

Wealth G.R.I.P. Report

Your Name	Plan Date	Your Relationship Manager
Sanjay – S	01/04/10	Sandeep Kumar

Dear Sanjay,

At the outset, I would like to thank you for taking some time and completing your Wealth G.R.I.P. Financial Plan. Wealth G.R.I.P. helps you get a 360-degree view of your Goals, Retirement, Investment and Protection plans. It is our endeavour to assist you in making the right investment choices and guiding you to a secure and promising financial future. Please feel free to visit and TALK TO US again.

As your Relationship Manager, I thoroughly enjoyed our interaction and look forward to assisting you in planning your investments and achieving your goals.

Sincerely,

Sandeep Kumar
Mobile: 9769 114685

Your Income and Expenses

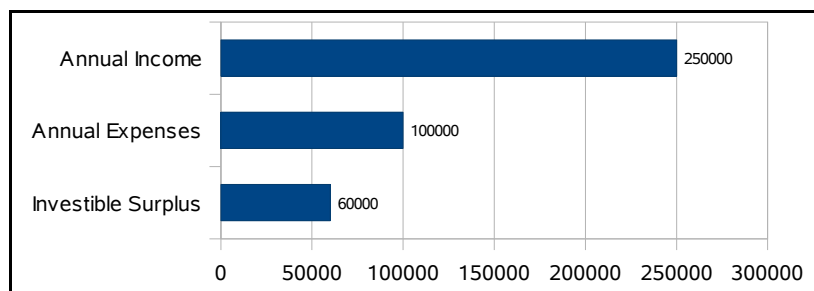
Your annual income is **Rs. 2,50,000** while your annual expenses are **Rs. 1,00,000**. You have also indicated an available investible surplus of **Rs. 60,000** per annum.

Your Goals

Goal	Amount	Start
Vehicle	75000	2 years
Dream Vacation	1,00,000	3 years
Major Expenses in future	3,00,000	5 years
Rajesh – Post Graduation	8,00,000	15 years

You have also indicated that you would ideally want to retire at the age of **58** and be able to maintain a desired lifestyle post-retirement. We have created a financial plan for you which will help you plan for your retirement.

Your Annual Income and Expenses



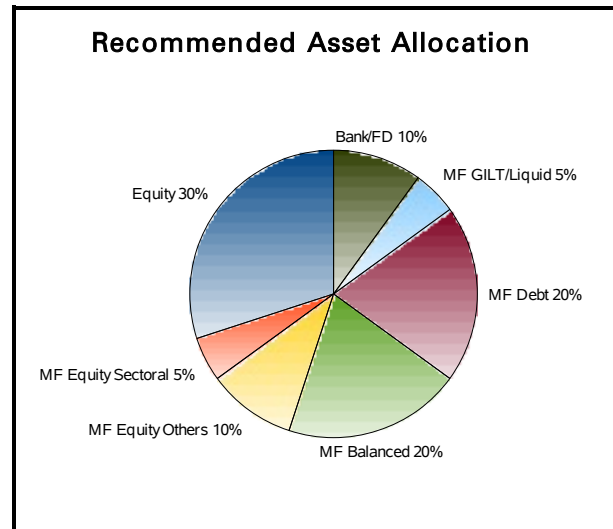
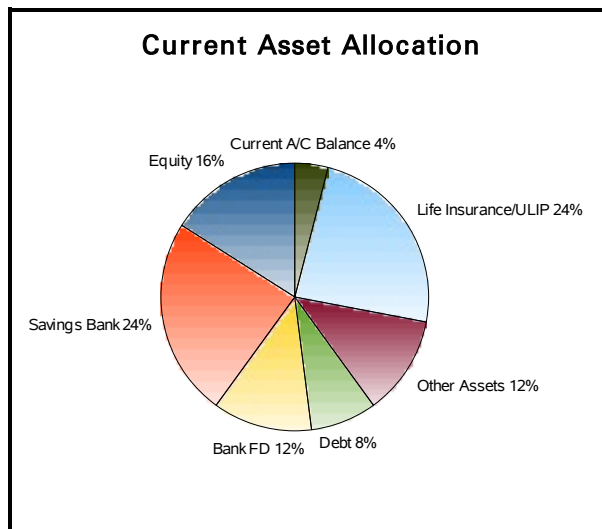
Your Net Worth (Rs.)	15,00,000
Annual Expenses as a % of Income	40.00%
Investible Surplus as a % of Income	24.00%

You are a Balanced Investor

Based on your inputs to our risk profiler, we have assessed you as a **BALANCED** Investor. You should ideally invest in a mix of equity and debt products which provide higher returns along with some capital protection. The Asset Allocation model recommends a perfect mix of investments for you.

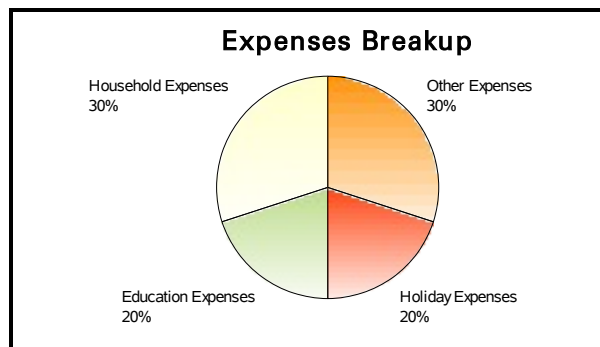
Asset Allocation: is simply the mix of liquid investments you hold. Your Recommended Asset Allocation is based on your assessed risk profile. We have listed your current asset allocation vs. your recommended asset allocation below.

Suggested Amount to be re-allocated: **Rs. 2,00,000**



Summary of Expenses

It is important to save and invest wisely to maximise your wealth. Your **annual expenses are equal to 40%** of your annual Income. This is the right time to start saving, and invest your savings smartly to make your money work for you.



Planning for your Goals

You have taken the first step towards achieving your goals by defining them. We suggest you start monthly SIP investments of **Rs. 16,665**. This will help you achieve your goals and create disciplined savings habits.

General Goals	Start	Future Value (Rs.)	Monthly SIP (Rs.)
Want to purchase a new car?	2 years	90,750	3,265
Want to go on a dream vacation?	3 years	1,33,100	2,950
Planning any major expenses in future?	5 years	4,83,150	5,450

For Rajesh

Goal	Start	Future Value (Rs.)	Per Month SIP Investment Recommended (Rs.)
Post-Graduation	15 years	33,41,800	5,000

Total SIP investment required to achieve General Goals :	Rs. 11,655
Total SIP investment required to achieve Rajesh's Goals :	Rs. 5,000
Total SIP investment required for all Goals :	Rs. 16,665

Planning for your Retirement

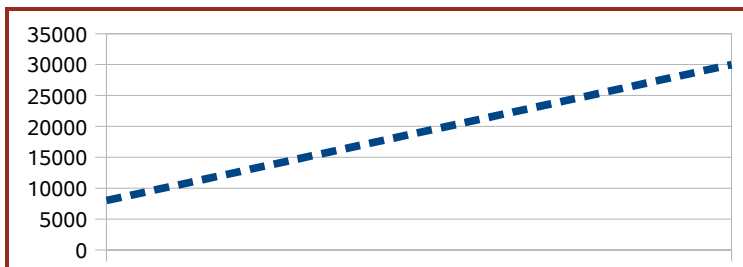
Planning for your retirement is an important aspect of financial planning.

Your monthly household expenses today: **Rs. 8,000**

Your monthly household expenses when you retire at 58: **Rs. 30,000**

You need to accumulate a retirement corpus of Rs. 3,20,00,000 to maintain your desired lifestyle post- retirement. To achieve this goal and retire by the age of 58, it is recommended that you start investing Rs. 4,620 monthly.

Increase in your monthly household expenses when you retire at 58 years



Inflation Rate Considered	5.50%
Your PF Corpus Today (Rs.)	2,00,000

Goal Analysis

You have declared an annual investible surplus of **Rs. 60,000** which is not sufficient to start saving for all the goals you have defined. Hence, it is important to prioritise your goals and start investing for them.

Your Goals

Goals	Start	Future Value (Rs.)	Monthly SIP (Rs.)
Want to purchase a new car?	2 years	90750	3,265
Want to go on a dream vacation?	3 years	1,33,100	2,950
Planning any major expenses in future?	5 years	4,83,150	5,450
Post-Graduation	15 years	33,41,800	5,000
Retirement	28 years	3,20,00,000	4,620

Suggested Investments for Goals: Out of your investible surplus of Rs. 60,000, we recommend you keep 20% aside for any emergency cash requirements. This leaves you with a surplus of Rs. 48,000.

In the event of not being able to start investing for all your goals, it is important to prioritise and achieve goals. Given below are the recommended investment amounts for all your goals based on your available investible surplus. Though these investments are not sufficient to achieve your goals, it is a good beginning to start, and continue to increase your investments over time.

Goals	Start	Monthly SIP based on available surplus (Rs.)
Want to purchase a new car?	2 years	610
Want to go on a dream vacation?	3 years	550
Planning any major expenses in future?	3 years	1,030
Post-Graduation	15 years	940
Retirement	28 years	870
Total Monthly SIP		4,000

Insurance & Protection

Life Insurance :

It is crucial not to lose focus of what is important for your family. Insurance is a tool that mitigates risk and helps your family lead a normal life in any unfortunate event. To enable your family to continue leading the same lifestyle in your absence, a coverage level of **Rs. 30,00,000** is recommended. You currently face an insurance cover shortfall of **Rs. 1500,000**.

Life Insurance Planning	Coverage Level (Rs.)
Your Existing Insurance Coverage	15,00,000
Ideal Insurance Cover	30,00,000

Medical Insurance :

Your Medical Expenses as a % of your Total Expenses: **10%**

Based on the number of family members and your age, the indicative premium charges for a Rs. 3,00,000 medical cover is approximately Rs. 4,650.

**** Coverage Level:** While company/group medical insurance offers protection, it is crucial to note that coverage levels may not be adequate. In the long term, it is advisable to have your own medical coverage with adequate cover for the whole family at all times.

No-claim benefits: In the event of no claims against your own Medical Insurance, most insurance companies offer a no-claim discount on the premium paid every year which can significantly reduce premium amounts over the long term.

Disclaimer: AMFI Regn. No.: ARN-0845, Corporate Agent of ICICI Prudential & ICICI Lombard, Composite Corporate Agent License No. 2613930. Registered office of I-Sec is at ICICI Securities Ltd. - ICICI Centre, H. T. Parekh Marg, Churchgate, Mumbai - 400020, India. Please note that Mutual Fund Investments are subject to market risks, read the offer document carefully before investing for full understanding and detail. Kindly read the Risk Disclosure Documents carefully before investing in Equity Shares, Derivatives or other instruments traded on the Stock Exchanges. Insurance is the subject matter of solicitation. ICICI Securities Ltd. does not underwrite the risk or act as an insurer. The information contained herein is strictly confidential and meant solely for the selected recipient and may not be altered in any way, transmitted to, copied or distributed, in part or in whole, to any other person or to the media or reproduced in any form, without prior written consent of ICICI Securities Limited. The contents herein above shall not be considered as an invitation or persuasion to trade or invest. Nothing in this report constitutes investment, legal, accounting and tax advice or a representation that any investment or strategy is suitable or appropriate to your specific circumstances. Investors should make independent judgment with regard to suitability, profitability, and fitness of any product or service offered herein above. I-Sec and affiliates accept no liabilities for any loss or damage of any kind arising out of any actions taken in reliance thereon. This information is not directed or intended for distribution to, or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction, where such distribution, publication, availability or use would be contrary to law, regulation or which would subject I-Sec and affiliates to any registration or licensing requirement within such jurisdiction.