

Financial Plan Report

Prepared for

ABC

By

Yadnya Academy Pvt. Ltd.

Date

DD MMM YYYY



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Scope of the Report

A financial plan is a comprehensive evaluation of your current worth and future financial state by using current known variables to predict future income, asset values and withdrawal plans. This plan allocates your income to various types of expenses, such as rent or utilities, and reserves some income for short-term and long-term savings. And these savings are used to fulfill your future financial goals such as vacation, children education, retirement etc.

Key Elements

| Sr | Items | Description |
|----|---------------------|---|
| 1 | Financial Goals | A financial plan is based on an individual's or a family's clearly defined financial goals. |
| 2 | Net Worth Statement | A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals. |
| 3 | Cash Flow Analysis | An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month. |
| 4 | Retirement Planning | The plan should include a strategy for achieving retirement independent of other financial priorities. |
| 5 | Insurance Planning | Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. |
| 6 | Asset Allocation | Include a customized asset allocation strategy based on specific investment objectives and a risk profile. |

Assumptions

| Description | Value |
|----------------------------------|--------|
| Inflation Rate | 7.0 % |
| Inflation Rate - Child Education | 10.0 % |
| Return on Debt Instruments | 10.0 % |
| Return on Hybrid Funds | 12.0 % |
| Return on Equity Instruments | 12.0 % |
| Yearly Income Growth | 10.0 % |

Personal Details

Name: ABC

Age: 34

Email: abc@gmail.com

Family Details:

| Name | Relationship | Age |
|------|--------------|-----|
| PQR | Spouse | 28 |
| AB | Children | 5 |
| STR | Mother | 46 |

Your Risk Profile

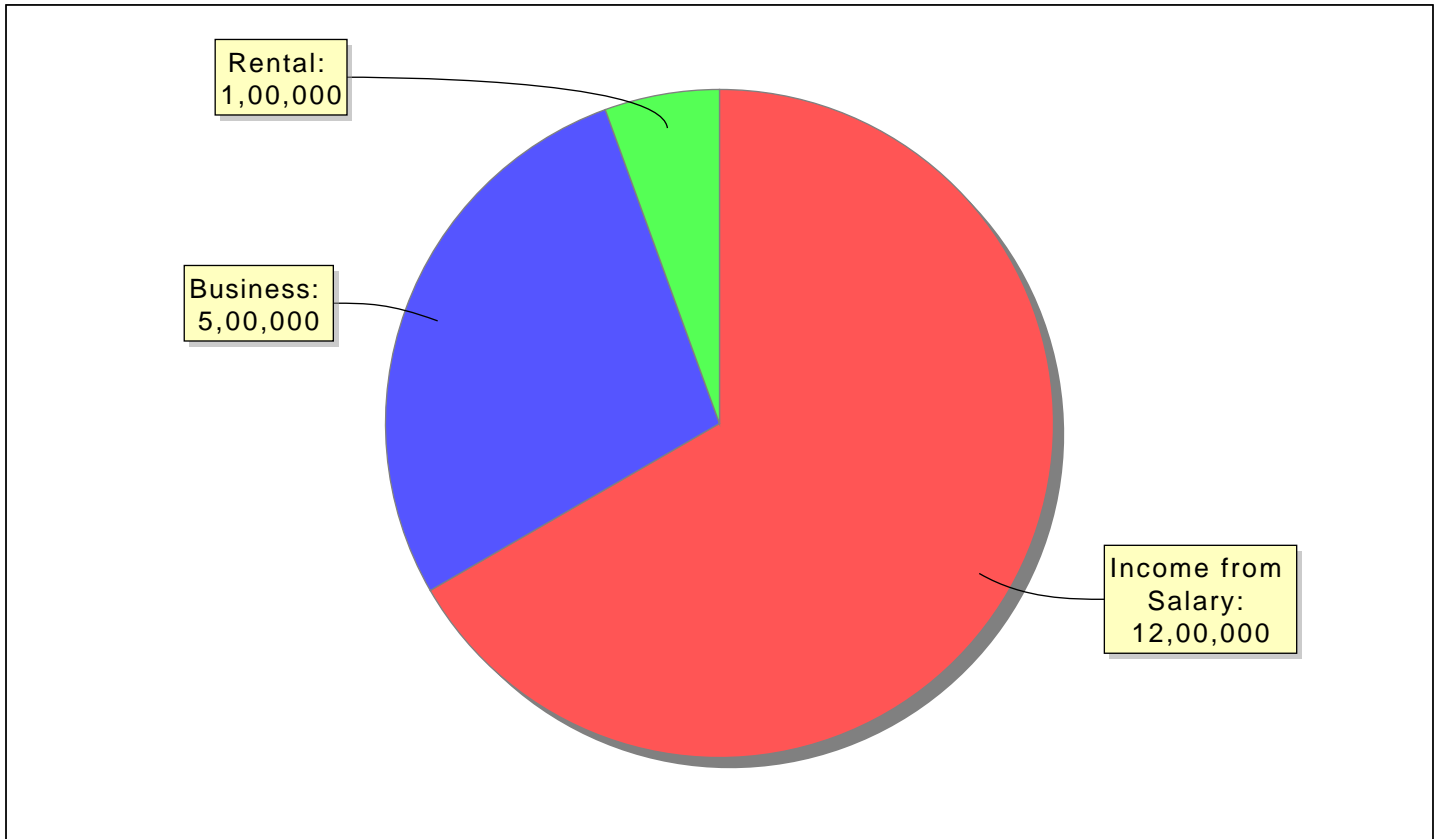
Moderate Risk Taking

- Primary Goal: Growth of Capital
- You want to invest in a broad spread of quality investments, but predominantly in growth assets to achieve higher growth.
- You have a reasonable understanding of the investment markets and their operation.
- When you think of the term risk, you think it means 'possibilities'.
- When you make a financial decision, you are more focussed on the possible gains, but also keep in mind the possible losses.
- You can accept that there will be some level of volatility in the value of your investments.
- You are a moderate risk taker and can accept some moderate levels of investment risk.
- Primary Asset Class – Equity, Hybrid & Real Estate

Income - Expense Analysis

Income

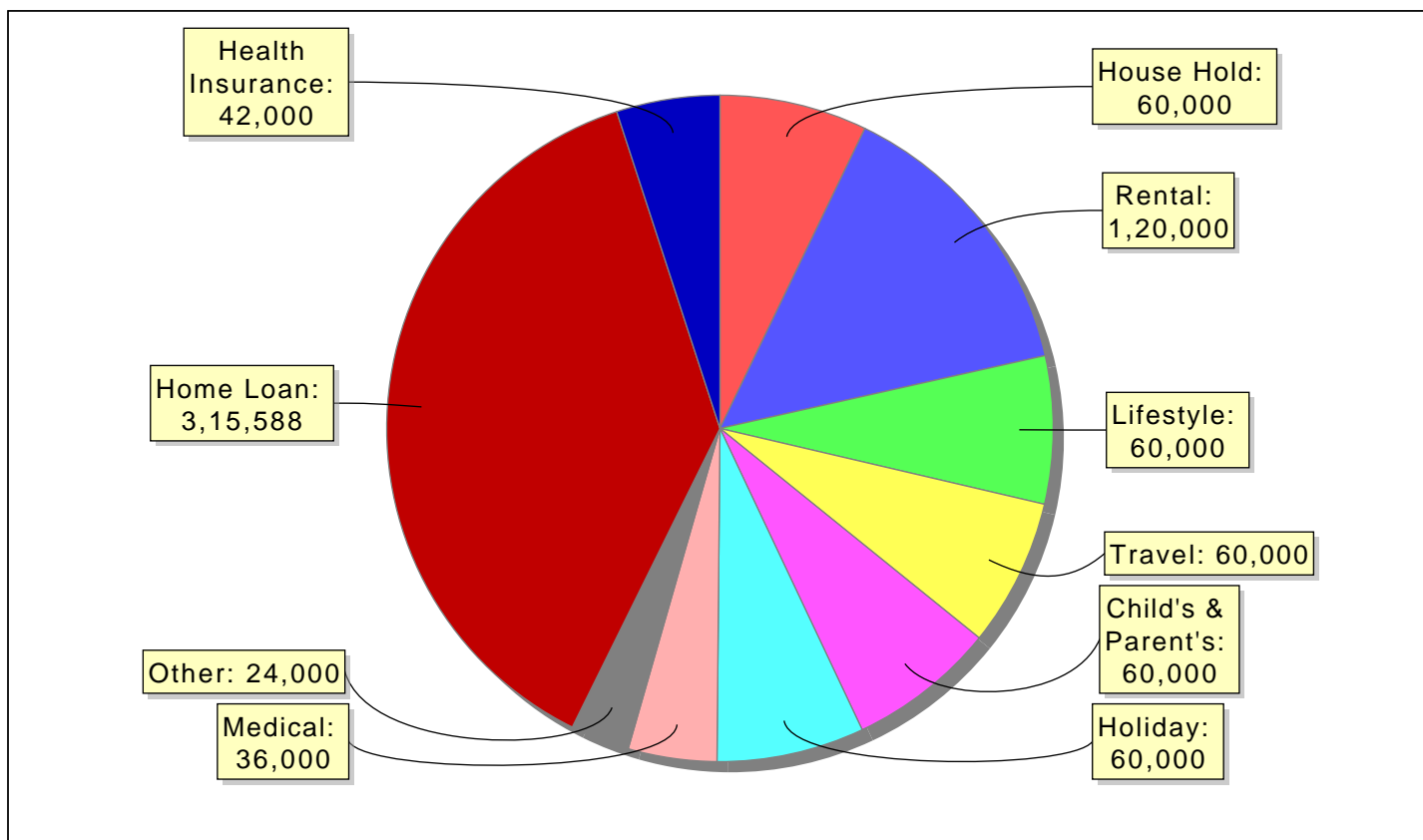
Total Income(Yearly): Rs 18,00,000



| Income Type | Monthly (₹) | Yearly (₹) |
|--------------------|-----------------|------------------|
| Income from Salary | 1,00,000 | 12,00,000 |
| Business Income | 41,666 | 5,00,000 |
| Rental Income | 8,333 | 1,00,000 |
| Total | 1,49,999 | 18,00,000 |

Expenses

Total Expenses(Yearly): Rs 8,37,588



| Expenses Type | Monthly (₹) | Yearly (₹) | Expenses Type | Monthly (₹) | Yearly (₹) |
|--------------------|-------------|------------|------------------|---------------|-----------------|
| House Hold | 5,000 | 60,000 | Rental | 10,000 | 1,20,000 |
| Lifestyle | 5,000 | 60,000 | Travel | 5,000 | 60,000 |
| Child's & Parent's | 5,000 | 60,000 | Holiday | 5,000 | 60,000 |
| Medical | 3,000 | 36,000 | Other | 2,000 | 24,000 |
| Home Loan | 26,299 | 3,15,588 | Health Insurance | 3,500 | 42,000 |
| | | | Total | 69,799 | 8,37,588 |

50/30/20 Guideline For Tracking Budget

| EXPENCES: Maximum 50% Take Home Income (Post all deductions) | SAVING: Minimum 30% | FLOATING: 20% |
|---|--|---|
| <ul style="list-style-type: none"> - All household expenses : Utilities, food, entertainment, education, fuel. - Rent/House EMI | <ul style="list-style-type: none"> - Saving for long term goals such as marriage, kids higher education, retirement | <ul style="list-style-type: none"> - Short Term goals : Car, vacations, electronics - Emergency Fund : Medical, denations |

Income = ₹ 18,00,000

Expenses = ₹ 6,99,588 = 39% of Income

Floating = ₹ 1,38,000 = 8% of Income

Saving = ₹ 9,62,412 = 53% of Income

You have a good Saving Ratio. Please make sure to sustain this in future as well.

Net Worth

Assets

| Asset Type | Current Amount (₹) | Percentage |
|---------------|--------------------|--------------|
| Mutual Fund | 50,000 | 7.46 % |
| Fixed deposit | 1,50,000 | 22.39 % |
| PPF | 1,20,000 | 17.91 % |
| Equity | 50,000 | 7.46 % |
| Gold | 3,00,000 | 44.78 % |
| Total | 6,70,000 | 100 % |

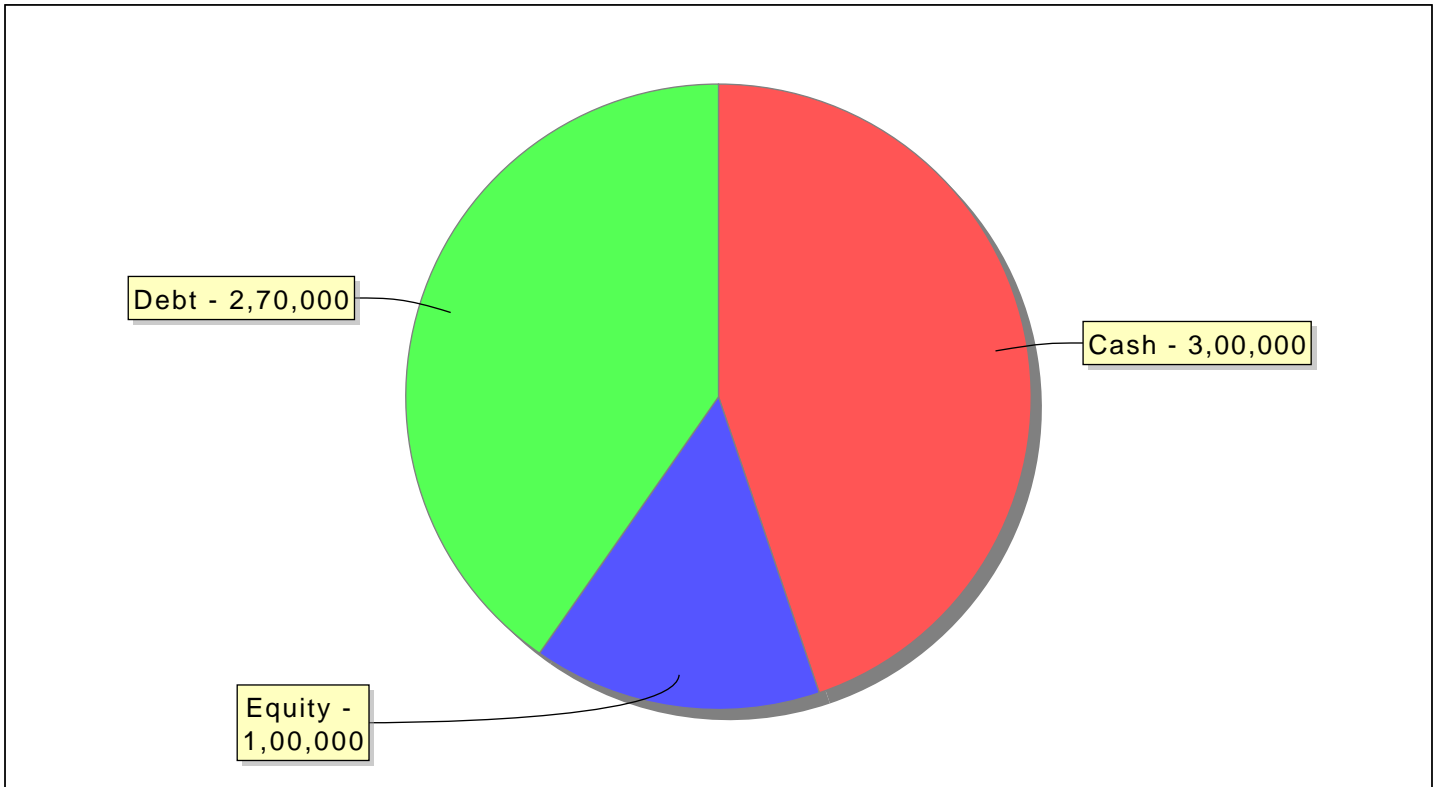
Liabilities

| Liability Type | Current Outstanding (₹) |
|----------------|-------------------------|
| Home Loan | 4,00,000 |
| Total | 4,00,000 |

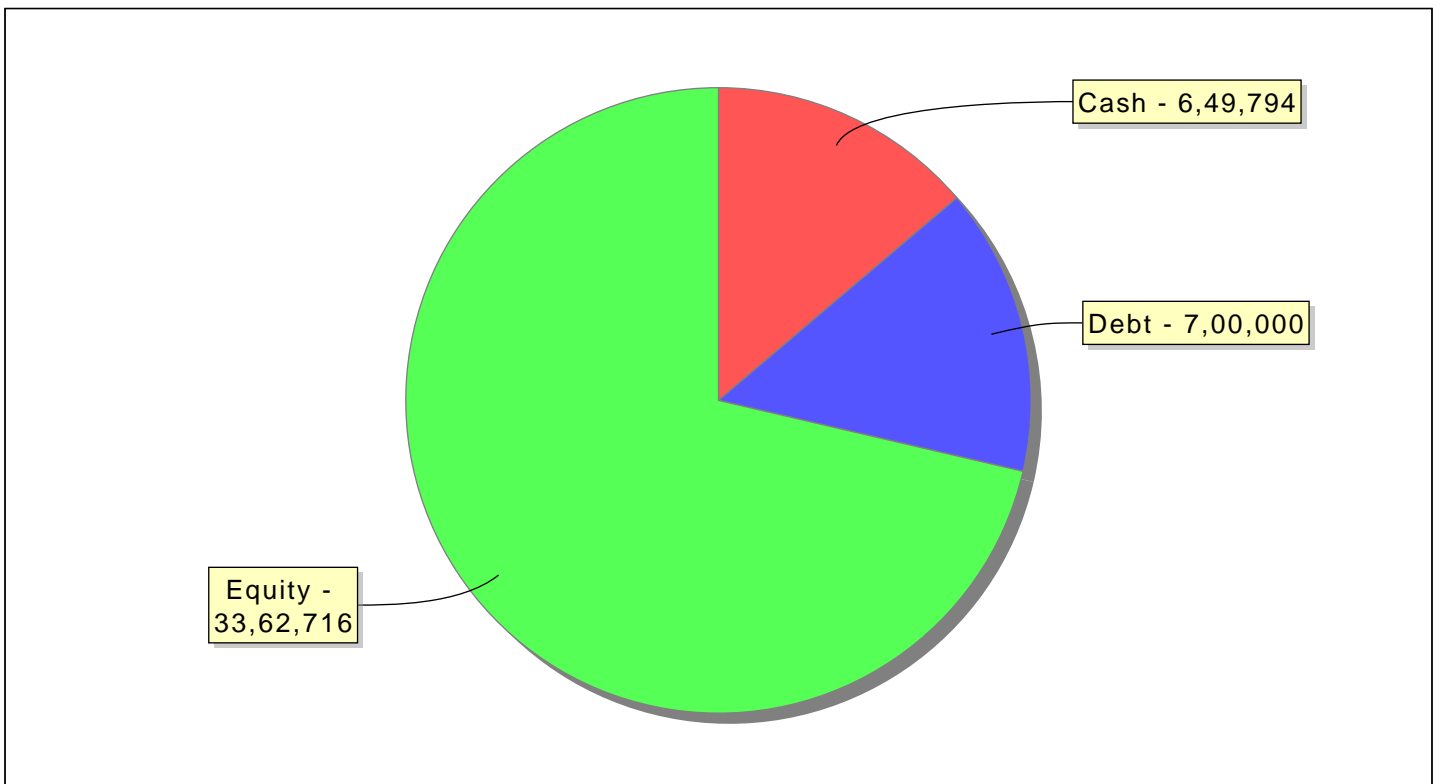
Total Networth (Assets - Liabilities) = ₹ 2,70,000

Asset Allocation

Your Current Financial Asset Allocation



Proposed Financial Asset Allocation



Emergency Planning

Many a time, things don't pan out according to your plans. It makes sense then, to have a contingency plan armouring you to deal with unexpected outcomes. A contingency plan is often used to manage risk that may seem unlikely to happen, but if it does, would have a disruptive impact on your life.

For example, a sudden job loss can derail your financial planning but most importantly, also leave you struggling to meet your everyday expenses and financial obligations like a personal or home loan till you find another job. Having a contingency fund will ensure that you don't have to worry if such a situation arises. It will enable you to pay your EMIs on time, even if your cash flow stops for some time as you have anticipated this and kept funds aside.

Similarly, we need to have a rain cheque for medical emergencies or other natural disasters.

We have created an Emergency Fund for you -

Emergency Fund = ₹ **6,49,794**

Invest 10% of this in your savings account and rest in a Liquid Fund.



Expert's Recommendation

Recommended Fund
(You should invest this money in following Fund)

XXXXX

Goals

Goals Summary

| Goal Name | Year To Goal | Present Cost (₹) | Goal Priority | Inflation | Type | Achievable? |
|-------------------|--------------|------------------|---------------|-----------|------------|-------------|
| Vacation-Domestic | 2 | 3,00,000 | 0 | 7.0 % | Short term | May be |
| AB-Graduation | 20 | 10,00,000 | 1 | 10.0 % | Long term | Yes |
| AB-Marriage | 22 | 5,00,000 | 1 | 7.0 % | Long term | Yes |
| Retirement | 26 | 14,62,716 | 2 | 7.0 % | Long term | Yes |
| Purchase-Home | 6 | 8,00,000 | 3 | 7.0 % | Long term | Yes |

1. Vacation-Domestic

| Year To Goal | Present Cost (₹) | Future Cost (₹) | Inflation | Current Value Of Tagged Assets (₹) | Expected Returns From Tagged Assets | Future Value Of Tagged Assets (₹) | Deficit (₹) |
|--------------|------------------|-----------------|-----------|------------------------------------|-------------------------------------|-----------------------------------|-------------|
| 2 | 3,00,000 | 3,43,470 | 7.0 % | 20,206 | 10.0 % | 24,449 | 2,79,794 |

1.1 Investment Options For This Goal

| Lumpsum (₹) | SIP (₹) | Step Up SIP (₹) | Expected Returns From Investment |
|-------------|---------|-----------------|----------------------------------|
| 2,63,653 | 12,018 | 12,018 | 10.0 % |

1.2 Yadnya's Recommendation

| Asset Name | Chosen Option | Amount (₹) | Comment |
|-----------------------------------|---------------|------------|---------|
| Yadnya Recommended Assets section | Monthly SIP | 3,605 | - |

1.3 Recommended Additional Investments

| Years | Recommended Investment Per Month (₹) | Years | Recommended Investment Per Month (₹) |
|-------|--------------------------------------|-------|--------------------------------------|
| 2018 | 12,018 | 2019 | 12,018 |

2. AB-Graduation

| Year To Goal | Present Cost (₹) | Future Cost (₹) | Inflation | Current Value Of Tagged Assets (₹) | Expected Returns From Tagged Assets | Future Value Of Tagged Assets (₹) | Deficit (₹) |
|--------------|------------------|-----------------|-----------|------------------------------------|-------------------------------------|-----------------------------------|-------------|
| 20 | 10,00,000 | 67,27,499 | 10.0 % | 0 | 10.0 % | 0 | 10,00,000 |

2.1 Investment Options For This Goal

| Lumpsum (₹) | SIP (₹) | Step Up SIP (₹) | Expected Returns From Investment |
|-------------|---------|-----------------|----------------------------------|
| 6,97,418 | 7,313 | 3,491 | 10.0 % |

2.2 Yadnya's Recommendation

| Asset Name | Chosen Option | Amount (₹) | Comment |
|-----------------------------------|---------------|------------|---------|
| Yadnya Recommended Assets section | Monthly SIP | 7,313 | - |

2.3 Recommended Additional Investments

| Years | Recommended Investment Per Month (₹) | Years | Recommended Investment Per Month (₹) |
|-------|--------------------------------------|-------|--------------------------------------|
| 2018 | 7,313 | 2019 | 7,313 |
| 2020 | 7,313 | 2021 | 7,313 |
| 2022 | 7,313 | 2023 | 7,313 |
| 2024 | 7,313 | 2025 | 7,313 |
| 2026 | 7,313 | 2027 | 7,313 |
| 2028 | 7,313 | 2029 | 7,313 |
| 2030 | 7,313 | 2031 | 7,313 |
| 2032 | 7,313 | 2033 | 7,313 |
| 2034 | 7,313 | 2035 | 7,313 |
| 2036 | 7,313 | 2037 | 7,313 |

3. AB-Marriage

| Year To Goal | Present Cost (₹) | Future Cost (₹) | Inflation | Current Value Of Tagged Assets (₹) | Expected Returns From Tagged Assets | Future Value Of Tagged Assets (₹) | Deficit (₹) |
|--------------|------------------|-----------------|-----------|------------------------------------|-------------------------------------|-----------------------------------|-------------|
| 22 | 5,00,000 | 22,15,200 | 7.0 % | 0 | 10.0 % | 0 | 5,00,000 |

3.1 Investment Options For This Goal

| Lumpsum (₹) | SIP (₹) | Step Up SIP (₹) | Expected Returns From Investment |
|-------------|---------|-----------------|----------------------------------|
| 1,83,069 | 1,875 | 847 | 10.0 % |

3.2 Yadnya's Recommendation

| Asset Name | Chosen Option | Amount (₹) | Comment |
|-----------------------------------|---------------|------------|---------|
| Yadnya Recommended Assets section | Monthly SIP | 1,875 | - |

3.3 Recommended Additional Investments

| Years | Recommended Investment Per Month (₹) | Years | Recommended Investment Per Month (₹) |
|-------|--------------------------------------|-------|--------------------------------------|
| 2018 | 1,875 | 2019 | 1,875 |
| 2020 | 1,875 | 2021 | 1,875 |
| 2022 | 1,875 | 2023 | 1,875 |
| 2024 | 1,875 | 2025 | 1,875 |
| 2026 | 1,875 | 2027 | 1,875 |
| 2028 | 1,875 | 2029 | 1,875 |
| 2030 | 1,875 | 2031 | 1,875 |
| 2032 | 1,875 | 2033 | 1,875 |
| 2034 | 1,875 | 2035 | 1,875 |
| 2036 | 1,875 | 2037 | 1,875 |

| | | | |
|------|-------|------|-------|
| 2038 | 1,875 | 2039 | 1,875 |
|------|-------|------|-------|

4. Retirement

| Year To Goal | Retirement Corpus Required (₹) | Inflation | Current Value Of Tagged Assets (₹) | Expected Returns From Tagged Assets | Future Value Of Tagged Assets (₹) | Deficit (₹) |
|--------------|--------------------------------|-----------|------------------------------------|-------------------------------------|-----------------------------------|-------------|
| 26 | 2,78,50,228 | 7.0 % | 0 | 10.0 % | 0 | 14,62,716 |

4.1 Investment Options For This Goal

| Lumpsum (₹) | SIP (₹) | Step Up SIP (₹) | Expected Returns From Investment |
|-------------|---------|-----------------|----------------------------------|
| 14,62,716 | 14,511 | 5,923 | 10.0 % |

4.2 Yadnya's Recommendation

| Asset Name | Chosen Option | Amount (₹) | Comment |
|-----------------------------------|---------------|------------|---------|
| Yadnya Recommended Assets section | Monthly SIP | 14,511 | - |

4.3 Recommended Additional Investments

| Years | Recommended Investment Per Month (₹) | Years | Recommended Investment Per Month (₹) |
|-------|--------------------------------------|-------|--------------------------------------|
| 2018 | 14,511 | 2019 | 14,511 |
| 2020 | 14,511 | 2021 | 14,511 |
| 2022 | 14,511 | 2023 | 14,511 |
| 2024 | 14,511 | 2025 | 14,511 |
| 2026 | 14,511 | 2027 | 14,511 |
| 2028 | 14,511 | 2029 | 14,511 |
| 2030 | 14,511 | 2031 | 14,511 |
| 2032 | 14,511 | 2033 | 14,511 |
| 2034 | 14,511 | 2035 | 14,511 |

| | | | |
|------|--------|------|--------|
| 2036 | 14,511 | 2037 | 14,511 |
| 2038 | 14,511 | 2039 | 14,511 |
| 2040 | 14,511 | 2041 | 14,511 |
| 2042 | 14,511 | 2043 | 14,511 |

5. Purchase-Home

| Year To Goal | Present Cost (₹) | Future Cost (₹) | Inflation | Current Value Of Tagged Assets (₹) | Expected Returns From Tagged Assets | Future Value Of Tagged Assets (₹) | Deficit (₹) |
|--------------|------------------|-----------------|-----------|------------------------------------|-------------------------------------|-----------------------------------|-------------|
| 6 | 8,00,000 | 12,00,584 | 7.0 % | 0 | 10.0 % | 0 | 8,00,000 |

5.1 Investment Options For This Goal

| Lumpsum (₹) | SIP (₹) | Step Up SIP (₹) | Expected Returns From Investment |
|-------------|---------|-----------------|----------------------------------|
| 6,08,253 | 11,588 | 8,990 | 10.0 % |

5.2 Yadnya's Recommendation

| Asset Name | Chosen Option | Amount (₹) | Comment |
|-----------------------------------|---------------|------------|---------|
| Yadnya Recommended Assets section | Monthly SIP | 11,588 | - |

5.3 Recommended Additional Investments

| Years | Recommended Investment Per Month (₹) | Years | Recommended Investment Per Month (₹) |
|-------|--------------------------------------|-------|--------------------------------------|
| 2018 | 11,588 | 2019 | 11,588 |
| 2020 | 11,588 | 2021 | 11,588 |
| 2022 | 11,588 | 2023 | 11,588 |

Yadnya's Asset Recommendations



| Goal Type | Name of the Fund | Monthly Investments (₹) |
|---|------------------|-------------------------|
| Short Term Goals: Vacation-Domestic | XXXXX | 3,605 |
| Medium Term Goals: Purchase-Home | XXXXX | 11,588 |
| Long Term Goals: AB- Graduation, AB- Marriage, Retirement | XXXXX | 7,109 |
| | XXXXX | 7,109 |
| | XXXXX | 4,739 |
| | XXXXX | 4,739 |

Post Retirement Cash Flow

| Years | Starting Retirement Corpus (₹) | SWP - Yearly (₹) | Ending Retirement Corpus (₹) |
|-------|--------------------------------|------------------|------------------------------|
| 1 | 2,78,50,228 | 12,42,773 | 2,66,07,455 |
| 2 | 2,87,36,051 | 13,29,767 | 2,74,06,284 |
| 3 | 2,95,98,787 | 14,22,851 | 2,81,75,936 |
| 4 | 3,04,30,011 | 15,22,451 | 2,89,07,560 |
| 5 | 3,12,20,165 | 16,29,023 | 2,95,91,142 |
| 6 | 3,19,58,433 | 17,43,055 | 3,02,15,378 |
| 7 | 3,26,32,608 | 18,65,069 | 3,07,67,539 |
| 8 | 3,32,28,942 | 19,95,624 | 3,12,33,318 |
| 9 | 3,37,31,983 | 21,35,318 | 3,15,96,665 |
| 10 | 3,41,24,398 | 22,84,790 | 3,18,39,608 |
| 11 | 3,43,86,777 | 24,44,725 | 3,19,42,052 |
| 12 | 3,44,97,416 | 26,15,856 | 3,18,81,560 |
| 13 | 3,44,32,085 | 27,98,966 | 3,16,33,119 |
| 14 | 3,41,63,769 | 29,94,894 | 3,11,68,875 |

| | | | |
|----|-------------|-----------|-------------|
| 15 | 3,36,62,385 | 32,04,537 | 3,04,57,848 |
| 16 | 3,28,94,476 | 34,28,855 | 2,94,65,621 |
| 17 | 3,18,22,871 | 36,68,875 | 2,81,53,996 |
| 18 | 3,04,06,316 | 39,25,696 | 2,64,80,620 |
| 19 | 2,85,99,070 | 42,00,495 | 2,43,98,575 |
| 20 | 2,63,50,461 | 44,94,530 | 2,18,55,931 |
| 21 | 2,36,04,405 | 48,09,147 | 1,87,95,258 |
| 22 | 2,02,98,879 | 51,45,787 | 1,51,53,092 |
| 23 | 1,63,65,339 | 55,05,992 | 1,08,59,347 |
| 24 | 1,17,28,095 | 58,91,411 | 58,36,684 |
| 25 | 63,03,619 | 63,03,810 | 0 |

Tax Planning

In order to encourage the culture of saving and to direct the savings of an individual into the right resources, the Government of India permits tax exemptions, but only if the savings are invested in instruments as listed under section 80C, 80CCC, and 80CCD of Income Tax (IT) Act. Under these 3 sections a maximum tax deduction of ₹ 1,50,000 is allowed. With proper tax planning throughout the year, an individual should definitely claim these exemptions for saving tax by making a single investment or a combination of investments in any of these sections. However, it is important to keep in mind that the total tax exemption allowed is limited to ₹ 1,50,000. Some of the popular taxes saving investment options are: - Best Tax Saving Investments under Section 80C.

| Investment | Returns | Taxation | Lock-in |
|------------|--------------------|-----------------------------|------------------------|
| EPF & VPF | 8.55% | EEE | Till Retirement |
| PPF | 8% | EEE | 15 Years |
| NSC | 8% | EET | 5 Years |
| 5 Year FD | 6.5-8.5% | EET | 5 Years |
| ELSS | 11% (Last 3 Years) | EET, 10% LTCG | 3 Years |
| NPS | 7-10% | EET, 60% corpus is tax free | Till Retirement |
| SCSS | 8.7% | EET | 5 Years |
| SSY | 8.5% | EEE | When daughter turns 21 |

Your current Section 80C limit is met by

1. PPF = ₹ 12,000/annum

2. Home Loan Principal Repayment = ₹ 2,38,010/annum

Based on your risk profile (Moderate Risk Taking), you should invest in ELSS fund for your Section 80C remaining limit.



Expert's Recommendation

Recommended Fund

XXXXXX

Insurance Planning

Life Insurance

| Description | Value (₹) |
|--|-------------|
| Current annual income of the insured | 18,00,000 |
| Current age of the insured | 34 |
| Expected retirement age of the insured | 60.0 |
| Estimated Human Life Value | 3,77,04,010 |
| Insurance cover already taken | 2,50,000 |
| Value of existing assets and investments | 6,70,000 |
| Net additional insurance cover to be taken | 3,67,84,010 |



Expert's Recommendation

If you are happy, you can take a top-up from your existing Insurer or You should choose one of the online term plan mentioned below

1. XXXXX

2. XXXXX

Health Insurance

Medical Insurance should be the next thing on your mind. You should always think about medical insurance for you and your family. There may not be sufficient resources to take care of your medical expense in case of any urgent medical treatment.

Currently You have ₹ **2,00,000** medical cover in Individual plan.

Ideal Medical cover for whole family in -

1. Metros : ₹ 10 Lakhs

2. Other Major Cities : ₹ 7 Lakhs

You should opt for min ₹ **5** lakhs more cover on your Health Insurance.

You should opt for Family floater plan which includes your spouse and kids. You should have a separate Individual plans for your parents.

While choosing a Health Insurance Plans, you should always consider following things -

1. Is my nearby hospital part of their empanelled list to help in cashless facility?
2. Do I need want to cover Pre & Post Hospitalization charges as well (If yes, it will increase your premium)
3. Do I need Maternity cover?
4. Is there any cap on Daily room rent? If yes, is it justifiable for my preferred hospital?



Expert's Recommendation

Recommended Health Insurance Plans (You should choose one of the following term plan)

1. XXXXX

2. XXXXX

3. XXXXX

Cash Flow Till Retirement

| Years | Your Age | Inflow (₹) | Expense s (₹) | Surplus / Shortage (₹) | Short Term Goals (₹) | Medium Term Goals (₹) | Long Term Goals (₹) | Surplus (₹) | Goal Outflow (₹) | Assets (₹) | Goal Name |
|-------|----------|-------------|---------------|------------------------|----------------------|-----------------------|---------------------|-------------|------------------|-------------|---------------------|
| 2018 | 34 | | | | | | | | | 6,70,000 | |
| 2019 | 35 | 18,00,000 | 8,37,588 | 9,62,412 | 43,260 | 1,39,056 | 2,84,388 | 4,95,708 | 6,49,794 | 11,09,442 | Emergency |
| 2020 | 36 | 19,80,000 | 8,96,219 | 10,83,781 | 43,260 | 1,39,056 | 2,84,388 | 6,17,077 | 3,43,470 | 20,13,407 | Vacation - Domestic |
| 2021 | 37 | 21,78,000 | 9,58,954 | 12,19,046 | | 1,39,056 | 2,84,388 | 7,95,602 | | 34,63,984 | |
| 2022 | 38 | 23,95,800 | 10,26,080 | 13,69,720 | | 1,39,056 | 2,84,388 | 9,46,276 | | 51,74,309 | |
| 2023 | 39 | 26,35,380 | 10,97,905 | 15,37,475 | | 1,39,056 | 2,84,388 | 11,14,031 | | 71,80,500 | |
| 2024 | 40 | 28,98,918 | 11,74,758 | 17,24,160 | | 1,39,056 | 2,84,388 | 13,00,716 | 12,00,584 | 83,22,560 | Purchase - Home |
| 2025 | 41 | 31,88,809 | 12,56,991 | 19,31,818 | | | 2,84,388 | 16,47,430 | | 1,09,53,455 | |
| 2026 | 42 | 35,07,689 | 13,44,980 | 21,62,709 | | | 2,84,388 | 18,78,321 | | 1,40,10,948 | |
| 2027 | 43 | 38,58,457 | 14,39,128 | 24,19,329 | | | 2,84,388 | 21,34,941 | | 1,75,51,916 | |
| 2028 | 44 | 42,44,302 | 15,39,866 | 27,04,436 | | | 2,84,388 | 24,20,048 | | 2,16,40,115 | |
| 2029 | 45 | 46,68,732 | 16,47,656 | 30,21,076 | | | 2,84,388 | 27,36,688 | | 2,63,46,960 | |
| 2030 | 46 | 51,35,605 | 17,62,991 | 33,72,614 | | | 2,84,388 | 30,88,226 | | 3,17,52,399 | |
| 2031 | 47 | 56,49,165 | 18,86,400 | 37,62,765 | | | 2,84,388 | 34,78,377 | | 3,79,45,877 | |
| 2032 | 48 | 62,14,081 | 20,18,448 | 41,95,633 | | | 2,84,388 | 39,11,245 | | 4,50,27,410 | |
| 2033 | 49 | 68,35,489 | 21,59,739 | 46,75,750 | | | 2,84,388 | 43,91,362 | | 5,31,08,773 | |
| 2034 | 50 | 75,19,037 | 23,10,920 | 52,08,117 | | | 2,84,388 | 49,23,729 | | 6,23,14,817 | |
| 2035 | 51 | 82,70,940 | 24,72,684 | 57,98,256 | | | 2,84,388 | 55,13,868 | | 7,27,84,930 | |
| 2036 | 52 | 90,98,034 | 26,45,771 | 64,52,263 | | | 2,84,388 | 61,67,875 | | 8,46,74,658 | |
| 2037 | 53 | 1,00,07,837 | 28,30,974 | 71,76,863 | | | 2,84,388 | 68,92,475 | | 9,81,57,497 | |

| | | | | | | | | | | | |
|------|----|-------------|-----------|-------------|--|--|----------|-------------|-------------|--------------|---------------|
| 2038 | 54 | 1,10,08,620 | 30,29,142 | 79,79,478 | | | 2,84,388 | 76,95,090 | 67,27,499 | 10,66,99,381 | AB-Graduation |
| 2039 | 55 | 1,21,09,482 | 32,41,181 | 88,68,301 | | | 2,84,388 | 85,83,913 | | 12,34,99,960 | |
| 2040 | 56 | 1,33,20,430 | 34,68,063 | 98,52,367 | | | 2,84,388 | 95,67,979 | 22,15,200 | 14,02,94,649 | AB-Marriage |
| 2041 | 57 | 1,46,52,473 | 37,10,827 | 1,09,41,646 | | | 2,84,388 | 1,06,57,258 | | 16,16,23,909 | |
| 2042 | 58 | 1,61,17,720 | 39,70,584 | 1,21,47,136 | | | 2,84,388 | 1,18,62,748 | | 18,57,11,982 | |
| 2043 | 59 | 1,77,29,492 | 42,48,524 | 1,34,80,968 | | | 2,84,388 | 1,31,96,580 | | 21,28,86,744 | |
| 2044 | 60 | 1,95,02,441 | 45,45,920 | 1,49,56,521 | | | 2,84,388 | 1,46,72,133 | 2,78,50,228 | 21,56,62,842 | Retirement |

Action Plan

1. Review of this Financial Plan with a Financial Advisor - [Click here](#) to review this Report with Yadnya's Financial Advisor
2. First you should create enough Emergency Fund of ₹ 6,49,794 Put 10% of this i.e. ₹ 64,979 in your savings account and rest ₹ 5,84,815 in **XXXXX**
3. Secondly you should take the additional life insurance of ₹ 3,67,84,010 for yourself to cover your dependents.
4. Action Plans on your Important goals -
 - AB-Graduation: This goal is achievable with SIP in recommended equity mutual fund.**
 - AB-Marriage: This goal is achievable with SIP in recommended equity mutual fund.**
 - Retirement: This goal is achievable with SIP in recommended equity mutual fund.**
 - Purchase-Home: This goal is achievable with SIP in recommended equity mutual fund.**
5. Next Financial Review - **19 December 2019**

Important Thumb Rules

| Rule Name | Rules |
|------------------------|--|
| 6 months car rule | Your car price shouldn't be more than your 6 months salary |
| Emergency fund rule | You should have upto 6 months of your salary as emergency fund |
| Retirement rule | Whenever you have investments of 30 times of your current annual income, you can retire |
| First year salary rule | You shouldn't take out more in student loans than you expect to make first year on the job. |
| Life cover rule | You should take term insurance worth 10 times your annual salary |
| House price rule | You shouldn't buy a home more than 5 times of your annual income. Loan EMI shouldn't be more than 40% of your monthly salary |
| Diversification rule | No more than 10 mutual funds (Equity, Debt & Hybrid) in your portfolio. |

Disclaimer

This financial plan was developed using information provided by you. Our Estimates of future returns and inflation parameters, using past history and reliable sources, play a significant part in the plan. While the information is presented in a detailed manner with exact numbers, PLEASE BE AWARE THAT ALL FUTURE PROJECTIONS ARE ESTIMATES ONLY.

As the time period between the current date and projection date increases, so does the possible margin of error. This plan should be viewed as a "road map", and it should be reviewed minimum every year and adjusted as more current or accurate information becomes available.

All the calculations are done based on our proprietary algorithms and programs. As with other computer applications, these programs are subject to errors due to various reasons such as malware attack, hacking, human errors etc. Though we take the highest care to keep your information secured and making sure our algorithm works fine, still please do not consider this report as Final Financial Advice. There is no human review, which has happened to this report and hence it is prone to system errors.

Suggested Financial Plan to achieve your financial goals may not be accurate or yield expected results if the information provided by you is incorrect or any of the assumptions made are rendered invalid due to uncontrollable external forces, like change in interest rates, change in govt policies etc.

This plan is not designed as a substitute for your own judgment, nor is it meant to eliminate the necessity of your personal review and analysis. This plan is designed to supplement your own planning and analysis to help you fulfil your financial objectives. Information provided in the attached report is general in nature and should NOT be construed as providing legal, accounting, investment and / or tax advice. Should you have any specific questions and / or issues in these areas, please consult your legal, tax, investment and / or accounting advisor. InvestYadnya cannot endorse or support any specific decision you may make because we are not privy to all the other information that effective financial decision making requires.