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360° WEALTH REPORT™

# Your 360° Wealth Report™

Comprehensive Financial Intelligence Assessment

PREPARED FOR

Anjali Nair

REPORT DATE

17 April 2026

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## Balance



You are one disruption away from liquidating long-term assets. Building a liquidity buffer is the priority.



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## Your Biggest Financial Risks

Anjali Nair, this page identifies the 3 most critical and high-priority structural vulnerabilities in your financial system — ranked by urgency and impact. These are not hypothetical risks. They are present today, in your current numbers.

Each risk is detailed across the following pages. This page is your action trigger — not a reason for alarm, but a clear signal of where to focus first.

A single income disruption — job loss, medical event, or large unexpected expense — will force the liquidation of long-term investments at potentially the worst time.

Build a ₹ 3.0 L liquid buffer (6 months of expenses) in a separate savings account or liquid mutual fund before increasing investment contributions.

2

GOAL FUNDING RISK

Current savings cover only 7% of goal requirements — a 93% shortfall

CRITICAL

3

ESTATE RISK

No Will, nominees incomplete — assets have no succession plan

CRITICAL

WHY THIS MATTERS

Without a Will, assets are distributed per personal law — family members may face court proceedings, delays, and

WHAT YOU SHOULD DO

Register a Will, update nominees across all financial accounts, and formalise a dependent care plan. These take

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## How to Read This Diagnostic

### Diagnostic Framework

This report evaluates your financial structure across eight dimensions: Stability, Efficiency, Alignment, Execution, Resilience, Tax, Debt, and Estate Readiness. Each dimension is assessed independently using standardised financial planning frameworks, then synthesised into an integrated view of your overall financial position.

### How Scores Are Calculated

Scores are calculated from the financial data you provided in the intake form. Each metric compares your figures against established benchmarks — for example, a 6-month emergency buffer, a 20–30% savings rate, and adequate life and health cover multiples. Scores reflect structural position, not market performance or investment advice.

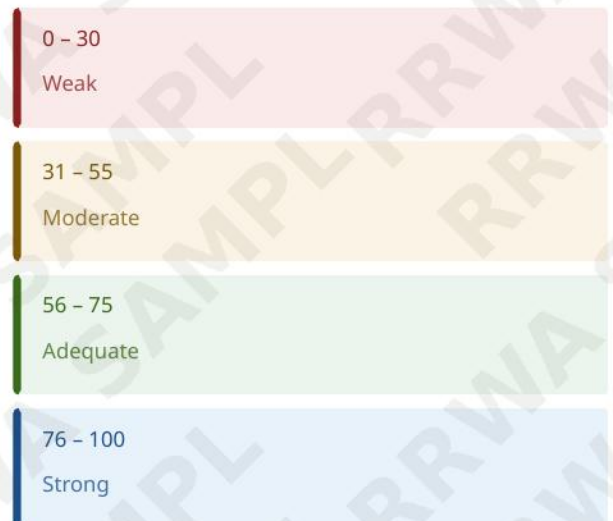
### Rating Labels Used in This Report

- **WEAK**  
Structural gap requiring priority action
- **MODERATE**  
Partial adequacy — improvement recommended
- **STRONG**  
Structural strength — maintain discipline

#### IMPORTANT NOTE

These scores are directional indicators to support financial awareness and planning — not deterministic predictions or investment recommendations. Scores may not capture every dimension of your financial situation.

#### Score Bands — What They Mean



#### Interpreting Scores in Context

A single score should not be read in isolation. A client with a low Stability score but a strong Execution score is in a better structural position than the numbers suggest — because the capacity to act exists. Read scores as a system, not independently.

# Executive Financial Intelligence Summary

## Executive Narrative

- The financial system demonstrates moderate structural stability, with identifiable strengths to leverage and specific gaps requiring deliberate action.
- A savings rate of 7% falls below the structural threshold needed for the highest-leverage behavioural change available.
- Current savings capacity funds only 7% of stated goal requirements. Life goals face material underfunding risk.
- An emergency buffer of only 1.0 months creates structural fragility. A shock could force premature liquidation of growth assets.

### WEALTH TRAJECTORY

#### Agile Wealth Trajectory

### Weak Liquidity Protection

WEAK

Emergency coverage is critically low and exposes the household to liquidity shocks.

### EFFICIENCY

### Weak Savings Efficiency

WEAK

Savings behaviour is insufficient to support long-term capital formation.

### ALIGNMENT

### Goals Underfunded

WEAK

Current savings capacity is insufficient to fully fund stated goals.

### EXECUTION

### Strong Capital Deployment

STRONG

Capital deployment supports long-term investment compounding.

### RESILIENCE

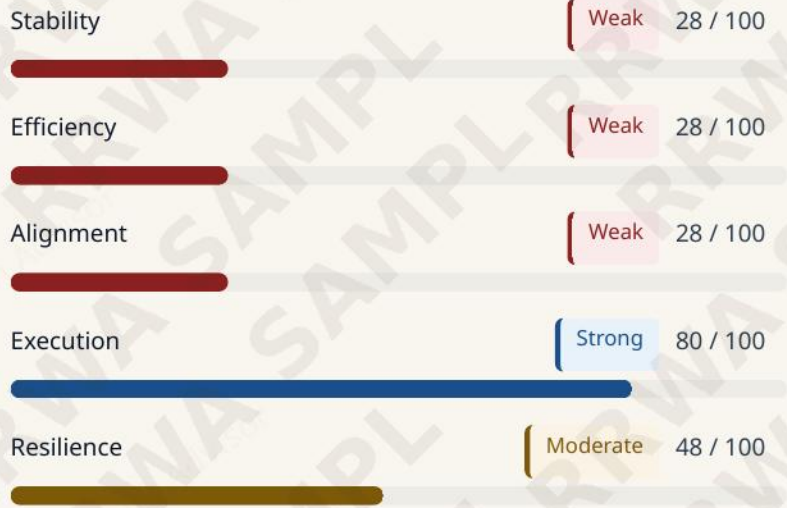
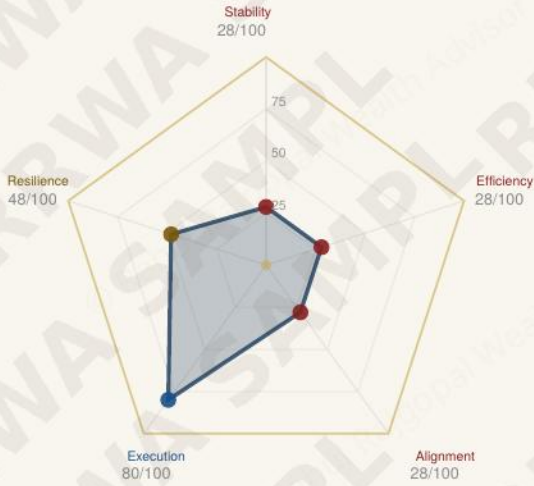
### Moderate Risk Capacity

MODERATE

Moderate resilience to market volatility.

*Suitability Notice: Investment recommendations, if provided separately, will be based on the client's financial profile, risk tolerance, investment horizon, and financial objectives.*

# Client Financial Structure Radar



## WHAT THIS MEANS FOR YOU

The radar profile shows structural contrast: Execution is a genuine strength, while Stability, Efficiency, Alignment, Resilience represent the dimensions requiring priority attention. Alignment (28/100) is the most addressing this will have the highest leverage on overall financial

# Client Financial DNA

n orientation, security buffers, liquidity resilience,

Moderate · 50/100

Security DNA

Weak · 17/100

Liquidity DNA

Weak · 17/100

Behaviour DNA

Moderate · 49/100

## INTERPRETATION

The DNA profile shows a mixed structure — Growth DNA is a relative strength, while Security DNA represents the most significant structural gap. Addressing the weaker dimensions first will improve the overall system's resilience and compounding capacity.

### GROWTH — MODERATE

Growth DNA of 50/100 is moderate. Some growth orientation exists, but the allocation falls short of what the investment horizon supports. Gradual rebalancing toward equity and growth assets would improve long-term trajectory.

### SECURITY — WEAK

Security DNA of 17/100 is critically weak. Protection coverage and liquidity reserves are structurally insufficient to absorb income disruption or medical shocks without destabilising long-term plans. This is a priority gap.

### LIQUIDITY — WEAK

Liquidity DNA of 17/100 is critically low. Liquid reserves are severely constrained — the household is highly vulnerable to any short-term cash demand. Building a 6-month liquid buffer should be treated as a non-negotiable first step.

### BEHAVIOUR — MODERATE

Behaviour DNA of 49/100 is moderate. Some execution discipline exists but inconsistencies remain — particularly around review frequency or automation. Introducing rule-based triggers and automating savings transfers would materially improve execution reliability.

# Financial Fragility Map

Each bar shows fragility — how vulnerable this dimension is. A longer bar means greater structural vulnerability. This is the inverse of the radar scores: low resilience = high fragility.

## Liquidity Buffer

Resilient

## Goal Funding Structure

Resilient

## Risk Capacity

Resilient

## Allocation Structure

Resilient

## Execution Discipline

Resilient

Moderate fragility 51 / 100

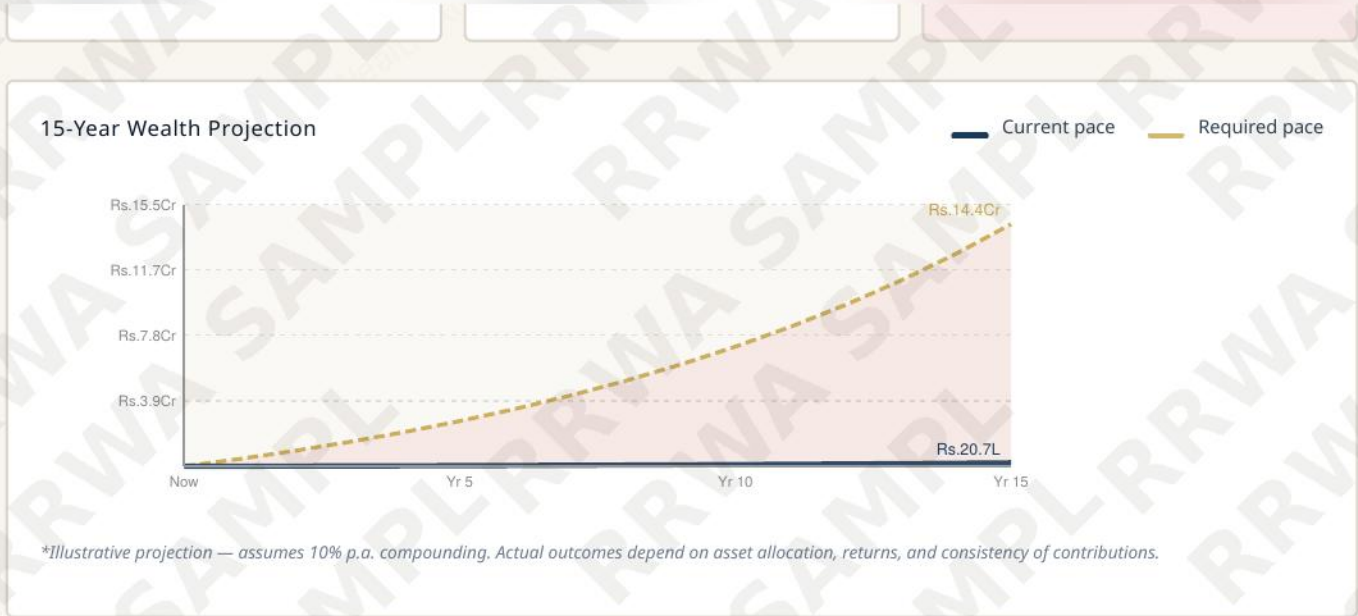
### WHAT THIS MEANS FOR YOU

2 dimensions show high fragility: Liquidity Buffer, Goal Funding Structure. These indicate significant structural vulnerabilities in the financial system. (fragility score: 93/100) — long-term life goals face significant risk. Risk Capacity shows lower fragility — this is a structural strength.

### ADVISORY GUIDANCE

The fragility map complements the radar chart — the radar shows where you are strong, the fragility map shows where you are most exposed. Prioritise reducing fragility in the dimensions that are both high and within your direct control.

# Financial Wealth Trajectory



**WHAT THIS MEANS FOR YOU**

Wealth trajectory evaluates whether current savings behaviour supports long-term goal funding. Current monthly investment of ₹5 K covers 1% of the ₹3.5 L goal requirement — a monthly gap of ₹3.4 L exists. Sus-

# Strategic Action Priorities

## EXECUTION AGENDA

Ranked by priority score — urgency, impact, and feasibility. Each action includes a specific timeline and estimated financial impact where calculable.

TOTAL PRIORITIES

6

THEMES COVERED

Stability · Tax Efficiency · Estate · Resilience · Trajectory · Execution

### 1 Strengthen Emergency Buffer to 6 Months

STABILITY

SCORE

90

₹3,00,000 gap leaves the household

Redirect ₹12,500/month into a separate liquid account until the buffer reaches ₹3,00,000 (6 months of expenses). Keep this in a liquid mutual fund or high-yield savings account — not equity.

EXPECTED BENEFIT

Builds a structural shock absorber — preventing forced liquidation of long-term investments during disruption.

### 2 Close 80C Deduction Gap & Review Tax Regime

TAX EFFICIENCY

SCORE

81

WHY THIS MATTERS

Tax efficiency score indicates significant optimisation opportunity across deduction categories and regime selection.

RECOMMENDED ACTION

Review income and deductions, and  
confirm the tax deadline.

3

## Address Critical Estate &amp; Succession Gaps

ESTATE

SCORE

81

## WHY THIS MATTERS

Critical gaps: No Will in place — assets will be distributed per personal law; Nominees not updated — accounts may be inaccessible to family. These are non-financial vulnerabilities — but their consequences are financial.

## RECOMMENDED ACTION

Register a Will, update nominees across all financial accounts, and formalise a dependent care plan. These are low-cost, high-impact actions that take days — not months.

## EXPECTED BENEFIT

Ensures assets transfer without legal dispute, family members can access funds without court proceedings, and dependents are financially protected.

SCORE

76

## WHY THIS MATTERS

Only 7% of income is being systematically saved despite a monthly surplus of ₹25,000. The remaining surplus is likely being absorbed by lifestyle spending or idle cash accumulation.

## RECOMMENDED ACTION

Set up an additional automated investment of ₹17,500/month to reach a 30% savings rate. Automate this transfer on salary credit day to prevent discretionary spending of the surplus.

## EXPECTED BENEFIT

₹17,500/month compounding at 10% over 15 years creates material long-term wealth — and removes the idle surplus drag on financial progress.

5

## Strengthen Goal Funding Trajectory

TRAJECTORY

SCORE

72

als will be underfunded unless

Prioritise goals by essential/important/aspirational. Increase monthly systematic investments toward essential goals first, before allocating to aspirational ones. Review goal timelines and target amounts for feasibility.

## EXPECTED BENEFIT

Improves probability of achieving essential goals (home, education, retirement) without last-minute capital stress or forced lifestyle compromise.

# This Diagnostic Is Step 1 of a Structured Wealth System.

This report has identified your financial position, gaps, and priorities with precision. The next step is a formal advisory engagement — a structured, ongoing system for turning these findings into long-term financial outcomes.

- Limited to 10 advisory clients per month — structured, not scaled.

## WHAT ONE-ON-ONE ADVISORY COVERS

- 01 Personalised Investment Strategy**  
A tailored investment plan aligned to your goals, risk capacity, and time horizons — under a formal SEBI advisory agreement.
- 02 Tax-Efficient Structuring**  
A structured deduction and regime strategy prepared in coordination with your Chartered Accountant.
- 03 Debt Optimisation Plan**  
A sequenced prepayment and refinancing strategy based on your liability structure and opportunity cost.
- 04 Estate Planning Guidance**  
Coordination with estate planning lawyers for Will, nominee alignment, and succession structure.
- 05 Ongoing Portfolio Review**  
Quarterly portfolio review calls, rebalancing triggers, and annual goal recalibration.

## WHAT HAPPENS NEXT

- 1 Diagnostic Debrief** *You are here*  
30-minute call. Walk through your report. No obligation, no pitch.
- 2 Advisory Agreement**  
Formal SEBI engagement. Personalised investment strategy drafted.
- 3 Structured Wealth System**  
Ongoing reviews, rebalancing, and goal recalibration every quarter.

### BOOK YOUR DIAGNOSTIC DEBRIEF CALL

30 minutes. Your report. Your numbers. No obligation.

Walk through every finding with Rahul Rajgopal. Understand your priorities. Decide if a formal advisory engagement is right for you — with full information, zero pressure.

- No product pitch
- SEBI Registered Adviser
- Structured — not scripted

BOOK VIA

[rahulrajgopalwealth.com](https://rahulrajgopalwealth.com)

BOOK NOW

10 slots/month only