



(CEO-IMFT)

**Sanjay Gurnani**

(MBA, FIII, CFP, CWM, APMP - IIM Calcutta)



# FINANCIAL DOCTOR COURSE

## 55+ Unique Topics

For : Insurance Advisors, MDRT, COT, TOT, DOs, SBAs, C.A., MF & Investment Advisors.

**Complete Financial Planning + Quick Financial Tools + Insurance & Investment Business Development Techniques.**

✔ Course Starts On:



Course Date

25 Nov. to 06 Dec. 2024



Evening Time

07:00 - 09:00 PM

**- YOU WILL GET -**

- ✔ C.F.P. Software
- ✔ Q.F.T. Software
- ✔ Training Material Soft Copy
- ✔ Digital Certificate
- ✔ Recording\*

Online On  Zoom **LIVE** 

# 10 Unique Sessions + 2 Project Days

( Course in Hindi )

Course Fee Rs. ~~1,50,000~~

Your Investment  
**Rs. 14900/- only**

**Very Limited Seats**

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# Complete Financial Planning + Quick Financial Tools + Insurance & Investment Business Development Techniques.

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## 55+ UNIQUE TOPICS OF THE COURSE

- 1. HNI Prospecting Ideas.
- 2. 7 Minutes Quick Appointment Tool ( In Hindi, English ).
- 3. 7 Probing Questions for Positive & Powerful Impact.
- 4. Detailed Fact Finding Process.
- 5. How to create professional Cover page?
- 6. Life Goal Setting.
- 7. Goal Prioritizing.
- 8. How to Find Financial Freedom Score?
- 9. Financial Risk Profiling.
- 10. Risk Analysis through Riskometer.
- 11. Understand Human Financial Life Cycle?
- 12. Smart Income Analysis.
- 13. How to create children Education Plan?
- 14. Long & Medium Term Goal Planning.
- 15. Health Insurance Planning.
- 16. Family's Income Protection Planning.
- 17. How to create perfect Retirement Plan?
- 18. How to create proper Child Marriage Plan?
- 19. Wealth creation through Cash flow Analysis.
- 20. Income distribution pyramid.
- 21. Detailed Budgeting and Analysis.
- 22. Net worth Calculation and Analysis.
- 23. Financial X-Ray with 10 Important Financial Ratio.
- 24. Estate Planning Analysis.
- 25. How to calculate Detailed HLV in 3 Minutes?
- 26. Cost of Raising a Child.
- 27. Retirement Support Chart for Retirement Safety.



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# Complete Financial Planning + Quick Financial Tools + Insurance & Investment Business Development Techniques.

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## 55+ UNIQUE TOPICS OF THE COURSE

- 28. Family Support Chart for Perfect Insurance Planning.
- 29. Future Income & Expenses Analysis.
- 30. P.P.F. ( **P**ast, **P**resent, **F**uture )
- 31. Instant Insurance Analysis.
- 32. Quick Budgeting.
- 33. Delay Cost Calculator For Quick Closing.
- 34. Quick Wealth Planner.
- 35. Real Estate Investment Analysis Tool.
- 36. One Time Investment Calculator.
- 37. Wealth Creation by Increasing SIP.
- 38. Car / Vehicle Buying Analysis ( Whether to buy or not )
- 39. Multiple Investment Return Calculator.
- 40. SIP Return Calculator.
- 41. Multiple SIP Return Calculator.
- 42. Investment IRR Calculator.
- 43. Investment Multifold Calculator.
- 44. How to create Personal Balance Sheet?
- 45. Asset Allocation Analysis.
- 46. Smart EMI Loan Calculator
- 47. Loan Management Calculator.
- 48. Investment Portfolio Checkup
- 49. Portfolio Risk Balancing
- 50. Quick Investment Planning for Multiple Goals.
- 51. Investment Goal Mapping.
- 52. Family Safety Affidavit.
- 53. Professional Branding Strategies.
- 54. Rule 72 for Business & Finance.
- 55. 5 Strategies for Business Development.



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# Complete Financial Planning

Mr. / Mrs. / Ms.

Amit Kumar

& Family



## Planning For All Stages Of Life

Financial Planning Presented By :

Institute of Marketing & Financial Training

Financial Planner Mr. / Mrs :

Sanjay Gurnani

Mobile Number:

9825567752, 9426743252

Email ID:

imftedu1@gmail.com

Website:

www.imftedu.com

Address:

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\_\_\_\_\_  
\_\_\_\_\_



Achievements :

Spl. Qualities. :

Business Portfolio. :

Business Presence. :

Experience :

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



CONFIDENTIAL



# Personal particulars

## Yourself

Name	Amit Kumar		
Date of Birth (dd/mm/yyyy)	05-03-1984	AGE	37
Marital Status	Married	Date of Marriage	07-01-2007
<b>Silver Jubilee</b>	<b>07-01-2032</b>	<b>Golden Jubilee</b>	<b>07-01-2057</b>
Residential Address	0		
Preferred Contact Number	9426743252	Other Contact Number	9428598252
Personal Email ID	imftedu1@gmail.com		
Occupation	0	Annual Income Range	Rs. 25-40

What % of your combined (household) income are you currently setting aside to meet your financial Goals?

15%

In addition to above What % of your combined (household) income are you prepared to set aside to meet your financial Goals?

10%

Relationship	Name of Dependants	Date of Birth (dd/mm/yyyy)	Age
Father	Mahendra	01-10-1959	61
Mother	Kavita	01-08-1962	59
Spouse	Dipika	05-08-1988	32
Child 1st	Dhrona	01-06-2013	8
Child 2nd			
Child 3rd			

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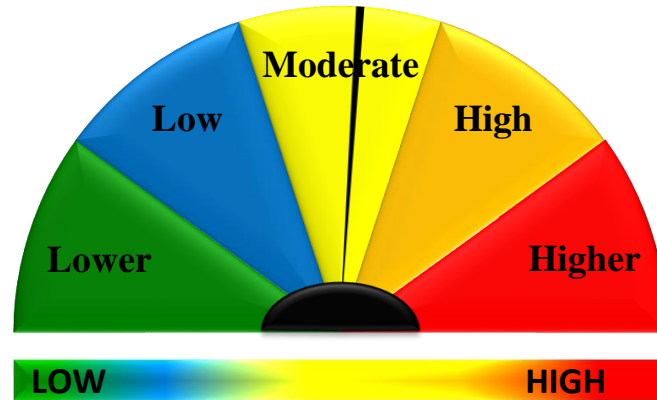
# Financial Goals Priority



		Rank
<b>1</b>	<b>Health Planning</b>	<b>Priority</b>
	Protecting you and your family against the financial consequences of serious illnesses	1
<b>2</b>	<b>Income Replacement</b>	<b>Priority</b>
	Maintaining your family's standard of living even if you are no longer around	2
<b>3</b>	<b>Retirement Funding</b>	<b>Priority</b>
	Enjoying the standard of living that you want, when you decide to retire	3
<b>4</b>	<b>Education Funding</b>	<b>Priority</b>
	Ensuring sufficient funds are available to meet increasing costs of educating your children	4
<b>5</b>	<b>Marriage Funding</b>	<b>Priority</b>
	Accumulating Sufficient funds to celebrate dream marriage of Children	5
<b>6</b>	<b>Long &amp; Medium Term Goals</b>	<b>Priority</b>
	Having a planned and systematic method of accumulating wealth over the medium to long term	6
<b>7</b>	<b>Wealth Enhancement</b>	<b>Priority</b>
	Planning and achieving the most the appropriate investment choice for existing capital	7

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# Riskometer

You are a moderate Balanced investor who is prepared to accept moderate risk with balanced asset allocation. Your priority remains the preservation of capital added with moderate returns in medium to long term. You may have some understanding of investment markets, your basic moto is capital growth with capital safety.

## Risk Profile Categorisation

Risk Type	Suggested Asset Allocation
Conservative Low Risk Investor	Equity 20%, Bond 60%, Cash & Bank 20%
Low to Moderate Risk Investor	Equity 40%, Bond 50%, Cash & Bank 10%
Moderate Risk Investor	Equity 55%, Bond 40%, Cash & Bank 5%
Moderate to High Risk Investor	Equity 70%, Bond 25%, Cash & Bank 5%
High Risk Investor	Equity 90%, Bond 5%, Cash & Bank 5%

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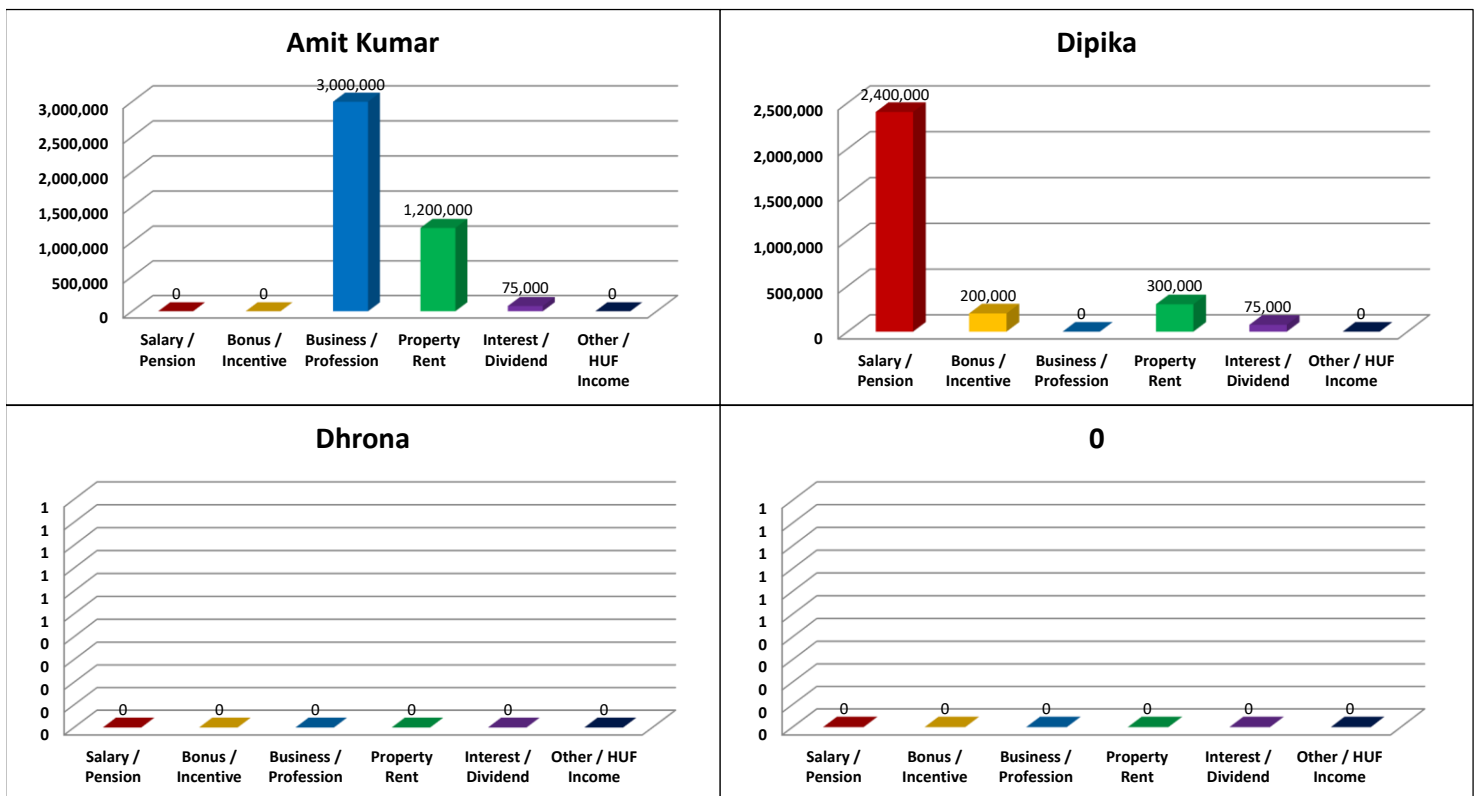
# Family Income Analysis



Income (post-tax) (for next 12 months)

Sr. No.	Write Name of Family Member	Yearly Source of Income						Total Income from all Sources (in Rs.)
		Salary / Pension	Bonus / Incentive	Business / Profession	Property Rent	Interest / Dividend	Other / HUF Income	
1	Amit Kumar	Rs. 0	Rs. 0	Rs. 3,000,000	Rs. 1,200,000	Rs. 75,000	Rs. 0	Rs. 4,275,000
2	Dipika	Rs. 2,400,000	Rs. 200,000	Rs. 0	Rs. 300,000	Rs. 75,000	Rs. 0	Rs. 2,975,000
3	Dhrona	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0
4		Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0
	<b>TOTAL</b>	Rs. 2,400,000	Rs. 200,000	Rs. 3,000,000	Rs. 1,500,000	Rs. 150,000	Rs. 0	Rs. 7,250,000

## Individual Income Sources of All Family Members.



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# Education Funding

## 1st Child



1. Why is Education Funding important to you?

2. This funding plan is for the Education of Dhrona who will attend university in 11 year, to study to become a Engineer

3. Where will you want Dhrona to study?

India / Abroad	
Private/Government :	
Name of Institute :	
Annual Cost - Fee (Current Costs) :	Rs. 600,000
University Programme Duration :	4 years

	4	Years	x	Rs. 600,000	Cost per year	Rs. 2,400,000	Total
4. Total course Fee	4	Years	x	Rs. 600,000	Cost per year	Rs. 2,400,000	
5. Accommodation Costs	4	Years	x	Rs. 300,000	Cost per year	Rs. 1,200,000	
6. Home Trips Cost	10	Trips	x	Rs. 20,000	Cost per trip	Rs. 200,000	
7. Parental Visits Cost	4	Trips	x	Rs. 20,000	Cost per trip	Rs. 80,000	
8. Convocation Visit Cost	1	Trip	x	Rs. 40,000	Cost per trip	Rs. 40,000	
9. Other Living Expenses	4	Years	x	Rs. 50,000	Cost per year	Rs. 200,000	
10. Current Total Cost of Education							Rs. 4,120,000

11. Projected inflation rate @ 7% x 11 no. of years to University.

12. Total Funds required for higher education. A Rs. 8,671,990

13. Existing funds available for Education Purpose. Rs. 800,000

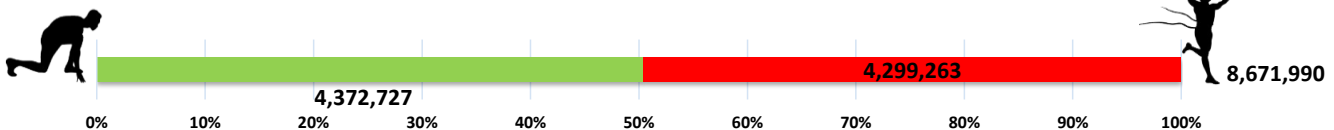
14. Existing Regular Yearly Investment for Education Purpose. Rs. 100,000

15. Projected rate of return @ 7% x 11 no. of years to University.

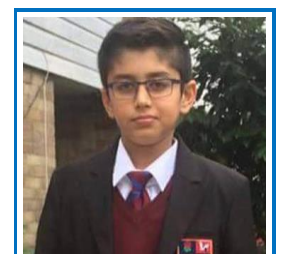
16. Future value of existing funds & Investments. (Above 13+14) B Rs. 3,372,727

17. Future ( Maturity ) Value of Any Fund to be Received for Funding the Education Rs. 1,000,000

18. Additional Fund required After 11 Years for Education Funding of Dhrona A-B Rs. 4,299,263



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# Long & Medium Term Goals

1. Why is Wealth Accumulation important to you?

2. Most people have **dreams and aspirations** for themselves and their families. What do you want to achieve with Wealth Accumulation?

Goals / Aspirations	Present Value of Goals		Years
	Medium Term (5 - 10 years)	Long Term (10 - 25 Years)	
a) Dream home	Rs. 20,000,000		10
b) The New car	Rs. 3,500,000		10
c) Start a business	Rs. 0		0
d) Other <input type="text" value="0"/>	Rs. 0		0
	<b>Home</b>	<b>Car</b>	<b>Business</b>
Inflation % of Goals	<input type="text" value="8%"/>	<input type="text" value="5%"/>	<input type="text" value="0%"/>
Investment Returns %	<input type="text" value="9%"/>	<input type="text" value="7%"/>	<input type="text" value="0%"/>
Total of Financial needs @ future value	Rs. 43,178,500	Rs. 5,701,131	Rs. 0
Existing funds available	Rs. 3,500,000	Rs. 0	Rs. 0
Yearly Investment for Goals	Rs. 1,000,000	Rs. 100,000	Rs. 0
Future value of existing funds & Investment.	Rs. 24,846,066	Rs. 1,478,360	Rs. 0
Additional amount required	<b>Rs. 18,332,434</b>	<b>Rs. 4,222,771</b>	<b>Rs. 0</b>

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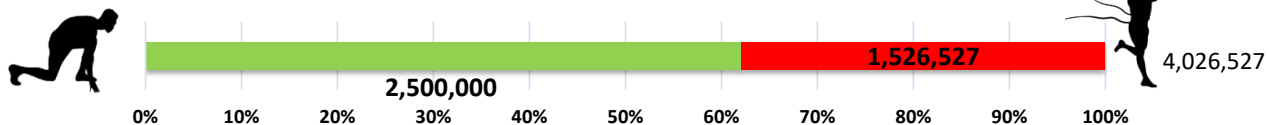
# Health Planning



1. Why is protecting against the financial consequences of serious illness or Disability important to you?

## Income

2. Impaired health might result in the total loss of income, how much income do you & your family need each year?	Rs. 2,400,000
3. For how many years would you want this income to be available?	5
4. Your unearned, regular yearly Income ( Passive Income )	Rs. 1,650,000
5. The shortfall / excess in income per year	Rs. 750,000
6. What average investment rate would you expect?	7.00%
7. Expected inflation rate	8.00%
8. <b>Capital required to replace your income.</b>	A Rs. <b>3,826,527</b>
9. Additional Buffer Fund Required in Medical Emergency.	B Rs. <b>200,000</b>
10. <b>Total funds required in the event of impaired health</b>	A+B Rs. <b>4,026,527</b>
11. Existing funds available? (including existing Medclaim plans or arrangements)	Rs. 2,500,000
12. Financial Support required in the event of Impaired Health	Rs. <b>1,526,527</b>



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# Income & Family Protection ( Self - Husband )



1. Why Income Replacement is most important to you?

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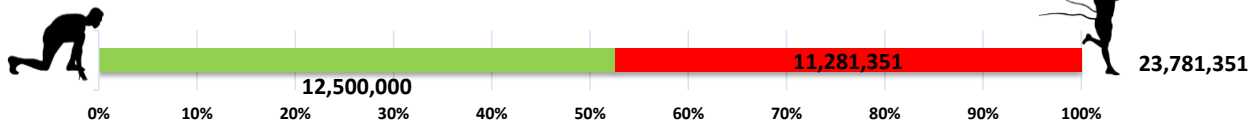
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## Income

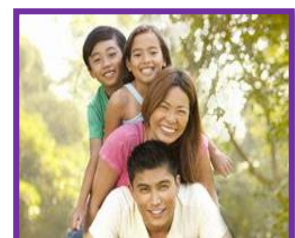
2. How much yearly income family need in absence of bread winner? Rs. 2,400,000
3. For how many years family need above income? 15 years
4. How much Yearly you earn as passive Income i.e Rents, Dividends, Interest, Royalty etc. Rs. 1,650,000
5. The shortfall / excess in income per year Rs. 750,000
6. What investment rate would you expect on average to receive in the future? 7%
7. Expected inflation rate 8%
- 8. Capital required to replace your income.** **A Rs. 12,081,351**

## Capital

9. Are there any additional capital requirements to consider?
- a) Final expenses Rs. 200,000
  - b) Adjustment Funds (eg. to hire a tutor and/or domestic helper to allow non working spouse to re-enter workforce etc) Rs. 500,000
  - c) Personal debts Rs. 500,000
  - d) Home loan to be taken care by Life Insurance? Rs. 5,000,000
  - e) Children's Education Fund Rs. 2,000,000
  - f) Lump Sum Children's Marriage Fund. Rs. 2,500,000
  - g) Others Liabilities to be Protected (eg. Business loan, Vehicle loan, Legacy etc.) Rs. 1,000,000
- 10. Total Capital Needs** **B Rs. 11,700,000**
- 11. Total funds required to replace your income** **C = (A + B) Rs. 23,781,351**
12. Existing available funds to be used for Income replacement.
- a) Any existing funds available for family safety. Rs. 2,500,000
  - b) Assets to be disposed of in emergency. Rs. 0
  - c) Existing Life Insurance - Self Rs. 10,000,000
  - d) Existing Life Insurance - Spouse ( Wife ) Rs. 10,000,000
- 13. Amount required for Income Replacement** **C - D Rs. 11,281,351**
- \* Are your other funds / Assets Can easily be liquidated?
- \* will the market value of your real estate be intact?



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# Retirement Funding (Self)



1. What is it about Retirement Funding that is most important to you?

\* How much Mly Pension will you get after your retirement?

Rs. 50000

2. Your current age?

Amit Kumar

37 years

3. At what age do you want to retire?

60 years

4. You need to work towards your retirement plan.

23 years

5. Life Expectancy Age?

85 Years

6. If you retire today, what MONTHLY income would you want to have? ( For Survival of self & Spouse Only )

Rs. 100,000

7. Your unearned, regular yearly Income ( Passive Income )

Rs. 1275000

8. Expected growth of your yearly Unearned Income ( Passive Income )

4%

9. Your required annual income if you retire today. ( For Survival of self & Spouse Only )

Rs. 1,200,000

10. What is a reasonable rate of inflation you would expect from now until your retirement?

8%

11. At your retirement age, your annual retirement income will need to be

Rs. 7,092,605

12. From your target retirement age, for how long do you want the annual retirement income to be available? (eg. 20 or 25 or 30 years)

25 years

13. Amount of Gift to family Members Or society on final Departure

Rs. 0

14. What investment rate would you be comfortable to use ?

7%

15. The capital fund required to achieve your desired annual income at retirement would be

A Rs. 94,435,237

16. Existing funds available Only for Retirement Purpose

A. Existing PF Fund /PPF

Rs. 1,000,000

in 23 years

@ 8%

Rs. 5,785,445

B. Yearly Contribution /PPF/PF

Rs. 150,000

in 23 years

@ 8%

Rs. 9,804,104

C. Existing Pension fund

Rs. 250,000

in 23 years

@ 8%

Rs. 1,477,626

D. Yearly Pension Fund Contribution

Rs. 50,000

in 23 years

@ 8%

Rs. 3,314,590

E. Any other Yearly Investment for Retirement

Rs. 120,000

in 23 years

@ 8%

Rs. 7,955,017

F. Current Balance of Above (E) Yearly Investment For Retirement

Rs. 1,500,000

in 23 years

@ 8%

Rs. 8,865,756

17. Total of Existing funds would be available for retirement ( at Future Value )

B Rs. 37,202,538

18. Future ( Maturity ) Value of Any Fund to be Received at Retirement (Policy Money, Or Any Other)

C Rs. 3,000,000

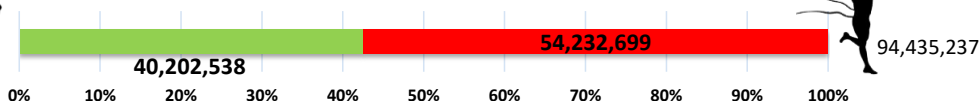
19. Additional amount required for Planned Retirement.

A-B-C

Rs. 54,232,699

Your Current monthly contribution for Retirement i.e Mly PF, Mly Pension Fund Contribution etc.

Rs. 30,000



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# Marriage Funding (1st Child)



1. Why is Marriage Funding important to you?

2. This funding plan is for the Marriage of

Dhrona

Marriage Celebration after  Years.

## Present Marriage Budget ( Approximate estimation )

1 House Renovation	Rs. 2,500,000
2 GOLD & Ornaments	Rs. 1,000,000
3 Banquet & Decoration	Rs. 2,500,000
4 Honeymoon Trip	Rs. 500,000
5 Social Gifting	Rs. 200,000
6 Card Printing, Video & Photography	Rs. 200,000
7 Garments	Rs. 250,000
8 Other Expenses ( Ladies Sangeet, Pre wedding Party, Hotel Rooms )	Rs. 500,000
9 Any Extra Other than above	Rs. 0
<b>Total Present Approximate Cost of Marriage</b>	<b>Rs. 7,650,000</b>

3. Projected inflation rate @

4. Total Funds required for Marriage after  Years

A **Rs. 38,508,828**

5. Existing funds available + Existing Value of Gold & Ornaments kept for Marriage purpose only.

Rs. 500,000

6. Regular Yearly Investment for Marriage Purpose.

Rs. 0

7. Projected rate of return on Investment @

8. Future value of existing funds & Ornaments kept for Marriage purpose only

D **Rs. 2,516,917**

9. Future Value of Regular Yearly Investment for Marriage Purpose

B **Rs. 0**

10. Any Fund to be Received on Marriage (Maturity of FD, Policy, etc.)

C **Rs. 1,000,000**

11. Additional Fund required after  Years for Marriage Funding of

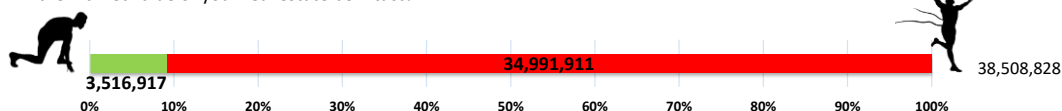
Dhrona

**Rs. 34,991,911**

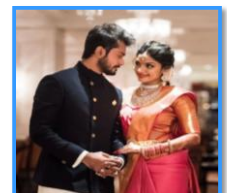
\* Are your other funds / Assets Can easily be liquidated?

\* will the market value of your real estate be intact?

A-B-C-D



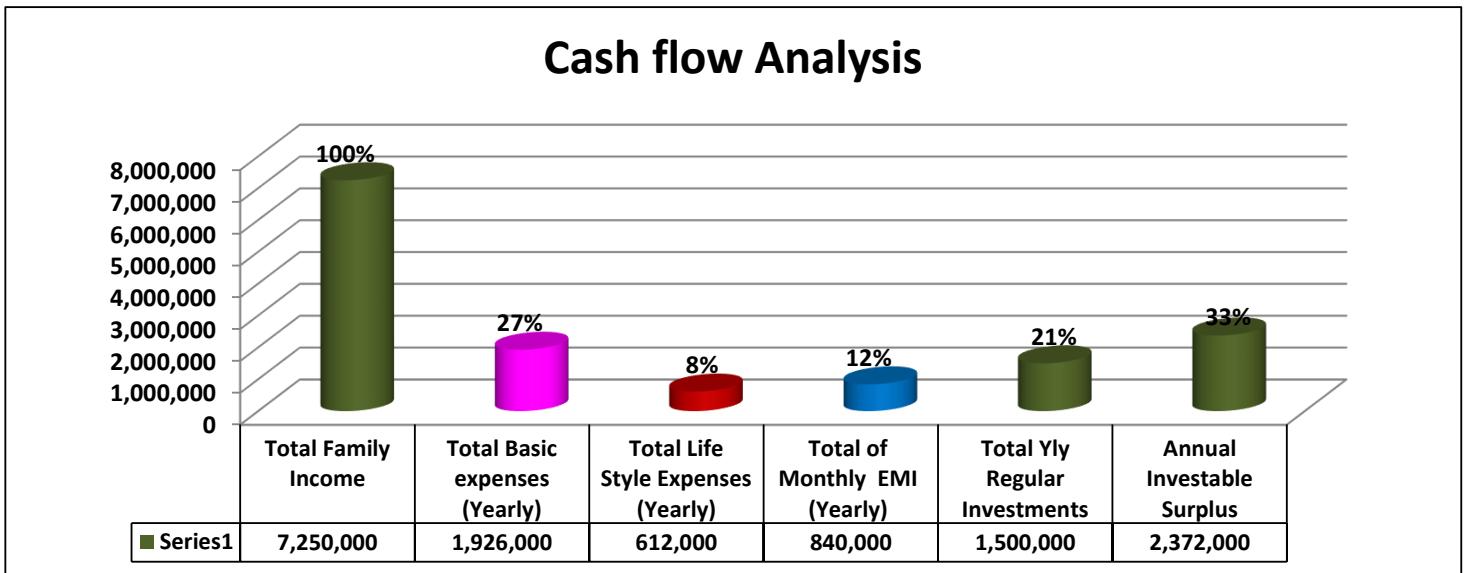
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# Family Cash Flow Analysis



Cash Flow & Surplus		%
Total Family Income	Rs. 7,250,000	100
Total Basic expenses (Yearly)	Rs. 1,926,000	27
Total Life Style Expenses (Yearly)	Rs. 612,000	8
Total of Monthly EMI (Yearly)	Rs. 840,000	12
Total Yly Regular Investments	Rs. 1,500,000	21
Annual Investable Surplus	Rs. 2,372,000	33



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# Net worth Report

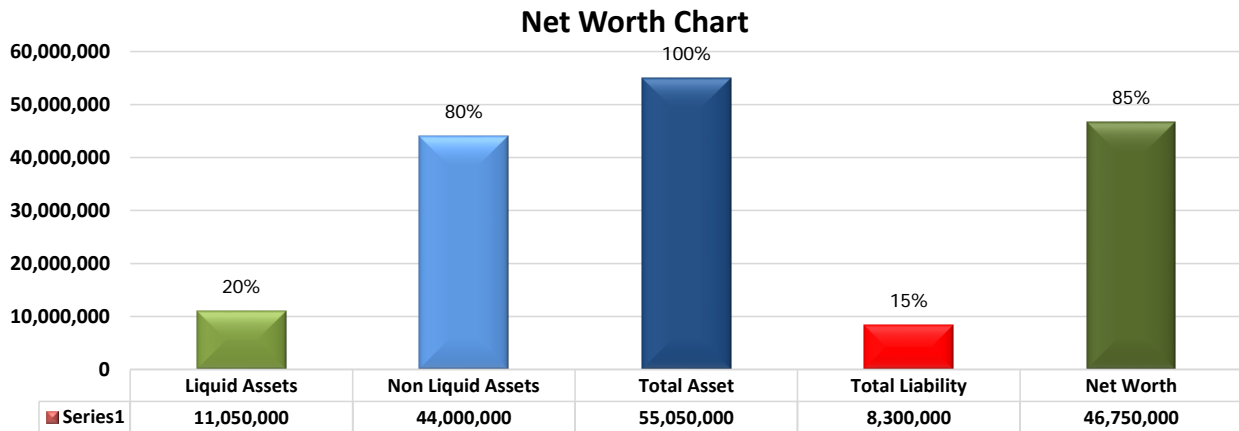


Liquid Assets	Amount (Rs.)
	Rs. 3,500,000
	Rs. 1,000,000
	Rs. 0
	Rs. 100,000
	Rs. 500,000
	Rs. 50,000
	Rs. 0
	Rs. 2,500,000
	Rs. 500,000
	Rs. 500,000
	Rs. 1,000,000
	Rs. 500,000
	Rs. 0
	Rs. 0
	Rs. 700,000
	Rs. 0
	Rs. 0
	Rs. 200,000
Other Liquid Asset	Rs. 0
<b>Total Liquid Assets</b>	<b>Rs. 11,050,000</b>

Loans + Liabilities	Amount (Rs.)
	Rs. 5,000,000
	Rs. 800,000
	Rs. 0
	Rs. 0
	Rs. 0
	Rs. 0
	Rs. 0
	Rs. 2,500,000
Any other Loan + Liability	Rs. 0
<b>Total</b>	<b>Rs. 8,300,000</b>

Non Liquid Assets	Amount (Rs.)
	Rs. 20,000,000
	Rs. 2,500,000
	Rs. 1,000,000
	Rs. 5,000,000
	Rs. 0
	Rs. 0
	Rs. 1,500,000
	Rs. 10,000,000
	Rs. 400,000
	Rs. 0
	Rs. 1,000,000
	Rs. 1,600,000
	Rs. 1,000,000
Other Fixed Asset	Rs. 0
<b>Total</b>	<b>Rs. 44,000,000</b>

Net worth	Amount (Rs.)
Liquid Assets	Rs. 11,050,000
Non Liquid Assets	Rs. 44,000,000
Total Asset	Rs. 55,050,000
Total Liability	Rs. 8,300,000
Net Worth	Rs. 46,750,000



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# Important Financial Ratios



## 7) Networth Liquidity Ratio

Networth Ratio = Total Liquid Assets / Net Worth

Your Networth Ratio = **24%**

Ideal Ratio = 30% to 40%

Show ability of family to deal with severe situations requiring liquidity beyond emergency situations. 100% means the opportunity cost is being lost on better investments. 0% shows that family will get trapped in serious financial problem in case of severe situations. 30 - 40 % is a good sign & should be within the ratio.

## 8) Debt. To Asset Ratio

Debt. To Asset Ratio = Total Debt + All Liabilities) / Total Assets

Your Debt to Asset Ratio = **15%**

Ideal Ratio = 5% to 30%

Show the ability of the family to cope with debt servicing so that we can liquidate the assets to pay off loans. 100% not good & shows families inability for debt servicing. 0% is also bad as it shows that the family does not take advantage of leveraging money.

## 9) Family Income Protection Ratio

Family Income Protection Ratio = Insurance / Annual Income ( without unearned income )

Self **3.33**

Spouse **3.85**

Ideally Family should have protection of **15 to 25 Times** of Bread winner's Annual Income

Show the Support to the family for Survival after demise of Bread Winner

## 10) Retirement Safety Ratio

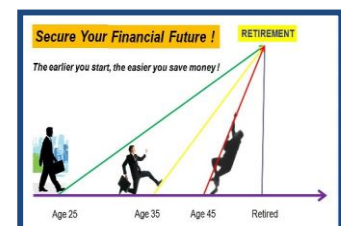
Monthly Retirement Contribution / Monthly Income.

Self Retirement Safety Ratio **7%**

Spouse Retirement Safety Ratio **0%**

Ideal Retirement Contribution	Starting Age.
20% of Monthly Income	21 to 35
25% of Monthly Income	36 to 45
30% of Monthly Income	45 to 50
40% of Monthly Income	51 to 55
50% of Monthly Income	56 to 60

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# Summary of All Financial Goals



## 1 Investment & Risk Appetite

You are a moderate Balanced investor who is prepared to accept moderate risk with balanced asset allocation. Your priority remains the preservation of capital added with moderate returns in medium to long term. You may have some understanding of investment markets, your basic moto is capital growth with capital safety.

	Fund Required	Years	Required Monthly Investment on various estimated returns				
			6%	8%	10%	12%	
2 1st Child Education	<u>Dhrona</u>	Rs. 4,299,263	11	Rs. 23,930	Rs. 21,524	Rs. 19,333	Rs. 17,346
2nd Child Education	<u>0</u>	Rs. 0	0	Rs.	Rs.	Rs.	Rs.
3rd Child Education	<u>0</u>	Rs. 0	0	Rs.	Rs.	Rs.	Rs.
3 Wealth Accumulation	a) Dream home	Rs. 18,332,434	10	Rs. 115,904	Rs. 105,457	Rs. 95,856	Rs. 87,055
	b) The New car	Rs. 4,222,771	10	Rs. 26,698	Rs. 24,291	Rs. 22,080	Rs. 20,053
	c) Start a business	Rs. 0	0	Rs.	Rs.	Rs.	Rs.
	d) 0	Rs. 0	0	Rs.	Rs.	Rs.	Rs.
4 Retirement Funding For Self		Rs. 54,232,699	23	Rs. 95,515	Rs. 73,628	Rs. 56,295	Rs. 42,753
5 Retirement Funding For Spouse		Rs. 0	-32	Rs. 0	Rs. 0	Rs. 0	Rs. 0
6 1st Child Marriage	<u>Dhrona</u>	Rs. 34,991,911	21	Rs. 72,913	Rs. 57,831	Rs. 45,561	Rs. 35,692
7 2nd Child Marriage	<u>0</u>	Rs. 0	0	Rs.	Rs.	Rs.	Rs.
8 3rd Child Marriage	<u>0</u>	Rs. 0	0	Rs.	Rs.	Rs.	Rs.
9 0		Rs. 0	0	Rs.	Rs.	Rs.	Rs.
10 0		Rs. 0	0	Rs.	Rs.	Rs.	Rs.
11 0		Rs. 0	0	Rs.	Rs.	Rs.	Rs.
<b>Total Mly Investment Required for All Goals</b>				Rs. 334,960	Rs. 282,730	Rs. 239,125	Rs. 202,898
12 Medical Protection & Critical illness Protection				Rs.			1,526,527
13 Family Safety Net Required ( Life Insurance )				Rs.			11,281,351

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