

ALL IT TAKES FOR  
A GREAT RETIRED LIFE  
IS ONE SIMPLE DECISION!  
**START AN SIP TODAY.**



**UTI Mutual Fund**

*Haq, ek behtar zindagi ka.*



**SYSTEMATIC  
INVESTMENT PLAN**

To know more about SIP,  
visit [www.beswatantra.com](http://www.beswatantra.com)

## Meeting post-retirement financial needs is easy!

We all look forward to a peaceful and blissful life after retirement. That is the time to treat ourselves to all the things we might've missed out on earlier. This indeed is the time to tick all the things off the bucket list! Well planned financial investments could make it come true! Taking a few steps in the right direction could well ensure that your post-retirement life will be everything you wish for. Investing in mutual fund schemes may help you beat inflation during your working life, and produce a substantial corpus for post-retirement needs.



## One of the best ways to save for retirement is to invest through SIPs.

Years of saving, with compounding kicking in strongly, along with rupee-cost averaging has turned investors into happy retirees. SIPs bring in investment discipline for investors and smoothen the process of wealth creation over a long period of time.

## A few steps to plan your retirement corpus via an SIP:



Calculate your monthly household expenses.



Use rate of inflation.



Use a compound interest calculator on the internet to calculate your monthly expenses when you retire, say at 60.



You can now calculate the annual corpus needed.



Use the rate of inflation to see how your annual expenses will rise from the 61<sup>st</sup> year.



Assume an average annual return from equities between 12-15%.



Use this rate of return in SIP calculators on [beswatantra.com](http://beswatantra.com) to arrive at how much you need to invest monthly to arrive at this amount.



Maintain some buffer.



Start an SIP keeping in mind your age, risk profile etc.



Similarly you can use healthcare cost inflation at about 12-15% to arrive at a corpus to take care of medical costs post retirement.



Then use the SIP route to create another corpus for your post-retirement healthcare needs.

**Taking small steps today can help you lead a financially independent and secure future, even when you're retired! Start investing via an SIP today!**

## Growth of SIP money at the age of 60

Completed age (Years)	SIP / Month (₹)	Amount Invested	8% p.a.	10% p.a.	12% p.a.	15% p.a.	20% p.a.
		(In Lakhs) (₹)					
30	5000	75.01	113.97	176.5	350.49	1168.04	18
35	5000	47.87	66.89	94.88	164.2	431.34	15
40	5000	29.65	38.28	49.96	75.8	158.07	12
45	5000	17.42	20.9	25.23	33.84	56.71	9
50	5000	9.21	10.33	11.62	13.93	19.12	6

PN: In the above illustration, the future values have been arrived at, after assuming the specified rate of return.

A Systematic Withdrawal Plan (SWP) is a facility that allows an investor to withdraw a pre-fixed amount from an existing mutual fund scheme at predetermined intervals (monthly, quarterly or annually). It is of advantage to investors who require liquidity at regular intervals to meet their regular financial goals.

**UTI SWATANTRA** *An investor education initiative*

**For more information,  
give a missed call on 8655097225**