



Action Plan

■ Immediate ■ Important ■ Optimal

Priority	Case	Comments	Check In Date (dd/mm/yyyy)
Optimal	Liquid Portfolio	You have a sufficient liquid corpus of INR13,419,591 as part of the emergency fund and liquidity to fund goals for the current year.	-
Optimal	Health Insurance	You have sufficient health cover for your family (INR 5,000,000) . However, we need to review this for mandatory inclusions - check below.	-
Important	Critical Illness Insurance	You have a cancer insurance cover. However, we need to review if a cover is required for other critical illnesses.	25/06/2020
Immediate	Term Insurance	You need an additional term cover of INR 5,000,000	25/06/2020
Important	Tax Regime (Old vs. New regime)	We need to review this.	25/06/2020
Important	Personal Interest Funding	You are not sufficiently funded to take a vacation of INR 150,000 p.a. You can consider reducing your expenses to INR 100,000. You should also consider reducing Rashmeet's wedding expenses by INR 500,000.	25/06/2020
Important	Car Purchase	You are not sufficiently funded to purchase a car worth INR 2,000,000. You can consider purchasing a car worth INR 1,000,000.	25/06/2020
Important	Asset Monetization	You need to consider the sale of your Mumbai property -1 and Bangalore plot.	25/06/2020
Optimal	Stressed Investments	You do not have any exposure to stressed investments.	-
Important	Whole Life Policies / LIC Policies	We need to review this. You may need to surrender a few policies.	25/06/2020
Important	Retirement Adequacy	You are not sufficiently funded for a retirement payout of INR 100,000 p.m. However, you can consider a payout of INR 70,000 p.m post retirement.	25/06/2020
Important	Portfolio Review	We will review your financial plan every 3 months.	25/09/2020



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