



GOAL PLANNING GSC

Golden Sparrow Consultancy
AMFI-Registered Mutual Fund Distributor

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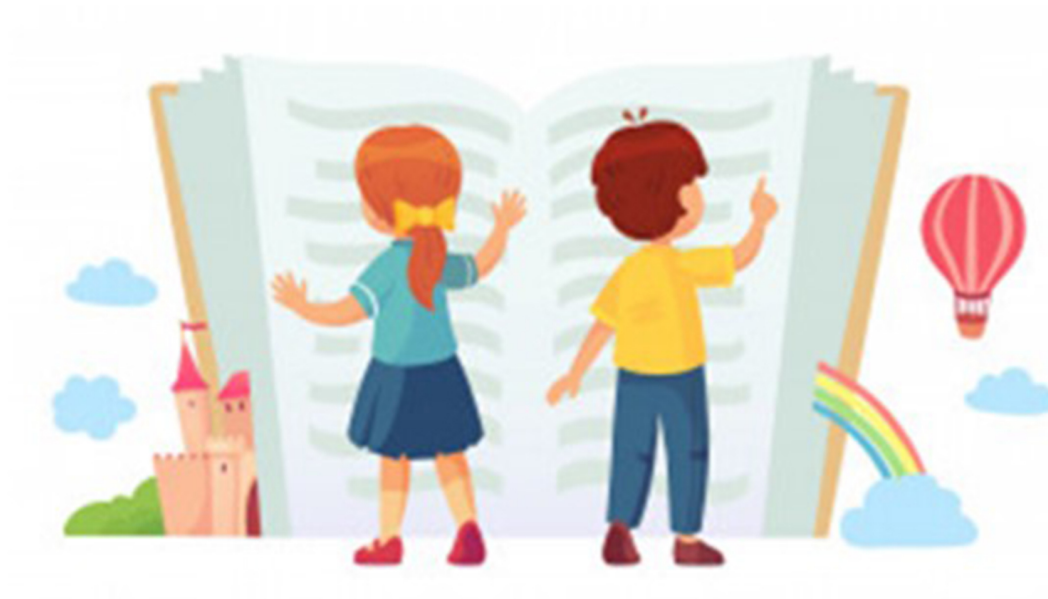
Phone : 9601900002

www.goldensparrowconsultancy.in



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Children Education / Marriage Expenses Calculation

Preparing for Tomorrow's Higher Education Cost

The cost of premier institutes providing the best courses is on the rise.

Course	2013-15	2023-25	Inflation*	2038-40
IIM(A) - PGP Program	₹15,50,000	₹25,00,000	5%	₹51,20,973
IIT(B) - BTECH	₹3,60,000	₹6,00,000	5%	₹12,90,994
MAHE - MBBS	₹23,00,000	₹65,00,000	11%	₹3,08,81,020

Don't let financial constraints hinder your child's aspirations.

Start a Systematic Investment Plan(SIP) to secure your child's future.



Disclaimer: The figures provided in this banner are for illustrative purposes only and are based on historical data and projected trends. Actual costs may vary, and it is advisable to verify the latest course fees and financial considerations directly.

Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing.

*Inflation has been considered as the past increment trend in cost and the same has been considered to project future costs.

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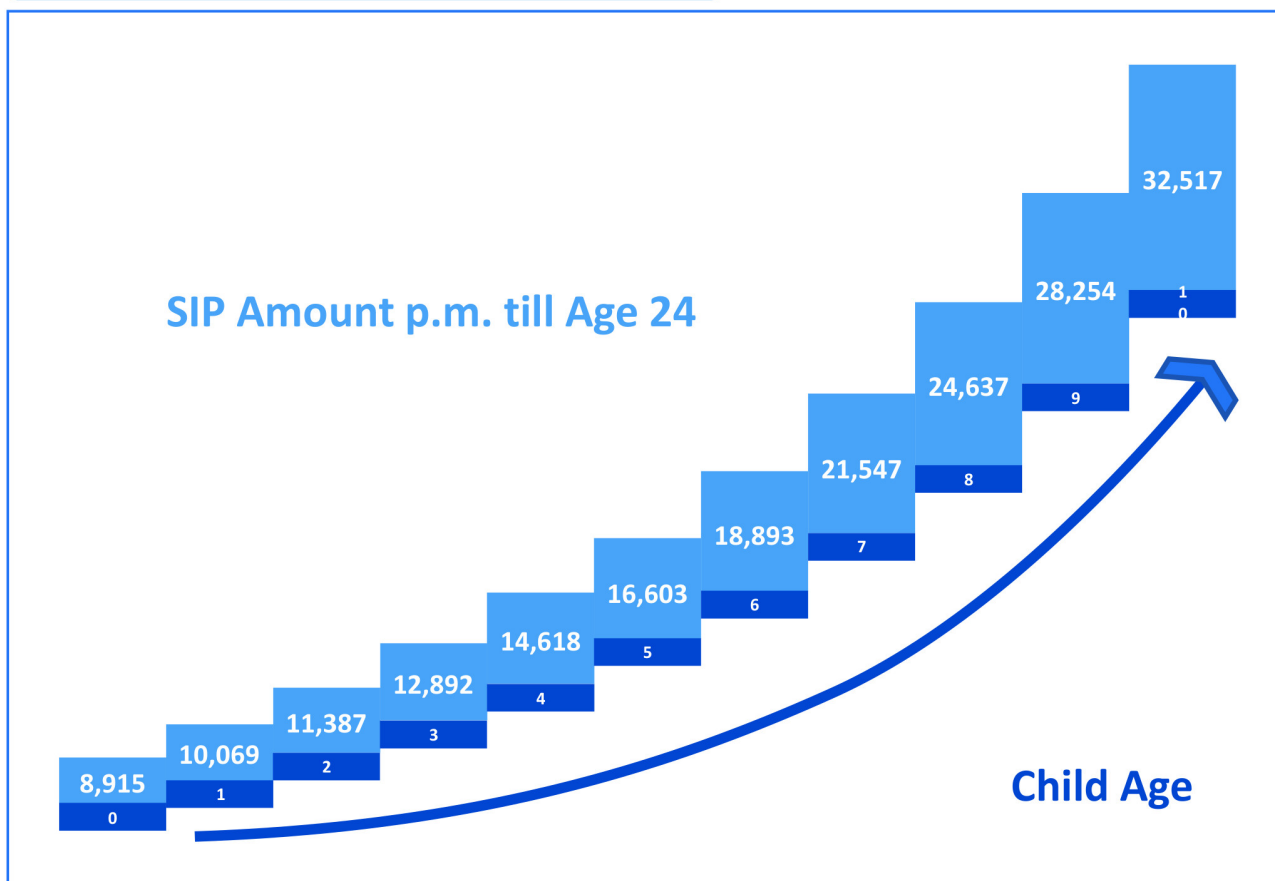
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Mob: 9601900002 , Email: chand@goldensparrowconsultancy.com , Web: www.goldensparrowconsultancy.in

Child Education / Marriage Expenses Calculation.

Scenario:

Fund Requirement at Age 18	₹25 Lacs
Fund Requirement at Age 21	₹25 Lacs
Fund Requirement at Age 24	₹50 Lacs



Different amounts of money is required at different stages for a child's Education / Marriage. The above illustration shows a complete Education / Marriage expenses calculation for your child. For example, if the current age of your child is 4 years, an SIP amount of ₹14,618/- till the age 24 will provide required sums of money at different time periods.

The earlier you start, the easier for you to save money for your financial goal.

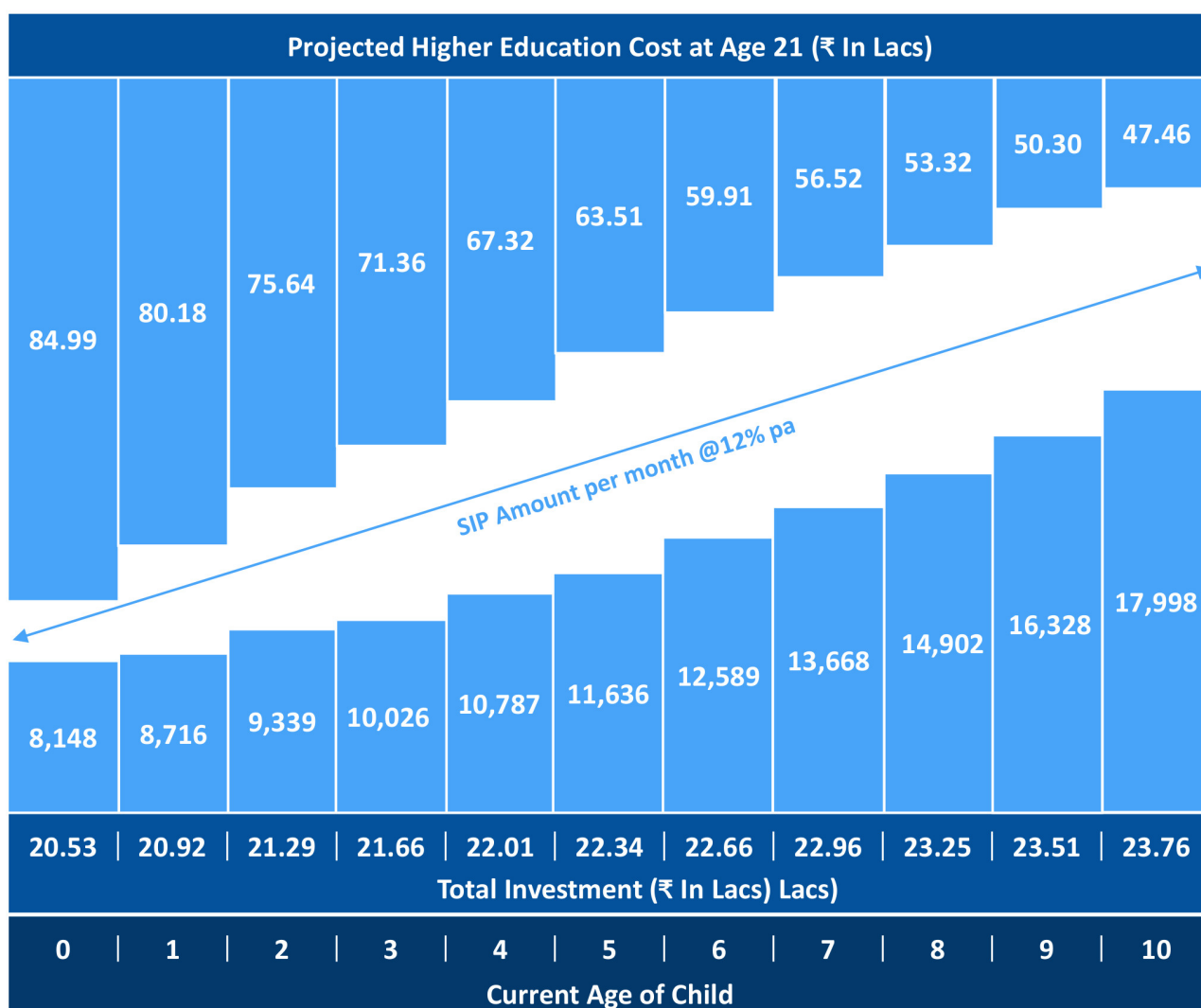
Rate of Return assumed @12% pa. The above is for illustration purpose only.

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Child Higher Education Expenses Calculation.

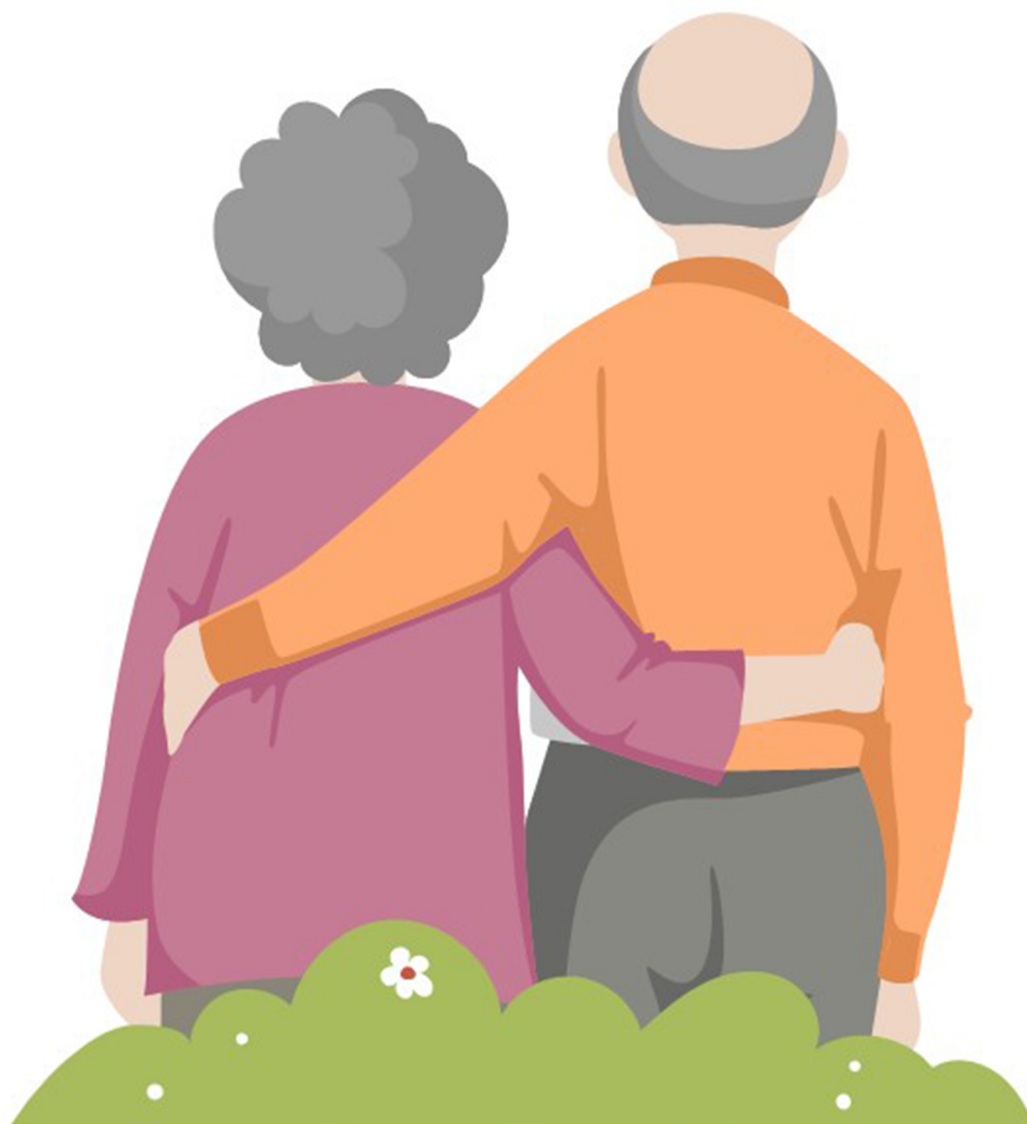
Current Higher Education Cost = ₹25,00,000/-

Expected Inflation Rate = 6%



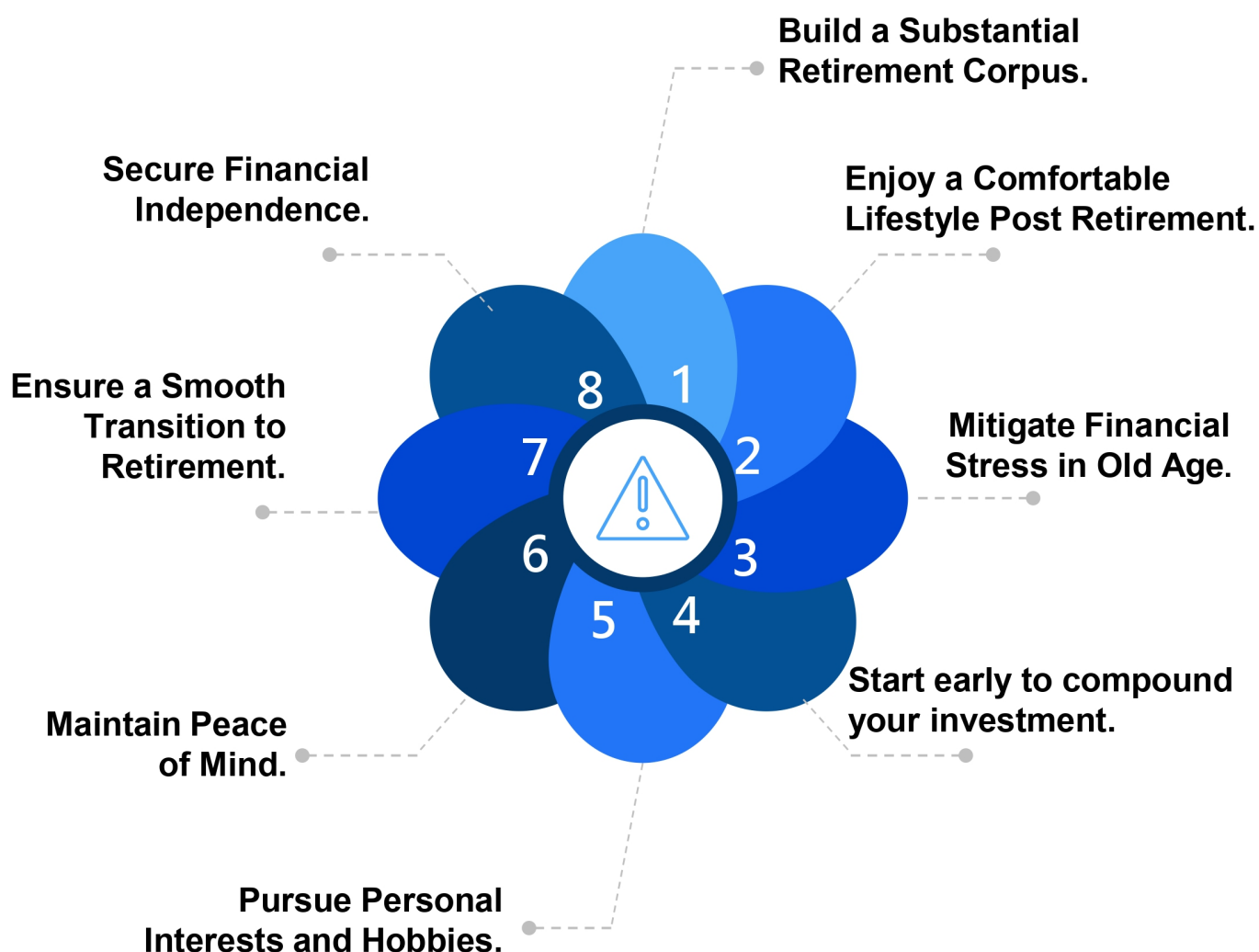
The above illustration shows how an amount of ₹25 Lacs required for Child's Education will increase due to effect of inflation. For example, if the age of your child is 5 years at present, then an amount of ₹25 Lacs required for his education will grow to 63.51 Lacs when he becomes of 21 years of age. An SIP of ₹ 11,636 is required to achieve this goal.. The above is for illustration purpose only.

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Retire Easy

Reasons to prepare early for Retirement Life



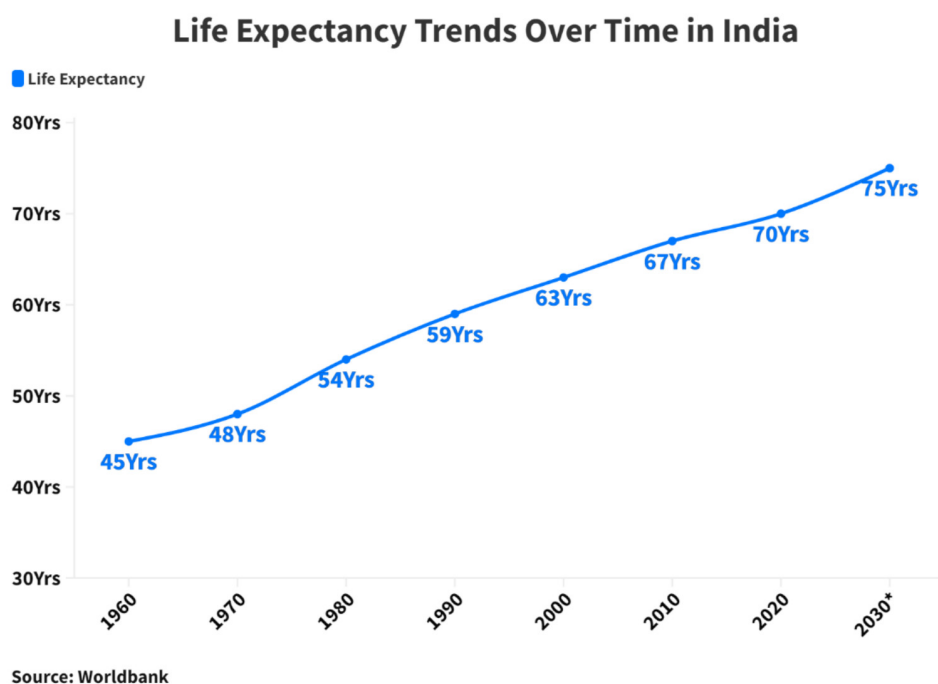
Reasons to prepare for Post Retirement Expenses: Increased Life Expectancy

Life Expectancy Trends:

Life Expectancy is consistently increasing year after year. By the time you retire, it may increase even more.

Exclusive Retirement Corpus:

Having an exclusive retirement corpus is crucial for ensuring financial well-being during your sunset years. It provides the necessary financial security to meet the challenges of an extended retirement period.



Prepare wisely to embrace the increased life expectancy and secure your financial future during retirement.

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Creating Your Retirement Savings: Easy Steps

Figure Out Your Monthly Expenses:

Understand how much money you need each month right now.

Know About Inflation:

Learn how prices might go up in the future and affect your expenses.

Decide When to Retire and How Long You'll Live:

Choose when you want to stop working and guess how many years you'll live after that.

Assume the rate of return on Investment after You Retire:

Imagine how your savings could grow when you're not working anymore.

Calculate How Much Money You Need to Save:

Find out how much money you should save to live comfortably after you retire.

Guess How Your Money Will Grow Before Retirement:

Estimate how your investments might grow while you're still working

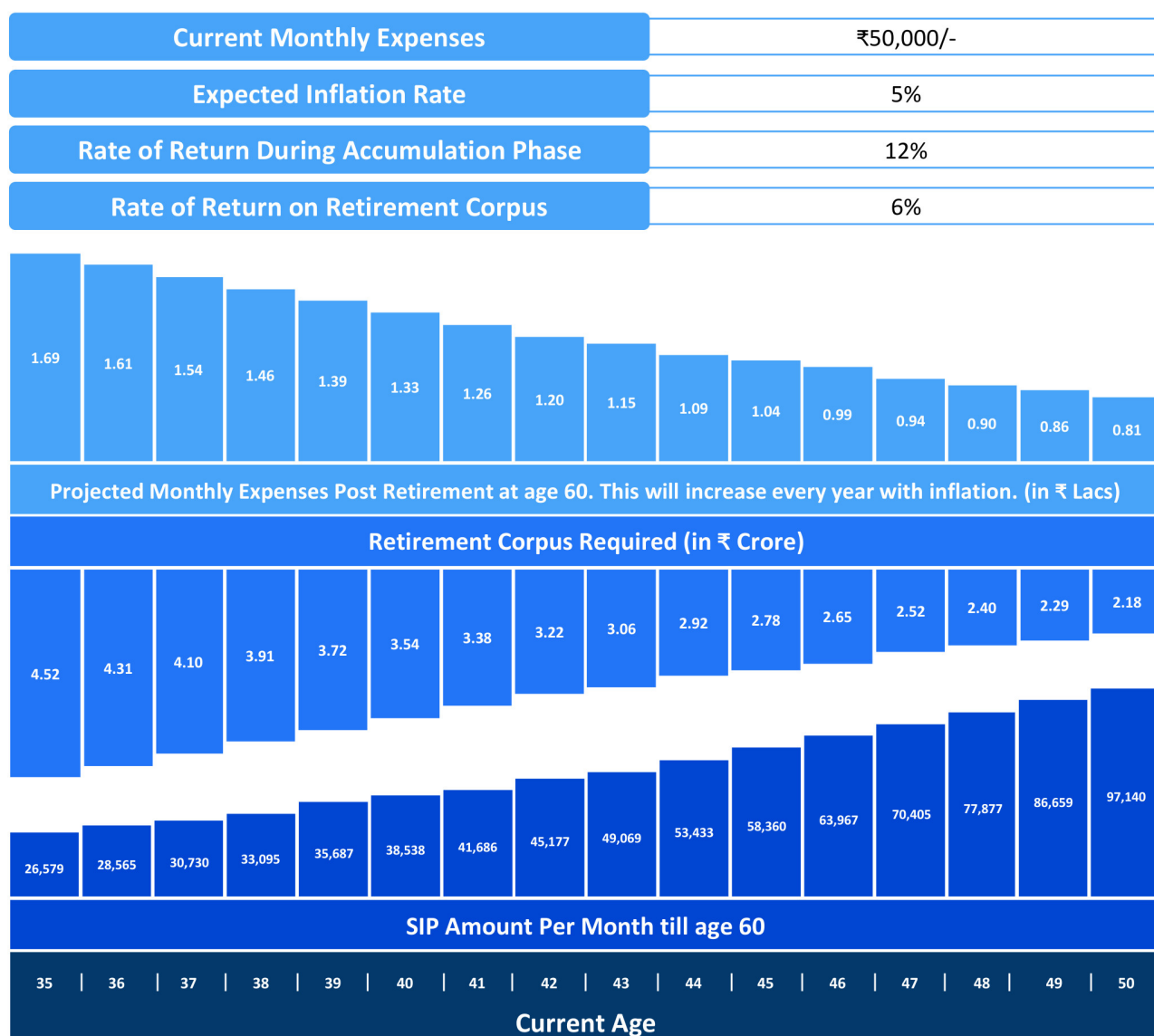
Start saving Regularly or All at Once:

Figure out how much money you should save regularly or in one go to reach your retirement goal.

Keep Checking and Adjusting:

Regularly look at your plan and make changes if needed to stay on track for your retirement dream.

Retirement Expenses Calculation.



The above illustration explains how an SIP of certain amount till age 60 will help you to maintain your living expenses even after retirement till age 85 years. For example, if your current age is 40 years and you current household expense is ₹50,000/-; it will grow to ₹1,32,665/- at age 60 and will keep on growing beyond that due to effect of inflation till age 85. You will need a Retirement Corpus of ₹3.54 Crores to maintain your living expenses till age 85. An SIP of ₹38,538/- till age 60 will help you meet the growing living expenses till age 85 and the Corpus will become zero at age 85.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

Retirement Expenses Calculation. (Regular Pay)

Retirement Corpus Required at Age 60: ₹ 1 Crore

35	5,875	17.62
36	6,629	19.09
37	7,488	20.67
38	8,468	22.36
39	9,588	24.16
40	10,871	26.09
41	12,347	28.15
42	14,050	30.35
43	16,024	32.69
44	18,321	35.18
45	21,011	37.82
46	24,181	40.62
47	27,946	43.60
48	32,457	46.74
49	37,924	50.06
50	44,636	53.56
Current Age	SIP Amount p.m. till Age 60	Total Investment (₹ In Lacs)

The above illustration explains the amount of SIP required to be done till age 60 to accumulate a Retirement Corpus of ₹1 Crore at age 60. For example, if your current age is 40 years, you have to do an SIP of ₹10,871/- till age 60 to accumulate an amount of ₹1 Crore at age 60..

Rate of Return assumed @12% pa. The above is for illustration purpose only.
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Retirement Expenses Calculation. (Limited Pay)

Retirement Corpus Required at Age 60: ₹ 1 Crore

35	8,155	9.79
36	9,133	10.96
37	10,229	12.28
38	11,457	13.75
39	12,932	15.40
40	14,372	17.25
41	16,096	19.32
42	18,028	21.63
43	20,191	24.23
44	22,614	27.14
45	25,327	30.39
46	28,367	34.04
47	31,771	38.12
48	35,583	42.70
49	39,853	47.82
50	44,636	53.56
Current Age	SIP Amount p.m. for 10 years	Total Investment (₹ In Lacs)

The above illustration explains the amount of SIP required to be done for a limited period of 10 years to accumulate a Retirement Corpus of ₹1 Crore at age 60. For example, if your current age is 40 years, you have to do an SIP of ₹14,372/- for a period of 10 years to accumulate an amount of ₹1 Crore at age 60. Rate of Return assumed @12% pa. The above is for illustration purpose only.

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