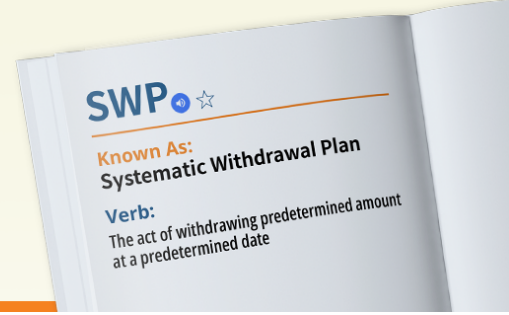


With the Systematic Withdrawal Plan, your invested money is always at your service

Why SWP?

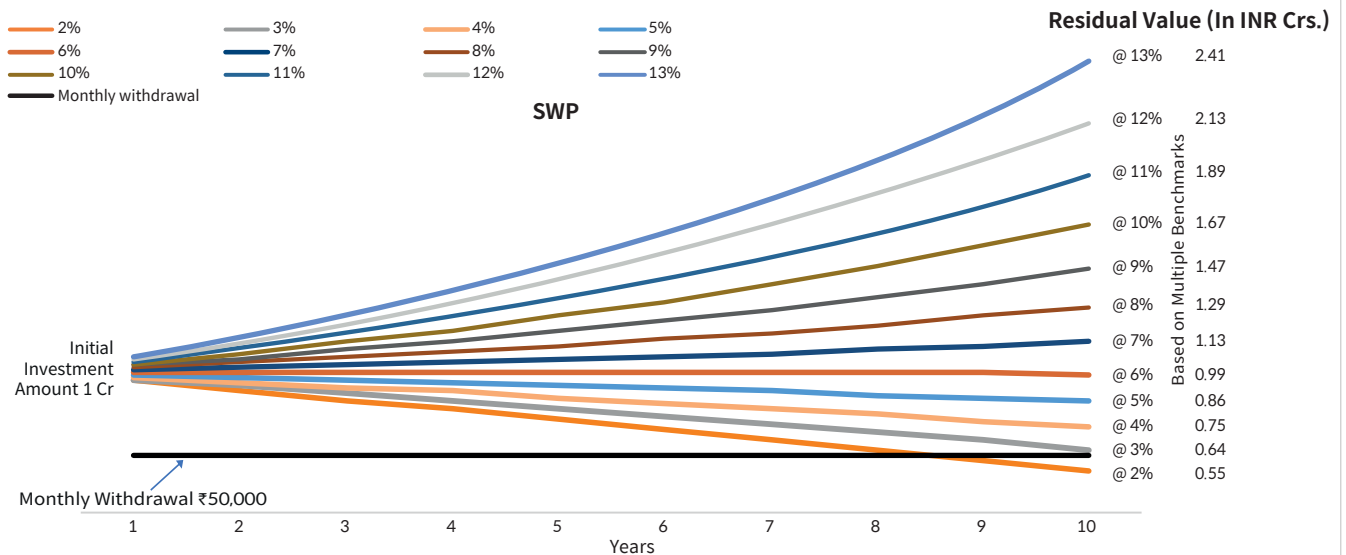
- Make Regular Flows of Income
- Good Option For Retirement Plan



Convert mutual fund units to Bank balance in a phased manner

Systematic withdrawal plan (SWP) is a facility, where investors can withdraw a pre-decided amount at regular intervals from a lumpsum investment made previously in any mutual fund.

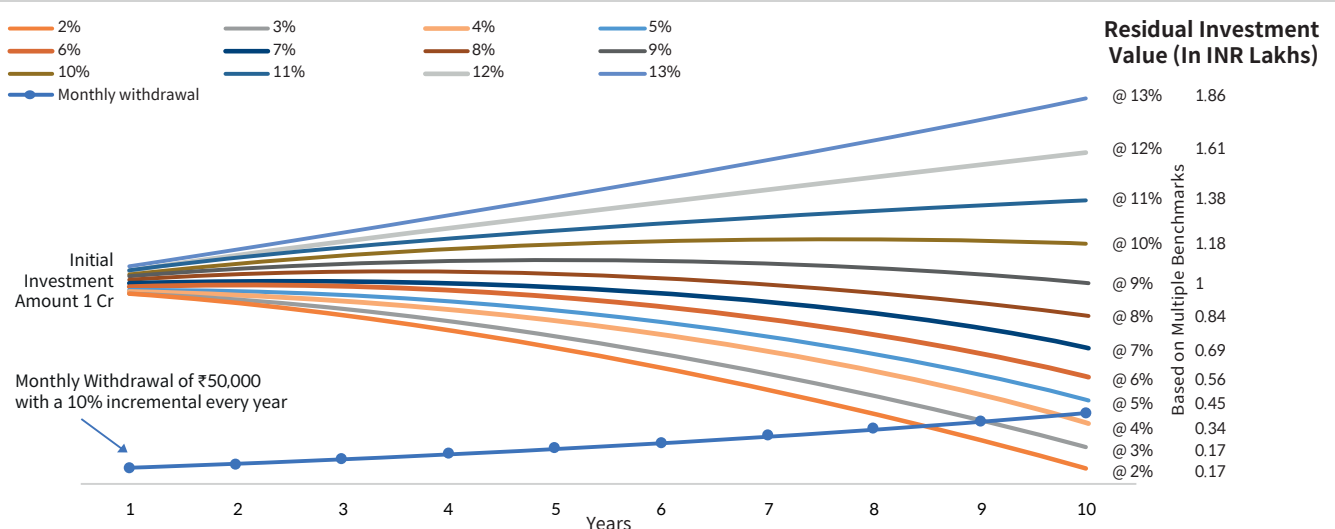
Static Systematic Withdrawal Plan



Monthly SWP of ₹50,000 withdrawn over a period of 10 Years

SWP: Systematic Withdrawal Plan . SWP is withdrawn on a monthly basis for a period of 10 years and the growth of the residual value is shown at various values ranging from 2-13%. The data is computed for a period of 10 years across multiple benchmarks wherein the returns are calculated by taking the mean of the 10-year rolling return for various benchmarks from 01/06/2013 – 30/05/2023. Tax and inflation are not considered during computation. The graph shown above is for illustration purpose only and does not in any manner indicate performance of any scheme.

Incremental Systematic Withdrawal Plan



SWP: Systematic Withdrawal Plan. SWP is withdrawn on a monthly basis with an annual increment of Rs 1000/- on the closing amount of the previous year, for a period of 10 years. The growth of the residual value is shown on the basis of various values ranging from 2-13%. The data is computed for a period of 10 years across multiple benchmarks wherein the returns are calculated by taking the mean of the 10-year rolling return for various benchmarks from 01/06/2013 – 30/05/2023. Tax and inflation are not considered during computation. The graph shown above is for illustration purpose only and does not in any manner indicate performance of any scheme.

Category of Scheme (A)	Benchmark	CAGR for illustration (B)	Basis of computing the rate (C)
Equity funds	Sensex/Nifty	Sensex - 12.64% Nifty - 12.93%	Mean of 10 years rolling return between 01/06/13 and 30/05/23 of (Benchmark)
Fixed income funds	10 year GSec	7.20%	
Hybrid Funds			
Predominantly investing in equities (Assuming 75% Equity and 25% Debt)	Sensex/Nifty +10 Year G-Sec	Sensex - 11.28% Nifty - 11.50%	
Predominantly investing in debt securities / instruments (Assuming 25% Equity and 75% Debt)	10 Year GSec + Nifty/Sensex	Nifty - 8.63% Sensex - 8.56%	
Investing equally in Equity and Debt (assuming 50% Equity and 50% Debt)	Sensex/Nifty - 50% 10 Year GSec - 50%	Sensex: GSec -9.92% Nifty: GSec - 10.07%	
Multi Asset Funds (Assuming 40% Equity, 40% Debt and 20% Gold)	Sensex/Nifty - 40% 10 Year GSec - 40% Gold - 40%	Sensex: GSec: Gold - 9.80% Nifty: Gsec: Gold - 9.92%	

Note:
Returns calculated by taking mean of 10-year rolling returns between 01/06/13 and 30/05/23 for various benchmarks. Mean returns are as follows: INR Gold 9.34%; Sensex: 12.64%; Nifty 50: 12.93% and 10-year G-Sec: 7.20%.

SWP (Systematic Withdrawal Plan) vs IDCW (Income Distribution cum Capital Withdrawal) Pay out Option

Mr. Jay invested ₹10 Lacs on 1st Jan 2021 in a Hybrid Fund and initiated a SWP @ 6% on the 5th of every month

At the end of 1Yr

Total Amount Withdrawn	Short Term Capital Gain (STCG)	Amount Received post STCG
₹60,000	₹9,000	₹51,000

2nd Year Onwards

Total Amount Withdrawn	Long Term Capital Gain (LTCG)	Amount Received post LTCG
₹60,000	NIL	₹60,000

While Mr. Neil invested ₹10 Lacs on 1st Jan 2021 in a Hybrid Scheme and opted for an IDCW pay-out option

At the end of every year

Dividend Received	TDS Applicable @ 10%	Amount Received Post TDS	Income Tax Paid @20%	Final Amount Received Post Tax
₹60,000	₹6,000	₹54,000	₹10,800	₹43,200

SWP – Systematic Withdrawal Plan, IDCW – Income Distribution cum Capital Withdrawal. STCG is taxed at 15%. STCG calculated does not include surcharge and cess. LTCG is calculated assuming the 1 Lakh limit in the equity segment has not been exhausted. The Tax Rates shown are the tax rates that are applicable from 1st April, 2021. Stamp Duty & STT is ignored for ease of calculation. Tax is deducted at 20% assuming the person falls in the 20% tax bracket which is the median tax bracket.

Disclaimer:

Statutory Details: Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited (AMC); Sponsor: Mirae Asset Global Investments Company Limited.

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Please consult your financial advisor or mutual fund distributor before investing

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