

## SWP End Period Calculator

Mr. A is embarking on a long-term financial journey and has set ambitious goals for his future. He plans to start a Systematic Investment Plan (SIP) with an investment of ₹25,000 per month for a duration of 20 years. After completing the SIP period, Mr. A aims to withdraw a substantial sum of ₹200,000 per month from the accumulated corpus through a Systematic Withdrawal Plan (SWP). He seeks guidance on determining how long he can sustain these withdrawals under the assumption of a 12% return during the SIP period and a 9% return during the SWP period.

Monthly SIP Amount	₹ 25,000	
SIP Period	₹ 20 Years	
Assumed Rate of Return	Accumulation Phase	12.00%
	Distribution Phase	9.00%
Monthly SWP Amount	₹ 2,00,000	

### SWP Period

**20 Years 5 Months**

\*This illustration and returns assumed are on the basis of the request made by you. These are neither indicative nor guaranteed returns. Mutual fund investments are subject to market risks. Do read all scheme-related documents carefully.

Accumulation Phase  
Yearwise Projected Investment Value

Year	Annual Investment	Year End Value
1	₹ 3,00,000	₹ 3,19,162
2	₹ 3,00,000	₹ 6,76,624
3	₹ 3,00,000	₹ 10,76,982
4	₹ 3,00,000	₹ 15,25,382
5	₹ 3,00,000	₹ 20,27,590
6	₹ 3,00,000	₹ 25,90,064
7	₹ 3,00,000	₹ 32,20,034
8	₹ 3,00,000	₹ 39,25,600
9	₹ 3,00,000	₹ 47,15,835
10	₹ 3,00,000	₹ 56,00,897
11	₹ 3,00,000	₹ 65,92,167
12	₹ 3,00,000	₹ 77,02,390
13	₹ 3,00,000	₹ 89,45,839
14	₹ 3,00,000	₹ 1,03,38,502
15	₹ 3,00,000	₹ 1,18,98,285
16	₹ 3,00,000	₹ 1,36,45,242
17	₹ 3,00,000	₹ 1,56,01,833
18	₹ 3,00,000	₹ 1,77,93,215
19	₹ 3,00,000	₹ 2,02,47,564
20	₹ 3,00,000	₹ 2,29,96,434

**Distribution Phase**  
**Monthly Withdrawal & Projected Investment Value**

Year	Monthly SWP	Year End Balance
21	₹ 2,00,000	₹ 2,25,68,653
22	₹ 2,00,000	₹ 2,21,02,372
23	₹ 2,00,000	₹ 2,15,94,126
24	₹ 2,00,000	₹ 2,10,40,138
25	₹ 2,00,000	₹ 2,04,36,290
26	₹ 2,00,000	₹ 1,97,78,097
27	₹ 2,00,000	₹ 1,90,60,666
28	₹ 2,00,000	₹ 1,82,78,666
29	₹ 2,00,000	₹ 1,74,26,286
30	₹ 2,00,000	₹ 1,64,97,192
31	₹ 2,00,000	₹ 1,54,84,479
32	₹ 2,00,000	₹ 1,43,80,623
33	₹ 2,00,000	₹ 1,31,77,419
34	₹ 2,00,000	₹ 1,18,65,927
35	₹ 2,00,000	₹ 1,04,36,401
36	₹ 2,00,000	₹ 88,78,217
37	₹ 2,00,000	₹ 71,79,797
38	₹ 2,00,000	₹ 53,28,518
39	₹ 2,00,000	₹ 33,10,625
40	₹ 2,00,000	₹ 11,11,122

\*Chart is for illustration purposes only. Returns assumed above are as per your request. These are neither indicative nor guaranteed returns. The balance amount shown at the end may not be sufficient to meet withdrawal for next year.