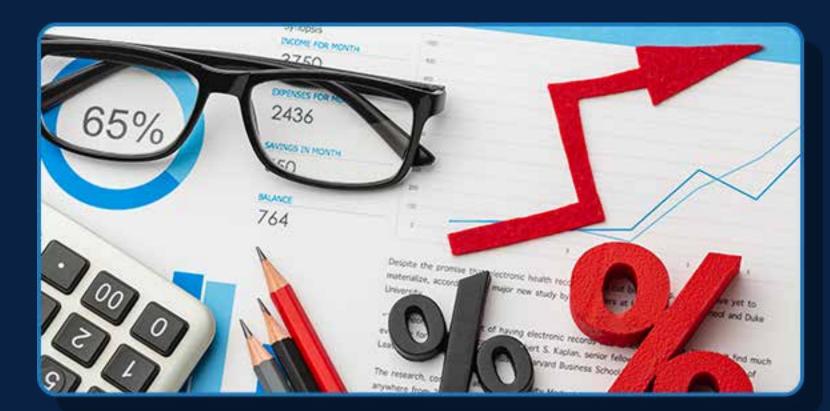
5 Reasons to Consider Target Maturity Funds now

A combination of relatively moderate risk, low cost and quality portfolio have made Target Maturity Funds a popular investment choice for investors looking for stability in their fixed income portfolio. Here are five reasons why one should consider Target Maturity Funds as part of their core portfolio at this juncture.





Interest rate risk

Since TMFs hold the underlying bonds till maturity and the average maturity decreases with time, the interest rate risk is mitigated to some extent but not entirely. However, reinvestment risk remains. Reinvestment risk emerges when fund managers have to reinvest money at a rate lower than the current rate.



Passive structure

Target Maturity Funds invest in the constituents of underlying index and hold them till maturity which makes them simple to understand for novice investors.





Quality

These funds invest in government securities, PSU Bonds and State Development Loans. G-secs have relatively low credit risk.



Liquidity

Target Maturity Funds are open-ended. They can be redeemed any time before maturity. Ideally, one should invest in TMFs if the investment time horizon matches with the maturity of the fund.





Tax-Efficient

Gains arising from units sold after three years attract Long Term Capital Gains tax of 20% with indexation benefit. Indexation reduces the tax outgo by adjusting the purchase price for inflation.

In the current interest rate environment, Target Maturity Funds offer an ideal investment opportunity for both seasoned and new investors.

#BenefitFromInvestinginGSecs

Build your portfolio with government securities.

PGIM India CRISIL IBX Gilt Index - Apr 2028 Fund

(An open-ended Target Maturity Index Fund investing in constituents of the CRISIL - IBX Gilt Index - April 2028. A relatively high interest rate risk and relatively low credit risk)

NFO Closes: 16th February 2023

To know more about the fund, visit us at www.pgimindiamf.com or contact your Mutual Fund Distributor or Financial Advisor.





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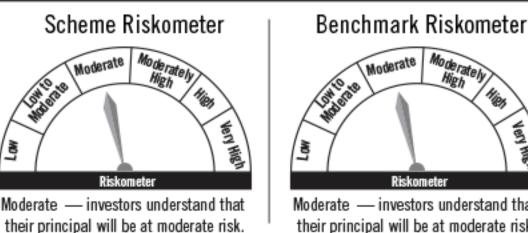
The product labeling assigned during the NFO is based on internal assessment of the scheme characteristic or model portfolio and the same may vary post NFO when actual investments are made.

Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

This product is suitable for investors who are seeking* Income over the target maturity period.

- An open-ended Target Maturity Index Fund investing in constituents of the CRISIL - IBX Gilt Index - April 2028.
- Degree of risk MODERATE

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.





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