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Jay Distribution Links

Financial Plan – ABC

March 2026

Note: This is a sample plan and contains dummy numbers and schemes. Our plans are personalized, and your plan structure may not be exactly the same

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Agreement

Agreement

This is the final report being issued to Mr. ABC (Client) pursuant agreement entered on 18th February 2026 with Jay Distribution Links. The Client had entered an agreement with Jay Distribution Links to prepare a personalized financial plan. The terms and conditions related to this engagement are mentioned in the agreement that is to be read with Annexure A. The scope of work agreed upon is:

- Analysis of current income & expenses
- Assessment of current assets and liabilities
- Assist in articulating objectives and values
- Risk Profiling
- Cashflow analysis
- Identify gaps if any related to life and health insurance needs
- Suggest tax savings measures, if any
- Comment on current asset allocation and preferred allocation based on age and risk profiling
- Review of current mutual fund portfolio and other investment products Client is invested in
- Suggestion on mutual fund schemes to achieve financial goals
- Plan on how to achieve short term and long term goals
- Retirement Planning

Client Background

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Client Background

Age: 35

Profession: IT Engineer

Marital Status: Married

Dependants: Two – Wife and 1 child

Location: Bangalore, India

The Client is a 35 year old male residing in Bangalore, India. The Client is in the IT industry and works as a software engineer. The Client's wife is a housewife and has a 8 year old child. Client has historically invested through a MF distributor. Now he wants to completely shift to Direct funds and also invest in a more planned manner.

Client has multiple goals and Cient also wants to gain financial independence by age 50. Client has approached us to prioritize goals, prepare goal based investment plan and also evaluate life insurance and health insurance.

Insurance Assessment

Life Insurance

Particulars	Recommendation
Additional Life Insurance Required	Yes
Amount Required	INR 1.5 crore
Policy to be Purchased	ABC Company – Policy XYZ
Policy Term	Upto 60 Years
Additional Riders	None

Term Insurance

- Current policies and assets would suffice beneficiary only for remaining 30 years
- With additional life insurance, beneficiary can meet financial goals as well as corpus can last upto 85 years of age

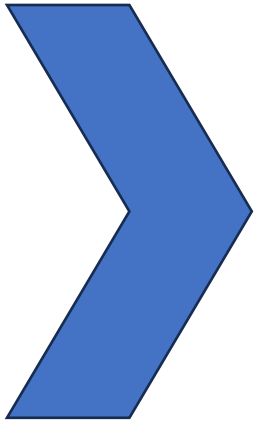
Table 1: Estimate of Life Insurance Required

Estimate of Life Insurance Cover Required		
Current Annual Expense	₹ 1,100,000	INR
Life Expectancy of Beneficiary	85	Years
Current Age of Beneficiary	33	Years
Years to provide for	52	Years
Estimated Return on Investment	7%	
Expected Inflation	6%	
Discounting Rate	0.94%	
Life Insurance Required	**₹ 45,043,827**	
Less: Existing Insurance Cover	₹ 20,000,000	
Less: Assets	₹ 10,000,000	
Less: Liabilities	₹ 0	
Addl Insurance to be Purchased	**₹ 15,043,827**	

Health Insurance

Current Health Insurance Cover

Particulars	Details
Current Company Coverage	Yes
Amount of corporate coverage	INR 5 Lakhs
Prviate Insurance Coverage	Yes
Company	XYZ
Policy Name	ABC
Coverage Amount	INR 10 lakhs
Super Top Up Availed	No
Amount of Super top-up	NA



Proposed Health Insurance Cover

Particulars	Details
Porting Recommended	Yes
Port policy to which company	EFG
Policy Name	AAA
Amount of Coverage	INR 20 lakhs
Super top up required	Yes
Super Top Up Amount	INR 50 lakhs
Company for Super Top Up	EFG

Health Insurance

Policy Feature Comparison

	Company	ABC	AAA
	Policy	XYZ	ZZZ
1	Room Category	Any	Single Pvt Room
2	Bonus	Upt 3x	50% every year
3	Restore Benefit	Yes	Yes
4	Unlimited Restore	As a rider	Yes
5	Unlimited one time claim	No	As a rider
6	Consumable covered	Yes	As a rider
7	Premium Lock	No	No
8	Pre hospitalization	60 days	90 days
9	Post Hospitalization	180 days	90 days
10	Aayush	Yes	Yes
11	Air Ambulance	Upto 5 lakhs	As a rider
12	Day treatment	Covered	Covered
13	Teleconsultation & OPD	Limited	As a rider
14	Waiting Period Reduction	As a rider	As a rider
15	Organ Donor	Upto sum insured	Upto sum insured
16	Accidental Death Cover	No	As a rider

Company Performance

Particulars	ABC	XYZ
Claim Settlement Ratio	87%	79%
Incurred Claim Ratio	82%	61%
Complaints Ratio	21.3	33.4

Health Insurance

- ABC company provides better features, specially the 3x bonus feature is relevant for Client
- Incurred claim ratio of ABC is much better which is the primary reason of recommending this policy
- Premium of ABC would be INR 3,000-4,000 higher. However the additional features and service make it the better choice

Tax Planning

Tax Planning

Particulars	Recommendation
Tax Regime Selected	New
Tax Regime More Beneficial	New

Particulars	Recommendation
INR 1.25 Lakhs Capital Gains Realized this Year	No
Tax Harvesting to be done	Yes
Steps for Tax Harvesting	Sell – 1,200 units of ABC Scheme Sell – 800 units of XXX Scheme Buy – 1,350 units of ABC Scheme

- Client is in highest tax bracket and wife has minimal income and is in no tax bracket
- Client can save taxes by investing in wife's name, especially debt instruments as well as utilizing INR 1.25 lakhs of long term capital gains
    - Debt instruments would attract tax at the highest slab for Client and make returns almost equal to or below inflation. Hence it is better to take exposure through wife's account
- Client needs to take care of clubbing provisions of income tax act while investing in wife's name
- We recommend Client to set up a HUF. Though it may not provide immediate benefits due to flexibility of having wife's low income account, in the long run HUF could be beneficial if capital is raised over time. Please consult your chartered accountant for clubbing provisions and capital raising options in HUF

Investment Plan

Income and Expenses

Particulars	INR
Annual In-Hand Salary	30,00,000
Variable Income	4,00,000
EPF & NPS	6,50,000
Total Annual Income	40,50,000
Total Annual Expense	15,00,000

All income taken after tax basis, as provided / discussed by Client

Chart 1: Savings Ratio

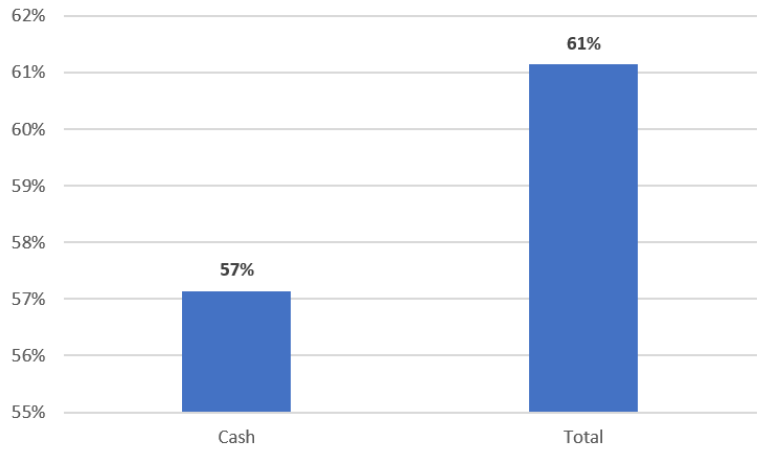
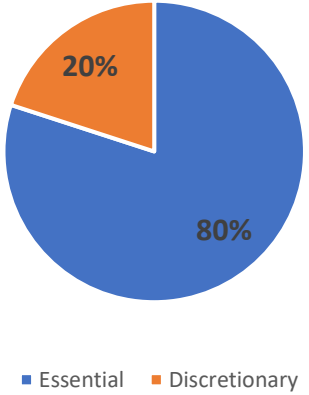


Chart 2: Expense Bifurcation



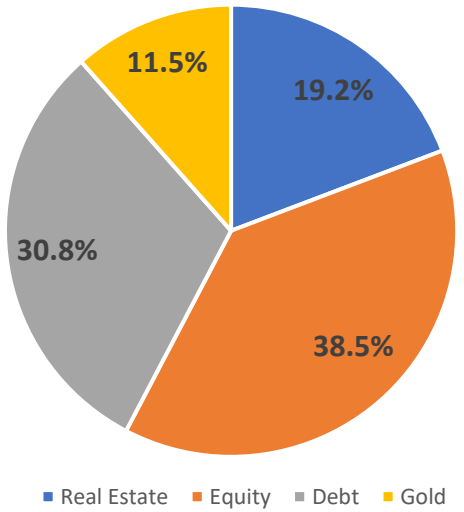
- Client has excellent cash savings and overall savings
- This is due to very low expenses because of living in a remote area with family in owned house
- Most of Client's expenses are essential expenses only
  - Future savings could get diluted due to increase in discretionary expenses

Networth and Asset Allocation

Particulars	INR
Total Assets	2,30,00,000
Liabilities	54,00,000
Networth	**1,76,00,000**

Total assets includes real estate at market value and liabilities includes home loan

Chart 3: Asset Allocation



Note: Does not include real estate used for residential purpose and vehicles

- According to risk profile and age of Client, investment in growth assets in less
- Diversification in real estate is high and we would not recommend planning for another commercial property for investment purpose
- Though overall contribution to debt is fine, it consists majorly of locked-in debt like PPF and EPF and there is no liquid debt to fall back on for any emergency

Goals & Investment Plan

Goal Planning

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Sr. No	Goal	Amount (INR)	Goal Period	Investment Plan
1	Buying Four Wheeler	IN 10,00,000	2 Years	Invest **INR 2 lakhs** from bank savings account to **XYZ GILT** scheme. After 2 years, utilize this amount to make downpayment
2	Contribution to Sister's Wedding	INR 5 Lakhs	3-4 Years	Invest **INR 4 lakhs** in **ABC Hybrid Conservative fund**
3	Son's Education Goal	INR 10,00,000	9 Years	Please refer to next section for detailed calculation and investment recommendation
4	Buying Commercial Property	INR 40,00,000	5 Year	Given current income and projected growth, we recommend dropping this goal, instead focus toward building retirement corpus

Goal Planning

Goal: Corpus for son's education
Proposed Time Frame: 9 years
Cost today: INR 10 lakhs

- Considering inflation of 6% p.a. corpus of INR 16.89 lakhs would be required in 9 years
- Since this goal is far away, investing in equity would be ideal for this goal
- Investment of INR 8,000 per month is required and stepped up by 5% per cent p.a.
- We recommend investing in:
  - XYZ Midcap: INR 4,000 per month
  - ABC Midcap: INR 4,000 per month
- Post tax returns of 10.5% p.a. have been assumed on the fund

Table 2: Corpus Calculation

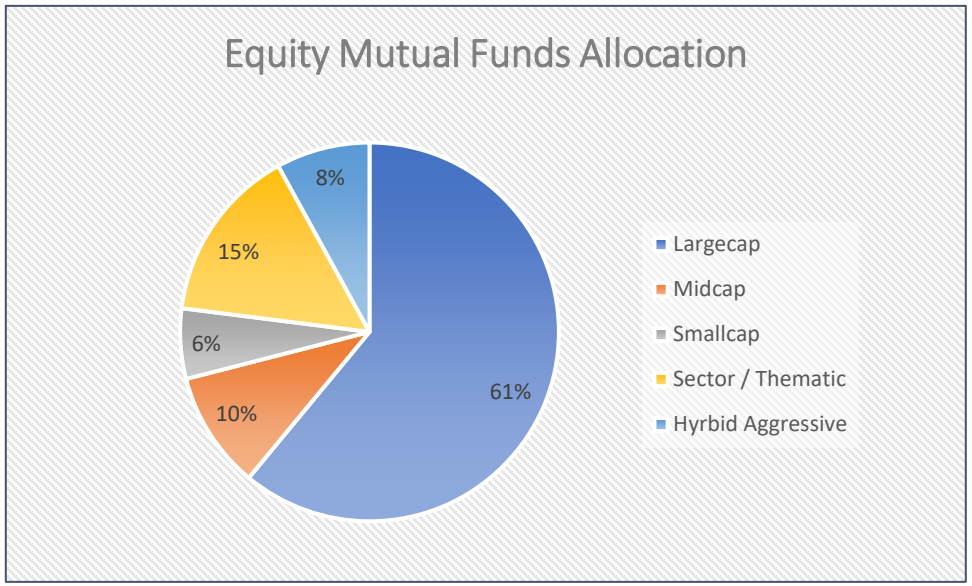
Year	Investment (INR)	Returns (INR)	Closing Balance (INR)
1	96,000	5,040	101,040
2	100,800	15,901	217,741
3	105,840	28,419	352,001
4	111,132	42,794	505,927
5	116,689	59,248	681,864
6	122,523	78,028	882,415
7	128,649	99,408	1,110,472
8	135,082	123,691	1,369,245
9	141,836	151,217	1,662,298

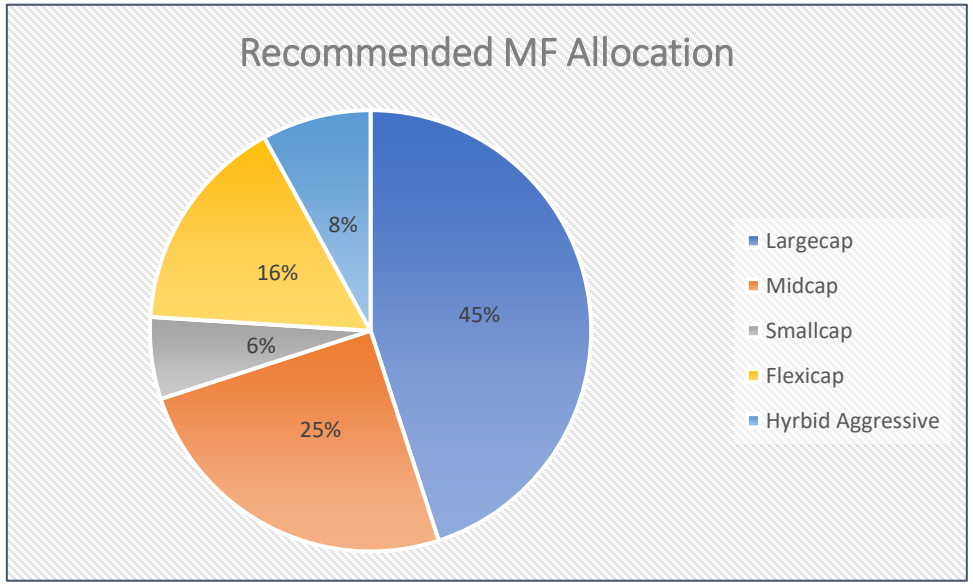
Please note.
1. Midcap funds are more volatile than largecap funds and may face extended periods of negative / flat returns. However; since the goal is 9 years away, there is plenty of time for it to generate the returns projected. We would recommend continuing investments even during periods of negative returns.
2. The monthly investment required to attain desired goal corpus is based on getting annual post tax return of 10.5%. Though these are less than the historical returns provided by these funds, macro economic events could result in lower returns. Also, closer to the goal timeline, if Client is making higher returns than projected, funds should be sold and deployed in debt.

Assets

Sr. No	Asset	Amount (INR)	Recommendation
1	Direct Equity / Stocks	IN 26,12,114	Not in scope of recommendation
2	Equity Mutual Funds	INR 87,75.144	Refer next section for scheme-wise recommendation
3	Fixed Deposit	INR 10,00,000	Maturing after 3 months. Recommend investing: - INR 5 lakhs in **equity MF – ABC scheme** - INR 5 lakhs in **BBB Liquid fund.** This should be earmarked as an **emergency fund**
4	Employee Provident Fund	INR 11,12,887	Continue contributions as per company norms
5	Public Provident Fund	INR 6,77,445	Hold. Do not make further contributions
6	Sovereign Gold Bonds	INR 9,34,251	Hold till maturity
7	Savings Bank Account	INR 4,35,087	INR 2 lakhs to be invested in **equity MF – XYZ Scheme.** Keep INR 1 lakh balance and rest set up sweep in FD

Equity Mutual Funds





- Allocation to large caps is high – Since risk appetite of Client is high and there is no requirement of funds for next 5-6 years higher allocation can be done toward midcaps
- Sector funds are not recommended due to their cyclical nature
- No. of schemes is also very high, currently there are 13 equity mutual fund schemes, we would recommend having a more focussed portfolio with 6-7 funds
- Out of 13 schemes, 5 schemes are in regular MFs – these also should be redeemed

Equity Mutual Funds

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Table 3: Schemes to Redeem

	INR
Motilal Transport fund (R)	1,15,664
ABSL Largecap (R)	3,31,112
UTI Largecap	2,53,116
ABC Technology fund (R)	80,195
XYZ Consumption Fund (R)	2,25,257
AAA Nifty 100	1,87,100
XYZ Power fund (R)	48,136

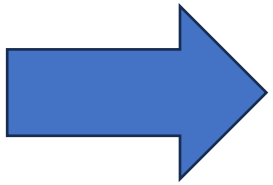

Table 4: Schemes to Invest

	INR
AAA Midcap Fund	3,00,000
BBB Midcap Fund	4,00,000
XXX Flexicap fund	4,40,580
ABC Largecap fund	1,00,000

Tax Impact

- All these schemes combined would attract LTCG of INR 1.72 lakhs. Since we are in March already we would recommend selling XYZ consumption fund and AAA Nifty 100 in April 2026 to keep the gains below INR 1.25 lakhs for FY 26
- All other schemes, other than the ones recommended to sell are to be held

Annual Investment Plan

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Table 5: Investible Surplus

Particulars	INR
Monthly In-hand income	2,50,000
Monthly expenses	1,25,000
Cash Savings	1,25,000
Less: Investment for Son's education goal	8,000
Investible Surplus	1,17,000

Table 6: Monthly Investment Plan

Particulars	INR
ABC Largecap	20,000
XYZ Midcap Index Fund	20,000
AAA Flexicap	15,000
AAA GILT Fund	20,000
ABC International ETF	15,000
XXX Gold Fund	10,000

- Out of monthly savings of INR 1.17 lakhs, after keeping buffer for additional expenses and non-liner expenses, monthly investment plan of INR 1 lakh is provided
- Every quarter, Client can invest additional money saved in the following:
  - 50% - ABC Largecap
  - 30% - XYZ Midcap Index
  - 20 %– AAA GILT

Retirement Corpus Required

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Table 7: Retirement Corpus Required

Retirement Corpus Required		
Annual Expense	₹ 1,500,000	INR
Current Age	35	Years
Retirement Age	50	Years
Inflation Expected in Expenses	6%	Years
Annual Expenses @ Retirement	**₹ 3,979,690**	
Life Expectancy	85	Years
Number of years in retirement	35	Years
Estimated Return on Investment	8.0%	
Expected Inflation	6.0%	
Inflation Adjusted Returns	1.89%	
Estimated Retirement Corpus Required	**₹ 101,276,017**	

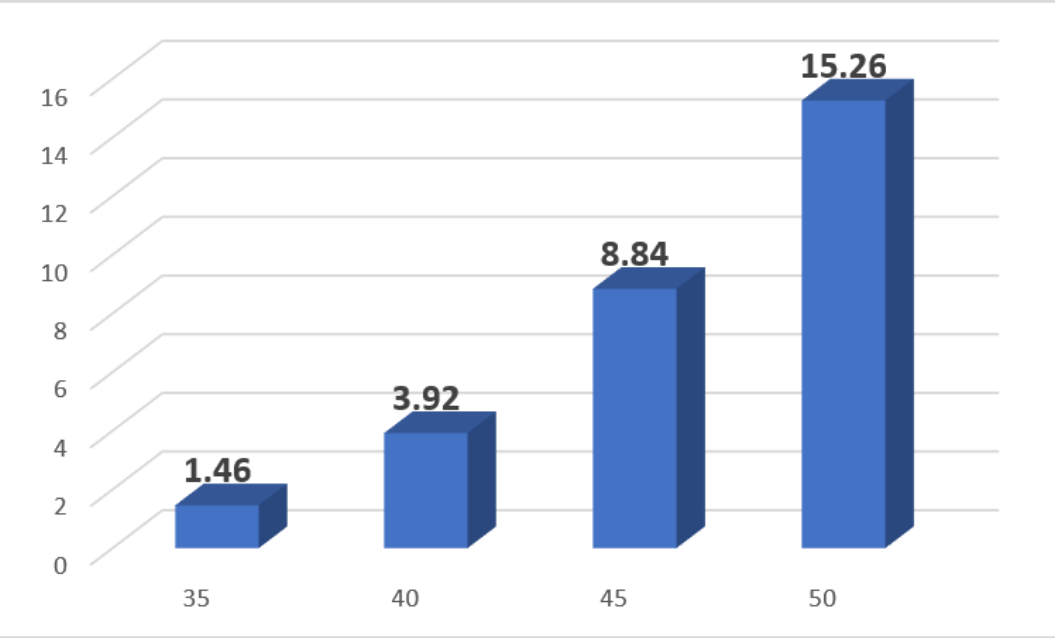
*Expenses to Exclude**	*Expenses to Increase#*
Life Insurance	*Vacation*
Son's education	*Hobby Expense*
Contribution to Parents	

*Note: *Apart from inflation, the following expenses are decreased which would no longer be there at retirement stage.*
 # Additional expenses have been factored, for lifestyle changes Client wants post retirement

Client would require a corpus of INR 10.1 crore by age 50 in order to gain financial independence

Retirement Corpus Accumulated

Chart 4: Retirement Corpus Accumulated (INR Crore)



- If assumptions hold true, Client is expected to surpass the financial independence corpus of INR 10.1 crore at age 50
- The accumulated corpus is most sensitive to:
  - Expenses: If annual expenses increase by INR 3 lakhs, corpus at 50 would be just about what is required
  - Income growth: A 2% drop in annual projected income would mean Client would not make his corpus of INR 10.1 crore by age 50
- The accumulated corpus is not very sensitive to asset allocation. Even if equity allocation is reduced by 5%, overall corpus by age 50 would be still be ~INR 14.1 crore

Please note: *The projection of required retirement corpus and achieved corpus is based on multiple assumptions relating to income, expense, inflation, return on assets, asset allocation, etc. Any change in even one the variables could significantly alter the end result. Client needs to monitor the assumptions and plan on annual basis and make changes accordingly*

Please note: *Refer to the excel file, for detailed assumptions on income growth, expense inflation, addition / deletion of expenses, asset allocation, return on investment projected for various assets and goal planning*

Risk Profile & Suitability

- According to risk profile questionnaire answered by the Client, his risk profile is that of a “Growth” investor. Given below is a brief about investing style of an investor with a growth risk profile:

“Your investment style suggests you are seeking a greater growth component in your investment portfolio, with some income to smooth volatility in your returns. Although you remain cautious of taking on extreme levels of risk, your general understanding of investment markets enables you to feel comfortable with short-term risk. Generally, the most appropriate strategy for someone with a growth risk profile is to invest 30% in income and upto 70% in growth assets. Growth investors should be prepared to accept negative returns approximately one year in every five. A growth approach is usually appropriate for investment terms of four to five years.”.

- Current equity allocation is at 70%, the given plan reduces the equity exposure and keeps it under 70%

Suitability

- Investments suggested are as per Client’s risk appetite and requirement. Investments suggested are suitable as per time horizon of capital required.

Next Steps

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1) Review entire plan and recommendations

2) Please reach out to us for any clarifications on the plan, start implementing the plan then

3) Read carefully all documents and terms of contract / policy that you enter with insurance companies

4) For all insurance policy and investments, specify the nominee. Also make accurate disclosure about your health, disease and lifestyle

5) Connect with your chartered accountant for selecting your tax regime and also on implementing tax minimization strategies

6) Create a will and get it registered

7) Monitor your investments atleast on a quarterly basis

8) Do not panic in case of market downturns or low returns from recommended schemes and continue with monthly investments

Disclaimers

- Entire advice is based on information provided by the Client. If any material information has not been disclosed then the suggested advise does not hold good. All numbers of income, expense and assets are based on INR as provided by Client
- Recommendations for equity schemes have been provided based on past data. Future performance may not necessarily be in line with past performance
- Equity Mutual fund schemes are equity instruments that carry significant risk.
- Equity mutual fund schemes may provide **negative returns** for **extended periods**. We have discussed this with you as well as provided you examples of negative returns
- We do not take any responsibility for the future creditworthiness of any recommended fund
- Execution of the proposed plan is the responsibility of the Client
- We do not earn any commissions or fees from any mutual fund or insurance houses for the schemes that we have recommended
- Before preparing the report, suitability of all the schemes suggested has been discussed and confirmed by you
- Lot of assumptions related to inflation, schemes returns, etc have been made. These may change due to macro economic factors beyond our control

Note:

Investment in securities market are subject to market risks. Read all the related documents carefully before investing.

Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

Contact Us

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THANK YOU