

GOLFIN REPORT

GOLFIN ID: ABXXXX

PERSONAL PROFILE

Name: Mr. ABC

Email Address: XXXXXXXXXXXX

Phone Number: XXXXXXXXXXXX

Age: XX

Gender: XXXX

Location: XXXXXXXXXXXX

Goals given:

1. Children's Education
2. Loan Pre-closure: Home Loan
3. Retirement Planning
4. Dream Vacation

BUDGET PROFILE

Income: ₹ 60,000

Expenses: ₹ 18,000

Total EMI's: ₹ 27,000

Savings: ₹ 15,000

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CHILDREN'S EDUCATION

Number of Children: 1

Age of Child 1: 3 Yrs.

Child 1 Name: ABCDEFG

Education Considered: Undergrad

(Pre-Primary/Primary/Secondary/Senior Secondary/Undergrad/Post Grad)

Current Cost: ₹ X, XX, XXX

Amount Required: ₹ XX, XX, XXX

Time to reach goal: T Yrs.

Constant Investment:

Periodicity/Return	Conservative X%	Moderate Y%	Aggressive Z%
Monthly	₹ XXXX	₹ XXXX	₹ XXXX
Quarterly	₹ XXXX	₹ XXXX	₹ XXXX
Half Yearly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Yearly	₹ XXXXX	₹ XXXXX	₹ XXXXX
One-Time	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX

*Numbers would be rounded up to the closest 100

Step-Up Investment: H% Increase Year on Year in Amount for Periodic Investments.

Periodicity/Return	Conservative X%	Moderate Y%	High Z%
Monthly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Quarterly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Half Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX

*Numbers have been rounded up to the closest 100

Assumptions:

- Age at the Chosen Educational Goal:
- Educational Inflation Rate: A%

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LOAN PRE-CLOSURE

Type of Loan: Home Loan

Loan Amount: Rs. XX, XX, XXX

Interest Rate: HL % P. A.

Tenure: TT yrs

EMI start date: MM YY

Desired Loan Closure Date: MM YY

EMI Amount: ₹ XX, XXX/-

Principal Balance on Date of Closure: ₹ XX, XX, XXX/-

Time for Closure: T Yrs.

Constant Investment:

Periodicity/Return	Conservative X%	Moderate Y%	High Z%
Monthly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Quarterly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Half Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
One-Time	₹ XXXXXXX	₹ XXXXXXX	₹ XXXXXXX

*Numbers have been rounded up to the closest 100

Step-Up Investment: H% Increase Year on Year in Amount of Periodic Investments.

Periodicity/Return	Conservative X%	Moderate Y%	High Z%
Monthly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Quarterly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Half Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX

*Numbers have been rounded up to the closest 100

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RETIREMENT PLANNING

Desired Retirement Age: TT Yrs.

Time left for Retirement: T Yrs.

Amount Required at Desired Retirement Date: ₹ X, XX,XX, XXX/-

Constant Investment:

Periodicity/Return	Conservative X%	Moderate Y%	High Z%
Monthly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Quarterly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Half Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
One-Time	₹ XXXXXXXX	₹ XXXXXXXX	₹ XXXXXXXX

*Numbers have been rounded up to the closest 100

Step-Up Investment: H% Increase Year on Year in Amount for Periodic Investments.

Periodicity/Return	Conservative X%	Moderate Y%	High Z%
Monthly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Quarterly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Half Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX

*Numbers have been rounded up to the closest 100

Assumptions:

- Annual Increase in Expenses: E%
- Life Expectancy: 80 Yrs.
- Return on Investment (Post Retirement): R%

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DREAM VACATION

Destination(s): DOMESTIC/INTERNATIONAL LOCATIONS

Planned Date: MM YY

No. of People: X

Amount Saved (If Any):

Time to Vacation: T Yrs.

Current Cost: ₹ X, XX, XXX*/-

Cost at Planned Date: ₹ X, XX, XXX/-

Amount Required (Including Shopping) : ₹ X, XX, XXX/-

Constant Investment:

Periodicity/Return	Conservative X%	Moderate Y%	High Z%
Monthly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Quarterly	₹ XXXXX	₹ XXXXX	₹ XXXXX
Half Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
Yearly	₹ XXXXXX	₹ XXXXXX	₹ XXXXXX
One-Time	₹ XXXXXXXX	₹ XXXXXXXX	₹ XXXXXXXX

*Numbers have been rounded up to the closest 100

Assumptions:

- **Tourism Inflation: I%**
- **Shopping Cost: S% of Travel**
- *** Average of Various Travel Websites**

GOLFIN REPORT

Armefin.com's Analysis

Answers to following questions would be provided:

1. Whether the Goal Specific Target is Realistic or Out of Scope in the Desired Tenure for Each Listed Goal?
2. Which Goals should be Prioritized based on Need/Desire & Savings Capability?
3. Which Periodicity and Return/Risk Profile is suitable to pursue the Specific Goals?
4. What are the Alternative Methods to Pursue the Out of Scope Goals and make them a Reality?