Aditya Birla Sun Life
Pension Fund Management Ltd.

ADITYA BIRLA CAPITAL
PENSION FUND



Aditya Birla Sun Life Pension Fund Management Ltd (ABSLPFML)

Part of the National Pension System (NPS) since its inception, offers end-to-end NPS solutions under the employer-employee model. With partnerships across industries, we've helped over 1500+ corporates serve 65000+ subscribers and Platform Aggregators (digital intermediaries) to facilitate NPS enrollment.

nps national pension system

#ZaruriHai

Need for offering NPS to your employees!

What is National Pension System?



National Pension System (NPS) is a defined-contribution pension system in India regulated by the Pension Fund Regulatory and Development Authority (PFRDA) which is under the jurisdiction of the Ministry of Finance of the Government of India for Indian citizens aged 18-85 years, including NRIs and OCIs, or as per company policy.



Asset classes include Equity, Corporate Bonds and Government Securities.



NPS account portability enables seamless, faster implementation and offers financial security post-retirement, with options for lumpsum & monthly pension plans.



Under Multiple Scheme Framework (MSF) Aditya Birla Pension has launched pension schemes :

1. ABSLPF Secure Retirement Equity Fund
2. ABSLPF Secure Future Fund.



NPS helps employees save tax above the Section 80C limit with exclusive additional deductions.



Long-term returns have averaged around 10% - 11%^^ historically.



Contributions and withdrawals can extend till age 85. Systematic Lumpsum Withdrawal (SLW) ensures steady income flow.



Liquidity of funds available via Voluntary Tier–II accounts.



Free online access for all subscribers & Low handling cost for NPS account.

^^Subject to fund performance within the regulatory guidelines.

A Retirement Planning & Tax-Saving Tool

What's in it for corporate employees?



No fees or charges for corporates; employees bear costs. Only corporate registration is needed.



Corporate acts as a facilitator–no trust formation, fund management, or reporting required.



Aditya Birla Sun Life Pension manages all operations – from corporate registration to individual account opening.



Employer contribution can be upto 10% or 14% of Basic + DA depending on the tax regime.



Employees or employer can choose asset classes – Equity, Corporate Bonds & Government Securities.



Online login for performance tracking, asset allocation, personal details, updates, withdrawals, etc.

Tax benefits your employees can enjoy-under old tax regime

Section	Contribution Type	Tax benefit on contribution	Remarks
80 CCD(1)	Individual/ Employee	₹1.5 Lakh	Can claim upto 10% of Basic + D.A.
80 CCD(1B)	Individual/ Employee	Upto ₹50,000/-	Exclusively for NPS
80 CCD(2)#	Employer through salary deduction	Upto 10% of Basic + D.A.	Capping of ₹7.5 Lakh (Incl. PF+NPS+SAF)

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Exit & Withdrawal Rules

Partial Withdrawal

- Up to 4 withdrawals allowed from entry to exit.
- Minimum 4-year gap between each withdrawal before age 60.
- Minimum 3-year gap between each withdrawal after age 60 / superannuation.

Maximum withdrawal amount is 25% of own contributions.

Permitted purposes include medical treatment or hospitalization of self or parents, children, spouse, settlement of financial obligations where a lien or charge is marked.

Premature Withdrawal

Withdrawal options as per corpus in a premature exit
(Accumulated Pension Wealth against a PRAN)

UP TO ₹5 LAKH	**Option A:** 100% lumpsum withdrawal. **Option B:** Up to 20% lumpsum withdrawal and at least 80% annuity.
ABOVE ₹5 LAKH	Up to 20% lumpsum withdrawal and at least 80% annuity.

Withdrawal rules on death of a subscriber before exit

The entire accumulated pension wealth is payable to the nominee(s) who may choose up to 100% lump sum, up to 100% annuity, or systematic lumpsum withdrawal.

Corporate subscribers seeking voluntary or early exit must share a letter of resignation or retirement from employer.

Post Retirement

Withdrawal options as per corpus in a standard exit
(Accumulated Pension Wealth against a PRAN)

UP TO ₹8 LAKH	**Option A:** 100% lumpsum withdrawal. **Option B:** Up to 80% lumpsum withdrawal and at least 20% annuity.
ABOVE ₹8 LAKH UP TO ₹12 LAKH	**Option A:** ₹6 Lakh lumpsum + *SLW / Annuity of balance APW. **Option B:** Up to 80% lumpsum withdrawal and at least 20% annuity.
ABOVE ₹12 LAKH	Up to 80% lumpsum withdrawal** and at least 20% annuity.

*SLW must be for a period of minimum 6 years
**At retirement, 60% of the NPS corpus can be withdrawn tax-free.

Points you must know

- Dedicated NPS Relationship Managers and hub branches in major cities.
- Step-by-step support for corporate registration & employee enrolment.
- Support for marketing and promotional initiatives.
- NPS historically delivered 10-11%^^ returns.
- Industry leading annuity returns and service.
- Regular Fund Performance Report and important updates shared.
- Presentations and onsite NPS helpdesk for employee registration & queries.

^^Subject to fund performance within the regulatory guidelines.

Why choose us as your Point of Presence (POP)?



Complete support from company registration to employee enrolment.



Online PRAN generation – Instant NPS account opening.



Dedicated NPS team and servicing desk at Head Office for quick query resolution, escalations, etc.



Trained and experienced staff across all geographical locations.



Additionally, group level expertise in Pension Fund Management with free annuity consultation services.

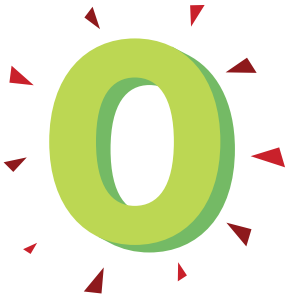
How does it benefit corporates?

Facilitates income security of employees after retirement

Platform to co-contribute for employees' pension

Savings on expenses incurred on self-administration of pension function

No amount limit on employer deduction



No hassle, zero fee option

- No fees, charges, or additional costs for corporates.
- Corporate as a facilitator - no administration, no fund management.
- Aditya Birla Sun Life Pension Fund Management Ltd. handles all operational deliverables.

Flexible savings tool

- Choose from multiple models: mandatory, voluntary 'opt-out' and 'opt-in'
- Open choice of PFM employer or employee
- Modular flexibility on deduction, open percentage, or grade-wise limits
- Facilitate employee personal contribution by salary deduction





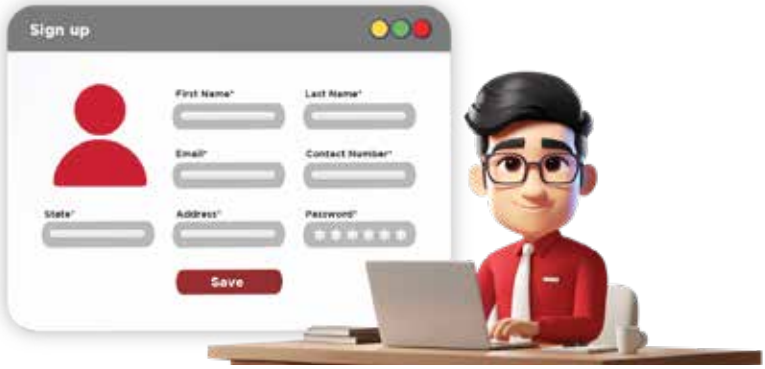
Designed for your employees

- Easily build-up pension wealth starting from ₹500 per month
- Tax benefit over and above Section 80C^
- Employer & Employee personal contributions are processed from salary

Next Steps

A	B	C
Corporate Registration	Roll-out Planning & Execution	Employee Registration & Contribution

Corporate Registration



- *CHO1 Form or PoP shifting Form for corporate registration
- PAN card copy of the corporate
- Certified true copy of “Certificate of Incorporation”
- Company Profile Sheet

*CHO Company Head Office

Link for NPS calculator

To know more, write us at:

abslpm.query@adityabirlacapital.com

Disclaimer

#For Employer contribution deduction u/s 80CCD(2), please contact your HR.

^Deductions under sections 80C/80CCD(1) with a ₹1.5 lakh limit apply, except if taxed under section 115BAC. An additional deduction of ₹50,000 under 80CCD(1B) is available beyond 80C limits, subject to the same condition. At account closure or exit, 60% of the accumulated balance is tax-exempt under section 10(12A). Tax laws may change.

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