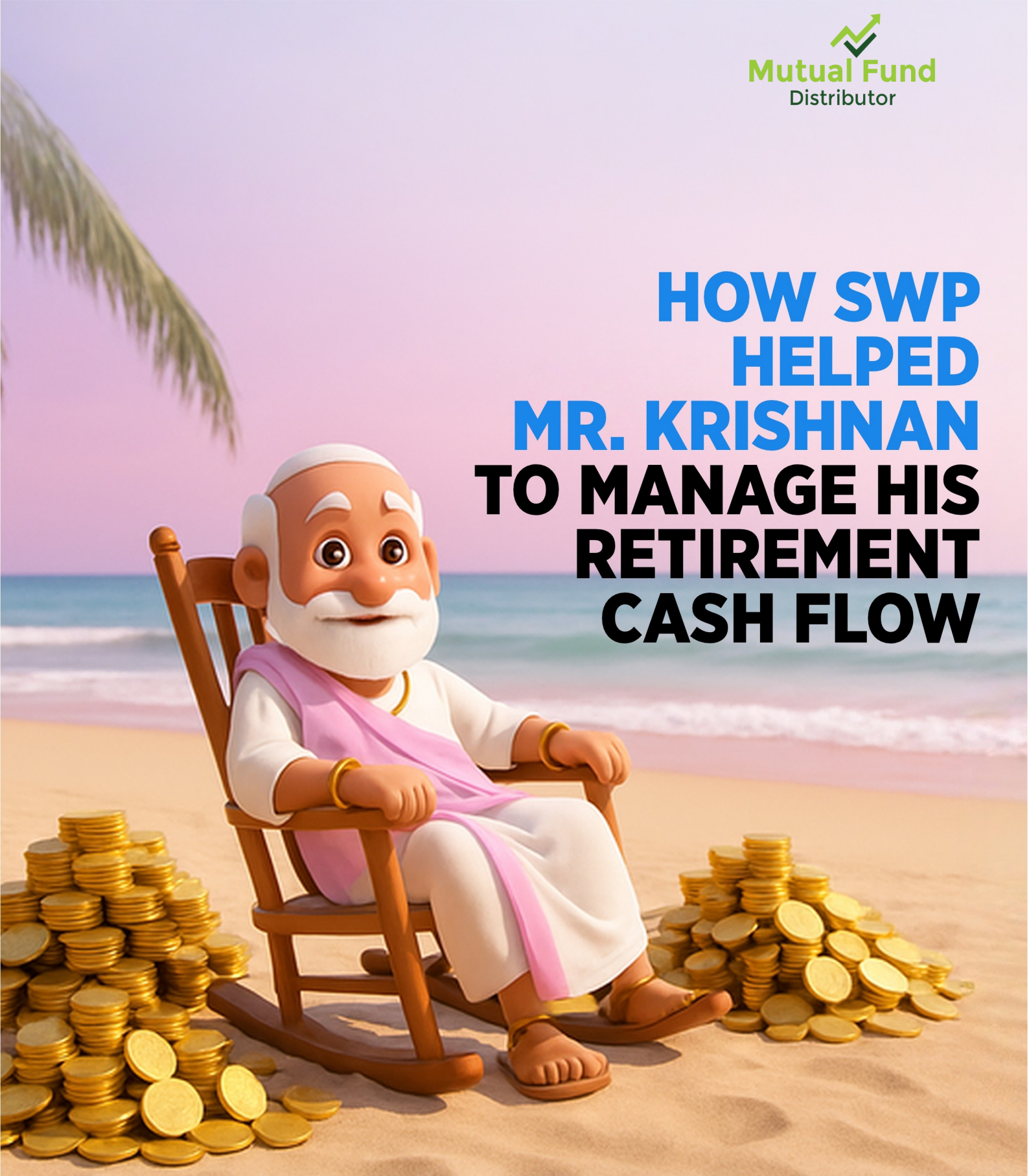
Mutual Fund Distributor

HOW SWP HELPED MR. KRISHNAN TO MANAGE HIS RETIREMENT CASH FLOW



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INVESTOR PROFILE

Name	: Mr. Krishnan
Age	: 65 years
Background	: Retired employee
Goal	: To arrange a regular monthly cash flow from his retirement savings

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SCENARIO

After retirement, Mr. Krishnan received a sizeable corpus from his Provident Fund, Gratuity, and Leave Encashment, etc. Initially, he considered placing the amount in Government Saving Schemes and Fixed Deposits (FDs) for monthly/quarterly interest. However, he was concerned about: FD and Government Scheme interest being fully taxable at his slab rate, thereby adding to his pension income and tax burden.



Interest rates changing over time, creating reinvestment challenges in a declining rate scenario.

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WHAT HE CHOSE

With guidance from his Mutual Fund Distributor (MFD), Mr. Krishnan explored a Systematic Withdrawal Plan (SWP) through a Hybrid Multi-Asset Mutual Fund. He allocated a major portion of his retirement corpus into the fund. He set up a fixed monthly withdrawal through SWP to cover his expenses.



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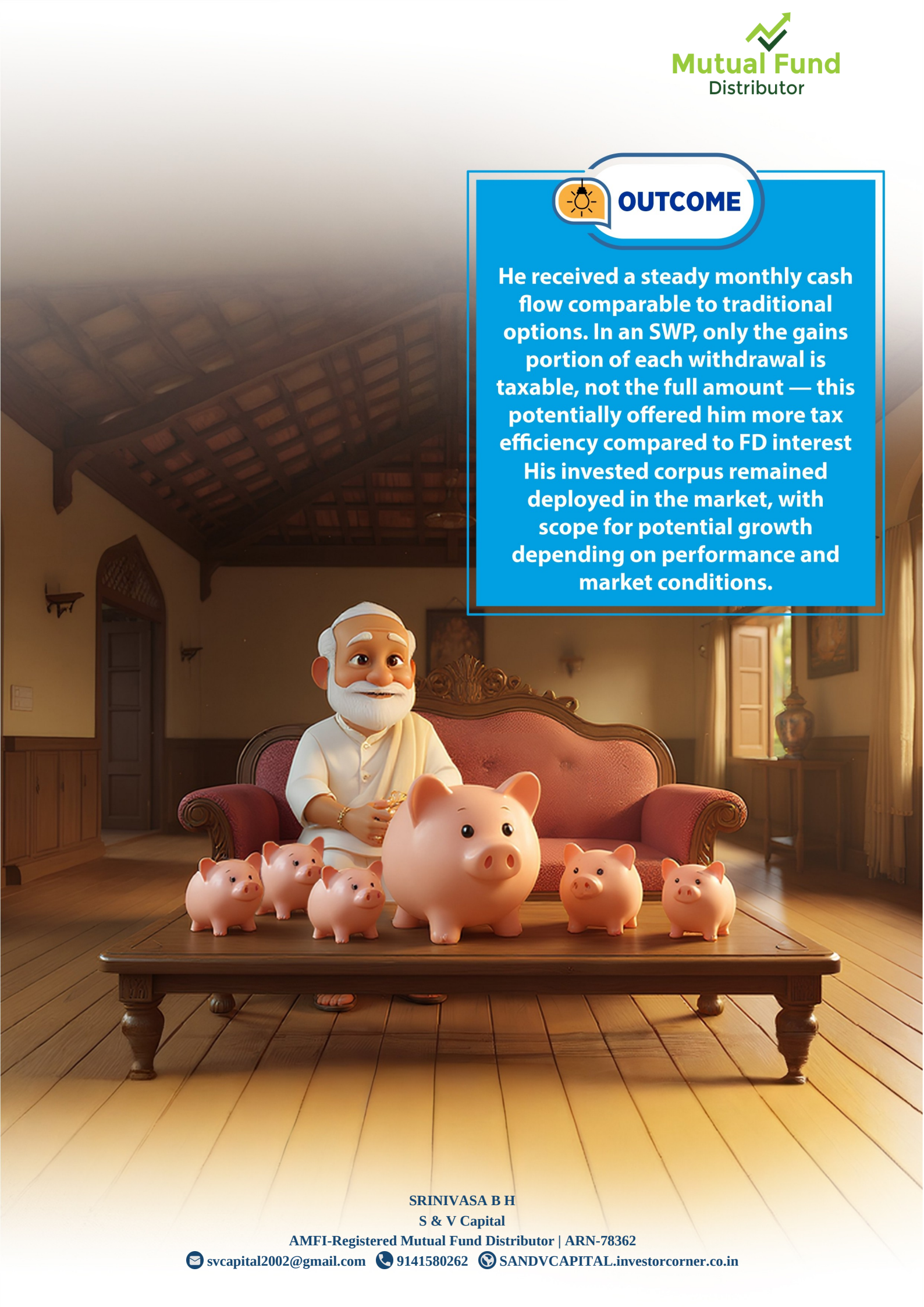
OUTCOME

He received a steady monthly cash flow comparable to traditional options. In an SWP, only the gains portion of each withdrawal is taxable, not the full amount — this potentially offered him more tax efficiency compared to FD interest His invested corpus remained deployed in the market, with scope for potential growth depending on performance and market conditions.



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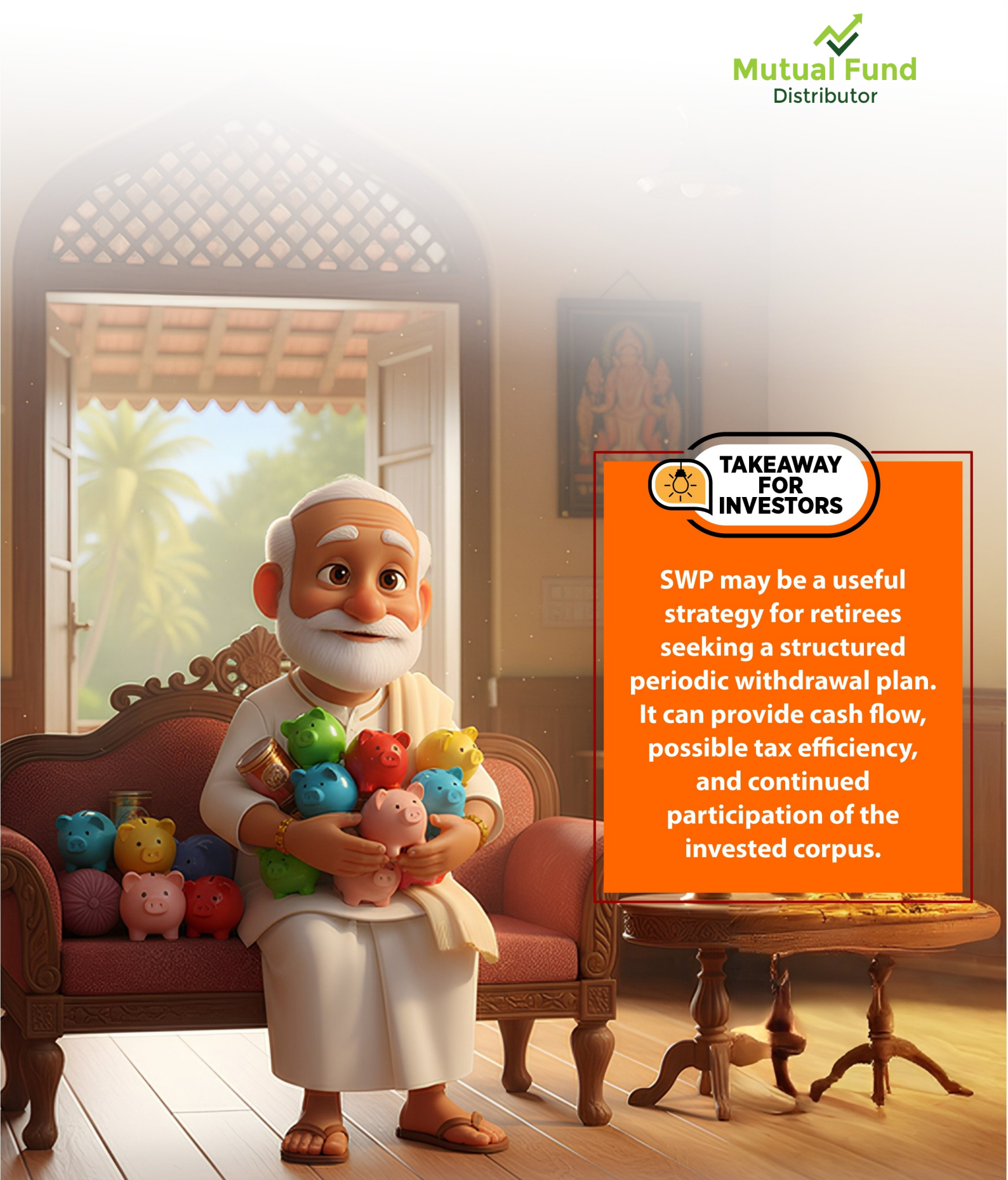

TAKEAWAY FOR INVESTORS

SWP may be a useful strategy for retirees seeking a structured periodic withdrawal plan. It can provide cash flow, possible tax efficiency, and continued participation of the invested corpus.

DISCLAIMER: *This is an illustrative case study prepared for investor awareness only. The names, figures, and situations are hypothetical and used for explanation. Mutual Fund investments are subject to market risks. Past performance may or may not be sustained in the future. Investors should consult their financial advisor/tax consultant before making any investment decisions.*

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