



Prepared For :

Mr. rupesh Desai & Family

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April 30, 2015

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Company Profile

SAMRUDDHI FINANCIAL & INVESTMENT SERVICES is a professionally managed firm spearheaded by Paresh R. Tapiawala, Chartered Accountant by profession having a rich experience in equity research & capital markets, investment banking, corporate finance & personal finance.

We provide entire spectrum of financial services viz

- Financial Planning for long term wealth creations
- Wealth Management through Investment Solutions like FDs, Mutual Funds, NCD / Bonds, Real Estate Properties
- Risk Management Services through Insurance Solutions like Life, Health, Personal Accident and Property Insurance
- Loans /Liability Management through Housing/mortgage loan

The Financial Planning process revolves around client's needs to manage their current finances in such a way that it helps to create a unique financial plan for wealth creation to help them meet their life goals

The firm monitors the progress of the financial plan through regular periodic review of portfolio thereby ensuring proper asset allocation being maintained throughout till achievement of Financial goals

Disclosure

This document has been prepared to help you make important decisions regarding your financial future. Before reviewing the data, alternatives and options presented in this financial plan, please note the inherent limitations associated with this information: The content of this report is based on information provided by you. Certain assumptions have been made about future investment performance, inflation rates, retirement benefits and other variables which are only estimates, with no assurance as to their attainability or ultimate desired outcome.

Certain financial information contained in this plan, including the Net Worth summary and the Income and Expenses summary, was created only to assist you and your advisor in developing your financial plan. Accordingly, it should not be relied on for purposes of obtaining credit or portraying financial soundness or for any purpose whatsoever other than developing your financial plan.

Projections of future events are based on interpretations of existing laws, as well as assumptions that are described in the accompanying text. Furthermore, even if the steps in this document are followed, there may be material differences between projected and actual results because laws are updated, events and circumstances frequently do not occur as expected, and the overall economic environment changes. Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with, general economic and political conditions, the monetary and interest policies, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, market fluctuations etc.

You are under no obligation to follow, in whole or in part any of the alternatives presented in this plan or to purchase investment, insurance or other financial products or services through your advisor.

Illustrations of products alternatives are presented only as guidelines and represent our general understanding of the information available to us. Any analysis of legal, taxation or accounting issues relating to your situation are for discussion purposes only and not intended to be a substitute for professional advice in these areas. Calculations illustrating income tax concepts and deductions, and investment gains and losses are for illustrative purposes only and are based upon hypothetical situations. Consult with a legal/tax/accounting/financial professional to counsel you on specific topics related to your financial situation. Financial planning strategies are presented based upon facts as stated above and on laws and regulations that are subject to change.

The financial planning strategies presented in this document are intended only as a guide and not as a comprehensive financial plan. There may be a conflict of interest as the advice generated may result in product sales that benefit this firm.

Executive Plan Summary

We recommend you to start for long term goals, take adequate life insurance cover.

Plan Summary

	Self	Spouse
Name	Mr. rupesh Desai	Mrs. Mamta Desai
Date of Birth	01/05/1980	01/05/1981
Health Status	Good	Excellent
Address	ABC, andheri west	
City	Mumbai	
Pincode	400028	
Occupation	Self-Employed	Self-Employed
Mobile Phone	9999999999	9999999999
Email Address	rupesh@gmail.com	mamtadesai@yahoo.com
PAN Number	ADSDFSF412	AWJPP1720D

Dependent Name	Relationship	Date Of Birth	Health Status	Financially Dependent
Mst. rahul Desai	Son	01/01/2005	Good	Yes
Miss. sanju Desai	Daughter	01/01/2008	Good	Yes

	Self	Spouse
Expected Retirement Age	60	60
Life Expectancy	80	88

Cash Flow Management

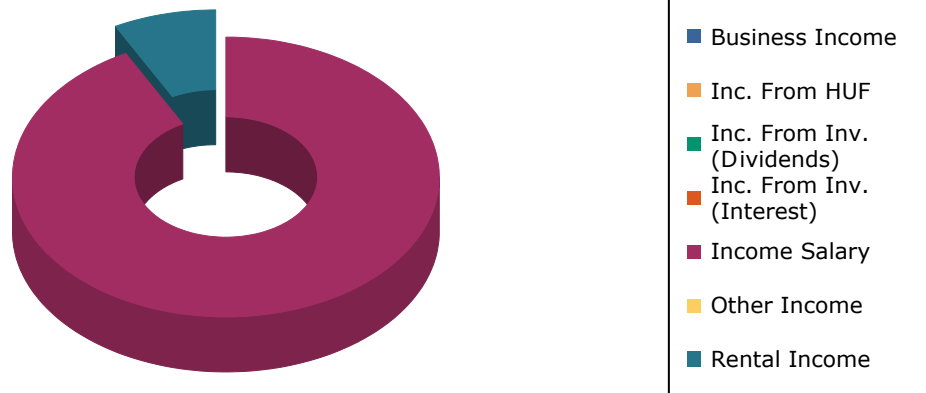
Income & Expense

Sound investing is an appropriate focus, but not at the cost of ignoring essential cash flow management. The flow in cash flow refers to the in and out motion of money. Those who simply earn income and pay bills are not engaged in the process of cash flow management, that's survival. Real cash flow management involves understanding the components that make up where the money comes from, where it goes, and what choices are appropriate in creating a life of greater satisfaction. It is an active process.

Income for the current year :

Income	Self		Spouse		Total		% Of Total
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	
Income Salary	150,000	1,800,000	150,000	1,800,000	300,000	3,600,000	92
Business Income	0	0	0	0	0	0	0
Rental Income	25,000	300,000	0	0	25,000	300,000	8
Inc. From Inv. (Interest)	0	0	0	0	0	0	0
Inc. From Inv. (Dividends)	0	0	0	0	0	0	0
Inc. From HUF	0	0	0	0	0	0	0
Other Income	0	0	0	0	0	0	0
Total :	175,000	2,100,000	150,000	1,800,000	325,000	3,900,000	

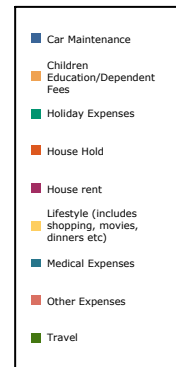
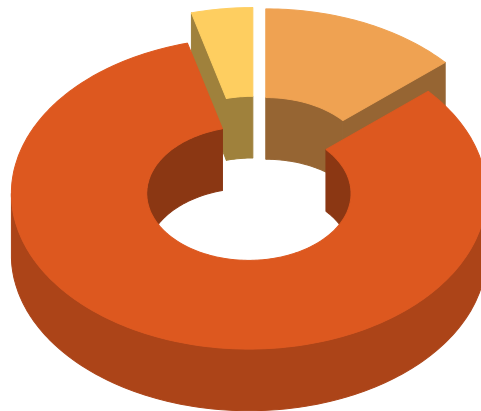
Income Structure



Expense for the current year :

Expense	Self		Spouse		Total		% of Total
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	
House Hold	60,000	720,000	0	0	60,000	720,000	82.19
Medical Expenses	0	0	0	0	0	0	0.00
Lifestyle (includes shopping, movies, dinners etc)	3,000	36,000	0	0	3,000	36,000	4.11
Travel	0	0	0	0	0	0	0.00
House rent	0	0	0	0	0	0	0.00
Children Education/Dependent Fees	10,000	120,000	0	0	10,000	120,000	13.70
Holiday Expenses	0	0	0	0	0	0	0.00
Car Maintenance	0	0	0	0	0	0	0.00
Other Expenses	0	0	0	0	0	0	0.00
Total :	73,000	876,000	0	0	73,000	876,000	

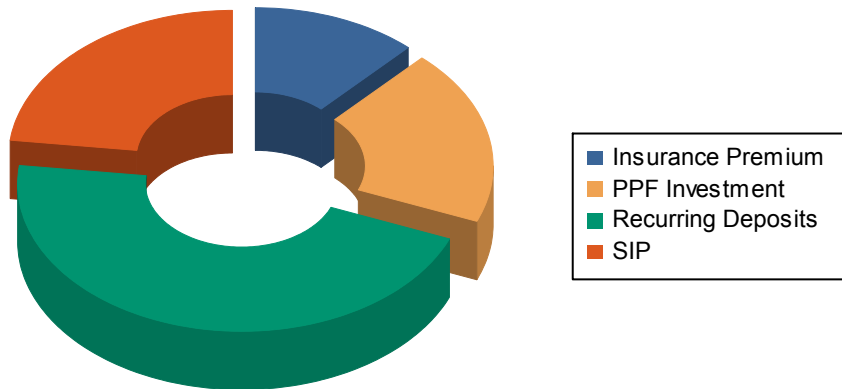
Expense Structure



Committed Savings for the current year :

	Monthly	Yearly	% of Total
Insurance Premium	2,582	30,984	11.87
SIP	5,000	60,000	22.99
Recurring Deposits	10,000	120,000	45.98
PPF Investment	4,167	50,000	19.16
Total :	21,749	260,984	

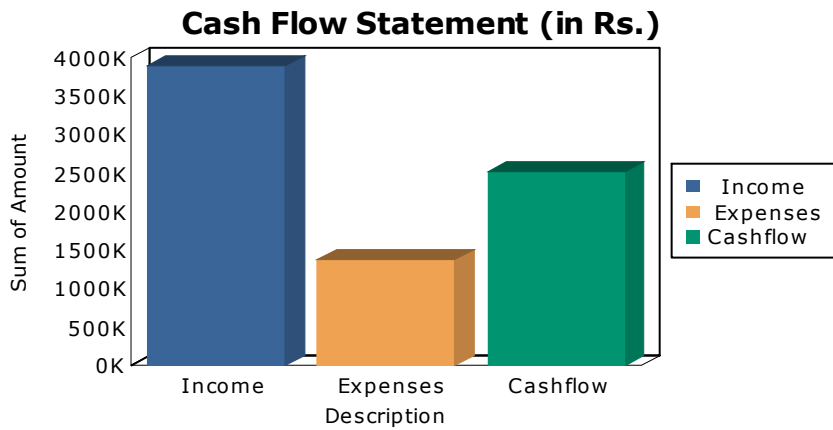
Committed Savings



Repayments :

LoanType	Monthly	Yearly	% of Total
Personal Loan	20,000	240,000	100.00
Total :	20,000	240,000	

	Monthly	Yearly
Your Total Income :	325,000	3,900,000
Your Total Expenses :	73,000	876,000
Your Committed Savings :	21,749	260,984
Your Loan Repayments :	20,000	240,000
Part of your Savings available :	210,251	2,523,016



Contingency Planning

Contingencies can arise due to many reasons like Job loss, health problems, temporary Disability, etc. Contingencies can result in reduction or stoppage of one's income. But regular living expenses need to be taken care of anyway. So, a well thought out and planned Contingency Fund for such situations can be a great help. A Corpus equivalent of 3 - 3 months of Living expenses plus committed outgo kept in liquid form is highly recommended.

Emergency funds should be invested in shortterm investments such as savings, liquid funds or Bank Deposits.

Objective

- Maintain an emergency fund of Rs. 688,492.02 to cover 6 months worth of living expenses.
- An emergency fund is important in the event of an unexpected job loss, reduction in income or to cover unexpected expenses.

Current Situation

- Analysis of Funding: You have allocated Rs. 400,000.00 to cover any unexpected expenses

Assets allocated for contingency planning :

Asset Type	Asset Name	Owner	Amount
Cash and Cash Equivalent	Saving Account	rupesh	400,000

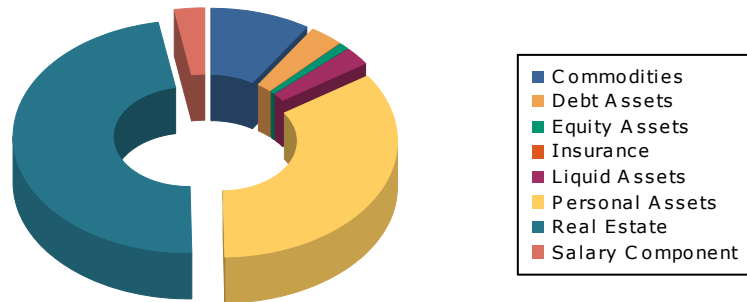
Total monthly expenses	114,749
Contingency period (months)	6.00
Ideal funds req. for emergency	688,492
Fund available for emergency	400,000
Net surplus/(shortfall)	-288,492

Networth Analysis

Net Worth is the difference between assets and liabilities. It is an excellent starting place for conducting a personal financial analysis because it provides an understanding of your overall financial circumstances, a sense of whether goals may be realistic and achievable and a benchmark for evaluating your progress.

Assets	Amount	% of Total	% Of Total Assets
Commodities			
GOLD	1,349,550	100.00	9.18
Total :	1,349,550		
Debt Assets			
Bank Deposits	250,000	55.56	1.70
Saving Schemes	0	0.00	0.00
PPF	200,000	44.44	1.36
Total :	450,000		
Equity Assets			
Equity Mutual Fund	91,800	92.28	0.62
Stocks	7,680	7.72	0.05
ULIP(Equity Component)	0	0.00	0.00
Total :	99,480		
Insurance			
Endowment Surrender Value	0	0.00	0.00
ULIP(Debt Component)	0	0.00	0.00
Total :	0		
Liquid Assets			
Saving Account	400,000	100.00	2.72
Total :	400,000		
Personal Assets			
HOUSE	5,000,000	100.00	34.02
Total :	5,000,000		
Real Estate			
Apart From Home,Office(Personal Assets)	7,000,000	100.00	47.62
Total :	7,000,000		
Salary Component			
EPF Balance	400,000	100.00	2.72
Total :	400,000		
Total Assets :	14,699,030		

Asset Structure

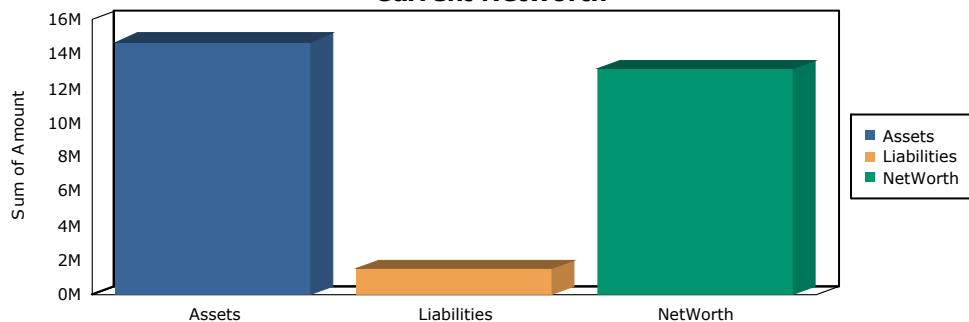


Liabilities :

Loan Type	Outstanding Balance
Personal Loan	1,567,395
Total :	1,567,395

Total Assets	14,699,030
Total Liabilities	1,567,395
Networth	13,131,635

Current Network



Client Assumption Details

Description	Percentage
Personal Goal	7.00
Dependent Goal	12.00
Liquid Mutual Fund	6.00
Debt Mutual Fund	7.00
Equity Mutual Fund	12.00
Real Estate	9.00
Commodities	9.00
Inflation Rate	7.00
Expenses Growth Rate	9.00
Rental Income Growth Rate	10.00
Expected Retirement Return	7.00
Expenses Growth rate (post retirement)	7.00
Salary Growth Rate (Self)	10.00
Salary Growth Rate (Partner)	10.00
Expected Insurance Corpus Returns	7.00
Stock SIP Return Rate	12.00
Insurance Plans	7.00
Ulip Return	10.00
Step Up %	10.00
Insurance HLV Rate	10.00

Dreams & Goals

The first step in personal financial planning is controlling your day-to-day financial affairs to enable you to do the things that bring you satisfaction and enjoyment. This is achieved by planning and following a budget, as discussed in the first part of the plan.

The second step in personal financial planning is choosing and following a course toward long-term financial goals.

As with anything else in life, without financial goals and specific plans for meeting them, we drift along and leave our future to chance. A wise man once said: "most people don't plan to fail; they just fail to plan."

The end result is the same: failure to reach financial independence.

Goal Description	Inflation	Initially Amount Required	Every Year	Present Value	Years Left	Future Value	Priority
CAR	7	1,000,000	0	1,000,000	4	1,310,796	Medium
USA	7	0	100,000	500,000	7	923,443	Medium
rahul Graduation	12	0	300,000	1,200,000	9	3,976,036	High
sanju Graduation	12	500,000	0	500,000	12	1,947,988	High
rahul Post Graduation	12	0	500,000	1,000,000	13	4,625,303	High
rahul Marriage	10	1,000,000	0	1,000,000	20	6,727,500	High
sanju Marriage	8	1,000,000	0	1,000,000	23	5,871,464	High
Retirement Goal	9	0	0	0	25	219,060,741	High

Goal Analysis and Funding

Your ability to maintain your lifestyle objectives for the future is determined by your current investments and ongoing savings. In analyzing your situation we need to consider what is achievable given your current position, and how we can take best advantage of the assets you have accumulated so far.

Goal Description	Present Value	Years Left	Existing Investment	Future Value	Net Corpus Required	% Goal Fund	Net Return	Lumpsum Investment	Monthly Investment	Step Up Investment
Others	1,000,000	4	0	1,310,796	1,310,796	0.00	7.00	1,000,000	23,847	21,376
International Vacation	500,000	7	1,279,627	923,443	0	38.57	8.00	0	0	0
rahul Graduation	1,200,000	9	621,903	3,976,036	3,354,133	15.64	8.00	1,448,356	16,521	11,023
sanju Graduation	500,000	12	0	1,947,988	1,947,988	0.00	8.00	773,573	8,256	5,234
rahul Post Graduation	1,000,000	13	6,438,189	4,625,303	0	39.19	8.00	0	0	0
rahul Marriage	1,000,000	20	7,846,175	6,727,500	0	16.63	12.00	0	0	0
sanju Marriage	1,000,000	23	0	5,871,464	5,871,464	0.00	12.00	433,243	4,438	2,128
Retirement Goal	0	25	52,022,419	219,060,741	167,038,322	23.75	12.00	9,825,746	99,062	45,155
Total :								13,480,919	152,123	84,916

Asset Allocation

Over time, one of the most important factors in determining the return on your portfolio is the asset allocation that represents the mix of stocks, bonds and cash that you own.

The appropriate asset allocation can help provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and position your portfolio to take advantage of developing investment opportunities.

Based on the responses to the Risk Assessment Questionnaire, your risk profile is: Wealth Guard

Based on your risk profile, we have shown below the asset allocation required to be done in order to achieve your goals.

Asset Allocation (In case of Lumpsum Inv)

Goal Name	Risk Profile	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Real Estate	Endowment Plans	Net Ret
Others	Wealth Guard	600,000	0	100,000	0	0	300,000	0	7.00
International Vacation	Wealth Keeper	0	0	0	0	0	0	0	8.00
rahul Graduation	Wealth Keeper	724,178	0	0	0	434,507	0	289,671	8.00
sanju Graduation	Wealth Keeper	386,786	0	0	0	232,072	0	154,715	8.00
rahul Post Graduation	Wealth Keeper	0	0	0	0	0	0	0	8.00
rahul Marriage	Wealth Multiplier	0	0	0	0	0	0	0	12.00
sanju Marriage	Wealth Multiplier	0	0	0	433,243	0	0	0	12.00
Retirement Goal	Wealth Multiplier	0	0	0	9,825,746	0	0	0	12.00
Total :		1,710,964	0	100,000	10,258,990	666,579	300,000	444,386	

Asset Allocation (In case of Monthly Inv)

Over time, one of the most important factors in determining the return on your portfolio is the asset allocation that represents the mix of stocks, bonds and cash that you own.

The appropriate asset allocation can help provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and position your portfolio to take advantage of developing investment opportunities.

Based on the responses to the Risk Assessment Questionnaire, your risk profile is: Wealth Guard

Based on your risk profile, we have shown below the asset allocation required to be done in order to achieve your goals.

Goal	Risk Profile	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Real Estate	Endowment Plans	Net Ret
Others	Wealth Guard	14,308	0	2,385	0	0	7,154	0	7.00
International Vacation	Wealth Keeper	0	0	0	0	0	0	0	8.00
rahul Graduation	Wealth Keeper	8,260	0	0	0	4,956	0	3,304	8.00
sanju Graduation	Wealth Keeper	4,128	0	0	0	2,477	0	1,651	8.00
rahul Post Graduation	Wealth Keeper	0	0	0	0	0	0	0	8.00
rahul Marriage	Wealth Multiplier	0	0	0	0	0	0	0	12.00
sanju Marriage	Wealth Multiplier	0	0	0	4,438	0	0	0	12.00
Retirement Goal	Wealth Multiplier	0	0	0	99,062	0	0	0	12.00
Total :		26,696	0	2,385	103,500	7,433	7,154	4,955	

Asset Allocation (In case of Step Up Inv)

Over time, one of the most important factors in determining the return on your portfolio is the asset allocation that represents the mix of stocks, bonds and cash that you own.

The appropriate asset allocation can help provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and position your portfolio to take advantage of developing investment opportunities.

Based on the responses to the Risk Assessment Questionnaire, your risk profile is: Wealth Guard

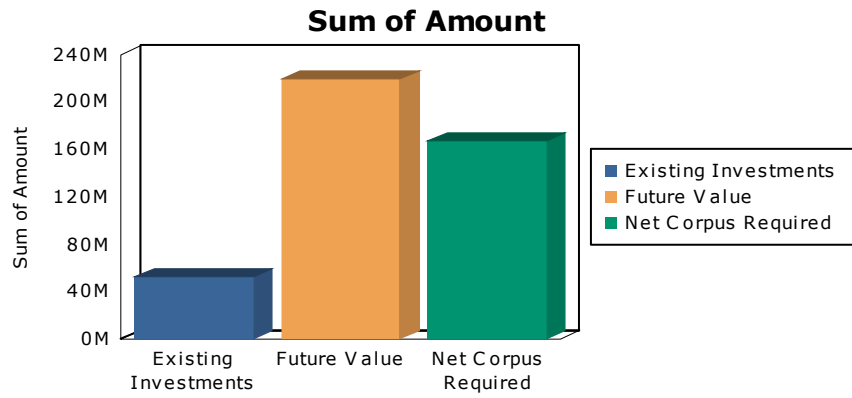
Based on your risk profile, we have shown below the asset allocation required to be done in order to achieve your goals.

Goal	Risk Profile	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Real Estate	Endowment Plans	Net Ret
Others	Wealth Guard	12,825	0	2,138	0	0	6,413	0	7.00
International Vacation	Wealth Keeper	0	0	0	0	0	0	0	8.00
rahul Graduation	Wealth Keeper	5,511	0	0	0	3,307	0	2,205	8.00
rahul Post Graduation	Wealth Keeper	0	0	0	0	0	0	0	8.00
sanju Graduation	Wealth Keeper	2,617	0	0	0	1,570	0	1,047	8.00
rahul Marriage	Wealth Multiplier	0	0	0	0	0	0	0	12.00
sanju Marriage	Wealth Multiplier	0	0	0	2,128	0	0	0	12.00
Retirement Goal	Wealth Multiplier	0	0	0	45,155	0	0	0	12.00
Total :		20,954	0	2,138	47,283	4,877	6,413	3,251	

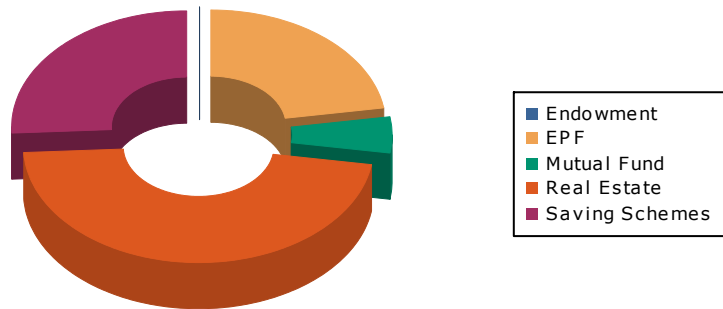
Retirement Planning

Retirement planning refers to the allocation of finances for retirement. This normally means the setting aside of money or other assets to obtain a steady income at retirement. The goal of retirement planning is to achieve financial independence, so that the need to be gainfully employed is optional rather than a necessity. The process of retirement planning aims to assess readiness-to-retire given a desired retirement age and lifestyle, i.e. whether one has enough money to retire and identify actions to improve readiness-to-retire. In order to maintain your life style after retirement, you would require a regular income. To generate this income, which will be increasing at the rate of inflation and is required to last for your lifetime, you will need to accumulate a corpus of Rs. 219,060,741 approx at the time of retirement.

	Self
Current Age	35
Retirement Age/Year	60
Number of Years Left for retirement	25
Total Annual Expenses (if you retire today)	876,000
Actual expenses in 1st year of retirement	7,553,819
Retirement Corpus Required	219,060,741
Provisions Made through your existing investments	52,022,419
Net Corpus required for Retirement	167,038,322



Utilization of Existing Investments



Existing Investments used to achieve this Goal

Asset Type	Asset Name	Lumpsum Used	SIP Used	Future Value	% Contr
Real Estate	Flat SECOND	2,800,000	0	24,144,626	46.41
Mutual Fund	Birla Sun Life Buy India Fund - Growth	94,660	5,000	2,704,832	5.20
Saving Schemes		1,399,904	0	13,503,884	25.96
Endowment	Jeevan Saral	1,400	0	1,400	0.00
EPF		11,667,677	0	11,667,677	22.43
Total :		15,963,641	5,000	52,022,419	

Asset Allocation for new Investments

Mode	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Endowment Plans
Lumpsum	0	0	0	9,825,746	0	0
Monthly	0	0	0	99,062	0	0
Step Up	0	0	0	45,155	0	0

**New Product Recommendations**

Asset Type	Product Name	Amount Invested	SIP Amount Invested	SIP Start Date	SIP End Date
Mutual Fund	IDBI Diversified Equity Fund - Growth	0	53,535	27/04/2015	27/04/2040
Mutual Fund	ICICI Prudential Blended - Plan A - Growth - Direct Plan	0	53,535	27/04/2015	27/04/2040

Insurance Planning

It is extremely important that every person, especially the breadwinner, covers the risks to his life, so that his family's quality of life does not undergo any drastic change in case of an unfortunate eventuality.

If we can imagine a situation where our goals are disturbed by acts beyond our control, we realize the relevance of insurance in our lives. Insurance, simply put, is the cover for all the risks that we run into during our lives. Insurance enables us to live our lives to the fullest, without worrying about the financial impact of events that could hamper it. In other words, insurance protects us from the contingencies that could affect us.

Objective:

Determine the additional capital required to meet Family's expenses in the event Mr. rupesh Desai dies prematurely.

Current Situation:

Existing Insurance Cover (a):

Policy Name	Sum Assured
Person Assured : rupesh	
Jeevan Saral	100,000
AEGON Religare Life Insurance Company Limited. - Debt Fu	100,000
Total Existing Cover (rupesh) :	200,000
Total Existing Cover :	200,000

Existing Loan Outstanding (b) :

Debt Repayment	Outstanding Balance
Personal Loan	1,567,395
Total Outstanding Debt :	1,567,395

Essential Goals (c) :

Goal Names	Goal Corpus
rahul Graduation	1,101,904
rahul Post Graduation	971,698
rahul Marriage	1,000,000
sanju Graduation	500,000
sanju Marriage	1,000,000
Total Goal Corpus Required (Essential) :	4,573,602

Resources Available For Liquidation (d) :

Asset Name	Goal Corpus
Liquid Account	400,000
Commodities	0
Real Estate	7,000,000
Mutual Fund	94,660
Stock Portfolio	8,000
EPF	400,000
SAF	0
Saving Schemes	450,000
Total Assets Available:	8,352,660

Expense Replacement (e) :

	Amount
Present Value Of Future Expenses	47,304,000

Total additional cover required (excluding Existing Cover) (e-d+c+b) 45,092,337

Total additional cover required for Self 22,446,168

Total additional cover required for Spouse 22,546,168

General Insurance Planning

This section covers analysis of your current General Insurance policies, Need Analysis of the Client and our recommendations.

Name		Insurance Type			
rupesh	health	Health Insurance	500,000.00	10,000.00	Floating
Mamta	sasa	Health Insurance	1,000.00	1,000.00	Individual
Total :			501,000.00	11,000.00	

General Insurance Recommendations :

Insurance Type	First Name	Policy Name	Sum Assured	Recommended Premium Amount
Health Insurance	rupesh	Medicclaim Policy	500,000	30,000
Total :			500,000	30,000

Cash flow Upto Retirement

Year	Opening Cash Flow	Total Income	Asset Maturity	Net Inflow	Expenses	Goal Outflow	Net Outflow	Interest On Surplus	Net Closing Balance
2015	400,000	3,600,000	0	3,600,000	886,992	0	1,376,984	157,381	2,780,397
2016	2,780,397	3,960,000	0	3,960,000	954,840	0	1,444,832	317,734	5,613,299
2017	5,613,299	4,356,000	0	4,356,000	1,040,776	0	1,530,768	506,312	8,944,843
2018	8,944,843	4,791,600	0	4,791,600	1,134,445	0	1,624,437	726,720	12,838,726
2019	12,838,726	5,270,760	0	5,270,760	1,236,545	1,310,796	3,037,334	904,329	15,976,482
2020	15,976,482	5,797,836	0	5,797,836	1,347,835	0	1,837,827	1,196,189	21,132,681
2021	21,132,681	6,377,620	0	6,377,620	1,469,140	0	1,779,132	1,543,870	27,275,039
2022	27,275,039	7,015,382	1,279,627	8,295,009	1,601,362	0	1,911,354	2,019,522	35,678,214
2023	35,678,214	7,716,920	0	7,716,920	1,745,485	0	2,055,477	2,480,379	43,820,037
2024	43,820,037	8,488,612	621,903	9,110,515	1,902,579	3,354,133	5,566,703	2,841,831	50,205,679
2025	50,205,679	9,337,472	0	9,337,473	2,073,811	0	2,383,803	3,429,561	60,588,910
2026	60,588,910	10,271,220	0	10,271,220	2,260,454	0	2,260,454	4,115,981	72,715,657
2027	72,715,657	11,298,342	0	11,298,342	2,463,894	1,947,988	4,411,882	4,776,127	84,378,244
2028	84,378,244	12,428,176	6,438,189	18,866,365	2,685,645	0	2,685,645	6,033,538	106,592,503
2029	106,592,503	13,670,994	0	13,670,994	2,927,353	0	2,927,353	7,040,169	124,376,312
2030	124,376,312	15,038,094	0	15,038,093	3,190,815	0	3,190,815	8,173,415	144,397,007
2031	144,397,007	16,541,902	0	16,541,903	3,477,988	0	3,477,988	9,447,655	166,908,577
2032	166,908,577	18,196,094	0	18,196,093	3,791,007	0	3,791,007	10,878,820	192,192,483
2033	192,192,483	20,015,702	0	20,015,702	4,132,197	0	4,132,197	12,484,559	220,560,547
2034	220,560,547	22,017,272	0	22,017,273	4,504,095	0	4,504,095	14,284,423	252,358,148



2035	252,358,148	24,219,000	7,846,175	32,065,175	4,909,464	0	4,909,464	16,770,832	296,284,690
2036	296,284,690	26,640,900	0	26,640,900	5,351,316	0	5,351,316	19,054,456	336,628,731
2037	336,628,731	29,304,990	0	29,304,990	5,832,934	0	5,832,934	21,606,047	381,706,834
2038	381,706,834	32,235,488	0	32,235,489	6,357,898	5,871,464	12,229,362	24,102,778	425,815,738
2039	425,815,738	35,459,038	0	35,459,038	6,930,109	0	6,930,109	27,260,680	481,605,347
2040	481,605,347	39,004,942	0	39,004,941	7,553,819	167,038,322	174,592,141	20,761,089	366,779,237

Cash Flow After Retirement

Age	Year	Retirement Corpus	Net Closing Balance	Expenses	Net Closing Balance
61	2041	219,060,741	0	7,553,819	211,506,922
62	2042	0	226,312,407	8,082,586	218,229,821
63	2043	0	233,505,909	8,648,367	224,857,542
64	2044	0	240,597,569	9,253,753	231,343,817
65	2045	0	247,537,884	9,901,515	237,636,369
66	2046	0	254,270,914	10,594,621	243,676,293
67	2047	0	260,733,634	11,336,245	249,397,389
68	2048	0	266,855,206	12,129,782	254,725,424
69	2049	0	272,556,203	12,978,867	259,577,337
70	2050	0	277,747,750	13,887,388	263,860,363
71	2051	0	282,330,588	14,859,505	267,471,083
72	2052	0	286,194,059	15,899,670	270,294,389
73	2053	0	289,214,996	17,012,647	272,202,350
74	2054	0	291,256,514	18,203,532	273,052,982
75	2055	0	292,166,691	19,477,779	272,688,911
76	2056	0	291,777,135	20,841,224	270,935,911
77	2057	0	289,901,425	22,300,110	267,601,315
78	2058	0	286,333,407	23,861,117	262,472,290
79	2059	0	280,845,350	25,531,395	255,313,955
80	2060	0	273,185,932	27,318,593	245,867,339
81	2061	0	263,078,052	29,230,895	233,847,158
82	2062	0	250,216,459	31,277,057	218,939,401
83	2063	0	234,265,159	33,466,451	200,798,708
84	2064	0	214,854,618	35,809,103	179,045,515
85	2065	0	191,578,701	38,315,740	153,262,961
86	2066	0	163,991,368	40,997,842	122,993,526
87	2067	0	131,603,073	43,867,691	87,735,382
88	2068	0	93,876,859	46,938,429	46,938,429
89	2069	0	50,224,119	50,224,119	0

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