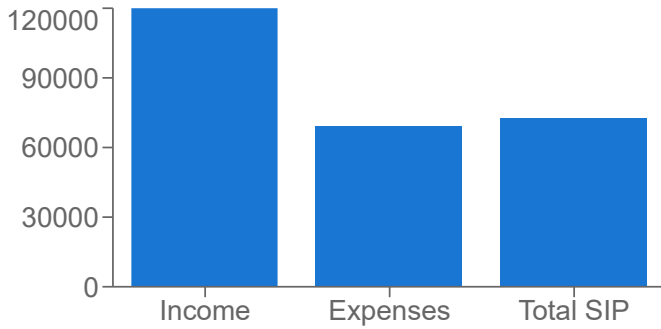


Financial Plan For

Mr A

Monthly Cash Flow



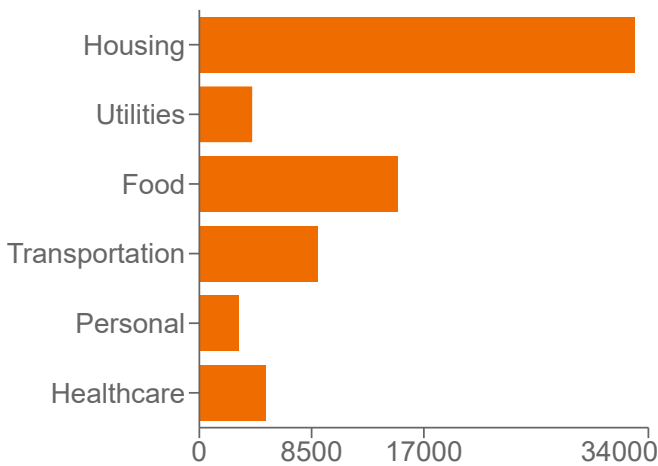
Monthly Income: ₹ 1,20,000

Monthly Expenses: ₹ 69,000

Total SIP Required: ₹ 72,425

Surplus Available: ₹ 51,000

Expense Break-up by Category



Category

Monthly ₹

Housing

₹ 33,000

Utilities

₹ 4,000

Food

₹ 15,000

Transportation

₹ 9,000

Personal

₹ 3,000

Healthcare

₹ 5,000

Human Life Value (HLV)

Current Age: **36**

Retirement Age: **58**

Remaining Income Years: **22**

Discount Rate: **7%**

Estimated Human Life Value: ₹ **1,59,28,186**

This represents the capital required today to replace the client's future income till retirement, discounted at a conservative rate.

Retirement Corpus

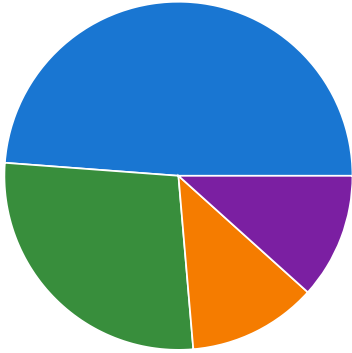
Corpus Required at Retirement: ₹ 3,77,66,164

SIP Required for Retirement @10%: ₹ 35,351

SIP Requirement for Other Goals

Goal	Years	Future Value	SIP @8%	SIP @10%	SIP @12%	SIP @14%	SIP @18%
Buy a Car	3	₹ 8,33,711	₹ 20,567	₹ 19,954	₹ 19,354	₹ 18,768	₹ 17,635
Children's Education	15	₹ 35,94,837	₹ 10,389	₹ 8,673	₹ 7,196	₹ 5,934	₹ 3,969
Children's Marriage	20	₹ 64,14,271	₹ 10,890	₹ 8,447	₹ 6,484	₹ 4,930	₹ 2,778

Recommended SIP Allocation



Retirement SIP: ₹ 35,351

Buy a Car: ₹ 19,954

Children's Education: ₹ 8,673

Children's Marriage: ₹ 8,447

Affordability Check

Monthly Surplus Today: ₹ **51,000**

Total SIP Required (Retirement + Goals): ₹ **72,425**

✗ Shortfall of ₹ 21,425 per month

Advisor Notes

Assumptions

Inflation is assumed at 6% per annum unless stated otherwise.

Pre-retirement investment returns are illustrated at multiple assumed rates for comparison.

Post-retirement investment returns are assumed at 7% per annum.

All calculations are based on information provided and current assumptions.

Actual outcomes may differ due to changes in income, expenses, markets, or personal circumstances.

Disclaimer

The information contained in this document is based on discussions with the client and is intended to support financial planning decisions. Final implementation and execution of the plan remain the responsibility of the client in consultation with the advisor.

This financial plan is prepared for the purpose of discussion and illustration only. It does not constitute investment advice, legal advice, or a recommendation to invest in any specific financial product. Investment returns are not guaranteed and are subject to market risks. The advisor and the client should review this plan periodically and update it as circumstances change.