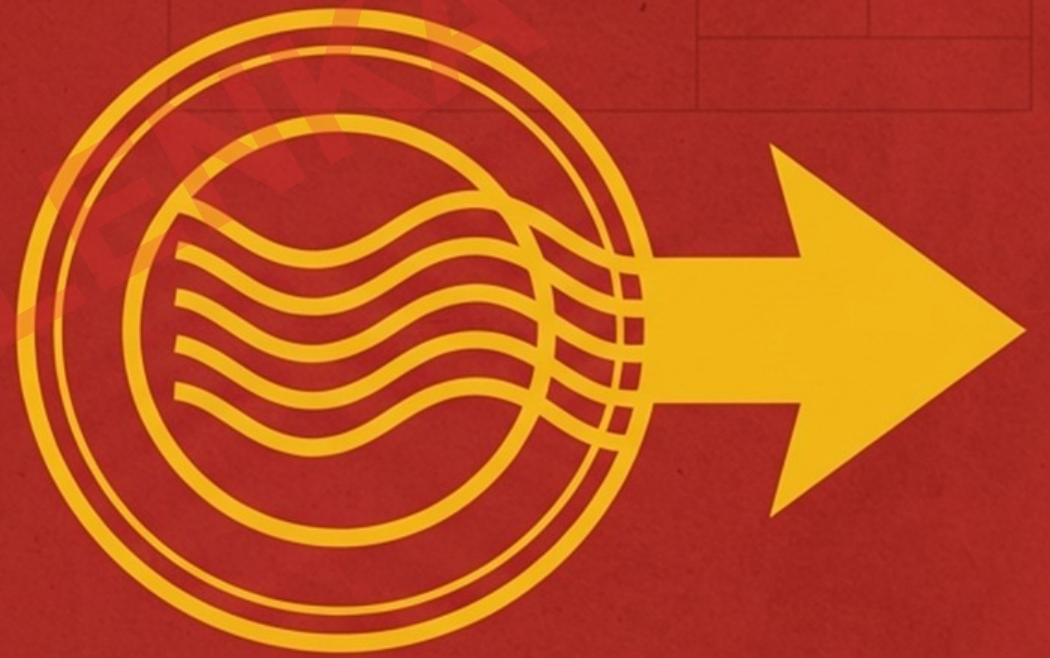




The Ultimate Delivery

Navigating your retirement journey from the Old Pension Scheme to the National Pension System.



Two distinct systems for delivering your financial future

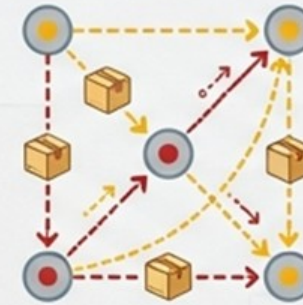
For decades, government retirement was powered by a single, centralised engine. Today, it operates on a modernised, dynamic network. Both aim to secure your post-career life, but their mechanics differ fundamentally.

The Legacy Route (OPS)





- Defined Benefit
- Guaranteed Output
- Government Funded

The Dynamic Route (NPS)

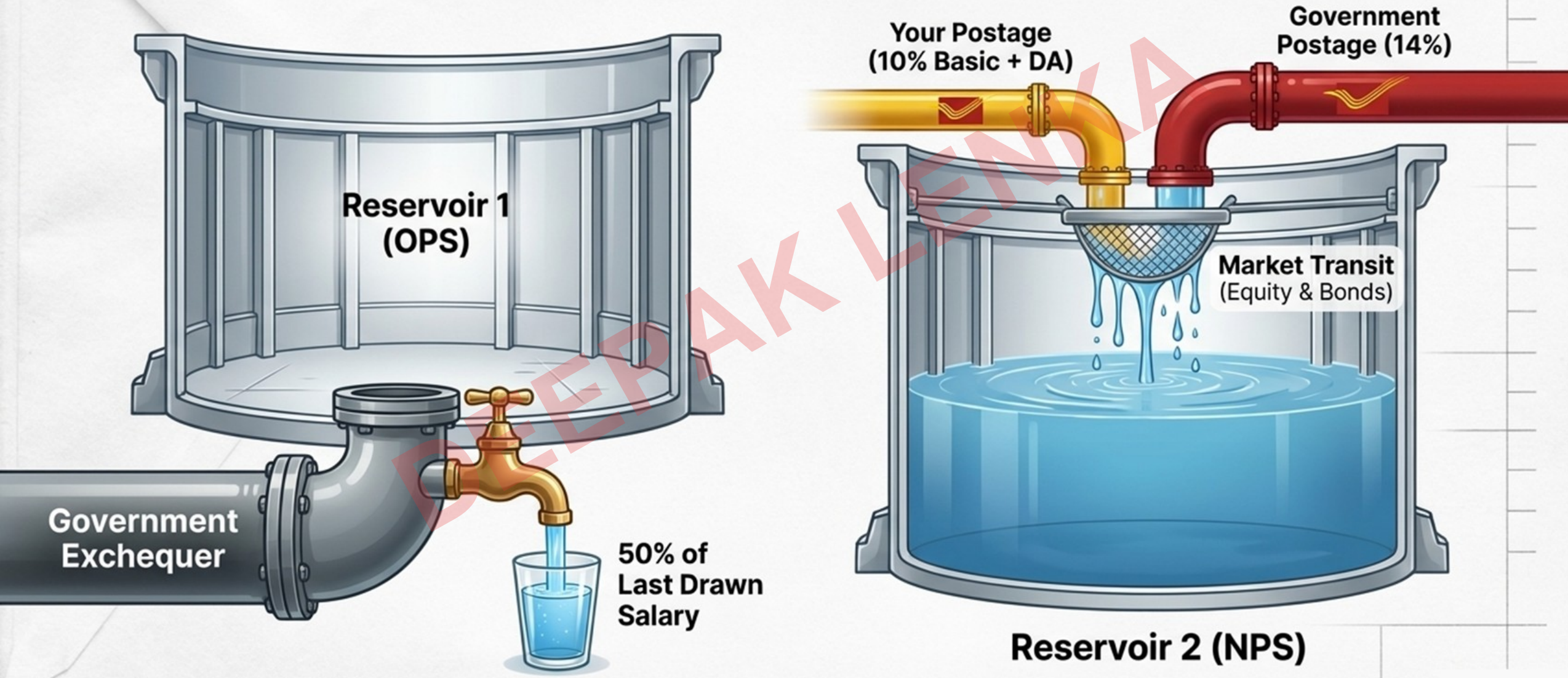


- Defined Contribution
- Market-Linked Growth
- Jointly Funded

The Master Shipping Manifest: OPS versus NPS

Dimension	Old Pension Scheme (OPS)	National Pension System (NPS)
System Architecture	Defined Benefit	Defined Contribution
The Premium (Contributions)	Zero employee contribution	10% Employee + 14% Government
The Risk Bearer	 Government entirely	 Employee via Market Performance
Inflation Shielding	Linked to Dearness Allowance	Driven by compound market returns
The Final Delivery	Fixed monthly amount	Variable, based on accumulated corpus

The architecture of a pension reservoir



Shielding your parcel against the elements of inflation

A pension must survive decades of rising costs. OPS and NPS take entirely different routes to protect your purchasing power.

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The OPS Route



Dearness Allowance Increments

The government mandates periodic, guaranteed increases to match inflation.

The NPS Route



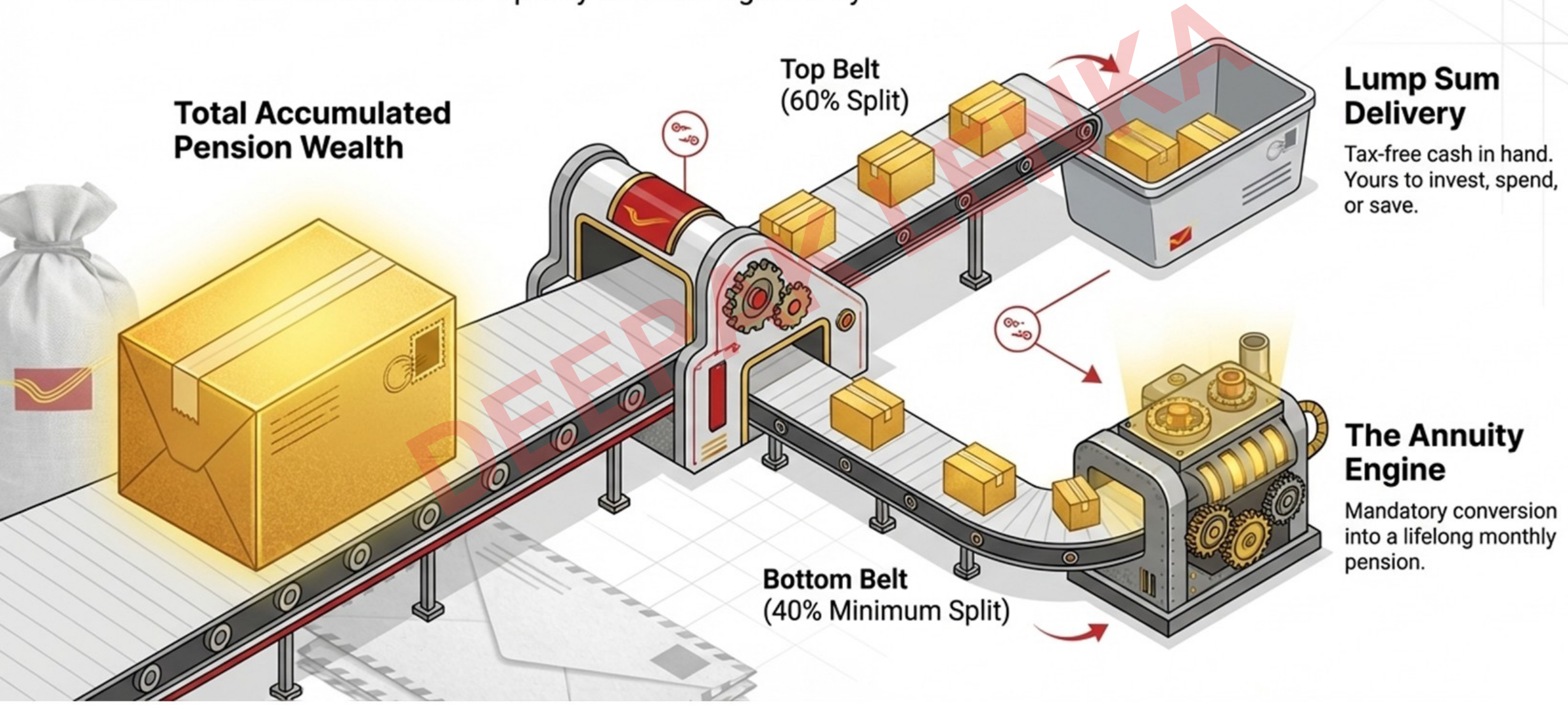
Compound Market Returns

The corpus is invested across Government Securities, Corporate Bonds, and Equity, aiming to outpace inflation naturally over a long horizon.



The Final Delivery: Reaching the end of your transit

Upon retiring at 60, your accumulated NPS corpus arrives at the sorting office. It is divided into two distinct deliveries to balance immediate liquidity with lifelong security.

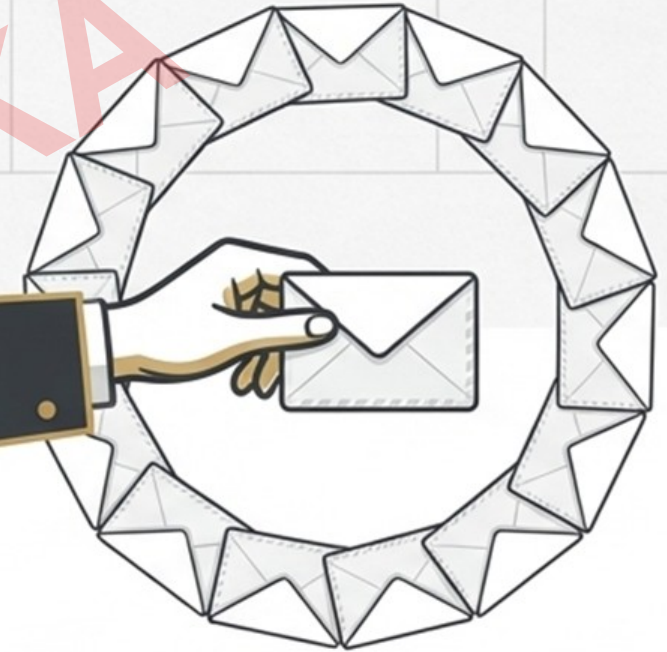
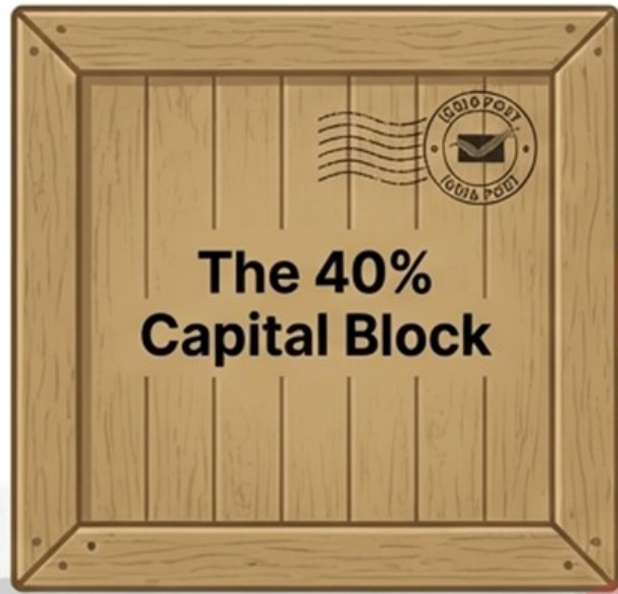


Demystifying the Annuity Engine

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**Lifelong monthly pension
payments continuing for
retiree and spouse**

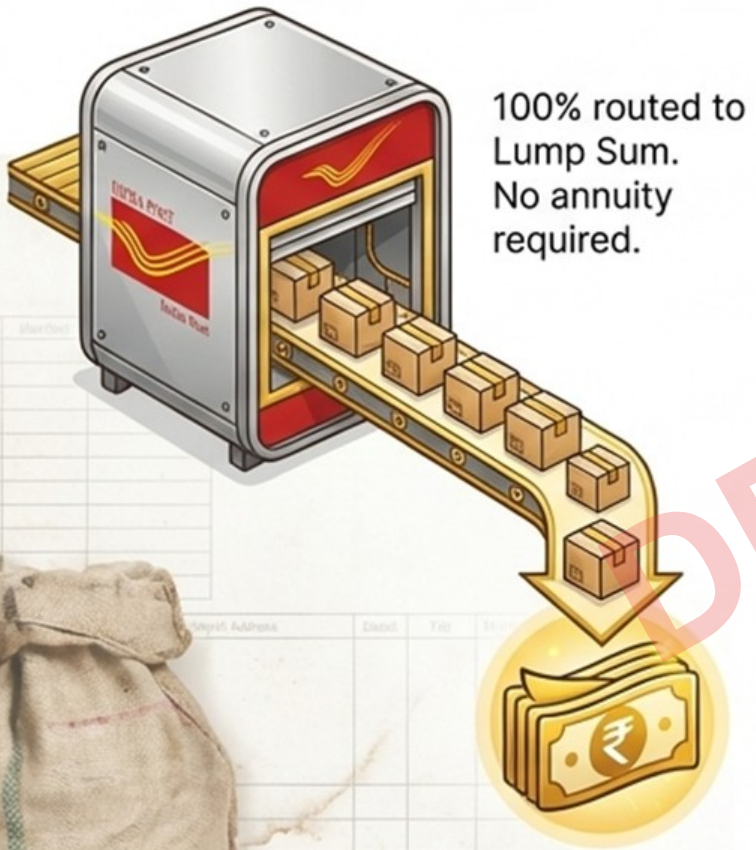
You no longer own the capital block; you have traded it for an ironclad guarantee of monthly income.

Special routing for smaller accumulated parcels

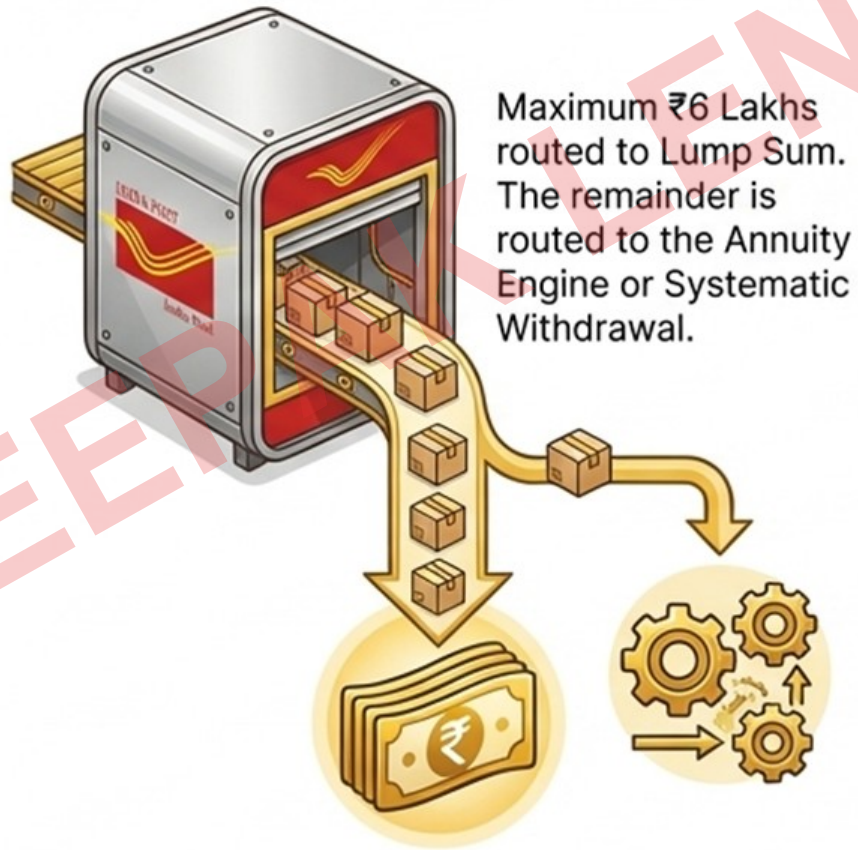
The 60/40 sorting rule applies to standard deliveries. However, to ensure practicality, the system waives the mandatory annuity requirement for smaller corpuses at superannuation.



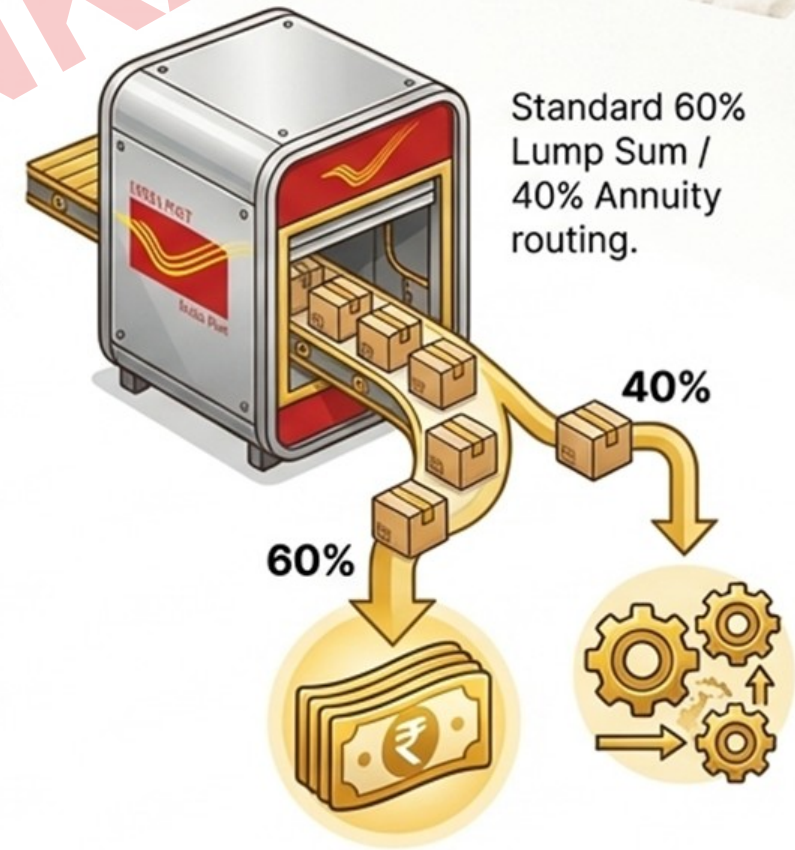
1 Corpus Under ₹8 Lakhs



2 Corpus ₹8 Lakhs to ₹12 Lakhs

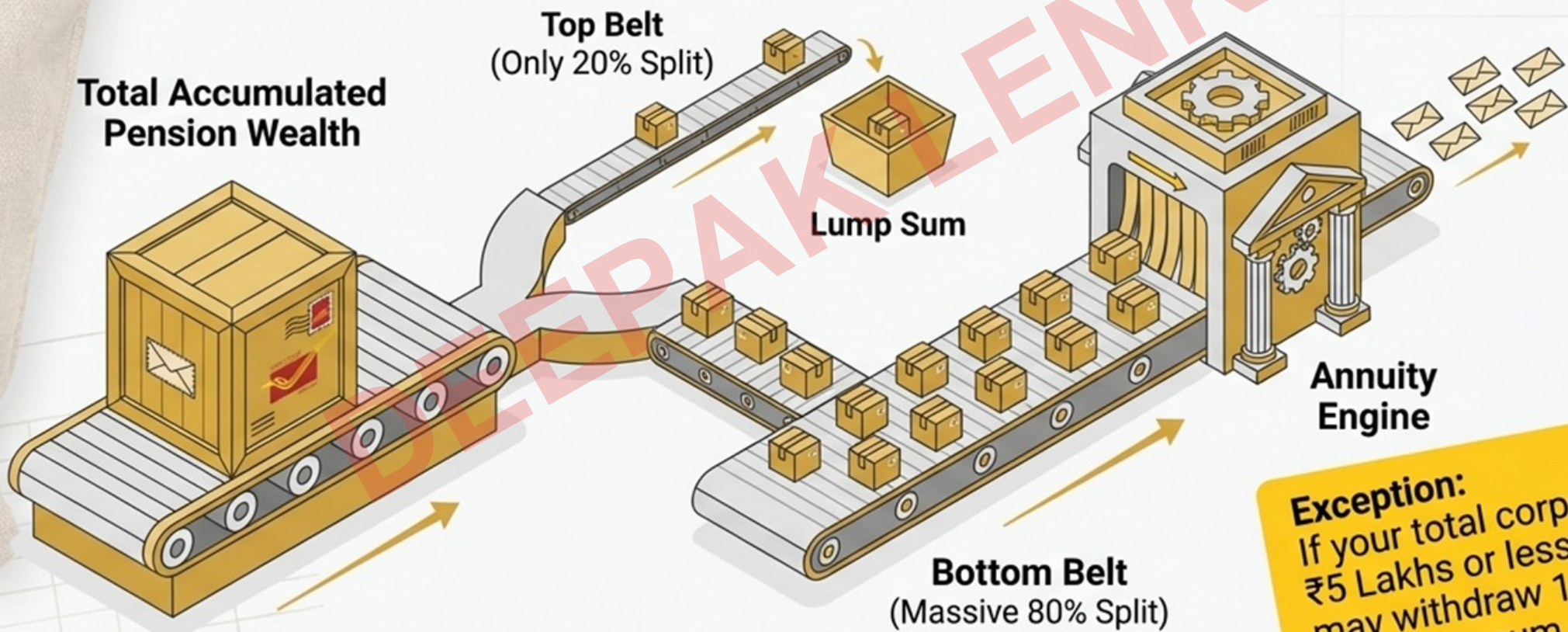


3 Corpus Over ₹12 Lakhs



Rerouting a premature departure from service

If you resign or exit the service before superannuation, the system alters the delivery route to heavily prioritise your long-term survival over immediate cash.

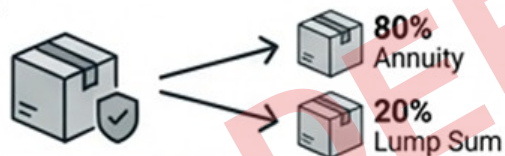


Registered Post: Securing your family in transit

In the unfortunate event of a subscriber's death before retirement, the NPS ensures the accumulated wealth is swiftly secured for the nominated family members.

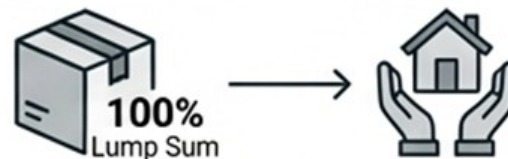
Corpus Over ₹12 Lakhs

Wealth is transferred directly to the family. A minimum of 80% is securely routed to the Default Annuity (creating a lifelong monthly pension for the spouse or dependents), while up to 20% is delivered as an immediate cash lump sum.

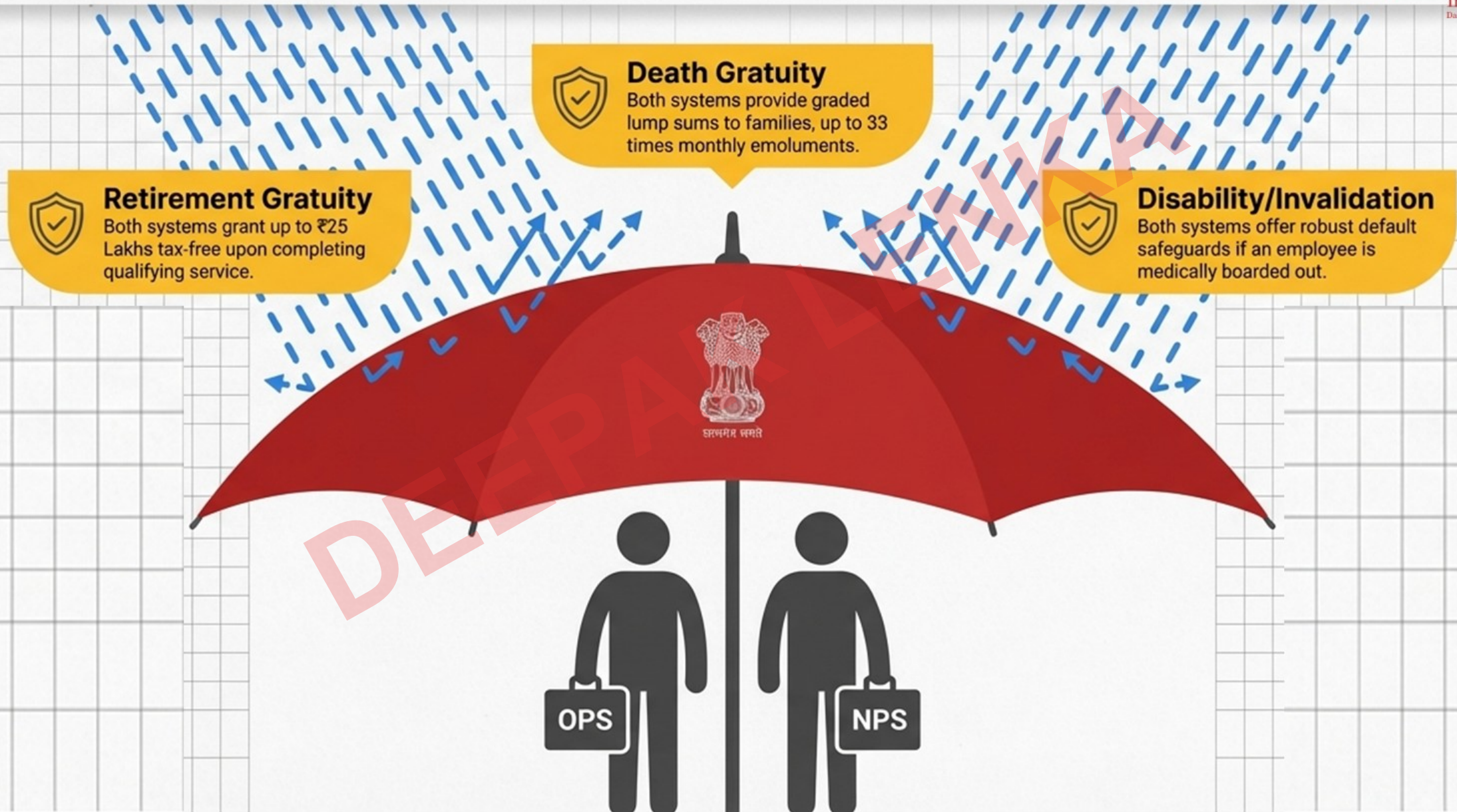


Corpus ₹8 Lakhs or Under

A 100% lump sum delivery is routed directly to the legal heirs or nominees. This offers immediate financial relief to the family without any mandatory annuity lock-ins.



The universal protective canopy remains intact



The Scales of Delivery: Weighing the evolution

Security & Predictability (OPS)

- Ironclad guarantees
- Immunity from market crashes
- Zero out-of-pocket costs during career



Flexibility & Sustainability (NPS)

- Portability across sectors
- Wealth-generation potential
- Ensures the long-term economic viability of the nation

Neither system is perfect. The shift represents an evolution from state-funded guarantees to market-driven partnerships.

Mastering your logistical future

The transition to the National Pension System shifts the paradigm from a guaranteed destination to a managed journey. By understanding the mechanics of your contributions, the realities of market transit, and the rules of the final sorting office, you hold the power to optimise your ultimate delivery.

Thank You