Personal Financial Planning Questionnaire

The first thing to do is give us some basic information about you and your family, so that we can draft a FREE suggested financial plan for your family. The questions we have are as follows;

1. Name of self and all the family members (financial dependents) with their date of birth and relationship. Provide self's mobile number, email id and complete correspondence address.

2. Name of the working members (profession/designation and name of the working company) in the family with their monthly income from all the sources, expressed in Indian rupees? (Salary, Rental Income, Business Income or any other kind of incomes). Profession/Designation, name of the employer and city of working?

3. Total monthly expenses of the family, in Indian rupees? (Break up of Cost of living, Housing Loan EMI, Vehicle loan EMI and any other kind of expenses). Do you have to support old parents or other dependent family members by monthly payments and if so what is the quantum of these payments?

4. Total financial assets of the family?

- Do you have a house or apartment in India? If you have more than one piece of real estate, I would want a very brief description of these real estate assets. Approximate current market value of real estate investments.

- Current market value of investment in equity shares – name of the company and number of shares?

- Current market value of investment in mutual funds – provide us with the statements to understand the details.

- Current value of any other form of investments in NSC, PPF, Recurring Deposits, Post Office schemes, etc?

- Cash in hand

- Cash at bank/NRO SB/NRE SB account, name of the bank, type of account, for how many years (if it is bank fixed deposit), rate of interest?

- Current market value of gold investment (bars/coins)

- Current market value of any other kind of assets.

5. Total existing liabilities of the family?

- Housing loan taken, housing loan EMI, outstanding balance, rate of interest, fixed or floating rate of interest, how many years already EMI paid, total term of the housing loan. Whether the housing loan is covered under Mortgage Insurance or not?

- Vehicle loan/Property loan/Personal loan/Credit card loan details with above-mentioned details.
- Details of other kind of existing liabilities, if any?

6. Other financial information of the family?

- All the family members are covered under medical insurance in India or abroad? If yes, how many members and for how much is the amount of medical cover? Is it personally taken by the family or provided by the employer/s?

- The details of personal accident, critical illness and property insurance cover, if any?

- The details of all your Life Insurance policies: provide us with photo state copy of all life insurance policies to study them in detail before advising accurately on each and every policy in India or abroad. (Name of the insurance company & policy, type of the policy, total risk cover taken, premium (monthly, quarterly, half yearly or yearly), total duration, starting date of the policy, how many years already the premium paid)

- Other things being equal, how many years does each working member of the family have for retirement?

- Will you and your spouse be living out your retired life in India or in some other country? If in India, in which city do you propose to spend your life after retirement?

- Earning members monthly contribution towards EPF/Superannuation account and the accumulated funds so far in EPF/Superannuation account?

- Have all earning members of the family made a Will?

- Any other financial information?

7. All financial objectives of the family, what is the present cost/future cost of the each financial objective and exactly in which year you need funds?

- You got in touch with us, because you thought our firm would be able to be of some use to you in your financial and investment planning. Can you briefly tell us exactly which areas of your financial life you need us to help you with? That will give us an idea of where the priority areas are.

We do not know you at all, and so the questions at this stage are general. Several questions may not be applicable to you and you can answer them an **"N.A."** You need not limit your response to just answering these questions. You can tell us your needs and objectives and also mention any special situations you may have.

Take your time and respond to these points, after which we will get back to you with a suggested financial plan and/or ask for some more information in case we need it.