



Guaranteed Lifetime Income

FOR RETIREES OR INDIVIDUALS NEARING RETIREMENT!!



Why Guaranteed Lifetime Income Plans?

- Life expectancy is increasing year on year. **You will live longer!!**
- Reduced Interest rates for FDs & Senior Citizen Schemes. **(Check rates for the last 25 Years)**
- Guaranteed rate of return for the entire lifespan – **(Assurance of cash flow for the lifetime)**
- GLIP gives a lifetime guaranteed interest rate **(up to 6.8%)**
- Annuity for the spouse after the first annuitant's death. **(Same annuity to spouse!!)**
- Return of premium to the nominee after the death of annuitants. **(Capital Preserved)**

MOST FINANCIAL GURUs ADVISE INVESTING 20%-25% OF THE CORPUS IN GUARANTEED PLANS AND LOCK THE INTEREST RATES FOR A CONSISTENT LIFETIME INCOME!!



Key Parameters To Select A GLIP

- ✓ Plan is approved and designed as per IRDAI guidelines.
- ✓ Company is acknowledged or empanelled by regulators for the product.
- ✓ Company has an extremely high claim settlement ratio.
- ✓ The company is investing in approved and safe instruments.
- ✓ Company is giving a better annuity rate as compared to its competitors
- ✓ Company is having sound financials



An Ideal Investment Distribution for a Retiree (Indicative)

Debt (50% to 60%)	Mutual Funds (30% - 40%)	Direct Equity (0% - 10%)
<ul style="list-style-type: none">Guaranteed Annuity PlansFixed DepositsSavings (Contingency)Senior Citizen PlansRBI Bonds	<ul style="list-style-type: none">Conservative Hybrid Mutual FundsAggressive Hybrid Mutual FundsSystematic Withdrawal (SWP)	<ul style="list-style-type: none">Stocks of Blue-chip Companies
<u>Purpose</u> <ul style="list-style-type: none">Guaranteed IncomeCapital ProtectionLiquidity for a few productsGuaranteed rate of returns for a few products	<u>Purpose</u> <ul style="list-style-type: none">Tax efficient returnsBeat inflation over mid to long termHigh liquidityCorpus accumulation	<u>Purpose</u> <ul style="list-style-type: none">Tax efficient returnsBeat inflation over mid to long termHigh liquidity



HAPPY RETIREMENT!!