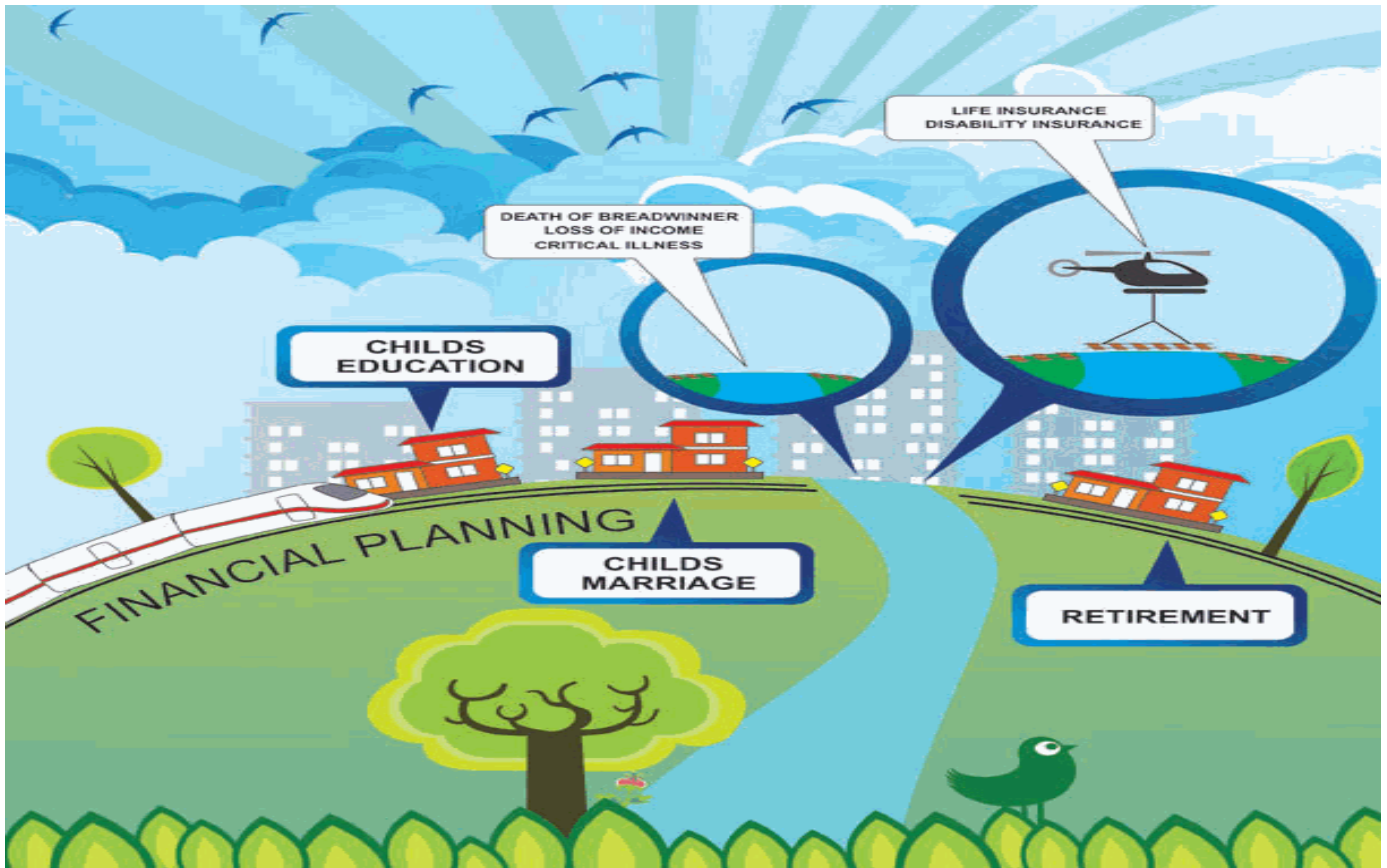


Road Map To Your Financial Success



Prepared For:
Mr. Subramanian Nair and Family



Money Matters

Tejal Gandhi

Mumbai central

Contact : 9821152591/2232978242

E-mail : moneymatters2@yahoo.co.in

Website : www.moneymattersindia.com

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Comprehensive Financial Plan

Dear Mr. Subramanian Nair ,

We would like to thank you for providing us with the opportunity of charting your financial plan.

As you are aware our objective is to accurately assess your financial needs and to provide quality recommendations and ongoing service in accordance with those needs.

Particular consideration has been given to developing a long term plan which will assist you accumulate assets to provide for your long term goals such as your children's education and marriage, your retirement plans etc while preserving your current lifestyle.

This plan and our recommendations are based on the information provided by you through the data collection sheet. Therefore, the plan will be regularly reviewed and updated in accordance with changes in your needs and circumstances.

We assure you that all information we have gathered from you will be retained in a secure location in the confines of our office and will remain confidential at all times.

Please let us know if you require any clarifications and/or modifications in the plan and we shall proceed accordingly.

We look forward to working with you.

Best Regards,

Tejal Gandhi

Money Matters

Letter Of Engagement

Dear Mr. Subramanian Nair ,

This letter is meant to give you a better understanding on what you may expect from the financial planning process and what our respective obligations are within that process. It will also confirm the terms of our recent discussions regarding financial planning services.

As part of each process, you will furnish us with complete and up-to-date information about your personal financial circumstances and investment objectives. Once all relevant information is assimilated, we will analyze your present financial situation, which may include a review of pertinent assets, liabilities, current and projected cash flow, investment portfolios, and tax implications.

On the basis of the information you provide, we will produce a written report and recommended action. Your written report will refer to such things as your specific objectives, time horizons, risk profile, tax implications, performance expectations, asset allocation and portfolio management information.

All information given to us by you and all recommendations and advice furnished by us to you will be kept confidential between us and will not be disclosed to anyone except as we may agree in writing or as may be required by law.

The broad-based custom financial planning service provides a single written report containing recommendations in all relevant areas of your financial well being and may include strategies regarding cash flow, investment portfolio management, retirement planning, income tax and estate planning.

The fee for your Comprehensive Financial Plan has been determined by our mutual agreement and is **Rs.10,000** and is due upon acceptance of this Engagement Letter. To avoid future misunderstandings, this fee is for the written financial plan alone and the plan shall contain all of our recommendations to you as on the date of its delivery.

If you decide to implement our recommendations, we may ask you to make your investments through our company without any obligation on your part. This will be considered as a separate service. The fees charged to you under this agreement does not take into consideration any commissions, fees that we may receive from various companies for investment products sold through us, for which there may arise a conflict of interests.

A review and update of a previously written report, due to events such as changes in tax laws or your personal financial situation, is also available as a new and separate service. This service is to reassess your financial objectives, progress and circumstances to date and make appropriate recommendations. The fee for your Financial Review and Update Plan as determined by our mutual agreement is **Rs.5,000**.

We emphasize that the financial plan writing service described above are separate, stand-alone advisory services and you are not obligated to make any investments through us. You also are free to associate with any brokerage firm, insurance or real estate agents or other vendors you desire for the implementation of your plan objectives.

If at any time you feel that you are dissatisfied with this agreement, you may terminate it by giving a written request.

We regard the responsibility for providing competent and reliable services to you are a very important step in maintaining a close and personalized relationship with you. It is a relationship

that involves an ongoing exchange of relevant information between you as our valued client and us. We view this interactive relationship as vital to the overall success and achievement of your financial objectives.

If you understand and accept the above terms, please sign our agreement below and return one copy of this letter to us.

Thank you for confiding in us to assist you in achieving your financial goals and objectives. We look forward to serving you to the best of our ability.

Sincerely,
For
Money Matters

Certified Financial Planner:
Tejal Gandhi

Date :17/06/2014

Client: Mr. Subramanian Nair

Date :17/06/2014

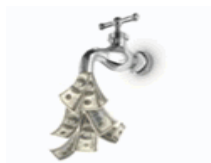
Personal Information



Personal Information

Relationship	Name	DOB	PAN no	Occupation	Mobile no
Client					
Self	Subramanian Nair	06/05/1967	A	Self-Employed	9876543210
Partner					
Partner	Vijayalakshmi S Nair	02/20/1972	A	Salaried	9876543210
Dependent					
Son	Swamynarayan	07/23/1999		Student	0

Assesment of your current Financial Status



Cash Flow Management

Cash Flow Management is a system, not a budget. It allows you to see your financial situation from a long-term, systematic viewpoint. You will see how one move, such as a periodic tax payment, can affect your disbursements for several months prior to, and following, the actual payment.

A Personal Cash Flow Management System, if used consistently, can be of great value in helping to gain control of your personal financial situation. It will ensure that there is always cash available to pay bills as they come due. It will also help you save more money in a systematic way.

Time is your greatest ally. The more time you have, the less money you will need to save and invest. The less time you have, the more money it will take. Procrastination is a deadly enemy of your goal to retire with financial dignity.

Income and Expenditure Statement of the current year

Income	Monthly (₹)	Annually (₹)
Business Income	100,000	1,200,000
Inc. From HUF	0	0
Inc. From Inv. (Dividends)	0	0
Inc. From Inv. (Interest)	0	0
Income Salary	0	0
Rental Income	0	0
Total :	100,000	1,200,000

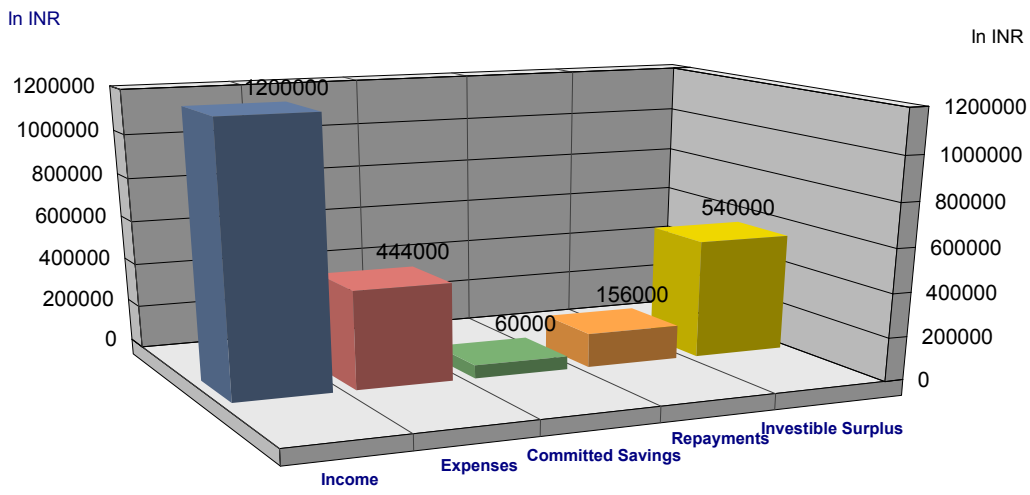
Expenses	Monthly (₹)	Annually (₹)
Children Education/Dependent Fees	6,000	72,000
House Hold	24,000	288,000
House rent	0	0
Lifestyle (includes shopping, movies, dinners etc)	5,000	60,000
Medical Expenses	2,000	24,000
Travel	0	0
Total :	37,000	444,000

Committed Savings	Monthly (₹)	Annually (₹)
Life Insurance	4,000	48,000
SIPs	1,000	12,000
Total :	5,000	60,000

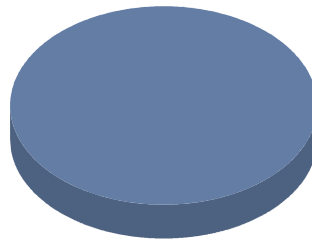
Repayments	Monthly (₹)	Annually (₹)
Personal Loan	13,000	156,000
Total :	13,000	156,000

Net Inflow	100,000.00	1,200,000
Net Outflow(Expenses+Committed Savings + Repayments)	55,000.00	660,000
Net Investible Surplus	45,000.00	540,000

Cash Flow Management

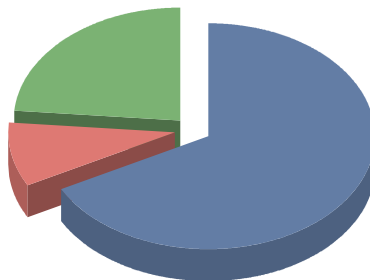


Income Structure



Business Income	INR 1,200,000	100.0%
Inc. From HUF	INR 0	0.0%
Inc. From Inv. (Dividends)	INR 0	0.0%
Inc. From Inv. (Interest)	INR 0	0.0%
Income Salary	INR 0	0.0%
Rental Income	INR 0	0.0%
Total:	INR 1,200,000	100.0%

Outflow Structure



Expenses	INR 444,000	67.3%
Committed Savings	INR 60,000	9.1%
Repayments	INR 156,000	23.6%
Total:	INR 660,000	100.0%



Contingency Planning

Contingency Planning

Contingencies can arise due to many reasons like Job loss, health problems, temporary Disability, etc. Contingencies can result in reduction or stoppage of one's income. But regular living expenses need to be taken care of anyway. So, a well thought out and planned Contingency Fund for such situations can be a great help. A Corpus equivalent of **3 - 6** months of Living expenses plus committed outgo kept in liquid form is highly recommended.

Emergency funds should be invested in short-term investments such as savings, liquid funds or Bank Deposits.

Objective

- a) Maintain an emergency fund in the range of Rs. **165,000** to Rs. **330,000** to cover **3 to 6** months worth of living expenses.
- b) An emergency fund is important in the event of an unexpected job loss, reduction in income or to cover unexpected expenses.

Current Situation

- a) Analysis of Funding: You have allocated Rs. **500,000** to cover any unexpected expenses

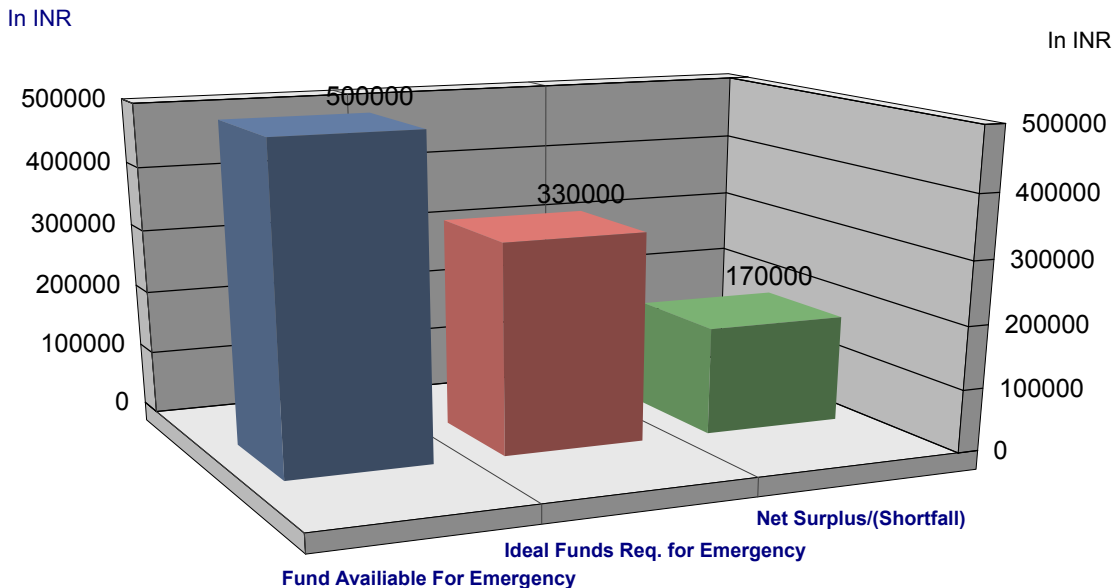
Assets allocated for contingency planning :

Asset Type	Asset Name	Owner	Amount(₹)
Cash and Cash Equivalent	Saving Account-Kotak Mahindra Bank	Subramanian Nair	500,000

Total monthly expenses (including household,lifestyle, dependent, and other committed outflows)	55,000
Contingency period (months)	6
Ideal funds req. for emergency	330,000
Fund available for emergency	500,000
Net surplus/(shortfall)	170,000

Planner Note

Contingency Planning



Networth as on 17-Jun-2014



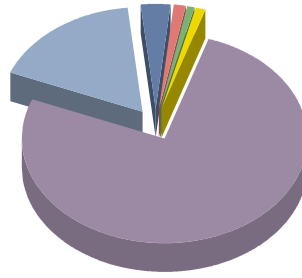
Your Network

Your net worth is a snapshot of your financial life at one moment in time, a single number representing your financial health. It's the total of everything you've earned and spent until today.

Knowing your net worth is important if only for one reason: It forces you to interact with your financial life, keeping you in touch with your money and knowledgeable about where you are on the road to where you think you're going.

Assets	Amount(₹)
Personal Assets	11,000,000
Real Estate	2,500,000
Commodities	200,000
Mutual Funds	150,000
EquityComponentULIP	0
Cash and Cash Equivalent	500,000
EPF Balance	100,000
Total Assets	14,450,000

Asset Structure



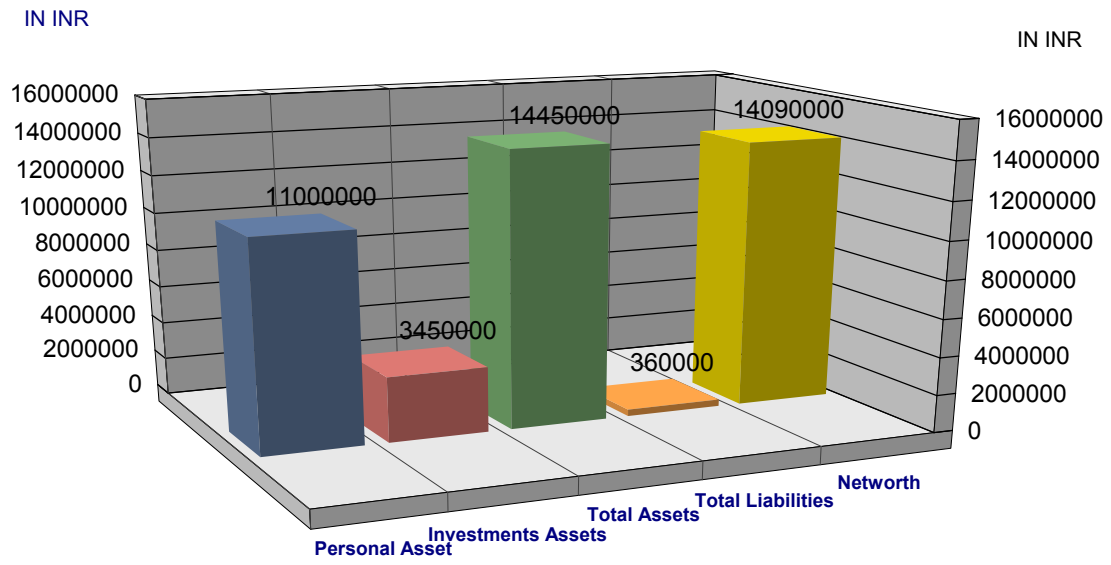
■ Cash and Cash Equivalent	INR 500,000	3.5%
■ Commodities	INR 200,000	1.4%
■ EPF Balance	INR 100,000	0.7%
■ EquityComponentULIP	INR 0	0.0%
■ Mutual Funds	INR 150,000	1.0%
■ Personal Assets	INR 11,000,000	76.1%
■ Real Estate	INR 2,500,000	17.3%
Total:	INR 14,450,000	100.0%

Liabilities	Amount(₹)
Personal Loan	360,000
Total liabilities	360,000



Total Assets	14,450,000
Total Liabilities	360,000
Networth	14,090,000

Networth





Personal Financial Ratios

Personal finance ratios are as important to an individual investor as are stock ratios to the health of a company. You have stock analysts, market pundits, punters and ordinary investors predicting the path of a stock after analyzing basic stock ratios like EPS and PE; however, none pause to think about the personal finance ratios that could help to measure and analyze their fiscal health and contribute to their healthy financial planning.

Savings Ratio

As life spans increase and job spans reduce, we all need to build larger retirement corpuses to take care of a higher number of non/less-productive years. The more you save, the more capital you will accumulate. That's simple logic. But too much saving, at the cost of not enjoying life today, is also not a great idea.

	Your Ratio(Calculated)	Ideal Ratio
Savings Ratio	5.00%	25 %

Debt To Income Ratio

The Debt to Income ratio tells you the total monthly income that you spend towards servicing any kind of debt you have - home loan, car loan, personal loan amongst others. The idea of the Debt to Income ratio is to move from high debt and low savings to low debt and high savings.

	Your Ratio(Calculated)	Ideal Ratio
Debt To Income Ratio	13.00%	<45 %

Basic Solvency Ratio

This ratio captures the investor's ability to meet monthly expenses in case of emergency. If your source of income stopped due to an emergency, for how many month's will your money last ? Liquid assets will include cash in savings account, liquid mutual funds, cash in hand. However, direct equity and equity diversified mutual funds do not qualify as liquid assets.

Monthly expenses should include all mandatory contributions of loans, EMIs, insurance premiums and household expenses like food, utilities, transportation, education, medical care.

	Your Ratio(Calculated)	Ideal Ratio
Basic Solvency Ratio	9.09	3.00

Client Assumption Details

Subramanian Nair

Description	Percentage
Liquid Mutual Fund	6.00
Debt Mutual Fund	7.00
Equity Mutual Fund	12.00
Real Estate	9.00
Commodities	9.00
Inflation Rate	7.00
Expenses Growth Rate	9.00
Rental Income Growth Rate	10.00
Expected Retirement Return	7.00
Expenses Growth rate (post retirement)	7.00
Salary Growth Rate (Self)	10.00
Salary Growth Rate (Partner)	10.00
Expected Insurance Corpus Returns	7.00
Stock SIP Return Rate	12.00
Insurance Plans	7.00
Ulip Return	10.00
Step Up %	10.00

Assesment of your future Needs and Goals



Dreams & Goals

The first step in personal financial planning is controlling your day-to-day financial affairs to enable you to do the things that bring you satisfaction and enjoyment. This is achieved by planning and following a budget, as discussed in the first part of the plan.

The second step in personal financial planning is choosing and following a course toward long-term financial goals.

As with anything else in life, without financial goals and specific plans for meeting them, we drift along and leave our future to chance. A wise man once said: "most people don't plan to fail; they just fail to plan."

The end result is the same: failure to reach financial independence.

Goal Name	Amount required in today's term(₹)	Years Left for Goal execution	Projected Amount Required(₹)	% of Goal Funded
Europe Tour	1,000,000	4	1,310,796	0.00
Swamynarayan Graduation	400,000	3	561,971	0.00
Swamynarayan MBA	583,019	6	1,150,776	0.00
Swamynarayan Marriage	400,000	10	786,861	60.00
Retirement Goal	0	13	20,234,300	57.00

Goal Funding

Your ability to maintain your lifestyle objectives for the future is determined by your current investments and ongoing savings. In analyzing your situation we need to consider what is achievable given your current position, and how we can take best advantage of the assets you have accumulated so far.

Goal	Amt reqd in today's term	Yrs left for goal exec	Amt reqd in future	FV of existing inv	ROR on new Inv	Rec. Monthly Inv	Rec. Lumpsum Inv	Step Up Inv
Retirement Goal	0	13	20,234,300	11,536,901	11	27299	2375088	15680
Europe Tour	1,000,000	4	1,310,796	0	9	22780	915094	18852
Swamynarayan Graduation	400,000	3	561,971	0	8	14020	452364	12122
Swamynarayan MBA	583,019	6	1,150,776	0	9	12106	671254	9168
Swamynarayan Marriage	400,000	10	786,861	473,473	9	1618	127617	1034
Total						77,823	4,541,417	56,856

Asset Allocation

Over time, one of the most important factors in determining the return on your portfolio is the asset allocation that represents the mix of stocks, bonds and cash that you own.

The appropriate asset allocation can help provide diversification of your portfolio, enhance return potential, lower overall portfolio fluctuation and position your portfolio to take advantage of developing investment opportunities.

Based on the responses to the Risk Assessment Questionnaire, your risk profile is:Conservative

Based on your risk profile, we have shown below the asset allocation required to be done in order to achieve your goals.

Asset Allocation (in case of lumpsum investment)

Goal	ROR on new inv	Risk Profile	Cash	Gold	Debt	Equity MF	Direct Equity	Real Estate	Endowment Plan
Retirement Goal	10.50	Aggressive	NA	NA	NA	1662562	NA	NA	712526
Europe Tour	9.40	Moderate	NA	183019	366038	366038	NA	NA	NA
Swamynarayan MBA	9.40	Moderate	NA	134251	268502	268502	NA	NA	NA
Swamynarayan Marriage	9.40	Moderate	NA	25523	51047	51047	NA	NA	NA
Swamynarayan Graduation	7.50	Conservative	NA	NA	407128	45236	NA	NA	NA
Total:			0	342,793	1,092,714	2,393,384	0	0	712,526

Asset Allocation (in case of monthly investment)

Goal	ROR on new inv	Risk Profile	Cash	Gold	Debt	Equity MF	Direct Equity	Real Estate	Endowment Plan
Retirement Goal	10.50	Aggressive	NA	NA	NA	19109	NA	NA	8190
Europe Tour	9.40	Moderate	NA	4556	9112	9112	NA	NA	NA
Swamynarayan MBA	9.40	Moderate	NA	2421	4842	4842	NA	NA	NA
Swamynarayan Marriage	9.40	Moderate	NA	324	647	647	NA	NA	NA
Swamynarayan Graduation	7.50	Conservative	NA	NA	12618	1402	NA	NA	NA
Total			0	7,301	27,220	35,113	0	0	8,190



Insurance Planning

It is extremely important that every person, especially the breadwinner, covers the risks to his life, so that his family's quality of life does not undergo any drastic change in case of an unfortunate eventuality.

If we can imagine a situation where our goals are disturbed by acts beyond our control, we realize the relevance of insurance in our lives. Insurance, simply put, is the cover for all the risks that we run into during our lives. Insurance enables us to live our lives to the fullest, without worrying about the financial impact of events that could hamper it. In other words, insurance protects us from the contingencies that could affect us.

You & Vijayalakshmi S Nair both require additional risk cover to ensure that your future contributions to your family's expenses and goals are protected. We recommend that you consider taking medical, householders and vehicle insurance, if you do not already have adequate insurance for the same.

Assumptions

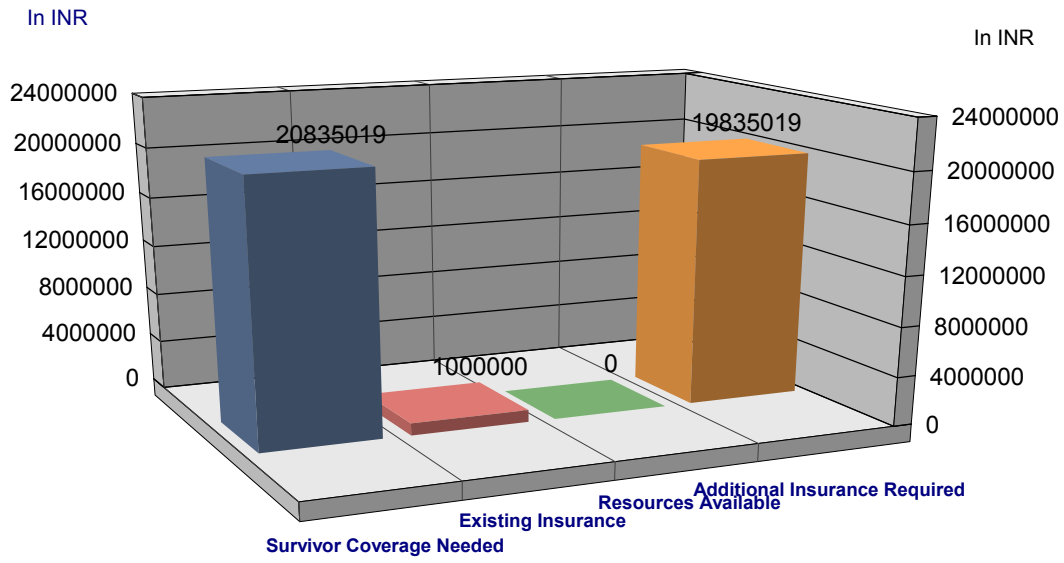
- 1) For calculation of corpus required for expense protection, the expenses have been inflated at 9.00% with a rate of return on investments is assumed to be 7.00%.
- 2) Assets considered for expense protection calculations - Rs. Out of your assets, the following have not been considered:
 - a. Motor Vehicle & Gold Jewellery
 - b. Self Occupied Property
 - c. Any other assets which have been considered to meet your future goals
- 3) Existing risk cover considered for expense protection calculations - Rs.1,000,000.00 for yourself. No other policies are considered as they mature before your retirement
- 4) Existing risk cover considered for expense protection calculations - Rs.0.00 for Vijayalakshmi S Nair. No other policies are considered as they mature before your retirement
- 5) Cover provided through employer has not been considered as it is dependent on your job and may not be available if you decide to leave the current job.

Your Life Insurance Analysis:

Debt Repayment	Amount(₹)
Personal Loan	360,000
<hr/>	
Total Debt Repayment:	360,000
Existing Insurance Cover	Amount(₹)
Jeevan Saral	1,000,000
<hr/>	
Total Existing Insurance Cover:	1,000,000

Expense Replacement		Amount(₹)
Present Value of Future Expenses		19,092,000
Total Expense Replacement:		19,092,000
Goal Corpus Required		Amount(₹)
Swamynarayan Graduation		400,000
Swamynarayan Marriage		400,000
Swamynarayan MBA		583,019
Total Goal Corpus Required:		1,383,019
Total Cover Required	20,835,019	
Total Resources Available	0	
Total Existing Insurance Cover	1,000,000	
Net Cover Required	19,835,019	
Your Insurance Cover	19,835,019	
Insurance Cover of Vijayalakshmi S Nair	0	
Planner Note		

Insurance Planning





Retirement Planning

Retirement planning, refers to the allocation of finances for retirement. This normally means the setting aside of money or other assets to obtain a steady income at retirement. The goal of retirement planning is to achieve financial independence, so that the need to be gainfully employed is optional rather than a necessity.

The process of retirement planning aims to assess readiness-to-retire given a desired retirement age and lifestyle, i.e. whether one has enough money to retire and identify actions to improve readiness-to-retire.

Current Situation

In order to maintain your life style after retirement, you would require a regular income of approximately Rs **264,000**p.a. till you turn **80** years and **Vijayalakshmi S Nair** turns **85** years old.

13 years from now (i.e. until your retirement - Dec2,027), you will incur expenses of Rs.**809,372** approx p.a. which translates to Rs.264,000.00 p.a. in today's value. To generate this income, which will be increasing at the rate of inflation and is required to last for your lifetime, you will need to accumulate a corpus of Rs. **8,697,399** approx at the time of retirement.

Total Current Annual Expenses	264,000
Expenses in the first year of retirement	809,372
Retirement corpus required	20,234,300
Provisions made	11,536,901
Net Corpus required	8,697,399
Planner Note	

Existing Provisions made:

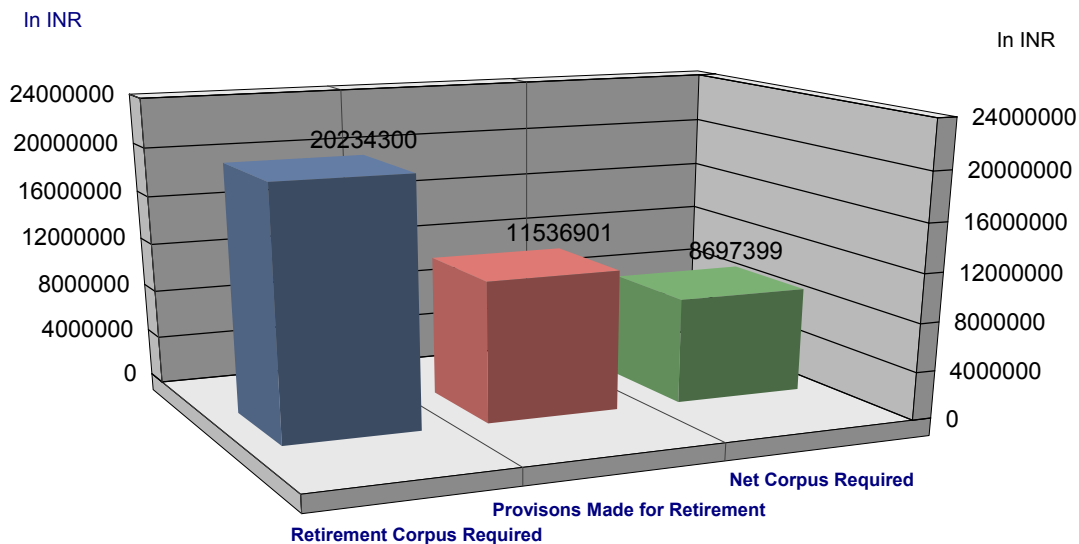
Asset Type	Asset Name	Amount Allocated	SIP Amount Allocated	Future Value
Real Estate	Plot	2,500,000		7,664,512
Mutual Fund	LUMSUMP	150,000	1,000	888,275
EPF	NA	0	0	2,984,114
			Total	11,536,901

Asset Allocation for New Investments

Rate of Return Assumed is :10.50%

	Cash	Gold	Debt	Equity Mutual Fund	Direct Equity	Real Estate	Endowment plans	Total
Lumpsum Inv	0	0	0	1,662,562	0	0	712,526	2,375,088
Monthly Inv	0	0	0	19,109	0	0	8,190	27,299

Retirement Planning



Disclosure Statement

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 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 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 and not as a comprehensive financial plan. There may be a conflict of interest as the advice generated may result in product sales that benefit this firm.

FINANCIAL PLANNING SERVICES CONTRACT

GENERAL PURPOSE

By this contract, you engage us to provide personal financial planning services, as described below, and Advisor agrees to provide these services.

SERVICES TO BE PROVIDED

Advisor will provide personal financial services in the form of a financial plan encompassing the areas specified below. Financial plan will be summarized in a written document delivered to you and will reflect your current financial circumstances, your financial outlook, and your personal objectives

PERSONAL FINANCIAL PLANNING

- a) Investment Planning
- b) Insurance Planning
- c) Estate Planning
- d) Retirement Planning
- e) Goal Planning

PLANNING WILL FOLLOW THIS PROCESS

In creating your plan, you and Advisor will follow this process:

- a) Data: You will provide Advisor with fin. and personal data necessary to prepare your plan.
- b) Analysis: Advisor will analyze data and documents provided, evaluate your ability to meet your objectives, make observations, identify problems and recommend strategies for your consideration.
- c) Written Plan: On the basis of the data you provide, and your stated objectives, Advisor will prepare and present a personal financial plan summarized in written form. If this contract is renewed, you will provide Advisor with current financial data relevant to the area(s) specified for update on the renewal invoice. These area(s) may or may not be the same as the initial plan. Advisor will analyze this data and prepare a written summary reflecting your current financial circumstances and recommending strategies where appropriate.

COMPENSATION TO ADVISOR FOR PLANNING SERVICES

For the financial planning serv. described above, you agree to pay a fee of 10,000.00

Please make check payable to :

This financial planning contract is agreed to between us, effective 17/06/2014

Client: Subramanian Nair