

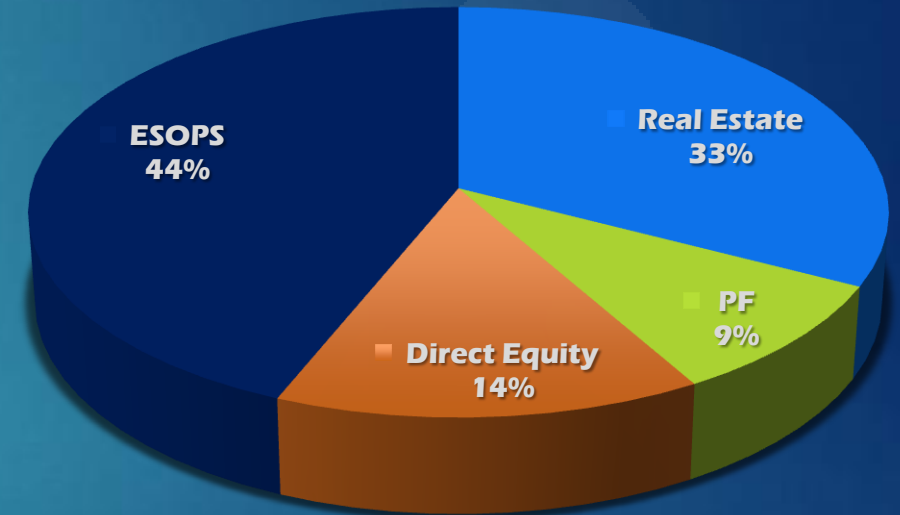


**ARMSTRONG**  
Strong Values...

## **Alpha & Beta Financial Plan**

Assets	Current Investment	Allocation
Real Estate	₹ 1,25,00,000	33%
PF	₹ 35,00,000	9%
Direct Equity	₹ 55,30,000	14%
ESOPs	₹ 1,68,00,000	44%
<b>Total</b>	<b>₹ 3,83,30,000</b>	<b>100%</b>

### ALLOCATION



### Home Loan



Outstanding Loan Amount

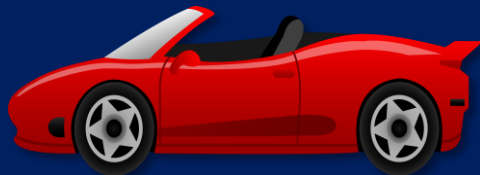
₹ 1,09,00,000

EMI

₹ 1,08,000

Loan to be repaid by 2022

### Car Loan



Loan to be taken

₹ 5,00,000

### Jeevan Shree

- Premium: ₹ 24,666/ Annually
- Basic Sum assured: ₹ 3,50,000
- Maturity amount: ₹ 5,00,000

### Jeevan Bharati

- Premium: ₹ 14,850/Annually
- Basic Sum assured: ₹ 9,50,000
- Maturity Amount: ₹ 9,66,820

₹ 70,000 Monthly

Retirement  
₹30k Monthly

Daughter's Education and  
Marriage ₹40k Monthly

₹20k Equity  
Mutual Fund

₹ 10k Debt Mutual  
Fund \*

₹20k Equity  
Mutual Fund

₹20k Debt  
Mutual Fund

Invest  
₹ 40k p. m. in  
Mutual Funds in  
2015

It will accumulate  
To ₹ 83 lakhs By  
2024



- The Mutual Fund allocation will be 1:3 in Debt and Equity Mutual Fund respectively.
- The returns in Debt Mutual fund is 8%(Approx.) annually and for Equity Mutual fund is 12%(Approx.) annually.

If loan EMI continues as ₹ 89,000 per month

₹ 1,08,000 monthly

Loan over by 2034

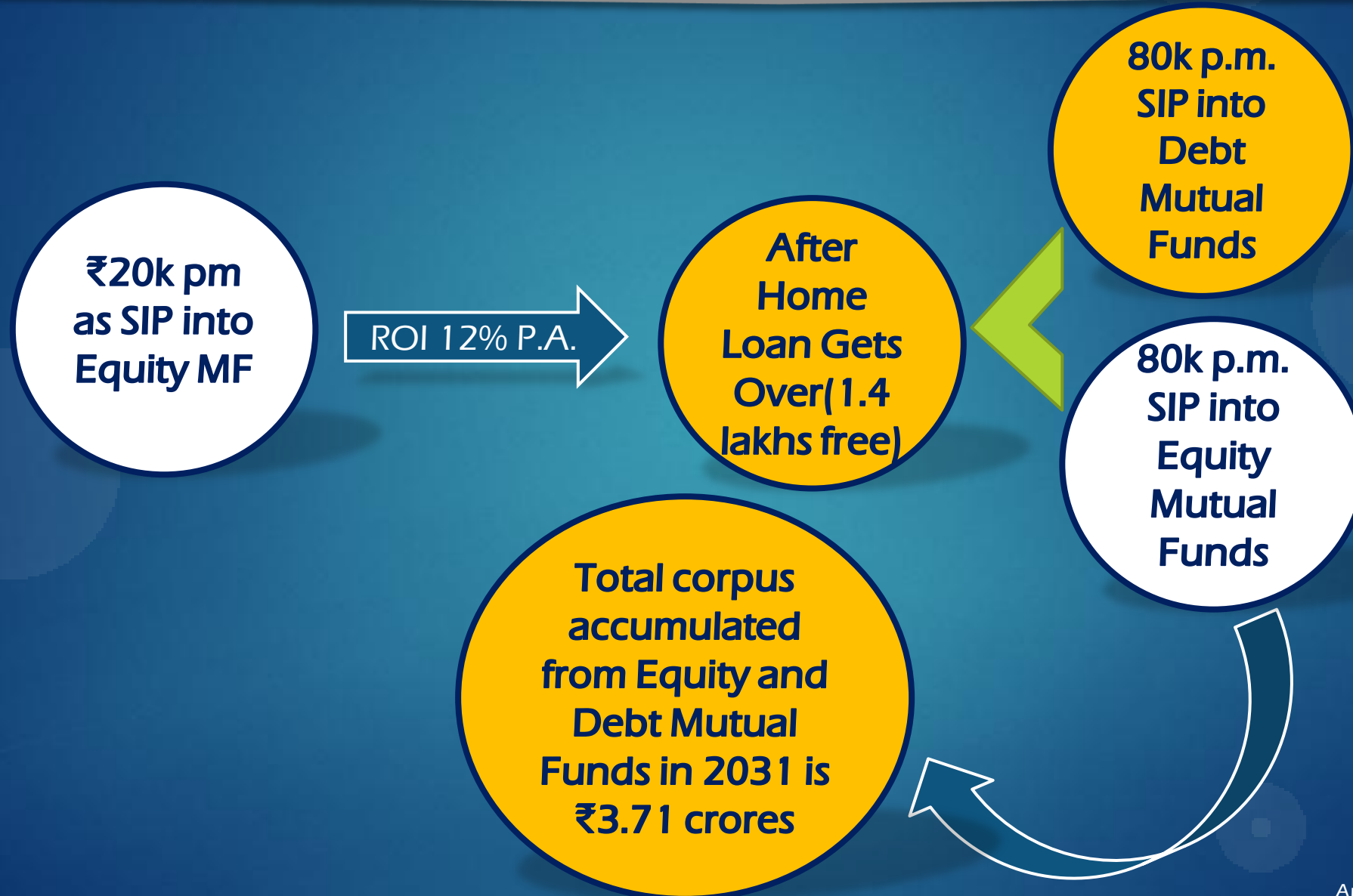
Interest Paid ₹ 1.51 cr

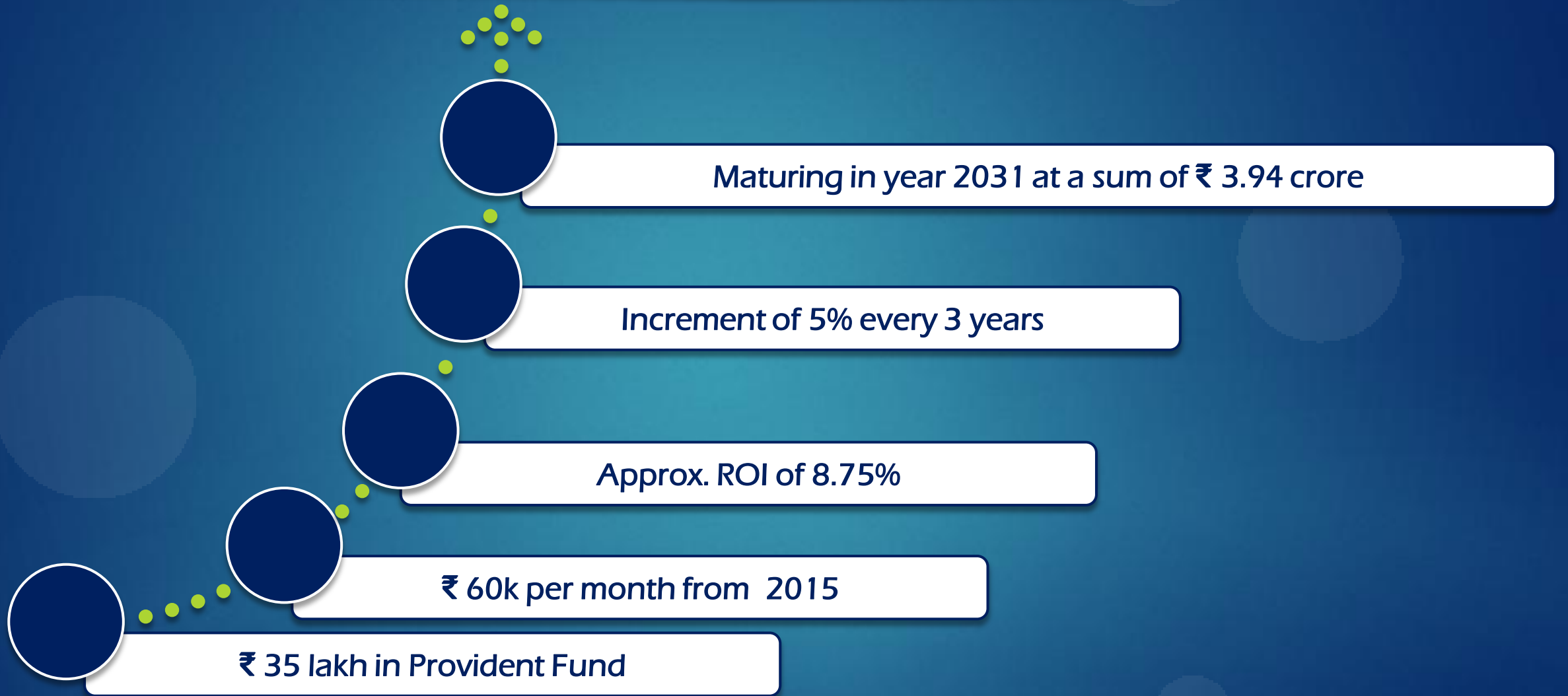
We suggest you to increase loan EMI from ₹ 1,09,000 to ₹ 1.49 lakhs after shifting to new home. (as 40k rental will be free)

₹ 1,49,000 monthly

Loan over by 2022

Interest Paid ₹ 39.66 Lakhs





We suggest you to buy another real estate in the future for a monthly rental after retirement.

On Mobile 2  
lakhs share

To be converted into



Asset	Investment amount(₹) monthly	Average growth rate P.a	Maturity year	Maturity amount (₹)	Annuity rate	Annuity per Month in ₹
Equity and Debt Mutual Funds	30k p.m. upto –2022 80k upto –2031	12%	2031	3,18,52,000	12%	3,18,520
PF	60,000	8.75%	2031	3,94,75,425	8%	2,63,169
Insurance	5 lakhs+9.5 lakhs To be put into Equity MF upon maturity(2024 and2027)	12%	2031	23,26,824	12%	23,268
Rental from Real Estate						70,000
<b>Total</b>						<b>₹6,75,032</b>

## Contact Us

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