



Presents

WEALTHCARE

— A guide for health care professionals —

An Investor Education And Awareness Initiative



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Why Financial Planning Matters? For Healthcare Professionals

Financial Challenges

Healthcare careers start with high educational costs and may face irregular income due to workload variability.



Regulatory and Cost Pressures

Evolving healthcare policies and rising operational costs require adaptable and proactive financial planning.



Importance of Financial Stability

Financial planning helps manage expenses, prepare for emergencies, and set clear financial goals.



Emotional Well-being Connection

Financial peace of mind reduces stress, allowing healthcare professionals to focus on patient care.



Monthly Expenses of Rs 20,000 in 2001 have grown to Rs 85,100 in 2025 at 5.96%* Inflation rate



Are you investing enough to stay ahead of increasing financial demands?

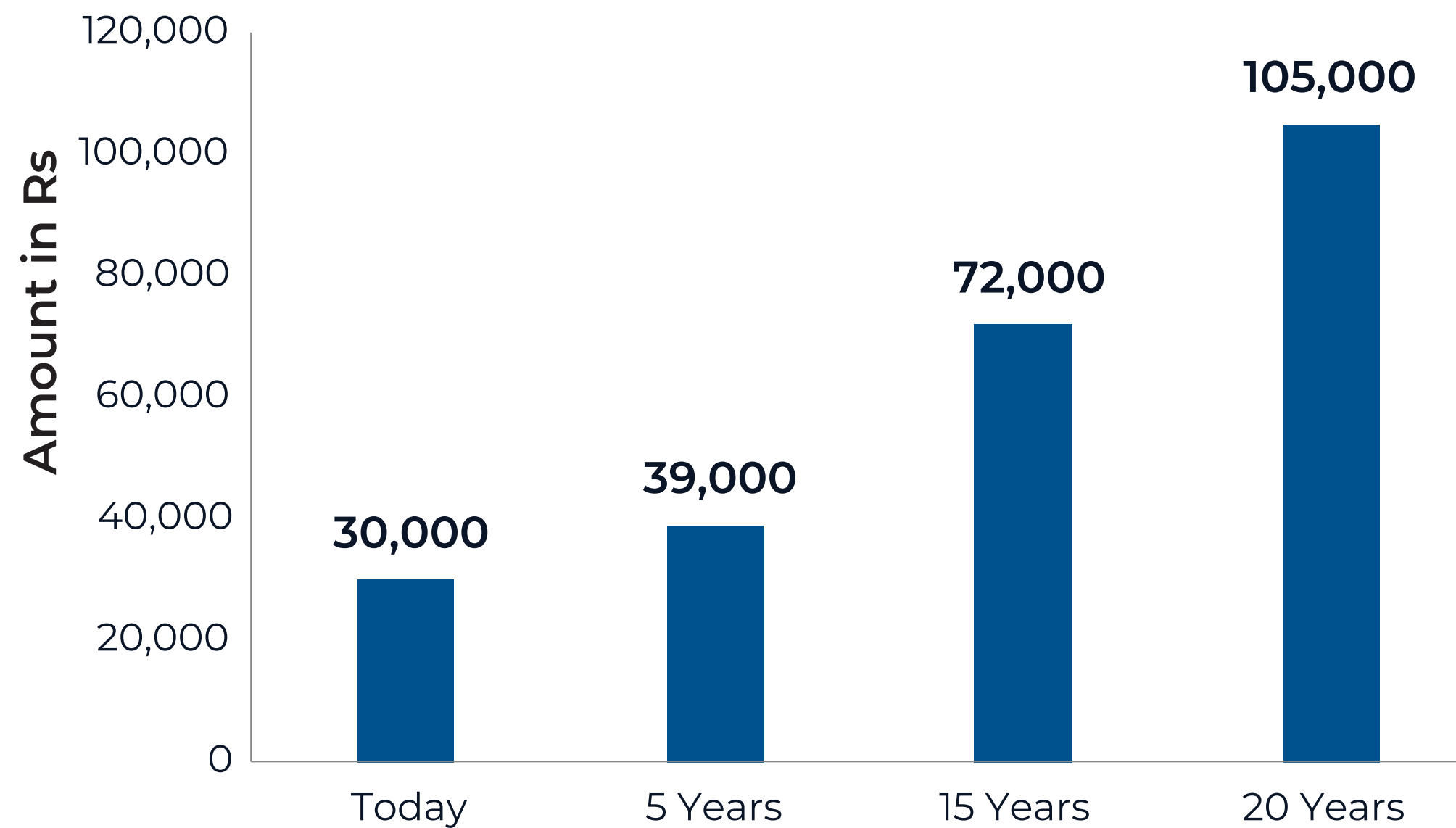
*CPI (General) (%). CPI-IW figures have been used till FY 2012-13.

The above table/pictorial/chart is shown for illustrative purpose to explain the concept.

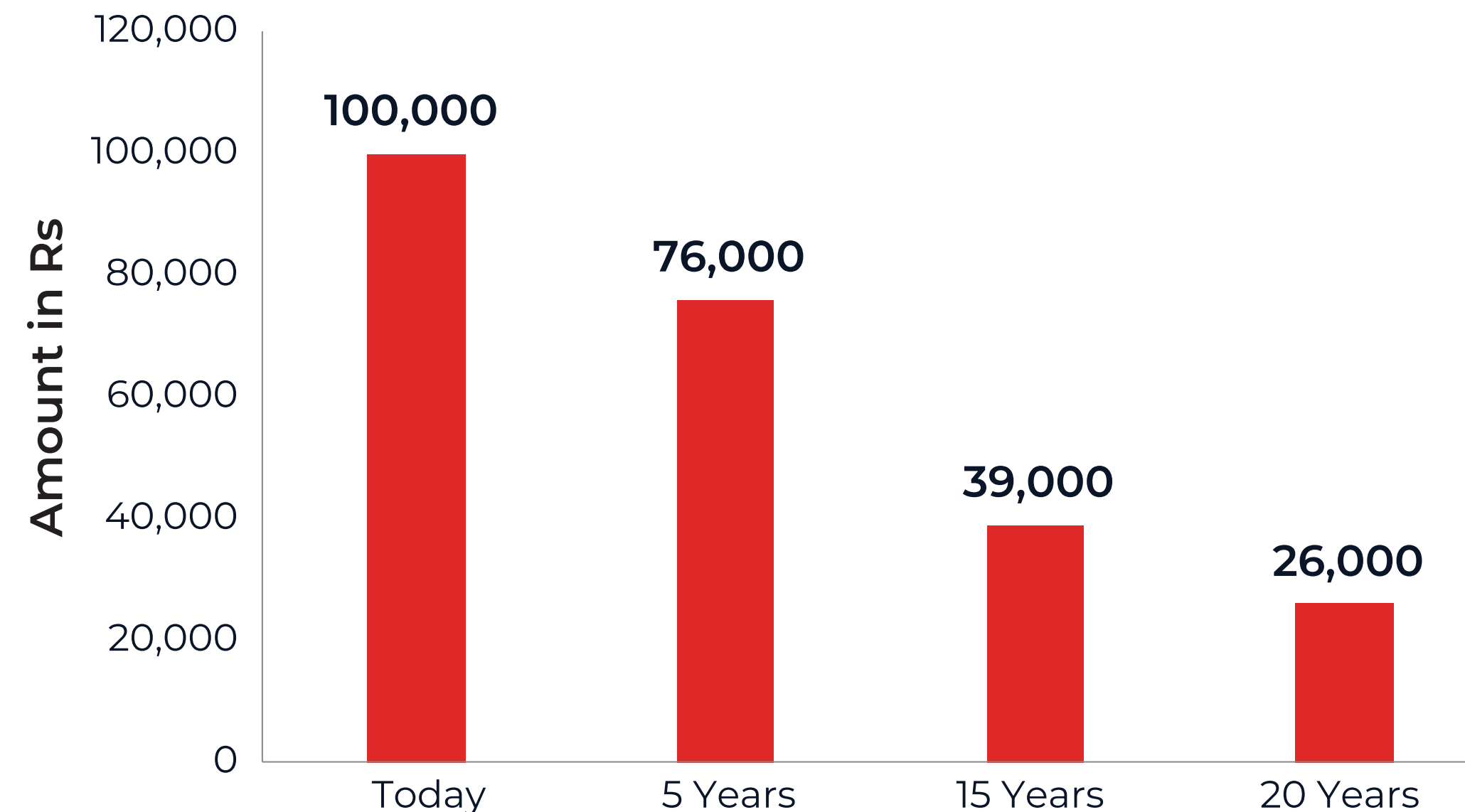
Source: RBI. 25 Year average Inflation from 31/03/2001 - 31/03/2025, Amount is rounded off to nearest 100

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Impact of Inflation* on expenses



Impact of Inflation* on savings



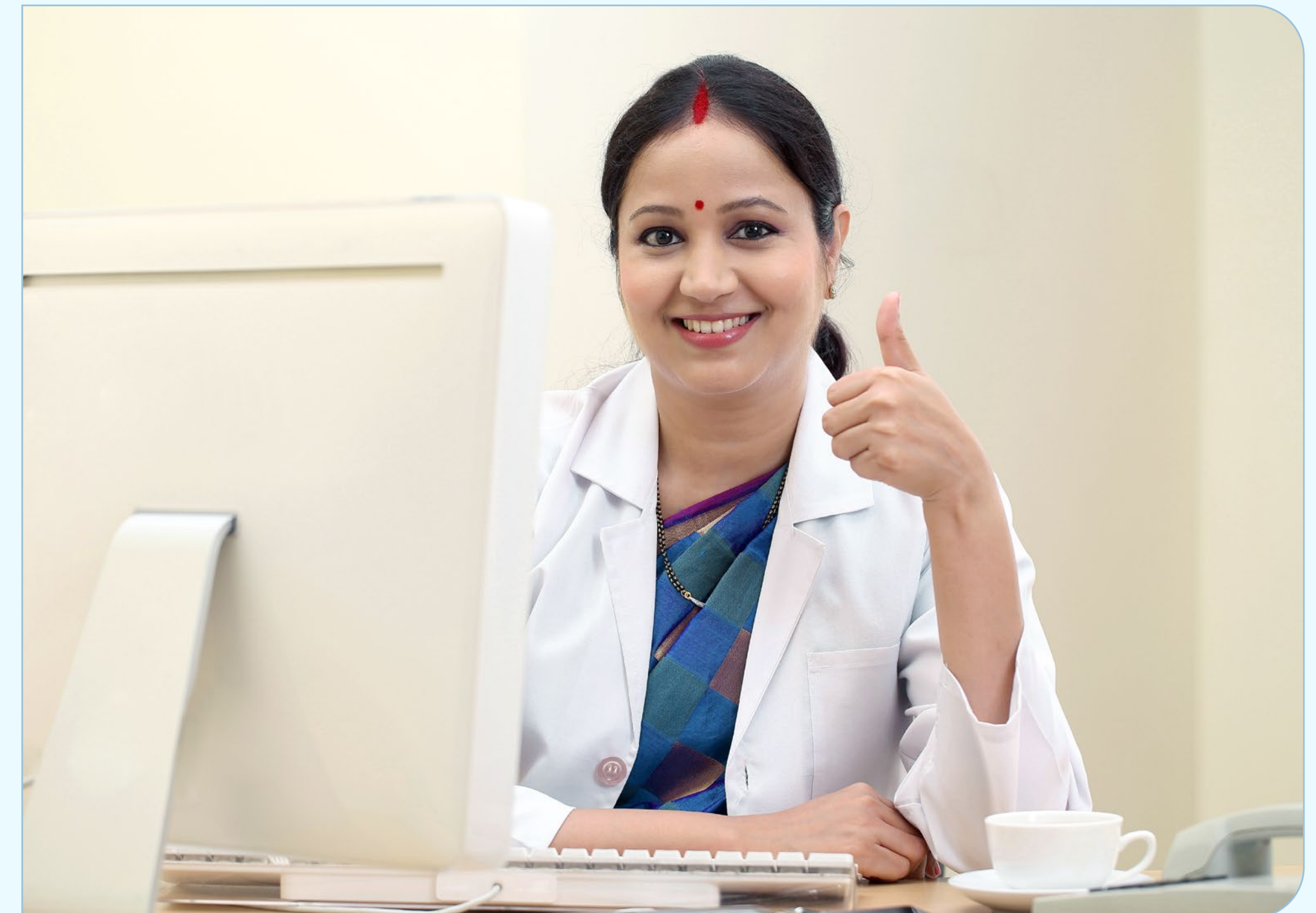
The above table/pictorial/chart is shown for illustrative purpose to explain the concept.

Source: RBI Handbook of statistics on Indian Economy

*Average CPI inflation for 5 years from 31st March 2021 till 31st March 2025 – 5.26%, 15 years from 31st March 2011 till 31st March 2025 – 6.05%, 20 Years from 31st March 2006 till 31st March 2025 – 6.46%

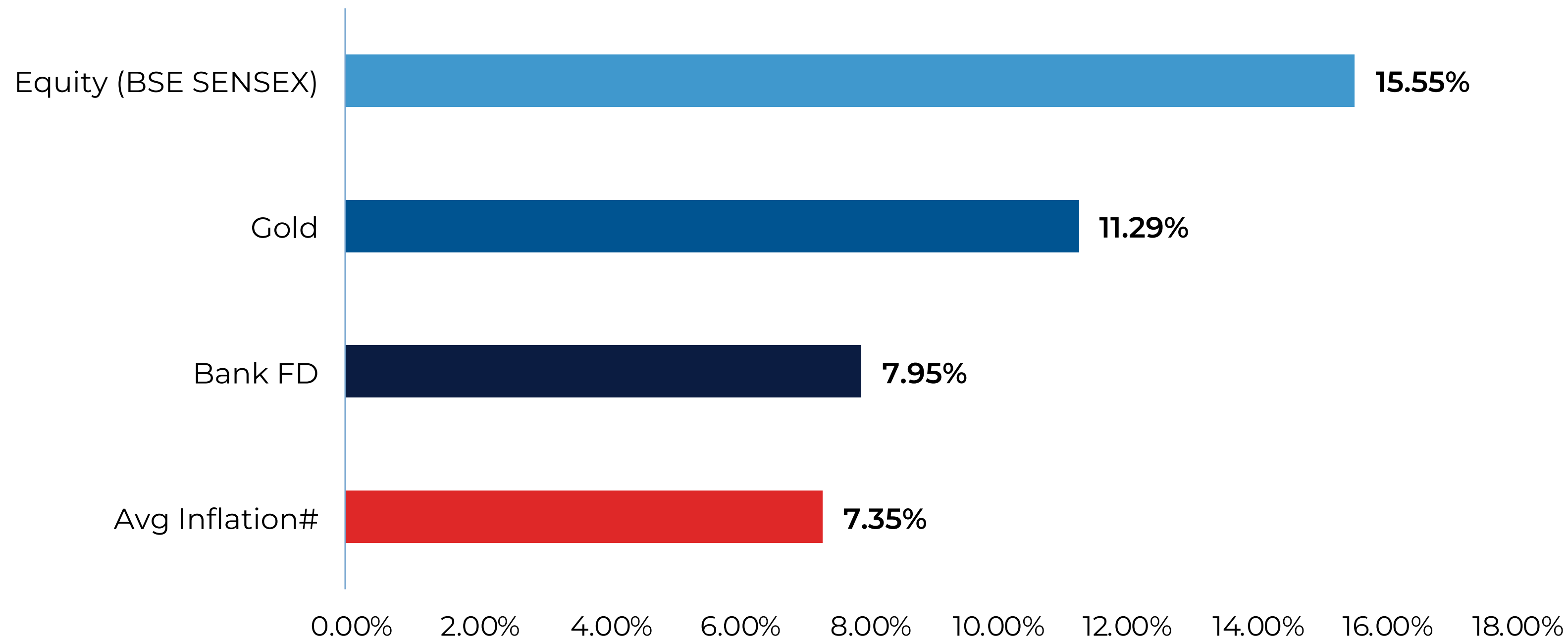
Investing – A Support System for Every Healthcare Professional

- ✓ Start Saving ...the earlier you start, the better
- ✓ Progress from 'Saving' to 'Investing'
- ✓ Put money to work rather than accumulating or keeping it idle
- ✓ You work hard to earn money ... So, make the money work hard for you
- ✓ Benefit from the Power of Compounding
- ✓ A comprehensive financial plan can help you manage your investments efficiently



Investing in the suitable asset can help create wealth in the long term

CAGR Return (FY1979 - FY2025)*



Despite the risk and volatility in the short term, over the long term, equity as an asset class has outperformed others.

The above table/pictorial/chart is shown for illustrative purpose to explain the concept.

CAGR: Compounded Annual Growth Return. Source: Bloomberg, RBI Handbook of statistics on Indian Economy, World Gold Council, SBI #Average Inflation is shown for comparison with returns from various asset classes. *Data is of CAGR returns of various asset classes (Equity, Gold, Bank FD) for the period March 31, 1979 till March 31, 2025, Average Inflation - Data as on March 31, 2025. Equities are a volatile asset class. However, volatility in returns reduces as holding period increases. Above asset classes are not strictly comparable. Above chart is for illustration purposes only. Past performance may or may not be sustained in future and is not a guarantee of any future returns. Historical performance indications and financial market scenarios are not the reliable indicator for current or future performance.

Make Your Investments Work for You

Fight **inflation**
for you



Provide **income**
when you need it



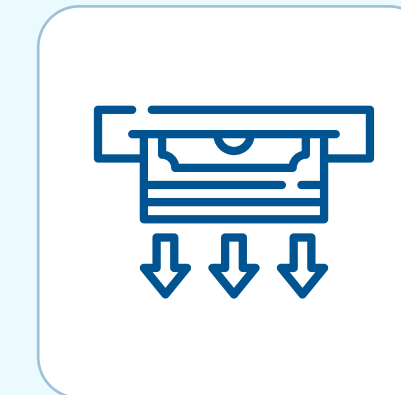
Your Investments should



Be **accessible & usable**
in parts and portions



Grow in value and
appreciate over time

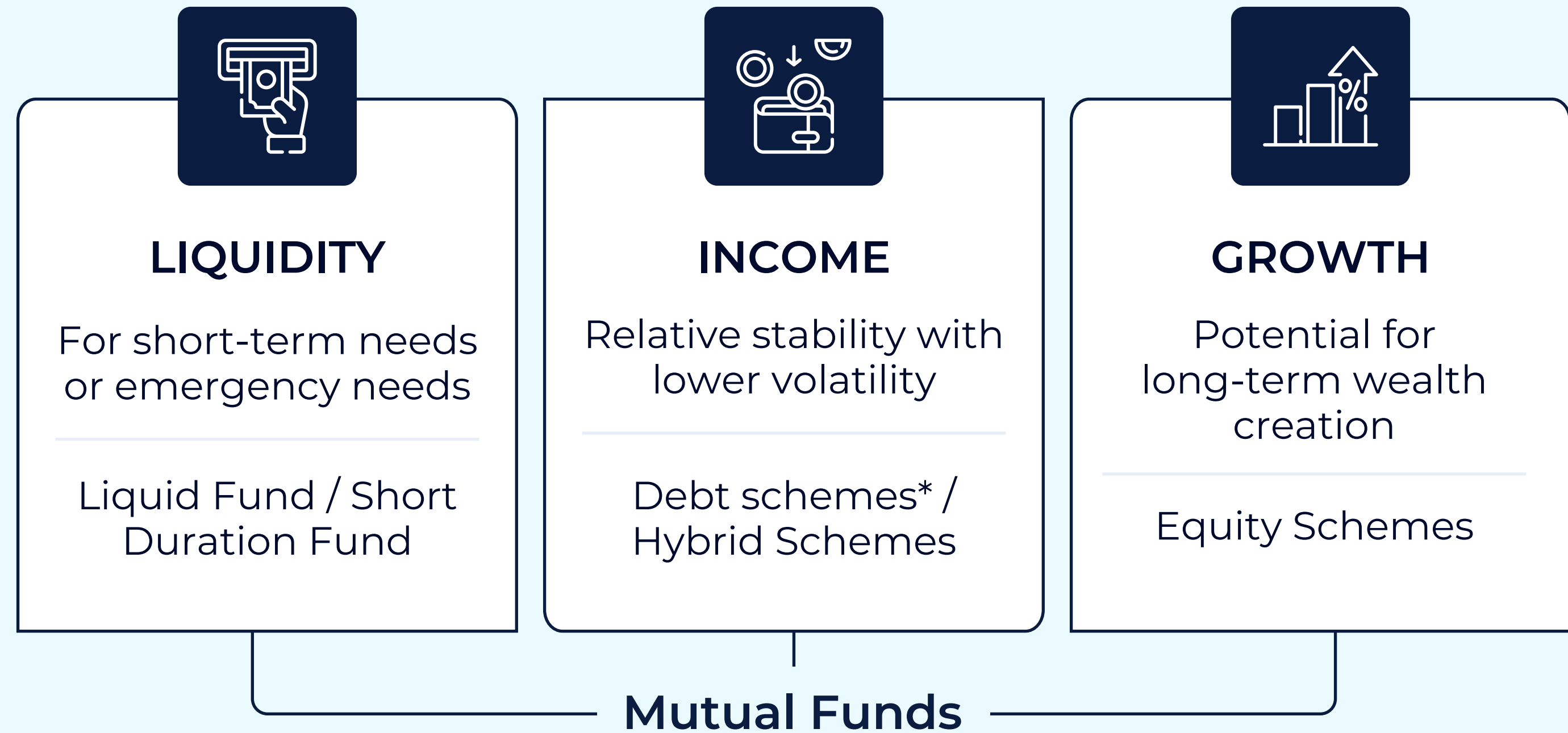


Be **realizable** at
fair value and low
cost

Asset allocation is the key

No medical team relies on one tool alone. Some protocols stabilize, some treat, and some support recovery.

Balance = Better outcomes, the same applies to your investments.



Are you investing in the suitable assets mix?

The above table/pictorial/chart is shown for illustrative purpose to explain the concept.

*Other than liquid fund and short duration fund

[Vist Categorization of Mutual Fund Schemes | AMFI](#) for Categorization of Mutual Fund Schemes The stated diversification generally depicts that the financial goals are mapped in line with SEBI's scheme classification, types and categorisation. The information herein is for general purposes only. The recipient(s) should before taking any decision, make their own investigation and seek appropriate professional advice. The above is for illustrative purposes only with the sole objective to explain the concept and should neither be used for the development or implementation of an investment strategy nor construed as investment advice to any party.

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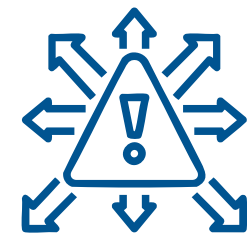
Why invest in Mutual Funds?



Professional
Management



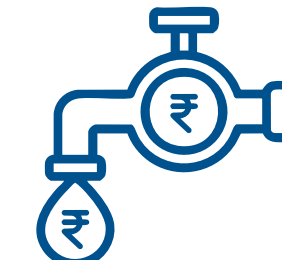
Transparency



Risk
Diversification



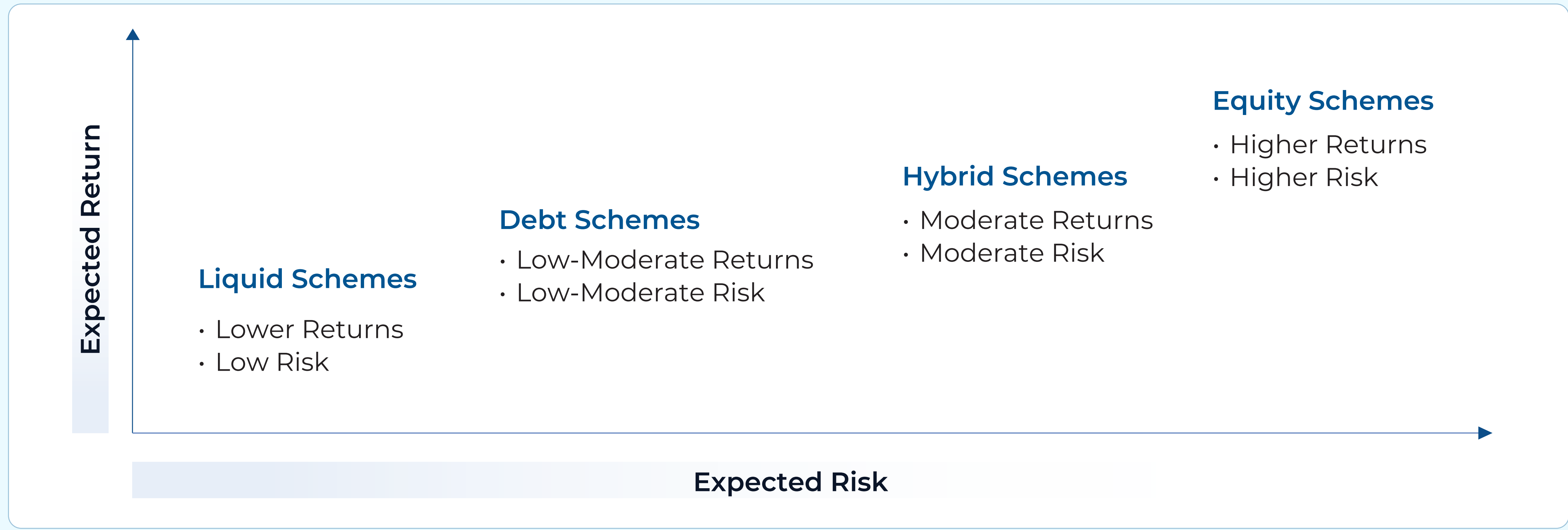
Convenient
(Invest Small
Amounts)



Liquidity



Well-Regulated
By SEBI



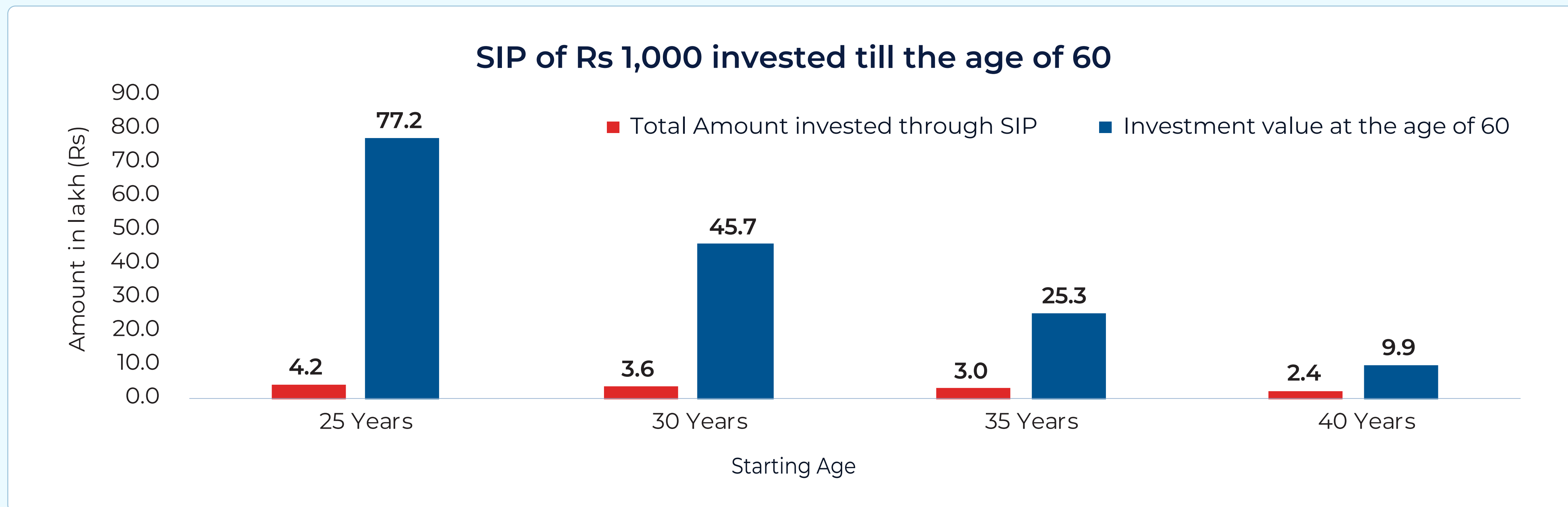
... a matter of Risk Return Trade-Off

Risk tolerance subject to investor's age/financial appetite

For latest riskometer, investors may refer scheme riskometer of the respective mutual fund houses available on their websites or contact your RIA/MFD. The above table/pictorial/chart is shown for illustrative purpose to explain the concept.

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Starting Early and Cost of Delay



The sooner you start, makes a lot of difference!

Source: MFI 360

Past performance may or may not be sustained in future and is not a guarantee of any future returns. HDFC AMC / HDFC Mutual Fund is not guaranteeing / offering / communicating any indicative yield on investments made in the scheme(s). The rate of return is calculated using an SIP amount of Rs 1000 invested in Nifty 50 at the beginning of every month for 35 years from 01/10/1990 to 30/09/2025 – 13.39%, for 30 years from 01/10/1995 to 30/09/2025 – 13.96%, for 25 years from 01/10/2000 to 30/09/2025 – 14.46%, for 20 years from 01/10/2005 to 30/09/2025 – 12.64%. Performance is calculated using Nifty 50 TRI values, as Nifty 50 TRI data is not available before July 1999, performance is calculated using Nifty 50 PRI values till June 1999 and TRI values since July 1999. The above calculations are based on actual returns of NIFTY 50 Index to explain the power of compounding and should not be construed as a promise of minimum returns and safeguard of capital.

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SIP – Small Steps, Big Victories!

Systematic Investment Plan (SIP) allows you to invest a fixed amount at regular intervals in a mutual fund scheme.

For healthcare professionals with demanding schedules, SIPs help build financial discipline without requiring constant monitoring



How does SIP work?



Discipline

Investing a fixed amount at predefined intervals helps maintain consistency.



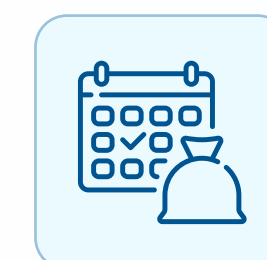
Patience

Markets may move up and down. Staying invested for the long term could help manage volatility.



Rupee Cost Averaging

Investing at regular intervals results in buying more units when prices are low and fewer when prices are high, helping average out costs over time.



Small Steps, Meaningful Growth

Small, regular investments made over long periods could accumulate into a sizeable financial corpus.

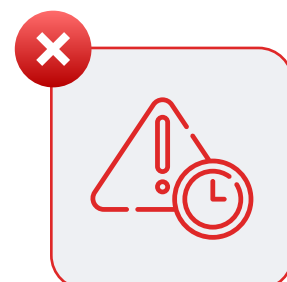
<https://www.hdfcfund.com/learn/blog/how-does-sip-work>

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What NOT to do?



Do NOT ignore inflation



Do NOT delay investing



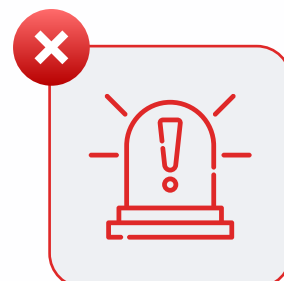
Do NOT put all your money in one product



Do NOT keep money idle



Do NOT chase tips or unverified advice



Do NOT ignore emergency planning





Start with a clear financial plan



Consider investing at regular intervals



Stay disciplined and resilient

***Discipline. Resilience. Commitment.
Your financial well-being journey starts now!***



Pre-requisites



KYC (Know Your Customer) Process



PAN Card



Bank Account

Steps to complete KYC Process

Visit any MF Branch Investor Service Centre / Branch with required KYC Documents, namely –



Address Proof -
Aadhaar Card, Passport,
Tel. bill etc.



Identity Proof - PAN Card,
Aadhaar Card, Passport,
Voter's card etc.



Submit Completed KYC
form with photograph with
required documents

After completing KYC

You can open a MF Folio with any Mutual Fund and consider investing early in mutual funds

This is illustrative in nature and not exhaustive. The process and pre-requisites may be subject to change based on applicable regulations amended from time to time.

Sr. No	Particulars	SEBI Link
1	To communicate with only genuine social media handles of SEBI registered entities.	SEBI Caution to Investors on Stock Market Scams through Social Media Platforms
2	To exercise caution and due diligence to verify the genuineness of social media handles of SEBI registered entities.	SEBI Caution to public against Fraudulent / Manipulative activities on Social Media Platforms (SMPs) related to securities market
3	To conduct due diligence and verify the registration status of any entity claiming to be a SEBI-registered intermediary.	SEBI SEBI cautions public against dealing with unregistered entities




Complaint to Mutual Fund



Contact the Investor Relations Officer of the Mutual Fund



Name and contact details of the Investor Relations Officer are available in the Scheme Information Document and also on the website of the concerned mutual fund.

-  SEBI Complaints Redressal System (SCORES) is a web-based complaint redressal portal provided by SEBI.
-  An investor can lodge an online complaint with SEBI through SCORES if he/she is not satisfied with the response from the Mutual Fund/company/intermediary.
-  SEBI takes up the complaints registered via SCORES with the concerned company / mutual fund / intermediary for timely redressal.

To log on to SCORES System, please visit <https://scores.sebi.gov.in/>

In case of no response, please visit the [SMART ODR Website](#).

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Visit <https://www.hdfcfund.com/information/key-know-how> to know more about the process to complete a one-time Know Your Customer (KYC) requirement to invest in Mutual Funds. Investors should only deal with registered Mutual Funds, details of which can be verified on the SEBI website (www.sebi.gov.in/intermediaries.html). For any queries, complaints & grievance redressal, investors may reach out to the AMCs and / or Investor Relations Officers. Additionally, investors may also lodge complaints directly with the AMCs. If they are not satisfied with the resolutions given by AMCs, they may raise complaint through the SCORES portal on <https://scores.sebi.gov.in/>. SCORES portal facilitates investors to lodge complaint online with SEBI and subsequently view its status. In case the investor is not satisfied with the resolution of the complaints raised directly with the AMCs or through the SCORES portal, they may file any complaint on the Smart ODR on <https://smartodr.in/login>.

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To learn more about SIP, visit: hdfcfund.com/sip

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Thank You