

Plan Early, Retire Happily

NPS allows you to have financially secured life post retirement...

Open your NPS Account today. Choose UTI Pension Fund Ltd (UTI PFL) as your Pension Fund Manager.

Retirement can bring you bigger joys.

WHAT IS NPS?

NPS is an easily accessible low-cost, tax-efficient and portable Retirement Plan. It also gives you exclusive tax benefits. It provides a platform for savings to create a Retirement corpus (Pension wealth) through 4 baskets of investments i.e Equity (E), Corporate Bonds (C), Govt. Securities (G) and Alternate Assets (A) commonly known as E, C, G, A.

BENEFITS

1 Low-Cost Structure

The total expense ratio (TER) under NPS is among the lowest as compared to similar pension products available across the globe

2 EEE Status

Exemption at the time of Investment
Exemption at the time of Accretion
Exemption at the time of Withdrawal

3 Attractive Market Linked Returns

Consistent higher returns.
Visit Npstrust.org.in for more details.

4 Customised Investment Option

Under NPS, you can allocate funds across assets classes Equity (upto 75%), Corporates Bonds (upto 100%), Govt Securities (Upto 100%) and Alternate Assets (Upto 5%) yourself under ACTIVE CHOICE

OR
Let it get allocated automatically based on your age under AUTO CHOICE

5 Exclusive Tax Benefits

Exclusive Tax Benefits of Rs 50,000/- u/s 80 CCD (1B) in addition to Rs. 1.5 Lakhs under 80C

B. Further Tax Deduction on Employer's contribution upto 14% of salary (Basic Pay + DA) u/s 80CCD(2). Subject to a ceiling of Rs 7.50 Lakhs.

WHO CAN INVEST?



Any citizen of India, whether resident or non-resident or an overseas citizen of India between 18-70 Years (Contribution can be continued upto 75 years of age)



Now NPS Account can also be opened in the name of minor i.e below 18 years of age (Vatsalya Scheme)

TYPES OF ACCOUNT

1

TIER I

The Individual Pension Account, is the primary pension account with all the tax incentives.

TIER II

2

An additional & Optional Investment Account available to a subscriber having an active Tier-I account where investment and withdrawal is allowed at any point of time.

NPS TIER I ACCOUNT - TAX BENEFITS

Under OLD Tax Regime

- Under section 80 C with overall ceiling of Rs. 1.50 lacs u/s 80 CCE of Income Tax Act. 1961.
- Under section 80CCD (1B) - An additional tax deduction on investment up to Rs. 50,000 in NPS Tier-1. This is over and above the Sec 80 C limit of Rs. 1,50,000/-.
- Under section 80 CCD (2) - Tax deduction on employer's contribution up to 10 % of salary (Basic Pay + DA). It is subject to a ceiling of Rs. 7.50 Lakhs.

Under NEW Tax Regime

- Section 80 C not applicable.
- Section 80CCD (1B) not applicable.
- Under section 80 CCD (2) - Tax deduction on employer's contribution up to 14 % of salary (Basic Pay + DA). It is subject to a ceiling of Rs. 7.50 Lakhs.

**GST not applicable on annuity purchases through NPS*

HOW TO OPEN AN NPS ACCOUNT?

An NPS account can be opened through:

- Online platform through our website (<https://www.utipension.com/open-nps-account.aspx>) using Aadhar Offline e-KYC or Digilocker Authentication.
- Offline Mode by filling up Form CSRF-P through our Point of Presence (POP-SP).

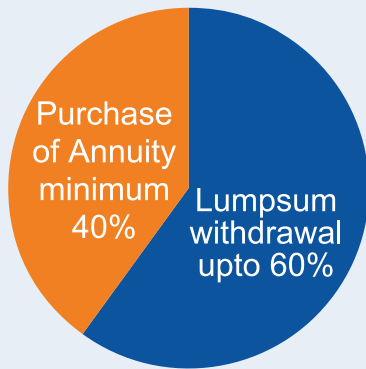
EXIT FROM NPS

At the age of 60 years (Superannuation)

You can exit from NPS at the age of 60 years. At the time of exit, you need to purchase annuity with at least 40% of total retirement corpus. The remaining 60% funds can be withdrawn as a lump sum.

If the total corpus is less than Rs. 5 lakh, you can opt for 100% lumpsum withdrawal.

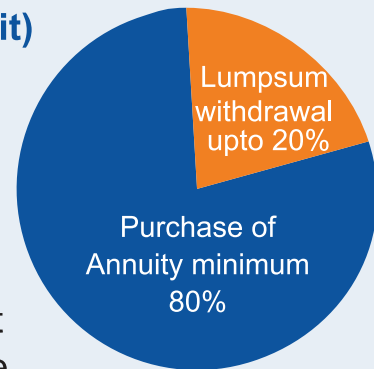
The amount utilised for annuity purchase is exempt u/s 80CCD(5). The lumpsum payment upto 60% of total corpus is fully exempt u/s 10(12A).



Before the age of 60 (Premature Exit)

You can exit from NPS before the age of 60 years, subject to completion of 5 years of association (for Non-Government Subscribers). You need to purchase annuity with at least 80% of the total retirement corpus. The remaining funds can be withdrawn as a lump sum.

The amount utilised for annuity purchase is exempt u/s 80CCD(5). The lumpsum payment upto 20% of total corpus is fully exempt u/s 10(12A).



PARTIAL WITHDRAWAL FROM TIER I ACCOUNT

- Subscriber should be in NPS for at least 3 years.
- Withdrawal amount should not exceed 25% of the contribution made by the subscriber.
- Withdrawal can happen only against specified reasons:
 - Children's higher education
 - Treatment of specified illness
 - Buying first house
 - Marriage purpose
 - Starting any new venture
- This withdrawal is tax-free u/s 10(12B).

With a view to simplify and streamline the withdrawal process, PFRDA has made 'Online Withdrawal' mandatory from April 1, 2016

Investors have the option to Defer or Continue:

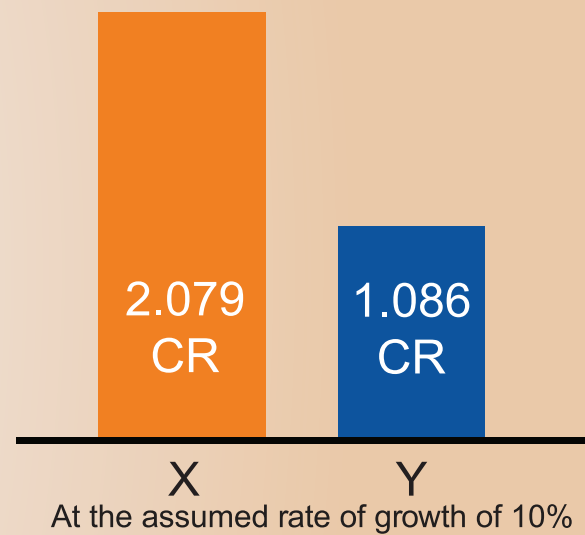
After attaining superannuation age or 60 years, subscriber can opt to:

- 1 Continue NPS account with contributions or
- 2 Continue NPS account without contributions or
- 3 Take lumpsum in instalments and defer annuity till 75 years of age.

Starting Early, Pays More

The Early you start the Better it is! Starting Early, Pays More

	Early Starter	Late Starter
Age at which began investing (Yrs.)	30	40
Monthly investment amount (Rs.)	10,000	15,000
Total amount invested (Rs.)	36.00 Lacs	36.00 Lacs
Corpus at the age of 60 years* (Rs.)	2.079 Crore	1.086 Crore



Although both have invested the same amount, at age 60, X's investment would have appreciated to Rs. 2.079 Crore and Y's investment would have appreciated to Rs. 1.086 Crore. X's investment would have appreciated to almost double that of Y.



Scan to
Know more

Choose UTI Pension Fund Ltd (UTI PFL) as your
Pension Fund Manager

For online registration & more information,
please visit <https://www.utipension.com/>

*Investments under NPS are subject to market risk.

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