

for
ePlan - Comprehensive Financial Plan for (client name)
(ONLY relevant sections will appear based on the service you have chosen)
The real plan would be about 30-50 pages including Annexures.



Financial Planning Services Authentic & Truly Independent

Consulting Service

ePlan - Comprehensive Financial Plan (FP 001)

Plan Date & Time

Month, dd yyyy hh:mm:ss

Plan For **(client name) & Family**
Plan #0001

Plan Created By
(Self / Planner)

Planning Report Generated by:

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Notice & Disclaimer:

This report is our independent opinion based on

This report generally ...

This report prima facie...

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xx/yy/20zz

(Client Name)
(Client Spouse Name)
(Address)
(Address)
(Address)
(Address)

Re: Welcome to Transcend

Dear (Client Name)

Welcome to the world of professional Financial Planning & Wealth Management.

We are pleased to present to you your (service name) Strategy Report. This has been designed

This report includes summarisation and

Our services are designed to be a life

Yours Sincerely,
Transcend Consulting (I) Pvt. Ltd
Tel: +91 - 22 - 4002 4043 / 44 / 45

This is a computer generated document and hence does not need signature.

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Index	
Comprehensive Financial Planning	
Cover Page	
Welcome Letter	
Index & Notes	
The Current Personal Situation	
The Current Portfolio & Networth Situation	
General Assumptions, Cushions & Safeguards	
Achieving Financial Objectives	
Bookkeeping Guidelines	
Planning Area: Contingency Planning	
Planning Area: Risk Management - Life Insurance, Hedging Income & Managing Liabilities	
Planning Area: Risk Management - Non-Life Insurance - Protecting Self & Assets	
Planning Area: Risk Management - Non-Life Insurance - Health Insurance	
Planning Area: Retirement Planning	
Planning Area: Financial Goal Planning	
Planning Area: Education of Child 1	
Planning Area: Education of Child 2	
Planning Area: Buying Primary Home	
Planning Area: Vehicle	
Planning Area: Self Wedding	
Planning Area: Wedding of Child 1	
Planning Area: Wedding of Child 2	
Planning Area: Holiday	
Planning Area: Special Holiday	
Planning Area: Funeral	
Planning Area: Philanthropy	
Planning Area: Others -	
Planning Area: Others -	
Planning Area: Education Funding Strategy	
Planning Area: Holidays for Life	
Planning Area: Additional Income	
Planning Area: Lifelong Income	
Planning Area: Loan Repayment Planning	
Planning Area: Buying Real Estate	
Planning Area: Buying a New Car	
Your Will - Important Information	
The Will Document	
The General Power of Attorney	
The Special Power of Attorney	
Ongoing Reviews	
Summary & Action Steps	

Annexures

(V. Important Note: Only annexures relevant to you & your chosen service are provided. Hence please do not think that the report is incomplete.)

A1. Life Profiler	
A2. Not applicable	
A3. Not applicable	
A4. Family Household Cashflow Analyser	
A5. Analysis of Assets and Weighted portfolio return	
A6. Not applicable	
A7. Not applicable	
A8. Education Funding Cashflows	
A9. Retirement Funding Cashflows	
A10. Financial Goal Planning Summary	
A11. Protection Funding Cashflows	
A12. Perpetual Holiday Funding Cashflows	
A13. Not applicable	
A14. Not applicable	
A15. Not applicable	
A16. Additional Income Cashflows	
A17. Lifelong Income Cashflows	
A18. Loan Repayment Cashflows	
A19. Real Estate Cashflows	
A20. Buying Car Cashflows	

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Notes

(If this page is blank it is intentionally so. You may use this page to make your own notes / reference points.)

add provision for more information & customisation to be included from LP3 in this section of the report

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The Current Personal Situation

For details on the above you may refer to the Annexure 1 - Life Profiler & Annexure 4 - Household cashflows.

add provision for more information & customisation to be included from LP1, LP2 & LP4 in this section of the report

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The Current Portfolio & Networth Situation

■ As a result you may consider your networth i.e. actual assets less liabilities to stand at approximately Rs. xxxx lacs / crores as on today.

For details on the above you may refer to the Annexure 1 - Life Profiler & Annexure 4 - Household cashflows.

We have also presented to you an analysis of how your existing portfolio is performing. Refer Annexure 5 for details;

You will notice the following:

The average weighted rate of growth of your current assets is y.zzz%.

For good Financial Planning it is important to ensure that

add provision for more information & customisation to be included in from LP5 in this section of the report

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General Assumptions, Cushions & Safeguards

Based on the inputs received from you, the following assumptions have been used in the creation of the chosen Financial Planning strategy.

Cushions & Safeguards

The success of any financial plan lies in

add provision for more information & customisation to be included in from LP6 in this section of the report

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Achieving Financial Objectives

The primary purpose of financial planning is

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Book-Keeping

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Planning Area: Contingency Planning

At this stage, before we proceed any further, it is important for you to note that

Ideally we would also recommend you to

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**Planning Area: Risk Management
Life Insurance, Hedging Income & Managing Liabilities**

One of the primary threats that any person carries is the risk of

Planning Area related Assumptions

- In case of your death....
 Further in case of death of any spouse we make

Planning Strategy

Life risk management or Life Insurance strategy planning needs to be done based on 5 fundamental parameters;

- 1
- 2
- 3
- 4
- 5

<p>Life Insurance planning - in case of your absence</p> <p>As on today the financial loss of your income....</p> <p>In order to hedge just this riskxxxxxxx... lets call this figure as A</p> <p>Lets add to this... yyyy... lets call this figure as B zzzz... lets call this figure as C</p> <p>From this lets reduce... pppp... lets call this figure as D qqqq... lets call this figure as E</p> <p>Thus you may consider increasing your life insurance by an amount of Rs. xxxx lacs (A + B + C - D - E) which basically means that you would need to have a total life insurance cover of Rs. yyy lacs.</p> <p>Life Insurance planning - in case of spouse's absence</p> <p>In order to hedge just this risk</p> <p>Lets add to this...</p> <p>From this lets reduce...</p> <p>Thus your spouse may consider</p>
--

In order to protect you and your family

Kindly refer to Annexure 11 viz., Protecting Funding Cashflows which will give you an idea....

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Protecting Self & Assets

Personal Accident

You require to

Protecting Assets - Cover for House/Car/Office etc.

You are advised to ...

The amount of cover required

add provision for more information & customisation to be included from LP11 this section of the report

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Health Care

We suggest that you

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Retirement Planning

While you are ...

Planning Area related Assumptions

Retirement Planning Strategy

There are 5 aspects to preparing a robust Retirement Planning strategy.

1

At a projected rate of

2

Further it is important that you not only get the required figure per month but that each year your income support moves up atleast in line with inflation. Thus you need to start your retirement with a corpus that

To be able to achieve the above

We have further elucidated how your cashflows will pan out post retirement. Refer annexure 9 for details. This annexure shows you

3

Another very important area to notice in annexure 9 is the estate funding cashflows. We have proposed

You may also note that the retirement corpus might exceed....

4

If you are able to calculate

5

It is crucial to ensure that ...

Execution of Retirement Planning strategy.

The following is a table of suggestions

You may also note the suggested asset allocation

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Financial Goal Planning

You have also identified many of your financial goals and aspirations based on priorities that are important to you. Here is our recommended strategy that might enable you to meet your objectives to realise your dreams i.e. your financial goals.

Please note that the following calculations

Planning Area: Education of Child 1

Planning Area: Education of Child 2

Planning Area: Buying Primary Home

Planning Area: Vehicle

Planning Area: Self Wedding

Planning Area: Wedding of Child 1

Planning Area: Wedding of Child 2

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Planning Area: Holiday

Planning Area: Special Holiday

Planning Area: Funeral

Planning Area: Philanthropy

Planning Area: Others -

Planning Area: Others -

Goal Planning Summary

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Your Will - VERY IMPORTANT

We would like to strongly suggest....

add provision for more information & customisation to be included from LP22.1 in this section of the report

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Ongoing Reviews

The above recommendations have been

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Summary & Action Steps

The above represents ...

Financial Planning is a highly involved and complex process. You have now seen analysis and recommendations for

add provision for more information & customisation to be included from LP24 in this section of the report

With warm regards,
The Transcend Team

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