



HOW MUCH SHOULD I SAVE MONTHLY FOR RETIREMENT

By Vibhuti Marolika

What is your current age? A _____

At what age do you want to retire? B _____

Life Expectancy C 95

Retirement age – Current age B – A = D _____

Life Expectancy – Retirement Age C – B = E _____

Estimate current monthly expenses: F: ₹ _____ per month

Let's assume you maintain the same lifestyle post retirement and that your investments can keep up with inflation.

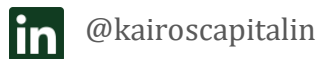
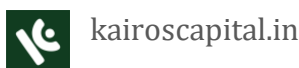
You therefore have D _____ years to save up a nest egg that could take care of your retirement needs.

When you retire, your expenses, in today's terms, will be F ₹ _____ per month and your funds should last for E _____ years after you retire.

Your monthly investments could therefore be:

$$(E / D) \times F = ₹ \text{_____ per month}$$

And, over time, you should regularly review this figure and change the value of the investment in line with inflation and with changes in your lifestyle.



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