

CHRONOWEALTH

Financial Blueprint Report

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Financial Overview

Monthly Income: Rs.1,00,000

Monthly Expenses: Rs.60,000

Monthly Savings: Rs.40,000 (40.0%)

Current Investments: Rs.5,00,000

20-Year Wealth Projections (Monte Carlo)

Based on 10,000 simulations with market volatility, inflation, and risk factors

Optimistic (90th percentile): Rs.1.21 Cr

Median (50th percentile): Rs.1.13 Cr

Conservative (10th percentile): Rs.1.04 Cr

Scenario Analysis

1. Medical Emergency Impact

Assumed Emergency Cost: Rs.5.0 L

Your Health Cover: Rs.3.0 L

Out-of-Pocket: Rs.2.0 L

Impact on 20Y Wealth: Rs.1.11 Cr

2. Inflation Impact Analysis

Assumed Inflation Rate: 7.0% p.a.

Real Return (after inflation): 5.0% p.a.

Inflation-Adjusted Wealth (20Y): Rs.1.06 Cr

Purchasing Power Loss: 6.0%

3. Market Crash Scenario

Assumed Market Crash: 30% decline

Recovery Period: 3 years

Wealth After Recovery: Rs.1.11 Cr

Net Impact: -1.7%

Risk Assessment

Overall Risk Score: 65/100 (MODERATE)

Savings Rate: 40.0%

Health Coverage Adequacy: Needs Improvement

Key Recommendations

1. Increase health insurance to minimum Rs.5L
2. Build emergency fund of 6 months expenses
3. Reduce discretionary spending to lower risk profile