

From Busy to Balanced



SOFT RETIREMENT

The Shift from Fixed Age to Flexible Living

For a long time, retirement meant something simple



Work until sixty



Attend the farewell



Receive the
watch or plaque

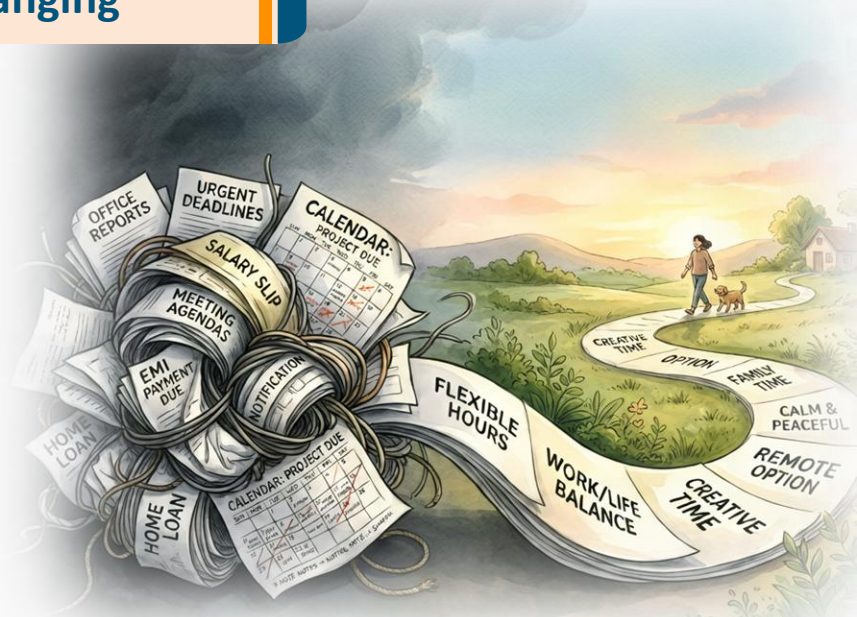


And step away

A neat finish line at the end of a long professional race.

That idea is changing

Many people today are less focused on the age they'll "retire" and more focused on the point when work becomes less compulsory.



Retirement, in this sense, is no longer about age. It is a lifestyle shift

That's the idea behind what many call **"soft retirement."** It isn't quitting at forty or giving up ambition. It's building financial strength early so you can dial down intensity later, by choice, not by compulsion.

Kedar didn't know the term when the thought first surfaced.
At thirty-two, he was doing well in consulting.



Promotions
came steadily



Income
was strong



And his calendar
was always full



From the outside, it looked like he had it all under control

One Thursday, close to midnight, he shut his laptop and sat in the dark living room.
Myra, his wife, looked up from the couch.

"You're still thinking about work, aren't you?" she asked.

She didn't dismiss it. "Do you want to stop working?"

He nodded. "I just don't know if I can keep doing this at this speed for the next twenty-five years."

"No," he said immediately. "I just don't want to feel like I have no choice."



That was the real issue. It wasn't about escaping work, it was about not being trapped by it.

Soft retirement isn't about stopping work. It's about removing compulsion

In the days that followed, they kept circling back to it. One Sunday, with coffee and a notebook

Myra asked, "What would slowing down at forty-five actually look like for you?"



Kedar thought about it carefully.

Fewer hours. Only the projects he cared about. More advisory work, less full-time leadership. Not zero income, just less pressure.

"Then we need to know what's the cost," she said.

They laid their finances out honestly. Their income had grown over the years and so had their lifestyle



A larger apartment



A car on EMI

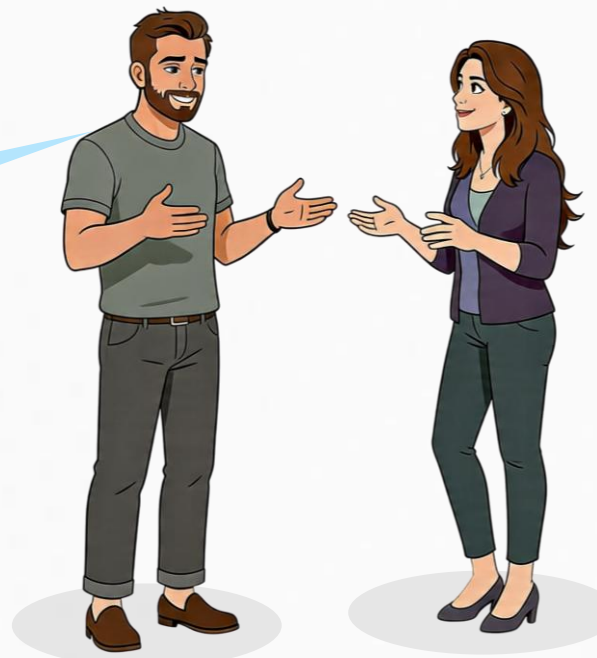


Upgrades that felt minor in the moment



Weekends that quietly became expensive

"We've been increasing our lifestyle every time our salary increases," Kedar admitted.



"And that means you always need the next raise," Myra replied calmly.

That was the turning point

They ran the numbers: what it would cost to live comfortably with lower active income in their late forties, and what kind of corpus would be needed for investments to bridge the gap. The number was serious.

Kedar leaned back. "That's intimidating."

"It is," Myra agreed. "But it's also just math. and math can be planned."

Freedom is not a dream. It is a financial decision

Soft retirement, they realized, was not a fantasy. It was a structure.

They picked three immediate moves

1 **First**, they increased their systematic investment plans into diversified equity mutual funds with a 15-20 year horizon, aiming to outpace inflation.

2 **Second**, they strengthened their emergency fund to cover at least six months of expenses, so a job change wouldn't force them to liquidate long-term investments.

3 **Third**, they capped lifestyle inflation - every raise wouldn't automatically become a new expense.

The first few months required adjustment. When Kedar received his annual bonus, he instinctively began browsing for a car upgrade.

"We can afford it," he said.

He closed the browser.



Myra smiled. "Yes. But do we want to trade flexibility later for comfort now?"

That small decision felt larger than it appeared. It was not about denying enjoyment. It was about choosing timing.

Work didn't magically get easier. Deadlines stayed, meetings stayed. But something in Kedar shifted. He stopped feeling like he was sprinting with no exit and started feeling like he was building options.

Six months later, reviewing their investment growth, he said quietly, "We're not close yet."

Myra responded, "We don't need to be close. We just need to be consistent."

Consistency builds optionality

What surprised Kedar most was the psychological impact. Earlier, his career felt like a tunnel with a single exit at sixty. Now, it felt like a phase - one that could evolve. Soft retirement did not promise him early leisure. It promised him flexibility.

Retirement is not about age. It is about flexibility

The growing conversation around soft retirement reflects a generational shift. Success is no longer defined only by salary progression. Increasingly, it is defined by control over time.

One evening, while walking home, Kedar said, "I don't need to retire at forty-five. I just need the option to slow down."

Myra nodded. "Then we'll keep building that option."

That's the essence of soft retirement. You build it long before you use it, through patient investing, thoughtful spending, and resisting the urge to scale your lifestyle at the same pace as your income.

Freedom must be funded

Retirement is no longer just a date on a calendar. It's the point when work becomes optional. And it doesn't start at sixty.

It starts the day you decide flexibility is worth planning for.



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