

Financial Analysis Report



Prepared for

Mr. Sample

Jul,28,2014

Prepared By

Dhan Bazaar FP PVT LTD

grvmalik2@gmail.com

Mob- +91 9820886013

Letter of Understanding.....

Fees Structure.....

Steps of Financial Planning.....

WILL Suggestion.....

Personal Information.....

Financial Summary.....

Income & Expenses.....

Assets - Liability & Net Worth.....

Financial Ratios.....

Asset Allocation Analysis.....

Life Insurance Need Analysis.....

Health Insurance Need Analysis.....

Goal Planning.....

Our Recommendations.....

Important Disclosure.....

Letter of Understanding

Dear Mr. Sample ,

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

Fee Structure

Financial Planning Fees

Consultation Fees	Rs	500
Financial Plan Preparation	Rs	500
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

Mr. Sample

Date _____

Signature

DHULJI ADVISORY SERVICES PVT LTD

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.

Will Suggestion

Why you should have a "Will"?

It is never too early to make a Will, but it can unfortunately be too late. By making a Will an individual can determine who will benefit from their estate, rather than that decision being subject to the laws of intestacy. A Will is a written record of what you want to happen to your possessions when you die. Its also a way of ensuring your wishes are carried out. A Will can mean the difference between the interests of your loved ones being protected and the unthinkable happening.

The requirements of a valid "Will".

It is possible to draw up a will yourself or you can hire a solicitor to help you. For a will to be legally valid, the following rules apply:

- The will must be in writing.
- You must be over 18 or have been or be married.
- You must be of sound mind.
- You must sign or mark the will or acknowledge the signature or mark in the presence of two witnesses.
- Your two witnesses must sign the will in your presence.
- Your two witnesses cannot be people who will gain from your will and they must be present with you at the same time for their attestation to be valid. The witnesses/spouses/civil partners also cannot gain from your will.
- Your witnesses must see you sign the will but they do not have to see what is written in it.
- The signature or mark must be at the end of the will.

These are legal requirements and if they any of them are not met, the will is not valid. If you want to change your will after you make it, you can add a codicil (amendment or change) to your will. This codicil must meet the same requirements set out above.

Personal Information

Prepared By Dhan Bazaar FP PVT LTD
Prepared for Mr. Sample

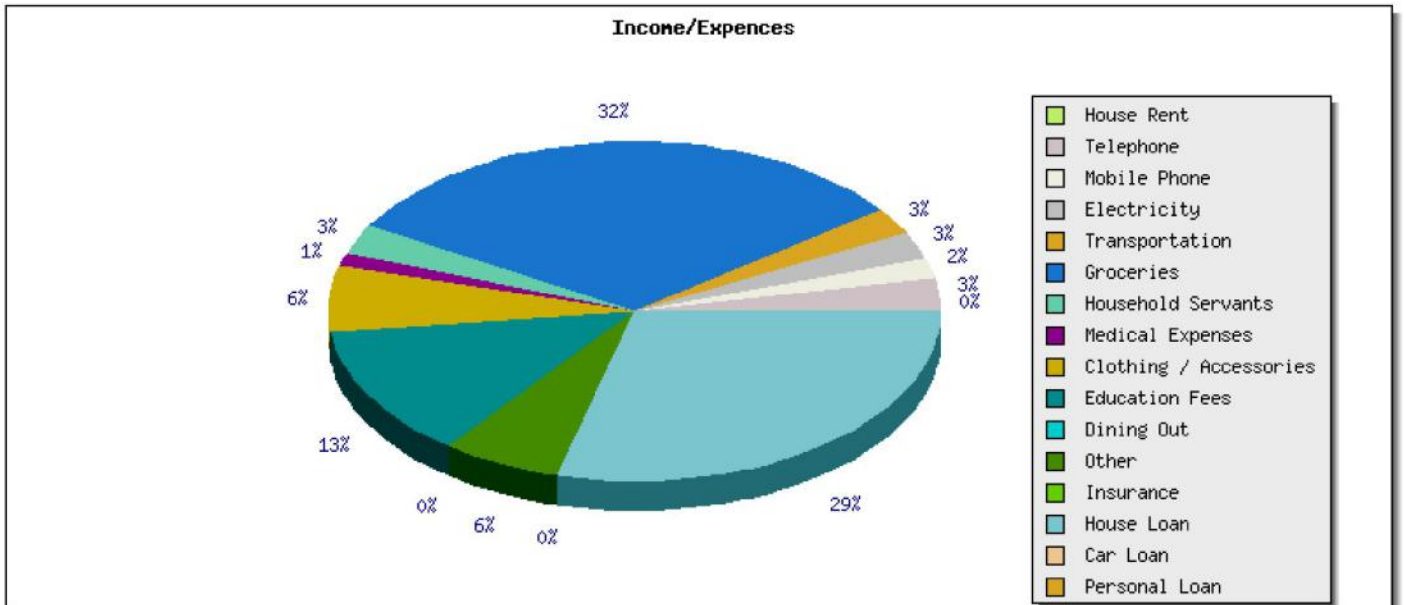
	Your Details	Spouse Details
First Name	Mr. Sample	Wife Wife
Birthdate	01-01-1980	01-01-1982
Age	34 Years	32 Years
Marital Status	Married	Married
Occupation	Engineer	Other
Address	Sample Sample Sample Mumbai Maharashtra 400001	N/A
City	Mumabi	N/A
State	Maharashtra	N/A
Country	India	N/A
Contact No	9999999999	N/A
Email	Sample@Sample.com	N/A

Dependent Detail

Full Name	Age	Relation	Profession
Child Child	7	Child	Other
Child Child	3	Child	Other
Father Father	64	Parent	Other

Income & Expenses

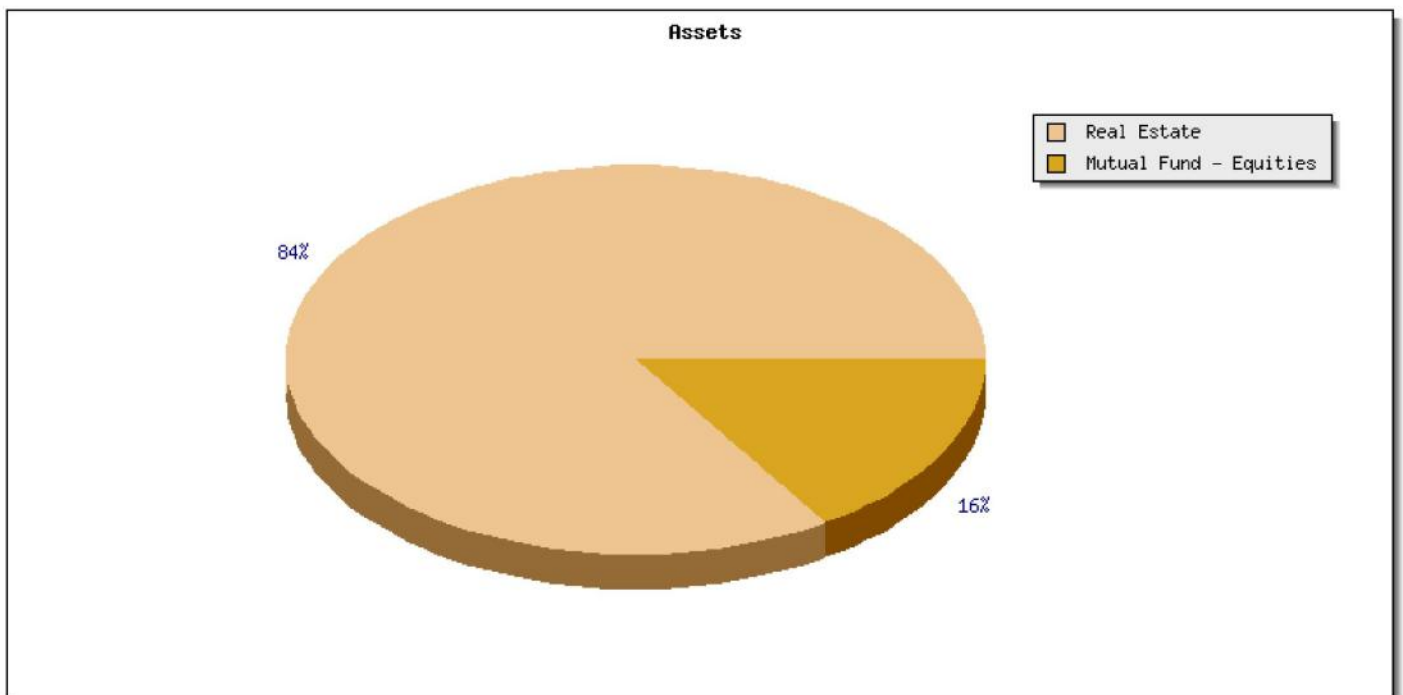
Prepared By Dhan Bazaar FP PVT LTD
Prepared for Mr. Sample



Assets Liability & Network

Prepared By Dhan Bazaar FP PVT LTD
Prepared for Mr. Sample

Particulars	Invested Amount	Current Value	Rate of Interest	Type	Category	Return Type	Return Efficiency	Liquidity Level
Real Estate	3500000	4500000	15 %	Debt	Illiquid	Variable	High	Low
Mutual Fund - Equities	600000	850000	15 %	Equity	Liquid	Variable	High	High
Total	4100000	5350000						



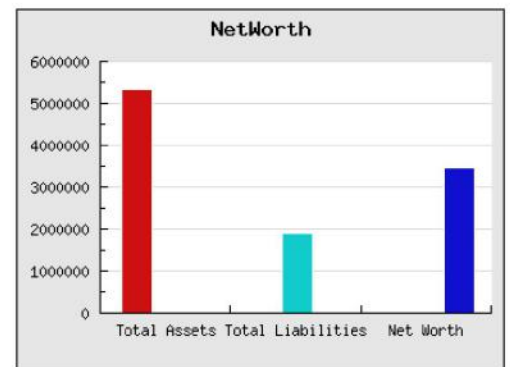
Liabilities

Liability	Final Installment on Date	EMI	Rate of Loan	Amount Outstanding	Liability Holder
House Loan	31-12-2020	23000	9.00 %	1900000	Self
Total	Rs	23000	/ Month	1900000	

Current Net Worth

The difference between what you own and what you owe is your net worth. Monitoring the net worth helps in tracking progress towards a specific financial goal.

Description	Amount
Assets	Rs. 5350000
Liabilities	Rs. 1900000
Net worth	Rs. 3450000

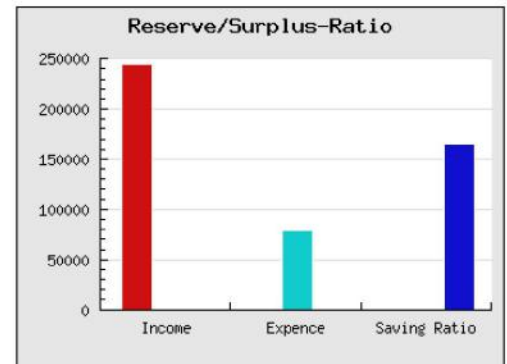


Financial Ratios

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.

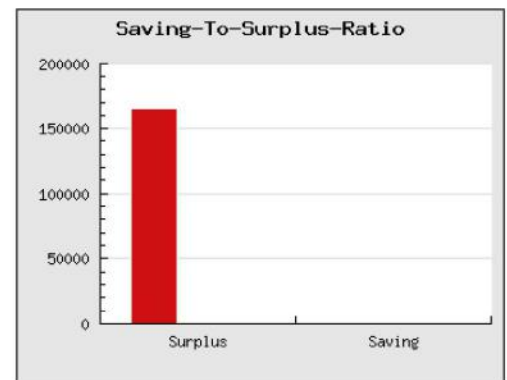
Income	Rs	244000
Expenses	Rs	79200
Reserve/Surplus Ratio		67.54



Saving To Surplus Ratio

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

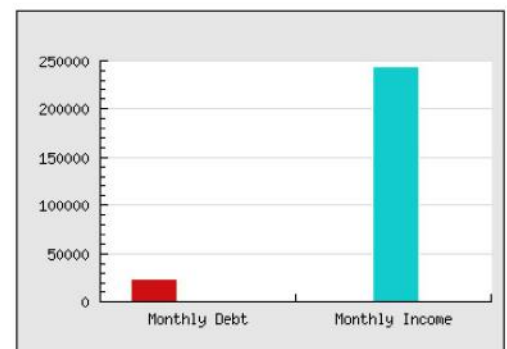
Income	Rs	244000
Expenses	Rs	79200
Surplus Amount	Rs	164800
Monthly Saving	Rs.	0
Saving to Surplus Ratio		0



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	23000
Total Monthly Income	Rs	244000
Debt to Income Ratio		0.09

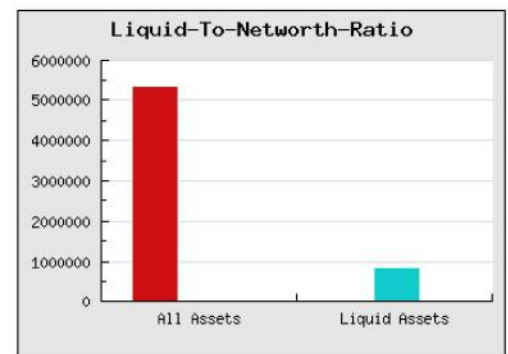


Financial Ratios

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.

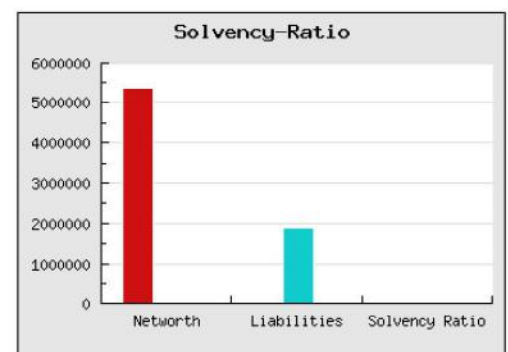
Networth	Rs	5350000
Liquid Network	Rs	850000
Liquid To Network Ratio		0.16



Solvency Ratio

Solvency Ratio is a measure of your ability to pay-off all your loans by selling your assets (provided they are convertible to cash). A ratio of 1.5 or more is good as it shows your debts are under control vis-a-vis your assets. However anything below 1 should be taken seriously and you must take steps to reduce debt.

Networth	Rs	5350000
Liabilities	Rs	1900000
Solvency Ratio		2.82

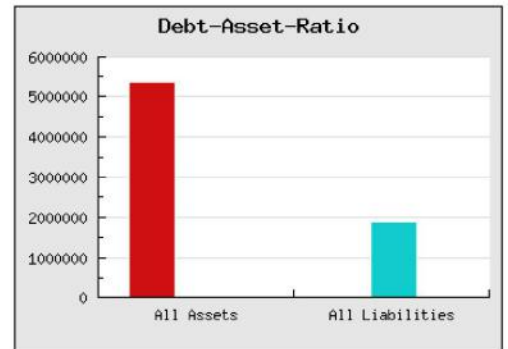


Financial Ratios

Debt Asset Ratio (Total Debt Assets to Total Assets 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.

All Assets	Rs	5350000
All Liabilities	Rs	1900000
Debt Asset Ratio		0.36



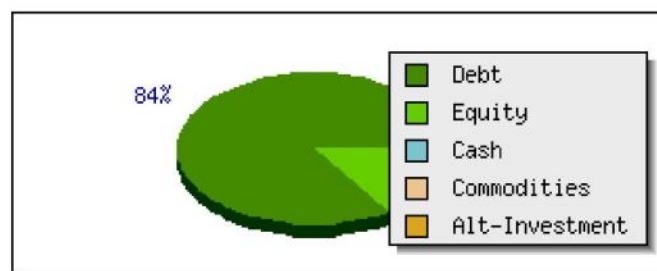
Asset Allocation Analysis

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	84.11 %
Equity Assets	15.89 %
Cash Assets	0 %
Commodities	0 %
Alt Investment	0 %
Total	100 %

Asset	Amount
Debt Investments	Rs 4500000
Equity Investments	Rs 850000
Cash Investments	Rs 0
Commodities	Rs 0
Alt Investments	Rs 0
Total	Rs 5350000



Return Efficiency Level

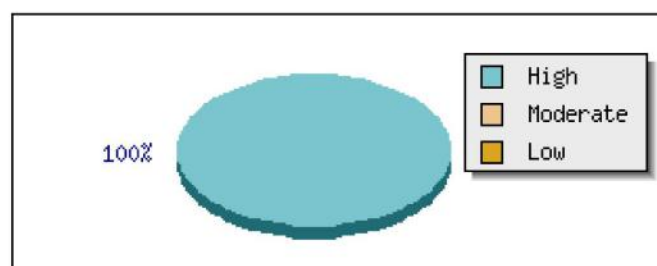
Return efficiency analysis show the return potential of current asset allocation, which can fine tune based on your income and growth needs and your risk tolerance.

Return Efficiency Level	Share
High Return Investment	100 %
Moderate Return Investment	0 %
Low Return Investment	0 %
Total	100 %

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	5350000	15 %
Moderate Investment Aggregate	0	0 %
Low Investment Aggregate	0	0 %
Total	5350000	15 %

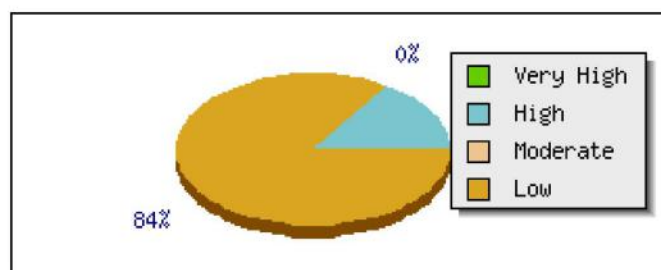


Asset Liquidity Level

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	0 %
High Liquidity	15.89 %
Moderate Liquidity	0 %
Low Liquidity	84.11 %
Total	100 %

Asset Liquidity Level	Amount
Very High Liquid Investment	Rs. 0
High Liquid Investment	Rs. 850000
Moderate Liquid Investment	Rs. 0
Low Liquid Investment	Rs. 4500000
Total	Rs. 5350000



Life Insurances

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

Your Insurance Need To Cover Expenses of Family/Dependents	13780000
Your Current Insurance Coverage	0
Your Additional Need of Life Insurance	13780000

Your Spouse's Insurance Need To Cover Expenses of Family/Dependents	500000
Your Spouse's Current Insurance Coverage	0
Your Spouse's Additional Need of Life Insurance	500000

Mr. Sample You are under insured by **Rs.13780000** and Your spouse is under insured by **Rs.500000** at this time. Expenses protection has been calculated assuming your total monthly Expenses of **Rs. 56200**. 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.

Recommendations

Life Insurance Recommendations For Sample

Mr. Sample You are under insured by **Rs. 13780000**, 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 :

Life Insurance Recommendations For Wife Wife

Your Spouse Wife Wife is under insured by **Rs. 500000**, 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:

Health Insurances

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

Mr. Sample, 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 Sample

Mr. Sample 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.

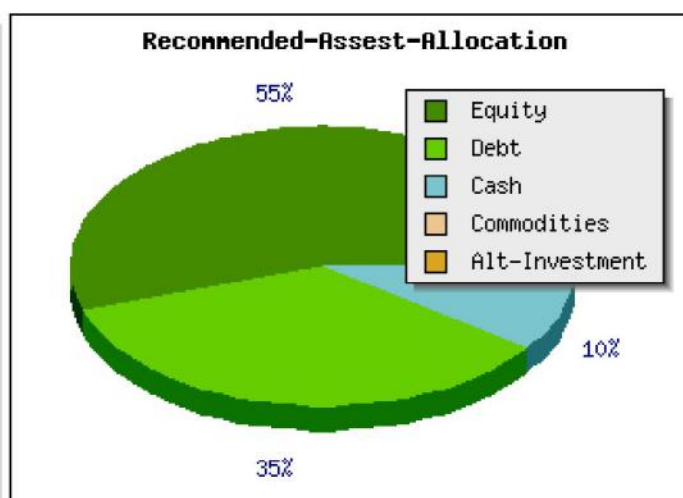
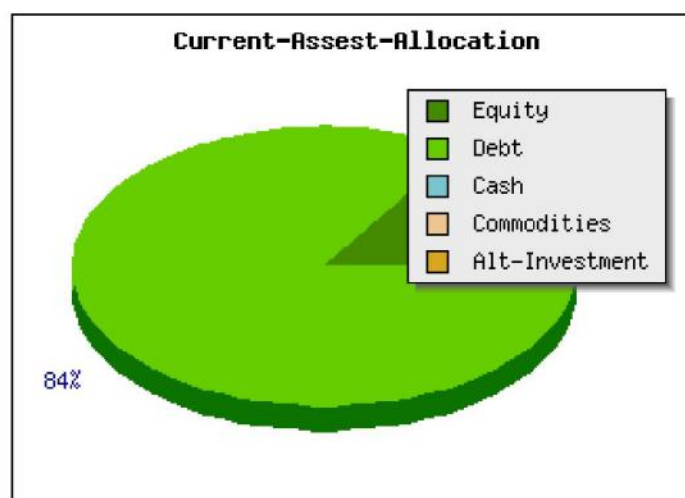
Asset Allocation Recommendations

Prepared By Dhan Bazaar FP PVT LTD
Prepared for Mr. Sample

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	15.89 %	55 %	0 %
Debt	84.11 %	35 %	0 %
Cash	0 %	10 %	0 %
Commodities	0 %	0 %	0 %
Alt Investment	0 %	0 %	0 %



Contingency Fund

You must have a Contingency fund to have ample amount of liquidity in case of unexpected medical expenses, job loss, or other unforeseen events. The amount depends on circumstances like additions to your family, job stability, change in relationship status and other near term financial goals will impact your decisions on the amount you should save. Contingency fund should be invested in short-term investments such as savings, liquid funds or Bank Flexi-Deposits.

Contingency Fund For You

Monthly Living Expenses	Rs. 56200
Months Covered For Contingency Fund	3 Months
Total Required Contingency Fund	Rs. 168600

Goal Planning

Self's Holiday Planning



Holiday on the one hand provides us with changing atmosphere from monotonous work, and on the other hand it improves our productivity. A domestic or international holiday requires lots of expenses which will be possible with proper planning which is given as follows.

Goal Year	Year 2017
Tenure to Achieve this Goal	3 Years from Now
Current Goal Amount	Rs. 500000
After 3 Years, Goal amount would be	Rs. 597809
Inflation Assumed for this Goal	6%

Self's Holiday 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. 14208
Goal Achievement through Lumpsum Investment	Rs. 444504

* Expected Rate of Return for SIP & Lumpsum Investment is - 10 %

Goal Planning

Child's Education Planning



Your children will need high levels of training and education to secure employment in a world that is becoming increasingly competitive and technology driven. This page summarizes the education plans for your children and how much you should invest on a monthly basis in order to meet their Education funding needs.

Goal Year	Year 2025
Tenure to Achieve this Goal	11 Years from Now
Current Goal Amount	Rs. 1000000
After 11 Years, Goal amount would be	Rs. 1925333
Inflation Assumed for this Goal	6%

Child's Education 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. 5795
Goal Achievement through Lumpsum Investment	Rs. 381091

* Expected Rate of Return for SIP & Lumpsum Investment is - 15 %

Goal Planning

Child's Marriage Planning



Making marriage a special moment & unforgettable celebration is dream of every parent, the concept of marriage is changing in India like theme based traditional wedding or cruise wedding etc, wedding planning includes expenses planning of hotel booking, flight booking, car rentals, wedding preparation etc according to your desired lifestyle.

Goal Year	Year 2027
Tenure to Achieve this Goal	13 Years from Now
Current Goal Amount	Rs. 1200000
After 13 Years, Goal amount would be	Rs. 2602648
Inflation Assumed for this Goal	6%

Child's Marriage 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. 5490
Goal Achievement through Lumpsum Investment	Rs. 383737

* Expected Rate of Return for SIP & Lumpsum Investment is - 15 %

CHILD's Education Planning



Your children will need high levels of training and education to secure employment in a world that is becoming increasingly competitive and technology driven. This page summarizes the education plans for your children and how much you should invest on a monthly basis in order to meet their Education funding needs.

Goal Year	Year 2028
Tenure to Achieve this Goal	14 Years from Now
Current Goal Amount	Rs. 1000000
After 14 Years, Goal amount would be	Rs. 2301963
Inflation Assumed for this Goal	6%

CHILD's Education 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. 4094
Goal Achievement through Lumpsum Investment	Rs. 292930

* Expected Rate of Return for SIP & Lumpsum Investment is - 15 %

CHILD's Marriage Planning



Making marriage a special moment & unforgettable celebration is dream of every parent, the concept of marriage is changing in India like theme based traditional wedding or cruise wedding etc, wedding planning includes expenses planning of hotel booking, flight booking, car rentals, wedding preparation etc according to your desired lifestyle.

Goal Year	Year 2030
Tenure to Achieve this Goal	16 Years from Now
Current Goal Amount	Rs. 2500000
After 16 Years, Goal amount would be	Rs. 6482861
Inflation Assumed for this Goal	6%

CHILD's Marriage 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. 8280
Goal Achievement through Lumpsum Investment	Rs. 614509

* Expected Rate of Return for SIP & Lumpsum Investment is - 15 %

Mr.Sample'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 2041 at the Age of 61
Retirement Ends On	Year 2065 at the Age of 85
Time Left for Retirement	26 Years From Now
Current Expenses	Monthly Rs. 48200 or Yearly Rs. 578400
At your Retirement, Your Expenses Would be	Monthly Rs. 226733 or Yearly Rs. 2720800
Expected Inflation Rate Assumed	6 %
Expected Returns on Retirement Corpus	8 %
Total Corpus Required at Retirement	Rs. 54847904

Mr.Sample'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. 31250
Goal Achievement through Lumpsum Investment	Rs. 3264748

* Expected Rate of Return for SIP & Lumpsum Investment is - 11 %

Goal Planning

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
61	54847904	226733	2720800	52127104	4170168	56297272
62	56297272	240337	2884048	53413224	4273058	57686282
63	57686282	254758	3057091	54629191	4370335	58999526
64	58999526	270043	3240516	55759010	4460721	60219731
65	60219731	286246	3434947	56784784	4542783	61327567
66	61327567	303420	3641044	57686523	4614922	62301445
67	62301445	321626	3859507	58441938	4675355	63117293
68	63117293	340923	4091077	59026216	4722097	63748313
69	63748313	361379	4336542	59411771	4752942	64164713
70	64164713	383061	4596735	59567978	4765438	64333416
71	64333416	406045	4872539	59460877	4756870	64217747
72	64217747	430408	5164891	59052856	4724228	63777084
73	63777084	456232	5474784	58302300	4664184	62966484
74	62966484	483606	5803271	57163213	4573057	61736270
75	61736270	512622	6151467	55584803	4446784	60031587
76	60031587	543380	6520555	53511032	4280883	57791915
77	57791915	575982	6911788	50880127	4070410	54950537
78	54950537	610541	7326495	47624042	3809923	51433965
79	51433965	647174	7766085	43667880	3493430	47161310
80	47161310	686004	8232050	38929260	3114341	42043601
81	42043601	727164	8725973	33317628	2665410	35983038
82	35983038	770794	9249531	26733507	2138681	28872188
83	28872188	817042	9804503	19067685	1525415	20593100
84	20593100	866064	10392773	10200327	816026	11016353
85	11016353	918028	11016339	14	1	15

Disclaimer

- Dhan Bazaar FP PVT LTD has no control over the accuracy of the information provided by clients.
- Dhan Bazaar FP PVT LTD 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