

Practical Tips For Your Retirement Planning



Inflation will reduce the value of money. So, several years down the line, more money will be required to buy something than what is required today.



The amount needed at the time of retirement can be calculated either by using the income replacement method or the expense replacement method.



Long term targets and goals can be achieved by using equities as an investment vehicle while short term targets are better achieved using various forms of debt.



A certain part of income must be available for future wealth creation. Not everything must be used for paying off the existing loans and other liabilities.

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**Association for Advanced Life
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