

ENJOYMENT *Wala* RETIREMENT

BE FUTURE READY.

PRESENTING

BARODA BNP PARIBAS RETIREMENT FUND

[An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)]

NFO PERIOD | 8TH - 22ND MAY, 2024

Retirement planning means ensuring that you have enough financial resources to maintain the desired lifestyle even when you stop working. However, without a plan, the rising inflation and other unforeseen costs, could force you to compromise on your dreams. Presenting, Baroda BNP Paribas Retirement Fund that aims to help you navigate future inflation without compromising your lifestyle. Don't wait till it's too late. Be future ready and plan for retirement today.

Why Plan for Retirement?

According to a survey¹ conducted across India:



1 in 3 Indians

believe they will run out of their retirement corpus in maximum 5 years



53% Indians

still depend on family wealth and children to finance their retirement.



9 in 10 Indians

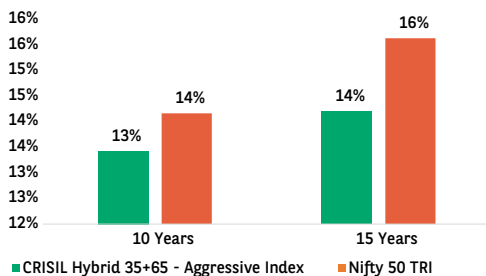
above the age of 50, regret not starting retirement planning earlier.

¹Data as of August 2023 (latest available data). Source: Based on the survey findings conducted by Max Life Insurance Company Ltd. in its 3rd edition of retirement survey, India Retirement Index Study (IRIS)

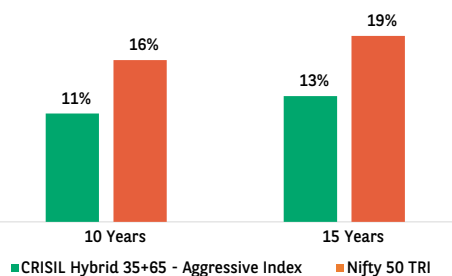
Investing in Hybrid Strategy combines Income & Growth in the long term

In the long term, the hybrid strategy has potential to generate higher risk-adjusted returns.

Returns across various periods



Volatility across various periods



Data as on 31st March 2024. Source: AMFI, MFI and Internal. Risk Adjusted returns refers to the returns for per unit of volatility. CAGR point to point returns for various time periods have been used.

Past performance may or may not be sustained in the future.

Retirement Planning: How much and why to Save?

Determine your retirement age and life expectancy

Life expectancy estimates based on hereditary and medical history. Look at both aspirational as well as practical retirement age.



Determine monthly expenses

While some expenses like commuting, etc. may go down, expenses like medical may go up. Consider inflation to determine post retirement expenses.

Determine your retirement corpus

Your retirement corpus should be enough to last you a lifetime. Don't forget to add uncertainty premium to prepare for life's mishaps. Don't forget, inflation does not retire.



Determine the monthly investment

Determine the monthly investment required today to reach your retirement goal.

SIPs: A Smart and Convenient way to save for your retirement



Accumulate retirement corpus by investing small amounts regularly



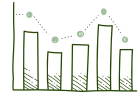
Convenience - One mandate is enough for all future SIPs



Helps build Discipline in Investing



Uses Power of compounding



Rupee Cost Averaging benefit to counter volatility - it can bring down the average cost of your investments.

Start Early to Make Gains Later

Starting Age for Retirement Planning	Working Years (Retirement age: 58)	SIP Amount	Amount Invested (In Crores)	Amount Accumulated (In Crores)	Monthly income post-retirement
35	23	20,000	₹0.6	₹2.6	₹119,664
40	18	20,000	₹0.4	₹1.4	₹64,004
45	13	20,000	₹0.3	₹0.7	₹32,284

Source: Internal. The growth rate considered is at 11.3% for investment in equity. Average inflation considered to be 5.3%. Fixed income rate considered at 7.2%. Real rate i.e. inflation adjusted fixed income rate is 1.8%. The table herein is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The above analysis is based on estimates and is for informational purposes; it can alter based on a person's age, investment style, risk appetite and market conditions. Retirement needs may vary from person to person. Kindly consult your investment advisor before investing. The SIP amount, tenure of SIP and expected rate of return are assumed figures for the purpose of explaining the concept of advantages of SIP investments. The actual result may vary from depicted results depending on scheme selected. **Past performance may or may not be sustained in the future.**

- The earlier you start investing, the bigger corpus you will be able to create.
- A delay of 5 years can significantly reduce your retirement corpus!

Introducing Baroda BNP Paribas Retirement Fund

(An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))



A solution for your retirement needs: The Baroda BNP Paribas Retirement Fund intends to provide regular source of revenue and adequate income for investors after they retire.



The fund will invest in both equity (65% to 80%) and fixed income securities (20% to 35%): Diversified Equity portfolio with no sector / market cap bias. High quality fixed income portfolio with focus on sovereign and leadership businesses



Fund will offer an auto SWP (Systematic Withdrawal Plan) option which helps you invest and forget, and directly enjoy annuity on retirement.



Investments are tax efficient as they would be subject to taxation as per equity funds.

The fund comes with a lock-in period of either 5 years or till attainment of retirement age i.e. 58 years (whichever is earlier). The lock-in period helps investors stay true to their retirement goal.

Fund Facts

Benchmark	CRISIL Hybrid 35+65 - Aggressive Index
Load Structure	Entry Load: NA; Exit Load: NIL
Fund Manager-	Mr. Pratish Krishnan (Equity Portion); Mr. Mayank Prakash (Debt Portion)
Minimum Amount for Application during the NFO & Ongoing	A minimum of Rs. 1,000 per application and in multiples of Rs.1 Minimum Additional Application Amount: Rs. 1,000 and imultiples of Rs. 1 thereafter.
SIP Details: Minimum Application Amount	(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Rs. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Rs. 1/- thereafter

~Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora

Offer of units at Rs. 10 each during the New Fund Offer period and continuous offer for units at NAV based prices. In the preparation of the material contained in this document, Baroda BNP Paribas Asset Management India Ltd. ("AMC") (formerly BNP Paribas Asset Management India Private Limited) has used information that is publicly available, including information developed in-house. The AMC, however, does not warrant the accuracy, reasonableness and/or completeness of any information. This document may contain statements/opinions/recommendations, which contain words, or phrases such as "expect", "believe" and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices, etc. The AMC (including its affiliates), Baroda BNP Paribas Mutual Fund ("Mutual Fund"), its sponsor / trustee and any of its officers, directors, personnel and employees, shall not liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this document in any manner. The recipient alone shall be fully responsible / liable for any decision taken based on this document. All figures and other data given in this document are dated and may or may not be relevant at a future date. Prospective investors are therefore 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 schemes of Baroda BNP Paribas Mutual Fund . Past performance may or may not be sustained in the future. Please refer to the Scheme Information Document of the scheme before investing for details of the scheme, including investment objective, asset allocation pattern, investment strategy, risk factors and taxation.



Contact your Mutual Fund Distributor or Financial Advisor



Log on:
www.barodabnpparibasmf.in



Call us on:
1800 2670 189 (Toll free)

Distributed by:

Baroda BNP Paribas Retirement Fund

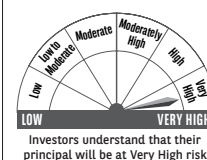
[An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)]

This product is suitable for investors who are seeking*:

- Capital appreciation and Income generation over long term.
- Investment in diversified portfolio of equity & equity related securities and fixed Income securities.

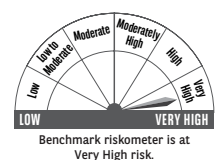
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Benchmark Riskometer®

CRISIL Hybrid 35+65 - Aggressive Index



^^The riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.
®Benchmark riskometer is as on 31st March 2024.

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