

# RETIRE EASY





**RELAX**



**ENTERTAIN**



**TRAVEL**



**INDEPENDENCE**



**READ**



**ENJOY**

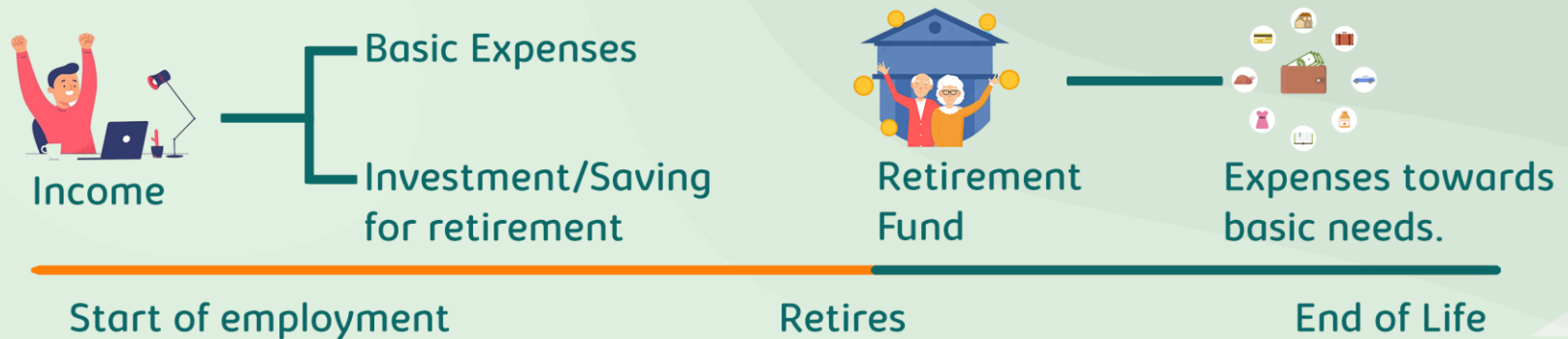


# **WHY PLAN FOR RETIREMENT INCOME?**

- 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





# ESTIMATE FUND REQUIREMENTS

## STEP 1

- 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.



# START PLANNING EARLY

## STEP 2

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



# TRACK AND REVIEW REGULARLY

## STEP 3

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





# HAVE A HAPPY RETIREMENT

