

# LIFEMAKER PENSION PRESERVER FUND

Segregated Fund Identification Number (SFIN):- ULIF01815/02/13PENSPRESER104

As on 31<sup>st</sup> March 2025

**Fund Objective:** The objective of the Preserver Fund is to provide stable returns by investing in assets of relatively low to moderate level of risk. The fund invests primarily in fixed income securities such as government securities, corporate bonds etc. However, the fund also invests in equities.

AUM	Rs. in Crore	% of AUM
Debt in Portfolio	85.49	83.61%
Equity in Portfolio	16.77	16.39%
Total	102.26	100.00%

NAV (p.u.)	25.9847
Inception Date	20-Aug-13

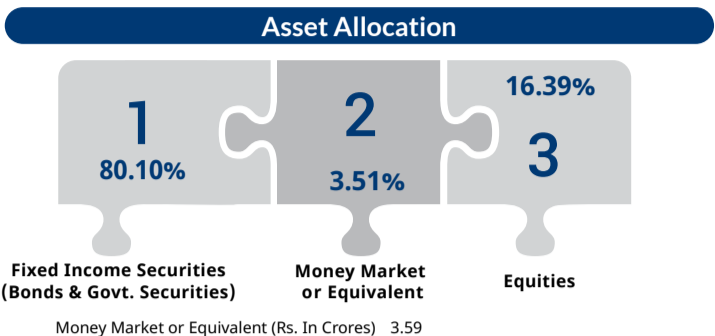
Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar

Benchmark - Crisil Bond Index 85% and NSE Nifty 15%

\*Benchmark for fund has been changed from November 2018 onwards

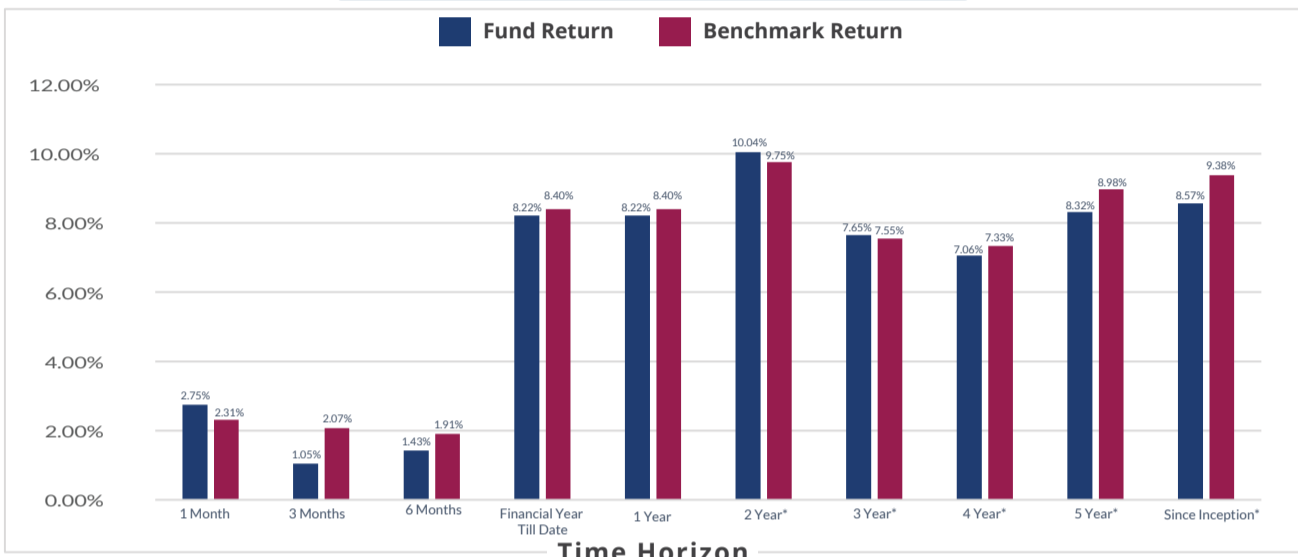
Nature of Fund : An open ended hybrid fund investing predominantly in debt instruments.

Fund Management Charge1.45%



Asset Type	Asset Range
1. Fixed Income Securities (Bonds & Govt. Securities)	60 - 90%
2. Money Market or Equivalent	0 - 40%
3. Equities	10 - 35%

## Fund Performance vs Benchmark



## Top 10 Equities in the Fund

Security Name	Amount (In Crs.)
AXIS BANK LIMITED	1.87
ICICI BANK LIMITED	1.64
HOUSING DEVELOPMENT FINANCE CORP BANK	1.38
RELIANCE INDUSTRIES LIMITED	1.02
NTPC LIMITED	0.87
BHARTI AIRTEL LIMITED	0.72
MAHINDRA & MAHINDRA LIMITED	0.66
BAJAJ FINANCE LIMITED	0.55
INFOSYS LIMITED	0.53
ITC LIMITED	0.50

## Top 10 Government Securities in the Fund

Security Name	Amount (In Crs.)
6.8 GOI 15 DEC 2060	8.10
7.34 GOI 22 APRIL 2064	7.82
7.30 GOI 19 JUNE 2053	5.83
7.25 GOI 12 JUNE 2063	5.76
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	4.63
7.09 GOI 05 AUGUST 2054	4.00
7.29 SGB 27 JANUARY 2033	2.22
7.09 GOI 25 NOVEMBER 2074	2.04
8.51 MAHARASTRA SDL 09 MAR 2026	1.93
7.46 GOI 06 NOVEMBER 2073	1.48

## Top 10 Bonds in the Fund

Security Name	Amount (In Crs.)
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	6.14
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.39
7.80 YES BANK 29 SEP 2027	3.02
8.60 MUTHOOT FINANCE 25 AUGUST 2025	3.00
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	2.59
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.19
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	2.09
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.09
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.61
7.40 NABARD 29 APRIL 2030	1.51

## Top 10 Industry in the Fund

Industry Name	% of Fund
CENTRAL & STATE GOVERNMENT	48.40%
FINANCIAL AND INSURANCE ACTIVITIES	23.41%
INFRASTRUCTURE	17.00%
INVESTMENTS IN HOUSING FINANCE	2.45%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	1.10%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	0.87%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	0.81%
INFORMATION SERVICE ACTIVITIES	0.66%
MANUFACTURE OF PHARMACEUTICALS,MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	0.61%
WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	0.60%
OTHER	4.09%

## Debt Rating Profile



## Modified Duration

Debt Portfolio	7.9425
Money Market Instruments	0.0002

(Note: Debt portfolio includes MMI)

## Risk Profile of the Fund

BETA	0.9767
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### Risk Profile of the Fund

**Modified Duration** (of the Fixed Income Portfolio) indicates how the fixed income portfolio will move in response to any change in interest rates. For example: if the modified duration is 2 then 1% change in market interest rate will change the value of portfolio by 2% i.e. 2 times the change in interest rate. The value of fixed income portfolio increases when the interest rates falls and vice versa. **BETA** is a number that indicates the extent to which value of the portfolio will change with respect to change in value of its benchmark. The benchmark has a beta of 1. Change in value of a portfolio which has a beta more than 1 will be more than the change in value of the benchmark, where the beta is less than 1 the change will be less than the change in benchmark.

### Glossary

**CAGR** (Compound Annual Growth Rate) indicates annual return on the portfolio over years.

**Benchmark** is synthetic mix of index of each asset class basis weights of the asset class in different Unit Linked Funds

**The Fund is in compliance with all investment guidelines issued by IRDAI (Insurance Regulatory and Development Authority of India).**

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**CIN:** U74899PB2000PLC045626 | **Customer Helpline Number:** 1860 120 5577

**ARN: Axis Max Life/MaxIS/Annual Investment Report 29/May 2025**

**IRDAI Regn. No. 104**

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