

HDFC MF Weekend Bytes

(A weekly series from HDFC Mutual Fund)



**Why mutual funds can be
ideal investments for the
newly married?**



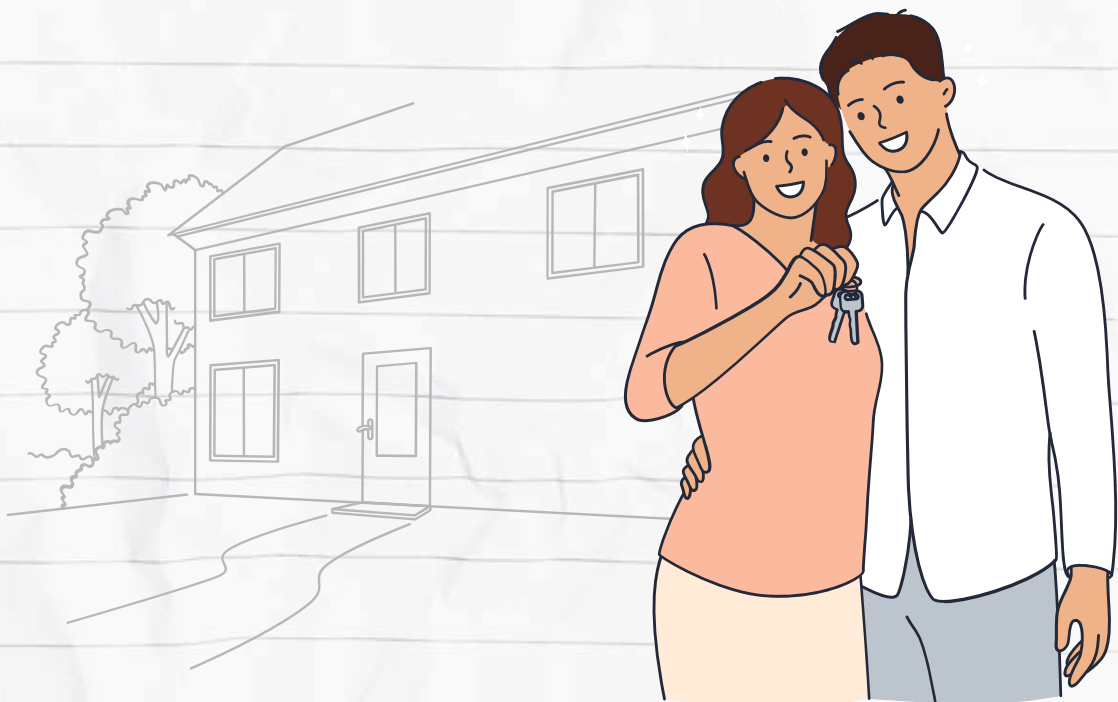
Mutual funds are professionally managed wealth creation avenue for retail investors.

This makes mutual fund investing one of the best investment opportunities even for the newly married. Marriage is an important life-stage and newly married couples need emotional and financial well-being. If emotional well-being is the engine of marriage, well-managed finances are the lubricants. Well-managed finances make day-to-day life-affairs seamless.

Prioritize aspirations and goals

It would be ideal for newly married couples to review joint incomes, expenses, assets, and liabilities. This exercise helps the couple to understand where they stand financially. The next step is to discuss and prioritize wealth goals as per their importance and time horizon. For example, some couples may want to prioritize buying a house over buying an expensive automobile. Investing linked to wealth goals has its advantages. This approach – also called goal-based investing – enables savers to choose suitable investment offerings for meeting their goals.

Mutual funds offer various categories to choose from. Further, long-term returns with potential to beat inflation, liquidity, professional fund management at a reasonable cost and transparency make mutual fund investing a preferred choice. Traditional asset classes, like real estate and gold, suffer from either low returns or illiquidity or lack of transparency or all these factors. Direct investment in equity provides a chance for better returns, but requires considerable experience, specialized skills and the right mindset.



It's easy to get carried away with spending

Newlyweds have a tendency to splurge on holidays, a car or a two-wheeler, gadgets, eating out, movies, gifts, other shopping, etc. While it's a perfect time to indulge in some of these luxuries, a lack of restraint can potentially create financial problems for the future. The expenses are only going to increase once the family expands. Savings need to be made a monthly habit. A simple SIP (Systematic Investment Plan) can be an effective tool to channelize monthly savings into mutual fund investments.



Newlyweds can also start by using their gift money for investing in mutual funds. Here are some of the options to consider when it comes to mutual fund investments.



For your retirement goal
HDFC Retirement Savings Fund



For your tax savings
HDFC Taxsaver



For your emergency corpus
HDFC Ultra Short Term Fund



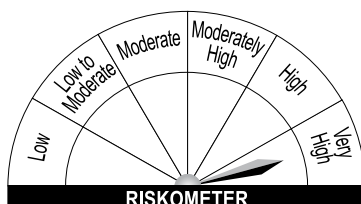
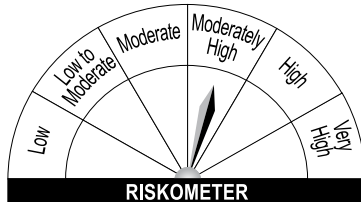
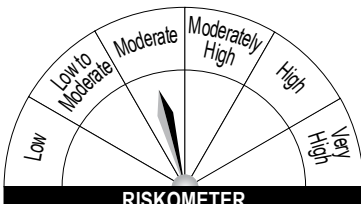
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HDFC Flexicap Fund



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NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	SCHEME RISKOMETER#	
HDFC TaxSaver (An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none">• To generate long-term capital appreciation / income• Investment predominantly of equity & equity related instruments	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at very high risk</p>	
HDFC Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none">• To generate long-term capital appreciation / income• Investment predominantly of equity & equity related instruments		
HDFC Retirement Savings Fund- Equity Plan An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).	<ul style="list-style-type: none">• A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years• Investment predominantly in equity and equity related instruments.		
HDFC Retirement Savings Fund- Hybrid-Equity Plan An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).	<ul style="list-style-type: none">• A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.• Investment predominantly in equity and equity related instruments & balance in debt and money market instruments.		
HDFC Retirement Savings Fund- Hybrid-Debt Plan An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).	<ul style="list-style-type: none">• A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.• Investment predominantly in debt and money market instruments & balance in equity and equity related instruments.	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at moderately high risk</p>	
HDFC Ultra Short Term Fund (An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.)	<ul style="list-style-type: none">• Income over short term• Income/capital appreciation through investment in debt securities and money market instruments	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at moderate risk</p>	
Potential Risk Class (Maximum risk the Scheme can take)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			
B-II - A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.			
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.			

#For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.