

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

