

## **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/oRZNBDInnx>

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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/ANXPLXRsw>

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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/DclTzwPFgP>

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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/VmS78KlImp>

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[1/7]

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