

# Simple and clever ways to save for retirement



# Save 15% of your salary

Ideally 15% of your salary should go into your monthly savings. If it's too big, then start small and increase gradually every year.



## Set up automatic debit

Join a savings scheme that does direct debits every month. When it's on autopilot, you're more likely to stay committed to the monthly contribution.



# Diversify investments

From low-risk to high-risk options, pick a mix of investment plans to make sure you balance your risk and return expectations.



## Cut down on unnecessary expenses

It's never easy to say no, but make sure you do it every time you choose to splurge. Sporadic binging is fine as long as you don't make it a habit.



# Stash extra money

Got a raise or some extra cash? Spend only a part of it and make sure the rest goes into your savings.



## Set a goal

Planning how you want to retire makes it easy to decide on the investments. Decide on your retirement lifestyle before you choose the investment plan.



# Talk to a financial advisor

Get professional help to plan your savings. Evaluate your earnings and investments to ensure you create a sizable retirement corpus.





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