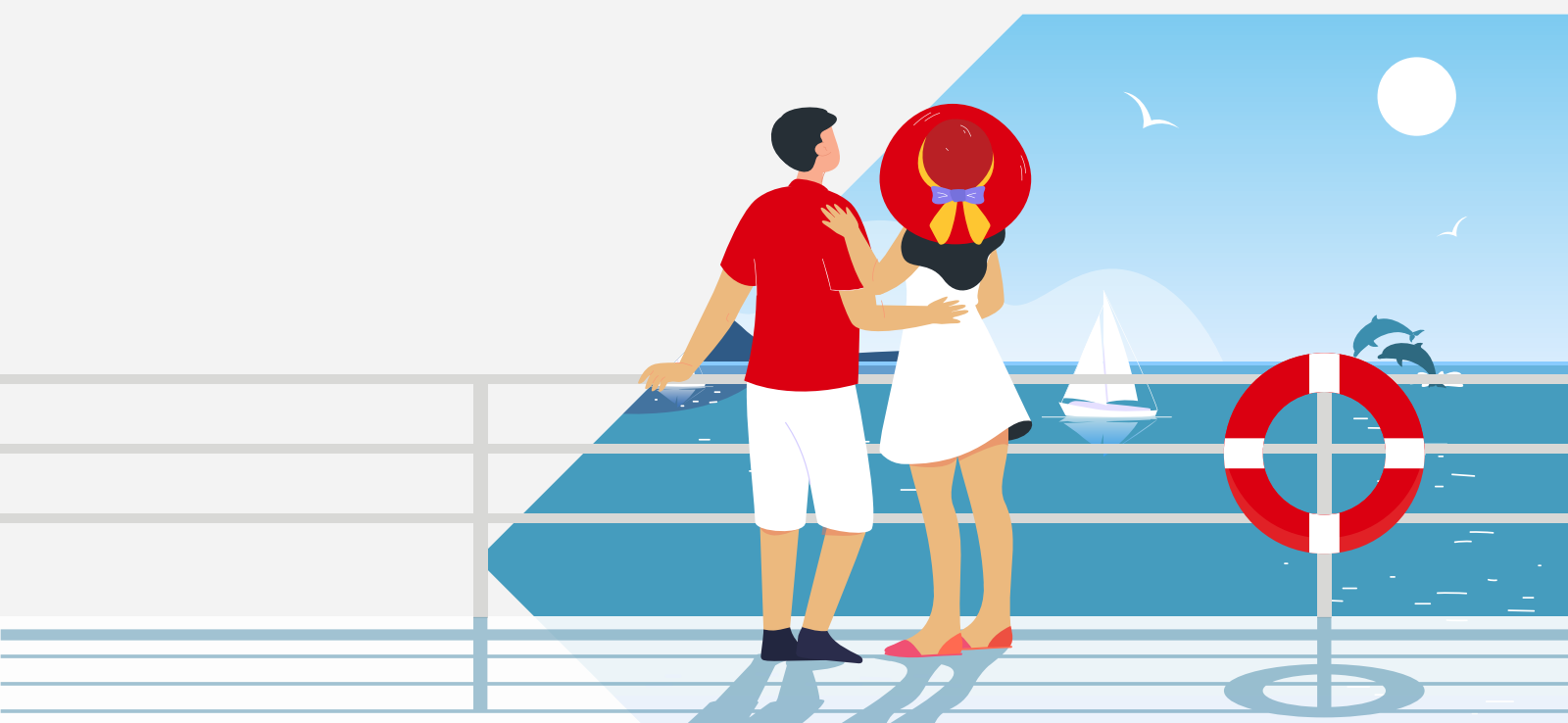


The sooner you plan for retirement, the more you can enjoy it!



Retirement is a new beginning in your life, when you can do more of what you like. But everything comes at a cost and to ensure that you have enough, requires planning way in advance. By investing in Systematic Investment Plan (SIP) in mutual funds from an early stage, you can aim to achieve your financial goals and continue to build wealth for the long term.



Start Early

A delay of 5 years costs you double in monthly installments to reach the same goal amount, so the sooner you begin saving, the greater the long-term benefit.



Aim to Beat Inflation

As you invest in different asset classes, choose long-term investments that can help beat inflation like equity-based mutual funds.



Know your Risk Profile

Investing according to your risk profile is a good way to start; it ensures that your investment meet your expectations and financial goals.



Plan for Steady Income

With the right planning, you can aim for regular payouts that can take care of your daily expenses through Systematic Withdrawal Plan (SWP).



Top Ups may Boost your Investments

Using SIP Top Up can give your investments a periodic boost to help you reach your goal amount in a shorter time frame.



Get the Benefit of Compounding

When you stay invested for the long term, you give your money time to grow due to the compounding effect on your investment.

An Investor Education & Awareness Initiative by HSBC Mutual Fund

Visit <https://grp.hsbc/KYC> w.r.t. one-time Know Your Customer (KYC) process, complaints redressal process including SEBI SCORES (<https://scores.sebi.gov.in/scores-home>). Investors should only deal with Registered Mutual Funds, to be verified on SEBI website under Intermediaries/Market Infrastructure Institutions (<https://www.sebi.gov.in/intermediaries.html>). Investors may refer to the section on 'Investor Education' on the website of HSBC Mutual Fund for the details on all 'Investor Education and Awareness Initiatives' undertaken by HSBC Mutual Fund.

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.