

# Retirement Planning Using Mutual Funds

## *A Simple Guide to Turn Your Corpus into Monthly Cash Flow*

A Rs 1 crore corpus sounds comfortable. But without a structured withdrawal strategy, it can either run out too early or remain under-utilised. Retirement planning is not just about accumulation. It is about converting wealth into consistent, predictable income.

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### **STEP 1: DEFINE YOUR MONTHLY INCOME NEED**

Before choosing any investment or withdrawal strategy, the first step is clarity.

Ask yourself:

- What is my monthly expense today?
- How will it change after retirement?
- Have I accounted for healthcare and inflation?

**Write it down:** My required monthly income: ₹ \_\_\_\_\_

This number becomes the foundation of your entire retirement plan.

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### **STEP 2: UNDERSTAND YOUR WITHDRAWAL STRATEGY**

Instead of withdrawing a lump sum randomly, mutual funds allow you to structure your withdrawals through a Systematic Withdrawal Plan (SWP).

An SWP helps you:

- Withdraw a fixed amount regularly
- Keep the remaining corpus invested
- Create a steady income stream

The idea is simple. Your money continues to grow while also paying you.

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### **STEP 3: BALANCE GROWTH AND STABILITY**

Retirement portfolios cannot rely on a single type of investment.

A portion of your investments should remain in equity-oriented mutual funds to beat inflation, while another portion should be in relatively stable funds to ensure consistent withdrawals.

This balance helps in:

- Protecting your capital during volatility
- Sustaining income over long periods

The goal is not maximum returns. The goal is sustainable income.

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## STEP 4: PLAN FOR LONGEVITY, NOT JUST RETIREMENT

One of the biggest risks in retirement is not market volatility. It is outliving your money.

People today are living longer. A retirement phase of 20–30 years is common. This means your withdrawal strategy must be designed to last.

If withdrawals are too high, the corpus depletes early, if too low, you compromise your lifestyle. **The balance is critical.**

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## STEP 5: ADJUST AS LIFE CHANGES

Retirement planning is not a one-time decision.

Your expenses, lifestyle, and health conditions will evolve. Your withdrawal strategy should adapt accordingly.

A disciplined approach involves:

- Reviewing your income needs periodically
  - Adjusting withdrawal amounts when required
  - Ensuring your investments remain aligned
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## The Behavioural Advantage of Structure

The biggest risk in retirement is not poor returns. It is unplanned withdrawals.

Without structure, investors tend to:

- Withdraw large amounts during uncertainty
- React to market movements
- Disrupt long-term sustainability

A structured mutual fund approach removes these decisions. ***It replaces impulse with discipline.***

## Turning Your Plan Into Action

A well-designed retirement income strategy ensures that:

- Your expenses are met consistently
- Your corpus continues to work
- Your lifestyle remains stable

This is where a structured, goal-based platform like MINTIT plays an important role. MINTIT, India's dedicated tech-based Mutual Fund Platform, caters to your personalised goals and accompanies you to achieve your financial milestones.

Depending on your risk profile, goals, inflation, time horizon and income, the tech-based MINTIT platform precisely suggests tailored investing plans to achieve your goals through best suited mutual funds. Download the MINTIT app now and begin your retirement fund with SIPs in mutual funds.

***Stop Thinking. Start SIPing.***

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MINTIT app helps you stay aligned with your goals through structured, disciplined investing.

**Download the MINTIT App Today.**



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