

All-in-one Investment Proposal

Mr. A is a forward-thinking individual who believes in comprehensive financial planning to achieve his various life goals. He intends to diversify his investments across different asset classes and investment strategies to ensure a balanced and secure financial future. Mr. A has outlined several investment initiatives, including lump sum investments, Systematic Investment Plans (SIPs), Systematic Transfer Plans (STPs), and Systematic Withdrawal Plans (SWPs), as well as traditional options like Fixed Deposits (FDs) and insurance. He seeks a detailed report on the future value of these investments to assess their effectiveness in meeting his goals along with the recommendation for investment funds.

Investment Strategy:

- Lump sum investment of ₹5,00,000 in an equity fund for 10 years.
- Monthly SIP of ₹10,000 in an equity fund for 10 years, with a 15-year investment horizon.
- Investment of ₹10,00,000 in a debt fund and Commencement of STP with ₹10,000 every month for the next 12 years with an investment horizon of 15 years.
- Lump sum investment of ₹50,00,000 in a hybrid fund and Initiation of SWP with ₹25,000 each month for the next 25 years.
- Allocation of ₹5,00,000 in a Bank FD.
- Purchase of insurance with a sum assured of ₹1,00,00,000 for a term of 20 years.

Objective:

Generate a comprehensive report detailing the future value of Mr. A's investments across various instruments over their respective investment periods.

Assumptions:

Investment returns:

Equity funds: Assumed annual return of 12%.

Debt funds: Assumed annual return of 7%.

Hybrid funds: Assumed annual return of 10%.

Bank FD: The assumed annual interest rate of 6%.

Insurance premium: Paid annually with no investment return.

Investment Proposal For Mr. A

Mutual Fund Schemes

Lumpsum Investment

Asset Class	Investment Amount	Investment Period (Yrs)	Assumed Return	Expected Future Value
Equity	₹ 5,00,000	10	12.00 %	₹ 15,52,924

Suggested Schemes

Investor	Scheme	Category	Investment Amount
Mr. A	SBI BlueChip Fund-Reg(G)	Equity - Large Cap Fund	₹ 5,00,000

SIP Investment

Asset Class	SIP Amount	Frequency	SIP Period	Investment Period	Assumed Return	Total Investment	Expected Future Value
Equity	₹ 10,000	Monthly	10	15	12.00 %	₹ 12,00,000	₹ 39,48,278

Suggested Schemes

Investor	Scheme	Category	SIP Amount
Mr. A	Quant Flexi Cap Fund(G)	Equity - Flexi Cap Fund	₹ 10,000

STP Investment

Initial Investment	Assumed Return	Transfer Mode / Frequency	No. of Frequency / Investment Period	STP Amount	Expected Future Value
	From Scheme / To Scheme				
₹ 10,00,000	7.00 % / 10.00 %	Fixed Amount / Monthly	144 / 15 Year	₹ 10,000	₹ 36,15,346

Suggested Schemes

Investor	From Scheme	Initial Investment	To Scheme
Mr. A	ICICI Pru All Seasons Bond Fund(G)	₹ 10,00,000	ICICI Pru Balanced Advantage Fund(G)

SWP Investment

Total Investment(₹)	Assumed Return	SWP Frequency	SWP Period	SWP Amount(₹)	Expected End Value(₹)
₹ 50,00,000	10.00 %	Monthly	25 Yrs	25,000	₹ 2,33,40,407

Suggested Schemes

Investor	Scheme	Category	Investment Amount
Mr. A	HDFC Balanced Advantage Fund(G)	Hybrid - Balanced Advantage	₹ 50,00,000

Other Investment Schemes Products

Investor	Product	Scheme / Company	Amount	Remarks
Mr. A	Bank Fixed Deposit	SBI FD	₹ 5,00,000	

Insurance Schemes

Insured Name	Product	Scheme / Company	Sum Assured (₹)	Annual Premium(₹)	Remarks
Mr. A	Term Insurance	Max Life Term Insurance	₹ 1,00,00,000	₹ 15,000	

*This illustration and returns assumed are on the basis of the request made by you. These are neither indicative nor guaranteed returns. Mutual fund investments are subject to market risks. Do read all scheme-related documents carefully.

*Returns are for lumpsum investments. Returns above 1 yr are annualized. Returns for 1 yr and less are absolute. Performance data is as per the last published/available NAV (Source : Accord Fintech). Any assumption of returns shown in the calculation above should not be construed as indicative/expected returns from any specific mutual fund scheme. Contact us for scheme specific risk. Mutual funds investments are subject to market risk. Please read the offer documents carefully before investing.
Report Date : 24/04/2024