

Make the most of retirement, by making the most of today.



Planning your retirement is something not all of us are prepared to do. Most importantly, the aim is to ensure regular payouts during retirement which can help you meet all your daily expenses. Here’s how you can maximize your investments to get more from your retired life.

Here’s how a small monthly SIP of Rs.20,000 from age 30 can turn into a corpus of Rs.2.19 crore upon retirement!

Monthly SIP Amount (Rs.)	Rate of Return (p.a.)	Time to Retirement	Retirement Corpus (Rs.)
20,000	12.62%	30 years	~2.19 crore

Upon retirement the entire amount is shifted to a low-yield investment with monthly payouts to safeguard capital while aiming to grow over time.

Monthly Payout (Rs.)	Rate of Return (p.a.)	Withdrawal Period
1.2 lakhs	6.61%	18 years

You can enjoy these monthly payouts while your money continues to grow!

For illustration purpose only. Source: Crisil Intelligence, BSE, AMFI. Data period 31 May 1995 to 31 May 2024. Mean CAGR returns considered for illustration is 12.62% by taking mean of 10-year rolling returns between 1 June 2014 and 31 May 2024 of BSE Sensex. **Post Retirement** – Mean CAGR returns considered for illustration is 6.61% by taking mean of 10-year rolling returns between 1 June 2014 and 31 May 2024 of CRISIL 10-year Gilt Index. The above illustration is provided as per AMFI Best Practices Guidelines Circular No. 135/BP/109/2023-24 dated November 01, 2023 read with 135/BP/109-A/2023-24 dated September 10, 2024 and as amended from time to time to define the concept of power of compounding. Past performance may or may not be sustained in future and is not a guarantee of any future returns. The investors should not consider the same as investment advice.

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