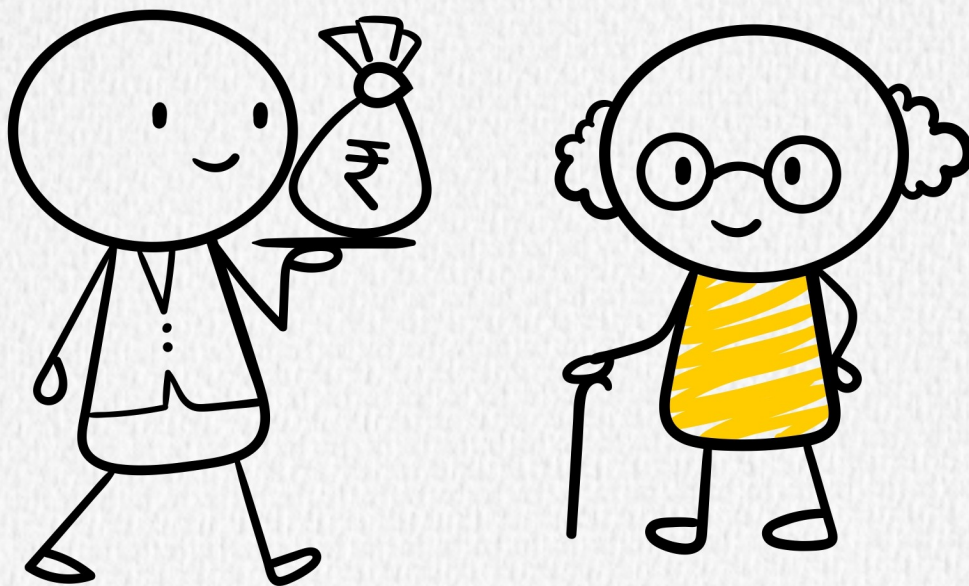


Why SWP Can Be Your **Reliable** **Cashflow Partner** After Retirement



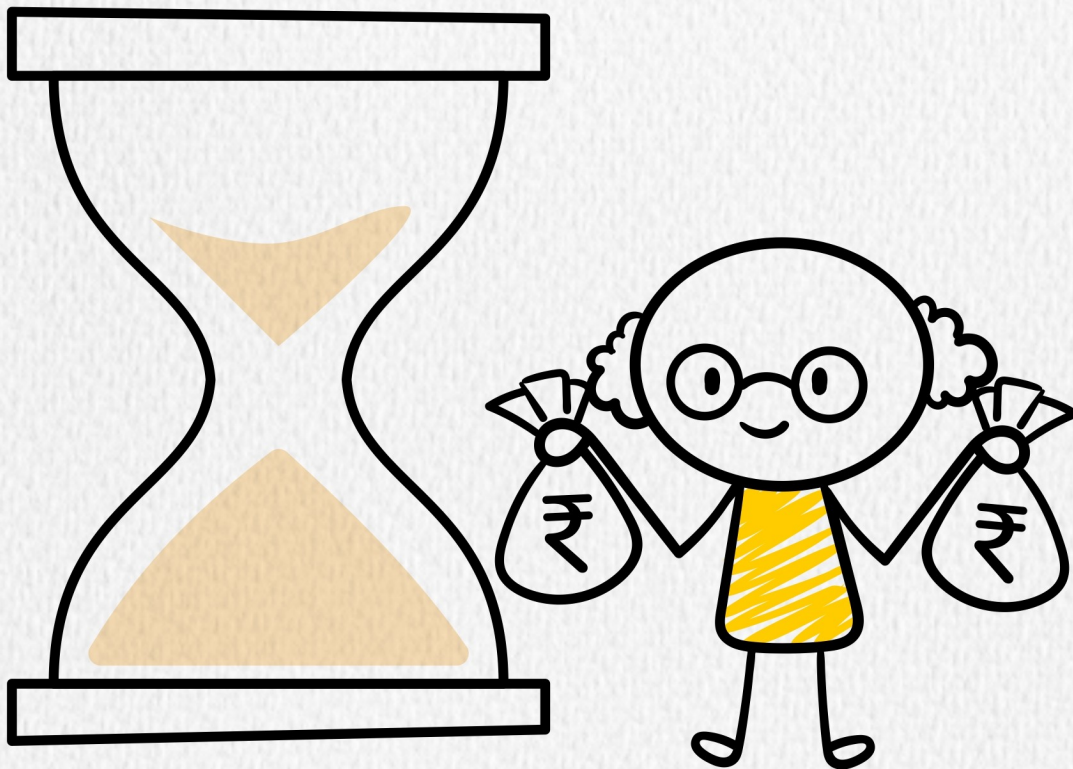
Retirement Brings a **New Financial Phase**

- ☑ *No steady salary*
- ☑ *Regular expenses continue*



*While pensions and annuities provide stability,
a **Systematic Withdrawal Plan (SWP)** from mutual funds can
act as a **parallel income stream** for financial security.*

What is **SWP**?



SWP (Systematic Withdrawal Plan)
*allows investors to withdraw a fixed amount
at regular intervals (monthly, quarterly, etc.)
from their mutual fund investments,
ensuring a predictable cash flow.*

Benefits of SWP for Retirees

✓ **Steady Cash Flow**

➔ Acts as a *salary replacement*, ensuring a consistent income stream.

✓ **Tax-Efficient Withdrawals**

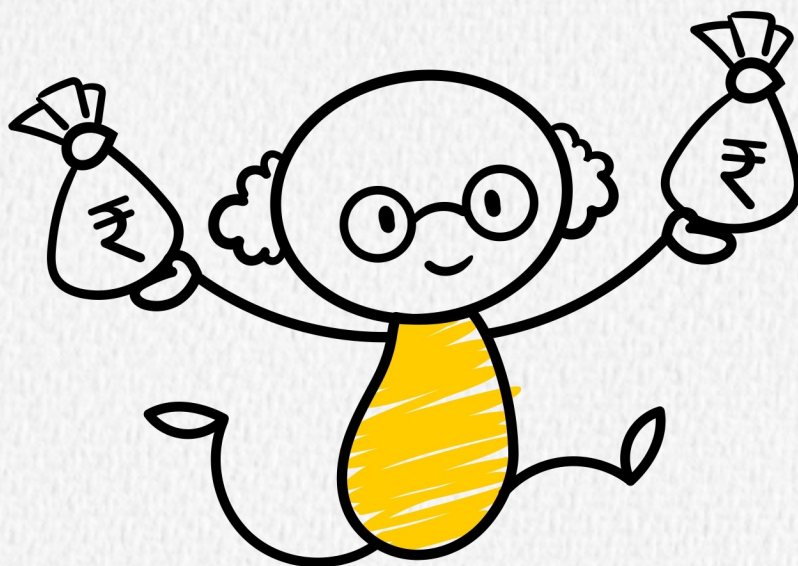
➔ *Equity & hybrid fund SWPs attract 12.5% LTCG tax, with the first ₹1.25 lakh of annual LTCG tax-free.*

✓ **Beats Inflation**

➔ *Unlike traditional savings, SWP from equity or hybrid funds has the potential to outpace inflation.*

✓ **Flexibility & Liquidity**

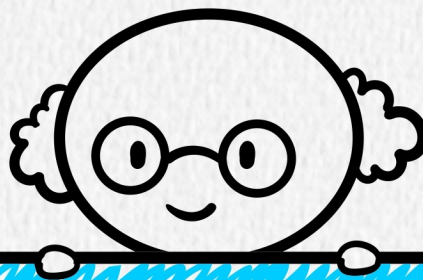
➔ *Unlike annuities, SWP can be modified or stopped anytime.*



How Much Can You Withdraw Through SWP?

Monthly SWP for Different Investment Amounts

(Assumed 10% return, 20-year SWP period with 9% monthly withdrawal)



Initial Investment	Monthly SWP Amount	End Period Value
₹10,00,000	₹7,500	₹13,40,556
₹25,00,000	₹18,750	₹33,51,389
₹50,00,000	₹37,500	₹67,02,779
₹1,00,00,000	₹75,000	₹1,34,05,557

*Please note that SWP is not a guaranteed product. Figures are for illustration purposes only.

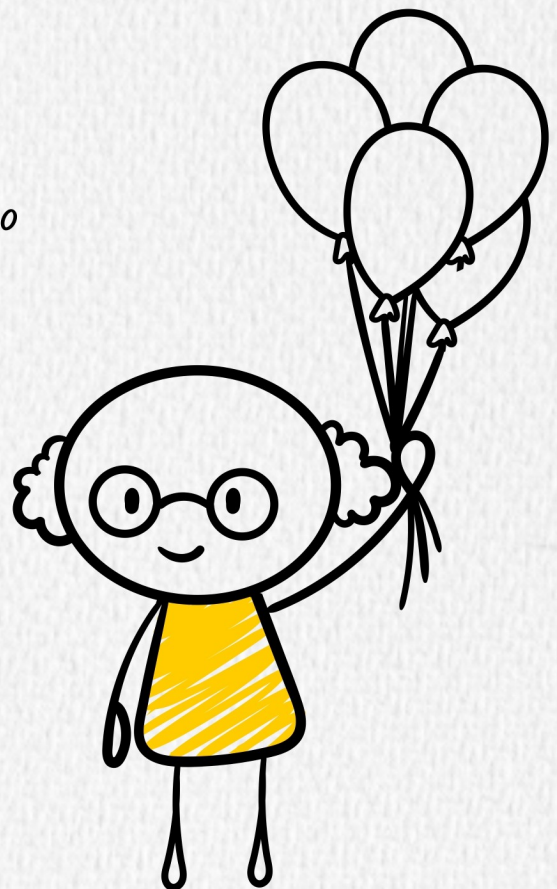
✓ Even after 20 years of withdrawals, a well-planned SWP can still leave a substantial corpus!

Role of Mutual Fund Distributors in Creating a Lasting SWP

- ✓ **Fund Selection Aligned to Risk Appetite**
 - ➔ *Helps investors choose the right mix of funds for growth & stability.*
- ✓ **Optimized Withdrawal Strategy**
 - ➔ *Sets up a sustainable withdrawal rate to avoid early corpus depletion.*
- ✓ **Portfolio Monitoring & Adjustments**
 - ➔ *Regular reviews & adjustments for better long-term performance.*
- ✓ **Tax Planning**
 - ➔ *Helps structure withdrawals efficiently to minimize tax liabilities.*



*With expert guidance,
retirees can enjoy a
**stress-free and
lasting SWP.***



The SWP Advantage for Retirees



- ☑ *A parallel cash flow mechanism that provides stability while keeping investments growing!*
- ☑ *If planned well, SWP helps maintain financial independence and ensures a worry-free retirement.*
- ☑ *Have you considered SWP in your retirement plan?*

DISCLAIMER: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. SWP is a process, not a guaranteed product. Actual investment experience may differ. Any assumption of return shown in the calculation above should not be construed as indicative /expected from any specific mutual fund scheme.