



Enjoy to
the fullest
with blissful
withdrawals

SWP (Systematic Withdrawal Plan)

Accumulated a healthy
corpus, but looking
for regular liquidity?

Stay invested and withdraw money periodically
with a **Systematic Withdrawal Plan (SWP)**.

What is
SWP?

A Systematic Withdrawal Plan (SWP) is a facility offered by Mutual Fund, which allows an investor to periodically withdraw money as per requirement instead of withdrawing it in one go.

Withdrawals through SWP are subject to exit load and tax implications.



How does it work?

Your mutual fund investments have accumulated to a sizeable sum over long-term



You need monthly cash flows for specific needs



You register a SWP to withdraw a fixed amount/ number of units



Mutual fund redeems the desired amount into your bank account periodically



Illustration:

Consider Rs.50,000 redemption on a monthly basis through SWP from a portfolio value of Rs.2000,000. Below table illustrates a portfolio with SWP for six months.

Period	NAV (₹)	No. of Units	Amount Redeemed (₹)	Units Redeemed	Balance Units	Portfolio Value (₹)
Mar-18	20.00				1,00,000	20,00,000
Apr-18	21.00	1,00,000	50,000	2,381	97,619	20,50,000
May-18	26.00	97,619	50,000	1,923	95,696	24,88,095
Jun-18	25.00	95,696	50,000	2,000	93,696	23,42,399
Jul-18	24.00	93,696	50,000	2,083	91,613	21,98,703
Aug-18	25.00	91,613	50,000	2,000	89,613	22,40,316

SWP facility helped you withdraw money periodically basis your needs and at the same time you continued your investments for a longer time period.

How does it help me?

- Systematically withdraw based on your liquidity need.
- Plan your goals through systematic withdrawals on periodic basis.

When should I use SWP?

- To fulfill monthly cash flow requirements – This generally happens during the retirement phase or in case of liquidity crunch, wherein you intend to live off the accumulated corpus.
- Accumulate wealth through regular investments. Enjoy life at the same time through SWP.

TOLL FREE
1800 425 0090

WEBSITE
www.edelweissmf.com

EMAIL:
EMFHelp@edelweissfin.com

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