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AMFI Registered Mutual Fund Distributor
and SIF Distributor

SAHAYAK[®]
3i[®] Insurance
Investment
Inheritance



F.I.R.E.

Financial Independence Retire Early

Where do you see yourself when you turn 40?

Do you want to be financially independent to retire at 40?

What desires do you have that you wish to fulfill after retirement?

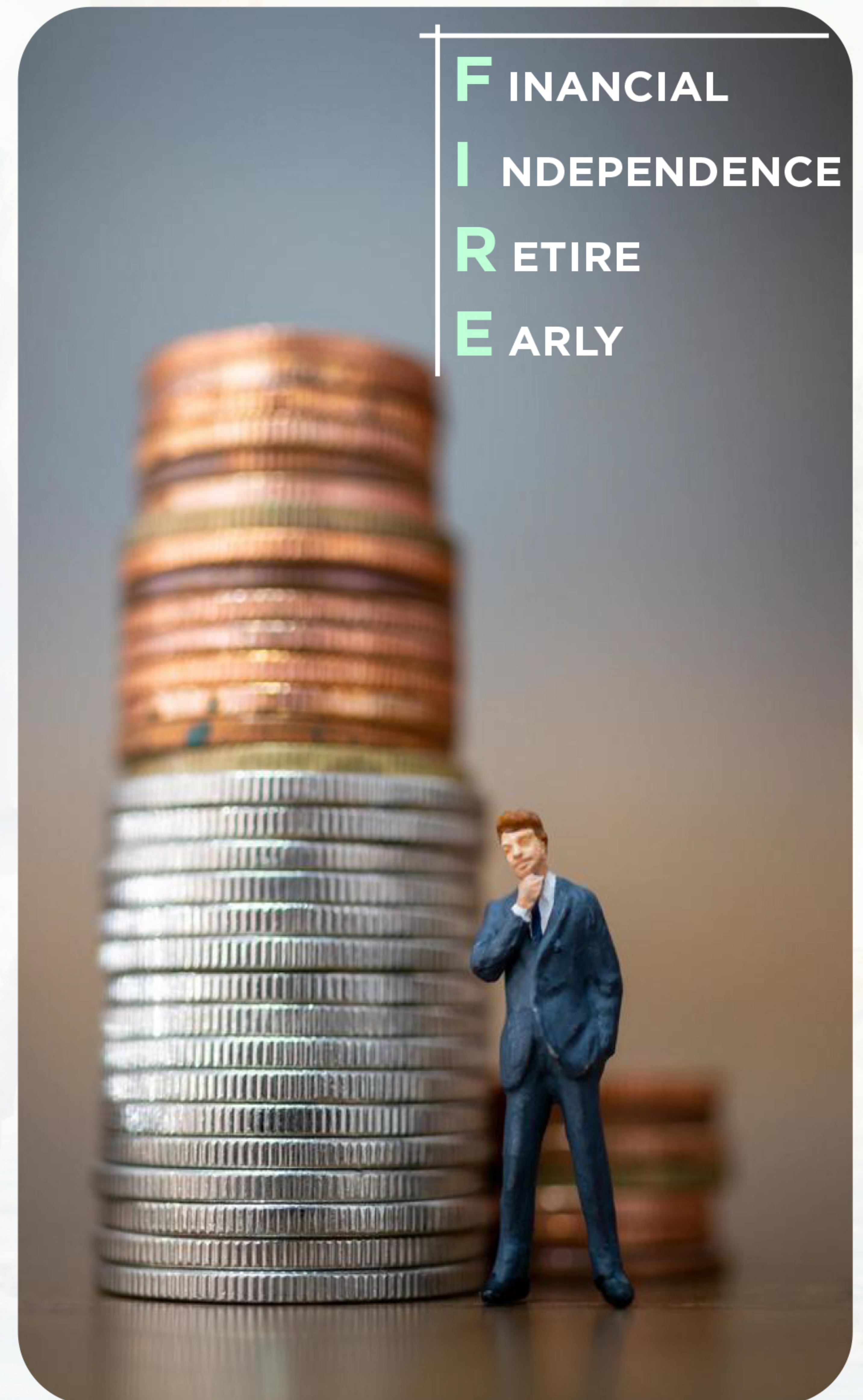
As the times changed, so did the lifestyle choices of the current generation. The conviction towards having a meaningful life while being financially able to fulfil all your wishes and desires is what encompasses the concept of F.I.R.E.

F.I.R.E. not only secures your retirement, allowing you to create a corpus, but also allows you to have a backup plan and a way to handle shocks.

It gives you the choice to do what you want, work on what you want, and work whenever you want.

Let's understand F.I.R.E.

FINANCIAL
INDEPENDENCE
RETIRE
EARLY





FINANCIAL INDEPENDENCE:

Having enough passive income to support the living expenses and maintain your current lifestyle for the rest of your living years.



RETIRE:

Not your 'typical' idea of retirement, but the choice is to follow your passion and freedom from obligatory employment.



EARLY:

Retirement does not have to be at 65. Why not at 40? Or 45? When you still have the energy to be the next Picasso, JK Rowling or do that trek in the Andes!

THE 4% RULE

Assuming a withdrawal rate of 4% a year, you need 25 times your current annual expenses to be a part of F.I.R.E. generation.

*“Just because your income is increasing,
does not mean your expenses also have to!”*

Reduce your expenses and Invest More.

You control what you spend. Minimalism is the new trend. Live a simple life today to have an extravagant retirement tomorrow.

What is the Simple Path to Wealth ?

- Start early
- Compromise current expenditure for a better future
- Invest in the right asset class
- Review your investments periodically

Mr.Sahayak is dedicated towards helping you achieve your financial goal and enable F.I.R.E.

F.I.R.E. is best suited for



Sportsperson



Lady Investors



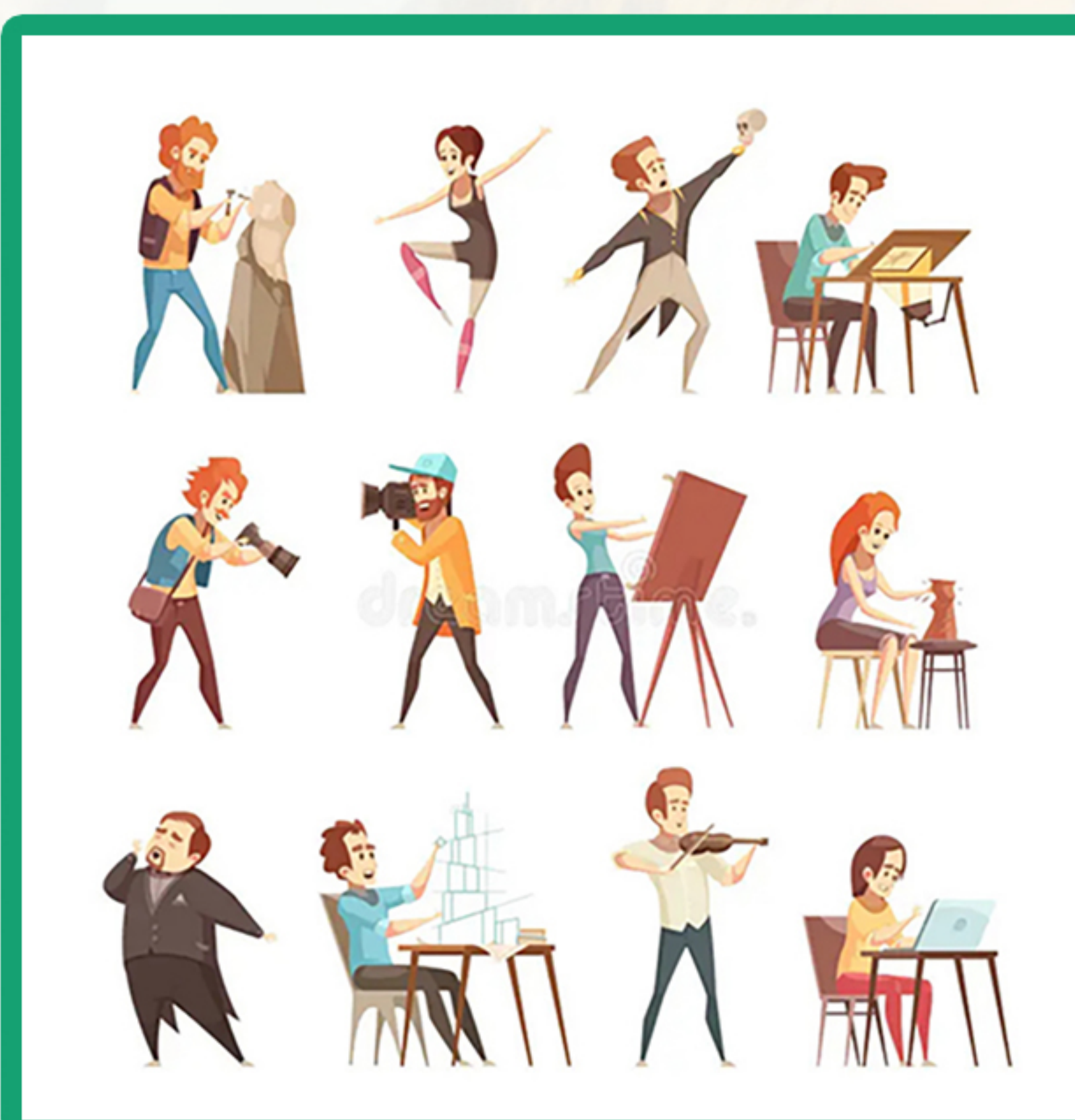
Politicians



Airlines crew



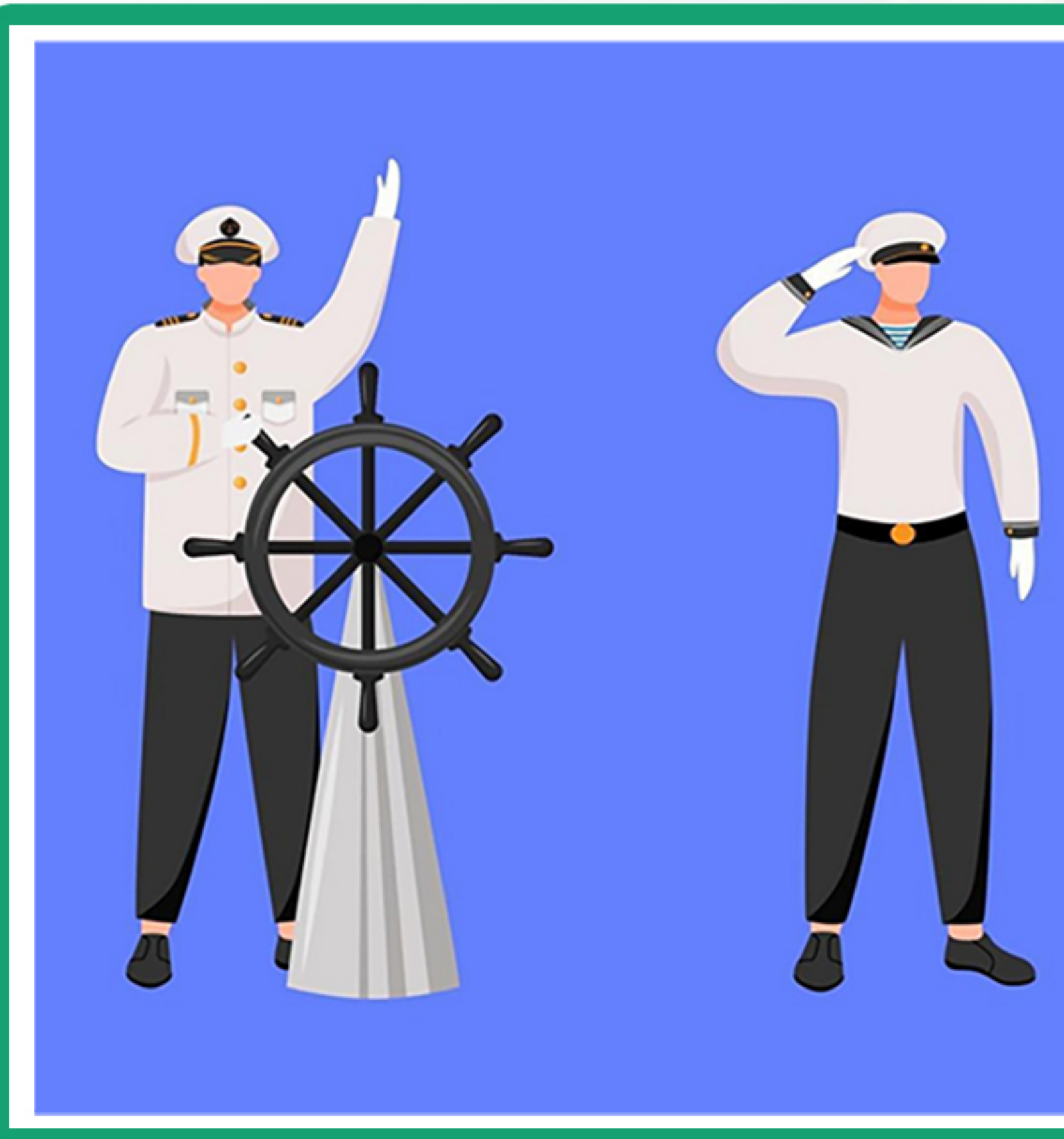
Social Media Influencers



Artists, film stars etc



Women who need to take a career break



Martime Professionals



People who want to enjoy a passive income

5 Types of F.I.R.E. for Retiring Early

COAST FIRE

For people in age group 20-30 which involves saving 50% income to reach early retirement



BARISTA FIRE

Where you save enough money for retirement but still do a part time job to meet running expenses



LEAN FIRE

Saving 25 times annual expenses to meet just basic needs for retirement



REGULAR FIRE

Save enough to continue same lifestyle as when working. Save 25 times annual expenses including travel, dining and add extra for other goals



FAT FIRE

When you want a higher standard of living allowing you to spend without being frugal and live a life of extra comfort on retirement.



F.I.R.E. mistakes to avoid

Here are some common stumbling blocks before and after retirement that can make your journey unpredictable.

Before F.I.R.E.

Underestimating expenses

Have a realistic understanding of expenses in retirement, including healthcare, housing and other costs. Inflation levels, especially for critical illness and children's education, have been scaling up over the past few years. Apart from monthly expenses, it is also important to get to a realistic number for larger milestone expenses.

Overly aggressive savings

Being overly aggressive can lead to a poor quality of life that may not be sustainable in the long run. While frugal living is central to FIRE, it will come with the constant pressure of living within your means. You'll also need to find a way to deal with big responsibilities before you retire. A frugal lifestyle may not gel well with a big home loan EMI, for instance.

Inadequate emergency fund

You may want to invest all your liquid corpus in financial instruments in a hasty dash towards the FIRE target, but having a safety net is important to avoid derailing your financial goals. Most retirement portfolios will have risk assets and their returns won't always deliver as per expectations. Such potential risks have to be accounted for.

Neglecting insurance

Insufficient insurance, both for life and health, can leave you vulnerable to unforeseen events that can disrupt your path to FIRE, especially if you have dependants.

After F.I.R.E.

Not factoring in inflation

Failing to account for inflation can erode the purchasing power of your savings over time. It's essential to have an investment strategy that keeps pace with inflation

Withdrawal rate mismanagement

Not having a well-planned withdrawal strategy can deplete your savings too quickly, especially if you're withdrawing too much, too soon. Consider safe withdrawal rates and adjust for inflation. If your savings are to last a lifetime, you'll need to be frugal. FIRE isn't the permanent vacation many often visualise it to be. Frugal living is central to FIRE.

Relying solely on investments

Being overly reliant on investment income can be risky. If your corpus is getting depleted faster than anticipated, consider diversifying your income sources and continuing to work, including taking up part-time work or side gigs, if needed.

Lack of purpose

Sometimes people don't find retirement as fulfilling as expected. Some struggle with lack of purpose. It's essential to have a plan for how you'll spend your time to stay engaged and satisfied. One must always consider the social impact of FIRE. You may lose your professional identity. You may also be cut off from your peers who are continuing to work. It's important to have plans and goals to pursue in retirement.

Ignoring healthcare costs

Not adequately accounting for healthcare costs in your post-FIRE plan can lead to financial difficulties, especially if you already suffer from a medical condition or have a family history of lifestyle diseases

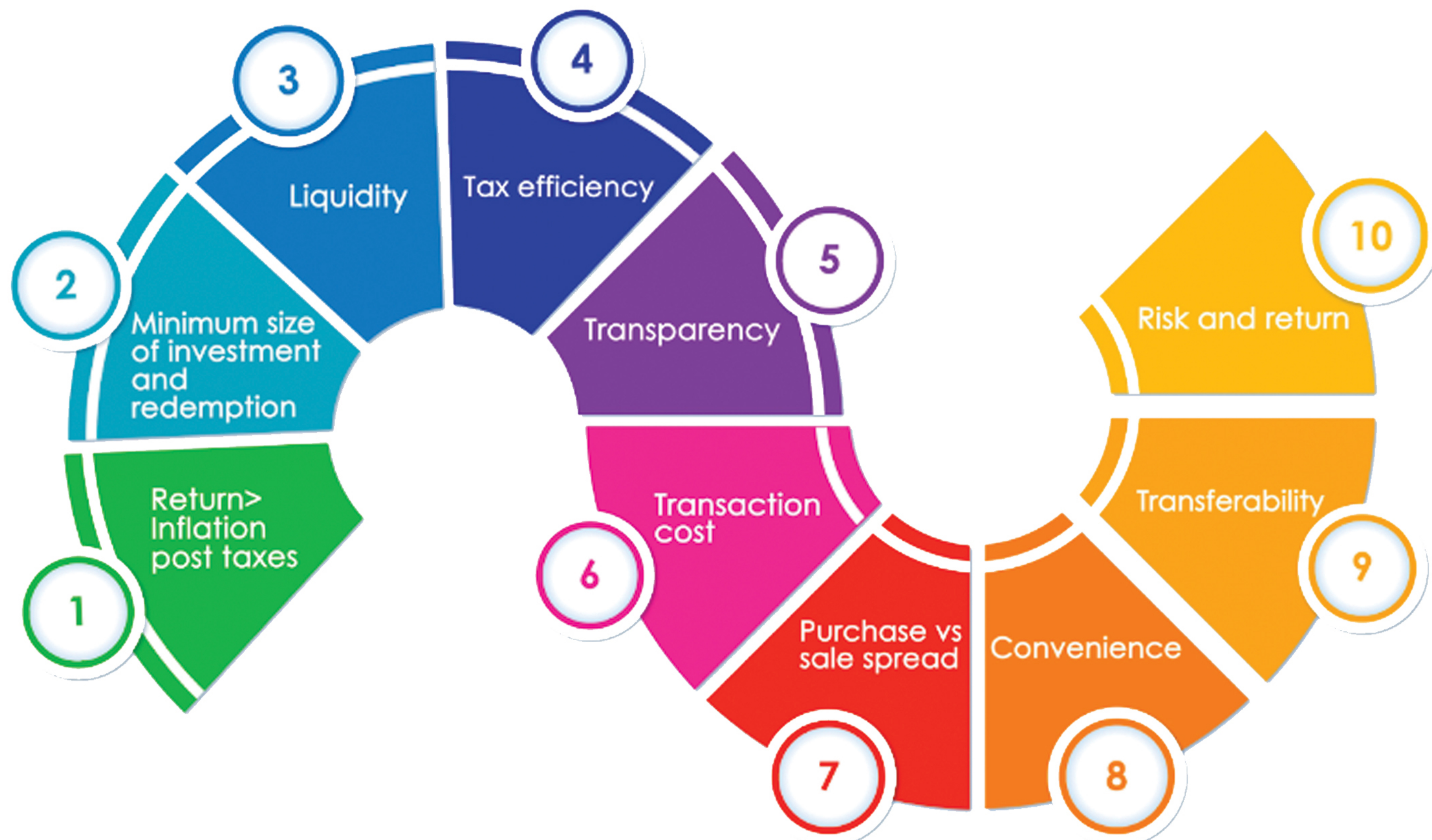
Failure to re-evaluate

As life circumstances change, your financial plan should be flexible enough to adapt. Regularly review and adjust your plan as needed. The most common pitfall with FIRE is that people get cosy in retirement. One must always be prepared for any change that may force them to get back to work. One also needs to be employable and stay relevant.

F.I.R.E. has SEVEN Steps

1. Determine your WHY? What do you want to do after retiring early.
2. Optimise your Expenses so that you save and invest.
3. Increase your Income by asking for a raise or doing a side hustle.
4. Track your money, Prepare budgets and make adjustments as you go along.
5. Pay off debt so that you have money free for investments.
6. Save and Invest. Start with an emergency fund and invest as per goals.
7. Reflect and adjust, Check your budget, your investments as you proceed.

Factors to be considered while deciding investing strategy



Savings Required to Achieve F.I.R.E.

FIRE is achieved through aggressive saving, far more than the standard 10-15% typically recommended by financial planners.

Assuming expenses are equal to income minus savings, and neglecting investment returns, observe that:

- At a savings rate of 10%, it takes $(1-0.1)/0.1 = 9$ years of work to save for 1 year of living expenses.
- At a savings rate of 25%, it takes $(1-0.25)/0.25 = 3$ years of work to save for 1 year of living expenses.
- At a savings rate of 50%, it takes $(1-0.5)/0.5 = 1$ year of work to save for 1 year of living expenses.
- At a savings rate of 75%, it takes $(1-0.75)/0.75 = 1/3$ year = 4 months of work to save for 1 year of living expenses.

From this example, it can be concluded that the time to retirement decreases significantly as savings rate is increased. For this reason, those pursuing FIRE attempt to save 50% or more of their income.

At a 75% savings rate, it would take less than 10 years of work to accumulate 25 times the average annual living expenses suggested by the 4% safe withdrawal rule.



Join the Sahayak F.I.R.E. Club

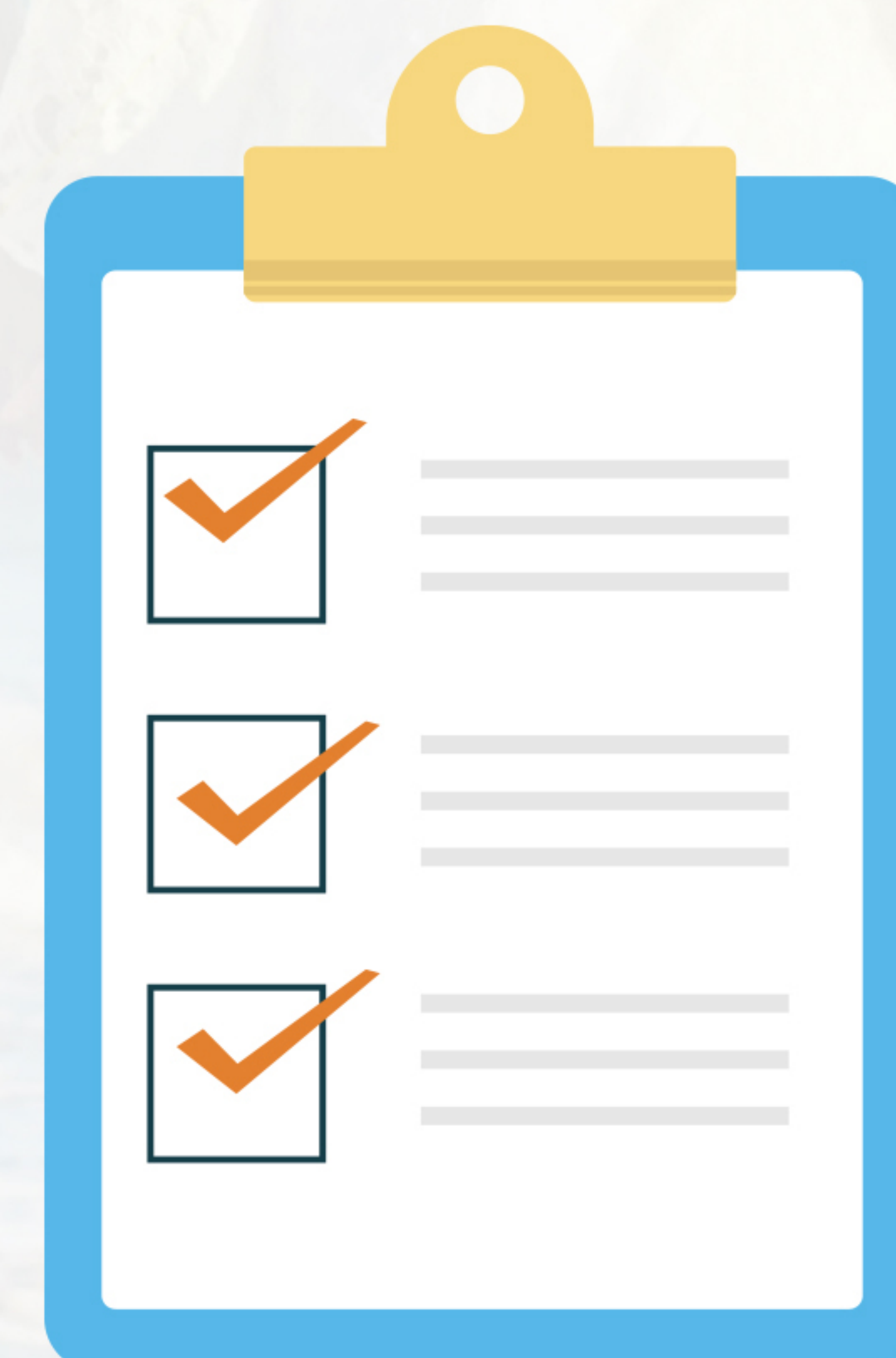
Process of Becoming a F.I.R.E. Club Member

- Budgeting and Goal Planning Exercise
- Enrolment into the club as a Member
- Start of Investment
- Regular Review
- Support & Coaching
- Celebration of Milestone Achievement



Eligibility Criteria

- Minimum Initial Investment of Rs. 10 Lakh and Rs. 25,000 SIP
- Investor should be a major
- Investment should be KYC compliant
- Investor should provide all personal financial information



Privileges of being a F.I.R.E. Club Member

- Personal Relationship Manager Available on Call
- Regular Monitoring and Review of Investment
- Course Correction Strategy Whenever Required
- Regular Updates and Industry News
- Invites to Webinars And IAPs
- Invites to F.I.R.E Club Social Events

Additional Services -

- Counseling and Mentoring with Life Coach Sandeep Sahni
- Free Will Writing and Estate Planning Services



Investment required to achieve F.I.R.E.

Current Age 25 Years			Retirement Age 40 Years	
Monthly Exp at present cost	Exp at Retirement	SIP Reqd	SIP with 10% Incr Reqd	Lumpsum Inv Reqd
50,000	158,608	212,929	122,469	18,514,408
75,000	237,913	319,394	183,704	27,771,612
100,000	317,217	425,859	244,938	37,028,816
150,000	475,825	638,788	367,408	55,543,224
200,000	634,434	851,718	489,877	74,057,632
Current Age 25 Years			Retirement Age 45 Years	
Monthly Exp at present cost	Exp at Retirement	SIP Reqd	SIP with 10% Incr Reqd	Lumpsum Inv Reqd
50,000	233,048	141,101	69,663	13,455,168
75,000	349,572	211,651	104,495	20,182,752
100,000	466,096	282,201	139,327	26,910,336
150,000	699,144	423,302	208,990	40,365,504
200,000	932,191	564,403	278,653	53,820,672
Current Age 25 Years			Retirement Age 50 Years	
Monthly Exp at present cost	Exp at Retirement	SIP Reqd	SIP with 10% Incr Reqd	Lumpsum Inv Reqd
50,000	342,424	96,143	41,584	9,626,730
75,000	513,636	144,214	62,376	14,440,095
100,000	684,848	192,286	83,169	19,253,460
150,000	1,027,271	288,429	124,753	28,880,190
200,000	1,369,695	384,571	166,337	38,506,920
Current Age 25 Years			Retirement Age 60 Years	
Monthly Exp at present cost	Exp at Retirement	SIP Reqd	SIP with 10% Incr Reqd	Lumpsum Inv Reqd
50,000	739,267	44,063	15,403	4,599,002
75,000	1,108,901	66,095	23,104	6,898,502
100,000	1,478,534	88,127	30,806	9,198,003
150,000	2,217,802	132,190	46,209	13,797,005
200,000	2,957,069	176,253	61,612	18,396,006

*For illustration purpose only.

Assumptions: Life Expectancy 85 Years, Return on Retirement Kitty @8%, Return on Investment @12%, Inflation @8% pre & post retirement.
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Introduction to SWP

- SWP in mutual fund helps in creating a regular source of income for retirees or supplementary income for those with specific needs.
- A Systematic Withdrawal Plan (SWP) is a facility in which an investor can withdraw a pre-determined amount at pre-decided intervals from his / her investments in selected mutual funds schemes. The fund's value and number of units will reduce to the extent of each withdrawal.



Fundamentals SWP

Systematic Withdrawal Plan

SWP is a facility that allows you to withdraw a predetermined amount every month at fixed intervals.



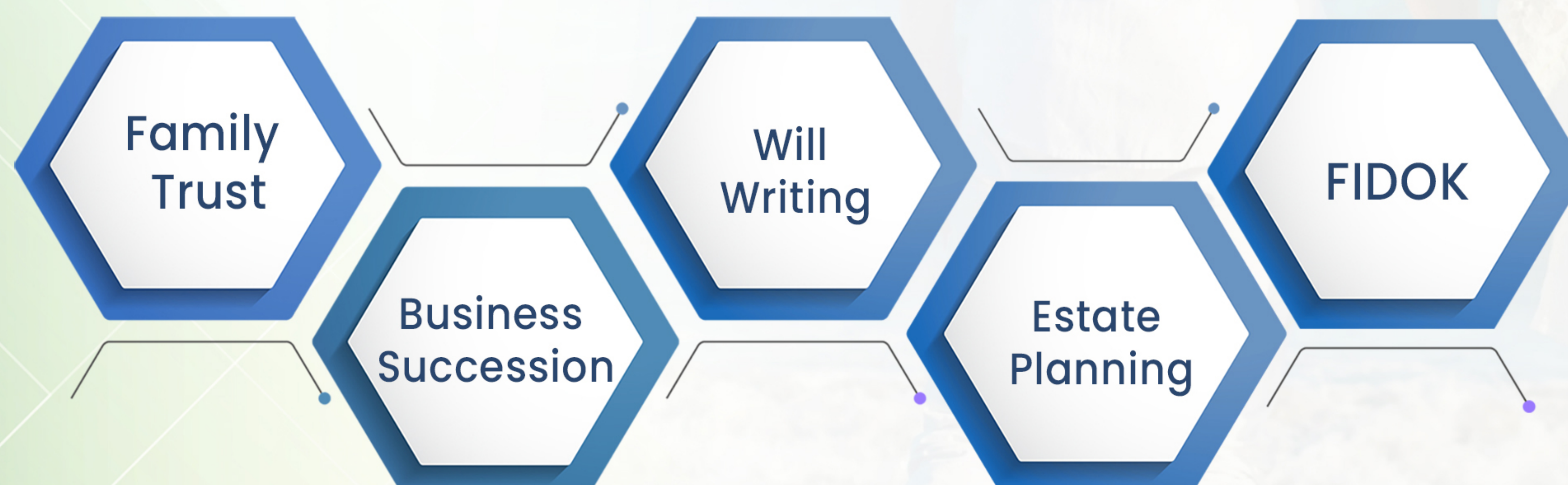
It could be understood as the opposite of SIP.

SWP could be used to create income in retirement.



SWP could also be used to create cash or equivalent as the portfolio approaches the financial goal.

- Have you made a **Will**?
- Have your family elders and other family members made a Will?
- Have you done a comprehensive **Estate Planning**?
- Is the Will an answer to your Inheritance plans or do you need a **Family Trust**?
- Have you made a complete list of your Assets and liabilities and documented your financial and non-financial assets?



Avail of the

"Sahayak Will Writing & Estate Planning Services"

*and plan your Inheritance so that you,
Leave a Legacy and not a Mess.*



*Invite us to your house or visit our office and we shall conduct a **Personal Finance Workshop** exclusive for you, your family and close friends at your doorstep.*

CALL NOW TO RESERVE A TIME SLOT AT #9827804694

Register through the Google Form



Scan QR to Registers

Why Sahayak Associates?

1. Qualified finance professionals to handle your investments.
2. Comprehensive Process driven approach.
3. 100% Digital Platform- Buy, Sell, Top-up 24*7 sitting anywhere in the world.
4. Complete financial health checkup.
5. Risk Profiling and Risk Assessment based on our PCR formula.
6. Asset Allocation and Category Allocation based on your requirement.
7. Solutions and goal oriented financial plan and implementation.
8. Customized investment strategies to optimize returns.
9. Regular reviews and rebalancing.
10. Constant client engagement and quick response time.

What do we do?

1. We Reduce Complexity

We highlight what is important and critical and what should be ignored.

2. We help you take Action

We help clients take informed decisions and avoid procrastination.

3. We help increase your Conviction and Confidence

We share the latest updates, invite you for industry seminars and webinars to help you understand the journey of investments.

4. We help you feel Safer

We understand your anxiety regarding your hard earned money and are available 24*7 to hold your hand and ride the volatility.

5. We help you Dream Big

We make you understand what is possible in the long run.
We believe in the miracle of Compounding and help you achieve your financial goals.



We Make a Difference!

Mutual Fund investments are subject to market risks, read all scheme related documents carefully



CALL US NOW
JOIN THE F.I.R.E. CLUB TODAY!

+91 98728 04694

*Take the first step towards F.I.R.E.
You don't have to see the whole staircase, just take the first step.*

Disclaimer:

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