

Retirement plan

Exploring Optimal Equity Exposure



Evaluating Fixed Deposits, Mutual Funds & Hybrid Strategies

An InvestOptima Analysis – Sep 2025



Preamble

- **Retirement Planning – Securing Your Future**

- Retirement planning is not just about saving money—it's about ensuring long-term financial security and independence during your golden years.

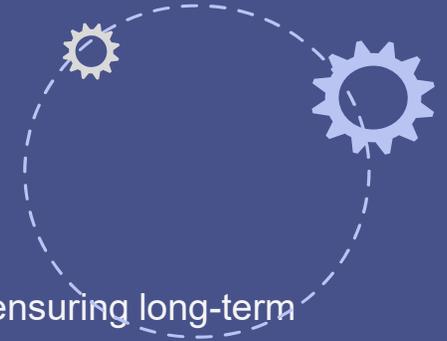
- **Our Goal:**

- Sustain **monthly household expenses of ₹35,000, adjusted for 5% p.a. inflation**
- Health insurance will be added separately

- **Proposed Strategy:**

- **60% Equity** – to generate long-term growth and beat inflation
- **40% Fixed Deposits** – to provide stability, safety, and steady income

- This balanced approach ensures both growth and security, helping you **maintain your lifestyle with confidence.**



Assumptions & Parameters

Total portfolio available for investment – US\$ 64k @ 89 – INR 57,00,000

SCENARIO 1 - Chosen

WITH 60% IN EQUITY AND 40% IN FD

Investment Amount in <u>FD 40%</u>	22,80,000
ROI on FD	7.50%
Years in Retirement	21
Rate of Inflation	5%
Monthly Expenses	35,000
Yearly Expenses	4,20,000
Investment Amount in <u>Equity 60%</u>	34,20,000
Years in Retirement	21

SCENARIO 2

Modification in monthly expenses by INR 5k

Monthly household expenses	A	B	C
INR	35,000	30,000	40,000
Years in retirement	21	26	18

InvestOptima **extra mile**

We provide end-to-end support to make your investment journey seamless and worry-free:

✓  **Forex & Remittances** –

Smooth conversion of USD into INR and complete handling of all inward remittance formalities

✓  **Account Setup** –

Assistance with opening bank accounts and Demat accounts for hassle-free investing

✓  **Active Portfolio Management** –

- ✓ Daily monitoring of investments
- ✓ Regular reports at defined intervals
- ✓ Rebalancing to maintain the right asset mix
- ✓ Flexible payout modifications based on client needs

With InvestOptima, you get personalized solutions, transparency, and continuous support - ensuring your wealth works efficiently for you.

InvestOptima

Plan Your Retirement with Confidence

- At INVESTOPTIMA, we combine expert financial planning with practical business insights to craft reliable, customized retirement solutions.
- Our Retirement Plans:
 - 🌿 **Conservative** | ⚖️ **Hybrid** | 🚀 **Aggressive** – Plans tailored to your risk profile.
 - Every plan is data-backed, tailored to your risk profile, and aligned with your long-term needs.

How We Support You:

- Seamless investment account setup & fund transfers
- Active monitoring of your investments
- Manual management of monthly payouts for accuracy and flexibility
- Regular reviews & adjustments to keep your plan on track

With our commitment to transparency, strategy, and continuous support, your retirement journey will be secure, stress-free, and rewarding.

- 📌 At INVESTOPTIMA, we don't just plan retirements—we help you live them with confidence.