

New-user onboarding - current UI walkthrough

Browser evidence captured on 25 July 2026

This document records the UI as it behaved. It distinguishes intended planning assumptions from visible saved facts and does not include credentials.

Outcome

A retained active user, **Rohan Mehta - UI Walkthrough**, was created. The salaried onboarding draft was completed through its review screen, but atomic Apply was blocked by the displayed FIRE setup error. No portfolio, accounts, schedules, history, household members, goals, receipt, setup review, or calculation was created by this run.

Current UI blockers

1. Apply displays **Onboarding cannot complete the FIRE setup section**. 2. The admin canonical-mapping form rejects the AMFI codes accepted by the onboarding typeahead with **Canonical FIRE source not found**. The form requests an internal market-master source ID but provides no lookup. 3. The profile date remained 19 Jul 2026 after attempting 25 Jul 2026. 4. Amounts entered in lakhs with more than two normalized INR decimals were rejected, so an EPFO reconciliation adjustment remained. 5. Onboarding defaults life expectancy to 100 and exposes no 90-year field. 6. The current goal UI was not reached; city tier is not a captured UI field.

Planning assumptions and entered data

Item	Intended / entered value	Observed UI result
User	Rohan Mehta - UI Walkthrough; unique @example.com email	Created and retained (user #216).
Household / horizon	Owner 30, wife 28, daughter 6; retire at 60; life expectancy 90	Only owner entered in onboarding. UI kept as-of date 19 Jul 2026 and default life expectancy 100.
Salary / PF history	FY2018-19 to FY2025-26; take-home 5.00 lakh, +7% yearly; total PF 0.30 lakh, +7%	Salary and PF component rows were drafted. PF was represented as employee EPF only because the UI requests components; it is not a payroll split.
Future SIPs	Monthly from 5 Aug 2026: 15k, 15k, 10k, 5k, 5k = 50k/month	Five live typeahead selections were drafted; no schedule persisted because Apply failed.
Education goals	Four daughter-linked goals: 24 lakh today value in Jul 2038-2041; Tier 1 city assumption; 6% inflation	Not reached because onboarding Apply is atomic and failed.

Fund metadata and anchor provenance

Fund selected in typeahead	AMFI code	Proposed class / active anchor	Verification result
Parag Parikh Large Cap Fund - Direct Plan - Growth	154155	India Equity / 11.0%	Mapping rejected: canonical source not found
UTI Nifty 50 Index Fund - Growth Option - Direct	120716	India Equity / 11.0%	Mapping rejected: canonical source not found
ICICI Prudential Multi-Asset Fund - Direct Plan - Growth	120334	India Equity / 11.0% (documented equity-led assumption)	Mapping rejected: canonical source not found
Mirae Asset Aggressive Hybrid Fund - Direct Plan - Growth	134813	India Equity / 11.0% (documented equity-led assumption)	Mapping rejected: canonical source not found
Parag Parikh Arbitrage Fund - Direct Plan Growth	152109	Cash Near Cash / 3.5%	Mapping rejected: canonical source not found

1. Create a new active standard user

User creation form. A password field was used for creation but no credential value appears in this evidence.

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Ananya Sharma

admin@example.com

Admin

Sign out

Users

Manage platform users, roles, and account status.

Search

Q

Name, email, or id

Role

All roles

Status

Active

Create user

Showing 1-50 of 212 users

ID	NAME	EMAIL	ROLE	STATUS	LAST LOGIN	FIRE PLANNING
#1	Ananya Sharma	sample@example.com	admin	active	—	Open planner
#2	Ananya Sharma	admin@example.com	admin	active	25/7/2026	Open planner
#3	Asha Rao	advisor1@example.com	advisor	active	—	Open planner
#4	Vikram Shah	advisor2@example.com	advisor	active	—	Open planner

1. Create a new active standard user - continuation 2

Continuation of screenshot 01-user-create-form.png; shown at readable scale.

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#5

Riya Mehta

user1@example.com

user

active

—

Open planner

#6

Karthik Iyer

user2@example.com

user

active

—

Open planner

#7

Priya Kapoor

user3@example.com

user

active

—

Open planner

#8

Arjun Reddy

user4@example.com

user

active

—

Open planner

#10

Phase 3 Validation User

mf-sip-validation@example.test

user

active

—

Open planner

#11

Phase 3 Foreign Validation

mf-sip-validation-other@example.test

user

active

—

Open

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Name, email, or id

Role

All roles

Status

Active

Create user

1. Create a new active standard user - continuation 3

Continuation of screenshot 01-user-create-form.png; shown at readable scale.

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#4	Vikram Shah	advisor2@example.com	advisor	active	—	Open planner
#5	Riya Mehta	user1@example.com	user	active	—	Open planner
#6	Karthik Iyer	user2@example.com	user	active	—	Open planner
#7	Priya Kapoor	user3@example.com	user	active	—	Open

1. Create a new active standard user - continuation 4

Continuation of screenshot 01-user-create-form.png; shown at readable scale.

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Name, email, or id

Role

All roles

Status

Active

Create user

Showing 1-50 of 212 users

ID	NAME	EMAIL	ROLE	STATUS	LAST LOGIN	FIRE PLANNING
#1	Ananya Sharma	sample@example.com	admin	active	—	Open planner

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1. Create a new active standard user - continuation 5

Continuation of screenshot 01-user-create-form.png; shown at readable scale.

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

#2	Ananya Sharma	admin@example.com	admin	active	25/7/2026	Open planner
#3	Asha Rao	advisor1@example.com	advisor	active	—	Open planner
#4	Vikram Shah	advisor2@example.com	advisor	active	—	Open planner
#5	Riya Mehta	user1@example.com	user	active	—	Open planner
#6	Karthik Iyer	user2@example.com	user	active	—	Open planner
#7	Priya Kapoor	user3@example.com	user	active	—	Open planner
#8	Arjun Reddy	user4@example.com	user	active	—	Open planner
#10	Phase 3 Validation User	mf-sip-validation@example.test	user	active	—	Open planner

1. Create a new active standard user - continuation 6

Continuation of screenshot 01-user-create-form.png; shown at readable scale.

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Ananya Sharma

admin@example.com

Admin

#11Phase 3 Foreign Validationmf-sip-validation-other@example.testuseractiveOpen

Users

Manage platform users, roles, and account status.

Search

Q

Name, email, or id

Showing 1-50 of 212 users

Role

All roles

Status

Active

Create user

ID	NAME	EMAIL	ROLE	STATUS	LAST LOGIN	FIRE PLANNING
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#4	Vikram Shah	advisor2@example.com	advisor	active	—	

1. Create a new active standard user - continuation 7

Continuation of screenshot 01-user-create-form.png; shown at readable scale.

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Riya Mehta

user1@example.com

user

active

—

🔥

Open planner

#6

Karthik Iyer

user2@example.com

user

active

—

🔥

Open planner

#7

Priya Kapoor

user3@example.com

user

active

—

🔥

Open planner

#8

Arjun Reddy

user4@example.com

user

active

—

🔥

Open planner

#10

Phase 3 Validation User

mf-sip-validation@example.test

user

active

—

🔥

Open planner

#11

Phase 3 Foreign Validation

mf-sip-validation-other@example.test

user

active

—

⬆️

Open

Users

Manage platform users, roles, and account status.

2. User creation confirmation

Confirmation state showing the retained Rohan Mehta walkthrough user.

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#4	Vikram Shah	advisor2@example.com	advisor	active	—	Open planner

2. User creation confirmation - continuation 2

Continuation of screenshot 02-user-created.png; shown at readable scale.

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#5

Riya Mehta

user1@example.com

user

active

—

 Open planner

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Karthik Iyer

user2@example.com

user

active

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 Open planner

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Priya Kapoor

user3@example.com

user

active

—

 Open planner

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Arjun Reddy

user4@example.com

user

active

—

 Open planner

#10

Phase 3 Validation User

mf-sip-validation@example.test

user

active

—

 Open planner

#11

Phase 3

mf-sip-validation-other@example.test

user

active

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 Open

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2. User creation confirmation - continuation 3

Continuation of screenshot 02-user-created.png; shown at readable scale.

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Admin

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2. User creation confirmation - continuation 4

Continuation of screenshot 02-user-created.png; shown at readable scale.

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Search

Q

Name, email, or id

Role

All roles

Status

Active

Create user

Showing 1-51 of 212 users

ID	NAME	EMAIL	ROLE	STATUS	LAST LOGIN	FIRE PLANNING
#1	Ananya Sharma	sample@example.com	admin	active	—	Open planner
#8	Arjun Reddy	user4@example.com	user	active	—	Open planner
#10	Phase 3 Validation User	mf-sip-validation@example.test	user	active	—	Open planner
#11	Phase 3	mf-sip-validation-other@example.test	user	active	—	Open

2. User creation confirmation - continuation 5

Continuation of screenshot 02-user-created.png; shown at readable scale.

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

#2	Ananya Sharma	admin@example.com	admin	active	25/7/2026	Open planner
#3	Asha Rao	advisor1@example.com	advisor	active	—	Open planner
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2. User creation confirmation - continuation 6

Continuation of screenshot 02-user-created.png; shown at readable scale.

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Ananya Sharma

admin@example.com

Admin

#11Phase 3mf-sip-validation-other@example.testuseractiveOpen

Users

Manage platform users, roles, and account status.

Search

Q

Name, email, or id

Showing 1-51 of 212 users

Role

All roles

Status

Active

Create user

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2. User creation confirmation - continuation 7

Continuation of screenshot 02-user-created.png; shown at readable scale.

→ Sign out

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#5

Riya Mehta

user1@example.com

user

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—

Open planner

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user

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—

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Priya Kapoor

user3@example.com

user

active

—

Open planner

#8

Arjun Reddy

user4@example.com

user

active

—

Open planner

#10

Phase 3 Validation User

mf-sip-validation@example.test

user

active

—

Open planner

#11

Phase 3

mf-sip-validation-other@example.test

user

active

—

Open

Users

Manage platform users, roles, and account status.

2. User creation confirmation - continuation 8

Continuation of screenshot 02-user-created.png; shown at readable scale.



3. Onboarding - welcome

Onboarding welcome stage for the new user.

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SALARIED-USER SETUP

Build a clear financial starting point

Run 0045402b - DRAFT

Save after any step. Reviewed history becomes a reconciled financial starting point.

1. Welcome

2. About you

3. Destinations

4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Complete

Welcome and existing-data scan

We found 0 portfolio(s), 0 salary-history rows, and 0 EPFO-history rows. We will review before creating or linking anything.

Reconstructed history

Salary, non-SIP expenses, SIP purchases, and EPFO become dated ledger entries.

Balance reconciliation

Opening balances build the history; actual balances receive one transparent adjustment.

Future instructions

SIP and EPFO schedules begin after the as-of date.

 Back

 Save and exit later

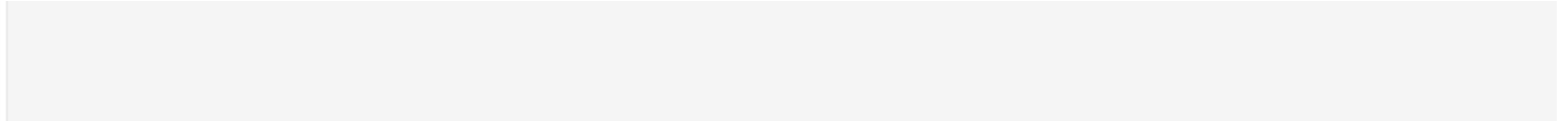
Continue 

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3. Onboarding - welcome - continuation 2

Continuation of screenshot 03-onboarding-welcome.png; shown at readable scale.



4. Onboarding - profile

Owner profile stage: age 30 and retirement at 60 were entered. The requested planning date did not persist and the screen continued to show 19 Jul 2026.

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1. Welcome

2. About you

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6. Future instructions

7. Review

8. Complete

Saved. You can leave and resume later.

About you and the planning owner

Age as of

19-07-2026

Current age

30

Planned retirement age

60

Back

Save and exit later

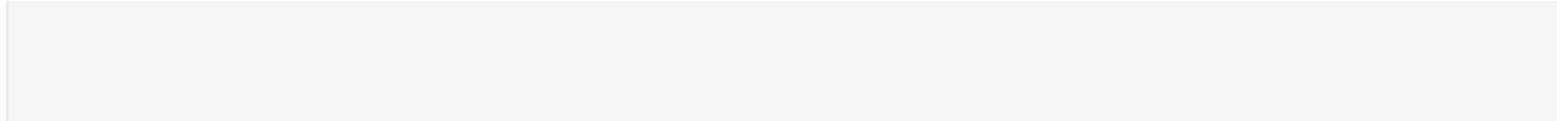
Continue

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4. Onboarding - profile - continuation 2

Continuation of screenshot 04-onboarding-profile.png; shown at readable scale.



5. Onboarding - destinations

Portfolio, salary bank account, and EPFO account destination stage.

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1. Welcome

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8. Co

Saved. You can leave and resume later.

Portfolio and account destinations

History alone does not require accounts. Funded SIPs and opening balances do.

Portfolio name

My financial plan

☒ Bank account

Primary salary account

Institution

xxxx4242

☒ EPFO account

Employer EPFO

Employer

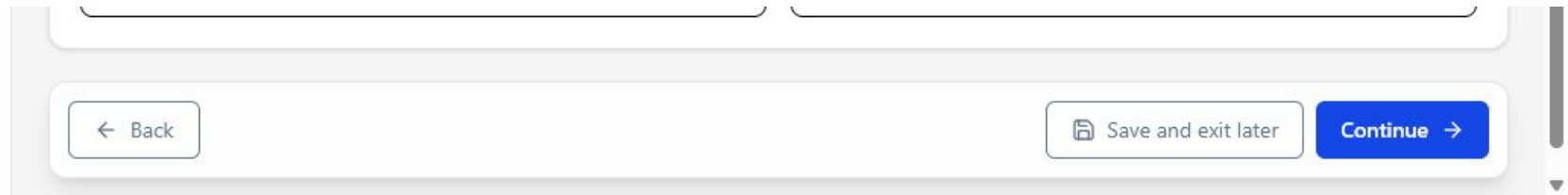
xxxx5678

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5. Onboarding - destinations - continuation 2

Continuation of screenshot 05-onboarding-destinations.png; shown at readable scale.



6. Onboarding - salary and PF history

Salary, PF component, and expense history for FY2018-19 through FY2025-26. PF is represented as total employee EPF rather than a payroll split.

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8. Complete

Salary, expenses, and EPFO history

Overall expenses exclude every SIP entered here. Zero is known zero; Unknown means you do not know.

Years

Enter values in

8

Lakhs

Copy previous year

Growth % 7

Fill growth

Expense inflation % 6

Fill expense growth

Show gross and bonus

Paste five columns: salary, employee EPF, VPF, employer EPF, EPS

FY	Salary state	Take-home	Overall expenses excluding SIPs	EPFO state	Employee	VPF	Employer	EPS	YTDAs of
FY 2018-19	Empl	5	7.2	Has	0.3	0	0	0	dd-mm-yyyy
FY 2019-20	Empl	5.35	7.63	Has	0.32	0.00	0.00	0.00	dd-mm-yyyy

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6. Onboarding - salary and PF history - continuation 2

Continuation of screenshot 06-onboarding-salary-pf-history.png; shown at readable scale.

FY 2020-21	Empl✓	5.72	8.09	Has ✓	0.34	0.00	0.00	0.00	☐	dd-mm-yyyy
FY 2021-22	Empl✓	6.13	8.58	Has ✓	0.37	0.00	0.00	0.00	☐	dd-mm-yyyy
FY 2022-23	Empl✓	6.55	9.09	Has ✓	0.39	0.00	0.00	0.00	☐	dd-mm-yyyy
FY 2023-24	Empl✓	7.01	9.64	Has ✓	0.42	0.00	0.00	0.00	☐	dd-mm-yyyy
FY 2024-25	Empl✓	7.50	10.21	Has ✓	0.45	0.00	0.00	0.00	☐	dd-mm-yyyy
FY 2025-26	Empl✓	8.03	10.83	Has ✓	0.48	0.00	0.00	0.00	☐	dd-mm-yyyy

← Back

Save and exit later

Continue →

7. Onboarding - balances

Projected/current balance stage. The exact EPFO value was rejected at finer-than-paisa precision, leaving the visible reconciliation adjustment.

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→ Sign out

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Investments, SIP history, and balances

Import statements first when available. Past SIPs become real BUY transactions and tax lots; approximate assets remain planning-only.

☐ Import CAS / Excel

+ Add SIP

☐ Exact opening position

☐ Approximate asset

Opening and actual balances

Opening balances are dated 31 Mar 2018. Actual balances are dated 19 Jul 2026 and receive one visible reconciliation adjustment.

Bank

Opening balance (lakhs)

25

Actual current balance (lakhs)

5.02

EPFO

Opening balance (lakhs)

0

Actual current balance (lakhs)

4.1578113

Projected yearly balances

Advisory preview. The server recomputes statutory EPFO interest and all balances before anything is created.

☐ Show amounts in Lakhs / Crores

FY	Salary + bonus	Non-SIP expenses	SIP debits	Bank closing	EPFO contributions	EPFO interest	EPFO closing
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7. Onboarding - balances - continuation 2

Continuation of screenshot 07-onboarding-investments-balances.png; shown at readable scale.

FY 2018-19	₹5,00,000	₹7,20,000	₹0	₹22,80,000	₹30,000	₹1,193.23	₹31,193.23
FY 2019-20	₹5,35,000	₹7,63,000	₹0	₹20,52,000	₹32,000	₹3,912.24	₹67,105.47
FY 2020-21	₹5,72,000	₹8,09,000	₹0	₹18,15,000	₹34,000	₹7,019.09	₹1,08,124.56
FY 2021-22	₹6,13,000	₹8,58,000	₹0	₹15,70,000	₹37,000	₹10,136.16	₹1,55,260.72
FY 2022-23	₹6,55,000	₹9,09,000	₹0	₹13,16,000	₹39,000	₹14,115.28	₹2,08,376
FY 2023-24	₹7,01,000	₹9,64,000	₹0	₹10,53,000	₹42,000	₹18,825.61	₹2,69,201.61
FY 2024-25	₹7,50,000	₹10,21,000	₹0	₹7,82,000	₹45,000	₹23,867.91	₹3,38,069.52
FY 2025-26	₹8,03,000	₹10,83,000	₹0	₹5,02,000	₹48,000	₹29,711.61	₹4,15,781.13

Bank projected ₹5,02,000 · actual ₹5,02,000 · adjustment ₹0

EPFO projected ₹4,15,781.13 · actual ₹4,15,781.13 · adjustment ₹0

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Save and exit later

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8. Onboarding - five SIP entry

Five monthly future SIP cards, all starting 5 Aug 2026 and totaling 50,000 rupees per month.

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1. Welcome

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4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Complete

Saved. You can leave and resume later.

Future instructions

Confirm what continues after 19 Jul 2026. Onboarding never runs catch-up.

SIPs continuing from now

SIPs reconstructed in Step 5 already create one active schedule. Do not add them again here.

+ Add another future SIP

No historical SIP is marked as continuing.

Additional future SIP 1

Remove

Mutual fund

Amount (rupees)

Frequency

First installment

Parag Parikh Large Cap Fund - Direct Plan

15,000

Monthly

05-08-2026

PortfolioAtScale

25 July 2026

PortfolioAtScale - current UI walkthrough - 25 July 2026

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8. Onboarding - five SIP entry - continuation 2

Continuation of screenshot 08-onboarding-five-future-sips.png; shown at readable scale.

PortfolioAtScale

Analytics workspace

Portfolios

Get started

FIRE Planner

Additional future SIP 2

Mutual fund

UTI Nifty 50 Index Fund - Growth Option

Amount (rupees)

₹5,000

Frequency

Monthly

First installment

05-08-2026

Remove

Additional future SIP 3

Mutual fund

ICICI Prudential Multi-Asset Fund - Direct

Amount (rupees)

₹10,000

Frequency

Monthly

First installment

05-08-2026

Remove

Additional future SIP 4

Mutual fund

Mirae Asset Aggressive Hybrid Fund - Direct

Amount (rupees)

₹5,000

Frequency

Monthly

First installment

05-08-2026

Remove

Additional future SIP 5

Mutual fund

Amount (rupees)

Frequency

First installment

Remove

SALARIED-USER SETUP

Build a clear financial starting point

Save after any step. Reviewed history becomes a reconciled financial starting point.

1. Welcome

2. About you

3. Destinations

4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Complete

Run 0045402b - DRAFT

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8. Onboarding - five SIP entry - continuation 3

Continuation of screenshot 08-onboarding-five-future-sips.png; shown at readable scale.

Model portfolios

Clients

Users

Coverage

Enrichment

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

Saved. You can leave and resume later.

Future instructions

Confirm what continues after 19 Jul 2026. Onboarding never runs catch-up.

SIPs continuing from now

SIPs reconstructed in Step 5 already create one active schedule. Do not add them again here.

+ Add another future SIP

No historical SIP is marked as continuing.

Additional future SIP 1

Mutual fund

Parag Parikh Large Cap Fund - Direct Plan

Amount (rupees)

15,000

Frequency

Monthly

First installment

05-08-2026

Remove

Additional future SIP 2

Mutual fund

UTI Nifty 50 Index Fund - Growth Option

Amount (rupees)

15,000

Frequency

Monthly

First installment

05-08-2026

Remove

PortfolioAtScale - current UI walkthrough - 25 July 2026

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9. Onboarding - review before Apply

Review screen before Apply, showing the onboarding resources proposed for atomic creation.

**PortfolioAtScale**
Analytics workspace

Portfolios

Get started

FIRE Planner

Model portfolios

Clients

Users

Coverage

Enrichment

Product pricing

Ananya Sharma
admin@example.com
Admin

➔ Sign out

SALARIED-USER SETUP

Build a clear financial starting point

Run 0045402b - DRAFT

1. Welcome

2. About you

3. Destinations

4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Complete

Saved. You can leave and resume later.

Review your financial starting point

Confirm the choices below before anything is created.

About you

Plan as of

19 Jul 2026

Current age

30

Planned retirement age

60

Edit

Destinations

Portfolio

Rohan Mehta Retirement Plan

Bank account

Rohan Salary Account

EPFO account

Edit

PortfolioAtScale - current UI walkthrough - 25 July 2026

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9. Onboarding - review before Apply - continuation 2

Continuation of screenshot 09-onboarding-review.png; shown at readable scale.

PortfolioAtScale

Analytics workspace

Portfolios

Get started

FIRE Planner

Rohan EPFO

Salary, expenses, and EPFO history

Edit

Income history

8 years · FY 2018-19 to FY 2025-26

Latest take-home: ₹8,03,000

Overall expenses

8 years · FY 2018-19 to FY 2025-26

Latest annual expenses: ₹10,83,000

Inflation: 6%

Excludes onboarding SIPs

EPFO history

8 years · FY 2018-19 to FY 2025-26

Latest contribution: ₹48,000

Authoritative ledger reconstruction

Edit

Show amounts in Lakhs / Crores

Bank reconciliation

Opening: ₹25,00,000

Pre-adjustment projection: ₹5,02,000

Actual: ₹5,02,000

EPFO reconciliation

Opening: ₹0

Pre-adjustment projection: ₹4,15,781.13

Actual: ₹4,16,000

SALARIED-USER SETUP

Build a clear financial starting point

Run 0045402b - DRAFT

Save after any step. Reviewed history becomes a reconciled financial starting point.

1. Welcome

2. About you

3. Destinations

4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Complete

PortfolioAtScale - current UI walkthrough - 25 July 2026

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9. Onboarding - review before Apply - continuation 3

Continuation of screenshot 09-onboarding-review.png; shown at readable scale.

Model portfolios

Clients

Users

Coverage

Enrichment

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

Saved. You can leave and resume later.

Review your financial starting point

Confirm the choices below before anything is created.

About you

Plan as of

19 Jul 2026

Current age

30

Planned retirement age

60

Edit

Destinations

Portfolio

Rohan Mehta Retirement Plan

Bank account

Rohan Salary Account

EPFO account

Rohan EPFO

Edit

Salary, expenses, and EPFO history

Income history

8 years · FY 2018-19 to FY 2025-26

Latest take-home: ₹8,03,000

Overall expenses

8 years · FY 2018-19 to FY 2025-26

Latest annual expenses: ₹10,83,000

EPFO history

8 years · FY 2018-19 to FY 2025-26

Latest contribution: ₹48,000

Edit

9. Onboarding - review before Apply - continuation 4

Continuation of screenshot 09-onboarding-review.png; shown at readable scale.

**PortfolioAtScale**
Analytics workspace

Portfolios

Get started

FIRE Planner

Model portfolios

Clients

Users

Coverage

Enrichment

Inflation: 6%
Excludes onboarding SIPs

Authoritative ledger reconstruction [Edit](#)

☐ Show amounts in Lakhs / Crores

Bank reconciliation
Opening: ₹25,00,000
Pre-adjustment projection: ₹5,02,000
Actual: ₹5.02.000

EPFO reconciliation
Opening: ₹0
Pre-adjustment projection: ₹4,15,781.13
Actual: ₹4.16.000

SALARIED-USER SETUP

Build a clear financial starting point

Run 0045402b - DRAFT

Save after any step. Reviewed history becomes a reconciled financial starting point.

1. Welcome

2. About you

3. Destinations

4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Comp

Saved. You can leave and resume later.

Review your financial starting point
Confirm the choices below before anything is created.

About you

[Edit](#)

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9. Onboarding - review before Apply - continuation 5

Continuation of screenshot 09-onboarding-review.png; shown at readable scale.

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

Plan as of
19 Jul 2026

Current age
30

Planned retirement age
60

Destinations

Portfolio
Rohan Mehta Retirement Plan

Bank account
Rohan Salary Account

EPFO account
Rohan EPFO

Salary, expenses, and EPFO history

PortfolioAtScale - current UI walkthrough - 25 July 2026

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10. Onboarding - Apply blocker

Visible Apply failure: 'Onboarding cannot complete the FIRE setup section.' The UI retained the review draft; no receipt was created.

PortfolioAtScale

Analytics workspace

Portfolios

Get started

FIRE Planner

Model portfolios

Clients

Users

Coverage

Enrichment

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

SALARIED-USER SETUP

Build a clear financial starting point

Run 0045402b - DRAFT

Save after any step. Reviewed history becomes a reconciled financial starting point.

1. Welcome

2. About you

3. Destinations

4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Complete

Onboarding cannot complete the FIRE setup section

Saved. You can leave and resume later.

Review your financial starting point

Confirm the choices below before anything is created.

About you

Plan as of

19 Jul 2026

Current age

30

Planned retirement age

60

Edit

Destinations

Portfolio

Bank account

Edit

PortfolioAtScale - current UI walkthrough - 25 July 2026

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10. Onboarding - Apply blocker - continuation 2

Continuation of screenshot 10-onboarding-apply-blocked.png; shown at readable scale.

PortfolioAtScale

Analytics workspace

Portfolios

Get started

FIRE Planner

Rohan Mehta Retirement Plan

Rohan Salary Account

EPFO account

Rohan EPFO

Salary, expenses, and EPFO history

Edit

Income history

8 years · FY 2018-19 to FY 2025-26

Latest take-home: ₹8,03,000

Overall expenses

8 years · FY 2018-19 to FY 2025-26

Latest annual expenses: ₹10,83,000

Inflation: 6%

Excludes onboarding SIPs

EPFO history

8 years · FY 2018-19 to FY 2025-26

Latest contribution: ₹48,000

Authoritative ledger reconstruction

Edit

☐ Show amounts in Lakhs / Crores

SALARIED-USER SETUP

Build a clear financial starting point

Run 0045402b - DRAFT

Save after any step. Reviewed history becomes a reconciled financial starting point.

1. Welcome

2. About you

3. Destinations

4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Complete

PortfolioAtScale - current UI walkthrough - 25 July 2026

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10. Onboarding - Apply blocker - continuation 3

Continuation of screenshot 10-onboarding-apply-blocked.png; shown at readable scale.

Model portfolios

Clients

Users

Coverage

Enrichment

Product pricing

Ananya Sharma
admin@example.com
Admin

Sign out

Onboarding cannot complete the FIRE setup section

Saved. You can leave and resume later.

Review your financial starting point

Confirm the choices below before anything is created.

About you

Plan as of
19 Jul 2026

Current age
30

Planned retirement age
60

Edit

Destinations

Portfolio
Rohan Mehta Retirement Plan

Bank account
Rohan Salary Account

EPFO account
Rohan EPFO

Edit

Salary, expenses, and EPFO history

Edit

10. Onboarding - Apply blocker - continuation 4

Continuation of screenshot 10-onboarding-apply-blocked.png; shown at readable scale.

PortfolioAtScale

Analytics workspace

Portfolios

Get started

FIRE Planner

Model portfolios

Clients

Users

Coverage

Enrichment

Income history

8 years · FY 2018-19 to FY 2025-26

Latest take-home: ₹8,03,000

Overall expenses

8 years · FY 2018-19 to FY 2025-26

Latest annual expenses: ₹10,83,000

Inflation: 6%

Excludes onboarding SIPs

EPFO history

8 years · FY 2018-19 to FY 2025-26

Latest contribution: ₹48,000

Authoritative ledger reconstruction [Edit](#)

☐ Show amounts in Lakhs / Crores

SALARIED-USER SETUP

Build a clear financial starting point

Run 0045402b - DRAFT

Save after any step. Reviewed history becomes a reconciled financial starting point.

1. Welcome

2. About you

3. Destinations

4. Salary, expenses and EPFO

5. Investments and SIP history

6. Future instructions

7. Review

8. Complete

Onboarding cannot complete the FIRE setup section

Saved. You can leave and resume later.

Review your financial starting point

PortfolioAtScale - current UI walkthrough - 25 July 2026

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10. Onboarding - Apply blocker - continuation 5

Continuation of screenshot 10-onboarding-apply-blocked.png; shown at readable scale.

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

Confirm the choices below before anything is created.

About you

Plan as of

19 Jul 2026

Current age

30

Planned retirement age

60

Edit

Destinations

Portfolio

Rohan Mehta Retirement Plan

Bank account

Rohan Salary Account

EPFO account

Rohan EPFO

Edit

Salary, expenses, and EPFO history

Edit

11. Fund-metadata verification blocker

Admin Assumptions UI. Existing anchors are visible, but the canonical mapping attempt for onboarding-selected AMFI codes reports 'Canonical FIRE source not found.'

PortfolioAtScale

Analytics workspace

Portfolios

Get started

FIRE Planner

Model portfolios

Clients

Users

Coverage

Enrichment

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

Back to users

Shipra Arora's FIRE plan

Scenario

Baseline (default)

Calculate Plan

Setup complete. Calculate Plan is available.

Home

Plan Setup

Household

Spending

Income

Goals

Assets

Assumptions

Scenarios

Review

Results

Compare Scenarios

Action Planner

1. Household Complete

2. Spending Complete

3. Income Complete

4. Goals Complete

5. Assets Complete

6. Assump... Complete

7. Review ... Complete

Economic assumptions

Scenario overrides remain separate from the household defaults they replace.

INFLATION

6.0000%

LIFE EXPECTANCY

100.00

SCENARIO

Baseline

11. Fund-metadata verification blocker - continuation 2

Continuation of screenshot 11-fund-metadata-mappings.png; shown at readable scale.

PortfolioAtScale
Analytics workspace

Portfolios

Get started

FIRE Planner

Household default

Household default

Baseline · version 1

Asset return assumptions

Past performance is evidence, not a hidden forecast rate. Current planning rates disclose overrides, anchors, and the ten-year taper separately.

Unallocated cash

Household source · Accessible

EFFECTIVE PLANNING RATE
3.5%
ANCHOR_ONLY

HISTORICAL EVIDENCE
Not evaluated
No complete evidence period

LONG-TERM ANCHOR
3.5%
Cash Near Cash · v1

TAPER
Not applied
No historical-to-anchor transition

clear

Salary account

Accounts · Accessible

clear

Back to users

Shipra Arora's FIRE plan

One household plan across every current and future portfolio. Calculate Plan persists an explicit, immutable run.

Target person #215 · retire2@example.com

Scenario

Baseline (default)

Calculate Plan

Setup Complete
Calculate Plan is available.

11. Fund-metadata verification blocker - continuation 3

Continuation of screenshot 11-fund-metadata-mappings.png; shown at readable scale.

Model portfolios

Clients

Users

Coverage

Enrichment

Product pricing

Ananya Sharma

admin@example.com

Admin

→ Sign out

Home

Plan Setup

Household

Spending

Income

Goals

Assets

Assumptions

Scenarios

Review

Results

Compare Scenarios

Action Planner

1. Househ...
Complete

2. Spending
Complete

3. Income
Complete

4. Goals
Complete

5. Assets
Complete

6. Assump...
Complete

7. Review ...
Complete

Economic assumptions

Scenario overrides remain separate from the household defaults they replace.

INFLATION

6.0000%

Household default

LIFE EXPECTANCY

100.00

Household default

SCENARIO

Baseline

Baseline · version 1

Asset return assumptions

Past performance is evidence, not a hidden forecast rate. Current planning rates disclose overrides, anchors, and the ten-year taper separately.

11. Fund-metadata verification blocker - continuation 4

Continuation of screenshot 11-fund-metadata-mappings.png; shown at readable scale.

PortfolioAtScale

Analytics workspace

Portfolios

Get started

FIRE Planner

Model portfolios

Clients

Users

Coverage

Enrichment

Unallocated cash

Household source · Accessible

EFFECTIVE PLANNING RATE

3.5%

ANCHOR_ONLY

HISTORICAL EVIDENCE

Not evaluated

No complete evidence period

LONG-TERM ANCHOR

3.5%

Cash Near Cash · v1

TAPER

Not applied

No historical-to-anchor transition

clear

Salary account

Accounts · Accessible

clear

Back

to

users

Shipra Arora's FIRE plan

One household plan across every current and future portfolio.
Calculate Plan persists an explicit, immutable run.
Target person #215 · retire2@example.com

Scenario

Baseline (default)

Calculate Plan

Refresh

Setup complete
Calculate Plan is available.

Home

Plan Setup

Household

Spending

Income

Goals

Assets

Assumptions

Scenarios

Review

Results

Compare Scenarios

Action Planner

11. Fund-metadata verification blocker - continuation 5

Continuation of screenshot 11-fund-metadata-mappings.png; shown at readable scale.

Product pricing

Ananya Sharma

admin@example.com

Admin

Sign out

1. Househ...
Complete

2. Spending
Complete

3. Income
Complete

4. Goals
Complete

5. Assets
Complete

6. Assump...
Complete

7. Review ...
Complete

Economic assumptions

Scenario overrides remain separate from the household defaults they replace.

INFLATION

6.0000%

Household default

LIFE EXPECTANCY

100.00

Household default

SCENARIO

Baseline

Baseline · version 1

Asset return assumptions

Past performance is evidence, not a hidden forecast rate. Current planning rates disclose overrides, anchors, and the ten-year taper separately.

Unallocated cash

Household source · Accessible

clear

PortfolioAtScale - current UI walkthrough - 25 July 2026

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