



Government approves extension of Life Cycle 75 (LC 75) and Balanced Life Cycle (BLC) options to Central Government Employees under NPS and UPS Scheme

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The Government of India has approved the extension of LC75 and BLC investment options to Central Government Employees under both the National Pension System (NPS) and the Unified Pension Scheme (UPS). This is in line with the continued demand from Central Government employees for a broader range of investment options similar to those available to non-government subscribers. These options are designed to enhance flexibility in retirement planning and allow employees to manage their retirement corpus according to individual preferences.

Under NPS and UPS, the Central Government employees can now choose from a range of investment options:

- **Default option:** A 'default pattern' of investment defined by Pension Fund Regulatory and Development Authority (PFRDA) from time to time.
- **Scheme G:** 100% investment in Government securities for low-risk, fixed returns.
- **LC-25:** Maximum equity allocation of 25%, tapering gradually from age 35 to 55. (*refer to Annex*)
- **LC-50:** Maximum equity allocation of 50%, tapering gradually from age 35 to 55. (*refer to Annex*)
- **BLC (Balanced Life Cycle):** Modified version of LC50, with equity allocation tapering from age 45, enabling employees to remain invested in equities for a longer period if desired. (*refer to Annex*)
- **LC75:** Maximum equity allocation of 75%, tapering gradually from age 35 to 55. (*refer to Annex*)

The decision will offer key benefits such as:

- **Greater flexibility and choice:** Employees can select options that best suit their retirement goals and risk preferences.
- **Glide path mechanism:** Equity allocation automatically reduces with age — 15% for LC75 and 35% for BLC by age 55 — ensuring protection against large market fluctuations as retirement approaches.
- **Broadened Auto Choice options:** These funds provide more diversified choices for retirement planning, reflecting employees' varied risk-return preferences.
- **Support for informed planning:** Employees can use these options to structure their retirement savings according to their individual risk-return preferences.

Asset Allocation in Life Cycle Funds

<u>Age</u>	<u>LC75</u>	<u>LC50</u>	<u>Balanced LC50</u>	<u>LC25</u>
Up to 35 Years	E: 75%, C: 10%, G: 15%	E: 50%, C: 30%, G: 20%	E: 50%, C: 30%, G: 20%	E: 25%, C: 45%, G: 30%
36 Years	E: 71%, C: 11%, G: 18%	E: 48%, C: 29%, G: 23%	E: 50%, C: 30%, G: 20%	E: 24%, C: 43%, G: 33%
37 Years	E: 67%, C: 12%, G: 21%	E: 46%, C: 28%, G: 26%	E: 50%, C: 30%, G: 20%	E: 23%, C: 41%, G: 36%
38 Years	E: 63%, C: 13%, G: 24%	E: 44%, C: 27%, G: 29%	E: 50%, C: 30%, G: 20%	E: 22%, C: 39%, G: 39%
39 Years	E: 59%, C: 14%, G: 27%	E: 42%, C: 26%, G: 32%	E: 50%, C: 30%, G: 20%	E: 21%, C: 37%, G: 42%
40 Years	E: 55%, C: 15%, G: 30%	E: 40%, C: 25%, G: 35%	E: 50%, C: 30%, G: 20%	E: 20%, C: 35%, G: 45%
41 Years	E: 51%, C: 16%, G: 33%	E: 38%, C: 24%, G: 38%	E: 50%, C: 30%, G: 20%	E: 19%, C: 33%, G: 48%
42 Years	E: 47%, C: 17%, G: 36%	E: 36%, C: 23%, G: 41%	E: 50%, C: 30%, G: 20%	E: 18%, C: 31%, G: 51%
43 Years	E: 43%, C: 18%, G: 39%	E: 34%, C: 22%, G: 44%	E: 50%, C: 30%, G: 20%	E: 17%, C: 29%, G: 54%
44 Years	E: 39%, C: 19%, G: 42%	E: 32%, C: 21%, G: 47%	E: 50%, C: 30%, G: 20%	E: 16%, C: 27%, G: 57%
45 Years	E: 35%, C: 20%, G: 45%	E: 30%, C: 20%, G: 50%	E: 50%, C: 30%, G: 20%	E: 15%, C: 25%, G: 60%
46 Years	E: 32%, C: 20%, G: 48%	E: 28%, C: 19%, G: 53%	E: 48%, C: 28%, G: 24%	E: 14%, C: 23%, G: 63%

<u>Age</u>	<u>LC75</u>	<u>LC50</u>	<u>Balanced LC50</u>	<u>LC25</u>
47 Years	E: 29%, C: 20%, G: 51%	E: 26%, C: 18%, G: 56%	E: 46%, C: 26%, G: 28%	E: 13%, C: 21%, G: 66%
48 Years	E: 26%, C: 20%, G: 54%	E: 24%, C: 17%, G: 59%	E: 44%, C: 24%, G: 32%	E: 12%, C: 19%, G: 69%
49 Years	E: 23%, C: 20%, G: 57%	E: 22%, C: 16%, G: 62%	E: 42%, C: 22%, G: 36%	E: 11%, C: 17%, G: 72%
50 Years	E: 20%, C: 20%, G: 60%	E: 20%, C: 15%, G: 65%	E: 40%, C: 20%, G: 40%	E: 10%, C: 15%, G: 75%
51 Years	E: 19%, C: 18%, G: 63%	E: 18%, C: 14%, G: 68%	E: 39%, C: 18%, G: 43%	E: 9%, C: 13%, G: 78%
52 Years	E: 18%, C: 16%, G: 66%	E: 16%, C: 13%, G: 71%	E: 38%, C: 16%, G: 46%	E: 8%, C: 11%, G: 81%
53 Years	E: 17%, C: 14%, G: 69%	E: 14%, C: 12%, G: 74%	E: 37%, C: 14%, G: 49%	E: 7%, C: 9%, G: 84%
54 Years	E: 16%, C: 12%, G: 72%	E: 12%, C: 11%, G: 77%	E: 36%, C: 12%, G: 52%	E: 6%, C: 7%, G: 87%
55 Years	E: 15%, C: 10%, G: 75%	E: 10%, C: 10%, G: 80%	E: 35%, C: 10%, G: 55%	E: 5%, C: 5%, G: 90%

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