

INDEX

Individual Fund Fact sheet	
Fund Name	Page No
Life Fund	
UL Life Growth Super Fund	3
High Growth Fund	4
UL Life Growth Fund	5
UL Life Balanced Fund	6
UL Life Conservative Fund	7
UL Life Secured Fund	8
Dynamic Opportunities Fund	9
UL Money Market Fund	10
UL Secure Plus	11
Guaranteed Fund - Dynamic	12
Guaranteed Fund - Income	13
UL Life Diversified Equity Fund	14
UL Money Market II Fund	15
UL Sustainable Equity Fund	16
UL Pure Growth Fund	17
UL Life Dynamic Bond Fund	18
Nifty Smallcap Quality Index Fund	19
Midcap Momentum Index Fund	20
Nifty Alpha 50 Fund	21
Nifty 500 Momentum 50 Fund	22
Nifty Momentum Quality 50 Fund	23
Sustainable Wealth 50 Index Fund	24
Smart Innovation Fund	25
Nifty 500 Multifactor 50 Index Fund	26
BSE 500 Value 50 Index Fund	27
India Consumption Opportunities Fund	28
BSE 500 Dividend Leaders 50 Index Fund	29
High Growth Fund II	30
Diversified Equity Fund II	31
Discontinuance Fund Individual	32
Pension Fund	
UL Pension Growth Super Fund	34
Pension Life Growth Fund	35
Lifemaker Pension Maximiser Fund	36
Pension Life Balanced Fund	37
Lifemaker Pension Preserver Fund	38
Pension Life Conservative Fund	39
Pension Life Secured Fund	40
Nifty 500 Multifactor 50 Index Pension Fund	41
High Growth Pension Fund	42
BSE 500 Dividend Leaders 50 Index Pension Fund	43
BSE 500 Value 50 Index Pension Fund	44
Discontinuance Fund Pension	45
Group Fund	
Gr Gratuity Growth Fund	47
Gr Gratuity Balanced Fund	48
Group Gratuity Bond Fund	49
Gr Gratuity Conservative Fund	50
Group Superannuation Conservative Fund	51
Other	
Fund Count	52

Factsheets - Unit Linked Life Funds

UL LIFE GROWTH SUPER FUND

ULIF01108/02/07LIFEGRWSUP104

27-Feb-26

Objective: Growth Super Fund is primarily equity oriented by ensuring at least 70% of the Fund corpus is invested in equities at all times. The remaining is invested in debt instruments across Government, corporate and money market papers.

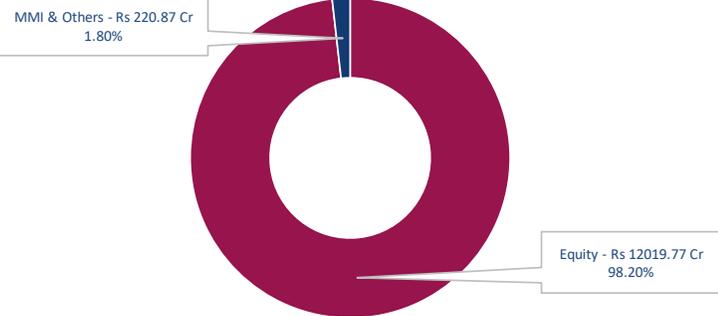
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	1.80%
Equities	70 - 100%	98.20%
Total		100.00%

AUM (Rs.in Crores)	12,240.64
NAV (Per Unit)	82.7716
Fund Management Charge	1.25%
Inception Date	21-May-07

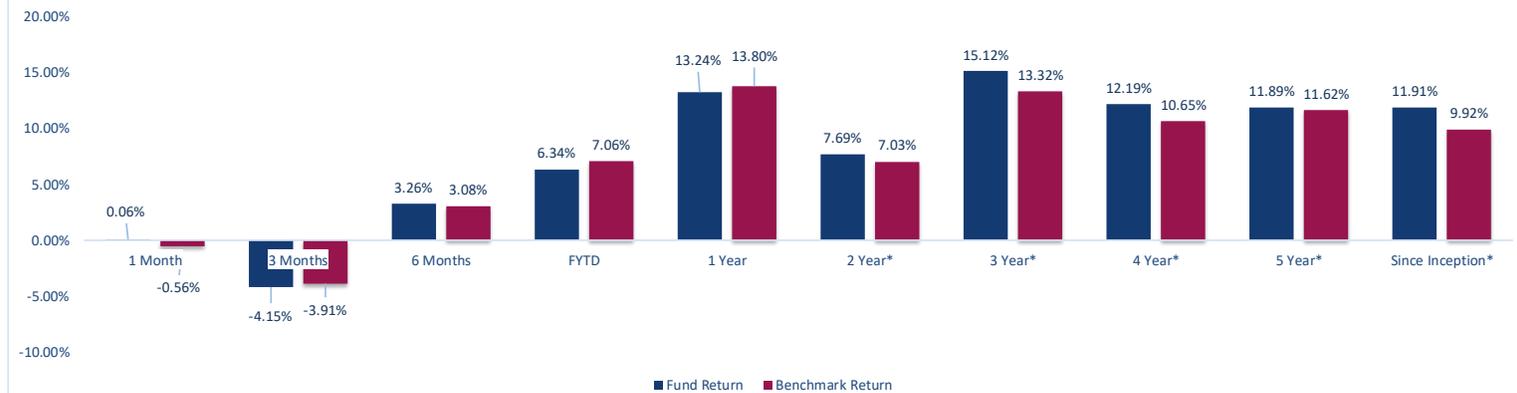
Fund Managers: Equity - Saurabh Kataria; Equity - Amit Surekha; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 50

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

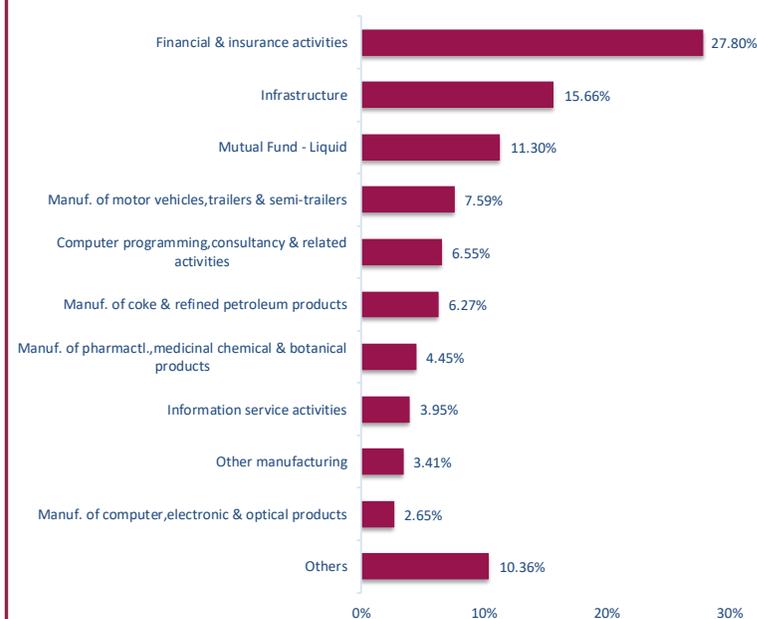
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	7.65%
ICICI BANK LIMITED	7.44%
RELIANCE INDUSTRIES LIMITED	6.27%
BHARTI AIRTEL LIMITED	5.77%
LARSEN & TOUBRO LIMITED	5.61%
INFOSYS LIMITED	5.28%
STATE BANK OF INDIA	5.24%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	3.83%
MAHINDRA & MAHINDRA LIMITED	3.76%
TITAN COMPANY LIMITED	3.22%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.05%
Beta	0.83

HIGH GROWTH FUND

ULIF01311/02/08LIFEHIGHGR104

27-Feb-26

Objective: The fund is a multi-cap fund with a focus on mid cap equities, where predominant investments are equities of companies with high growth potential in the long term (to target high growth in capital value assets). At least 70% of the Fund corpus is invested in equities at all times. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.

ASSET ALLOCATION

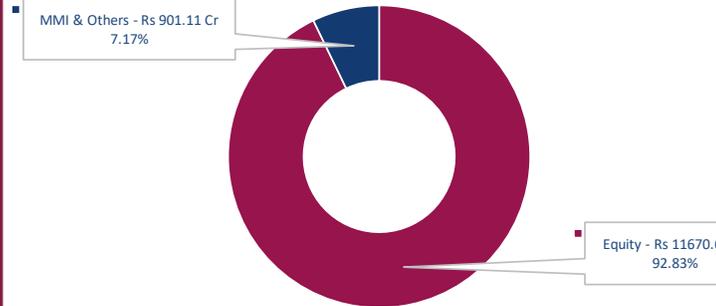
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	7.17%
Equities	70 - 100%	92.83%
Total		100.00%

AUM (Rs.in Crores)	12,571.80
NAV (Per Unit)	114.0508
Fund Management Charge	1.25%
Inception Date	26-Feb-08

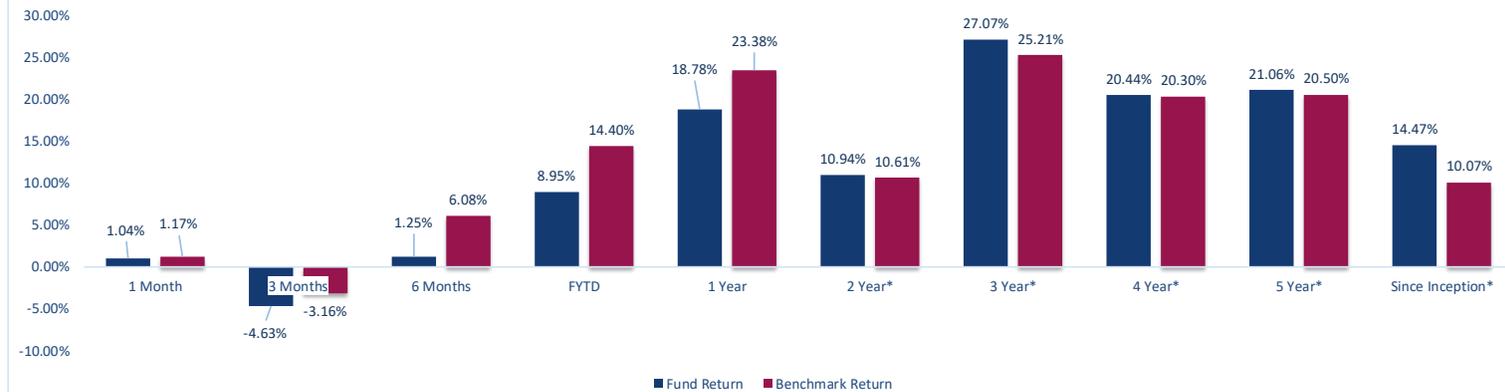
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty MidCap 100

* Benchmark for High growth fund has been changed to Nifty Midcap Free Float 100 from January 2018 onwards

ASSET MIX



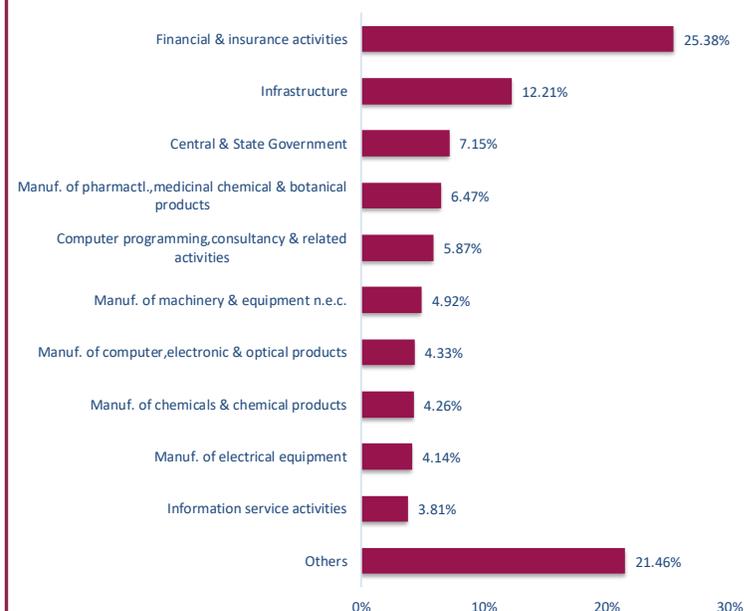
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
INDUS TOWERS LIMITED	3.49%
BSE LIMITED	3.11%
AU SMALL FINANCE BANK LIMITED	2.87%
MAX HEALTHCARE INSTITUTE LTD	2.83%
CUMMINS INDIA LIMITED	2.72%
KARUR VYSYA BANK LIMITED	2.47%
THE FEDERAL BANK LIMITED	2.36%
One 97 Communications Limited	2.25%
FORTIS HEALTHCARE LIMITED	2.10%
LUPIN LIMITED	2.03%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.83

UL LIFE GROWTH FUND

ULIF00125/06/04LIFEGROWTH104

27-Feb-26

Objective: Growth Fund invests in various asset classes such as Equities, Government Securities, Corporate Bonds and Money Market Instruments. The equities exposure in the Fund will at all times be at a minimum of 20% but not more than 70%. The Fund invests the remaining Fund corpus in debt instruments across Government, corporate and money market papers.

ASSET ALLOCATION

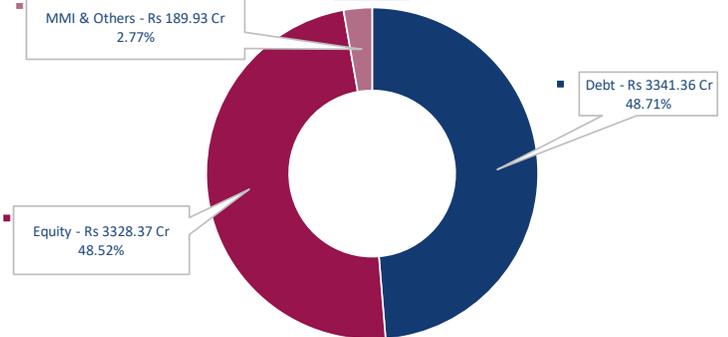
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	24.96%
Corporate Bonds	0 - 30%	23.75%
Money Market or Equivalent	0 - 40%	2.77%
Equities	20 - 70%	48.52%
Total		100.00%

AUM (Rs.in Crores)	6,859.67
NAV (Per Unit)	110.7614
Fund Management Charge	1.25%
Inception Date	20-Sep-04

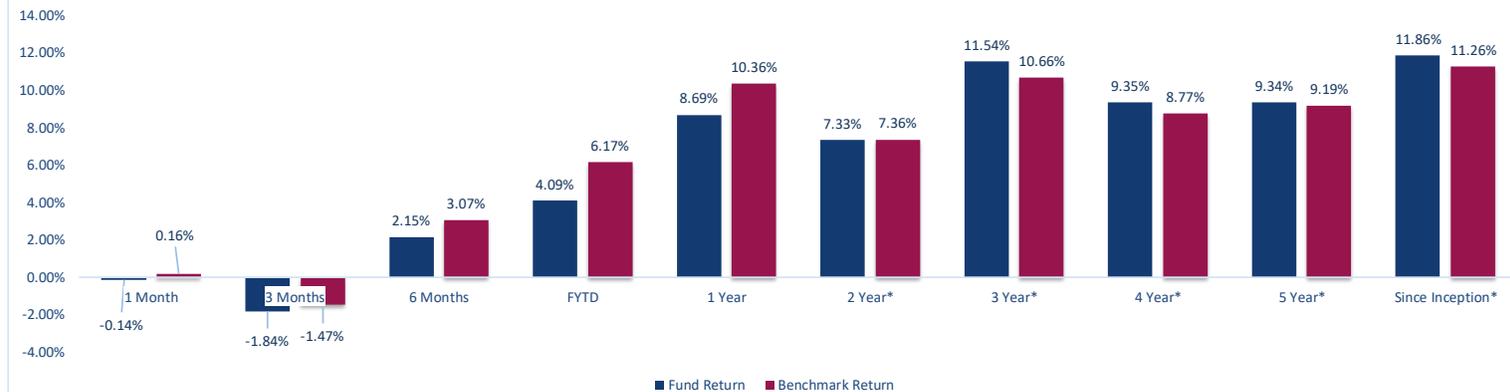
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



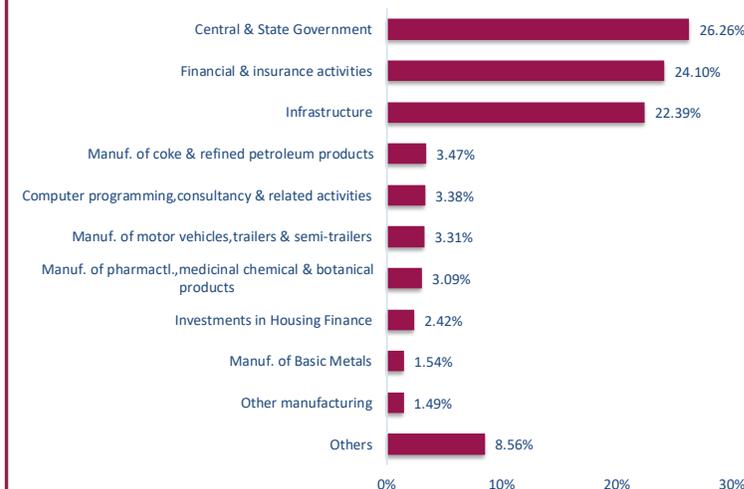
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	5.50%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.20%
RELIANCE INDUSTRIES LIMITED	3.35%
INFOSYS LIMITED	2.88%
LARSEN & TOUBRO LIMITED	2.75%
BHARTI AIRTEL LIMITED	2.45%
STATE BANK OF INDIA	2.16%
MAHINDRA & MAHINDRA LIMITED	1.84%
KOTAK MAHINDRA BANK LIMITED	1.81%
TITAN COMPANY LIMITED	1.49%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	7.90%
6.48 GOI 06 OCT 35	3.52%
7.46 GOI 06 NOVEMBER 2073	2.72%
7.43 GOI 19 JAN 2076	2.34%
6.79 SGB 02 DECEMBER 2034	2.05%
6.8 GOI 15 DEC 2060	0.85%
7.72 MADHYA PRADESH SDL 18 FEB 2049	0.74%
7.30 GOI 19 JUNE 2053	0.72%
7.84 TELANGANA SDL 11 FEB 2047	0.67%
7.09 GOI 25 NOVEMBER 2074	0.38%

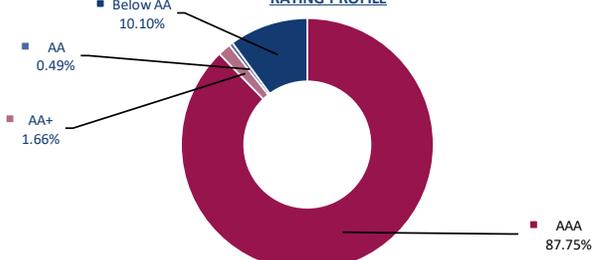
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.17
Average Maturity (In Years)	17.60
Yield to Maturity	7.26%
Beta	0.84

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.50%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	2.73%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	1.97%
7.01 NABARD 16 MAR 2029	1.09%
6.84 NATIONAL THERMAL POWER CORPORATION 09 MAY 2035	1.05%
7.74 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2038	0.97%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	0.79%
6.85 NABARD 19 JAN 2029	0.73%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.63%
9.05 CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED 24 M	0.57%

RATING PROFILE



UL LIFE BALANCED FUND

ULIF00225/06/04LIFEBALANC104

27-Feb-26

Objective: Balanced Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests minimum of 10% and up to maximum of 40% of Fund corpus in equities.

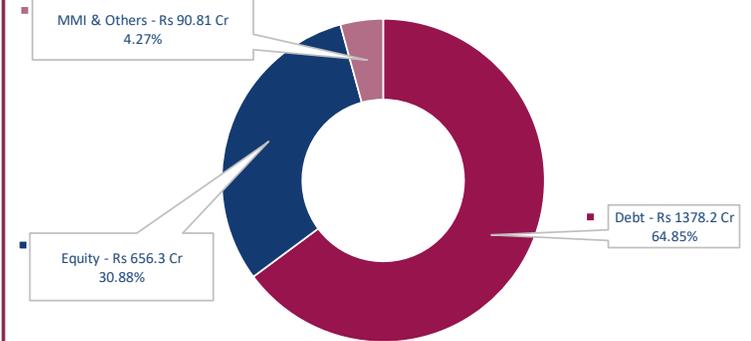
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	32.56%
Corporate Bonds	20 - 40%	32.29%
Money Market or Equivalent	0 - 40%	4.27%
Equities	10 - 40%	30.88%
Total		100.00%

AUM (Rs.in Crores)	2,125.30
NAV (Per Unit)	78.3764
Fund Management Charge	1.10%
Inception Date	20-Sep-04

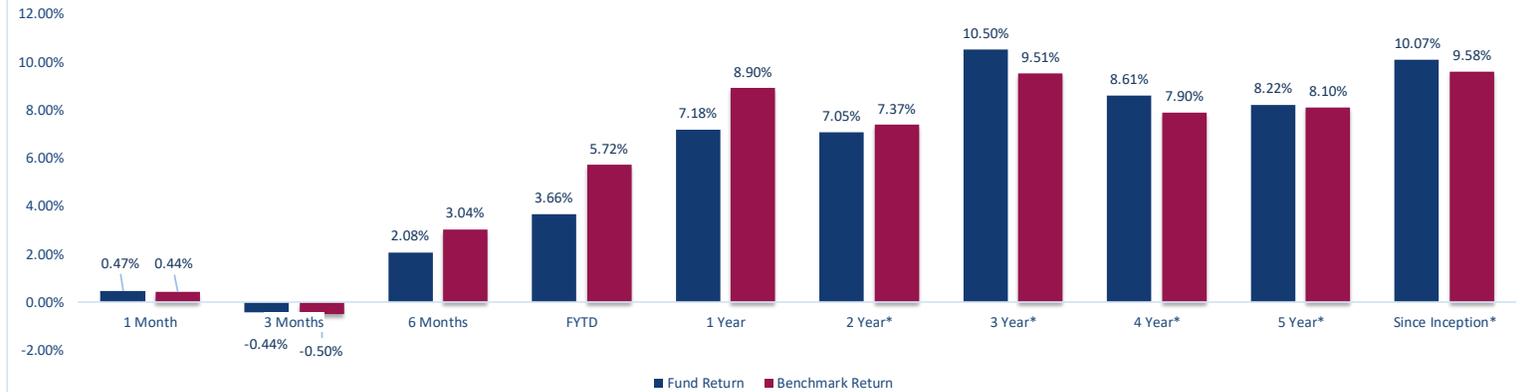
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

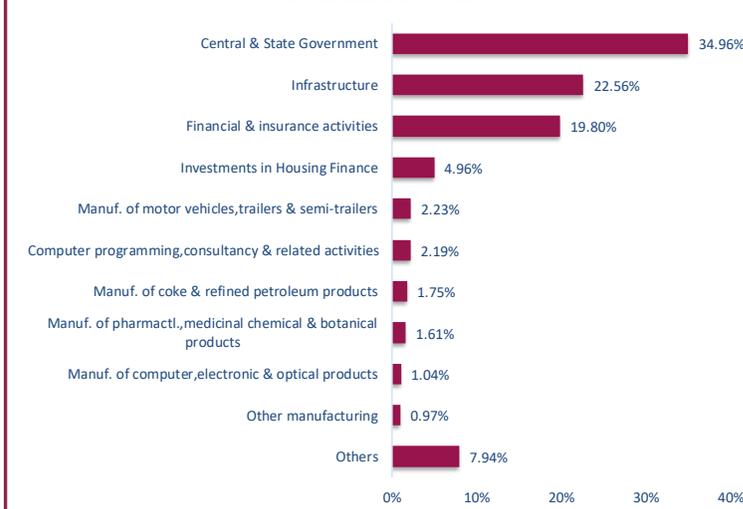
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	3.33%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.04%
RELIANCE INDUSTRIES LIMITED	1.69%
INFOSYS LIMITED	1.58%
LARSEN & TOUBRO LIMITED	1.52%
BHARTI AIRTEL LIMITED	1.45%
KOTAK MAHINDRA BANK LIMITED	1.43%
STATE BANK OF INDIA	1.37%
MAHINDRA & MAHINDRA LIMITED	1.15%
TITAN COMPANY LIMITED	0.97%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	16.20%
6.79 SGB 02 DECEMBER 2034	4.72%
7.72 MADHYA PRADESH SDL 18 FEB 2045	2.14%
7.30 GOI 19 JUNE 2053	2.10%
7.43 GOI 19 JAN 2076	1.92%
7.40 GOI 19 SEPTEMBER 2062	1.17%
6.28 GOI 14 JULY 2032	1.16%
7.09 GOI 25 NOVEMBER 2074	0.45%
7.46 GOI 06 NOVEMBER 2073	0.40%
7.88 GOI 19 MAR 2030	0.37%

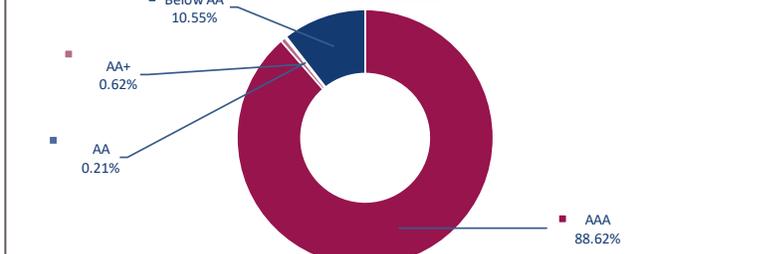
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.15
Average Maturity (In Years)	17.56
Yield to Maturity	7.25%
Beta	0.89

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.83%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	2.99%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	2.31%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	2.30%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.92%
6.85 NABARD 19 JAN 2029	1.64%
7.8 YES BANK 01 OCT 2027	1.56%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.19%
7.01 NABARD 16 MAR 2029	1.17%
8.58 HUDCO (GOI SERVICED) 14 February 2029	1.17%

RATING PROFILE



UL LIFE CONSERVATIVE FUND

ULIF00325/06/04LIFECONSER104

27-Feb-26

Objective: Conservative Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests up to 15% of Fund corpus in equities.

ASSET ALLOCATION

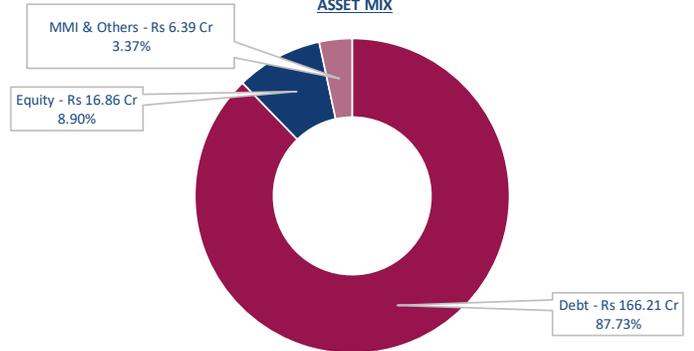
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	55.31%
Corporate Bonds	0 - 50%	32.42%
Money Market or Equivalent	0 - 40%	3.37%
Equities	0 - 15%	8.90%
Total		100.00%

AUM (Rs.in Crores)	189.46
NAV (Per Unit)	58.4979
Fund Management Charge	0.90%
Inception Date	20-Sep-04

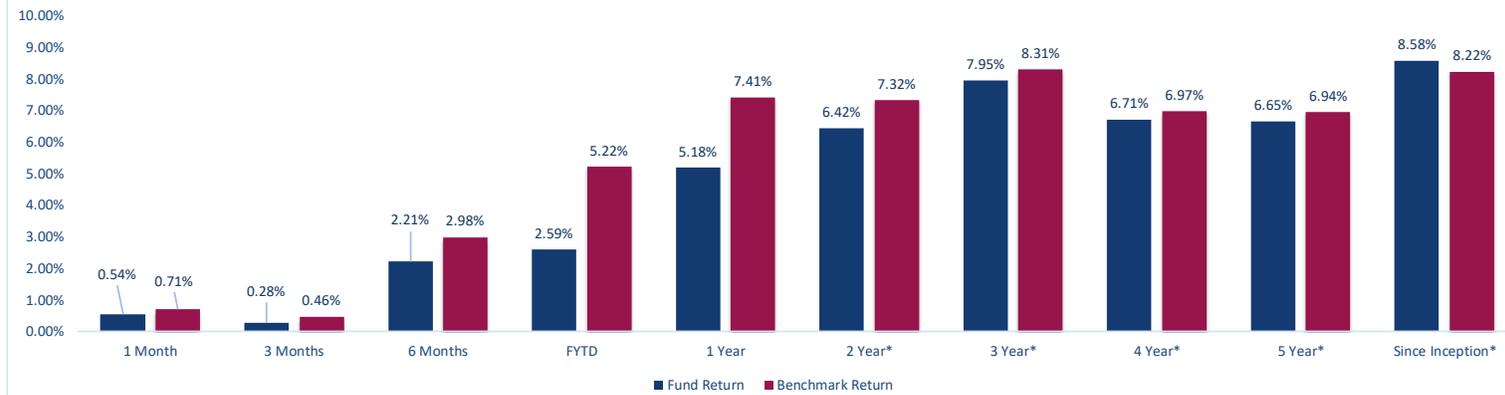
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



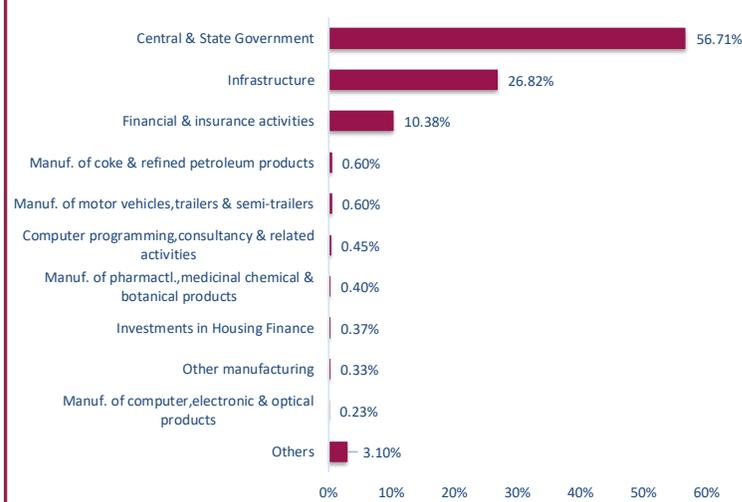
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	1.09%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.94%
RELIANCE INDUSTRIES LIMITED	0.60%
LARSEN & TOUBRO LIMITED	0.58%
NTPC LIMITED	0.50%
BHARTI AIRTEL LIMITED	0.46%
INFOSYS LIMITED	0.45%
AXIS BANK LIMITED	0.41%
KOTAK MAHINDRA BANK LIMITED	0.41%
MAHINDRA & MAHINDRA LIMITED	0.34%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.43 GOI 19 JAN 2076	18.28%
6.01 GOI 21 JULY 2030	13.55%
6.90 GOI 15 APRIL 2065	12.63%
6.48 GOI 06 OCT 35	7.72%
8.17 GOI 01 DEC 2044	1.01%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.95%
7.46 GOI 06 NOVEMBER 2073	0.66%
6.95 GOI 16 DEC 2061	0.19%
6.8 GOI 15 DEC 2060	0.16%
7.54 GOI 23 MAY 2036	0.07%

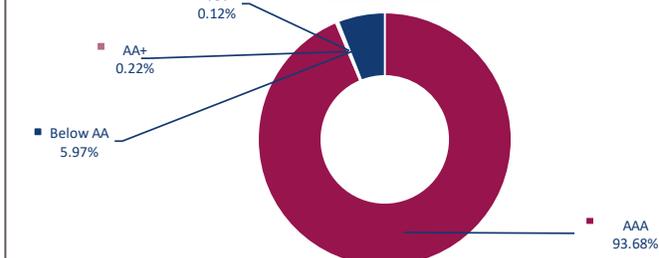
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.48
Average Maturity (In Years)	20.29
Yield to Maturity	7.11%
Beta	0.86

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.85%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	4.14%
7.80 YES BANK 29 SEP 2027	4.11%
8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	2.70%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	2.67%
7.37 NABARD 28 MAY 2035	2.63%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	2.58%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.70%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.52%
7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	1.08%

RATING PROFILE



UL LIFE SECURED FUND

ULIF00425/06/04LIFESECURE104

27-Feb-26

Objective: Secure Fund invests in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments, corporates and banks. The Fund also invests in money market instruments as prescribed by IRDA. No investment is made in equities.

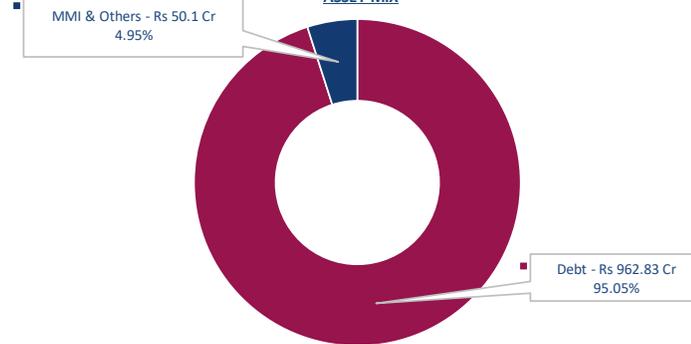
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	53.17%
Corporate Bonds	0 - 50%	41.89%
Money Market or Equivalent	0 - 40%	4.95%
Equities	0.00%	0.00%
Total		100.00%

AUM (Rs.in Crores)	1,012.93
NAV (Per Unit)	47.5509
Fund Management Charge	0.90%
Inception Date	20-Sep-04

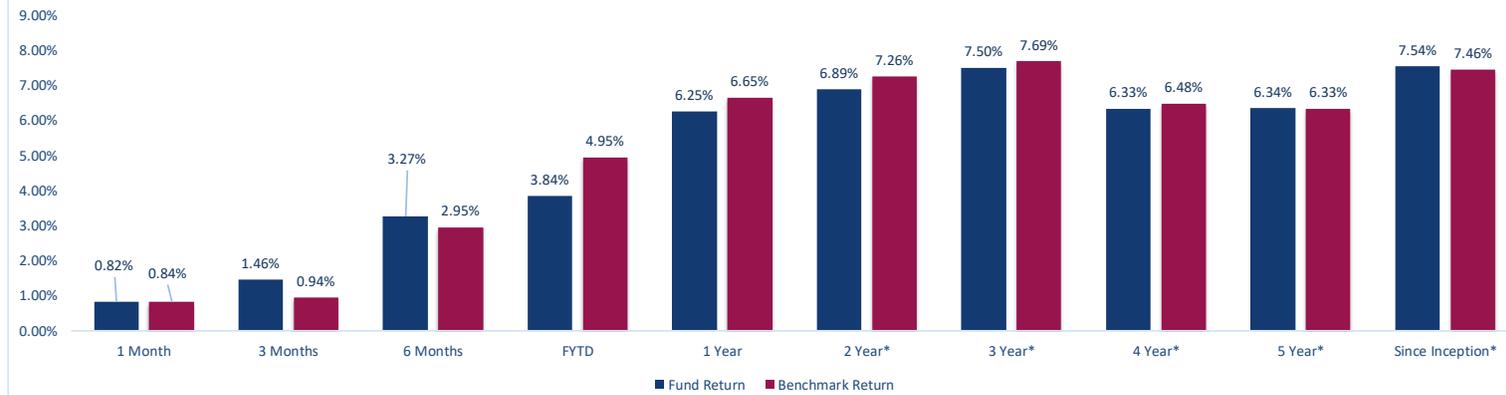
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

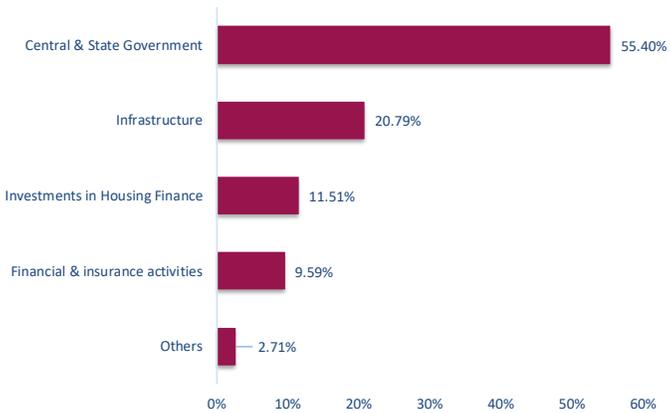
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



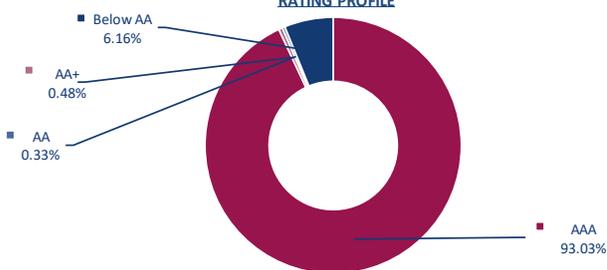
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.43 GOI 19 JAN 2076	11.84%
6.90 GOI 15 APRIL 2065	8.79%
6.01 GOI 21 JULY 2030	6.43%
8.30 GOI 02 JUL 2040	5.41%
6.28 GOI 14 JULY 2032	5.36%
7.73 HARYANA SDL 18 FEB 2045	3.49%
7.30 GOI 19 JUNE 2053	3.43%
8.83 GOI 12 DEC 2041	2.29%
6.48 GOI 06 OCT 35	2.22%
7.46 GOI 06 NOVEMBER 2073	1.00%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.89 BAJAJ HOUSING FINANCE LIMITED 14 JULY 2034	7.62%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	7.23%
7.37 NABARD 28 MAY 2035	3.73%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	3.57%
7.80 YES BANK 29 SEP 2027	3.39%
7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	2.51%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	2.48%
6.85 NABARD 19 JAN 2029	2.42%
7.8 YES BANK 01 OCT 2027	1.60%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.12%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.26
Average Maturity (In Years)	17.24
Yield to Maturity	7.18%
Beta	0.80

DYNAMIC OPPORTUNITIES FUND

ULIF01425/03/08LIFEDYNOPP104

27-Feb-26

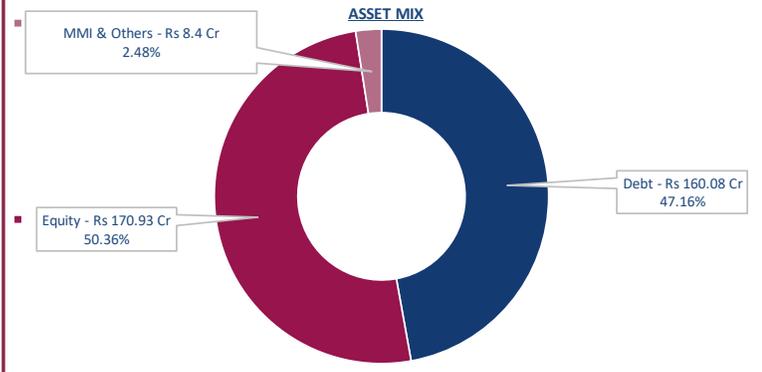
Objective: The investment objective of this fund is to provide potentially higher returns to the policyholder by dynamically investing in Equities, Debt or cash instruments to capitalize on changing market conditions. The funds will have flexibility to increase or decrease the debt-equity ratio of the fund basis the opportunities available in the market.

ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 100%	31.70%
Corporate Bonds	0 - 100%	15.46%
Money Market or Equivalent	0 - 40%	2.48%
Equities	0 - 100%	50.36%
Total		100.00%

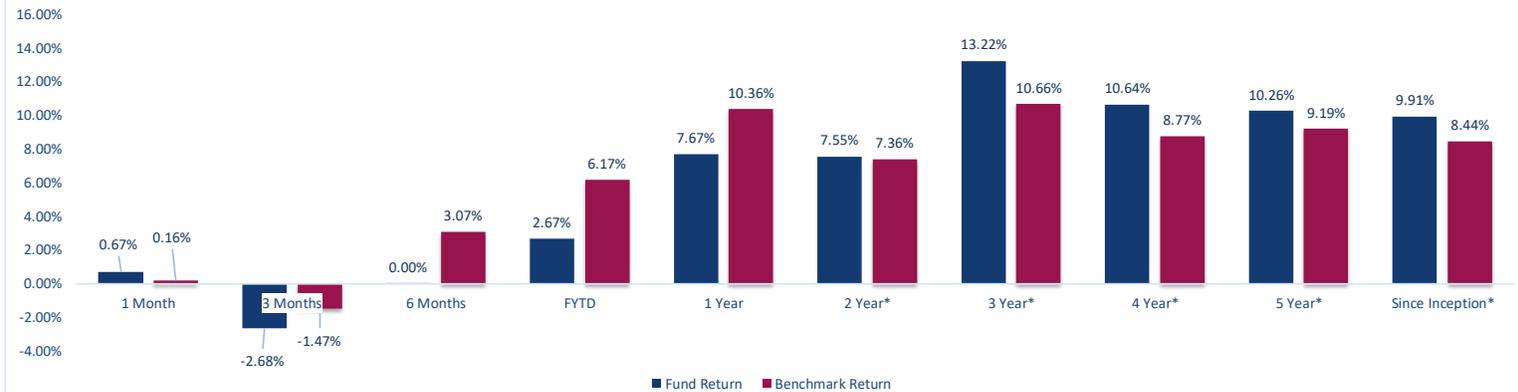
AUM (Rs.in Crores)	339.41
NAV (Per Unit)	53.9731
Fund Management Charge	1.25%
Inception Date	02-May-08

Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%



Note: Benchmark for fund has been changed from November 2018 onwards

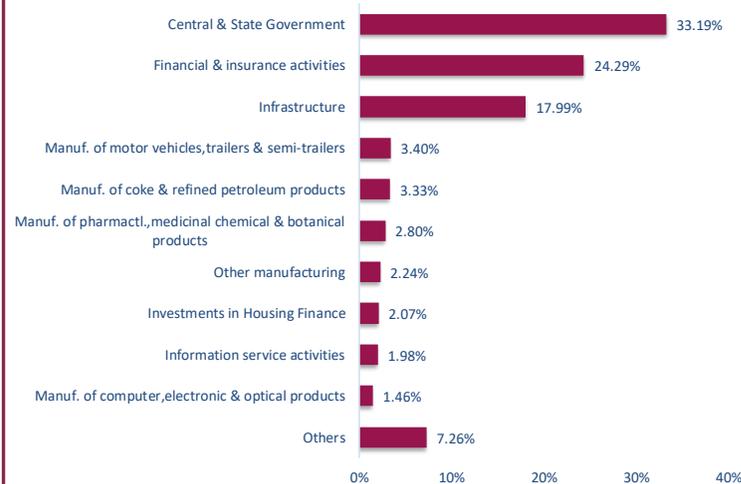
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.43%
ICICI BANK LIMITED	4.43%
RELIANCE INDUSTRIES LIMITED	3.33%
MAX HEALTHCARE INSTITUTE LTD	3.09%
STATE BANK OF INDIA	2.69%
LARSEN & TOUBRO LIMITED	2.29%
AXIS BANK LIMITED	2.15%
ETERNAL LIMITED	1.98%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	1.65%
DIVIS LABORATORIES LIMITED	1.56%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.43 GOI 19 JAN 2076	8.51%
6.01 GOI 21 JULY 2030	7.94%
7.46 GOI 06 NOVEMBER 2073	3.07%
7.73 HARYANA SDL 18 FEB 2045	2.97%
6.90 GOI 15 APRIL 2065	2.46%
6.8 GOI 15 DEC 2060	2.29%
7.72 MADHYA PRADESH SDL 18 FEB 2045	1.49%
7.29 SGB 27 JANUARY 2033	1.40%
7.29 TELANGANA SDL 07 August 2040	0.50%
8.17 GOI 01 DEC 2044	0.39%

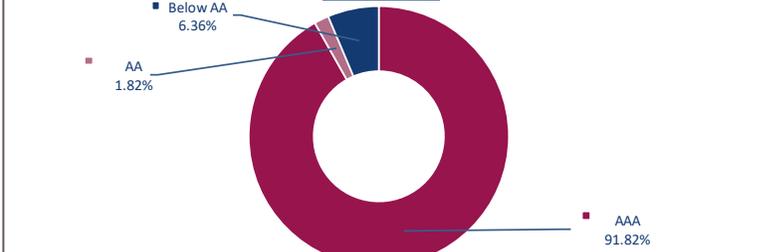
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.55
Average Maturity (In Years)	20.54
Yield to Maturity	7.13%
Beta	1.01

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.8 YES BANK 01 OCT 2027	1.88%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	1.87%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.49%
7.37 NABARD 28 MAY 2035	1.47%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.43%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	1.18%
6.85 NABARD 19 JAN 2029	1.10%
7.45 ALTIUS TELE INFRA 20 APR 2035 (Step up & Step down)	0.90%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.88%
7.80 YES BANK 29 SEP 2027	0.79%

RATING PROFILE



UL MONEY MARKET FUND

ULIF01528/04/09LIFEMONEYM104

27-Feb-26

Objective: The investment objective of the fund is to provide low risk returns primarily through a portfolio of treasury bills of duration ranging from 91 days to 180 days and cash. The goal of this fund is to preserve principal while yielding a modest return.

ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	100.00%	100.00%
Equities	0.00%	0.00%
Total		100.00%

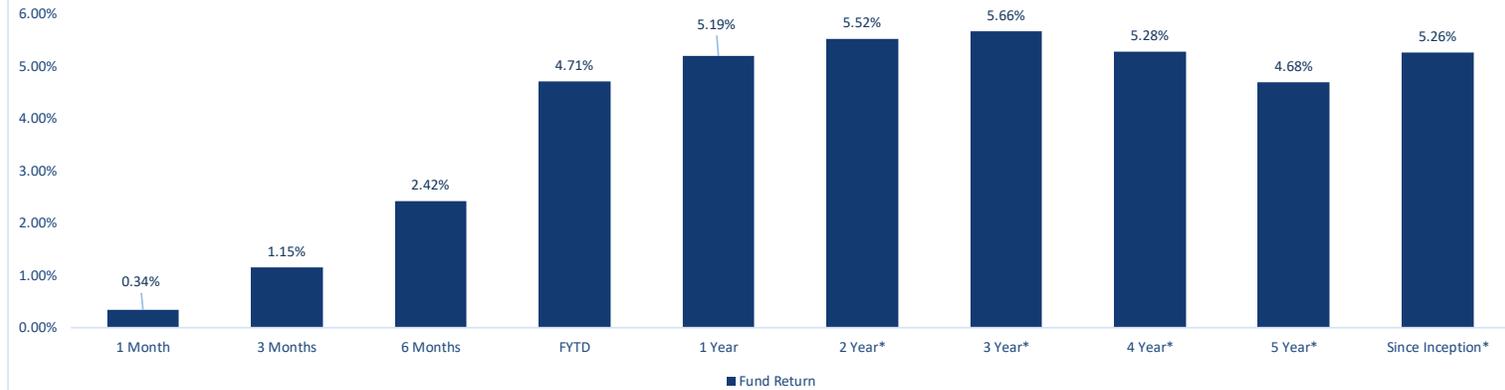
AUM (Rs.in Crores)	5.62
NAV (Per Unit)	23.7179
Fund Management Charge	0.90%
Inception Date	28-Apr-09

Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



PERFORMANCE

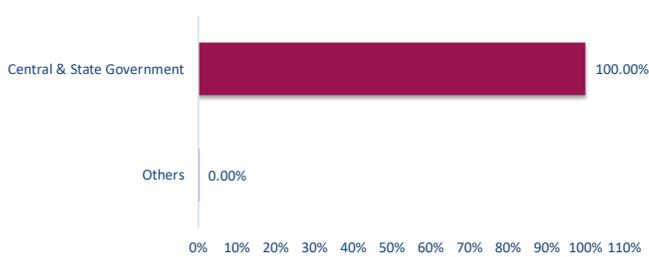


*Returns over one year has been annualized

** Benchmark - NA

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

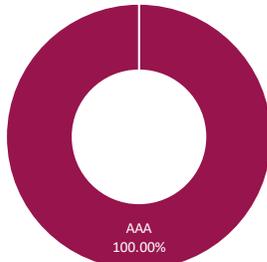
TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

RATING PROFILE



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.57
Average Maturity (In Years)	0.57
Yield to Maturity	5.45%

UL SECURE PLUS

ULIF01628/04/09LIFESECP1S104

27-Feb-26

Objective: The investment objective of the fund is to provide higher security of investment by way of higher proportion of investment in sovereign papers that carry an implicit guarantee for repayment of principal and interest from the Government of India. This fund is available only under Systematic Transfer Plan (STP) strategy.

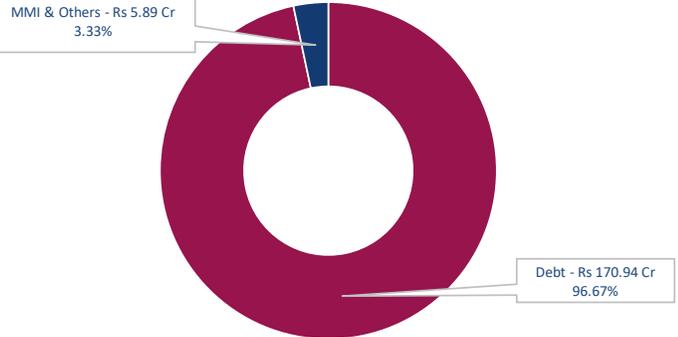
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	60 - 100%	63.32%
Corporate Bonds	0 - 40%	33.35%
Money Market or Equivalent	0 - 40%	3.33%
Equities	0.00%	0.00%
Total		100.00%

AUM (Rs.in Crores)	176.83
NAV (Per Unit)	33.8935
Fund Management Charge	0.90%
Inception Date	28-Apr-09

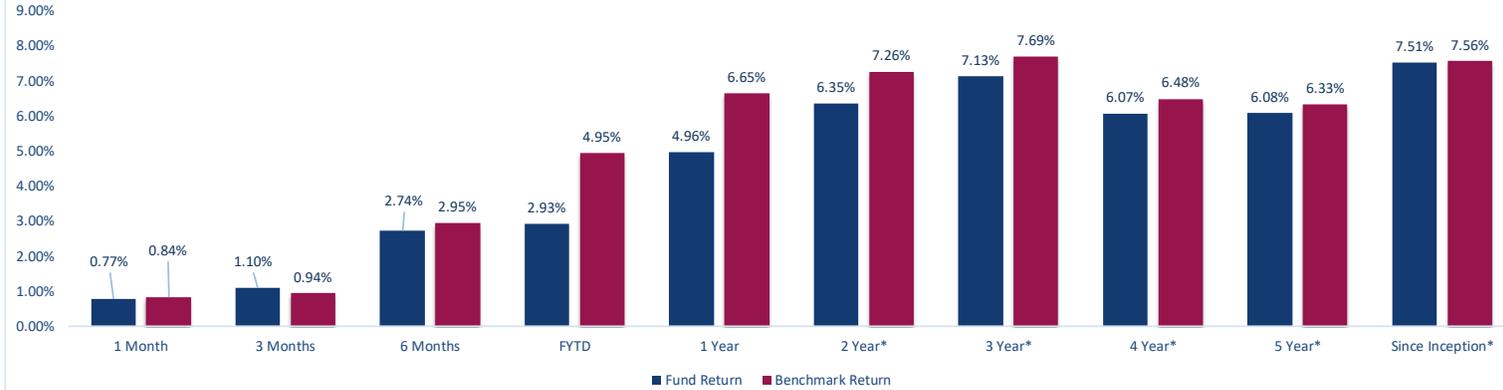
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

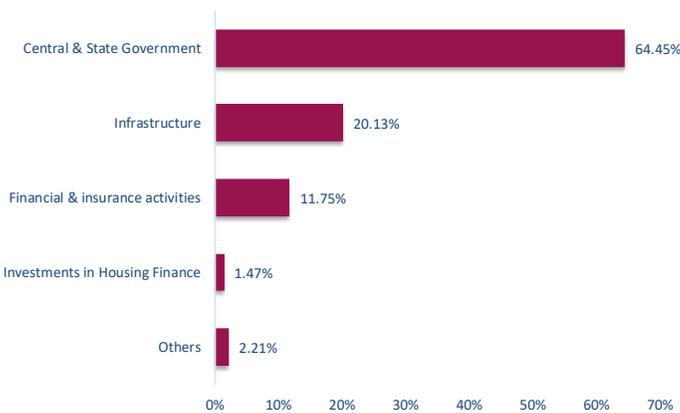
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



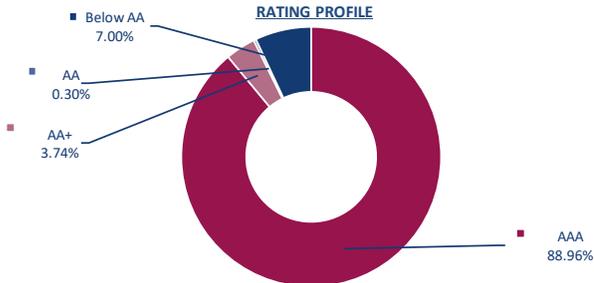
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	20.06%
7.43 GOI 19 JAN 2076	16.07%
6.90 GOI 15 APRIL 2065	13.49%
8.83 GOI 12 DEC 2041	6.55%
6.48 GOI 06 OCT 35	2.14%
7.29 TELANGANA SDL 07 August 2040	1.53%
7.34 ANDHRA PRADESH SDL 31 JULY 2044	1.48%
7.54 GOI 23 MAY 2036	0.55%
6.95 GOI 16 DEC 2061	0.39%
8.17 GOI 01 DEC 2044	0.36%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	5.93%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	5.73%
8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	2.83%
7.37 NABARD 28 MAY 2035	2.82%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.77%
6.85 NABARD 19 JAN 2029	2.08%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.98%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.67%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	1.38%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.25%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.11
Average Maturity (In Years)	18.40
Yield to Maturity	7.07%
Beta	0.96

GUARANTEED FUND- DYNAMIC

ULIF01004/10/06AMSRGUADYN104

27-Feb-26

Objective: The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

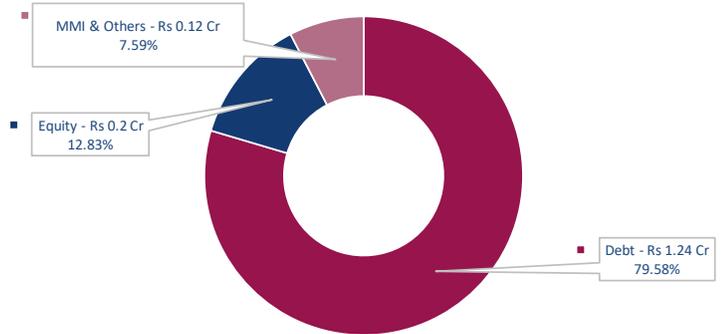
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	72.54%
Corporate Bonds	0 - 50%	7.04%
Money Market or Equivalent	0 - 40%	7.59%
Equities	0 - 30%	12.83%
Total		100.00%

AUM (Rs.in Crores)	1.56
NAV (Per Unit)	35.7704
Fund Management Charge	1.70%
Inception Date	23-Oct-06

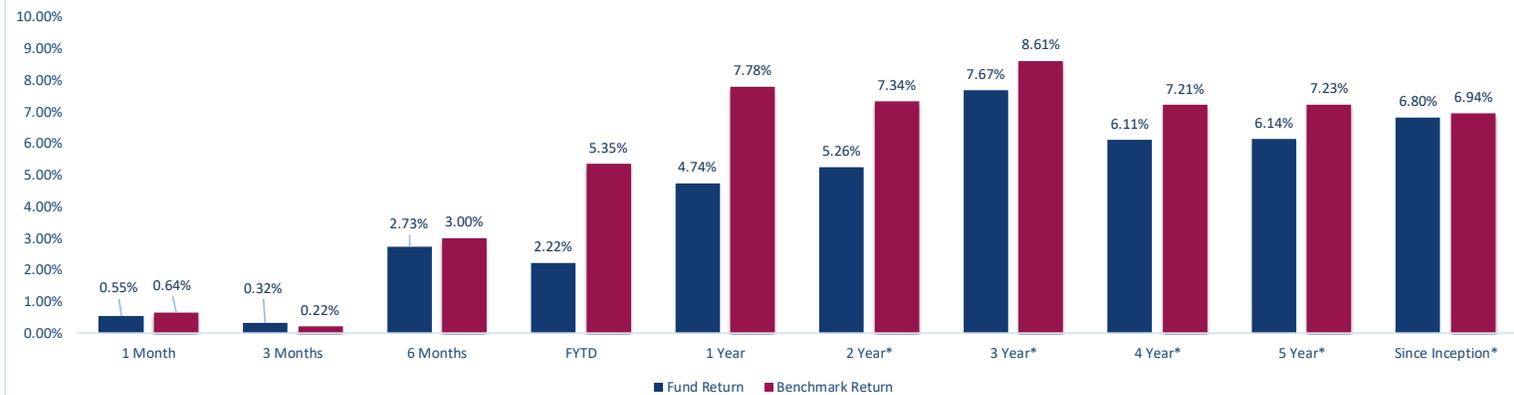
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
 Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

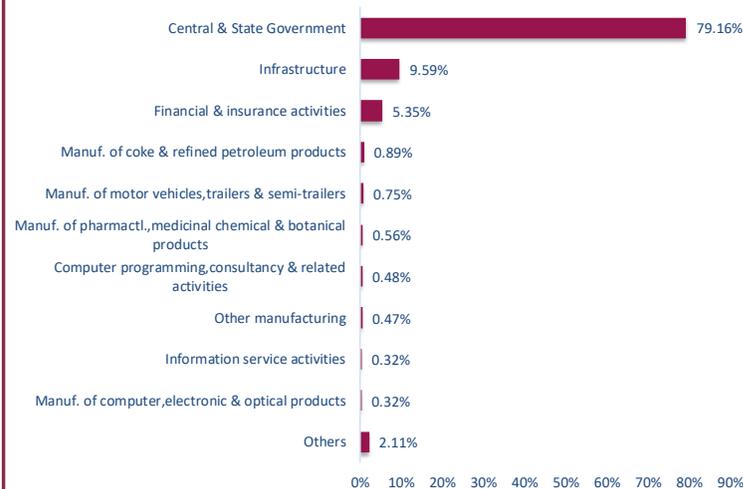
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	1.60%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.38%
AXIS BANK LIMITED	1.18%
RELIANCE INDUSTRIES LIMITED	0.89%
LARSEN & TOUBRO LIMITED	0.80%
NTPC LIMITED	0.68%
BHARTI AIRTEL LIMITED	0.68%
KOTAK MAHINDRA BANK LIMITED	0.52%
MAHINDRA & MAHINDRA LIMITED	0.48%
INFOSYS LIMITED	0.48%

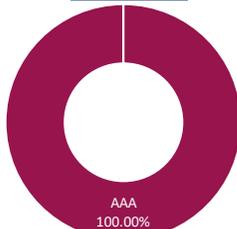
TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	27.56%
7.43 GOI 19 JAN 2076	14.36%
6.8 GOI 15 DEC 2060	8.88%
6.90 GOI 15 APRIL 2065	6.27%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.33%
7.29 SGB 27 JANUARY 2033	5.07%
7.46 GOI 06 NOVEMBER 2073	1.95%
8.17 GOI 01 DEC 2044	1.63%
7.25 GOI 12 JUNE 2063	0.48%
7.73 GOI 19 DEC 2034	0.44%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.36
Average Maturity (In Years)	19.73
Yield to Maturity	6.79%
Beta	0.93

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.46%
7.43 NABFID 04 JULY 2034 (Put option)	1.93%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.65%

GUARANTEED FUND-INCOME

ULIF00904/10/06AMSRGUAINC104

27-Feb-26

Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

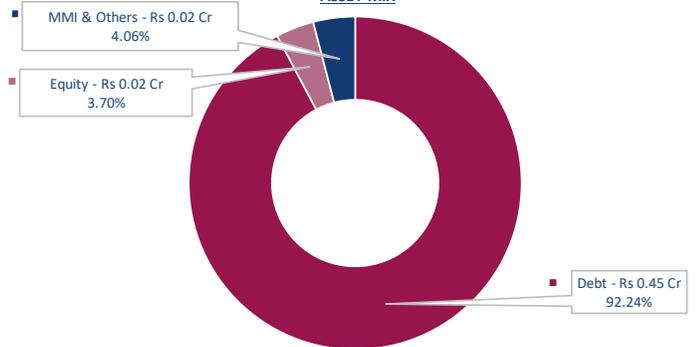
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	92.24%
Corporate Bonds	0 - 50%	0.00%
Money Market or Equivalent	0 - 40%	4.06%
Equities	0 - 15%	3.70%
Total		100.00%

AUM (Rs.in Crores)	0.49
NAV (Per Unit)	32.2887
Fund Management Charge	1.50%
Inception Date	23-Oct-06

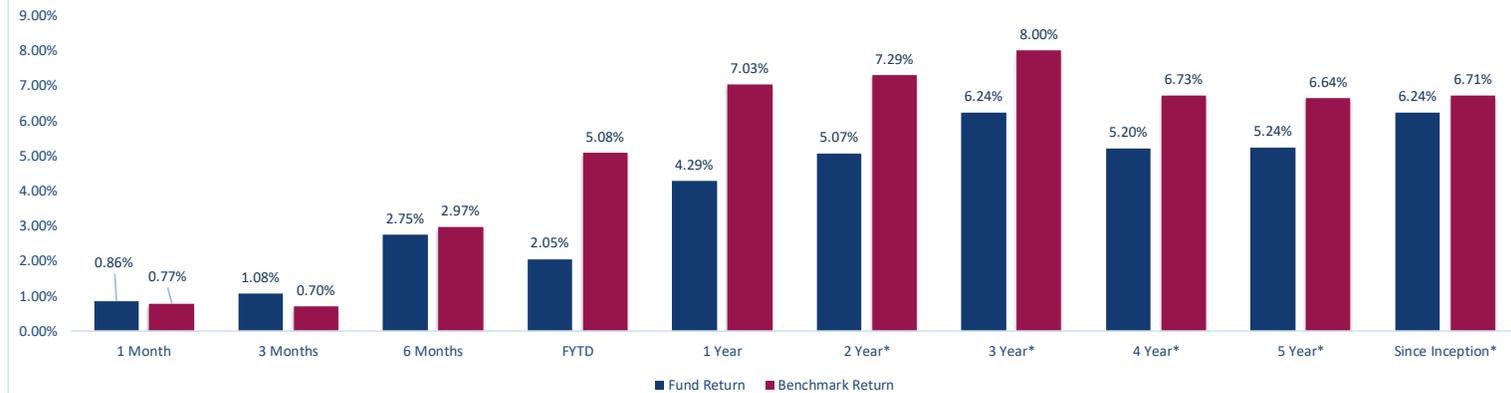
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
 Benchmark - Crisil Bond Index - 95% and NSE Nifty 50 - 5%

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

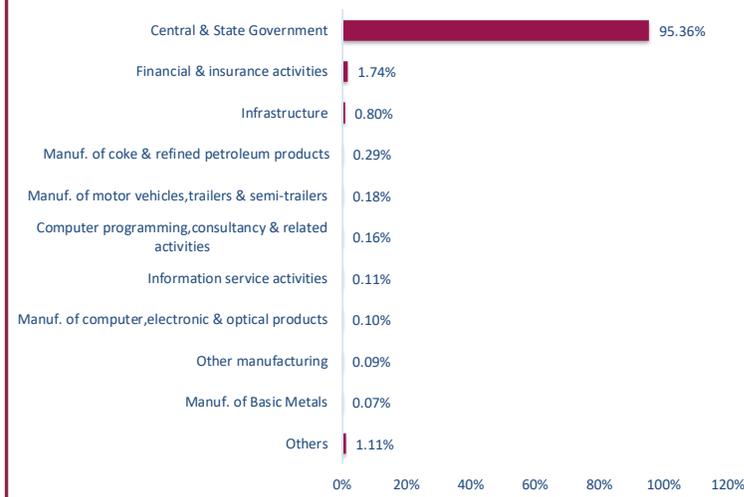
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	0.54%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.46%
AXIS BANK LIMITED	0.37%
RELIANCE INDUSTRIES LIMITED	0.29%
LARSEN & TOUBRO LIMITED	0.26%
NTPC LIMITED	0.22%
BHARTI AIRTEL LIMITED	0.19%
KOTAK MAHINDRA BANK LIMITED	0.17%
INFOSYS LIMITED	0.16%
MAHINDRA & MAHINDRA LIMITED	0.14%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	41.14%
7.43 GOI 19 JAN 2076	20.75%
6.8 GOI 15 DEC 2060	7.60%
7.29 SGB 27 JANUARY 2033	6.51%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.71%
8.17 GOI 01 DEC 2044	4.36%
7.88 GOI 19 MAR 2030	4.14%
7.25 GOI 12 JUNE 2063	0.77%
8.30 GOI 02 JUL 2040	0.33%
8.24 GOI 15 FEB 2027	0.28%

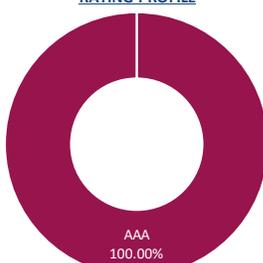
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.14
Average Maturity (In Years)	18.47
Yield to Maturity	6.71%
Beta	0.82

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

RATING PROFILE



UL LIFE DIVERSIFIED EQUITY FUND

ULIF02201/01/20LIFEDIVEQF104

27-Feb-26

Objective: The investment objective of the fund is to invest at least 70% of the fund corpus in a diversified basket of equity stocks over the entire market capitalisation range, primarily focusing on large and mid-cap companies covering a wide variety of sectors to provide investors with long term growth opportunities while ensuring liquidity of investments.

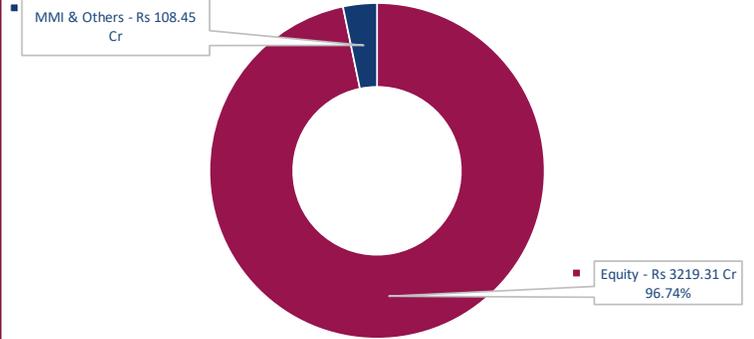
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	3.26%
Equities	70 - 100%	96.74%
Total		100.00%

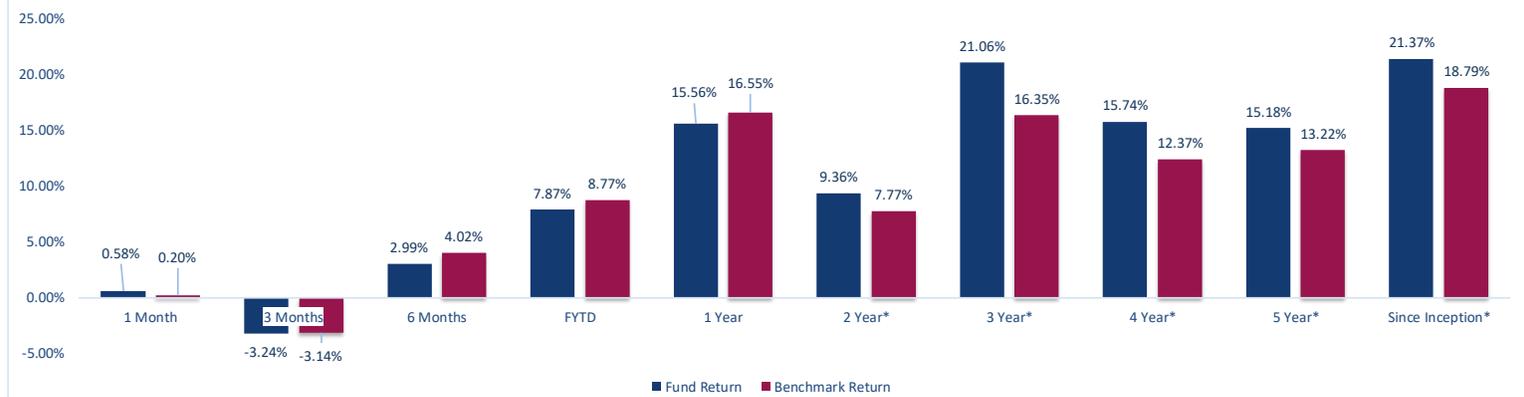
AUM (Rs.in Crores)	3,327.76
NAV (Per Unit)	30.3085
Fund Management Charge	1.25%
Inception Date	08-Jun-20

Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 200

ASSET MIX



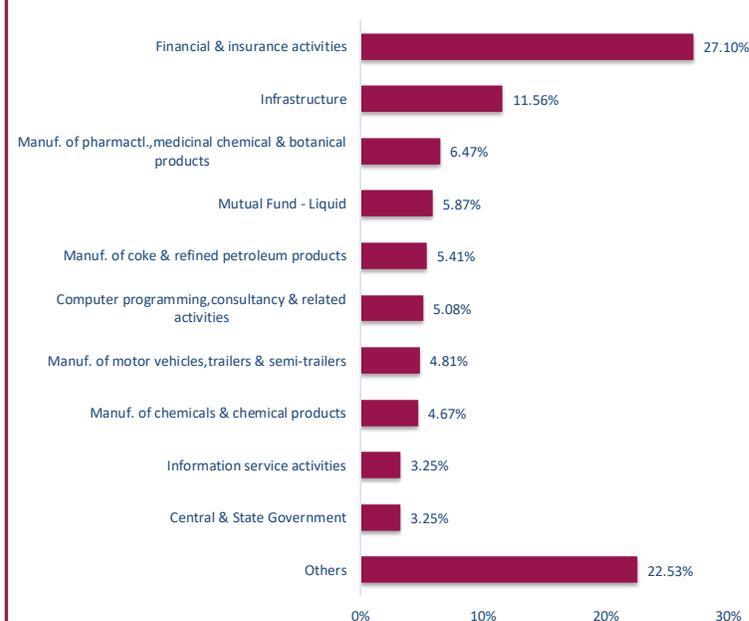
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	5.74%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.03%
RELIANCE INDUSTRIES LIMITED	4.72%
LARSEN & TOUBRO LIMITED	3.71%
INFOSYS LIMITED	3.46%
MAHINDRA & MAHINDRA LIMITED	2.66%
STATE BANK OF INDIA	2.61%
ETERNAL LIMITED	2.44%
BHARAT ELECTRONICS LIMITED	2.21%
KOTAK MAHINDRA BANK LIMITED	2.19%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.09%
Beta	0.92

UL MONEY MARKET II FUND

ULIF02301/01/20LIFEMONMK2104

27-Feb-26

Objective: The investment objective of the fund is to deliver returns linked to Money Market levels through a portfolio with minimal interest rate and credit risk so as to provide a high level of safety of capital.

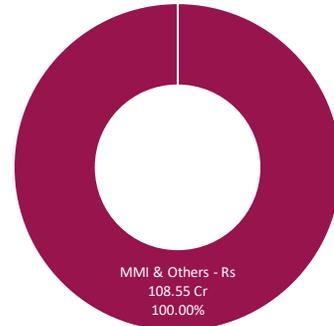
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	100.00%	100.00%
Equities	0.00%	0.00%
Total		100.00%

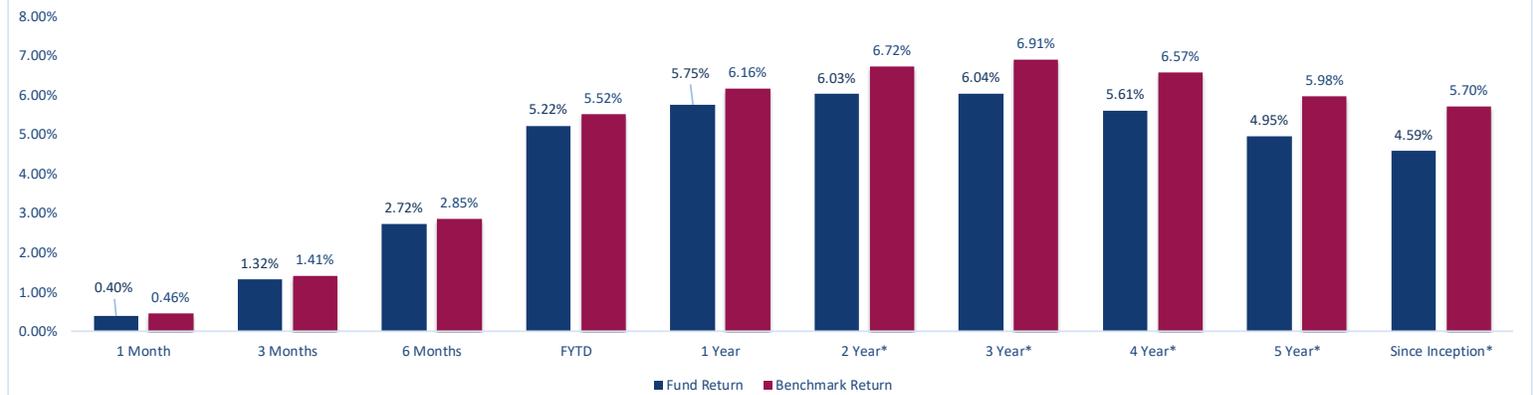
AUM (Rs.in Crores)	108.55
NAV (Per Unit)	12.9267
Fund Management Charge	0.90%
Inception Date	08-Jun-20

Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Liquid Index

ASSET MIX



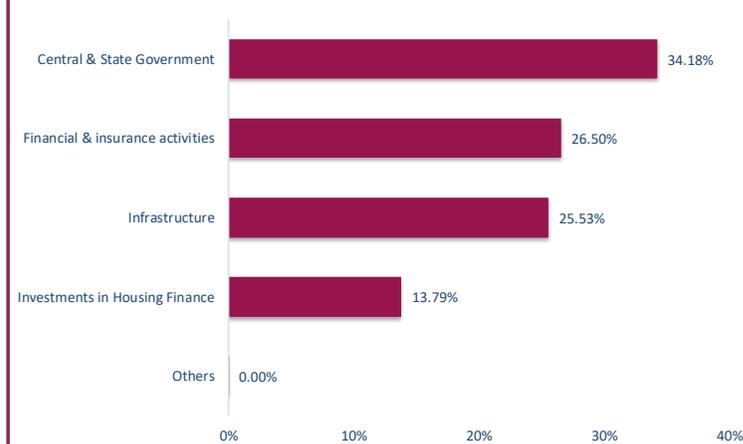
PERFORMANCE vs BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

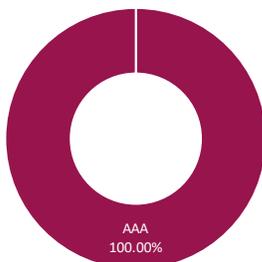
TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

RATING PROFILE



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.36
Average Maturity (In Years)	0.36
Yield to Maturity	6.06%

UL SUSTAINABLE EQUITY FUND

ULIF02505/10/21SUSTAIN EQU104

27-Feb-26

Objective: Sustainable Equity fund is to focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

ASSET ALLOCATION

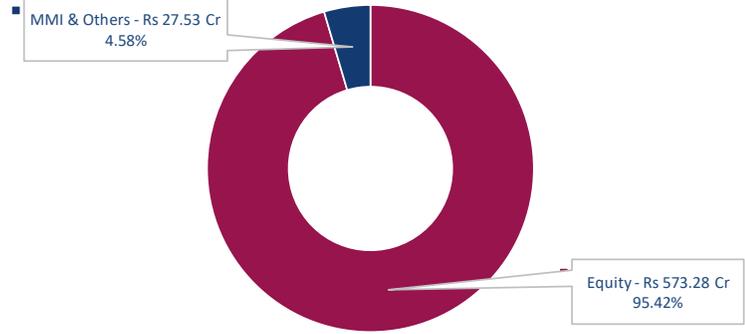
Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	4.58%
Equities	70 - 100%	95.42%
Total		100.00%

AUM (Rs.in Crores)	600.81
NAV (Per Unit)	17.8129
Fund Management Charge	1.25%
Inception Date	25-May-22

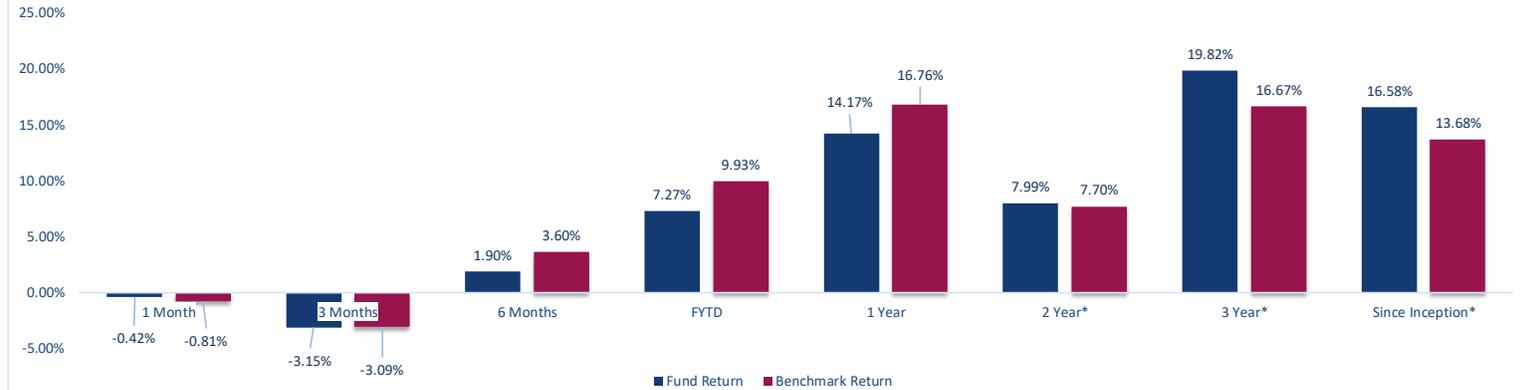
Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Custom ESG Index*

*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)

ASSET MIX



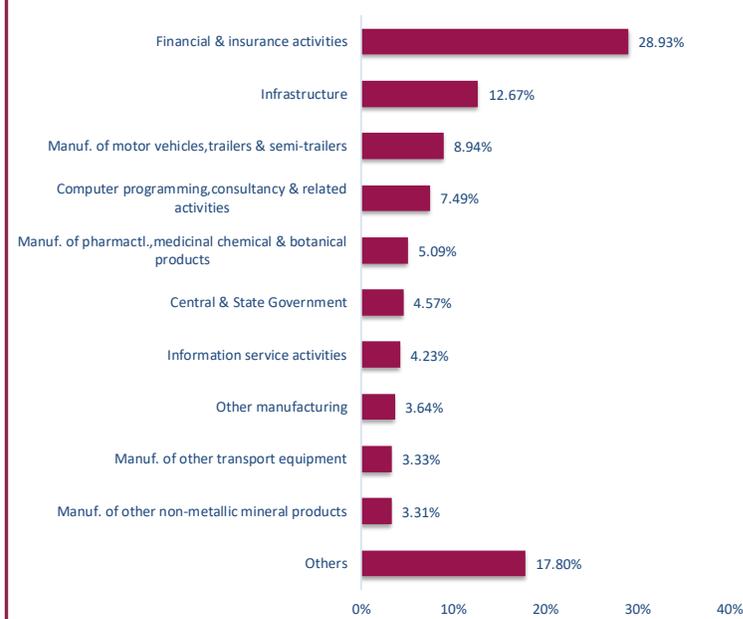
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	7.27%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.82%
BHARTI AIRTEL LIMITED	5.19%
STATE BANK OF INDIA	5.03%
ETERNAL LIMITED	4.23%
MAHINDRA & MAHINDRA LIMITED	4.09%
TITAN COMPANY LIMITED	3.21%
ICICI PRUDENTIAL BANKING ETF	3.06%
ULTRATECH CEMENT LIMITED	2.60%
INFOSYS LIMITED	2.52%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.95

UL PURE GROWTH FUND

ULIF02630/12/22PUREGROWTH104

27-Feb-26

Objective: The objective of the fund is to provide medium to long term return to the investors by actively managing portfolio through investment in equities, cash and money market instruments. Fund will not invest in companies that derive significant share of income from sectors such as Alcoholic beverages, Tobacco and tobacco products, certain animal produce, Gambling, Banking & Financial Services and Entertainment (cinema, TV etc.).

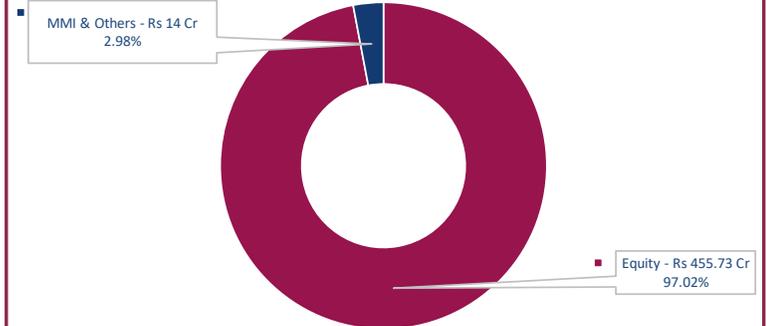
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 40%	2.98%
Equities	60 - 100%	97.02%
Total		100.00%

AUM (Rs.in Crores)	469.73
NAV (Per Unit)	16.3460
Fund Management Charge	1.25%
Inception Date	08-Feb-23

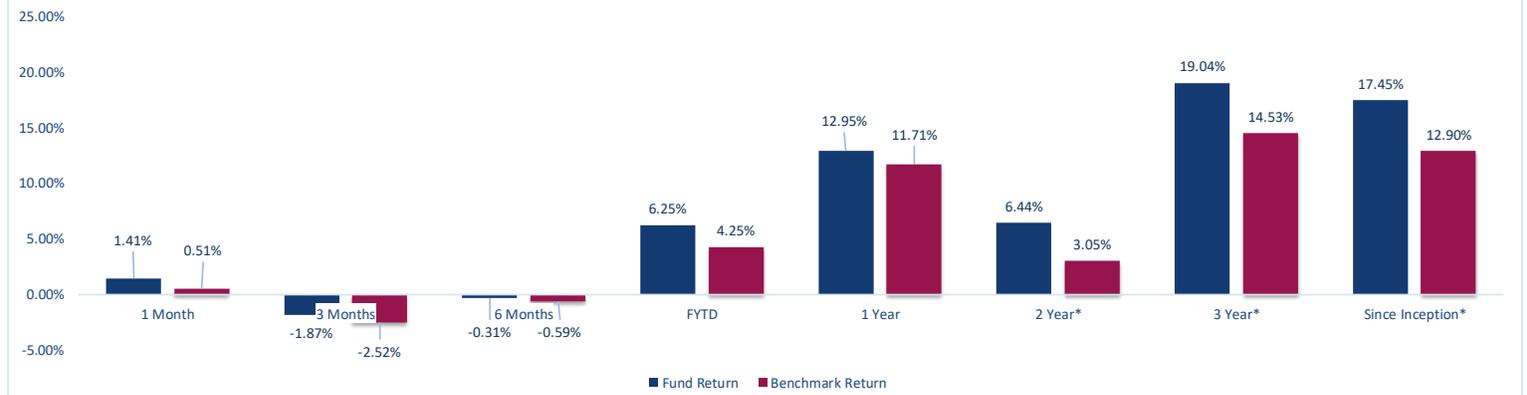
Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Customised Pure Equity*

ASSET MIX



*The Index is developed and maintained by National Stock Exchange of India Ltd (NSE)

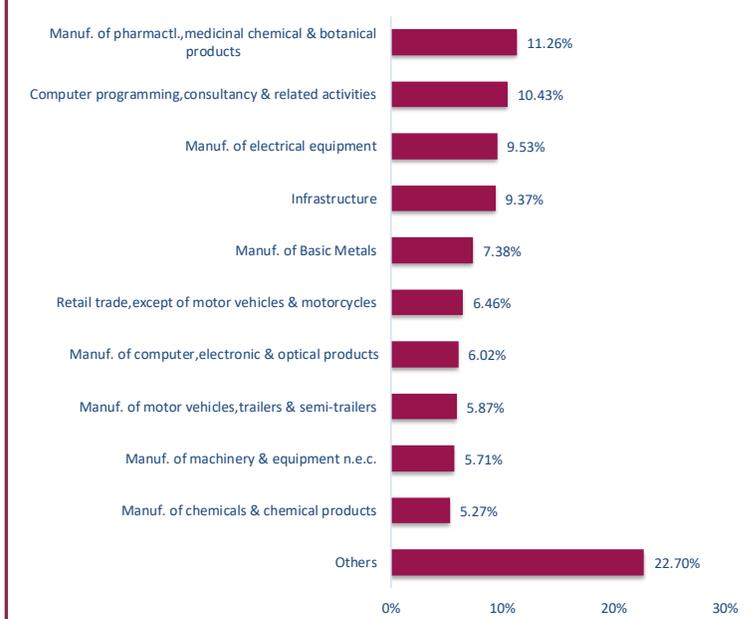
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
JINDAL STEEL & POWER LIMITED	4.70%
FORTIS HEALTHCARE LIMITED	4.62%
ULTRATECH CEMENT LIMITED	4.59%
INFOSYS LIMITED	4.16%
BHARAT ELECTRONICS LIMITED	3.80%
LUPIN LIMITED	3.19%
ASTRAL LIMITED	2.82%
MEDPLUS HEALTH SERVICES LTD	2.59%
ETERNAL LIMITED	2.52%
BRITANNIA INDUSTRIES LIMITED	2.37%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.00
Average Maturity (In Years)	0.00
Yield to Maturity	0.00%
Beta	0.94

UL LIFE DYNAMIC BOND FUND

ULIF02401/01/20LIFEDYNBOF104

27-Feb-26

Objective: The investment objective of the fund is to generate superior returns by investing in high quality debt instruments including Government securities, corporate bonds and money market instruments with an objective to maximize returns keeping in mind safety and liquidity of the portfolio.

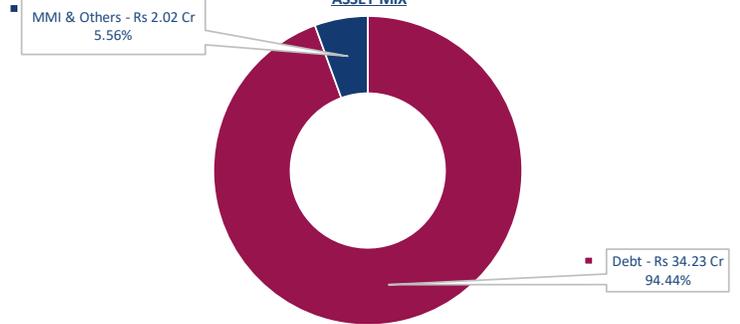
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-100%	94.44%
Money Market or Equivalent	0 - 40%	5.56%
Equities	0.00%	0.00%
Total		100.00%

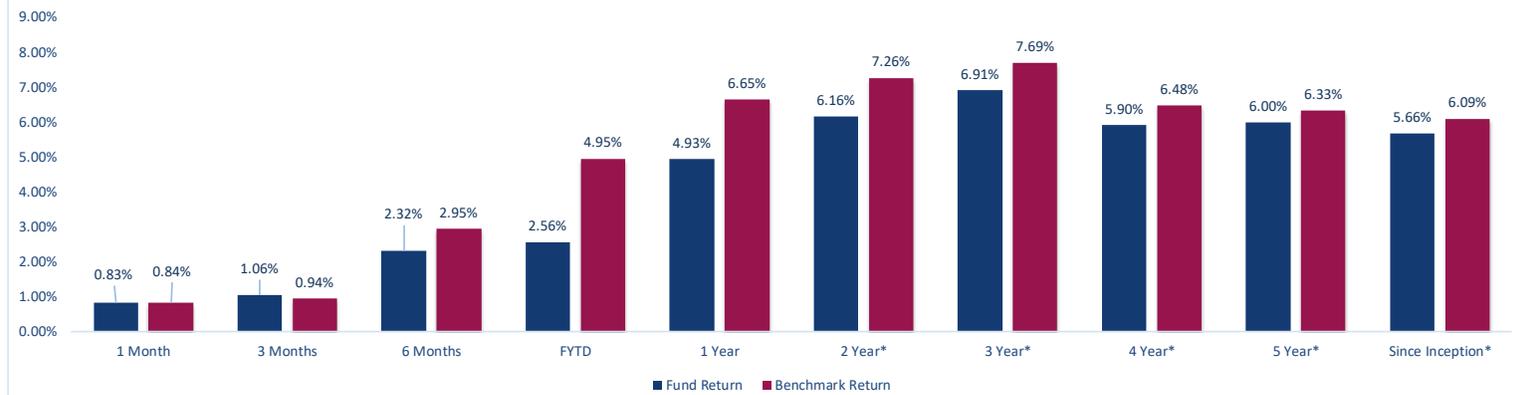
AUM (Rs.in Crores)	36.25
NAV (Per Unit)	13.7060
Fund Management Charge	0.90%
Inception Date	08-Jun-20

Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

ASSET MIX



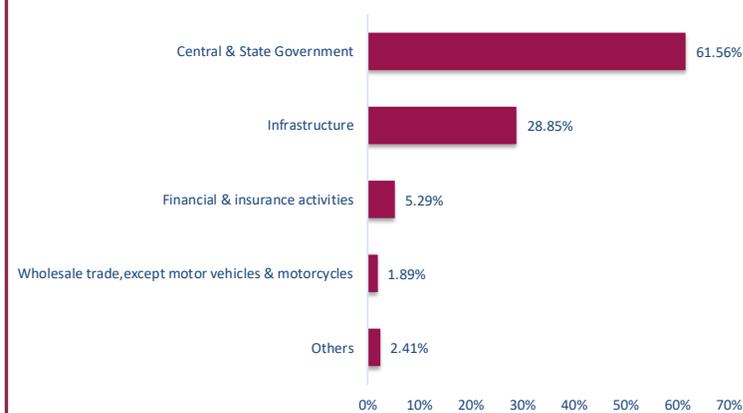
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



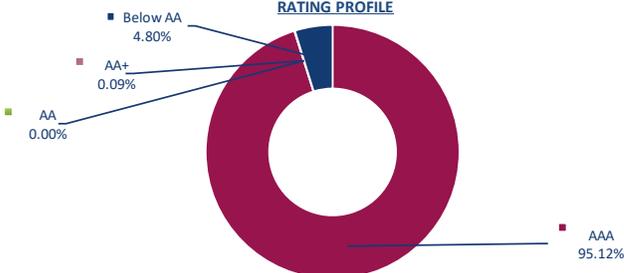
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.48 GOI 06 OCT 35	24.80%
6.90 GOI 15 APRIL 2065	23.93%
7.83 GUJARAT SDL 13 JUL 2026	2.78%
6.01 GOI 21 JULY 2030	2.05%
7.80 GUJARAT SDL 27 DEC 2027	1.42%
7.73 HARYANA SDL 18 FEB 2045	0.97%
7.29 SGB 27 JANUARY 2033	0.87%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.70%
7.38 GOI 20 JUNE 2027	0.19%
7.54 GOI 23 MAY 2036	0.15%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	7.03%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	5.59%
7.80 YES BANK 29 SEP 2027	4.68%
6.85 NABARD 19 JAN 2029	4.11%
7.37 NABARD 28 MAY 2035	2.75%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	1.89%
7.66 POWER FINANCE CORP 15 APRIL 2033 (Put Option 15.04.26)	1.40%
7.45 ALTIUS TELE INFRA 20 APR 2035 (Step up & Step down)	1.40%
7.43 NABFID 04 JULY 2034 (Put option)	1.38%
7.23 SBI BANK INFRA 19 NOV 2039	1.36%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.92
Average Maturity (In Years)	15.00
Yield to Maturity	7.03%
Beta	0.90

NIFTY SMALLCAP QUALITY INDEX FUND

ULIF02702/08/23NIFTYSMALL104

27-Feb-26

Objective: The objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE Smallcap 250 Quality 50 index. The fund will invest in the companies of the above index with similar weights as the index and generate returns as closely as possible, subject to tracking error.

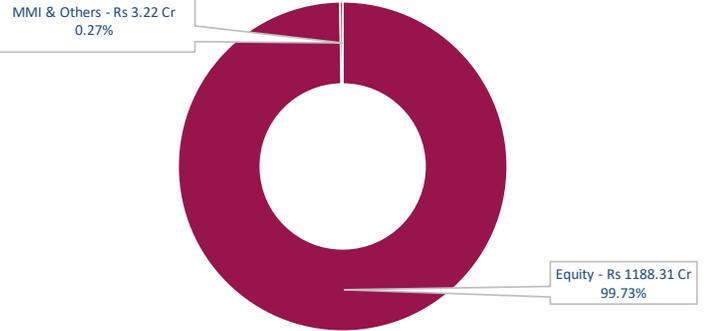
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.27%
Equities	80 - 100%	99.73%
Total		100.00%

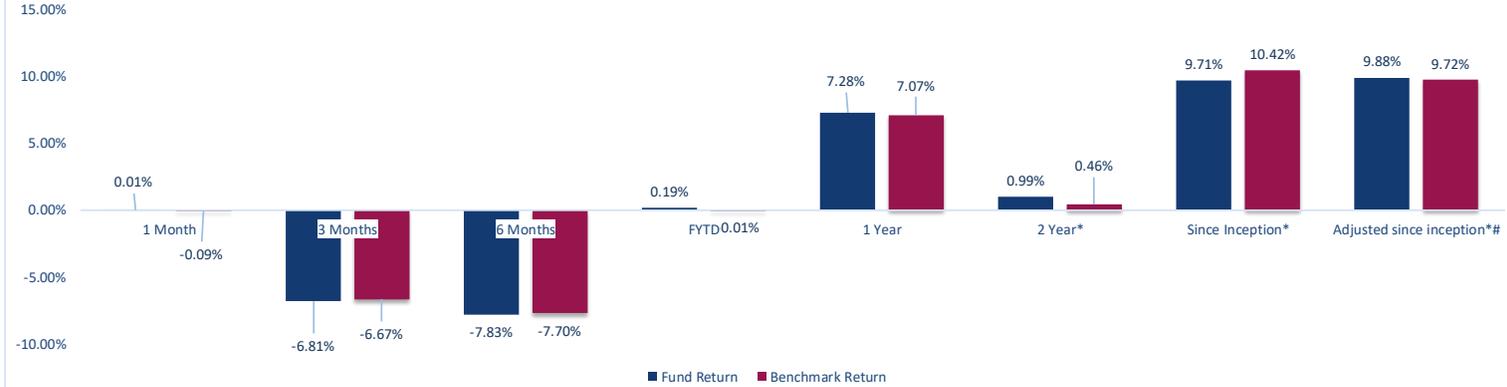
AUM (Rs.in Crores)	1,191.53
NAV (Per Unit)	12.6133
Fund Management Charge	1.00%
Inception Date	28-Aug-23

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty Smallcap 250 Quality 50 Index

ASSET MIX



PERFORMANCE VS BENCHMARK

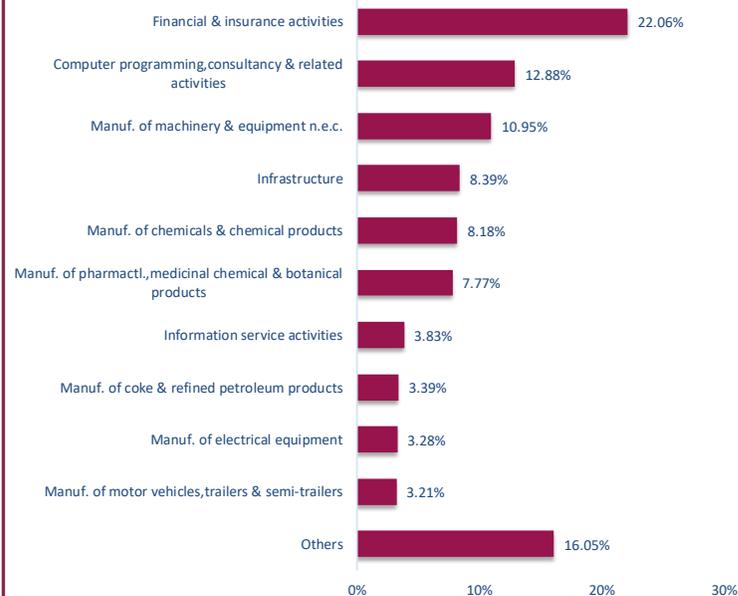


*Returns over one year has been annualized

*# From the day the fund was fully invested; 30-Aug-2023

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COMPUTER AGE MANAGEMENT SERVICES LIMITED	4.77%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	4.27%
INDIAN ENERGY EXCHANGE LIMITED	3.78%
KARUR VYSYA BANK LIMITED	3.77%
CASTROL INDIA LIMITED	3.39%
J B CHEMICALS & PHARMACEUTICALS LTD	3.28%
MOTHERSON SUMI WIRING INDIA LIMITED	3.21%
ANGEL ONE LIMITED	3.20%
Gillette India Ltd	2.94%
EMAMI LTD	2.75%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.98

MIDCAP MOMENTUM INDEX FUND

ULIF02801/01/24MIDMOMENTM104

27-Feb-26

Objective: The fund to invest in a basket of stocks drawn from the constituents of NSE Midcap 150 Momentum 50 index. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

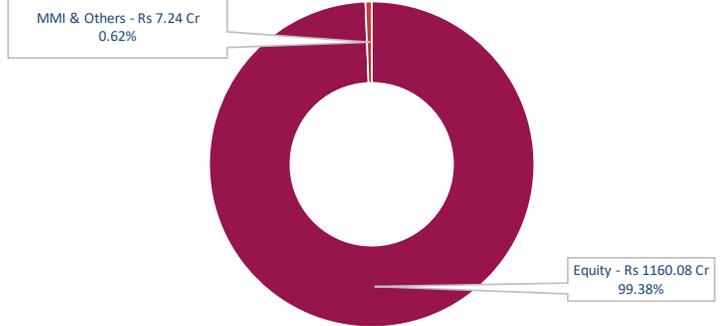
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.62%
Equities	80 - 100%	99.38%
Total		100.00%

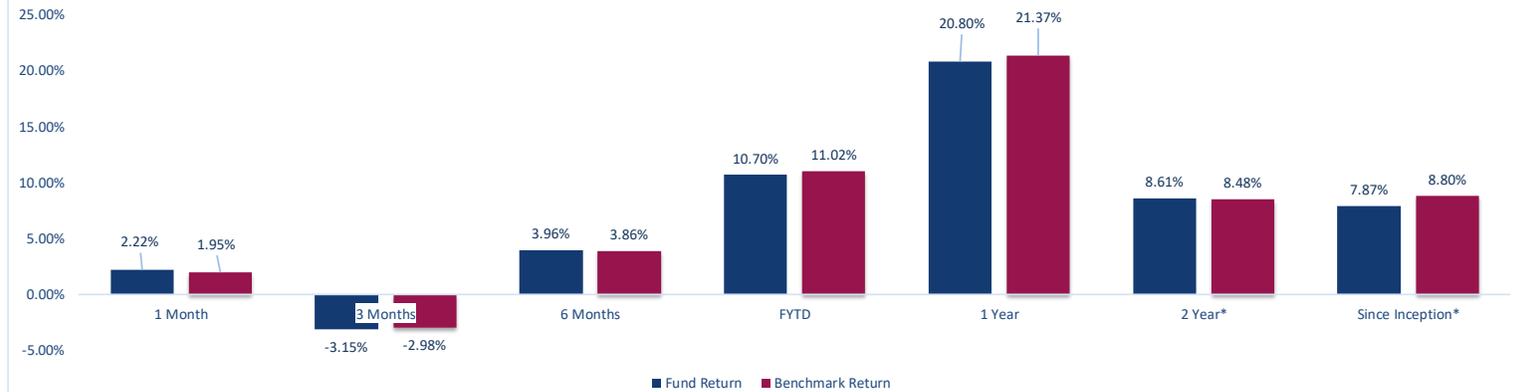
AUM (Rs.in Crores)	1,167.32
NAV (Per Unit)	11.7068
Fund Management Charge	1.25%
Inception Date	30-Jan-24

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty Midcap 150 Momentum 50 Index

ASSET MIX



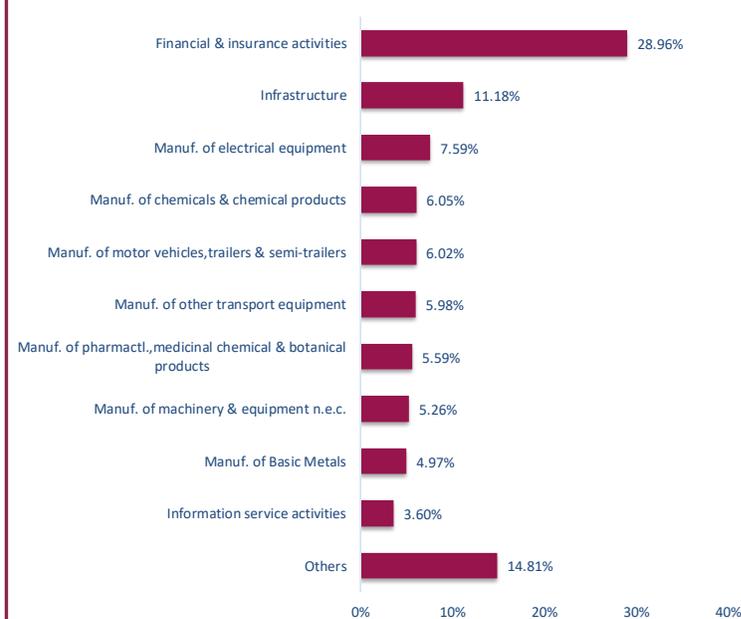
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HERO MOTOCORP LIMITED	5.98%
CUMMINS INDIA LIMITED	5.26%
ASHOK LEYLAND LIMITED	4.71%
BSE LIMITED	3.90%
FORTIS HEALTHCARE LIMITED	3.68%
One 97 Communications Limited	3.60%
THE FEDERAL BANK LIMITED	3.60%
GE VERNOVA T&D INDIA LTD	3.48%
AU SMALL FINANCE BANK LIMITED	3.37%
FSN E-COMMERCE VENTURE LTD	3.33%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.99

NIFTY ALPHA 50 FUND

ULIF02914/05/24ALPHAFIFTY104

27-Feb-26

Objective: The fund to invest in a basket of stocks drawn from the constituents of NSE NIFTY Alpha 50 index that invests in 50 stocks across small cap, mid cap and large cap segment with highest alphas within the top 300 stocks by average freefloat market capitalisation. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

ASSET ALLOCATION

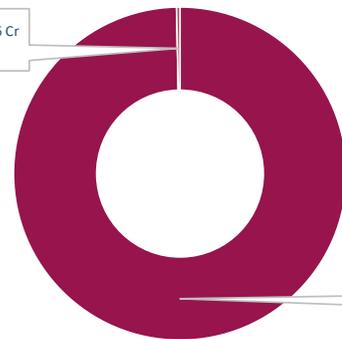
Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.33%
Equities	80 - 100%	99.67%
Total		100.00%

AUM (Rs.in Crores)	685.84
NAV (Per Unit)	9.3580
Fund Management Charge	1.25%
Inception Date	31-May-24

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty Alpha 50 Index

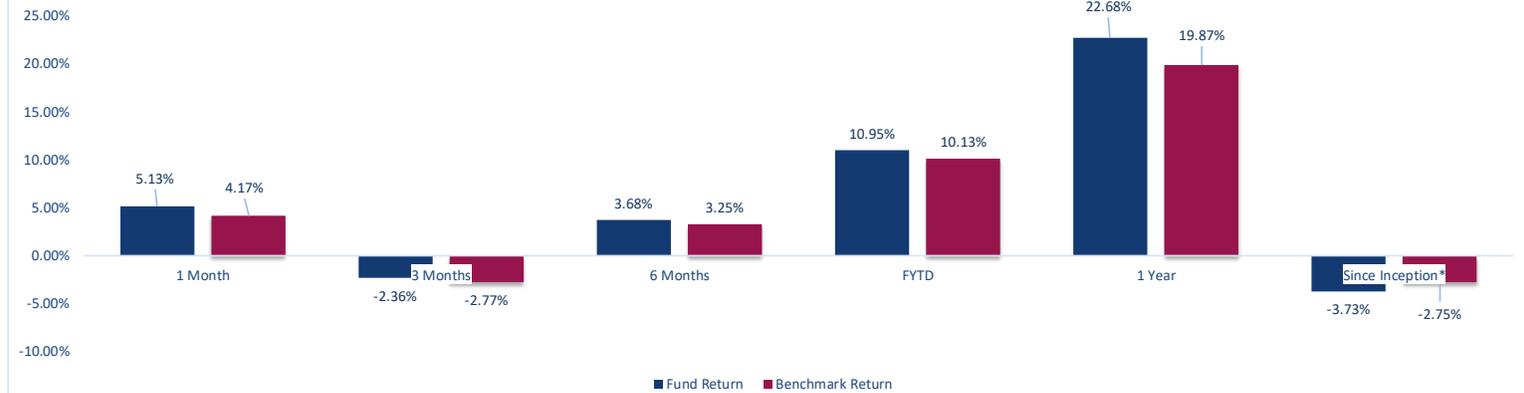
ASSET MIX

MMI & Others - Rs 2.26 Cr
0.33%



Equity - Rs 683.58 Cr
99.67%

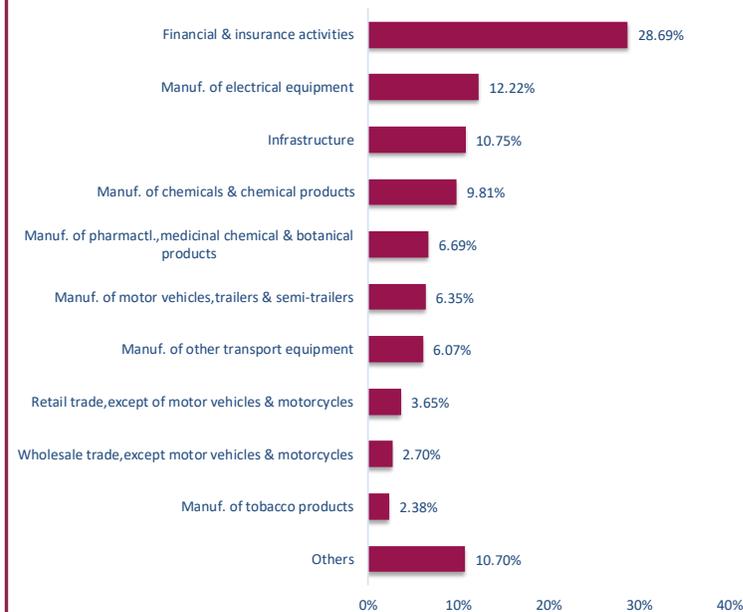
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HITACHI ENERGY INDIA LTD (Formerly ABB Power Products)	7.23%
GE VERNOVA T&D INDIA LTD	4.99%
LAURUS LABS LIMITED	4.89%
NAVIN FLUORINE INTERNATIONAL LIMITED	4.50%
FSN E-COMMERCE VENTURE LTD	3.65%
NARAYANA HRUDAYALAYA LIMITED	3.41%
EICHER MOTORS LIMITED	3.15%
TVS MOTOR COMPANY LIMITED	2.92%
REDINGTON INDIA LIMITED	2.70%
L&T FINANCE LIMITED (Formerly L&T Finance holding)	2.63%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.95

NIFTY 500 MOMENTUM 50 FUND

ULIF03015/08/24MOMENFIFTY104

27-Feb-26

Objective: The objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE's NIFTY 500 Momentum 50 Index that invests in 50 stocks across small cap, mid cap and large cap segment, with highest normalized momentum scores within the top 500 stocks by average free-float market capitalization. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error

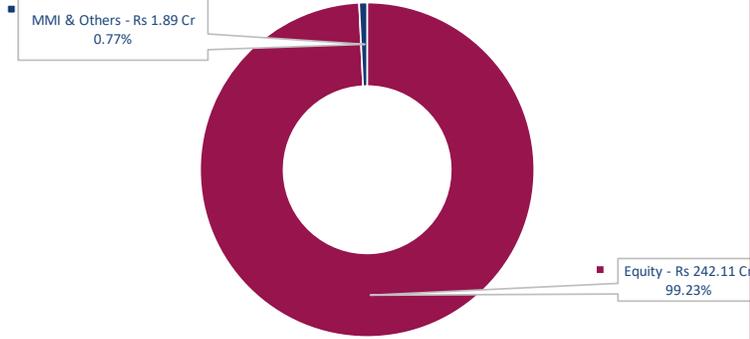
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.77%
Equities	80 - 100%	99.23%
Total		100.00%

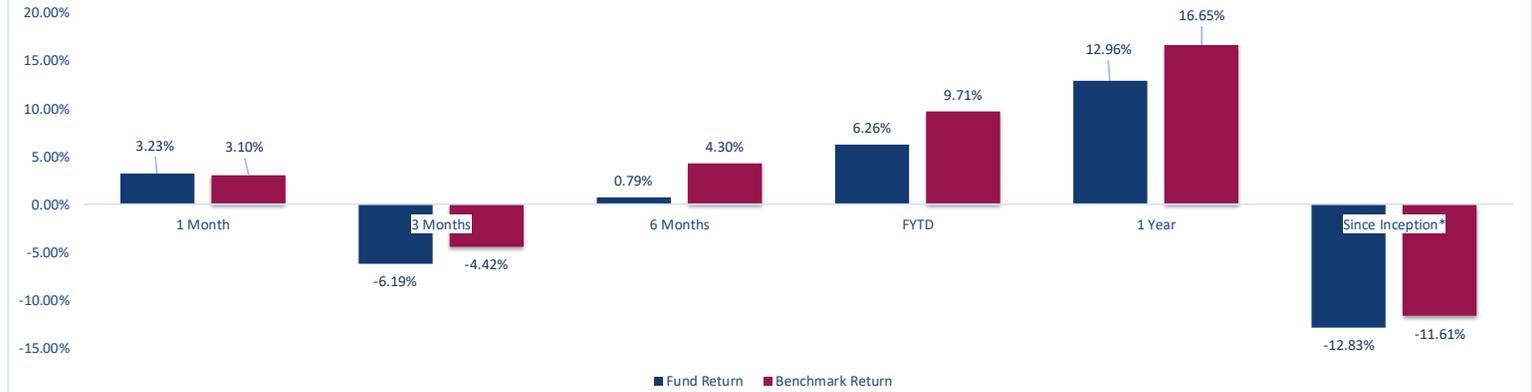
AUM (Rs.in Crores)	244.00
NAV (Per Unit)	8.1520
Fund Management Charge	1.25%
Inception Date	02-Sep-24

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 500 Momentum 50 Index

ASSET MIX



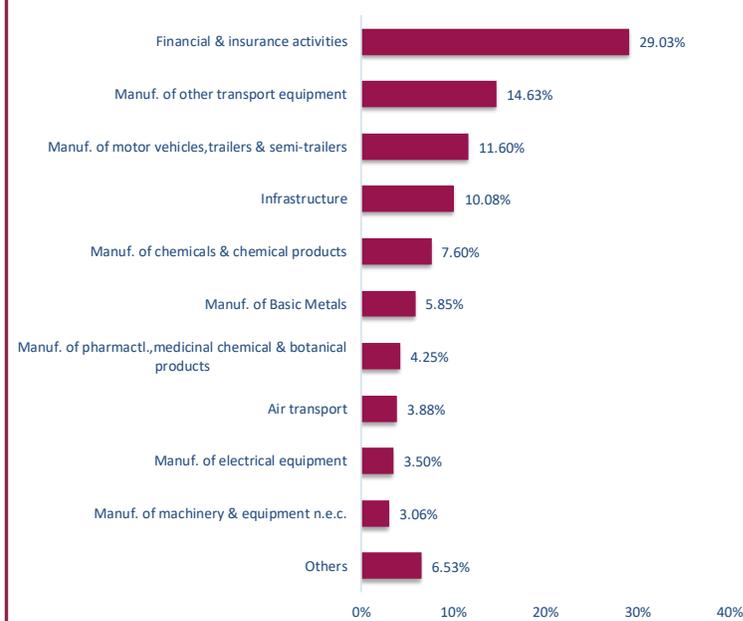
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
EICHER MOTORS LIMITED	6.29%
MAHINDRA & MAHINDRA LIMITED	5.57%
HINDALCO INDUSTRIES LIMITED	5.48%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	5.32%
BHARTI AIRTEL LIMITED	5.30%
ASIAN PAINTS (INDIA) LIMITED	4.84%
TVS MOTOR COMPANY LIMITED	4.40%
SHRIRAM FINANCE LIMITED	4.02%
HERO MOTOCORP LIMITED	3.95%
INTERGLOBE AVIATION LTD	3.88%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.98

NIFTY MOMENTUM QUALITY 50 FUND

ULIF03127/10/24MOMQUALITY104

27-Feb-26

Objective: The objective of fund is to invest in a basket of stocks drawn from the constituents of NSE's NIFTY 500 Multicap Momentum Quality 50 Index that invests in 50 stocks, i.e., 10 companies from large cap universe (stocks forming part of the Nifty 100), 15 companies from midcap universe (stocks forming part of the Nifty Midcap 150) and 25 companies from the smallcap universe (stocks forming part of the Nifty Smallcap 250) based on the combination of momentum and quality factors. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

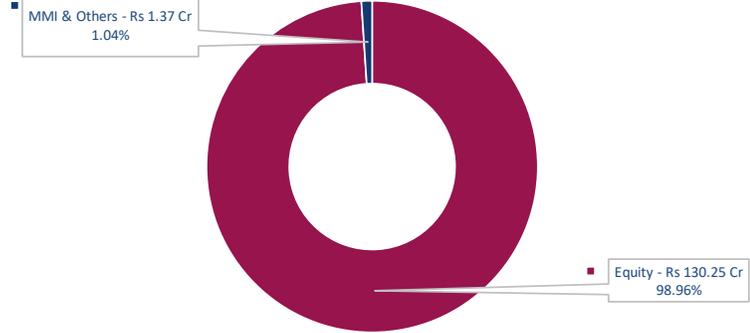
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	1.04%
Equities	80 - 100%	98.96%
Total		100.00%

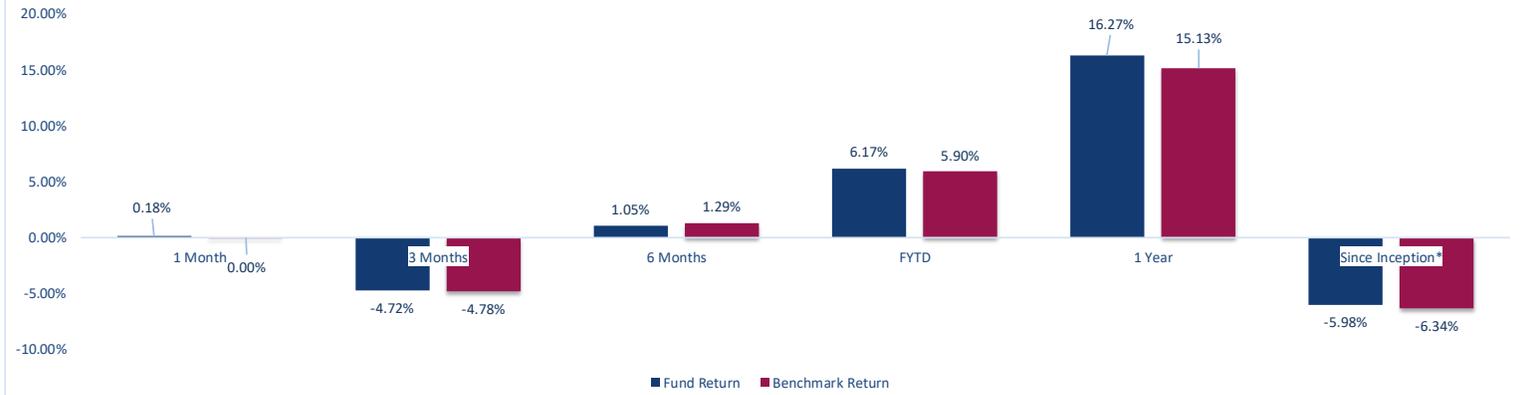
AUM (Rs.in Crores)	131.62
NAV (Per Unit)	9.2425
Fund Management Charge	1.25%
Inception Date	18-Nov-24

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
 Benchmark - NSE Nifty 500 Multicap Momentum Quality 50 Index

ASSET MIX



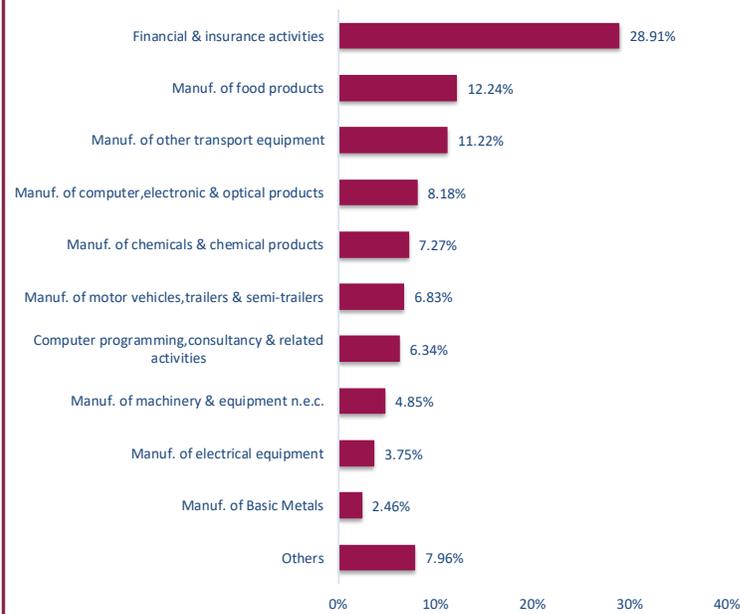
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BHARAT ELECTRONICS LIMITED	5.95%
EICHER MOTORS LIMITED	5.83%
NESTLE INDIA LIMITED	5.41%
HERO MOTOCORP LIMITED	5.40%
CUMMINS INDIA LIMITED	4.85%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	4.77%
ASIAN PAINTS (INDIA) LIMITED	4.61%
BRITANNIA INDUSTRIES LIMITED	4.57%
BSE LIMITED	4.44%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	4.43%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.98

SUSTAINABLE WEALTH 50 INDEX FUND

ULIF03223/12/24SUSTWEALTH104

27-Feb-26

Objective: The objective of the fund is to invest in a basket of 50 stocks based on a proprietary equal weighted factor-based quantitative index designed to identify top-performing stocks from the NSE 500 universe based on Free Cash Flow Yield (FCF Yield) for non-financial companies and Dividend Yield for financial companies.

ASSET ALLOCATION

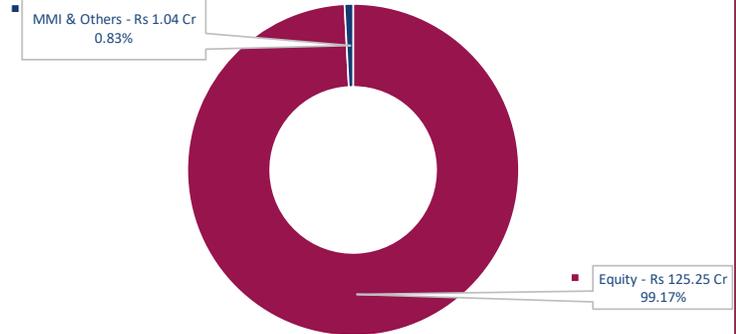
Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.83%
Equities	80 - 100%	99.17%
Total		100.00%

AUM (Rs.in Crores)	126.30
NAV (Per Unit)	9.8844
Fund Management Charge	1.25%
Inception Date	17-Jan-25

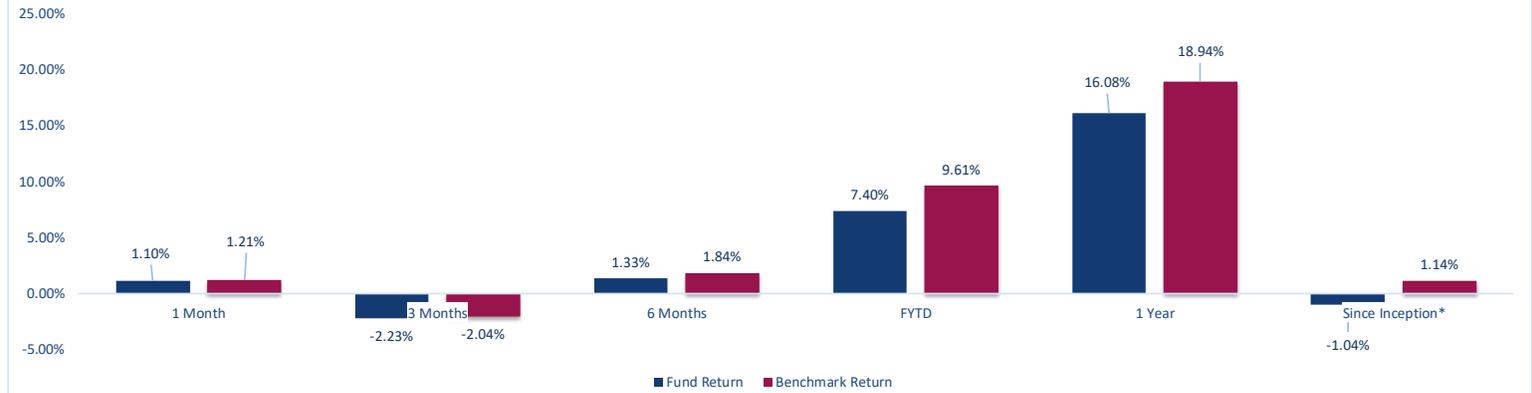
Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Sustainable Yield Index*

* Managed by NSE

ASSET MIX



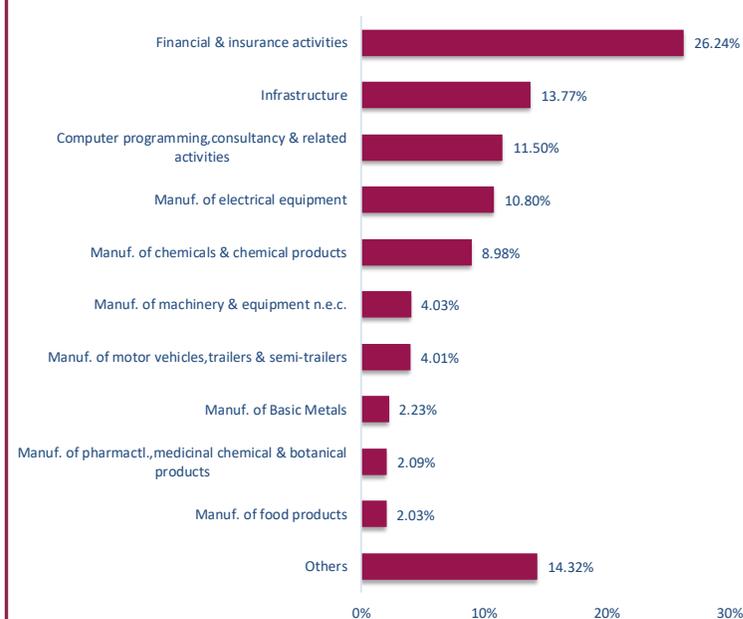
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BANK OF MAHARASHTRA	2.62%
INDIAN BANK	2.54%
BANK OF INDIA	2.52%
STATE BANK OF INDIA	2.49%
ABB INDIA LIMITED	2.34%
SCHAEFFLER INDIA LIMITED	2.29%
POLYCAB INDIA LIMITED	2.28%
JINDAL SAW LTD	2.23%
SIEMENS LIMITED	2.20%
PUNJAB NATIONAL BANK LIMITED	2.15%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.97

SMART INNOVATION FUND

ULIF03301/03/25INNOVATION104

27-Feb-26

Objective: Smart Innovation Fund is a fund with a focus on investing in innovative companies and business benefitting from the evolving innovation eco-system with the objective to generate long term capital appreciation. At least 70% of the Fund corpus is invested in a basket of equity stocks over the entire market capitalization range at all times. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.

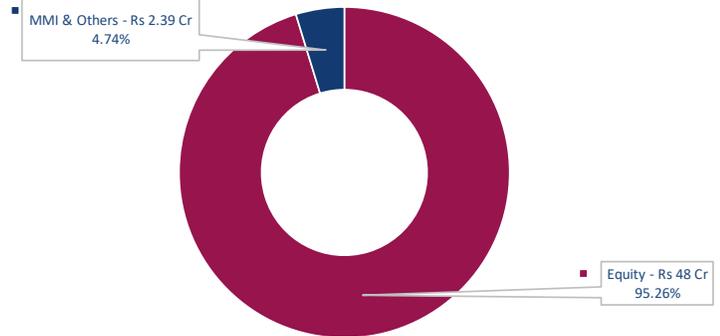
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	4.74%
Equities	70 - 100%	95.26%
Total		100.00%

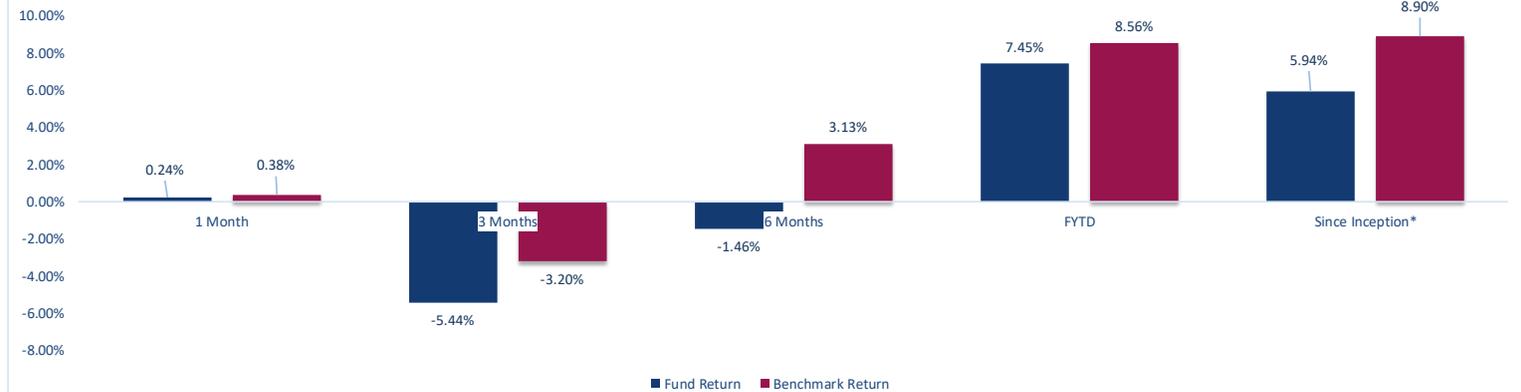
AUM (Rs.in Crores)	50.39
NAV (Per Unit)	10.5943
Fund Management Charge	1.25%
Inception Date	21-Mar-25

Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 500

ASSET MIX



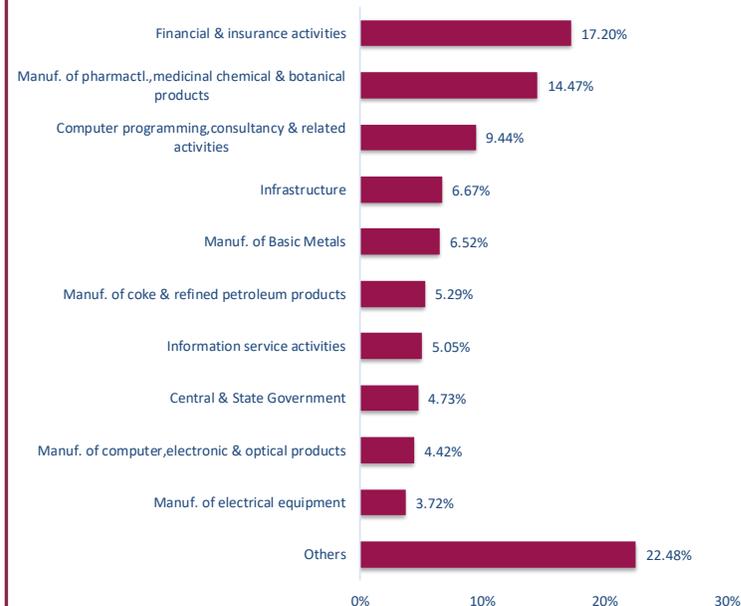
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	5.29%
TUBE INVESTMENTS OF INDIA LIMITED	5.10%
STATE BANK OF INDIA	3.67%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.20%
MAX HEALTHCARE INSTITUTE LTD	2.83%
AUROBINDO PHARMA LIMITED	2.76%
DIVIS LABORATORIES LIMITED	2.71%
ANTHEM BIOSCIENCES LTD	2.69%
INFOSYS LIMITED	2.63%
VOLTAMP TRANSFORMERS LTD	2.52%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.09%
Beta	1.01

NIFTY 500 MULTIFACTOR 50 INDEX FUND

ULIF03414/05/25MULTIFACTO104

27-Feb-26

Objective: The Objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE's Nifty 500 Multifactor MQVLv 50 Index based on a combination of momentum, quality, value and low volatility factors. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

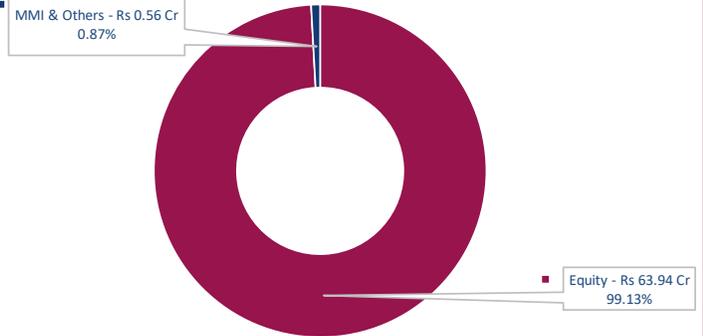
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.87%
Equities	80 - 100%	99.13%
Total		100.00%

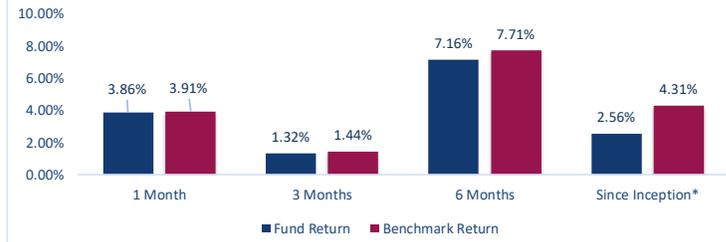
AUM (Rs.in Crores)	64.50
NAV (Per Unit)	10.2563
Fund Management Charge	1.25%
Inception Date	05-Jun-25

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 500 Multifactor MQVLv 50 Index

ASSET MIX



PERFORMANCE VS BENCHMARK

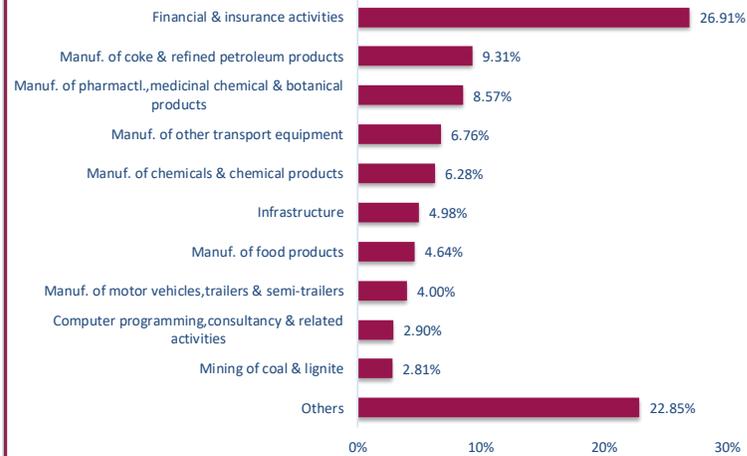


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
INDIAN BANK	3.09%
COAL INDIA LIMITED	2.81%
OIL & NATURAL GAS CORP LIMITED	2.79%
INDIAN OIL CORPORATION LIMITED	2.77%
THE FEDERAL BANK LIMITED	2.68%
UNION BANK OF INDIA	2.64%
CANARA BANK LIMITED	2.64%
ASTER DM HEALTHCARE LTD	2.61%
EICHER MOTORS LIMITED	2.56%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	2.55%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.98

BSE 500 VALUE 50 INDEX FUND

ULIF03623/07/25BSEVALUEIN104

27-Feb-26

Objective: The Objective of the fund is to invest in a basket of stocks drawn from the constituents of BSE 500 Enhanced Value 50 Index based on value parameters. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

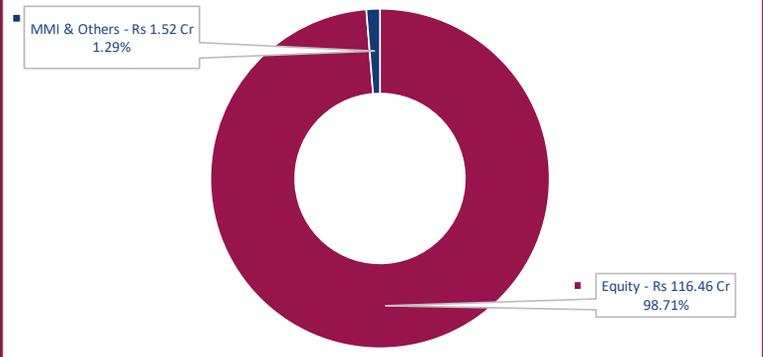
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	1.29%
Equities	80 - 100%	98.71%
Total		100.00%

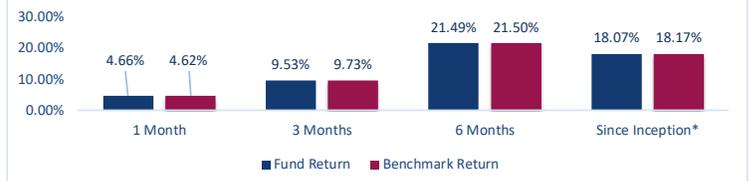
AUM (Rs.in Crores)	117.98
NAV (Per Unit)	11.8072
Fund Management Charge	1.25%
Inception Date	11-Aug-25

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - BSE 500 Enhanced Value 50 Index

ASSET MIX



PERFORMANCE VS BENCHMARK

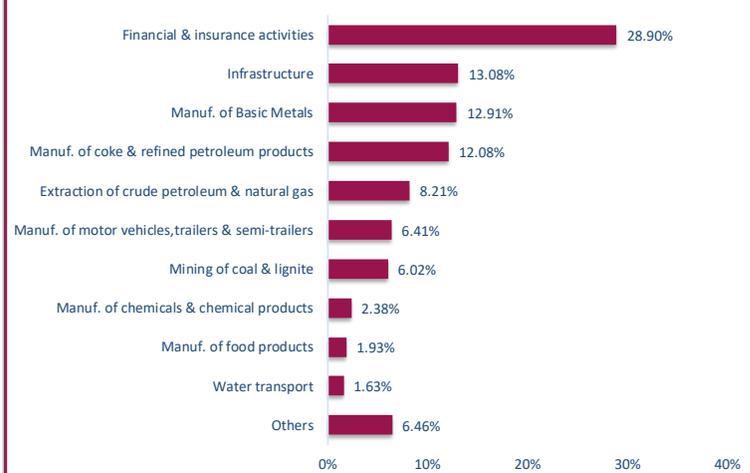


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
OIL & NATURAL GAS CORP LIMITED	6.73%
STATE BANK OF INDIA	6.64%
HINDALCO INDUSTRIES LIMITED	6.47%
Tata Motors Passenger Vehicles Limited	6.41%
COAL INDIA LIMITED	6.02%
INDIAN OIL CORPORATION LIMITED	4.61%
BHARAT PETROLEUM CORPORATION LIMITED	4.36%
POWER FINANCE CORP LIMITED	3.94%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	3.64%
GAIL (INDIA) LIMITED	3.37%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.98

INDIA CONSUMPTION OPPORTUNITIES FUND

ULIF03807/10/25INDIACONSU104

27-Feb-26

Objective: The Objective of the fund is to achieve long-term capital appreciation by investing in equity instruments of companies operating in the consumption sector and its related or allied industries.

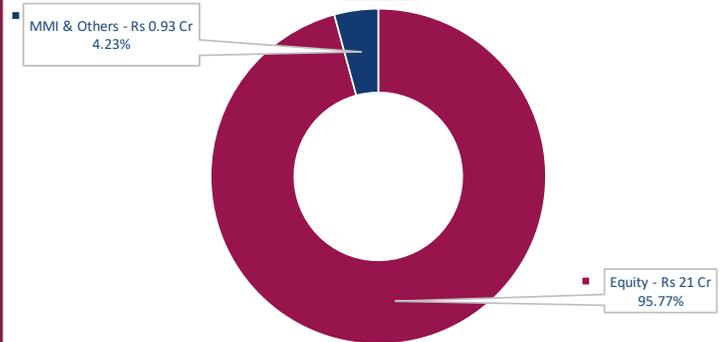
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	4.23%
Equities	70 - 100%	95.77%
Total		100.00%

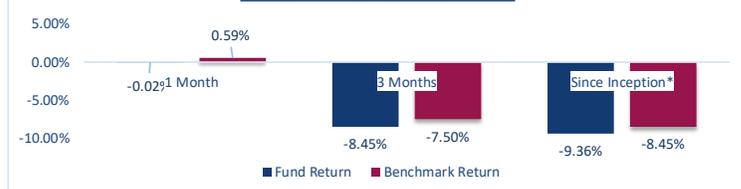
AUM (Rs.in Crores)	21.93
NAV (Per Unit)	9.0639
Fund Management Charge	1.25%
Inception Date	27-Oct-25

Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Nifty Consumption Index

ASSET MIX



PERFORMANCE VS BENCHMARK

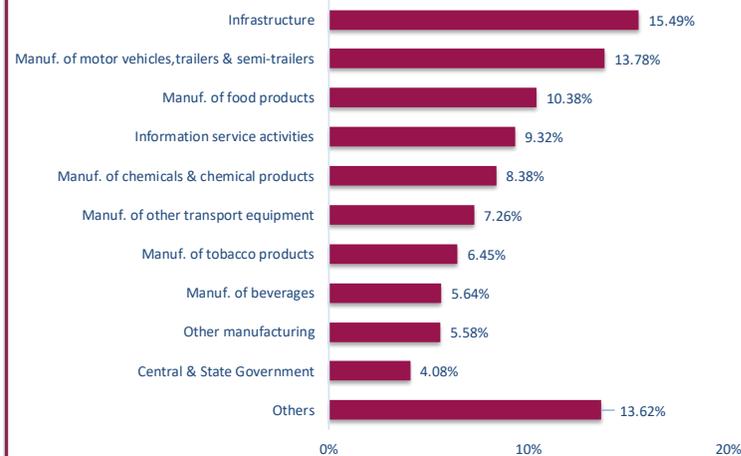


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BHARTI AIRTEL LIMITED	8.44%
MAHINDRA & MAHINDRA LIMITED	8.01%
ETERNAL LIMITED	6.89%
ITC LIMITED	6.45%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	5.77%
TITAN COMPANY LIMITED	5.58%
HINDUSTAN UNILEVER LIMITED	4.04%
NESTLE INDIA LIMITED	3.76%
Varun Beverages Limited	3.53%
MAX HEALTHCARE INSTITUTE LTD	3.31%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.93

BSE 500 DIVIDEND LEADERS 50 INDEX FUND

ULIF03907/11/25BSEDIVLEAD104

27-Feb-26

Objective: The objective of the fund is to invest in a basket of stocks drawn from the constituents of BSE 500 Dividend Leaders 50 Index. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

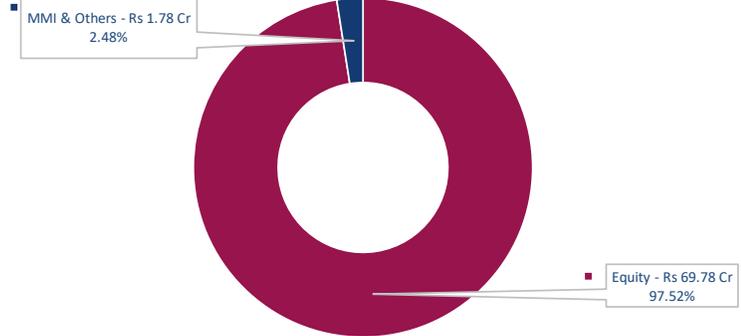
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	2.48%
Equities	80 - 100%	97.52%
Total		100.00%

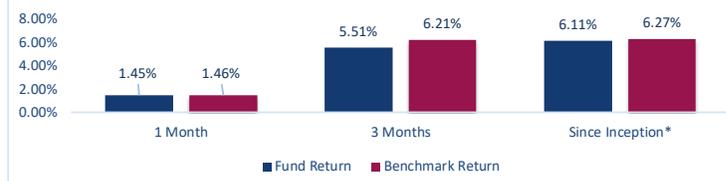
AUM (Rs.in Crores)	71.56
NAV (Per Unit)	10.6109
Fund Management Charge	1.25%
Inception Date	23-Nov-25

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - BSE 500 Dividend leaders 50 Index

ASSET MIX



PERFORMANCE VS BENCHMARK

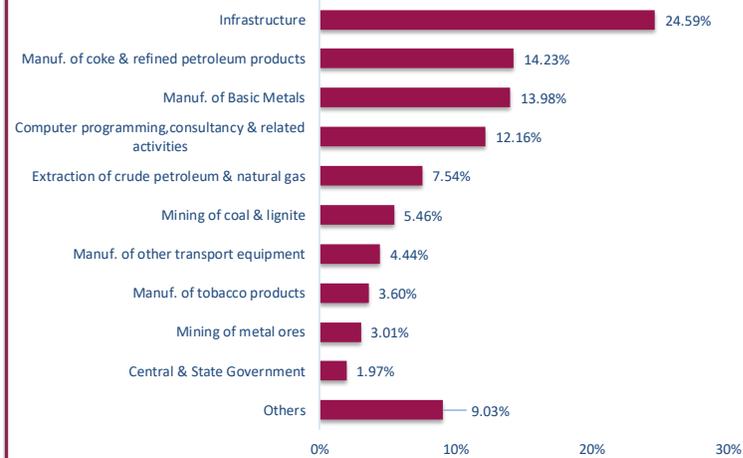


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
POWER FINANCE CORP LIMITED	5.56%
OIL & NATURAL GAS CORP LIMITED	5.41%
INDIAN OIL CORPORATION LIMITED	5.32%
COAL INDIA LIMITED	5.21%
BHARAT PETROLEUM CORPORATION LIMITED	5.01%
RURAL ELECTRIFICATION CORPORATION LIMITED	4.72%
VEDANTA LIMITED	4.54%
HERO MOTOCORP LIMITED	4.44%
TATA STEEL LIMITED	4.33%
NTPC LIMITED	3.71%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.95

HIGH GROWTH FUND II

ULIF04117/12/25HIGHGROWTH104

27-Feb-26

Objective: High Growth Fund II is a mid cap fund investing in companies with high growth potential in the long term. At least 80% of the Fund corpus is always invested in equities. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.

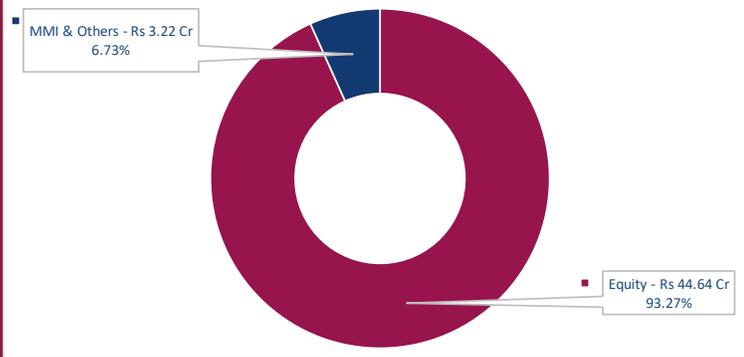
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 20%	6.73%
Equities	80 - 100%	93.27%
Total		100.00%

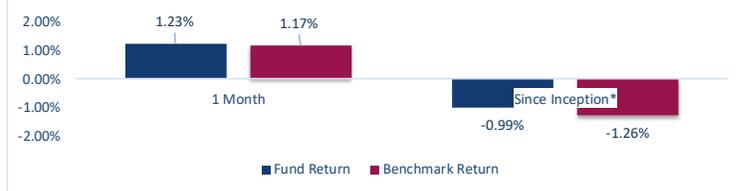
AUM (Rs.in Crores)	47.86
NAV (Per Unit)	9.9015
Fund Management Charge	1.35%
Inception Date	16-Jan-26

Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty MidCap 100

ASSET MIX



PERFORMANCE VS BENCHMARK

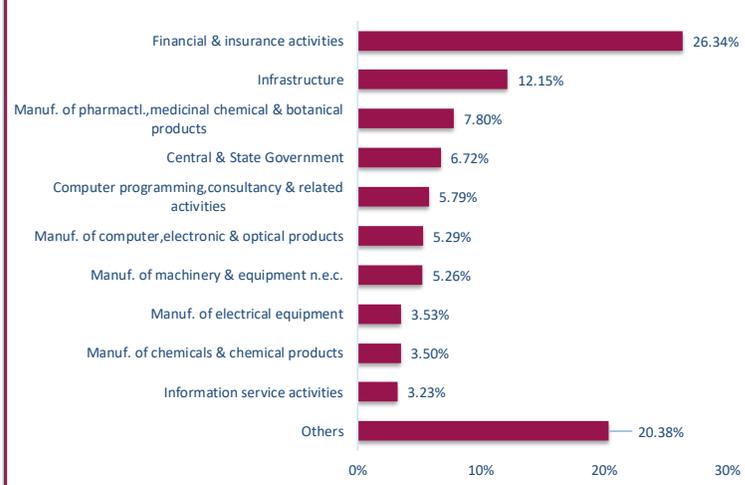


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BSE LIMITED	3.94%
INDUS TOWERS LIMITED	3.55%
AU SMALL FINANCE BANK LIMITED	3.10%
CUMMINS INDIA LIMITED	2.91%
MAX HEALTHCARE INSTITUTE LTD	2.69%
KARUR VYSYA BANK LIMITED	2.61%
THE FEDERAL BANK LIMITED	2.55%
CG POWER & INDUSTRIAL SOLUTIONS LIMITED	2.19%
LUPIN LIMITED	2.18%
DIXON TECHNOLOGIES INDIA LIMITED	2.12%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.09%
Beta	0.93

DIVERSIFIED EQUITY FUND II

ULIF04317/12/25DIVIEQUITY104

27-Feb-26

Objective: The investment objective of the fund is to invest at least 80% of the fund corpus in a diversified basket of equity stocks over the entire market capitalization range, primarily focusing on large and mid-cap companies covering a wide variety of sectors to provide investors with long term growth opportunities while ensuring liquidity of investments.

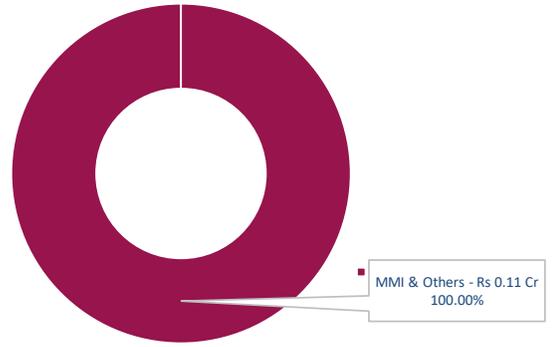
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 20%	100.00%
Equities	80 - 100%	0.00%
Total		100.00%

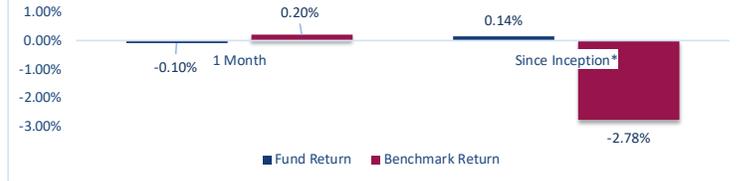
AUM (Rs.in Crores)	0.11
NAV (Per Unit)	10.0135
Fund Management Charge	1.35%
Inception Date	24-Dec-25

Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 200

ASSET MIX



PERFORMANCE VS BENCHMARK

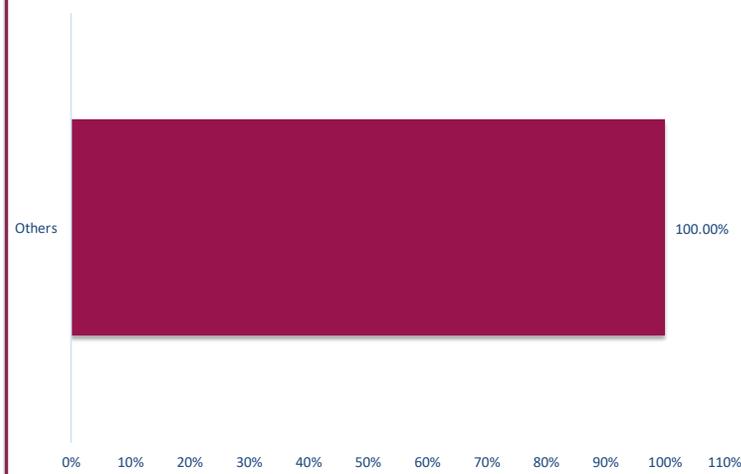


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	NA
Average Maturity (In Years)	NA
Yield to Maturity	NA
Beta	0.00

DISCONTINUANCE FUND INDIVIDUAL

ULIF02021/06/13LIFEDISCON104

27-Feb-26

Objective: In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.

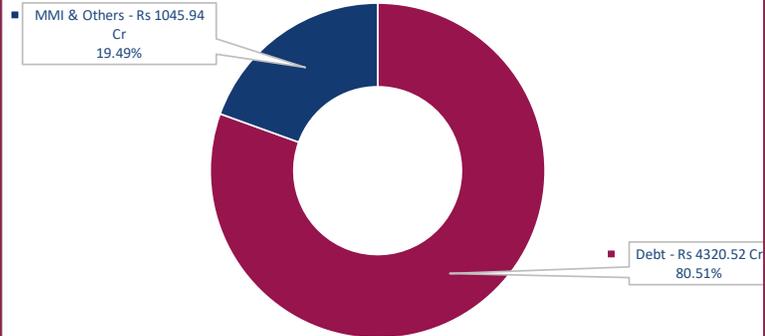
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	60-100%	80.51%
Corporate Bonds	0%	0.00%
Money Market or Equivalent	0 - 40%	19.49%
Equities	0%	0.00%
Total		100.00%

AUM (Rs.in Crores)	5,366.46
NAV (Per Unit)	20.7370
Fund Management Charge	0.50%
Inception Date	29-Apr-14

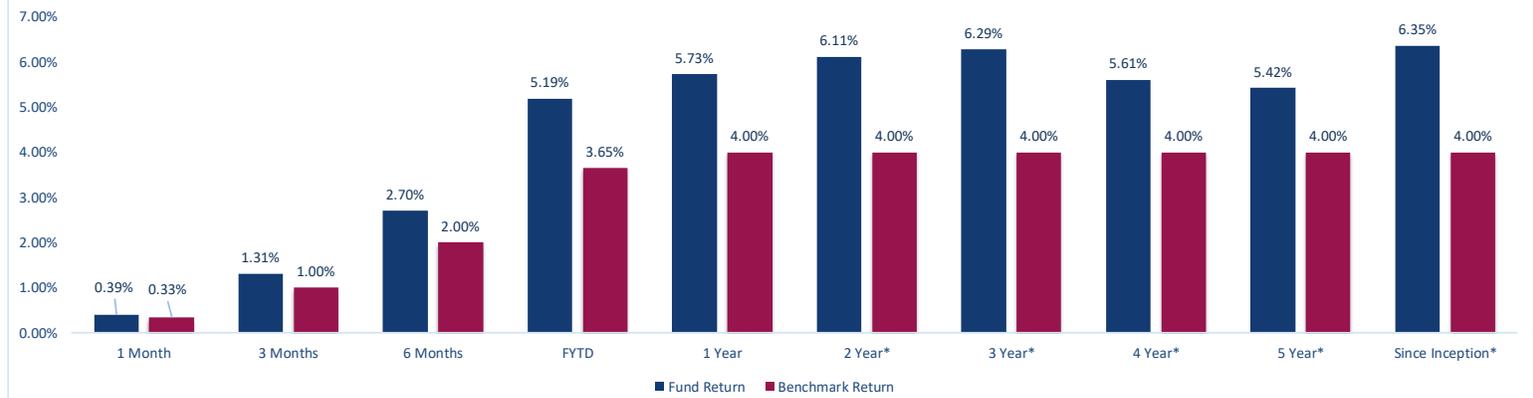
Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

PERFORMANCE VS BENCHMARK

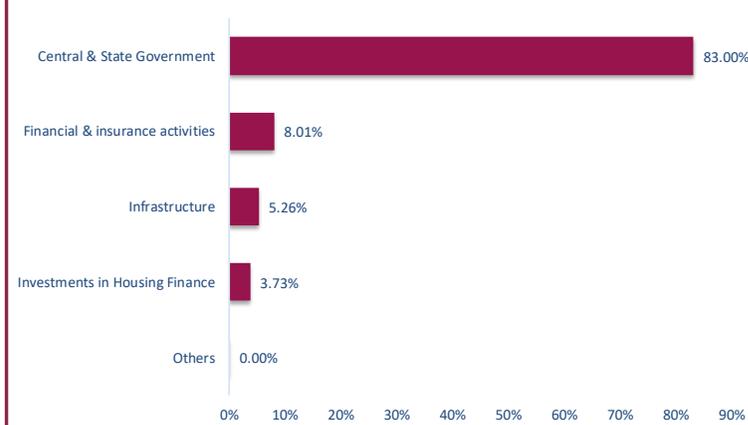


*Returns over one year has been annualized

Note: Fund provides minimum guaranteed rate of return as prescribed by IRDAI

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



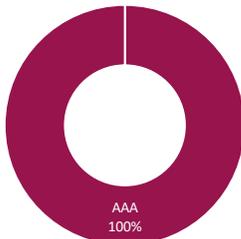
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
364 DAYS TBILL 19 MARCH 2026	10.90%
364 DAYS TBILL 01 MAY 2026	8.03%
364 DAYS TBILL 02 APRIL 2026	7.97%
364 DAYS TBILL 05 MARCH 2026	5.57%
364 DAYS TBILL 15 JAN 2027	5.33%
364 DAYS TBILL 16 JULY 2026	4.79%
364 DAYS TBILL 12 MARCH 2026	4.65%
364 DAYS TBILL 07 JAN 2027	4.43%
364 DAYS TBILL 10 APRIL 2026	4.35%
364 DAYS TBILL 10 DEC 2026	4.29%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.37
Average Maturity (In Years)	0.37
Yield to Maturity	5.62%

Factsheets - Unit Linked Pension Funds

UL PENSION GROWTH SUPER FUND

ULIF01213/08/07PENSGRWSUP104

27-Feb-26

Objective: The investment objective of the equity fund is to provide potentially higher returns to Unit-holders by investing predominantly in Equities (to target growth in capital value of assets); however, the fund may also invest in Government securities, corporate bonds and money market instruments.

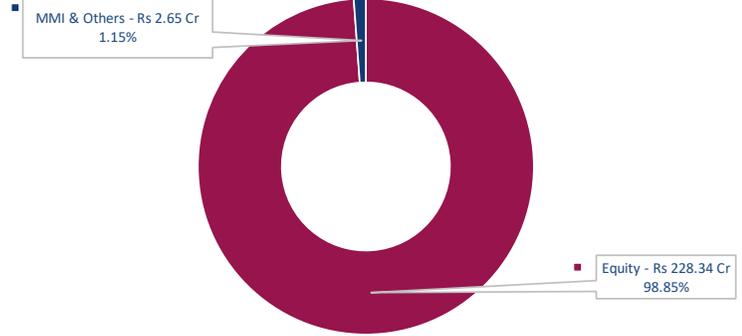
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	1.15%
Equities	70 - 100%	98.85%
Total		100.00%

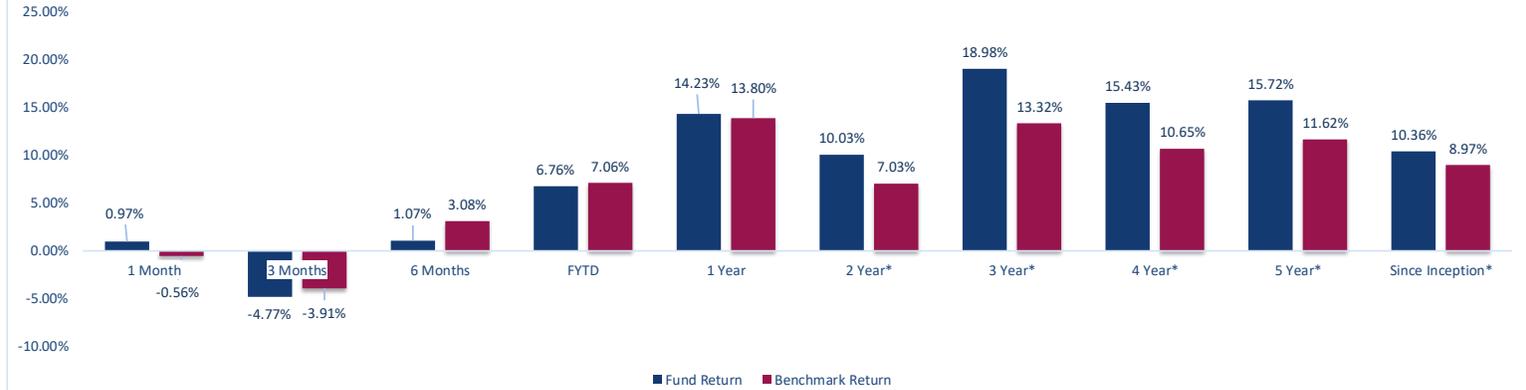
AUM (Rs.in Crores)	230.99
NAV (Per Unit)	60.6819
Fund Management Charge	1.25%
Inception Date	15-Nov-07

Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 50

ASSET MIX



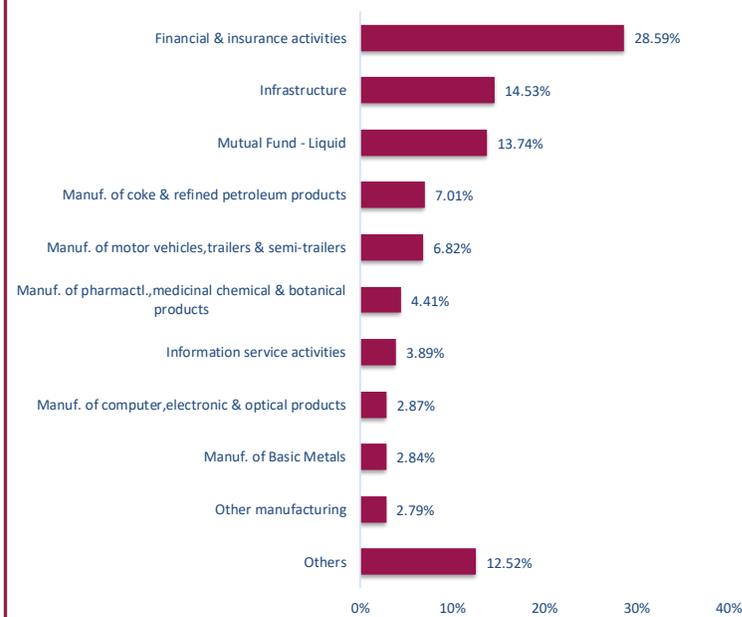
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	8.36%
RELIANCE INDUSTRIES LIMITED	7.01%
ICICI BANK LIMITED	6.03%
MAX HEALTHCARE INSTITUTE LTD	5.98%
LARSEN & TOUBRO LIMITED	4.60%
SBI NIFTY BANK ETF	4.29%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	4.07%
STATE BANK OF INDIA	4.01%
ETERNAL LIMITED	3.89%
ICICI PRUDENTIAL BANKING ETF	3.88%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.05%
Beta	0.89

PENSION LIFE GROWTH FUND

ULIF00525/11/05PENSGROWTH104

27-Feb-26

Objective: The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

ASSET ALLOCATION

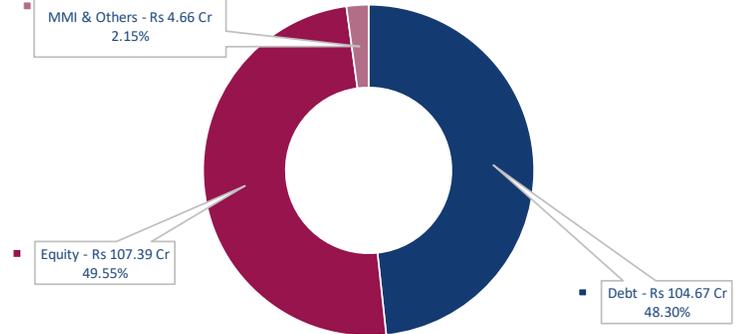
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	27.93%
Corporate Bonds	0 - 30%	20.37%
Money Market or Equivalent	0 - 40%	2.15%
Equities	20 - 70%	49.55%
Total		100.00%

AUM (Rs.in Crores)	216.71
NAV (Per Unit)	71.4695
Fund Management Charge	1.25%
Inception Date	27-Jan-06

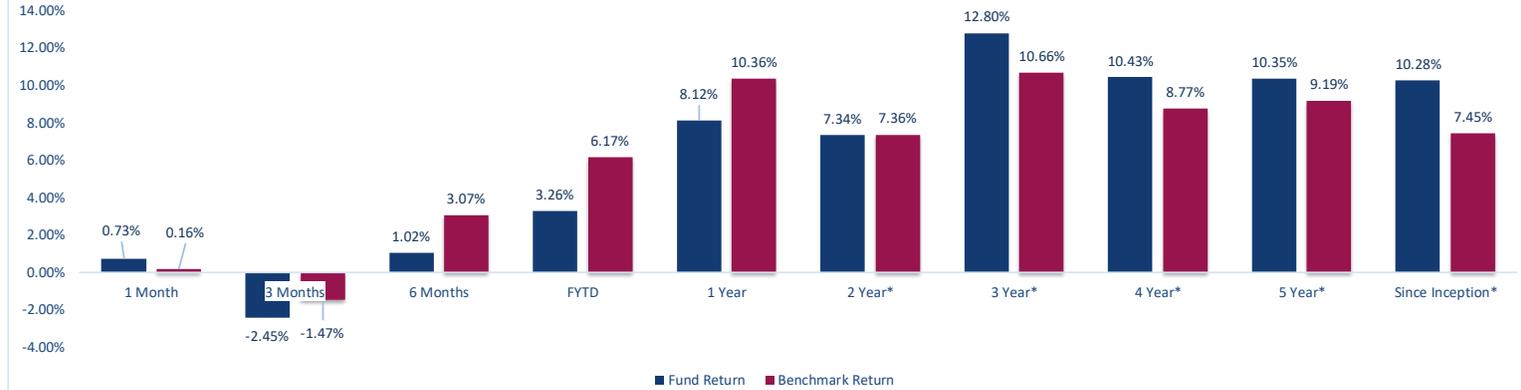
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



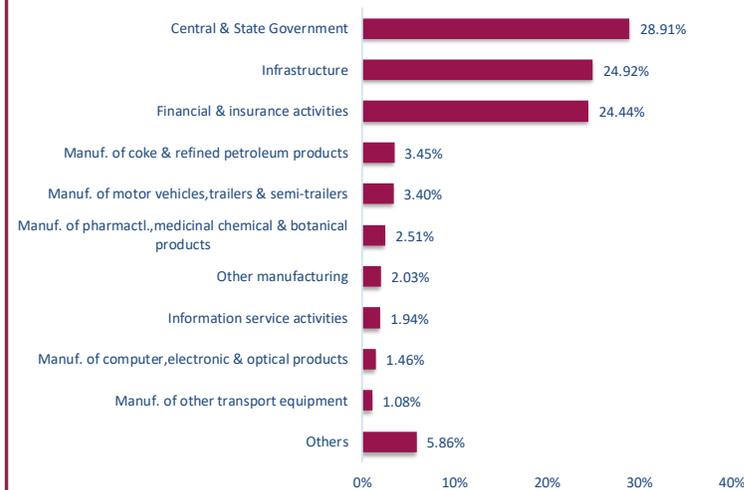
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.30%
ICICI BANK LIMITED	4.44%
AXIS BANK LIMITED	3.74%
RELIANCE INDUSTRIES LIMITED	3.45%
MAX HEALTHCARE INSTITUTE LTD	3.08%
STATE BANK OF INDIA	2.67%
LARSEN & TOUBRO LIMITED	2.29%
ETERNAL LIMITED	1.94%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	1.64%
DIVIS LABORATORIES LIMITED	1.57%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	6.48%
6.90 GOI 15 APRIL 2065	6.08%
7.43 GOI 19 JAN 2076	4.19%
7.46 GOI 06 NOVEMBER 2073	3.42%
6.48 GOI 06 OCT 35	2.48%
6.8 GOI 15 DEC 2060	1.81%
7.29 SGB 27 JANUARY 2033	1.75%
8.17 GOI 01 DEC 2044	0.55%
7.30 GOI 19 JUNE 2053	0.31%
6.19 GOI 16 SEP 2034	0.22%

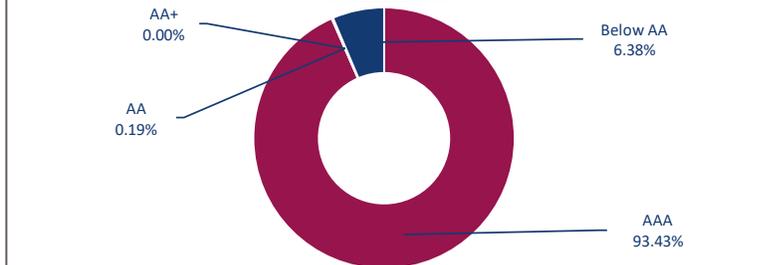
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.14
Average Maturity (In Years)	18.00
Yield to Maturity	7.12%
Beta	0.92

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.01%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.71%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.34%
7.8 YES BANK 01 OCT 2027	2.30%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	2.25%
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	1.56%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.12%
7.45 ALTIUS TELE INFRA 20 APR 2035 (Step up & Step down)	0.94%
6.85 INDIAN RAILWAY FINANCE CORP LTD 29 OCT 2040	0.66%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.52%

RATING PROFILE



LIFEMAKER PENSION MAXIMISER FUND

ULIF01715/02/13PENSMAXIMI104

27-Feb-26

Objective: The investment objective of the Maximiser Fund is to provide potentially higher returns by investing in a combination of listed equities (to target growth in capital value of assets) and fixed income instruments such as government securities, corporate bonds and money market instruments

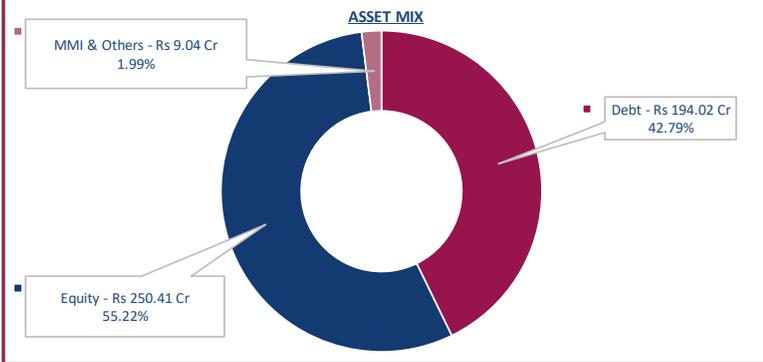
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	40-80%	42.79%
Money Market or Equivalent	0-40%	1.99%
Equities	20-60%	55.22%
Total		100.00%

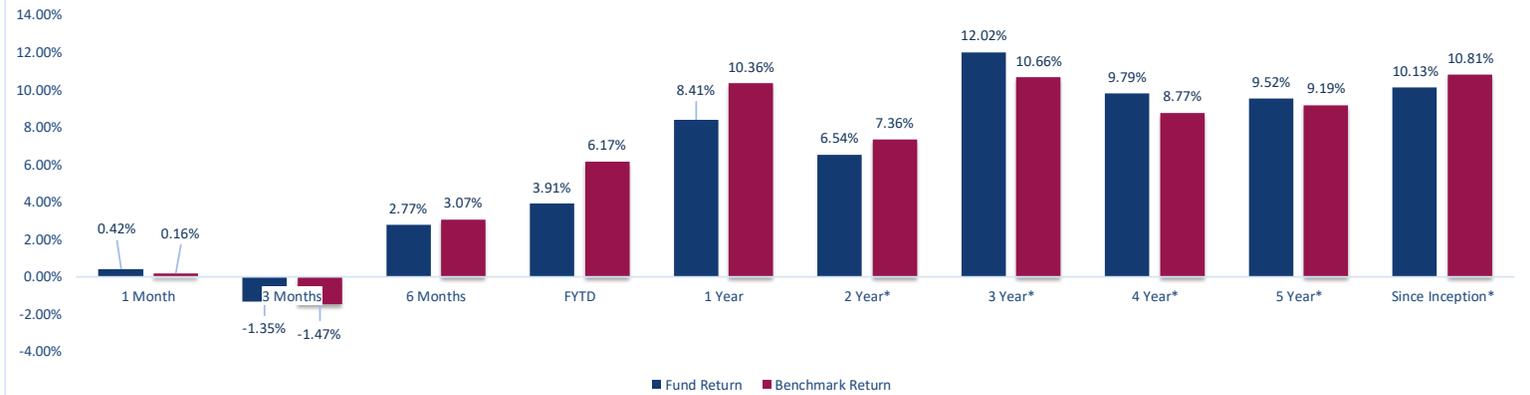
AUM (Rs.in Crores)	453.46
NAV (Per Unit)	33.5062
Fund Management Charge	1.65%
Inception Date	19-Aug-13

Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

Note: Benchmark for fund has been changed from November 2018 onwards



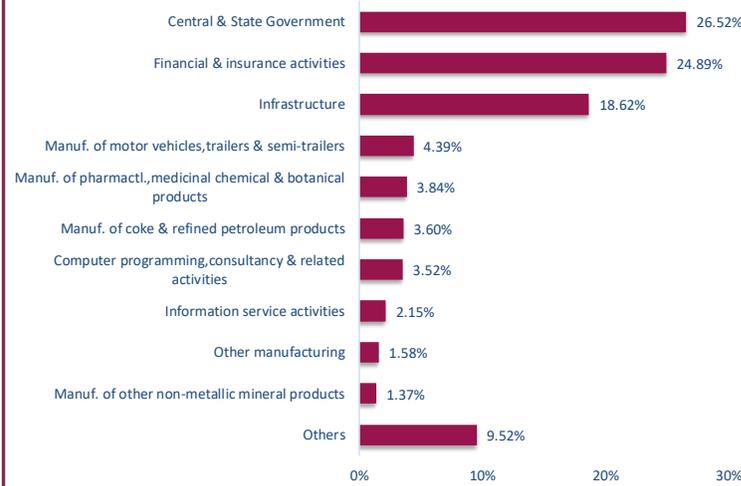
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	4.38%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.24%
AXIS BANK LIMITED	4.15%
RELIANCE INDUSTRIES LIMITED	3.60%
STATE BANK OF INDIA	3.47%
MAHINDRA & MAHINDRA LIMITED	2.79%
BHARTI AIRTEL LIMITED	2.19%
INFOSYS LIMITED	2.19%
ETERNAL LIMITED	2.15%
LARSEN & TOUBRO LIMITED	1.85%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	11.25%
6.01 GOI 21 JULY 2030	5.54%
7.43 GOI 19 JAN 2076	5.30%
7.26 Maharashtra SDL 07 AUGUST 2049	1.07%
7.46 GOI 06 NOVEMBER 2073	0.74%
6.48 GOI 06 OCT 35	0.65%
7.29 SGB 27 JANUARY 2033	0.50%
7.65 KARNATAKA SDL 29 NOV 2027	0.24%
7.54 GOI 23 MAY 2036	0.14%
6.95 GOI 16 DEC 2061	0.13%

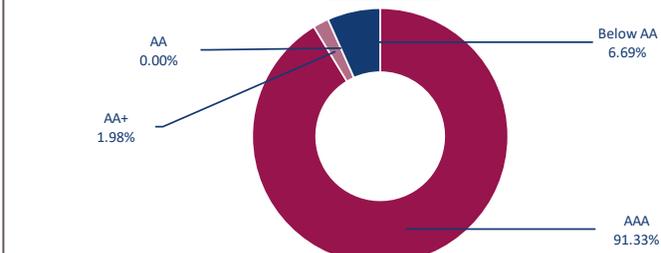
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.91
Average Maturity (In Years)	20.99
Yield to Maturity	7.21%
Beta	0.79

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	2.24%
7.80 YES BANK 29 SEP 2027	2.20%
7.37 NABARD 28 MAY 2035	2.20%
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	1.24%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.12%
7.45 ALTIUS TELE INFRA 20 APR 2035 (Step up & Step down)	1.12%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.06%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	0.89%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	0.86%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	0.86%

RATING PROFILE



PENSION LIFE BALANCED FUND

ULIF00625/11/05PENSBALANC104

27-Feb-26

Objective: The investment objective of this fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

ASSET ALLOCATION

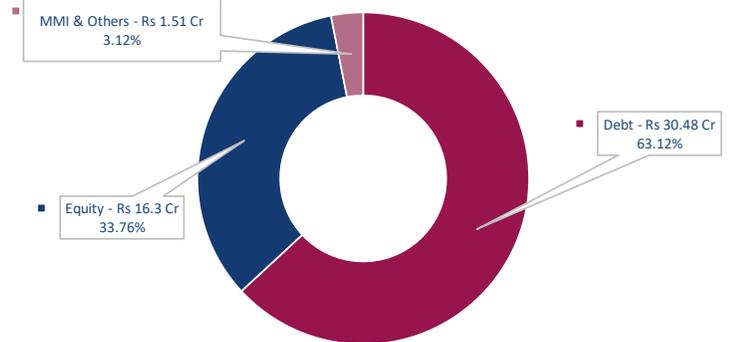
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	36.90%
Corporate Bonds	20 - 40%	26.21%
Money Market or Equivalent	0 - 40%	3.12%
Equities	10 - 40%	33.76%
Total		100.00%

AUM (Rs.in Crores)	48.28
NAV (Per Unit)	54.3381
Fund Management Charge	1.10%
Inception Date	27-Jan-06

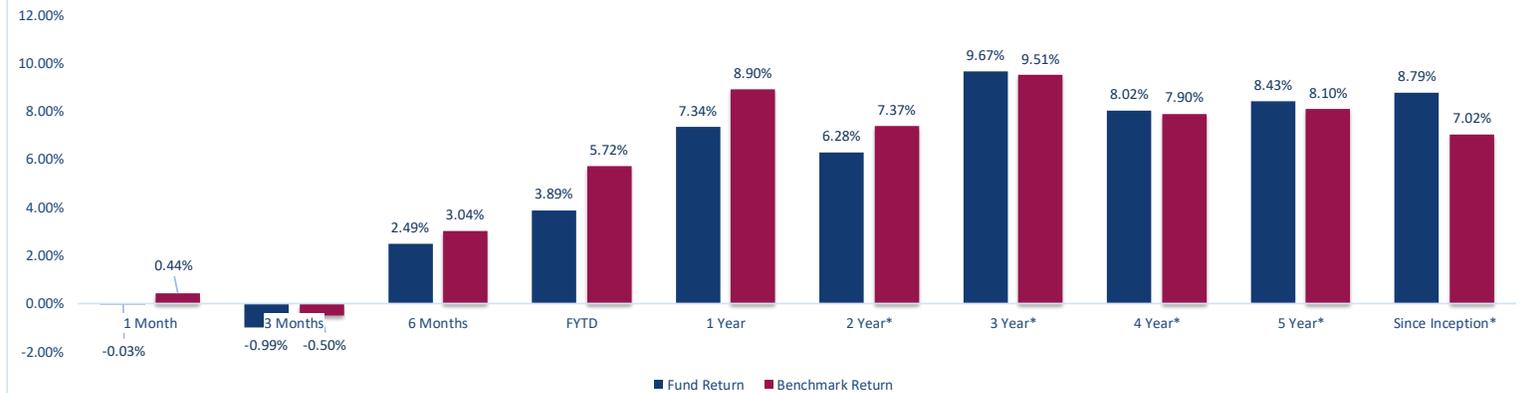
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
 Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



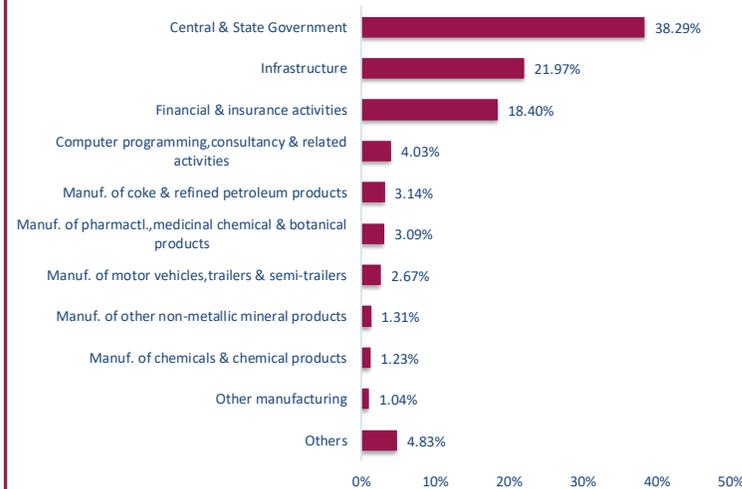
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	3.52%
RELIANCE INDUSTRIES LIMITED	3.14%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.14%
LARSEN & TOUBRO LIMITED	2.51%
INFOSYS LIMITED	2.51%
STATE BANK OF INDIA	1.98%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	1.77%
MAHINDRA & MAHINDRA LIMITED	1.48%
AXIS BANK LIMITED	1.47%
ULTRATECH CEMENT LIMITED	1.31%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	8.33%
6.8 GOI 15 DEC 2060	4.92%
7.29 SGB 27 JANUARY 2033	4.59%
7.43 GOI 19 JAN 2076	4.22%
7.46 GOI 06 NOVEMBER 2073	3.73%
6.48 GOI 06 OCT 35	3.52%
6.01 GOI 21 JULY 2030	1.40%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.10%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.06%
8.00 OIL MARKETING BOND GOI 23 MAR 2026	1.04%

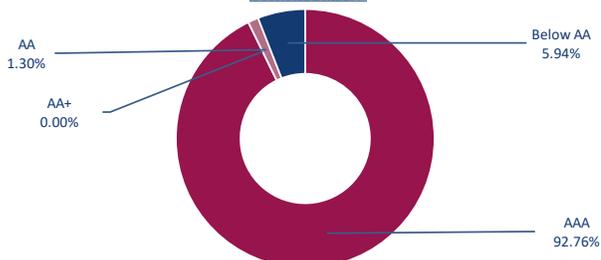
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.87
Average Maturity (In Years)	17.47
Yield to Maturity	7.15%
Beta	0.95

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.70%
8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	3.23%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	2.35%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.10%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	2.10%
7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	2.09%
7.40 NABARD 29 APRIL 2030	2.08%
7.43 NABFID 04 JULY 2034 (Put option)	2.07%
7.8 YES BANK 01 OCT 2027	1.65%
7.80 YES BANK 29 SEP 2027	1.65%

RATING PROFILE



LIFEMAKER PENSION PRESERVER FUND

ULIF01815/02/13PENSPRESER104

27-Feb-26

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.

ASSET ALLOCATION

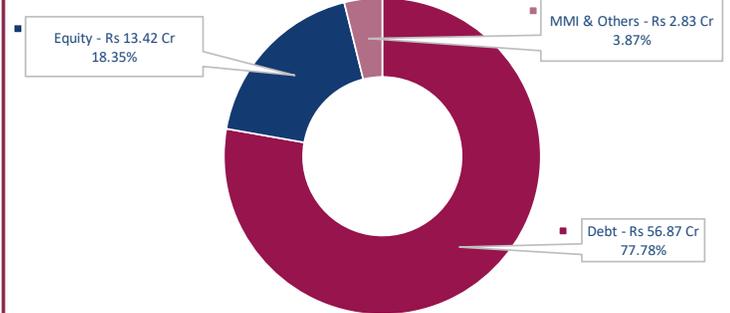
Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-90%	77.78%
Money Market or Equivalent	0-40%	3.87%
Equities	10-35%	18.35%
Total		100.00%

AUM (Rs.in Crores)	73.12
NAV (Per Unit)	26.6356
Fund Management Charge	1.45%
Inception Date	20-Aug-13

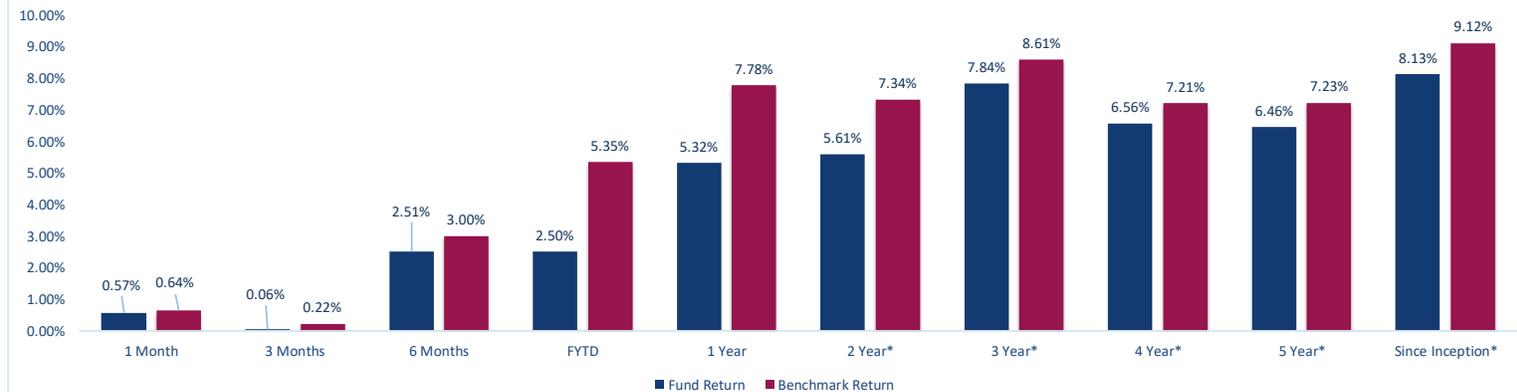
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



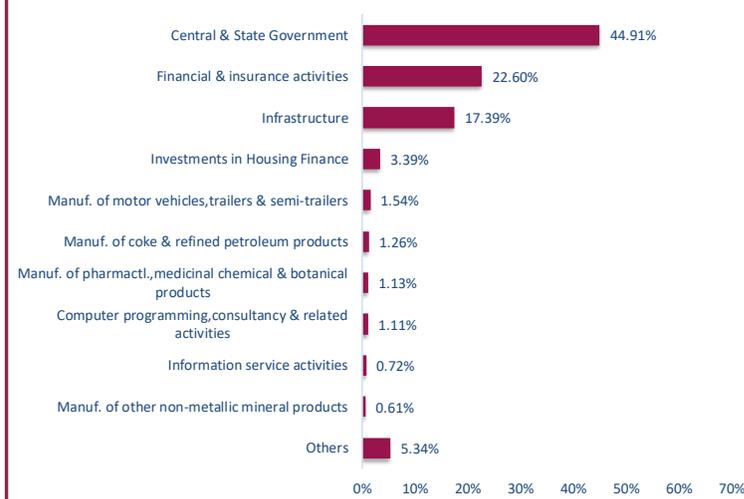
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	1.84%
AXIS BANK LIMITED	1.43%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.26%
RELIANCE INDUSTRIES LIMITED	1.26%
STATE BANK OF INDIA	1.08%
MAHINDRA & MAHINDRA LIMITED	0.92%
INFOSYS LIMITED	0.81%
ETERNAL LIMITED	0.72%
BHARTI AIRTEL LIMITED	0.69%
ULTRATECH CEMENT LIMITED	0.61%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.8 GOI 15 DEC 2060	10.43%
6.48 GOI 06 OCT 35	7.13%
7.43 GOI 19 JAN 2076	6.19%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	6.09%
6.90 GOI 15 APRIL 2065	5.46%
7.46 GOI 06 NOVEMBER 2073	3.07%
8.51 MAHARASTRA SDL 09 MAR 2026	2.60%
7.54 GOI 23 MAY 2036	0.58%
6.01 GOI 21 JULY 2030	0.45%
6.95 GOI 16 DEC 2061	0.44%

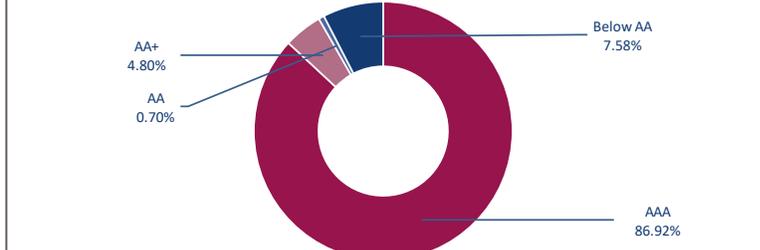
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.29
Average Maturity (In Years)	17.55
Yield to Maturity	7.23%
Beta	0.99

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	5.89%
7.37 NABARD 28 MAY 2035	4.08%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	3.81%
7.80 YES BANK 29 SEP 2027	3.55%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.94%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.84%
7.45 ALTIUS TELE INFRA 20 APR 2035 (Step up & Step down)	2.08%
6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.71%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.39%
7.8 YES BANK 01 OCT 2027	1.36%

RATING PROFILE



PENSION LIFE CONSERVATIVE FUND

ULIF00725/11/05PENSCONSER104

27-Feb-26

Objective: The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc.

ASSET ALLOCATION

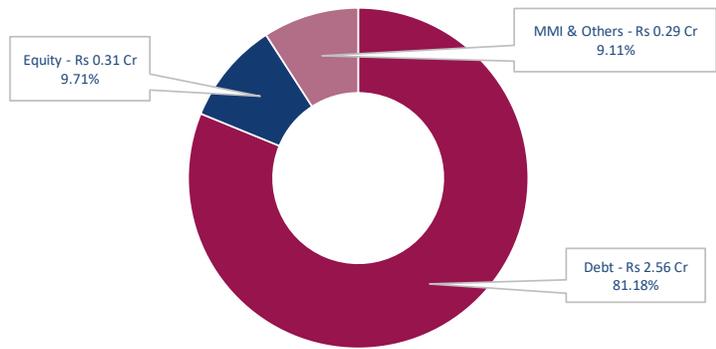
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	66.27%
Corporate Bonds	0 - 50%	14.91%
Money Market or Equivalent	0 - 40%	9.11%
Equities	0 - 15%	9.71%
Total		100.00%

AUM (Rs.in Crores)	3.15
NAV (Per Unit)	45.2753
Fund Management Charge	0.90%
Inception Date	27-Jan-06

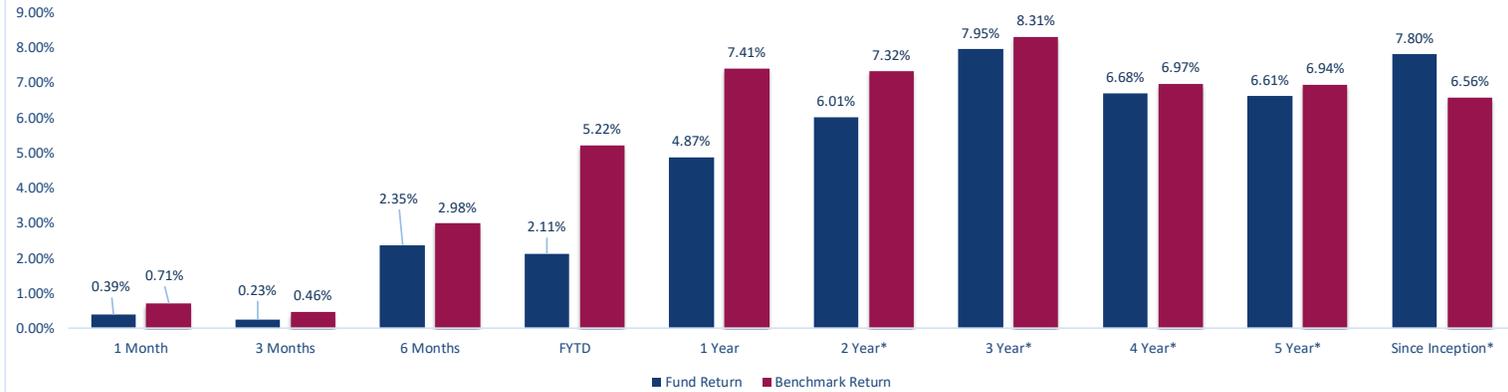
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
 Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



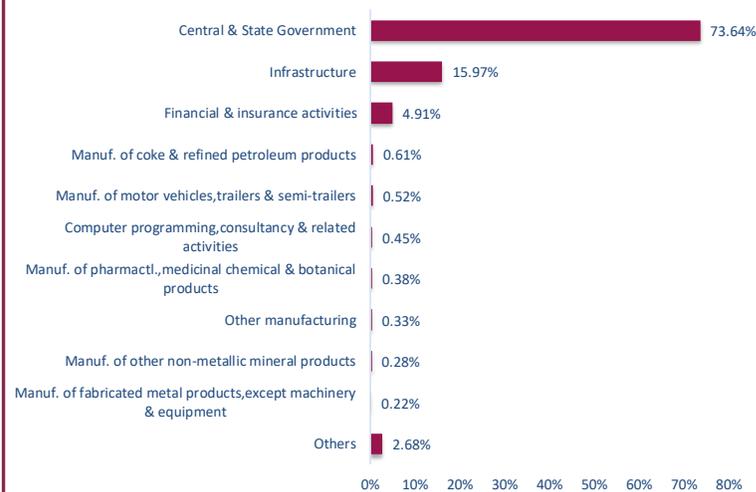
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	1.10%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.94%
AXIS BANK LIMITED	0.87%
LARSEN & TOUBRO LIMITED	0.65%
NTPC LIMITED	0.64%
RELIANCE INDUSTRIES LIMITED	0.61%
KOTAK MAHINDRA BANK LIMITED	0.52%
BHARTI AIRTEL LIMITED	0.46%
INFOSYS LIMITED	0.45%
MAHINDRA & MAHINDRA LIMITED	0.33%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.48 GOI 06 OCT 35	18.18%
6.01 GOI 21 JULY 2030	14.61%
7.43 GOI 19 JAN 2076	12.98%
7.46 GOI 06 NOVEMBER 2073	6.64%
7.73 HARYANA SDL 18 FEB 2045	4.80%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.51%
6.90 GOI 15 APRIL 2065	1.55%
8.17 GOI 01 DEC 2044	1.48%
7.25 GOI 12 JUNE 2063	1.19%
6.95 GOI 16 DEC 2061	0.34%

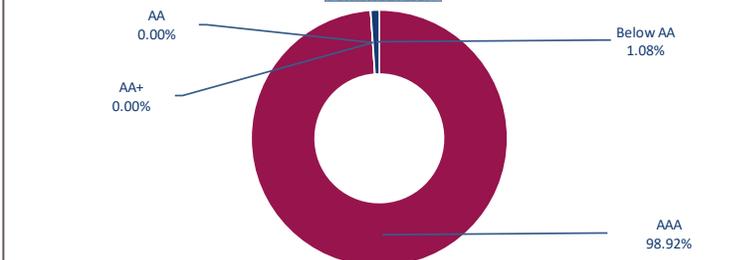
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.14
Average Maturity (In Years)	17.72
Yield to Maturity	6.86%
Beta	0.94

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	6.55%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	3.22%
7.50 NABARD (GOI SERVICED) 17 NOV 2034	3.21%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.97%
9.25% SK FINANCE 08 NOVEMBER 2026 (Step up)	0.96%

RATING PROFILE



PENSION LIFE SECURED FUND

ULIF00825/11/05PENSSECURE104

27-Feb-26

Objective: The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

ASSET ALLOCATION

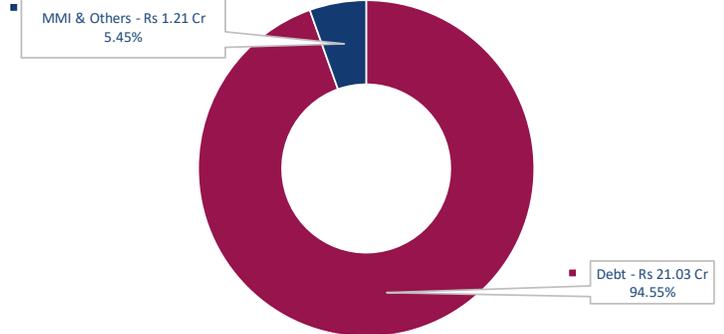
Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	61.24%
Corporate Bonds	0 - 50%	33.31%
Money Market or Equivalent	0 - 40%	5.45%
Equities	0.00%	0.00%
Total		100.00%

AUM (Rs.in Crores)	22.25
NAV (Per Unit)	40.1816
Fund Management Charge	0.90%
Inception Date	27-Jan-06

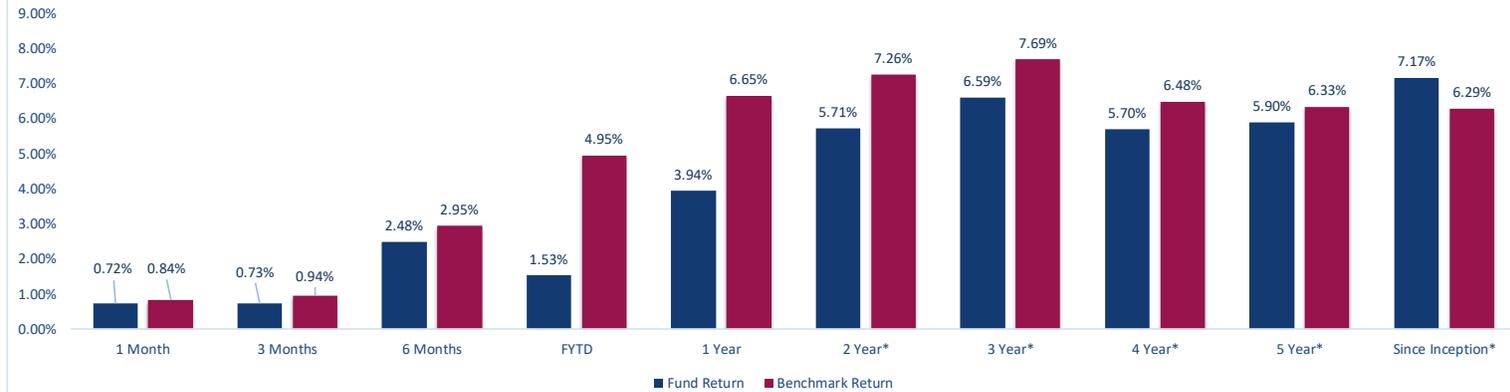
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



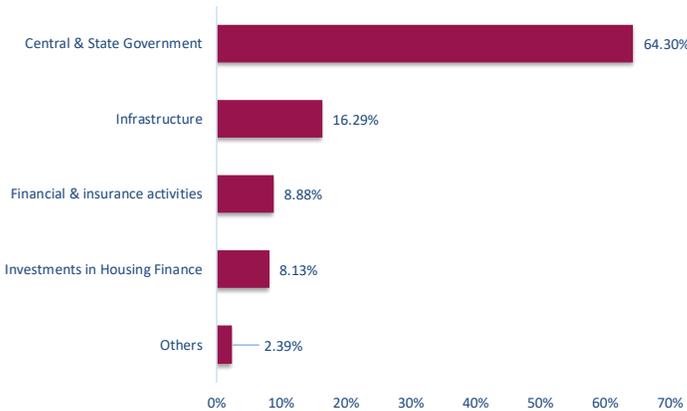
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



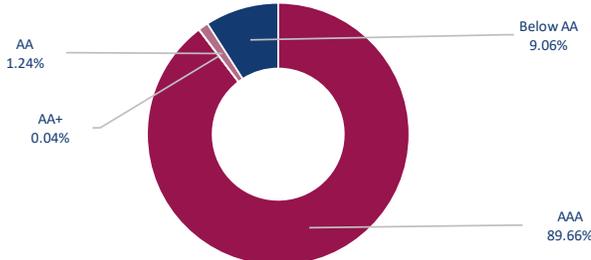
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	18.12%
7.43 GOI 19 JAN 2076	12.43%
6.01 GOI 21 JULY 2030	10.52%
6.48 GOI 06 OCT 35	9.57%
8.30 GOI 02 JUL 2040	6.23%
8.13 KERALA SDL 21 MAR 2028	1.92%
7.29 SGB 27 JANUARY 2033	0.71%
7.54 GOI 23 MAY 2036	0.46%
7.62 GOI 15 SEP 2039	0.35%
6.95 GOI 16 DEC 2061	0.26%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.8 YES BANK 01 OCT 2027	6.28%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	4.66%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	4.56%
7.37 NABARD 28 MAY 2035	4.48%
6.85 NABARD 19 JAN 2029	3.57%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	2.32%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	2.26%
7.80 YES BANK 29 SEP 2027	1.79%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	1.37%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	1.21%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.98
Average Maturity (In Years)	17.93
Yield to Maturity	7.08%
Beta	0.96

NIFTY 500 MULTIFACTOR 50 INDEX PENSION FUND

ULIF03523/06/25PENSMULFAC104

27-Feb-26

Objective: Objective of the fund is to invest in a basket of stocks drawn from the constituents of NSE's Nifty 500 Multifactor MQVLv 50 Index based on a combination of momentum, quality, value and low volatility factors. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

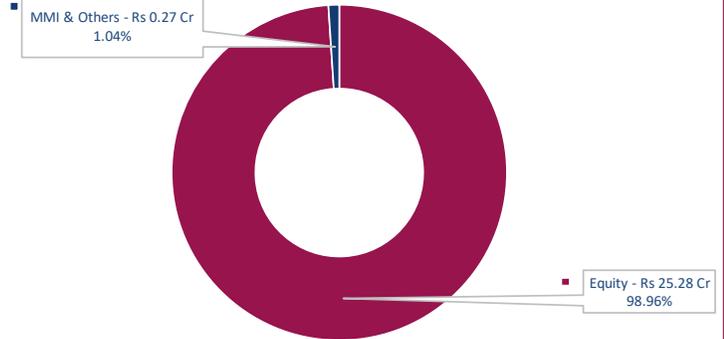
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	1.04%
Equities	80 - 100%	98.96%
Total		100.00%

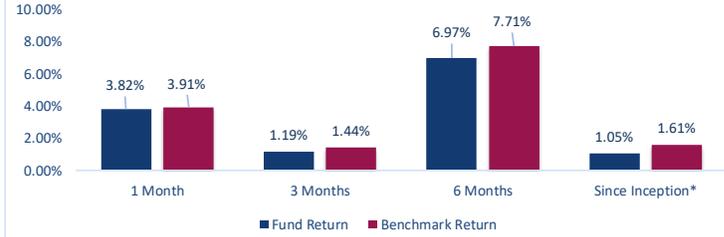
AUM (Rs.in Crores)	25.55
NAV (Per Unit)	10.1053
Fund Management Charge	1.35%
Inception Date	16-Jul-25

Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 500 Multifactor MQVLv 50 Index

ASSET MIX



PERFORMANCE VS BENCHMARK

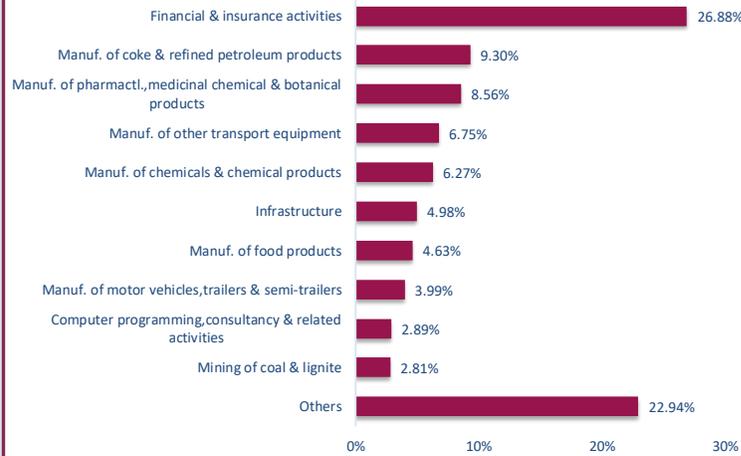


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
INDIAN BANK	3.08%
COAL INDIA LIMITED	2.81%
OIL & NATURAL GAS CORP LIMITED	2.79%
INDIAN OIL CORPORATION LIMITED	2.77%
THE FEDERAL BANK LIMITED	2.68%
UNION BANK OF INDIA	2.64%
CANARA BANK LIMITED	2.64%
ASTER DM HEALTHCARE LTD	2.60%
EICHER MOTORS LIMITED	2.56%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	2.55%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.99

HIGH GROWTH PENSION FUND

ULIF03722/09/25PENSHIGHGR104

27-Feb-26

Objective: High Growth Pension Fund is a multi-cap fund with a focus on mid cap equities, where predominant investments are equities of companies with high growth potential in the long term (to target high growth in capital value assets). At least 70% of the Fund corpus is invested in equities at all times. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.

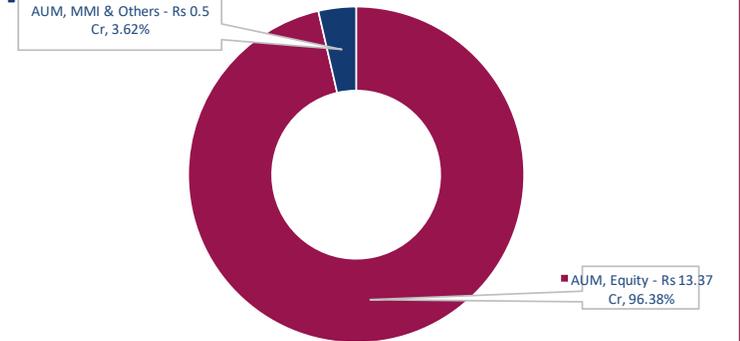
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	3.62%
Equities	70 - 100%	96.38%
Total		100.00%

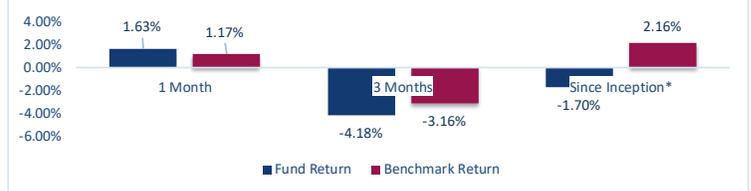
AUM (Rs.in Crores)	13.88
NAV (Per Unit)	9.8298
Fund Management Charge	1.35%
Inception Date	08-Oct-25

Fund Managers: Equity - Saurabh Kataria & ; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty MidCap 100 Index

ASSET MIX



PERFORMANCE VS BENCHMARK

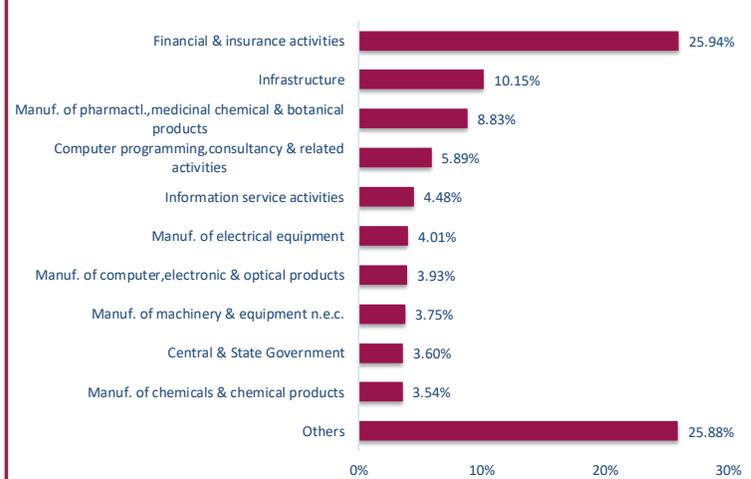


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BSE LIMITED	4.88%
INDUS TOWERS LIMITED	4.22%
CG POWER & INDUSTRIAL SOLUTIONS LIMITED	3.11%
LUPIN LIMITED	3.07%
FORTIS HEALTHCARE LIMITED	3.03%
THE FEDERAL BANK LIMITED	2.85%
CUMMINS INDIA LIMITED	2.72%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.55%
HERO MOTOCORP LIMITED	2.49%
ETERNAL LIMITED	2.31%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.09%
Beta	0.93

BSE 500 DIVIDEND LEADERS 50 INDEX PENSION FUND

ULIF04017/11/25PENDIVLEAD104

27-Feb-26

Objective: The objective of the fund is to invest in a basket of stocks drawn from the constituents of BSE 500 Dividend Leaders 50 Index. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.

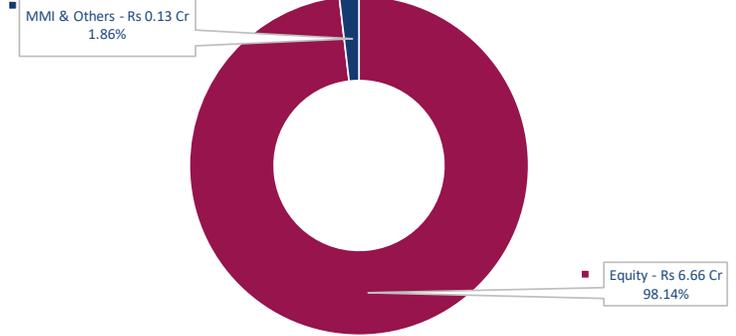
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	1.86%
Equities	80 - 100%	98.14%
Total		100.00%

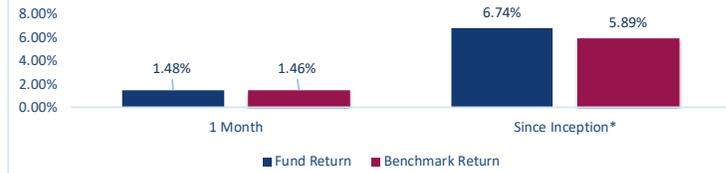
AUM (Rs.in Crores)	6.79
NAV (Per Unit)	10.6744
Fund Management Charge	1.35%
Inception Date	05-Dec-25

Fund Managers: Equity - Kamlesh Khareta & ; Fixed Income - Naresh Kumar
Benchmark - BSE 500 Dividend leaders 50 Index

ASSET MIX



PERFORMANCE VS BENCHMARK

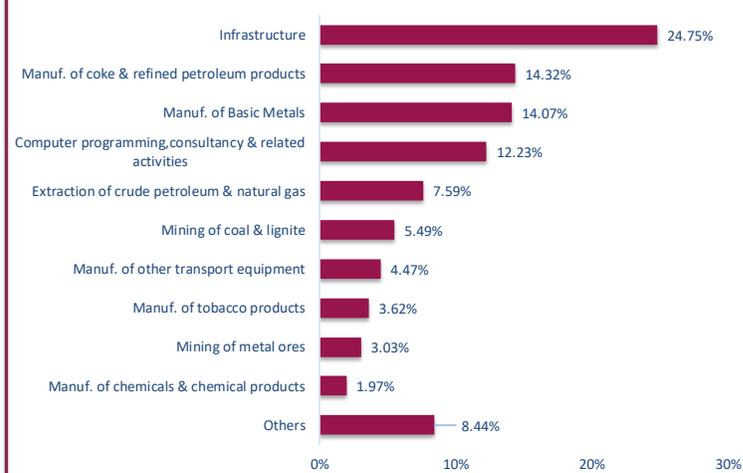


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
POWER FINANCE CORP LIMITED	5.60%
OIL & NATURAL GAS CORP LIMITED	5.44%
INDIAN OIL CORPORATION LIMITED	5.35%
COAL INDIA LIMITED	5.24%
BHARAT PETROLEUM CORPORATION LIMITED	5.05%
RURAL ELECTRIFICATION CORPORATION LIMITED	4.75%
VEDANTA LIMITED	4.57%
HERO MOTOCORP LIMITED	4.47%
TATA STEEL LIMITED	4.36%
NTPC LIMITED	3.73%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.92

BSE 500 VALUE 50 INDEX PENSION FUND

ULIF04408/01/26BSEVALIPEN104

27-Feb-26

Objective: The Objective of the fund is to invest in a basket of stocks drawn from the constituents of BSE 500 Enhanced Value 50 Index based on value parameters. The fund will invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error

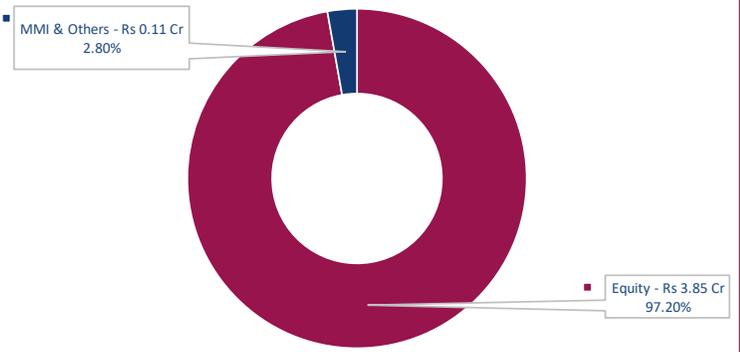
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	2.80%
Equities	80 - 100%	97.20%
Total		100.00%

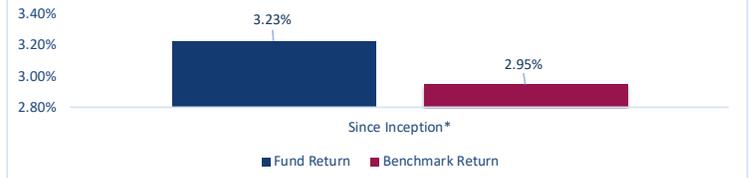
AUM (Rs.in Crores)	3.96
NAV (Per Unit)	10.3225
Fund Management Charge	1.35%
Inception Date	04-Feb-26

Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - BSE 500 Enhanced Value 50 Index

ASSET MIX



PERFORMANCE VS BENCHMARK

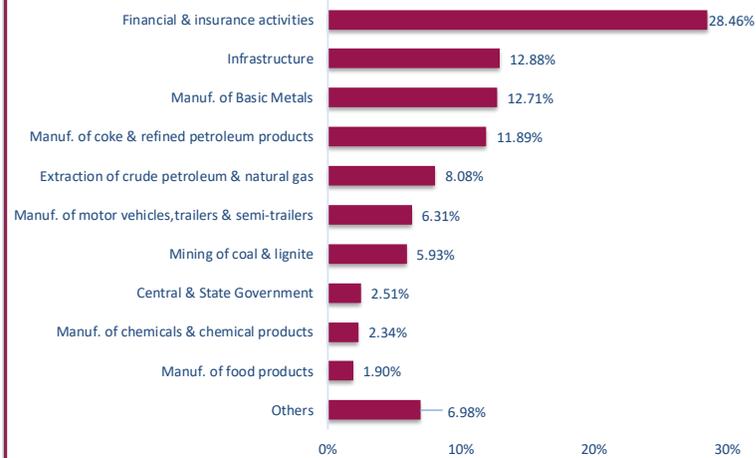


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
OIL & NATURAL GAS CORP LIMITED	6.62%
STATE BANK OF INDIA	6.54%
HINDALCO INDUSTRIES LIMITED	6.37%
Tata Motors Passenger Vehicles Limited	6.31%
COAL INDIA LIMITED	5.93%
INDIAN OIL CORPORATION LIMITED	4.54%
BHARAT PETROLEUM CORPORATION LIMITED	4.29%
POWER FINANCE CORP LIMITED	3.88%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	3.58%
GAIL (INDIA) LIMITED	3.32%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.08%
Beta	0.99

DISCONTINUANCE FUND PENSION

ULIF01912/08/13PENSDISCON104

27-Feb-26

Objective: In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.

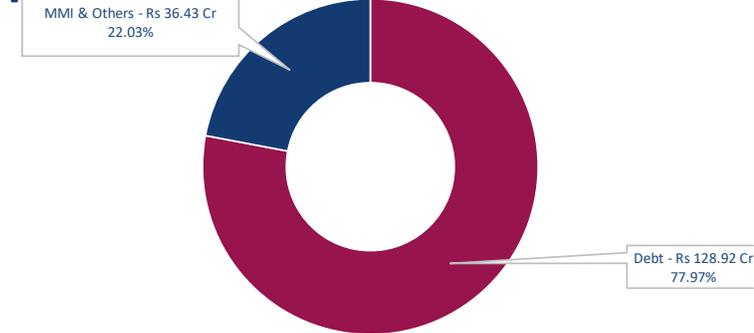
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	60-100%	77.97%
Corporate Bonds	0%	0.00%
Money Market or Equivalent	0 - 40%	22.03%
Equities	0%	0.00%
Total		100.00%

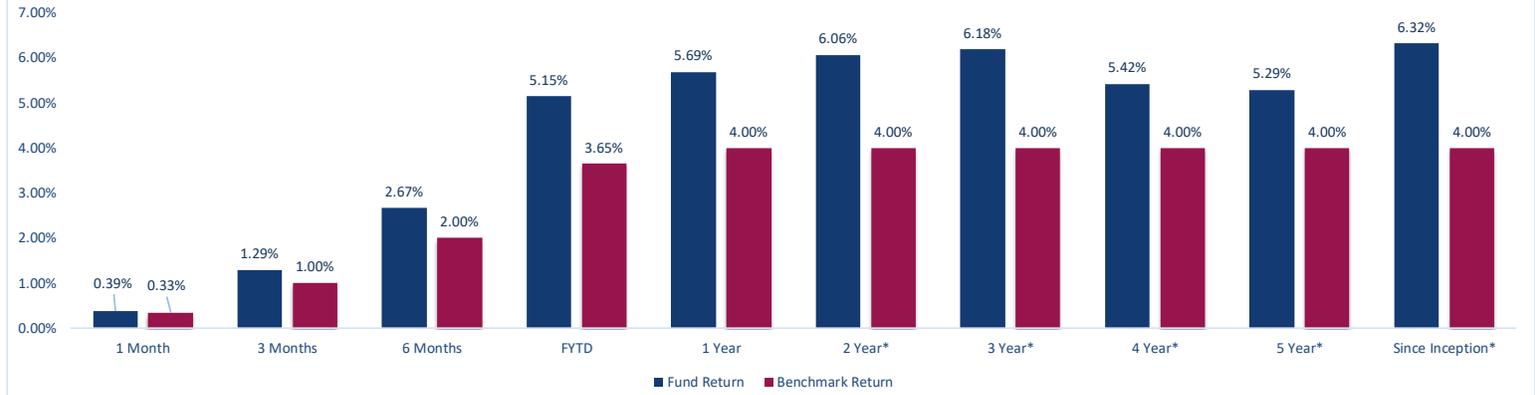
AUM (Rs.in Crores)	165.35
NAV (Per Unit)	20.8969
Fund Management Charge	0.50%
Inception Date	19-Feb-14

Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



PERFORMANCE VS BENCHMARK

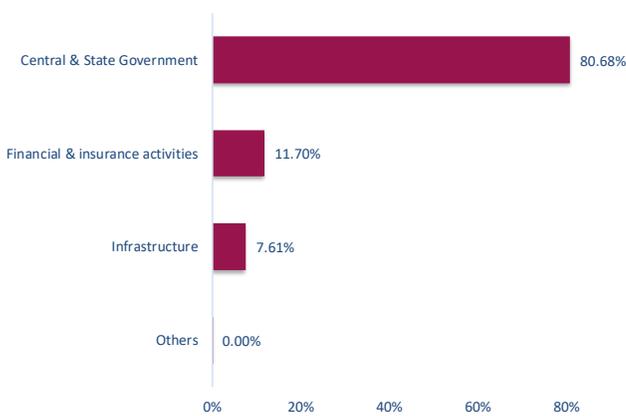


*Returns over one year has been annualized

Note: Fund provides minimum guaranteed rate of return as prescribed by IRDAI

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



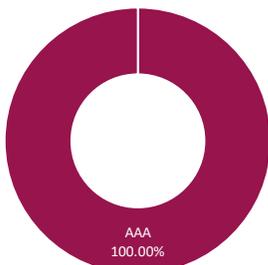
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
364 DAYS TBILL 16 APRIL 2026	19.22%
364 DAYS TBILL 02 APRIL 2026	12.04%
364 DAYS TBILL 10 APRIL 2026	9.02%
364 DAYS TBILL 01 MAY 2026	8.99%
364 DAYS TBILL 21 MAY 2026	5.97%
364 DAYS TBILL 10 DEC 2026	5.80%
364 DAYS TBILL 08 OCT 2026	5.27%
364 DAYS TBILL 20 AUG 2026	4.13%
364 DAYS TBILL 15 OCT 2026	4.09%
364 DAYS TBILL 23 OCT 2026	1.75%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.26
Average Maturity (In Years)	0.26
Yield to Maturity	5.50%

Factsheets - Unit Linked Group Funds

GR GRATUITY GROWTH FUND

ULGF00117/04/06GRATGROWTH104

27-Feb-26

Objective: The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

ASSET ALLOCATION

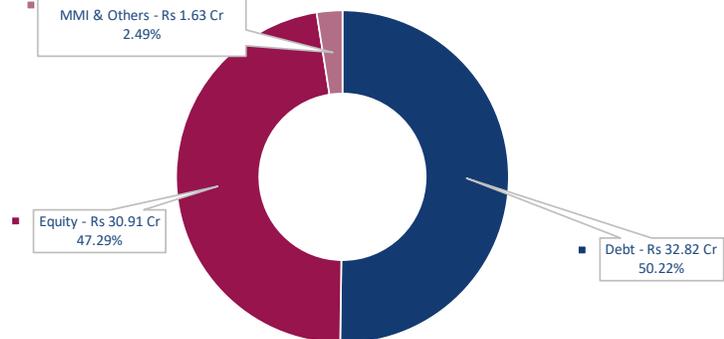
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	26.91%
Corporate Bonds	0 - 30%	23.31%
Money Market or Equivalent	0 - 20%	2.49%
Equities	20 - 60%	47.29%
Total		100.00%

AUM (Rs.in Crores)	65.36
NAV (Per Unit)	66.3236
Fund Management Charge	0.50%
Inception Date	28-Aug-06

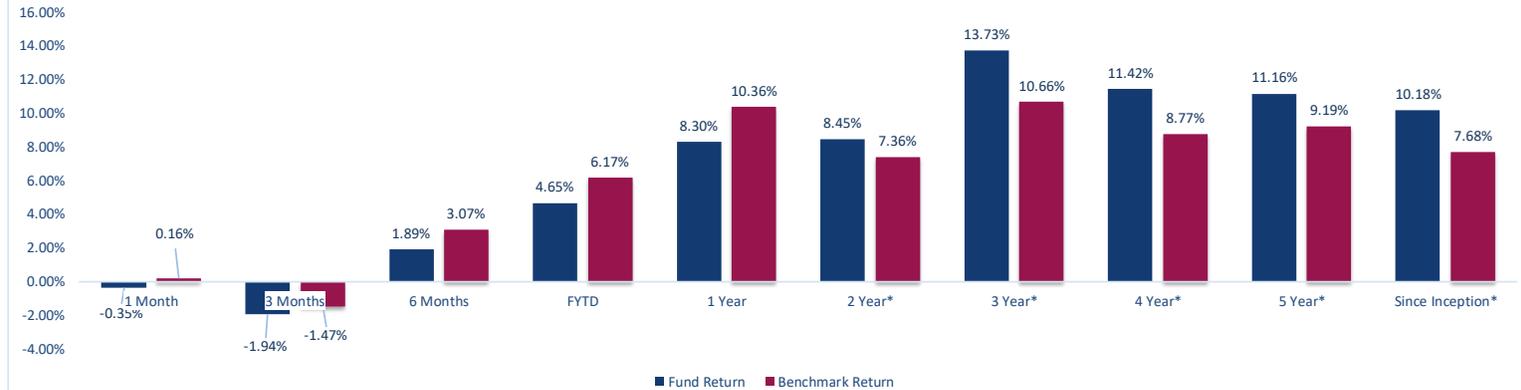
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



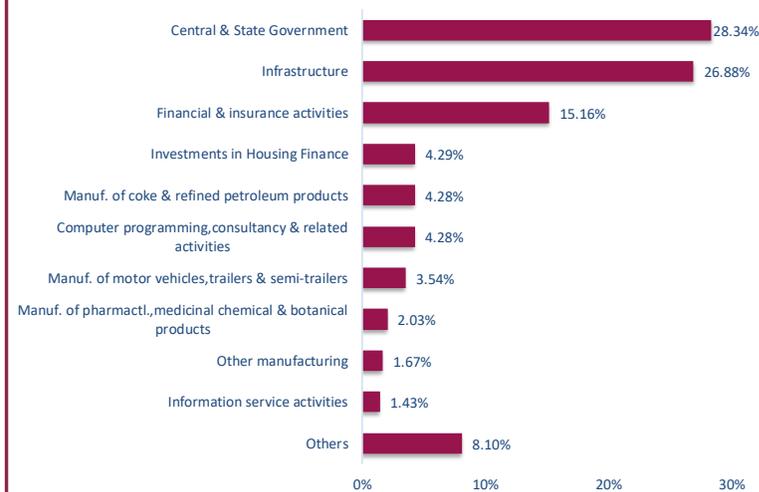
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	4.76%
ICICI BANK LIMITED	4.60%
RELIANCE INDUSTRIES LIMITED	4.28%
LARSEN & TOUBRO LIMITED	2.74%
INFOSYS LIMITED	2.69%
MAHINDRA & MAHINDRA LIMITED	2.39%
NTPC LIMITED	1.91%
BHARTI AIRTEL LIMITED	1.87%
KOTAK MAHINDRA BANK LIMITED	1.78%
TITAN COMPANY LIMITED	1.67%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	8.13%
7.43 GOI 19 JAN 2076	3.90%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.39%
6.90 GOI 15 APRIL 2065	2.95%
7.46 GOI 06 NOVEMBER 2073	2.31%
7.73 HARYANA SDL 18 FEB 2045	1.54%
7.30 GOI 19 JUNE 2053	1.52%
6.8 GOI 15 DEC 2060	0.85%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.77%
7.62 GOI 15 SEP 2039	0.64%

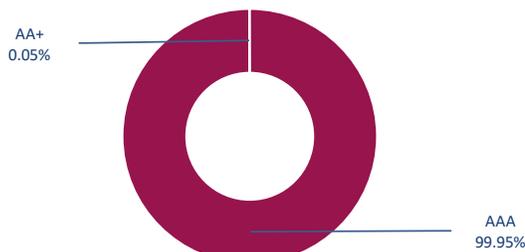
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.70
Average Maturity (In Years)	15.31
Yield to Maturity	7.09%
Beta	0.90

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	3.97%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	3.74%
6.85 NABARD 19 JAN 2029	3.04%
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	3.02%
7.43 NABFID 04 JULY 2034 (Put option)	2.60%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.87%
7.37 NABARD 28 MAY 2035	1.52%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	0.78%
8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.65%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.62%

RATING PROFILE



GR GRATUITY BALANCED FUND

ULGF00217/04/06GRATBALANC104

27-Feb-26

Objective: The investment objective of the Balanced Fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

ASSET ALLOCATION

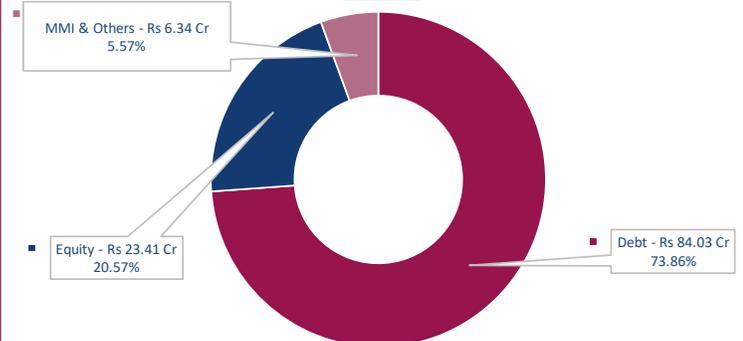
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	46.79%
Corporate Bonds	20 - 40%	27.06%
Money Market or Equivalent	0 - 20%	5.57%
Equities	10 - 40%	20.57%
Total		100.00%

AUM (Rs.in Crores)	113.78
NAV (Per Unit)	59.0556
Fund Management Charge	0.45%
Inception Date	28-Aug-06

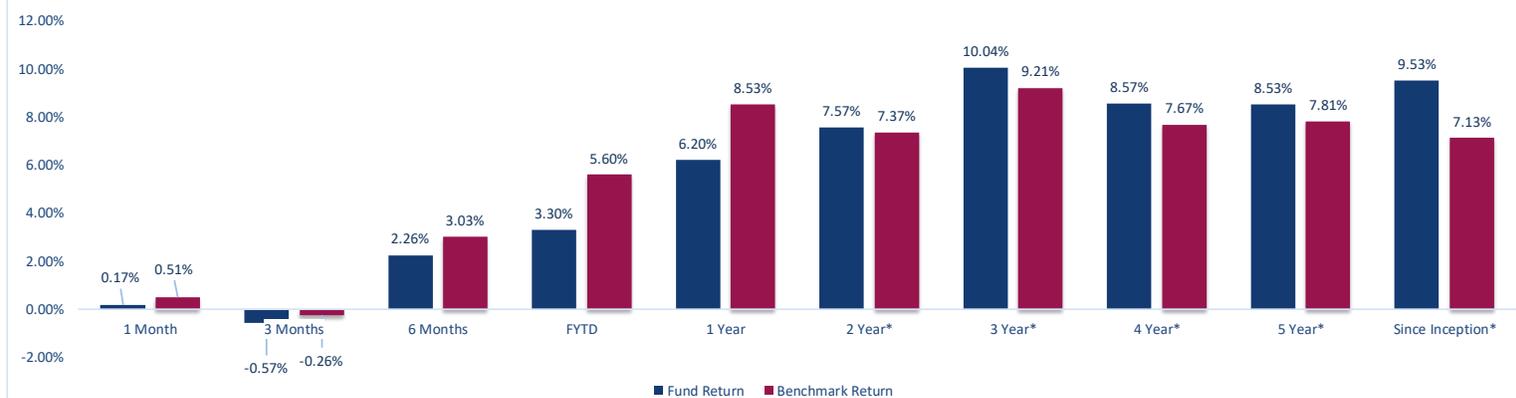
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 75% and NSE Nifty 50 - 25%

Note: Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



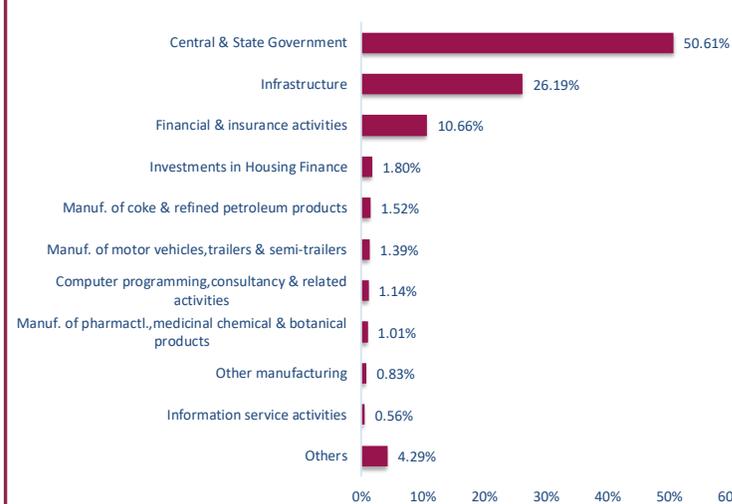
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	2.59%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.38%
RELIANCE INDUSTRIES LIMITED	1.52%
LARSEN & TOUBRO LIMITED	1.37%
BHARTI AIRTEL LIMITED	1.15%
INFOSYS LIMITED	1.14%
NTPC LIMITED	1.04%
KOTAK MAHINDRA BANK LIMITED	0.88%
MAHINDRA & MAHINDRA LIMITED	0.85%
TITAN COMPANY LIMITED	0.83%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.43 GOI 19 JAN 2076	12.23%
6.01 GOI 21 JULY 2030	8.98%
6.90 GOI 15 APRIL 2065	7.87%
6.48 GOI 06 OCT 35	6.64%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.38%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.24%
7.46 GOI 06 NOVEMBER 2073	2.09%
7.73 HARYANA SDL 18 FEB 2045	1.77%
7.62 GOI 15 SEP 2039	1.01%
8.24 GOI 15 FEB 2027	0.44%

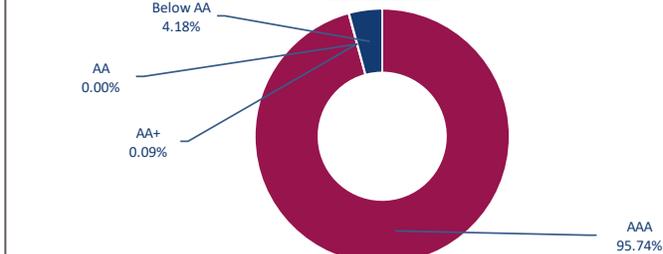
FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.06
Average Maturity (In Years)	18.14
Yield to Maturity	7.07%
Beta	0.91

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.27%
7.80 YES BANK 29 SEP 2027	3.24%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.08%
7.43 NABFID 16 JUNE 2033	3.08%
7.58 NABARD 31 JULY 2026	2.20%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.78%
7.43 NABFID 04 JULY 2034 (Put option)	1.76%
7.23 SBI BANK INFRA 19 NOV 2039	1.30%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	1.29%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.98%

RATING PROFILE



GROUP GRATUITY BOND FUND.

ULGF00707/02/13GRATPLBOND104

27-Feb-26

Objective: The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

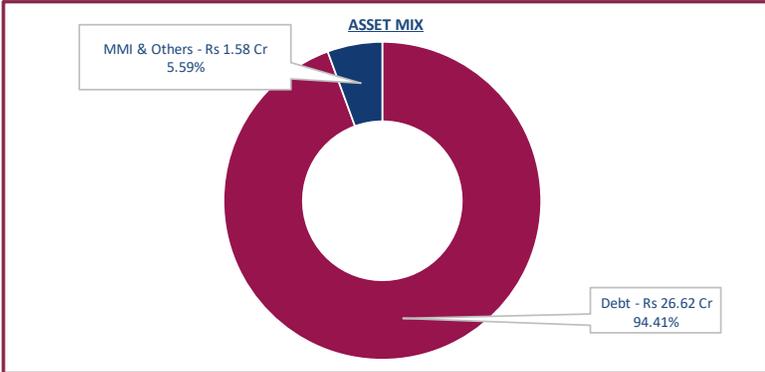
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-100%	94.41%
Money Market or Equivalent	0-40%	5.59%
Equities	0.00%	0.00%
Total		100.00%

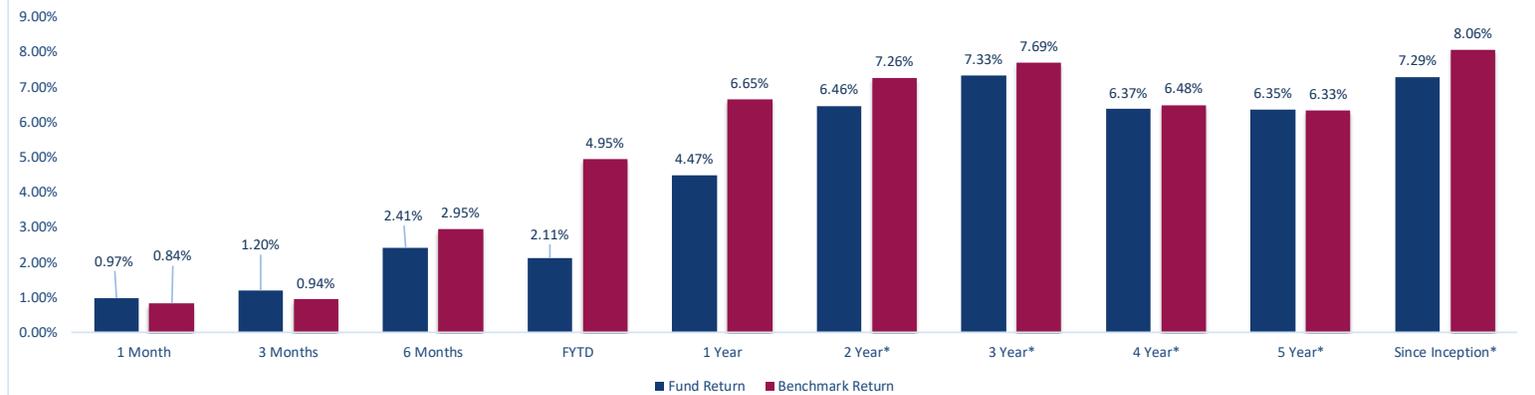
AUM (Rs.in Crores)	28.20
NAV (Per Unit)	23.5072
Fund Management Charge	0.40%
Inception Date	05-Jan-14

Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

* Benchmark for fund has been changed from November 2018 onwards



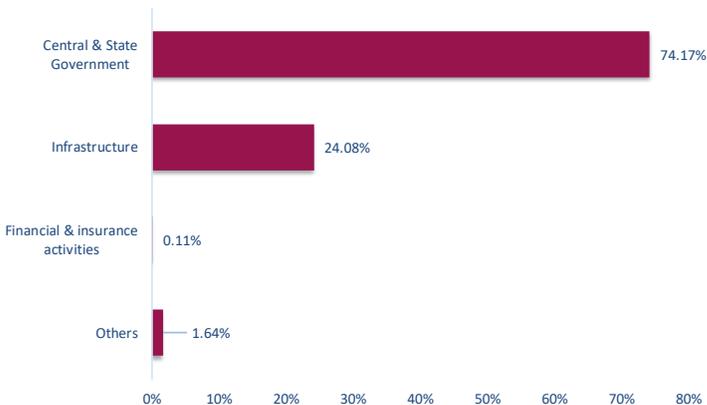
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



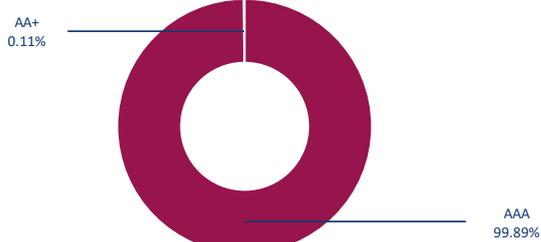
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	24.49%
7.43 GOI 19 JAN 2076	17.84%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.19%
7.73 HARYANA SDL 18 FEB 2045	5.37%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.63%
6.48 GOI 06 OCT 35	3.35%
7.62 GOI 15 SEP 2039	2.05%
7.54 GOI 23 MAY 2036	1.99%
8.17 GOI 01 DEC 2044	1.94%
7.46 GOI 06 NOVEMBER 2073	1.71%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	7.19%
7.37 NABARD 28 MAY 2035	7.06%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	3.47%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.08%
7.43 NABFID 04 JULY 2034 (Put option)	0.89%
7.23 SBI BANK INFRA 19 NOV 2039	0.87%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.86%
9.47 INDIAN RAILWAY FINANCE CORPORATION 10 MAY 2031	0.78%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.47%
8.22 NABARD 25 FEB 2028 - GOI Serviced	0.36%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.17
Average Maturity (In Years)	17.07
Yield to Maturity	6.98%
Beta	0.85

GR GRATUITY CONSERVATIVE FUND

ULGF00317/04/06GRATCONSER104

27-Feb-26

Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc

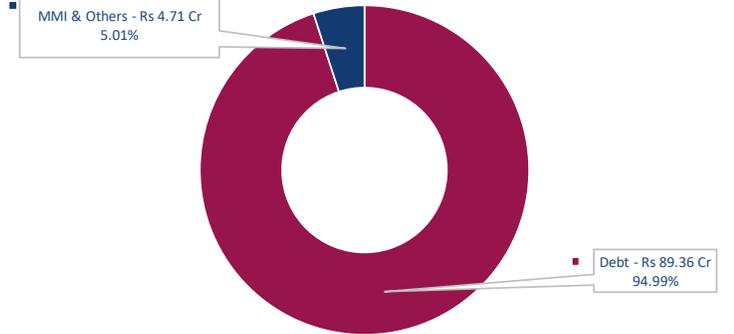
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	63.64%
Corporate Bonds	0 - 50%	31.35%
Money Market or Equivalent	0 - 20%	5.01%
Equities	0.00%	0.00%
Total		100.00%

AUM (Rs.in Crores)	94.07
NAV (Per Unit)	44.1289
Fund Management Charge	0.40%
Inception Date	28-Aug-06

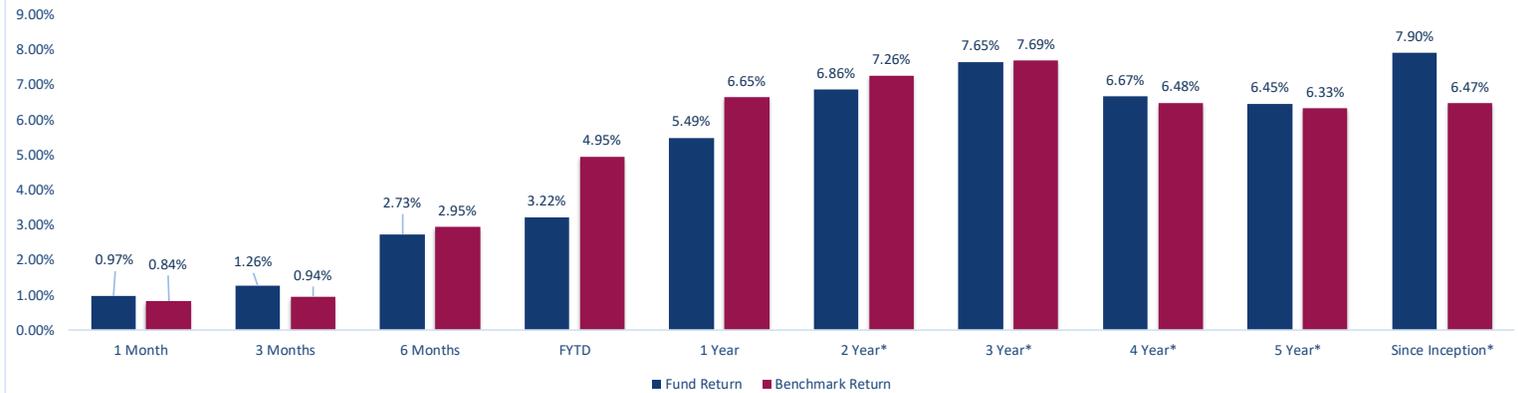
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

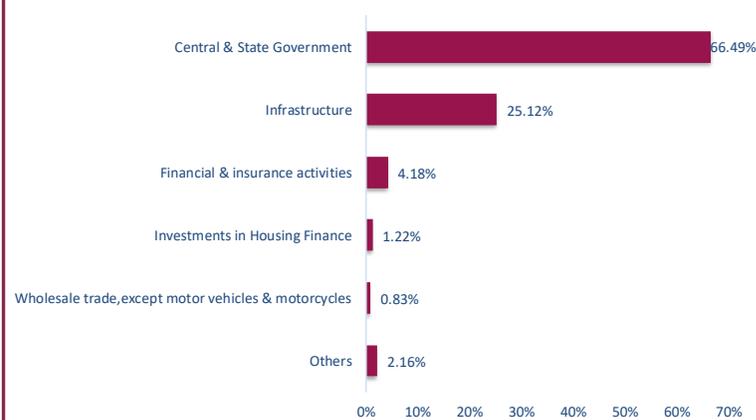
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



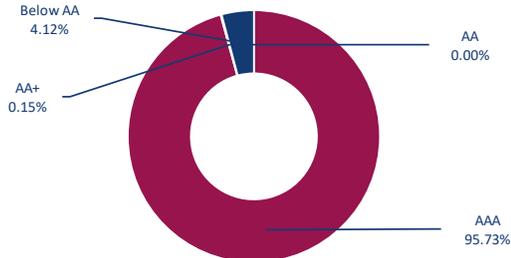
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.43 GOI 19 JAN 2076	15.03%
6.90 GOI 15 APRIL 2065	11.07%
6.01 GOI 21 JULY 2030	9.27%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.83%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.26%
7.62 GOI 15 SEP 2039	3.22%
6.48 GOI 06 OCT 35	3.00%
6.99 GOI 17 APRIL 2026	2.66%
8.13 KERALA SDL 21 MAR 2028	2.47%
7.29 TELANGANA SDL 07 August 2042	2.09%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	5.02%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	4.67%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	3.64%
7.37 NABARD 28 MAY 2035	3.18%
7.80 YES BANK 29 SEP 2027	2.65%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.51%
7.8 YES BANK 01 OCT 2027	1.38%
7.43 NABFID 04 JULY 2034 (Put option)	1.32%
9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.22%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.08%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.03
Average Maturity (In Years)	17.73
Yield to Maturity	7.03%
Beta	0.88

GROUP SUPERANNUATION CONSERVATIVE FUND

ULGF00623/01/07SANCONSER104

27-Feb-26

Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc

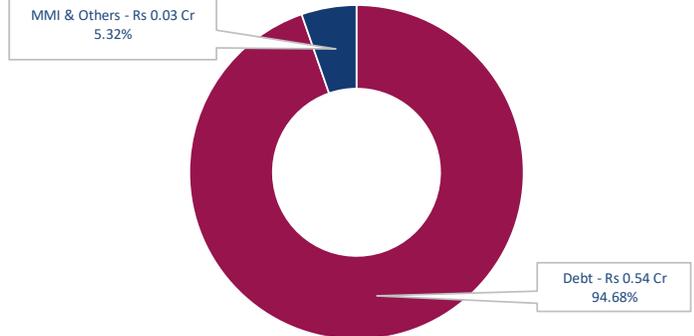
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	73.88%
Corporate Bonds	0 - 50%	20.81%
Money Market or Equivalent	0 - 20%	5.32%
Equities	0.00%	0.00%
Total		100.00%

AUM (Rs.in Crores)	0.57
NAV (Per Unit)	31.7377
Fund Management Charge	0.75%
Inception Date	09-Apr-09

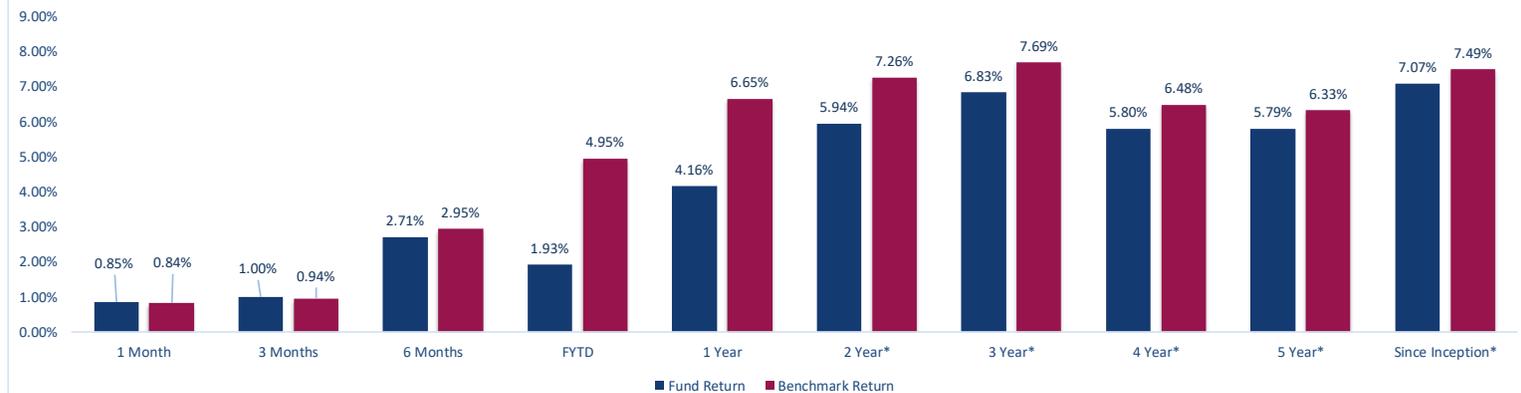
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

ASSET MIX



Note: Benchmark for fund has been changed from November 2018 onwards

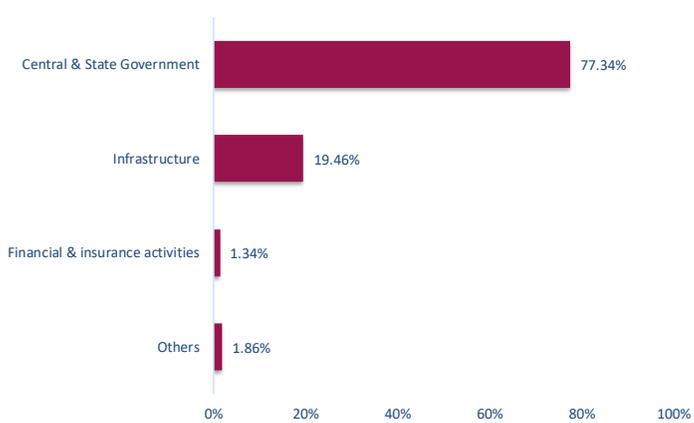
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 SECTORS OF THE FUND



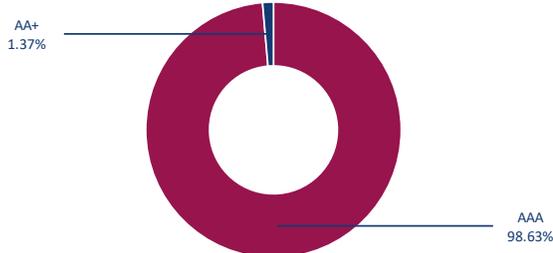
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.43 GOI 19 JAN 2076	17.92%
6.01 GOI 21 JULY 2030	17.29%
6.48 GOI 06 OCT 35	17.00%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	9.80%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.62%
7.59 GOI 20 MAR 2029	2.77%
6.90 GOI 15 APRIL 2065	1.91%
6.8 GOI 15 DEC 2060	1.63%
7.25 GOI 12 JUNE 2063	0.66%
7.40 GOI 09 SEP 2035	0.52%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	7.02%
7.43 NABFID 04 JULY 2034 (Put option)	5.31%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.54%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	1.80%
7.45 ALTIUS TELE INFRA 20 APR 2035 (Step up & Step down)	1.79%
7.60 MUTHOOT FINANCE 20 APR 2026	1.34%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.05
Average Maturity (In Years)	16.77
Yield to Maturity	6.93%
Beta	0.80

Fund Managers for Unit Linked Portfolio

Equity		Fixed Income	
Name	No. of Funds	Name	No. of Funds
Saurabh Kataria	18	Naresh Kumar	30
Amit Sureka	5		
Kamlesh Khareta	15		