

**Growth ki  
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now served  
your way**  
with  
**ABSLPF Secure  
Retirement  
Equity Fund - NPS**



# Multiple Scheme Framework (MSF) launched on 1<sup>st</sup> 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 Retirement Equity Fund – NPS (Tier 1) Designed for Long-Term Wealth Creation with Risk-Adjusted Discipline

- » **High Growth Equity focused:** It's an actively managed equity scheme that invests exclusively in India's top listed companies - offering a perfect blend of safety and growth
  - › Large Caps - Stability & consistent compounding
  - › Mid Caps - Accelerated growth opportunity
- » **Benchmark: NPS Equity Index** - A diversified and risk-efficient benchmark ideal for retirement investing
- » **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);

## Eligibility:

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

### Typical customer profiles & investing needs

Profile	Age	Typical investment need / life stage
Early & Mid-Career Professionals & Long-term Investors	18 – 45	Seeking growth, wealth building & early retirement planning along with tax savings, comfortable with volatility over the fund lifecycle
Senior Professionals & Long-term Investors	45 - 60	Seeking to build a retirement corpus during senior / late career, or already invested in debt through PF, FD, traditional debt tools etc.

## Investment Approach

Core Element	Strategy	Investor Benefit
Bottom-Up Stock Selection	Focus on fundamentals & earnings growth	Higher long-term conviction
Active Management	Overweight outperformers, avoid laggards	Potential to beat index

Built on the strength of India's top companies and actively managed to outperform them^.

## Asset Allocation Strategy

Asset Class	Min.	Max.	Investor Benefit
Equity	90%	100%	No speculative small-caps
Debt & Money Market**	0%	10%	Higher long-term conviction
REITs	0%	5%	Potential to beat index

## Why Invest in ABSLPF Secure Retirement Equity Fund - NPS?

- » Wide diversification across India's most credible large & mid-cap companies
- » Lower volatility than pure mid-cap/small-cap indices
- » Higher long-term return consistency than concentrated indices (Sensex/Nifty50)

## Superior Risk-Return Score — Simplified

Index	Return Potential	Volatility	Risk-Return Efficiency Score*
BSE 200	High	Moderate	1.36 (3Y) / 1.98 (5Y) / 3.98 (10Y) Highest Risk Reward Scores
Sensex	Moderate	Low	Slightly lesser scores due to limited upside capture (returns)
BSE Mid-Cap	High	High	Lesser scores due to higher volatility
BSE Small-Cap	Very High	Very High	Lesser scores due to higher volatility

Broader Indices have historically offered "more return per unit of risk" than any other broad market index over 3Y, 5Y and 10Y periods

## Return Based on Historical Index Performance:

Time Horizon	Sensex	BSE 200	BSE Mid-Cap	BSE Small-Cap	Debt
3 Year	11.8%	14.1%	21.8%	22.4%	8.4%
5 Year	16.1%	18.5%	25.0%	28.6%	6.7%
10 Year	11.9%	12.8%	15.3%	16.8%	8.1%

- » BSE 200 has historically delivered stronger returns than Sensex, while avoiding the extreme volatility of mid-cap/small-cap indices.
- » Debt returns stay stagnant around 7–8%, barely above inflation.
- » Long-term equity allocation is essential for retirement wealth — and BSE 200 offers a balanced and attractive risk-reward profile.

**Switching Provisions (within the scheme):** During the vesting period, the subscribers are permitted to switch from a scheme launched under this framework to the common schemes.

The subscribers who invest in schemes of pension funds can move their funds across the schemes upon completion of vesting period of 15 years or upon time of normal exit as defined by Exit Regulations of PFRDA.

## How to register:



### Documents required-

- » KYC Document - 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.

### Disclaimers

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\* Equity Universe: As per PFRDA Investment Guidelines, as amended from time to time. Currently comprises the top 200 companies by market capitalization.

\*\* Money Market Limit: As per the extant Investment Guidelines for the Non-Government Sector, Circular dated 28th March 2025, as amended from time to time. Current limit: 10%.

^The current Equity Universe comprises the top 200 companies by market capitalization, as determined and subject to revision by the NPS Trust.

The total deduction for all retrieval benefit made by employer including Provident Fund, Super Annuation Fund and NPS cannot exceed ₹7.5 lacs in a FY

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