



# Retirement Solutions

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MAKING RETIREMENT **STRESS FREE!!**

Contact – [whealthysouls@gmail.com](mailto:whealthysouls@gmail.com) (+91) 9920610215

# GOLDEN QUESTION

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**DO YOU HAVE ENOUGH SAVINGS  
FOR YOURSELF AND YOUR FAMILY  
ONCE YOU STOP WORKING?**

# Reasons for Indians Not Saving Enough for Retirement!!



## THEY THINK

- Children will take care of them.
- Family wealth will suffice.
- It is too early to think about retirement.
- They will not need much money post-retirement.
- Other goals are more important than the retirement goal.
- Retiral benefits from their companies will suffice.

Most of them do not have a trusted advisor and hence do not know where to start.

# The Ideal Asset Class Distribution Post-Retirement (Indicative)



Debt (50% to 60%)	Equity - Mutual Funds (30% - 40%)	Direct Equity (0% - 10%)
<ul style="list-style-type: none"> <li>Fixed Deposits (Contingency)</li> <li>Savings (Contingency)</li> <li>Guaranteed Annuity Plans</li> <li>Senior Citizen Plans</li> <li>RBI Bonds</li> </ul>	<ul style="list-style-type: none"> <li>Conservative Hybrid Mutual Funds</li> <li>Aggressive Hybrid Mutual Funds</li> <li>Systematic Withdrawal (SWP)</li> </ul>	<ul style="list-style-type: none"> <li>Stocks of Blue-chip Companies</li> </ul>
<b><u>Purpose</u></b> <ul style="list-style-type: none"> <li>Guaranteed Income</li> <li>Capital Protection</li> <li>Liquidity for a few products</li> <li>Lock current rate of return for future</li> </ul>	<b><u>Purpose</u></b> <ul style="list-style-type: none"> <li>Tax efficient returns</li> <li>Beat inflation over mid to long term</li> <li>High liquidity</li> <li>Corpus accumulation</li> </ul>	<b><u>Purpose</u></b> <ul style="list-style-type: none"> <li>Tax efficient returns</li> <li>Beat inflation over mid to long term</li> <li>High liquidity</li> </ul>



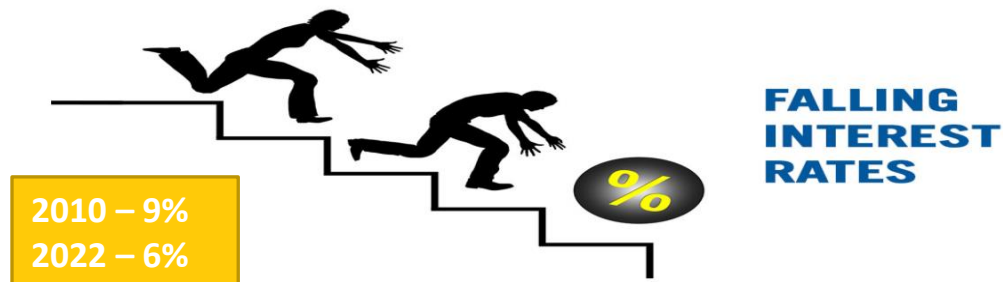
# Why Guaranteed Lifetime Income Plans?



## Long life due to advanced medical facilities (85-90)

# CASH IS PRINCE CASH FLOW IS KING

**For a Retiree Lifelong Assured cash flow is important**



Important to lock current interest rates for 30-40 years.



Too many uncertainties. Guaranteed Return helps

# ONE OF THE SOLUTIONS!!

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## GUARANTEED LIFETIME INCOME PLAN (GLIP)

**IRR  
6.8%**

Assured income for the entire lifetime for yourself and your spouse and return of the premiums as a death benefit to the nominee.



# Why Guaranteed Lifetime Income Plans?

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- Life expectancy is increasing year on year. **You will live longer!!**
- Rate of returns for FDs & Senior Citizen Schemes **keeps fluctuating. (Check historical rates)**
- Guaranteed rate of return for the entire lifespan. **(Assurance)**
- Same annuity for Spouse for his / her lifespan **(Assurance)**
- Return of premium to the nominee after death of both the annuitants. **(Return of Premium)**
- Life Insurance Cover. **(Dual benefit of Insurance and Guaranteed Annuity)**

**Important to lock current interest rates for the next 30-40 years and generate guaranteed cash flow for retirement on at least 20% of the overall investments.**



# Various Options in GLIP

Annuitant	Annuity Variant	Premium Payment	Death Benefit
Single	Immediate	Single Pay	With Death Benefit
Joint	Deferred	Limited Pay	Without Death Benefit
Spouse also gets same annuity after death of 1 <sup>st</sup> Annuitant	The annuity may be started immediately or after a few years of paying premiums	Possible to pay a single premium or a smaller amount for a few years (yearly)	Return of premiums to the nominee(s) is possible with death benefit option

**It is possible to design an annuity plan that suits the requirement of an investor!!**



# Checkpoints for selecting a GLIP

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- Whether the plan is approved by and designed as per IRDA guidelines.
- Is the company acknowledged or empanelled by regulators for such products
- Whether the company has the highest Claim Settlement Ratio.
- Where is the company investing (Debt portion). Check the fact sheets
- What is the current annuity rate for life?
- Is the company having sound financials



# ONE MORE SOLUTION!!



## SMART WEALTH ADVANTAGE GUARANTEE PLAN (SWAG)

**Guaranteed Tax-Free income for 30 Years**, return of the premiums as a maturity benefit, minimum death benefit 10 times the premium, and built-in accidental death benefit.



# CONTACT

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# Happy Retirement!!

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