

GOALS

Down payment for house as investment

Rs2.5 lakh

year-2009



House to live in

Rs7 lakh

year-2014



European tour

Rs2 lakh

year-2015

Retirement

Rs1.2 crore

year-2029



HOW TO REACH THEM

- **Break fixed deposit** of Rs3 lakh for down payment
- **Invest savings** to get 10% returns. Put 65-70% In SIPs (systematic investment plans) of equity-linked mutual funds to meet the above goals
- **Create a buffer** for new goals using excess funds such as from EPF (Employees' Provident Fund) and maturing insurance plans
- **Extend retirement age**