

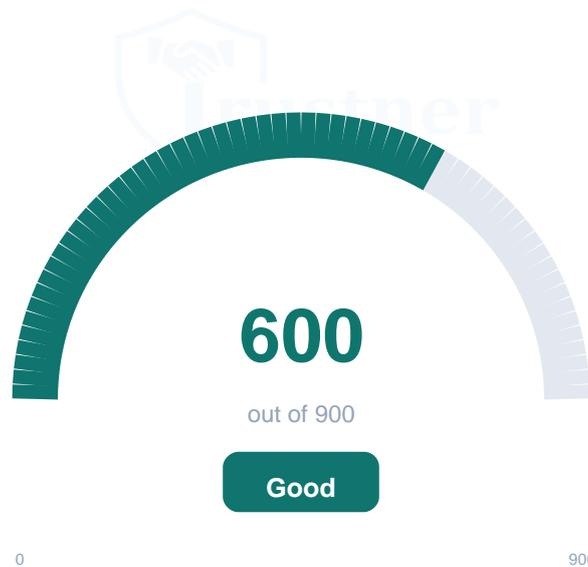


Financial Health Report

Trustner Financial Wellness Assessment

Prepared for: **Rahul Sharma**

Assessment Date: 17 Mar 2026



This assessment is for educational purposes only. It does not constitute investment advice under SEBI regulations. Trustner Asset Services Pvt. Ltd. is an AMFI Registered MFD (ARN-286886).

Your Financial Health Dashboard

Overall Score: 600/900

Good

Cashflow Health

Good

122/180



Good savings rate of 25%. Aim for 30%+ to accelerate wealth creation.

Protection & Insurance

Needs Attention

70/180



Life insurance gap of ₹2.30 Cr — your family needs ₹3.35 Cr cover but you have ₹1.05 Cr.

Investments

Good

123/180



Well-diversified across 6 asset classes with 51% in equity — solid foundation.

Debt Management

Good

130/180



Healthy DTI of 8% — EMIs are well within comfort zone.

Retirement Readiness

Excellent

155/180



75% retirement-ready. You need an additional ₹1.64 Cr corpus. 28 years remaining to close the gap.

Net Worth Statement

Assets

Asset Class	Value
Mutual Funds	115.00 L
Direct Equity / Stocks	14.00 L
PPF / EPF	18.00 L
NPS	12.00 L
Fixed Deposits	15.00 L
Gold / SGB	13.00 L
Bank Savings	13.00 L
Other Assets	150,000
Total Assets	140.50 L

Liabilities

Liability	Outstanding
Car Loan	13.00 L
Education Loan	12.00 L
Total Liabilities	15.00 L

NET WORTH

135.50 L

Retirement Readiness Analysis

Required Corpus

16.47 Cr

Current Progress

14.83 Cr

Gap Amount

11.64 Cr

Years to Retirement

28 years

Required vs Current Progress

Required



Current



Monthly SIP Needed to Bridge Gap

18,866 / month

Assumptions: Inflation 6% p.a. | Life expectancy 85 years | Real return 3% post-retirement
Projected growth: EPF/NPS at 8% CAGR, MF at 10% CAGR | Corpus calculated using annuity model
These are indicative projections. Actual results may vary based on market conditions.

Goal Funding Analysis

Goal	Future Cost	Progress	Monthly SIP	Status
Children's Higher Educ	11.90 Cr	17.59 L	149,689	Unrealistic
Buy a Home	11.12 Cr	15.51 L	14,22 L	Unrealistic
Family Vacation Fund	13.00 L	150,000	-	Possible

Total Goals: 3

Combined Future Cost: 13.05 Cr

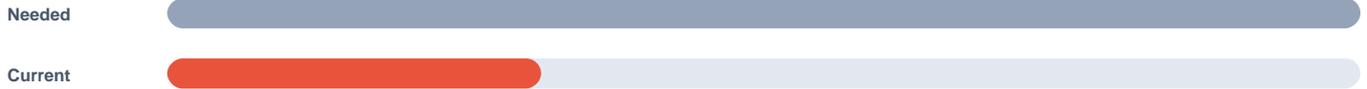
Total Monthly SIP: 14.72



Insurance & Protection Analysis

Life Insurance Coverage

Human Life Value (HLV)	13.35 Cr
Current Life Cover	11.05 Cr
Life Insurance Gap	12.30 Cr shortfall



Health Insurance Coverage

Recommended Cover (City-tier)	125.00 L
Current Health Cover	110.00 L
Health Insurance Gap	115.00 L shortfall

Health Cover Adequacy: CRITICAL

Insurance gap analysis is indicative. For personalized insurance recommendations, please consult a licensed insurance advisor. Trustner Insurance Brokers (IRDAI License #1067) can help you find the right policy.

Asset Allocation Analysis

Current Allocation



Recommended Allocation



Asset Class	Current	Recommended	Action
Equity	48%	68%	Increase 21%
Debt	38%	22%	Reduce 15%
Gold	8%	6%	Maintain
Real Estate	0%	0%	Maintain
Cash	8%	3%	Maintain



Your Action Plan

Prioritized recommendations based on your financial health assessment:

1**Get term insurance cover of ₹13.35 Cr. Current gap: ₹12.30 Cr.****HIGH**

Protection

2**Increase health insurance to ₹125 L. Current cover: ₹110 L.****HIGH**

Protection

3**Increase SIP to at least 20% of income (₹36.0K/month). Currently at 14% **MEDIUM****

Investments



Personalized Assessment

Dear Rahul,

Dear Rahul,

Congratulations on taking this important step towards understanding your financial health! Your Financial Health Score of 600/900 places you in the "Good" category, which reflects a solid foundation with room for meaningful improvement.

Your strongest area is Cashflow Health, where your disciplined SIP investments and stable income give you an excellent base. At 32, you are in an ideal position to leverage the power of compounding over the next 28 years until retirement.

However, there are areas that need attention. Your insurance coverage needs strengthening — while you have a term plan and basic health insurance, adding critical illness cover and increasing your health coverage (especially with a young family in a metro city) should be a priority. The gap between your current life cover and your Human Life Value suggests you may want to review your term insurance amount.

For your goals, your children's education fund is on track if you maintain current SIP levels, but your home purchase timeline is tight. Consider a dedicated monthly allocation towards this goal.

Your debt management is healthy with a low debt-to-income ratio. As your car and education loans wind down over the next 3-4 years, redirect those EMI amounts into goal-specific SIPs.

I recommend speaking with a Trustner financial advisor to create a detailed investment plan tailored to your goals. Our team can help you optimise your portfolio allocation and identify the right fund categories for each of your goals.

Warm regards,
Trustner Advisory Team

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CIN:	U66301AS2023PTC025505
Offices:	Guwahati Tezpur Bangalore Kolkata Hyderabad
Contact:	6003903737 wecare@merasip.com
Website:	www.merasip.com www.trustner.in
Grievance:	grievance@trustner.in



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