Twitter Thread by Sumit Ramani | See Pinned Tweet for my FI journey



Sumit Ramani | See Pinned Tweet for my FI journey
@RamaniSumit



I am passionate about spreading financial literacy in India and have built several tools/models to aid it ■

This thread talks about the models that are available for free and can be experienced anonymously i.e. without sharing email id/phone no ■ ■ ✉■

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■ When Will I Make My First Crore?

■ Let's you key in the current corpus, savings rate, income, investment return to estimate the time required to reach the desired corpus (which could be different from 1 Crore)

■ https://t.co/aQZBCMWSbO

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■ Why Living Off Investments in FD could be dangerous?

■ Let's you key in the current corpus, invest returns, inflation, expenses to estimate how much time would it take to exhaust the retirement corpus

■ https://t.co/WdTbRhFrHz

@warikoo you would love this ■

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■ Endowment Insurance: To continue or to not continue?

■ Let's you compare the IRR of two scenarios i.e. when you continue to endowment policy vs when you surrender and invest in alternative assets while maintaining insurance cover

■ https://t.co/oRZNBDlnnx

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■ Unpacking Annuity Cashflows

■ Annuities are one of the most effective products when it comes to hedging interest rate and longevity risk. Unfortunately, it is least understood as well. The tool unpacks the cashflows!

■ https://t.co/ANXPLXRrsw

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■ Need Analysis for Term Insurance

■ @ProtectMeWell does need analysis of 10 products including Retirement Corpus, Health Insurance &Emergency Fund in one go.

The comprehensive report costs ■199. Analysis for term insurance is FREE

■ https://t.co/DcITzwPFgP

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In case you liked this thread and found it useful, please do spread the word.

■■ It would be great to get suggestions on what other tools would help you in making better personal finance decisions ■

PS: For playing with spreadsheet models, please download them

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Back to the beginning of the thread.

Dear @dmuthuk, @LifeAfterFI please do amplify if, in your view, your Twitter family would find it useful ■

https://t.co/VmS78Kllmp

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> [1/7]
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> — Sumit Ramani | See Pinned Tweet for my FI journey (@RamaniSumit) March 31, 2022