



An Investor Education Initiative



WHY YOUR PROVIDENT FUND WILL NOT BE ENOUGH FOR YOUR RETIREMENT

Retirement expenses will be higher than you think

Current monthly budget of Rs 25,000 will be Rs 1.44 lakh*, in 30 years, at your retirement. Will you be ready for this 5.74 fold increase in expenses?



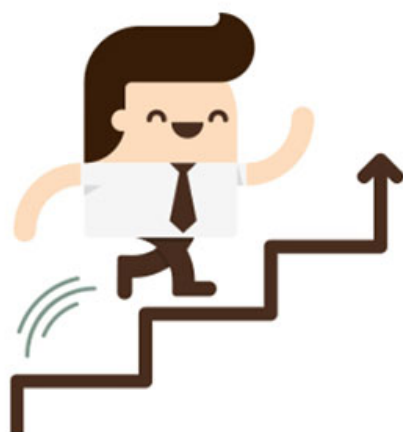
You will need more money than you think

Most people underestimate the money required in retired life. A monthly budget of Rs 25,000 today means Rs 2.9 crore* needed for a 20 year retired

life, starting after 30 years.

Provident fund will save much less than you need

If your basic salary is Rs 15,000 and it grows 10% annually, you save Rs 1.48 crore**. That's 1.42 crore less than what you need.



Bridge savings gap with mutual funds

Mutual fund investments are perfect supplements to provident fund savings. A monthly investment of Rs 6,900 in an equity fund providing 10% annual return over 30 years can bridge retirement savings gap.

*Inflation: 6% p.a., Annual expense amount is taken out from the retirement corpus at year's beginning while rest is invested to earn an interest of 8% per annum.

** Both employee and employers each contributes 12% of the basic salary. Maximum monthly Employees' Pension Scheme (EPS) deduction is Rs 1,250. Annual interest rate of EPF for next 30 years assumed at 8%.

You Tube www.youtube.com/TataMutualFundIndia

To understand more about investing, please reach out to your financial advisor.

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