

Date: 10-02-2024

Prepared by: Khushboo Dhanuka

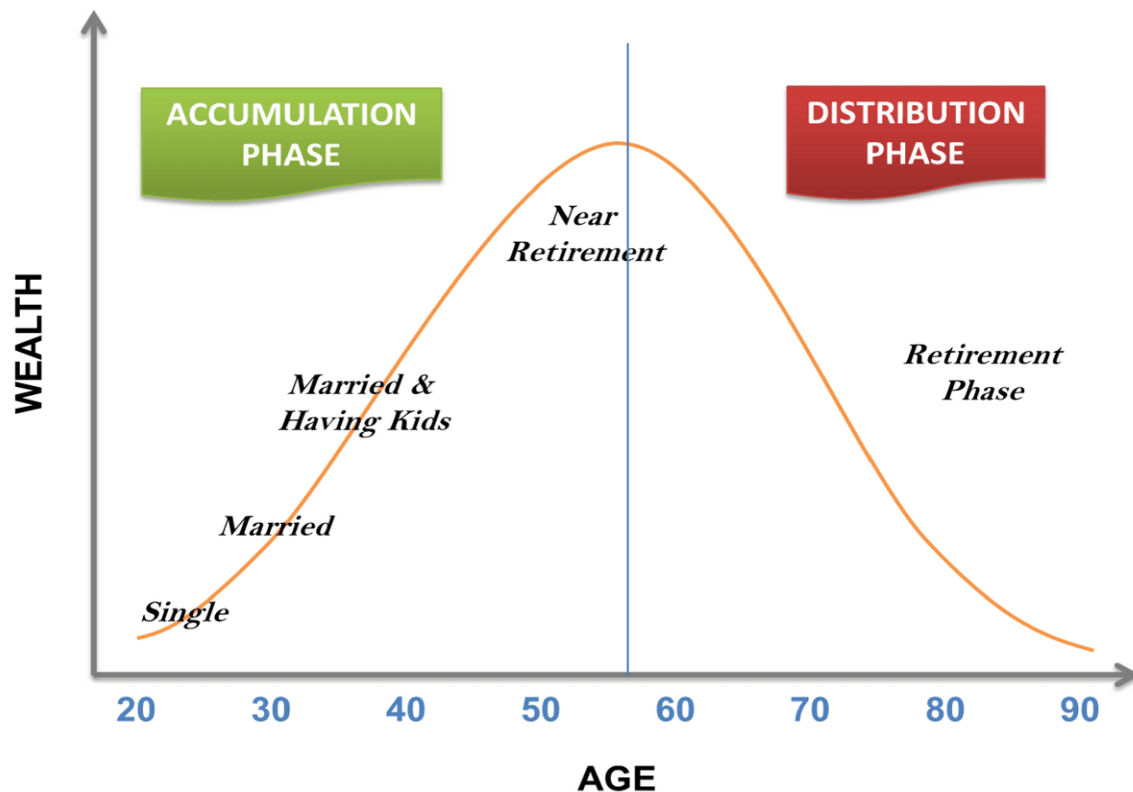
XXX`s Plan



FINANCIAL PLANNING PROCESS



LIFE PHASES



THERE ARE TWO PHASES OF LIFE OF AN INDIVIDUAL

- **ACCUMULATION PHASE**

In this phase the individual starts earning money. This is also the phase when the individual has the capacity to accumulate wealth towards various goals. In this phase, the individual can typically afford to have a higher risk appetite since the investment horizon can be long term

- **DISTRIBUTION PHASE**

In this phase the individual stops earning money. The accumulated wealth is utilized towards fulfillment of a long retirement phase. During this phase, the risk appetite may skew towards less risk investments.

Welcome Note

XXX

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

XXX

Mobile no.:

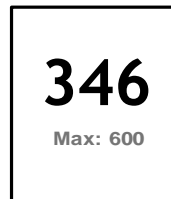
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Risk Profile

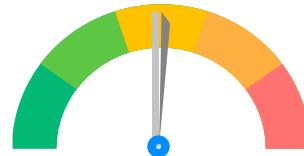
Risk status: Moderate

Date: 31/01/2024

Your risk score



Your risk score



You are an investor who is willing to accept moderate level of risk in exchange for relatively higher returns over medium to long term.

Your risk profile helps us understand how much investment risk you can take.

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Mobile no

Email ID:

Portfolio Summary

NET WORTH

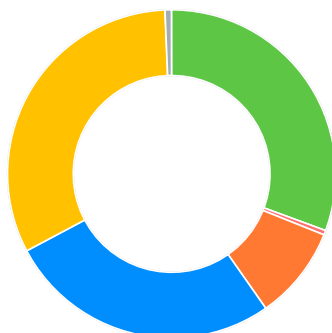
₹ 4,67,19,570

ASSETS ₹ 4,26,26,220

INSURANCE ₹40,93,350

LIABILITIES 0

Asset



₹ 1,25,92,460
Equity

₹ 42,98,284
Debt

₹ 1,50,00,000
Real Estate

₹ 2,09,187
Commoditi

₹ 1,43,00,000
Cash and

₹ 2,98,445
Others

| Asset Name | Amount Invested | Current Value | Allocation % |
|----------------------|-----------------|---------------|--------------|
| Mutual Funds | ₹6,95,657 | ₹10,03,793 | 2.15% |
| Stocks | ₹53,44,282 | ₹89,92,778 | 19.25% |
| Fixed Income | - | - | - |
| Retirement Accounts | - | - | - |
| Real Estate | - | ₹1,50,00,000 | 32.11% |
| Small Saving Schemes | ₹12,00,000 | ₹12,07,100 | 2.58% |
| Cash & Bank | ₹1,43,00,000 | ₹1,43,00,000 | 30.61% |
| Commodities | ₹1,95,558 | ₹2,09,187 | 0.45% |
| Other assets | - | ₹19,13,362 | 4.10% |
| Insurance | ₹61,410 | ₹40,93,350 | 8.76% |
| Assets | - | ₹4,67,19,570 | - |
| Liabilities | - | - | - |
| Networth | - | ₹4,67,19,570 | - |



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Income

| No. | Owner | Type | Monthly amount | Income style | Continues till | Growth rate | Status |
|-----|-------|--------|----------------|--------------|----------------|-------------|--------|
| 1 | XXX | Others | ₹80,000 | Stable | Life time | -% | LIVE |
| 2 | XXX | Rental | ₹30,000 | Stable | Life time | 5% | LIVE |
| | Total | | ₹1,10,000 | | | | |

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Email ID:

Budget & Other commitments (This month)

Budget

| No. | Category | Budget | Progress | Spent |
|-----|----------------------------|---------|-------------|-------|
| 1 | Total expenses (aggregate) | ₹50,000 | <div></div> | - |
| | Total | ₹50,000 | | 0 |

Other commitments

| No. | Category | Budget | Progress | Spent |
|-----|--------------------------------|---------|-------------|---------|
| 1 | Post office recurring deposits | - | | - |
| 2 | Life insurance premium | ₹11,410 | <div></div> | ₹11,410 |
| 3 | General insurance premium | - | | - |
| 4 | Sukanya samriddhi yojna | - | | - |
| 5 | Loan EMI | - | | - |
| 6 | Bank recurring deposits | - | | - |
| 7 | Other asset contribution | - | | - |
| 8 | Public provident fund | - | | - |
| 9 | Mutual fund - SIP | - | | - |
| | Total | ₹11,410 | | ₹11,410 |

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Mobile no:

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Budget & Other commitments (This calender year)

Budget

| No. | Category | Budget | Progress | Spent |
|-----|----------------------------|-----------|-------------|-------|
| 1 | Total expenses (aggregate) | ₹6,00,000 | <div></div> | - |
| | Total | ₹6,00,000 | | 0 |

Other commitments

| No. | Category | Budget | Progress | Spent |
|-----|--------------------------------|-----------|-------------|-----------|
| 1 | Post office recurring deposits | - | | - |
| 2 | Life insurance premium | ₹97,160 | <div></div> | ₹97,160 |
| 3 | General insurance premium | - | | - |
| 4 | Sukanya samriddhi yojna | - | | - |
| 5 | Loan EMI | - | | - |
| 6 | Bank recurring deposits | - | | - |
| 7 | Other asset contribution | - | | - |
| 8 | Public provident fund | ₹1,50,000 | <div></div> | ₹1,50,000 |
| 9 | Mutual fund - SIP | - | | - |
| | Total | ₹2,47,160 | | ₹2,47,160 |

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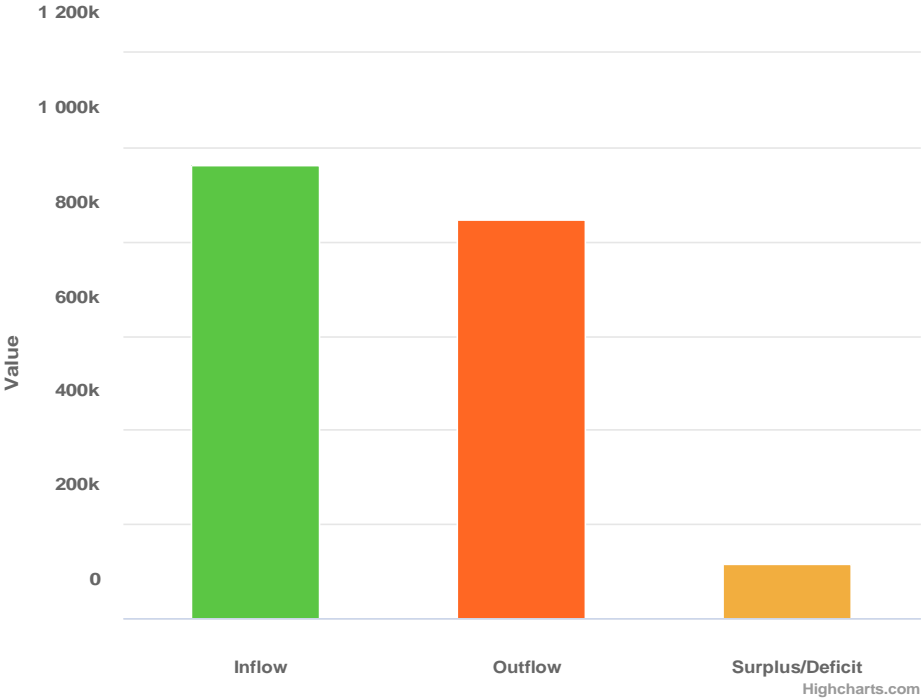
Cashflow summary

| No. | Inflow | Amount |
|-------|----------------|-------------|
| 1. | Income | ₹960,000.00 |
| 2. | Assets | ₹2,444.48 |
| 3. | Life Insurance | ₹0.00 |
| Total | | ₹962,444.48 |

| No. | Outflow | Amount |
|-------|--------------------|-------------|
| 1. | Expenses | ₹600,000.00 |
| 2. | Assets | ₹150,000.00 |
| 3. | MF SIP | ₹0.00 |
| 4. | Life Insurance | ₹97,160.00 |
| 5. | Genenral Insurance | ₹0.00 |
| 6. | Liabilities | ₹0.00 |
| Total | | ₹847,160.00 |

| | |
|-----------------|-------------|
| Surplus/Deficit | ₹115,284.47 |
|-----------------|-------------|

Cash-flow Summary report
Financial Year: 2023 -
2024



XXX

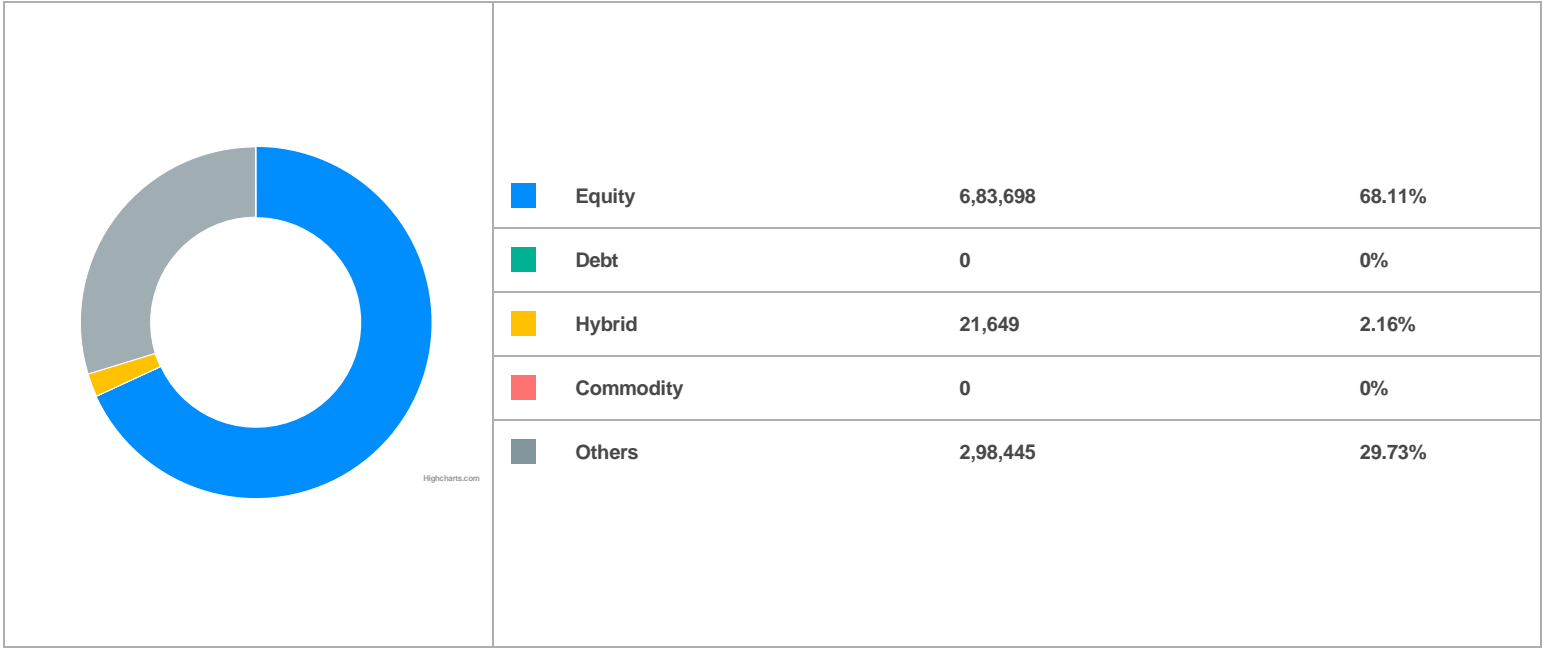
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MF Overview

Summary

As of closing NAV on 09-02-2024

| | | | |
|---------------|-----------------|----------------------|---------|
| Current value | Amount invested | Unrealized gain/loss | XIRR |
| 10,03,793 | 6,95,657 | 3,08,136 (44.29%) | 21.54%↑ |



| Scheme wise allocation | | | | | |
|--------------------------------------------------------------|-----------------|---------------|----------|--------|--------|
| Scheme name | Amount invested | Current value | Abs Ret% | XIRR% | Alloc% |
| HDFC Balanced Advantage Fund - Growth | 20,000 | 21,649 | 8.25 | 56.05 | 2.16 |
| ICICI Prudential Technology Fund - Growth | 42,500 | 56,229 | 32.30 | 359.49 | 5.60 |
| Kotak Flexicap Fund - Growth | 77,795 | 1,00,681 | 29.42 | 11.16 | 10.03 |
| Kotak Global Innovation Fund of Fund - Regular Plan - Growth | 47,813 | 60,996 | 27.57 | 29.78 | 6.08 |
| Kotak Nifty 50 Index Fund - Regular Plan - Growth | 1,12,211 | 1,32,494 | 18.08 | 11.57 | 13.20 |
| Nippon India Asset Allocator FoF - Regular Plan - Growth | 50,000 | 83,320 | 66.64 | 19.23 | 8.30 |
| Nippon India Multi Cap Fund - Growth | 1,66,000 | 3,07,827 | 85.44 | 32.89 | 30.67 |
| Parag Parikh Flexi Cap Fund - Regular Plan - Growth | 10,000 | 10,758 | 7.58 | 51.69 | 1.07 |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | 6,95,657 | 10,03,793 | 44.29 | 21.54 | 100 |

| |
|-----------------|
| Cashflow status |
|-----------------|

| | |
|-------------------------------------|-----------|
| a. Investment | 4,31,700 |
| b. Switch In | 6,99,594 |
| c. Switch Out | 4,53,309 |
| d. Redemption | 0 |
| e. Dividend Payout | 0 |
| f. Net Investment (a+b-c-d-e) | 6,77,985 |
| g. Market Value | 10,03,793 |
| h. Net Gain (g-f) | 3,25,808 |
| i. Lifetime XIRR (All Transactions) | 19.35% |

Sub category wise allocation

| Scheme name | Amount invested | Current value | Abs Ret% | XIRR% | Alloc% |
|-------------------------------------|-----------------|---------------|----------|--------|--------|
| Equity - Multi Cap Fund | 1,86,000 | 3,29,018 | 76.89 | 32.94 | 32.78 |
| Equity - Sectoral Fund - Technology | 82,500 | 1,10,747 | 34.24 | 375.31 | 11.03 |
| Equity -Flexi Cap | 87,795 | 1,11,439 | 26.93 | 11.41 | 11.10 |
| FoFs (Domestic) - Debt Oriented | 50,000 | 83,320 | 66.64 | 19.23 | 8.30 |
| | | | | | |
| | | | | | |
| | | | | | |
| Total | 6,95,657 | 10,03,793 | 44.29 | 21.54 | 100 |

Family member wise allocation

| Family Member Name | Amount invested | Current value | Abs Ret% | XIRR% | Alloc% |
|--------------------|-----------------|---------------|----------|-------|--------|
| XXX | 6,95,657 | 10,03,793 | 44.29 | 21.54 | 100.00 |
| Total | 6,95,657 | 10,03,793 | 44.29 | 21.54 | 100 |

Category wise allocation

| Category name | Amount invested | Current value | Abs Ret% | XIRR% | Alloc% |
|---------------|-----------------|---------------|----------|-------|--------|
| EQUITY | 4,68,506 | 6,83,698 | 45.93 | 25.52 | 68.11 |
| HYBRID | 20,000 | 21,649 | 8.25 | 56.05 | 2.16 |
| OTHER | 2,07,151 | 2,98,445 | 44.07 | 15.82 | 29.73 |
| Total | 6,95,657 | 10,03,793 | 44.29 | 21.54 | 100 |

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Stock Summary

| Summary | | | | | | Financial | | |
|-----------------|--|--|----------------------|--|--|----------------|------------|--------|
| Current value | | | | | | ■ Services | ₹6,35,676 | 7.07% |
| ₹89,92,778 | | | | | | ■ Information_ | | |
| | | | | | | ■ Technology | ₹26,60,988 | 29.59% |
| | | | | | | ■ Oil and Gas | ₹12,55,140 | 13.96% |
| Amount invested | | | Unrealized gain/loss | | | ■ Paints | ₹5,24,111 | 5.83% |
| ₹53,44,282 | | | ₹36,48,496 | | | ■ Others | ₹39,16,860 | 43.56% |
| | | | Returns | | | | | |
| | | | 68.27% | | | | | |

Equity | XXX

| Scrip | Amount invested | Current value | Unrealized gain/loss | Balance shares | Average price | Market price | Absolute returns | Dividend |
|-------------------------------------------------|-----------------|---------------|----------------------|----------------|---------------|--------------|------------------|----------|
| Paints | | | | | | | | |
| Asian Paints Ltd | ₹3,75,327 | ₹4,13,301 | ₹37,974 | 140 | ₹2,680.91 | ₹2,952.15 | 10.12% | 0 |
| Berger Paints India Ltd | ₹1,22,854 | ₹1,10,810 | ₹-12,044 | 200 | ₹614.27 | ₹554.05 | -9.8% | 0 |
| Plastic Processing | | | | | | | | |
| ASTRAL LIMITED | ₹2,57,862 | ₹3,05,654 | ₹47,792 | 165 | ₹1,562.8 | ₹1,852.45 | 18.53% | 0 |
| Financial Services | | | | | | | | |
| Bajaj Finance Ltd | ₹4,73,327 | ₹4,99,110 | ₹25,783 | 75 | ₹6,311.03 | ₹6,654.8 | 5.45% | 0 |
| Bajaj Finserv Ltd | ₹89,587 | ₹94,269 | ₹4,682 | 60 | ₹1,493.12 | ₹1,571.15 | 5.23% | 0 |
| Indian Renewable Energy Development Agency Ltd. | ₹13,898 | ₹37,706 | ₹23,808 | 210 | ₹66.18 | ₹179.55 | 171.31% | 0 |
| UTI Asset Management Company Ltd. | ₹5,912 | ₹4,592 | ₹-1,320 | 5 | ₹1,182.4 | ₹918.3 | -22.33% | 0 |
| Tyres | | | | | | | | |
| Balkrishna Industries Ltd. | ₹25,578 | ₹23,048 | ₹-2,530 | 10 | ₹2,557.8 | ₹2,304.75 | -9.89% | 0 |
| Information Technology | | | | | | | | |
| Computer Age Management Services Ltd | ₹88,562 | ₹1,45,203 | ₹56,641 | 50 | ₹1,771.24 | ₹2,904.05 | 63.96% | 0 |
| Firstsource Solutions Ltd | ₹64,933 | ₹2,09,865 | ₹1,44,932 | 1020 | ₹63.66 | ₹205.75 | 223.2% | 0 |
| Happiest Minds Technologies Ltd | ₹1,08,555 | ₹1,76,831 | ₹68,276 | 210 | ₹516.93 | ₹842.05 | 62.9% | 0 |
| HCL Technologies Ltd | ₹1,65,743 | ₹3,36,192 | ₹1,70,449 | 206 | ₹804.58 | ₹1,632 | 102.84% | 0 |
| Infosys Ltd | ₹5,67,825 | ₹9,40,013 | ₹3,72,188 | 563 | ₹1,008.57 | ₹1,669.65 | 65.55% | 0 |

| | | | | | | | | |
|-----------------------------------------------------|-----------|------------|-----------|------|-----------|-----------|---------|---|
| Tata Consultancy Services Ltd | ₹4,11,926 | ₹6,07,735 | ₹1,95,809 | 147 | ₹2,802.22 | ₹4,134.25 | 47.53% | 0 |
| Wipro Ltd | ₹1,78,045 | ₹2,45,150 | ₹67,105 | 500 | ₹356.09 | ₹490.3 | 37.69% | 0 |
| Glass | | | | | | | | |
| Haldyn Glass Ltd | ₹27,782 | ₹70,336 | ₹42,554 | 410 | ₹67.76 | ₹171.55 | 153.17% | 0 |
| Banks | | | | | | | | |
| HDFC Bank Ltd. | ₹1,98,489 | ₹1,99,254 | ₹765 | 142 | ₹1,397.81 | ₹1,403.2 | 0.39% | 0 |
| IDFC First Bank Ltd. | ₹9,040 | ₹8,128 | ₹-912 | 100 | ₹90.4 | ₹81.28 | -10.09% | 0 |
| Food | | | | | | | | |
| Hindustan Foods Limited | ₹37,704 | ₹37,930 | ₹226 | 70 | ₹538.63 | ₹541.85 | 0.6% | 0 |
| Nestle India Ltd | ₹1,85,765 | ₹2,62,155 | ₹76,390 | 107 | ₹1,736.12 | ₹2,450.05 | 41.12% | 0 |
| Personal Care | | | | | | | | |
| Hindustan Unilever Ltd | ₹1,03,588 | ₹1,21,210 | ₹17,622 | 50 | ₹2,071.76 | ₹2,424.2 | 17.01% | 0 |
| Housing Finance | | | | | | | | |
| Housing Development Finance Corporation Ltd | ₹95,907 | ₹95,548 | ₹-359 | 35 | ₹2,740.2 | ₹2,729.95 | -0.37% | 0 |
| Oil and Gas | | | | | | | | |
| Indian Oil Corporation Ltd | ₹52,448 | ₹1,46,000 | ₹93,552 | 800 | ₹65.56 | ₹182.5 | 178.37% | 0 |
| Oil and Natural Gas Corporation Ltd. | ₹16,958 | ₹26,695 | ₹9,737 | 100 | ₹169.58 | ₹266.95 | 57.42% | 0 |
| Oil India Ltd | ₹1,38,663 | ₹10,82,445 | ₹9,43,782 | 2100 | ₹66.03 | ₹515.45 | 680.63% | 0 |
| Tourism / Hotels | | | | | | | | |
| Indian Railway Catering and Tourism Corporation Ltd | ₹1,46,930 | ₹2,82,699 | ₹1,35,769 | 301 | ₹488.14 | ₹939.2 | 92.4% | 0 |
| Default | | | | | | | | |
| | | | | | | | | |
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Mobile no:

Email ID:

Public Provident Fund (PPF)

| No. | Owner | Current value | Rate | Account balance | PPF number | Maturity date | Description | Status |
|-----|-------------|---------------|-------|-----------------|------------|---------------|-------------|--------|
| 1 | XXX | ₹12,07,100 | 7.10% | ₹12,00,000 | - | 01/04/2030 | PPF Corpus | LIVE |
| | Grand Total | ₹12,07,100 | | ₹12,00,000 | | | | |



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Mobile no:

Email ID:

Bank Accounts

| No. | Owner | Account type | Balance as on | Rate | Balance mentioned | Account number | Bank name | Description | Status |
|-----|-------------|--------------|---------------|--------|-------------------|----------------|-----------|-------------|--------|
| 1 | XXX | Saving | 01/02/2024 | 0.00 % | XXX | xxx | XXX Bank | - | LIVE |
| | Grand Total | | | | XXX | | | | |



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Mobile no:

Email ID:

Sovereign gold bonds

| No. | Owner | Units (grams) | Current value | Half yearly payout | Payout received till now | Bond name & series | XIRR (as on date) | Description | Status |
|-----|-------------|------------------|------------------|-----------------------|-----------------------------|------------------------------------------|----------------------|-------------|--------|
| 1 | XXX | 33 | ₹2,09,187 | ₹2,444 | ₹2,444 | Sovereign Gold Bond 2023-24 - Sr.I | 13.51 % | - | Live |
| | Grand Total | | ₹2,09,187 | | ₹2,444 | | | | |

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Mobile no:

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Other Assets

| No. | Owner | Asset name | Current value | Purchase value | Date of purchase | Growth rate | Maturity date | Maturity value | Description | Status |
|-----|-------------|------------|---------------|----------------|------------------|-------------|---------------|----------------|-------------|--------|
| 1 | XXX | HDFC Demat | ₹90,184 | - | - | 10% | - | - | - | LIVE |
| 2 | | | | | | | | | | |
| 3 | | | | | | | | | | |
| | Grand Total | | ₹19,13,362 | - | | | | ₹14,00,000 | | |

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Mobile no:

Email ID:

Life insurance

| No. | Life assured | Policy name | Sum assured | Current value | Premium | Payment frequency | PPT | PT | Duration remaining | Plan type | Policy number | Status |
|-----|--------------|----------------------------|-------------|---------------|-----------|-------------------|-----|----|--------------------|-------------|---------------|----------------|
| 1 | XXX | ICICI Pru Savings Suraksha | ₹9,63,860 | ₹9,09,047 | ₹96,386 | Yearly | 7 | 12 | 4y 10m | Traditional | 2058124 | FULL Y PAID UP |
| 2 | XXX | ICICI Pru Elite Life II | ₹20,00,000 | ₹17,23,992 | ₹2,00,000 | Yearly | 5 | 10 | 1y 1m | ULIP | 19245331 | FULL Y PAID UP |
| 3 | XXX | ICICI Pru Savings Suraksha | ₹4,85,000 | ₹4,84,864 | ₹48,500 | Yearly | 7 | 12 | 3y 5m | Traditional | 18754903 | FULL Y PAID UP |
| 4 | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | |
| | | Grand Total | ₹43,48,860 | ₹40,93,350 | ₹61,410 | | | | | | | |

**MOST PEOPLE
DON'T PLAN TO
FAIL**



**THEY FAIL
TO PLAN**

JOHN BECKLEY



A GOAL WITHOUT A PLAN

IS JUST A WISH

Antonie De Saint-Exupery

XXX


Mobile no.:

Email ID:

Goal plan

Education

2024 - 2024



Goal Amount

₹10 Lacs

Achieved

₹10.08 Lacs

101

Additional Required

| | | |
|--------|-----------|-----------|
| | Monthly | Lumpsum |
| Equity | 0Infinity | ₹2,00,000 |
| Debt | 0Infinity | ₹8,00,000 |

Assets allocated to this goal

| Assets | Advice | Current Value | Maturity Value | Allocated % |
|-----------|--------|---------------|----------------|-------------|
| Gratuity: | - | ₹10,08,000 | ₹10,08,000 | 0% |

Planner notes

The goal is 100% Achievable with gratuity amount.

Goal year wise details

| Goal year | Goal Present Value | Goal Future Value | Achievable |
|-----------|--------------------|-------------------|------------|
| 2024 | ₹10,00,000 | ₹10,00,000 | 0% |

Key info


| | | | Monthly | | Lumpsum | |
|-----------|---------------|--------------|---------|------|-----------|-----------|
| Goal year | Present value | Future value | Equity | Debt | Equity | Debt |
| 2024 | ₹10,00,000 | ₹10,00,000 | ₹â€Ž | ₹â€Ž | ₹2,00,000 | ₹8,00,000 |

XXX

Mobile no

Goal plan

Vacation - India2024



Goal Amount

₹4 Lacs

Achieved

₹4 Lacs

100 %

Additional Required

| | Monthly | Lumpsum |
|--------|---------|---------|
| Equity | 0NaN | 0 |
| Debt | 0NaN | 0 |

Assets allocated to this goal

| Assets | Advice | Current Value | Maturity Value | Allocated % |
|--------------------|--------|---------------|----------------|-------------|
| Bank Accounts XXX: | - | ₹4,00,000 | - | 2.8% |

Goal year wise details

| Goal year | Goal Present Value | Goal Future Value | Achievable |
|-----------|--------------------|-------------------|------------|
| 2024 | ₹4,00,000 | ₹4,00,000 | 100% |

XXX

Mobile no

Goal plan

Vacation - Abroad

2025


Goal Amount
₹10.64 Lacs
Achieved
₹10.84 Lacs
102 %
Additional Required

| | Monthly | Lumpsum |
|--------|---------|-----------|
| Equity | ₹47,077 | ₹4,89,535 |
| Debt | ₹6,601 | ₹70,206 |

Assets allocated to this goal

| Assets | Advice | Current Value | Maturity Value | Allocated % |
|--------------------------|--------|---------------|----------------|-------------|
| ICICI Pru Elite Life II: | - | ₹6,55,117 | ₹7,07,526 | 38% |
| Bank Accounts XXX: | - | ₹4,29,000 | - | 3% |

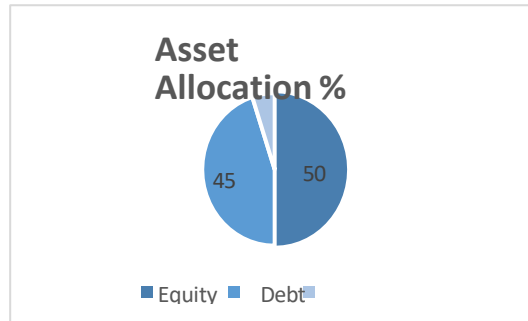
Planner notes

The Retirement corpus along with ICICI Pru Elite Life amounting to 7,07,526 will be able to meet your vacation goal. The retirement corpus amount allocated here can generate extra returns by doing a 1-year fixed deposit.

Goal year wise details

| Goal year | Goal Present Value | Goal Future Value | Achievable |
|-----------|--------------------|-------------------|------------|
| 2025 | ₹10,00,000 | ₹10,63,984 | 41.93% |

Risk Profile & Asset Allocation: - Your risk profile is **moderate**. Based on our discussion considering you have a regular source of income after retirement and you can meet your goals comfortably post-retirement based on your risk appetite, we are suggesting your asset allocation as **50% Equity, 45% Debt and 5% Cash/Liquid Investments**. The allocation in Equity will decrease in future and debt will increase as you age and based on the financial situation at the time of reviewing your plan.



However, as per the financial data shared by you, your current asset allocation is **40 Equity, 5% Debt and 55% Cash investments**. Hence, we need to rebalance your asset allocation to match your risk profile and risk appetite.

| | Equity | Debt | Cash |
|---------------------|--------|------|------|
| Current Investments | | | |
| Desired Investments | | | |
| Difference | | | |

Note -

1. You need to increase your equity investments by XXX lakhs, debt XX and reduce cash by XX.

Propose Equity Investments

Total Capital Available - XXX

| Fund Category | Percentage Allocation |
|---------------------|-----------------------|
| Large Cap Fund | 25% |
| Index Fund | 10% |
| Large & Midcap Fund | 15% |
| Flexi Cap Fund | 25% |
| Hybrid Fund | 25% |

Note – The majority of Fund category allocation for proposed equity investment is more conservative.

Propose Debt Investments

Total Capital Available -XXX

- a) Invest XX lakhs in a debt mutual fund and set up an SWP of up to XX lakhs per year till 2030 to continue your PF contribution.

| Fund Category | Percentage Allocation |
|---------------------------------|-----------------------|
| Conservative Hybrid Fund | 33.33% |
| Low/Short Duration Fund | 33.33% |
| Long Duration Fund/Dynamic Fund | 33.33% |

Propose Cash/Liquid Investments

Total Capital Available – XXX

Invest XX lakhs in debt mutual funds out of which invest X lakhs in liquid or XX lakh in Ultra-short duration mutual funds or 1 year FD.

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: XXX

Date:13-02-2024

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 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.

We may be subject to certain commissions as we might act as an Agent/ Registered Representative/ Broker for certain products recommended by us. You are under no obligation to act upon the recommendations/ action plan listed in the financial plan.

Note – Investments in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, membership of BASL (in case of IAs) and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

Name: Marketgoogly

Date:13-02-2024