



RADIANCE
SENIOR LIVING

BUSINESS PLAN

July 2004

Property Of
Amol Prabhu
21 Ordway Street
Framingham, MA 01702
T: 508-879-4383

INDEX

1.0	Executive Summary	Page 3
1.1	Mission & Values	Page 4
2.0	Company Summary	Page 4
2.1	Management Team	Page 4
3.0	Market Description	Page 5
4.0	The Project	Page 6
5.0	Profit Projections	Page 6
5.1	Revenue Source	Page 6
5.2	Break Even Analysis	Page 7
6.0	Amenities & Services	Page 7
7.0	Project Schedule	Page 8
8.0	Appendix	Page 9
1.0	Detailed Project Schedule	
2.0	Cost Calculation Worksheet	
3.0	Cash Flow/ Profit Projection	
4.0	Staff Projection	
5.0	Maintenance Expense	
6.0	Census Data	

1.0 Executive Summary

Radiance Living, Inc. is a company that will promote, develop and operate Superior Quality Assisted Living Facilities and Senior Living Facilities in India. The company plans to develop these projects throughout the Indian subcontinent.

An Assisted Living Facility is a special combination of housing, supportive services, personalized assistance and health care designed to respond to the individual needs of those who need help with activities of daily living. Supportive services are available 24 hours-a-day to meet scheduled and unscheduled needs in a way that promotes maximum dignity and independence for each resident and involves the resident's family, neighbors and friends.

A Senior Living Facility is a community that attracts individuals who find daily chores such as cooking meals, cleaning the house, taking care of home repairs, etc. becoming burdensome. Seniors choose to move into this type of community to enjoy a carefree, retirement lifestyle. Such communities offer a variety of amenities such as indoor pools, fitness and wellness centers, restaurant style dining, computer and business centers, well-stocked libraries, home theaters and walking paths – along with a wide range of individual and group leisure activities. Convenience services such as meals, maintenance, grounds keeping, transportation, 24-hour security, and housekeeping and linen services are offered as part of the monthly fee or on an optional basis for an additional cost. Housing options may vary from freestanding, single-family homes to townhouses or apartments.

According to the latest (2001) census report, India's population was 1,027,015,247 out of which over 2.50 million people over the age of 70 years lived in urban parts of the country. According to a census report projection, by the year 2050, a fifth of the entire population of India will be grey. Survey also shows a doubling of the aged population from 1961 to 1996. The Senior Living facilities market in India is very fragmented. Also, the quality of service currently available is poor. At the same time, a large portion of Indian community is affluent and is willing to spend money on getting better services. Taking advantage of this, Radiance plans to enter this market and build and operate world class Assisted Living Facilities in India.

To achieve this, Radiance Living, Inc. has tied-up with a reputed Architect and Construction Manager, M/s. Shashi Prabhu & Associates (SPA) from Bombay. SPA has offices in Mumbai (Bombay), Pune, Hyderabad and Dubai (UAE). SPA has a staff of over 100 personnel and has over 35 years of experience in designing & constructing hospitals, recreational clubhouses, residential and commercial complexes and stadiums. SPA is in the process of preparing preliminary plans and elevations. Upon completion of the preliminary plans, SPA will prepare preliminary cost estimates and then the Final Project Report.

Radiance is also in discussion with a hospitality and leisure consultant from Bombay who is engaged in development of hotels, resorts, time-shares, spas, clubs and leisure projects all over South Asia, Middle East and Africa.

Simultaneously, Radiance is in discussions with numerous local landowners for the procurement of land for the construction of these facilities. Appropriate areas of land consideration at this time are Pune, Mumbai (Bombay) and Chennai (Madras)

On the local end here in the US, Radiance will tie-up with a leading Assisted Living facility operator to provide cutting edge service to the members of the community. This joint venture will allow Radiance to provide superior care of its community and to achieve higher operating efficiencies.

Radiance is also in the process of developing a detailed client evaluation form to gather feedback from potential clients. The ultimate goal is to meet the needs of all potential customers and operate a better company. Radiance will also contact numerous entities/ individuals for financing/ financial partnership. Once the initial financing is secured, Radiance will commence the marketing of the facility and open a sales office in Boston (Massachusetts) and in Mumbai (Bombay, INDIA).

1.1 Mission and Vision

The mission of Radiance Living, Inc. is to become the leading Assisted Living Provider in India by providing 5-star deluxe care for the Non-resident and Resident Senior Indians. While recognizing that the needs of each individuals is unique and that no uniform 'standard of care' can be developed for all people which addresses the needs of all residents, Radiance Living believes these general principles will provide a basic framework of their mission to the communities they would like to serve and the facilities they would like to build.

2.0 Company Summary

Radiance Living is a company formed by Mr. Amol Prabhu and Mrs. Rimona Prabhu; and is a Massachusetts corporation with principal office in Framingham, MA.

2.1 Management Team

The company's management philosophy is to "keep pushing" for better standards, higher operating efficiency, client satisfaction, greater profits and thereby becoming a market leader in the industry.

Mr. Amol Prabhu, the Chief Executive Officer of the firm, has over 15 years of Senior Management experience including full profit and loss responsibility. Mr. Prabhu has special expertise in management and delivery of complex and fast paced mission critical projects. He has managed over \$1 billion of construction projects to date. He has extensive knowledge of the Indian marketplace. Mr. Prabhu is fluent in English, Hindi and Marathi (local language of the State of Maharashtra). Mr. Prabhu holds a Bachelor of Engineering degree in Production Engineering from Bombay University and dual Master of Engineering degree in Mechanical and Manufacturing Engineering from Cornell University.

Mrs. Rimona Prabhu, Vice President of the firm, is an architect by profession and also owns and operates a very successful Architectural and Engineering drafting company in Massachusetts. Prior to founding this drafting company, Mrs. Prabhu worked as a Senior Architect with numerous architectural companies in the United States and in India. Mrs. Prabhu has designed

numerous assisted living facilities in the US. Mrs. Prabhu holds a Bachelor of Architecture degree from Sir J.J. School of Architecture in Mumbai (Bombay), India.

In addition, Radiance plans to fill the following positions in the next 6 to 12 months:

Chief Financial Officer
Director of Operations - India
VP – Sales
VP - Marketing

In addition, Radiance plans to hire the following consultants at an appropriate time:

Structural, Mechanical & Civil Engineers
Hospitality & Leisure Consultant
CPA
Facility Operator / Manager
Facility Maintenance Manager
Attorney

3.0 Market Description

Here in the US, Senior Housing & Care is a big industry. The gross capital size of the seniors housing marketplace in USA is estimated to grow from \$86 billion in 1996 to \$126 billion in 2005. The seniors housing industry is currently one of the most sought-after segments of the real estate market in the US because it is lucrative and its future extends deep into the 21st century

In India, two very interesting attributes are being noticed in the demographics of the population. Twenty five (25) years ago, joint families were a norm in India. In the past two decades, the social scene, due to a number of factors, has undergone drastic changes with this joint family system breaking down. Today, nuclear families are the norm. Migration to cities in search of better opportunities, migrating overseas and breakdown in relationships etc. has contributed to isolation of the aged. Availability of easy home loans has further assisted in breakdown of the joint families. This brings to the fore the need for development of an alternate society for the elderly population who becomes more dependent on others for even day to day needs. In this context it is the medical and emotional wants that need more attention.

As the baby boom becomes an elder boom in coming decades, profound change will occur across India as the elderly become a dominant part of the population. By the year 2050, a fifth of the entire population of India will be grey, says a census report. The population of those over 60 in India as per the 1991 census was 56.7 million that is 6.76 per cent of the total population. This shows a doubling of the aged population as compared to 1961 when it was 25.6 million. India had an estimated 65 million elderly people in 1996 and the demographic projection forecasts a raise to 177 million by 2015 AD. At this time, the Senior Living market in India is very fragmented. The quality of service available is very poor. At the same time, a large portion of Indian community is affluent and willing to spend money on getting better facilities. Taking

advantage of this, Radiance plans to enter this market and build Assisted Living Facilities in India.

4.0 The Project

Each assisted living facility is projected to accommodate a 5-star living for 200-300 people within approximately 100,000 sqft of building space. The project shall employ 24-hour doctor and nurse staff and shall be within 10-15 minutes of a hospital. There shall be in-house nutritionist, physical therapist, activity organizer and beauty parlor.

5.0 Profit Projections

Scenario 1 – Sale of Units

Proceeds from Sale	\$6,060,000
Cost of Construction	\$5,161,22
Profit on Sale of Units	\$898,788
Taxes (30%)	\$269,636
Net Profit on Sale	\$629,152
Yearly Service Charge	\$800,000
Yearly Operating Costs	\$360,000
Interest Expenses	\$15,900
Yearly Profit Projection	\$425,000
Taxes	\$127,500
Net Yearly Profit	\$297,500

Scenario 2 – Lease of Units

Revenue (Interest + Service Charge)	\$1,133,300
Yearly Operating Costs	\$370,000
Depreciation	\$430,000
Interest Expenses	\$160,000
Yearly Profit Projection	\$173,300
Taxes	\$51,990
Depreciation	\$430,000
Net Profit	\$481,990

5.1 Revenue Source

The two options considered at this time are as follows:

Option 1- Sale of individual living units to the residents:

Under this option, each of the living units (condominiums) will be sold to the purchaser for a price. The owner may have the option to resell this unit back to Radiance for a certain service fee. Upon purchasing the living unit, the resident will have the option to receive individualized service based upon his/ her needs. In return, each resident will sign up for a service plan and pay a monthly service charge.

Option 2- Lease of living units to the residents:

Under this option, each of the members will pay a refundable deposit (non-interest bearing). In return, the individual will be able to use a living unit in the facility. The resident will then have the option to receive individualized service based upon his/ her living needs. In return, each resident will sign up for a service plan and pay a monthly service charge.

5.2 Break-Even Analysis

The exact break-even for the project is dependent upon the option of sale elected by Radiance. However generally, the break even for the project is anticipated in the 4th – 5th year (2nd - 3rd year of operation).

6.0 Amenities and Services Offered

Each Senior Resort will provide the following facilities. Certain facilities such as food, Diabetic & wound management, physical therapy, etc. will be provided to the members at additional cost.

PRIMARY SERVICES/ AMENITIES

Five Star deluxe Apartment Suites with attached bathrooms & kitchens
A variety of floor plans with kitchens and kitchenettes
Regular Maintenance of building and grounds
Daily Trash Removal
Social, educational, devotional and recreational activities
Emergency call response system in each suite
Registered nurse available 24 hours a day
Hospital within 15 minutes
Scheduled local & airport transportation
High speed Internet hook-up to all apartments.
Community outings
Variety of comfortable and beautifully decorated community areas
In-house Theater & Media facilities
Outdoor walking track surrounded by beautifully manicured landscaping.
Comfortable quality furnishings and artwork
On-site services - convenience store, full-service beauty and barber shop
In-house Billiard Room, Card Room and Tennis Courts
Health Club, Gymnasium, Swimming Pool and Sauna facilities

OPTIONAL SERVICES

Fine, restaurant-style dining with a variety of choices in menu options
Highly nutritious balanced menus designed for special diets

Physical therapy and Occupational therapy available
Periodic Physician Visits
Exercise, wellness and nutrition programs
Assistance with daily living such as dressing, eating, bathing, etc.
Escorts and assistance with walking
Medication management
Behavior, Diabetic & Wound management
Respiratory care
Concierge services
Weekly housekeeping and linen service

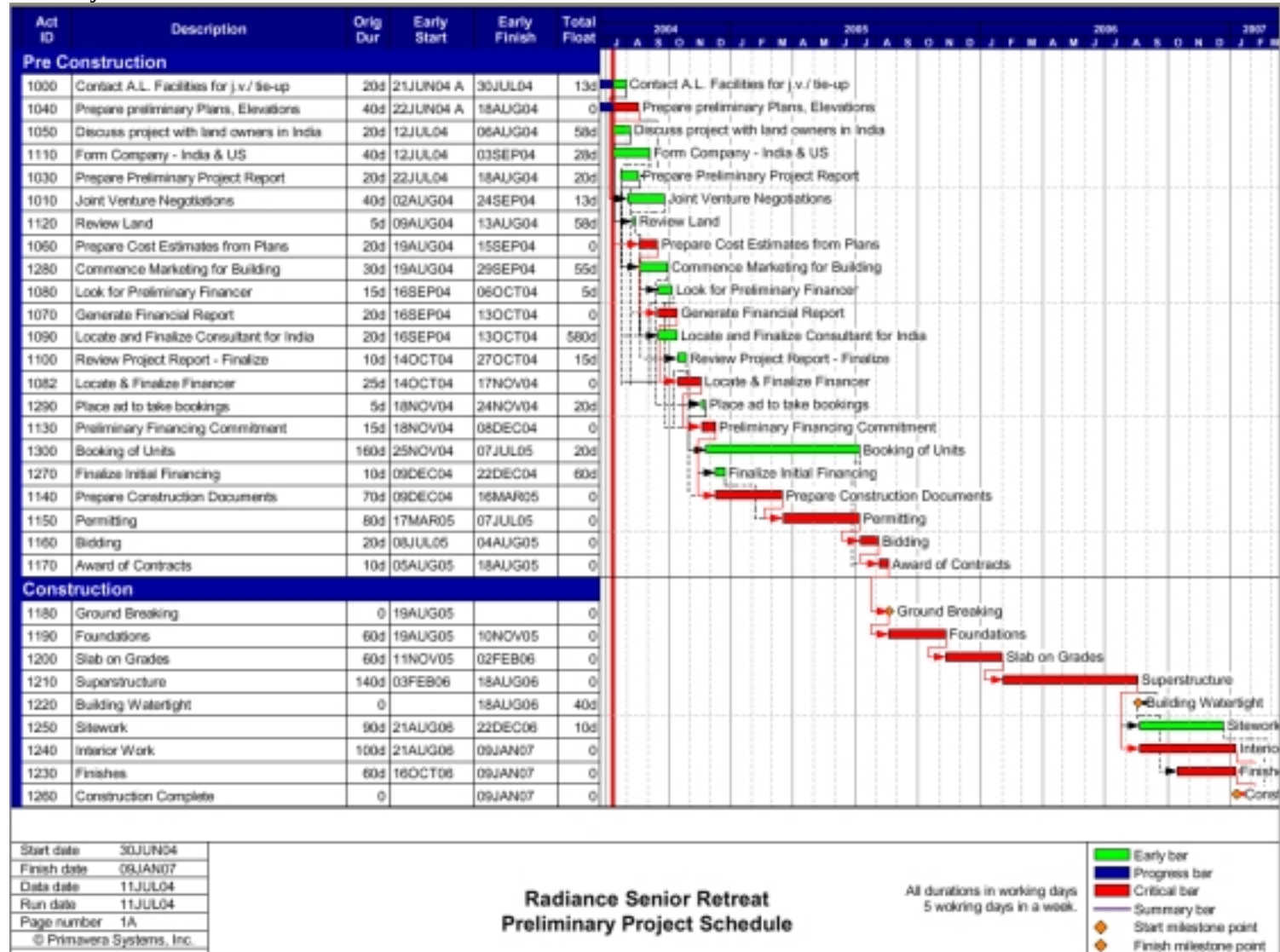
7.0 Project Schedule

Radiance's plan to construct the first facility is based upon the following milestones:

Completion of Preliminary Plans and Elevations	August 2004
Preparation of Cost Estimate	September 2004
Generation of Financial Report	October 2004
Commence Booking of Units	December 2004
Secure 2 nd Round Financing	December 2004
Prepare Construction Drawings	March 2005
Finalize 3 rd Round of Financing	July 2005
Ground Breaking	August 2005
Commence Hiring of Operating Staff	March 2006
Key Staff to be on board	August 2006
Construction Complete/ Occupancy	January 2007

8.0 Appendix

1.0 Detailed Project Schedule



2.0 Cost Calculation Worksheet

HARD COSTS

Cost of Land (120,000 sqft @ Rs. 250/sqft)	700,000
Cost of Construction (Rs. 1000/ \$22 /sqft)	2,222,222
Furnishings, Interiors, etc. (Rs 800/\$18 /sqft)	<u>1,777,778</u>
	4,700,000

SOFT COSTS

Architectural & Interior Fees - 2% of CC		
feasibility study	10,000	
construction documents	15,000	
construction supervision & arch details	<u>55,000</u>	
Project Management		80,000
construction & project manager - 1.5%	<u>60,000</u>	
Engineering Fees		60,000
structural engineering - 1%	22,222	
mechanical engineering - 0.3%	6,667	
electrical engineering - 0.3%	6,667	
energy & acoustical evaluation - 0.3%	<u>6,667</u>	
		42,222
Permits		
Other Costs	10,000	
Building permit	<u>5,000</u>	
		15,000
Legal & Accounting Fees		
Legal Expenses	10,000	
Accounting Fees	<u>5,000</u>	
		15,000
Advertising Costs		
writing prospectus and plan	5,000	
advertising & marketing	<u>45,000</u>	
		50,000
Administrative Expenses	<u>10,000</u>	
		10,000
Closing Costs	<u>10,000</u>	
		10,000
Cash needed to carry unsold units	<u>30,000</u>	
		30,000
Misc. Expenses		
Loan Fees	4,000	
Insurances	10,000	
Taxes	20,000	
Developer & Investor Fees	50,000	
Printing & Bidding Costs	15,000	
Reserve Funds for Future	50,000	
		<u>149,000</u>
TOTAL SOFT COSTS		461,222
TOTAL PROJECT COSTS		5,161,222

3.0 Cash Flow/ Profit Projection

Option 1 – Sale of Units

(in Dollars)

	Y1 <u>2004</u>	Y2 <u>2005</u>	Y3 <u>2006</u>	Y4 <u>2007</u>	Y5 <u>2008</u>	Y6 <u>2009</u>	Y7 <u>2010</u>	Y8 <u>2011</u>	Y9 <u>2012</u>	Y10 <u>2013</u>	<u>Total</u>
Revenue											
Sale Proceeds		500,000	2,000,000	2,000,000	1,560,000						6,060,000
Service Fee				500,000	600,000	700,000	800,000	800,000	800,000	800,000	5,000,000
Total Revenue (A)	-	500,000	2,000,000	2,500,000	2,160,000	700,000	800,000	800,000	800,000	800,000	11,060,000
Operating Costs											
Operating Expenses (1% inc)				140,000	141,400	142,814	144,242	145,685	147,141	148,613	1,009,895
Administrative Expenses				5,000	10,000	10,000	10,000	10,000	10,000	10,000	65,000
Maintenance Expenses				20,000	20,000	20,000	20,000	20,000	20,000	20,000	140,000
Future Maintenance Exp					20,000	20,000	20,000	20,000	20,000	20,000	120,000
Marketing Costs						15,000	15,000	15,000	15,000	15,000	75,000
Accounting & Legal Fees				3,000	3,000	3,000	3,000	3,000	3,000	3,000	21,000
Salaries			50,000	144,000	146,880	149,818	152,814	155,870	158,988	162,167	1,120,537
Total Operating Costs (B)	-	-	50,000	312,000	341,280	360,632	365,056	369,555	374,129	378,780	2,551,432
Construction Costs											
Purchase of Land		700,000									700,000
Construction		100,000	2,200,000	1,500,000	200,000						4,000,000
Consulting Expense	5,000	50,000	52,222	50,000	25,000						182,222
Permits		15,000									15,000
Legal & Accounting Fees		5,000	5,000	5,000							15,000
Marketing Costs	10,000	10,000	10,000	10,000	10,000						50,000
Administrative Expenses	1,000	2,000	2,000	2,000	2,000	1,000					10,000
Closing Costs		6,000	1,000	1,000	1,000	1,000					10,000
Cash for Unsold Units					10,000	10,000	10,000				30,000
Printing & Bidding Costs	5,000	10,000									15,000
Misc Expenses	15,000	40,000	40,000	24,000	15,000						134,000
Total Construction Costs ©	36,000	938,000	2,310,222	1,592,000	263,000	12,000	10,000	-	-	-	5,161,222
Earning before Interest & Taxes	(36,000)	(438,000)	(360,222)	596,000	1,555,720	327,368	424,944	430,445	425,871	421,220	3,347,346
Interest Expense (7.5%)	2,700	35,550	62,567		-	-	-	-	-	-	100,817
Taxes (30%)	-	-	-	178,800	466,716	98,211	127,483	129,134	127,761	126,366	1,254,470
Net Profit	(38,700)	(473,550)	(422,789)	417,200	1,089,004	229,158	297,461	301,312	298,110	294,854	1,992,059
Cummulative	(38,700)	(512,250)	(935,039)	(517,839)	571,165	800,323	1,097,784	1,399,096	1,697,205	1,992,059	

Option 2 – Lease of Units

(in Dollars)

	Y1 <u>2004</u>	Y2 <u>2005</u>	Y3 <u>2006</u>	Y4 <u>2007</u>	Y5 <u>2008</u>	Y6 <u>2009</u>	Y7 <u>2010</u>	Y8 <u>2011</u>	Y9 <u>2012</u>	Y10 <u>2013</u>	<u>Total</u>
Deposits		500,000	2,000,000	2,000,000	1,560,000						6,060,000

Revenue

Interest on Deposits (@ 5.5%)		27,500	137,500	247,500	333,300	333,300	333,300	333,300	333,300	333,300	
Service Fee				500,000	600,000	700,000	800,000	800,000	800,000	800,000	5,000,000
Total Revenue (A)	-	27,500	137,500	747,500	933,300	1,033,300	1,133,300	1,133,300	1,133,300	1,133,300	7,412,300

Operating Costs

Operating Expenses (1% incr)				140,000	141,400	142,814	144,242	145,685	147,141	148,613	1,009,895
Administrative Expenses				5,000	10,000	10,000	10,000	10,000	10,000	10,000	65,000
Maintenance Expenses				20,000	20,000	20,000	20,000	20,000	20,000	20,000	140,000
Future Maintenance Exp					20,000	20,000	20,000	20,000	20,000	20,000	120,000
Marketing Costs						15,000	15,000	15,000	15,000	15,000	75,000
Accounting & Legal Fees				3,000	3,000	3,000	3,000	3,000	3,000	3,000	21,000
Salaries			144,000	146,880	149,818	152,814	155,870	158,988	162,167	165,411	1,235,948
Total Operating Costs (B)	-	-	144,000	314,880	344,218	363,628	368,112	372,672	377,309	382,024	2,666,842

Construction Costs

Purchase of Land		700,000									700,000
Construction		100,000	2,200,000	1,500,000	200,000						4,000,000
Consulting Expense	5,000	50,000	52,222	50,000	25,000						182,222
Permits		15,000									15,000
Legal & Accounting Fees		5,000	5,000	5,000							15,000
Marketing Costs	10,000	10,000	10,000	10,000	10,000						50,000
Administrative Expenses	1,000	2,000	2,000	2,000	2,000	1,000					10,000
Closing Costs		6,000	1,000	1,000	1,000	1,000					10,000
Cash for Unsold Units					10,000	10,000	10,000				30,000
Printing & Bidding Costs	5,000	10,000									15,000
Misc Expenses	15,000	40,000	40,000	24,000	15,000						134,000
Total Construction Costs ©	36,000	938,000	2,310,222	1,592,000	263,000	12,000	10,000	-	-	-	5,161,222

Depreciation	32,400	126,200	357,222	516,422	542,722	543,922	544,922	544,922	544,922	544,922	
Earning before Interest & Taxes	(32,400)	(98,700)	(363,722)	(83,802)	46,360	125,750	220,265	215,706	211,069	206,354	446,880
Interest Expense (7.5%)	2,700	70,988	244,742	331,695	307,239	257,914	201,274	144,227	87,528	31,182	1,679,489
Taxes (30%)	-	-	-	-	-	-	-	21,443	37,062	52,552	
Net Profit	(35,100)	(169,688)	(608,464)	(415,497)	(260,879)	(132,164)	18,991	50,035	86,479	122,620	

Plus Depreciation	32,400	126,200	357,222	516,422	542,722	543,922	544,922	544,922	544,922	544,922	
Profit	(2,700)	(43,488)	(251,242)	100,925	281,843	411,758	563,913	594,957	631,401	667,543	2,954,911
Cummulative Profit	(2,700)	(46,188)	(297,429)	(196,504)	85,339	497,098	1,061,011	1,655,968	2,287,369	2,954,911	

4.0 Staff Projection

	No.	Per Month		Annual Salary
		Unit Cost	Total Cost	
<u>Full Time</u>			(Rupees)	(Rupees)
Director	1	100,000	100,000	1,200,000
Assistant Director	1	75,000	75,000	900,000
Sales Manager	1	50,000	50,000	600,000
Phone Operator	1	7,500	7,500	90,000
Accounting Clerk x 2	2	7,500	15,000	180,000
Peon	1	4,000	4,000	48,000
Clerk/ Administrator x 2	2	5,000	10,000	120,000
Doctor	1	50,000	50,000	600,000
Janitor x 4	4	3,500	14,000	168,000
Physical Therapist	1	15,000	15,000	180,000
Hair Dresser	1	6,000	6,000	72,000
Activity Planner	1	6,000	6,000	72,000
Head Nurse	1	15,000	15,000	180,000
Nurse x 3	3	10,000	30,000	360,000
Nutritionist	1	10,000	10,000	120,000
Head Cook	1	12,000	12,000	144,000
Cook x 2	2	6,000	12,000	144,000
Dish Washer x 3	3	4,000	12,000	144,000
Club Manager	1	15,000	15,000	180,000
Waiter x 4	4	5,000	20,000	240,000
Housekeeping x 4	4	4,000	16,000	192,000
Store Keeper	1	6,000	6,000	72,000
Laundry Person x 3	3	4,000	12,000	144,000
Electrician/ Mechanic	1	8,000	8,000	96,000
Gardner	1	4,000	4,000	48,000
Maintenance Supervisor	1	10,000	10,000	120,000
Computer Maintenance	1	10,000	10,000	120,000
Total (In Rupees)			544,500	6,534,000
Total (In Dollars)			12,100	145,200

4.0 Maintenance Expense

Per Month

Power	300,000
Water	75,000
Taxes	50,000
Maintenance	-
Future Maintenance	-
Phones	20,000
Paper/ Office Expense	50,000
Misc. Expenses	50,000

545,000.00 In Rupees

12,111.11 In Dollars

8.5 2001 Census Data

Age		Total			Rural			Urban		
Country	Groups	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females
1	2	3	4	5	6	7	8	9	10	11
INDIA*										
Population in '000	Total	838,568	435,208	403,360	622,796	321,271	301,525	215,772	113,937	101,835
Proportions (%)	0-4	12.2	12	12.4	12.7	12.6	12.9	10.7	10.4	11
	5-9	13.3	13.2	13.4	13.7	13.7	13.7	11.9	11.7	12.2
	10-14	11.8	11.9	11.6	11.9	12.1	11.6	11.5	11.4	11.7
	15-19	9.4	9.7	9.1	9.2	9.5	8.8	10.2	10.3	10.1
	20-24	8.9	8.6	9.2	8.5	8.2	8.9	9.9	9.9	10
	25-29	8.3	7.9	8.6	8	7.7	8.3	9.1	8.7	9.5
	30-34	7	6.9	7.1	6.7	6.6	6.9	7.6	7.7	7.6
	35-39	6.2	6.3	6.2	6	6.1	6	6.9	7.1	6.7
	40-44	5.1	5.2	4.9	5	5	4.9	5.4	5.8	4.9
	45-49	4.3	4.4	4.3	4.3	4.3	4.3	4.4	4.6	4.1
	50-54	3.7	3.9	3.5	3.8	3.9	3.6	3.5	3.7	3.2
	55-59	2.6	2.5	2.6	2.6	2.5	2.7	2.4	2.4	2.4
	60-64	2.7	2.7	2.7	2.9	2.9	2.8	2.3	2.2	2.3
	65-69	1.5	1.5	1.6	1.6	1.6	1.6	1.3	1.3	1.4
	70-74	1.3	1.3	1.2	1.3	1.4	1.3	1	1	1.1
	75-79	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.5
	80 +	0.8	0.8	0.8	0.8	0.8	0.8	0.6	0.6	0.7

* Excludes figures for Jammu and Kashmir where the 1991 census could not be conducted due to disturbed conditions.

Source – Census of India 1991

Table 11: Proportions of Married, Widowed and Divorced or Separated persons among the Aged by Sex, 1991

Country	Age Groups (in yrs)	Males			Females		
		Married (%)	Widowed (%)	Divorced/ Separated (%)	Married (%)	Widowed (%)	Divorced/ Separated (%)
1	2	3	4	5	6	7	8
INDIA*	60 -69	85.4	12	0.3	52.5	46.3	0.4
	70-79	52.5	19.6	0.3	32.7	66.1	0.4
	80 +	61.7	25.4	0.5	23.4	69.8	0.3