

Asset wise Allocation Matrix under Investment choices

(*E - Equity ; C- Corporate Debt Instruments ; G- Government Securities)

1) For Active Choice

Age (years)	Max. Equity Allocation
Upto 50	75%
51	72.50%
52	70%
53	67.50%
54	65%
55	62.50%
56	60%
57	57.50%
58	55%
59	52.50%
60 & above	50%

2) Auto Choice: Life Cycle Fund

a) LC75 - Aggressive Life Cycle Fund:

Age	Asset Class E (%)	Asset Class C (%)	Asset Class G (%)
Up to 35 years	75	10	15
36 years	71	11	18
37 years	67	12	21
38 years	63	13	24
39 years	59	14	27
40 years	55	15	30
41 years	51	16	33
42 years	47	17	36
43 years	43	18	39
44 years	39	19	42
45 years	35	20	45
46 years	32	20	48
47 years	29	20	51
48 years	26	20	54
49 years	23	20	57
50 years	20	20	60
51 years	19	18	63
52 years	18	16	66
53 years	17	14	69
54 years	16	12	72
55 years & above	15	10	75

b) LC50 - Moderate Life Cycle Fund

Age	Asset Class E (%)	Asset Class C (%)	Asset Class G (%)
Up to 35 years	50	30	20
36 years	48	29	23
37 years	46	28	26
38 years	44	27	29
39 years	42	26	32
40 years	40	25	35
41 years	38	24	38
42 years	36	23	41
43 years	34	22	44
44 years	32	21	47
45 years	30	20	50
46 years	28	19	53
47 years	26	18	56
48 years	24	17	59
49 years	22	16	62
50 years	20	15	65
51 years	18	14	68
52 years	16	13	71
53 years	14	12	74
54 years	12	11	77
55 years & above	10	10	80

c) LC25 - Conservative Life Cycle Fund:

Age	Asset Class E (%)	Asset Class C (%)	Asset Class G (%)
Up to 35 years	25	45	30
36 years	24	43	33
37 years	23	41	36
38 years	22	39	39
39 years	21	37	42
40 years	20	35	45
41 years	19	33	48
42 years	18	31	51
43 years	17	29	54
44 years	16	27	57
45 years	15	25	60
46 years	14	23	63
47 years	13	21	66
48 years	12	19	69
49 years	11	17	72
50 years	10	15	75
51 years	9	13	78
52 years	8	11	81
53 years	7	9	84
54 years	6	7	87
55 years & above	5	5	90

3) Balanced Life Cycle Fund:

Age	Asset Class E (%)	Asset Class C (%)	Asset Class G (%)
Upto 45 Years	50	30	20
46 Years	48	28	24
47 Years	46	26	28
48 Years	44	24	32
49 Years	42	22	36
50 Years	40	20	40
51 Years	39	18	43
52 Years	38	16	46
53 Years	37	14	49
54 Years	36	12	52
55 Years and beyond	35	10	55