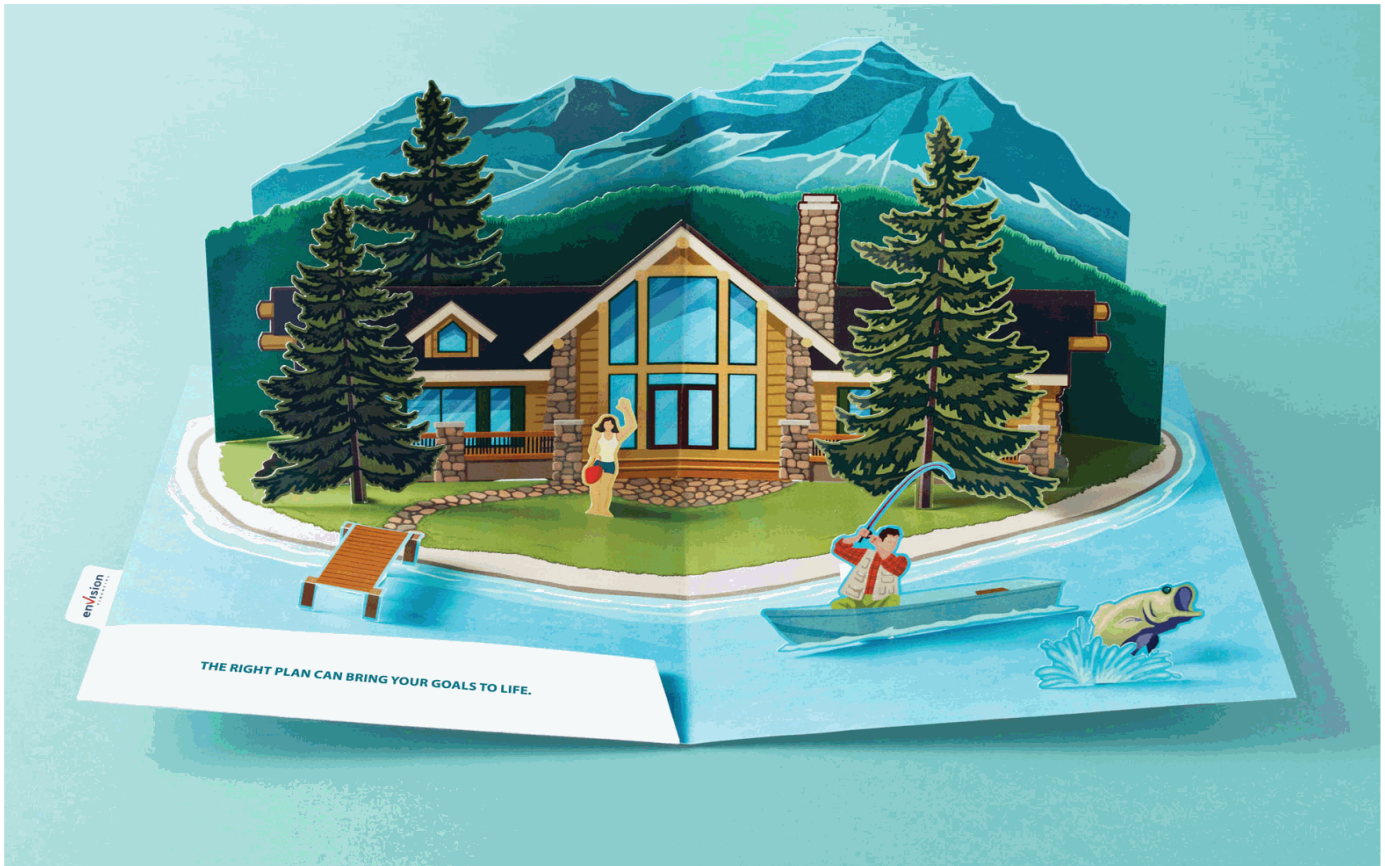


# Road Map To Your Financial Success



**Prepared For:**  
**XYZ Singh**



Financial Planners India  
*...unleashing the financial independency*

**INTELLIPLAN FINANCIAL PLANNERS INDIA**

**SANDEEP KUMAR UPADHYAY & VARSHA**

**2,Markets,sector-5,R.K.Puram,New Delhi-110022**

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## Comprehensive Financial Plan

Dear XYZ Singh ,

We would like to thank you for providing us with the opportunity of charting your financial plan.

As you are aware our objective is to accurately assess your financial needs and to provide quality recommendations and ongoing service in accordance with those needs.

Particular consideration has been given to developing a long term plan which will assist you accumulate assets to provide for your long term goals such as your children's education and marriage, your retirement plans etc while preserving your current lifestyle.

This plan and our recommendations are based on the information provided by you through the data collection sheet. Therefore, the plan will be regularly reviewed and updated in accordance with changes in your needs and circumstances.

We assure you that all information we have gathered from you will be retained in a secure location in the confines of our office and will remain confidential at all times.

Please let us know if you require any clarifications and/or modifications in the plan and we shall proceed accordingly.

We look forward to working with you.

Best Regards,

SANDEEP KUMAR  
UPADHYAY & VARSHA

## Letter Of Engagement

Dear XYZ Singh ,

This letter is meant to give you a better understanding on what you may expect from the financial planning process and what our respective obligations are within that process. It will also confirm the terms of our recent discussions regarding financial planning services.

As part of each process, you will furnish us with complete and up-to-date information about your personal financial circumstances and investment objectives. Once all relevant information is assimilated, we will analyze your present financial situation, which may include a review of pertinent assets, liabilities, current and projected cash flow, investment portfolios, and tax implications.

On the basis of the information you provide, we will produce a written report and recommended action. Your written report will refer to such things as your specific objectives, time horizons, risk profile, tax implications, performance expectations, asset allocation and portfolio management information.

All information given to us by you and all recommendations and advice furnished by us to you will be kept confidential between us and will not be disclosed to anyone except as we may agree in writing or as may be required by law.

The broad-based custom financial planning service provides a single written report containing recommendations in all relevant areas of your financial well being and may include strategies regarding cash flow, investment portfolio management, retirement planning, income tax and estate planning.

The fee for your Comprehensive Financial Plan has been determined by our mutual agreement and is Rs.0.00 and is due upon acceptance of this Engagement Letter. To avoid future misunderstandings, this fee is for the written financial plan alone and the plan shall contain all of our recommendations to you as on the date of its delivery and includes first year plan review.

If you decide to implement our recommendations, we may ask you to make your investments through our company without any obligation on your part. This will be considered as a separate service. The fees charged to you under this agreement does not take into consideration any commissions, fees that we may receive from various companies for investment products sold through us, for which there may arise a conflict of interests.

A review and update of a previously written report, due to events such as changes in tax laws or your personal financial situation, is also available as a new and separate service. This service is to reassess your financial objectives, progress and circumstances to date and make appropriate recommendations. The fee for your Financial Review and Update Plan as determined by our mutual agreement is Rs.0.00 and is due on acceptance of this letter.

We emphasize that the financial plan writing service described above are separate, stand-alone advisory services and you are not obligated to make any investments through us. You also are free to associate with any brokerage firm, insurance or real estate agents or other vendors you desire for the implementation of your plan objectives.

If at any time you feel that you are dissatisfied with this agreement, you may terminate it by giving a written request.

We regard the responsibility for providing competent and reliable services to you are a very important step in maintaining a close and personalized relationship with you. It is a relationship that involves an ongoing exchange of relevant information between you as our valued client and us. We view this interactive relationship as vital to the overall success and achievement of your financial objectives.

If you understand and accept the above terms, please sign our agreement below and return one copy of this letter to us.

Thank you for confiding in us to assist you in achieving your financial goals and objectives. We look forward to serving you to the best of our ability.

Sincerely,  
For

Certified Financial Planner:

Date :19/10/2012

Client: XYZ Singh

Date :19/10/2012

## Personal Information



## Personal Information

Relationship	Name	DOB	PAN no	Occupation	Mobile no
<b>Client</b>					
Self	XYZ Singh	09/14/1973	ACVF456AS	Salaried	9911000000
<b>Partner</b>					
Partner	ABC Singh	10/17/2012	ASDR56FT	Salaried	9911333333
<b>Dependent</b>					
Son	Sohan	08/03/2009			0
Daughter	Arunima	08/23/2001			0

## Assesment of your current Financial Status



### Cash Flow Management

Cash Flow Management is a system, not a budget. It allows you to see your financial situation from a long-term, systematic viewpoint. You will see how one move, such as a periodic tax payment, can affect your disbursements for several months prior to, and following, the actual payment.

A Personal Cash Flow Management System, if used consistently, can be of great value in helping to gain control of your personal financial situation. It will ensure that there is always cash available to pay bills as they come due. It will also help you save more money in a systematic way.

Time is your greatest ally. The more time you have, the less money you will need to save and invest. The less time you have, the more money it will take. Procrastination is a deadly enemy of your goal to retire with financial dignity.

#### Income and Expenditure Statement of the current year

Income	Amount(₹)
<b>Business Income</b>	<b>0</b>
<b>Income Salary</b>	<b>1,440,000</b>
<b>Rental Income</b>	<b>0</b>

<b>Total :</b>	<b>1,440,000</b>
----------------	------------------

Expenses	Amount(₹)
<b>Children Education/Dependent Fees</b>	<b>120,000</b>
<b>House Hold</b>	<b>480,000</b>
<b>House rent</b>	<b>0</b>
<b>Lifestyle (includes shopping, movies, dinners etc)</b>	<b>120,000</b>
<b>Medical Expenses</b>	<b>0</b>
<b>Travel</b>	<b>0</b>

<b>Total :</b>	<b>720,000</b>
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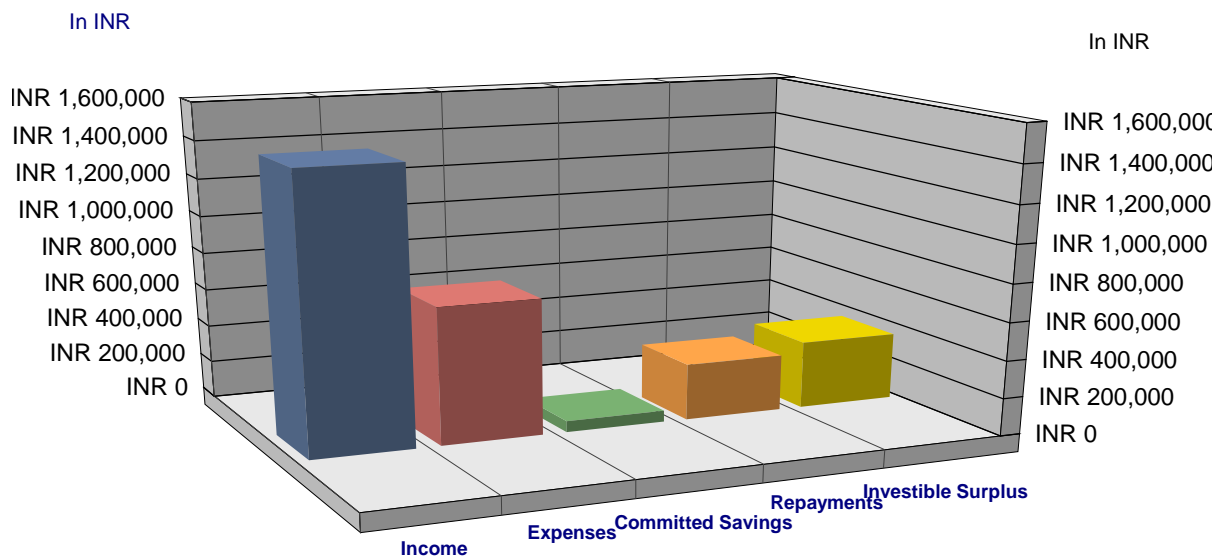
Committed Savings	Amount(₹)
<b>Life</b>	<b>60,000</b>
<b>SIPs</b>	<b>0</b>

<b>Total :</b>	<b>60,000</b>
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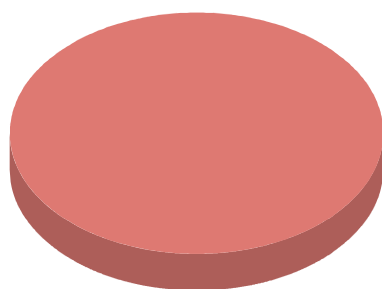
<b>Repayments</b>	<b>Amount(₹)</b>
<b>Home Loan</b>	<b>300,000</b>
<b>Total :</b>	<b>300,000</b>
<b>Net Inflow</b>	<b>1,440,000</b>
<b>Net Outflow(Expenses+Committed Savings + Repayments)</b>	<b>1,080,000</b>
<b>Net Investible Surplus</b>	<b>360,000</b>



# Cash Flow Management

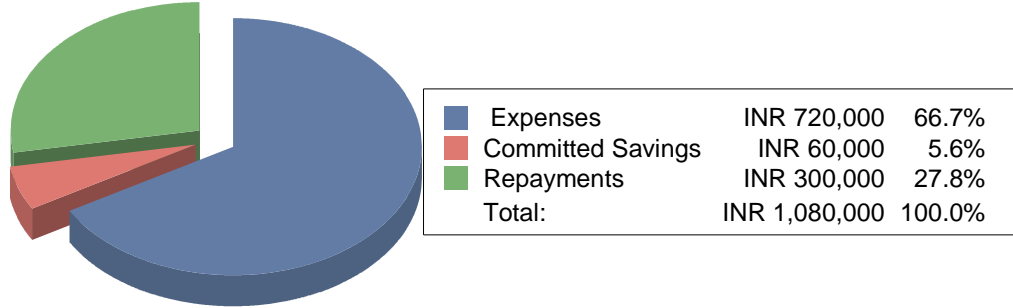


## Income Structure



Business Income	INR 0	0.0%
Income Salary	INR 1,440,000	100.0%
Rental Income	INR 0	0.0%
<b>Total:</b>	<b>INR 1,440,000</b>	<b>100.0%</b>

## Outflow Structure



## Networth as on 19-Oct-2012



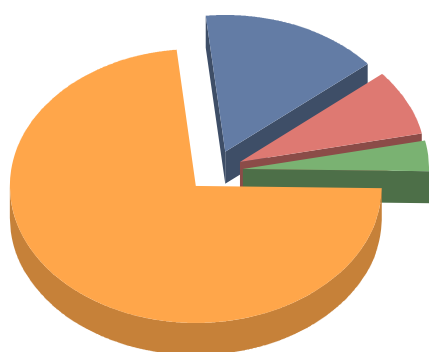
### Your Networth

Your net worth is a snapshot of your financial life at one moment in time, a single number represent your financial health. It's the total of everything you've earned and spent until today.

Knowing your net worth is important if only for one reason: It forces you to interact with your finan life, keeping you in touch with your money and knowledgeable about where you are on the road to wh you think you're going.

Assets	Amount(₹)
<b>Personal Assets</b>	<b>4,700,000</b>
<b>Mutual Funds</b>	<b>244,548</b>
<b>Bank Deposits</b>	<b>1,000,000</b>
<b>Cash and Cash Equivalent</b>	<b>500,000</b>
<b>Total Assets</b>	<b>6,444,548</b>

### Asset Structure



Bank Deposits	INR 1,000,000	15.5%
Cash and Cash Equivalent	INR 500,000	7.8%
Mutual Funds	INR 244,548	3.8%
Personal Assets	INR 4,700,000	72.9%
Total:	INR 6,444,548	100.0%

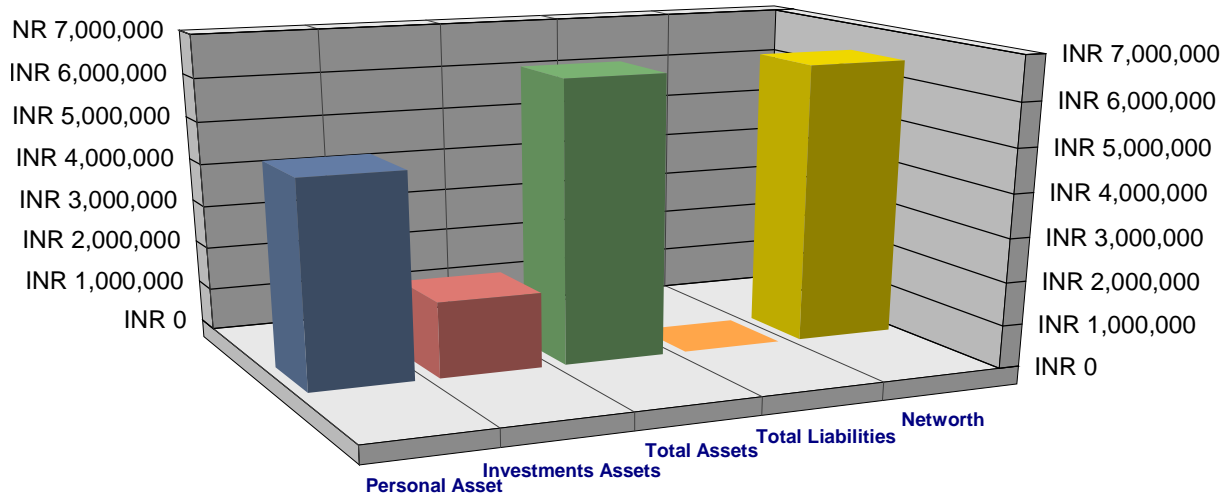
Liabilities	Amount(₹)
Home Loan	0
<b>Total liabilities</b>	<b>0</b>

## Liability Structure

■ Home Loan	INR 0	0.0%
Total:	INR 0	100.0%

<b>Total Assets</b>	<b>6,444,548</b>
<b>Total Liabilities</b>	<b>0</b>
<b>Networth</b>	<b>6,444,548</b>

# Networth





## Personal Financial Ratios

Personal finance ratios are as important to an individual investor as are stock ratios to the health of a company. You have stock analysts, market pundits, punters and ordinary investors predicting the path of a stock after analyzing basic stock ratios like EPS and PE; however, none pause to think about the personal finance ratios that could help to measure and analyze their fiscal health and contribute to their healthy financial planning.

### Savings Ratio

As life spans increase and job spans reduce, we all need to build larger retirement corpuses to take care of a higher number of non/less-productive years. The more you save, the more capital you will accumulate. That's simple logic. But too much saving, at the cost of not enjoying life today, is also not a great idea.

**Your Ratio(Calculated)**

**Ideal Ratio**

**Savings Ratio**

**0.29%**

**25 %**

### Debt To Income Ratio

The Debt to Income ratio tells you the total monthly income that you spend towards servicing any kind of debt you have - home loan, car loan, personal loan amongst others. The idea of the Debt to Income ratio is to move from high debt and low savings to low debt and high savings.

**Your Ratio(Calculated)**

**Ideal Ratio**

**Debt To Income Ratio**

**1.74%**

**<45 %**

### Basic Solvency Ratio

This ratio captures the investor's ability to meet monthly expenses in case of emergency. If your source of income stopped due to an emergency, for how many month's will your money last ? Liquid assets will include cash in savings account, liquid mutual funds, cash in hand. However, direct equity and equity diversified mutual funds do not qualify as liquid assets.

Monthly expenses should include all mandatory contributions of loans, EMIs, insurance premiums and household expenses like food, utilities, transportation, education, medical care.

**Your Ratio(Calculated)**

**Ideal Ratio**

**Basic Solvency Ratio**

**5.61**

**3.00**

## Assesment of your future Needs and Goals



### Dreams & Goals

The first step in personal financial planning is controlling your day-to-day financial affairs to enable you to do the things that bring you satisfaction and enjoyment. This is achieved by planning and following a budget, as discussed in the first part of the plan.

The second step in personal financial planning is choosing and following a course toward long-term financial goals.

As with anything else in life, without financial goals and specific plans for meeting them, we drift along and leave our future to chance. A wise man once said: "most people don't plan to fail; they just fail to plan."

The end result is the same: failure to reach financial independence.

Goal Name	Amount required in today's term (₹)	Years Left for Goal execution	Projected Amount Required (₹)	% of Goal Funded
Arunima Graduation	1,000,000	7	2,210,681	7.00
Arunima Marriage	2,000,000	14	9,774,225	9.00
Sohan Graduation	1,000,000	15	5,473,566	0.00
Sohan Marriage	1,000,000	23	13,552,347	0.00
Property	5,000,000	5	7,012,759	7.00
Car Purchase	500,000	2	572,450	0.00
Retirement Goal	0	21	73,305,693	0.00

## Goal Funding

Your ability to maintain your lifestyle objectives for the future is determined by your current investments and ongoing savings. In analyzing your situation we need to consider what is achievable given your current position, and how we can take best advantage of the assets you have accumulated so far.

Goal	Amt reqd in today's term	Yrs left for goal exec	Amt reqd in future	FV of existing inv	ROR on new Inv	Rec. Monthly Inv	Rec. Lumpsum Inv
Retirement Goal	0	21	0	0	10	0	0
Arunima Graduation	1,000,000	7	2,210,681	145,905	10	0	0
Arunima Marriage	2,000,000	14	9,774,225	872,582	10	0	0
Sohan Graduation	1,000,000	15	5,473,566	0	9	0	0
Sohan Marriage	1,000,000	23	13,552,347	0	9	0	0
Property	5,000,000	5	7,012,759	486,661	9	0	0
Car Purchase	500,000	2	572,450	0	9	0	0
<b>Total</b>						<b>0</b>	<b>0</b>



## Asset Allocation

Over time, one of the most important factors in determining the return on your portfolio is the asset allocation that represents the mix of stocks, bonds and cash that you own. The appropriate asset allocation can help provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and position your portfolio to take advantage of developing investment opportunities.

Based on the responses to the Risk Assessment Questionnaire, your risk profile is: Moderate

Based on your risk profile, we have shown below the asset allocation required to be done in order to achieve your goals.

### Asset Allocation (in case of lumpsum investment)

Goal	ROR on new inv	Risk Profile	Cash	Gold	Debt	Equity MF	Direct Equity	Real Estate	Endowment Plans
Arunima Graduation	10.45	Aggressive	0	0	0	0	0	0	0
Arunima Marriage	10.45	Aggressive	0	0	0	0	0	0	0
Sohan Graduation	9.40	Moderate	0	0	0	0	0	0	0
Sohan Marriage	9.40	Moderate	0	0	0	0	0	0	0
Property	9.40	Moderate	0	0	0	0	0	0	0
Car Purchase	9.40	Moderate	0	0	0	0	0	0	0
Retirement Goal	10.45	Aggressive	0	0	0	0	0	0	0
<b>Total:</b>			0	0	0	0	0	0	0

## Asset Allocation (in case of monthly investment)

Goal	ROR on new inv	Risk Profile	Cash	Gold	Debt	Equity MF	Direct Equity	Real Estate	Endowment Plans
Arunima Graduation	10	Aggressive	0	0	0	0	0	0	0
Arunima Marriage	10	Aggressive	0	0	0	0	0	0	0
Sohan Graduation	9	Moderate	0	0	0	0	0	0	0
Sohan Marriage	9	Moderate	0	0	0	0	0	0	0
Property	9	Moderate	0	0	0	0	0	0	0
Car Purchase	9	Moderate	0	0	0	0	0	0	0
Retirement Goal	10	Aggressive	0	0	0	0	0	0	0
<b>Total:</b>			0	0	0	0	0	0	0



# Contingency Planning

## Contingency Planning

Contingencies can arise due to many reasons like Job loss, health problems, temporary Disability, etc. Contingencies can result in reduction or stoppage of one's income. But regular living expenses need to be taken care of anyway. So, a well thought out and planned Contingency Fund for such situations can be a great help. A Corpus equivalent of - months of Living expenses plus committed outgo kept in liquid form is highly recommended.

Emergency funds should be invested in short-term investments such as savings, liquid funds or Bank Deposits.

## Objective

- Maintain an emergency fund in the range of Rs**267,500.01** to Rs.**267,500.01** to cover **3.00** to **3.00** months worth of living expenses.
- An emergency fund is important in the event of an unexpected job loss, reduction in income or to cover unexpected expenses.

## Current Situation

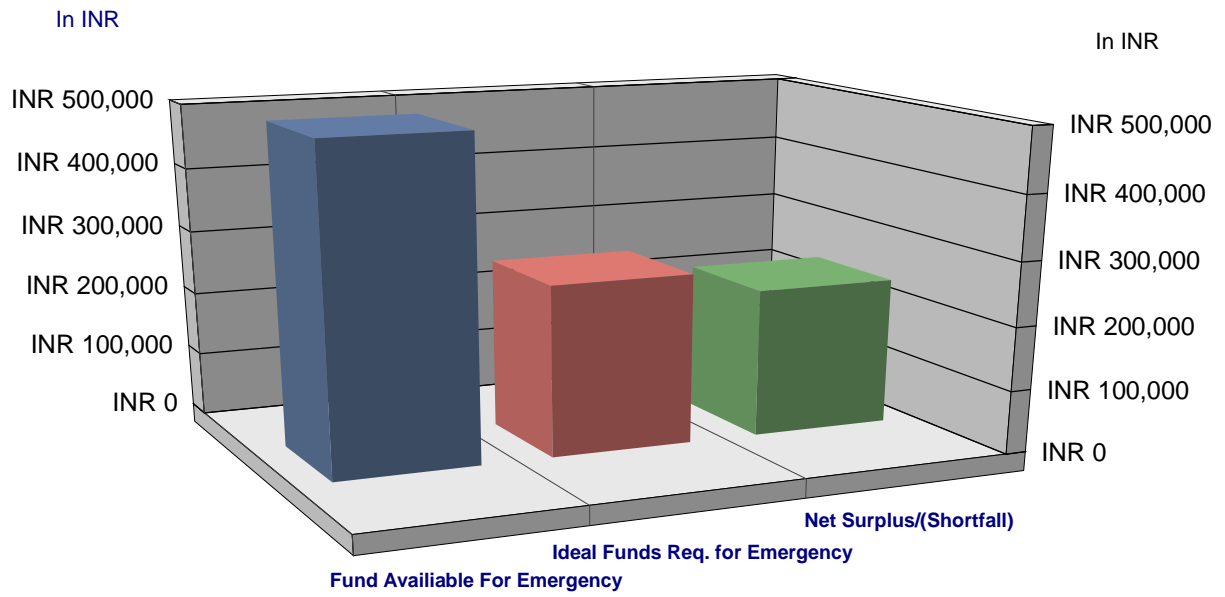
- Analysis of Funding: You have allocated Rs.**500,000.00** to cover any unexpected expenses

## Assets allocated for contingency planning :

Asset Type	Asset Name	Owner	Amount(₹)
Cash and Cash Equivalent	Saving Account-ICICI Bank	XYZ Singh	500,000

<b>Total monthly expenses (including household, lifestyle, dependent, and other committed outflows)</b>	<b>89,167</b>
<b>Contingency period (months)</b>	<b>3</b>
<b>Ideal funds req. for emergency</b>	<b>267,500</b>
<b>Fund available for emergency</b>	<b>500,000</b>
<b>Net surplus/(shortfall)</b>	<b>232,500</b>

# Contingency Planning





## Insurance Planning

It is extremely important that every person, especially the breadwinner, covers the risks to his life, so that his family's quality of life does not undergo any drastic change in case of an unfortunate eventuality.

If we can imagine a situation where our goals are disturbed by acts beyond our control, we realize the relevance of insurance in our lives. Insurance, simply put, is the cover for all the risks that we run into during our lives. Insurance enables us to live our lives to the fullest, without worrying about the financial impact of events that could hamper it. In other words, insurance protects us from the contingencies that could affect us.

You & ABC Singh both require additional risk cover to ensure that your future contributions to your family's expenses and goals are protected. We recommend that you consider taking medical, householders and vehicle insurance, if you do not already have adequate insurance for the same.

### Assumptions

1) For calculation of corpus required for expense protection, the expenses have been inflated at 9.00% with a rate of return on investments assumed to be 7.00%.

2) Assets considered for expense protection calculations - Rs.1,744,547 Out of your assets, the following have not been considered:

- a. Motor Vehicle & Gold Jewellery
- b. Self Occupied Property
- c. Any other assets which have been considered to meet your future goals

3) Existing risk cover considered for expense protection calculations - Rs.41,066,666.67 for yourself. No other policies are considered as they mature before your retirement

4) Existing risk cover considered for expense protection calculations - Rs.20,533,333 for ABC Singh. No other policies are considered as they mature before your retirement

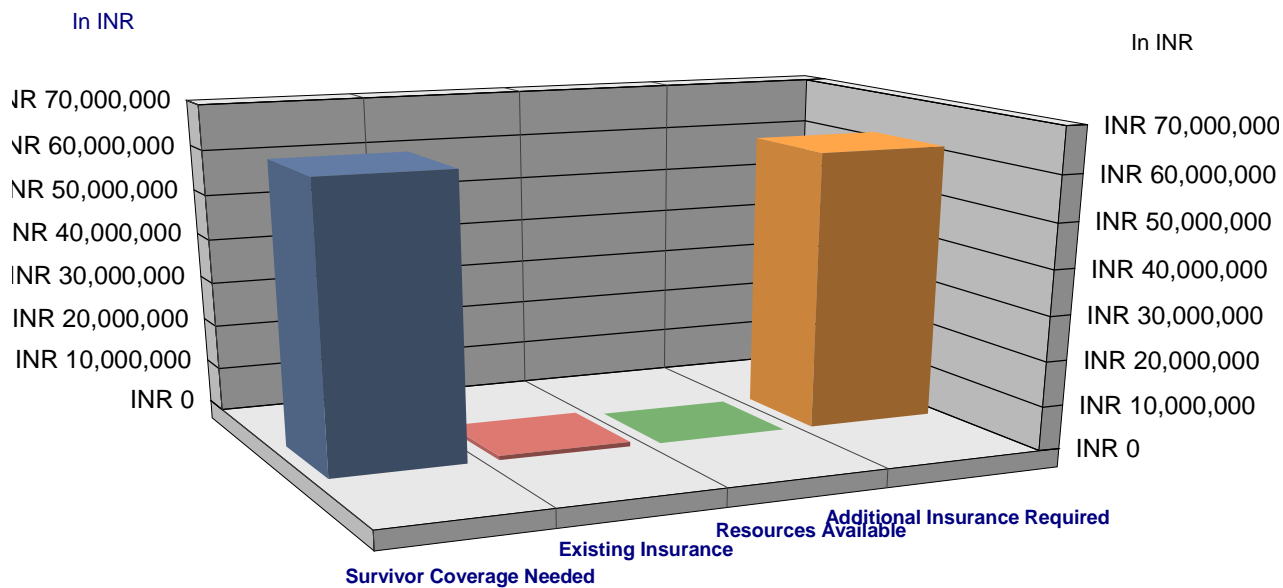
5) Cover provided through employer has not been considered as it is dependent on your job and may not be available if you decide to leave the current job.

### Your Life Insurance Analysis:

Debt Repayment	Amount(₹)
Home Loan	0
<b>Total Debt Repayment:</b>	<b>0</b>
Existing Insurance Cover	Amount(₹)
Aviva	1,000,000
Religare Term Plan	10,000,000
<b>Total Existing Insurance Cover:</b>	<b>11,000,000</b>
Expense Replacement	Amount(₹)
Present Value of Future Expenses	57,600,000

<b>Total Expense Replacement:</b>	<b>57,600,000</b>
<b>Goal Corpus Required</b>	<b>Amount(₹)</b>
<b>Arunima Graduation</b>	<b>1,000,000</b>
<b>Arunima Marriage</b>	<b>2,000,000</b>
<b>Sohan Graduation</b>	<b>1,000,000</b>
<b>Sohan Marriage</b>	<b>1,000,000</b>
<b>Total Goal Corpus Required:</b>	<b>5,000,000</b>
<b>Resources Available</b>	<b>Amount(₹)</b>
<b>Commodities</b>	<b>0</b>
<b>EPF</b>	<b>0</b>
<b>Liquid Account</b>	<b>500,000</b>
<b>Mutual Fund</b>	<b>244,547</b>
<b>Real Estate</b>	<b>0</b>
<b>SAF</b>	<b>0</b>
<b>Saving Scheme</b>	<b>1,000,000</b>
<b>Stock Portfolio</b>	<b>0</b>
<b>Total Resources Available:</b>	<b>1,744,547</b>
<b>Total Cover Required</b>	<b>62,600,000</b>
<b>Total Resources Available</b>	<b>1,744,547.00</b>
<b>Total Existing Insurance Cover</b>	<b>11,000,000.00</b>
<b>Net Cover Required</b>	<b>49,855,453.00</b>
<b>Your Insurance Cover</b>	<b>41,066,667</b>
<b>Insurance Cover of ABC Singh</b>	<b>20,533,333</b>

# Insurance Planning





## Retirement Planning

Retirement planning, refers to the allocation of finances for retirement. This normally means the setting aside of money or other assets to obtain a steady income at retirement. The goal of retirement planning is to achieve financial independence, so that the need to be gainfully employed is optional rather than a necessity.

The process of retirement planning aims to assess readiness-to-retain given a desired retirement age and lifestyle, i.e. whether one has enough money to retire and identify actions to improve readiness-to-retire.

### Current Situation

In order to maintain your life style after retirement, you would require a regular income of approximately Rs 600,000 p.a. till you turn 80 years and ABC Singh turns 80 years old.

21 years from now (i.e. until your retirement - Dec 2033), you will incur expenses of Rs. 3,665,284 approx p.a. which translates to Rs. 73,305,692.80 p.a. in today's value. To generate this income, which will be increasing at the rate of inflation and is required to last for your lifetime, you will need to accumulate a corpus of Rs. 73,305,693 approx at the time of retirement.

<b>Total Current Annual Expenses</b>	<b>600,000</b>
<b>Expenses in the first year of retirement</b>	<b>3,665,285</b>
<b>Retirement corpus required</b>	<b>73,305,693</b>
<b>Provisions made</b>	<b>0</b>
<b>Net Corpus required</b>	<b>73,305,693</b>



### Existing Provisions made:

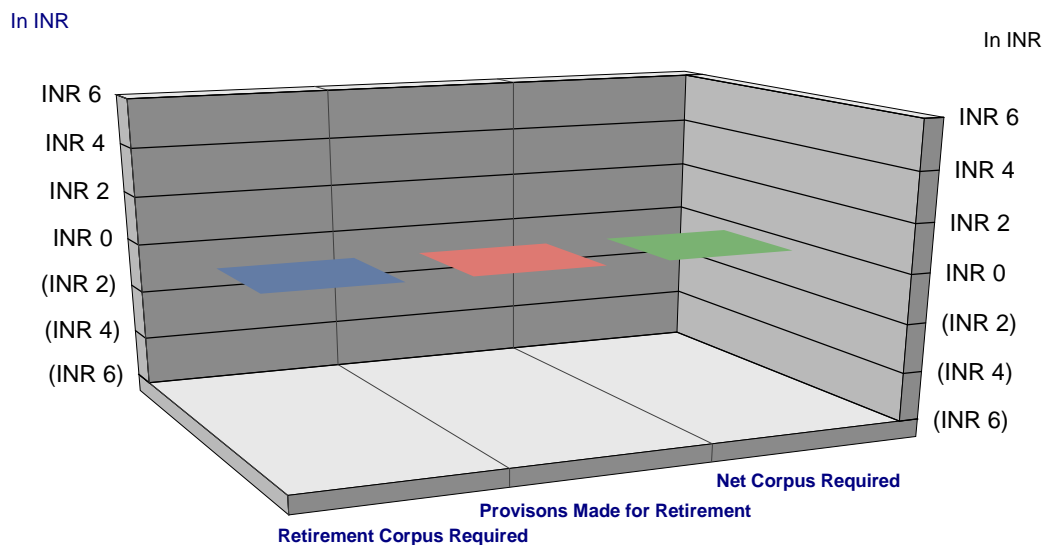
Asset Type	Asset Name	Amount Allocated	SIP Amount Allocated	Future Value
Insurance	Aviva	2,000,000	0	0
<b>Total</b>				<b>0</b>

### Asset Allocation for New Investments

Rate of Return Assumed is :10.45%

	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Real Estate	Endowment plans	Total
Lumpsum Inv	0	0	0	0	0	0	0	0
Monthly Inv	0	0	0	0	0	0	0	0

### Retirement Planning



## Disclosure Statement

This document has been prepared to help you make important decisions regarding your financial future. Before reviewing the data, alternatives and options presented in this financial plan, please note the inherent limitations associated with this information: The content of this report is based on information provided by you. Certain assumptions have been made about future investment performance, inflation rates, retirement benefits and other variables which are only estimates, with no assurance as to their attainability or ultimate outcome.

Certain financial information contained in this plan, including the Net Worth summary and the Income and Expenses summary, was created only to assist you and your advisor in developing your financial plan. Accordingly, it should not be relied on for purposes of obtaining credit or for any purpose other than developing your financial plan.

Projections of future events are based on interpretations of existing laws, as well as assumptions that are described in the accompanying text. Furthermore, even if the steps in this document are followed, there may be material differences between projected and actual results because laws are updated, events and circumstances frequently do not occur as expected, and the overall economic environment changes.

YOU ARE UNDER NO OBLIGATION TO FOLLOW, IN WHOLE OR IN PART ANY OF THE ALTERNATIVES PRESENTED IN THIS PLAN OR TO PURCHASE INVESTMENT, INSURANCE OR OTHER FINANCIAL PRODUCTS OR SERVICES THROUGH YOUR ADVISOR. Your advisor is not responsible for reviewing your situation on an ongoing basis or updating these alternatives unless you sign a separate contract regarding those continuing services. Should you enter into an ongoing advisory arrangement, an additional fee may be charged.

Illustrations of insurance alternatives are presented only as guidelines and represent our general understanding of the information available to us. Any analysis of legal or accounting issues relating to your situation are for discussion purposes only and not intended to be a substitute for professional advice in these areas. Calculations illustrating income tax concepts and deductions, and investment gains and losses are for illustrative purposes only and are based upon hypothetical situations. Consult with an attorney or accountant who specializes in these areas to counsel you on specific topics related to your financial situation. Financial planning strategies are presented based upon facts as stated above and on laws and regulations that are subject to change.

The financial planning strategies presented in this document are intended only as a guide and not as a comprehensive financial plan. There may be a conflict of interest as the advice generated may result in product sales that benefit this firm.

## FINANCIAL PLANNING SERVICES CONTRACT

### GENERAL PURPOSE

By this contract, you engage us to provide personal financial planning services, as described below, and Advisor agrees to provide these services.

### SERVICES TO BE PROVIDED

Advisor will provide personal financial services in the form of a financial plan encompassing the areas specified below. Financial plan will be summarized in a written document delivered to you and will reflect your current financial circumstances, your financial outlook, and your personal objectives

### PERSONAL FINANCIAL PLANNING

- a) Investment Planning
- b) Insurance Planning
- c) Estate Planning
- d) Retirement Planning
- e) Goal Planning

### PLANNING WILL FOLLOW THIS PROCESS

In creating your plan, you and Advisor will follow this process:

- a) Data: You will provide Advisor with fin. and personal data necessary to prepare your plan.
- b) Analysis: Advisor will analyze data and documents provided, evaluate your ability to meet your objectives, make observations, identify problems and recommend strategies for your consideration.
- c) Written Plan: On the basis of the data you provide, and your stated objectives, Advisor will prepare and present a personal financial plan summarized in written form. If this contract is renewed, you will provide Advisor with current financial data relevant to the area(s) specified for update on the renewal invoice. These area(s) may or may not be the same as the initial plan. Advisor will analyze this data and prepare a written summary reflecting your current financial circumstances and recommending strategies where appropriate.

### COMPENSATION TO ADVISOR FOR PLANNING SERVICES

For the financial planning serv. described above, you agree to pay a fee of 0.00

Please make check payable to :

This financial planning contract is agreed to between us, effective 19/10/2012

Client: XYZ Singh