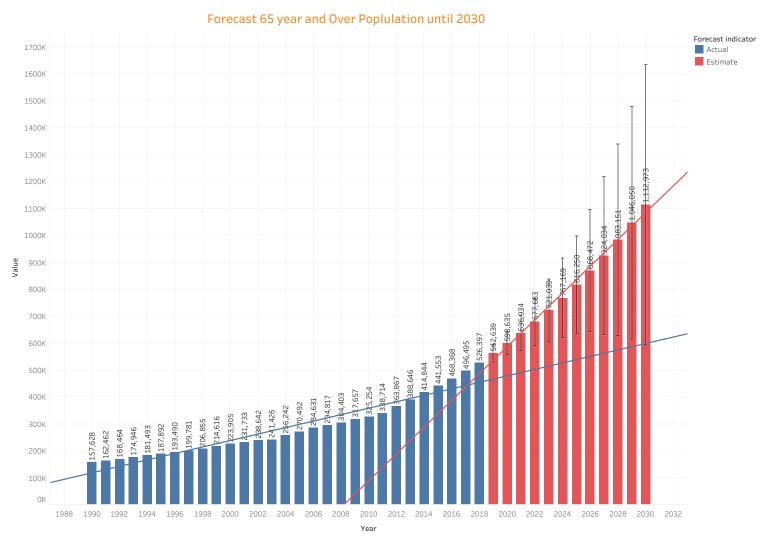
Retiree Benefits

Richa Kurkure



Population Forecast for 65 Years and above

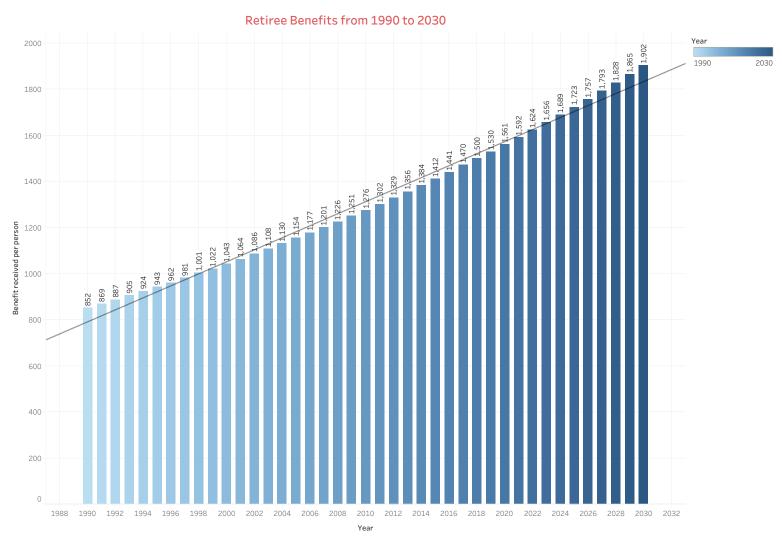
- 65 Years+ population in 1990 was 158k.
- 65 Years+ population in 2018 was 526k.
- 65 Years+ population in2030 is around 1.2 Million



The plot of sum of Value (actual & forecast) for Year. Color shows details about Forecast indicator. The data is filtered on Level 1 and Level 2. The Level 1 filter keeps Total Citizen. The Level 2 filter keeps 65 Years & Over. The view is filtered on Year, which ranges from 1990 to 2018.

Retiree Benefits Calculation with 2% per Year

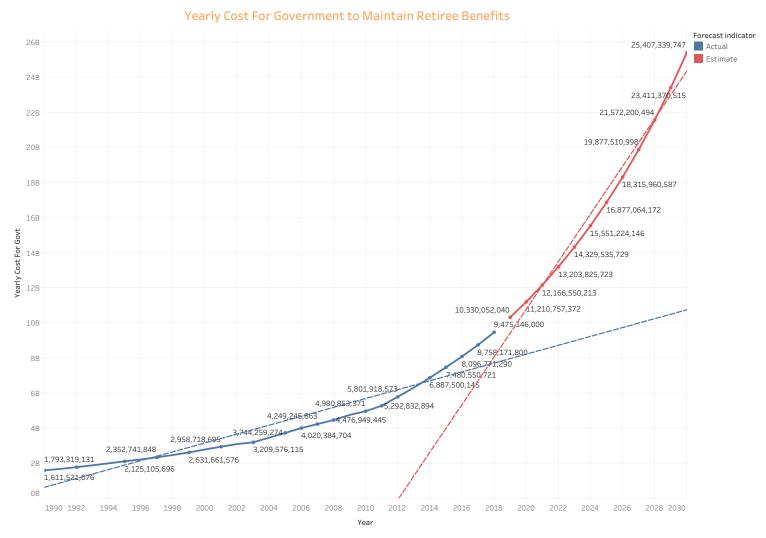
- Monthly Benefit per recipient in 1990 was\$852
- Monthly Benefit per recipient in 2018 was\$1500
- Monthly Benefit per recipient in 2030 is projected to be \$1902



The plot of sum of Benefit received per person for Year. Color shows details about Year.

Yearly Cost Prediction for Government to Sustain the Retiree Benefits

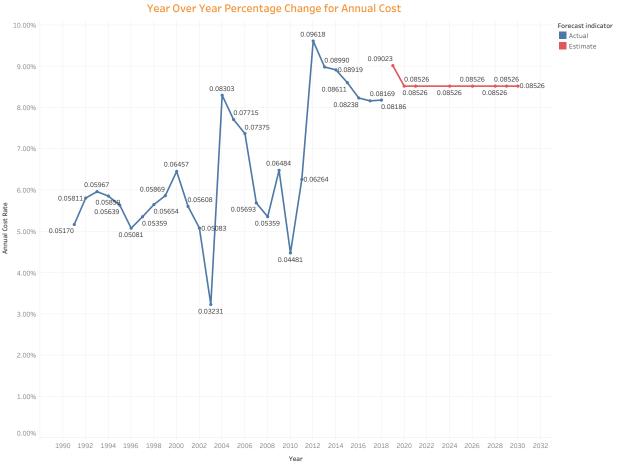
- Yearly cost in 2018 was\$9.4 Billion.
- Yearly cost in 2025 will be around **\$16.9 Billion**.
- Yearly Cost in 2030 is around \$25 Billion



The trend of sum of Yearly Cost For Govt for Year. Color shows details about Forecast indicator. The view is filtered on Year, which ranges from 1990 to 2030.

Percentage Change in Annual Cost Year Over Year

Forecast indicator	Year	Population 65+	Benefit_received_per_person	Yearly_Cost_For_Govt	Annual_Cost_Rate
Actual	1990	157,628	851.96	1611521076	
Actual	1991	162,462	869.35	1694838591	5.170%
Actual	1992	168,464	887.09	1793319131	5.811%
Actual	1993	174,946	905.20	1900327331	5.967%
Actual	1994	181,493	923.67	2011676771	5.859%
Actual	1995	187,892	942.52	2125105696	5.639%
Actual	1996	193,490	961.76	2233082124	5.081%
Actual	1997	199,781	981.38	2352741848	5.359%
Actual	1998	206,855	1001.41	2485764846	5.6549
Actual	1999	214,616	1021.85	2631661576	5.869%
Actual	2000	223,905	1042.70	2801596973	6.457%
Actual	2001	231,733	1063.98	2958718695	5.608%
Actual	2002	238,642	1085.70	3109113641	5.0839
Actual	2003	241,426	1107.85	3209576115	3.2319
Actual	2004	256,242	1130.46	3476064931	8.3039
Actual	2005	270,492	1153.53	3744259274	7.7159
Actual	2006	284,631	1177.08	4020384704	7.3759
Actual	2007	294,817	1201.10	4249245863	5,6939
Actual	2008	304,403	1225.61	4476949445	5.359%
Actual	2009	317,657	1250.62	4767224632	6.484%
Actual	2010	325,254	1276.14	4980853371	4,481%
Actual	2011	338,714	1302.19	5292832894	6.264%
Actual	2012	363,867	1328.76	5801918573	9.618%
Actual	2013	388,646	1355.88	6323493636	8.990%
Actual	2014	414,844	1383.55	6887500145	8.9199
Actual	2015	441,553	1411.79	7480550721	8,6119
Actual	2016	468,368	1440.60	8096771290	8.2389
Actual	2017	496,495	1470.00	8758171800	8.1699
Actual	2018	526,397	1500.00	9475146000	8.1869
Estimate	2019	562,639	1530.00	10330052040	9.0239
Estimate	2020	598,635	1560.60	11210757372	8.5269
Estimate	2021	636,934	1591.81	12166550213	8.5269
Estimate	2022	677,683	1623.65	13203825723	8.5269
Estimate	2023	721,039	1656.12	14329535729	8.5269
Estimate	2024	767,169	1689.24	15551224146	8.5269
Estimate	2025	816,250	1723.03	16877064172	8.5269
Estimate	2026	868,472	1757.49	18315960587	8.5269
Estimate	2027	924,034	1792.64	19877510998	8.5269
Estimate	2028	983,151	1828.49	21572200494	8.5269
Estimate	2029	1,046,050	1865.06	23411370515	8.5269
Estimate	2030	1,112,973	1902.36	25407339747	8.5269



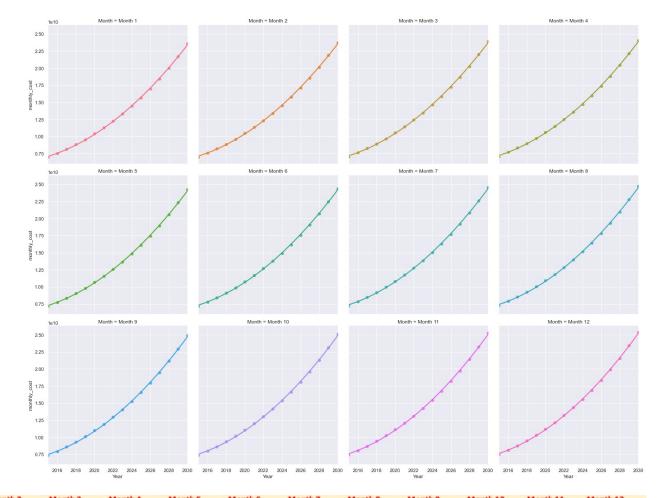
The trend of sum of Annual Cost Rate for Year. Color shows details about Forecast indicator. The view is filtered on Year, which ranges from 1991 to 2030.

Annual Cost Broken Down by Month until 2030

	Month													
203:	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12		
2030	23,571,535,158	23,732,795,539	23,895 ,159,153	24,058 ,633,548	24,223,226,324	24,388,945,131	24,55 <mark>5</mark> ,797,674	24,723 ,791,708	24,892,935,042	25,063,235,540	25,234,701,118	25,407,339,747		
2029	21,71 9,782,929	21,86 8,375,024	22,01 7,983,685	22,16 <mark>8,615,868</mark>	22,320,278,574	22,47 <mark>2,978,855</mark>	22,62 <mark>6,723,807</mark>	<mark>22,78</mark> 1,520,579	22,93 7,376,366	23,094,298,413	23,25 <mark>2</mark> ,294,014	23,41 1,370,515		
2028	3 20,01 3,499,724	20,150,418,794	20,2 <mark>8</mark> 8,274,574	20,4 <mark>2</mark> 7,073,471	20,566,821,938	20,707,526,472	20,849,193,612	20,991,829,945	21,135,442,101	21,280,036,755	5 21,425,620,631	21,572,200,494		
202	18,441,265,714	18,5 67,428,093	18,6 <mark>94,453,587</mark>	18,8 22,348,102	18,951,117,582	19,0 <mark>8</mark> 0,768,014	19,2 <mark>11,305,425</mark>	19,3 <mark>42,735,882</mark>	19,475,065,495	19,608,300,416	19,742,446,839	19,877,510,998		
202	16, 9 92,526,985	17,1 08,779,725	17,2 25,827,798	17,343,676,643	17,462,331,741	17,5 81,798,605	17,702,082,791	17,823,189,889	17,945,125,530	18,067,895,382	2 18,1 _{91,505,152}	18,3 15,960,587		
Kear 202	15, 657,614,916	15, 764,733,538	15,8 72,584,992	15,981,174,291	16,090,506,484	16,200,586,652	16,3 11,419,913	16,423,011,419	16,535,366,357	16,648,489,950	16, <mark>7</mark> 62,387,457	16,8 77,064,172		
2024	14,427,568,937	14,526,272,824	14,625,651,977	14,725,711,017	14,826,454,595	14, 927,887,393	15,030,014,128	15,132,839,547	15,236,368,428	15,340,605,587	7 <mark>15,4</mark> 45,555,866	15, 551,224,146		
202	13 ,294,157,248	13 ,385,106,760	13, 476,678,486	13 ,568,876,683	13, 661,705,637	13, 755,169,663	13,849,273,105	13,944,020,339	14,039,415,769	14,135,463,829	14, <mark>232,168,984</mark>	14, 329,535,729		
202	12,249,785,397	12 ,333,590,019	12 ,417,967,975	12,502,923,187	12,588,459,604	12,674,581,202	12,761,291,986	12,848,595,985	12,936,497,258	13,024,999,891	13 ,114,107,999	13,203,825,723		
202:	11,287,454,043	11 ,364,675,423	11 ,442,425,101	11 ,520,706,691	11 ,599,523,833	11 ,678,880,190	11 ,758,779,451	11 ,839,225,331	11 ,920,221,569	12 ,001,771,931		12,166,550,213		
2020	10,400,723,391	10,471,878,228	10 ,543,519,860	10,615,651,616	10,688,276,849	1 0,761,398,936	10 ,835,021,276	10,909,147,291	10 ,983,780,426	11 ,058,924,152	2 <mark>11</mark> ,134,581,962	11 ,210,757,372		
2019	9,543,601,436	9,612,551,445	9,681,999,599	9,751,949,498	9,822,404,766	9,893,369,055	9,964,846,043	10,036,839,433	10,109,352,956	10,182,390,371	10,255,955,461	10,330,052,040		
	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost	0B 20B 40B Monthly Cost		

Cost Trend By Month

- Monthly Benefit cost will be increase continuously from 2018 onwards until 2030
- The Yellow section provides the break down of how much money the government will spend per Month incrementally between 2019 and 2030.



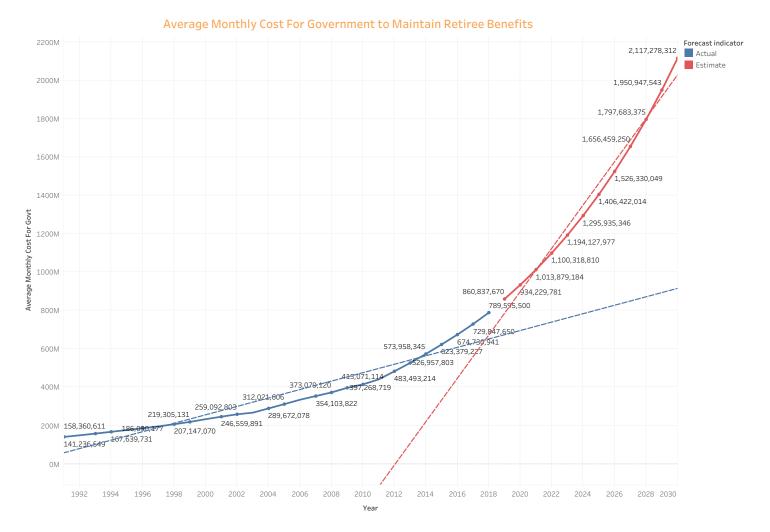
Year	Population 65+	Benefit_received_per_person	Yearly_Cost_For_Govt	Annual_Cost_Rate	Monthly_Cost_Rate	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
2015	441,553	1411.79	7480550721	8.611%	0.691%	6935071617	6982971661	7031202547	7079766560	7128666002	7177903188	7227480453	7277400143	7327664626	7378276282	7429237509	7480550721
2016	468,368	1440.60	8096771290	8.238%	0.662%	7530059889	7579896728	7630063406	7680562106	7731395027	7782564379	7834072389	7885921300	7938113367	7990650860	8043536068	8096771290
2017	496,495	1470.00	8758171800	8.169%	0.656%	8149926103	8203429874	8257284894	8311493469	8366057920	8420980583	8476263810	8531909969	8587921441	8644300625	8701049934	8758171800
2018	526,397	1500.00	9475146000	8.186%	0.658%	8815788537	8873784312	8932161620	8990922971	9050070891	9109607922	9169536626	9229859578	9290579372	9351698619	9413219947	9475146000
2019	562,639	1530.00	10330052040	9.023%	0.722%	9543601436	9612551445	9681999599	9751949498	9822404766	9893369055	9964846043	10036839433	10109352956	10182390371	10255955461	10330052040
2020	598,635	1560.60	11210757372	8.526%	0.684%	10400723391	10471878228	10543519860	10615651616	10688276849	10761398936	10835021276	10909147291	10983780426	11058924152	11134581962	11210757372
2021	636,934	1591.81	12166550213	8.526%	0.684%	11287454043	11364675423	11442425101	11520706691	11599523833	11678880190	11758779451	11839225331	11920221569	12001771931	12083880206	12166550213
2022	677,683	1623.65	13203825723	8.526%	0.684%	12249785397	12333590019	12417967975	12502923187	12588459604	12674581202	12761291986	12848595985	12936497258	13024999891	13114107999	13203825723
2023	721,039	1656.12	14329535729	8.526%	0.684%	13294157248	13385106760	13476678486	13568876683	13661705637	13755169663	13849273105	13944020339	14039415769	14135463829	14232168984	14329535729
2024	767,169	1689.24	15551224146	8.526%	0.684%	14427568937	14526272824	14625651977	14725711017	14826454595	14927887393	15030014128	15132839547	15236368428	15340605587	15445555866	15551224146
2025	816,250	1723.03	16877064172	8.526%	0.684%	15657614916	15764733538	15872584992	15981174291	16090506484	16200586652	16311419913	16423011419	16535366357	16648489950	16762387457	16877064172
2026	868,472	1757.49	18315960587	8.526%	0.684%	16992526985	17108779725	17225827798	17343676643	17462331741	17581798605	17702082791	17823189889	17945125530	18067895382	18191505152	18315960587
2027	924,034	1792.64	19877510998	8.526%	0.684%	18441265714	18567428093	18694453587	18822348102	18951117582	19080768014	19211305425	19342735882	19475065495	19608300416	19742446839	19877510998
2028	983,151	1828.49	21572200494	8.526%	0.684%	20013499724	20150418794	20288274574	20427073471	20566821938	20707526472	20849193612	20991829945	21135442101	21280036755	21425620631	21572200494
2029	1,046,050	1865.06	23411370515	8.526%	0.684%	21719782929	21868375024	22017983685	22168615868	22320278574	22472978855	22626723807	22781520579	22937376366	23094298413	23252294014	23411370515
2030	1,112,973	1902.36	25407339747	8.526%	0.684%	23571535158	23732795539	23895159153	24058633548	24223226324	24388945131	24555797674	24723791708	24892935042	25063235540	25234701118	25407339747
	2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029	2015 441,553 2016 468,368 2017 496,495 2018 526,397 2019 562,639 2020 598,635 2021 636,934 2022 677,683 2023 721,039 2024 767,169 2025 816,250 2026 868,472 2027 924,034 2028 983,151 2029 1,046,050	2015 441,553 1411.79 2016 468,368 1440.60 2017 496,495 1470.00 2018 526,397 1500.00 2019 562,639 1530.00 2020 598,635 1560.60 2021 636,934 1591.81 2022 677,683 1623.65 2023 721,039 1656.12 2024 767,169 1689.24 2025 816,250 1723.03 2026 868,472 1757.49 2027 924,034 1792.64 2028 983,151 1828.49 2029 1,046,050 1865.06	2015 441,553 1411.79 7480550721 2016 468,368 1440.60 8096771290 2017 496,495 1470.00 8758171800 2018 526,397 1500.00 9475146000 2029 598,635 1550.00 10330052040 2020 598,635 1560.60 11210757372 2021 636,934 1591.81 12166550213 2022 677,683 1623.65 13203825723 2023 721,039 1656.12 14329535729 2024 767,169 1689.24 15551224146 2025 816,250 1723.03 1687064172 2026 868,472 1757.49 18315960587 2027 924,034 1792.64 19877510998 2028 983,151 1828.49 21572200494 2029 1,046,050 1865.06 23411370515	2015 441,553 1411.79 7480550721 8.611% 2016 468,368 1440.60 8096771290 8.238% 2017 496,495 1470.00 8758171800 8.169% 2018 526,397 1500.00 9475146000 8.186% 2019 562,639 1530.00 10330052040 9.023% 2020 598,635 1560.60 11210757372 8.526% 2021 636,934 1591.81 12166550213 8.526% 2022 677,683 1623.65 13203825723 8.526% 2023 721,039 1656.12 14329535729 8.526% 2024 767,169 1689.24 15551224146 8.526% 2025 816,250 1723.03 1687064172 8.526% 2026 868,472 1757.49 18315960587 8.526% 2027 924,034 1792.64 19877510998 8.526% 2028 983,151 1828.49 21572200494 8.526% 2029	2015 441,553 1411.79 7480550721 8.611% 0.691% 2016 468,368 1440.60 8096771290 8.238% 0.662% 2017 496,495 1470.00 8758171800 8.169% 0.656% 2018 526,397 1500.00 9475146000 8.186% 0.658% 2029 598,635 1530.00 10330052040 9.023% 0.722% 2020 598,635 1560.60 11210757372 8.526% 0.684% 2021 636,934 1591.81 12166550213 8.526% 0.684% 2022 677,683 1623.65 13203825723 8.526% 0.684% 2023 721,039 1656.12 14329535729 8.526% 0.684% 2024 767,169 1689.24 15551224146 8.526% 0.684% 2025 816,250 1723.03 16877064172 8.526% 0.684% 2026 868,472 1757.49 18315960587 8.526% 0.684% 2027	2016 468,368 1440.60 8096771290 8.238% 0.662% 7530059889 2017 496,495 1470.00 8758171800 8.169% 0.656% 8149926103 2018 526,397 1500.00 9475146000 8.186% 0.658% 8815788537 2019 562,639 1530.00 10330052040 9.023% 0.722% 9543601436 2020 598,635 1560.60 11210757372 8.526% 0.684% 10400723391 2021 636,934 1591.81 12166550213 8.526% 0.684% 12249785397 2022 677,683 1623.65 13203825723 8.526% 0.684% 12249785397 2023 721,039 1656.12 14329535729 8.526% 0.684% 13294157248 2024 767,169 1689.24 15551224146 8.526% 0.684% 14427568937 2025 816,250 1723.03 16877064172 8.526% 0.684% 16992526985 2026 868,472 1757.49	2015 441,553 1411.79 7480550721 8.611% 0.691% 6935071617 6982971661 2016 468,368 1440.60 8096771290 8.238% 0.662% 7530059889 7579896728 2017 496,495 1470.00 8758171800 8.169% 0.656% 8149926103 8203429874 2018 526,397 1500.00 9475146000 8.186% 0.658% 8815788537 8873784312 2020 598,635 1550.60 11210757372 8.526% 0.684% 10400723391 10471878228 2021 636,934 1591.81 12166550213 8.526% 0.684% 12249785397 12333590019 2022 677,683 1623.65 13203825723 8.526% 0.684% 12249785397 12333590019 2023 721,039 1656.12 14329535729 8.526% 0.684% 13294157248 13385106760 2024 767,169 1689.24 15551224146 8.526% 0.684% 14427568937 14526272824 2	2015 441,553 1411.79 7480550721 8.611% 0.691% 6935071617 6982971661 7031202547 2016 468,368 1440.60 8096771290 8.238% 0.662% 7530059889 7579896728 7630063406 2017 496,495 1470.00 8758171800 8.169% 0.656% 8149926103 8203429874 8257284894 2018 526,397 1500.00 9475146000 8.186% 0.658% 8815788537 873784312 8932161620 2019 562,639 1530.00 10330052040 9.023% 0.722% 9543601436 9612551445 9681999599 2020 598,635 1560.60 11210757372 8.526% 0.684% 10400723391 10471878228 10543519860 2021 636,934 1591.81 12166550213 8.526% 0.684% 112247454043 11364675423 11442425101 2022 677,683 1623.65 13203825723 8.526% 0.684% 13294157248 13385106760 13476678486 20	2015 441,553 1411.79 7480550721 8.611% 0.691% 6935071617 6982971661 7031202547 7079766560 2016 468,368 1440.60 8096771290 8.238% 0.662% 7530059889 7579896728 7630063406 7680562106 2017 496,495 1470.00 8758171800 8.169% 0.656% 8149926103 8203429874 8257284894 8311493469 2018 526,397 1500.00 9475146000 8.186% 0.658% 8815788537 8873784312 8932161620 899092297 2019 562,639 1530.00 10330052040 9.023% 0.722% 9543601436 9612551445 9681999599 9751949498 2020 598,635 1560.60 11210757372 8.526% 0.684% 10400723391 10471878228 10543519860 10615651616 2021 636,934 1591.81 12166550213 8.526% 0.684% 12249785397 12333590019 12417967975 12502923187 2023 721,039 1656.12	2015 441,553 1411.79 7480550721 8.611% 0.691% 6935071617 6982971661 7031202547 7079766560 7128666002 2016 468,368 1440.60 8096771290 8.238% 0.662% 7530059889 7578996728 7630063406 7680562106 7731395027 2017 496,495 1470.00 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Average Monthly Cost to Sustain the Retiree Benefits

Average Monthly cost in 2018 was \$789 Million.

Average Monthly cost in 2025 will be around \$1.4 Billion.

Average Monthly Cost in 2030 is around \$2.11 Billion



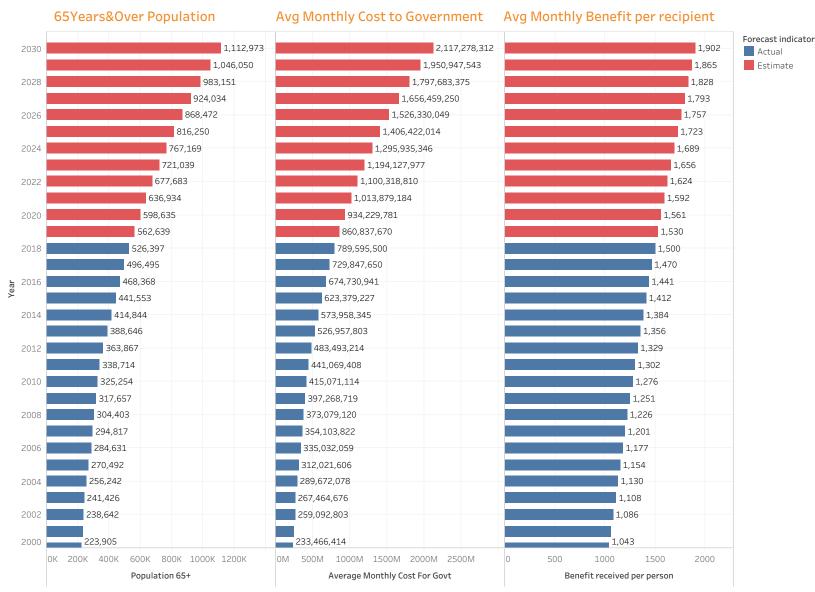
The trend of sum of Average Monthly Cost For Govt for Year. Color shows details about Forecast indicator. The view is filtered on Year, which ranges from 1990 to 2030.

Summary

The forecast is based on **limited Demographic** (ethnicity & Age)
data.

Access to other external data like
Fertility Rate, Mortality rates,
Life expectancy, Immigration,
Marriage Rate, Employment,
Income etc. may influence the
forecast results.

Year By Year Break Down of



The plots of sum of Population 65+, sum of Average Monthly Cost For Govt and sum of Benefit received per person for Year. Color shows details about Forecast indicator. The data is filtered on Month, which keeps Month 1.