MEDIA RELEASE

HDFC Life's 'Ready for Life' Report Highlights the Gap between Perceived and Actual Financial Readiness among Working Women

Mumbai, 5th June, 2026 – The role of the working woman in India has evolved beyond that of being a contributor to household income; she is emerging as one of the key financial decision-makers. However, between balancing career aspirations and family responsibilities, many working women seem inadequately prepared when it comes to finances.

The HDFC Life 'Ready for Life Report 2025' highlights that working women are increasingly becoming key contributors in the family income. However, it brings out the fact that they are not adequately prepared when it comes to financial readiness.

The Ready for Life report shows that working women have a perceived financial readiness score of 84 but their actual preparedness stands at 58, reflecting a wide gap of 26 points between perception and reality.

Women's financial decisions are based heavily on social recommendations. 40% of women identify their child's education as a primary savings goal, compared to 35% of males, while 37% prioritise home ownership, higher than their male counterparts at 33%. This reinforces that women play a central role in shaping the long-term aspirations of a household.

Two key areas that need attention are financial protection and retirement planning. While there is awareness, there isn't adequate action when it comes to purchasing term insurance. Similarly, in terms of retirement planning, though awareness exists, only 43% feel prepared to live their life after retirement without financial dependency on others.

Vineet Arora – Executive Director & Chief Business Officer, HDFC Life, said,"The contribution of working women towards the family is way beyond household income. A working woman is responsible for creating financial security and buildingtowards key life goals such as homeownership and children's education. At the same time, she needs to plan ahead for her long-term financial security and retirement independence. Life insurance solutions are designed to address various life stage needs. We believe that with increasing awareness and through informed decision-making (while choosing financial instruments), more working women will become financially prepared."

The Ready for Life Index 2025 is a proprietary research initiative by **HDFC Life.** This research has been conducted byIpsos India, an independent market research company. Based on **1,836 face-to-face interviews** with working men and women aged between 25–55 years across Metros, Tier 2, and Tier 3 cities, the study evaluates India's life readiness across four key pillars — Financial Planning, Emergency Preparedness, Health & Well-being, and Retirement Strategy.

The index aims to highlight the gap between perception and actual preparedness, encouraging a shift from short-term savings to structured, long-term financial planning.

As women continue to emerge as the decision-makers in the family, strengthening access to protection-led financial planning will be important for building a financially sustainable family.

About HDFC Life

Established in 2000, HDFC Life is a leading, listed, long-term life insurance solutions provider in India, offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings, Investment, Annuity and Health.

The Company has over 60 products (individual and group products) including optional riders in its portfolio, catering to a diverse range of customer needs.

HDFC Life continues to benefit from its increased presence across the country, having a wide reach with branches and additional distribution touch-points through several new tie-ups and partnerships.

The count of distribution partnerships is over 500, comprising banks, NBFCs, MFIs, SFBs, brokers, new ecosystem partners amongst others. The Company has a strong base of financial consultants.

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