

# RETIRE EASY





**RELAX**



**ENTERTAIN**



**TRAVEL**



**INDEPENDENCE**



**READ**



**ENJOY**



# WHY PLAN FOR RETIREMENT INCOME?

- **ABSENCE OF SOCIAL SECURITY SYSTEM**
- **INCREASED LIFE EXPECTANCY**
- **INDEPENDENT CHILDREN**
- **RISING MEDICAL COSTS**
- **INCREASED COST OF LIVING**



# TWO PHASES IN RETIREMENT PLANNING



**ACCUMULATION  
PHASE**



**DISTRIBUTION  
PHASE**

# PLANNING RETIREMENT





# STEP 1

## ESTIMATE FUND REQUIREMENTS

- Estimate how much funds you require to live comfortably in your post-retirement years.\*
- Calculate the amount to be received at the time of retirement (Gratuity, PF, Others).
- Anticipate the shortfall, if any.

\*Remember to take into account aspects like increased medical cost, expenses & gifts for family & inflation.



## STEP 2

# START PLANNING EARLY

- Start saving early. Choose the right mix of debt/equity/gold/other asset classes.
- Ensure loans (if any) are paid during working years



## STEP 3

# TRACK AND REVIEW REGULARLY

- Track and review your plan at regular intervals and make sure that the plan meets the objectives





# HAVE A HAPPY RETIREMENT

