

				Age	Year	SIP	Return	Total
				20	1	600	12%	7,610
				21	2	618	12%	16,412
				22	3	637	12%	26,567
				23	4	656	12%	38,251
				24	5	675	12%	51,667
				25	6	696	12%	67,041
				26	7	716	12%	84,630
				27	8	738	12%	104,722
				28	9	760	12%	127,643
				29	10	783	12%	153,759
				30	11	806	12%	183,487
				31	12	831	12%	217,291
				32	13	855	12%	255,698
				33	14	881	12%	299,301
				34	15	908	12%	348,770
				35	16	935	12%	404,859
				36	17	963	12%	468,416
				37	18	992	12%	540,400
				38	19	1,021	12%	621,891
				39	20	1,052	12%	714,106
				40	21	1,084	12%	818,416
				41	22	1,116	12%	936,367
				42	23	1,150	12%	1,069,703
				43	24	1,184	12%	1,220,386
				44	25	1,220	12%	1,390,630
				45	26	1,256	12%	1,582,929
				46	27	1,294	12%	1,800,095
				47	28	1,333	12%	2,045,295
				48	29	1,373	12%	2,322,099
				49	30	1,414	12%	2,634,532
				50	31	1,456	12%	2,987,126
				51	32	1,500	12%	3,384,993
				52	33	1,545	12%	3,833,890
				53	34	1,591	12%	4,340,306
				54	35	1,639	12%	4,911,554
				55	36	1,688	12%	5,555,874
				56	37	1,739	12%	6,282,553
				57	38	1,791	12%	7,102,054
				58	39	1,845	12%	8,026,170
				59	40	1,900	12%	9,068,188
				60	41	1,957	12%	10,243,084

**You can change numbers in yellow below**

**Starting Age**      **20**

**Retirement Age**      **60**

**Starting SIP Amt**      **600**

**SIP increment % in year**      **3%**

**Expected return**      **12%**

Age	Year	SIP	Return	Total	Sr	Year
20	1	600	12%	7,610	1	3
21	2	600	12%	16,184	2	6
22	3	670	12%	26,734	3	9
23	4	670	12%	38,622	4	12
24	5	670	12%	52,017	5	15
25	6	740	12%	67,999	6	18
26	7	740	12%	86,008	7	21
27	8	740	12%	106,301	8	24
28	9	810	12%	130,056	9	27
29	10	810	12%	156,823	10	30
30	11	810	12%	186,985	11	33
31	12	880	12%	221,860	12	36
32	13	880	12%	261,158	13	39
33	14	880	12%	305,440	14	42
34	15	950	12%	356,226	15	45
35	16	950	12%	413,453	16	48
36	17	950	12%	477,937	17	51
37	18	1,020	12%	551,488	18	54
38	19	1,020	12%	634,366	19	57
39	20	1,020	12%	727,756	20	60
40	21	1,090	12%	833,878	21	63
41	22	1,090	12%	953,458	22	66
42	23	1,090	12%	1,088,204	23	69
43	24	1,160	12%	1,240,928	24	72
44	25	1,160	12%	1,413,020	25	75
45	26	1,160	12%	1,606,938	26	78
46	27	1,230	12%	1,826,337	27	81
47	28	1,230	12%	2,073,562	28	84
48	29	1,230	12%	2,352,141	29	87
49	30	1,300	12%	2,665,039	30	90
50	31	1,300	12%	3,021,661	31	93
51	32	1,300	12%	3,421,370	32	96
52	33	1,370	12%	3,872,660	33	99
53	34	1,370	12%	4,381,186	34	102
54	35	1,370	12%	4,954,205	35	105
55	36	1,440	12%	5,600,785	36	108
56	37	1,440	12%	6,323,367	37	111
57	38	1,440	12%	7,150,352	38	114
58	39	1,510	12%	8,076,347	39	117
59	40	1,510	12%	9,119,780	40	120
60	41	1,510	12%	10,295,547	41	123
					42	126
					43	129
					44	132
					45	135
					46	138
					47	141
					48	144



<b>Cost of Delay in investing if start late</b>							
<b>SIP needed</b>	<b>850</b>				<b>Amt</b>	<b>% Delay</b>	<b>Multiple effect</b>
<b>Total Amt required</b>	<b>10,000,000</b>			SIP needed @ 20 Age	<b>850</b>		
<b>SIP Start Age</b>	<b>20</b>			SIP needed @ 30 Age	<b>2,861</b>	237%	3
<b>SIP End Age</b>	<b>60</b>			SIP needed @ 40 Age	<b>10,109</b>	253%	4
<b>Expected return</b>	<b>12%</b>			SIP needed @ 50 Age	<b>43,471</b>	330%	4