

# Blueprint to 10 Crore

Harness your most productive years to architect ₹10 crore freedom with precision.

## Overview

- 🎯 **Objective:** Accumulate 10 Cr
- 👤 **Who it's for:** High-income professionals, business owners, Salaried Individuals
- 🔗 **Approach:** Growth-first, global diversification, strict risk and cost controls
- 🧠 **Idea for Accumulating:** at 7-8% how can his 10 cr generate SWP

## Key Assumptions

- 🕒 **Horizon:** 10–30+ years
- 📈 **Inflation:** 5–6%
- 📄 **Costs and tax implications** aligned with your investor structure—whether investing as an Individual, Hindu Undivided Family (HUF), or Limited Liability Partnership (LLP).
- 🔄 **Rebalance:** Annually

## Investor Profiling and Capacity

- 📄 Risk profiling questionnaire
- 📊 Detailed cash flow and surplus analysis
- 📅 **Liquidity runway:** 12/24 months for salaried /business owners
- 🏠 Concentration audit (business equity/ESOPs/real estate)

## Capital Structure and Risk Budget

- 🎯 **Strategic equity range by profile:** 60–90%
- 🌐 **Global equity:** 5–20% of equity sleeve
- 📄 **Private/alternatives (if suitable, optional):** 0–15%; vet liquidity/fees
- 📈 **Glide path:** Start de-risking 3 years pre-goal; bucket plan for future withdrawals

## Product Architecture

- 🌐 **Core equity:** Broad Indian equities + global funds + passive strategies
- 📊 **Satellites:** Mid/small / factor investing capped to 20–40% of equity
- 📄 **Debt:** Short duration for buffer & Tactical Guilt
- 🏠 **Real assets:** Gold/ Silver ETF, REITs (income focus)

## Risk Management and Governance

- 🎯 **Concentration caps:** Any single fund <20% of sleeve; AMC exposure >25%
- 📈 **Liquidity:** 12 months expense buffer; capital-call reserve if in alternates
- 📄 **Drawdown protocol:** No equity selling at >20% drawdown; fund from buffer
- 🌐 **Currency risk:** Hedge policy for USD needs if significant offshore goals

## Tax and Structure Optimization

- 📄 Equity/debt taxation as per regime; harvest gains within limits
- 📄 Use NPS Tier I/II strategically
- 👤 For business owners: Salary/dividend mix, LLP vs Pvt Ltd implications
- 🌐 HUF/Spouse accounts for income splitting where compliant

## Pathways to 10 Crore (SIP & Blended)

Strategy Type	Time Horizon (Years)	Expected Return (%)	Initial Investment (SIP/Lump Sum)	Yearly Step-Up	Estimated Final Corpus
SIP	10 Years	12%	₹4,30,000	0%	₹10.01 Cr
SIP	15 Years	12%	₹1,98,000	0%	₹10.01 Cr
SIP	20 Years	12%	₹1,00,000	0%	₹10.00 Cr
SIP	25 Years	12%	₹52,500	0%	₹10.01 Cr
SIP	30 Years	12%	₹28,500	0%	₹10.05 Cr
Step-Up SIP	15 Years	12%	₹1,13,000	10%	₹10.02 Cr
Step-Up SIP	20 Years	12%	₹55,000	10%	₹10.15 Cr
Step-Up SIP	25 Years	12%	₹35,000	10%	₹10.55 Cr
Blended Plan	20 Years	12%	₹25L (Lump Sum) + ₹50k (SIP)	0%	₹10.35 Cr

**Disclaimer:** A 12% return is a historical average based on long-term market performance (such as the S&P 500 or Indian BSE Sensex over 20-30 years) and is not a promise or guarantee of future results.

**Annual bonuses:** Add 20–50% to equity sleeve during rebalances

### Implementation Roadmap

- 📄 IPS signed; roles, rebalancing rules, glide path
- 📄 Accounts/folios across family, nominees
- 📄 SIPs with annual step-up; STP for large cash
- 📄 **Reporting stack:** Consolidated view, goal tracker, capital gains reports

### Monitoring and Controls

- 📊 KPIs: Goal coverage %
- 📄 Quarterly review; semi-annual risk audit; annual tax and estate review
- 📄 Glide path check from T-3 years; increase debt/govt bonds gradually

### Estate and Protection

- 📄 Term cover sized to goal gap; keyman cover for business owners
- 📄 Health, Critical Illness Insurance (CI), Personal Accident Insurance (PAI)
- 📄 Wills, nominations, trust options for legacy goals

**Disclaimer:** Mutual Fund investments are subject to market risks, read all scheme related documents carefully.