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| **Condition** | **Action Point** |
| 100% goals not being met | Well begun is half done! No need to stress, we have time to slowly increase investments over the next few years in order to meet all your goals |
| Reserve to Surplus Ratio < 25% | Aim to reduce your fixed monthly spends by around 10% over time, so that you can free up more funds to save for your future goals |
| Saving to Surplus Ratio < 50% | Put at least half your monthly surplus on auto-pilot by “saving first and spending later”. This will go a long way in helping you achieve your financial goals. |
| Debt to Income Ratio > 40% | Have a clear action plan to clear your loans, starting from the most expensive ones first |
| Has a home loan, but no loan prepayment goal | Set up a clear plan to prepay your home loan. This will help reduce your interest burden and own your home faster! |
| Client has MF investments outside FinEdge | Consolidate all your Mutual Fund investments so that we can track your goals better – this can be done by transferring your investments to FinEdge |
| Client has ULIP or Endowment Plans | Don’t let anyone “sell” you life insurance policies! “Investments” and “Insurance” cannot be combined |
| Client does not have Health Insurance (Zero Premium & No Company Cover) | Get a family health insurance policy |
| Others | By Clicking “+” an Advisor can type in a specific action point, limited to 200 characters. Also, a maximum of 3 such points can be added. |