

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

Category: Business

written by | November 29, 2024



**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 jayo!


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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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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. Alarming, 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

