

**Navigate to a confident retirement
with smart asset allocation.**



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). 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 Provisions** – Exit, withdrawal, and annuitization provisions shall continue to be governed by the PFRDA (Exits and Withdrawals) Regulations, as amended from time to time
- **Regulated by PFRDA** ensuring transparency & safety.

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*).
- **Vesting Period** – (*Minimum vesting period of 15 years, subject to option to exit at age 60 or at the time of retirement*)
- **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:** 0.000000001770% p.a.
- **NPS Trust Charges:** 0.003% p.a.
- **CRA Account Maintenance:** ₹2,100–₹2,500 p.a.,
• *depending on the corpus.*

RISK, COMMUNICATION & ASSURANCE

Risk & Monitoring

- Risk-o-Meter: *Very High (transparent disclosure).*
- Regular Reviews: *Quarterly & annual reviews by NPS Trust & PFRDA.*
- Audit & Risk Framework: *Mis-selling checks and robust risk controls.*

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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