

Grow your wealth to secure retirement goals.

NEW HDFC PF NPS Equity Advantage Fund



#BeFutureSure





Who is it for?

A unique NPS scheme designed for investors aiming to maximise long-term wealth creation through higher equity exposure. With upto 100% equity exposure, it offers the potential for superior growth while benefiting from the disciplined structure and efficiency of the NPS



Scheme Features

Asset Allocation:



Equity (E): 85–100%



Alternate Investments (A): Upto 5%



Cash & Cash Equivalents/Money Market: Upto 10%

Vesting Period:

- 15 years or retirement, whichever is earlier

Investment Objective

A growth oriented pension fund for aggressive investors. This scheme offers upto 100% equity exposure with potential for high growth and wealth accumulation

Benchmark Index

BSE 200 TRI



Fund Managers

- Vishwas Katela – 22 years
- Harsh Kothari – 14 years

(As on March 31, 2025)



Charges

- Total charges capped at 0.30% of AUM p.a.
- CRA, Custodian, and NPS Trust charges as per PFRDA norms (over & above 0.3% of AUM)



Switching Options

- Switch to common schemes allowed
- Post vesting, switch to other MSF schemes



Exit & Withdrawal Options

- Exit allowed after a 15 years vesting period or at age 60/retirement (whichever is earlier), as per PFRDA regulations.
- Post vesting period, a portion of corpus can be withdrawn as Lumpsum/SLW (Systematic Lumpsum Withdrawal) and balance to be invested in Annuity
- Partial Withdrawal and Pre Mature Exit options available as per PFRDA guidelines



Tax Benefits

As per Income Tax Act, 1961 and applicable amendments in tax laws from time to time.



Why choose this?

- ✓ Ideal for investors seeking higher exposure to equity
- ✓ Long term wealth creation
- ✓ Backed by HDFC Pension's trusted investment expertise



How does it work?



Investment during working years



On Death
Entire corpus goes to the nominee/legal heir of the subscriber

On retirement
Receive upto 80% corpus as lumpsum or in systematic intervals as per choice with SLW (Systematic lumpsum withdrawal)

Invest the rest in Annuity plan



Start getting fixed pension for lifetime



www.hdfcpension.com

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Returns under NPS are subject to market risk and fluctuations based on the state of the financial market. Tax Laws are subject to change.

HDFC Pension Fund Management Limited (formerly known as HDFC Pension Management Company Ltd)

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PF Reg No: PFRDA/PF/2021/004