

SWP Calculation

Current Age	40 Yrs
SIP Investment	₹ 25,000
Payment Period	10 Yrs
Deferment Period	10 Yrs
Accumulated Corpus	₹ 1,73,95,537
Monthly SWP Amount	₹ 1,25,000
SWP Period	20 Years

Suggested Asset Allocation

Accumulation Phase

Asset Class	Allocation	Assumed Return
Equity	100.00 %	12.00 %
Portfolio	100.00 %	12.00 %

Distribution Phase

Asset Class	Allocation	Assumed Return
Equity	50.00 %	10.00 %
Hybrid	25.00 %	8.00 %
Debt	25.00 %	6.00 %
Portfolio	100.00 %	8.50 %

Total Withdrawal

₹ 3,00,00,000

End Value

₹ 1,35,75,873

Accumulation Phase Projected Annual Investment Value

Age	Annual Investment	Year End Value
41	₹3,00,000	₹3,19,162
42	₹3,00,000	₹6,76,624
43	₹3,00,000	₹10,76,982
44	₹3,00,000	₹15,25,382
45	₹3,00,000	₹20,27,590
46	₹3,00,000	₹25,90,064
47	₹3,00,000	₹32,20,034
48	₹3,00,000	₹39,25,600
49	₹3,00,000	₹47,15,835
50	₹3,00,000	₹56,00,897
51	-	₹62,73,005
52	-	₹70,25,765
53	-	₹78,68,857
54	-	₹88,13,120
55	-	₹98,70,695
56	-	₹1,10,55,178
57	-	₹1,23,81,799
58	-	₹1,38,67,615
59	-	₹1,55,31,729
60	-	₹1,73,95,537

Distribution Phase Projected Monthly Withdrawal & Fund Value

Age	Monthly SWP Amount	Fund Value at End of Year
61	₹1,25,000	₹1,73,16,581
62	₹1,25,000	₹1,72,30,913
63	₹1,25,000	₹1,71,37,964
64	₹1,25,000	₹1,70,37,114
65	₹1,25,000	₹1,69,27,692
66	₹1,25,000	₹1,68,08,969
67	₹1,25,000	₹1,66,80,155
68	₹1,25,000	₹1,65,40,391
69	₹1,25,000	₹1,63,88,747
70	₹1,25,000	₹1,62,24,214
71	₹1,25,000	₹1,60,45,696
72	₹1,25,000	₹1,58,52,003
73	₹1,25,000	₹1,56,41,846
74	₹1,25,000	₹1,54,13,826
75	₹1,25,000	₹1,51,66,425
76	₹1,25,000	₹1,48,97,994
77	₹1,25,000	₹1,46,06,747
78	₹1,25,000	₹1,42,90,743
79	₹1,25,000	₹1,39,47,880
80	₹1,25,000	₹1,35,75,873

* The above is for illustration purpose only. Report Date : 15/05/2023