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Where should a retired person invest to get a regular monthly income?

BY ECONOMICTIMES.COM | OCT 04, 2017, 01.29 PM IST

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I am 55 years old and handicapped. I am retired and have a small surplus that I want to invest in mutual funds. I need a regular income for my monthly expenses. Please advise which **mutual fund** is suitable for me.
--Lakshmanan lakshmanan

Vishal Dhawan, Founder, Plan Ahead Wealth Advisors, responds:



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Considering that you are already retired and that you are seeking regular income from your investments, it may be a good idea to consider the use of Systematic Withdrawal Plans (SWP) in debt mutual funds. Funds with equity exposure are not ideally suited for regular cash flows. You could consider the use of two short-term debt funds -- HDFC Short Term Plan - Growth and IDFC Corporate Bond Fund - Growth -- for this purpose. Short-term bond funds tend to be less volatile and could be looked at to provide regular income through SWPs. Considering that interest rates have already headed down substantially over the last couple of years, it would be prudent to lower your return expectations.

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