

SWP Calculation

Current Age	40 Yrs
Annual Investment	₹ 1,00,000
Payment Period	10 Yrs
Deferment Period	10 Yrs
Accumulated Corpus	₹ 61,04,415
Monthly SWP Amount	₹ 50,000
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	75.00 %	10.00 %
Hybrid	25.00 %	8.00 %
Portfolio	100.00 %	9.50 %

Total Withdrawal

₹ 1,20,00,000

End Value

₹ 36,26,832

Accumulation Phase Projected Annual Investment Value

Age	Annual Investment	Year End Value
41	₹1,00,000	₹1,12,000
42	₹1,00,000	₹2,37,440
43	₹1,00,000	₹3,77,933
44	₹1,00,000	₹5,35,285
45	₹1,00,000	₹7,11,519
46	₹1,00,000	₹9,08,901
47	₹1,00,000	₹11,29,969
48	₹1,00,000	₹13,77,566
49	₹1,00,000	₹16,54,874
50	₹1,00,000	₹19,65,458
51	-	₹22,01,313
52	-	₹24,65,471
53	-	₹27,61,327
54	-	₹30,92,687
55	-	₹34,63,809
56	-	₹38,79,466
57	-	₹43,45,002
58	-	₹48,66,402
59	-	₹54,50,371
60	-	₹61,04,415

Distribution Phase Projected Monthly Withdrawal & Fund Value

Age	Monthly SWP Amount	Fund Value at End of Year
61	₹50,000	₹60,58,637
62	₹50,000	₹60,08,511
63	₹50,000	₹59,53,623
64	₹50,000	₹58,93,520
65	₹50,000	₹58,27,707
66	₹50,000	₹57,55,642
67	₹50,000	₹56,76,731
68	₹50,000	₹55,90,324
69	₹50,000	₹54,95,708
70	₹50,000	₹53,92,103
71	₹50,000	₹52,78,656
72	₹50,000	₹51,54,431
73	₹50,000	₹50,18,405
74	₹50,000	₹48,69,457
75	₹50,000	₹47,06,358
76	₹50,000	₹45,27,765
77	₹50,000	₹43,32,206
78	₹50,000	₹41,18,069
79	₹50,000	₹38,83,588
80	₹50,000	₹36,26,832

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