

CASE STUDY

PLANNING MULTIPLE LIFE GOALS THROUGH A SINGLE INVESTMENT STRATEGY



CLIENT BACKGROUND

	Client Name: Amit Sharma
	Age: 35 Years
	Profession: Senior IT Professional
	Monthly Household Income: ₹2.5 lakh
	Current Situation: Amit has identified three important future goals but is unsure how much he needs to invest for each goal.

GOALS IDENTIFIED

Goal	Target Amount	Time Horizon
Child Education	₹50 lakh	15 Years
New House Purchase	₹1 crore	20 Years
Retirement Corpus	₹10 crore	25 Years

Amit wants to compare different investment approaches and understand how each goal can be achieved through Lumpsum, SIP, Limited Period SIP, or a combination of both.

PURPOSE OF CALCULATION



The Goal Calculator is being used to:

- Calculate investment requirements for multiple goals.
- Compare different investment methods.
- Help the client choose an approach suitable for his cash flow.
- Demonstrate how even large goals can be achieved through disciplined investing.

ASSUMPTIONS ENTERED IN CALCULATOR

ASSUMED RATE OF RETURN	
Asset Class	Return Assumed
Debt	6%
Hybrid	9%
Equity	12%

ASSET ALLOCATION SELECTED	
Asset Class	Allocation
Equity	100%
Debt	0%
Hybrid	0%

INVESTMENT MODES SELECTED



Lumpsum



Monthly SIP



Limited Period Monthly SIP



Lumpsum + Monthly SIP

Goal Planning Calculation

Children Education

Fund Required	₹ 50,00,000
Time Period	15 Years

Assumed Rate of Return

Debt	Hybrid	Equity
6.00 %	9.00 %	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Lumpsum Investment	Equity - 100.00 %	₹ 9,13,481
Monthly SIP	Equity - 100.00 %	₹ 10,605
Monthly SIP For 10 Years	Equity - 100.00 %	₹ 12,784
Lumpsum + Monthly SIP		
Lumpsum Investment	Equity - 100.00 %	₹ 5,00,000
Monthly SIP	Equity - 100.00 %	₹ 4,800

*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.

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New House

Fund Required	₹ 1,00,00,000
Time Period	20 Years

Assumed Rate of Return

Debt	Hybrid	Equity
6.00 %	9.00 %	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Lumpsum Investment	Equity - 100.00 %	₹ 10,36,668
Monthly SIP	Equity - 100.00 %	₹ 10,974
Monthly SIP For 15 Years	Equity - 100.00 %	₹ 12,036
Lumpsum + Monthly SIP		
Lumpsum Investment	Equity - 100.00 %	₹ 5,00,000
Monthly SIP	Equity - 100.00 %	₹ 5,681

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Retirement

Fund Required	₹ 10,00,00,000
Time Period	25 Years

Assumed Rate of Return

Debt	Hybrid	Equity
6.00 %	9.00 %	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Lumpsum Investment	Equity - 100.00 %	₹ 58,82,331
Monthly SIP	Equity - 100.00 %	₹ 59,305
Monthly SIP For 15 Years	Equity - 100.00 %	₹ 68,293
Lumpsum + Monthly SIP		
Lumpsum Investment	Equity - 100.00 %	₹ 25,00,000
Monthly SIP	Equity - 100.00 %	₹ 34,100

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CASE STUDY

PLANNING MULTIPLE GOALS USING CURRENT COST AND INFLATION ADJUSTMENT



CLIENT BACKGROUND

Client Name:
Rajesh Mehta

Age:
38 Years

Profession:
Business Owner

Monthly Household Income:
₹3.5 lakh

Current Situation
Rajesh understands the current cost of his goals but is unsure what these goals will cost in the future due to inflation.

CURRENT SITUATION

Rajesh wants to know:

What his future funding requirement will be.

How much he needs to invest today.

Whether Lumpsum, SIP, Limited Period SIP, or Lumpsum + SIP would be more suitable.

How to simultaneously plan for multiple goals.

PURPOSE OF CALCULATION



The Goal Calculator is being used to:

- Convert today's goal costs into future values using inflation assumptions.
- Estimate the investment required to achieve each goal.
- Compare different investment methods.
- Build a structured roadmap for achieving multiple goals simultaneously.

ASSUMPTIONS ENTERED IN CALCULATOR

GOAL-WISE INPUTS

Goal	Current Cost	Inflation	Time Horizon
Child Education	₹15,00,000	8%	15 Years
New House	₹50,00,000	7%	20 Years
Retirement Corpus	₹2,00,00,000	6%	25 Years

ASSUMED RETURNS

Asset Class	Return Assumed
Debt	6%
Hybrid	9%
Equity	12%

ASSET ALLOCATION SELECTED

Asset Class	Allocation
Equity	100%
Debt	0%
Hybrid	0%

INVESTMENT MODES SELECTED

Lumpsum

Monthly SIP

Limited Period Monthly SIP

Lumpsum + Monthly SIP

Goal Planning Calculation

Child Education

Fund Required (Current Cost)	₹ 15,00,000
Assumed Inflation Rate	8.00 %
Future Cost of Fund Required	₹ 47,58,254
Time Period	15 Years

Assumed Rate of Return

Debt	Hybrid	Equity
6.00 %	9.00 %	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Lumpsum Investment	Equity - 100.00 %	₹ 8,69,315
Monthly SIP	Equity - 100.00 %	₹ 10,093
Monthly SIP For 10 Years	Equity - 100.00 %	₹ 12,166
Lumpsum + Monthly SIP		
Lumpsum Investment	Equity - 100.00 %	₹ 5,00,000
Monthly SIP	Equity - 100.00 %	₹ 4,288

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New House

Fund Required (Current Cost)	₹ 50,00,000
Assumed Inflation Rate	7.00 %
Future Cost of Fund Required	₹ 1,93,48,422
Time Period	20 Years

Assumed Rate of Return

Debt	Hybrid	Equity
6.00 %	9.00 %	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Lumpsum Investment	Equity - 100.00 %	₹ 20,05,788
Monthly SIP	Equity - 100.00 %	₹ 21,234
Monthly SIP For 15 Years	Equity - 100.00 %	₹ 23,287
Lumpsum + Monthly SIP		
Lumpsum Investment	Equity - 100.00 %	₹ 5,00,000
Monthly SIP	Equity - 100.00 %	₹ 15,941

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Retirement

Fund Required (Current Cost)	₹ 2,00,00,000
Assumed Inflation Rate	6.00 %
Future Cost of Fund Required	₹ 8,58,37,414
Time Period	25 Years

Assumed Rate of Return

Debt	Hybrid	Equity
6.00 %	9.00 %	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Lumpsum Investment	Equity - 100.00 %	₹ 50,49,241
Monthly SIP	Equity - 100.00 %	₹ 50,906
Monthly SIP For 20 Years	Equity - 100.00 %	₹ 53,452
Lumpsum + Monthly SIP		
Lumpsum Investment	Equity - 100.00 %	₹ 10,00,000
Monthly SIP	Equity - 100.00 %	₹ 40,824

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