



FINANCIAL PLAN GOLD REVIEW

XXXX & Family

Prepared by - XXXX

Financial Management

CURRENT POSITION

Emergency Fund

No assets have yet been dedicated to an Emergency Fund. You have not indicated any major Liquid Asset with you currently.

Debt

Current Home loan of Rs XXXX and paying EMI of Rs XXX

PROPOSED POSITION

Emergency Fund

You should keep atleast Rs 5 Lakhs in Emergency Fund. Apart from your Savings bank balance, I am tagging your XXX value of approx. Rs 4.3 Lakhs for this goal. You can keep it as is. Just make sure all the money in is Direct Funds.

Debt

Do not prepay your Home loan at current situation. You can start paying back your home loan when your XXXX goal get complete in 2024.

Risk Management

PROPOSED POSITION

Life

Your Existing Life Insurance is enough. You don't need any more Life Insurance. Once your son starts the job after College, you can completely stop paying all your Life Insurance premiums.

Health

You must increase the existing Health Insurance to Rs XX Lakhs cover. It will be helpful to you after your retirement.

Suggested Health plans –

1. XXXX
2. XXXX

These are important factors you should consider before buying a Health Insurance Policy –

1. XXXXX
2. ABCD



Retirement Planning

CURRENT POSITION

Taking a retirement age of 58, and wish to support a lifestyle incurring up to ₹6 Lakhs per year of expenses.

We have assumed your life expectancy as 95.

PROPOSED POSITION

Consider developing a retirement spending budget to ensure all likely expenses are considered.

We have considered your EPF (Rs XX Lakhs), PPF (Rs. XY Lakhs), NPS (AB Lakhs), current stocks (AA lakhs) & Mutual Funds (Rs YY Lakhs)

You should invest **₹X/month** in Mutual Funds SIP

Corpus Required - ₹X Crores (At age of Y)

Fund / Stock	Current value	Action Suggested	Recommended SIP
Fund Name 1	XXX	Redeem & Invest in XX	XY
Fund Name 2	XXX	Redeem & Invest in XXX	XY
Fund Name 3	YYY	Redeem & Invest in YY	YY

Children Post Grad Goal

CURRENT POSITION

Taking Requirement of Rs X Lakhs by 2027

PROPOSED POSITION

I am tagging Rs X lakhs of your Debt Investment for this goal. No Extra investment needed for this goal

Fund	Current value	Action Suggested
Fund Name 1	YY	Switch to ABC
Fund Name 2	XX	Keep it as is
Debt Fund Name 3	ZZ	Keep it as is
Fund Name 4		Do a STP to Rs x/month in ABC

Children Marriage

CURRENT POSITION

Taking Requirement of Rs X Lakhs in 2025 and Rs. Y Lakhs in 2027.



PROPOSED POSITION

Tagging current Gold for this goal. You should invest **₹X/year in Sovereign Gold Bonds + X/month in Mutual Fund SIP.**

Corpus Required – Rs Y Lakhs in 2025 and Rs Z Lakhs in 2027

Fund Name	Comments	Recommended SIP
Fund Name 1	New SIP	XYZ
Fund Name 2	New SIP	XYZ

Wealth Creation

PROPOSED POSITION

Once you have enough Liquidity for ----- in Wealth Creation goal. You should invest in Direct Stocks for this goal. Here are the changes suggested in the current portfolio –

Stock Name	BUY	Qty	Current Value	Actions	Comments
X	2000	100	XXX	Buy more	Buy Reason 1
Y	500	50	YYY	Stay	Reason 1
Z	750	30	ZZZ	Sell	Reason 2
A1	200	100	A1A1	Buy more	Buy Reason 2
S1	665	70	S1S1	Buy More	Buy Reason 3
S2	301	50	S2S2	Sell	Reason 3
S3	90	50	S3S3	Sell	Reason 4
V1	664	91	V1V1	Stay	Reason 5

Stocks marked in Green actions should be your Final Stock portfolio where you should invest Regularly.

Tax Planning

From next year, you should shift to XYZ where you don't have to do any investment for Section 80C. No need to invest in ELSS or PPF any more. Just invest Rs X/year in NPS Tier 1.

Summary

Goal	Duration	Corpus Required	SIP Required	Comments
Retirement				
Child Post Graduation				



Child Marriage				
Wealth Creation				
Emergency Fund				

SIP Summary

Fund Name	Recommended SIP
	₹X
	₹Y
	₹Z
	₹XX
	₹YY

Important Notes

You are in a good financial situation as of now.
Please remember, following are few things which you should note –

[Redacted content]

Important Assumptions

1. 11111



2. 2222
3. 33333
4. 44444
5. 5555
6. 6666
7. 77777

Disclaimer

This financial plan was developed using information provided by you. Our Estimates of future returns and inflation parameters, using past history and reliable sources, play a significant part in the plan. While the information is presented in a detailed manner with exact numbers, PLEASE BE AWARE THAT ALL FUTURE PROJECTIONS ARE ESTIMATES ONLY.

As the time period between the current date and projection date increases, so does the possible margin of error. This plan should be viewed as a "road map", and it should be reviewed minimum every year and adjusted as more current or accurate information becomes available.

Mutual Funds are subject to market risk. Read all Scheme related information before investing.