

Introducing

Axis NPS

Swasthya Top-up Plus Fund

First time ever
NPS + Health + Super Top-up combo

The **Axis NPS Swasthya Top-up Plus Fund** is a comprehensive solution designed to seamlessly integrate long-term retirement savings with essential healthcare protection. This innovative offering combines the disciplined wealth creation of NPS with medical benefits and a Super Top-up insurance cover, ensuring enhanced financial security against rising healthcare costs delivering a holistic approach to financial well-being and protection.





Scan QR code to
start your journey

Visit us at any Axis Bank branch



Why choose Axis NPS Swasthya Top-up Plus Fund



Financial Security

Enables subscribers to build a financially secure retirement corpus while ensuring liquidity for medical needs during the vesting period.



Flexibility to Access Your Funds

Access up to 25% of your contributions for medical needs, with the flexibility to withdraw the full corpus if expenses exceed this limit.[#]



Powered by Medi Assist

Powered by Medi Assist, a leading Third-Party Administrator (TPA), ensuring a seamless healthcare experience

- Access to **15,500+ hospitals across 1,264 cities**
- Hassle-free direct payments for both OPD** and hospitalization expenses (IPD)**



Build your corpus with Tax advantages

Build your health corpus with market-linked growth[^] and Tax advantages under the Income Tax Act, 1961



Optimised Contributions with Low Charges

Start with a **minimum contribution of ₹25,000 to the Swasthya Scheme plus ₹250 for the common NPS scheme**, with low annual charges of just 0.30% of AUM.

Who Should Invest



Indian citizens looking to manage healthcare expenses alongside retirement savings



For individuals, **Entry age - 18-65 years | Exit age - Till 85 years**

Premium calculations

Entry Age (in years)	Sum Insured/ Aggregate Deductible	
	Rs. 30 Lakh / Rs. 3 Lakh	Rs. 5 Lakh / Rs. 1 Lakh
18 - 60 years	Rs. 2,649	Rs. 4,299
61 - 65 years	Rs. 3,709	Rs. 6,019

Super Top-up Insurance Cover

- Enhance your healthcare protection with an Super Top-up health insurance cover, currently offered by Aditya Birla Health Insurance Co. Ltd.
- Premium will be debited as per the selected top-up plan once the contribution is credited to the Swasthya Scheme

[^]subject to market risks. * Top-up insurance premium applicable as per selected plan (up to 4x). The Super Top-up insurance cover is underwritten and administered by Aditya Birla Health Insurance Co. Ltd. Axis Pension Fund Management Ltd. / NPS Trust acts only as a facilitator and does not assume any liability. The coverage, terms, conditions, benefits, exclusions, and claims are solely governed by the insurer's policy wording. This insurance cover does not form part of the NPS Scheme benefits. [#]Subject to PFRDA approval. *T&C Apply. Coverage subject to policy terms, waiting periods and eligibility conditions

Fund Investment Strategy

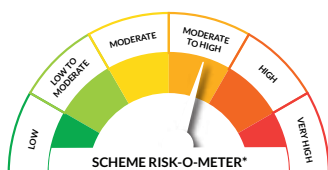
Equity	25% - 50%
Debt (Corporate Bonds / Government Securities)	50% - 75%
Money market instruments	Up to 10%
Risk level	Moderate to High
Investment universe	as prescribed by PFRDA

Flexibility with Structured Access

- Launched under the Multiple Scheme Framework with a minimum vesting period of 15 years
- Flexible exit options, available after 15 years (for retail subscribers), at age 60, or on retirement, whichever is earlier
- Exit and withdrawals governed by PFRDA regulations, ensuring transparency and compliance
- Account closure upon full withdrawal
- Access your Swasthya corpus when needed.

Comprehensive Healthcare Benefits

Benefits	Details
Diagnostics	Up to 25% off at 10,000+ centres
Consultations	1 lakh+ doctors, 50+ cities
Pharmacy	5-18% off + free delivery above ₹499
Vision & Dental	Up to 50% off (vision), 10% off (dental)
Second Opinion	₹1,000 benefit + concierge support
Care Programs	Maternity & chronic care discounts
Hospital Network	15,500+ hospitals, 1,264 cities
Hospital Bills	5-25% discount + packaged pricing
Claims	Digital processing + zero wait discharge*



The **Axis NPS Swasthya Top-up Plus Fund** actively navigates market ups and downs, with strategic rebalancing to protect your wealth while pursuing long-term growth. The Pension Fund categorises the scheme as a Moderate to High Risk variant. By balancing equity, fixed income, and alternative assets, the fund helps investors stay on track with their retirement goals, even in volatile markets*.

*Riskometer is a visual representation of the scheme and is indicative.

*T&C Apply. Investment in NPS is subject to market and all other risks. Subscribers should consult their financial advisors on product suitability.

** IPD - Inpatient Department | OPD - Outpatient Department | Subject to minimum corpus size of ₹25K.