STRENGTHEN YOUR CHILD'S FUTURE: DISCOVER INVESTMENT PROSPECTS WITH HDFC CHILDREN'S GIFT FUND



Children hold a special place in the hearts of parents and grandparents, and ensuring a secure future for them is a shared aspiration. However, unforeseen financial challenges, goalless savings, and short-term commitments can often jeopardize the ability to fund a child's higher education adequately.

The current cost of higher education, especially in premier institutes, is already beyond the reach of the middle class. Conventional savings schemes may fall short of keeping pace with rising inflation. In this scenario, investing in equity-related products emerges as a prudent solution, offering the expertise of professional fund managers, diversification benefits, and the stability of rupee cost averaging—making Mutual Funds a compelling choice over direct equity investment.

PRESENTING HDFC CHILDREN'S GIFT FUND:

An open-ended investment fund designed exclusively for children, featuring a lock-in period of at least 5 years or until the child reaches the age of majority, whichever comes earlier. This hybrid mutual fund strategically allocates its assets between equity (over 65%) and debt. The scheme aims to generate long-term returns while mitigating risk by maintaining a position in debt-related instruments.



REASONS TO INVEST IN HDFC CHILDREN'S GIFT FUND:

Mental Accounting: Investments are made in the name of the minor, facilitating a dedicated approach to financial planning



Balanced Asset Allocation: The fund adopts a healthy mix of equities, an ideal long-term asset class, coupled with debt allocation for stable returns



Flexible Investment Options: Investors can opt for Lumpsum or Systematic Investment Plans (SIPs) with no restrictions on the number of transactions in a given year. There's also no maximum limit on investment.

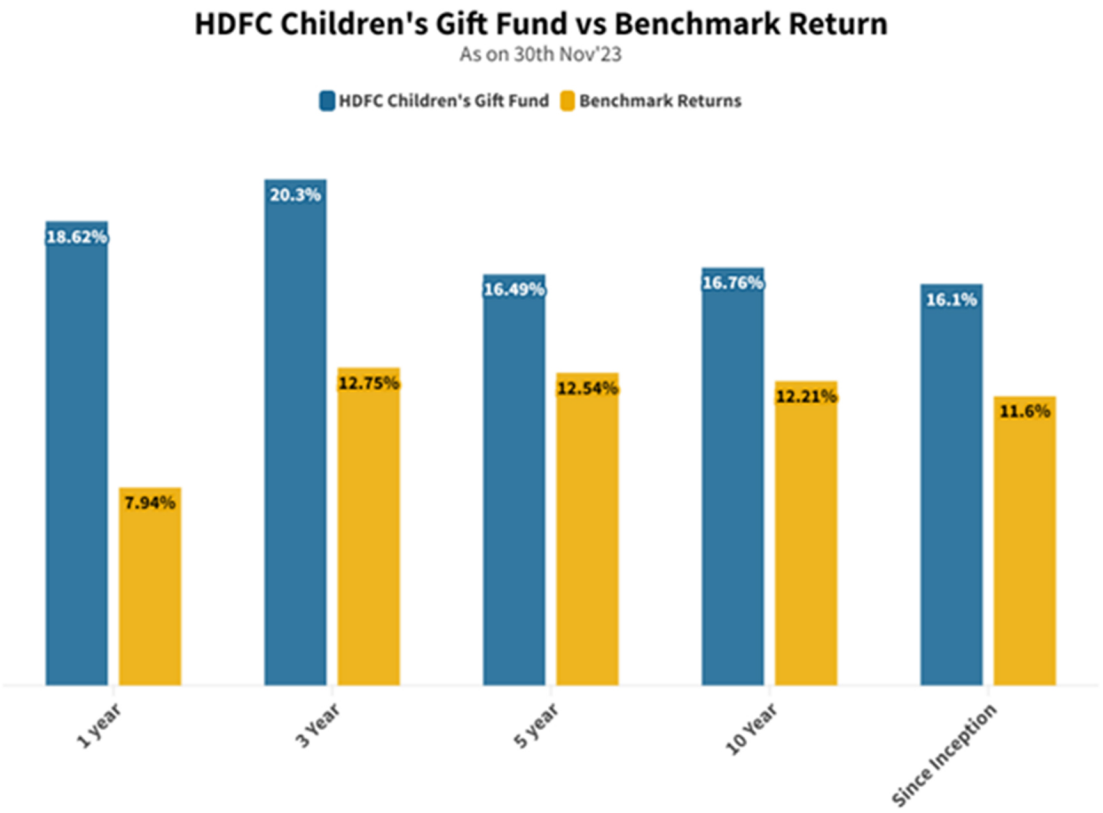


Hassle-Free Redemption: Post the lock-in period, redemption is a straightforward and convenient process.

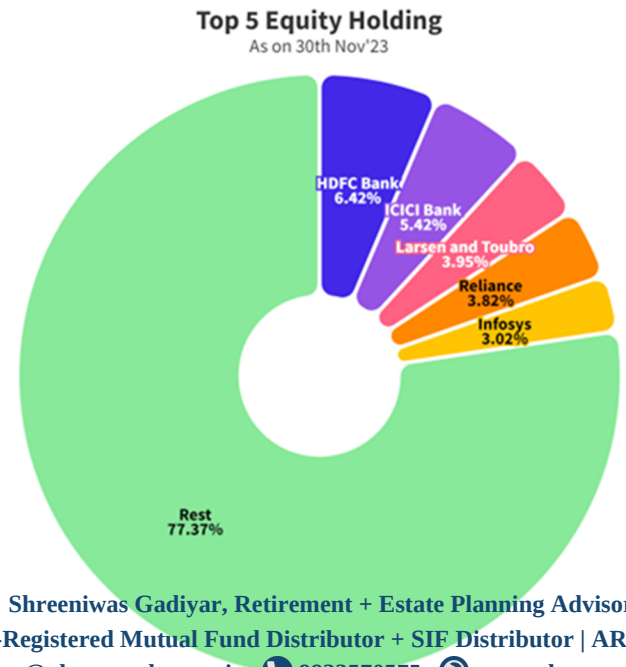


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PAST PERFORMANCE:



Past performance may or may not be sustained in the future. Return over 1 year period is annualised.



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RISK:

While the scheme is well-diversified, it's crucial to acknowledge that any investment in equity carries inherent risks. Systematic risks within the market or specific segments can yield unexpected outcomes. Investors should assess their risk appetite before considering lump-sum or SIP investments.



CONCLUSION:

Given the substantial and crucial nature of children's education expenses, a dedicated corpus for the same is imperative. This aligns with the concept of "Mental Accounting," where investors segregate current and future savings into distinct, non-transferable portions, influencing consumption decisions and other behaviors. Parents or grandparents aspiring to provide their children with the freedom to choose their desired careers, unhindered by financial obstacles, should initiate investments without delay.

"Education is the most powerful weapon which you can use to change the world."
— Nelson Mandela

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