### TATA PENSION FUND

Jaisa Aaj, Waisa Kal ---





# 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). The scheme is designed for all individuals including professionals, entrepreneurs, and the self-employed, seeking disciplined retirement planning.





# INVESTMENT PHILOSOPHY & BENEFITS

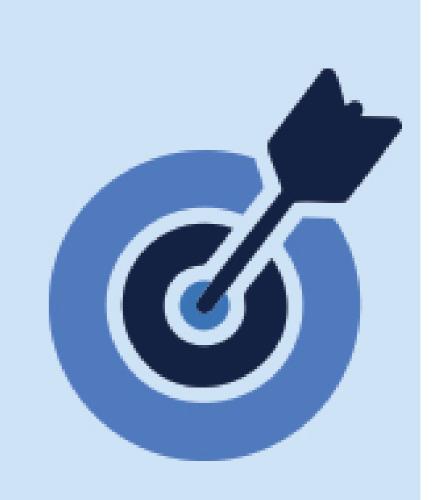
# Investment Objective

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

- Equity (70–100%) growth potential.
- Government Securities (up to 30%) safety & stability
- Corporate Bonds (up to 30%) steady returns
- Alternate Assets (up to 5%) diversification

# **Key Benefits**

- Smart allocation across asset classes to balance growth & security.
- Tax advantages 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.



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# FEATURES & CHARGES

### 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: 15 years (exit allowed at 60 or after 15 years, whichever is earlier)
- Risk Profile: Very High (equity-led growth strategy).
- Switching Options: Allowed to common NPS schemes after vesting period.
- Exit & Withdrawal: As per PFRDA regulations.

### **Contribution Details**

- Fund Management Charges: Up to 0.30% of AUM p.a. (inclusive of distribution & awareness).
- Custodian Charges: 0.0000000001770% p.a.
- NPS Trust Charges: 0.003% p.a.
- CRA Account Maintenance: ₹100-₹500 p.a., depending on the corpus.
- PRAN Opening: ₹18 (e-PRAN) / ₹40 (physical).



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# RISK, COMMUNICATION & ASSURANCE

# **Risk & Monitoring**

- Risk-o-Meter: Very High.
- Regular Reviews: Quarterly & annual reviews by NPS Trust & PFRDA.
- Audit & Risk Framework: Mis-selling checks and robust risk controls will be in place.

#### Subscriber Communication

- Monthly updates via Tata Pension Fund Website, Social Media & CRA Platforms.
- Dedicated efforts for investor education & awareness.

# 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 more than 30 years of experience in investment management.

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