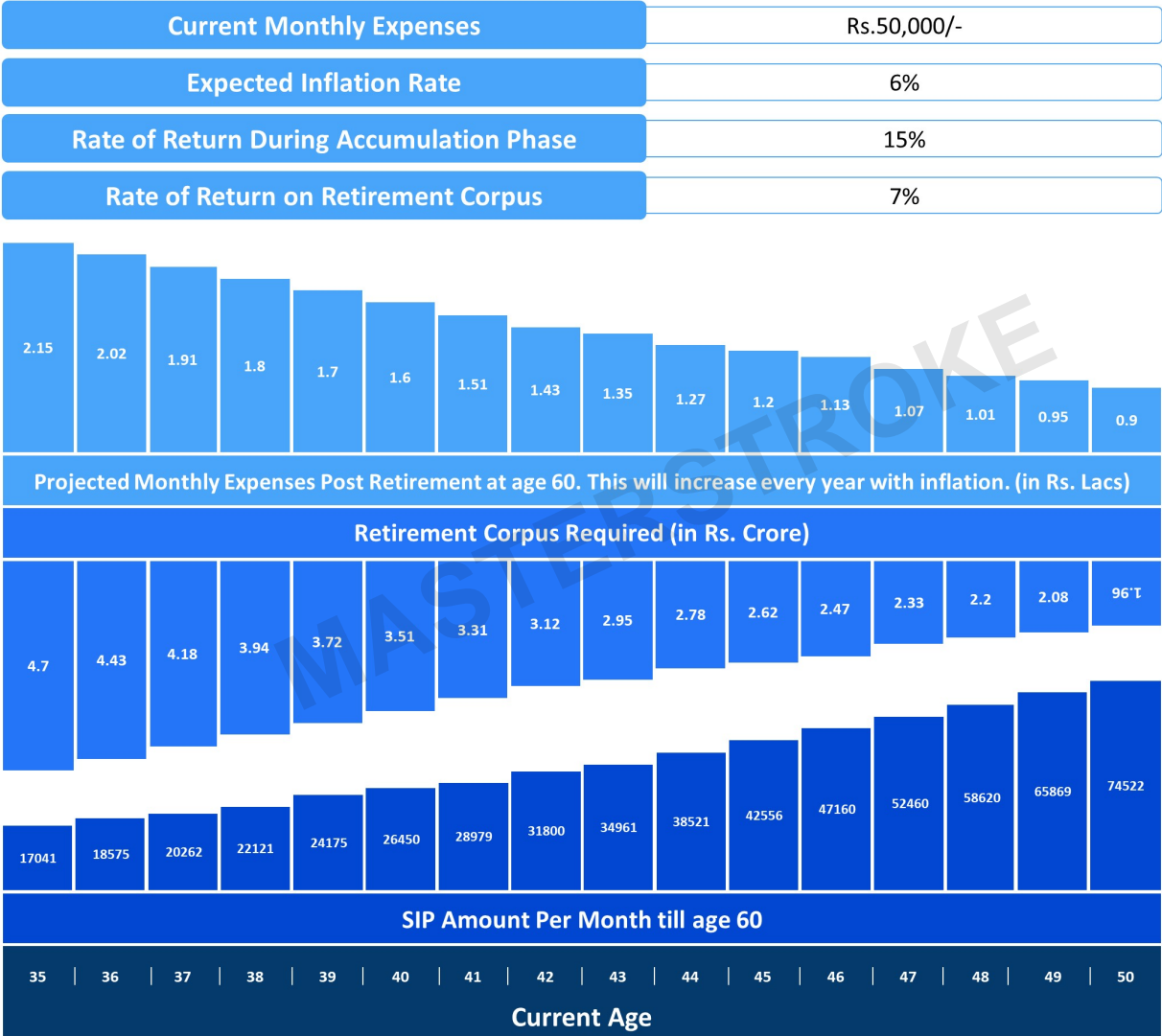




Retirement Planning

Retirement Planning



The above illustration explains how an SIP of certain amount till age 60 will help you to maintain your living expenses even after retirement till age 80 years. For example, if your current age is 40 years and you current household expense is Rs.50,000/-; it will grow to Rs.1,60,357/- at age 60 and will keep on growing beyond that due to effect of inflation till age 80. You will need a Retirement Corpus of Rs. 3.49 Crore to maintain your living expenses till age 80. An SIP of Rs.26,317/- till age 60 will help you meet the growing living expenses till age 80 and the Corpus will become zero at age 80.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

Retirement Planning (Regular Pay)

Retirement Corpus Required at Age 60: Rs. 1 Crore

35	3628	10.88
36	4192	12.07
37	4847	13.38
38	5609	14.81
39	6497	16.37
40	7535	18.09
41	10180	19.95
42	12429	21.99
43	11863	24.2
44	13855	26.6
45	16225	22.68
46	19059	29.21
47	22472	35.06
48	26618	38.33
49	31704	41.85
50	38021	45.63
Current Age	SIP Amount p.m. till Age 60	Total Investment (Rs. In Lacs)

The above illustration explains the amount of SIP required to be done till age 60 to accumulate a Retirement Corpus of Rs.1 Crore at age 60. For example, if your current age is 40 years, you have to do an SIP of Rs.7,535/- till age 60 to accumulate an amount of Rs.1 Crore at age 60.

Rate of Return assumed @15% pa. The above is for illustration purpose only.
Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

Retirement Planning (Limited Pay)

Retirement Corpus Required at Age 60: Rs. 1 Crore

35	4673	5.61
36	5374	6.45
37	6180	7.42
38	7107	8.53
39	8173	9.81
40	9399	11.28
41	10808	12.97
42	12429	14.91
43	14294	17.15
44	16438	19.73
45	18903	22.68
46	21739	26.09
47	24999	30
48	28749	34.5
49	33062	39.67
50	38021	45.63
Current Age	SIP Amount p.m. for 10 years	Total Investment (Rs. In Lacs)

The above illustration explains the amount of SIP required to be done for a limited period of 10 years to accumulate a Retirement Corpus of Rs.1 Crore at age 60. For example, if your current age is 40 years, you have to do an SIP of Rs.9,399/- for a period of 10 years to accumulate an amount of Rs.1 Crore at age 60.

Rate of Return assumed @15% pa. The above is for illustration purpose only.
Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

Retirement Proposal For Mr Rahul Bansal

Current Age:	35 Years
Retirement Age:	60 Years
Annuity Ends at Age:	85 Years
Current Monthly Expense:	₹ 50,000
Balance Required at Age:	₹ 0

Expected Inflation Rate		Expected Return	Scenario 1	Scenario 2
Pre Retirement	5.00 %	Accumulation Phase	12.00 %	14.00 %
Post Retirement	5.00 %	Distribution Phase	8.00 %	10.00 %

Projected Monthly Expense at Retirement	₹ 1,69,318		
Total Retirement Corpus Required	Scenario 1	Scenario 2	
	₹3,65,04,070	₹3,00,83,504	

Current Market Value of Investment	NA
Expected Rate of Return	0 %
Expected Future Value of Current Investment	₹ 0
Other Amount Receivable on Retirement	₹ 0

Balance Retirement Corpus Required	Scenario 1	Scenario 2
	₹ 3,65,04,070	₹ 3,00,83,504

Available Investment Options:

Investment Option	Option 1 @ 12.00 %	Option 1 @ 14.00 %
Monthly SIP Till Age 60	₹ 21,445	₹ 12,831
Monthly SIP For 5 Years	₹ 46,660	₹ 25,687
Monthly SIP For 10 Years	₹ 29,768	₹ 16,906
Lumpsum Investment	₹ 21,47,290	₹ 11,36,860

* Mutual fund investments are subject to marker risks, read all scheme related documents carefully.

* Returns are not guaranteed. The above is for illustration purpose only.

Monthly Annuity & Yearwise Projected Value

Age	Scenario 1 @ 8.00 %		Scenario 2 @ 10.00 %	
	Monthly Annuity	Balance EOY	Monthly Annuity	Balance EOY
61	₹ 1,73,164	₹ 3,72,58,117	₹ 1,73,164	₹ 3,09,03,813
62	₹ 1,81,822	₹ 3,79,64,174	₹ 1,81,822	₹ 3,16,96,752
63	₹ 1,90,913	₹ 3,86,12,986	₹ 1,90,913	₹ 3,24,54,112
64	₹ 2,00,459	₹ 3,91,94,287	₹ 2,00,459	₹ 3,31,66,593
65	₹ 2,10,482	₹ 3,96,96,705	₹ 2,10,482	₹ 3,38,23,675
66	₹ 2,21,006	₹ 4,01,07,660	₹ 2,21,006	₹ 3,44,13,486
67	₹ 2,32,056	₹ 4,04,13,253	₹ 2,32,056	₹ 3,49,22,651
68	₹ 2,43,659	₹ 4,05,98,141	₹ 2,43,659	₹ 3,53,36,122
69	₹ 2,55,842	₹ 4,06,45,413	₹ 2,55,842	₹ 3,56,37,002
70	₹ 2,68,634	₹ 4,05,36,437	₹ 2,68,634	₹ 3,58,06,333
71	₹ 2,82,066	₹ 4,02,50,713	₹ 2,82,066	₹ 3,58,22,878
72	₹ 2,96,169	₹ 3,97,65,698	₹ 2,96,169	₹ 3,56,62,874
73	₹ 3,10,977	₹ 3,90,56,629	₹ 3,10,977	₹ 3,52,99,754
74	₹ 3,26,526	₹ 3,80,96,318	₹ 3,26,526	₹ 3,47,03,852
75	₹ 3,42,852	₹ 3,68,54,941	₹ 3,42,852	₹ 3,38,42,066
76	₹ 3,59,995	₹ 3,52,99,799	₹ 3,59,995	₹ 3,26,77,493
77	₹ 3,77,995	₹ 3,33,95,068	₹ 3,77,995	₹ 3,11,69,024
78	₹ 3,96,895	₹ 3,11,01,524	₹ 3,96,895	₹ 2,92,70,897
79	₹ 4,16,739	₹ 2,83,76,238	₹ 4,16,739	₹ 2,69,32,205
80	₹ 4,37,576	₹ 2,51,72,259	₹ 4,37,576	₹ 2,40,96,356
81	₹ 4,59,455	₹ 2,14,38,258	₹ 4,59,455	₹ 2,07,00,468
82	₹ 4,82,428	₹ 1,71,18,148	₹ 4,82,428	₹ 1,66,74,715
83	₹ 5,06,549	₹ 1,21,50,671	₹ 5,06,549	₹ 1,19,41,596
84	₹ 5,31,877	₹ 64,68,949	₹ 5,31,877	₹ 64,15,137
85	₹ 5,58,470	₹ 0	₹ 5,58,470	₹ 0

* Monthly annuity will increase every month due to effect of inflation. For simplicity, the amount shown above under monthly annuity is the monthly average of total annuity payments received during the year.

* The Annuity is received on the 1st day of each month starting the 1st month.

*Returns are not guaranteed. The above is for illustration purpose only. Report Date : 03/06/2020

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