

Retire & Enjoy



AG IPMS # SINCE 1990
9825016185



Your decision today....
Will decide your future....
Happy Retired Life....?

Your **Quality** of Life should
not change after **Retirement**

Invest in **Tension Free Retirement Plans**

Whom are you going to depend, during your retired life....?

- YOURSELF
- CHILDREN OR RELATIVES
- CHARITY

1 YOURSELF

You must save a small portion of your income from your younger age. Your retired life will be without any stress. You can live happily with self respect, because you are independent.

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2 CHILDREN OR RELATIVES?

Firstly you may have to forego your self-respect, freedom and peace of mind.

Even for your genuine basic needs you may have to depend upon them.

Life may become miserable.

All this because you never had a forethought or planning about the future during earning days.



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3 CHAIRITY

This is the only place available after losing everything in life. When there is no support from any of your relative

DANGER



From the above situations, which one will you choose?

Think many times; Make a wise decision.

Retire Happily with
₹1 CRORE
 or
₹50,000/- Pension
 per Month till life

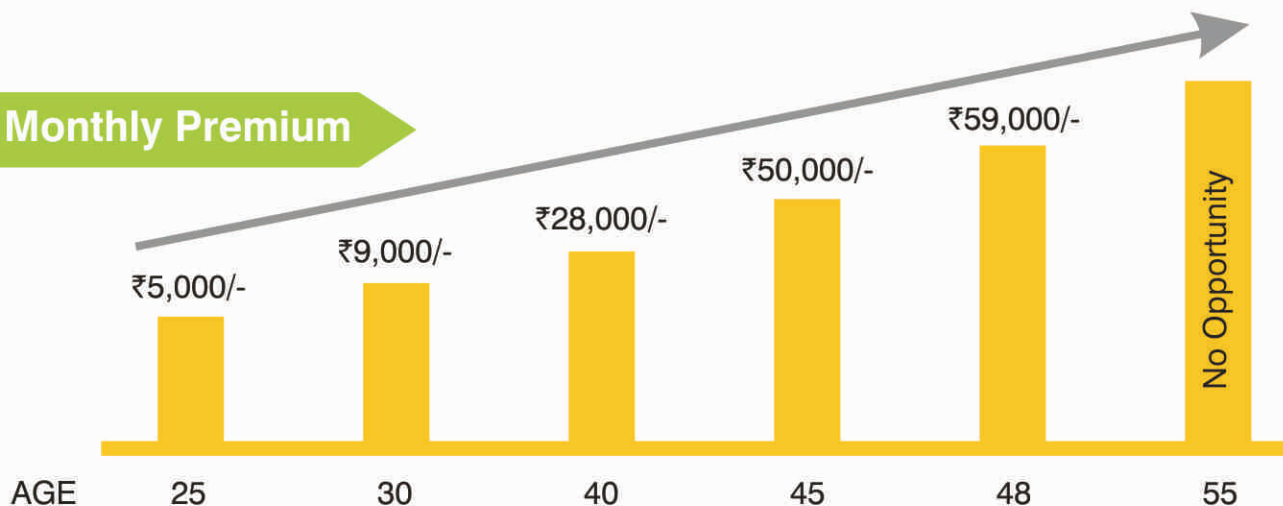


	Current Age
Current Age	25
Desired Age of Retirement	60
Years in Hand for Saving	35
Savings per Month	₹5,000/-
Total Retirement Fund @ age 60	₹1,00,00,000/-

Maturity Constant at Rs.1 Crore

Maturity Age Constant at 60 Years

Monthly Premium



Important Point:

- As age increases premium increases.
- As term decreases maturity value decreases.



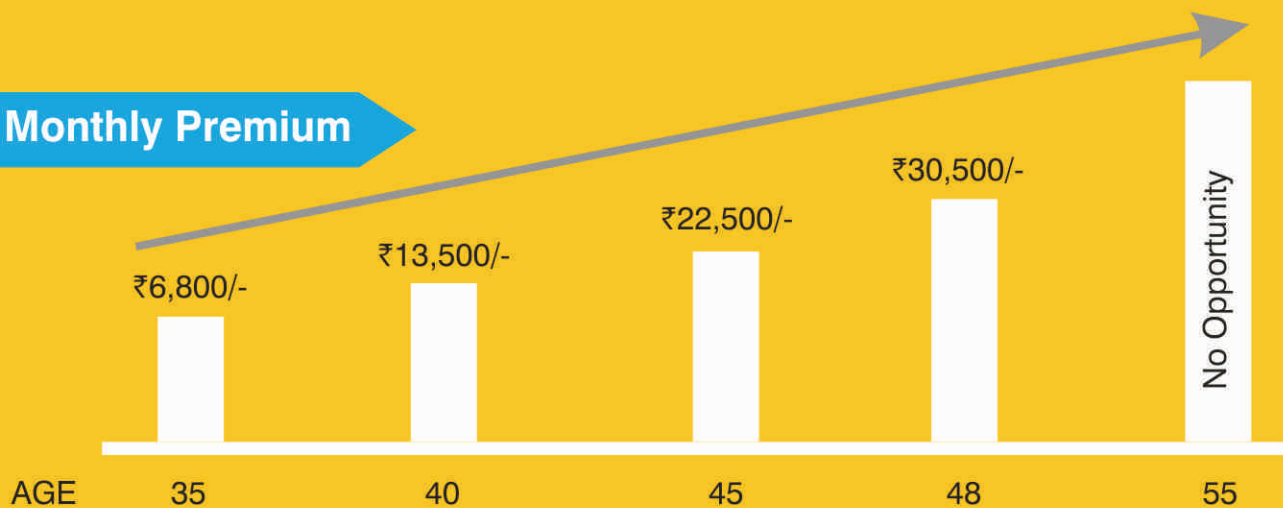
Retire Happily with
₹50 LACS
or
₹25,000/- Pension
per Month till life

	Current Age
Current Age	25
Desired Age of Retirement	60
Years in Hand for Saving	35
Savings per Month	₹2,500/-
Total Retirement Fund @ age 60	₹50,00,000/-

Maturity Constant at Rs.50 Lacs

Maturity Age Constant at 60 Years

Monthly Premium



Important Point:

- As age increases premium increases.
- As term decreases maturity value decreases.

you are alive what will you do
When almost everything will be Expensive
than what it is Today?
Have you ever imagined that.....



Petrol ₹1200 per Litre



Rice ₹1200 per Kg



Rickshaw Fare min. ₹500/-



LPG Gas @ ₹2000

Plan for your Retirement Today.....

For a Better expensive Planning Tomorrow....



Inflation Devil

Inflation	Age 30	Age 40	Age 50	Age 60	Age 70	Age 80
8%	25,000/-	53,973/-	1,16,523/-	2,51,566/-	5,43,113/-	11,72,540/-
10%	25,000/-	64,843/-	1,68,187/-	4,36,235/-	11,31,481/-	29,34,771/-

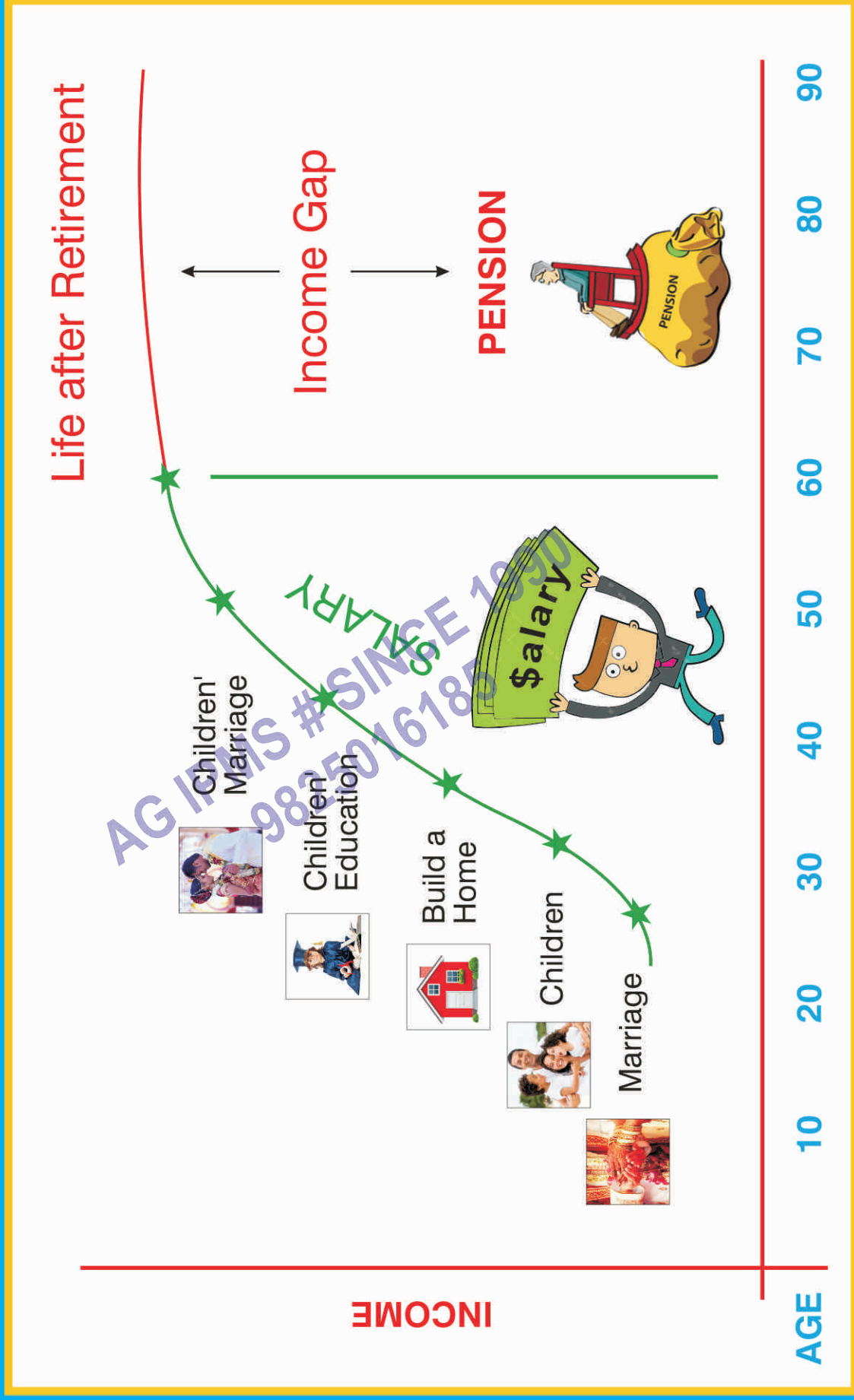


INFLATION CHART (%)

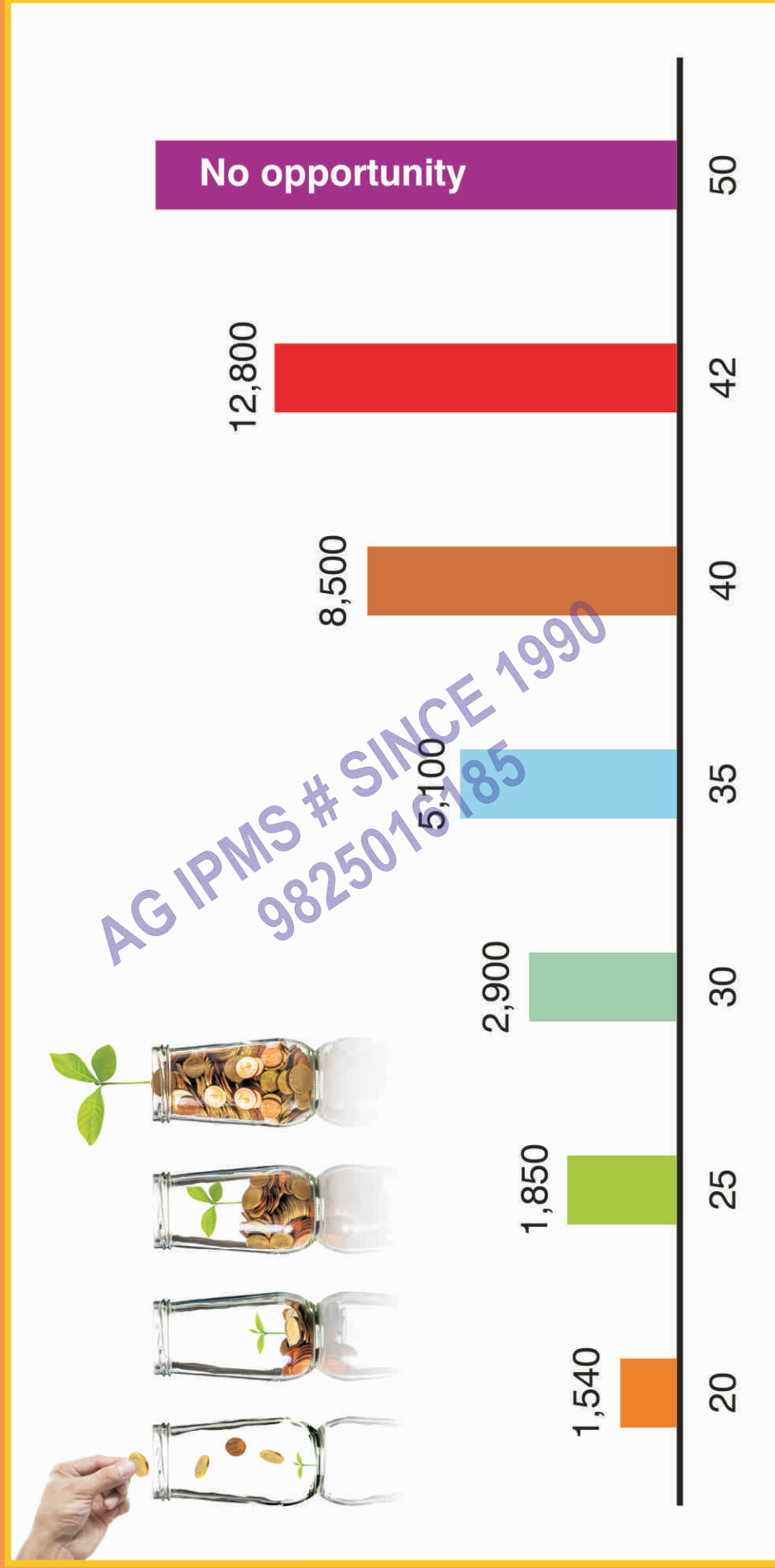


Need	1980 yr	1990 yr	2000 yr	2010 yr	2020 yr	2030 yr	2040 yr
Dosa (8%)	3.00	8.00	17.00	40.00	90.00	200.00	440.00
Toothpast	2.00	5.00	12.00	40.00	100.00	150.00	251.00
Medical Expenses (Injection)	5.00	10.00	15.00	25.00	100.00	200.00	400.00
Milk ½ Ltr.	1.00	2.00	5.00	12.00	60.00	80.00	200.00
Petrol (10%)	4.00	11.00	27.00	52.00	120.00	250.00	400.00
Rice (8%)	3.00	7.00	15.00	40.00	100.00	200.00	400.00

Financial Gap after Retirement



Monthly Contribution Required to get Monthly Pension of **Rs.10,000/-**



Pension Age: 55 Years

Capital Required 20,87,764

Assumed Rate of Interest

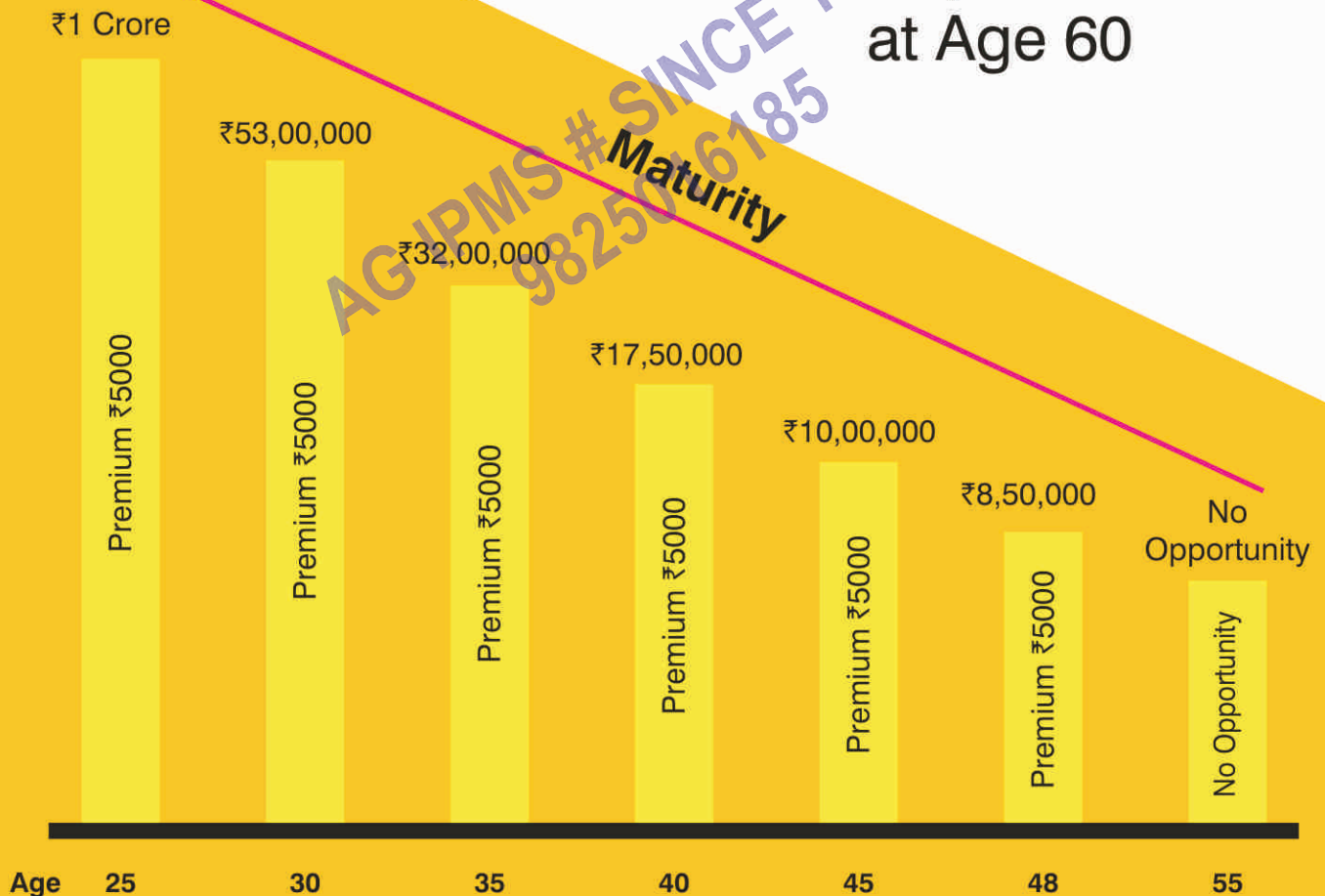
6% per annum

Premium Constant at

₹60,000
per annum



Maturity Constant
at Age 60



Important Point:

- As younger age, huge **Corpus** is created.
- As age advances, **Corpus** becomes too low.

What does **10950** mean?



10950 is the number of times you will
consume food after retirement between
Age 60-70



3 Meals a Day x
365 Day x 10 Year
= **10950**

Rs.300/- x 365 Days x
10 Years = **Rs.10,95,000/-**

Assuming a minimum cost of Rs.100/- per
meal (without considering inflation),
Post-Retirement you would need
at least Rs.10,95,000/- just for food for you
& for your Wife additional Rs.10,95,000/-

Basic essential requirement for human : Food (Roti) Kapda (Cloth) Makan (Shelter)

Have you planned for your Food Retirement?

In the three Scenarios listed below the worst anybody can face is the 3rd one.



Money/Regular Income

1



Happiness



Money/Regular Income

2



No Happiness



Money/Regular Income

3



No Happiness

Money can't buy happiness, but it can make you fully comfortable while you're being miserable.

..... Clare Booth

How planning in the form a Retirement Insurance Plan can help? Having a pension plan will ensure that you need not depend on others for your day to day needs. You can also continue to enjoy a good standard of living. Your pension plan will make sure you have regular income and above all your self-respect.

**You don't be the person in 3rd Scenario.
Give me a call and get best life insurance plan for your retirement.**

Think!

OF LIC AS YOUR
Adopted Children

You Spend ₹5,000 to
₹8,000 p.m. of your yearly
Income for your Child's
Education / Future Plan
Planning

Other Child Expenses:

Gift: Bike,
Laptop,
Watch,
Picnic
(every year
birthday)
Expenses
& many
more
others.



Just Invest
₹5,000/- p.m.
of your Income
Every year
with LIC's
Adopted
Child

**No Other
Expenses:**
This Adopted
Child will
demand.

After 28 Years

Even if your own child does not able to take care of you
because he may be busy in his family responsibility / liability.
Your adopted child (LIC) will take care of your retirement & OLD
age needs & provide you ₹25000/- p.m. regular income life time
and also ₹50 Lac for your Grand Children also.

Statistics of how Senior Citizens in Indian feel after **Retirement**

37% Felt Verbally Abused

53% Took no action when faced the abuse

28% Neglected Economically

42% Felt Disrespected

72% Felt regular income is the only way to avoid abuse



Do you want a **Happy Retirement** or a **Sad Retirement**

Do you know the most 5 Common **RETIREMENT MISTAKES?**



- ◀ My Children will take care of me after Retirement.
- ◀ My Savings will be sufficient enough after Retirement.
- ◀ I have enough Property.
- ◀ I won't live for a long time.
- ◀ Not Investing in a saving instrument which provides guaranteed fixed income for lifetime after Retirement.



Are you making the same mistakes?

Have you planned for your Retirement?



Why should you have Retirement Planning....?

1. Old Age.
2. Job Loss.
3. Illness.
4. Fatigue of Business.
5. Death.
6. No Social Security System in India.
7. Due to job nature, Children would not be able to take care of their Parents.
8. Increasing expenses & due to lifestyle change.
9. Falling of Interest Rate, Inflation is a silent killer.
10. Ever increasing medical Expenses.
11. To live with Self-Respect after Retirement.
12. To ensure adequate income after Retirement.
13. To enjoy Life after Retirement.
14. To take care of medical Costs for Health problems which are likely to occur with age.
15. Higher Life Expectancy.

Old Age needs regular PENSION & not TENSION

Have you planned for a Happy Life after your Retirement?

Section 37 of LIC Act, 1956

LIC Policies Guaranteed by
Central Government



Investment



Returns

The Sum Assured by All Policies Issued by Life Insurance Corporation of India including any Bonuses Declared in respect thereof and, subject of the provisions contained in section 14 the Amount Assured by All Policies issued by any Insurer the Liabilities under which we have vested in the Corporation under this Act, and All Bonuses Declared in respect thereof, whether before or after the appointed day shall be Guaranteed as to Payment in Cash by the Central Government.

