

HAPPY RETIREMENT



**“THE RETIREMENT GUIDE
YOU’LL ACTUALLY READ”**

(No Gyaan. No Fear. Just Common Sense.)

Atul Gaikwad

Certified Financial Planner

Mobile - 9923047121

www.sahibachat.com

Let's Be Honest for a Minute



Nobody wakes up excited to plan retirement.

We plan:

- Vacations
- EMIs
- Children's education
- Phones we don't really need

But retirement?

We say things like:

- **"Baad mein dekhenge."**
- **"Abhi time hai."**
- **"Kuch na kuch ho hi jaayega."**

This guide is for people who think like that.

(Which is... most of us.)

Chapter 1: The Real Retirement Plan Most People Have

Let's decode the unofficial retirement plans:



- PF hai na ✓
- Kuch mutual funds honge ✓
- Ghar toh apna hai ✓
- Bachche sambhaal lenge ✓

This isn't a plan.

This is hope with confidence.
Hope is good.

But hope doesn't pay electricity bills.

Chapter 2: The “I’ll Manage” Myth

Most people believe:



“I’ve managed life so far.
Retirement bhi manage ho jaayega.”

Small problem:

In working years, income comes every month

In retirement, income stops... but expenses don’t understand this.

Life after retirement becomes like:

Phone battery at 20%, Charger not found !!

Chapter 3: A Simple Reality Check (No Maths Headache)

Let's keep this very real:



- If you spend **₹50,000** per month today
- In 20 years, the same lifestyle will cost around **₹1.5-1.8 lakh** per month

Inflation is that annoying relative who keeps showing up uninvited.

And medical expenses?
They grow even faster.

Chapter 4: Retirement Is Not About Crores (Relax)

Good news:



You don't need to become a “₹5 crore” person.

Bad news:

You do need regular income.

Retirement success is not about:

⊗ how much you saved, but
✓ how long your money keeps coming

Retirement is Netflix subscription, not a one-time movie ticket.

Chapter 5: What Actually Works (Simple Stuff)

The Three Buckets That Matter:



A practical retirement approach has just three buckets:

Bucket 1: Everyday Life

Monthly expenses, groceries, utilities, lifestyle.

Bucket 2: Medical & Emergencies

Health insurance + buffer.

Bucket 3: Growth

So your income keeps increasing with time.

Ignore any one bucket, and stress leaks in.

Chapter 6: Business Owners, This Is for You

Your Business Is Not a Pension:



Your business is amazing.
But it is not designed to send you a
monthly pension forever.

Questions worth asking:

- If business slows down, does retirement slow down too?
- Is your future tied to the same risks as your business?

**Many business owners stay
“working” not by choice — but by
necessity.**

Chapter 7: That “One Day”

One day:



- **Income will stop**
- **Energy will reduce**
- **Health priorities will change**

That “**one day**” always comes.
Just earlier than expected.

The goal of retirement planning is
simple:

**Make sure that day is happy, not
stressful.**

Chapter 8: A Tiny Self-Test

Answer honestly:



- If income stops tomorrow, how long will life feel normal?
- Are your savings growing faster than inflation?
- Will you be comfortable asking your children for money?

**If you smiled nervously —
this guide has already done its job.**

Chapter 9: What Good Retirement Planning Feels Like

Good planning doesn't feel exciting:



It feels:

- **Calm**
- **Quiet**
- **Boring**
- **Reassuring**

Which is exactly how retirement should feel.

Chapter 10: What Exactly Do You Need?



You don't need:

- ⊗ perfect timing
- ⊗ expert-level knowledge
- ⊗ crores in the bank

You need:

- ✓ a start
- ✓ a structure
- ✓ periodic review

**Future “You” doesn’t need miracles.
Future “You” needs discipline today.**

Final Page: No Drama, Just This

One Day, Your Salary Will Stop
Replying:



No **reminder**.

No farewell party from your bank account.

Just... **silence**.

That day is called **retirement**.

The question is not “**if**” it will happen.

The question is **how prepared you’ll be when it does**.

Let's Make Sure Your Salary Has a Backup



We don't scare you with numbers.
We don't sell retirement dreams.

We help you:

- Understand where you stand
- Build income, not confusion
- Review and adjust as life changes

Simple. Calm. Practical.

A short, no-pressure retirement
clarity conversation can help you see:

- **What's working**
- **What's missing**
- **What to do next**

**Call us whenever you are ready, but
before you turn 60, because
retirement planning starts today
and not at 60 !!**



Thanks & Regards,



Atul Gaikwad

Certified Financial Planner

Mobile - 9923047121

www.sahibachat.com

(If this guide made you pause and think, chances are someone close to you needs it too. Feel free to share it with friends or family — especially those who say, “Abhi time hai.”)