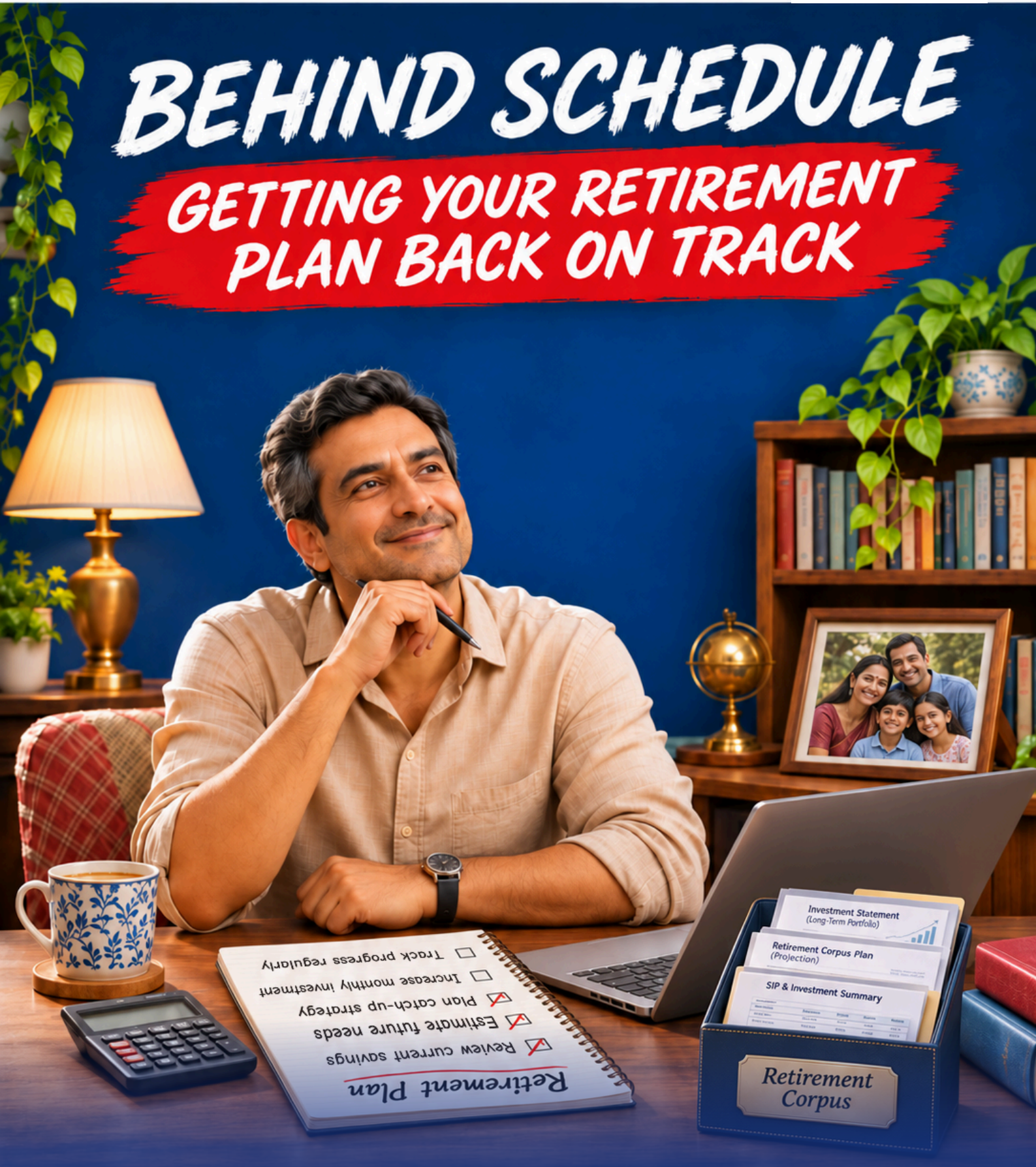
WEEKEND BYTES NOVEMBER 2026

HDFC MUTUAL FUND
BHAROSA APNO KA

BEHIND SCHEDULE

GETTING YOUR RETIREMENT PLAN BACK ON TRACK



hdfcfund.com

Images have been created with the assistance of Artificial Intelligence

HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

Amit was 42 when saving for retirement first became a major realization. He had spent two decades building a career, buying a home and providing for his family. Retirement planning always took a back seat.

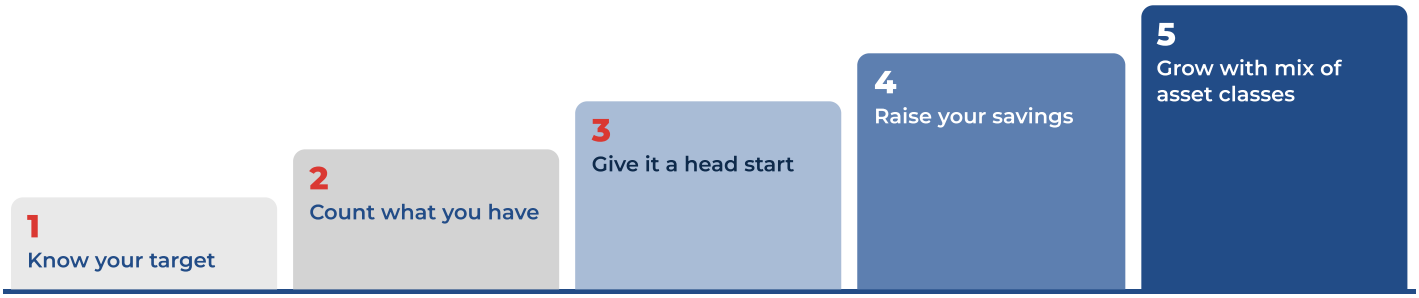
One evening, he worked out how much he would need after he stopped working. The number surprised him. So did the few years he had left to build it.

His first thought was, ***"Have I already lost too much time?"***

If you feel the same, you are not alone. Starting early helps. But starting late does not mean giving up.

Stop counting the lost years. Start making the remaining ones count.

Five steps to get back on track



Five steps take a late starter from behind schedule to on track

1. Know your target. Decide when you want to retire and plan for a long life. Estimate your expenses, allowing for inflation, healthcare, lifestyle and family commitments. Include any EMIs that may continue. Work backwards to a corpus.

2. Count what you have. List your EPF, PPF, NPS, mutual funds and fixed deposits. Understand the gap.

3. Give it a head start. Once emergencies are covered, move some existing surplus towards retirement.

4. Raise your savings. Direct part of every increment or bonus to retirement. A SIP that rises every year adds up.

5. Let growth assets work. Choose an equity-debt mix that suits your risk appetite and horizon. Do not take excessive risks simply to compensate for a late start.

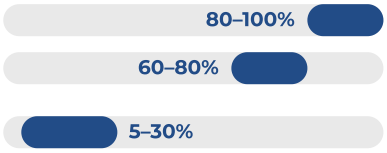


Keep retirement money separate

Easily accessible savings often get diverted towards something more urgent. A dedicated retirement investment keeps this corpus separate.

One such option is **HDFC Retirement Fund**, offering three plans:

- **Equity Plan:** 80–100% equity, for a longer horizon and higher risk appetite.
- **Hybrid Equity Plan:** 60–80% equity, for a balance of growth and stability.
- **Hybrid Debt Plan:** 5–30% equity, for conservative investors or those near retirement.



Its lock-in of five years or until age 60, whichever is earlier, encourages discipline.

Three Friends, One Retirement Goal

Anil, Bharat and Chetan all aim for the same retirement corpus. The difference lies in when they start and how much they invest. While Anil benefits from starting early, Bharat has to invest significantly more each month to catch up. Chetan takes a different route by combining a lump-sum investment with a regular SIP.

	Anil	Bharat	Chetan
Starts investing at	35 (Dec 2001)	45 (Dec 2011)	45 (Dec 2011)
Years invested	25	15	15
Lump sum at the start	Nil	Nil	₹37 lakh (approx.)
Monthly SIP	₹13,300	₹60,100 (approx.)	₹13,300
Own money put in	₹40 lakh	₹1.08 crore (approx.)	₹61 lakh (approx.)
Value at 60 (Nov 2026)	**₹3 crore (approx.)**	**₹3 crore (approx.)**	**₹3 crore (approx.)**

Illustrative example based on actual Nifty 50 TRI values. Investments and SIPs are assumed on the first trading day of each month and valued as on 20 November 2026. Past performance may or may not be sustained in future.



The lesson is simple: when time is shorter, you need either a higher savings commitment or a larger starting amount. Time remains one of the most powerful drivers of wealth creation.

Important: It is always suggested to start early. But if you have not, you can still catch up.

What not to do just because you are late

Avoid	Instead
Delaying retirement planning further	Start now and review your retirement gap
Taking excessive risk to make up for lost time	Follow an asset allocation suited to your goals
Depending on future income growth alone	Increase savings and invest available surpluses
Using retirement savings for near-term expenses	Keep retirement investments separate and disciplined
Assuming it is too late to catch up	Focus on saving more and staying invested

The best time to start is now

You cannot change when you began. You can change how you use the years ahead.

A late start asks for more commitment and careful planning. The bigger mistake is letting the feeling of being late delay you further.

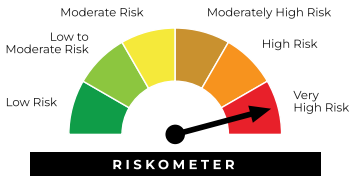
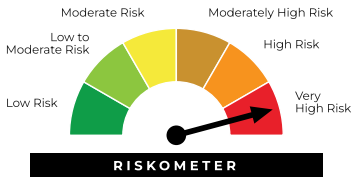
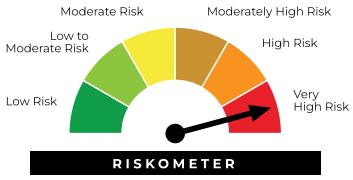
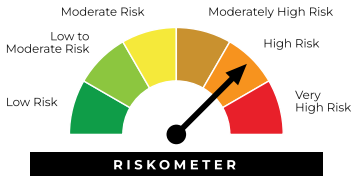
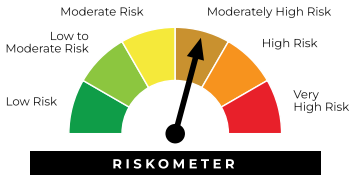
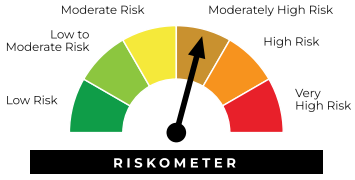
You may be behind schedule. You are certainly not out of time.



Happy Investing!

HDFC Retirement Fund (Erstwhile HDFC Retirement Savings Fund)

(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))

This product is suitable for investors who are seeking*:	Scheme Riskometer#	Benchmark Riskometer#
Equity Plan · Benchmark: NIFTY 500 (Total Returns Index)		
• 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.	 *The risk of the scheme is very high*	 *The risk of the benchmark is very high*
Hybrid- Equity Plan · Benchmark: NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)		
• A corpus to provide 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.	 *The risk of the scheme is very high*	 *The risk of the benchmark is high*
Hybrid- Debt Plan · Benchmark: NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)		
• A corpus to provide 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.	 *The risk of the scheme is moderately high*	 *The risk of the benchmark is moderately high*

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

#As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. **www.hdfcfund.com**

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.