Annexure I

Scheme Template for seeking approval for Pension Fund Schemes under Multiple Scheme Framework

<table>
<tr><td>Pension Fund Name</td><td>LIC Pension Fund Limited</td></tr>
<tr><td>Scheme Name (with 'NPS' and PF brand)</td><td>LIC PFL NPS Growth Plus Tier I</td></tr>
<tr><td>Fund Manager Details (Name, Experience, Registration)</td><td>Mr. Subir Kumar Sur,
Qualification -B.Com (Hons) ,ACA, FIII
Experience in Investment & Fund Management - 9 years</td></tr>
<tr><td>Scheme Type (Tier I / Tier II)</td><td>Tier I</td></tr>
<tr><td>Target Segment / Persona</td><td>Corporate employees (with employer co-contribution).
Self-employed professionals / entrepreneurs seeking high-return retirement solutions.
Young workforce in digital economy & services sector with higher risk appetite.</td></tr>
<tr><td>Risk Variant (Moderate / High / Low/ other)</td><td>Very High</td></tr>
<tr><td>Investment Objective</td><td>The investment objective of the LIC PFL NPS Growth – Equity Scheme Tier I is to achieve long-term capital appreciation by investing in a diversified portfolio of equity and equity-related securities, focusing on Large-cap/Mid-cap companies that show potential for superior long-term growth and exhibit stable, profitable characteristics.
The fund aims to consistently outperform its benchmark index, through a disciplined investment strategy that identifies companies with strong cash flows, good corporate governance, sustainable growth, and reasonable valuations.</td></tr>
<tr><td>Asset Allocation (E, C, G, A %)</td><td>
<table>
<tr><th>Asset Class</th><th>Min %</th><th>Max %</th></tr>
<tr><td>E – Equity & Equity related products [inclusive of investment in REIT/AIF/ETF (Gold, Silver)- 0 to 5%]</td><td>0%</td><td>100%</td></tr>
<tr><td>Short term debt instruments and related instruments</td><td>0%</td><td>10%</td></tr>
<tr><td colspan="3">Note:- Above Asset allocation shall be as per Investment Guidelines as prescribed by PFRDA</td></tr>
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Risk Level (Risk-o-Meter)	Very High Risk
Vesting Period (min 15 years)	Minimum vesting period of 15 years, subject to option to exit at age 60 or at the time of retirement.
Applicable vesting period, if any (Tier II)	NA
Exit & Withdrawal Provisions	Exit, withdrawal, and annuitization shall be governed by the provisions of the PFRDA (Exits and Withdrawals under NPS) Regulations, as amended from time to time.
Switching Provisions (within the scheme)	Subscribers are permitted to switch from this scheme to Common Schemes only but not to another scheme approved under Section 20(2). Common Schemes refer to schemes falling under the Auto Choice, Active Choice and Balance Life Cycle. Section 20(2) schemes are schemes launched by Pension Fund Managers under the Multi Scheme Framework, duly approved by PFRDA. However, the Subscribers who invest in this scheme can move their funds across the schemes under Section 20(2) upon completion of vesting period of 15 years or upon time of normal exit as defined by Exit Regulations of PFRDA.
Benchmark Index	100% of NPS Equity Index
IMF Charges & Fee Structure (≤0.30% AUM)	Total charges: 0.30% of AUM p.a. Other Charges: Custodian, CRA and NPS Trust charges as prescribed by PFRDA
Distribution & Awareness Charges (PoP)	to be paid from total charges i.e. 0.30% p.a. of AUM
Custodian / CRA / NPS Trust charges	As per extant guidelines
Performance Review Frequency	The performance of the scheme will be monitored and reviewed on quarterly basis.
Risk Management & Audit Mechanism	As per the existing guidelines of the regulator.

Subscriber Communication Plan	The Net Asset Value (NAV) of the scheme shall be calculated and disclosed on a regular basis in accordance with PFRDA guidelines. The NAV shall be published on the website of the Pension Fund Manager and such other platforms as may be mandated by PFRDA from time to time, to ensure transparency and accessibility for subscribers.
Succession/Income Pay-out Features	Exit, withdrawal, and annuitization shall be governed by the provisions of the PFRDA (Exits and Withdrawals under NPS) Regulations, as amended from time to time.
Winding-up Provisions	In case of winding up of the scheme by LIC PFL, the choice shall be provided to the Subscribers to migrate to any Common or Section 20(2) scheme. Those Subscribers who do not exercise their choice, would be migrated to Tier I under Auto Choice LC 50 of LIC PFL.
Other Information / Declarations	NA

Declaration:
We certify that this scheme complies with the PFRDA Act 2013, PF Regulations, Investment Guidelines, and the MSF Circular dated 16th Sep 2025.

MD & CEO
LIC Pension Fund Limited