

Monthly SWP Calculation For Mr Dummy

Current Age	40 Years
Target Monthly SWP	₹ 1,00,000
Deferment Period	20 Years
SWP Period	20 Years
Expected Inflation Rate	4.00 %
Balance Required	₹ 0

Accumulated Corpus Required

Scenario 1 @ 6.00 %	Scenario 2 @ 5.00 %
₹ 1,98,76,729	₹ 2,17,63,145

Lumpsum Investment Required

Scenario 1 @ 12.00 %	Scenario 2 @ 10.00 %
₹ 20,60,556	₹ 32,34,953

Total Withdrawal

₹ 3,63,84,173

* 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 @ 12.00 %	Annual Investment	Year End Value @ 10.00 %
41	₹ 20,60,556	₹ 23,07,823	₹ 32,34,953	₹ 35,58,448
42	--	₹ 25,84,762	--	₹ 39,14,293
43	--	₹ 28,94,933	--	₹ 43,05,722
44	--	₹ 32,42,325	--	₹ 47,36,294
45	--	₹ 36,31,404	--	₹ 52,09,924
46	--	₹ 40,67,173	--	₹ 57,30,916
47	--	₹ 45,55,233	--	₹ 63,04,008
48	--	₹ 51,01,861	--	₹ 69,34,409
49	--	₹ 57,14,085	--	₹ 76,27,850
50	--	₹ 63,99,775	--	₹ 83,90,635
51	--	₹ 71,67,748	--	₹ 92,29,698
52	--	₹ 80,27,877	--	₹ 1,01,52,668
53	--	₹ 89,91,223	--	₹ 1,11,67,935
54	--	₹ 1,00,70,169	--	₹ 1,22,84,728
55	--	₹ 1,12,78,590	--	₹ 1,35,13,201
56	--	₹ 1,26,32,020	--	₹ 1,48,64,521
57	--	₹ 1,41,47,863	--	₹ 1,63,50,973
58	--	₹ 1,58,45,606	--	₹ 1,79,86,070
59	--	₹ 1,77,47,079	--	₹ 1,97,84,677
60	--	₹ 1,98,76,729	--	₹ 2,17,63,145

Distribution Phase Monthly Withdrawal & Projected Investment Value

Age	Scenario 1 @ 6.00 %		Scenario 2 @ 5.00 %	
	Monthly SWP	Year End Balance	Monthly SWP	Year End Balance
61	₹ 1,01,820	₹1,98,14,478	₹ 1,01,820	₹2,16,01,902
62	₹ 1,05,893	₹1,96,98,299	₹ 1,05,893	₹2,13,82,621
63	₹ 1,10,129	₹1,95,22,947	₹ 1,10,129	₹2,11,00,401
64	₹ 1,14,534	₹1,92,82,783	₹ 1,14,534	₹2,07,50,015
65	₹ 1,19,115	₹1,89,71,748	₹ 1,19,115	₹2,03,25,894
66	₹ 1,23,880	₹1,85,83,331	₹ 1,23,880	₹1,98,22,103
67	₹ 1,28,835	₹1,81,10,540	₹ 1,28,835	₹1,92,32,318
68	₹ 1,33,989	₹1,75,45,871	₹ 1,33,989	₹1,85,49,808
69	₹ 1,39,348	₹1,68,81,268	₹ 1,39,348	₹1,77,67,408
70	₹ 1,44,922	₹1,61,08,096	₹ 1,44,922	₹1,68,77,492
71	₹ 1,50,719	₹1,52,17,091	₹ 1,50,719	₹1,58,71,949
72	₹ 1,56,748	₹1,41,98,326	₹ 1,56,748	₹1,47,42,152
73	₹ 1,63,018	₹1,30,41,164	₹ 1,63,018	₹1,34,78,930
74	₹ 1,69,538	₹1,17,34,209	₹ 1,69,538	₹1,20,72,533
75	₹ 1,76,320	₹1,02,65,261	₹ 1,76,320	₹1,05,12,603
76	₹ 1,83,373	₹86,21,255	₹ 1,83,373	₹87,88,133
77	₹ 1,90,708	₹67,88,212	₹ 1,90,708	₹68,87,437
78	₹ 1,98,336	₹47,51,174	₹ 1,98,336	₹47,98,101
79	₹ 2,06,269	₹24,94,140	₹ 2,06,269	₹25,06,950
80	₹ 2,14,520	₹-0	₹ 2,14,520	₹0

*The above chart is approximate and for illustration purpose only