

THE WIZE WHISPERS

WHERE FINANCE FINDS ITS VOICE..



THE ONE WHERE THE GRANDPARENTS RETURN FROM VACATION

ALL ABOUT RETIREMENT PLANNING



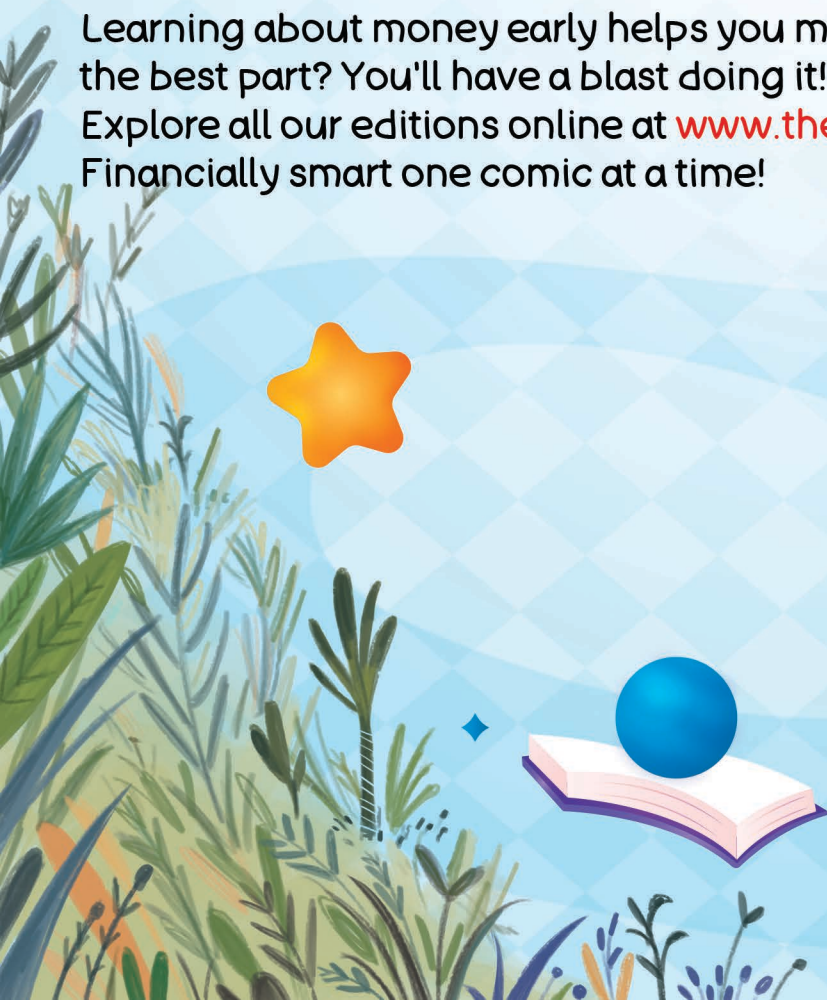
Why The Wize Whispers?

Hey kids (and Grown-Ups too!) In today's world, being smart with money is super important and guess what? You don't have to wait till you're an adult to start learning!

That's why we created The Wize Whispers—a fun comic series brought to you by **YES SECURITIES**. Join **Mr. Turt**, the wise turtle, as he takes you on exciting adventures to explore the world of finance. From understanding how saving works to discovering what stocks, bonds, and mutual funds are, **Mr. Turt** explains it all in a way that's easy to understand and fun to follow!

But The Wize Whispers isn't just about stories—it's packed with cool stuff like quizzes, DIY projects, vocabulary builders, global fun facts, and life lessons that help you grow confident, curious, and clever with your choices.

Learning about money early helps you make smart decisions as you grow—and the best part? You'll have a blast doing it! Want more adventures with **Mr. Turt**? Explore all our editions online at www.thewizewhispers.in Let's get Financially smart one comic at a time!



PREFACE

Hey Kids!

Hey kids! Welcome back — we're thrilled to bring you another exciting edition of The Wize Whispers!

This time, we're diving into something that might sound a little "grown-up" — Retirement planning. You might be thinking, "Why should we learn about that?"

Well, here's the secret: the earlier you understand how retirement works, the better prepared you'll be to enjoy a worry-free future. Plus, you can even share these smart tips with the adults around you!

In this edition, we'll explore what retirement planning means, why it's important, and the different tools people use to prepare for it. We'll also uncover some golden rules to help make retirement smooth and secure.

And of course, it's not all serious talk — we've packed in loads of fun too! Look out for brain teasers, spot-the-item challenges, and more. So, are you ready to turn the page and get wiser? **Let's go!**

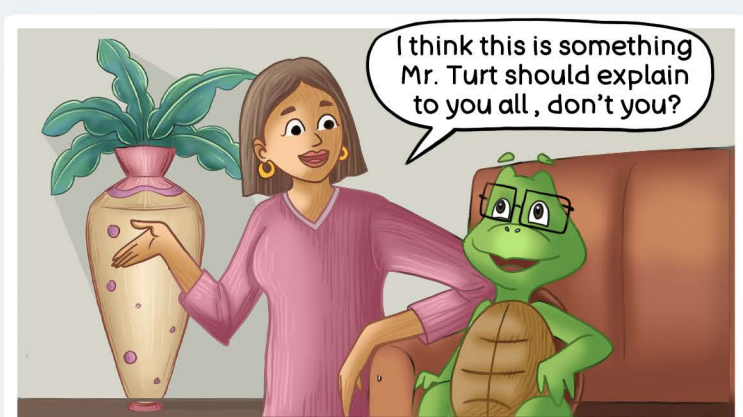
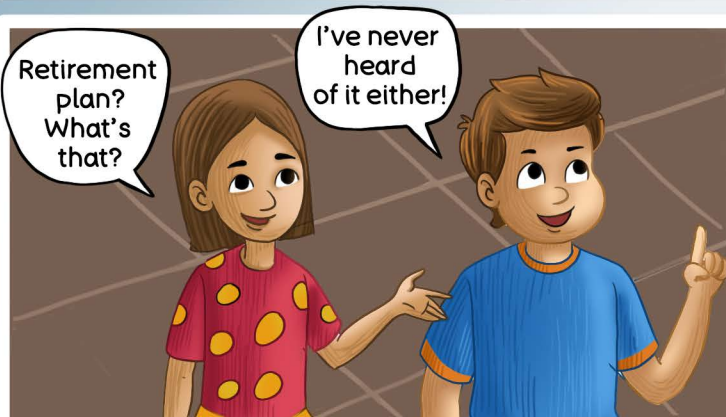
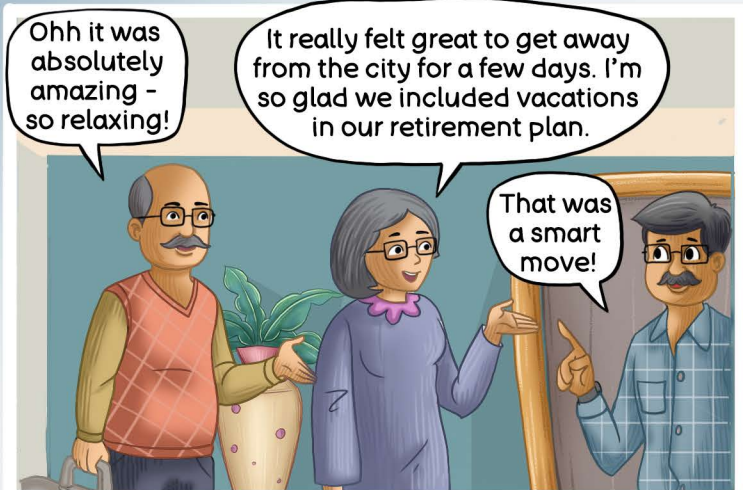
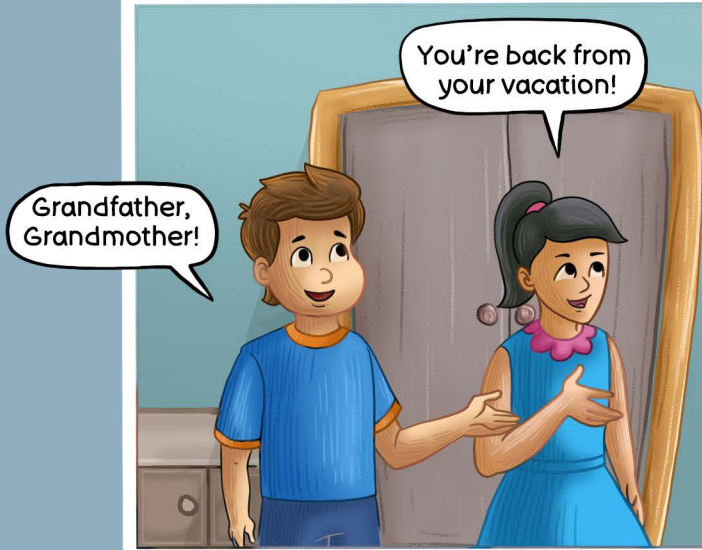


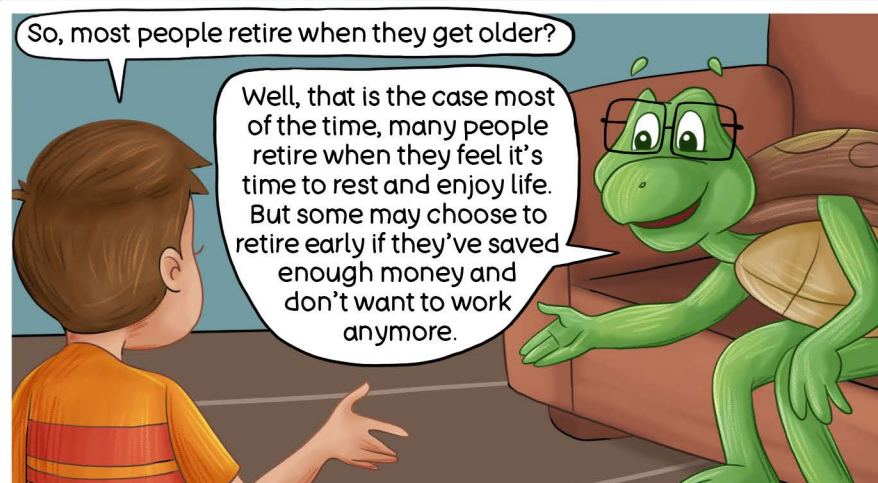
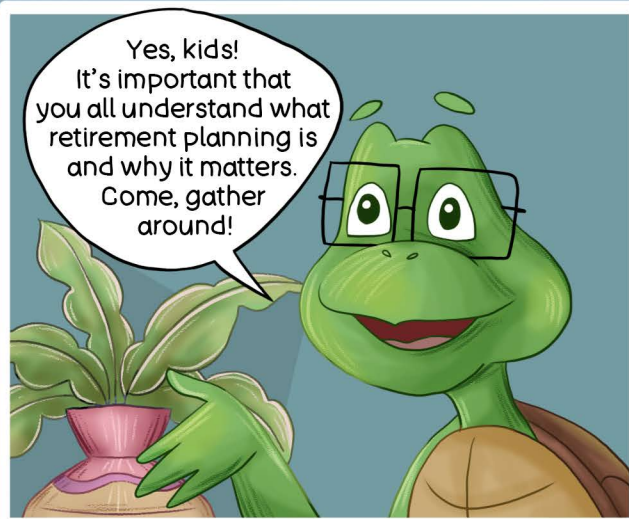
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The One Where the Grandparents Return from Vacation: All About Retirement Planning

Mohan and Pooja have invited their new friends over for a fun movie marathon at their new home!





So, how do people save money for retirement?

There are special tools called retirement instruments that help people save and grow their money over time.

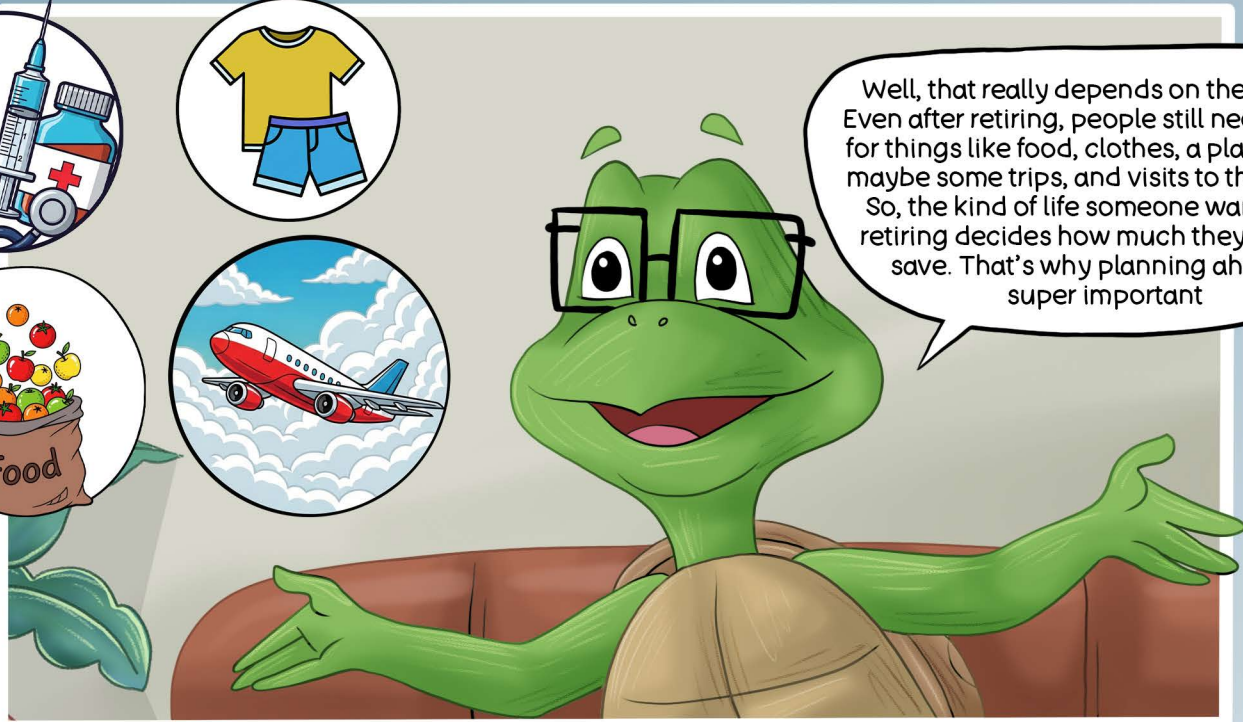
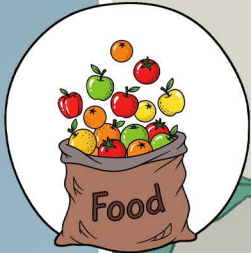
Exactly! These tools help people have enough to live comfortably when they stop working.

Instruments?

That's right financial instruments like pension plans, Provident Plans, National Pension System, and other saving and investment schemes.

Ohhh!
So these help people have money for when they're older?

Do people need a lot of money after they retire?



Well, that really depends on the person. Even after retiring, people still need money for things like food, clothes, a place to live, maybe some trips, and visits to the doctor. So, the kind of life someone wants after retiring decides how much they need to save. That's why planning ahead is super important

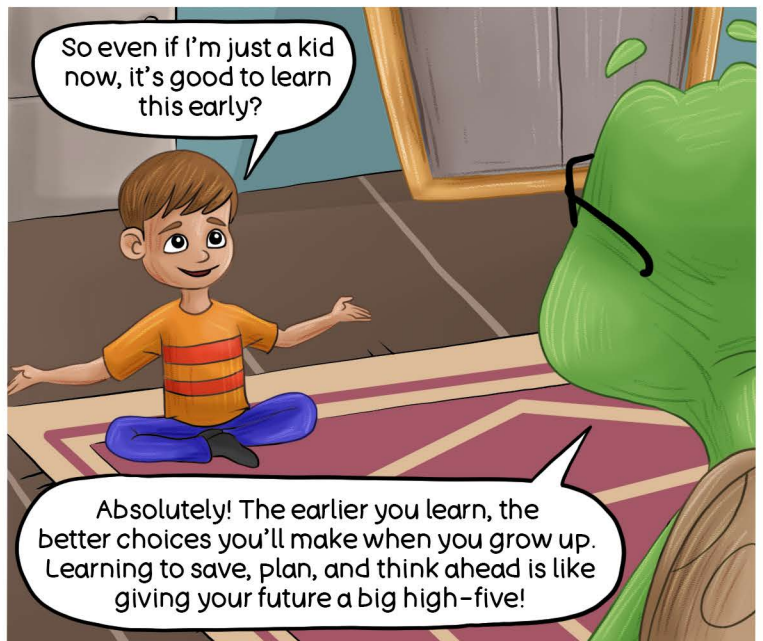
What happens if someone doesn't plan at all?

That can be tricky. Without a plan, they might run out of money and find it hard to pay for the things they need. That's why starting to save early is such a smart move!



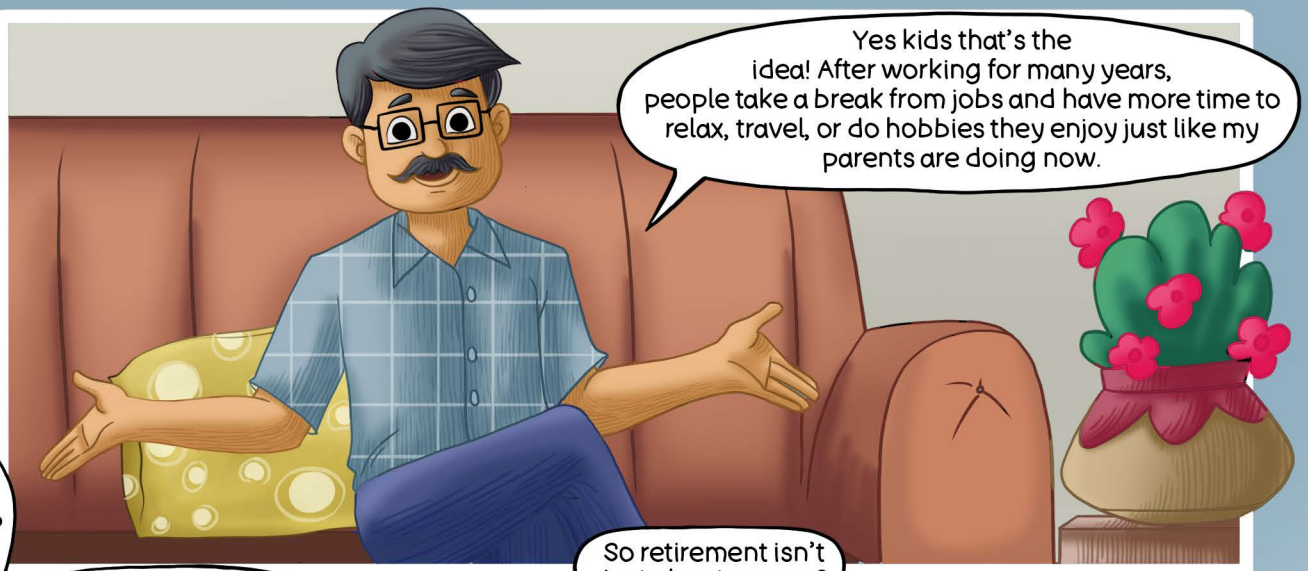
So even if I'm just a kid now, it's good to learn this early?

Absolutely! The earlier you learn, the better choices you'll make when you grow up. Learning to save, plan, and think ahead is like giving your future a big high-five!



So, retirement planning helps people ensure they can relax after they stop working.

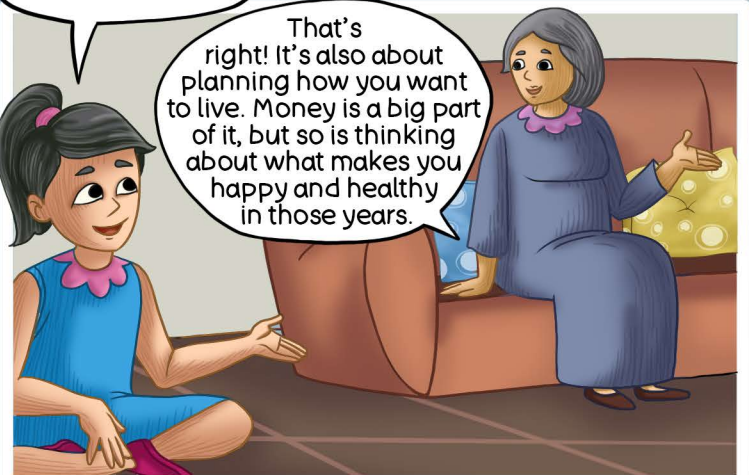




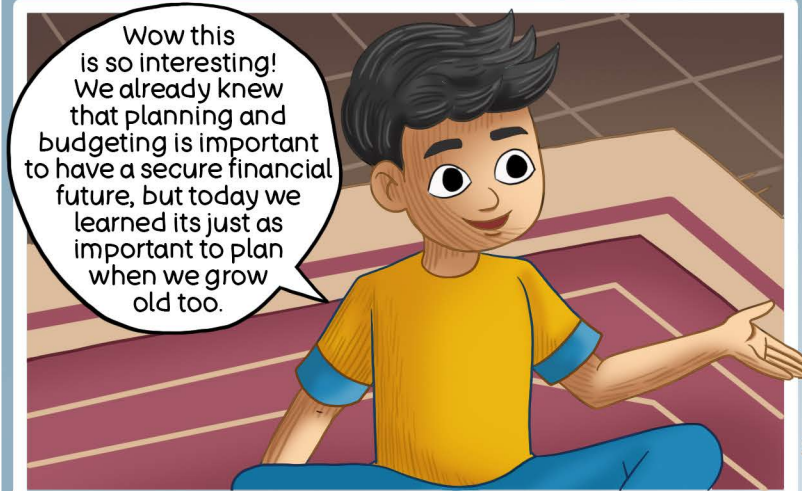
That's a great question! Some people choose to keep working part-time or start small businesses—not because they have to, but because they love staying active and busy.



So retirement isn't just about money?



That's right! It's also about planning how you want to live. Money is a big part of it, but so is thinking about what makes you happy and healthy in those years.



The kids and the rest of the family are gathered around Aryan and Kavita— listening to them talk about their trip.





Time to Talk

Retirement Tools



The National Pension Scheme (NPS):

This is a government-backed saving scheme in India designed to help individuals build a retirement fund and is regulated and administered by PFRDA. One can regularly invest during one's working years. The money is managed by experts and invested in a mix of government bonds, company shares, and other options to help it grow. At retirement, one can take out 60% of the savings as a lump sum, and the rest must be used to buy an annuity, which gives one a steady monthly income. This instrument also provides tax benefits.



Public Provident Fund (PPF):

PPF is a safe way to save money for the future, with help from the government. One can put in any amount between ₹500 and ₹1.5 lakh in a year. This can be done all at once or in small parts during the year. The money stays saved for 15 years, but it can be kept for 5 more years if needed. Some money can be taken out early if there's a special need. PPF also gives extra benefits like saving on tax, and the government adds interest to help the money grow every year.



Health Insurance:

Health insurance can play an important role in retirement by protecting one's savings from high medical costs as one grows older. It helps make sure that one's retirement money isn't used up on medical expenses. Buying health insurance early also means lower premiums and steady coverage when one needs it most. Some plans even offer tax benefits or combine health cover with savings features. Overall, health insurance acts like a safety net, helping people enjoy their retirement without worrying about sudden medical expenses.





Employee Provident Fund (EPF):

The Employee Provident Fund (EPF) is a savings scheme to help salaried employees in India save for retirement. It is run by the Employees Provident Fund Organization (EPFO). Every month, both the employee and the employer add a part of the employee's basic salary to the fund. Over time, this amount grows and helps provide financial support after retirement. The money can also be used earlier for important needs like medical treatment or buying a house.



Fixed Deposit (FD):

A Fixed Deposit is a safe and easy way for one to grow their savings for retirement. One can invest a lump sum amount for a fixed period and earn interest at a fixed rate. This provides steady and predictable income. While the returns are not very high, FDs are low-risk and help one manage money better during retirement.



Annuity Plans:

An annuity is a plan where one gives a lump sum or makes regular payments to an insurance company. In return, one gets a fixed income either right away or later. These plans are low-risk and not linked to the stock market, so the income is guaranteed. Annuity plans give a steady income for life, helping one stay financially independent after retirement. One can also choose how often to receive the money—monthly, every three months, every six months, or yearly—and whether to pay all at once or in parts.



Senior Citizen Saving Scheme (SCSS):

SCSS is a savings plan from the government for people aged 60 and above, or early retirees in some cases. It gives regular income with low risk and a fixed interest rate, which the government reviews every three months. One can start with at least ₹1,000 and invest up to ₹30 lakh or the retirement money received—whichever is lower. The scheme runs for 5 years and can be extended for another 3 years. It also allows early withdrawal after one year and gives tax benefits under Section 80C.



Brain Teasers

1. What has ears but cannot hear?
2. What has hands but cannot clap ?
3. What goes up and down but never moves?
4. What has keys but no locks ?
5. The more you take, the more you leave behind ?
6. What has a head, a tail, but no body?
7. What has a bark but no bite ?
8. What has a ring but no finger ?



Answers

1. Corn , 2. A Clock, 3. Stairs, 4. A Keyboard,
5. Footsteps, 6. A coin, 7. A tree, 8. Telephone

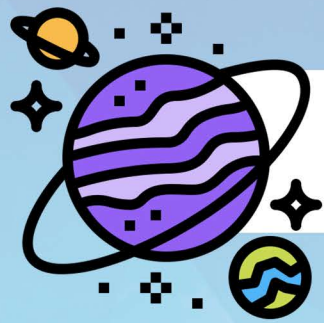




Spot the Items

Search the picture carefully! How many of the items around it can you discover? Let's find out!





Unjumble The Words

Below are some jumbled money words– it's your job to unjumble them. Each word has a clue to help you guess what it is. Let's see how many you get right.

1. UECYNRCR

Clue: The kind of money each country uses– like the Rupee, Dollar, or Euro.

Answer: CURRENCY



2. VTEESINTNSM

Clue: Putting your money into something like stocks or gold so it can grow over time.

Answer: INVESTMENTS



3. IDINDEDV

Clue: A reward some companies give you for owning their shares– like a thank-you payment.

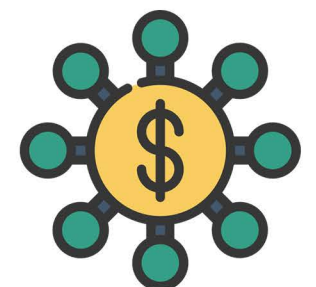
Answer: DIVIDEND



4. ANISSGV

Clue: The money you keep aside instead of spending –often stored in a piggy bank or a savings account.

Answer: SAVINGS



5. TEIRCD

Clue: With a ----- card you borrow money now and pay back later.

Answer: CREDIT





Keep Yourself Active

Staying active is super important for keeping your body strong and your mind sharp. Here are some fun ways to keep moving:



1. Walking

Take a walk around your neighborhood, explore a park, or stroll to a friend's house. Walking is a simple way to stay active and enjoy the outdoors.



2. Dance

Turn up your favorite tunes. Dancing is a fantastic way to get your heart pumping and show off your moves.



3. Yoga

Try some yoga poses to stretch your muscles and relax your mind. It's a great way to improve flexibility and find your inner peace.



4. Choose Stairs Over Elevators

Next time, opt for the stairs instead of the elevator. Climbing stairs strengthens your legs and gives you a mini workout during the day.



5. Trampoline Parks

Visit a trampoline park to jump, flip, and bounce around. It's an exciting way to exercise and have a blast with friends.





Until Next Time !

That's a wrap for this edition of The **Wize Whispers!** We hope you now have a better understanding of why retirement planning is so important for living a happy and fulfilling life after work. It's not just about saving money—it's also about imagining the kind of lifestyle you'd like, the hobbies you want to pursue, and the comfort you hope to enjoy.

We've shared a few useful tools and ways to help you start thinking about retirement planning. Hopefully, they'll come in handy when the time comes to plan your future.

Hope you had fun with the brain teasers, spotting hidden items, and unscrambling those jumbled words. And don't forget the few ways we listed to help keep your body and mind active. See you in the next edition!





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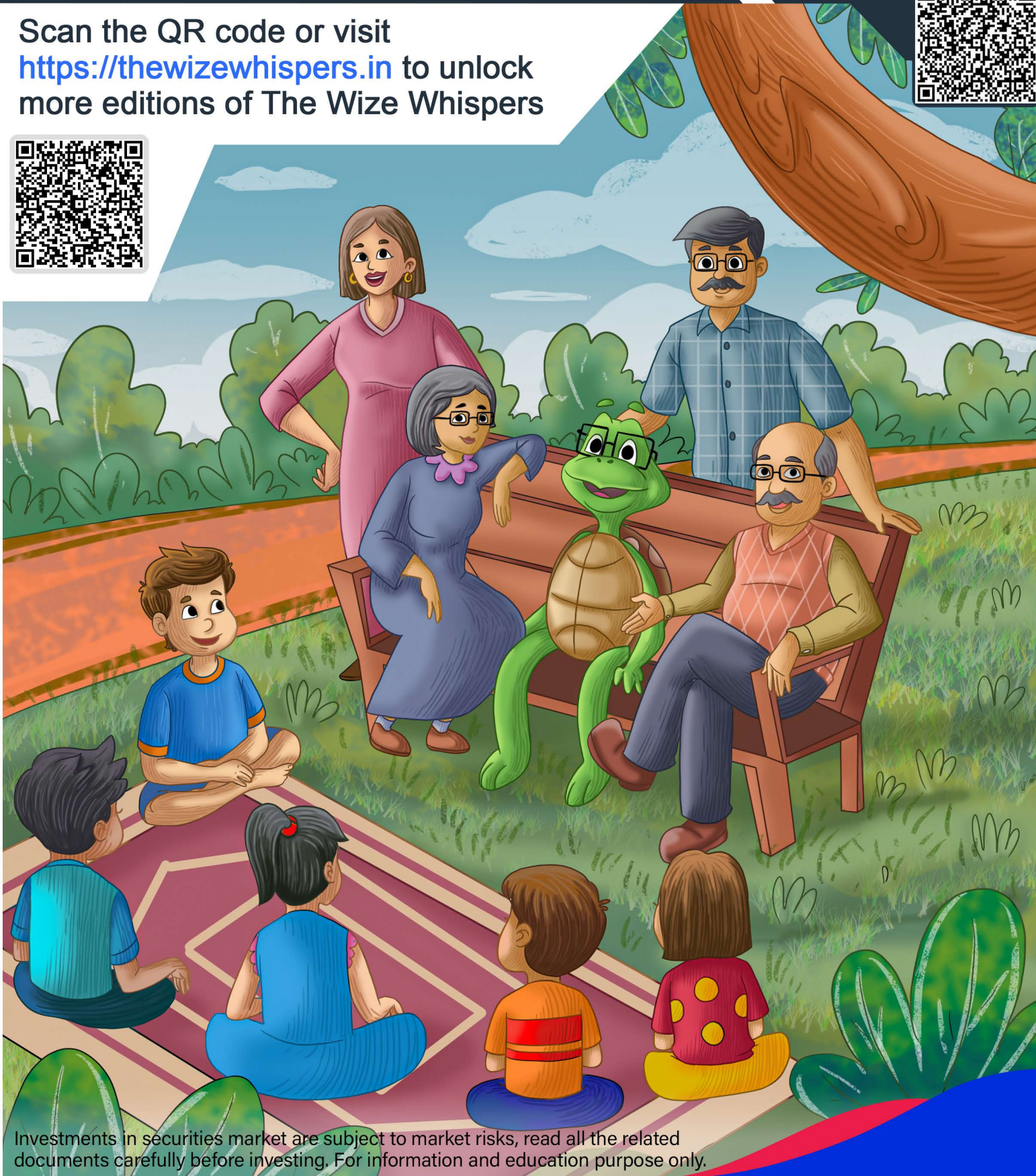
We'll be back next month with fresh, exciting concepts to explore! If you enjoyed The Wize Whispers, don't forget to spread the word and share it with your friends—so more people can learn about Finance.

Feel free to write to us at: talktomrturt@ysil.in

Know more about YES SECURITIES



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