Financial Road Map

Disclaimer

Impetus Wealth Planner is a tool created by Impetus Wealth Management for enhancing

We have used many Mathematical formulae and assumptions based on empirical data in developing

Neither Impetus Wealth Management Private Limited nor any of its Directors/employees are responsible for

Dear Investor,

Greetings!

At Impetus, we have been striving to provide unbiased Financial Road Map to investors

based purely on the respective investor's Goals and overall profile.

We need to have all the relevant information about each investor, to be able to guide

them appropriately. The information would be preserved with utmost confidentiality.

Once you provide us all the information required in the respective pages given herewith,

please email these data sheets to prdilip@impetusindia.in

We shall evaluate the entire data and provide you a suitable Financial Road Map.

Thanks & regards on behalf of the entire team at Impetus Wealth Management

P R Dilip

Managing Director

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Personal Details

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	Profiling Date	
	Rerence Number	
	Your Name	
	Date of Birth :	
	Marital Status :	
	Date of Marriage :	
	Your Spouse's Name	
	Dependents (Specify number of dependents & their age) :	
	Type of Profession :	
	Experience in the profession(Years):	
	Educational Qualifications	
	Designation :	
	Retirement Age :	
	Number of Years for Retirement from now	
	Any other relevant information :	
	Resident Status (Resident Indian/NRI/Citizenship) :	
	Permanent Address :	
	Correspondence Address :	
	Contact Number - work :	
	Contact Number - Mobile :	
	Contact Number - Residence :	
	Fax Number :	
	Your Personal Email Id :	
	Medical History (Please mention in case of any major illness/surgeries/Diabetes/Hypertension) :	

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	Name of the Person to be contacted in your absence :	

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sic Data of the Investor

Priorities

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	Please Rank your Priorities (write the Rank order)	**Priority Rank (1 - 10)**	**When do you want to achieve this ? Year**
1	Panning for Retirement		
2	Planning for Child's education		
3	Planning for Child's Marriage		
4	Planning for Real Estate Purchase		
5	Insurance coverage Life/Health		
6	Monthly Income Plan		
7	Buying a New Car		
8	Overseas Vacation with Family		
9	Planning to set up a Business		
10	Others(Please specify if any)		

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What would be the approximate cost of this goal at present?

Please write your priority number (1,2,3 etc.) in the Priority Rank Coloumn

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1
2
3
4
5
6
7
8
9
10

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18
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21

Questionnaire

Please provide the following details ~ understand you better

Are you fully aware about the nature of different asset classes you are currently holding? (YES/NO)
Are you happy with the rate of returns you are getting from your overall investments at present? (YES/NO)
Do you think you have more than adequate cash in savings accounts? (YES/NO)
Were there major fluctuations in your incomes during the last 10 years? (YES/NO) If yes, specify the pattern:
Are you satisfied with the present Insurance cover? (Health & Life) (YES/NO)
What was the maximum % of exposure you have taken in Equity Investments in the past?
How often you review your investments & financial goals? (Yearly/Quarterly/Monthly/Rarely)
How many more years do you wish to be actively working?
Do you have adequate pension / retirement plans in place? (YES/NO)
Number of years experience in Indian Equity Market

What is your average holding period in Equity/Mutual Fund Schemes?
How often you review your portfolio?
Do you propose to increase your exposure in Indian Market? (YES/NO)
If yes, which Asset Class would you prefer to invest? (Equity/Debentures/Real Estate/Gold/Silver/Others)
Are you expecting any major Cash OUT-flows in the near future ? (YES/NO & IF YES, AMOUNT)
Are you expecting any major Cash IN-flows in the near future ? (YES/NO & IF YES, AMOUNT)
Maturity Amounts from various Investment/Insurnace Instruments INR
Have you Nominated any person in all your investments?
If Yes, Please mention the Name of the Nominee
Do you have a 'Second Holder' in all the investment documents?
If yes, Please mention the Name of the 'Second Holder'
Please specify the minimum time-frame you wish to allocate for investments in India:

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Narration	Remarks if any

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Basic Objective

Please choose one of the followings

Your Primary Goal is to ,	YES/NO
Achieve the Maximum Growth Possible	
Strong Growth over Long Term	
Long Term Growth along with Regular Income	
Regular Income from Investments	
Safety of Capital	

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Please type "YES" for whichever is your Primary Goal

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Fixed Assets

Fixed Assets Details

	FIXED ASSETS	OWNED BY YOU
		Value i
	Principal Residence :	-
	Holiday Home/Second Property	
	Commercial Property	
	Land	
	CAR(s)	
	Other Fixed Assets	-
	Other Assets	
	Other Investments	
	(Which are not liquid – investment in a business)	
	SUB TOTAL	-
	COMMODITIES	
	Investments in Gold	
	Silver	
	Other Commodities	
	Jewellery	
	SUB TOTAL	-
	OTHER ASSETS	
	Art	-
	Loans given	-
	SUB TOTAL	-

	TOTAL FIXED ASSETS	
	(Fixed Assets + Commodites+Other Assets)	

OWNED BY SPOUSE
in INR
-
-
-
-
0
0
-

-

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Financial Assets - Non-Equity

	FINANCIAL ASSETS - Non- Equity	OWNED BY YOU (A)
	FINANCIAL ASSETS - Debt	
	Savings in the Bank Account - 1	
	Savings in the Bank Account - 2	-
	Bank Fixed Deposits - 1	
	Bank Fixed Deposits- 2	
	Cash	
	Mutual Fund Schemes - Debt/Money Market	-
	PPF as on	
	National Savings Certificate	-
	Equity Linked Savings Schemes (ELSS)	
	Senior Citizens Investment Scheme	
	MIS (Post Office)	-
	Infrastructure Bonds	
	Debentures/Bonds	-
	Other asset classes of Fixed return nature if any	-
	SUB TOTAL - FINANCIAL ASSETS - DEBT	-
	TOTAL- FINANCIAL ASSETS (A + B)	-

-

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OWNED BY SPOUSE (B)	RATE OF RETURN %	YEARLY INCOME FROM THIS INVESTMENT
-	-	-
-	-	-
-	-	-
-	-	-
-	Total Yearly income rom these investments =	-

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Financial Assets - Equity

	Details of Equity Investments	OWNED BY YOU (A)
	Mutual Fund Schemes - Equity (Lumpsum)	
	Mutual Fund Investments - SIP	
	Investments under PMS (Portfolio Management Services)	
	Direct Equity Investments	
	Private Equity Holdings	
	Sub Total- Financial Assets - EQUITY	-
	TOTAL - FINANCIAL ASSETS - EQUITY (A+B)	-

Details of Equity Portfolio

	Stock	Holding Quantity

Mutual Fund Holding Details

	Scheme Name	Units held

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OWNED BY SPOUSE (B)	RATE OF RETURN %	YEARLY INCOME FROM THIS INVESTMENT
-		
	Total Yearly income rom these investments =	-

Average cost/share	LTCG/STCG	

Avg cost / unit	Gowth / Divi.	LTCG / STCG

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Liabilities

	FINANCIAL LIABILITIES	BY YOU
	Mortgage of Home Outstanding	
	Car Loans Outstanding	
	Creditors	
	Investment Loans	
	Education Loans	
	Private/Family Loans	
	Credit Card outstanding	
	Tax Liabilities if any	
	Other Liabilities	
	SUB TOTAL	-
	TOTAL LIABILITIES (Financial Liabilities + Other Liabilities)	

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BY SPOUSE
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Please provide all information regarding your Outstanding Liablities

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Annual Income

	INCOME & CASH FLOW DETAILS	BY YOU
	Annual Net Income - Salary (After Tax)	
	Annual Income from Business/Profession	
	Annual Income from Rent/Property	
	Capital Gains – Long Term	
	Capital Gains – Short Term	
	Interest Income	
	Dividend Income	
	Income from other Sources	
	Non-Taxable Income if any (Agriculture Income etc.)	
	Sub Total	
	TOTAL YEARLY INCOME OF THE FAMILY	

	Expected Changes in Income Profile	BY YOU
	% of Average Yearly Increase in Income	0%
	Do you Anticipate any change in your income in the near future?	No
	Please specify the amount / percentage of change	
	Salary	
	Business/Profession	
	Rent/Property	
	Capital Gains	
	Other Sources	-
	Number of Earning Members in the same family	0
	Gross Income of all earning members per year	

	Are the incomes of all the earning members clubbed for the investment purpose?	

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BY SPOUSE
-

BY SPOUSE

Please provide all information regarding your Income

Annual Expenses

	FAMILY ANNUAL EXPENSES	Amount
	Living Expenses -	
	Personal Expenses	
	Phone	
	Electricity	
	Water	
	Fuel	
	Housing/Rent/Repairs etc.	
	Educational	
	Entertainment (Eating Out, Movies etc.)	
	Expenses for Dependants living outside your home	
	Life Insurance Premium Payments	
	Health Insurance Premium Payments	
	Vehicle Insurance Premium Payments	
	Other General Insurance Premium Payments	
	Pension Plan Premium	
	Home Loan Repayments - Towards Capital	
	Home Loan Repayments - Towards Interest	
	PPF	
	EPF	
	Property Tax	
	Holiday	
	Travel	

	SUB TOTAL	-
	TOTAL EXPENSES	

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Remarks	Tax effect
0	
0	
	80C
	80C
	80D
	80C
	80C
	Section 24
	80C
	80C

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Please provide all information regardin
Expenses

0	
-	

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Loans & Repayment Details

	Details of Loans -	Repayment by You - Yearly	Repayment by spouse - Yearly
	Housing Loan Repayments		
	Vehicle Loan Repayments		
	Personal Loan Repayments		
	SUB TOTAL	-	-
	TOTAL LOAN REPAYMENTS	-	

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%of Interest	Tenure of Loan (Balance no of years)	Please provide details about the EMIs
		Debt to Income Ratio (Debt/Gross Income)

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Life Insurance Details

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INSURANCE DETAILS	Life Insurance - 1	Life Insurance - 2
Name of the Policy Holder		
Issuing Company		
Policy Number	0	
Sum Insured	-	-
Date of Commencement		
Maturity Date		
(Monthly/qtrly/h.yealy/yearly)	0	
Premium Amount per Year	-	-
TOTAL PREMIUM PAYABLE PER YEAR	-	

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Health	Vehicle

Required Risk Cover = -

(-) Present Risk Cover = -

(+) Outstanding Liabilities = -

Additional Risk Cover needed = -

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Tax Efficiency Table

	Recurring Investments - Yearly	Amount	Remarks
	UNDER SECTION 80C - TOTAL DEDUCTABLE EXPENSES = Rs. 1 Lac		
	Tution Fee	-	
	EPF -	-	
	PPF -	-	
	PF & VPF (Voluntary PF)	-	
	NABARD Rural Bond		
	Equity Linked Savings Schemes - ELSS		
	Home Loan Principle Repayment	-	
	Life Insurance Premium	-	
	Notified Term Deposits - Banks/Post office	-	
	Pension Plans		
	Senior Citizens Investment Scheme	-	
	Stamp Duty & Registration Charges - Home		
	TOTAL	-	
	UNDER SECTION 24- TOTAL DEDUCTABLE EXPENSES = Rs. 1.50 Lac		
	Home Loan Interest Repayment	-	
	UNDER SECTION 80D - TOTAL DEDUCTABLE EXPENSES = Rs. 15,000.00		
	Medical / Health Insurance Premiums	-	
	UNDER SECTION 80E - TOTAL DEDUCTABLE EXPENSES = No Limit		
	Education Loan		
	UNDER SECTION 80CCF - TOTAL DEDUCTABLE EXPENSES = Rs. 20,000.00		
	Notified Infrastructure Bonds		

	UNDER SECTION 80G - TOTAL DEDUCTABLE EXPENSES = 100% or 50%		
	Donation to Charitable Trusts		

Tax effect
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SECTION 24
80D
80E
SECTION 80CCF

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