

HDFC PF NPS – Equity Advantage Fund

Invest Boldly. Retire Strong.

*A growth-oriented pension solution for
aggressive investors*





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- Post vesting period, a portion of corpus can be withdrawn as Lumpsum/SLW (Systematic Lumpsum Withdrawal) and balance to be invested in Annuity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

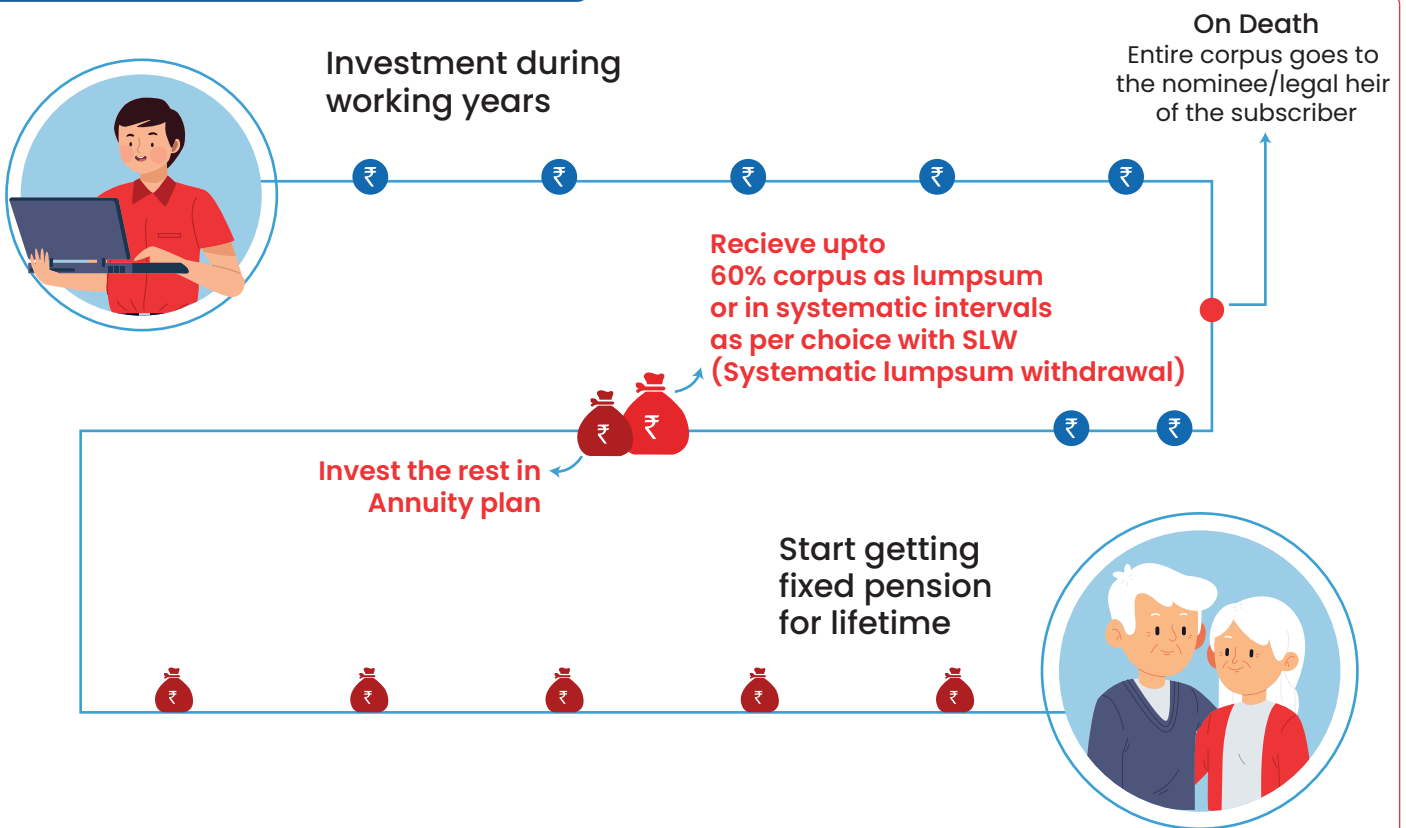


Why choose this?

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



How does it work?



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)

Registered Office Address: 1st Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai – 400011.
CIN:U66020MH2011PLC218824.

Telephone No.: +91 22 6751 7777. Fax No.: +91 22 6751 6737. Email id: contactus@hdfcpension.com. Website: www.hdfcpension.com.

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