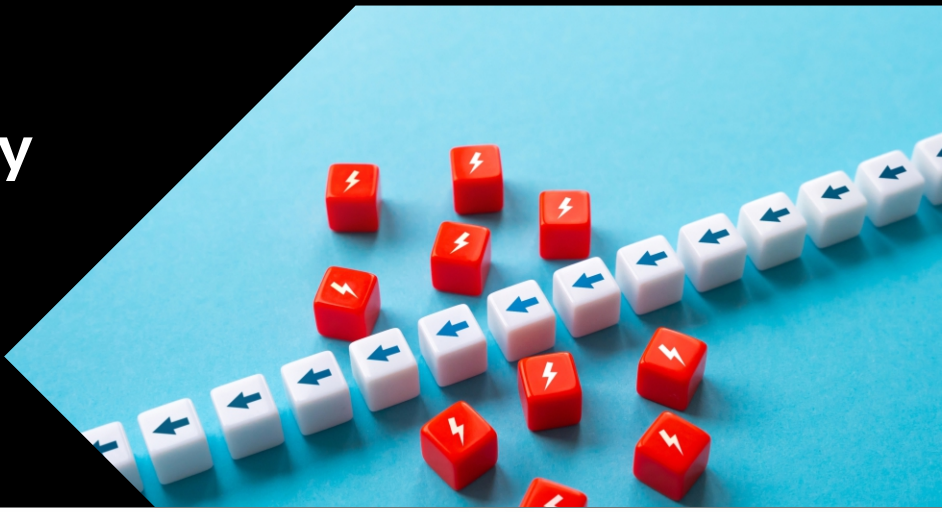
HSBC Mutual Fund

Stay the Course – Why SIP continuity matters



In a growing economy like India, staying invested consistently is one of the biggest drivers of long-term wealth creation. Pausing an SIP may feel like a harmless, temporary decision, but it quietly disrupts compounding, breaks investing discipline and can set your financial goals back by years. Even a brief pause can have a much larger impact than expected - especially when markets are volatile and every installment counts.

Here's why staying consistent matters:

- **Breaks compounding:** Every skipped instalment means losing years of potential growth.
- **Misses low-cost buying:** Volatile markets offer the best opportunities to accumulate units cheaply.
- **Creates goal gaps:** Your long-term goals don't pause—your investments shouldn't either.
- **Behavioural trap:** A "temporary" pause often becomes a long break or complete stop.
- **Harder to catch up:** Restarting later requires higher SIP amounts or extended timelines.
- **Disrupts discipline:** Regular SIPs build a healthy investing habit. Pausing breaks the rhythm.
- **Reduce, don't stop:** If cash flow is tight, lowering the SIP amount is a better alternative than halting it.

In wealth creation, consistency is your biggest advantage. Stay invested. Let your SIP work uninterrupted.