



Building Wealth From Salary: A Dual-Scenario Retirement Strategy for Rohan



CLIENT BACKGROUND



Rohan Mehta

Age: 32 years

Profession:
Senior Software Developer

FINANCIAL PROFILE



Monthly Salary:
₹1,20,000



Expects **8%**
annual salary growth



Has **₹6 lakh**
invested in equity
mutual funds



No fixed
retirement plan yet



GOALS & CONCERNS



Wants a clear idea of how much wealth he can accumulate by retirement if he invests **10% of his salary** as SIP.



Wants to know how much savings (as % of salary) is needed to reach his target **10 Crore** corpus.



PURPOSE OF USING THE CALCULATOR

Rohan's MFD wants to provide him with a complete retirement roadmap using the **Salary Wealth Creation Calculator**.

THE OBJECTIVE IS TO SHOW:



Scenario 1:
How much wealth Rohan can create by investing a fixed % of his salary.



Scenario 2:
What % of salary Rohan needs to save monthly to reach his target 10 Crore retirement corpus.

DUAL-SCENARIO RETIREMENT ANALYSIS

SCENARIO 1

Invest a Fixed % of Salary

How much wealth Rohan can create by investing **10% of his salary** as SIP every month.



Current Age
32 years



Retirement Age
60 years



Investment Horizon
28 years



Return Assumption
12% p.a.

YOUR INPUT

Invest
10%
of salary

Initial Monthly SIP
₹12,000
(10% of ₹1,20,000)

Salary Growth
8%
p.a.

TOTAL WEALTH CREATED

₹7.27 Crore
(At age 60)

*Assumes annual step-up in SIP as per salary growth (8% p.a.) and 12% p.a. returns. Results are approximate and subject to market risks.

SCENARIO 2

Target Corpus Based Saving

What % of salary Rohan needs to save monthly to reach his target **10 Crore** retirement corpus.



Current Age
32 years



Retirement Age
60 years



Investment Horizon
28 years



Return Assumption
12% p.a.

YOUR TARGET

Target Corpus
₹10.00 Crore
(At age 60 in today's value)

YOU NEED TO INVEST

14.66%
of your salary every month
(Initial Monthly SIP: ₹17,000 Approx)
SIP will increase annually by 8%
to match salary growth

AT A GLANCE COMPARISON

SCENARIO 1

Invest **10%** of salary



Total Wealth Created
₹7.27 Crore

VS

SCENARIO 2

Invest **14.66%** of salary
Target Corpus
₹10.00 Crore



KEY TAKEAWAY FOR ROHAN

Investing 10% of your salary can help you build a corpus of approximately ₹7.27 Crore by age 60. To achieve your target of ₹10 Crore, you need to invest 14.66% of your salary consistently.

Start early. Stay consistent. Let compounding do the magic!



Current Age	32 Yr
Retirement Age	60 Yr
Starting Monthly Salary	₹1,20,000
% SIP of Monthly Salary	10.00 %
Annual Salary Increment	8.00 %
SIP Till Age	60 Yr
Assumed Rate of Return	12.00%
Existing Investment Value	₹6,00,000
Expected Return on Existing Investment	12.00%

Total Salary Received

₹13,72,87,915

Total New Investment via SIP

₹1,37,28,791

Wealth Created Through SIP

₹5,84,32,619

Wealth Created Through Existing Investment

₹1,43,30,320

Total Wealth Created

₹7,27,62,939

Note: In Order to create wealth equivalent to total salary received, i.e, Rs.13,72,87,915/- only through new SIP, you need to invest 4.75% of your monthly salary via SIP till age 60.

** This illustration and returns assumed are on the basis of the request made by you. These are neither indicative nor guaranteed returns. Mutual fund investments are subject to market risks. Do read all scheme-related documents carefully.

Report Date : 27/05/2026

MFD Name

MFD Company Name

AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-123456

mfdcompanyname@gmail.com [9876543210](tel:9876543210) www.mfdcompanyname.com

Current Age	32 Yr
Retirement Age	60 Yr
Corpus Required	₹10,00,00,000
Current Monthly Salary	₹1,20,000
Expected Annual Salary Increment	8.00 %
SIP Till Age	60 Yr
Assumed Rate of Return	12.00%
Existing Investment Value	₹6,00,000
Expected Return on Existing Investment	12.00%

Starting Monthly SIP Required

₹17,594

Monthly Savings in terms of % of Salary

14.66 %

Total New Investment Till Age 60

₹2,01,28,161

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