HSBC Mutual Fund

Celebrate Independence. Build Financial Freedom

Let your journey begin with a SIP

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Freedom beyond Independence

Every Independence Day, we celebrate the freedom won through courage, discipline and perseverance. As we honour our nation's remarkable journey, it is also an opportunity to reflect on another aspiration that many of us share—financial freedom.

Financial freedom isn't about becoming wealthy overnight. It is about having the confidence that your investments can help you achieve your life goals and support your lifestyle—even after retirement.

Just as every great journey begins with a single step, your journey towards financial freedom can begin with a Systematic Investment Plan (SIP).

India Is Taking Steady Steps Towards Financial Freedom

Over the last decade, India has witnessed a remarkable transformation in the way people invest. Millions of investors are embracing mutual funds through SIPs to pursue their long-term financial goals.

According to AMFI (June 2026):

- Monthly SIP contributions reached **₹31,781 crore**
- **₹9.72 crore** contributing SIP accounts reflect growing retail participation
- SIP Assets Under Management (AUM) stood at **₹17.70** lakh crore

These milestones highlight the growing trust investors have placed in disciplined investing. Rather than trying to predict market movements, more investors are choosing to invest regularly and stay focused on their long-term goals.

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What does Financial Freedom mean?

Financial freedom means having the confidence to make life's important choices without constantly worrying about money.

It could mean:

- Retiring comfortably
- Funding your child's higher education
- Buying your dream home
- Travelling without financial stress
- Pursuing your passions after retirement
- Leaving behind a financial legacy

Financial freedom isn't about how much you earn—it's about how wisely and consistently you invest.

The First Step Towards Financial Freedom – SIP

A Systematic Investment Plan (SIP) allows you to invest a fixed amount regularly in mutual funds.

Instead of worrying about the right time to invest, SIPs encourage disciplined investing and help you stay committed to your long-term financial goals.

- Encourages disciplined investing
- Helps benefit from rupee cost averaging
- Harnesses the power of compounding
- Makes investing affordable through regular contributions
- Helps build wealth over the long term

Three habits that can make a difference

Start Early

The longer your money remains invested, the greater the opportunity to benefit from compounding.

Stay Invested

Markets may fluctuate in the short term, but staying invested through market cycles can help you remain focused on your long-term goals.

Increase Your SIP

As your income grows, increasing your SIP through a Step-up SIP can enhance your retirement corpus over time.

Build Today. Enjoy Tomorrow

Retirement planning is no longer optional—it is essential.

With improving healthcare and rising life expectancy, many Indians may spend two to three decades in retirement. While your salary may stop after retirement, your expenses continue.

Building a retirement corpus during your earning years can help you work towards financial independence later in life.

An Illustrative Example

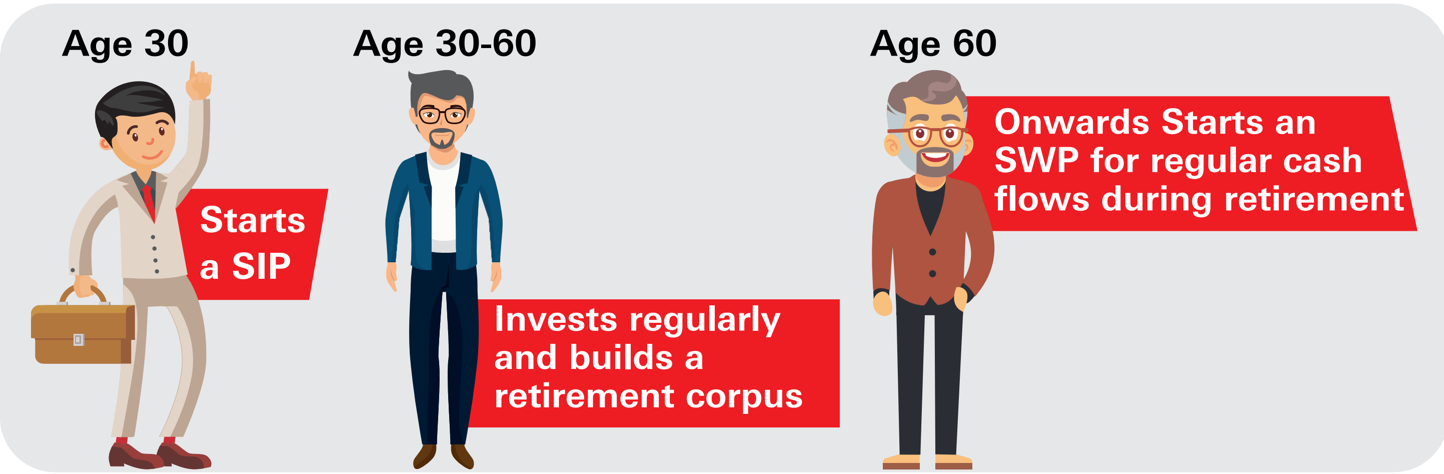
Meet Mr A, a 30-year-old marketing professional.

He decides to invest Rs10,000 every month through a SIP with retirement as his long-term goal. As his income increases over the years, he gradually increases check his or her SIP contributions.

After investing consistently through his working years, he retires at the age of 60 with a reasonable retirement corpus, subject to market performance.

Instead of withdrawing the entire amount at once, Mr A opts for a Systematic Withdrawal Plan (SWP). Every month, he withdraws a fixed amount from his investments to help meet his living expenses, while the remaining corpus continues to stay invested.

Mr A's financial journey looks like this:



This example highlights how a SIP and an SWP can complement each other—one helps build wealth, while the other helps you use that wealth in a structured manner during retirement.

This example is for illustration purposes only and does not represent or guarantee any returns.

From Wealth Creation To Wealth Utilisation

Financial planning has two important phases.

Phase 1 – Wealth Creation

During your earning years:

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Phase 2 – Wealth Utilisation

After retirement:

A Systematic Withdrawal Plan (SWP) allows you to withdraw a fixed amount periodically from your mutual fund investments while the remaining corpus continues to stay invested, subject to market conditions.
Benefits of SWP

- Regular cash flow
- Financial discipline
- Potential tax efficiency*
- Opportunity for the remaining investments to continue participating in market growth

Together, **SIP and SWP** can help you move from earning and accumulating wealth to drawing a regular income during retirement.

*Investors should consult their financial adviser/tax consultant if in doubt about whether the product is suitable for them.

Your Journey Towards Financial Freedom Starts Today

Financial freedom is not achieved in a day.

It is built through patience, discipline and consistency—qualities that also define India's remarkable journey as a nation. A SIP helps you build wealth during your earning years.

An SWP can help convert that accumulated wealth into regular cash flows during retirement.

Your Financial Freedom Checklist

- Start investing early
- Invest regularly through SIPs
- Stay invested for the long term
- Increase your SIP as your income grows
- Build a retirement corpus
- Consider an SWP for regular retirement income

Financial Freedom begins with a SIP. It continues with an SWP.

This Independence Day, celebrate not only the freedom our nation has achieved, but also take a step towards building your own financial freedom.

Start your SIP today. Stay invested. Build a reliable tomorrow.