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RETIREMENT PLANNING

Money Mozart Investment Serices

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Relax

Travel

Pursuit of Pleasure

Focus on hobby

Peaceful life

Pension

Open a cafe

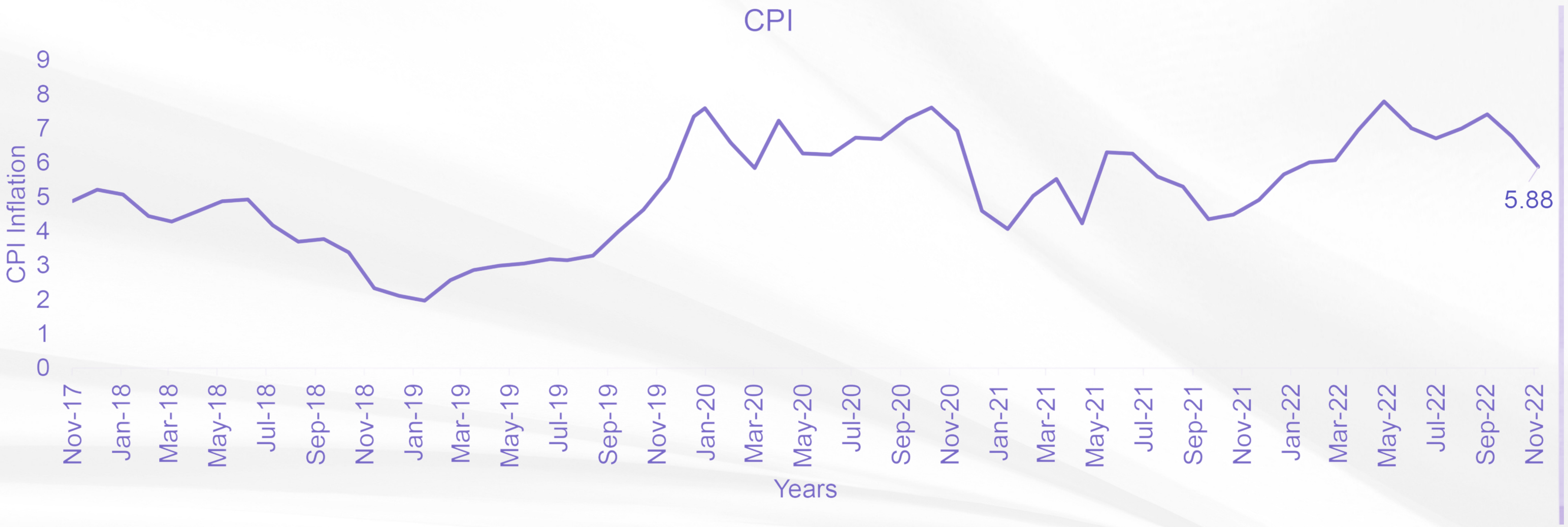
Jubilation

Tranquility

Retirement is not the end of the road. it is the beginning of the open highway

Why plan for your retirement today ?

- High inflation: Rising inflation sharply erodes the value of money. To maintain the same standard of living after retirement, one would have to spend more money in future compared with today. This amount would denote the future value of the current expenditure using the relevant inflation multiple.
- Consumer price index (CPI)-based inflation has remained elevated for some time now, and as per latest data, came in at 5.88% in November 2022.



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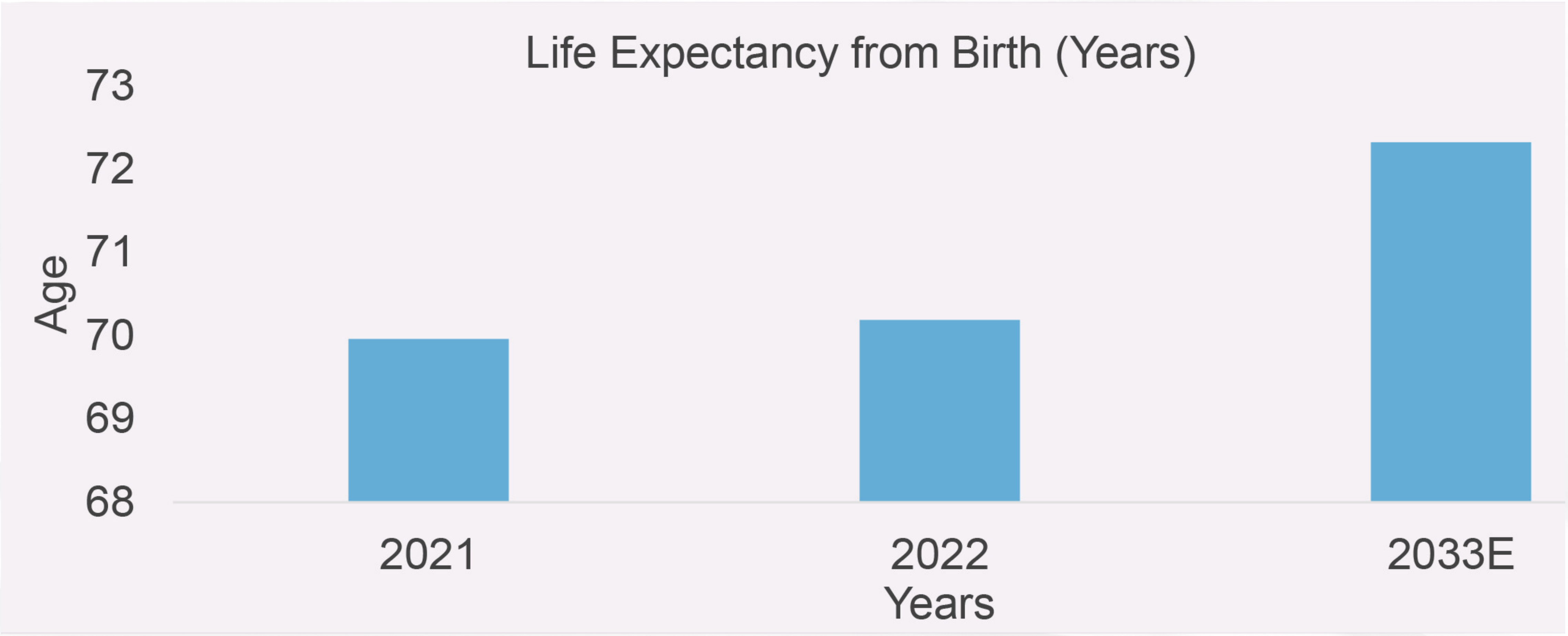
Why plan for your **retirement** today?

Span of retirement: With enhanced medical care, better diet, and higher economic growth, Indians are expected to live longer. According to United Nations (UN) estimates, India's life expectancy in 2022 improved 0.33% from that in 2021 to 70.19 years . The UN expects the lifespan of an average Indian to further rise in coming decades. This means individuals will need to fend for themselves for a greater number of years, thus necessitating a good retirement plan



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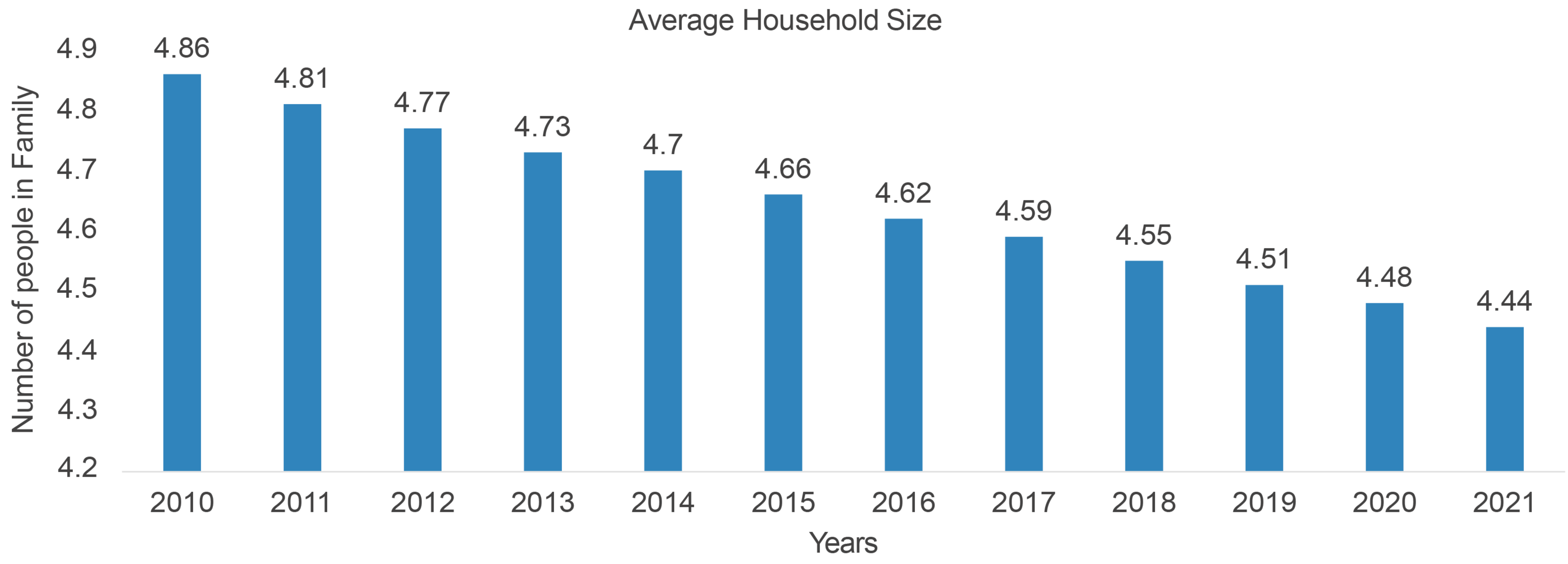
Why plan for your **retirement** today

Nuclearization of families: Indian households are increasingly becoming nuclear; the average number of people in a family has decreased to less than five from over five a decade ago. This means most retirees are expected to fend for themselves rather than look at the traditional joint family system. Hence, planning in advance and managing finances well is important to evade monetary woes during retirement years.



Planning for your retirement

Considering the factors discussed earlier, youngsters can choose to follow these steps to design a retirement portfolio

Start now, don't procrastinate

- It's never too early to start planning for your retirement. The sooner you start, the more time you give your funds to grow through compounding.

Decide on size of retirement corpus

- This amount varies among investors. At a bare minimum, the retirement kitty needs to be big enough to pay for essential living expenses, which could include expenditure for medical treatment. Additional funds can then be used for specific goals that the investor may have, such as donations to charitable causes and holidaying abroad.

Determine risk profile

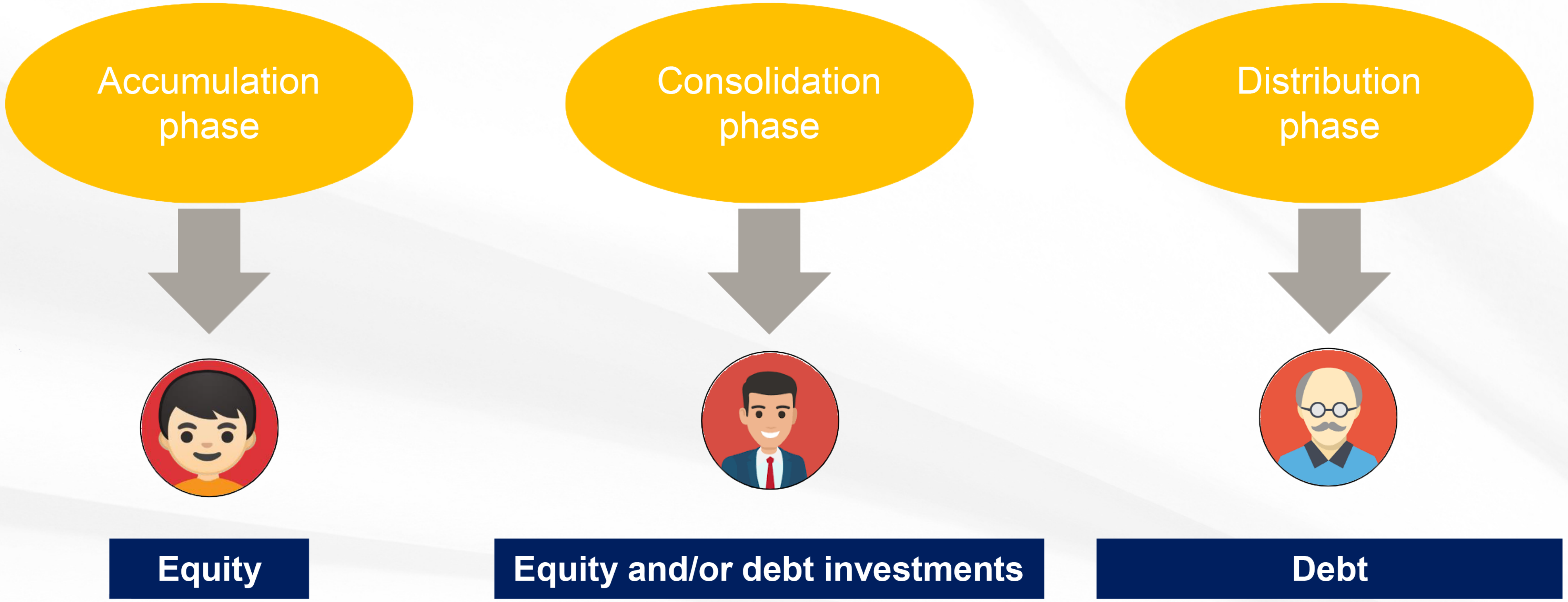
- Invest according to your risk profile; this will help your retirement kitty grow optimally

Monitor and rebalance

- Allocation to risky assets should be gradually reduced with growing age; this requires you to monitor your portfolio and rebalance it in a timely manner.

Follow a lifecycle-based investment approach

Holistic lifecycle-based investing, i.e., splitting your retirement planning process into three phases – accumulation (at the start of your career – aggressive investing, primarily in equities), consolidation (middle phase – moderate allocation, a mix of equity and debt), and distribution (retirement and post-retirement phase – conservative, largely concentrated in debt) is vital



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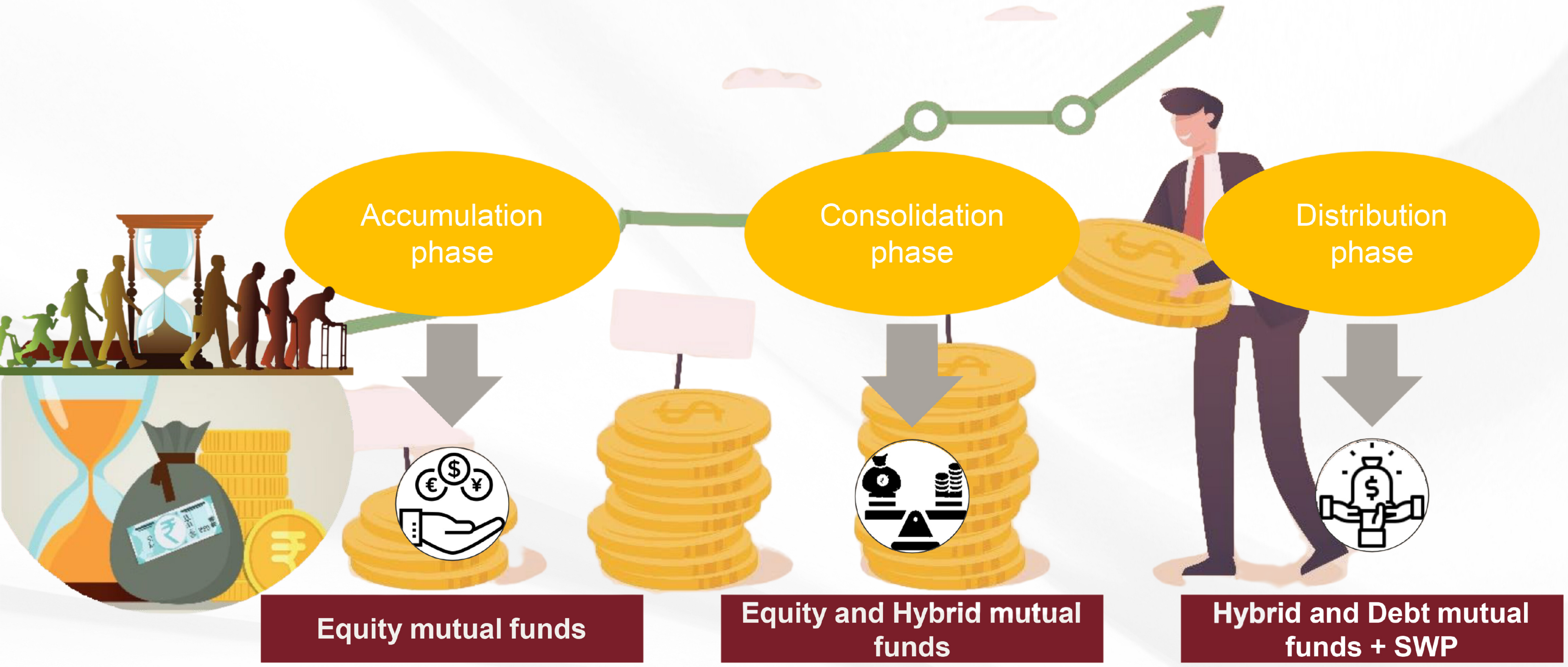

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Disclaimer: Mutual Fund investments are subject to market risks, read all scheme related documents carefully

An investor education and awareness initiative by Mutual Fund

1. Investors should deal only with registered Mutual Funds, details of which can be verified on the SEBI website (https://www.sebi.gov.in) under 'Intermediaries/Market Infrastructure Institutions'.
2. Please refer to website of mutual funds for process for completing one-time KYC (Know Your Customer) including process for change in address, phone number, bank details, etc.
3. Investors may lodge complaints on www.scores.gov.in against registered intermediaries if they are unsatisfied with their responses. SCORES facilitates you to lodge your complaint online with SEBI and subsequently view its status

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