



Financial Analysis Report

Prepared for

Mr. MAHENDRA DIXIT

Nov,12,2011

Prepared By

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Dear Mr. MAHENDRA DIXIT ,

This document is meant to give you a better understanding of what you may expect from the financial planning process, and what our respective obligations are within that process. I provide comprehensive financial planning services with complete bouquet of Wealth Management products, I am bound by professional secrecy and may not disclose any of your confidential information without your written consent unless required to do so by law. As clients you understand and agree to the terms of this agreement:

- I am as a client agrees to provide all necessary information pertaining to their personal finances as may be reasonably requested at the time or in the future for the purpose of preparing your financial plan.
- I am understand that they are under no obligation to act on the recommendations presented in this financial plan and that they are fully responsible for all decisions related to the advice given by Us, Financial Planner.
- At client request I as a financial planner can and will implement the recommendations identified in their financial plan.
- All advice and recommendations will be submitted to client in written form.
- Client may request and I may recommend additional consultations with qualified legal and accounting professionals. Should you choose to work with these professionals this service will be at your discretion and at your expense.
- All information received from my client and all recommendations made to my client will be regarded by both parties as confidential.
- If fees are involved for the consultation, preparation and review of a financial plan these fees will be confirmed in writing in below format.
- The details of this fee structure is included in this document. 9- You are solely responsible for acting on any recommendations or advice detailed in this plan

Financial Planning Fees

Consultation Fees	Rs	1000
Financial Plan Preparation	Rs	10000
Per Plan Review	Rs	2500

Mutual Funds Fees

As per the market regulator SEBI's guidelines Circular No:" SEBI/IMD/CIR No. 4/ 168230/09 (http://www.sebi.gov.in/circulars/2009/imd_cir_3009.pdf)" stipulates that investors directly make payments to distributors instead of Mutual Funds companies deducting it from the investment made in any scheme.

1. UpFront Fee (Equity Funds)		1(%)
2. UpFront Fee (Debt Funds)		0.25(%)
3. UpFront Fee (Liquid Funds)		0.10(%)
4. AUM Based Charges		1(%)
5. One Time Charges	Rs.	500

Online Wealth Management Desk Fees

1. Wealth Desk (Individual login)	Rs	500
2. Wealth Desk (Family login)	Rs	750
3. SMS Alerts Charges	Rs	200

It is agreed that I will conduct a review with you in every (please tick) 3[], 6[] or 12[] months. In the event of changes that may affect your personal circumstances (ie. a change to the Income Tax Act announced in budget), I will contact you by telephone or e-mail. You should contact me in financial circumstances change (ie. as a result of marriage, birth of a child, inheritance, etc.). The services outlined previous are in accordance with my requirements. The terms set out are acceptable to me, and are hereby agreed to :

Signature

Mr. MAHENDRA DIXIT

Date _____

Signature

Eden D. Methew CFP[®]CM, MBA(Fin)

Date _____

Step 1 : Clarify Your Present Situation

The financial planner clarifies your present situation by collecting and assessing all relevant financial data such as lists of assets and liabilities, persona/family informations, records of securities transactions, insurance policies, will, pension plans, etc.

Step 2 : Identify Goals and Objectives

The financial planner helps you to identify both financial and personal goals and objectives as well as clarify your financial and personal values and attitudes. These may include providing for children's education, supporting elderly parents or relieving immediate financial pressures which would help maintain your current lifestyle and provide for retirement. These considerations are important in determining the best financial planning strategy for you and your family.

Step 3 : Identify Financial Problems

The financial planner identifies financial problems that create barriers to achieving financial independence. Problem areas can include too little or too much life and general insurance coverage. Your cash flow may be inadequate, or the current investments may not be winning the battle with changing economic times. These possible problem areas must be identified before solutions can be found.

Step 4 : Recommendations

The financial planner provides written recommendations and alternative solutions. The length of the recommendations will vary with the complexity of your situation, but they should always be structured to meet the your needs without undue emphasis on purchasing certain investment products.

Step 5 : Implement Strategies

A financial plan is only helpful if the recommendations are put into action. Implementing the right strategy will help you reach the desired goals and objectives. The financial planner should assist you in either actually executing the recommendations, or in coordinating their execution with other knowledgeable professionals.

Step 6 : Monitor and Review

The financial planner provides periodic review and revision your financial plan to assure that the goals are achieved. Your financial situation should be re-assessed at least once a year to account for changes in your life and current economic conditions.

Why you should have a "Will"?

It is never too early to make a Will, but it can unfortunately be too late. By making a Will an individual can determine who will benefit from their estate, rather than that decision being subject to the laws of intestacy. A Will is a written record of what you want to happen to your possessions when you die. Its also a way of ensuring your wishes are carried out. A Will can mean the difference between the interests of your loved ones being protected and the unthinkable happening.

The requirements of a valid "Will".

It is possible to draw up a will yourself or you can hire a solicitor to help you. For a will to be legally valid, the following rules apply:

- The will must be in writing.
- You must be over 18 or have been or be married.
- You must be of sound mind.
- You must sign or mark the will or acknowledge the signature or mark in the presence of two witnesses.
- Your two witnesses must sign the will in your presence.
- Your two witnesses cannot be people who will gain from your will and they must be present with you at the same time for their attestation to be valid. The witnesses/spouses/civil partners also cannot gain from your will.
- Your witnesses must see you sign the will but they do not have to see what is written in it.
- The signature or mark must be at the end of the will.

These are legal requirements and if they any of them are not met, the will is not valid. If you want to change your will after you make it, you can add a codicil (amendment or change) to your will. This codicil must meet the same requirements set out above.

Personal Information

Prepared for Mr. MAHENDRA DIXIT

	Your Details	Spouse Details
First Name	Mr. MAHENDRA DIXIT	Swati Dixit
Birthdate	05-06-1982	16-04-1984
Age	29 Years	27 Years
Marital Status	Married	Married
Occupation	IT / Telecom Professional	Banker
Address	N/A	N/A
City	Indore	N/A
State	Madhya Pradesh	N/A
Country	India	N/A
Contact No	9302980808	N/A
Email	shubhnivesh@gmail.com	N/A

Dependent Detail

Full Name	Age	Relation	Profession
Rahul Dixit	5	Child	Other
Neha Dixit	3	Child	Other

Managing your financial affairs requires a clear understanding on the source of Income and where the money is going, which can help you indicate your ability to save and invest, let you analyze your standard of living, indicate if you're living within or beyond your means & highlight any problem areas.

Earnings

Mr. MAHENDRA DIXIT 's	Rs. 20000
Ms. Swati Dixit's	Rs. 10000
Other/Rental Income	Rs. 12000
Total Income	Rs. 42000

Expenses

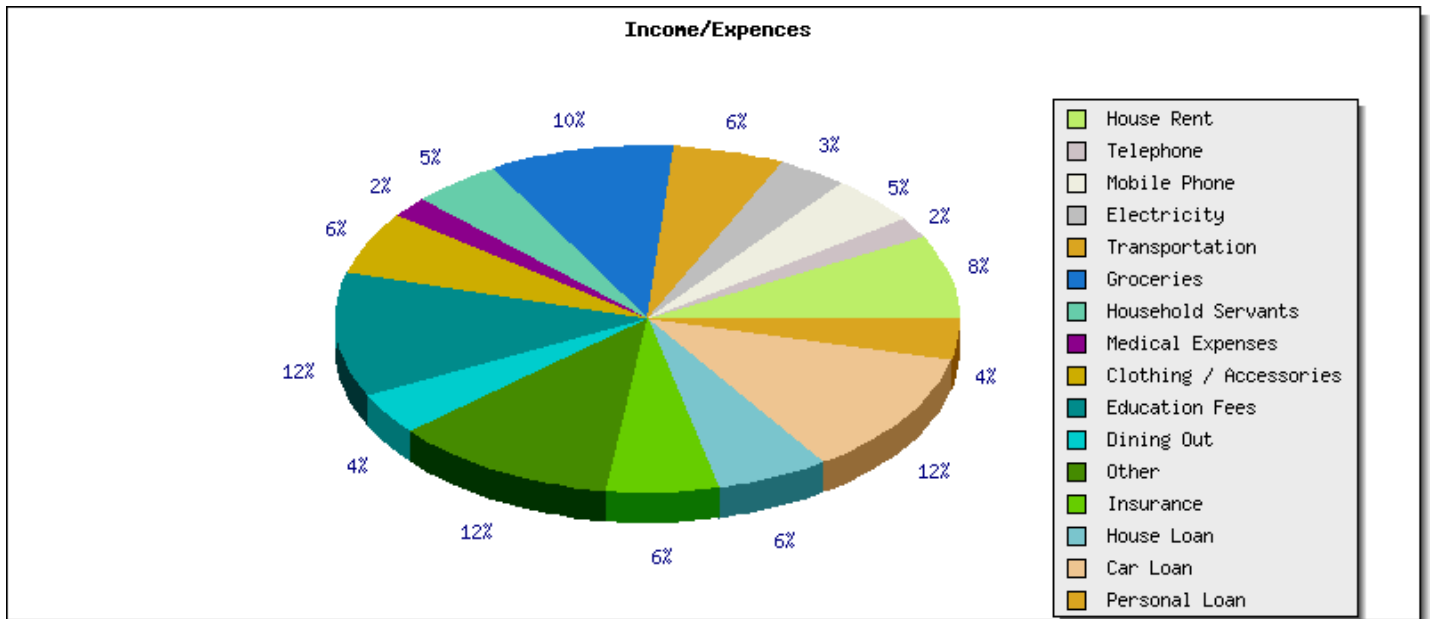
House Hold Expenses	
House Rent	2000
Telephone	500
Mobile Phones	1200
Electricity	900
Transportation	1500
Groceries	2500
Household Servants	1200
Medical Expenses	500
Clothing & Accessories	1500
Educational Fees	3000
Dining Out	1000
Other Expenses	3000
Total	Rs 18800

Other Expenses	
Insurance Premiums *	1500
House Loan EMI	1500
Car Loan EMI	3000
Personal Loan EMI	1000
Loan Others	2000
Credit Card Payment	4000
Total other Expenses	13000
Total Household Expenses	18800
Grand Total	Rs 31800

* On Monthly Basis

Monthly Surplus / Deficit

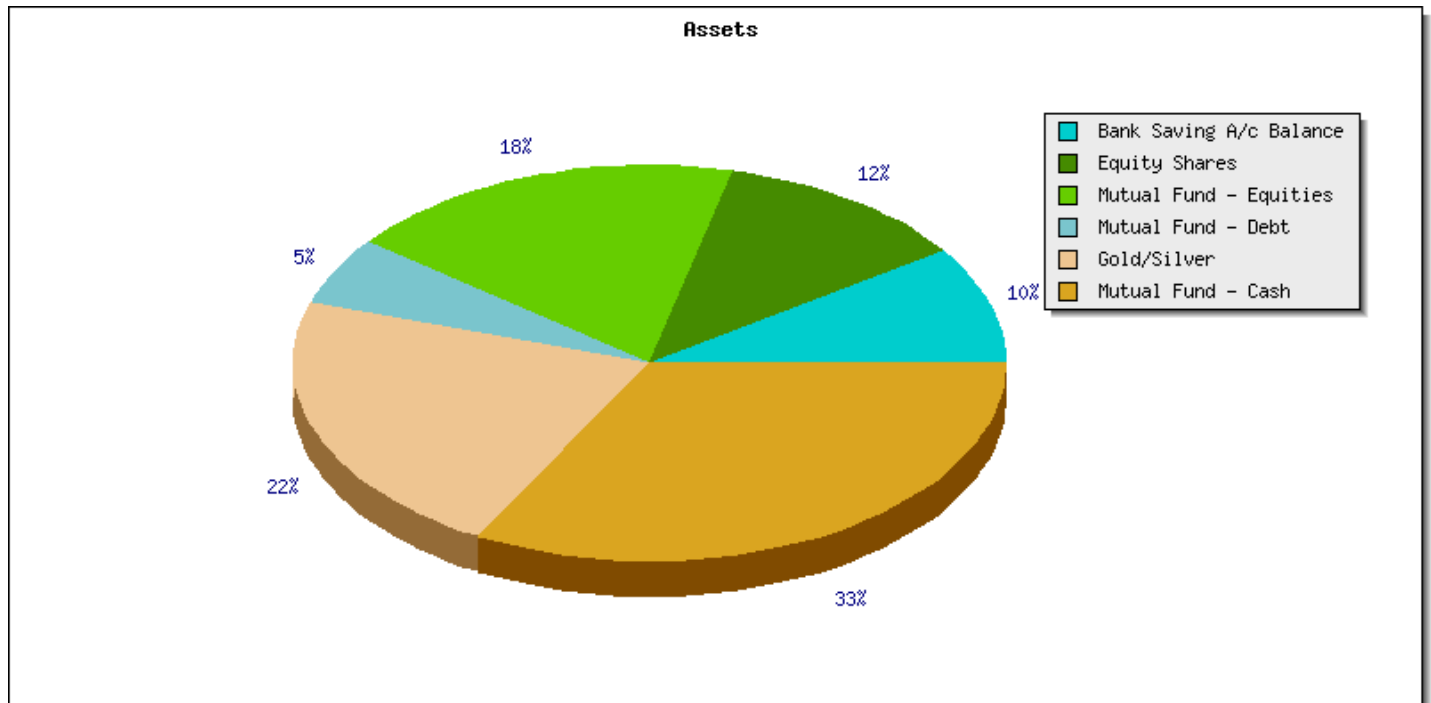
Surplus Per Month	Rs 10200
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Assets Liability & Networkh

Prepared for Mr. MAHENDRA DIXIT

Particulars	Invested Amount	Current Value	Rate of Interest	Type	Category	Return Type	Return Efficiency	Liquidity Level
Bank Saving A/c Balance	100000	130000	4 %	Debt	Liquid	Fixed	Low	Very High
Equity Shares	130000	160000	15 %	Equity	Liquid	Variable	High	High
Mutual Fund - Equities	200000	250000	15 %	Equity	Liquid	Variable	High	High
Mutual Fund - Debt	50000	75000	9 %	Debt	Liquid	Fixed	Moderate	High
Gold/Silver	275000	300000	15 %	Debt	Liquid	Variable	High	Very High
Mutual Fund - Cash	300000	450000	4 %	Debt	Liquid	Fixed	Low	Very High
Total	1055000	1365000						



Liabilities

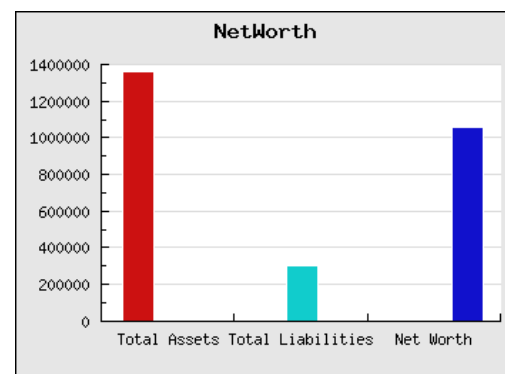
Prepared for Mr. MAHENDRA DIXIT

Liability	Final Installment on Date	EMI	Rate of Loan	Amount Outstanding	Liability Holder
Credit Card Repayment	01-01-2018	4000	10.00 %	100000	Spouse
Loan Others	10-10-2015	2000	10.00 %	50000	Self
Car Loan	10-08-2025	3000	10.00 %	30000	Self
Personal Loan	06-05-2015	1000	11.00 %	25000	Self
House Loan	03-01-2013	1500	8.75 %	100000	Self
Total	Rs	11500	/ Month	305000	

Current Net Worth

The difference between what you own and what you owe is your net worth. Monitoring the net worth helps in tracking progress towards a specific financial goal.

Description	Amount
Assets	Rs. 1365000
Liabilities	Rs. 305000
Net worth	Rs. 1060000

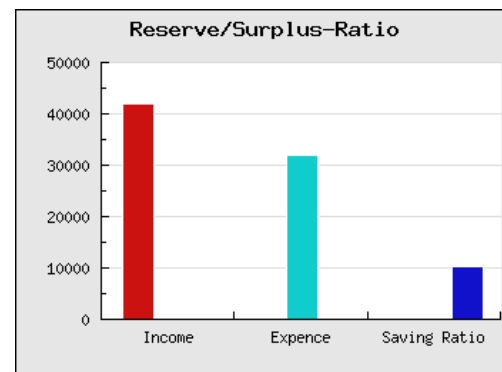


Financial Ratios

Reserve/Surplus Ratio

The Reserve/Surplus Ratio is the proportion of income which is in surplus. Any ratio above 25 considered as good to achieve financial goals.

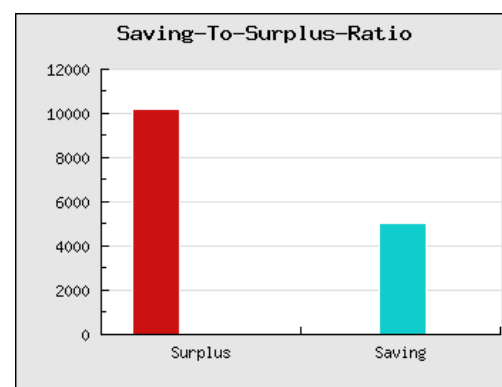
Income	Rs	42000
Expenses	Rs	31800
Reserve/Surplus Ratio		24.285714285
		7



Saving To Surplus Ratio

The Saving To Surplus Ratio is the proportion of Monthly Saving on Reserve/Surplus Ratio.

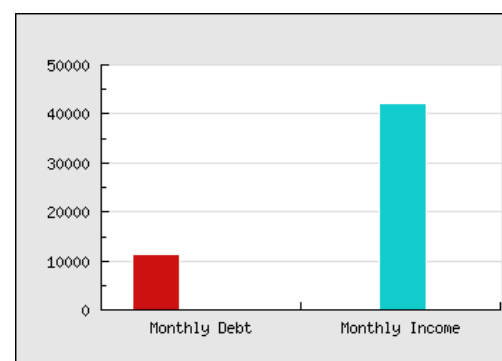
Income	Rs	42000
Expenses	Rs	31800
Surplus Amount	Rs	10200
Monthly Saving	Rs.	5000
Saving to Surplus Ratio		49.019607843
		1



Debt To Income Ratio

The higher this ratio, the more burden there is on the individual to make payments on his or her debts. If the ratio is too high, the individual will have a hard time accessing other forms of financing.

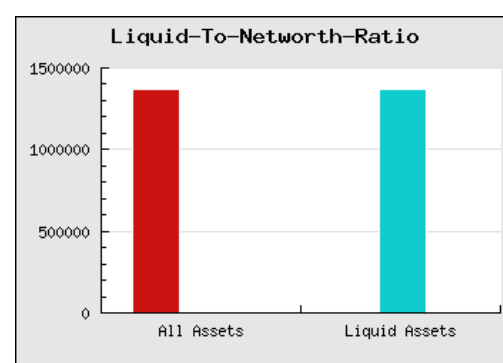
Total Monthly Debt	Rs	11500
Total Monthly Income	Rs	42000
Debt to Income Ratio		0.2738095238
		1



Liquid To Net Worth Ratio

Your liquid net worth defines the amount of your net asset worth that you can convert to cash easily. The first step to determining your liquid net worth is to calculate your net worth and then determine how much of your net asset worth is liquid. You do this by subtracting the total liabilities from the total assets and then determining how much of that amount the individual is willing and able to convert to cash readily.

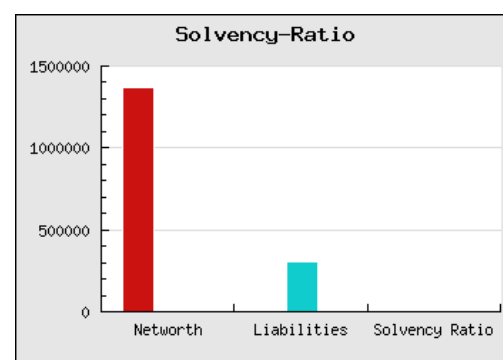
Networth	Rs	1365000
Liquid Network	Rs	1365000
Liquid To Networth Ratio		1



Solvency Ratio

Solvency Ratio is a measure of your ability to pay-off all your loans by selling your assets (provided they are convertible to cash). A ratio of 1.5 or more is good as it shows your debts are under control vis-a-vis your assets. However anything below 1 should be taken seriously and you must take steps to reduce debt.

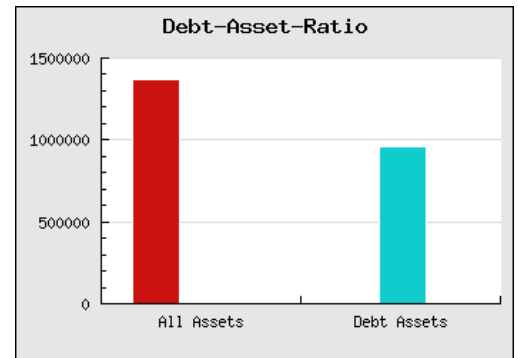
Networth	Rs	1365000
Liabilities	Rs	305000
Solvency Ratio		4.4754098360 7



Debt Asset Ratio (Total Debt Assets to Total Assets Ratio)

The higher this ratio, the more burden there is on the individual to make payments on his or her debts. If the ratio is too high, the individual will have a hard time accessing other forms of financing.

Networth	Rs	1365000
Debt Asset	Rs	955000
Debt Asset Ratio		0.6996336996 34

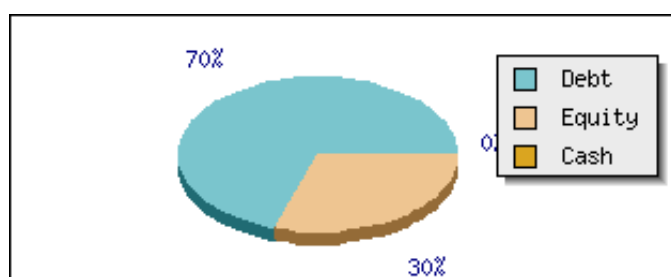


Existing Financial Asset Allocation

Asset Allocation is a tool designed to maximize the return on your portfolio while minimizing risk. It involves structuring a diversified portfolio from three broad asset classes Equity, Debt and Cash. To reach on your ideal asset allocation it's important to know where you are currently standing.

Asset	Share
Debt Assets	69.96 %
Equity Assets	30.04 %
Cash Assets	0 %
Total	100 %

Asset	Amount
Debt Investments	Rs 955000
Equity Investments	Rs 410000
Cash Investments	Rs 0
Total	Rs 1365000



Return Efficiency Level

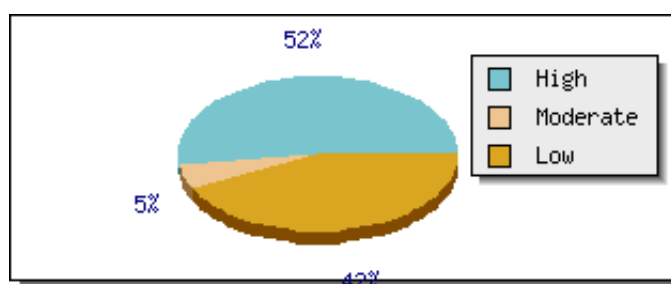
Return efficiency analysis show the return potential of current asset allocation, which can fine tune based on your income and growth needs and your risk tolerance.

Return Efficiency Level	Share
High Return Investment	52.01 %
Moderate Return Investment	5.49 %
Low Return Investment	42.49 %
Total	99.99 %

Expected Return Delivery

This analysis interpret the aggregate expectation of returns on each return efficiency level, which will be helpful in doing changes to find right asset mix to achieve goals.

Expected Return Delivery	Amount	Share
High Investment Aggregate	710000	15 %
Moderate Investment Aggregate	75000	9 %
Low Investment Aggregate	580000	4 %
Total	1365000	9.9963369 9634 %

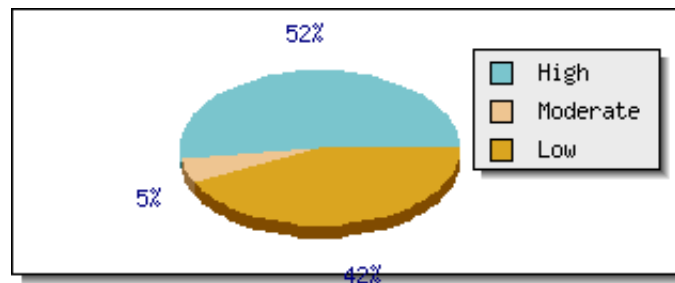


Asset Liquidity Level

A Asset Liquidity Analysis will show how much liquidity you have and identify the best sources of cash at the time of need.

Asset Liquidity Level	Share
Very High Liquidity	64.47 %
High Liquidity	35.53 %
Moderate Liquidity	0 %
Low Liquidity	0 %
Total	100 %

Asset Liquidity Level	Amount
Very High Liquid Investment	Rs. 880000
High Liquid Investment	Rs. 485000
Moderate Liquid Investment	Rs. 0
Low Liquid Investment	Rs. 0
Total	Rs. 1365000



Company Name	Type of Policy	Policy Holder	Premium Frequency	Premium	Yearly Premium	Sum Assured	Start Date	Maturity Date
LIC	Pension	Mahendra dixit	Annual	2000	2000	500000	10-05-2002	10-05-2022
LIC	Term	Mahendra dixit	Annual	6000	6000	1500000	02-05-2009	02-05-2029
BIRLA	Term	Swati Dixit	Half-Yearly	3000	6000	500000	10-05-2010	10-05-2030
Total					Rs. 14000	2500000		

Life Insurance Cover and Expenses, Outstanding Loan, Goal Protection Analysis

Your Insurance Need To Cover Expenses of Family/Dependents	8893000
Your Current Insurance Coverage	2000000
Your Additional Need of Life Insurance	6893000

Your Spouse's Insurance Need To Cover Expenses of Family/Dependents	1472000
Your Spouse's Current Insurance Coverage	500000
Your Spouse's Additional Need of Life Insurance	972000

Mr. MAHENDRA DIXIT You are under insured by **Rs.6893000** and Your spouse is under insured by **Rs.972000** at this time. Expenses protection has been calculated assuming your total monthly Expenses of **Rs. 24800**. Every individual who contributes to his/her family's Expenses needs to ensure that if something fatal were to happen to him/her tomorrow, there are enough assets to take care of the family's living expenses so that the loved ones do not have to go through a financial loss as well. The Expenses protection corpus is calculated after taking into consideration the sum total of your current Expenses and all current liabilities and existing insurance(if any) which is available to cover the family's living needs. Liabilities and Goals are highly recommended to be protected so that incase of any mishappening with you, your family can pay off the outstanding loans with the amount received from the claim and invest that to achieve the Goals which is protected by you. Therefore the amount of outstanding liabilities and selected goals are also included as part of the recommended insurance.

Life Insurance Recommendations For MAHENDRA DIXIT

Mr. MAHENDRA DIXIT You are under insured by **Rs. 6893000**, this amount is important to protect your family's financial security & have a lumpsum to pay off financial obligations and a source of income to meet daily living expenses. To fulfill your Life Insurance need we have selected few plans which suits you requirements whose details are given below :

Scheme Name	LIC Jeevan Arogya		
Endowment Plan	Sum Assured Rs. 1000000	Yearly Premium Rs. 17000	Tenure Rs. 21

Scheme Name	LIC Jeevan Anand		
Endowment Plan	Sum Assured Rs. 500000	Yearly Premium Rs. 12000	Tenure Rs. 21

Life Insurance Recommendations For Swati Dixit

Your Spouse Swati Dixit is under insured by **Rs. 972000**, this amount is as per predefined proportion between you and your spouse of protect your family's financial security & have a lumpsum to pay off financial obligations and a source of income to meet daily living expenses. To fulfill your Life Insurance need we have selected few plans which suits you requirements whose details are given below:

Scheme Name	LIC Jeevan Surabhi		
Money Back Plan	Sum Assured Rs. 700000	Yearly Premium Rs. 31200	Tenure Rs. 21

Life Insurance Recommendations

1. LIC Jeevan Surabhi:Early and higher rate of survival benefit payment. 2. LIC Jeevan Arogya:Valuable financial protection in case of hospitalisation, surgery etc 3. LIC Jeevan Anand:It provides financial protection against death throughout the lifetime of the life assured.

Company Name	Type of Policy	Policy Holder	Premium Frequency	Premium	Sum Assured	Start Date	Maturity Date
STAR	Health	Mahendra Dixit	Annual	2000	100000	10-05-2010	10-05-2012
UNITED	Health	Swati Dixit	Annual	2000	150000	10-05-2011	10-05-2012
Total				Rs 4000	250000		

Health Insurance Cover and Expenses Protection Analysis

Your Health Insurance Need To Protect Expenses of Hospitalization	300000
Your Current Health Insurance Coverage	100000
Your Additional Need of Health Insurance	200000

Your Spouse's Health Insurance Need To Protect Expenses of Hospitalization	300000
Your Spouse's Current Health Insurance Coverage	150000
Your Spouse's Additional Need of Health Insurance	150000

Mr. MAHENDRA DIXIT , You are under insured by **Rs. 200000** and Your spouse is under insured by **Rs. 150000** at this time. Health Insurance has been calculated as per the current medical expenses trends in the hospitals as per your living standards. Insurance against loss by illness or bodily injury. Health insurance provides coverage for medicine, visits to the doctor or emergency room, hospital stays and other medical expenses. Policies differ in what they cover, the size of the deductible and/or co-payment, limits of coverage and the options for treatment available to the policyholder.

Health Insurance Recommendations For MAHENDRA DIXIT

Mr. MAHENDRA DIXIT you are under insured by **Rs. 200000**, Health Insurance offers protection against the medical expenses due to illness for you, in absence of adequate health insurance cover your hard earned saving may be quickly exhausted. To provide the best available health insurance solution we have recommended following policy which are best as per our research and you needs.

Scheme Name	Star Health Guard	
Medicclaim	Sum Assured Rs. 50000	Yearly Premium Rs. 1500

Health Insurance Recommendations For Swati Dixit

Your Spouse Swati Dixit are under insured by **Rs. 150000**, in absence of adequate health insurance cover of family member your hard earned saving may be quickly exhausted. To provide the best available health insurance solution we have recommended following policy which are best as per our research and you needs.

Scheme Name	Star Health Guard	
Medicclaim	Sum Assured Rs. 50000	Yearly Premium Rs. 1500

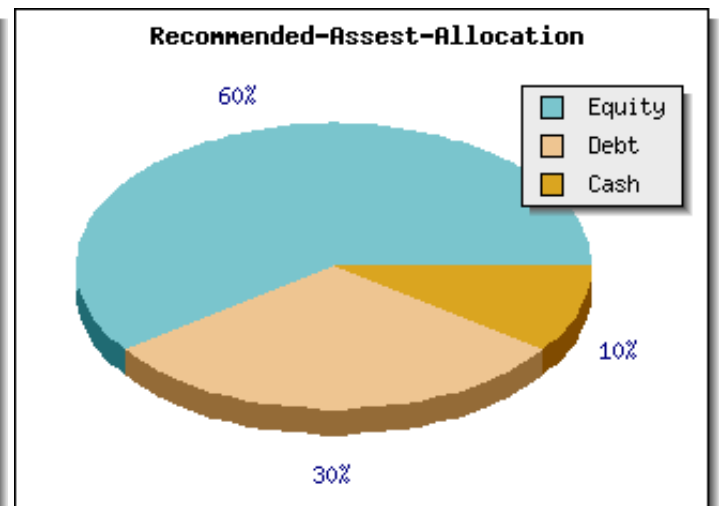
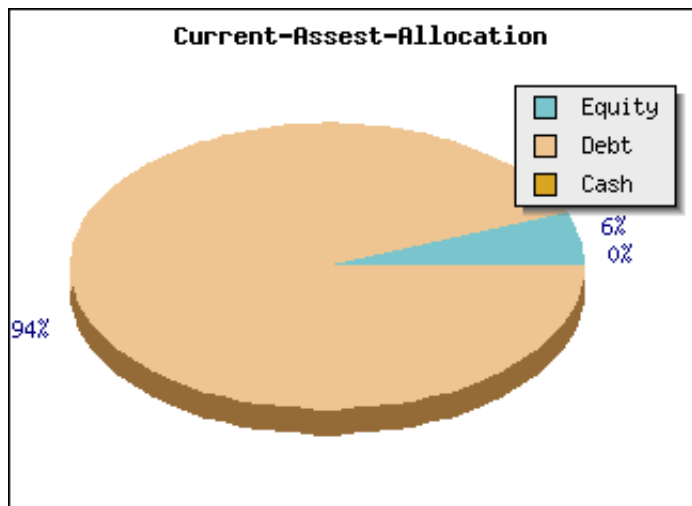
Health Insurance Recommendations

- It helps securing a better future by paying a fraction as an expense today called the premium. - It reduces saving huge amount of financial losses, risk of financial breakdown in case of expensive medical and post-illness care. - It definitely induces a sense of security to the insured.

Your Asset allocation recommendation is based on your income and growth needs and your risk tolerance. Research has shown that choosing among asset classes has a greater impact on your investment returns than the specific investments you select or how well you time the market. The study, cited below, concluded that asset allocation accounted for 91.6% of a portfolio's investment return. Other factors such as investment selection and market timing only accounted for 8.4% of the return.

Research: Brinson, Singer, Beebower, "Determinants of Portfolio Performance II: An Update", Financial Analysts Journal, May-June 1991

Asset Class	Current	Recommended	Buy/Sell Action
Equity	6 %	60 %	54 %
Debt	94 %	30 %	-64 %
Cash	0 %	10 %	10 %



Contingency Fund

Prepared for Mr. MAHENDRA DIXIT

You must have a Contingency fund to have ample amount of liquidity in case of unexpected medical expenses, job loss, or other unforeseen events. The amount depends on circumstances like additions to your family, job stability, change in relationship status and other near term financial goals will impact your decisions on the amount you should save. Contingency fund should be invested in short-term investments such as savings, liquid funds or Bank Flexi-Deposits.

Contingency Fund For You

Monthly Living Expenses	Rs. 15040
Months Covered For Contingency Fund	6 Months
Total Required Contingency Fund	Rs. 90240

Contingency Fund For Your Spouse

Monthly Living Expenses	Rs. 3760
Months Covered For Contingency Fund	6 Months
Total Required Contingency Fund	Rs. 22560

Mahendra-Rajni Dixit's Holiday Planning



Holiday on the one hand provides us with changing atmosphere from monotonous work, and on the other hand it improves our productivity. A domestic or international holiday requires lots of expenses which will be possible with proper planning which is given as follows.

Goal come on Year	Year 2015
Tenure to Achieve this Goal	4 Years from Now
Current Goal Amount	Rs. 100000
After 4 Years, Goal amount would be	Rs. 126899
Inflation Assumed for this Goal	6%
Goal Protection Provided By	Ms.Swati Dixit



Mahendra-Rajni Dixit's Holiday Planning Recommendations

Following recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 1731
Goal Achievement through Lumpsum Investment	Rs. 58134

* Expected Rate of Return for SIP & Lumpsum Investment is - 20 %

Scheme Name	Reliance Regular Savings Fund		
Systematic Investment	Amount	Rs. 2500	

Mahendra-Rajni Dixit's Dream House Planning



Owning own house or having a second home is dream of every person in India, Pride of ownership is the number one reason why people yearn to own their home. A House is one of the biggest investment in anyone's life which required a perfect planning which we have made as follows.

Goal come on Year	Year 2025
Tenure to Achieve this Goal	14 Years from Now
Current Goal Amount	Rs. 2500000
After 14 Years, Goal amount would be	Rs. 9964981
Inflation Assumed for this Goal	10%
Goal Protection Provided By	Mr.MAHENDRA DIXIT



Mahendra-Rajni Dixit's Dream House Planning Recommendations

Following recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 13485
Goal Achievement through Lumpsum Investment	Rs. 847158

* Expected Rate of Return for SIP & Lumpsum Investment is - 18 %

Scheme Name	Reliance Regular Savings Fund		
Systematic Investment	Amount	Rs. 10000	

Scheme Name	Reliance Vision Fund		
Systematic Investment	Amount	Rs. 8000	

Rahul Dixit's Education Planning



Your children will need high levels of training and education to secure employment in a world that is becoming increasingly competitive and technology driven. This page summarizes the education plans for your children and how much you should invest on a monthly basis in order to meet their Education funding needs.

Goal come on Year	Year 2031
Tenure to Achieve this Goal	20 Years from Now
Current Goal Amount	Rs. 600000
After 20 Years, Goal amount would be	Rs. 3558087
Inflation Assumed for this Goal	9%
Goal Protection Provided By	Mr.MAHENDRA DIXIT



Rahul Dixit's Education Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 2409
Goal Achievement through Lumpsum Investment	Rs. 187141

* Expected Rate of Return for SIP & Lumpsum Investment is - 15 %

Scheme Name	Reliance Regular Savings Fund		
Systematic Investment	Amount	Rs. 2500	

Neha Dixit's Marriage Planning



Making marriage a special moment & unforgettable celebration is dream of every parent, the concept of marriage is changing in India like theme based traditional wedding or cruise wedding etc, wedding planning includes expenses planning of hotel booking, flight booking, car rentals, wedding preparation etc according to your desired lifestyle.

Goal come on Year	Year 2032
Tenure to Achieve this Goal	21 Years from Now
Current Goal Amount	Rs. 500000
After 21 Years, Goal amount would be	Rs. 2638666
Inflation Assumed for this Goal	8%
Goal Protection Provided By	Mr.MAHENDRA DIXIT



Neha Dixit's Marriage Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 1771
Goal Achievement through Lumpsum Investment	Rs. 146688

* Expected Rate of Return for SIP & Lumpsum Investment is - 14 %

Scheme Name	ICICI PRU FOCUS EQUITY FUND		
SYSTEMATIC INVESTMENT	Amount	Rs. 1000	

Scheme Name	RELIANCE GROWTH FUND		
SYSTEMATIC INVESTMENT	Amount	Rs. 800	

Mr.Mahendra Dixit 's Retirement Planning



An important aspect of your financial plan is to ensure that you are financially secure during your retirement years. In this retirement plan, we compare your income needs to your income sources during retirement to determine if you have enough capital to sustain your desired lifestyle.

Retirement Starts From	Year 2048 at the Age of 66
Retirement Ends On	Year 2067 at the Age of 85
Time Left for Retirement	36 Years From Now
Current Expenses	Monthly Rs. 18000 or Yearly Rs. 216000
At your Retirement, Your Expenses Would be	Monthly Rs. 153597 or Yearly Rs. 1843163
Expected Inflation Rate Assumed	6 %
Expected Returns on Retirement Corpus	8 %
Total Corpus Required at Retirement	Rs. 31045134

Mr.Mahendra Dixit 's Retirement Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 4376
Goal Achievement through Lumpsum Investment	Rs. 439980

* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

Scheme Name	BIRLA SUN LIFE FRONTLINE EQUITY FUND		
SYSTEMATIC INVESTMENT	Amount	Rs. 2500	

Scheme Name	HDFC Top 200 FUND		
SYSTEMATIC INVESTMENT	Amount	Rs. 1000	

Scheme Name	RELIANCE GROWTH FUND		
LUMP SUM INVESTMENT	Amount	Rs. 92924	

Cash Flow for Entire Retirement Duration

Age	Corpus A	Monthly Expenses B	Annual Expenses C = B X 12	Balance D = A - C	Interest E = D X 8%	Balance + Growth F = D + E
66	31045134	153597	1843163	29201971	2336158	31538129
67	31538129	162813	1953753	29584376	2366750	31951126
68	31951126	172582	2070978	29880148	2390412	32270560
69	32270560	182936	2195237	30075323	2406026	32481349
70	32481349	193913	2326951	30154398	2412352	32566750
71	32566750	205547	2466568	30100182	2408015	32508197
72	32508197	217880	2614562	29893635	2391491	32285126
73	32285126	230953	2771436	29513690	2361095	31874785
74	31874785	244810	2937722	28937063	2314965	31252028
75	31252028	259499	3113985	28138043	2251043	30389086
76	30389086	275069	3300824	27088262	2167061	29255323
77	29255323	291573	3498873	25756450	2060516	27816966
78	27816966	309067	3708805	24108161	1928653	26036814
79	26036814	327611	3931333	22105481	1768438	23873919
80	23873919	347268	4167213	19706706	1576536	21283242
81	21283242	368104	4417246	16865996	1349280	18215276
82	18215276	390190	4682281	13532995	1082640	14615635
83	14615635	413602	4963218	9652417	772193	10424610
84	10424610	438418	5261011	5163599	413088	5576687
85	5576687	464723	5576672	15	1	16

Goal Planning

Prepared for Mr. MAHENDRA DIXIT

A plan to makes things happen: Above Goal planning will be especially helpful in advancing your Mahendra-Rajni Dixit's Holiday Planning, Mahendra-Rajni Dixit's Dream House Planning, Rahul Dixit's Education Planning, Neha Dixit's Marriage Planning. Above plans identifies causes and effects in achievable stages. These need necessarily be very detailed or time-bound.

Disclaimer

- Eden D. Methew CFP[®]CM, MBA(Fin) has no control over the accuracy of the information provided by clients.
- Eden D. Methew CFP[®]CM, MBA(Fin) does NOT guarantee the results for your plan, the calculation is as per the data provided by client & necessary assumptions.
- Estimates of income and growth in the plan will be based on assessments of prevailing economic conditions and investment manager performance. However no guarantee of future performance will be given and results may vary from the estimates shown. The figures in the plan include various estimates with respect to taxation and other laws which we believe to be relevant. This service agreement is not enforceable by law and is a document of trust and faith.

Purpose and Nature of this Report

This confidential report has been developed to provide you background information on issues you may want to discuss further as part of your personal financial planning. You may be familiar with some of these subjects. Others may be new to you and may present aspects that you have not yet considered. This financial plan is a general plan based on information you supplied. Where we had no information from you, we made a few general assumptions which may not be suitable for you depending on your own specific needs and circumstances. The usefulness of this analysis will depend on the accuracy and completeness of that information. The results provide:

- An overall view of your present financial position.
- An analysis of your family's future financial needs.
- An examination of the impact of time and potential inflation.
- An evaluation of your goals to see if they are practical and achievable.
- Possible adjustments or changes to help achieve your goals.

This financial analysis will show you how much money you need to save and invest, the rate of return needed to reach your goals, and how much insurance you need, if any. It will also show you how to carry out your course of action. Setting goals, planning, implementing and monitoring, results in a complete program. During the plan delivery session, you may discuss more facts and circumstances relevant to your family's finances that may alter the recommendations made here. I

can work with you to tailor this report to your changing situation by making the necessary adjustments. The overall results you achieve when you carry out some or all of the recommendations contained in this plan. Changes that occur in your financial circumstances as well as in the economy can affect this plan. Information about market values reflects values on the date provided by you. It is important that you keep track of your progress and make changes as needs arise; therefore we recommend annual updates. As with any plan, the final responsibility for any action you take rests with you.

Important

The projections or other information made by Plan Builder about the likelihood of various investment outcomes are hypothetical in nature, and do not reflect actual investment results and are not guarantees of future results.

Privacy

We treat the information gathered during the planning process as strictly confidential and will use any such information only for business purposes you have with me. The information obtained will not be disclosed to any unaffiliated third-party except if such information is required by law or regulatory process or authorized by you in writing