



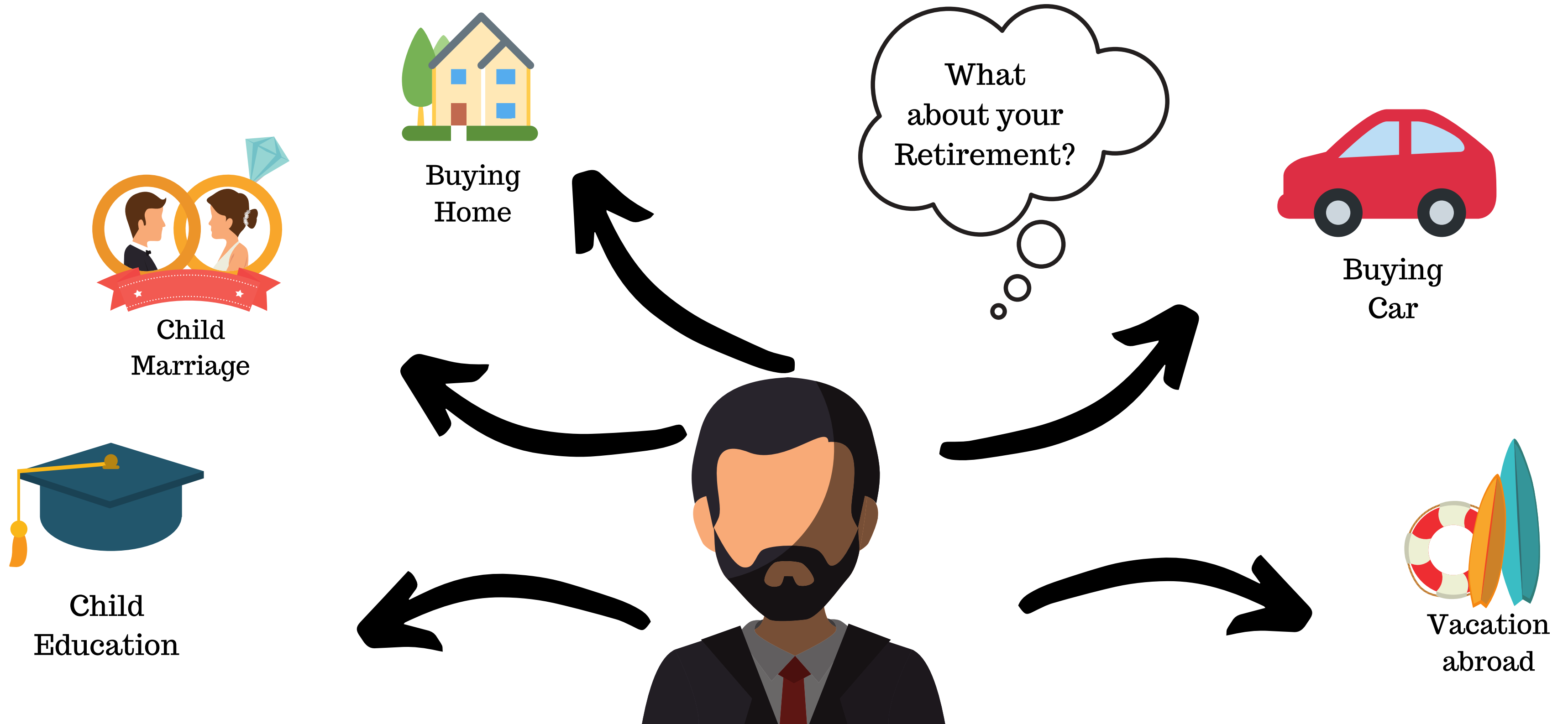
Retirement Solution

Plan for your second inning

- Why retirement planning?
- Social security in India
- Planning for your retirement
- Creating your own pension system through Mutual Funds



We plan for all our dreams



Earning Age increased

1980s



18 Years

Due to focus on higher studies

Current



25 Years

Retirement Age reduced

1980s



58 Years

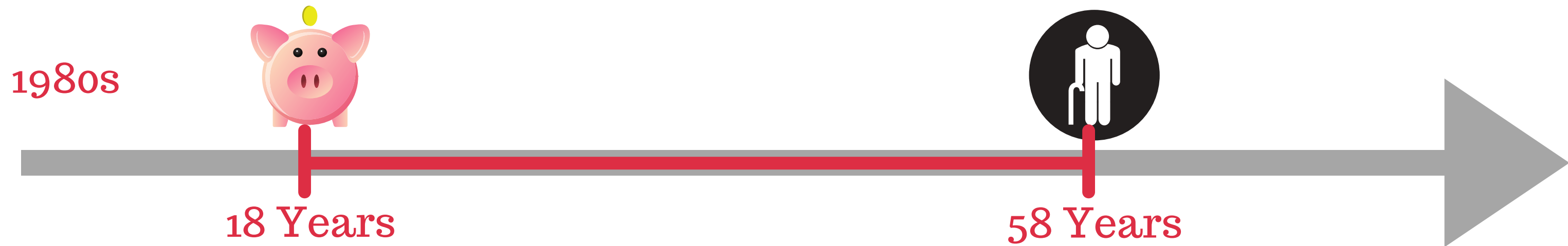
Change in lifestyle

Current

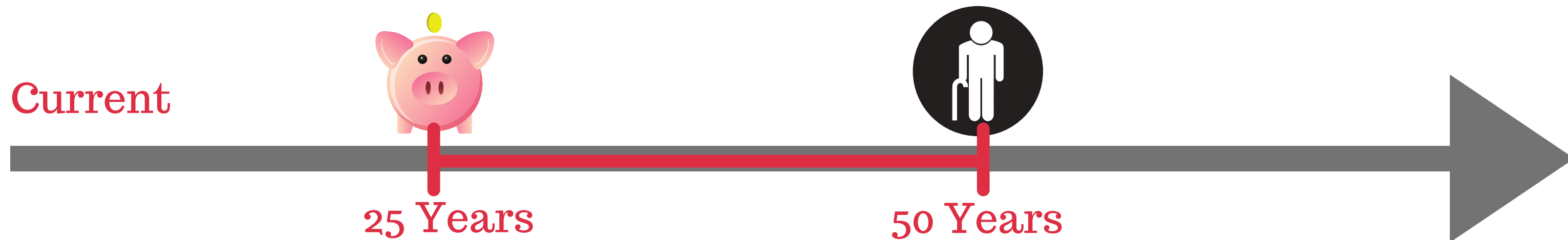


50 Years

Consequence



Earning Age reduced



Life Expectancy

2006

64.97 Yrs.



Life Expectancy is increased due to
medical advancement

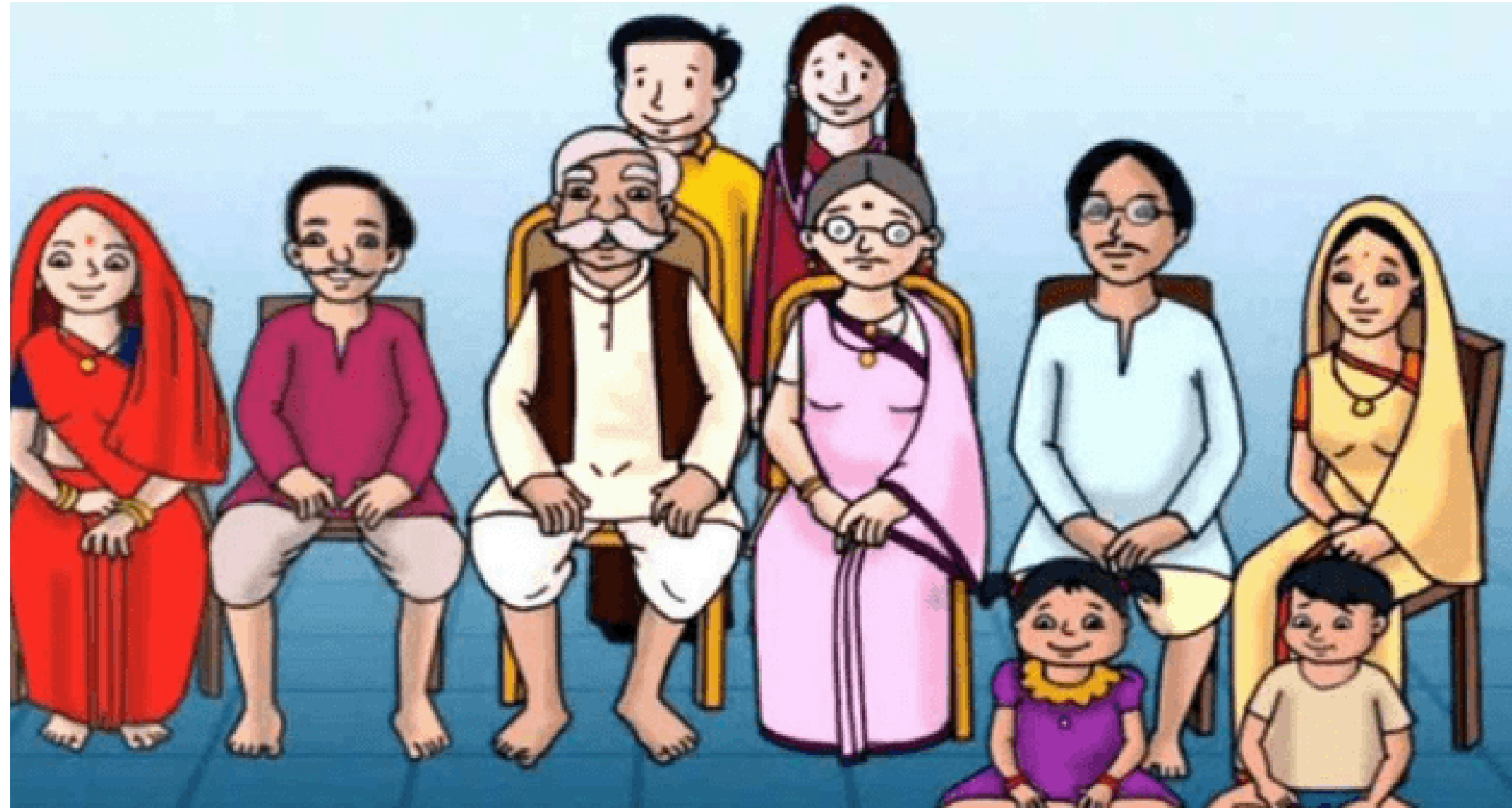
2016

68.56 Yrs.



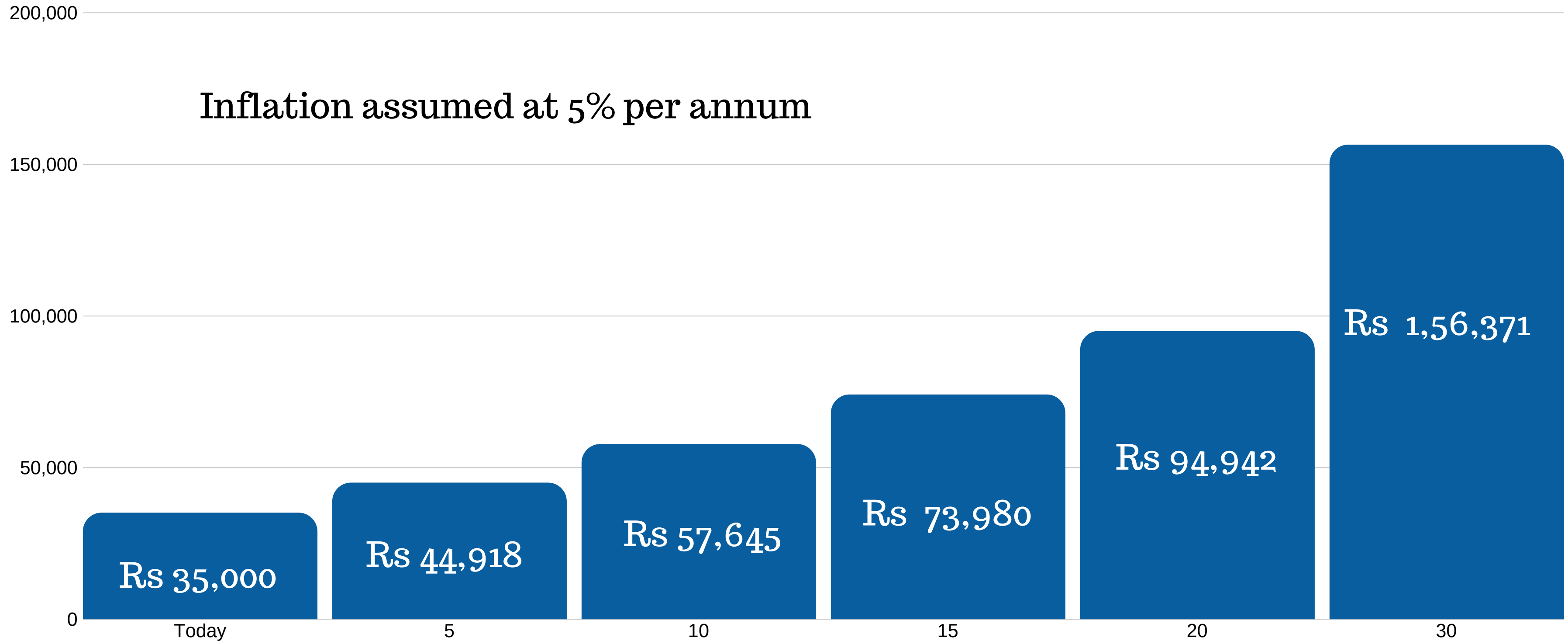
Source: <https://www.weforum.org/agenda/2018/10/life-expectancy-jumps-11-years-in-india/>

Shift in social structure

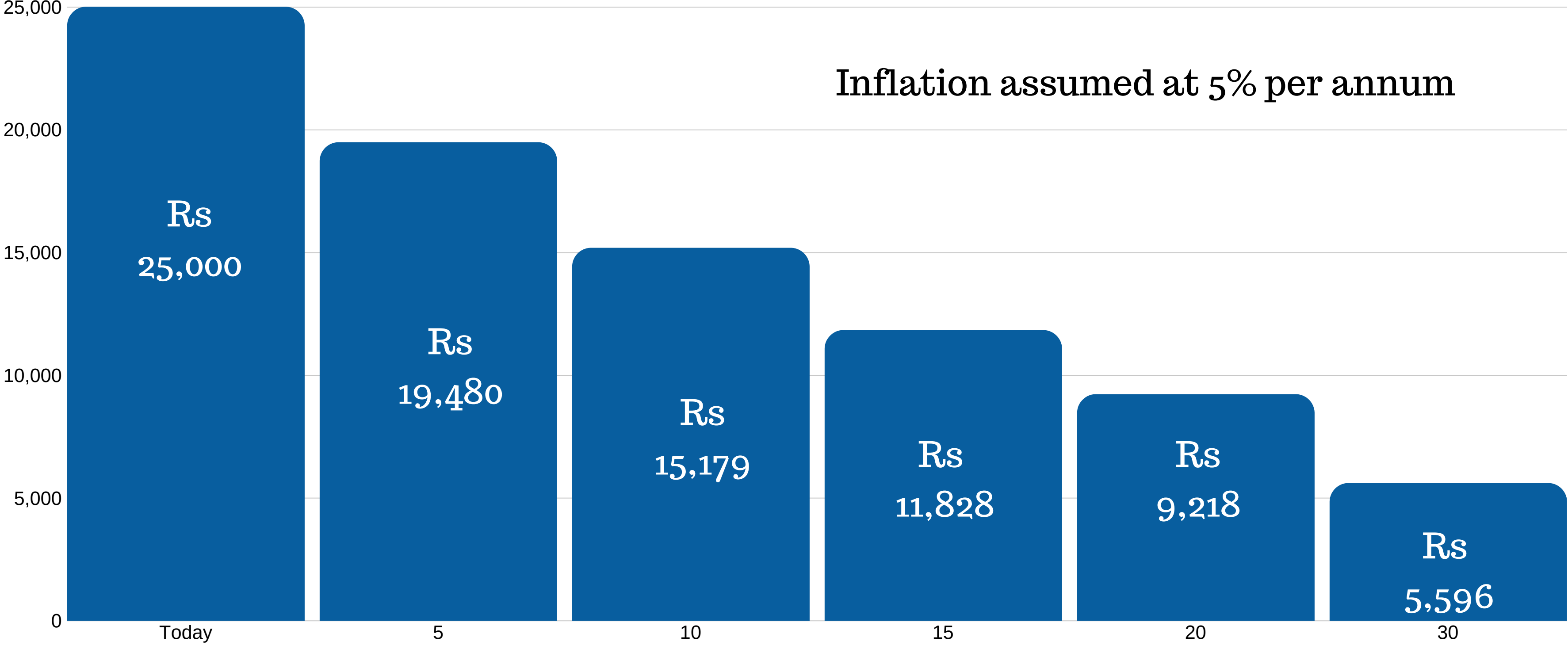


Lack of support in crisis

Inflation - increasing expenses



Declining value of your saving



Are you planning enough

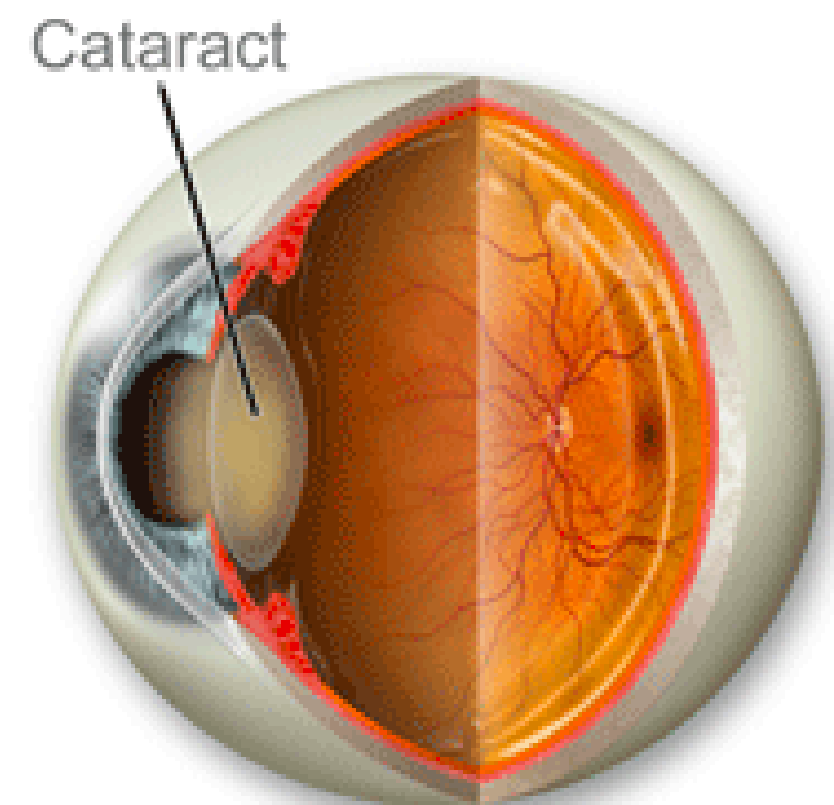
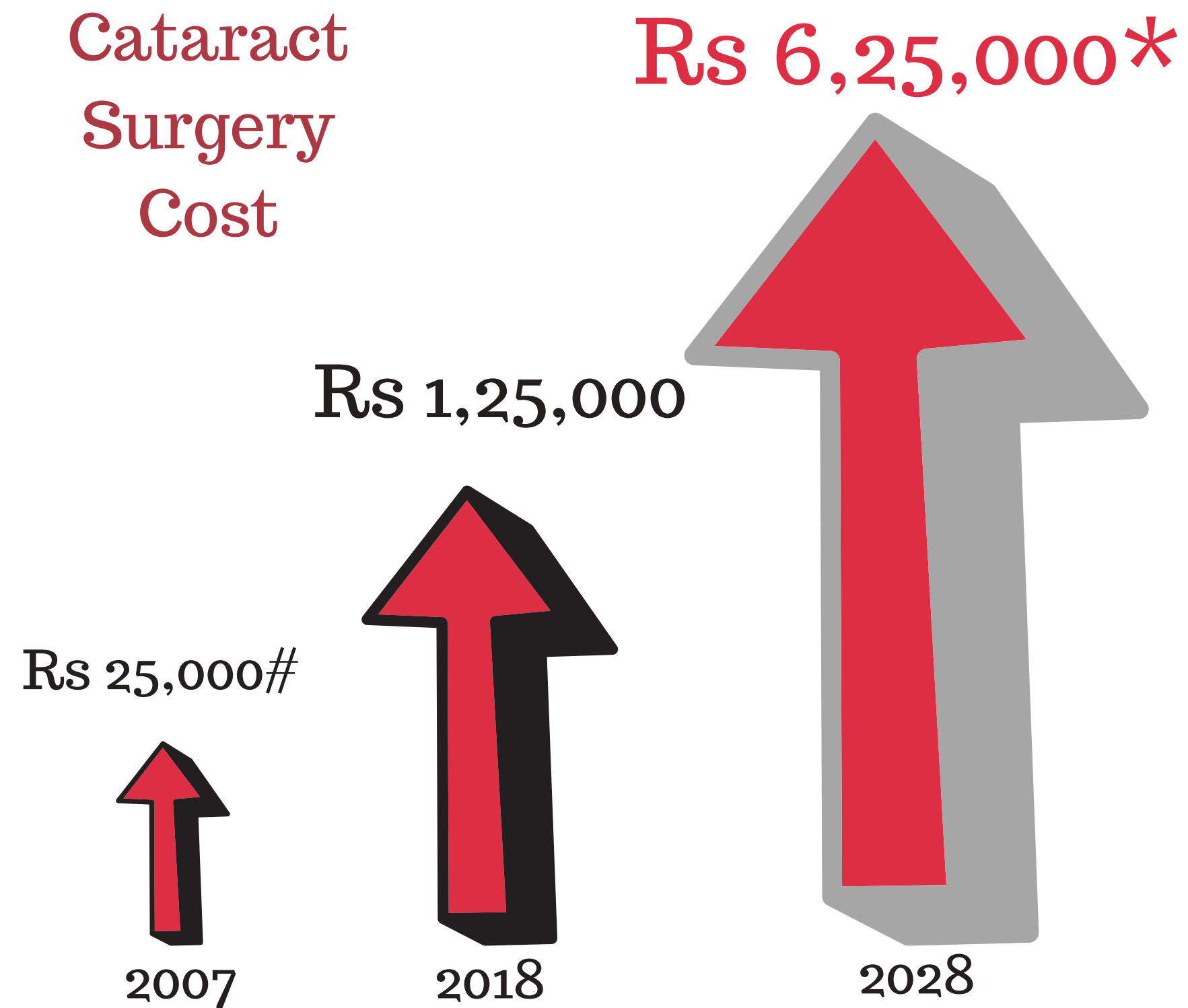


Value of Saving

Expenses

Health Care expenses rising faster

Cataract
Surgery
Cost



Health care cost in India is rising at the rate of 10% p.a. with new lifestyle diseases getting every 5 to 10 years; we need to do provision for healthy retirement

*Assuming cost increases at 10% every year
#Internal Research. Approx cost

Major surgery cost

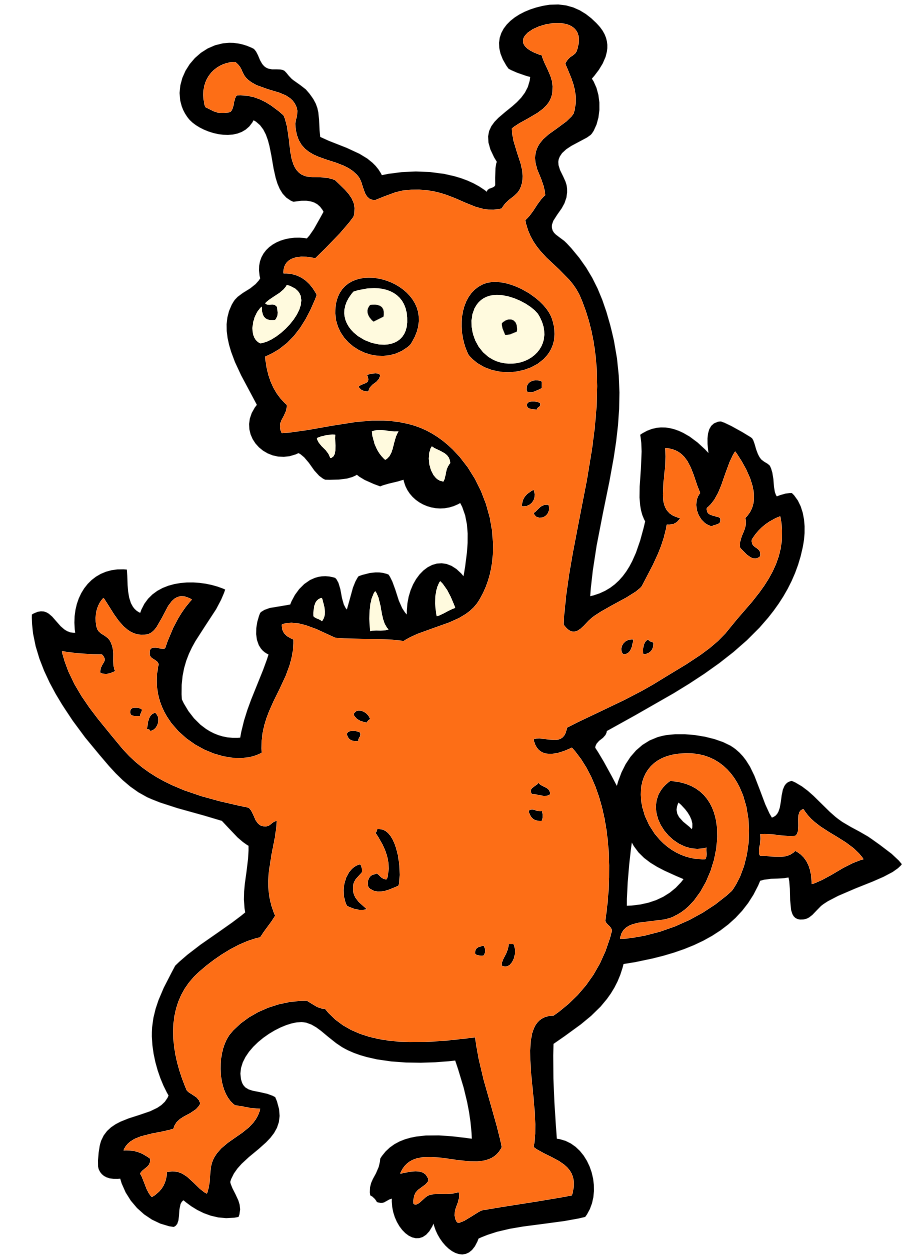
Specialty	Procedure	Cost Range in 2007 (in Rs.)	Current Cost Range (Rs.)
Cardiology	Coronary Angiogram	14,000 – 25,000	15,875 - 63,500
	Angioplasty (one stent)	155,000 – 200,000	190,500 - 412,750
	Bypass Surgery (CABG -coronary artery bypass graft)	165,000 – 200,000	190,500 - 603,250
Eye	Cataract surgery with lens	16,000 – 25,000	50,800 - 127,000
General surgery	Cholecystectomy-Laparoscopic (gall bladder removal)	30,000-40,000	95,250 - 190,500
	Appendectomy-Laparoscopic (Appendix removal)	25,000-35,000	76,200 - 177,800

http://www.indiahealthcaretourism.com/average_cost_of_treatment.php

<https://www.businesstoday.in/moneytoday/cover-story/rise-in-medical-costs-should-be-covered-in-health-insurance/story/185680.html>

Future looks scary

- By 2050, 19% of Indians will be above 60 years of age, according to the UN Population Division, but only 25% of that population currently have some form of pension cover.
- 60% DO NOT have any retirement plan. Yet 63% feel that they will have **SUFFICIENT** money during their **RETIRED** years



Financing not available



**Most expensive financial
Goal
&
Financing not available**

Plan wisely!

Plan your

RETIREMENT WITH

Mutual Funds

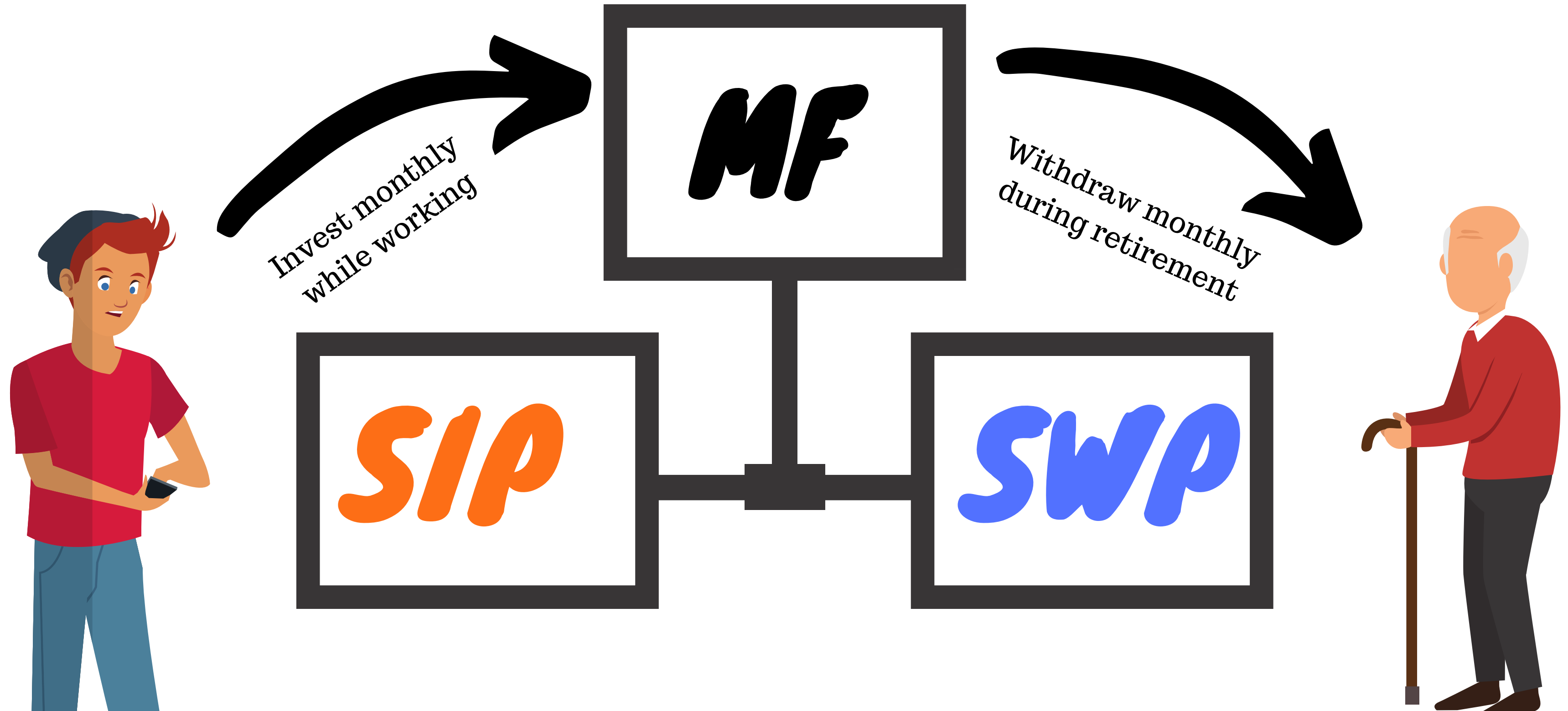


SIP + SWP

Systematic Investment Plan & Systematic Withdrawal Plan

**YOUR OWN RETIREMENT SOLUTION WITH
MONTHLY PENSION LIKE CASH-FLOW AFTER RETIREMENT**

How does it work!



Two step process

- Accumulate Retirement corpus by investing through SIP in Equity mutual fund.
- Switch the retirement corpus on retirement from equity to debt MF & start withdrawing monthly basis through SWP.



- Name - Mr Prashant Sharma
- Age - 28 Years
- Monthly SIP Amount - Rs 10,000/-
- Retirement Age - 55
- Assumed return - 12%*

Retirement corpus - SIP

- Name - Mr Prashant Sharma
- Age - 28 Years
- Monthly SIP Amount - Rs 10,000/-
- Retirement Age - 55
- Assumed return - 12%*

Retirement Corpus

Rs. 2,16,23,129

*Assumed return is only for the illustrative purpose and not to be considered as a guarantee. Mutual fund investments are subject to market risk please read all scheme related documents carefully before investing.



Monthly Withdrawal - SWP

- Retirement Corpus - Rs. 2,16,23,129
- Return expected from debt MF - 6%*

Monthly withdrawal
Rs. 1,08,116

*Assumed return is only for the illustrative purpose and not to be considered as a guarantee. Mutual fund investments are subject to market risk please read all scheme related documents carefully before investing.



Your own pension system

By investing Rs 10000/- monthly starting from Age 28 , Prashant can create his own 'pension like' the monthly withdrawal of Rs. 1,08,116 after retirement.



*Return from Equity fund is assumed as 12% p.a. and from debt fund for the purpose of SWP 6% p.a. is considered.

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Your own pension system

SIP Amount	10,000	* The returns earned on the retirement corpus is assumed to be systematically withdrawn as annuity. Hence, the principal of the retirement corpus will remain intact and the annuity will be perpetual in nature.			
Lumpsum	0				
Retirement Age	55				
SIP START AGE	Period (Yrs)	No. of Installments	Amount Deposited	Returns During Accumulation	Returns During Distribution
				12%	6%
				Retirement Corpus (SIP)	Monthly Pension Amount (SWP)
28	27	324	32,40,000	21623129	1,08,116
29	26	312	31,20,000	19192379	95,962
30	25	300	30,00,000	17022066	85,110
31	24	288	28,80,000	15084286	75,421
32	23	276	27,60,000	13354126	66,771

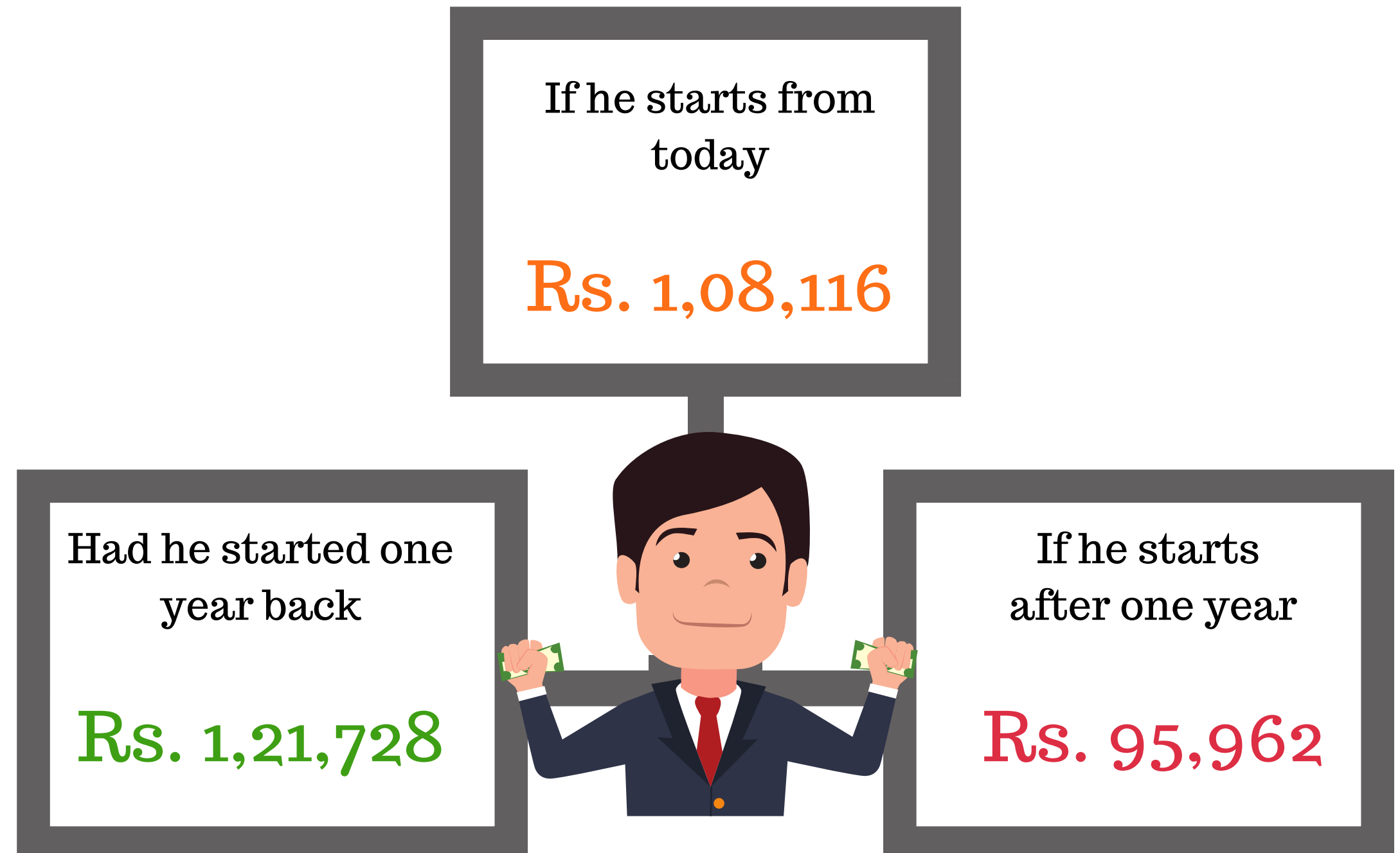
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Key is to start early!

Monthly 'Pension like' SWP amount

- Name - Mr Prashant Sharma
- Age - 28 Years
- Monthly SIP Amount
Rs 10,000/-
- Retirement Age - 55
- Equity return - 12% p.a.*
- Debt return - 6% p.a.*

*Assumed return is only for illustrative purpose.
Mutual fund investments are subject to market risk
please read all scheme related documents carefully
before investing.



- Planning for your own retirement is the most crucial financial goal.
- Starting early is the key
- Create your own 'Pension like' system with the help of SIP & SWP of Mutual Funds



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