

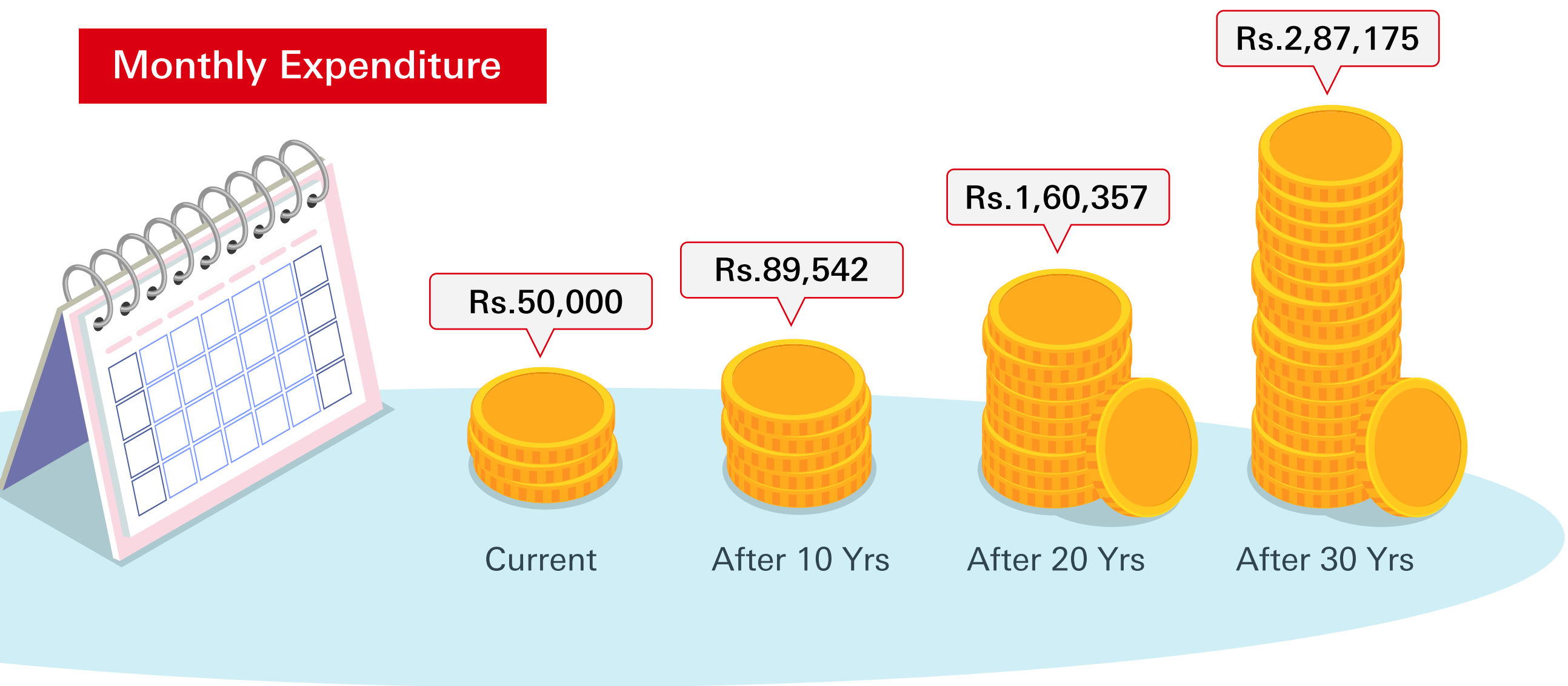
Planning to retire or start living?

A small amount invested each month through SIP can make a happy future.



For most of us, retirement begins at 60 years. But no matter when you retire, what’s important is to plan ahead to ensure a steady income through your golden years. And the best way to build a sizeable retirement corpus is to start investing early. Through Systematic Investment Plan (SIP) in mutual funds, you can invest with the aim to beat inflation.

See how inflation at 6% can increase your monthly expenses over time



See how a monthly SIP of Rs.10,000 at an average annual return of 12.62% and inflation at 6% per year may help you achieve a retirement corpus by age 60

Investment Period (years)	Total Investment (Rs.)	Estimated Market Value (Rs.) (Inflation Adjusted)
10	12,00,000	16,86,336
20	24,00,000	48,87,669
30	36,00,000	1,09,65,068

Source – CRISIL Research, HSBC MF, AMFI, BSE. Data period 1 Jun 2004 to 31 May 2024. Mean CAGR returns considered for illustration is 12.62% by taking mean of 10-year rolling returns between 1 June 2014 and 31 May 2024 of BSE Sensex. The above illustration is provided as per AMFI Best Practice Guidelines Circular No. 109 dated November 01, 2023 read with 109A dated September 10, 2024 and as amended from time to time to define the concept of power of compounding. Past performance may or may not be sustained in future and is not a guarantee of any future returns. The investors should not consider the same as investment advice.

For SIP returns, monthly investment of Rs.10,000 invested on the 1st day of every month has been considered. SIP returns are calculated on CAGR basis. Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

SIP makes it easy to reach your long-term goals!

An Investor Education & Awareness Initiative by HSBC Mutual Fund

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