



**FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK**

INTRODUCING



SWP PORTFOLIO

(SYSTEMATIC WITHDRAWAL PLAN - PORTFOLIO)

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EXTRA MONTHLY INCOME ALWAYS FEELS GREAT.

- People plan for Extra Monthly Income through
Rent - Buying a Residential/Commercial Property
Interest - Bank FD/Bonds etc



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BUT THERE ARE ISSUES.....



REAL ESTATE

- Low Yields at 2-3%
- High Maintenance Cost
- Tenancy Issues
- Documentation & Legal



BANK FDs

- Interest rates around 5%
- High Taxation
- No capital appreciation

IS A **BETTER** **SOLUTION** **AVAILABLE?**



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INTRODUCING



SWP PORTFOLIO

(SYSTEMATIC WITHDRAWAL PLAN - PORTFOLIO)

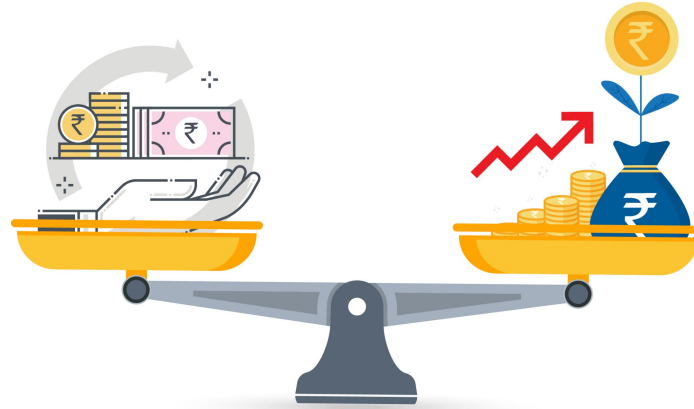
WHAT IS SWP?



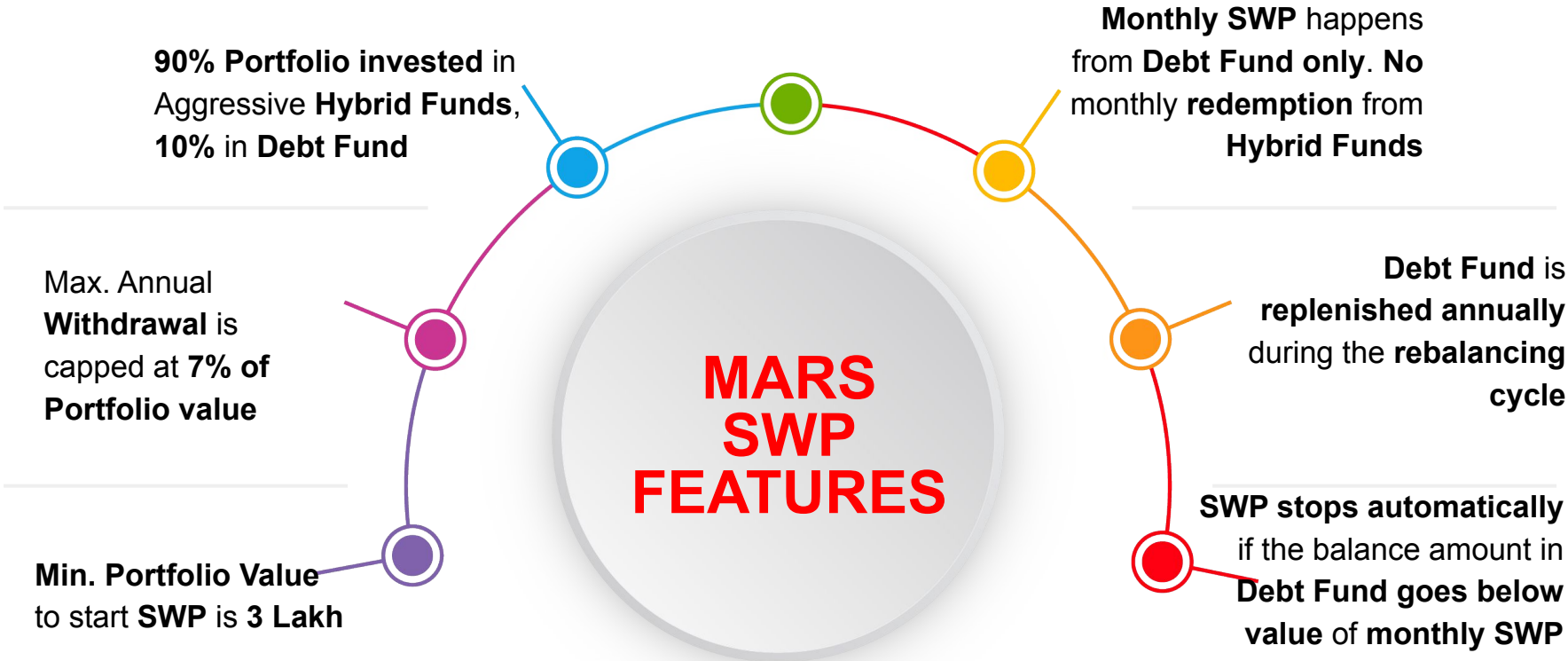
SWP = SYSTEMATIC WITHDRAWAL PLAN

A FACILITY IN MUTUAL FUNDS WHERE YOU CAN GET FIXED MONTHLY INCOME FROM YOUR MF PORTFOLIO

YOUR UNITS GET AUTOMATICALLY REDEEMED ON A PRE SET DATE AND THE AMOUNT IS CREDITED TO YOUR BANK ACCOUNT



- NJ MARS SWP portfolio invests your money in a mix of Aggressive Hybrid and Debt Funds
- Hybrid Funds ensure steady capital appreciation
- All Withdrawals are made from Debt Fund, thereby not impacting units in Hybrid Fund
- The portfolio gets rebalanced annually, weeding out non-performing funds and replacing them with good performing funds
- Also, Debt fund gets replenished annually so that your monthly withdrawal continues unabated



The diagram features a central grey circle with the text "MARS SWP FEATURES" in red. Surrounding this central circle is a circular path with seven colored nodes (blue, green, yellow, orange, red, purple, and pink) connected by lines of the same color. Each node is linked to a text box describing a specific feature of the MARS SWP system.

MARS SWP FEATURES

90% Portfolio invested in Aggressive Hybrid Funds, 10% in Debt Fund

Monthly SWP happens from **Debt Fund only**. No monthly **redemption** from **Hybrid Funds**

Debt Fund is **replenished annually** during the **rebalancing cycle**

SWP stops automatically if the balance amount in **Debt Fund** goes below value of **monthly SWP**

Max. Annual **Withdrawal** is capped at **7% of Portfolio value**

Min. Portfolio Value to start **SWP** is **3 Lakh**

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PERFORMANCE: BACK-TESTING RESULTS



MARS SWP	5 YEAR ROLLING	10 YEAR ROLLING
NO. OF OBSERVATIONS	41	21
INVESTMENT AMOUNT (Rs.)	3,00,000	3,00,000
TOTAL WITHDRAWAL (Rs.)	1,05,000	2,10,000
AVERAGE RETURN (%)	11.3	11.0
AVERAGE VALUE (Rs.) (Excl Withdrawals)	3,78,163	4,92,613
MAXIMUM RETURN (%)	17.2	15.7
MAXIMUM VALUE (Rs.)	5,03,284	8,18,659
MINIMUM RETURN (%)	1.8	7.1
MINIMUM VALUE (Rs.)	2,18,924	2,96,329
NO. OF OBS WITH VALUE < 3 LAKH	7	1

- Period - Mar 06 to Mar 21 (15 Yrs)
- Rolling Frequency - Quarterly
- Monthly SWP @7% From Debt Fund, Annual Rebalancing
- Backtesting done on the basis of current schemes in MARS SWP Portfolio

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BACK TESTING RESULTS

- The **Average returns delivered** in the **back-testing** on a rolling returns basis are over **11% for 5 & 10 year periods** (including withdrawals)
- The capital has also appreciated reasonably in both 5 and 10 year periods
- The longer the investment period, the lower are the chances of incurring any capital loss with probability of loss falling from 17% in 5 years to 5% in 10 years in a worst case scenario



BUT WHY HAVE A DEBT FUND IN THE PORTFOLIO?



- The Debt fund reduces the downside risk significantly by 7-10% of Portfolio Value over 5 and 10 year periods
- While on the upside, the returns are lower only by 0.1%
- Hence providing better protection at minimal upside cost

MARS SWP	5 YEAR ROLLING	10 YEAR ROLLING
AVERAGE RETURN (%)	11.4	11.1
AVERAGE VALUE (Rs.) (Excl Withdrawals)	3,81,698	5,00,061
MINIMUM RETURN (%)	0.7	6.4
MINIMUM VALUE (Rs.)	2,03,674	2,67,282
NO. OF OBS. WITH VALUE < 3 LAKH	7	1

Monthly SWP @7% From Hybrid Funds, Annual Rebalancing
Backtesting done on the basis of current Aggressive Hybrid schemes in MARS SWP Portfolio

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CURRENT PORTFOLIO (APR 21)



SR.NO.	SCHEME NAME	ALLOCATION (%)
1	Canara Robeco Equity Hybrid Fund - Gr	22.5
2	DSP Equity & Bond Fund - Gr	22.5
3	Kotak Equity Hybrid Fund - Gr	22.5
4	SBI Equity Hybrid Fund - Gr	22.5
5	Aditya Birla SL Money Manager Fund - Gr	10

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HOW MUCH DO I NEED TO INVEST?



MONTHLY INCOME REQUIRED (RS.)	IDEAL INVESTMENT VALUE (RS.)
5,000	8.6 Lakh
10,000	17.2 Lakh
21,000	36 Lakh
40,000	69 Lakh
50,000	86 Lakh
70,000	1.20 Crore
1,00,000	1.71 Crore

Assuming SWP @7% of Portfolio Value

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HOW TO INVEST

STEP 1

Investor makes purchase in MARS SWP portfolio through fresh purchase or Switch



STEP 2

Once the purchase transaction is completed, investor initiates SWP registration using SWP registration module on the E-Wealth Account

(Path: MARS > Transaction > SWP Registration)

Please note that SWP will be registered separately only and not at the time of purchase in the portfolio.



GETTING BEST RESULTS FROM THIS PORTFOLIO



- Investor needs to have minimum 5 year horizon for investing in this portfolio, longer the better
- As money is invested in Aggressive Hybrid Funds, the portfolio value might see volatility in the short term depending on market movements
 - However, investor can be rest assured that his monthly income will continue unhindered
 - It is highly recommended not to check the portfolio value at regular intervals
 - Investor needs to be disciplined to complete the annual rebalancing process to continue getting monthly income through SWP
 - The Annual rebalancing process just requires few clicks, is completely online and can be completed in less than a minute
 - No redemptions should be made from the Debt Fund in any situation apart from the SWP. Depletion of money in SWP will lead to premature closing of SWP

SIMPLE AND DISCIPLINED APPROACH FROM INVESTOR IS THE ONLY REQUIREMENT FOR GETTING BEST RESULTS FROM INVESTMENT IN MARS SWP PORTFOLIO

SOME QUERIES ANSWERED

- **Can I transfer my existing investments to MARS SWP Portfolio?**

Yes, you can. While making a purchase in MARS SWP portfolio, you can chose to add fresh money or switch existing schemes or do both together. You can also contact your NJ Partner to guide you in this process in a better way.

- **Can I transfer my existing MARS Portfolio to MARS SWP Portfolio?**

Yes, you can. Your NJ Partner will guide you through the process of shifting from existing MARS Portfolio to MARS SWP Portfolio.



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SOME QUERIES ANSWERED

■ Can I start my SWP later ?

Yes, you can. Investing in Portfolio and registration of SWP are two separate processes. If you want to invest in April 21 and Start from Sep 21, you can register your SWP in the month of August.

■ Can I Change my SWP amount ?

Yes, you can. You will have to discontinue your existing SWP and register a fresh SWP request. However, SWP amount will be restricted to 7% of Portfolio Value as on the date of registration.

■ Can I Stop my SWP Anytime?

Yes. You can discontinue your SWP any time you want.



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■ Can I do SWP of lower than 7% ?

Yes. You can choose any amount at 7% or lower. Lowering the amount of your SWP reduces your chances of capital erosion significantly.

■ What will be taxation on this ?

As the money is getting withdrawn from the Debt fund, you will be liable to pay STCG on the same. STCG on Debt funds depend on your income slab. If you are in the highest slab, your maximum annual tax will be around 0.07% of Portfolio value only.

■ Will I be able withdraw money before 5 years from Hybrid or Debt Funds ?

There is no Lock in. Your money is invested in open ended funds and can be withdrawn at any time. However, it is highly recommended that no redemptions should be made from any of the funds in the portfolio, especially the debt fund as it can adversely affect the performance of the portfolio

INVEST IN MARS SWP PORTFOLIO TODAY TO BE
TENSION FREE ABOUT YOUR MONTHLY INCOME

THANK YOU

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