

Armstrong

Yaseen

Javad

Financial Plan

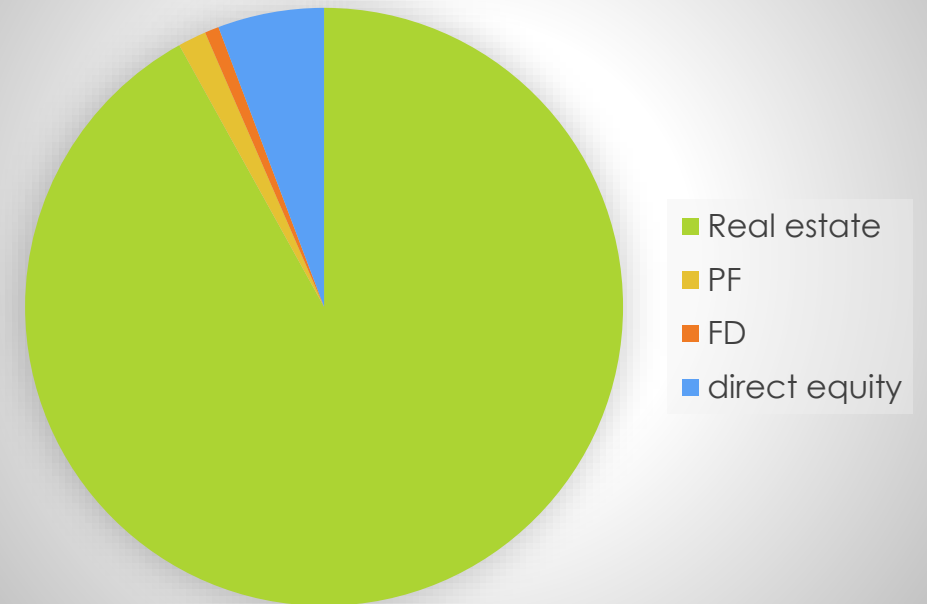


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Current Assets

| Assets | Current Investment |
|---------------|------------------------|
| Real Estate | INR 1,20,00,000 |
| PF | INR 2,00,000 |
| FD | INR 1,00,000 |
| Direct equity | INR 7,50,000 |
| Total | INR 1,30,50,000 |

Investment Allocation



INR 60,000 Monthly

INR 17k SIP
For Retirement

INR 25k Equity
Mutual Fund for
Kids education plan

INR 8k Equity Mutual
Fund for Home loan
repayment

INR 10k into Liquid
funds for Annual
vacations

Debt /Equity Allocation

Debt

- PF-5K contribution
- MF-7K SIP
- Liquid fund-10K SIP
(33%)

Equity

- MF-25K SIP
- Home loan MF-8K SIP
(77%)

ULIP

| Fund name | Fund premium (PA) | Premium payment term(in years) | Current fund value/coverage |
|--------------------|-------------------|--------------------------------|-----------------------------|
| BSL enhancer | 60K | - | 10 lakh |
| ICICI pru pinnacle | 80K | 2010-2017(7 years) | - |
| TOTAL | | | |

Home loan

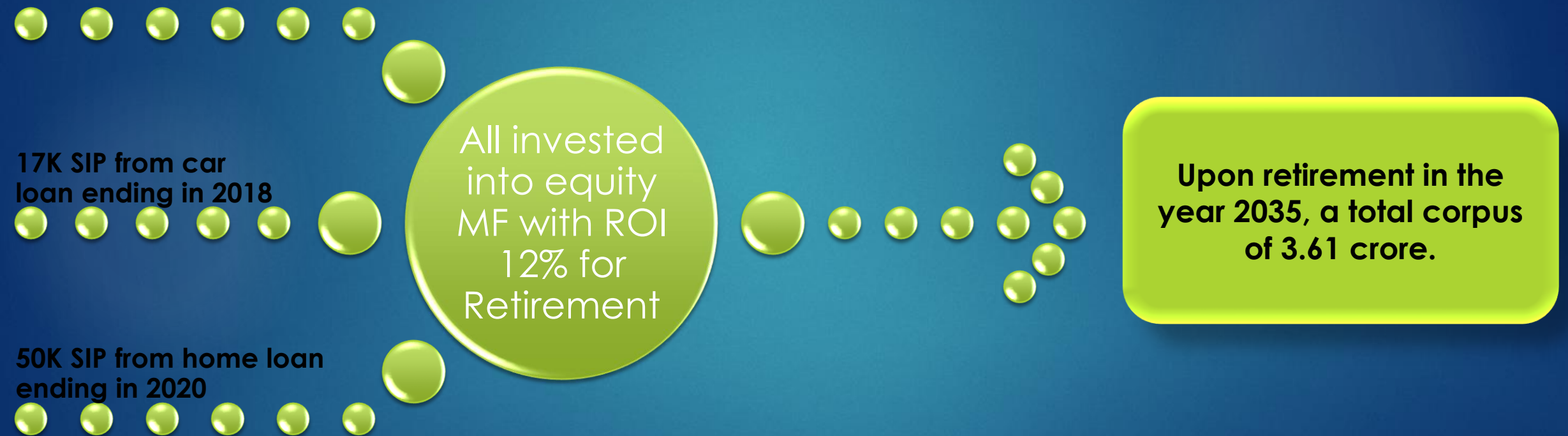
- Initial amount of 40 lakh.
- 30 lakh outstanding.
- EMI of 50K with 10% interest.

Car loan

- Initial amount of 4 lakh taken.
- EMI of 17K with 2.5 years remaining.







Anushka

- Presently 6 years
- Need a higher education corpus by 2027.
- SIP of 15K per month.

A corpus of **48 lakh** can be attained

Arav

- Presently 1 year
- Need a higher education corpus by 2032.
- SIP of 10K per month.

A corpus of **66 lakh** can be attained



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Retirement plan(retirement year-2035)



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Annuity plan

| | | |
|-----------------|---|-----------------------|
| EMI SIP (12%) | → | EMI SIP (3,61,522) |
| Equity MF (12%) | → | Equity MF (98,330) |
| Debt MF (8%) | → | Debt MF (35,351) |
| PF (8%) | → | PF (29,082) |
| TOTAL | → | 524,285 |

Contact Us

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