

● RETIREMENT · THE WORKBOOK

the number you'll *actually* *need.*

"i'll figure out retirement later" is the most expensive sentence in personal finance. this is the whole thing on a page you can fill in: **your number**, the **SIP** that gets you there, and the brutal price of **starting five years late**.

THREE STEPS

A PEN HELPS

1

your number.

today's monthly spend, grown for 30 years of inflation, turned into the corpus that funds the rest of your life.

2

the monthly SIP that builds it.

work backwards from the number to the cheque you set on auto-pay this month.

3

what waiting costs.

the same goal, started at 25 vs 30 vs 40 — and why the monthly amount roughly doubles every five years you stall.

WE ASSUME

retire at 60

INFLATION

~6% a year

SIP GROWS AT

~12% a year

CORPUS RULE

≈ 30× annual spend

General education, not advice. Returns (~12%) and inflation (~6%) are illustrative assumptions, not promises; your real plan depends on your numbers and risk appetite. India needs a higher multiple than the Western 25× – we use ~30× for a 6%-inflation, no-pension reality.

STEP 1 — YOUR NUMBER

FILL THE MIDDLE COLUMN

THE STEP	YOUR TURN	EXAMPLE
a · your monthly spend today rent or EMI, food, school, everything.	₹50,000
b · years till you turn 60	30
c · grow it for inflation a × the factor from the table below.	₹2,87,000 / mo
d · that × 12 your yearly spend at 60.	₹34.4 L / yr
e · your number = d × 30 the corpus that funds retirement.	≈ ₹10.3 cr

INFLATION FACTOR (6%) use for step c →	in 15 yrs × 2.4	20 yrs × 3.2	25 yrs × 4.3	30 yrs × 5.7	35 yrs × 7.7
--	---------------------------	------------------------	------------------------	------------------------	------------------------

yes — ₹10 crore looks insane. it isn't greed; it's thirty years of 6% inflation doing its thing (₹50,000 of spending today costs ₹2.87 lakh a month by then). in *today's* money your target is a calmer ≈₹1.8 cr — but you have to build the future-rupee number. the only sane response isn't to panic. it's step 2.

General education, not advice. The ~30× multiple and 6% inflation are planning assumptions; healthcare inflation can run higher. Recalculate with your own numbers.

STEP 2 & 3 – THE SIP, AND THE PRICE OF WAITING

MONTHLY SIP TO REACH ₹1 CRORE BY AGE 60	AT ~12% A YEAR
start at 25 · 35 years to run	₹1,550 / mo
start at 30 · 30 years	₹2,860 / mo
start at 35 · 25 years	₹5,320 / mo
start at 40 · 20 years	₹10,100 / mo
start at 45 · 15 years	₹20,000 / mo

same goal. same ₹1 crore. but every five years you wait, the monthly cheque roughly doubles — because you're handing back compounding's best years.

need a bigger number? the SIP scales straight up — want ₹3 crore by 60 instead of ₹1 crore? multiply every figure above by three (start-at-30 becomes ~₹8,600/mo). for the ₹10.3 cr from step 1, a 30-year-old is looking at roughly **₹29,500 a month** — which is exactly why the move is to **start now and step it up** with every raise, not wait for the "right" salary.

Mutual fund investments are subject to market risks; read all scheme related documents carefully. SIP figures assume a steady ~12% annual return for illustration only – actual returns vary and are not guaranteed.

WHAT QUIETLY DERAILS IT

five ways the plan *falls short*.

- **assuming EPF / PF alone will do it.**

it's a foundation, not the building. after 6% inflation, the PF corpus rarely covers a 25-year retirement on its own.

- **leaving inflation out of the maths.**

planning for today's ₹50k spend instead of the future ₹2.87L is how people retire "rich" and run out at 72.

- **raiding the retirement SIP for a car, a wedding, a dip.**

this pot has one job. give the other goals their own SIPs; don't let them borrow from your 70s.

- **parking it all in FDs "to be safe."**

a 6.5% FD after 6% inflation barely stands still. for a 25-year horizon, that's the riskier choice.

- **waiting for the "right" salary to start.**

start at ₹1,550 today and step it up. the waiting is the single most expensive line on this whole page.

the one move that matters this week: start a small SIP today, label it "do not touch — 60", and set it to step up ~10% every year. starting beats optimising.

want your real number? *let's run it.*

whatsapp archita →

funds to wealth. is the digital identity of Archita Ritesh Gattani – AMFI Registered Mutual Fund Distributor, ARN-320768. Mutual fund investments are subject to market risks; read all scheme related documents carefully. This workbook is general education, not investment advice; all figures are illustrative assumptions, not guaranteed returns. A sub-brand of Indushree Taxease Consultancy Private Limited, est. 2017.