



Retirement Ready Reckoner



Expertise that's trusted

1990



2011



2030



How much will your current lifestyle cost at 60?

A guide to help you afford tomorrow, today.

TATA

RETIREMENT SAVINGS

(An open-ended fund comprising three plans)

FUND

For statutory details, risk factors and disclaimer, please refer to the inside front cover page.

Mutual Fund investments are subject to market risks, read the scheme information document carefully before investing.

• Nature & Investment Objective: Tata Retirement Savings Fund (TRSF): An Open Ended Fund comprising of three Plans: (i) Progressive Plan (an open ended equity scheme) - (TRSPF). (ii) Moderate Plan (an open ended equity scheme) - (TRSMF). (iii) Conservative Plan (an open ended debt scheme) - (TRSCF). The objective of the Fund is to provide a financial planning tool for long term financial security for investors based on their retirement planning goals. However, there can be no assurance that the investment objective of the fund will be realised. • **Applicable Load Structure for SIP and Non-SIP Transactions under all the Plans of the Fund: Entry Load:** N.A. for all the plans under the fund. **Exit Load: (A)** If redeemed/switched-out on or after attainment of retirement age i.e. 60 years of age - Nil. **(B)** In case of Auto switch-out of units on occurrence of "Auto-switch trigger event" - Nil. **(C) For Redemption or switch-out of units in other cases (i.e. switch-out other than auto switch-out on trigger event & redemption/switch-out before the attainment of retirement age i.e. 60 years) following exit load will be applicable:** (i) If redeemed/switched-out on or before expiry of 1 year from the date of allotment - 5% of the applicable NAV; (ii) If redeemed/switched-out after 1 year but on or before expiry of 2 years from the date of allotment - 4% of the applicable NAV; (a) If redeemed/switched-out after 2 years but on or before expiry of 3 years from the date of allotment - 3% of the applicable NAV; (b) If redeemed/switched-out after 3 years but on or before expiry of 5 years from the date of allotment - 2% of the applicable NAV; (c) If redeemed/switched-out after 5 years from the date of allotment - 1% of the applicable NAV. • **NFO closes on 21st October 2011. Units at ₹ 10/- each. • Sale at ₹ 10/- per unit at face value during the New Fund Offer. • Special Features:** Auto Switch Facility, Auto SWP Facility (after attaining the retirement age i.e. 60 years) & Multi-plan Investment with a single cheque facility. • **Liquidity:** Upon re-opening after closure of the NFO, each plan under the Fund will provide repurchase facility at NAV based price subject to exit loads, as applicable, on all business days. • **NAV Disclosure:** On all business days after scheme re-opens. • **Asset Allocation: Progressive Plan:** Equity and Equity related instruments 85% to 100%, Debt & Money Market instruments 0% to 15% and Other Securities 0% to 10% of total assets**. Investment by the plan in securitised debt will not normally exceed 15% of the net asset of the plan. **Moderate Plan:** Equity and Equity related instruments 65% to 85%, Debt & Money Market instruments 15% to 35% and Other Securities 0% to 10% of total assets**. Investment by the plan in securitised debt will not normally exceed 15% of the net asset of the plan. **Conservative Plan:** Equity and Equity related instruments 0% to 30%, Debt & Money Market instruments 70% to 100% and Other Securities 0% to 10% of total assets**. ** At the time of investment. Investment by the plan in securitised debt will not normally exceed 25% of the net asset of the plan. Other securities shall include: Domestic Exchange Traded Funds, Overseas Exchange Traded Funds/Foreign Securities/Foreign Funds as may be permitted under the SEBI Regulations. • **Statutory Details: Constitution:** Tata Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882. • **Sponsors & Settlers:** Tata Sons Ltd., Tata Investment Corporation Ltd. • **Investment Manager:** Tata Asset Management Ltd. • **Trustee:** Tata Trustee Co. Ltd. • **Risk Factors: Mutual Fund and securities are investments subject to market risks and there can be no assurance and no guarantee that the scheme will achieve its objectives. • As with any investment in stocks, shares and securities the NAV of the units under the scheme can go up or down, depending upon the factors and forces affecting the capital market. • Past performance of the previous Schemes, the Sponsors or its Group affiliates is not indicative of and does not guarantee the future performance of the Scheme. • 'Tata Retirement Savings Fund - Progressive Plan', 'Tata Retirement Savings Fund - Moderate Plan' and 'Tata Retirement Savings Fund - Conservative Plan' are only the names of the scheme/plan under the fund and does not in any manner indicate either the quality of the Fund/plans, its future prospects or the returns. • Investment by Mutual Fund in securities involves risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. • The sponsors are not responsible or liable for any loss resulting from the operations of the fund beyond the initial contribution of ₹ 1 lakh made by them towards setting up of the mutual fund. • Risks in using derivatives include the risk of default of counter party, mis-pricing and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. • Investment in overseas securities and overseas investments are subject to various risks such as currency fluctuations, restriction on repatriation, changes in regulations, political, economic and social instability and prevalent tax laws of respective jurisdictions. • Investment in securitised debt are subject to risk due to prepayment risk, liquidity risk, limited recourse and credit risk, bankruptcy risk and risk of co-mingling. • The scheme is not offering any assured/guaranteed returns to investors. Please consult your tax advisor regarding applicability of prevailing tax laws. For scheme specific risk factors and other details please read the Scheme Information Document (SID), Key Information Memorandum (KIM) & Statement of Additional Information (SAI) of the scheme carefully before investing. For Scheme Information Document (SID) & Application forms, please contact your nearest Collection Center/AMC Office.**

Disclaimer: The views expressed in this document are for information purpose only and do not construe to be of any investment, legal or taxation advice neither they are indicative of future market trends, nor is Tata Mutual Fund or Tata Asset Management Limited attempting to predict the same. Information/data contained in this document should not be construed as an offer or solicitation of an offer for purchase of any of the schemes of Tata Mutual Fund or Tata Asset Management Limited. This communication may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. You are hereby notified that any disclosure, copying, distribution, or use of the information/data contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Tata Mutual Fund or Tata Asset Management Limited does not guarantee the accuracy, reasonableness and/or completeness of any information/data. The data table provided is intended to help you in visualizing the approximate retirement corpus. The calculations are based on various broad based assumptions which may or may not materialise. It is only an attempt to help you avoid falling in the trap of old age poverty. There are various situations which may impact you from achieving your retirement corpus at the end. For data reference to any third party in this material no such party will assume any liability for the same. Tata Mutual Fund or Tata Asset Management Limited takes no responsibility of updating any data/information in this material from time to time. Tata Mutual Fund or Tata Asset Management Limited (including its affiliates/sponsors), the Fund and any of its officers directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on the basis of this material and Tata Mutual Fund or Tata Asset Management Limited will not be liable in any manner for the consequences of such action taken by you. **Please consult your financial adviser before investing. Mutual Fund Investments are subject to market risk. Please read the scheme information document carefully before investing.**

The 30-30 Challenge

Due to better healthcare & personal-care on one hand and improving standard of living on the other, people are getting healthier and living longer. It would not be uncommon for people to easily live up to 85 years in the near future.

Moreover, inflation is a “silent killer”. It reduces the buying power of money and the return on your investments. Traditional retirement investments may not beat the draining power of inflation. While they are certainly necessary, they may not be sufficient.

If one assumes that an average individual works up to the age of 55 years, it would mean that he/she would work for 30 “productive” years and further if he/she continues to live up to 85 years, then he/she would lead a retired life for 30 years. Therefore, the challenge for an individual is how to “fund” these “unproductive” retirement years. This is the “**30-30**” challenge.

It is vital to brace up to meet this challenge and avoid the throes of “**old age poverty**”. There has never been a greater need for building a voluntary retirement corpus than now.

This guide can help you determine what it would cost you to maintain your current lifestyle after retirement; and how much you would need to save for it.

Asset allocation is the key to retirement planning

As people age, their asset allocation has to undergo change. When they are young they need to accumulate wealth because they have “time” on hand. “Equities” is the wealth creation asset class. However it yields returns in the long-term. Therefore time is an essential “ingredient”.

As people approach “middle-age” the proportion of “equity” in their assets needs to reduce while the proportion of “debt” needs to increase.

When people reach “old-age”, a further decrease in proportion of “equity” is warranted with a consequent increase in the proportion of “debt”.

Presenting Tata Retirement Savings Fund (TRSF)

TRSF is a carefully structured suite of plans designed to meet the investment needs of investors. It works as a retirement solution by offering choice of asset allocation to investors based on their life stage and risk preference.

▶▶ Progressive Plan

Instruments	Indicative allocations (% to total assets)**		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	85	100	High
Debt & Money Market instruments	0	15	Low to Medium

Investment by the plan in securitised debt will not normally exceed 15% of the net asset of the plan.

▶▶ Moderate Plan

Instruments	Indicative allocations (% to total assets)**		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	65	85	High
Debt & Money Market instruments	15	35	Low to Medium

Investment by the plan in securitised debt will not normally exceed 15% of the net asset of the plan.

►►► Conservative Plan

Instruments	Indicative allocations (% to total assets)**		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	0	30	High
Debt & Money Market instruments	70	100	Low to Medium

Investment by the plan in securitised debt will not normally exceed 25% of the net asset of the plan.

Instruments	Indicative allocations (% to total assets)**		Risk Profile
	Minimum	Maximum	
All plans may also invest in other securities #	0	10	Low

** At the time of investments. # Other securities shall include: Domestic Exchange Traded Funds, Overseas Exchange Traded Funds/Foreign Securities/ Foreign Funds as may be permitted under the SEBI Regulations.

Unique Auto-Switch facility

The Tata Retirement Savings Fund offers a unique “**Auto-Switch**” feature which takes away the hassles of adjusting the equity-debt proportion with increasing age. So if you start an SIP or make a lump sum investment in the “progressive” option and opt for the “**Auto-Switch**” feature, then the fund will do the needful asset allocation automatically as you cross different age brackets as explained below:

- 1) **Progressive to Moderate** – switch happens once you attain the age of 45 years.
- 2) **Moderate to Conservative** – switch happens once you attain the age of 60 years.

However the fund also provides the option of staying perpetually invested in a single plan of choice.

Unique Auto-Systematic Withdrawal Plan (SWP) facility

Once an investor retires he/she needs a regular flow of money to fund his/her expenses. While salary stops post retirement, annuities and pension form a major part of his/her regular cash flow. The unique “**Auto-SWP**” is designed with an objective to provide the investor with regular cash flow after he/she turns 60. There are 2 options of “**Auto-SWP**” facilities:

- 1) **Monthly** – 1% of market value of investment as on date of completion of 60 years of age.
- 2) **Quarterly** – 3% of market value of investment as on date of completion of 60 years of age.

Hence, to meet the “**30-30 challenge**” and to avoid falling in to the “**old age poverty**” trap, it is advisable to start your retirement planning with “**Tata Retirement Savings Fund**”.

ASSUMED MONTHLY EXPENSE - ₹ 10,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	10,000	35	1,06,766	2,33,81,457	10,193	6,158	3,636
26	10,000	34	99,781	2,18,51,829	10,373	6,379	3,836	1,730	15,96,174	8,55,335	4,63,527	1,88,695
27	10,000	33	93,253	2,04,22,270	10,562	6,611	4,049	1,878	16,11,091	8,79,317	4,85,187	2,02,803
28	10,000	32	87,153	1,90,86,234	10,759	6,853	4,275	2,040	16,26,148	9,03,971	5,07,859	2,17,966
29	10,000	31	81,451	1,78,37,602	10,967	7,107	4,515	2,216	16,41,346	9,29,316	5,31,591	2,34,263
30	10,000	30	76,123	1,66,70,656	11,186	7,375	4,770	2,408	16,56,685	9,55,371	5,56,432	2,51,778
31	10,000	29	71,143	1,55,80,052	11,417	7,657	5,042	2,617	16,72,168	9,82,157	5,82,433	2,70,602
32	10,000	28	66,488	1,45,60,796	11,662	7,954	5,331	2,845	16,87,796	10,09,694	6,09,650	2,90,834
33	10,000	27	62,139	1,36,08,221	11,923	8,269	5,640	3,094	17,03,570	10,38,004	6,38,138	3,12,579
34	10,000	26	58,074	1,27,17,963	12,201	8,603	5,971	3,366	17,19,491	10,67,106	6,67,958	3,35,949
35	10,000	25	54,274	1,18,85,947	12,498	8,958	6,326	3,665	17,35,561	10,97,025	6,99,171	3,61,067
36	10,000	24	50,724	1,11,08,362	12,818	9,337	6,707	3,991	17,51,781	11,27,783	7,31,842	3,88,063
37	10,000	23	47,405	1,03,81,647	13,162	9,743	7,118	4,350	17,68,153	11,59,403	7,66,040	4,17,077
38	10,000	22	44,304	97,02,473	13,536	10,179	7,562	4,744	17,84,678	11,91,910	8,01,837	4,48,260
39	10,000	21	41,406	90,67,732	13,943	10,650	8,043	5,179	18,01,357	12,25,328	8,39,306	4,81,775
40	10,000	20	38,697	84,74,516	14,387	11,160	8,567	5,660	18,18,192	12,59,683	8,78,526	5,17,795
41	10,000	19	36,165	79,20,108	14,877	11,716	9,139	6,193	18,35,185	12,95,001	9,19,578	5,56,509
42	10,000	18	33,799	74,01,970	15,418	12,325	9,767	6,787	18,52,336	13,31,309	9,62,549	5,98,117
43	10,000	17	31,588	69,17,729	16,021	12,997	10,461	7,450	18,69,647	13,68,636	10,07,528	6,42,836
44	10,000	16	29,522	64,65,168	16,697	13,743	11,232	8,196	18,87,121	14,07,009	10,54,609	6,90,899
45	10,000	15	27,590	60,42,213	17,461	14,578	12,095	9,038	19,04,757	14,46,458	11,03,890	7,42,555
46	10,000	14	25,785	56,46,928	18,333	15,522	13,069	9,997	19,22,559	14,87,013	11,55,473	7,98,073
47	10,000	13	24,098	52,77,503	19,337	16,599	14,179	11,098	19,40,527	15,28,705	12,09,467	8,57,742
48	10,000	12	22,522	49,32,245	20,508	17,842	15,459	12,374	19,58,663	15,71,565	12,65,985	9,21,872
49	10,000	11	21,049	46,09,575	21,890	19,298	16,953	13,871	19,76,968	16,15,628	13,25,143	9,90,797
50	10,000	10	19,672	43,08,014	23,548	21,031	18,727	15,653	19,95,444	16,60,926	13,87,065	10,64,875
51	10,000	9	18,385	40,26,182	25,574	23,132	20,873	17,813	20,14,093	17,07,494	14,51,881	11,44,492
52	10,000	8	17,182	37,62,786	28,108	25,741	23,528	20,490	20,32,916	17,55,368	15,19,726	12,30,062
53	10,000	7	16,058	35,16,623	31,367	29,075	26,912	23,902	20,51,916	18,04,584	15,90,742	13,22,029
54	10,000	6	15,007	32,86,563	35,714	33,498	31,387	28,412	20,71,092	18,55,179	16,65,075	14,20,872
55	10,000	5	14,026	30,71,555	41,803	39,665	37,609	34,678	20,90,448	19,07,194	17,42,883	15,27,105
56	10,000	4	13,108	28,70,612	50,943	48,884	46,888	44,009	21,09,985	19,60,666	18,24,326	16,41,282
57	10,000	3	12,250	26,82,815	66,184	64,210	62,280	59,465	21,29,705	20,15,638	19,09,575	17,63,994
58	10,000	2	11,449	25,07,303	96,683	94,805	92,954	90,229	21,49,609	20,72,152	19,98,807	18,95,882
59	10,000	1	10,700	23,43,274	1,88,216	1,86,484	1,84,764	1,82,209	21,69,698	21,30,249	20,92,209	20,37,630
60	10,000	0	10,000	21,89,976	0	0	0	0	21,89,976	21,89,976	21,89,976	21,89,976

ASSUMED MONTHLY EXPENSE - ₹ 15,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	15,000	35	1,60,149	3,50,72,185	15,289	9,238	5,454
26	15,000	34	1,49,672	3,27,77,743	15,560	9,569	5,755	2,595	23,94,260	12,83,003	6,95,290	2,83,043
27	15,000	33	1,39,880	3,06,33,405	15,842	9,916	6,074	2,817	24,16,637	13,18,975	7,27,781	3,04,205
28	15,000	32	1,30,729	2,86,29,351	16,139	10,279	6,412	3,060	24,39,222	13,55,956	7,61,789	3,26,949
29	15,000	31	1,22,177	2,67,56,402	16,450	10,661	6,772	3,324	24,62,018	13,93,973	7,97,387	3,51,394
30	15,000	30	1,14,184	2,50,05,984	16,778	11,062	7,155	3,612	24,85,028	14,33,057	8,34,648	3,77,667
31	15,000	29	1,06,714	2,33,70,078	17,125	11,485	7,562	3,926	25,08,252	14,73,236	8,73,650	4,05,903
32	15,000	28	99,733	2,18,41,194	17,493	11,931	7,997	4,268	25,31,694	15,14,542	9,14,475	4,36,251
33	15,000	27	93,208	2,04,12,331	17,884	12,403	8,461	4,641	25,55,355	15,57,005	9,57,207	4,68,868
34	15,000	26	87,110	1,90,76,945	18,301	12,904	8,957	5,050	25,79,237	16,00,660	10,01,937	5,03,924
35	15,000	25	81,411	1,78,28,921	18,747	13,437	9,489	5,497	26,03,342	16,45,538	10,48,756	5,41,600
36	15,000	24	76,086	1,66,62,543	19,226	14,006	10,061	5,987	26,27,672	16,91,675	10,97,763	5,82,094
37	15,000	23	71,108	1,55,72,470	19,744	14,615	10,677	6,525	26,52,230	17,39,105	11,49,061	6,25,615
38	15,000	22	66,456	1,45,53,710	20,304	15,269	11,343	7,116	26,77,017	17,87,865	12,02,755	6,72,390
39	15,000	21	62,108	1,36,01,598	20,914	15,975	12,065	7,769	27,02,036	18,37,992	12,58,959	7,22,662
40	15,000	20	58,045	1,27,11,774	21,581	16,740	12,850	8,490	27,27,288	18,89,524	13,17,788	7,76,693
41	15,000	19	54,248	1,18,80,163	22,315	17,574	13,708	9,290	27,52,777	19,42,502	13,79,367	8,34,763
42	15,000	18	50,699	1,11,02,956	23,127	18,488	14,650	10,180	27,78,504	19,96,964	14,43,824	8,97,176
43	15,000	17	47,382	1,03,76,594	24,031	19,495	15,691	11,176	28,04,471	20,52,954	15,11,292	9,64,254
44	15,000	16	44,282	96,97,752	25,045	20,614	16,847	12,294	28,30,681	21,10,513	15,81,913	10,36,348
45	15,000	15	41,385	90,63,319	26,192	21,867	18,142	13,558	28,57,136	21,69,687	16,55,835	11,13,832
46	15,000	14	38,678	84,70,392	27,499	23,283	19,603	14,996	28,83,838	22,30,519	17,33,210	11,97,109
47	15,000	13	36,148	79,16,254	29,006	24,898	21,268	16,647	29,10,790	22,93,057	18,14,201	12,86,613
48	15,000	12	33,783	73,98,368	30,761	26,763	23,188	18,561	29,37,994	23,57,348	18,98,977	13,82,808
49	15,000	11	31,573	69,14,363	32,835	28,947	25,430	20,806	29,65,452	24,23,442	19,87,714	14,86,195
50	15,000	10	29,507	64,62,021	35,322	31,546	28,091	23,480	29,93,166	24,91,389	20,80,598	15,97,313
51	15,000	9	27,577	60,39,272	38,362	34,698	31,309	26,720	30,21,140	25,61,241	21,77,822	17,16,738
52	15,000	8	25,773	56,44,180	42,162	38,611	35,292	30,735	30,49,375	26,33,051	22,79,590	18,45,092
53	15,000	7	24,087	52,74,934	47,050	43,612	40,368	35,852	30,77,873	27,06,875	23,86,112	19,83,043
54	15,000	6	22,511	49,29,845	53,571	50,247	47,081	42,619	31,06,639	27,82,769	24,97,613	21,31,308
55	15,000	5	21,038	46,07,332	62,705	59,498	56,414	52,016	31,35,673	28,60,791	26,14,324	22,90,658
56	15,000	4	19,662	43,05,918	76,414	73,327	70,332	66,013	31,64,978	29,41,000	27,36,489	24,61,922
57	15,000	3	18,376	40,24,222	99,276	96,315	93,420	89,198	31,94,557	30,23,458	28,64,362	26,45,991
58	15,000	2	17,174	37,60,955	1,45,025	1,42,208	1,39,432	1,35,344	32,24,413	31,08,227	29,98,210	28,43,822
59	15,000	1	16,050	35,14,911	2,82,324	2,79,726	2,77,147	2,73,314	32,54,548	31,95,374	31,38,314	30,56,445
60	15,000	0	15,000	32,84,964	0	0	0	0	32,84,964	32,84,964	32,84,964	32,84,964

ASSUMED MONTHLY EXPENSE - ₹ 20,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	20,000	35	2,13,532	4,67,62,914	20,386	12,317	7,272
26	20,000	34	1,99,562	4,37,03,658	20,746	12,759	7,673	3,459	31,92,347	17,10,671	9,27,054	3,77,391
27	20,000	33	1,86,507	4,08,44,540	21,123	13,221	8,098	3,757	32,22,182	17,58,634	9,70,374	4,05,607
28	20,000	32	1,74,305	3,81,72,467	21,518	13,706	8,550	4,080	32,52,296	18,07,941	10,15,719	4,35,933
29	20,000	31	1,62,902	3,56,75,203	21,934	14,215	9,030	4,432	32,82,691	18,58,631	10,63,182	4,68,526
30	20,000	30	1,52,245	3,33,41,311	22,371	14,750	9,540	4,816	33,13,371	19,10,742	11,12,864	5,03,556
31	20,000	29	1,42,285	3,11,60,104	22,834	15,313	10,083	5,234	33,44,337	19,64,315	11,64,867	5,41,205
32	20,000	28	1,32,977	2,91,21,593	23,324	15,908	10,662	5,690	33,75,592	20,19,389	12,19,300	5,81,669
33	20,000	27	1,24,277	2,72,16,442	23,845	16,538	11,281	6,188	34,07,140	20,76,007	12,76,276	6,25,158
34	20,000	26	1,16,147	2,54,35,927	24,401	17,206	11,943	6,733	34,38,982	21,34,213	13,35,915	6,71,899
35	20,000	25	1,08,549	2,37,71,894	24,996	17,916	12,652	7,329	34,71,122	21,94,051	13,98,341	7,22,134
36	20,000	24	1,01,447	2,22,16,724	25,635	18,674	13,415	7,982	35,03,563	22,55,566	14,63,684	7,76,125
37	20,000	23	94,811	2,07,63,293	26,325	19,486	14,236	8,700	35,36,306	23,18,806	15,32,081	8,34,153
38	20,000	22	88,608	1,94,04,947	27,072	20,358	15,124	9,489	35,69,356	23,83,820	16,03,674	8,96,520
39	20,000	21	82,811	1,81,35,464	27,885	21,299	16,086	10,358	36,02,714	24,50,656	16,78,612	9,63,550
40	20,000	20	77,394	1,69,49,032	28,775	22,320	17,133	11,320	36,36,384	25,19,366	17,57,051	10,35,591
41	20,000	19	72,331	1,58,40,217	29,753	23,432	18,277	12,387	36,70,369	25,90,002	18,39,157	11,13,018
42	20,000	18	67,599	1,48,03,941	30,836	24,650	19,534	13,574	37,04,672	26,62,619	19,25,098	11,96,234
43	20,000	17	63,176	1,38,35,459	32,042	25,994	20,921	14,901	37,39,295	27,37,272	20,15,056	12,85,672
44	20,000	16	59,043	1,29,30,335	33,394	27,486	22,463	16,392	37,74,242	28,14,018	21,09,218	13,81,797
45	20,000	15	55,181	1,20,84,426	34,922	29,156	24,189	18,077	38,09,515	28,92,915	22,07,779	14,85,109
46	20,000	14	51,571	1,12,93,856	36,666	31,043	26,137	19,995	38,45,118	29,74,025	23,10,947	15,96,145
47	20,000	13	48,197	1,05,55,005	38,674	33,197	28,358	22,196	38,81,054	30,57,409	24,18,935	17,15,483
48	20,000	12	45,044	98,64,491	41,015	35,684	30,917	24,748	39,17,325	31,43,131	25,31,969	18,43,744
49	20,000	11	42,097	92,19,150	43,780	38,596	33,907	27,742	39,53,936	32,31,256	26,50,285	19,81,594
50	20,000	10	39,343	86,16,028	47,096	42,061	37,455	31,306	39,90,888	33,21,852	27,74,131	21,29,750
51	20,000	9	36,769	80,52,363	51,149	46,264	41,745	35,626	40,28,186	34,14,988	29,03,763	22,88,984
52	20,000	8	34,364	75,25,573	56,216	51,481	47,056	40,980	40,65,833	35,10,735	30,39,453	24,60,123
53	20,000	7	32,116	70,33,246	62,733	58,150	53,824	47,803	41,03,831	36,09,167	31,81,483	26,44,058
54	20,000	6	30,015	65,73,127	71,427	66,997	62,775	56,825	41,42,185	37,10,359	33,30,151	28,41,744
55	20,000	5	28,051	61,43,109	83,606	79,330	75,219	69,355	41,80,897	38,14,387	34,85,765	30,54,211
56	20,000	4	26,216	57,41,224	1,01,885	97,769	93,776	88,017	42,19,971	39,21,333	36,48,651	32,82,563
57	20,000	3	24,501	53,65,629	1,32,368	1,28,420	1,24,559	1,18,931	42,59,410	40,31,277	38,19,149	35,27,988
58	20,000	2	22,898	50,14,607	1,93,366	1,89,610	1,85,909	1,80,459	42,99,217	41,44,303	39,97,614	37,91,763
59	20,000	1	21,400	46,86,549	3,76,432	3,72,968	3,69,529	3,64,418	43,39,397	42,60,499	41,84,418	40,75,260
60	20,000	0	20,000	43,79,952	0	0	0	0	43,79,952	43,79,952	43,79,952	43,79,952

ASSUMED MONTHLY EXPENSE - ₹ 25,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	25,000	35	2,66,915	5,84,53,642	25,482	15,396	9,089
26	25,000	34	2,49,453	5,46,29,572	25,933	15,948	9,591	4,324	39,90,434	21,38,339	11,58,817	4,71,738
27	25,000	33	2,33,133	5,10,55,675	26,404	16,526	10,123	4,696	40,27,728	21,98,292	12,12,968	5,07,009
28	25,000	32	2,17,882	4,77,15,584	26,898	17,132	10,687	5,100	40,65,370	22,59,927	12,69,649	5,44,916
29	25,000	31	2,03,628	4,45,94,004	27,417	17,768	11,287	5,540	41,03,364	23,23,289	13,28,978	5,85,657
30	25,000	30	1,90,306	4,16,76,639	27,964	18,437	11,925	6,020	41,41,713	23,88,428	13,91,080	6,29,445
31	25,000	29	1,77,856	3,89,50,130	28,542	19,142	12,604	6,543	41,80,421	24,55,393	14,56,083	6,76,506
32	25,000	28	1,66,221	3,64,01,991	29,155	19,885	13,328	7,113	42,19,490	25,24,236	15,24,125	7,27,086
33	25,000	27	1,55,347	3,40,20,552	29,806	20,672	14,101	7,736	42,58,925	25,95,009	15,95,345	7,81,447
34	25,000	26	1,45,184	3,17,94,908	30,501	21,507	14,928	8,416	42,98,728	26,67,766	16,69,894	8,39,873
35	25,000	25	1,35,686	2,97,14,868	31,245	22,395	15,815	9,161	43,38,903	27,42,563	17,47,927	9,02,667
36	25,000	24	1,26,809	2,77,70,904	32,044	23,343	16,769	9,978	43,79,453	28,19,458	18,29,606	9,70,157
37	25,000	23	1,18,513	2,59,54,116	32,906	24,358	17,795	10,874	44,20,383	28,98,508	19,15,101	10,42,692
38	25,000	22	1,10,760	2,42,56,183	33,840	25,448	18,905	11,861	44,61,695	29,79,774	20,04,592	11,20,650
39	25,000	21	1,03,514	2,26,69,330	34,857	26,624	20,108	12,948	45,03,393	30,63,320	20,98,264	12,04,437
40	25,000	20	96,742	2,11,86,290	35,969	27,900	21,416	14,150	45,45,481	31,49,207	21,96,314	12,94,488
41	25,000	19	90,413	1,98,00,271	37,192	29,290	22,847	15,483	45,87,962	32,37,503	22,98,946	13,91,272
42	25,000	18	84,498	1,85,04,926	38,545	30,813	24,417	16,967	46,30,840	33,28,274	24,06,373	14,95,293
43	25,000	17	78,970	1,72,94,324	40,052	32,492	26,152	18,626	46,74,119	34,21,590	25,18,820	16,07,090
44	25,000	16	73,804	1,61,62,919	41,742	34,357	28,079	20,490	47,17,802	35,17,522	26,36,522	17,27,247
45	25,000	15	68,976	1,51,05,532	43,653	36,445	30,236	22,596	47,61,894	36,16,144	27,59,724	18,56,387
46	25,000	14	64,463	1,41,17,320	45,832	38,804	32,672	24,993	48,06,397	37,17,531	28,88,683	19,95,182
47	25,000	13	60,246	1,31,93,757	48,343	41,496	35,447	27,745	48,51,317	38,21,761	30,23,668	21,44,354
48	25,000	12	56,305	1,23,30,614	51,269	44,605	38,647	30,935	48,96,656	39,28,914	31,64,961	23,04,680
49	25,000	11	52,621	1,15,23,938	54,725	48,245	42,384	34,677	49,42,419	40,39,070	33,12,857	24,76,992
50	25,000	10	49,179	1,07,70,036	58,870	52,577	46,818	39,133	49,88,610	41,52,315	34,67,663	26,62,188
51	25,000	9	45,961	1,00,65,454	63,936	57,830	52,182	44,533	50,35,233	42,68,735	36,29,704	28,61,230
52	25,000	8	42,955	94,06,966	70,270	64,351	58,820	51,225	50,82,291	43,88,419	37,99,316	30,75,154
53	25,000	7	40,145	87,91,557	78,417	72,687	67,279	59,754	51,29,789	45,11,459	39,76,854	33,05,072
54	25,000	6	37,518	82,16,409	89,284	83,746	78,468	71,031	51,77,731	46,37,948	41,62,688	35,52,180
55	25,000	5	35,064	76,78,886	1,04,508	99,163	94,024	86,694	52,26,121	47,67,984	43,57,206	38,17,764
56	25,000	4	32,770	71,76,529	1,27,357	1,22,211	1,17,220	1,10,022	52,74,963	49,01,666	45,60,814	41,03,204
57	25,000	3	30,626	67,07,037	1,65,461	1,60,525	1,55,699	1,48,664	53,24,262	50,39,096	47,73,936	44,09,986
58	25,000	2	28,623	62,68,259	2,41,708	2,37,013	2,32,386	2,25,574	53,74,022	51,80,379	49,97,017	47,39,704
59	25,000	1	26,750	58,58,186	4,70,540	4,66,209	4,61,911	4,55,523	54,24,246	53,25,623	52,30,523	50,94,075
60	25,000	0	25,000	54,74,940	0	0	0	0	54,74,940	54,74,940	54,74,940	54,74,940

ASSUMED MONTHLY EXPENSE - ₹ 30,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	30,000	35	3,20,297	7,01,44,371	30,579	18,475	10,907
26	30,000	34	2,99,343	6,55,55,487	31,119	19,138	11,509	5,189	47,88,521	25,66,006	13,90,581	5,66,086
27	30,000	33	2,79,760	6,12,66,810	31,685	19,832	12,148	5,635	48,33,273	26,37,951	14,55,561	6,08,410
28	30,000	32	2,61,458	5,72,58,701	32,277	20,559	12,825	6,120	48,78,444	27,11,912	15,23,578	6,53,899
29	30,000	31	2,44,353	5,35,12,805	32,900	21,322	13,544	6,648	49,24,037	27,87,947	15,94,774	7,02,789
30	30,000	30	2,28,368	5,00,11,967	33,557	22,124	14,310	7,224	49,70,056	28,66,113	16,69,296	7,55,333
31	30,000	29	2,13,428	4,67,40,156	34,251	22,970	15,125	7,851	50,16,505	29,46,472	17,47,300	8,11,807
32	30,000	28	1,99,465	4,36,82,389	34,986	23,862	15,993	8,535	50,63,388	30,29,083	18,28,950	8,72,503
33	30,000	27	1,86,416	4,08,24,663	35,768	24,807	16,921	9,283	51,10,710	31,14,011	19,14,415	9,37,737
34	30,000	26	1,74,221	3,81,53,890	36,602	25,809	17,914	10,099	51,58,473	32,01,319	20,03,873	10,07,848
35	30,000	25	1,62,823	3,56,57,841	37,494	26,874	18,979	10,994	52,06,683	32,91,076	20,97,512	10,83,201
36	30,000	24	1,52,171	3,33,25,085	38,453	28,012	20,122	11,973	52,55,344	33,83,349	21,95,527	11,64,188
37	30,000	23	1,42,216	3,11,44,940	39,487	29,229	21,354	13,049	53,04,459	34,78,209	22,98,121	12,51,230
38	30,000	22	1,32,912	2,91,07,420	40,608	30,537	22,686	14,233	53,54,034	35,75,729	24,05,510	13,44,780
39	30,000	21	1,24,217	2,72,03,196	41,828	31,949	24,129	15,538	54,04,071	36,75,983	25,17,917	14,45,324
40	30,000	20	1,16,091	2,54,23,548	43,162	33,480	25,700	16,980	54,54,577	37,79,048	26,35,577	15,53,386
41	30,000	19	1,08,496	2,37,60,325	44,630	35,148	27,416	18,580	55,05,554	38,85,003	27,58,735	16,69,527
42	30,000	18	1,01,398	2,22,05,911	46,254	36,975	29,301	20,361	55,57,008	39,93,928	28,87,648	17,94,351
43	30,000	17	94,764	2,07,53,188	48,062	38,990	31,382	22,351	56,08,942	41,05,908	30,22,584	19,28,508
44	30,000	16	88,565	1,93,95,503	50,091	41,229	33,695	24,588	56,61,362	42,21,027	31,63,827	20,72,696
45	30,000	15	82,771	1,81,26,638	52,383	43,734	36,284	27,115	57,14,272	43,39,373	33,11,669	22,27,664
46	30,000	14	77,356	1,69,40,784	54,999	46,565	39,206	29,992	57,67,677	44,61,038	34,66,420	23,94,218
47	30,000	13	72,295	1,58,32,508	58,011	49,796	42,537	33,294	58,21,580	45,86,114	36,28,402	25,73,225
48	30,000	12	67,566	1,47,96,736	61,523	53,526	46,376	37,122	58,75,988	47,14,696	37,97,954	27,65,616
49	30,000	11	63,146	1,38,28,726	65,670	57,895	50,860	41,613	59,30,903	48,46,884	39,75,428	29,72,391
50	30,000	10	59,015	1,29,24,043	70,644	63,092	56,182	46,959	59,86,332	49,82,778	41,61,196	31,94,626
51	30,000	9	55,154	1,20,78,545	76,723	69,396	62,618	53,440	60,42,279	51,22,482	43,55,644	34,33,476
52	30,000	8	51,546	1,12,88,359	84,324	77,222	70,584	61,470	60,98,749	52,66,103	45,59,179	36,90,185
53	30,000	7	48,173	1,05,49,869	94,100	87,225	80,735	71,705	61,55,747	54,13,751	47,72,225	39,66,086
54	30,000	6	45,022	98,59,690	1,07,141	1,00,495	94,162	85,237	62,13,277	55,65,538	49,95,226	42,62,616
55	30,000	5	42,077	92,14,664	1,25,409	1,18,996	1,12,828	1,04,033	62,71,345	57,21,581	52,28,648	45,81,316
56	30,000	4	39,324	86,11,835	1,52,828	1,46,653	1,40,664	1,32,026	63,29,956	58,81,999	54,72,977	49,23,845
57	30,000	3	36,751	80,48,444	1,98,553	1,92,630	1,86,839	1,78,396	63,89,115	60,46,915	57,28,724	52,91,983
58	30,000	2	34,347	75,21,910	2,90,050	2,84,415	2,78,863	2,70,688	64,48,826	62,16,455	59,96,421	56,87,645
59	30,000	1	32,100	70,29,823	5,64,648	5,59,451	5,54,293	5,46,627	65,09,095	63,90,748	62,76,628	61,12,889
60	30,000	0	30,000	65,69,928	0	0	0	0	65,69,928	65,69,928	65,69,928	65,69,928

ASSUMED MONTHLY EXPENSE - ₹ 35,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	35,000	35	3,73,680	8,18,35,099	35,675	21,555	12,725
26	35,000	34	3,49,234	7,64,81,401	36,306	22,328	13,427	6,054	55,86,607	29,93,674	16,22,344	6,60,434
27	35,000	33	3,26,387	7,14,77,945	36,965	23,137	14,172	6,574	56,38,819	30,77,609	16,98,155	7,09,812
28	35,000	32	3,05,034	6,68,01,818	37,657	23,985	14,962	7,140	56,91,518	31,63,897	17,77,508	7,62,882
29	35,000	31	2,85,079	6,24,31,606	38,384	24,876	15,802	7,756	57,44,710	32,52,605	18,60,569	8,19,920
30	35,000	30	2,66,429	5,83,47,295	39,150	25,812	16,695	8,428	57,98,399	33,43,799	19,47,512	8,81,222
31	35,000	29	2,48,999	5,45,30,182	39,959	26,798	17,645	9,160	58,52,589	34,37,550	20,38,517	9,47,108
32	35,000	28	2,32,709	5,09,62,787	40,817	27,839	18,659	9,958	59,07,286	35,33,930	21,33,775	10,17,920
33	35,000	27	2,17,485	4,76,28,773	41,729	28,941	19,742	10,830	59,62,495	36,33,013	22,33,484	10,94,026
34	35,000	26	2,03,257	4,45,12,872	42,702	30,110	20,900	11,783	60,18,219	37,34,873	23,37,852	11,75,822
35	35,000	25	1,89,960	4,16,00,815	43,743	31,353	22,142	12,826	60,74,464	38,39,589	24,47,097	12,63,734
36	35,000	24	1,77,533	3,88,79,266	44,862	32,680	23,476	13,969	61,31,235	39,47,241	25,61,448	13,58,219
37	35,000	23	1,65,919	3,63,35,763	46,069	34,101	24,914	15,224	61,88,536	40,57,911	26,81,142	14,59,768
38	35,000	22	1,55,064	3,39,58,657	47,376	35,627	26,467	16,605	62,46,373	41,71,684	28,06,429	15,68,910
39	35,000	21	1,44,920	3,17,37,062	48,799	37,274	28,151	18,127	63,04,750	42,88,647	29,37,570	16,86,212
40	35,000	20	1,35,439	2,96,60,806	50,356	39,060	29,983	19,810	63,63,673	44,08,890	30,74,840	18,12,284
41	35,000	19	1,26,578	2,77,20,379	52,068	41,006	31,985	21,677	64,23,146	45,32,504	32,18,524	19,47,781
42	35,000	18	1,18,298	2,59,06,897	53,963	43,138	34,184	23,754	64,83,176	46,59,583	33,68,922	20,93,410
43	35,000	17	1,10,559	2,42,12,053	56,073	45,489	36,612	26,076	65,43,766	47,90,226	35,26,349	22,49,926
44	35,000	16	1,03,326	2,26,28,087	58,439	48,100	39,311	28,686	66,04,923	49,24,531	36,91,131	24,18,145
45	35,000	15	96,566	2,11,47,745	61,114	51,024	42,331	31,634	66,66,651	50,62,602	38,63,614	25,98,941
46	35,000	14	90,249	1,97,64,247	64,165	54,326	45,740	34,991	67,28,956	52,04,544	40,44,157	27,93,255
47	35,000	13	84,345	1,84,71,259	67,680	58,095	49,626	38,843	67,91,844	53,50,466	42,33,136	30,02,096
48	35,000	12	78,827	1,72,62,859	71,777	62,448	54,105	43,309	68,55,319	55,00,479	44,30,946	32,26,552
49	35,000	11	73,670	1,61,33,513	76,615	67,544	59,337	48,548	69,19,387	56,54,698	46,38,000	34,67,789
50	35,000	10	68,850	1,50,78,050	82,418	73,607	65,546	54,786	69,84,054	58,13,241	48,54,728	37,27,063
51	35,000	9	64,346	1,40,91,635	89,511	80,961	73,054	62,346	70,49,326	59,76,229	50,81,585	40,05,722
52	35,000	8	60,137	1,31,69,753	98,378	90,092	82,348	71,715	71,15,208	61,43,787	53,19,042	43,05,215
53	35,000	7	56,202	1,23,08,180	1,09,783	1,01,762	94,191	83,656	71,81,705	63,16,042	55,67,596	46,27,101
54	35,000	6	52,526	1,15,02,972	1,24,998	1,17,244	1,09,856	99,443	72,48,824	64,93,128	58,27,764	49,73,052
55	35,000	5	49,089	1,07,50,441	1,46,311	1,38,828	1,31,633	1,21,372	73,16,570	66,75,178	61,00,089	53,44,869
56	35,000	4	45,878	1,00,47,141	1,78,299	1,71,095	1,64,108	1,54,030	73,84,949	68,62,333	63,85,140	57,44,486
57	35,000	3	42,877	93,89,852	2,31,645	2,24,735	2,17,979	2,08,129	74,53,967	70,54,734	66,83,511	61,73,980
58	35,000	2	40,072	87,75,562	3,38,391	3,31,818	3,25,341	3,15,803	75,23,630	72,52,531	69,95,824	66,35,586
59	35,000	1	37,450	82,01,460	6,58,756	6,52,693	6,46,675	6,37,732	75,93,944	74,55,873	73,22,732	71,31,704
60	35,000	0	35,000	76,64,916	0	0	0	0	76,64,916	76,64,916	76,64,916	76,64,916

ASSUMED MONTHLY EXPENSE - ₹ 40,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	40,000	35	4,27,063	9,35,25,828	40,772	24,634	14,543
26	40,000	34	3,99,125	8,74,07,316	41,492	25,517	15,346	6,919	63,84,694	34,21,342	18,54,108	7,54,781
27	40,000	33	3,73,014	8,16,89,080	42,246	26,442	16,197	7,513	64,44,364	35,17,267	19,40,748	8,11,214
28	40,000	32	3,48,611	7,63,44,935	43,036	27,412	17,100	8,160	65,04,592	36,15,882	20,31,438	8,71,865
29	40,000	31	3,25,805	7,13,50,406	43,867	28,429	18,059	8,864	65,65,382	37,17,262	21,26,365	9,37,051
30	40,000	30	3,04,490	6,66,82,623	44,743	29,499	19,080	9,632	66,26,741	38,21,485	22,25,728	10,07,111
31	40,000	29	2,84,570	6,23,20,208	45,668	30,626	20,166	10,468	66,88,673	39,28,629	23,29,733	10,82,409
32	40,000	28	2,65,954	5,82,43,185	46,648	31,817	21,325	11,380	67,51,184	40,38,778	24,38,600	11,63,337
33	40,000	27	2,48,555	5,44,32,883	47,690	33,076	22,562	12,377	68,14,279	41,52,014	25,52,553	12,50,316
34	40,000	26	2,32,294	5,08,71,854	48,802	34,412	23,886	13,466	68,77,964	42,68,426	26,71,831	13,43,797
35	40,000	25	2,17,097	4,75,43,788	49,992	35,833	25,305	14,658	69,42,244	43,88,101	27,96,683	14,44,268
36	40,000	24	2,02,895	4,44,33,447	51,271	37,349	26,830	15,965	70,07,125	45,11,132	29,27,369	15,52,251
37	40,000	23	1,89,621	4,15,26,586	52,650	38,972	28,473	17,399	70,72,612	46,37,613	30,64,162	16,68,307
38	40,000	22	1,77,216	3,88,09,894	54,144	40,716	30,248	18,977	71,38,711	47,67,639	32,07,347	17,93,040
39	40,000	21	1,65,622	3,62,70,929	55,771	42,599	32,172	20,717	72,05,428	49,01,311	33,57,223	19,27,099
40	40,000	20	1,54,787	3,38,98,064	57,550	44,640	34,266	22,640	72,72,769	50,38,731	35,14,103	20,71,181
41	40,000	19	1,44,661	3,16,80,434	59,507	46,863	36,555	24,773	73,40,739	51,80,004	36,78,313	22,26,036
42	40,000	18	1,35,197	2,96,07,882	61,672	49,300	39,068	27,148	74,09,344	53,25,238	38,50,197	23,92,468
43	40,000	17	1,26,353	2,76,70,918	64,083	51,987	41,843	29,802	74,78,590	54,74,544	40,30,113	25,71,345
44	40,000	16	1,18,087	2,58,60,671	66,787	54,972	44,926	32,783	75,48,483	56,28,035	42,18,436	27,63,595
45	40,000	15	1,10,361	2,41,68,851	69,844	58,313	48,378	36,153	76,19,030	57,85,831	44,15,559	29,70,219
46	40,000	14	1,03,141	2,25,87,711	73,331	62,087	52,275	39,989	76,90,236	59,48,050	46,21,893	31,92,291
47	40,000	13	96,394	2,11,10,011	77,349	66,394	56,715	44,392	77,62,107	61,14,818	48,37,870	34,30,967
48	40,000	12	90,088	1,97,28,982	82,030	71,369	61,834	49,495	78,34,650	62,86,262	50,63,938	36,87,488
49	40,000	11	84,194	1,84,38,301	87,559	77,193	67,814	55,484	79,07,871	64,62,512	53,00,571	39,63,188
50	40,000	10	78,686	1,72,32,057	94,192	84,122	74,909	62,613	79,81,777	66,43,704	55,48,261	42,59,501
51	40,000	9	73,538	1,61,04,726	1,02,298	92,527	83,491	71,253	80,56,373	68,29,976	58,07,526	45,77,968
52	40,000	8	68,727	1,50,51,146	1,12,432	1,02,962	94,112	81,960	81,31,666	70,21,471	60,78,905	49,20,246
53	40,000	7	64,231	1,40,66,491	1,25,467	1,16,300	1,07,647	95,606	82,07,663	72,18,334	63,62,966	52,88,115
54	40,000	6	60,029	1,31,46,254	1,42,855	1,33,993	1,25,549	1,13,650	82,84,370	74,20,717	66,60,301	56,83,488
55	40,000	5	56,102	1,22,86,218	1,67,212	1,58,661	1,50,438	1,38,711	83,61,794	76,28,775	69,71,530	61,08,422
56	40,000	4	52,432	1,14,82,447	2,03,770	1,95,537	1,87,552	1,76,035	84,39,941	78,42,666	72,97,303	65,65,126
57	40,000	3	49,002	1,07,31,259	2,64,737	2,56,840	2,49,119	2,37,862	85,18,819	80,62,554	76,38,298	70,55,977
58	40,000	2	45,796	1,00,29,214	3,86,733	3,79,221	3,71,818	3,60,918	85,98,434	82,88,607	79,95,228	75,83,527
59	40,000	1	42,800	93,73,097	7,52,864	7,45,935	7,39,057	7,28,836	86,78,794	85,20,997	83,68,837	81,50,519
60	40,000	0	40,000	87,59,904	0	0	0	0	87,59,904	87,59,904	87,59,904	87,59,904

ASSUMED MONTHLY EXPENSE - ₹ 45,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	45,000	35	4,80,446	10,52,16,556	45,868	27,713	16,361
26	45,000	34	4,49,015	9,83,33,230	46,679	28,707	17,264	7,784	71,82,781	38,49,010	20,85,871	8,49,129
27	45,000	33	4,19,640	9,19,00,215	47,527	29,748	18,221	8,452	72,49,910	39,56,926	21,83,342	9,12,615
28	45,000	32	3,92,187	8,58,88,052	48,416	30,838	19,237	9,180	73,17,666	40,67,868	22,85,367	9,80,848
29	45,000	31	3,66,530	8,02,69,207	49,351	31,983	20,317	9,972	73,86,055	41,81,920	23,92,160	10,54,183
30	45,000	30	3,42,551	7,50,17,951	50,335	33,187	21,465	10,836	74,55,084	42,99,170	25,03,943	11,33,000
31	45,000	29	3,20,142	7,01,10,234	51,376	34,455	22,687	11,777	75,24,757	44,19,708	26,20,950	12,17,710
32	45,000	28	2,99,198	6,55,23,583	52,479	35,794	23,990	12,803	75,95,082	45,43,625	27,43,424	13,08,754
33	45,000	27	2,79,624	6,12,36,994	53,652	37,210	25,382	13,924	76,66,064	46,71,016	28,71,622	14,06,605
34	45,000	26	2,61,331	5,72,30,835	54,902	38,713	26,871	15,149	77,37,710	48,01,979	30,05,810	15,11,772
35	45,000	25	2,44,234	5,34,86,762	56,241	40,312	28,468	16,490	78,10,025	49,36,614	31,46,268	16,24,801
36	45,000	24	2,28,257	4,99,87,628	57,679	42,017	30,183	17,960	78,83,016	50,75,024	32,93,290	17,46,282
37	45,000	23	2,13,324	4,67,17,409	59,231	43,844	32,032	19,574	79,56,689	52,17,314	34,47,182	18,76,845
38	45,000	22	1,99,368	4,36,61,130	60,912	45,806	34,029	21,349	80,31,050	53,63,594	36,08,265	20,17,170
39	45,000	21	1,86,325	4,08,04,795	62,742	47,924	36,194	23,307	81,06,107	55,13,975	37,76,876	21,67,986
40	45,000	20	1,74,136	3,81,35,322	64,744	50,220	38,550	25,470	81,81,865	56,68,573	39,53,365	23,30,079
41	45,000	19	1,62,744	3,56,40,488	66,945	52,721	41,124	27,870	82,58,331	58,27,505	41,38,102	25,04,290
42	45,000	18	1,52,097	3,33,08,867	69,381	55,463	43,951	30,541	83,35,512	59,90,893	43,31,471	26,91,527
43	45,000	17	1,42,147	3,11,29,782	72,094	58,486	47,073	33,527	84,13,414	61,58,861	45,33,877	28,92,763
44	45,000	16	1,32,847	2,90,93,255	75,136	61,843	50,542	36,881	84,92,044	63,31,540	47,45,740	31,09,044
45	45,000	15	1,24,156	2,71,89,958	78,575	65,602	54,426	40,673	85,71,409	65,09,060	49,67,504	33,41,496
46	45,000	14	1,16,034	2,54,11,175	82,498	69,848	58,809	44,988	86,51,515	66,91,557	51,99,630	35,91,327
47	45,000	13	1,08,443	2,37,48,762	87,017	74,693	63,805	49,941	87,32,370	68,79,170	54,42,603	38,59,838
48	45,000	12	1,01,349	2,21,95,105	92,284	80,290	69,564	55,682	88,13,981	70,72,044	56,96,931	41,48,424
49	45,000	11	94,718	2,07,43,088	98,504	86,842	76,291	62,419	88,96,355	72,70,326	59,63,142	44,58,586
50	45,000	10	88,522	1,93,86,064	1,05,966	94,638	84,273	70,439	89,79,499	74,74,167	62,41,794	47,91,939
51	45,000	9	82,731	1,81,17,817	1,15,085	1,04,093	93,927	80,159	90,63,419	76,83,723	65,33,466	51,50,214
52	45,000	8	77,318	1,69,32,539	1,26,486	1,15,833	1,05,876	92,205	91,48,124	78,99,154	68,38,769	55,35,277
53	45,000	7	72,260	1,58,24,803	1,41,150	1,30,837	1,21,103	1,07,557	92,33,620	81,20,626	71,58,337	59,49,130
54	45,000	6	67,533	1,47,89,535	1,60,712	1,50,742	1,41,243	1,27,856	93,19,916	83,48,307	74,92,839	63,93,924
55	45,000	5	63,115	1,38,21,996	1,88,114	1,78,493	1,69,243	1,56,049	94,07,018	85,82,372	78,42,972	68,71,975
56	45,000	4	58,986	1,29,17,753	2,29,242	2,19,980	2,10,996	1,98,039	94,94,934	88,22,999	82,09,466	73,85,767
57	45,000	3	55,127	1,20,72,666	2,97,829	2,88,945	2,80,259	2,67,595	95,83,672	90,70,373	85,93,085	79,37,974
58	45,000	2	51,521	1,12,82,866	4,35,074	4,26,623	4,18,295	4,06,033	96,73,239	93,24,682	89,94,631	85,31,467
59	45,000	1	48,150	1,05,44,734	8,46,972	8,39,177	8,31,440	8,19,941	97,63,643	95,86,122	94,14,941	91,69,334
60	45,000	0	45,000	98,54,892	0	0	0	0	98,54,892	98,54,892	98,54,892	98,54,892

ASSUMED MONTHLY EXPENSE - ₹ 50,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	50,000	35	5,33,829	11,69,07,285	50,965	30,792	18,179
26	50,000	34	4,98,906	10,92,59,145	51,865	31,897	19,182	8,648	79,80,868	42,76,677	23,17,635	9,43,477
27	50,000	33	4,66,267	10,21,11,350	52,808	33,053	20,246	9,392	80,55,455	43,96,584	24,25,936	10,14,017
28	50,000	32	4,35,764	9,54,31,168	53,796	34,265	21,375	10,200	81,30,740	45,19,853	25,39,297	10,89,831
29	50,000	31	4,07,256	8,91,88,008	54,834	35,537	22,574	11,081	82,06,728	46,46,578	26,57,956	11,71,314
30	50,000	30	3,80,613	8,33,53,278	55,928	36,874	23,850	12,040	82,83,426	47,76,856	27,82,159	12,58,889
31	50,000	29	3,55,713	7,79,00,260	57,085	38,283	25,208	13,085	83,60,842	49,10,786	29,12,167	13,53,012
32	50,000	28	3,32,442	7,28,03,981	58,310	39,771	26,656	14,226	84,38,980	50,48,472	30,48,249	14,54,171
33	50,000	27	3,10,693	6,80,41,104	59,613	41,345	28,202	15,471	85,17,849	51,90,018	31,90,691	15,62,895
34	50,000	26	2,90,368	6,35,89,817	61,003	43,014	29,857	16,832	85,97,455	53,35,532	33,39,789	16,79,746
35	50,000	25	2,71,372	5,94,29,735	62,490	44,791	31,631	18,323	86,77,805	54,85,127	34,95,854	18,05,335
36	50,000	24	2,53,618	5,55,41,809	64,088	46,686	33,537	19,956	87,58,906	56,38,915	36,59,211	19,40,313
37	50,000	23	2,37,026	5,19,08,233	65,812	48,715	35,591	21,749	88,40,765	57,97,016	38,30,202	20,85,383
38	50,000	22	2,21,520	4,85,12,367	67,680	50,896	37,810	23,721	89,23,389	59,59,549	40,09,184	22,41,300
39	50,000	21	2,07,028	4,53,38,661	69,713	53,249	40,215	25,896	90,06,786	61,26,639	41,96,529	24,08,874
40	50,000	20	1,93,484	4,23,72,580	71,937	55,800	42,833	28,300	90,90,961	62,98,414	43,92,628	25,88,976
41	50,000	19	1,80,826	3,96,00,542	74,384	58,579	45,693	30,967	91,75,923	64,75,005	45,97,891	27,82,545
42	50,000	18	1,68,997	3,70,09,852	77,090	61,625	48,835	33,935	92,61,680	66,56,547	48,12,746	29,90,586
43	50,000	17	1,57,941	3,45,88,647	80,104	64,984	52,303	37,252	93,48,237	68,43,179	50,37,641	32,14,181
44	50,000	16	1,47,608	3,23,25,838	83,484	68,715	56,158	40,979	94,35,604	70,35,044	52,73,044	34,54,493
45	50,000	15	1,37,952	3,02,11,064	87,306	72,891	60,473	45,192	95,23,787	72,32,289	55,19,448	37,12,773
46	50,000	14	1,28,927	2,82,34,639	91,664	77,608	65,343	49,987	96,12,795	74,35,063	57,77,367	39,90,364
47	50,000	13	1,20,492	2,63,87,513	96,686	82,993	70,894	55,490	97,02,634	76,43,523	60,47,337	42,88,709
48	50,000	12	1,12,610	2,46,61,227	1,02,538	89,211	77,293	61,869	97,93,313	78,57,827	63,29,923	46,09,360
49	50,000	11	1,05,243	2,30,47,876	1,09,449	96,491	84,767	69,355	98,84,839	80,78,140	66,25,714	49,53,985
50	50,000	10	98,358	2,15,40,071	1,17,740	1,05,153	93,637	78,266	99,77,221	83,04,630	69,35,326	53,24,376
51	50,000	9	91,923	2,01,30,908	1,27,872	1,15,659	1,04,363	89,066	1,00,70,466	85,37,470	72,59,407	57,22,460
52	50,000	8	85,909	1,88,13,932	1,40,540	1,28,703	1,17,641	1,02,449	1,01,64,582	87,76,838	75,98,632	61,50,308
53	50,000	7	80,289	1,75,83,114	1,56,833	1,45,375	1,34,559	1,19,508	1,02,59,578	90,22,918	79,53,708	66,10,144
54	50,000	6	75,037	1,64,32,817	1,78,568	1,67,492	1,56,937	1,42,062	1,03,55,462	92,75,897	83,25,377	71,04,360
55	50,000	5	70,128	1,53,57,773	2,09,015	1,98,326	1,88,047	1,73,388	1,04,52,242	95,35,969	87,14,413	76,35,527
56	50,000	4	65,540	1,43,53,059	2,54,713	2,44,422	2,34,441	2,20,043	1,05,49,927	98,03,332	91,21,628	82,06,408
57	50,000	3	61,252	1,34,14,074	3,30,921	3,21,050	3,11,398	2,97,327	1,06,48,524	1,00,78,192	95,47,873	88,19,971
58	50,000	2	57,245	1,25,36,517	4,83,416	4,74,026	4,64,772	4,51,147	1,07,48,043	1,03,60,758	99,94,035	94,79,408
59	50,000	1	53,500	1,17,16,371	9,41,080	9,32,419	9,23,822	9,11,045	1,08,48,492	1,06,51,247	1,04,61,046	1,01,88,149
60	50,000	0	50,000	1,09,49,880	0	0	0	0	1,09,49,880	1,09,49,880	1,09,49,880	1,09,49,880

ASSUMED MONTHLY EXPENSE - ₹ 55,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	55,000	35	5,87,212	12,85,98,013	56,061	33,872	19,997
26	55,000	34	5,48,796	12,01,85,059	57,052	35,087	21,100	9,513	87,78,954	47,04,345	25,49,398	10,37,824
27	55,000	33	5,12,894	11,23,22,485	58,088	36,358	22,270	10,331	88,61,001	48,36,243	26,68,529	11,15,419
28	55,000	32	4,79,340	10,49,74,285	59,175	37,691	23,512	11,220	89,43,814	49,71,838	27,93,227	11,98,815
29	55,000	31	4,47,981	9,81,06,809	60,317	39,090	24,832	12,189	90,27,401	51,11,236	29,23,751	12,88,446
30	55,000	30	4,18,674	9,16,88,606	61,521	40,561	26,234	13,244	91,11,769	52,54,541	30,60,375	13,84,778
31	55,000	29	3,91,284	8,56,90,286	62,793	42,111	27,728	14,394	91,96,926	54,01,865	32,03,384	14,88,313
32	55,000	28	3,65,686	8,00,84,380	64,141	43,748	29,321	15,648	92,82,878	55,53,319	33,53,074	15,99,589
33	55,000	27	3,41,763	7,48,45,215	65,574	45,479	31,023	17,018	93,69,634	57,09,020	35,09,760	17,19,184
34	55,000	26	3,19,404	6,99,48,799	67,103	47,316	32,843	18,516	94,57,201	58,69,086	36,73,768	18,47,721
35	55,000	25	2,98,509	6,53,72,709	68,739	49,270	34,794	20,155	95,45,586	60,33,639	38,45,439	19,85,868
36	55,000	24	2,78,980	6,10,95,990	70,497	51,354	36,891	21,951	96,34,797	62,02,807	40,25,132	21,34,345
37	55,000	23	2,60,729	5,70,99,056	72,394	53,587	39,150	23,924	97,24,842	63,76,717	42,13,223	22,93,922
38	55,000	22	2,43,672	5,33,63,604	74,448	55,985	41,591	26,093	98,15,728	65,55,504	44,10,102	24,65,430
39	55,000	21	2,27,731	4,98,72,527	76,685	58,574	44,237	28,486	99,07,464	67,39,303	46,16,182	26,49,761
40	55,000	20	2,12,833	4,66,09,838	79,131	61,380	47,116	31,131	1,00,00,057	69,28,255	48,31,891	28,47,874
41	55,000	19	1,98,909	4,35,60,596	81,822	64,437	50,263	34,064	1,00,93,516	71,22,506	50,57,680	30,60,799
42	55,000	18	1,85,896	4,07,10,838	84,799	67,788	53,718	37,328	1,01,87,848	73,22,202	52,94,021	32,89,644
43	55,000	17	1,73,735	3,80,47,512	88,114	71,483	57,534	40,977	1,02,83,061	75,27,497	55,41,405	35,35,599
44	55,000	16	1,62,369	3,55,58,422	91,833	75,586	61,774	45,077	1,03,79,165	77,38,549	58,00,349	37,99,943
45	55,000	15	1,51,747	3,32,32,170	96,036	80,180	66,520	49,711	1,04,76,166	79,55,517	60,71,393	40,84,050
46	55,000	14	1,41,819	3,10,58,103	1,00,831	85,369	71,878	54,985	1,05,74,074	81,78,569	63,55,103	43,89,400
47	55,000	13	1,32,541	2,90,26,265	1,06,354	91,292	77,984	61,039	1,06,72,897	84,07,875	66,52,071	47,17,579
48	55,000	12	1,23,871	2,71,27,350	1,12,792	98,132	85,022	68,056	1,07,72,644	86,43,610	69,62,915	50,70,296
49	55,000	11	1,15,767	2,53,52,664	1,20,394	1,06,140	93,244	76,290	1,08,73,323	88,85,954	72,88,285	54,49,383
50	55,000	10	1,08,193	2,36,94,078	1,29,514	1,15,668	1,03,000	86,092	1,09,74,943	91,35,093	76,28,859	58,56,814
51	55,000	9	1,01,115	2,21,43,998	1,40,660	1,27,225	1,14,800	97,973	1,10,77,512	93,91,217	79,85,348	62,94,706
52	55,000	8	94,500	2,06,95,326	1,54,594	1,41,573	1,29,405	1,12,694	1,11,81,040	96,54,522	83,58,495	67,65,339
53	55,000	7	88,318	1,93,41,426	1,72,517	1,59,912	1,48,015	1,31,459	1,12,85,536	99,25,210	87,49,079	72,71,158
54	55,000	6	82,540	1,80,76,099	1,96,425	1,84,241	1,72,630	1,56,268	1,13,91,008	1,02,03,487	91,57,914	78,14,796
55	55,000	5	77,140	1,68,93,550	2,29,917	2,18,158	2,06,852	1,90,727	1,14,97,466	1,04,89,566	95,85,854	83,99,080
56	55,000	4	72,094	1,57,88,365	2,80,184	2,68,864	2,57,885	2,42,047	1,16,04,919	1,07,83,666	1,00,33,791	90,27,049
57	55,000	3	67,377	1,47,55,481	3,64,013	3,53,156	3,42,538	3,27,060	1,17,13,377	1,10,86,011	1,05,02,660	97,01,968
58	55,000	2	62,970	1,37,90,169	5,31,758	5,21,428	5,11,249	4,96,262	1,18,22,847	1,13,96,834	1,09,93,438	1,04,27,349
59	55,000	1	58,850	1,28,88,009	10,35,188	10,25,661	10,16,204	10,02,150	1,19,33,341	1,17,16,371	1,15,07,151	1,12,06,964
60	55,000	0	55,000	1,20,44,868	0	0	0	0	1,20,44,868	1,20,44,868	1,20,44,868	1,20,44,868

ASSUMED MONTHLY EXPENSE - ₹ 60,000

Inflation Rate - 7% • Retirement Age - 60 yrs. • Life Expectancy - 80 yrs. • Expected Returns Post Retirement - 8%

Age (Yrs.)	Current Monthly Expense (₹)	Years to Retirement	Current Monthly Expense at the Age 60 (₹)	Retirement Corpus Required (₹)	Required SIP (₹) @ expected returns of				Required Lumpsum Investment (₹) @ expected returns of			
					8%	10%	12%	15%	8%	10%	12%	15%
					25	60,000	35	6,40,595	14,02,88,742	61,158	36,951	21,815
26	60,000	34	5,98,687	13,11,10,974	62,239	38,276	23,019	10,378	95,77,041	51,32,013	27,81,162	11,32,172
27	60,000	33	5,59,520	12,25,33,620	63,369	39,663	24,295	11,270	96,66,546	52,75,901	29,11,123	12,16,821
28	60,000	32	5,22,916	11,45,17,402	64,555	41,117	25,650	12,240	97,56,888	54,23,824	30,47,157	13,07,798
29	60,000	31	4,88,707	10,70,25,609	65,801	42,644	27,089	13,297	98,48,074	55,75,893	31,89,547	14,05,577
30	60,000	30	4,56,735	10,00,23,934	67,114	44,249	28,619	14,447	99,40,112	57,32,227	33,38,591	15,10,667
31	60,000	29	4,26,855	9,34,80,312	68,502	45,940	30,249	15,702	1,00,33,010	58,92,944	34,94,600	16,23,614
32	60,000	28	3,98,930	8,73,64,778	69,972	47,725	31,987	17,071	1,01,26,776	60,58,166	36,57,899	17,45,006
33	60,000	27	3,72,832	8,16,49,325	71,536	49,614	33,843	18,565	1,02,21,419	62,28,021	38,28,829	18,75,473
34	60,000	26	3,48,441	7,63,07,780	73,203	51,617	35,828	20,199	1,03,16,946	64,02,639	40,07,746	20,15,696
35	60,000	25	3,25,646	7,13,15,683	74,988	53,749	37,957	21,987	1,04,13,367	65,82,152	41,95,024	21,66,402
36	60,000	24	3,04,342	6,66,50,171	76,906	56,023	40,245	23,947	1,05,10,688	67,66,698	43,91,053	23,28,376
37	60,000	23	2,84,432	6,22,89,879	78,975	58,458	42,709	26,099	1,06,08,918	69,56,419	45,96,243	25,02,460
38	60,000	22	2,65,824	5,82,14,840	81,216	61,075	45,372	28,466	1,07,08,067	71,51,459	48,11,021	26,89,560
39	60,000	21	2,48,434	5,44,06,393	83,656	63,898	48,258	31,075	1,08,08,143	73,51,967	50,35,835	28,90,649
40	60,000	20	2,32,181	5,08,47,096	86,325	66,960	51,399	33,961	1,09,09,153	75,58,097	52,71,154	31,06,772
41	60,000	19	2,16,992	4,75,20,651	89,260	70,295	54,832	37,160	1,10,11,108	77,70,006	55,17,470	33,39,054
42	60,000	18	2,02,796	4,44,11,823	92,508	73,950	58,602	40,722	1,11,14,016	79,87,857	57,75,295	35,88,703
43	60,000	17	1,89,529	4,15,06,377	96,125	77,981	62,764	44,703	1,12,17,885	82,11,815	60,45,169	38,57,017
44	60,000	16	1,77,130	3,87,91,006	1,00,181	82,457	67,390	49,175	1,13,22,725	84,42,053	63,27,653	41,45,392
45	60,000	15	1,65,542	3,62,53,277	1,04,767	87,469	72,567	54,230	1,14,28,545	86,78,746	66,23,338	44,55,328
46	60,000	14	1,54,712	3,38,81,567	1,09,997	93,130	78,412	59,984	1,15,35,354	89,22,076	69,32,840	47,88,436
47	60,000	13	1,44,591	3,16,65,016	1,16,023	99,591	85,073	66,588	1,16,43,161	91,72,227	72,56,804	51,46,450
48	60,000	12	1,35,131	2,95,93,473	1,23,045	1,07,053	92,752	74,243	1,17,51,975	94,29,392	75,95,907	55,31,232
49	60,000	11	1,26,291	2,76,57,451	1,31,339	1,15,789	1,01,721	83,225	1,18,61,807	96,93,768	79,50,856	59,44,782
50	60,000	10	1,18,029	2,58,48,085	1,41,288	1,26,184	1,12,364	93,919	1,19,72,665	99,65,556	83,22,392	63,89,251
51	60,000	9	1,10,308	2,41,57,089	1,53,447	1,38,791	1,25,236	1,06,879	1,20,84,559	1,02,44,964	87,11,288	68,66,952
52	60,000	8	1,03,091	2,25,76,719	1,68,648	1,54,444	1,41,169	1,22,939	1,21,97,499	1,05,32,206	91,18,358	73,80,369
53	60,000	7	96,347	2,10,99,737	1,88,200	1,74,449	1,61,471	1,43,410	1,23,11,494	1,08,27,501	95,44,450	79,32,173
54	60,000	6	90,044	1,97,19,381	2,14,282	2,00,990	1,88,324	1,70,474	1,24,26,555	1,11,31,076	99,90,452	85,25,232
55	60,000	5	84,153	1,84,29,328	2,50,818	2,37,991	2,25,657	2,08,066	1,25,42,691	1,14,43,162	1,04,57,295	91,62,633
56	60,000	4	78,648	1,72,23,671	3,05,656	2,93,306	2,81,329	2,64,052	1,26,59,912	1,17,63,999	1,09,45,954	98,47,690
57	60,000	3	73,503	1,60,96,888	3,97,105	3,85,261	3,73,678	3,56,793	1,27,78,229	1,20,93,831	1,14,57,447	1,05,83,965
58	60,000	2	68,694	1,50,43,821	5,80,099	5,68,831	5,57,727	5,41,377	1,28,97,652	1,24,32,910	1,19,92,842	1,13,75,290
59	60,000	1	64,200	1,40,59,646	11,29,296	11,18,903	11,08,586	10,93,254	1,30,18,191	1,27,81,496	1,25,53,255	1,22,25,779
60	60,000	0	60,000	1,31,39,856	0	0	0	0	1,31,39,856	1,31,39,856	1,31,39,856	1,31,39,856



**NFO closes on 21st October 2011.
Units at Rs. 10/- each.**



Expertise that's trusted

Leather jacket.



Dinner jacket.



Warm jacket.



When you adapt to age, shouldn't your retirement plan too?

Presenting, the Tata Retirement Savings Fund, a suite of retirement plans with auto-switch facility that selects investment plans to suit your age. It invests aggressively in your prime, moderately as you grow and conservatively in your golden years, making sure that your investments adapt to the future, just like you do.

TATA

**RETIREMENT SAVINGS
FUND**

(An open-ended fund comprising three plans)

Call us at: **1-800-209-0101** • SMS: **TMF** to **57575** • Website: **www.tatamutualfund.com**

For statutory details, risk factors and disclaimer please refer to the inside front cover page.

Mutual Fund investments are subject to market risks, read the scheme information document carefully before investing.