Handbook for the Financial Wellbeing Journey

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Make your money do more

Introduction

Thank you for your interest in the Retirement Planning program. Hope the program was insightful with many implementable take-aways.

Here is a Handbook which gives a glance about:

- Factors affecting retirement corpus
- How much risk to take
- Various investment options for retirement
- Useful video links to help you with further information
- Finsafe Tips

Factors affecting retirement corpus:

- Inflation
- Current Expenses & expected expenses
- Retirement Age
- Age till which you want to plan
- Return on Investment
- Risk

Learning Resources:

1) https://www.youtube.com/watch?v=xp4gCAfgxvI

Fixed Income Options

Particulars	PPF	EPF/ VPF	NPS	Debt Funds
Returns (% p.a)	7.1	8.5 (as per EPF)	6 – 12	3 - 8
Guaranteed returns	Yes	Yes	Market Linked	Debt Market Linked
Time frame	15 years	Till Retirement	Upto 60 years of age	Any period
Tax	Nil	Nil	Partially taxable	LTCG
Risk	Low	Low	Medium	Medium

How to choose the winning debt fund

Performance report card

Returns based on five-year rolling period

Median return | Risk adjusted return | Standard deviation

	Short term	Medium duration	Credit	Dynamic	Gilt
7 years	**7.27**	8.78	7.67	7.85	8.48
	2.52	2.3	1.49	2.24	1.84
	2.8	3.82	5.16	3.5	4.62
10 years	**8**	9.66	8.44	8.64	9.33
	2.31	2.11	1.36	2.06	1.68
	3.46	4.58	6.19	4.2	5.54
15 years	**8.8**	10.62	9.28	9.5	10.26
	2.12	1.93	1.25	1.88	1.54
	4.15	5.5	7.43	5.04	6.65

Data compiled by Pulse Labs

FinSafe Tips:

- Choose a fund as per investment horizon & risk
- Stick with Short term debt funds

Types of equity options

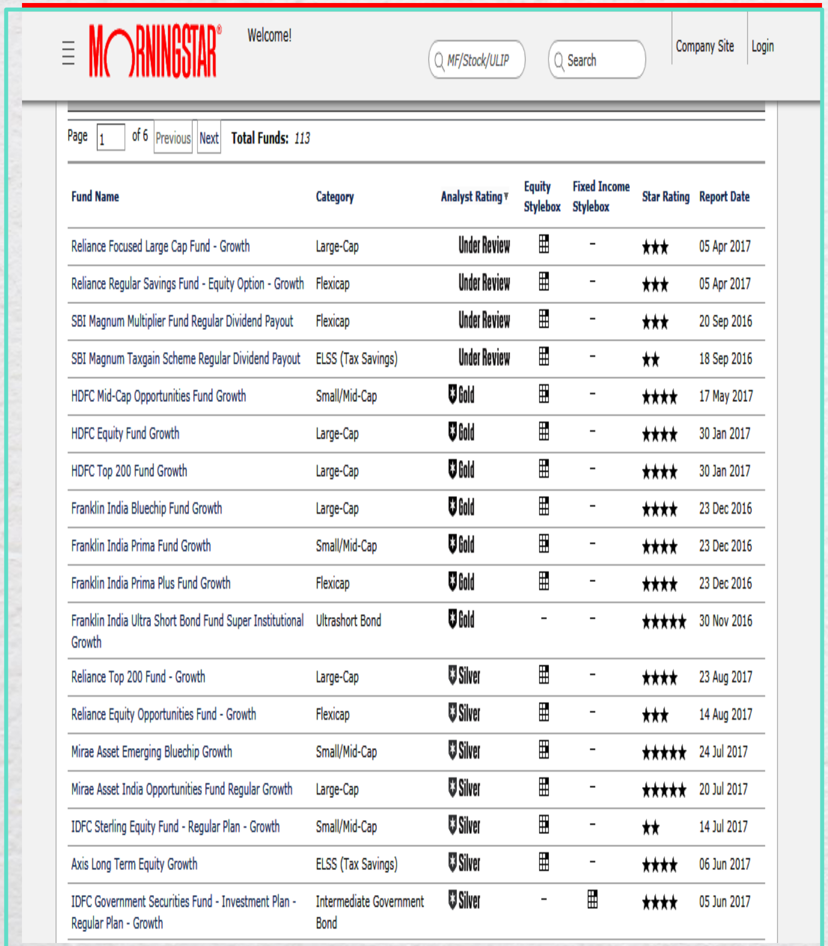
1. **Stocks**
2. **NPS - Equity**
3. **Mutual Funds**
   - **Equity**
   - **Hybrid**
4. **Insurance - ULIP**

Recommended Categories Of Equity Funds

- Index Funds
- Flexi cap Funds
- Midcap Funds
- Balanced Hybrid/ DAA

Sources for unbiased Mutual Fund recommendations

http://www.morningstar.in/featured-reports.aspx



Page 1 of 6 Previous Next **Total Funds:** 113

Fund Name	Category	Analyst Rating	Equity Stylebox	Fixed Income Stylebox	Star Rating	Report Date
Reliance Focused Large Cap Fund - Growth	Large-Cap	Under Review	▦	-	★★★	05 Apr 2017
Reliance Regular Savings Fund - Equity Option - Growth	Flexicap	Under Review	▦	-	★★★	05 Apr 2017
SBI Magnum Multiplier Fund Regular Dividend Payout	Flexicap	Under Review	▦	-	★★★	20 Sep 2016
SBI Magnum Taxgain Scheme Regular Dividend Payout	ELSS (Tax Savings)	Under Review	▦	-	★★	18 Sep 2016
HDFC Mid-Cap Opportunities Fund Growth	Small/Mid-Cap	Gold	▦	-	★★★★	17 May 2017
HDFC Equity Fund Growth	Large-Cap	Gold	▦	-	★★★★	30 Jan 2017
HDFC Top 200 Fund Growth	Large-Cap	Gold	▦	-	★★★★	30 Jan 2017
Franklin India Bluechip Fund Growth	Large-Cap	Gold	▦	-	★★★★	23 Dec 2016
Franklin India Prima Fund Growth	Small/Mid-Cap	Gold	▦	-	★★★★	23 Dec 2016
Franklin India Prima Plus Fund Growth	Flexicap	Gold	▦	-	★★★★	23 Dec 2016
Franklin India Ultra Short Bond Fund Super Institutional Growth	Ultrashort Bond	Gold	-	-	★★★★★	30 Nov 2016
Reliance Top 200 Fund - Growth	Large-Cap	Silver	▦	-	★★★★	23 Aug 2017
Reliance Equity Opportunities Fund - Growth	Flexicap	Silver	▦	-	★★★	14 Aug 2017
Mirae Asset Emerging Bluechip Growth	Small/Mid-Cap	Silver	▦	-	★★★★★	24 Jul 2017
Mirae Asset India Opportunities Fund Regular Growth	Large-Cap	Silver	▦	-	★★★★★	20 Jul 2017
IDFC Sterling Equity Fund - Regular Plan - Growth	Small/Mid-Cap	Silver	▦	-	★★	14 Jul 2017
Axis Long Term Equity Growth	ELSS (Tax Savings)	Silver	▦	-	★★★★	06 Jun 2017
IDFC Government Securities Fund - Investment Plan - Regular Plan - Growth	Intermediate Government Bond	Silver	-	▦	★★★★	05 Jun 2017

Mint 50 Recommended Schemes

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Sample Retirement Plans

In 20s	In 30s	In 40s	In 50s
• NPS -Aggressive auto choice option • Equity Mutual Funds -Midcap -Smallcap • PPF • EPF plus VPF if not over 2.5 lacs per year	• NPS -Aggressive auto choice option • Equity Mutual Funds -Flexicap -Midcap • PPF • EPF plus VPF if not over 2.5 lacs per year	• NPS -Aggressive or moderate auto choice option • Equity Mutual Funds -Flexicap -Midcap • PPF • EPF plus VPF if not over 2.5 lacs per year	• NPS -Moderate or conservative auto choice option • Hybrid Balanced Fund - Aggressive Hybrid - Balanced Advantage Fund • Short Duration Debt Fund • EPF plus VPF if not over 2.5 lacs/yr

Pre- Retirement Checklist

- Plan to clear all debts by the time you retire
- Cash Flow analysis , estimated return from each source
- Consolidation of Bank accounts
- Cover all insurance needs
- Where do you want to live post retirement
- Will your spouse contribute to the income
- Look beyond retirement expenses
- Set up SWP
- Reduce equity exposure

Learning Resources:

1) https://www.youtube.com/watch?v=oXEd47HxFE0

Facebook Page:

Finsafeindia

You Tube Channel:

Finsafe India Private Limited

Twitter:

FinsafeIndia

Mrinagarwal

Telegram **:**

https://t.me/finsafe

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