



Why Retirement Planning is Pertinent?

A 30-30 rule of thumb says an individual earns for 30 years, to provide for 30 years of post-retirement life where the individual's income would have stopped, yet the need to maintain similar life style exists:

- ✓ An expense of Rs. **1 Lakh would be nearly 7 times more** in 30 years due to inflation, assuming inflation rate of 7%
- ✓ India demographics depicts trend of
 - Higher life expectancy
 - Increasing trend of nuclear family
 - Absence of comprehensive social security system
- ✓ Yet, Retirement funds account only 12% of one's total savings
- ✓ Also, 78% Indians don't save enough for a comfortable retirement
- ✓ Need for Retirement Planning

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Pay Cheques STOP Coming

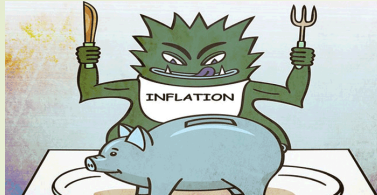


BREAK UP of Joint Family System



60 is not OLD anymore

✓ Need for Retirement Planning



INFLATION – the silent devil



SKYROCKETING Medical Expenses



No – One like to be DEPENDENT



Retirement – SECOUND INNING of LIFE