

ASSETPLUS
PARTNER. GROW. SUCCEED.

GOAL-BASED INVESTING



AssetPlus Calculators & Planning Tools

STEPS TO GOAL-BASED INVESTING



Identify Goals



Plan



Invest

GOAL-BASED INVESTING PROCESS

On AssetPlus Partner Dashboard



Step 1

Goal Setting

Use the Goal Setting calculator to determine the SIP/Lumpsum required for each goal

[Resources > Calculators > Goal Setting](#)



Step 2

Portfolio Proposal

Use the proposal tool under the planning tab to create client proposals with recommended schemes

[Clients > Mutual funds > Planning > Portfolio Proposal](#)



Step 3

Goal Tagging

After the client invests, use goal creating in the planning tab to tag the investments with the goal

[Clients > Mutual funds > Planning > Goals](#)



CASE STUDY OF Mr KUMAR

Mr Kumar

45 Years | 2 Dependents



Goal 1 - Vacation
2 Lacs in 1 Year



Goal 2 - Car
15 Lacs in 4 Years



Goal 3 - Education
25 Lacs in 10 Years



Goal 4 - Retirement
65,000/m in 20 Years

STEP-1
Goal Setting



GOAL 1- VACATION

Dashboard > Resources > Calculators > Goal Setting

Enter Goal Value, Duration & Expected Returns

Goal Setting Calculator

I want to invest via < LUMPSUM >

GOAL AMOUNT ₹ 200000

DURATION 1 Yrs

EXPECTED RETURNS 8 %

INFLATION RATE 6 %

Goal Setting Calculator

I want to invest via < SIP >

GOAL AMOUNT ₹ 200000

DURATION 1 Yrs

EXPECTED RETURNS 8 %

INFLATION RATE 6 %

Goal Setting Calculator

I want to invest via

SIP

Goal Amount

₹2.00L

Duration

1 years

Expected Returns

8%

Inflation Rate

6%

Powered by **ASSETPLUS**

Shareable Output



GOAL 2- BUY A CAR

Dashboard > Resources > Calculators > Goal Setting

Enter Goal Value, Duration & Expected Returns

Goal Setting Calculator

I want to invest via < LUMPSUM >

GOAL AMOUNT ₹ 1500000



DURATION 4 Yrs



EXPECTED RETURNS 12 %



INFLATION RATE 6 %



Goal Setting Calculator

I want to invest via < SIP >

GOAL AMOUNT ₹ 1500000



DURATION 4 Yrs



EXPECTED RETURNS 12 %



INFLATION RATE 6 %



Goal Setting Calculator

I want to invest via

Lumpsum

Goal Amount
₹15.00L

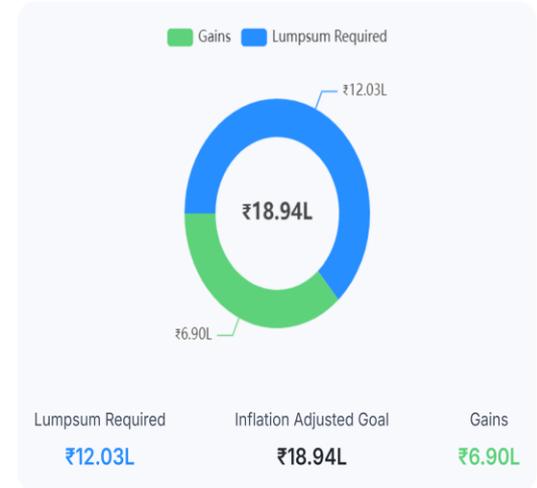
Duration
4 years

Expected Returns
12%

Inflation Rate
6%

Powered by ASSETPLUS

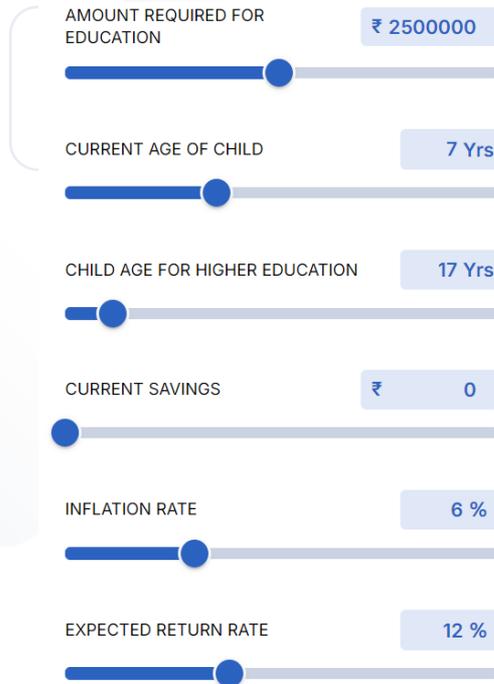
Shareable Output



GOAL 3- CHILD'S EDUCATION

Dashboard > Resources > Calculators > Education

Enter Goal value, Tenure, Expected Returns, Savings(if any)



Education Calculator

Amount Required for education
₹25.00L

Current Age of child
7 years

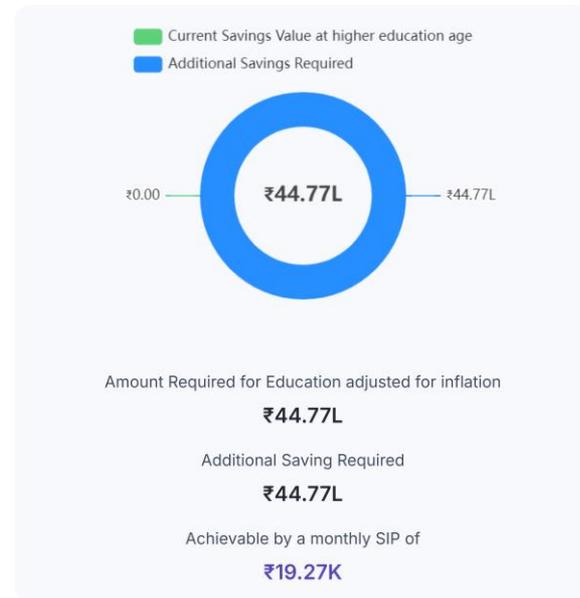
Child age for higher education
17 years

Current Savings
₹0.00

Inflation Rate
6%

Expected Return Rate
12%

Shareable Output



Powered by ASSETPLUS



GOAL 4- RETIREMENT PLANNING

Dashboard > Resources > Calculators > Retirement fund

Enter Goal value, Tenure, Expected Returns, Savings(if any)

CURRENT MONTHLY EXPENSES ₹ 65000

CURRENT AGE 40 Yrs

EXPECTED RETIREMENT AGE 60 Yrs

LIFE EXPECTANCY 80 Yrs

CURRENT SAVINGS ₹ 0

INFLATION RATE 6 %

EXPECTED RETURN RATE 12 %

Retirement Calculator

Current Monthly expenses
₹65.00K

Current Age
40 years

Expected Retirement Age
60 years

Life Expectancy
80 years

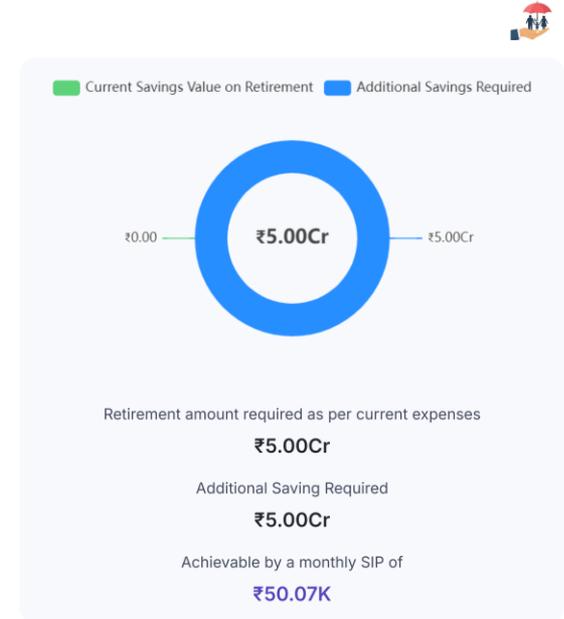
Current Savings
₹0.00

Inflation Rate
6%

Expected Return Rate
12%

Powered by **ASSETPLUS**

Shareable Output



STEP-2 **Portfolio Proposal**



PORTFOLIO PROPOSAL

Dashboard > Clients > Client Name (under client update) > Mutual Funds > Planning > Portfolio Proposal

Portfolio Proposal Page

The screenshot shows a web application interface for a 'Portfolio Proposal'. On the left is a vertical navigation menu with the following items: 'Overview', 'Family', 'Mutual Funds' (with a sub-menu arrow), 'Holdings', 'SIP/STP/SWP', 'Orders', 'Mandates', and 'Planning' (which is highlighted with a blue bar). The main content area has a top navigation bar with four tabs: 'Goals' (active), 'Journey', 'Recommendations', and 'Portfolio Proposal'. Below the tabs is a search bar with a magnifying glass icon and the text 'Search'. The main content area is mostly empty, displaying the message 'No goals added' and 'Click on "Create Goal" button to add a goal'.

Overview

Family

Mutual Funds

Holdings

SIP/STP/SWP

Orders

Mandates

Planning

Goals

Journey

Recommendations

Portfolio Proposal

Search

No goals added

Click on "Create Goal" button to add a goal



PORTFOLIO PROPOSAL- ADD FUND

Portfolio Proposal > Add Fund > Generate > Download/e-mail to the client

Goals

Journey

Recommendations

Portfolio Proposal

Add fund

Generate report

Add Fund

Generate

ADD FUND

×

Type

Lumpsum

×

Select Scheme

Aditya Birla Sun Life Equity Advantage
Fund - Growth

Amount

500000

Minimum Returns

10

Maximum Returns

11

Remarks

Mid cap stocks add the potential of higher
returns while large cap stocks protects the
portfolio

Add Fund

Generate Report

×

Risk Appetite

Moderate

×

Horizon

5

Select assets to include

- Estimated Returns
- Pie Chart
- Sectors/Stocks Table

Download

Email to Client



PORTFOLIO PROPOSAL- OUTPUT

Page 1



Portfolio Recommendations

27-Dec-2023

Name	SAFIA RAHMAN
Age	25
Risk Profile	Moderate
Investment Horizon	5
Financial Expert	Kishore

Financial Goals

Goal	Target Date	Goal Amount	Goal Amount (post inflation)
Vacay	Dec 2024	₹ 2,00,000	₹ 2,15,397

Recommendations - Lumpsum/SIP

Scheme Name	Investment Class	Expected Returns	Amount
LUMP SUM			
ADIYA BIRLA SUN LIFE EQUITY ADVANTAGE FUND - GROWTH	Equity - Large & Mid Cap Fund	12 - 13%	₹ 5,00,000
Mid cap stocks add the potential of higher returns while large cap stocks protect the portfolio			
ADIYA BIRLA SUN LIFE EQUITY ADVANTAGE FUND - GROWTH	Equity - Large & Mid Cap Fund	12 - 13%	₹ 16,000
Mid cap stocks add the potential of higher returns while large cap stocks protect the portfolio			
ADIYA BIRLA SUN LIFE MULTI - CAP FUND - GROWTH	Equity - Multi Cap Fund	10 - 12%	₹ 1,00,000
			Total
			₹ 6,16,000
SIP			
ADIYA BIRLA SUN LIFE EQUITY ADVANTAGE FUND - GROWTH	Equity - Large & Mid Cap Fund	12 - 13%	₹ 234
Mid cap stocks add the potential of higher returns while large cap stocks protect the portfolio			
ADIYA BIRLA SUN LIFE EQUITY ADVANTAGE FUND - GROWTH	Equity - Large & Mid Cap Fund	10 - 12%	₹ 5,000
Mid cap stocks add the potential of higher returns while large cap stocks protect the portfolio			
ADIYA BIRLA SUN LIFE EQUITY ADVANTAGE FUND - IDCW	Equity - Large & Mid Cap Fund	12 - 13%	₹ 2,000
Mid cap stocks add the potential of higher returns while large cap stocks protect the portfolio			
			Total
			₹ 7,234

Page 2



Portfolio Recommendations

27-Dec-2023

Estimated Portfolio Returns

Lumpsum	SIP
12.8%	15.0%

Page 3



Portfolio Recommendations

27-Dec-2023

TOP 5 - Sectors

Lumpsum			SIP		
S.No	Sector	Weightage	S.No	Sector	Weightage
1	Banks	12.2%	1	Banks	12.2%
2	IT - Software	8.2%	2	IT - Software	8.2%
3	Finance	6.8%	3	Finance	6.9%
4	Automobile	5.2%	4	Auto Ancillaries	5.4%
5	Auto Ancillaries	5.0%	5	Automobile	5.2%

TOP 3 - Stocks

Lumpsum			SIP		
S.No	Stock	Weightage	S.No	Stock	Weightage
1	ICICI Bank	5.6%	1	ICICI Bank	5.7%
2	HDFC Bank	4.2%	2	HDFC Bank	4.3%
3	Reliance Industr	5.8%	3	Reliance Industr	4.0%

Note:

- The portfolio is constructed in line with your risk profile, goals, cash flow needs, current market valuations and economic conditions.
- We will be reviewing the portfolio every 4 months with the below agenda:
 - To give you a market and portfolio outlook
 - To update the portfolio as per market conditions and future prospects
 - To review your goals, requirements and note any key changes

Disclaimer:

- * Past performance is not indicative of future returns
- * Returns shown are indicative and not guaranteed

Kishore
ARN-14376

Mutual Fund investments are subject to market risk.
Please read the offer document carefully before investing



STEP-3
Goal Tagging



GOAL CREATION & TAGGING

Dashboard > Clients > Client Name (under client update) > Mutual Funds > Planning
> Goals > Create Goal

Create Goal

Add Goal

×

Goal Type
Vacation

×

Goal Title
Vacay

Target Amount
200000

End Date
01-12-2024

📅

Priority
MEDIUM

×

Inflation Rate
6

Target Asset Allocation (Debt,0-100)
35

Debt - 35, Equity - 65

Tag Funds to Goal

SELECT FUNDS

- Tata Ethical Fund Growth
- DSP Flexi Cap Fund - Regular Plan - Growth
- DSP Small Cap Fund - Regular - Growth
- Franklin India Short - Term Income Plan - Growth
- HDFC Mid - Cap Opportunities Fund - Growth Plan
- ICICI Prudential Balanced Advantage Fund - Growth
- ICICI Prudential Bluechip Fund - Growth
- ICICI Prudential Flexicap Fund - Growth
- ICICI Prudential India Opportunities Fund - Cumulative Option
- ICICI Prudential India Opportunities Fund - Cumulative Option
- ICICI Prudential Multicap Fund - Growth
- ICICI Prudential Smallcap Fund - Direct Plan - Growth

Modify



GOAL TAGGING- OUTPUT

GOAL: VACACY

1 year to go ...

Current Amount	Goal Amount	Growth	Progress
₹21,03,083	₹2,13,397	11.4%	985.5%

ASSET ALLOCATION

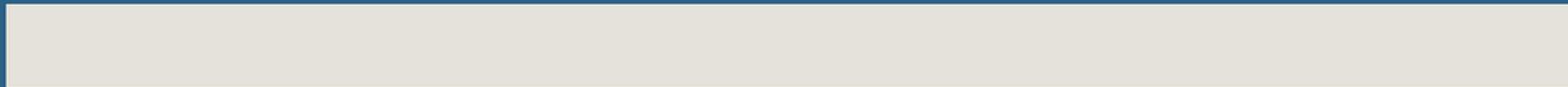
Equity	Debt
92%	8%
33%	67%



TAGGED FUNDS

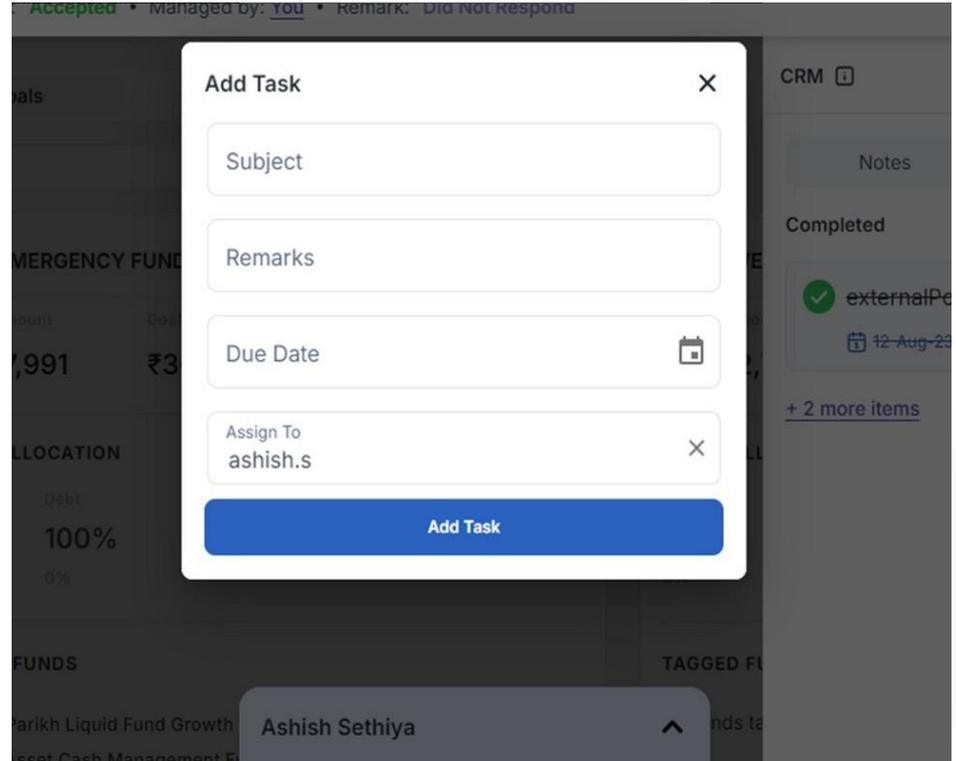
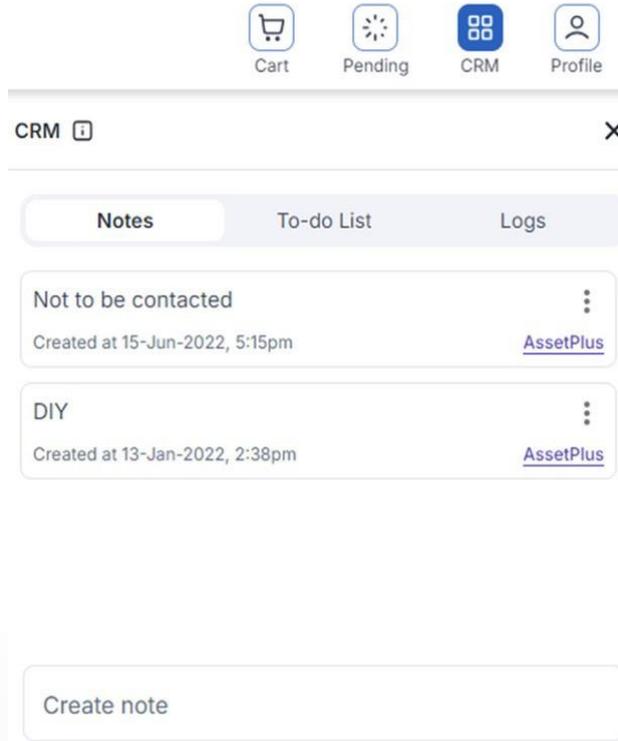
1. Tata Ethical Fund Growth
2. DSP Flexi Cap Fund Growth
3. Franklin India Short - Term Income Plan - Growth





BONUS FEATURE

Clients > Client Name (Client Updates) > CRM



DISCLAIMER

- This document is solely for private circulations for reading/understanding of planning tools
- These calculators are only for calculation purposes and don't indicate guaranteed returns
- Mutual fund investments are subject to market risk, read all investment-related documents carefully



THANK YOU

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