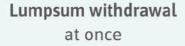


National Pension System



Remaining 40% invested into annuities



Systematic lumpsum withdrawal (SLW)

- Monthly, quarterly, half yearly or annual
 - Allowed till the age of 75 years

FINSAFE TIPS

- SLW will allow retirees to receive periodic tax free cash flows
- Will help enhance post-retirement income