✓ Sample Case Study – Asset Allocation Future Value

Objective: What will be the future value of my ₹10 Lakhs based on different asset allocation strategies?

Client Profile:

• Name: Mr. Rohit Mehta

• Age: 40 years

• Financial Goal: Wealth creation over 15 years

• Risk Appetite: Moderate to Aggressive

• Initial Investment: ₹10,00,000 (Lumpsum)

• Investment Horizon: 15 years

Scenario 1 – Current Asset Allocation Strategy:

Mr. Mehta is currently following a conservative allocation and wants to know the long-term value of his current plan.

Total Investment: ₹10,00,000

Tenure: 15 years

| Asset Class | Expected Annual Return (%) | Allocation (%) |
|-------------|-------------------------------|----------------|
| Bonds | 6% | 20% |
| Debt Funds | 7% | 30% |
| Equity | 12% | 40% |
| Gold | 8% | 10% |

Scenario 2 – Recommended Asset Allocation Strategy (for comparison):

The advisor recommends a more growth-oriented allocation suited to Mr. Mehta's moderate-aggressive risk profile.

Total Investment: ₹10,00,000

Tenure: 15 years

| Asset Class | Expected Annual Return (%) | Allocation (%) |
|--------------|-------------------------------|----------------|
| Equity | 12% | 60% |
| Hybrid Funds | 9% | 25% |
| Gold | 8% | 10% |
| Debt | 7% | 5% |

III Output from Calculator:

Portfolio Asset Allocation Report





^{*}Mutual fund investments are subject to market risks, read all scheme related documents carefully.

^{*}Returns are not guaranteed. The above is for illustration purpose only.

Interpretation:

Mr. Mehta's current asset mix could grow his ₹10 Lakhs into ₹38.1 Lakhs in 15 years. However, with the advisor-recommended allocation tailored to his risk profile, the same ₹10 Lakhs could potentially grow to ₹46.5 Lakhs — an additional ₹6.9 Lakhs without increasing the total investment or tenure.

This showcases the **power of optimal asset allocation** in maximizing returns.

Financial Insight for MFDs:

- Use this calculator to show clients how asset selection affects long-term outcomes.
- A great tool to explain the impact of rebalancing or shifting allocations based on risk profiles and goals.
- Helps in building trust by offering **scenario-based comparisons** tailored to client-specific cases.
- You can easily export this as a personalized proposal to share in client meetings or share via Email or WhatsApp.

Pro-Tip for MFDs:

Try using this calculator during **goal planning sessions** — especially for medium to long-term goals like retirement, child's education, or wealth accumulation. Show how **intelligent diversification** can lead to better financial outcomes than sticking to a single asset class or conservative mix.