RETIREMENT SAVINGS FUND – PROGRESSIVE PLAN

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



A weekday break to a weekend place even after retirement!
#MERIAAZADI !



Living it up like GenNext even after retirement!
#MERIAAZADI !



Capturing Memories Non-Stop even after retirement!
#MERIAAZADI !



Being Celebrated by Loved Ones even after retirement!
#MERIAAZADI !

Registered Name: Tata Mutual Fund
Registration No. MF/023/95/9

As on 30th September 2026

DATE OF ALLOTMENT
November 01, 2011

BENCHMARK
Nifty 500 TRI

FUND SIZE
Rs. 2104.38 Crores

MONTHLY AVERAGE AUM
Rs. 2196.32 Crores

FUND MANAGER
Sonam Udasi (Managing since 01-Apr-16) & Murthy Nagarajan (Managing since 01-Apr-17)

EXPENSE RATIO**
Direct - 0.56
Regular - 1.74

EXIT LOAD

1) Nil - If redemption or switch out on or after attainment of retirement age i.e. 60 years.

2) Nil - In case of Auto switch out of units on occurrence of Auto switch trigger event.

3) Exit Load is 1% - If redeemed before 61 months from the date of allotment. The above condtions applicable (w.e.f. 3rd May, 2019)

MINIMUM INVESTMENT
Rs. 5,000/- and in multiples of Re. 1/- thereafter.

**Note: The rates specified are actual month end expenses charged as on September 30, 2026. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

FUND OVERVIEW

Tata Retirement Savings Fund is a carefully structured suite of plans designed to meet the investment needs of investors planning for retirement. It works as a retirement solution by offering choice of asset allocation to investors based on their life stage and risk preference.

Instruments	Indicative allocations (% to total assets)		Risk Profile
	Minimum	Maximum	
Progressive Plan			
Equity and Equity related instruments	85	100	High
Debt & Money Market instruments	0	15	Low to Medium
Other Securities#	0	10	High
Moderate Plan			
Equity and Equity related instruments	65	85	High
Debt & Money Market instruments	15	35	Low to Medium
Units of REITs & InvITs	0	10	Medium to High
Other Securities#	0	10	High
Conservative Plan			
Equity and Equity related instruments	0	30	High
Debt & Money Market instruments	70	100	Low to Medium
Units of REITs & InvITs	0	10	Medium to High
Other Securities#	0	10	High

Other securities shall include: Domestic Exchange Traded Funds, Overseas Exchange Traded Funds / Foreign Securities / Foreign Funds as may be permitted under the SEBI Regulations.

UNIQUE FEATURES OF TATA RETIREMENT FUND

Auto Switch facility' based on the predefined age criteria of the investors (optional for investors)

- **Progressive to Moderate** - switch happens once the investor attains the age of 45yrs.
- **Moderate to Conservative** - switch happens once the investor attains the age of 60 yrs.

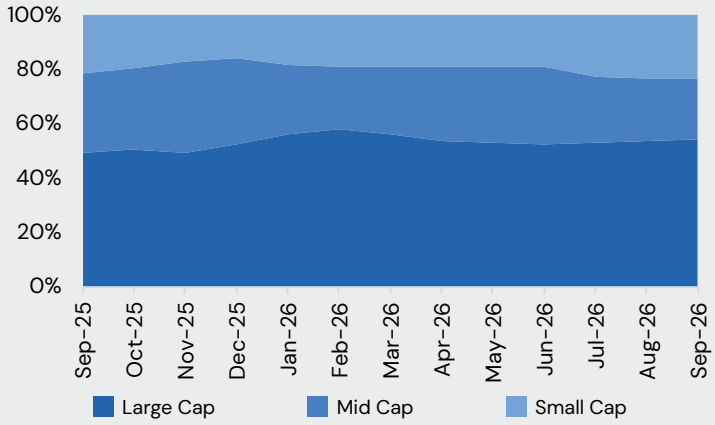
An investor can opt to stay invested in a plan perpetually by opting out of Auto-Switch facility Load free switch-outs – max. 6 times during the life of the investment (option available only after completion of 5yrs from Date of Allotment)

WHY TATA RETIREMENT SAVINGS FUND – PROGRESSIVE PLAN ?

- Actively managed diversified equity fund.
- Invests across market capitalization and sectors.
- Undertakes rigorous research to identify opportunities in equity markets.
- Predominantly a equity oriented savings scheme which provides tool for retirement planning to individual investors.

MARKET CAPITALISATION TREND

Tata Retirement Savings Fund- Progressive Plan



KEY MEASURES^

Tata Retirement Savings Fund- Progressive Plan

KEY MEASURES#	FUND	BENCHMARK
Standard Deviation	16.81	13.73
Sharpe Ratio	0.35	0.35
Portfolio Beta	0.87	NA
R Squared	0.54	NA
Treynor	0.56	NA
Jenson	0.14	NA

^Risk-free rate based on the FBIL Overnight MIBOR rate of 5.28% as on Sep 30, 2026.
#For the period of 3 years.

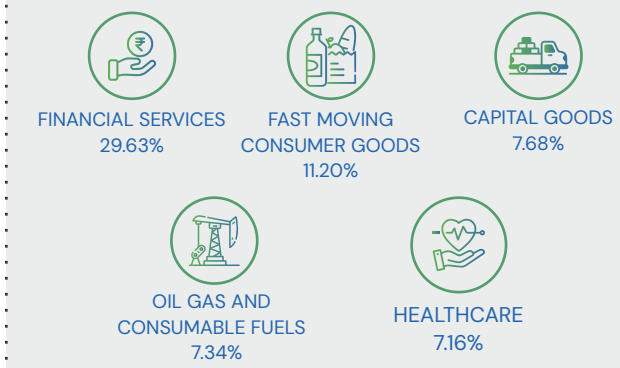
TOP 10 EQUITY HOLDINGS

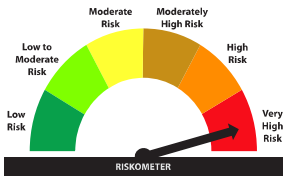
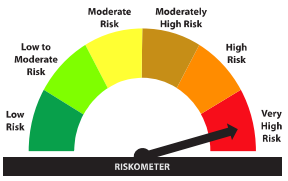
Tata Retirement Savings Fund- Progressive Plan

Issuer Name	% to NAV
Solar Industries India Ltd.	5.39
ICICI Bank Ltd.	4.97
Eternal Ltd.	4.11
Multi Commodity Exchange Of India Ltd.	3.81
Reliance Industries Ltd.	3.66
Radico Khaitan Ltd.	3.17
Adani Ports & Special Economic Zone Ltd.	2.46
Kotak Mahindra Bank	2.28
360 One Wam Ltd.(erstwhile Iifl Wealth Management Ltd)	2.25
Rainbow Childrens Medicare Ltd.	2.14
Total	**34.24**

TOP 5 SECTORS

Tata Retirement Savings Fund- Progressive Plan



Product Label	Tata Retirement Savings Fund - Progressive Plan	Nifty 500 TRI
This product is suitable for investors who are seeking*: • Long Term Capital Appreciation. • An equity oriented (between 85%-100%) savings scheme which provides tool for retirement planning to individual investors. *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 *The risk of the scheme is Very High*	 *The risk of the benchmark is Very High*

It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 6.16.1.j of SEBI Master Circular on Mutual Fund dated 20.03.2026, on Product labelling in mutual fund schemes on ongoing basis.

DISCLAIMERS AND OTHER STATUTORY DISCLOSURES
Market capitalization as per SEBI circular: A) Large Cap: 1st-100th company in terms of full market capitalization. B) Mid Cap: 101st-250th company in terms of full market capitalization. C) Small Cap: 251st company onwards in terms of full market capitalization.
For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.