

Size of your retirement corpus when you retire

Current age	If equivalent of today's Rs 1 Lakh pm required as pension		If equivalent of today's Rs 70,000 pm required as pension	
	Corpus reqd at 60 yrs	Corpus required today	Corpus reqd at 60 yrs	Corpus required today
25	21,28,86,799	64,63,519	14,90,20,759	45,24,463
26	19,98,93,708	67,06,280	13,99,25,596	46,94,396
27	18,76,93,622	69,58,159	13,13,85,536	48,70,711
28	17,62,38,143	72,19,498	12,33,66,700	50,53,649
29	16,54,81,825	74,90,653	11,58,37,277	52,43,457
30	15,53,81,995	77,71,992	10,87,67,396	54,40,394
31	14,58,98,587	80,63,898	10,21,29,011	56,44,729
32	13,69,93,978	83,66,767	9,58,95,785	58,56,737
33	12,86,32,843	86,81,012	9,00,42,990	60,76,708
34	12,07,82,013	90,07,060	8,45,47,409	63,04,942
35	11,34,10,340	93,45,353	7,93,87,238	65,41,747
36	10,64,88,583	96,96,352	7,45,42,008	67,87,446
37	9,99,89,279	1,00,60,534	6,99,92,496	70,42,374
38	9,38,86,647	1,04,38,395	6,57,20,653	73,06,876
39	8,81,56,476	1,08,30,447	6,17,09,533	75,81,313
40	8,27,76,034	1,12,37,224	5,79,43,224	78,66,057
41	7,77,23,976	1,16,59,280	5,44,06,783	81,61,496
42	7,29,80,259	1,20,97,187	5,10,86,181	84,68,031
43	6,85,26,065	1,25,51,541	4,79,68,245	87,86,079
44	6,43,43,723	1,30,22,961	4,50,40,606	91,16,073
45	6,04,16,641	1,35,12,086	4,22,91,649	94,58,460
46	5,67,29,240	1,40,19,582	3,97,10,468	98,13,708
47	5,32,66,892	1,45,46,139	3,72,86,825	1,01,82,298
48	5,00,15,861	1,50,92,473	3,50,11,103	1,05,64,731
49	4,69,63,250	1,56,59,327	3,28,74,275	1,09,61,529
50	4,40,96,948	1,62,47,470	3,08,67,864	1,13,73,229
51	4,14,05,585	1,68,57,704	2,89,83,910	1,18,00,393
52	3,88,78,484	1,74,90,857	2,72,14,939	1,22,43,600
53	3,65,05,619	1,81,47,791	2,55,53,933	1,27,03,454
54	3,42,77,576	1,88,29,398	2,39,94,303	1,31,80,579
55	3,21,85,518	1,95,36,606	2,25,29,862	1,36,75,624

Assumptions:

Inflation	6.50%	
Yearly growth of	10.50%	60% Equity, 40% Debt
Yearly growth of	8.80%	80% Debt, 20% Equity

Source: Hum Fauji Initiatives