3 assured benefits of APY:

Same quaranteed amount pension for spouse for life after subscriber's death. Minimum quaranteed after death of spouse. monthly pension (₹1000 - ₹5000) for the life of the subscriber.

Nominee receives **Pension Wealth of** ₹1.70 lac - ₹8.50 lac (A Govt. of India's guaranteed pension scheme)

88% of Indian workers don't have any old age income support and you need not be one among them.

Additional features:

- 5 years GoI's co-contribution up to ₹ 1000 / year for eligible beneficiaries, if one joins before 31st December, 2015.
- In case of higher returns, enhanced pension to subscribers beyond what is guaranteed.
- Flexible payment option like monthly, quarterly or half yearly.
- Existing Swavalamban subscribers between 18-40 years can switch to APY.
- All eligible family members may subscribe APY in their names for higher pension benefits to the family.
- More than one member of a family can join APY and increase the pension benefit to the family.

APY suits the pension needs of all, enrol today through your Bank and save regularly.











Life's 2nd innings starts at 60 years, happily with APY.





Assisted under Financial Inclusion Fund maintained by "NABARD"