

**Prepared by: Khushboo Dhanuka**



Comprehensive  
Planning

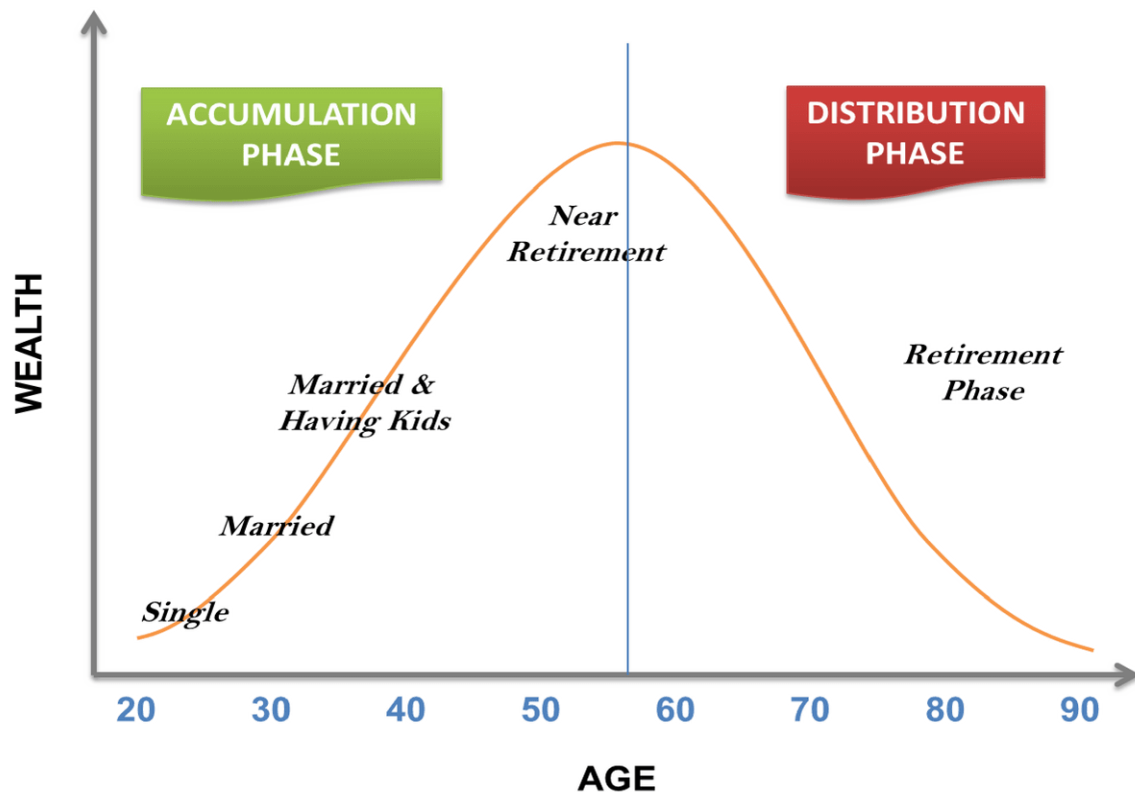
High Flyers Plan



# 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.:

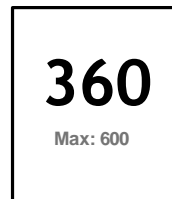
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Risk Profile

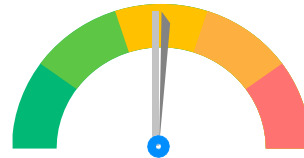
Risk status: Moderate

Date: 23/05/2024

Your risk score

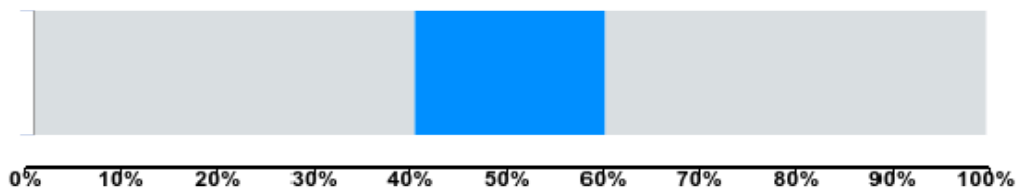


Your risk score



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

Equity asset allocation



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

### 1. Age

- ☒ 0-35
- ☐ 36-45
- ☐ 46-55
- ☐ 56-65
- ☐ >65

### 2. Current annual take home income:

- ☒ Under ₹10,00,000
- ☐ Between ₹10,00,000 and ₹25,00,000
- ☐ Between ₹25,00,000 and ₹50,00,000
- ☐ Over ₹50,00,000

3. Excluding your house, your savings including employment benefits, add up to:

- ☐ Nothing
- ☐ Less than six months take home pay
- ☒ Between 6-15 months take home pay
- ☐ Between 15-36 months take home pay
- ☐ More than 36 months take home pay

4. Number of dependents (exclude dependents who can be supported by your spouse's income):

- ☒ Only yourself
- ☐ 1 person besides yourself
- ☐ 2 to 3 persons besides yourself
- ☐ 4 to 5 persons besides yourself
- ☐ More than 5 persons besides yourself

5. Your investment horizon:

- ☐ Less than 1 year
- ☐ 1-3
- ☐ 3-5
- ☒ More than 5 years

6. Your current job/career/business:

- ☐ Is not dependable
- ☒ Is secure
- ☐ Doesn't matter because you expect a large inheritance/have enough wealth already
- ☐ Doesn't matter because you expect to change your career path soon

7. How good is your knowledge of finance?

- ☐ I'm an expert in the field of finance
- ☐ I'm proficient in finance
- ☐ I don't know much about finance but I keep myself updated about the developments through newspapers, journals, TV, etc.
- ☒ Limited to knowing things like how the stock market or certain select script is / are moving
- ☐ I'm totally zero as far as knowledge of finance is concerned

8. You invest ₹1,00,000 in a share that goes down by 8% the next day but the market expects shares to go up again. You:

- ☐ Average your cost by investing another ₹1,00,000 at a lower price
- ☒ Do not bother because you had done enough research on the company
- ☐ Hold on till the share comes back to your cost price and sell it
- ☐ Book your loss and invest in fixed deposits or bonds

9. You are on a TV game show and you win ₹10,000. You have a choice to keep the money or risk it to win a higher amount. You:

- ☐ Are happy with the ₹10,000 that you've earned
- ☐ Risk the ₹10,000 on a 50% chance of winning ₹30,000
- ☒ Risk the ₹10,000 on a 25% chance of winning ₹75,000
- ☐ Risk the ₹10,000 on a 10% chance of winning ₹1,00,000

10. Choose one of the following portfolio:

- ☐ Portfolio A with 10% return and 20% risk
- ☐ Portfolio B with 15% return and 35% risk
- ☒ Portfolio C with 20% return and 45% risk
- ☐ Portfolio D with 25% return and 55% risk
- ☐ Portfolio E with 30% return and 65% risk

11. Which one of the following best describes your feeling immediately after making an investment. You:

- ☐ Are not bothered - it's just another investment for you
- ☒ Are satisfied and content with the decision
- ☐ Are not very sure whether you made the right decision
- ☐ Are worried
- ☐ Generally regret your decision

12. You have got an investment offer from a friend who has started a new business which has attractive prospects. Would you invest?

- ☐ Yes, Substantially
- ☒ Yes, minimum
- ☐ No, avoid

13. Would you invest in a company that underperformed in the past and caused you losses?

- ☐ Definitely not
- ☒ May be, but am not very sure
- ☐ Perhaps I will
- ☐ Definitely yes

14. You have saved for a big vacation. Two weeks before your departure you lose your job. What would you do?

- ☐ Extend your vacation and plan a real blow out. This might be the last opportunity to go first class
- ☐ Go as scheduled, reasoning that job hunting go better after a good vacation
- ☒ Make plans for modest vacation at the beach instead
- ☐ Cancel your vacation



15. You have a substantial/huge sum of money to spare for about 6 months after which you need this sum to repay a loan, this sum is currently not invested anywhere. You would:

- ☒ Keep the money in your Bank Fixed Deposit or Open ended Debt Mutual Funds
- ☐ Invest the money in Open ended Equity Oriented Mutual Fund
- ☐ Invest the money in Equity Shares
- ☐ Invest the money in a combination of above

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Portfolio Summary

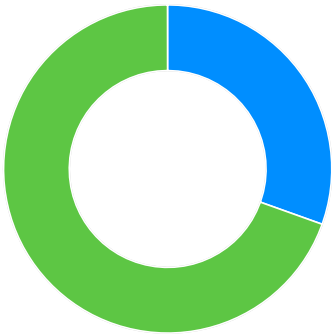
Net Worth ₹ 29,26,260	Assets ₹ 29,26,260	Insurance -	Liabilities -
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Not enough data to display

Before we can create any charts, we'll first need to get some data in here

Total asset allocation



- ₹ 20,34,351  
Debt (69.52 %)
- ₹ 8,91,909  
Commodities (30.48%)

Asset Name	Amount Invested	Current Value	Allocation %
Mutual Funds	-	-	-
Stocks	-	-	-
Fixed Income	₹ 25,00,000	₹ 20,34,351	69.52%
Retirement Accounts	-	-	-
Real Estate	-	-	-
Small Saving Schemes	-	-	-
Cash & Bank	-	-	-
Commodities	₹ 7,47,720	₹ 8,91,909	30.48%
Other assets	-	-	-
Insurance	-	-	-
Assets	-	₹ 29,26,260	-
Liabilities	-	-	-

Networth	-	₹ 29,26,260	-
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Income

No.	Owner	Type	Monthly amount	Income style	Continues till	Growth rate	Status
1	XXX	Salaried	₹ 62,496	Stable	Retirement	1%	LIVE
	Total		₹ 62,496				



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Budget & Other commitments (This month)

Budget

No.	Category	Budget	Progress	Spent
1	Total expenses (aggregate)	₹ 20,000	<div></div>	-
	Total	₹ 20,000		0

Other commitments

No.	Category	Budget	Progress	Spent
1	Post office recurring deposits	-		-
2	Life insurance premium	-		-
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	0		0

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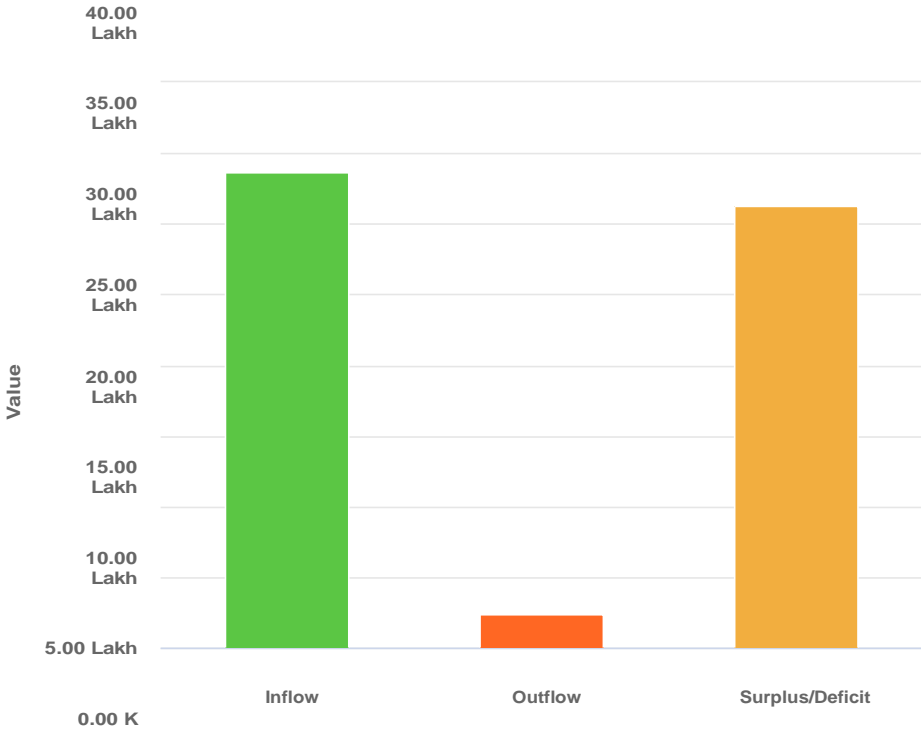
Cashflow summary

No.	Inflow	Amount
1.	Income	₹ 749,952.00
2.	Assets	₹ 2,619,969.71
3.	Life Insurance	₹ 0.00
Total		₹ 3,369,921.71

No.	Outflow	Amount
1.	Expenses	₹ 240,000.00
2.	Assets	₹ 0.00
3.	MF SIP	₹ 0.00
4.	Life Insurance	₹ 0.00
5.	Genenral Insurance	₹ 325.00
6.	Liabilities	₹ 0.00
Total		₹ 240,325.00

Surplus/Deficit	₹ 3,129,596.71
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Cash-flow Summary report  
Financial Year: 2024 - 2025





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Fixed deposit

No	Owner	FD type	Current value	Rate	Amount invested	Commencement date	Maturity date	Maturity value	FD number	Description	Status
1	XXX	Bank FD	-	7.10%	₹ 5,00,000	16/01/2024	16/04/2024	₹ 5,08,648	-	-	MATURE D
2											
3											
4	XXX	Bank FD	₹ 5,34,351	6.70%	₹ 5,00,000	17/06/2023	17/06/2024	₹ 5,34,351	-	-	LIVE
	Grand Total		₹ 20,34,351		₹ 25,00,000			₹ 25,67,873			



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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	60	₹ 4,44,300	₹ 4,697	-	Sovereign Gold Bond 2023-24 -Sr.IV	77.07%	-	Live
2									
	Grand Total		₹ 8,91,909		₹ -				





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Health insurance

No.	Name of insured members	Plan & insurer's name	Sum insured	Premium	Policy expiry date	Duration remaining	Plan type	Policy number	Status
1	XXX	XXX	₹ 5,00,000	₹ 325	31/03/2055	30y 9m	Standard, Individual	xxx	LIVE
		Grand Total	₹ 5,00,000	₹ 325					

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



**THEY FAIL  
TO PLAN**

**JOHN BECKLEY**

XXX

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Plan Summary

ANNUAL SURPLUS 2024-2025

₹ 31,29,597

INFLOW ₹ 33,69,922

OUTFLOW ₹ 2,40,325

Cash flows 2024-2025

Inflows

Income ₹ 7,49,952

Assets ₹ 26,19,970

Insurance -

Outflows

Expenses ₹ 2,40,000

Assets -

MF SIP -

Insurance -

Liabilities -

Surplus/Deficit ₹ 31,29,597

Goal summary

Total goals

6

Investments mapped to goals

Monthly

₹ 0

Lumpsum

₹ 8,91,909

Additional suggestions

Monthly

₹ 93,804

Lumpsum

₹ 80,28,587

Upcoming

6

Quick view

Goal details	Goal value	Monthly	Lumpsum
XXX Marriage 0%	₹ 5,59,079	₹ 22,972	₹ 4,54,192
Vacation 0%	₹ 10,33,879	₹ 2,144	₹ 80,994
Marriage Vacay 0%	₹ 1,68,540	₹ 6,882	₹ 1,48,042
Retirement 3%	₹ 3,01,40,776	₹ 17,270	₹ 26,99,458
Kid Education 0%	₹ 1,27,01,758	₹ 28,462	₹ 27,86,315
Kid Marriage 0%	₹ 2,39,94,958	₹ 16,074	₹ 18,59,586

Ratios

<div>Basic liquidity 0.0</div>	<div>Expanded liquidity 69.5%</div>	<div>Savings ratio 77.7%</div>	<div>Investment ratio 0.0%</div>
<div>Debt asset 0.0%</div>	<div>Solvency ratio 100.0%</div>	<div>Debt service 0.0%</div>	<div>Financial investment 100.0%</div>

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Life insurance

**TOTAL COVERAGE  
REQUIRED**

₹1,96,47,870

**ADDITIONAL REQUIREMENT**

₹1,62,22,652

17 %

Based on your gross annual income you are eligible for term insurance coverage of 1-1.5 Cr . Since you are the earning member in your family buy term insurance not traditional life insurance cover. One should by insurance cover of 15-20 times of their gross annual income as protection.

**Recommendations on current policies**

Policy name	Sum assured	Annual premium	Advice
No data found			

**Need based analysis**

Particulars	Annual amount	Total amount
1. Liabilities	-	-
2. Dependant's needs	-	₹ 84,97,870
3. Goals to be met	-	₹ 1,11,50,000
4. Gross life insurance required(1+2+3)	-	₹ 1,96,47,870
5. Less: Continuous income source	-	-
6. Less: Existing life Insurance (sum assured)	-	-
7. Less: Existing Assets	-	₹ 34,25,218
8. Additional life insurance required (4-5-6-7)	-	₹ 1,62,22,652



# A GOAL WITHOUT A PLAN

IS JUST A WISH

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Antonie De Saint-Exupery



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Email ID:

Goal Summary

Total goals  
6

Upcoming  
6

Investments mapped to goals

Monthl  
y 0

Lumpsum  
8,91,909

Goal Plan Summary

Additional suggestions

Monthly  
93,804

Lumpsu  
m  
80,28,5

Goal Details

Basic Details		Goal Amount (Yearly)			Additional Requirements	
		Present Value	Future Value	Inflation	Monthly	Lumpsum
Marriage	2026	₹5 Lacs	₹5.59 Lacs	6%	₹22,972	₹4,54,192
Vacation	2028 - 2038	₹6 Lacs	₹10.34 Lacs	6%	₹2,144	₹80,994
Marriage Vacay	2026 - 2026	₹1.5 Lacs	₹1.69 Lacs	6%	₹6,882	₹1,48,042
Retirement	2055 - 2080	₹64.9 Lacs	₹3.01 Crores	6%	₹17,270	₹26,99,458
Kid Education	2040 - 2040	₹50 Lacs	₹1.27 Crores	6%	₹28,462	₹27,86,315
Kid Marriage	2051	₹50 Lacs	₹2.4 Crores	6%	₹16,074	₹18,59,586



XXX

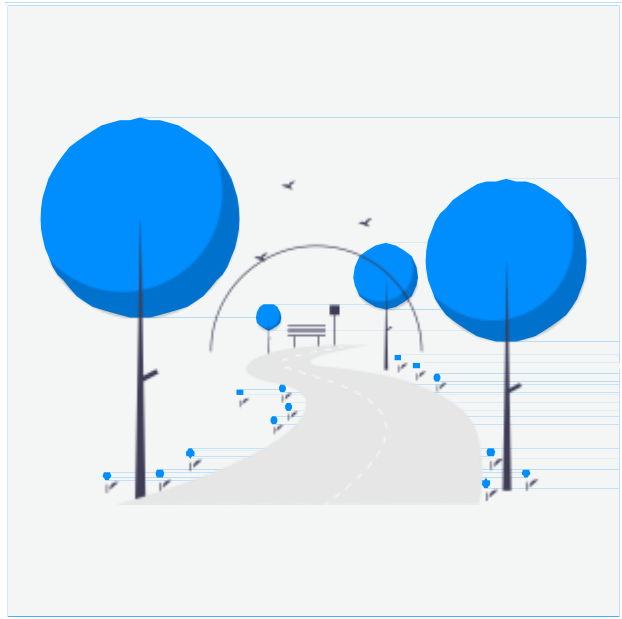
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Goal plan

## Retirement

2055 - 2080



Goal Amount

₹ 3.01 Crores

Achieved

₹ 8.92 Lacs

3

Additional Required

	Monthly	Lumpsum
Equity	₹ 4,986	₹ 5,92,452
Debt	₹ 12,283	₹ 21,07,006

### Assets allocated to this goal

Description	Current Value	Maturity Value	Projected FV	Allocated %
Sovereign Gold - XXX - Sovereign Gold Bond 2023-24 -Sr.III-online	₹ 4,47,609	₹ 5,97,465	₹ 28,37,729	100%
Sovereign Gold - XXX - Sovereign Gold Bond 2023-24 -Sr.IV	₹ 4,44,300	₹ 6,03,633	₹ 28,35,409	100%

### Planner notes

Reinvest the proceeds into SGB upon maturity , if new issuance is closed by 2031-32, Invest the proceed in new asset class. You can meet your retirement goal by investing 12.5K monthly in PPF account and 5K investment in equity.



Goal year wise details

Goal year	Goal Present Value	Goal Future Value	Achievable
2055	₹ 2,50,815	₹ 15,12,231	100%
2056	₹ 2,50,815	₹ 16,02,965	100%
2057	₹ 2,50,815	₹ 16,99,143	100%
2058	₹ 2,50,815	₹ 18,01,091	100%
2059	₹ 2,50,815	₹ 19,09,157	17.53%
2060	₹ 2,50,815	₹ 20,23,706	0%
2061	₹ 2,50,815	₹ 21,45,129	0%
2062	₹ 2,50,815	₹ 22,73,837	0%
2063	₹ 2,50,815	₹ 24,10,267	0%
2064	₹ 2,50,815	₹ 25,54,883	0%
2065	₹ 2,50,815	₹ 27,08,176	0%
2066	₹ 2,50,815	₹ 28,70,667	0%
2067	₹ 2,50,815	₹ 30,42,907	0%
2068	₹ 2,50,815	₹ 32,25,481	0%
2069	₹ 2,50,815	₹ 34,19,011	0%
2070	₹ 2,50,815	₹ 36,24,151	0%
2071	₹ 2,50,815	₹ 38,41,600	0%
2072	₹ 2,50,815	₹ 40,72,097	0%
2073	₹ 2,50,815	₹ 43,16,423	0%
2074	₹ 2,50,815	₹ 45,75,408	0%
2075	₹ 2,50,815	₹ 48,49,933	0%
2076	₹ 2,50,815	₹ 51,40,929	0%
2077	₹ 2,50,815	₹ 54,49,385	0%
2078	₹ 2,50,815	₹ 57,76,348	0%
2079	₹ 2,50,815	₹ 61,22,929	0%
2080	₹ 2,50,815	₹ 64,90,305	0%

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Goal plan

Marriage Vacay

2026



Goal  
Amount  
₹ 1.69 Lacs

Achieved  
₹ 0

0

Additional Required

	Monthly	Lumpsum
Equity	0	0
Debt	₹ 6,882	₹ 1,48,042

Assets allocated to this goal

Description	Current Value	Maturity Value	Projected FV	Allocated %
No assets allocated to this goal				

Planner notes

Invest in Debt mutual fund to meet your marriage vacation goal.

Goal year wise details

Goal year	Goal Present Value	Goal Future Value	Achievable
2026	₹ 1,50,000	₹ 1,68,540	0%

Key info

			Monthly		Lumpsum	
Goal year	Present value	Future value	Equity	Debt	Equity	Debt
2026	₹ 1,50,000	₹ 1,68,540	₹ 0	₹ 6,882	₹ 0	₹ 1,48,042

XXX


Mobile no:

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Goal plan

Kid Marriage

2051



Goal Amount

₹ 2.4 Crores

Achieved

₹ 0

0

Additional Required

	Monthly	Lumpsum
Equity	₹ 16,074	₹ 18,59,586
Debt	0	0

Assets allocated to this goal

Description	Current Value	Maturity Value	Projected FV	Allocated %
No assets allocated to this goal				

Goal year wise details

Goal year	Goal Present Value	Goal Future Value	Achievable
2051	₹ 50,00,000	₹ 2,39,94,958	0%



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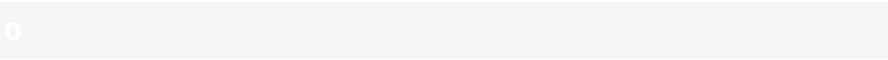
Goal plan

Vacation2028 - 2038



Goal Amount  
₹ 10.34 Lacs

Achieved  
₹ 0



Additional Required

	Monthly	Lumpsum
Equity	₹ 2,144	₹ 80,994
Debt	0	0

Assets allocated to this goal

Description	Current Value	Maturity Value	Projected FV	Allocated %
No assets allocated to this goal				

Goal year wise details

Goal year	Goal Present Value	Goal Future Value	Achievable
2028	₹ 1,00,000	₹ 1,26,248	0%
2030	₹ 1,00,000	₹ 1,41,852	0%
2032	₹ 1,00,000	₹ 1,59,385	0%
2034	₹ 1,00,000	₹ 1,79,085	0%
2036	₹ 1,00,000	₹ 2,01,220	0%
2038	₹ 1,00,000	₹ 2,26,090	0%

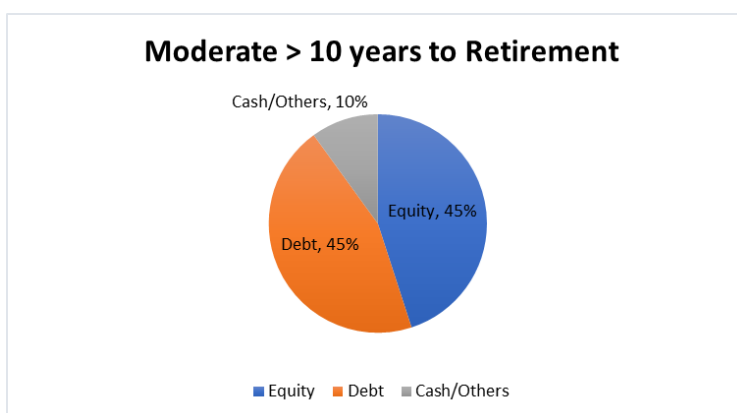
Key info

			Monthly		Lumpsum	
Goal year	Present value	Future value	Equit y	Debt	Equit y	Debt
2028	₹ 1,00,000	₹ 1,26,248	₹ 2,144	₹ 0	₹ 80,994	₹ 0
2030	₹ 1,00,000	₹ 1,41,852	₹ 1,920	₹ 0	₹ 72,549	₹ 0
2032	₹ 1,00,000	₹ 1,59,385	₹ 1,720	₹ 0	₹ 64,984	₹ 0
2034	₹ 1,00,000	₹ 1,79,085	₹ 1,541	₹ 0	₹ 58,208	₹ 0
2036	₹ 1,00,000	₹ 2,01,220	₹ 1,380	₹ 0	₹ 52,138	₹ 0
2038	₹ 1,00,000	₹ 2,26,090	₹ 1,236	₹ 0	₹ 46,702	₹ 0

## ADVICE

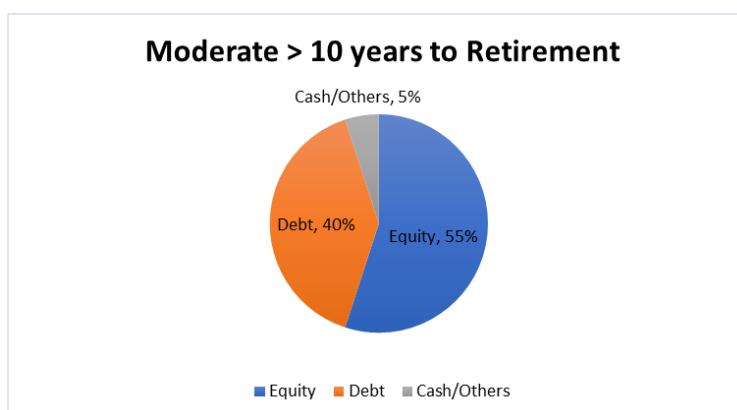


**Risk Profile & Asset Allocation:** - As per your risk profiling you are Moderate investor; hence your ideal asset allocation should be 45% equity, 45% Debt and 10% Cash and Cash Equivalents. However, your current asset allocation is 70% Debt and 30 % commodity.



Based on our discussion, considering you do not have dependents and you are unmarried; we propose you can be more aggressive with Equity investing and change the allocation to 55% in Equity 40 % in Debt and 5% in Liquid asset class. 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.

Note: Re-balance the portfolio whenever there is a change in your life cycle



### **Action Plan**

	Equity	Debt	Cash
Current			
Desired			
Difference			

Note –

1. You need to increase your equity investments by XX, increase debt by XX, increase cash by XX.
2. XXX per month cash flow is included in total corpus available for investments.
3. You need to make additional investment of XX per month to meet your financial goals.
4. You need to invest XX to meet your marriage goals, XX to meet your marriage vacation goals and Invest XXX monthly in PPF to meet your retirement goals and X investment in Equity can be done in 2025-2026 (10% hike assumption).
5. You can meet your recurring vacation goals from your next year salary hike amounting XK per month in equity.
6. You can meet your Kid education and marriage goals from your future cash flows. Re-balance the portfolio whenever there is a change in your life cycle

### **Propose Equity Investments**

Total Capital Available – XXX

You need to invest XXX to meet your marriage goals in 2025.

Fund Category	Percentage Allocation
Large Cap Fund	35%
Large & Midcap	15%
Flexi Cap Fund	50%

### **Propose Debt Investments**

Total Capital Available including cash – XX

Open new PPF account and invest XX lakh every year in PPF to meet your retirement goal.

Fund Category	Percentage Allocation
Short Duration Fund	50%
Ultra-short duration/Low Duration	50%

### **Propose Cash/Liquid Investments**

Total Capital Available – XXX

Maintain balance of XXX in your savings accounts for any emergency.

An emergency fund is a cash reserve that is specifically set aside for unplanned expenses or financial emergencies. Some common examples include car repairs, home repairs, medical bills, or a loss of income. You should ideally set aside 3-6 months of monthly salary in cash and cash equivalents for emergency.

#### **Insight -**

By investing in an equity bucket your portfolio may grow at a reasonable pace and beat inflation. You can withdraw some money from the equity bucket and invest in the debt bucket to meet your future expenses.

### **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:07-06-2024**



## **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:07-06-2024**