

Goal-Based Investment Planner

Your Personal Roadmap from Salary to Wealth

If you're in your 30s or 40s and starting your investment journey now, you're not alone. Life responsibilities such as EMIs, family and lifestyle often delay serious investing decisions. But while you may have started late, you still have enough time to build meaningful wealth.

This planner is designed to help you answer one simple but powerful question: "How much should I invest every month to achieve my goals?"

STEP 1: YOUR FINANCIAL SNAPSHOT

Fill this to understand where you stand today:

- Age: _____
- Monthly Income: Rs_____
- Monthly Expenses: Rs_____
- Current Savings/Investments: Rs_____
- Monthly Investable Amount: Rs_____

If your investable surplus is below 20% of income, you may need to optimise expenses before investing aggressively.

STEP 2: DEFINE YOUR GOALS

Your investments need purpose. Define them clearly:

Goal	Time Horizon (years)	Target Amount (₹)
Retirement		
Child's Education		
House / Car		
Other Goals		

- Rule:**
- Long-term goals (15+ years) ⇒ Growth focused
 - Medium-term (5–15 years) ⇒ Balanced
 - Short-term (<5 years) ⇒ Stability focused

STEP 3: CALCULATE YOUR REQUIRED SIP

Use this thumb rule (assuming 12% returns for equity-oriented portfolios):

- Rs 1 Crore in 25 years \Rightarrow ~ Rs5,500 /month
- Rs 1 Crore in 20 years \Rightarrow ~ Rs10,000 /month
- Rs 1 Crore in 15 years \Rightarrow ~ Rs20,000 /month
- Your Required SIP \Rightarrow ₹ _____/month

Reality Check:

If required SIP > your capacity \Rightarrow increase time horizon OR step-up SIP

If required SIP < your capacity \Rightarrow you're on track

STEP 4: SMART ASSET ALLOCATION

At this stage, your focus should be growth with control.

Suggested Allocation (30s–40s)

- Equity Funds: 60–70%
- Hybrid Funds: 15–25%
- Debt Funds: 10–20%

Remember: *Be aggressive with investing, not with risk.*

STEP 5: USE STEP-UP SIP STRATEGY

Since your income grows, your investments should too.

Increase SIP by 10% every year

This reduces long-term pressure significantly

Example:

Rs 20,000 SIP with 10% annual increase = Nearly doubles final corpus vs flat SIP

STEP 6: RISK MANAGEMENT

Avoid shortcuts. They destroy wealth faster than they build it.

- Avoid stock tips and speculation
- Avoid taking loans to invest
- Avoid excessive options trading

Data Insight: A study by the [Securities and Exchange Board of India](#) found that 91% of individual traders incurred losses.

Focus on consistency, not excitement.

STEP 7: SECTOR & STRATEGY ALIGNMENT

In a volatile market:

Prefer: Domestic growth sectors
Long-term compounders
Diversified mutual funds

Be cautious with: High-risk trading strategies
Over-concentration in one sector

STEP 8: YOUR PERSONAL INVESTMENT PLAN

Now summarise everything:

Monthly SIP Needed : ₹ _____
Step-Up Strategy : Yes / No
Equity Allocation : _____ %
Debt/Hybrid Allocation : _____ %
Target Corpus : ₹ _____
Time Horizon : _____ years

Are you on track?

- Yes
 - Need to increase SIP
 - Need to restructure goals
-

TIME TO ACT

You may not have started early, but you can still finish strong.

Wealth is not built by timing the market. It is built by time in the market, discipline, and clarity of goals.

Take the guesswork out of investing.

With MINTIT, you can:

- Get personalized SIP and Mutual Funds recommendations
 - Build goal-based portfolios
 - Track your progress in real time
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Stop thinking. Start SIPing.

MINTIT app helps you stay aligned with your goals through structured, disciplined investing. **Start your investment journey.**

Download the MINTIT App Today.



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