

Type of Scheme: A Fund that aims to provide an investment tool for retirement planning to suit the risk profile of the investor.

- Product labelling:**
- Long Term Capital Appreciation & Current Income. A predominantly
 - equity oriented (between 65%-85%) savings scheme which provides tool for retirement
 - planning to individual investors.

As on 30 September 2026

Fund Details

Date of Inception / Allotment	01 November 2011
Benchmark Name:	Crisil Hybrid 25+75 - Aggressive Index
NAV as on September 30, 2026	
Regular Plan - Growth Option	₹ 65.1217
Direct Plan - Growth Option	₹ 78.8437
AUM as on September 30, 2026	₹ 2,115.04 Cr
AAUM as on September 30, 2026	₹ 2,197.61 Cr

Fund Manager Details

Name of Fund Managers

- Mr. Sonam Udasi
- Mr. Murthy Nagarajan
- Mr. Amit Somani

Total Experience 28 / 29 / 24

Managing Since 01-Apr-2016 / 01-Apr-2017 / 01-Jun-2026

Minimum Investment

Lumpsum Amount: Rs. 5,000/- and in multiples of Re. 1/- thereafter.

SIP: Rs. 100/- and in multiples of Re. 1/- thereafter.

Load Structure

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 conditions applicable (w.e.f. 3rd May, 2019)

Base Expense Ratio**

Regular plan :	1.74%
Direct plan :	0.59%

Risk Measures*

1 Standard Deviation (%)	14.32
2 Beta	1.09
3 Tracking Error (%)	
1 year	NA
3 years	NA
5 years	NA
Since Inception	NA
4 Sharpe Ratio (%)	0.37
5 Tracking Difference (%)	
1 year	NA
3 year	NA
5 year	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for detail description in tabular format

NA stands for "Not Applicable"

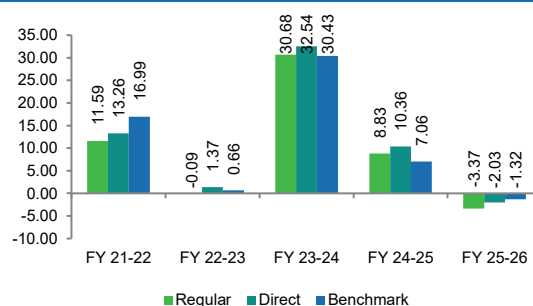
**Note: The rates specified are actual month end BER charged as on 30th Sep 2026. The above ratio excludes other expenses charged under TER. For more details kindly refer to the TER disclosure on website.
<https://www.tatamutualfund.com/expense-ratio/total-expense-ratio>

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	3.38	4.80	-1.70
Returns for last 3 years	9.71	11.25	8.26
Returns for last 5 years	8.29	9.83	7.80
Returns since inception	13.38	14.62	11.85

Performance as on September 30, 2026.

Absolute Returns (in %)



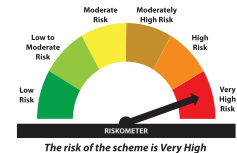
Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

Top 10 Holdings	% to Net Assets
1 Solar Industries India Ltd.	4.74%
2 ICICI Bank Ltd.	4.27%
3 Eternal Ltd.	3.49%
4 Reliance Industries Ltd.	3.23%
5 Multi Commodity Exchange Of India Ltd.	3.23%
6 Radico Khaitan Ltd.	2.60%
7 Adani Ports & Special Economic Zone Ltd.	2.07%
8 360 One Wam Ltd.(erstwhile lifl Wealth Management Ltd)	1.97%
9 Kirloskar Pneumatic Company Ltd.	1.95%
10 Karur Vysya Bank Ltd.	1.93%

Scheme Riskometer

Tata Retirement Savings Fund - Moderate Plan



Benchmark Riskometer

Crisil Hybrid 25+75 - Aggressive Index



Major Risk Factors

- 1 Statutory 5-Year / Retirement Lock-in Risk
- 2 Dynamic Asset Allocation & Portfolio Rebalancing Risk
- 3 Equity Market Fluctuations & Capital Drawdown Risk
- 4 Fixed Income Credit & Interest Rate Sensitivity Risk
- 5 Risks Associated with Derivatives & Hedging Strategies

*with a detailed explanation in the Important Link Section

Quantitative Measures* (as applicable)

1 Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover (%)	45.06
b) Gross Exposure Turnover (%)	54.73
(Equity + Debt + Derivatives)	
2 Average Maturity (years):	NA
3 Macaulay Duration (years):	NA
4 Modified Duration (years):	NA
5 Annualized Portfolio Yield:	NA
6 Yield to Maturity (%)	NA

* Please refer to the next page for detail description in tabular format
NA stands for "Not Applicable"

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities

[Click Here](#)

Allocation of Net Asset by Sectors

[Click Here](#)

Allocation of Net Asset by Asset Class

[Click Here](#)

Allocation of Net Assets by Credit Rating

[Click Here](#)

Allocation of Net Assets by region/country

[Click Here](#)

Major Changes w.r.t previous month –

As on 30 September 2026

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	Solar Industries India Ltd.	4.74%
	6.36 GOI Feb 16 2031	3.08%
	Polycab India Ltd.	1.89%
One 97 Communications Ltd.		1.71%
8.75 Vedanta Ltd. Sep 28 2029		1.18%
Varun Beverages Ltd.		0.85%
	6.4 Jamnagar Utilities & Power Pvt. Ltd. Sep 29 2026	0.67%
	Metro Brands Ltd.	0.59%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
Direct	0.57%	0.59%
Regular	1.72%	1.74%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Changes in Risk-o-Meter of scheme		
Fund Name	Previous Month	Current Month
Scheme Riskometer	Very High	Very High

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	Measures the volatility of the fund
2	Beta	Shows fund's sensitivity to market movements
3	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4	Tracking Error	Indicates how closely fund tracks the Benchmark
5	Tracking Difference	Difference between the fund and its benchmark return
6	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7	Average Maturity	Weighted average residual maturity
8	Macaulay Duration	Fund's sensitivity to interest rate changes
9	Modified Duration	Fund's sensitivity to interest rate changes
10	Annualized Portfolio Yield	Total income generated by the portfolio
11	Yield to Maturity	weighted average expected annual return

Important Weblinks		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered.
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme.
4		Link for SID on AMC website.
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor).
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix.

INVESTMENT OBJECTIVE

To provide a financial planning tool for long term financial security for investors based on their retirement planning goals. However, there can be no assurance that the investment objective of the fund will be realized, as actual market movements may be at variance with anticipated trends.

SIP - If you had invested INR 10000 every month

	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	17,80,000
Total Value as on Sep 30, 2026 (Rs.)	1,21,129	3,87,173	7,50,072	12,24,755	20,74,917	47,39,289
Returns	1.76%	4.79%	8.87%	10.6%	10.56%	12.22%
Total Value of B: Crisil Hybrid 25+75 - Aggressive Index	1,16,026	3,71,648	7,13,696	11,95,104	20,92,241	44,69,355
B: Crisil Hybrid 25+75 - Aggressive Index	-6.11%	2.08%	6.88%	9.91%	10.72%	11.53%
Total Value of AB: Nifty 50 TRI	1,11,045	3,52,165	6,73,946	11,50,993	20,37,363	43,47,606
AB: Nifty 50 TRI	-13.59%	-1.43%	4.6%	8.86%	10.21%	11.2%

(Inception date :01-Nov-2011) (First Installment date : 01-Dec-2011)

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered. For scheme performance refer pages 220 - 257.

*B: Benchmark, AB: Additional Benchmark. For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 158 of Factsheet.

Source: MFI Explorer

Market Capitalisation wise Exposure

Large Cap	54.46%
Mid Cap	21.66%
Small Cap	23.88%

Market Capitalisation is as per list provided by AMFI.

NAV Movement

