

Monthly SWP Calculation

Current Age	60 Years
Initial Investment	₹ 35,00,000
SWP Period	25 Years
Expected Inflation Rate	3.00 %
Balance Required	₹ 35,00,000

First Year Average Monthly SWP

Scenario 1 @ 7.00 %	Scenario 2 @ 9.00 %
₹ 15,021	₹ 19,638

* It is assumed that SWP amount is received on the last day of each month starting from the 1st 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.

Monthly Withdrawal & Projected Investment Value

Age	Scenario 1 @ 7.00 %		Scenario 2 @ 9.00 %	
	Monthly SWP	Year End Balance	Monthly SWP	Year End Balance
61	₹ 15,021	₹ 35,59,066	₹ 19,638	₹ 35,69,821
62	₹ 15,472	₹ 36,16,688	₹ 20,228	₹ 36,38,571
63	₹ 15,936	₹ 36,72,599	₹ 20,834	₹ 37,05,932
64	₹ 16,414	₹ 37,26,505	₹ 21,459	₹ 37,71,552
65	₹ 16,906	₹ 37,78,090	₹ 22,103	₹ 38,35,041
66	₹ 17,414	₹ 38,27,007	₹ 22,766	₹ 38,95,965
67	₹ 17,936	₹ 38,72,883	₹ 23,449	₹ 39,53,846
68	₹ 18,474	₹ 39,15,309	₹ 24,153	₹ 40,08,153
69	₹ 19,028	₹ 39,53,845	₹ 24,877	₹ 40,58,301
70	₹ 19,599	₹ 39,88,012	₹ 25,624	₹ 41,03,646
71	₹ 20,187	₹ 40,17,292	₹ 26,392	₹ 41,43,474
72	₹ 20,793	₹ 40,41,126	₹ 27,184	₹ 41,77,002
73	₹ 21,416	₹ 40,58,907	₹ 28,000	₹ 42,03,365
74	₹ 22,059	₹ 40,69,980	₹ 28,840	₹ 42,21,615
75	₹ 22,721	₹ 40,73,637	₹ 29,705	₹ 42,30,705
76	₹ 23,402	₹ 40,69,112	₹ 30,596	₹ 42,29,488
77	₹ 24,104	₹ 40,55,580	₹ 31,514	₹ 42,16,702
78	₹ 24,828	₹ 40,32,149	₹ 32,459	₹ 41,90,962
79	₹ 25,572	₹ 39,97,859	₹ 33,433	₹ 41,50,748
80	₹ 26,339	₹ 39,51,672	₹ 34,436	₹ 40,94,392
81	₹ 27,130	₹ 38,92,472	₹ 35,469	₹ 40,20,068
82	₹ 27,944	₹ 38,19,052	₹ 36,533	₹ 39,25,769
83	₹ 28,782	₹ 37,30,116	₹ 37,629	₹ 38,09,300
84	₹ 29,645	₹ 36,24,267	₹ 38,758	₹ 36,68,255
85	₹ 30,535	₹ 35,00,000	₹ 39,921	₹ 35,00,000

*Returns are not guaranteed. The above is for illustration purpose only. Report Date : 04/03/2021