

PLAN YOUR LIFE GOALS

#YourWealthQuotient



RETIREMENT



CHILD'S FUTURE



ASSET CREATION

Wealth Planner Questionnaire



Instructions for filling up the questionnaire

1. This questionnaire can be used to plan one or multiple goals as applicable.
2. Fill up all the material information correctly so as to derive the accurate calculations.
3. Refer to the historic inflation figures & mark your appropriate investment portfolio styles given at the end of the questionnaire.

PART – I: Personal Information

- Name :
- Date of Birth :
- Gender :
- Occupation :
- Marital Status :
- Number of Children :
- Mobile :
- Email ID :
- Address :

PART – II: Financial Information

❖ NETWORKTH

ASSETS	CURRENT VALUE
REAL ESTATE	
SAVINGS BANK	
DEBT INVESTMENTS:	
FD	
EPF	
NPS	
EQUITY INVESTMENTS:	
EQUITY FUND	
STOCKS	
TOTAL ASSETS	

LIABILITIES	CURRENT VALUE
HOME LOAN	
EDUCATION LOAN	
CAR LOAN	
PERSONAL LOAN	
GOLD LOAN	
TOTAL LIABILITIES	

NET WORTH (ASSETS – LIABILITIES)

❖ MONTHLY CASHFLOWS

INCOME	EXISTING	OUTFLOW	EXISTING
SALARY INCOME		HOUSEHOLD EXPENSES	
ADVISORY INCOME		EDUCATION EXPENSES	
PENSION INCOME		MEDICAL EXPENSES	
RENTAL INCOME		LOAN EMI	
INVESTMENT INCOME		INSURANCE PREMIUM	
TOTAL INCOME		INVESTMENT	
		TOTAL OUTFLOW	

SURPLUS/DEFICIT (INCOME-OUTFLOW)

PART – III: Goal Details

Which goal(s) would you like to plan for?

- Retirement
 Child's Future
 Asset Creation

GOALS	TIME TO ACHIEVE	PRESENT COST	FUTURE COST
EMERGENCY/ CONTINGENCY FUND	IMMEDIATE		
MONTHLY PENSION	IMMEDIATE		
DREAM CAR			
DREAM HOUSE			
ANNUAL VACATION			
CHILD'S EDUCATION			
CHILD'S WEDDING			
INVESTIBLE SURPLUS NEEDED			

*Inflation refers to the increase in average cost of living over time. The average rate of inflation in India (Wholesale Price Index or WPI) over the last 5 years has been: 5.3%; over the last 10 years: 5.3% & over the last 20 years: 6.7%

** *Based on your returns expectations, your investment portfolio style for the goal will be determined as follows (Mark your choice by tick marking the appropriate box):*

- Ultra Conservative (6%-8%):** Focused on capital preservation rather than regular income or capital appreciation with an expected asset allocation of upto 100% in debt.
- Conservative (8%-10%):** Focused on regular income or capital preservation rather than capital appreciation with an expected asset allocation of around 20% in equities & 80% in debt.
- Moderate (10%-12%):** Focused on balancing capital appreciation & regular income with an expected asset allocation of around 50% in equities & 50% in debt.
- Aggressive (12%-15%):** Focused on capital appreciation rather than capital preservation with an expected asset allocation of around 80% in equities & 20% in debt.
- Highly Aggressive (15%-20%):** Focused on capital appreciation rather than capital preservation with an expected asset allocation of upto 100% in equities.