



Projected Pension Overview

Subscriber Sector	Government
Scheme Available	Central Government
My Date of Birth is	02nd January 2007
My Existing NPS Tier 1 Corpus	₹ 0
I would like to contribute (per month)	₹ 1,000
I want to contribute till my retirement age	60 Years
After retirement, I want to defer my exit/withdrawal till age	60 Years
% Annual Increase in contribution	5%
My expectation of return on investment is (%)	8.96%
I would like to purchase Annuity Ratio (%)	40%
I am expecting an Annuity rate of (%)	6.75%

1. Projected Total Corpus expected to be accumulated at the time of exit from NPS.

Total Investment	₹ 16,22,781
Projected Total Gain	₹ 75,83,748
Projected Total Corpus	₹ 92,06,529

2. Projected Lumpsum Amount you are likely to receive at the time of exit from NPS.

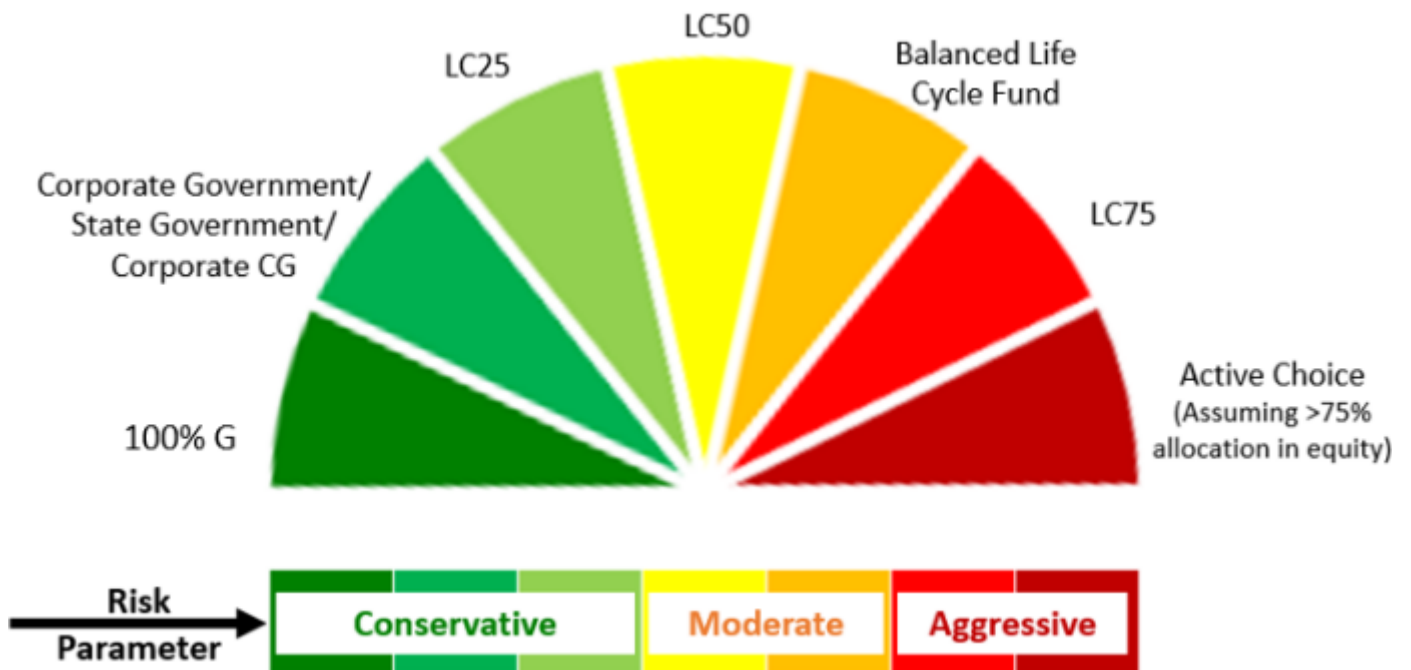
Projected Lumpsum Amount	₹ 55,23,918
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3. Projected Monthly Pension you are likely to receive at the time of exit from NPS.

Projected Monthly Pension	₹ 20,715
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Scheme Preferences (Amount in ₹ 16,22,781)

Sr.No	Scheme Name	Total Gain
1	Central Government	₹ 92,06,529
2	LC25	₹ 1,08,58,163
3	100% G Sec	₹ 86,28,652
4	LC50	₹ 1,35,61,995



The following assumptions have been made in the calculations:

1. **% Annual Increase in contribution:** If no value is provided for the Annual Increase in Contribution, the calculation will be made using historical inflation CAGR of past 10 years.
2. **My expectation of return on investment is:** If no value is provided for expected return on investment, the calculation will be made using the Compound Annual Growth Rate (CAGR) from the past 10 years of the relevant asset class benchmark.

Please note that the selected pension fund may perform better or worse than the benchmark.

3. **I would like to purchase Annuity Ratio:** If no value is provided for purchase Annuity Ratio, the calculation will be made using the 40% annuity ratio as per the Pension Fund Regulatory and Development Authority guidelines which mandate minimum annuity purchase of 40% for individuals retiring after the age of 60.
4. **I am expecting an Annuity Rate of:** If no value is provided for expected Annuity Rate, the calculation will be made using the average annuity rate offered by various annuity service providers.

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