

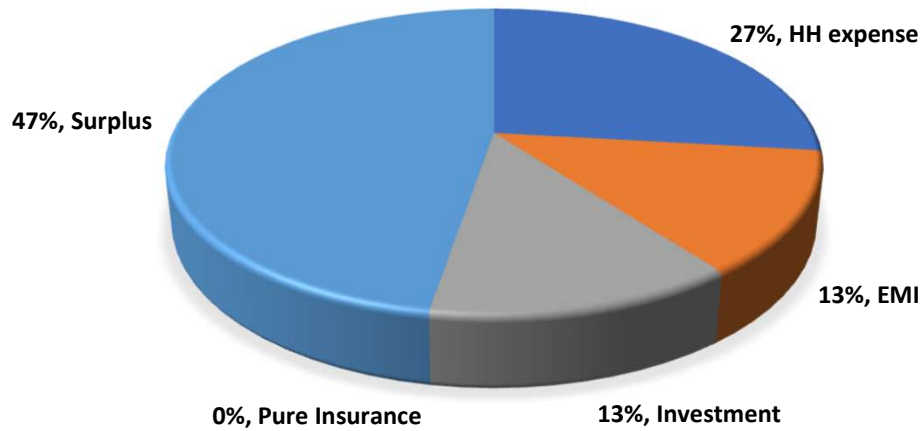
Stay on top of your finances by keeping tabs on where every hard-earned rupee goes !

Monthly income ₹ 1,93,750

Outgoings	Amount in Rs.	Percentage
HH expense	₹ 52,000	27%
EMI	₹ 25,000	13%
Investment	₹ 25,000	13%
Pure Insurance	₹ 0	0%
Surplus	₹ 91,750	47%

Cash Flow	
Total Annual Income	₹ 23,25,000
Annual Expenses	₹ 12,24,000
Distributable Surplus	₹ 11,01,000
Monthly	₹ 91,750

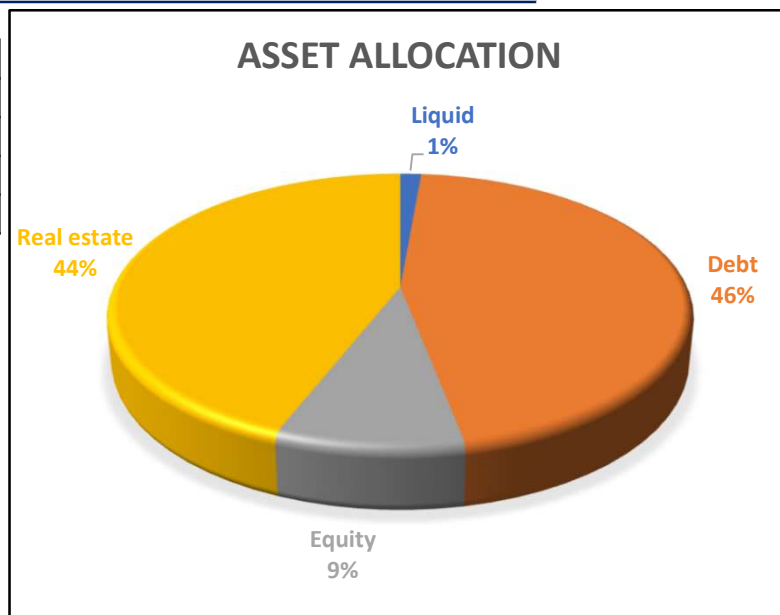
INCOME DISTRIBUTION



Unlock the Power of Insight: Track the Growth of Your Wealth with Precision !

Asset Allocation				
22 June 2023				
Asset	Amt in Rs.	Return	Percentage	Weighted Avg. Return
Liquid				
Bank Balance	₹ 1,75,000	3.00%	1.375%	0.04%
MF Liquid Fund	₹ 0	5.00%	0.000%	0.00%
Total	175000			
Debt				
Fixed Deposits	₹ 8,00,000	6.00%	6.29%	0.38%
PF	₹ 50,00,000	7.10%	39.29%	2.79%
PPF	₹ 0	7.10%	0.00%	0.00%
Sukanya	₹ 0	6.00%	0.00%	0.00%
LIC	₹ 0	6.00%	0.00%	0.00%
Total	5800000			
Equity				
Direct	₹ 3,00,000	11.00%	2.36%	0.26%
MF	₹ 8,50,000	11.00%	6.68%	0.73%
PMS	₹ 0	11.00%	0.00%	0.00%
Total	1150000			
Real estate				
Second home	₹ 56,00,000	5.24%	44.01%	2.31%
Other	₹ 0	7.00%	0.00%	0.00%
Land	₹ 0	7.00%	0.00%	0.00%
Total	5600000			
Total	12725000			6.51%

Liquid	175000
Debt	5800000
Equity	1150000
Real estate	5600000
Total	12725000



Discover Your Perfect Coverage: Tailored Insurance Solutions Just for You!

HUMAN LIFE VALUE

Goal	Future Cost	Years Left	PV
Education of Dhruv	₹ 29,28,000	4	₹ 23,19,250
Marriage of Dhruv	₹ 25,18,000	12	₹ 12,51,369
Education of Disha	₹ 42,87,000	8	₹ 26,89,717
Marriage of Disha	₹ 29,37,000	14	₹ 12,99,038
Human Life Value			₹ 3,29,68,661
(+)Liabilities			₹ 25,00,000
(-) Existing Insurance			₹ 0
(-) Assets			₹ (1,27,25,000)
Insurance Required			₹ 3,03,03,035

BASIC INSURANCE NEED TO BUY

Company	Type	Status	Comment
ICICI Pru	Term Insurance	Pending	Buy a term insurance of sufficient cover
HDFC Ergo	Health Insurance	Pending	Buy a family floater health insurance
TATA AIG	Personal Accident	Pending	Buy a standalone PA cover
ICICI Pru	Critical Illness	Pending	Buy a rider with term insurance

Discover the Financial Needs for Your Spouse's Secure Future, Even Beyond Your Presence!

Expense Cashflow for Spouse

Sr. No.	Current age	Corpus Required	Expenses	Income	Year end value
1	38	₹ 3,29,68,661	₹ 6,24,000	₹ 16,17,233	₹ 3,39,61,895
2	39	₹ 3,39,61,895	₹ 6,61,440	₹ 16,65,023	₹ 3,49,65,477
3	40	₹ 3,49,65,477	₹ 7,01,126	₹ 17,13,218	₹ 3,59,77,568
4	41	₹ 3,59,77,568	₹ 7,43,194	₹ 17,61,719	₹ 3,69,96,093
5	42	₹ 3,69,96,093	₹ 7,87,786	₹ 18,10,415	₹ 3,80,18,723
6	43	₹ 3,80,18,723	₹ 8,35,053	₹ 18,59,184	₹ 3,90,42,854
7	44	₹ 3,90,42,854	₹ 8,85,156	₹ 19,07,885	₹ 4,00,65,583
8	45	₹ 4,00,65,583	₹ 9,38,265	₹ 19,56,366	₹ 4,10,83,683
9	46	₹ 4,10,83,683	₹ 9,94,561	₹ 20,04,456	₹ 4,20,93,578
10	47	₹ 4,20,93,578	₹ 10,54,235	₹ 20,51,967	₹ 4,30,91,310
11	48	₹ 4,30,91,310	₹ 11,17,489	₹ 20,98,691	₹ 4,40,72,513
12	49	₹ 4,40,72,513	₹ 11,84,538	₹ 21,44,399	₹ 4,50,32,373
13	50	₹ 4,50,32,373	₹ 12,55,611	₹ 21,88,838	₹ 4,59,65,600
14	51	₹ 4,59,65,600	₹ 13,30,947	₹ 22,31,733	₹ 4,68,66,386
15	52	₹ 4,68,66,386	₹ 14,10,804	₹ 22,72,779	₹ 4,77,28,361
16	53	₹ 4,77,28,361	₹ 14,95,452	₹ 23,11,645	₹ 4,85,44,554
17	54	₹ 4,85,44,554	₹ 15,85,179	₹ 23,47,969	₹ 4,93,07,343
18	55	₹ 4,93,07,343	₹ 16,80,290	₹ 23,81,353	₹ 5,00,08,406
19	56	₹ 5,00,08,406	₹ 17,81,108	₹ 24,11,365	₹ 5,06,38,663
20	57	₹ 5,06,38,663	₹ 18,87,974	₹ 24,37,534	₹ 5,11,88,223
21	58	₹ 5,11,88,223	₹ 20,01,253	₹ 24,59,349	₹ 5,16,46,319
22	59	₹ 5,16,46,319	₹ 21,21,328	₹ 24,76,250	₹ 5,20,01,241
23	60	₹ 5,20,01,241	₹ 22,48,607	₹ 24,87,632	₹ 5,22,40,266
24	61	₹ 5,22,40,266	₹ 23,83,524	₹ 24,92,837	₹ 5,23,49,579
25	62	₹ 5,23,49,579	₹ 25,26,535	₹ 24,91,152	₹ 5,23,14,196
26	63	₹ 5,23,14,196	₹ 26,78,127	₹ 24,81,803	₹ 5,21,17,872
27	64	₹ 5,21,17,872	₹ 28,38,815	₹ 24,63,953	₹ 5,17,43,010
28	65	₹ 5,17,43,010	₹ 30,09,144	₹ 24,36,693	₹ 5,11,70,559
29	66	₹ 5,11,70,559	₹ 31,89,692	₹ 23,99,043	₹ 5,03,79,910
30	67	₹ 5,03,79,910	₹ 33,81,074	₹ 23,49,942	₹ 4,93,48,778
31	68	₹ 4,93,48,778	₹ 35,83,938	₹ 22,88,242	₹ 4,80,53,081
32	69	₹ 4,80,53,081	₹ 37,98,975	₹ 22,12,705	₹ 4,64,66,812
33	70	₹ 4,64,66,812	₹ 40,26,913	₹ 21,21,995	₹ 4,45,61,893
34	71	₹ 4,45,61,893	₹ 42,68,528	₹ 20,14,668	₹ 4,23,08,034
35	72	₹ 4,23,08,034	₹ 45,24,640	₹ 18,89,170	₹ 3,96,72,564
36	73	₹ 3,96,72,564	₹ 47,96,118	₹ 17,43,822	₹ 3,66,20,268
37	74	₹ 3,66,20,268	₹ 50,83,885	₹ 15,76,819	₹ 3,31,13,202
38	75	₹ 3,31,13,202	₹ 53,88,918	₹ 13,86,214	₹ 2,91,10,497
39	76	₹ 2,91,10,497	₹ 57,12,253	₹ 11,69,912	₹ 2,45,68,156
40	77	₹ 2,45,68,156	₹ 60,54,989	₹ 9,25,658	₹ 1,94,38,826
41	78	₹ 1,94,38,826	₹ 64,18,288	₹ 6,51,027	₹ 1,36,71,565
42	79	₹ 1,36,71,565	₹ 68,03,385	₹ 3,43,409	₹ 72,11,588
43	80	₹ 72,11,588	₹ 72,11,588	₹ 0	₹ 0

DOB of Spouse:	20-Aug-85
Today's Date:	13-04-2024

Rate of Return:	5%
Inflation Rate:	6%
Monthly expenses	₹ 52,000
Annual Expenses	₹ 6,24,000

Planning for a Comfortable Retirement: Calculating Your Retirement Needs !

Expense Cashflow for Retirement

Sr. No.	Retirement Age	Corpus Required	Expenses	Income	Year end value
1	59	₹ 4,79,62,613	₹ 26,43,474	₹ 27,19,148	₹ 4,80,38,287
2	60	₹ 4,80,38,287	₹ 27,49,213	₹ 27,17,344	₹ 4,80,06,419
3	61	₹ 4,80,06,419	₹ 28,59,182	₹ 27,08,834	₹ 4,78,56,071
4	62	₹ 4,78,56,071	₹ 29,73,549	₹ 26,92,951	₹ 4,75,75,473
5	63	₹ 4,75,75,473	₹ 30,92,491	₹ 26,68,979	₹ 4,71,51,961
6	64	₹ 4,71,51,961	₹ 32,16,191	₹ 26,36,146	₹ 4,65,71,917
7	65	₹ 4,65,71,917	₹ 33,44,838	₹ 25,93,625	₹ 4,58,20,703
8	66	₹ 4,58,20,703	₹ 34,78,632	₹ 25,40,524	₹ 4,48,82,596
9	67	₹ 4,48,82,596	₹ 36,17,777	₹ 24,75,889	₹ 4,37,40,708
10	68	₹ 4,37,40,708	₹ 37,62,488	₹ 23,98,693	₹ 4,23,76,913
11	69	₹ 4,23,76,913	₹ 39,12,988	₹ 23,07,836	₹ 4,07,71,761
12	70	₹ 4,07,71,761	₹ 40,69,507	₹ 22,02,135	₹ 3,89,04,389
13	71	₹ 3,89,04,389	₹ 42,32,287	₹ 20,80,326	₹ 3,67,52,427
14	72	₹ 3,67,52,427	₹ 44,01,579	₹ 19,41,051	₹ 3,42,91,899
15	73	₹ 3,42,91,899	₹ 45,77,642	₹ 17,82,855	₹ 3,14,97,113
16	74	₹ 3,14,97,113	₹ 47,60,748	₹ 16,04,182	₹ 2,83,40,547
17	75	₹ 2,83,40,547	₹ 49,51,178	₹ 14,03,362	₹ 2,47,92,731
18	76	₹ 2,47,92,731	₹ 51,49,225	₹ 11,78,610	₹ 2,08,22,117
19	77	₹ 2,08,22,117	₹ 53,55,194	₹ 9,28,015	₹ 1,63,94,938
20	78	₹ 1,63,94,938	₹ 55,69,402	₹ 6,49,532	₹ 1,14,75,069
21	79	₹ 1,14,75,069	₹ 57,92,178	₹ 3,40,973	₹ 60,23,865
22	80	₹ 60,23,865	₹ 60,23,865	₹ 0	₹ 0

Rate of Return:	6%
Inflation Rate:	4%

Annual Expenses:	₹ 26,43,474
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Empower Your Financial Future: Discover Your Investment Needs Today!

Existing Investment & Investible Surplus

Particulars	Education of Dhruv	Marriage of Dhruv	Education of Disha	Marriage of Disha	Retirement	New car	Vacation	TOTAL
Year of requirement	Mar-28	Mar-32	Aug-37	Jul-37	Apr-29	Apr-24		
Years left	4	8	14	14	5	0		
Current cost	₹ 20,00,000	₹ 20,00,000	₹ 10,00,000	₹ 75,000	₹ 5,00,000	₹ 2,00,000		
Inflation	10%	10%	8%	8%	50% of FV	50% of FV		
Future cost	₹ 29,28,000	₹ 42,87,000	₹ 29,37,000	₹ 4,79,66,173	₹ 3,19,070	₹ 1,50,000		

Existing Investment

Existing Investment	Fixed Deposit	Direct Stock / Shares	Equity MF	PF
Mapped Value	₹ 8,00,000	₹ 3,00,000	₹ 8,50,000	₹ 50,00,000
Rate of return	6.00%	11.00%	11.00%	7.10%
Future value	₹ 10,09,981.57	₹ 10,49,535.18	₹ 19,58,857.10	₹ 1,30,62,388.49
Net requirement	₹ 19,18,018	₹ 14,68,465	₹ 23,28,143	₹ 3,49,03,784
Rate of return	11%	11%	11%	6%
SIP required	₹ -31,700	₹ -4,900	₹ -7,300	₹ -4,600
Lumpsum Required	₹ -12,63,000	₹ -4,20,000	₹ -10,10,000	₹ -2,39,000
			₹ -8,09,700	₹ -25,000
				₹ -1,17,10,000.00

Retirement

Current age	44
Retirement age	58
Longevity	80
Savings period	14
Retirement period	22
Current cost of living	75000
Inflation	8%
Cost at retirement	₹ 2,20,290
Annual cost	₹ 26,43,474
Corpus required	₹ 4,79,66,172.8

New Car

Current cost	₹ 5,00,000
Inflation	5%
Goal after years	5
Future cost	₹ 6,38,141
Own contribution @50	₹ 3,19,070

Vacation

Current cost	₹ 2,00,000
Inflation	7%
Goal after years	1
Future cost	₹ 2,14,000

Existing Investment

Bank Balance	₹ 1,75,000
MF Liquid funds	₹ 0
fixed deposits	₹ 8,00,000
PF	₹ 50,00,000
PPF	₹ 0
Sukanya	₹ 0
LIC	₹ 0
Direct stocks/ shares	₹ 3,00,000
Equity MF	₹ 8,50,000
PMS	₹ 0
Real estate	₹ 56,00,000

Cash Flow

Total annual income	₹ 23,25,000
Annual expenses	₹ 12,24,000
Distributable surplus	₹ 11,01,000
Monthly	₹ 91,750

Expenses

Expenses	Monthly
Total Monthly EMI	25000
Household expenses	40000
Rent	0
School	12000
Existing SIP	20000
Recurring deposits	0
Sukanya	0
Other - LIC insurance premium	5000
Insurance premium	0
Other -	0
Total	102000

Find Out Your Money Wellness Score: Unveil Your Financial Fitness!

FINANCIAL RATIO ANALYSIS				
Ratio	Liquid Assets	Monthly Expenses	Outcome	Range
Basic Liquidity Ratio	₹ 1,75,000	₹ 1,02,000	1.72	< 3 Adverse
<u>Cash / Liquid Assets</u> <u>Monthly Expenses</u>	<i>This ratio indicates one's ability to meet mandatory monthly expenses & other emergency needs.</i>			3-6 Optimum
				> 6 Less Optimum
Ratio	Savings	Total Income	Outcome	Range
Savings Ratio	₹ 25,000	₹ 1,93,750	12.90%	< 20% Adverse
<u>Savings</u> <u>Total Income</u>	<i>This ratio calculates the proportion of Income an individual sets aside for savings out of the total income.</i>			20% - 40% - Moderate
				> 40% - Optimum
Ratio	Total Liabilities	Total Assets	Outcome	Range
Debt Asset Ratio	₹ 25,00,000	₹ 1,27,25,000	19.65%	< 30% - Optimum
<u>Total Liabilities</u> <u>Total Assets</u>	<i>This ratio calculates an individual's ability to pay liabilities out of assets.</i>			30% - 50% - Moderate
				> 50% - Adverse
Ratio	Net Worth	Total Assets	Outcome	Range
Solvency Ratio	₹ 1,02,25,000	₹ 1,27,25,000	80.35%	< 30% - Adverse
<u>Net Worth</u> <u>Total Assets</u>	<i>This ratio is used to measure the potential of long-term solvency.</i>			30% - 50% - Moderate
				> 50% - Optimum
Ratio	Annual Debt Payments	Annual Take-home	Outcome	Range
Debt Service Ratio	₹ 3,00,000	₹ 23,25,000	12.90%	< 25% - Optimum
<u>Annual Debt Payments</u> <u>Annual Take - home</u>	<i>These ratios are used to measure an individual's ability to make debt repayments out of Net Take Home.</i>			25% - 45% - Moderate
				>45% - Adverse
Ratio	Invested Assets	Total Assets	Outcome	Range
Financial Investment Ratio	₹ 71,25,000	₹ 1,27,25,000	55.99%	< 30% - Adverse
<u>Invested Assets</u> <u>Total Assets</u>	<i>This ratio is used to determine an individual's investment in Financial assets out of total Assets.</i>			30% - 50% - Moderate
				> 50% - Optimum