



ARN-117295

AMFI Registered Mutual Fund Distributor
and SIF Distributor

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

Are you ready for your

Retirement?



Retire from work, not from life



Are you one of those people who spend more time planning a than planning your retirement?

Perhaps no other stage of life triggers such intense feelings of excitement and liberation on the one hand, and fear and anxiety the other hand.



While planning for your retirement, there are many factors that come into play. Think about the kind of retirement you want. Envision your retirement, establish a retirement budget and monthly expense required to maintain a standard of living that you want to enjoy.

Keep in mind, rate of return on your investment, inflation, taxation and the reduction in your risk-taking ability going forward.

BIGGEST RETIREMENT MISTAKE TO AVOID

Underestimating
longevity

Overestimating
wage earning
years.

Not Accounting For
inflation and change
in cost and standard
of living.

Saving too late
and not diversifying.

Putting kids above
yourself—self financial,
Sacrifice to help your
adult children.

Assuming that
government and family
will take care of you.

Increasing
Healthcare Cost

However, it is not easy for an individual to calculate all of these factors and come up with a figure that allows you to have the life that you want after retirement.

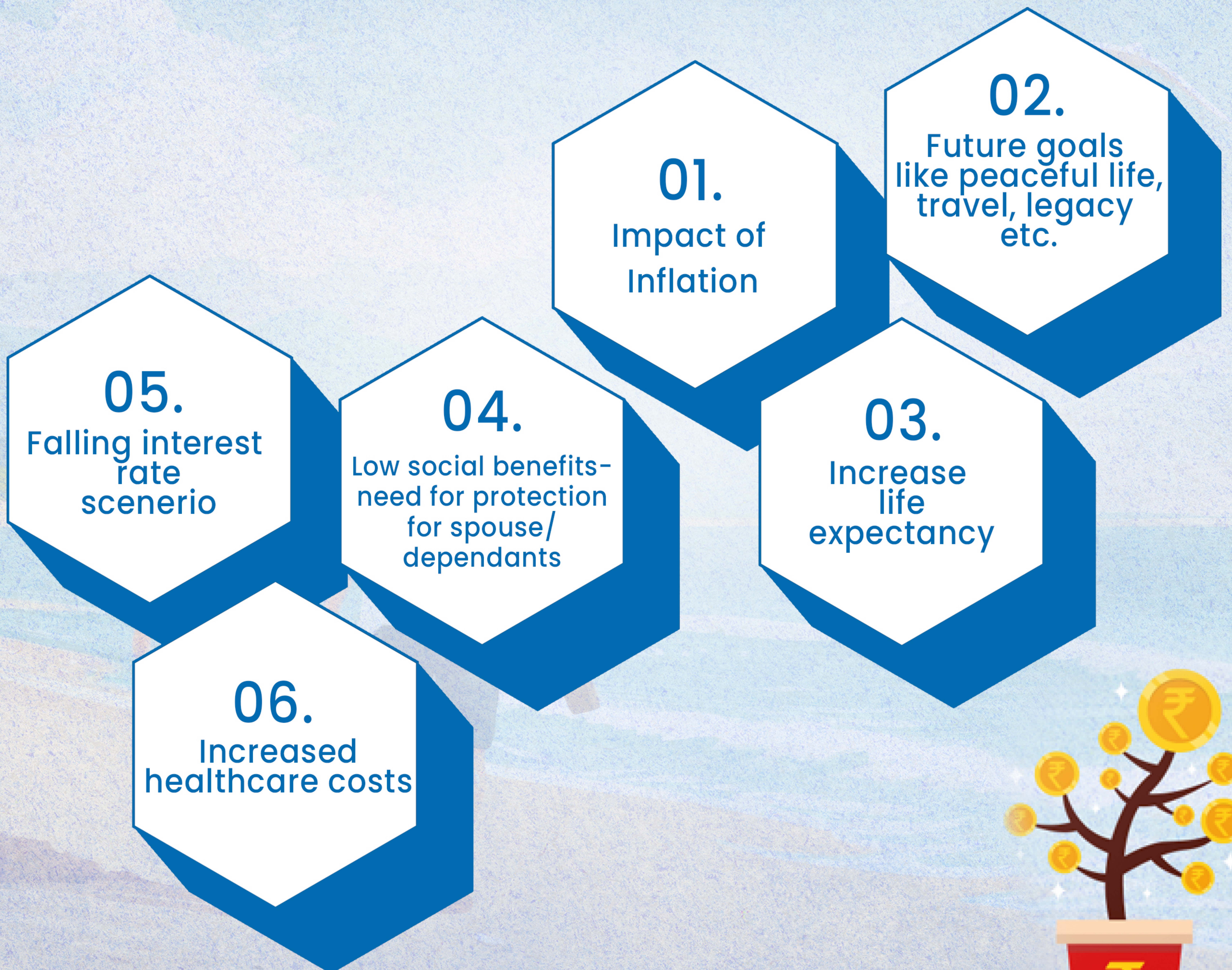
Which is where, **Mr. Sahayak**, your personal family CFO, comes handy. All of your financial and economic worries are handled by Mr. Sahayak and all you have to do is plan when you will be taking your next trip after retirement.

4% RULE OF RETIREMENT

Assuming a withdraw rate of 4% a year ,
you need 25 times your current annual expenses.

“ ***Retirement is a literal opportunity of a lifetime;
it is a chance to distribute the wealth of knowledge,
depth, experience and wisdom you've acquired.*** ”

NEED FOR RETIREMENT PLANNING ?



RETIREMENT SOLUTIONS BY MR. SAHAYAK

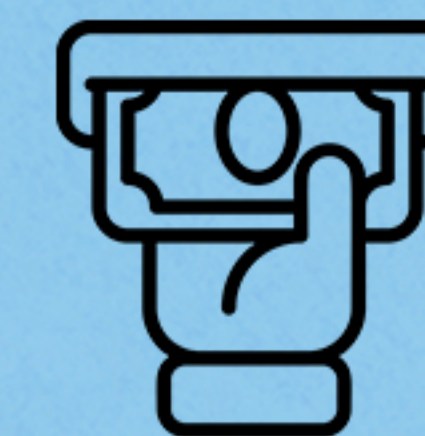
Plan for your
retirement cost



Be prepared for
inflation



Follow the 4%
withdraw rule



Expect to live
longer



Position
investment
for growth



KNOW YOUR INVESTMENT OPTIONS

PPF

POMIS
(Post office
Monthly Income
Scheme)

Debt
Fund

Pension
Plan / NPS

Insurance
Policies

Equity
Funds

SCSS
(Senior citizen
Saving
Scheme)

And Other
Debt Products

Bank
Deposit

Private
Credit Bonds



DECIDE YOUR CORPUS

How much is required to be invested per month to accumulate a retirement corpus of Rs 1 Cr

Assumed Rate Of Return	No. Of Year For Retirement					
	5	10	15	20	25	30
7.00%	₹ 139,668	₹ 58,133	₹ 31,963	₹ 19,592	₹ 12,699	₹ 8,503
9.00%	₹ 132,852	₹ 52,332	₹ 27,080	₹ 15,541	₹ 9,387	₹ 5,833
12.00%	₹ 123,299	₹ 44,636	₹ 21,011	₹ 10,871	₹ 5,875	₹ 3,246

For Illustration purpose only. These are assumed returns and actual returns may vary.. Monthly Investment at the beggining of the months.

	Project Monthly Expense With Inflation @8%			
Monthly Expense At present cost	After 5 Year	After 10 Year	After 15 Year	After 20 Year
Rs 1.0 Lac	₹ 146,933	₹ 215,892	₹ 317,217	₹ 466,096
Rs 2.0 Lac	₹ 293,866	₹ 431,785	₹ 634,434	₹ 932,191
Rs 2.5 Lac	₹ 367,332	₹ 539,731	₹ 793,042	₹ 1,165,239
Rs 3.0 Lac	₹ 440,798	₹ 647,677	₹ 951,651	₹ 1,398,287
	Corpus Required to Meet Monthly Expense Post Retirement			
Monthly Expense At present cost	After 5 Year	After 10 Year	After 15 Year	After 20 Year
Rs 1.0 Lac	₹ 44,079,842	₹ 64,767,750	₹ 95,165,073	₹ 139,828,714
Rs 2.0 Lac	₹ 88,159,685	₹ 129,535,500	₹ 190,330,147	₹ 279,657,429
Rs 2.5 Lac	₹ 110,199,606	₹ 161,919,375	₹ 237,912,684	₹ 349,571,786
Rs 3.0 Lac	₹ 132,239,527	₹ 194,303,250	₹ 285,495,220	₹ 419,486,143
	SIP Required To Reach The Corpus Amount			
Monthly Expense At present cost	After 5 Year	After 10 Year	After 15 Year	After 20 Year
Rs 1.0 Lac	₹ 504,681	₹ 246,248	₹ 154,397	₹ 105,366
Rs 2.0 Lac	₹ 1,009,361	₹ 492,496	₹ 308,794	₹ 210,732
Rs 2.5 Lac	₹ 1,261,701	₹ 615,620	₹ 385,993	₹ 263,416
Rs 3.0 Lac	₹ 1,514,042	₹ 738,745	₹ 463,191	₹ 316,099

For Illustration purpose only. These are assumed returns and actual returns may vary.. Monthly Investment at the beggining of the months.

Will FDR provide the Solution?

 FDR interest VS inflation Post retirement

NO	FD Investment	ROI	Intrest of values	Intrest Values	Deficit At The End of Every Year
1.	100.00 Lac	7.50%	7.50 Lac	7.50 Lac	-
2.	100.00 Lac	7.50%	7.50 Lac	8.25 Lac	0.75 Lac
3.	99.25 Lac	7.50%	7.44 Lac	9.08 Lac	1.63 Lac
4.	97.62 Lac	7.50%	7.32 Lac	9.98 Lac	2.66 Lac
5.	94.96 Lac	7.50%	7.12 Lac	10.98 Lac	3.86 Lac
6.	91.10 Lac	7.50%	6.83 Lac	12.08 Lac	5.25 Lac
7.	85.85 Lac	7.50%	6.44 Lac	13.29 Lac	6.85 Lac
8.	79.00 Lac	7.50%	5.93 Lac	14.62 Lac	8.69 Lac
9.	70.31 Lac	7.50%	5.27 Lac	16.08 Lac	10.80 Lac
10.	59.51 Lac	7.50%	4.46 Lac	17.68 Lac	13.22 Lac
11.	46.29 Lac	7.50%	3.47 Lac	19.45 Lac	15.98 Lac
12.	30.31 Lac	7.50%	2.27 Lac	21.40 Lac	19.13 Lac
13.	11.18 Lac	7.50%	0.84 Lac	23.54 Lac	22.70 Lac
14.	0.0	7.50%	0.0	0.0	0.0

For Illustration purpose only. These are assumed returns and actual returns may vary.. Monthly Investment at the beggining of the months.

How long will your retirement corpus last?

Expected Return On Corpus	Years Rs 1 cr will last Withdraw rate is			
	5%	6%	7%	8%
8%	25	20	16	14
9%	29	22	18	15
10%	35	25	20	16

For Illustration purpose only. These are assumed returns and actual returns may vary.. Monthly Investment at the beggining of the months.



Calculation of Return for One Time Lump Sum Investment Of Rs 10 Lac.

Exp.Return	Number of Year of Investment				
	10Yr.	15Yr.	20Yr.	25Yr.	35Yr.
Fixed Deposit 6.0%	17.91 Lac	23.93 Lac	32.06 Lac	42.92 Lac	76.86 Lac
PPF 8.5%	22.60 Lac	33.90 Lac	51.12 Lac	76.86 Lac	1.73 Cr
Aggressive Hybrid Mutual Funds 10%	25.93 Lac	41.76 Lac	67.27 Lac	1.08 Cr	2.81 Cr
Equity Mutual Funds 12%	31.60 Lac	54.74 Lac	96.45 Lac	1.70 Cr	5.28 Cr

For Illustration purpose only. These are assumed returns and actual returns may vary.. Monthly Investment at the beggining of the months.
Disclaimer -: Mutual Funds investment 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 of SWP Systematic Withdrawal Plan

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

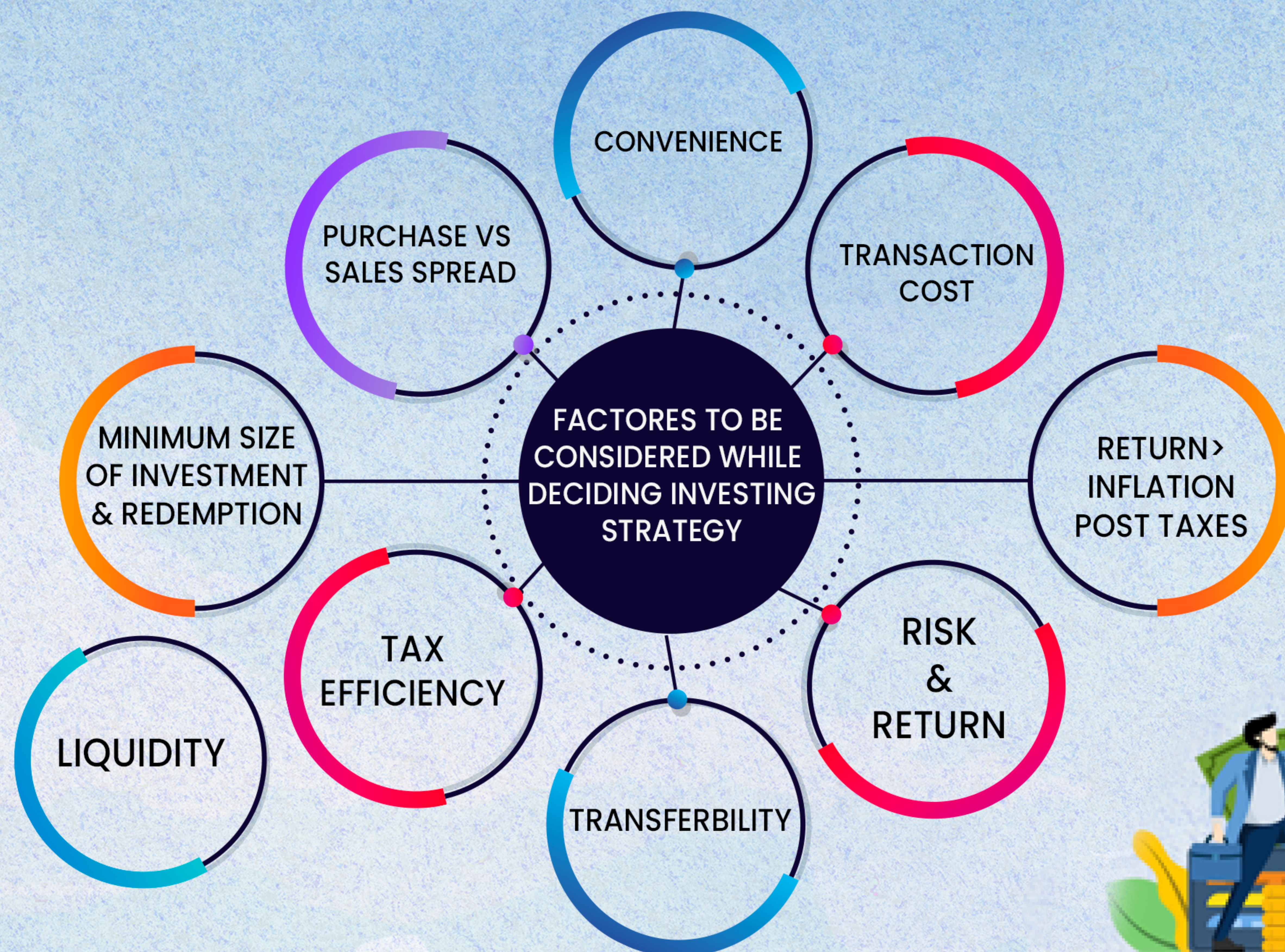


It could be understood as the opposite of SIP.

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.



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 client take informed decision and avoid procrastination.

3.We help increase your conviction and confidence

We share the latest updates, invite you for the industry seminar and webinar to help you understand the journey of investment.

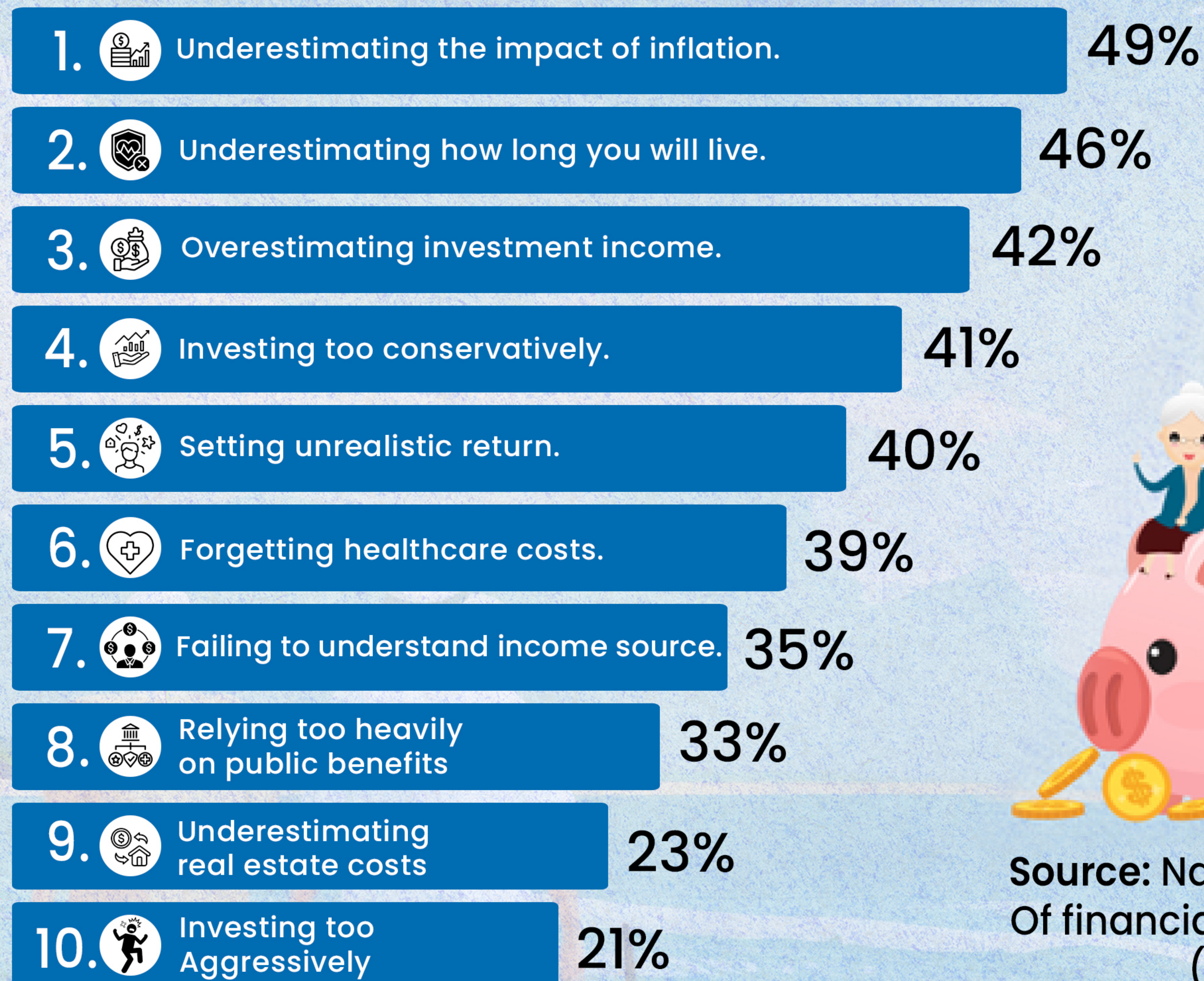
4.We help you feel safe

We understand your anxiety regarding your hard-earned money and are available 24*7 to hold your hand through market and 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.

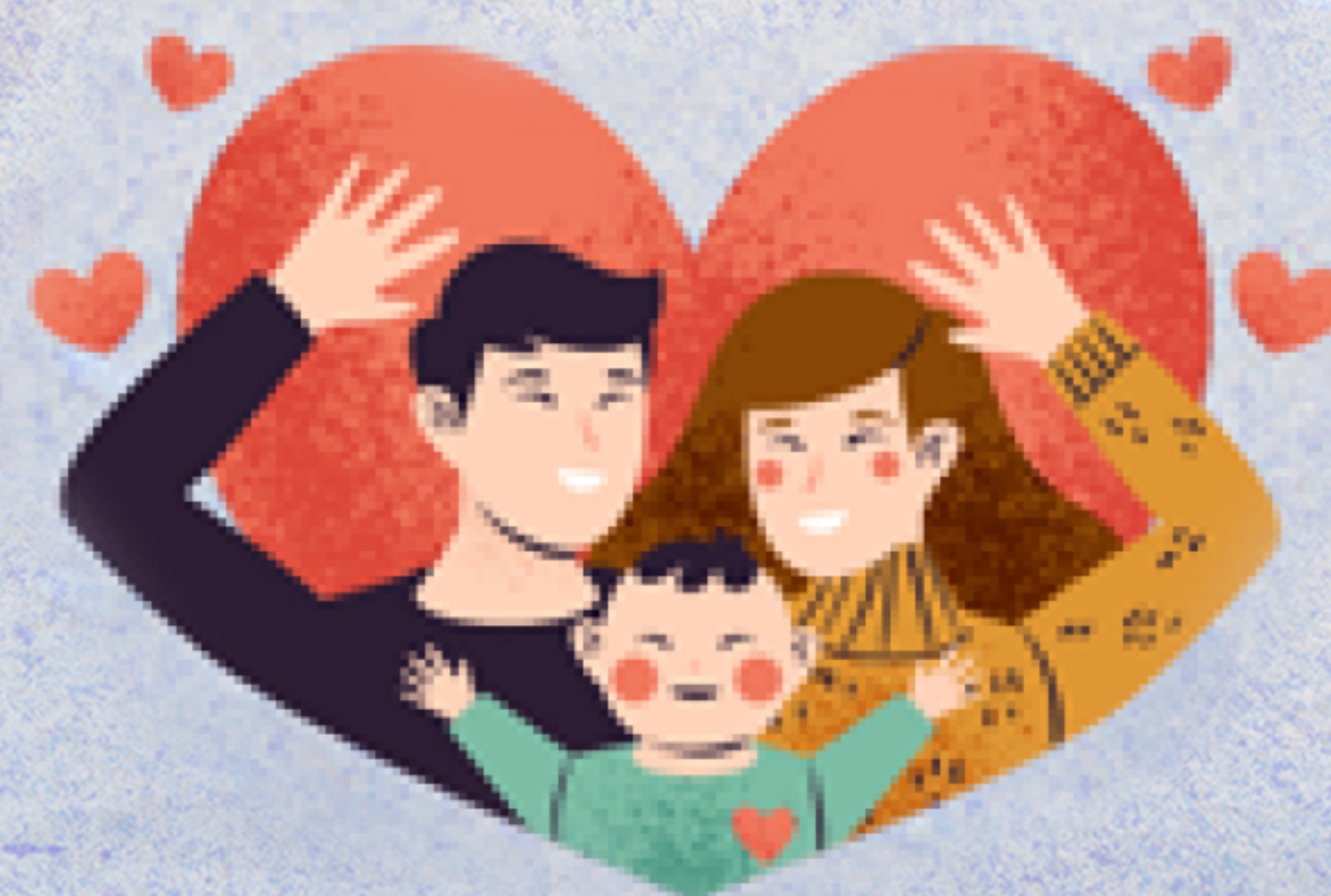
TOP 10 Retirement Mistakes



Source: Natixis Global Survey
Of financial Professional 2022
(n=2,700)

CREATE YOUR OWN WEALTH

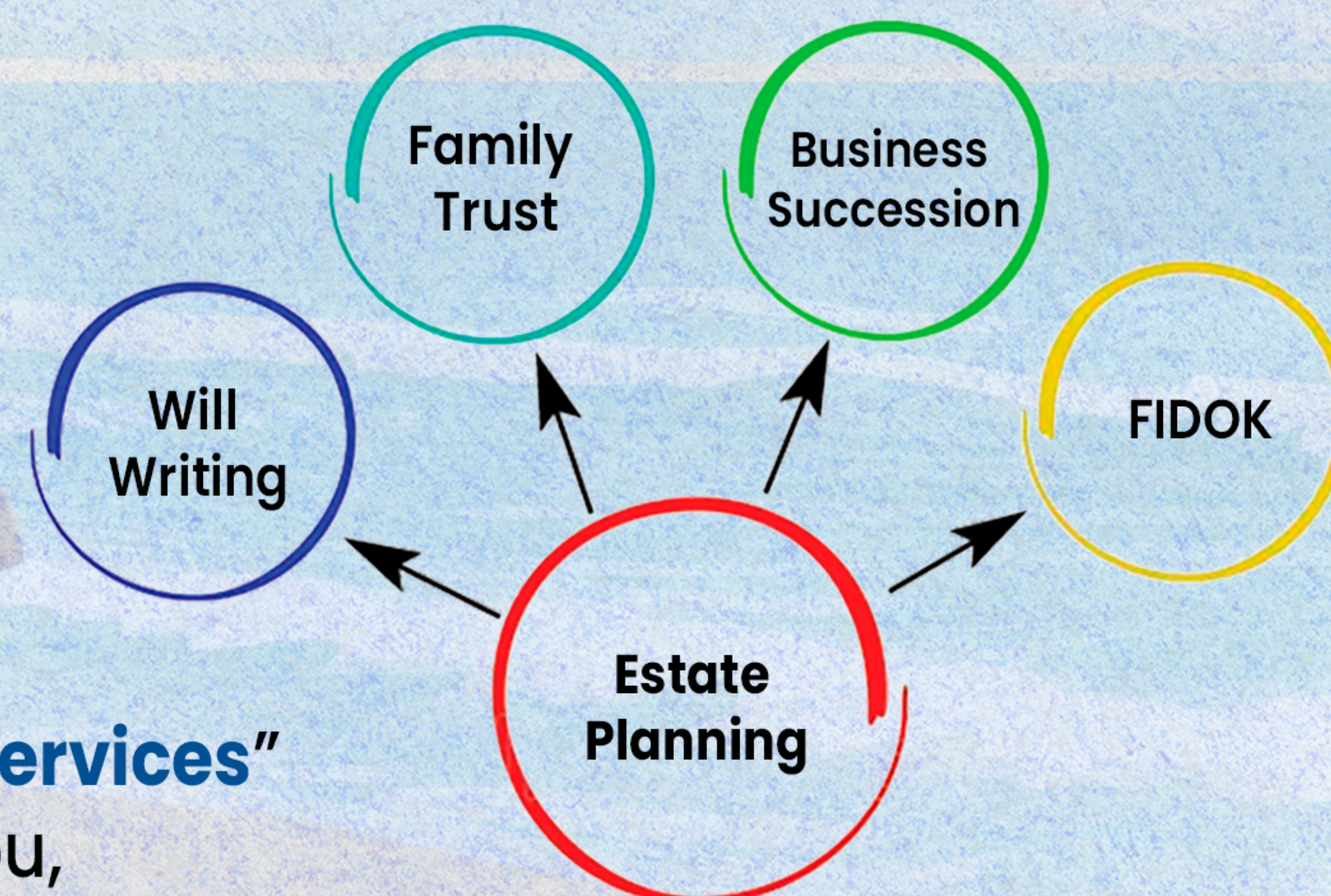
1. YOURS PARENTS ARE NOT
YOUR EMERGENCY FUNDS



2.YOUR CHILDREN WILL NOT
BE YOUR RETIREMENT FUNDS



- 1 Have you made a **Will**?
- 2 Have your family elders and **other family members made a Will**?
- 3 Have you done a comprehensive **Estate Planning**?
- 4 Is the Will an answer to your Inheritance plans or do you need a **Family Trust**?
- 5 Have you made a complete list of your Assets and Liabilities and documented your **financial and non-financial Assets(FIDOK)**?



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 and register through the Google Form.



Scan QR to Registers

A couple is walking away from the viewer on a sandy beach towards the ocean. The person on the left is wearing a light-colored short-sleeved shirt, dark shorts, and a wide-brimmed hat. The person on the right is wearing a white short-sleeved shirt and dark pants. They are holding hands. The ocean is a deep blue, and the sky is a lighter blue with some white clouds. The overall scene is peaceful and suggests a retirement lifestyle.

***Don't Let your
Adventure
Stop after
Retirement***

JOIN OUR SAHAYAK RETIREMENT CLUB TODAY!

Disclaimer

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Sahayak Associates is AMFI Registered Mutual Fund Distributor and SIF Distributor.



SAHAYAK[®]

3¹ Insurance Investment Inheritance

Proud to be NJ partner



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