

# Securing Your Tomorrow, Today..

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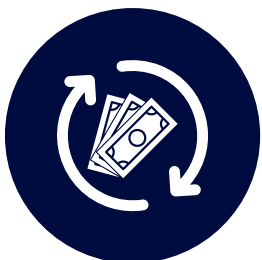
Regular  
Income



Financial  
Security



Investment  
Flexibility



Compounding  
Returns



Imagine a retirement where inflation is a distant concern, healthcare expenses are covered, and your lifestyle remains unchanged. This isn't wishful thinking; it's about creating a solid plan that ensures your golden years truly shine.

# Shockproof Your Retirement

Plan  
Timely



Invest  
Systematically



Enjoy  
Retirement



By staying ahead of inflation, preparing for healthcare costs, having a safety net for unpredictable financial situations, and maintaining your current lifestyle, you can make your financial future secure. This isn't just about a retirement plan; it's about safeguarding your future and ensuring that every moment is as fulfilling as the last.

## Increase in costs

Healthcare  
**85%**



Food  
**110%**

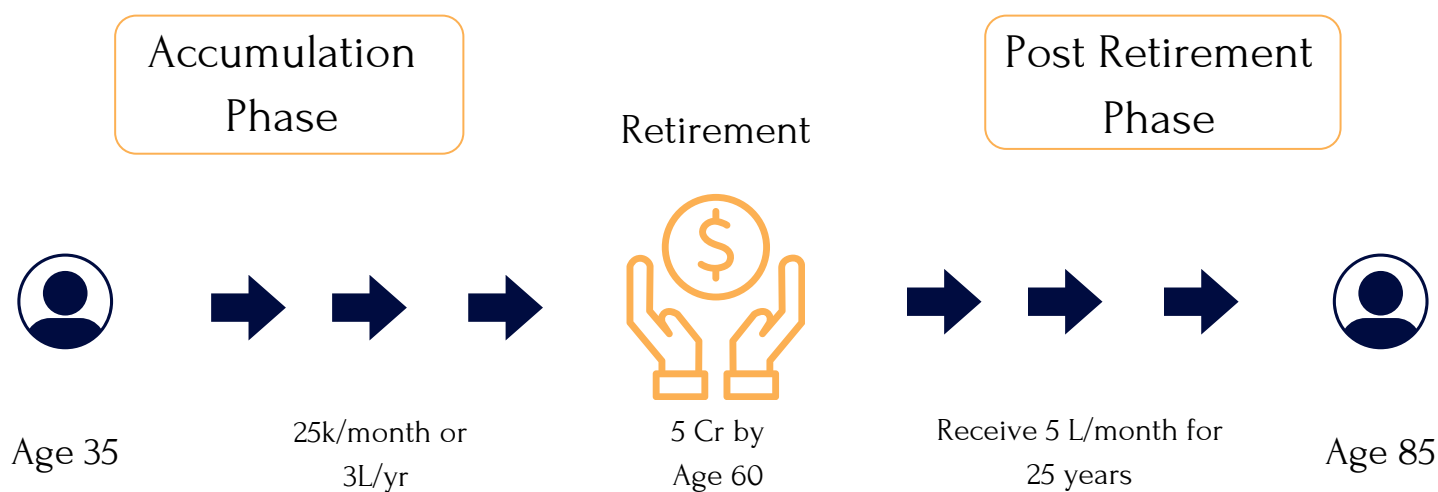


Transport  
**124%**



\*Based on data from 2013-2023

## How does the plan work ?



Based on inflation, lifestyle and future standard of living, we invest a monthly amount and build towards a retirement corpus. We try to overachieve the monthly pension amount. This way you are covered for more than what you need.

- Growth
- Readiness
- Compounding

After retirement, the corpus continues to grow and you receive a pension every month. Unutilized amount can be left behind as a legacy for your family.

- Liquidity
- Safety
- Regular Income

## DISCLAIMER

Investments in Equity, including Mutual Funds, are subject to market risks. Investors are advised to read all scheme-related documents carefully before making any investment decision. The historical performance of the market or any investment product is not indicative of its future returns. The estimated scenarios provided are based on assumed growth rates and are for illustrative purposes only. This product leaflet gives only the salient features of the plan and it is only indicative in nature.

## What are the documents required to start the retirement plan?

Typically, you'll need to provide KYC documents: Photograph, ID Proof, Address Proof, and Cancelled Cheque.

## What if I want a different retirement amount?

Customization is possible in our plans. For example, a 3L monthly pension would require 15K/month SIP or 1.8L/year contribution. Similarly a 10L maturity plan would require 50K/month SIP or 6L/year contribution. We could target any maturity amount as per client wish. This can also be changed over time.


## What happens if I need the invested amount before the maturity date?

Early withdrawals are possible but not recommended. The plan is structured to ensure the realization of the desired retirement fund at the end of the specified tenure. Withdrawing before the maturity date may affect the anticipated growth and could lead to a shortfall in achieving the targeted amount. Also any withdrawals would be subject to market factors/risks.


## What if I miss one of my payments?

You can pay the due payment with the next month's contribution. Defaulting on payments frequently can impact the returns of the plan.



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Financial Decision