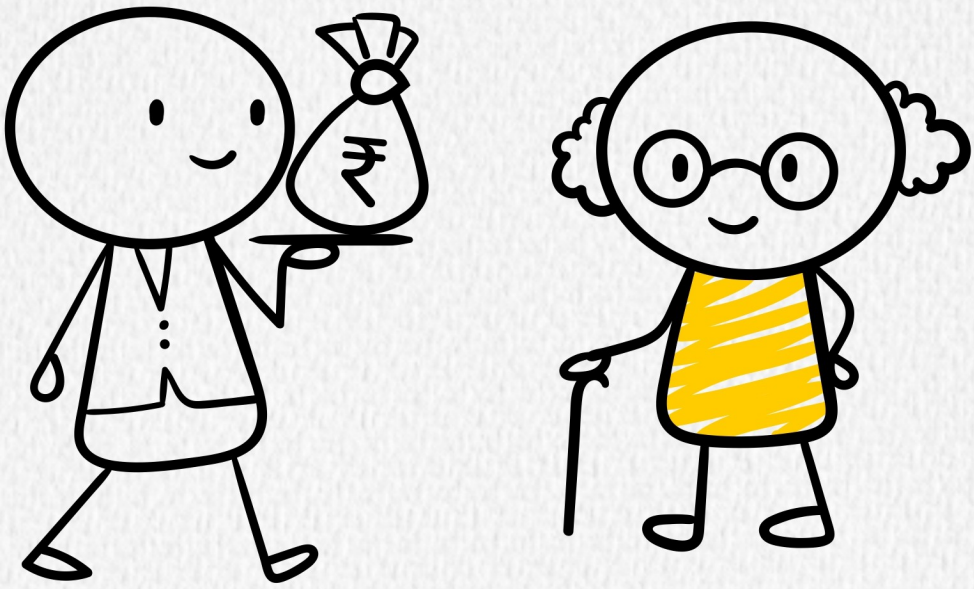
Mutual Fund Distributor

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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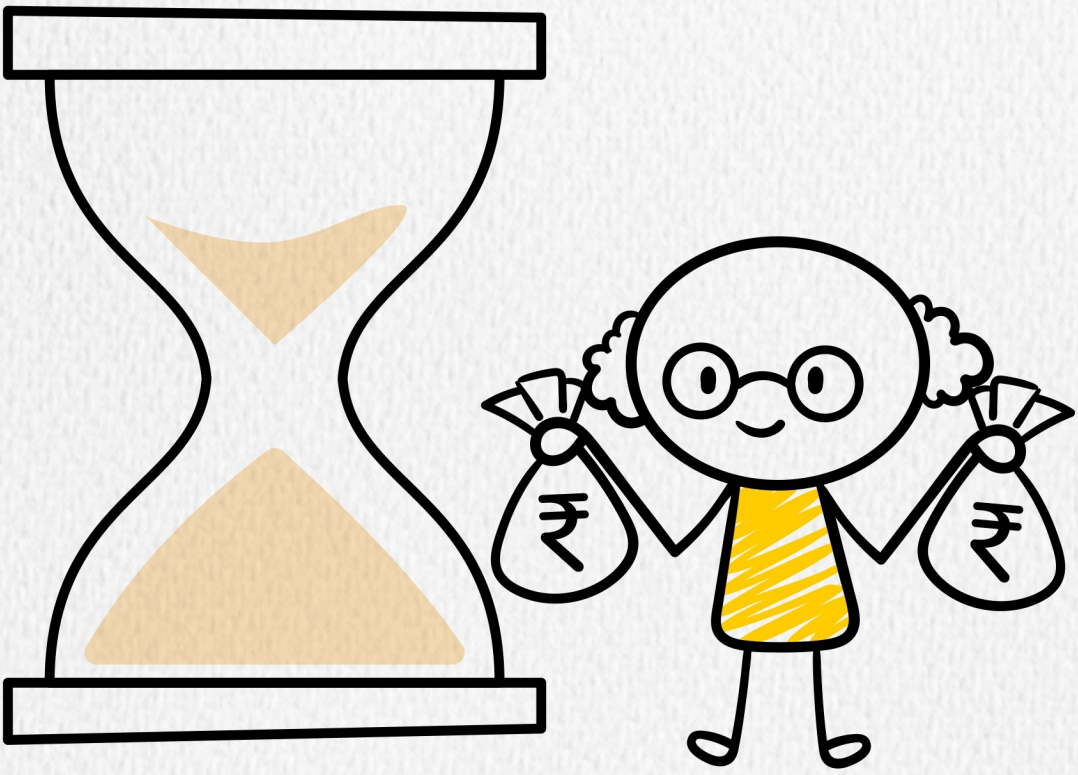
What is SWP?



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**

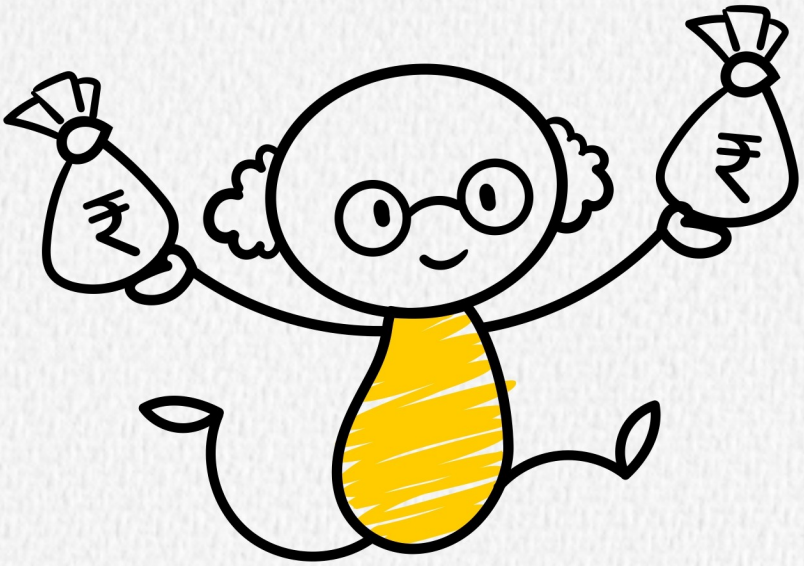
- **Equity & hybrid fund SWPs** attract 12.5% LTCG tax, with the first **₹1.25 lakh of annual LTCG tax-free.**

☑ **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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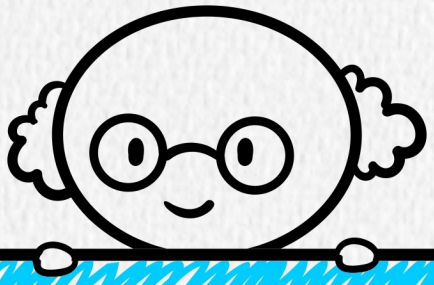
How Much Can You Withdraw Through SWP?

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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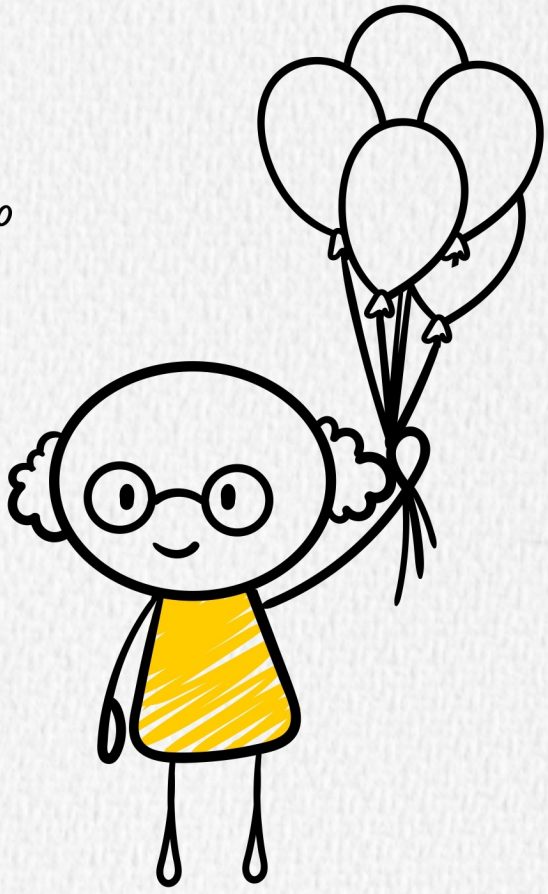
Role of Mutual Fund Distributors in Creating a Lasting SWP

- ☑ **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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