

NDB | WEALTH

MY RETIREMENT PLANS

SIMPLE INVESTMENTS. SIMPLER BANKING.



TAX FREE
INCOME

...



DOORSTEP WEALTH
MANAGEMENT

...



UNRESTRICTED
WITHDRAWALS

...



GET STARTED WITH
JUST Rs.100,000

RETIREMENT ACCOUNTS

Though we'd all like to think we're running against the clock, truth is, someday we will all HAVE to retire. Planning for the way-too-distant future may not really be a priority of ours right now, though we all know it should be.

NDB Wealth offers a series of pre-designed risk rated retirement plans that take a systematic and disciplined approach to saving for your retirement, with an end goal in mind.

Based on the period you want to save for, your age and your expected income at the end of the lock-in period, you can pick the plan that suits you best. We also offer you the flexibility of making contributions to your plan monthly, quarterly, annually or even as a single lump sum payment .

Unlike an insurance policy, Our retirement plans give you the convenience of being able to withdraw your money faster, or skip a contribution when money may be tight, without any penalties or fees.

Choose from one of three pre-designed Retirement Savings Plans or from two distinctive Retirement Income Plans, and get a head start on your retirement planning.

RETIREMENT SAVINGS PLANS

An NDB WEALTH Retirement Savings Account will help you plan for your retirement from much earlier on, with a fixed end goal in mind.

Once your retirement savings plan has matured or you have reached your goal, you can choose to withdraw your savings, continue the plan to allow more growth or convert it into a Retirement Income Plan which will provide you with a regular monthly income during your retirement.

Based on your age you can select the Perfect Plan to start building your retirement savings. Each Plan is differentiated by its risk and return profile. This will enable you to reduce risk with age.

3 Plans to choose from:

Accelerate:

Ideal for 21-35 years olds who may be able to invest in a comparatively riskier plan, to reap the benefits of accelerated capital and income growth.

Balance:

This plan offers the perfect balance between capital and income growth and is ideal for the 36-45 year olds who are closer to their retirement and would prefer to take moderate risks with their investments.

Conserve:

A safe plan for those close to retirement, "conserve" is designed for those 55 and above, who would need the preservation of their capital while achieving maximum income growth.

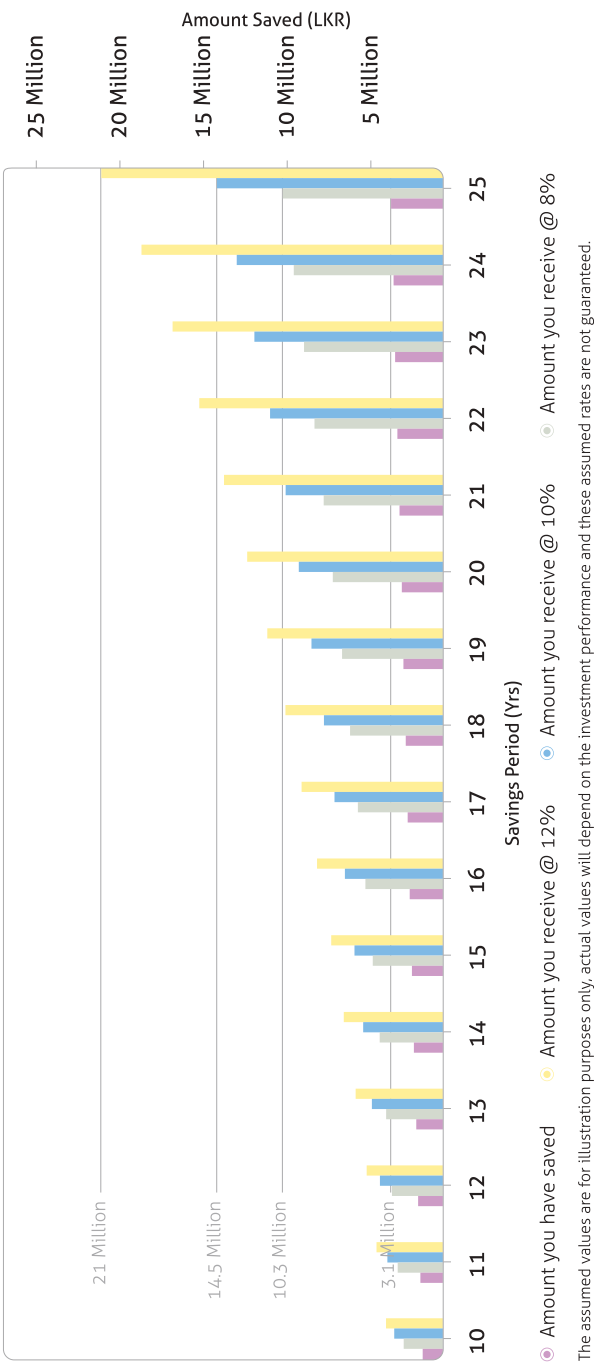
INITIAL DEPOSIT OF LKR 100,000 AND
MONTHLY DEPOSITS OF LKR 10,000

* If you save Rs.100,000/= initially and contribute Rs. 10,000/= monthly in 10 years you will have Rs. 2,650,000/=

RETIREMENT SAVINGS PLAN			YOU WILL HAVE @		
Savings period (Years)	Instalments (Months)	Amount saved (LKR)	8%	10%	12%
10	120	1,300,000	2,060,000	2,330,000	2,650,000*
11	132	1,420,000	2,360,000	2,700,000	3,110,000
12	144	1,540,000	2,680,000	3,110,000	3,640,000
13	156	1,660,000	3,020,000	3,570,000	4,230,000
14	168	1,780,000	3,400,000	4,070,000	4,890,000
15	180	1,900,000	3,810,000	4,620,000	5,640,000
16	192	2,020,000	4,250,000	5,250,000	6,480,000
17	204	2,140,000	4,730,000	5,910,000	7,440,000
18	216	2,260,000	5,250,000	6,650,000	8,510,000
19	228	2,380,000	5,810,000	7,470,000	9,710,000
20	240	2,500,000	6,420,000	8,380,000	11,080,000
21	252	2,620,000	7,080,000	9,390,000	12,610,000
22	264	2,740,000	7,790,000	10,500,000	14,340,000
23	276	2,860,000	8,560,000	11,730,000	16,280,000
24	288	2,980,000	9,400,000	13,080,000	18,480,000
25	300	3,100,000	10,300,000	14,580,000	20,950,000

Mandatory savings period = 10 Years

INITIAL DEPOSIT OF LKR 100,000 AND MONTHLY DEPOSITS OF LKR 10,000



RETIREMENT SAVINGS PLAN	YOUR SAVINGS ARE INVESTED IN		
	SHARES	BONDS	MONEY MARKET
	Accelerate	100%	-
	Balance	50%	-
RISK	Conserve	30%	70%
	CONSERVE LOW RISK	BALANCE MEDIUM RISK	ACCELERATE HIGH RISK

RETIREMENT INCOME PLANS

There really is a way to keep earning a monthly income even after you’ve stopped earning regularly from your job or your business.

Ideally suited for those who are closer to their retirement or have just retired, an NDB WEALTH Retirement Income Account, will let you maintain your lifestyle with a regular, planned, tax free, income package- for life.

Here’s how it works. You decide how much CASH you need per month to live comfortably in your desired retirement lifestyle. Then, tell us how many years you need monthly payments for. We will then determine how much CAPITAL you need to start your income plan.

2 Plans to choose from:

Income Plan:

Deposit a lump sum, set up a plan to withdraw your **income** monthly for a desired period.

Income Plus Plan:

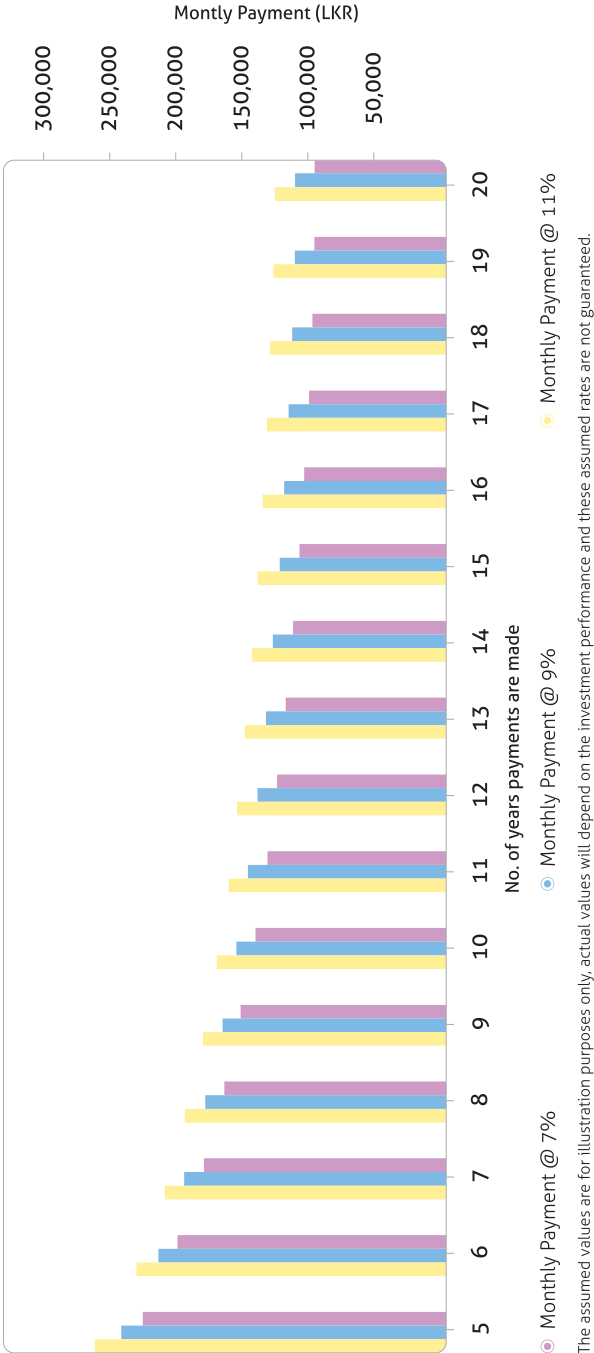
Deposit a lump sum and set up a plan to withdraw your **income** and part of your capital monthly for a desired period.

INITIAL DEPOSIT OF LKR 12,000,000
MONTHLY PAYMENT OF CAPITAL AND INCOME

* If you make an initial deposit of Rs. 12,000,000/= you will receive Rs. 164,000 per month for 10 years.

YOUR MONTHLY PAYMENT @				
Number of years Monthly Payment Required (Yrs)	Number of Monthly Payments (Months)	7%	9%	11%
5	60	236,236	247,246	258,539
6	72	203,402	214,696	226,334
7	84	180,062	191,632	203,603
8	96	162,656	174,494	186,789
9	108	149,205	161,305	173,916
10	120	138,522	150,879	163,799*
11	132	129,852	142,461	155,681
12	144	122,690	135,547	149,060
13	156	116,688	129,788	143,587
14	168	111,597	124,935	139,012
15	180	107,234	120,806	135,153
16	192	103,461	117,262	131,871
17	204	100,175	114,200	129,063
18	216	97,293	111,537	126,645
19	228	94,750	109,209	124,554
20	240	92,496	107,163	122,738

MONTHLY PAYMENTS FOR THE RETIREMENT PLAN



The assumed values are for illustration purposes only, actual values will depend on the investment performance and these assumed rates are not guaranteed.

You can choose to start your Retirement Income Plan with a lump sum, or transfer your current Retirement Savings Plan into your new Retirement Income Account. If you feel your current Retirement Savings Plan at maturity is not enough to meet your monthly retirement needs, you can enhance the amount so you have the perfect starting balance.

You may nominate your partner to receive the monthly benefit in the event of your death before the plan expires.

REGULAR SAVINGS AND INCOME

So you've chosen a wealth fund that fits in perfectly with your savings requirements, and you're all set to do whatever it takes to achieve your savings goal, a down payment on a new home or car, an overseas vacation, a foolhardy education plan for your child or a retirement plan for yourself.

What is a Savings Plan?

This means that you could opt for an automatic Savings Plan where your bank could credit a predetermined amount of money to your selected fund each month.

What is a Income Plan?

This means that you could opt for an Income Plan where NDB Wealth will credit your selected bank account with a set amount of cash each month to meet your required expenses.

All you'll need is an initial minimum deposit of **Rs.100,000** per fund and subsequent minimum deposits of **Rs.10,000** to start investing!

Disclaimer

The value of investment and units in NDB Wealth Funds or any other fund managed by NDB Wealth Management Limited may go up and down, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. Investors and potential investors should read the relevant information memorandum or consult offices of NDB WEALTH MANAGEMENT or its authorized agents. In the event that you choose not to seek advice as above, you should carefully consider whether the product is suitable for you. All advice is based on the data provided by the client and NDB Wealth Management Limited cannot and will not be responsible for the advice provided or the return out come. Moreover, NDB Wealth Management does not guarantee returns and all returns indicated in this document or accompanying attachments are only for illustrative purposes.

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