

Travel - An Important part of our lives

We all love to take vacations. It helps us unwind and learn new things while enjoying the beauty and culture of different parts of the world.

Proposal in Brief

Off late, travel is becoming expensive. It is important to save money and invest it in the right schemes so that one can enjoy travelling at regular intervals.
One of the best ways is to start SIPs in equity mutual funds. Let's look at two scenarios.

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SCENARIO 1

- Plan your **vacations every two years.**
- **Withdraw ₹ 3 Lacs** in the 2nd year for your vacation.
- Since costs will go up and you would like to explore more exotic locations, **increase your withdrawals by Rs.1 Lac every time for your future travels.** For eg. withdraw 4 Lacs in the 4th year, 5 Lacs in the 6th year, 6 Lacs in the 8th year and 7 Lacs in the 10th year.

All you need to do is start an SIP of ₹ 20,000/- per month for 10 years. (Returns assumed @ 12% pa)

Monthly SIP Amount	Rs. 20,000
SIP Period	10 Years
Assumed Return	12 %

TOTAL INVESTED AMOUNT
RS. 24 LAKHS

TOTAL WITHDRAWAL AMOUNT
RS. 25 LAKHS

FUND VALUE REMAINING AFTER 10 YEARS
RS. 7 LAKHS



Mutual Fund Investments are subject to market risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purpose only.

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SCENARIO 2

- Start your SIP for the next 5 years.
- Delay your withdrawal for another 5 year.
- Withdraw Rs. 5 Lacs for your vacations every year for the next 10 years, starting at the 10th year.

All you need to do is start an SIP of ₹ 25,000/- per month for 5 years. (Returns assumed @ 12% pa)



Monthly SIP Amount	₹25,000
SIP Period	5 Years
Deferment Period	5 Years
Periodic Withdrawal	1 Years
No. of Installments	10
Assumed Return	12.00%

PERIODIC WITHDRAWAL EVERY 1 YEAR
RS. 5,00,000

TOTAL PERIODIC WITHDRAWAL AMOUNT
RS. 50,00,000

END VALUE
RS. 11,34,694

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Accumulation Phase Projected Annual Investment Value

Year	Monthly Investment	Fund Value at End of Year
1	₹ 25,000	₹ 3,19,162
2	₹ 25,000	₹ 6,76,624
3	₹ 25,000	₹ 10,76,982
4	₹ 25,000	₹ 15,25,382
5	₹ 25,000	₹ 20,27,590

Distribution Phase Projected Periodic Withdrawal & Fund Value

Year	Yearly Withdrawal	Fund Value at End of Year
6	₹ 0	₹ 22,70,901
7	₹ 0	₹ 25,43,409
8	₹ 0	₹ 28,48,618
9	₹ 0	₹ 31,90,453
10	₹ 5,00,000	₹ 30,73,307
11	₹ 5,00,000	₹ 29,42,104
12	₹ 5,00,000	₹ 27,95,156
13	₹ 5,00,000	₹ 26,30,575
14	₹ 5,00,000	₹ 24,46,244
15	₹ 5,00,000	₹ 22,39,793
16	₹ 5,00,000	₹ 20,08,568
17	₹ 5,00,000	₹ 17,49,597
18	₹ 5,00,000	₹ 14,59,548
19	₹ 5,00,000	₹ 11,34,694



TOTAL INVESTED VALUE
RS. 15,00,000/-

TOTAL WITHDRAWAL
RS. 50,00,000/-

FUND VALUE REMAINING
RS. 11,00,000/-

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purpose only. All Withdrawals are in the End of the Year

CALL US FOR YOUR CUSTOMIZED FUTURE VACATION EXPENSE CALCULATION

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