

PERSONAL FINANCIAL PLAN / REVIEW

Date: 01/Apr/2026



AI image

PREPARED FOR:

MR. HARSHIT PRADHAN & MS. NATASHA PRADHAN

LOE Date: 20/Feb/2026

Risk Profile: Moderately Aggressive

PREPARED BY: CA HARSH ROONGTA

FEE ONLY INVESTMENT ADVISERS LLP

SEBI Registered Investment Adviser: INA000014836

Ph.: 022-400 22888

www.feeonlyia.com

email: harsh@feeonlyia.com



INDEX

SR	PARTICULARS	PAGE
1	Introduction	3
2	Executive Summary	4
3	Wheel of Life	5
4	Risk Profile	6
5	Goals & Objectives	7
6	Cash Flow – Income & Expenses	9
7	Net Worth Statement	11
8	Asset Allocation – Existing vs Indicative	13
9	Current Asset Allocation – 3 Layer Chart	15
10	Current Asset Allocation – Risk-Return Wise	17
11	Proposed Asset Allocation – 3 Layer Chart	18
12	Proposed Asset Allocation – Risk-Return Wise	19
13	Home Loan Planning	20
13	Goal Mapping, Corpus & Funding Strategy	21
14	Insurance Need Analysis – LI, HP, PA, CA	22
15	Contingency Fund	27
16	Under Graduation for Kevin	28
17	Post Graduation for Kevin	29
18	Under Graduation for Ashwini	30
19	Post Graduation for Ashwini	31
20	Retirement Planning	32
21	Retirement (Stress Test)	33
22	Marriage Planning - Kevin	34
23	Marriage Planning - Ashwini	35
24	Car / SUV Purchase	36
25	Vacation Planning	37
26	Seed Capital: Agri Tourism	38
27	Legacy Planning	39
28	Cruse Control Phase	40
29	Estate Planning / Preparing for Disability	41
30	Nomination Audit and IEPF Check	42
31	Actions Plan and Recommendation	43
32	Rational for Scheme Recommendations	46
33	Scheme Risk-O-Meter	49
34	Assumptions	50
35	Annexure – Existing Investment Details	52
36	Annexure – Insurance Working	53
37	Some Good Practice of Financial Planning	58
38	Disclaimer	60
39	SEBI Mandatory Disclosure	62

Introduction

01/Apr/2026

Dear Mr. Harshit & Ms. Natasha

We would like to thank you for choosing our financial planning services.

The enclosed plan formalizes our recent discussions on the investment of your available capital, allocation of surplus cash flows and reallocation of some of your existing portfolio.

Our objective is to accurately assess your financial needs and to provide quality recommendations and ongoing services in accordance with those needs.

The plan is based on the information provided by you on your current circumstances and objectives. Please read the plan carefully to check for accuracy of the information provided.

This plan is an important document, in accordance with the best standards of the profession. However, it needs to be regularly reviewed and updated in response to changes in your own circumstances and other factors, such as pension regulation, taxation and market movements.

All the financial data and/or information provided by you in data collection form or reply to any email thereafter and all the recommendations and advice furnished by us will be strictly kept confidential as per FPSB's code of ethics. We will not share or pass the data and/or other information given by you to any other person, firm or company without your consent. The reason we value confidentiality is that financial and life planning is a deeply personal encounter. In order to facilitate open and honest communication, you need to know that your choices, your decision-making process, and your future plans are kept confidential.

Please feel free to contact us if you have any queries.

We look forward to reviewing and implementing these recommendations with you.

Yours sincerely,

CA Harsh Roongta

Founder & Principal Officer

Fee Only Investment Advisers LLP

SEBI Registered Investment Adviser: INA000014836



Executive Summary



The main body of this report has your personal details and your life objectives and strategies to meet your objectives.



Full Name	Relationship	Occupation	DOB	Current Age	Retirement Age	Life Expectancy	Financially Dependent	Health Status
Harshit Pradhan	Spouse of Natasha	Salaried	01-Jan-1986	40	60	85	N	Normal
Natasha Pradhan	Spouse of Harshit	Self-Employed	01-Jan-1987	39	59	85	N	Normal
Kevin Pradhan	Son	Student	01-Jan-2014	12			Y	Normal
Ashwini Pradhan	Daughter	Student	01-Jan-2018	8			Y	Normal
Rajendra Pradhan	Father	Retired	01-Jan-1950	76			N	Normal
Amita Pradhan	Mother	Homemaker	01-Jan-1957	69			N	Normal

Residential Status: Harshit & family is an Indian Citizen who is a “Resident Indian” residing in Delhi. Harshit’s & Natasha’s parents are not financially dependent on them.



Good Moves

- Pure term plan for life – no toxic insurance investments
- Frugal lifestyle
- Strong cashflow
- Seeking Professional advice



Not So Good Ones

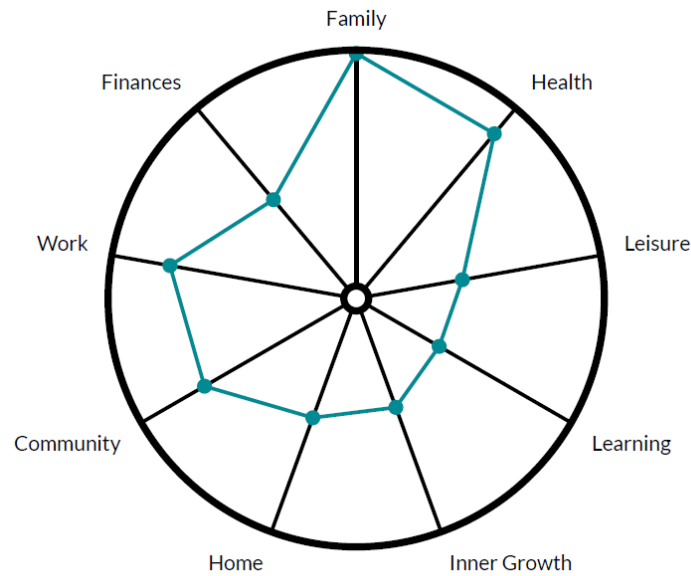
- Very High allocation to Investment property funded through home loan (28%)
- Very high allocation to scattered investments in Direct equity without expertise (30 stocks)
- Scattered Investments in MF schemes (12 nos)
- Inadequate Life Insurance cover
- No critical Illness cover & Personal accidental disability cover
- No regular monthly goal-oriented investments
- A Will is not yet prepared.

Primary Recommendations

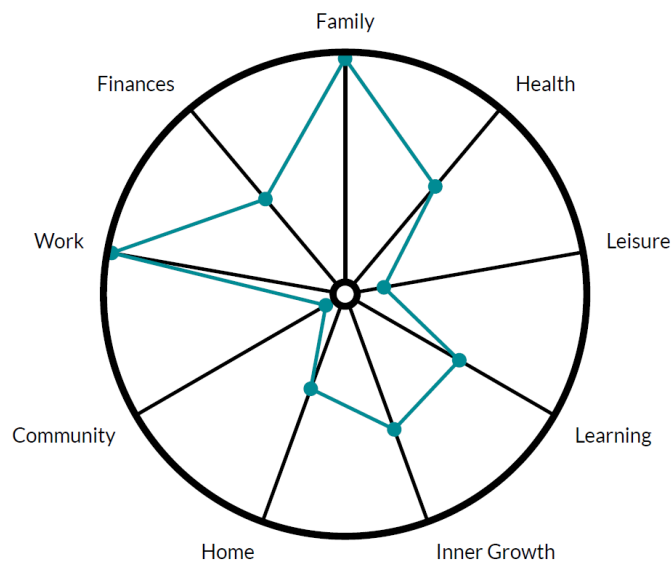
- Sell the investment property - paying off the housing loan - invest surplus sales proceeds and EMI saved in recommended Mutual Funds. This will help funding the long-term goals. (PI refer conflict of interest disclosure)
- Direct investment in equity is not advised, as it requires depth research and analysis. It’s recommended that you sell the existing scattered investment in direct equity and consolidate into appropriate mutual fund schemes.
- Take adequate Term Life Insurance, Critical Illness coverage, Accident Disability coverage as recommended.
- Consolidate the existing 12 mutual fund schemes as per the recommendation.
- Take systematic exposure (STP) whenever there is change in asset class.
- Making of Will and get it registered for self, spouse and parents.

Wheel of Life

HARSHIT: 01-MAR-2026



NATASHA: 01-MAR-2026

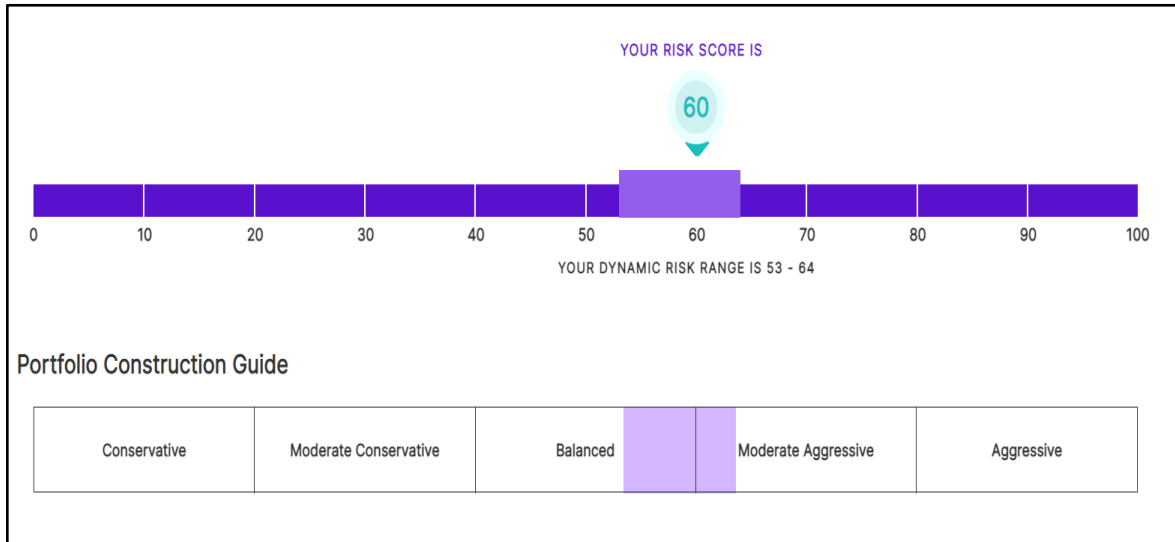


Remark:

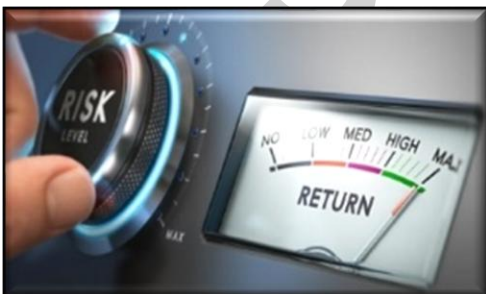
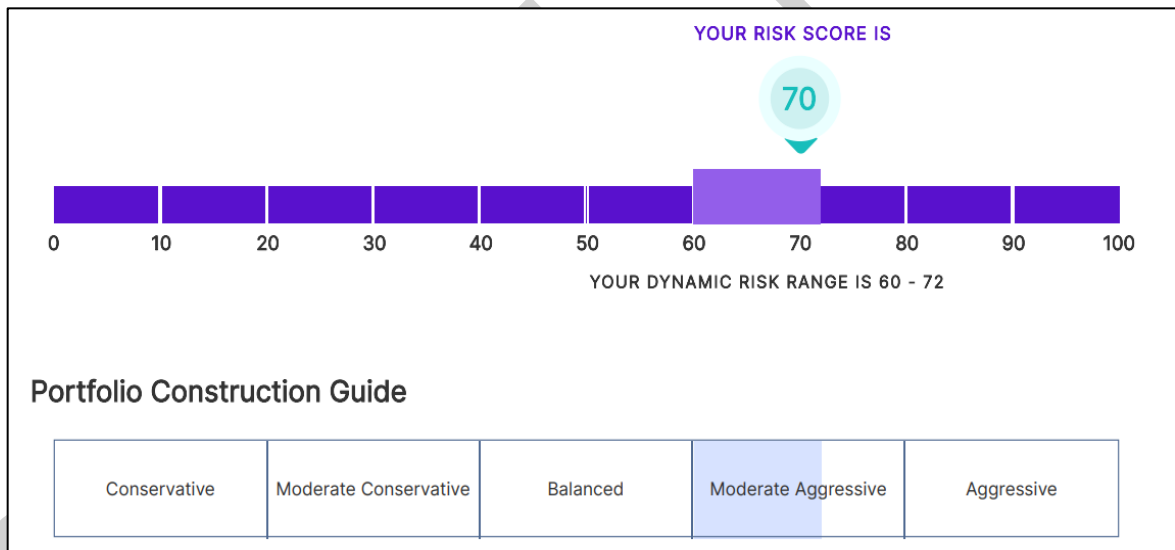
- In the Wheel of Life, there is no absolute right or wrong — it's all about your perceptions, priorities, and the choices you make. However, it's essential to make conscious decisions, acknowledging both what you have and what you may have missed. Every choice comes with its trade-offs, but what truly matters is finding life fulfilment in whatever you do!

Risk Profile

HARSHIT: 01-MAR-2026



NATASHA: 01-MAR-2026



Risk Profile Observation:

- Harshit risk score is 60 and Natasha’s risk score is 70.
- Both are classified as “Moderately Aggressive” as per the questionnaire answered by both of you separately.
- Considering your age, qualification, income, spending habits, goal horizon etc. as well as based on our interactions with you, we are considering family risk profile as “Moderately Aggressive”, as accepted by yourselves.

Goals & Objectives

This section defines your specific financial goals and objectives, which serve as the foundation for crafting a personalized financial plan.



1



Contingency: You need to maintain 3 months of household expenses (appx. ₹15 lacs) towards contingency needs in liquid form.

2



Insurance Need Analysis: You need to get financially protected from all major threats in life.

3



Kevin Graduation and Post Graduation: You plan to fund Kevin's higher education with ₹20 lakhs p.a. for 4 years starting at age 18 for graduation, followed by ₹60 lakhs p.a. for 2 years for post-graduation at age 24, after a 2-year gap, all in today's terms.

4



Ashwini Graduation and Post Graduation: You plan to fund Ashwini's higher education with ₹20 lakhs p.a. for 4 years starting at age 18 for graduation, followed by ₹60 lakhs p.a. for 2 years for post-graduation at age 24, after a 2-year gap, all in today's terms.

5



Retirement Planning: You aim to build a retirement corpus by age 60 to generate ₹5 lakhs per month (including vacations), in today's terms and adjusted for inflation, to sustain your lifestyle until Natasha reaches age 85 (2046–2072).

6



Kevin's Marriage: You would like to provide ₹50 lakhs for Marriage of Kevin at the age of 27 in today's money.

7



Ashwini's Marriage: You would like to provide ₹50 lakhs for Marriage of Ashwini at the age of 27 in today's money.

8



Car Purchase: You would like to purchase a SUV somewhere in 2030, with an estimated cost of ₹15 lakhs in today's value and would replace the car every 10 years till 2060.

9



Seed Capital Agri Tourism: You would like to make provision of ₹2.50 crores for a starting your business post-retirement in today's money term.

10



Vacation Planning: You would like to provide ₹30 lacs per annum for a vacation trip from 2026 till life in today's money term.

Remark:

- All the goals mentioned in the financial plan will require constant monitoring and review at regular intervals. This regular monitoring and review enable us to make necessary changes in recommendations as a response to changes in your financial situations, markets conditions, and economic environment.

Cash Flow - Income & Expenses Statement



An analysis of the income & expenses provides insight into your current financial situation and helps in planning for future cash flow management. As per the information provided by you, the following are the current cash inflow & outflow.



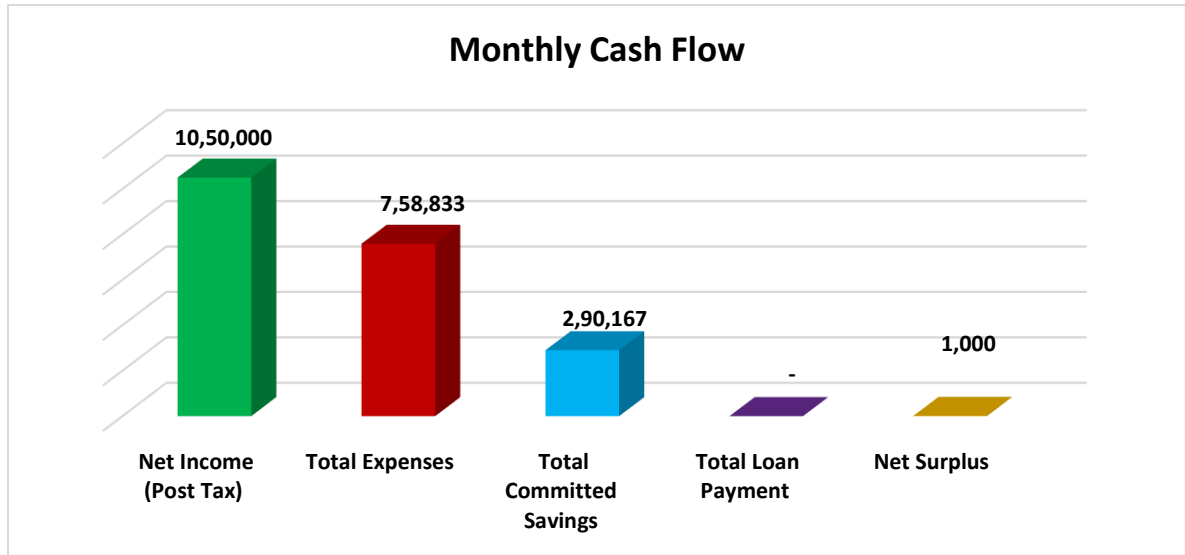
Income	Monthly	Annually	Monthly	Annually
Net Take Home Salary (Harshit)	6,50,000	78,00,000	6,50,000	78,00,000
Bonus Income (Net of Taxes) (Harshit)	2,50,000	30,00,000	2,50,000	30,00,000
Professional Income (Natasha)	1,50,000	18,00,000	1,50,000	18,00,000
House Rent (Noida Flat)	60,000	7,20,000		-
Net Income (Post Tax)	11,10,000	1,33,20,000	10,50,000	1,26,00,000

Expenses	Monthly	Annually	Monthly	Annually
Living Cost	2,00,000	24,00,000	2,00,000	24,00,000
School Fees of Kevin and Ashwini	2,00,000	24,00,000	2,00,000	24,00,000
Festivals, Gifts & Electronics	83,333	10,00,000	83,333	10,00,000
Annual Travel	2,50,000	30,00,000	2,50,000	30,00,000
Life Insurance Policies	4,167	50,000	20,000	2,40,000
Health Insurance Policies	3,500	42,000	3,500	42,000
Personal Accident Insurance Policy			2,000	24,000
Total Expenses	7,41,000	88,92,000	7,58,833	91,06,000

Committed Savings	Monthly	Annually	Monthly	Annually
Current/Proposed Mutual Fund SIP			2,90,000	34,80,000
PPF Kevin (Maturing 01/04/2034)	83	1,000	83	1,000
PPF Ashwini (Maturing 01/04/2038)	83	1,000	83	1,000
Total Committed Savings	167	2,000	2,90,167	34,82,000

Loan Payment	Monthly	Annually	Monthly	Annually
Home Loan EMI (Noida Flat)	2,00,000	24,00,000		
Total Loan Payment	2,00,000	24,00,000		

Summary	Monthly	Annually	Monthly	Annually
Total Income	11,10,000	1,33,20,000	10,50,000	1,26,00,000
(Less) Total Expenses	7,41,000	88,92,000	7,58,833	91,06,000
Net Cashflow	3,69,000	44,28,000	2,91,167	34,94,000
(Less) Total Committed Savings	167	2,000	2,90,167	34,82,000
(Less) Loan Outstanding	2,00,000	24,00,000		
Net Surplus	1,68,833	20,26,000	1,000	12,000

**Remark:**

- Cash flow is made as per information provided. Any changes in Income / expenses will result in change in the plan.
- All existing SIPs are recommended to be discontinued. Please refer to the Recommendations section for details on how to deploy your monthly surplus.
- Your pre-retirement vacations will be met from your regular cashflows. A fresh **SIP of ₹2.50 lakhs per month** is recommended in an **Arbitrage Fund** specifically for travel and vacation purposes.
- In the financial plan, we have assumed a future **SIP contribution of ₹2.90 lakh per month** until your retirement at age 60 (year 2046).
- Any additional surplus—whether from monthly income or bonuses—may be directed towards long-term investments as and when available.
- Please refer to the Action Plan section for the recommendations.

Net Worth Statement

The net worth statement is a snapshot of your current financial standing detailing assets and liabilities



Asset Name	Investor	Current Valuation
Personal Assets		
Residential Flat (Delhi)	Harshit	2,50,00,000
Gold & Jewellery	Natasha	50,00,000
Total Personal Asset		3,00,00,000

Investment Assets		
Debt		
FD	Harshit	30,00,000
PPF Kevin (Maturing 01/04/2034)	Harshit	18,00,000
PPF Ashwini (Maturing 01/04/2038)	Natasha	12,00,000
EPF (total contribution 75K)	Harshit	45,00,000
Total Debt		1,05,00,000

Equity (Domestic)		
MF (12 schemes)	Natasha	1,00,00,000
Direct Equity (30 stocks)	Harshit	3,00,00,000
Total Equity (Domestic)		4,00,00,000

Equity (International)		
Total Equity (Int)		-

Gold / SGB		
Total Gold		-

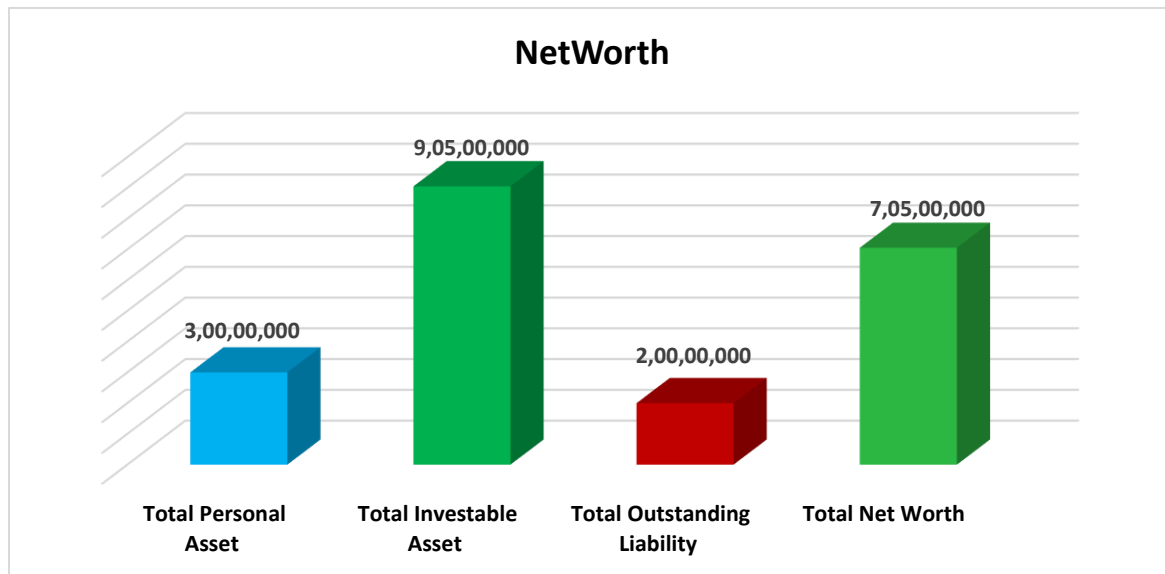
Real Estate		
Flat (Noida) - Rented	Harshit & Natasha	4,00,00,000
Total Real Estate		4,00,00,000

Total Investable Asset		9,05,00,000
-------------------------------	--	--------------------

Outstanding Loans		O/S Loan
Home Loan on Noida Flat		2,00,00,000
Total Outstanding Liability		2,00,00,000

Net Worth (excluding personal assets)		Amount
Total Assets		9,05,00,000
Total Liabilities		2,00,00,000
Total Net Worth		7,05,00,000

Please refer to Action Plan section page for proposed recommendation on investments.

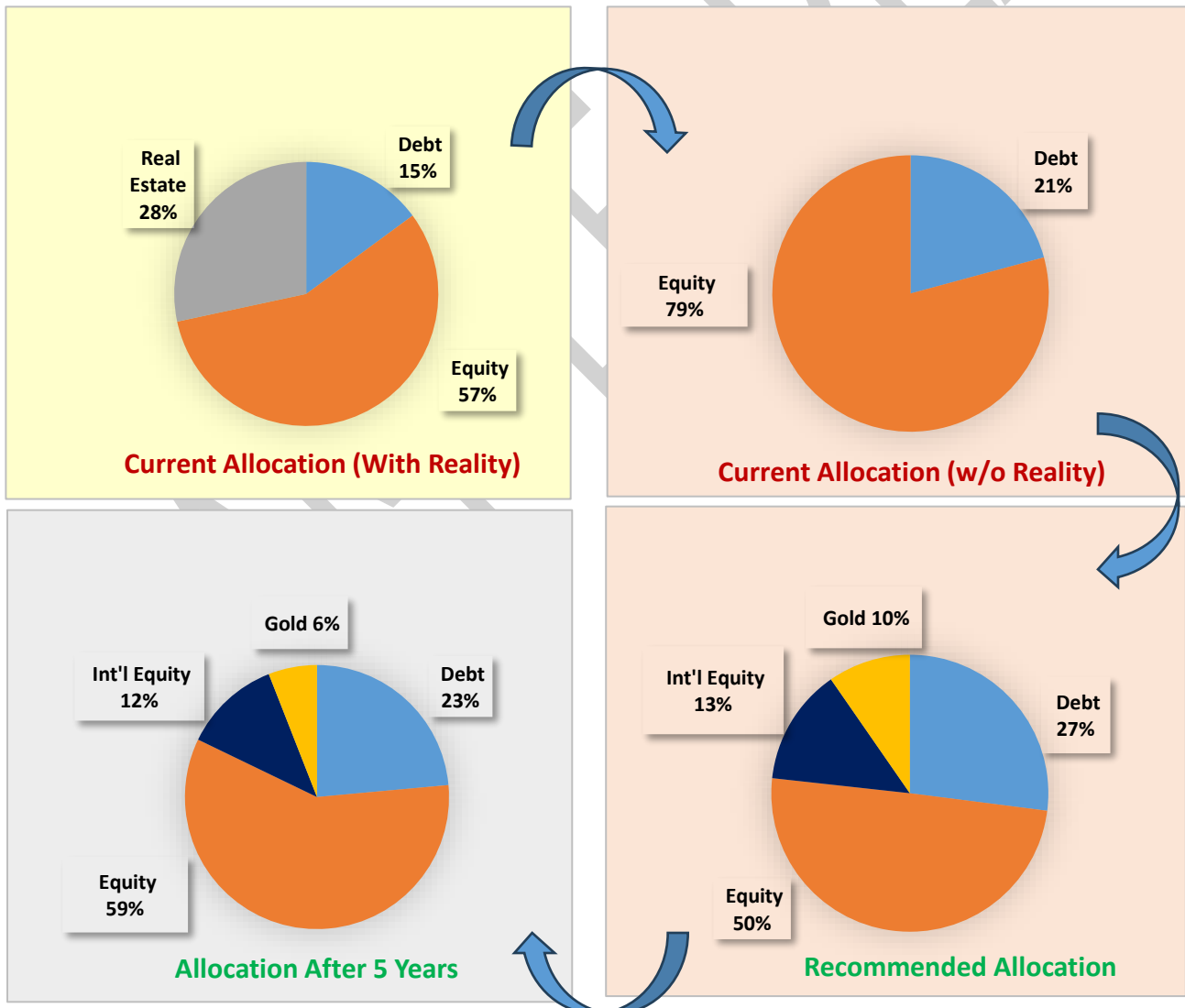


Asset Allocation - Existing & Indicative

This section compares your current and proposed asset allocation, aiming to optimize your investment portfolio in line with your risk profile, financial objectives & investment horizon.

Asset Class	Current Allocation (with Realty)	Current Allocation (w/o Realty)	Proposed Allocation	Allocation after 5 yrs	Indicative Asset Allocation [Moderately Aggressive]
Debt	15%	21%	27%	23%	10 ~ 30%
Equity	57%	79%	50%	59%	55 ~ 65%
Int'l Equity	0%	0%	13%	12%	10 ~ 20%
Gold	0%	0%	10%	6%	8 ~ 10%
Real Estate *	28%	n.a.	0%	0%	0 ~ what's given

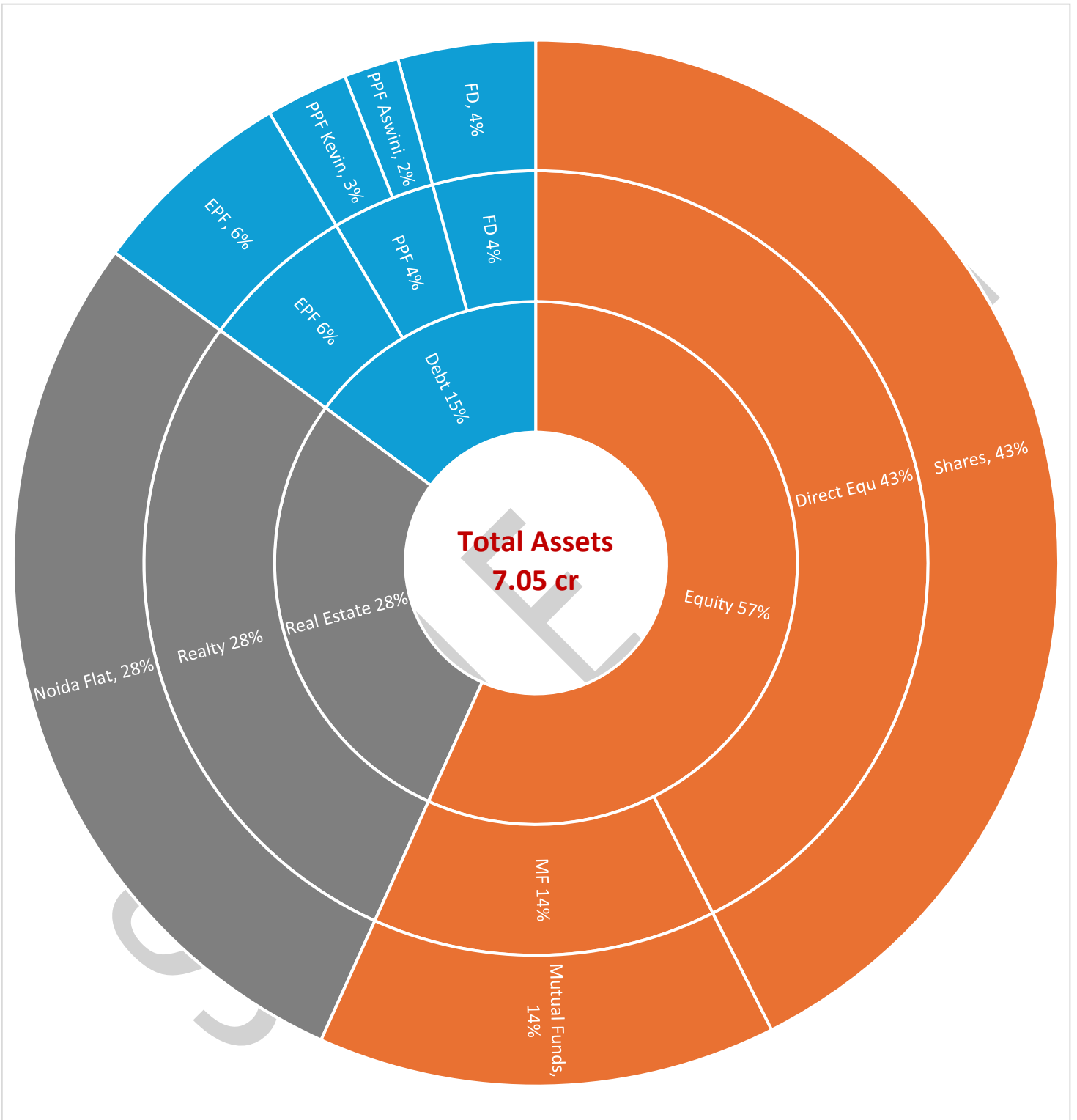
* [Net value of real estate considered i.e investment property value minus outstanding loan, if any]



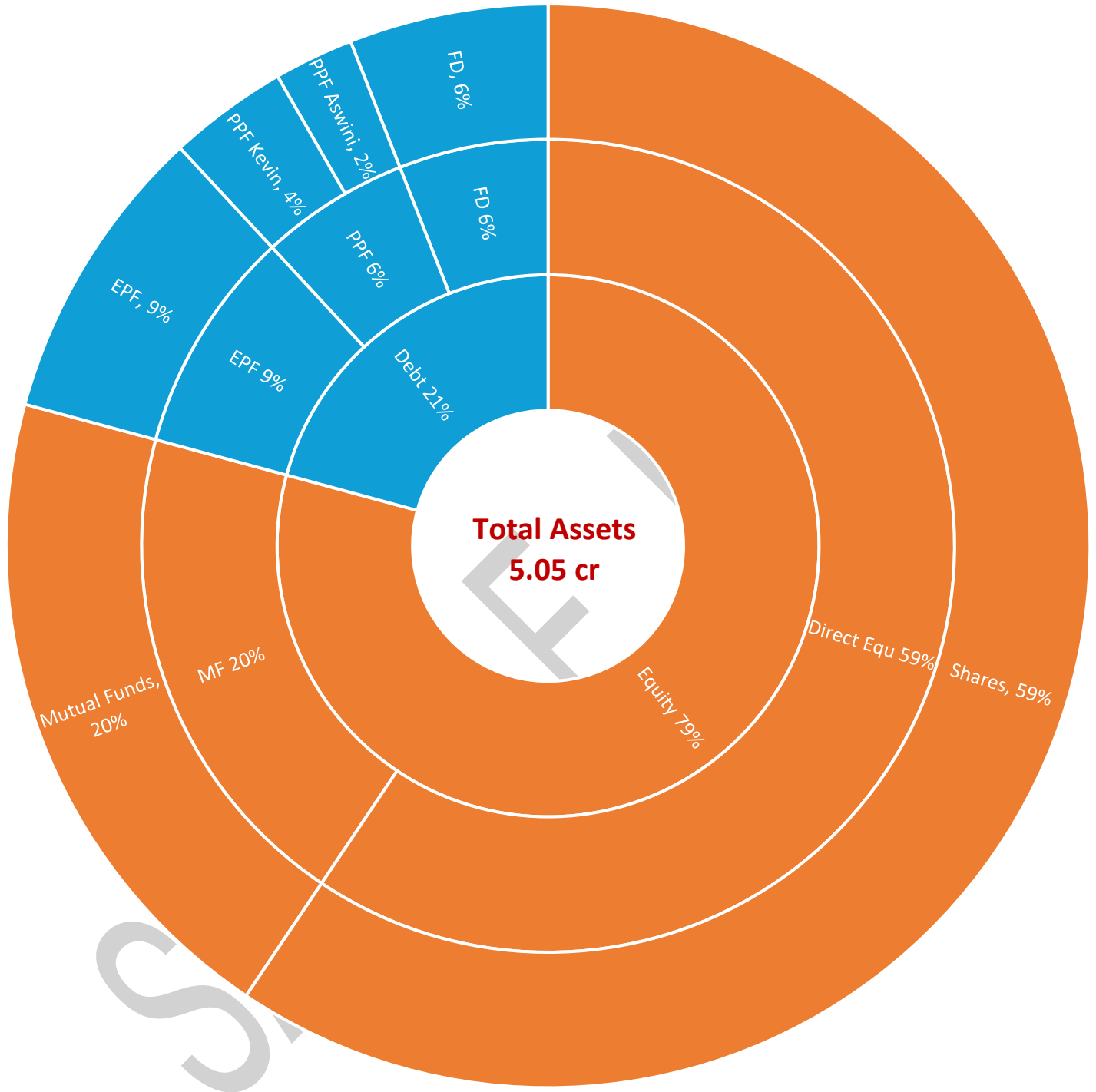
Remark:

- Your asset allocation is kept **“Moderately Aggressive”**.
- Your existing portfolio & asset allocation may need to be rebalanced as per the recommendation. Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies.
- Equity & debt, both have an important role to play in the asset allocation. Equity can provide superior inflation adjusted returns over the long term, and debt to protect your capital while growing.
- Gold and international equity (e.g. S&P 500) are inversely related to domestic equity while providing almost equivalent returns and are excellent portfolio hedge for long term investments.
- Real estate investment provides you a fixed income, potential for capital appreciation, and also helps in diversification of your portfolio. However, it is highly capital intensive and illiquid asset class.
- *Suggested to review your investment portfolio periodically and rebalance asset allocation when risky asset classes surpass the given upper indicative level.*

Current Asset Allocation – 3 Layer Chart (with Realty)



Current Asset Allocation – 3 Layer Chart (w/o Realty)

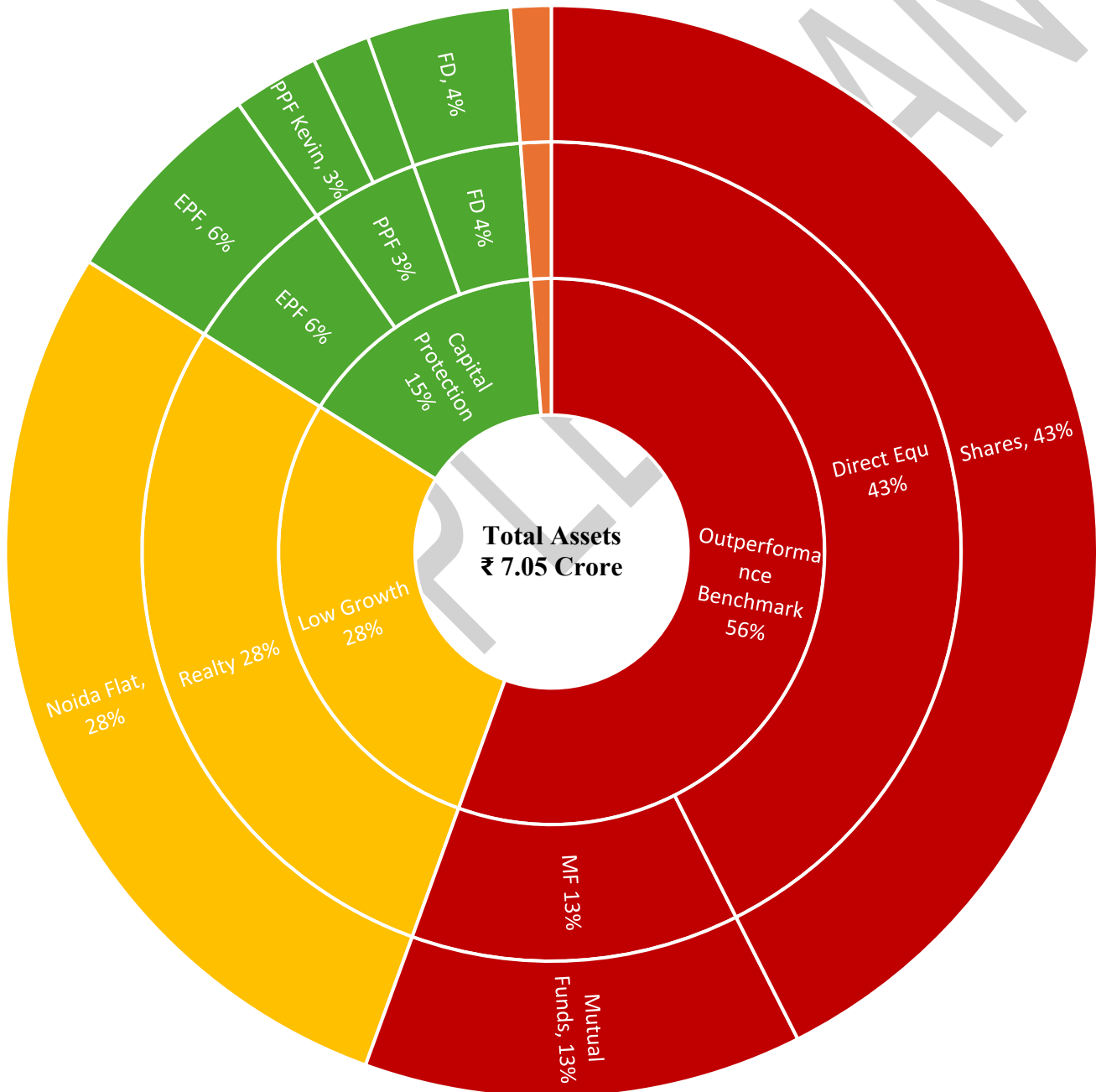


Current Asset Allocation – Risk Return Wise

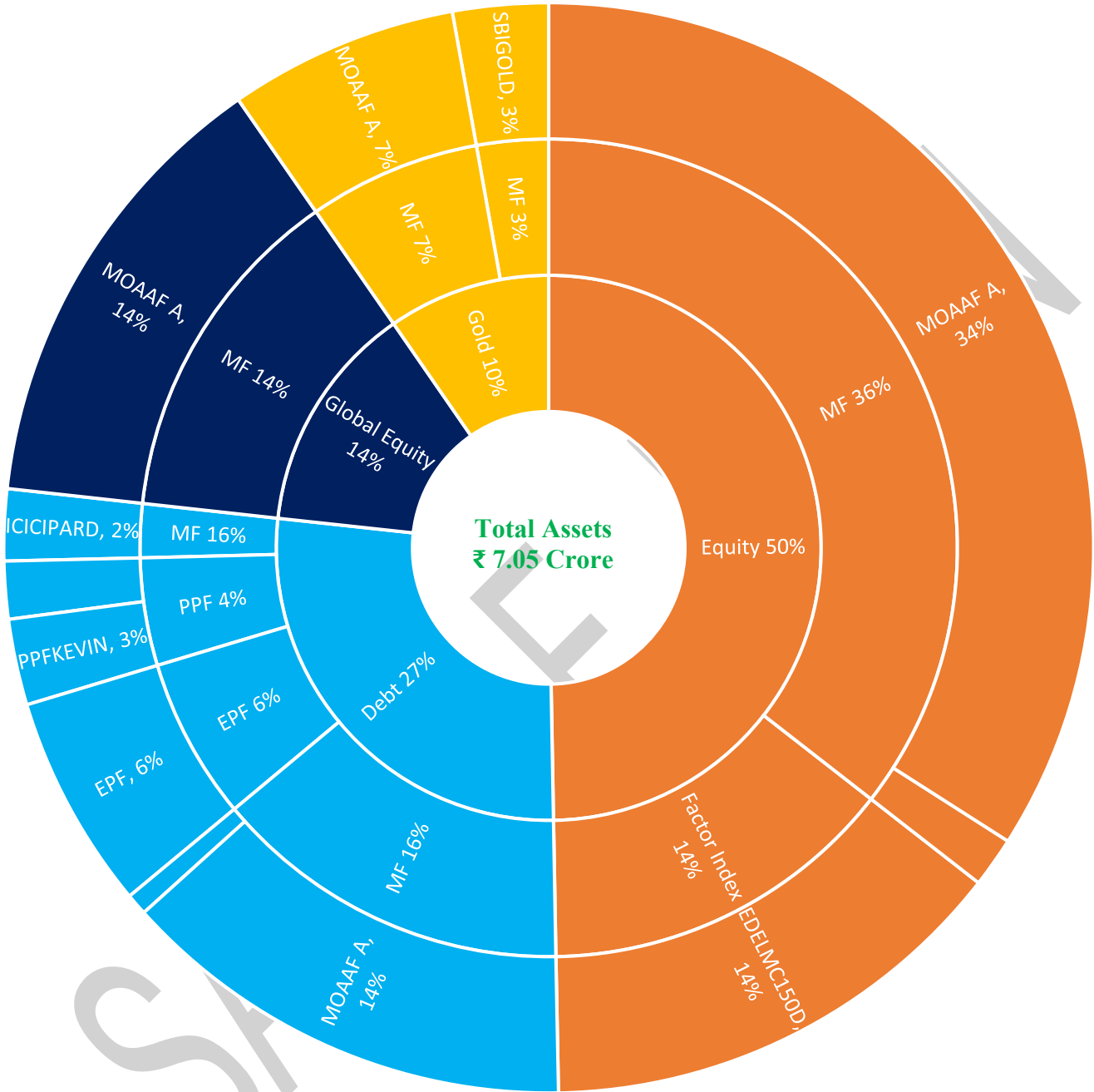
This section shows which of your investments fall under the 4 categories —

- Capital Protection
- Low Growth
- Near Benchmark
- Outperforming Benchmark

It helps you understand the expected risk and return from each category, so you know what to expect from your overall portfolio.



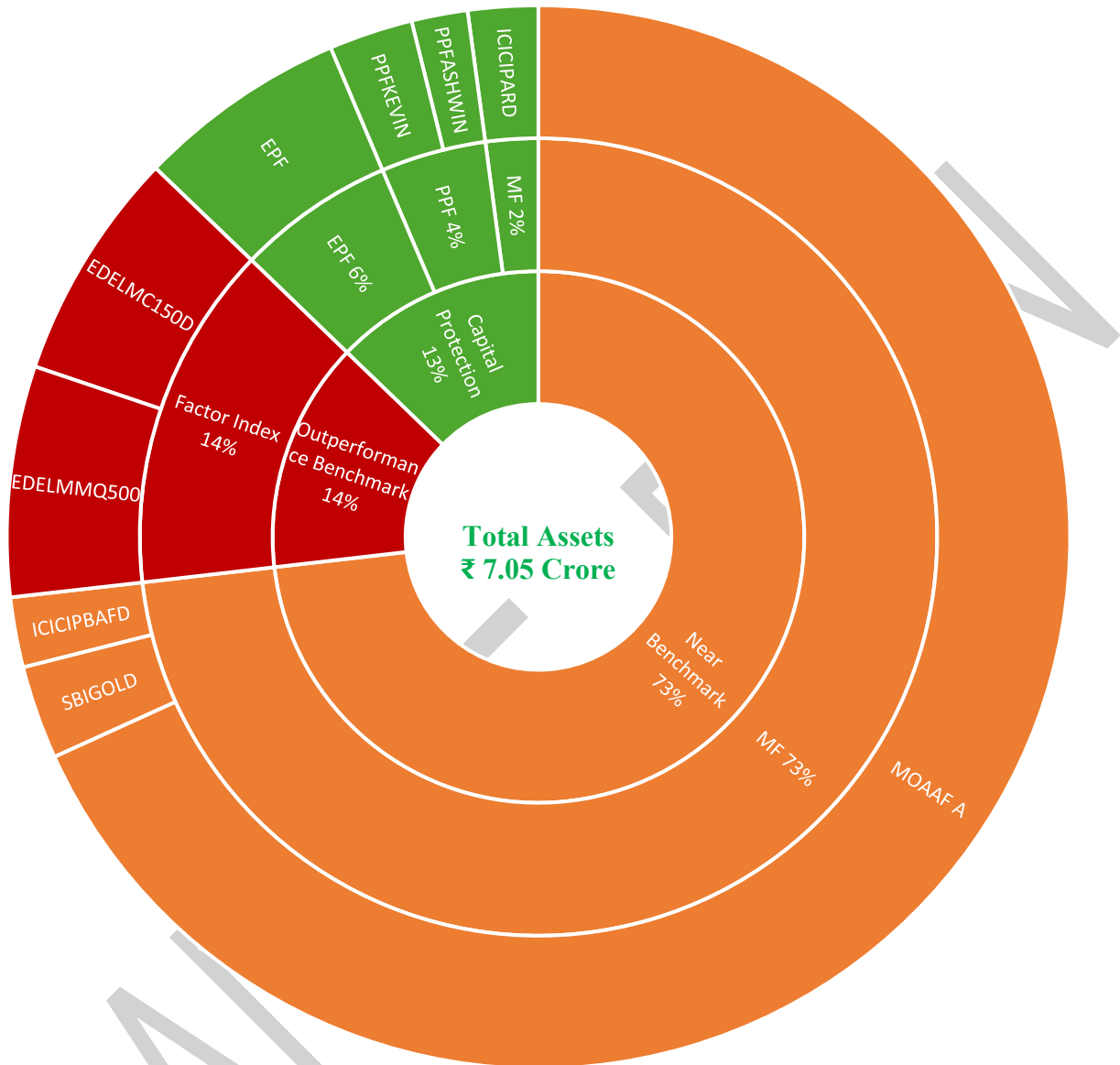
Proposed Asset Allocation – 3 Layer Chart



Special note:

- Since domestic equity allocation is currently lower than the indicative asset allocation due to the inclusion of the MOSL Multi-Asset fund, which operates on an auto-rebalancing mechanism, the effective equity exposure remains managed dynamically.
- However, with the ongoing SIP directed towards the Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund & Edelweiss Nifty Midcap150 Momentum 50 Index Fund, the allocation to domestic equity is expected to increase progressively over time.

Proposed Asset Allocation – Risk Return Wise



Special note:

- You may notice that the allocation to the Outperformance category in the existing portfolio is 56%, which reduces to 14% in the proposed portfolio, despite the client's "Moderately Aggressive" profile.
- The rationale is that currently there are no standalone MF available to provide direct exposure to the S&P 500 index. Hence, we have opted for the MOSL Multi Allocation – Aggressive fund, which offers the advantage of an in-built auto-rebalancing mechanism.
- Additionally, the proposed future SIP of ₹2.90 lakh will be allocated to the Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund & Edelweiss Nifty Midcap150 Momentum 50 Index Fund. Over time, this is expected to gradually increase the allocation to the Outperformance category.

Home Loan Foreclosure Planning

The home loan was taken about five years ago. The current outstanding balance is ₹2 crore, with an EMI of ₹2 lakh payable over the remaining 15 years.



Particular	Original Amount	Term of Loan	Interest Rate	EMI	Outstanding Balance Appx.	Balance Term	Recommendation
Home Loan on 3 BHK Noida Flat (Investment Property)	2.30 cr	20 year	8.50%	2,00,000	2.0 cr	15 year	Sell investment realty and pay off the loan and invest surplus as per recommendations

Remark:

- It is recommended that you consider selling your Noida flat (investment property), as it is a relatively illiquid and low-yielding asset. After settling the outstanding loan, the surplus may be invested in the recommended mutual funds.
- **Disclosure of Conflict of Interest:** Having said that, please note that this suggestion does involve a potential conflict of interest. <https://feeonlyinvestmentadvisers.com/conflict-of-interest/>

Goal Mapping, Corpus & Funding Strategy



Detailing the required corpus for financial goals and the funding to achieve these targets in desired time.



SCENARIO 1: LIQUIDATING REAL ESTATE INVESTMENT PROPERTY (NOIDA FLAT)

Goal Name	Priority	Timeline	Years to go	Today's Cost	Target Corpus	Current Investment	Projected Value *	Goal Funded
Contingency	High	2026	0	15,00,000	15,00,000	15,00,000	15,00,000	100%
Car -10 year slot	High	2030 - 2060	4	15,00,000	2,22,35,011	27,36,108	2,22,35,005	100%
Kevin U/G	High	2032	6	20,00,000 p.a.	1,64,43,629	79,33,392	1,64,43,626	100%
Kevin PG	Medium	2038	12	60,00,000 p.a.	3,95,44,198	1,07,16,600	3,95,44,196	100%
Ashwini U/G	High	2036	10	20,00,000 p.a.	2,40,75,118	76,37,121	2,40,75,132	100%
Ashwini PG	Medium	2042	16	60,00,000 p.a.	5,78,96,660	1,03,35,604	5,78,96,664	100%
Retirement	High	2046 - 2072	20	5,03,500 p.m.	41,46,88,770	1,96,46,690	41,46,88,744	100%
Kevin Marriage	Low	2041	15	50,00,000	1,58,60,846	33,14,985	1,58,60,848	100%
Aswini Marriage	Low	2045	19	50,00,000	2,15,78,505	29,70,878	2,15,78,505	100%
Seed Capital	Medium	2046	20	2,50,00,000	8,01,78,387	37,08,622	4,48,50,099	56%
						7,05,00,000		

Remark:

- * The projected future value includes a proposed SIP of ₹2.90 lakhs and an EPF contribution of ₹75,000 per month, both continuing until Harshit retirement age of 60.
- This is considering that loan is fully paid off immediately. No further EMI.
- Future value is based on assumed returns, which is not guaranteed. Refer return assumption sheet.

SCENARIO 2: RETAINING REAL ESTATE INVESTMENT THROUGHOUT LIFE (FOR LEGACY PLANNING)

Goal Name	Priority	Timeline	Years to go	Today's Cost	Target Corpus	Current Investment	Projected Value **	Goal Funded
Contingency	High	2026	0	15,00,000	15,00,000	15,00,000	15,00,000	100%
Car -10 year slot	High	2030 - 2060	4	15,00,000	2,22,35,011	29,11,815	2,22,35,011	100%
Kevin U/G	High	2032	6	20,00,000 p.a.	1,64,43,629	79,33,392	1,64,43,629	100%
Kevin PG	Medium	2038	12	60,00,000 p.a.	3,95,44,198	1,07,16,600	3,95,44,197	100%
Ashwini U/G	High	2036	10	20,00,000 p.a.	2,40,75,118	76,37,122	2,40,75,117	100%
Ashwini PG	Medium	2042	16	60,00,000 p.a.	5,78,96,660	1,03,35,604	5,78,96,660	100%
Retirement	High	2046 - 2072	20	5,03,500 p.m.	41,46,88,770	94,65,468	29,70,59,998	72%
Kevin Marriage	Low	2041	15	50,00,000	1,58,60,846			0%
Aswini Marriage	Low	2045	19	50,00,000	2,15,78,505			0%
Seed Capital	Medium	2046	20	2,50,00,000	8,01,78,387			0%
Legacy Planning	Medium	2072	46	2,00,00,000		2,00,00,000		
						7,05,00,000		

Remark:

- ** The projected future value includes a proposed SIP of ₹1.50 lakhs and EPF contribution of ₹75,000 per month, both continuing until the retirement age of 60.
- Monthly rental income of ₹ 60,000 with an assumed annual growth rate of 3%, has been considered throughout the life.
- The EMI of ₹2 lakhs is to continue for the next 15 years. After which a new SIP of ₹2 lakhs is assumed for the next 5 years until the retirement age of 60.
- The net value of real estate has been considered after adjusting for the outstanding loan amount

Life Insurance Need Analysis



You don't need to pray to God any more when there are storms in the sky, but you do have to be insured - Bertolt Brecht

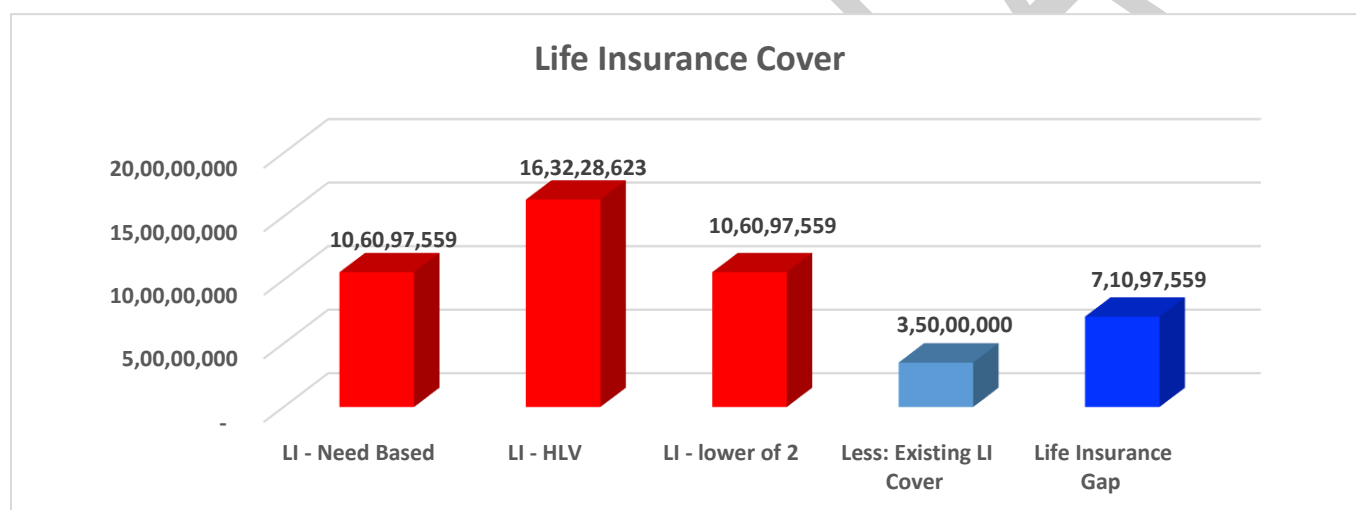


Adequate Life insurance is a must to make sure your family's lifestyle is not affected if you die early.

RECOMMENDED LIFE INSURANCE

Looking at your present age, income, lifestyle and life goals and also taking into consideration your assets & liabilities, your life insurance need is analysed using various approaches.

HARSHIT PRADHAN:



(Please check Annexure for Insurance working)

- Harshit's Parents are not dependent on him.
- A term Insurance policy of Rs. 7 crores is recommended over and above existing life insurance of 3.50 crores. This is assuming that your employer has not provided any insurance cover.
- This will ensure ability to meet all goals other than Start up goal in case of Harshit Demise.

CURRENT POLICIES:

Insurance	S.A.	Recommended Policy	Premium p.a.	Remark
Life Insurance - Term Plan (TP)	3.5 crore	Kotak Life Term Plan	50,000	Continue existing policy

PROPOSED POLICIES

Insurance	S.A.	Recommended Policy	Premium p.a.	Remark
Life Insurance - Term Plan (TP) + Critical Illness (CI)	7 crore TP with 1 crore CI rider	Buy ICICI Pru iProtect Smart policy TP of 7 cr with CI of 1 cr as rider till age 60	1,90,000	New policy

Remark:

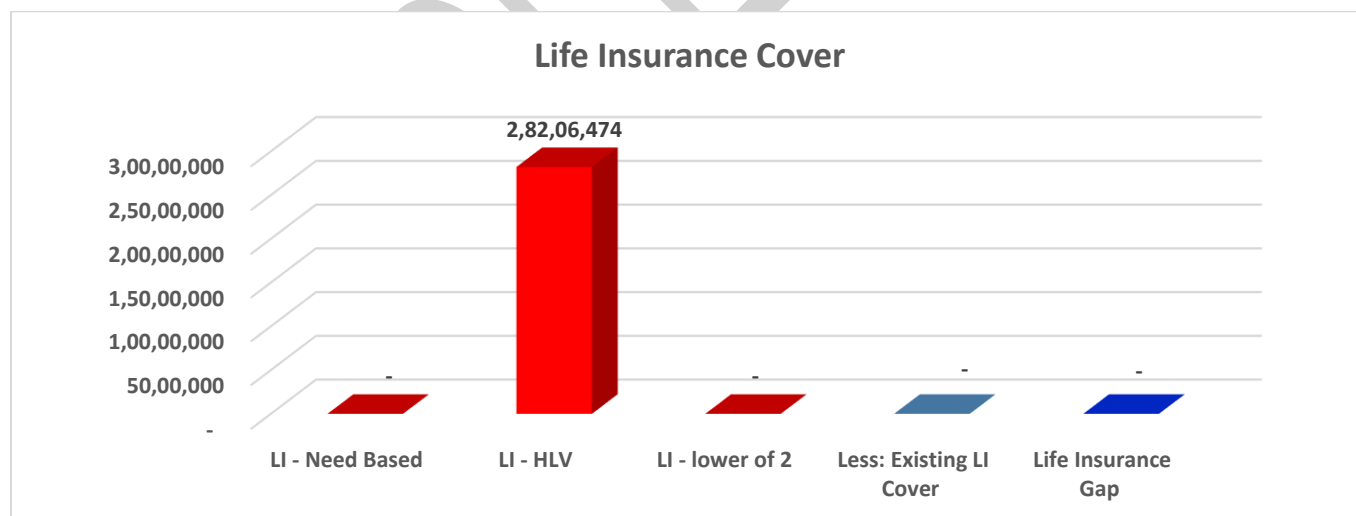
- You may continue existing term policy.

Recommendation:

- Purchase an ICICI Pru iProtect Smart term insurance plan with a sum assured of ₹7 crore, along with an accelerated critical illness rider of ₹1 crore (maximum currently available). A 20-year policy term is suggested, covering you until age 60.
- Please fully disclose all material facts related to your health before buying any insurance policies.
- Kindly share the quotation with us for review before proceeding with the purchase.

NATASHA PRADHAN:

- Natasha's Parents are not dependent on her.
- No fresh life insurance is recommended based on below calculation.



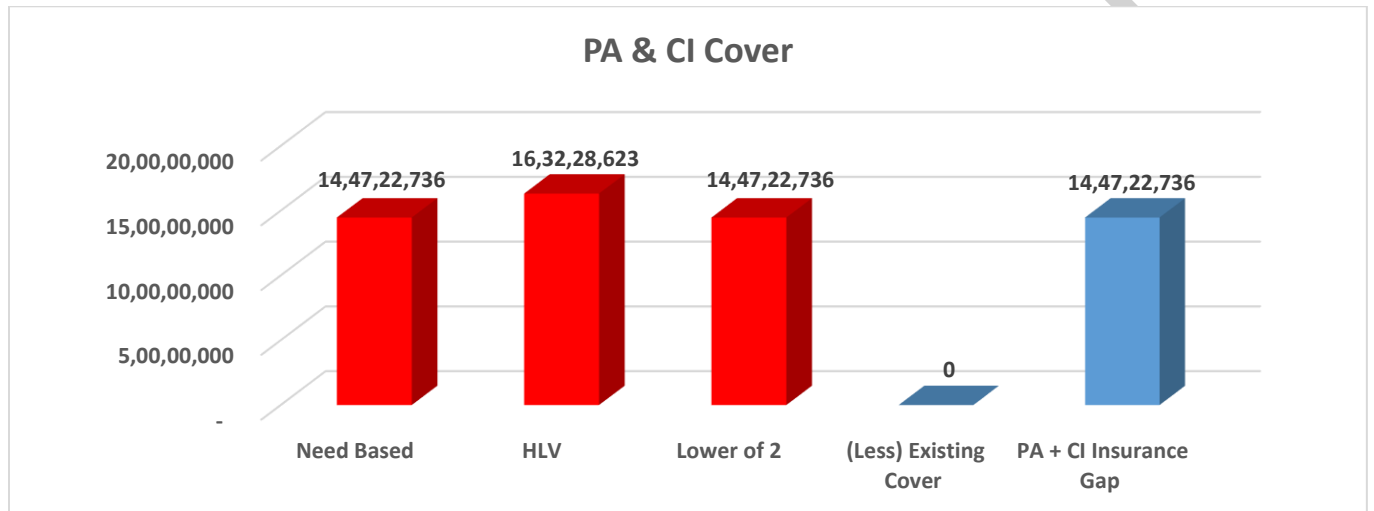
(Please check Annexure for Insurance working)

Critical illness Need Analysis

Critical illness (CI): Since adding a critical illness rider (accelerated sum insured) to a term policy is cheaper than a standalone critical illness policy. You will need a source of Income should your earning ability be affected due to a critical illness such as a stroke, paralysis, multiple sclerosis, etc. The amount of such critical illness cover needs to be enough to cover your future income.



HARSHIT PRADHAN:



(Check Annexure for Insurance working)

Remark:

- Although your critical illness cover requirement is ₹14 crore, insurers will not offer more than ₹1 crore as the maximum sum assured. Therefore, you should purchase a ₹1 crore critical illness (CI) rider along with the ₹7 crore term insurance policy (TP), as discussed above.

NATASHA PRADHAN:

Remark:

- No need to take critical illness policy

Disability Insurance Need Analysis

You will need a corpus to replace your earning ability in the event of a disability arising from an accident.



PROPOSED POLICIES:

Insurance	S.A.	Recommended Policy	Premium p.a.	Remark
Personal Accidental (PA) with Disability	14 crore	Buy Bajaj Allianz Global Personal Guard Policy (Individual) PA policy Without Accidental Death (AD); But cover Permanent Total Disability (PTD), Permanent Partial Disability (PPD), Temporary Total Disability (TTD), Coma	24,000	New policy

Remark:

- Consider taking a Personal Accident (PA) disability plan with a ₹14 crore sum insured to protect against long-term care needs in case of disability arising from an accident.
- This PA policy should be **without Death cover**, as the Death benefit would already covered under your separate term insurance plan.

NATASHA PRADHAN:

Remark:

- No need to take Disability personal accidental policy

Health Insurance Need Analysis



A serious illness could be catastrophic to your financial well-being therefore, it is imperative you have adequate medical insurance coverage.



CURRENT POLICIES:

Insurance	S.A.	Recommended Policy	Premium p.a.	Remark
Health Insurance Policy (HP) - Family Floater	50 lacs	ICICI Lombard's Health Advantage Apex Plus	42,000	Continue existing policy

Remark:

- Currently, you have a health insurance cover of ₹50 lakhs with a 50% cumulative bonus (irrespective of claims), which will continue to accrue until the sum insured reaches ₹2 crores (implying a 4x growth in sum insured over approximately 6 years)
- Please continue all employer-provided insurance policies, if any, as these offer additional protection.
- Harshit and Natasha's parents have their own adequate health Insurance policy cover.
- Please disclose all material facts while buying Insurance.

Contingency Fund



You need to maintain a little sum of liquidity at your end for any unforeseen expenses. You should keep aside around 3 - 4 months of expenses to be used only in case of emergencies such as pandemic or disability.



Goal Year	Current Monthly Expenses	Contingency Period (Months)	Contingency Funds Required	Inflation	Goal Funded
2026	4,25,500 p.m.	3.5	15,00,000	6%	100%

Investment Assets Utilized (Source)	Recommended Fund	Current Investments (PV)
FD	Arbitrage Fund	15,00,000
		15,00,000

Remark:

- Since both of you are working, please keep around 3 - 4 months of your monthly expenses as an emergency fund for situations like job loss or temporary health problems.
- Use this money only in real emergencies. Avoid using it for regular or non-essential expenses.
- Please shift this emergency / contingency amount to an Arbitrage Fund as suggested.
- For more details, please see the Risk-O-Meter section for scheme risk and the Action Plan section for the exact steps to be taken.

Kevin's Under Graduation Planning



Education is the most powerful weapon which you can use to change the world - Nelson Mandela



You wish to plan for Kevin's 4-year undergraduate program, with an estimated cost of ₹20 lakhs per year in today's terms, commencing in 2032.

Goal Year	Years to go	Age	Goal Amount in today's term	Inflation	Target Corpus	Goal Funded
2032	6	18	20,00,000	10%	35,43,122	
2033	7	19	20,00,000	10%	38,97,434	
2034	8	20	20,00,000	10%	42,87,178	
2035	9	21	20,00,000	10%	47,15,895	
	Total		80,00,000		1,64,43,629	100%

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
PPF (Kevin)	PPF	18,00,000		6 - 9	7%	30,92,733
Realty - Noida Flat	Multi-Asset MF	20,44,464		6 - 9	11%	44,50,297
Direct Equity	Multi-Asset MF	20,44,464		6 - 9	11%	44,50,299
MF	Equity MF	20,44,464		6 - 9	11%	44,50,297
		79,33,392				1,64,43,626

Remark:

- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Kevin's Post Graduation Planning



The roots of education are bitter, but the fruit is sweet – Aristotle



You wish to plan for Kevin's 2-year postgraduate program, with an estimated cost of ₹60 lakhs per year in today's terms, commencing in 2038. This follows a two-year gap after graduation, during which he is expected to gain practical experience.

Goal Year	Years to go	Age	Goal Amount in today's term	Education Inflation	Target Corpus	Goal Funded
2038	12	24	60,00,000	10%	1,88,30,570	
2039	13	25	60,00,000	10%	2,07,13,627	
			1,20,00,000		3,95,44,198	100%

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
Realty - Noida Flat	Multi-Asset MF	35,72,200		12 - 13	11%	1,31,81,400
Direct Equity	Multi-Asset MF	35,72,200		12 - 13	11%	1,31,81,400
MF	Equity MF	35,72,200		12 - 13	11%	1,31,81,400
		1,07,16,600				3,95,44,196

Remark:

- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Ashwini's Under Graduation Planning



Education is the most powerful weapon which you can use to change the world - Nelson Mandela



You wish to plan for Ashwini's 4-year undergraduate program, with an estimated cost of ₹20 lakhs per year in today's terms, commencing in 2036.

Goal Year	Years to go	Age	Goal Amount in today's term	Inflation	Target Corpus	Goal Funded
2036	10	18	20,00,000	10%	51,87,485	
2037	11	19	20,00,000	10%	57,06,233	
2038	12	20	20,00,000	10%	62,76,857	
2039	13	21	20,00,000	10%	69,04,542	
	Total		80,00,000		2,40,75,118	100%

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
PPF (Ashwini)	PPF	12,00,000		10 - 13	7%	27,02,632
Realty - Noida Flat	Multi-Asset MF	21,45,707		10 - 13	11%	71,24,162
Direct Equity	Multi-Asset MF	21,45,707		10 - 13	11%	71,24,162
MF	Equity MF	21,45,707		10 - 13	11%	71,24,162
		76,37,121				2,40,75,132

Remark:

- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Ashwini's Post Graduation Planning



The roots of education are bitter, but the fruit is sweet – Aristotle



You wish to plan for Ashwini's 2-year postgraduate program, with an estimated cost of ₹60 lakhs per year in today's terms, commencing in 2042. This follows a two-year gap after graduation, during which she is expected to gain practical experience.

Goal Year	Years to go	Age	Goal Amount in today's term	Education Inflation	Target Corpus	Goal Funded
2042	16	24	60,00,000	10%	2,75,69,838	
2043	17	25	60,00,000	10%	3,03,26,822	
			1,20,00,000		5,78,96,660	100%

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
Realty - Noida Flat	Multi-Asset MF	47,04,037		16 - 17	11%	2,64,73,361
Direct Equity	Multi-Asset MF	47,04,037		16 - 17	11%	2,64,73,361
MF	Equity MF	9,27,530		16 - 17	11%	49,49,938
		1,03,35,604				5,78,96,660

Remark:

- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Retirement Planning



**Don't simply retire from something; have something to retire to -
Harry Emerson Fosdick**



You aim to accumulate a retirement corpus by age 60, factoring in your current monthly expenses adjusted for inflation, to sustain your present standard of living throughout your lifetime up to a life expectancy of 85.

Retirement Expenses	Monthly	Yearly
Living Expenses	2,00,000	24,00,000
Health Policy	3,500	42,000
Long Term Medical Care	50,000	6,00,000
Vacation Planning	2,50,000	30,00,000
	5,03,500	60,42,000

Goal Year	Years to go	Current Monthly Expenses	Inflation	Post Retirement years (spouse)	Monthly Expenses at Retirement Age	Target Corpus	Goal Funded
2046 - 2072	20	5,03,500 p.m.	6%	26	16,14,793 p.m.	41,46,88,770	100%

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
EPF	EPF	45,00,000		20	8%	2,09,74,308
Realty - Noida Flat	Multi-Asset MF & Gold MF	26,77,165		20	11%	6,06,18,096
Direct Equity	Multi-Asset MF	1,24,69,525		20	11%	14,12,41,191
SIP MF	Equity MF		2,90,000	20	11%	14,73,74,523
EPF Contribution	Equity MF		75,000	20	8%	4,44,80,626
		1,96,46,690	3,65,000			41,46,88,744

Remark:

- The future value shown is calculated by assuming a SIP & EPF monthly contribution till Harshit retirement age 60.
- **Approximately 46% of the target corpus is projected to be accumulated through ongoing future contributions to SIP & EPF.**
- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Retirement (Stress Test)



Any Variations in **retirement age** or **life expectancy** can substantially alter the retirement corpus needed to sustain your lifestyle.

Assuming a **monthly withdrawal of ₹5.03 lakh (today's value)** with **6% annual inflation**, **post retirement return of 8% p.a.** and **pre retirement return of 10% p.a.**, the estimated corpus requirements under different scenarios are as follows.

Scenario	Your Retirement Age	Life Expectancy (Spouse)	Your Working Years (Pre-retirement)	Post Retirement Years	Estimated Corpus at Retirement (Crore) [Portfolio Return @8%]	Corpus Value in Today's Terms (Crore) [Portfolio Return @9%]
Scenario 1	55	90	15	36	38.30 cr	8.60 cr
Scenario 2	55	85	15	31	34.39 cr	7.70 cr
Scenario 3	60	90	20	31	46 cr	6.25 cr
Scenario 4	60	85	20	26	41.46 cr	5.0 cr

Kevin's Marriage Planning

You plan to make a provision for Kevin's marriage at age 27, with an estimated cost of ₹50 lakhs



Goal Year	Years to go	Goal Amount in today's term	Inflation	Target Corpus	Goal Funded
2041	15	50,00,000	8%	1,58,60,846	100%

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
Realty - Noida Flat	Multi-Asset MF	11,04,995		15	11%	52,86,948
Direct Equity	Multi-Asset MF	11,04,995		15	11%	52,86,948
MF	Equity MF	11,04,995		15	11%	52,86,948
		33,14,985				1,58,60,844

Remark:

- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Ashwini's Marriage Planning

You plan to make a provision for Ashwini's marriage at age 27, with an estimated cost of ₹50 lakhs



Goal Year	Years to go	Goal Amount in today's term	Inflation	Target Corpus	Goal Funded
2045	19	50,00,000	8%	2,15,78,505	100%

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
Realty - Noida Flat	Multi-Asset MF	14,85,439		19	11%	1,07,89,252
Direct Equity	Multi-Asset MF	14,85,439		19	11%	1,07,89,252
		29,70,878				2,15,78,504

Remark:

- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Car / SUV Purchase

You wish to plan for the purchase of a car/SUV every 10 years from 2030 to 2060 (four instances), with an estimated cost of ₹15 lakhs in today's terms.



Goal Year	Years to go	Goal Amount in today's term	Inflation	Target Corpus	Goal Funded
2030	4	15,00,000	6%	18,93,715	
2040	14	15,00,000	6%	33,91,356	
2050	24	15,00,000	6%	60,73,402	
2060	34	15,00,000	6%	1,08,76,538	
		60,00,000		2,22,35,011	100%

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
FD	Balanced Advantage Fund	15,00,000		4	11%	26,91,076
Realty - Noida Flat	Multi-Asset MF	4,11,685		14 - 34	11%	28,89,132
Direct Equity	Multi-Asset MF	6,19,321		14 - 34	11%	83,27,401
MF	Equity MF	2,05,102		14 - 34	11%	8,64,665
SIP MF			2,90,000	14 - 34	11%	74,62,737
		27,36,108	2,90,000			2,22,35,011

Remark:

- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- **Approximately 33% of the target corpus is projected to be accumulated through ongoing future contributions to SIP.**
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Vacation Planning



You would like to go on vacation trip every year till life.



Goal Year	Years to go	Goal Amount in today's term	Inflation	Recommended Fund
2026 – 2046 (Pre-Retirement)	Every year	30,00,000 p.a.	8%	SIP in Arbitrage Fund from monthly savings

Remark:

- **Pre-Retirement:** Your annual vacation expenses are planned to be funded through your ongoing monthly cash flows. To facilitate this, we recommend investing ₹2.50 lakhs per month in an Arbitrage Fund (as detailed in the Recommendations section) to build a dedicated vacation corpus. You may draw from this corpus as and when you plan your trips.
- **Post-Retirement:** Your current annual vacation expense of ₹30 lakhs (inflation-adjusted) has already been factored into your post-retirement expense assumptions. Please refer to the Retirement Planning section for further details.
- After aligning the above-mentioned assets, this goal is expected to be funded based on the assumed rates of return.
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Seed Capital – Agri Tourism



You intend to establish an Agri-tourism venture post-retirement, with a proposed seed capital of ₹2.50 crores in today's terms.

Any income or profits that may arise from this venture have not been considered in the financial projections.

Goal Year	Years to go	Goal Amount in today's term	Inflation	Target Corpus	Goal Funded	ShortFall in Corpus	Additional SIP Required
2046	20	2,50,00,000	6%	8,01,78,387	56%	-3,39,36,627	40,812

Assets Utilized	Recommended Fund	Current Investment (PV)	SIP / Monthly Contribution	Term	Returns Assumed	Projected Value (FV)
Realty - Noida Flat	Multi-Asset MF	18,54,311		20	11%	1,49,50,033
Direct Equity	Multi-Asset MF	18,54,311		20	11%	1,49,50,033
SIP MF	Equity MF		2,90,000	20	11%	1,49,50,033
		37,08,622	2,90,000			4,48,50,099

Remark:

- After accounting for the assets aligned towards this goal, an additional funding requirement remains to fully meet the objective.
- **Appx 67% of the target corpus is projected to be accumulated through future contributions to SIP.**
- Please refer to the Action Plan & Recommendations section for detailed investment and implementation strategies for this goal.
- Please refer to the Risk-O-Meter section for scheme-specific risk details.

Legacy Planning



What you do for yourself dies with you. What you do for others lives on forever — Sir Ken Robinson



All surplus assets remaining after your passing will be bequeathed to your legal heir.

SCENARIO 1: LIQUIDATING REAL ESTATE INVESTMENT PROPERTY (NOIDA FLAT)

Assets Retained	Current Investment (PV)	Term	Returns Assumed	Projected Value (FV)
Self Residence	2,50,00,000	46	6%	36,47,62,179
Gold Jewellery	50,00,000	46	11%	60,78,92,845
	3,00,00,000			97,26,55,024

Remark:

- PI make Will and clearly mention your wish.

SCENARIO 2: RETAINING REAL ESTATE INVESTMENT THROUGHOUT LIFE (FOR LEGACY PLANNING)

Assets Retained	Current Investment (PV)	Term	Returns Assumed	Projected Value (FV)
Noida Flat (Investment Property)	4,00,00,000	46	6%	58,36,19,496
Self-Residence	2,50,00,000	46	6%	36,47,62,179
Gold Jewellery	50,00,000	46	11%	60,78,92,845
	7,00,00,000			1,55,62,74,520

Cruise Control Phase



Cruise Control Phase means No Fresh Investments, No Withdrawals)

This refers to a stage where an individual has no surplus savings for future investments, yet does not need to withdraw from existing investments for household expenses until retirement (assumed at age 60).

The person's income is just sufficient to meet ongoing living expenses, leaving no scope for additional contributions such as SIPs or EPF.

STATUAS OF GOAL MAPPING WITH EXISTING INVESTMENTS ONLY, NO FUTURE CONTRIBUTION

Goal Name	Priority	Timeline	Years to go	Today's Cost	Target Corpus	Current Investment	Projected Value *	Goal Funded
Contingency	High	2026	0	15,00,000	15,00,000	15,00,000	15,00,000	100%
Car -10 year slot	High	2030 - 2060	4	15,00,000	2,22,35,011	27,36,108	1,47,72,274	66%
Kevin U/G	High	2032	6	20,00,000 p.a.	1,64,43,629	79,33,392	1,64,43,626	100%
Kevin PG	Medium	2038	12	60,00,000 p.a.	3,95,44,198	1,07,16,600	3,95,44,196	100%
Ashwini U/G	High	2036	10	20,00,000 p.a.	2,40,75,118	76,37,121	2,40,75,132	100%
Ashwini PG	Medium	2042	16	60,00,000 p.a.	5,78,96,660	1,03,35,604	5,78,96,664	100%
Retirement	High	2046 - 2072	20	5,03,500 p.m.	41,46,88,770	1,96,46,690	22,28,33,595	54%
Kevin Marriage	Low	2041	15	50,00,000	1,58,60,846	33,14,985	1,58,60,848	100%
Aswini Marriage	Low	2045	19	50,00,000	2,15,78,505	29,70,878	2,15,78,505	100%
Seed Capital	Medium	2046	20	2,50,00,000	8,01,78,387	37,08,622	2,99,00,066	37%
						7,05,00,000		

Remark:

- This is considering that no future monthly SIP or EPF contribution. And no withdrawal till age 60.
- This is considering that **loan is fully paid off** immediately. No further EMI.
- Future value is based on assumed returns, which is not guaranteed. Refer return assumption sheet.
- This indicates a relatively better position even if Harshit & Natasha are just able to earn enough to pay for their living expenses.

Estate Planning

You can't control when life ends, but you can control what happens after — *Anonymous*



You both do not have a Will as on date.

- ✓ Life is unpredictable, and having a Will ensures that investments are secure and distributed according to one's wishes.
- ✓ It reflects responsibility and maturity in managing significant assets, while also easing the burden on family members in unforeseen circumstances.
- ✓ A Will is not just a legal formality but a thoughtful step toward sound financial planning.

Recommendations:

- **We strongly recommend both of you prepare a Will and get it registered.**
- **You should hold all your assets with proper nominations. Make sure nominations are in line with the Will.**
- **Please update your Will as and when needed by making Codicil or a new Will altogether.**

Preparing for Disability

TO BE DISCUSSED:



Check List	Yes / No
• Discussion and Decision on use of artificial life maintenance system	
• Register your email id and mobile in all bank accounts, d'mat accounts, investment accounts	
• Signed D'mat slips in favor of spouse in safe custody	
• Give access to mobile for spouse including sharing unlock pattern, unlock codes and imputing their fingerprints	
• For NRI Clients: Keep Indian mobile number active	

Nomination Audit and IEPF Check

Nomination Audit

Remark:

- We conduct a nomination audit for your investment holdings every half year.
- Your future mutual funds' investments would be in joint name (E or S) along with your spouse.
- You both have currently mentioned a 50:50 nomination in favor of your both children.
- Please ensure that your Will should reflect the correct intention to avoid any future discrepancies.
- Kindly ensure that proper nominations are updated in all your bank accounts, demat accounts, PPF, and insurance policies for consistency and clarity across all assets.

IEPF Check

Remark:

- Not found

Action Plan & Recommendations



Insurance	S.A.	Recommended Policy	Premium p.a.	Remark
Life Insurance - Term Plan (TP) + Critical Illness (CI)	7 crore TP with 1 crore CI rider	Buy ICICI Pru iProtect Smart policy TP of 7 cr with CI of 1 cr as rider till age 60	1,90,000	New policy
Life Insurance - Term Plan (TP)	3.5 crore	Kotak Life Term Plan	50,000	Continue existing
Personal Accidental (PA) with Disability	14 crore	Buy Bajaj Allianz Global Personal Guard Policy (Individual) PA policy Without Accidental Death (AD); But cover Permanent Total Disability (PTD), Permanent Partial Disability (PPD), Temporary Total Disability (TTD), Coma	24,000	New policy
Health Insurance Policy (HP) - Family Floater	50 lacs	ICICI Lombard's Health Advantage Apex Plus	42,000	Continue existing
			3,06,000	

Existing Investment Portfolio	Amount	Recommendations	Time-Line	Reinvestment Mode (Lumpsum / weekly STP)
PPF Kevin (Maturing 01/04/2034)	18,00,000	Continue till maturity with annual contributing of ₹1000/-	Continue till maturity	
PPF Ashwini (Maturing 01/04/2038)	12,00,000	Continue till maturity with annual contributing of ₹1000/-	Continue till maturity	
EPF	45,00,000	Continue till retirement. Current contribution from employer & employee is ₹75,000 per month	Continue till Retirement	
FD	15,00,000	Invest in ICICI Pru Arbitrage Fund Gr (Dir)	Immediate	Lumpsum
FD	15,00,000	Invest in ICICI Pru Balanced Advantage Fund Gr (Dir)	Immediate	via 26 weekly STP
MF (12 schemes)	50,00,000	Redeem all existing mutual fund and reinvest the proceeds into Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund - Direct Plan	Immediate	Lumpsum
MF (12 schemes)	50,00,000	Redeem all existing mutual fund and reinvest the proceeds into Edelweiss Nifty Midcap150 Momentum 50 Index Fund - Direct Plan	Immediate	Lumpsum
Direct Equity (30 stocks)	3,00,00,000	Redeem all existing direct equity and reinvest the proceeds into Motilal Oswal Asset Allocation Passive FoF - Aggressive - Direct Plan	Immediate	via 26 weekly STP
Flat (Noida) - Investment Property	20,00,000	Sell Noida flat and reinvest the proceeds into SBI Gold Fund Gr (Dir)	Immediate	via 78 weekly STP
Flat (Noida) - Investment Property	1,80,00,000	Sell Noida flat and reinvest the proceeds into Motilal Oswal Asset Allocation Passive FoF - Aggressive - Direct Plan	Immediate	via 26 weekly STP
	7,05,00,000			

HOME LOAN FORECLOUSE:

Existing Investment Portfolio	Amount	Recommendations	Time-Line	Remark
Flat (Noida) - Investment Property	2,00,00,000	Sell Noida flat and pay off your outstanding loan of 2 cr	Immediate	EMI amount to divert into SIP

RECOMMENDED MUTUAL FUNDS AND SIP:

Recommended MF (Source Scheme)	Lump Sum Investment	Target Scheme	Category	Riskometer	Risk - Return	STP Duration	Weekly STP Amount	Goal	Source of Fund
ICICI Pru Arbitrage Fund Gr (Dir)	15,00,000		Debt	Low	Capital Protection			Contingency	FD
ICICI Pru Arbitrage Fund Gr (Dir)	15,00,000	ICICI Pru Balanced Advantage Fund Gr (Dir)	BAF	Very High	Near Benchmark	26	60,000	Car	FD
Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund-Direct Plan	50,00,000		Equity	Very High	Outperform Benchmark			All Goals	Existing MF
Edelweiss Nifty Midcap150 Momentum 50 Index Fund - Direct Plan	50,00,000		Equity	Very High	Outperform Benchmark			All Goals	Existing MF
Motilal Oswal Nifty 50 Index Fund - Direct Plan	3,00,00,000	Motilal Oswal Asset Allocation Passive FoF - Aggressive - Direct Plan	Multi-Asset	Very High	Near Benchmark	26	11,50,000	All Goals	Existing Direct Equity
Motilal Oswal Arbitrage Fund Gr (Dir)	1,80,00,000	Motilal Oswal Asset Allocation Passive FoF - Aggressive - Direct Plan	Multi-Asset	Very High	Near Benchmark	26	7,00,000	All Goals	Realty
SBI Liquid Fund Gr (Dir)	20,00,000	SBI Gold Fund Gr (Dir)	Gold	High	Near Benchmark	78	26,000	All Goals	Realty
	6,30,00,000						19,36,000		

Recommended SIP	SIP p.m.	Category	Riskometer	Risk - Return	Goal
Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund- Direct Plan	1,45,000	Equity	Very High	Outperform Benchmark	All Goals
Edelweiss Nifty Midcap150 Momentum 50 Index Fund – Direct Plan	1,45,000	Equity	Very High	Outperform Benchmark	All Goals
ICICI Pru Arbitrage Fund	2,50,000	Debt	Low	Capital Protection	Vacation
	5,40,000				

Action to be Taken	Holder	Through	Time-Line
Prepare a Will for self & spouse with disability clause	Harshit & Natasha	Lawyer / Adviser	Immediate
Tax Return	Harshit & Natasha	CA	Yearly
Ensure proper nomination in all assets / investments	Harshit & Natasha	Self	Immediate

Remark:

- Once substantial funds have accumulated in the Gold Mutual Fund, it can be redeemed and utilize the proceeds to purchase Sovereign Gold Bond (SGB) – latest series from the secondary market.
- To mitigate entry–exit timing risk and reduce the impact of market volatility, it is recommended that investments be phased over a defined period, particularly in scenarios involving a change in asset allocation. Accordingly, all investments and withdrawals arising from asset class transitions should be implemented in a systematic manner through STP (Systematic Transfer Plan) and SWP (Systematic Withdrawal Plan). The execution should be staggered over 12, 26, or 78 weeks, based on the asset class risk profile and volatility characteristics of the underlying schemes.
- **Disclaimer: Please note that any liquidation / redemption from your existing investments — whether realty, direct equity or mutual funds — may attract capital gains tax. The nature of the gain (short-term or long-term) will depend on the holding period (tenure) and the type of investment asset class.**

[For ease of understanding, the plan does not consider capital gains arising from the sale of property or other investments such as mutual funds and direct equity]

Method to Invest (Assumptions made while withdrawing from your existing portfolio, and reinvesting in recommended asset class)	Lumpsum Investment	Withdraw & Reinvest via 78 weeks STP
From Equity To Equity	<input checked="" type="checkbox"/>	
From Debt To Debt	<input checked="" type="checkbox"/>	
From Equity To Gold / Int. Equity / Debt		<input checked="" type="checkbox"/> (also withdraw systematically in 78 weeks)
Whenever change from volatile asset class		<input checked="" type="checkbox"/> (also withdraw systematically in 78 weeks)
From Debt To Equity (100%) / Int. Equity / Gold		<input checked="" type="checkbox"/>
From Debt to BAF / Hybrid Agg. / Motilal Oswal Asset Allocation FoF (Aggressive) & vice versa		<input checked="" type="checkbox"/> (In 26 weeks)
From BAF / Hybrid Agg to Equity and vice versa		<input checked="" type="checkbox"/> (In 26 weeks)
From BAF / Hybrid Agg to Equity Savings and vice versa		<input checked="" type="checkbox"/> (In 12 weeks)
From Debt to Equity Savings / Motilal Oswal Asset Allocation FoF (Conservative) & vice versa		<input checked="" type="checkbox"/> (In 12 weeks)

Rationale for Scheme Recommendations

EDELWEISS NIFTY500 MULTICAP MOMENTUM QUALITY 50 INDEX FUND

Why Factor Base Indices?

- **Duration** : More than 8 Years
- **Objective** : To beat Nifty 50 TRI Index Returns
- **Risk** : Very High
- **Liquidity** : High
- **Pros** : No fund manager bias involved & frequent monitoring is not required
- **Cons** : Risk of under performance

Period 01.04.2005 to 31.12.2025	5 Years	5 Years	5 Years
Index Name	Nifty500 Multicap Momentum Quality 50 TRI	Nifty 50 TRI	Nifty 50 TRI
Maximum	34%	27%	29%
Minimum	4%	-1%	-1%
Average	21%	13%	13%
Standard Deviation	6%	5%	5%
Risk Adjusted Return	3.3	2.6	2.40
Downside Deviation	1%	4%	4%
Sortino	7.21	0.00	0.11
Index Outperformance Data Points (No.)	3890	0	1969
Index Outperformance Data Points (%)	100%	0%	50%

- **No. of observations- 3,908**
- **Tracking Difference as per FOIA not available as scheme has not completed 2 years. Tracking difference as per AMC is (-) 0.77% (as on 31st December 2025)**

Please note that the Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund was launched on 31-Oct-2024. However, the underlying Nifty500 Multicap Momentum Quality 50 Index has data available since 2005 which has been used above.

This index stands out for its simplicity and strong long-term performance. It is designed to capture the momentum factor while maintaining portfolio stability with relatively lower volatility. Based on historical data from 2005 to 2025, it has delivered superior performance compared to other factor combinations.

EDELWEISS NIFTY MIDCAP 150 MOMENTUM 50 INDEX FUND GROWTH DIRECT

Why Factor Base Indices?

- **Duration** : More than 8 Years
- **Objective** : To beat Nifty 50 TRI Index Returns
- **Risk** : Very High
- **Liquidity** : High
- **Pros** : No fund manager bias involved & frequent monitoring is not required
- **Cons** : Risk of under performance

Period 01.04.2005 to 31.12.2025	5 Years	5 Years	5 Years
Index Name	Nifty Midcap150 Momentum 50 TRI	Nifty 50 TRI	Nifty Midcap 150 TRI
Maximum	41%	27%	37%
Minimum	1%	-1%	-2%
Average	23%	13%	16%
Standard Deviation	9%	5%	8%
Risk Adjusted Return	2.6	2.6	2.1
Downside Deviation	2%	4%	4%
Sortino	5.49	0.00	1.06
Index Outperformance Data Points (No.)	3801	0	2988
Index Outperformance Data Points (%)	97%	0%	76%

- **No. of observations- 3,908**
- **Tracking Difference (-) 0.64% as per FOIA (average over 247 yearly observations) and (-) 0.77% as per AMC (as on 31 December 2025)**

Please note that the Edelweiss Nifty Midcap150 Momentum 50 Index Fund was launched on 30-Nov-2022. However, the Nifty Midcap150 Momentum 50 Index has been available since 2005 which has been used above.

This index is also a compelling choice due to its simplicity and consistent performance over time. It focuses on capturing momentum within the midcap segment while maintaining relatively lower volatility. Historical data from 2005 to 2025 indicates that it has outperformed other comparable strategies.

MOTILAL OSWAL ASSET ALLOCATION PASSIVE FOF - AGGRESSIVE - GROWTH DIRECT

Investment Strategy: The scheme predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold.

Objective: To get multiple asset class exposure with auto balancing built in.

Duration : More than 5-7 years

Risk : Very High

Liquidity : High

Asset Under Management (AUM): 100 crores (Sep-2025)

Although the fund's AUM is ₹ 100 crores, this is not a cause for concern. The scheme invests in passive index funds, which themselves have substantial AUM and are designed to replicate the respective index compositions, ensuring alignment with the broader market.

Allocation and Underlying Benchmark:

Portfolio

Instrument Name	% to Net Assets
Exchange Traded Funds	
Motilal Oswal Nifty 5 Year Benchmark G-sec ETF-Gr	18.8
ICICI Prudential Gold ETF	13.3
Motilal Oswal Gold ETF	1.3
Total	33.5
Mutual Fund Units	
Motilal Oswal Nifty 500 Fund - Direct Plan	48.0
Motilal Oswal S&P 500 Index Fund DirectPlan Growth	18.0
Total	66.0
Net Receivables / (Payables)	0.5
Total	100.0

(Data as on 30-September-2025)

*Rebalancing: rebalancing is done quarterly basis.

- Tracking difference as per FOIA (average of 247 yearly observations : (-)0.63%)

SOVEREIGN GOLD BONDS (SGB)

We periodically recommend reallocating from Gold MF to SGB whenever fresh subscriptions are open. As there have been no SGB issuances since Feb-2024 and further issuances may be discontinued by the Govt, we suggest buying existing SGB on NSE exchange through your share trading account.

You can conveniently invest in SGB through your Demat account just like you purchase shares. The transaction for purchasing SGB needs to be carried out by you once you receive the redemption amount from Gold MF. Please don't hesitate to contact us if you encounter any difficulties during the process.

Proposed SGB Series: As gold allocation in your portfolio is for long term goals and hence you can choose the following series having maturity of 2032

- **SOVEREIGN GOLD BONDS 2.50% FEBRUARY 2032 SR-IV 2023-24 (IN0020230184)**

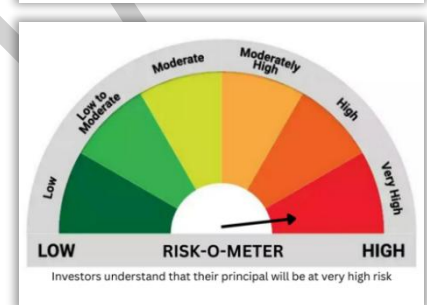
Why SGB makes more sense?

- 2.5% p.a. interest payable half-yearly
- No holding cost
- Sovereign guarantee by GOI

Sample Financial Plan

Scheme Risk-O-Meter

Company Name	RiskOMeter
FD	Low
PPF	Low
EPF	Low
ICICI Pru Arbitrage Fund Gr (Dir)	Low
Motilal Oswal Arbitrage Fund Gr (Dir)	Low
SBI Liquid Fund Gr (Dir)	Low
SBI Gold Fund Gr (Dir)	High
Gold & Jewellery	High
SGB	High
Real Estate	High
Direct Equity	Very High
Edelweiss Nifty Midcap150 Momentum 50 Index Fund - Direct Plan	Very High
Edelweiss Nifty 500 Multicap Momentum Quality 50 Index Fund	Very High
Motilal Oswal Nifty 50 Index Fund - Direct Plan	Very High
Motilal Oswal Asset Allocation Passive FoF - Aggressive - Direct Plan	Very High
ICICI Pru Balanced Advantage Fund Gr (Dir)	Very High



Assumptions

Client	
Retirement Age	60
Life Expectancy	85



Plan Assumptions:	Assumed Returns	Assumed Asset Allocation				
		Debt	Equity	Int'l Equity	Gold	Real Estate
General Inflation	6%					
Inflation for Retirement	6%					
Inflation for Marriage, Travelling, Real Estate	8%					
Inflation for Education	10%					
Returns - PPF	7%	100%				
Returns – EPF	8%	100%				
Portfolio Returns – NPS	9%	50%	50%			
Portfolio Returns – Liquid /Arbitrage MF	5%	100%				
Portfolio Returns – Debt MF	5%	100%				
Portfolio Returns – Real Estate / REIT	6%					100%
Portfolio Returns - Equity Savings / Conservative Hybrid	8%	70%	30%			
Portfolio Returns - BAF / Aggressive Hybrid MF	11%	30%	70%			
Portfolio Returns – Parag Parikh Flexi Cap Fund	11%		70%	30%		
Portfolio Returns – Multi Asset Aggressive	11%	20%	50%	20%	10%	
Portfolio Returns – Multi Asset Conservative	8%	50%	30%	10%	10%	
Portfolio Returns – Equity MF / PMS / Direct Equity	11%		100%			
Portfolio Returns – International Equity	11%			100%		
Portfolio Returns – Gold	11%				100%	

Remark:

- All returns are assumed as net of Indian Income tax.
- All future calculations are based on the assumptions listed herein.
- None of the returns are assured. There is no guarantee of return in market-linked instruments such as equity, mutual funds, bonds, gold, or real estate.
- The above Asset Allocation has been assumed for planning purposes irrespective of the mutual fund scheme's actual asset allocation.
- As the target goal approaches, all recommended investments in risky asset class should be systematically transferred back to debt funds via STP of 12/26/78 weeks as per the scheme risk. During this time, ongoing SIPs or any new contributions to be invested directly in debt fund.
- All these tapering have been taken into account in the above expected rate of return on investment.

Annexure – Current Investments

MUTUAL FUNDS:

Sr	Scheme Name	Amount	Allocation
1	xxxx Innovation Fund Reg (D)	15,82,258	16%
2	xxxx Flexi Cap Fund - Regular Growth	15,00,447	15%
3	xxxx Mid Cap Fund - Regular Growth	12,37,393	12%
4	xxxx Bluechip Fund - Growth - Regular Plan	12,01,585	12%
5	xxxx Nifty Auto Index Fund Reg (G)	8,53,181	9%
6	xxxx Bluechip Fund - Regular Growth	8,10,083	8%
7	xxxx FMCG Fund - Direct Plan (G)	6,06,653	6%
8	xxxx Flexi Cap Fund - Regular (G)	5,37,411	5%
9	xxxx Manufacturing Fund Reg (G)	5,29,886	5%
10	xxxx Housing Opportunities Fund (G)	4,54,789	5%
11	xxxx Emerging Bluechip Fund Reg (G)	4,24,569	4%
12	xxxx Defence Fund Reg (G)	2,61,745	3%
		1,00,00,000	100%

DIRECT STOCKS:

Sr	Company Name	Amount	Allocation
1	HDFC Bank Ltd	42,25,920	14%
2	JK Paper Ltd	35,40,400	12%
3	Hindustan Unilever Ltd	20,40,800	7%
4	Bajaj Finance Ltd	20,29,200	7%
5	Reliance Industries Ltd	17,72,000	6%
6	Indiabulls Housing Finance Ltd	13,85,000	5%
7	Punjab National Bank	12,98,850	4%
8	Poonawalla Fincorp Ltd	12,71,250	4%
9	IndusInd Bank Ltd	12,02,950	4%
10	HDFC Life Insurance Co. Ltd	11,36,450	4%
11	Avenue Supermarts Ltd	10,19,120	3%
12	Syngene International Ltd	9,35,000	3%
13	IFCI Ltd	9,10,300	3%
14	Samvardhana Motherson Intl Ltd	8,78,527	3%
15	Laurus Labs Ltd	8,38,750	3%
16	Nippon Life India AMC Ltd	7,99,750	3%
17	ICICI Prudential Life Insurance Ltd	7,97,650	3%
18	LT Foods Ltd	7,97,160	3%
19	Bajaj Hindusthan Sugar Ltd	6,34,100	2%
20	ICICI Bank Ltd	5,97,650	2%
21	HDFC AMC Ltd	5,00,200	2%
22	Jaiprakash Power Ventures Ltd	4,51,650	2%
23	Shree Renuka Sugars Ltd	3,23,540	1%
24	Manali Petrochemicals Ltd	2,01,953	1%
25	Adani Ports And SEZ Ltd	1,21,690	0%
26	Equitas Small Finance Bank Ltd	1,04,400	0%
27	GAIL India	55,000	0%
28	Angel One Ltd	50,500	0%
29	Alok Industries Ltd	47,740	0%
30	Havells India Ltd	32,500	0%
		3,00,00,000	100%

Annexure – Current Asset Allocation – Risk Return Wise

Investment Types	Schemes	Market Value
Capital Protection	FD	30,00,000
Capital Protection	PPF Kevin (Maturing 01/04/2034)	18,00,000
Capital Protection	PPF Ashwini (Maturing 01/04/2038)	12,00,000
Capital Protection	EPF (employer & employee contribution 75K)	45,00,000
	15%	1,05,00,000
Low Growth	Flat (Noida) – after adjusting outstanding loan	2,00,00,000
	28%	2,00,00,000
Near Benchmark	Nifty Index Fund	8,53,181
	1%	8,53,181
Outperformance Benchmark	Equity Mutual Funds	91,46,819
Outperformance Benchmark	Direct Equity Shares	3,00,00,000
	56%	3,91,46,819
	100%	7,05,00,000

Annexure – Proposed Asset Allocation – Risk Return Wise

Investment Types	Schemes	Market Value
Capital Protection	ICICI Pru Arbitrage Fund Gr (Dir)	15,00,000
Capital Protection	PPF Kelvin (Maturing 01/04/2034)	18,00,000
Capital Protection	PPF Ashwini (Maturing 01/04/2038)	12,00,000
Capital Protection	EPF (employer & employee contribution 75K)	45,00,000
	13%	90,00,000
Near Benchmark	ICICI Pru Balanced Advantage Fund Gr (Dir)	15,00,000
Near Benchmark	Motilal Oswal Asset Allocation Passive FoF - Aggressive - Direct Plan	4,80,00,000
Near Benchmark	SBI Gold Fund Gr (Dir)	20,00,000
	73%	5,15,00,000
Outperformance Benchmark	Edelweiss Nifty 500 Multicap Momentum Quality 50 Index Fund	50,00,000
Outperformance Benchmark	Edelweiss Nifty Midcap150 Momentum 50 Index Fund - Direct Plan	50,00,000
	14%	1,00,00,000
	100%	7,05,00,000

Annexure – Insurance Working

HARSHIT PRADHAN:

Current Age	40
Retirement Age	60
Life Expectancy	85
Net Annual Income (Post Tax)	1,08,00,000

1 LI - Need Based Method

Current Monthly Expenses	Monthly Amt.	Post Death Reduced To	Net Monthly Amt
Living Cost	2,00,000	80%	1,60,000
Annual Travel	2,50,000	80%	2,00,000
Festivals, Gifts & Electronics	83,333	80%	66,667
Health Insurance Policies	3,500	100%	3,500
Total Monthly Expenses	5,36,833		4,30,167

Future Household Expenses:		
Investment Return		9%
Inflation Rate		6%
Annual Expenditure (in today's term)		51,62,000
Present Age of Spouse		39
Life Expectancy of Spouse		85
Number of Years from today till life expectancy of the spouse		46
Real Rate of Return (RRR)		2.8%
(A) Discounting Household Expenses Needed Today		13,56,04,033

Goals & other expenses		Present Value
Kevin's Education	(20,00,000 x 4) + (60,00,000 x 2)	2,00,00,000
Ashwini's Education	(20,00,000 x 4) + (60,00,000 x 2)	2,00,00,000
Kevin's Marriage		50,00,000
Ashwini's Marriage		50,00,000
Present Value of School & Coaching Expenses:		

No. Of Years before Graduation for Kevin	6	
Annual School & Coaching Expenses for Kevin	12,00,000	
PV of School & Coaching Expenses for Kevin Pradhan:		72,00,000
No. Of Years before Graduation for Ashwini	10	
Annual School & Coaching Expenses Ashwini	12,00,000	
PV of School & Coaching Expenses for Ashwini Pradhan:		1,20,00,000
House (Buy / Renovate)		
Parent's Health Care		
Present Value of Contribution to Dependents:		
Estate Planning / Gift to Children		
(B) Total Commitments		6,92,00,000

Outstanding Mortgages Debt		Outstanding
Home Loan		2,00,00,000
Education Loan		-
(C) Outstanding Loans		2,00,00,000

Total LI Cover Required (Need Based)	(A + B + C)	22,48,04,033
Less: Total Assets (excluding Personal Assets)		9,05,00,000
Less: Spouse Future Income	Yes	2,82,06,474
Net LI Cover Required (Need Based)		10,60,97,559

2 LI - HLV Method (discounting future income)

Net Annual Income (Post Tax)		1,08,00,000
Current Age		40
Retirement Age		60
Pre Retirement working years		20
Investment Rate		9%
Annual Salary Growth (inflation)		6%
Real Rate of Return (RRR)		2.8%
Total LI Cover Required (HLV - discounting future income)		16,32,28,623

Recommended Life Insurance:	Sum Assured
LI - Need Based	10,60,97,559
LI - HLV	16,32,28,623
LI - lower of 2	10,60,97,559
Less: Existing LI Cover	3,50,00,000
Life Insurance Gap	7,10,97,559

3 Accidental Disability & Critical Illness Insurance [NEED BASED Method]

Future Household Expenses (Living Cost)		
Investment Return		9%
Inflation Rate		6%
Annual Expenditure (in today's term)	5,36,000 x 12	64,42,000
Lower of Present Age of Self/Spouse		39
Life Expectancy Age		85
Number of Years from today till life expectancy age		46
Real Rate of Return (RRR)		2.8%
(A) Discounting Household Expenses Needed Today		16,92,29,210
(B) Total Commitments [As calculated earlier]		6,92,00,000
(C) Outstanding Loans		2,00,00,000
(D) Long Term Care / Caretaker Cost / Lifestyle Adjustments		50,00,000
Total PA & CI Cover required (Need Based Method)	(A + B + C + D)	26,34,29,210
Less: Total Assets (excluding Personal Assets)		9,05,00,000
Less: Spouse Future Income	Yes	2,82,06,474
Net PA & CI Cover Required (Need Based Method)		14,47,22,736

4 Accidental Disability & Critical Illness Insurance [HLV Method]:

HLV (discounting future income) [As calculated Earlier]	16,32,28,623
--	---------------------

Recommended PA + CI Insurance Cover:	Sum Assured
Need Based	14,47,22,736
HLV	16,32,28,623
Lower of 2	14,47,22,736
(Less) Existing Cover	0
PA + CI Insurance Gap	14,47,22,736

NATASHA PRADHAN:

Current Age	39
Retirement Age	60
Life Expectancy	85
Net Annual Income (Post Tax)	18,00,000

Future Household Expenses	
Investment Return	9%
Inflation Rate	6%
Annual Expenditure (in today's term)	51,62,000
Present Age of Spouse	40
Life Expectancy of Spouse	85
Number of Years from today till life expectancy of the Spouse	45
Real Rate of Return (RRR)	2.8%
(A) Discounting Household Expenses Needed Today	13,41,33,789

Total Life Insurance Required (Need Based)	(A + B + C)	20,33,33,789
Less: Total Assets (excluding Personal Assets)		9,05,00,000
Less: Spouse Future Income	Yes	16,32,28,623
Net LI Cover Required (Need Based)		NIL

LI - HLV Method (discounting future income)		
Net Annual Income (Post Tax)		18,00,000
Current Age		39
Retirement Age		60
Pre Retirement working years		21
Investment Rate		9%
Annual Salary Growth (inflation)		6%
Real Rate of Return (RRR)		2.8%
Total LI Cover Required (HLV - discounting future income)		2,82,06,474

Recommended Life Insurance:	Sum Assured
LI - Need Based	NIL
LI - HLV	2,82,06,474
LI - lower of 2	NIL
Less: Existing LI Cover	-
Life Insurance Gap	NIL

Accidental Disability & Critical Illness Insurance [NEED BASED Method]

Future Household Expenses (Living Cost)		
Investment Return		9%
Inflation Rate		6%
Annual Expenditure (in today's term)		64,42,000
Lower of Present Age of Self/Spouse		39
Life Expectancy Age		85
Number of Years from today till life expectancy age		46
Real Rate of Return (RRR)		2.8%
(A) Discounting Household Expenses Needed Today		16,92,29,210
(B) Total Commitments [As calculated earlier]		6,92,00,000
(C) Outstanding Loans		-
(D) Long Term Care / Caretaker Cost / Lifestyle Adjustments		50,00,000
PA & CI Cover required (Need Based Method)	(A + B + C + D)	24,34,29,210
Less: Total Assets (excluding Personal Assets)		9,05,00,000
Less: Spouse Future Income	Yes	16,32,28,623
Net PA & CI Cover Required (Need Based Method)		NIL

Accidental Disability & Critical Illness Insurance [HLV Method]:

HLV (discounting future income) [As calculated Earlier]	2,82,06,474
--	--------------------

Recommended PA + CI Insurance Cover:	Sum Assured
Need Based	NIL
HLV	2,82,06,474
Lower of 2	NIL
(Less) Existing Cover	
PA + CI Insurance Gap	NIL

Some Good Practices of Financial Planning

1. First approve this financial plan that has been jointly developed in consultation with you. Then make sure you execute all the recommendations as quickly as possible.
2. When buying the recommended insurance products, it is always advisable to buy them online. Take the time out to fill in the proposal form fully and disclose everything fully and completely. Remember it is better to get an Insurance policy with higher premium or even not to get one than to get a policy that has been obtained by omitting relevant details or misstatements.
3. We will review this plan with you at least once every quarter. Reviews can be in person in our office, on Zoom or on phone. Make sure that you give time for this review.
4. Keep us informed of any developments like change in income, expenses and any major health issues within family or any other factor that may affect your financial planning. We will work out the adjustments required to the financial plan, which can then be executed after you approve it.
5. Sit down once every year to review and revisit all your goals. Also reprioritize them in case needed.
6. Put automatic payments (NACH) on all insurance premium and SIP investments in mutual funds. Provide your mobile number to the insurance companies and mutual fund houses. Most of them send reminders to maintain the required balance in your account a few days before the NACH is due. Some of them also let you know the receipt of money or dishonour of the instructions.
7. If inadvertently an NACH is dishonoured please take the time out to make that payment and re-start the NACH as some recurring payments are stopped if a payment is missed.
8. Start moving your assets from risky assets like equities or alternative investments to debt instruments systematically in accordance with the agreed schedule given below each goal. This will improve the protection of your corpus as you near the goal.
9. Keep all your insurance and investment documents at one place and inform your spouse, parents and kids about the same – in case of any emergency, they can trace them easily. We can also store photocopies of the same and it will be available to you digitally.
10. Important numbers such as the claims department of the medical insurance company or car insurance company should be stored in your mobile phone along with the reference numbers for easy access.
11. Don't delay investments or payment of your credit card bills/loan EMIs – both of them can affect your financial future badly? If you delay in starting your investments on time, then you will lose the opportunity to create enough corpuses for your future goals. In case you delay in making payments for your credit card bills and loan EMIs then you will land up lowering your CIBIL score and risk your chances of getting a loan in future.
12. Get your Free CIBIL report once a year and go through it to check if there is any of the information mentioned there are not true. In case any of the information mentioned there are not correct, you should report the same to CIBIL and get the same rectified at the earliest to avoid any complications in future.

13. Provide your mobile number to all the bank accounts and credit cards – any transactions that is done on your debit card or your credit card is reported to your mobile number.
14. You should make sure that you have put nominations for all your investments and insurance policies even if held jointly. You should also prepare a will to plan for your estate since nominations are not sufficient to make sure that there is no dispute about the assets in the event of the death of the owner.

SAMPLE PLAN

Disclaimer



The legal disclaimer follows at the end of this page. But to make it more understandable here is a gist of what it means. Off course, please read the detailed disclaimer as well since that is what will apply in the unlikely event of dispute:

- 1) The financial plans are made based on information provided by you. If the information is not correct or the entire information has not been provided the plan will be inadequate or downright wrong.
- 2) **All the investments recommended assume a certain return. It is not possible for us to guarantee any such returns. In fact, in the more risky asset classes there is also a chance that instead of getting a return you will actually make a loss. We have indicated the risk profile applicable to most of the recommended investments. Please feel free to ask us any questions on doubts that you might have.**
- 3) We or other people or organizations connected to us may ourselves be users of the financial services products recommended in the plan.

Hopefully there will not be any reason for using this part of the document, but you should definitely go through this legal disclaimer that govern the provision of our service to you:

Any financial plan made by us is based on information detailed by the information provided by the client in the data gathering sheet and the personal discussions with the client. A copy of the data-gathering sheet is available on request. The information contained in the financial plan must be read carefully. In case any relevant information is overlooked or misinterpreted, then we request the client to contact us before proceeding with the implementation of the plan. The financial plan is completely based on the information supplied to us by the client, which we assume to be correct. No responsibility can be accepted if the information provided to us is incorrect or inaccurate. This plan is prepared solely for the use of the client to whom it is addressed.

This financial plan is a forward-looking document where we have assumed certain return on investments on various investment classes and inflation. These forward-looking statements involve, and are subject to known and unknown risks, uncertainties and other factors, which could cause actual results, performance or achievements to differ from the future results, performance or achievements expressed or implied by such forward-looking statements.

All these forward-looking statements attributable to us herein are expressly qualified in their entirety by the above-mentioned cautionary statement. We do not accept any direct or indirect liability for any results, performance or achievements that differ from results, performance or achievements implied by such forward-looking statements.

We do not promise that the investments you make based on this plan will be profitable. Investments are always subject to various market, currency, and economic, political and business risks. We will not be liable for any losses that may be caused directly or indirectly by such investment decisions.

This financial plan is based on the current situation and goals, which will change with the passage of time. Any material change in the financial situation of the client will necessarily render the contents of the plan out of date. Material changes refer to change in income/salary levels, assets acquired, liabilities incurred, change in number of dependents, health condition, or the passage of time of more than 12 months or the effect of inflation or deflation.

We strongly recommend that:

- a) You review this plan periodically to ensure that your plan's actual performance is consistent in meeting your goals, and
- b) You update your plan annually to ensure that your plan is updated for your changing situation and goals.

SAMPLE PLAN

SEBI Mandatory Disclosure

Complete Name of Investment Adviser as Registered with SEBI

Fee Only Investment Advisers LLP

Registration Number & Validity of Registration

Registration Number INA000014836 dated July 21, 2020, till perpetual.

LLP Identification Number- AAO-6750

BASL Membership Number- 1648

Complete Address with Telephone Numbers

Registered office: 701-702, Madhava Building,
E Block, Bandra Kurla Complex,
Near Family Court, Bandra East, Mumbai 400051
Telephone: +91 22 40022888

Principal Officer and Contact Details

Harsh Vardhan Roongta
Mob: +91 9821024892
Email: harsh@feeonlyia.com

Contact Details of the Compliance Officer

Ms. Roopali Khadke
Mob: +91 9975100826
Email: roopali@feeonlyia.com

Corresponding SEBI Regional / Local Office Address

SEBI Bhavan, Bandra Kurla Complex
Bandra East, Mumbai 400051

Disclosures:

- Investments in securities market are subject to market risks. Read all the related documents carefully before investing.
- Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.
- All percent calculations and amounts mentioned in the report are based on the assumptions. We cannot promise or guarantee of assured risk-free return to the investors. We cannot imply any assured returns or minimum returns or target return or percentage accuracy or service provision till achievement of target returns or any other nomenclature that gives the impression to the client that the investment advice/recommendation of research report is risk-free and/or not susceptible to market risks and/or that it can generate returns with any level of assurance.

Thank You

