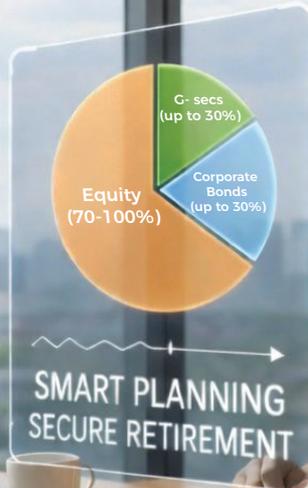


Where Smart Planning Leads to Secure Retirement.



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) - Up to 5% - Diversification
- Government Securities (up to 30%) - Safety & stability
- Corporate Bonds (up to 30%) - Steady returns



Key Benefits

- Smart allocation across asset classes to balance growth & security.
- Tax Benefits under the Income Tax Act, 1961 - Sections 80CCD(1), 80CCD(1B), and 80CCD(2).
- 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: Up to 0.30% of AUM p.a. (inclusive of distribution & 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 over three decades of experience in investment management.



Contact Us

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