



PLANNING FOR YOUR RETIREMENT

**"Retirement planning isn't a privilege
—it's a priority!!"**



Mutual Fund investments are subject to market risks, read all scheme related documents carefully before investing

CONTACT US :

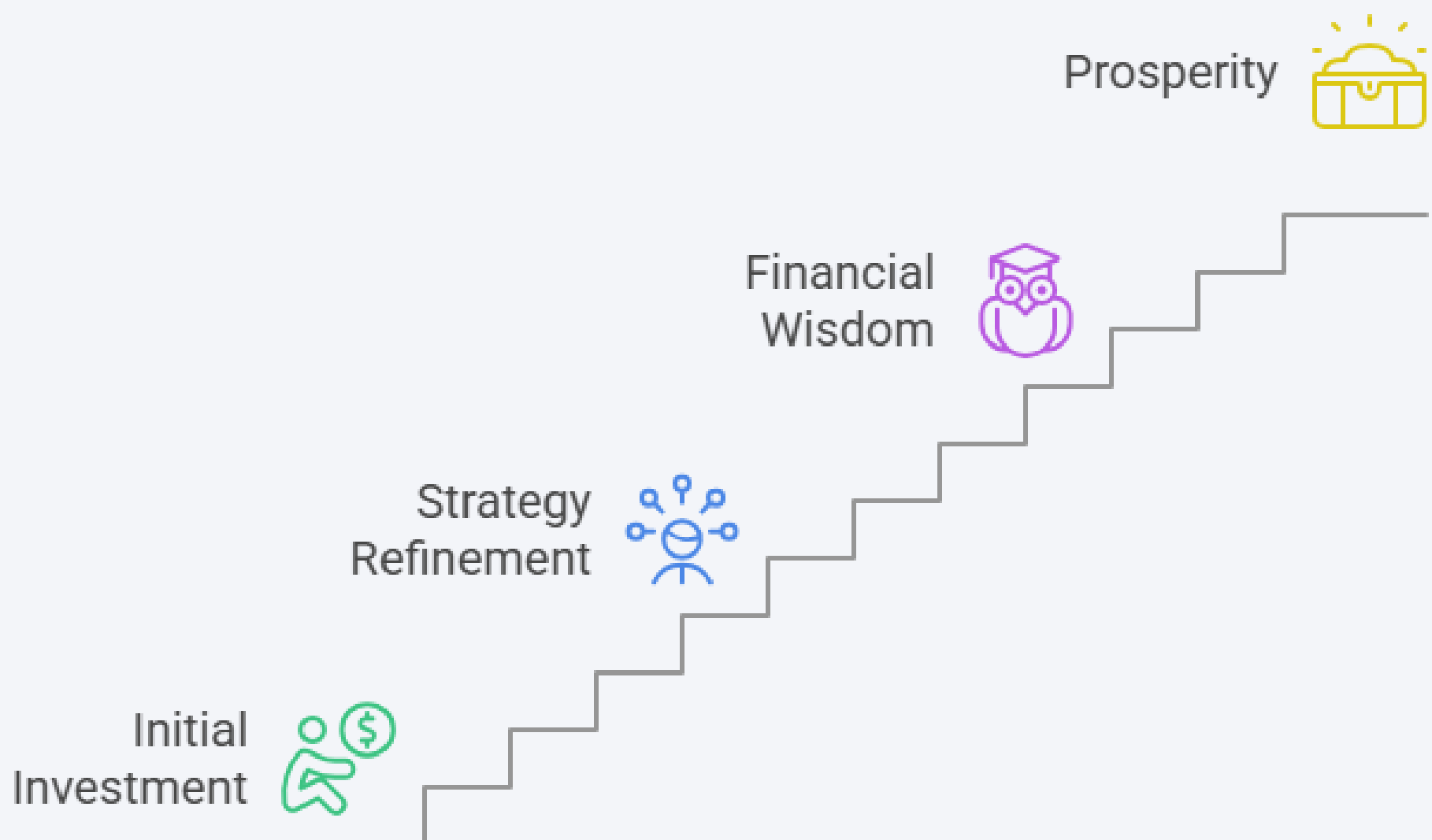
- **Call:** +91 86559 66975 / 76
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FOREWORD FROM THE CEO



The Indian Mutual Fund industry has emerged as a dynamic force in the nation's economic growth, transforming household savings into productive capital market investments. Today, Mutual Funds stand as a preferred vehicle for personal wealth creation, offering millions of Indians a trusted avenue to grow their finances while contributing to national progress. At Nidhi Capital we recognize that an informed investor is an empowered investor. This booklet reflects our commitment to investor education – a vital initiative to safeguard your interests and enhance your financial literacy. Designed especially for retail and mid-sized investors, this guide simplifies complex investment concepts through engaging, easy-to-understand content.

Journey to Financial Wisdom



PROBLEM STATEMENT

The Retirement Wake-Up Call: A Story of Missed Opportunities



THE HARSH REALITY:

Rajesh, a disciplined IT professional, faithfully invested ₹10,000/month in "safe" FDs for retirement. By 50, his ₹50 lakh corpus seemed adequate - until inflation exposed the shortfall:

- His 6% FD returns lost to 7% inflation yearly
- A medical emergency triggered costly premature withdrawals

At retirement, his ₹80K/month income couldn't cover basics - rent had tripled

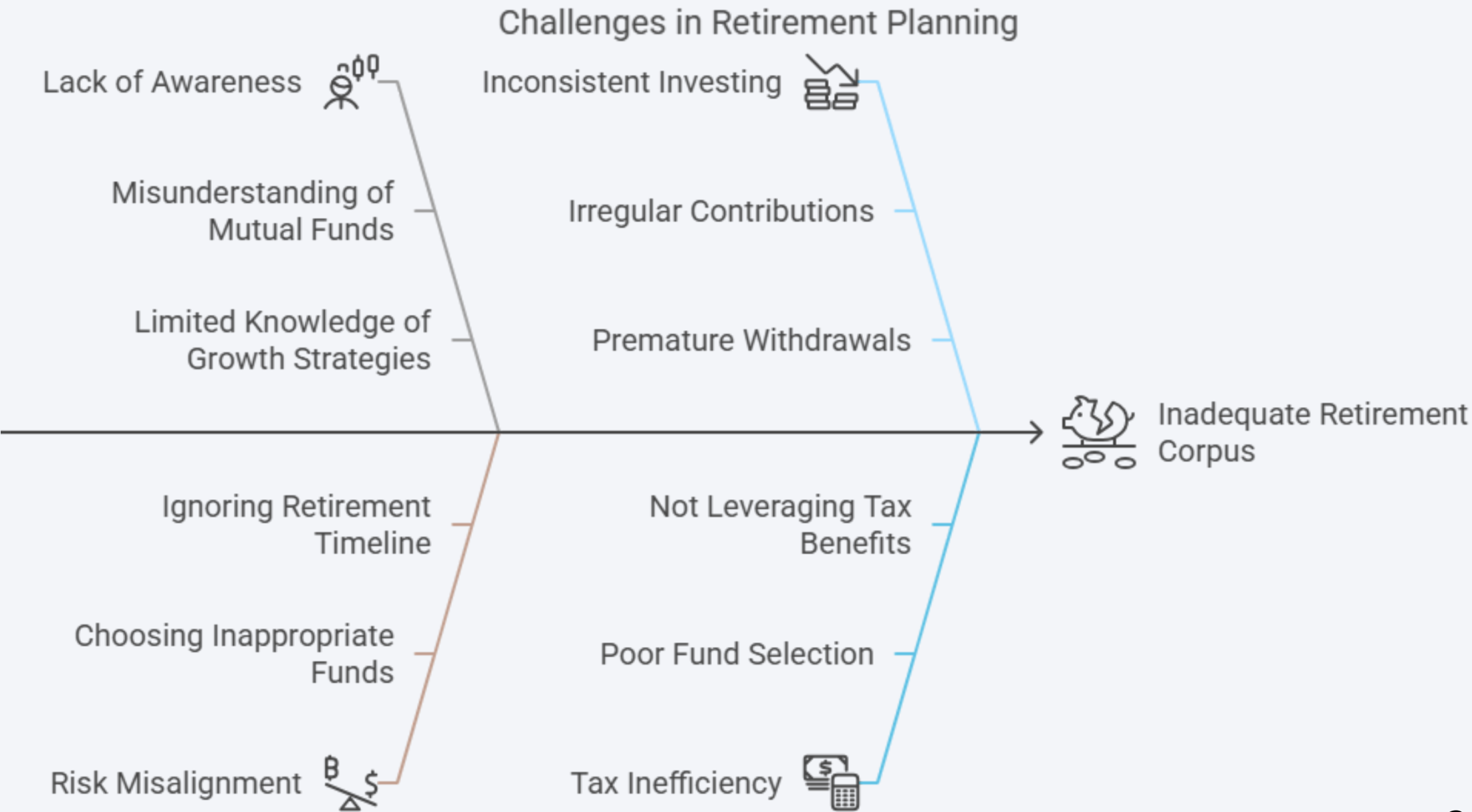
THE CONTRAST REALITY:

His colleague Priya invested in equity mutual funds via SIPs. Despite market swings:

- Her corpus grew at 12% (vs. 6% FDs), outpacing inflation.
- She shifted to hybrid funds at 45, securing stable returns.
- By retirement, her ₹2.5 crore corpus generated ₹1.5L/month via SWP—adjusted for inflation.

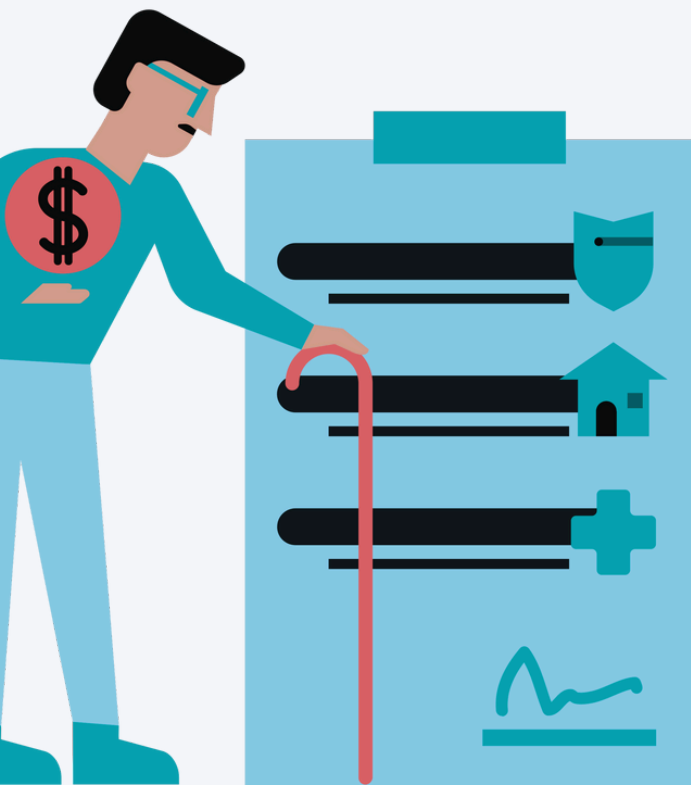
LESSON LEARNED:

RAJESH'S "SAFETY-FIRST" APPROACH BACKFIRED. WITHOUT INFLATION-BEATING ASSETS, HIS SAVINGS ERODED SILENTLY. PRIYA'S MUTUAL FUND STRATEGY—ALIGNED WITH RETIREMENT PHASES—SECURED HER FUTURE.



Will your retirement plan survive inflation's silent attack?

THE NEED FOR RETIREMENT PLANNING



The typical career spans three decades, but retirement today isn't an ending - it's the beginning of an equally long chapter. Modern medicine has rewritten life's timeline, turning what was once considered "**old age**" into vibrant years of potential.

This longevity revolution comes with new responsibilities. Unlike previous generations who could rely on joint family support, today's retirees face a different truth. That spacious apartment you enjoy? Those regular medical check-ups? The occasional family visits? These will all need to be funded from your own carefully built nest egg.

The math is simple but striking - for every year you work, you may need to support a year of independent retirement living. Your savings aren't just for relaxation; they're the foundation for maintaining dignity, comfort and choice in your later years.

This isn't meant to alarm, but to empower. With **proper planning**, these extra decades can be your most rewarding - filled with travel, hobbies and time with loved ones, rather than financial worries. The key lies in **starting today**, because retirement isn't coming - it's being built, one smart decision at a time.



Longer Lifespans

Increased life expectancy requires more savings



Inflation Risk

Rising costs can diminish savings value



No Steady Paycheck

Need for replacement income after retirement



Healthcare Costs

Medical expenses rise with age



Social Security Gaps

Government pensions may be insufficient



Early Retirement Options

Planning allows for work flexibility



Key Benefit

Transforms retirement into financial freedom



IF YOU RETIRED WITH RS.1 CRORE TODAY...

₹1 crore today will feel like ₹23.29 Lakhs after 25 years due to inflation. In other words, if you need ₹1 crore in today's purchasing power after 25 years, you must account for inflation and save much more



*ASSUMING INFLATION AT 6% P.A. ₹1 CRORE DISCOUNTED AT 6% FOR 25 YEARS, WOULD AMOUNT TO ₹23,29,986

Though in retirement inflation is a challenge. In Nidhi Capital we believe that your net worth & your risk appetite has a huge effect on deciding upon your retirement planning

RETIREMENT PLANNING PHASES

ACCUMULATION PHASE

- Build wealth by saving & investing for retirement.
- Starts with your career & lasts until near retirement.
- Focus: Maximize savings (Mutual funds, stocks, etc.) for long-term growth.

TRANSITION PHASE

- Bridge between accumulation & retirement (starts ~10 years before retiring).
- Adjust portfolio to reduce risk (shift from stocks to bonds/cash).
- Finalize retirement plans (income streams, expenses, healthcare).

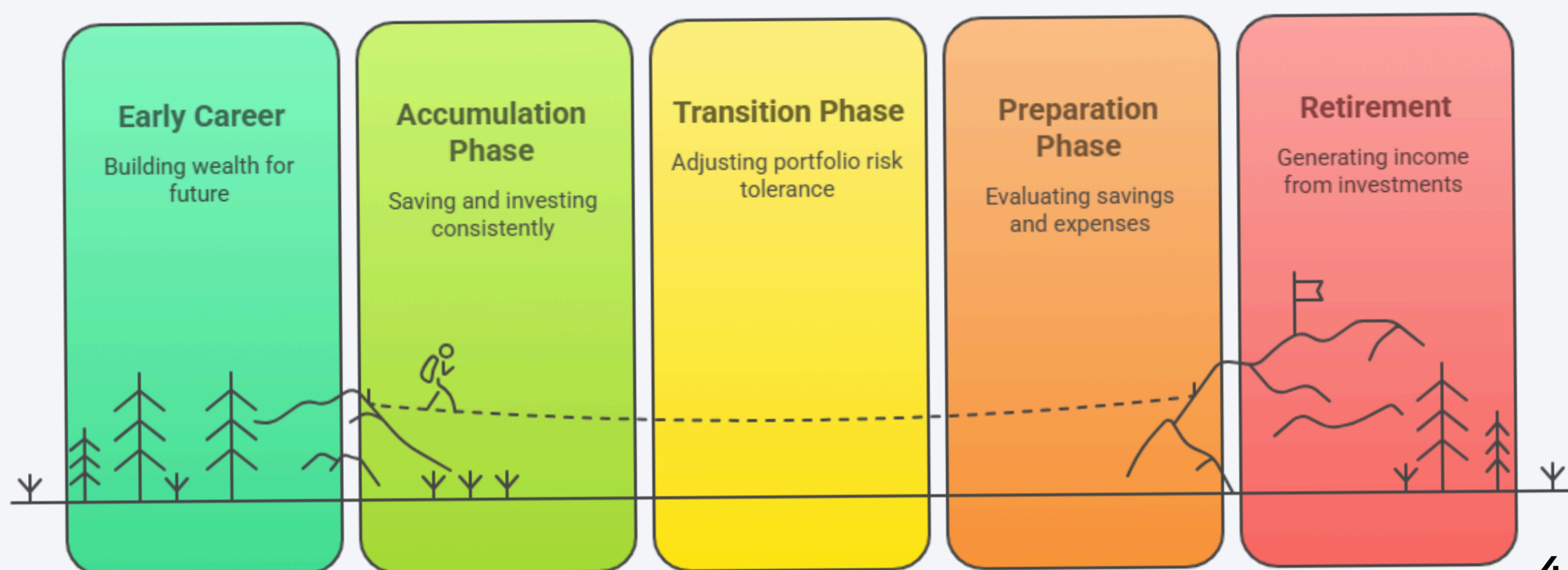
DISTRIBUTION PHASE

- Starts at retirement – live off savings & investments.
- Shift to conservative investments (bonds, dividends, annuities).
- Focus: Steady income while preserving capital.

SAVINGS PHASE (OPTIONAL)

- Pre-retirement checkpoint (between accumulation & retirement)
- Review savings & adjust retirement goals if needed
- Plan expenses & optimize investments for income transition

Retirement Planning Phases



Many retirees discover too late that their savings haven't grown enough to outpace inflation. As a result, their nest egg fails to generate sufficient income, creating financial stress during what should be their golden years

HOW YOUR INVESTMENT CHARACTER CHANGES WITH AGE

DISTINGUISH BETWEEN ACCUMULATION AND DISTRIBUTION PHASE		
Aspect	Accumulation Phase (25–50s)	Distribution Phase (60s+)
Primary Goal	Wealth creation & growth	Generate steady income & preserve capital
Investment Focus	High-growth assets (equities, equity mutual funds)	Income-generating assets (debt funds, SWPs, SCSS)
Risk Appetite	High (can tolerate volatility for higher returns)	Low (prioritizes stability & liquidity)
Portfolio Allocation	70–90% equities, 10–30% debt/hybrid funds	60–70% debt/income funds, 20–30% equities for growth
Key Strategies	SIPs, compounding, tax-efficient equity investments	SWPs, dividend funds, laddered FDs/bonds
Liquidity Needs	Minimal (focus on long-term growth)	High (regular income for expenses)
Tax Considerations	Optimize for growth (LTCG, ELSS)	Optimize for income (tax-efficient withdrawals)
Time Horizon	Long-term (20–30+ years)	Short-to-medium-term (focus on sustainability)

BUILD BIG, BUILD AGGRESSIVELY

Invested ₹12,000, every month for 30 years in mutual fund SIP. Assuming the rate of return :

- 9%
- 12%
- 15%

MULTIPLIER EFFECT			
Annual Return	Total Investment	Maturity Value	Wealth Multiplier
9%	₹36,00,000	₹2,05,72,568	5.71x
12%	₹36,00,000	₹3,69,71,679	10.26x
15%	₹36,00,000	₹6,75,81,245	18.78x



INVESTING IN MUTUAL FUNDS DEPENDING ON RISK APPETITE



LOW

THESE INVESTMENTS CARRY MINIMAL RISK TO THE CAPITAL. SUITABLE FOR VERY CONSERVATIVE INVESTORS WHO PRIORITIZE CAPITAL PRESERVATION OVER RETURNS. FOREXAMPLE...

- LIQUID FUNDS (E.G., SBI LIQUID FUND)
- ULTRA SHORT DURATION FUNDS (E.G., HDFC ULTRA ST DEBT FUND)



LOW TO MODERATE

SHORT DURATION DEBT FUNDS, CORPORATE BOND FUNDS. SLIGHTLY HIGHER RISK THAN LOW-RISK FUNDS

- SHORT DURATION DEBT FUNDS (E.G., ICICI PRUDENTIAL SHORT TERM FUND)
- CORPORATE BOND FUNDS (E.G., NIPPON INDIA CORPORATE BOND FUND)



MODERATE

CONSERVATIVE HYBRID FUNDS, BALANCED ADVANTAGE FUNDS. SUITABLE FOR INVESTORS WHO CAN TOLERATE LIMITED FLUCTUATIONS IN RETURNS

- CONSERVATIVE HYBRID FUNDS (E.G., HDFC HYBRID DEBT FUND)
- BALANCED ADVANTAGE FUNDS (E.G., ICICI PRU BALANCED ADVANTAGE FUND)



HIGH

AGGRESSIVE HYBRID FUNDS, MULTI-ASSET FUNDS. SIGNIFICANT EXPOSURE TO MARKET VOLATILITY

- AGGRESSIVE HYBRID FUNDS (E.G., SBI EQUITY HYBRID FUND)
- MULTI-ASSET FUNDS (E.G., QUANT MULTI ASSET FUND)



VERY HIGH

EQUITY FUNDS (FLEXI CAP, SMALL CAP), SECTORAL FUNDS. HIGHLY SENSITIVE TO MARKET MOVEMENTS AND CAN DELIVER HIGH RETURNS—OR LOSSES.

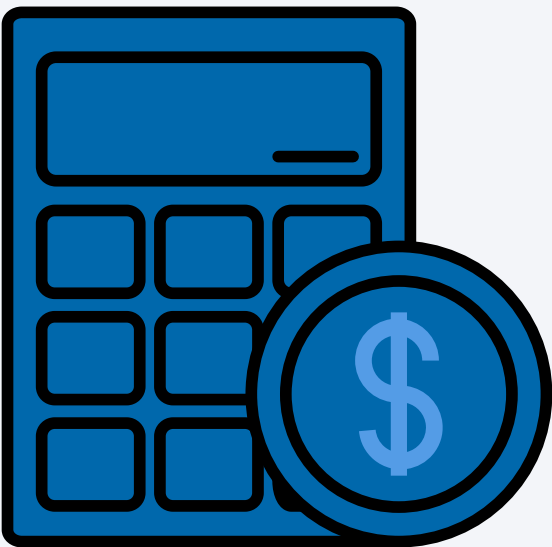
- EQUITY FUNDS (E.G., PARAG PARIKH FLEXI CAP FUND)
- SMALL-CAP FUNDS (E.G., NIPPON INDIA SMALL CAP FUND)

Can I actually retire well? With smart preparation, this dream becomes achievable for most with the help of Nidhi Capital

RETIREMENT SIP CALCULATOR

Key Assumptions:

- Monthly SIP: ₹15,000
- Retirement Age: 60 years
- Annuity: Perpetual
- Withdrawal Strategy: Only returns withdrawn



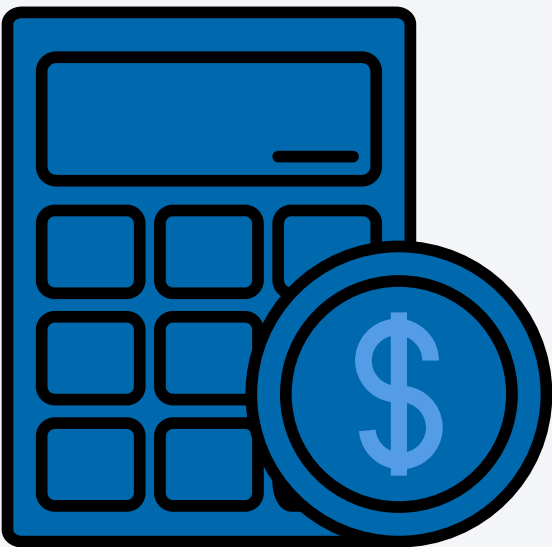
CALCULATION					
Start Age	Years Invested	Total Invested	Corpus at 9%	Corpus at 12%	Corpus at 15%
18	42	75.6L	12.7Cr	32.5Cr	88.9Cr
22	38	68.4L	8.9Cr	20.3Cr	48.9Cr
28	32	57.6L	5.1Cr	9.9Cr	20.4Cr
35	25	45L	2.6Cr	4.5Cr	7.9Cr
40	20	36L	1.6Cr	2.5Cr	3.9Cr
45	15	27L	87L	1.2Cr	1.8Cr
50	10	18L	37L	47L	60L
55	5	9L	13L	14L	15L

Link of our SIP Calculator: ➡ <https://www.nidhicap.com/calculators.php>

MONTHLY WITHDRAWAL FROM RETIREMENT CORPUS

Key Assumptions:

- Monthly SIP: ₹15,000
- Retirement Age: 60 years
- Annuity: Perpetual
- Withdrawal Strategy: Only returns are withdrawn
- Post retirement return Assumption: 10%



CALCULATION					
Start Age	Years Invested	Total Invested	Monthly Post-Retirement Interest Withdrawal Based on Pre-Retirement SIP Growth (Refer previous page)		
			9%	12%	15%
18	42	75.6L	1,06,00,000	27,00,000	74,08,333
22	38	68.4L	7,40,000	17,00,000	40,75,000
28	32	57.6L	4,30,000	8,25,000	17,00,000
35	25	45L	2,20,000	3,75,000	6,58,000
40	20	36L	1,30,000	2,08,000	3,25,000
45	15	27L	70,000	1,00,000	1,50,000
50	10	18L	30,000	40,000	50,000
55	5	9L	11,000	12,000	12,500

<https://www.nidhicap.com/calculators.php>

Retirement investing isn't about timing the market, but time in the market. Mutual funds offer the patience and discipline most investors need.

[nidhicap.com](https://www.nidhicap.com)

MYTHS & FACTS

Myths	Facts
"I need a huge amount to start investing for retirement."	You can begin with ₹500/month SIPs. Small, regular investments compound significantly over time.
"Mutual funds are too risky for retirement."	Risk varies by fund type. Debt/hybrid funds offer stability, while equity funds beat inflation long-term.
"I'll rely on PF/pensions no need for mutual funds."	EPF returns (~8%) may not beat inflation. Mutual funds (12%+ equity returns) bridge the gap.
"Retirement planning is only for older people."	Starting early (20s-30s) reduces required savings by 60%+ due to compounding.
"I'll withdraw lumpsum at retirement."	SWPs/STPs provide steady income while keeping the corpus intact.
"I'll start after paying off loans/kids' education."	Delaying costs 3-5X more due to lost compounding. Start even with small amounts.



Dreaming of a worry-free retirement? Start growing your retirement nest today, with us!

Contact us today for a tailor-made Mutual Fund strategy aligned with your Retirement Goals



Book a consultation



Contact us Now

The best retirement portfolio is built brick by brick—each mutual fund contribution is another step toward the future you envision.

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Discover the Future of Mutual Fund Investing with the **Nidhi Capital - Mutual Funds App**

App Features



Unmatched Security



User-Friendly Interface



Exciting New Features

Steps to access

1

Simply select '**Login with OTP**'

2

Receive a secure OTP on your registered **mobile number**

3

Access your account effortlessly

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Join thousands of smart investors already using **Nidhi Capital** for a secure and seamless investing experience!



We're here for you! Contact our support team for assistance anytime

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