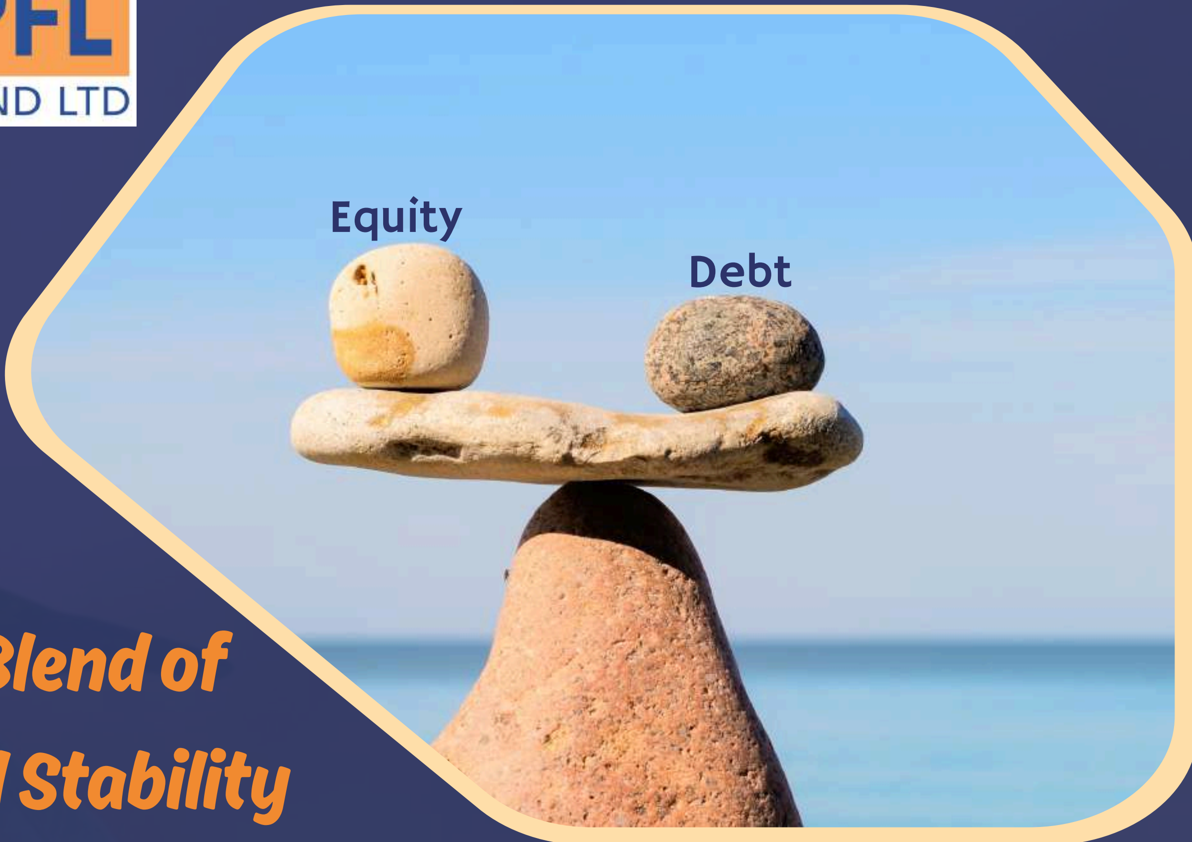
LIC PFL
अनन्तं समृद्धं जीवनम्
LIC PENSION FUND LTD



A Smart Blend of Growth and Stability

LIC PFL NPS SMART BALANCE TIER I

(Under Multiple Scheme Framework)

Scheme Asset Type

- Equity
- Debt
- AIF
- Short term Debt

Suitable for

- Individuals with a long-term investment horizon
- Corporate employees with employer contribution
- Self-employed professionals and entrepreneurs

Vesting Period

Minimum vesting period of 15 years, subject to option to exit at age 60 or at the time of retirement.

Minimum Investment

Initial Contribution	Subsequent Contribution
₹ 500	Monthly SIP: ₹ 100 Lumpsum: ₹500

and in multiple of ₹ 100 thereafter, subject to minimum ₹1,000 annually.

High Risk

nps national pension system #Zaruri Hai

Investment Strategy

The scheme will adopt a hybrid asset allocation model combining following asset classes:

- Equity Allocation (65%–85%): Invests in established, dominant companies with strong balance sheets and management. Prioritizing businesses with sustainable long-term growth potential and good corporate governance. Aiming for a portfolio diversified across industries and sectors.
- Debt Allocation (15%–35%): Investments in high-quality corporate bonds, government securities and related instruments to provide stability and income.
- Alternate Investment Fund: Managing volatility and fetch higher returns through exposure to AIF.
- Liquidity Management: Short term debt instruments and related instruments allocation also ensures liquidity for redemptions and smoother fund operations.

This multi asset allocation approach provides both growth from equity and stability from debt, making it suitable for subscribers with a high risk appetite.

Asset Class	Indicative Allocation (% of AUM)
Equity and Equity related instruments	65% to 85%
Debt and Debt related instruments	15% to 35%
Alternate Investment Fund	0% to 5%
Short term debt instruments and related instruments	0 to 10%

Risk Factors

Market and equity risk due to stock exposure.

Interest rate and credit risks in debt instruments.

Balanced allocation cushions downside during equity volatility.

Fee & Charge Structure

Total charges: Up to 0.30% of AUM p.a.

Other Charges: Custodian, CRA and NPS Trust charges as prescribed by PFRDA.

Switching Provisions

Subscribers are permitted to switch from this scheme to Common Schemes only but not to another scheme approved under Section 20(2).

Common Schemes refer to schemes falling under the Auto Choice, Active Choice and Balance Life Cycle. Section 20(2) schemes are schemes launched by Pension Fund Managers under the Multi Scheme Framework, duly approved by PFRDA.

However, the Subscribers who invest in this scheme 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 Options

Exit, withdrawal, and annuitization shall be governed by the provisions of the PFRDA (Exits and Withdrawals under NPS) Regulations, as amended from time to time.

Winding up of the Scheme

In case of winding up of the scheme by LIC PFL, the choice shall be provided to the Subscribers to migrate to any Common or Section 20(2) scheme.

Those Subscribes who do not exercise their choice, would be migrated to Tier I under Auto Choice LC 50 of LIC PFL.

Risk Assessment and Disclosure

Subscribers will be clearly informed of market volatility risks and potential drawdowns at the time of initial subscription.

LIC PFL will maintain an internal risk management framework to prevent mis-selling.

Net Asset Value (NAV) Disclosure

The Net Asset Value (NAV) of the scheme shall be calculated and disclosed on a regular basis in accordance with PFRDA guidelines.

The NAV shall be published on the website of the Pension Fund Manager and such other platforms as may be mandated by PFRDA from time to time, to ensure transparency and accessibility for subscribers.

Understanding Section 20(2) of the PFRDA Act, 2013 and the Multiple Scheme Framework (MSF)

The National Pension System (NPS) is regulated by the Pension Fund Regulatory and Development Authority (PFRDA) under the provisions of the PFRDA Act, 2013.

Section 20(2) of the Act provides for an important reform – it allows subscribers to have access to multiple schemes within their NPS account, instead of being restricted to a single investment choice.

To implement this provision, PFRDA introduced the Multiple Scheme Framework (MSF) in September 2025. The MSF is designed to give subscribers greater flexibility, choice, and personalization in how they build their retirement savings.

A. What MSF Means for You as a Subscriber

Earlier, each subscriber could invest in only one scheme per tier linked to their PRAN (Permanent Retirement Account Number). With MSF, you can now hold and manage multiple schemes under your PAN with different CRAs and Pension Fund Managers at the same time, giving you better diversification and control.

B. Why MSF Benefits You

More flexibility: choose different schemes within NPS.

More customization: pick a scheme and risk level that suits your needs.

More control: track performance easily through consolidated CRA reporting linked to your PAN/PRAN.

More growth potential: schemes like LIC PFL NPS Smart Balance Tier I offer tailored exposure to India's strongest companies.

To know more about the scheme scan the QR code

or email at licpfl@licpensionfund.in

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