



# Factsheets - Unit Linked Life Funds

UL LIFE GROWTH SUPER FUND

ULIF01108/02/07LIFEGRWSUP104

30-Jan-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.

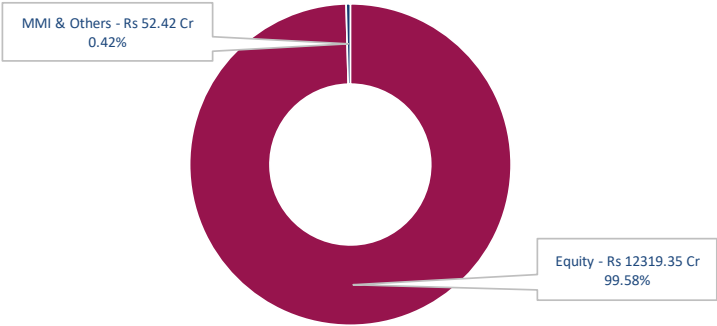
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	0.42%
Equities	70 - 100%	99.58%
Total		100.00%

AUM (Rs.in Crores)	12,371.77
NAV (Per Unit)	82.7246
Fund Management Charge	1.25%
Inception Date	21-May-07

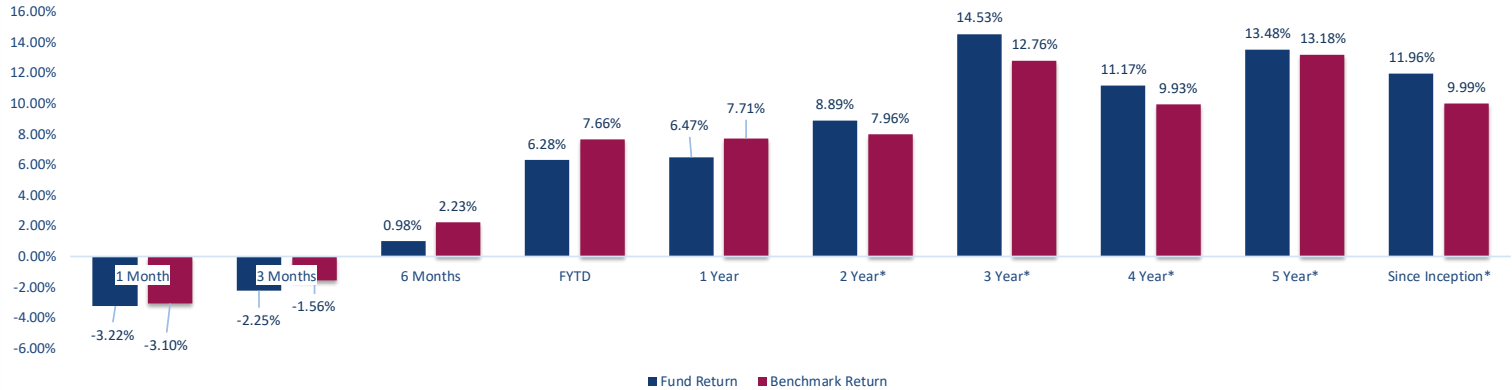
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty 50

ASSET MIX



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

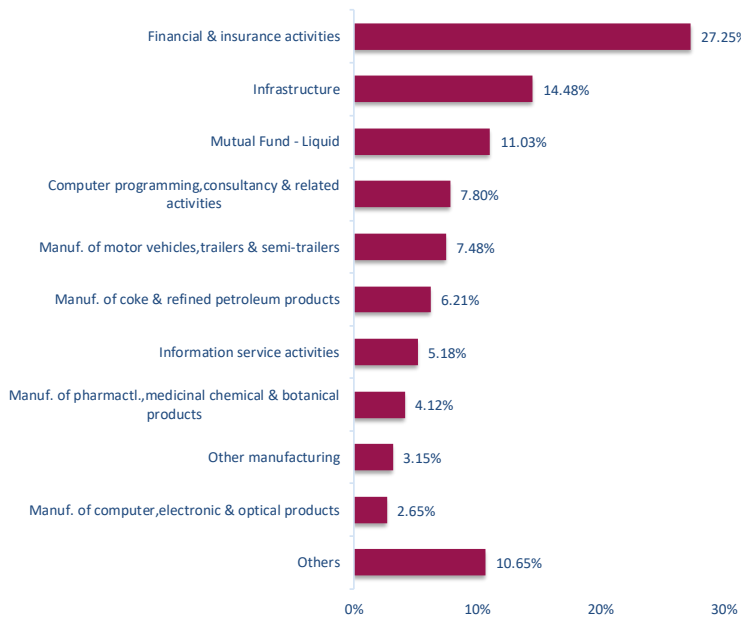
PERFORMANCE VS BENCHMARK



\*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	7.92%
ICICI BANK LIMITED	7.24%
INFOSYS LIMITED	6.32%
RELIANCE INDUSTRIES LIMITED	6.21%
BHARTI AIRTEL LIMITED	5.98%
LARSEN & TOUBRO LIMITED	4.73%
STATE BANK OF INDIA	4.65%
ETERNAL LIMITED	4.12%
MAHINDRA & MAHINDRA LIMITED	3.76%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	3.72%

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	5.40%
Beta	0.83

HIGH GROWTH FUND

ULIF01311/02/08LIFEHIGHGR104

30-Jan-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

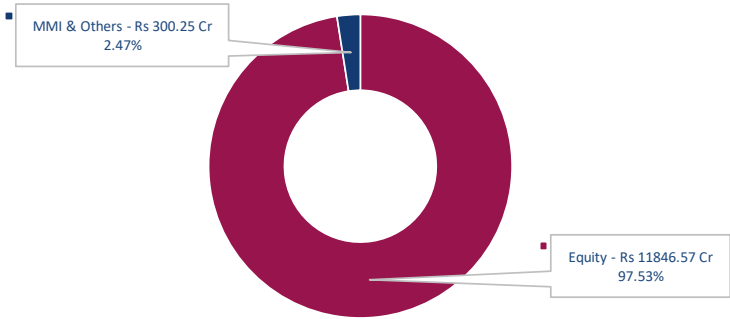
Asset Type	Asset Range	Actual
Govt.Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	2.47%
Equities	70 - 100%	97.53%
Total		100.00%

AUM (Rs.in Crores)	12,146.83
NAV (Per Unit)	112.8764
Fund Management Charge	1.25%
Inception Date	26-Feb-08

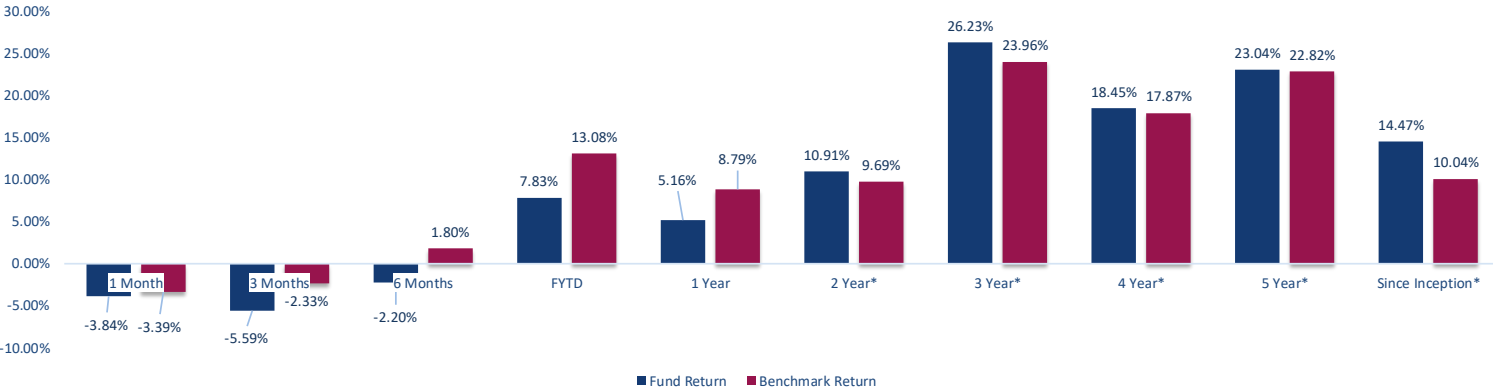
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - NSE Nifty MidCap 100

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

ASSET MIX



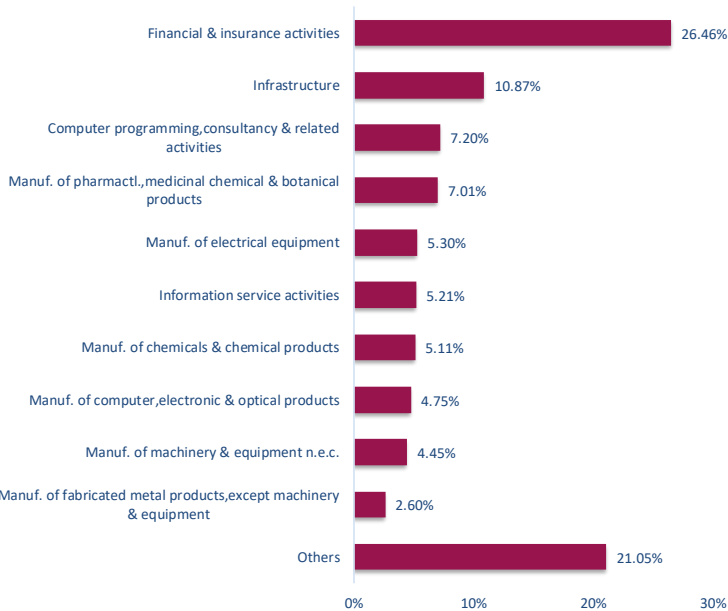
PERFORMANCE VS BENCHMARK



\*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
BSE LIMITED	4.37%
INDUS TOWERS LIMITED	3.52%
AU SMALL FINANCE BANK LIMITED	3.05%
ETERNAL LIMITED	2.79%
POLYCAB INDIA LIMITED	2.66%
PERSISTENT SYSTEMS LIMITED	2.44%
ONE 97 COMMUNICATIONS LIMITED	2.42%
CUMMINS INDIA LIMITED	2.36%
KARUR VYSYA BANK LIMITED	2.36%
THE FEDERAL BANK LIMITED	2.34%

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	5.35%
Beta	0.83

UL LIFE GROWTH FUND

ULIF00125/06/04LIFEGROWTH104

30-Jan-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

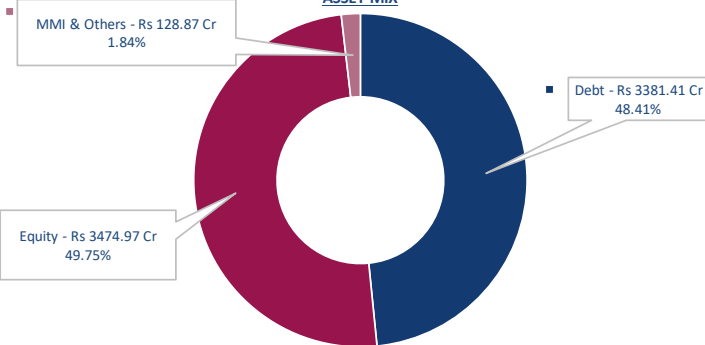
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	25.86%
Corporate Bonds	0 - 30%	22.55%
Money Market or Equivalent	0 - 40%	1.84%
Equities	20 - 70%	49.75%
Total		100.00%

AUM (Rs.in Crores)	6,985.25
NAV (Per Unit)	110.9109
Fund Management Charge	1.25%
Inception Date	20-Sep-04

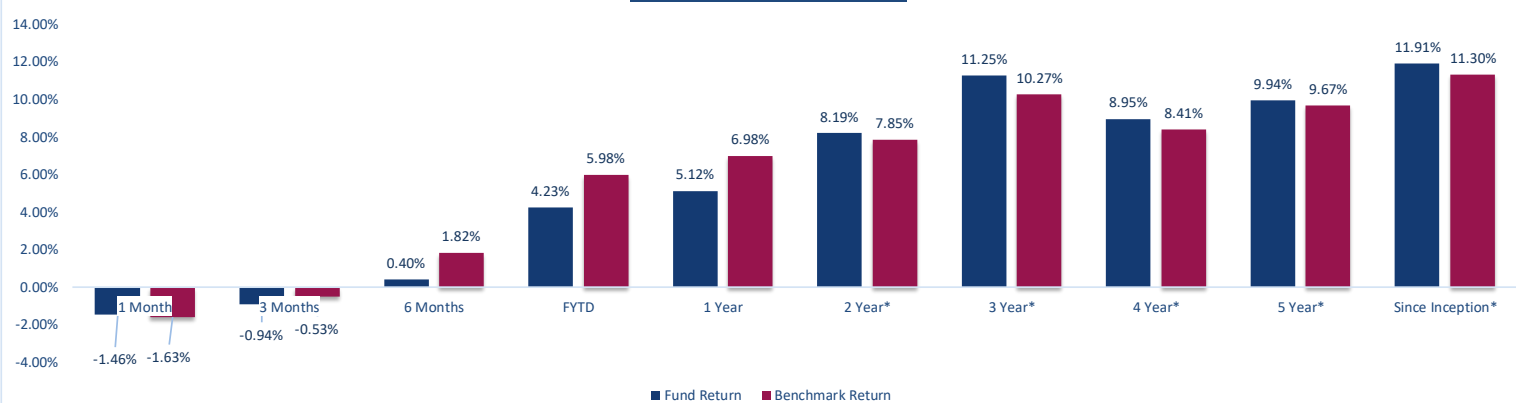
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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

ASSET MIX



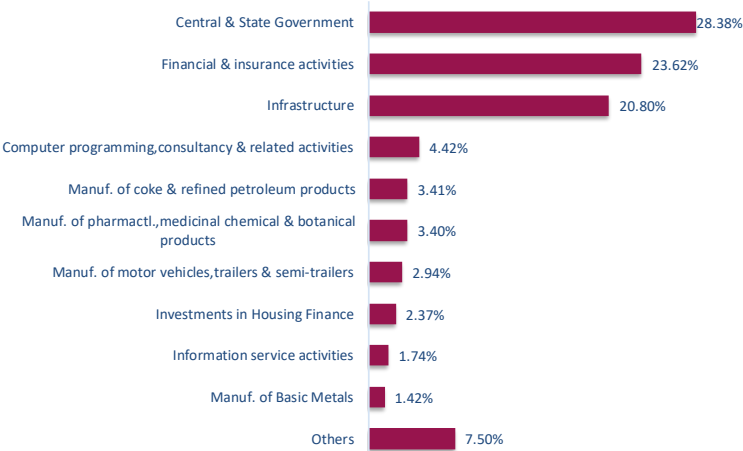
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.03
Average Maturity (In Years)	16.72
Yield to Maturity	7.25%
Beta	0.84

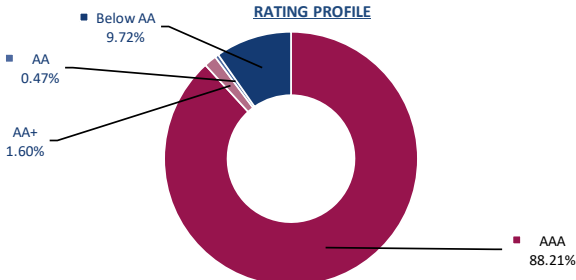
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	5.35%
ICICI BANK LIMITED	5.31%
INFOSYS LIMITED	3.62%
RELIANCE INDUSTRIES LIMITED	3.30%
BHARTI AIRTEL LIMITED	2.53%
LARSEN & TOUBRO LIMITED	2.27%
ETERNAL LIMITED	1.74%
KOTAK MAHINDRA BANK LIMITED	1.74%
STATE BANK OF INDIA	1.62%
MAHINDRA & MAHINDRA LIMITED	1.58%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	4.95%
7.09 GOI 25 NOVEMBER 2074	3.92%
6.68 GOI 07 JULY 2040	3.89%
7.46 GOI 06 NOVEMBER 2073	2.66%
6.48 GOI 06 OCT 35	2.41%
6.79 SGB 02 DECEMBER 2034	2.00%
6.01 GOI 21 JULY 2030	0.92%
6.8 GOI 15 DEC 2060	0.84%
7.30 GOI 19 JUNE 2053	0.71%
7.24 GOI 18 AUGUST 2055	0.59%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.43%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	2.67%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	1.93%
6.84 NATIONAL THERMAL POWER CORPORATION 09 MAY 2035	1.03%
7.74 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2038	0.95%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	0.78%
6.85 NABARD 19 JAN 2029	0.71%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.62%
9.05 CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED 24 M	0.56%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	0.52%

## UL LIFE BALANCED FUND

ULIF00225/06/04LIFEBALANC104

30-Jan-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.

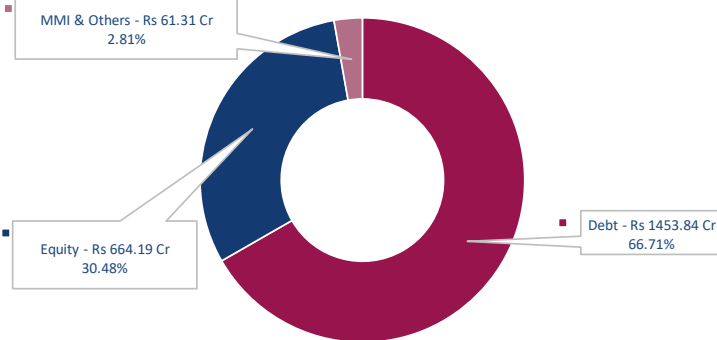
### ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	35.30%
Corporate Bonds	20 - 40%	31.41%
Money Market or Equivalent	0 - 40%	2.81%
Equities	10 - 40%	30.48%
<b>Total</b>		<b>100.00%</b>

AUM (Rs.in Crores)	2,179.34
NAV (Per Unit)	78.0035
Fund Management Charge	1.10%
Inception Date	20-Sep-04

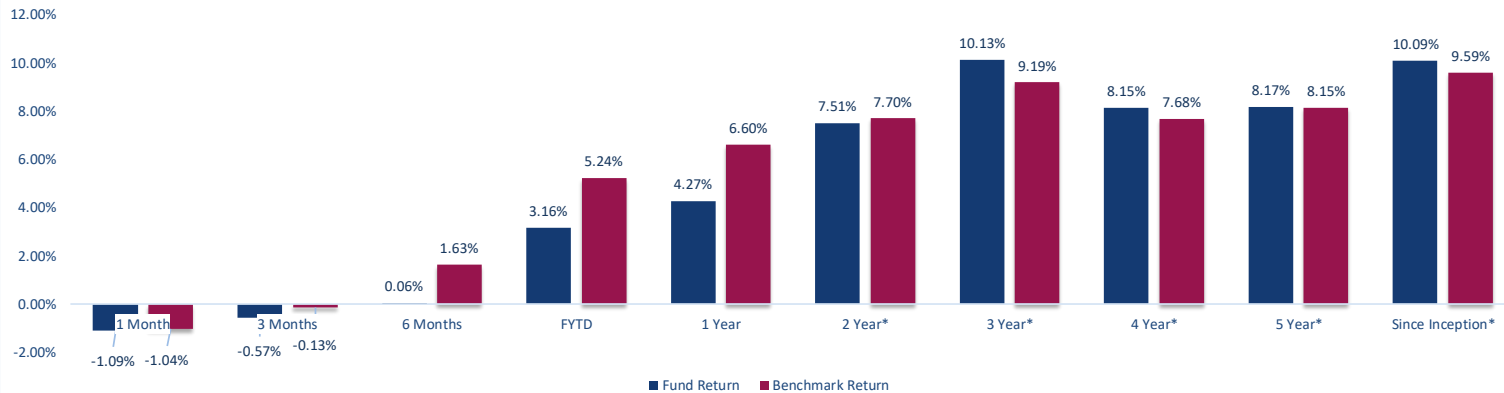
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar  
Benchmark: Crisil Bond Index - 70% and NSE Nifty 50 - 30%

### ASSET MIX



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

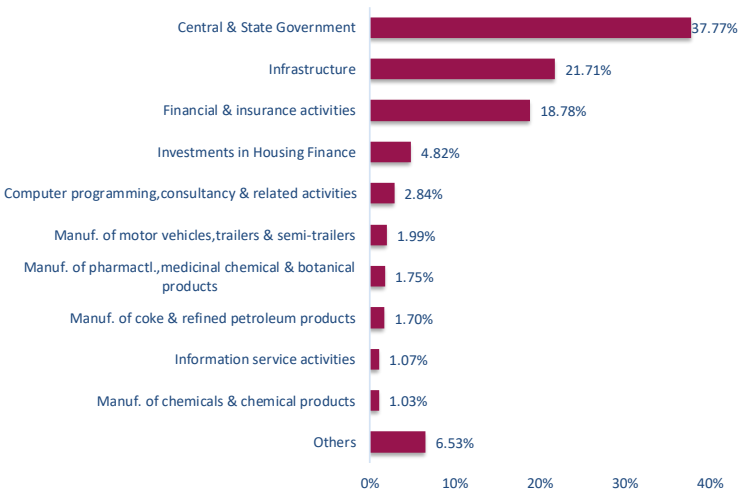
### PERFORMANCE VS BENCHMARK



\*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	3.19%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.11%
INFOSYS LIMITED	1.85%
RELIANCE INDUSTRIES LIMITED	1.65%
BHARTI AIRTEL LIMITED	1.48%
KOTAK MAHINDRA BANK LIMITED	1.37%
LARSEN & TOUBRO LIMITED	1.23%
ETERNAL LIMITED	1.07%
STATE BANK OF INDIA	1.06%
MAHINDRA & MAHINDRA LIMITED	1.00%

### TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	6.23%
6.68 GOI 07 JULY 2040	5.42%
6.79 SGB 02 DECEMBER 2034	4.59%
6.48 GOI 06 OCT 35	3.76%
7.09 GOI 25 NOVEMBER 2074	3.43%
7.24 GOI 18 AUGUST 2055	2.94%
6.01 GOI 21 JULY 2030	2.26%
7.30 GOI 19 JUNE 2053	2.05%
7.40 GOI 19 SEPTEMBER 2062	1.14%
6.28 GOI 14 JULY 2032	1.13%

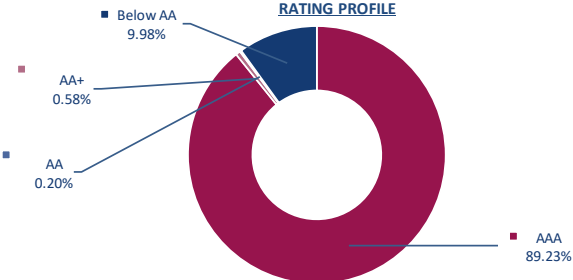
### FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.73
Average Maturity (In Years)	14.51
Yield to Maturity	7.22%
Beta	0.89

### TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.72%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	2.90%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	2.25%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	2.23%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.86%
6.85 NABARD 19 JAN 2029	1.59%
7.8 YES BANK 01 OCT 2027	1.52%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.16%
7.48 INDIAN RAILWAY FINANCE CORP LTD 16 FEBRUARY 2034	1.15%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.13%

### RATING PROFILE



UL LIFE CONSERVATIVE FUND

ULIF00325/06/04LIFECONSER104

30-Jan-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.

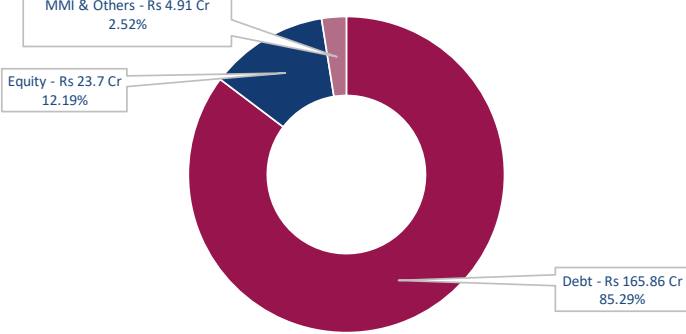
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	53.79%
Corporate Bonds	0 - 50%	31.49%
Money Market or Equivalent	0 - 40%	2.52%
Equities	0 - 15%	12.19%
Total		100.00%

AUM (Rs.in Crores)	194.48
NAV (Per Unit)	58.1747
Fund Management Charge	0.90%
Inception Date	20-Sep-04

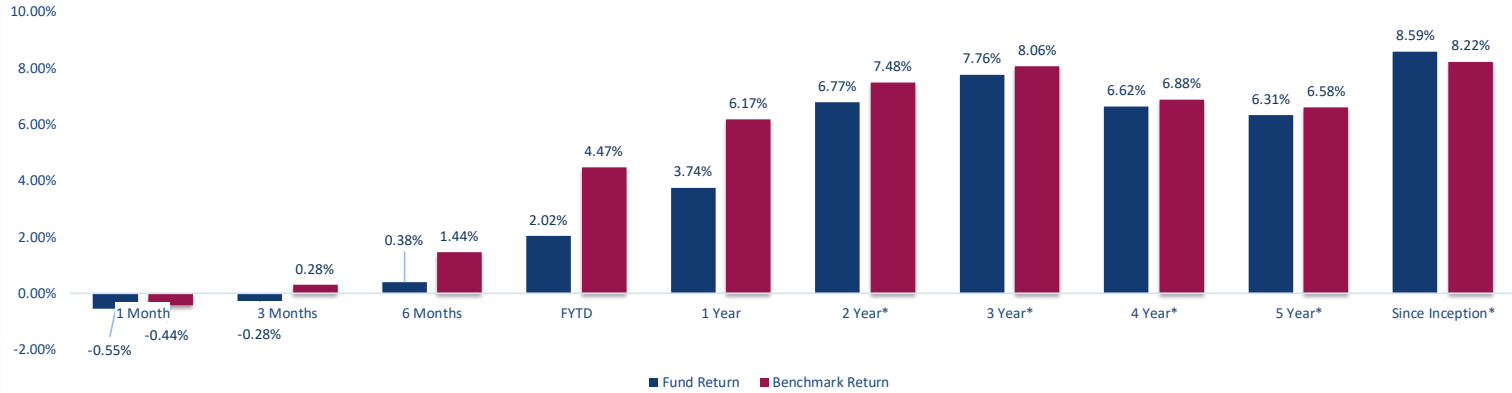
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

ASSET MIX



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

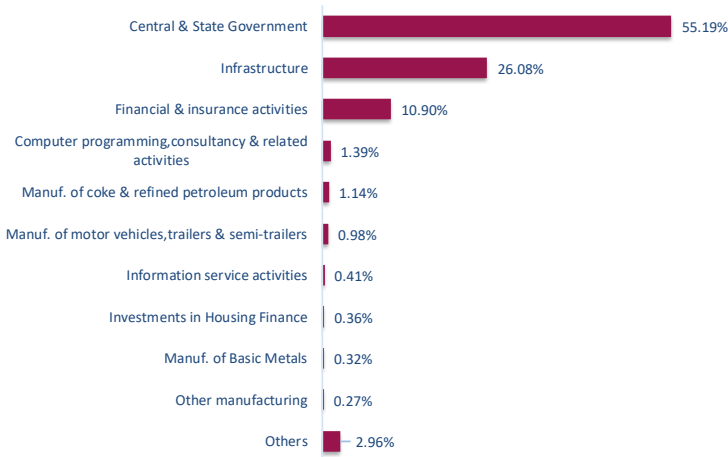
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.66
Average Maturity (In Years)	10.09
Yield to Maturity	6.99%
Beta	0.86

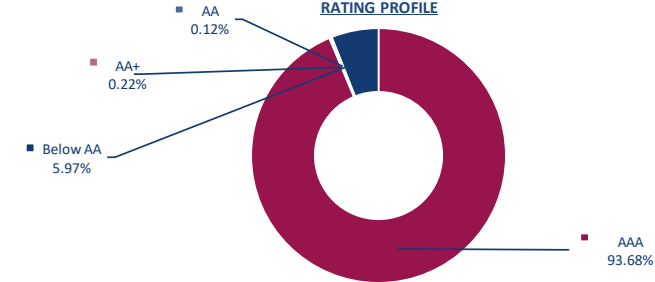
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.24%
ICICI BANK LIMITED	1.19%
RELIANCE INDUSTRIES LIMITED	1.14%
INFOSYS LIMITED	0.87%
MAHINDRA & MAHINDRA LIMITED	0.65%
BHARTI AIRTEL LIMITED	0.60%
LARSEN & TOUBRO LIMITED	0.52%
NTPC LIMITED	0.46%
ETERNAL LIMITED	0.41%
AXIS BANK LIMITED	0.39%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	28.91%
6.68 GOI 07 JULY 2040	7.50%
6.90 GOI 15 APRIL 2065	6.49%
6.48 GOI 06 OCT 35	3.72%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	2.90%
7.46 GOI 06 NOVEMBER 2073	1.41%
8.17 GOI 01 DEC 2044	0.98%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.93%
7.54 GOI 23 MAY 2036	0.45%
6.95 GOI 16 DEC 2061	0.18%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.70%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	4.02%
7.80 YES BANK 29 SEP 2027	3.99%
8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	2.62%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	2.61%
7.37 NABARD 28 MAY 2035	2.55%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	2.50%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.65%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.47%
7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	1.06%

UL LIFE SECURED FUND

ULIF00425/06/04LIFESECURE104

30-Jan-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

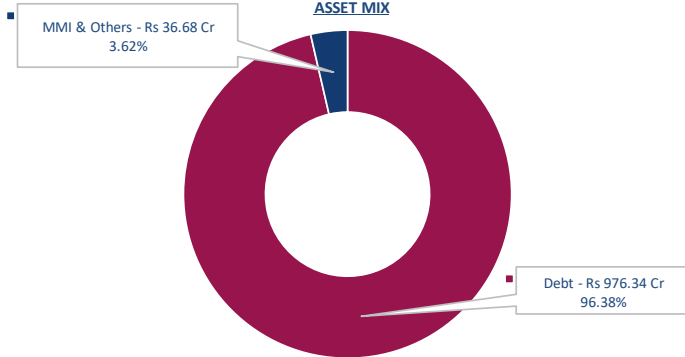
Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	54.58%
Corporate Bonds	0 - 50%	41.79%
Money Market or Equivalent	0 - 40%	3.62%
Equities	0.00%	0.00%
Total		100.00%

AUM (Rs.in Crores)	1,013.02
NAV (Per Unit)	47.1565
Fund Management Charge	0.90%
Inception Date	20-Sep-04

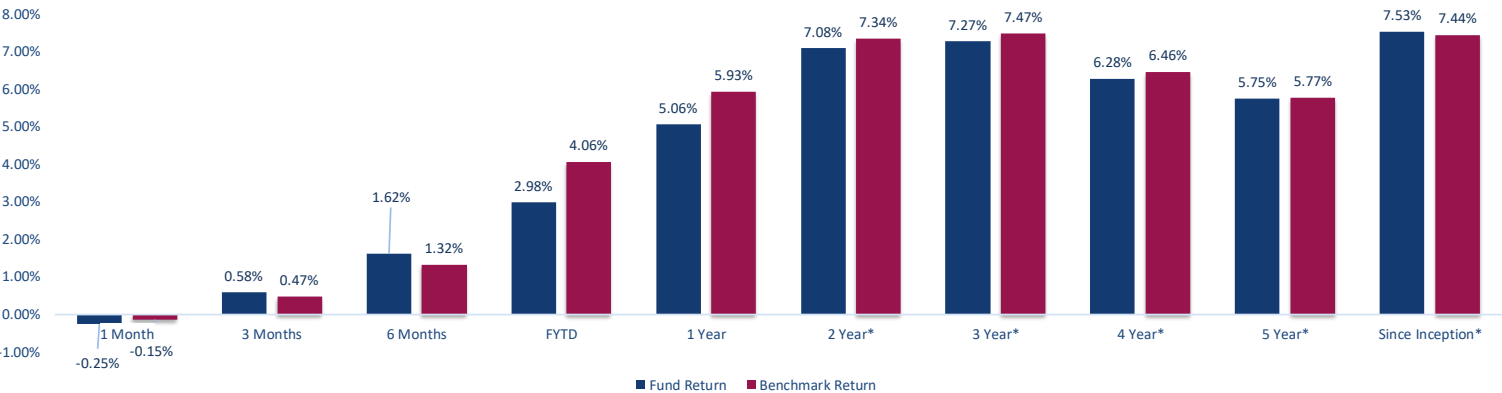
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

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

ASSET MIX



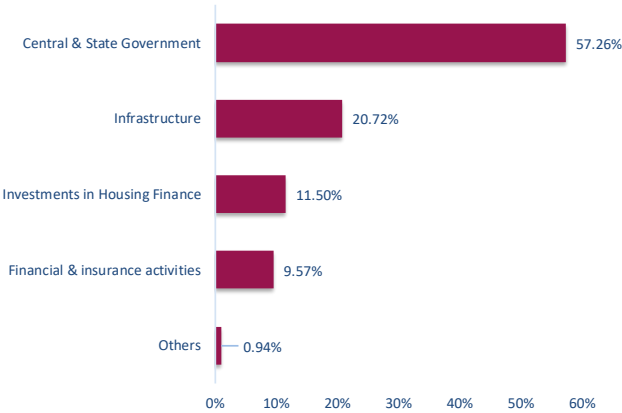
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



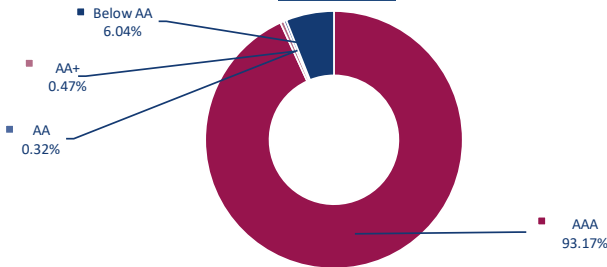
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	9.86%
6.01 GOI 21 JULY 2030	9.74%
6.68 GOI 07 JULY 2040	8.12%
8.30 GOI 02 JUL 2040	5.65%
6.28 GOI 14 JULY 2032	5.33%
6.48 GOI 06 OCT 35	4.81%
7.30 GOI 19 JUNE 2053	3.43%
8.83 GOI 12 DEC 2041	2.28%
7.24 GOI 18 AUGUST 2055	1.27%
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	7.63%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	7.19%
7.37 NABARD 28 MAY 2035	3.72%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	3.56%
7.80 YES BANK 29 SEP 2027	3.38%
7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	2.51%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	2.49%
6.85 NABARD 19 JAN 2029	2.40%
7.8 YES BANK 01 OCT 2027	1.59%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.12%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.62
Average Maturity (In Years)	12.59
Yield to Maturity	7.13%
Beta	0.80



DYNAMIC OPPORTUNITIES FUND

ULIF01425/03/08LIFEDYNOPP104

30-Jan-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

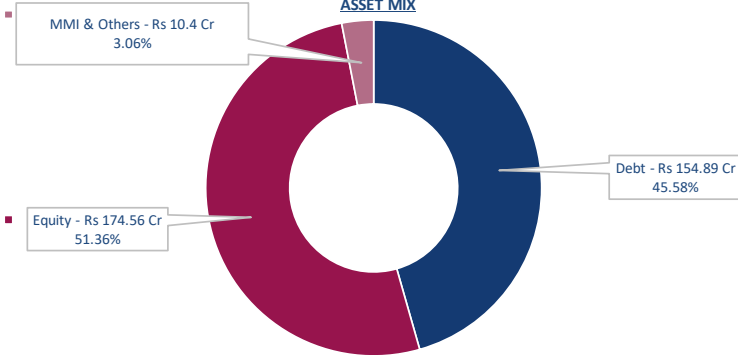
Asset Type	Asset Range	Actual
Govt. Securities	0 - 100%	30.18%
Corporate Bonds	0 - 100%	15.39%
Money Market or Equivalent	0 - 40%	3.06%
Equities	0 - 100%	51.36%
Total		100.00%

AUM (Rs.in Crores)	339.85
NAV (Per Unit)	53.6111
Fund Management Charge	1.25%
Inception Date	02-May-08

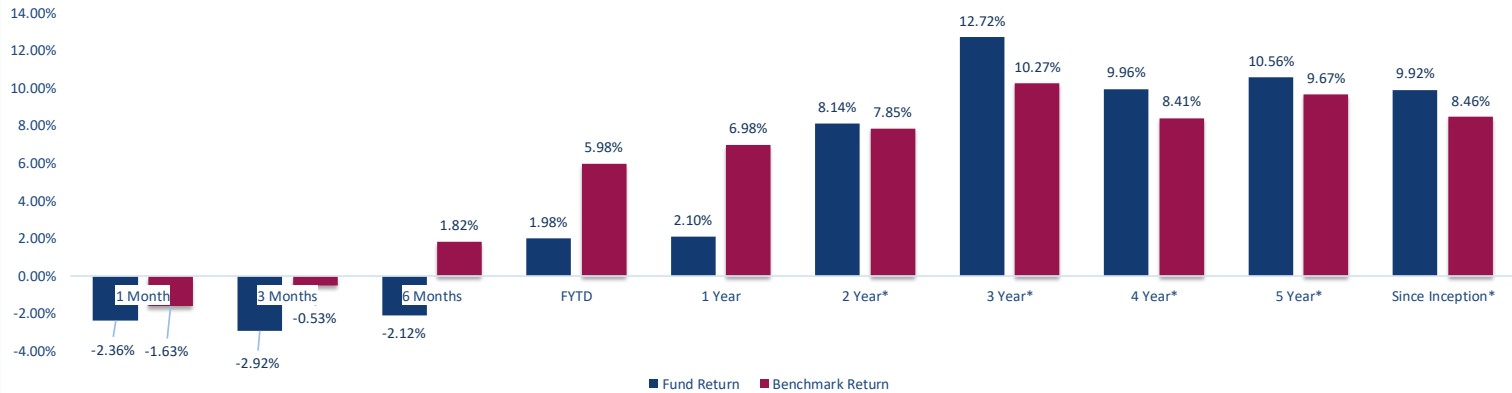
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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

ASSET MIX



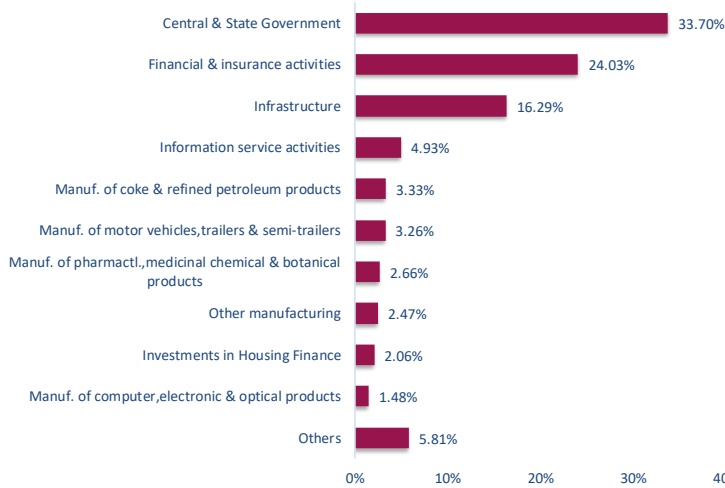
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.44
Average Maturity (In Years)	10.81
Yield to Maturity	6.88%
Beta	1.01

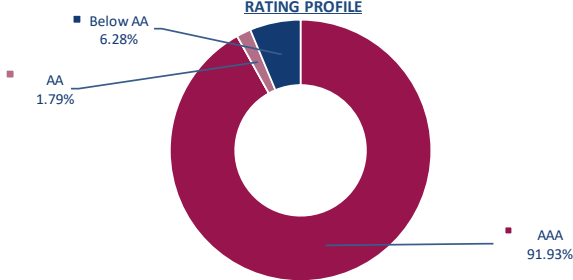
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.57%
ETERNAL LIMITED	4.69%
ICICI BANK LIMITED	3.87%
RELIANCE INDUSTRIES LIMITED	3.33%
MAX HEALTHCARE INSTITUTE LTD	2.70%
AXIS BANK LIMITED	2.12%
LARSEN & TOUBRO LIMITED	2.10%
STATE BANK OF INDIA	1.89%
POLY MEDICURE LIMITED	1.70%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	1.62%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	15.96%
6.68 GOI 07 JULY 2040	3.70%
7.46 GOI 06 NOVEMBER 2073	3.06%
6.8 GOI 15 DEC 2060	2.29%
6.48 GOI 06 OCT 35	1.70%
7.29 SGB 27 JANUARY 2033	1.39%
6.90 GOI 15 APRIL 2065	0.86%
7.29 TELANGANA SDL 07 AUGUST 2040	0.50%
8.17 GOI 01 DEC 2044	0.39%
6.95 GOI 16 DEC 2061	0.13%

RATING PROFILE



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	1.86%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.49%
7.37 NABARD 28 MAY 2035	1.46%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.42%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	1.18%
6.85 NABARD 19 JAN 2029	1.09%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	0.89%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.88%
7.80 YES BANK 29 SEP 2027	0.79%

UL MONEY MARKET FUND

ULIF01528/04/09LIFEMONEYM104

30-Jan-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.

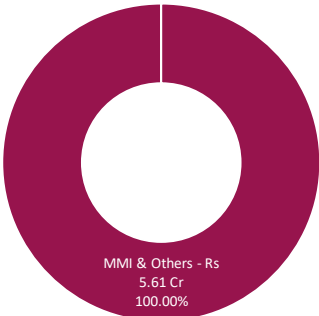
ASSET ALLOCATION

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%

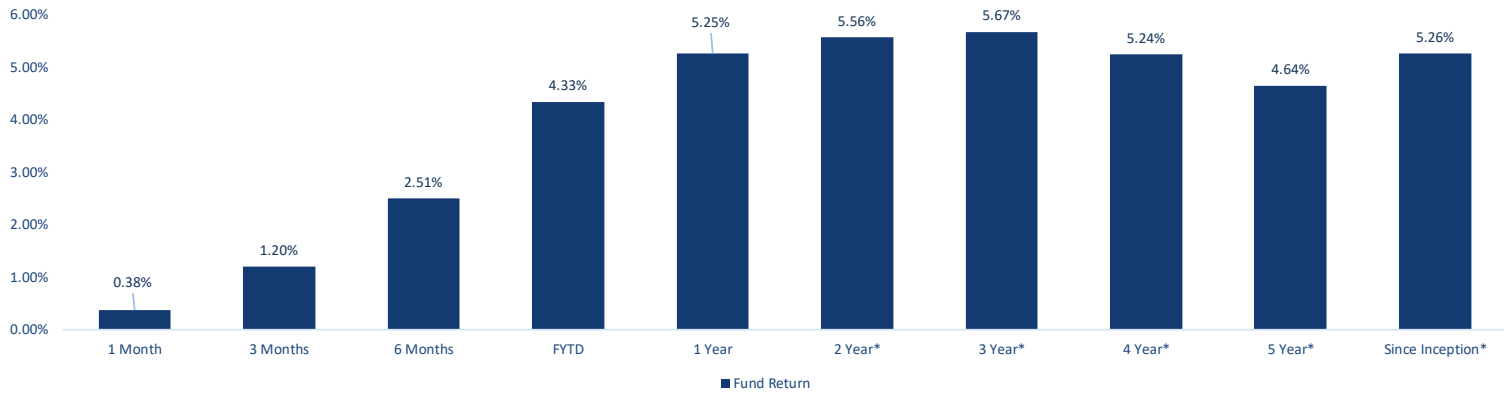
AUM (Rs.in Crores)	5.61
NAV (Per Unit)	23.6335
Fund Management Charge	0.90%
Inception Date	28-Apr-09

Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



PERFORMANCE

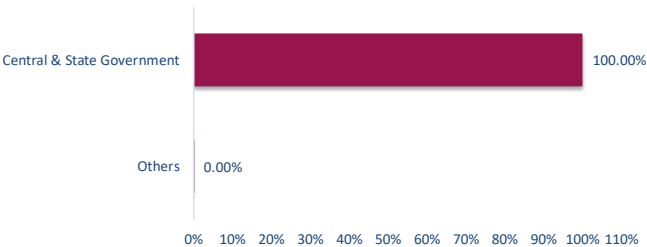


\*Returns over one year has been annualized

\*\* 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

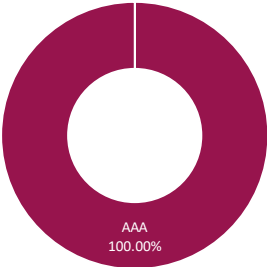
TOP 10 GOVERNMENT SECURITIES IN THE FUND

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)	0.64
Average Maturity (In Years)	0.64
Yield to Maturity	5.53%

UL SECURE PLUS

ULIF01628/04/09LIFESECPLS104

30-Jan-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

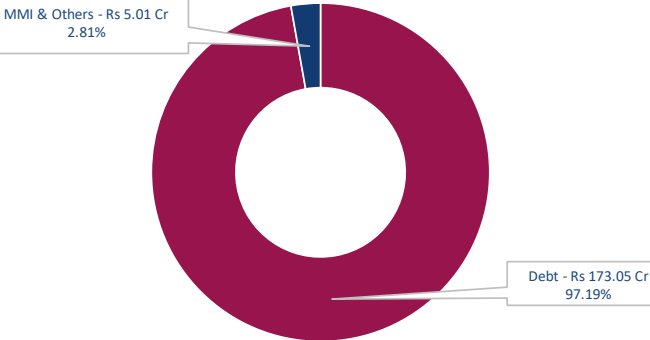
Asset Type	Asset Range	Actual
Govt. Securities	60 - 100%	64.14%
Corporate Bonds	0 - 40%	33.04%
Money Market or Equivalent	0 - 40%	2.81%
Equities	0.00%	0.00%
Total		100.00%

AUM (Rs.in Crores)	178.06
NAV (Per Unit)	33.6281
Fund Management Charge	0.90%
Inception Date	28-Apr-09

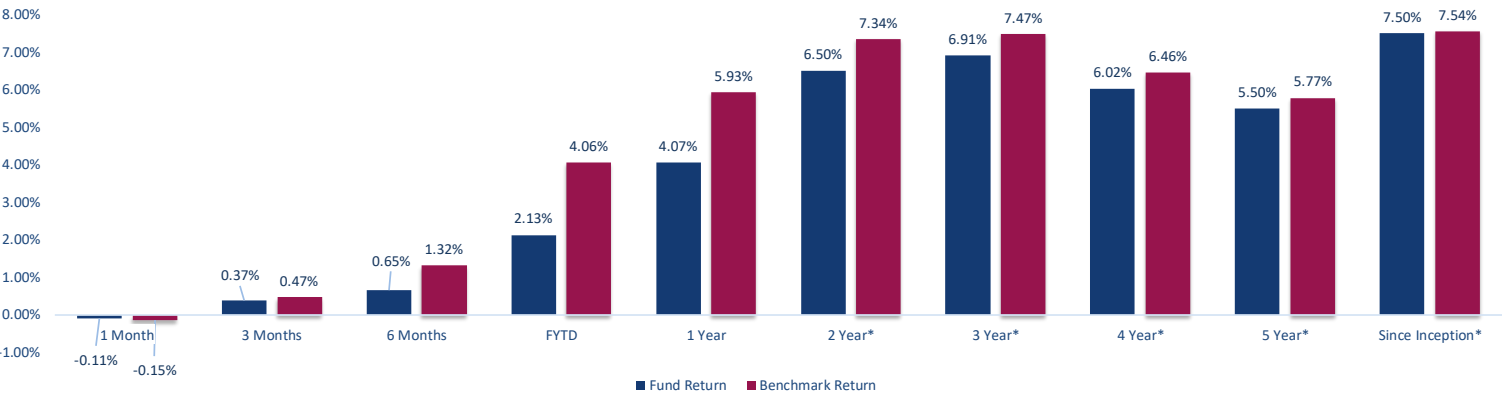
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

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

ASSET MIX



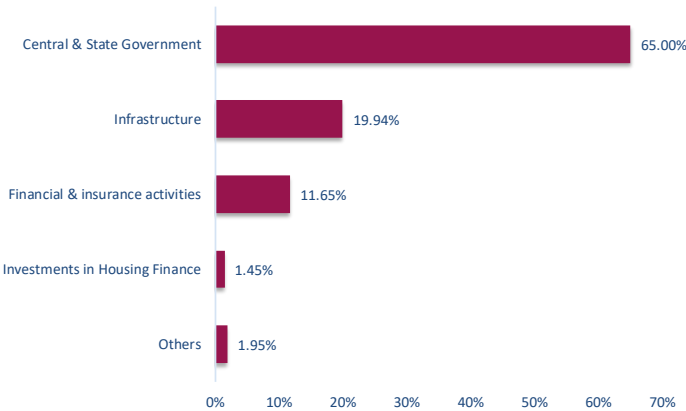
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



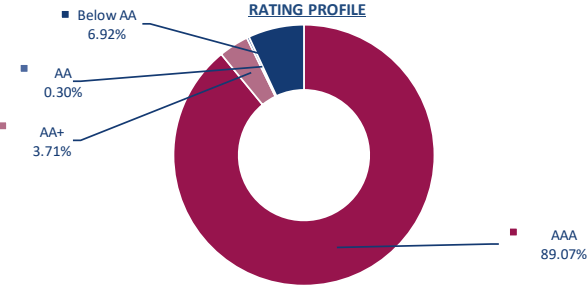
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	18.42%
7.43 TELANGANA SDL 05 JUNE 2043	10.26%
6.90 GOI 15 APRIL 2065	9.00%
6.48 GOI 06 OCT 35	7.44%
6.68 GOI 07 JULY 2040	7.26%
8.83 GOI 12 DEC 2041	6.49%
7.29 TELANGANA SDL 07 AUGUST 2040	1.52%
7.34 ANDHRA PRADESH SDL 31 JULY 2044	1.48%
7.54 GOI 23 MAY 2036	0.84%
6.95 GOI 16 DEC 2061	0.39%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	5.87%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	5.69%
8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	2.81%
7.37 NABARD 28 MAY 2035	2.78%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.74%
6.85 NABARD 19 JAN 2029	2.05%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.97%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.65%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	1.36%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.23%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.40
Average Maturity (In Years)	11.76
Yield to Maturity	7.11%
Beta	0.96

GUARANTEED FUND- DYNAMIC

ULIF01004/10/06AMSRGUADYN104

30-Jan-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.

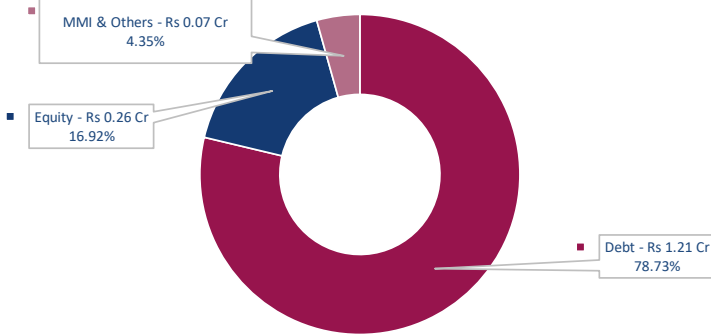
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	71.59%
Corporate Bonds	0 - 50%	7.14%
Money Market or Equivalent	0 - 40%	4.35%
Equities	0 - 30%	16.92%
Total		100.00%

AUM (Rs.in Crores)	1.53
NAV (Per Unit)	35.5712
Fund Management Charge	1.70%
Inception Date	23-Oct-06

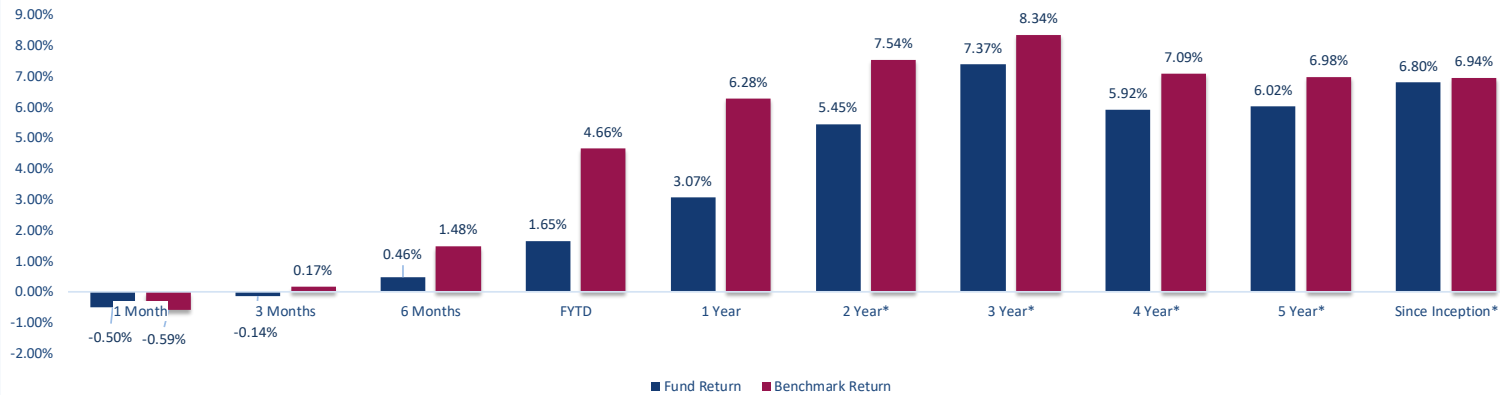
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

ASSET MIX



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

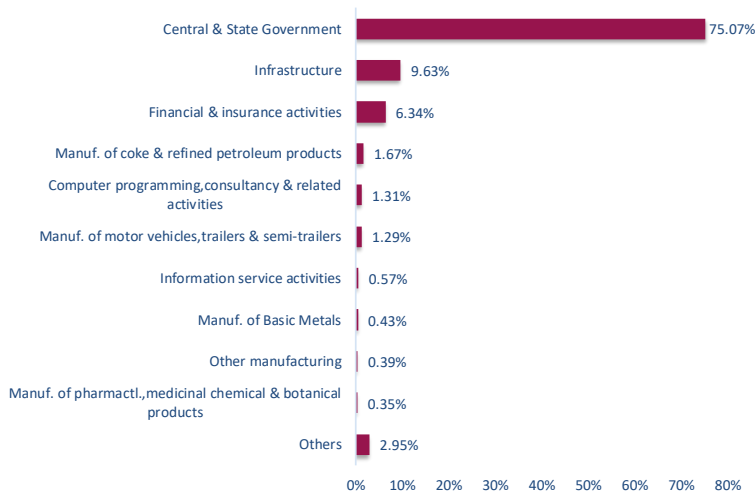
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.55
Average Maturity (In Years)	10.91
Yield to Maturity	6.65%
Beta	0.93

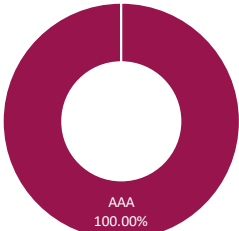
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.76%
ICICI BANK LIMITED	1.69%
RELIANCE INDUSTRIES LIMITED	1.67%
AXIS BANK LIMITED	1.19%
MAHINDRA & MAHINDRA LIMITED	0.85%
BHARTI AIRTEL LIMITED	0.80%
LARSEN & TOUBRO LIMITED	0.74%
NTPC LIMITED	0.64%
INFOSYS LIMITED	0.61%
ETERNAL LIMITED	0.57%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	28.96%
8.51 HARYANA SDL 10 FEB 2026	9.79%
6.8 GOI 15 DEC 2060	9.05%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.45%
7.29 SGB 27 JANUARY 2033	5.14%
6.68 GOI 07 JULY 2040	4.57%
6.48 GOI 06 OCT 35	2.24%
7.46 GOI 06 NOVEMBER 2073	1.98%
8.17 GOI 01 DEC 2044	1.66%
6.90 GOI 15 APRIL 2065	1.25%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.51%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.96%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.67%

GUARANTEED FUND-INCOME

ULIF00904/10/06AMSRGUAINC104

30-Jan-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

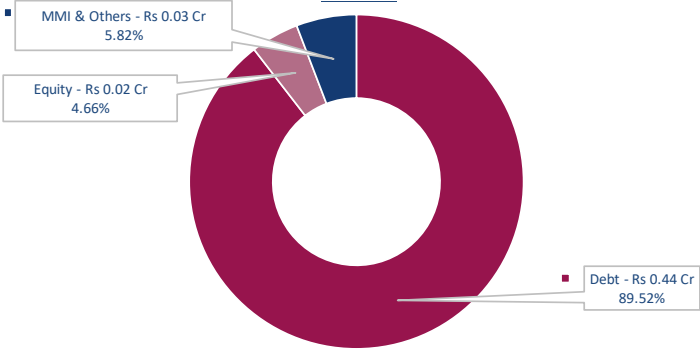
Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	89.52%
Corporate Bonds	0 - 50%	0.00%
Money Market or Equivalent	0 - 40%	5.82%
Equities	0 - 15%	4.66%
Total		100.00%

AUM (Rs.in Crores)	0.49
NAV (Per Unit)	32.0098
Fund Management Charge	1.50%
Inception Date	23-Oct-06

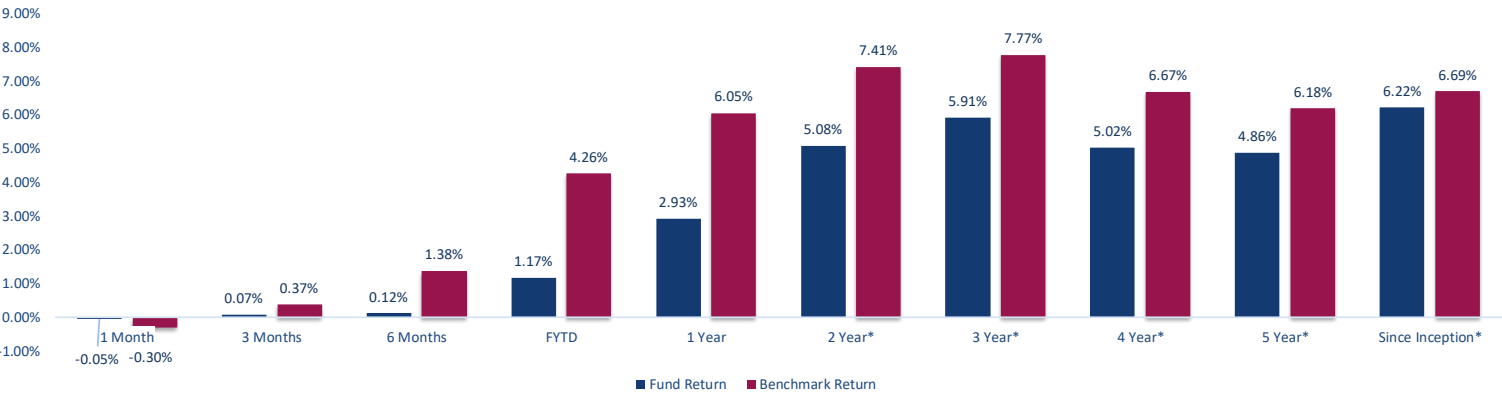
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 95% and NSE Nifty 50 - 5%

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

ASSET MIX



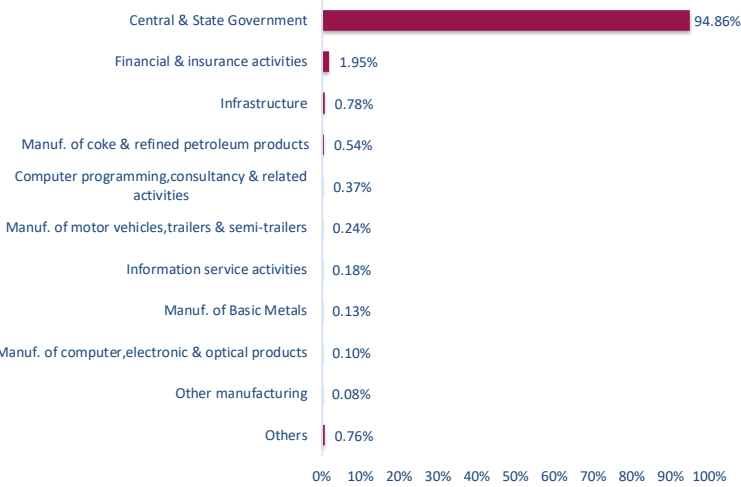
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.24
Average Maturity (In Years)	8.85
Yield to Maturity	6.56%
Beta	0.82

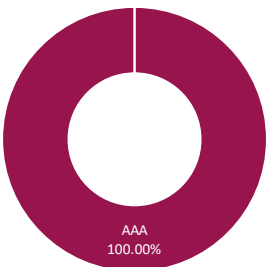
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	0.57%
RELIANCE INDUSTRIES LIMITED	0.54%
ICICI BANK LIMITED	0.53%
AXIS BANK LIMITED	0.37%
BHARTI AIRTEL LIMITED	0.24%
LARSEN & TOUBRO LIMITED	0.24%
MAHINDRA & MAHINDRA LIMITED	0.21%
NTPC LIMITED	0.20%
INFOSYS LIMITED	0.20%
ETERNAL LIMITED	0.18%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	56.74%
6.8 GOI 15 DEC 2060	7.60%
7.29 SGB 27 JANUARY 2033	6.47%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.72%
8.17 GOI 01 DEC 2044	4.37%
7.88 GOI 19 MAR 2030	4.11%
6.68 GOI 07 JULY 2040	1.07%
6.48 GOI 06 OCT 35	1.06%
7.25 GOI 12 JUNE 2063	0.77%
6.90 GOI 15 APRIL 2065	0.44%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

UL LIFE DIVERSIFIED EQUITY FUND

ULIF02201/01/20LIFEDIVEQF104

30-Jan-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.

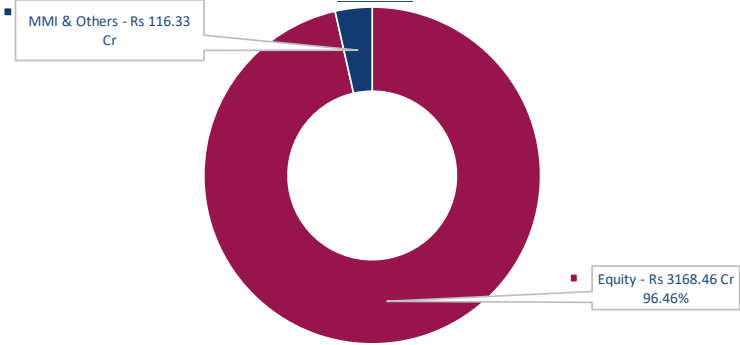
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	3.54%
Equities	70 - 100%	96.46%
Total		100.00%

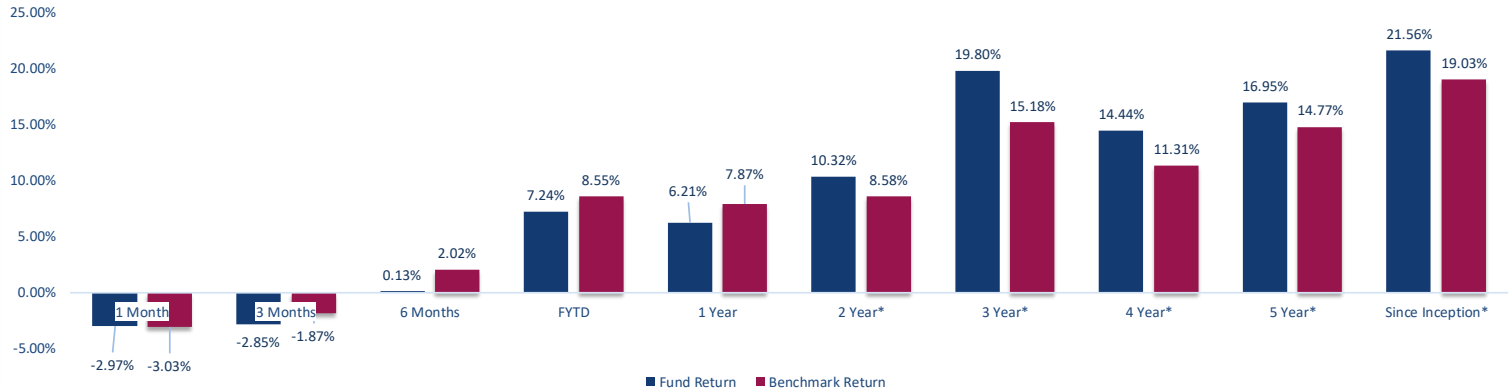
AUM (Rs.in Crores)	3,284.79
NAV (Per Unit)	30.1336
Fund Management Charge	1.25%
Inception Date	08-Jun-20

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

ASSET MIX



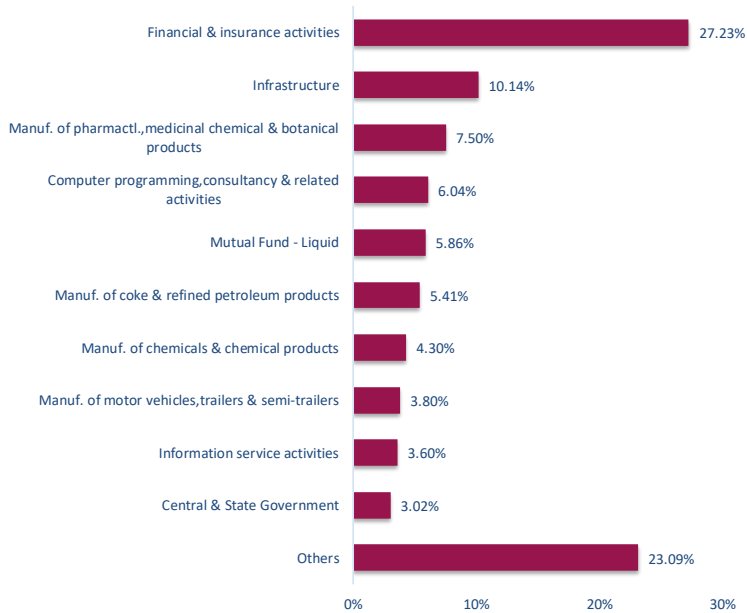
PERFORMANCE VS BENCHMARK



\*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	5.71%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.34%
RELIANCE INDUSTRIES LIMITED	4.79%
INFOSYS LIMITED	4.32%
LARSEN & TOUBRO LIMITED	2.94%
ETERNAL LIMITED	2.75%
KOTAK MAHINDRA BANK LIMITED	2.18%
BHARTI AIRTEL LIMITED	2.04%
SAGILITY INDIA LTD	1.99%
BHARAT ELECTRONICS LIMITED	1.94%

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	5.35%
Beta	0.92

UL MONEY MARKET II FUND

ULIF02301/01/20LIFEMONMK2104

30-Jan-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.

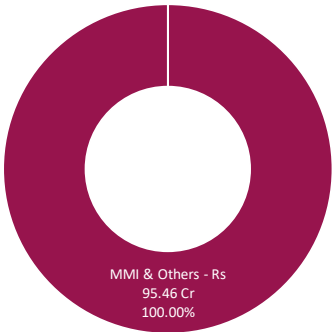
ASSET ALLOCATION

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%

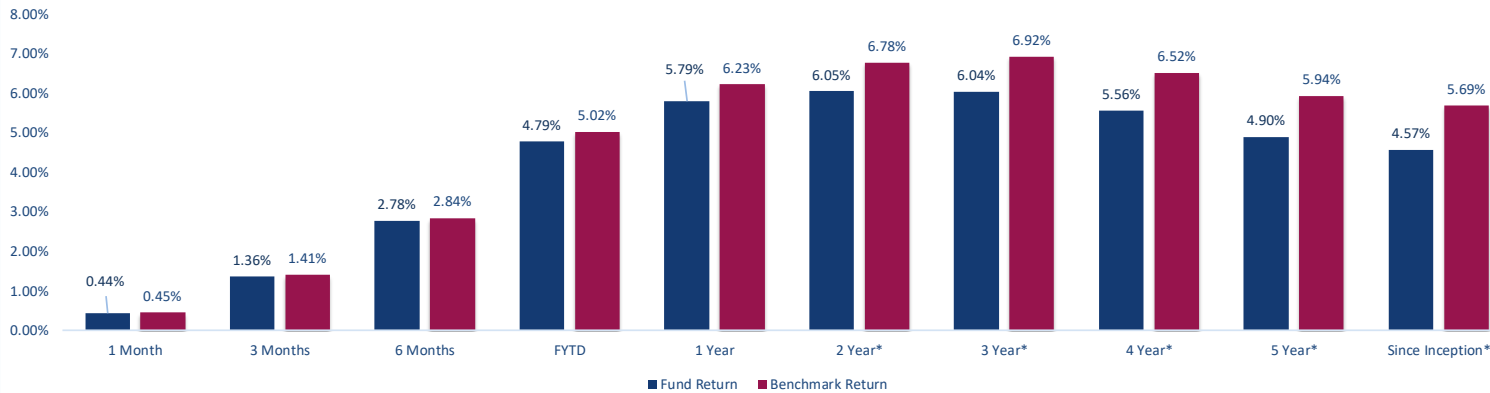
AUM (Rs.in Crores)	95.46
NAV (Per Unit)	12.8733
Fund Management Charge	0.90%
Inception Date	08-Jun-20

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

ASSET MIX



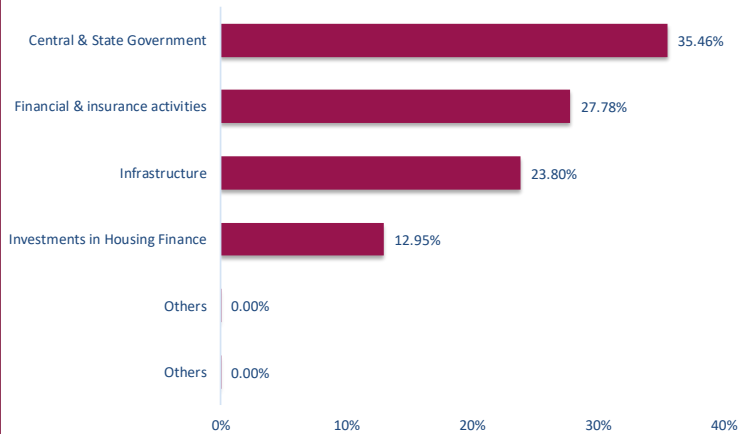
PERFORMANCE vs BENCHMARK



\*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

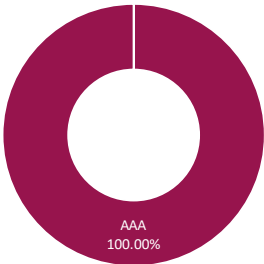
TOP 10 GOVERNMENT SECURITIES IN THE FUND

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)	0.42
Average Maturity (In Years)	0.42
Yield to Maturity	6.18%

UL SUSTAINABLE EQUITY FUND

ULIF02505/10/21SUSTAINEQU104

30-Jan-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

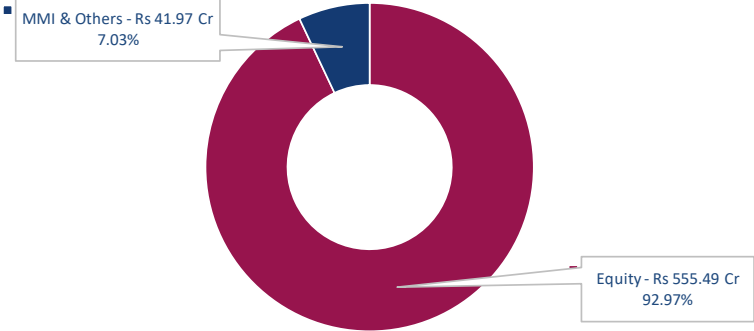
Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	7.03%
Equities	70 - 100%	92.97%
Total		100.00%

AUM (Rs.in Crores)	597.46
NAV (Per Unit)	17.8883
Fund Management Charge	1.25%
Inception Date	25-May-22

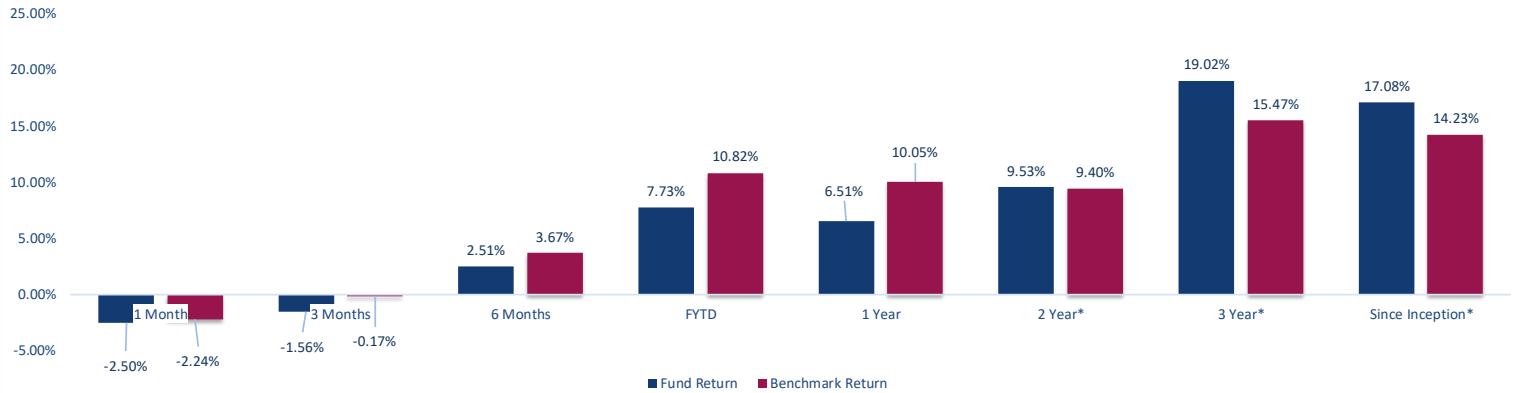
Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Custom ESG Index\*

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

ASSET MIX



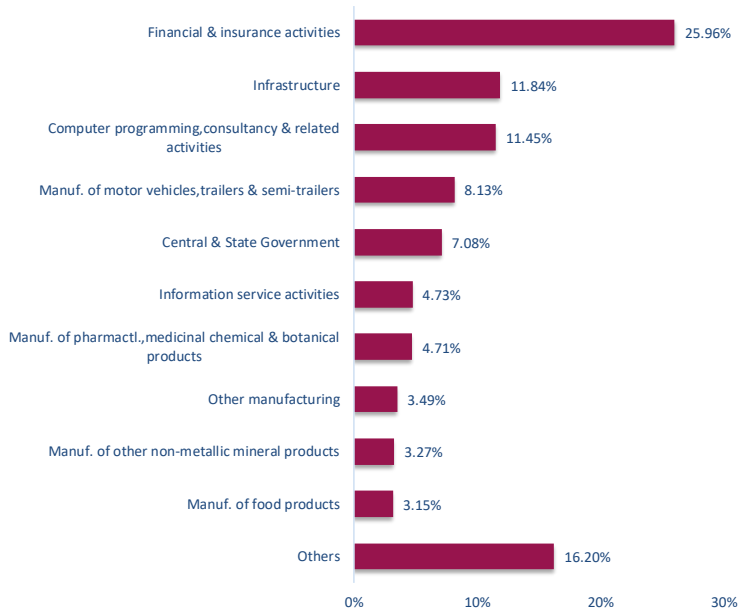
PERFORMANCE VS BENCHMARK



\*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	6.54%
BHARTI AIRTEL LIMITED	5.47%
ETERNAL LIMITED	4.73%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.49%
INFOSYS LIMITED	4.20%
STATE BANK OF INDIA	3.81%
MAHINDRA & MAHINDRA LIMITED	3.52%
TITAN COMPANY LIMITED	2.96%
ULTRATECH CEMENT LIMITED	2.62%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	2.34%

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	5.40%
Beta	0.95



UL PURE GROWTH FUND

ULIF02630/12/22PUREGROWTH104

30-Jan-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.).

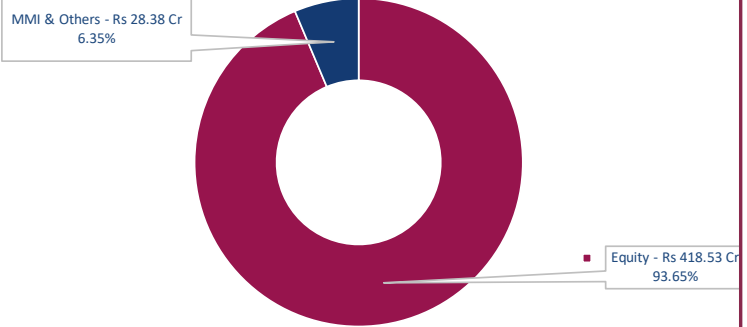
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 40%	6.35%
Equities	60 - 100%	93.65%
Total		100.00%

AUM (Rs.in Crores)	446.91
NAV (Per Unit)	16.1189
Fund Management Charge	1.25%
Inception Date	08-Feb-23

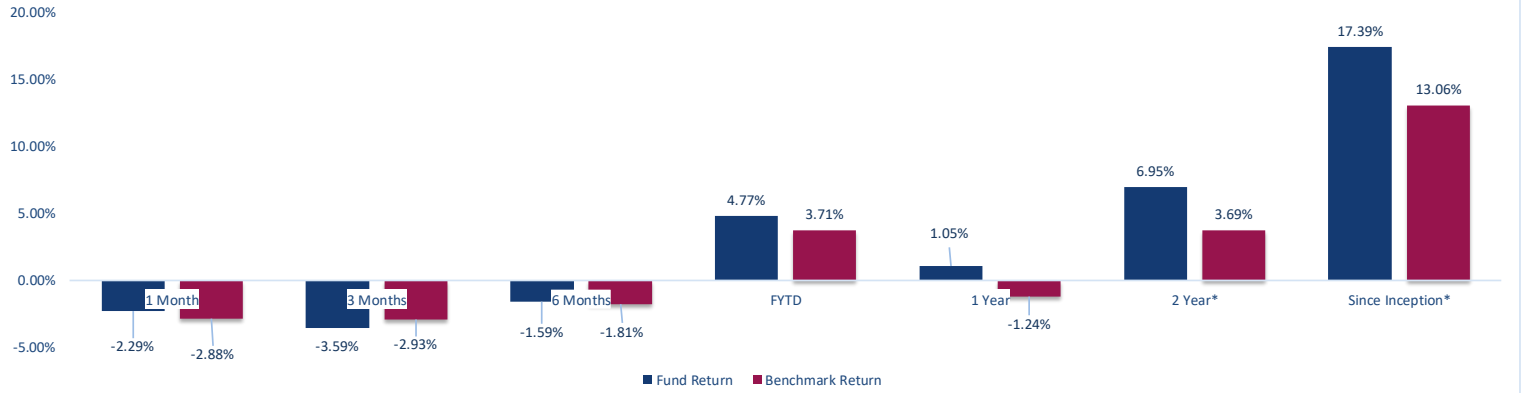
Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - Customised Pure Equity\*

ASSET MIX



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

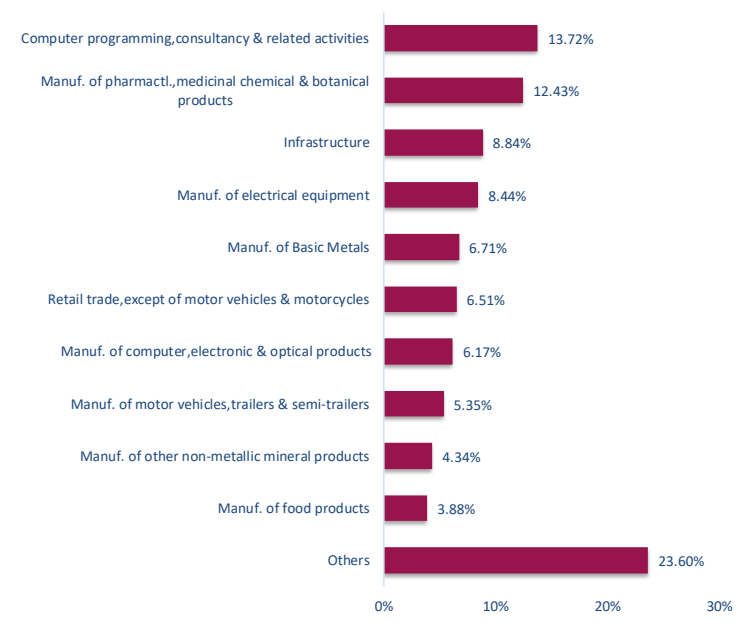
PERFORMANCE VS BENCHMARK



\*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
INFOSYS LIMITED	5.52%
FORTIS HEALTHCARE LIMITED	4.39%
ULTRATECH CEMENT LIMITED	4.34%
JINDAL STEEL & POWER LIMITED	4.24%
BHARAT ELECTRONICS LIMITED	4.03%
LUPIN LIMITED	3.13%
ETERNAL LIMITED	2.94%
TATA CONSULTANCY SERVICES LIMITED	2.78%
MEDPLUS HEALTH SERVICES LTD	2.57%
BRITANNIA INDUSTRIES LIMITED	2.43%

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)	0.00
Average Maturity (In Years)	0.00
Yield to Maturity	0.00%
Beta	0.94

UL LIFE DYNAMIC BOND FUND

ULIF02401/01/20LIFEDYNBOF104

30-Jan-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.

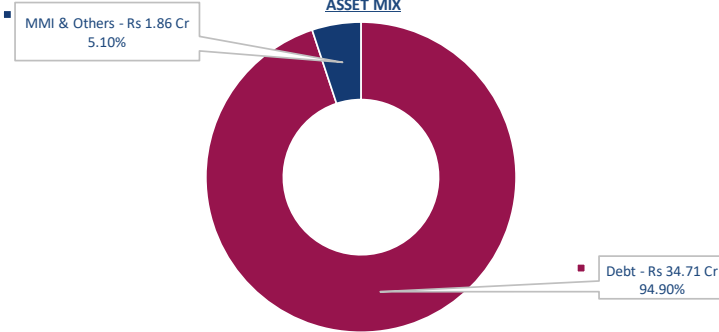
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-100%	94.90%
Money Market or Equivalent	0 - 40%	5.10%
Equities	0.00%	0.00%
Total		100.00%

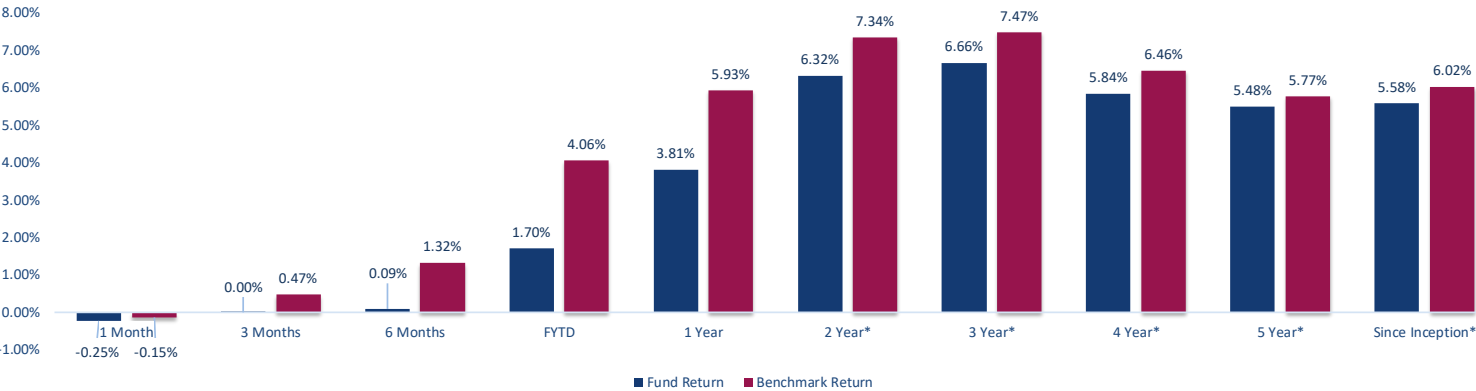
AUM (Rs.in Crores)	36.57
NAV (Per Unit)	13.5911
Fund Management Charge	0.90%
Inception Date	08-Jun-20

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

ASSET MIX



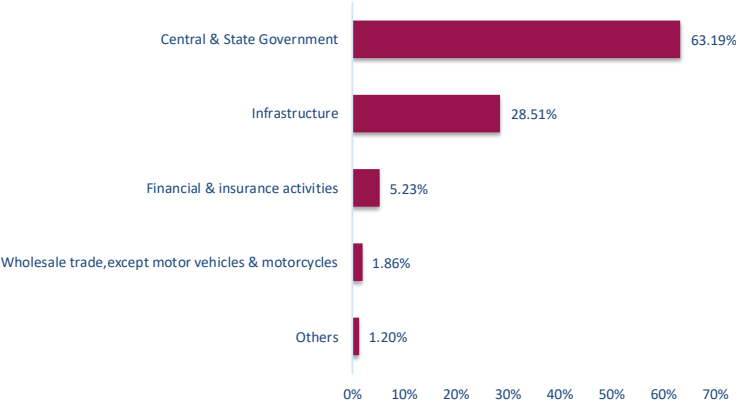
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



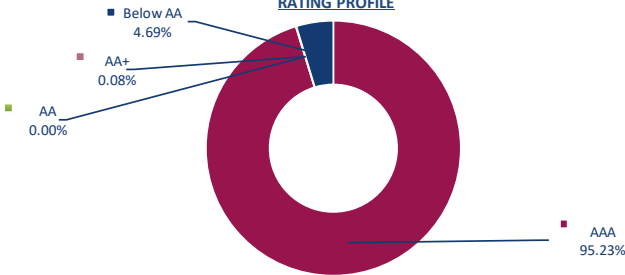
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
8.30 GOI 02 JUL 2040	22.63%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	12.84%
6.01 GOI 21 JULY 2030	12.14%
6.68 GOI 07 JULY 2040	3.89%
7.83 GUJARAT SDL 13 JUL 2026	2.76%
7.80 GUJARAT SDL 27 DEC 2027	1.40%
7.29 SGB 27 JANUARY 2033	0.86%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.69%
6.48 GOI 06 OCT 35	0.57%
6.90 GOI 15 APRIL 2065	0.36%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.94%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	5.54%
7.80 YES BANK 29 SEP 2027	4.63%
6.85 NABARD 19 JAN 2029	4.05%
7.37 NABARD 28 MAY 2035	2.71%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	1.86%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.39%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.38%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.37%
7.23 SBI BANK INFRA 19 NOV 2039	1.34%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.05
Average Maturity (In Years)	9.51
Yield to Maturity	7.08%
Beta	0.90

NIFTY SMALLCAP QUALITY INDEX FUND

ULIF02702/08/23NIFTYSMALL104

30-Jan-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%	0.18%
Equities	80 - 100%	99.82%
Total		100.00%

AUM (Rs.in Crores)	1,180.50
NAV (Per Unit)	12.6129
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

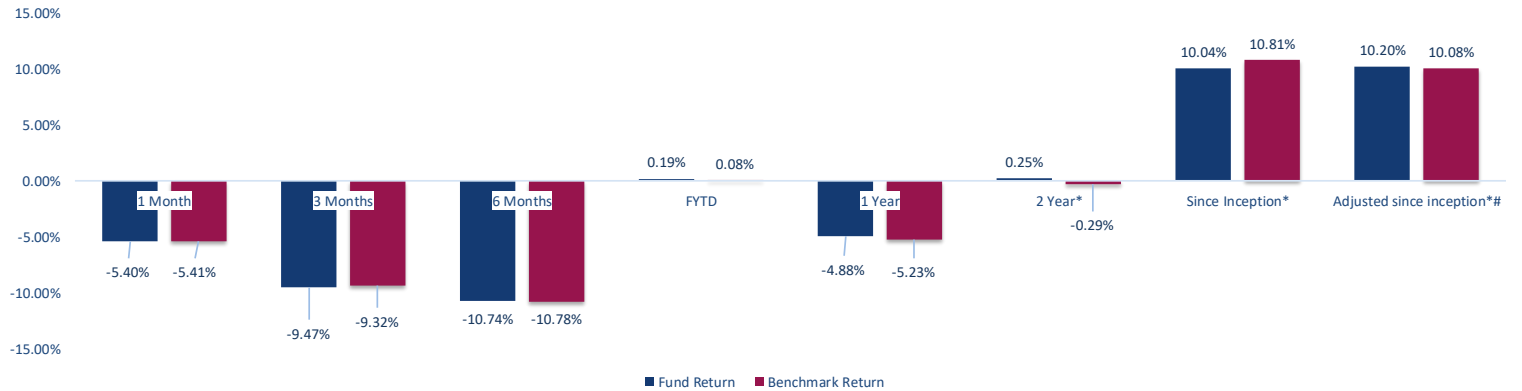
ASSET MIX

MMI & Others - Rs 2.09 Cr  
0.18%



Equity - Rs 1178.41 Cr  
99.82%

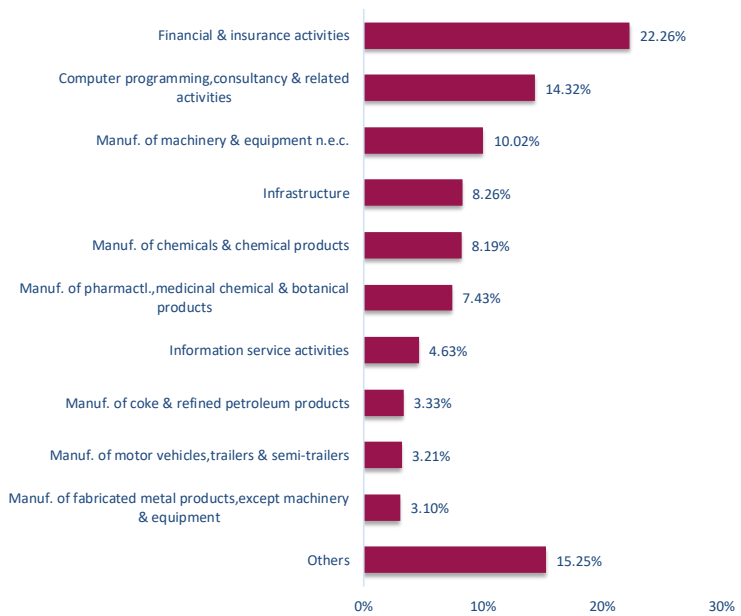
PERFORMANCE VS BENCHMARK



\*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	4.89%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	4.43%
INDIAN ENERGY EXCHANGE LIMITED	3.81%
ANGEL ONE LIMITED	3.48%
KARUR VYSYA BANK LIMITED	3.48%
CASTROL INDIA LIMITED	3.33%
MOTHERSON SUMI WIRING INDIA LIMITED	3.21%
GILLETTE INDIA LTD	3.10%
J B CHEMICALS & PHARMACEUTICALS LTD	2.99%
EMAMI LTD	2.88%

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	5.40%
Beta	0.98

MIDCAP MOMENTUM INDEX FUND

ULIF02801/01/24MIDMOMENTM104

30-Jan-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.

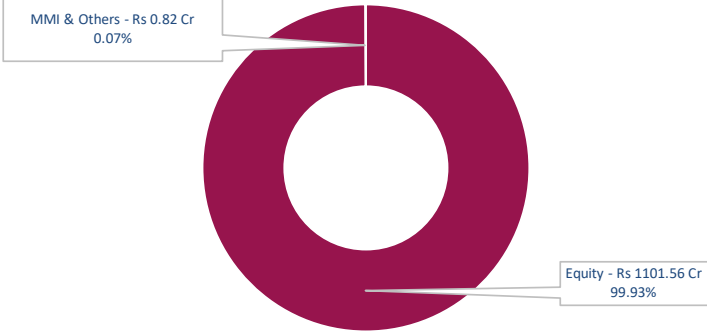
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.07%
Equities	80 - 100%	99.93%
Total		100.00%

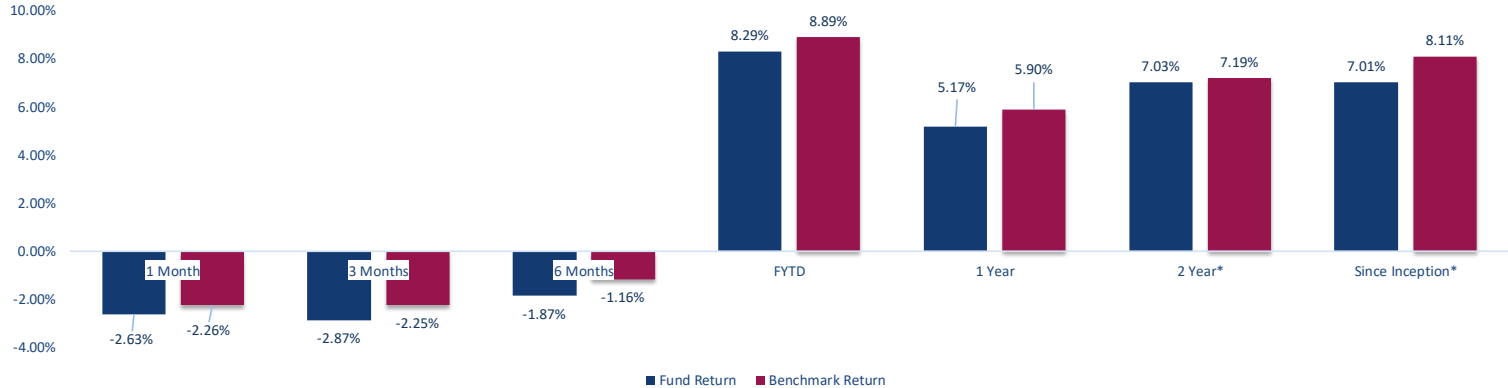
AUM (Rs.in Crores)	1,102.38
NAV (Per Unit)	11.4528
Fund Management Charge	1.25%
Inception Date	30-Jan-24

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

ASSET MIX



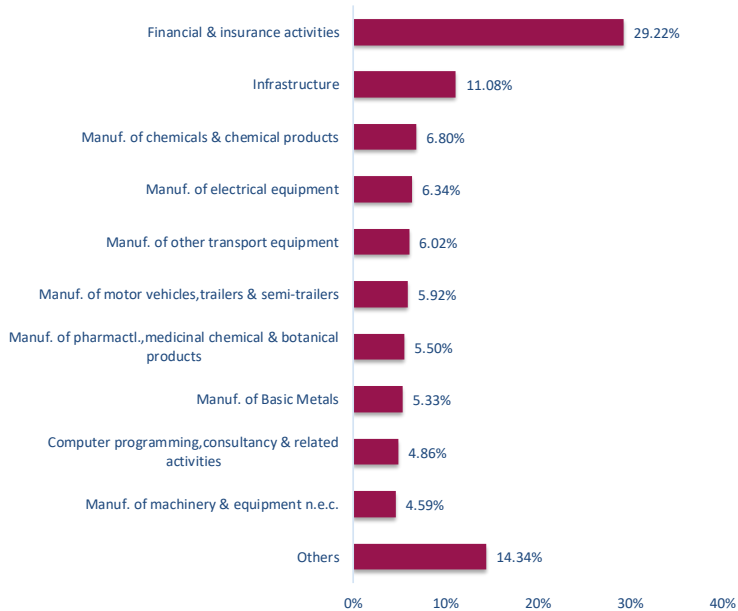
PERFORMANCE VS BENCHMARK



\*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	6.02%
CUMMINS INDIA LIMITED	4.59%
ASHOK LEYLAND LIMITED	4.56%
BSE LIMITED	4.02%
ONE 97 COMMUNICATIONS LIMITED	3.87%
MUTHOOT FINANCE LIMITED	3.71%
FORTIS HEALTHCARE LIMITED	3.45%
AU SMALL FINANCE BANK LIMITED	3.44%
THE FEDERAL BANK LIMITED	3.44%
FSN E-COMMERCE VENTURE LTD	3.10%

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	5.40%
Beta	0.99

NIFTY ALPHA 50 FUND

ULIF02914/05/24ALPHAFIFTY104

30-Jan-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.

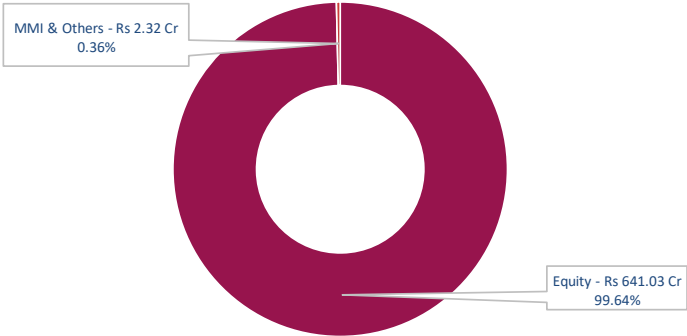
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.36%
Equities	80 - 100%	99.64%
Total		100.00%

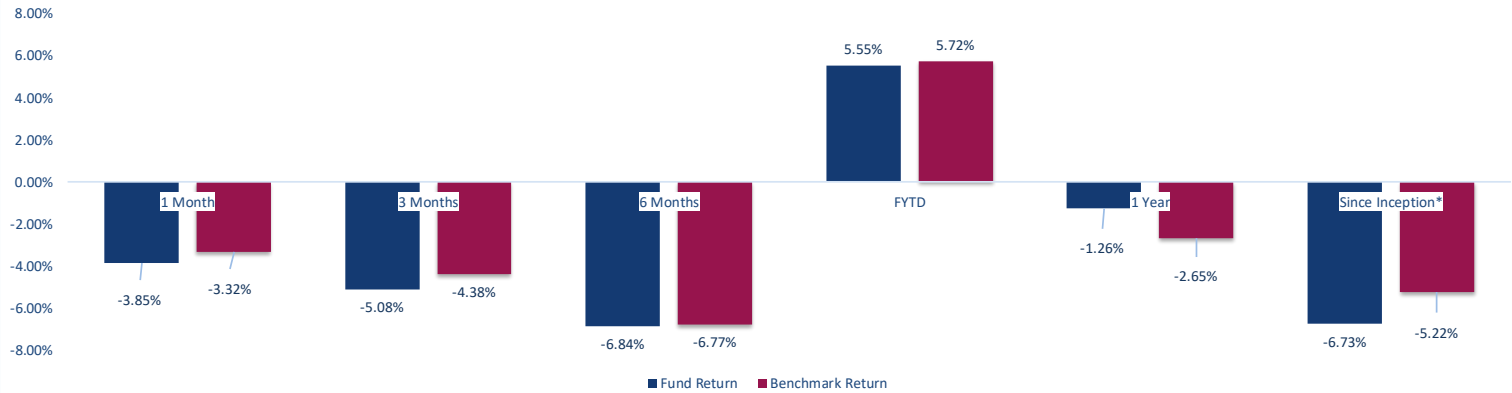
AUM (Rs.in Crores)	643.34
NAV (Per Unit)	8.9021
Fund Management Charge	1.25%
Inception Date	31-May-24

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

ASSET MIX



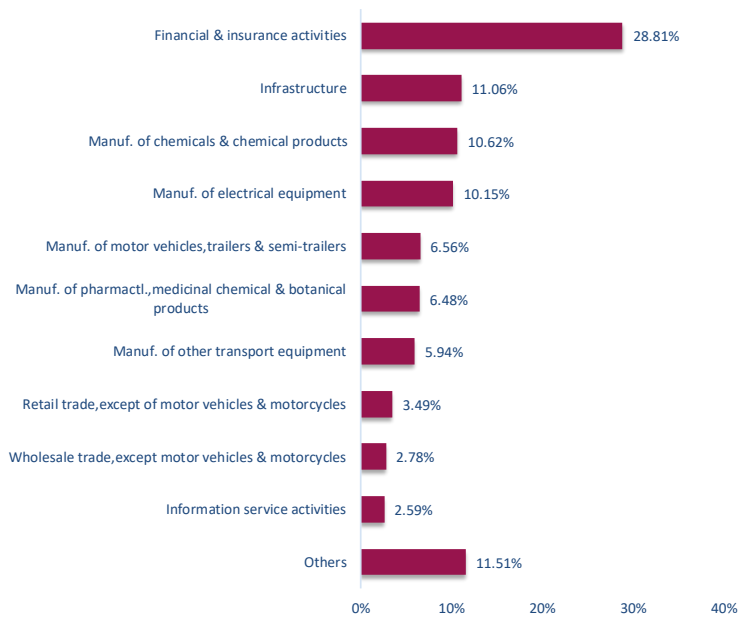
PERFORMANCE VS BENCHMARK



\*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)	5.69%
NAVIN FLUORINE INTERNATIONAL LIMITED	4.68%
LAURUS LABS LIMITED	4.67%
GE VERNOVA T&D INDIA LTD	4.47%
NARAYANA HRUDAYALAYA LIMITED	3.51%
FSN E-COMMERCE VENTURE LTD	3.49%
EICHER MOTORS LIMITED	2.99%
TVS MOTOR COMPANY LIMITED	2.96%
REDINGTON INDIA LIMITED	2.78%
L&T FINANCE LIMITED (FORMERLY L&T FINANCE HOLDING)	2.70%

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	5.40%
Beta	0.95

NIFTY 500 MOMENTUM 50 FUND

ULIF03015/08/24MOMENFIFTY104

30-Jan-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%	0.05%
Equities	80 - 100%	99.95%
Total		100.00%

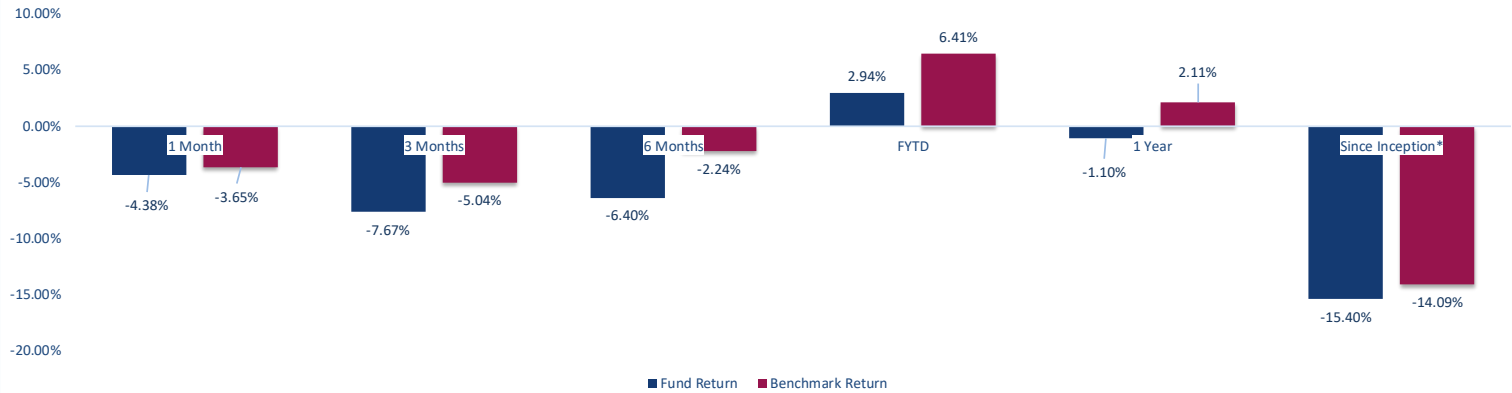
AUM (Rs.in Crores)	226.59
NAV (Per Unit)	7.8976
Fund Management Charge	1.25%
Inception Date	02-Sep-24

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

ASSET MIX



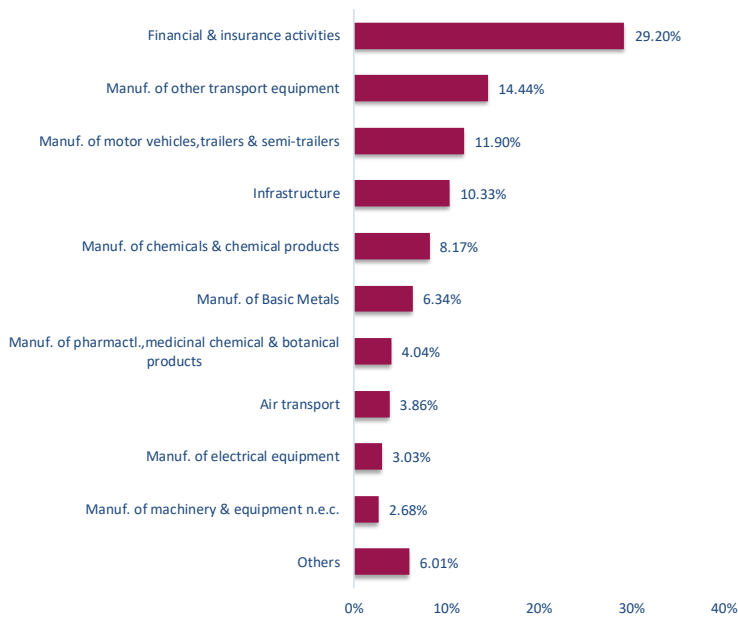
PERFORMANCE VS BENCHMARK



\*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
HINDALCO INDUSTRIES LIMITED	5.95%
EICHER MOTORS LIMITED	5.94%
MAHINDRA & MAHINDRA LIMITED	5.87%
BHARTI AIRTEL LIMITED	5.79%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	5.45%
ASIAN PAINTS (INDIA) LIMITED	5.16%
TVS MOTOR COMPANY LIMITED	4.44%
HERO MOTOCORP LIMITED	4.06%
SHRIRAM FINANCE LIMITED	3.88%
INTERGLOBE AVIATION LTD	3.86%

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	5.40%
Beta	0.98

NIFTY MOMENTUM QUALITY 50 FUND

ULIF03127/10/24MOMQUALITY104

30-Jan-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.

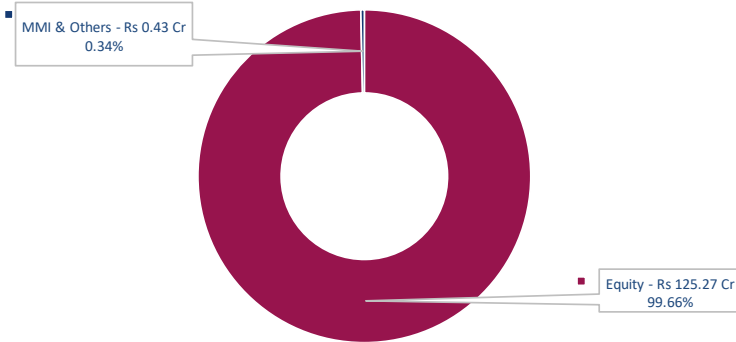
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.34%
Equities	80 - 100%	99.66%
Total		100.00%

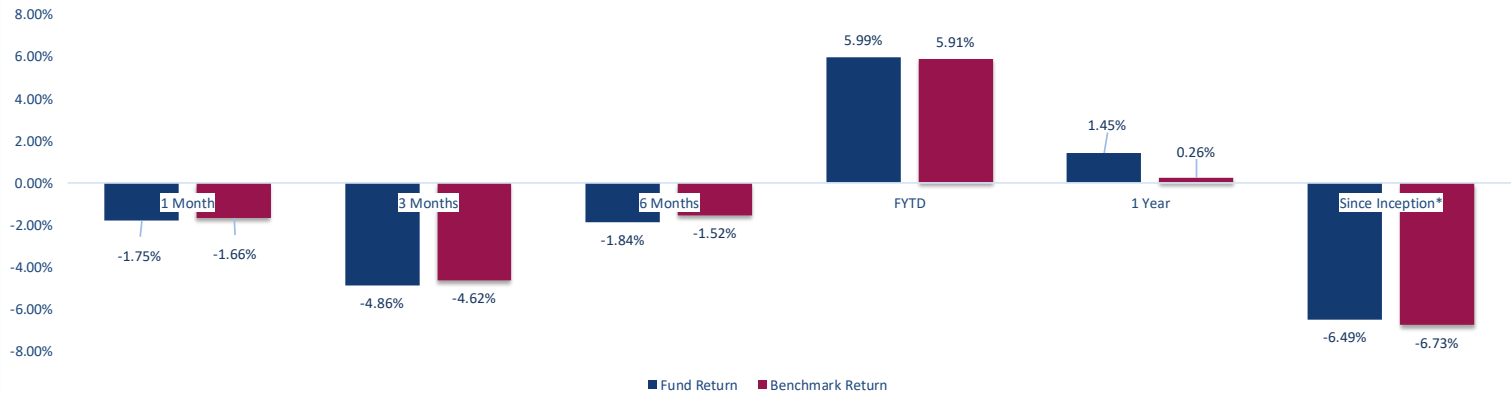
AUM (Rs.in Crores)	125.69
NAV (Per Unit)	9.2265
Fund Management Charge	1.25%
Inception Date	18-Nov-24

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

ASSET MIX



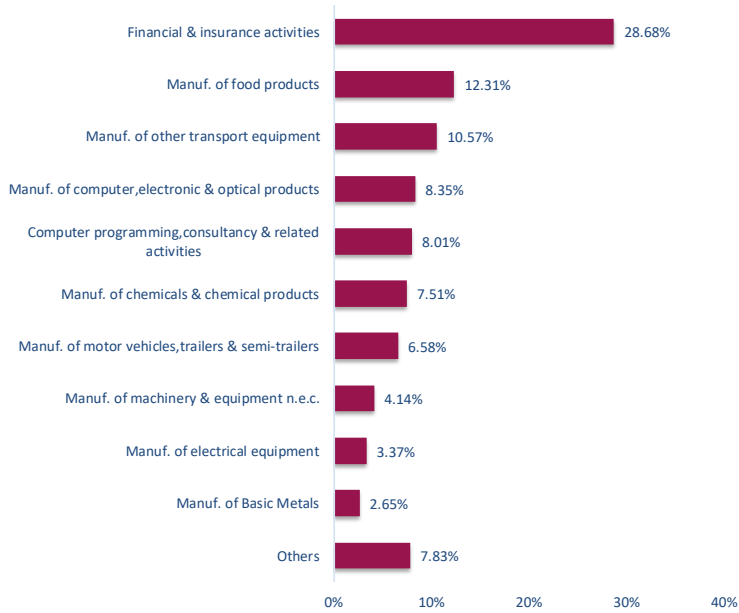
PERFORMANCE VS BENCHMARK



\*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	6.09%
NESTLE INDIA LIMITED	5.66%
HERO MOTOCORP LIMITED	5.31%
EICHER MOTORS LIMITED	5.26%
ASIAN PAINTS (INDIA) LIMITED	4.78%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	4.76%
BSE LIMITED	4.54%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	4.53%
BRITANNIA INDUSTRIES LIMITED	4.53%
CUMMINS INDIA LIMITED	4.14%

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	5.40%
Beta	0.99

SUSTAINABLE WEALTH 50 INDEX FUND

ULIF03223/12/24SUSTWEALTH104

30-Jan-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%	0.14%
Equities	80 - 100%	99.86%
Total		100.00%

AUM (Rs.in Crores)	118.23
NAV (Per Unit)	9.7772
Fund Management Charge	1.25%
Inception Date	17-Jan-25

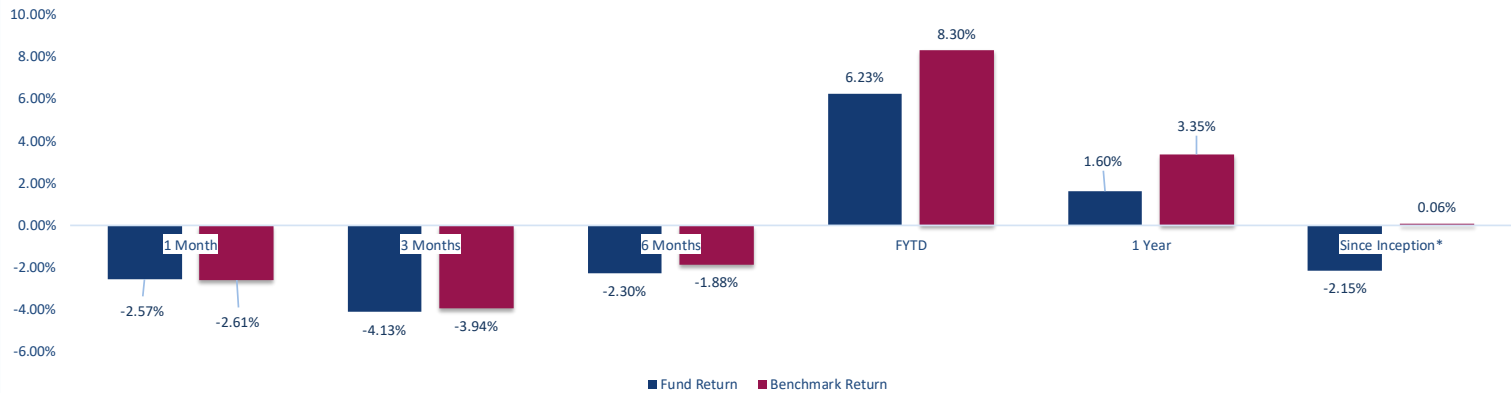
Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - Sustainable Yield Index\*

\* Managed by NSE

ASSET MIX



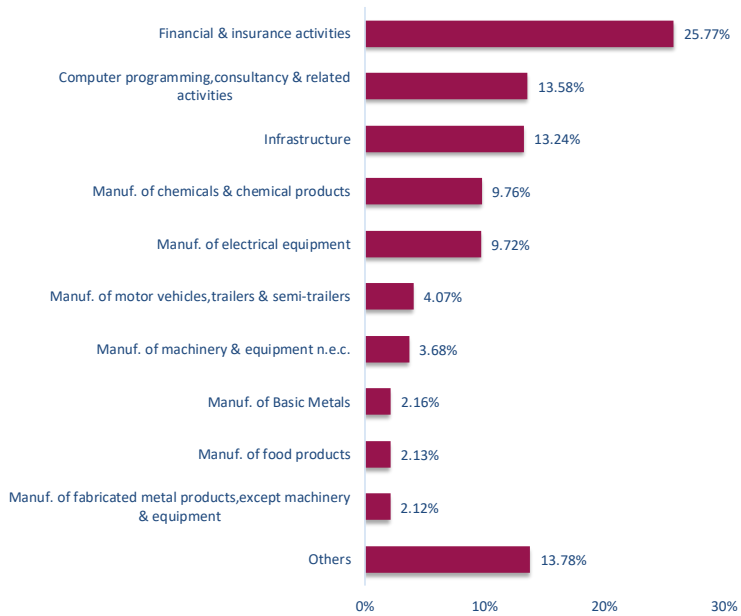
PERFORMANCE VS BENCHMARK



\*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 INDIA	2.39%
INDIAN BANK	2.39%
BANK OF MAHARASHTRA	2.33%
STATE BANK OF INDIA	2.27%
CRISIL LIMITED	2.23%
ABB INDIA LIMITED	2.19%
JINDAL SAW LTD	2.16%
HOME FIRST FINANCE COMPANY LIMITED	2.15%
NESTLE INDIA LIMITED	2.13%
PUNJAB NATIONAL BANK LIMITED	2.12%

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	5.40%
Beta	0.97



SMART INNOVATION FUND

ULIF03301/03/25INNOVATION104

30-Jan-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.

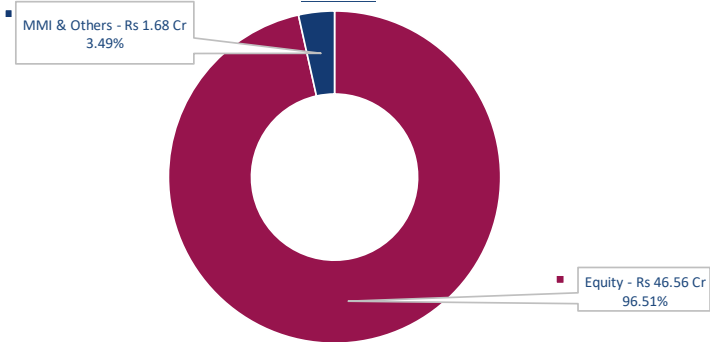
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	3.49%
Equities	70 - 100%	96.51%
Total		100.00%

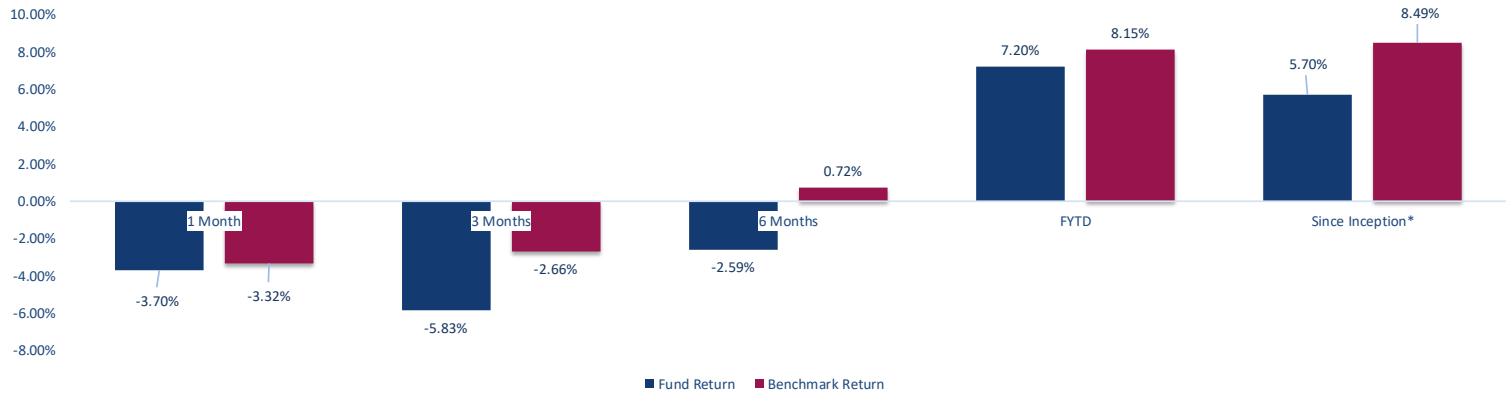
AUM (Rs.in Crores)	48.24
NAV (Per Unit)	10.5696
Fund Management Charge	1.25%
Inception Date	21-Mar-25

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

ASSET MIX



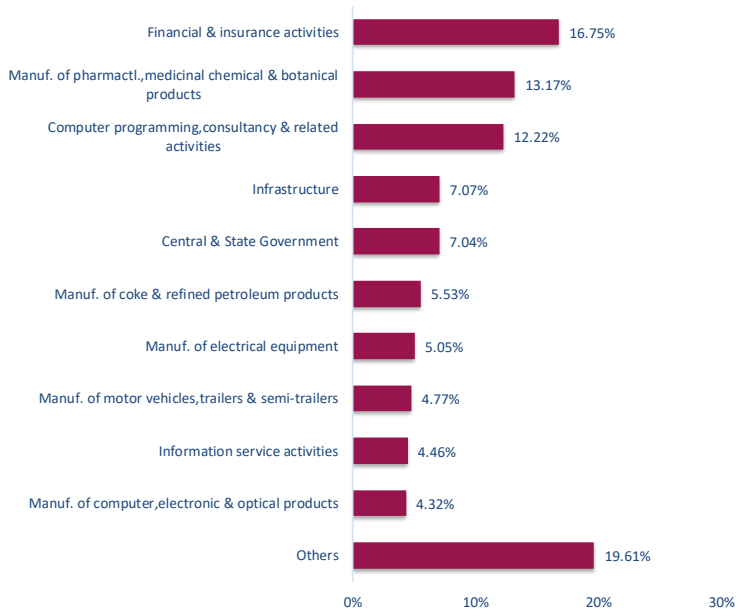
PERFORMANCE VS BENCHMARK



\*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	5.53%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.50%
INFOSYS LIMITED	3.47%
STATE BANK OF INDIA	3.44%
NEPHROCARE HEALTH SERVICES LIMITED	3.33%
AUROBINDO PHARMA LIMITED	2.85%
DIVIS LABORATORIES LIMITED	2.67%
MAX HEALTHCARE INSTITUTE LTD	2.59%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	2.48%
ETERNAL LIMITED	2.45%

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	5.40%
Beta	1.03

NIFTY 500 MULTIFACTOR 50 INDEX FUND

ULIF03414/05/25MULTIFACTO104

30-Jan-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.

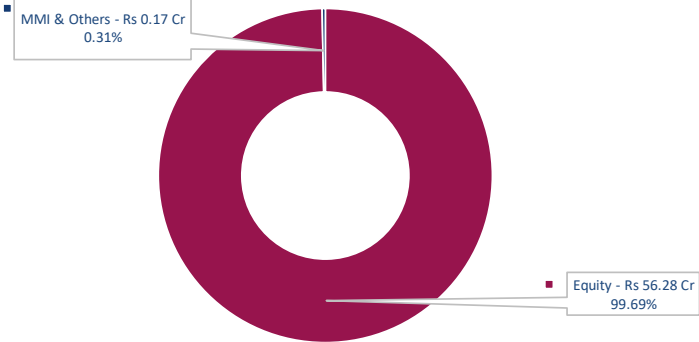
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.31%
Equities	80 - 100%	99.69%
Total		100.00%

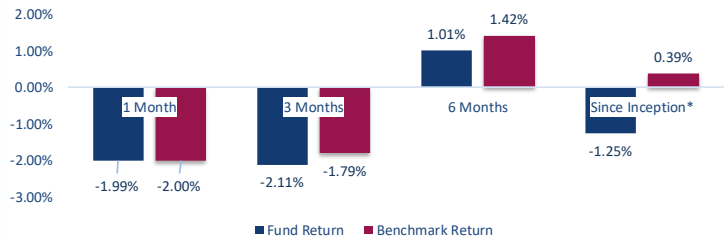
AUM (Rs.in Crores)	56.46
NAV (Per Unit)	9.8754
Fund Management Charge	1.25%
Inception Date	05-Jun-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

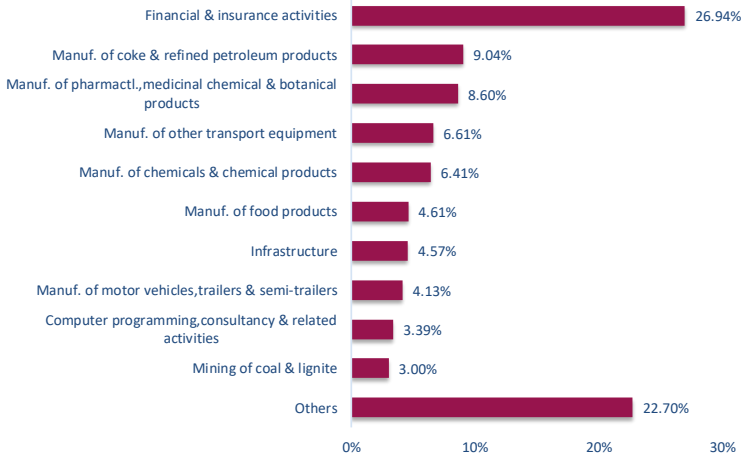


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COAL INDIA LIMITED	3.00%
INDIAN BANK	2.94%
OIL & NATURAL GAS CORP LIMITED	2.80%
THE FEDERAL BANK LIMITED	2.67%
L&T FINANCE LIMITED (FORMERLY L&T FINANCE HOLDING)	2.60%
CANARA BANK LIMITED	2.56%
INDIAN OIL CORPORATION LIMITED	2.52%
MUTHOOT FINANCE LIMITED	2.51%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	2.46%
BRITANNIA INDUSTRIES LIMITED	2.45%

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	5.40%
Beta	0.97

NIFTY 500 MULTIFACTOR 50 INDEX PENSION FUND

ULIF03523/06/25PENSMLFAC104

30-Jan-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.

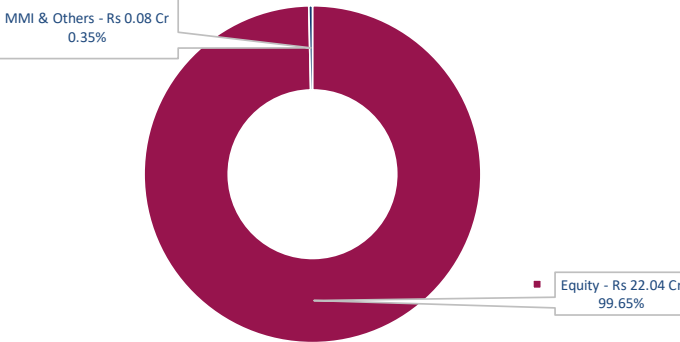
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.35%
Equities	80 - 100%	99.65%
Total		100.00%

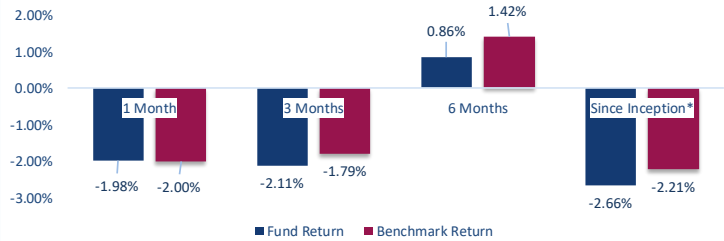
AUM (Rs.in Crores)	22.12
NAV (Per Unit)	9.7341
Fund Management Charge	1.35%
Inception Date	16-Jul-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

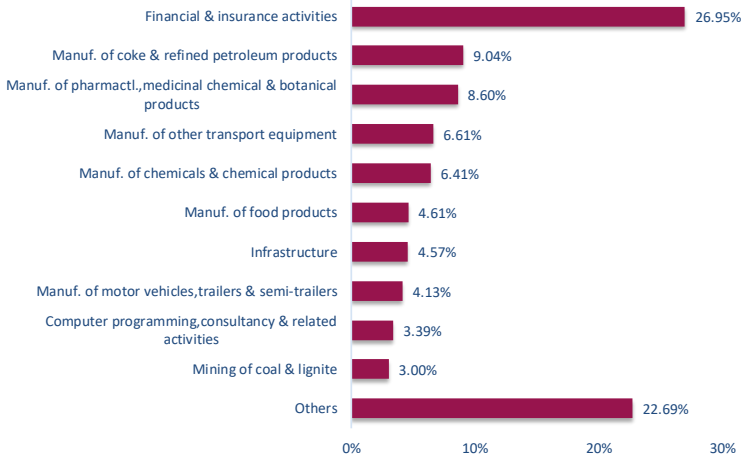


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COAL INDIA LIMITED	3.00%
INDIAN BANK	2.94%
OIL & NATURAL GAS CORP LIMITED	2.80%
THE FEDERAL BANK LIMITED	2.67%
L&T FINANCE LIMITED (FORMERLY L&T FINANCE HOLDING)	2.60%
CANARA BANK LIMITED	2.56%
INDIAN OIL CORPORATION LIMITED	2.52%
MUTHOOT FINANCE LIMITED	2.51%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	2.46%
BRITANNIA INDUSTRIES LIMITED	2.45%

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	5.40%
Beta	0.98

BSE 500 VALUE 50 INDEX FUND

ULIF03623/07/25BSEVALUEIN104

30-Jan-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.

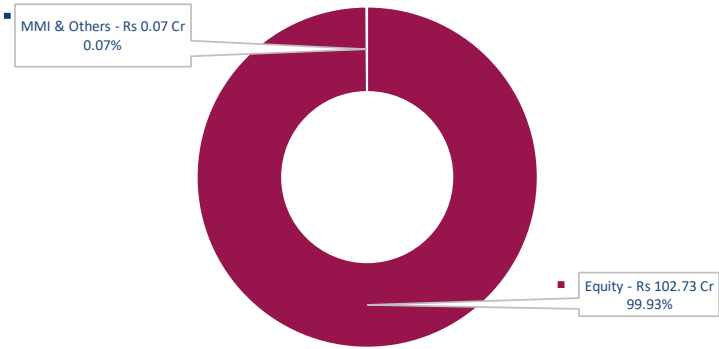
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.07%
Equities	80 - 100%	99.93%
Total		100.00%

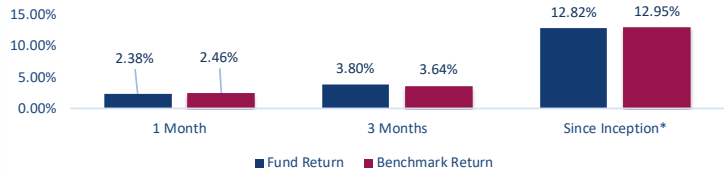
AUM (Rs.in Crores)	102.80
NAV (Per Unit)	11.2823
Fund Management Charge	1.25%
Inception Date	11-Aug-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

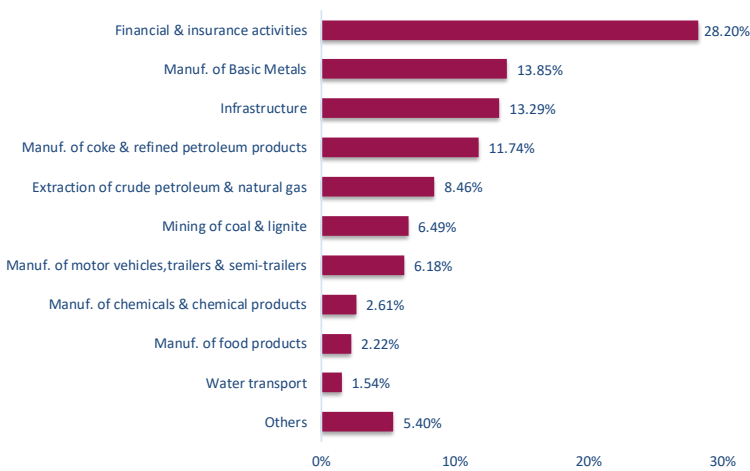


*\*Returns over one year has been annualized*  
*Above Fund Returns are after deduction of Fund Management Charges (FMC)*

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HINDALCO INDUSTRIES LIMITED	7.10%
OIL & NATURAL GAS CORP LIMITED	6.82%
COAL INDIA LIMITED	6.49%
STATE BANK OF INDIA	6.28%
TATA MOTORS PASSENGER VEHICLES LIMITED	6.18%
BHARAT PETROLEUM CORPORATION LIMITED	4.34%
INDIAN OIL CORPORATION LIMITED	4.23%
POWER FINANCE CORP LIMITED	3.81%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	3.57%
GAIL (INDIA) LIMITED	3.51%

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	5.40%
Beta	0.98

INDIA CONSUMPTION OPPORTUNITIES FUND

ULIF03807/10/25INDIACONSU104

30-Jan-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.

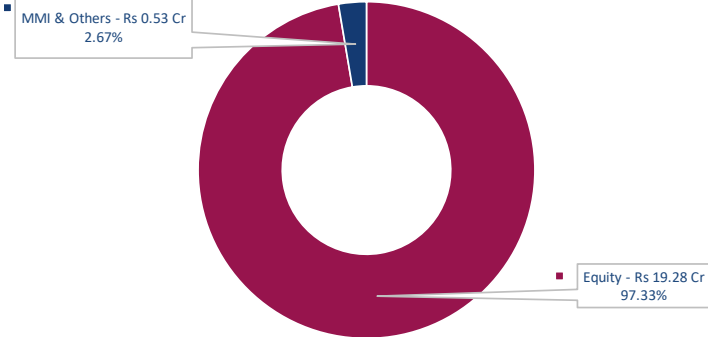
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	2.67%
Equities	70 - 100%	97.33%
Total		100.00%

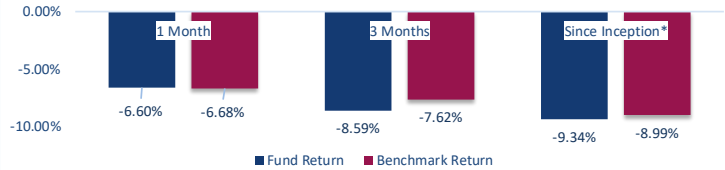
AUM (Rs.in Crores)	19.81
NAV (Per Unit)	9.0658
Fund Management Charge	1.25%
Inception Date	27-Oct-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

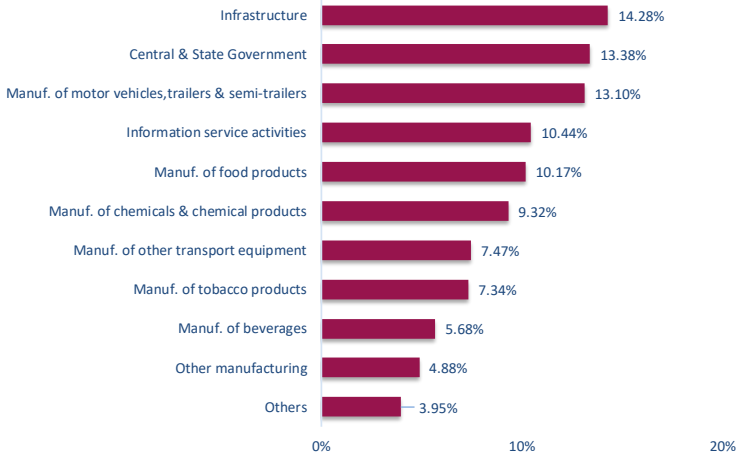


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BHARTI AIRTEL LIMITED	8.72%
MAHINDRA & MAHINDRA LIMITED	7.90%
ETERNAL LIMITED	7.42%
ITC LIMITED	7.34%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	5.20%
TITAN COMPANY LIMITED	4.88%
HINDUSTAN UNILEVER LIMITED	4.54%
NESTLE INDIA LIMITED	3.41%
INTERGLOBE AVIATION LTD	3.26%
VARUN BEVERAGES LIMITED	3.19%

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	5.40%
Beta	0.93

BSE 500 DIVIDEND LEADERS 50 INDEX FUND

ULIF03907/11/25BSEDIVLEAD104

30-Jan-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.

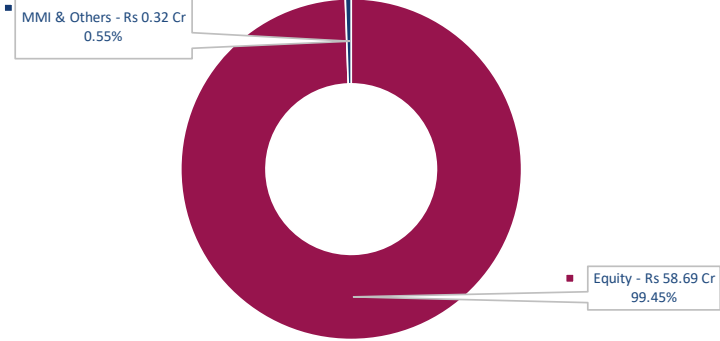
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	0.55%
Equities	80 - 100%	99.45%
Total		100.00%

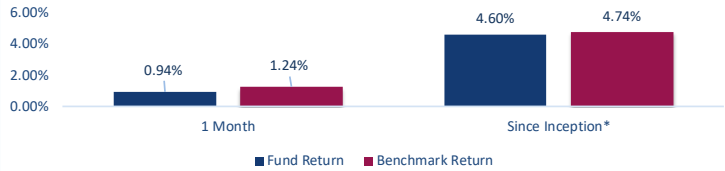
AUM (Rs.in Crores)	59.01
NAV (Per Unit)	10.4599
Fund Management Charge	1.25%
Inception Date	23-Nov-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

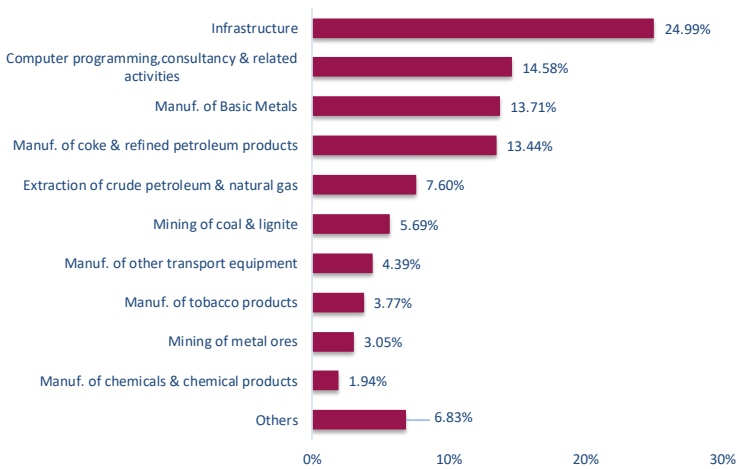


*\*Returns over one year has been annualized*  
*Above Fund Returns are after deduction of Fund Management Charges (FMC)*

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COAL INDIA LIMITED	5.44%
OIL & NATURAL GAS CORP LIMITED	5.30%
POWER FINANCE CORP LIMITED	5.20%
RURAL ELECTRIFICATION CORPORATION LIMITED	5.01%
BHARAT PETROLEUM CORPORATION LIMITED	4.84%
INDIAN OIL CORPORATION LIMITED	4.72%
HERO MOTOCORP LIMITED	4.39%
VEDANTA LIMITED	4.32%
TATA STEEL LIMITED	3.95%
NTPC LIMITED	3.84%

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	5.40%
Beta	0.95

HIGH GROWTH FUND II

ULIF04117/12/25HIGHGROWTH104

30-Jan-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%	8.30%
Equities	80 - 100%	91.70%
Total		100.00%

AUM (Rs.in Crores)

23.63

NAV (Per Unit)

9.7817

Fund Management Charge

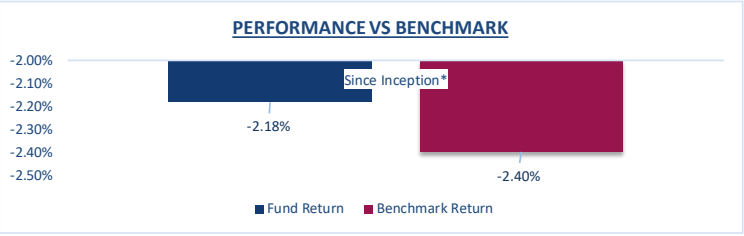
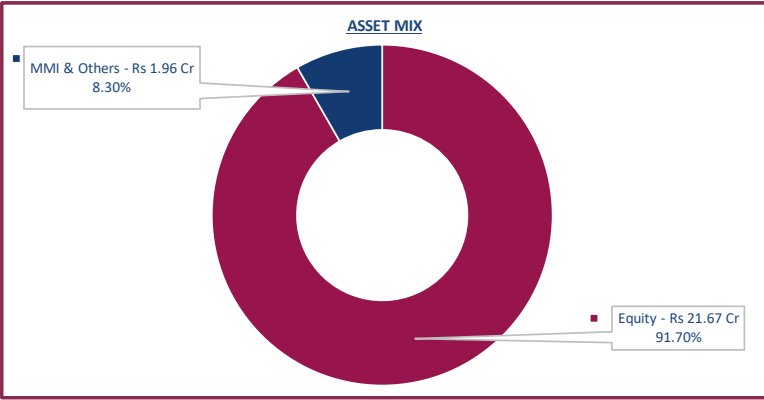
1.35%

Inception Date

16-Jan-26

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

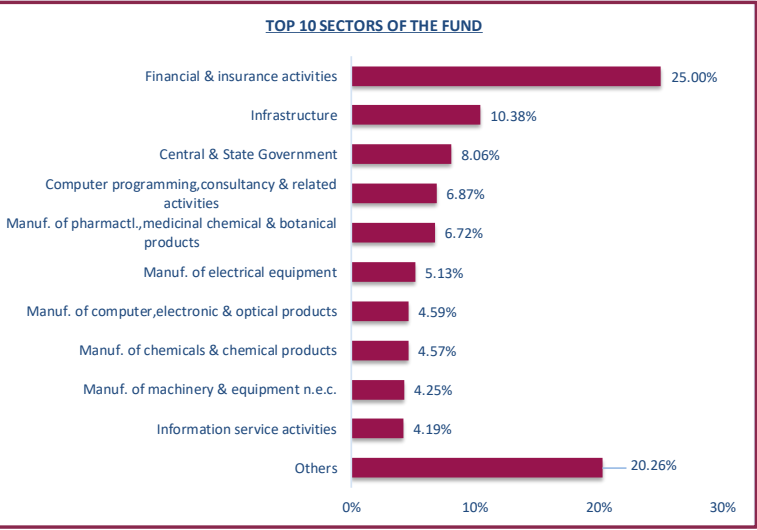
Benchmark - NSE Nifty MidCap 100



\*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	4.27%
INDUS TOWERS LIMITED	3.27%
AU SMALL FINANCE BANK LIMITED	2.91%
POLYCAB INDIA LIMITED	2.54%
PERSISTENT SYSTEMS LIMITED	2.32%
CUMMINS INDIA LIMITED	2.26%
KARUR VYSYA BANK LIMITED	2.26%
THE FEDERAL BANK LIMITED	2.24%
ETERNAL LIMITED	2.24%
MAX HEALTHCARE INSTITUTE LTD	2.14%



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	5.40%
Beta	0.94

GROWTH SUPER FUND II

ULIF04217/12/25GROWTHSUPR104

30-Jan-26

Objective: This is primarily an equity oriented fund. At least 80% 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.

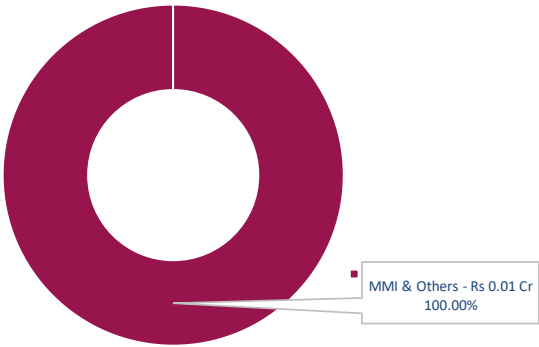
ASSET ALLOCATION

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

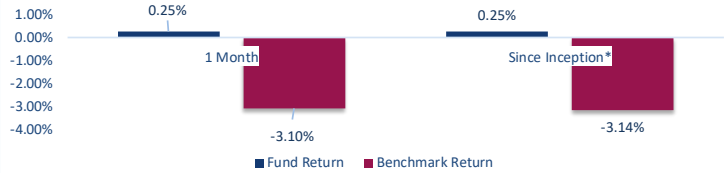
AUM (Rs.in Crores)	0.01
NAV (Per Unit)	10.0247
Fund Management Charge	1.35%
Inception Date	24-Dec-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

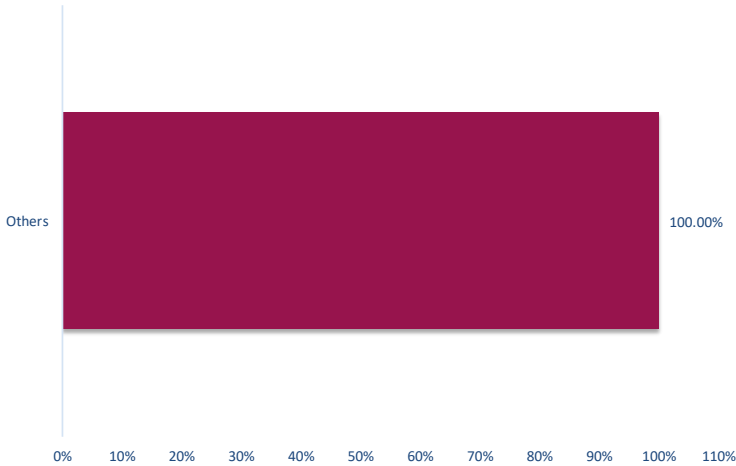


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 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	NA



DIVERSIFIED EQUITY FUND II

ULIF04317/12/25DIVIEQUITY104

30-Jan-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.

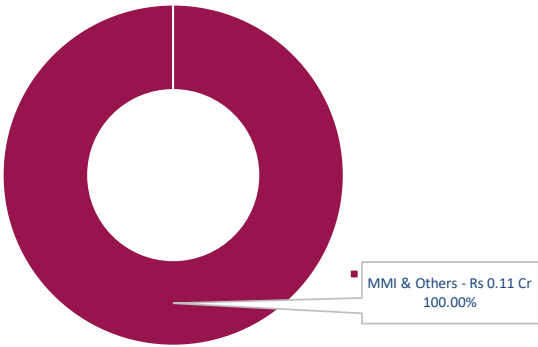
ASSET ALLOCATION

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%

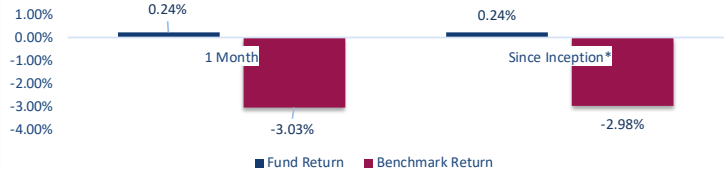
AUM (Rs.in Crores)	0.11
NAV (Per Unit)	10.0238
Fund Management Charge	1.35%
Inception Date	24-Dec-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

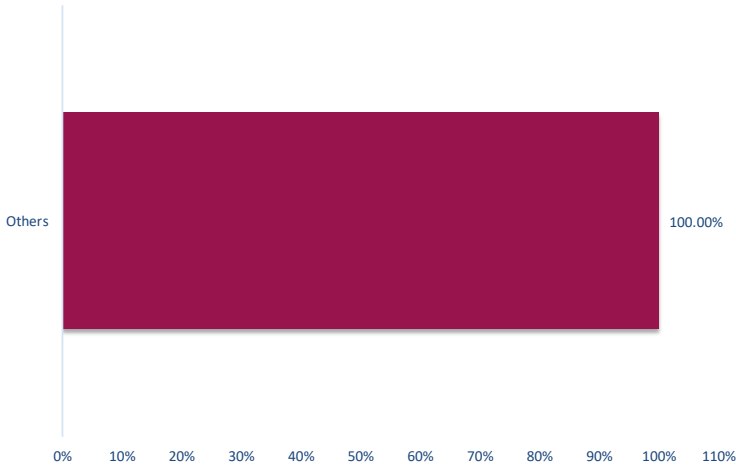


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
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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	NA

DISCONTINUANCE FUND INDIVIDUAL

ULIF02021/06/13LIFEDISCON104

30-Jan-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.

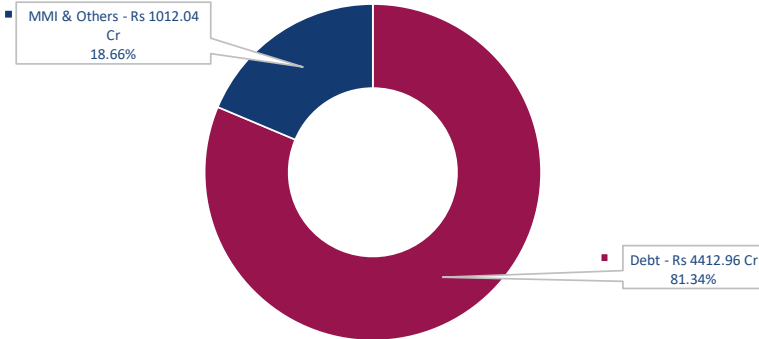
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	60-100%	81.34%
Corporate Bonds	0%	0.00%
Money Market or Equivalent	0 - 40%	18.66%
Equities	0%	0.00%
Total		100.00%

AUM (Rs.in Crores)	5,425.00
NAV (Per Unit)	20.6534
Fund Management Charge	0.50%
Inception Date	29-Apr-14

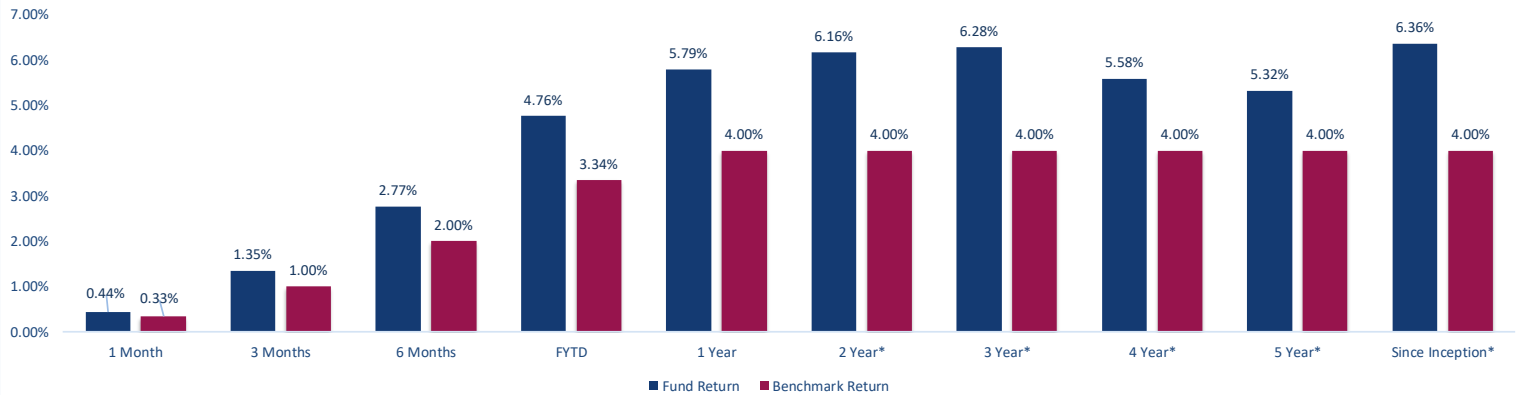
Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



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

PERFORMANCE VS BENCHMARK

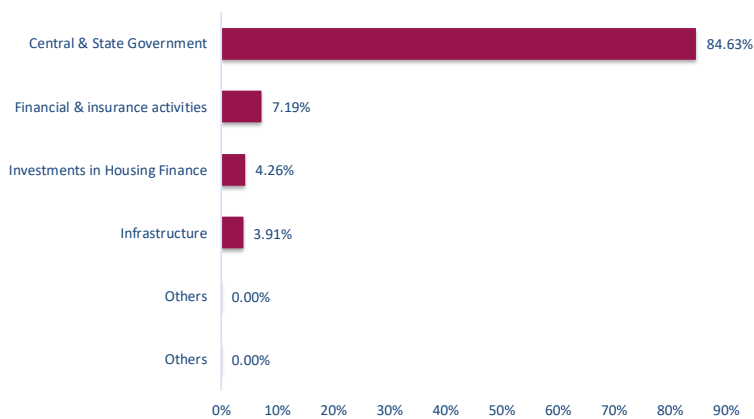


\*Returns over one year has been annualized

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

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

TOP 10 SECTORS OF THE FUND



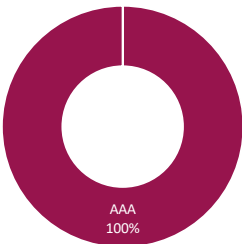
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
364 DAYS TBILL 19 MARCH 2026	10.74%
364 DAYS TBILL 01 MAY 2026	7.91%
364 DAYS TBILL 02 APRIL 2026	7.85%
364 DAYS TBILL 05 MARCH 2026	5.48%
364 DAYS TBILL 15 JAN 2027	5.25%
364 DAYS TBILL 16 JULY 2026	4.72%
364 DAYS TBILL 12 MARCH 2026	4.58%
364 DAYS TBILL 07 JAN 2027	4.36%
364 DAYS TBILL 10 APRIL 2026	4.29%
364 DAYS TBILL 10 DEC 2026	4.23%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.41
Average Maturity (In Years)	0.41
Yield to Maturity	5.70%

# Factsheets - Unit Linked Pension Funds

UL PENSION GROWTH SUPER FUND

ULIF01213/08/07PENSGRWSUP104

30-Jan-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.

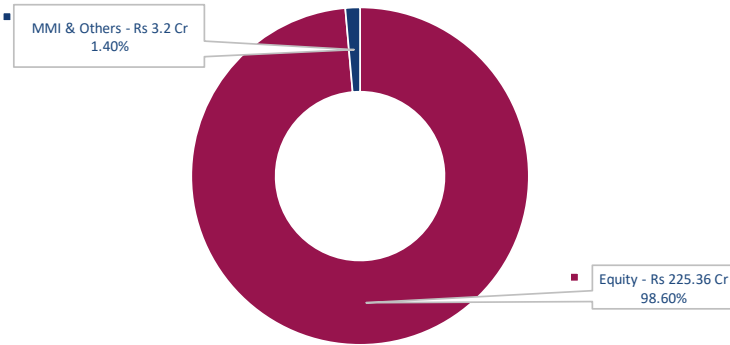
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	1.40%
Equities	70 - 100%	98.60%
Total		100.00%

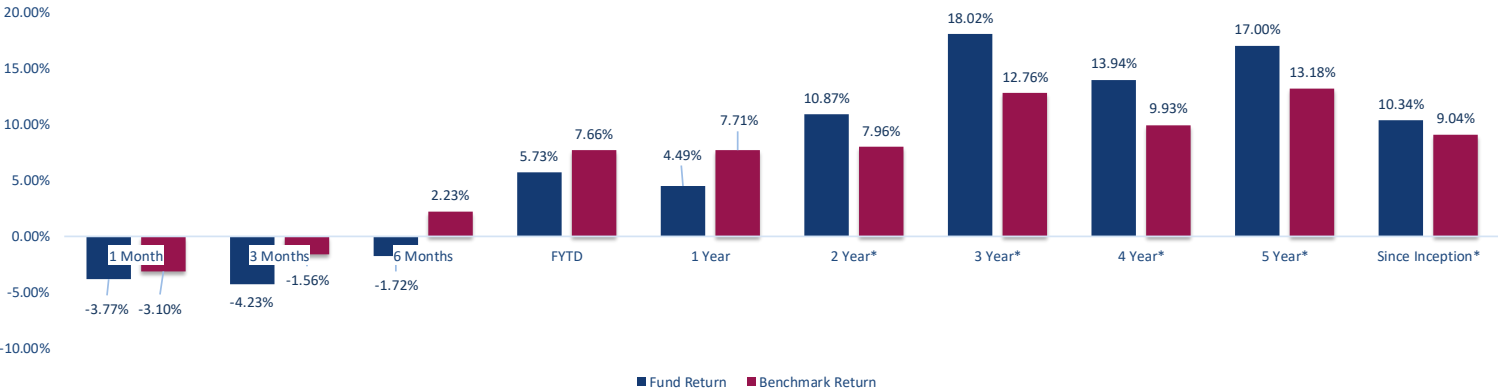
AUM (Rs.in Crores)	228.56
NAV (Per Unit)	60.0980
Fund Management Charge	1.25%
Inception Date	15-Nov-07

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

ASSET MIX



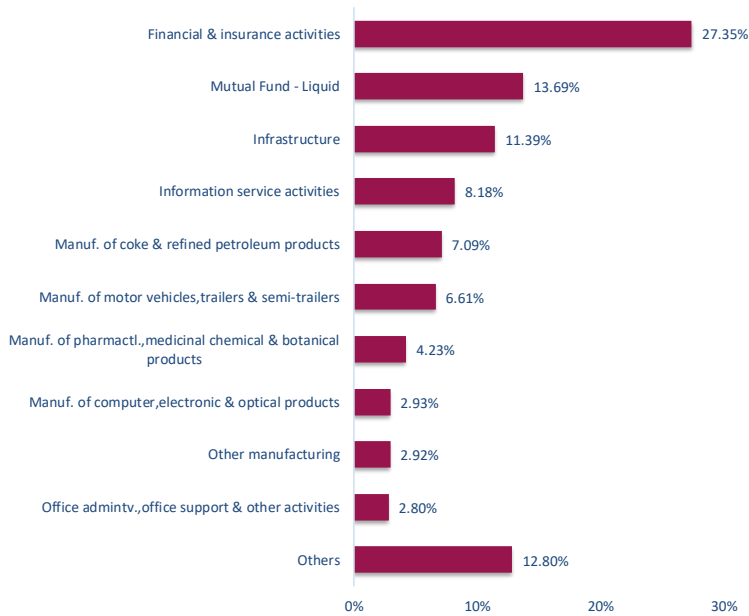
PERFORMANCE VS BENCHMARK



\*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	7.85%
ETERNAL LIMITED	7.66%
RELIANCE INDUSTRIES LIMITED	7.09%
ICICI BANK LIMITED	5.50%
MAX HEALTHCARE INSTITUTE LTD	5.29%
SBI NIFTY BANK ETF	4.28%
LARSEN & TOUBRO LIMITED	4.27%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	4.05%
ICICI PRUDENTIAL BANKING ETF	3.87%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	3.29%

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	5.40%
Beta	0.89

PENSION LIFE GROWTH FUND

ULIF00525/11/05PENSGROWTH104

30-Jan-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

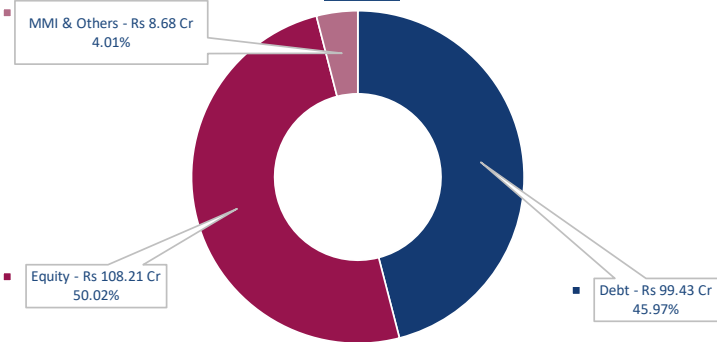
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	25.63%
Corporate Bonds	0 - 30%	20.33%
Money Market or Equivalent	0 - 40%	4.01%
Equities	20 - 70%	50.02%
Total		100.00%

AUM (Rs.in Crores)	216.32
NAV (Per Unit)	70.9443
Fund Management Charge	1.25%
Inception Date	27-Jan-06

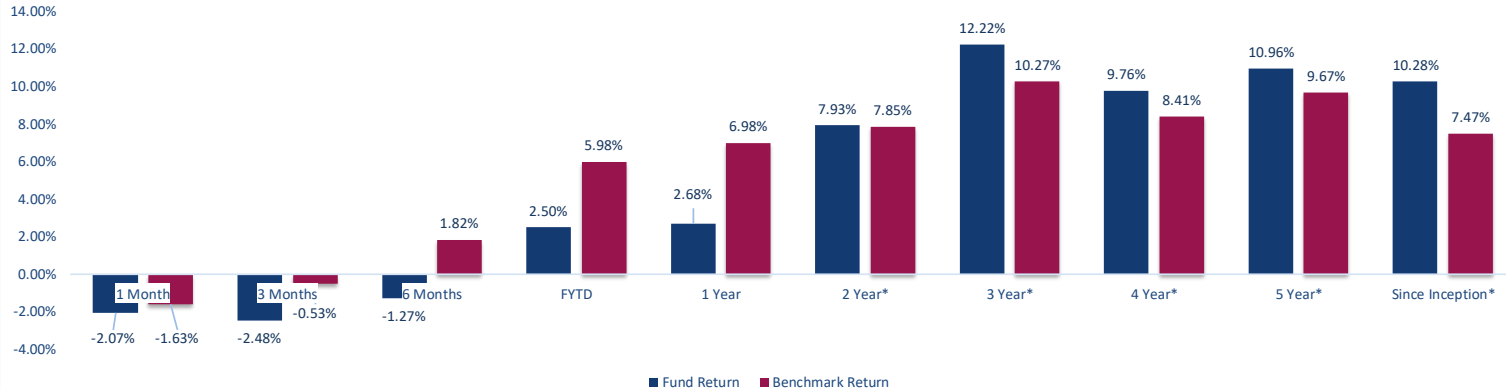
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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

ASSET MIX



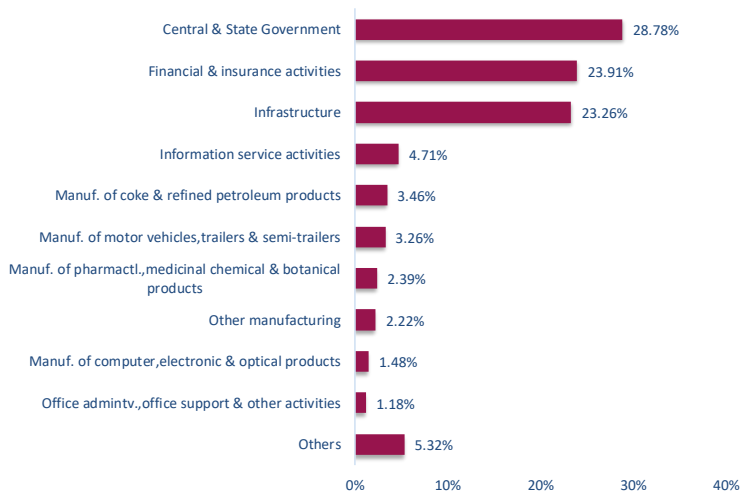
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	6.41
Average Maturity (In Years)	12.79
Yield to Maturity	7.15%
Beta	0.92

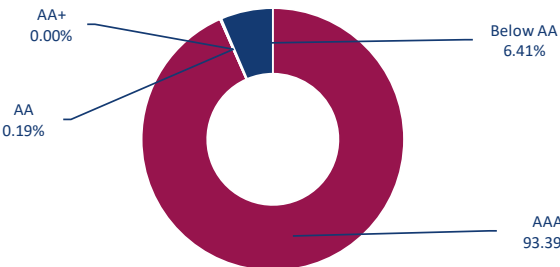
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.12%
ETERNAL LIMITED	4.47%
ICICI BANK LIMITED	3.88%
AXIS BANK LIMITED	3.71%
RELIANCE INDUSTRIES LIMITED	3.46%
MAX HEALTHCARE INSTITUTE LTD	2.70%
LARSEN & TOUBRO LIMITED	2.11%
STATE BANK OF INDIA	1.89%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	1.62%
DIVIS LABORATORIES LIMITED	1.49%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.92 MADHYA PRADESH SDL 04 JUNE 2043	6.51%
6.01 GOI 21 JULY 2030	4.90%
7.46 GOI 06 NOVEMBER 2073	3.42%
6.68 GOI 07 JULY 2040	3.05%
6.8 GOI 15 DEC 2060	1.81%
7.29 SGB 27 JANUARY 2033	1.75%
6.48 GOI 06 OCT 35	1.24%
6.90 GOI 15 APRIL 2065	1.22%
8.17 GOI 01 DEC 2044	0.55%
7.30 GOI 19 JUNE 2053	0.31%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.00%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.71%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.35%
7.8 YES BANK 01 OCT 2027	2.30%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	2.24%
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	1.56%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.11%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	0.93%
6.85 INDIAN RAILWAY FINANCE CORP LTD 29 OCT 2040	0.65%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.51%

LIFEMAKER PENSION MAXIMISER FUND

ULIF01715/02/13PENSMAXIMH04

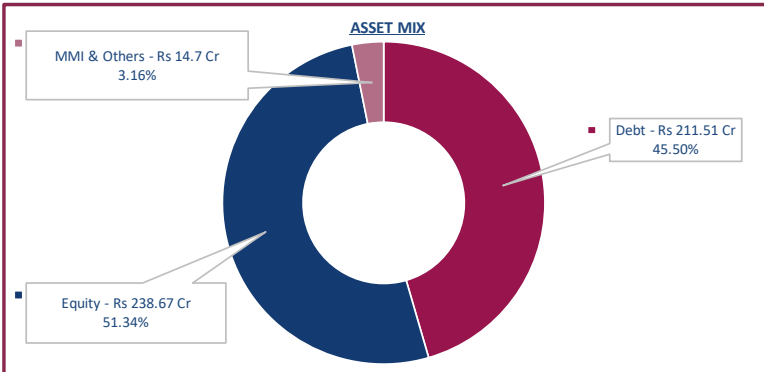
30-Jan-26

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

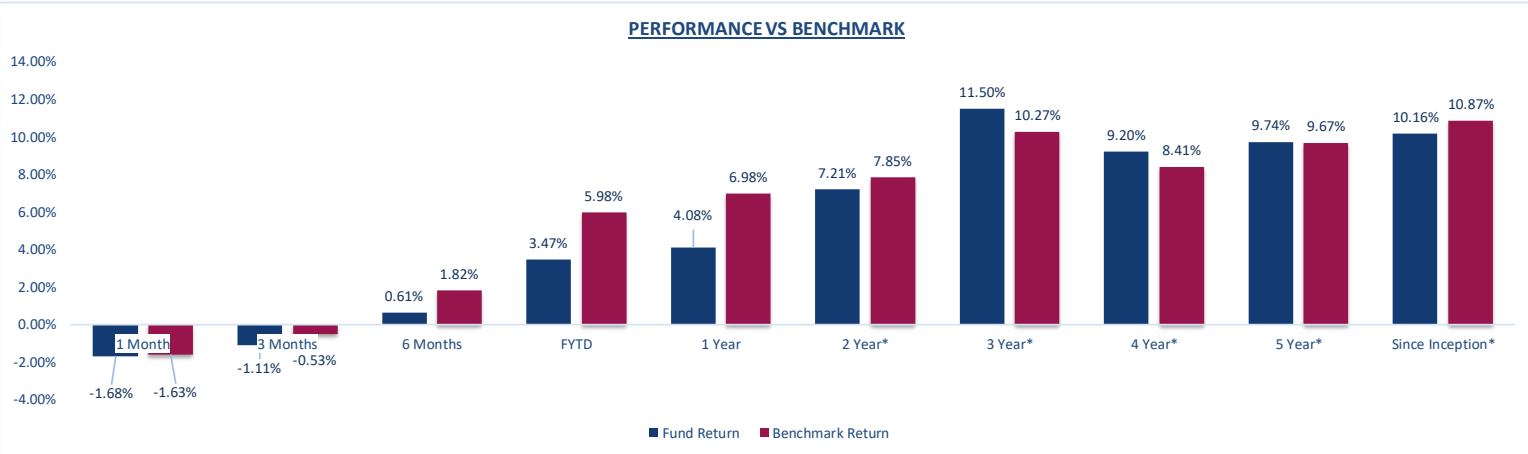
ASSET ALLOCATION		
Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	40-80%	45.50%
Money Market or Equivalent	0-40%	3.16%
Equities	20-60%	51.34%
Total		100.00%

AUM (Rs.in Crores)	464.87
NAV (Per Unit)	33.3639
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%

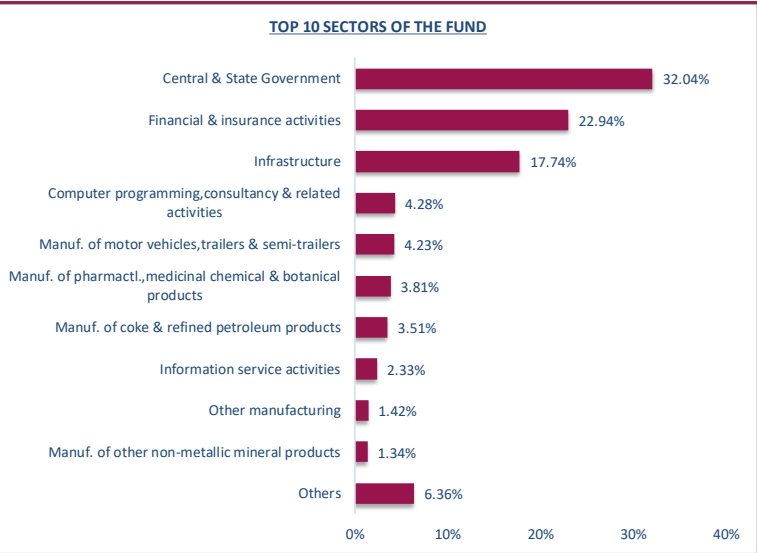


Note: Benchmark for fund has been changed from November 2018 onwards



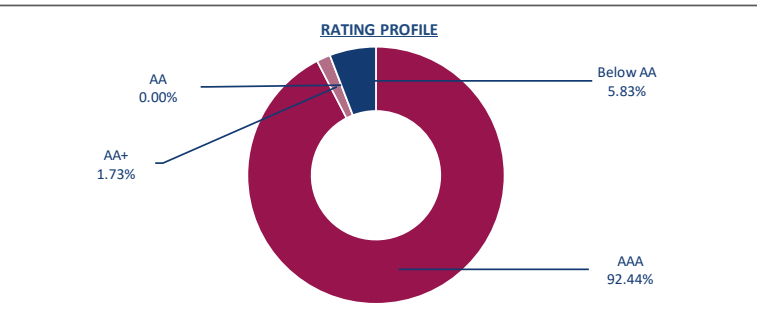
\*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	4.33%
ICICI BANK LIMITED	4.20%
AXIS BANK LIMITED	4.01%
RELIANCE INDUSTRIES LIMITED	3.51%
STATE BANK OF INDIA	3.04%
MAHINDRA & MAHINDRA LIMITED	2.75%
INFOSYS LIMITED	2.70%
ETERNAL LIMITED	2.33%
BHARTI AIRTEL LIMITED	2.24%
LARSEN & TOUBRO LIMITED	1.66%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.01 GOI 21 JULY 2030	10.13%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	6.06%
6.48 GOI 06 OCT 35	3.93%
6.68 GOI 07 JULY 2040	2.82%
7.09 GOI 25 NOVEMBER 2074	2.32%
7.26 MAHARASHTRA SDL 07 AUGUST 2049	1.04%
6.90 GOI 15 APRIL 2065	0.73%
7.46 GOI 06 NOVEMBER 2073	0.72%
7.29 SGB 27 JANUARY 2033	0.48%
7.65 KARNATAKA SDL 29 NOV 2027	0.23%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	2.18%
7.80 YES BANK 29 SEP 2027	2.14%
7.37 NABARD 28 MAY 2035	2.13%
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	1.21%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.09%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.09%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.03%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	0.86%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	0.84%
7.15 INDIAN RAILWAY FINANCE CORP LTD 14 NOVEMBER 2039	0.84%

PENSION LIFE BALANCED FUND

ULIF00625/11/05PENSBALANC104

30-Jan-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

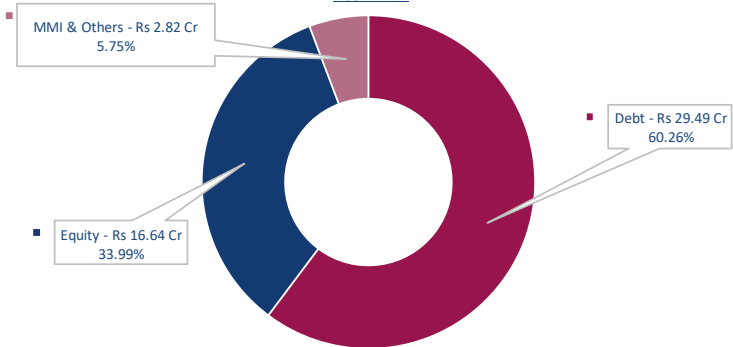
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	34.46%
Corporate Bonds	20 - 40%	25.79%
Money Market or Equivalent	0 - 40%	5.75%
Equities	10 - 40%	33.99%
Total		100.00%

AUM (Rs.in Crores)	48.94
NAV (Per Unit)	54.3507
Fund Management Charge	1.10%
Inception Date	27-Jan-06

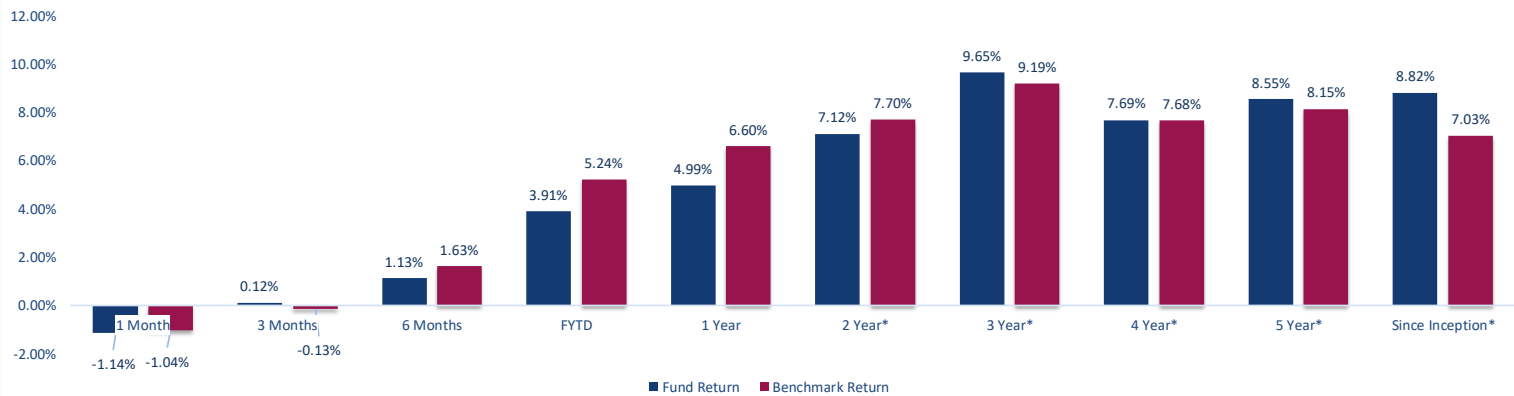
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

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

ASSET MIX



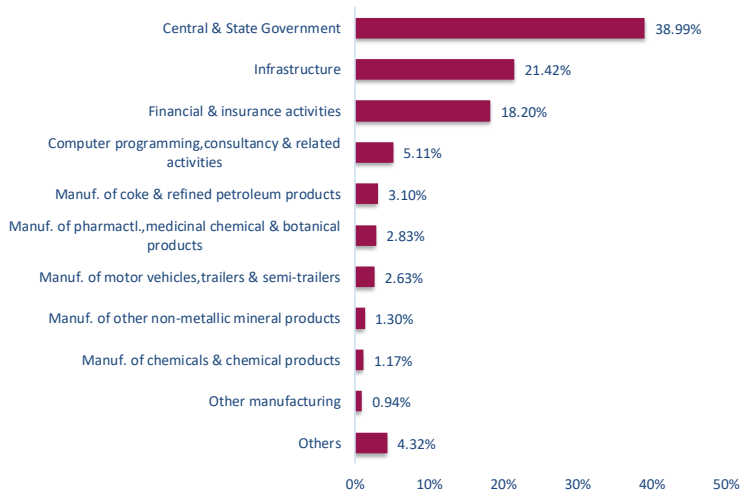
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.65
Average Maturity (In Years)	11.51
Yield to Maturity	7.05%
Beta	0.95

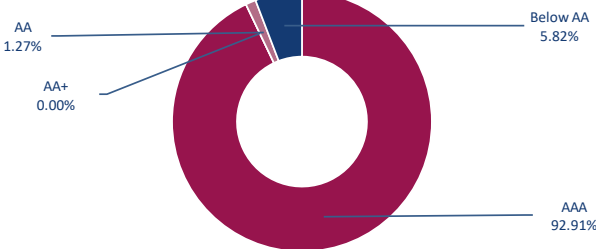
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	3.61%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.24%
INFOSYS LIMITED	3.13%
RELIANCE INDUSTRIES LIMITED	3.10%
LARSEN & TOUBRO LIMITED	2.28%
STATE BANK OF INDIA	1.75%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	1.60%
MAHINDRA & MAHINDRA LIMITED	1.47%
AXIS BANK LIMITED	1.44%
ULTRATECH CEMENT LIMITED	1.30%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.68 GOI 07 JULY 2040	5.59%
6.01 GOI 21 JULY 2030	5.04%
6.8 GOI 15 DEC 2060	4.87%
7.29 SGB 27 JANUARY 2033	4.51%
7.46 GOI 06 NOVEMBER 2073	3.68%
6.48 GOI 06 OCT 35	2.95%
6.90 GOI 15 APRIL 2065	1.73%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.09%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.04%
8.00 OIL MARKETING BOND GOI 23 MAR 2026	1.02%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.63%
8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	3.18%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	2.31%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.07%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	2.07%
7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	2.06%
7.40 NABARD 29 APRIL 2030	2.05%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.05%
7.8 YES BANK 01 OCT 2027	1.63%
7.80 YES BANK 29 SEP 2027	1.63%

LIFEMAKER PENSION PRESERVER FUND

ULIF01815/02/13PENSPRESER104

30-Jan-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

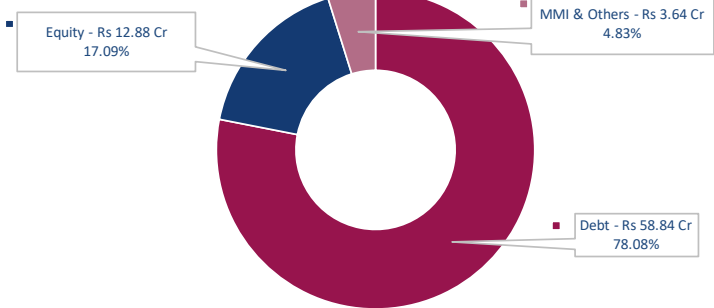
Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-90%	78.08%
Money Market or Equivalent	0-40%	4.83%
Equities	10-35%	17.09%
Total		100.00%

AUM (Rs.in Crores)	75.36
NAV (Per Unit)	26.4808
Fund Management Charge	1.45%
Inception Date	20-Aug-13

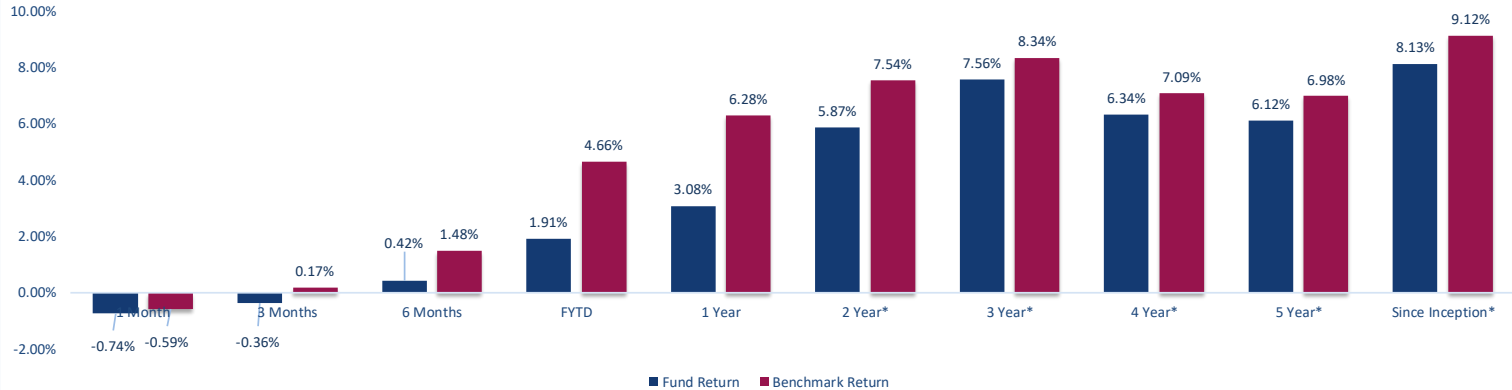
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

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

ASSET MIX



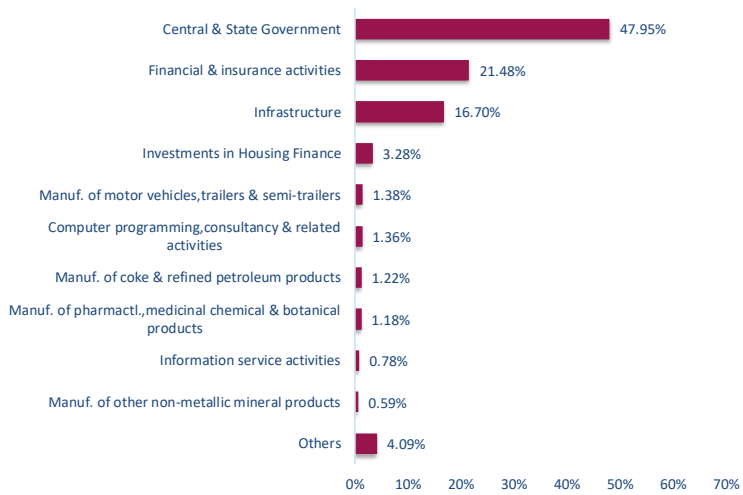
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.95
Average Maturity (In Years)	11.63
Yield to Maturity	7.10%
Beta	0.99

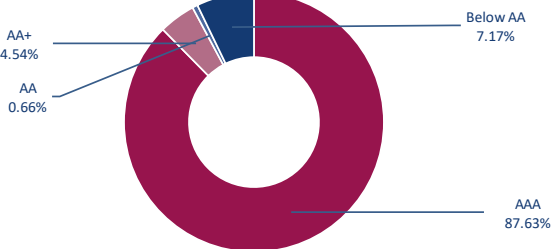
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	1.76%
AXIS BANK LIMITED	1.38%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.28%
RELIANCE INDUSTRIES LIMITED	1.22%
INFOSYS LIMITED	0.99%
STATE BANK OF INDIA	0.94%
MAHINDRA & MAHINDRA LIMITED	0.90%
ETERNAL LIMITED	0.78%
BHARTI AIRTEL LIMITED	0.71%
ULTRATECH CEMENT LIMITED	0.59%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	14.73%
6.8 GOI 15 DEC 2060	10.14%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.89%
6.68 GOI 07 JULY 2040	4.16%
7.46 GOI 06 NOVEMBER 2073	2.97%
8.51 MAHARASTRA SDL 09 MAR 2026	2.53%
6.48 GOI 06 OCT 35	1.47%
6.90 GOI 15 APRIL 2065	0.69%
7.54 GOI 23 MAY 2036	0.56%
6.95 GOI 16 DEC 2061	0.42%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	5.69%
7.37 NABARD 28 MAY 2035	3.95%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	3.69%
7.80 YES BANK 29 SEP 2027	3.44%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.85%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.74%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	2.01%
6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.66%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.34%
7.8 YES BANK 01 OCT 2027	1.32%



PENSION LIFE CONSERVATIVE FUND

ULIF00725/11/05PENSCONSER104

30-Jan-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

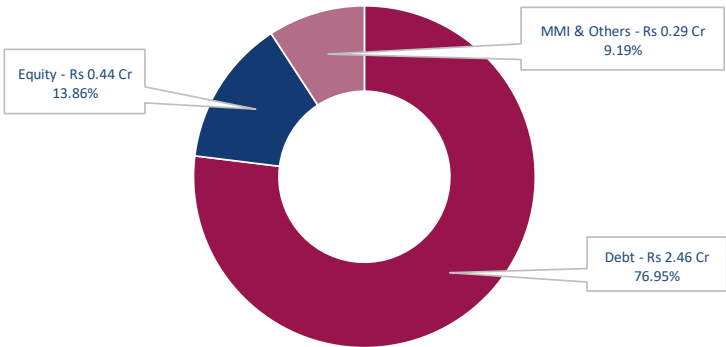
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	62.31%
Corporate Bonds	0 - 50%	14.64%
Money Market or Equivalent	0 - 40%	9.19%
Equities	0 - 15%	13.86%
Total		100.00%

AUM (Rs.in Crores)	3.20
NAV (Per Unit)	45.0921
Fund Management Charge	0.90%
Inception Date	27-Jan-06

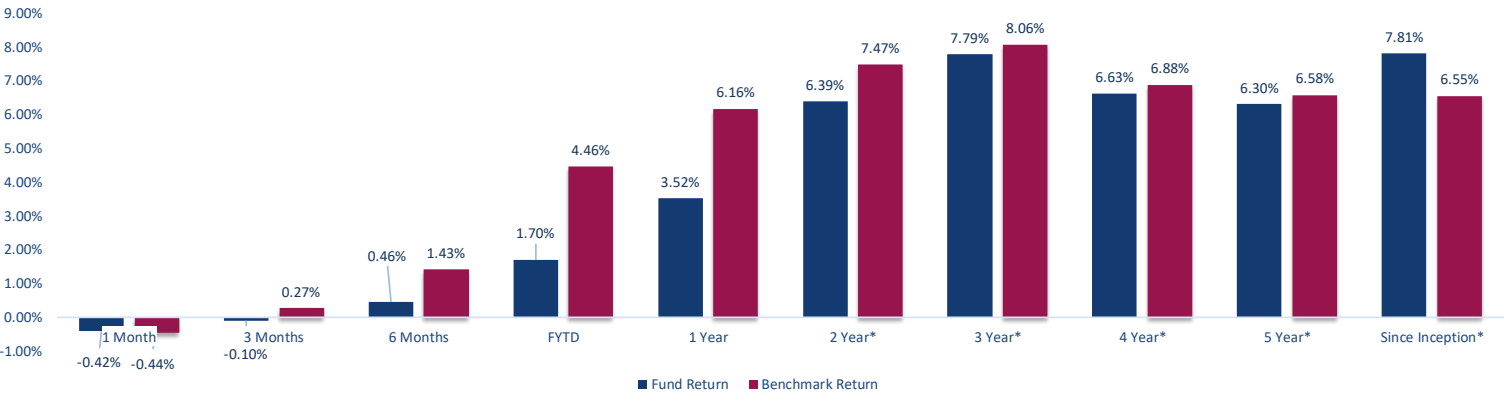
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

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

ASSET MIX



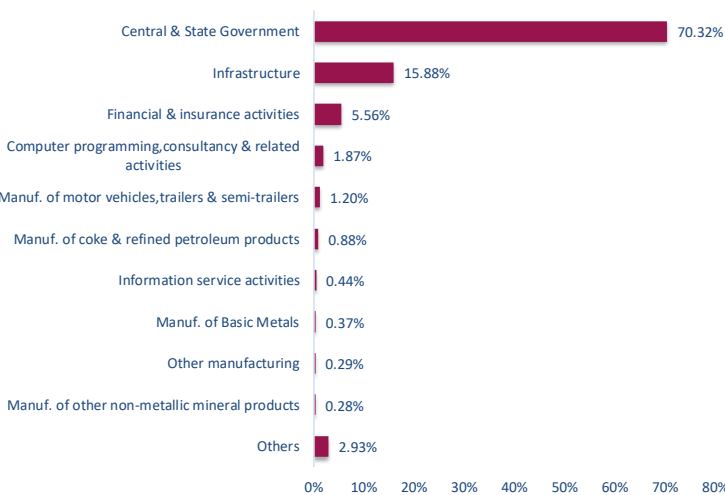
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.49
Average Maturity (In Years)	10.92
Yield to Maturity	6.73%
Beta	0.94

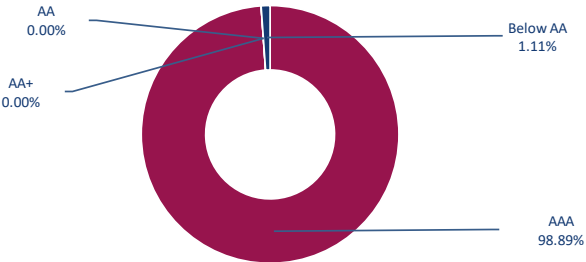
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
INFOSYS LIMITED	1.22%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.18%
ICICI BANK LIMITED	1.15%
RELIANCE INDUSTRIES LIMITED	0.88%
AXIS BANK LIMITED	0.85%
MAHINDRA & MAHINDRA LIMITED	0.84%
BHARTI AIRTEL LIMITED	0.77%
LARSEN & TOUBRO LIMITED	0.59%
NTPC LIMITED	0.59%
KOTAK MAHINDRA BANK LIMITED	0.50%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	30.80%
6.68 GOI 07 JULY 2040	7.11%
7.46 GOI 06 NOVEMBER 2073	6.53%
6.48 GOI 06 OCT 35	4.21%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.48%
6.90 GOI 15 APRIL 2065	3.13%
7.74 TAMILNADU SDL 22 FEB 2026	3.13%
8.17 GOI 01 DEC 2044	1.46%
7.25 GOI 12 JUNE 2063	1.17%
6.95 GOI 16 DEC 2061	0.33%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	6.42%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	3.17%
7.50 NABARD (GOI SERVICED) 17 NOV 2034	3.15%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.95%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.95%

**PENSION LIFE SECURED FUND**

ULIF00825/11/05PENSSECURE104

30-Jan-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**

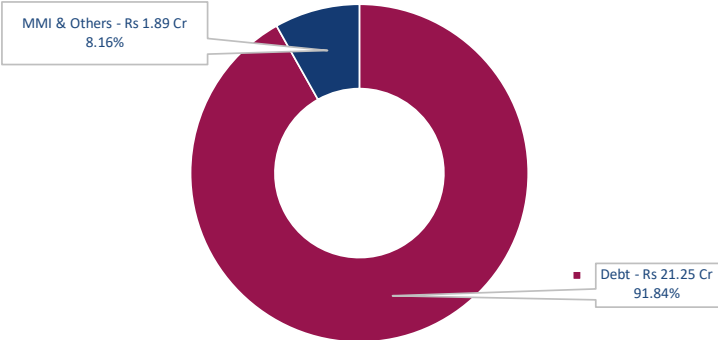
Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	59.92%
Corporate Bonds	0 - 50%	31.92%
Money Market or Equivalent	0 - 40%	8.16%
Equities	0 - 40%	0.00%
Total		100.00%

AUM (Rs.in Crores)	23.14
NAV (Per Unit)	39.8866
Fund Management Charge	0.90%
Inception Date	27-Jan-06

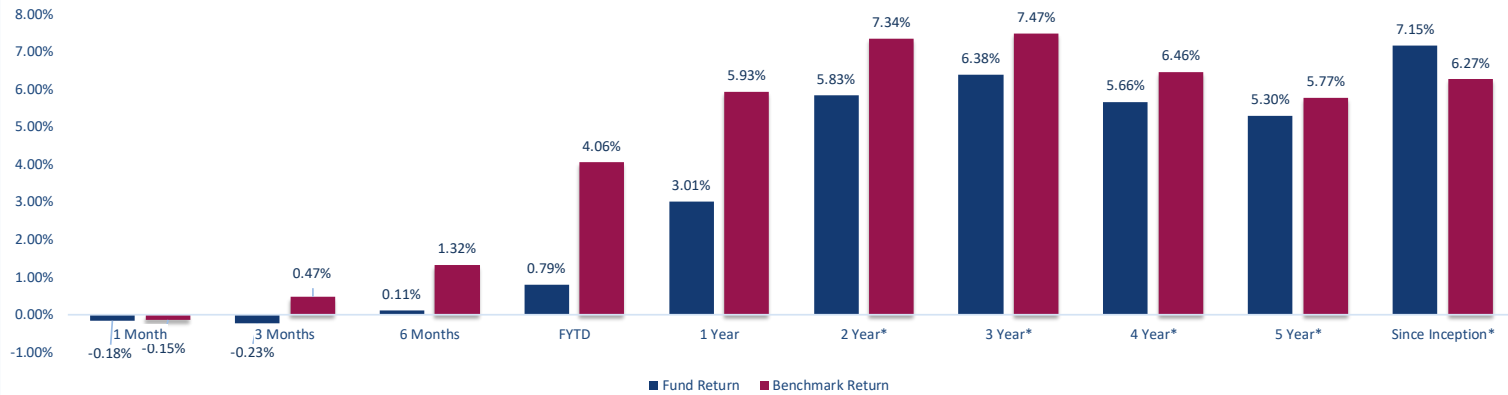
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

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

**ASSET MIX**



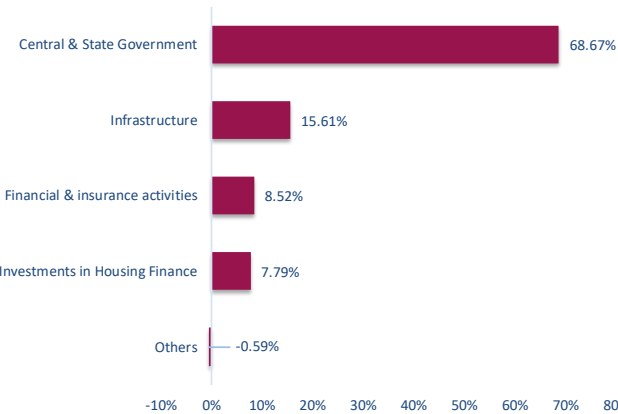
**PERFORMANCE VS BENCHMARK**



\*Returns over one year has been annualized

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

**TOP 10 SECTORS OF THE FUND**



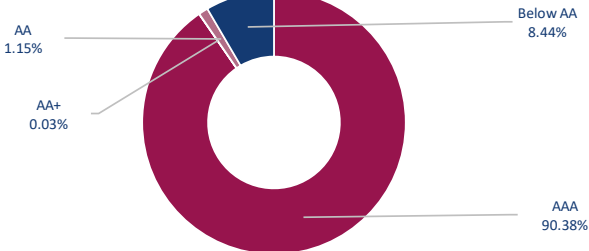
**TOP 10 EQUITIES IN THE FUND**

Security Name	% of AUM
NIL	NA

**TOP 10 GOVERNMENT SECURITIES IN THE FUND**

Security Name	% of AUM
6.92 MADHYA PRADESH SDL 04 JUNE 2043	16.24%
6.68 GOI 07 JULY 2040	10.46%
6.01 GOI 21 JULY 2030	9.59%
6.90 GOI 15 APRIL 2065	8.64%
8.30 GOI 02 JUL 2040	5.96%
6.48 GOI 06 OCT 35	4.84%
8.13 KERALA SDL 21 MAR 2028	1.84%
7.29 SGB 27 JANUARY 2033	0.68%
7.54 GOI 23 MAY 2036	0.44%
7.62 GOI 15 SEP 2039	0.34%

**RATING PROFILE**



**TOP 10 BONDS IN THE FUND**

Security Name	% of AUM
7.8 YES BANK 01 OCT 2027	6.02%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	4.46%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	4.38%
7.37 NABARD 28 MAY 2035	4.28%
6.85 NABARD 19 JAN 2029	3.42%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	2.22%
7.35 NATIONAL HOUSING BANK 02 JAN 2032	2.16%
7.80 YES BANK 29 SEP 2027	1.72%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	1.31%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	1.16%

**FUND PROFILE**

Modified Duration (Debt & Money Market Instruments)	6.09
Average Maturity (In Years)	11.28
Yield to Maturity	7.10%
Beta	0.97

HIGH GROWTH PENSION FUND

ULIF03722/09/25PENSHIGHGR104

30-Jan-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.

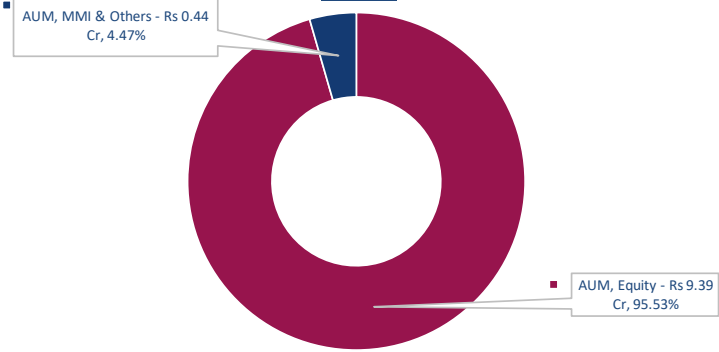
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	4.47%
Equities	70 - 100%	95.53%
Total		100.00%

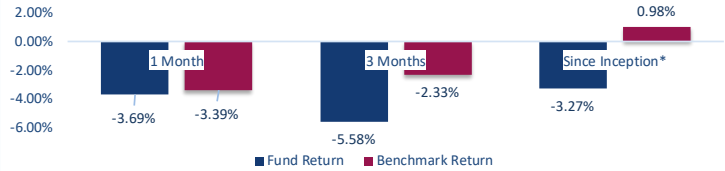
AUM (Rs.in Crores)	9.83
NAV (Per Unit)	9.6726
Fund Management Charge	1.35%
Inception Date	08-Oct-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

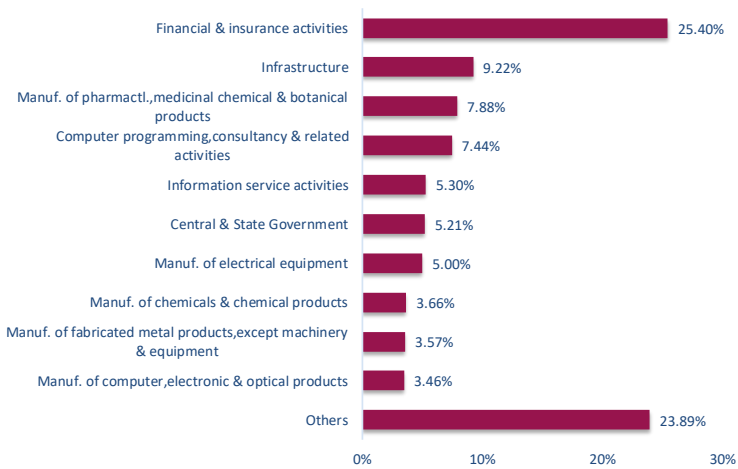


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
BSE LIMITED	4.91%
INDUS TOWERS LIMITED	4.01%
ETERNAL LIMITED	3.12%
LUPIN LIMITED	2.80%
THE FEDERAL BANK LIMITED	2.67%
FORTIS HEALTHCARE LIMITED	2.66%
PERSISTENT SYSTEMS LIMITED	2.62%
CG POWER & INDUSTRIAL SOLUTIONS LIMITED	2.44%
PB FINTECH LTD	2.41%
HERO MOTOCORP LIMITED	2.35%

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	5.40%
Beta	0.92

BSE 500 DIVIDEND LEADERS 50 INDEX PENSION FUND

ULIF04017/11/25PENDIVLEAD104

30-Jan-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.

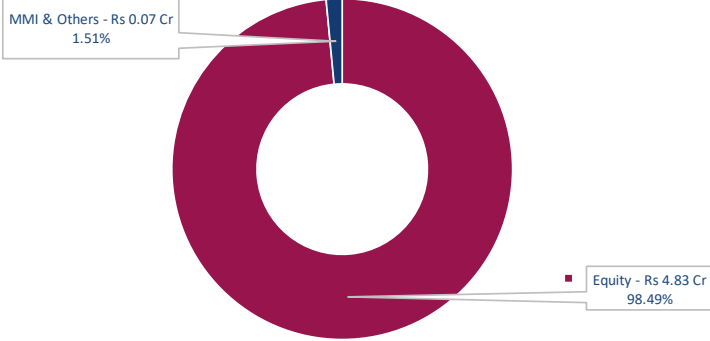
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0%	0%
Corporate Bonds	0%	0%
Money Market or Equivalent	0 - 20%	1.51%
Equities	80 - 100%	98.49%
Total		100.00%

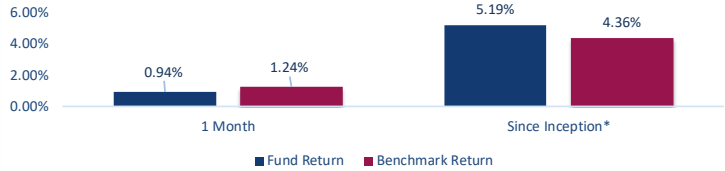
AUM (Rs.in Crores)	4.91
NAV (Per Unit)	10.5193
Fund Management Charge	1.35%
Inception Date	05-Dec-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

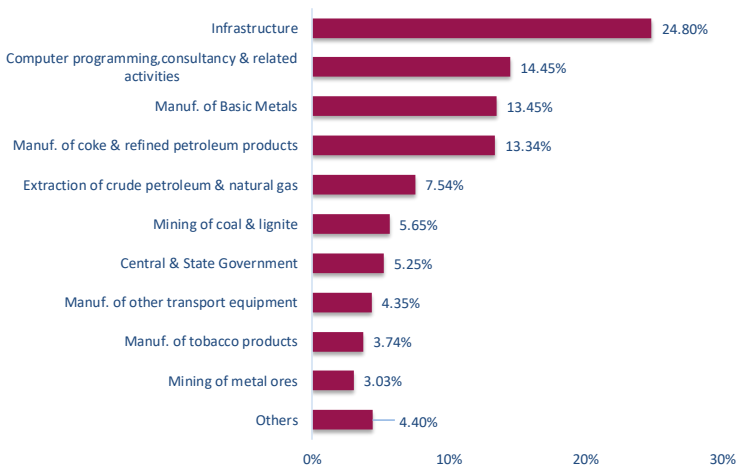


\*Returns over one year has been annualized  
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
COAL INDIA LIMITED	5.40%
OIL & NATURAL GAS CORP LIMITED	5.26%
POWER FINANCE CORP LIMITED	5.16%
RURAL ELECTRIFICATION CORPORATION LIMITED	4.98%
BHARAT PETROLEUM CORPORATION LIMITED	4.80%
INDIAN OIL CORPORATION LIMITED	4.69%
HERO MOTOCORP LIMITED	4.35%
VEDANTA LIMITED	4.23%
TATA STEEL LIMITED	3.88%
NTPC LIMITED	3.81%

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	5.40%
Beta	0.91

DISCONTINUANCE FUND PENSION

ULIF01912/08/13PENSDISCON104

30-Jan-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.

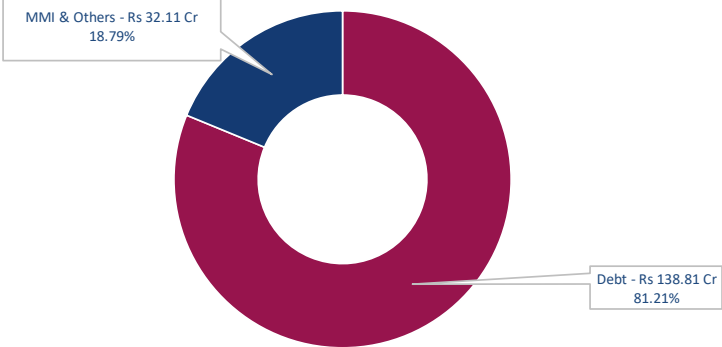
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	60-100%	81.21%
Corporate Bonds	0%	0.00%
Money Market or Equivalent	0 - 40%	18.79%
Equities	0%	0.00%
Total		100.00%

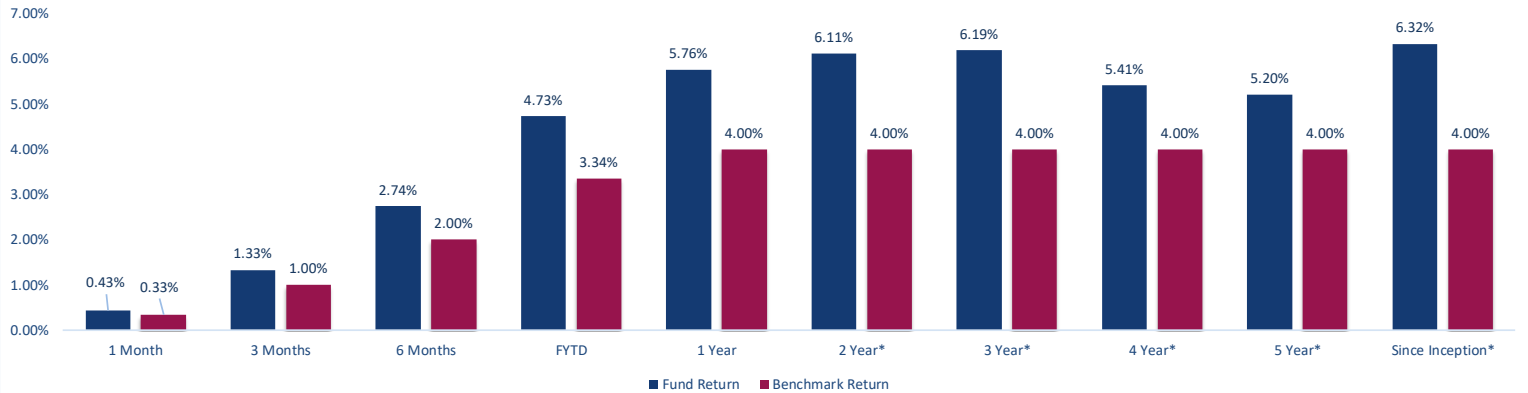
AUM (Rs.in Crores)	170.91
NAV (Per Unit)	20.8137
Fund Management Charge	0.50%
Inception Date	19-Feb-14

Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



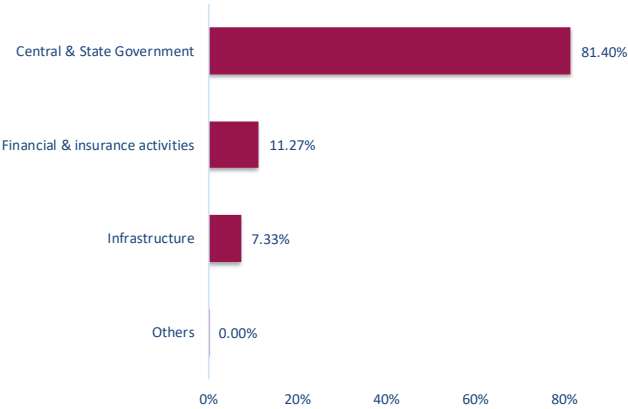
PERFORMANCE VS BENCHMARK



\*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



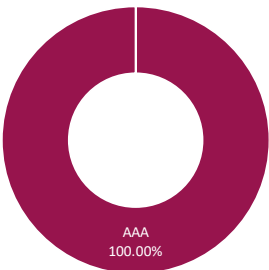
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
364 DAYS TBILL 16 APRIL 2026	20.25%
364 DAYS TBILL 02 APRIL 2026	11.59%
364 DAYS TBILL 10 APRIL 2026	8.69%
364 DAYS TBILL 01 MAY 2026	8.66%
364 DAYS TBILL 21 MAY 2026	5.76%
364 DAYS TBILL 10 DEC 2026	5.59%
364 DAYS TBILL 08 OCT 2026	5.08%
364 DAYS TBILL 27 FEBRUARY 2026	4.37%
364 DAYS TBILL 20 AUG 2026	3.98%
364 DAYS TBILL 15 OCT 2026	3.94%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.32
Average Maturity (In Years)	0.32
Yield to Maturity	5.65%

# Factsheets - Unit Linked Group Funds

GR GRATUITY GROWTH FUND

ULGF00117/04/06GRATGROWTH104

30-Jan-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

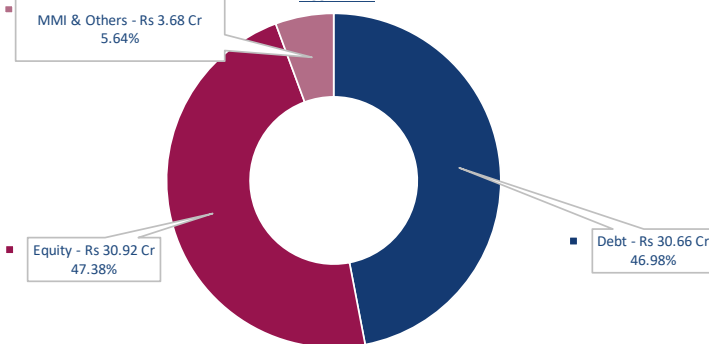
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	23.72%
Corporate Bonds	0 - 30%	23.26%
Money Market or Equivalent	0 - 20%	5.64%
Equities	20 - 60%	47.38%
Total		100.00%

AUM (Rs.in Crores)	65.27
NAV (Per Unit)	66.5523
Fund Management Charge	0.50%
Inception Date	28-Aug-06

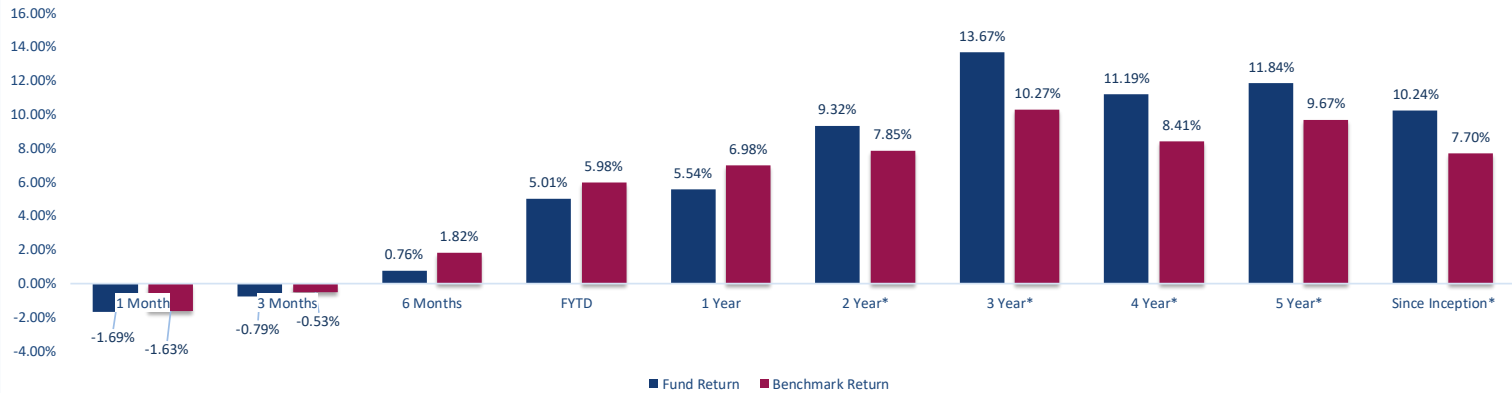
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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

ASSET MIX



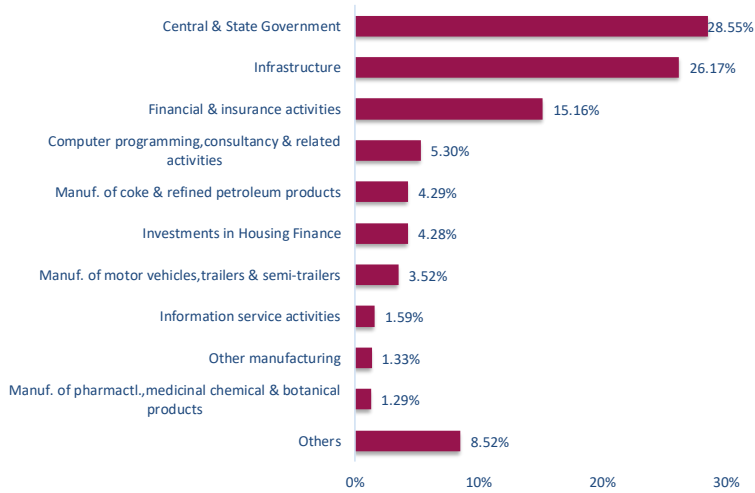
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.19
Average Maturity (In Years)	8.35
Yield to Maturity	6.93%
Beta	0.90

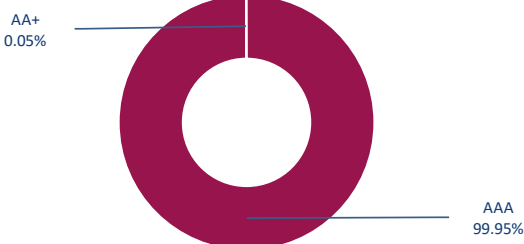
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	4.99%
ICICI BANK LIMITED	4.52%
RELIANCE INDUSTRIES LIMITED	4.29%
INFOSYS LIMITED	3.40%
LARSEN & TOUBRO LIMITED	2.52%
MAHINDRA & MAHINDRA LIMITED	2.42%
BHARTI AIRTEL LIMITED	1.96%
NTPC LIMITED	1.78%
KOTAK MAHINDRA BANK LIMITED	1.73%
ETERNAL LIMITED	1.59%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	10.96%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.41%
6.68 GOI 07 JULY 2040	2.32%
6.48 GOI 06 OCT 35	1.90%
7.30 GOI 19 JUNE 2053	1.52%
6.8 GOI 15 DEC 2060	0.85%
6.90 GOI 15 APRIL 2065	0.80%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.78%
7.62 GOI 15 SEP 2039	0.64%
8.40 OIL MARKETING BOND GOI 29 MAR 2026	0.23%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	3.96%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	3.73%
6.85 NABARD 19 JAN 2029	3.03%
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	3.02%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.61%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.86%
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%

GR GRATUITY BALANCED FUND

ULGF00217/04/06GRATBALANC104

30-Jan-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

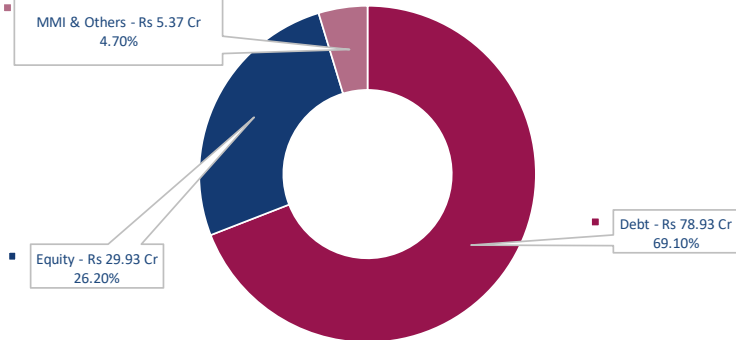
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	42.18%
Corporate Bonds	20 - 40%	26.91%
Money Market or Equivalent	0 - 20%	4.70%
Equities	10 - 40%	26.20%
Total		100.00%

AUM (Rs.in Crores)	114.23
NAV (Per Unit)	58.9497
Fund Management Charge	0.45%
Inception Date	28-Aug-06

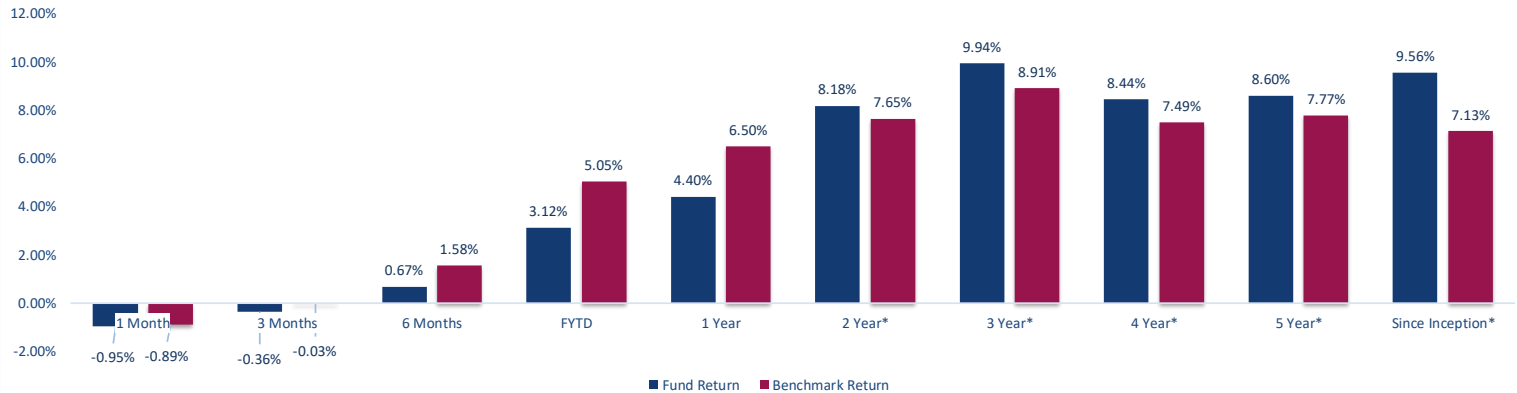
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index - 75% and NSE Nifty 50 - 25%

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

ASSET MIX



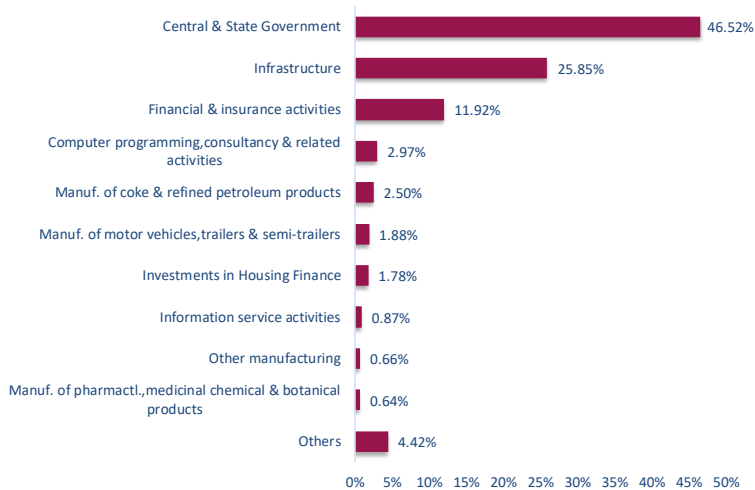
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	5.12
Average Maturity (In Years)	8.66
Yield to Maturity	6.92%
Beta	0.91

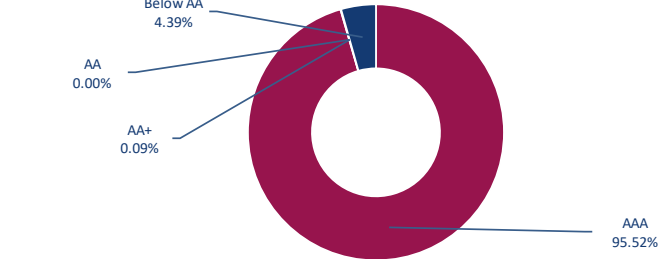
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	2.97%
ICICI BANK LIMITED	2.54%
RELIANCE INDUSTRIES LIMITED	2.33%
INFOSYS LIMITED	1.85%
MAHINDRA & MAHINDRA LIMITED	1.31%
LARSEN & TOUBRO LIMITED	1.25%
BHARTI AIRTEL LIMITED	1.20%
NTPC LIMITED	0.97%
ETERNAL LIMITED	0.87%
KOTAK MAHINDRA BANK LIMITED	0.86%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	22.67%
6.68 GOI 07 JULY 2040	5.10%
6.48 GOI 06 OCT 35	2.99%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.37%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.24%
6.90 GOI 15 APRIL 2065	2.16%
7.46 GOI 06 NOVEMBER 2073	2.08%
7.62 GOI 15 SEP 2039	1.00%
8.24 GOI 15 FEB 2027	0.44%
8.40 OIL MARKETING BOND GOI 29 MAR 2026	0.35%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.24%
7.80 YES BANK 29 SEP 2027	3.23%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.07%
7.43 NABFID 16 JUNE 2033	3.07%
7.58 NABARD 31 JULY 2026	2.19%
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	1.77%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.75%
7.23 SBI BANK INFRA 19 NOV 2039	1.28%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	1.28%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.98%



GROUP GRATUITY BOND FUND.

ULGF00707/02/13GRATPLBOND104

30-Jan-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%	95.08%
Money Market or Equivalent	0-40%	4.92%
Equities	0.00%	0.00%
Total		100.00%

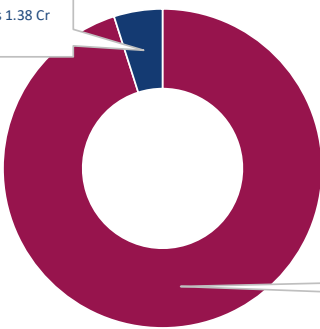
AUM (Rs.in Crores)	28.11
NAV (Per Unit)	23.2768
Fund Management Charge	0.40%
Inception Date	05-Jan-14

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

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

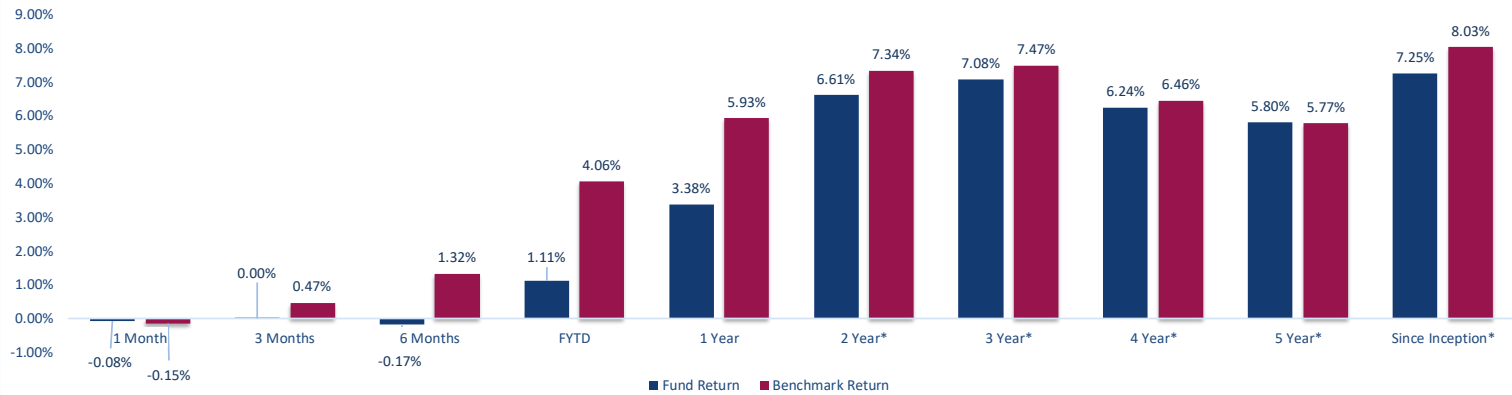
ASSET MIX

MMI & Others - Rs 1.38 Cr  
4.92%



Debt - Rs 26.73 Cr  
95.08%

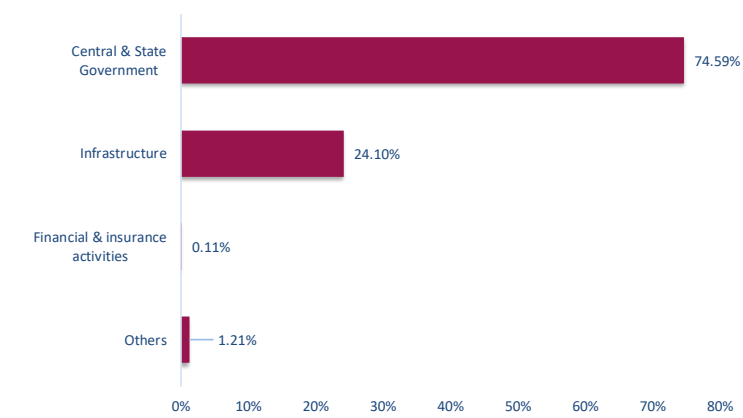
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



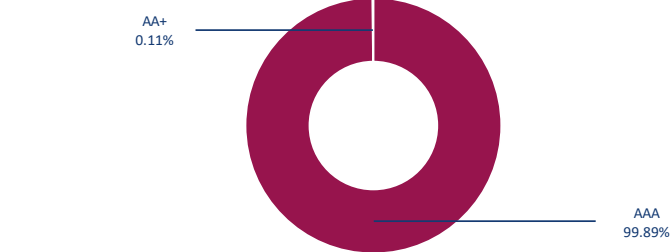
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	47.37%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.24%
6.68 GOI 07 JULY 2040	4.06%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.63%
6.48 GOI 06 OCT 35	2.12%
7.62 GOI 15 SEP 2039	2.05%
8.17 GOI 01 DEC 2044	1.95%
7.46 GOI 06 NOVEMBER 2073	1.71%
6.90 GOI 15 APRIL 2065	0.84%
8.40 OIL MARKETING BOND GOI 29 MAR 2026	0.32%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.65 INDIAN RAILWAY FINANCE CORP LTD 30 DECEMBER 2032	7.21%
7.37 NABARD 28 MAY 2035	7.05%
7.08 POWER GRID CORPORATION 25 OCTOBER 2034	3.46%
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)	5.34
Average Maturity (In Years)	8.23
Yield to Maturity	6.80%
Beta	0.85

GR GRATUITY CONSERVATIVE FUND

ULGF00317/04/06GRATCONSER104

30-Jan-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

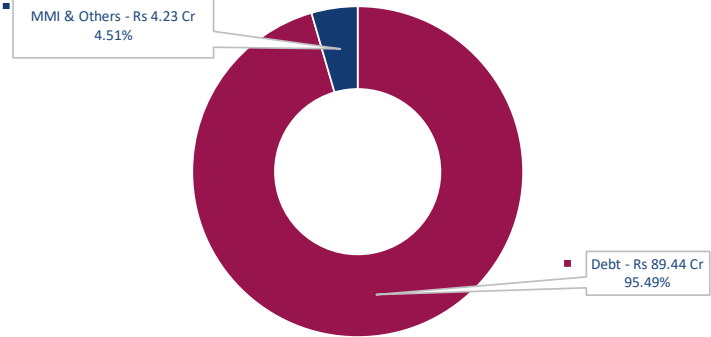
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	64.11%
Corporate Bonds	0 - 50%	31.38%
Money Market or Equivalent	0 - 20%	4.51%
Equities	0.00%	0.00%
Total		100.00%

AUM (Rs.in Crores)	93.67
NAV (Per Unit)	43.6991
Fund Management Charge	0.40%
Inception Date	28-Aug-06

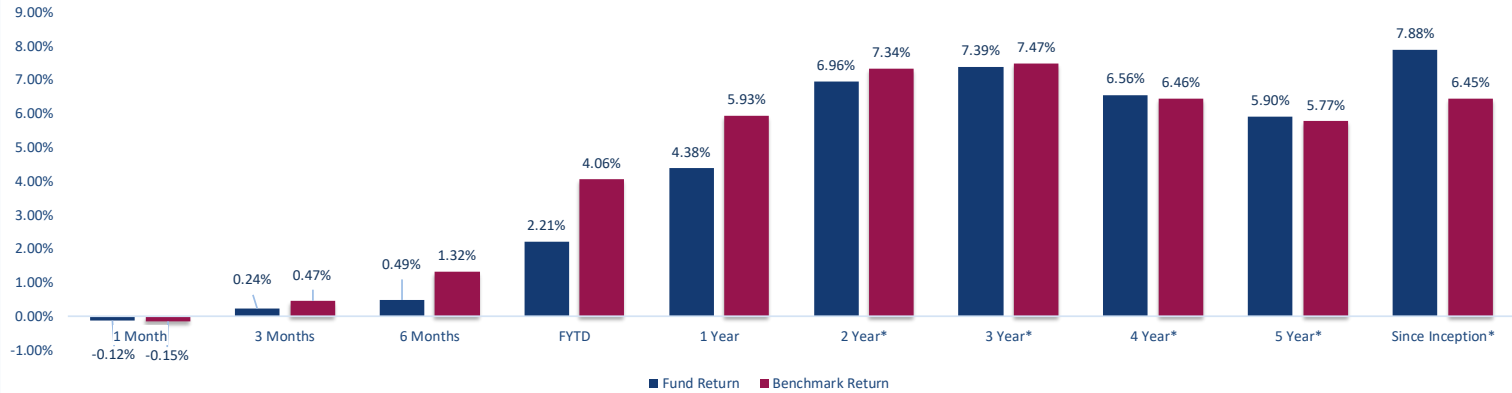
Fund Managers: Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index

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

ASSET MIX



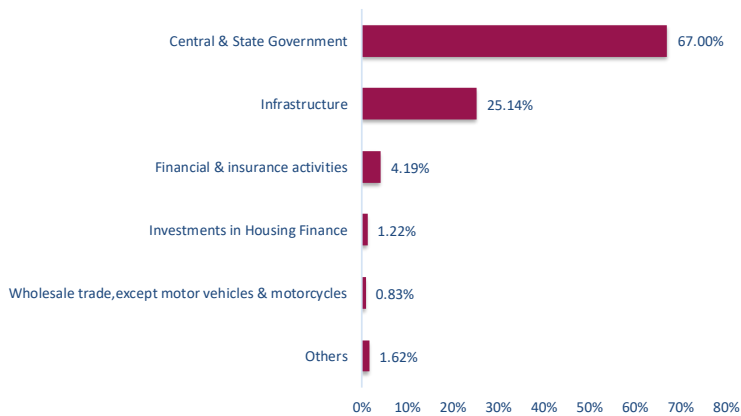
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



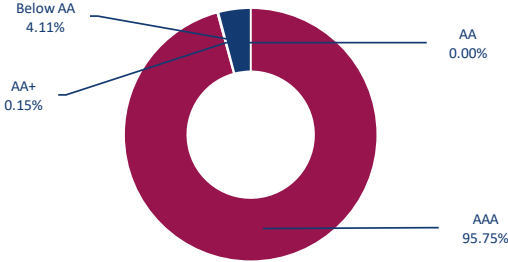
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	33.43%
6.68 GOI 07 JULY 2040	3.98%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.86%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.27%
7.62 GOI 15 SEP 2039	3.22%
6.99 GOI 17 APRIL 2026	2.68%
8.13 KERALA SDL 21 MAR 2028	2.48%
7.29 TELANGANA SDL 07 AUGUST 2042	2.10%
8.51 MAHARASTRA SDL 09 MAR 2026	1.61%
6.48 GOI 06 OCT 35	1.59%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	5.01%
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	2.66%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.52%
7.8 YES BANK 01 OCT 2027	1.38%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.33%
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)	4.86
Average Maturity (In Years)	7.22
Yield to Maturity	6.86%
Beta	0.88

GROUP SUPERANNUATION CONSERVATIVE FUND

ULGF00623/01/07SANNCOSER104

30-Jan-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%	70.94%
Corporate Bonds	0 - 50%	20.96%
Money Market or Equivalent	0 - 20%	8.10%
Equities	0.00%	0.00%
Total		100.00%

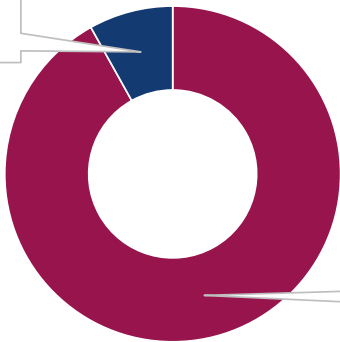
AUM (Rs.in Crores)	0.56
NAV (Per Unit)	31.4639
Fund Management Charge	0.75%
Inception Date	09-Apr-09

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

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

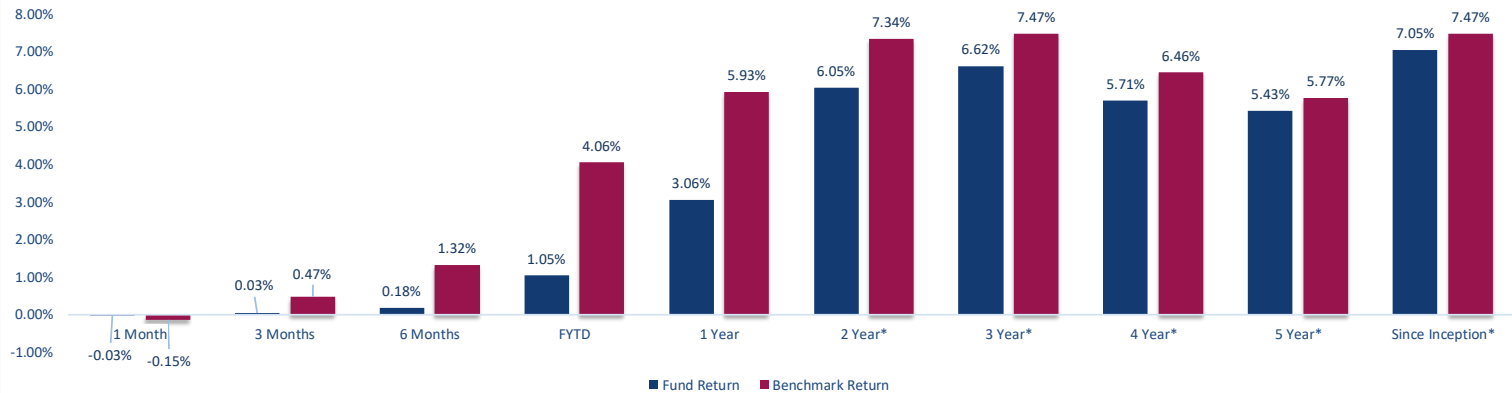
ASSET MIX

MMI & Others - Rs 0.05 Cr  
8.10%



Debt - Rs 0.52 Cr  
91.90%

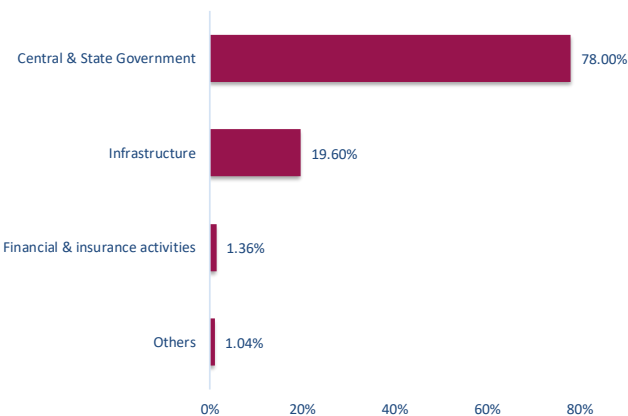
PERFORMANCE VS BENCHMARK



\*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



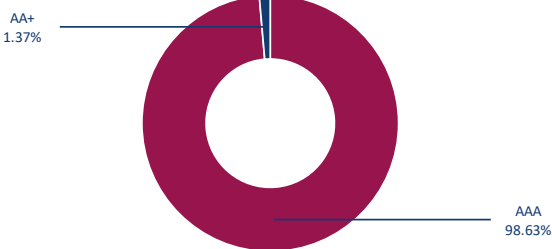
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.01 GOI 21 JULY 2030	45.72%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	9.93%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.64%
7.59 GOI 20 MAR 2029	2.78%
6.48 GOI 06 OCT 35	2.28%
6.68 GOI 07 JULY 2040	1.79%
6.8 GOI 15 DEC 2060	1.65%
6.90 GOI 15 APRIL 2065	1.20%
7.25 GOI 12 JUNE 2063	0.67%
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	7.05%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	5.36%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.58%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	1.82%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.80%
7.60 MUTHOOT FINANCE 20 APR 2026	1.36%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	4.86
Average Maturity (In Years)	7.51
Yield to Maturity	6.72%
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	29
Amit Sureka	4		
Kamlesh Khareta	14		