



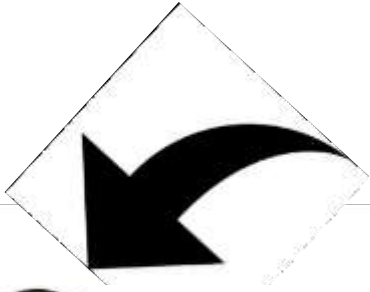
Retirement Planning



But Why..?

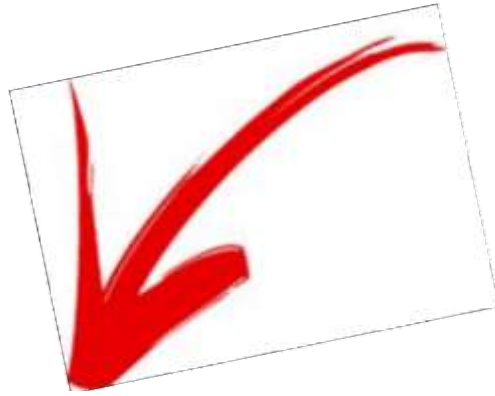
Let us try to
understand
the answer
with the help
of an
example.



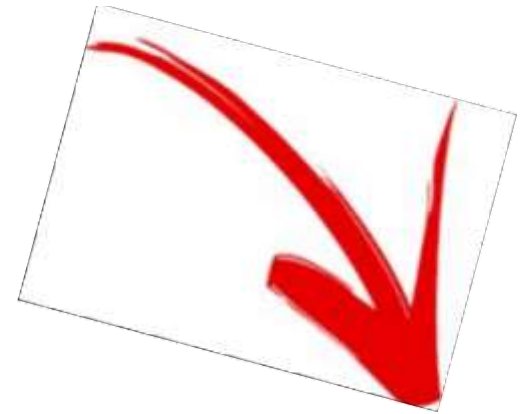


Meet Joe!! (24 years old)

Monthly



Income: 1000



Expenses: 650

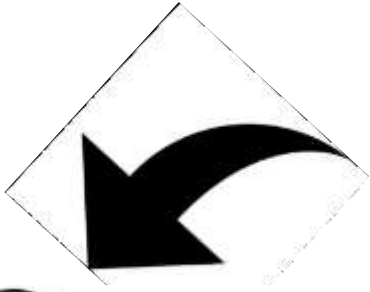
Balance = 350



Joe doesn't bother about his retirement planning and spends all his balance amount in:

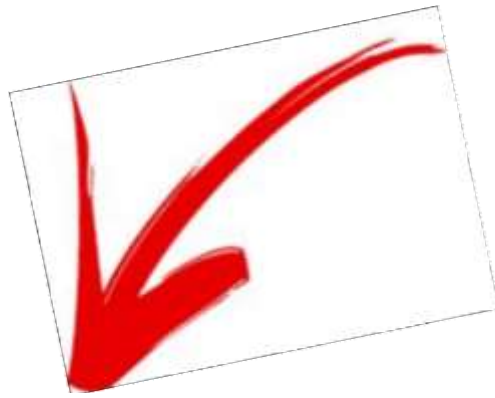


LUXURY

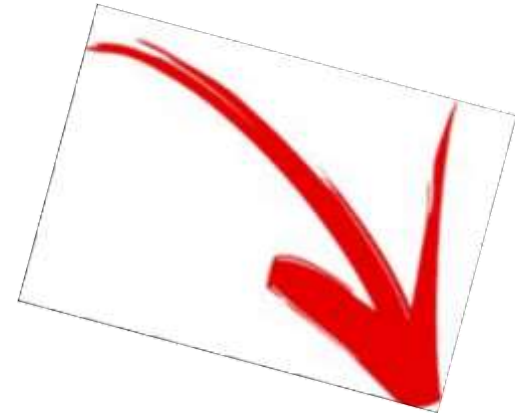


Joe at 48 years of age..

Monthly



Income: 1500



Expenses: 1300

Balance = 200



As you see the income is increased by
50% while expenses are high by
100%

Income:1500

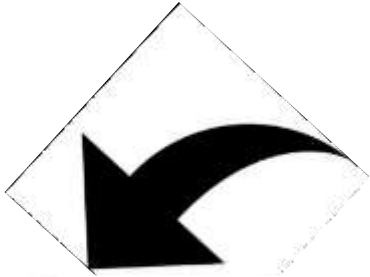
Expeses:1300

Because of



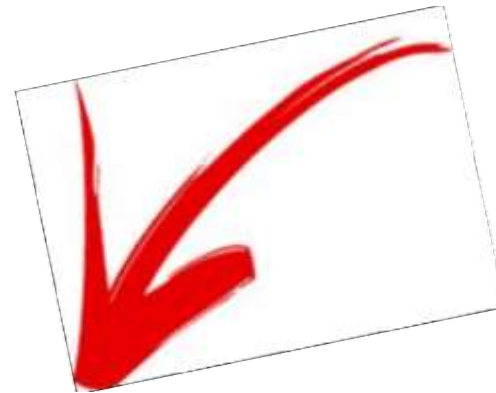
INFLATION



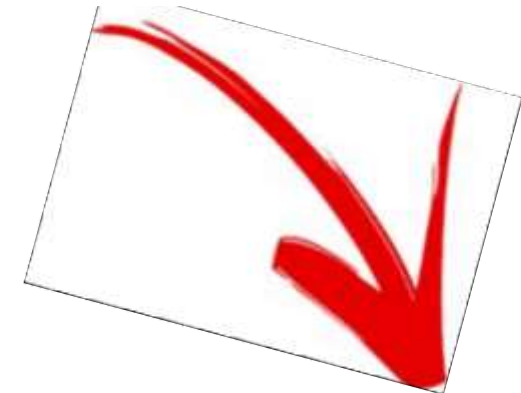


Joe at 60 years of age and
Retired

Monthly



me:0



Expeses:2000

Balance = -2000





Old

Jobless

Weak and unhealthy

And most importantly....



Financially
Dependent on
others!!



Scary...isn't it??

Joe...Lets see what went wrong??



Not Saving



Not planning your retirement .



Wasting money on luxury items.



now what



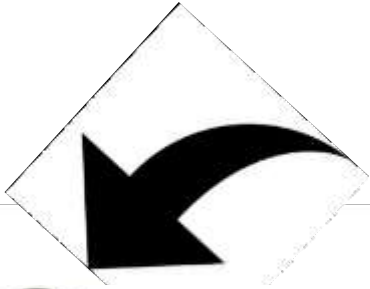


Don't worry Joe....
We got this..!!



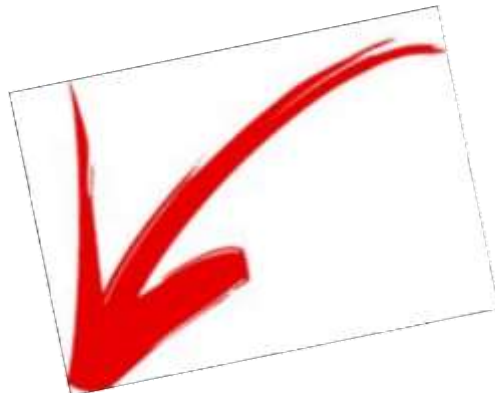
Let's travel
the time and
go back to the
period when

**Joe was
young.**

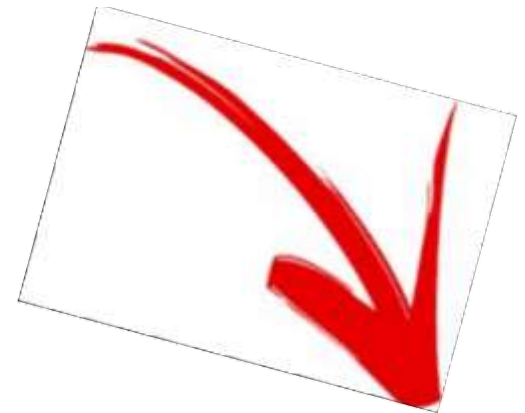


Meet Joe!! (24 years old)

Monthly



Income: 1000



Expenses: 650

Balance = 350



Joe instead of spending
balance money on these....



LUXURY



Monthly

Income: 1000

Expeses: 650

Balance = 350



Retirement Fund

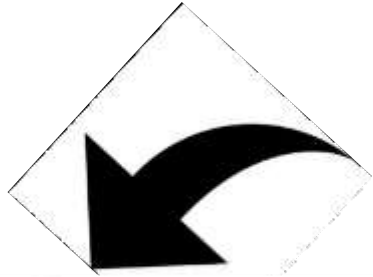
With the help of his **Financial Planner** he invested that money for his **Retirement Planning**.

And when he **Retires**, Joe has

Rs.2165000

By investing just **Rs.350** per month

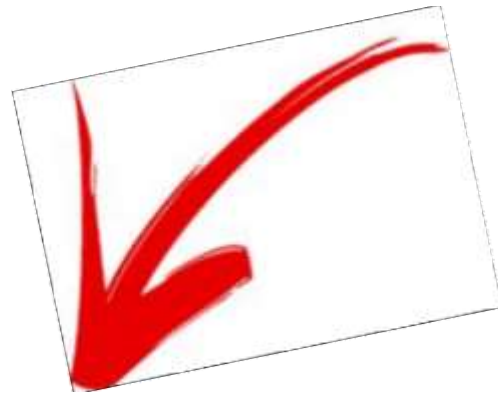
i.e.Rs.15100 at 12% Rate p.a.



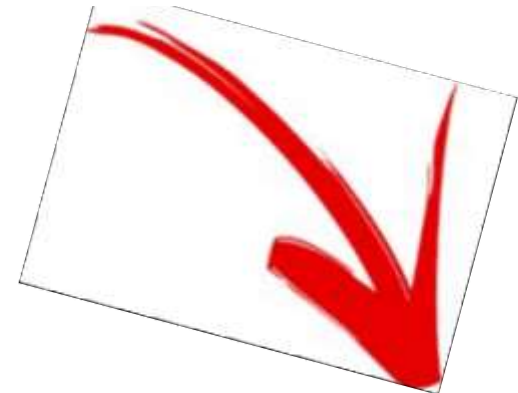
Joe at 60 years of age and

Retired

Monthly



me:0



Expeses:2000

orpus =Rs.2165000



But how did **that happen??**



That's

IMPOSSIBLE

Magic Of Compounding



Time	Value of Rs 10,000
After 5 years	Rs 14,025.51
After 10 years	Rs 19,671.51
After 15 years	Rs 27,590.31
After 20 years	Rs 38,696.84
After 25 years	Rs 54,274.32
After 30 years	Rs 76,122.55
After 35 years	Rs 1,06,765.81



Now Joe :

- ✓ Has **Long Lasting** corpus
- ✓ Is **Financially Independent**
- ✓ Can take care of his **own health**
- ✓ Can meet all his **debts**
- ✓ Can Leave a **will** Fulfill
- ✓ Can his **desires** enjoy his
- ✓ Can **Retirement**

Joe can do these because he:



- ✓ Started Early i.e at the age of 24
- ✓ Invested regularly
- ✓ Took retirement planning seriously
- ✓ Took a professional help.



Thanks

Joe 😊



Sunder

Investments