

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:



FLEXIBILITY

Start,stop, increase, and decrease withdrawals at any time



LIQUIDITY

Withdraw the corpus any time, if required



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No.of Years Withdrawn: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No.of Years Withdrawn: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.