Data Gathering Form

S.No.	Guidelines for Client to fill the Data Gathering Form
1	Fill the form under the guidance of a Professional Financial Planner.
2	Fill the form accurately and completely to the best of your knowledge.
3	Involve your spouse in the process and mutually agree upon the data provided.
4	Mention NA (Not Applicable) for questions that do not relate to your circumstances.
5	Present & Provide photocopy of supporting documents wherever possible/required.

Confidentiality of Data & Documents
As Professional Financial Planners, we assure you that the data and documents provided by you during the course of financial planning process will be kept confidential at all times.

S. No.	Sections of the Data Gathering Form
1	Client Details - Personal, Family & Communication Details
2	Your Life's Relationship with Money (Optional)
3	Major Goals - Children's Future, House Purchase, Retirement, Car, Vacations
4	Other Goals, High-end Goals & Financial Well-being
5	Income - Salary, Bonus, Business, Rental etc
6	Expenditures - Household & Lifestyle Expenses, Insurance Premiums etc
7	Regular Investments - RDs, SIPs, Insurance Premiums, PPF/EPF
8	Insurance Policies - Life Insurance, General Insurance
9	Employment Benefits - EPF, Gratuity, Group Insurance etc
10	Investment Assets - Liquid, Debt, Equity, Gold, Real Estate
11	Personal Assets - House, Car & Jewellery
12	Personal Liabilities - Home Loan, Vehicle Loan, Personal Loan
13	Assumptions - Inflation, Income Growth, Returns, Loan Rates etc
14	Investment Risk Profile Questionnaire
15	Terms of Engagement (Planner Signature & Client Signature)

Client Details

Client Name	Rekha Sharma	**Date (dd/mm/yy)**	31/01/2017
Planner Name	Taresh Bhatia	**Client Code**	AFP0101A

Personal Details

Particulars	Wife	Husband
Name	Rekha Sharma	Rajat Sharma
Work Details	Professional	Professional
Designation	CKO	CEO
Company	RR Enterprises	RR Enterprises
Health History	Normal	Normal
Date of Birth dd/mm/yy	07-Jan-72	04-Apr-68
Current Age	45	49

Family Details

Particulars	Child-1	Child-2	Father	Mother
Name	Raj	Rani	Rajeshwar	Kumari
Current Status	Minor	Minor	PASSED AWAY	Major
Health History	Normal	Normal	NA	Normal
Financially Dependent	Yes	Yes	NA	Partially
Date of Birth	30-Dec-98	25-Dec-02		27-Jun-36
Current Age	18.10	14.11	PASSED AWAY	81

Communication Details

Particulars	Rekha Sharma		Rajat Sharma	
Mobile No.	xxxx		xxxx	
Email ID	zzzz@gmail.com		xxxx@gmail.com	
Residential Address	Banjara Hills	South Point	Gurgaon	Haryana

Your Life's Relationship with Money

Kindly answer these 3 questions on a separate piece of paper in 15-30 minutes. This will help you explore your underlying values, hopes and dreams. You may choose not to disclose it to us.

S. No.	The Three Questions
1	Imagine that you have enough money to take care of your needs, now and in the future. How would you live your life? Would you change anything?
2	Imagine your doctor says you have only 5-10 years to live. You won't feel sick, but you'll never know when death will come. What will you do? Will you change your life? How?
3	Now imagine that your doctor says you have only one day left to live. Ask yourself: What did I miss? What did I not get to be or do?

** Ideally fill this before meeting the financial planner for data gathering meeting*

Children's Future

Child 1 Name	Raj			
Goals	Graduation	Post Graduation	Marriage	Others
Tentative Goal Age	18	22	26	
Present Value of Goal	300,000	1,800,000	1,500,000	
Or Give a Value Range				
Priority (H/M/L)	High	High	Low	

Child 2 Name	Rani			
Goals	Graduation	Post Graduation	Marriage	Others
Tentative Goal Age	18	22	26	
Present Value of Goal	300,000	1,800,000	1,500,000	
Or Give a Value Range				
Priority (H/M/L)	High	Medium	Low	

** Provide similar details of other children if any*

House Purchase

Particulars	Details	Particulars	Details
Purpose of House Purchase	For Investment	**No. of Years**	10
House Location	Gurgaon/ Hills	**Priority (H/M/L)**	Low
Build-up Area (in Sq Ft)	2,500	**Down Payment**	
Rate per Sq Ft in Desired Location	8,000	**Loan Funding**	100%
Add Costs(%) like car park, high rise, tax	6%	**Time Range**	
Total Present Value of House	21,200,000	**Cost Range**	
Are you willing to sell your current/ancestral house to fund new house?			No

Retirement Planning

S.No.	Questions	Rekha Sharma	Rajat Sharma
1	What would be your Retirement Age?	65	65
2	Life Expectancy based on health & family history?	85	75
3	Any Specific Goals/Desires after Retirement?	Grand Tour	Grand Tour
4	Any plans of Early Retirement? What will you do if so?	Yes	Yes
5	Expecting any changes in lifestyle after Retirement?	Increase	Increase
6	Goal Priority	High	

Car Purchase

S.No.	Questions	Details
1	Are you planning to buy a new car?	Yes
2	Have you thought of any particular model?	Pajero
3	What is the current on-road price of desired car?	2,400,000
4	When do you want to purchase the new car (in years)?	5
5	Are you willing to sell your existing car?	Yes
6	Goal Priority	Low

International Vacation

S.No.	Questions	Details
1	When do you plan to go tentatively (in years)?	2
2	Where do you plan to go next for next int. vacation?	USA
3	How many of the family members would be going?	4
4	Cost per head as per package tours as on today	250,000
5	Additional Costs - shopping, activites, visa etc	50,000
6	**Total Cost of Vacation as on today**	**1,050,000**
7	Goal Priority	High

Other Goals

S.No.	Goal	Timeframe	Amount	Priority (H/M/L)
1	**Home Renovation**	2	200,000	Low
2	**Holiday Home / Second Home**			
3	**Start New Business**			
4	**Family Gifting**			
5	**Child-birth Expenses**			
6	**Big Purchases like furnitures etc**	3	500,000	Low
7	**Parents Medical Emergency Fund**	1	500,000	Low
8	**Loan Prepayment**			
9	**Self Education/Upgrade**	1	100,000	Low
10	**Others**			

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High-end Goals

S.No.	Goals & Dreams	Timeframe	Amount	Priority (H/M/L)
1	**Luxury Bunglow / Penthouse**			
2	**Premium Club Memberships**			
3	**Luxury Tour / World Tour**	2	1,000,000	High
4	**Luxury Car**			
5	**Farmhouse**			
6	**Art & Jewellery Collection**			
7	**Float a Charitable Trust**			
8	**Income Tax Planning**			
9	**Estate & Legacy Planning / Will**			
10	**Separate & Organize Business & Personal Finances**			

Financial Awareness, Discipline & Well-being

S.No.	Questions	Select Answers
1	I am aware of charges by insurance, mutual fund, bank and credit cards	Yes
2	I organize and protect my financial statements and online login details	Yes
3	I am aware of the tax saving avenues available and utilizing them	Yes
4	I have a consolidated portfolio of Mutual Funds, Insurance & Stocks	No
5	All my investments are nominated to the person of my choice.	Yes
6	I channelize savings into investments. They don't lie idle in bank.	Partially
7	I have always made investments with a purpose/for a future goal.	No
8	I am aware of how my employment benefits like PF, Sperannuation, Gratuity, Group Insurance are structured and work for me.	Yes
9	My spouse is also aware of all the financials like investments, insurance, where documents are stored, how to manage finances in my absense.	Yes
10	I have a Will in place and sure of how my assets will be distributed in case of eventuality	Yes

Income (Net of Taxes)

S.No.	Annual Incomes	Rekha Sharma	Rajat Sharma	Total
1	**Salary Income**			**0**
2	**Performance Bonus**			**0**
3	**Business Income**	5,000,000	1,000,000	**6,000,000**
4	**Rental Income**	0		**0**
5	**Investment Income**			**0**
	Total Income	**5,000,000**	**1,000,000**	**6,000,000**

**Kindly provide photocopy of Salary Structure if employed or Balance Sheet if in business*

Expenditure

S.No.	Particulars	Monthly	Annual	% of Income
	Household Expenses			
1	Grocery & Toiletaries	20,000	240,000	
2	House - Rent, Maintenance, Repair	30,000	360,000	
3	Conveyance, Fuel & Maintenance	20,000	240,000	
4	Medicines / Doctor / Healthcare	5,000	60,000	
5	Electricity / Water / Labour / AMCs	35,000	420,000	
6	Mobile / Telephone / Internet	15,000	180,000	
	Sub-total of Household Expenses	**125,000**	**1,500,000**	**25%**
	Lifestyle Expenses			
1	Clothes & Accessories	15,000	180,000	
2	Shopping, Gifts, Whitegoods, Gadgets	10,000	120,000	
3	Dining / Movies / Sports	10,000	120,000	
4	Personal Care / Others	15,000	180,000	
5	Advisors-Financial, Fitness etc	5,000	60,000	
6	Travel & Annual Vacations	20,000	240,000	
	Lifestyle Expenses	**75,000**	**900,000**	**15%**
	Dependent Expenses			
1	Children's Schooling/College	25,000	300,000	
2	Contribution to Parents, Siblings etc	80,000	960,000	
	Dependent Expenses	**105,000**	**1,260,000**	**21%**
	Insurance Premiums			
1	Life Insurance (Term)	5,000		
2	General Insurance	3,750	45,000	
	Premiums & Advisory Fee	**8,750**	**45,000**	**1%**
	Loan Servicing			
1	Home Loan EMIs	153,421	1,841,052	
2	Vehicle Loan EMIs	5,114	61,368	
3	Personal Loan EMIs		0	
	Loan Servicing	**158,535**	**1,902,420**	**32%**
	Net Outflows	**472,285**	**5,607,420**	**93%**
	Savings (Inflows-Outflows)	**32,715**	**392,580**	**7%**

Regular Investments

S.No.	Particulars	Monthly	Annual	% of Income
1	Insurance Premiums (Investments)			
2	Mutual Fund SIPs			
3	Recurring Deposits (RDs)			
4	PPF/EPF		100,000	
5	Others			
	Regular Monthly Investments	**0**	**100,000**	**2%**
	Surplus (Savings-Invests)	**32,715**	**292,580**	**5%**

General Insurance Policies

S.No.	Policy Name	Rekha Sharma	Rajat Sharma	Others
1	Health Insurance	30,000		
2	Critical Illness			
3	Personal Accident			
4	Householders Policy	25,000		
5	Home Loan Assurance	10,000		
6	Motor Insurance	25,000		

**Kindly provide with photocopy of original Policy documents*

Employment Benefits

S.No.	Benefits	Rekha Sharma	Rajat Sharma
1	EPF Balance		
2	SA Balance		
3	Gratuity		
4	Group Mediclaim		
5	Group Life Ins		
6	Group PA/CI		
7	Working since-yrs)		
8	Basic Salary + DA		

**Kindly provide photocopy of all employment benefit statements & policies*

Investment Assets

S.No.	Particulars	Rekha Sharma	Rajat Sharma	Joint/Dependents
	Liquid			
1	Savings Bank	470,000	100,000	
2	Cash	0		
	Total Liquid Assets	**470,000**	**100,000**	**0**
	Debt			
1	Fixed Deposits			
2	PPF (Public Provident Fund)	100,000	225,000	
3	EPF /Superannuation Balance	0		
4	NSC / POMIS / KVP / RDs etc			
5	Debt Mutual Funds	0		
6	Traditional Insurance Policies SV			
7	Bonds/Debentures/CDs			
	Total Debt Assets	**100,000**	**225,000**	**0**
	Equity			
1	Direct Equity			
2	Equity Mutual Funds			
3	Unit-linked Insurance Policies SV			
	Total Equity Assets	**0**	**0**	**0**
	Gold			
1	ETFs/ Mutual Funds			
2	Gold Coins / Bars / Piece			
	Total Gold Assets	**0**	**0**	**0**
	Real Estate			
1	Apartment / House			
2	Plot / Agri Land / Holiday Home	0		
3	Real Estate Funds / REITs			
	Real Estate Investments	**0**	**0**	**0**
	Total Investment Assets	**570,000**	**325,000**	**0**

Have you done any of the investment with particular Purpose or Goal in Mind

Is there any inheritance of wealth/property expected under current circumstances

Personal Assets

S.No.	Particulars	Rekha Sharma	Rajat Sharma	Joint/Dependents
1	Residential Property	50,000,000		
2	Vehicle	600,000	800,000	
3	Jewellery	300,000	150,000	
	Total Personal Assets	**50,900,000**	**950,000**	**0**

Personal Liabilities

S.No.	Particulars	Outstanding	Bal Term (Yrs)	Interest Rate	Completion Age
1	**Home Loan**	15,000,000	20	11.00%	65
2	**Vehicle Loan**	500000.0	2.0	10.50%	47
3	**Personal Loan**				45
4	**Education Loan**				45
5	**Gold Loan**				45
6	**Credit Card**				45

Assumptions

S.No.	Assumption	Sub-category	Figure	Sub-category	Figure
1	**Inflation**	General Inflation	7%	Education Costs	10%
2	**Income Growth**	Rekha Sharma	10%	Rajat Sharma	10%
3	**Retirement Age**	Rekha Sharma	65	Rajat Sharma	65
4	**Life Expectency**	Rekha Sharma	85	Rajat Sharma	75
5	**Tax Bracket**	Rekha Sharma	30%	Rajat Sharma	30%
6	**Loan Rates**	Home Loan	11%	Vehicle Loan	11%
7	**Asset Returns**	Liquid	8%	Real Estate	12%
		Debt	8%	Equity	16%
		Gold	10%		

Kindly review the assumptions we generally take to construct financial plans. We would require your concurrance on the same. If you have a different view on any of the above, we can discuss and arrive at a mutually agreed upon figures.

Risk Profiler

S.No.	Questions & Answers	Your Answer
1	**How familiar are you with the share markets and stocks?**	
a	Very little understanding or interest.	
b	Have enough experience to understand the importance of diversification.	
c	Know that markets fluctuate & different assets have different risk-return profile	
d	Understand all investment sectors & know various factors influencing performance.	
	a	a
2	**Equity assets can counter the eroding effect of inflation but is risky in short-term.**	
a	I don't know what inflation is	
b	Inflation may erode my savings but I have no tolerance for loss.	
c	I am conscious of the risks inflation presents, but would prefer a middle ground.	
d	I am comfortable with this trade off to beat inflation.	
	c	c
3	**Which of the risk/return scenarios would you be most comfortable with?**	
a	Low risk/return (maximum return 6% pa, minimum return 4% pa)	
b	Moderate risk/return (maximum return 9% pa, minimum return 2% pa)	
c	Above average risk/return (maximum return 12% pa, minimum return -2% pa)	
d	High risk/return (maximum return 18% pa, minimum return -16% pa)	
	c	c
4	**Your reaction if your investment dropped from Rs 1,00,000 to Rs 80,000?**	
a	Move the entire investment to cash	
b	Move some of the investment to cash	
c	Give it some more time	
d	Invest more	
	c	c
5	**If you were investing in a shares, which of the following would suit you best?**	
a	I am not interested in shares	
b	A blue chip portfolio which pays regular dividends	
c	A mixture of large cap & mid cap shares	
d	A portfolio of shares whose value could rise or fall dramatically	
	a	a

Terms of Professional Engagement (Planner Signature)

Scope of Services

Further to the Data Gathering Meeting held, we shall be covering the following goals/analysis in your Personal Comprehensive Financial Plan to give you Financial Planning Recommendations;

S.No.	Life Goals	Yes/No	Analysis	Yes/No
1	Insurance Planning	Yes	Inflow/Outflow	Yes
2	Contingency Funding	Yes	Assets/Liabilities	Yes
3	Children's Future	Yes	Life Cashflows	Yes
4	Retirement Planning	Yes	Insurance Policies	Yes
5	Purchase of House	Yes	Mutual Funds	Yes
6	Purchase of Car	Yes	Equity Portfolio	Yes
7	International Vacation	Yes	Debt Instruments	Yes
8	Others	No	Others	No

Delivery of Services

1 The Financial Plan will be delivered in approximately 2 week after all the data is provided.

3 Investing/ Buying recommended products through us is optional

Ongoing Services at Additional Fees/Commissions

You will have the option to seek the following "Ongoing Services" from us;

1 Buy Mutual Funds, Stocks, Life Insurance, General Insurance, Deposits, PO Schemes

2 Will Preparation Service, Tax Filing Service & Other Professional Services

3 Guidance with Organizing Data, Documents, Investments & Portfolio Offline/Online

4 Regular mails/newsletter to update on developments affecting Your Financial Plan

5 Two-way Regular Meetings, video & phone calls, emails to check progress on action plan

6 Annual Financial Plan Renewal & Progress Check

Fee Quotation for "Comprehensive Financial Planning Services"

Based on the above scope of work we shall be charging you the following Professional Fee.
Kindly issue the cheque/online transfer in the name of **Advantage Financial Planners LLP**

Planner Signature ______________________ **Place** ____________

Planner Name ______________________ **Date** ____________

Terms of Professional Engagement (Client Signature)

Document Submission

I shall be submitting the following documents within 7 days of the Data Gathering Meeting.

S.No.	Document Name	How Many	Yes/No
1	Savings Bank Balance & Accounts		Yes
2	Life Insurance Policy Statements		Yes
3	General Insurance Policy Statements		Yes
4	Equity Portfolio Statements & Demat Accounts		Yes
5	Mutual Fund Portfolio Statements		Yes
6	Fixed Deposit Certificates		Yes
7	Post Office Schemes (NSC, KVP, PPF, RDs etc)		Yes
8	Loan Statements & Accounts		Yes
9	PF / Superannuation / Gratuity Statements		Yes
10	Latest Salary Slip / Salary Structure / Company Policies		Yes
11	Balance Sheet / Profit-loss (for Self-employed)		No
12	Primary Documents (PAN Card, Passport etc)		No
13	Property Papers (Residential, Commercial)		No
14	Others		No

Declaration

I understand that the Comprehensive Financial Plan prepared and the recommendations provided in the plan will only be as accurate as the data and documents that has been collected during this data gathering meeting. I declare that to the best of my knowledge, the information & documents provided is complete and accurate.

Client Signature ______________________ **Place** ____________

Client Full Name ______________________ **Date** ____________

Financial Plan Date: January 31, 2017 *Strictly Private & Confidential*

Comprehensive Financial Plan of

Rekha Sharma & Family

Prepared By

Practicising CFP^{CM}

Taresh Bhatia CFP^{CM}

CFP Practitioner & Founder, Advantage Financial Planners LLP

107, Qutab Plaza, DLF Phase-1, Gurgaon-122002. Haryana.

Tel: +91 124 4502200 Email: support@advantagefp.in, Website: www.advantagefp.in

Tuesday, January 31, 2017

Rekha Sharma

Banjara Hills

South Point

Gurgaon

Haryana

Dear Mrs. Rekha Sharma

Thank you for giving us an opportunity to prepare your financial flan. We appreciate your proactive approach in achieving financial goals, fulfilling family commitments and also take control of your personal finance matters.

The enclosed comprehensive financial plan of your family analysis your current financial situation & future financial goals and provides financial planning recommendations and an action plan to bridge the gap between two by address them on a timely basis.

The plan is prepared based on the information provided by you of your current circumstances and future objectives. Please read the plan carefully to check for accuracy of the information provided. However, it needs to be monitored on an ongoing basis and updated in response to changes in your own circumstances and other factors such as government regulations, market movements and macro economy.

We shall be glad to provide you with our ongoing services to implement & monitor your financial plan to ensure you meet your financial goals. Kindly read our disclaimer & disclosure on the last page. Please feel free to contact us if you need any clarifications or information.

Thanking you once again

Yours Sincerely

____

Taresh Bhatia CFPCM

CFP Practitioner & Founder, Advantage Financial Planners LLP

9 Steps that can act as a Launch Pad for your successful Financial well-being.

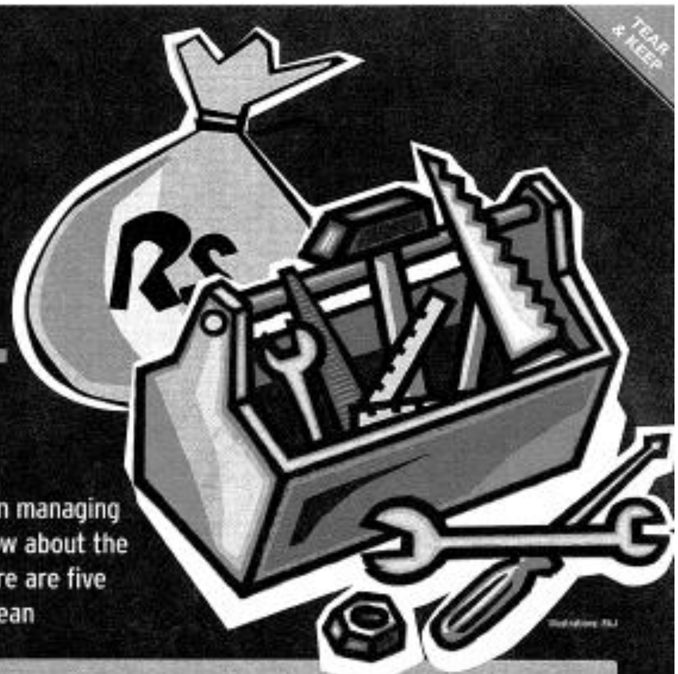
1	Advantage Value Creation Starter Process	Read More	I have read & accept the same	
2	Steps of Financial Planning	Read More	I have read & accept the same	
3	Advantage Code of Ethics	Read More	I have read & accept the same	
4	Advantage Practice Guidelines	Read More	I have read & accept the same	
5	Advantage Myth Buster	Read More	I have read & accept the same	
6	Advantage Engagement Letter	Read More	I have read & accept the same	
7	Advantage Financial Ratios	Read More	I have read & accept the same	
8	Advantage Factors affecting Financial Planning	Read More	I have read & accept the same	
9	Advantage Financial Literacy Test	Read More	I have read & accept the same	
10	Client Questionnaire	Read More	Upload the filled up Questionnaire here	

Advantage Finacial Ratios

Money Today BASICS

TEAR & KEEP

YOUR FINANCIAL TOOLKIT



It's good to seek professional help in managing your money. But you too should know about the tools used by financial planners. Here are five widely used ratios and what they mean

LIQUIDITY RATIO

This measures your ability to use your assets to immediately pay for any liabilities (sudden large medical bills, for instance).

$$\text{Liquidity Ratio} = \frac{\text{LIQUID ASSETS}}{\text{MONTHLY EXPENSES}}$$

TARGET [5-7 months]

WHAT IT MEANS: You have 5-7 months of emergency funds to live on if you go bust today (for instance, if you lose your job or your business closes down).

EXAMPLE

$$\frac{\text{Rs}70{,}000}{\text{Rs}10{,}000} = 7$$

HOUSING PAYMENT RATIO

This is the percentage of your housing payment (principal, interest, taxes and insurance) to your monthly gross income. Lenders use this ratio to qualify you for a loan, so keep an eye on this.

$$\text{Housing Payment Ratio} = \frac{\text{HOUSING COSTS}}{\text{GROSS INCOME}}$$

TARGET [Less than 0.3]

WHAT IT MEANS: Keep to the target and you will be well able to stomach any sudden increases in the interest rate.

EXAMPLE

$$\frac{\text{Rs}15{,}000}{\text{Rs}75{,}000} = 0.2$$

SOLVENCY RATIO

Measures your ability to service debts and other obligations. Helps you assess how much you can stretch your finances.

$$\text{Solvency Ratio} = \frac{\text{TOTAL ASSETS}}{\text{TOTAL DEBT}}$$

TARGET [Greater than 1]

WHAT IT MEANS: If this falls below 1, it means you have more debt than assets. You are safe if you have a solvency ratio of more than 2-3.

EXAMPLE

$$\frac{\text{Rs}3{,}00{,}000}{\text{Rs}1{,}50{,}000} = 2$$

Advantage Finacial Ratios

TEAR & KEEP

SAVINGS RATIO

This ratio is also expressed as a percentage of the disposable income that you save. The higher it is, the more aggressive the saving rate.

$$\text{Savings Ratio} = \frac{\text{SAVINGS PER YEAR}}{\text{ANNUAL GROSS INCOME}}$$

EXAMPLE

$$\frac{\text{Rs}1.8\text{ lakh}}{\text{Rs}9\text{ lakh}} = 20\%$$

TARGET

[8-25% depending on age]

WHAT IT MEANS: Usually, the younger you are the more you are able to save. If you're under 30 and single, aim for at least 20%.

DEBT TO INCOME RATIO

This is also expressed as a percentage and denotes your gross income that goes towards paying your debts. It is good to keep this low, but zero debt is also not good.

$$\text{Debt to Income Ratio} = \frac{\text{DEBT PAYMENT}}{\text{GROSS INCOME}}$$

EXAMPLE

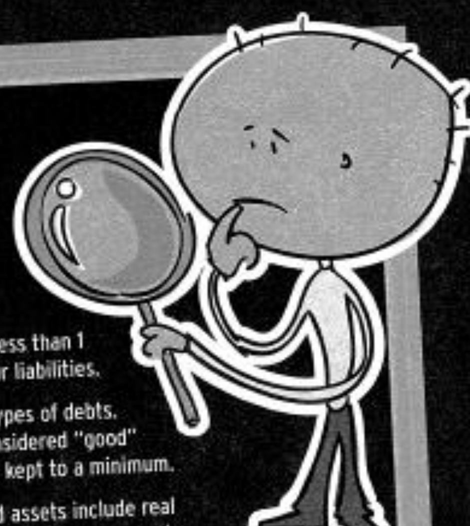
$$\frac{\text{Rs}9{,}000}{\text{Rs}90{,}000} = 10\%$$

TARGET

[Less than 30%]

WHAT IT MEANS: If you include credit card rollovers, the target can go up to 40-45% in the higher income category. But this could delay some financial goals.

READING THE RATIOS



Understanding ratios is just the first step. Keep track by asking yourself the following questions:

1. Has your net worth grown by more than the inflation rate? If it has not, determine the reasons.
2. What is your ratio of assets to liabilities? A ratio of less than 1 means you have more liabilities than assets. Cut your liabilities.
3. What are your liabilities? Review the amounts and types of debts. Loans to buy assets that appreciate in value are considered "good" debt. Credit card rollovers and auto loans should be kept to a minimum.
4. What percentage of your assets is liquid? Non-liquid assets include real estate, jewellery, and works of art. Liquid assets, such as bank accounts and stocks, are easily converted to cash. You need them for emergencies.
5. What is your savings to income ratio? For this ratio, your savings is taken as all assets designated to help fund your retirement. It typically won't include your home.
6. What is your savings rate? Calculate what percentage of your income you are saving on an annual basis. You should aim at a minimum of 10%.
7. How have your investments performed? Measure the performance of each investment, comparing it to an appropriate benchmark. This can help you change your portfolio.

Agreement

Engagement Letter

Dear Mr.__________________,

This letter is intended to set forth our understanding of the terms and objectives of our engagement to provide personal financial planning services to you. The scope and nature of the services to be provided to you are as follows.

1. We will review and evaluate all information provided by you, including:

¦ Personal information; Your economic assumptions; Risk Profile; Asset allocation;

¦ Your current insurance coverage; Your current investment portfolio;

¦ Your current income tax situation; Information regarding retirement;

¦ Information related to estates, trusts, and wills; and All financial statements.

2. On the basis of our review and analysis, we will prepare written preliminary recommendations to address your concerns, goals, objectives, and risks related to:

A) CONSTRUCTION OF CUSTOMIZED FINANCIAL PLAN

¦ Inflation adjusted additional Insurance coverage required (Life, Health & Properties)
¦ Inflation Adjusted Retirement Corpus required at desired retirement Age and additional monthly/annual investment required to achieve goal.
¦ Inflation Adjusted Children Higher Education Corpus required at desired retirement Age and additional monthly/annual or Limited period investment required to achieve goal.
¦ Inflation Adjusted Children Marriage Corpus required at desired retirement Age and additional monthly/annual or Limited period investment required to achieve goal.
¦ Inflation Adjusted Special Goal Corpus required at desired retirement Age and additional monthly/annual or Limited period investment required to achieve goal.
¦ Tax planning & Estate planning.

B) Unbiased Professional advise for One year (Includes 3 quarterly review of FP)
C) FP Execution Service (One year)

3. Fees-Our fee will be Rs. …………….
4.

5. Implementation-Once you agree with the recommendations and the prioritization of objectives, we will assist you in implementing the strategies to help you accomplish your goals.

6. Scope & Limitation-These services do not include investment management services, the drafting of legal documents, or providing legal advice.

Advantage Financial Planning LLP for the services will provide you. This letter covers consultations that address a specific issue or issues that concern the Client and a detailed financial analysis. This agreement confirms and clarifies the financial planning to be provided by Advantage Financial Planning LLPC. This agreement covers those services as indicated below at a billing rate of Rs. 200 per hour per CFP licensee and Rs. .... per hour per Financial Planner.Advantage Financial Planning LLP principals and staff are responsible for maintaining an accountability record for billing purposes. Client agrees to submit one-half of estimated fee range upon signing of this agreement, with the balance of actual fees due immediately upon presentation of recommendations to Client. Specific issues to be addressed by Advantage Financial Planning LLP are indicated below with the Client's initials.

Cash flow analysis

Retirement capital needs analysis

Current portfolio review or analysis

Insurance review

Portfolio allocation and investment recommendations

Estate plan review

Income tax planning

1 Advantage Financial Planning LLP will analyze the financial situation of the Client and provide recommendations to guide the Client toward the achievement of his/her financial objectives. In limiting ABC's analysis

to the specific areas indicated above, the Client understands that information regarding specific issues not revealed to ABC may have a direct impact on Client's overall financial

picture.

2 The Client will provide Advantage Financial Planning LLP with the necessary information to provide the services agreed upon. Advantage Financial Planning LLP will regard any information provided by the Client as confidential.

3 The Client understands that the responsibility for financial decisions is his/hers and that he/ she is under no obligation to follow, either wholly or partially, any recommendations or

suggestions provided by Advantage Financial Planning LLP.

4 The Client agrees that Advantage Financial Planning LLP cannot guarantee the accuracy of the information or success of the advice that it may provide, that the information or advice is based upon such

investigations as Advantage Financial Planning LLP deems reasonable, and that ABC is not liable for errors of fact or judgment as long as it acts in good faith.

5 The Client understands that a bill for fees and expenses will be submitted as services are performed and will be due and payable at that time.

6 The Client understands that Advantage Financial Planning LLP can receive commissions on transactions that may result from the implementation of the Client's financial plan.

7 The Client understands that due to the limited nature of this engagement,Advantage Financial Planning LLP is under no obligation to contact the Client regarding changes in the financial markets or particular mutual funds or investments that ABC may have recommended.

8 This agreement may be terminated at any time upon written notice of either Advantage Financial Planning LLP or the Client.

9 If the Client should terminate this agreement, at the direction of the Client, Advantage Financial Planning LLP will assist with concluding any investment actions.

10 Advantage Financial Planning LLP will not initiate a transaction on accounts without prior approval of the Client.

11 By giving Advantage Financial Planning LLP written notice of the termination within five (5) business days of execution of this agreement, any fees that the Client has prepaid will be refunded to the Client in full.

After the initial five (5) business day period, fees earned from the first day through the receipt of written notice of termination will be due and payable at ABC's regular hourly rate.

Advantage Financial Planning LLP will not assign the agreement to any other party without the written consent of the

Client.

ACCEPTED this ______________________ day of, ______________(Month)_________(Year)

Client

Signature on behalf of

Advantage Financial Planning LLP

Respectfully yours,

I agree that this document sets forth our agreement regarding the engagement of your firm.

____

Signed-Client

Myths About Financial Planning

'Financial Planning' is the new buzzword in current financial services landscape in India. We tend to hear a lot about financial planning these days. The buzzword is used in all sorts of context creating confusion in the minds of people. It is used by insurance agents, mutual fund distributors, banks and other intermediaries, but 'True' financial planning is not what these people would have you believe.

Let us dispel the common myths and misconceptions about financial planning.

Myth 1: Financial Planning is same as Investment Advice

The most common misunderstanding about financial planning is that it is all about investing, but they actually mean two different things. Investing is only a part of financial planning – which is a comprehensive and holistic method. Financial planning is the process of creating strategies to help you manage your financial affairs efficiently and meet your financial goals. Investment advice comes at the end of financial planning after a complete DNA check of your financial aspects is done, like financial needs, financial responsibilities, current assets and liability situation, cash flow analysis and risk profile. So, **financial planning is a broader concept** and includes not only investment planning but also tax planning, retirement planning, insurance and estate planning.

Myth 2: Financial Planning is only for the Rich

Another major misconception about financial planning is that it is meant for the wealthy alone. In fact, the reverse is truer and people who are not wealthy need financial planning more to efficiently manage their limited financial resources in order to attain their financial goals. In the present uncertain economy, financial planning has become increasingly important. With growing options as well as complexity of savings and investment products, managing your finances can be difficult and that's why many middle-class families are now opting for financial planning services. So, **financial planning is for everyone**, regardless of age and economic status.

Myth 3: Financial Planning is to be done at a Certain Age

Many professionals today say "I'm too young for financial planning." Remember, if you are young, you are at the right stage to start financial planning because the time is at your side. Get the power of compounding work for you in achieving your financial goals. And if you are no longer young, it's even more important to go for financial planning. If you are nearing your retirement, you need clarity on different sources of retirement income and how much each will contribute? For how long will they last? What effect will inflation have on your retirement corpus? So, **financial planning is worthwhile at any age**, though it is true that the younger you start planning the more beneficial the process will be.

Myth 4: Financial Planning is a One-Time Activity

Many people feel "What is the need for annual review of financial plan when everything is going to remain same in coming years?" Well your goals might remain the same, but the economic environment changes constantly and you need to adapt to the changed scenario to make your financial goals a reality. For instance there can be changes in your income levels, taxation policy and prevailing interest rates in the market. Also portfolio rebalancing is a regular exercise and must for long-term wealth creation as well as wealth protection. So, financial Planning is not a one- time activity triggered by some financial crisis in life. Rather **it is an ongoing process** and has to be periodically reviewed.

Myth 5: Financial Planning is Free

A lot of people ask this question after witnessing many relatives, friends and insurance agents offering investment advice for free. Remember the adage: "*There are no free lunches in life* ." What they were offering as a free advice was being made with the simple reason of getting maximum commission**. Financial planning is a professional service and needs to be compensated** like any other professional service say legal or medical advice. Consider financial planner as your family doctor who takes care of the financial health of you and your family. In matters related to your physical health, would you ever visit a doctor who advises for free? Remember, you always pay – directly or indirectly. Isn't it a better option is to pay a financial planner in advance so that he can offer you unbiased advice keeping your interest as foremost?

Myth 6: Financial Planning means Losing Control on Your Finances

Some people think that engaging a financial planner will result in losing control on their finances to the financial planner. This fear is uncalled for as the financial planner is more of a financial friend to guide you and assist you in making informed financial decisions.**The ownership and control on your money will still be yours**, only the advice will be of financial planner.

Myth 7: Financial Planning is a new way of Selling Products

Few informed investors think that financial planning is a new way of selling (or mis-selling) financial products. **This feeling is not totally wrong** as we can see a lot of financial planners mushrooming all over the country. Many existing financial institutions have also started to cash on the name 'Financial Planning' and are pushing their own products now in the name of financial planning. With many commission earning IFAs turning into Fee-based Financial Planners, the transition is tough and at times there can be a conflict of interest. Remember, the choice to engage an unbiased financial planner lies with you and the next point will help you in choosing one.

Myth 8: Everyone can be a Financial Planner

Financial planners come with a variety of titles and credentials. Most people think that all financial planners are certified, but this isn't true. In the absence of any Financial Regulations with respect to financial planning in India, anyone can call himself or herself a financial planner, whether certified or not. However, there are certain professional designations that require extensive training and experience. CFPCM (Certified Financial Planner) Certification is the highest level of certification worldwide in the field of financial planning. **Be careful of non-certified financial planners** who may only be interested in selling high-commission products or are under their job pressure to meet targets.

To conclude, we hope that now you are clear of all the myths of financial planning and understand what 'true' financial planning is all about. Comprehensive financial planning helps you in achieving financial goals and fulfilling your future obligations through a road map which is created for you after taking into account your current and future needs, your individual risk profile and your cash flows. So, financial planning not only offers financial freedom but also brings you peace of mind that comes from knowing that your financial life is on track

Start Financial Plannings

Option A: One Time: 1 Hour Limited Consultancy: (includes limited advise)

Option B: Limited Financial Plan: With No Buying Recommendations:

Option C: Annual Plan: With One Review within 6 Months Telephonic Advice. With Buying Recommendations) Starts at and Final exact amount depends on nature of services, advise and recommendations.

Option D: Will & Estate Planning: One Time Fees for Advise on will preparation and providing one draft will as per information provided: Additional Fees: advocate, stamp charges, court fees, registration fees, what so ever

Note: Additional Fees shall be a % of the investments done wherever necessary and agreed upon.

Limited Additional Free Offers: Opt in optional at no cost

Allows Regular Newsletter

Allow Web Access as a Member

Additionally allows access as a premium member

Complimentary Invite to special Seminars & Talk Show

Starts Annual Renewal Reminder Service Complimentary for 1 Year

Free Direction to a Competent Relevant Professional at their Respective Fees

Are you looking for Additional Referred Services
(Additional fees shall be charged as per your requirement: advocate, stamp charges, court fees, registration fees, what so ever)
Would you like to avail of our Special Limited Offers
(For Option B & C only)
Are you an Existing Client
Have you been Recommend to us by one of our existing Clients
Would you like to avail of our Special Limited Additional Free Offers:
Allows Regular Newsletter
Allow Web Access as a Member
Additionally allows access as a premium member
Complimentary Invite to special Seminars & Talk Show
Starts Annual Renewal Reminder Service Complimentary for 1 Year
Free Direction to a Competent Relevant Professional at their Respective Fees

Disclaimer:

I have read all the above terms and conditions as part of the agreement to start my financial planning.

I understand that all the recommendations are made for my benefits only.

I understand that these recommendations are based on the information provided by me, on my current situation and I agree that this information is complete and accurate in all aspects.

I understand that the returns on my investments shall depend on the market conditions and the policy of fund management followed by respective fund managers/ respective company of my relevant investments.

The investments planned for me are long term in nature and therefore volatility of short term in nature shall be ignored

The Advantage Financial Planning Process

1. Establishing client- planner relationships

a. Explain issues and concepts related to overall Financial Planning process, as appropriate to the client

b. Explain services provided, the process of planning, documentation required, and disclosure statements

c. Clarify client's and CFP licensee's responsibilities and complaint handling mechanisms

2. Gathering client data and determining goals and expectations

a. Obtain information from client through interview/questionnaire about financial resources & obligations

b. Determine client's personal and financial goals, needs and priorities

c. Assess client's values, attitudes and expectations

d. Determine client's time horizons

e. Determine client's risk tolerance level

f. Collect applicable client records and documents

3. Analyse Client Objectives, Needs and Financial Situation

a. Analysis of relevant information

b. Need for specialist advice

c. Issues that require further clarification

4. Developing appropriate strategies and presenting the Financial Plan

a. Client's risk tolerance

b. Assessment of options

c. Research, analysis and modelling

d. Draft Financial Plan

e. Presenting and reviewing the plan with the client

f. Collaborating with the client to ensure that plan meets the goals and objectives of the client, and revising as appropriate

5. Implementing the Financial Plan

a. Assist the client in implementing and recommendations

b. Coordinate as necessary with other professionals, such as accountants, attorneys, real estate agents, investment advisors, stock brokers and insurance agents

6. Monitoring the Financial Plan

a. Monitor and evaluate soundness of recommendations

b. . Review the progress of the plan with the client

c. Discuss and evaluate changes in client's personal circumstances, (e.g., birth/ death, age, illness, divorce, retirement)

d. Review and evaluate changing tax law and economic circumstances

e. Make recommendations to accommodate new or changing circumstances

Family Details & Goals

Particulars	Wife	Husband	Child-1	Child-2	Mother
Name	**Rekha Sharma**	**Rajat Sharma**	**Raj**	**Rani**	**Kumari**
Date of Birth	07-Jan-72	04-Apr-68	30-Dec-98	25-Dec-02	27-Jun-36
Current Age	45	49	18	14	81
Family Goals					
Graduation			✓	✓	
Post Graduation			✓	✓	
Marriage			✓	✓	
Retirement	✓	✓			
House	✓	✓			
Car	✓	✓			
Vacations	✓	✓	✓	✓	
Contingency Funds	✓	✓	✓	✓	
Life Insurance	✓				
Health Insurance	✓	✓	✓	✓	
Estate Planning	✓	✓			

Family Goals & Planner Comments

Family Goals	Planner Comment
Raj's Future	
You would like to arrange Rs.3 Lakhs for Graduation at 18 and Rs.18 lakhs for his PG at 22 and Rs.15 lakhs for Marriage at 26 in today's value.	All the goals related to Raj can be achieved with monthly investments of Rs. 8441 for next 36 months, Rs. 25000 for next 84 months and Rs. 10000/- for next 11 years.
Rani's Future	
You would like to arrange Rs.3 Lakhs for Graduation at 18 and Rs.18 lakhs for his PG at 22 and Rs. 15 lakhs for Marriage at 26 in today's value.	All the goals related to Rani can be achieved with monthly investments of Rs.3800/- p.m.for next 8 years, Rs. 15976 p.m. for next 12 years and Rs. 6699 p.m.for next 16 years
Retirement Corpus	
You would like to accumulate an investment corpus to fund your retirement expenses from age 65 to 85.	You need to start investing Rs.49,276/- pm in equity portfolio. We have utilized your PPF and real estate asset towards this goal.
House Purchase	
You would like to purchase a 3 BHK flat in the next 5 years costing around Rs. 2 crores in today's value in Gurgaon	You can achieve this goal by making a fresh investment for this purpose for Rs.52692/- pm growing every year for the next 10 years
Life Insurance	
You would like to protect your family's lifestyle, fulfil current liabilities and commitments in case of pre-mature death.For Rekha, if Raj dies	You are considerably under-insured for current family lifestyle, commitments and liabilities. BuyRs. 1 crore of insurance coverage on an immediate basis
Health/General Insurance	
You would like to get insured for medical & other emergencies so that's the situation doesn't drain out your assets/savings	Though you have cover from your employer as benefit, it is ideal to have your own comprehensive health cover for all family members and critical Illness policy.
Car Purchase	
You would like to purchase Pajero car in the next 5 years costing around Rs.24 lakhs in today's value	You must also start fresh investments of Rs.45,000/- pm in MFs
International Vacation	
You would like to go on an international vacation in the next 2 years costing around Rs. 10 lakhs in today's value	You must invest around Rs.45,814/- p.m. in MF SIPs

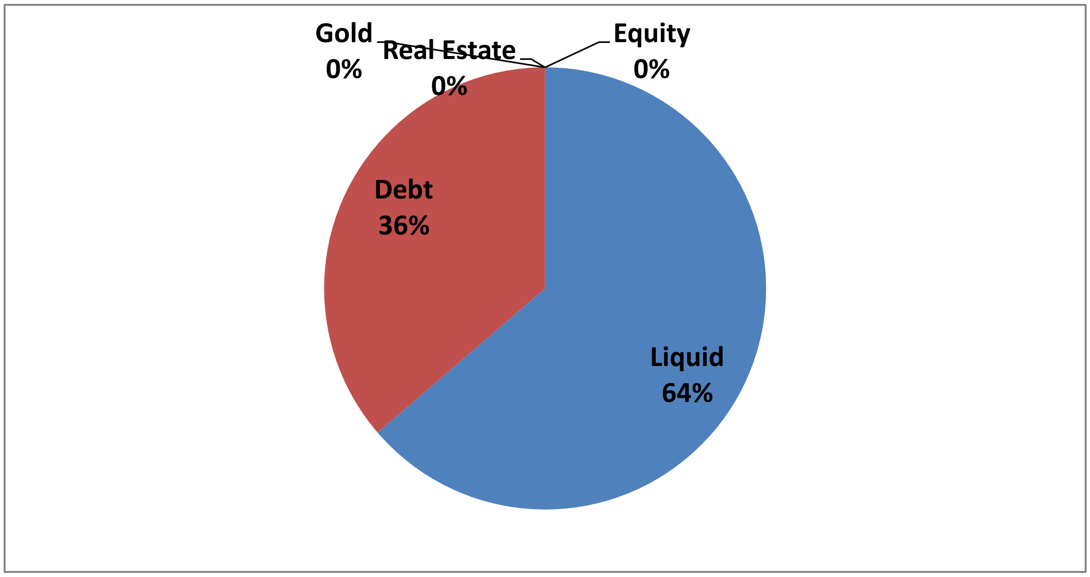
Goal Funding Map- Last year, move corpus to Debt

S No.	Particulars	Future Value	yrs	After yrs		Future Value	Current Assets	Amt	Future Assets	Assumed Return	Amount
					Raj's Future						
1	Raj - Graduation	297,115	3	2	363,000	392,040		-	Monthly SIP	8.00%	-246,055
2	Raj - Post Grad	1,800,000	4		10.00%	2,610,041		-	Monthly SIP	11.20%	44,749
3	Raj - Marriage	1,500,000	8		7.00%	2,559,663		-	Monthly SIP	13.40%	15,326
	Total	**3,597,115**				**5,561,744**		**-**			**-185,980**
					Rani's Future						
4	Rani - Graduation	300,000	4			434,553		-	Monthly SIP	11.20%	7,476
5	Rani - Post Grad	1,800,000	8			3,817,371		-	Monthly SIP	13.40%	22,908
6	Rani - Marriage	1,500,000	12			3,352,710		-	Monthly SIP	14.60%	8,842
	Total	**10,794,231**				**18,728,122**		**-**			**39,227**
					Retirement Corpus						
7	Retirement Corpus	NA	20			169,239,227		#####	Monthly SIP	14.60%	51,466
					Contigency Planning						
8	Total fund required						in next 12 months		Total		1,333,155
8							If you invest monthly	then	Invest	8.00%	40,214
					Car Purchase						
9	Downpayment	2,100,000	4			2,752,672		0	Monthly SIP	11.20%	45,720
10	Loan Funding		5			0		NA	EMI		0
	Total	**2,100,000**				**2,752,672**		**0**	**(Note: Defered!)**		
					International Vacation						
11	Int Vacation	1,050,000	2			1,202,145		0	Monthly SIP	9.20%	**45,814**
	For all the above Goals, here is one summary with varying persiods of investmen								**Total SIPs**		**-9,259**

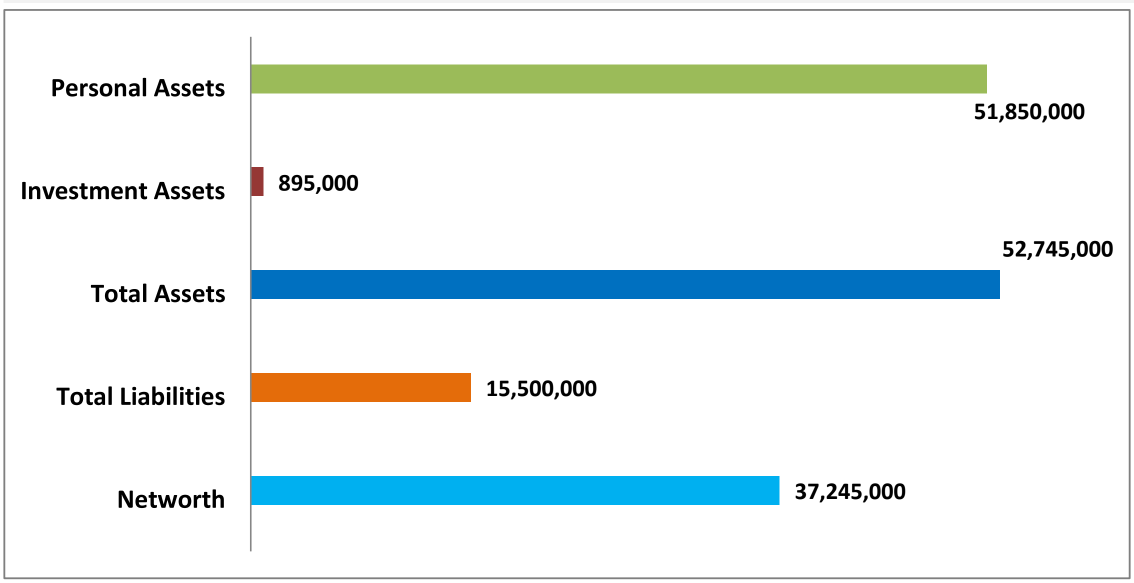
Note: Final amount is without Car goal)

Key Figures in Graphs

Current Asset Allocation

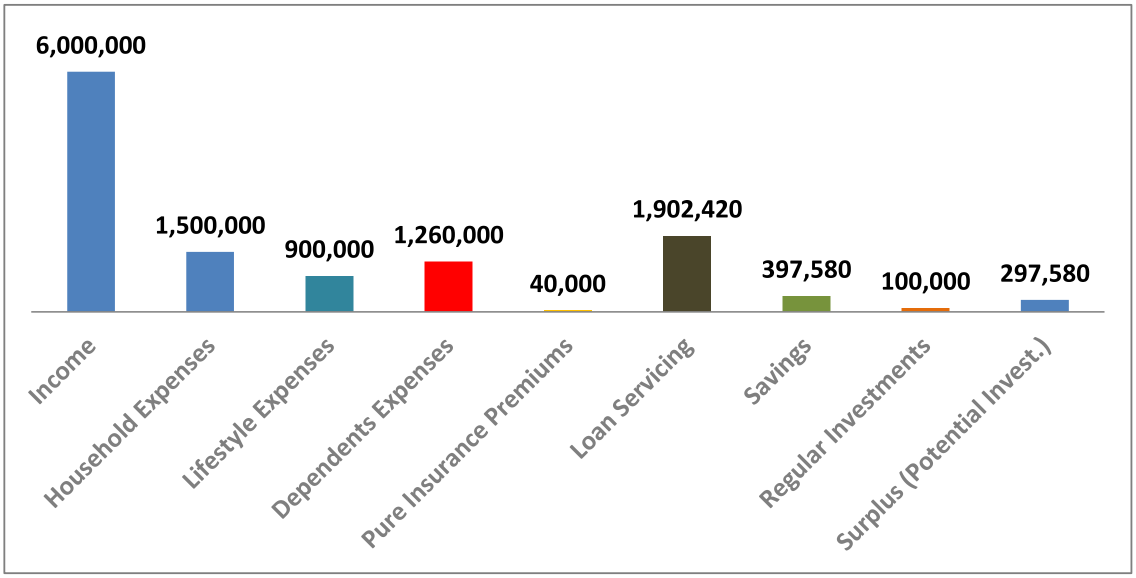


Your Networth

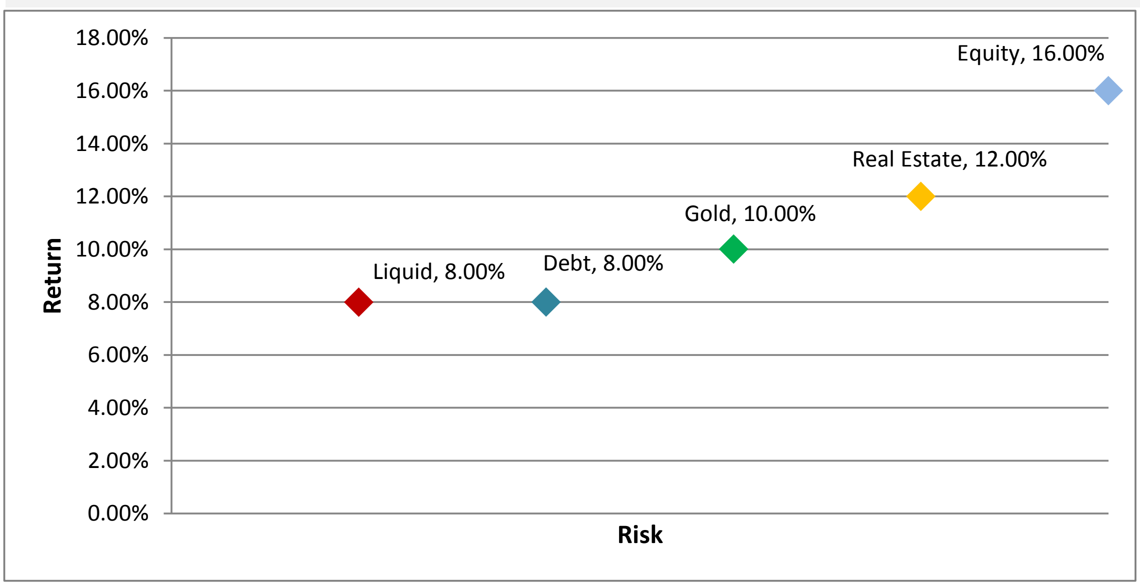


Key Figures in Graphs

Income Expenditure Statement

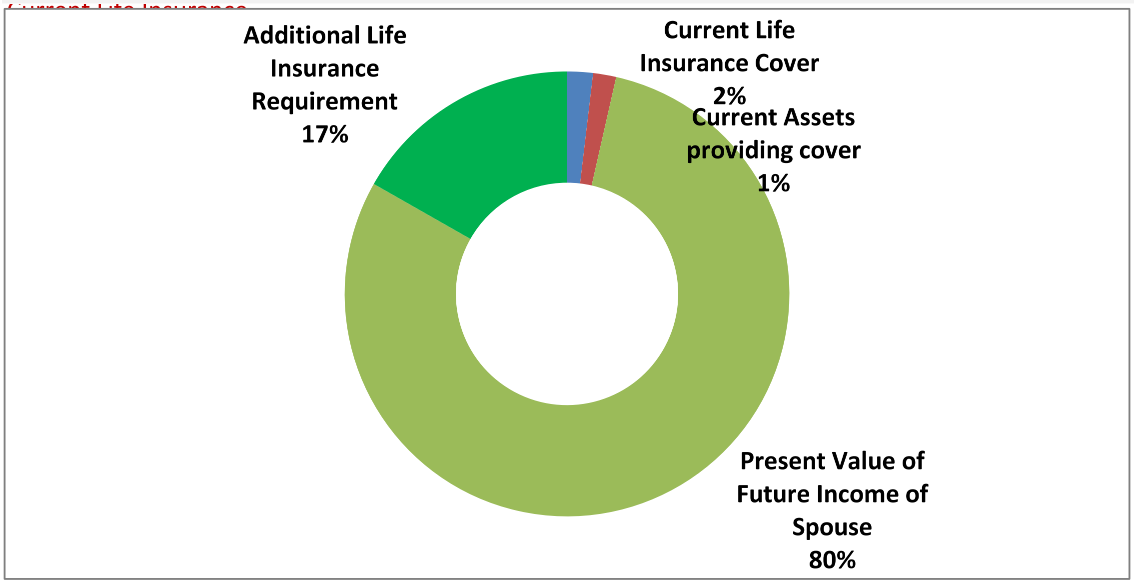


Risk Return Assumption

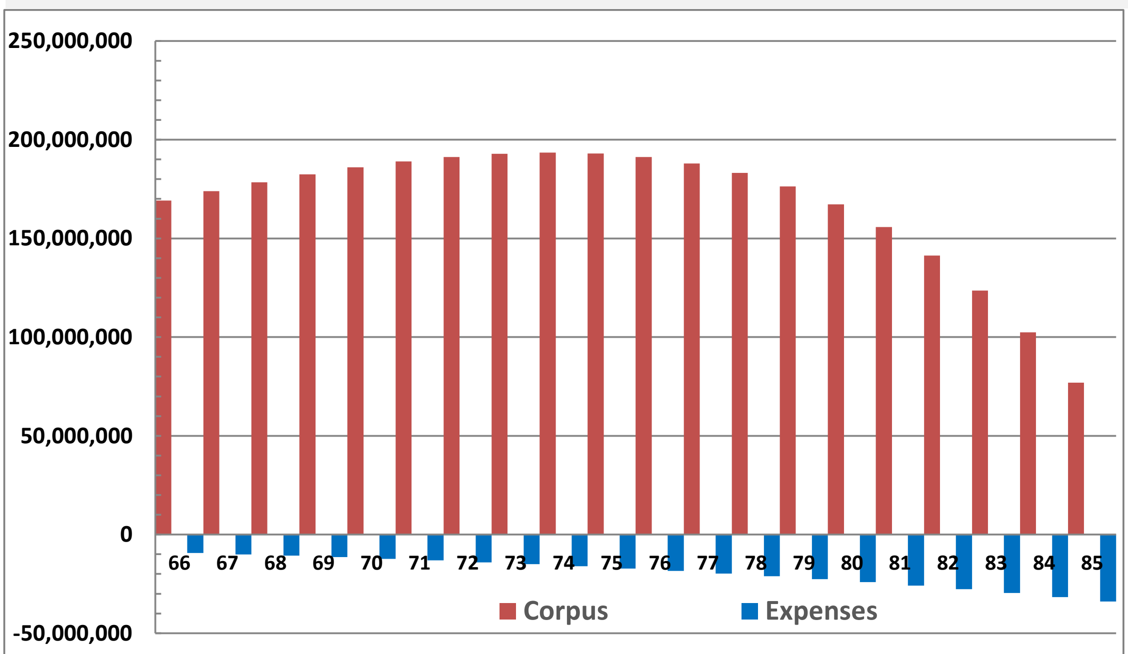


Key Figures in Graphs

Life Insurance Requirement



Retirement Corpus Utilization



One Year Action Plan

S No	What	Why	When	How
	Investments			
1	Start SIP for both children in mutual funds	**Children's Future**	0-3 months	MF Distributor/ AdvantageFP
2	Continue investing in PPF for Rs. 1 lakh	**Retirement planning**	0-3 months	self
3	Start Rs, 15000/- SIP in Equity/Debt: 80:20 ratio in mutual funds for long term	**Retirement planning**	6-12 months	MF Distributor/ AdvantageFP
4	If you wish to still purchase a new car, then you need to start investing in SIP for the next 10 years; Looking at all new investments, we donot advise this additional investment	**Car planning**	Defer/ wait for some additional income	Na
5	If you wish to still purchase second house, but looking at all new investments, we donot advise this additional investment	**Second House**	Defer/ wait for some additional income	Na
6	Start investing in SIP for Rs. 46000/- for the next 2 years; consider after top 5 priorities	**International Vacations**	Defer/ wait for some additional income	Na
	Insurance			
1	Consider health insurance of Rs. 50 lakh floater for all of the 4 family members	**You have inadequate health insurance which you took 10 years back**	IN the next 3 months	Rs.105000
2	For Rekha: Buy Term insurance as you inadequate cover	**Adequate**	Leave goal	Na
3	For Raj, consider term insurance; read special notes in "life" insurance	**Corrective step**	within next 3 months	Self/ insurance agent
4	Buy Comprehensive Accident insurance cover for both husband and wife for Rs. 50 lakhs	**Accident insurance**	within next 3 months	Self/ insurance agent/ AdvantageFP
	Others			
1	Start monthly saving of Rs. 71000/- for the next 12 months to ensure adequate contigency funding of another 8 lakhs	Contingency Planning	Within 3 Months	Self / Advantage FP
2	Organize & Consolidate all financial documents (Consider AdvantageFP online)	documentation	Within 3 Months	Self / Advantage FP
3	Take second opinion before making any investment/insurance decision	Preventive Action	Within 3 Months	Call / Mail
4	Quarterly Reviews of Progress on Action Plan	General	Every 3 months	Call / Meet
5	Annual Review of Financial Plan	General	After 1 Year	Meeting after 1 Year

Product Recommendations

S No	Products	SIP	Lumpsum	Source	Goal
Diversified Equity Mutual Funds					
1	DSP Blackrock Top 100 Fund (G)				
2	Franklin India Bluechip Fund (G)				
3	HDFC Equity Fund (G)				
4	HDFC Top 200 Fund (G)				
5	ICICI Pru Discovery (G)				
6	Kotak Opportunities Fund (G)				
7	Reliance Growth Fund (G)				
8	Reliance Regular Savings Equity (G)				
9	SBI Magnum Contra (G)				
10	Sundaram-BNPP Select Midcap (G)				
Exchange Traded Funds (ETFs)					
1	Nifty Bees				
2	Nifty Junior Bees				
Deposits (Corporate / Bank)					
1	HDFC				
2	Axis Bank				
	Total	-	-		

S No	Products	Cover	Premium	Source	Goal
Term Life Insurance					
1	LIC Amulya Jeevan				
3	HDFC Standard Life Term				
Health Insurance					
1	Apollo Munich Family Floater				
2	National Insurance				
Personal Accident					
1	Apollo Munich				
Critical Illness					
1	Bajaj Allianz				

Emergency Kit Template

Persons to Contact in Case of Emergencies

Sr.No.	Particulars	Name	Phone	Email
1	Financial Planner			
2	Lawyer			
3	Chartered Accountant			
4	Real Estate Agent			
5	Office HR Contact			
6	Stock Broker			
7	Insurance Agent - Life			
8	Insurance Agent - Others			

Important Documents & Papers

S.No.	Document	Document Number	Document Location (Physical)	Document Location (Virtual)
1	PAN Card			
2	Passport			
3	Driving Licence			
4	Voter ID Card			
5	Aadhar Card			
6	PPF Passbook			

7	Will			
8	Birth Certificate			
9	Marriage Certificate			
10	Locker key			
11	Insurance Policies			
12	Property Papers			
13	Home Loan documents			
14	Cheque book			
15	PPF Passbook			
16	Power of Attorney			
17	Medical Files			

FINANCIAL RATIOS ANALYSIS

Sr No	Financial Ratios	Particulars	Amount	Actual	Range
I) BASIC LIQUIDITY RATIO					
	Cash / Liquid Assets Monthly Expenses	This ratio indicates one's ability to meet mandatory monthly expenses & other emergency needs	500,000 45,000	11.11	< 3 Adverse 3- <5 Moderate 5-6 Optimum > 6 Less Optimum
II) EXPANDED LIQUIDITY RATIO					
	Liquid Assets Net Worth	This ratio is required during emergency situations when it may not be possible to convert one's assets into cash	2,800,000 10,000,000	28.00%	< 10% Adverse 10% - 15% Moderate > 15% - Optimum
III) SAVINGS RATIO					
	Savings Gross Inflow	This ratio calculates the proportion of income an individual sets aside for savings out of the total income	400,000 1,500,000	26.67%	< 10% Adverse 10% - 25% - Moderate > 25% - Optimum
IV) DEBT ASSET RATIO					
	Total Liabilities Total Assets	This ratio calculates an individual's ability to pay liabilities out of assets.	10,000,000 20,000,000	50.00%	< 30% - Optimum 30% - 50% - Moderate > 50% - Adverse
V) SOLVENCY RATIO					
	Net Worth Total Assets	This ratio is used to measure the potential of long-term solvency	10,000,000 20,000,000	50.00%	< 30% - Adverse 30% - 50% - Moderate > 50% - Optimum
VI) DEBT SERVICE RATIO					
A}	Annual Debt Payments Annual Take-Home	These ratios are used to measure an individual's ability to make debt repayments out of Net Take Home	500,000 1,200,000	41.67%	< 25% - Optimum 25% - 45% - Moderate >45% - Adverse
B}	Non-Mortgage Debt Annual Take-Home		125,100 1,200,000	10.43%	< 7% - Optimum 7% - 15% - Moderate

				> 15% -Adverse
VII) FINANCIAL INVESTMENT RATIO				
Invested Assets / Net Worth	This ratio is used to determine an individual's invested assets (excluding self consumption) out of total Net Worth	950,000 / 10,000,000	9.50%	< 30% - Adverse 30% - 50% - Moderate > 50% - Optimum

Notes:

1) Basic Liquidity Ratio - Cash / Liquid assets Will include only cash, liquid funds, savings & flexi accounts
2) Expanded Liquidity Ratio - Will include assets such as MFs, Direct Equity, etc besides the liquid assets
3) Savings Ratio - Only regular / systematic savings to be included. Gross inflow to include all inflows
4) Debt Service Ratio - Annual Take Home will be calculated as Gross Income minus taxes & Contributions & Deductions from Salalry, etc

Monthly Expenses Tracker

Date	Grocery	Milk	Petrol/ Car Expenses	Conveyence	Cable/ DTH	Utility Expenses (Telephone, Gas, Electricity bills)	Society Maintenance	AMC/ Pest control	Repair of equipments	Doctor's consultation/ Tests/ Medicines	Insurance premium	Travel, eating-out, entertainment, shopping etc.	Newspaper and magazines	Donation/ Charity	Other Miscellaneous expenses	Total
1																0
2																0
3																0
4																0
5																0
6																0
7																0
8																0
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31																0
	0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

AdvantageFP
Plan Finance For Life

Budgeted & Actual Cash Flow Statement

Particulars	Budgeted monthly	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-17	Feb-17	Mar-17
Salary Income (Take Home)	0	0	0	0	0	0	0	0	0	0	0	0	0
Business Income	0	0	0	0	0	0	0	0	0	0	0	0	0
Rental Income	0	0	0	0	0	0	0	0	0	0	0	0	0
Investment Income	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Income	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Less:													
Household expenses	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan Repayments	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Savings	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Variation		0	0	0	0	0	0	0	0	0	0	0	0

Current Financials

Contents

Income Expenditure Statement

Income (Net of Taxes)

S.No.	Annual Incomes	Monthly	Annual	% of Income
1	Salary Income	0	0	
2	Performance Bonus	0	0	
3	Business Income	500,000	6,000,000	
4	Rental Income	0	0	
5	Investment Income	0	0	
	Total Income	**500,000**	**6,000,000**	**100%**

Regular Investments

S.No.	Particulars	Monthly	Annual	% of Income
1	Insurance Premiums (Investments)	0	0	
2	Mutual Fund SIPs	0	0	
3	Recurring Deposits (RDs)	0	0	
4	PPF/EPF	0	100,000	
5	Others	0	0	
	Regular Monthly Investments	**0**	**100,000**	**2%**
	Potential for Additional Reg Investments	**33,132**	**297,580**	**5%**

Expenditures

S.No.	Particulars	Monthly	Annual	% of Income
	Household Expenses			
1	Grocery & Toiletaries	20,000	240,000	
2	House - Rent, Maintenance, Repair	30,000	360,000	
3	Conveyance, Fuel & Maintenance	20,000	240,000	
4	Medicines / Doctor / Healthcare	5,000	60,000	
5	Electricity / Water / Labour / AMCs	25,000	420,000	
6	Mobile / Telephone / Internet	15,000	180,000	
	Sub-total of Household Expenses	**115,000**	**1,500,000**	**25%**
	Lifestyle Expenses			
1	Clothes & Accessories	15,000	180,000	
2	Shopping, Gifts, Whitegoods, Gadgets	10,000	120,000	
3	Dining / Movies / Sports	6,000	120,000	
4	Personal Care / Others	15,000	180,000	
5	Coach - Financial, Fitness, Personal	2,000	60,000	
5	Travel & Annual Vacations	15,000	240,000	
	Lifestyle Expenses	**63,000**	**900,000**	**15%**
	Dependent Expenses			
1	Children's Schooling/College	20,000	300,000	
2	Own office maintainence	80,000	960,000	
	Dependent Expenses	**100,000**	**1,260,000**	**21%**
	Insurance Premiums			
1	Life Insurance (Term)	4,100	0	
2	General Insurance	3,750	40,000	
	Insurance Premiums	**7,850**	**40,000**	**1%**
	Loan Servicing			
1	Home Loan EMIs	153,421	1,841,052	
2	Vehicle Loan EMIs	5,114	61,368	
3	Personal Loan EMIs	0	0	
	Loan Servicing	**158,535**	**1,902,420**	**32%**
	Net Outflows	**444,385**	**5,602,420**	**93%**
	Savings (Inflows-Outflows)	**33,132**	**397,580**	**7%**

Investment Assets

S No	Particulars	Total	Goals Mapped	Remarks
		Liquid		
1	Savings Bank/Cash in Hand	150,000		
2	Receivables	0		
	Total Liquid Assets	**570,000**	**64%**	
		Debt		
1	Fixed Deposits	0		
2	PPF (Public Provident Fund)	325,000	Retirement	
3	EPF + SA + Gratuity	0		
4	NSC / POMIS / KVP / RDs etc	0		
5	Debt Mutual Funds	0		
6	Traditional Insurance Policies SV	0		
7	Bonds/Debentures/CDs	0		
	Total Debt Assets	**325,000**	**36%**	
		Equity		
1	Direct Equity	0		
2	Equity Mutual Funds	0		
3	Unit-linked Insurance SV	0		
	Total Equity Assets	**0**	**0%**	
		Gold		
1	ETFs/ Mutual Funds	0		
2	Gold Bars / Coins etc	0		
	Total Gold	**0**	**0%**	
		Real Estate		
1	Apartment / House	0		
2	Plot / Land / Holiday Home	0		
3	Real Estate Funds / REITs	0		
	Real Estate	**0**	**0%**	
	Investment Assets	**895,000**	**100%**	

Networth Statement

S No	Particulars	Total	Goals Mapped	Remarks
	Investment Assets			
1	Liquid	570,000	63.69%	
2	Debt	325,000	36.31%	
3	Equity	0	0.00%	
4	Gold	0	0.00%	
5	Real Estate	0	0.00%	
	Total Investment Assets	**895,000**	**100.00%**	
	Personal Assets			
1	Residential Property	50,000,000		
2	Vehicles	1,400,000		
3	Jewellery	450,000		
	Total Personal Assets	**51,850,000**		
	Personal Liabilities			
1	Home Loan	15,000,000		
2	Vehicle Loan	500,000		
3	Personal Loan	0		
4	Education Loan	0		
5	Gold Loan	0		
6	Credit Card	0		
	Total Liabilities	**15,500,000**		
	Networth Statement			
A	Total Investment Assets	895,000		
B	Total Personal Assets	51,850,000		
C	Total Personal Liabilities	15,500,000		
	Your Networth (A+B-C)	**37,245,000**		

Current General Insurance Policies

S No.	Type	Policy Name	Sum Insured	Annual Premium	Insured	End / Renewal Date	Recommendation
1	Health Insurance	Family RSA Health	300,000	30,000	all 5	05 Nov 2013	increase sum assured
2	Critical Illness	nil					
3	Personal Accident	nil					
4	Householders Policy	Home TAGIC	6,000,000	8,000	residnce	27 Jun 2014	
5	Home Loan Assurance	nil					
6	Motor Insurance	TAGIC		23,000			
7	Group Mediclaim	nil					
8	Group Personal Accident	nil					
	Total Premium			**61,000**			

Current Life Insurance Policies

S No	Policy Name	Type	Premium (pa)	PPT	Start Date	Maturity Date	Life Cover	Surrender Value	Maturity Value	Yield	Recommendation	Goals Mapped	Years Reinve	Returns	Goal Amount
Rekha Sharma															
1	TALIC Term	Term	25,000	20			5,000,000							8.00%	0
2	ICICI Term	Term	18,000	20			10,000,000							8.00%	0
3															
4														8.00%	0
	Total		**43,000**				**15,000,000**	**0**	**0**						
Rajat Sharma															
1	TALIC Invest Assure Gold	Lifelong ULIP	180,000	5	Jul/07		10,000,000	0	10,000,000		continue	Life Insurance	0	8.00%	10,000,000
2															
	Total		**180,000**				**10,000,000**	**0**	**10,000,000**						
Raj															
1														8.00%	0
2														8.00%	0
	Total		**0**				**0**	**0**	**0**						
Rani															
1	Komal Jeevan													8.00%	0
2														8.00%	0
	Total		**0**				**0**	**0**	**0**						

Current Deposits

S No.	Instrument	Investment Date	Investment Value	Interest %	Current Value	Maturity Date	Maturity Value	Recommendation	Goals Mapped	Years Reinvest	Returns	Goal Amount
Bank Deposits												
1					0						8.00%	0
2					0						8.00%	0
3					0						8.00%	0
Post Office Deposits												
1					0						8.00%	0
2					0						8.00%	0
3					0						8.00%	0
Company Deposits												
1					0						8.00%	0
2					0						8.00%	0
3					0						8.00%	0
	Total				**0**							**0**

Current Mutual Funds

S No	Fund Name	Ongoing SIP	Investment Date	Investment Value	Current Value	Returns (CAGR)	Recommendation	Goals Mapped	Years Reinvest	Returns	Goal Amount
Equity Mutual Funds											
1						#NUM!				8.00%	0
2						#NUM!				8.00%	0
3						#NUM!				8.00%	0
4						#NUM!				8.00%	0
5						#NUM!				8.00%	0
6						#NUM!				8.00%	0
7						#NUM!				8.00%	0
8						#NUM!				8.00%	0
9						#NUM!				8.00%	0
10						#NUM!				8.00%	0
	Total Equity Funds	**0**		**0**	**0**						**0**
Debt-Oriented Mutual Funds											
1											0
	Total Debt Funds			**0**	**0**						**0**

Current Equity Portfolio

Sr. No.	Script Name	No of Shares	Investment Value	Current Value	Returns (Absolute)	Recommendation	Goals Mapped	Years Reinvest	Returns	Goal Amount
1					#DIV/0!				8.00%	0
2					#DIV/0!				8.00%	0
3					#DIV/0!				8.00%	0
4					#DIV/0!				8.00%	0
5					#DIV/0!				8.00%	0
6					#DIV/0!				8.00%	0
7					#DIV/0!				8.00%	0
8					#DIV/0!				8.00%	0
9					#DIV/0!				8.00%	0
10					#DIV/0!				8.00%	0
11					#DIV/0!				8.00%	0
12					#DIV/0!				8.00%	0
13					#DIV/0!				8.00%	0
14					#DIV/0!				8.00%	0
15					#DIV/0!				8.00%	0
	Total		**0**	**0**	**#DIV/0!**					**0**

Financial Plan Assumptions

S.No.	Assumption	Sub-category	Figure	Sub-category	Figure
1	**Inflation**	General Inflation	**7%**	Education Costs	**10%**
2	**Income Growth**	Rekha Sharma	**10%**	Rajat Sharma	**25%**
3	**Retirement Age**	Rekha Sharma	**65**	Rajat Sharma	**65**
4	**Life Expectency**	Rekha Sharma	**85**	Rajat Sharma	**75**
5	**Tax Bracket**	Rekha Sharma	**30%**	Rajat Sharma	**30%**
6	**Loan Rates**	Home Loan	**11%**	Vehicle Loan	**11%**
7	**Asset Returns**	Liquid	**8%**	Real Estate	**12%**
		Debt	**8%**	Equity	**16%**
		Gold	**10%**		

S.No.	Particulars	Liquid	Debt	Gold	Real Est.	Equity	Total
	Average Post Tax Returns	8.00%	8.00%	10.00%	12.00%	16.00%	**NA**
Short Term	**0-1 Year Allocation**	100.00%	0.00%	0.00%	0.00%	0.00%	**100.00%**
	0-1 Year Returns	8.00%	0.00%	0.00%	0.00%	0.00%	**8.00%**
	1-3 Year Allocation	10.00%	75.00%	0.00%	0.00%	15.00%	**100.00%**
	1-3 Year Returns	0.80%	6.00%	0.00%	0.00%	2.40%	**9.20%**
Medium Term	**3-6 Year Allocation**	0.00%	60.00%	0.00%	0.00%	40.00%	**100.00%**
	3-6 Year Returns	0.00%	4.80%	0.00%	0.00%	6.40%	**11.20%**
Long Term	**6-10 Year Allocation**	0.00%	25.00%	10.00%	0.00%	65.00%	**100.00%**
	6-10 Year Returns	0.00%	2.00%	1.00%	0.00%	10.40%	**13.40%**
	10+ Year Allocation	0.00%	10.00%	10.00%	0.00%	80.00%	**100.00%**
	10+ Year Returns	0.00%	0.80%	1.00%	0.00%	12.80%	**14.60%**
Income Generation	**Retirement Allocation**	15.00%	75.00%	0.00%	0.00%	10.00%	**100.00%**
	Retirement Returns	1.20%	6.00%	0.00%	0.00%	1.60%	**8.80%**
	Insurance Allocation	10.00%	50.00%	10.00%	0.00%	30.00%	**100.00%**
	Insurance Returns	0.80%	4.00%	1.00%	0.00%	4.80%	**10.60%**

Goal Funding Map

S No.	Particulars	Present Value	No of Yrs	Inflation	Future Value	Current Assets	Amt	Future Assets	Assumed Return	Amount
	Raj's Future									
1	Raj - Graduation	300,000	0	10.00%	297,115		-	Monthly SIP	8.00%	-246,055
2	Raj - Post Grad	1,800,000	4	10.00%	2,610,041		-	Monthly SIP	11.20%	44,749
3	Raj - Marriage	1,500,000	8	7.00%	2,559,663		-	Monthly SIP	13.40%	15,326
	Total	**3,600,000**			**5,466,820**		**-**			**-185,980**
	Rani's Future									
4	Rani - Graduation	300,000	4		434,553		-	Monthly SIP	11.20%	7,476
5	Rani - Post Grad	1,800,000	8		3,817,371		-	Monthly SIP	13.40%	22,908
6	Rani - Marriage	1,500,000	12		3,352,710		-	Monthly SIP	14.60%	8,842
	Total	**10,800,000**			**18,538,273**		**-**			**39,227**
	Retirement Corpus									
7	Retirement Corpus	NA	20		169,239,227		97,503,781	Monthly SIP	14.60%	51,466
	Contigency Planning									
8	Total fund required					in next 12 months		Total		1,333,155
8						If you invest monthly	then	Invest	8.00%	40,214
	Car Purchase									
9	Downpayment	2,100,000	4		2,752,672		0	Monthly SIP	11.20%	45,720
10	Loan Funding		5		0		NA	EMI		0
	Total	**2,100,000**			**2,752,672**		**0**	**(Note: Defered!)**		
	International Vacation									
11	Int Vacation	1,050,000	2		1,202,145		0	Monthly SIP	9.20%	**45,814**
	For all the above Goals, here is one summary with varying persiods of investment							**Total SIPs**		**-9,259**

Note: Final amount is without Car goal)

Contingency Funding

Client Goal / Requirement

You would like to have contingency funds in case of emergencies like job loss, medical issues or monetary help to relatives

Calculations

S. No.	Particulars	Amount	Remarks/Notes
	Current Monthly Expenses		
	Household Expenses	115,000	
	Lifestyle Expenses	63,000	
	Dependent Expenses	100,000	
	Insurance Premiums	7,850	
	Loan Servicing	158,535	
	Total Monthly Expenses	**444,385**	
	Contingency Fund Requirement		
	Contingency Period (No. of Months)	3	
	Total Contingency Funds Required	**1,333,155**	
	In Savings Bank (For Regular Expenses)	444,385	
	As Flexi Deposits (For Emergencies)	888,770	
	Utilization of Current Assets		
1	Savings Bank Balance	570,000	
2			
3			
4			
	Total Current Assets Utilized	**570,000**	
	Fresh Savings Required		
	Deficit (Funds Required-Assets Utilized)	763,155	(can be created by SIP)
	No. of Months in Savings Period	12	(If investng @8%, then foll)
	Monthly Savings Required	**₹ 40,214.47**	

Planner Comments / Observations

We have assigned the current bank balance and in addition, you need to save Rs. 40,214/- p.m. for the next 12 months, towards having a contingency fund in place to meet emergencies.

Life Insurance Needs

Client Goal / Requirement

You would like to protect your family's lifestyle, fulfil current liabilities and commitments in case of pre-mature death.For Rekha, if Raj dies

Calculations

Sr. No.	Particulars	Amount	Remarks/Notes
	Outstanding Liability		
1	Home Loan	15,000,000	
2	Vehicle Loan	500,000	
3	Personal Loan	0	
4	Education Loan	0	
5	Gold Loan	0	
6	Credit Card Outstanding	0	
	Total Outstanding Liability (A)	**15,500,000**	
	Family Goals & Commitments		
1	Children's Education & Marriage	5,339,770	
2	Children's Primary Education	480,863	
3	Contribution to Dependents		
4	House Purchase (First House only)		
	Total Family Goals & Commitments (B)	**5,820,632**	
	Corpus for Regular Expenses		
1	Household Expenses	1,500,000	
2	Lifestyle Expenses	900,000	
3	Total Expenses	2,400,000	
4	Discounting Factor	25%	
5	Current Annual Expenses	1,800,000	
6	Remaining Life of Spouse	26	
7	Inflation Rate	7.00%	
8	Net Tax on Investment Income	0.00%	
9	Investment Returns on insurance claim	10.60%	
10	Tax Adjusted Returns	10.60%	
11	Net Returns (Real Rate of Return)	3.36%	
	Corpus for Regular Expenses in Future (C)	**32,015,764**	
A+B+C	**Total Life Insurance Required (D)**	**53,336,396**	
	Current Resources Available		
1	Life Insurance Sum Assured (on Husband)	1,000,000	(can be closed hence!)
2	Current Investment Assets (Less SV of Client)	895,000	

3	Present Value of Future Earnings by Spouse	42,497,623	
	Total Resources Available (E)	**44,392,623**	
D-E	**Additional Cover Required**	**8,943,773**	
	Approximate Premium for Cover Required	**0**	

Planner Comments /Observations

You are considerably under-insured for current family lifestyle, commitments and liabilities. BuyRs. 1 crore of insurance coverage on an immediate basis

General Insurance

Client Goal / Requirement

You would like to get insured for medical & other emergencies so that's the situation doesn't drain out your assets/savings

Details

Sr. No.	Type	Cover	For	Approx. Annual Premium	Remarks
1	Health Insurance	Top up	family	10,000	
2	Critical Illness	Critical illeness for 10	Spouse/wife	10,000	Buy appropriate
3	Personal Accident	Personal accident for	both spouse	15,000	Buy appropriate/ from TAGIC
4	Motor Insurance	adequate			
5	Householders Policy	adequate			
6	Home Loan Assurance	not requried			
	Total Premium			**35,000**	

Planner Comments/Observations

Though you have cover from your employer as benefit, it is ideal to have your own comprehensive health cover for all family members and critical Illness policy.

General Insurance Needs

How much of Health Insurance Coverage do I need?

Present age____________ Years left to Age

Health Expense	Cost Now in Rs.		Cost when you turn 60 (@8% inflation) in Rs.
Cost of Critical illness in a Quality hospital • By-pass • Organ transplant • Cancer	**Cost**	**Average Cost**	

Suggested Health Plan

Sum Insured Range	Minimum Cover (For 3 years @ Inflation of 12%)	Maximum Cover (At 60 @ inflation of 8%)
Sum Insured Chosen (A)		
Existing Health Cover- Sum Insured (B)		
Sum Insured applied for (A – B)		
Family members to be covered		
Premium inclusive of tax ©		
Loyalty Benefit every year (D)		
Annual Health check up (E)		
Maternity Benefit (if applicable) (F		
Tax Benefits under Sec 80 D(G)		
Effective Cost (C-D-E-F-G)		

• India is the Diabetic & Cardiac capital of the world. 9 crore diabetics in India by 2025 *
• In urban areas, 32.8% of the deaths occur because of Health ailments & 9% due to malignant tumours#
• 30% of people who suffer heart attack are affected before the age of 40 **
• Over 8 lakh people die of Cancer every year in India. More than 7 lakh new cancer cases diagnosed in India every year.*
• Every 2.5 minutes, a person dies of Kidney disease in India.*

Source: * World Health Organisation **CII Health Care Sector Report # India

Inflation Factor Table

Years left	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
At 8%	1.17	1.26	1.36	1.47	1.59	1.71	1.85	2	2.16	2.33	2.52	2.72	2.94	3.17	3.43	3.7	4
At 12%	1.25	1.4	1.57	1.76	1.97	2.21	2.48	2.77	3.11	3.48	3.9	4.36	4.89	5.47	6.13	6.87	7.69
Years left	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
At 8%	4.32	4.66	5.03	5.44	5.87	6.34	6.85	7.4	7.99	8.63	9.32	10.06	10.87	11.74	12.68	13.69	14.79
At 12%	8.6	9.6	10.8	12.1	13.6	15.2	17	19	21.3	23.9	26.7	30	33.6	37.6	42.1	47.1	52.8

Raj's Future

Client Goal / Requirement

You would like to arrange Rs.3 Lakhs for Graduation at 18 and Rs.18 lakhs for his PG at 22 and Rs.15 lakhs for Marriage at 26 in today's value.

Calculations

S. No.	Details	Graduation	PG	Marriage
	Present Value of Goals			
	Present Value of Goal	**300,000**	**1,800,000**	**1,500,000**
	Goal Age	18	22	26
	Remaining Years for Goal	-0.1014	4	8
	Goal Year	2016	2020	2024
	Expected Inflation of Expenses	10.00%	10.00%	7.00%
	Future Value of Goal	**297,115**	**2,610,041**	**2,559,663**
	Utilization of Current Assets			
1				
2				
3				
4				
	Current Assets Utilized	**0**	**0**	**0**
	Percentage of Goal on Track	0%	0%	0%
	Fresh Investments Required			
	Shortfall to met by Fresh Investments	297,115	2,610,041	2,559,663
	Start investing after (no. of years)			
	Stop investing before (no. of years)			
	Expected Investment Returns	8.00%	11.20%	13.40%
	Lumpsum Investments	299,443	1,725,448	948,014
	Monthly Investments (Fixed)	**-246,055**	**44,749**	**15,326**
	Monthly Investments (based on APR)	-245,992	45,239	15,861
	Monthly Investments (Growing)	-248,667	37,463	11,083

Planner Comments/Observations

All the goals related to Raj can be achieved with monthly investments of Rs. 8441 for next 36 months, Rs. 25000 for next 84 months and Rs. 10000/- for next 11 years.

Rani's Future

Client Goal / Requirement

You would like to arrange Rs.3 Lakhs for Graduation at 18 and Rs.18 lakhs for his PG at 22 and Rs. 15 lakhs for Marriage at 26 in today's value.

Calculations

S. No.	Details	Graduation	PG	Marriage
	Future Value of Goals			
	Present Value of Goal	**300,000**	**1,800,000**	**1,500,000**
	Goal Age	18	22	26
	Remaining Years for Goal	4	8	12
	Goal Year	2020	2024	2028
	Expected Inflation of Expenses	10.00%	10.00%	7.00%
	Future Value of Goal	**434,553**	**3,817,371**	**3,352,710**
	Utilization of Current Assets			
1				
2				
3				
4				
	Current Assets Utilized	**0**	**0**	**0**
	Percentage of Goal on Track	0%	0%	0%
	Fresh Investments Required			
	Shortfall to met by Fresh Investments	434,553	3,817,371	3,352,710
	Start investing after (no. of years)			
	Stop investing before (no. of years)			
	Expected Investment Returns	11.20%	13.40%	14.60%
	Lumpsum Investments	287,609	1,415,776	663,481
	Monthly Investments (Fixed)	**7,476**	**22,908**	**8,842**
	Monthly Investments (Growing)	6,262	16,572	5,756

Planner Comments/Observations

All the goals related to Rani can be achieved with monthly investments of Rs.3800/- p.m.for next 8 years, Rs. 15976 p.m. for next 12 years and Rs. 6699 p.m.for next 16 years

Retirement Corpus

Client Goal / Requirement

You would like to accumulate an investment corpus to fund your retirement expenses from age 65 to 85.

Calculations

S. No.	Particulars	Amount	Remarks/Notes
	Current Annual Expenses		
	Household Expenses	115,000	Same as of today
	Lifestyle Expenses	63,000	Same as of today
	Add / Deduct (Vacations, Insurance etc)	25,000	increase medical cost)
	Total Monthly Expenses	203,000	
	Total Annual Expenses	**2,436,000**	
	Future Annual Expenses @ Retirement Age		
	Inflation	7.00%	
	No. of Years for Retirement	20	
	Retirement Year	2036	
	Expenses in the First Year of Retirement	**9,363,856**	
	Corpus Required to Fund Retirement Expenses		
	Estate to be left behind for Children	-	
	No. of Years in Retirement	24	
	Inflation during Retirement Years	6.00%	
	Net Tax on Investment Income	0.00%	
	Investment Returns on Retirement Corpus	8.80%	
	Tax Adjusted Returns	8.80%	
	Net Returns	2.64%	
	Retirement Corpus	**169,239,227**	
	Utilization of Employment Benefits		
1	Current PPF	325,000	
2	Annual Expected PPF contribution	100,000	
3	Future value of this PPF after years	24	
	Total Employment Benefits @ Retirement	**8,737,360**	
	Utilization of Current Assets		
1	Current value of property to be put on rent	17,500,000	210000000
2	FV of this asset after 24 years @ increasing 7 % increase	**88,766,422**	**88,766,422**
3			
4			
	Total Current Assets Utilized	**88,766,422**	**88766422**
	Percentage of Goal on Track	**58%**	

Fresh Investments Required			
	Deficit (Corpus Required-Assets Utilized)	71,735,446	
	Start investing after (no. of years)		
	Stop investing before (no. of years)		
	Expected Investment Returns	14.60%	
	Lumpsum Funding Required (If Available)	4,762,981	
	Monthly Investments (Fixed)	**51,466**	
	Monthly Investments (Growing)	28,578	

Planner Comments/Observations

You need to start investing Rs.49,276/- pm in equity portfolio. We have utilized your PPF and real estate asset towards this goal.

House Purchase

Client Goal / Requirement

You would like to purchase a 3 BHK flat in the next 5 years costing around Rs. 2 crores in today's value in Gurgaon

Calculations

S. No.	Particulars	Amount	Remarks/Notes
	Future Value of House		
	Present Value of House	**21,200,000**	
	Growth Rate of Real Estate	12.00%	
	Current Age	45	
	Number of Years for Goal	10	
	Expected Age of Buying House	55	
	Goal Year	2027	
	Future Value of House	**65,843,982**	
	Home Loan / Downpayment		
	Home Loan Funding	80%	
	Home Loan Amount	**52,675,186**	
	Down-Payment	20.00%	
	Down-Payment Amount	**13,168,796**	
	Home Loan Feasibilty		
	Expected Monthly Income while buying	1,296,871	
	Ideal Percentage of EMI to Monthly Income	35%	
	Ideal Home Loan EMI Limit	453,905	
	Home Loan Rate	11%	
	Home Loan Tenure (in Years)	20	
	Home Loan EMI	**543,707**	
	Utilization of Current Assets for Down-payment		
1			
2			
3			
4			
5	**Total Current Assets Utilized**	**0**	
	Percentage of Goal on Track	**0%**	
	Fresh Investments Required for Down-payment		
	Deficit (Corpus Required-Assets Utilized)	13,168,796	
	Start investing after (no. of years)		
	Stop investing before (no. of years)		

	Expected Investment Returns	13.40%	
	Lumpsum Funding Required (If Available)	3,744,687	
	Monthly Investments (Fixed)	**52,692**	
	Monthly Investments (Growing)	**35,651**	

Planner Comments/Observations

You can achieve this goal by making a fresh investment for this purpose for Rs.52692/- pm growing every year for the next 10 years

Car Purchase

Client Goal / Requirement

You would like to purchase Pajero car in the next 5 years costing around Rs.24 lakhs in today's value

Calculations

S. No.	Particulars	Amount	Remarks/Notes
	Future Value of Car		
	Current On Road Price of the Car	2,100,000	
	Inflation	7.00%	
	Current Age	45	
	Number of Years for Goal	4	
	Expected Age of Buying a Car	49	
	Goal Year	2021	
	Future Value of Car	**2,752,672**	
	Loan vs. Downpayment		
	Vehicle Loan	0%	
	Vehicle Loan Amount	**0**	
	Down-Payment	100%	
	Down-Payment Amount	**2,752,672**	
	Vehicle Loan EMI		
	Vehicle Loan Rate	11%	
	Vehicle Loan Tenure (in Years)	5	
	Vehicle Loan EMI	**0**	
	Utilization of Current Assets for Down-payment		
	Total Current Assets Utilized	**0**	
	Percentage of Goal on Track	**0%**	
	Fresh Investments Required for Down-payment		
	Deficit (Corpus Required-Assets Utilized)	2,752,672	
	Start investing after (no. of years)		
	Stop investing before (no. of years)		
	Expected Investment Returns	11.20%	
	Lumpsum Funding Required (If Available)	1,800,260	
	Monthly Investments (Fixed)	**45,720**	
	Monthly Investments (Growing)	38,118	

Planner Comments/Observations

You must also start fresh investments of Rs.45,000/- pm in MFs

International Vacation

Client Goal / Requirement

You would like to go on an international vacation in the next 2 years costing around Rs. 10 lakhs in today's value

Calculations

S. No.	Particulars	Amount	Remarks
Future Value of Vacation			
	Present Value of the Vacation	1,050,000	
	Inflation	7.00%	
	Current Age	45	
	Number of Years for Goal	2	
	Expected Age of Going for Vacation	47	
	Goal Year	2019	
	Future Cost of Vacation	**1,202,145**	
Utilization of Current Assets			
1			
2			
3			
4			
	Total Current Assets Utilized	**0**	
	Percentage of Goal on Track	**0%**	
Fresh Investments Required			
	Deficit (Corpus Required-Assets Utilized)	1,202,145	
	Start investing after (no. of years)		
	Stop investing before (no. of years)		
	Expected Investment Returns	9.20%	
	Lumpsum Funding Required (If Available)	1,008,118	
	Monthly Investments Required	**45,814**	
	Monthly Investments (Growing)	41,852	

Planner Comments/Observations

You must invest around Rs.45,814/- p.m. in MF SIPs

Disclaimer & Disclosure

Disclaimer

A Financial Plan is a generic direction to your cash flows over a period of time. Your future financial condition may alter due to changes in income/expense patterns, new family commitments, macro economic scenario etc which may prompt you to alter some aspects of your goals and add new goals. Therefore this Financial Plan and the Cashflows depicted in it should be used to give you a long term direction for managing your personal finances while taking immediate actions as a step towards accomplishing your financial objectives.

These recommendations are subject to review at the time when you are actually taking actions as recommended because of changes in legal circumstances, economic conditions etc. If considerable time has elapsed since the date of this plan, you should not act on any specific recommendation without further consideration with the planner.

Returns from each recommended investment will vary in line with market conditions and investment policies of the fund manager. Income and growth assumptions are intended as a guide only and should be treated with caution. The planner should not be held responsible for the accuracy of the same. Most equity/ growth investment are long term in nature and significant variations including capital loss, may occur over shorter periods. Neither the authorized representative nor the company guarantees the performance or return of capital on any of these investments. Performances of investments are subject to market risks. Past performances of a particular asset class or investment may not be the true indicator of their performance in future.

These recommendations are based on the information you have supplied. If any material information has been withheld or any inaccurate, these recommendations could prove to be inappropriate for you.

While we have made every attempt to ensure that the calculations contained in this Financial Plan are correct and complete, kindly note the plan may contain inaccuracies or errors due the manual-computer interface involved in making the calculations and we expressly exclude liability for any such inaccuracies or errors. In the case where a error or omission is involved, you can request us to rectify the error or omission, we shall do needful.

Disclosure

If the product recommendation are implemented through us, we would receive applicable brokerage from all/some the investments recommended. We will be entitled to commission directly from product providers. We will be also eligible to other incentives including allowances and incentives based on volumes, discounted services and awards. However these benefits & compensation from the product manufacturers shall be disclosed to wherever applicable to you.

Acknowledgement & Feedback

I aknowledge that **Taresh Bhatia of AdvantageFP** has submitted the Comprehensive Financial Plan for me and my family based on the details I had given to him / her during the Data Gathering Meeting.

I understand the performance of the plan and desired results may vary based on factors like implementation of plan by me, change in assumptions, economic parameters, deviation in product perfoemance etc. These are beyond the purview and control of the FInancial Planner.

I realize that financial planning is not a one time activity but an on-going activity to manage money and hence it needs to be monitored and reviewed regularly as recommended by the financial planner and or when there are changes in internal and external circumstances.

Feedback Form

Feedback Parameter	Poor	Average	Good	Excellent
Were all your financial goals, aspirations and needs addressed?				
Did Financial Planner have enough domain knowledge to handle your case?				
Was the financial plan and it's recommendation understood by you?				
Were you properly guided to give all information / retrieve all documents?				
Do you feel more confident about achieving your goals and feel in control?				

Would you like to give any Feedback/Complaints/Testimonial about the Advantage FP / Taresh Bhatia/ Financial Planning Proceess

Client Signature: **Place:**

Client Name: **Date:**

Miscellaneous Calculators

Asset-Goal Mapping Sheet

Sr. No.	List of Goal	Maturity Year	No of Years	Amount Required	Priority	Goal Type	Assets Suitable
1	Raj - Graduation	2016	0	297,115	High	Short	
2	Raj - Post Grad	2020	4	2,610,041	High	Mediu m	
3	Raj - Marriage	2024	8	2,559,663	Low	Long	
4	Rani - Graduation	2020	4	434,553	High	Mediu m	
5	Rani - Post Grad	2024	8	3,817,371	Medium	Long	
6	Rani - Marriage	2028	12	3,352,710	Low	Long	
7	Retirement Corpus	2036	20	169,239,227	High	Long	
8	Contigency Planning	2027	0	-	Low	Short	
9	Car Purchase	2021	4	2,752,672	Low	Medium	
10	International Vacation	2019	2	1,202,145	High	Short	
11	Contingency Funds	2017	0	1,333,155	High	Short	
12							
13							
14							
15							

Assets

Sr. No.	List of Current Assets	Maturity Year	Asset Class	Maturity Amount	Liquid / Fixed	Instru. Purpose	Goal Suitable
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							

Gratuity Calculator

Current Age	Retirement Age	Working since No. of Years	Salary at Retirement	Gratuity Amount
45	65	0	84,232	967,111

EPF Accumulation Calculator

Current Age	Retirement Age	Monthly Salary (Basic+DA)	Increase in Salary	Contribution from Salary	EPF Balance	Rate of Interest	Value at Retirement
45	65	35,000	5.00%	12.00%	959,132	8.50%	**11,345,490**

Age	Annual Salary	Own Contribution	Company's Contribution	Total Balance	Balance + Interest
45	420,000	50400	50400	1059932	1,150,026
46	441,000	52920	52920	1,255,866	1,362,615
47	463,050	55566	55566	1,473,747	1,599,015
48	486,203	58344	58344	1,715,704	1,861,539
49	510,513	61262	61262	1,984,062	2,152,707
50	536,038	64325	64325	2,281,356	2,475,272
51	562,840	67541	67541	2,610,353	2,832,233
52	590,982	70918	70918	2,974,069	3,226,865
53	620,531	74464	74464	3,375,792	3,662,735
54	651,558	78187	78187	3,819,108	4,143,733
55	684,136	82096	82096	4,307,925	4,674,099
56	718,343	86201	86201	4,846,501	5,258,454
57	754,260	90511	90511	5,439,476	5,901,832
58	791,973	95037	95037	6,091,905	6,609,717
59	831,571	99789	99789	6,809,294	7,388,084
60	873,150	104778	104778	7,597,640	8,243,439
61	916,807	110017	110017	8,463,473	9,182,868
62	962,648	115518	115518	9,413,904	10,214,086
63	1,010,780	121294	121294	10,456,673	11,345,490
64	1,061,319	127358	127358	11,600,207	12,586,224

Superannuation Calculator

Current Age	Retirement Age	Monthly Salary (Basic+DA)	Increase in Salary	Contri from Salary	SA Balance	Rate of Interest	Value at Retirement
45	65	35,000	5.00%	8.00%	741,290	8.00%	**5,362,859**

Age	Annual Salary	Contribution	Total Balance	Balance + Interest
45	420,000	33,600	774,890	836,881
46	441,000	35,280	872,161	941,934
47	463,050	37,044	978,978	1,057,296
48	486,203	38,896	1,096,193	1,183,888
49	510,513	40,841	1,224,729	1,322,707
50	536,038	42,883	1,365,590	1,474,838
51	562,840	45,027	1,519,865	1,641,454
52	590,982	47,279	1,688,733	1,823,831
53	620,531	49,643	1,873,474	2,023,352
54	651,558	52,125	2,075,476	2,241,514
55	684,136	54,731	2,296,245	2,479,945
56	718,343	57,467	2,537,412	2,740,405
57	754,260	60,341	2,800,746	3,024,806
58	791,973	63,358	3,088,163	3,335,216
59	831,571	66,526	3,401,742	3,673,881
60	873,150	69,852	3,743,733	4,043,232
61	916,807	73,345	4,116,577	4,445,903
62	962,648	77,012	4,522,915	4,884,748
63	1,010,780	80,862	4,965,610	5,362,859
64	1,061,319	84,906	5,447,765	5,883,586
65	1,114,385	89,151	5,972,737	6,450,556
66	1,170,104	93,608	6,544,164	7,067,697
67	1,228,610	98,289	7,165,986	7,739,265
68	1,290,040	103,203	7,842,468	8,469,865
69	1,354,542	108,363	8,578,229	9,264,487

70	1,422,269	113,782	9,378,268	10,128,530
71	1,493,383	119,471	10,248,000	11,067,840
72	1,568,052	125,444	11,193,285	12,088,747
73	1,646,454	131,716	12,220,464	13,198,101
74	1,728,777	138,302	13,336,403	14,403,315

Retirement Corpus Utilization

Retirement Corpus Built/ Planned	169,239,227
Expenses in the First Year of Retirement	-9,363,856
Post Tax Investment Returns on Retirement Corpus	8.80%
Inflation during Retirement	6.00%
Retirement Age Start	66

Age	Corpus	Annual Expenses	Balance	Balance Growth
66	169,239,227	-9,363,856	159,875,372	173,944,404
67	173,944,404	-9,925,687	164,018,717	178,452,364
68	178,452,364	-10,521,228	167,931,136	182,709,076
69	182,709,076	-11,152,502	171,556,574	186,653,553
70	186,653,553	-11,821,652	174,831,901	190,217,108
71	190,217,108	-12,530,951	177,686,157	193,322,538
72	193,322,538	-13,282,808	180,039,730	195,883,226
73	195,883,226	-14,079,777	181,803,450	197,802,153
74	197,802,153	-14,924,563	182,877,590	198,970,818
75	198,970,818	-15,820,037	183,150,781	199,268,049
76	199,268,049	-16,769,239	182,498,810	198,558,705
77	198,558,705	-17,775,394	180,783,311	196,692,243
78	196,692,243	-18,841,917	177,850,326	193,501,154
79	193,501,154	-19,972,432	173,528,722	188,799,249
80	188,799,249	-21,170,778	167,628,471	182,379,776
81	182,379,776	-22,441,025	159,938,751	174,013,361
82	174,013,361	-23,787,487	150,225,875	163,445,752
83	163,445,752	-25,214,736	138,231,016	150,395,346
84	150,395,346	-26,727,620	123,667,726	134,550,485
85	134,550,485	-28,331,277	106,219,208	115,566,499
86	115,566,499	-30,031,154	85,535,345	93,062,455
87	93,062,455	-31,833,023	61,229,432	66,617,622
88	66,617,622	-33,743,004	32,874,618	35,767,585
89	35,767,585	-35,767,585	0	0
90	0	-37,913,640	-37,913,640	-41,250,040
91	-41,250,040	-40,188,458	-81,438,498	-88,605,086
92	-88,605,086	-42,599,766	-131,204,851	-142,750,878
93	-142,750,878	-45,155,751	-187,906,630	-204,442,413
94	-204,442,413	-47,865,097	-252,307,510	-274,510,570
95	-274,510,570	-50,737,002	-325,247,573	-353,869,359

Investment Risk Profile

Sr. No.	Instrument	Answer	Marks
1	How familiar are you with the share markets and stocks?	a	0
2	Equity assets can counter the eroding effect of inflation but is risky in short-term.	c	8
3	Which of the risk/return scenarios would you be most comfortable with?	c	8
4	Your reaction if your investment dropped from Rs 1,00,000 to Rs 80,000?	c	8
5	If you were investing in a shares, which of the following would suit you best?	a	0
Profile is	**Conservative Balanced**	**Score is**	**24**

Points	Risk Profile Category	Liquid	Debt	Equity	Gold	Real Estate
0-15	Conservative	15%-25%	40%-75%	5%-20%	5%-10%	0%
16-30	Conservative Balanced	10%-20%	35%-70%	15%-30%	5%-10%	0%
31-45	Growth Balanced	5%-20%	10%-50%	40%-60%	0%-5%	0%
46-60	Growth	5%-15%	10%-30%	40%-75%	0%-5%	10%-30%

Loan Amortization Calculator

Principal Outstanding	15,000,000	EMI	154,828
Interest Rate	11.00%	Current Month	Jan/17
Tenure	20	Type	Fixed

Sr No	Month	Principal Opening	EMI	Interest Portion	Principal Portion	Principal Closing
1	Jan/17	15,000,000	154,828	137,500	17,328	14,982,672
2	Mar/17	14,982,672	154,828	137,341	17,487	14,965,185
3	Apr/17	14,965,185	154,828	137,181	17,647	14,947,537
4	May/17	14,947,537	154,828	137,019	17,809	14,929,728
5	Jun/17	14,929,728	154,828	136,856	17,972	14,911,756
6	Jul/17	14,911,756	154,828	136,691	18,137	14,893,618
7	Aug/17	14,893,618	154,828	136,525	18,303	14,875,315
8	Sep/17	14,875,315	154,828	136,357	18,471	14,856,844
9	Oct/17	14,856,844	154,828	136,188	18,641	14,838,203
10	Nov/17	14,838,203	154,828	136,017	18,811	14,819,392
11	Dec/17	14,819,392	154,828	135,844	18,984	14,800,408
12	Jan/18	14,800,408	154,828	135,670	19,158	14,781,250
13	Feb/18	14,781,250	154,828	135,495	19,333	14,761,917
14	Mar/18	14,761,917	154,828	135,318	19,511	14,742,406
15	Apr/18	14,742,406	154,828	135,139	19,690	14,722,717
16	May/18	14,722,717	154,828	134,958	19,870	14,702,847
17	Jun/18	14,702,847	154,828	134,776	20,052	14,682,794
18	Jul/18	14,682,794	154,828	134,592	20,236	14,662,558
19	Aug/18	14,662,558	154,828	134,407	20,421	14,642,137
20	Sep/18	14,642,137	154,828	134,220	20,609	14,621,528
21	Oct/18	14,621,528	154,828	134,031	20,798	14,600,731
22	Nov/18	14,600,731	154,828	133,840	20,988	14,579,742
23	Dec/18	14,579,742	154,828	133,648	21,181	14,558,562
24	Jan/19	14,558,562	154,828	133,453	21,375	14,537,187
25	Feb/19	14,537,187	154,828	133,258	21,571	14,515,616
26	Mar/19	14,515,616	154,828	133,060	21,768	14,493,848
27	Apr/19	14,493,848	154,828	132,860	21,968	14,471,880
28	May/19	14,471,880	154,828	132,659	22,169	14,449,711
29	Jun/19	14,449,711	154,828	132,456	22,373	14,427,338
30	Jul/19	14,427,338	154,828	132,251	22,578	14,404,760
31	Aug/19	14,404,760	154,828	132,044	22,785	14,381,976
32	Sep/19	14,381,976	154,828	131,835	22,993	14,358,982
33	Oct/19	14,358,982	154,828	131,624	23,204	14,335,778
34	Nov/19	14,335,778	154,828	131,411	23,417	14,312,361
35	Dec/19	14,312,361	154,828	131,197	23,632	14,288,729
36	Jan/20	14,288,729	154,828	130,980	23,848	14,264,881
37	Feb/20	14,264,881	154,828	130,761	24,067	14,240,814
38	Mar/20	14,240,814	154,828	130,541	24,287	14,216,527
39	Apr/20	14,216,527	154,828	130,318	24,510	14,192,017
40	May/20	14,192,017	154,828	130,093	24,735	14,167,282
41	Jun/20	14,167,282	154,828	129,867	24,962	14,142,320
42	Jul/20	14,142,320	154,828	129,638	25,190	14,117,130
43	Aug/20	14,117,130	154,828	129,407	25,421	14,091,709
44	Sep/20	14,091,709	154,828	129,174	25,654	14,066,055
45	Oct/20	14,066,055	154,828	128,939	25,889	14,040,165
46	Nov/20	14,040,165	154,828	128,702	26,127	14,014,038
47	Dec/20	14,014,038	154,828	128,462	26,366	13,987,672
48	Jan/21	13,987,672	154,828	128,220	26,608	13,961,064
49	Feb/21	13,961,064	154,828	127,976	26,852	13,934,212
50	Mar/21	13,934,212	154,828	127,730	27,098	13,907,114

Housing Price Break-up

Pricing item	Amount	Percentage
Basic Price		
Carpet area sq. ft.	2,350	
Built-up sq. ft. area	2,500	
Basic price per sq. ft.	8,000	
Total Basic price	**20,000,000**	**93.57%**
Government Charges		
VAT on basic price	88,102	
Service tax on basic price	37,039	
Registration & stamp duty charges	1,000,000	
Total Government Charges	**1,125,141**	**5.26%**
Other Charges		
Initial water and electricity charges	35,000	
VAT on water and electricity charges	4,900	
Service tax on water and electricity charges	1,442	
Maintenance charges for 2 years	18,600	
Service tax on maintenance charges	1,916	
Legal Charges	15,000	
Total of other charges	**76,858**	**0.36%**
Car Parking		
Car-park covered	150,000	
Car-park registration fee	8,000	
VAT on car park	14,700	
Total cost of covered car park	**172,700**	**0.81%**
Floor Rise		
Price Per Floor Rise	-	
Floor Opting for	-	
Total Floor Rise Cost	**-**	**0.00%**
Grand Total cost of ownership	**21,374,699**	**100.00%**

Salary CTC Structure of Client

Sr. No.	CTC Items	Amount	Payout Time	Tax Treatment
A	**Basic Salary**			
	Total Basic Salary	**744,443**	Monthly	Taxable
B	**Allowances**			
1	Child Education Allowance	2,400	Monthly	Non-taxable
2	Leave Travel Allowance	120,000	Annual	Partial
3	Office Wear Allowance	18,000	Monthly	Taxable
4	Special Allowance	722,481	Monthly	Taxable
	Total Allowances	**862,881**		
C	**Reimbursements**			
1	Medical Reimbursement	15,000	Monthly	
2	Car Fuel & Maintainence	150,000	Monthly	
3	Books & Periodicals	12,000	Monthly	
4	Business development	24,000	Monthly	
	Total Reimbursements	**201,000**		
D	**Employment Benefits**			
	Health Insurance Premium	312	Annual	
	Life Insurance Premium	4,062	Annual	
	Provident Fund (Employer Contri)	89,333	Monthly	
	Superannuation	46,000	Monthly	
	Gratuity	35,808	Monthly	
	Total Employment Benefits	**175,515**		
E	**Bonus**			
	Performance Bonus	-	NA	
	Annual Bonus	326,100	Annual	
	Total Bonus	**326,100**		
G	**Total CTC**	**2,309,939**		
H	**Monthly Deductions**			
	Less PF Contribution - Employee	89,333	Monthly	
	Less Professional Tax	2,500	Annual	
	Less Income Tax TDS	400,000	Monthly	
	Monthly Deductions	**491,833**		
I	**Annual Take Home Salary**	**1,642,591**		
	Approx Monthly Take Home	**136,883**		

Notes on Financial Plan of Client

	Notes/Issues/Observations/Status
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