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71% Women Invest for Retirement, Yet Only 30% Expect Their Corpus to Last Beyond 10 Years: Axis Max Life's Bharosa Talks Iris 6.0



New Delhi, 13 Oct 2026: Axis Max Life Insurance Limited ("Axis Max Life" / "Company") today unveiled the women-specific findings of the sixth edition of its annual Bharosa Talks India Retirement Index Study (IRIS 6.0), conducted in partner ship with Kantar. The findings point to stronger financial preparedness among women, with claimed 50% investing in Fds/ RDs specifically for retirement, compared with 44% of men, alongside aspirations to achieve financial independence earlier. However, the journey from financial intent to building a retirement corpus that can sustain them over the long term remains sub stantial.

Women recorded an IRIS 6.0 score of 49, at par with men. Their Financial Preparedness Index strengthened from 50 in IRIS 5.0 to 52 in IRIS 6.0, while Health Preparedness moderated marginally from 47 to 46 and Emotional Prepared ness stood at 57 compared with 58 last year.

The improvement in financial prepared ness is reflected in greater action towards retirement. 71% of women have started investing for retire ment, up from 65% in IRIS 5.0, outpacing the increase among men from 68% to 70%. Assuming their financial needs are addressed, 69% of women aspire to retire before the traditional retirement age of 58–60 years, including 45% who would like to achieve financial inde pendence and retire before the age of 50.

Sumit Madan, MD & CEO, Axis Max Life Insurance, said, "The findings of IRIS 6.0 highlight an encourag ing shift in how women are planning for retirement. More women than men claimed investing in FDs/RDs specifically for retirement (50% versus 44% respec tively), while many are also aiming to achieve financial independence at an earlier stage of life. Together, these trends reflect a growing sense of ownership and agency over their long-term financial well-being.

At the same time, the findings underscore the importance of turning intent into sustained action. Starting early, invest ing consistently, and making informed financial decisions can help women build a stronger retirement corpus, enhance their financial confidence, and ultimately create the freedom to define retirement on their own terms."