

Financial Plan of

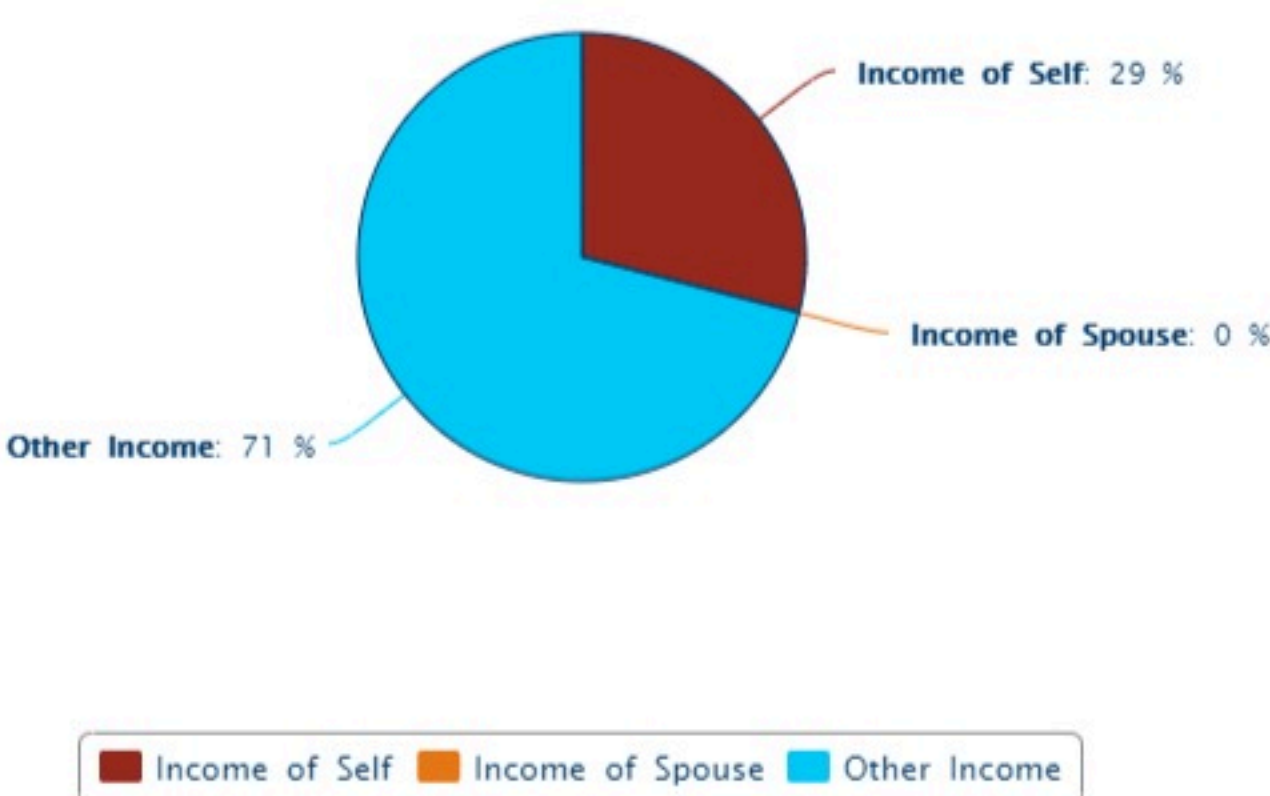
Cash Management

Inflows

Income	Amount p.a (in ₹.)
Income of Self	4,00,000
Income of Spouse	0
Other Income	10,00,000
TOTAL	14,00,000

It's important to spread your income across 2 or more different sources.

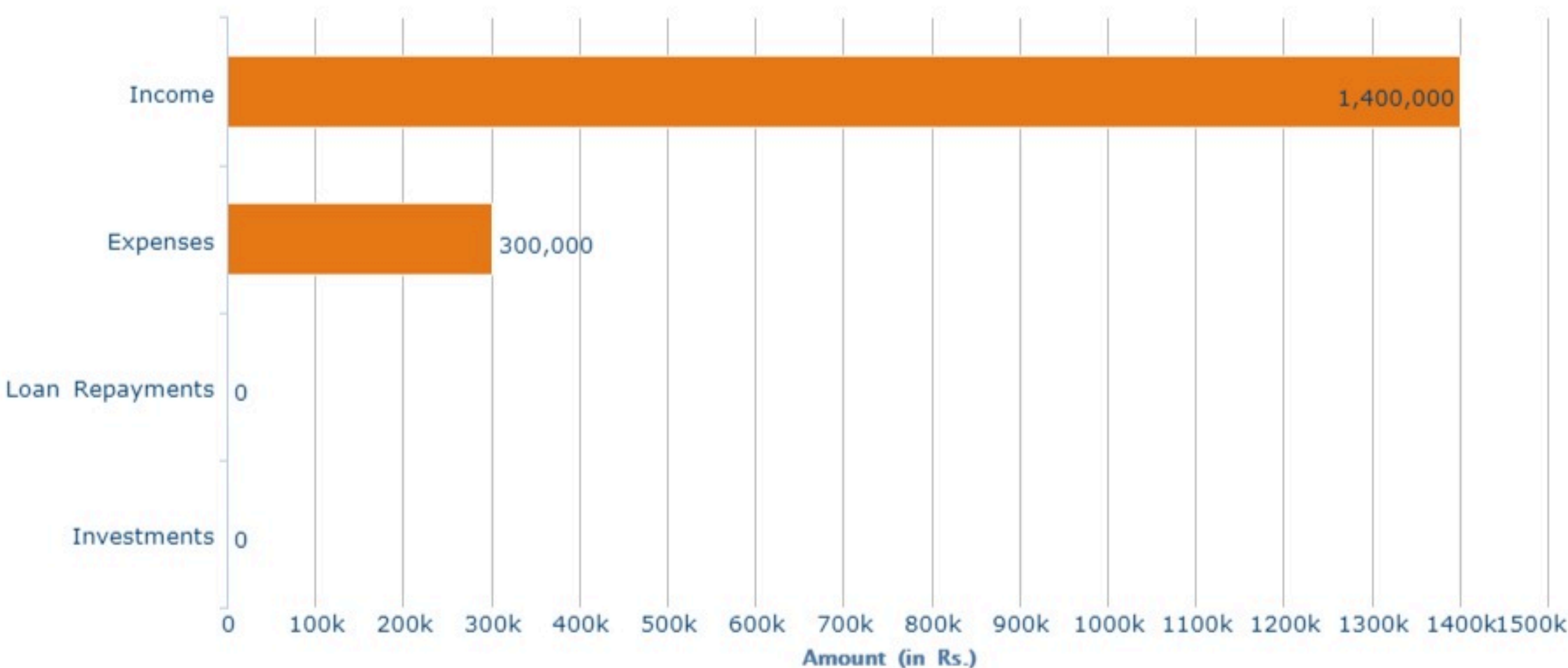
Source of Inflow report



Outflows

Outflows	Amount p.a (in ₹.)
Expenses	3,00,000
Loan Repayments	0
Investments	0
TOTAL	3,00,000

Break-up of outflow

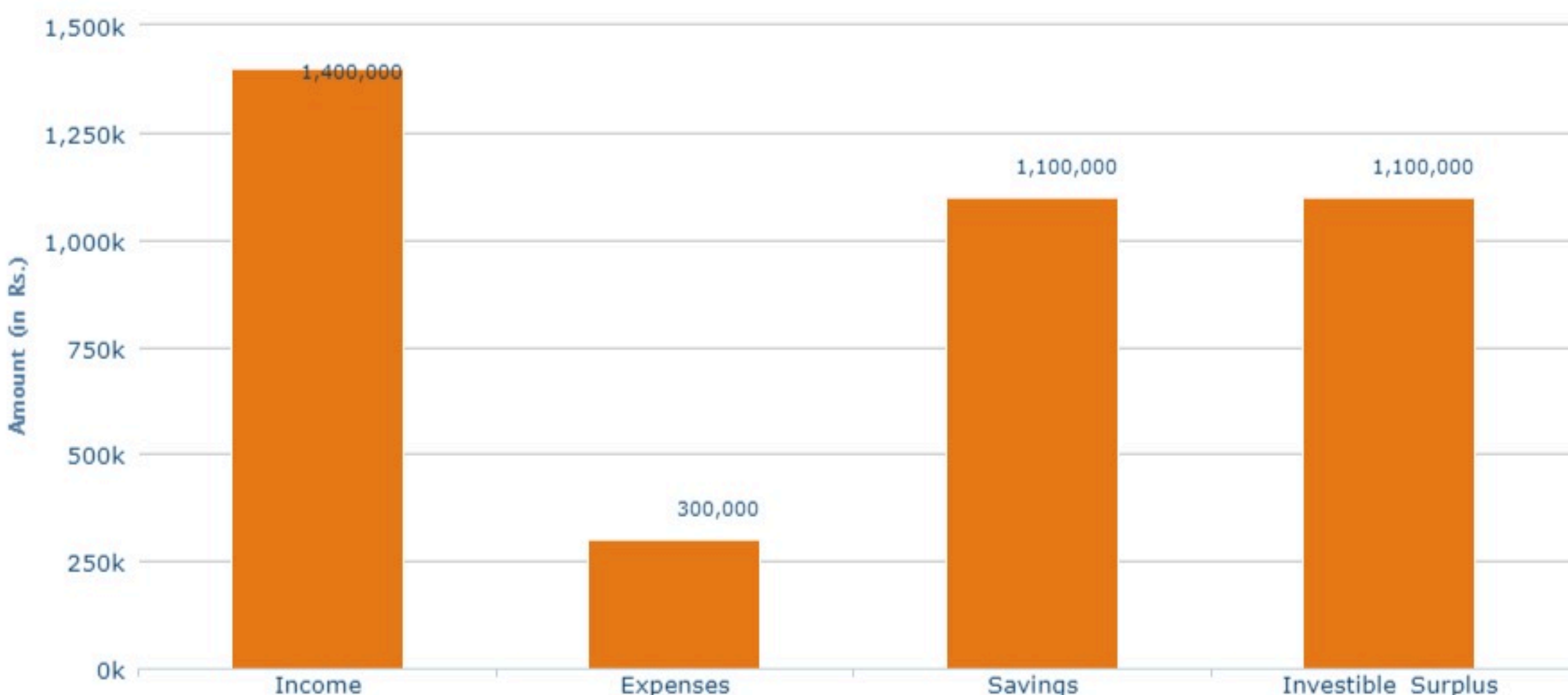


Annual Savings (in ₹.)	11,00,000
Investible Surplus (in ₹.)	11,00,000

Annual Savings: This is total income minus expenses and loan repayments. This amount indicates how much you end up saving on an annual basis after all expenses & loan repayments. This amount includes the outflow towards your existing investments made regularly.

Investible Surplus: This is annual savings minus outflow towards existing investments (i.e. total income minus total outflows) and indicates the amount left over with you for further investments every year towards your goals & retirement.

Cash Management



Investible surplus is that part of your savings, which is available for further investment

Key Ratios

Saving Ratio	78.57%	Healthy
Debt Servicing Ratio	0.00%	Healthy

Saving Ratio: This is calculated as Annual Savings divided by Annual Income and indicates what part of income you are saving. The higher the ratio, the better it is. The average household savings rate is around 30%. Hence, if the saving ratio is 35% or more, it's considered 'Healthy'; you can increase the saving ratio by either cutting down expenses or increasing the income or a combination of both.

Debt Servicing Ratio: This is calculated as Annual Loan Repayments divided by Annual Income and indicates what part of your income is being spent towards loan repayments. The lower the ratio, the better it is, as there will be lesser amount of fixed obligations. Debt servicing ratio upto 25% will be considered 'Healthy'; however, if you are servicing your home loan, then this ratio can go upto 45%.

Networth

Networth (in ₹.)	0
Total Assets	0
Total Liabilities	0

Networth refers to "Total Assets" minus "Total Liabilities".

Networth



Total Assets Total Liabilities

Break-up of Assets	Amount (in ₹.)
Personal Assets	0
Real Assets	0
Financial Assets	0

Personal Assets: These are assets which are being used for your personal use and include Self-occupied house and Vehicles.

Real / Physical Assets: These are assets which you have invested and are in physical form and include Real Estate investments and Physical Gold & Silver.

Financial Assets: These are assets which you have invested and include Equity, Mutual Funds, PF, PPF, Savings balance, etc.

Break-up of Assets



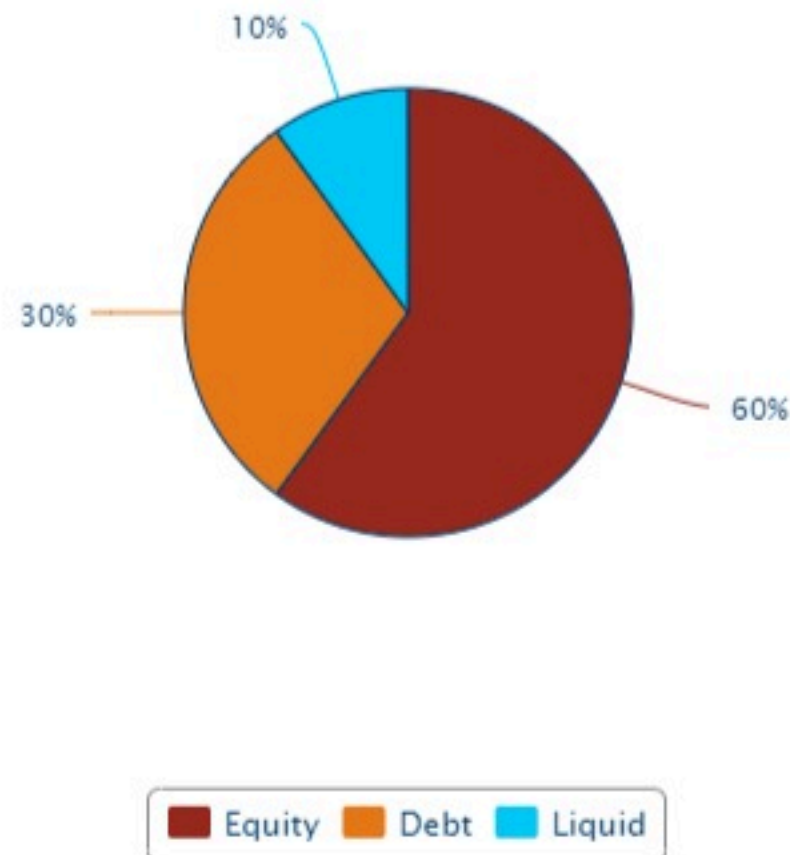
Personal Assets Physical Assets Financial Assets

It's important to build your financial assets over a period of time and increase your financial assets ratio.

Asset Allocation

Recommended Asset Allocation (based on risk profile chosen by you):

You have chosen **aggressive** as your risk profile. For your medium & long term goals, we recommend the below asset allocation for you. For short term goals, we recommend you to invest only into debt & liquid asset classes.

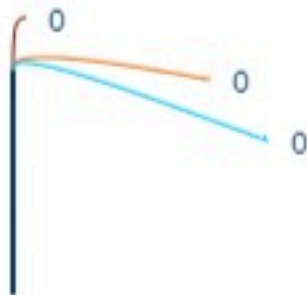


Insurance

Life Insurance

Life Insurance for Self	Amount (in ₹.)
Ideal Cover Required	0
Existing Cover	0
Additional Cover Required	0

We have not suggested any cover, as you are currently single. However, if you have dependent parents, then you should take an appropriate cover to ensure their expenses are met in your absence.



■ Ideal Cover ■ Existing Cover ■ Additional Cover Required

Medical Insurance

Medical Insurance for Family	Amount (in ₹.)
Ideal Cover Required	5,00,000
Existing Cover	12,00,000
Additional Cover Required	-

The above ideal cover is suggested based on your age group. You may choose a higher/lower cover, depending on other factors like your income level, no. of family members, etc.

Goals

Classification of Goals

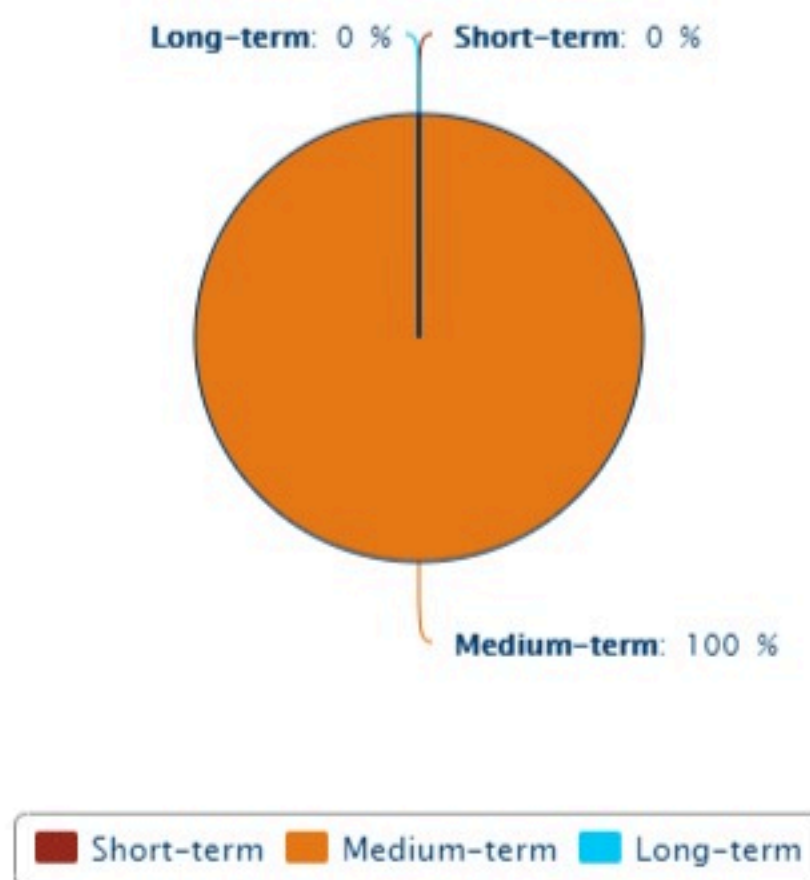
Short-term Goals

Medium-term Goals

Long-term Goals

Buying A Property

Present Value of Goals



Future Value of Goals & Monthly investment required

Name of Goal	Goal Present Value (₹.)	Years to Goal	Future Value (₹.)	Goal Achievement % with existing investments	Monthly investment required for shortfall(₹.)
Buying A Property	80,00,000	7	1,28,46,252	0%	1,02,378

Note: The above monthly investment required, if any, is inclusive of your ongoing investments. Please discount the same before making fresh investments towards your goals.

Retirement

Retirement Details	Self	Spouse
Current Age	24	-
Retirement Age	65	-

Post-retirement requirement	Amount(in ₹.)
Annual expenses required post retirement (in present value)	5,00,000
Less: Pension, rental & part-time income planned	12,00,000
Net Annual expenses required post retirement (in present value)	-7,00,000
Future Value of Net Annual expenses post retirement	-1,12,15,869

Net Annual Expenses Post Retirement



Retirement Corpus & Monthly investment required

Retirement Corpus required (in ₹.)	-16,82,38,034
Corpus achievement % with existing investments	100%
Monthly investment required for shortfall (in ₹.)	0

Cash Flow (till retirement)

Age of Self	Age of Spouse	Total Family Income (₹.)	Total Family Expenses (₹.)	Total Savings (₹.)
25	-	14,00,000	3,00,000	11,00,000
26	-	15,12,000	3,21,000	11,91,000
27	-	16,32,960	3,43,470	12,89,490
28	-	17,63,597	3,67,513	13,96,084
29	-	19,04,685	3,93,239	15,11,446
30	-	20,57,059	4,20,766	16,36,293
31	-	22,21,624	4,50,219	17,71,405
32	-	23,99,354	4,81,734	19,17,620
33	-	25,91,302	5,15,456	20,75,846
34	-	27,98,607	5,51,538	22,47,069
35	-	30,22,495	5,90,145	24,32,350
36	-	32,64,295	6,31,456	26,32,839
37	-	35,25,438	6,75,657	28,49,781
38	-	38,07,473	7,22,954	30,84,519
39	-	41,12,071	7,73,560	33,38,511
40	-	44,41,037	8,27,709	36,13,328
41	-	47,96,320	8,85,649	39,10,671
42	-	51,80,025	9,47,645	42,32,380
43	-	55,94,427	10,13,980	45,80,447
44	-	60,41,981	10,84,958	49,57,023
45	-	65,25,340	11,60,905	53,64,435
46	-	70,47,367	12,42,169	58,05,198
47	-	76,11,156	13,29,121	62,82,035
48	-	82,20,049	14,22,159	67,97,890
49	-	88,77,653	15,21,710	73,55,943
50	-	95,87,865	16,28,230	79,59,635
51	-	1,03,54,894	17,42,206	86,12,688
52	-	1,11,83,286	18,64,160	93,19,126
53	-	1,20,77,949	19,94,652	1,00,83,297
54	-	1,30,44,185	21,34,277	1,09,09,908
55	-	1,40,87,720	22,83,677	1,18,04,043
56	-	1,52,14,737	24,43,534	1,27,71,203
57	-	1,64,31,916	26,14,581	1,38,17,335
58	-	1,77,46,470	27,97,602	1,49,48,868
59	-	1,91,66,187	29,93,434	1,61,72,753
60	-	2,06,99,482	32,02,974	1,74,96,508
61	-	2,23,55,441	34,27,183	1,89,28,258
62	-	2,41,43,876	36,67,085	2,04,76,791
63	-	2,60,75,386	39,23,781	2,21,51,605
64	-	2,81,61,417	41,98,446	2,39,62,971
65	-	3,04,14,330	44,92,337	2,59,21,993

Please write to us at fps@icicisecurities.com for any queries in the above plan.

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