
Alternate Mobile	
Primary E-mail	
Secondary E-mail	
PAN Number	
Occupation	Retired

1.3 Children Details

No children details available.



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 & Medical Fund	2025	2026	1	0
2	Regular Income	2025	2025	85	2110
3	Wealth Optimisation	2025	2040	15	0
4	Purchase of Dream Car	2025	2030	5	0
5	World Tour	2025	2030	5	0
6	Purchase of Dream Home	2025	2035	10	0
7	Seed Capital for Business	2025	2032	7	0
8	Charity	2025	2035	10	0
9	Vacation 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

Safal Sarane		Bhramita	
Basic	1,00,000	Basic	1,00,000
HRA	1,000	HRA	1,000
Education allowance	1,000	Education allowance	1,000
Medical allowance	1,000	Medical allowance	1,000
LTA	1,000	LTA	1,000
Conveyance	1,000	Conveyance	1,000
Other allowance	1,000	Other allowance	1,000
PF	1,000	PF	1,000
Gratuity	1,000	Gratuity	1,000
Reimbursement	1,000	Reimbursement	1,000
Business & Other Income	1,000	Business & Other Income	1,000
Interest income from Bank SB/AC	1,000	Interest income from Bank SB/AC	1,000
Food Coupon	1,000	Food Coupon	1,000
Monthly Pension	1,000	Monthly Pension	1,000
		Tuition	20,000
Monthly Total Income	1,13,000	Monthly Total Income	1,33,000

3.1.1.1 Annual Incomes

Annual Income details of Safal Sarane

Performance Linked	1,000
Annual Bonus	1,000
Side Business	2,00,000
Annual Total (monthly * 12 + annual incomes)	15,58,000
Monthly Total (annual / 12)	1,29,833

Annual Income details of Bhramita

Performance Linked	1,00,000
Annual Bonus	1,00,000
Annual Total (monthly * 12 + annual incomes)	17,96,000
Monthly Total (annual / 12)	1,49,666

3.1.2 Expenses

Home Expenses

Groceries	1,00,000
Domestic Help	1,000
Iron/Laundry	1,000
Total for one month	1,02,000
Annual Total	12,24,000

Conveyance Expenses

Driver	1,000
Fuel	1,000
Car Cleaning	1,000
Maintenance	1,000
Taxi/Public transport	1,000
Air/Train Travel	1,000
Total for one month	6,000
Annual Total	72,000

Communication Expenses

Mobile	1,000
Landline/Broadband	1,000
Data Card	1,000
Total for one month	3,000
Annual Total	36,000

Utility Expenses

Electricity	1,000
House Tax	1,000
Society Charge	1,000
Rents	1,000
Cable	1,000
LPG	1,000
Water Bill	1,000
Newspaper	1,000
Political Funding	1,00,000
Total for one month	1,08,000
Annual Total	12,96,000

Educational Expenses

School Fee	1,000
Tuition Fee	1,000
Uniform & Accessories	1,000
Books & Stationery	1,000
Picnics & Activities	1,000
Total for one month	5,000
Annual Total	60,000

Entertainment Expenses

Movies & Theatre	1,000
Dining Out	1,000
Club House Expenses	1,000
Parties at Home	1,000
Clothing / Grooming	1,000
Vacations & Travel	1,000
Festivals	1,000
Kids Parties	1,000
Family Functions & Weddings	1,000
Total for one month	9,000
Annual Total	1,08,000

Medical Expenses

Medical	1,000
Total for one month	1,000
Annual Total	12,000
Total Monthly Expenses (All Categories)	2,34,000

Annual Expenses

New / Replacement Items Expenses

New / Replacement Items

Vehicle Servicing & Repair	1,000
Home Repair	1,000
New Home Appliances	1,000
Annual Total	3,000

Insurance Expenses

Insurance	
Life Insurance	1,000
Home Insurance	1,000
Medical Insurance	1,000
Car Insurance	1,000
Annual Total	4,000

Other Expenses

Other Expenses	
Fee to CA & Financial Planner	1,000
Other Consultant	1,000
Donations	1,000
Annual Total	3,000
Total Annual Expenses (All Categories)	10,000

3.1.12 Total Expenses Summary

Description	Amount (₹)
Monthly Total	2,34,000
Monthly × 12	28,08,000
Annual Total (Non-Monthly)	10,000
Grand Total (Monthly × 12 + Annual)	28,18,000
Average Monthly Total (Grand Total ÷ 12)	2,34,833
<i>Note: Grand Total = (Monthly Expenses × 12) + Annual Expenses</i>	

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
Vacation Homes	20,00,000	15,000	10,000	25,000	09/10/2035	Yes

Total Monthly EMI: ₹25000

Total Annual EMI: ₹300000

One-Time Loan Repayment: ₹0

3.3 Suggested Modified Budget

Must-Have Expenses (%)	Optional Expenses (%)	Savings (%)
50	20	30
Total Percent: 100%		

Projected Growth Rate (Next 5 Years) (%)	Projected Growth Rate (6 to 10 Years) (%)	Inflation Rate (%)
10	10	7

3.4 Net Worth

Investments

Investment Type	Amount (Rs.)
Cash In Hand	50,00,000
Employee Provident Fund	0
PPF	0
Fixed Deposits	60,00,000
Mutual Funds / Shares	3,00,00,000
Paid-Up Insurance Policies	0
Others (e.g. Gratuity)	0
Venture Capital Fund Valuation	25,00,00,000
Total Investment	29,10,00,000

Other Assets

Asset Type	Amount (Rs.)
Home1	0
Home2	0
Land	0
Car	0
Commercial Property	0
Jewellery	0
Value Of Business	0
Other	
Other Assets	50,00,000
Total Other Assets	50,00,000

Liabilities

Loan Type	Amount (Rs.)
Home 1 Loan	0
Home 2 Loan	0
Land Loan	0
Car Loan	0
Commercial Property Loan	0
Jewellery Loan	0
Business Loan	0
Other Loan	0
Liability	50,00,000
Total Liabilities	50,00,000

3.5 Debt

Bad Loans

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

Good Loans

Loan Type	Amount (Rs.)
Home Loan	0
Education Loan	0
Business Loan	0
Good Loan (Others)	0
Total Good Loans	0

3.6 Insurance

Life Insurance Policies

Policy Type	Policy Name	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
Term Insurance	Safal Sarane	20,00,000	2025-10-01	2025-10-30
Total Life Insurance Coverage	-	20,00,000	-	-

General Insurance Policies

Insurance Type	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
Family Floater Mediclaim	20,00,000	2025-10-27	2025-10-27
Total General Insurance Coverage	20,00,000	-	-



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 Aggressive
Your Risk Capacity	Moderate
Your Risk Requirement	Moderate



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 & Medical 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 Funds meant for this goal	
Expected annual Top-up % on Monthly SIP	10

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	

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 (%)	

Purchase of Dream Car

Cost of Dream Car @ Current Cost	2000000
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	2030
Repeat After Every (Years)	
Cost of World Tour @ Current Cost	20000000
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	
Expected annual Top-up % on Monthly SIP	10

Seed Capital for Business

Cost of Seed Capital @ Current Cost	200000
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	5
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



Vacation Home

Cost of the Goal @ 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



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 & Medical Fund	0.00	0.00
Regular Income	0.00	0.00
Wealth Optimisation	0.00	0.00
Purchase of Dream Car	0.00	0.00
World Tour	0.00	0.00
Purchase of Dream Home	0.00	0.00
Seed Capital for Business	0.00	0.00
Charity	0.00	0.00
Vacation Home	0.00	0.00
Total	0	0

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