

Case Study: Planning a Lifetime Cashflow Strategy for Retirement Using the Multipurpose Calculator

Case Title

“How Mr. Arindam Sen Designed a 50-Year Retirement Cashflow Plan with One Smart Investment”

Client Background

Client Name: Arindam Sen

Age: 40 years

Profession: IT Consultant in Bengaluru

Financial Profile:

- Annual income: ₹22 lakh
- Has ₹25 lakh in equity mutual funds
- Wants to create a stable retirement cashflow plan
- Comfortable with equity-oriented assets for long-term growth

Goals & Concerns:

- Wishes to invest **₹1 crore** as a lump sum from a recent ESOP payout
 - Wants to know **how long the funds will last**
 - Wants visibility on **fund value growth** and **potential monthly income**
 - Curious about different withdrawal strategies
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Purpose of Using the Calculator

Arindam wants a simple, long-term retirement projection that answers three questions:

1. **How much can I withdraw every month till age 90 — whether I start withdrawals immediately or after a few years?**
2. **If I need a stable monthly income, what is the maximum sustainable SWP amount from this ₹1 crore investment available at different ages?**
3. **Can I view my fund's future value (without withdrawals) and the available monthly SWP amounts side-by-side, so I can compare both growth and income potential together?**

The Multipurpose Calculator helps the MFD present all three scenarios clearly within a single, easy-to-understand proposal.

Scenario 1 – No Withdrawals (Periodic Fund Value Projection)

(Withdrawal Option: Periodic)

Assumptions Entered

Beneficiary Name(Optional)

Arindam Sen

Current Age

40Yrs

☒ Lumpsum

☐ SIP

☐ Step-up SIP

One Time Investment

1,00,00,000

Withdrawal Option

☒ Periodic

☐ Monthly SWP

☐ Periodic + Monthly SWP

Assumed Rate of Return

12%

Report Period till Age

90Yrs

☒ Fund Value

☐ Custom Withdrawal

Report Header (Optional)

Calculate

Calculator Output

Multipurpose Calculator For Arindam Sen



Beneficiary Name	Arindam Sen
Current Age	40
Lumpsum Investment	₹1,00,00,000
Assumed Rate of Return	12.00%

AGE	Available Amount
41	₹ 1,12,00,000
45	₹ 1,76,23,417
50	₹ 3,10,58,482
55	₹ 5,47,35,658
60	₹ 9,64,62,931
65	₹ 17,00,00,644
70	₹ 29,95,99,221
75	₹ 52,79,96,196
80	₹ 93,05,09,704
85	₹ 1,63,98,76,039
90	₹ 2,89,00,21,898

** 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.

(Full table available in the calculator)

Interpretation

If Arindam chooses not to withdraw anything from his ₹1 crore investment, his corpus continues to compound uninterrupted at the assumed 12% return. As the projection shows, the investment can potentially grow to **₹289 crore by age 90**.

This option is ideal for:

- Legacy and estate planning
- Long-term wealth creation

- **Understanding the impact of uninterrupted compounding**
- Clients who prefer to build a **large future corpus** rather than generate income today

Scenario 2 – Monthly SWP for Lifetime

(Withdrawal Option: Monthly SWP)

Assumptions Entered

Beneficiary Name(Optional)

Arindam Sen

Current Age

40Yrs

☒ Lumpsum ☐ SIP ☐ Step-up SIP

One Time Investment

1,00,00,000

Withdrawal Option

☐ Periodic ☒ Monthly SWP ☐ Periodic + Monthly SWP

Assumed Rate of Return

12%

Report Period till Age

90Yrs

☒ Monthly SWP ☐ Custom SWP

Report Header (Optional)

Calculate

Calculator Output – Maximum Monthly SWP Possible Till Age 90

Multipurpose Calculator For Arindam Sen



Beneficiary Name	Arindam Sen
Current Age	40
Lumpsum Investment	₹1,00,00,000
Assumed Rate of Return	12.00%

SWP Start Age	Available SWP Amount
40	₹95,217
45	₹1,68,250
50	₹2,97,909
55	₹5,29,401
60	₹9,46,923
65	₹17,13,919
70	₹31,71,627
75	₹61,29,968
80	₹1,30,22,220
85	₹3,59,71,822

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Interpretation

At age 40, Arindam can withdraw **₹95,217 every month** for life (till age 90).

If he **delays withdrawals by 5 years**, his sustainable monthly SWP increases to **₹1,68,250** until age 90.

This option is ideal for:

- **Retirement income generation**
- **Monthly pension-style cash flow**
- **Creating a disciplined withdrawal plan** while allowing the corpus to continue compounding in the early years

Scenario 3 – Combined Strategy (Periodic + Monthly SWP)

Arindam wants both:

- ✓ How his fund value grows at different ages if he makes no withdrawals
- ✓ The monthly SWP amounts available to him, whether he begins withdrawals immediately or after a chosen deferral period

Assumptions Entered

Beneficiary Name(Optional)	Arindam Sen
Current Age	40 Yrs
	<input checked="" type="radio"/> Lumpsum <input type="radio"/> SIP <input type="radio"/> Step-up SIP
One Time Investment	1,00,00,000
Withdrawal Option	<input type="radio"/> Periodic <input type="radio"/> Monthly SWP <input checked="" type="radio"/> Periodic + Monthly SWP
Assumed Rate of Return	12 %
Report Period till Age	90 Yrs
	<input checked="" type="radio"/> Fund Value <input type="radio"/> Custom Withdrawal
Report Header (Optional)	

Calculate

Calculator Output

Multipurpose Calculator For Arindam Sen



Beneficiary Name	Arindam Sen
Current Age	40
Lumpsum Investment	₹1,00,00,000
Assumed Rate of Return	12.00%

AGE	Available Amount
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Interpretation

This scenario allows Arindam to view **both** projections simultaneously:

- A **year-by-year fund value table** showing how his corpus grows if he does not withdraw anything
- A parallel **monthly SWP availability table**, showing how much he can withdraw per month at different start ages while sustaining withdrawals till age 90

By seeing both tables together, Arindam gets a **complete picture** of how his investment can support:

- **Lifestyle funding through SWP**
- **Long-term corpus growth over decades**
- **Flexible withdrawal timing**, depending on when he chooses to begin SWP

This view is ideal for clients who want to evaluate both income potential **and** long-term wealth preservation before deciding the right retirement strategy.

Final Recommendation

“Arindam, the Multipurpose Calculator gives you a clear view of how your ₹1 crore investment with 12% assumed return can support both long-term wealth creation and lifelong income needs.

- If your priority is **maximum corpus growth**, the ‘No Withdrawal’ option shows how powerful uninterrupted compounding can be over the next several decades.
- If you want a **steady monthly income**, the Monthly SWP projection helps you understand exactly how much you can withdraw—whether you start now or after a deferral—while keeping your plan sustainable till age 90.
- And by viewing **Fund Value and SWP availability side-by-side**, you can compare both growth and income potential together and choose the withdrawal timing that best fits your lifestyle.

Based on your goals, you can select the strategy that gives you the right balance between **monthly cashflow, future security, and long-term wealth preservation.**”

End Disclaimer

This case study is a fictional illustration created solely for educational purposes. It explains how the Multipurpose Calculator works using hypothetical numbers. Actual returns and withdrawal sustainability may vary based on market conditions and product selection. Mutual fund investments are subject to market risks. Please read all scheme-related documents carefully. Past performance may or may not be sustained in the future.