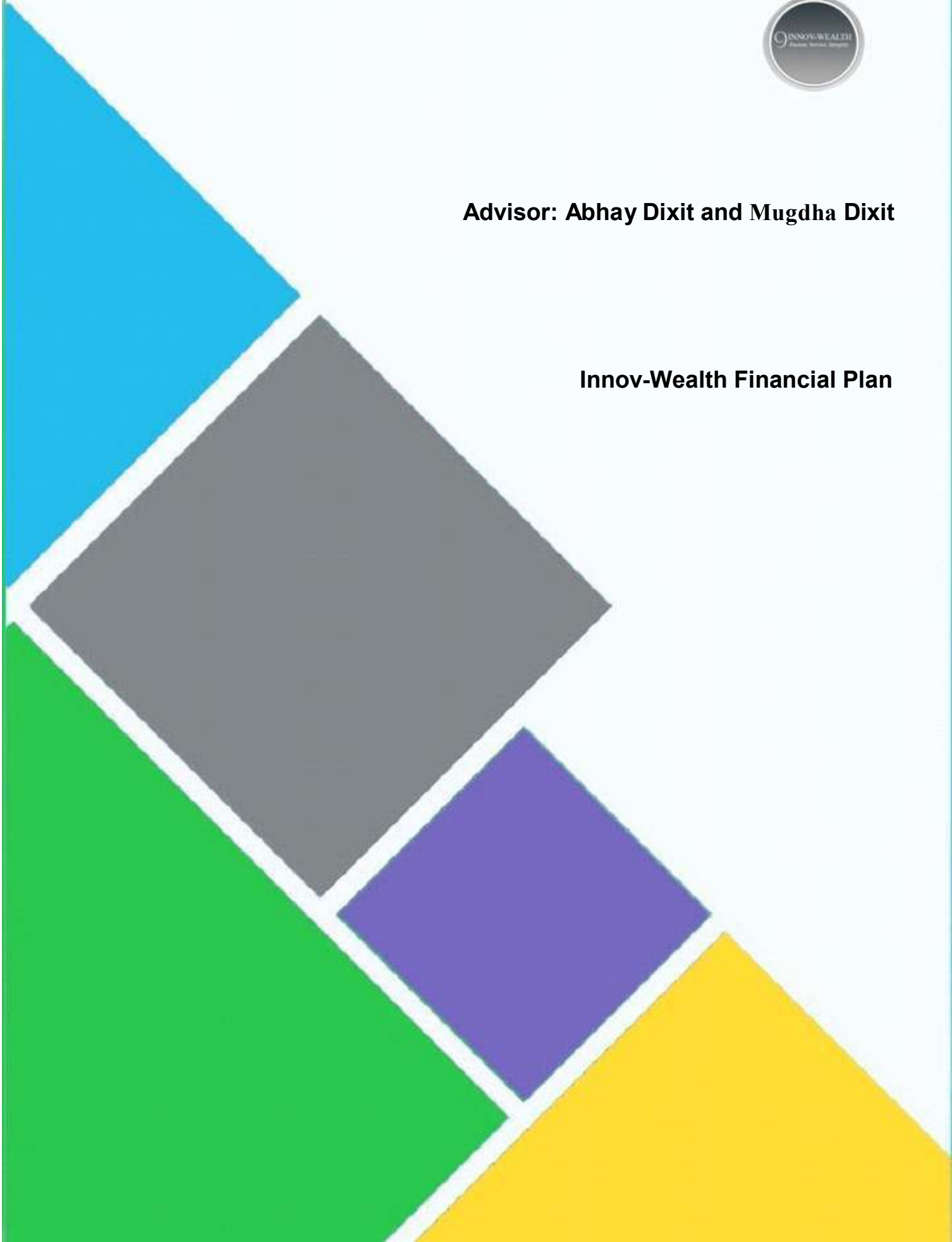


**Date:**



**Advisor: Abhay Dixit and Mugdha Dixit**

**Innov-Wealth Financial Plan**





# A GOAL WITHOUT A PLAN

IS JUST A WISH

---

Antonie De Saint-Exupery

## Goal Summary

We have presented below a snapshot of all your financial goals as shared by you. It is important to note that the Financial Plan below will largely revolve around helping you lay a roadmap for achieving your financial goals through various strategies as outlined therein.

Basic Details			Goal Amounts (Annual)			Savings Required	
Description	Priority	Year	Present Value	Inflation	Future Value	Monthly	Lumpsum
<b>Aryan's Higher Educatio</b>	High	2027 - 2031	25,00,000	7%	45,68,291	22,745	7,39,674
<b>Shreya's Higher Educatio</b>	High	2029 - 2033	25,00,000	7%	52,12,278	26,036	10,34,563
<b>House</b>	High	2021	25,00,000	7%	32,95,519	2,387	72,104
<b>Aryan's Marriage</b>	High	2034	20,00,000	7%	63,53,351	17,784	6,72,610
<b>Shreya's Marriage</b>	High	2036	20,00,000	7%	72,73,952	31,084	8,55,112
<b>Rahul's Retirement</b>	High	2037 - 2065	1,87,92,000	7%	7,31,30,275	50,015	41,76,535
<b>Foreign Vacation</b>	High	2020 - 2040	14,00,000	7%	15,51,760	26,001	12,54,109

## Aryan's Higher Education

2027 - 2031



**Rs.45,68,291**  
Goal Amount

**Rs.14,11,558**  
Achieved

30.9%

Additional Required

Linked SIP: Considered

	Monthly	Lumpsum
Equity	19,956 0%	6,39,763
Debt	2,789 0%	99,911

## Assets allocated to this goal

Assets	Current Value	Maturity Value	Recommendation
PPF   Aryan PPF (Abhay Dixit)	2,61,481	4,04,869	Remain invested & continue contributions, if any
Fixed Deposit   ICICI Bank Abhay Dixit   0	59,678	65,198	Remain invested till maturity
Kotak Medium Term Fund - Growth Abhay Dixit   56355127149	2,47,745		Hold
Bank Account   HDFC Bank (Abhay Dixit)	5,00,000		Maintain account balance equal to 3-6 months of expenses for any emergencies
Fixed Deposit Abhay Dixit   0	2,654	4,444	Remain invested till maturity
Bank Account   ICICI Bank (Abhay Dixit)	3,00,000		Maintain account balance equal to 3-6 months of expenses for any emergencies
Cash In hand   Cash in hand (Abhay Dixit)	40,000		Maintain cash balance equal to 3-6 months of expenses for any emergencies

## Goal year wise details

Goal Year	Goal Future Value	Future value of assets allocated	Status
2027	9,89,137	6,62,849	67% achived
2028	10,58,377	5,85,102	55% achived
2029	11,32,463	4,81,455	43% achived
2030	12,11,735	4,01,378	33% achived
2031	12,96,557	55,274	4% achived

Note: In the above table the status may not match with the overall goal achieved status shown in the progress bar. This is because in the progress bar we show goal achieved % based on today's value. While in the above table we show the status based on asset future value. These future values are for representative purpose only. Actual future value may vary based on asset performance.

# Aryan's Marriage

2034



**Rs.63,53,351**  
Goal Amount

**Rs.2,84,189**  
Achieved

<div style="display: flex; align-items: center;"> <div style="width: 20px; height: 20px; background-color: #28a745; margin-right: 5px;"></div> <span>4.47%</span> </div>			
Additional Required		Linked SIP: Considered	
	Monthly	Lumpsum	
Equity	6,882 0%	2,60,301	
Debt	10,902 0%	4,12,309	

## Assets allocated to this goal

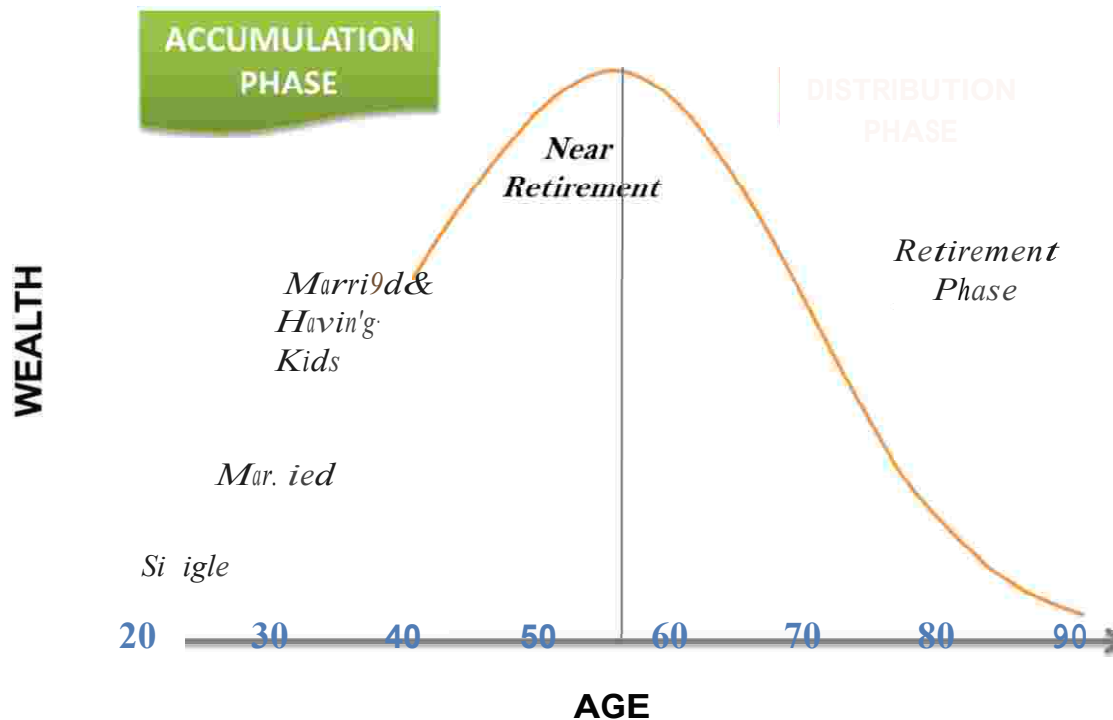
Assets	Current Value	Maturity Value	Recommendation
DSP BlackRock Equity Fund - Regular - Growth Abhay Dixit   56355127143	2,84,189		Hold

## Goal year wise details

Goal Year	Goal Future Value	Future value of assets allocated	Status
2034	63,53,351	26,36,271	41% achived

Note: In the above table the status may not match with the overall goal achieved status shown in the progress bar. This is because in the progress bar we show goal achieved % based on today's value. While in the above table we show the status based on asset future value. These future values are for representative purpose only. Actual future value may vary based on asset performance.

# LIFE PHASES



THERE ARE TWO PHASES OF LIFE OF AN INDIVIDUAL

- **ACCUMULATION PHASE**

In this phase the individual starts earning money. This is also the phase when the individual has the capacity to accumulate wealth towards various goals. In this phase, the individual can typically afford to have a higher risk appetite since the investment horizon can be long term

- **DISTRIBUTION PHASE**

In this phase the individual stops earning money. The accumulated wealth is utilized towards fulfillment of a long retirement phase. During this phase, the risk appetite may skew towards less risk investments.

## Rahul's Retirement

2037 - 2065

Rs.7,31,30,275  
Goal AmountRs.17,86,698  
Achieved

2.44%

Additional Required

Linked SIP: Considered

	Monthly	Lumpsum
Equity	50,015 0%	41,76,535
Debt	0 0%	0

## Assets allocated to this goal

Assets	Current Value	Maturity Value	Recommendation
EPF   EPF (Abhay Dixit)	5,73,420		Continue contributions in your EPF Account
ICICI Prudential Long Term Equity Fund (Tax Saving) - Growth Abhay Dixit   56355127146	1,22,852		Hold
LI   LIC New Jeevan Anand - Table - 815 Abhay Dixit   541234513	15,425	82,071	Continue paying premiums in this policy
Gold   Gold (Abhay Dixit)	10,75,000		Remain invested in Gold

## Goal year wise details

Goal Year	Goal Future Value	Future value of assets allocated	Status
2037	25,21,734	25,21,734	100% achived
2038	26,98,255	26,98,255	100% achived



Goal Year	Goal Future Value	Future value of assets allocated	Status
2039	28,87,133	28,87,133	100% achived
2040	30,89,232	30,89,232	100% achived
2041	33,05,478	33,05,478	100% achived
2042	35,36,862	35,36,862	100% achived
2043	37,84,442	9,00,000	24% achived
2044	40,49,353	0	0% achived
2045	43,32,808	0	0% achived
2046	46,36,104	0	0% achived
2047	49,60,632	0	0% achived
2048	53,07,876	0	0% achived
2049	56,79,427	0	0% achived
2050	60,76,987	0	0% achived
2051	65,02,376	0	0% achived
2052	69,57,543	0	0% achived
2053	74,44,571	0	0% achived
2054	79,65,691	0	0% achived
2055	85,23,289	0	0% achived
2056	91,19,919	0	0% achived
2057	97,58,313	0	0% achived
2058	1,04,41,395	0	0% achived

Goal Year	Goal Future Value	Future value of assets allocated	Status
2059	1,11,72,293	0	0% achived
2060	1,19,54,354	0	0% achived
2061	1,27,91,158	0	0% achived
2062	1,36,86,539	0	0% achived
2063	1,46,44,597	0	0% achived
2064	1,56,69,719	0	0% achived
2065	1,67,66,599	0	0% achived

Note: In the above table the status may not match with the overall goal achieved status shown in the progress bar. This is because in the progress bar we show goal achieved % based on today's value. While in the above table we show the status based on asset future value. These future values are for representative purpose only. Actual future value may vary based on asset performance.

# House

2021



**Rs.32,95,519**  
Goal Amount

**Rs.21,67,706**  
Achieved

65.78%

Additional Required

Linked SIP: Considered

	Monthly	Lumpsum
Equity	2,387 0%	72,104
Debt	0 0%	0

## Assets allocated to this goal

Assets	Current Value	Maturity Value	Recommendation
Real Estate   Residential (Abhay Dixit)	21,67,706		No advice for this asset
LI   LIC Jeevan Lakshya - Table - 833 Abhay Dixit   541234514	82,137	5,02,786	Continue paying premiums in this policy

## Goal year wise details

Goal Year	Goal Future Value	Future value of assets allocated	Status
2021	32,95,519	31,73,739	96% achived

Note: In the above table the status may not match with the overall goal achieved status shown in the progress bar. This is because in the progress bar we show goal achieved % based on today's value. While in the above table we show the status based on asset future value. These future values are for representative purpose only. Actual future value may vary based on asset performance.

## Delivery Acknowledgement

We acknowledge that we have understood the Financial Plan presented to us by **Abhay Dixit**. The Financial Plan prepared by **Abhay Dixit** is in accordance with the facts and figures provided by us. We further understand that estimates shown in this report are based on many assumptions that may or may not occur. Our investment returns may fluctuate over time and **Abhay Dixit** does not guarantee any returns on the investments.

We further acknowledge that we need to periodically review the financial plan to make sure we are on track to achieve our financial goals.

- Client Name: **Abhay Dixit**

- Date:

## Disclaimer

### Abhay Dixit

This financial plan is for the sole use of the person to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the content of the financial plan.

This financial plan is designed from the personal information and documents furnished to us by you. The plan is an attempt to help you lay a roadmap to achieve your financial goals in a systematic and simplistic manner.

The financial plan shows ballpark estimates of your future financial situation, and is intended only as a basis for discussion with us or, for that matter, any financial advisor. The estimates shown in this report are based on many assumptions that may or may not occur. Your investment returns will fluctuate over time. The only assurance is that over time, every investment program is likely to produce some losses on the road to achieving long-term gains.

No warranty as to correctness is given and no liability is accepted for any error, or omission, or any loss, which may arise from relying on this data. This service agreement is not enforceable by law and is a document of trust and faith.

While external factors like inflation, rate of return on investments etc. changes continuously, so does your financial situation. You are advised to periodically review the financial plan to make sure you are on track to achieve your financial goals. This plan is an on-going exercise as part of your long term financial planning process.

This plan is only as accurate as the information on which it was based. If the data originally supplied to us is incorrect, the plan will reflect these inaccuracies, and these errors will project into the future at a magnified rate.

It is essential that the tax, accounting or legal planning steps be considered only with the advice of your lawyer, chartered accountant, and your other financial advisors, which we will be happy to coordinate with.

We may be subject to certain commissions as we might act as an Agent/ Registered Representative/ Broker for certain products recommended by us. You are under no obligation to act upon the recommendations/ action plan listed down in the financial plan.

- Name: **Abhay Dixit**

- Date: