

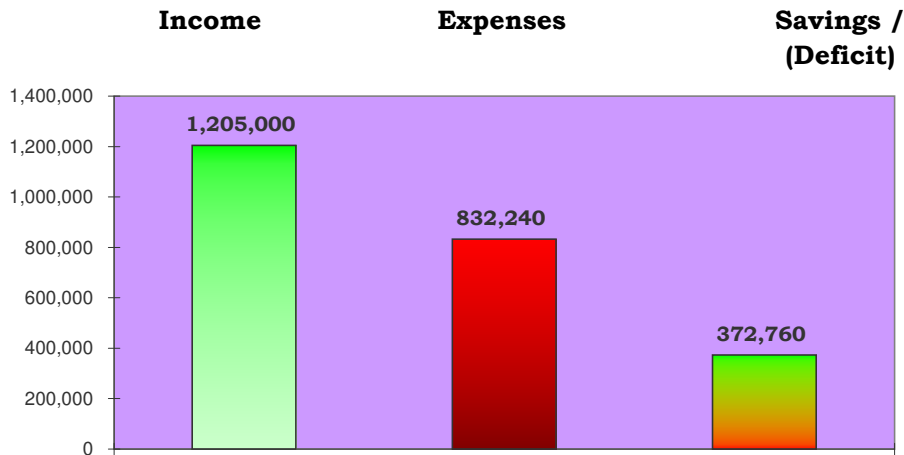
Details of Annual Cash Outflow of Kaushal S Parekh as on 26-Oct-12

in INR

	Current Expenses p.a	Start Year, if any MM/DD/YY	End Year, if any MM/DD/YY	Expenses at the time of Retirement
Housing	Rate of Inflation p.a.		5.00%	
Existing Home loan EMIs	138,540		1-Apr-20	0
Property tax	1,000			2,786
House Rent				0
Householder's Insurance Premia				0
Repairs & Maintenance	12,000			33,432
Housing Loan Term Insurance Premia				0
(i)	151,540			36,218
Utilities	Rate of Inflation p.a.		10.00%	
Electricity	6,000			44,401
Water or Sewer	2,000			14,800
Phone (Cell + Landline)	18,000			133,204
Cable or Satellite TV	2,100			15,541
Gas & Oil	4,500			33,301
AMCs of Appliances	1,500			11,100
Cleaning & Maintenance	3,600			26,641
Internet Service				0
Utility - Others				0
(ii)	37,700			278,989
Personal	Rate of Inflation p.a.		6.00%	
Clothing & Laundry	12,000			40,795
Personal Care	54,000			183,576
Travelling	6,000			20,397
Alimony, if any				0
Existing Educational Loan EMIs	0			0
Existing Personal Loan EMIs	0			0
Other Loan EMIs	0			0
Others				0
(iii)	72,000			244,769
Food	Rate of Inflation p.a.		8.00%	
Grocery	120,000			604,060
Snacks & Refreshments	12,000			60,406
Mess				0
Food - Other				0
(iv)	132,000			664,466
Health Care	Rate of Inflation p.a.		12.00%	
Health Insurance Premia				0
Life Insurance Premia	83,500		28-Jan-30	0
Medicine	3,000			32,412
Doctor & Specialist Fees	3,000			32,412
Hospitalisation Expenses	12,000			129,646
Others (Vision, Dental, etc.)	1,500			16,206
(v)	103,000			210,675

Details of Annual Cash Outflow of Kaushal S Parekh as on 26-Oct-12				
	Current Expenses p.a INR	Start Year, if any MM/DD/YY	End Year, if any MM/DD/YY	Expenses at the time of Retirement INR
Family Care	Rate of Inflation p.a.		12.00%	
Child's Education Expenses	60,000		6-Jun-14	0
Child Care				0
Parental Responsibility	36,000		18-Feb-24	0
Pin Money to Spouse				0
Others				0
(vi)	96,000			0
Transportation	Rate of Inflation p.a.		7.00%	
Existing Auto Loan EMIs	0			0
Repairs & Maintenance				0
Petrol, Diesel & Lubricants				0
Auto Insurance Premia				0
Local Conveyance	36,000		26-Oct-15	0
Others		1-Jan-34		20,703
(vii)	36,000			20,703
Recreation & Entertainment	Rate of Inflation p.a.		12.00%	
Memberships - Health Club, etc.	6,000			64,823
Hobbies				0
Movies, Sports, Events	6,000		1-Jan-33	0
Recreation Travel - Domestic	60,000			648,231
Recreation Travel - Abroad				0
Books & Magazines				0
Dining Out	15,000			162,058
Others				0
(viii)	87,000			875,112
Miscellaneous	Rate of Inflation p.a.		4.00%	
Charitable Contributions	1,000			2,279
Taxes on Other & Investment Income				0
Other Insurance Premia				0
Professional Indemnity Insurance				0
Gifts & Presents	6,000		1-Jan-30	0
Others				0
(viii)	7,000			2,279
Total Expenses (Total of i to viii)	722240			2333210
Existing Investments / Savings				
Contribution to PORD		N.A.		0
Contribution to PPF	50,000	N.A.	1-Feb-22	0
Contribution to M/F Liquid Funds		N.A.		0
Contribution to M/F Large Cap Funds	60,000	N.A.	26-Oct-13	0
Contribution to M/F Other Funds		N.A.		0
	110,000			0
Total Outflow	832,240			2,333,210
Weighted Average Inflation Rate	8.77%			

Cash Flow Statement of Kaushal S Parekh for the latest year
26-Oct-12



Total Income

Salary Income
Business Income
Other Income

Total (A)

Combined	% of Total
INR	Income
240,000	19.92%
900,000	74.69%
65,000	5.39%
1,205,000	100.00%

Total Expenses & Savings

Housing
Utilities
Personal
Food
Health Care
Family Care
Transportation
Recreation & Entertainment
Miscellaneous
Existing Investments / Savings

Total (B)

Current Expenses	% of Total	% of Total
INR	Income	Expenses
151,540	12.58%	18.21%
37,700	3.13%	4.53%
72,000	5.98%	8.65%
132,000	10.95%	15.86%
103,000	8.55%	12.38%
96,000	7.97%	11.54%
36,000	2.99%	4.33%
87,000	7.22%	10.45%
7,000	0.58%	0.84%
110,000	9.13%	13.22%
832,240		

Surplus / (Deficit)

(A - B)

372,760

30.93%

Total Application of Income

1,205,000

100.00%

100.00%

Signature of Kaushal S Parekh

Mr. Financial Planner

youremailid@email.com

Net Worth of Kaushal S Parekh as on 26-Oct-12			
Assets		Value in INR	% of Total Assets
I	Cash & Bank Balances as Demand Deposits		
1	Cash Balance	20,000	
2	Balance with Banks & Post Offices (Savings)	80,000	
	Total of I	100,000	1.15%
II	Highly Liquid Assets		
3	Bank / Post Office Term (Time) Deposits	600,000	
4	RBI Bonds / Treasury Bills / Government Bonds		
5	Other Receivables / Recoverables (Allocable)		
6	Fund Value of ULIPs of Life Insurance Cos.(Liquid)	12,040	
7	Liquid Schemes of Mutual Funds		
	Total of II	612,040	7.01%
III	Debt Instruments		
8	Bank / Post Office Recurring Deposits		
9	National Savings Certificates	125,000	
10	Corporate Bonds, Debentures, Deposits		
11	Balance in PPF Accounts	300,000	
12	Balance in EPF Accounts	135,000	
13	Fund Value of ULIPs of Life Insurance Cos.(Debt)	33,040	
14	Jewellery, Gold, Silver, Metals (Allocable)	236,500	
15	ETFs of Gold & Other Precious Metals		
16	Value of Precious Metals		
17	Debt Schemes of Mutual Funds		
	Total of III	829,540	9.50%
IV	Stocks & Equity Related Instruments (Large Cap Equities, Large Cap Funds)		
18	Equity Shareholdings, Nifty Bees, ETFs	50,000	
19	Equity-Oriented Mutual Funds, Index Funds	500,000	
20	Preference Shareholdings		
21	Fund Value of ULIPs of Life Insurance Cos.(Equity)	145,320	
	Total of IV	695,320	7.96%
V	Stocks & Equity Related Instruments (Mid / Small Cap Equities & Funds, Sectoral Funds, International Funds & such other funds)		
22	Equity Shareholdings, PMS	225,000	
23	Preference Shareholdings		
24	Equity-Oriented Mutual Funds		
	Total of V	225,000	2.58%
VI	Non-business Real Estate Assets (Saleable)		
25	Flats		
26	Commercial Premises		
27	Plots of Land		
28	Developmental Rights		
	Total of VI	0	0.00%

Net Worth of Kaushal S Parekh as on 26-Oct-12				
Assets		Value in INR	% of Total Assets	
VII	Other non-marketable Assets			
29	Value of Collectibles			
30	Paintings / Sculptures / etc. of Artistic Value			
	Total of VII	0	0.00%	
VIII	Illiquid Assets, Hedging Instruments, Non-Allocables			
31	Intangible Rights			
32	Vehicles (Two & Four Wheelers)	75,000		
33	Household Furniture & White Goods	50,000		
34	Self-occupied house property	3,000,000		
35	Futures & Options - Equities			
36	Non-allocable Jewellery, Gold, Silver, Metals	145,500		
37	Real Estate Assets (Not Saleable)			
	Total of VIII	3,270,500	37.45%	
IX	Business Valuations (Net Worth)			
38	M/s. Kaushal Parekh & Co.	3,000,000		
39				
40				
41				
	Total of IX	3,000,000		
Grand Total of I to IX (Total Assets)		[X]	8,732,400	65.65%
Liabilities		Value in INR	% of Total Liabilities	
XI	Current / Short Term Liabilities			
42	Credit Card Dues	6,000		
43	Outstanding Utility Bills (Tele, Electricity, Mobile, etc.)			
44	Tax Dues			
45	Overdraft facility utilised			
46	Others			
	Total of XI	6,000	0.50%	
XII	Long Term Liabilities			
47	Term Loans	1,200,000		
	Total of XII	1,200,000	99.50%	
Grand Total of XI & XII (Total Liabilities)		[XIII]	1,206,000	100.00%
Net Worth as on 26-Oct-12		7,526,400		
		[X - XIII]		

Signature of Kaushal S Parekh

Mr. Financial Planner

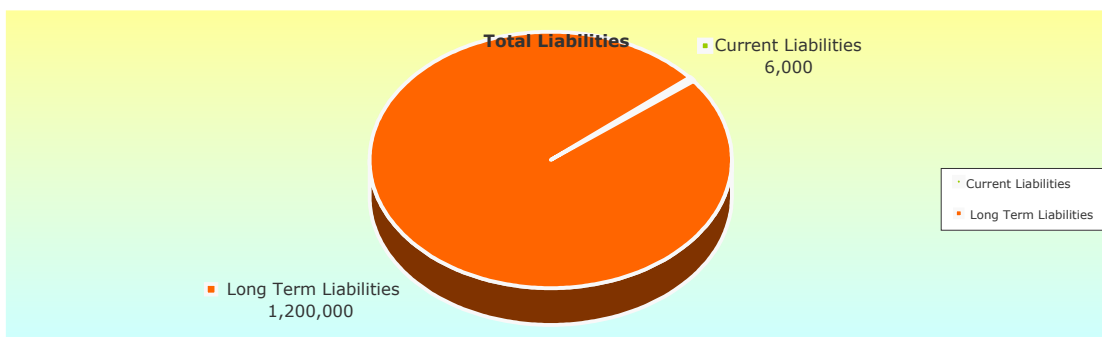
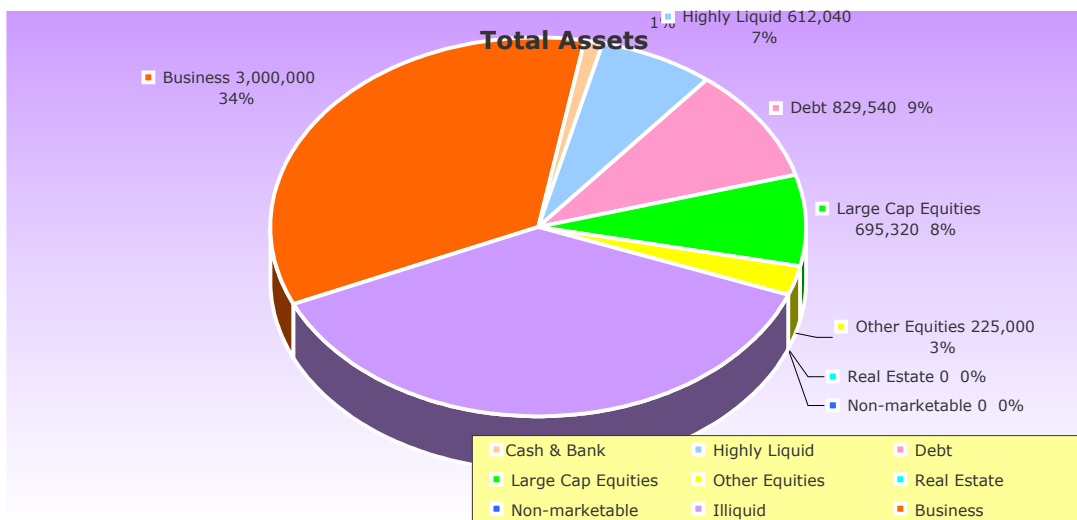
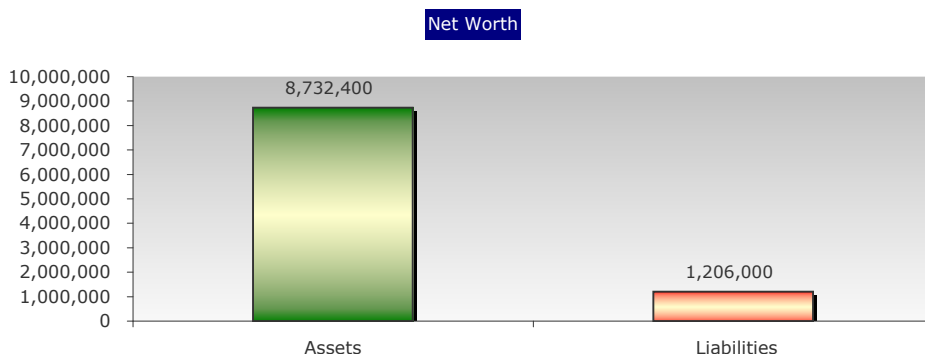
youremailid@email.com

Capital can do nothing without brains to direct it.

Financial Summary

Your net worth illustrates your assets or what you own and your liabilities which are what you owe. The difference between the two is your net worth. This is one of the major indicators of your financial situation.

The cash flow below is a projection over the current year, illustrating what incomes you are expected to receive and what cash outflows you should expect. Cash flow is an essential to achieving your financial goals. Throughout this report, your savings recommendations are made based on your expected disposable income or income surplus from now until your goals are met.



Comprehensive Financial Plan

of

Kaushal S Parekh & Family

701, Vitro Heights, Savarkar Nagar, Mumbai - 422 001

By

Mr. Financial Planner

October 26, 2012

Table of Contents

Introduction	1
Objectives	2
Goal Summary	3
Cash Flow Statement	4 to 6
Net Worth	7 to 9
Asset Allocation	10
Risk Management	11
Human Life Value	12
Retirement Planning	13
Action & Recommendation Plan	14 to 21
Disclosure Statement	22 to 23
Annexure - Goals Achievement Backup Working	24 to 28
Delivery Acknowledgement - Client	29
Delivery Acknowledgement - Advisor	30

Kaushal S Parekh .

We are pleased to present to you with your personalised comprehensive financial plan. The purpose of this report is to help lay out a roadmap for achieving your goals and objectives. Based on the information that you have provided we have analyzed your current situation and outlined an action plan that will help you achieve your goals and objectives.

As your financial situation may change overtime, this plan must not be considered final or definitive, but as part of an ongoing, long term planning process. As changes occur in your financial situation, it is important to update your personal information in order re-evaluated whether you are on track to meeting your goals.

This report is meant to be informative, interactive & easy to understand. At any point, during or after our meeting, please feel free to engage us with questions.

Your Trusted Financial Planner,

Mr. Financial Planner

Mr. Financial Planner

youremailid@email.com

Your financial plan may provide guidance on one or more of your financial objectives based on the information we have obtained during our interviews. The scope of our financial plan is as follows:

- **Financial Statement** analyzes what you own, owe, your income and your expected expenses.
- **Retirement** looks at your ability to achieve your income needs through your expected retirement.
- **Investment Plan** assesses the suitability of your investments for your financial goals.
- **Accumulation** looks at your ability to meet other goals such as major purchases and expenses.
- **Life Insurance** analyzes your ability to meet expenses in the event of a premature death & the analysis of existing policies, if any.
- **Emergency Fund** assess the ability to meet short term cash flow needs in the event of job / business loss.
- **Health Insurance** analyzes the health condition of yourself and your family members and measures the adequacy of coverage
- **Action Plan** suggests the actions / executions to be carried out by you to achieve the aforementioned goals.

Goal Summary

Date of Plan 26-Oct-12

The following table lists the goals that you have indicated are important to you. Along with your financial goals, you specified the associated goal year, goal amount & amount saved for each. Percent complete is the percentage of the goal amount represented by the amount saved.

in INR

No.	Goal / Objectives	Percent Complete	Goal Year	Kaushal's Age	Goal Amount	Years to Achieve	Investments per month		
							To be made / started	In Process	Shortfall, if any
1	Retirement Corpus Gap, if any	72%	2033	58	34,532,330	21	34,453	1,980	32,473
2	Domestic Travel & Tour	100%	2013	38	78,750	1	0	0	0
3	Primary Education p.a. - Pallavi	100%	2014	39	159,503	2	0	0	0
4	Secondary Education p.a. - Atiksh	100%	2014	39	173,278	2	(0)	(0)	0
5	Secondary Education p.a. - Pallavi	100%	2019	44	243,031	7	0	0	0
6	Under Graduation p.a. - Atiksh	100%	2019	44	193,902	7	0	0	0
7	Under Graduation p.a. - Pallavi	100%	2024	49	312,281	12	0	0	0
8	Graduation Cost p.a. - Atiksh	100%	2021	46	700,367	9	(0)	(0)	0
9	Graduation Cost p.a. - Pallavi	100%	2027	52	744,446	15	(0)	(0)	0
10	PG Education p.a. - Atiksh	100%	2024	49	3,129,322	12	0	0	0
11	PG Education p.a. - Pallavi	100%	2030	55	2,316,273	18	0	0	0
12	Buy Car	100%	2015	40	612,522	3	0	0	0
13	Home Improvements	100%	2017	42	1,538,624	5	15,060	9,167	5,893
14	International Travel & Tour	100%	2027	52	793,042	15	1,711	0	1,711
15	1st Child's Marriage - Atiksh	0%	2029	54	1,010,894	17	1,671	0	1,671
16	2nd Child's Marriage - Pallavi	0%	2032	57	5,045,625	20	5,695	0	5,695
					51,584,188		58,590	11,147	47,443

1) The current savings seem to be insufficient by Rs 16380 per month to meet the shortfall in the investments to be made per month.

2) Also, it seems that the expected annual surplus may not be sufficient to support the EMIs on loan to be taken in achieving the goals. Hence, it may be advisable to revisit the cash flows, own contribution margin of goals & relevant goals.

4) Provident Fund, if any, is earmarked exclusively for retirement goal & all other allocable assets are allocated to all goals on FIFO basis.

* Goal Percentage represents the possibility and the magnitude of achieving the respective goals using the revised asset allocation strategy and requires the investments to be made to the extent of shortfall mentioned above to achieve the same.

Page 3

There is no top. There are always further heights to reach.

Asset Allocation of Kaushal S Parekh Your Risk Profile needs to be Aggressive Rate of Return Expected on Portfolio (Post-tax) 11.11%						
	Classification of Assets	Current Scenario		Suggested Scenario		Rebalancing
		Value as on 26-Oct-12	%	Value as on 26-Oct-12	%	
	Allocable Assets					
I	Highly Liquid Assets	612,040	25.91%	183,413	7.77%	(428,627)
II	Debt Instruments	829,540	35.12%	761,347	32.23%	(68,193)
III	Stocks & Equity Related Instruments (Large Cap Equities, Large Cap Funds)	695,320	29.44%	708,570	30.00%	13,250
IV	Stocks & Equity Related Instruments (Mid / Small Cap Equities & Funds, Sectoral Funds, International Funds & such other related funds)	225,000	9.53%	708,570	30.00%	483,570
V	Non-business Real Estate Assets (excluding self-occupied house property)	0	0.00%	0	0.00%	0
	Total of I to V (Allocable)	2,361,900	100.00%	2,361,900	100.00%	
VI	Add - Non-allocable Assets					
	Cash & Bank Balances (Demand Deposits)	100,000		100,000		
	Other non-marketable Assets	0		0		
	Illiquid Assets, Hedging Instru, Non-alloca.	3,270,500		3,270,500		
	Business Valuations	3,000,000		3,000,000		
	Total of VI	6,370,500		6,370,500		
VII	Less - Liabilities					
	Current / Short Term Liabilities	6,000		6,000		
	Long Term Liabilities	1,200,000		1,200,000		
	Total of VII	1,206,000		1,206,000		
Net Worth Total (I to VI - VII)		7,526,400		7,526,400		Page 10
Mr. Financial Planner						youremailid@email.com

Risk Management Matrix for Kaushal S Parekh

26-Oct-12

Risk Transfer	Risk Avoidance
1 Professional Liability There is scope for Professional Indemnity Insurance 2 Life Insurance of the Client You have transferred a part of the insurable interest in your life and/or life of your spouse to the insurer 3 Householder's Insurance Not Applicable 4 Housing Loan Term Insurance Not Applicable 5 Medical Insurance You have partially / totally transferred the risk of medical & hospitalisation cost of family 6 Capital Market Risk Not Applicable	1 Being practically infeasible
Risk Retention	Risk Reduction
1 Professional Liability Not Applicable 2 Life Insurance of the Client You have retained a part of the insurable interest in your life and/or life of your spouse with yourself 3 Householder's Insurance Risk of Owning House & Its Furniture & Appliances is Retained 4 Housing Loan Term Insurance You are uninsured against housing loan liability 5 Medical Insurance You have partially retained the risk of medical & hospitalisation cost of family 6 Capital Market Risk You have not hedged against the capital market risk using derivatives	1 Medical Insurance You have reduced your medical & hospitalisation risk by taking some cover 2 Home & Furniture Protection Not Applicable 3 Home Security System Not Applicable 4 Driving Protection Wear helmet / fasten seat belt while driving

Mr. Financial Planner

youremailid@email.com

Page 11

You can't live your life without taking risks

Insurance Need Analysis / Human Life Value (HLV)						26-Oct-12			
Kaushal					Figures in INR		Neetu		
I)	Immediate Cash Needs like Medical & Funeral Expenses				15,000		15,000		
II)	Σ Present Value of Pre-retirement Living Expenses								
	Pre-retirement Years				21		21		
	Nature of Expenses		Current Living Costs	Rate of Inflation	FV at Infl. Rate	PV at 7.33%	FV at Infl. Rate	PV at 11.11%	
	Housing		151,540	5.00%	15,745,418	3,564,597	15,745,418	1,724,558	
	Utilities		37,700	10.00%	5,897,306	1,335,088	5,897,306	645,918	
	Personal		72,000	6.00%	6,060,681	1,372,075	4,040,454	442,541	
	Food		132,000	8.00%	17,409,327	3,941,289	17,409,327	1,906,802	
	Health Care		103,000	12.00%	19,280,483	4,364,899	19,280,483	2,111,745	
	Family Care		96,000	12.00%	17,970,159	4,068,255	17,970,159	1,968,228	
	Transportation		36,000	7.00%	4,374,819	990,413	4,374,819	479,163	
	Recreation & Entertainment		87,000	12.00%	16,285,457	3,686,856	16,285,457	1,783,707	
	Miscellaneous		7,000	4.00%	674,928	152,797	674,928	73,923	
	Total					23,476,270		11,136,585	
	III)	Present Value of Goals				7,671,131		7,671,131	
Sum Assured Required (Gross HLV)					IV = (I + II + III)		31,162,401		
V)	Less -								
	Current Value of Combined Net Worth (excluding Self-occupied property, Illiquid Assets, EPF & ULIPS, if any)				3,930,500		3,930,500		
VI)	Current Value of Terminal Benefits -								
	i Value of Gratuity Receivable as on		26-Oct-12	0			45,498		
	ii Value of Provident Fund Receivable as on		26-Oct-12	0			135,000		
	iii Value of Commuted Pension Receivable on		26-Oct-12	0	0		17,518	198,016	
VII)	Existing Sum Assured under various Life Insurance Policies (including ULIPs)				2,500,000		170,400		
	Balance Sum Assured Required (Net HLV) VIII = IV - (V + VI + VII)					24,731,901		14,523,800	
	Minimum Sum Assured Required (Based on Gross Income)					6,500,000		2,229,600	
Mr. Financial Planner									
My interest is in the future as I am going to spend rest of my life there									

Mr. Financial Planner

My interest is in the future as I am going to spend rest of my life there

Retirement Planning of Kaushal S Parekh

A	Current Age in Years	Kaushal	37	Neetu	34
B	Age of Retirement	Kaushal	58	Neetu	55
C	Life Expectancy in Years	Kaushal	75	Neetu	80
D	Post-Retirement Living Expenses ratio to Current Expenses ratio				80%
E	Post-Retirement Years to be Protected				22

F Annual Living Expenses & Retirement Corpus to be generated

Figures in INR

Nature of Expenses	Current 26-Oct-12	Rate of inflation	Expenses at the time of Retirement	Post Retirement Living Expenses at 80%	Retirement Corpus at 7.33%
Housing	151,540	5.00%	36,218	28,974	476,478
Utilities	37,700	10.00%	278,989	223,192	5,997,200
Personal	72,000	6.00%	244,769	195,815	3,534,011
Food	132,000	8.00%	664,466	531,573	11,647,111
Health Care	103,000	12.00%	210,675	168,540	5,605,683
Family Care	96,000	12.00%	0	0	0
Transportation	36,000	7.00%	20,703	16,562	328,916
Recreation & Entertainment	87,000	12.00%	875,112	700,089	23,285,137
Miscellaneous	7,000	4.00%	2,279	1,823	27,392
	722,240		2,333,210	1,866,568	50,901,927

Retirement Corpus required at the time of Retirement at 7.325%

50,901,927

G Retirement Corpus generated from retirement benefits

Gratuity	642,906
Commuted Value of Pension	88,083
Provident Fund	2,173,414
Other Terminal Benefits	Nil
Business Valuations - M/s. Kaushal Parekh & Co.	13,465,194

16,369,597

H Present Value of Post-retirement Income

0

I Retirement Corpus Gap

$$I = F - G - H$$

34,532,330

Positive Retirement Corpus Gap represents shortfall in retirement goal achievable by allocating additional investments towards the same.

On Prudential basis, the post-retirement rate of return to be generated is taken on conservative basis at 7.33%.

Action Plan

26-Oct-12

Goals Accumulation

Please Refer Goals Summary Sheet

Goals are Dreams with Deadlines.

Assets' Rebalancing

Don't Put All Eggs in One Basket.

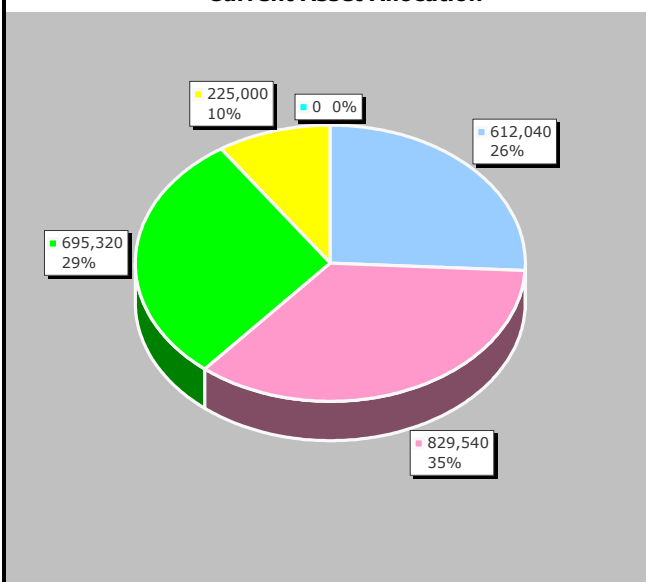
Overview

Over time, one of the most important factors in determining the return of your portfolio is the asset allocation that represents the mix of stocks, bonds, debt and cash that you own. The appropriate asset allocation can help you provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and positions your portfolio to take advantage of developing investment opportunities.

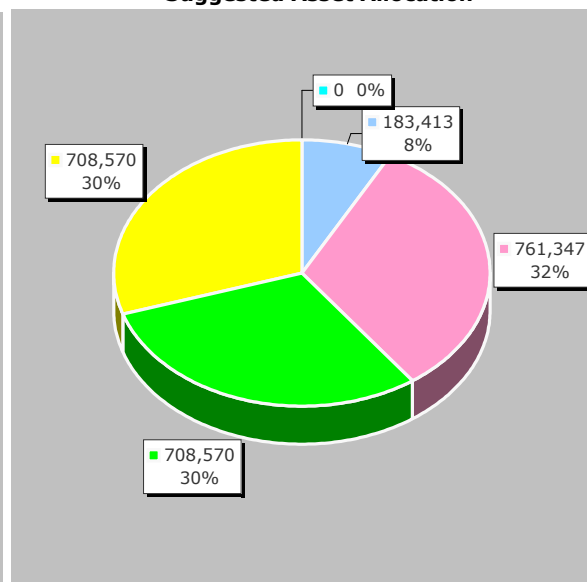
Risk Profile Suggested : Aggressive

The graph and table below display the current, suggested and recommended changes for the assets allocated.

Current Asset Allocation



Suggested Asset Allocation



Figures in INR

Allocable Asset Class	Current Amount	Current %	Suggested Amount	Suggested %	Change Amount
Highly Liquid Assets	612,040	26%	183,413	8%	(428,627)
Debt Instruments	829,540	35%	761,347	32%	(68,193)
Stocks & Funds (Large)	695,320	29%	708,570	30%	13,250
Stocks & Funds (Mid Cap)	225,000	10%	708,570	30%	483,570
Non-business Real Estate	0	0%	0	0%	0
	2,361,900	100%	2,361,900	100%	

All of the existing assets worth Rs.2361900 are expected to be utilised in achievement of all of the goals.

Since, you are interested in actively managing your equity portfolio, it is suggested to invest actively and regularly using products like Nifty Bees, Equity Index Funds from Mutual Fund Houses, Investment in Direct Equities, Gold ETFs.

The asset allocation models are provided solely as guidelines. They are not intended to provide any personalised or fiduciary investment advice. The capital market assumptions are presented for illustration purposes only.

Your Total Wealth comprises of Human Wealth of Rs.31162401 + Financial Wealth of Rs. 7526400, amounting in all to Rs.38688801. With passage of time the Human Wealth must be replaced with Financial Wealth.

Action Plan

26-Oct-12

Savings

Money saved is as good as money gained.

Your savings as per current cash flow statement is 40.06% as against the required savings of around 10% to 20% of annual income.

The current savings seems to be insufficient to meet the suggested outflows in the form of additional investment for achievement of goals & payment towards life & health insurance premia if any, resulting into probability of non-achievement of some goals.

Retirement

The question isn't at what age I want to retire, it's at what income.

Please Refer Goals / Objectives Sheet

Emergency Fund

To borrow from yourself in time of need.

It is important to establish an emergency fund to have sufficient liquidity in case of a loss of job, unexpected medical expenses or other unforeseen events. Emergency funds.

Emergency funds usually constitutes of highly liquid instruments, such as cash balances, balances with banks and Post Offices in the form of demand deposits and time deposits, investments in liquid schemes of Mutual Funds. Highly liquid instruments allow quick access to funds, which is vital in emergency.

Current Situation

Emergency Fund Needed to meet 4 Months' Expenses	INR	283,413
Funds available in Cash & Demand Deposits & Highly Liquid Assets	INR	712,040
Surplus / (Shortfall)	INR	428,627
Goal Percent Complete		251.24%

Advice

The surplus in the form of cash, demand deposits & highly liquid assets, over and above Rs.283,413, must be allocated towards achievement of certain financial goals as per the schedule.

The amount you require for your emergency fund depends on your personal circumstances. Your income stability, additions to your family, changes in relationship status and other near term financial goals will impact your decisions on the amount you must save. Review your needs for emergency funds from time to time when your situation changes.

Total Outflows Suggested

Nature of Outflows		Range of Outflows		
		Rs. (p.a.)	To	Rs. (p.a.)
1) Investments to be made		569,320		569,320
2) Health Insurance Premia		21,088		30,125
3) Life Insurance Premia		66,303		110,505
	(A)	656,711		709,950
Available Surplus	(B)	372,760		372,760
Surplus / (Shortfall)	(B - A)	(283,951)		(337,190)

The above shortfall may be recouped by discontinuing/surrendering the ULIP/Endowment Policies, as mentioned in subsequent pages of 'Action Plan' or by curtailing the household expenses, to some extent (including mediclaim premia, in case of excess cover).

Mr. Financial Planner

youremailid@email.com

Action Plan

26-Oct-12

Health Insurance

Safety isn't expensive, its priceless.

Medical insurance cover will cover your medical cost like hospitalisation, surgery, medicines, diagnostic & such other types of expenses.

Coverage Required

Figures in INR

Member	Dependency	Health Condition	Coverage Required	Existing Health Cover	Surplus / (Deficit)
Kaushal	Not Apply	Fair	623,588	100,000	(523,588)
Neetu	Dependent	Fair	238,590	50,000	(188,590)
Child 1 - Atiksh	Dependent	Good	108,450	25,000	(83,450)
Child 2 - Pallavi	Dependent	Good	108,450	25,000	(83,450)
Father	Dependent	Fair	119,295	0	(119,295)
Mother	Dependent	Fair	119,295	0	(119,295)
Total			1,317,668	200,000	(1,117,668)

Cost of Health Insurance

The Cost of Health Insurance in the form of premia (inclusive of premia cost already paid, if any) can range from Rs.21088 to 30125.

The amount you require for your health / medical insurance depends on your personal circumstances. Your income stability, additions to your family, changes in relationship status, age, health history & present health condition and such other factors that will impact your decision on the above matter. Review your needs for coverage of health insurance from time to time when your situation changes. The above health cover requirement is on a conservative basis & may require further enhancement after due consultation with your the planner / advisor.

Debt Management

Do not finance pleasure items.

I) Available Credit Lines as on this date are -

Figures in INR

Credit Line	Range of Credit Line		Remarks
Loan against Bank Deposits	300,000	to 420,000	50% to 70% of Deposits
Loan against Stocks & M/Fs	387,500	to 520,000	50% to 70% of Market Value
Personal Loan of 3 Years	482,000	to 723,000	40% to 60% of Annual Income
Reverse Mortgage, if eligible	0	to 0	Not Available

II) The existing debt repayment outflow on housing loan is within desirable levels & hence does not require any immediate remedial action.

III) The existing debt repayment outflow on loans, other than housing, is within desirable levels & hence does not require any immediate remedial action.

IV) It is advisable to repay the existing personal loans & pay-off the credit card dues, if any, at the earliest, by utilising the cash & demand deposits made available after allocating the same towards the emergency fund as mentioned above.

V) It is more advisable to repay existing loans having higher interest costs, by pre-maturely redeeming your Time Deposits.

Life Insurance for Kaushal S Parekh**Husbands rarely believe in life insurance, but widows always do!**

In reviewing your financial situation, it is important to consider the ability of your family and/or dependents to maintain their standard of living if something were to happen to you. The objective of this life insurance analysis is to determine whether there is a gap in survivor protection and, if so, how wide that gap is (subject to underwriting norms).

Objective

Determine the additional capital required to meet Neetu's expenses in the event Kaushal dies prematurely.

Current Situation

Insurance : Kaushal already has Rs.2500000 of life insurance coverage.

Resources : In the event of Kaushal's premature death combined Eligible Net Worth available as on this date is Rs.3930500 together with existing life insurance death benefit of Rs.2500000 and terminal benefits from salaries to the extent of Rs. resulting in a total immediate corpus of Rs.6430500.

Advice

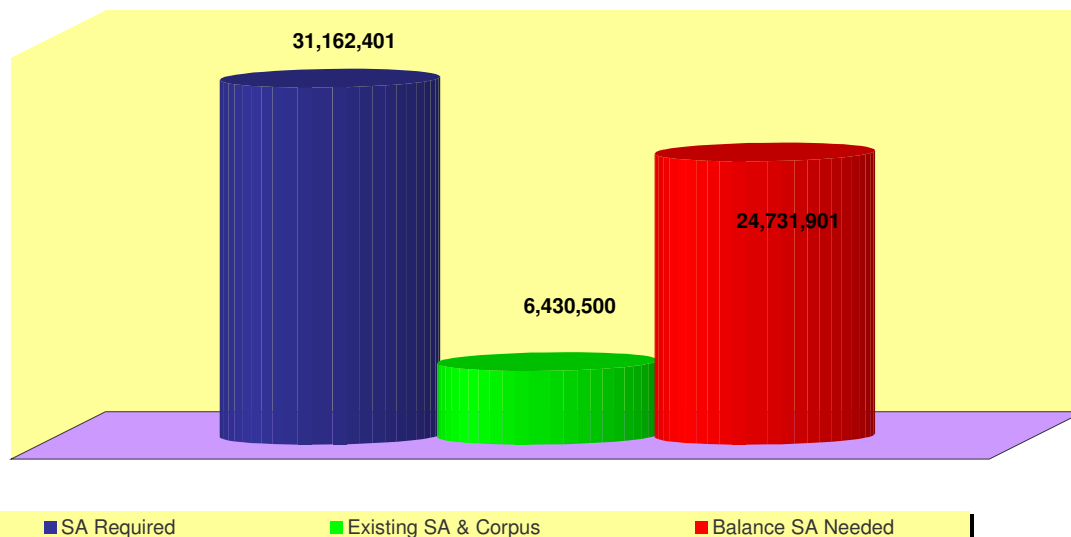
Life Insurance Needs : *Kaushal needs an additional sum assured of Rs. 24,730,000 for a maximum term of 21 years and the premium outflow can be for a sum of Rs.44517 to Rs.74196, subject to underwriting norms.*

Liquidity Needs : You have sufficient liquid position in your cash and liquid assets coupled with existing death benefit to cover Rs. 15000 in immediate needs and Rs. 6000 in current outstanding debt.

Continuation : It is advisable to continue with the existing life insurance coverage & enhance the coverage to the extent mentioned above, if necessary.

Insurer Company : Take the additional cover from more than one life insurance company to diversify the risk & meet the reinsurance & other underwriting norms.

This analysis addresses your current needs. However, your capital needs will change and be affected by events in your life. Hence, you must periodically monitor and adjust your coverage needs over time.

Life Insurance (SA) Requirement

Life Insurance for Neetu Parekh

Life insurance is the last thing on earth a man wants, but it's too late then.

In reviewing your financial situation, it is important to consider the ability of your family and/or dependents to maintain their standard of living if something were to happen to you. The objective of this life insurance analysis is to determine whether there is a gap in survivor protection and, if so, how wide that gap is (subject to underwriting norms).

Objective

Determine the additional capital required to meet Kaushal's expenses in the event Neetu dies prematurely.

Current Situation

Insurance : Neetu already has Rs.170400 of life insurance coverage.

Resources : In the event of Neetu's premature death combined Net Worth available as on this date is Rs.3930500 together with existing life insurance death benefit of Rs.170400 and terminal benefits from salaries to the extent of Rs.198016 resulting in a total immediate corpus of Rs.4298916.

Advice

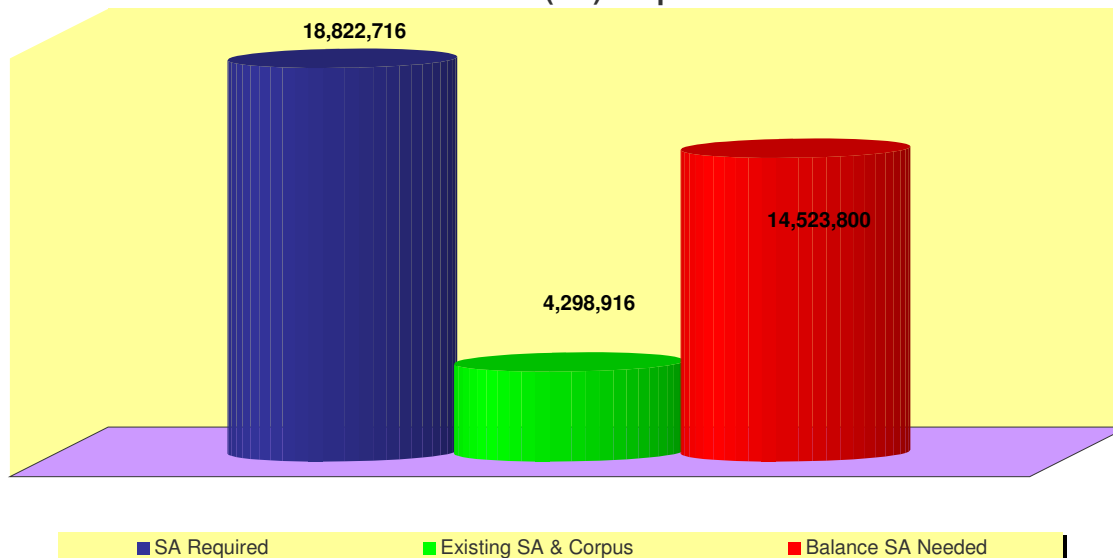
Life Insurance Needs : *Neetu needs an additional sum assured of Rs. 14520000 for a maximum term of 21 years & the premium outflow can be for a sum of Rs.21786 to Rs.36309, subject to underwriting norms.*

Liquidity Needs : You have sufficient liquid position in your cash and liquid assets coupled with existing death benefit to cover Rs.15000 in immediate needs and Rs.6000 in current outstanding debt.

Continuation : It is advisable to continue with the existing life insurance coverage & enhance the coverage to the extent mentioned above, if necessary.

Insurer Company : Take the additional cover from more than one life insurance company to diversify the risk & meet the reinsurance & other underwriting norms.

This analysis addresses your current needs. However, your capital needs will change and be affected by events in your life. Hence, you must periodically monitor and adjust your coverage needs over time.

Life Insurance (SA) Requirement

Unit Linked Insurance Plans (ULIPs)

**Total Funds to be released by immediate surrender
(Less Surrender Charges, if any)**

Page 19|

Estate Planning

No Recommendation

Social Responsibility

On a social & spiritual side, it is recommended to donate, at least around 5% of your total income, or use such funds towards certain good social causes.

Other Recommendations, if any

- 1) It is also recommended to own a Householder's Insurance Policy to protect the interest in the self occupied house property.
- 2) You are advised to consider owning a Professional Indemnity Insurance as it is warranted by your Profession.
- 3) Since, the last premia due dates of all of the life insurance policies fall within the tentative retirement date, there shall be no need to terminate any life insurance contract at the time of retirement.
- 4) Considering your lifestyle, it is advisable to retain the risk of organising various events like marriage, parties, etc by not taking any insurance cover for such events towards risks like cancellation, postponement, calamities, loss by theft, etc.
- 5) No recommendation on the Public Provident Fund Account.
- 6) It is advisable to buy (in future, reducing mortgage life insurance cover for to meet your long term loan liabilities in future (like housing, car & such other), as & when they accrue, as these policies are cheaper to buy, in terms of premium cost.
- 7) N.A.
- 8) You need to have a separate Personal Accident (PA) Policy from a general insurance company to the extent of minimum of Rs.2500000 to maximum of Rs.2500000 for yourself and Rs.1200000 for your wife.
- 9)
- 10)
- 11)
- 12)

Global Assumptions

- 1) The risk-adjusted rate of returns on the portfolio is computed on the basis of the information provided by you.
- 2) It is presumed that the post-retirement rate of return will be based on the conservative risk profile (by default) at 7.33% p.a.
- 3) All the numerical figures are represented in Indian Rupees (INR) Currency.
- 4) It is assumed that the vehicles owned by you and aforementioned family members are adequately insured under the general insurance.
- 5) The rates of inflation, returns, interest & EMIs (Existing & Future) are assumed to be constant for the future time periods.
- 6) The goals are claimed to be achievable based on the assumption that you immediately reallocate the existing assets to the suggestive allocation table. (Refer Asset Allocation Statement)
- 7) The risk profiling is done on parameters like - Age, Income Level, Number of Dependents, Nature of Employment, Certain Financial Ratios, Personal Judgement of the Planner & other relevant data as provided by you.
- 8) Other assumptions as filled by you in the data sheets, including the questionnaire sheets, if any.

This document has been prepared to help you make important decisions regarding your financial future. Before reviewing the data, alternatives, and options presented in this financial plan, please note the inherent limitations associated with this information: The content of this report is based on the information provided by you. Certain assumptions have been made about future investment performance, inflation rates, retirement benefits and other variables which are only estimates, with no assurance as to their attainability or ultimate outcome.

Certain financial information contained in this plan, including the Net Worth summary and the Income and Expenses summary, was created only to assist you and your advisor in developing your financial plan. Accordingly, it should not be relied on for the purposes of obtaining credit or for any purpose other than developing your financial plan.

Projections of future events are based on interpretations of existing laws, as well as assumptions that are described in the accompanying text. Furthermore, even if the steps in this document are followed, there may be material differences between projected and actual results because laws are updated, events and circumstances frequently do not occur as expected, and the overall economic environment changes.

YOU ARE UNDER NO OBLIGATION TO FOLLOW, IN WHOLE OR IN PART ANY OF THE ALTERNATIVES PRESENTED IN THIS PLAN OR TO PURCHASE INVESTMENT, INSURANCE OR OTHER FINANCIAL PRODUCTS OR SERVICES THROUGH YOUR ADVISOR. Your advisor is not responsible for reviewing your situation on an ongoing basis or updating these alternatives unless you sign a separate contract regarding those continuing services. Should you enter into an ongoing advisory arrangement, an additional fee may be charged.

Illustrations of insurance alternatives are presented only as guidelines and represent our general understanding of the information available to us. Any analysis of legal or accounting issues relating to your situation are for discussion purposes only and not intended to be a substitute for professional advice in these areas. Calculations illustrating income tax concepts and deductions, and investment gains and losses are for illustrative purposes only and are based upon hypothetical situations. Consult with an attorney or accountant who specializes in these areas to counsel you on specific topics related to your financial situation. Financial planning strategies are presented based upon facts as stated above and on laws and regulations that are subject to change. The financial planning strategies presented in this document are intended only as a guide.

Mr. Financial Planner

youremailid@email.com

Disclaimer

1. This plan is prepared solely for the use of the client to whom it is addressed.
2. This financial plan is based on information detailed in your personal Client Information and Investment Profile Questionnaire and personal discussions with you. A copy of your Questionnaire is available on request. You must read the information contained in the Questionnaire and in this financial plan carefully. If you believe that any relevant information may have been overlooked or misinterpreted, please contact us before proceeding with the implementation of the plan.
3. We have relied on information supplied to us by you, which, we have assumed to be correct. No responsibility can be accepted if the information that you have provided is incorrect or inaccurate.
4. This financial plan is a forward-looking document. The words "forecast", "anticipate", "estimate", "project", "intend", "expect", "should", "believe", and similar expressions are intended to identify forward-looking statements. These forward-looking statements involve, and are subject to known and unknown risks, uncertainties and other factors, which could cause actual results, performance or achievements to differ from the future results, performance or achievements expressed or implied by such forward-looking statements. All forward-looking statements attributable to iTrust herein are expressly qualified in their entirety by the above mentioned cautionary statement. iTrust does not accept any direct or indirect liability for any results, performance or achievements that differ from results, performance or achievements implied by such forward-looking statements.
5. We do not promise that the investments you make based on this plan will be profitable. The investments are subject to various market, currency, economic, political and business risks. We will not be liable for any losses that may be caused directly or indirectly by circumstances beyond our reasonable control or on account of our good faith decisions or actions.
6. This document does not constitute an offer to sell or a solicitation of an offer to buy any security or other financial product, which may be referred to herein.
7. This financial plan is based on your current situation and goals, which will change with the passage of time and your age. Any material change in your financial situation will necessarily render the contents of the plan out of date. Material changes refer to change in income/salary levels, assets acquired, liabilities incurred, change in number of dependants, health condition, or the passage of time of more than 12 months or the effect of inflation or deflation.
8. We strongly recommend that a) you review this plan periodically to ensure that your plan's actual performance is consistent in meeting your goals, and b) you update your plan annually to ensure that your plan is updated for your changing situation and goals.

Delivery Acknowledgement - Planner

I acknowledge that I have reviewed and understood the information and the assumptions contained within this financial plan. I believe that all the information provided by me is complete and accurate to the best of my knowledge.

dada5454

I also understand that my financial plan must be reviewed periodically to ensure that decisions made continue to be appropriate, particularly if there are changes in family circumstances, such as material change in income, expenses or a change in our family status.

Kaushal's Signature

Date

Disclaimer :

This plan has been prepared based on the information provided. We have not verified the accuracy or completeness of this information. As the future cannot be forecasted with certainty, actual results may vary to a significant degree from these projections. The degree of uncertainty typically increases with the length of the planning horizon.

Delivery Acknowledgement - Client

I acknowledge that I have reviewed and understood the information and the assumptions contained within this financial plan. I believe that all the information provided by me is complete and accurate to the best of my knowledge.

dada5454

I also understand that my financial plan must be reviewed periodically to ensure that decisions made continue to be appropriate, particularly if there are changes in family circumstances, such as material change in income, expenses or a change in our family status.

Kaushal's Signature

Date

Disclaimer :

This plan has been prepared based on the information provided. We have not verified the accuracy or completeness of this information. As the future cannot be forecasted with certainty, actual results may vary to a significant degree from these projections. The degree of uncertainty typically increases with the length of the planning horizon.

Client Service Agreement

Client

Mr. Kaushal S. Parekh

Financial Planner

Astute FinCare Private Limited

CLIENT SERVICE AGREEMENT

This agreement, dated 26th Oct 2012, outlines the understanding between Mr. Kaushal S. Parekh , aged 37 years (hereinafter referred to as the `Client') and Astute FinCare Private Limited, the `Financial Planner' (hereinafter referred to as AFCPL), for the services the financial planner will provide to you.

This letter covers consultations that address a specific issue or issues that concern the Client and a detailed financial analysis.

This agreement confirms and clarifies the financial planning to be provided by AFCPL. This agreement covers those services as indicated in Annexure I at the annual fees mentioned in Annexure I. The mentioned fees shall be payable by the Client to the AFCPL as per schedule mentioned in the Annexure I. Specific issues to be addressed by AFCPL are indicated in Annexure I.

- 1 AFCPL will analyse the financial situation of the Client and provide recommendations to guide the Client toward achievement of his financial objectives. In limiting AFCPL's analysis to the specific issues areas indicated in the Annexure I, the Client understands that the information regarding specific issues not revealed to AFCPL may have a direct impact on Client's overall financial picture.
- 2 The Client will provide AFCPL with the necessary information to provide the services agreed upon. AFCPL will regard any information provided by the Client as confidential.
- 3 The client understands that the responsibility for financial decisions is his and that he is under no obligation to follow, either wholly or partially, any recommendations or suggestions provided by AFCPL.
- 4 The Client agrees that AFCPL cannot guarantee the accuracy of the information or success of the advice that it may provide, that the information or advice is based upon such investigations and assumptions as AFCPL deems reasonable, and that AFCPL is not liable for errors of fact or judgment as long as it acts in good faith.

- 5 The Client understands that a bill for fees and expenses will be submitted as services are performed and will be due and payable immediately at that time. The bill mentioned in the Annexure I is towards preparation of financial plan of the Client. Due acceptance of the final financial plan by the Client shall be presumed to mean the completion of services on the part AFCPL. If the Client require further services in the nature of performance appraisal, advisory & like, then the Client shall be liable to pay AFCPL fees as mutual agreed & AFCPL shall provide a detailed bill for the same.
- 6 The Client understands that AFCPL will not receive commissions on the transactions that may result from the implementation of the Client's financial plan.
- 7 The Client understands that due to the limited nature of this engagement, AFCPL is under no obligation to contact the Client regarding changes in the financial markets or particular mutual funds or investments that AFCPL may have recommended.
- 8 This agreement may be terminated at any time upon written notice of either AFCPL or the Client.
- 9 If the Client should terminate this agreement, at the direction of the Client, AFCPL will assist with concluding any investment actions, if any.
- 10 AFCPL will not initiate a transaction on accounts withouts prior approval of the Client.
- 11 By giving written notice by either AFCPL or the Client of the termination of this agreement, the fees due to AFCPL shall be paid by the Client to AFCPL and if any fees is prepaid by the Client then the same shall be refunded by AFCPL to the Client within five (5) business days of receipt of notice.

ACCEPTED this 26th Oct 2012.

For Astute FinCare Private Limited

Mr. Kaushal S. Parekh
Client

Amit V. Kachalia
Director

ANNEXURE I
(Forming part of the Client Service Agreement)

Scope & Nature of Services to be provided by Astute FinCare Private Limited, as a Financial Planner, to Mr. Kaushal S. Parekh , the Client.

26-Oct-2012

1 Goal setting

- a Set realistic goals in concrete terms to work out the corpus required for to achieve them.
- b Current status of net worth & estimation for next 3, 5 & 10 years with a view to create & enhance the financial wealth of the client.

2 Insurance Planning
Life Insurance

- a Using appropriate technique work out the adequate amount of insurance cover required for Mr. Kaushal S. Parekh for his family members.
- b Searching & analysing for the best fit insurance product made available by various life insurance companies.
- c Selecting the correct insurance product amongst those available in the market to meet the above criteria.
- d Action - Buying the product.

Non-life Insurance

- a Mediclaim evaluation.
- b Property insurance.

3 Cash flow management

- a Calculate & define the cash inflows & outflows.
- b Prepare Income & Expenditure Statement, budgeting for future period.
- c Streamline the outflows in a methodical manner.
- d Define & lock the savings element.

4 Investment & Retirement planning

- a Calculate a realistic earmarked retirement corpus to be accumulated for post-retirement life considering the macro economic factors like inflation, market conditions, etc.
- b Rebalance & churn the existing portfolio to meet the above objective & match with the risk appetite of the client.
- c Select the appropriate investment avenues amongst those available in the market to meet the goals set above.
- d Select appropriate investment strategy for current & subsequent investments.
- e Invest in new structured products to earn maximum from active strategy laid out by the financial planner.

- 5 **Tax planning**
Plan the strategy to save the maximum of tax considering the current Income-tax laws.
- 6 **Estate planning**
Plan for future in advance.
- 7 **Comprehensive Financial plan**
Prepare & present a financial plan based on above considerations after due giving consideration to the opinions & recommendations of the Client.

Fees payable by the Client to AFCPL immediately

1 On entering into relationship	INR 3,750
2 On preparation & presentation of final financial plan	INR 3,750
Total Fees	INR 7,500

Payment Terms & Conditions -

- 1 The fees of AFCPL shall be payable immediately by the Client on completion of each of the above phases.
- 2 The fees shall be payable by an account payee cheque / bank draft drawn in favour of 'Astute FinCare Private Limited', payable at Nashik.
- 3 The client shall be liable to pay an extra charge of INR 500 on dishonour of his cheque.
- 4 If the financial plan requires consultation of other external professionals, then, the cost of their services shall be borne by the client.
- 5 Any other cost incurred by AFCPL for and on behalf of the Client shall be paid or reimbursed by the Client to AFCPL.

ACCEPTED this 26th Oct 2012.

For Astute FinCare Private Limited

Mr. Kaushal S. Parekh
Client

Amit V. Kachalia
Director

Financial Goals / Objectives of Kaushal S Parekh					11.11%		Date of Plan 26-Oct-12		
Risk-adjusted Rate of Return on Model Portfolio is									
INR									
Priority	Goals	Today's Cost	Kaushal's Age	Years to achieve	Rate of Inflation	Years of Education	Corpus required in respective years		Type **
							Gross	* Net of MV of Endowment Policies	
2	Domestic Travel & Tour	75000	38	1	5.00%		78750	78750	ST
3	Primary Education p.a. - Pallavi	30000	39	2	7.00%	5	159503	159503	MT
4	Secondary Education p.a. - Atiksh	40000	39	2	7.00%	4	173278	173278	MT
5	Secondary Education p.a. - Pallavi	40000	44	7	7.00%	4	243031	243031	LT
6	Under Graduation p.a. - Atiksh	50000	44	7	10.00%	2	193902	193902	LT
7	Under Graduation p.a. - Pallavi	50000	49	12	10.00%	2	312281	312281	LT
8	Graduation Cost p.a. - Atiksh	100000	46	9	10.00%	3	700367	700367	LT
9	Graduation Cost p.a. - Pallavi	60000	52	15	10.00%	3	744446	744446	LT
10	PG Education p.a. - Atiksh	400000	49	12	12.00%	2	3129322	3129322	LT
11	PG Education p.a. - Pallavi	150000	55	18	12.00%	2	2316273	2316273	LT
12	Buy Car	500000	40	3	7.00%		612522	612522	MT
13	Home Improvements	1000000	42	5	9.00%		1538624	1538624	MT
14	International Travel & Tour	250000	52	15	8.00%		793042	793042	LT
15	1st Child's Marriage - Atiksh	200000	54	17	10.00%		1010894	1010894	LT
16	2nd Child's Marriage - Pallavi	750000	57	20	10.00%		5045625	5045625	LT
		3695000	(A)				17051858	17051858	
1 Retirement Corpus Requirement			58	21	(B)		34532330	34532330	LT
			(A + B)				51584188	51584188	
* Net of Maturity Values (MV) from Life Insurance Endowment & Money Back Policies									
** LT - Long Term, MT - Medium Term, ST - Short Term									
Mr. Financial Planner					youremailid@email.com				

Financial Goals / Objectives of Kaushal S Parekh					11.11%		Date of Plan 26-Oct-12	
Risk-adjusted Rate of Return on Model Portfolio is								
INR								
Priority	Goals	Corpus to be met out of loan	PV of Goals	PV of MV of Endowment Policies ***	Allocation of Existing Assets	Corpus generated from existing assets	Shortfall to achieve Goal	Investment to be made P.M.
2	Domestic Travel & Tour	0	70878	0	70878	78750	0	0
3	Primary Education p.a. - Pallavi	0	129209	0	129209	159503	0	0
4	Secondary Education p.a. - Atiksh	0	140368	0	140368	173278	(0)	(0)
5	Secondary Education p.a. - Pallavi	0	116279	0	116279	243031	0	0
6	Under Graduation p.a. - Atiksh	0	92773	0	92773	193902	0	0
7	Under Graduation p.a. - Pallavi	0	88247	0	88247	312281	0	0
8	Graduation Cost p.a. - Atiksh	0	271452	0	271452	700367	(0)	(0)
9	Graduation Cost p.a. - Pallavi	0	153383	0	153383	744446	(0)	(0)
10	PG Education p.a. - Atiksh	2503458	176863	0	176863	625864	0	0
11	PG Education p.a. - Pallavi	0	347956	0	347956	2316273	0	0
12	Buy Car	0	446591	0	446591	612522	0	0
13	Home Improvements	0	908757	0	192899	326598	1212026	15060
14	International Travel & Tour	0	163396	0	0	0	793042	1711
15	1st Child's Marriage - Atiksh	0	168724	0	0	0	1010894	1671
16	2nd Child's Marriage - Pallavi	0	614010	0	0	0	5045625	5695
				0				
				0				
				0				
				0				
		2503458	3888888	0	2226900	6486814	8061587	24137
1	Retirement Corpus Requirement		3782243	115463	135000	0	34532330	34453
			7671131	115463	2361900	PF Allocated 6486814	42593917	58590

*** Maturity Value (MV) of such life endowment policies is considered which could not be co-related to specific goals

Mr. Financial Planner

youremailid@email.com

Financial Goals / Objectives of Kaushal S Parekh				11.11%		Date of Plan 26-Oct-12	
Risk-adjusted Rate of Return on Model Portfolio is				INR			
Priority	Goals	Investments in process P.M.	Invetment Shortfall P.M.	Allocation of Available Savings	Final Goal Shortfall	Goal Completion	Goal Completion Year
2	Domestic Travel & Tour	0	0	0	0	100.00%	2013
3	Primary Education p.a. - Pallavi	0	0	0	0	100.00%	2014
4	Secondary Education p.a. - Atiksh	(0)	0	0	0	100.00%	2014
5	Secondary Education p.a. - Pallavi	0	0	0	0	100.00%	2019
6	Under Graduation p.a. - Atiksh	0	0	0	0	100.00%	2019
7	Under Graduation p.a. - Pallavi	0	0	0	0	100.00%	2024
8	Graduation Cost p.a. - Atiksh	(0)	0	0	0	100.00%	2021
9	Graduation Cost p.a. - Pallavi	(0)	0	0	0	100.00%	2027
10	PG Education p.a. - Atiksh	0	0	0	0	100.00%	2024
11	PG Education p.a. - Pallavi	0	0	0	0	100.00%	2030
12	Buy Car	0	0	0	0	100.00%	2015
13	Home Improvements	9167	5893	5893	0	100.00%	2017
14	International Travel & Tour	0	1711	1711	0	100.00%	2027
15	1st Child's Marriage - Atiksh	0	1671	0	1671	0.00%	2029
16	2nd Child's Marriage - Pallavi	0	5695	0	5695	0.00%	2032
							#VALUE! #VALUE! #VALUE! #VALUE!
		9167	14970	7604	7366		
1	Retirement Corpus Requirement	1980	32473	23459	9014	72.24%	2033
		11147	47443	31063	16380		
Mr. Financial Planner youremailid@email.com							

Financial Goals / Objectives of Kaushal S Parekh					11.11%		INR	
Risk-adjusted Rate of Return on Model Portfolio is					Date of Plan		26-Oct-12	
		Allocation of Existing Assets						
Priority	Goals	Highly Liquid Assets	Debt Instruments	Stocks & Funds (Large)	Stocks & Funds (Midcap)	Non-business Real Estate	Total	
2	Domestic Travel & Tour	5504	22847	21264	21264	0	70878	
3	Primary Education p.a. - Pallavi	10034	41650	38763	38763	0	129209	
4	Secondary Education p.a. - Atiksh	10900	45247	42110	42110	0	140368	
5	Secondary Education p.a. - Pallavi	9030	37482	34884	34884	0	116279	
6	Under Graduation p.a. - Atiksh	7204	29905	27832	27832	0	92773	
7	Under Graduation p.a. - Pallavi	6853	28446	26474	26474	0	88247	
8	Graduation Cost p.a. - Atiksh	21080	87501	81436	81436	0	271452	
9	Graduation Cost p.a. - Pallavi	11911	49442	46015	46015	0	153383	
10	PG Education p.a. - Atiksh	13734	57011	53059	53059	0	176863	
11	PG Education p.a. - Pallavi	27021	112162	104387	104387	0	347956	
12	Buy Car	34680	143957	133977	133977	0	446591	
13	Home Improvements	14980	62180	57870	57870	0	192899	
14	International Travel & Tour	0	0	0	0	0	0	
15	1st Child's Marriage - Atiksh	0	0	0	0	0	0	
16	2nd Child's Marriage - Pallavi	0	0	0	0	0	0	
		172930	717830	668070	668070	0	2226900	
1 Retirement Corpus Requirement		10483	43517	40500	40500	0	135000	
		183413	761347	708570	708570	0	2361900	
Mr. Financial Planner								
youremailid@email.com								

Financial Goals / Objectives of Kaushal S Parekh			11.11%		INR		
Risk-adjusted Rate of Return on Model Portfolio is			Date of Plan 26-Oct-12				
			Allocation of Investments to be made per month				
Priority	Goals	Highly Liquid Assets	Debt Instruments	Stocks & Funds (Large)	Stocks & Funds (Midcap)	Non-business Real Estate	Total
2	Domestic Travel & Tour	0	0	0	0	0	0
3	Primary Education p.a. - Pallavi	0	0	0	0	0	0
4	Secondary Education p.a. - Atiksh	0	0	0	0	0	0
5	Secondary Education p.a. - Pallavi	0	0	0	0	0	0
6	Under Graduation p.a. - Atiksh	0	0	0	0	0	0
7	Under Graduation p.a. - Pallavi	0	0	0	0	0	0
8	Graduation Cost p.a. - Atiksh	0	0	0	0	0	0
9	Graduation Cost p.a. - Pallavi	0	0	0	0	0	0
10	PG Education p.a. - Atiksh	0	0	0	0	0	0
11	PG Education p.a. - Pallavi	0	0	0	0	0	0
12	Buy Car	0	0	0	0	0	0
13	Home Improvements	458	1900	1768	1768	0	5893
14	International Travel & Tour	133	552	513	513	0	1711
15	1st Child's Marriage - Atiksh	130	538	501	501	0	1671
16	2nd Child's Marriage - Pallavi	442	1836	1708	1708	0	5695
		1162	4825	4491	4491	0	14970
	1 Retirement Corpus Requirement	2522	10468	9742	9742	0	32473
		3684	15293	14233	14233	0	47443

Mr. Financial Planner

youremailid@email.com

Detailed Asset Allocation Table of Kaushal S Parekh based on Aggressive Risk Profile

Figures in INR

Date of Plan 26-Oct-12

	Classification of Assets	Rate of Return Expected	Actual		Suggested		Reallocation Required
			Assets	% of Allocation	Assets	% of Allocation	
I	Highly Liquid Assets						
	Bank / Post Office Term (Time) Deposits		600000	98.03%	0		(600000)
	RBI Bonds / Treasury Bills / Government Bonds		0	0.00%	0		0
	Other Receivables / Recoverables (Allocable)		0	0.00%	0		0
	Fund Value of ULIPs of Life Insurance Cos.(Liquid)		12040	1.97%	0		(12040)
	Liquid Schemes of Mutual Funds	5.50%	0	0.00%	183413	100.00%	183413
	Total Allocation		612040	100.00%	183413	100.00%	(428627)
	Rate of Return Expected						5.50%
II	Debt Instruments						
	Bank / Post Office Recurring Deposits		0	0.00%	0		0
	National Savings Certificates		125000	15.07%	0		(125000)
	Corporate Bonds, Debentures, Deposits		0	0.00%	0		0
	Balance in PPF Account		300000	36.16%	0		(300000)
	Balance in EPF Account		135000	16.27%	0		(135000)
	Fund Value of ULIPs of Life Insurance Cos.(Debt)		33040	3.98%	0		(33040)
	Jewellery, Gold, Silver, Metals (Allocable)		236500	28.51%	0		(236500)
	ETFs of Gold & Other Precious Metals		0	0.00%	0		0
	Value of Precious Metals		0	0.00%	0		0
	Debt Schemes of Mutual Funds	8.00%	0	0.00%	761347	100.00%	761347
	Total Allocation		829540	100.00%	761347	100.00%	(68193)
	Rate of Return Expected						8.00%

Mr. Financial Planner

youremailid@email.com

Detailed Asset Allocation Table of Kaushal S Parekh based on Aggressive Risk Profile

Date of Plan	26-Oct-12
--------------	-----------

	Classification of Assets	Rate of Return Expected	Actual		Suggested		Reallocation Required
			Assets	% of Allocation	Assets	% of Allocation	
III							
	Stocks & Equity Related Instruments (Large Cap Equities, Large Cap Funds)						
	Equity Shareholdings, Nifty Bees, ETFs		50000	7.19%	0		(50000)
	Equity-Oriented Mutual Funds, Index Funds		500000	71.91%	0		(500000)
	Preference Shareholdings		0	0.00%	0		0
	Fund Value of ULIPs of Life Insurance	12.00%	145320	20.90%	708570	100.00%	563250
	Total Allocation		695320	100.00%	708570	100.00%	13250
Rate of Return Expected							12.00%
IV							
	Stocks & Equity Related Instruments (Mid / Small Cap Equities & Funds, Sectoral Funds, International Funds & such other related funds)						
	Equity Shareholdings, PMS		225000	100.00%	0		(225000)
	Preference Shareholdings		0	0.00%	0		0
	Equity-Oriented Mutual Funds	15.00%	0	0.00%	708570	100.00%	708570
	Total Allocation		225000	100.00%	708570	100.00%	483570
	Rate of Return Expected						
V							
	Non-business Real Estate Assets (excluding self-occupied house property)						
	Flats		0	0.00%	0		0
	Commercial Premises		0	0.00%	0		0
	Plots of Land		0	0.00%	0		0
	Developmental Rights	10.00%	0	0.00%	0	100.00%	0
	Total Allocation		0	0.00%	0	100.00%	0
Rate of Return Expected							10.00%

Recommendation Plan

Mutual Fund Schemes

Name of the Scheme	Investment to be made per month Rs.
--------------------	--

Highly Liquid Assets
1

3,684
3,684

Debt Instruments
1

15,293
15,293

Recommendation Plan

Name of the Scheme	Investment to be made per month Rs.
--------------------	--

1	Stocks & Equity Related Instruments	
		14,233
		14,233

1	Stocks & Equity Related Instruments	
		14,233
		14,233

Recommendation Plan

Name of the Scheme / Area / Locality	Investment to be made Rs.
--------------------------------------	---------------------------------

Non-business Real Estate Assets
1

0

Recommendation Plan

Life Insurance

		Rs.		
Insured		Name of the Scheme	Premia p.a.	Sum Assured
Kaushal				
				24,731,901
			0	24,731,901
Neetu				
				14,523,800
			0	14,523,800