Goal Planning with Variable Asset Allocation

Dynamic asset allocation planner for your financial goals

Source: SEBI Investor Education Calculator. Values shown are frozen as of the last saved version of this worksheet and will not recalculate — for a live version, use the interactive calculator on our Tools & Calculators page or enter your own figures below.

			https://investor.sebi.gov.in/calculators/index.html
Financial Goal Planner with Variable Asset Allocation			
1	Current monthly expenses that will persist in retirement		
2	Annual expenses that will persist in retirement		
3	Total average monthly expenses (annual/12)	₹	
4	Inflation before retirement (%)		%
5	Current age		
6	Age you wish to retire		
7	No of years you expect to live!		
8	Years to retirement	0	
9	Monthly expenses in first year of retirement	₹	
10	Years in retirement	0	
11	Inflation during retirement (%)		
12	Post-tax average return from retirement corpus (%)		
	Note: For now set it to a low number		
13	Total Corpus required	₹	
	Post-tax return (used for current and future investments)		
14	Post-tax return expected from equity investments %		%
15	Post-tax return expected from current taxable fixed income %		%
	Note: FD, debt fund etc.		
16	Rate of return expected from current tax-free fixed income %		%

	Note: EPF + PPF + LIC		
	Present Value of investments		Future Value
17	Value of current equity invesments		₹ 0
18	Value of current taxable fixed income investments		₹ 0
19	Value of current tax-free fixed income investments		₹ 0
20	Lump sum benefits expected at retirement		₹ 0
21	Current monthly mandatory EPF contribution (employer+employee)		₹ 0
22	Annual increase in this contribution (be realistic) %		%
23	Expected rate of return for EPF or NPS %		%
	Net Corpus to be accumulated	₹ 0	