



पेंशन निधि विनियामक और विकास प्राधिकरण  
Pension Fund Regulatory and Development Authority  
A Public awareness initiative on old-age income security

## Retirement Planning and Investment

Formal pension arrangements cover only 13% of the country's paid employees in India. Hence, to enjoy a comfortable retirement you need to save and invest regularly.

Regular and Systematic Investment is an integral part of Retirement Planning. It is important to understand that in the long run, one's financial well being depends significantly on how wisely and consistently one invests.

Retirement planning requires Diligence, Discipline, Sacrifice, Consistency and Patience.

## NPS- a Valuable Retirement Plan

### 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.

### Longer Planning Horizon

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

### Risk Disposition

NPS has been designed with the 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 term more random are the returns. Being a product for long-term, NPS follows this principle consciously.

### Close Evaluation

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



**You may be sitting in the shade  
one day because you planted a Sapling  
A Long time ago!!!!**



**...OVER 100 MILLION INDIANS  
BORN TODAY WOULD LIVE  
BEYOND 80 YEARS...**

## Why NPS?

- Low Cost Product
- Tax benefits for Individuals, Employees and Employers
- Attractive Market Linked Returns
- Safe, Secure and Easily Portable
- Professionally Managed by Experienced Pension Funds
- Regulated by **PFRDA**, 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 between 18-60 years, as on date of joining
- Salaried or Self Employed

## Where can I open NPS account?

At any of the Points of Presence-Service Provider (POP-SP), authorized by PFRDA.

To know more about NPS or your nearest POP-SP call on Toll Free Number

**1800 110 708**

OR

**SMS NPS to 56677\***

\* Standard charges applicable

OR

Visit our website

**www.pfrda.org.in**