FINANCIAL & INVESTMENT NEEDS ASSESSMENT

SANJAY SINHA

ASSUMPTIONS

- All calculations are driven by these assumptions — inflation, returns, retirement age, lifestyle, and healthcare buffer. Adjusting them changes every projection across the workbook.

FINANCIAL ASSUMPTIONS

All figures below are editable. These assumptions drive every calculation in this workbook.

INFLATION & RETURN ASSUMPTIONS

Assumption	Value	Notes
General Inflation Rate	6.0%	*Applies to lifestyle expenses & general goals*
Education Inflation Rate	8.0%	*Applies to children's education costs*
Medical Inflation Rate	8.0%	*Applies to healthcare costs, incl. post-retirement*
Expected Investment Return - Pre-Retirement (Growth Phase)	11.0%	*Blended return while accumulating (equity-oriented)*
Expected Investment Return - Post-Retirement (Conservative Phase)	7.0%	*Blended return while drawing down (debt-oriented)*
Expected Annual Income Growth Rate	8.0%	*Average annual increase in income*
Expected Annual Increase in Expenses	6.0%	*Average annual increase in living expenses*

LIFE-STAGE ASSUMPTIONS

Assumption	Value	Notes
Default Retirement Age	60	*Used if not overridden in Personal Profile*
Life Expectancy (years)	85	*Used to determine post-retirement period*
Desired Post-Retirement Lifestyle (% of current expenses)	80.0%	*Typical post-retirement spend is lower than working-life spend*
Post-Retirement Healthcare Buffer (% addition to corpus)	15.0%	*Extra buffer added to computed retirement corpus for healthcare shocks*

PROJECTION SETTING

Assumption	Value	Notes
Projection Period for Year-by-Year Table (years)	15	*Select 10, 12 or 15*

PERSONAL PROFILE

- The profile sheet captures basic details. Age and years to retirement are auto-calculated, driving most projections.

PERSONAL PROFILE

Enter your personal details below. Age and years-to-retirement are calculated automatically.

ABOUT YOU	
Name	Abby Singhal
Date of Birth	01-Sep-1996
Current Age (auto-calculated)	**29**
Expected Retirement Age	60
Years Remaining Until Retirement (auto-calculated)	**31**
Life Expectancy Assumption (years, linked from Assumptions)	85

FAMILY DETAILS	
Marital Status	Single
Spouse's Age (if applicable)	0
Number of Dependents	2
Number of Children	0

INCOME & EXPENSES

- This sheet consolidates income, liabilities, and expenses to calculate the annual surplus available for investment.

INCOME & EXPENSES

Enter your income, loan/liability details, and expenses below. Loan EMIs entered in the Liabilities section flow automatically into Monthly Expenses — do not ente

MONTHLY INCOME

Monthly Salary / Business Income	₹1,25,000
Other Regular Monthly Income	-
Rental Income (Monthly)	-
Other Recurring Monthly Income	-
Total Monthly Income	**₹1,25,000**

ANNUAL / IRREGULAR INCOME

Annual Bonus / Incentives	₹1,00,000
Other Annual Income	-
Total Annual-only Income	**₹1,00,000**

TOTAL INCOME SUMMARY

Total Monthly Income	**₹1,25,000**
Total Annual Income (Monthly x 12 + Annual-only)	**₹16,00,000**
Expected Annual Income Growth Rate (linked from Assumptions)	8.0%

LIABILITIES / OUTSTANDING LOANS

Liability Type	Outstanding Amount	Monthly EMI	Interest Rate (%)	Expected Repayment Date
Home Loan	-	-	0.0%	
Personal Loan	₹3,85,000	₹20,000	10.3%	
Vehicle Loan	-	-	0.0%	
Credit Card / Other Liabilities	-	-	0.0%	
TOTAL LIABILITIES	**₹3,85,000**	**₹20,000**		

Note: 'Outstanding Amount' and interest rate are captured for reference and net-worth calculation only. Total Monthly EMI (row 27) flows automatically into 'Loan EMIs' under Monthly Expenses below — do not enter loan EMIs again there.

Contd…

INCOME & EXPENSES CONTD...

MONTHLY EXPENSES

Housing Rent (if no home loan)	-
Loan EMIs - All Loans (linked from Liabilities section above)	₹20,000
Utilities (Electricity, Water, Gas, etc.)	₹5,000
Food & Groceries	₹5,000
Transportation	₹5,000
Insurance Premiums (Monthly equivalent)	₹12,000
Children's Education (Regular / School Fees)	-
Medical Expenses	-
Domestic Help	-
Entertainment	₹5,000
Lifestyle Expenses (Misc.)	₹8,000
Total Monthly Expenses	**₹60,000**

QUARTERLY EXPENSES

Total Quarterly Expenses (e.g. quarterly fees, premiums)	-
Annualised Quarterly Expenses (x4)	**-**

ANNUAL / IRREGULAR EXPENSES

Travel & Holidays (Annual)	-
Other Irregular Annual Expenses	-
Total Annual-only Expenses	**-**

TOTAL ANNUALISED EXPENSES

Total Annualised Expenses (Monthly x 12 + Quarterly x 4 + Annual)	**₹7,20,000**

TOTAL ANNUALISED EXPENSES

Total Annualised Expenses (Monthly x 12 + Quarterly x 4 + Annual)	**₹7,20,000**

CURRENT SURPLUS / DEFICIT AVAILABLE FOR INVESTMENT

Current Annual Income	₹16,00,000
Current Annual Expenses (incl. loan EMIs)	₹7,20,000
Current Annual Surplus / (Deficit)	**₹8,80,000**
Current Monthly Surplus / (Deficit)	**₹73,333**

Note: Existing investments/savings are captured separately on the 'Existing Investments & Assets' sheet and are NOT deducted as an expense here, so the surplus above represents the amount potentially available for fresh investment.

EXISTING INVESTMENTS & ASSETS

- Future values are projected using expected returns. These investments are assumed to be earmarked for retirement.

EXISTING INVESTMENTS & ASSETS

Enter the current value, ongoing annual contribution and expected return for each investment. Future value at retirement is calculated automatically.

Investment Type	Current Value	Annual Contribution	Expected Return (%)	Maturity Date (optional)	Years to Retirement	Future Value at Retirement
Bank Savings	₹3,50,000	₹50,000	4.0%		31	₹41,47,013
Fixed Deposits	-	-	7.0%		31	-
Recurring Deposits	-	-	6.0%		31	-
Mutual Funds	₹2,10,000	₹1,50,000	12.0%	31-Dec-2040	31	₹4,77,40,465
Equity / Shares	₹80,000	₹25,000	13.0%		31	₹1,18,43,955
Bonds / Debentures	-	-	8.0%		31	-
PPF	-	-	7.1%		31	-
EPF	-	-	8.1%		31	-
NPS	-	-	10.0%		31	-
Life Insurance (Investment Component)	₹10,000	₹1,20,000	6.0%	31-Dec-2040	31	₹1,02,37,082
Real Estate / Investment Property	-	-	8.0%		31	-
Gold	₹3,50,000	₹50,000	7.0%		31	₹79,54,442
Other Investments	-	-	8.0%		31	-
TOTAL	**₹10,00,000**	**₹3,95,000**				**₹8,19,22,957**

Methodology: Future Value = FV(expected return, years to retirement, -annual contribution, -current value), assuming the same annual contribution continues every year until retirement and returns compound annually. This workbook assumes the full future value of existing investments is applied toward the retirement goal (see Investment Requirement sheet).

CHILDREN & FUTURE GOALS

- This sheet captures education, marriage, or other major financial goals. Each goal's cost is inflated to its target year, and SIPs are calculated.

CHILDREN & FUTURE GOALS

Enter details for up to 4 children. Future values and the indicative monthly SIP needed for each goal are calculated automatically.

Child Name	Current Age	Target Year - Higher Education	Current Cost - Higher Education	Years to Goal	Future Value - Higher Education	Target Year - Marriage	Current Cost - Marriage	Years to Goal	Future Value - Marriage	Total Monthly SIP Required (this child)
e.g. Aanya (example — overwrite)	0	0	-	0	-	0	-	0	-	-
	0		-		-		-		-	-
	0		-		-		-		-	-
	0		-		-		-		-	-
SUBTOTAL - CHILDREN'S GOALS					-				-	-

OTHER MAJOR FINANCIAL REQUIREMENTS (e.g. home purchase, world trip, business capital)

Description		Target Year	Current Cost	Years to Goal	Future Value					Monthly SIP Required
			-		-					-
			-		-					-
			-		-					-
SUBTOTAL - OTHER GOALS					-					-

TOTAL - ALL CHILDREN'S & OTHER FUTURE GOALS

Total Future Value of All Goals	-
Total Monthly SIP Required for All Goals	-

Methodology: Each goal's current-day cost is inflated to its target year using the Education Inflation Rate (children's goals) or General Inflation Rate (other goals). The Monthly SIP Required is the level monthly investment (at the Pre-Retirement return assumption) needed, starting today, to accumulate that future value by the target year.

RETIREMENT ANALYSIS

- The retirement corpus is derived from projected expenses, adjusted for inflation, and spread across the retirement period using an annuity-due formula.

RETIREMENT ANALYSIS	
This sheet estimates your retirement corpus requirement independently of any target you may have in mind.	
Expected Annual Pension Income post-retirement (today's value)	-
Expected Annual Rental/Other Passive Income post-retirement (today's value)	-
Net Annual Need - General-inflation-linked component (today's value)	₹5,76,000
Net Annual Need - Medical-inflation-linked component (today's value)	-
EXPENSE NEED AT RETIREMENT (INFLATED)	
First-Year Post-Retirement Need - General component (inflated to retirement)	₹35,06,746
First-Year Post-Retirement Need - Medical component (inflated to retirement)	-
Total First-Year Post-Retirement Expense Need (at retirement)	**₹35,06,746**
RETIREMENT CORPUS CALCULATION	
Post-Retirement Investment Return (linked)	7.0%
Real Rate of Return post-retirement (vs. general inflation)	0.9%
Post-Retirement Period (years)	25
Retirement Corpus Required (Present Value of expense stream, annuity-due)	**₹7,85,06,292**
Healthcare Buffer % (linked)	15.0%
Healthcare Buffer Amount	₹1,17,75,944
Total Estimated Retirement Corpus Required (Formula-Based)	**₹9,02,82,235**
USER-DESIRED RETIREMENT CORPUS (OPTIONAL)	
If you have a specific retirement corpus target in mind, enter it here (else leave 0)	-
Retirement Corpus Required (Higher of Formula-Based or User-Desired)	**₹9,02,82,235**

Methodology: The post-retirement annual expense need (in today's rupees) is inflated to your retirement year, then discounted back using an annuity-due formula over your expected post-retirement period at the post-retirement real rate of return (post-retirement return adjusted for inflation). A healthcare buffer is added for prudence. This is an estimate, not a guarantee — please review and adjust assumptions periodically.

INVESTMENT REQUIREMENT

- This sheet consolidates all requirements into one monthly SIP figure, with a feasibility check against current surplus.

INVESTMENT REQUIREMENT

This sheet consolidates your retirement and goal-based numbers into one indicative investment plan.

A. RETIREMENT CORPUS REQUIREMENT	
Estimated Retirement Corpus Required (at retirement)	₹9,02,82,235
B. PROJECTED VALUE OF EXISTING INVESTMENTS AT RETIREMENT	
Future Value of Existing Investments (at retirement)	₹8,19,22,957
C. RETIREMENT CORPUS SHORTFALL / (SURPLUS)	
Retirement Corpus Shortfall (if existing investments are insufficient)	₹83,59,278
Retirement Corpus Surplus (if existing investments already sufficient)	-
D. ADDITIONAL CORPUS REQUIRED FOR CHILDREN'S & OTHER FUTURE GOALS	
Total Future Value of Children's & Other Goals	-
E. ADDITIONAL MONTHLY INVESTMENT (SIP) REQUIRED - RETIREMENT	
Monthly SIP Required to Close Retirement Shortfall	₹2,661
F. ADDITIONAL MONTHLY INVESTMENT (SIP) REQUIRED - CHILDREN & OTHER GOALS	
Monthly SIP Required for Children's & Other Goals (linked)	-
G. TOTAL INDICATIVE INVESTMENT REQUIRED	
Total Indicative Monthly Investment (SIP) Required	₹2,661
Total Indicative Annual Investment Required	₹31,929
FEASIBILITY CHECK	
Current Monthly Surplus Available for Investment (linked)	₹73,333
Monthly Investment Gap (Shortfall in Available Surplus vs. Required SIP)	-
Feasibility Status	**Surplus is Adequate to Meet Goals**

Methodology: This workbook assumes the full projected value of your existing investments (Sheet: Existing Investments & Assets) is applied toward your retirement goal, and that children's/other goals are funded through fresh monthly investments (SIPs) starting today. The required SIP for retirement uses the Pre-Retirement return assumption over your remaining working years.

10–35 YEAR PROJECTION

- This projection shows how finances evolve annually, highlighting whether the retirement corpus will be met.

10-15 YEAR PROJECTION

Year-by-year projection of income, expenses, investments and corpus growth. Choose your projection period (10/12/15 years) on the Assumptions sheet.

Year #	Calendar Year	Age	Annual Income	Annual Expenses	Annual Surplus	Opening Investment Corpus	New Investment Added	Investment Growth	Goal Outflows	Closing Investment Corpus	Retirement Corpus Target	Projected Shortfall/(Surplus)
1	2,026	29	₹16,00,000	₹7,20,000	₹8,80,000	₹10,00,000	₹31,929	₹1,10,000	-	**₹11,41,929**		
2	2,027	30	₹17,28,000	₹7,63,200	₹9,64,800	₹11,41,929	₹31,929	₹1,25,612	-	**₹12,99,471**		
3	2,028	31	₹18,66,240	₹8,08,992	₹10,57,248	₹12,99,471	₹31,929	₹1,42,942	-	**₹14,74,342**		
4	2,029	32	₹20,15,539	₹8,57,532	₹11,58,008	₹14,74,342	₹31,929	₹1,62,178	-	**₹16,68,448**		
5	2,030	33	₹21,76,782	₹9,08,983	₹12,67,799	₹16,68,448	₹31,929	₹1,83,529	-	**₹18,83,907**		
6	2,031	34	₹23,50,925	₹9,63,522	₹13,87,403	₹18,83,907	₹31,929	₹2,07,230	-	**₹21,23,066**		
7	2,032	35	₹25,38,999	₹10,21,334	₹15,17,665	₹21,23,066	₹31,929	₹2,33,537	-	**₹23,88,532**		
8	2,033	36	₹27,42,119	₹10,82,614	₹16,59,505	₹23,88,532	₹31,929	₹2,62,739	-	**₹26,83,200**		
9	2,034	37	₹29,61,488	₹11,47,571	₹18,13,918	₹26,83,200	₹31,929	₹2,95,152	-	**₹30,10,281**		
10	2,035	38	₹31,98,407	₹12,16,425	₹19,81,983	₹30,10,281	₹31,929	₹3,31,131	-	**₹33,73,342**		
11	2,036	39	₹34,54,280	₹12,89,410	₹21,64,870	₹33,73,342	₹31,929	₹3,71,068	-	**₹37,76,338**		
12	2,037	40	₹37,30,622	₹13,66,775	₹23,63,847	₹37,76,338	₹31,929	₹4,15,397	-	**₹42,23,665**		
13	2,038	41	₹40,29,072	₹14,48,781	₹25,80,291	₹42,23,665	₹31,929	₹4,64,603	-	**₹47,20,197**		
14	2,039	42	₹43,51,398	₹15,35,708	₹28,15,690	₹47,20,197	₹31,929	₹5,19,222	-	**₹52,71,348**		
15	2,040	43	₹46,99,510	₹16,27,851	₹30,71,659	₹52,71,348	₹31,929	₹5,79,848	-	**₹58,83,125**		

Methodology: Income and expenses grow each year using the assumed growth rates. New Investment Added assumes the total indicative annual SIP (from Investment Requirement sheet) is invested consistently every year. Investment Growth is computed on the opening corpus at the Pre-Retirement return. Goal Outflows automatically deduct children's/other goal costs in the year they fall due. Rows shaded grey fall beyond your chosen projection period (Assumptions sheet).

PROTECTION & ASSET ALLOCATION

- This sheet provides rule-of-thumb guidance on insurance and asset allocation, not personalized product advice.

PROTECTION & ASSET ALLOCATION

General rule-of-thumb guidance on insurance cover and how to split the suggested SIP across broad instrument categories. This is educational, not personalised investment advice.

A. LIFE INSURANCE - SUGGESTED TERM COVER

Current Annual Income (linked)	₹16,00,000
Income Replacement Multiple (years of income to replace)	15
Income Replacement Cover Needed	₹2,40,00,000
Add: Outstanding Liabilities (linked from Income & Expenses)	₹3,85,000
Less: Existing Life Insurance Cover (Sum Assured) Already Held	-
Suggested Additional Term Insurance Cover Required	**₹2,43,85,000**

Note: This is a 'Human Life Value' style estimate for a pure protection (term) plan. Many fee-only planners suggest buying term insurance for protection and investing separately for growth, since savings-linked/traditional plans (incl. LIC endowment/money-back plans) typically bundle a lower-return investment with the insurance and can be costlier for the same cover. That said, some individuals value the guaranteed, low-risk nature of traditional plans for specific goals — the right structure depends on the client's risk appetite and objectives. Please review actual policy terms with a licensed insurance advisor.

B. HEALTH INSURANCE - SUGGESTED COVER

Family Members to Cover (Self + Spouse + Dependents)	3
City Tier	Metro
Suggested Base Family Floater Cover (today's value)	₹12,00,000
Medical Inflation Rate (linked)	8.0%
Horizon for Re-check (years)	10
Suggested Cover in Today's Value	₹12,00,000
Suggested Cover Inflated to Horizon Year (consider a Super Top-Up for the gap)	**₹25,90,710**
Less: Existing Health Insurance Cover Already Held	-
Gap vs. Today's Suggested Cover	**₹12,00,000**

Note: Base cover benchmarks are indicative starting points only and vary significantly by city, age, and existing employer cover. A Super Top-Up policy (which activates above a threshold) is a common, cost-effective way to bridge the gap to the inflated cover figure over time.

C. ASSET ALLOCATION FOR THE SUGGESTED MONTHLY SIP

Total Monthly SIP Required (linked from Investment Requirement)	₹2,661	
Current Age (linked)	29	
Suggested Equity Allocation % (rule of thumb: 100 minus age)	71.0%	*Editable override: type a number directly in B33 to replace the formula if you'd prefer a different*
Suggested Debt/Fixed-Income Allocation %	29.0%	
Suggested Monthly Investment - Equity-Oriented (Equity MFs / Direct Equity / ELSS / NPS-Equity	**₹1,889**	
Suggested Monthly Investment - Debt/Fixed-Income (PPF / EPF / Debt MF / FD / NPS-Debt)	**₹772**	

Note: '100 minus age' is a simple, widely-used starting heuristic for equity allocation — higher equity when young/goals are distant, shifting toward debt as goals or retirement approach. Goals due within 3-5 years should generally sit in debt/fixed-income regardless of age, to avoid short-term market volatility. This sheet does not recommend specific mutual fund schemes, LIC plans, or other products — please work with a licensed investment advisor to select actual instruments suited to the client's risk profile, tax situation, and liquidity needs.

IMPORTANT DISCLAIMER

The figures on this sheet are general, rule-of-thumb educational estimates based on the inputs and assumptions in this workbook. They are not personalised financial, insurance, or investment advice, and do not constitute a recommendation to buy any specific product (including any LIC policy, mutual fund scheme, or health insurance plan). Please consult a SEBI-registered investment adviser and a licensed insurance advisor before making any purchase or investment decision.

DASHBOARD

- The dashboard is a one-page summary with charts, designed for client conversations.

FINANCIAL PLANNING DASHBOARD

A summary snapshot of your current position and future readiness.

CURRENT POSITION		RETIREMENT READINESS	
Current Annual Income	₹16,00,000	Years to Retirement	31
Current Annual Expenses	₹7,20,000	Estimated Retirement Corpus Required	₹9,02,82,235
Current Annual Surplus	₹8,80,000	Future Value of Existing Investments	₹8,19,22,957
Existing Investments (Current Value)	₹10,00,000	Projected Corpus at Retirement (current trajectory	₹8,19,22,957
Total Liabilities (Outstanding)	₹3,85,000	**Retirement Corpus Shortfall / (Surplus)**	**₹83,59,278**
Current Net Worth	**₹6,15,000**	**Suggested Monthly Investment (SIP) Required**	**₹2,661**

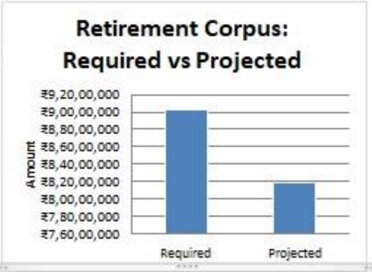
FUTURE GOALS & OVERALL READINESS			
Total Future Financial Goals (Children & Oth	-	**Financial Readiness %**	**90.7%**
Additional Investment Required (Monthly)	₹2,661	**Financial Readiness Assessment**	Reasonably Prepared
Additional Investment Required (Annual)	₹31,929		
Current Monthly Surplus Available	₹73,333		

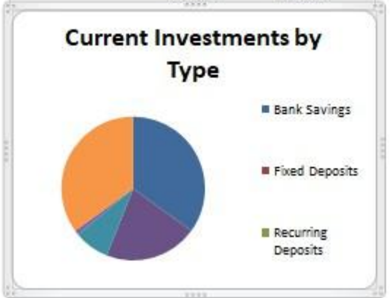
Financial Readiness % = Projected Corpus at Retirement (based on your existing investments and current trajectory) ÷ Estimated Retirement Corpus Required, capped at 100%. ≥100% = Well Prepared | 80-99% = Reasonably Prepared | 50-79% = Needs Attention | <50% = Significant Investment Gap.

CHART DATA

Income vs Expenses		Retirement Corpus	
Category	Amount		
Annual Income	₹16,00,000	Required	₹9,02,82,235
Annual Expenses	₹7,20,000	Projected	₹8,19,22,957

Current Investments by Type		Major Future Financial Commitments	
Bank Savings	₹3,50,000	Children's Education & Marriage	-
Fixed Deposits	-	Other Major Goals	-
Recurring Deposits	-		
Mutual Funds	₹2,10,000		
Equity / Shares	₹80,000		
Bonds / Debentures	-		
PPF	-		
EPF	-		
NPS	-		
Life Insurance (Investment Component)	₹10,000		
Real Estate / Investment Property	-		
Gold	₹3,50,000		
Other Investments	-		





CLOSING

- This workbook provides a structured, assumption-driven view of financial readiness. It is an indicative tool, not personalized advice.