

Everyday life

or

A life you love?

Aim to retire on your own terms

Start early, Invest consistently

HDFC Retirement Savings Fund - Hybrid Equity Plan

SYSTEMATIC WITHDRAWAL ADVANTAGE PLAN (SWAP)

A facility to plan withdrawals from your mutual fund investments by giving your investments a chance to grow at the same time.

ADVANTAGES OF OPTING FOR SWAP

1. CONVENIENCE
2. REGULAR CASH FLOWS
3. TAX EFFICIENT WITHDRAWALS

ILLUSTRATION

ON FEB. 25, 2016

YOU INVESTED

₹ 1 Crore

You withdrew

₹ 1,50,000/- @EVERY MONTH

from Mar. 01, 2021.



ON Apr 30, 2026

YOUR INVESTMENT
GROWS TO

₹ 2.53 CRORE*



TOTAL CASH FLOW
FROM SWAP :

₹ 93 LAKHS*



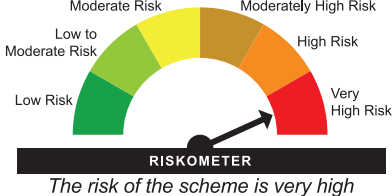
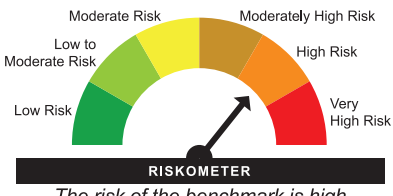
*HDFC Retirement Savings Fund - Hybrid Equity Plan qualifies for equity taxation subject to the provisions of the income-tax Act. SWAP is a facility to withdraw fixed amount periodically from the investments by redeeming units. Thus, withdrawals happen from capital and appreciation portion of the investments. The above table is to explain the concept of SWAP and should not be construed as providing any kind of investment advice or as a substitute for any kind of financial planning. The above is not an indication/assurance of any return that may be earned by using this facility. HDFC Mutual Fund/HDFC AMC is not guaranteeing any returns on investments made in the Scheme. The result of the calculations generated in the above concept may not be accurate. Due to the personal nature of investments and financial planning, investors are advised to consult his/her professional advisor. @ withdrawal Rs 1,50,000 per month. If you decide to opt for this facility, you should be aware that the withdrawals may take place from the principal amount invested. *Past performance may or may not be sustained in future and is not a guarantee of any future returns. For complete performance details in SEBI Prescribed format, please refer page no 2.

HDFC Retirement Savings Fund-Hybrid Equity Plan - Performance - Regular Plan - Growth Option

				NAV as on Apr 30, 2026 ₹36.859 (per unit)		
				Value of ₹ 10,000 invested		
Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Last 1 Year	-1.29	0.40	-0.28	9,871	10,040	9,972
Last 3 Years	10.75	9.54	11.18	13,596	13,152	13,753
Last 5 Years	11.27	9.67	11.69	17,060	15,872	17,382
Last 10 Years	12.76	11.35	13.18	33,275	29,331	34,537
Since Inception*	13.67	12.16	14.29	36,859	32,179	38,971

Past performance may or may not be sustained in future and is not a guarantee of any future returns. *Inception Date: February 25, 2016. The scheme is co-managed by Mr. Anupam Joshi (Debt Assets) (March 07, 2026), Mr. Arun Agarwal (Arbitrage Assets) (w.e.f April 01, 2025) and Mr. Srinivasan Ramamurthy (Equity Assets) (since December 14, 2021) and Ms. Nandita Menezes (Arbitrage Assets) (w.e.f April 01, 2025). # NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) . ## Nifty 50 Index (TRI). Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in debt instruments. The above returns are for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. Returns greater than 1 year period are compounded annualized (CAGR). 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. Returns as on April 30, 2026.

For Performance of Other Schemes Managed by the Fund Managers, please [click here](#).

HDFC RETIREMENT SAVINGS FUND - HYBRID EQUITY PLAN	RISKOMETER# OF THE SCHEME	NAME OF BENCHMARK AND RISKOMETER*
<p>(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)] is suitable for investors who are seeking:-</p> <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 	 <p>The risk of the scheme is very high</p>	<p>NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)</p>  <p>The risk of the benchmark is high</p>
<p>~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.</p>		

Benchmark and Scheme Riskometer as on April 30, 2026.

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

Date of Release: May 21, 2026

**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