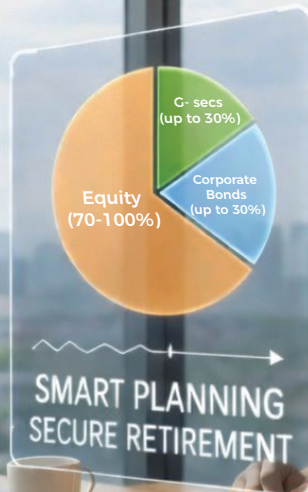


## Where Smart Planning Leads to Secure Retirement.



# TATA PENSION FUND NPS SMART RETIREMENT FUND

Tata Pension Fund NPS Smart Retirement Fund is a unique retirement-focused investment scheme launched under PFRDA's Multiple Scheme Framework (MSF).

## INVESTMENT PHILOSOPHY & BENEFITS



### Investment Objective

To provide long-term capital appreciation + consistent income, aligned to your retirement goals through dynamic asset allocation across:

- || Equity (70-100%) - growth potential
  - Alternate Assets (Gold ETF, Silver ETF, REITs, AIF and such other instruments as may be allowed by PFRDA) - up to 5% Diversification
- || Government Securities (up to 30%) - Safety & stability
- || Corporate Bonds (up to 30%) - Steady returns
- || Money market Instruments (up to 10%) as per the Investment Guidelines.



### Key Benefits

- || Smart allocation across asset classes to balance growth & security.
- || Tax incentives will be applicable as under the Income Tax Act, 1961.
- || Professional fund management with robust risk framework.
- || Exit post vesting period of fund or at 60 whichever is earlier.
- || Regulated by PFRDA ensuring transparency & safety.



## Who can invest

All Indian citizens, including resident individuals, NRIs, OCIs, salaried employees, professionals, consultants, entrepreneurs, media professionals, and self-employed individuals, etc.



## Scheme Highlights

- || Tier I Account (Retirement focused).
- || Minimum Vesting period under the All Citizen model: 15 years (exit allowed post existing period or at age 60 or retirement).
- || Risk Profile: Very High (equity-led growth strategy).
- || Switching Options: Allowed to common NPS schemes after or before vesting period.
- || Exit & Withdrawal: As per PFRDA regulations.
- || Benchmark Index: 85% of NPS Equity Index + 15% of NPS Government Securities Index.
- || Fund Management Charges: inclusive of IMF [0.09%], Distribution & awareness charges)



## Why Choose Tata Pension Fund NPS Smart Retirement Fund

- || Trusted Tata brand with a strong governance framework.
- || Smart asset allocation for wealth creation & retirement security.
- || Transparent charges & regulatory compliance.
- || Designed to help you build a financially independent retirement.
- || Sponsored by Tata Mutual Fund with over three decades of experience in investment management.



### Contact Us

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