

# EasyMy Learning Pvt. Ltd.

Prompt Book 20: Wealth Management & Long-term Investing

Simplify financial planning, portfolio growth, and generational wealth strategies with AI-driven prompts.

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# Retirement Planning Worksheets

## 1. Wealth Management & Long-term Investing

This Prompt Book is coming soon!



## 2. Retirement Planning for Women Entrepreneurs

Backstory: Priya, 32, runs a small bakery business in Pune and earns ₹1.5 LPA in net profits. She doesn't have a fixed salary and income fluctuates seasonally. She has minimal investments and wants to ensure she can retire at 55 with enough savings to maintain a ₹60,000/month lifestyle. She wants a worksheet that helps her plan even with inconsistent monthly income. Goal: Build a flexible worksheet for business owners with irregular incomes to plan retirement savings. Prompt: **"Design** a flexible retirement planning worksheet for a 32-year-old woman entrepreneur in India with irregular monthly income. **Include:** (1) Annual and monthly income tracking with seasonal variations, (2) Target lifestyle cost in retirement adjusted for 5% inflation, (3) Corpus required at age 55, (4) Recommended minimum and maximum monthly investments based on income fluctuation, (5) Safe investment options for business owners like PPF, FDs, NPS, debt funds, (6) Visual income vs investment vs corpus projections."



## 3. FIRE (Financial Independence, Retire Early) Plan

Backstory: Amit, 29, a digital marketer in Mumbai, wants to adopt the FIRE model. He earns ₹14 LPA, saves aggressively, and spends minimally. His goal is to retire by 45 with enough corpus to live off investments, travel the world, and pursue creative hobbies. Goal: **Create** a FIRE-focused worksheet calculating aggressive savings and high-return investment paths. Prompt: **"Prepare** a FIRE (Financial Independence, Retire Early) model worksheet for a 29-year-old earning ₹14 LPA, target retirement age 45, post-retirement monthly needs ₹80,000, inflation 5%, equity return 12%, debt return 7%. **Include:** (1) Corpus calculation for 40 years of post-retirement life, (2) Monthly investment needed, (3) Asset allocation split between equity-heavy and safe assets, (4) Annual rebalancing chart, (5) Graphs showing savings trajectory and corpus growth, (6) Contingency plan for market downturns."



## 4. Retirement Plan for NRIs Returning to India

Backstory: Neha, 34, has been working in Dubai for 8 years and plans to return to India at 45. She currently earns AED 22,000/month and invests in Indian mutual funds and UAE savings plans. She needs a plan to merge her foreign savings with Indian investment options for a smooth retirement in India by 60. Goal: Build a worksheet for NRIs to consolidate international and Indian assets for retirement planning. Prompt: "Develop a retirement planning worksheet for a 34-year-old NRI earning AED 22,000/month, target retirement age 60 in India. **Include:** (1) Conversion of current and future foreign savings to INR, (2) Tax implications for NRI investments, (3) Inflation-adjusted lifestyle costs in India, (4) Asset allocation between global equity, Indian mutual funds, PPF, and real estate, (5) Annual projection till age 60, (6) Plan for systematic withdrawal post-retirement."



## 5. Retirement Plan for Government Employees

Backstory: Anil, 40, is a government school teacher in Rajasthan. He has a pension but knows it may not be enough to cover healthcare costs and inflation. He also has two kids whose education will impact his savings. He wants a worksheet that helps him calculate supplemental savings needed for a secure retirement at 60. Goal: **Create** a retirement worksheet factoring in existing pension and future needs. Prompt: "Create a retirement planning worksheet for a 40-year-old Indian government employee with a pension plan. **Include:** (1) Projected pension income at age 60, (2) Expected monthly expenses adjusted for 5% inflation, (3) Gap analysis showing shortfall between pension and expenses, (4) Monthly SIP needed to cover shortfall, (5) Investment mix between debt funds, PPF, and equity, (6) Year-wise projecti



## 6. Prompt 6. Retirement Planning for Freelancers

Backstory: Shreya, 26, is a freelance graphic designer in Delhi. Her monthly income varies between ₹35,000–₹1,20,000 depending on projects. She has no PF, no fixed employer contributions, and minimal existing savings. She fears she won't be able to retire comfortably if she doesn't start structured planning now. She wants a worksheet that works even with unpredictable income and helps her stay disciplined. Goal: **Provide** a tool that allows freelancers with fluctuating income to create a sustainable retirement corpus. Prompt: "Design a retirement planning worksheet for a 26-year-old freelancer with irregular monthly income (₹35k–₹1.2L). **Include:** (1) Income recording section with variability tracking, (2) Monthly percentage-based savings target instead of fixed amount, (3) Inflation-adjusted retirement corpus calculation, (4) Split between liquid emergency funds, equity mutual funds, and long-term PPF, (5) Automatic corpus projection graphs for different investment return scenarios, (6) Safety buffer in case of income dips."



## 7. Prompt 7. Retirement Planning for Dual-Income Couples

Backstory: Arjun (31) and Meera (29) both work in the IT sector in Hyderabad with a combined annual income of ₹25 LPA. They have a home loan and no children yet. They want to retire together at 55 and travel extensively post-retirement. They need a combined worksheet that merges both their incomes, expenses, and investments into one plan. Goal: **Create** a joint retirement planning worksheet for couples with multiple income streams. Prompt: "Build a dual-income couple's retirement planning worksheet for a 31-year-old male and 29-year-old female in India, combined annual income ₹25 LPA, home loan EMI ₹65,000/month. **Include:** (1) Consolidated income and expense tracking, (2) Separate and combined asset allocation, (3) Corpus required for joint lifestyle at 55, (4) Monthly investment breakdown for each partner, (5) Loan repayment impact on savings, (6) Projection charts for combined corpus growth, (7) Option to simulate early repayment of loan."



## 8. Prompt 8. Retirement Planning for Doctors

Backstory: Dr. Nikhil, 36, runs his own clinic in Pune. He earns ₹18 LPA but also reinvests heavily into his clinic. He wants to retire at 60 but maintain his current lifestyle, which costs ₹1.5 lakh/month. He has a few FDs and mutual funds but no structured retirement plan. Goal: Build a retirement planning worksheet tailored for high-income professionals with business expenses. Prompt: "Create a retirement planning worksheet for a 36-year-old doctor in India earning ₹18 LPA, business expenses ₹4 LPA/year, lifestyle cost ₹1.5L/month. **Include:** (1) Corpus required for

post-retirement lifestyle adjusted for 5% inflation, (2) Asset allocation between equity-heavy instruments and safe assets like debt funds, (3) Annual rebalancing strategy, (4) Separate section for business asset liquidation before retirement, (5) Charts showing growth of corpus vs withdrawal rates."



## 9. Prompt 9. Retirement Planning for People in the Gig Economy

16. Retirement Planning for NRIs Returning to India Backstory: Sandeep, 40, has been working in Dubai for 12 years and plans to return to India permanently at 50. He earns in AED now, has no PF in India, but owns a flat in Mumbai. He wants a worksheet that considers foreign currency savings, repatriation costs, and Indian investment options upon return. Goal: Build a plan integrating NRI earnings and repatriation strategy into retirement. Prompt: "Create a retirement planning worksheet for a 40-year-old NRI working in Dubai, returning to India at 50. **Include:** (1) Converting AED savings to INR with currency fluctuation buffer, (2) Indian investment allocation plan post-return, (3) Retirement corpus target for age 60, (4) Inflation-adjusted projections in INR, (5) Tax implications on foreign savings, (6) Graphs comparing corpus growth if investments are started in India now vs after return."



## 10. Prompt 10. Retirement Planning with Real Estate Assets

Backstory: Anita, 40, owns two rental properties in Jaipur generating ₹55,000/month in rent. She plans to retire at 58 and live off rental income plus investments. She wants a worksheet that factors in rental income growth and property value appreciation along with her financial assets. Goal: Integrate real estate income into a retirement plan. Prompt: "Build a retirement planning worksheet for a 40-year-old in India with ₹55k/month rental income from two properties, retirement target at 58. **Include:** (1) Forecast of rental income growth at 4% annually, (2) Property value appreciation at 6% annually, (3) Integration of rental income into retirement corpus calculations, (4) Tax implications, (5) Investment allocation for surplus rental income, (6) Graphs showing total corpus growth including real estate."



## 11. Prompt 11. Retirement Planning for Start-up Founders

Backstory: Vivek, 33, runs a tech start-up in Bengaluru. Most of his wealth is tied up in company equity, and he draws only a modest salary. He wants a plan that factors in the uncertainty of start-up exits and sets aside personal investments for retirement security. Goal: **Design** a retirement planning worksheet considering illiquid assets and exit timelines. Prompt: "Create a retirement planning worksheet for a 33-year-old start-up founder in India with most assets in company equity. **Include:** (1) Valuation projection scenarios for exit events, (2) Personal investment plan independent of company performance, (3) Retirement corpus calculation for age 60, (4) Risk mitigation strategies, (5) Charts showing impact of different exit valuations on retirement."



## 12. Prompt 12. Retirement Planning for Families with Special Needs Children

Backstory: Rohit and Anjali, both 38, have a child with special needs who will require lifelong care. They want to plan for their own retirement at 60 while ensuring their child's financial security. Goal: **Create** a dual-purpose retirement worksheet that also covers special needs trust planning. Prompt:

**"Prepare** a retirement planning worksheet for a 38-year-old couple with a special needs child in India. **Include:** (1) Retirement corpus for the couple, (2) Dedicated corpus for child's lifelong care, (3) Inflation-adjusted healthcare costs, (4) Integration of insurance and special needs trust, (5) Investment allocation for stability and long-term security, (6) Projection charts for both retirement and care funds."



### 13. Prompt 13. Retirement Planning for People with Late Career Start

Backstory: Naveen, 35, started earning late because of extended education. He has only 2 lakh in savings and wants to retire at 60. He needs an aggressive savings and investment plan to make up for lost time. Goal: **Provide** a catch-up retirement plan with higher investment rates. Prompt: **"Design** a retirement planning worksheet for a 35-year-old in India who started saving late, with only 2 lakh saved so far. **Include:** (1) Aggressive investment strategy with 60% equity, (2) Required monthly savings, (3) Annual corpus growth projections, (4) Catch-up milestones, (5) Charts showing progress towards retirement goal."



### 14. Prompt 14. Retirement Planning for Creative Professionals

Backstory: Ananya, 28, is a musician earning from performances, teaching, and streaming. Income varies seasonally. She wants to retire at 55 with enough funds to still travel and perform occasionally. Goal: Tailor a flexible, creative-friendly retirement plan. Prompt: **"Create** a retirement planning worksheet for a 28-year-old musician in India with seasonal income. **Include:** (1) Income tracking with performance months highlighted, (2) Percentage-based savings plan, (3) Investment mix for liquidity and growth, (4) Retirement corpus projection for age 55, (5) Charts showing impact of consistent vs inconsistent savings."



### 15. Prompt 15. Retirement Planning for Early Mid-Career Switchers

Backstory: Kiran, 33, is leaving a corporate job to start a farm stay business in Coorg. This shift will reduce her income initially but may increase it in the long run. She wants a retirement plan that accounts for fluctuating income over the next decade. Goal: Account for income transitions in a retirement plan. Prompt: **"Prepare** a retirement planning worksheet for a 33-year-old transitioning from corporate to entrepreneurial life. **Include:** (1) Initial income drop of 50% for first 5 years, (2) Gradual income increase projections, (3) Minimum retirement savings contribution during low-income years, (4) Aggressive catch-up plan, (5) Graphs showing how early business losses affect retirement corpus."



### 16. Prompt 16. Retirement Planning for NRIs Returning to India

Backstory: Sandeep, 40, has been working in Dubai for 12 years and plans to return to India permanently at 50. He earns in AED now, has no PF in India, but owns a flat in Mumbai. He wants a worksheet that considers foreign currency savings, repatriation costs, and Indian investment options upon return. Goal: Build a plan integrating NRI earnings and repatriation strategy into retirement. Prompt: **"Create** a retirement planning worksheet for a 40-year-old NRI working in Dubai, returning to India at 50. **Include:** (1) Converting AED savings to INR with currency fluctuation buffer, (2) Indian investment allocation plan post-return, (3) Retirement corpus target for

age 60, (4) Inflation-adjusted projections in INR, (5) Tax implications on foreign savings, (6) Graphs comparing corpus



## 17. Prompt 17. Retirement Planning for Government Employees

17. Retirement Planning for Government Employees Backstory: Sunita, 42, is a government school teacher in Rajasthan. She has a pension plan but wants to supplement it with personal savings to enjoy more financial freedom after retirement. Goal: Integrate pension income into a retirement worksheet while showing extra investment needs. Prompt: "**Prepare** a retirement planning worksheet for a 42-year-old government employee with a pension. **Include:** (1) Projected pension income starting at retirement age, (2) Additional investment required to maintain lifestyle, (3) Corpus needed over pension income, (4) Inflation-adjusted projections, (5) Investment mix for stability and moderate growth, (6) Graphs showing impact of starting additional savings now vs delaying."



## 18. Prompt 18. Retirement Planning for People with Existing Large Corpus

18. Retirement Planning for People with Existing Large Corpus Backstory: Kavita, 50, already has ₹1.5 crore in mutual funds and FDs. She wants to retire at 58 and ensure she doesn't outlive her money while keeping a comfortable lifestyle. Goal: Plan withdrawals and rebalancing for those with existing large savings. Prompt: "**Create** a retirement planning worksheet for a 50-year-old in India with ₹1.5 crore already invested. **Include:** (1) Withdrawal rate strategy, (2) Asset rebalancing every 2 years, (3) Lifestyle expense projections with inflation, (4) Emergency fund allocation, (5) Scenario testing for higher medical costs, (6) Charts showing corpus depletion timeline."



## 19. Prompt 19. Retirement Planning for Part-time Workers

19. Retirement Planning for Part-time Workers Backstory: Mahesh, 45, works part-time due to health issues, earning ₹25,000/month. He has limited savings and needs a plan that accounts for low income but ensures basic retirement security. Goal: Make a minimal but essential retirement plan for low-income earners. Prompt: "**Design** a retirement planning worksheet for a 45-year-old part-time worker earning ₹25,000/month. **Include:** (1) Minimum corpus requirement for basic needs, (2) High-safety investment options, (3) Step-by-step monthly savings targets, (4) Healthcare cost allocation, (5) Visuals showing progress even with small contributions."



## 20. Prompt 20. Retirement Planning for Women Re-entering Workforce

20. Retirement Planning for Women Re-entering Workforce Backstory: Priya, 38, took a career break for 8 years to raise her kids and is now rejoining the workforce. She feels behind in retirement savings and needs a plan to catch up. Goal: **Create** a catch-up strategy for mid-career women restarting work. Prompt: "**Prepare** a retirement planning worksheet for a 38-year-old woman rejoining the workforce after 8 years. **Include:** (1) Aggressive savings percentage, (2) Balanced risk investment portfolio, (3) Catch-up corpus milestones, (4) Inflation-adjusted projections for age 60, (5) Graph showing progress if starting immediately vs delaying 5 years."



## 21. Prompt 21. Retirement Planning for Self-employed Farmers

21. Retirement Planning for Self-employed Farmers Backstory: Raghav, 44, owns agricultural land and earns seasonal income from crops. He wants a worksheet that treats his land as an asset and also helps build a liquid retirement corpus. Goal: Blend land value and seasonal income into retirement planning. Prompt: "**Create** a retirement planning worksheet for a 44-year-old farmer in India with seasonal crop income. **Include**: (1) Annual income projection based on crop cycles, (2) Land valuation appreciation at 5% yearly, (3) Allocation of surplus income into liquid investments, (4) Retirement corpus projection for age 60, (5) Graphs integrating both agricultural and financial assets."



## 22. Prompt 22. Retirement Planning for Teachers in Private Schools

22. Retirement Planning for Teachers in Private Schools Backstory: Anjali, 35, teaches in a private school with no pension benefits. Her monthly salary is ₹40,000, and she spends ₹15,000/month on her child's education. Goal: **Create** a realistic plan despite moderate salary and high expenses. Prompt: "**Design** a retirement planning worksheet for a 35-year-old private school teacher in India earning ₹40,000/month. **Include**: (1) Realistic monthly savings percentage, (2) Low-cost investment options, (3) Education expense adjustment in 10 years, (4) Corpus projection for age 60, (5) Graphs showing progress with different saving rates."



## 23. Prompt 23. Retirement Planning for Professionals with International Investments

23. Retirement Planning for Professionals with International Investments Backstory: Amit, 37, invests in US stocks and ETFs via an Indian brokerage. He wants his retirement plan to include both domestic and international holdings, with currency risk factored in. Goal: Integrate multi-currency investments into retirement projections. Prompt: "Build a retirement planning worksheet for a 37-year-old in India with 40% investments in US markets and 60% in Indian markets. **Include**: (1) Currency fluctuation risk impact, (2) Diversified withdrawal strategy, (3) Inflation-adjusted projections, (4) Tax implications of foreign investments, (5) Graph comparing returns with and without international exposure."



## 24. Prompt 24. Retirement Planning for Business Owners Passing on Family Business

24. Retirement Planning for Business Owners Passing on Family Business Backstory: Devendra, 55, runs a family textile business and plans to hand it over to his son at 60. He wants a retirement plan that ensures personal financial security regardless of how the business performs under his son. Goal: Separate personal retirement security from business succession. Prompt: "**Prepare** a retirement planning worksheet for a 55-year-old business owner in India handing over business at 60. **Include**: (1) Personal asset protection strategy, (2) Business valuation for optional sale, (3) Retirement corpus independent of business income, (4) Withdrawal plan, (5) Graph showing personal vs business-linked assets."



## 25. Prompt 25. Retirement Planning for People Wanting FIRE (Financial Independence, Retire Early)

25. Retirement Planning for People Wanting FIRE (Financial Independence, Retire Early)

Backstory: Shalini, 29, works in IT and wants to achieve financial independence by 45. She earns ₹22 LPA and is willing to save aggressively for 16 years. Goal: Make an accelerated retirement worksheet for FIRE aspirants. Prompt: "Create a FIRE-focused retirement planning worksheet for a 29-year-old earning ₹22 LPA in India, target retirement at 45. Include: (1) Savings rate target (50–60%), (2) High-growth investment portfolio, (3) Corpus target for 40+ years of retirement, (4) Withdrawal strategy using 4% rule, (5) Graphs showing corpus growth with aggressive vs moderate saving."



## Risk Assessment Models

### 26. Prompt 1. Personal Risk Profile for First-time Mutual Fund Investors

1. Personal Risk Profile for First-time Mutual Fund Investors Backstory: Ravi, 27, works in a Bengaluru IT company earning ₹12 LPA. He has never invested before but wants to start SIPs in mutual funds. He's unsure how much risk he can take and is influenced by friends who invest in high-risk small-cap funds. He needs a risk model that helps him find his comfort zone before starting. Goal: Identify the ideal mutual fund risk category based on income, expenses, time horizon, and personality. Prompt: "Create a detailed personal risk assessment model for a 27-year-old in India starting mutual fund investments. Include: (1) Questionnaire with weightage on income stability, savings rate, financial goals, and investment knowledge, (2) Scoring system to classify into conservative, moderate, or aggressive, (3) Risk-return chart per category, (4) Recommendations for ideal mutual fund types per score range, (5) Visualization comparing risk score with asset allocation."



### 27. Prompt 2. Risk Assessment for People with Education Loans

2. Risk Assessment for People with Education Loans Backstory: Nisha, 25, just completed her MBA and has a ₹12 lakh education loan. She has started earning ₹8 LPA and wants to invest but worries about taking market risks while still in debt. She wants a model that weighs loan repayment vs. investment risks. Goal: Balance investment opportunities with loan repayment obligations. Prompt: "Build a risk assessment model for a 25-year-old in India with an active education loan. Include: (1) Inputs for EMI amount, interest rate, and monthly savings potential, (2) Risk scoring that adjusts for debt burden, (3) Suggested asset allocation based on debt-to-income ratio, (4) Simulation showing how risk appetite changes once loan is repaid, (5) Graphical projection comparing early investing vs post-loan investing outcomes."



### 28. Prompt 3. Risk Tolerance Assessment for Freelancers

3. Risk Tolerance Assessment for Freelancers Backstory: Aditya, 30, is a freelance graphic designer with inconsistent income ranging from ₹40,000 to ₹1,20,000 per month. He wants to invest but needs to understand how income volatility affects his risk-taking ability. Goal: Determine risk tolerance for irregular income earners. Prompt: "Design a risk assessment model for a 30-year-old freelancer in India with fluctuating monthly income. Include: (1) Volatility-adjusted

scoring based on last 12 months' earnings, (2) Emergency fund adequacy check, (3) Categorization into low, medium, or high risk tolerance, (4) Investment type recommendations per category, (5) Visuals showing how income stability impacts risk score."



## 29. Prompt 4. Risk Profiling for Couples with Different Risk Preferences

4. Risk Profiling for Couples with Different Risk Preferences Backstory: Meera and Arjun, both 32, have a combined monthly income of ₹2 lakh. Meera prefers safe investments like FDs, while Arjun likes equity and crypto. They need a risk model to find a middle ground for joint financial planning. Goal: **Create** a blended risk profile for couples. Prompt: "Create a joint risk assessment model for a couple in India with contrasting investment preferences. **Include**: (1) Individual risk profile scoring, (2) Method to calculate combined score for joint investments, (3) Suggested blended portfolio, (4) Conflict-resolution scenarios showing impact of each partner's preference, (5) Graph comparing individual vs joint portfolio risk."



## 30. Prompt 5. Age-based Risk Assessment for Retirement Planning Backstory:

5. Age-based Risk Assessment for Retirement Planning Backstory: Rakesh, 28, plans to retire by 60 and wants to know how his risk capacity changes over time. He's currently aggressive in investments but wants a gradual shift to conservative assets as he nears retirement. Goal: **Create** a risk model that adapts with age. Prompt: "Build an age-based dynamic risk assessment model for a 28-year-old Indian investor. **Include**: (1) Risk scoring formula that decreases allocation to high-risk assets every 5 years, (2) Age brackets with recommended equity-debt ratios, (3) Simulation of portfolio growth with gradual risk reduction, (4) Visuals showing risk shift from age 28 to 60, (5) Table of recommended asset changes by decade."



## 31. Prompt 6. Risk Analysis for Stock Market Beginners

6. Risk Analysis for Stock Market Beginners Backstory: Priya, 26, is a first-time stock market investor. She's excited by trending YouTube videos but is unsure whether she's ready for the risks. She has ₹1.5 lakh saved, stable income of ₹75,000/month, and no debt. She needs a beginner-friendly risk model that highlights realistic downside possibilities and emotional resilience requirements. Goal: Assess readiness for stock market investing and highlight emotional/financial risk capacity. Prompt: "Develop a beginner-friendly stock market risk assessment model for a 26-year-old in India. **Include**: (1) Questionnaire testing emotional resilience during market drops, (2) Financial health check (emergency fund, debt status), (3) Classification into low, medium, or high readiness, (4) Example scenarios showing portfolio drop % and recovery time, (5) Clear do/don't list for each category."



## 32. Prompt 7. Crypto Investment Risk Assessment

7. Crypto Investment Risk Assessment Backstory: Rohan, 29, wants to invest 20% of his portfolio in cryptocurrency. He's heard both success and horror stories and wants a framework to gauge if his financial health supports such volatility. Goal: Measure suitability for high-volatility digital asset investments. Prompt: "Create a crypto investment risk assessment model for a 29-year-old Indian investor. **Include**: (1) Inputs for savings, income, % of portfolio in crypto, (2) Volatility-adjusted

scoring system, (3) Impact analysis of worst-case market drops, (4) Portfolio rebalancing recommendations, (5) Visual risk spectrum from blue-chip crypto to high-risk altcoins."



### 33. Prompt 8. Real Estate Investment Risk Profiling

8. Real Estate Investment Risk Profiling Backstory: Anita, 33, is considering buying a second property as an investment. She already has a home loan and is concerned about over-leveraging. She wants to see the risk in terms of EMI stress, liquidity, and opportunity cost. Goal: **Provide** a structured way to measure real estate investment risk. Prompt: "Design a real estate investment risk assessment model for a 33-year-old in India with an existing home loan. **Include:** (1) EMI-to-income ratio scoring, (2) Liquidity stress test, (3) Risk category based on rental yield and loan terms, (4) Opportunity cost of locking funds vs other investments, (5) Graph comparing different leverage levels."



### 34. Prompt 9. Side Hustle Investment Risk Model

9. Side Hustle Investment Risk Model Backstory: Sameer, 28, runs a side hustle selling artisanal coffee online. He wants to invest profits back into marketing and new equipment but is unsure how much risk to take without hurting his personal savings. Goal: Balance reinvestment into business with personal financial safety. Prompt: "Create a risk assessment model for a 28-year-old side hustler in India. **Include:** (1) Risk scoring based on monthly business revenue volatility, (2) Recommended reinvestment % based on savings and emergency fund, (3) Break-even projection, (4) Risk mitigation checklist, (5) Sensitivity chart showing impact of sales drop on personal finances."



### 35. Prompt 10. Risk Profile for NRIs Investing in India

10. Risk Profile for NRIs Investing in India Backstory: Manoj, 31, works in Dubai and sends money home regularly. He wants to invest in Indian markets but needs to account for currency fluctuation risk and taxation rules. Goal: Evaluate NRI-specific investment risks in Indian markets. Prompt: "Build an NRI investment risk assessment model for a 31-year-old based in Dubai. **Include:** (1) Currency fluctuation impact, (2) Taxation rules for NRIs, (3) Risk score combining market and currency volatility, (4) Asset allocation per risk category, (5) Visual comparison of INR stability vs portfolio returns."



### 36. Prompt 11. Risk Profiling for Gold vs Equity Allocation

11. Risk Profiling for Gold vs Equity Allocation Backstory: Shreya, 29, comes from a family that heavily invests in gold. She's interested in equities but wants a model to objectively assess risk of over-reliance on one asset type. Goal: Balance traditional safe assets with growth-oriented assets. Prompt: "Develop a gold vs equity risk assessment tool for a 29-year-old Indian investor. **Include:** (1) Current portfolio breakdown, (2) Risk score for over-concentration, (3) Suggested rebalancing ratios, (4) Long-term return comparison scenarios, (5) Visual showing portfolio risk if gold/equity ratio changes."



## 37. 12. Risk Assessment for Parents Starting Child Education Fund

12. Risk Assessment for Parents Starting Child Education Fund Backstory: Vikram, 34, and his wife just had a baby. They want to start an education fund but are unsure how much risk they should take in the early years vs later years. Goal: Build a dynamic risk model for child education funds. Prompt: "**Create** an education fund risk model for new parents in India. **Include**: (1) Risk score based on years to goal, (2) Recommended equity-debt ratio for each time horizon, (3) Simulation showing portfolio value at different risk levels, (4) Inflation-adjusted projections, (5) Annual rebalancing guide."



## 38. Prompt 13. Risk Assessment for SIP Top-ups

13. Risk Assessment for SIP Top-ups Backstory: Alok, 27, already runs a ■5,000/month SIP. His salary just increased, and he wants to top up SIPs but doesn't know how much more risk exposure he can take. Goal: Determine safe top-up limits for SIP investments. Prompt: "**Design** a SIP top-up risk assessment model for a 27-year-old in India. **Include**: (1) Risk scoring for additional SIP amount, (2) Portfolio exposure check, (3) Cash flow analysis before and after top-up, (4) Recommended safe top-up % ranges, (5) Graph showing portfolio volatility change post top-up."



## 39. 14. Risk Analysis for First-time Angel Investors

14. Risk Analysis for First-time Angel Investors Backstory: Kunal, 30, wants to invest ■5 lakh in a friend's startup. He's never done angel investing before and needs to understand the unique risks vs listed equity. Goal: Highlight startup-specific risks for first-time investors. Prompt: "**Create** an angel investment risk assessment model for a 30-year-old in India. **Include**: (1) Risk scoring for startup stage, industry, and founder track record, (2) Liquidity risk analysis, (3) Probability of total loss, (4) Diversification strategy suggestions, (5) Visual timeline of investment liquidity stages."



## 40. Prompt 15. Retirement Corpus Safety Risk Model

15. Retirement Corpus Safety Risk Model Backstory: Harish, 35, has ■20 lakh in retirement savings so far. He wants to ensure he doesn't take risks that could severely impact this corpus. Goal: Assess and limit downside risk on retirement corpus. Prompt: "Develop a retirement corpus risk safety model for a 35-year-old Indian investor. **Include**: (1) Risk score based on current portfolio mix, (2) Stress test with market crash simulation, (3) Recommendations to safeguard at least 80% of corpus, (4) Suggested safe withdrawal rate, (5) Chart showing risk-reduction impact over 5 years."



## 41. Prompt 16. Risk Model for Switching from FD to Equity

16. Risk Model for Switching from FD to Equity Backstory: Ritika, 28, has ■8 lakh in fixed deposits earning 6.5% annually. She's tempted to shift 50% into equity mutual funds after seeing friends post higher returns on social media. However, her parents are strongly against it, fearing capital loss. She needs a data-backed risk model to understand the trade-offs between FD stability and equity volatility before making the switch. Goal: **Provide** a comparative risk assessment for transitioning

from fixed deposits to equity. Prompt: "Build a risk model for shifting capital from fixed deposits to equity for a 28-year-old in India. **Include:** (1) Capital safety index comparison, (2) Historical volatility data for equity vs FD stability, (3) Scenario analysis with market crashes, (4) Liquidity and reinvestment risks, (5) Graph comparing post-tax returns for 5, 10, and 15 years."



## 42. Prompt 17. Risk Assessment for Sector-Focused Mutual Funds

17. Risk Assessment for Sector-Focused Mutual Funds Backstory: Vivek, 32, recently heard about IT and pharma sector funds delivering impressive returns over the last 3 years. He is considering allocating ₹3 lakh to a single sector fund but isn't sure how concentrated bets might impact his portfolio risk. Goal: Measure the additional risk from investing in single-sector funds. Prompt: "**Create** a risk assessment model for sector-specific mutual funds for a 32-year-old investor in India. **Include:** (1) Sector volatility scores, (2) Correlation analysis with broader market, (3) Drawdown history during sector downturns, (4) Diversification penalty for high concentration, (5) Visual heatmap of portfolio risk with and without sector fund exposure."



## 43. Prompt 18. Risk Profile for Leveraged Investments

18. Risk Profile for Leveraged Investments Backstory: Anuj, 30, is considering taking a personal loan to invest in the stock market, believing the returns will exceed the loan interest rate. His peers call it a "smart move," but he knows leverage can magnify losses too. Goal: Evaluate the dangers of borrowing to invest. Prompt: "**Design** a leveraged investment risk assessment model for a 30-year-old in India. **Include:** (1) Leverage ratio scoring, (2) Interest rate sensitivity analysis, (3) Break-even return calculations, (4) Worst-case loss projection, (5) Timeline showing how leverage impacts returns in bull vs bear markets."



## 44. Prompt 19. Risk Model for Dividend-Focused Portfolios

19. Risk Model for Dividend-Focused Portfolios Backstory: Sneha, 34, wants to invest in high-dividend-yield stocks for passive income. However, she's unsure if focusing solely on dividend yield could reduce overall portfolio growth. Goal: Balance income generation with capital appreciation while controlling risk. Prompt: "Build a dividend portfolio risk model for a 34-year-old Indian investor. **Include:** (1) Risk score based on dividend sustainability, (2) Impact of sector concentration (e.g., utilities, FMCG), (3) Dividend cut history analysis, (4) Capital growth vs income trade-off, (5) Visual chart comparing portfolio yield stability vs total return."



## 45. Prompt 20. Risk Assessment for Investing in Small-cap Stocks

20. Risk Assessment for Investing in Small-cap Stocks Backstory: Manish, 27, loves the thrill of investing in small-cap companies. He has seen 100% gains in some picks, but also 60% losses in others. He wants a structured risk evaluation to know how much of his portfolio should realistically be in small-caps. Goal: Quantify risk exposure in small-cap investing. Prompt: "**Create** a small-cap stock risk assessment model for a 27-year-old Indian investor. **Include:** (1) Historical volatility scoring for small-caps, (2) Liquidity risk analysis, (3) Maximum drawdown history, (4) Recommended portfolio allocation bands, (5) Visual of risk-return trade-off compared to mid- and large-cap stocks."

## 46. Prompt 21. ESG Investment Risk Profiling

21. ESG Investment Risk Profiling Backstory: Tanvi, 29, is passionate about sustainability and wants to invest only in ESG-compliant companies. However, she has heard ESG stocks can sometimes be more volatile due to regulatory shifts. Goal: Assess risk in ESG-focused portfolios.

Prompt: "Develop an ESG portfolio risk assessment model for a 29-year-old investor in India.

**Include:** (1) ESG scoring integration with risk scoring, (2) Sector exposure analysis, (3) Regulatory risk mapping, (4) Historical performance comparison with NIFTY50, (5) Risk-adjusted return graph."

## 47. Prompt 22. Risk Model for Multi-Country Investments

22. Risk Model for Multi-Country Investments Backstory: Dev, 33, wants to diversify by investing in US, European, and Indian markets. He's worried about currency fluctuations and geopolitical risks affecting returns. Goal: Map risks of multi-country investing. Prompt: "**Create** a global investment risk model for a 33-year-old Indian investor. **Include:** (1) Country risk scoring, (2) Currency volatility impact, (3) Correlation matrix of market returns, (4) Asset allocation recommendations by risk category, (5) Visual risk map for portfolio exposure."

## 48. Prompt 23. Risk Analysis for REIT Investments

23. Risk Analysis for REIT Investments Backstory: Ravi, 31, is considering investing in Real Estate Investment Trusts (REITs) for steady rental income without owning property. He needs to know the risks compared to direct property and equity investments. Goal: Evaluate risk profile of REITs vs alternatives. Prompt: "**Design** a REIT risk assessment model for a 31-year-old in India. **Include:** (1) Market volatility and liquidity scoring, (2) Occupancy and rental yield risk, (3) Comparison with direct property investments, (4) Historical returns vs equity index, (5) Graph showing REIT performance in different interest rate environments."

## 49. 24. Risk Profile for Thematic ETFs

24. Risk Profile for Thematic ETFs Backstory: Meera, 30, is excited by thematic ETFs like renewable energy and AI. She has ₹2 lakh to invest but wants to know if these niche themes carry higher risk than diversified ETFs. Goal: Assess risk exposure in thematic ETFs. Prompt: "**Create** a thematic ETF risk assessment model for a 30-year-old investor in India. **Include:** (1) Sector/theme volatility scoring, (2) Liquidity and AUM analysis, (3) Historical drawdown trends, (4) Correlation with broader market, (5) Risk-adjusted return visual for each theme."

## 50. 25. Risk Assessment for Hybrid Mutual Funds

25. Risk Assessment for Hybrid Mutual Funds Backstory: Aarav, 35, prefers hybrid mutual funds because they feel safer than pure equity. However, he's not sure if the asset mix is actually aligned to his personal risk tolerance. Goal: Determine if hybrid funds truly match risk profile. Prompt: "Build a hybrid mutual fund risk assessment tool for a 35-year-old in India. **Include:** (1) Equity-debt ratio

impact on volatility, (2) Historical return stability, (3) Scenario analysis with both equity crash and bond yield spike, (4) Risk scoring based on fund category, (5) Visual portfolio stress test."



## Asset Allocation Recommendations

### 51. 1. Asset Allocation for a First-Time Investor

1. Asset Allocation for a First-Time Investor Backstory: Neha, 25, just started her first job in Mumbai earning ₹8 lakh per year. She has no investments so far and keeps all her money in a savings account. She wants to start investing but doesn't know how much should go into equity, debt, gold, or cash. She's open to moderate risk but doesn't want to lose her entire capital if the market crashes. Goal: **Create** a beginner-friendly, step-by-step asset allocation plan balancing growth and safety. Prompt: "You are a certified financial planner. **Create** a detailed beginner's asset allocation recommendation for a 25-year-old Indian with a moderate risk profile. Consider: (1) Percentage allocation to equity, debt, gold, and cash, (2) Rationale for each asset class, (3) Historical risk-return profile of the chosen allocation, (4) Rebalancing frequency and method, (5) A sample ₹10 lakh portfolio breakdown. Present in a clear table and supporting narrative." Inputs: Current income and expenses Risk tolerance (low/medium/high) Investment horizon (in years)



### 52. 2. Allocation for Aggressive Growth Investors

2. Allocation for Aggressive Growth Investors Backstory: Arjun, 29, is a software engineer in Bengaluru with a high-paying job and no dependents. He's willing to take high risks for potentially high returns and is inspired by friends who doubled their investments in 3–4 years. He wants a portfolio designed for maximum capital appreciation over 10+ years. Goal: **Create** a high-risk, high-return allocation strategy with safeguards against complete capital wipeout. Prompt: "You are an investment strategist. **Design** an aggressive asset allocation plan for a 29-year-old Indian earning ₹20 lakh annually, with no dependents and a 12-year horizon. **Include**: (1) Equity-heavy allocation with sector and geography diversification, (2) Exposure to alternative assets like REITs or crypto, (3) Downside protection measures, (4) Stress test for 30% market crash, (5) Graph comparing projected growth vs moderate-risk portfolio." Inputs: Income stability Liquidity needs Risk-taking ability



### 53. 3. Allocation for Risk-Averse Investors

3. Allocation for Risk-Averse Investors Backstory: Meenal, 34, is a school teacher who values stability over high returns. She recently inherited ₹15 lakh and doesn't want to lose any of it. Her main priority is capital preservation with modest growth to beat inflation. Goal: **Design** a low-risk allocation that maintains purchasing power. Prompt: "You are a conservative portfolio planner. **Create** a capital preservation asset allocation for a 34-year-old in India with ₹15 lakh investable capital. **Include**: (1) Minimal equity exposure, (2) Allocation to fixed deposits, debt funds, and sovereign gold bonds, (3) Inflation-adjusted return projection, (4) Risk score, (5) Annual rebalancing rules to maintain safety." Inputs: Required liquidity for emergencies Inflation expectations Desired minimum annual return



#### 54. 4. Age-Based Allocation Model

4. Age-Based Allocation Model Backstory: Kabir, 31, read about the “100 minus age” rule for equity allocation. He wants a more refined age-based strategy that also considers his job stability and market conditions. Goal: Develop a customized age-based allocation strategy. Prompt: "You are a financial advisor. **Create** an age-based asset allocation plan for a 31-year-old with moderate risk tolerance. Use: (1) Modified ‘100 minus age’ rule with adjustments for income stability, (2) Economic cycle impact on allocation, (3) Dynamic rebalancing every 2 years, (4) Graph showing equity-debt shift from age 31 to 60, (5) Model portfolio examples." Inputs: Age Career stage stability Desired retirement age



#### 55. 5. Allocation for NRIs

5. Allocation for NRIs Backstory: Priya, 30, works in Dubai and sends ■5 lakh annually to India for investment. She wants to invest in Indian assets while keeping some exposure to global markets. Goal: **Create** an NRI-friendly allocation balancing Indian and foreign assets. Prompt: "You are an NRI investment consultant. **Recommend** an asset allocation plan for a 30-year-old Indian working abroad, investing ■5 lakh annually in India. **Include**: (1) Proportion in Indian equity, debt, gold, and real estate, (2) Foreign ETF exposure for currency diversification, (3) Tax efficiency considerations for NRIs, (4) Liquidity management, (5) Portfolio currency risk analysis." Inputs: Residency status Currency preference for returns Investment horizon



#### 56. 6. Allocation for FIRE (Financial Independence, Retire Early)

6. Allocation for FIRE (Financial Independence, Retire Early) Backstory: Amit, 27, wants to retire at 40. He is saving aggressively and looking for an allocation that maximizes wealth growth while planning for early withdrawals. Goal: Structure an allocation for early retirement goals. Prompt: "You are a FIRE-focused financial planner. **Design** an asset allocation for a 27-year-old in India aiming to retire at 40. **Include**: (1) High-growth assets for wealth accumulation, (2) Low-volatility income-generating assets for post-retirement, (3) Withdrawal sequence plan, (4) Safe withdrawal rate calculations, (5) Portfolio simulation for 40+ years post-retirement." Inputs: Target retirement corpus Expected monthly expenses post-retirement Current savings rate



#### 57. 7. Inflation-Proof Allocation

7. Inflation-Proof Allocation Backstory: Rohini, 35, is concerned that inflation will erode her wealth over the next two decades. She wants an allocation designed to consistently beat inflation while minimizing volatility. Goal: Build a portfolio that keeps real returns positive. Prompt: "You are a portfolio risk expert. **Create** an inflation-resistant allocation for a 35-year-old in India with ■25 lakh capital. **Include**: (1) Inflation-linked bonds, (2) Equity sectors with pricing power, (3) Real assets like gold and REITs, (4) Historical analysis of portfolio returns vs CPI, (5) Stress test under 8% annual inflation." Inputs: Current inflation rate assumptions Willingness to accept short-term losses Target real return per year



#### 58. 8. Goal-Based Allocation

8. Goal-Based Allocation Backstory: Shalini, 28, has three big goals — buying a house in 5 years, funding her child's education in 15 years, and retiring at 60. She's confused about how to invest for each without mixing up the money or taking the wrong level of risk for a given goal. Goal: **Design** a goal-specific allocation model with separate risk levels for each target. Prompt: "You are a goal-based investment planner. **Create** a multi-goal asset allocation for a 28-year-old Indian with three goals — house purchase in 5 years, child's education in 15 years, and retirement in 32 years. **Include:** (1) Separate asset allocation and risk profile for each goal, (2) Suitable investment products for each time frame, (3) Annual review and adjustment mechanism, (4) Graph showing growth trajectory for each goal, (5) Contingency funding plan." Inputs: Goal timelines Goal cost in today's value Inflation assumptions per goal



## 59. 9. Allocation for Volatile Income Streams

9. Allocation for Volatile Income Streams Backstory: Saurabh, 33, is a freelance photographer whose income varies widely each month. He wants an allocation that gives flexibility to invest more during high-income months and still stay on track when income is low. Goal: Build a portfolio structure adaptable to fluctuating incomes. Prompt: "You are a financial consultant for freelancers. **Create** a flexible asset allocation model for a 33-year-old in India with volatile monthly income. **Include:** (1) Core-satellite investment approach, (2) Liquidity buffer for low-income months, (3) Allocation percentage that adjusts with income, (4) Automatic rebalancing guidelines, (5) Example scenarios for high, average, and low-income years." Inputs: Average annual income Monthly income fluctuation range Emergency fund size



## 60. 10. Ethical & ESG-Investor Allocation

10. Ethical & ESG-Investor Allocation Backstory: Nandini, 30, works for an NGO and wants her investments aligned with her values — no tobacco, gambling, or environmentally harmful companies. She's willing to accept slightly lower returns for this ethical stance. Goal: **Create** an ESG-compliant asset allocation plan. Prompt: "You are an ESG investment specialist. Build an ethical asset allocation for a 30-year-old Indian investor, excluding harmful industries. **Include:** (1) ESG-screened mutual funds and ETFs, (2) Renewable energy and sustainable business exposure, (3) Allocation to green bonds, (4) Impact on historical returns compared to standard benchmarks, (5) Risk profile of ESG-only portfolio." Inputs: Ethical exclusions list Minimum acceptable return Preferred ESG rating criteria



## 61. 11. Tax-Efficient Allocation

11. Tax-Efficient Allocation Backstory: Rajat, 32, earns ₹18 lakh annually and is in the 30% tax bracket. He wants to maximize returns but minimize taxes legally through smart allocation. Goal: **Design** a tax-optimized allocation strategy. Prompt: "You are a tax-efficient portfolio planner. **Create** an asset allocation for a 32-year-old Indian in the highest tax bracket. **Include:** (1) ELSS, PPF, and tax-free bonds, (2) Optimal holding periods for capital gains tax benefits, (3) Tax-efficient debt instruments, (4) Comparison of pre- and post-tax returns, (5) Annual tax-saving calendar." Inputs: Annual taxable income Existing tax-saving instruments Preferred lock-in period



## 62. 12. Post-Windfall Allocation

12. Post-Windfall Allocation Backstory: Avinash, 29, just received ₹50 lakh from the sale of ancestral land. He has no investment experience and fears losing the money if invested wrongly. Goal: **Provide** a secure yet growth-oriented allocation for a sudden large sum. Prompt: "You are a wealth manager. **Create** a structured asset allocation plan for a 29-year-old Indian with a ₹50 lakh windfall. **Include**: (1) Immediate parking in safe liquid assets, (2) Staggered entry into equity and real estate, (3) Allocation to fixed income and gold, (4) Risk mitigation strategies, (5) 10-year wealth projection." Inputs: Immediate cash needs Risk comfort Experience with investments



## 63. 13. Allocation for Parents of Young Children

13. Allocation for Parents of Young Children Backstory: Prerna, 31, has two kids under 5. She wants an allocation that balances her family's short-term needs with long-term education and retirement planning. Goal: **Create** a family-focused allocation plan. Prompt: "You are a family portfolio strategist. **Design** a balanced allocation for a 31-year-old parent with two young children. **Include**: (1) Emergency fund adequacy, (2) Child education corpus investments, (3) Retirement savings, (4) Health insurance-linked investment planning, (5) Inflation-adjusted target setting." Inputs: Number of dependents Expected annual expenses Target education cost per child



## 64. 14. Allocation for Entrepreneurs

14. Allocation for Entrepreneurs Backstory: Vikram, 35, runs his own startup and reinvests most profits back into the business. He wants a personal portfolio that's less risky than his business ventures. Goal: Balance personal safety with growth while business risk remains high. Prompt: "You are an entrepreneur-focused financial advisor. **Create** an asset allocation for a 35-year-old startup founder with high business risk exposure. **Include**: (1) Conservative allocation in personal portfolio, (2) Liquidity for emergencies, (3) Diversification away from business sector, (4) Stress test for business failure scenario, (5) Safe investment laddering strategy." Inputs: Business volatility level Monthly personal income draw Backup income sources



## 65. 15. Retirement-Backcasting Allocation

15. Retirement-Backcasting Allocation Backstory: Manish, 34, wants to reverse-engineer his retirement corpus by starting from his desired lifestyle at 60 and working backward. Goal: Develop an allocation strategy using backcasting. Prompt: "You are a retirement planning expert. **Create** an asset allocation for a 34-year-old aiming for a ₹6 crore corpus at 60 using backcasting. **Include**: (1) Required monthly investments, (2) Asset class returns assumptions, (3) Allocation shifts over decades, (4) Sensitivity analysis for returns lower than expected, (5) Graph of progress vs target." Inputs: Retirement lifestyle costs Current corpus Expected rate of return



## 66. 16. Inflation-Protected Allocation

16. Inflation-Protected Allocation Backstory: Ankita, 27, is worried about rising prices eroding her savings. She wants an allocation that beats inflation consistently while keeping risk moderate. She's especially concerned about healthcare and housing costs in the future. Goal: **Design** a

portfolio that stays ahead of inflation over decades. Prompt: "You are an inflation-hedging portfolio planner. Build an asset allocation for a 27-year-old Indian investor aiming to beat inflation by at least 3% annually. **Include:** (1) Exposure to inflation-indexed bonds, (2) Allocation to sectors benefiting from inflation (commodities, REITs), (3) Equity exposure in inflation-resistant industries, (4) Historical simulation over the past 20 years, (5) Annual rebalancing rules to maintain purchasing power." Inputs: Current inflation assumption Risk comfort level Investment horizon



## 67. 17. Global Diversification Allocation

17. Global Diversification Allocation Backstory: Siddharth, 32, works in IT and wants to protect his wealth from India-specific economic downturns. He's interested in US tech stocks, Asian markets, and global index funds. Goal: **Create** a globally diversified asset allocation. Prompt: "You are a global investment strategist. **Create** a globally diversified allocation for a 32-year-old Indian investor. **Include:** (1) Domestic vs international equity split, (2) ETFs or mutual funds for global exposure, (3) Currency risk management strategies, (4) Country allocation rationale, (5) Rebalancing triggers based on exchange rate and market performance." Inputs: % of portfolio desired in global assets Preferred markets/countries Currency risk tolerance



## 68. 18. Recession-Resilient Allocation

18. Recession-Resilient Allocation Backstory: Kiran, 30, saw her family's investments drop heavily during COVID-19 and wants a portfolio that can withstand economic recessions without large drawdowns. Goal: Build a defensive allocation plan. Prompt: "You are a defensive portfolio expert. **Create** a recession-resistant asset allocation for a 30-year-old Indian investor. **Include:** (1) Allocation to defensive sectors, (2) Higher proportion of fixed income and gold, (3) Dynamic hedging with index puts, (4) Case studies of historical recessions and portfolio impact, (5) Rules for shifting to growth mode post-recession." Inputs: Worst acceptable portfolio drawdown (%) Time frame for capital recovery Risk comfort



## 69. 19. Career Stage-Based Allocation

19. Career Stage-Based Allocation Backstory: Deepak, 25, is early in his career, while his friend Rohit, 34, is mid-career. Both want allocations tailored to their career stages and earning patterns. Goal: Show how asset allocation changes with career stage. Prompt: "You are a career-stage investment advisor. **Create** two separate asset allocations — one for a 25-year-old and one for a 34-year-old Indian. **Include:** (1) Risk exposure differences, (2) Recommended asset classes for each stage, (3) Savings rate targets, (4) Transition rules as they age, (5) Comparative growth projections over 30 years." Inputs: Current income Career growth rate Retirement target age



## 70. 20. Real Estate-Heavy Portfolio Balance

20. Real Estate-Heavy Portfolio Balance Backstory: Priya, 33, already owns two apartments worth ₹1.5 crore each, with no home loan. She's worried her portfolio is overexposed to real estate. Goal: Rebalance towards a more diversified allocation. Prompt: "You are a portfolio rebalancing expert. **Create** an asset allocation for a 33-year-old Indian overexposed to real estate. **Include:** (1) Steps to gradually reduce real estate weight, (2) Alternative growth asset recommendations, (3) Liquidity

management, (4) Risk-adjusted return analysis post-diversification, (5) Tax implications of selling property." Inputs: Current property valuations Willingness to sell or rent Cash flow needs



## 71. 21. Green Energy-Focused Allocation

21. rs (battery tech, EV infrastructure), (3) Balance with core diversified portfolio, (4) 10-year return projection based on industry trends, (5) Risk controls to avoid overconcentration." Inputs: Preferred green sectors % allocation to thematic assets Green Energy-Focused Allocation Backstory: Harsh, 29, works in the renewable energy sector and believes the industry will boom. He wants a portfolio tilted towards green energy without taking excessive risk. Goal: **Design** a thematic allocation focused on green energy. Prompt: "**You are** a thematic investment strategist. **Create** a green energy-focused allocation for a 29-year-old Indian investor. **Include**: (1) Recommended green energy stocks and ETFs, (2) Supporting sector Risk appetite



## 72. 22. SIP-Only Allocation Plan

22. SIP-Only Allocation Plan Backstory: Megha, 26, wants a simple investment plan entirely through monthly SIPs, without lump-sum investments. She prefers an easy-to-follow model. Goal: **Create** a SIP-focused allocation strategy. Prompt: "**You are** a SIP investment planner. **Create** a 100% SIP-based asset allocation for a 26-year-old Indian investor. **Include**: (1) Equity, debt, and gold split, (2) SIP fund recommendations, (3) Step-up SIP strategy, (4) Yearly performance review guidelines, (5) 20-year projection with and without SIP step-ups." Inputs: Monthly SIP budget Desired investment duration Risk profile



## 73. 23. Dual-Country Resident Allocation

23. Dual-Country Resident Allocation Backstory: Ananya, 31, spends half the year in India and half in the UAE. She wants an allocation that takes advantage of both markets and avoids double taxation issues. Goal: Build a cross-border asset allocation. Prompt: "**You are** a cross-border investment advisor. **Create** a dual-country allocation for a 31-year-old Indian-UAE resident. **Include**: (1) Optimal split between Indian and UAE markets, (2) Tax treaty benefits, (3) Currency diversification, (4) Hedging strategies for currency volatility, (5) Example annual rebalancing schedule." Inputs: Time spent in each country Tax residency status Currency preference



## 74. 24. High-Risk, High-Reward Allocation

24. High-Risk, High-Reward Allocation



## 75. 25. Passive-Only Allocation

25. Passive-Only Allocation Backstory: Rohini, 30, believes in low-cost, passive investing and doesn't want to pick individual stocks or funds. Goal: **Design** an entirely passive asset allocation. Prompt: "**You are** a passive investing strategist. **Create** a 100% passive asset allocation for a 30-year-old Indian investor. **Include**: (1) Index fund and ETF recommendations, (2) Allocation

percentages, (3) Annual rebalancing process, (4) Expense ratio impact over 20 years, (5) Growth projection with historical index data." Inputs: Monthly investment budget Investment horizon Preferred index types



## Passive Income Strategy Outlines

### 76. 1. Dividend Income Portfolio Plan

1. Dividend Income Portfolio Plan Backstory: Ramesh, 32, is a software engineer who wants to build a portfolio that generates steady dividend income so he can eventually reduce his work hours by his late 40s. He has heard about dividend-paying stocks and REITs but doesn't know how to balance them with growth investments. He also wants a strategy that ensures his passive income keeps pace with inflation. Goal: **Design** a sustainable dividend income plan for long-term financial independence. Prompt: "**You are** a dividend income strategist. **Create** a passive income plan for a 32-year-old Indian investor aiming for ■50,000/month in dividends by age 50. **Include**: (1) Selection of high-quality dividend-paying Indian stocks, (2) International dividend ETFs for diversification, (3) REIT allocations, (4) Dividend reinvestment strategy for the first 10 years, (5) Tax efficiency plan under Indian rules, (6) Inflation-adjusted income projections." Inputs: Current monthly investable surplus Target income goal (in today's value) Risk tolerance



### 77. 2. Real Estate Rental Income Strategy

2. Real Estate Rental Income Strategy Backstory: Shruti, 29, inherited a plot in Pune and is considering building rental apartments. She wants a plan that covers construction financing, expected rental yields, and tenant management without it becoming a second full-time job. Goal: Develop a passive rental income model with minimal active management. Prompt: "**You are** a real estate income planner. **Create** a rental income strategy for a 29-year-old Indian investor with a plot in Pune. **Include**: (1) Cost-benefit analysis of construction vs buying ready property, (2) Financing options and repayment schedules, (3) Rental yield projections, (4) Use of property managers for passive oversight, (5) Vacancy and maintenance risk buffer." Inputs: Property size/location details Budget for construction or purchase Expected rental yield target



### 78. 3. Digital Asset Royalties Plan

3. Digital Asset Royalties Plan Backstory: Kunal, 27, is a musician and wants to create multiple income streams from his work, including royalties from streaming, licensing, and NFTs. He's unsure how to structure these into a stable monthly income flow. Goal: Build a royalty-based passive income system. Prompt: "**You are** a digital asset income consultant. **Create** a royalty income plan for a 27-year-old musician. **Include**: (1) Sources of music royalties (streaming, licensing, sync deals), (2) Digital rights management tools, (3) NFT music monetization, (4) Diversification with stock photography/video, (5) Income smoothing strategies to handle seasonal fluctuations." Inputs: Type of creative work Existing audience size Willingness to invest in marketing



### 79. 4. Peer-to-Peer Lending Income Plan

4. Peer-to-Peer Lending Income Plan Backstory: Arjun, 31, read about P2P lending platforms in India offering 10–12% returns. He wants to use a portion of his savings for lending to generate monthly interest payments but is concerned about defaults. Goal: **Design** a safe and diversified P2P lending strategy. Prompt: "You are a P2P lending strategist. **Create** a passive income plan for a 31-year-old Indian investor targeting ₹20,000/month from P2P lending within 5 years. **Include**: (1) Diversification across borrowers, (2) Risk rating-based allocation, (3) Default protection mechanisms, (4) Reinvestment plan for interest, (5) Regulatory compliance and tax planning." Inputs: Total amount to invest Acceptable default risk level Preferred lending platforms



## 80. 5. Book Publishing & Licensing Strategy

5. Book Publishing & Licensing Strategy Backstory: Neha, 30, is a writer who wants to publish e-books and audiobooks to create long-term royalty income. She's looking for a structured approach to reach global audiences and keep earning without constant new releases. Goal: **Create** a scalable book publishing passive income system. Prompt: "You are a publishing income strategist. **Design** a plan for a 30-year-old Indian author to generate ₹1 lakh/year in royalties within 3 years. **Include**: (1) eBook and audiobook publishing platforms, (2) Licensing to foreign markets, (3) Evergreen content selection, (4) Marketing automation for sales, (5) Royalties reinvestment into marketing." Inputs: Number of books ready or in progress Target languages/markets Marketing budget



## 81. 6. REIT & InvIT-Based Income Strategy

6. REIT & InvIT-Based Income Strategy Backstory: Sanjay, 33, doesn't want the hassle of managing tenants but likes the idea of real estate income. He's interested in REITs (Real Estate Investment Trusts) and InvITs (Infrastructure Investment Trusts) for regular payouts. Goal: Build a REIT/InvIT income portfolio. Prompt: "You are a REIT/InvIT investment advisor. **Create** a passive income plan for a 33-year-old Indian investor. **Include**: (1) Recommended REITs/InvITs based on payout consistency, (2) Diversification across commercial, retail, and infrastructure assets, (3) Tax efficiency for distributions, (4) Historical payout trend analysis, (5) Annual review and rebalancing plan." Inputs: Monthly payout target Risk appetite (low/medium/high) Preferred sectors



## 82. 7. Automated Online Course Revenue Plan

7. Automated Online Course Revenue Plan Backstory: Isha, 28, is a yoga instructor and wants to create online courses that run on autopilot. She needs a system for filming, marketing, and delivering content while she focuses on live retreats. Goal: Set up a fully automated online course income stream. Prompt: "You are an online education monetization strategist. **Create** a plan for a 28-year-old yoga instructor to earn ₹2 lakhs/year passively from online courses. **Include**: (1) Platform recommendations, (2) Evergreen course topic selection, (3) Marketing funnel automation, (4) Affiliate partnerships for scaling, (5) Revenue stabilization tactics." Inputs: Number of courses planned Filming budget Target audience demographics



## 83. 8. High-Yield Bond Ladder Strategy

8. High-Yield Bond Ladder Strategy Backstory: Vikram, 35, wants predictable monthly income from debt instruments without locking all his money into one maturity date. He's heard of bond laddering but doesn't know how to implement it in India. Goal: Build a bond ladder for consistent payouts.

Prompt: "**You are** a fixed-income strategist. **Create** a high-yield bond ladder for a 35-year-old Indian investor targeting ₹25,000/month in interest. **Include:** (1) Ladder construction with staggered maturities, (2) Selection of corporate vs government bonds, (3) Risk-return trade-offs, (4) Tax planning for interest income, (5) Annual rollover strategy." Inputs: Total investment amount Preferred bond rating minimum Duration of ladder (years)



## 84. 9. YouTube Automation Channel Income Plan

9. YouTube Automation Channel Income Plan Backstory: Kabir, 26, wants to create a YouTube channel that generates ad revenue without him appearing on camera. He's considering outsourced scriptwriting, voiceovers, and video editing. Goal: **Create** a YouTube automation income strategy.

Prompt: "**You are** a content automation consultant. **Create** a YouTube channel plan for a 26-year-old Indian aiming for ₹50,000/month in ad revenue within 2 years. **Include:** (1) Niche selection with high CPM rates, (2) Outsourcing workflow, (3) Upload schedule optimization, (4) Monetization diversification with sponsorships, (5) Scaling to multiple channels." Inputs: Monthly outsourcing budget Preferred content niches Willingness to invest in ads



## 85. 10. Franchise Ownership Income Plan

10. Franchise Ownership Income Plan Backstory: Anand, 34, wants to invest in a low-maintenance franchise that provides steady income without day-to-day management. He's considering food, retail, or service sector options. Goal: Select and structure a franchise for passive ownership.

Prompt: "**You are** a franchise investment consultant. **Create** a franchise-based passive income plan for a 34-year-old Indian investor. **Include:** (1) Industry and brand selection, (2) Expected ROI and payback period, (3) Management outsourcing options, (4) Legal and contractual checks, (5) Multi-unit scaling potential." Inputs: Total investment budget Preferred industries Target income timeline



## 86. 11. Stock Buyback Income Strategy

11. Stock Buyback Income Strategy Backstory: Pooja, 31, has noticed that some companies regularly buy back their shares, increasing shareholder value and sometimes paying special dividends. She wants to build a portfolio around such companies for long-term wealth creation and periodic passive income. Goal: **Create** a stock buyback-focused passive income plan. Prompt:

"**You are** an equity strategist. **Create** a passive income portfolio for a 31-year-old Indian investor focused on companies with strong buyback histories. **Include:** (1) Selection criteria for identifying such companies, (2) Expected return from capital appreciation + dividends, (3) Risk diversification, (4) Tax efficiency plan, (5) Portfolio review schedule." Inputs: Total investment amount Target annual income Preferred sectors



## 87. 12. Music Licensing & Sync Deals Plan

12. Music Licensing & Sync Deals Plan Backstory: Ravi, 28, is a music producer with a growing portfolio of instrumental tracks. He wants to license them to films, ads, and streaming services to earn passive royalties over years. Goal: Build a system for recurring income from music licensing. Prompt: "**You are** a music licensing strategist. **Create** a plan for a 28-year-old producer to generate long-term royalties from sync deals. **Include:** (1) Best licensing platforms and agencies, (2) Pricing strategy for different usage rights, (3) Catalog management, (4) International royalty collection, (5) Contract negotiation tips." Inputs: Number of tracks available Preferred markets (India, global) Budget for promotion



## 88. 13. Automated Dropshipping Store Plan

13. Automated Dropshipping Store Plan Backstory: Meera, 27, wants to run a Shopify-based dropshipping store but without being tied to daily operations. She needs an automated system for sourcing, order fulfillment, and marketing. Goal: Set up a fully automated dropshipping income stream. Prompt: "**You are** an e-commerce automation consultant. **Create** a dropshipping plan for a 27-year-old targeting ₹1.5 lakh/month in net profits. **Include:** (1) Niche selection with stable demand, (2) Supplier vetting, (3) Automation tools for fulfillment and inventory, (4) Paid ad strategies with ROAS targets, (5) Scaling to multi-store ownership." Inputs: Monthly ad budget Preferred product niches Tech skill level



## 89. 14. Intellectual Property (IP) Licensing Plan

14. Intellectual Property (IP) Licensing Plan Backstory: Akash, 35, holds patents for eco-friendly packaging designs. He wants to license them to manufacturing companies for recurring royalties instead of starting production himself. Goal: Generate long-term income through IP licensing. Prompt: "**You are** an IP monetization strategist. **Create** a licensing plan for a 35-year-old Indian inventor. **Include:** (1) Target industries and companies, (2) Royalty rate benchmarks, (3) Licensing agreement structures, (4) Global licensing expansion, (5) Legal protections against misuse." Inputs: Patent details Industries of application Minimum royalty expectations



## 90. 15. Mobile App Passive Income Plan

15. Mobile App Passive Income Plan Backstory: Simran, 30, wants to launch a mobile app that earns through ads and subscriptions. She's not a developer but has funds to hire a team. Goal: Build a revenue-generating mobile app business. Prompt: "**You are** a mobile app monetization consultant. **Create** a passive income strategy for a 30-year-old entrepreneur. **Include:** (1) App idea validation, (2) Development outsourcing, (3) Monetization model (ads, subscriptions, freemium), (4) User acquisition funnels, (5) Post-launch automation for updates and marketing." Inputs: App niche or idea Development budget Target launch date



## 91. 16. Photography Licensing Income Strategy

16. Photography Licensing Income Strategy Backstory: Amit, 29, is a travel photographer who wants to monetize his existing photo library via licensing to magazines, blogs, and stock sites. Goal: Turn a photography portfolio into a passive income engine. Prompt: "**You are** a stock photography income strategist. **Create** a licensing plan for a 29-year-old travel photographer. **Include:** (1) Best

platforms for Indian and international clients, (2) Pricing tiers for different uses, (3) Metadata optimization for discovery, (4) Batch upload workflow, (5) Long-term portfolio expansion strategy." Inputs: Number of photos available Style/genre focus Willingness to travel for new content



## 92. 17. Crowdfunded Real Estate Investment Plan

17. Crowdfunded Real Estate Investment Plan Backstory: Dev, 34, wants to invest in real estate but without owning physical property. He's exploring platforms that allow fractional ownership of commercial buildings. Goal: Generate quarterly passive income through fractional real estate investment. Prompt: "**You are** a fractional real estate investment advisor. **Create** a plan for a 34-year-old Indian investor with ■20 lakh capital. **Include**: (1) Platform recommendations, (2) Asset selection criteria, (3) Expected yields, (4) Diversification across cities and property types, (5) Liquidity and exit strategies." Inputs: Total capital available Target yield per year Risk tolerance



## 93. 18. SaaS Subscription Revenue Model

18. SaaS Subscription Revenue Model Backstory: Rohit, 32, has an idea for a simple SaaS tool for freelancers. He wants a plan to launch it, acquire users, and run it mostly passively after setup. Goal: Build a low-maintenance SaaS business with recurring revenue. Prompt: "**You are** a SaaS business consultant. **Create** a passive income plan for a 32-year-old launching a B2B SaaS tool. **Include**: (1) MVP feature set, (2) Pricing tiers, (3) Automated onboarding, (4) Customer support outsourcing, (5) Growth via partnerships." Inputs: SaaS idea Development budget Monthly revenue target



## 94. 19. E-commerce Affiliate Website Plan

19. E-commerce Affiliate Website Plan Backstory: Priya, 26, wants to create an affiliate site reviewing tech gadgets and earning from Amazon and Flipkart commissions. Goal: Launch a content-driven affiliate website for recurring income. Prompt: "**You are** an affiliate marketing strategist. **Create** a plan for a 26-year-old aiming to earn ■75,000/month from an affiliate blog. **Include**: (1) Niche research, (2) SEO content calendar, (3) Conversion rate optimization, (4) Email list monetization, (5) Traffic diversification via social media." Inputs: Preferred product categories Monthly content budget Writing skills



## 95. 20. Voiceover Licensing Income Plan

20. Voiceover Licensing Income Plan Backstory: Nandita, 33, is a voiceover artist who wants to license her recordings for ads, audiobooks, and training modules globally. Goal: **Create** a system for recurring income from voice assets. Prompt: "**You are** a voiceover monetization strategist. **Create** a licensing plan for a 33-year-old voice artist. **Include**: (1) Recording portfolio curation, (2) Best marketplaces, (3) Licensing contracts, (4) Income diversification across formats, (5) Passive marketing funnels." Inputs: Number of voice samples ready Languages spoken Willingness to do custom orders



## 96. 21. Dividend Growth Investing Strategy

21. Dividend Growth Investing Strategy Backstory: Ajay, 29, prefers stocks that increase dividends every year, ensuring income grows faster than inflation. Goal: **Create** a dividend growth portfolio. Prompt: "**You are** a dividend growth strategist. **Create** a portfolio for a 29-year-old Indian investor aiming for ■30,000/month in inflation-protected income by 2040. **Include**: (1) Stock selection criteria, (2) Growth projections, (3) Reinvestment plan, (4) Risk management, (5) Annual review checklist." Inputs: Investment start amount Annual contribution Dividend growth target



## 97. 22. Licensing Educational Content

22. Licensing Educational Content Backstory: Shalini, 30, runs offline coaching classes and wants to license her recorded lectures to other institutes. Goal: Monetize educational content through licensing. Prompt: "**You are** an education licensing expert. **Create** a plan for a 30-year-old educator to license her course content. **Include**: (1) Packaging content for licensing, (2) Partner institute outreach, (3) Pricing models, (4) Legal contracts, (5) Renewal and upsell strategy." Inputs: Number of lectures available Subject/topic Preferred licensing term



## 98. 24. Licensing Stock Footage & B-Roll

24. Licensing Stock Footage & B-Roll Backstory: Farhan, 28, has years of travel videos and wants to sell them as stock footage for filmmakers and brands. Goal: Monetize video footage passively. Prompt: "**You are** a stock video monetization consultant. **Create** a plan for a 28-year-old to license travel footage. **Include**: (1) Platform selection, (2) Metadata tagging, (3) Pricing strategy, (4) Portfolio curation, (5) Long-term library expansion." Inputs: Number of clips available Video quality/resolution Travel plans for new content



## 99. 25. Low-Cost Index Fund Income Strategy

25. Low-Cost Index Fund Income Strategy Backstory: Harsh, 34, wants a set-and-forget investment in index funds to create passive income via Systematic Withdrawal Plans (SWP) in the future. Goal: Build a low-maintenance index fund-based income plan. Prompt: "**You are** an index fund strategist. **Create** a passive income plan using SWP for a 34-year-old Indian investor. **Include**: (1) Index fund selection, (2) SIP accumulation phase, (3) SWP income phase structure, (4) Inflation-adjusted withdrawals, (5) Risk protection via debt allocation." Inputs: Monthly SIP amount Target income start year Withdrawal rate preference



# Tax-Saving Investment Comparisons

## 100. 1. ELSS vs PPF Long-term Returns Comparison

1. ELSS vs PPF Long-term Returns Comparison Backstory: Rohan, 28, is a software engineer in Hyderabad with a salary of ■14 LPA. He wants to save tax under Section 80C but is confused between Equity Linked Savings Schemes (ELSS) and Public Provident Fund (PPF). He knows ELSS has market risk but potentially higher returns, while PPF is safe but low-yield. He needs a data-driven comparison over 15 years to decide. Goal: Help an investor choose between ELSS and

PPF based on returns, risk, and liquidity. Prompt: "You are a tax-saving investment analyst. Compare ELSS and PPF for a 28-year-old Indian with ■1.5 lakh annual investment under Section 80C. **Include:** (1) Historical return comparison (last 15 years), (2) Risk profile and volatility analysis, (3) Liquidity and lock-in implications, (4) Tax treatment on maturity, (5) 15-year projection assuming reinvestment. Present results in a comparative table + visual charts." Inputs: Annual investment amount Investment horizon in years Risk tolerance



## 101. 2. NPS vs PPF for Retirement Tax Benefits

2. NPS vs PPF for Retirement Tax Benefits Backstory: Sneha, 30, works in a PSU and contributes to EPF but is exploring additional retirement options. She wants to compare National Pension System (NPS) Tier I and PPF in terms of tax benefits, returns, and withdrawal rules, especially for retirement at 60. Goal: **Provide** a retirement-focused tax-saving comparison between NPS and PPF. Prompt: "You are a retirement investment planner. Compare NPS Tier I vs PPF for a 30-year-old planning to retire at 60. **Include:** (1) Contribution limits and tax benefits (80C, 80CCD), (2) Projected returns based on historical data, (3) Annuity and withdrawal rules, (4) Lock-in and liquidity, (5) Post-retirement taxation. **Provide** results in both narrative and chart formats." Inputs: Monthly contribution Expected retirement age Willingness to take equity exposure



## 102. 3. ELSS vs Tax-Saver FDs for Young Investors

3. ELSS vs Tax-Saver FDs for Young Investors Backstory: Vikram, 26, has just started his first job. His HR suggested tax-saver fixed deposits, but his friends recommend ELSS. He wants to see how both compare in terms of returns, risk, and post-tax income after 3 years (lock-in period). Goal: Help young investors pick between ELSS and tax-saver FDs. Prompt: "You are a tax-saving returns analyst. Compare ELSS vs 5-year tax-saver fixed deposits for a 26-year-old investing ■1 lakh annually. **Include:** (1) Lock-in period comparison, (2) Average 3-year returns, (3) Post-tax returns for 5%, 20%, and 30% tax slabs, (4) Risk factors, (5) Ideal investor profile for each option. Present a pros-cons table + bar chart." Inputs: Investment amount Tax slab Risk appetite



## 103. 4. ULIP vs ELSS for Long-term Wealth Creation

4. ULIP vs ELSS for Long-term Wealth Creation Backstory: Aparna, 32, is considering a Unit Linked Insurance Plan (ULIP) because her insurance agent claims it offers both tax-saving and investment growth. She's also looking at ELSS funds. She wants to compare costs, returns, and flexibility over 20 years. Goal: Compare ULIP and ELSS in a long-term tax-saving context. Prompt: "You are a financial product comparison expert. Compare ULIPs vs ELSS for a 32-year-old investing ■1.5 lakh annually for 20 years. **Include:** (1) Cost structure (premium allocation charges, fund management fees), (2) Expected returns after charges, (3) Tax treatment under 80C and maturity, (4) Liquidity and surrender charges, (5) Scenario analysis if investment is stopped mid-way. Present a detailed table + 20-year graph." Inputs: Annual investment amount Investment duration Preferred insurance cover amount



## 104. 5. EPF vs NPS for Salaried Employees

5. EPF vs NPS for Salaried Employees Backstory: Karan, 29, is a private sector employee. He contributes to EPF via his employer but is considering voluntary contributions or switching to NPS for better returns. He needs a side-by-side tax, return, and liquidity comparison. Goal: Guide salaried employees in choosing between EPF and NPS. Prompt: "You are a retirement tax-benefit analyst. Compare EPF vs NPS for a 29-year-old private sector employee with ■5,000 monthly voluntary contribution. **Include:** (1) Historical and projected returns, (2) Taxation at contribution and withdrawal, (3) Liquidity rules, (4) Inflation-adjusted projections, (5) Impact of employer contributions. Present data in table and projection chart formats." Inputs: Monthly contribution Employer contribution % Inflation rate assumption



## 105. 6. Real Estate Investment vs Tax-Saving Bonds (REC, NHAI)

6. Real Estate Investment vs Tax-Saving Bonds (REC, NHAI) Backstory: Manish, 33, earns ■20 LPA and is in the 30% tax slab. He wants to invest ■10 lakh either in a small real estate plot (for long-term capital gains) or in tax-free bonds from REC/NHAI. He's looking for a tax efficiency and returns comparison over 10 years. Goal: Evaluate long-term post-tax wealth creation between real estate and tax-free bonds. Prompt: "You are an investment tax advisor. Compare a ■10 lakh investment in a small real estate plot vs tax-free bonds (REC/NHAI) for a 33-year-old in the 30% tax slab, over 10 years. **Include:** (1) Capital appreciation and rental income potential, (2) Interest income and tax treatment, (3) Liquidity, (4) Risk profile, (5) Net post-tax wealth projection. **Provide** side-by-side tables + appreciation charts." Inputs: Investment amount Holding period Tax slab



## 106. 7. Sukanya Samriddhi Yojana vs PPF for Child's Education

7. Sukanya Samriddhi Yojana vs PPF for Child's Education Backstory: Priya, 30, recently had a baby girl. She wants to start investing ■1.5 lakh/year under Section 80C and is considering Sukanya Samriddhi Yojana (SSY) vs PPF. Her focus is on safety, guaranteed returns, and tax-free maturity. Goal: Help parents choose the right safe, tax-efficient investment for their daughter's education. Prompt: "You are a child education investment planner. Compare SSY vs PPF for a 30-year-old investing ■1.5 lakh annually for 15 years. **Include:** (1) Interest rate trends, (2) Tax treatment, (3) Withdrawal rules, (4) Inflation-adjusted maturity value, (5) Flexibility in deposits. Present a narrative explanation + projection graph." Inputs: Annual contribution Investment duration Inflation rate assumption



## 107. 8. Gold Sovereign Bonds vs Gold ETFs for Tax Efficiency

8. Gold Sovereign Bonds vs Gold ETFs for Tax Efficiency Backstory: Ankita, 29, wants to allocate 10% of her portfolio to gold. She is deciding between Sovereign Gold Bonds (SGBs) and Gold ETFs, considering capital gains tax benefits and income generation. Goal: Compare gold investment options for tax efficiency and returns. Prompt: "You are a precious metals investment analyst. Compare SGBs vs Gold ETFs for a 29-year-old with ■5 lakh allocation, over an 8-year horizon. **Include:** (1) Interest income from SGBs, (2) Tax on capital gains for both, (3) Liquidity and market risk, (4) Price tracking vs physical gold, (5) Exit strategy tax implications. Present a comparison matrix + price projection chart." Inputs: Investment amount Holding period Tax slab



## 108. 9. ELSS vs REITs for Diversification & Tax Savings

9. ELSS vs REITs for Diversification & Tax Savings Backstory: Vishal, 31, already has equity mutual funds and fixed deposits. He's considering ELSS for tax savings and REITs for real estate exposure. He wants to see if REITs can also be used tax-efficiently. Goal: Explore tax benefits and diversification potential of REITs vs ELSS. Prompt: "**You are** a portfolio diversification advisor. Compare ELSS vs REITs for a 31-year-old with ■2 lakh annual investment. **Include:** (1) Tax deduction eligibility, (2) Yield and capital gains taxation, (3) Volatility profile, (4) Liquidity, (5) Ideal investor profile. **Provide** results in a 2-column comparison table + 5-year return simulation." Inputs: Annual investment Current portfolio allocation Tax slab



## 109. 10. Section 80D Health Insurance Premium vs ELSS for Tax Savings

10. Section 80D Health Insurance Premium vs ELSS for Tax Savings Backstory: Rahul, 34, is choosing between paying extra for a higher health insurance premium (to save more under 80D) or investing the same amount in ELSS under 80C. He needs to understand the financial and coverage implications. Goal: Compare tax savings from health insurance vs ELSS investment. Prompt: "**You are** a personal finance strategist. Compare increasing health insurance premium vs investing in ELSS for a 34-year-old in the 20% tax slab. **Include:** (1) Tax deduction amount, (2) Coverage benefits, (3) Expected ELSS returns, (4) Net post-tax benefit, (5) Risk trade-offs. Present data in table format + decision flowchart." Inputs: Tax slab Extra premium amount ELSS expected returns



## 110. 11. Tax Saver FDs vs Corporate Bonds under Section 80C

11. Tax Saver FDs vs Corporate Bonds under Section 80C Backstory: Meena, 27, is a conservative investor in the 5% tax slab. She's debating whether to put ■1 lakh into a 5-year tax saver FD or into a corporate bond eligible under Section 80C. Goal: Help conservative investors compare fixed-income tax-saving options. Prompt: "**You are** a fixed-income tax-saving advisor. Compare tax saver FDs vs corporate bonds (80C eligible) for a 27-year-old investing ■1 lakh for 5 years. **Include:** (1) Interest rates and payout frequency, (2) Credit risk rating, (3) Tax on interest, (4) Liquidity and safety, (5) Net maturity value after tax. Present as a table + risk-return chart." Inputs: Investment amount Holding period Tax slab



## 111. 13. ELSS vs Direct Equity for Tax Efficiency

13. ELSS vs Direct Equity for Tax Efficiency Backstory: Ramesh, 25, loves stock picking but wonders if ELSS might be better purely for tax purposes. He wants a long-term tax and return comparison. Goal: Evaluate tax efficiency of ELSS vs direct equity investing. Prompt: "**You are** an equity tax comparison expert. Compare ELSS vs direct equity for a 25-year-old investing ■2 lakh annually for 10 years. **Include:** (1) Lock-in period benefits, (2) LTCG taxation differences, (3) Potential return scenarios, (4) Risk management differences, (5) After-tax CAGR comparison. Present results in chart + commentary." Inputs: Annual investment Investment horizon Risk tolerance



## 112. 14. NPS Tier II vs ELSS for Medium-term Tax Efficiency

14. NPS Tier II vs ELSS for Medium-term Tax Efficiency Backstory: Divya, 32, wants flexibility in withdrawals but also wants to save tax. She's comparing NPS Tier II and ELSS for a 7-year investment horizon. Goal: Assess tax efficiency and withdrawal flexibility in medium term. Prompt: "**You are** a tax efficiency analyst. Compare NPS Tier II vs ELSS for a 32-year-old with ■1 lakh/year investment over 7 years. **Include:** (1) Taxation at investment and redemption, (2) Withdrawal rules, (3) Projected returns based on asset allocation, (4) Risk profile, (5) Final after-tax wealth. Present results in narrative + side-by-side table." Inputs: Annual investment Investment horizon Asset allocation preference



### 113. 15. Hybrid Mutual Funds vs ELSS for Tax Savings

15. Hybrid Mutual Funds vs ELSS for Tax Savings Backstory: Ishaan, 29, wants some equity exposure but lower volatility than pure ELSS. He's considering hybrid equity-oriented mutual funds and ELSS for tax savings. Goal: Compare hybrid mutual funds vs ELSS for balanced investors. Prompt: "**You are** a balanced portfolio advisor. Compare hybrid equity mutual funds vs ELSS for a 29-year-old investing ■1.5 lakh annually for 10 years. **Include:** (1) Asset allocation impact, (2) Tax deduction eligibility, (3) Risk-adjusted returns, (4) Lock-in implications, (5) Final maturity value. Present results in table + asset allocation pie charts." Inputs: Annual investment Risk appetite Investment horizon



### 114. 16. NPS vs Tax-Saving FD for Retirement Planning

16. NPS vs Tax-Saving FD for Retirement Planning Backstory: Rohit, 35, is in the 30% tax slab and can invest ■2 lakh this year. He's considering putting ■50,000 into NPS for the exclusive 80CCD(1B) deduction and the rest into a tax-saving FD. He wants to know which mix optimises tax savings and future returns. Goal: Find the best allocation between NPS and FD for maximum tax efficiency + retirement benefits. Prompt: "**You are** a retirement tax optimiser. Compare investing ■2 lakh split between NPS (80CCD1B) and 5-year tax-saving FD for a 35-year-old in the 30% tax slab. **Include:** (1) Total tax saved, (2) Projected maturity corpus, (3) Withdrawal restrictions, (4) Post-tax returns at retirement, (5) Inflation-adjusted value. Give detailed table + bar chart comparison." Inputs: Age Tax slab Amount in each option



### 115. 17. ULIPs vs ELSS for Long-Term Tax Benefits

17. ULIPs vs ELSS for Long-Term Tax Benefits Backstory: Neha, 28, is considering a ■1.5 lakh/year investment either in ULIPs (Unit Linked Insurance Plans) or ELSS. She wants to compare maturity benefits, tax-free status, and liquidity for a 15-year term. Goal: Compare life-insurance-linked market investment vs mutual fund tax-saving option. Prompt: "**You are** an insurance-linked investment analyst. Compare ULIPs vs ELSS for a 28-year-old investing ■1.5 lakh/year over 15 years. **Include:** (1) Premium allocation charges, (2) Lock-in differences, (3) Tax-free maturity rules under Section 10(10D), (4) Risk-adjusted return expectations, (5) Final after-tax corpus. **Provide** side-by-side comparison table + projected value graph." Inputs: Annual investment Term length Expected return assumptions



### 116. 18. Tax-Saving via Home Loan Principal vs ELSS

18. Tax-Saving via Home Loan Principal vs ELSS Backstory: Amit, 32, has a home loan and is eligible for Section 80C deduction through the principal repayment amount. He's debating whether to prepay more of his loan or invest in ELSS instead. Goal: Compare debt repayment tax benefit vs equity market investment. Prompt: "**You are** a tax benefit strategist. Compare increasing home loan principal repayment vs investing in ELSS for a 32-year-old with ■1 lakh surplus in a year. **Include:** (1) Tax saved under 80C, (2) Interest saved from prepayment, (3) Projected ELSS returns, (4) Liquidity trade-offs, (5) Final net worth after 10 years. Present as table + loan amortisation vs equity growth chart." Inputs: Loan interest rate Annual surplus amount Expected ELSS returns



## 117. 19. Voluntary Provident Fund vs NPS for Section 80C & 80CCD Benefits

19. Voluntary Provident Fund vs NPS for Section 80C & 80CCD Benefits Backstory: Sunita, 29, can contribute extra ■1 lakh either into Voluntary Provident Fund or NPS. She wants to maximise tax deductions and long-term retirement returns. Goal: Help choose between government-backed retirement schemes for dual tax benefits. Prompt: "**You are** a retirement savings tax advisor. Compare VPF vs NPS for a 29-year-old contributing ■1 lakh/year. **Include:** (1) Total tax deduction under 80C + 80CCD, (2) Return projections, (3) Withdrawal restrictions, (4) Employer matching possibility, (5) Inflation-adjusted corpus at age 60. **Provide** detailed comparison table + maturity projection chart." Inputs: Annual contribution Current EPF balance Retirement age target



## 118. 20. Life Insurance Premium vs PPF for 80C Usage

20. Life Insurance Premium vs PPF for 80C Usage Backstory: Deepak, 31, has ■1.2 lakh left in his 80C limit. He's considering paying for a traditional life insurance plan or investing the same in PPF. Goal: Compare low-return insurance savings plan vs government-backed PPF. Prompt: "**You are** a 80C utilisation advisor. Compare a traditional life insurance plan vs PPF for a 31-year-old investing ■1.2 lakh. **Include:** (1) Guaranteed returns, (2) Tax treatment of maturity, (3) Lock-in, (4) Liquidity options, (5) Net post-tax wealth after 15 years. Present as narrative + table format." Inputs: Premium amount Lock-in years Tax-free maturity eligibility



## 119. 21. Gold Jewellery Purchase vs SGB for Tax Implications

21. Gold Jewellery Purchase vs SGB for Tax Implications Backstory: Manoj, 40, wants to buy ■5 lakh worth of gold as a wedding gift for his daughter in 8 years. He's deciding between buying jewellery now or investing in Sovereign Gold Bonds. Goal: Compare capital gains tax and cost efficiency between physical gold and SGBs. Prompt: "**You are** a gold investment tax planner. Compare buying physical gold jewellery vs Sovereign Gold Bonds for ■5 lakh over 8 years. **Include:** (1) Making charges impact, (2) Capital gains tax rules, (3) Interest income on SGBs, (4) Liquidity, (5) Final wealth value after tax. Present in table + gold price growth chart." Inputs: Purchase amount Holding period Current gold price trends



## 120. 22. Retirement via ELSS + PPF Combo vs Only PPF

22. Retirement via ELSS + PPF Combo vs Only PPF Backstory: Shalini, 26, wants to build a ■1 crore retirement corpus. She's considering splitting investments between ELSS and PPF vs putting all into PPF for tax benefits. Goal: Compare hybrid tax-saving investment vs fully safe tax-saving

option. Prompt: "**You are** a hybrid retirement corpus planner. Compare ELSS + PPF combination vs PPF-only strategy for a 26-year-old investing ■1.5 lakh/year for 25 years. **Include:** (1) Expected CAGR, (2) Volatility impact, (3) Tax-free maturity value, (4) Inflation-adjusted final corpus, (5) Best-case and worst-case scenarios. Present results in table + growth curve chart." Inputs: Annual investment Asset allocation ratio Expected returns per asset



## 121. 23. NSC vs Tax-Saver FDs for Senior Citizens

23. NSC vs Tax-Saver FDs for Senior Citizens Backstory: Ravi, 62, retired last year and is in the 10% tax slab. He wants to invest ■3 lakh in a safe tax-saving option for 5 years — considering National Savings Certificates vs Tax-Saver FDs. Goal: Help senior citizens compare safe tax-saving fixed income products. Prompt: "**You are** a senior citizen investment advisor. Compare NSC vs Tax-Saver FDs for a 62-year-old in the 10% tax slab. **Include:** (1) Interest rates, (2) Tax on interest, (3) Liquidity, (4) Safety, (5) Final maturity amount after tax. Present in a two-column comparison table + bar graph of maturity values." Inputs: Investment amount Tax slab Interest payout preference



## 122. 24. SIP in ELSS vs Lumpsum in ELSS for Tax Planning

24. SIP in ELSS vs Lumpsum in ELSS for Tax Planning Backstory: Akash, 30, wants to invest ■1.5 lakh into ELSS this year. He's unsure if he should invest it as a lumpsum in April or spread it monthly as SIP for tax and return optimisation. Goal: Compare SIP vs lumpsum investment timing for tax-saving mutual funds. Prompt: "**You are** a mutual fund tax planner. Compare SIP vs lumpsum in ELSS for ■1.5 lakh investment in FY for a 30-year-old. **Include:** (1) Impact on returns via market volatility, (2) Tax implications on redemption dates, (3) Lock-in differences, (4) Historical return comparison, (5) Ideal choice for different market scenarios. Present with table + line chart of NAV growth." Inputs: Annual investment amount Market volatility assumptions Redemption strategy



## 123. 25. Diversifying Tax-Saving Across 3 Instruments

25. Diversifying Tax-Saving Across 3 Instruments Backstory: Kavita, 34, wants to invest ■1.5 lakh for 80C benefits but doesn't want to put it all in one scheme. She's considering ELSS, PPF, and Tax-Saver FDs. Goal: Help diversify tax-saving investments for safety and returns. Prompt: "**You are** a tax-saving portfolio designer. **Create** an allocation strategy for ■1.5 lakh split between ELSS, PPF, and Tax-Saver FDs for a 34-year-old in the 20% tax slab. **Include:** (1) Allocation rationale, (2) Projected maturity value, (3) Risk profile, (4) Tax-free vs taxable portions, (5) Liquidity profile. Present as table + asset allocation chart." Inputs: Annual investment amount Tax slab Risk tolerance

