

Enjoy the fruits of wealth creation with a  
**Systematic Withdrawal Plan**

## What is SWP?

A facility offered to Investors that allows withdrawing a fixed amount from Mutual Fund investments regularly.




## Who can use SWP?

SWP is suitable for retirees, individuals with specific income needs, and those aiming to manage risk or maintain long-term investments.

### Features:

- 01 FLEXIBILITY**  
Start, stop, increase, and decrease withdrawals at any time
- 02 LIQUIDITY**  
Withdraw the corpus any time, if required
- 03 CHOICES**  
Invest in any asset class, depending upon the horizon, and risk appetite

### Benefits:

-  **Plan your Income**
-  **Self-Made Pension**
-  **Ensure Financial Security**

## How to Get Started with SWP?

**Step 1:** Choose a suitable mutual fund scheme for investment and build your wealth.

**Step 2:** Determine the amount you want to withdraw.

**Step 3:** Decide on the withdrawal frequency (monthly, quarterly, annually).

### Example: SWP

Meet Mr.Hari, aged 80 years.

He made a lumpsum investment in 2004 and converted it into SWP for 20 years.

#### Purpose:

Post-retirement expenses



**Initial Investment:**

**₹ 30,00,000**

**Monthly Withdrawal:**

**₹ 20,000**

(Withdrawal rate: 8% p.a)

**No.of Years Withdrawn:**

**20**

**Total Withdrawal:**

**₹ 48,00,000**

**Balance corpus:**

**₹ 1,27,00,000**

(CAGR of 12%)

### Example: SIP+ SWP

Meet Mr.Sunil, aged 45 years.

He started a SIP 15 years ago to build wealth.

SIP Amount: ₹ 10,000

Total Investment: ₹ 18,00,000

Tenure: 15 years

Total Value: ₹ 50,00,000

(CAGR of 12%)

#### Purpose:

Fixed monthly expenses



**Investment used for SWP**

**₹ 50,00,000**

**Monthly Withdrawal:**

**₹ 33,000**

(Withdrawal rate: 8% p.a)

**No.of Years Withdrawn:**

**25**

**Total Withdrawal:**

**₹ 99,00,000**

**Balance corpus:**

**₹ 3,63,00,000**

(CAGR of 12%)

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.