

The Best Time to Start Retirement Planning is Now, says HDFC Life's Latest Campaign

Category: Business

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**You secured your child's dreams,
now plan for your golden years.**

Start today with our **Retirement plans** to enjoy **regular income** after retirement.

 **Guaranteed¹ or Market-linked² Returns** |  **Joint Life Option³**

 **HDFC Life**
Sar utha ke jiyo!


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¹Only for policies that are in-force. (3% of sum assured on vesting) that will get accrued for each completed policy year subject to policy being in force and all due premiums being paid.
²All unit-linked policies are different from traditional insurance policies and are subject to different risk factors. In this policy, the investment risk in investment portfolio is borne by the policyholder.
³In case of Joint Life Option the annuity continues till either of the life assured is alive.
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HDFC Life, one of India's leading insurers, has unveiled its latest campaign focused on the critical need for timely [retirement planning](#). The growing elderly population in India coupled with rising life expectancy due to advancements in

healthcare and improved standards of living, makes retirement planning imperative.



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The Best Time to Start Retirement Planning is Now, says HDFC Lifes Latest Campaign

With individuals projected to require 30 years of income post-retirement by 2050*, early and strategic retirement planning is essential. Despite recognising the importance of starting early, many Indians face a significant gap between intent and action. Alarminglly, 90% of individuals, above the age of 50 years, regret having delayed their retirement planning**.

HDFC Life's latest campaign highlights a common barrier leading to postponement of retirement planning. Parents

usually prioritise financial commitments such as home loan repayments, children's education, or immediate family needs over their own retirement planning. This postponement diminishes the retirement corpus, as late planning offers limited time for wealth accumulation.

HDFC Life's new campaign leverages a relatable milestone – a child's departure for college – as a pivotal moment for parents to begin their retirement planning journey. The campaign aims to create awareness about the need to secure one's financial future while balancing familial responsibilities.

Click [here](#) to watch the film.



Vishal Subharwal – Group Head Strategy & Chief Marketing Officer – HDFC Life

Speaking about the campaign, **Vishal Subharwal – Group Head Strategy & Chief Marketing Officer – HDFC Life** said, *“The risk of outliving one’s savings is one of the biggest concerns that individuals face during their lifetime. The solution lies in starting retirement planning early to harness the power of compounding. Very often, in India, this is postponed by individuals until their children’s future is secured. Our main message through this campaign is that an individual needs to start planning early for their golden years and the best time is now.”*

Adding further, **Vikram Pandey – Chief Creative Officer Leo Burnett, South Asia** said, *“Often it isn’t until their mid fifties that people realise they haven’t planned enough for their retirement, and then it gets too late. In this campaign for [HDFC Life](#), through the story of the couple who are transitioning to a new phase in life as they deal with an empty nest, we wanted to reiterate that this is also a time to shift your financial priorities, as you set your sights toward retirement and funding the next chapter of your life. And who better than HDFC Life to plan this with.”*

The campaign has been launched across diverse platforms, including television, digital, and other mass media, ensuring maximum reach and impact. HDFC Life continues to advocate for financial literacy and awareness, emphasising the importance of proactive retirement planning in today’s dynamic economic landscape.

References:

* PFRDAI Report

** Retirement study by Ipsos, 2023

