



**PGIM**  
India Mutual Fund



# Renew, Recharge But Never Retire

Introducing

## **PGIM INDIA RETIREMENT FUND**

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

NFO Opens: 26<sup>th</sup> March, 2024

NFO Closes: 9<sup>th</sup> April, 2024

To know more, contact your MFD or RIA



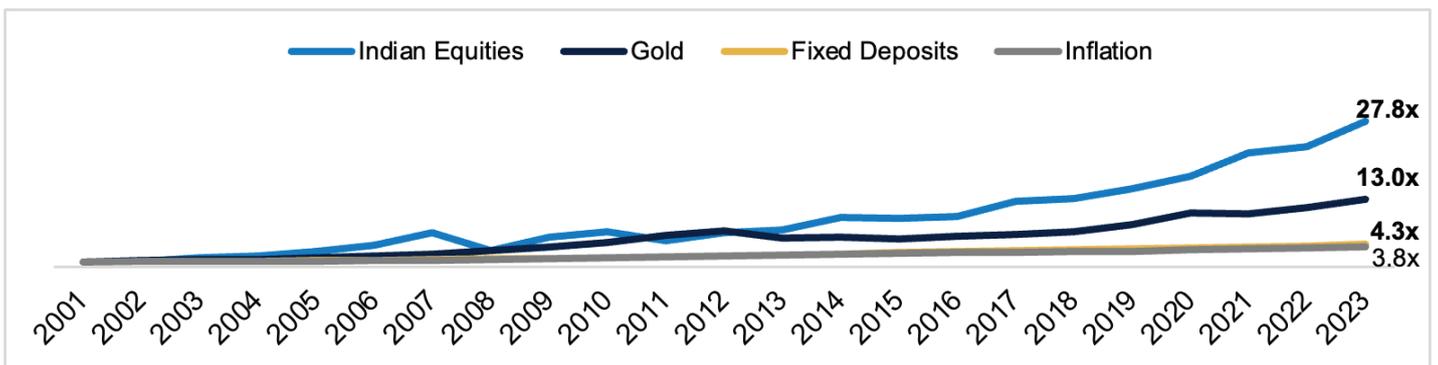
Life expectancy in India has improved by 8.68 years from 62.1 years in 2000 to 70.8 years in 2019 according to World Health Organisation. As people live longer, the need to financially support yourself during retirement becomes more pronounced. Moreover, rising prices impact everyone as it erodes the purchasing power of money over time. Without accounting for inflation, retirement savings may not be sufficient to maintain the desired standard of living.

### Why plan for Retirement?

- 01 India is evolving – disposable income is increasing, longevity is increasing, job security is lesser, and we are living in nuclear families.
- 02 Most of our goals such as home, car, education can be fulfilled with a loan. But there is no conventional loan for retirement!
- 03 Living longer means you may need a bigger corpus for retirement.

### Why should you consider equities for building your retirement kitty?

Over long term, Indian equities have outperformed other asset classes like gold, fixed deposits, and inflation.



Source: ICRA MFI, Gold.org, SBI, Trading economics, macro trends. Data period from 31-Dec-2000 to 31-Dec-23. Indian equities are represented by Nifty 50 TRI, Fixed deposits are represented by SBI 1-year FD rates, and inflation is represented by CPI. Past performance may or may not be sustained in the future.

# Why invest in a solution oriented 'Retirement Fund'

## One jar for all the savings



## Separate jars for different financial goals



In the context of goal based investing, mental accounting can influence how investors allocate their funds towards different financial goals.

## Benefit of 5 year lock in

As you can see, over a 5-year period, your probability of earning less than 0% is 1%, while the average return is 12%. If your holding is 1-year, probability of earning less than 0% is 22%. Over a 5-year period, your probability of earning more than 10% is 67%. Thus, a longer holding period may ensure a better outcome for your portfolio.

Rolling Returns	1 year	3 years	5 years	10 years
Average	15%	13%	12%	12%
Maximum	130%	34%	24%	19%
Minimum	-60%	-6%	-1%	5%
Returns Range	% of total observations			
Less than 0%	22%	4%	1%	0%
Less than 7%	39%	23%	17%	2%
Greater than 7%	61%	77%	83%	98%
Greater than 10%	53%	66%	67%	77%
Total Observations	4,111	3,620	3,119	1,881

Historically, the longer the time frame, the lesser the likelihood of negative returns and more is the likelihood of positive returns

Source: MFI ICRA. Rolling Returns for S&P BSE 500 TRI are considered, and the period of calculation is from Jul 2007 to Feb 2024. It should not be construed to be indicative of scheme performance in any manner.

The above is for illustration purpose only. \*Past performance may or may not be sustained in the future.

## What is the asset allocation of PGIM India Retirement Fund?

- Equity & equity related instruments: 75% - 100% (minimum to maximum).
- Debt Securities and Money Market Instruments, including cash, Triparty Repo and equivalent. and units of mutual funds: 0%-25% (minimum to maximum).
- Units issued by REITs and InVITs: 0%-10% (minimum to maximum).

## About Us

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based Prudential Financial, Inc. (PFI). PGIM India Asset Management is the full service investment manager of PGIM India Mutual Fund, offering a broad range of equity and fixed income solutions to retail and institutional investors throughout the country. We manage 21 open-ended funds operated by 13 investment professionals. In addition to managing our investors' assets through domestic Mutual Funds, we also offer Offshore Funds, Portfolio Management Services and AIF. The fund house leverages the strength and stability of PGIM's 145-year legacy to build on its decade-long history in India. Headquartered in Mumbai, PGIM India Mutual Fund has a presence in 27 cities across the country. PGIM India Mutual Fund brings a rich blend of global resources, intellectual acumen and local investment expertise and is committed to designing superior and meaningful, wealth building solutions for our investors.

\*Source: <https://blogs.cfainstitute.org/investor/2022/11/16/how-goals-based-portfolio-theory-came-to-be/>

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1800 2667 446

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The Product labelling assigned during the NFO is based on an internal assessment of the scheme characteristics or model portfolio and the same may vary post-NFO when actual investments are made.

### This product is suitable for investors who are seeking\*

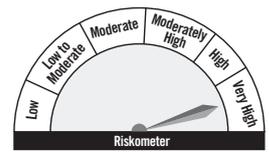
- Long term capital appreciation
- Investment predominantly in equity and equity related instruments
- \*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

### Scheme Riskometer



Very High – Investors understand that their principal will be at very high risk

### Benchmark Riskometer



Benchmark riskometer is at very high risk S&P BSE 500 Index (TRI)

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