

Finance

Financial Wellness Plan

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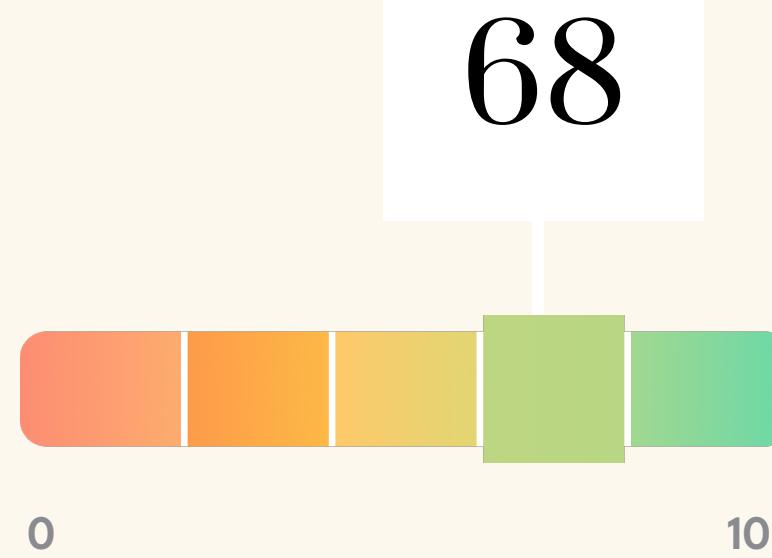
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Your Financial Profile

Financial Behaviour Score



MoneySign™



Vigilant Turtle

Generation Profile

Generation 2

Skilled professional with a steady income and cautious outlook, who wants to improve the standard of living.

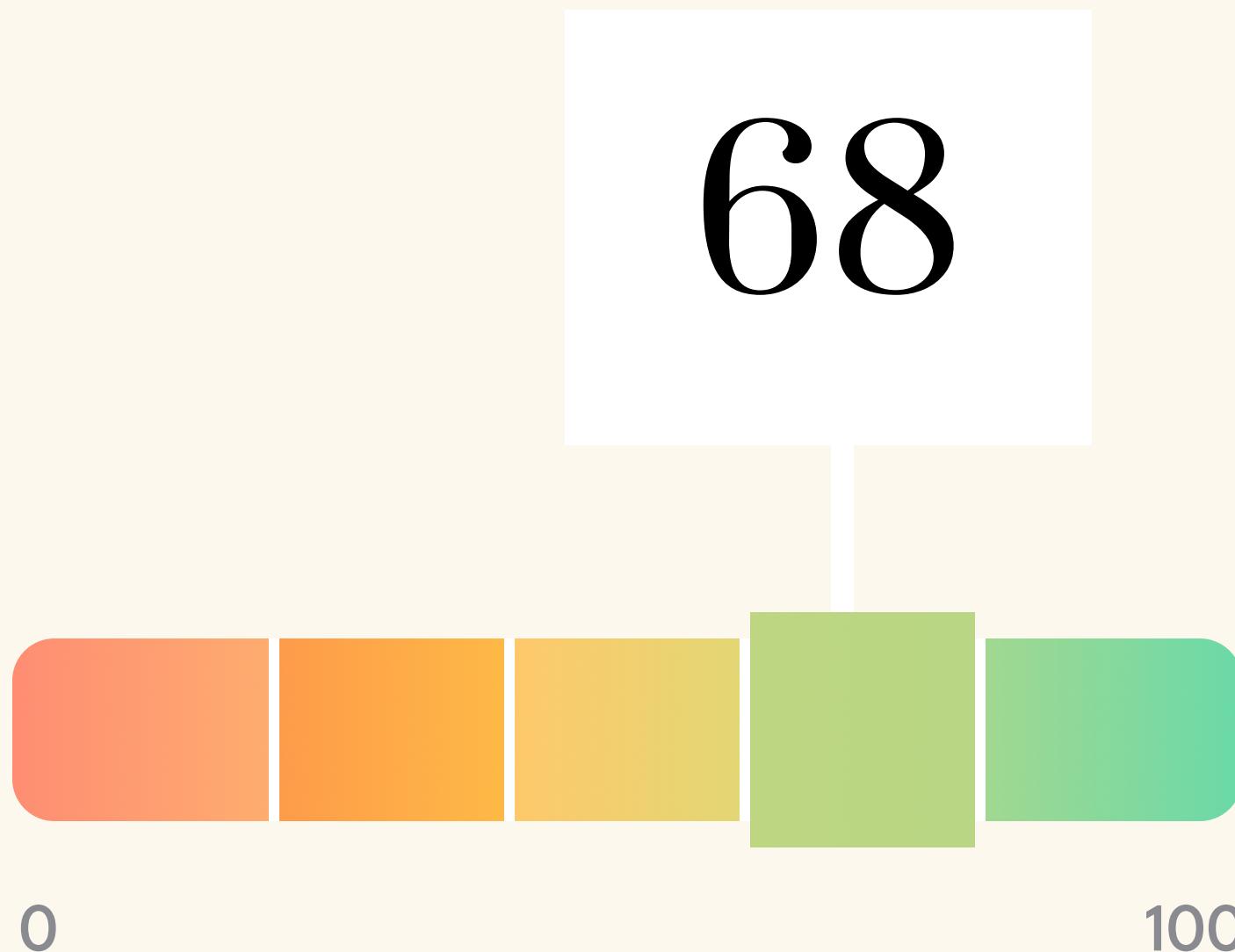
Life stage

Building phase

Age Range: 26-35

- Focusing on building a strong foundation
- Growing professional skills and expertise
- Taking on more responsibilities
- Building financial stability

Financial Behaviour Score



Financial Behaviour Score is a numerical representation of your financial well-being - offering an in-depth assessment of how closely your financial choices align with your personality, demography, generation, life constraints, and the macro-economic environment.

Disclaimer: Financial Behaviour Score is part of 1 Finance's patent-pending holistic financial planning framework that is aimed at generating a wellness plan for the members to help them achieve financial well-being.

MoneySign™



Vigilant Turtle

You're an incredibly composed and grounded individual with a strong sense of self-control, which comes from being satisfied with your achievements. You firmly believe in working hard to achieve your goals and follow a very systematic and disciplined approach while solving problems across different facets of your life. You dislike uncertainty because it leaves you feeling anxious, and you're apprehensive about deviating from tried-and-tested conventions as you believe it exposes you to unwanted risks.

You're extremely skilled at negotiating difficult situations by applying a watertight system of checks and balances that you've established over time. You're careful and highly observant, which allows you to anticipate undesirable outcomes and prepare in advance. You believe in taking one step at a time, and that holds you in good stead.

Disclaimer: MoneySign™ is 1 Finance's patent-pending personality assessment framework that implements one of the most scientifically validated models in psychology and helps in hyper-personalising the financial suggestions.

Behavioural Biases

We have also identified some behavioural biases that you're likely to display while making financial decisions, and should be conscious of:

■ **Endowment Bias**

You're prone to placing a higher value on an inherited or purchased asset than its fair market value. Consequently, you might hold on to such assets even if the future prospects are not very positive. Because of this bias, you may continue to stick with assets that you're familiar with instead of scouting for better opportunities, which would result in an unsuitable asset allocation.

■ **Regret-Aversion Bias**

You worry about incurring losses that arise from independent decision-making, which can either result in a preference for inaction to avoid the sting of regret, or transpire into exhibiting herd behaviour. This bias can cause you to become too conservative in your approach and to default to low-risk or popular financial instruments, which may not be the best choice for achieving your long-term milestones.

Behavioural Biases

We have also identified some behavioural biases that you're likely to display while making financial decisions, and should be conscious of:

■ Status Quo Bias

You aren't keen to make changes to your life unless absolutely necessary, and would rather choose options that require minimal effort. This restricts you from exploring more beneficial opportunities. This bias could lead to you sticking to financial instruments that do not align with your financial traits and/or goals, because you're not considering better options.

Generation Profile

Your Profile

Generation 1

PERSONALITY TRAITS

- Primary bread-earner in family
- Work hard to provide for their loved ones despite limited education

FINANCIAL BEHAVIOUR

- Earning for basic sustenance
- Prioritize stability and security over taking risks with their finances

ASPIRATIONS

- Providing social security to family
- Giving basic lifestyle to next generation

EXAMPLE OF PRIORITIES

- Upgrading existing living facility to one with basic comfort and necessities
- Living a dignified life in society

Generation 2

PERSONALITY TRAITS

- Well-educated and skilled professional
- Focused on improving current lifestyle

FINANCIAL BEHAVIOUR

- Save mindfully to build a reasonable corpus
- Prefer traditional investment options such as bank deposits, mutual funds, insurance plus investment plans etc.

ASPIRATIONS

- Providing a good lifestyle and education for future generations
- Achieving financial freedom to have more control over time

EXAMPLE OF PRIORITIES

- Creating secondary source of income
- Buying a quality car and a home with good amenities

Generation 3

PERSONALITY TRAITS

- Early adopter of new trends and global products
- Willing to take high risks in pursuit of potential rewards

FINANCIAL BEHAVIOUR

- Focused on building wealth
- Like experimenting with risky asset classes

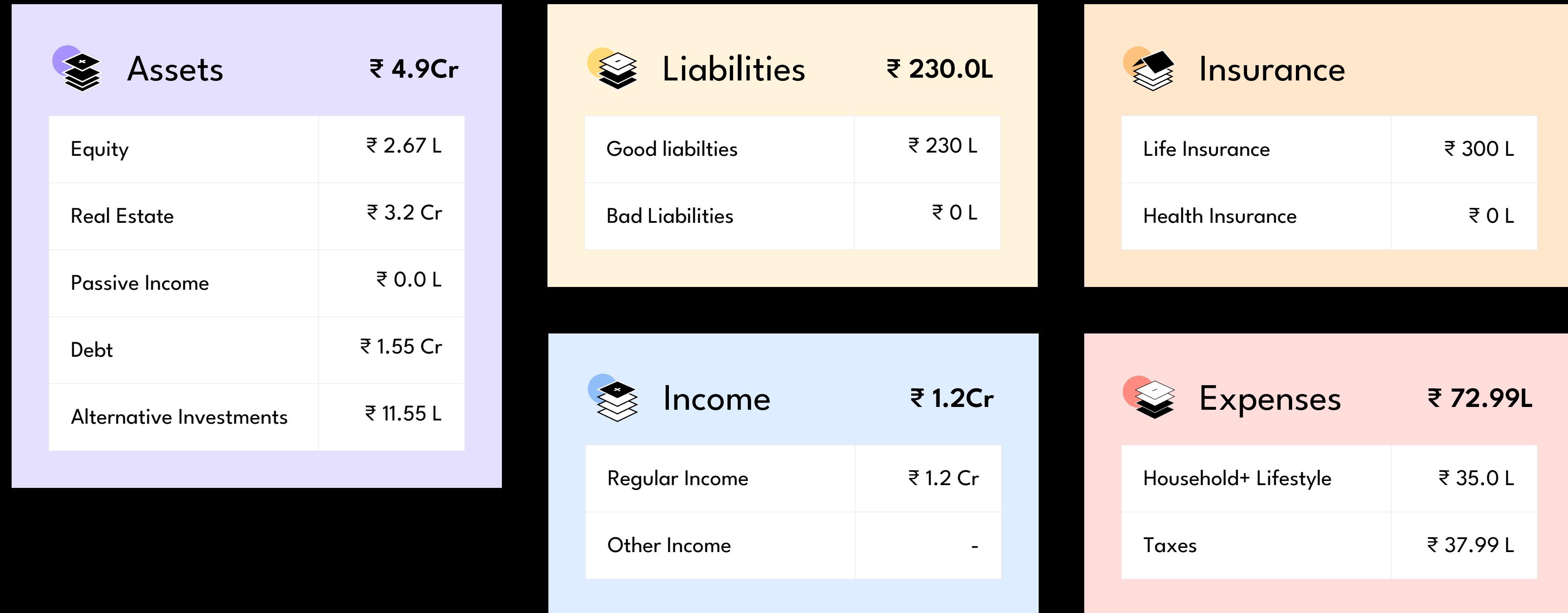
ASPIRATIONS

- Interested in luxury purchases
- Driven to start new businesses and pursue hobbies as a profession

EXAMPLE OF PRIORITIES

- Growing investment portfolio by investing in alternative assets
- Staying informed and educated about financial trends and new products

Your 1 View



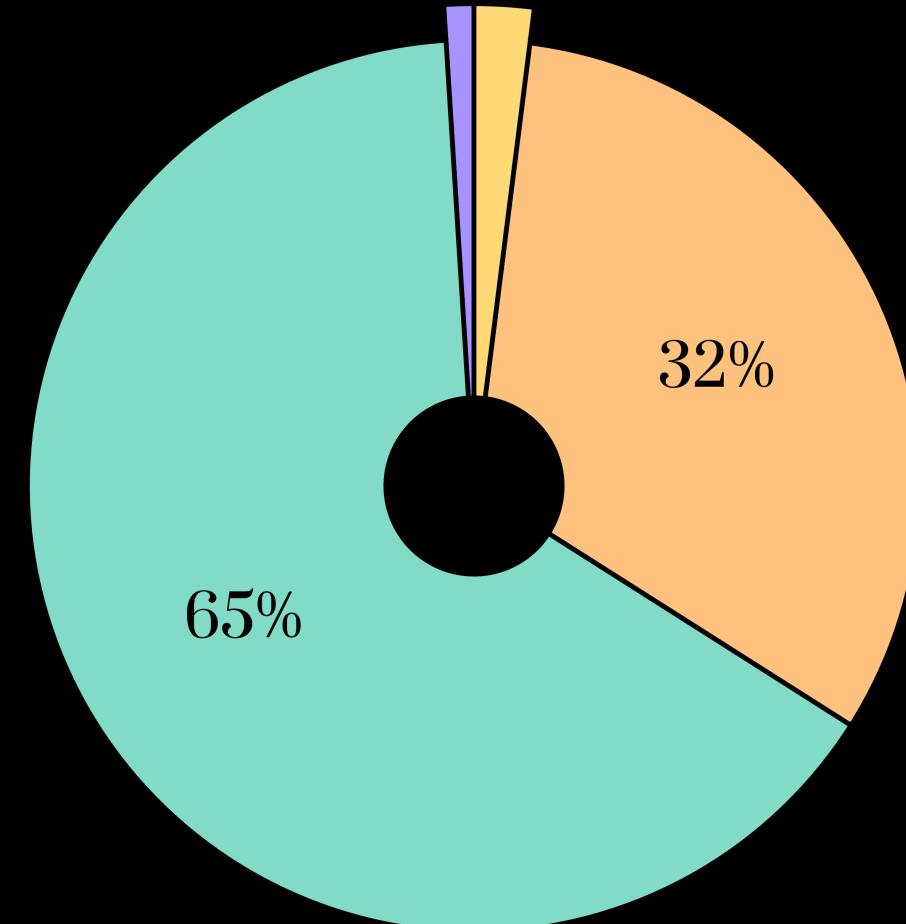
Disclaimer: The accuracy and comprehensiveness of this information is dependent on the details provided to us.

The more accurate the information, the better our financial suggestions will be.

Assets

As on 29 Mar 2023

Existing Assets : ₹ 4.90Cr

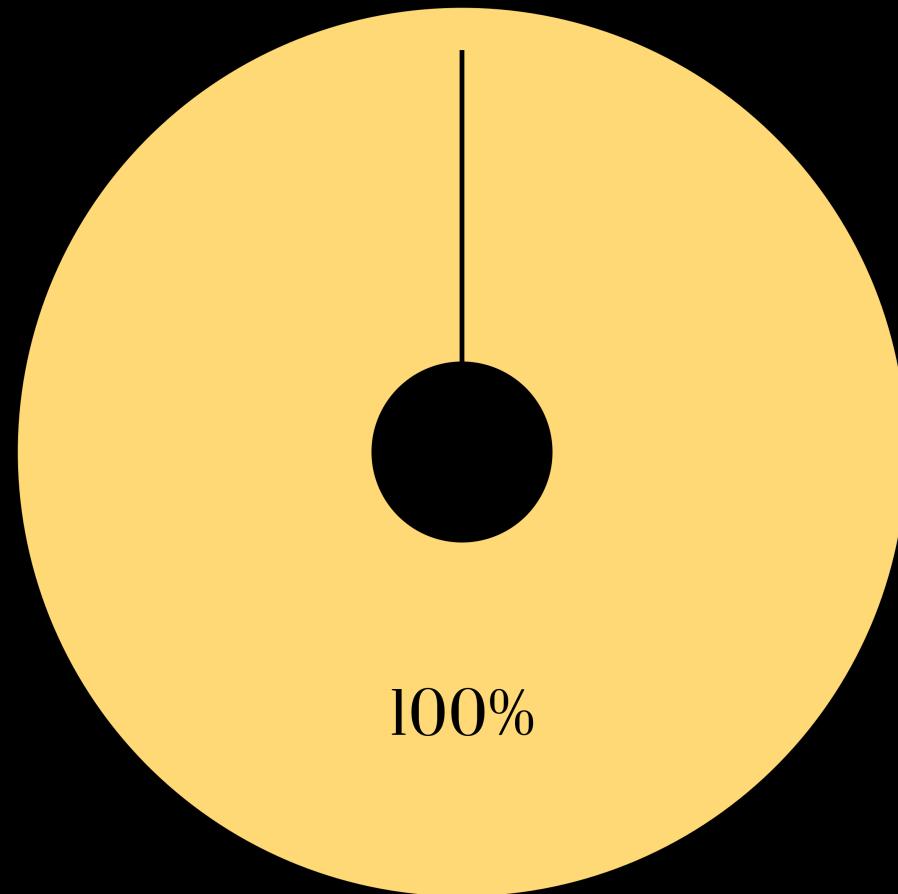


Assets	%	Asset Class	Market Value	Monthly Investment
Occupied Home	65%	Real estate	₹ 3.20Cr	₹ 0.00
Physical Gold	1%	Alternative Investment	₹ 5.00L	₹ 0.00
Savings	5%	Debt	₹ 25.00L	₹ 0.00
Sovereign Gold Bonds	1%	Alternative Investment	₹ 6.45L	₹ 0.00
EPF	25%	Debt	₹ 1.21Cr	₹ 1.80L
PPF	1%	Debt	₹ 6.80L	₹ 0.00
NPS Tier I	1%	Equity + Debt	₹ 5.34L	₹ 8.33K
Direct Cryptos	0%	Alternative Investment	₹ 0.10L	₹ 0.00
Total			₹ 4.90Cr	₹ 1.88L

Liabilities

As on 29 Mar 2023

Existing Liabilities : ₹ 230.0L



● Good liabilitie: 100%

● Bad Liabilities: 0%

Good liabilities generally are those that serve a useful purpose, have favourable interest rates, reasonable repayment terms, and a high likelihood of successful repayment, while bad liabilities commonly are incurred for non-essential expenses, have unfavourable terms, or carry a high risk of default.

Liabilities	Pending Months	Outstanding Balance	Monthly EMI Amt.
Housing Loan	240	₹ 230.00L	₹ 1.74L
Total		₹ 230.00L	₹ 1.74L

Your Financial Analysis

Emergency Planning

Emergency Funds

25L

Ideal: 17.2 L - 57.2L

Having an adequate liquidity buffer is an excellent downside protection strategy against situations like job loss, financial emergencies, etc.

Health Insurance

0L

Ideal: 9L - 01L

Lack of adequate health insurance coverage exposes the family to avoidable financial and emotional strain in the event of an emergency.

Life Insurance

300L

Ideal: 232.5 L - 387.5L

A sufficient amount of life insurance coverage secures the future of dependents in the event of an unexpected demise.

Your Financial Analysis

Expense and Liability Management

Good Liabilities-to-Total Assets

47%

Ideal: 16.7% - 41.7%

Going overboard with liabilities defeats the purpose of taking them on, especially if returns on your asset portfolio are low.

Bad Liabilities-to-Total Assets

0%

Ideal: 0.0% - 3.5%

It is critical to keep unsecured or high-cost debt under control because, in comparison, a majority of assets yield lower returns.

Expense-to-Income

60%

Ideal: 0.0% - 51.8%

An expensive lifestyle can hinder long-term stability and delay financial well-being.

Good Liability Linked EMI-to-Income

17%

Ideal: 9.8% - 24.5%

A balanced approach to debt repayment is important to prevent paying too much interest and to invest a respectable part of income for the future.

Bad Liability Linked EMI-to-Income

0%

Ideal: 0.0% - 10.3%

It is critical to manage bad debt repayment well in order to avoid paying too much interest on high-cost liabilities.

Investments-to-Income

19%

Ideal: 18.4% - 45.9%

Consistent and substantial savings are essential for laying a solid foundation for a stable future.

Your Financial Analysis

Asset Allocation

Equity

1%

Ideal: 27.2% - 68.1%

Keeping equity allocation low could potentially limit the long-term growth potential of a portfolio and may result in lower returns.

Real Estate

65%

Ideal: 34.0% - 59.0%

Overexposure to the real estate market may lead to portfolio concentration, a lack of diversification, and limited liquidity and flexibility.

Passive Income

0%

Ideal: 3.2% - 29.8%

Keeping very low or no passive income assets may limit one's ability to generate consistent and reliable streams of income in the long term and increase vulnerability to financial risks.

Debt

32%

Ideal: 5.7% - 30.7%

Unless there is a short-term financial objective associated with it, excessive exposure to debt instruments might reduce overall portfolio returns.

Alternative Investments

2%

Ideal: 0.0% - 28.4%

Allocating some portion of the portfolio to alternative products provides diversification benefits.

Net worth

Your net worth is simply the difference between what you own (like your house, retirement funds, etc) and what you owe (your liabilities such as mortgage, credit card debt and so forth).



Value Under Advisory: ₹ 2.60 Cr

This includes total of your assets and liabilities.

Net Worth Projection



Year	Current(Cr)	Projected(Cr)
2023	2.60	2.63
2024	3.25	3.57
2025	3.94	4.68
2026	4.67	5.98
2027	5.47	7.54
2028	6.33	9.38
2029	7.25	11.57
2030	8.25	14.17
2031	9.32	17.26
2032	10.47	20.93
2033	11.71	25.31
2034	13.06	30.13
2035	14.51	35.45
2036	16.08	41.30

Year	Current(Cr)	Projected(Cr)
2037	17.75	47.72
2038	19.57	54.75
2039	21.52	62.46
2040	23.63	70.90
2041	25.93	80.14
2042	28.37	90.21
2043	30.87	101.06
2044	33.46	112.18
2045	36.25	123.82
2046	39.25	136.12
2047	42.49	149.17
2048	45.98	163.11

Bureau Report Summary

Credit Score Analysis		
Your Credit Score	Our Evaluation	Commentary
810	Outstanding	<ul style="list-style-type: none">Congrats. You have an outstanding score and shows you have tremendous discipline.

Credit Facilities Taken					
Type of Facility	Total Records	Active Accounts	Closed Accounts	Accounts with Negative History	
Auto Loan	1	1	-	-	-
Credit Card	5	3	2	1	
Gold Loan	1	1	-	-	
Housing Loan	2	2	-	-	
Personal Loan	2	2	-	-	
Other Loans	7	1	6	1	
Total	18	10	8	2	

Liability Management

Affordability Check				
Liability Type	Current Liability Distribution			Suggested Range
	Outstanding	EMI	Balance	EMI
Good	100.0%	100.0%	₹ 95.6L to ₹ 204.0L	₹ 97.9K to ₹ 209.0K
Bad	0.0%	0.0%	₹ 0.0L to ₹ 17.1L	₹ 0.0K to ₹ 36.9K
Total	₹ 2.3 Cr	₹ 1.74 Cr	₹ 95.6L to ₹ 221.2L	₹ 97.9K to ₹ 245.9K

Comments

- Your EMI Burden Ratio (EMI by gross monthly income) is appropriate at 17%.

Liability Management

Our Assumptions

Asset Classes	Examples	Returns %	Risk Level
Equity	Direct equity	10%-15%	 Moderate to High
	Equity funds		
	International/overseas funds		
Real Estate	Occupied home	5% - 10%	 Low to High
	Commercial property		
	Land		
Passive Income	Rental yielding property	7%- 15%	 Low to High
	REITs		
	InvlTs		
Debt	Safe Deposits	4% - 10%	 Very Low to Moderate
	Debt Funds		
	EPF/PPF		
Alternative	Gold	8% - 30%	 Low to Very High
	Digital assets		
	P2P lending		

Expected Income/Expense YoY Growth

Lifestage	Age Range	Income Growth
Building	26-35	15.0%
Growth	36-45	20.0%
Sustainability	46-55	5.0%
Pre-Retirement	56-60	-20.0%

Expected Exepense Growth: 10%

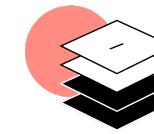
The timing of life stages varies based on profession, industry trends, career goals, and other factors, making it unique to each individual.

Expected Interest Rates on Liabilities

Liabilities	Interest Rates
Home Loan	8% - 12%
Auto Loan	8% - 12%
Personal Loan	11%-15%
Education Loan	8%-12%

Your Financial Wellness Plan

Key Takeaways



Expense and Liability Management

- Your good liabilities to total assets ratio is relatively high. Consider reducing your good liabilities by a fraction to start with.
- Your household expenses are high. You might want to get a hold of them.



Asset Allocation

- Your equity allocation is considerably low—our suggestion is to start building it consciously.
- You should consider exploring more passive income sources. It will help you attain financial well-being earlier.



Emergency Planning

- Not buying an adequate health cover for yourself exposes you and your loved ones to emotional strain. Consider purchasing more cover.
- You've sufficiently secured your dependent's future in case you are no more. Unexpected circumstances always shake things up.

Next 3 Months' Action Plan

Next 3M Cashflows	Amt
Income	₹30.0L
Household & Lifestyle Expenses	₹8.8L
Tax Expenses	₹9.5L
EMIs	₹5.2L
Surplus for the Period	₹6.5L

Comments

Emergency Planning

- Purchase additional life insurance cover of around ₹2.3-₹4.4Cr to get adequately covered.
- Get an additional ₹30-₹50L health insurance cover to ensure that you are sufficiently protected.
- Your savings account balance of ₹25.0L can be invested in short-term liquid financial instruments to setup an emergency fund of ₹9.4L, which is equivalent to 6 months of your expense requirements.

Asset Allocation

- The remaining amount in your savings account can be invested in passive income assets (like REITs, InvITs, fractional real estate etc.) to diversify your portfolio.
- Follow the buy/sell/switch/hold suggestions on the following pages to improve the quality of your equity mutual fund portfolio.

Financial Products Featured List

Term Insurance Plans			
Insurer	Plan	Pros	Cons
Hdfc Life	Hdfc Life Click 2 protect Life	<ul style="list-style-type: none"> Claim Settlement Ratio (CSR) of 98.66% Flexibility to change premium payment terms from regular to limited pay Change of payment frequency during premium paying term available at no cost Good track record of settling claims faster than other insurers 3 complaints per 10,000 claims 	<ul style="list-style-type: none"> Expensive than other competing products
Max Life	Max Life Smart Secure Plus	<ul style="list-style-type: none"> Claim Settlement ratio of 99.34% Slightly less expensive than competing products on the market Terminal illness coverage at no cost Coverage of 64 Critical illness, which is a separate cover in addition to base cover amount 	<ul style="list-style-type: none"> There are few options for customising claim payouts
TATA-AIA Life	Sampoorna Raksha Supreme	<ul style="list-style-type: none"> Claim settlement ratio of 98.53% In-built terminal illness cover Option to increase coverage at key life stages 	<ul style="list-style-type: none"> No discount on online purchase of policy

Note: The above featured list is based on 1 Finance's proprietary research.

Financial Products Featured List

Term Insurance Plans			
Insurer	Plan	Pros	Cons
Aditya Birla Sun Life	Life Shield	<ul style="list-style-type: none">Claim settlement ratio of 98.07%Option to cover your spouse under the same policyTerminal illness benefit is inbuilt in the planExcellent track record of settling claims faster than other insurer's	<ul style="list-style-type: none">When compared to other insurers, received a higher number of complaints during policy purchase
ICICI Pru Life	iProtect Smart Term Plan	<ul style="list-style-type: none">Inbuilt terminal illness benefit18% discount for women policyholders	<ul style="list-style-type: none">Much more expensive than competing products on the marketCritical illness rider is not an additional cover, it pays out from the life cover amountA track record of slow claim settlement

Note: The above featured list is based on 1 Finance's proprietary research.

Financial Products Featured List

Health Insurance Plans			
Insurer	Plan	Pros	Cons
Manipal Cigna	ProHealth Prime Protect	<ul style="list-style-type: none"> No room rent sublimits No Claim Bonus (NCB) benefit is greater than 150% over time Sum insured can be recharged up to the cover amount for related diseases No co-pay in the policy Rewards for healthy behaviour are available 	<ul style="list-style-type: none"> 6500 Cashless Network Hospitals
Niva Bupa Health	Health ReAssure	<ul style="list-style-type: none"> No room rent sublimits No Claim Bonus (NCB) benefit over time is up to 100% Sum insured can be recharged up to the cover amount for related diseases No co-pay in the policy Rewards for healthy behaviour are available 8600 cashless network hospitals 	<ul style="list-style-type: none"> Pre-existing diseases are covered after 3 years

Note: The above featured list is based on 1 Finance's proprietary research.

Financial Products Featured List

Health Insurance Plans			
Insurer	Plan	Pros	Cons
Care Health	Care Plus	<ul style="list-style-type: none"> No room rent sublimits No Claim Bonus (NCB) benefit is greater than 150% over time Recharge of sum insured upto the cover amount is available for an unlimited number of times for unrelated diseases No co-pay in the policy Rewards for healthy behaviour are available There are 19000 cashless network hospitals, which is the most of any insurer 	<ul style="list-style-type: none"> Pre-existing diseases are covered after 3 years
Aditya Birla Health	Activ Health Platinum Enhanced	<ul style="list-style-type: none"> No room rent sublimits No Claim Bonus (NCB) benefit can be up to 100% over time No co-pay in the policy Rewards for healthy behaviour are available 10,051 cashless network hospitals Sum insured can be recharged once per policy year up to the cover amount 	<ul style="list-style-type: none"> Pre-existing diseases are covered after 3 years

Note: The above featured list is based on 1 Finance's proprietary research.

Financial Products Featured List

Health Insurance Plans			
Insurer	Plan	Pros	Cons
Navi General	Navi Health Plan 5	<ul style="list-style-type: none">No Claim Bonus (NCB) benefit is greater than 150% over timeRecharge of sum insured upto the cover amount is available for an unlimited number of times for unrelated diseasesPre-existing diseases are covered after 1 yearNo Co-pay in the policyRewards for healthy behaviour are available10,000 Cashless Network Hospitals	<ul style="list-style-type: none">Low Claim Settlement Ratio (CSR) of 83%

Note: The above featured list is based on 1 Finance's proprietary research.

Financial Products Featured List

Mutual Funds				
Category	Fund Scheme	1 Finance score	Strength	Weakness
Large Cap Index	HDFC Index Fund-S&P BSE Sensex	96	<ul style="list-style-type: none"> Accurate tracking of performance of underlying benchmark index with minimal deviation Large AUM of ₹ 4156 cr 	
Large Cap Index	Navi Nifty 50 Index Fund	90	<ul style="list-style-type: none"> Accurate tracking of performance of underlying benchmark index with minimal deviation Low expense ratio of 0.06% as compared with category average of 0.22%. 	<ul style="list-style-type: none"> Only 1 year of track record Small AUM of ₹ 96 cr
Large Cap Index	Axis Nifty 50 Index Fund	90	<ul style="list-style-type: none"> Accurate tracking of performance of underlying benchmark index with minimal deviation Low expense ratio of 0.12% as compared with category average of 0.22%. 	<ul style="list-style-type: none"> Only 1 year of track record

Note:

- All the above schemes are Growth-Direct plans
- 1 Finance score ranges from 0-100
- The above featured list is based on 1 Finance's proprietary research

Financial Products Featured List

Mutual Funds				
Category	Fund Scheme	1 Finance score	Strength	Weakness
Flexicap fund	Parag Parekh Flexi Cap Fund	99	<ul style="list-style-type: none"> Consistency in delivering high risk-adjusted returns by actively managing funds between large cap, midcap and smallcap Strong ability to outperform benchmark returns 	
Flexicap fund	Kotak Flexicap Fund	97	<ul style="list-style-type: none"> Consistency in delivering high risk-adjusted returns by actively managing funds between large cap, midcap and smallcap Low expense ratio of 0.67% versus category average of 0.84% 	
Flexicap fund	Franklin India Flexi Cap Fund	94	<ul style="list-style-type: none"> Consistency in delivering high risk-adjusted returns by actively managing funds between large cap, midcap and smallcap 	<ul style="list-style-type: none"> High expense ratio of 1.09% versus category average of 0.84%

Note:

- All the above schemes are Growth-Direct plans
- 1 Finance score ranges from 0-100
- The above featured list is based on 1 Finance's proprietary research

Disclaimer

The Disclaimer page should be read in conjunction with this report.

This report is based on the data and presumptions supplied by you (the client/ the user).

This report is designed to assess your present financial condition and recommend planning ideas and concepts that may be beneficial. This report aims to demonstrate how well-established financial planning principles can enhance your existing financial situation. This report does not imply a recommendation of any specific method, but rather offers broad, general advice on the benefits of a few financial planning principles.

The reports give estimates based on multiple hypotheses; thus they are purely speculative and do not represent assurances of investment returns.

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Unless changes to your financial or personal situation necessitate a more frequent review, we advise that you evaluate your plan once a quarter.

Please be aware that some discrepancies could occur due to different calculation methods.

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