

## SWP Calculation

<b>SWP Start Age</b>	60 Years
<b>Initial Investment</b>	₹ 25,00,000
<b>% Investment in Debt Fund</b>	50.00 %
<b>% Investment in Balance Fund</b>	50.00 %
<b>Expected Return (Debt Fund)</b>	6.00 %
<b>Expected Return (Balance Fund)</b>	9.00 %
<b>Annual Withdrawal</b>	7.50 %
<b>SWP Period</b>	25 Years
<b>Rebalancing Period</b>	5 Years

### Expected Portfolio Return

**7.50%**

### Monthly SWP Amount

**₹ 15,112**

### Total Annuity Received

**₹ 45,33,689**

### Closing Fund Value

**₹ 29,47,435**

\* It is assumed that SWP amount is received on the last day of the month. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purpose only.

### Projected Annual Cash Flow & Fund Value

Age	Debt Fund		Balance Fund		Annual Withdrawal	End of Year Fund Value	Transfer From Balance To Debt Fund
	Beginning of Year	End of Year	Beginning of Year	End of Year			
61	12,50,000	11,38,718	12,50,000	13,62,500	1,81,348	25,01,218	0
62	11,38,718	10,20,759	13,62,500	14,85,125	1,81,348	25,05,884	0
63	10,20,759	8,95,722	14,85,125	16,18,786	1,81,348	25,14,508	0
64	8,95,722	7,63,183	16,18,786	17,64,477	1,81,348	25,27,660	0
65	7,63,183	12,95,972	17,64,477	12,50,000	1,81,348	25,45,972	6,73,280
66	12,95,972	11,87,448	12,50,000	13,62,500	1,81,348	25,49,948	0
67	11,87,448	10,72,413	13,62,500	14,85,125	1,81,348	25,57,538	0
68	10,72,413	9,50,476	14,85,125	16,18,786	1,81,348	25,69,262	0
69	9,50,476	8,21,222	16,18,786	17,64,477	1,81,348	25,85,699	0
70	8,21,222	13,57,493	17,64,477	12,50,000	1,81,348	26,07,493	6,73,280
71	13,57,493	12,52,660	12,50,000	13,62,500	1,81,348	26,15,160	0
72	12,52,660	11,41,538	13,62,500	14,85,125	1,81,348	26,26,663	0
73	11,41,538	10,23,748	14,85,125	16,18,786	1,81,348	26,42,534	0
74	10,23,748	8,98,891	16,18,786	17,64,477	1,81,348	26,63,368	0
75	8,98,891	14,39,822	17,64,477	12,50,000	1,81,348	26,89,822	6,73,280
76	14,39,822	13,39,929	12,50,000	13,62,500	1,81,348	27,02,429	0
77	13,39,929	12,34,043	13,62,500	14,85,125	1,81,348	27,19,168	0
78	12,34,043	11,21,803	14,85,125	16,18,786	1,81,348	27,40,589	0
79	11,21,803	10,02,829	16,18,786	17,64,477	1,81,348	27,67,306	0
80	10,02,829	15,49,997	17,64,477	12,50,000	1,81,348	27,99,997	6,73,280
81	15,49,997	14,56,714	12,50,000	13,62,500	1,81,348	28,19,214	0
82	14,56,714	13,57,835	13,62,500	14,85,125	1,81,348	28,42,960	0
83	13,57,835	12,53,023	14,85,125	16,18,786	1,81,348	28,71,809	0
84	12,53,023	11,41,922	16,18,786	17,64,477	1,81,348	29,06,399	0
85	11,41,922	16,97,435	17,64,477	12,50,000	1,81,348	29,47,435	6,73,280

\*The above is for illustration purpose only. Actual figures may vary depending on market.