

Practical Financial Plan For
Mahesh Gupta & Family

Prepared By

Valueraj Associates Private Limited

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1 About Us

We, the 'Valueraj Associates Private Limited', are a company founded in 2008 and offices in Hyderabad and Bengaluru. We are CERTIFIED FINANCIAL PLANNERS by qualification and Independent Mutual Fund Distributors by profession. we provide 'Financial Planning', 'Goals-based Investing' and 'Mutual Fund Solutions' to individuals and families. However, we provide these services only as incidental to distribution of Mutual Funds.

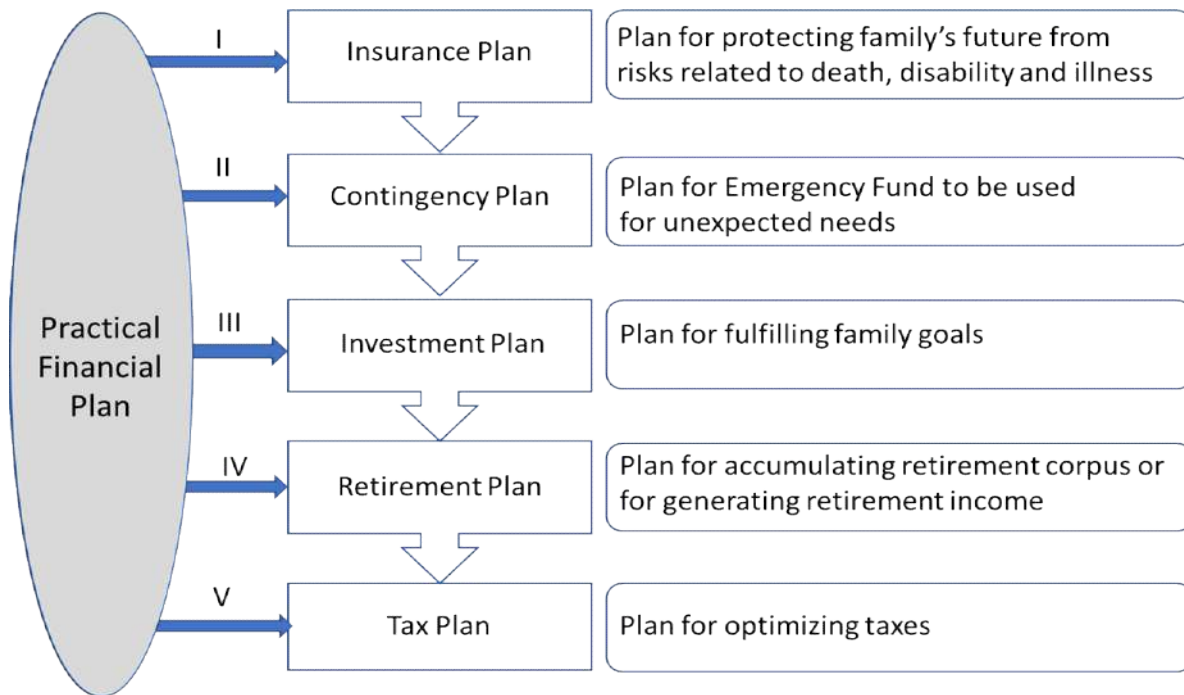
At Valueraj Associates, we understand you. We believe that

- A) People are hard-working in their profession and earn as much money as they can. However, they lack time and knowledge to manage those hard-earned monies and they need help.
- B) Personal finance matters are becoming too complex and financial products are becoming too many in the market. Common people need help in demystifying them before taking the plunge.
- C) Print, television, internet and other media provide breaking news and views on financial markets and investments. It is difficult for people to nurture knowledge from them and then apply it specific to their own circumstances. They need help to make specific decisions.
- D) Indian financial services sector is evolving rapidly and regulators are ever more vigilant to keep up the rules and regulations on insurance, mutual funds, taxes etc. People have to comply with the relevant rules and they need help to abide by the laws of the land.
- E) Good health is the true wealth. But, monetary wealth makes people feel more freedom in life and thus leading to better health. Healthcare and wealthcare together lead to a fulfilling life and people need help in pursuing them.

There are one too many issues like this and we are here to help you. Our aim is to follow global best practices in Personal Finance domain and recommend comprehensive solutions to suit your financial needs and circumstances.

2 Our Financial Plan

Financial Plan can be very comprehensive and complex to such an extent that it can turn off people/families to understand and follow it. That's why we want to keep it easy to understand, simple to implement and feasible for regular reviews. We call it Practical Financial Plan.



As depicted in the above diagram, Financial Plan is a sequence of sub-plans.

I Insurance Plan

There are always some risks lurking around you such as death, disability and illness. These events can disturb your investment plan and make you fail in achieving your goals. To protect from these risks, this sub-plan spells out the details on insurance types and respective covers you must buy to overcome these risks.

II Contingency Plan

Even though you are adequately protected by insurance plan for known risks, there may arise some unknown risks/emergencies that need immediate money. These emergencies can make you liquidate your long-term investments in a hurry and thus cause a distraction in achieving your goals. This sub-plan spells out the corpus to be invested aside just for meeting any emergencies in future.

III Investment Plan

Every person/family would have some financial goals like House Purchase, Car Purchase, Children's Education, Loan Prepayment etc. This sub-plan spells out a strategy to utilize your current investments to achieve your goals. If there are any deficits, it specifies how much to invest and how long to invest to fill these deficits and achieve goals.

IV Retirement Plan

Every person should be prepared for eventual retirement and aspire to maintain same life-style as is prior to retirement. This sub-plan spells out the amount of corpus required at the time of retirement so as to generate post-retirement income. It specifies the ways and means to achieve the corpus and to generate income.

V Tax Plan

The Income Tax Act provides several avenues that offer taxpayers a host of exemptions, deductions and rebates that help reduce the overall tax liability. This sub-plan spells out suitable sections/deductions that you can avail for tax saving.

3 Your Risk Profile

We recognize that each person approaches his or her investment decisions from a unique perspective. A mutual fund that is perfect for someone else may be totally inappropriate for you due to factors such as:

- A) Your age and the number of years you have before retirement
- B) Your source and regularity of income
- C) Your comfort level on dealing with temporary losses
- D) Your expectations on growth of investments
- E) Your experience with various types of investments

The following quiz as answered by you helped us quantify your tolerance for risk at this juncture of your life. Each of the answers carries certain points and the total points indicate your financial personality.

Q&A

1) What is your age?	c	6
<30 Years	a	
31 - 45 Years	b	
46 - 60 Years	c	
>60 Years	d	
2) What is your primary source of income?	a	10
Monthly salary from employment	a	
Regular income from self-employment or business	b	
Retirement pension	c	
Income from your investment portfolio	d	
3) Over the long run, what are the average annual returns you are expecting?	c	6
More than 20%	a	
15% to 20%	b	
10% to 15%	c	
Less than 10%	d	
4) What is the worst loss you would be comfortable accepting on your fund?	c	6
Over 20%. You don't get high returns without taking risk. You're looking for maximum capital gains and understand that your funds can substantially decline.	a	
15% to 20%. You understand that there may be losses in the short run but over the long term, higher risk investments will offer higher returns.	b	
10% to 15%. Modest periodic declines are acceptable.	c	
Less than 10%. Stability of principal is very important to you.	d	

5) Do you have experience with the following types of investments?	c	6
Stocks	a	
Bonds	b	
Mutual Funds	c	
None of the above	d	
Total Score		34
Your Risk Profile		Aggressive

Score	Risk Profile Category
0-20	Conservative
21-30	Moderate
31-50	Aggressive

If your Risk Profile is 'Conservative', It appears you are averse to take any risk and keen to preserve the capital always. So, in order to achieve your goals, we recommend you invest in Debt Funds wherein your money is deployed only in Debt investments like Government Bonds, Bank Bonds, Corporate Bonds etc. In these funds, your capital is protected and annual returns of 8%-9% are expected in the medium to long term.

If your Risk Profile is 'Moderate', it appears you are prepared to take some risk so as to enhance your investment returns. So, in order to achieve your goals, we recommend you invest in Hybrid Funds where your money is deployed in Debt and Equity investments. Here in again, there are Aggressive Hybrid Funds (just more than 65% in Equity investments and the rest in Debt investments) which offer more risk/return compared to Conservative Hybrid Funds (just more than 65% in Debt investments and the rest in Equity investments). In the medium to long term, annual returns of 10%-11% are expected in Conservative Hybrid Funds and 12%-13% are expected in Aggressive Hybrid Funds.

If your Risk Profile is 'Aggressive', it appears you are ready to take more risk so as to maximize your investment returns. You understand that you may incur losses to your capital in the short-term. So, in order to achieve your goals, we recommend you invest in Equity Funds wherein your money is deployed only in Equity investments like Indian Stocks, International Stocks, Stock Derivatives etc. In these funds, your capital is vulnerable to losses but annual returns of 14%-15% are expected in the medium to long term.

But, regardless of your Risk Profile, we recommend only Debt Funds for achieving any goals within the next 36 months. This means even if your Risk Profile is 'Moderate' or 'Aggressive', only Debt Funds are recommended to achieve your short-term goals.

Also, to note is, if you want these investments be used for tax-saving purpose also, then we recommend only Equity Funds categorized as ELSS (Equity Linked Savings Schemes) for any goals to be achieved after 36 months. This means, even if your Risk Profile is 'Conservative' or 'Moderate', only ELSS Equity Funds are recommended to achieve your long-term goals.

4 Implementation of Financial Plan

Although we design and deliver this Financial Plan to you, the choice is left to you on implementation of the plan. However, if you seek our services for implementation too, we only have limited capabilities.

I Insurance Plan: For implementation of this sub-plan, you may have to buy insurance policies. As we are not Insurance Brokers, you will not be able to buy them through us. However, we recommend suitable Term Insurance (for life insurance), Accident Insurance (for disability insurance) and Family Floater (for health insurance) policies for your purchase elsewhere.

II Contingency Plan: For implementation of this sub-plan, you may have to buy our recommended Debt Mutual Fund Schemes. As we are Mutual Fund Distributors, you may buy them through us.

III Investment Plan: For implementation of this sub-plan, you may have to buy our recommended Debt/Equity/Gold Mutual Fund Schemes. As we are Mutual Fund Distributors, you may buy them through us.

IV Retirement Plan: For implementation of this sub-plan, you may have to buy our recommended Debt/Equity Mutual Fund Schemes. As we are Mutual Fund Distributors, you may buy them through us.

V Tax Plan: For implementation of this sub-plan, you have to just follow our recommendations on availing exemptions, deductions and rebates so as to optimize your tax liability.

5 Contact Us

Should you need any further clarification regarding our recommendation or any other content in this document, do reach us at contact@valueraj.com. For any more details, do visit www.valueraj.com.

Disclaimer

We are AMFI Registered MFD and our Financial Plan is only incidental to distribution of Mutual Funds.

Mutual Fund investments are subject to market risks and returns from each recommended scheme will vary in line with market conditions and portfolio management of its fund manager. Past returns may or may not be sustained in the future.



I Insurance Plan

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Financial Plan for Mahesh Gupta

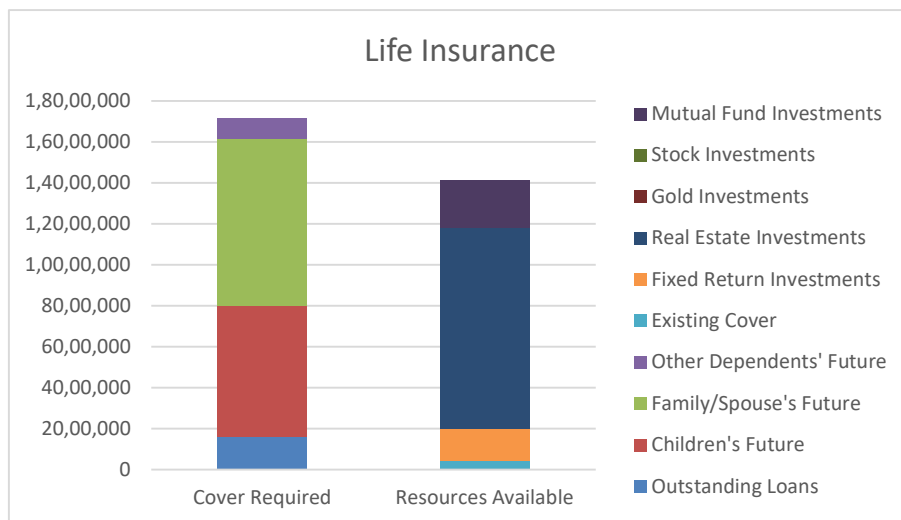
Life Insurance

Plan dated 26-Nov-2019

Step By Step Working
 (As Per 'Needs Analysis' Method)

S.No	Key Assumptions	Value	Remarks
	Economic Inflation	6.00%	
	Education Inflation	6.00%	
	Asset Class used for investment of insurance claim proceeds	Debt	
	Expected Return on investment of insurance claim proceeds	8.50%	
	Economic Inflation adjusted return on investment of insurance claim proceeds	2.36%	
	Education Inflation adjusted return on investment of insurance claim proceeds	2.36%	
Step	Particulars	Amount	Remarks
Step I	Insurance For Outstanding Liabilities:		
	Outstanding balance on: Mahesh Gupta Home Loan 1	16,80,000	
	Cover required for paying off all outstanding loans	16,80,000	
Step II	Insurance For Children's Future:		
	Children's Schooling & Pre-university Education	3,86,386	
	Children's Graduation	19,10,971	
	Children's Post-Graduation	17,40,839	
	Children's Marriage	23,22,077	
	Cover required for children's future	63,60,274	
Step III	Insurance For Family Expenses and Spouse's Future:		
	Current household expenses per month	40,000	
	Reduce Factor (Insured Person's expenses within household expenses)	25%	Assumption
	Net household expenses (excluding Insured Person's expenses) per month	30,000	
	Net household expenses per annum	3,60,000	
	Present age of spouse	48	
	Number of years till family/spouse needs support	32	

	Cover required for family expenses and spouse's future	82,13,828	
Step IV	Insurance for Other Dependents' Future		
	Financial support to: Mother	8,86,047	
	Cover required for financial support to other dependents	8,86,047	
Step V	Total Life Insurance Cover Required	1,71,40,149	
Step VI	Resources Available:		
	Current Cover available from all existing Life Insurance policies	5,00,000	
	Current Value: Fixed Return Investments	15,50,000	
	Current Value: Real Estate Investments	98,00,000	
	Current Value: Gold Investments	0	
	Current Value: Stock Investments	0	
	Current Value: Mutual Fund Investments	22,98,546	
	Total Resources Available	1,41,48,546	
Step VII	Additional Life Insurance Cover Required	29,91,603	
Step VIII	Approximate Annual Premium for Term Insurance		



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Financial Plan for Mahesh Gupta

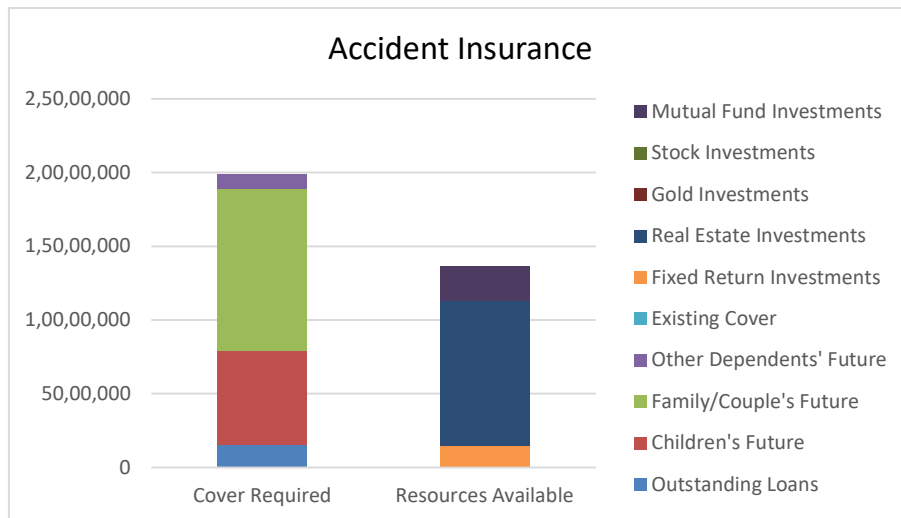
Accident Insurance (Permanent Disability Insurance)

Plan dated 26-Nov-2019

Step By Step Working
 (As Per 'Needs Analysis' Method)

S.No	Key Assumptions	Value	Remarks
	Economic Inflation	6.00%	
	Education Inflation	6.00%	
	Asset Class used for investment of insurance claim proceeds	Debt	
	Expected Return on investment of insurance claim proceeds	8.50%	
	Economic Inflation adjusted return on investment of insurance claim proceeds	2.36%	
	Education Inflation adjusted return on investment of insurance claim proceeds	2.36%	
Step	Particulars	Amount	Remarks
Step I	Insurance For Outstanding Liabilities:		
	Outstanding balance on: Mahesh Gupta Home Loan 1	16,80,000	
	Cover required for paying off all outstanding loans	16,80,000	
Step II	Insurance For Children's Future:		
	Children's Schooling & Pre-university Education	3,86,386	
	Children's Graduation	19,10,971	
	Children's Post-Graduation	17,40,839	
	Children's Marriage	23,22,077	
	Cover required for children's future	63,60,274	
Step III	Insurance For Family Expenses and Couple's Future:		
	Current household expenses per month	40,000	
	Reduce Factor (Insured Person is alive but permanently disabled!)	0%	
	Net household expenses (including Insured Person's expenses) per month	40,000	
	Net household expenses per annum	4,80,000	
	Present age of spouse	48	
	Number of years till family needs support	32	

	Cover required for family expenses and couple's future	1,09,51,770	
Step IV	Insurance for Other Dependents' Future		
	Financial support to: Mother	8,86,047	
	Cover required for financial support to other dependents	8,86,047	
Step V	Total Accident Insurance Cover Required	1,98,78,091	
Step VI	Resources Available:		
	Current Cover available from all existing Accident Insurance policies	0	
	Current Value: Fixed Return Investments	15,50,000	
	Current Value: Real Estate Investments	98,00,000	
	Current Value: Gold Investments	0	
	Current Value: Stock Investments	0	
	Current Value: Mutual Fund Investments	22,98,546	
	Total Resources Available	1,36,48,546	
Step VII	Additional Accident Insurance Cover Required	62,29,545	
Step VIII	Approximate Annual Premium for Accident Insurance (including permanent disability)		



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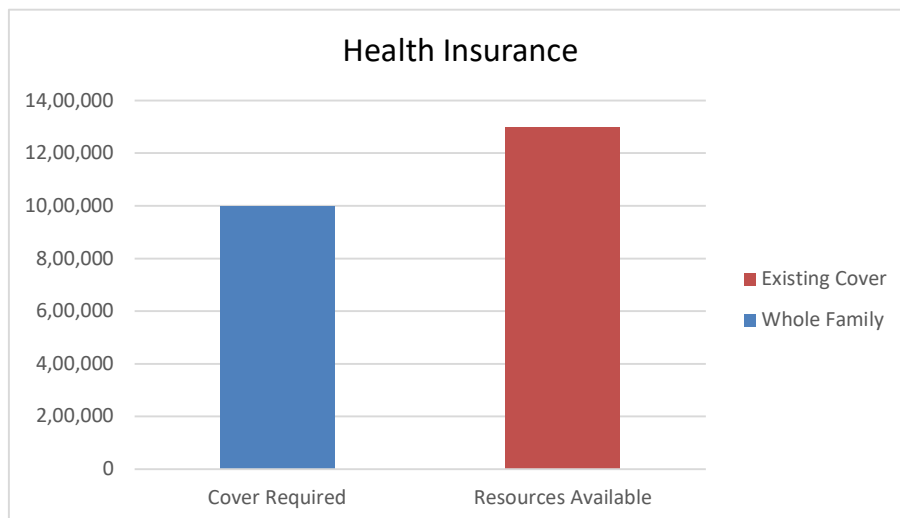
Financial Plan for Mahesh Gupta

Health Insurance

Plan dated 26-Nov-2019

Step By Step Working
 (As Per 'Family Floater' Method)

S.No	Key Assumptions	Value	Remarks
	Healthcare Inflation	10%	
	Current cover required for each member of family	2,50,000	
Step	Particulars	Amount	Remarks
Step I	Insurance For Whole Family:		
	Total number of members in family	4	
	Total cover required for whole family	10,00,000	From a Family Floater policy
Step II	Resources Available:		
	Current Cover available from all existing Health Insurance policies	13,00,000	
	Total cover available	13,00,000	
Step III	Additional Health Insurance Cover Required	-3,00,000	Negative value indicates over-insurance!
Step IV	Approximate Annual Premium for Health Insurance		





II Contingency Plan

Financial Plan for Mahesh Gupta (age 51 years)

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Plan Ref. No.DG-MG dated:26-Nov-2019

Emergency Fund

Information about your Goal

Goal Type	Lump Sum
Amount needed at age	60 Years
Present Value of the Goal amount	2,40,000
Inflation Rate considered	8.50 %
Future Value of the Goal @ age 60 Years	5,00,125
Lump sum investment budget	2,40,000
Monthly Savings Commitment	9 Years

Risk Profile & Asset Allocation



	Equity	Debt
Asset Allocation	0.00 %	100.00 %
Assumed Growth Rate	14.00 %	8.50 %

New Investments recommended to achieve the goal

Investment Type	Equity MF	Debt MF	Total
Lump sum investment	---	2,40,000	2,40,000

* SIP is rounded off as it is only available in multiples of hundreds , Total SIP Required is : 0.00

MF Schemes suggested for new investments

Description	Equity MF	Debt MF	Scheme Performance			
			1 Year	2 Years	5 Years	Inception
Lump Sum Investment						
1 HDFC Short Term Debt Fund-Growth	---	2,40,000	10.43	7.65	8.28	8.73

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Financial Plan for your Life Goals

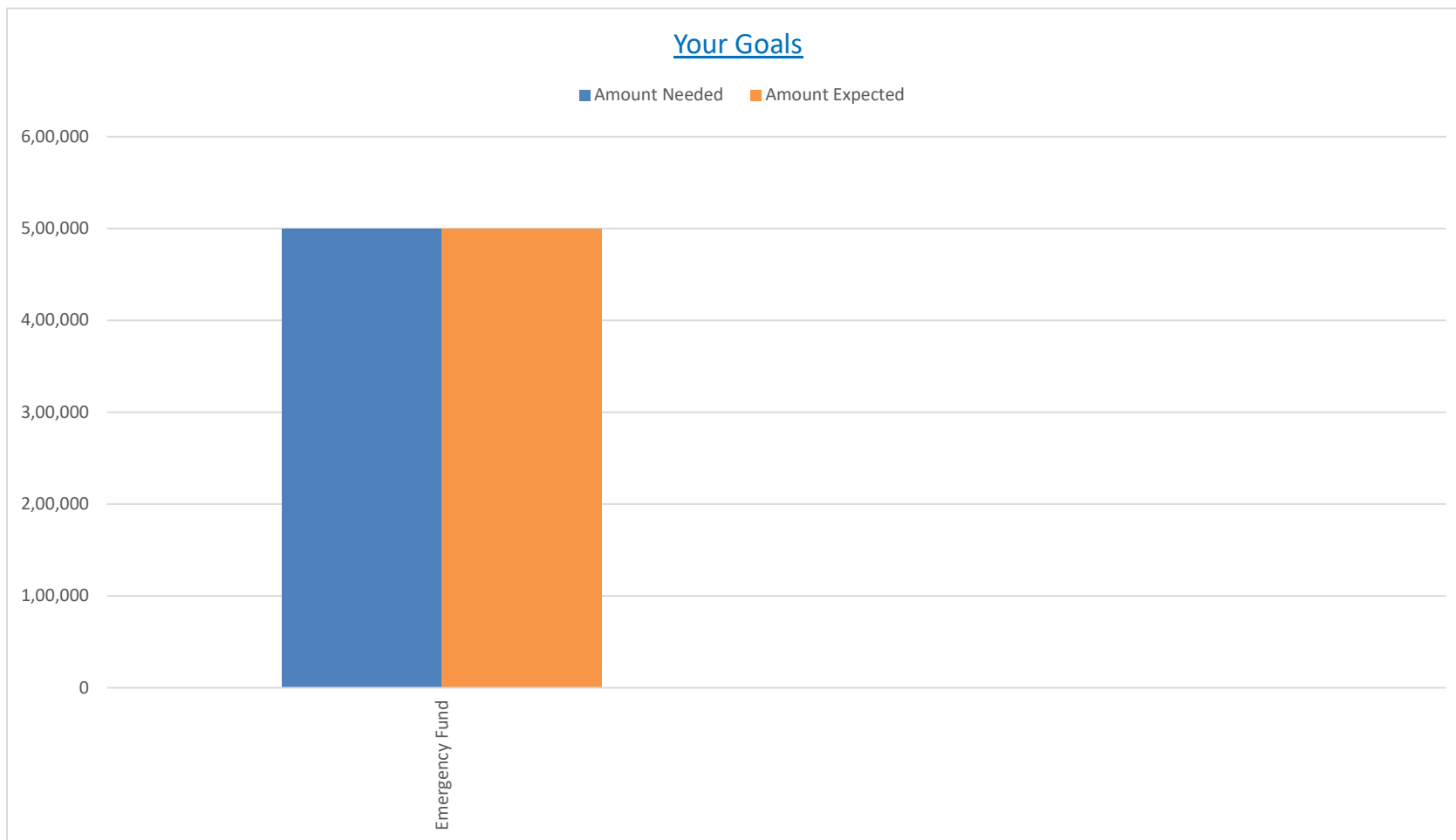
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Mahesh Gupta

Plan Ref. No.DG-MG dated:26-Nov-2019

Year By Year Passbook
(As Per Recommended Investment Amount)

Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Nov-19	0		0		0	0	2,40,000	20,400	2,60,400
Nov-20	2,60,400		0		0	2,60,400	0	22,134	2,82,534
Nov-21	2,82,534		0		0	2,82,534	0	24,015	3,06,549
Nov-22	3,06,549		0		0	3,06,549	0	26,057	3,32,606
Nov-23	3,32,606		0		0	3,32,606	0	28,272	3,60,878
Nov-24	3,60,878		0		0	3,60,878	0	30,675	3,91,552
Nov-25	3,91,552		0		0	3,91,552	0	33,282	4,24,834
Nov-26	4,24,834		0		0	4,24,834	0	36,111	4,60,945
Nov-27	4,60,945		0		0	4,60,945	0	39,180	5,00,125
Nov-28	5,00,125		0	Emergency Fund	5,00,125	0	0	0	0
	Total		0		5,00,125		2,40,000		



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Financial Plan for your Life Goals

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Mahesh Gupta

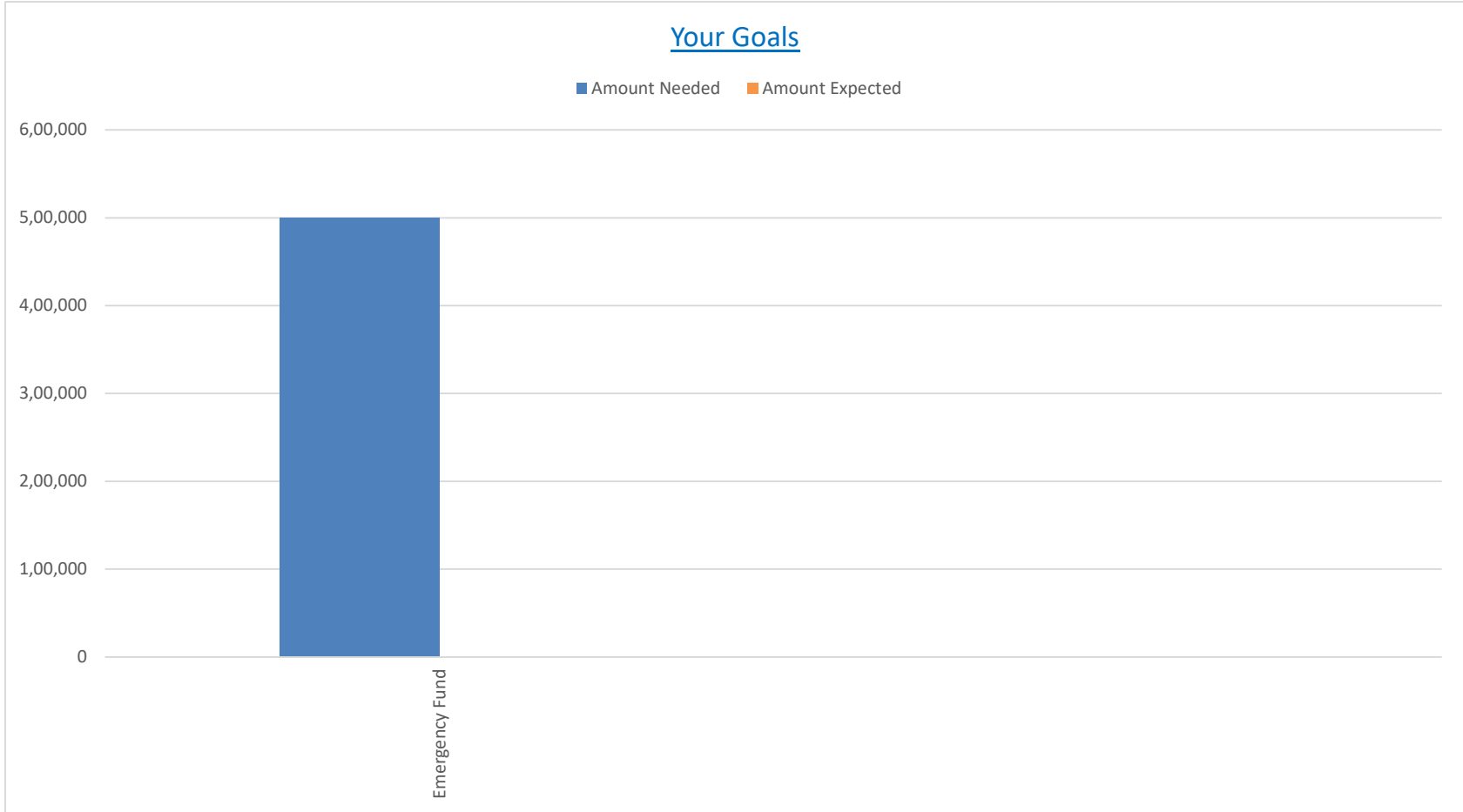
Plan Ref. No.DG-MG dated:26-Nov-2019

Year By Year Passbook (As Per Actual Investment Amount)

Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Nov-19	0		0		0	0	0	0	0
Nov-20	0		0		0	0	0	0	0
Nov-21	0		0		0	0	0	0	0
Nov-22	0		0		0	0	0	0	0
Nov-23	0		0		0	0	0	0	0
Nov-24	0		0		0	0	0	0	0
Nov-25	0		0		0	0	0	0	0
Nov-26	0		0		0	0	0	0	0
Nov-27	0		0		0	0	0	0	0
Nov-28	0		0	Emergency Fund	5,00,125	-5,00,125	0	0	0
	Total		0		5,00,125		0		

Notes: 1. Red colored values indicate deficit for red colored goals respectively. Do make additional investments to fill the deficits.

2. If there are no red colored values, you are on track to fulfill your goals comfortably. Congratulations!





III Investment Plan

Financial Plan for your Life Goals

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Mahesh Gupta

Plan Ref. No. EG-MG dated 26/11/2019

Your Life Goals

No.	Goal Description	Years To Go	Calendar Year	Amount Needed		
				As on Today	Inflation	FutureValue
1	Naresh : Graduation	0	2019	1000000	6.00	1000000
2	Naresh : Post Graduation	4	2023	1000000	6.00	1262477
3	Lavanya : Graduation	4	2023	1000000	6.00	1262477
4	Piano Purchase	5	2024	800000	6.00	1070580
5	Lavanya : Post Graduation	8	2027	1000000	6.00	1593848
6	Naresh : Marriage	10	2029	1500000	6.00	2686272
7	Lavanya : Marriage	12	2031	1500000	6.00	3018295
						11893949

Financial Plan for your Life Goals

Mahesh Gupta

Investments already earmarked for the goals

No	Description	EQUITY	DEBT	Other	Recommendation	
1	ICICI : Mahesh Gupta : FD	0	0	535000	Continue	✓
2	SBI : Parvathi Gupta : FD	0	0	321000	Continue	✓
3	AUM --Equity--Aditya Birla Sun Life Frontline Equity Fund-Grow th	101941	0	0	Continue	✓
4	AUM --Equity--HDFC Tax saver-Grow th	10277	0	0	Continue	✓
5	AUM --Equity--ICICI Prudential Value Discovery Fund-Grow th	566630	0	0	Continue	✓
6	AUM --Equity--ICICI Prudential Value Discovery Fund-Grow th	135478	0	0	Continue	✓
7	AUM --Equity--Nippon India Multi Cap Fund-Grow th	954381	0	0	Continue	✓
8	AUM --Equity--Nippon India Multi Cap Fund-Grow th	84870	0	0	Continue	✓
9	AUM --Equity--Nippon India Multi Cap Fund-Grow th	86421	0	0	Continue	✓
10	AUM --Equity--UTI Equity Fund Regular Plan-Grow th	93754	0	0	Continue	✓
11	AUM --Equity--UTI Equity Fund Regular Plan-Grow th	95163	0	0	Continue	✓
12	AUM --Equity--UTI Equity Fund Regular Plan-Grow th	169631	0	0	Continue	✓
13	SIP --Equity--HDFC Tax saver-Grow th	5000	0	0	Continue	✓
14	SIP --Equity--ICICI Prudential Value Discovery Fund-Grow th	5000	0	0	Continue	✓
15	SIP --Equity--Nippon India Multi Cap Fund-Grow th	5000	0	0	Continue	✓
16	SIP --Equity--UTI Equity Fund Regular Plan-Grow th	5000	0	0	Continue	✓

The above recommendation assumes that the maturity proceeds of the following investments will be re-invested under suitable MF schemes as per suggested asset allocation:

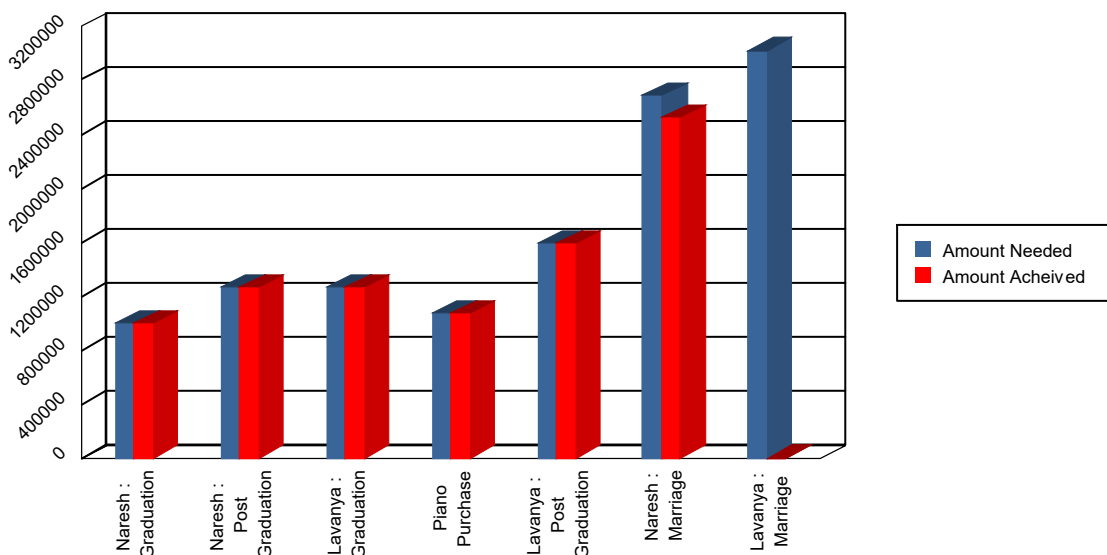
- * Maturity of Mahesh Gupta : ICICI FD - in 2020
- * Maturity of parvathi Gupta : SBI FD - in 2020

Financial Plan for your Life Goals

Mahesh Gupta

Where will you reach with existing investments

No.	Goal Description	Amount Needed	Amount Achieved	Balance
▶ 1	Naresh : Graduation	1000000	1000000	0
▶ 2	Naresh : Post Graduation	1262477	1262477	0
▶ 3	Lavanya : Graduation	1262477	1262477	0
▶ 4	Piano Purchase	1070580	1070580	0
▶ 5	Lavanya : Post Graduation	1593848	1593848	0
▶ 6	Naresh : Marriage	2686272	2650796	35476
▶ 7	Lavanya : Marriage	3018295	0	3018295
		11893949	8840178	3053771



Financial Plan for your Life Goals

Mahesh Gupta

Your Risk Profile & Recommended Asset Allocation



	Equity	Debt
Asset Allocation	100.00%	0.00%
Assumed Growth Rate	14.00%	8.50%

Investment Recommendation for meeting your Life Goals

Goal Description	Years To Go	Calendar Year	Goal Amount	Investment Needed			
				LS-Equity	LS-Debt	SIP-Equity	SIP-Debt
Naresh : Graduation	0	2019	1000000				
Naresh : Post Graduation	4	2023	1262477				
Lavanya : Graduation	4	2023	1262477				
Plano Purchase	5	2024	1070580	0	0	9974	0
Lavanya : Post Graduation	8	2027	1593848				
Naresh : Marriage	10	2029	2686272				
Lavanya : Marriage	12	2031	3018295				
			Total	0	0	9974	0

LS - Lump Sum Investment

SIP - Systematic Investment Plan (monthly for 9 years only)

MF Schemes suggested for new investments

SchemeName	Equity	Debt	Scheme Performance (%)			
			1 Year	3 Years	5 Years	Inception
SIP						
Nippon India - Multi Cap-G	5000	0	4.61	6.18	7.01	14.12
	5000	0				

* SIP is rounded off as it is only available in multiples of hundreds

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Financial Plan for your Life Goals

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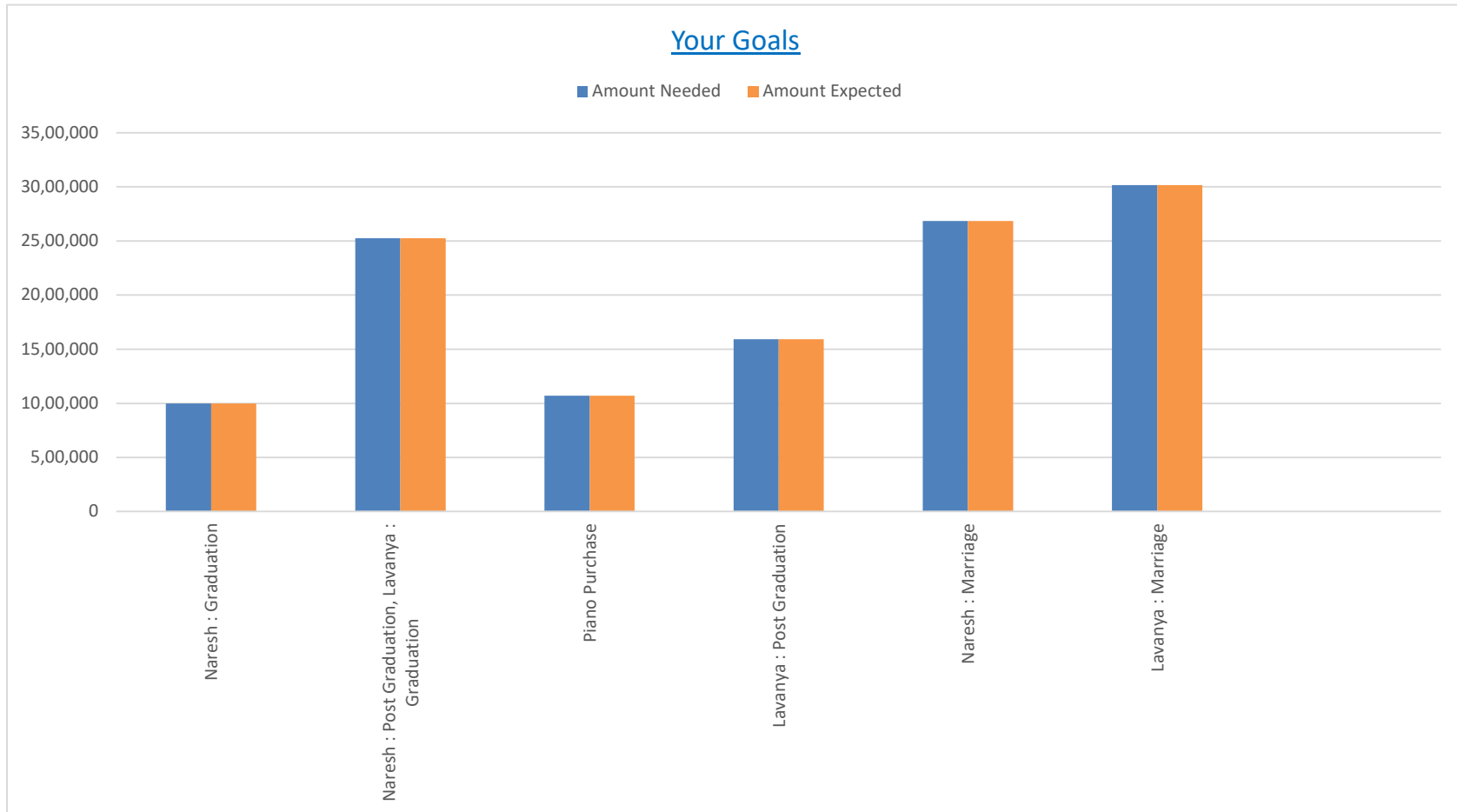
Mahesh Gupta

Plan Ref. No. EG-MG dated 26/11/2019

Year By Year Passbook
 (As Per Recommended Investment Amount)

Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Nov-19	22,98,546		0	Naresh : Graduation	10,00,000	12,98,546	3,59,693	2,08,527	18,66,766
Nov-20	18,66,766	Mahesh Gupta: ICICI FD , Parvathi Gupta: SBI FD	8,56,000		0	27,22,766	3,59,693	4,07,918	34,90,377
Nov-21	34,90,377		0		0	34,90,377	3,59,693	5,15,384	43,65,454
Nov-22	43,65,454		0		0	43,65,454	3,59,693	6,37,894	53,63,041
Nov-23	53,63,041		0	Naresh : Post Graduation, Lavanya : Graduation	25,24,954	28,38,087	3,59,693	4,24,063	36,21,843
Nov-24	36,21,843		0	Piano Purchase	10,70,580	25,51,263	3,59,693	3,83,908	32,94,864
Nov-25	32,94,864		0		0	32,94,864	3,59,693	4,88,012	41,42,569
Nov-26	41,42,569		0		0	41,42,569	3,59,693	6,06,690	51,08,952
Nov-27	51,08,952		0	Lavanya : Post Graduation	15,93,848	35,15,104	3,59,693	5,18,845	43,93,642
Nov-28	43,93,642		0		0	43,93,642	0	6,15,110	50,08,752

Nov-29	50,08,752		0	Naresh : Marriage	26,86,272	23,22,480	0	3,25,147	26,47,628
Nov-30	26,47,628		0		0	26,47,628	0	3,70,668	30,18,295
Nov-31	30,18,295		0	Lavanya : Marriage	30,18,295	0	0	0	0
	Total		8,56,000		1,18,93,949		32,37,236		



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Financial Plan for your Life Goals

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Mahesh Gupta

Plan Ref. No. EG-MG dated 26/11/2019

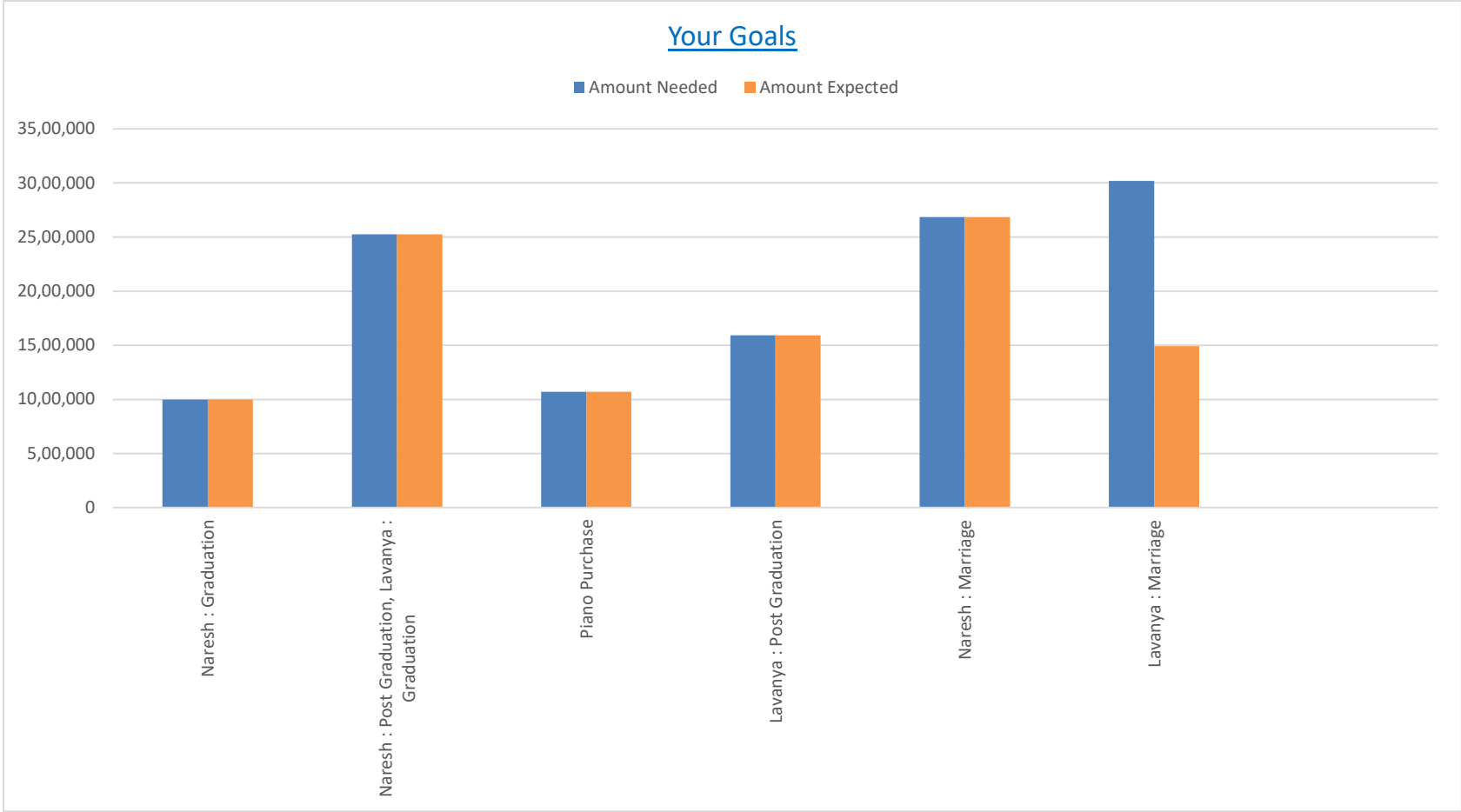
Year By Year Passbook
 (As Per Actual Investment Amount)

Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Nov-19	22,98,546		0	Naresh : Graduation	10,00,000	12,98,546	3,00,000	2,04,091	18,02,637
Nov-20	18,02,637	Mahesh Gupta: ICICI FD , Parvathi Gupta: SBI FD	8,56,000		0	26,58,637	3,00,000	3,94,504	33,53,141
Nov-21	33,53,141		0		0	33,53,141	3,00,000	4,91,734	41,44,876
Nov-22	41,44,876		0		0	41,44,876	3,00,000	6,02,577	50,47,453
Nov-23	50,47,453		0	Naresh : Post Graduation, Lavanya : Graduation	25,24,954	25,22,499	3,00,000	3,75,445	31,97,944
Nov-24	31,97,944		0	Piano Purchase	10,70,580	21,27,364	3,00,000	3,20,126	27,47,489
Nov-25	27,47,489		0		0	27,47,489	3,00,000	4,06,943	34,54,433
Nov-26	34,54,433		0		0	34,54,433	3,00,000	5,05,915	42,60,348
Nov-27	42,60,348		0	Lavanya : Post Graduation	15,93,848	26,66,500	3,00,000	3,95,605	33,62,104
Nov-28	33,62,104		0		0	33,62,104	0	4,70,695	38,32,799
Nov-29	38,32,799		0	Naresh : Marriage	26,86,272	11,46,527	0	1,60,514	13,07,041

Nov-30	13,07,041		0		0	13,07,041	0	1,82,986	14,90,027
Nov-31	14,90,027		0	Lavanya : Marriage	30,18,295	-15,28,268	0	0	0
	Total		8,56,000		1,18,93,949		27,00,000		

Notes: 1. Red colored values indicate deficit for red colored goals respectively. Do make additional investments to fill the deficits.

2. If there are no red colored values, you are on track to fulfill your goals comfortably. Congratulations!





IV Retirement Plan

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Financial Plan for Mahesh Gupta (age 51 years)

Pg 2 of 9

Plan Ref. No.RI-MG dated:26-Nov-2019

Retirement Income

Information about your Goal

Goal Type	Regular Income
Income Period	Age 60 to 83
Income needed as per today's value (Household Expenses - Rental Income)	25,000 p.m (40,000 - 15,000)
Actual Income needed (@ 6.00 % Inflation) (Household Expenses - Rental Income)	42,237 growing @ 6.00% (67,579 - 25,342)
Lump sum amount needed at age 60	0
Corpus needed @ age 60 to provide income	94,25,414
Lump sum investment budget	0
Monthly Savings Commitment	9 Years

Risk Profile & Asset Allocation



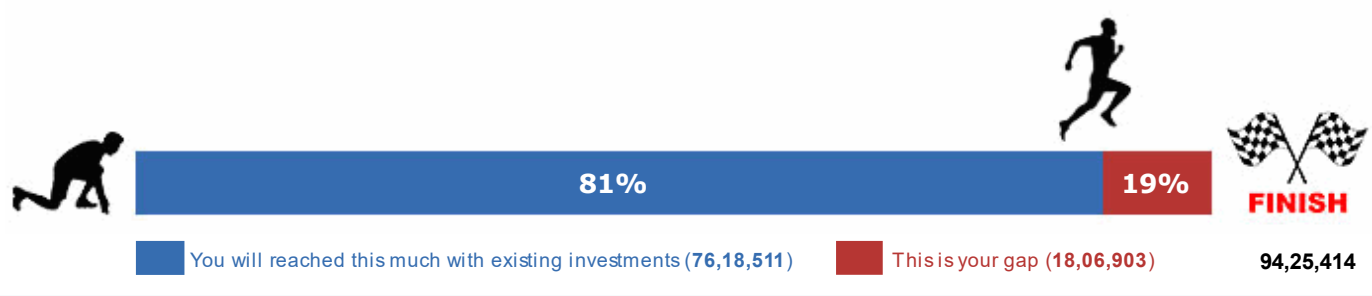
	Equity	Debt
Asset Allocation	100.00 %	0.00 %
Assumed Growth Rate	14.00 %	8.50 %
Allocation at income Stage	0.00 %	100.00 %

Investments already earmarked for this Goal

Description	Equity	Debt	Other	Our Recommendation
1 LIC : Jeevanshree	---	---	16,00,000	Continue
2 Mahesh Gupta : EPF	---	---	12,85,368	Continue
3 Investment In : Non-Rental Real Estate	---	---	39,09,408	Continue

Note: Non-Rental Real Estate : Current Value 18,00,000 growing @ 9.00% to 39,09,408 by Retirement

Where will you reach with existing investments



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Financial Plan for Mahesh Gupta (age 51 years)

Pg 3 of 9

Plan Ref. No.RI-MG dated:26-Nov-2019

Retirement Income

New Investments recommended to achieve the goal

Investment Type	Equity MF	Debt MF	Total
Systematic Investment (Monthly SIP) for 9 years	8516	---	8516

* SIP is rounded off as it is only available in multiples of hundreds , Total SIP Required is :8,516.902

The above recommendation assumes that the maturity proceeds of the following investments will be re-invested under suitable MF schemes as per suggested asset allocation:

1. Maturity of LIC : Jeevanshree in 2026
2. Maturity of Mahesh Gupta : EPF in 2026

MF Schemes suggested for new investments

Description	Equity MF	Debt MF	Scheme Performance			
			1 Year	2 Years	5 Years	Inception
SIP						
1 ICICI Prudential Value Discovery Fund-Growth	4,300	---	- 2.57	0.99	4.09	15.47
2 UTI Equity Fund Regular Plan-Growth	4,300	---	11.61	9.09	9.34	13.13
	8,600	0				

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Financial Plan for Mahesh Gupta

Retirement Income

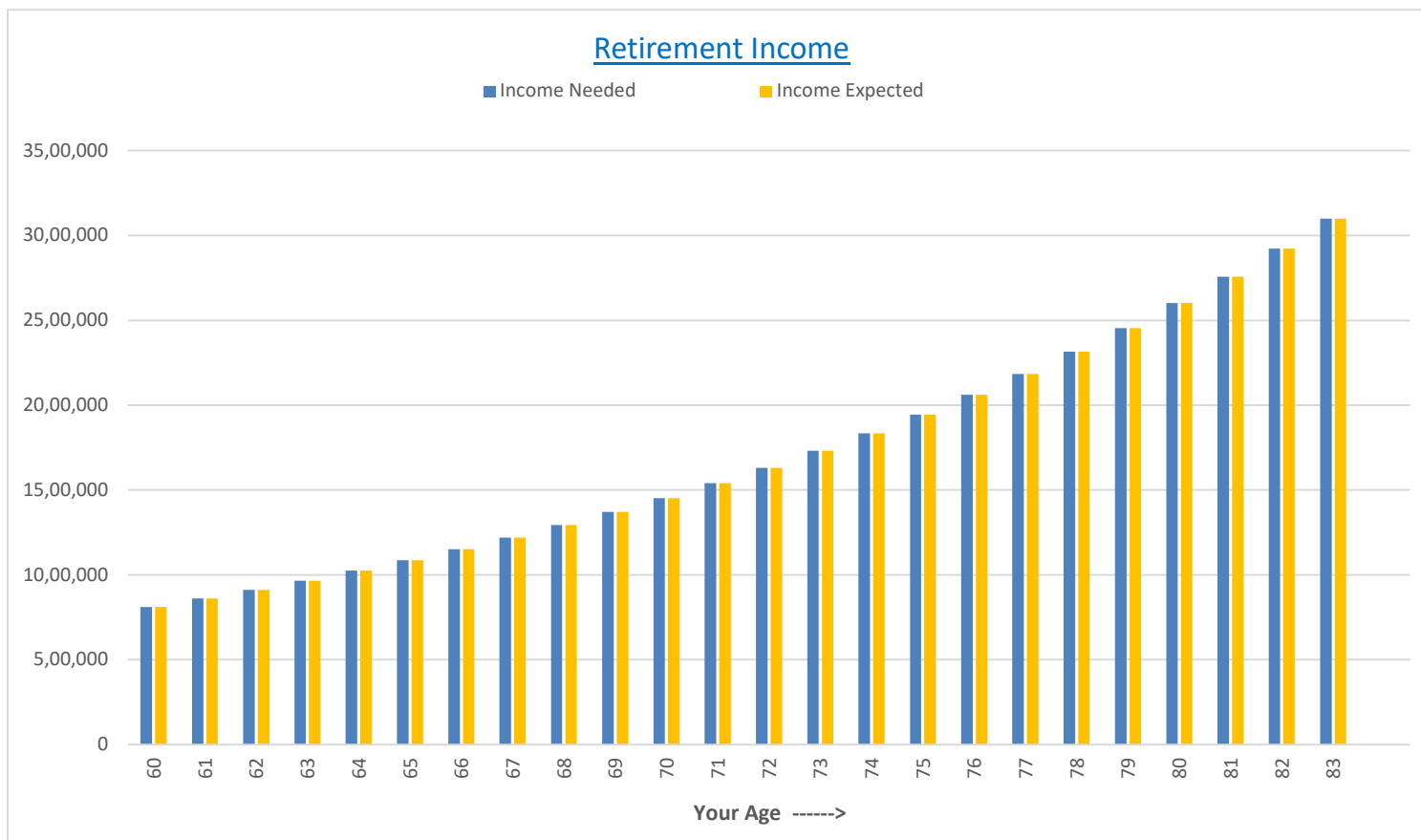
Pg 4 of 9

Plan Ref. No.RI-MG dated:26-Nov-2019

Year By Year Passbook
(As Per Recommended Investment Amount)

Year	Age	Opening Balance	Maturities/Sales	Reinvestment	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Nov-19	51	0		0	0	0	1,02,203	7,595	1,09,798
Nov-20	52	1,09,798		0	0	1,09,798	1,02,203	22,967	2,34,968
Nov-21	53	2,34,968		0	0	2,34,968	1,02,203	40,491	3,77,662
Nov-22	54	3,77,662		0	0	3,77,662	1,02,203	60,468	5,40,332
Nov-23	55	5,40,332		0	0	5,40,332	1,02,203	83,242	7,25,777
Nov-24	56	7,25,777		0	0	7,25,777	1,02,203	1,09,204	9,37,184
Nov-25	57	9,37,184		0	0	9,37,184	1,02,203	1,38,801	11,78,188
Nov-26	58	11,78,188	Mahesh Gupta: LIC Jeevanshree , Mahesh Gupta: EPF	28,85,368	0	40,63,556	1,02,203	5,76,493	47,42,252
Nov-27	59	47,42,252		0	0	47,42,252	1,02,203	6,71,511	55,15,965
Nov-28	60	55,15,965	Rental Income , Non-Rental Real Estate	42,13,514	8,10,948	89,18,531	0	7,58,075	96,76,606
Nov-29	61	96,76,606	Rental Income	3,22,353	8,59,605	91,39,354	0	7,76,845	99,16,199

Nov-30	62	99,16,199	Rental Income	3,41,694	9,11,181	93,46,712	0	7,94,470	1,01,41,182
Nov-31	63	1,01,41,182	Rental Income	3,62,195	9,65,852	95,37,525	0	8,10,690	1,03,48,215
Nov-32	64	1,03,48,215	Rental Income	3,83,927	10,23,803	97,08,339	0	8,25,209	1,05,33,548
Nov-33	65	1,05,33,548	Rental Income	4,06,963	10,85,231	98,55,279	0	8,37,699	1,06,92,978
Nov-34	66	1,06,92,978	Rental Income	4,31,380	11,50,345	99,74,013	0	8,47,791	1,08,21,804
Nov-35	67	1,08,21,804	Rental Income	4,57,263	12,19,366	1,00,59,702	0	8,55,075	1,09,14,776
Nov-36	68	1,09,14,776	Rental Income	4,84,699	12,92,528	1,01,06,947	0	8,59,091	1,09,66,038
Nov-37	69	1,09,66,038	Rental Income	5,13,781	13,70,080	1,01,09,739	0	8,59,328	1,09,69,067
Nov-38	70	1,09,69,067	Rental Income	5,44,608	14,52,284	1,00,61,391	0	8,55,218	1,09,16,609
Nov-39	71	1,09,16,609	Rental Income	5,77,284	15,39,421	99,54,472	0	8,46,130	1,08,00,602
Nov-40	72	1,08,00,602	Rental Income	6,11,921	16,31,787	97,80,737	0	8,31,363	1,06,12,100
Nov-41	73	1,06,12,100	Rental Income	6,48,637	17,29,694	95,31,042	0	8,10,139	1,03,41,181
Nov-42	74	1,03,41,181	Rental Income	6,87,555	18,33,476	91,95,260	0	7,81,597	99,76,858
Nov-43	75	99,76,858	Rental Income	7,28,808	19,43,484	87,62,182	0	7,44,785	95,06,967
Nov-44	76	95,06,967	Rental Income	7,72,537	20,60,093	82,19,411	0	6,98,650	89,18,061
Nov-45	77	89,18,061	Rental Income	8,18,889	21,83,699	75,53,251	0	6,42,026	81,95,277
Nov-46	78	81,95,277	Rental Income	8,68,022	23,14,721	67,48,579	0	5,73,629	73,22,208
Nov-47	79	73,22,208	Rental Income	9,20,104	24,53,604	57,88,708	0	4,92,040	62,80,748
Nov-48	80	62,80,748	Rental Income	9,75,310	26,00,820	46,55,238	0	3,95,695	50,50,933
Nov-49	81	50,50,933	Rental Income	10,33,828	27,56,869	33,27,892	0	2,82,871	36,10,763
Nov-50	82	36,10,763	Rental Income	10,95,858	29,22,281	17,84,340	0	1,51,669	19,36,008
Nov-51	83	19,36,008	Rental Income	11,61,610	30,97,618	0	0	0	0



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Financial Plan for Mahesh Gupta

Retirement Income

Plan Ref. No.RI-MG dated:26-Nov-2019

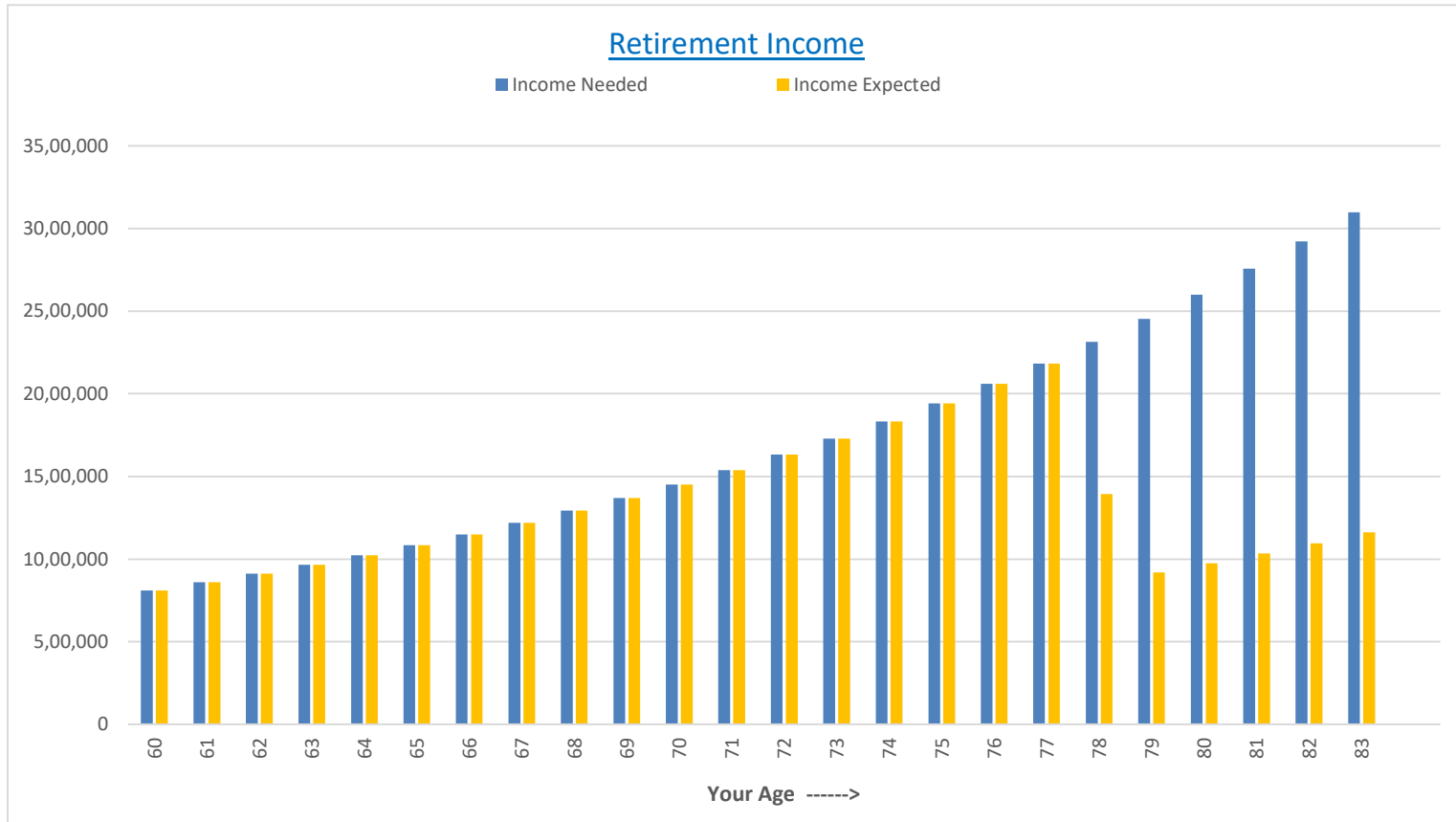
Year By Year Passbook
 (As Per Actual Investment Amount)

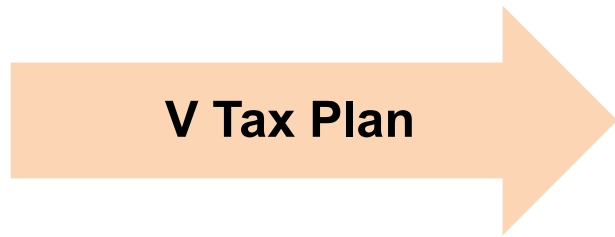
Year	Age	Opening Balance	Maturities/Sales	Reinvestment	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Nov-19	51	0		0	0	0	0	0	0
Nov-20	52	0		0	0	0	0	0	0
Nov-21	53	0		0	0	0	0	0	0
Nov-22	54	0		0	0	0	0	0	0
Nov-23	55	0		0	0	0	0	0	0
Nov-24	56	0		0	0	0	0	0	0
Nov-25	57	0		0	0	0	0	0	0
Nov-26	58	0	Mahesh Gupta: LIC Jeevanshree , Mahesh Gupta: EPF	28,85,368	0	28,85,368	0	4,03,952	32,89,320
Nov-27	59	32,89,320		0	0	32,89,320	0	4,60,505	37,49,825
Nov-28	60	37,49,825	Rental Income , Non-Rental Real Estate	42,13,514	8,10,948	71,52,391	0	6,07,953	77,60,344
Nov-29	61	77,60,344	Rental Income	3,22,353	8,59,605	72,23,092	0	6,13,963	78,37,054
Nov-30	62	78,37,054	Rental Income	3,41,694	9,11,181	72,67,567	0	6,17,743	78,85,310

Nov-31	63	78,85,310	Rental Income	3,62,195	9,65,852	72,81,653	0	6,18,941	79,00,594
Nov-32	64	79,00,594	Rental Income	3,83,927	10,23,803	72,60,718	0	6,17,161	78,77,879
Nov-33	65	78,77,879	Rental Income	4,06,963	10,85,231	71,99,610	0	6,11,967	78,11,577
Nov-34	66	78,11,577	Rental Income	4,31,380	11,50,345	70,92,612	0	6,02,872	76,95,484
Nov-35	67	76,95,484	Rental Income	4,57,263	12,19,366	69,33,382	0	5,89,337	75,22,719
Nov-36	68	75,22,719	Rental Income	4,84,699	12,92,528	67,14,890	0	5,70,766	72,85,656
Nov-37	69	72,85,656	Rental Income	5,13,781	13,70,080	64,29,358	0	5,46,495	69,75,853
Nov-38	70	69,75,853	Rental Income	5,44,608	14,52,284	60,68,176	0	5,15,795	65,83,971
Nov-39	71	65,83,971	Rental Income	5,77,284	15,39,421	56,21,834	0	4,77,856	60,99,690
Nov-40	72	60,99,690	Rental Income	6,11,921	16,31,787	50,79,825	0	4,31,785	55,11,610
Nov-41	73	55,11,610	Rental Income	6,48,637	17,29,694	44,30,553	0	3,76,597	48,07,150
Nov-42	74	48,07,150	Rental Income	6,87,555	18,33,476	36,61,229	0	3,11,205	39,72,434
Nov-43	75	39,72,434	Rental Income	7,28,808	19,43,484	27,57,758	0	2,34,409	29,92,168
Nov-44	76	29,92,168	Rental Income	7,72,537	20,60,093	17,04,611	0	1,44,892	18,49,503
Nov-45	77	18,49,503	Rental Income	8,18,889	21,83,699	4,84,693	0	41,199	5,25,892
Nov-46	78	5,25,892	Rental Income	8,68,022	23,14,721	-9,20,806	0	0	0
Nov-47	79	0	Rental Income	9,20,104	24,53,604	-15,33,500	0	0	0
Nov-48	80	0	Rental Income	9,75,310	26,00,820	-16,25,510	0	0	0
Nov-49	81	0	Rental Income	10,33,828	27,56,869	-17,23,041	0	0	0
Nov-50	82	0	Rental Income	10,95,858	29,22,281	-18,26,423	0	0	0
Nov-51	83	0	Rental Income	11,61,610	30,97,618	-19,36,009	0	0	0

Notes: 1. Red colored values indicate deficit for withdrawals in respective years. Do make additional investments to fill the deficits.

2. If there are no red colored values, you are on track to withdraw Retirement Income comfortably. Congratulations!





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Financial Plan for Mahesh Gupta

Tax Saving

Plan dated 26-Nov-2019

Section By Section Deductions (As Per Union Budget 2019-20)

The Income Tax Act provides several avenues that offer taxpayers a host of exemptions, deductions and rebates that help reduce the overall tax liability. Listed below are the popular sections/deductions and our recommendations on availing them for tax saving by you.

Section	Description	Annual Deduction Limit	Our Recommendation
80C	Investment in certain stipulated instruments like - Life insurance premium, Contribution towards Public Provident Fund (PPF), Tax Saving Fixed Deposits, National Savings Scheme (NSC), Post Office Time Deposits (POTD), Equity Linked Savings Scheme (ELSS), Payment of tuition fee (for 2 children) and Principal repayment of housing loan.	1,50,000	Avail
80CCC	Contribution to pension products offered by LIC or other insurers.		
80CCD	Employee's contribution towards pension.		
80CCD(1B)	Contribution to National Pension System (NPS), Atal Pension Yojana (APY).	50,000	Avoid
80D	Premium paid for medical insurance for self, spouse and children *Limit if the taxpayer is above 60 years old: 50,000	25,000	Avail
	Premium paid for medical insurance for parents *Limit if the taxpayer's parents are above 60 years old: 50,000	25,000	Avoid

80E	Interest paid on education loan for self, spouse or children *There is no upper cap on amount of interest payment but is allowed for upto 8 years.	Full amount	Optional
80 EE	This is allowed on interest payment of first time home owners as additional rebate with certain condition on loan amount and cost of the loan. *This is in addition to benefit available under section 24B towards Interest paid up to 2,00,000/- on housing loan for self-occupied property. (In case of joint ownership the amount of deduction is available to all the owners independently.)	50,000	Optional
80TTA	Interest earned on savings banks deposit.	10,000	Avail
24B	Interest paid on house loan for self-occupied property	2,00,000	Optional
	Interest paid on house loan for a let-out property	Full amount	Optional
16 IA	Standard Deduction *Applicable only for Salaried Individuals	50,000	Avail