

✓ Sample Case Study – SIP-SWP Ready Reckoner

🎯 **Scenario:** “Calculate Monthly SWP...Salary...Retirement Planning”

👤 Client Profile:

- **Name:** Mr. Arvind Sharma
 - **Age:** 35 years
 - **Current Monthly Salary:** ₹100,000
 - **% SIP of Monthly Salary:** 25%
 - **Expected Annual Salary Increment (in %):** 8%
 - **Current Investment Preference:** Wants to invest regularly through SIP till 50 years.
 - **Return Expectation:** 12% during accumulation, 8% during withdrawal
 - **Assumed Inflation during the distribution period:** 5%
 - **SWP Till Age (In Years):** 80 years (from age 60 to 80)
 - **Balance Required at End of SWP Period:** ₹1,00,00,000
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💡 Objective:

Mr. Arvind wants to know:

“If I start a monthly SIP now, continue till age 50, how much monthly income (SWP) can I expect post retirement, from 60 till 80 years, leaving ₹1 Crore for estate planning?”



Output from Calculator:

SIP - SWP Ready Reckoner For Mr. Arvind Sharma



Retirement Proposal For Mr. Arvind Sharma

Current Age (In Years)	35
Retirement Age (In Years)	60
Monthly Salary (In Rupees)	1,00,000
% SIP Of Monthly Salary (In %)	25 %
Annual Salary Increment (In %)	8
SIP Till Age (In Years)	50
Assumed Rate of Return (Accumulation Period) (In %)	12 %
Total Accumulated Amount (In Rupees)	5,70,32,643
SWP Till Age (In Years)	80
Assumed Rate of Return (Distribution Period) (In %)	8
Assumed Inflation (Distribution Period) (In %)	5
Monthly SWP Amount (In Rupees)	3,00,712 *
Total Investment (In Rupees)	81,45,634
Total Withdrawal (In Rupees)	12,20,30,233
Balance Available at End of SWP Period (In Rupees)	1,00,00,000
*In case of inflation-adjusted SWP, the Monthly SWP Amount is the starting SWP for 1st month.	

*This illustration and returns assumed are on the basis of the request made by you. These are neither indicative nor guaranteed returns. Mutual fund investments are subject to market risks. Do read all scheme-related documents carefully.



Interpretation:

By investing 25% of his monthly salary through SIP for 15 years (until age 50), and allowing the corpus to grow without withdrawals for another 10 years (till age 60), Mr. Arvind is projected to accumulate a retirement corpus of approximately ₹5.70 Crores.

This corpus can support a **monthly SWP starting at ₹3 Lakhs**, increasing annually by 5% to account for inflation, for 20 years — from age 60 to 80 — assuming a post-retirement return of 7% per annum.



Financial Insight for MFDs:

- This case study serves as a powerful example for clients aiming to plan their retirement income well in advance.
 - Shows the power of disciplined SIP investing and the “**SIP Today... SWP Tomorrow**” concept.
 - You can **tweak the SIP amount, tenure, or returns** in the calculator to show alternate income outcomes or even add an alternative scenario for comparison.
 - Also ideal for clients seeking **financial independence** by replacing salary with future passive income.
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Pro-Tip for MFDs:

Use this tool to create a **custom visual plan** and demonstrate how a modest SIP can lead to a dignified retirement. You can generate a branded report from the calculator for presentation and onboarding.