SATTREX CAPITAL

INSTITUTIONAL-GRADE WEALTH MANAGEMENT & CAPITAL PROTECTION

Human Life Value (HLV) & Risk Transfer Report

Capital Needs Analysis (CNA) & Term Insurance Recommendations

At **Sattrex Capital**, our core philosophy surrounds protecting family security while structuring long-term wealth. This Capital Needs Analysis (CNA) quantifies your total human life value and determines the exact risk transfer required to safeguard your family's future standard of living.

1. FAMILY CASH FLOW & ECONOMIC DEPENDENCE PROFILE

A review of your annual household inflows highlights your role as the primary economic anchor of the family:

Income Stream Source	Annual Amount (₹)	Share of Total (%)
Primary Earner Occupation	₹12,00,000	87.59%
Spouse Contribution	₹0 *(Homemaker - Invaluable Non-Monetary Value)*	0.00%
Parental Contribution	₹2,40,000 *(₹20,000 / month)*	17.52%
Dividend Income	₹1,00,000	7.30%
Rental Income	₹60,000	4.38%
Bank Interest	₹10,00,000 *(Lump sum interest)*	--
Total Annual Family Cash Flow	**₹13,70,000**	**100.00%**

> **Key Insight:** You personally generate **~88%** of the ongoing earned income powering your family's lifestyle. Carrying this responsibility highlights the critical importance of transferring this earning risk to a life insurance structure.

2. FUTURE RESPONSIBILITIES & INFLATION-ADJUSTED LIABILITIES

To compute your gross financial obligation, we account for baseline living costs, milestone family goals, reserve capital, and debt obligations, factored against an assumed average inflation rate of **6%** and a present value discount rate of **4%**:

Financial Need / Milestone	Target Timeline	Projected Capital Requirement
Ongoing Living Expenses	Immediate & Continuous	₹1,50,000 / month *(Post-2035 expense reduction of ₹50,000/mo applied)*
Child 1 Higher Education	Year 2034	₹50,000,000 (₹50 Lakhs)
Child 1 Marriage	Year 2037/2038	₹50,000,000 (₹50 Lakhs)
Child 2 Higher Education	Year 2038	₹80,000,000 (₹80 Lakhs)
Child 2 Marriage	Year 2042	₹85,000,000 (₹85 Lakhs)
Reserve Capital Reserve	Immediate	₹500,000 (₹5 Lakhs)
Outstanding Liabilities	Immediate Debt Clearance	₹100,000 (₹1 Lakh)

3. HUMAN LIFE VALUE CALCULATION & RISK SHORTFALL

Discounting future commitments to present values indicates your family's total financial protection requirement:

Calculation Parameter	Financial Value (₹)
Gross Capital Protection Required (Gross HLV)	**₹6,28,58,000 (₹6.28 Crores)**
Less: Existing Life Insurance Cover	(₹1,00,000,000) (₹1.00 Crore)
Less: Accumulated Savings & Liquid Assets	(₹1,00,000,000) (₹1.00 Crore)
Net Uncovered Risk Shortfall	**₹4,28,58,000 (₹4.28 Crores)**

RECOMMENDED ACTION PLAN:

Transfer ₹4.28 Crores Risk via Pure Term Insurance

By securing additional term insurance coverage of **₹4.28 Crores**, your family's long-term lifestyle, children's educational goals, and marriage commitments remain 100% protected against unforeseen life risks.

Secure Your Family's Financial Future with Sattrex Capital

To execute this risk transfer strategy or adjust portfolio allocations, consult your Sattrex advisor.

Visit us online: www.sattrexcapital.com