

**“NPS Scheme Essentials” Document of the proposed Pension Fund Scheme under MSF**

<b>Regulatory Provisions of the scheme</b>	As per Section 20(2) of PFRDA Act, 2013													
<b>Scheme Name &amp; PF</b>	ABSLPF Secure Future Fund - NPS													
<b>Fund Manager Details</b>	Mr. Anil Kini, with over 20 years of experience in investments and equity research.													
<b>Objective of Scheme</b>	The scheme is appropriate for Corporate Salaried Individuals and long-term investors looking to achieve long-term capital appreciation and income distribution with controlled volatility, by investing in a diversified and dynamically managed portfolio of equity and fixed-income instruments.													
<b>Target Segment</b>	Corporate Salaried Individuals and Long-Term Investors.													
<b>Asset Allocation Pattern</b>	<p>The asset allocation of the scheme will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2"><b>Instruments</b></th> <th colspan="2"><b>Indicative Allocation (% of Total AUM)</b></th> </tr> <tr> <th><b>Minimum</b></th> <th><b>Maximum</b></th> </tr> </thead> <tbody> <tr> <td>Equity*</td> <td>40%</td> <td>65%</td> </tr> <tr> <td>Debt and Money Market Securities**</td> <td>35%</td> <td>60%</td> </tr> </tbody> </table>			<b>Instruments</b>	<b>Indicative Allocation (% of Total AUM)</b>		<b>Minimum</b>	<b>Maximum</b>	Equity*	40%	65%	Debt and Money Market Securities**	35%	60%
<b>Instruments</b>	<b>Indicative Allocation (% of Total AUM)</b>													
	<b>Minimum</b>	<b>Maximum</b>												
Equity*	40%	65%												
Debt and Money Market Securities**	35%	60%												
	<p>*As per PFRDA Investment Guidelines **Money Market Limit to be as per the extant Investment guidelines for Non Govt sector Circular dated 28<sup>th</sup> March 2025 as amended from time to time</p>													
<b>Risk Level (Risk-o-Meter)</b>	Moderately High As per PFRDA Guidelines for Risk Profiling of Schemes under NPS. Subjected to review and validation by third party agency similar to the current architecture where the exercise is undertaken by ICRA.													
<b>Vesting Period</b>	15 years or as per PFRDA (Exits & Withdrawals under National Pension System) Regulations, 2015 as amended from time to time.													
<b>Switching Options</b>	<ol style="list-style-type: none"> <li>During the vesting period, the subscribers are permitted to switch from a scheme launched under this framework to the Common Schemes.</li> <li>The Subscribers who invest in schemes of Pension Funds can move their funds across the schemes under Section 20(2) upon completion of vesting period of 15 years or upon time of normal exit as defined by Exit Regulations of PFRDA.</li> </ol>													
<b>Exit / Withdrawal Provisions</b>	As per PFRDA (Exits & Withdrawals under National Pension System) Regulations, 2015 as amended from time to time.													

**Correspondence & Registered office:**

**Aditya Birla Sun Life Pension Fund Management Limited**  
(Formerly known as Aditya Birla Sun Life Pension Management Limited)  
One World Center, Tower 1, 16<sup>th</sup> Floor,  
Jupiter Mill Compound, 841, Senapati Bapat Marg,  
Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +91 22 6723 9203 / 04 | care.pensionfunds@adityabirlacapital.com  
<https://pensionfund.adityabirlacapital.com>  
CIN: U66000MH2015PLC260801

<b>Charges &amp; Fees</b>	Total charges up to 0.30% of the AUM p.a. to be levied and recovered from the scheme launched under this framework.
<b>Benchmark</b>	BSE 200 TR 50.00%, Debt Index 50.00% Subject to review and validation by NPS Trust.
<b>Risk Management</b>	In line with existing Risk Management Framework of the Pension Fund and applicable Investment guidelines.
<b>Tax Benefits</b>	Tax incentives will be applicable as under the Income Tax Act, 1961.
<b>Subscriber Communication</b>	Pension Fund shall maintain periodic, targeted communication with subscribers regarding scheme features and developments.
<b>Winding-up Provisions</b>	<ol style="list-style-type: none"> <li>1. In case of winding up of any scheme by Pension Fund, the Subscribers may choose to migrate to any Common Scheme or Section 20(2) scheme.</li> <li>2. Those Subscribers who do not exercise their choice, would be migrated to Tier I under Auto Choice LC 50 of the same Pension Fund.</li> </ol>
<b>Other Information</b>	-

**Correspondence & Registered office:**

**Aditya Birla Sun Life Pension Fund Management Limited**  
 (Formerly known as Aditya Birla Sun Life Pension Management Limited)  
 One World Center, Tower 1, 16<sup>th</sup> Floor,  
 Jupiter Mill Compound, 841, Senapati Bapat Marg,  
 Elphinstone Road, Mumbai, Maharashtra - 400 013

Tel: +91 22 6723 9203 / 04 | care.pensionfunds@adityabirlacapital.com  
<https://pensionfund.adityabirlacapital.com>  
 CIN: U66000MH2015PLC260801