The Fuller Life

Save early to retire early

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Gives you more time

Starting early gives your investments more time to grow and recover from market fluctuations.

Lower savings rate

Savings can be as low as 15%-18% of your income in your 20s and 30s. But starting in your 40s and 50s puts you under more pressure to invest more to catch up with lost time.

Lesser responsibilities

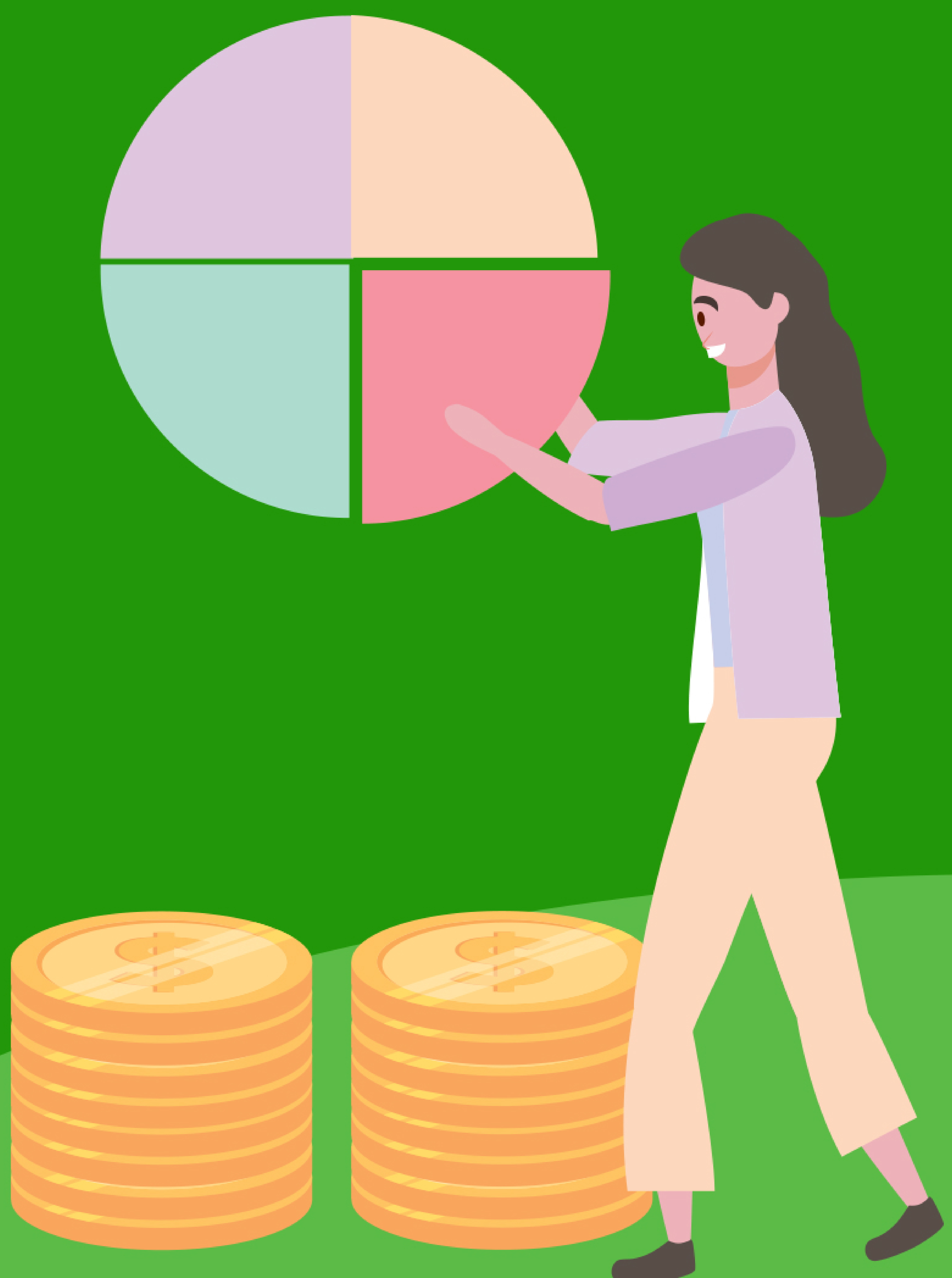
Pressing financial demands later in life like family, loans, unexpected expenses, job loss or other needs can hinder monthly savings plans.

Bigger returns

Longer the duration better the returns on investments. Even marginal increase in your yearly savings rate will deliver bigger returns after 20 or 30 years.

Manage a diversified portfolio

A longer timeframe gives you the freedom to explore high risk, high reward investments as it offers a significant financial cushion to weather fluctuating markets.



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Meet healthcare costs

A longer running savings plan makes you better equipped to manage unexpected out-of-the-pocket medical expenses that are bound to rise as you age.

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