

# **What's Your Number?" The retirement corpus calculation, at different lifestyles**

**WHAT'S YOUR NUMBER? The Retirement Corpus You Need for the Life You Dream Of** "Retirement doesn't begin when you stop working. It begins when your salary stops coming."

Imagine it's your first Monday after retirement. There are no office calls, no traffic and no deadlines. You wake up peacefully; enjoy your morning tea and finally have the time you've always wished for. But then one thought quietly enters your mind: 'Will my savings last longer than I do?' That single question separates a peaceful retirement from a stressful one.

Most people spend three decades building a career but never spend enough time calculating how much money they will actually need after retirement. Retirement is not about reaching a certain age it is about reaching a certain number.

You can borrow money for almost anything today.

Need a home? There is a home loan. A car? A car loan. Your child's college? An education loan. Life seems to have a loan ready for nearly every big dream.

But there is one dream no bank will ever fund for you one goal you must build completely on your own, rupee by rupee, year by year.

That dream is your retirement. And the amount you need to make it come true has a name. We simply call it Your Number.

The alarm clock finally goes silent. But life does not stop with it. The groceries still arrive. The bills still come. The medicines, the outings, the small joys — they all continue, for another 25 or 30 years.

Your Number is the pot of money that must quietly pay for all of it, once your salary can no longer help.

A simple way to picture it:

$$\text{Your Number} \approx \text{Your yearly expenses} \times 25$$

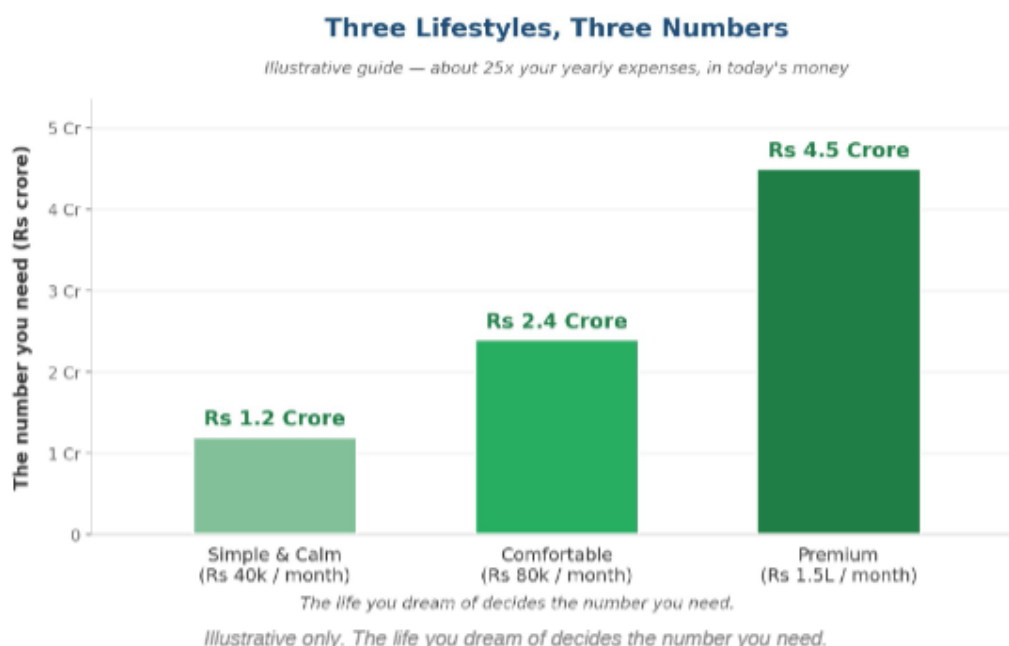
*(a simple starting estimate, not a final plan)*

So if your family needs ₹6 lakh a year to live, your rough number is about ₹1.5 crore. It sounds huge — but remember, it must act as your salary for decades, without a single day off.

**There Is No Single "Right" Number**

Here is the part most people miss. There is no one correct number for everyone. It depends completely on the life you want to live.

A calm, simple retirement costs far less than one filled with travel, dining out, and spoiling the grandchildren. Neither choice is right or wrong. But each one comes with its own price tag and its own number.



Look closely. The life you dream of is not free; it has a number quietly attached to it. And the sooner you know your number, the calmer your journey towards it becomes.

### **Why the Number Feels Scary and Why It Shouldn't**

A figure in crores can frighten anyone. But here is the gentle truth: you are not meant to save it all at once, and certainly not all by yourself.

Two quiet helpers do most of the heavy lifting. The first is time. The second is the steady growth of money that stays invested. Together, small amounts saved regularly can grow into surprisingly large sums if you simply give them enough years. That is exactly why starting early and staying invested matter far more than any single big deposit.

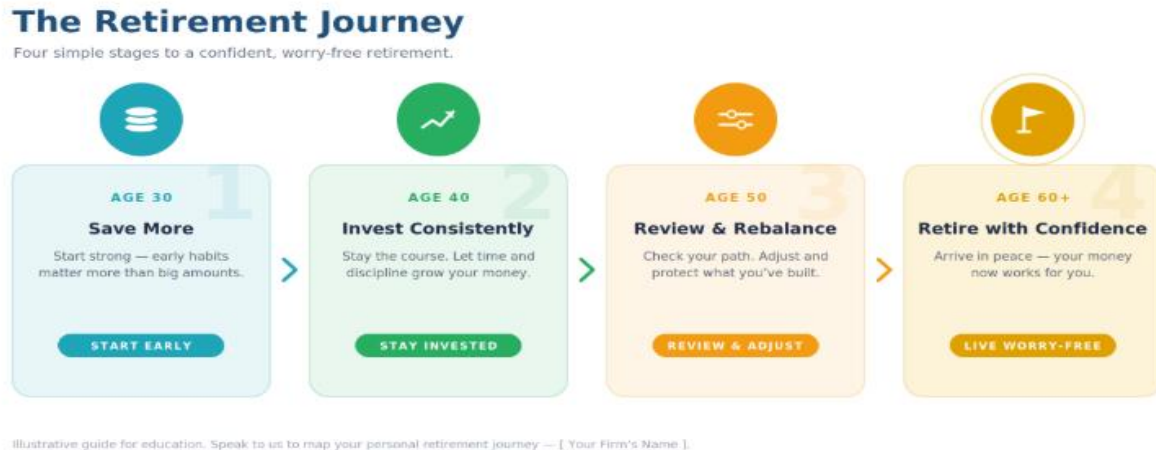
### **The Good News - You Have Already Started**

Here is what should bring you a quiet smile.

By investing with us, you are already walking towards your number while many people have not even stopped to ask what theirs is. You have a plan, a direction, and time working for you. That is a real head start.

But a journey is always easier when you can see where it ends.

So do not leave your most important number to a guess. Retirement should be the reward at the end of a lifetime of hard work never a worry waiting quietly at the door.



### Ask Yourself These Five Questions

Before deciding whether your retirement planning is on track, ask yourself honestly:

- ☐ **At what age do I want to retire?**
- ☐ **How much do I spend every month today?**
- ☐ **What lifestyle do I want after retirement?**
- ☐ **Have I included inflation and medical expenses?**
- ☐ **Will my current investments help me reach that goal?**

If you hesitate while answering even one of these questions...

it may be time to review your retirement plan.

### 💡 Opulence Wealth Insight

**"Your retirement number is unique just like your dreams. Instead of guessing, calculate it scientifically and review it regularly. The best retirement plans are not built in the last five years before retirement; they are built through disciplined investing over decades.**