

## SWP Periodic Withdrawal

Meet Mr. A, a 40-year-old individual, keen on embarking on a strategic investment journey to fulfill his twin goals of enjoying vacations at regular intervals and securing a comfortable retirement. Mr. A plans to invest through Systematic Investment Plans (SIPs), with a monthly contribution of ₹10,000. Additionally, he intends to withdraw ₹100,000 every two years to fund his vacations. With a retirement horizon set at 20 years, Mr. A seeks guidance on estimating the corpus he can accumulate through SIPs to support his retirement needs, assuming an annual return of 12%.

### Mr. A

Current Age	40 Years
Monthly SIP Amount	₹ 10,000
SIP Period	20 Years
Periodic Withdrawal Interval	2 Years
No. of Installments	10
Assumed Rate of Return	12.00 %

### Periodic Withdrawal Amount Every 2 Years

₹ 1,00,000

### Total Periodic Withdrawal Amount

₹ 10,00,000

### End Value

₹ 57,99,873

Projected Periodic Withdrawal & Fund Value

Age	Annual Investment	Withdrawal Amount	Fund Value at End of Year
41	₹ 1,20,000	₹ 0	₹ 1,27,665
42	₹ 1,20,000	₹ 1,00,000	₹ 1,70,650
43	₹ 1,20,000	₹ 0	₹ 3,18,793
44	₹ 1,20,000	₹ 1,00,000	₹ 3,84,713
45	₹ 1,20,000	₹ 0	₹ 5,58,543
46	₹ 1,20,000	₹ 1,00,000	₹ 6,53,234
47	₹ 1,20,000	₹ 0	₹ 8,59,287
48	₹ 1,20,000	₹ 1,00,000	₹ 9,90,066
49	₹ 1,20,000	₹ 0	₹ 12,36,539
50	₹ 1,20,000	₹ 1,00,000	₹ 14,12,588
51	₹ 1,20,000	₹ 0	₹ 17,09,764
52	₹ 1,20,000	₹ 1,00,000	₹ 19,42,601
53	₹ 1,20,000	₹ 0	₹ 23,03,378
54	₹ 1,20,000	₹ 1,00,000	₹ 26,07,448
55	₹ 1,20,000	₹ 0	₹ 30,48,007
56	₹ 1,20,000	₹ 1,00,000	₹ 34,41,432
57	₹ 1,20,000	₹ 0	₹ 39,82,069
58	₹ 1,20,000	₹ 1,00,000	₹ 44,87,583
59	₹ 1,20,000	₹ 0	₹ 51,53,758
60	₹ 1,20,000	₹ 1,00,000	₹ 57,99,873