

Monthly SWP Calculation For Dummy Client

Current Age	55 Years	
Initial Investment	₹ 30,00,000	
Deferment Period	5 Years	
SWP Period	20 Years	
Expected Inflation Rate	4.00 %	
Capital Gain Tax Rate	Short Term	Long Term
	30.00 %	20.00 %
Expected Indexation Rate	4.00 %	
Balance Required	₹ 30,00,000	

Accumulated Corpus @ 9.00 %

₹ 46,15,872

First Year Average Monthly SWP @ 7.00 %

₹ 21,460

Total Withdrawal

₹ 76,68,361

* 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 marker risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purpose only.

Accumulation Phase
Projected Annual Investment Value

Age	Annual Investment	Year End Value @ 9.00 %
56	₹ 30,00,000	₹ 32,70,000
57	--	₹ 35,64,300
58	--	₹ 38,85,087
59	--	₹ 42,34,745
60	--	₹ 46,15,872

Distribution Phase
Monthly Withdrawal & Projected Investment Value

Age	Scenario 1 @ 7.00 %	
	Monthly SWP	Year End Balance
61	₹ 21,460	₹ 46,73,363
62	₹ 22,318	₹ 47,24,254
63	₹ 23,211	₹ 47,67,658
64	₹ 24,139	₹ 48,02,607
65	₹ 25,105	₹ 48,28,052
66	₹ 26,109	₹ 48,42,849
67	₹ 27,153	₹ 48,45,755
68	₹ 28,240	₹ 48,35,420
69	₹ 29,369	₹ 48,10,381
70	₹ 30,544	₹ 47,69,048
71	₹ 31,766	₹ 47,09,699
72	₹ 33,036	₹ 46,30,468
73	₹ 34,358	₹ 45,29,335
74	₹ 35,732	₹ 44,04,112
75	₹ 37,161	₹ 42,52,433
76	₹ 38,648	₹ 40,71,737
77	₹ 40,194	₹ 38,59,258
78	₹ 41,801	₹ 36,12,005
79	₹ 43,474	₹ 33,26,748
80	₹ 45,212	₹ 30,00,000

Annual Tax & Post-Tax Withdrawal

Age	Scenario 1 @ 9.00 %		
	Annual Withdrawal	Tax Payable	Post - Tax Withdrawal
61	₹ 2,57,517	₹ 2,782	₹ 2,54,735
62	₹ 2,67,818	₹ 7,961	₹ 2,59,857
63	₹ 2,78,530	₹ 13,204	₹ 2,65,327
64	₹ 2,89,672	₹ 6,653	₹ 2,83,018
65	₹ 3,01,258	₹ 8,415	₹ 2,92,844
66	₹ 3,13,309	₹ 10,263	₹ 3,03,046
67	₹ 3,25,841	₹ 12,201	₹ 3,13,640
68	₹ 3,38,875	₹ 14,234	₹ 3,24,641
69	₹ 3,52,430	₹ 16,364	₹ 3,36,065
70	₹ 3,66,527	₹ 18,597	₹ 3,47,930
71	₹ 3,81,188	₹ 20,936	₹ 3,60,252
72	₹ 3,96,436	₹ 23,386	₹ 3,73,049
73	₹ 4,12,293	₹ 25,952	₹ 3,86,341
74	₹ 4,28,785	₹ 28,637	₹ 4,00,147
75	₹ 4,45,936	₹ 31,448	₹ 4,14,488
76	₹ 4,63,774	₹ 34,390	₹ 4,29,384
77	₹ 4,82,325	₹ 37,467	₹ 4,44,857
78	₹ 5,01,617	₹ 40,686	₹ 4,60,931
79	₹ 5,21,682	₹ 44,053	₹ 4,77,629
80	₹ 5,42,549	₹ 47,573	₹ 4,94,977

*Returns are not guaranteed. The above is for illustration purpose only. Report Date : 22/06/2021