

PRODUCT NOTE – RELIANCE RETIREMENT FUND

Issue Highlights

Most of us think about life after retirement but few plan for it. If we can buy something today for rupee 1 it will be 7.6 times that price 30 years down the lane. Most of us have heard our parents talk even complaint about how prices have escalated since say 20 or 30 years ago, the same is bound to happen in the future as well hence we should make it a point that we are well prepared for the same and can maintain the same standard of living that we have today. For example if an individual requires Rs. 30000 monthly today for basic expenses he or she would need 2.3 lakhs 30 years down the lane for the same expenses and to achieve that we recommend they invest 5000 per month.

The product comes with two different schemes

1. Wealth creation scheme (65% – 100% in equity & equity linked instruments)
2. Income creation scheme (70% – 95% in debt and money market instruments)

The fund allows an investor to make unlimited switches between debt to equity and vice versa.

INVESTMENT STRATEGY

We recommend clients to invest monthly SIP's. This is also tax exempt under 80c.

WHY INVEST IN Retirement Funds

1. **Systematically park money for future use:** Though all of us save part of our income, usually they are ad hoc. For regulated income requirements in the future one needs to make more systematic and plan investments today.
2. **Effect of compounding:** The effect of compounding is phenomenal specially for funds that are left untouched for longer tenures, If the fund takes 6.5 years to multiply by 2 times add another 3.5 years and the fund multiplies by 4 times.
3. **Unlimited switching:** The benefit of choosing to invest in either equity or debt depending on market scenario.
4. **Tax efficiency:** Investments in this fund is tax exempt under the benefit of 80 c.
5. **Life expectancy paradox:** Life expectancy is rising due to better healthcare facilities so is the cost of health care and we may need a good cushion for health care as we age.
6. **No government sponsored social security:** Most developed countries have a good social security system in place and the government takes care of essentials as citizens age, India does not have any such system in place and hence the need for individuals to make sure that they protect their future.

HOW TO INVEST

Please mail us on info@rupeevest.com for details.

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India's first self-help online investment platform

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