



INVEST TODAY TO AIM TO RETIRE IN STYLE

HDFC Retirement Savings Fund

About HDFC Retirement Savings Fund

HDFC Retirement Savings Fund ("The Fund") is an open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier). The scheme is notified Tax Savings Cum Pension Scheme which invests in mix of securities comprising Equity and Equity related instruments and/or Debt and Money market instruments with an objective of generating long term returns and maintaining risk under control.

Why should you invest in HDFC Retirement Savings Fund?

Like many phases of life, retirement too carries a few uncertainties. While the uncertainties may look similar to what you may have encountered earlier – inflation, healthcare, investment risk, etc. Their impact may be much greater and the flexibility to adjust to them may be much smaller during your retirement.

Some of the key risks are:

Inflation - Inflation sinks your purchasing power. Many a times we do not realize inflation in the short term but in the long term it may wipe out your retirement savings.

Longevity Risk - People are living longer today than at any point of time in history. Advances in medicine and technology have had an impact on aging within our society.

Healthcare Uncertainties - Inflation on healthcare costs coupled with living longer in retirement may wreak havoc on retirement, if not properly managed.

Investment Risk - The key to wealth creation is asset allocation. Being too conservative, you may not realise your retirement goals. After retirement you may run out of money while being too aggressive since you are exposed to market volatility.

What are the different plans available under HDFC Retirement Savings Fund?

HDFC Retirement Savings Fund is a mutual fund vehicle aiming to build a retirement corpus for an investor. The Fund offers 3 different investment plans suitable for investors of different age groups and risk profiles. They are:

Equity Plan

Suitable for younger investors with a relatively higher risk appetite having equity exposure between 80% to 100%.

Hybrid Equity Plan

Suitable for middle-aged investors with moderate risk appetite having equity exposure between 65% to 80% and the rest invested in debt and money market instruments.

Hybrid Debt Plan

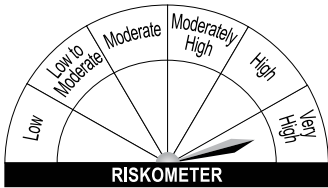
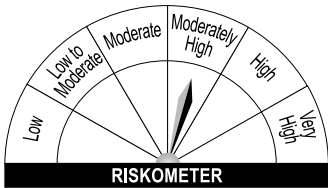
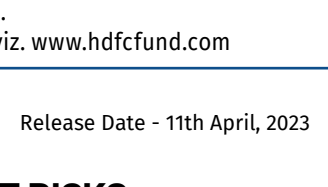
Suitable for investors nearing retirement or investors with relatively low risk appetite. The exposure to debt and money market instruments is expected to be 70% to 95% and the equity exposure is expected to be between 5% to 30%.

The fund has a lock-in period of 5 years or till retirement age (whichever is earlier). The Fund is a notified tax saving pension scheme and investments in the scheme shall be eligible for tax benefits[@] under section 80C of the Income Tax Act, 1961 which makes it an even more attractive proposition.

@As per provisions of the Income Tax Act, 1961. In view of individual nature of tax consequences, each unit holder is advised to consult their own professional tax advisors

HDFC Retirement Savings Fund (A notified Tax Savings Cum Pension Scheme)

[An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)]

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	SCHEME RISKOMETER#
Equity Plan	<ul style="list-style-type: none"> A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years Investment predominantly in equity and equity related instruments. 	 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>
Hybrid-Equity Plan	<ul style="list-style-type: none"> A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years. Investment predominantly in equity and equity related instruments & balance in debt and money market instruments. 	 <p>RISKOMETER Investors understand that their principal will be at moderately high risk</p>
Hybrid-Debt Plan	<ul style="list-style-type: none"> A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years. Investment predominantly in debt and money market instruments & balance in equity and equity related instruments. 	 <p>RISKOMETER Investors understand that their principal will be at low risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com