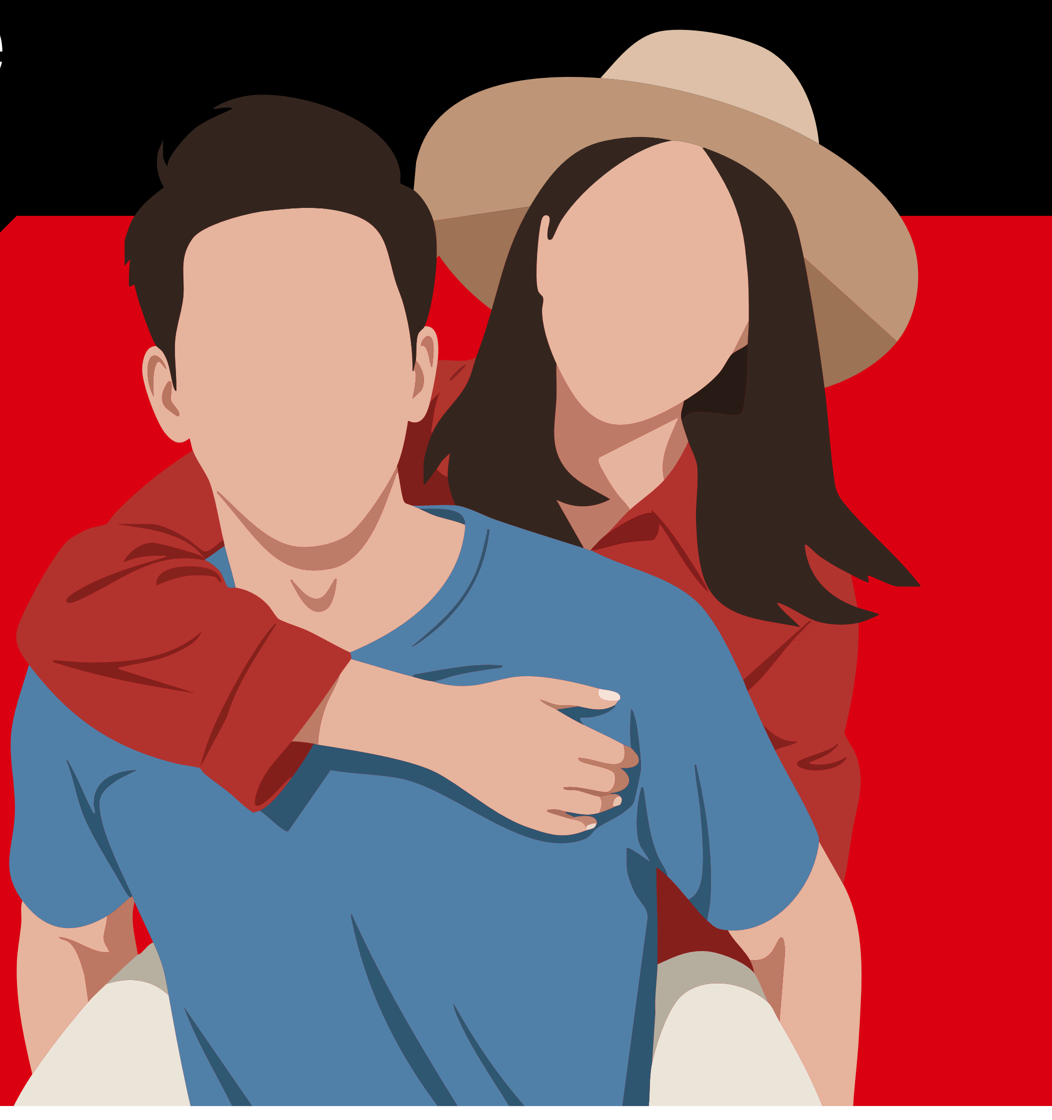
HSBC Mutual Fund

Looking for regular income during retirement?

Choose SWP (Systematic Withdrawal Plan)



An SWP provides you with regular income when you need it most - while taking a sabbatical or during retirement, for example. This is an important source of income when your job income ceases. While it gives you regular income, the bulk of your money remains invested, potentially growing at the same time.

So you can continue to enjoy the things you love doing and meet your financial commitments, while your financial future is taken care of.

How SWP works?

01 Invest in a low-risk, low-yield mutual fund scheme to **safeguard your capital**

02 **Select SWP payout,** frequency and date of payout – monthly, quarterly, annually (depending on the AMC)

03 **Tax efficient returns** since withdrawals are taxed on capital gains only

04 **Potential for growth** since balance units continue to remain invested in stable markets

Benefits of an SWP

- Regular, steady cashflow for liquidity and financial stability
- Helps create disciplined access to cash through regular payouts
- Potential for long-term wealth creation to meet future goals
- Regular growth potential for units that remain invested based on prevailing markets

SWP and taxation

- Tax is only paid on gains and not on entire amount withdrawn
- Tax does not apply to accrual

Investors should consult their financial adviser/tax consultant if in doubt about whether the product is suitable for them.

Who should choose an SWP?

- Ideal for investors seeking regular income from existing investments
- Smart choice for those seeking continuous potential growth of corpus over time
- Good option for those seeking financial independence

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