

SWP Calculation For Mr Dummy

Age	60 Years
Initial Investment	₹ 25,00,000
% Investment in Debt Fund	50.00 %
% Investment in Balance Fund	50.00 %
Expected Return (Debt Fund)	6.00 %
Expected Return (Balance Fund)	9.00 %
Annual Withdrawal	7.00 %
SWP Period	20 Years
Rebalancing Period	5 Years

Expected Portfolio Return 7.50%	Monthly SWP Amount 14,135
Total Annuity Received ₹ 33,92,487	Closing Fund Value ₹ 32,42,976

* 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	11,50,760	12,50,000	13,62,500	1,69,624	25,13,260	0
62	11,50,760	10,45,566	13,62,500	14,85,125	1,69,624	25,30,691	0
63	10,45,566	9,34,060	14,85,125	16,18,786	1,69,624	25,52,846	0
64	9,34,060	8,15,863	16,18,786	17,64,477	1,69,624	25,80,340	0
65	8,15,863	13,63,855	17,64,477	12,50,000	1,69,624	26,13,855	6,73,280
66	13,63,855	12,71,446	12,50,000	13,62,500	1,69,624	26,33,946	0
67	12,71,446	11,73,493	13,62,500	14,85,125	1,69,624	26,58,618	0
68	11,73,493	10,69,663	14,85,125	16,18,786	1,69,624	26,88,449	0
69	10,69,663	9,59,603	16,18,786	17,64,477	1,69,624	27,24,080	0
70	9,59,603	15,16,219	17,64,477	12,50,000	1,69,624	27,66,219	6,73,280
71	15,16,219	14,32,952	12,50,000	13,62,500	1,69,624	27,95,452	0
72	14,32,952	13,44,689	13,62,500	14,85,125	1,69,624	28,29,814	0
73	13,44,689	12,51,131	14,85,125	16,18,786	1,69,624	28,69,917	0
74	12,51,131	11,51,958	16,18,786	17,64,477	1,69,624	29,16,435	0
75	11,51,958	17,20,116	17,64,477	12,50,000	1,69,624	29,70,116	6,73,280
76	17,20,116	16,49,083	12,50,000	13,62,500	1,69,624	30,11,583	0
77	16,49,083	15,73,788	13,62,500	14,85,125	1,69,624	30,58,913	0
78	15,73,788	14,93,975	14,85,125	16,18,786	1,69,624	31,12,762	0
79	14,93,975	14,09,374	16,18,786	17,64,477	1,69,624	31,73,851	0
80	14,09,374	19,92,976	17,64,477	12,50,000	1,69,624	32,42,976	6,73,280

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