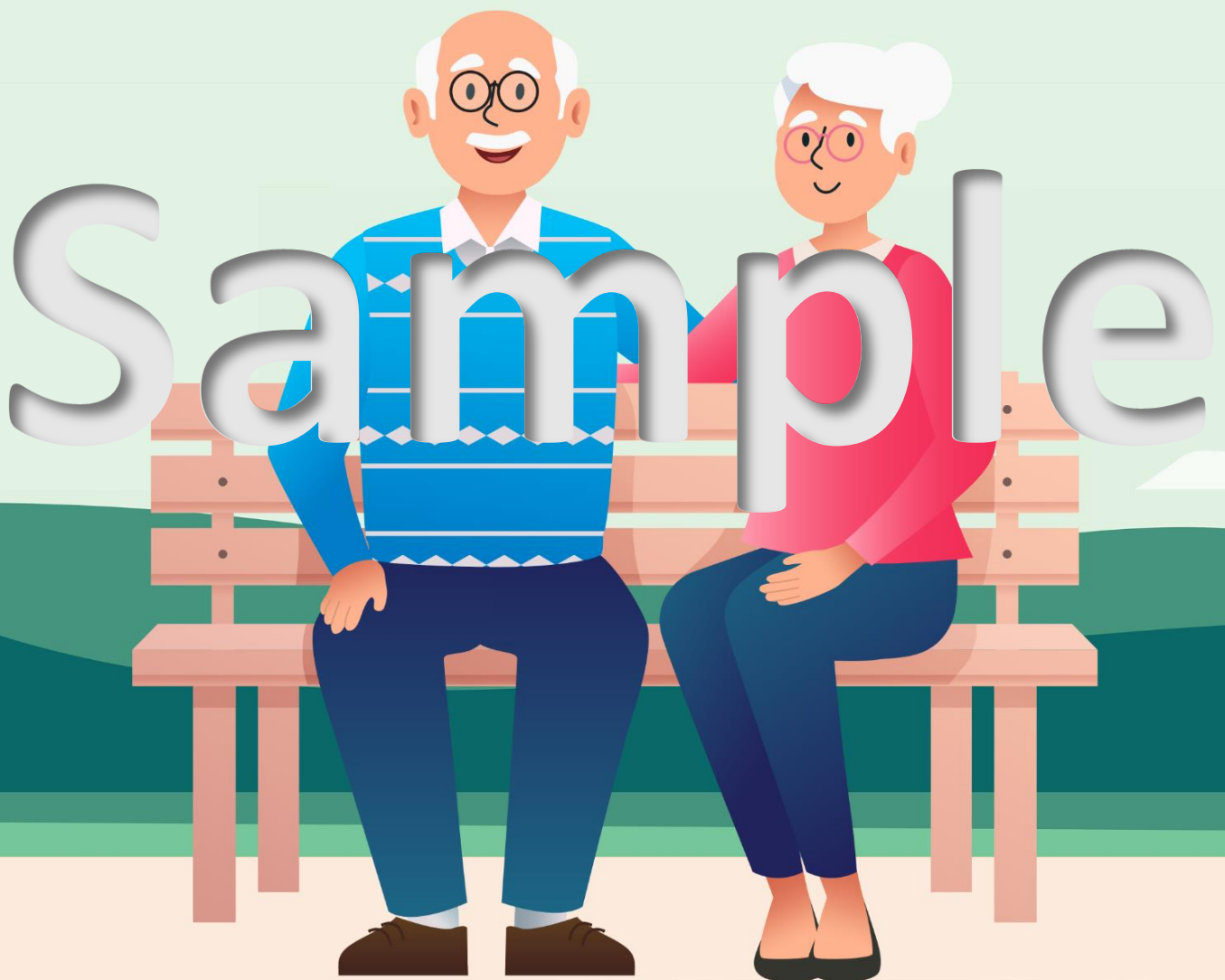


RETIRE EASY





PRETIRE

RELAX ENTERTAIN TRAVEL
INDEPENDENCE READ ENJOY





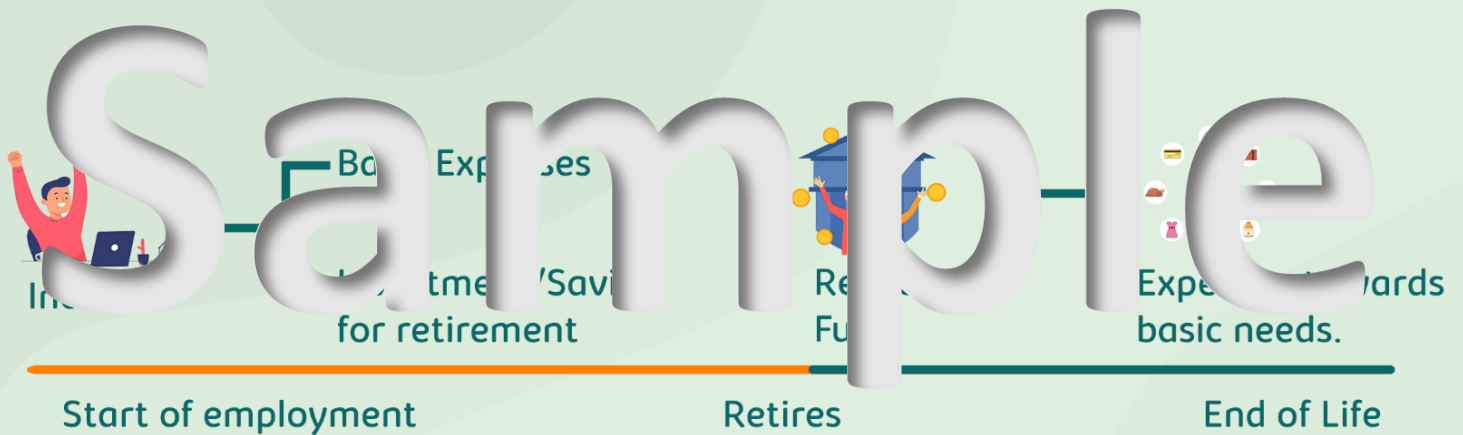
WHY PLAN FOR RETIREMENT INCOME?

Sample

- 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

Sample





STEP 1

ESTIMATE FUND REQUIREMENTS

Sample

Estimate how much money you require to have available in our 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

Sample

- Ensure loans (if any) are paid during working years



STEP 3

TRACK AND REVIEW REGULARLY

Sample

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



**HAVE A
HAPPY**

RETIREMENT

Sample

