National Pension Scheme

(Tagline – Save Right Retire Bright)

Objective

The basic objective of investing in NPS for retirement is saving regularly in a disciplined manner and building a corpus gradually for post-work life years.

Why NPS?

- Low cost product
- Tax benefit for individuals, employees and employers.
- Attractive market linked returns
- Safe, secure and easily portable
- Professionally managed by experienced pension funds
- Regulated by **PFRDA** (Pension Fund Regulatory and Development Authority), a regulator set up through an Act of Parliament

What is NPS?

A highly efficient, technology driven system to save small amounts today, to build a fund for life's second innings.

Who can join?

You can join, if you are any or all of the following:

- Citizen of India; Resident or Non Resident
- Age: 18 – 60 years, as on date of joining
- Salaried or Self Employed

NPS – A Valuable Retirement Plan

Longer Planning Horizon

NPS has been designed to give your investment ample time for accrual and growth.

Risk Disposition

NPS has been designed with specific understanding that while saving for your post retirement years, normally you would not like to take more than moderate risk.

Return Expectation

Return is the primary driving force for any investment. Realistic returns can be determined only over the long term; the shorter the terms more random are returns. Being a product for long-term, NPS follows this principle consciously.

Close Evaluation

Under NPS, there continuous and close monitoring of investments to protect your interest at all times.

By Optimus Prime

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