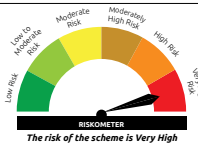
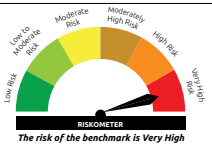
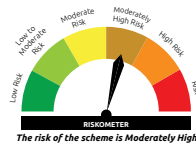
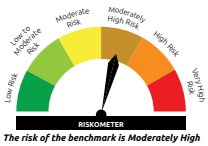
Nippon India Mutual Fund

Wealth sets you free

Nippon India Retirement Fund

(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

Contact your Mutual Fund Distributor | Call 1860 266 0111#, 91-22-69259696# (For investors outside India) | Visit mf.nipponindiaim.com

Nippon India Retirement Fund – Wealth Creation Scheme **Benchmark -** AMFI Tier I Benchmark - BSE 500 TRI	**This product is suitable for investors who are seeking*:** • Long term growth and capital appreciation • Investing primarily in equity and equity related instruments and balance in fixed income securities so as to help the investor in achieving the retirement goals	 *The risk of the scheme is Very High*	 *The risk of the benchmark is Very High*
Nippon India Retirement Fund – Income Generation Scheme **Benchmark:** AMFI Tier I Benchmark -CRISIL Hybrid 85+15 - Conservative Index	**This product is suitable for investors who are seeking*:** • Income over long term along with capital growth • Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals	 *The risk of the scheme is Moderately High*	 *The risk of the benchmark is Moderately High*

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

#Charges applicable.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Why Retirement Planning is pertinent ?

Did U Know?

A 30-30 rule of thumb says an individual earns for 30 years, to provide for 30 years of post-retirement life where the individual's income would have stopped.

Yet the need to maintain similar life style exists

- An expense of **Rs. 1 Lakh would be nearly 7 times more** in 30 years due to inflation, assuming inflation rate of 7%
- Retirement goal is the most important life-stage goal since India's demographics depicts trend of
  - ▷ Higher life expectancy
  - ▷ Increasing trend of nuclear family
  - ▷ Absence of comprehensive social security system
- Yet, Retirement funds account for **only 12% of one's total savings and 78% Indians don't save enough** for a comfortable retirement
- Currently in India, **retirement related product offerings are limited to** EPF, PPF, NPS, Insurance Pension Plans, etc
- Globally, Retirement assets occupy a large space, (For example, in USA ~80% is the Retirement Asset/GDP Ratio) whereas **India has one of the lowest Retirement Asset/GDP Ratio which is only 15%**

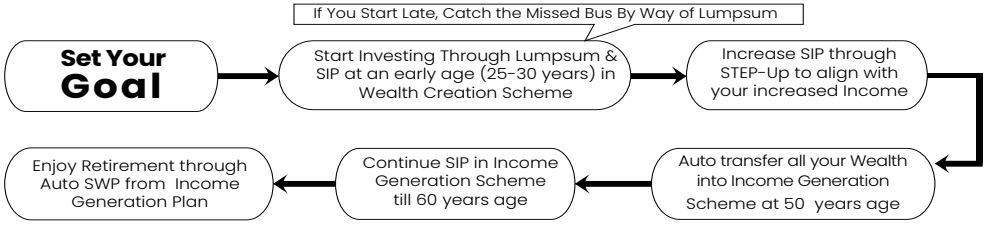
  Source: NIMF Research, Towers Watson Report, HSBC Survey - 'The Future of Retirement-It's time to prepare', McKinsey CEO Roundtable Report 2014

Hence, with an aim to Save and Accumulate for Enjoying Post Retirement Life
Nippon India Mutual Fund offers One Stop Retirement Solution Through Nippon India Retirement Fund

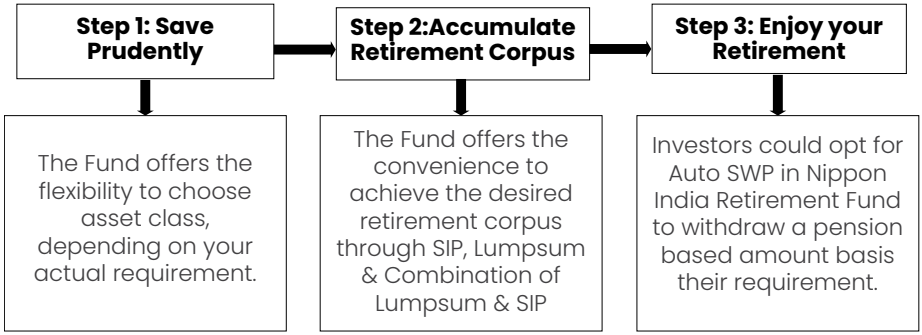
- Take advantage of **equity and debt oriented scheme** with an aim create **long term wealth** for post retirement
- **Liquidity -** Withdrawal option after 5-year lock-in.
- **Flexibility -** to choose **investment allocations between Equity/Debt** to construct your portfolio (refer salient features for further details of schemes available to invest)
- **Convenience -** do **unlimited switches** between equity-debt /**Step-up** your investments/**Auto-withdrawal** with SWP facility on retirement
- Offering deduction from gross total income up to Rs. 1.5 Lakhs in a Financial Year as per section 80C of the Income Tax Act, 1961.
  (Refer SID for further details)

Maximum Entry Age for Subscription (w.e.f June 6, 2018): Individual investors whose entry age is less than 60 years at the time of investment can invest. Further, inflows through subscription / Switch-in / SIP / STP-In, DTP-In etc. for existing investor will be discontinued upon investor attaining 60 years of age. This age restriction will not be applicable for switches within the scheme or Auto transfer or switches from Wealth Creation Scheme to Income Generation Scheme and vice versa.

How to Effectively Invest In Nippon India Retirement Fund



Three Steps for a Happy Retirement – Save, Accumulate and Enjoy



Salient Features of Nippon India Retirement Fund

- **The Fund has 2 Schemes:**
  (Both the Schemes have different portfolios)
  - Wealth Creation Scheme - **Equity Oriented** (65%-100% in Equities)
  - Income Generation Scheme - **Debt Oriented** (5%-30% in Equities)

- **Auto Transfer Facility from Wealth Creation Scheme to Income Generation Scheme:** Auto Transfer is an optional facility wherein investors' entire investment (Lumpsum/SIP) shall be switched automatically from Wealth Creation Plan to Income Generation Plan (with nil exit load) at any date as specified by the investor (which is within or after the lock-in period) or upon completion of 50 years of age.

- **STEP UP Facility:** A facility wherein an investor who has enrolled for SIP, has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP, thus aligning an increase in investor's earnings with the SIP installment over the tenure of SIP.

- **Liquidity (Post lock-in of 5 years):** The Fund offers liquidity and flexibility to withdraw. The fund provides repurchase /switch-out facility on all Business Days at NAV based prices after an initial lock-in-period of five years in the scheme from the date of allotment of units subject to applicable exit load.

- **Lock - in Period:** 5 years in the scheme from the date of allotment of units or till Retirement age* whichever is earlier. (Note: lock in period is in respect to the scheme and not in respect to Wealth Creation Scheme or Income Generation Scheme. Switches within the scheme or Auto transfer or switches from Wealth Creation Scheme to Income Generation Scheme and vice versa is available during lock – in period).

  ***Retirement Age (w.e.f June 6, 2018):** Maximum entry age for subscription shall be less than 60 years and the deemed Retirement age for the Scheme will be considered as 65 years. Investors can continue to remain invested beyond the retirement age as well, unless redeemed or switched out. For investments prior to June 06, 2018 in this scheme, the lock-in-period of five years shall be applicable.

  Exit Load (w.e.f. June 06, 2018): Nil
  Also, there is no load applicable for intra-fund switches (even during the lock-in period of 5 years). i.e., Investors can do unlimited switches between the two schemes, without any exit load. Please refer the addendum no. 26 dated May 23, 2018 and addendum no. 83 dated November 09, 2020 pertaining to Changes in Nippon India Retirement Fund w.e.f June 6, 2018 for complete details.

Note: Switch/ Systematic transfer of investments made with ARN code, from Other than Direct Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.

Please refer Scheme Information Document for details of the above mentioned features/facilities.

Nippon India Retirement Fund – Wealth Creation Scheme

Inception Date	11-Feb-2015
Month end AUM (August 31, 2025)	Rs. 3,144.06 crs

Top 10 Stock Holdings As on August 31, 2025

Stock	Allocation (%)
ICICI Bank Limited	7.11
HDFC Bank Limited	7.05
Reliance Industries Limited	4.42
Infosys Limited	3.51
State Bank of India	3.45
Larsen & Toubro Limited	3.44
Bajaj Finance Limited	2.93
Bharti Airtel Limited	2.70
NTPC Limited	2.60
Mahindra & Mahindra Limited	2.38

Note: For complete portfolio, please refer website mf.nipponindiaim.com. Current Portfolio Allocation is based on the prevailing market conditions and is subject to changes depending on the und manager's view of the equity markets. Sector(s) / Stock(s) / Issuer(s) mentioned above are for the purpose of disclosure of the portfolio of the Scheme(s) and should not be construed as recommendation.

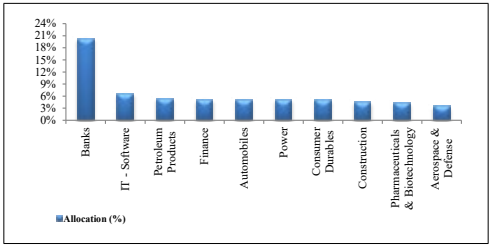
Asset Allocation As on August 31, 2025

Equity	99.19%
Debt, Cash & Other Receivables	0.81%

Concentration Analysis As on August 31, 2025

Top 5 Sectors	42.37%
Top 5 Stocks	25.54%
Top 10 Stocks	39.59%

Top 10 Sector Holdings As on August 31, 2025



Nippon India Retirement Fund – Income Generation Scheme

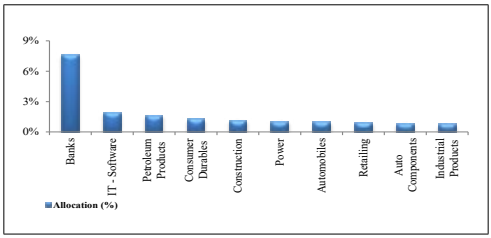
Inception Date	11-Feb-2015
Month end AUM (August 31, 2025)	Rs. 150.54 Crs

Asset Allocation As on August 31, 2025

Government Bond	76.23%
Equity	20.73%
Cash & Other Receivables	3.04%

Common Source: MFI

Top 10 Sector Holdings As on August 31, 2025



Risk Factors & Disclaimer: Trading volumes and settlement periods may restrict liquidity in equity and debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives, foreign securities or script lending as may be permissible by the Scheme Information Document. For further details, please refer Scheme Information Document (SID).

The Central Government specifies Nippon India Retirement Fund as a pension fund for the purpose of clause (xiv) of sub-section (2) of section 80C of the Income Tax Act, 1961 (43 of 1961) for the assessment year 2015-16 and subsequent assessment years. Tax benefits are as per current Income tax laws and Rules

Disclaimers:
The views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision. None of the Sponsor, the Investment Manager, the Trustee, their respective directors, employees, associates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.