

# Hypothetical mutual fund-based and "live more" annuity-based target-date strategies for the 35-year-old



Illustration #2	Mutual Fund Structure	"Fully Annuitized" Structure
Initial monthly contribution	<b>\$575</b> <i>(15.0% of salary)</i>	<b>\$397</b> <i>(10.4% of salary)</i>
Accumulations at age 65	\$1,000,000	\$655,490
Initial annual payouts in retirement	<b>Payout:</b> <b>4% Drawdown</b>	<b>Payout:</b> <b>Variable and Fixed Annuities</b>
	\$40,000	\$40,000*
<b>31% less in monthly contributions</b>		

This illustration is purely hypothetical and is not intended to predict or project returns.

Detailed calculations in  
APPENDIX SCHEDULE 1

\*Priced to payout for a minimum of 20 years subject to claims-paying ability of the issuing company. Fixed Annuity assumes "new money" at 6.5% payout rate.

Detailed calculations in APPENDIX SCHEDULE 2

# 2mutual Fund Guide

**Sanjay Kumar Singh**



## **2mutual Fund Guide:**

*Mutual Funds Guide* Commerce Clearing House, 2005

**Beginner Pinoy's Guide to Mutual Funds** West Araneta,

*Liquidity Stress Tests for Investment Funds: A Practical Guide* Antoine Bouveret, 2017-10-31 This paper outlines a framework to perform liquidity stress tests for investment funds Practical aspects related to the calibration of the redemption shock the measurement of liquidity buffers and the assessment of the resilience of investment funds are discussed The integration of liquidity stress tests with banking sector stress tests and possible bank fund interlinkages are also covered

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