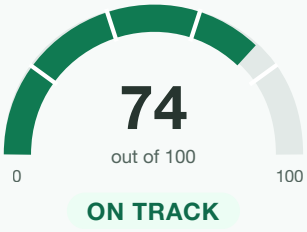
PERSONAL FINANCIAL PLANNING REPORT

Your Complete Financial Blueprint

Ananya's financial plan

AGE
34

FINANCIAL HEALTH SCORE



ON TRACK

Savings 47% of income saved		20/20
Emergency fund 17.1 months of expenses set aside		20/20
Saving for goals Goal SIPs running: 27% of the need		6/20
Affording goals Spare cash covers 761% of goal needs		20/20
Insurance Cover is 32% of what is suggested		8/20

NET WORTH
₹3.25Cr
assets minus liabilities

MONTHLY SAVINGS
₹6.62L
income minus expenses

EMERGENCY FUND
17.1 mo
of expenses covered

STILL TO SAVE
₹5.25Cr
for goals: about ₹83K a month in SIPs

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Not in this report yet: the AI Action Plan, which is created in the planner.

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PERSONAL FINANCIAL PLAN

Hi Pavan, here's where you stand.

Covering you and 1 child.

YOUR PLAN COVERS

You · 34 **Child** · child, 10

Education plans: **Child** (—)

INCOME & SAVINGS

You earn ₹14.23L/mo and save ₹6.62L of it: a savings rate of 47%, well above the 20% benchmark. Strong saving discipline.

WHERE IT TAKES YOU

At your current pace, you'll reach financial freedom at age 51 (2043). Your savings then cover your rising costs through age 90 with ₹14.35Cr expected to remain, a solid position. Child's higher education comes up around 2034, which falls inside this window, so fund that goal first.

BIGGEST RISK

You're missing ₹1.67Cr of term-life cover: protection your 1 child would lose if your income stopped tomorrow. Term cover is usually the cheapest way to replace that income.

Three things to do this month

1. **Set up Child's education goal**
   Child is 10, about 8 years from college. Add an education goal so a dedicated SIP starts compounding now.

2. **Start ₹83K/mo additional SIP**
   Closes the goal funding gap shown in the SIP Plan section.

3. **Buy ₹1.67Cr term-life cover**
   Replaces your income for your 1 child if something happens to you. Compare quotes: the premium depends on your age and health.

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Will your money last?

How long your savings hold up, from today to age 90, based on what you earn, spend and invest.

You reach financial freedom at age 51 (2043). Your savings then cover your rising costs through age 90 with money to spare, a solid position.

FREE TO STOP WORKING

Age 51

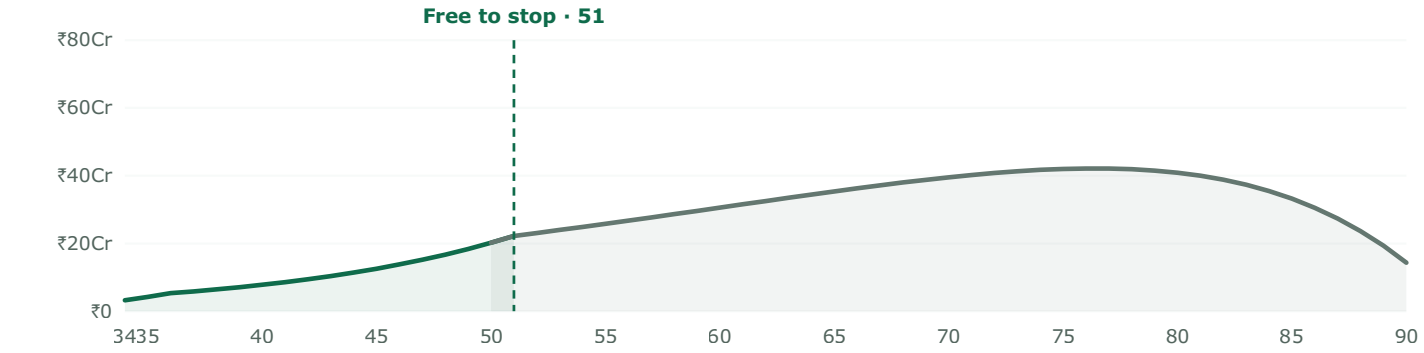
in 2043, your savings can cover your costs to 90

LEFT AT AGE 90

₹14.35Cr

in future rupees, after price rises

MONEY YOU HAVE, BY AGE



KEY YEARS

AGE	LIVING COSTS A YEAR	MONEY YOU HAVE	STAGE
34 2026 Now	₹91.32L	**₹3.25Cr**	Saving up
36 2028 Moves to India	₹31.53L	**₹5.32Cr**	Saving up
51 2043	₹64.63L	**₹22.23Cr**	**Free to stop**
60 2052	₹1.09Cr	**₹30.57Cr**	Living off it
75 2067	₹2.62Cr	**₹41.98Cr**	Living off it
90 2082	₹6.27Cr	**₹14.35Cr**	Living off it

How we calculate this: investments grow about 10% a year while you're saving, then 7% once you start spending them. Prices rise 6% a year, and every amount is in future rupees, so later figures look bigger than they would today. The projection runs to age 90.

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Cash Flow

The money you bring in, the money that goes out, and what's left to invest each month.

MONTHLY INCOME	MONTHLY EXPENSES	MONTHLY SAVINGS
₹14,22,800	₹7,61,000	₹6,61,800

INCOME SOURCES

SOURCE	AMOUNT	% OF INCOME
Salary (take-home)	₹13,97,800	98.2%
Rent from Hyderabad flat	₹25,000	1.8%
Total	**₹14,22,800**	

EXPENSE BREAKDOWN

EXPENSE	AMOUNT	% OF INCOME
Apartment rent, Seattle	₹3,08,480	21.7%
Groceries	₹86,760	6.1%
Utilities & phone	₹33,740	2.4%
Car & transport	₹48,200	3.4%
Daycare	₹1,73,520	12.2%
Eating out	₹38,560	2.7%
Trips to India	₹33,740	2.4%
Home loan - Hyderabad flat EMI	₹38,000	2.7%
Total	**₹7,61,000**	

46.5% savings rate. Excellent, well above the 20% benchmark and well placed for your goals.

Investments & Goals

What you own, what you owe, and what you're saving for.

TOTAL ASSETS		LIABILITIES		NET WORTH
₹3.58Cr	−	₹32L	=	₹3.25Cr

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Illiquid Assets	₹2,27,46,000 (64%)
RETIREMENT ACCOUNT 401(k) - employer plan	₹1,34,96,000
REAL ESTATE Hyderabad flat (rented out)	₹85,00,000
EPF / PPF EPF from Indian job	₹7,50,000

Liquid Assets	₹1,30,04,000 (36%)
US STOCKS US index ETFs (brokerage)	₹81,94,000
MUTUAL FUNDS Indian mutual funds	₹18,00,000
FIXED DEPOSITS NRE fixed deposit	₹6,00,000
BANK CASH US savings account	₹24,10,000

Liabilities ₹32,00,000

LOAN	OUTSTANDING	PAYMENT / MONTH
Home loan - Hyderabad flat	₹32,00,000	₹38,000

FINANCIAL GOALS

1	**Emergency fund** SHORT-TERM Target 2027 · 1 years away · costs ₹15,00,000 today · 6% inflation · 100% saved	₹0 Inflation-adjusted gap
2	**Car and setup on return** SHORT-TERM Target 2028 · 2 years away · costs ₹15,00,000 today · 6% inflation · 40% saved	₹10.05L Inflation-adjusted gap Invest: ₹39,000/mo
3	**Daughter's UG education** LONG-TERM Target 2041 · 15 years away · costs ₹40,00,000 today · 8% inflation · 0% saved	₹1.27Cr Inflation-adjusted gap Invest: ₹25,500/mo
4	**Retirement corpus** LONG-TERM Target 2052 · 26 years away · costs ₹3,00,00,000 today · 6% inflation · 72% saved	₹3.88Cr Inflation-adjusted gap Invest: ₹18,500/mo

₹5.25Cr total gap · 1 of 4 fully funded.

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SIP Plan

How much to invest each month, and where to put it, to hit your goals on time.

CURRENT SIPS
₹30,000
1 active SIP

ADDITIONAL NEEDED
₹83,000

FREE TO INVEST
₹6.32L
After current SIPs, enough for all goals

YOUR CURRENT SIPS

CATEGORY	FUND NAME	MAPPED GOAL	AMOUNT / MONTH
Flexi Cap	Flexi cap fund SIP	Unassigned	₹30,000
Total			**₹30,000**

GOAL-WISE INVESTMENT PLAN

GOAL	YEARS	STATUS	REQUIRED	ADDITIONAL
Emergency fund	1y	ON TRACK · 100%	₹0	Covered
Car and setup on return	2y	NOT STARTED	₹39,000	₹39,000
Daughter's UG education	15y	NOT STARTED	₹25,500	₹25,500
Retirement corpus	26y	NOT STARTED	₹18,500	₹18,500

SUGGESTED FUND CATEGORIES

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FUND CATEGORY	ALLOCATION	AMOUNT / MONTH
Emergency fund · 1 years — Covered by current investments (recommended allocation below)		
Ultra Short Duration Fund	40%	**₹0**
Arbitrage Fund	30%	**₹0**
Bank RD / FD	30%	**₹0**
Car and setup on return · 2 years		
Ultra Short Duration Fund	40%	**₹15,600**
Arbitrage Fund	30%	**₹11,700**
Bank RD / FD	30%	**₹11,700**
Daughter's UG education · 15 years		
Flexi Cap Fund	40%	**₹10,300**
Mid Cap Fund	30%	**₹7,600**
Small Cap Fund	30%	**₹7,600**
Retirement corpus · 26 years		
Flexi Cap Fund	40%	**₹7,300**
Mid Cap Fund	30%	**₹5,600**
Small Cap Fund	30%	**₹5,600**

1 SIP (₹30,000/mo) not mapped to any goal. Linking it to a goal raises your Goal SIPs score.

Draft fund categories for the adviser to review, based on each goal's time horizon. The adviser is responsible for the final recommendation.

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Insurance

Protection for your family if income stops, you fall sick, or a major illness strikes.

TERM LIFE COVER

₹4.57Cr

12 years of living costs + loans + family goals
₹24L/yr × 12 + loans ₹32L + goals ₹1.37Cr

HEALTH INSURANCE

₹20L

Family floater for 2 people

CRITICAL ILLNESS

₹72L

3 years of living costs
₹24L/yr × 3

COVERAGE GAP ANALYSIS

	TERM LIFE	HEALTH COVER	CRITICAL ILLNESS
Recommended	**₹4,56,93,541**	**₹20,00,000**	**₹72,00,000**
Existing Cover	₹2,90,00,000	₹0	₹0
Coverage	**63%**	**0%**	**0%**
Gap (Additional Needed)	**₹1,66,93,541**	**₹20,00,000**	**₹72,00,000**

The insurance score weights term life 50%, health 30% and critical illness 20%.

CALCULATION BASIS

	TERM LIFE	HEALTH COVER	CRITICAL ILLNESS
Based on	Costs in India: ₹2L/mo	Standard cover for an adult under 60, plus each dependent	Costs in India: ₹2L/mo
Years	12 years	—	3 years
Plus	Loans ₹32L + goals ₹1.37Cr	Covers 2 people	Lump sum on diagnosis

You live outside India, so life and critical illness cover are sized on what your family would need to live on, not on your foreign salary. Health cover uses the standard size of an Indian policy.

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