

SWP Withdrawal Calculation For Keyur Parekh

Current Age	60 Yrs
Initial Investment	₹ 1,00,00,000
Annual Increment	5 %
Monthly SWP Amount	₹ 40,000
SWP Period	25 Years

Suggested Asset Allocation

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

Total Withdrawal

₹ 2,34,29,381

End Value

₹ 98,02,418

Projected Monthly Withdrawal & Fund Value

Age	Average Monthly Withdrawal Amount	Fund Value at End of Year
61	₹40,909	₹1,02,91,505
62	₹42,954	₹1,05,80,906
63	₹45,102	₹1,08,66,763
64	₹47,357	₹1,11,47,458
65	₹49,725	₹1,14,21,176
66	₹52,211	₹1,16,85,888
67	₹54,821	₹1,19,39,327
68	₹57,562	₹1,21,78,970
69	₹60,441	₹1,24,02,009
70	₹63,463	₹1,26,05,328
71	₹66,636	₹1,27,85,470
72	₹69,968	₹1,29,38,609
73	₹73,466	₹1,30,60,514
74	₹77,139	₹1,31,46,512
75	₹80,996	₹1,31,91,448
76	₹85,046	₹1,31,89,640
77	₹89,298	₹1,31,34,831
78	₹93,763	₹1,30,20,138
79	₹98,451	₹1,28,37,996
80	₹1,03,374	₹1,25,80,095
81	₹1,08,543	₹1,22,37,314
82	₹1,13,970	₹1,17,99,652
83	₹1,19,668	₹1,12,56,144
84	₹1,25,652	₹1,05,94,782
85	₹1,31,934	₹98,02,418

* Increment in SWP amount is considered on monthly basis. For simplicity, figures are shown as average for the year.

* The above is for illustration purpose only. Report Date : 18/10/2022