

An Illustration and Presentation:



A smart retirement idea !

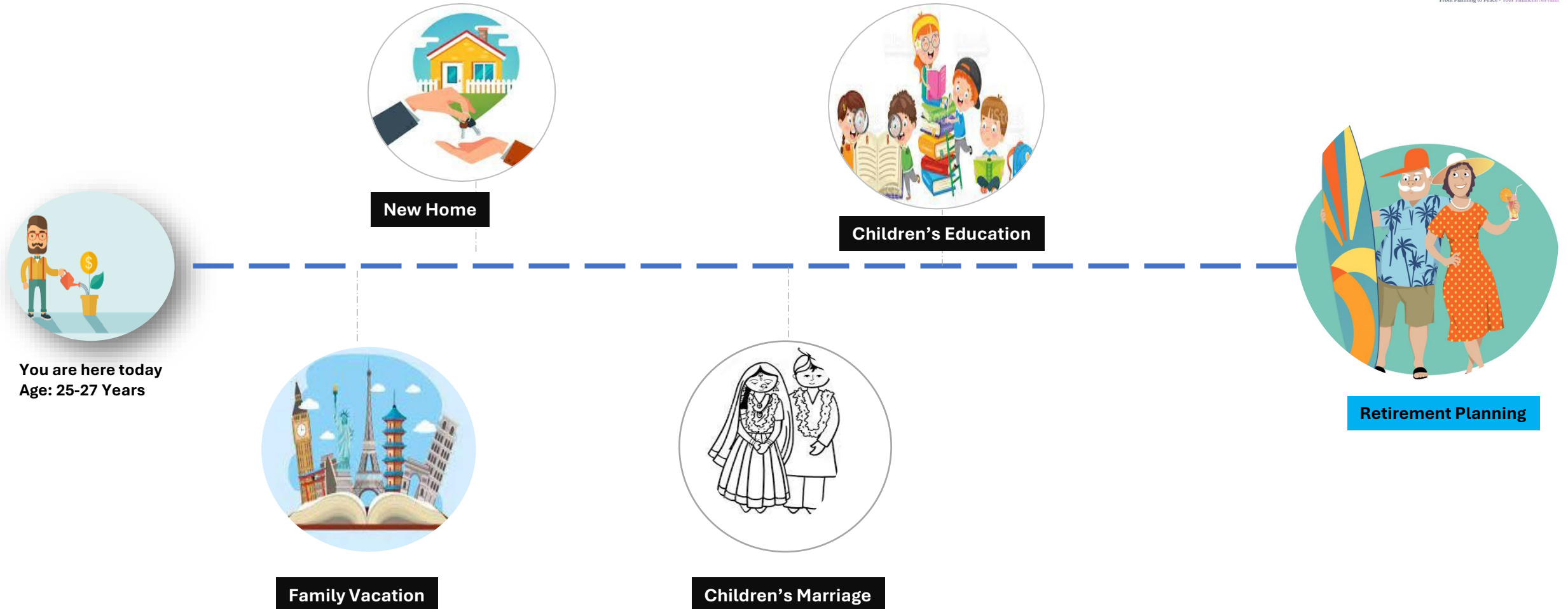
#Smartretire
A plan for a delightful retirement life

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Life Goal & Retirement Planning



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Need for Retirement Planning



Retirement is the stage in life of a person that is marked by an abundance of time to pursue all those hobbies and dreams for which they had no time in their working years.

It is also the time in life when the comfort of knowing that there will be a **regular income from employment is not there**, even though the living and leisure expenses have to still be met. The income that is available in the retirement stage primarily depends on the corpus that has been created out of the income earned in the working years.

The income in working years have to be thus apportioned to meeting current living expenses as well as to create a corpus for future living expenses.

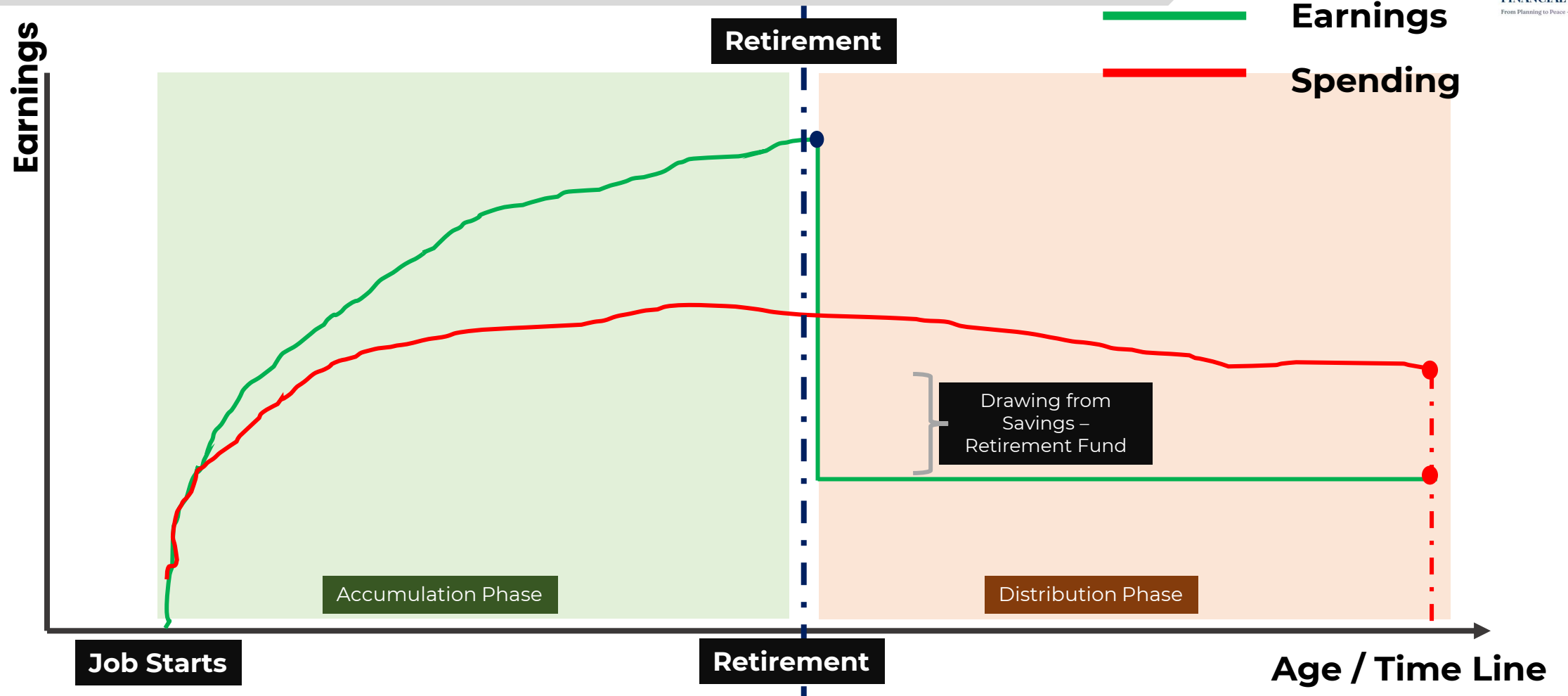
Income	Expenses	Obligation
Limited	Growing	High

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Investor Life Cycle



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Accumulation Phase

Accumulation Phase:

Principal Protection
Return on Capital
Taxation Benefit

Early stage of Job
23-35+ of Age
Aggressive Risk Profile

Consolidation Phase:

Principal Protection
Regular Income from Capital
Taxation Benefit

Matured stage of Job
35-55+
Moderate Risk Profile

Distribution Phase

Spending Phase:

Principal Protection
Regular Income from Capital
Liquidity

Early Stage of Retirement
55+- 72
Conservative Risk Profile

Gifting Phase:

Principal Protection
Regular Income from Capital
Liquidity

Late Stage of Retirement
72+
Zero Risk Tolerance

Line of Control: Retirement

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Need for Retirement Planning

Details	Pre Retirement	Post Retirement
Transportation Costs	High	Low
Housing	High	Low
Food & Leisure	High	Medium
Health Related Expenses	Low	HIGH
Discretionary Spends	High	Low
Desire to Spend	High	High

The expenses after retirement may not be identical to those prior to retirement. The expenses will also see significant changes through the retirement years. The heads of expenses may typically remain the same in the working years and after retirement. For example, the retiree will bear expenses on housing, transportation, food and leisure activities, among others, just as in their working years.

However, the proportion of available income assigned to each of these heads are likely to be different in the retirement years. Immediately after retirement, one is likely to see a reduction in the expenses that are related to employment such as transportation costs and expenses related to personal needs such as clothing and grooming.

Over time, costs related to leisure and health becomes a big part of the retiree's expenses.

The biggest problem of Retirement is **Living too long**

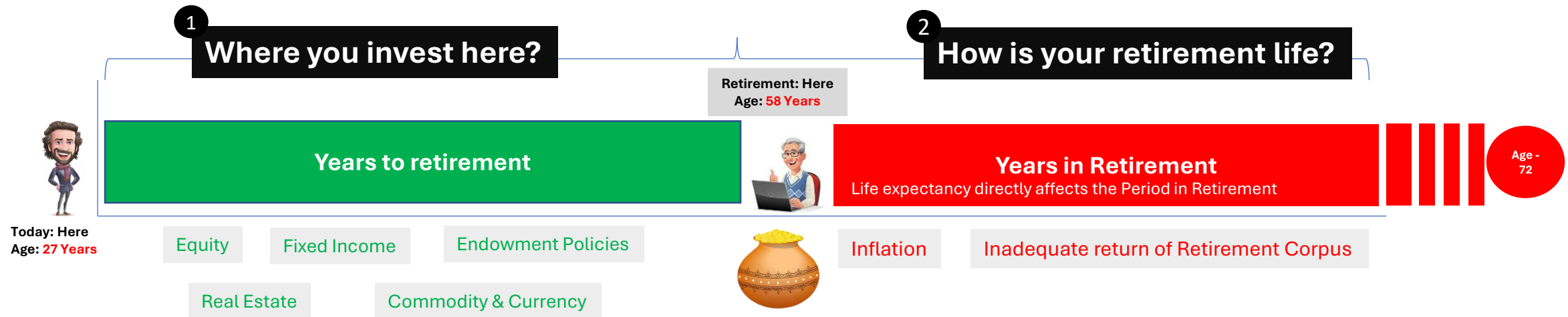
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Need for making Investment to retirement goals

The **retirement Plan is unique** in the sense that it **requires a large corpus to be built out of owned funds** since it cannot be funded through loans or borrowings. The other feature of the goal is that it is **long-term in nature**. It has to be met at a time well in the future. If the money saved for the goal was kept unused till it is required to meet the expenses in retirement, the money will lose value given the effect of inflation over the long period to retirement. Again, keeping the money idle would mean that the ability of money to be invested and earn returns is not being used.



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Features of Retirement Goal

You are here today
Age: 25-27 Years



Time period: 25-30 Years



Amount: 500 Lakhs
Retirement Planning

The retirement goal is inherently a **long-term goal**. Typically, retirement would be seen around 25 years to 30 years after the start of employment or earning a living. And the period in retirement may be anywhere between 20 to 25 years, given the improvement in life expectancy over the years. **Saving for the goal of funding expenses in retirement cannot be done over a few years since the corpus required is large.**

Starting early and saving regularly is important for such a large goal.

Individuals covered under a retirement benefit or plan will see some regular retirement savings happen from the beginning of the earning period. This alone may not be adequate to fund the retirement life that the individual expects to lead and may require additional savings to be allocated to retirement.

Individuals who are not covered under a mandatory retirement plan need to voluntarily start saving early for retirement to benefit from the long saving and investment period.

The **early start to saving for retirement will benefit from compounding over the long investment period**. The allocation that needs to be made from savings will be lower when the period available for accumulation is long. This is because the compounded returns will contribute to a large portion of the retirement corpus.

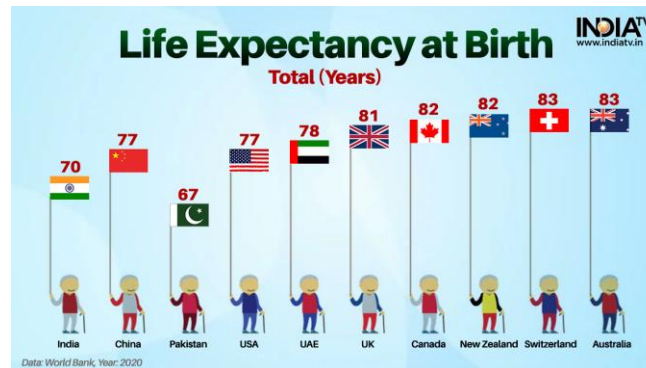
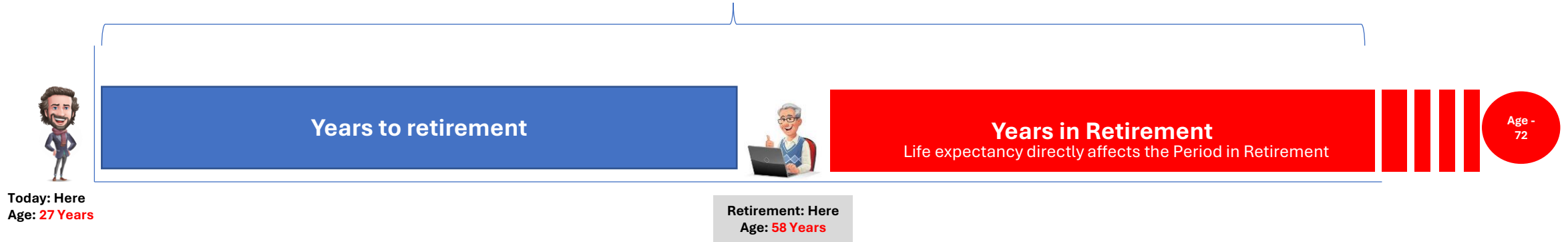
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Life Expectancy – A Risk to be managed

Life expectancy at a certain age is the mean additional number of years that a person of that age can expect to live, if subjected throughout the rest of his or her life to the current mortality conditions (age-specific probabilities of dying, i.e. the death rates observed for the current period).



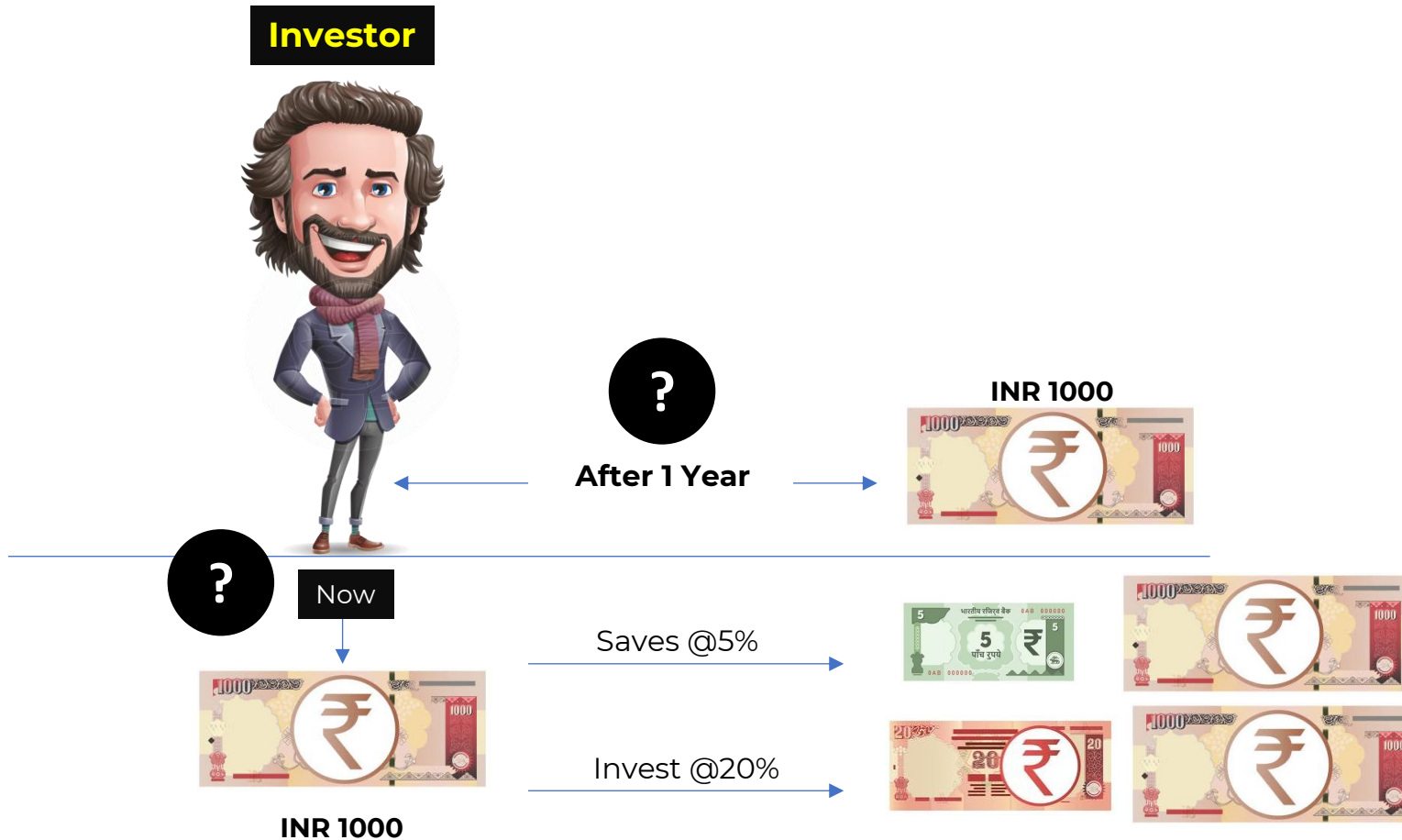
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Time Value of Money (TVM)

Time Value of Money is a concepts that states: **A Dollar today is always worth more than a Dollar tomorrow**



Time Value of Money:

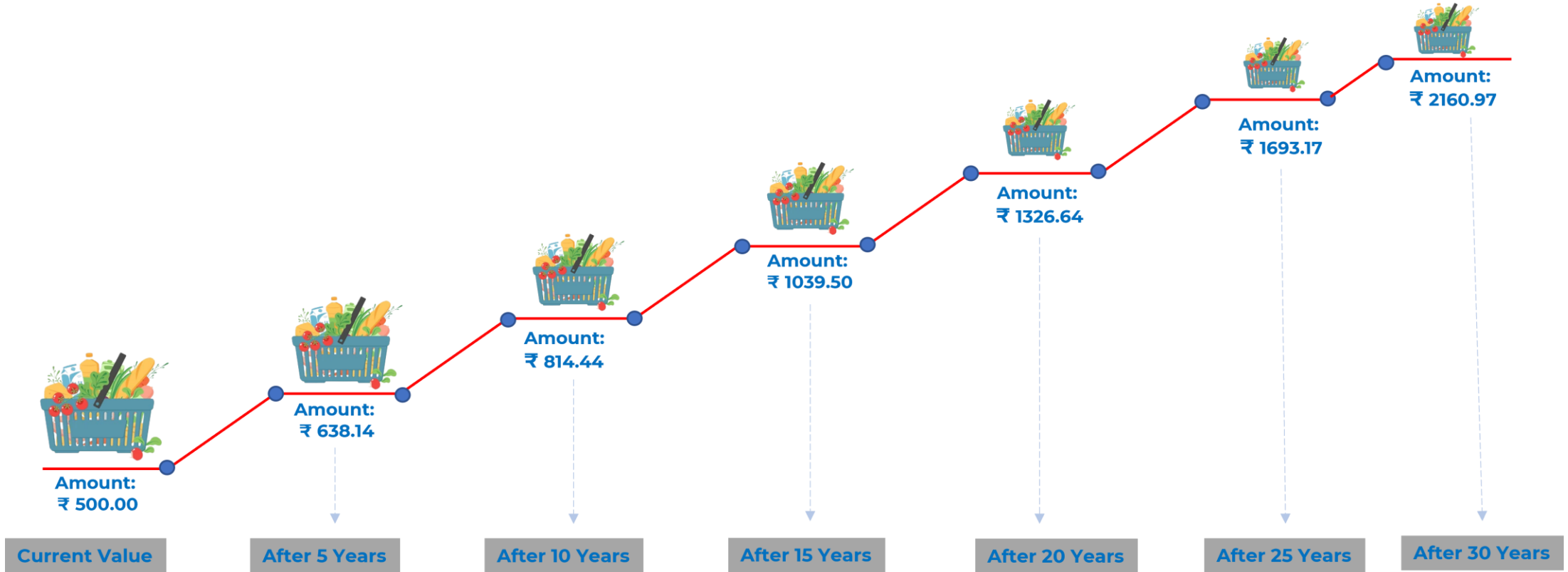
By taking the money Early, Romit earns **extra** 5% (in Bank Deposit) or 20% (investing).

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Understanding Inflation

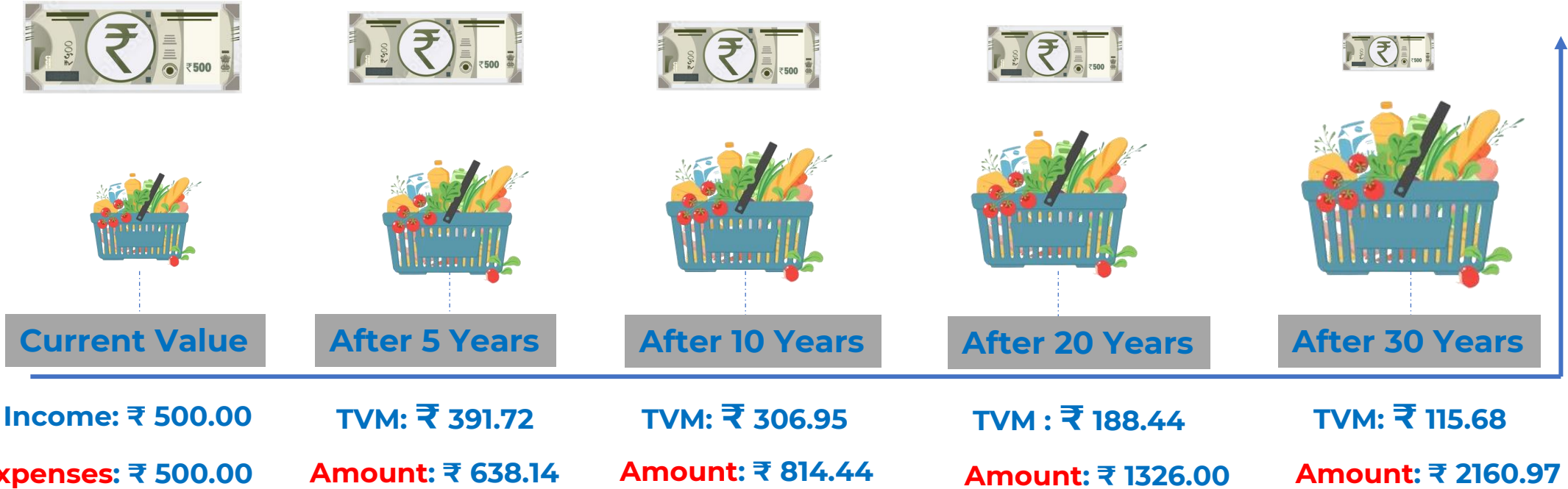


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Decreasing Income and Increasing Expenses



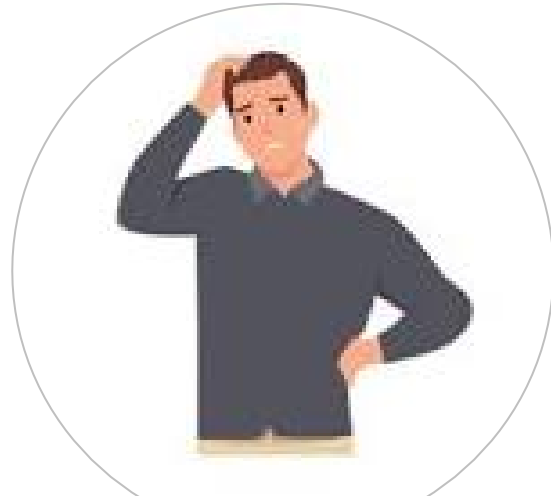
Assuming 5% Inflation

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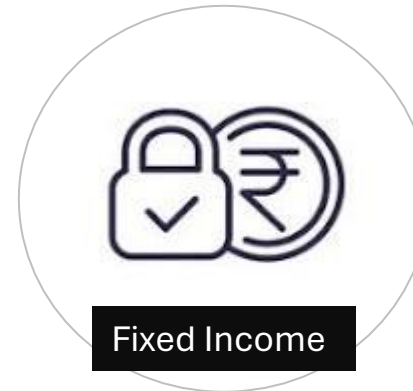
Defining The problem Statement



A Worried Investor



Increasing Expenses



Fixed Income

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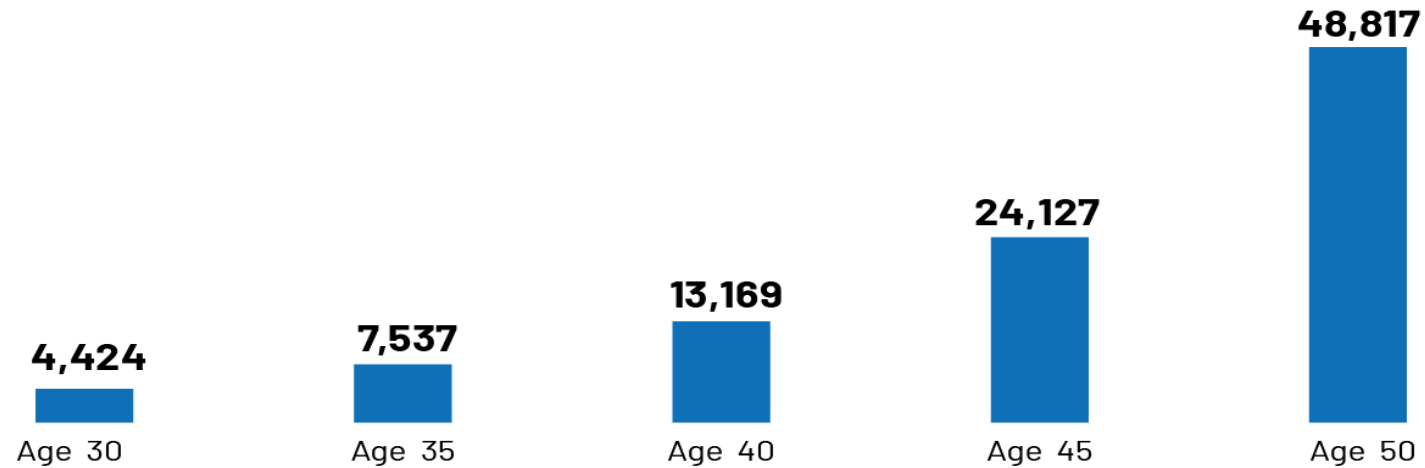
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Advantages and importance of starting retirement savings early

Delaying retirement planning will cost you dear

Early starters benefit due to compounding of early instalments.
Monthly investment needed to generate Rs 1 crore at 60 years



Note: Calculations based on a return of 10% per annum

Source: ET Bureau

ET wealth.co

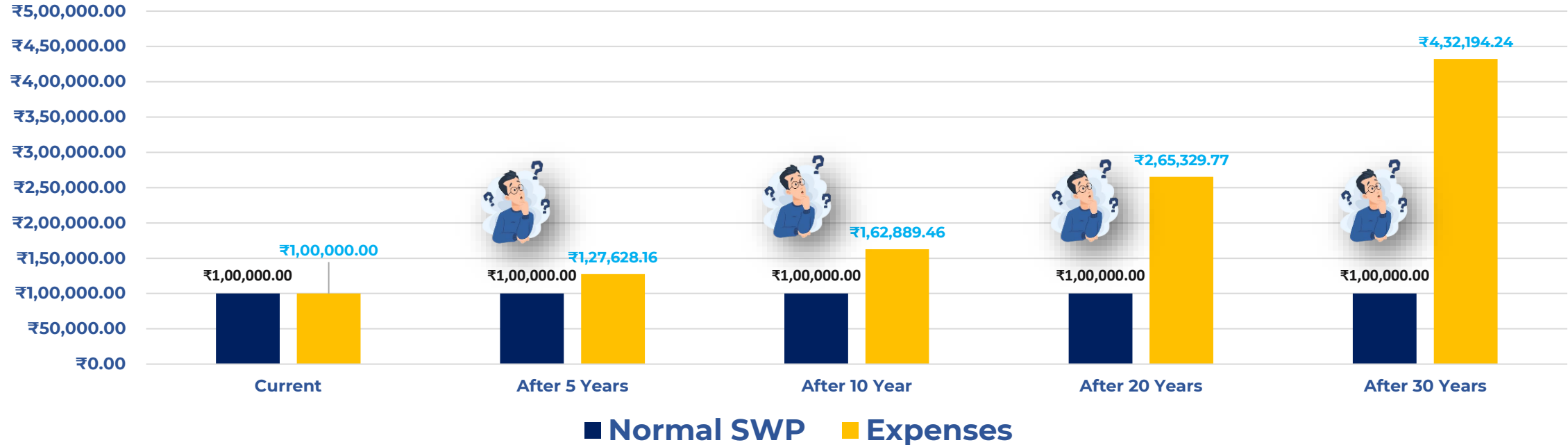
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Fixed Income and Increasing Expenses



#smartretirement Plan allows investors to withdraw a Fixed Amount at pre-determined time Interval, typically monthly.

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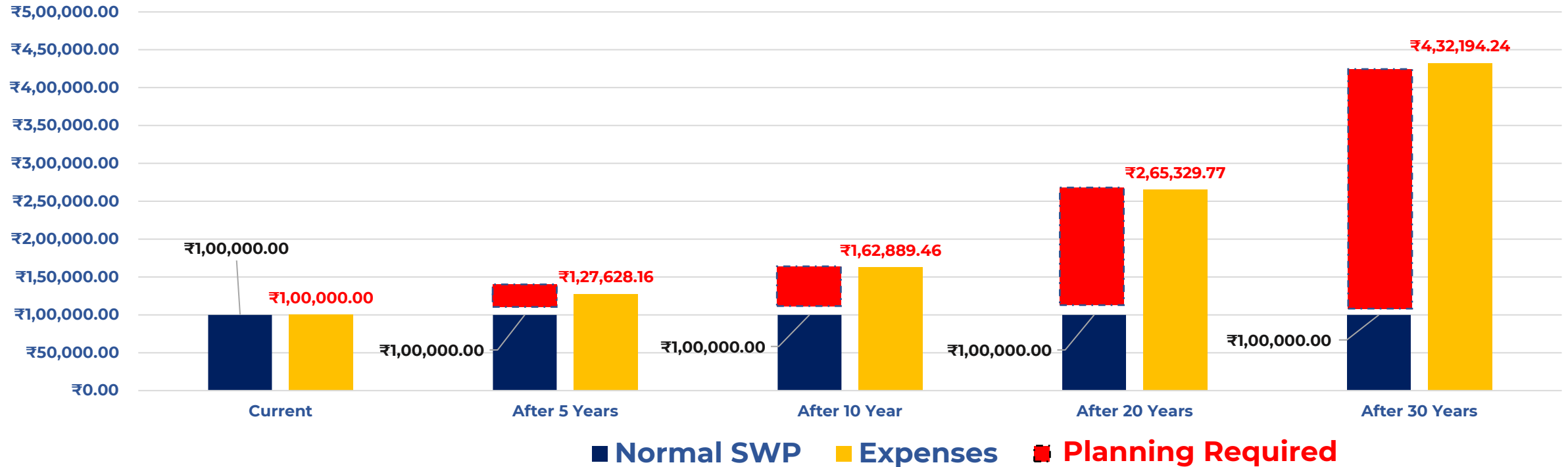
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Assuming 5% Inflation

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The Solution - #Smartretirement Plan

Income GAP Analysis



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Introducing

A smart investment idea !

#Smartretire

A plan for a delightful retirement life

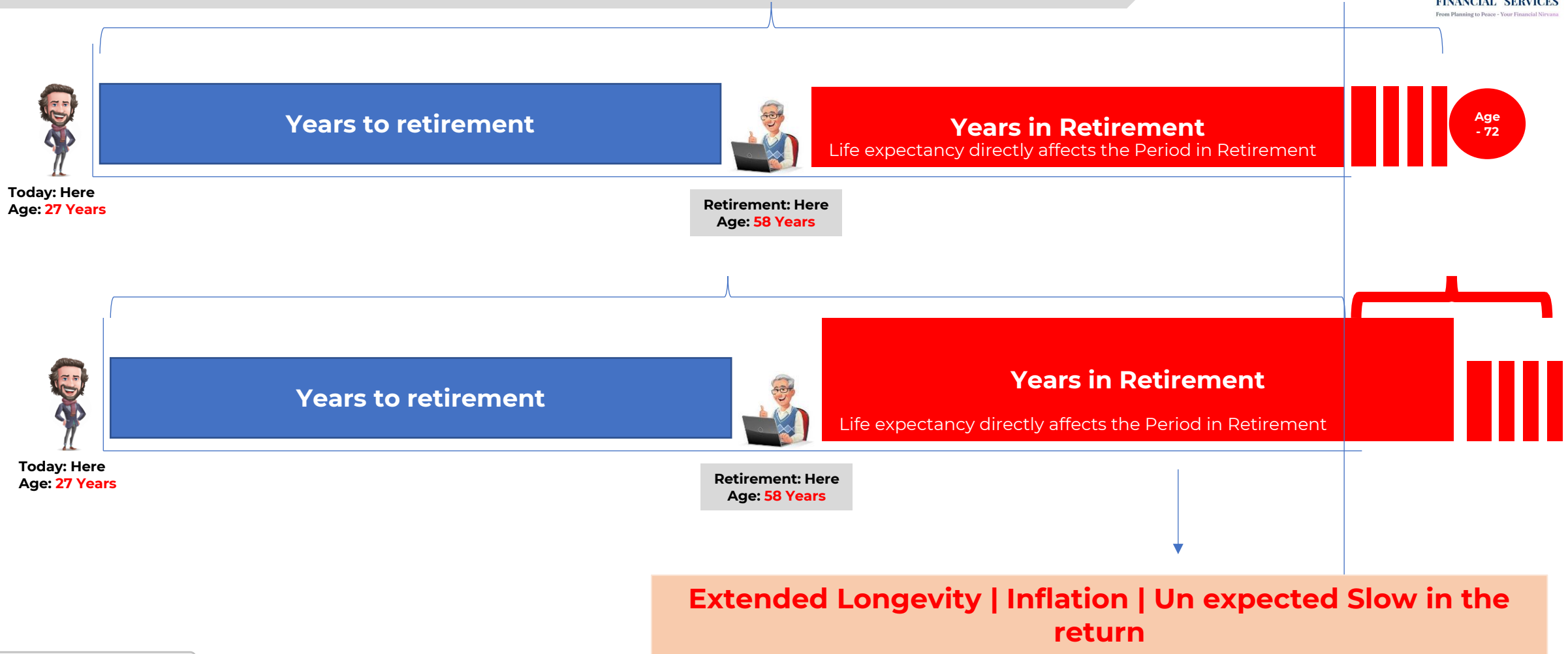


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#Smartretire: Protection Strategy



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The Retirement Planning – A disciplined & Focussed Process

3 Calculate the Investment required (monthly / Lumpsum) here to create the Retirement Corpus.

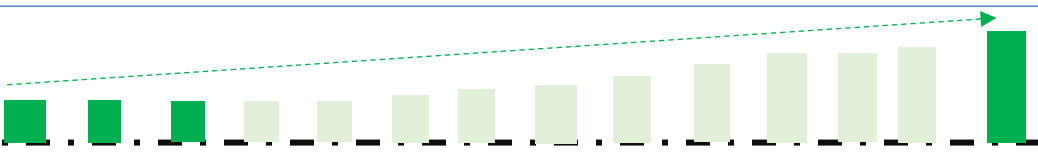
1 Income growth determines **Income requirement** during **Retirement Period**

Retirement Corpus that gives yearly **cash flow** during the Retirement Period

2 Calculate the Retirement Corpus required based on Present Value of All Future Cash Flows.



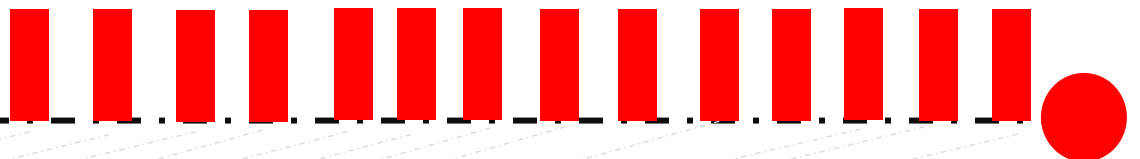
Today: Here
Age: **27 Years**



1



Retirement: Here
Age: **58 Years**



Life Expectancy: Here
Age: **72 Years**

Accumulation plan – Step 1

Distribution Plan – Step 2

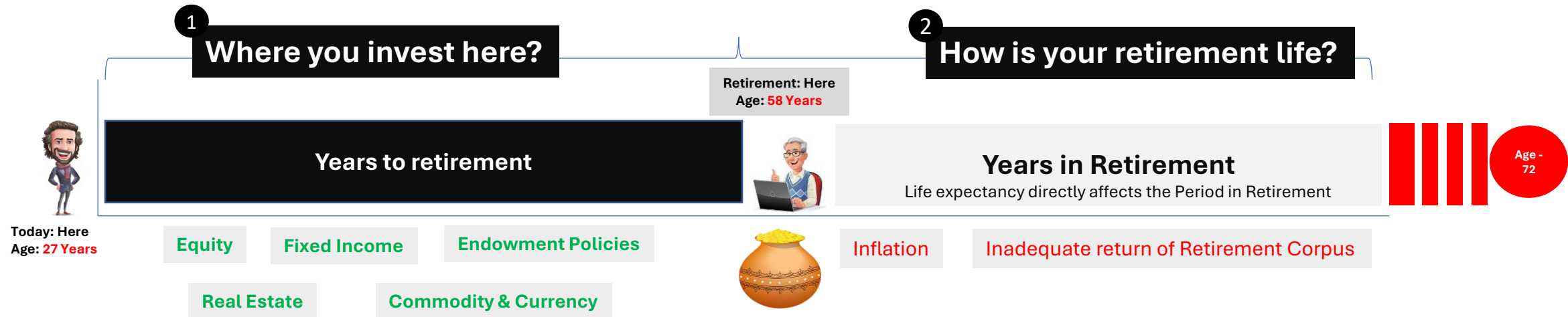
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Drawing a focussed & Customised Retirement plan

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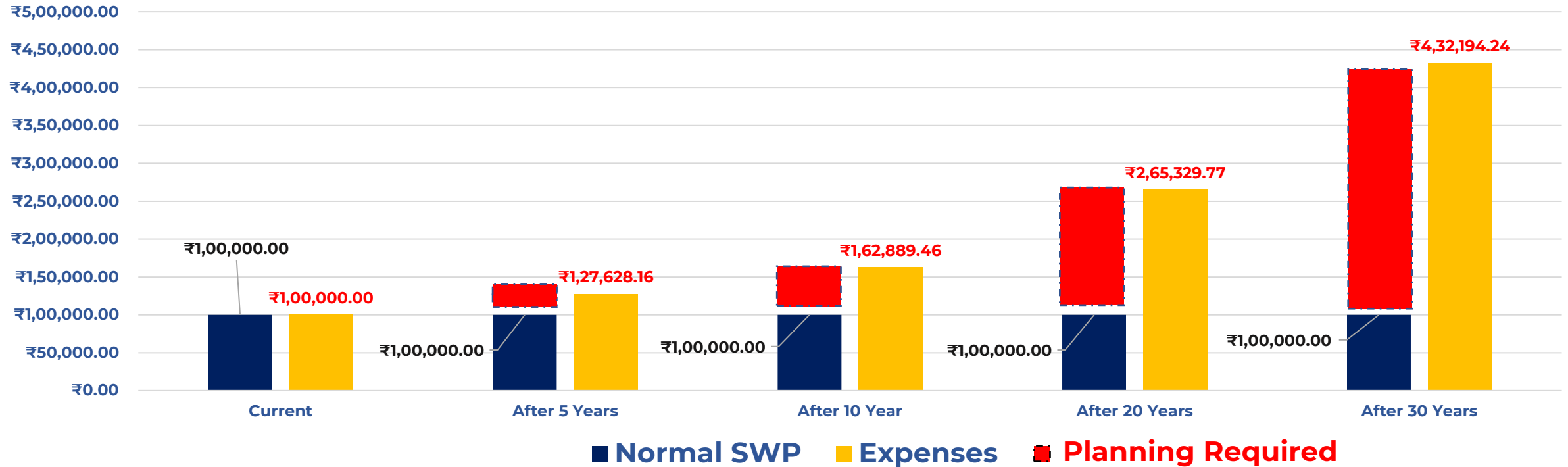
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The Solution - #Smartretirement Plan

Income GAP Analysis



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#Smartretirement Solution – A Product mix

Accumulation Plan – Step 1

#Smartretirement Products

Conservative Schemes

1. Employee Provident Fund Scheme
2. Employee Pension Scheme
3. Employee Deposit Linked Insurance Scheme
4. Gratuity
5. Superannuation Benefit
6. NPS – Government Employees

Moderate Schemes

1. Voluntary Provident Fund
2. Public Provident Fund
3. National Savings Certificates
4. Kisan Vikas Patra
5. Post Office Deposits
6. Bank Deposits
7. Government Securities
8. Corporate Bonds

Aggressive Schemes

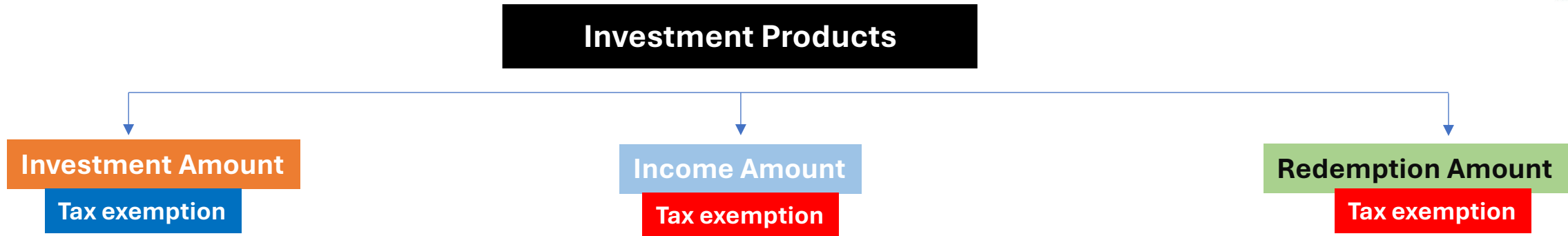
1. Mutual Fund
2. Portfolio Management Service (PMS)
3. Alternate Investment Funds (AIF)
4. Direct equity
5. Real Estate
6. Commodity

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Exemption – Exemption – Exemption (EEE)



Exempt-Exempt-Exempt is a tax-exemption scheme that correlates with the deductions under Section 80C of the Income Tax Act. Certain tax-saving instruments can be utilised under this scheme to save tax on investments, interests, and maturity.

Illustration

1. Suppose you invest a certain amount in **EEE** investment options like **PPF or ULIPs****. In this scenario, your initial investment or contribution towards the chosen plan is tax-free. It means that part of your salary contribution towards the plan will not be taxed. This is the first “Exempt” of the EEE scheme.
2. As your investment grows and it starts gaining interest, those interests or gains will be tax-free. This is the second “Exempt” of the EEE scheme.
3. Finally, at the time of maturity, if you want to withdraw the fund, the amount will not be taxed. It means you neither have to pay taxes on your principal nor cumulative interest. This is the third and final “Exempt” of the EEE scheme.

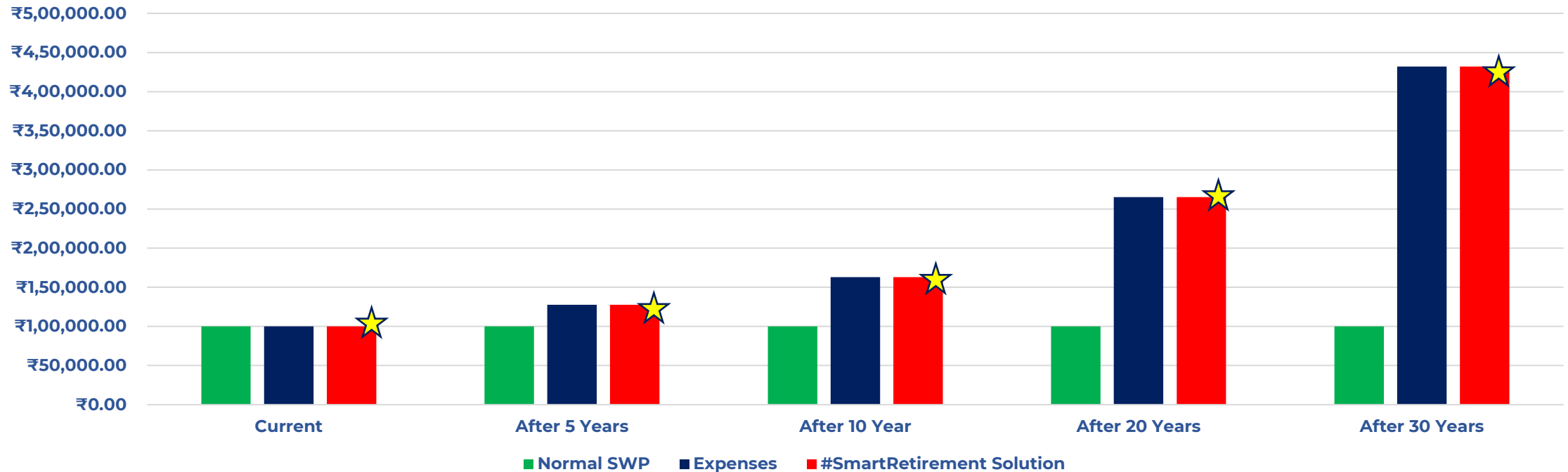
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#Smartretirement : How does it works?

Fixed Income and Increasing Expenses



Assumptions: Investment Amount: 1 lakh; SWP: 6% p.a ; Annual SWP Top-up: 5%; NAV Growth (CAGR): 9%; Monthly Withdrawal: immediately next month.

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#Smartretire: Way Ahead !!



Step 1: Understanding Retirement Goal

Step 2: Understanding risk Profile and Analysis

Step 3: Calculation of Retirement Corpus

Step 4: Executing the Retirement plan

Step 5: Review Plan and Corrective Action (if any)

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Retirement Income – Multiple Sources

A retiree looks for multiple features from retirement income and the retirement portfolio. Primary among them are:

- **Adequacy to meet expenses in retirement with inflation protection**
- **Income security and protection from longevity**
- **Stability and certainty of quantum of income**
- **Transparency and Simplicity in understanding**
- **Costs & Fees**
- **Tax advantages**
- **Flexibility: Draw additional funds/change investments/change options**
- **Access to capital**

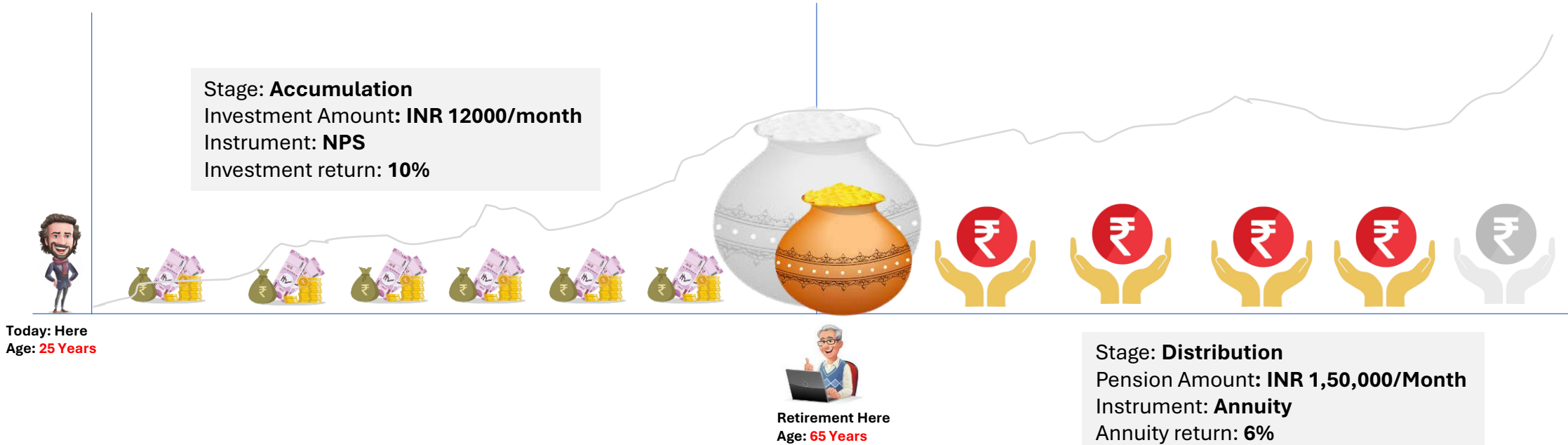
Many of these features are inherently at conflict with each other. For example, **the higher return that would make it comfortable to meet expenses in retirement will not come with stability and certainty.** Similarly, protection from inflation will mean higher risks of volatility in the portfolio. **Simple products may be inflexible and with lower returns.** The importance of any of these features while structuring the retirement income portfolio will depend upon individual circumstances. Adequacy and sustainability through retirement, however, will rank right at the top for all retirees.

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A Sample retirement Plan – an Illustration



Important Note:

Annuity acquisition: The NPS stipulates that a minimum of 40% of the total corpus must be allocated to purchase an annuity for receiving a regular pension. A tax deduction of up to 10% of the salary (Basic + Dearness Allowance) is available under Section 80 CCD(1), subject to an overall limit of Rs 1.50 lakh as per Section 80 CCE. An additional tax deduction of up to Rs 50,000 can be claimed under Section 80 CCD(1B), which is above the overall limit of Rs 1.50 lakh under Section 80 CCE.

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Created with a vision to simplify and strengthen financial well-being, Nirvana Financial Services offers comprehensive and personalized financial solutions for individuals and families.

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Expertise (Our core competencies)

We have built expertise in selecting and distribution of right PMS for you. Our expertise comes from our association, our team and our focus on knowledge and continuous learnings. We believe investment practise is an Expert Job and we are the best in doing that !!

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We are regulatory certified and have required license to market and distribute financial product within the regulatory framework. We deal with the AMC and Investment managers directly and gets regular feedback from them on investment performance and processes.



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Benchmark & Gross of Fees

Consistency

Illustration on 1/3/5

Disclosure

Full Disclosure on earnings.

Comparability

Categorisation of PMS

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**Growing Income
for
Growing Expenses**

1



**Tax Efficient
compared
Conventional Investment**

2



Increase Flexibility

**Flexible Option
Based on your
NEEDS**

3

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