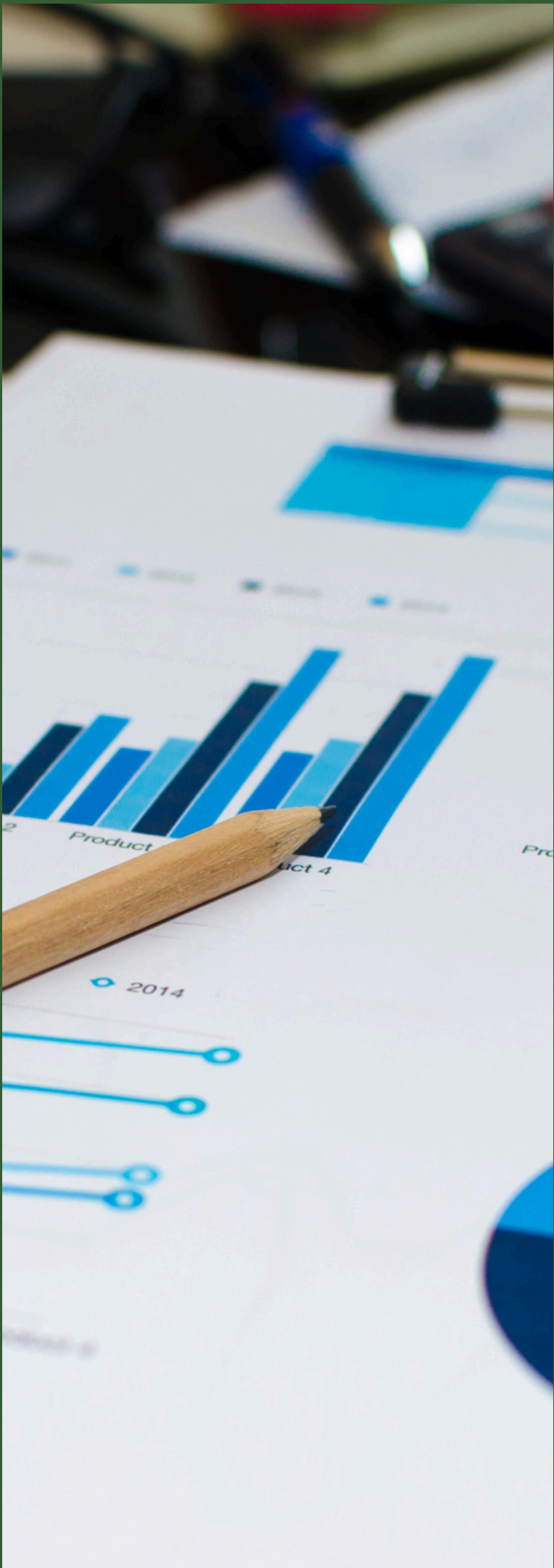

FINANCIAL PLANNING PROPOSAL

Plan your finances with us

A PROPOSAL BY

S9 FINANCIAL PLANNERS

FOR YOUR NAME

FINANCIAL PLAN

INTRODUCTION

S9 Financial Planners

ABOUT US

S9 Financial Planners is a Mumbai based financial planning & advisory firm from past 14 years.

We cover a broad range of businesses that manage money, including financial planning, company formation, corporate treasury management, second opinion, investment and tax planning.

Financial Planners
www.s9financialplanners.com

60+	750+	40%
INVESTOR AWARENESS PROGRAM	HAPPY CLIENTS	ANNUAL GROWTH
Investor awareness program conducted in various organisations, schools & colleges.	happy clients who have investments other than a basic demat account.	of avg annual growth is been recorded since last 3 years.

We Offer

FINANCIAL SERVICES

Our in-depth knowledge and skilled proficiency enables us to offer innovative solutions to varied requirements of the clients. We aim to be a one-stop financial services firm by expanding our advisory business to encompass alternative business vehicles and other fund-based operations.

FINANCIAL PLANNING PROPOSAL

Mr/Mrs ABCD
Nov 17th, 2025

TITLE

A Comprehensive Financial Planning.

DESCRIPTION

Mr/Mrs ABCD seeks a comprehensive financial plan from us to attain their financial freedom.At the start, our experts carefully review the client profile filled by your past records and assess your income and expenditure according to the details provided and accordingly suggest the best suited steps to reach the goals laid.

The proposal is conceptualized only after an initial (and possibly subsequent) extensive consultation with S9. Periodic review of our services and client feedback is an essential feature of our work plan which ensures that we remain an efficient association for .

OBJECTIVE

Financial Planning is an integral part of every individual . It is the process of utilizing the required capital resourcefully and enjoy life tension-free.. Without planning your finances, you cannot reach your dreams and keep adjusting whole your life by letting it go. We only aim to reduce your financial stress and take you to towards financial freedom.

SOLUTION

According to a recent estimate, 37% of the working or business individual say that they spend at least 3 hours each week just thinking about dealing with stress related to personal finances.

Hiring a financial expert in a firm like S9 will not only lower your stress but will also provide you with the benefit of living the life as you wished for.

FINANCIAL GOALS

RETIREMENT PLANNING

You would like to provide a corpus for retirement

KID'S EDUCATION

You would like to provide a corpus for daughters graduation expenses

FINANCIAL GOALS

STARTING A BUSINESS

You would like to provide a corpus for daughters post graduation expenses

INCOME	MONTHLY	YEARLY	EXPENSES	MONTHLY	YEARLY
SALARY	₹ 375,000	₹ 4,500,000	HOUSEHOLD EXPENSES	₹ 50,000	₹ 600,000
			TRAVEL EXPENSES	₹ 5,000	₹ 60,000
			OUTING/DINING	₹ 10,000	₹ 120,000
			HOME LOAN EMI	₹ 100,000	₹ 1,200,000
			CLOTHING	₹ 8,333	₹ 100,000
			FESTIVALS	₹ 2,500	₹ 30,000
			VACATIONS	₹ 12,500	₹ 150,000
			INSURANCES	₹ 33,333	₹ 400,000
			SURPLUS	**₹ 153,333**	**₹ 1,840,000**
TOTAL	**₹ 375,000**	**₹ 4,500,000**	**TOTAL**	**₹ 375,000**	**₹ 4,500,000**

Retirement

You would like to provide a corpus for your financial freedom.

SUGGESTION

RETIREMENT PLANNING	
CURRENT AGE	43
RETIREMENT AGE	53
YEARS TILL RETIREMENT	10
LIFE EXPECTANCY	85
CURRENT EXPENSES	200,000
INFLATION	7%
FUTURE EXPENSES	393,430
FUTURE CORPUS	70,119,704
BANK & CASH	6,789,135
EXISTING MUTUAL FUND	21,499,721
REMAINING CORPUS	41,830,848
MONTHLY INVESTMENT TO BE DONE @13%	171,412
STEP UP SIP AT 5%	139,665

KID's Schooling

You would like to provide a corpus for Aira's schooling

SUGGESTION

CHILD EDUCATION	
YEARS TO GOAL	17
CURRENT COST	10,000,000
FUTURE COST AT 10%	50,544,703
MONTHLY INVESTMENT TO BE DONE @14%	61,063
STEP UP SIP AT 5%	45,555

CHILD EDUCATION	
YEARS TO GOAL	17
CURRENT COST	10,000,000
FUTURE COST 0%	0
MONTHLY INVESTMENT TO BE DONE @14%	12,081
STEP UP SIP AT 5%	10,000

CHILD EDUCATION	
YEARS TO GOAL	21
CURRENT COST	15,000,000
FUTURE COST AT 10%	111,003,749
MONTHLY INVESTMENT TO BE DONE @14%	73,596
STEP UP SIP AT 5%	52,875

CHILD EDUCATION	
YEARS TO GOAL	21
CURRENT COST	15,000,000
FUTURE COST 0%	0
MONTHLY INVESTMENT TO BE DONE @14%	10,000
STEP UP SIP AT 5%	7,145

KID's Graduation

You would like to provide a corpus for Kid's graduation

SUGGESTION

PARTICULARS	AMOUNT
CURRENT AGE	2
GOAL AGE	18
YEAR OF GOAL	16
INFLATION	10%
CURRENT VALUE	3,000,000
FUTURE VALUE	13,784,919
SIP TO BE DONE @14%	**19,441**
SIP INCREMENTING @7%%	**12,933**

FUND SUGGESTIONS

GOAL	SIP	TIME HORIZON	FUND NAME
SHORT TERM GOALS			
DOMESTIC VACATION	**17,000.00**	1	
	7,000.00		Kotak Debt Hybrid Fund
	10,000.00		SBI Conservative Hybrid Fund
INTERNATIONAL VACATION	**50,000.00**	1	
	20,000.00		Canara Robeco Equity Hybrid Fund - Growth
	15,000.00		Quant Multi Asset Fund
	15,000.00		Canara Robeco Conservative Hybrid
SCHOOLING	**14,000.00**	1	Kotak Multi Asset Allocation Fund
HOME RENOVATION	0.00		
JEWELLERY	0.00		
MEDIUM TERM GOALS			
HOME	**108,043.60**	2	
	25,000.00		Edelweiss Large Cap Fund -
	25,000.00		Kotak Balanced Advantage Fund
	25,000.00		Axis Multi Asset Allocation Fund
	33,044.00		DSP Aggressive Hybrid Fund
CAR UPGRADE			
LONG TERM GOAlS			
Retirement Planning	**100,865.82**	12	
	25,000.00		DSP Equity Opportunities Fund
	25,000.00		HDFC Large and Mid Cap Fund
	25,000.00		Quant Active Fund
	25,866.00		Nippon India Large Cap Fund
Graduation For Ruel	**28,000.00**	16	Edelweiss Mid Cap Fund
Post Graduation For Kids	**29,031.92**	17	DSP Small Cap Fund
Marriage For Ruel	**5,535.16**	26	SBI Small Cap
SIP TOTAL	**352,476.50**		

Note-

- For now, we are going foran incremental SIP every year at 5% for Kids's Graduation, Post Graduation, and Retirement.
- We would add more fund towards financial goals, whenever we have excess in cashflow

PERSONAL ACCIDENT INSURANCE			
Sr No.	**Name of the Company**	**Cover**	**Premium Amount**
1	ICICI	₹ 10,000,000	₹ 9,534
2	BAJAJ	₹ 10,000,000	₹ 6,533
3	ADITYA BIRLA	₹ 10,000,000	₹ 15,773

HEALTH INSURANCE			
Sr No.	**Name of the Company**	**Cover**	**Premium Amount**
1	ICICI	₹ 5,000,000	₹ 46,619
2	MANIPAL CIGNA	₹ 5,000,000	₹ 49,247
3	ERGO	₹ 5,000,000	₹ 53,034

Note to ABCD :

We recommend that you to have around 3.5 cr to 4 cr Term with 30 lacs Critical Illness

DISCLOSURE STATEMENT

This document has been prepared to help you make important decisions regarding your financial future. Before reviewing the data, alternatives and options presented in this financial plan, please note the inherent limitations associated with this information: The content of this report is based on information provided by you. Certain assumptions have been made about future investment performance, inflation rates, retirement benefits and other variables which are only estimates, with no assurance as to their attainability or ultimate outcome.

Projections of future events are based on interpretations of existing laws, as well as assumptions that are described in the accompanying text. Furthermore, even if the steps in this document are followed, there may be material differences between projected and actual results because laws are updated, events and circumstances frequently do not occur as expected, and the overall economic environment changes.

YOU ARE UNDER NO OBLIGATION TO FOLLOW, IN WHOLE OR IN PART ANY OF THE ALTERNATIVES PRESENTED IN THIS PLAN OR TO PURCHASE INVESTMENT, INSURANCE OR OTHER FINANCIAL PRODUCTS OR SERVICES THROUGH YOUR ADVISOR. Your advisor is not responsible for reviewing your situation on an ongoing basis or updating these alternatives unless you sign a separate contract regarding those continuing services.Should you enter into an ongoing advisory arrangement,an additional fee may be charged.

Illustrations of insurance alternatives are presented only as guidelines and represent our general understanding of the information available to us. Any analysis of legal or accounting issues relating to your situation are for discussion purposes only and not intended to be a substitute for professional advice in these areas. Calculations illustrating income tax concepts and deductions,and investment gains and losses are for illustrative purposes only and are based upon hypothetical situations. Consult with an attorney or accountant who specializes in these areas to counsel you on specific topics related to your financial situation. Financial planning strategies are presented based upon facts as stated above and on laws and regulations that are subject to change.

The financial planning strategies presented in this document are intended only as a guide and not as a comprehensive financial plan. There may be a conflict of interest as the advice generated may result in product sales that benefit this firm.