

Cost of Delay Calculator

See how much postponing your investments really costs you

Source: SEBI Investor Education Calculator. Values shown are frozen as of the last saved version of this worksheet and will not recalculate — for a live version, use the interactive calculator on our Tools & Calculators page or enter your own figures below.

Cost of Delay Calculator				https://investor.sebi.gov.in/calculators/Cost_of_delay_Calculator.html
Current monthly expenses that will persist in retirement				
Annual expenses that will persist in retirement				
Total average monthly expenses (annual/12)				
₹ 43,333.30				
Inflation before retirement (%)				
%				
Current age				
Age you wish to retire				
No of years you expect to live!				
Years to retirement				
25				
Monthly expenses in first year of retirement				
₹ 2,96,767				

Years in retirement				
20				
Inflation during retirement (%)				
%				
Post-tax average return from retirement corpus (%)				
%				
Total Corpus required				
₹ 7,12,24,080				
Net rate of return (this is an approximation) %				
%				
Monthly investment required				
₹ 54,864				
Monthly investment required		Rate at which the monthly investment increases*		
If you start today	Current monthly expenses that will persist in retirement	*wrt current status		
Delay by 1 year	60,971	11.10%		
Delay by 2 years	67,834	11.20%		
Delay by 3 years	75,567	11.30%		
Delay by 4 years	84,305	11.30%		
Delay by 5 years	94,208	11.40%		
Delay by 6 years	1,05,469	11.50%		
Delay by 7 years	1,18,329	11.60%		
Delay by 8 years	1,33,082	11.70%		
Delay by 9 years	1,50,091	11.80%		
Delay by 10 years	1,69,823	12.00%		
Disclaimer:				

Please note that these calculators are for illustrations only and do not represent actual returns.				
Stock Market does not have a fixed rate of return and it is not possible to predict the rate of return.				