

SWP

**Spend
When you are
Planned**



What is Systematic Withdrawal Plan?

Systematic Withdrawal Plan (SWP) is a facility in which an investor can withdraw pre-determined amount at pre-decided intervals from his/her investments in select mutual fund schemes.

SWP in mutual fund helps in creating a regular source of income to retirees or supplementary income for those with specific needs - like meeting child's education, regular cash flows to elderly parents etc.

Key benefits of SWP



Make Regular Flows of Income

Through SWP, investor can make regular withdrawal from his/her existing investment. It helps you to redeem your investment into actual cash flow.

Continues Investment

While SWP withdraws fixed amount regularly from your existing investment, your remaining amount remains invested and gives you a chance to seek better return.

Example of SWP

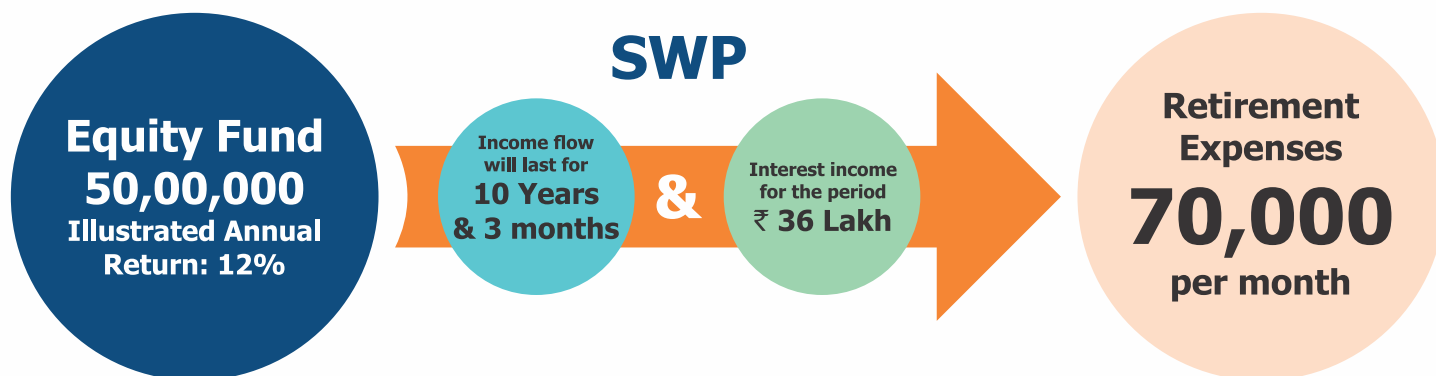
SWP withdrawals will be of fixed amount at regular intervals (monthly, quarterly, semi-annual or annual) from his/her investment. The investor may choose the withdrawal intervals based on his or her commitments and needs.

Example

If you have ₹ 50 Lakh savings in Equity fund and register monthly ₹ 70,000 of SWP after your retirement.

If we simply divide ₹ 50 lakh into ₹ 70,000, it will last only ~6 years.

However, in SWP, as your potential return will be kept added to your existing investments during the period, you might stretch your fixed withdrawal flow till 10 years with ₹ 36 Lakh of interest income.



*Illustration purpose only

How can you start SWP?

SWP works in an opposite way to SIP (Systematic Investment Plan).

In this case, instead of you investing a fixed sum on money at regular intervals, you as an investor can withdraw a fixed sum of money from your investments on regular basis.

An existing investor can register for SWP



1 By log in to <https://transact.miraeassetmf.co.in/investor> and register for SWP



2 By submitting SWP form at any of our branches or distribution partners

Investor can start an SWP with amount as low as ₹ 1,000 with transfer frequency of monthly, quarterly, semi-annually or annually.

Usually, a period of 7 days is required for registration under a SWP.

Investor should however be informed that applicable load shall be charged on redemption.

For the list of schemes which are eligible for this facility and other terms and conditions, please refer to the scheme information document of the scheme.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



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