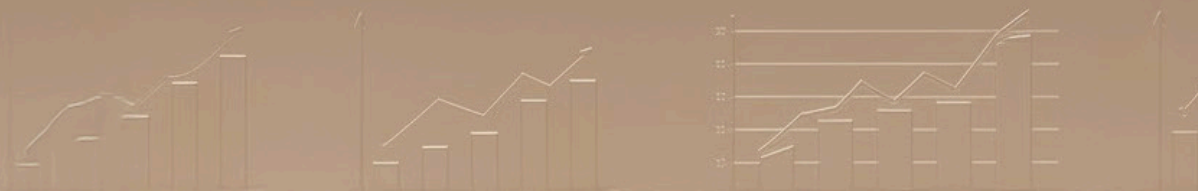


**A balanced blend
for a secure future**
**ABSLPF Secure
Future Fund - NPS**

#HarInvestorKaApnaOption



Multiple Scheme Framework (MSF) launched on 1st 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.

- » **Dynamic 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-year vesting period or retirement/60 years whichever is early.
- » **Low-cost advantage:** Charges capped at 0.30% AUM inclusive of PoP & PFM charges.
- » **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)
- » **Enhanced Withdrawal flexibility:** Up to 80% corpus as lump-sum withdrawal and 20% mandatory annuity purchase during standard exit.

Eligibility

All citizens of India between the ages of 18 years to 85 years

Typical investor profiles & their needs

Investor Profile	Core Need	Why This Fund Fits
Steady & conservative 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 – 85)	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 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- investors felt “stuck”
Hybrid Model	~10–11%	Slow and steady compounding

Why this matters:

A dynamic hybrid approach helps portfolios to 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. ₹500/- and max. no limit.
- » Subsequent contribution: Min. ₹1,000/- p.a. and max. no limit.

To know more:

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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%.

*Data as on 30th September 2025. Benchmark constructed as: 50% NPS Equity Index + 25% NPS Govt Securities Index + 25% NPS Corporate Bond Index. 15-year comparison representation.

“The information provided for such investment is intended only as an indicative guide and a generic description of the investment and no representation is given as to the accuracy or completeness of the whole or any part of this information. The information and the views contained herein only constitute opinions and it does not constitute any legal, tax or investment advice, or an opinion regarding the appropriateness of investment. Tax benefit is subject to applicable Tax laws. The investors are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision. Aditya Birla Sun Life Pension Fund Management Limited (ABSLPFML) is a Point of Presence under NPS architecture servicing subscribers to NPS in all respect. ABSLPFML make no warranties or representations express or implied on such investment product. For detailed terms and conditions, please log on to <https://pensionfund.adityabirlacapital.com>.”