

# Secure your retirement with assured income.

**NEW** HDFC PF NPS Surakshit Income Fund-Tier I



Under the new Multiple Scheme Framework (MSF) introduced by **PFRDA**, **HDFC PF** proudly launches the **HDFC PF NPS Surakshit Income Fund** — a scheme to meet the needs of India's growing digital economy workforce, self employed individuals and other investors.



## Scheme Features

Feature	Tier I
Equity (E)	55–75%
Corporate Bond (C)	Upto 30%
Government Bond (G)	Upto 45%
Alternate Investments (A)	Upto 5%
Cash & Cash Equivalents/ Money Market	Upto 10%
Vesting Period	15 years/Retirement (Whichever is earlier)
Exit Rules	As per PFRDA exit regulations
Investment Objective	To generate high returns for growth-seeking investors through equity & high quality debt
Benchmark Index	Custom Composite: <ul style="list-style-type: none"><li>• BSE 200 TRI (65%)</li><li>• NPS Government Securities Index (25%)</li><li>• NPS Corporate Bond Index (10%)</li></ul>



## Fund Managers

- Vishwas Katela – 22 years
- Harsh Kothari – 14 years
- Ankur Shah – 13 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

### Tier I:

- Switch to common schemes allowed
- On completion of vesting period switching to another MSF scheme is allowed

### Tier II:

- Flexible switching to common scheme and MSF schemes



## Exit & Withdrawal Options

### Tier I:

- 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- Post vesting period, a portion of corpus can be withdrawn as Lumpsum/SLW (Systematic Lumpsum Withdrawal) and balance to be invested in Annuity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

### Tier II:

- No Lock-in, subscribers can withdraw anytime, 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?

- ✓ Tier-I plan is ideal for subscribers seeking diversification across multiple asset classes and long-term wealth creation opportunities
- ✓ Tier-II plan is ideal for subscribers who want full liquidity with measured equity exposure
- ✓ Regular income options post vesting



## How does it work? (Tier-I)



Investment during working years



**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



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

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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