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UL LIFE GROWTH SUPER FUND

ULIF01108/02/07LIFEGRWSUP104

28-Nov-25

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.

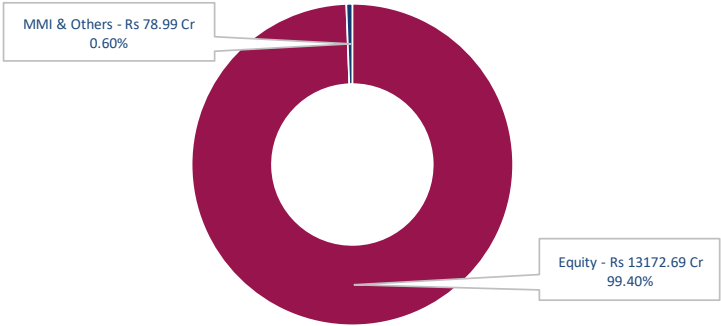
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	0.60%
Equities	70 - 100%	99.40%
Total		100.00%

AUM	13,251.68
NAV (Per Unit)	86.3569
Fund Management Charge	1.25%
Inception Date	21-May-07

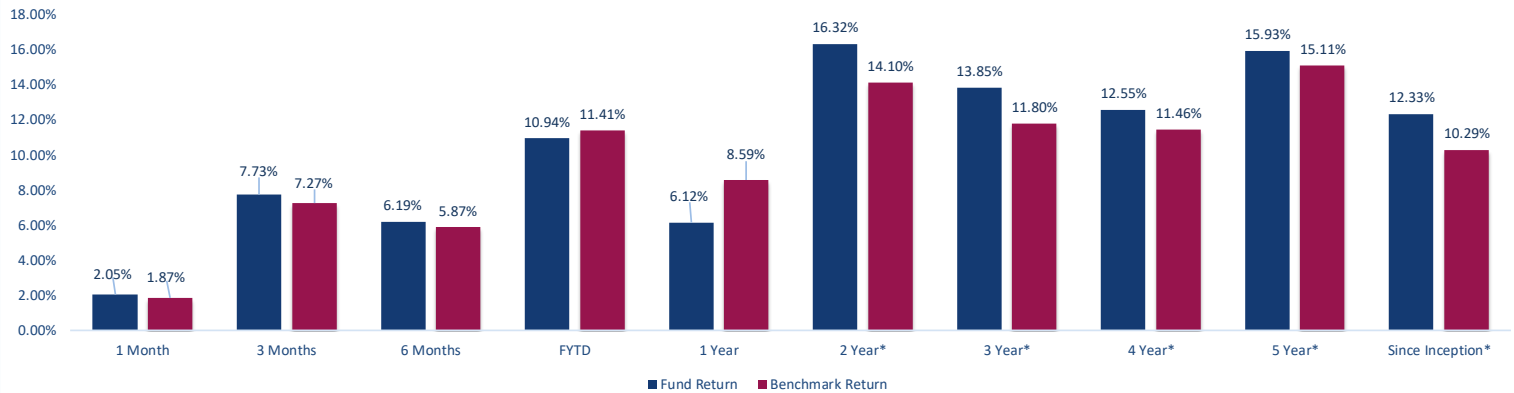
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty 50

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	8.69%
ICICI BANK LIMITED	7.30%
RELIANCE INDUSTRIES LIMITED	6.52%
BHARTI AIRTEL LIMITED	6.23%
INFOSYS LIMITED	5.31%
LARSEN & TOUBRO LIMITED	4.57%
ETERNAL LIMITED	4.22%
STATE BANK OF INDIA	3.94%
MAHINDRA & MAHINDRA LIMITED	3.84%
MAX HEALTHCARE INSTITUTE LTD	2.98%

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	5.55%
Beta	0.83

HIGH GROWTH FUND

ULIF01311/02/08LIFEHIGHGR104

28-Nov-25

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

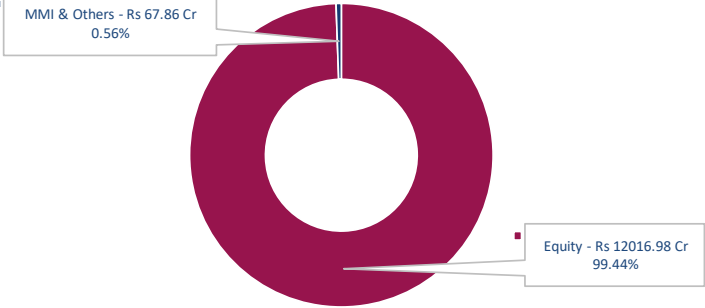
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	0.56%
Equities	70 - 100%	99.44%
Total		100.00%

AUM	12,084.84
NAV (Per Unit)	119.5996
Fund Management Charge	1.25%
Inception Date	26-Feb-08

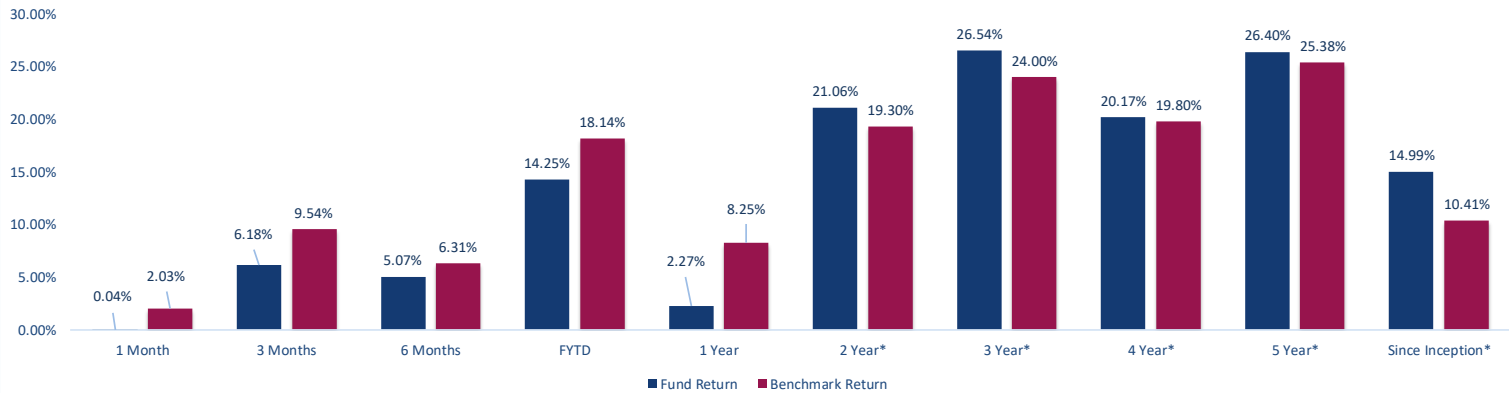
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - NSE Nifty MidCap 100

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

ASSET MIX



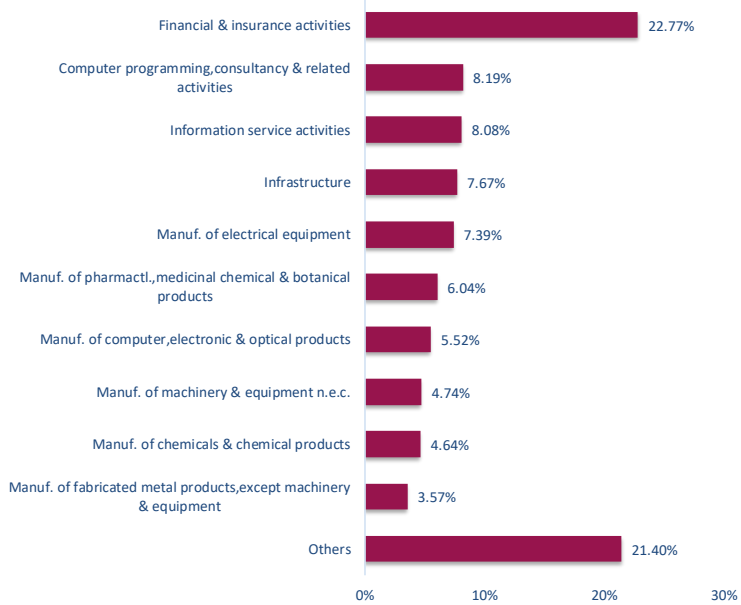
PERFORMANCE VS BENCHMARK



*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
PERSISTENT SYSTEMS LIMITED	3.10%
COFORGE LIMITED	3.10%
ETERNAL LIMITED	3.08%
POLYCAB INDIA LIMITED	2.84%
DIXON TECHNOLOGIES INDIA LIMITED	2.82%
ONE 97 COMMUNICATIONS LIMITED	2.82%
AU SMALL FINANCE BANK LIMITED	2.78%
MAX HEALTHCARE INSTITUTE LTD	2.73%
CUMMINS INDIA LIMITED	2.59%
SHRIRAM FINANCE LIMITED	2.37%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.55%
Beta	0.82

UL LIFE GROWTH FUND

ULIF00125/06/04LIFEGROWTH104

28-Nov-25

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

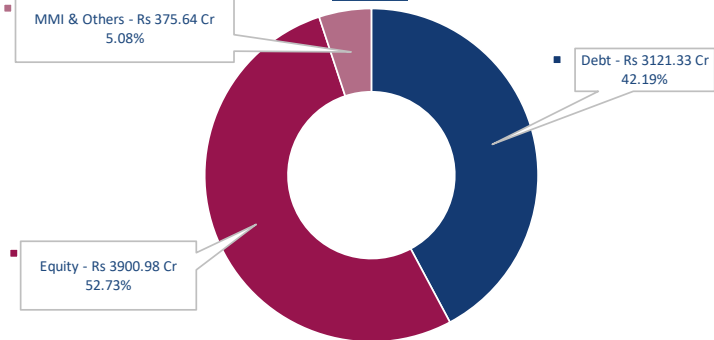
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	27.70%
Corporate Bonds	0 - 30%	14.49%
Money Market or Equivalent	0 - 40%	5.08%
Equities	20 - 70%	52.73%
Total		100.00%

AUM	7,397.95
NAV (Per Unit)	112.8293
Fund Management Charge	1.25%
Inception Date	20-Sep-04

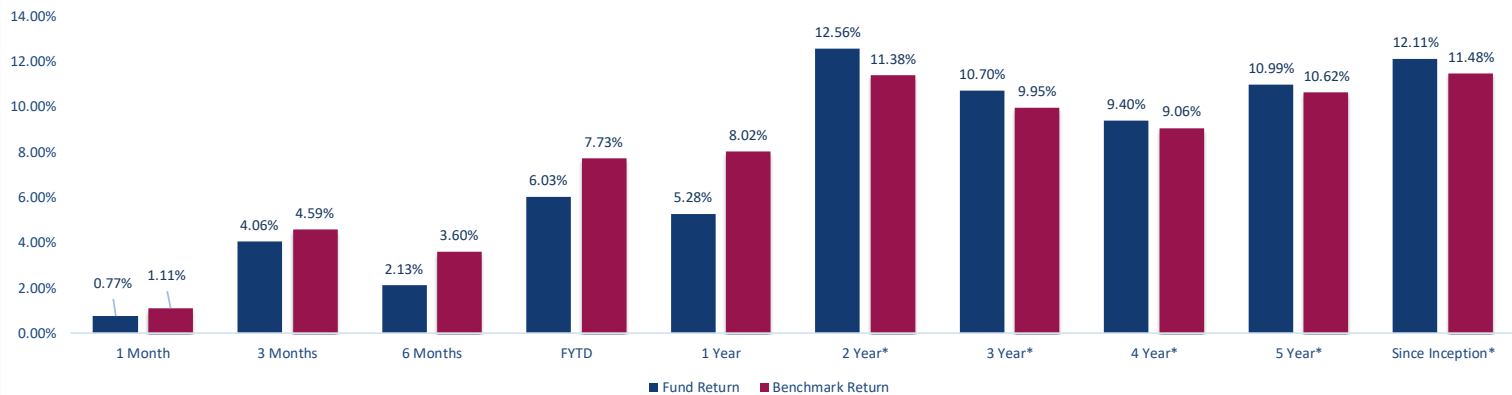
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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

ASSET MIX



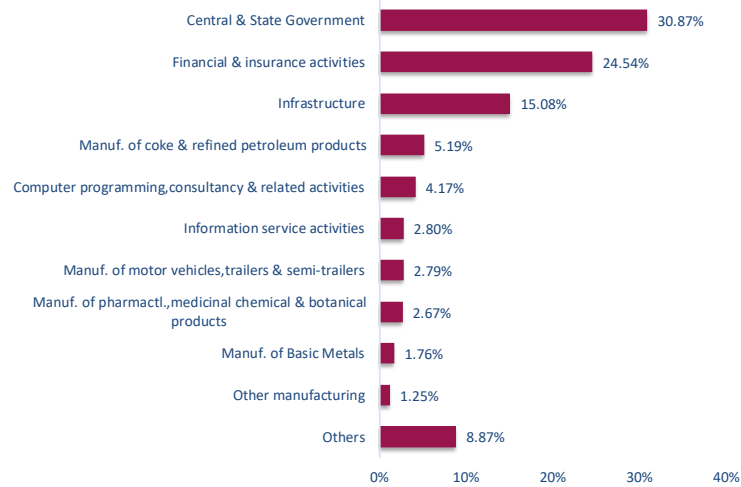
PERFORMANCE VS BENCHMARK



*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)	7.98
Average Maturity (In Years)	21.73
Yield to Maturity	7.09%
Beta	0.84

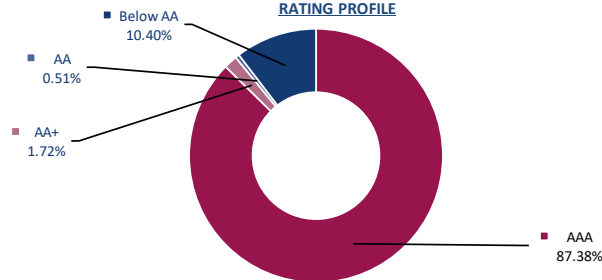
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.28%
ICICI BANK LIMITED	5.66%
RELIANCE INDUSTRIES LIMITED	5.08%
INFOSYS LIMITED	3.20%
BHARTI AIRTEL LIMITED	2.55%
LARSEN & TOUBRO LIMITED	2.49%
ETERNAL LIMITED	2.07%
KOTAK MAHINDRA BANK LIMITED	1.53%
MAHINDRA & MAHINDRA LIMITED	1.43%
BAJAJ FINANCE LIMITED	1.31%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	8.02%
6.90 GOI 15 APRIL 2065	6.93%
6.79 SGB 02 DECEMBER 2034	3.56%
7.24 GOI 18 AUGUST 2055	3.34%
7.44 TELANGANA SDL 15 MAY 2041	0.96%
7.46 TELANGANA SDL 07 FEBRUARY 2045	0.80%
6.8 GOI 15 DEC 2060	0.78%
7.46 GOI 06 NOVEMBER 2073	0.48%
6.28 GOI 14 JULY 2032	0.27%
7.29 SGB 27 JANUARY 2033	0.24%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.27%
6.84 NATIONAL THERMAL POWER CORPORATION 09 MAY 2035	0.99%
6.85 NABARD 19 JAN 2029	0.68%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.59%
9.05 CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED 24 M	0.54%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	0.50%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.47%
7.8 YES BANK 01 OCT 2027	0.43%
8.23 INDIAN RAILWAY FINANCE CORP LTD 29 MAR 2029	0.42%
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	0.41%

UL LIFE BALANCED FUND

ULIF00225/06/04LIFEBALANC104

28-Nov-25

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.

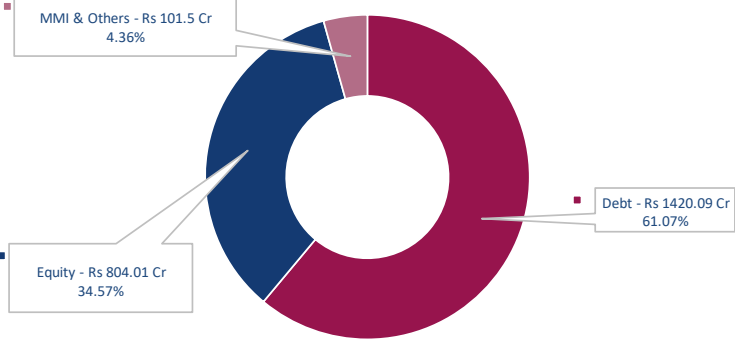
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	39.82%
Corporate Bonds	20 - 40%	21.24%
Money Market or Equivalent	0 - 40%	4.36%
Equities	10 - 40%	34.57%
Total		100.00%

AUM	2,325.60
NAV (Per Unit)	78.7067
Fund Management Charge	1.10%
Inception Date	20-Sep-04

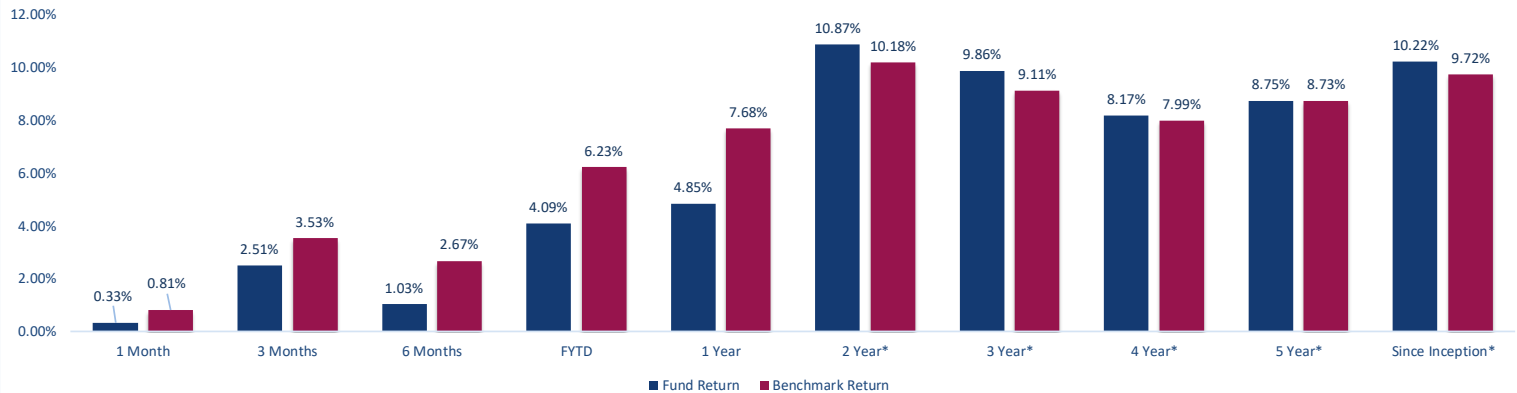
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark: Crisil Bond Index - 70% and NSE Nifty 50 - 30%

ASSET MIX



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

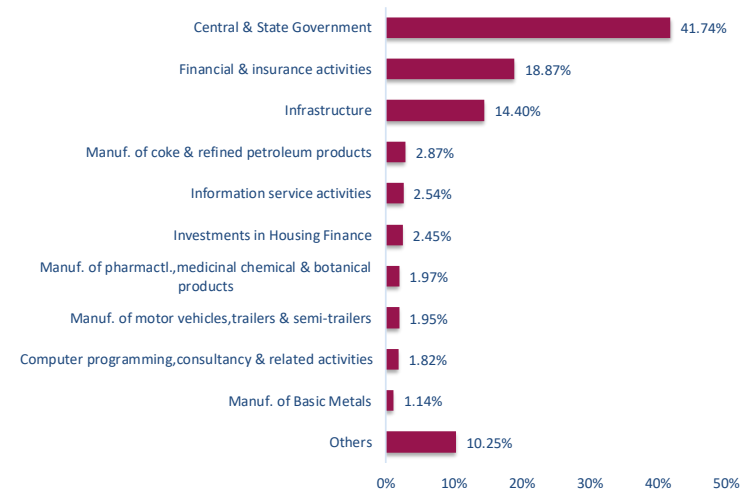
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	8.04
Average Maturity (In Years)	20.80
Yield to Maturity	7.11%
Beta	0.89

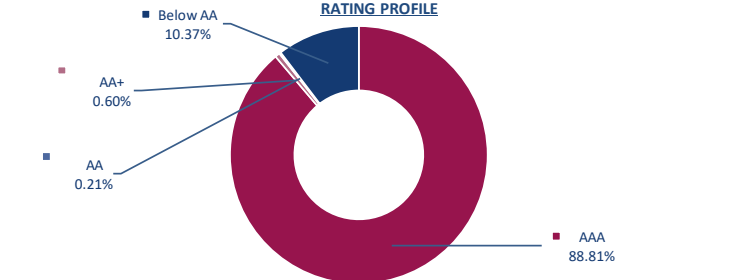
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	3.56%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.56%
RELIANCE INDUSTRIES LIMITED	2.87%
LARSEN & TOUBRO LIMITED	1.50%
INFOSYS LIMITED	1.49%
BHARTI AIRTEL LIMITED	1.48%
KOTAK MAHINDRA BANK LIMITED	1.33%
ETERNAL LIMITED	1.33%
MAHINDRA & MAHINDRA LIMITED	0.85%
TATA STEEL LIMITED	0.74%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	19.24%
6.79 SGB 02 DECEMBER 2034	7.62%
7.09 GOI 25 NOVEMBER 2074	4.14%
7.44 TELANGANA SDL 15 MAY 2041	1.35%
7.46 TELANGANA SDL 07 FEBRUARY 2045	1.31%
7.40 GOI 19 SEPTEMBER 2062	1.08%
6.28 GOI 14 JULY 2032	1.06%
7.24 GOI 18 AUGUST 2055	1.03%
6.48 GOI 06 OCT 35	0.69%
7.46 GOI 06 NOVEMBER 2073	0.37%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.52%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.79%
6.85 NABARD 19 JAN 2029	1.51%
7.8 YES BANK 01 OCT 2027	1.44%
7.48 INDIAN RAILWAY FINANCE CORP LTD 16 FEBRUARY 2034	1.10%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.08%
7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	0.90%
8.20 NABARD 09 MAR 2028	0.89%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	0.77%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.70%

UL LIFE CONSERVATIVE FUND

ULIF00325/06/04LIFECONSER104

28-Nov-25

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.

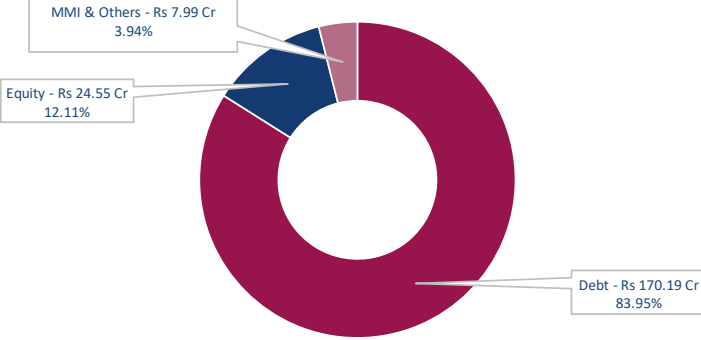
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	60.98%
Corporate Bonds	0 - 50%	22.97%
Money Market or Equivalent	0 - 40%	3.94%
Equities	0 - 15%	12.11%
Total		100.00%

AUM	202.73
NAV (Per Unit)	58.3146
Fund Management Charge	0.90%
Inception Date	20-Sep-04

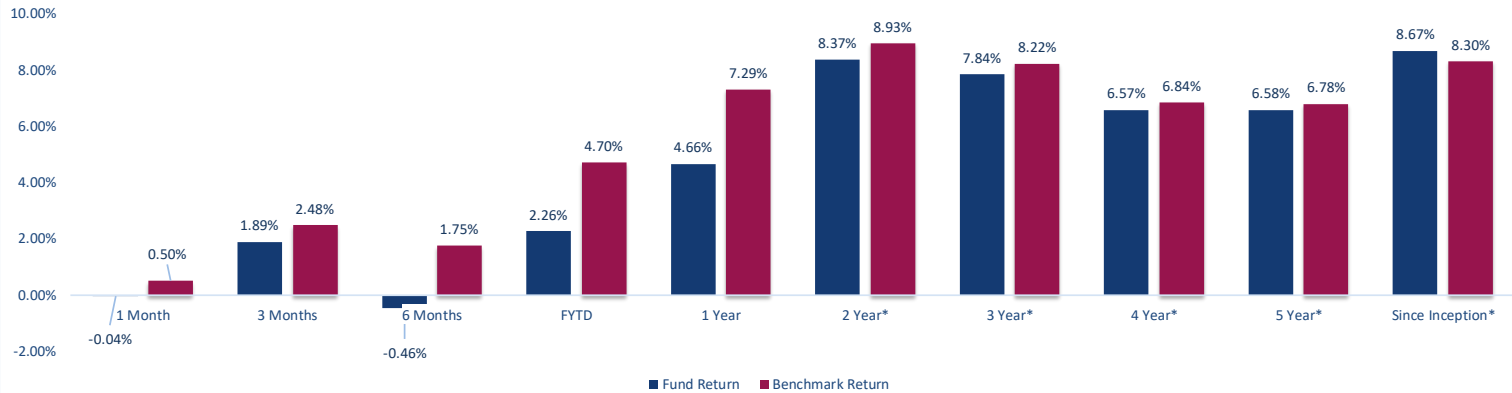
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

ASSET MIX



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

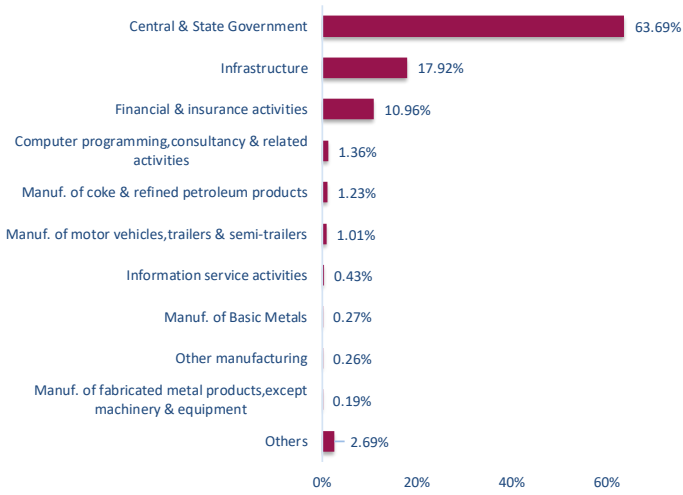
PERFORMANCE VS BENCHMARK



*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)	9.53
Average Maturity (In Years)	28.58
Yield to Maturity	7.22%
Beta	0.86

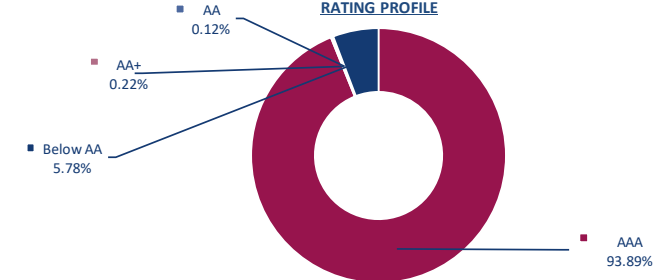
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.29%
RELIANCE INDUSTRIES LIMITED	1.23%
ICICI BANK LIMITED	1.17%
INFOSYS LIMITED	0.86%
MAHINDRA & MAHINDRA LIMITED	0.68%
BHARTI AIRTEL LIMITED	0.61%
LARSEN & TOUBRO LIMITED	0.52%
ETERNAL LIMITED	0.43%
NTPC LIMITED	0.40%
KOTAK MAHINDRA BANK LIMITED	0.39%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	25.53%
7.09 GOI 25 NOVEMBER 2074	22.95%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	2.82%
6.48 GOI 06 OCT 35	2.46%
7.46 TELANGANA SDL 07 FEBRUARY 2045	1.98%
7.46 GOI 06 NOVEMBER 2073	1.36%
7.44 TELANGANA SDL 15 MAY 2041	1.07%
8.17 GOI 01 DEC 2044	0.96%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.91%
7.54 GOI 23 MAY 2036	0.44%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.58%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	3.94%
7.80 YES BANK 29 SEP 2027	3.86%
8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	2.54%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.61%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.44%
7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	1.03%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.02%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.75%
7.8 YES BANK 01 OCT 2027	0.59%

UL LIFE SECURED FUND

ULIF00425/06/04LIFESECURE104

28-Nov-25

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

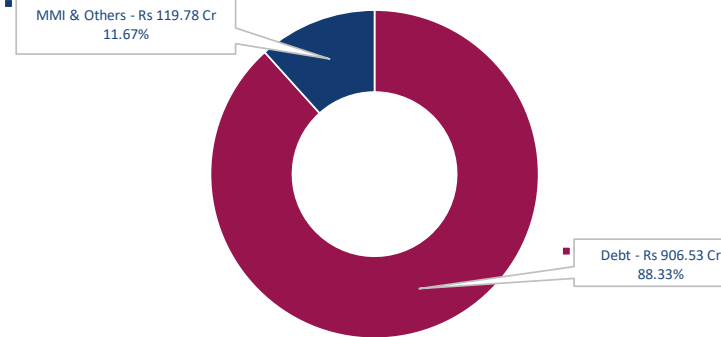
Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	69.09%
Corporate Bonds	0 - 50%	19.24%
Money Market or Equivalent	0 - 40%	11.67%
Equities	0.00%	0.00%
Total		100.00%

AUM	1,026.32
NAV (Per Unit)	46.8515
Fund Management Charge	0.90%
Inception Date	20-Sep-04

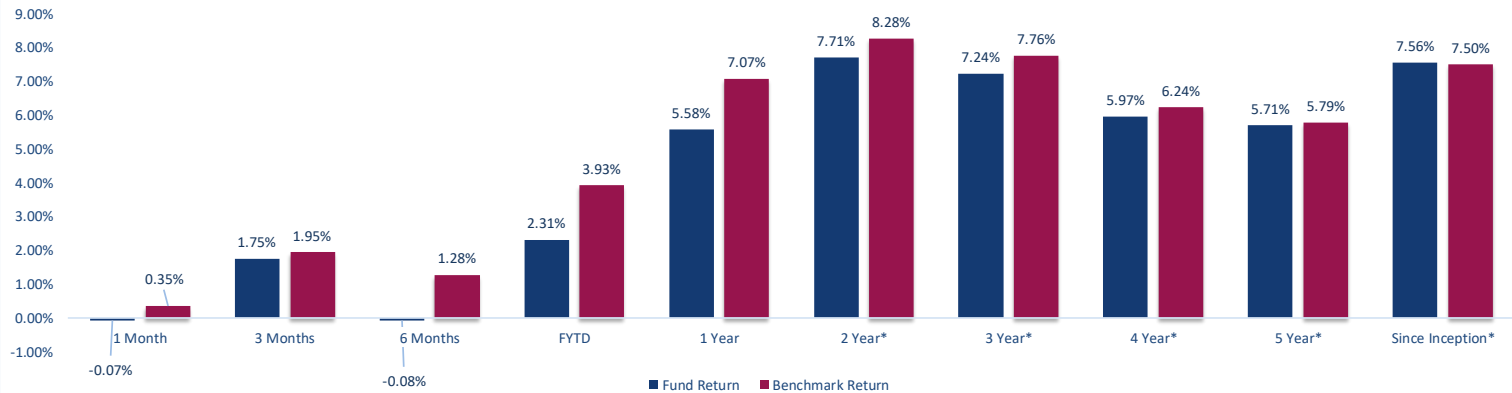
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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

ASSET MIX



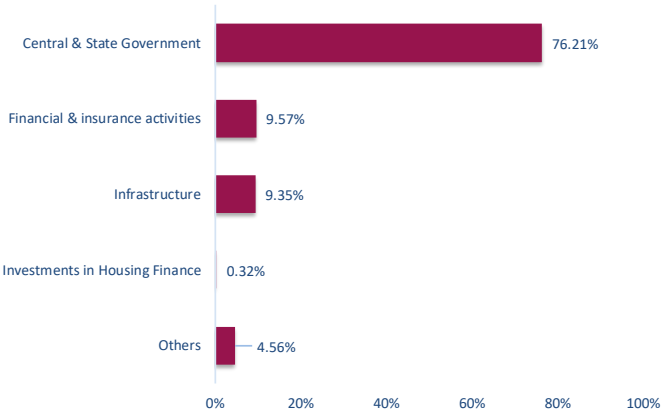
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



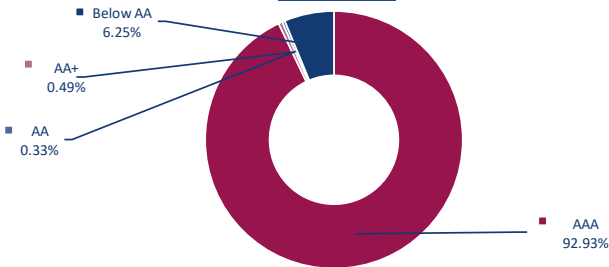
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	25.30%
7.09 GOI 25 NOVEMBER 2074	19.93%
6.79 SGB 02 DECEMBER 2034	6.41%
6.28 GOI 14 JULY 2032	5.31%
7.24 GOI 18 AUGUST 2055	3.50%
7.44 TELANGANA SDL 15 MAY 2041	3.40%
6.48 GOI 06 OCT 35	1.07%
7.46 GOI 06 NOVEMBER 2073	0.99%
6.75 MAHARASHTRA SDL 23 APRIL 2039	0.55%
8.13 KERALA SDL 21 MAR 2028	0.48%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.37%
7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	2.52%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	2.49%
6.85 NABARD 19 JAN 2029	2.41%
7.8 YES BANK 01 OCT 2027	1.59%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.11%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.80%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	0.62%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.52%
9.20 DCB 18 NOVEMBER 2034 TIER-2 (CALL DATE 18 NOV 2029)	0.51%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	8.71
Average Maturity (In Years)	25.01
Yield to Maturity	7.07%
Beta	0.80

DYNAMIC OPPORTUNITIES FUND

ULIF01425/03/08LIFEDYNOPP104

28-Nov-25

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

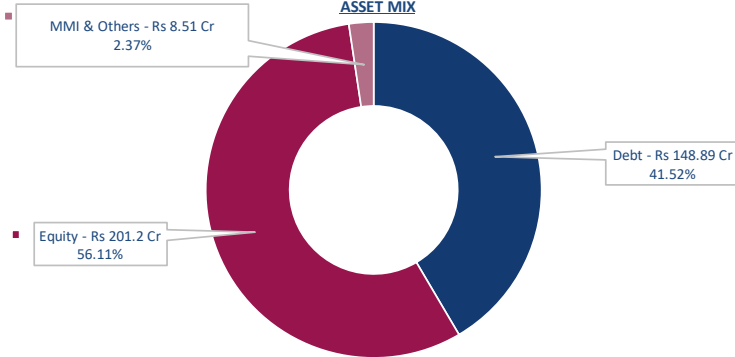
Asset Type	Asset Range	Actual
Govt. Securities	0 - 100%	32.45%
Corporate Bonds	0 - 100%	9.07%
Money Market or Equivalent	0 - 40%	2.37%
Equities	0 - 100%	56.11%
Total		100.00%

AUM	358.60
NAV (Per Unit)	55.4549
Fund Management Charge	1.25%
Inception Date	02-May-08

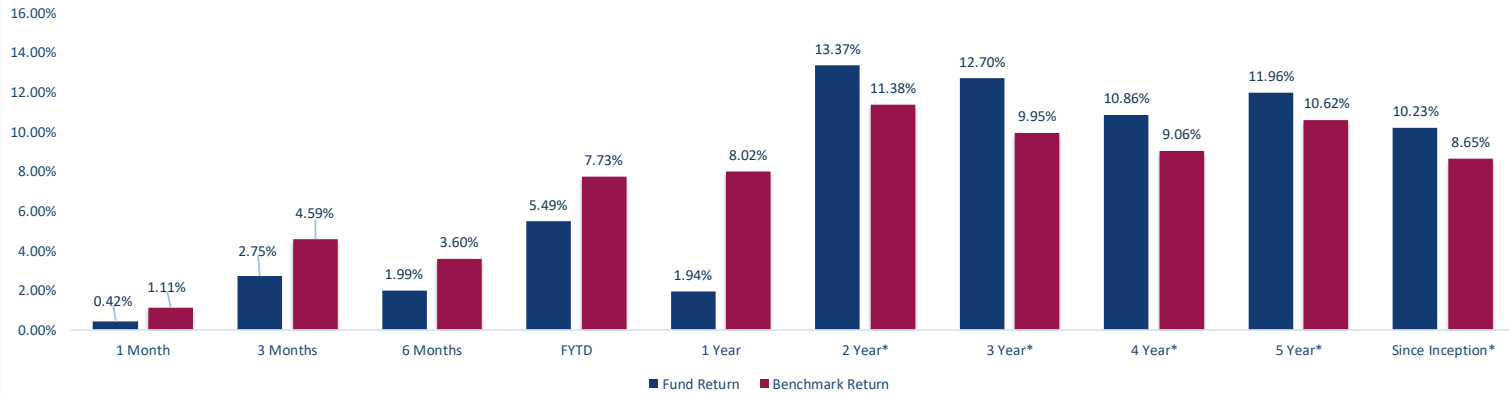
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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

ASSET MIX



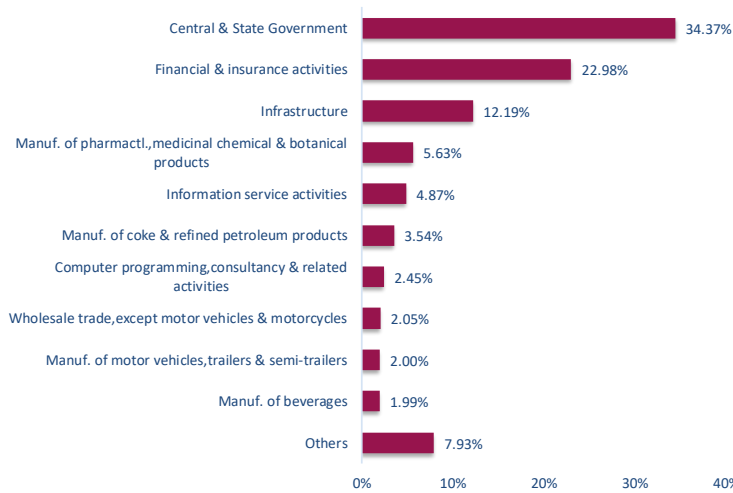
PERFORMANCE VS BENCHMARK



*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)	9.70
Average Maturity (In Years)	31.53
Yield to Maturity	7.21%
Beta	1.01

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.75%
ETERNAL LIMITED	4.87%
ICICI BANK LIMITED	4.47%
RELIANCE INDUSTRIES LIMITED	3.54%
MAX HEALTHCARE INSTITUTE LTD	3.11%
POLY MEDICURE LIMITED	2.05%
LARSEN & TOUBRO LIMITED	1.91%
AXIS BANK LIMITED	1.88%
STATE BANK OF INDIA	1.63%
ANTHEM BIOSCIENCES LTD	1.55%

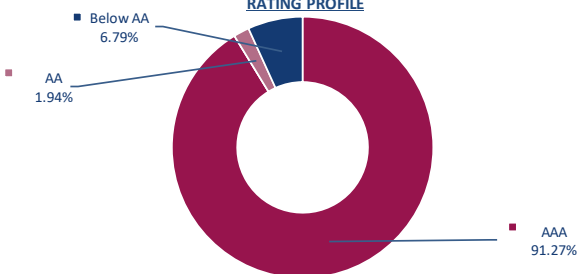
TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	17.91%
6.90 GOI 15 APRIL 2065	4.11%
7.46 GOI 06 NOVEMBER 2073	2.92%
6.8 GOI 15 DEC 2060	2.17%
7.29 SGB 27 JANUARY 2033	1.33%
6.48 GOI 06 OCT 35	1.11%
7.46 TELANGANA SDL 07 FEBRUARY 2045	1.01%
7.44 TELANGANA SDL 15 MAY 2041	0.71%
7.29 TELANGANA SDL 07 AUGUST 2040	0.48%
8.17 GOI 01 DEC 2044	0.38%

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.8 YES BANK 01 OCT 2027	1.79%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.37%
6.85 NABARD 19 JAN 2029	1.05%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.89%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.84%
7.80 YES BANK 29 SEP 2027	0.76%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	0.73%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.58%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.40%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.37%

RATING PROFILE



UL MONEY MARKET FUND

ULIF01528/04/09LIFEMONEYM104

28-Nov-25

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.

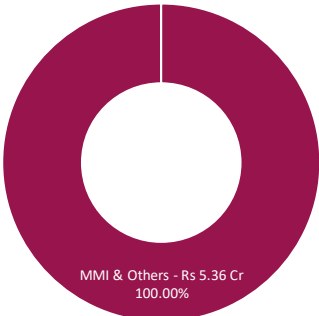
ASSET ALLOCATION

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%

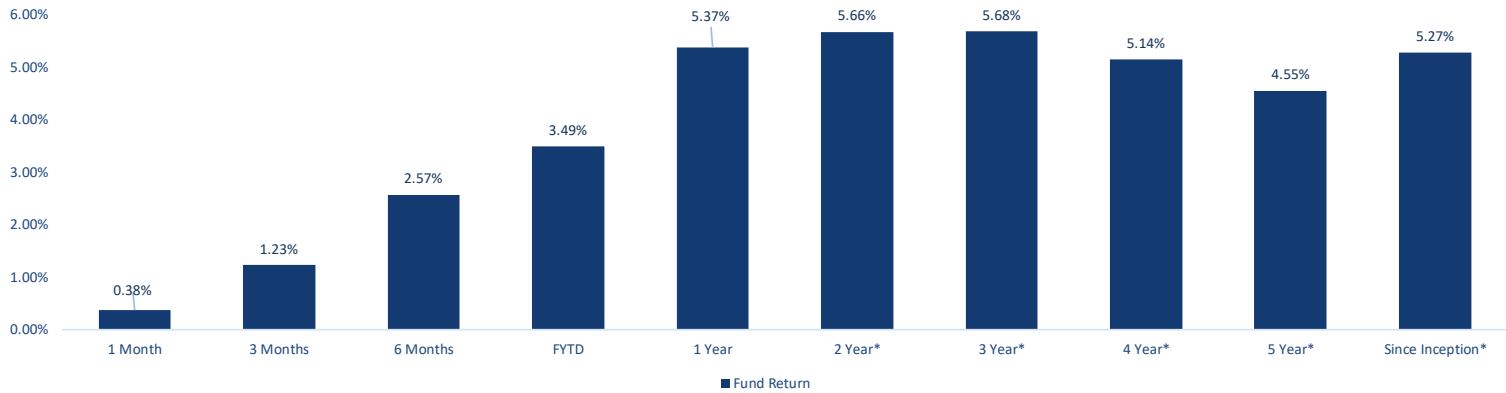
AUM	5.36
NAV (Per Unit)	23.4413
Fund Management Charge	0.90%
Inception Date	28-Apr-09

Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



PERFORMANCE

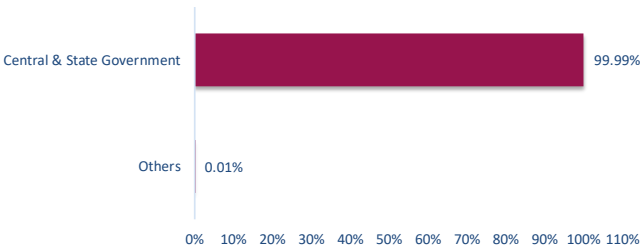


*Returns over one year has been annualized

** 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

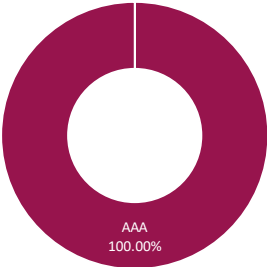
TOP 10 GOVERNMENT SECURITIES IN THE FUND

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)	0.61
Average Maturity (In Years)	0.61
Yield to Maturity	5.67%

UL SECURE PLUS

ULIF01628/04/09LIFESECPLS104

28-Nov-25

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

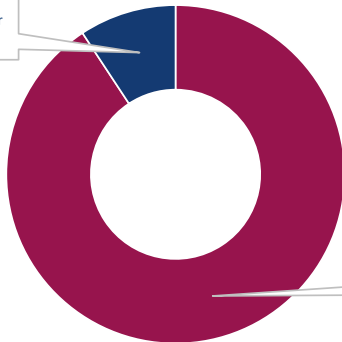
Asset Type	Asset Range	Actual
Govt. Securities	60 - 100%	65.71%
Corporate Bonds	0 - 40%	25.02%
Money Market or Equivalent	0 - 40%	9.27%
Equities	0.00%	0.00%
Total		100.00%

AUM	182.94
NAV (Per Unit)	33.5148
Fund Management Charge	0.90%
Inception Date	28-Apr-09

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

ASSET MIX

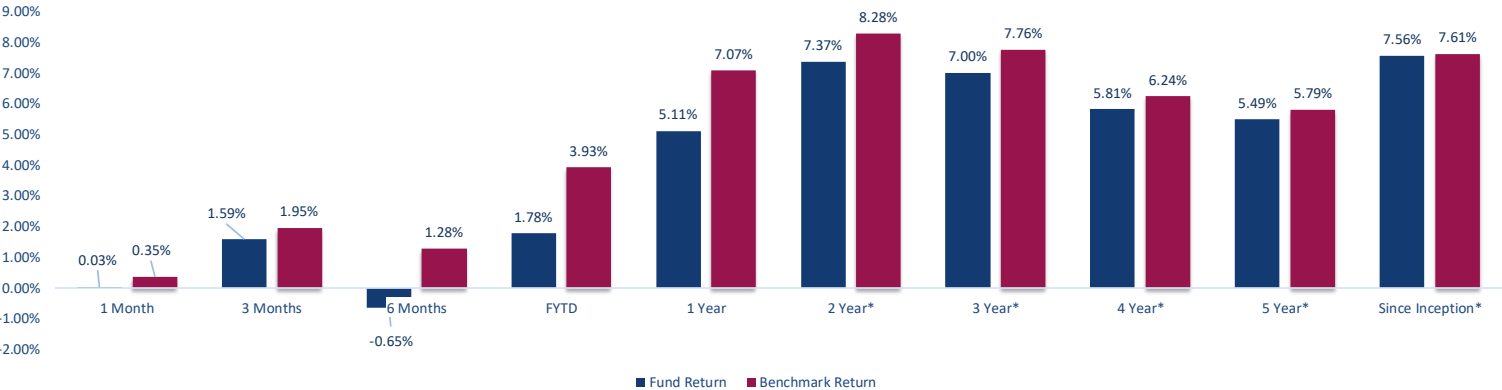
MMI & Others - Rs 16.95 Cr
9.27%



Debt - Rs 165.99 Cr
90.73%

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

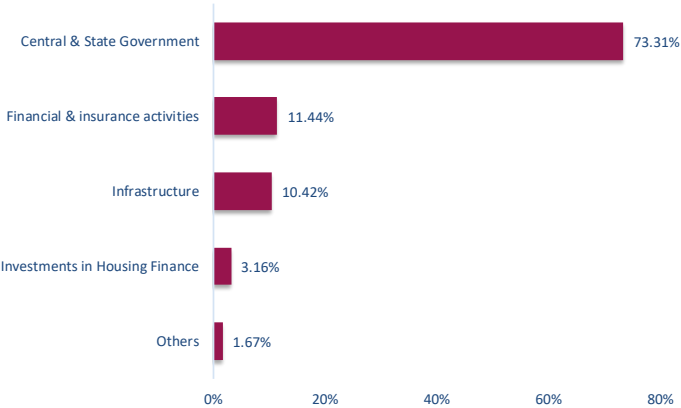
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



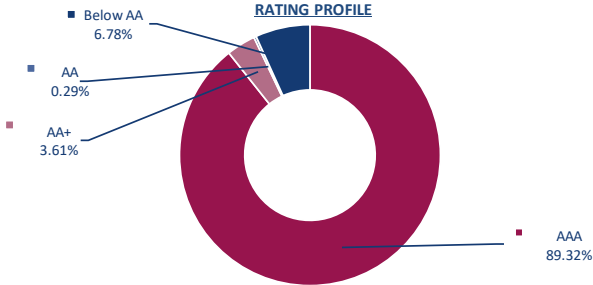
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	28.92%
6.48 GOI 06 OCT 35	11.46%
7.43 TELANGANA SDL 05 JUNE 2043	10.13%
7.09 GOI 25 NOVEMBER 2074	8.63%
7.29 TELANGANA SDL 07 AUGUST 2040	1.51%
7.34 ANDHRA PRADESH SDL 31 JULY 2044	1.46%
7.44 TELANGANA SDL 15 MAY 2041	1.35%
7.54 GOI 23 MAY 2036	0.83%
6.95 GOI 16 DEC 2061	0.38%
8.17 GOI 01 DEC 2044	0.36%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	5.77%
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	2.88%
8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	2.75%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.73%
6.85 NABARD 19 JAN 2029	2.44%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.93%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.65%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.23%
6.85 INDIAN RAILWAY FINANCE CORP LTD 29 OCT 2040	1.11%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.90%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	8.07
Average Maturity (In Years)	20.95
Yield to Maturity	7.04%
Beta	0.95

GUARANTEED FUND- DYNAMIC

ULIF01004/10/06AMSRGUADYN104

28-Nov-25

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.

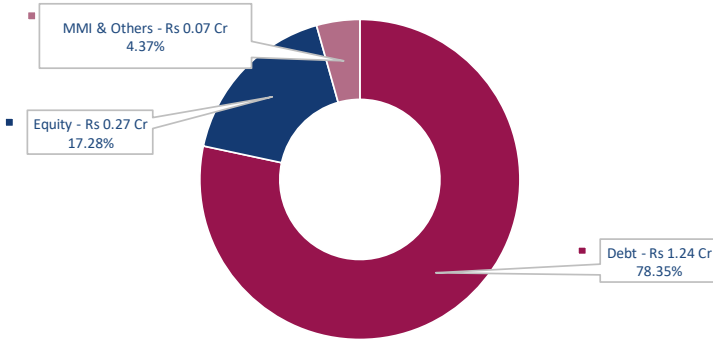
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	71.35%
Corporate Bonds	0 - 50%	7.01%
Money Market or Equivalent	0 - 40%	4.37%
Equities	0 - 30%	17.28%
Total		100.00%

AUM	1.59
NAV (Per Unit)	35.6473
Fund Management Charge	1.70%
Inception Date	23-Oct-06

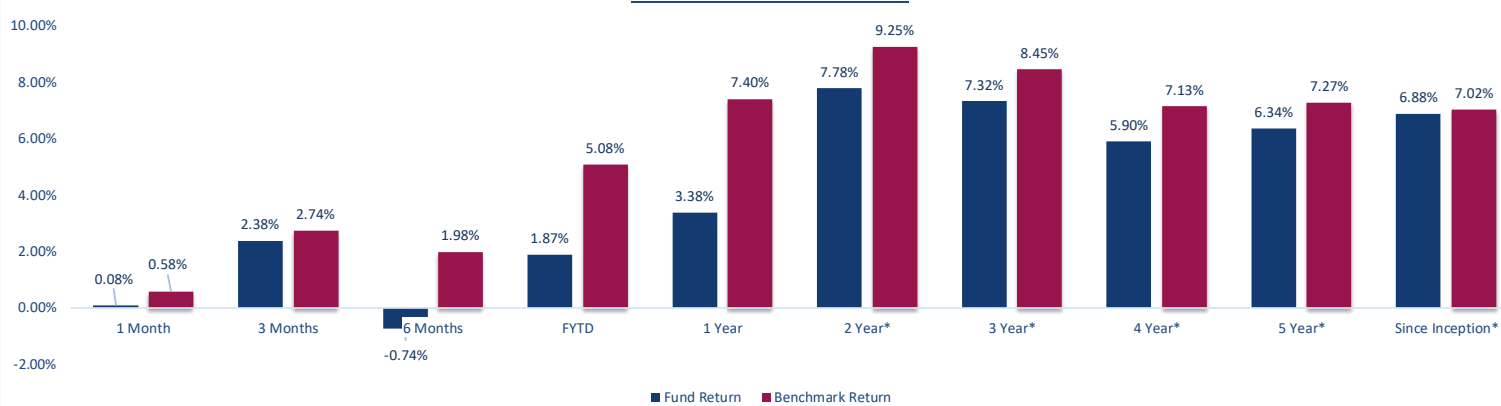
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

ASSET MIX



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

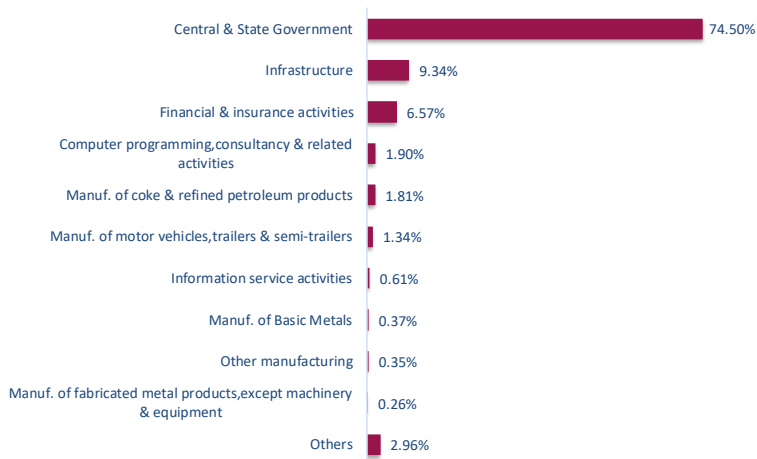
PERFORMANCE VS BENCHMARK



*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)	9.06
Average Maturity (In Years)	27.95
Yield to Maturity	6.97%
Beta	0.93

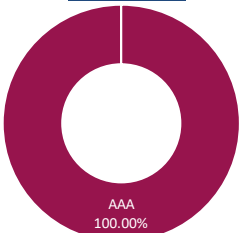
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	1.81%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.77%
ICICI BANK LIMITED	1.67%
INFOSYS LIMITED	1.23%
AXIS BANK LIMITED	1.07%
MAHINDRA & MAHINDRA LIMITED	0.90%
BHARTI AIRTEL LIMITED	0.82%
LARSEN & TOUBRO LIMITED	0.72%
ETERNAL LIMITED	0.61%
NTPC LIMITED	0.57%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	27.57%
8.51 HARYANA SDL 10 FEB 2026	9.51%
6.8 GOI 15 DEC 2060	8.74%
6.90 GOI 15 APRIL 2065	6.95%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.36%
7.29 SGB 27 JANUARY 2033	5.02%
6.48 GOI 06 OCT 35	3.15%
7.46 GOI 06 NOVEMBER 2073	1.93%
8.17 GOI 01 DEC 2044	1.64%
7.25 GOI 12 JUNE 2063	0.48%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.43%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.92%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.65%

GUARANTEED FUND-INCOME

ULIF00904/10/06AMSRGUAINC104

28-Nov-25

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.

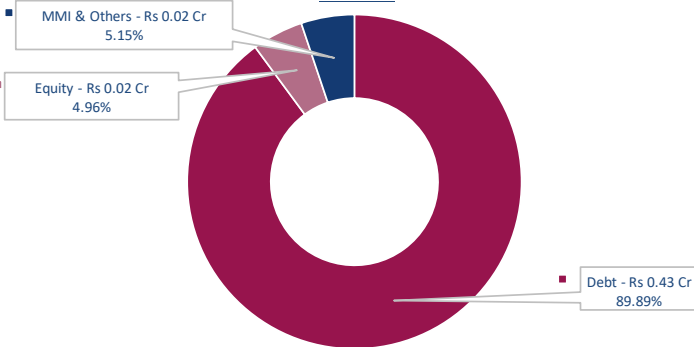
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	89.89%
Corporate Bonds	0 - 50%	0.00%
Money Market or Equivalent	0 - 40%	5.15%
Equities	0 - 15%	4.96%
Total		100.00%

AUM	0.48
NAV (Per Unit)	31.9351
Fund Management Charge	1.50%
Inception Date	23-Oct-06

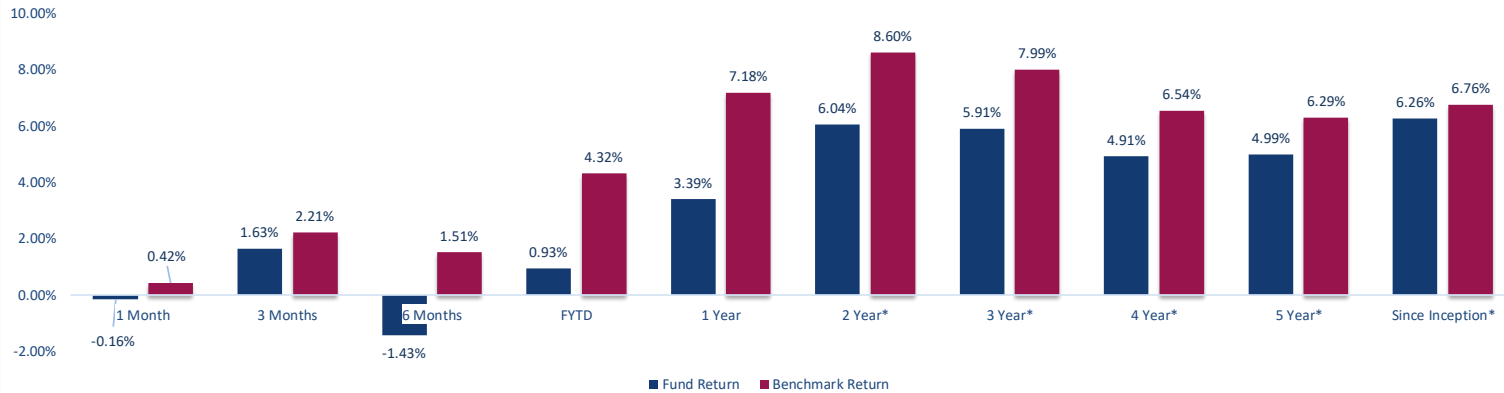
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 95% and NSE Nifty 50 - 5%

ASSET MIX



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

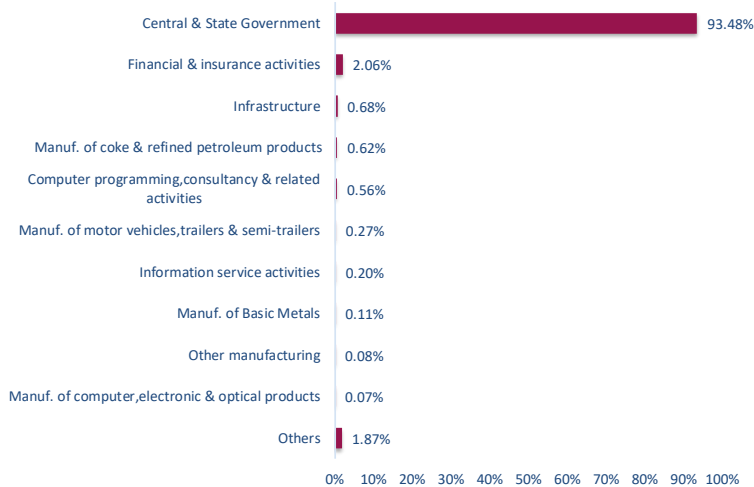
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	8.99
Average Maturity (In Years)	27.74
Yield to Maturity	6.89%
Beta	0.82

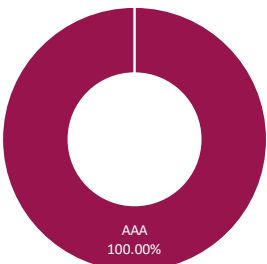
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	0.62%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.59%
ICICI BANK LIMITED	0.55%
INFOSYS LIMITED	0.39%
AXIS BANK LIMITED	0.35%
BHARTI AIRTEL LIMITED	0.26%
MAHINDRA & MAHINDRA LIMITED	0.24%
ETERNAL LIMITED	0.20%
NTPC LIMITED	0.19%
BAJAJ FINANCE LIMITED	0.17%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	34.24%
8.22 KARNATAKA SDL 09 DEC 2025	12.55%
6.90 GOI 15 APRIL 2065	7.85%
6.8 GOI 15 DEC 2060	7.73%
7.29 SGB 27 JANUARY 2033	6.65%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.92%
8.17 GOI 01 DEC 2044	4.54%
7.88 GOI 19 MAR 2030	4.20%
6.48 GOI 06 OCT 35	4.18%
7.25 GOI 12 JUNE 2063	0.79%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

UL LIFE DIVERSIFIED EQUITY FUND

ULIF02201/01/20LIFEDIVEQF104

28-Nov-25

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.

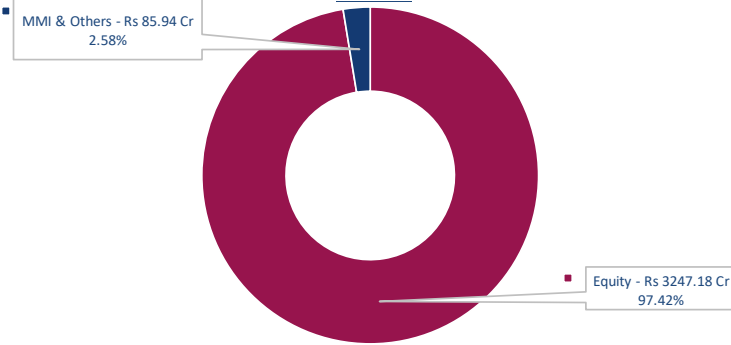
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	2.58%
Equities	70 - 100%	97.42%
Total		100.00%

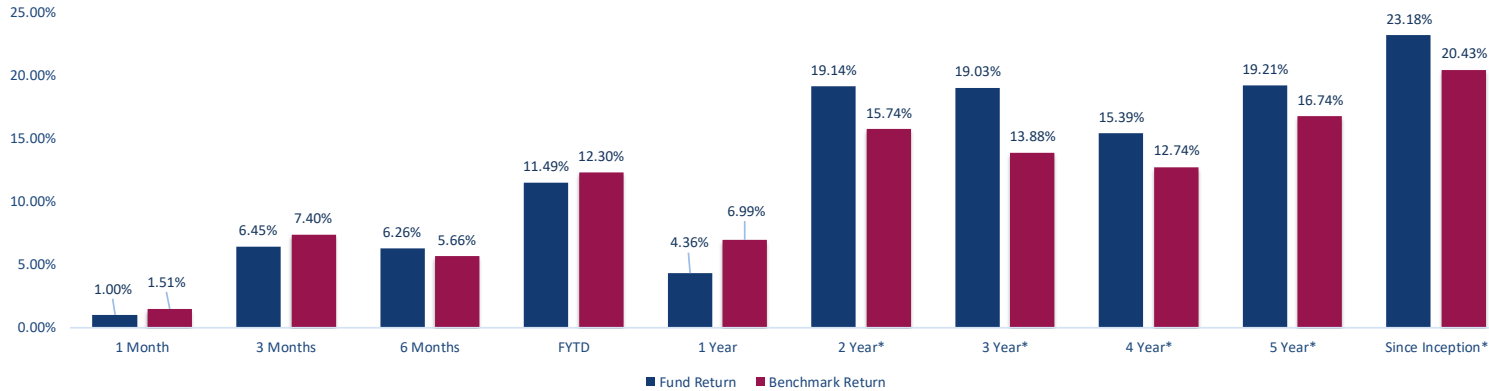
AUM	3,333.12
NAV (Per Unit)	31.3260
Fund Management Charge	1.25%
Inception Date	08-Jun-20

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

ASSET MIX



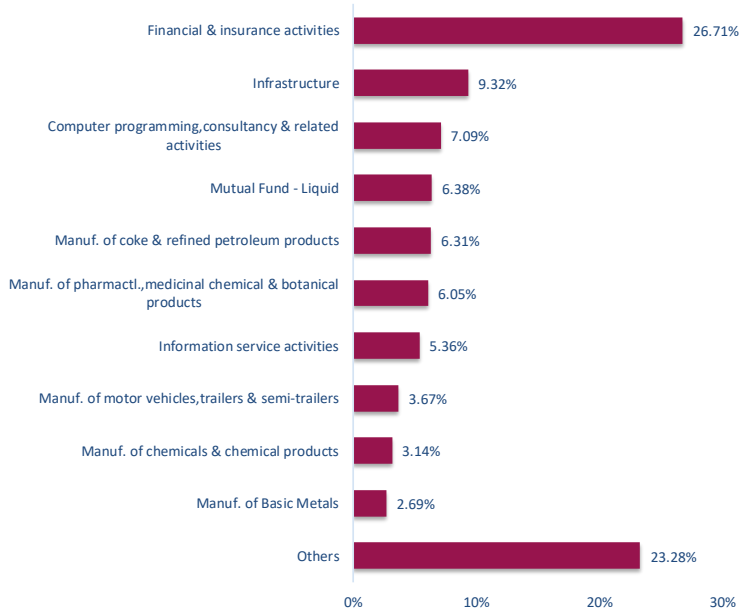
PERFORMANCE VS BENCHMARK



*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
RELIANCE INDUSTRIES LIMITED	6.31%
HOUSING DEVELOPMENT FINANCE CORP BANK	6.13%
ICICI BANK LIMITED	5.77%
INFOSYS LIMITED	4.16%
LARSEN & TOUBRO LIMITED	3.51%
ETERNAL LIMITED	3.35%
SAGILITY INDIA LTD	2.28%
BHARTI AIRTEL LIMITED	2.14%
UTI NIFTY BANK ETF	1.90%
BAJAJ FINANCE LIMITED	1.88%

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	5.55%
Beta	0.92

UL MONEY MARKET II FUND

ULIF02301/01/20LIFEMONMK2104

28-Nov-25

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.

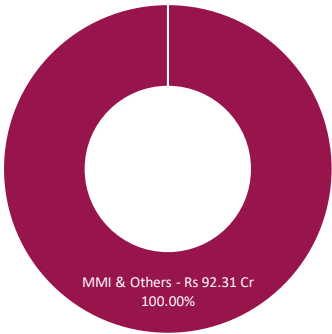
ASSET ALLOCATION

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%

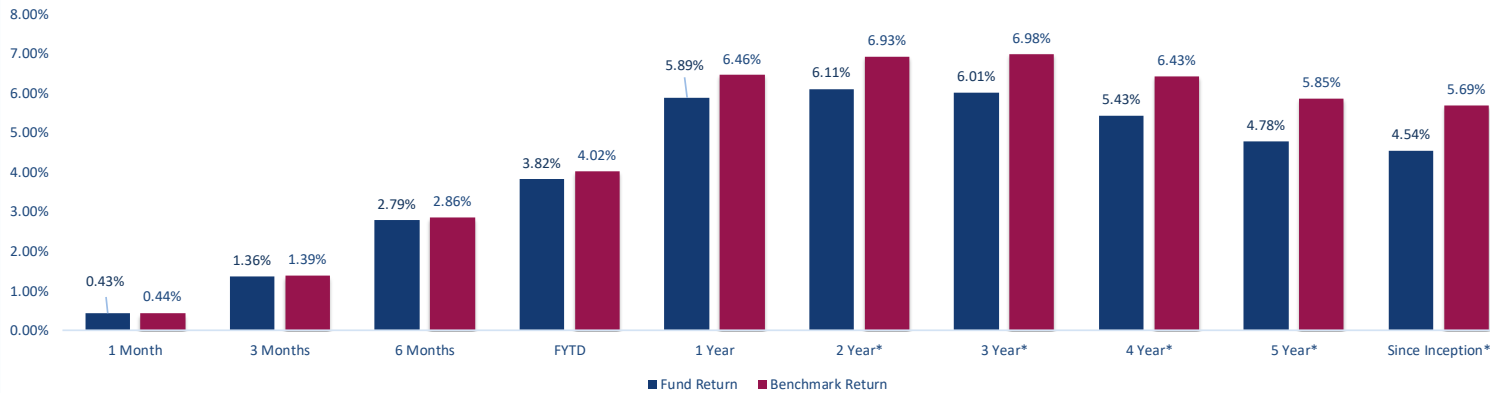
AUM	92.31
NAV (Per Unit)	12.7550
Fund Management Charge	0.90%
Inception Date	08-Jun-20

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

ASSET MIX



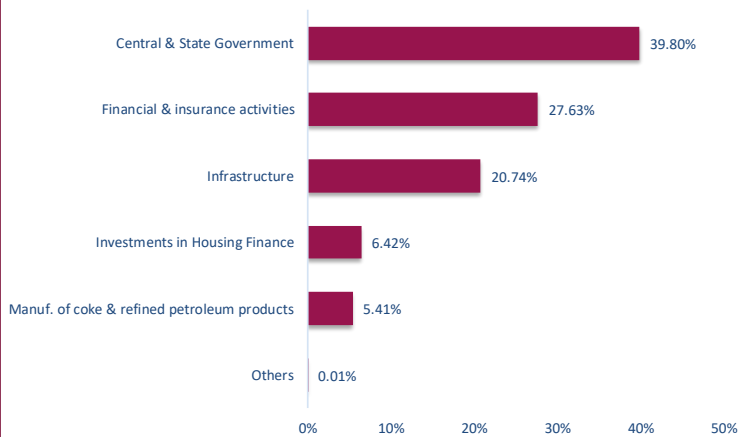
PERFORMANCE vs BENCHMARK



*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

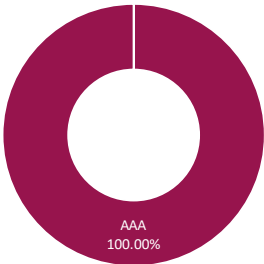
TOP 10 GOVERNMENT SECURITIES IN THE FUND

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)	0.41
Average Maturity (In Years)	0.41
Yield to Maturity	6.15%

UL SUSTAINABLE EQUITY FUND

ULIF02505/10/21SUSTAIN EQU104

28-Nov-25

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

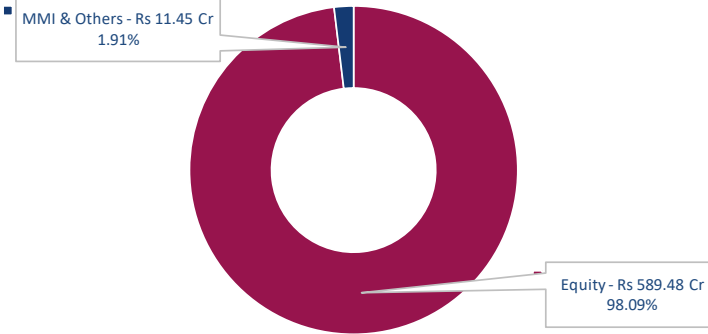
Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	1.91%
Equities	70 - 100%	98.09%
Total		100.00%

AUM	600.93
NAV (Per Unit)	18.3936
Fund Management Charge	1.25%
Inception Date	25-May-22

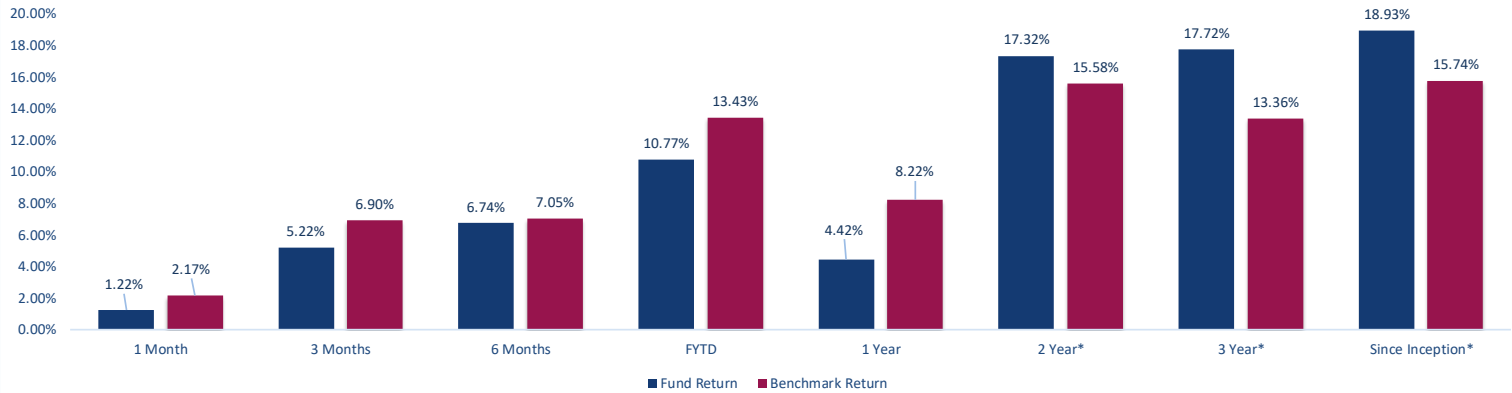
Fund Managers: Equity -Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Custom ESG Index*

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

ASSET MIX



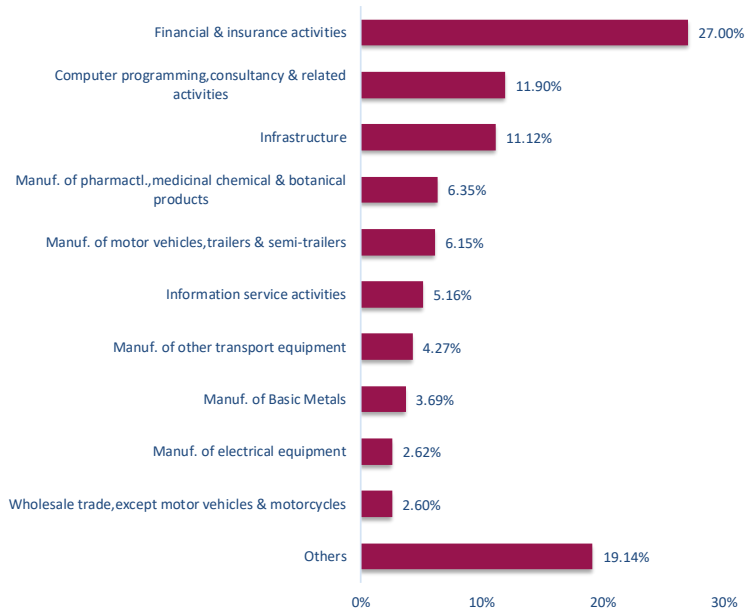
PERFORMANCE VS BENCHMARK



*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	6.66%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.87%
BHARTI AIRTEL LIMITED	5.80%
ETERNAL LIMITED	5.16%
INFOSYS LIMITED	4.32%
STATE BANK OF INDIA	3.14%
SHRIRAM FINANCE LIMITED	2.96%
JSW STEEL LIMITED	2.87%
MAHINDRA & MAHINDRA LIMITED	2.63%
RELIANCE INDUSTRIES LIMITED	2.53%

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	5.55%
Beta	0.95

UL PURE GROWTH FUND

ULIF02630/12/22PUREGROWTH104

28-Nov-25

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.).

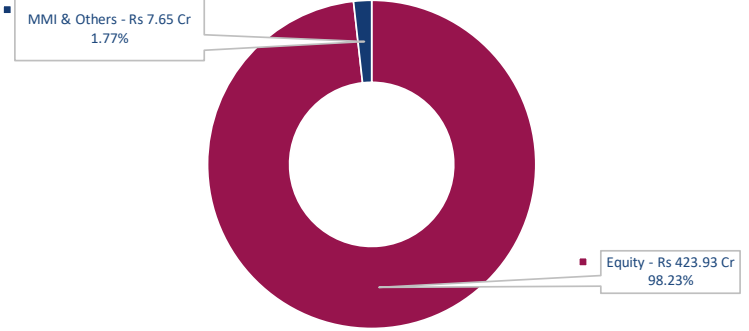
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 40%	1.77%
Equities	60 - 100%	98.23%
Total		100.00%

AUM	431.58
NAV (Per Unit)	16.6578
Fund Management Charge	1.25%
Inception Date	08-Feb-23

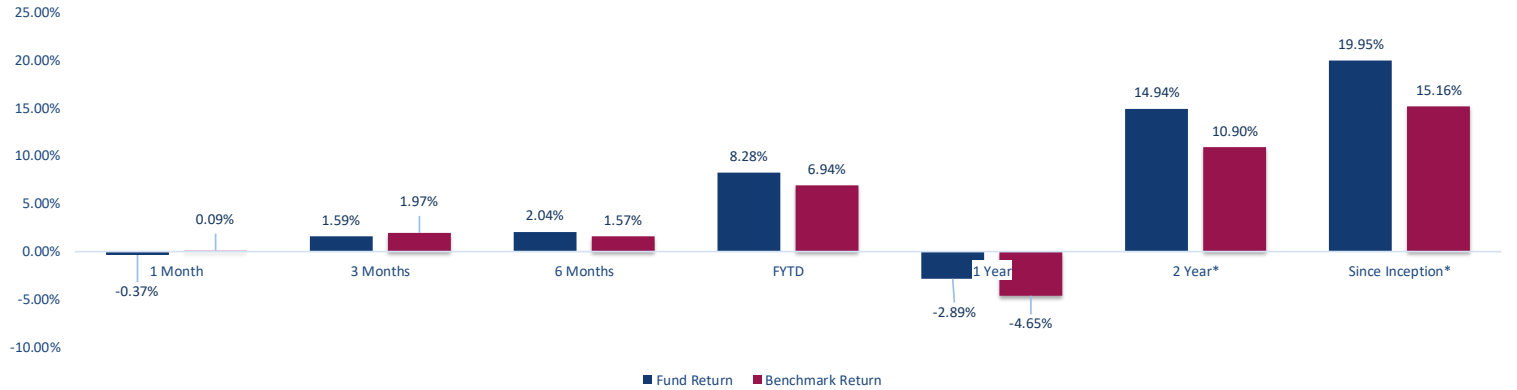
Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Customised Pure Equity*

ASSET MIX



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

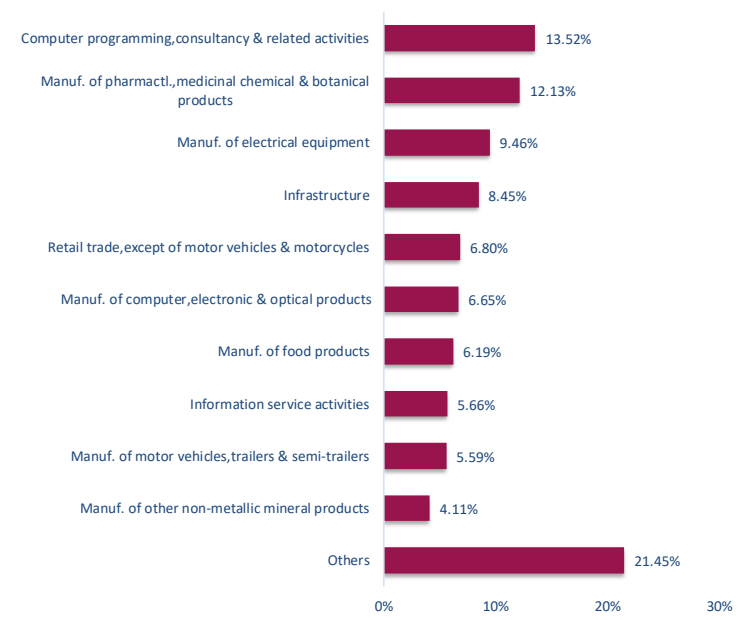
PERFORMANCE VS BENCHMARK



*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	4.68%
ETERNAL LIMITED	4.63%
ULTRATECH CEMENT LIMITED	4.11%
BHARAT ELECTRONICS LIMITED	3.83%
FORTIS HEALTHCARE LIMITED	3.79%
TATA CONSULTANCY SERVICES LIMITED	2.90%
BIKAJI FOODS INTERNATIONAL LTD	2.76%
RELIANCE INDUSTRIES LIMITED	2.76%
JINDAL STEEL & POWER LIMITED	2.73%
DIVIS LABORATORIES 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)	0.00
Average Maturity (In Years)	0.00
Yield to Maturity	0.00%
Beta	0.93

UL LIFE DYNAMIC BOND FUND

ULIF02401/01/20LIFEDYNBOF104

28-Nov-25

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.

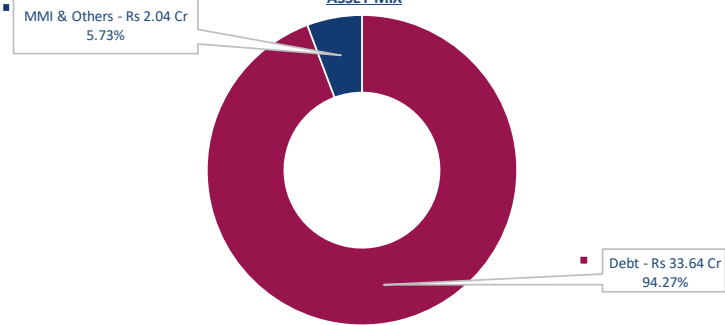
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-100%	94.27%
Money Market or Equivalent	0 - 40%	5.73%
Equities	0.00%	0.00%
Total		100.00%

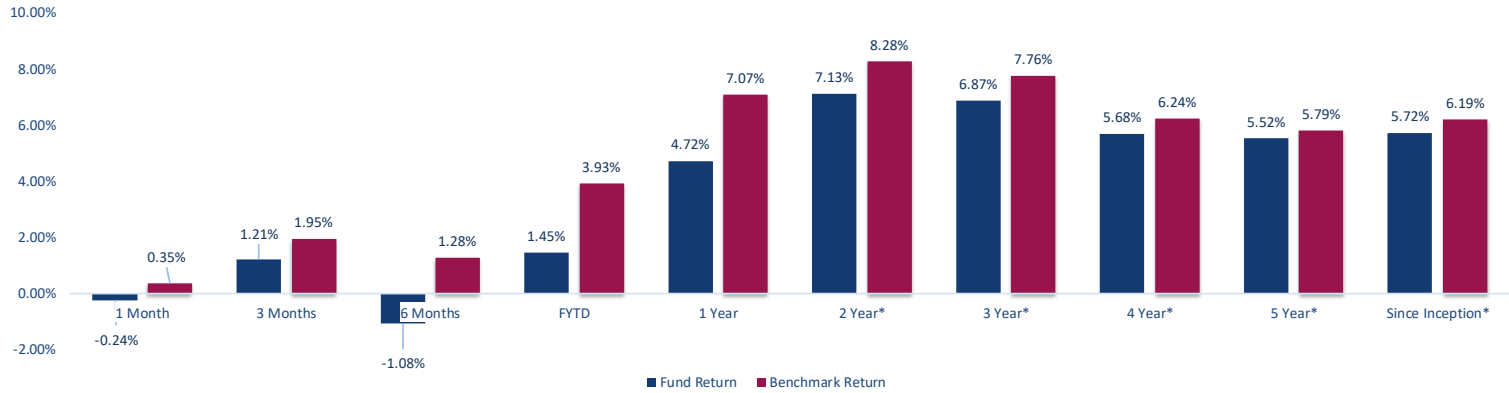
AUM	35.69
NAV (Per Unit)	13.5580
Fund Management Charge	0.90%
Inception Date	08-Jun-20

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

ASSET MIX



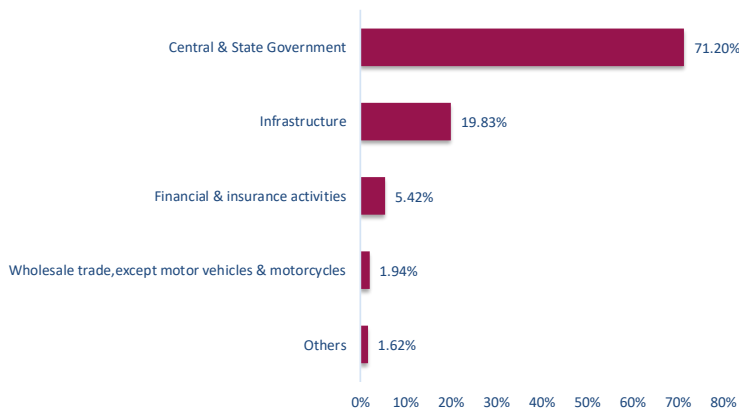
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



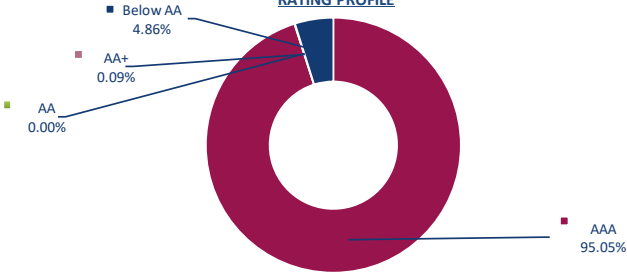
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	33.26%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	13.34%
6.90 GOI 15 APRIL 2065	9.35%
7.83 GUJARAT SDL 13 JUL 2026	2.84%
6.48 GOI 06 OCT 35	2.80%
7.80 GUJARAT SDL 27 DEC 2027	1.45%
7.44 TELANGANA SDL 15 MAY 2041	1.26%
7.29 SGB 27 JANUARY 2033	0.89%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.71%
7.74 TAMILNADU SDL 22 FEB 2026	0.28%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	7.27%
7.80 YES BANK 29 SEP 2027	4.79%
6.85 NABARD 19 JAN 2029	4.22%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	1.94%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.50%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.45%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.42%
7.23 SBI BANK INFRA 19 NOV 2039	1.41%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.15%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.58%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	8.69
Average Maturity (In Years)	25.12
Yield to Maturity	7.13%
Beta	0.89

NIFTY SMALLCAP QUALITY INDEX FUND

ULIF02702/08/23NIFTYSMALL104

28-Nov-25

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

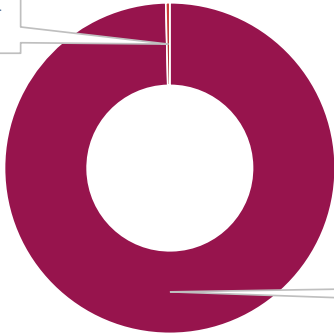
Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.39%
Equities	80 - 100%	99.61%
Total		100.00%

AUM	1,199.67
NAV (Per Unit)	13.5364
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

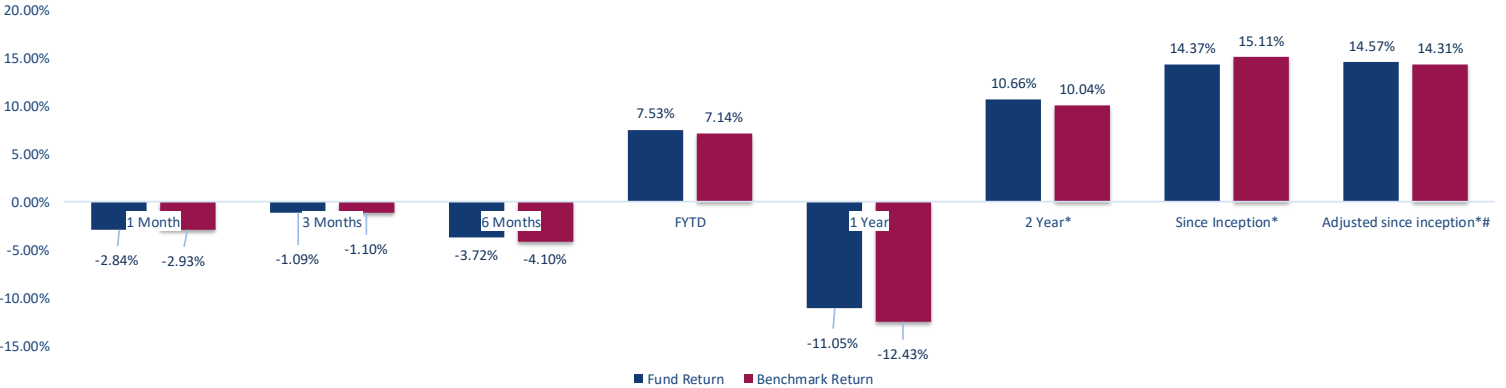
ASSET MIX

MMI & Others - Rs 4.68 Cr
0.39%



Equity - Rs 1194.98 Cr
99.61%

PERFORMANCE VS BENCHMARK

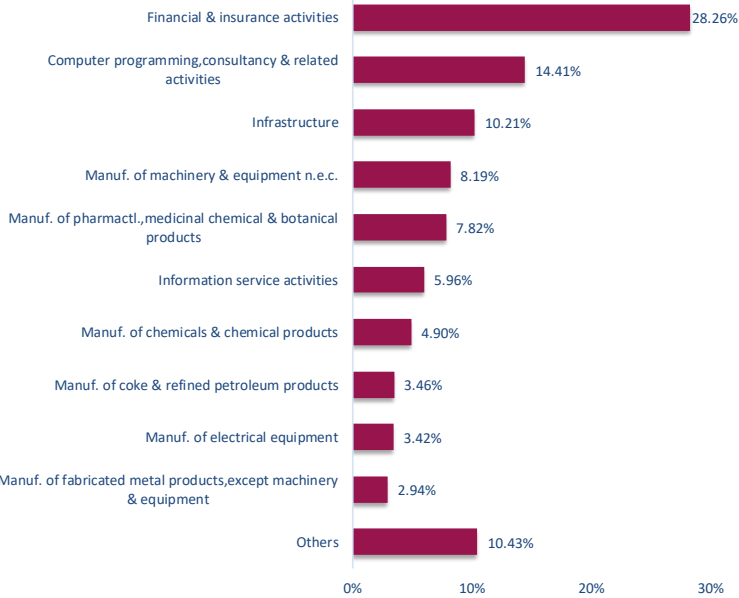


*Returns over one year has been annualized

*# 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
ANAND RATHI WEALTH LTD	5.54%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	4.70%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	4.27%
INDIAN ENERGY EXCHANGE LIMITED	3.56%
CASTROL INDIA LIMITED	3.46%
KARUR VYSYA BANK LIMITED	3.29%
ANGEL ONE LIMITED	3.26%
GILLETTE INDIA LTD	2.94%
MANAPPURAM FINANCE LIMITED	2.77%
ECLERX SERVICES	2.73%

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	5.55%
Beta	0.98

MIDCAP MOMENTUM INDEX FUND

ULIF02801/01/24MIDMOMENTM104

28-Nov-25

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.

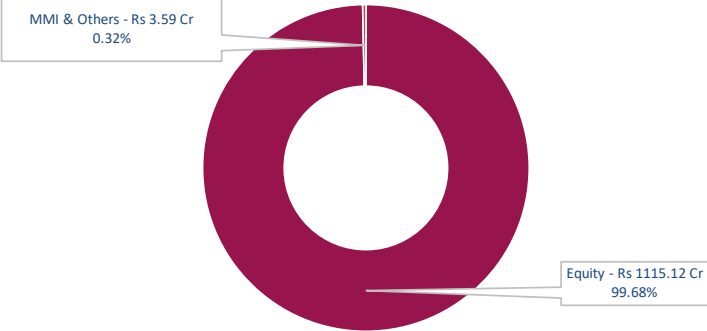
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.32%
Equities	80 - 100%	99.68%
Total		100.00%

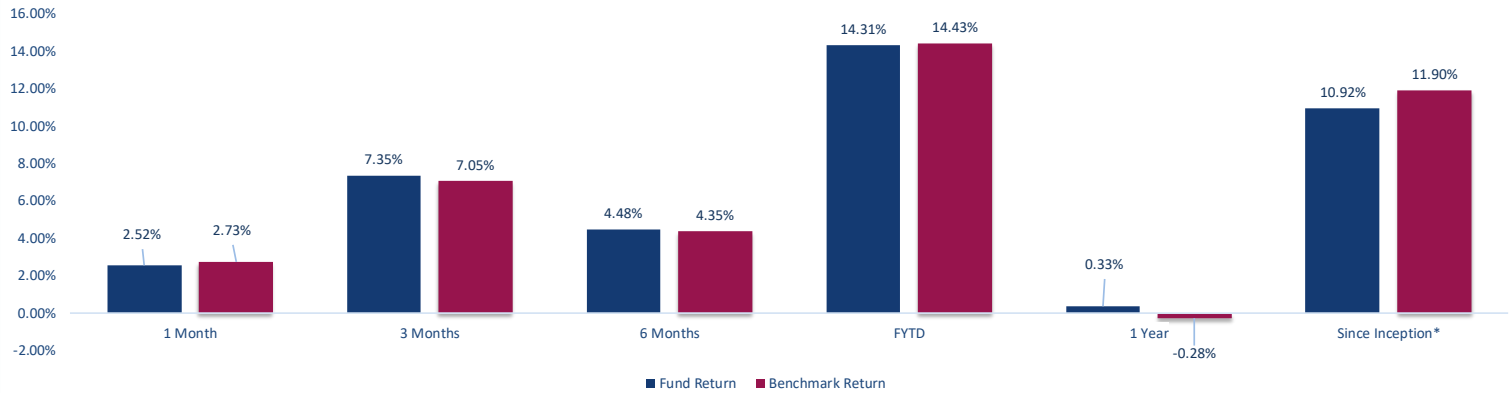
AUM	1,118.71
NAV (Per Unit)	12.0888
Fund Management Charge	1.25%
Inception Date	30-Jan-24

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

ASSET MIX



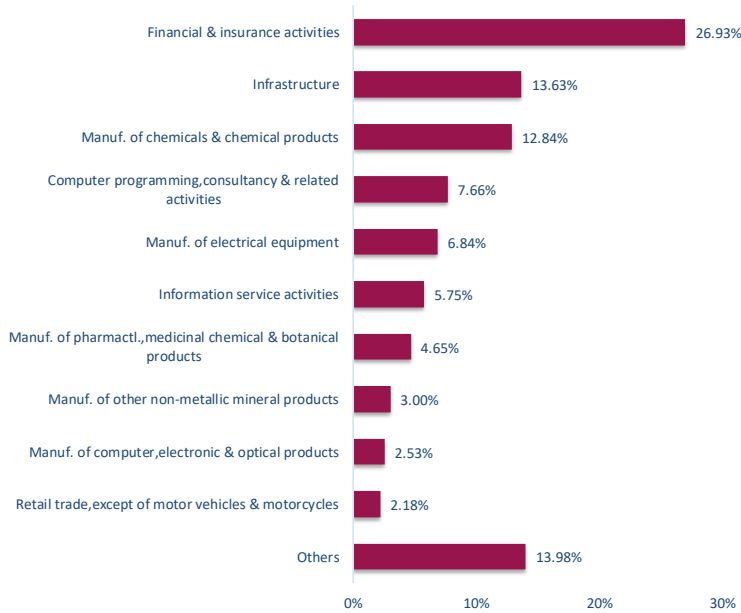
PERFORMANCE VS BENCHMARK



*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
BSE LIMITED	6.11%
MAX HEALTHCARE INSTITUTE LTD	4.65%
COFORGE LIMITED	3.93%
PERSISTENT SYSTEMS LIMITED	3.72%
SUZLON ENERGY LIMITED	3.63%
ONE 97 COMMUNICATIONS LIMITED	3.57%
SOLAR INDUSTRIES INDIA LTD	3.36%
HDFC ASSET MANAGEMENT COMPANY LIMITED	3.31%
AU SMALL FINANCE BANK LIMITED	3.08%
SRF LIMITED	3.05%

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	5.55%
Beta	0.99

NIFTY ALPHA 50 FUND

ULIF02914/05/24ALPHAFIFTY104

28-Nov-25

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.

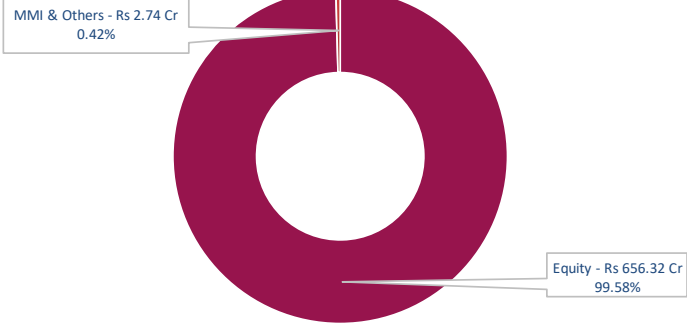
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.42%
Equities	80 - 100%	99.58%
Total		100.00%

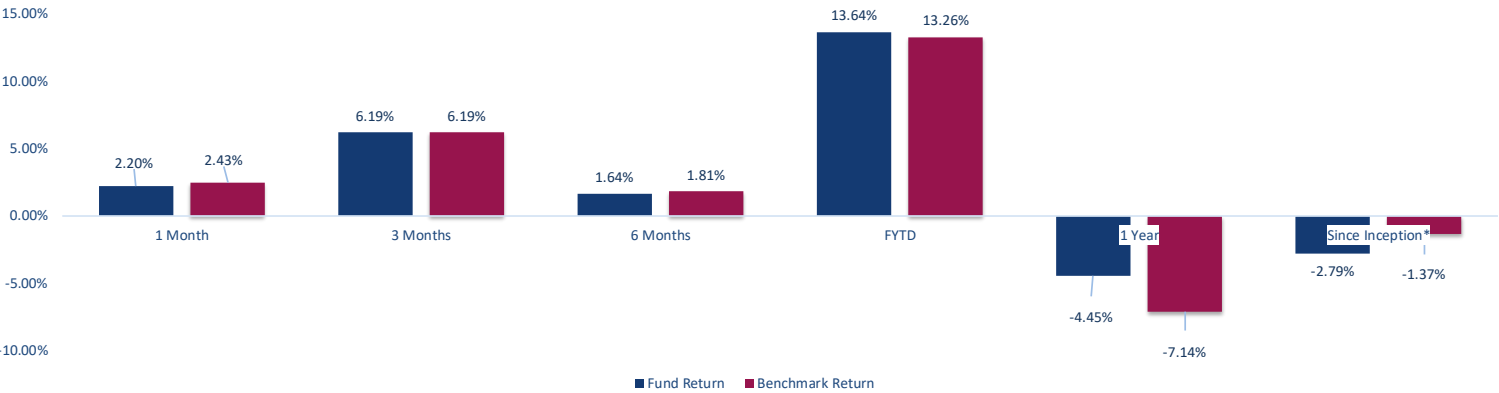
AUM	659.06
NAV (Per Unit)	9.5850
Fund Management Charge	1.25%
Inception Date	31-May-24

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

ASSET MIX



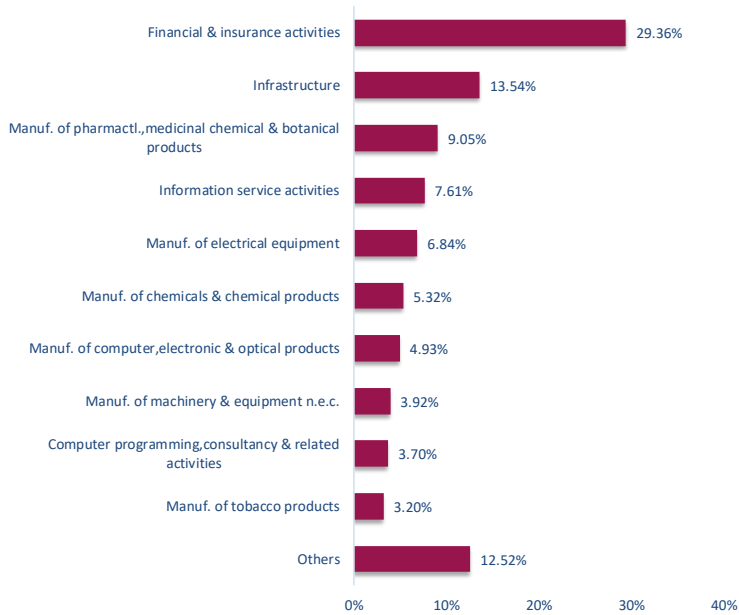
PERFORMANCE VS BENCHMARK



*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
BSE LIMITED	7.96%
ONE 97 COMMUNICATIONS LIMITED	5.51%
LAURUS LABS LIMITED	4.95%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	3.66%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.51%
FORTIS HEALTHCARE LIMITED	3.29%
GODFREY PHILLIPS INDIA LTD.	3.20%
GE VERNOVA T&D INDIA LTD	3.18%
AMBER ENTERPRISE LIMITED	3.11%
COFORGE LIMITED	2.77%

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	5.55%
Beta	0.94

NIFTY 500 MOMENTUM 50 FUND

ULIF03015/08/24MOMENFIFTY104

28-Nov-25

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

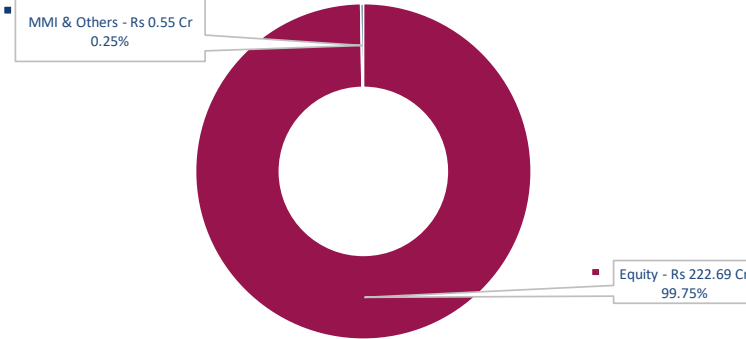
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.25%
Equities	80 - 100%	99.75%
Total		100.00%

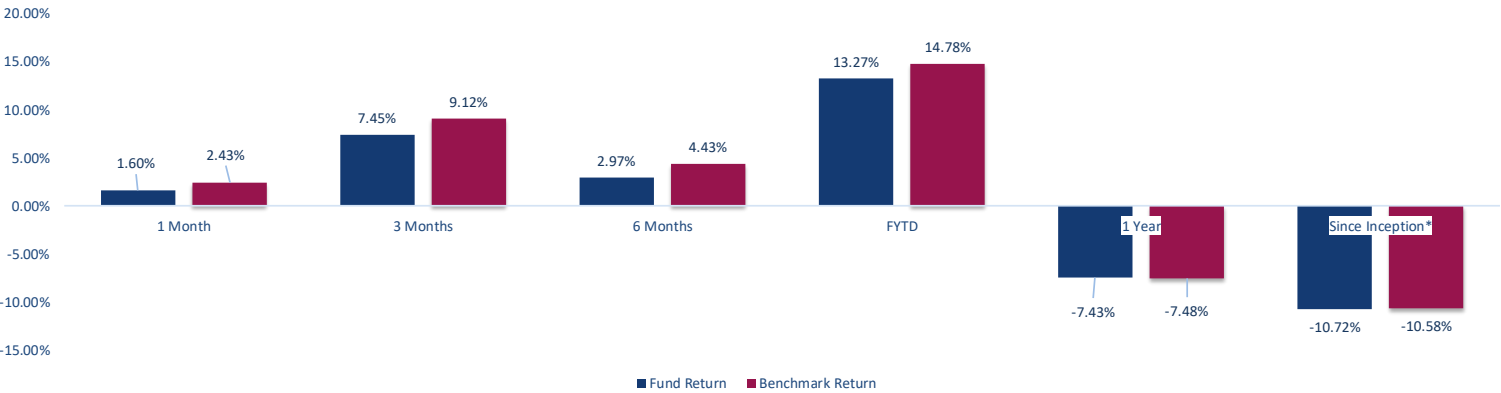
AUM	223.24
NAV (Per Unit)	8.6903
Fund Management Charge	1.25%
Inception Date	02-Sep-24

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

ASSET MIX



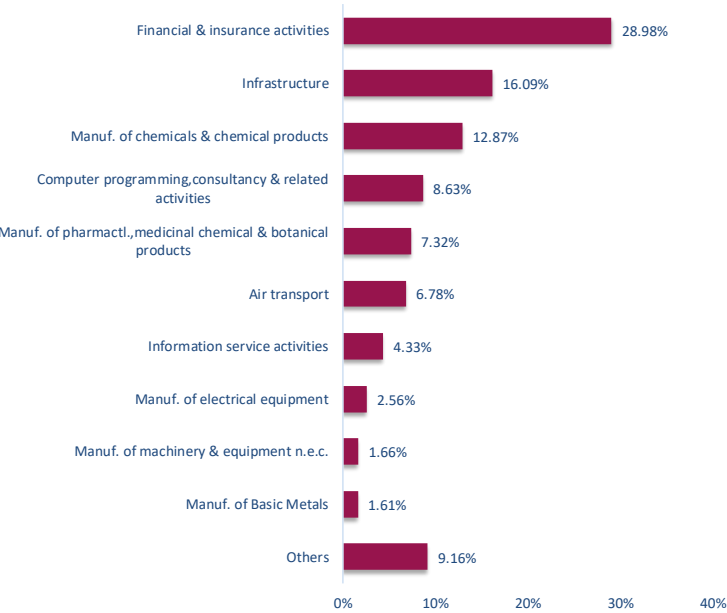
PERFORMANCE VS BENCHMARK



*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
INTERGLOBE AVIATION LTD	6.78%
DIVIS LABORATORIES LIMITED	5.93%
MAX HEALTHCARE INSTITUTE LTD	5.72%
COFORGE LIMITED	3.98%
PERSISTENT SYSTEMS LIMITED	3.79%
BAJAJ FINANCE LIMITED	3.75%
SBI LIFE INSURANCE COMPANY LIMITED	3.61%
ONE 97 COMMUNICATIONS LIMITED	3.59%
BAJAJ FINSERV LIMITED	3.49%
SOLAR INDUSTRIES INDIA LTD	3.45%

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	5.55%
Beta	0.98

NIFTY MOMENTUM QUALITY 50 FUND

ULIF03127/10/24MOMQUALITY104

28-Nov-25

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.

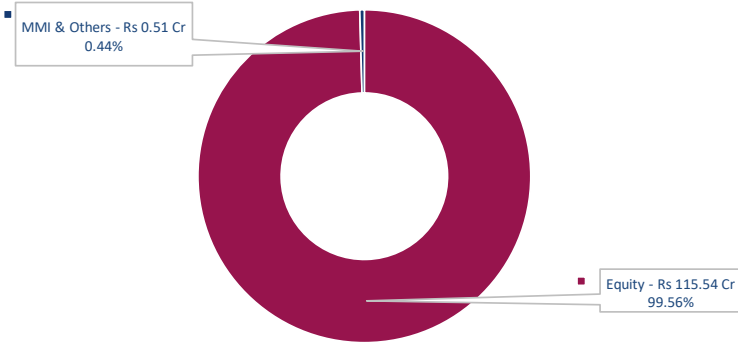
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.44%
Equities	80 - 100%	99.56%
Total		100.00%

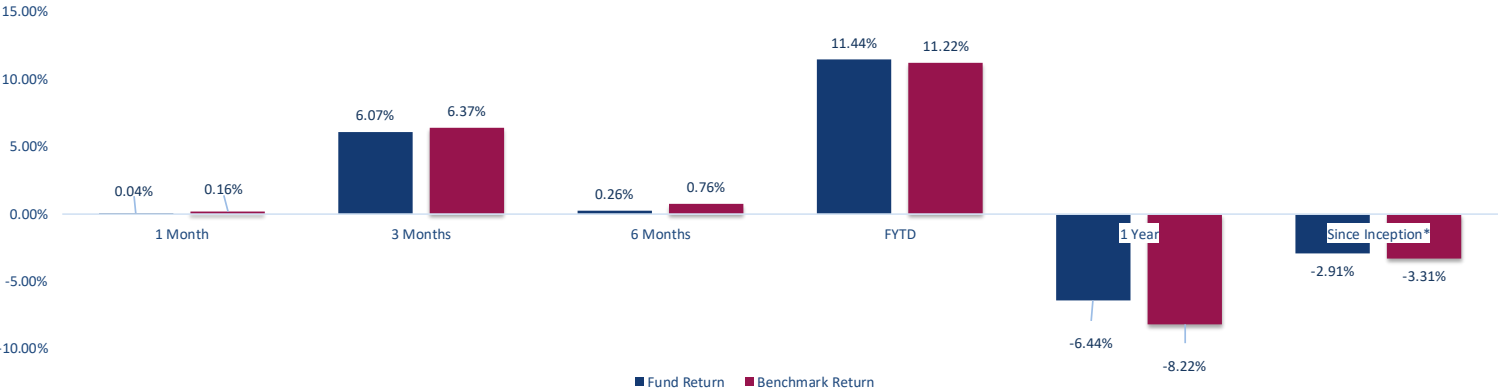
AUM	116.05
NAV (Per Unit)	9.7014
Fund Management Charge	1.25%
Inception Date	18-Nov-24

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

ASSET MIX



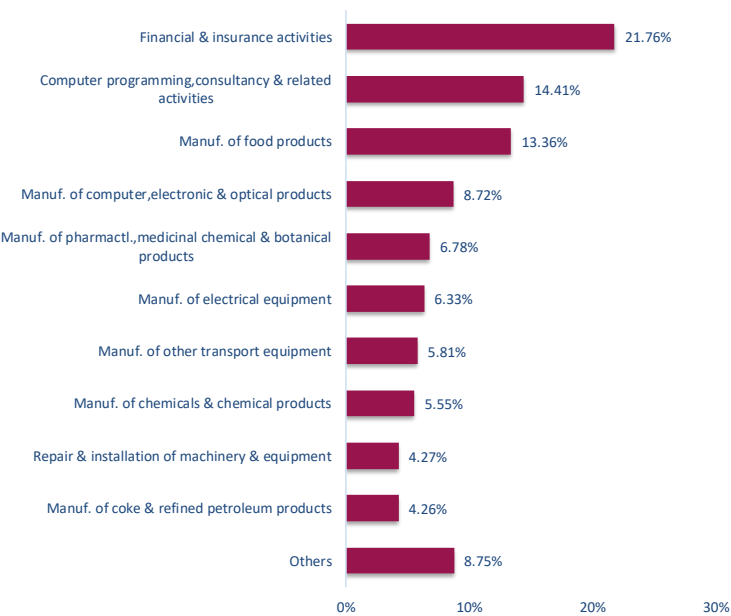
PERFORMANCE VS BENCHMARK



*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
EICHER MOTORS LIMITED	5.81%
BAJAJ FINANCE LIMITED	5.72%
NESTLE INDIA LIMITED	5.41%
BSE LIMITED	5.36%
BHARAT ELECTRONICS LIMITED	5.22%
DIVIS LABORATORIES LIMITED	4.99%
BRITANNIA INDUSTRIES LIMITED	4.99%
HCL TECHNOLOGIES LIMITED	4.32%
HINDUSTAN AERONAUTICS LTD	4.27%
SUZLON ENERGY LIMITED	4.06%

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	5.55%
Beta	0.99

SUSTAINABLE WEALTH 50 INDEX FUND

ULIF03223/12/24SUSTWEALTH104

28-Nov-25

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	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.06%
Equities	80 - 100%	99.94%
Total		100.00%

AUM	105.73
NAV (Per Unit)	10.1101
Fund Management Charge	1.25%
Inception Date	17-Jan-25

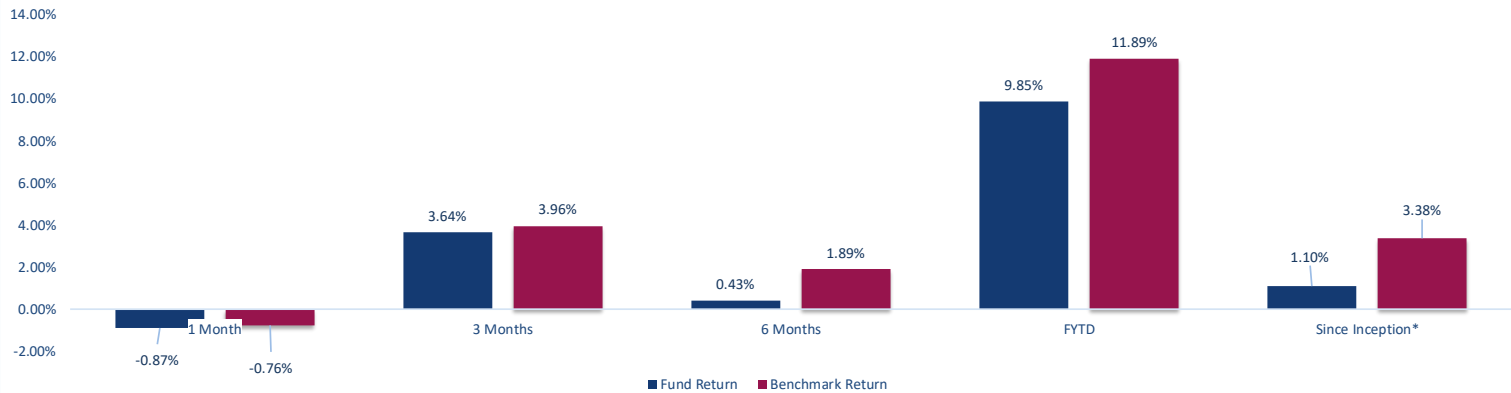
Fund Managers: Equity -Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Sustainable Yield Index*

* Managed by NSE

ASSET MIX



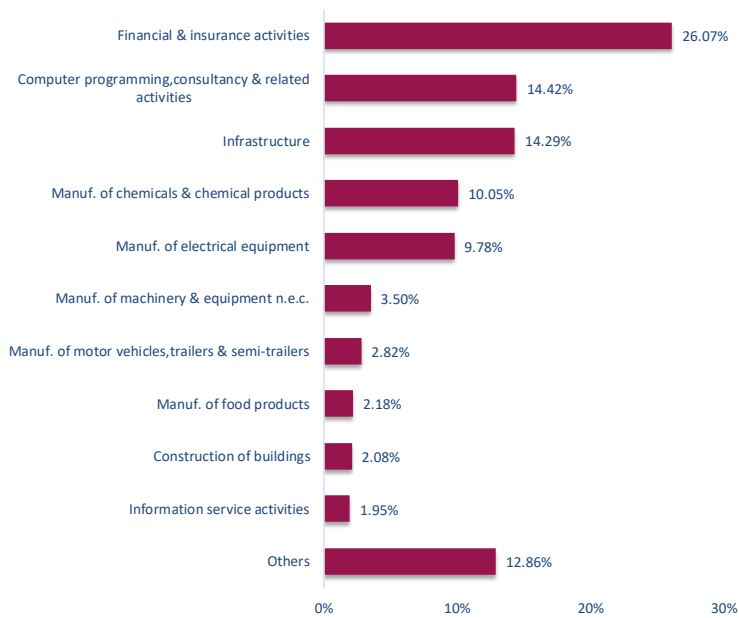
PERFORMANCE VS BENCHMARK



*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
ASIAN PAINTS (INDIA) LIMITED	2.51%
ANGEL ONE LIMITED	2.48%
L&T FINANCE LIMITED (FORMERLY L&T FINANCE HOLDING)	2.46%
CANARA BANK LIMITED	2.43%
LTIMINDTREE LIMITED	2.34%
BANK OF INDIA	2.29%
PUNJAB NATIONAL BANK LIMITED	2.25%
STATE BANK OF INDIA	2.24%
LARSEN & TOUBRO LIMITED	2.22%
INDIAN BANK	2.22%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.55%
Beta	0.97

SMART INNOVATION FUND

ULIF03301/03/25INNOVATION104

28-Nov-25

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.

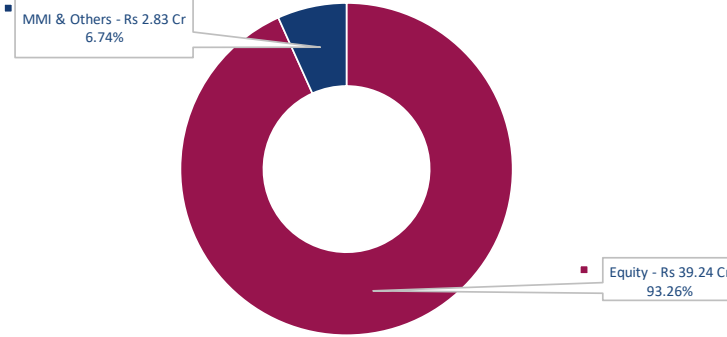
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	6.74%
Equities	70 - 100%	93.26%
Total		100.00%

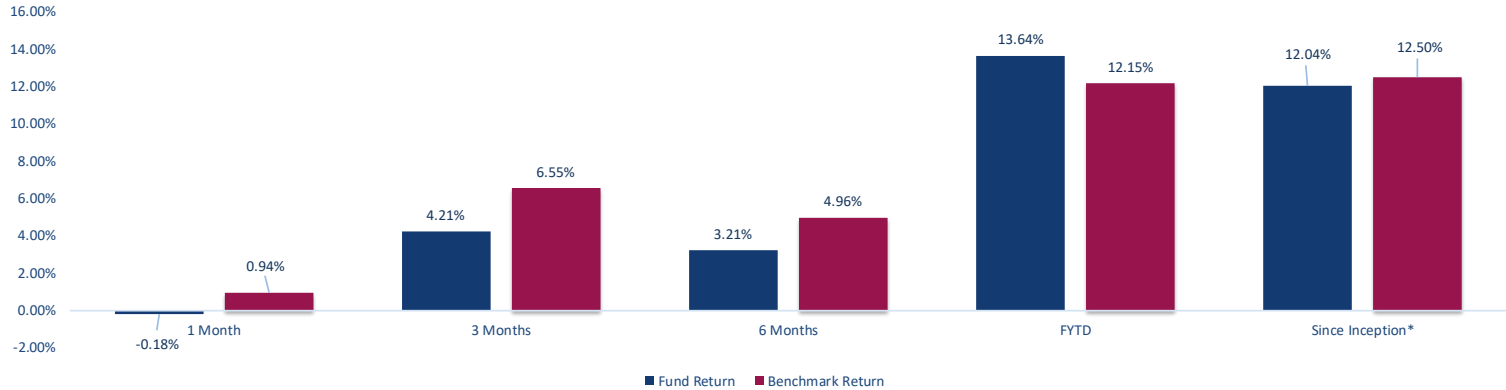
AUM	42.08
NAV (Per Unit)	11.2042
Fund Management Charge	1.25%
Inception Date	21-Mar-25

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

ASSET MIX



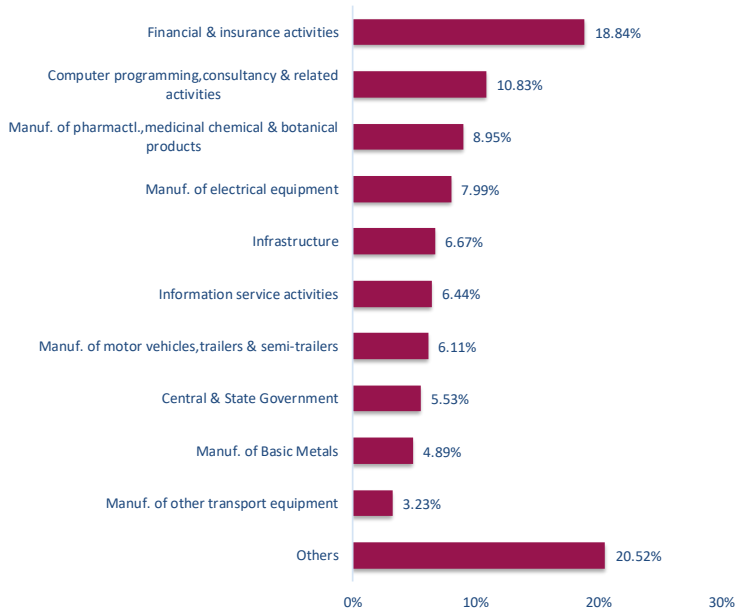
PERFORMANCE VS BENCHMARK



*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
HOUSING DEVELOPMENT FINANCE CORP BANK	4.35%
STATE BANK OF INDIA	3.58%
TUBE INVESTMENTS OF INDIA LIMITED	3.33%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	3.09%
SHRIRAM FINANCE LIMITED	3.09%
ICICI BANK LIMITED	2.56%
BAJAJ FINANCE LIMITED	2.51%
PERSISTENT SYSTEMS LIMITED	2.48%
BHARAT DYNAMICS LIMITED	2.47%
C.E. INFO SYSTEMS LIMITED	2.47%

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	5.55%
Beta	1.01

NIFTY 500 MULTIFACTOR 50 INDEX FUND

ULIF03414/05/25MULTIFACTO104

28-Nov-25

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.

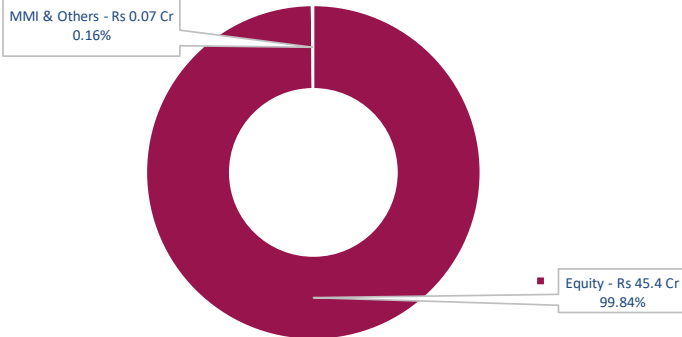
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.16%
Equities	80 - 100%	99.84%
Total		100.00%

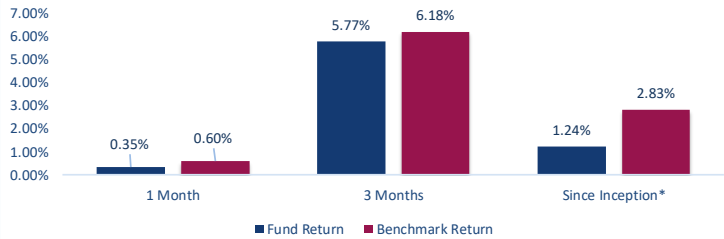
AUM	45.47
NAV (Per Unit)	10.1237
Fund Management Charge	1.25%
Inception Date	05-Jun-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

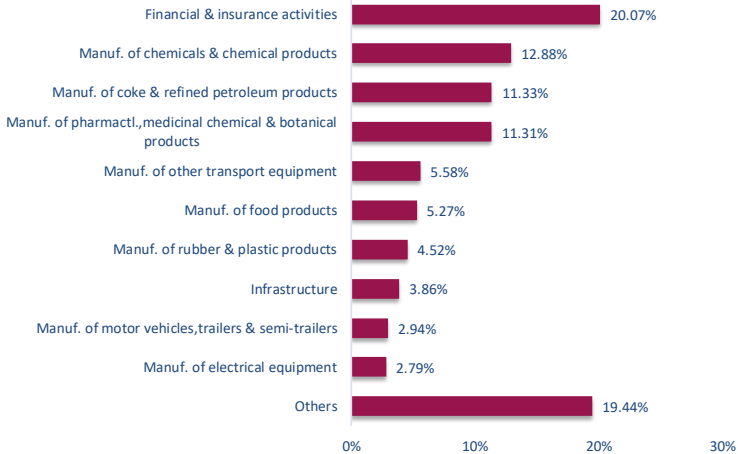


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
INDIAN OIL CORPORATION LIMITED	3.17%
BHARAT PETROLEUM CORPORATION LIMITED	3.05%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	2.94%
HERO MOTOCORP LIMITED	2.94%
BAJAJ FINANCE LIMITED	2.90%
BRITANNIA INDUSTRIES LIMITED	2.88%
CANARA BANK LIMITED	2.83%
MRF LTD	2.82%
EICHER MOTORS LIMITED	2.64%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.61%

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	5.55%
Beta	0.96

NIFTY 500 MULTIFACTOR 50 INDEX PENSION FUND

ULIF03523/06/25PENSMLFAC104

28-Nov-25

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.

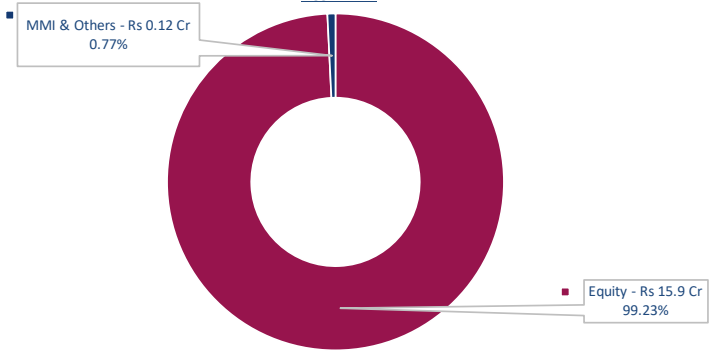
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.77%
Equities	80 - 100%	99.23%
Total		100.00%

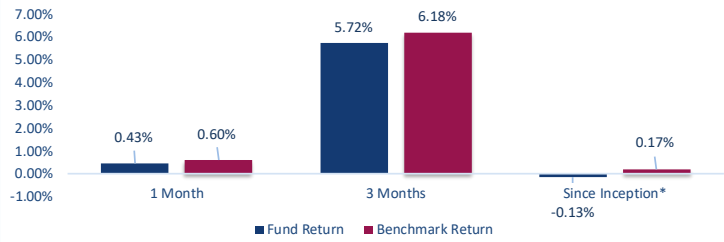
AUM	16.03
NAV (Per Unit)	9.9868
Fund Management Charge	1.35%
Inception Date	16-Jul-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

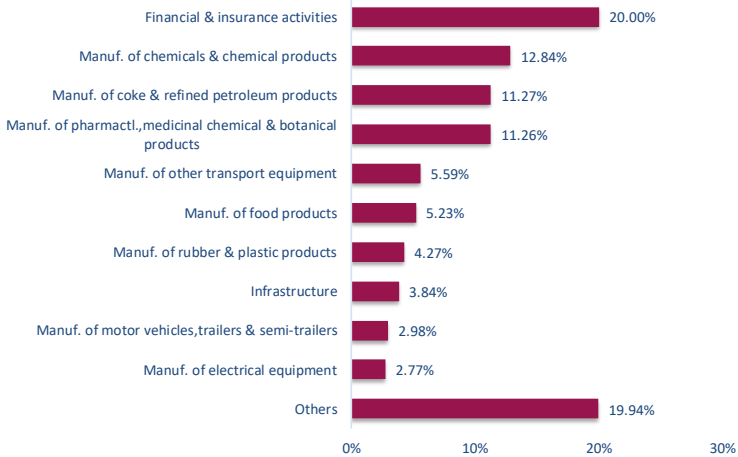


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
INDIAN OIL CORPORATION LIMITED	3.15%
BHARAT PETROLEUM CORPORATION LIMITED	3.04%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	2.98%
HERO MOTOCORP LIMITED	2.94%
BAJAJ FINANCE LIMITED	2.91%
BRITANNIA INDUSTRIES LIMITED	2.86%
CANARA BANK LIMITED	2.82%
EICHER MOTORS LIMITED	2.65%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.59%
MRF LTD	2.57%

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	5.55%
Beta	0.97

BSE 500 VALUE 50 INDEX FUND

ULIF03623/07/25BSEVALUEIN104

28-Nov-25

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.

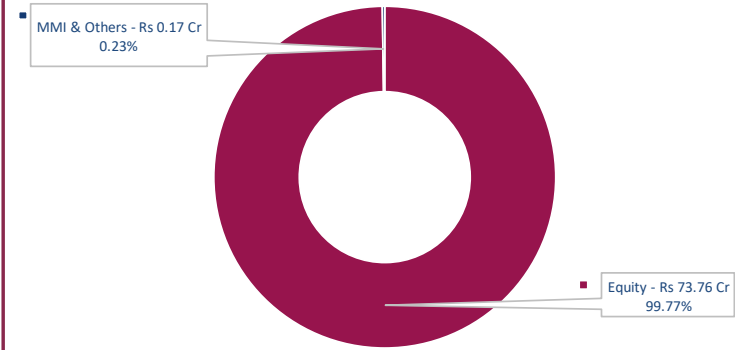
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.23%
Equities	80 - 100%	99.77%
Total		100.00%

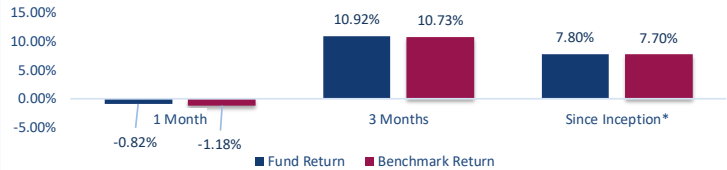
AUM	73.93
NAV (Per Unit)	10.7803
Fund Management Charge	1.25%
Inception Date	11-Aug-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

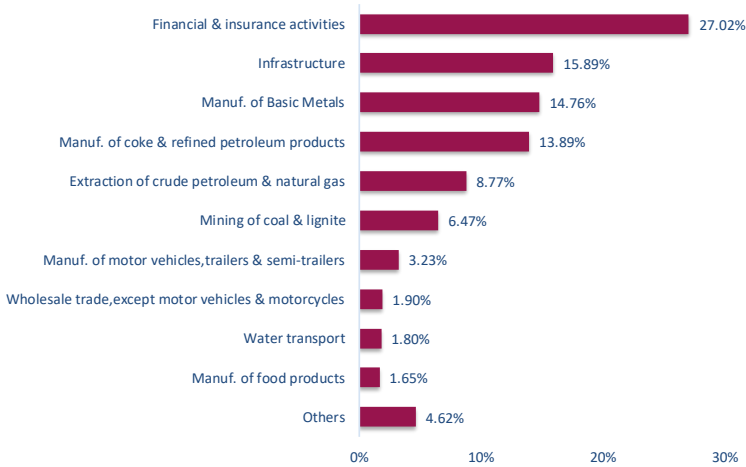


**Returns over one year has been annualized*
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HINDALCO INDUSTRIES LIMITED	7.20%
OIL & NATURAL GAS CORP LIMITED	7.09%
COAL INDIA LIMITED	6.47%
STATE BANK OF INDIA	5.93%
BHARAT PETROLEUM CORPORATION LIMITED	5.39%
INDIAN OIL CORPORATION LIMITED	4.71%
GAIL (INDIA) LIMITED	4.50%
NATIONAL ALUMINIUM COMPANY	3.52%
HINDUSTAN PETROLEUM CORPORATION LIMITED	3.43%
CANARA BANK LIMITED	3.37%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.55%
Beta	0.96

INDIA CONSUMPTION OPPORTUNITIES FUND

ULIF03807/10/25INDIACONSU104

28-Nov-25

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.

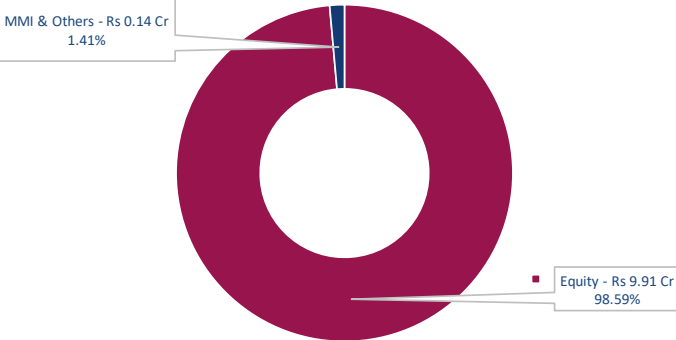
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	1.41%
Equities	70 - 100%	98.59%
Total		100.00%

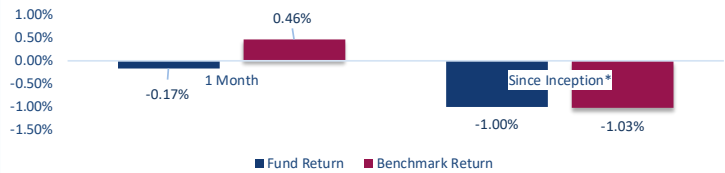
AUM	10.05
NAV (Per Unit)	9.9002
Fund Management Charge	1.25%
Inception Date	27-Oct-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

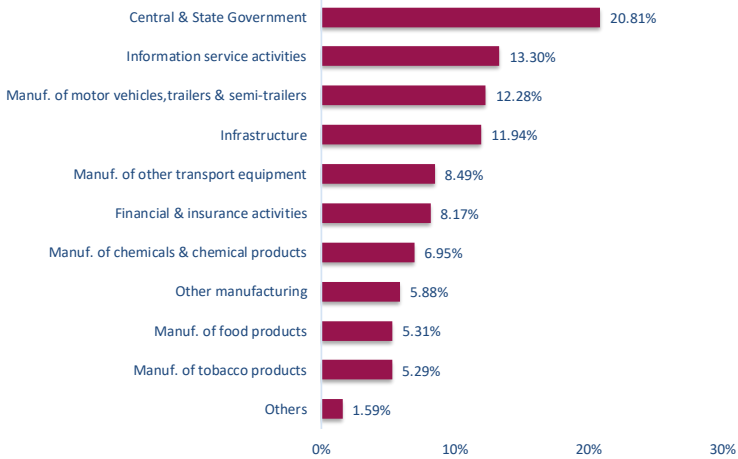


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ETERNAL LIMITED	7.97%
BHARTI AIRTEL LIMITED	6.97%
MAHINDRA & MAHINDRA LIMITED	6.54%
TITAN COMPANY LIMITED	5.88%
ITC LIMITED	5.29%
HINDUSTAN UNILEVER LIMITED	3.79%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	3.56%
ONE 97 COMMUNICATIONS LIMITED	3.32%
HERO MOTOCORP LIMITED	3.24%
ASIAN PAINTS (INDIA) LIMITED	3.16%

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	5.55%
Beta	0.78

BSE 500 DIVIDEND LEADERS 50 INDEX FUND

ULIF03907/11/25BSEDIVLEAD104

28-Nov-25

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.

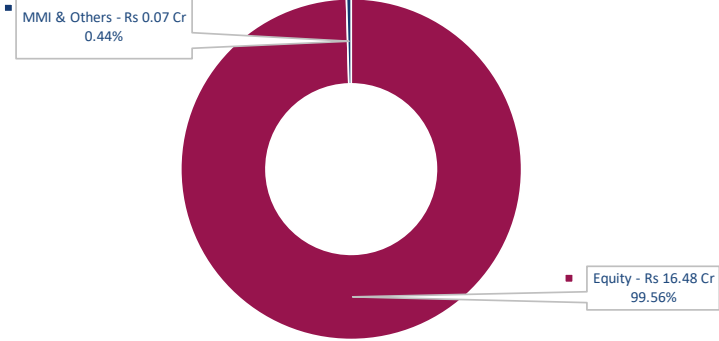
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0.00%	0.00%
Corporate Bonds	0.00%	0.00%
Money Market or Equivalent	0 - 20%	0.44%
Equities	80 - 100%	99.56%
Total		100.00%

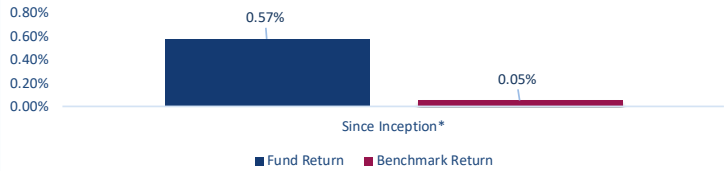
AUM	16.55
NAV (Per Unit)	10.0574
Fund Management Charge	1.25%
Inception Date	23-Nov-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

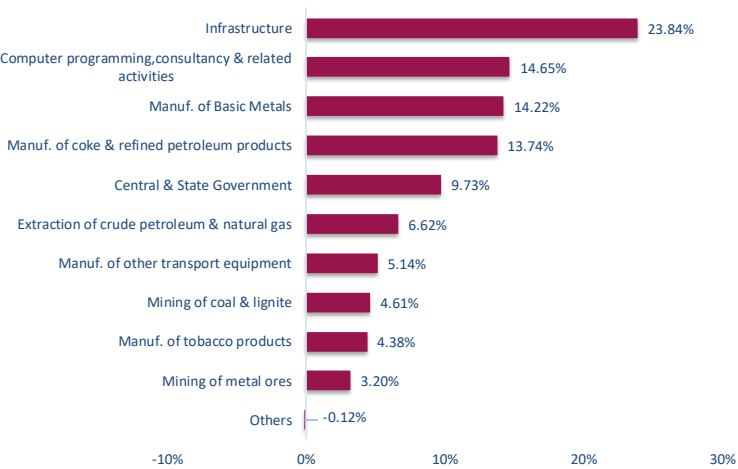


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HERO MOTOCORP LIMITED	5.14%
VEDANTA LIMITED	4.90%
OIL & NATURAL GAS CORP LIMITED	4.61%
ITC LIMITED	4.38%
COAL INDIA LIMITED	4.28%
HINDUSTAN PETROLEUM CORPORATION LIMITED	4.21%
RURAL ELECTRIFICATION CORPORATION LIMITED	4.21%
TATA STEEL LIMITED	4.14%
BHARAT PETROLEUM CORPORATION LIMITED	4.14%
INDIAN OIL CORPORATION LIMITED	4.13%

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	5.55%
Beta	0.79

DISCONTINUANCE FUND INDIVIDUAL

ULIF02021/06/13LIFEDISCON104

28-Nov-25

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.

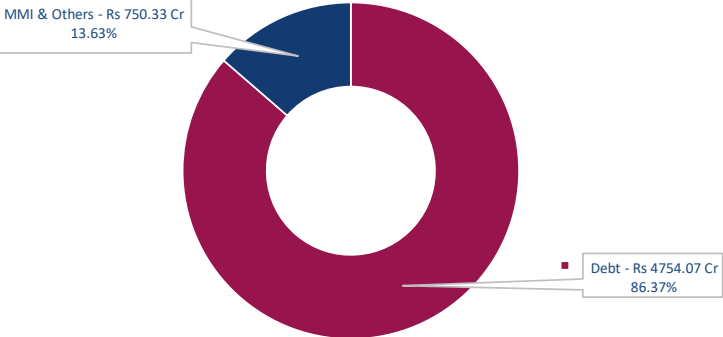
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	60-100%	86.37%
Corporate Bonds	0%	0.00%
Money Market or Equivalent	0 - 40%	13.63%
Equities	0%	0.00%
Total		100.00%

AUM	5,504.40
NAV (Per Unit)	20.4634
Fund Management Charge	0.50%
Inception Date	29-Apr-14

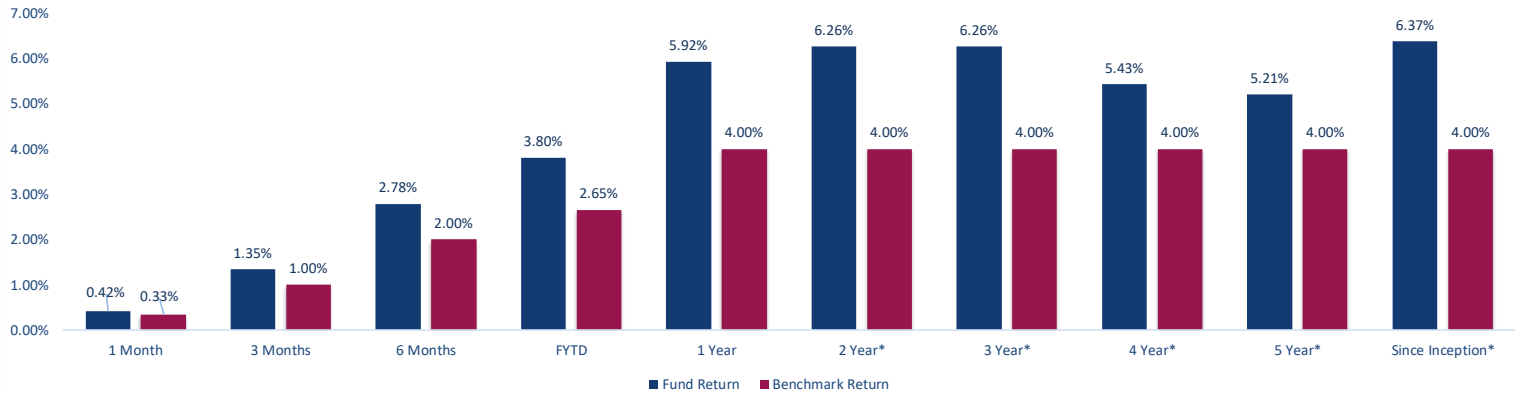
Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



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

PERFORMANCE VS BENCHMARK

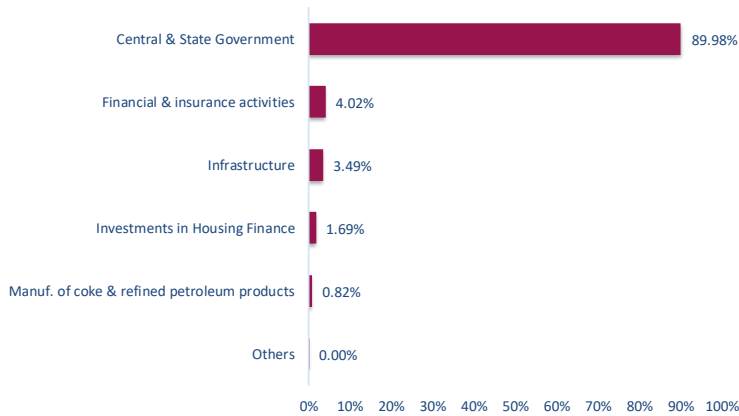


*Returns over one year has been annualized

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



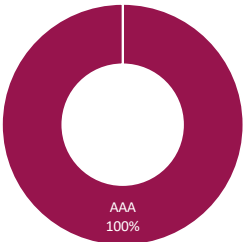
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
364 DAYS TBILL 19 MARCH 2026	10.47%
364 DAYS TBILL 01 JANUARY 2026	9.80%
364 DAYS TBILL 01 MAY 2026	7.72%
364 DAYS TBILL 02 APRIL 2026	7.66%
364 DAYS TBILL 15 JANUARY 2026	6.31%
364 DAYS TBILL 05 MARCH 2026	5.34%
364 DAYS TBILL 16 JULY 2026	4.61%
364 DAYS TBILL 12 MARCH 2026	4.47%
364 DAYS TBILL 29 JANUARY 2026	4.35%
364 DAYS TBILL 10 APRIL 2026	4.19%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.34
Average Maturity (In Years)	0.34
Yield to Maturity	5.84%

Factsheets - Unit Linked Pension Funds

UL PENSION GROWTH SUPER FUND

ULIF01213/08/07PENSGRWSUP104

28-Nov-25

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.

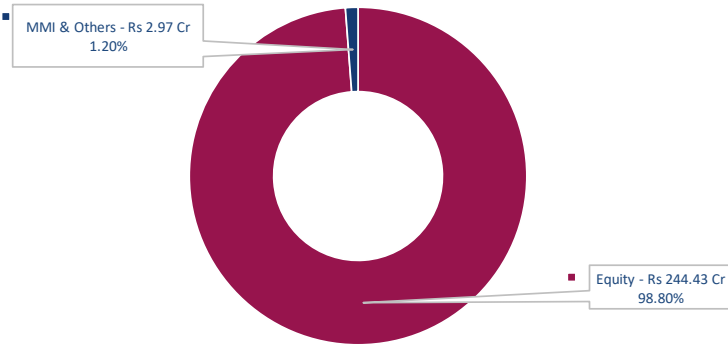
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	0 - 20%	0.00%
Corporate Bonds	0 - 20%	0.00%
Money Market or Equivalent	0 - 30%	1.20%
Equities	70 - 100%	98.80%
Total		100.00%

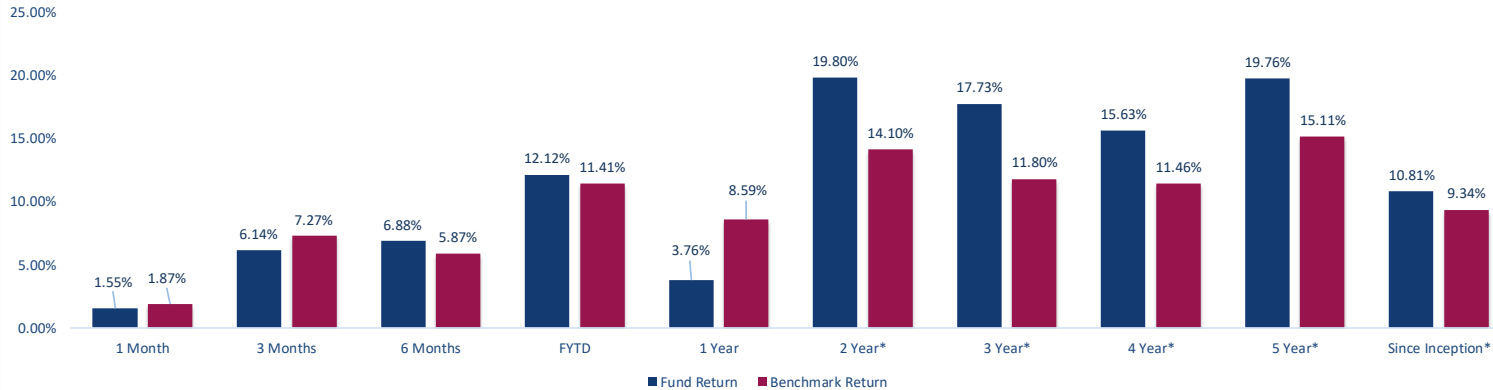
AUM	247.40
NAV (Per Unit)	63.7276
Fund Management Charge	1.25%
Inception Date	15-Nov-07

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

ASSET MIX



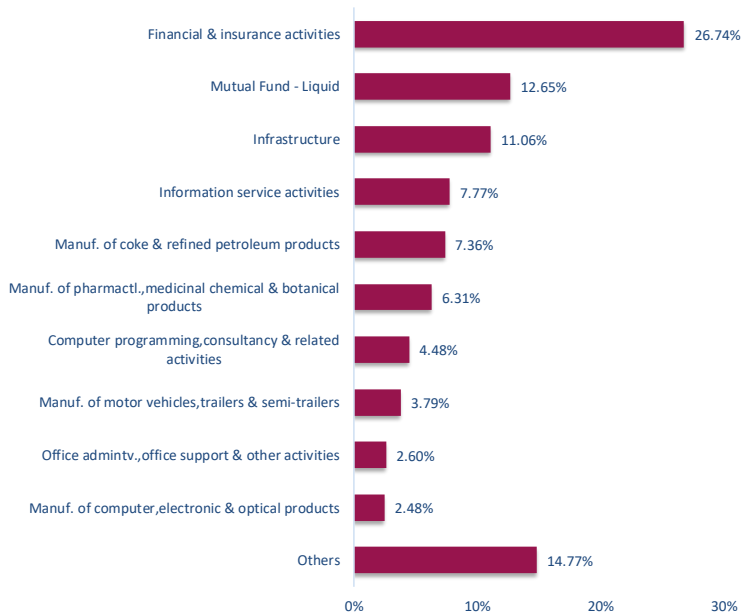
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	8.67%
ETERNAL LIMITED	7.77%
RELIANCE INDUSTRIES LIMITED	7.36%
ICICI BANK LIMITED	6.61%
MAX HEALTHCARE INSTITUTE LTD	5.94%
SBI NIFTY BANK ETF	3.95%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	3.74%
ICICI PRUDENTIAL BANKING ETF	3.58%
DIVIS LABORATORIES LIMITED	2.97%
BAJAJ FINANCE LIMITED	2.64%

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	5.55%
Beta	0.89

PENSION LIFE GROWTH FUND

ULIF00525/11/05PENSNGROWTH104

28-Nov-25

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

ASSET ALLOCATION

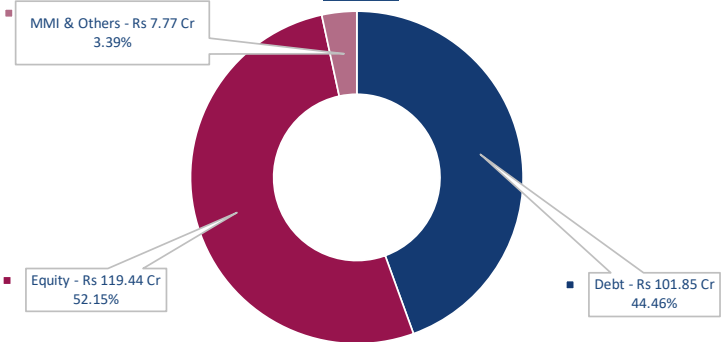
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	27.52%
Corporate Bonds	0 - 30%	16.95%
Money Market or Equivalent	0 - 40%	3.39%
Equities	20 - 70%	52.14%
Total		100.00%

AUM	229.07
NAV (Per Unit)	73.2530
Fund Management Charge	1.25%
Inception Date	27-Jan-06

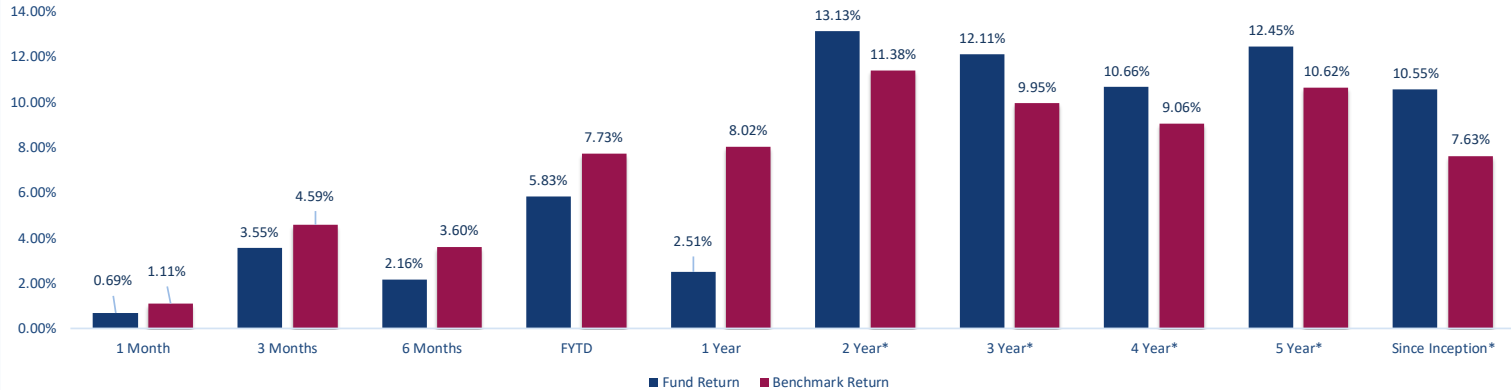
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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

ASSET MIX



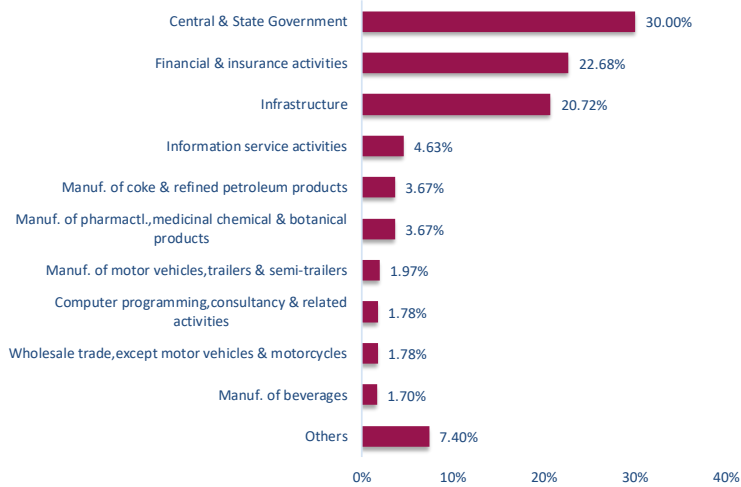
PERFORMANCE VS BENCHMARK



*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)	8.09
Average Maturity (In Years)	21.95
Yield to Maturity	7.13%
Beta	0.92

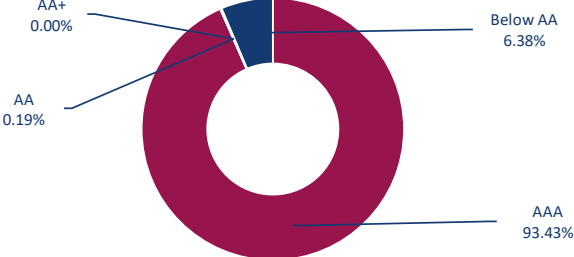
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.35%
ETERNAL LIMITED	4.63%
ICICI BANK LIMITED	4.46%
RELIANCE INDUSTRIES LIMITED	3.67%
AXIS BANK LIMITED	3.27%
MAX HEALTHCARE INSTITUTE LTD	3.10%
POLY MEDICURE LIMITED	1.78%
LARSEN & TOUBRO LIMITED	1.77%
STATE BANK OF INDIA	1.62%
DIVIS LABORATORIES LIMITED	1.51%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	10.15%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	6.23%
7.46 GOI 06 NOVEMBER 2073	3.24%
6.8 GOI 15 DEC 2060	1.71%
6.90 GOI 15 APRIL 2065	1.71%
7.29 SGB 27 JANUARY 2033	1.67%
7.44 TELANGANA SDL 15 MAY 2041	1.44%
8.17 GOI 01 DEC 2044	0.53%
6.19 GOI 16 SEP 2034	0.21%
7.54 GOI 23 MAY 2036	0.17%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.84%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.61%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.25%
7.8 YES BANK 01 OCT 2027	2.19%
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	1.49%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.07%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.93%
6.85 INDIAN RAILWAY FINANCE CORP LTD 29 OCT 2040	0.64%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.50%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.46%

LIFEMAKER PENSION MAXIMISER FUND

ULIF01715/02/13PENSMAXIMI104

28-Nov-25

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

ASSET ALLOCATION

Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	40-80%	42.27%
Money Market or Equivalent	0-40%	1.45%
Equities	20-60%	56.28%
Total		100.00%

AUM

497.99

NAV (Per Unit)

33.9632

Fund Management Charge

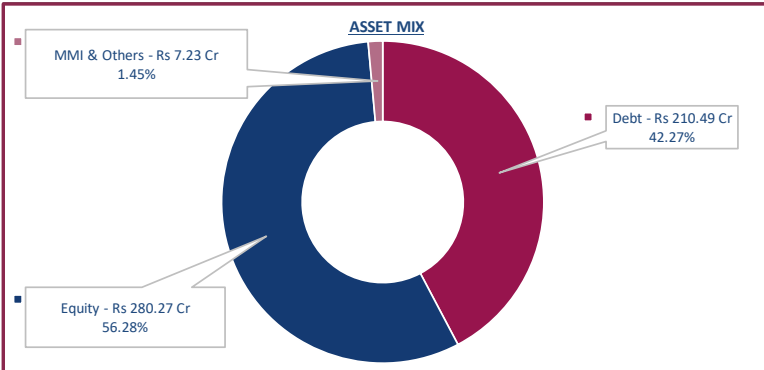
1.65%

Inception Date

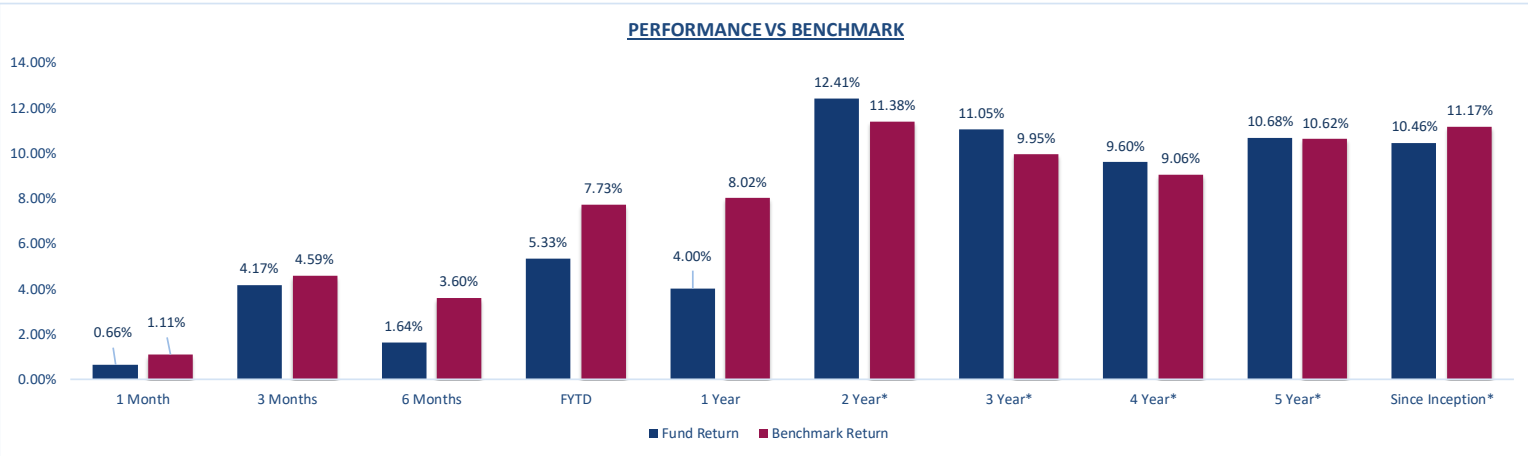
19-Aug-13

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 SECTORS OF THE FUND

Sector	Percentage
Central & State Government	32.76%
Financial & insurance activities	23.64%
Infrastructure	11.78%
Manuf. of motor vehicles, trailers & semi-trailers	4.98%
Computer programming, consultancy & related activities	4.56%
Manuf. of pharmactl., medicinal chemical & botanical products	4.50%
Manuf. of coke & refined petroleum products	3.68%
Information service activities	3.52%
Retail trade, except of motor vehicles & motorcycles	1.21%
Manuf. of other non-metallic mineral products	1.14%
Others	8.22%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)

10.08

Average Maturity (In Years)

30.99

Yield to Maturity

7.31%

Beta

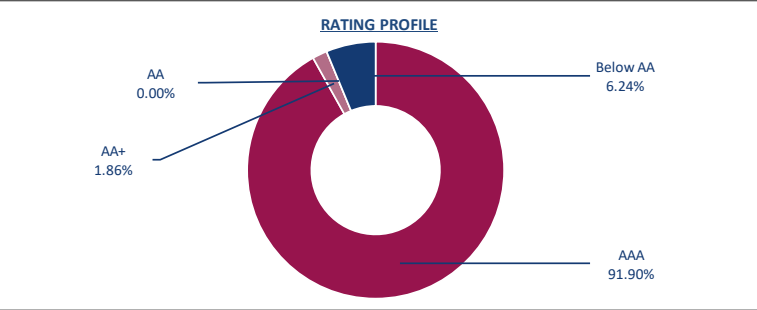
0.78

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	5.22%
RELIANCE INDUSTRIES LIMITED	3.68%
AXIS BANK LIMITED	3.49%
ETERNAL LIMITED	3.11%
ICICI BANK LIMITED	2.92%
MAHINDRA & MAHINDRA LIMITED	2.81%
INFOSYS LIMITED	2.60%
STATE BANK OF INDIA	2.58%
BHARTI AIRTEL LIMITED	2.23%
LARSEN & TOUBRO LIMITED	1.98%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	19.81%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	5.73%
6.90 GOI 15 APRIL 2065	3.02%
7.26 MAHARASHTRA SDL 07 AUGUST 2049	0.99%
7.46 GOI 06 NOVEMBER 2073	0.87%
7.29 SGB 27 JANUARY 2033	0.46%
6.48 GOI 06 OCT 35	0.40%
7.44 TELANGANA SDL 15 MAY 2041	0.29%
7.65 KARNATAKA SDL 29 NOV 2027	0.22%
7.54 GOI 23 MAY 2036	0.13%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	2.02%
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	1.15%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.07%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.04%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	0.98%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	0.79%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.67%
8.18 NABARD GOI FULLY SERVICED 26 DEC 2028	0.44%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.40%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.35%

PENSION LIFE BALANCED FUND

ULIF00625/11/05PENSBALANC104

28-Nov-25

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

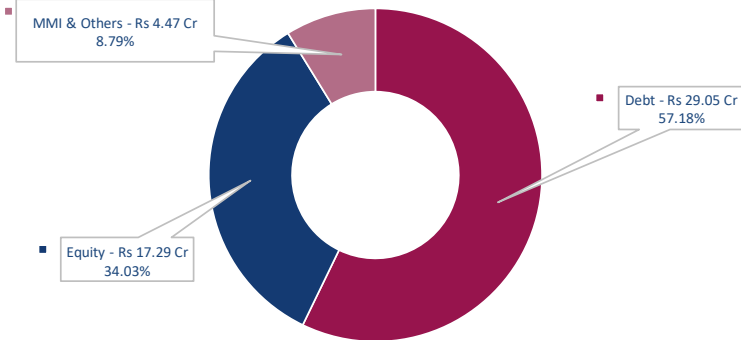
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	33.95%
Corporate Bonds	20 - 40%	23.23%
Money Market or Equivalent	0 - 40%	8.79%
Equities	10 - 40%	34.03%
Total		100.00%

AUM	50.80
NAV (Per Unit)	54.8739
Fund Management Charge	1.10%
Inception Date	27-Jan-06

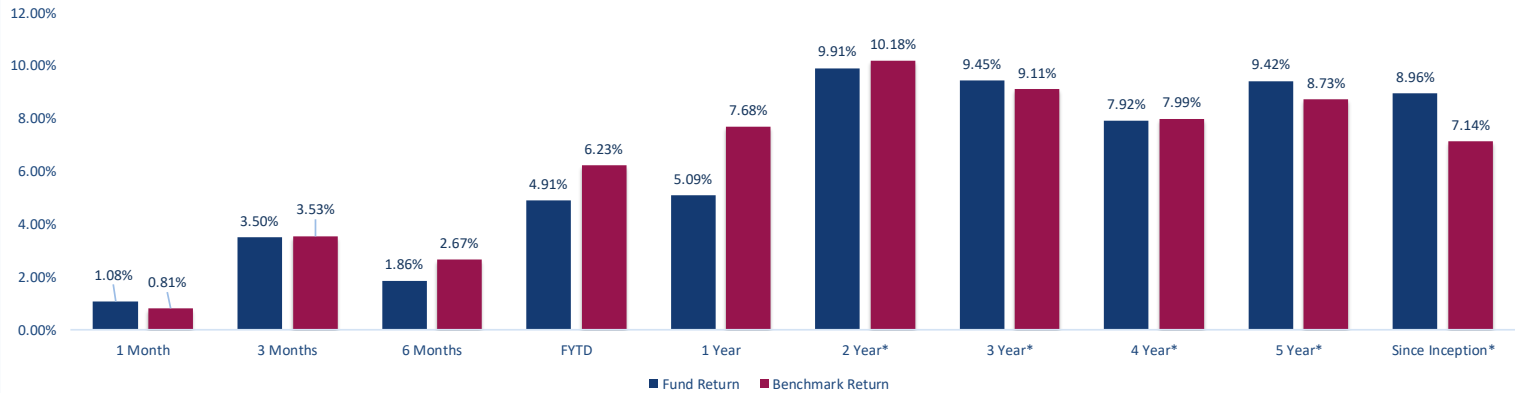
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

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

ASSET MIX



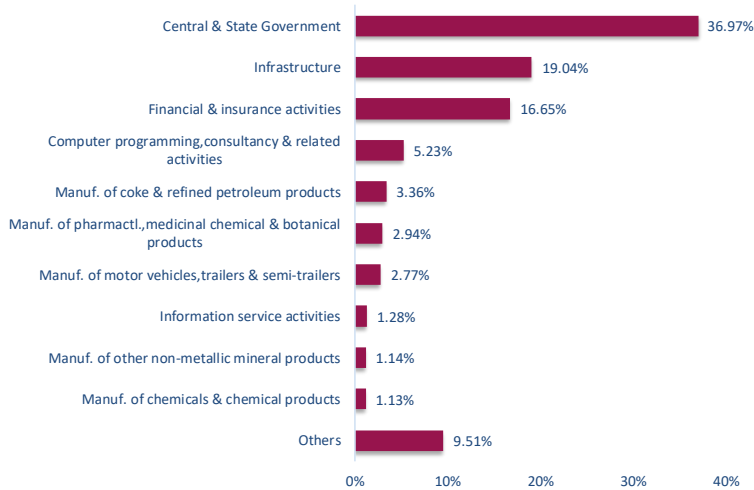
PERFORMANCE VS BENCHMARK



*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)	6.97
Average Maturity (In Years)	17.91
Yield to Maturity	6.99%
Beta	0.95

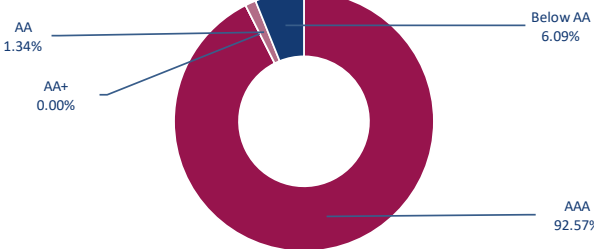
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	3.56%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.38%
RELIANCE INDUSTRIES LIMITED	3.36%
INFOSYS LIMITED	3.12%
LARSEN & TOUBRO LIMITED	2.27%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	1.77%
MAHINDRA & MAHINDRA LIMITED	1.55%
STATE BANK OF INDIA	1.54%
COFORGE LIMITED	1.32%
AXIS BANK LIMITED	1.29%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	6.58%
6.8 GOI 15 DEC 2060	4.69%
7.29 SGB 27 JANUARY 2033	4.38%
6.90 GOI 15 APRIL 2065	4.08%
7.46 GOI 06 NOVEMBER 2073	3.56%
7.46 TELANGANA SDL 07 FEBRUARY 2045	2.71%
6.48 GOI 06 OCT 35	1.97%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.07%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.02%
8.00 OIL MARKETING BOND GOI 23 MAR 2026	0.99%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.56%
8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	3.11%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	2.27%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.03%
7.40 NABARD 29 APRIL 2030	2.01%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.00%
7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	2.00%
7.8 YES BANK 01 OCT 2027	1.58%
7.80 YES BANK 29 SEP 2027	1.58%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.05%

LIFEMAKER PENSION PRESERVER FUND

ULIF01815/02/13PENSPRESER104

28-Nov-25

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

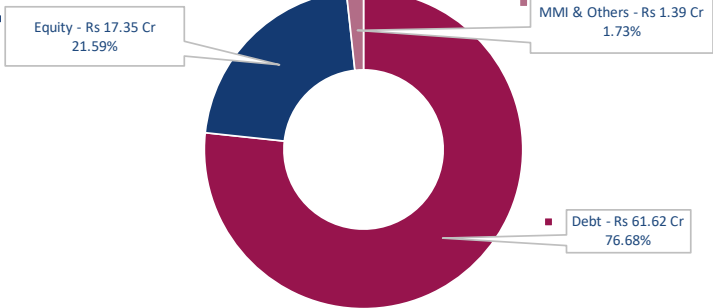
Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-90%	76.68%
Money Market or Equivalent	0-40%	1.73%
Equities	10-35%	21.59%
Total		100.00%

AUM	80.36
NAV (Per Unit)	26.6136
Fund Management Charge	1.45%
Inception Date	20-Aug-13

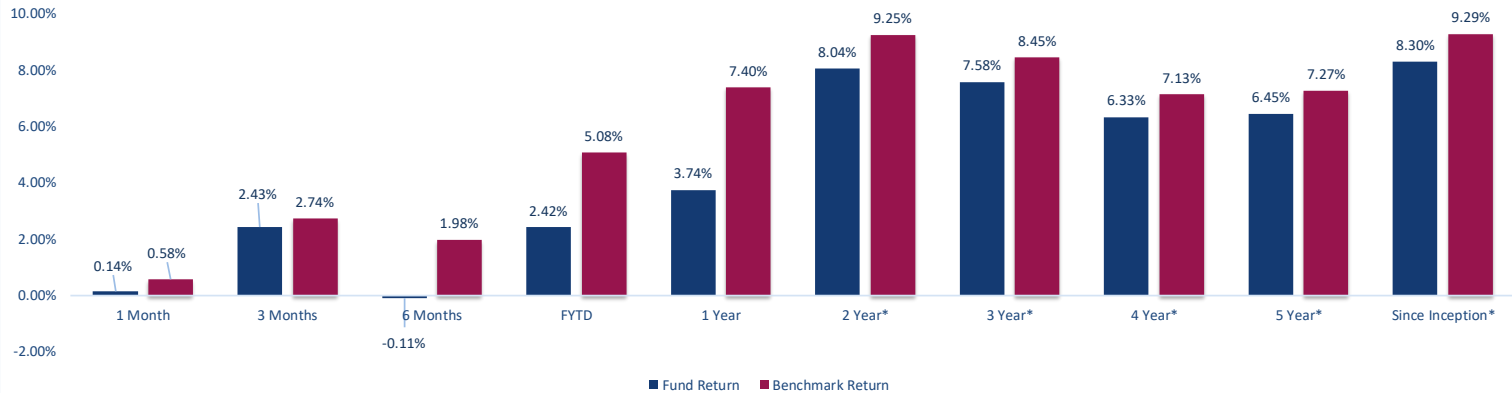
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

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

ASSET MIX



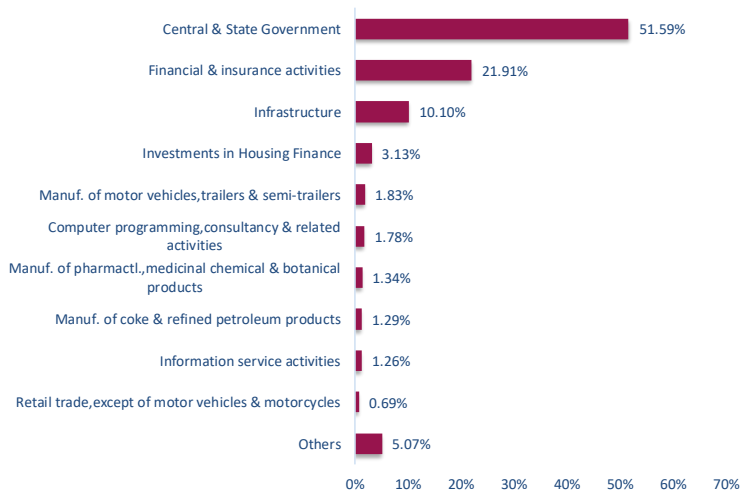
PERFORMANCE VS BENCHMARK



*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)	8.86
Average Maturity (In Years)	26.17
Yield to Maturity	7.22%
Beta	0.98

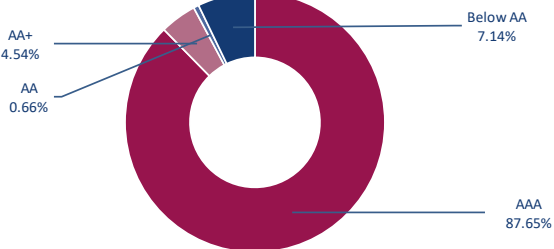
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.83%
ICICI BANK LIMITED	1.69%
RELIANCE INDUSTRIES LIMITED	1.29%
AXIS BANK LIMITED	1.21%
ETERNAL LIMITED	1.10%
INFOSYS LIMITED	0.96%
MAHINDRA & MAHINDRA LIMITED	0.93%
STATE BANK OF INDIA	0.80%
LARSEN & TOUBRO LIMITED	0.80%
BHARTI AIRTEL LIMITED	0.71%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	25.29%
6.8 GOI 15 DEC 2060	9.51%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.62%
6.90 GOI 15 APRIL 2065	3.61%
8.51 MAHARASTRA SDL 09 MAR 2026	2.38%
7.46 GOI 06 NOVEMBER 2073	1.55%
6.48 GOI 06 OCT 35	0.62%
7.54 GOI 23 MAY 2036	0.53%
7.44 TELANGANA SDL 15 MAY 2041	0.47%
6.95 GOI 16 DEC 2061	0.40%

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)	5.46%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	3.50%
7.80 YES BANK 29 SEP 2027	3.25%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.72%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.62%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.99%
6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.59%
7.8 YES BANK 01 OCT 2027	1.25%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	1.00%
9.33 INDIAN RAILWAY FINANCE CORP LTD 10 MAY 2026	0.88%

PENSION LIFE CONSERVATIVE FUND

ULIF00725/11/05PENSCONSER104

28-Nov-25

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

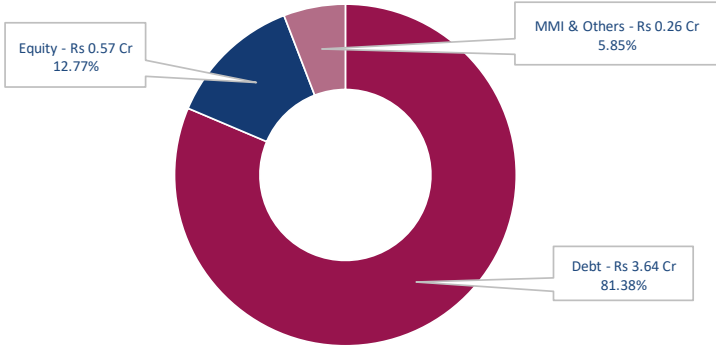
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	61.78%
Corporate Bonds	0 - 50%	19.59%
Money Market or Equivalent	0 - 40%	5.85%
Equities	0 - 15%	12.77%
Total		100.00%

AUM	4.48
NAV (Per Unit)	45.1559
Fund Management Charge	0.90%
Inception Date	27-Jan-06

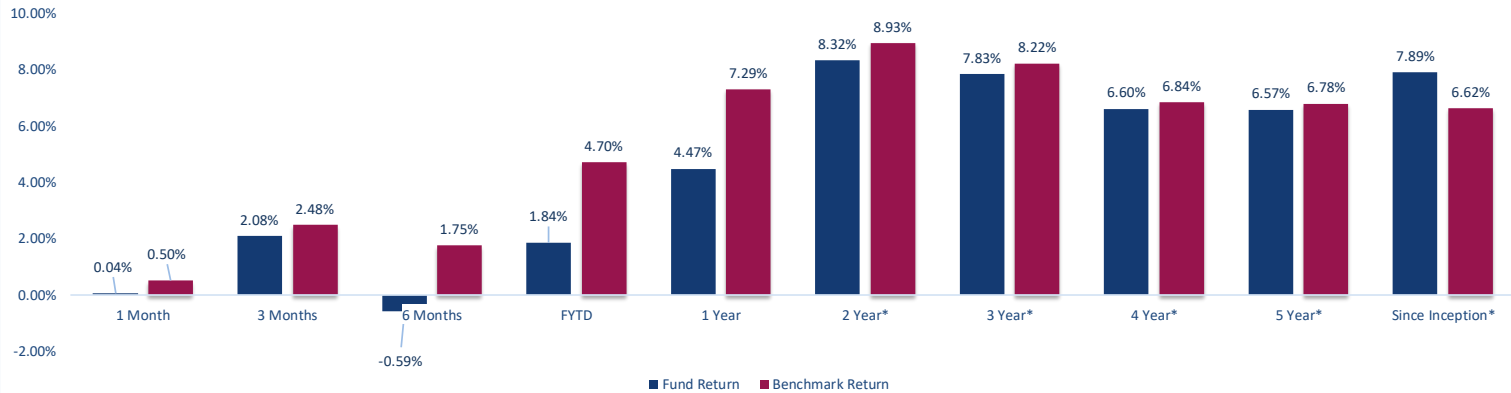
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

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

ASSET MIX



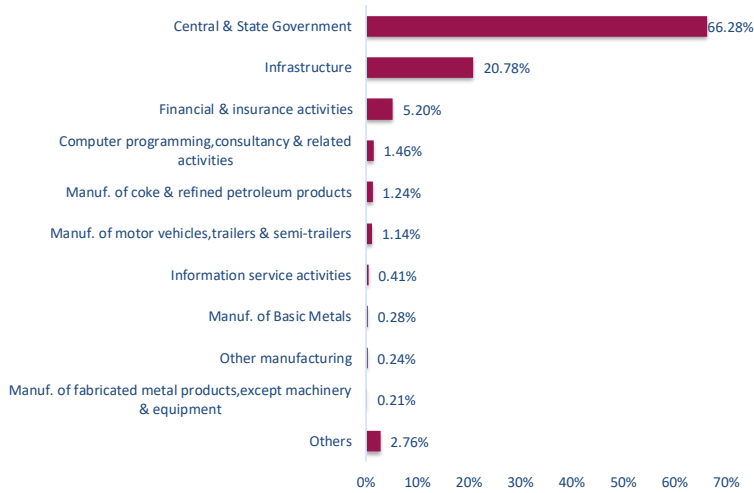
PERFORMANCE VS BENCHMARK



*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)	9.46
Average Maturity (In Years)	29.79
Yield to Maturity	7.11%
Beta	0.94

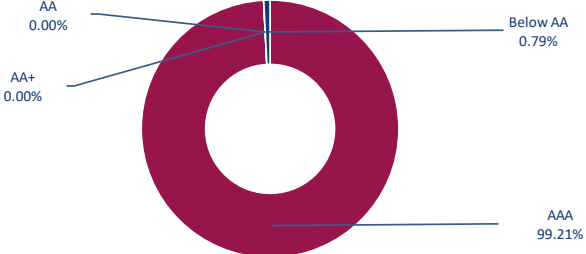
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	1.24%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.23%
ICICI BANK LIMITED	1.12%
INFOSYS LIMITED	0.90%
MAHINDRA & MAHINDRA LIMITED	0.78%
BHARTI AIRTEL LIMITED	0.70%
AXIS BANK LIMITED	0.57%
LARSEN & TOUBRO LIMITED	0.52%
NTPC LIMITED	0.46%
KOTAK MAHINDRA BANK LIMITED	0.45%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	35.90%
7.46 GOI 06 NOVEMBER 2073	6.95%
6.48 GOI 06 OCT 35	5.57%
6.90 GOI 15 APRIL 2065	4.04%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.53%
7.74 TAMILNADU SDL 22 FEB 2026	2.24%
7.44 TELANGANA SDL 15 MAY 2041	1.68%
8.17 GOI 01 DEC 2044	1.07%
7.25 GOI 12 JUNE 2063	0.84%
6.95 GOI 16 DEC 2061	0.24%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.69%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	4.68%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.30%
7.50 NABARD (GOI SERVICED) 17 NOV 2034	2.30%
6.85 NABARD 19 JAN 2029	2.24%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.70%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.68%

PENSION LIFE SECURED FUND

ULIF00825/11/05PENSSECURE104

28-Nov-25

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.

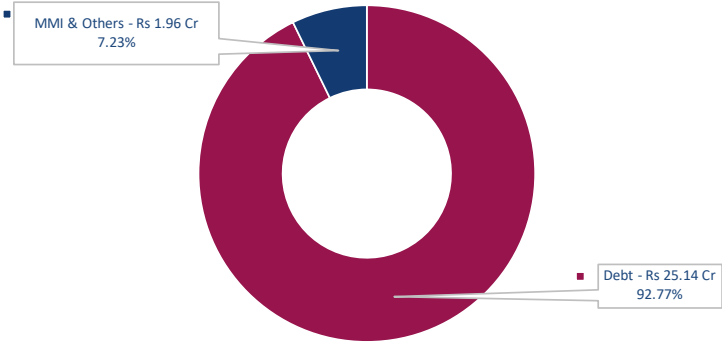
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	50 - 100%	74.49%
Corporate Bonds	0 - 50%	18.27%
Money Market or Equivalent	0 - 40%	7.23%
Equities	0.00%	0.00%
Total		100.00%

AUM	27.10
NAV (Per Unit)	39.8773
Fund Management Charge	0.90%
Inception Date	27-Jan-06

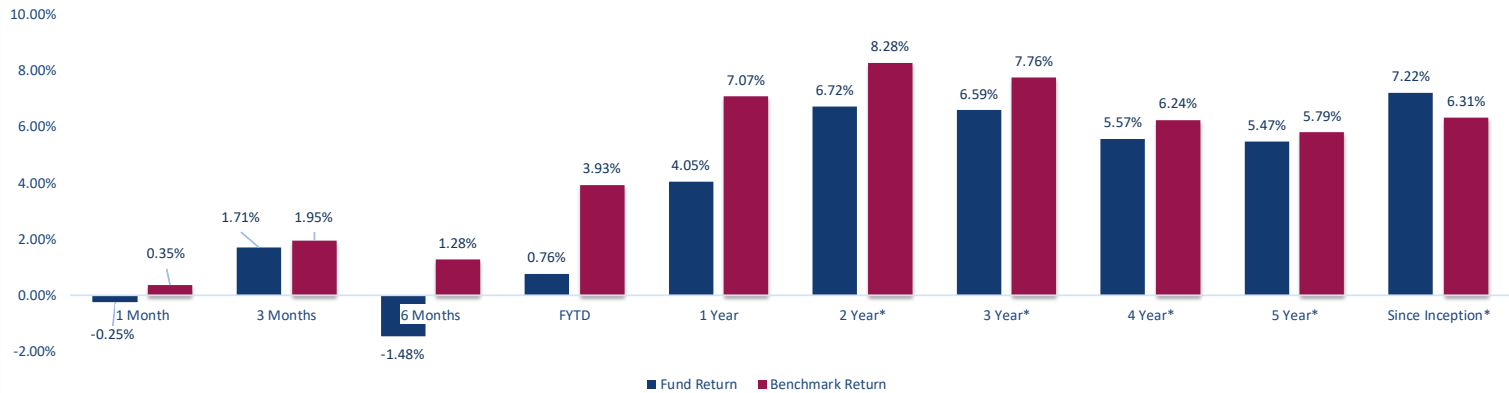
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

ASSET MIX



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

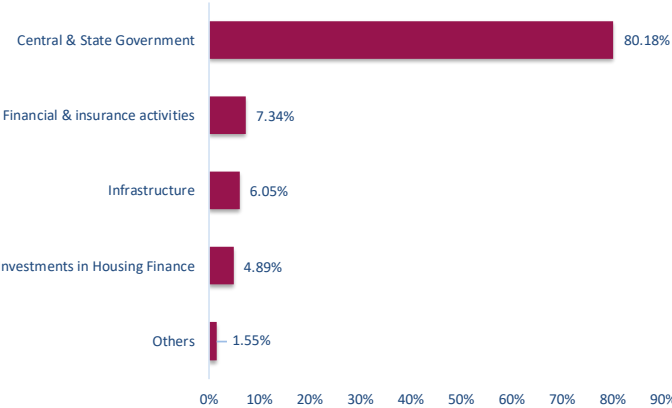
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



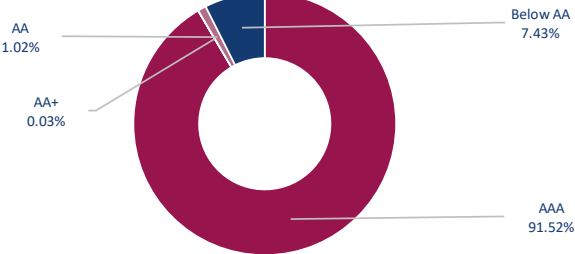
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
6.90 GOI 15 APRIL 2065	29.35%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	14.05%
7.09 GOI 25 NOVEMBER 2074	13.91%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.75%
6.48 GOI 06 OCT 35	3.68%
6.8 GOI 15 DEC 2060	3.25%
8.13 KERALA SDL 21 MAR 2028	1.58%
7.44 TELANGANA SDL 15 MAY 2041	0.83%
7.29 SGB 27 JANUARY 2033	0.59%
7.54 GOI 23 MAY 2036	0.38%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.8 YES BANK 01 OCT 2027	5.19%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	3.88%
6.85 NABARD 19 JAN 2029	2.96%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.93%
7.80 YES BANK 29 SEP 2027	1.48%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	1.15%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	1.00%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.64%
7.60 MUTHOOT FINANCE 20 APR 2026	0.03%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	8.87
Average Maturity (In Years)	24.46
Yield to Maturity	7.17%
Beta	0.97

HIGH GROWTH PENSION FUND

ULIF03722/09/25PENSHIGHGR104

28-Nov-25

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.

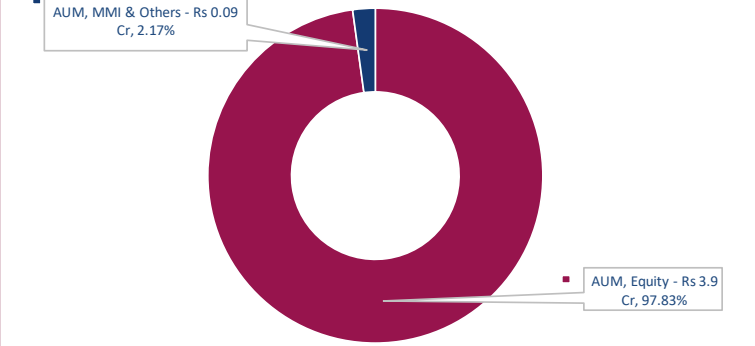
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt.Securities	0 - 30%	0.00%
Corporate Bonds	0 - 30%	0.00%
Money Market or Equivalent	0 - 30%	2.17%
Equities	70 - 100%	97.83%
Total		100.00%

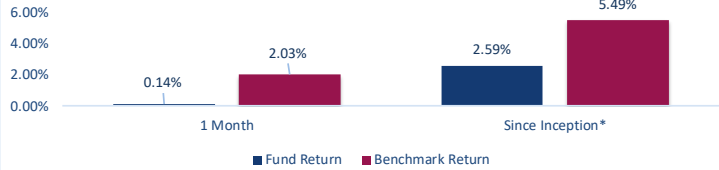
AUM	3.99
NAV (Per Unit)	10.2588
Fund Management Charge	1.35%
Inception Date	08-Oct-25

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

ASSET MIX



PERFORMANCE VS BENCHMARK

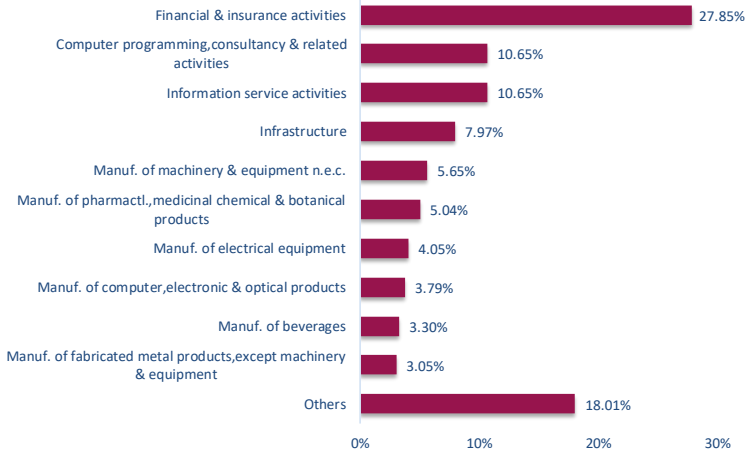


*Returns over one year has been annualized
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ONE 97 COMMUNICATIONS LIMITED	5.17%
BSE LIMITED	4.79%
ETERNAL LIMITED	4.32%
AU SMALL FINANCE BANK LIMITED	4.04%
PERSISTENT SYSTEMS LIMITED	3.97%
COFORGE LIMITED	3.94%
CUMMINS INDIA LIMITED	3.80%
360 ONE WAM LTD	2.84%
MAX HEALTHCARE INSTITUTE LTD	2.83%
VARUN BEVERAGES LIMITED	2.73%

TOP 10 SECTORS OF THE FUND



TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.01
Average Maturity (In Years)	0.01
Yield to Maturity	5.55%
Beta	0.82

DISCONTINUANCE FUND PENSION

ULIF01912/08/13PENSDISCON104

28-Nov-25

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.

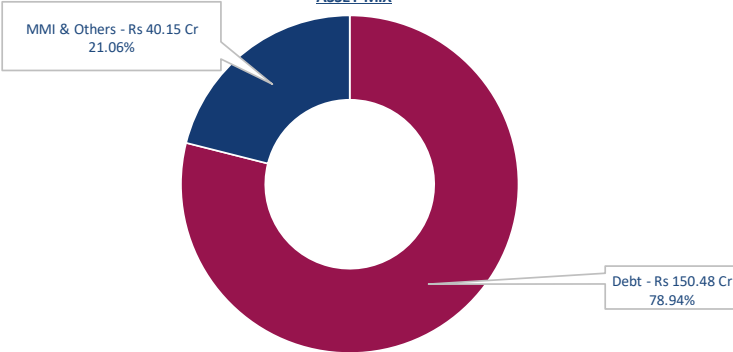
ASSET ALLOCATION

Asset Type	Asset Range	Actual
Govt. Securities	60-100%	78.94%
Corporate Bonds	0%	0.00%
Money Market or Equivalent	0 - 40%	21.06%
Equities	0%	0.00%
Total		100.00%

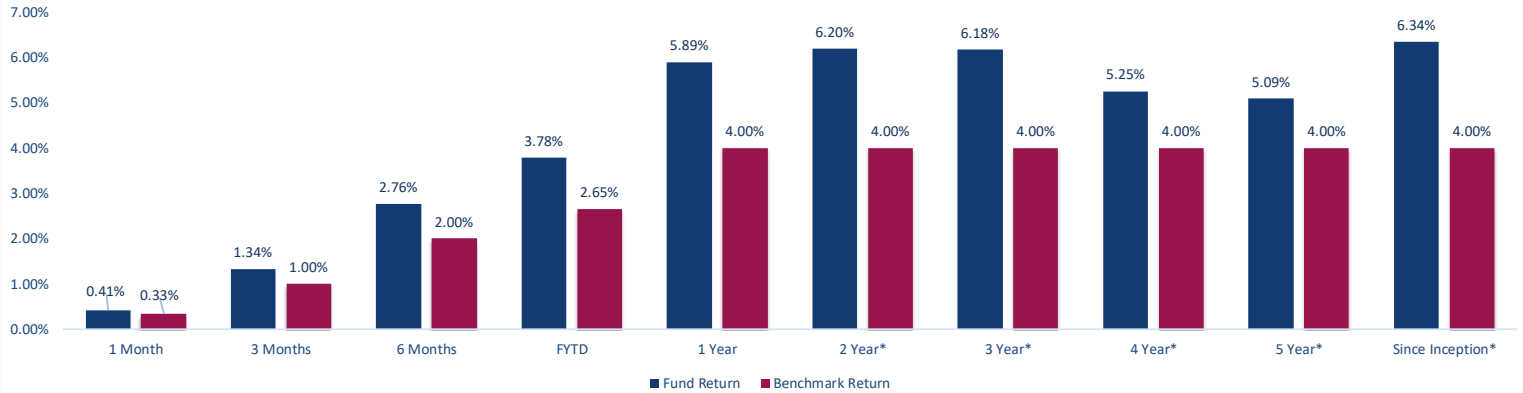
AUM	190.63
NAV (Per Unit)	20.6249
Fund Management Charge	0.50%
Inception Date	19-Feb-14

Fund Managers: Fixed Income - Naresh Kumar

ASSET MIX



PERFORMANCE VS BENCHMARK

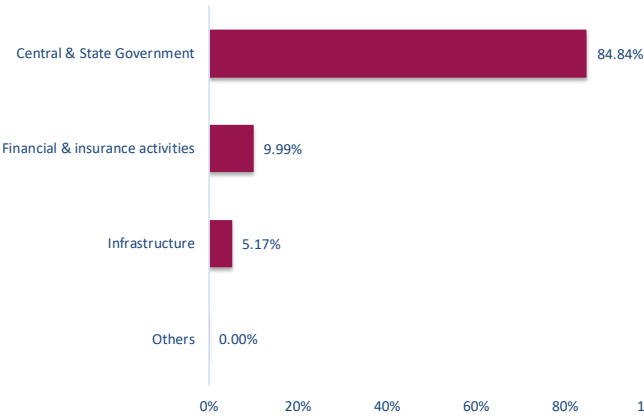


*Returns over one year has been annualized

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



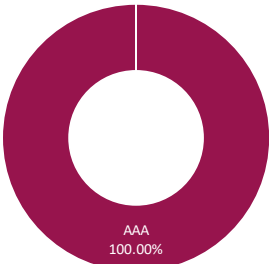
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
364 DAYS TBILL 16 APRIL 2026	17.98%
364 DAYS TBILL 02 APRIL 2026	10.29%
364 DAYS TBILL 10 APRIL 2026	7.72%
364 DAYS TBILL 01 MAY 2026	7.69%
364 DAYS TBILL 11 DECEMBER 2025	5.24%
364 DAYS TBILL 21 MAY 2026	5.11%
364 DAYS TBILL 08 OCT 2026	4.51%
364 DAYS TBILL 27 FEBRUARY 2026	4.39%
364 DAYS TBILL 29 JANUARY 2026	4.15%
364 DAYS TBILL 20 AUG 2026	3.53%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	0.40
Average Maturity (In Years)	0.40
Yield to Maturity	5.78%

Factsheets - Unit Linked Group Funds

GR GRATUITY GROWTH FUND

ULGF00117/04/06GRATGROWTH104

28-Nov-25

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

ASSET ALLOCATION

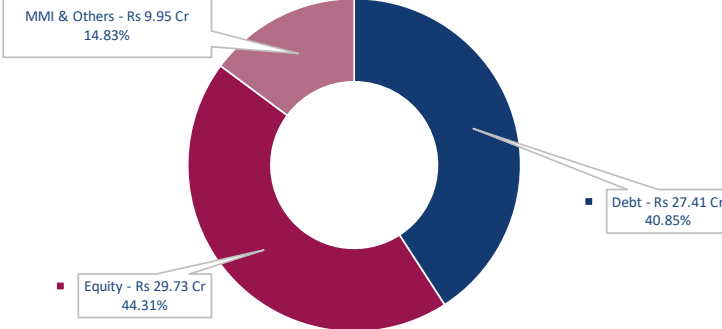
Asset Type	Asset Range	Actual
Govt. Securities	0 - 30%	27.68%
Corporate Bonds	0 - 30%	13.17%
Money Market or Equivalent	0 - 20%	14.83%
Equities	20 - 60%	44.31%
Total		100.00%

AUM	67.08
NAV (Per Unit)	67.6218
Fund Management Charge	0.50%
Inception Date	28-Aug-06

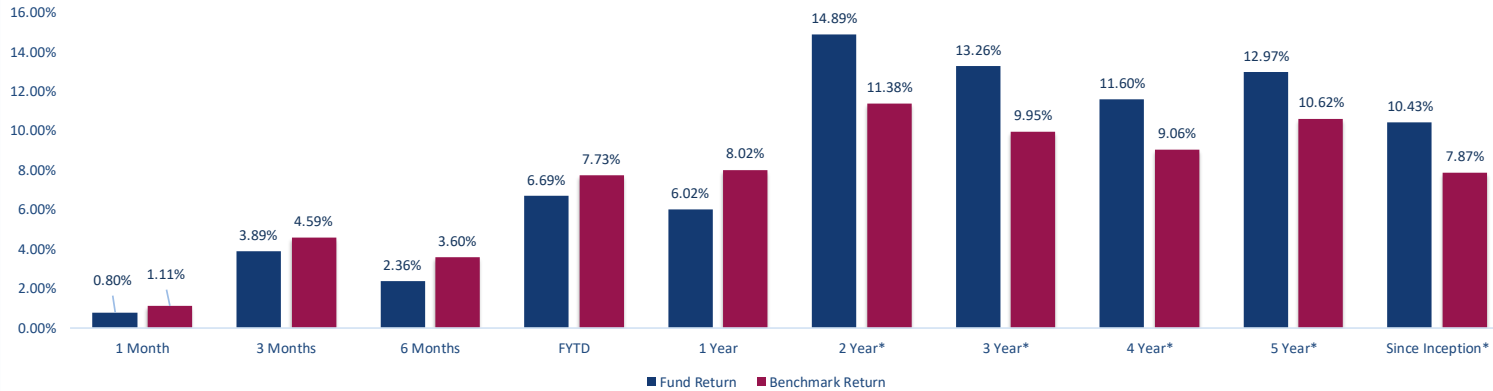
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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

ASSET MIX



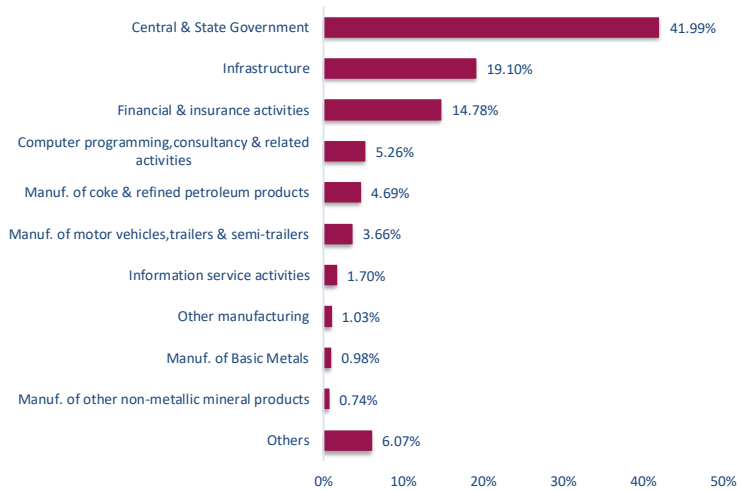
PERFORMANCE VS BENCHMARK



*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)	6.53
Average Maturity (In Years)	16.63
Yield to Maturity	6.72%
Beta	0.90

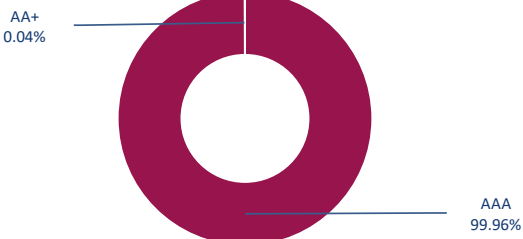
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	4.69%
ICICI BANK LIMITED	4.51%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.27%
INFOSYS LIMITED	3.42%
MAHINDRA & MAHINDRA LIMITED	2.58%
LARSEN & TOUBRO LIMITED	2.05%
BHARTI AIRTEL LIMITED	2.04%
ETERNAL LIMITED	1.70%
NTPC LIMITED	1.59%
BAJAJ FINANCE LIMITED	1.51%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	7.95%
6.90 GOI 15 APRIL 2065	6.13%
6.48 GOI 06 OCT 35	4.46%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.38%
7.44 TELANGANA SDL 15 MAY 2041	3.02%
6.8 GOI 15 DEC 2060	0.83%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.76%
7.62 GOI 15 SEP 2039	0.63%
8.40 OIL MARKETING BOND GOI 29 MAR 2026	0.23%
7.25 GOI 12 JUNE 2063	0.18%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	3.00%
6.85 NABARD 19 JAN 2029	2.99%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.58%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.86%
8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.64%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.61%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.49%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	0.31%
7.75 POWER FINANCE CORPORATION 22 MAR 2027 - GOI SERVICED	0.30%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.21%

GR GRATUITY BALANCED FUND

ULGF00217/04/06GRATBALANC104

28-Nov-25

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

ASSET ALLOCATION

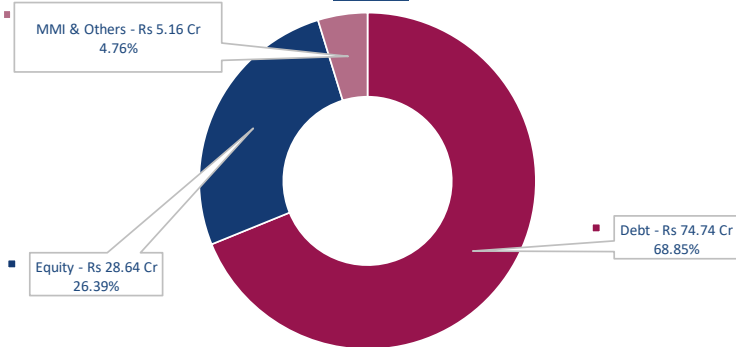
Asset Type	Asset Range	Actual
Govt. Securities	20 - 50%	46.13%
Corporate Bonds	20 - 40%	22.73%
Money Market or Equivalent	0 - 20%	4.76%
Equities	10 - 40%	26.39%
Total		100.00%

AUM	108.54
NAV (Per Unit)	59.3770
Fund Management Charge	0.45%
Inception Date	28-Aug-06

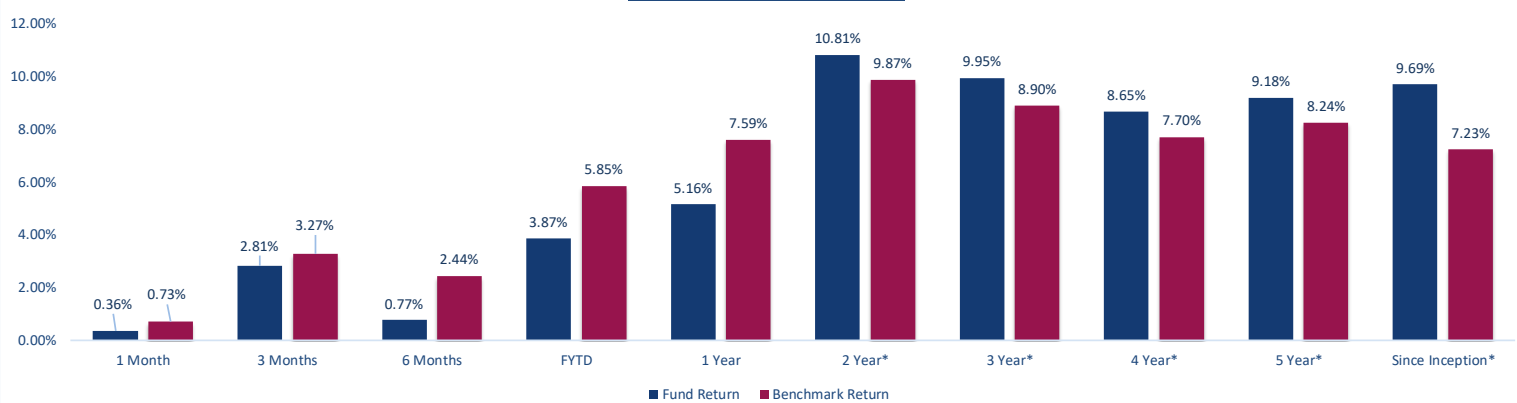
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 75% and NSE Nifty 50 - 25%

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

ASSET MIX



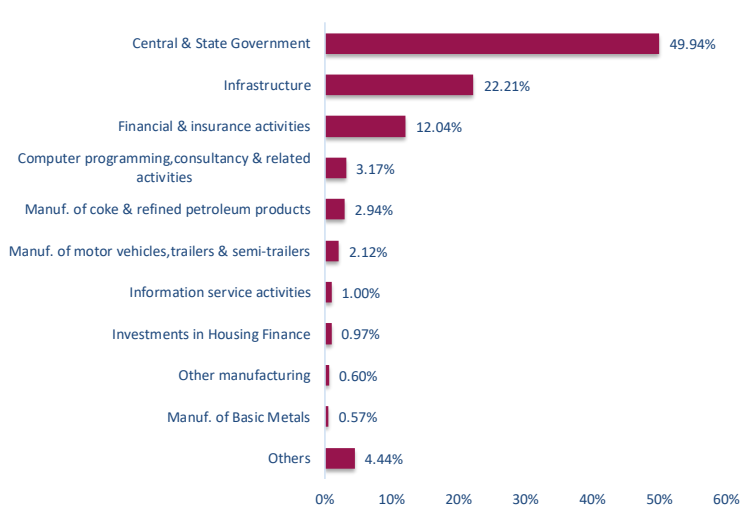
PERFORMANCE VS BENCHMARK



*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)	8.76
Average Maturity (In Years)	26.82
Yield to Maturity	7.14%
Beta	0.91

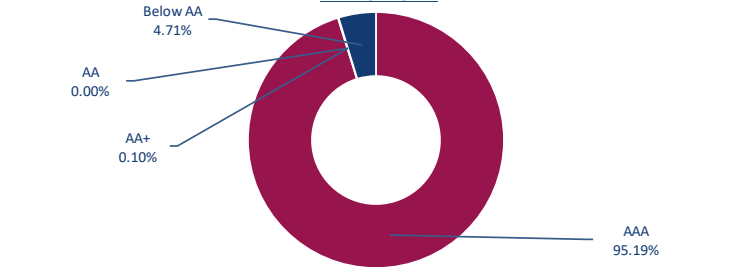
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	2.76%
ICICI BANK LIMITED	2.74%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.40%
INFOSYS LIMITED	2.01%
MAHINDRA & MAHINDRA LIMITED	1.51%
BHARTI AIRTEL LIMITED	1.35%
LARSEN & TOUBRO LIMITED	1.21%
ETERNAL LIMITED	1.00%
NTPC LIMITED	0.94%
BAJAJ FINANCE LIMITED	0.89%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	26.76%
6.90 GOI 15 APRIL 2065	7.25%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.54%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.40%
7.46 GOI 06 NOVEMBER 2073	2.20%
7.62 GOI 15 SEP 2039	1.06%
7.44 TELANGANA SDL 15 MAY 2041	1.04%
7.46 TELANGANA SDL 07 FEBRUARY 2045	0.92%
8.22 KARNATAKA SDL 09 DEC 2025	0.53%
8.24 GOI 15 FEB 2027	0.46%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.47%
7.80 YES BANK 29 SEP 2027	3.42%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.29%
7.43 NABFID 16 JUNE 2033	3.29%
7.58 NABARD 31 JULY 2026	2.32%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.87%
7.23 SBI BANK INFRA 19 NOV 2039	1.39%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.04%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	0.97%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.75%

GROUP GRATUITY BOND FUND.

ULGF00707/02/13GRATPLBOND104

28-Nov-25

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

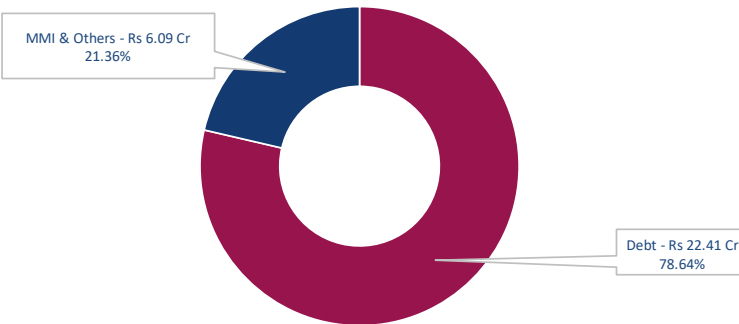
Asset Type	Asset Range	Actual
Fixed Income Securities (Bonds & G-Sec)	60-100%	78.64%
Money Market or Equivalent	0-40%	21.36%
Equities	0.00%	0.00%
Total		100.00%

AUM	28.49
NAV (Per Unit)	23.2204
Fund Management Charge	0.40%
Inception Date	05-Jan-14

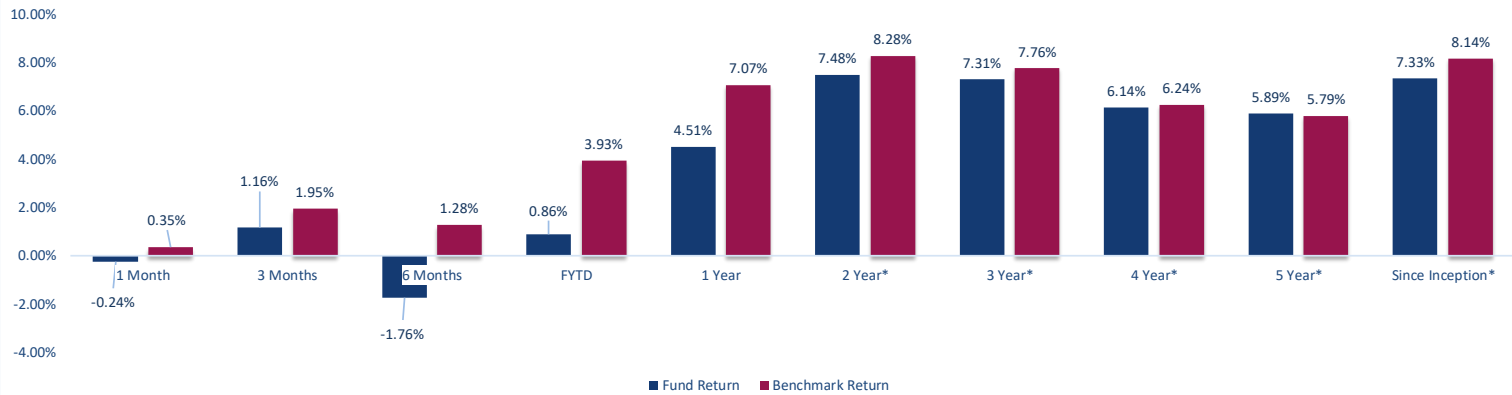
Fund Managers: Fixed Income - Naresh Kumar
Benchmark: Crisil Bond Index

* Benchmark for fund has been changed from November 2018 onwards

ASSET MIX



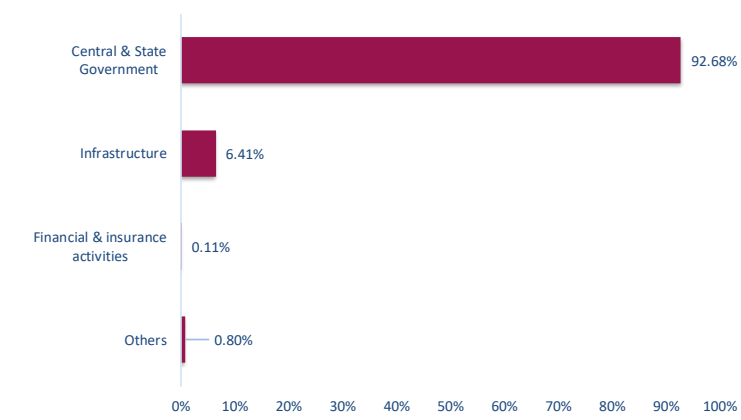
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



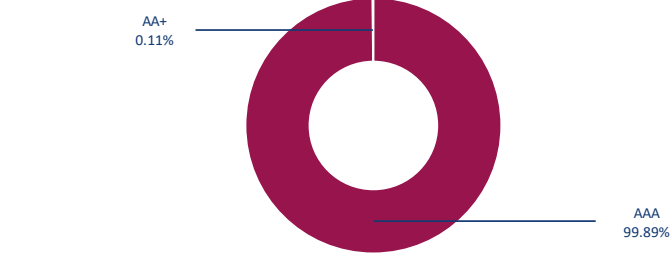
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	50.52%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.26%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.65%
7.62 GOI 15 SEP 2039	2.05%
8.17 GOI 01 DEC 2044	1.97%
7.46 TELANGANA SDL 07 FEBRUARY 2045	1.76%
8.22 KARNATAKA SDL 09 DEC 2025	1.76%
7.46 GOI 06 NOVEMBER 2073	1.69%
7.44 TELANGANA SDL 15 MAY 2041	1.58%
8.40 OIL MARKETING BOND GOI 29 MAR 2026	0.32%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
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	0.88%
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%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.37%
8.22 NABARD 25 FEB 2028 - GOI SERVICED	0.36%
6.85 NABARD 19 JAN 2029	0.35%
6.87 NATIONAL THERMAL POWER CORPORATION 21 APR 2036	0.34%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	8.83
Average Maturity (In Years)	29.06
Yield to Maturity	6.94%
Beta	0.84

GR GRATUITY CONSERVATIVE FUND

ULGF00317/04/06GRATCONSER104

28-Nov-25

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

ASSET ALLOCATION

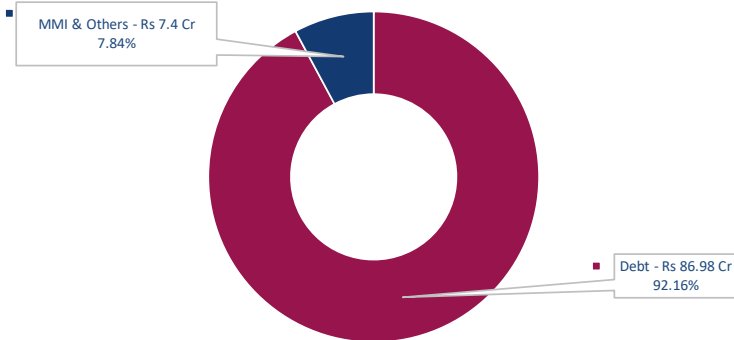
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	73.98%
Corporate Bonds	0 - 50%	18.18%
Money Market or Equivalent	0 - 20%	7.84%
Equities	0.00%	0.00%
Total		100.00%

AUM	94.38
NAV (Per Unit)	43.5653
Fund Management Charge	0.40%
Inception Date	28-Aug-06

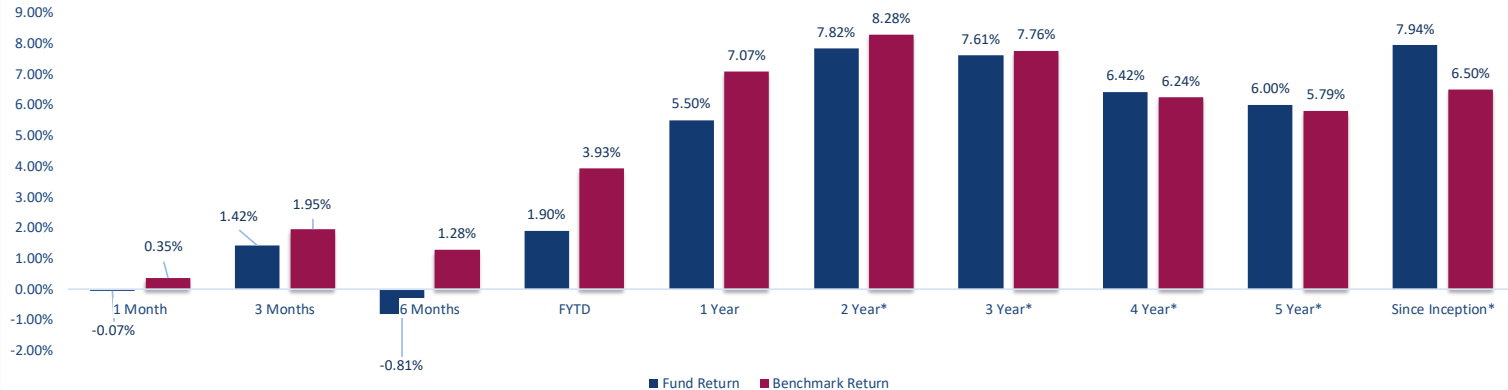
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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

ASSET MIX



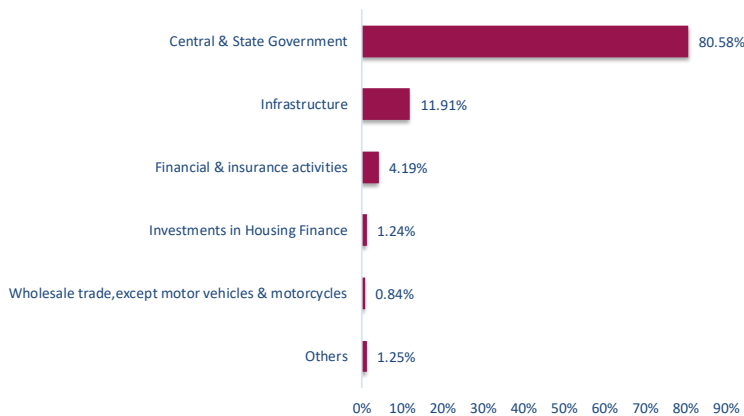
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



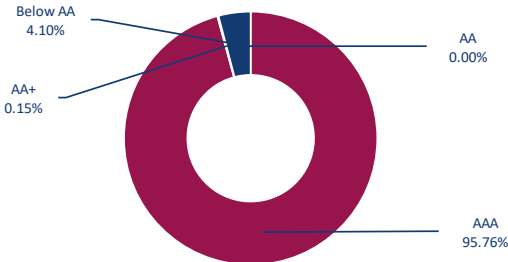
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	24.41%
6.48 GOI 06 OCT 35	12.69%
6.90 GOI 15 APRIL 2065	10.78%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.90%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.30%
7.62 GOI 15 SEP 2039	3.23%
6.99 GOI 17 APRIL 2026	2.66%
8.13 KERALA SDL 21 MAR 2028	2.47%
7.29 TELANGANA SDL 07 AUGUST 2042	2.11%
8.51 MAHARASTRA SDL 09 MAR 2026	1.60%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.26%
7.80 YES BANK 29 SEP 2027	2.66%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.53%
7.8 YES BANK 01 OCT 2027	1.38%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.34%
9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.24%
7.23 SBI BANK INFRA 19 NOV 2039	1.06%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.90%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.87%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	0.84%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	7.78
Average Maturity (In Years)	21.23
Yield to Maturity	6.92%
Beta	0.88

GROUP SUPERANNUATION CONSERVATIVE FUND

ULGF00623/01/07SANNCOSER104

28-Nov-25

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

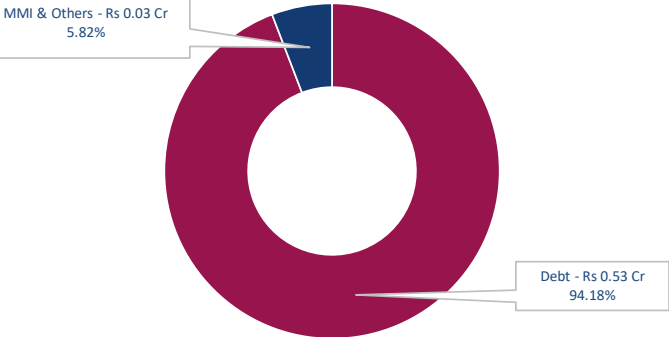
Asset Type	Asset Range	Actual
Govt. Securities	50 - 80%	72.78%
Corporate Bonds	0 - 50%	21.40%
Money Market or Equivalent	0 - 20%	5.82%
Equities	0.00%	0.00%
Total		100.00%

AUM	0.56
NAV (Per Unit)	31.4125
Fund Management Charge	0.75%
Inception Date	09-Apr-09

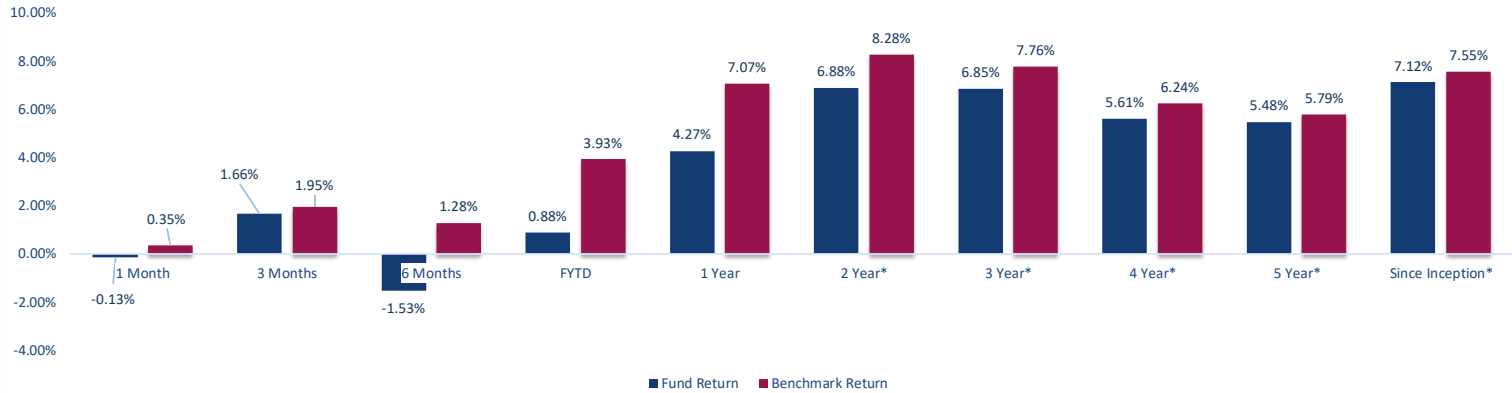
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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

ASSET MIX



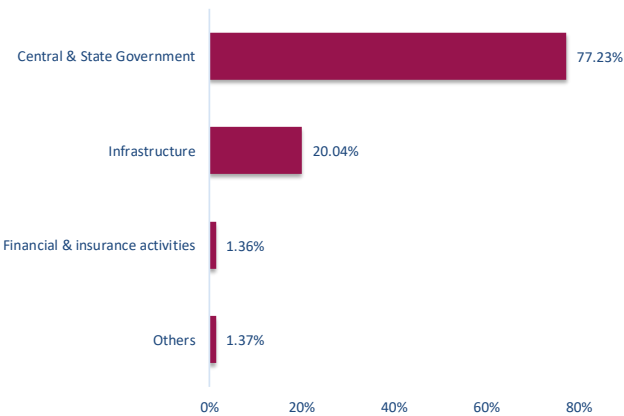
PERFORMANCE VS BENCHMARK



*Returns over one year has been annualized

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

TOP 10 SECTORS OF THE FUND



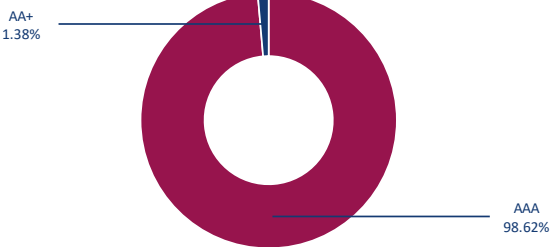
TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	34.22%
6.90 GOI 15 APRIL 2065	12.94%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	10.12%
6.48 GOI 06 OCT 35	5.35%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.71%
7.59 GOI 20 MAR 2029	2.82%
6.8 GOI 15 DEC 2060	1.65%
7.25 GOI 12 JUNE 2063	0.67%
7.40 GOI 09 SEP 2035	0.53%
7.54 GOI 23 MAY 2036	0.40%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	7.18%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	5.45%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.65%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.91%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	1.85%
7.60 MUTHOOT FINANCE 20 APR 2026	1.36%

FUND PROFILE

Modified Duration (Debt & Money Market Instruments)	9.29
Average Maturity (In Years)	27.36
Yield to Maturity	7.12%
Beta	0.80

Fund Managers for Unit Linked Portfolio			
Equity		Fixed Income	
Name	No. of Funds	Name	No. of Funds
Saurabh Kataria	16	Naresh Kumar	25
Amit Sureka	3		
Kamlesh Khareta	13		