



Why plan for your retirement?

Because you can't afford not to.

#RetireYourWorries with Mutual Funds



**Plan your retirement with Mutual Funds
Consult your Financial Advisor, Today!**

When you stop living at work and begin working on living

Retirement Planning is important to retain financial independence and maintain a comfortable standard of living when your regular income stops. The key to successful retirement planning is investing as per appropriate asset allocation.

Asset allocation is choosing the right mix of Equity & fixed income allocation to keep the portfolio risk aligned to your age and life-stage. When you start young, you should invest more into equities and aim for capital appreciation of your investments. As you grow old and move closer to retirement years, you should gradually shift into relatively less risky assets like fixed income and aim for wealth preservation.

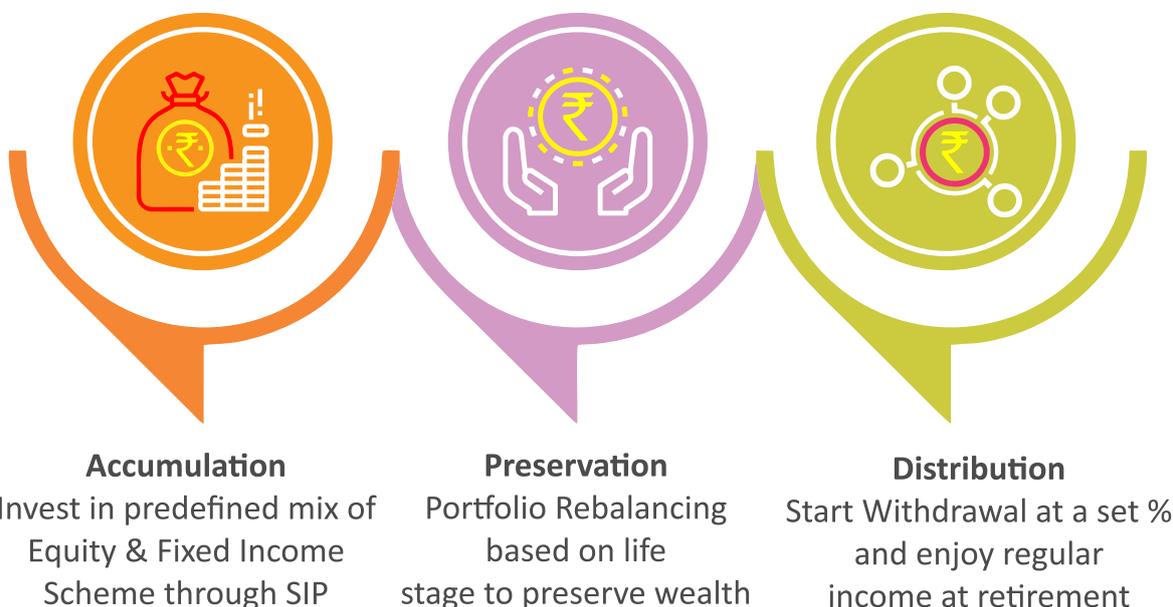
Why Asset Allocation is important in retirement planning?

- Investing for retirement is a long term commitment and needs proper risk management
- Proper Asset Allocation manages the risk-return profile of your portfolio and makes retirement planning more accurate
- Your risk taking ability reduces as you approach retirement. Hence, your portfolio should be aligned accordingly and move from equity to debt gradually
- Asset allocation reduces volatility of the corpus due to market fluctuations

Edelweiss 'Retirement Plan'

An innovative and effective facility under Systematic Investment Plan (SIP) with life-stage based asset allocation.

This facility addresses 3 key phases in retirement Planning



Four key principles of Edelweiss 'Retirement Plan'

When you are young and starting out, invest in more aggressive investments*

As you get closer to retirement, shift investments to more conservative investments*

Investments will be divided into Equity Schemes and Fixed Income Schemes depending on your age to reduce portfolio volatility

Accumulate retirement corpus and then enjoy cashflows through regular payouts after retirement

Two Options in Edelweiss 'Retirement Plan'

Auto Option: It is the default option under which a pre-defined asset allocation is done between equity and fixed income schemes at every age. At 30 years age, 80% will be invested in chosen equity scheme and will gradually come down to 50% at the age of 60 years. Remaining portion is invested in chosen fixed income scheme.

Portfolio Rebalancing: Under this option the portfolio's asset allocation will be rebalanced between chosen equity and fixed income scheme every 5 years starting from the age of 40 years till 60 years. Rebalancing helps in booking profits from equity scheme and shifting it into fixed income scheme for wealth preservation

How it works?

Eg: Rs.10,000 monthly SIP will invest 8,000 in Equity Scheme and 2,000 in Fixed Income scheme

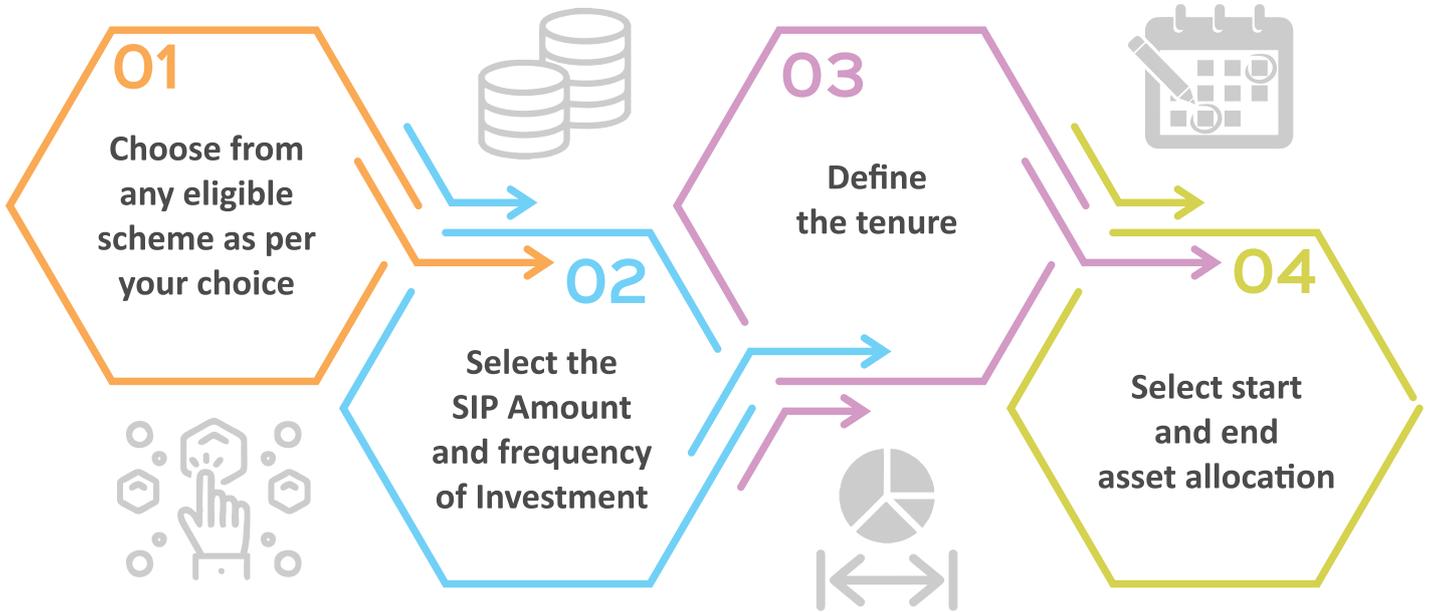
Age	Equity	Fixed Income	Auto Rebalancing the corpus	Age	Equity	Fixed Income	Auto Rebalancing the corpus
30	80	20		45	65	35	
31	79	21		46	64	36	
32	78	22		47	63	37	
33	77	23		48	62	38	
34	76	24		49	61	39	
35	75	25		50	60	40	60% Equity - 40% Fixed Income
36	74	26		51	59	41	
37	73	27		52	58	42	
38	72	28		53	57	43	
39	71	29		54	56	44	
40	70	30	70% Equity - 30% Fixed Income	55	55	45	55% Equity - 45% Fixed Income
41	69	31		56	54	46	
42	68	32		57	53	47	
43	67	33		58	52	48	
44	66	34		59	51	49	
45	65	35	65% Equity - 35% Fixed Income	60	50	50	50% Equity - 50% Fixed Income

Eg: Rs.7.5 lakh in equity and 2.5 lakh in fixed income will be rebalanced to 6 lakh & 4 lakh respectively

My Custom Option:

Under the My Custom Option, investor has the flexibility to define his/her own asset allocation split between equity and fixed income scheme.

You can define the start and end of equity and fixed income scheme allocation for their SIP investments



Advantages of Edelweiss 'Retirement Plan'

A fill it, shut it, forget it Retirement Plan for you -

- A single solution providing exposure to a diversified portfolio with an in-built asset allocation mechanism
- Gradually shift one's portfolio towards lower-risk investments based on their age and life stage
- Auto rebalancing of portfolio (only under Auto Option) at set frequency to reduce risk as one approaches retirement
- Flexibility to choose from eligible schemes of Edelweiss Mutual Fund under Equity and Fixed Income category
- Flexibility to customise asset allocation in My Custom Option as per the risk appetite and tenure of investment

Redefine retire as

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