

## Monthly Annuity Planning For Mr. Desai

Current Age	42 Years
Monthly SIP Amount	₹ 30,000
SIP Period	20 Years
SWP Period	25 Years
Balance Required	₹ 0

### Accumulated Corpus

Scenario 1 @ 11.00 %	Scenario 2 @ 12.00 %
₹ 2,44,68,217	₹ 2,75,95,721

### First Year Average Monthly SWP

Scenario 1 @ 7.00 %	Scenario 2 @ 8.00 %
₹ 1,05,137	₹ 1,31,748

### Total Withdrawal

Scenario 1 @ 7.00 %	Scenario 2 @ 8.00 %
₹ 6,02,14,499	₹ 7,54,55,181

### Accumulation Phase Projected Annual Investment Value

Age	Annual Investment	Year End Value @ 11.00 %	Year End Value @ 12.00 %
43	₹ 3,60,000	₹ 3,81,108	₹ 3,82,995
44	₹ 3,60,000	₹ 8,04,138	₹ 8,11,949
45	₹ 3,60,000	₹ 12,73,701	₹ 12,92,378
46	₹ 3,60,000	₹ 17,94,916	₹ 18,30,458
47	₹ 3,60,000	₹ 23,73,465	₹ 24,33,108
48	₹ 3,60,000	₹ 30,15,655	₹ 31,08,076
49	₹ 3,60,000	₹ 37,28,485	₹ 38,64,040
50	₹ 3,60,000	₹ 45,19,726	₹ 47,10,720
51	₹ 3,60,000	₹ 53,98,004	₹ 56,59,002
52	₹ 3,60,000	₹ 63,72,892	₹ 67,21,077
53	₹ 3,60,000	₹ 74,55,019	₹ 79,10,601
54	₹ 3,60,000	₹ 86,56,179	₹ 92,42,868
55	₹ 3,60,000	₹ 99,89,467	₹ 1,07,35,007
56	₹ 3,60,000	₹ 1,14,69,416	₹ 1,24,06,203
57	₹ 3,60,000	₹ 1,31,12,160	₹ 1,42,77,942
58	₹ 3,60,000	₹ 1,49,35,605	₹ 1,63,74,290
59	₹ 3,60,000	₹ 1,69,59,630	₹ 1,87,22,200
60	₹ 3,60,000	₹ 1,92,06,298	₹ 2,13,51,859
61	₹ 3,60,000	₹ 2,17,00,098	₹ 2,42,97,077
62	₹ 3,60,000	₹ 2,44,68,217	₹ 2,75,95,721

## Distribution Phase Annual Withdrawal & Projected Investment Value

Age	Scenario 1 @ 7.00 %		Scenario 2 @ 8.00 %	
	Monthly SWP	Year End Balance	Monthly SWP	Year End Balance
63	₹ 1,05,137	₹ 2,48,79,723	₹ 1,31,748	₹ 2,81,65,752
64	₹ 1,10,394	₹ 2,52,54,971	₹ 1,38,335	₹ 2,86,99,505
65	₹ 1,15,913	₹ 2,55,88,169	₹ 1,45,252	₹ 2,91,89,983
66	₹ 1,21,709	₹ 2,58,72,959	₹ 1,52,514	₹ 2,96,29,425
67	₹ 1,27,794	₹ 2,61,02,365	₹ 1,60,140	₹ 3,00,09,234
68	₹ 1,34,184	₹ 2,62,68,744	₹ 1,68,147	₹ 3,03,19,901
69	₹ 1,40,893	₹ 2,63,63,731	₹ 1,76,554	₹ 3,05,50,917
70	₹ 1,47,938	₹ 2,63,78,175	₹ 1,85,382	₹ 3,06,90,686
71	₹ 1,55,335	₹ 2,63,02,080	₹ 1,94,651	₹ 3,07,26,422
72	₹ 1,63,102	₹ 2,61,24,530	₹ 2,04,384	₹ 3,06,44,040
73	₹ 1,71,257	₹ 2,58,33,616	₹ 2,14,603	₹ 3,04,28,043
74	₹ 1,79,820	₹ 2,54,16,357	₹ 2,25,333	₹ 3,00,61,390
75	₹ 1,88,811	₹ 2,48,58,609	₹ 2,36,600	₹ 2,95,25,360
76	₹ 1,98,251	₹ 2,41,44,974	₹ 2,48,430	₹ 2,87,99,401
77	₹ 2,08,164	₹ 2,32,58,697	₹ 2,60,851	₹ 2,78,60,966
78	₹ 2,18,572	₹ 2,21,81,560	₹ 2,73,894	₹ 2,66,85,336
79	₹ 2,29,500	₹ 2,08,93,762	₹ 2,87,589	₹ 2,52,45,431
80	₹ 2,40,975	₹ 1,93,73,792	₹ 3,01,968	₹ 2,35,11,596
81	₹ 2,53,024	₹ 1,75,98,297	₹ 3,17,066	₹ 2,14,51,382
82	₹ 2,65,675	₹ 1,55,41,935	₹ 3,32,920	₹ 1,90,29,293
83	₹ 2,78,959	₹ 1,31,77,215	₹ 3,49,566	₹ 1,62,06,527
84	₹ 2,92,907	₹ 1,04,74,332	₹ 3,67,044	₹ 1,29,40,684
85	₹ 3,07,553	₹ 74,00,983	₹ 3,85,396	₹ 91,85,456
86	₹ 3,22,930	₹ 39,22,172	₹ 4,04,666	₹ 48,90,285
87	₹ 3,39,077	₹ -0	₹ 4,24,899	₹ -0

## Annual Tax & Post-Tax Withdrawal

Age	Scenario 1 @ 11.00 %			Scenario 2 @ 12.00 %		
	Annual Withdrawal	Tax Payable	Post - Tax Withdrawal	Annual Withdrawal	Tax Payable	Post - Tax Withdrawal
63	₹ 12,61,642	₹ 13,651	₹ 12,47,991	₹ 15,80,971	₹ 19,395	₹ 15,61,576
64	₹ 13,24,724	₹ 39,395	₹ 12,85,329	₹ 16,60,020	₹ 55,746	₹ 16,04,274
65	₹ 13,90,960	₹ 65,958	₹ 13,25,002	₹ 17,43,021	₹ 92,931	₹ 16,50,090
66	₹ 14,60,508	₹ 40,947	₹ 14,19,561	₹ 18,30,172	₹ 61,505	₹ 17,68,667
67	₹ 15,33,533	₹ 52,852	₹ 14,80,681	₹ 19,21,681	₹ 79,384	₹ 18,42,297
68	₹ 16,10,210	₹ 65,459	₹ 15,44,751	₹ 20,17,765	₹ 98,177	₹ 19,19,588
69	₹ 16,90,721	₹ 78,804	₹ 16,11,917	₹ 21,18,653	₹ 1,17,931	₹ 20,00,722
70	₹ 17,75,257	₹ 92,924	₹ 16,82,333	₹ 22,24,586	₹ 1,38,692	₹ 20,85,893
71	₹ 18,64,019	₹ 1,07,859	₹ 17,56,160	₹ 23,35,815	₹ 1,60,513	₹ 21,75,302
72	₹ 19,57,220	₹ 1,23,652	₹ 18,33,569	₹ 24,52,606	₹ 1,83,445	₹ 22,69,161
73	₹ 20,55,081	₹ 1,40,346	₹ 19,14,736	₹ 25,75,236	₹ 2,07,545	₹ 23,67,691
74	₹ 21,57,835	₹ 1,57,988	₹ 19,99,848	₹ 27,03,998	₹ 2,32,870	₹ 24,71,128
75	₹ 22,65,727	₹ 1,76,626	₹ 20,89,102	₹ 28,39,198	₹ 2,59,482	₹ 25,79,715
76	₹ 23,79,014	₹ 1,96,311	₹ 21,82,703	₹ 29,81,157	₹ 2,87,446	₹ 26,93,712
77	₹ 24,97,964	₹ 2,17,097	₹ 22,80,867	₹ 31,30,215	₹ 3,16,829	₹ 28,13,387
78	₹ 26,22,863	₹ 2,39,041	₹ 23,83,822	₹ 32,86,726	₹ 3,47,701	₹ 29,39,025
79	₹ 27,54,006	₹ 2,62,200	₹ 24,91,805	₹ 34,51,062	₹ 3,80,139	₹ 30,70,924
80	₹ 28,91,706	₹ 2,86,639	₹ 26,05,067	₹ 36,23,616	₹ 4,14,219	₹ 32,09,397
81	₹ 30,36,291	₹ 3,12,421	₹ 27,23,871	₹ 38,04,796	₹ 4,50,023	₹ 33,54,773
82	₹ 31,88,106	₹ 3,39,615	₹ 28,48,491	₹ 39,95,036	₹ 4,87,640	₹ 35,07,397
83	₹ 33,47,511	₹ 3,68,293	₹ 29,79,218	₹ 41,94,788	₹ 5,27,157	₹ 36,67,631
84	₹ 35,14,887	₹ 3,98,531	₹ 31,16,356	₹ 44,04,527	₹ 5,68,672	₹ 38,35,855
85	₹ 36,90,631	₹ 4,30,408	₹ 32,60,223	₹ 46,24,754	₹ 6,12,284	₹ 40,12,470
86	₹ 38,75,163	₹ 4,64,007	₹ 34,11,156	₹ 48,55,991	₹ 6,58,097	₹ 41,97,894
87	₹ 40,68,921	₹ 4,99,415	₹ 35,69,505	₹ 50,98,791	₹ 7,06,222	₹ 43,92,569

\*Returns are not guaranteed. The above is for illustration purpose only. Report Date : 29/10/2021