

Portfolio Projection

Purpose

Investors generally are not able to visualize the impact of savings and compounding over the long term. There are two scenarios in this calculator. Investors generally are not able to visualize the impact of savings and compounding over the long term. There are two scenarios in this calculator.

Scenario 1 : Portfolio Projection as per current investment planning.

This calculator gives them an expected future value of their investment portfolio as per their current investments, current committed annual investments, and running SIPs. When they see the expected future value over the long term, which obviously becomes a handsome figure due to regular savings and compounding, they tend to be more disciplined and expected to hold their investments longer.

Portfolio Projection Report

This calculator helps to find the expected portfolio value at an assumed rate of return

Current Investment Current + Incremental Investment

Current Portfolio Value ₹

Current Lumpsum Investment Every Year ₹

Current Monthly SIP ₹

Assumed Rate of Return %

Period Yrs

Add Client Name

Get Report Summary Report Detailed Report

Add Suggested schemes for investment

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Enter the current value of the client's investments.

Enter the amount that the client invests as lump sum every year.

Enter the amount that the client is currently investing

The expected rate of return on investments

The number of years for which you want to project the investment value.
(typically 15-20 years to show benefit of compounding)

Portfolio Projection

Scenario 2: Portfolio Projection as per current investment + incremental investment.

This is a very powerful calculator. It goes one step ahead of the first scenario. It nudges the investor to increase their annual investments and SIP amount by showing the difference in portfolio value in the long term as compared to their current investment planning. For eg., if an investor is having Rs.25 Lacs as the current portfolio with a running SIP of Rs.15,000/- per month, it can become Rs.3.79 Crores @ 12% expected rate of return. The calculator suggests that if the investor increases SIP by just Rs.15,000/- more (which obviously in most cases investors can), the future value can swell to 5.17 Crores, a difference of over 1.35 Crores. When you send such reports to clients, they most likely will increase their annual investments and SIPs, helping you grow your business.

The screenshot shows a web-based calculator interface for portfolio projection. At the top, there are two radio buttons: 'Current Investment' (unselected) and 'Current + Incremental Investment' (selected). Below this, there are seven input fields, each with a label and a unit indicator: 'Current Portfolio Value' (₹), 'Current Lumpsum Investment Every Year' (₹), 'Increase in Lumpsum Investment Every Year' (₹), 'Current Monthly SIP' (₹), 'Increase in SIP' (₹), 'Assumed Rate of Return' (%), and 'Period' (Yrs). There are also two checkboxes: 'Add Client Name' and 'Add Suggested schemes for investment'. At the bottom, there are two radio buttons: 'Summary Report' (unselected) and 'Detailed Report' (selected). A blue 'Calculate' button is positioned at the bottom right, next to a 'Back' button. A small watermark 'Activate Windows Go to Settings to activate Windows' is visible in the bottom right corner of the interface.

Enter the current value of the client's investments.

Enter the amount that the client invests as lumpsum every year.

Enter the amount which you suggest the client increase the lumpsum investment with (Can be 0)

Enter the amount that the client is currently investing through SIP every month.

Enter the amount which you suggest the client increase the SIP investment with

Expected rate of return on investments

The number of years for which you want to project the investment value.