

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

Investing for Newlyweds

Aiming to build wealth together
from day one!



Marriage brings shared dreams, shared responsibilities and shared finances. The early years are filled with plans such as buying a home, travelling, starting a family, etc. One aspect that may get overlooked amidst all these goals is **how to invest together**.

In order to be able to accomplish the shared goals, it is essential to work towards long-term financial stability which starts with setting the right investment foundation. **Mutual funds offer a flexible and disciplined way to approach investments**. The key to success lies in understanding each other's saving habits, risk preferences, future aspirations and investment horizons.



The following may be considered when starting to invest together:

Building Financial Understanding as a couple

Money conversations can be uncomfortable, but newlyweds can benefit greatly from transparency. Financial compatibility does not mean being identical; it means understanding each other's investment mindset and working out an approach to invest together. Each investor is unique - some prefer saving more, while others enjoy spending more. One may be comfortable with market volatility while the other may panic at the sight of losses. Hence, it is essential to know where each partner stands. Discussions around shared goals across horizons, investment that can be made without affecting lifestyle and other commitments, approach during market downturns, priority among liquidity, growth and tax saving, etc. are an essential starting point.

Understanding your combined Risk Tolerance

Risk tolerance differs for every person, but marriage results in finding a middle path. A combined approach might look like:



If both partners are aggressive:

A higher allocation to equity funds may be considered.



If both are conservative:

Larger allocation to debt or hybrid funds may be considered.



If one is conservative and the other aggressive:

Hybrid or multi-asset funds may be considered.

It may be noted that risk tolerance isn't just an emotional aspect, it ties directly to time horizon. Long-term goals can tolerate volatility whereas short-term goals cannot. Hence, the partners' risk appetite along with the horizon of the goals must be looked at.



Adopting a Goal-Based Investment Approach

Different goals require investments in different **Mutual Fund Schemes**. Investors may consider the following schemes as per their goals:



For long-term wealth creation: **HDFC Flexi Cap Fund** and **HDFC Balanced Advantage Fund**



For tax saving: **HDFC ELSS Tax Saver**



For retirement: **HDFC Retirement Savings Fund**



For an emergency corpus: **HDFC Ultra Short Term Fund**

Smart Investment Practices for Newly Married Couples



Begin early: Time is your biggest advantage as a newly married couple allowing you to appreciate the power of compounding.



Invest regularly: Consider opting for the SIP (Systematic Investment Plan) route as it encourages discipline and reduces the risk of timing the market.

For example

You started a monthly **SIP of ₹10,000** on the first business day of each month in **HDFC Flexi Cap Fund** since inception, your corpus would have grown to **~₹22.69 crore*** with an investment amount of **₹37 lakh***.

Scheme Inception Date: January 1, 1995. *Data as on October 31, 2025. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. HDFC AMC/HDFC MF is not guaranteeing any returns on investment in the schemes.** The above returns are of regular plan - growth option. In view of the individual circumstances and risk profile, each investor is advised to consult his / her professional advisor before making a decision to invest in the Scheme. Historical performance indications and financial market scenarios are not reliable indicators of current or future performance. For complete performance in SEBI prescribed format, please refer page 5.



Review your goals annually: Adjust the portfolio's investment across mutual funds as your goals, incomes and risk appetites change.



Stay disciplined: Market volatility is temporary whereas wealth creation is long-term. Hence, staying consistent with investments may help your financial journey to be a rewarding one.

Conclusion

Mutual fund investing is more than a financial activity for newlyweds - it is a joint commitment to shared dreams. When couples align their goals, risk preferences and investment responsibility, they may be able to create a strong financial foundation for a secure future.

Whether the goal is financial independence, a dream home or long-term wealth creation, the combination of clarity, discipline and smart investment choices can help, ensuring the journey is rewarding.



A. HDFC Flexi Cap Fund - SIP Performance - Regular Plan - Growth Option

	Since Inception*	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in lacs)	37.00	18.00	12.00	6.00	3.60	1.20
Market Value as on October 31, 2025 (₹ in lacs)	2,269.24	73.16	32.81	10.48	4.89	1.31
Returns (%)	21.01	16.96	19.10	22.47	20.99	16.99
Benchmark Returns (%)#	15.11	14.85	15.86	15.95	15.48	13.97
Additional Benchmark Returns (%)##	13.87	13.68	14.62	13.89	13.55	14.42

@Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. SIP - Systematic Investment Plan.

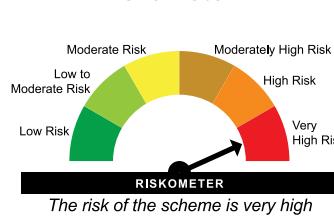
B. HDFC Flexi Cap Fund - Performance - Regular Plan - Growth Option

NAV as on October 31, 2025. ₹2,068.833 (per unit)

Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of investment of (₹) 10,000		
				Scheme (₹)	Benchmark (₹) #	Additional Benchmark (₹)##
Last 1 Year	10.20	5.56	7.59	11,020	10,556	10,759
Last 3 Years	22.10	16.49	13.90	18,212	15,812	14,781
Last 5 Years	29.36	21.08	18.56	36,269	26,046	23,449
Last 10 Years	16.44	14.64	13.67	45,893	39,248	36,060
Since Inception*	18.87	12.50	11.77	2,068,833	378,225	309,445

Common notes for the above table A & B: Past performance may or may not be sustained in future and is not a guarantee of any future returns.*Since Inception date:- January 1, 1995. #NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI). The scheme is managed by Ms. Roshi Jain since July 29, 2022. Returns greater than 1 year period are compounded annualized (CAGR). As NIFTY 50 TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from January 1, 1995 to June 29, 1999 and TRI values since June 30, 1999. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Load is not taken into consideration for computation of performance. Returns as on October 31, 2025.

For performance of other funds managed by fund manager, Please [click here](#).

HDFC Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.) is suitable for investors who are seeking*:	Riskometer #	Name of the Benchmark and Riskometer
<ul style="list-style-type: none"> • To generate long-term capital appreciation / income • Investment predominantly in equity & equity related instruments 	 <p><i>The risk of the scheme is very high</i></p>	 <p><i>The risk of the benchmark is very high</i></p>

*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 Scheme and Benchmark Riskometer as on October 31, 2025.

Name of Scheme / Investment Plan	This product is suitable for investors who are seeking*:	SCHEME RISKOMETER#
HDFC Balanced Advantage Fund (An open ended balanced advantage fund)	<ul style="list-style-type: none"> To generate long-term capital appreciation / income Investments in a mix of equity and debt instruments 	 <i>The risk of the scheme is very high</i>
HDFC ELSS Tax Saver (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 	
HDFC Retirement Savings Fund - Equity Plan (A notified Tax Savings Cum Pension Scheme) 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 (A notified Tax Savings Cum Pension Scheme) 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 (A notified Tax Savings Cum Pension Scheme) 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. 	 <i>The risk of the scheme is moderately high</i>
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 	 <i>The risk of the scheme is low to moderate</i>
Potential Risk Class (Maximum risk the Scheme can take)		
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)
Interest Rate Risk ↓		Relatively High (Class C)
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 Scheme Riskometer as on October 31, 2025

Views expressed above are indicative and should not be construed as investment advice or as a substitute for financial planning. Due to the personal nature of investments, investors are advised to seek professional advice before investing.

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

Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world