

THE FINANCIAL CLARITY SYSTEM · 2026



upvanta
upskill . grow . master

Retire on your terms.

5 MODULES

1 DASHBOARD

₹199 LIFETIME

VOL. 01 · A FINANCIAL FRAMEWORK FOR INDIAN SALARIED PROFESSIONALS

THE REALITY VS THE PLAN

Most professionals retire **8** **years too late** — or never at all.

You earn well. You save. You invest. But you don't actually know if it's enough. Upvanta turns that fog into a number — and a plan.

WITHOUT A PLAN

01 You guess your retirement number

Most people miss it by 30-50% — and only find out at 55.

02 You under-invest by ₹5-15K every month

Compounding turns that gap into ₹40L+ at retirement.

03 You leave ₹20-30K of tax on the table — yearly

Wrong regime. Skipped 80C. No 80D math.

WITH UPVANTA

01 Know your retirement number — exactly

Inflation, returns, longevity — modeled in. One screen.

02 Get the precise SIP — to the rupee

No guesswork. No 'around 15K'. The exact number.

03 Optimize tax + salary in 5 minutes

Old vs New regime. 50-30-20. Auto-calculated.

THE DASHBOARD

Your entire plan. One screen.

Every number that matters — corpus, SIP, tax, status — recalculated live as you tweak any input.

CORPUS ₹1.42Cr	SIP / MO ₹18,761	TAX SAVED ₹2,600	STATUS Off Track
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Upvanta
Retire on your terms

- Dashboard**
- Retirement Number (Module 1)
- Monthly SIP (Module 2)
- Salary Flow (Module 3)
- Tax Optimization (Module 4)
- Path to Retirement (Module 5)

My Financial Dashboard

Your whole plan on one page — updates automatically as you edit the modules.

RETIREMENT CORPUS NEEDED

₹1,42,18,382

Total wealth to retire free forever

MONTHLY SIP NEEDED

₹18,761

To hit corpus in 18 years

INVEST (FROM SALARY SPLIT)

₹10,000

Per the 50-30-20 allocation

TAX SAVING (REGIME SWITCH)

₹2,600

Stick with Old regime

Am I On Track?

SHORT — Gap of ₹6,261/month. Open [Module 5](#) to model scenarios.

Quick Snapshot


Current age	32
Retirement age	50
Years to retirement	18
Monthly take-home	₹50,000
Monthly spend cap	₹40,000
Monthly savings (EF)	₹10,000
Annual tax (Old Regime)	₹28,600
Corpus multiple	43.1x

What To Do Next

- Fill the modules**
Update inputs in Modules 1 → 4. Dashboard updates live.
- Run scenarios**
Use [Module 5](#) to test "what if I retire 5 yrs later" or "boost SIP by ₹5k".
- Review every 6 months**
Update salary, re-check status. Compounding rewards consistency.

"Compound interest is the 8th wonder of the world. He who understands it, earns it. He who doesn't, pays it." — Einstein

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Sign out

How much you actually need to retire — **exactly.**

Most people guess. We compute. Age + expenses + inflation + longevity = your number.

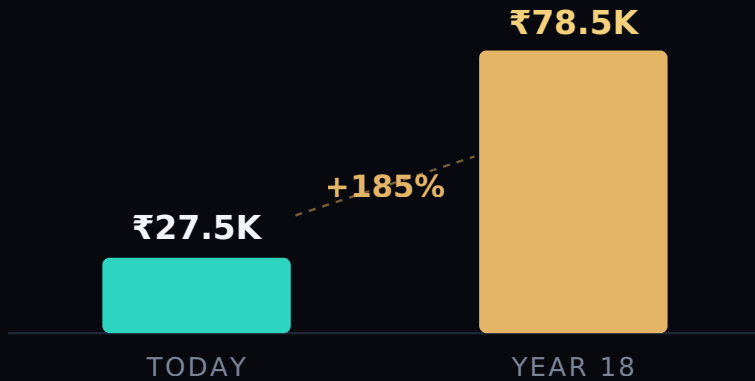
YOUR RETIREMENT CORPUS

₹1,42,18,382

Retire at 50 · 35 yrs of expenses covered · 12% return assumed

INFLATION IMPACT · ₹27.5K TODAY

@ 6% / yr



◆ Your monthly expense will be **2.85x higher** in 18 years. Most plans ignore inflation. Upvanta bakes it in.

The screenshot shows the Upvanta dashboard with the 'Retirement Number' module selected. The module title is 'Module 1 — Early Retirement Number' with the subtitle 'How much you need to retire and live freely.' The interface includes a sidebar with navigation options: Dashboard, Retirement Number (Module 1), Monthly SIP (Module 2), Salary Flow (Module 3), Tax Optimization (Module 4), and Path to Retirement (Module 5). The main content area is divided into three sections:

- Your inputs:** A form with fields for Current age (32), Retirement age (50), Monthly expense (today) (₹ 27500), and Years money should last (35). Below these are sliders for Inflation (6%) and Expected return (12%).
- RETIREMENT CORPUS NEEDED:** A large green box displaying ₹1,42,18,382, with the note 'To retire at 50 and last 35 yrs.'
- Breakdown:** A table showing:

Years to retirement	18
Annual expense at retirement	₹9,41,932
Real return (return - inflation)	5.7%
Corpus multiple (= today's annual exp)	43.1x

At the bottom, a note states: 'Your corpus must cover 35 years of expenses growing at 6% every year. Earning 12% on the corpus offsets most of that inflation.'

The exact SIP. Down to the rupee.

Your gap is the difference between freedom and 65-and-still-working. Close it now — or pay the compounded cost later.

SIP REQUIRED

₹18,761

/mo · for 18 yrs

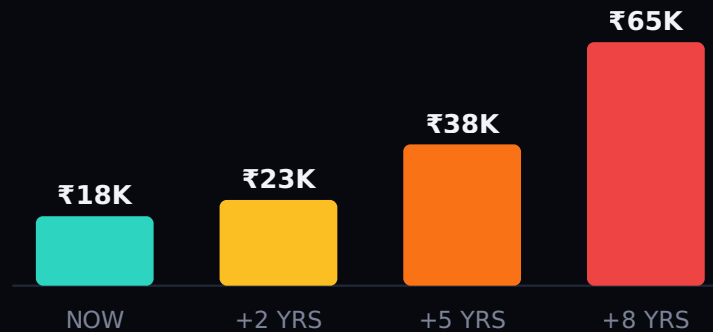
YOUR GAP

₹6,261

short every month

SIP NEEDED · VS YEARS OF DELAY

target ₹1.42Cr



◆ Wait 5 years and your SIP **doubles to ₹38K**. Procrastination is a tax — and it compounds.

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Dashboard

Retirement Number
Module 1

Monthly SIP
Module 2

Salary Flow
Module 3

Tax Optimization
Module 4

Path to Retirement
Module 5

Module 2 — Monthly SIP Strategy
The exact SIP to hit your retirement number.

Your investment plan

Existing corpus: ₹ 0

Current monthly SIP: ₹ 12500

Expected return: 12 %

Years to retirement: 18

Adjust ages in Module 1 to change years to retirement.

MONTHLY SIP NEEDED

₹18,761

To reach ₹1,42,18,382 in 18 yrs

CURRENT SIP

₹12,500

MONTHLY GAP

₹6,261

If you keep current SIP

Future value at retirement: ₹94,73,258

Target corpus: ₹1,42,18,382

Shortfall: ₹47,45,124

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Sign out

Structure every rupee that lands.

The 50-30-20 rule, calibrated to your take-home. No spreadsheet. No anxiety.



YOUR TAKE-HOME

₹50,000 / month

Auto-split into Needs · Wants · Invest · Emergency

- ◆ The 20% you invest is your **future self**. The 80% you spend is your present self. Upvanta sets the dial.

Module 3 — Salary Flow System
The 50-30-20 rule, tuned to your numbers.

Your salary

Monthly take-home: ₹ 50,000

Needs %	Wants %	Invest %
50	30	20

Monthly emergency fund / savings: ₹ 10,000

SPEND CAP (NEEDS + WANTS)
₹40,000
80% of take-home

INVEST (FROM SALARY)
₹10,000
20% of take-home

Monthly breakdown

Needs (rent, food, bills)	₹25,000
Wants (dining, travel)	₹15,000
Invest (SIP, stocks)	₹10,000
Emergency fund	₹10,000

Old vs New regime. Pick the **cheaper** one.

Real numbers. No CA. No jargon. Switch in 2 clicks. Save for life.

Module 4 — Tax Optimization
Old vs New Regime — see which saves you more (FY 2024-25).

Your income & deductions

Gross annual income: ₹ 800000 (cap ₹1.5L)
 80C (PP, ELSS, LIC...): ₹ 150000 (cap ₹1.5L)
 80D (health insurance): ₹ 25000 (cap ₹25k)
 HRA exemption: ₹ 0

Other deductions: ₹ 0
Standard deduction ₹50,000 applied automatically. 4% cess included.

Regime	Tax	Taxable Income
OLD REGIME	₹28,600	₹75,000
NEW REGIME	₹31,200	₹75,000

OLD REGIME IS CHEAPER BY **₹2,600**
 Switch in your IT return to save this much yearly.

Category	Old	New
total deductions used	₹2,25,000	₹50,000
Annual saving (10 yrs)		₹26,000

OLD REGIME ✓

₹28,600

Cheaper · 80C + 80D in play

VS

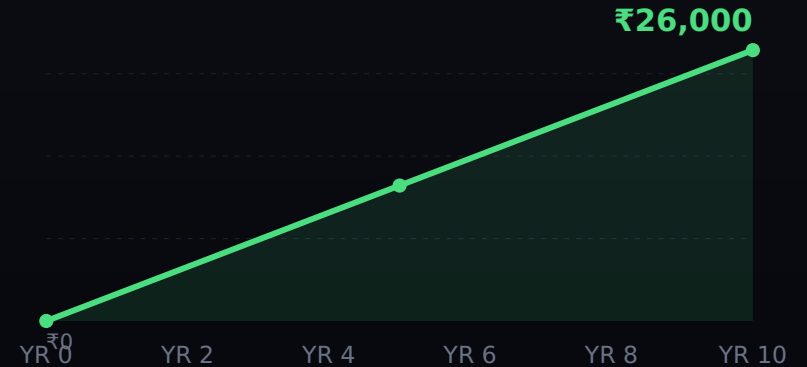
NEW REGIME

₹31,200

Lower slabs · fewer deductions

CUMULATIVE TAX SAVED · 10 YEARS

at ₹2,600 / yr



◆ Switching saves **₹26,000 over 10 years**. Reinvested at 12%, that's **₹46,000+**. One toggle.

What if you tweaked just **one** lever?

Move retirement age. Boost SIP. Bump returns. Watch your future change in real time.

CURRENT SHORTFALL

-₹47,45,124

If nothing changes — that's your gap at age 50

SIP × 1.5

+₹37L

Boost SIP to ₹19K → close gap

RETIRE @ 53

+₹52L

3 extra years compounds hard

◆ In 10 years, you'll invest **₹15L**. Your corpus will be **₹28.7L**. Compounding does the rest.

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Module 5 — Path to Retirement
What if you tweaked one lever? See the impact instantly.

Scenario levers

- Retire at age: 50 (base: 50)
- Extra monthly SIP: ₹ 0 (current SIP: ₹12,500)
- Return boost (additive): 0% (base: 12%)

STILL SHORT
-₹47,45,124
Shortfall at retirement

Scenario summary

Retire at age	50
Effective return	12.0%
Total monthly SIP	₹12,500
SIP needed for target	₹18,761
Corpus needed (scenario)	₹1,42,18,382
Base corpus needed	₹1,42,18,382

Year-by-year corpus growth

Blue line = corpus value (with returns). Dashed = total amount invested. The gap is the magic of compounding.

At year 10: Corpus = ₹28,75,483, Invested = ₹15,00,000

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