

Financial Analysis Report



Prepared for

[Ms Noopur Singhal](#)

Jan,02,2016

Prepared By

[Wise Finserv](#)

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Dear Ms Noopur Singhal ,

This document is meant to give you a better understanding of what you may expect from the financial planning process, and what our respective obligations are within that process. I provide comprehensive financial planning services with complete bouquet of Wealth Management products, I am bound by professional secrecy and may not disclose any of your confidential information without your written consent unless required to do so by law. As clients you understand and agree to the terms of this agreement:

- I am as a client agrees to provide all necessary information pertaining to their personal finances as may be reasonably requested at the time or in the future for the purpose of preparing your financial plan.
- I am understand that they are under no obligation to act on the recommendations presented in this financial plan and that they are fully responsible for all decisions related to the advice given by Us, Financial Planner.
- At client request I as a financial planner can and will implement the recommendations identified in their financial plan.
- All advice and recommendations will be submitted to client in written form.
- Client may request and I may recommend additional consultations with qualified legal and accounting professionals. Should you choose to work with these professionals this service will be at your discretion and at your expense.
- All information received from my client and all recommendations made to my client will be regarded by both parties as confidential.
- If fees are involved for the consultation, preparation and review of a financial plan these fees will be confirmed in writing in below format.
- The details of this fee structure is included in this document. 9- You are solely responsible for acting on any recommendations or advice detailed in this plan

Financial Planning Fees

Consultation Fees	Rs	6000
Financial Plan Preparation	Rs	0
Per Plan Review	Rs	0

Mutual Funds Fees

As per the market regulator SEBI's guidelines Circular No:" SEBI/IMD/CIR No. 4/ 168230/09 (http://www.sebi.gov.in/circulars/2009/imd_cir_3009.pdf)" stipulates that investors directly make payments to distributors instead of Mutual Funds companies deducting it from the investment made in any scheme.

1. UpFront Fee (Equity Funds)	(%)
2. UpFront Fee (Debt Funds)	(%)
3. UpFront Fee (Liquid Funds)	(%)
4. AUM Based Charges	(%)
5. One Time Charges	Rs. 0

Online Wealth Management Desk Fees

1. Wealth Desk (Individual login)	Rs	0
2. Wealth Desk (Family login)	Rs	0
3. SMS Alerts Charges	Rs	0

It is agreed that I will conduct a review with you in every (please tick) 3[], 6[] or 12[] months. In the event of changes that may affect your personal circumstances (ie. a change to the Income Tax Act announced in budget), I will contact you by telephone or e-mail. You should contact me in financial circumstances change (ie. as a result of marriage, birth of a child, inheritance, etc.). The services outlined previous are in accordance with my requirements. The terms set out are acceptable to me, and are hereby agreed to :

Signature

Ms Noopur Singhal

Date _____

Signature

Wise Finserv

Date _____

Step 1 : Clarify Your Present Situation

The financial planner clarifies your present situation by collecting and assessing all relevant financial data such as lists of assets and liabilities, persona/family informations, records of securities transactions, insurance policies, will, pension plans, etc.

Step 2 : Identify Goals and Objectives

The financial planner helps you to identify both financial and personal goals and objectives as well as clarify your financial and personal values and attitudes. These may include providing for children's education, supporting elderly parents or relieving immediate financial pressures which would help maintain your current lifestyle and provide for retirement. These considerations are important in determining the best financial planning strategy for you and your family.

Step 3 : Identify Financial Problems

The financial planner identifies financial problems that create barriers to achieving financial independence. Problem areas can include too little or too much life and general insurance coverage. Your cash flow may be inadequate, or the current investments may not be winning the battle with changing economic times. These possible problem areas must be identified before solutions can be found.

Step 4 : Recommendations

The financial planner provides written recommendations and alternative solutions. The length of the recommendations will vary with the complexity of your situation, but they should always be structured to meet the your needs without undue emphasis on purchasing certain investment products.

Step 5 : Implement Strategies

A financial plan is only helpful if the recommendations are put into action. Implementing the right strategy will help you reach the desired goals and objectives. The financial planner should assist you in either actually executing the recommendations, or in coordinating their execution with other knowledgeable professionals.

Step 6 : Monitor and Review

The financial planner provides periodic review and revision your financial plan to assure that the goals are achieved. Your financial situation should be re-assessed at least once a year to account for changes in your life and current economic conditions.

Personal Information

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Prepared for Ms Noopur Singhal

	Your Details	Spouse Details
First Name	Ms Noopur Singhal	Akhilesh Arora
Birthdate	04-01-1984	20-01-1982
Age	32 Years	34 Years
Marital Status	Married	Married
Occupation	Lawyer	Lawyer
Address	0	N/A
City	Delhi	N/A
State	Delhi	N/A
Country	India	N/A
Contact No	9312765888	N/A
Email	noopur4@gmail.com	N/A

Managing your financial affairs properly requires a clear understanding of your sources of income and expenditures. This can help you to assess your ability to save & invest, critically assess your present standard of living, understand if you are living within or beyond your means and highlight problem areas, if any.

Earnings

Ms Noopur Singhal's	Rs. 30000
Mr. Akhilesh Arora's	Rs. 35000
Other/Rental Income	Rs. 0
Total Income	Rs. 65000

Expenses

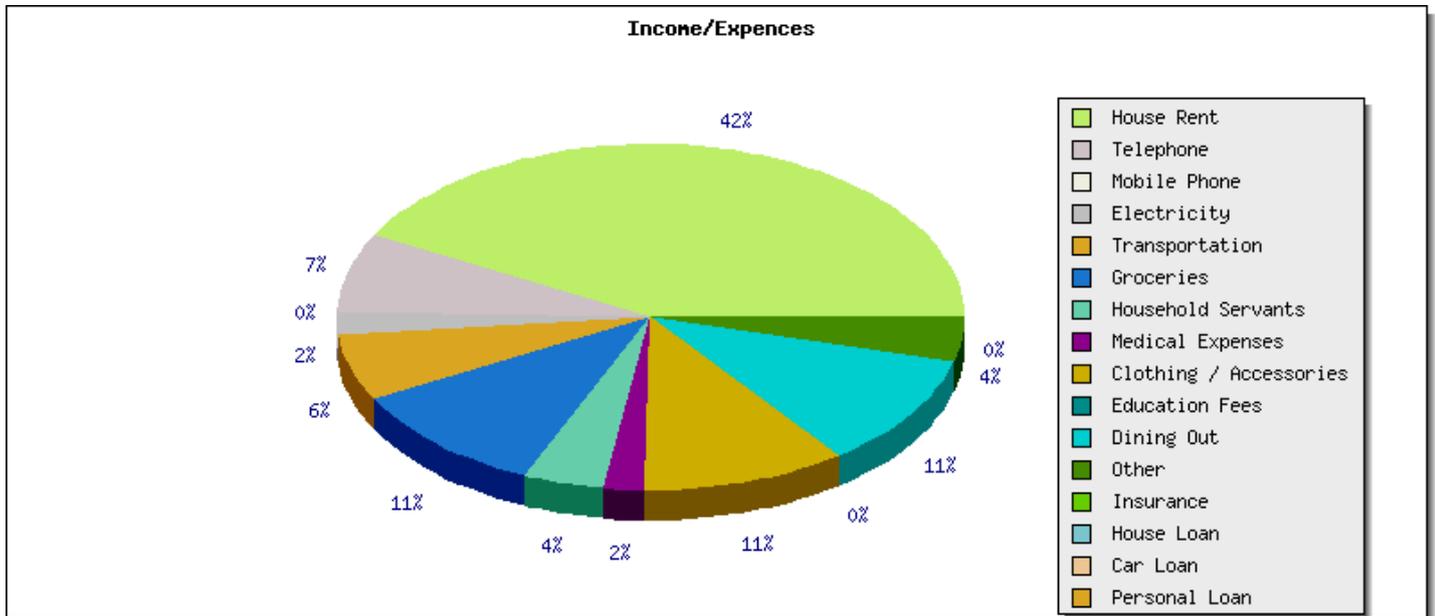
House Hold Expenses	
House Rent	20000
Telephone	3500
Mobile Phones	0
Electricity	1000
Transportation	3000
Groceries	5000
Household Servants	2000
Medical Expenses	1000
Clothing & Accessories	5000
Educational Fees	0
Dining Out	5000
Other Expenses	2000
Total	Rs 47500

Other Expenses	
Insurance Premiums *	0
House Loan EMI	0
Car Loan EMI	0
Personal Loan EMI	0
Loan Others	0
Credit Card Payment	0
Total other Expenses	0
Total Household Expenses	47500
Grand Total	Rs 47500

* On Monthly Basis

Monthly Surplus / Deficit

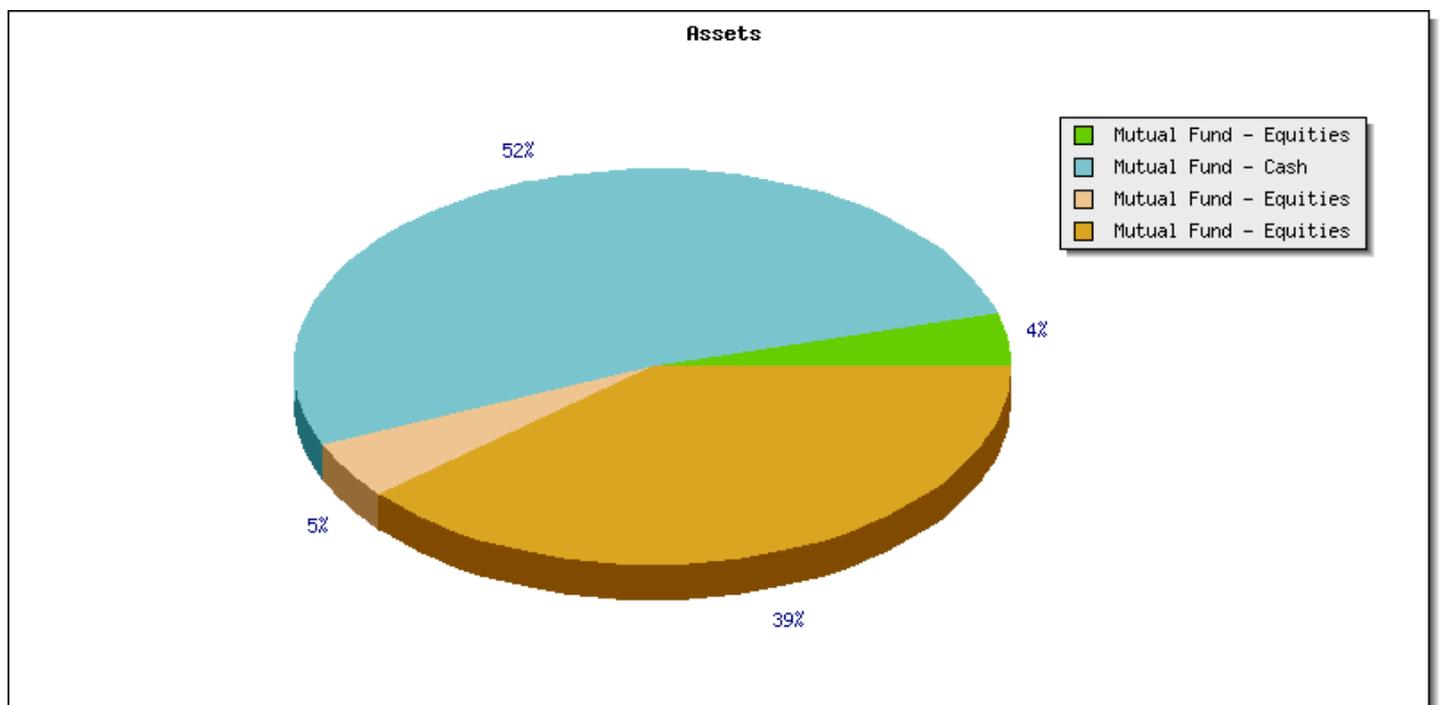
Surplus Per Month	Rs 17500
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Assets Liability & Network

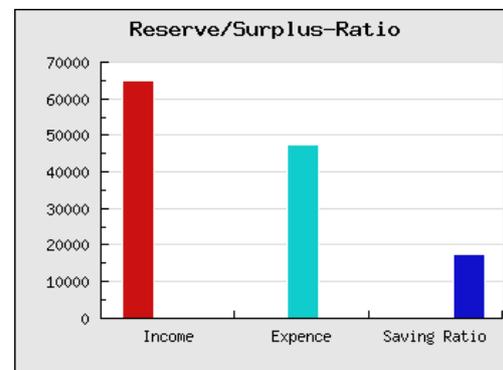
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Particulars	Invested Amount	Current Value	Rate of Interest	Type	Category	Return Type	Return Efficiency	Liquidity Level
Mutual Fund - Equities	5000	4842	15 %	Equity	Liquid	Variable	High	High
Mutual Fund - Cash	57434	58314	4 %	Debt	Liquid	Fixed	Low	Very High
Mutual Fund - Equities	5000	5295	15 %	Equity	Liquid	Variable	High	High
Mutual Fund - Equities	30000	43503	15 %	Equity	Liquid	Variable	High	High
Total	97434	111954						



Reserve/Surplus Ratio

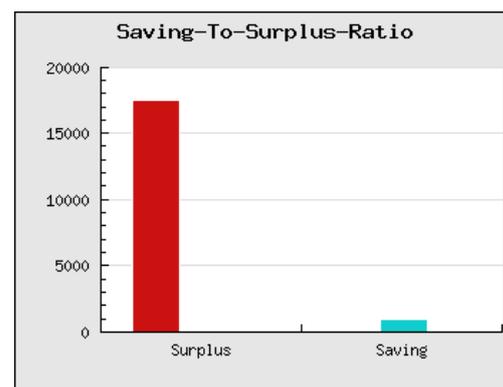
The Reserve/Surplus Ratio is the proportion of income which is in surplus. Any ratio above 25 considered as good to achieve financial goals.



Income	Rs	65000
Expenses	Rs	47500
Reserve/Surplus Ratio		26.92

Saving To Surplus Ratio

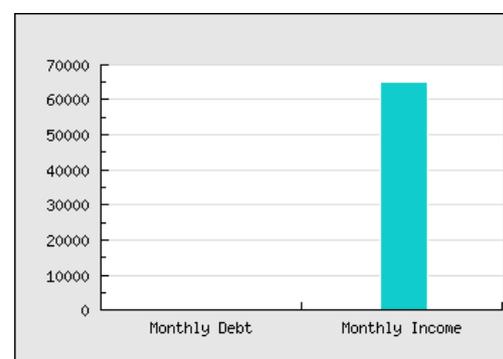
The Saving To Surplus Ratio is the proportion of Monthly Saving on Reserve/Surplus Ratio.



Income	Rs	65000
Expenses	Rs	47500
Surplus Amount	Rs	17500
Monthly Saving	Rs.	1000
Saving to Surplus Ratio		5.71

Debt To Income Ratio

The higher this ratio, the more burden there is on the individual to make payments on his or her debts. If the ratio is too high, the individual will have a hard time accessing other forms of financing.

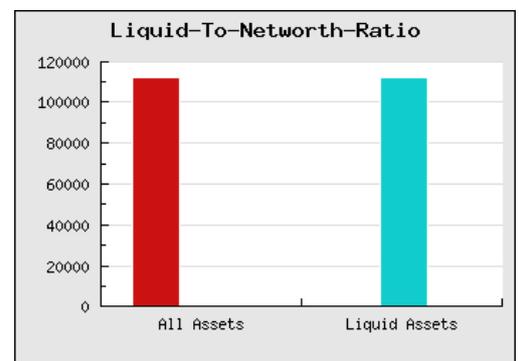


Total Monthly Debt	Rs	0
Total Monthly Income	Rs	65000
Debt to Income Ratio		0

Liquid To Net Worth Ratio

Your liquid net worth defines the amount of your net asset worth that you can convert to cash easily. The first step to determining your liquid net worth is to calculate your net worth and then determine how much of your net asset worth is liquid. You do this by subtracting the total liabilities from the total assets and then determining how much of that amount the individual is willing and able to convert to cash readily.

Networth	Rs	111954
Liquid Network	Rs	111954
Liquid To Networth Ratio		1

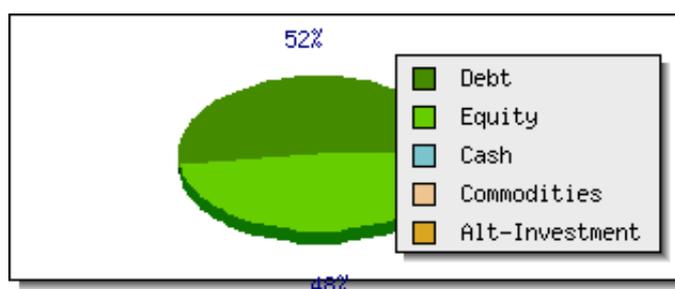


Existing Financial Asset Allocation

Asset Allocation is a tool designed to maximize the return on your portfolio while minimizing risk. It involves structuring a diversified portfolio from three broad asset classes Equity, Debt and Cash. To reach on your ideal asset allocation it's important to know where you are currently standing.

Asset	Share
Debt Assets	52.09 %
Equity Assets	47.91 %
Cash Assets	0 %
Commodities	0 %
Alt Investment	0 %
Total	100 %

Asset	Amount
Debt Investments	Rs 58314
Equity Investments	Rs 53640
Cash Investments	Rs 0
Commodities	Rs 0
Alt Investments	Rs 0
Total	Rs 111954



Return Efficiency Level

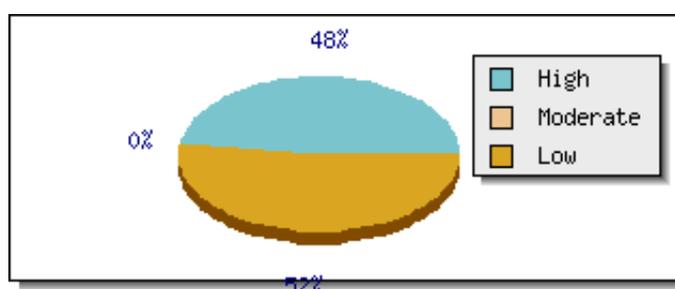
Return efficiency analysis show the return potential of current asset allocation, which can fine tune based on your income and growth needs and your risk tolerance.

Return Efficiency Level	Share
High Return Investment	95.83 %
Moderate Return Investment	0 %
Low Return Investment	104.17 %
	%
Total	200 %

Expected Return Delivery

This analysis interpret the aggregate expectation of returns on each return efficiency level, which will be helpful in doing changes to find right asset mix to achieve goals.

Expected Return Delivery	Amount	Share
High Investment Aggregate	107280	15 %
Moderate Investment Aggregate	0	0 %
Low Investment Aggregate	116628	4 %
Total	223908	9.27 %

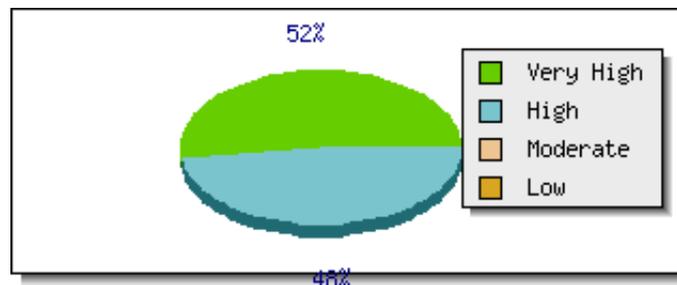


Asset Liquidity Level

Asset Liquidity Analysis will show how much liquidity you have and identify the best sources of cash at the time of need.

Asset Liquidity Level	Share
Very High Liquidity	104.17 %
High Liquidity	95.83 %
Moderate Liquidity	0 %
Low Liquidity	0 %
Total	200 %

Asset Liquidity Level	Amount
Very High Liquid Investment	Rs. 116628
High Liquid Investment	Rs. 107280
Moderate Liquid Investment	Rs. 0
Low Liquid Investment	Rs. 0
Total	Rs. 223908



Life Insurance Cover and Expenses, Outstanding Loan, Goal Protection Analysis

Your Insurance Need To Cover Expenses of Family/Dependents	3562500
Your Current Insurance Coverage	0
Your Additional Need of Life Insurance	3562500

Your Spouse's Insurance Need To Cover Expenses of Family/Dependents	3562500
Your Spouse's Current Insurance Coverage	0
Your Spouse's Additional Need of Life Insurance	3562500

Ms Noopur Singhal You are under insured by **Rs.3562500** and Your spouse is under insured by **Rs.3562500** at this time. Expenses protection has been calculated assuming your total monthly Expenses of **Rs. 47500**. Every individual who contributes to his/her family's Expenses needs to ensure that if something fatal were to happen to him/her tomorrow, there are enough assets to take care of the family's living expenses so that the loved ones do not have to go through a financial loss as well. The Expenses protection corpus is calculated after taking into consideration the sum total of your current Expenses and all current liabilities and existing insurance(if any) which is available to cover the family's living needs. Liabilities and Goals are highly recommended to be protected so that incase of any mishappening with you, your family can pay off the outstanding loans with the amount received from the claim and invest that to achieve the Goals which is protected by you. Therefore the amount of outstanding liabilities and selected goals are also included as part of the recommended insurance.

Life Insurance Recommendations For Noopur Singhal

Mr. Noopur Singhal You are under insured by **Rs. 3562500**, this amount is important to protect your family's financial security & have a lumpsum to pay off financial obligations and a source of income to meet daily living expenses. To fulfill your Life Insurance need we have selected few plans which suits you requirements whose details are given below :

Scheme Name	ICICI TERM PLAN		
	Sum Assured Rs. 3600000	Yearly Premium Rs. 7000	Tenure Rs. 30

Life Insurance Recommendations For Akhilesh Arora

Your Spouse Akhilesh Arora is under insured by **Rs. 3562500**, this amount is as per predefined proportion between you and your spouse of protect your family's financial security & have a lumpsum to pay off financial obligations and a source of income to meet daily living expenses. To fulfill your Life Insurance need we have selected few plans which suits you requirements whose details are given below:

Scheme Name	ICICI TERM PLAN		
	Sum Assured Rs. 3600000	Yearly Premium Rs. 7200	Tenure Rs. 30

Health Insurance Cover and Expenses Protection Analysis

Your Health Insurance Need To Protect Expenses of Hospitalization	150000
Your Current Health Insurance Coverage	0
Your Additional Need of Health Insurance	150000

Your Spouse's Health Insurance Need To Protect Expenses of Hospitalization	150000
Your Spouse's Current Health Insurance Coverage	0
Your Spouse's Additional Need of Health Insurance	150000

Ms Noopur Singhal, You are under insured by **Rs. 150000** and Your spouse is under insured by **Rs. 150000** at this time. Health Insurance has been calculated as per the current medical expenses trends in the hospitals as per your living standards. Insurance against loss by illness or bodily injury. Health insurance provides coverage for medicine, visits to the doctor or emergency room, hospital stays and other medical expenses. Policies differ in what they cover, the size of the deductible and/or co-payment, limits of coverage and the options for treatment available to the policyholder.

Health Insurance Recommendations For Noopur Singhal

Mr. Noopur Singhal you are under insured by **Rs. 150000**, Health Insurance offers protection against the medical expenses due to illness for you, in absence of adequate health insurance cover your hard earned saving may be quickly exhausted. To provide the best available health insurance solution we have recommended following policy which are best as per our research and you needs.

Scheme Name	APOLLO MUNICH	
OPTIMA RESTORE	Sum Assured Rs. 150000	Yearly Premium Rs. 3700

Health Insurance Recommendations For Akhilesh Arora

Your Spouse Akhilesh Arora are under insured by **Rs. 150000**, in absence of adequate health insurance cover of family member your hard earned saving may be quickly exhausted. To provide the best available health insurance solution we have recommended following policy which are best as per our research and you needs.

Scheme Name	APOLLO MUNICH	
OPTIMA RESTORE	Sum Assured Rs. 150000	Yearly Premium Rs. 3700

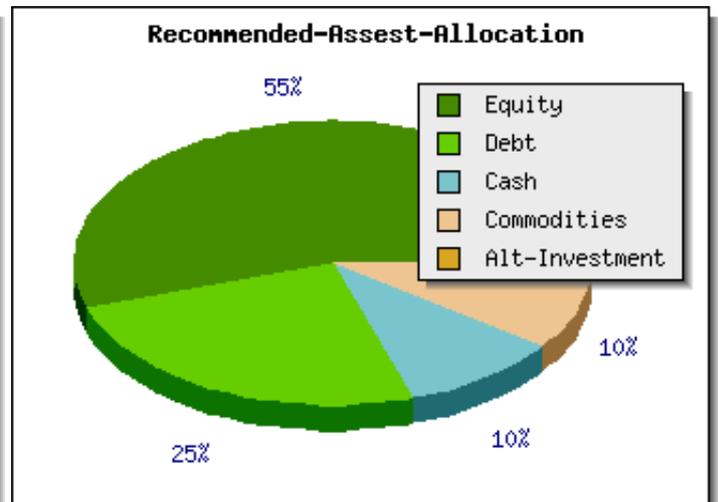
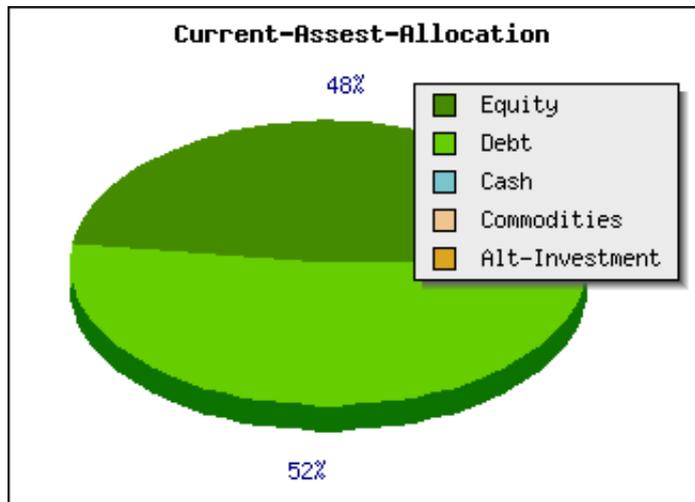
Asset Allocation Recommendations

Prepared By Wise Finserv
Prepared for Ms Noopur Singhal

Your Asset allocation recommendation is based on your income and growth needs and your risk tolerance. Research has shown that choosing among asset classes has a greater impact on your investment returns than the specific investments you select or how well you time the market. The study, cited below, concluded that asset allocation accounted for 91.6% of a portfolio's investment return. Other factors such as investment selection and market timing only accounted for 8.4% of the return.

Research: Brinson, Singer, Beebower, "Determinants of Portfolio Performance II: An Update", Financial Analysts Journal, May-June 1991

Asset Class	Current	Recommended	Buy/Sell Action
Equity	47.91 %	55 %	0 %
Debt	52.09 %	25 %	0 %
Cash	0 %	10 %	0 %
Commodities	0 %	10 %	0 %
Alt Investment	0 %	0 %	0 %



Self's Dream House Planning



Owning own house or having a second home is dream of every person in India, Pride of ownership is the number one reason why people yearn to own their home. A House is one of the biggest investment in anyone's life which required a perfect planning which we have made as follows.

Goal Year	Year 2020
Tenure to Achieve this Goal	4 Years from Now
Current Goal Amount	Rs. 2500000
After 4 Years, Goal amount would be	Rs. 3431964
Inflation Assumed for this Goal	8%

Self's Dream House Planning Recommendations

Following recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 55645
Goal Achievement through Lumpsum Investment	Rs. 2138687

* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

MsNoopur Singhal's Retirement Planning



An important aspect of your financial plan is to ensure that you are financially secure during your retirement years. In this retirement plan, we compare your income needs to your income sources during retirement to determine if you have enough capital to sustain your desired lifestyle.

Retirement Starts From	Year 2050 at the Age of 66
Retirement Ends On	Year 2069 at the Age of 85
Time Left for Retirement	33 Years From Now
Current Expenses	Monthly Rs. 47500 or Yearly Rs. 570000
At your Retirement, Your Expenses Would be	Monthly Rs. 339009 or Yearly Rs. 4068108
Expected Inflation Rate Assumed	6 %
Expected Returns on Retirement Corpus	8 %
Total Corpus Required at Retirement	Rs. 68520774

MsNoopur Singhal's Retirement Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 13855
Goal Achievement through Lumpsum Investment	Rs. 1384550

* Expected Rate of Return for SIP & Lumpsum Investment is - 12 %

Cash Flow for Entire Retirement Duration

Age	Corpus A	Monthly Expenses B	Annual Expenses C = B X 12	Balance D = A - C	Interest E = D X 8%	Balance + Growth F = D + E
66	68520774	339009	4068108	64452666	5156213	69608879
67	69608879	359350	4312194	65296685	5223735	70520420
68	70520420	380911	4570926	65949494	5275960	71225454
69	71225454	403765	4845182	66380272	5310422	71690694
70	71690694	427991	5135893	66554801	5324384	71879185
71	71879185	453671	5444047	66435138	5314811	71749949
72	71749949	480891	5770690	65979259	5278341	71257600
73	71257600	509744	6116931	65140669	5211254	70351923
74	70351923	540329	6483947	63867976	5109438	68977414
75	68977414	572749	6872984	62104430	4968354	67072784
76	67072784	607114	7285363	59787421	4782994	64570415
77	64570415	643540	7722485	56847930	4547834	61395764
78	61395764	682153	8185834	53209930	4256794	57466724
79	57466724	723082	8676984	48789740	3903179	52692919
80	52692919	766467	9197603	43495316	3479625	46974941
81	46974941	812455	9749459	37225482	2978039	40203521
82	40203521	861202	10334427	29869094	2389528	32258622
83	32258622	912874	10954493	21304129	1704330	23008459
84	23008459	967647	11611763	11396696	911736	12308432
85	12308432	1025706	12308469	-37	-3	-40

MsNoopur Singhal's Retirement Planning



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Expected Inflation Rate Assumed	6 %
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66	68520774	339009	4068108	64452666	5156213	69608879
67	69608879	359350	4312194	65296685	5223735	70520420
68	70520420	380911	4570926	65949494	5275960	71225454
69	71225454	403765	4845182	66380272	5310422	71690694
70	71690694	427991	5135893	66554801	5324384	71879185
71	71879185	453671	5444047	66435138	5314811	71749949
72	71749949	480891	5770690	65979259	5278341	71257600
73	71257600	509744	6116931	65140669	5211254	70351923
74	70351923	540329	6483947	63867976	5109438	68977414
75	68977414	572749	6872984	62104430	4968354	67072784
76	67072784	607114	7285363	59787421	4782994	64570415
77	64570415	643540	7722485	56847930	4547834	61395764
78	61395764	682153	8185834	53209930	4256794	57466724
79	57466724	723082	8676984	48789740	3903179	52692919
80	52692919	766467	9197603	43495316	3479625	46974941
81	46974941	812455	9749459	37225482	2978039	40203521
82	40203521	861202	10334427	29869094	2389528	32258622
83	32258622	912874	10954493	21304129	1704330	23008459
84	23008459	967647	11611763	11396696	911736	12308432
85	12308432	1025706	12308469	-37	-3	-40

Disclaimer

- Wise Finserv has no control over the accuracy of the information provided by clients.
- Wise Finserv does NOT guarantee the results for your plan, the calculation is as per the data provided by client & necessary assumptions.
- Estimates of income and growth in the plan will be based on assessments of prevailing economic conditions and investment manager performance. However no guarantee of future performance will be given and results may vary from the estimates shown. The figures in the plan include various estimates with respect to taxation and other laws which we believe to be relevant. This service agreement is not enforceable by law and is a document of trust and faith.

Purpose and Nature of this Report

This confidential report has been developed to provide you background information on issues you may want to discuss further as part of your personal financial planning. You may be familiar with some of these subjects. Others may be new to you and may present aspects that you have not yet considered. This financial plan is a general plan based on information you supplied. Where we had no information from you, we made a few general assumptions which may not be suitable for you depending on your own specific needs and circumstances. The usefulness of this analysis will depend on the accuracy and completeness of that information. The results provide:

- An overall view of your present financial position.
- An analysis of your family's future financial needs.
- An examination of the impact of time and potential inflation.
- An evaluation of your goals to see if they are practical and achievable.
- Possible adjustments or changes to help achieve your goals.

This financial analysis will show you how much money you need to save and invest, the rate of return needed to reach your goals, and how much insurance you need, if any. It will also show you how to carry out your course of action. Setting goals, planning, implementing and monitoring, results in a complete program. During the plan delivery session, you may discuss more facts and circumstances relevant to your family's finances that may alter the recommendations made here. I can work with you to tailor this report to your changing situation by making the necessary

adjustments. The overall results you achieve when you carry out some or all of the recommendations contained in this plan. Changes that occur in your financial circumstances as well as in the economy can affect this plan. Information about market values reflects values on the date provided by you. It is important that you keep track of your progress and make changes as needs arise; therefore we recommend annual updates. As with any plan, the final responsibility for any action you take rests with you.

Important

The projections or other information made by Plan Builder about the likelihood of various investment outcomes are hypothetical in nature, and do not reflect actual investment results and are not guarantees of future results.

Privacy

We treat the information gathered during the planning process as strictly confidential and will use any such information only for business purposes you have with me. The information obtained will not be disclosed to any unaffiliated third-party except if such information is required by law or regulatory process or authorized by you in writing