

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

Regulatory Provisions of the scheme	As per Section 20(2) of PFRDA Act, 2013																
Scheme Name & PF	ABSLPF Secure Retirement Equity Fund - NPS																
Fund Manager Details	Mr. Anil Kini, with over 20 years of experience in investments and equity research.																
Objective of Scheme	This scheme is well-suited for corporate salaried individuals and long-term investors looking to build long-term wealth. The large-cap holdings aim to deliver more stable and consistent returns whereas mid-cap allocation enhances growth potential.																
Target Segment	Corporate Salaried Individuals and Long-Term Investors.																
Asset Allocation Pattern	<div>The asset allocation of the scheme will be as follows:</div> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of Total AUM)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity*</td><td>90%</td><td>100%</td></tr><tr><td>REITs</td><td>0%</td><td>5%</td></tr><tr><td>Debt and Money Market Securities*</td><td>0%</td><td>10%</td></tr></table> <div>*As per PFRDA Investment Guidelines as amended from time to time.</div>			Instruments	Indicative Allocation (% of Total AUM)		Minimum	Maximum	Equity*	90%	100%	REITs	0%	5%	Debt and Money Market Securities*	0%	10%
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Risk Level (Risk-o-Meter)	Very 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.																
Vesting Period	15 years or as per PFRDA (Exits & Withdrawals under National Pension System) Regulations, 2015 as amended from time to time.																
Switching Options	<div>1. During the vesting period, the subscribers are permitted to switch from a scheme launched under this framework to the Common Schemes.</div> <div>2. 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.</div>																
Exit / Withdrawal Provisions	As per PFRDA (Exits & Withdrawals under National Pension System) Regulations, 2015 as amended from time to time.																
Charges & Fees	Total charges up to 0.30% of the AUM p.a. to be levied and recovered from the scheme launched under this framework																
Benchmark	BSE200 TRI Subject to review and validation by NPS Trust																
Risk Management	In line with existing Risk Management Framework of the Pension Fund and applicable Investment guidelines.																
Tax Benefits	Tax incentives will be applicable as under the Income Tax Act, 1961.																
Subscriber Communication	Pension Fund shall maintain periodic, targeted communication with subscribers regarding scheme features and developments.																

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CIN: U66000MH2015PLC260801

PENSION FUND

Winding-up Provisions	<ol style="list-style-type: none">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.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
Other Information	-