

PC's FIRE Plan

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Financial Independence, Retire Early - Personal Roadmap

FIRE SUMMARY

₹8.52 Cr

FIRE Number

12.0 yrs

Time to FIRE

Age 46

FIRE Age

AT RISK

Status

Progress to FIRE

9.0%

Profile

Current Age **34**

Target Retirement Age **45**

Life Expectancy **75**

Marital Status **married**

Current Location **USA**

Target Destination **India**

Dependent Parents **1**

Income & Expenses

Annual Income **\$150K**

Monthly Expenses **\$5K**

Annual Savings **\$90K**

Savings Rate **60.0%**

Expected Salary Growth **5%/year**

Net Worth Breakdown

USA Assets

India Assets

Total Net Worth

\$67

₹1,645.52

₹13.0 L**₹76.7 L**

\$312K

FIRE Corpus Breakdown

COMPONENT	AMOUNT	% OF TOTAL	PURPOSE
Core Living Corpus	₹8.49 Cr	100%	Day-to-day retirement expenses
Goals Corpus	₹2.13 Cr	25%	Education, travel, major purchases
Healthcare Reserve	₹2.9 L	0%	Medical inflation buffer (10%/yr)
Total FIRE Number	₹8.52 Cr	100%	

Key Assumptions

Inflation Rates		Investment Returns	
General Inflation	6% per year	Pre-Retirement Return	12% per year
Medical Inflation	10% per year	Post-Retirement Return	7% per year
Education Inflation	10% per year	Safe Withdrawal Rate	3.5%
Currency Depreciation	3% per year	Exchange Rate (USD/INR)	₹24.56

Safety Net & Insurance

COVERAGE TYPE	CURRENT	RECOMMENDED	STATUS
Term Life Insurance	₹0	₹3.68 Cr	⚠ Gap
Health Insurance	₹0	₹25-50 L	⚠ Gap
Emergency Fund	6 months	12 months	⚠ Build more

Retirement Lifestyle

Target Location

City **bangalore**

Lifestyle **Moderate**

Housing **3BHK (rental)**

Monthly Budget at FIRE

Living Expenses **₹2.6 L**

Annual Expenses **₹31.1 L**

Retirement Duration **30 years**

Key Milestones

Today (Age 34) Net Worth: ₹76.7 L 9.0% of FIRE goal

FIRE Target (Age 46) Target: ₹8.52 Cr In 12.0 years

Retirement (Age 45) Move to India Monthly budget: ₹2.6 L

Planning Horizon (Age 75) Funds planned to last 30 years of retirement

Recommended Next Steps

1. Review and update your plan quarterly as circumstances change
2. Maximize tax-advantaged retirement account contributions
3. Build emergency fund to 12 months of expenses if not already done
4. Review insurance coverage and address any gaps
5. Consider tax-efficient asset allocation and rebalancing
6. Plan asset liquidation sequence for tax efficiency when relocating
7. Track residential status requirements for tax planning
8. Consult with a qualified financial advisor and tax professional

FIRE Calculator

Financial Independence Planning Tool

Report Version: 2.0

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Important Disclaimer:

This report is for informational purposes only and does not constitute financial, tax, or legal advice. The calculations are based on assumptions that may not reflect actual market conditions or personal circumstances. Please consult with qualified financial advisors, chartered accountants, and tax professionals before making any financial decisions. Past performance does not guarantee future results. All investments carry risk.

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