



PGIM
India Mutual Fund



Renew, Recharge But Never Retire

Invest in

PGIM INDIA

RETIREMENT FUND

(Solution Oriented Scheme – Retirement Fund - An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

To know more, contact your MFD or RIA

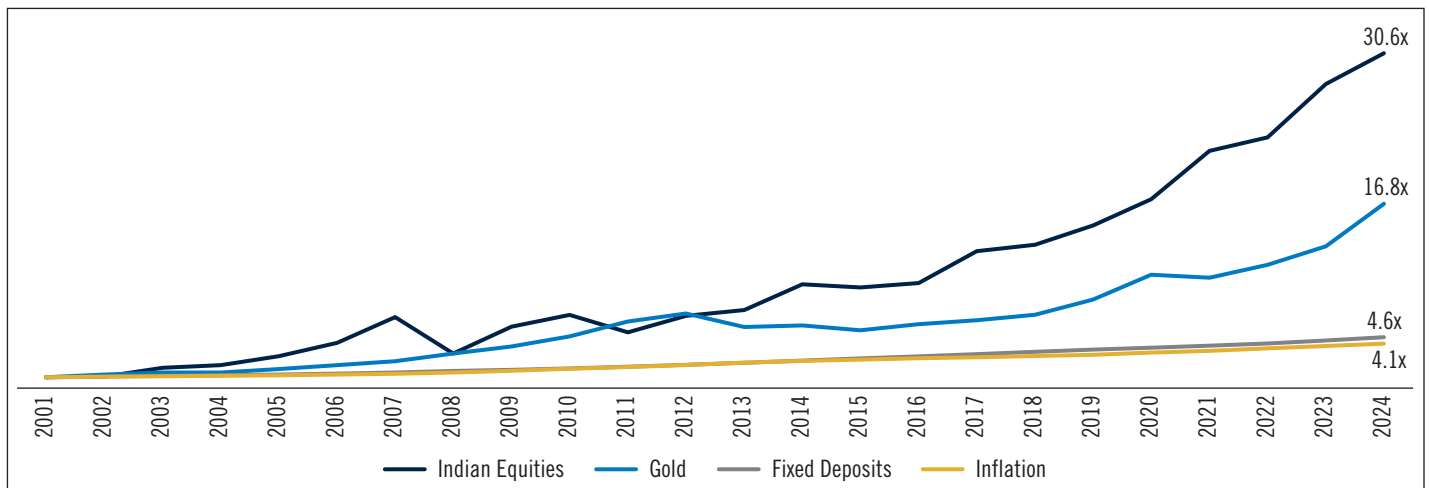
Life expectancy in India has improved by 5.6 years from 62.1 years in 2000 to 67.7 years in 2022 according to World Health Organisation. As people live longer, the need to financially support yourself during retirement becomes more pronounced. Moreover, rising prices impact everyone as it erodes the 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-24. 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 13%. If your holding is 1-year, probability of earning less than 0% is 20%. Over a 5-year period, your probability of earning more than 10% is 76%. Thus, a longer holding period may ensure a better outcome for your portfolio.

Rolling Returns	1 year	3 year	5 year	10 year
Average	16%	13%	13%	13%
Median	12%	14%	14%	14%
Min	-61%	-6%	-1%	5%
Max	130%	35%	28%	19%
Returns Range	% of total observations			
Less than 0%	20%	4%	1%	0%
Less than 7%	39%	21%	10%	1%
Greater than 7%	61%	79%	90%	99%
Greater than 10%	54%	71%	76%	82%
Total observations	4046	3552	3052	1816

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 December 2007 to March 2025. 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?

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

About Us

PGIM India Mutual Fund is part of PGIM, the global investment management arm of Prudential Financial, Inc. (PFI), with over **\$1.38** trillion in assets under management. PGIM India Asset Management offers a comprehensive range of equity and fixed income solutions through mutual funds, alternatives, and offshore advisory services. Leveraging PGIM's 150-year **shared heritage** and expertise across more than 30 market cycles, PGIM India combines global insights with local investment expertise to provide an enriching investment experience. Headquartered in Mumbai, the fund house operates across **25** cities in India, managing 24 open-ended funds.

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

Please refer to the Scheme Information Document for more details on asset allocation.

www.pgimindia.com/mutual-funds

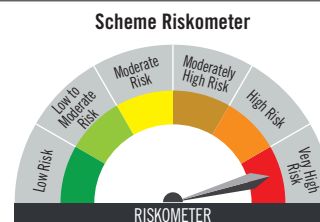
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This product is suitable for investors who are seeking*

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments
- Degree of risk – VERY HIGH

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



The views of the Fund Manager should not be construed as an advice and investors must make their own investment decisions regarding suitability of the funds based on their specific investment objectives and financial positions and using such independent advisors as they believe necessary. Investors are advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of the PGIM India Mutual Fund ("Fund").

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