

Goal Based Planning

Bulls Eye Plan

By Marketgoogly

Welcome Note

Srinivas

We are happy to present your financial plan. Our team continuously strives in making the financial plan document as relevant and realistic as possible.

It took us many clients to realize that the financial plan is not just for you but for us as well. We want to know as much as we can about you so we can guide you in making intelligent decisions.

We want to understand what motivates you to spend, save and work so that we can help you achieve your life goals, whatever they are.

The financial plan has the following sections. Each section is designed to give you a better understanding of your financial circumstances, and what's projected for the future.

- Goal summary
- Financial statement snapshot
- Advice on your current portfolio
- Insurance needs analysis
- Goal wise analysis
- Action Plan

Periodic review will be necessary to keep your report up to date and pertinent to your life. If, after a thorough review of the plan, you feel you'd like to make different assumptions, we'll be happy to make adjustments based on whatever assumptions you may wish to adopt.

While the document is aided by a proprietary financial planning software, a lot of human intervention has gone into making this financial plan a worthwhile proposition. Be it an insurance policy or a mutual fund portfolio, our team scrutinizes each and every aspect of your financial life to give you effective and practical advice.

All the best and let us know if you have any questions,

- Phone: **9957556611**
- E-mail: **marketgoogly@gmail.com**

A GOOD PLAN VIOLENTLY EXECUTED NOW IS BETTER THAN A PERFECT PLAN EXECUTED NEXT WEEK

GEORGE PATTON



FINANCIAL PLANNING PROCESS



64,75,000
Amount Invested

72,37,360
Current Value

7,62,360
Gain (Loss)

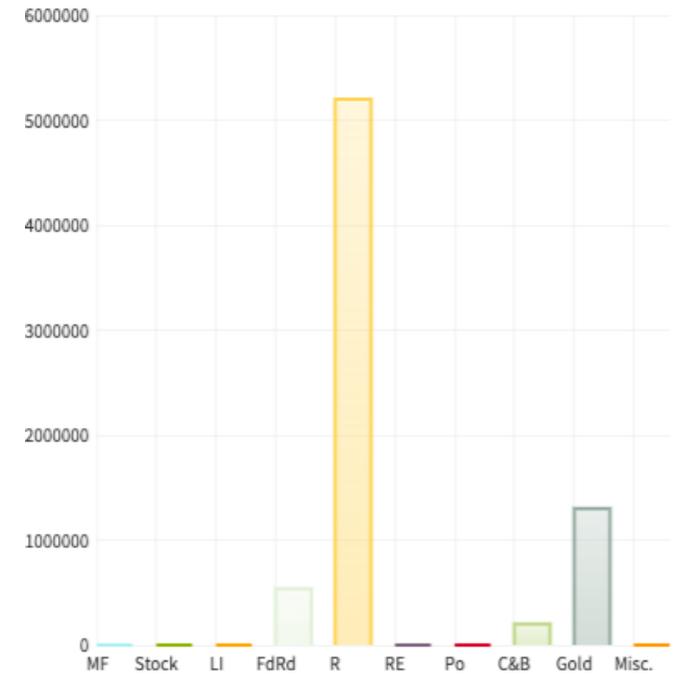
28,00,000
Total Loans

44,37,360
Networth

Asset Details

Category wise Details of Amount Invested vs. Current Value

Asset Category	Amount Invested	Current Value	Returns
Mutual Funds	0	0	0.00 %
Stocks	0	0	0.00 %
Life Insurance	0	0	-
Fixed/Recurring Deposits	4,75,000	5,37,360	7.14 %
Real Estate	48,00,000	52,00,000	-
Retirement Accounts	0	0	0.00 %
Post Office Schemes	0	0	0.00 %
Cash & Bank Accounts	2,00,000	2,00,000	-
Gold	10,00,000	13,00,000	-
Miscellaneous	0	0	0.00 %
Grand Total	64,75,000	72,37,360	-





A GOAL WITHOUT A PLAN

IS JUST A WISH

Antonie De Saint-Exupery

Liquid

2022



Rs.7,78,919
Goal Amount

Rs.2,00,000
Achieved

25.68%

Additional Required

[SAVE MORE](#)

	Monthly	Lumpsum
Equity	0 0%	0
Debt	24,087 0%	4,96,968

Assets allocated to this goal

Assets	Current Value	Maturity Value	Recommendation
Bank Account (Srinivas)	2,00,000		Maintain account balance equal to 3-6 months of expenses for any emergencies

Goal year wise details

Goal Year	Goal FV	FV of assets allocated	Status
2022	7,78,919	2,16,320	28% achievable

Note: In the above table the status may not match with the overall goal achieved status shown in the progress bar. This is because in the progress bar we show goal achieved % based on today's value. While in the above table we show the status based on asset future value. These future values are for representative purpose only. Actual future value may vary based on asset performance.

Goal Note

Date:12-04-2020

Invest in XXX Liquid Fund with monthly SIP Rs 24,087 till 2022 for 2 years from today.

Europe Tour

2024 - 2024



Rs.3,09,548
Goal Amount

Rs.1,17,671
Achieved

38.01%

Additional Required

[SAVE MORE](#)

	Monthly	Lumpsum
Equity	2,710 0%	97,119
Debt	0 0%	0

Assets allocated to this goal

Assets	Current Value	Maturity Value	Recommendation
Fixed Deposit Srinivas undefined	1,17,671	1,44,995	Remain invested till maturity

Goal year wise details

Goal Year	Goal FV	FV of assets allocated	Status
2024	3,09,548	1,62,394	52% achievable

SIP details

Years	Equity	Debt
Upto 2024	2,710	0

Note: In the above table the status may not match with the overall goal achieved status shown in the progress bar. This is because in the progress bar we show goal achieved % based on today's value. While in the above table we show the status based on asset future value. These future values are for representative purpose only. Actual future value may vary based on asset performance.

Goal Note

Date:12-04-2020

Invest in XXX Equity Large-cap Fund with monthly SIP Rs 2,710 till 2024 for 4 years from today.

Marketgoogly

Education Goal

2038 - 2038



Rs.1,39,97,172
Goal Amount

Rs.4,19,689
Achieved

3%

Additional Required

[SAVE MORE](#)

	Monthly	Lumpsum
Equity	8,931 0%	8,14,092
Debt	0 0%	0

Assets allocated to this goal

Assets	Current Value	Maturity Value	Recommendation
RD (Srinivas)	4,19,689	25,65,776	Continue contributions till maturity

Goal year wise details

Goal Year	Goal FV	FV of assets allocated	Status
2038	1,39,97,172	79,68,911	57% achievable

SIP details

Years	Equity	Debt
Upto 2038	8,931	0

Note: In the above table the status may not match with the overall goal achieved status shown in the progress bar. This is because in the progress bar we show goal achieved % based on today's value. While in the above table we show the status based on asset future value. These future values are for representative purpose only. Actual future value may vary based on asset performance.

Goal Note

Date:12-04-2020

Invest in XXX Balanced Mutual fund with monthly SIP Rs 8931 till 2038 for 18 years from today.

Marketgoogly

Marriage

2044



Rs.2,97,82,883
Goal Amount

Rs.13,00,000
Achieved

4.36%

Additional Required

[SAVE MORE](#)

	Monthly	Lumpsum
Equity	11,832 0%	11,61,625
Debt	0 0%	0

Assets allocated to this goal

Assets	Current Value	Maturity Value	Recommendation
Gold (Srinivas)	13,00,000		Remain invested in Gold

Goal year wise details

Goal Year	Goal FV	FV of assets allocated	Status
2044	2,97,82,883	1,28,04,652	43% achievable

Note: In the above table the status may not match with the overall goal achieved status shown in the progress bar. This is because in the progress bar we show goal achieved % based on today's value. While in the above table we show the status based on asset future value. These future values are for representative purpose only. Actual future value may vary based on asset performance.

Goal Note

Date:12-04-2020

Invest in XXX Equity Multi-Cap Fund with monthly SIP Rs 11,832 till 2044 for 24 years from today.

Asset Advice

The following recommendations are mainly looked at from the point of view of financial goals you want to achieve. Accordingly, we have looked at your portfolio at a holistic level and seen what best can be done to help you achieve your goals. While doing this we have kept in mind lots of practical aspects like your risk profile, current tax laws, ownership of assets, regulatory restrictions like Lock-ins, penalties etc.

Cash & Bank Accounts

Asset Description	Owner	Current Value	Advice
Bank -	Srinivas	2,00,000	Continue

Fixed/Recurring Deposits

Asset Description	Owner	Current Value	Maturity Date	Recurring Amount	Advice
Bank FD -	Srinivas	1,17,671	01-01-2023	-	Continue
Bank RD -	Srinivas	4,19,689	01-03-2028	15000	Continue

Gold

Asset Description	Owner	CurrentValue	Amount	Advice
Gold -	Srinivas	13,00,000	-	Continue

Real Estate

Asset Description	Owner	CurrentValue	Purchase Year	Advice
Real Estate -	Srinivas	52,00,000	2018	Hold

Life Insurance

Asset Description	Owner	CurrentValue	Premium Amount	Advice
LI - Max Life Easy Term Policy	Srinivas	0	7000	Continue

Delivery Acknowledgement

We acknowledge that we have understood the Financial Plan presented to us by **Marketgoogly** . The Financial Plan prepared by **Marketgoogly** is in accordance with the facts and figures provided by us. We further understand that estimates shown in this report are based on many assumptions that may or may not occur. Our investment returns may fluctuate over time and **Marketgoogly** does not guarantee any returns on the investments.

We further acknowledge that we need to periodically review the financial plan to make sure we are on track to achieve our financial goals.

- Client Name: **Srinivas**
- Date: **12-04-2020**

Marketgoogly

Disclaimer

This financial plan is for the sole use of the person to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the content of the financial plan.

This financial plan is designed from the personal information and documents furnished to us by you. The plan is an attempt to help you lay a roadmap to achieve your financial goals in a systematic and simplistic manner.

The financial plan shows ballpark estimates of your future financial situation and is intended only as a basis for discussion with us or, for that matter, any financial advisor. The estimates shown in this report are based on many assumptions that may or may not occur. Your investment returns will fluctuate over time. The only assurance is that over time, every investment program is likely to produce some losses on the road to achieving long-term gains.

No warranty as to correctness is given and no liability is accepted for any error, or omission, or any loss, which may arise from relying on this data. This service agreement is not enforceable by law and is a document of trust and faith.

While external factors like inflation, rate of return on investments, etc. changes continuously, so does your financial situation. You are advised to periodically review the financial plan to make sure you are on track to achieve your financial goals. This plan is an on-going exercise as part of your long term financial planning process.

This plan is only as accurate as of the information on which it was based. If the data originally supplied to us is incorrect, the plan will reflect these inaccuracies, and these errors will project into the future at a magnified rate.

It is essential that the tax, accounting or legal planning steps be considered only with the advice of your lawyer, chartered accountant, and your other financial advisors, which we will be happy to coordinate with.

You are under no obligation to act upon the recommendations/ action plan listed down in the financial plan.

Name: Marketgoogly

Date:12-04-2020