

Date: 2017-05-02

Your**LOGO**Here

Advisor: Demo Advisor

Rahul Jain's Financial Plan





A GOAL WITHOUT A PLAN

IS JUST A WISH

Antonie De Saint-Exupery

Welcome Note

Rahul Jain

We are happy to present your financial plan. Our team continuously strives in making the financial plan document as relevant and realistic as possible.

It took us many clients to realize that the financial plan is not just for you but for us as well. We want to know as much as we can about you so we can guide you in making intelligent decisions.

We want to understand what motivates you to spend, save and work so that we can help you achieve your life goals, whatever they are.

The financial plan has the following sections. Each section is designed to give you a better understanding of your financial circumstances, and what's projected for the future.

- Goal summary
- Financial statement snapshot
- Advice on your current portfolio
- Insurance needs analysis
- Goal wise analysis
- Action Plan

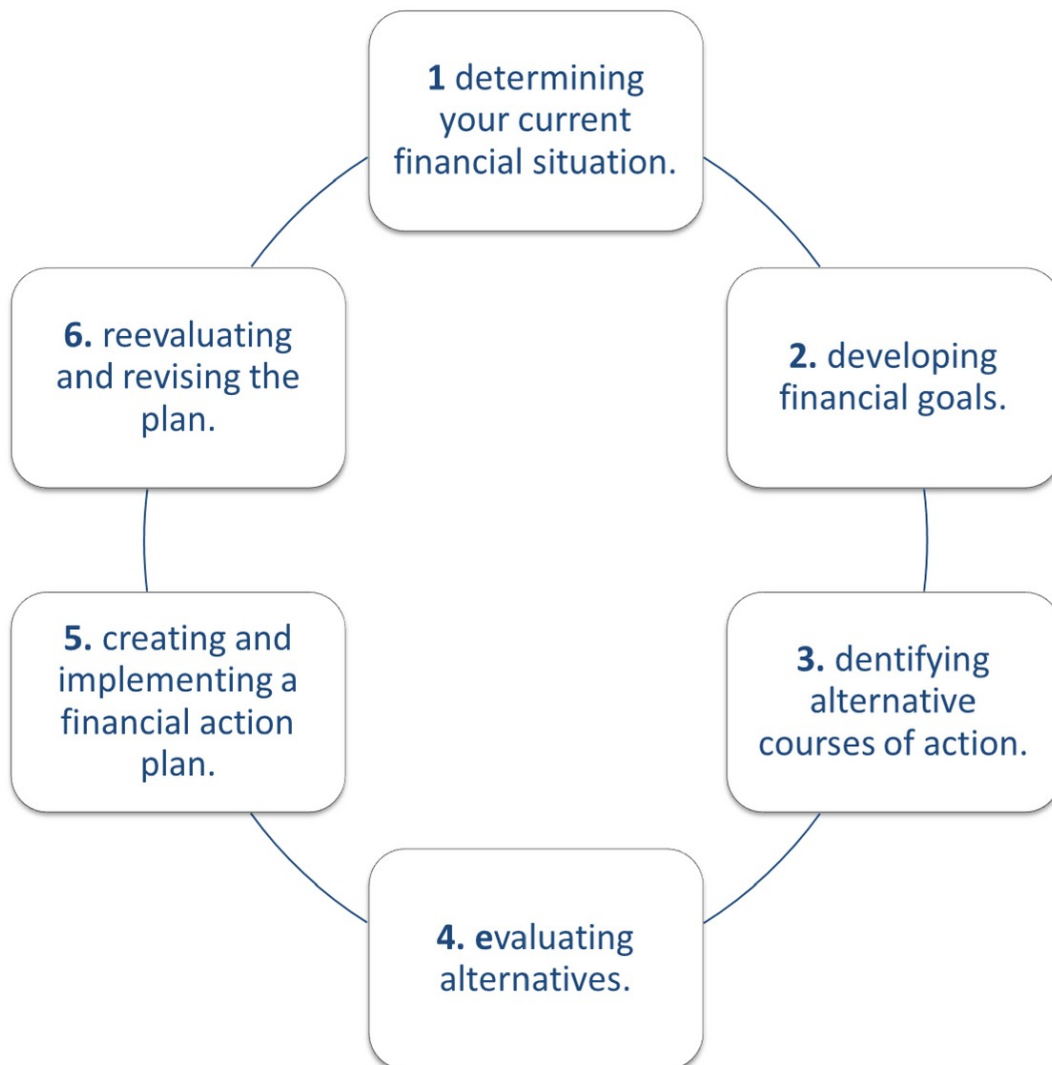
Periodic review will be necessary to keep your report up to date and pertinent to your life. If, after a thorough review of the plan, you feel you'd like to make different assumptions, we'll be happy to make adjustments based on whatever assumptions you may wish to adopt.

While the document is aided by a proprietary financial planning software, a lot of human intervention has gone into making this financial plan a worthwhile proposition. Be it an insurance policy or a mutual fund portfolio, our team scrutinizes each and every aspect of your financial life to give you effective and practical advice.

All the best and let us know if you have any questions,

- Phone: **9876512345**
- E-mail: **youremail@abcexample.com**

FINANCIAL PLANNING PROCESS



Basic Details

Family Member Details

Listed below is the details of your family as available with us:

Family Member Name	Gender	Date of Birth	PAN
Rahul Jain	Male	1980-01-01	AWXQZ3641J
Shilpa Jain	Female	1982-01-01	AWXQZ3642J
Aryan Jain	Male	2009-01-01	AWXQZ3643J
Shreya Jain	Female	2011-01-01	AWXQZ3644J

Contact Details

Name	Email	Mobile
Rahul Jain	rahul_jain7503641@example.com	0

Plan Assumptions

Plan Assumptions

Listed below are the assumptions used while preparing your financial plan:

Assumption Name	Assumption Value
retirementStartAge	55
lifeExpectancy	85
expectedInflation	7
expectedIncreaseInIncome	10
expectedReturnOnInvestment	10
debtAssetGrowthRate	7
equityAssetGrowthRate	14
otherAssetGrowthRate	-10
returnOnDebtMF	7
returnOnEquityMF	14
returnOnGold	8
returnOnProperty	10
returnOnStocks	14
returnOnSuperannuation	7
returnOnTraditionalInsurance	3
returnOnULIP	8
savingsAccGrowthRate	4
sipAssetGrowthRate	0

Risk Profiling Questionnaire Risk Profiling done on: 16-Dec-2016

No.	Question	Answer
1	How secure are your current and future income from sources such as salary/ business/ profession	Very secured
		Somewhat
		Not secured
2	Do you have enough cash or liquid investments put aside to meet unforeseen events like job loss or sudden hospitalization?	Yes
		Somewhat
		No
3	Are you comfortable paying EMIs towards your current loans & do you think you'll be able to continue paying them in future?	Yes
		I have no loans
		No
4	How long have you been invested in equity related products like stocks, mutual funds, equity ULIPs etc?	> 5 years
		< 5 years
		I have no equity exposure
5	Approximately what percentage of your investments is currently held in equity related products like stocks, mutual funds, ULIPs etc?	>50%
		20-50%
		<20%
6	What would you do if your equity investments fell by more than 10% over a short period?	Do nothing or invest more
		Sell some
		Sell all
7	What percentage of your monthly household income can you make available towards savings?	>30%
		10-30%
		<10%

Scoring Criteria

0-14 Conservative	15-28 Moderate	29-42 Aggressive
-------------------	----------------	------------------

Your Risk Profile

Your Score

40

Your Profile

Aggressive

You are an investor who is willing to take higher risks for the sake of potential higher returns. You're totally fine investing in equities to fetch higher returns. You also have a steady source of income.

67,37,158

Amount Invested

1,16,97,534

Current Value

49,60,376

Gain (Loss)

9,12,575

Total Loans

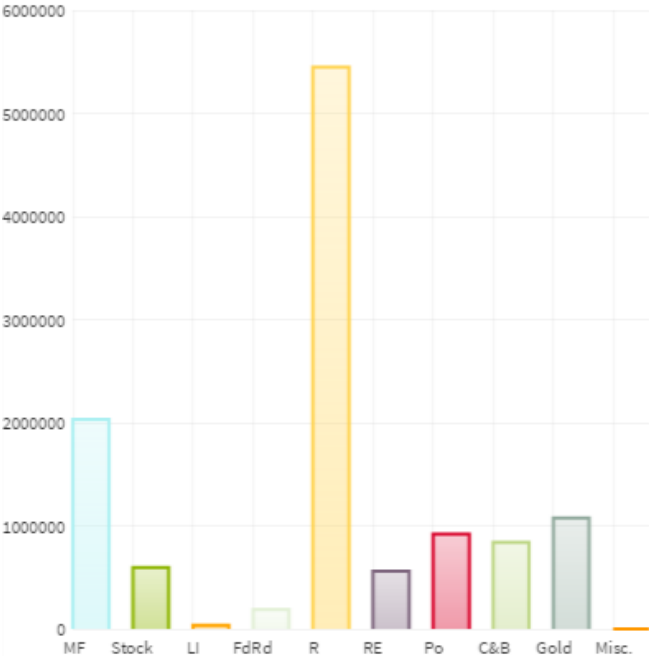
1,07,84,959

Networth

Asset Details

Category wise Details of Amount Invested vs. Current Value

Asset Category	Amount Invested	Current Value	Returns
Mutual Funds	17,01,189	20,31,583	9.26 %
Stocks	8,60,390	5,96,044	-12.98 %
Life Insurance	33,136	36,239	0.00 %
Fixed/Recurring Deposits	1,60,000	1,88,132	7.70 %
Real Estate	12,00,000	54,50,000	-
Retirement Accounts	3,50,000	5,59,538	8.75 %
Post Office Schemes	7,92,443	9,20,997	8.27 %
Cash & Bank Accounts	8,40,000	8,40,000	-
Gold	8,00,000	10,75,000	-
Miscellaneous	0	0	0.00 %
Grand Total	67,37,158	1,16,97,534	-



Cash Flow Statement

Many people link cash flow with businesses but it is also fundamentally important in personal finance. Whether it's a person or a corporation, having a positive cash flow (or liquidity) is the key to survival. Simply put cash flow is a snapshot of your incomes and expenses. Below is a representation of your projected yearly cash flow for the next 12 months.

Inflows	Yearly Income
Salary	14,40,000
Profession	6,60,000
Total	21,00,000

Projected Cash Flows	Yearly Amt
A - B - C = Surplus (Deficit)	13,32,038

Outflows	Yearly Expense
Food & Groceries	72,000
Clothing	36,000
Medical expenses	48,000
Mobile	30,000
Electricity	36,000
DTH	4,800
Newspaper & Magazines	4,800
Petrol/Diesel	48,000
School/College/University fees	72,000
Tuition fees	24,000
Kids activities	24,000
Society maintenance	18,000
Movies	36,000
Restaurants	24,000



Vacation	48,000
Personal care	24,000
Health & Fitness	60,000
Total	6,09,600

Other commitments	Yearly Amount
Loan EMI	1,17,420
Life Insurance Premiums	10,942
Regular PPF investments	30,000
Total	1,58,362

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 goalsthrough various strategies as outlined therein.

Basic Details			Goal Amounts (Annual)			Savings Required	
Description	Priority	Year	Present Value	Inflation	Future Value	Monthly	Lumpsum
Aryan's Higher Education	High	2027 - 2031	25,00,000	7%	45,68,291	22,745	7,39,674
Shreya's Higher Education	High	2029 - 2033	25,00,000	7%	52,12,278	26,036	10,34,563
House	High	2021	25,00,000	7%	32,95,519	2,387	72,104
Aryan's Marriage	High	2034	20,00,000	7%	63,53,351	17,784	6,72,610
Shreya's Marriage	High	2036	20,00,000	7%	72,73,952	31,084	8,55,112
Rahul's Retirement	High	2037 - 2065	1,87,92,000	7%	7,31,30,275	50,015	41,76,535
Foreign Vacation	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		Rs.14,11,558	
Goal Amount		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 (Rahul Jain)	2,61,481	4,04,869	Remain invested & continue contributions, if any
Fixed Deposit ICICI Bank Rahul Jain 0	59,678	65,198	Remain invested till maturity
Kotak Medium Term Fund - Growth Rahul Jain 56355127149	2,47,745		Hold
Bank Account HDFC Bank (Rahul Jain)	5,00,000		Maintain account balance equal to 3-6 months of expenses for any emergencies
Fixed Deposit Rahul Jain 0	2,654	4,444	Remain invested till maturity
Bank Account ICICI Bank (Rahul Jain)	3,00,000		Maintain account balance equal to 3-6 months of expenses for any emergencies
Cash In hand Cash in hand (Rahul Jain)	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

4.47%

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

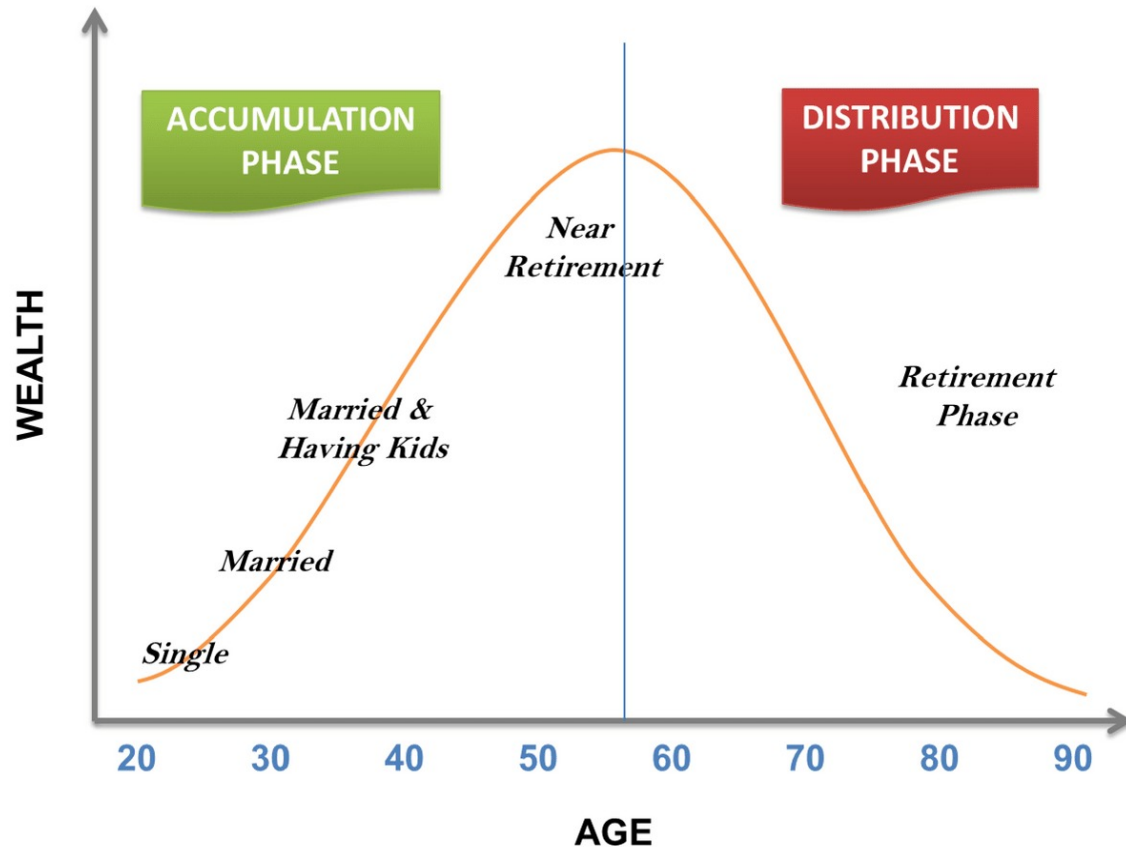
Assets	Current Value	Maturity Value	Recommendation
DSP BlackRock Equity Fund - Regular - Growth Rahul Jain 56355127143	2,84,189		Hold

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		Rs.17,86,698	
Goal Amount		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 (Rahul Jain)	5,73,420		Continue contributions in your EPF Account
ICICI Prudential Long Term Equity Fund (Tax Saving) - Growth Rahul Jain 56355127146	1,22,852		Hold
LI LIC New Jeevan Anand - Table - 815 Rahul Jain 541234513	15,425	82,071	Continue paying premiums in this policy
Gold Gold (Rahul Jain)	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 (Rahul Jain)	21,67,706		No advice for this asset
LI LIC Jeevan Lakshya - Table - 833 Rahul Jain 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.

Insurance Plan-overview

In the following section we analyse your various insurance needs.

Rahul Jain



Term
Current 2,625,000
Suggested 8,000,000



Health
Current 0
Suggested 300,000



Personal Accident
Current 0
Suggested 1,000,000



Critical Illness
Current 0
Suggested 1,000,000

Shilpa Jain



Health
Current 0
Suggested 300,000



Personal Accident
Current 0
Suggested 1,000,000



Critical Illness
Current 0
Suggested 1,000,000

Life Insurance - Rationale

Rahul Jain's Insurance calculations

Current age: 37
Normal life expectancy: 85
Shilpa Jain's Living years: 50

Particulars	Amount	Total Amount
Liabilities		912,575
Dependant's Needs (100%)		16,225,486
Life Insurance Premiums	0	
Total Living Expenses of Dependents	609,600	
Goals to be met (100%)		12,900,000
Gross Life Insurance Required		30,038,061
Less : Continuous Income Source (100%)		7,556,137
Less : Existing Life Insurance (sum assured)		2,625,000
Less : Existing Assets (100%)		11,697,534
Additional Life Insurance Required		8,000,000



Planner note

Your current insurance cover is not adequate. We suggest an additional sum assured to ensure that your family is well covered in case of unforeseen events.

Edit Delete

Life Insurance - Suggested

Life Insurance Suggestion

Rahul Jain

PREMIUM AMOUNT

SUM ASSURED
Rs.80,00,000

POLICY NAME
HDFC Life Click 2 Protect

SPECIAL FEATURES
One of the best claim ratio. Multiple riders available.

Rs. 13,133

Suggested

POLICY TENURE
24 Years

EXCLUSION
No specific exclusions

PREMIUM FREQUENCY
Yearly

Rahul Jain

PREMIUM AMOUNT

SUM ASSURED
Rs.80,00,000

POLICY NAME
Edelweiss Tokio My Life+

SPECIAL FEATURES
One of the cheapest term plans. Multiple riders available.

Rs. 10,454

Suggested

POLICY TENURE
25 Years

EXCLUSION
No specific exclusions

PREMIUM FREQUENCY
Yearly

Health Insurance - Rationale

Health Insurance Suggestion

SUM ASSURED

Rs.3,00,000



Planner note

With increasing medical costs you are strongly advised to purchase a medical insurance policy. We suggest a minimum sum assured of Rs.3,00,000. We have compared and suggested two of the best policies currently available in the market. We have done a comprehensive feature analysis of the same and presented a detailed feature analysis for your review. [Edit](#) [Delete](#)

Health Insurance - Suggested

Health Insurance Suggestion

Rahul Jain

SUM ASSURED
Rs.3,00,000

POLICY NAME
Max Life Health Companion

SPECIAL FEATURES

POLICY TENURE
1 year

EXISTING DISEASE
Covered af er 4 years

ROOM RENT ELIGIBILITY
No limit on room rent

CO PAY
0%

PREMIUM AMOUNT

Rs. 5,162

Suggested

Rahul Jain

SUM ASSURED
Rs.3,00,000

POLICY NAME
Apollo Munich Optima Restore

SPECIAL FEATURES

POLICY TENURE
1 year

EXISTING DISEASE
Covered af er 3 years

ROOM RENT ELIGIBILITY
No limit on room rent

CO PAY
0%

PREMIUM AMOUNT

Rs. 6,633

Suggested

Action Plan - Miscellaneous

Client Name	Category	Action to be taken	Taken by	Date	Status
Rahul Jain	Income Tax	To file income tax pending for two years	Rahul Jain	2016-06-22	Suggested
Rahul Jain	Mutual Fund	KYC for Shilpa Jain to be done in two weeks	Demo Advisor	2016-06-29	Suggested
Rahul Jain	Life Insurance	Policy documents to be collected from LIC	Demo Advisor	2016-06-23	Suggested
Rahul Jain	General Insurance	Increase Health Insurance sum assured to Rs.10,00,000	Rahul Jain	2016-07-05	Suggested
Rahul Jain	Miscellaneous	PPF cheque submission for the financial year 2016-17 to be done	Rahul Jain	2016-06-28	Suggested
Rahul Jain	Fixed Deposits	Maturity of ICICI Bank FD. Proceeds to be reinvested in MF	Rahul Jain	2016-06-29	Approved
Rahul Jain	Mutual Fund	Updation of contact details in MF	Demo Advisor	2016-06-29	Suggested
Rahul Jain	General Insurance	Rahul Jain should buy a personal accident policy and a critical illness policy.	Demo Advisor	2016-06-28	Suggested
Rahul Jain	Income Tax	Income Tax Outstanding Demand - Rectification against AY 2009-10	Demo Advisor	2016-06-28	Suggested
Rahul Jain	Financial Planning	Next meeting to be held in August 1st week	Demo Advisor	2016-08-01	Suggested

Notes - Mintues of the meeting

Meeting date: 13/04/2017

Points discussed:

1. It was discussed that Rahul Jain's MF portfolio be shifted to our ARN
2. Policy documents to be collected from LIC
3. KYC for Shilpa Jain to be done in two weeks
4. Rahul Jain to articulate the financial goals they would like to save for
5. Increase Health Insurance sum assured to Rs.10,00,000
6. Rahul Jain should buy a personal accident policy and a critical illness policy. Sum assured to be decided later
7. PPF cheque submission for the financial year 2016-17 to be done
8. Maturity of ICICI Bank FD. Proceeds to be reinvested in MF
9. Updation of contact details in MF
10. Income Tax Outstanding Demand - Rectification against AY 2009-10
11. Next meeting to be held in August 1st week

Asset Advice

The following recommendations are mainly looked at from the point of view of financial goals you want to achieve. Accordingly, we have looked at your portfolio at a holistic level and seen what best can be done to help you achieve your goals. While doing this we have kept in mind lots of practical aspects like your risk profile, current tax laws, ownership of assets, regulatory restrictions like Lock-ins, penalties etc.

Cash & Bank Accounts			
Asset Description	Owner	CurrentValue	Advice
Bank - HDFC Bank	Rahul Jain	5,00,000	Continue
Bank - ICICI Bank	Rahul Jain	3,00,000	Continue
Cash - Cash in hand	Rahul Jain	40,000	Continue

Fixed/Recurring Deposits					
Asset Description	Owner	CurrentValue	Maturity Year	Recurring Amount	Advice
Bank FD - ICICI Bank	Rahul Jain	59,239	-	-	Continue
Company FD - Sriram Transport	Rahul Jain	88,320	-	-	Continue

Asset Description	Owner	CurrentValue	Maturity Year	Recurring Amount	Advice
Bond -	Rahul Jain	20,287		-	Continue
Bond -	Rahul Jain	20,287		-	Continue

Gold					
Asset Description	Owner	CurrentValue		Amount	Advice
Gold - Gold	Rahul Jain	10,75,000		-	Continue

Mutual Funds (individual)					
Asset Description			Owner	CurrentValue	Advice
MutualFund - Birla Sun Life Monthly Income Plan II - Wealth 25 Plan - Growth 5612023107			Rahul Jain	5,36,465	Hold
MutualFund - DSP BlackRock Equity Fund - Regular - Growth 5612023108			Rahul Jain	2,78,651	Hold
MutualFund - Kotak Medium Term Fund - Growth			Rahul Jain	4,09,167	Hold

Asset Description	Owner	CurrentValue	Advice
5612023114			
MutualFund - ICICI Prudential Long Term Equity Fund (Tax Saving) - Growth 5612023111	Rahul Jain	1,22,021	Hold
MutualFund - ICICI Prudential Value Discovery Fund - Growth 5612023113	Rahul Jain	44,716	Hold
MutualFund - ICICI Prudential Balanced Advantage Fund - Growth 561202311	Rahul Jain	3,45,736	Hold
MutualFund - Tata Balanced Fund - Monthly Div 5612023115	Rahul Jain	2,94,829	Hold
MutualFund - DSP BlackRock Money Manager Fund - Regular - Div 5612023109	Rahul Jain	0	Hold
MutualFund - ICICI Prudential Savings Fund - Growth 5612023112	Rahul Jain	0	Hold

Post Office Schemes

Asset Description	Owner	CurrentValue	Maturity Year	Recurring Amount	Advice
PPF - Aryan PPF	Rahul Jain	2,59,830	-	-	Continue
PPF - Shreya PPF	Rahul Jain	5,73,942	-	-	Continue
NSC - NSC 12324550	Rahul Jain	56,962	-	-	Continue
KVP - KVP 78CC567349	Rahul Jain	30,262	-	-	Continue

Real Estate

Asset Description	Owner	CurrentValue	Purchase Year	Advice
Real Estate - Property at Thane		4,50,000	2010	Hold
Real Estate - Residential		50,00,000	2004	Hold

Retirement Accounts

Asset Description	Owner	CurrentValue	Employer's Contr	Employee's Contr	Advice
EPF - EPF	Rahul Jain	5,59,538	5000	5000	Continue

Stocks (individual)

Asset Description	Owner	CurrentValue	Advice
Stock - Arvind Ltd QWERW100793	Rahul Jain	1,19,790	Hold
Stock - Atul Auto Ltd QWERW100793	Rahul Jain	53,706	Hold
Stock - Aurobindo Pharma Ltd QWERW100793	Rahul Jain	69,776	Hold
Stock - Bharat Forge Ltd QWERW100793	Rahul Jain	1,29,357	Hold
Stock - Granules India Ltd QWERW100793	Rahul Jain	15,205	Hold
Stock - ICICI Bank Ltd QWERW100793	Rahul Jain	17,546	Hold
Stock - Mayur Uniquoters Ltd QWERW100793	Rahul Jain	72,101	Hold

Asset Description	Owner	CurrentValue	Advice
Stock - Motherson Sumi Systems Ltd QWERW100793	Rahul Jain	90,281	Hold
Stock - Prestige Estates Projects Ltd QWERW100793	Rahul Jain	4,481	Hold
Stock - V-Guard Industries Ltd QWERW100793	Rahul Jain	23,800	Hold

Life Insurance				
Asset Description	Owner	CurrentValue	Premium Amount	Advice
LI - LIC Jeevan Lakshya - Table - 833		20,814	4758	Continue
LI - LIC New Jeevan Anand - Table - 815		15,425	3526	Continue
LI - HDFC Life Click 2 Protect		-	2658	Continue

Delivery Acknowledgement

We acknowledge that we have understood the Financial Plan presented to us by **Demo Advisor**. The Financial Plan prepared by **Demo Advisor** 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 **Demo Advisor** 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: **Rahul Jain**
- Date: **2017-05-02**

Disclaimer

Rahul Jain

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: **Demo Advisor**
- Date: **2017-05-02**