

PERSONAL FINANCIAL PLANNING REPORT

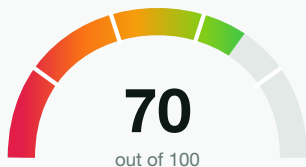
Your Complete Financial Blueprint

Rahul Sharma

AGE

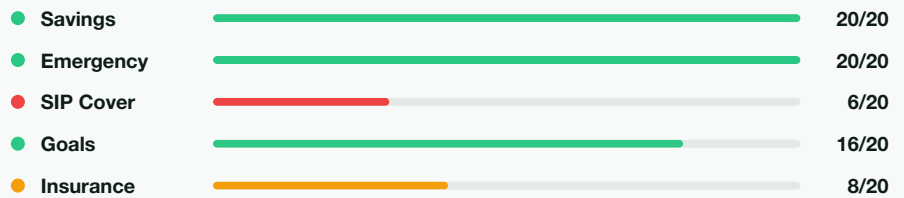
32

HEALTH SCORE



70
out of 100

ON TRACK



NET WORTH

₹17.57L

assets minus liabilities

MONTHLY SAVINGS

₹60K

income minus expenses

EMERGENCY FUND

13.6 mo

of expenses covered

GOALS GAP

₹4.48Cr

remaining across goals

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PERSONAL FINANCIAL PLAN

Hi Rahul, here's where you stand.

A 30-second read before the detailed report.

INCOME & SAVINGS

You earn ₹1.45L/mo and save ₹60K of it — a savings rate of 41%, well above the 20% benchmark — strong saving discipline.

WHERE IT TAKES YOU

At your current pace, you'll reach financial freedom at age 75 (2069). Your savings then cover your rising costs through age 90 with ₹4.27Cr expected to remain — a solid position.

BIGGEST RISK

You're missing ₹1.91Cr of term-life cover. At your age, a fresh policy adds protection your family can rely on for the cost of a phone bill.

Three things to do this month

1

Close life insurance cover gap

Purchase additional term insurance cover of approximately ₹1,90,50,000 to close the gap.

2

Increase health insurance coverage

Enhance your family floater health policy to at least ₹25,00,000 total cover.

3

Fund Retirement Corpus shortfall

Set aside a dedicated monthly amount toward retirement from your ₹40,000 free-to-invest surplus, increasing it as income grows.

Will your money last?

A year-by-year look at how long your savings hold up — from today through age 90, based on what you earn, spend, and invest.

You reach financial freedom at age 75 (2069). Your savings then cover your rising costs through age 90 with money to spare — a solid position.

WHEN WORK BECOMES OPTIONAL

Age 75

Year 2069

HOW LONG MONEY LASTS

15+ yrs

Through age 90

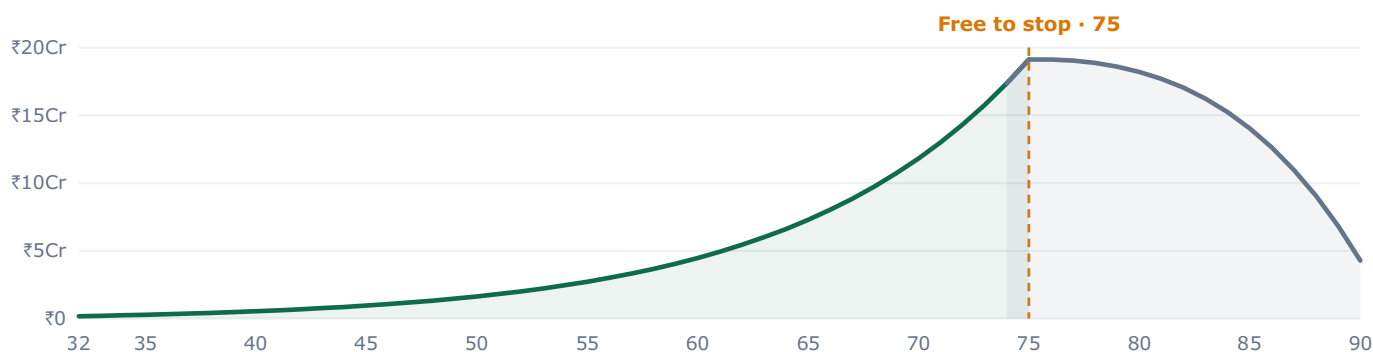
WHAT'S LEFT AT AGE 90

₹4.27Cr

Sustainable

MONEY YOU HAVE, BY AGE

● Saving up ● Living off it ⚡ Free to stop



KEY YEARS

AGE	LIVING COSTS A YEAR	MONEY YOU HAVE	STAGE
32 2026 NOW	₹10.20L	₹17.57L	● Saving up
37 2031	₹13.65L	₹37.09L	● Saving up
42 2036	₹18.27L	₹68.52L	● Saving up
47 2041	₹24.44L	₹1.19Cr	● Saving up
52 2046	₹32.71L	₹2.01Cr	● Saving up
57 2051	₹43.78L	₹3.32Cr	● Saving up
60 2054	₹52.14L	₹4.47Cr	● Saving up
62 2056	₹58.58L	₹5.43Cr	● Saving up
67 2061	₹78.40L	₹8.84Cr	● Saving up
72 2066	₹1.05Cr	₹14.33Cr	● Saving up
75 2069	₹1.25Cr	₹19.11Cr	● Free to stop
77 2071	₹1.40Cr	₹19.04Cr	● Living off it
82 2076	₹1.88Cr	₹17.04Cr	● Living off it
87 2081	₹2.51Cr	₹10.96Cr	● Living off it
90 2084	₹2.99Cr	₹4.27Cr	● Living off it

Assumptions: 10% return during accumulation, 7% post-retirement, 6% inflation. Life horizon = age 90.

AI Action Plan

What to do next with your money, most urgent first, with a concrete step for each.

● 3 to do first ● 4 to improve

● DO FIRST

1 Insurance

Close life insurance cover gap

Your existing life cover is ₹75,00,000 against a recommended ₹2,65,50,000 (only 28% covered), which is a significant shortfall given your 2 dependents and outstanding car loan of ₹4,50,000. You have 2 dependents, so mention of adding their ages and relationships in the planner would help refine this further.

Next step: Purchase additional term insurance cover of approximately ₹1,90,50,000 to close the gap.

2 Insurance

Increase health insurance coverage

Your current health cover is ₹10,00,000 against a recommended ₹25,00,000 (40% covered), and with 2 dependents, a family floater at this level leaves you exposed to high medical costs.

Next step: Enhance your family floater health policy to at least ₹25,00,000 total cover.

3 Goal

Fund Retirement Corpus shortfall

Your Retirement Corpus goal needs a future value of ₹4,59,47,929 by 2056, with only ₹9,70,000 available today, leaving a gap of ₹3,61,87,152 over 30 years. This is your largest goal gap and needs early, consistent funding to benefit from compounding.

Next step: Set aside a dedicated monthly amount toward retirement from your ₹40,000 free-to-invest surplus, increasing it as income grows.

● THEN IMPROVE

4 Goal

Address Child Education funding gap

The Child Education goal requires ₹69,91,436 by 2046 with nothing set aside yet, creating a full gap of ₹69,91,436 over 20 years. Starting early reduces the monthly amount needed considerably.

Next step: Allocate a portion of your ₹40,000 monthly free-to-invest surplus specifically toward this 20-year goal.

5 Goal

Plan for House Down Payment gap

You have ₹3,00,000 saved against a future need of ₹19,67,151 for your House Down Payment goal in 2036, leaving a gap of ₹13,19,474 over 10 years.

Next step: Set aside a fixed monthly amount from your surplus earmarked specifically for this 10-year goal.

6 Goal

Fund the near-term Europe Trip goal

Your Europe Trip goal needs ₹2,80,510 by 2031 (5 years away) with ₹0 currently available. Money needed within a few years is commonly kept out of equity to avoid market-timing risk near the goal date.

Next step: Start setting aside a fixed monthly amount toward this 5-year goal, keeping it in low-volatility instruments as the date nears.

7 Investment

Review investment mix with an adviser

About 83% (₹17,10,000 of ₹22,07,000) of your reported investments are in equity-linked instruments (mutual funds and direct stocks), which is a notably equity-heavy mix at age 32 with two dependents and multiple near- and long-term goals.

Next step: Review your investment mix with a SEBI-registered investment adviser.

Built by AI from the numbers you entered, following standard planning steps. FinPlann is not a SEBI-registered investment adviser and this plan does not recommend specific investments; speak to a SEBI-registered investment adviser before buying, selling or switching investments.

Cash Flow

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

MONTHLY INCOME

₹1,45,000

MONTHLY EXPENSES

₹85,000

MONTHLY SAVINGS

₹60,000

INCOME SOURCES

SOURCE	AMOUNT	% OF INCOME
Primary income	₹1,20,000	82.8%
Side projects	₹25,000	17.2%
Total	₹1,45,000	

EXPENSE BREAKDOWN

EXPENSE	AMOUNT	% OF INCOME
Apartment rent	₹25,000	17.2%
Monthly groceries	₹12,000	8.3%
Electricity & internet	₹5,000	3.4%
Fuel & metro	₹8,000	5.5%
Restaurants	₹6,000	4.1%
OTT & apps	₹2,500	1.7%
Clothes & misc	₹8,000	5.5%
Car loan - Hyundai EMI	₹18,500	12.8%
Total	₹85,000	

41.4% savings rate

— excellent, well above the 20% benchmark. Well-positioned for your goals.

Investments & Goals

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

TOTAL ASSETS	—	LIABILITIES	=	NET WORTH
₹22.07L		₹4.50L		₹17.57L

Illiquid Assets	₹10.50L (48%)
EPF / PPF Employee PF	₹7,05,000
EPF / PPF PPF account	₹3,45,000

Liquid Assets	₹11.57L (52%)
MUTUAL FUNDS Axis Bluechip Fund	₹5,10,000
INDIAN STOCKS Direct equity portfolio	₹3,25,000
FIXED DEPOSITS SBI FD 2-year	₹3,22,000

Liabilities		₹4,50,000
LOAN	OUTSTANDING	PAYMENT / MONTH
Car loan - Hyundai	₹4,50,000	₹18,500

FINANCIAL GOALS

1	Europe Trip MEDIUM-TERM · 0% Target: 2031 · 5y away · 7% inflation · Today's cost: ₹2,00,000	₹2.81L Inflation-adjusted gap Invest: ₹4,000/mo
2	House Down Payment LONG-TERM · 33% Target: 2036 · 10y away · 7% inflation · Today's cost: ₹10,00,000	₹13.19L Inflation-adjusted gap Invest: ₹6,000/mo
3	Child Education LONG-TERM · 0% Target: 2046 · 20y away · 8% inflation · Today's cost: ₹15,00,000	₹69.91L Inflation-adjusted gap Invest: ₹7,500/mo
4	Retirement Corpus LONG-TERM · 21% Target: 2056 · 30y away · 6% inflation · Today's cost: ₹80,00,000	₹3.62Cr Inflation-adjusted gap Invest: ₹10,500/mo

₹4.48Cr total gap · 0 of 4 fully funded.

Available savings ₹40K/mo covers ₹28K/mo additional investment needed. Automate your investments now.

SIP Plan

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

CURRENT SIPS

₹20,000

3 active SIPs

ADDITIONAL NEEDED

₹28,000

AVAILABLE TO INVEST

₹40K

Covers 143%

YOUR CURRENT SIPS

CATEGORY	FUND NAME	MAPPED GOAL	AMOUNT / MONTH
Flexi Cap	HDFC Flexi Cap Fund	Unassigned	₹10,000
Large Cap	SBI Blue Chip Fund	Unassigned	₹5,000
Debt Fund	ICICI Pru Bond Fund	Unassigned	₹5,000
Total			₹20,000

GOAL-WISE INVESTMENT PLAN

GOAL	YEARS	STATUS	REQUIRED	ADDITIONAL
Europe Trip	5y	NOT STARTED	₹4,000	₹4,000
House Down Payment	10y	NOT STARTED	₹6,000	₹6,000
Child Education	20y	NOT STARTED	₹7,500	₹7,500
Retirement Corpus	30y	NOT STARTED	₹10,500	₹10,500

3 SIPs (₹20,000/mo) not mapped to any goal.
Assign them in the workspace to improve your coverage score.

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

Insurance

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

TERM LIFE COVER

₹2.65Cr

15× annual income + loans
₹17.40L × 15 + ₹4.50L

HEALTH / MEDICLAIM

₹25L

3 members · Family floater

CRITICAL ILLNESS

₹52.20L

3× annual income
Covers 30-40 conditions

COVERAGE GAP ANALYSIS

	TERM LIFE	HEALTH COVER	CRITICAL ILLNESS
Recommended	₹2,65,50,000	₹25,00,000	₹52,20,000
Existing Cover	₹75,00,000	₹10,00,000	₹25,00,000
Coverage	28%	40%	48%
Gap (Additional Needed)	₹1,90,50,000	₹15,00,000	₹27,20,000

Insurance score uses weighted average: Term Life 50%, Health 30%, Critical Illness 20% — reflecting relative importance in financial protection.

CALCULATION BASIS

PARAMETER	TERM LIFE	HEALTH COVER	CRITICAL ILLNESS
Annual Income	₹17.40L	—	₹17.40L
Multiplier	15×	—	3×
Additional Factor	+ ₹4.50L loans	3 members covered	30-40 critical conditions