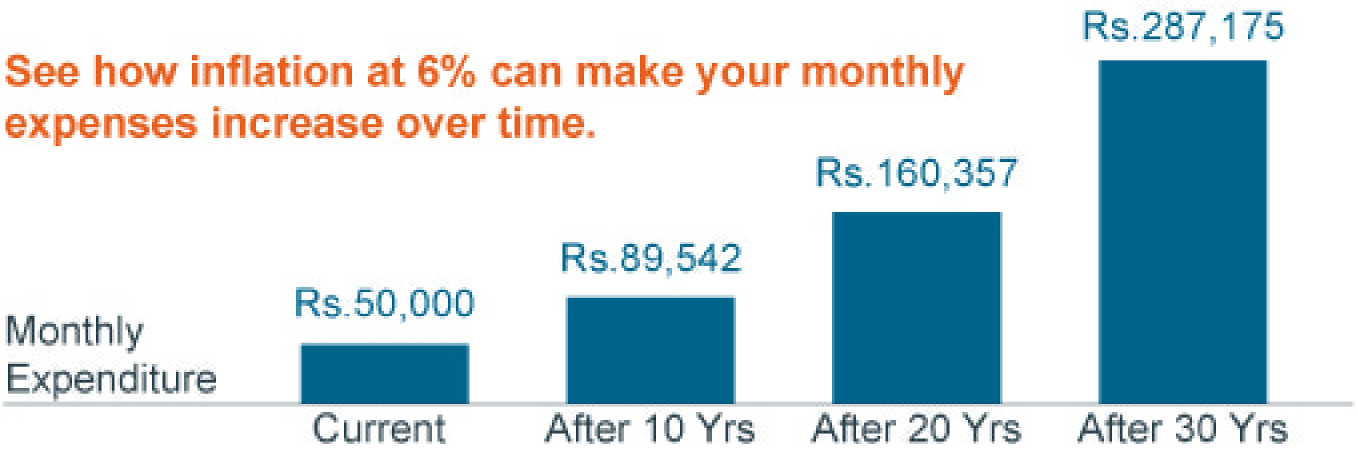
MUTUALFUNDS Sahi Hai

PLANNING TO RETIRE OR START LIVING?

See how putting away a little amount each month can make a happy future.

Retirement begins at the age of 60 for most of us. But no matter when you retire, the most important thing is to plan for it in advance so you can have a steady income all through. The key is to ensure that your investments can last through out your retirement. Here's how starting early always helps ease the burden.

See how inflation at 6% can make your monthly expenses increase over time.



Assuming you need a corpus of Rs.4 cr at the time of your retirement, see how SIP can help you achieve it at various annual rates of return*.

Current Age (in years)	Years Left for retirement#	Monthly SIP required (in Rs.) @ 10%	@ 12%	@ 15%
20	40	7150	4085	1736
30	30	19237	12983	7103
40	20	55250	43485	30142

*The rate of return represents the annualised rate at which capital has compounded over time.

L&T Financial Services
Mutual Fund

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An investor education initiative.

This is for illustration purpose only. Calculations are based on assumed rate of return and actual return on your investments can be more or less than what has been used in this illustration. All figures are rounded. #Assuming the investor retires at age 60 and will live for 20 years after retirement, earns 10%, 12% and 15% on retirement corpus and uses his principal as well as interest component to meet post retirement expenses. Monthly expenses are assumed to grow at 6% post retirement.

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

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