PERSONAL FINANCIAL PLAN

Your financial picture

A clear view of today, the goals ahead and the next decisions to make.

Prepared for

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Financial planner • Fictional sample

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NET WORTH	MONTHLY SURPLUS	EMERGENCY RESERVE
₹1.03 Cr	₹80,000	6 months
Assets less outstanding debt	Before planned investments	₹7.2L held separately

Three priorities for the next chapter

01 Close the retirement funding gap

Increase the retirement SIP after a cash-flow review.

02 Protect the household income

Review the illustrative ₹60.2L life-cover shortfall.

03 Keep the plan connected to reality

Reconcile holdings and review goals every six months.

01 / STARTING POSITION

A strong foundation

Your home is part of net worth, but it is not counted as spendable goal funding.

Assets	₹ lakh
Home (self occupied)	90.0
Equity mutual funds	20.0
Debt funds and deposits	10.0
EPF and NPS	12.0
Cash and emergency savings	11.0
Total assets	**143.0**

OUTSTANDING HOME LOAN

₹40.0L

₹30,000 monthly EMI

NET WORTH

₹103.0L

₹143L assets minus ₹40L debt

Where the financial assets sit

₹53L of financial assets: ₹30L allocated to retirement, ₹6L to education, ₹7.2L to the emergency reserve and ₹9.8L currently unassigned. Each rupee is assigned only once.

The home and emergency reserve are excluded from the goal projections. Account access restrictions on EPF and NPS must be considered when setting withdrawal dates.

02 / MONTHLY RHYTHM

Make the surplus work

A monthly plan that leaves room for regular spending and unexpected costs.

Cash flow	₹ per month
Take-home household income	2,00,000
Living costs	80,000
Home-loan EMI	30,000
Insurance premiums and annual bills reserve	10,000
Surplus before investing	**80,000**

Proposed use of the ₹80,000 surplus



- Retirement — ₹45,000
- Education — ₹15,000
- Flexible buffer — ₹20,000

The reserve is already in place

₹7.2L covers six months of ₹1.2L essential monthly outgo. Keep this separate from investments. The ₹20,000 buffer remains available for irregular costs; it is not assumed to compound in the projections.

03 / GOALS AND PROGRESS

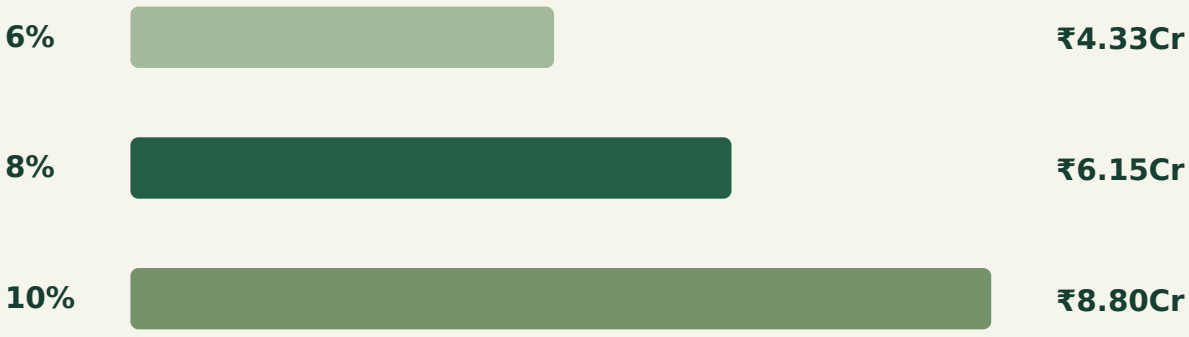
The future in numbers

Separate goal pots make the trade-offs visible. These are scenarios, not promised outcomes.

Goal	Education	Retirement
Time to goal	12 years	25 years
Starting pot	₹6.0L	₹30.0L
Monthly contribution	₹15,000	₹45,000
Projected value at 8%	₹50.5L	₹6.15Cr
Estimated amount needed	**₹40.2L**	**₹10.72Cr**

Retirement sensitivity

Projected pot at age 60 with the same ₹45,000 monthly contribution



At 8%, the retirement gap is approximately ₹4.58Cr. A flat SIP of about ₹96,000 per month would close this modelled gap. Review affordability before changing contributions.

Education assumes a ₹20L cost today growing at 6% annually. Retirement assumptions and calculation details are on the next page.

04 / PROTECTION AND NEXT STEPS

Keep the plan resilient

Review protection alongside goals, then revisit the inputs as life changes.

Illustrative life-cover calculation	₹ lakh
10 years of current living costs	96.0
Outstanding debt + education goal today	60.0
Less available financial assets (excludes reserve)	45.8
Less existing life cover	50.0
Additional household cover to review	**60.2**

This is a simple household capital-needs illustration, not a policy quote. Review cover separately for each earner. Existing health cover: ₹10L family floater; compare local hospital costs and employer-cover dependence. Home rebuilding cover is separate from life cover.

Your next review checklist

- ☐ Confirm nominations and the coverage of each earning member.
- ☐ Review retirement SIP affordability and access to retirement accounts.
- ☐ Update portfolio balances and compare progress with this plan.

Assumptions behind the illustration

Values are nominal INR. Contributions are at month-end, with no annual increase. Accumulation assumes 8% annual effective return, with 6% and 10% comparison cases. Fees and taxes are excluded. Retirement begins at 60, lasts 30 years and funds today's ₹80,000 monthly living costs, inflated by 6%. A 7% post-retirement return is used for annual year-end withdrawals. No pension, bequest or debt payments are included in retirement spending. All names and financial data are fictional.