



Finplan

for XXXX XXXX

Prepared in assistance of 5nance.com
On XX-XXX-XXXX



Preface

The Financial Planning Tool analyzes your present financial scenario and future financial goals. Based on the information you have shared with us, we present you a comprehensive financial plan, which will assist you to set your financial priorities and take appropriate steps towards it.

The scope of this financial plan is as follows:



Income - Expense analysis

This analyses your current income & expenses as well as your investments & savings over a period of time.



Risk Profiling

This explains your risk appetite in terms of venturing out into investments and diversifying it in the various asset classes.



Cashflows

It is the intermediate inflows and outflows of the funds which may not be a part of your regular inflows and outflows of your life.



Goals

It identifies and analyses the aspirations for your various financial goals and the probabilities to achieve them in the defined timeframe.



Loans

Know how much you owe. Loans can be one of the tax efficient instruments in your portfolio.



Insurance

It helps you know the appropriate insurance cover for you and your loved ones.



Tax Planning

Planning your tax helps you save your money that can be invested and put to better use.



Budgeting

Your optimized savings can help you achieve alternative goals.



Finplan

Get a bird's eye view of the comprehensive progression of your finances of your lifetime.

This report will provide you with an insight of your financial milestones and a suitable action plan towards them.



Assumptions

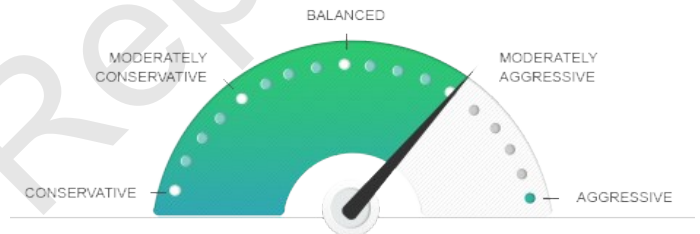
The Financial Plan is based on the various assumptions considered by you.

- Annual Growth of your income till retirement is 10.00%.
- The average inflation rate is 7.00% p.a.
- Your Retirement Age is 55 years.
- Life expectancy is 75 years.
- Your risk profile is **MODERATELY AGGRESSIVE**.
- Recommended asset allocation is **Debt - 20.00 % Equity - 80.00 %**
- You can additionally save **0** annually over and above your projected income and expenses.



Risk Profile

Based on your response to the 'Risk Analysis' questionnaire you are a **MODERATELY AGGRESSIVE** investor.



Asset Allocation

One of the most important stages in designing your Finplan is planning your asset allocation. Asset allocation represents the perfect mix of Equity, Debt, and Cash. It is important to have a right asset mix since it helps in diversifying and optimizing the potential of your investment opportunities.

We recommend you to diversify your investments as per the following allocation:

- Debt-20.00%
- Equity-80.00%





Cashflows

Cash flows are the intermediate inflows and outflows that are expected over your lifespan. These cash flows are not a part of your regular income and expenses. It is important to capture them to identify the availability of funds for investments each year.

| TYPE | CATEGORY | PERIOD (AGE) | AMOUNT(₹) |
|---------|----------|--------------|-----------|
| Inflow | Deposits | 38 - 38 | 10,000 |
| Outflow | EMIs | 40 - 50 | 2,00,000 |



Existing Loans

Plan for your liabilities better. Do not let your EMIs hurt your pocket and impact your financial milestones.

| LOAN TYPE | TILL AGE | EMI (₹) | LOAN (₹) | INTEREST (₹) | TOTAL INTEREST (₹) | CURRENT OUTSTANDING (₹) |
|-----------|----------|---------|-----------|--------------|--------------------|-------------------------|
| Home Loan | 43 | 66,075 | 50,00,000 | 10.00% | 29,29,044 | 35,30,307 |

Exemption is available for housing loan U/S 80C upto 1.5 lakhs per year on principal and upto 2 lakhs per year on Interest U/S 24



Existing Insurance

It is critical to have adequate provisions against the uncertainties of life. What could be better than taking an insurance policy?



| INSURANCE TYPE | COVER AMOUNT (₹) | RECOMENNDEN COVER(₹) | DEFICIT (₹) |
|------------------|------------------|----------------------|-------------|
| Health Insurance | 2,00,000 | 5,00,000 | 3,00,000 |

ADVICE

There may not be sufficient resources to take care of your medical expense in case of any urgent medical treatment. Especially in today's world where cost of medical treatment is soaring, these insurance proceeds will be very much helpful in an emergency. If you are covered under a group medical insurance by your employer, you need to check who all are covered in the plan the deficit.



| INSURANCE TYPE | COVER AMOUNT (₹) | RECOMENNDEN COVER(₹) | DEFICIT (₹) |
|----------------|------------------|----------------------|-------------|
| Life Insurance | 1,00,00,000 | 2,15,92,584 | 0 |

ADVICE

Being adequately insured is essential to help your family/dependents lead an independent lifestyle in the event something unfortunate was to happen to you. Cover all your life expenses, goals and liabilities through a Life Insurance cover.



Tax Saving

Every rupee saved gets added to your wealth.

An efficient plan for your taxes can save you a fortune.

Investments under 80C (₹)

1,00,000

You should invest more **50,000**
in section 80C

Investments under 80D (₹)

10,000

You should invest more **15,000**
in section 80D



Tax that can be saved (₹)

19,500



Above amount can grow to (₹)

34,366

By making some more investments

Tax saving options

- Investments, Equity Linked Savings Schemes (ELSS), PF, PPF
- Senior Citizen Savings Scheme (SCSS), NSC
- 5-year Tax-Saving Fixed Deposit, Spends, Tuition fees
- Principal of Housing Loan, Life Insurance premiums
- Stamp duty and registration charges for property

Section 80C helps you save tax on Rs. 1,50,000 of your taxable income.



Your Goals

Congratulations...!!!

You have a set of achievable goals which can be pursued by investing in proper mutual funds.

| GOAL | AT AGE | GOAL AMOUNT(₹) | FUTURE AMOUNT(₹) | SIP REQUIRED (₹) | |
|---------------------|--------|----------------|------------------|------------------|-------------------------|
| Self marriage | 40 | 3,00,000 | 3,67,512 | 7,826 | 🚩 Achieved with surplus |
| Holiday | 40 | 1,50,000 | 1,83,756 | 3,913 | 🚩 Achieved with surplus |
| Holiday | 42 | 1,50,000 | 2,10,382 | 3,492 | 🚩 Achieved with surplus |
| Holiday | 44 | 1,50,000 | 2,40,867 | 2,851 | 🚩 Achieved with surplus |
| Holiday | 46 | 1,50,000 | 2,75,768 | 2,534 | 🚩 Achieved with surplus |
| Holiday | 48 | 1,50,000 | 3,15,727 | 2,370 | 🚩 Achieved with surplus |
| Holiday | 50 | 1,50,000 | 3,61,476 | 2,292 | 🚩 Achieved with surplus |
| Retirement Planning | 55 | 1,00,00,000 | 3,37,99,322 | 24,713 | 🚩 Achieved with surplus |



Current Monthly
Surplus (₹)

50,000

This is the difference
between your net income
and expenses.
This is your potential
investment opportunity.



Total SIP
Required (₹)

49,989

This is the SIP
investment you
require to start off to
achieve your financial
goals within the
mentioned timeframe.



Surplus After
Investment (₹)

11

This amount is the surplus money you will still
have with you. So, you can invest this amount
to achieve your additional life goals.



Budgeting

Optimizing your expenses is a great way to cut down your unnecessary expenses and invest the additional saving to achieve your goals.

You have the scope to save additional
₹0 annually by cutting down your expenses.

Your expenses in which you can cut down



Entertainment
₹0



Household
₹0



Travel
₹0



Dining
₹0



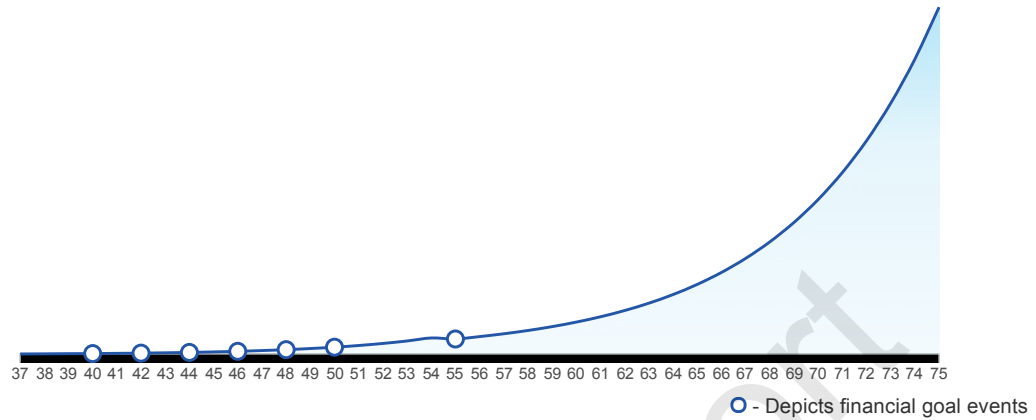
Shopping
₹0



Others
₹0



Overview of your Finplan



Year Wise Networth Summary

| AGE | INCOME | EXPENSE | ADDITIONAL CASHFLOW | SURPLUS | FINANCIAL NETWORTH | GOALS |
|-----|-----------|-----------|---------------------|-----------|--------------------|----------|
| 37 | 13,20,000 | 6,42,000 | 0 | 6,78,000 | 9,18,273 | 0 |
| 38 | 14,52,000 | 6,86,940 | 10,000 | 7,75,060 | 19,98,641 | 0 |
| 39 | 15,97,200 | 7,35,026 | 0 | 8,62,174 | 33,76,621 | 0 |
| 40 | 17,56,920 | 7,86,478 | -2,00,000 | 7,70,442 | 42,44,117 | 5,51,268 |
| 41 | 19,32,612 | 8,41,531 | -2,00,000 | 8,91,081 | 60,61,074 | 0 |
| 42 | 21,25,873 | 9,00,438 | -2,00,000 | 10,25,435 | 81,15,893 | 2,10,382 |
| 43 | 23,38,461 | 9,63,469 | -2,00,000 | 11,74,992 | 1,09,66,031 | 0 |
| 44 | 25,72,307 | 10,30,912 | -2,00,000 | 13,41,395 | 1,42,42,159 | 2,40,867 |
| 45 | 28,29,537 | 11,03,076 | -2,00,000 | 15,26,462 | 1,86,11,703 | 0 |
| 46 | 31,12,491 | 11,80,291 | -2,00,000 | 17,32,200 | 2,36,86,420 | 2,75,768 |
| 47 | 34,23,740 | 12,62,911 | -2,00,000 | 19,60,829 | 3,02,71,448 | 0 |
| 48 | 37,66,114 | 13,51,315 | -2,00,000 | 22,14,799 | 3,79,70,865 | 3,15,727 |
| 49 | 41,42,725 | 14,45,907 | -2,00,000 | 24,96,818 | 4,77,64,007 | 0 |

| AGE | INCOME | EXPENSE | ADDITIONAL CASHFLOW | SURPLUS | FINANCIAL NETWORK | GOALS |
|-----|-----------|-----------|---------------------|------------|-------------------|-------------|
| 50 | 45,56,998 | 15,47,120 | -2,00,000 | 28,09,878 | 5,92,65,706 | 3,61,476 |
| 51 | 50,12,698 | 16,55,419 | 0 | 33,57,279 | 7,39,13,909 | 0 |
| 52 | 55,13,968 | 17,71,298 | 0 | 37,42,669 | 9,16,58,059 | 0 |
| 53 | 60,65,364 | 18,95,289 | 0 | 41,70,075 | 11,31,05,947 | 0 |
| 54 | 66,71,901 | 20,27,959 | 0 | 46,43,941 | 13,89,80,193 | 0 |
| 55 | 73,39,091 | 21,69,917 | 0 | 51,69,174 | 13,02,46,159 | 3,37,99,322 |
| 56 | 0 | 23,21,811 | 0 | -23,21,811 | 15,09,89,108 | 0 |
| 57 | 0 | 24,84,337 | 0 | -24,84,337 | 17,52,80,181 | 0 |
| 58 | 0 | 26,58,241 | 0 | -26,58,241 | 20,37,45,675 | 0 |
| 59 | 0 | 28,44,318 | 0 | -28,44,318 | 23,71,23,872 | 0 |
| 60 | 0 | 30,43,420 | 0 | -30,43,420 | 27,62,85,157 | 0 |
| 61 | 0 | 32,56,460 | 0 | -32,56,460 | 32,22,55,772 | 0 |
| 62 | 0 | 34,84,412 | 0 | -34,84,412 | 37,62,45,836 | 0 |
| 63 | 0 | 37,28,321 | 0 | -37,28,321 | 43,96,82,424 | 0 |
| 64 | 0 | 39,89,303 | 0 | -39,89,303 | 51,42,48,591 | 0 |
| 65 | 0 | 42,68,554 | 0 | -42,68,554 | 60,19,29,437 | 0 |
| 66 | 0 | 45,67,353 | 0 | -45,67,353 | 70,50,66,468 | 0 |
| 67 | 0 | 48,87,068 | 0 | -48,87,068 | 82,64,21,746 | 0 |
| 68 | 0 | 52,29,162 | 0 | -52,29,162 | 96,92,53,606 | 0 |
| 69 | 0 | 55,95,204 | 0 | -55,95,204 | 1,13,74,06,012 | 0 |
| 70 | 0 | 59,86,868 | 0 | -59,86,868 | 1,33,54,14,015 | 0 |
| 71 | 0 | 64,05,949 | 0 | -64,05,949 | 1,56,86,28,221 | 0 |

| AGE | INCOME | EXPENSE | ADDITIONAL CASHFLOW | SURPLUS | FINANCIAL NETWORK | GOALS |
|-----|--------|-----------|---------------------|------------|-------------------|-------|
| 72 | 0 | 68,54,365 | 0 | -68,54,365 | 1,84,33,61,682 | 0 |
| 73 | 0 | 73,34,171 | 0 | -73,34,171 | 2,16,70,63,271 | 0 |
| 74 | 0 | 78,47,563 | 0 | -78,47,563 | 2,54,85,22,301 | 0 |
| 75 | 0 | 83,96,892 | 0 | -83,96,892 | 2,99,81,10,020 | 0 |

Sample Report

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Sample Report