Aditya Birla Sun Life
Pension Fund Management Ltd.

ADITYA BIRLA CAPITAL
PENSION FUND

A balanced blend for a secure future
ABSLPF Secure Future Fund - NPS

Multiple Scheme Framework (MSF) launched on 1 st Oct 2025

MSF is a structural reform under Section 20(2) of the PFRDA Act for Non-Government Sector (NGS): Gives the freedom to invest in multiple NPS schemes, bringing more flexibility and diversification in retirement planning.

ABSLPF Secure Future Fund – NPS (Tier 1)

Designed to Grow in Upside. Built to Stay Steady in Downside.

- **Dymanic hybrid strategy:** That aims to deliver long-term equity-like growth with controlled volatility. It is meant for investors who want consistent compounding without taking aggressive market risk.
- **Power of compounding** - 15-year vesting period aligns with long-term goals
- **Long-Term Wealth Builder** - Minimum 15 years vesting period
- **Low-Cost Advantage** - Charges capped at 0.30% AUM
- **Tax Benefits:** Under the old tax regime, save taxes u/s 80C, 80CCD(1B) & 80CCD (2) Under the New Tax regime, save taxes u/s 80CCD (2) (Same as the common NPS scheme)

Eligibility

All citizen of India between the ages of 18 years to 70 years

Typical investor profiles & their needs

Investor Profile	Core Need	Why This Fund Fits
Steady & conversative growth seekers (Age 18 – 50)	Want corpus growth without major drawdowns	Balanced allocation reduces shocks
Capital protection seekers (Age 50 – 70)	Wish to beat inflation without risking entire capital	Generates alpha over fixed-return instruments without risking capital
Strategic dynamic fund investors (Age 18 – 70)	Want multi-asset dynamic fund allocation	Promises great risk-return balance with dynamic asset allocation

Investment Universe & Benchmark

Benchmark Component*	Allocation
NPS Equity Index	55%
Debt Index	45%

This 50:50 Hybrid Index represents the retirement mindset - grow with equity, stay grounded with debt. The fund's goal is not only to mirror this balance but outperform it through tactical shifts.
50% NPS Equity Index + 25% NPS Govt Securities Index + 25% NPS Corporate Bond Index.

Asset Allocation Strategy (Core Framework)

Asset Class	Indicative Allocation (% of Total AUM)	
	Min	Max
Equity*	40%	65%
Debt and Money Market Securities**	35%	60%

*As per PFRDA Investment Guidelines

The fund has the flexibility to increase equity up to 65% in favourable market phases and reduce it to 40% when risk surfaces, allowing dynamic participation and disciplined defence.

Rolling Return Historical Performance

Rolling CAGR	Sensex	BSE 200	Debt	Hybrid 50:50 Model
3 Year	12.1%	13.0%	~8.8%	10.8%
5 Year	11.8%	12.7%	~9.0%	10.8%
10 Year	11.7%	12.6%	~8.9%	10.7%

Observation: Hybrid strategies stay close to equity returns, while eliminating the emotional swings that often derail investment discipline.

Key lessons to keep in mind from the historic data of hybrid model

- You don't need to be 100% in equity to grow wealth. Maintaining even 50–60% equity exposure delivers strong returns when coupled with steady debt earnings.
- Protection against big drawdowns is not just risk control — it is compounding protection. A smaller fall recovers faster.
- Most investors fear crashes, but long sideways markets are worse. Hybrid strategies can keep compounding when equity goes nowhere, reducing regret and increasing commitment.

Case Study: 2010 – 2016, When Equity Remained Volatile, Hybrid Steadily Grew

From 2010 to 2016:

Asset Type	Return (CAGR) during 2010 – 2016	Investor Experience
Equity (Sensex / BSE200)	~5–7%	Volatile but stagnant-nvestors felt "stuck"
Hybrid 50:50 Model	~10–11%	Slow and steady compounding

Why this matters:

A dynamic hybrid approach helps portfolios keep growing steadily, as the debt portion continues to earn even when equity markets are volatile, for example the period between 2010 – 2016.

How to register:

Documents required

- KYC document : Proof of Identity and Address (Aadhaar, Driving License, Passport, Voter ID card, PAN).
- Aadhaar should be linked with the registered mobile number.

Contribution

- Account Opening contribution: Min Rs. 500/- and Max no limit.
- Subsequent contribution: Min Rs. 1,000/- p.a. and Max no limit.
