HSBC Mutual Fund

5 common misconceptions

about Retirement Planning.

It’s too early to plan for retirement

The sooner you start planning and investing, the more time your money gets to grow through the power of compounding for a stress-free retirement.

My PF and Gratuity are enough

PF alone may not beat inflation or cover long-term expenses – diversified investments are the key to creating wealth for the long term.

Expenses reduce after retirement

Healthcare and lifestyle costs often rise, thereby making health insurance a must to protect your savings. Again, the sooner you begin, the lower your premiums over time.

I won’t have many responsibilities post retirement

Family support, medical care and long-term needs will continue – planning in advance helps mitigate these risks.

I can earn enough before retirement without planning

A high income today is seldom enough to secure your future without a clear long-term investment plan.

Bust the myths and start planning right away for a worry-free and happy retirement!