

Annexure I

Scheme Template for seeking approval for Pension Fund Schemes under Multiple Scheme Framework

Pension Fund Name	Aditya Birla Sun Life Pension Fund Management Limited		
Scheme Name (with 'NPS' and PF brand)	ABSLPF Secure Future Fund - NPS		
Fund Manager Details (Name, Experience, Registration)	Mr. Anil Kini, with over 20 years of experience in investments and equity research.		
Scheme Type (Tier I / Tier II)	Tier I		
Target Segment / Persona	Corporate Salaried Individuals and Long-Term Investors.		
Risk Variant (Moderate / High / Low/ Other)	Moderate		
Investment Objective	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.		
Asset Allocation (E, C, G, A %)	The asset allocation of the scheme will be as follows:		
	Instruments^{#1}	Indicative Allocation (% of Total AUM)	
		Minimum	Maximum
	Equity	40%	65%
	Fixed income instruments (Government Securities & Corporate Bonds)	0%	60%
	Short-term debt instruments and related investments	0%	10%
#1 As per PFRDA Investment Guidelines as amended from time to time.			
Risk Level (Risk-o-Meter)	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.		
Vesting Period (min 15 years)	15 years or as per PFRDA (Exits & Withdrawals under National Pension System) Regulations, 2015 as amended from time to time.		

Applicable vesting period, if any (Tier II)	Not Applicable
Exit & Withdrawal Provisions	As per PFRDA (Exits & Withdrawals under National Pension System) Regulations, 2015 as amended from time to time
Switching Provisions (within the scheme)	1. During the vesting period, the subscribers are permitted to switch from a scheme launched under this framework to the Common Schemes. 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.
Benchmark Index	55% of NPS Equity Index + 22.5% of NPS Government Securities Index + 22.5% of NPS Corporate Bonds Index Subject to review and validation by NPS Trust.
IMF Charges & Fee Structure (≤0.30% AUM)	Total charges up to 0.30% of the AUM p.a. to be levied and recovered from the scheme launched under this framework.
Distribution & Awareness Charges (PoP)	The above IMF charges shall include distribution and awareness charges to the PoP as determined by the Pension Fund, as prescribed by PFRDA.
Custodian / CRA / NPS Trust charges	Custodian charges, CRA charges and NPS Trust charges as prescribed by PFRDA and shall be over and above the mentioned charges.
Incentive Eligibility (0.10% if 80% new subscribers)	Yes
Performance Review Frequency	As per extant framework.
Performance Benchmarking (indices used)	55% of NPS Equity Index + 22.5% of NPS Government Securities Index + 22.5% of NPS Corporate Bonds Index Subject to review and validation by NPS Trust.
Risk Management & Audit Mechanism	1. In line with the existing Risk Management Framework of the Pension Fund and applicable Investment Guidelines. 2. Pension Fund shall establish a mechanism through sample checks to mitigate mis-selling.
Subscriber Communication Plan	Pension Fund shall maintain periodic, targeted communication with subscribers regarding scheme features and developments.
Succession/Income Pay-out Features	As per PFRDA (Exits & Withdrawals under National Pension System) Regulations, 2015 as amended from time to time.
Winding-up Provisions	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.

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, 16th 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

Other Information / Declarations	-
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Declaration:
We certify that this scheme complies with the PFRDA Act 2013, PF Regulations, Investment Guidelines, and the MSF Circular dated September 16, 2025.

“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 Future Fund - NPS																
Fund Manager Details	Mr. Anil Kini, with over 20 years of experience in investments and equity research.																
Objective of Scheme	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.																
Target Segment	Corporate Salaried Individuals and Long-Term Investors.																
Asset Allocation Pattern	The asset allocation of the scheme will be as follows: <table><tr><th rowspan="2">Instruments^{#1}</th><th colspan="2">Indicative Allocation (% of Total AUM)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity</td><td>40%</td><td>65%</td></tr><tr><td>Fixed income instruments (Government Securities & Corporate Bonds)</td><td>0%</td><td>60%</td></tr><tr><td>Short-term debt instruments and related investments</td><td>0%</td><td>10%</td></tr></table> #1 As per PFRDA Investment Guidelines as amended from time to time.			Instruments ^{#1}	Indicative Allocation (% of Total AUM)		Minimum	Maximum	Equity	40%	65%	Fixed income instruments (Government Securities & Corporate Bonds)	0%	60%	Short-term debt instruments and related investments	0%	10%
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Vesting Period	15 years or as per PFRDA (Exits & Withdrawals under National Pension System) Regulations, 2015 as amended from time to time.																
Switching Options	1. During the vesting period, the subscribers are permitted to switch from a scheme launched under this framework to the Common Schemes. 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.																
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.																

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PENSION FUND

Benchmark	55% of NPS Equity Index + 22.5% of NPS Government Securities Index + 22.5% of NPS Corporate Bonds Index 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.
Winding-up Provisions	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.
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