

## **NPS offers Subscribers two approaches to invest their money:**

### **Active Choice:**

- Under this option, Subscribers are free to allocate the investment across three asset classes as per their choice
- Maximum allocation to asset class E is restricted to 75%.

<b>Asset Class</b>	<b>Description of Fund</b>
E	Investments in predominantly equity market instruments
C	Investment in fixed income instruments other than government securities
G	Investments in Government Securities
A	Alternate Investment Funds

### **Auto Choice**

- Under this option, investment across three funds (E, C and G) is made as per the pre-defined pattern known as life - cycle fund.

### **There are seven Pension Fund Managers (PFMs) registered under NPS to manage the investment portfolio of NPS Subscribers.**

- Kotak Mahindra Pension Fund Limited
- ICICI Prudential Pension Funds Management Company Limited
- LIC Pension Fund Limited
- SBI Pension Funds Private Limited
- UTI Retirement Solutions Limited
- HDFC Pension Management Company Limited
- Birla Sun Life Pension Management Limited