

## SWP Calculation

Current Age	40 Yrs
Lumpsum Investment	₹ 5,00,000
SIP Amount	₹ 25,000
SIP Period	10 Yrs
Deferment Period	10 Yrs
Accumulated Corpus	₹ 2,22,18,683
Annual Increment	10 %
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	100.00 %	8.00 %
Portfolio	100.00 %	8.00 %

### Total Withdrawal

₹ 3,59,12,961

### End Value

₹ 3,64,69,590

## Accumulation Phase Projected Annual Investment Value

Age	Annual Investment	Year End Value
41	₹8,00,000	₹8,79,162
42	₹3,00,000	₹13,03,824
43	₹3,00,000	₹17,79,446
44	₹3,00,000	₹23,12,142
45	₹3,00,000	₹29,08,761
46	₹3,00,000	₹35,76,975
47	₹3,00,000	₹43,25,374
48	₹3,00,000	₹51,63,582
49	₹3,00,000	₹61,02,374
50	₹3,00,000	₹71,53,821
51	-	₹80,12,280
52	-	₹89,73,753
53	-	₹1,00,50,604
54	-	₹1,12,56,676
55	-	₹1,26,07,478
56	-	₹1,41,20,375
57	-	₹1,58,14,820
58	-	₹1,77,12,598
59	-	₹1,98,38,110
60	-	₹2,22,18,683

## Distribution Phase Projected Monthly Withdrawal & Fund Value

Age	Monthly SWP Amount	Fund Value at End of Year
61	₹52,252	₹2,33,46,874
62	₹57,477	₹2,45,00,389
63	₹63,225	₹2,56,74,762
64	₹69,548	₹2,68,64,519
65	₹76,502	₹2,80,63,034
66	₹84,153	₹2,92,62,366
67	₹92,568	₹3,04,53,074
68	₹1,01,825	₹3,16,24,010
69	₹1,12,007	₹3,27,62,089
70	₹1,23,208	₹3,38,52,031
71	₹1,35,529	₹3,48,76,066
72	₹1,49,082	₹3,58,13,611
73	₹1,63,990	₹3,66,40,905
74	₹1,80,389	₹3,73,30,604
75	₹1,98,428	₹3,78,51,321
76	₹2,18,271	₹3,81,67,122
77	₹2,40,098	₹3,82,36,956
78	₹2,64,107	₹3,80,14,025
79	₹2,90,518	₹3,74,45,069
80	₹3,19,570	₹3,64,69,590

\* 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 : 15/05/2023