

Foreword

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In an era marked by increasing life expectancy, financial security during retirement becomes paramount. Relying solely on pension and investments may not suffice to maintain the desired quality of life.

The simplest way to generate a source of income during your later life is to utilise your skills, experience and contacts in the field where you have spent most of your working career. Alternatively, you can work on building a passion/skill which you already pursue as a hobby and monetise it.

Research shows that retirement may lead to a decrease in mental stimulation which can impact your cognitive health. Learning new skills not only counteracts this decline but also provides a sense of accomplishment and purpose.

PGIM India Mutual Fund's Retirement Readiness Survey 2023 reveals that Indians are seeking various ways to add to their income by monetising their passion and acquiring new skills to fuel their aspirations post-retirement.

Keeping this in mind, PGIM India Mutual Fund has compiled a ready reckoner of a compendium of 50 gigs which you can explore and pursue to become financially independent in your later life.



RENEW, RECHARGE **BUT NEVER RETIRE**

50 gigs that combine enjoyment and regular income for life



Index

- 1. Online Yoga Instructor
- 2. Real Estate Advisor
- 3. Financial Advisory Services
- 4. Tax Consultant
- 5. Organic Farming
- 6. Soft Skills Coach
- 7. Cybersecurity Advisor
- 8. Career Counsellor
- 9. Childcare Services
- 10. CXO on Hire
- 11. E-Learning Consultant
- 12. Tour Guide
- 13. Game Designer
- 14. Wedding Planner
- 15. Interior Designer
- 16. Beauty and Grooming
- 17. Landscaping

- 18. Sports Coach
- 19. Performing Arts Coaching
- 20. Cloud Kitchen Services
- 21. Competency Mapping Services
- 22. CRM Specialists
- 23. Talent Management Expert
- 24. Data Scientist
- 25. Floral Business
- 26. Animal Care Services
- 27. Food And Beverage Consultant
- 28. Social Media Manager
- 29. Digital Content Creator
- **30. Fitness Trainer**
- 31. Brand Designer
- 32. Event Manager
- 33. User Experience Designers
- 34. Supply Chain Specialist

- 35. Corporate Trainer
- 36. Learning and Development Specialist
- 37. Online Educators and Tutoring
- 38. Start-up Advisory Services
- **39. Translation And Language Services**
- 40. E-Commerce Strategist And Consultants
- 41. Starter Plant and Seed Providers
- 42. Administration Specialist
- 43. Communications and PR Consultant
- 44. Bartender
- 45. Customer Success Consultant
- 46. Life Coach
- 47. Tutoring

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- 48. Strategic Sourcing Advisors
- 49. Product Design Consultant
- **50. Compliance Advisor And Specialist**









Online Yoga Instructor

Being a yoga instructor is undeniably cool. Especially when you can do it from the comfort of your home. In fact, being a semi-retired yoga instructor is actually a hot thing these days.

You get to unleash your passion, igniting a flame in others as you guide them towards physical and mental bliss. Your flexible schedule gives you tantalising freedom to indulge in your desires and explore new horizons.

It offers personal growth, deepening your own practice and fostering self-awareness. Teaching yoga can be transformative, allowing for ongoing learning and professional development. Overall, it combines passion, helping others, personal growth, and flexibility, making it a rewarding and cool profession.







Huge Demand

In the wake of the COVID-19 pandemic, health and well-being has taken center-stage, leading to a surge in the popularity of yoga as a lifestyle choice. Consequently, there is a significant need for skilled yoga experts and trainers who can assist individuals in fully embracing this age-old Indian practice and reaping its benefits.

While we could not come across more recent data, in 2017. India was facing a shortage of about 3,00,000 yoga instructors as against the requirement of over 5,00,000 yoga practitioners, a study done by Assocham had found.

The Perks



of a PSU Bank is now following his passion as a voga instructor, "I love doing it, and it also helps me earn a regular income," he

lives), Rajinder Kumar, a retired manager

Being a yoga instructor often means being part of a supportive and inclusive community. You have the chance to connect with like-minded individuals, build meaningful relationships, and create a sense of belonging.



What You Need and **How Much Will It Cost?***

A large enough space, yoga props - yoga mats (₹500 to ₹1,500), blankets (₹400 to ₹1,000) etc., a reliable internet connection (₹1,000 to ₹2,500 per month), a good quality webcam (₹1,000 to ₹5,000) and microphone (₹500 to ₹10,000).

What Is Required?

Get an accredited yoga training instructor certificate. Courses by Yoga Certification Board (YCB) are recognised by the Ministry Ayush, Government of India (https://www.yogaexam.in/)

The 7 levels can cost you between ₹3,835 (Yoga Protocol Instructor) to ₹9,735 (Yoga Master) and includes both theory and practical tests of 60 minutes each.

While the theory exam is based on self-study of a given syllabus, the practical evaluates teaching demonstration skills, field experience, and application of knowledge which are evaluated by a panel of examiners.



Expected Earnings

You can charge anything between ₹1,500 to ₹2,000 for a monthly package of 1 hour yoga sessions, five times a week, depending on your experience. Monthly earnings could be anywhere between ₹30,000 to ₹50,000.



The Extra Reward

What better way to stay fit and healthy for

While there are many yoga instructors, who are non-agenarians (which shows that yoga can help you lead longer and healthier

As a yoga instructor, you have the flexibility

to set your own schedules and choose the

way you want to work. This freedom can

allow for a better work-life balance, and the ability to pursue other interests or

travel opportunities. In fact, you do not

need to take a 'leave' and can continue

with your yoga classes even as you travel.

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