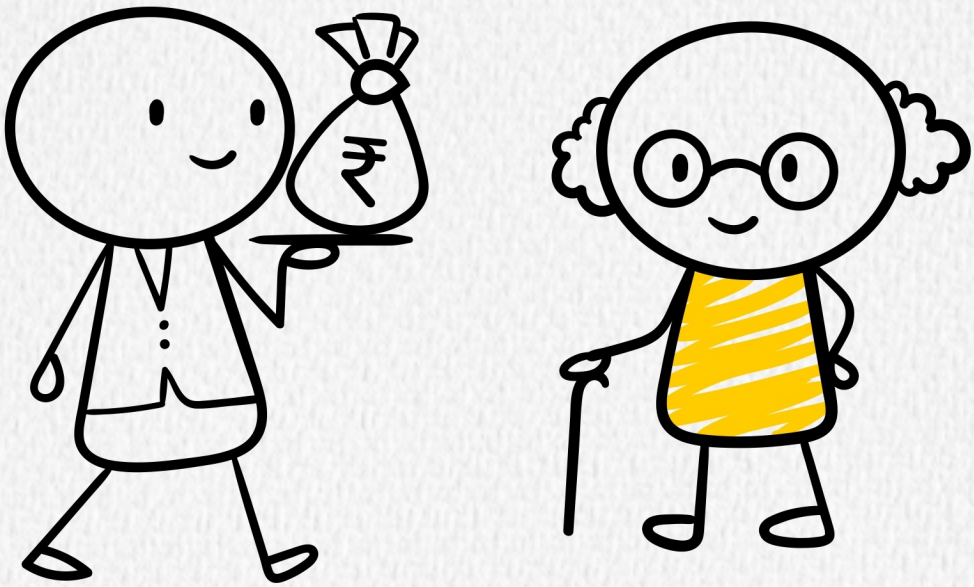
Why SWP Can Be Your Reliable Cashflow Partner After Retirement



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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.

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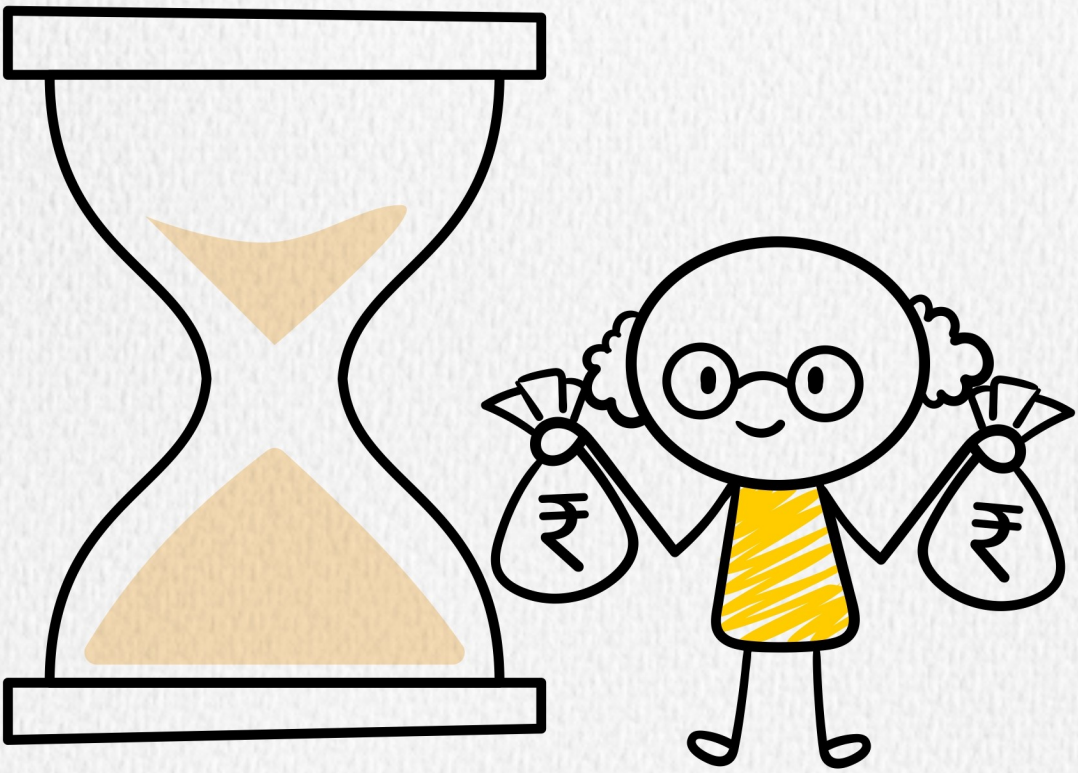
What is SWP?



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.

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Benefits of SWP for Retirees

☑ **Steady Cash Flow**

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

☑ **Tax-Efficient Withdrawals**

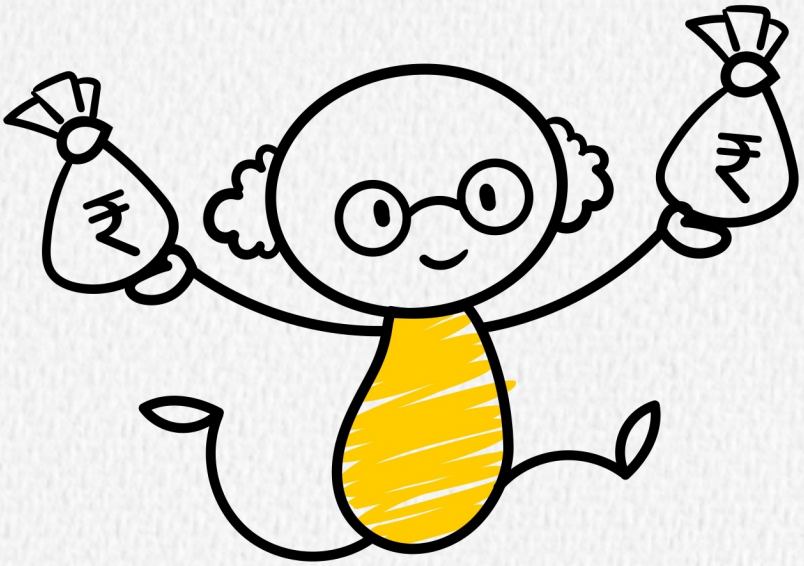
➲ ***Equity & hybrid fund SWPs*** *attract 12.5% LTCG tax, with the first* ***₹1.25 lakh of annual LTCG tax-free.***

☑ **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.***



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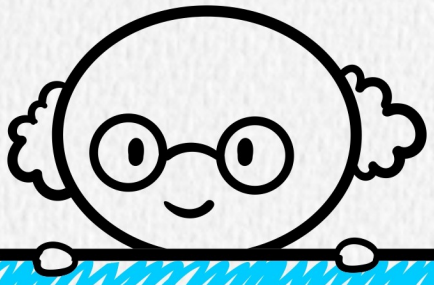
How Much Can You Withdraw Through SWP?

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!

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Shubhchintak
When advice matters, Experts count

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.

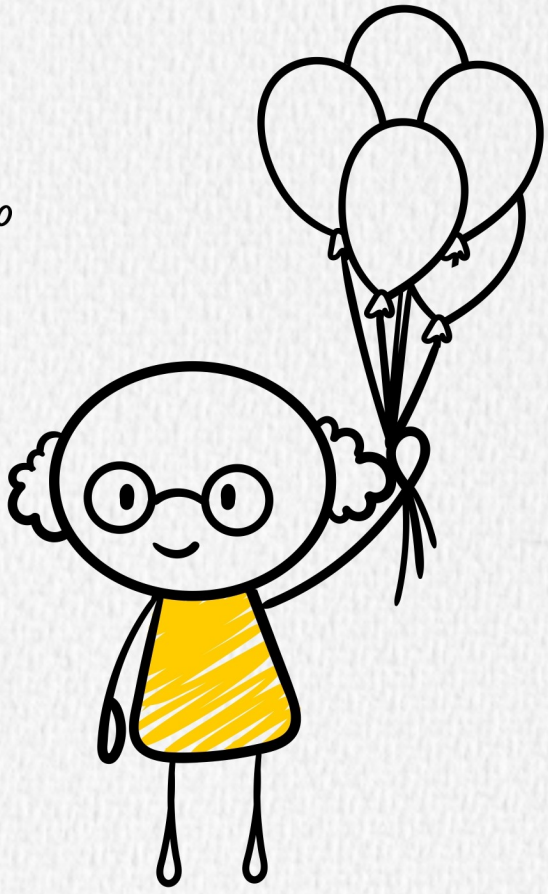
☑ **Optimized Withdrawal Strategy**
- Sets up a **sustainable withdrawal rate** to avoid early corpus depletion.

☑ **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.



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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.

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