

## Monthly SWP For SIP

Mr. Sharma is currently 35 years of age and works in a private company. He wants to invest Rs 10,000/- in monthly SIP. He will continue his investment for the next 25 years till his retirement and wants to make a fixed monthly withdrawal for the next 25 years. He also wants a residual (end value) of Rs.1 Crore after 25 years which he wishes to leave to his heirs.

Mr Sharma approaches you to know what can be the corpus accumulated after the accumulation period and how much he can withdraw monthly.

### **Suggestion:**

SIP in an equity fund during the accumulation phase.

Funds to be transferred to hybrid fund at the start of the distribution phase.

### **Assumptions:**

Equity fund return @ 12% pa. during the accumulation phase.

Hybrid fund return @ 9% pa. during the distribution phase.

## Monthly SWP For SIP

### Monthly SWP For SIP For Mr. Sharma

<b>Current Age</b>	35 Years
<b>Monthly SIP Amount</b>	₹ 10,000
<b>SIP Period</b>	25 Years
<b>SWP Period</b>	25 Years
<b>Balance Required</b>	₹ 1,00,00,000

#### Accumulated Corpus

₹ 1,70,22,066

#### Monthly SWP Amount

₹ 1,29,323

#### Total Withdrawal

₹ 3,87,96,786

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### Accumulation Phase Projected Annual Investment Value

Age	Annual Investment	Year End Value @ 12.00 %
36	₹ 1,20,000	₹ 1,27,665
37	₹ 1,20,000	₹ 2,70,650
38	₹ 1,20,000	₹ 4,30,793
39	₹ 1,20,000	₹ 6,10,153
40	₹ 1,20,000	₹ 8,11,036
41	₹ 1,20,000	₹ 10,36,025
42	₹ 1,20,000	₹ 12,88,013
43	₹ 1,20,000	₹ 15,70,240
44	₹ 1,20,000	₹ 18,86,334
45	₹ 1,20,000	₹ 22,40,359
46	₹ 1,20,000	₹ 26,36,867
47	₹ 1,20,000	₹ 30,80,956
48	₹ 1,20,000	₹ 35,78,336
49	₹ 1,20,000	₹ 41,35,401
50	₹ 1,20,000	₹ 47,59,314
51	₹ 1,20,000	₹ 54,58,097
52	₹ 1,20,000	₹ 62,40,733
53	₹ 1,20,000	₹ 71,17,286
54	₹ 1,20,000	₹ 80,99,026
55	₹ 1,20,000	₹ 91,98,574
56	₹ 1,20,000	₹ 1,04,30,067
57	₹ 1,20,000	₹ 1,18,09,340
58	₹ 1,20,000	₹ 1,33,54,126
59	₹ 1,20,000	₹ 1,50,84,286
60	₹ 1,20,000	₹ 1,70,22,066

\*Returns are not guaranteed. The above is for illustration purpose only.

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REPORT DATE WILL NOT COME

Done