

For private circulation only



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it can ensure you do not run out of
your retirement kitty any time soon.

How Much Should I Earn After Retirement? The 80% Replacement Income Rule:

Many experts believe that we should aim for replacement of 80% of our income after retirement to live comfortably. This presumably takes care of the reduced expenses on one hand while maintaining the living standards on the other hand. This income would be generated from eXeX`Xag`^`g` `ai`Xg`Xag`TaWbe` through income earning activities. Fb` XXkcXeg`UX`X`Xg`Tgg`f` especially retirement planning. The rule requires us to save for our own

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harder, get smarter in face of adversities. They are also very focussed on one thing at a time.

Have Respect For Time:

If it is one resource which is valued the most than others, it is time. In fact the





