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UL LIFE GROWTH SUPER FUND

ULIF01108/02/07LIFEGRWSUP104

31-Oct-25

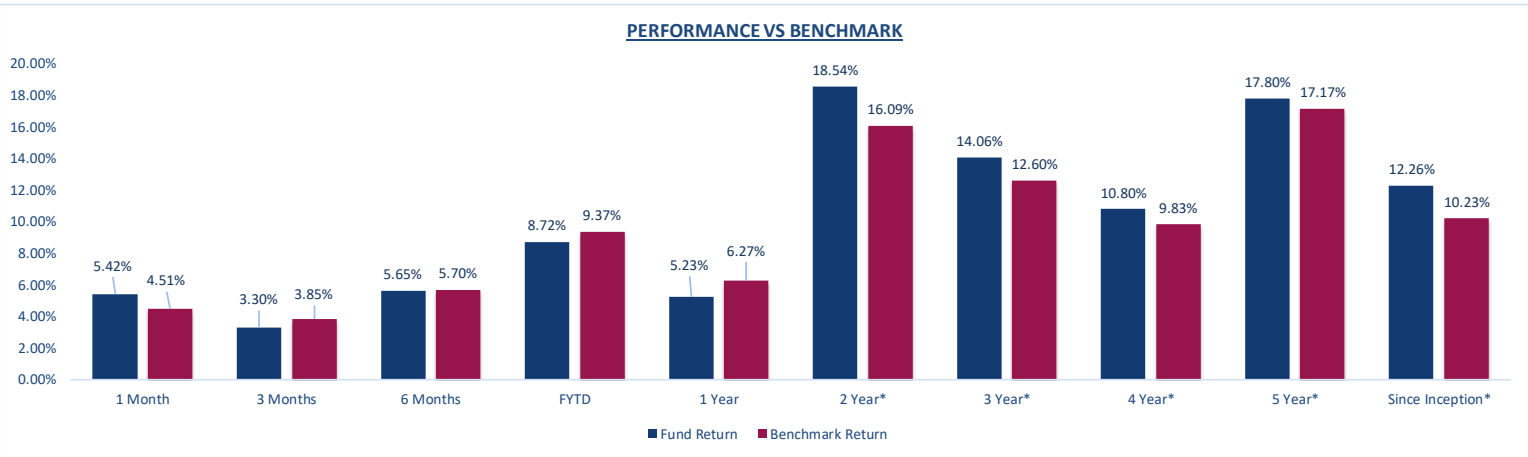
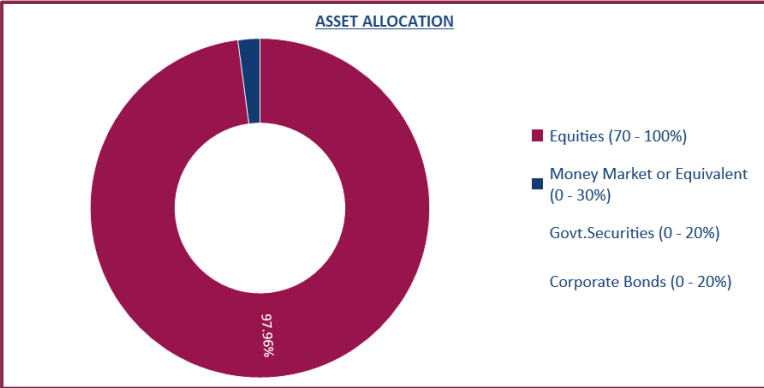
Objective: Growth Super Fund is primarily equity oriented by ensuring at least 70% of the Fund corpus is invested in equities at all times. The remaining is invested in debt instruments across Government, corporate and money market papers.

AUM	Rs In Crores	% of AUM
Debt Portfolio	267.23	2.04
Equity Portfolio	12,818.34	97.96
Total AUM	13,085.57	100.00
# Money Market or Equivalent	267.23	2.04

NAV (Per Unit)	84.6253
Fund Management Charge	1.25%
Inception Date	21-May-07

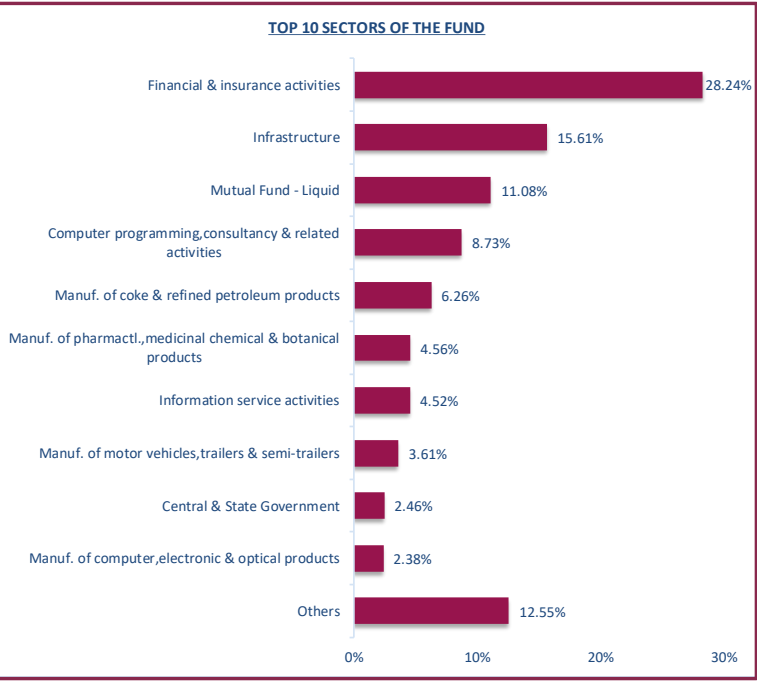
Fund Managers: Equity - Saurabh Kataria
Benchmark - NSE Nifty 50

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



*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	8.62%
ICICI BANK LIMITED	6.78%
RELIANCE INDUSTRIES LIMITED	6.26%
BHARTI AIRTEL LIMITED	6.17%
INFOSYS LIMITED	5.49%
BAJAJ FINANCE LIMITED	4.78%
LARSEN & TOUBRO LIMITED	4.58%
ETERNAL LIMITED	4.52%
MAHINDRA & MAHINDRA LIMITED	3.61%
STATE BANK OF INDIA	3.34%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
NIL	NA

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.8331

Note: Debt portfolio includes MMI

HIGH GROWTH FUND

ULIF01311/02/08LIFEHIGHGR104

31-Oct-25

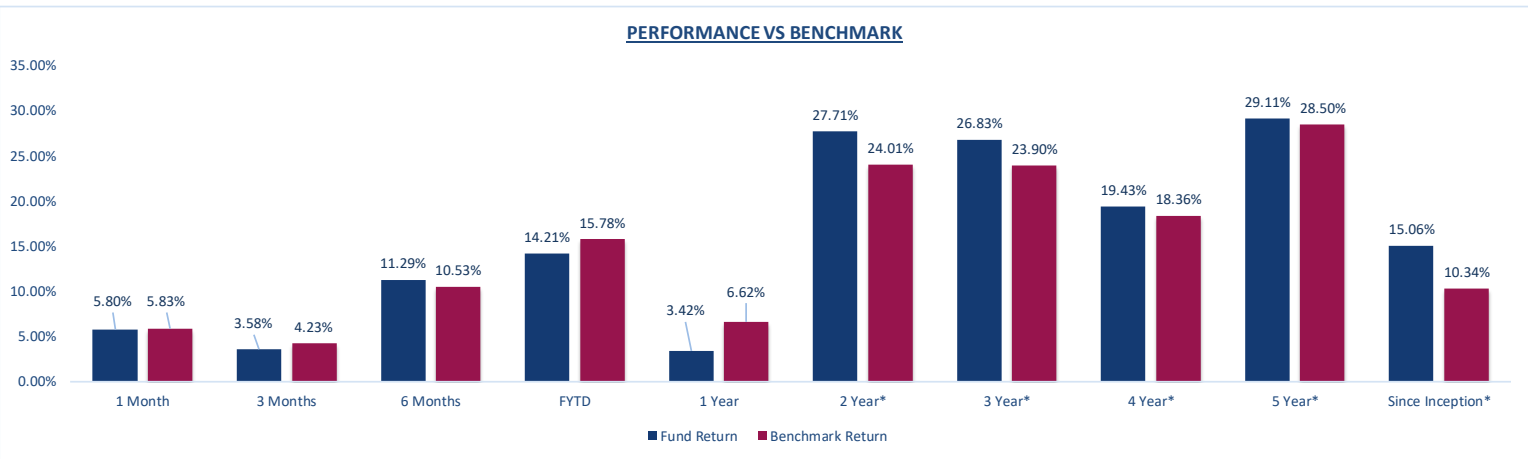
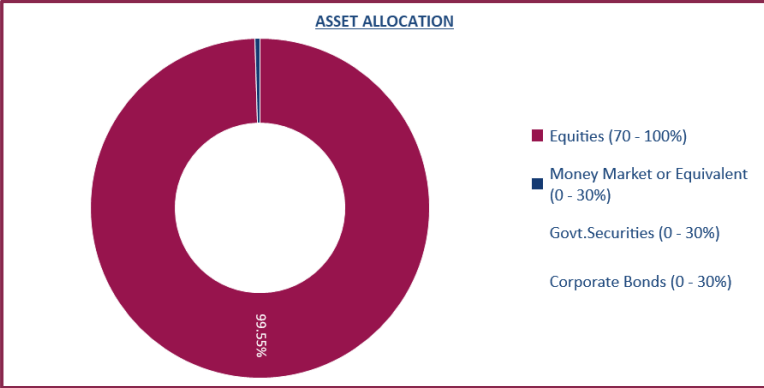
Objective: The fund is a multi-cap fund with a focus on mid cap equities, where predominant investments are equities of companies with high growth potential in the long term (to target high growth in capital value assets). At least 70% of the Fund corpus is invested in equities at all times. However,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

AUM	Rs In Crores	% of AUM
Debt Portfolio	53.11	0.45
Equity Portfolio	11,738.99	99.55
Total AUM	11,792.10	100.00
# Money Market or Equivalent	53.11	0.45

NAV (Per Unit)	119.5544
Fund Management Charge	1.25%
Inception Date	26-Feb-08

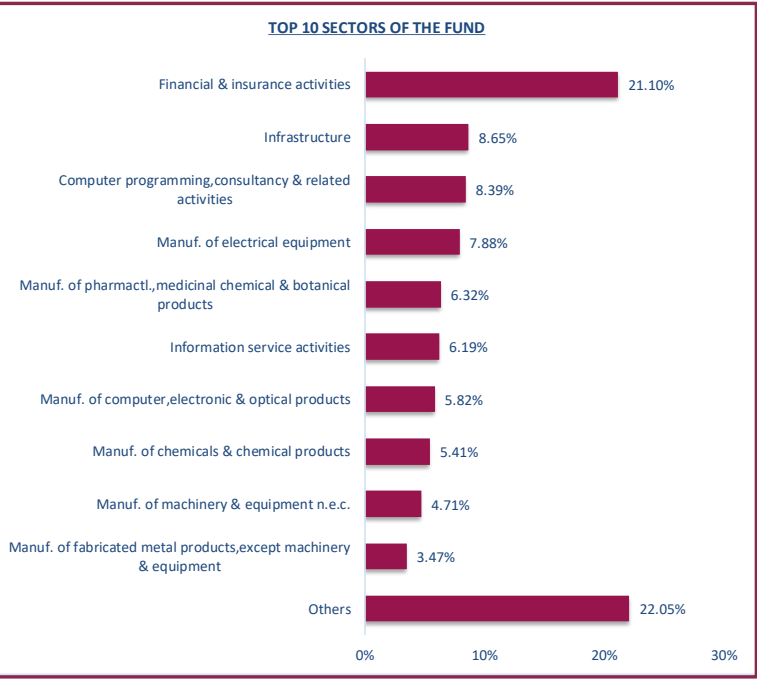
Fund Managers: Equity - Saurabh Kataria
Benchmark - NSE Nifty MidCap 100

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



*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ETERNAL LIMITED	3.34%
DIXON TECHNOLOGIES INDIA LIMITED	3.07%
SRF LIMITED	3.01%
POLYCAB INDIA LIMITED	3.01%
PERSISTENT SYSTEMS LIMITED	2.96%
COFORGE LIMITED	2.96%
MAX HEALTHCARE INSTITUTE LTD	2.77%
SUZLON ENERGY LIMITED	2.62%
CUMMINS INDIA LIMITED	2.35%
ONE 97 COMMUNICATIONS LIMITED	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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.8248

Note: Debt portfolio includes MMI

UL LIFE GROWTH FUND

ULIF00125/06/04LIFEGROWTH104

31-Oct-25

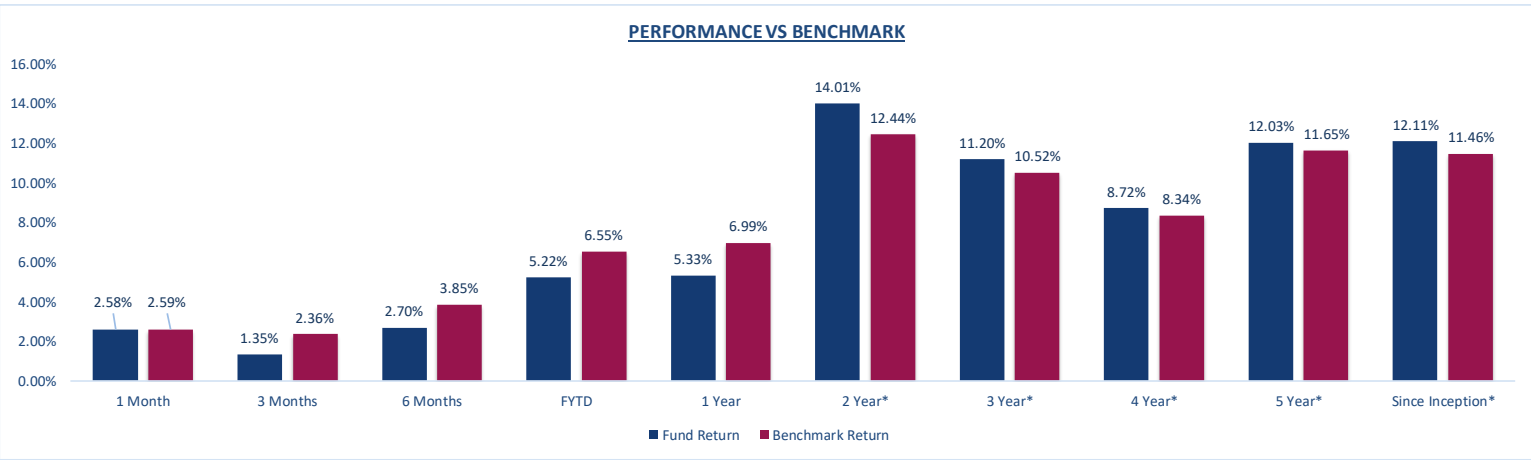
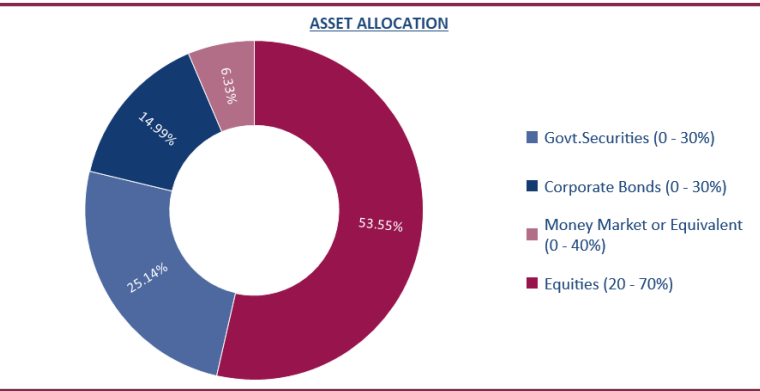
Objective: Growth Fund invests in various asset classes such as Equities, Government Securities, Corporate Bonds and Money Market Instruments. The equities exposure in the Fund will at all times be at a minimum of 20% but not more than 70%. The Fund invests the remaining Fund corpus in debt instruments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

AUM	Rs In Crores	% of AUM
Debt Portfolio	3,461.91	46.45
Equity Portfolio	3,990.64	53.55
Total AUM	7,452.55	100.00
# Money Market or Equivalent	471.61	6.33

NAV (Per Unit)	111.9662
Fund Management Charge	1.25%
Inception Date	20-Sep-04

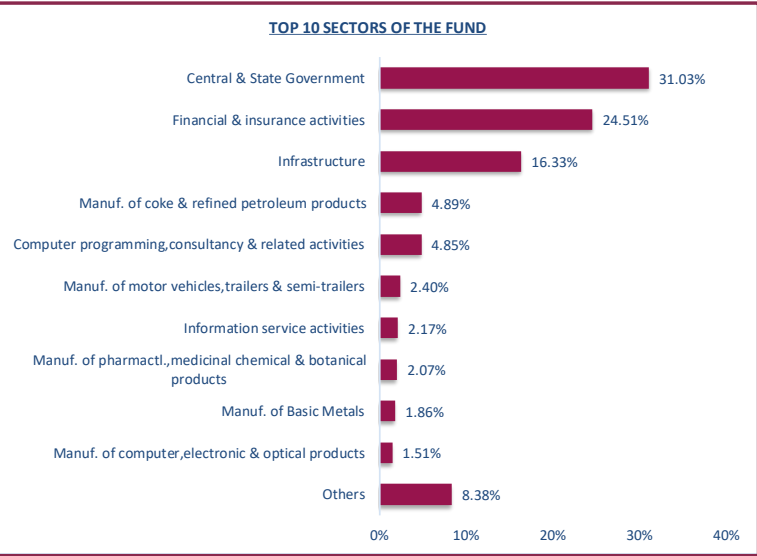
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns over one year has been annualized

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

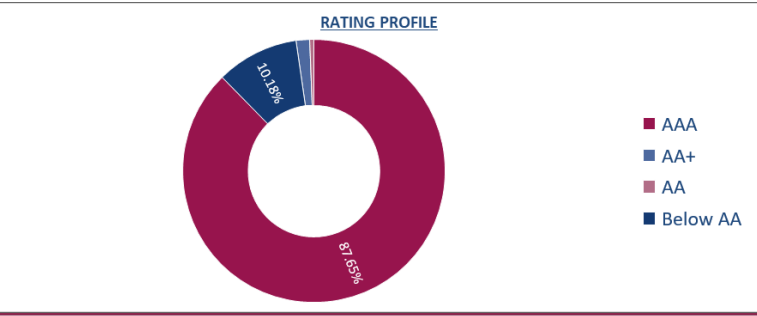


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	7.7189
Money Market Instruments	0.0011
Beta	0.8399

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.21%
ICICI BANK LIMITED	5.44%
RELIANCE INDUSTRIES LIMITED	4.79%
INFOSYS LIMITED	3.93%
BHARTI AIRTEL LIMITED	2.47%
LARSEN & TOUBRO LIMITED	2.45%
ETERNAL LIMITED	2.17%
NTPC LIMITED	1.98%
BAJAJ FINANCE LIMITED	1.62%
KOTAK MAHINDRA BANK LIMITED	1.50%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	12.76%
6.90 GOI 15 APRIL 2065	3.50%
7.34 GOI 22 APRIL 2064	2.89%
7.44 TELANGANA SDL 15 MAY 2041	0.97%
7.46 TELANGANA SDL 07 FEBRUARY 2045	0.79%
6.8 GOI 15 DEC 2060	0.79%
7.46 GOI 06 NOVEMBER 2073	0.48%
6.33 GOI 05 MAY 2035	0.40%
7.29 SGB 27 JANUARY 2033	0.24%
7.40 MADHYA PRADESH SDL 29 OCTOBER 2046	0.20%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.24%
6.85 NABARD 19 JAN 2029	1.21%
6.84 NATIONAL THERMAL POWER CORPORATION 09 MAY 2035	0.99%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.59%
9.05 CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED 24 M	0.53%
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

31-Oct-25

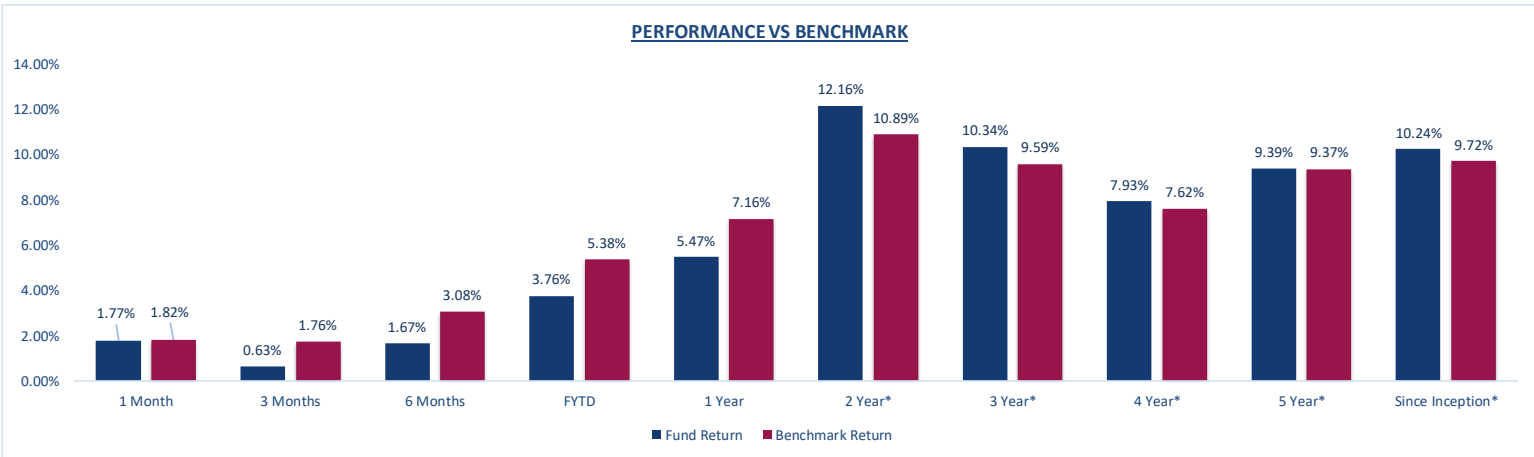
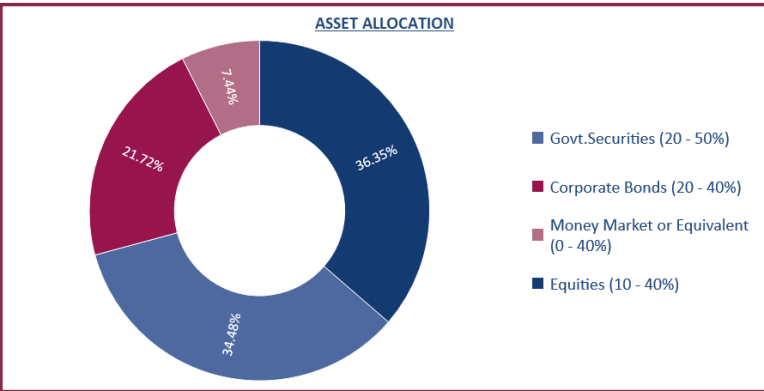
Objective: Balanced Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests minimum of 10% and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

AUM	Rs In Crores	% of AUM
Debt Portfolio	1,507.44	63.65
Equity Portfolio	860.94	36.35
Total AUM	2,368.38	100.00
# Money Market or Equivalent	176.21	7.44

NAV (Per Unit)	78.4513
Fund Management Charge	1.10%
Inception Date	20-Sep-04

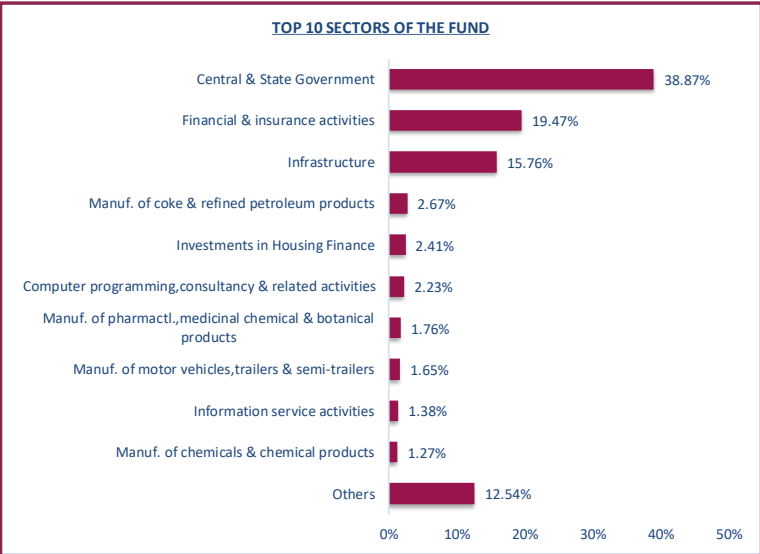
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

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)



Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.2914
Money Market Instruments	0.0006
Beta	0.8914

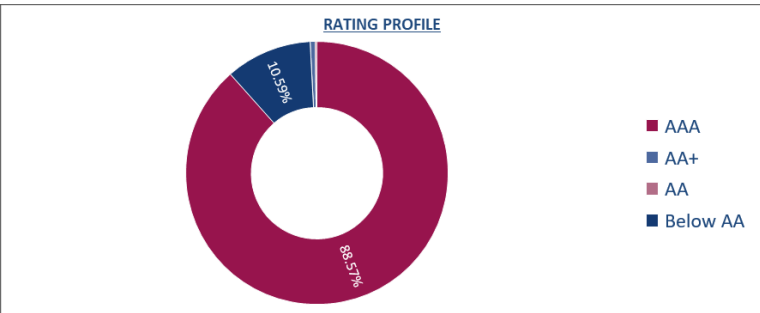
Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	3.57%
ICICI BANK LIMITED	3.47%
RELIANCE INDUSTRIES LIMITED	2.67%
INFOSYS LIMITED	1.92%
BHARTI AIRTEL LIMITED	1.62%
LARSEN & TOUBRO LIMITED	1.46%
ETERNAL LIMITED	1.38%
KOTAK MAHINDRA BANK LIMITED	1.30%
NTPC LIMITED	0.98%
BAJAJ FINANCE LIMITED	0.84%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	14.99%
6.90 GOI 15 APRIL 2065	7.95%
7.34 GOI 22 APRIL 2064	5.38%
7.44 TELANGANA SDL 15 MAY 2041	1.34%
7.46 TELANGANA SDL 07 FEBRUARY 2045	1.29%
7.40 GOI 19 SEPTEMBER 2062	1.07%
7.46 GOI 06 NOVEMBER 2073	0.36%
7.88 GOI 19 MAR 2030	0.34%
8.17 GOI 01 DEC 2044	0.22%
6.33 GOI 05 MAY 2035	0.21%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.46%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.76%
6.85 NABARD 19 JAN 2029	1.48%
7.40 NABARD 29 APRIL 2030	1.46%
7.8 YES BANK 01 OCT 2027	1.41%
7.48 INDIAN RAILWAY FINANCE CORP LTD 16 FEBRUARY 2034	1.08%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.06%
7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	0.88%
8.20 NABARD 09 MAR 2028	0.87%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	0.75%

UL LIFE CONSERVATIVE FUND

ULIF00325/06/04LIFECONSER104

31-Oct-25

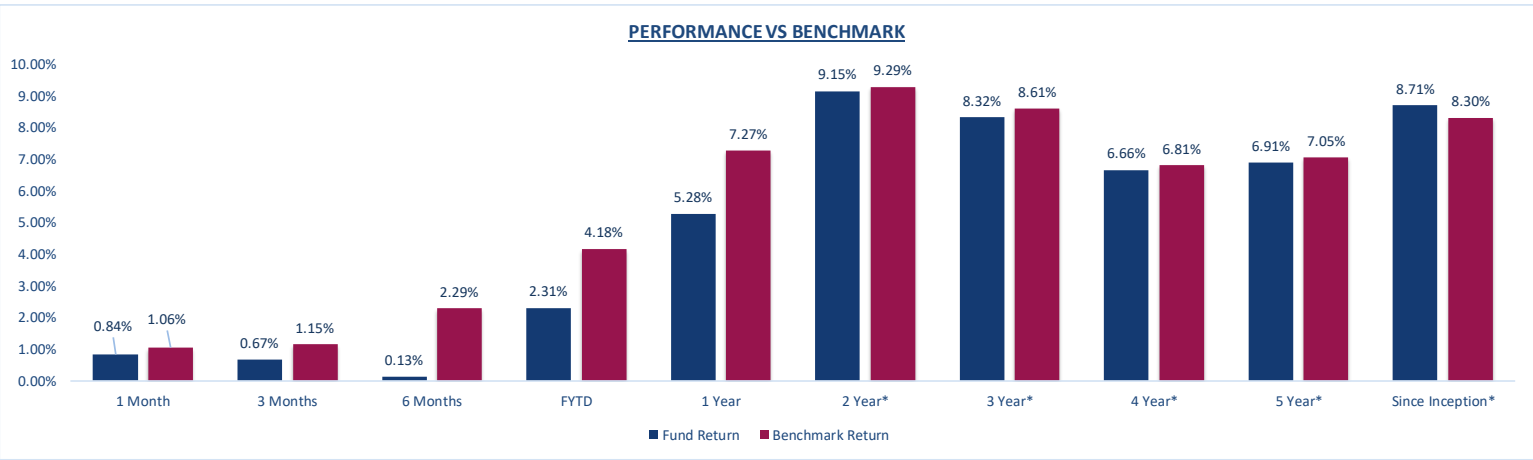
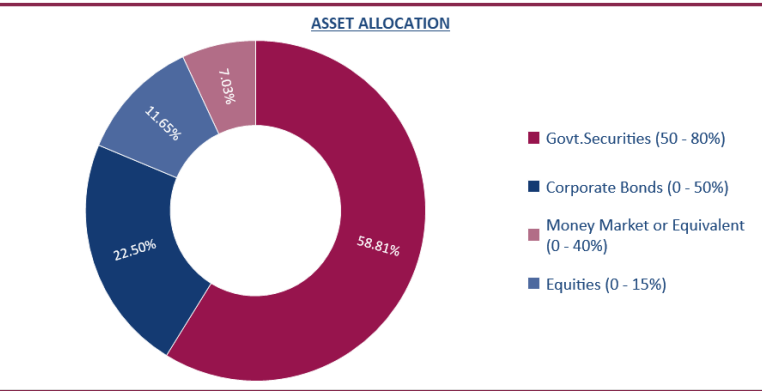
Objective: Conservative Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests up to 15% of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

AUM	Rs In Crores	% of AUM
Debt Portfolio	182.82	88.35
Equity Portfolio	24.12	11.65
Total AUM	206.93	100.00
# Money Market or Equivalent	14.55	7.03

NAV (Per Unit)	58.3387
Fund Management Charge	0.90%
Inception Date	20-Sep-04

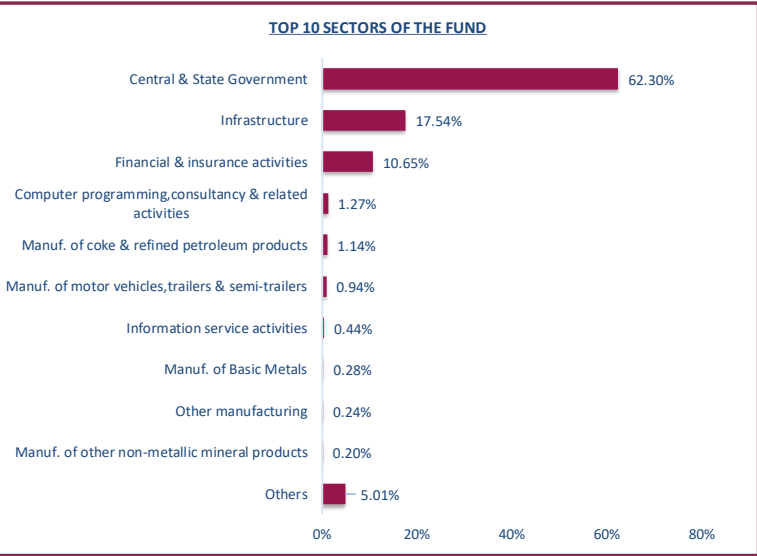
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

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



*Returns over one year has been annualized

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

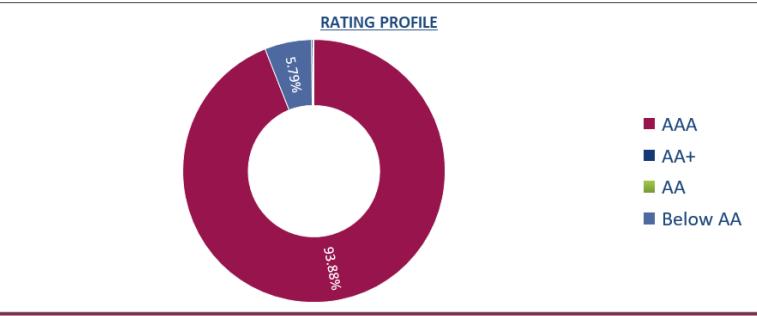


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	9.4916
Money Market Instruments	0.0003
Beta	0.8609

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.24%
RELIANCE INDUSTRIES LIMITED	1.14%
ICICI BANK LIMITED	1.11%
INFOSYS LIMITED	0.80%
MAHINDRA & MAHINDRA LIMITED	0.62%
BHARTI AIRTEL LIMITED	0.59%
LARSEN & TOUBRO LIMITED	0.50%
ETERNAL LIMITED	0.44%
NTPC LIMITED	0.41%
KOTAK MAHINDRA BANK LIMITED	0.38%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.90 GOI 15 APRIL 2065	21.88%
7.09 GOI 25 NOVEMBER 2074	19.60%
7.34 GOI 22 APRIL 2064	6.49%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	2.79%
7.46 TELANGANA SDL 07 FEBRUARY 2045	1.94%
7.46 GOI 06 NOVEMBER 2073	1.34%
7.44 TELANGANA SDL 15 MAY 2041	1.06%
6.33 GOI 05 MAY 2035	0.95%
8.17 GOI 01 DEC 2044	0.94%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.89%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.49%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	3.86%
7.80 YES BANK 29 SEP 2027	3.79%
8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	2.49%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.58%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.42%
7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	1.01%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.00%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.74%
7.8 YES BANK 01 OCT 2027	0.58%

UL LIFE SECURED FUND

ULIF00425/06/04LIFESECURE104

31-Oct-25

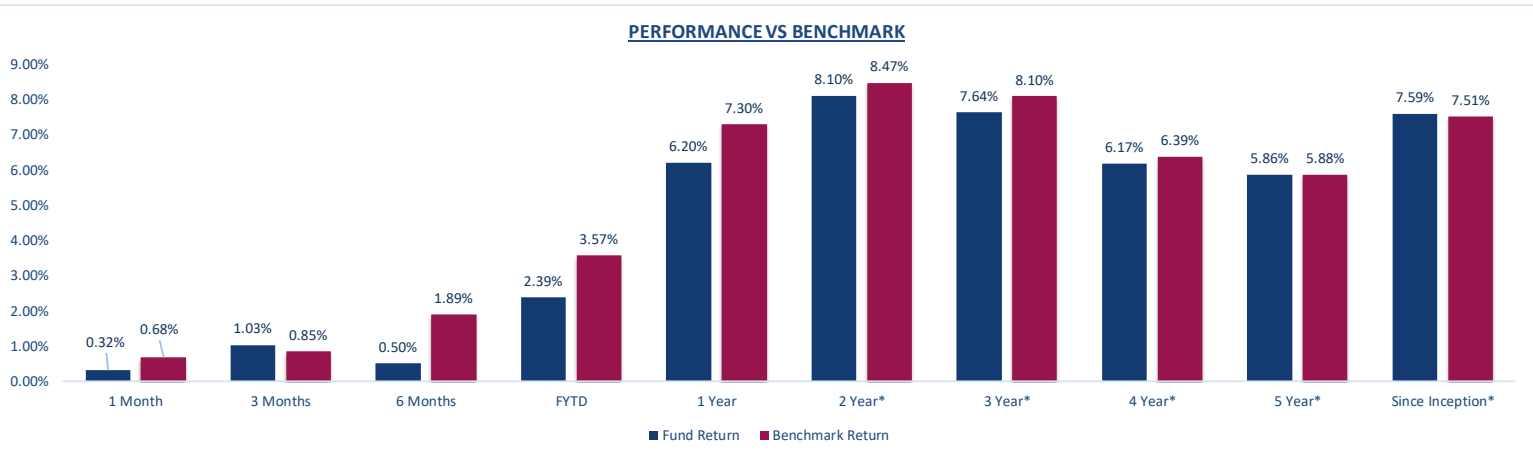
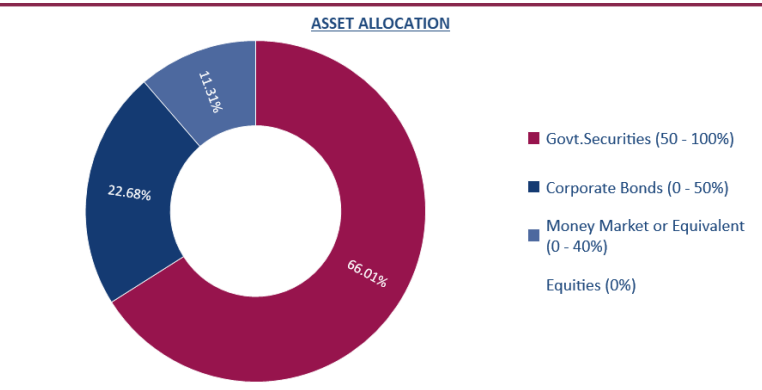
Objective: Secure Fund invests in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments, corporates and banks. The Fund also invests in money market instruments as prescribed by IRDA. No investment is made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

AUM	Rs In Crores	% of AUM
Debt Portfolio	1,030.87	100.00
Equity Portfolio	0.00	0.00
Total AUM	1,030.87	100.00
# Money Market or Equivalent	116.60	11.31

NAV (Per Unit)	46.8849
Fund Management Charge	0.90%
Inception Date	20-Sep-04

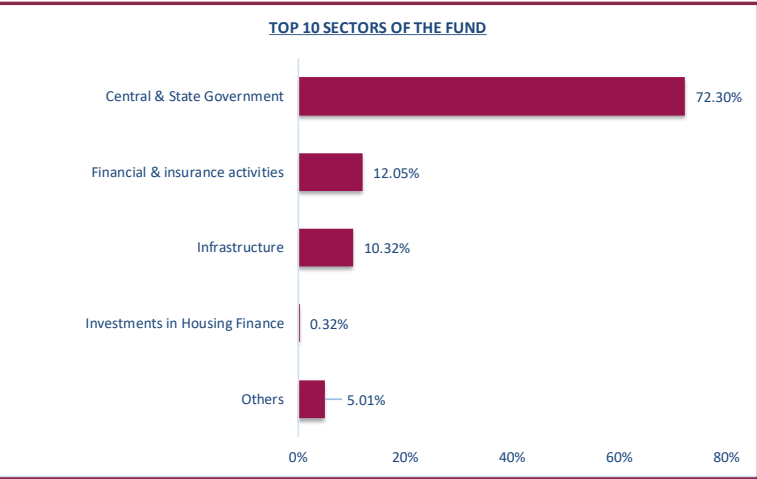
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



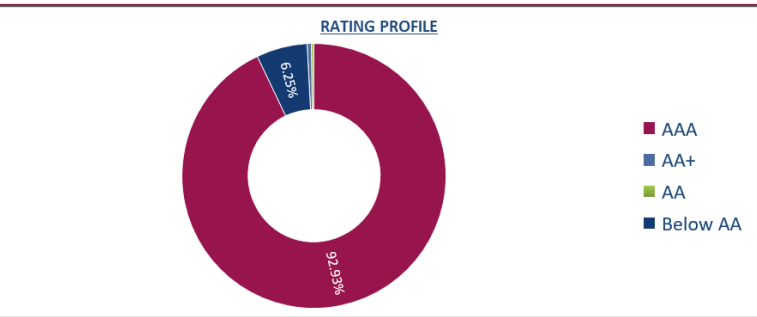
*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.90 GOI 15 APRIL 2065	28.02%
7.09 GOI 25 NOVEMBER 2074	27.23%
7.44 TELANGANA SDL 15 MAY 2041	3.42%
6.33 GOI 05 MAY 2035	3.16%
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%
6.94 CHHATISGARH SDL 24 MAR 2029	0.34%
7.69 TAMIL NADU SDL 28 DECEMBER 2037	0.33%
7.54 GOI 23 MAY 2036	0.30%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	5.03%
6.85 NABARD 19 JAN 2029	3.41%
7.80 YES BANK 29 SEP 2027	3.35%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	2.48%
7.8 YES BANK 01 OCT 2027	1.58%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.11%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.79%
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%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	9.2660
Money Market Instruments	0.0005
Beta	0.7960

Note: Debt portfolio includes MMI

DYNAMIC OPPORTUNITIES FUND

ULIF01425/03/08LIFEDYNOPP104

31-Oct-25

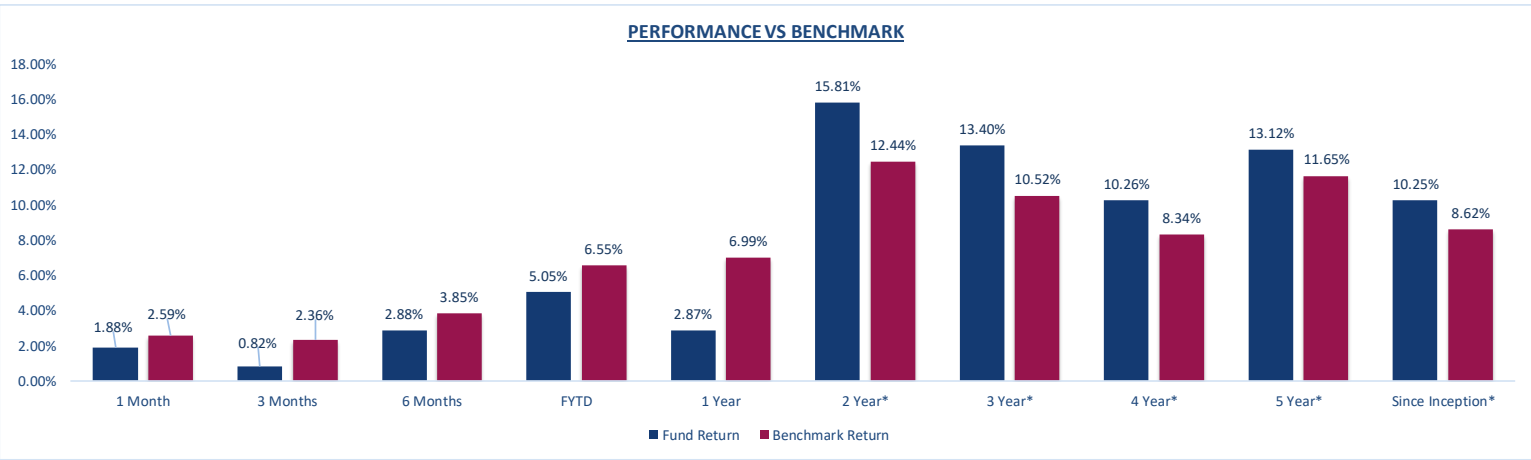
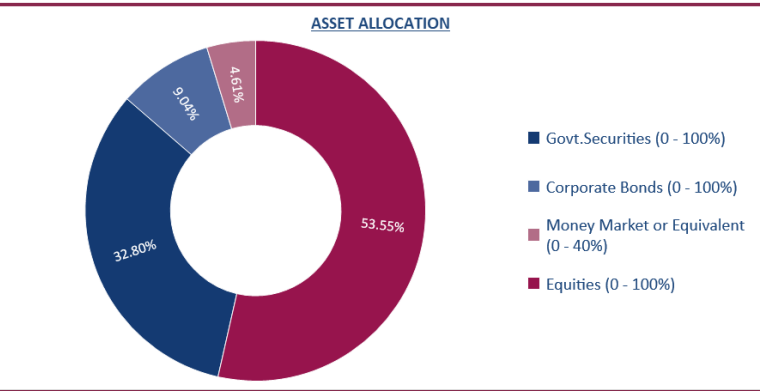
Objective: The investment objective of this fund is to provide potentially higher returns to the policyholder by dynamically investing in Equities, Debt or cash instruments to capitalize on changing market conditions. The funds will have flexibility to increase or decrease the debt-equity ratio of the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

AUM	Rs In Crores	% of AUM
Debt Portfolio	167.19	46.45
Equity Portfolio	192.78	53.55
Total AUM	359.97	100.00
# Money Market or Equivalent	16.58	4.61

NAV (Per Unit)	55.2215
Fund Management Charge	1.25%
Inception Date	02-May-08

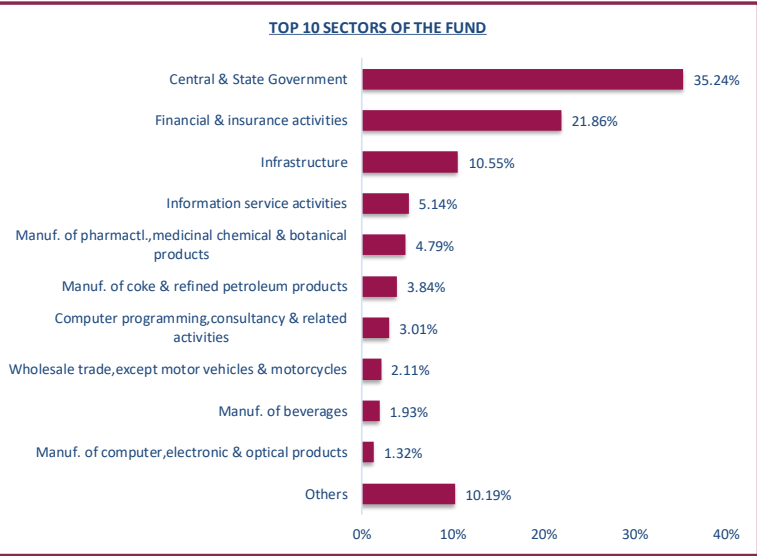
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns over one year has been annualized

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

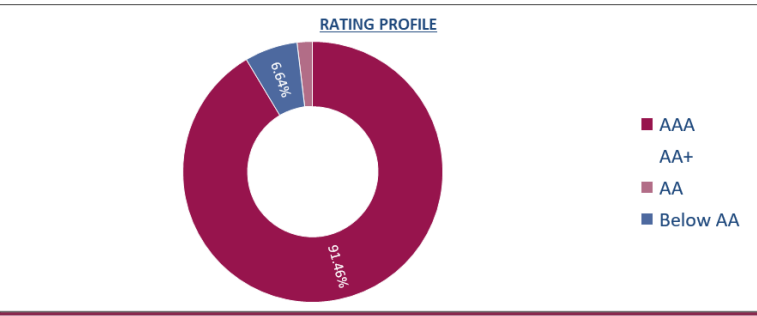


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	9.6821
Money Market Instruments	0.0005
Beta	1.0092

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.59%
ETERNAL LIMITED	5.14%
ICICI BANK LIMITED	4.31%
RELIANCE INDUSTRIES LIMITED	3.84%
MAX HEALTHCARE INSTITUTE LTD	2.55%
POLY MEDICURE LIMITED	2.11%
LARSEN & TOUBRO LIMITED	1.89%
INFOSYS LIMITED	1.84%
AXIS BANK LIMITED	1.80%
ANTHEM BIOSCIENCES LTD	1.73%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	13.38%
6.90 GOI 15 APRIL 2065	8.70%
7.46 GOI 06 NOVEMBER 2073	2.93%
6.8 GOI 15 DEC 2060	2.19%
7.34 GOI 22 APRIL 2064	1.39%
7.29 SGB 27 JANUARY 2033	1.32%
7.46 TELANGANA SDL 07 FEBRUARY 2045	1.00%
7.44 TELANGANA SDL 15 MAY 2041	0.72%
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	1.36%
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	0.75%
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%

UL MONEY MARKET FUND

ULIF01528/04/09LIFEMONEYM104

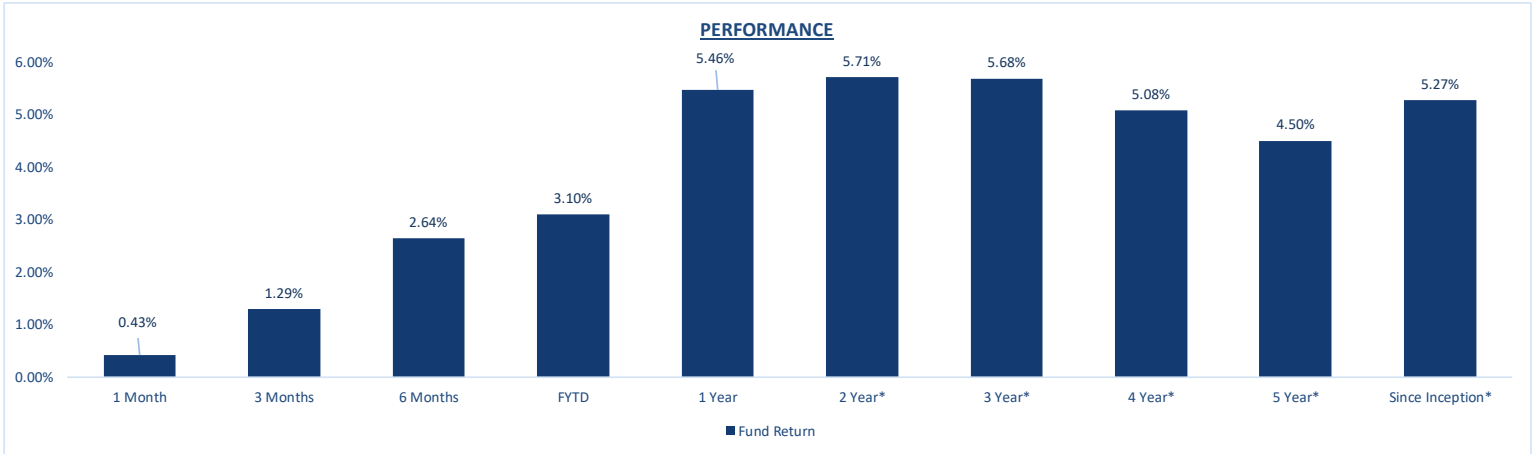
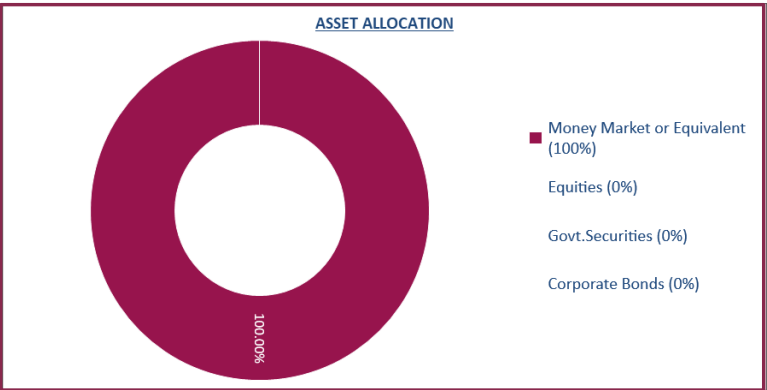
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	5.63	100.00
Equity Portfolio	0.00	0.00
Total AUM	5.63	100.00
# Money Market or Equivalent	5.63	100.00

NAV (Per Unit)	23.3536
Fund Management Charge	0.90%
Inception Date	28-Apr-09

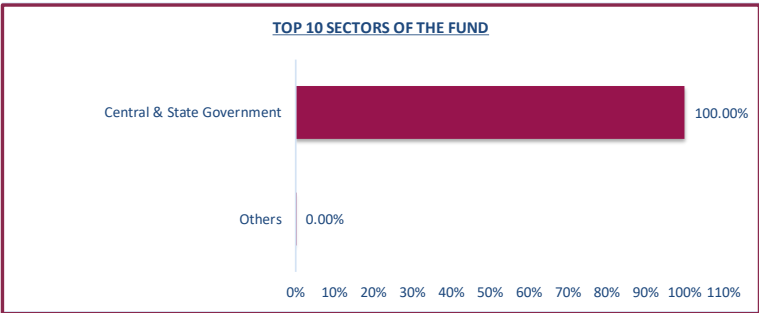
Fund Managers: Fixed Income - Naresh Kumar



*Returns over one year has been annualized

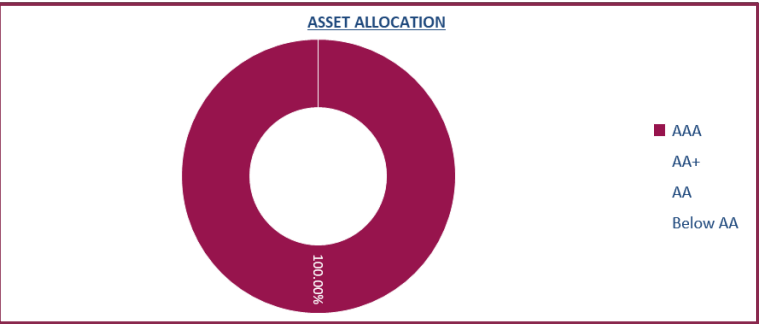
** Benchmark - NA

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
NIL	NA



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
NIL	NA

Modified Duration	
Debt Portfolio	0.6481
Money Market Instruments	0.6481

Note: Debt portfolio includes MMI

UL SECURE PLUS

ULIF01628/04/09LIFESECPLS104

31-Oct-25

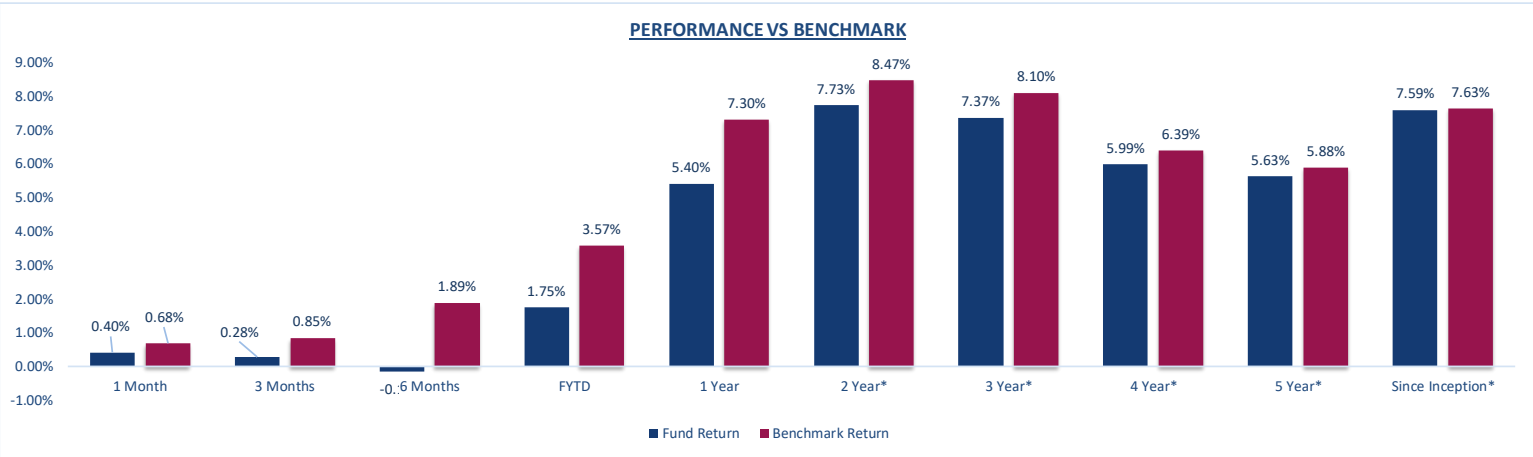
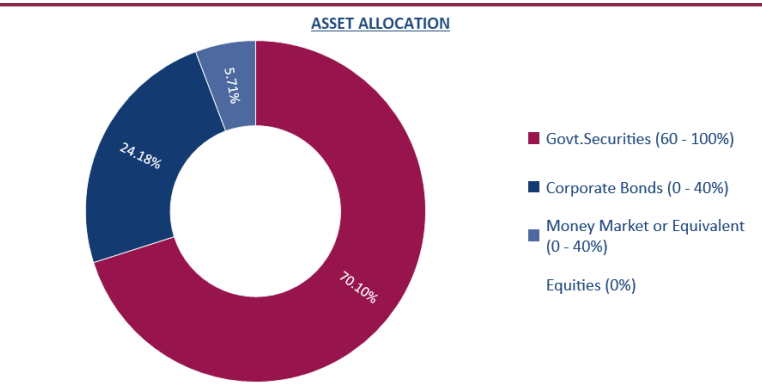
Objective: The investment objective of the fund is to provide higher security of investment by way of higher proportion of investment in sovereign papers that carry an implicit guarantee for repayment of principal and interest from the Government of India. This fund is available only under Systematic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

AUM	Rs In Crores	% of AUM
Debt Portfolio	189.38	100.00
Equity Portfolio	0.00	0.00
Total AUM	189.38	100.00
# Money Market or Equivalent	10.82	5.71

NAV (Per Unit)	33.5031
Fund Management Charge	0.90%
Inception Date	28-Apr-09

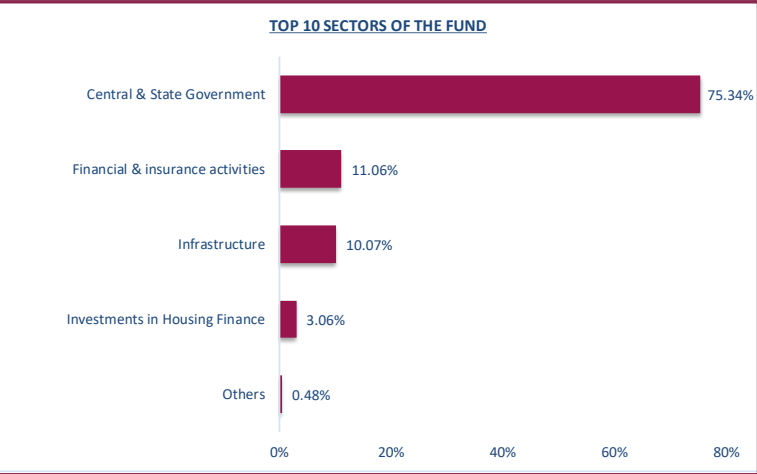
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



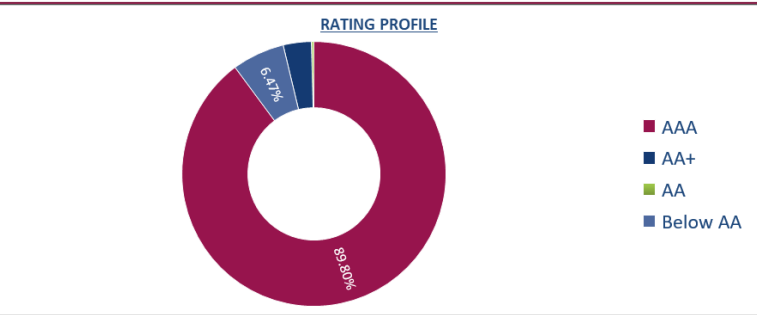
*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	35.89%
6.90 GOI 15 APRIL 2065	11.22%
7.43 TELANGANA SDL 05 JUNE 2043	9.88%
6.33 GOI 05 MAY 2035	6.25%
7.29 TELANGANA SDL 07 AUGUST 2040	1.46%
7.34 ANDHRA PRADESH SDL 31 JULY 2044	1.41%
7.44 TELANGANA SDL 15 MAY 2041	1.32%
7.54 GOI 23 MAY 2036	0.79%
7.34 GOI 22 APRIL 2064	0.52%
6.95 GOI 16 DEC 2061	0.37%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	5.57%
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	2.78%
8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	2.65%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.64%
6.85 NABARD 19 JAN 2029	2.36%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.86%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.59%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.19%
6.85 INDIAN RAILWAY FINANCE CORP LTD 29 OCT 2040	1.08%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.87%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.8496
Money Market Instruments	0.0004
Beta	0.9544

Note: Debt portfolio includes MMI

GUARANTEED FUND- DYNAMIC

ULIF01004/10/06AMSRGUADYN104

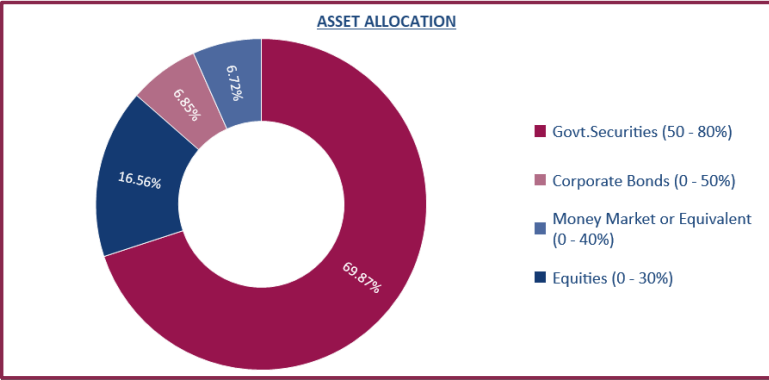
31-Oct-25

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.

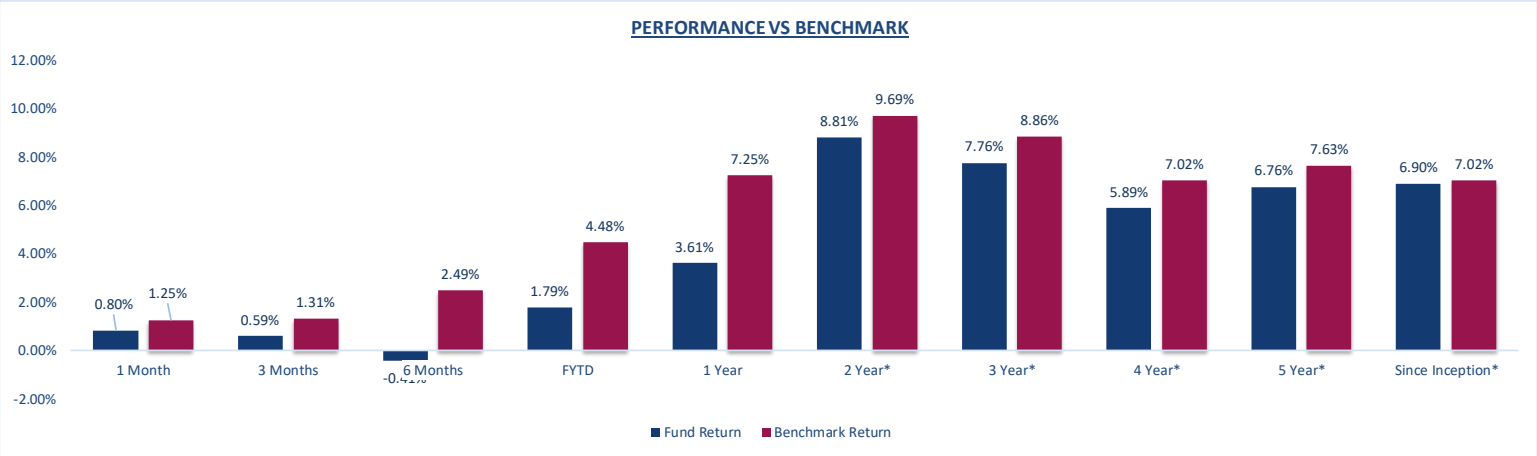
AUM	Rs In Crores	% of AUM
Debt Portfolio	1.35	83.44
Equity Portfolio	0.27	16.56
Total AUM	1.62	100.00
# Money Market or Equivalent	0.11	6.72

NAV (Per Unit)	35.6195
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%

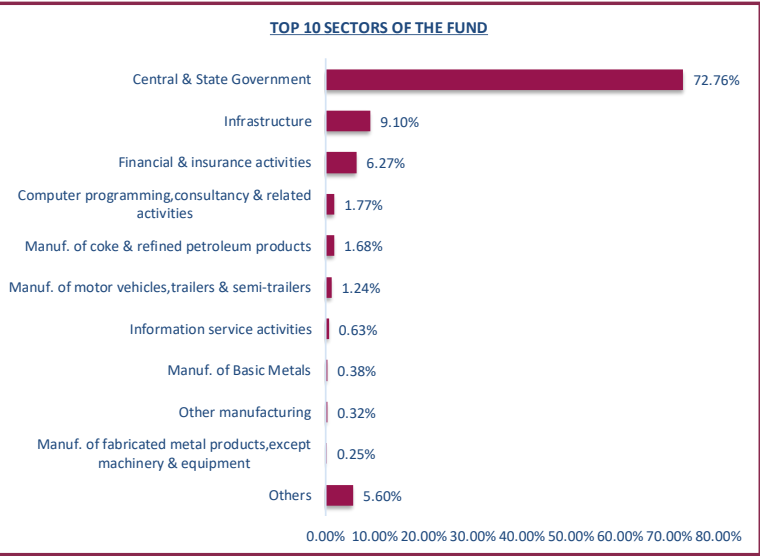


Note: Benchmark for fund has been changed from November 2018 onwards



*Returns over one year has been annualized

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



Modified Duration & Risk Profile Of The Fund

Debt Portfolio	9.1408
Money Market Instruments	0.0003
Beta	0.9298

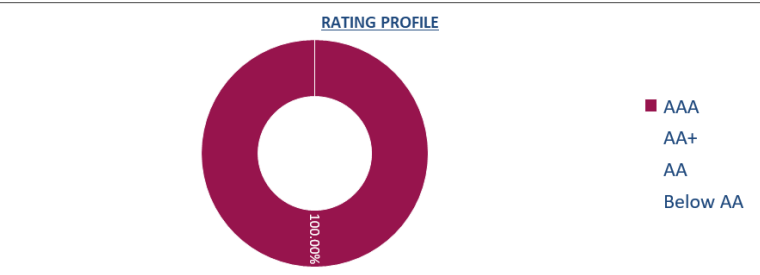
Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.69%
RELIANCE INDUSTRIES LIMITED	1.68%
ICICI BANK LIMITED	1.58%
INFOSYS LIMITED	1.14%
AXIS BANK LIMITED	1.01%
MAHINDRA & MAHINDRA LIMITED	0.82%
BHARTI AIRTEL LIMITED	0.78%
LARSEN & TOUBRO LIMITED	0.70%
ETERNAL LIMITED	0.63%
NTPC LIMITED	0.58%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	28.05%
8.51 HARYANA SDL 10 FEB 2026	9.31%
6.8 GOI 15 DEC 2060	8.66%
6.90 GOI 15 APRIL 2065	5.49%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.22%
7.29 SGB 27 JANUARY 2033	4.88%
7.46 GOI 06 NOVEMBER 2073	1.89%
6.33 GOI 05 MAY 2035	1.82%
8.17 GOI 01 DEC 2044	1.60%
7.34 GOI 22 APRIL 2064	1.49%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.33%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.88%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.64%

GUARANTEED FUND-INCOME

ULIF00904/10/06AMSRGUAINC104

31-Oct-25

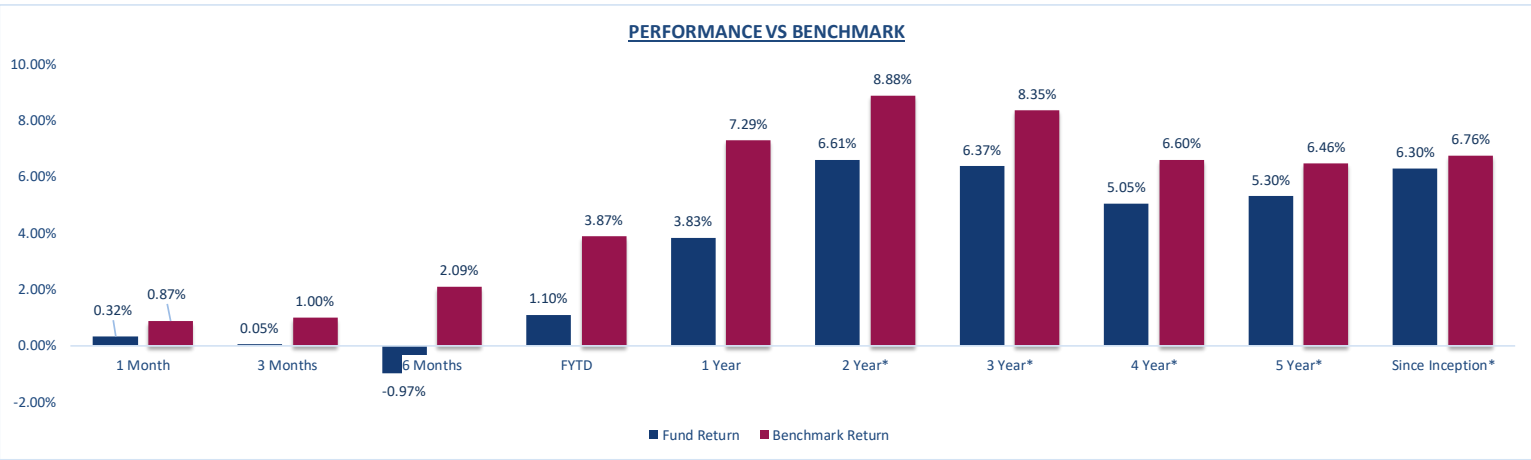
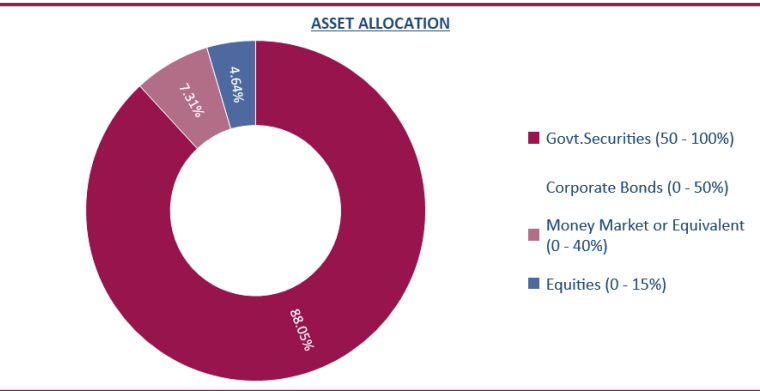
Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.48	95.36
Equity Portfolio	0.02	4.64
Total AUM	0.50	100.00
# Money Market or Equivalent	0.04	7.31

NAV (Per Unit)	31.9867
Fund Management Charge	1.50%
Inception Date	23-Oct-06

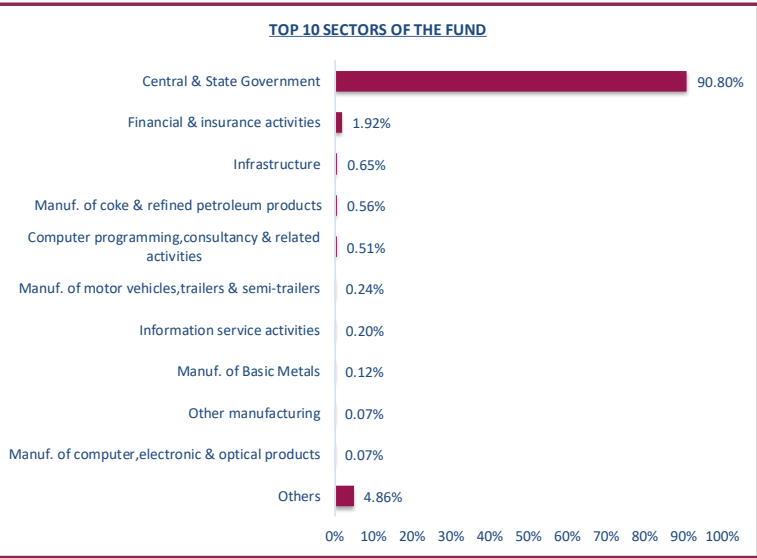
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 95% and NSE Nifty 50 - 5%

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



*Returns over one year has been annualized

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

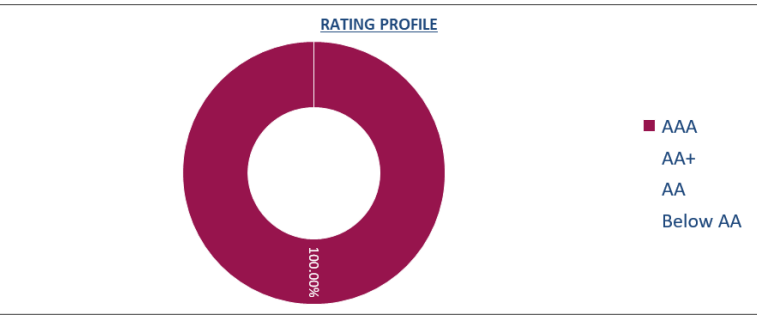


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	9.2343
Money Market Instruments	0.0002
Beta	0.8214

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	0.56%
HOUSING DEVELOPMENT FINANCE CORP BANK	0.55%
ICICI BANK LIMITED	0.51%
INFOSYS LIMITED	0.36%
AXIS BANK LIMITED	0.32%
BHARTI AIRTEL LIMITED	0.25%
MAHINDRA & MAHINDRA LIMITED	0.21%
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	34.36%
8.22 KARNATAKA SDL 09 DEC 2025	12.02%
6.90 GOI 15 APRIL 2065	8.07%
6.8 GOI 15 DEC 2060	7.49%
7.29 SGB 27 JANUARY 2033	6.34%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.65%
8.17 GOI 01 DEC 2044	4.33%
7.88 GOI 19 MAR 2030	4.03%
6.33 GOI 05 MAY 2035	1.97%
7.34 GOI 22 APRIL 2064	1.85%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
NIL	NA

UL LIFE DIVERSIFIED EQUITY FUND

ULIF02201/01/20LIFEDIVEQF104

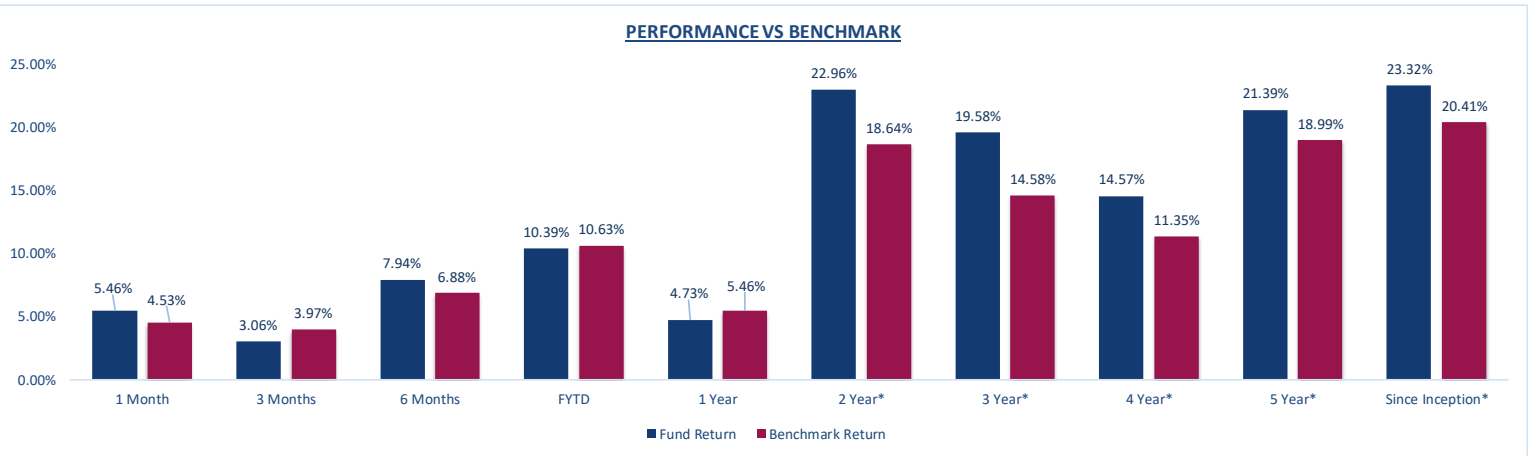
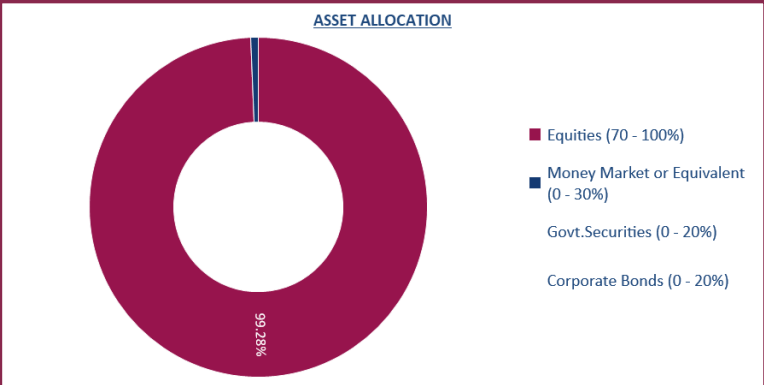
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	23.60	0.72
Equity Portfolio	3,242.47	99.28
Total AUM	3,266.07	100.00
# Money Market or Equivalent	23.60	0.72

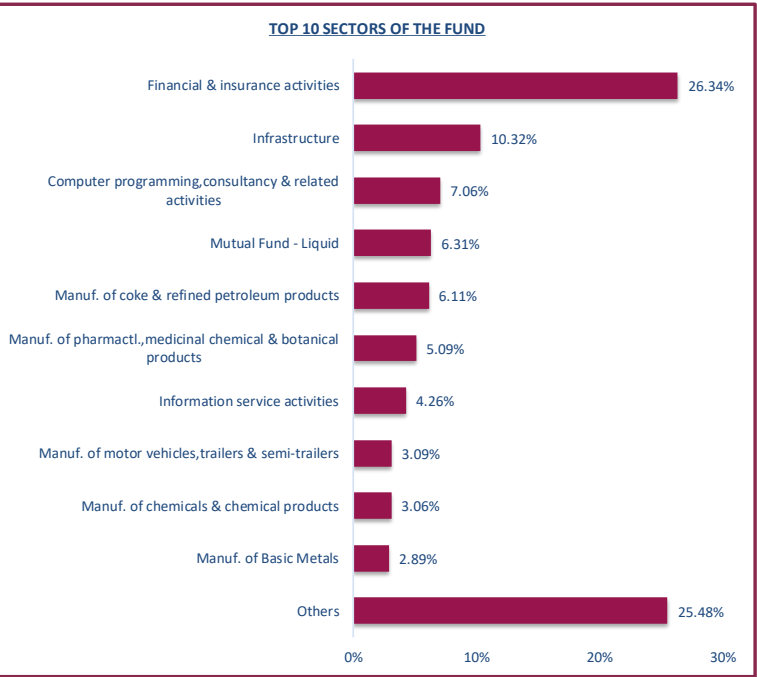
NAV (Per Unit)	31.0165
Fund Management Charge	1.25%
Inception Date	08-Jun-20

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



*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.13%
RELIANCE INDUSTRIES LIMITED	6.11%
ICICI BANK LIMITED	5.25%
INFOSYS LIMITED	4.68%
ETERNAL LIMITED	3.62%
LARSEN & TOUBRO LIMITED	3.55%
BAJAJ FINANCE LIMITED	2.44%
SAGILITY INDIA LTD	2.44%
BHARTI AIRTEL LIMITED	2.14%
UTI NIFTY BANK ETF	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

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9174

Note: Debt portfolio includes MMI

UL MONEY MARKET II FUND

ULIF02301/01/20LIFEMONMK2104

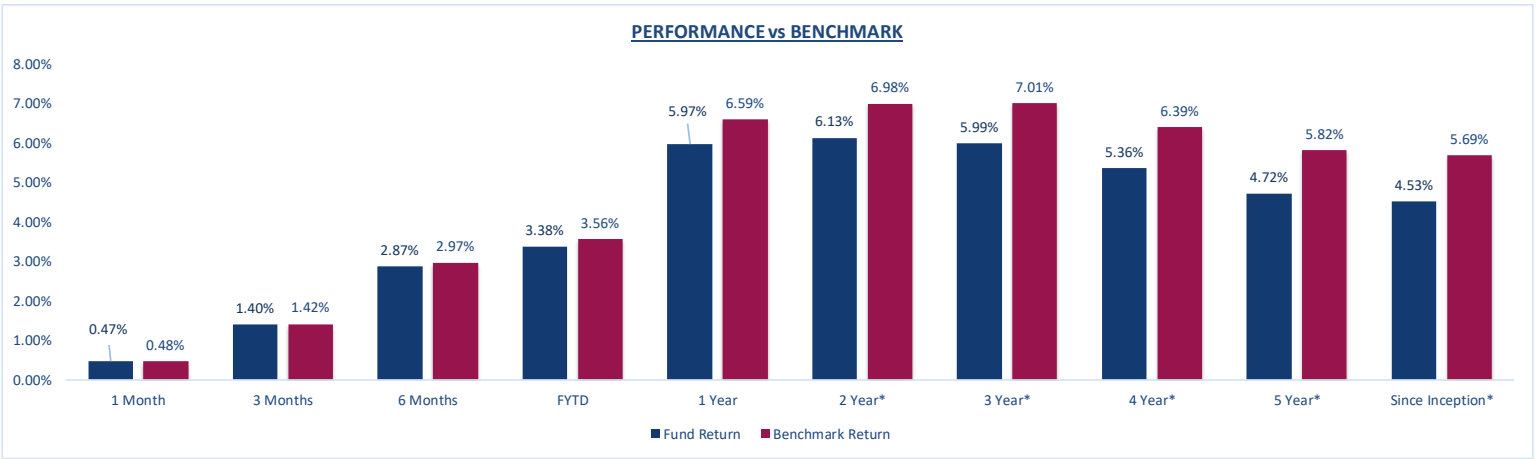
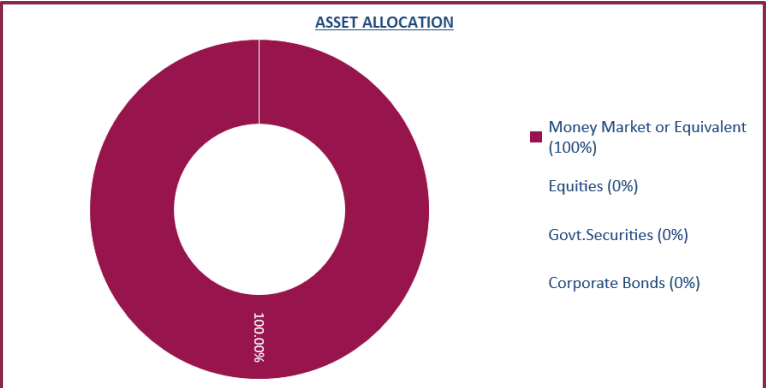
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	90.20	100.00
Equity Portfolio	0.00	0.00
Total AUM	90.20	100.00
# Money Market or Equivalent	90.20	100.00

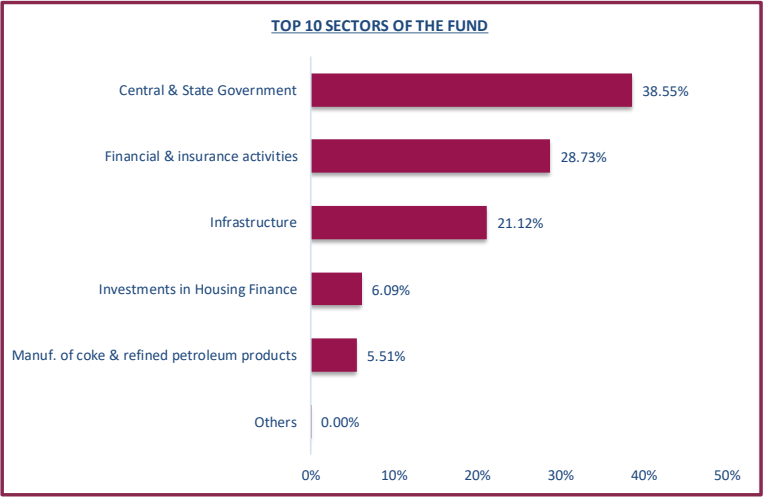
NAV (Per Unit)	12.7007
Fund Management Charge	0.90%
Inception Date	08-Jun-20

Fund Managers: Fixed Income - Naresh Kumar



*Returns over one year has been annualized

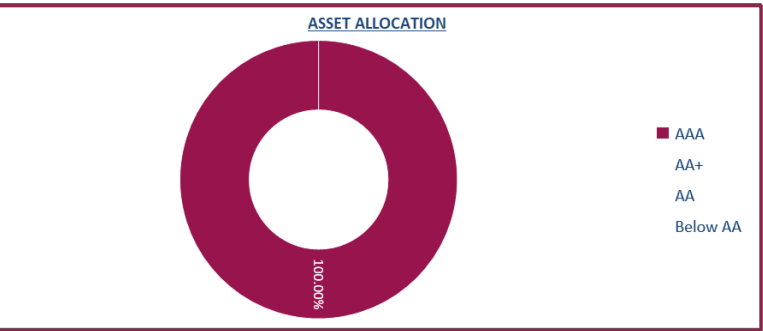
Above Fund Returns are after deduction of Fund Management Charges (FMC)



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
NIL	NA



Modified Duration	
Debt Portfolio	0.3455
Money Market Instruments	0.3455

Note: Debt portfolio includes MMI

UL SUSTAINABLE EQUITY FUND

ULIF02505/10/21SUSTAIN EQU104

31-Oct-25

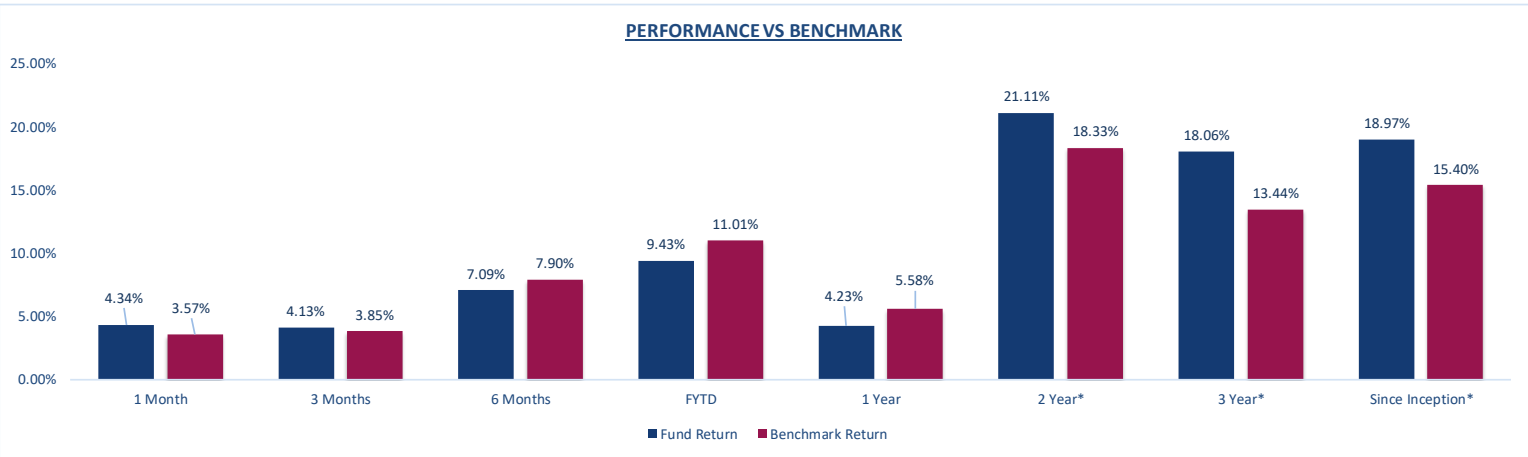
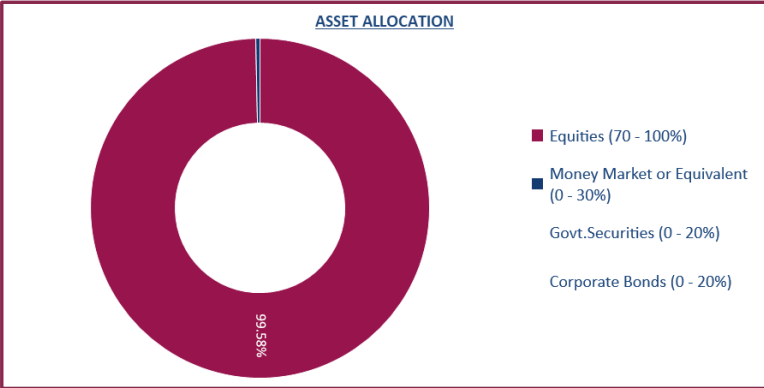
Objective: Sustainable Equity fund is to focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

AUM	Rs In Crores	% of AUM
Debt Portfolio	2.46	0.42
Equity Portfolio	582.58	99.58
Total AUM	585.04	100.00
# Money Market or Equivalent	2.46	0.42

NAV (Per Unit)	18.1712
Fund Management Charge	1.25%
Inception Date	25-May-22

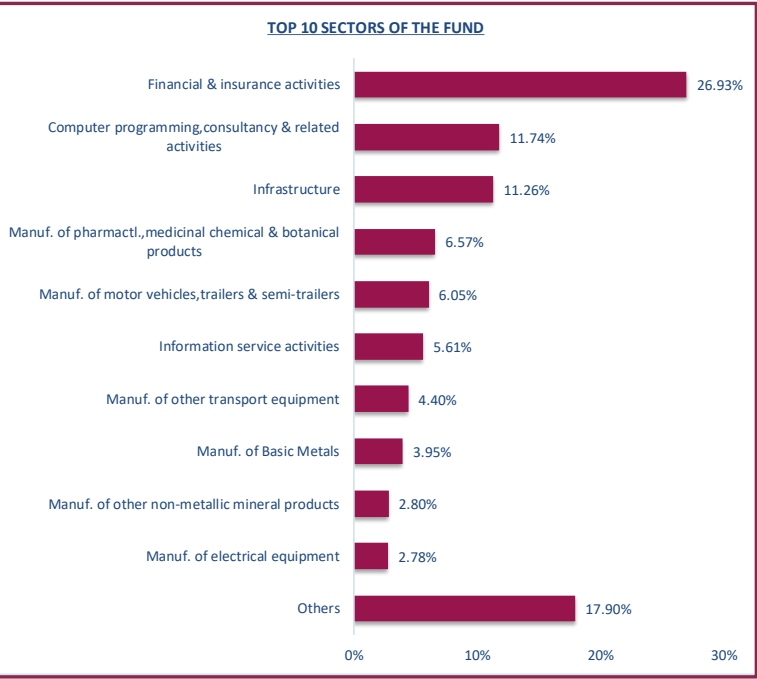
Fund Managers: Equity - Saurabh Kataria
Benchmark - Custom ESG Index*

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



*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
ICICI BANK LIMITED	6.63%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.91%
BHARTI AIRTEL LIMITED	5.82%
ETERNAL LIMITED	5.61%
INFOSYS LIMITED	4.22%
STATE BANK OF INDIA	3.08%
JSW STEEL LIMITED	3.06%
SHRIRAM FINANCE LIMITED	2.68%
BAJAJ FINANCE LIMITED	2.55%
MAHINDRA & MAHINDRA LIMITED	2.50%

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

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9481

Note: Debt portfolio includes MMI

UL PURE GROWTH FUND

ULIF02630/12/22PUREGROWTH104

31-Oct-25

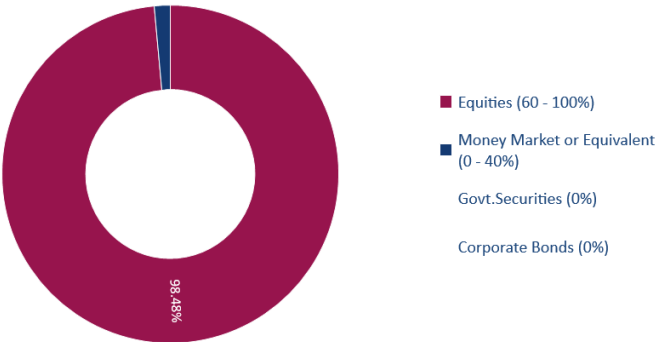
Objective: The objective of the fund is to provide medium to long term return to the investors by actively managing portfolio through investment in equities, cash and money market instruments. Fund will not invest in companies that derive significant share of income from sectors such as Alcoholic beverages,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

AUM	Rs In Crores	% of AUM
Debt Portfolio	6.41	1.52
Equity Portfolio	413.74	98.48
Total AUM	420.14	100.00
# Money Market or Equivalent	6.41	1.52

NAV (Per Unit)	16.7196
Fund Management Charge	1.25%
Inception Date	08-Feb-23

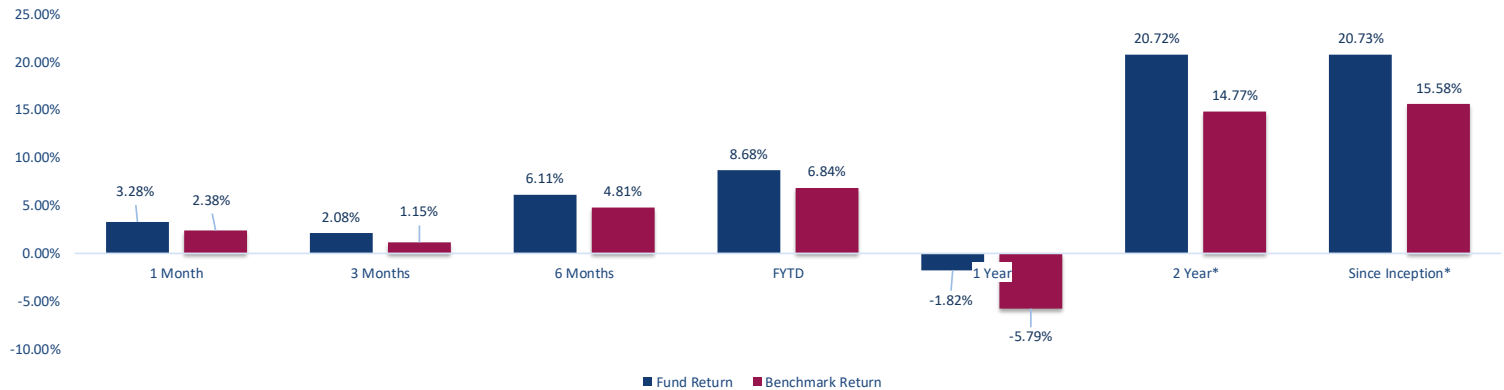
Fund Managers: Equity - Kamlesh Khareta
Benchmark - Customised Pure Equity*

ASSET ALLOCATION



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

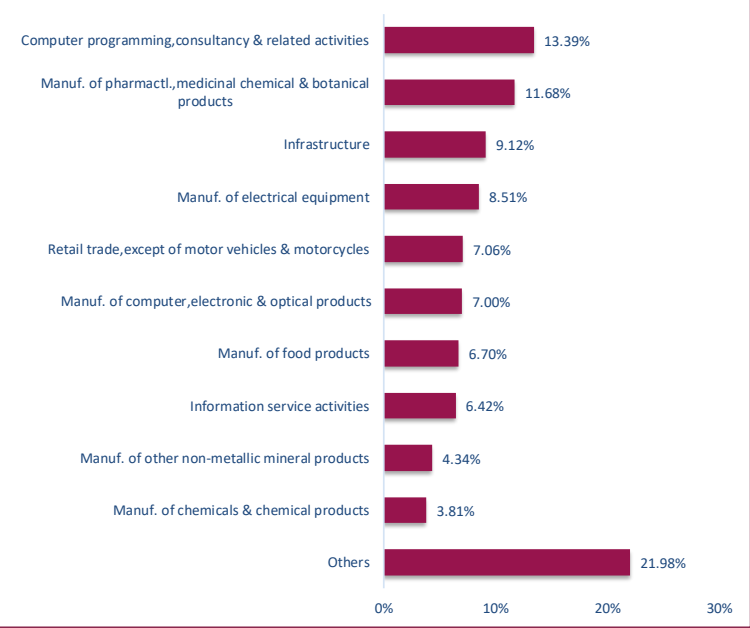
PERFORMANCE VS BENCHMARK



*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
ETERNAL LIMITED	5.03%
INFOSYS LIMITED	4.57%
ULTRATECH CEMENT LIMITED	4.34%
FORTIS HEALTHCARE LIMITED	4.34%
BHARAT ELECTRONICS LIMITED	4.07%
TATA CONSULTANCY SERVICES LIMITED	2.90%
BIKAJI FOODS INTERNATIONAL LTD	2.89%
JINDAL STEEL & POWER LIMITED	2.86%
TRENT LIMITED	2.74%
RELIANCE INDUSTRIES LIMITED	2.69%

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

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	0.0000
Money Market Instruments	0.0000
Beta	0.9299

Note: Debt portfolio includes MMI

UL LIFE DYNAMIC BOND FUND

ULIF02401/01/20LIFEDYNBOF104

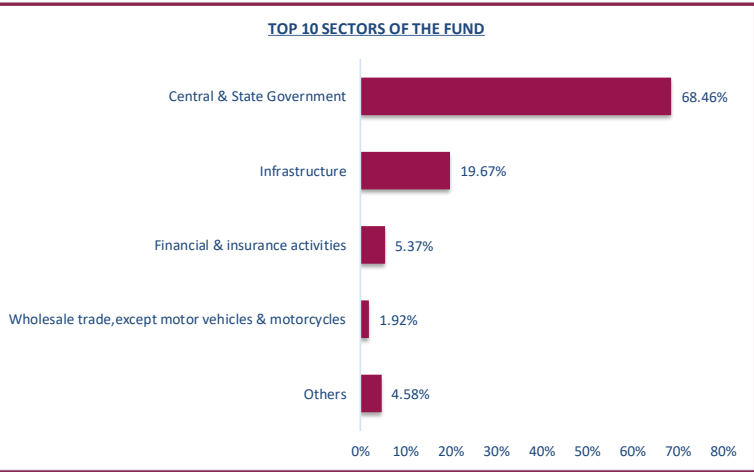
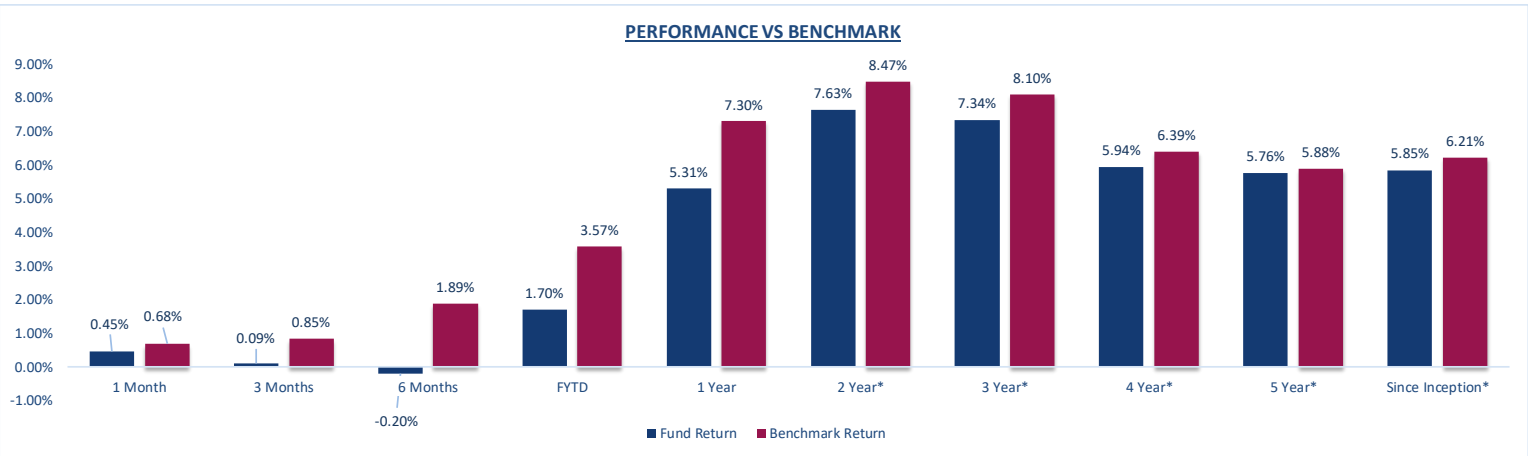
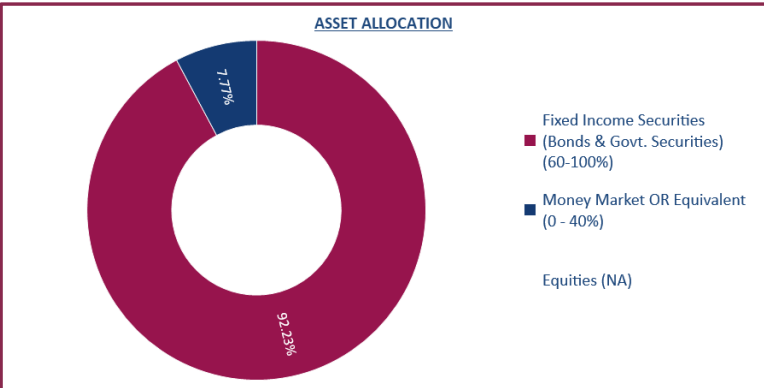
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	35.99	100.00
Equity Portfolio	0.00	0.00
Total AUM	35.99	100.00
# Money Market or Equivalent	2.80	7.77

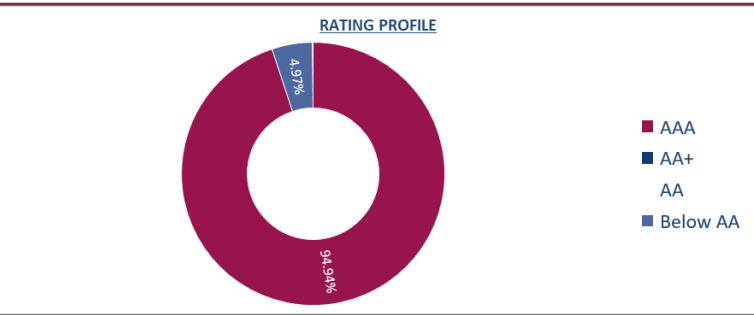
NAV (Per Unit)	13.5910
Fund Management Charge	0.90%
Inception Date	08-Jun-20

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



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	30.84%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	13.37%
6.90 GOI 15 APRIL 2065	7.34%
7.83 GUJARAT SDL 13 JUL 2026	2.82%
6.33 GOI 05 MAY 2035	2.74%
7.34 GOI 22 APRIL 2064	2.67%
7.80 GUJARAT SDL 27 DEC 2027	1.44%
7.44 TELANGANA SDL 15 MAY 2041	1.26%
7.29 SGB 27 JANUARY 2033	0.88%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.71%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	7.21%
7.80 YES BANK 29 SEP 2027	4.75%
6.85 NABARD 19 JAN 2029	4.18%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	1.92%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.48%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.44%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.41%
7.23 SBI BANK INFRA 19 NOV 2039	1.40%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.13%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.58%

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	8.6641
Money Market Instruments	0.0003
Beta	0.8876

Note: Debt portfolio includes MMI

NIFTY SMALLCAP QUALITY INDEX FUND

ULIF02702/08/23NIFTYSMALL104

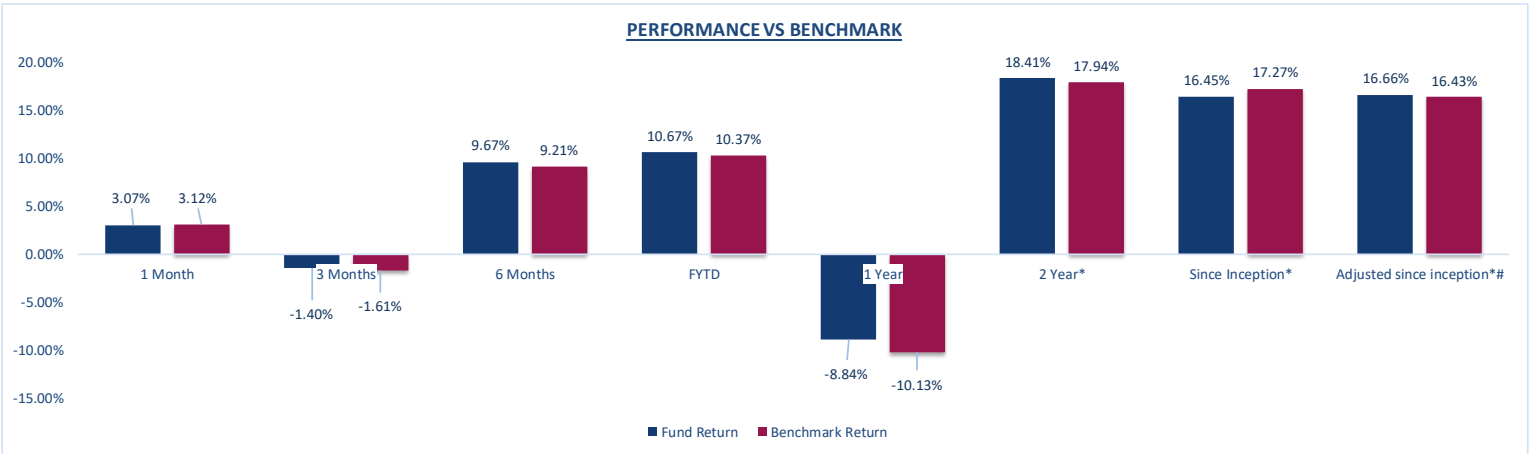
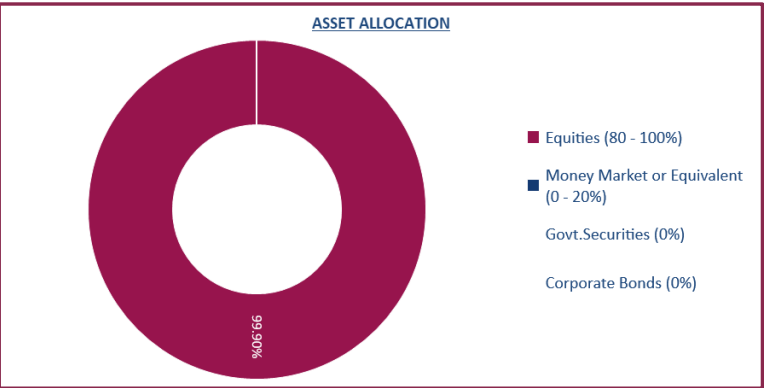
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	1.25	0.10
Equity Portfolio	1,203.72	99.90
Total AUM	1,204.97	100.00
# Money Market or Equivalent	1.25	0.10

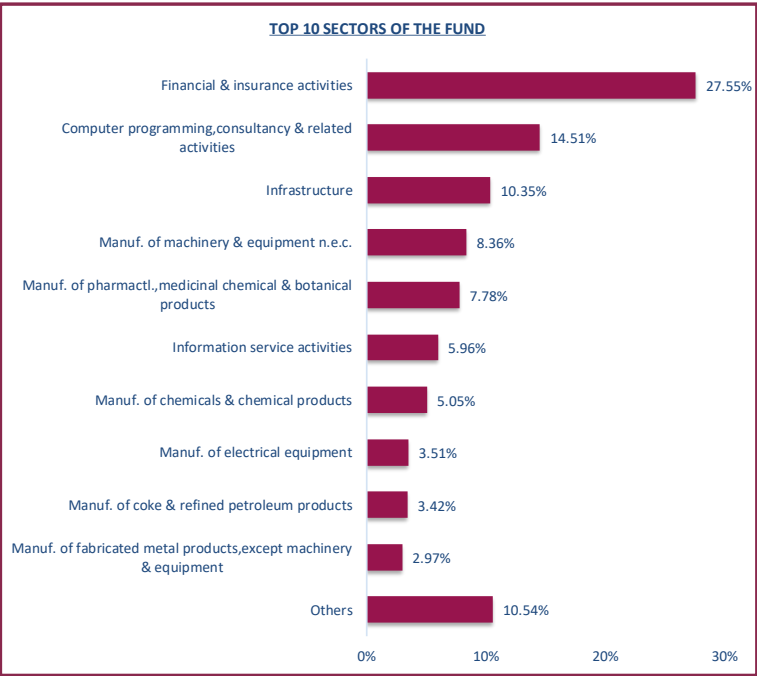
NAV (Per Unit)	13.9326
Fund Management Charge	1.00%
Inception Date	28-Aug-23

Fund Managers: Equity - Kamlesh Khareta
Benchmark - NSE Nifty Smallcap 250 Quality 50 Index



*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 EQUITIES IN THE FUND	
Security Name	% of AUM
ANAND RATHI WEALTH LTD	5.76%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	4.49%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	4.20%
INDIAN ENERGY EXCHANGE LIMITED	3.46%
CASTROL INDIA LIMITED	3.42%
KARUR VYSYA BANK LIMITED	3.14%
GILLETTE INDIA LTD	2.97%
ANGEL ONE LIMITED	2.92%
ECLERX SERVICES	2.76%
DR LAL PATHLAB LIMITED	2.61%

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

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9783

Note: Debt portfolio includes MMI



MIDCAP MOMENTUM INDEX FUND

ULIF02801/01/24MIDMOMENTM104

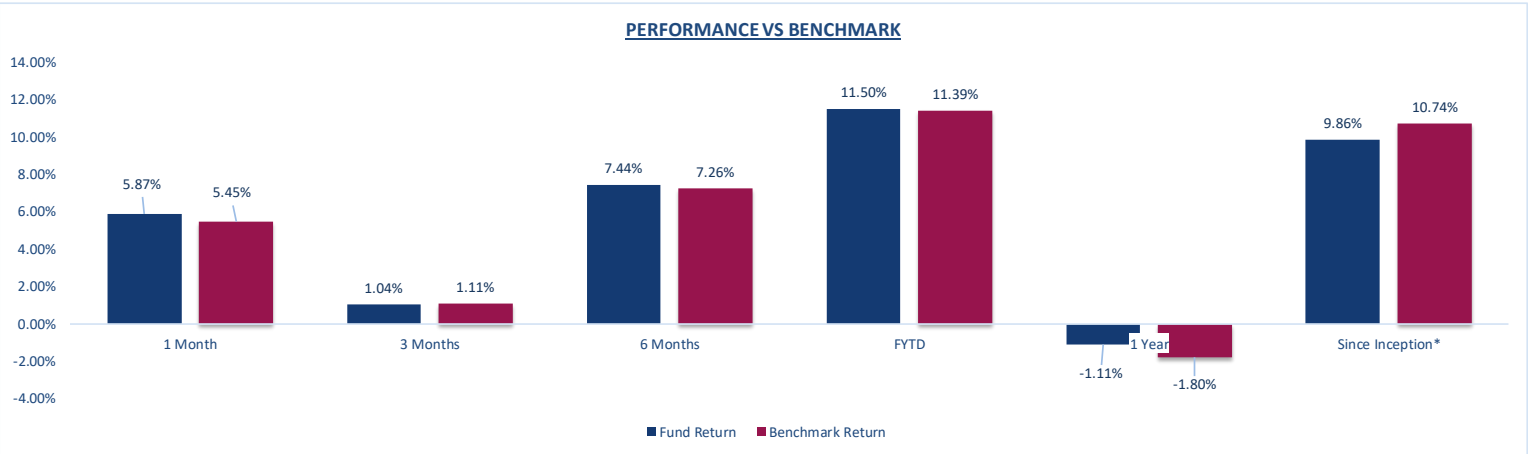
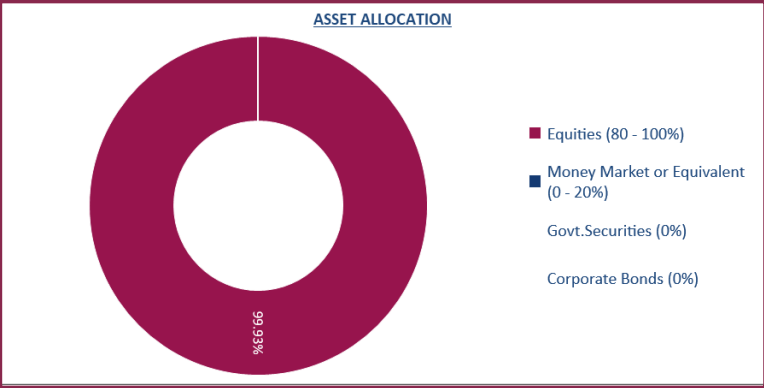
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.73	0.07
Equity Portfolio	1,072.47	99.93
Total AUM	1,073.20	100.00
# Money Market or Equivalent	0.73	0.07

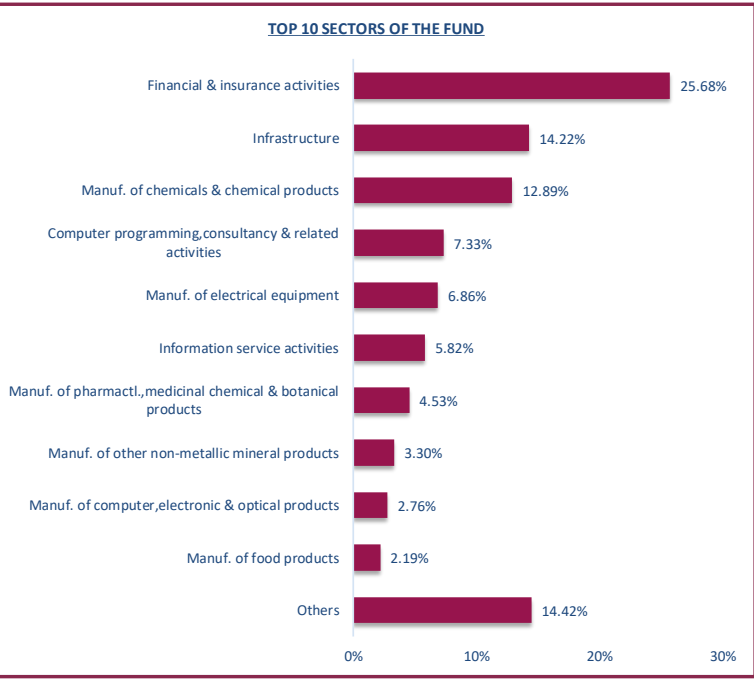
NAV (Per Unit)	11.7917
Fund Management Charge	1.25%
Inception Date	30-Jan-24

Fund Managers: Equity - Kamlesh Khareta
Benchmark - NSE Nifty Midcap 150 Momentum 50 Index



*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
BSE LIMITED	5.39%
MAX HEALTHCARE INSTITUTE LTD	4.72%
SUZLON ENERGY LIMITED	4.09%
COFORGE LIMITED	3.76%
ONE 97 COMMUNICATIONS LIMITED	3.62%
SOLAR INDUSTRIES INDIA LTD	3.61%
PERSISTENT SYSTEMS LIMITED	3.56%
HDFC ASSET MANAGEMENT COMPANY LIMITED	3.43%
FORTIS HEALTHCARE LIMITED	3.32%
SRF LIMITED	3.14%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
NIL	NA

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9867

Note: Debt portfolio includes MMI

NIFTY ALPHA 50 FUND

ULIF02914/05/24ALPHAFIFTY104

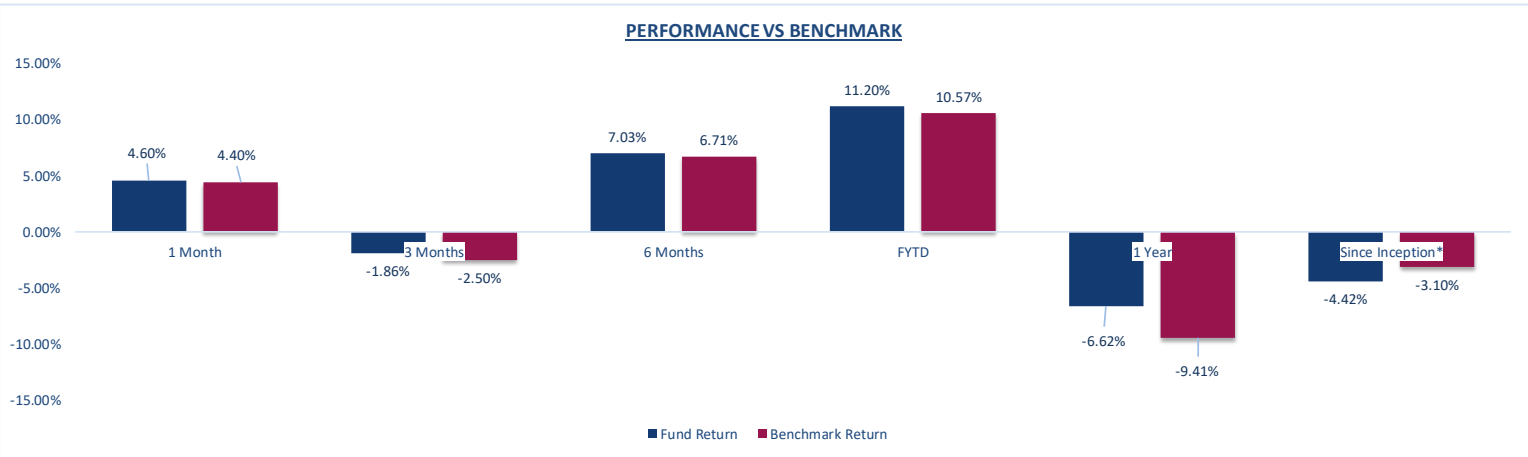
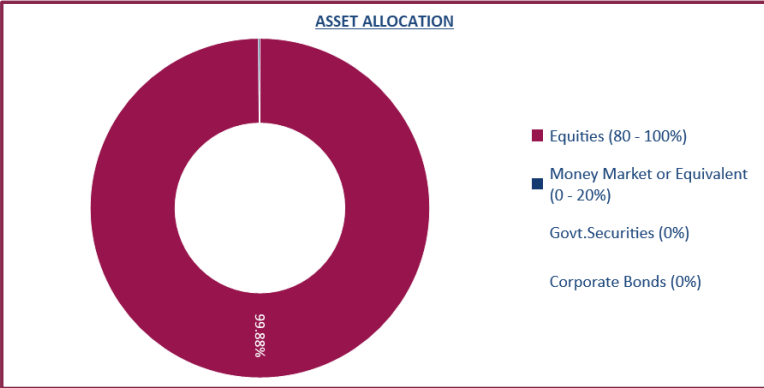
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.75	0.12
Equity Portfolio	624.83	99.88
Total AUM	625.59	100.00
# Money Market or Equivalent	0.75	0.12

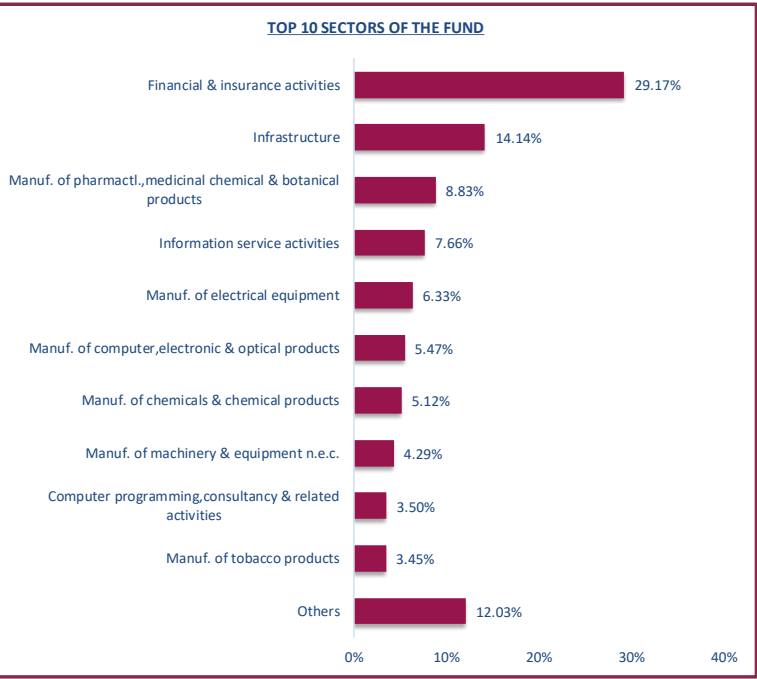
NAV (Per Unit)	9.3786
Fund Management Charge	1.25%
Inception Date	31-May-24

Fund Managers: Equity - Kamlesh Khareta
Benchmark - NSE Nifty Alpha 50 Index



*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
BSE LIMITED	7.43%
ONE 97 COMMUNICATIONS LIMITED	5.47%
LAURUS LABS LIMITED	4.60%
FORTIS HEALTHCARE LIMITED	3.69%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.50%
AMBER ENTERPRISE LIMITED	3.50%
GODFREY PHILLIPS INDIA LTD.	3.45%
GE VERNOVA T&D INDIA LTD	3.37%
RELIANCE POWER LIMITED	2.98%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	2.96%

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9429

Note: Debt portfolio includes MMI

NIFTY 500 MOMENTUM 50 FUND

ULIF03015/08/24MOMENFIFTY104

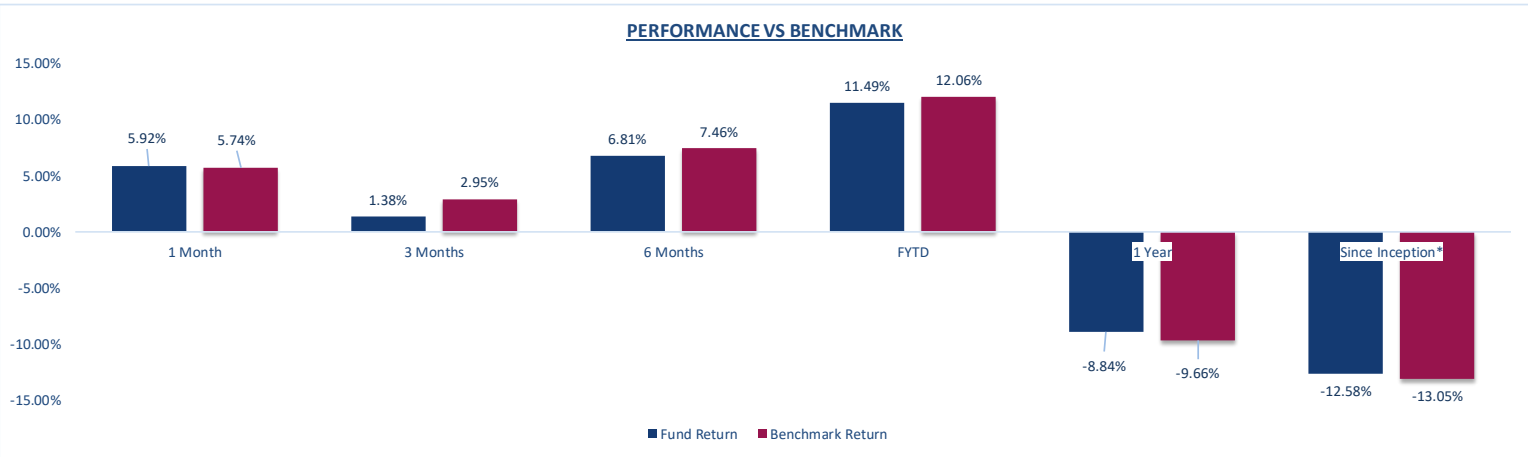
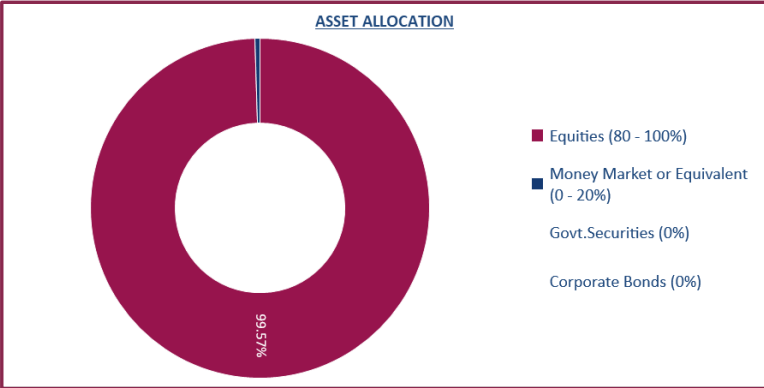
31-Oct-25

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

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.90	0.43
Equity Portfolio	208.99	99.57
Total AUM	209.89	100.00
# Money Market or Equivalent	0.90	0.43

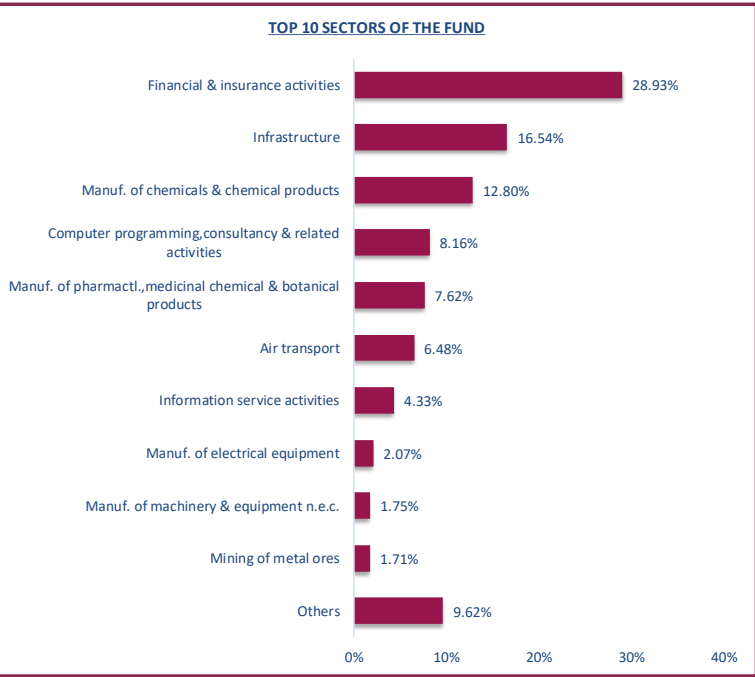
NAV (Per Unit)	8.5536
Fund Management Charge	1.25%
Inception Date	02-Sep-24

Fund Managers: Equity - Kamlesh Khareta
Benchmark - NSE Nifty 500 Momentum 50 Index



*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
INTERGLOBE AVIATION LTD	6.48%
DIVIS LABORATORIES LIMITED	6.21%
MAX HEALTHCARE INSTITUTE LTD	5.68%
BAJAJ FINANCE LIMITED	3.84%
COFORGE LIMITED	3.72%
SBI LIFE INSURANCE COMPANY LIMITED	3.66%
SOLAR INDUSTRIES INDIA LTD	3.63%
BAJAJ FINSERV LIMITED	3.56%
ONE 97 COMMUNICATIONS LIMITED	3.56%
PERSISTENT SYSTEMS LIMITED	3.55%

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9810

Note: Debt portfolio includes MMI

NIFTY MOMENTUM QUALITY 50 FUND

ULIF03127/10/24MOMQUALITY104

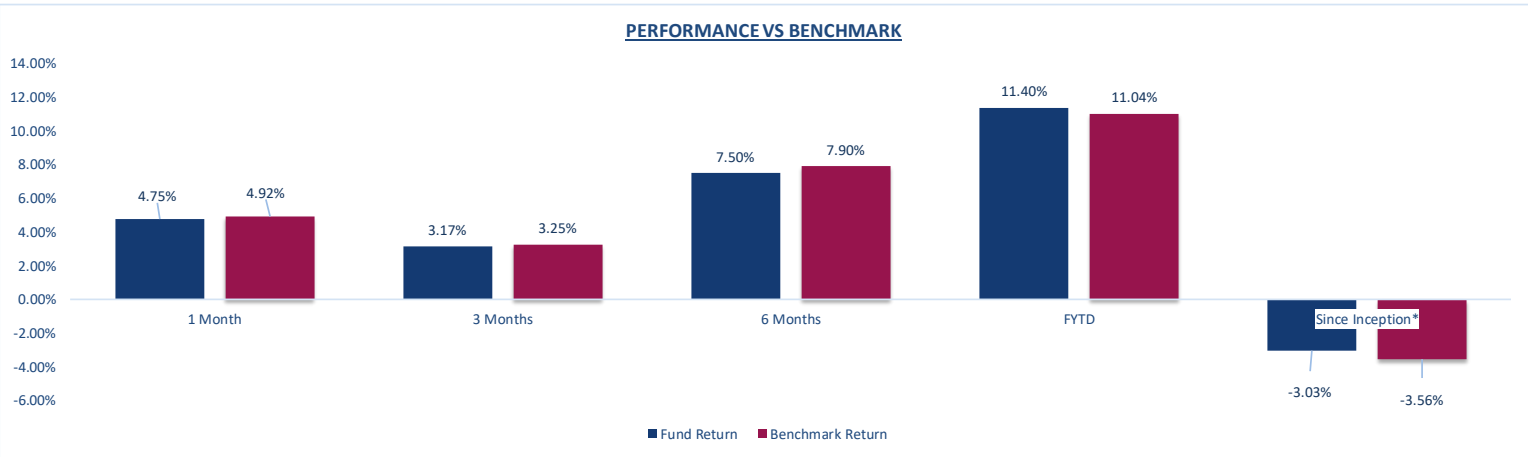
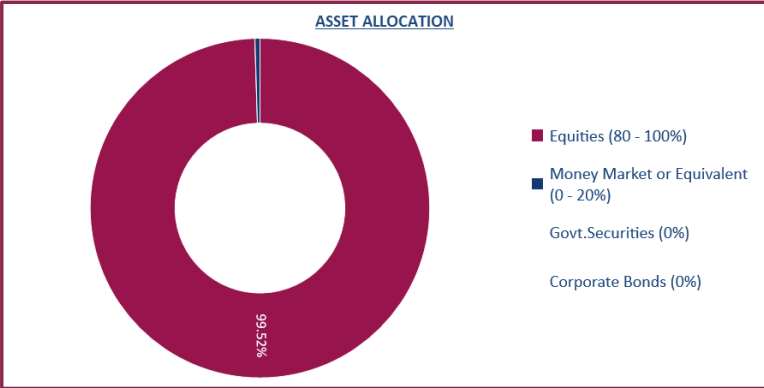
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.52	0.48
Equity Portfolio	108.56	99.52
Total AUM	109.08	100.00
# Money Market or Equivalent	0.52	0.48

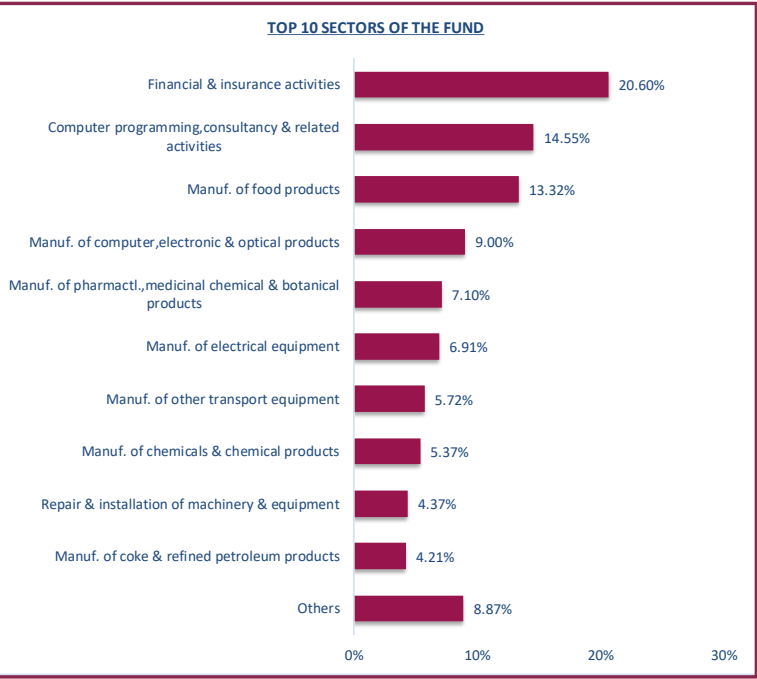
NAV (Per Unit)	9.6973
Fund Management Charge	1.25%
Inception Date	18-Nov-24

Fund Managers: Equity - Kamlesh Khareta
Benchmark - NSE Nifty 500 Multicap Momentum Quality 50 Index



*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
EICHER MOTORS LIMITED	5.72%
BAJAJ FINANCE LIMITED	5.70%
NESTLE INDIA LIMITED	5.41%
BHARAT ELECTRONICS LIMITED	5.36%
DIVIS LABORATORIES LIMITED	5.14%
BRITANNIA INDUSTRIES LIMITED	4.94%
BSE LIMITED	4.53%
SUZLON ENERGY LIMITED	4.42%
HINDUSTAN AERONAUTICS LTD	4.37%
HCL TECHNOLOGIES LIMITED	4.27%

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9926

Note: Debt portfolio includes MMI



SUSTAINABLE WEALTH 50 INDEX FUND

ULIF03223/12/24SUSTWEALTH104

31-Oct-25

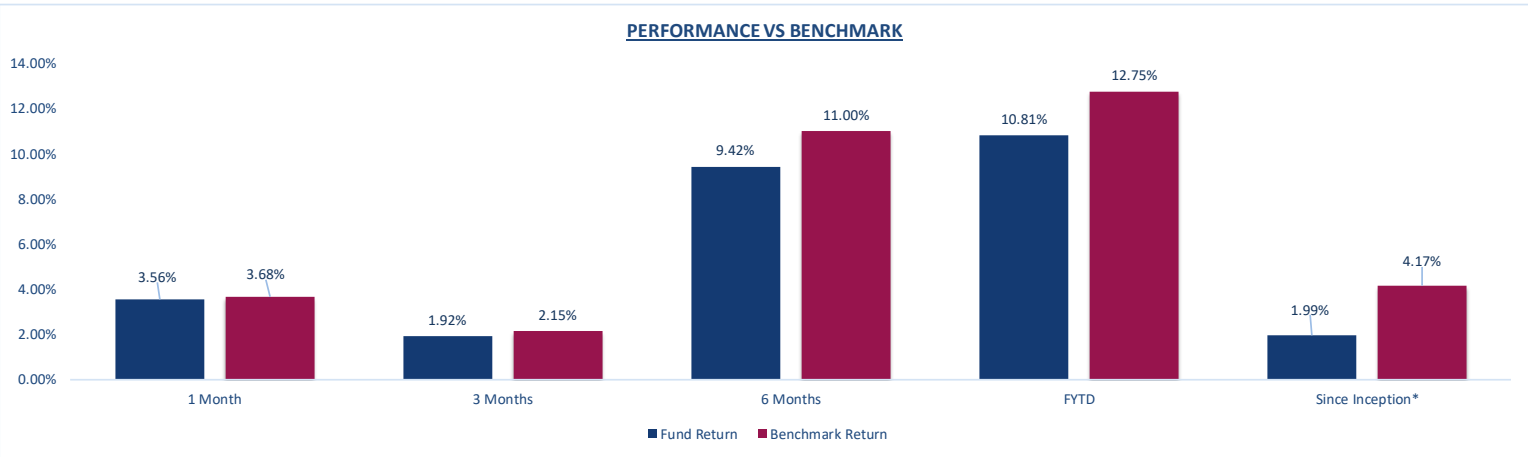
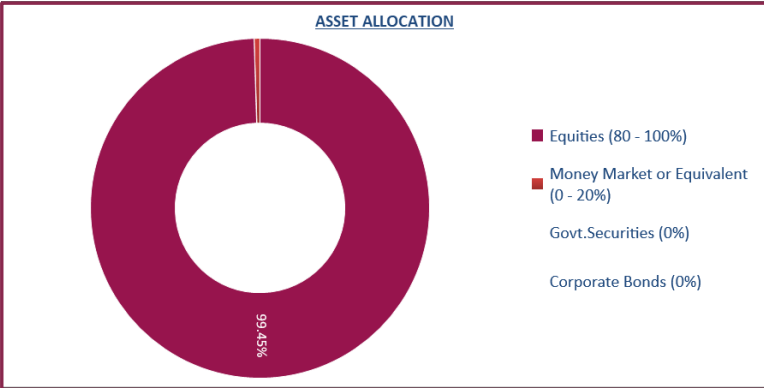
Objective: The objective of the fund is to invest in a basket of 50 stocks based on a proprietary equal weighted factor-based quantitative index designed to identify top-performing stocks from the NSE 500 universe based on Free Cash Flow Yield (FCF Yield) for non-financial companies and Dividend Yield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

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.54	0.55
Equity Portfolio	98.54	99.45
Total AUM	99.08	100.00
# Money Market or Equivalent	0.54	0.55

NAV (Per Unit)	10.1987
Fund Management Charge	1.25%
Inception Date	17-Jan-25

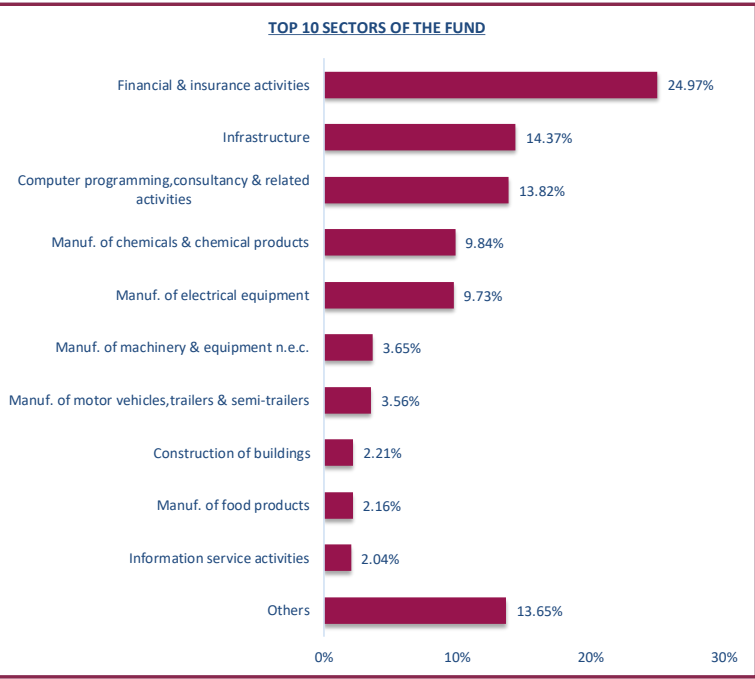
Fund Managers: Equity - Kamlesh Khareta
Benchmark - Sustainable Yield Index*

* Managed by NSE



*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
ANGEL ONE LIMITED	2.25%
OBEROI REALTY	2.21%
PUNJAB NATIONAL BANK LIMITED	2.18%
TATA COMMUNICATIONS LIMITED	2.17%
ASIAN PAINTS (INDIA) LIMITED	2.16%
NESTLE INDIA LIMITED	2.16%
LARSEN & TOUBRO LIMITED	2.15%
CANARA BANK LIMITED	2.14%
LTIMINDTREE LIMITED	2.13%
ADANI ENERGY SOLUTIONS LTD	2.12%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
NIL	NA

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9713

Note: Debt portfolio includes MMI

SMART INNOVATION FUND

ULIF03301/03/25INNOVATION104

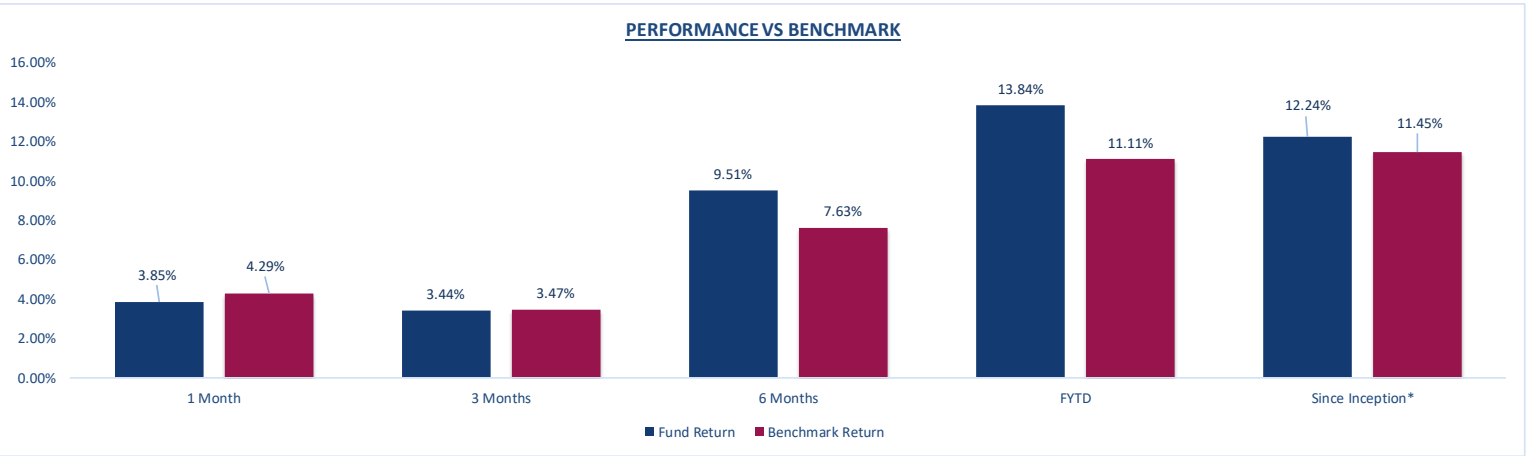
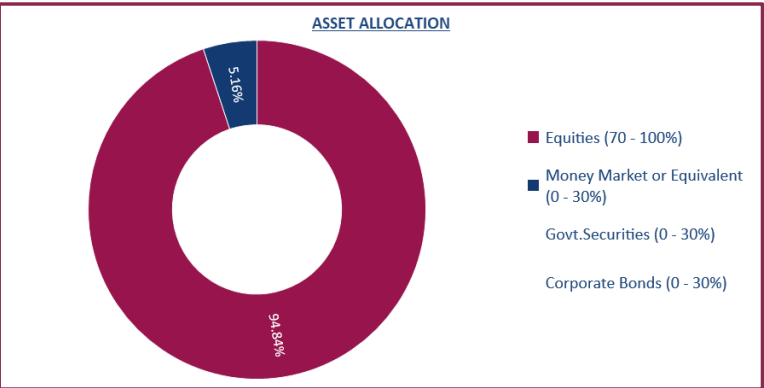
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	2.02	5.16
Equity Portfolio	37.10	94.84
Total AUM	39.12	100.00
# Money Market or Equivalent	2.02	5.16

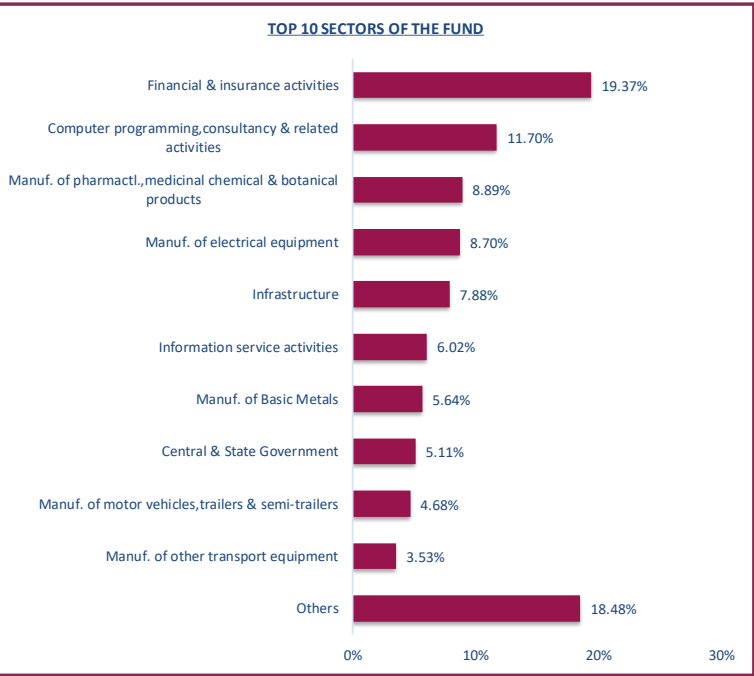
NAV (Per Unit)	11.2241
Fund Management Charge	1.25%
Inception Date	21-Mar-25

Fund Managers: Equity - Saurabh Kataria
Benchmark - NSE Nifty 500



*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	4.58%
TUBE INVESTMENTS OF INDIA LIMITED	3.89%
STATE BANK OF INDIA	3.69%
SHRIRAM FINANCE LIMITED	2.92%
C.E. INFO SYSTEMS LIMITED	2.88%
INFO EDGE (INDIA) LIMITED	2.73%
BAJAJ FINANCE LIMITED	2.72%
BHARAT DYNAMICS LIMITED	2.69%
ICICI BANK LIMITED	2.67%
MAX HEALTHCARE INSTITUTE LTD	2.57%

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	1.0149

Note: Debt portfolio includes MMI

NIFTY 500 MULTIFACTOR 50 INDEX FUND

ULIF03414/05/25MULTIFACTO104

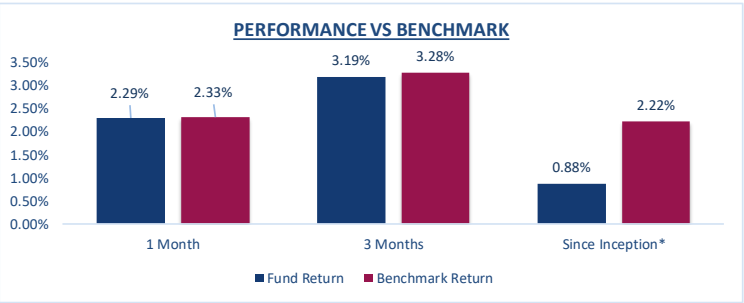
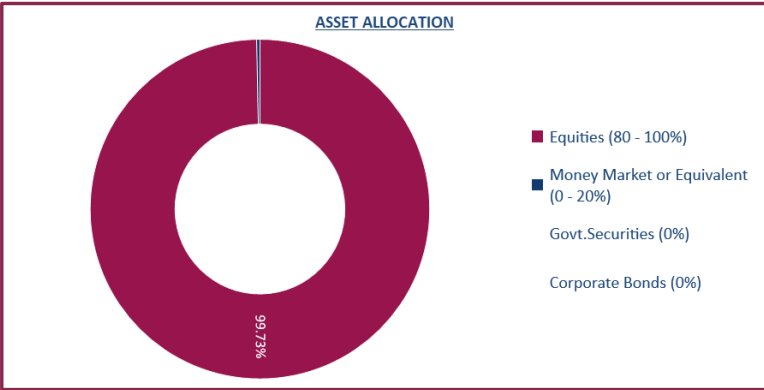
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.11	0.27
Equity Portfolio	39.42	99.73
Total AUM	39.52	100.00
# Money Market or Equivalent	0.11	0.27

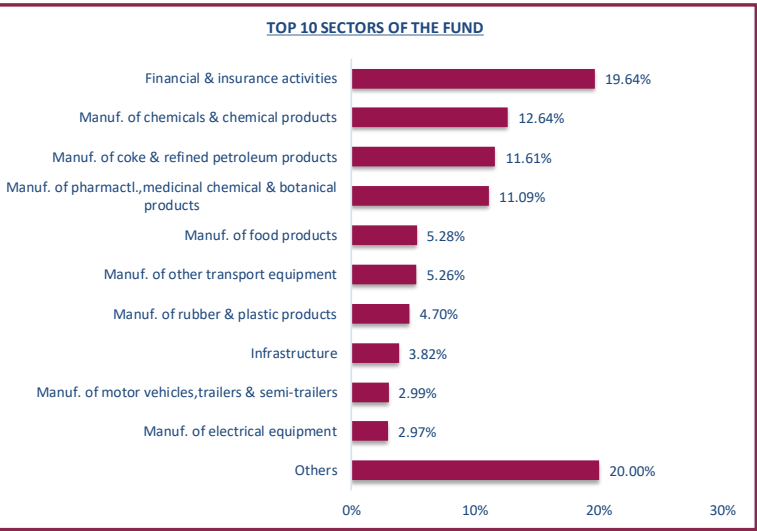
NAV (Per Unit)	10.0883
Fund Management Charge	1.25%
Inception Date	05-Jun-25

Fund Managers: Equity - Kamlesh Khareta
Benchmark - NSE Nifty 500 Multifactor MQVLv 50 Index



*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	3.26%
BHARAT PETROLEUM CORPORATION LIMITED	3.04%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	2.99%
BAJAJ FINANCE LIMITED	2.91%
MRF LTD	2.91%
BRITANNIA INDUSTRIES LIMITED	2.88%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.71%
HERO MOTOCORP LIMITED	2.64%
EICHER MOTORS LIMITED	2.62%
CANARA BANK LIMITED	2.56%



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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9560

Note: Debt portfolio includes MMI

NIFTY 500 MULTIFACTOR 50 INDEX PENSION FUND

ULIF03523/06/25PENSMULFAC104

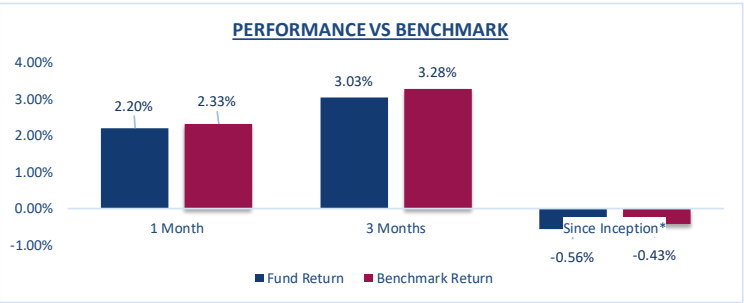
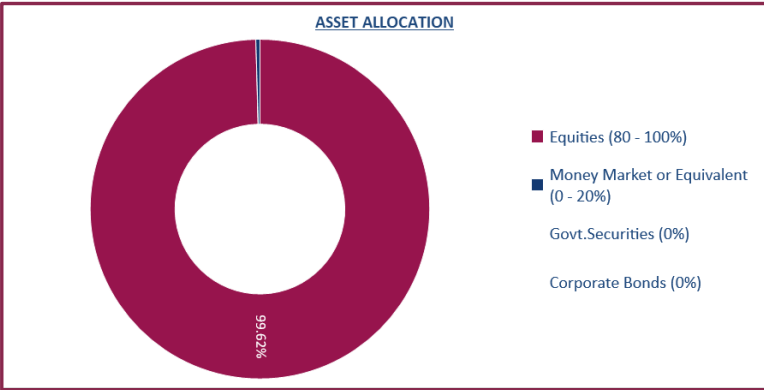
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.05	0.38
Equity Portfolio	13.05	99.62
Total AUM	13.10	100.00
# Money Market or Equivalent	0.05	0.38

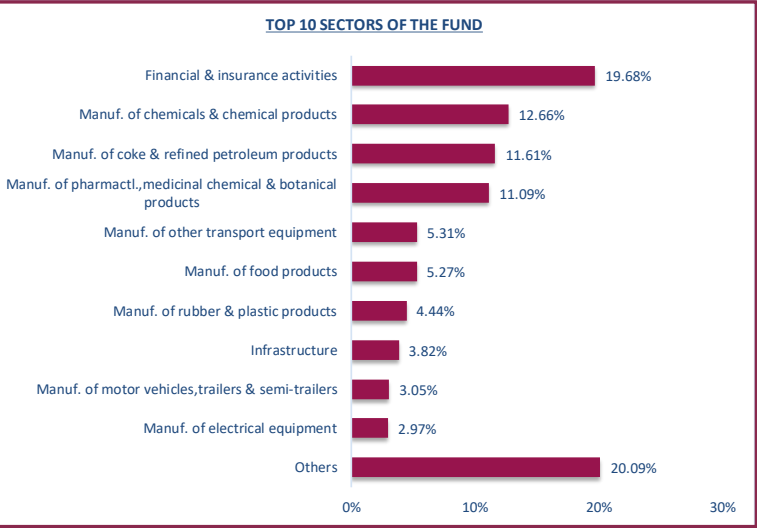
NAV (Per Unit)	9.9436
Fund Management Charge	1.35%
Inception Date	16-Jul-25

Fund Managers: Equity - Kamlesh Khareta
Benchmark - NSE Nifty 500 Multifactor MQVLv 50 Index



*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	3.26%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	3.05%
BHARAT PETROLEUM CORPORATION LIMITED	3.04%
BAJAJ FINANCE LIMITED	2.94%
BRITANNIA INDUSTRIES LIMITED	2.87%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.72%
HERO MOTOCORP LIMITED	2.66%
EICHER MOTORS LIMITED	2.65%
MRF LTD	2.65%
CANARA BANK LIMITED	2.57%



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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9661

Note: Debt portfolio includes MMI

BSE 500 VALUE 50 INDEX FUND

ULIF03623/07/25BSEVALUEIN104

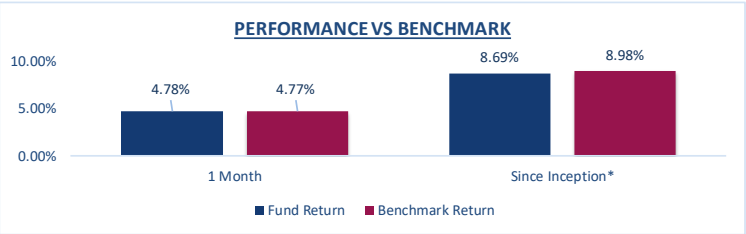
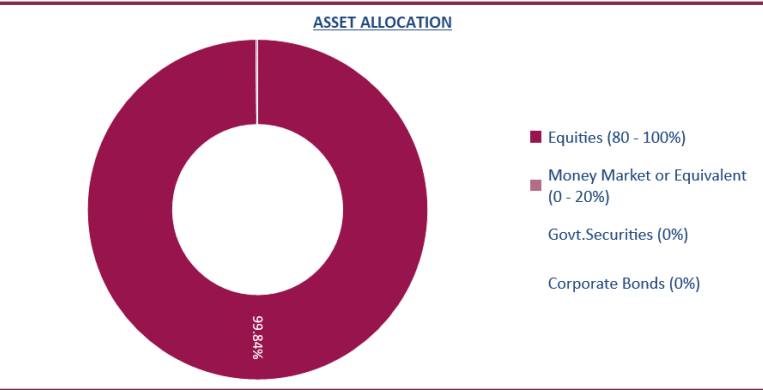
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.10	0.16
Equity Portfolio	61.74	99.84
Total AUM	61.84	100.00
# Money Market or Equivalent	0.10	0.16

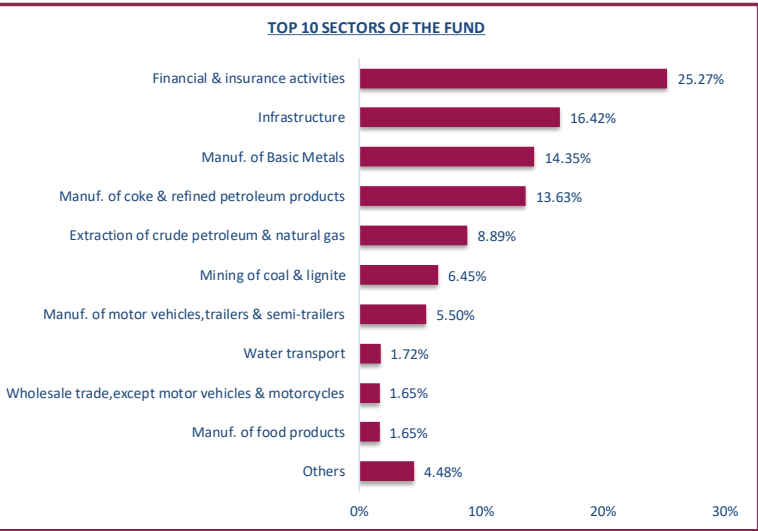
NAV (Per Unit)	10.8690
Fund Management Charge	1.25%
Inception Date	11-Aug-25

Fund Managers: Equity - Kamlesh Khareta
Benchmark - BSE 500 Enhanced Value 50 Index



**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	7.32%
OIL & NATURAL GAS CORP LIMITED	7.19%
COAL INDIA LIMITED	6.45%
STATE BANK OF INDIA	5.48%
BHARAT PETROLEUM CORPORATION LIMITED	5.16%
INDIAN OIL CORPORATION LIMITED	4.66%
GAIL (INDIA) LIMITED	4.51%
TATA MOTORS PASSENGER VEHICLES LIMITED	3.49%
HINDUSTAN PETROLEUM CORPORATION LIMITED	3.44%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	3.11%



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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9653

Note: Debt portfolio includes MMI



INDIA CONSUMPTION OPPORTUNITIES FUND

ULIF03807/10/25INDIACONSU104

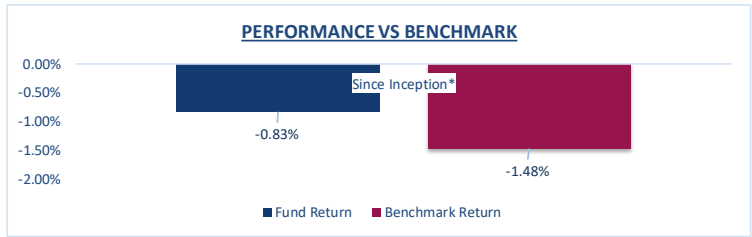
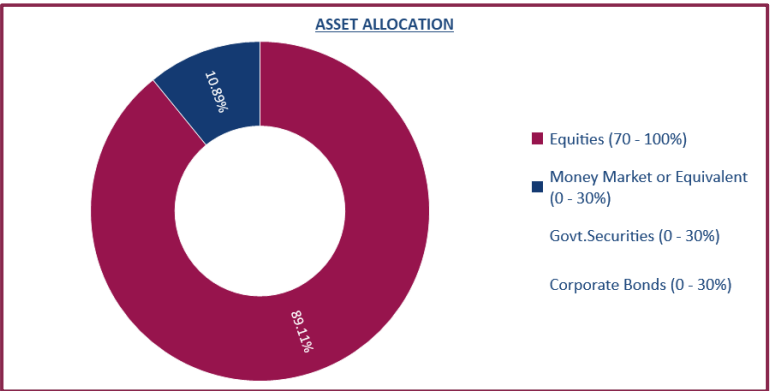
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.66	10.89
Equity Portfolio	5.38	89.11
Total AUM	6.03	100.00
# Money Market or Equivalent	0.66	10.89

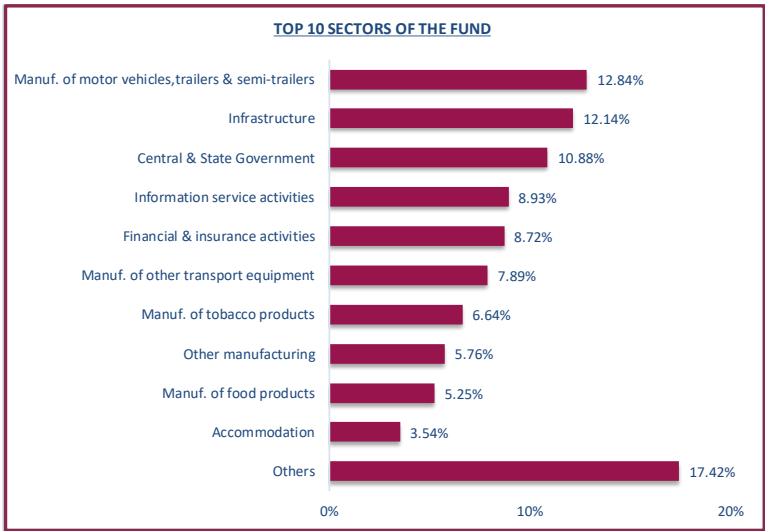
NAV (Per Unit)	9.9174
Fund Management Charge	1.25%
Inception Date	27-Oct-25

Fund Managers: Equity -Saurabh Kataria
Benchmark - Nifty Consumption Index



*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	7.17%
BHARTI AIRTEL LIMITED	6.99%
ITC LIMITED	6.64%
MAHINDRA & MAHINDRA LIMITED	6.41%
TITAN COMPANY LIMITED	5.76%
HYUNDAI MOTOR INDIA LTD	3.80%
EICHER MOTORS LIMITED	3.60%
MAX HEALTHCARE INSTITUTE LTD	3.43%
TVS MOTOR COMPANY LIMITED	3.42%
BAJAJ FINANCE LIMITED	3.40%



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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.7138

Note: Debt portfolio includes MMI

DISCONTINUANCE FUND INDIVIDUAL

ULIF02021/06/13LIFEDISCON104

31-Oct-25

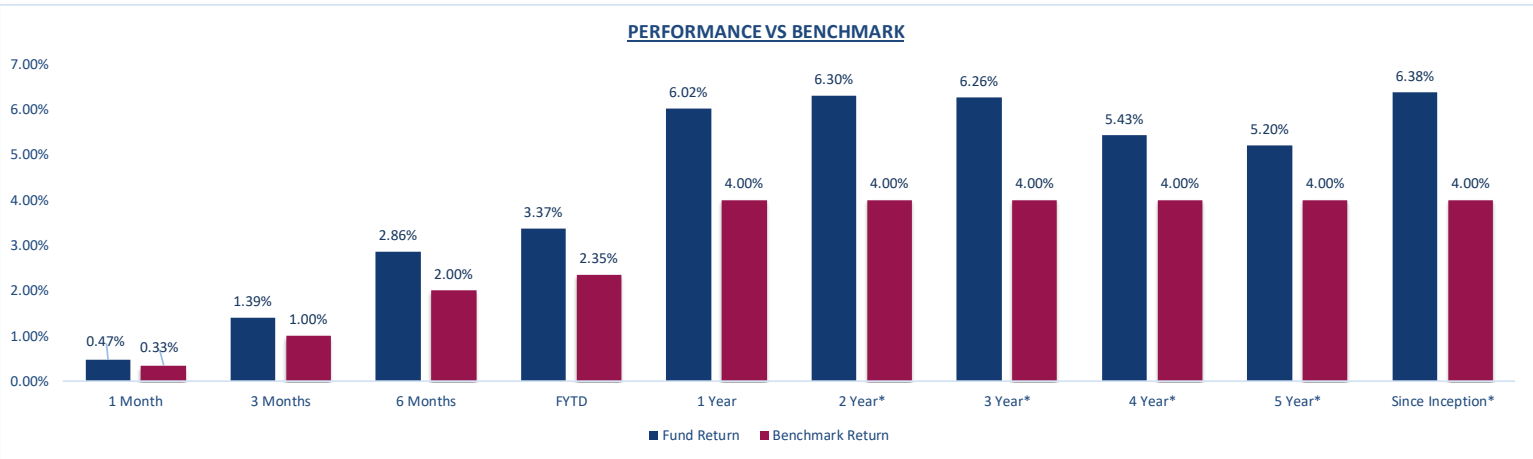
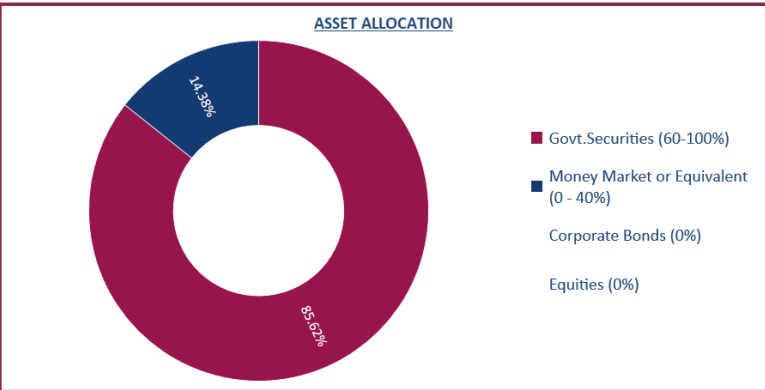
Objective: In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.

AUM	Rs In Crores	% of AUM
Debt Portfolio	5,596.42	100.00
Equity Portfolio	0.00	0.00
Total AUM	5,596.42	100.00
# Money Market or Equivalent	804.73	14.38

NAV (Per Unit)	20.3780
Fund Management Charge	0.50%
Inception Date	29-Apr-14

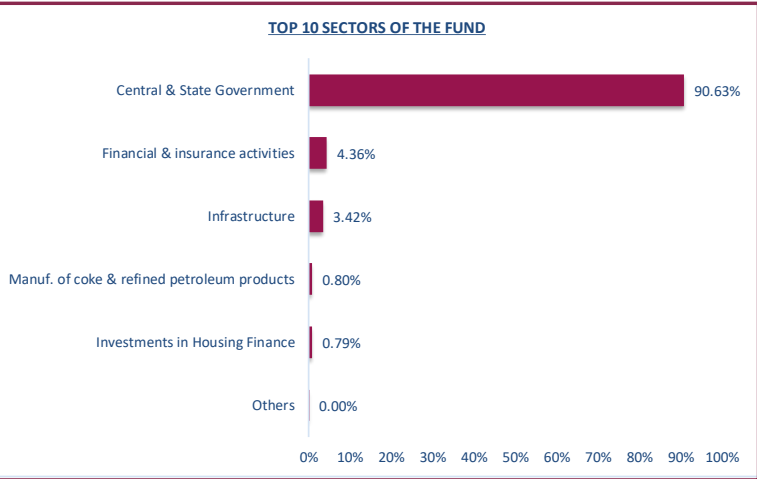
Fund Managers: Fixed Income - Naresh Kumar

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



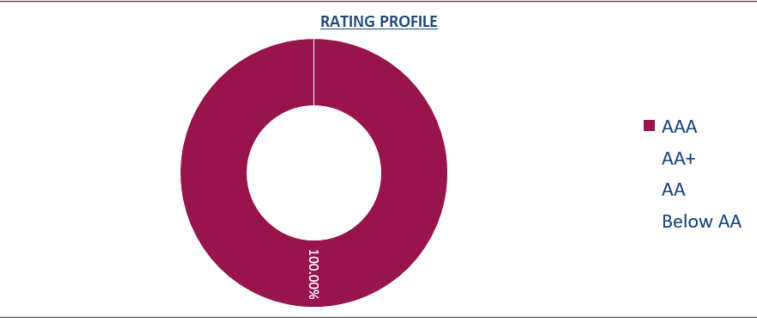
*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
364 DAYS TBILL 19 MARCH 2026	10.25%
364 DAYS TBILL 01 JANUARY 2026	9.57%
364 DAYS TBILL 01 MAY 2026	7.56%
364 DAYS TBILL 02 APRIL 2026	7.50%
364 DAYS TBILL 15 JANUARY 2026	6.17%
364 DAYS TBILL 05 MARCH 2026	5.23%
364 DAYS TBILL 16 JULY 2026	4.52%
364 DAYS TBILL 12 MARCH 2026	4.38%
364 DAYS TBILL 29 JANUARY 2026	4.26%
364 DAYS TBILL 10 APRIL 2026	4.10%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
NIL	NA

Modified Duration	
Debt Portfolio	0.3911
Money Market Instruments	0.0312

Note: Debt portfolio includes MMI

Factsheets - Unit Linked Pension Funds

UL PENSION GROWTH SUPER FUND

ULIF01213/08/07PENSGRWSUP104

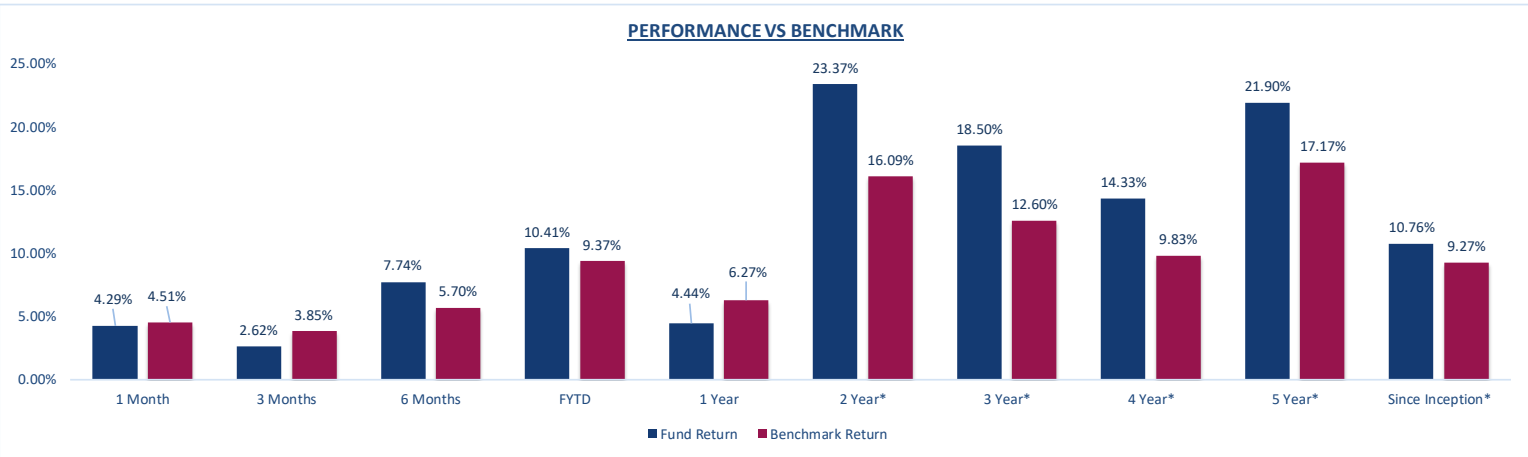
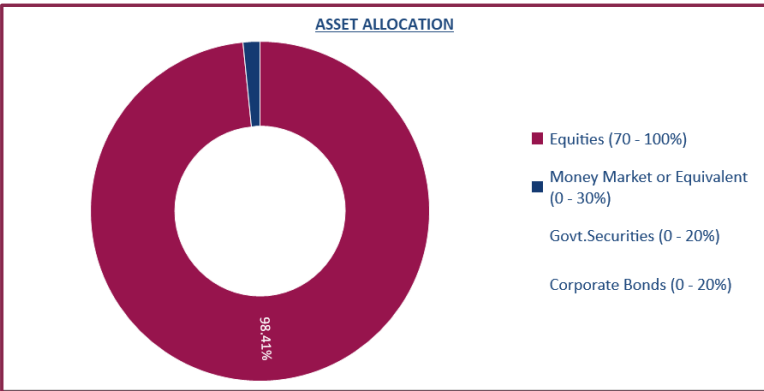
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	3.91	1.59
Equity Portfolio	241.56	98.41
Total AUM	245.47	100.00
# Money Market or Equivalent	3.91	1.59

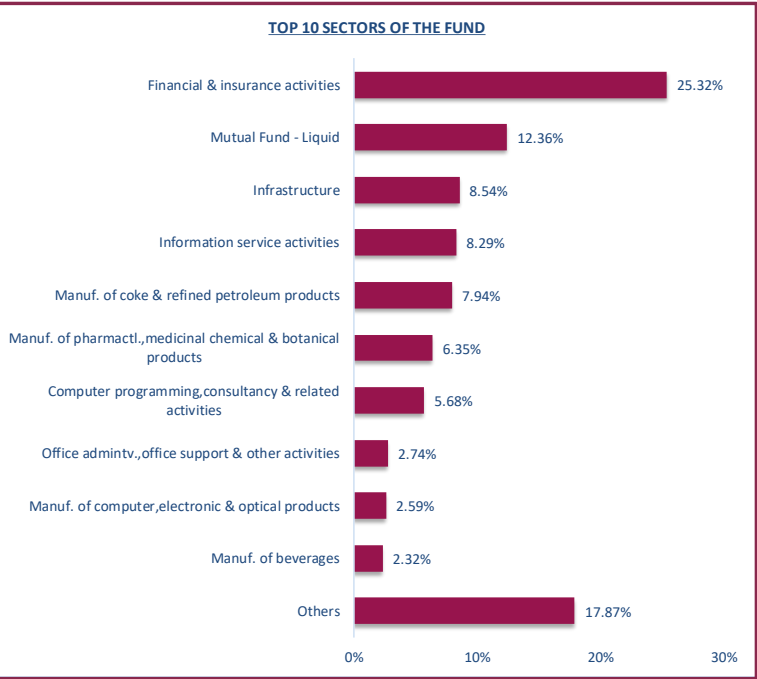
NAV (Per Unit)	62.7552
Fund Management Charge	1.25%
Inception Date	15-Nov-07

Fund Managers: Equity -Saurabh Kataria
Benchmark - NSE Nifty 50



*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	8.56%
ETERNAL LIMITED	8.29%
RELIANCE INDUSTRIES LIMITED	7.94%
ICICI BANK LIMITED	6.45%
MAX HEALTHCARE INSTITUTE LTD	4.88%
SBI NIFTY BANK ETF	3.86%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	3.66%
INFOSYS LIMITED	3.61%
ICICI PRUDENTIAL BANKING ETF	3.50%
DIVIS LABORATORIES LIMITED	3.11%

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.8903

Note: Debt portfolio includes MMI

PENSION LIFE GROWTH FUND

ULIF00525/11/05PENSGROWTH104

31-Oct-25

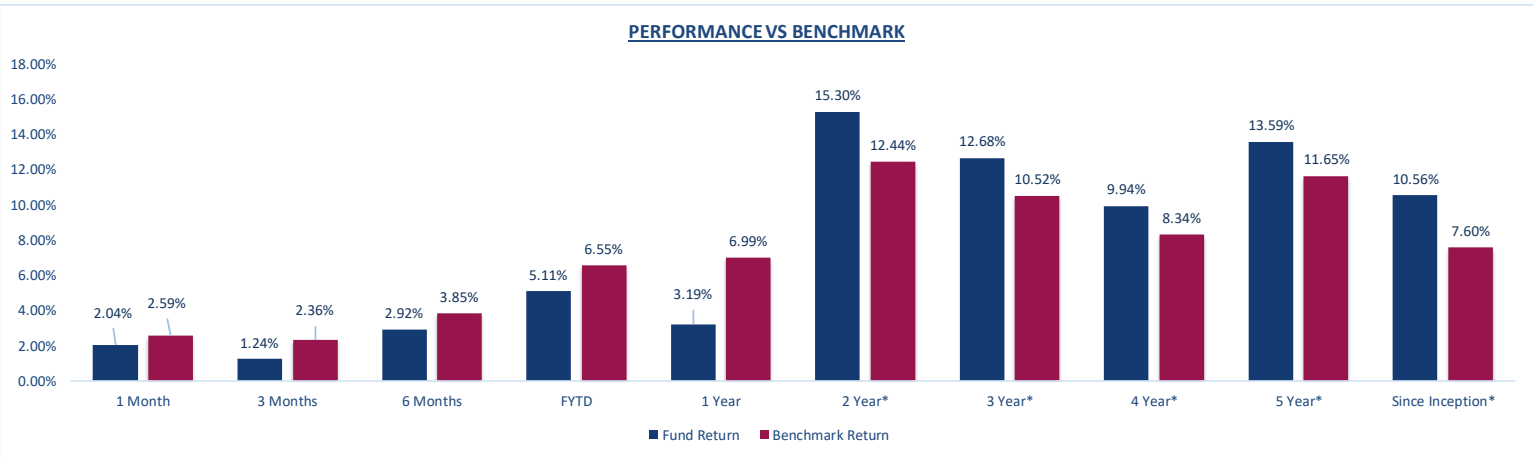
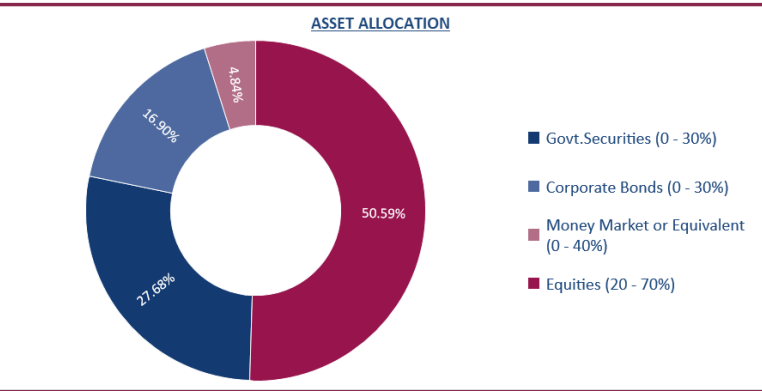
Objective: The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

AUM	Rs In Crores	% of AUM
Debt Portfolio	113.56	49.41
Equity Portfolio	116.26	50.59
Total AUM	229.82	100.00
# Money Market or Equivalent	11.12	4.84

NAV (Per Unit)	72.7495
Fund Management Charge	1.25%
Inception Date	27-Jan-06

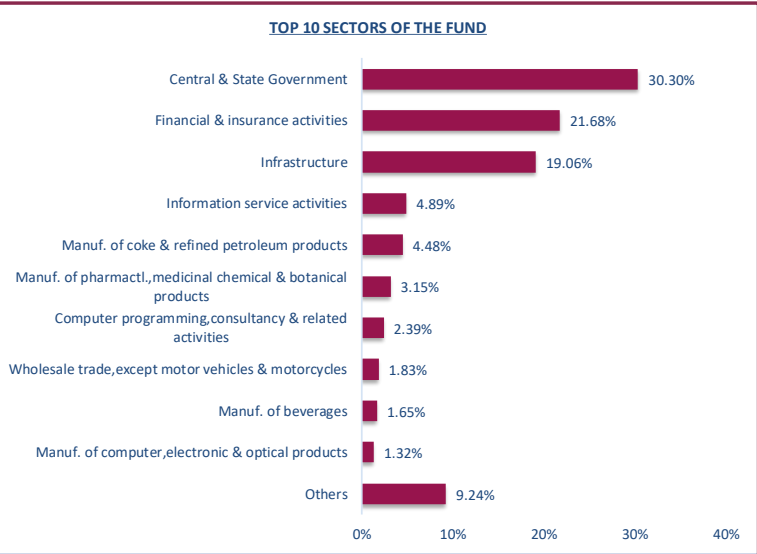
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns over one year has been annualized

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

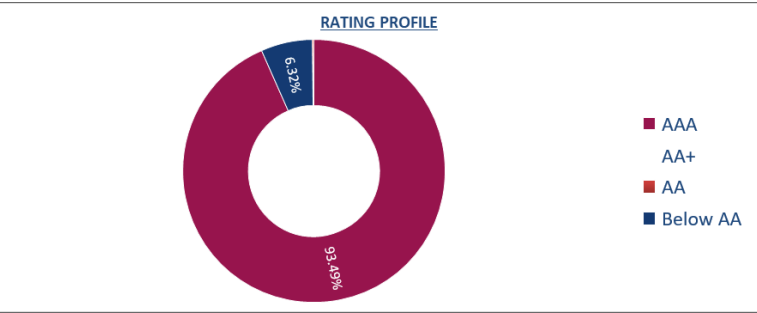


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	8.0159
Money Market Instruments	0.0005
Beta	0.9192

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.33%
ETERNAL LIMITED	4.89%
RELIANCE INDUSTRIES LIMITED	4.48%
ICICI BANK LIMITED	4.31%
AXIS BANK LIMITED	3.14%
MAX HEALTHCARE INSTITUTE LTD	2.54%
INFOSYS LIMITED	1.84%
POLY MEDICURE LIMITED	1.83%
LARSEN & TOUBRO LIMITED	1.74%
STATE BANK OF INDIA	1.55%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	9.07%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	6.28%
7.46 GOI 06 NOVEMBER 2073	3.25%
6.90 GOI 15 APRIL 2065	1.97%
6.8 GOI 15 DEC 2060	1.73%
7.29 SGB 27 JANUARY 2033	1.66%
7.44 TELANGANA SDL 15 MAY 2041	1.45%
7.34 GOI 22 APRIL 2064	0.59%
8.17 GOI 01 DEC 2044	0.53%
6.33 GOI 05 MAY 2035	0.32%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.82%
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 -	1.48%
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	0.63%
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

31-Oct-25

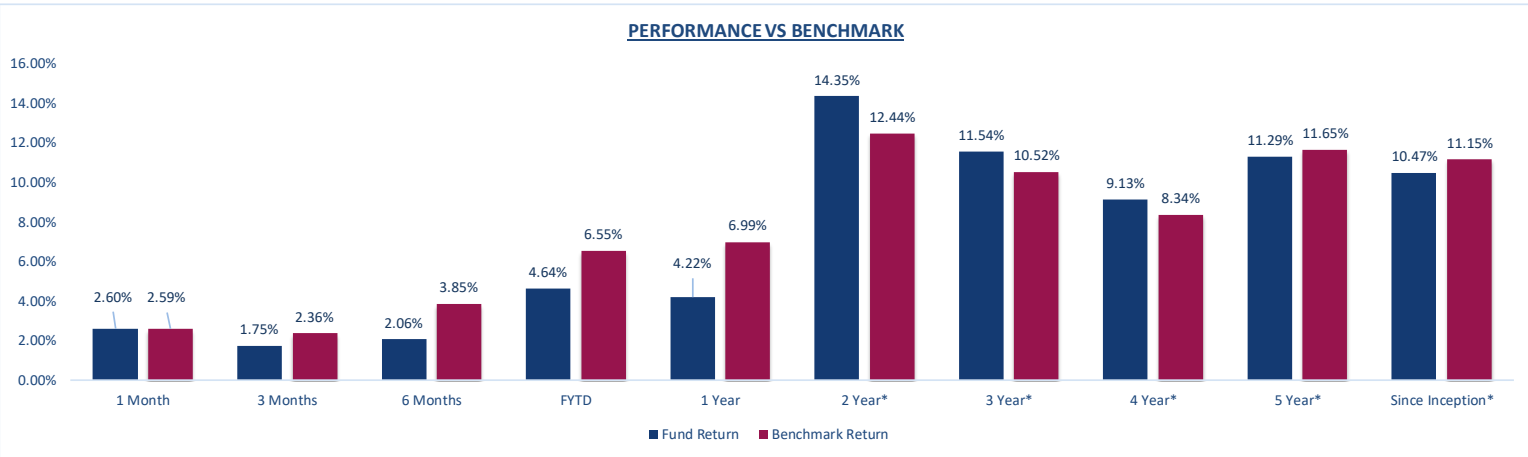
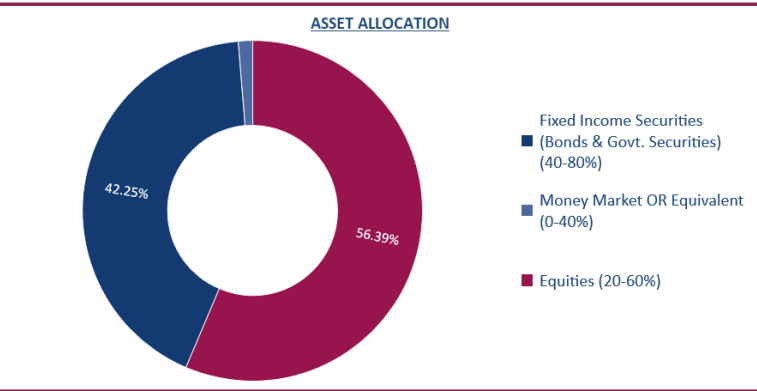
Objective: The investment objective of the Maximiser Fund is to provide potentially higher returns by investing in a combination of listed equities (to target growth in capital value of assets) and fixed income instruments such as government securities, corporate bonds and money market instruments

AUM	Rs In Crores	% of AUM
Debt Portfolio	219.07	43.61
Equity Portfolio	283.30	56.39
Total AUM	502.37	100.00
# Money Market or Equivalent	6.83	1.36

NAV (Per Unit)	33.7394
Fund Management Charge	1.65%
Inception Date	19-Aug-13

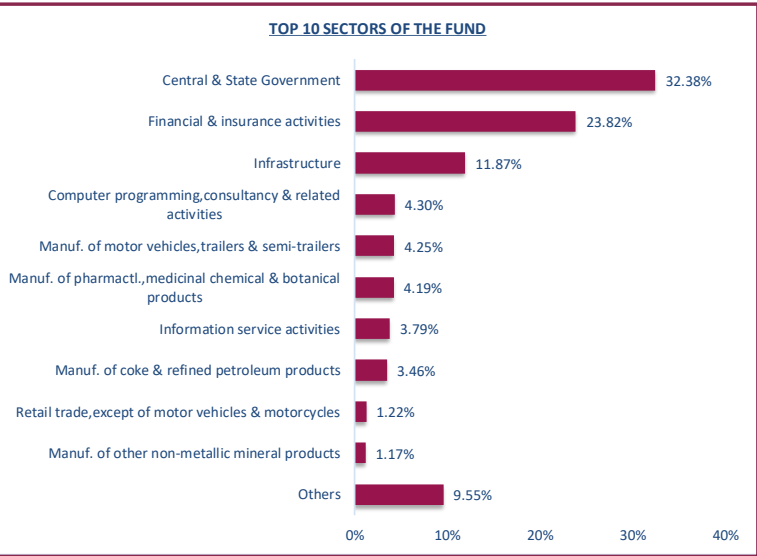
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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)

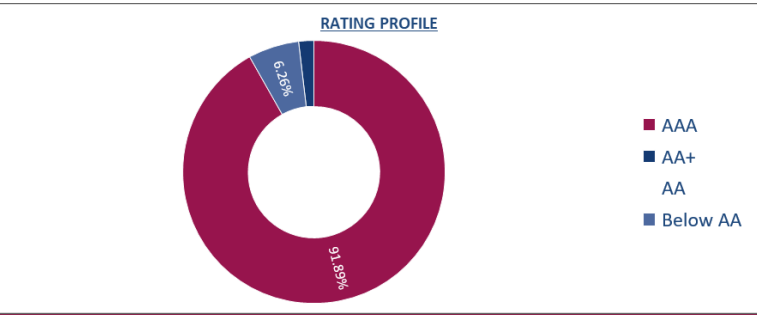


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	10.0055
Money Market Instruments	0.0000
Beta	0.7828

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	5.36%
RELIANCE INDUSTRIES LIMITED	3.46%
AXIS BANK LIMITED	3.33%
ETERNAL LIMITED	3.27%
ICICI BANK LIMITED	3.00%
MAHINDRA & MAHINDRA LIMITED	2.59%
INFOSYS LIMITED	2.45%
STATE BANK OF INDIA	2.44%
BHARTI AIRTEL LIMITED	2.16%
LARSEN & TOUBRO LIMITED	1.94%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	18.70%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	5.75%
6.90 GOI 15 APRIL 2065	3.00%
6.33 GOI 05 MAY 2035	1.18%
7.26 MAHARASHTRA SDL 07 AUGUST 2049	0.99%
7.46 GOI 06 NOVEMBER 2073	0.87%
7.29 SGB 27 JANUARY 2033	0.45%
7.34 GOI 22 APRIL 2064	0.40%
7.44 TELANGANA SDL 15 MAY 2041	0.29%
7.65 KARNATAKA SDL 29 NOV 2027	0.22%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	2.00%
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	1.14%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.06%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.03%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	0.97%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	0.79%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.66%
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

31-Oct-25

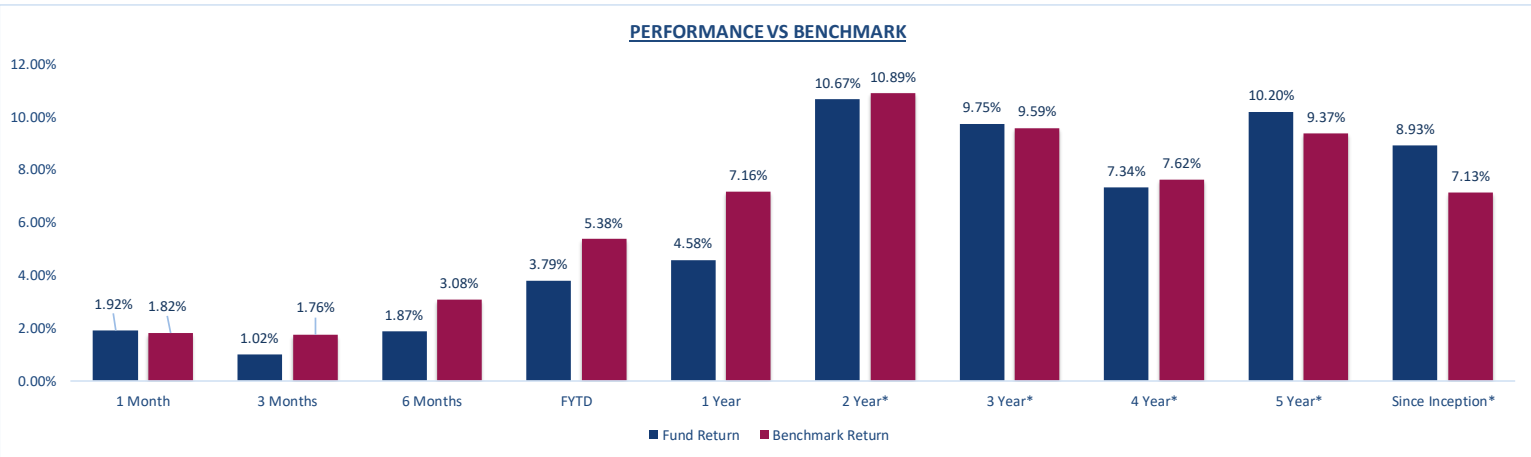
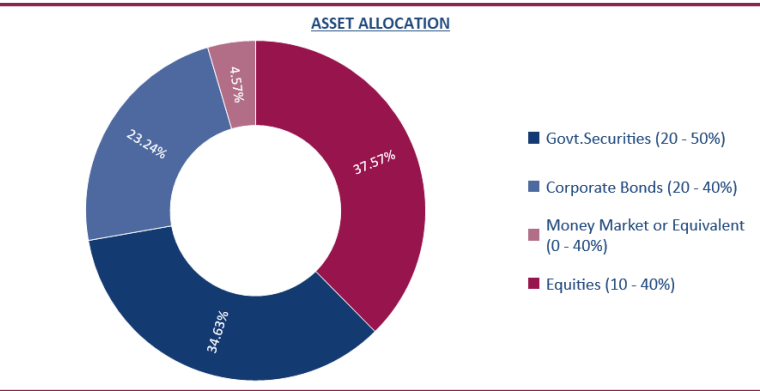
Objective: The investment objective of this fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

AUM	Rs In Crores	% of AUM
Debt Portfolio	31.71	62.43
Equity Portfolio	19.08	37.57
Total AUM	50.79	100.00
# Money Market or Equivalent	2.32	4.57

NAV (Per Unit)	54.2879
Fund Management Charge	1.10%
Inception Date	27-Jan-06

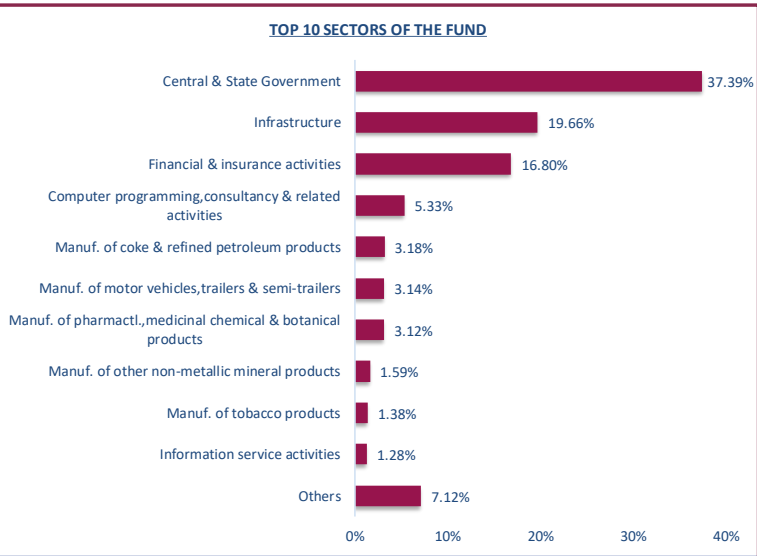
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

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



*Returns over one year has been annualized

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

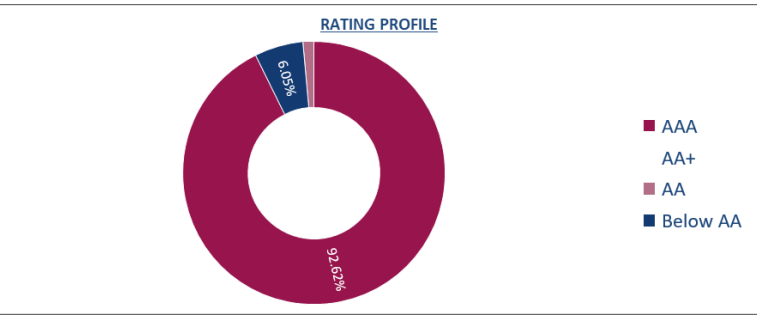


Debt Portfolio	7.1760
Money Market Instruments	0.0004
Beta	0.9479

Note: Debt portfolio includes MMI

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	3.47%
ICICI BANK LIMITED	3.45%
RELIANCE INDUSTRIES LIMITED	3.18%
INFOSYS LIMITED	2.96%
LARSEN & TOUBRO LIMITED	2.25%
MAHINDRA & MAHINDRA LIMITED	1.91%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	1.64%
STATE BANK OF INDIA	1.47%
ITC LIMITED	1.38%
AXIS BANK LIMITED	1.24%

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	8.39%
6.8 GOI 15 DEC 2060	4.76%
7.29 SGB 27 JANUARY 2033	4.37%
7.46 GOI 06 NOVEMBER 2073	3.58%
6.90 GOI 15 APRIL 2065	3.20%
7.46 TELANGANA SDL 07 FEBRUARY 2045	2.72%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.06%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	1.02%
8.00 OIL MARKETING BOND GOI 23 MAR 2026	0.99%
8.17 GOI 01 DEC 2044	0.98%



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	2.00%
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

31-Oct-25

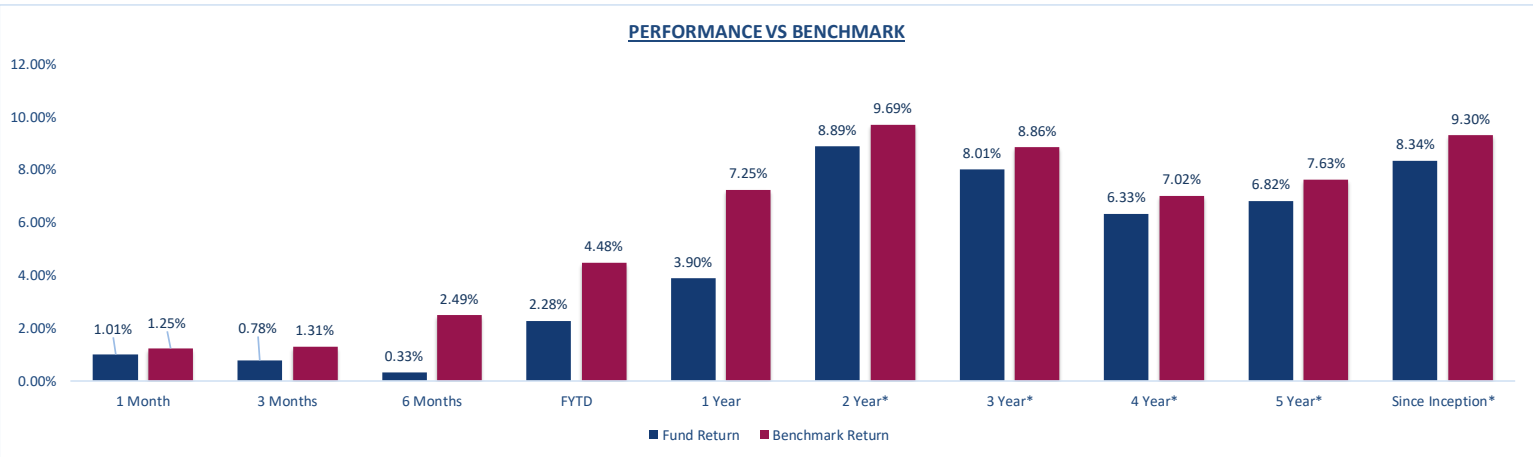
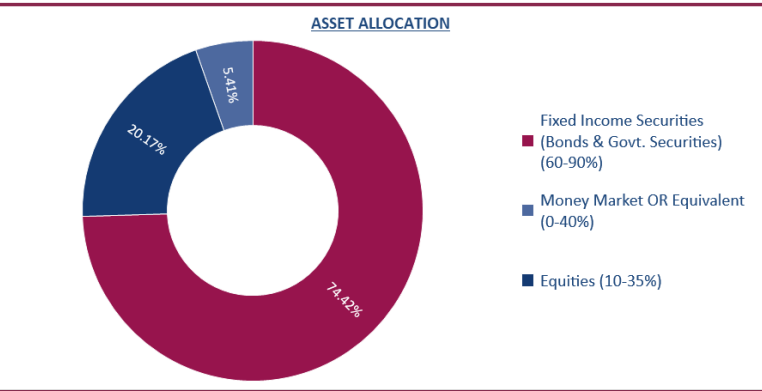
Objective: The objective of the Preserver Fund is to provide stable returns by investing in assets of relatively low to moderate level of risk. The fund invests primarily in fixed income securities such as government securities, corporate bonds etc. However, the fund also invests in equities.

AUM	Rs In Crores	% of AUM
Debt Portfolio	66.37	79.83
Equity Portfolio	16.77	20.17
Total AUM	83.14	100.00
# Money Market or Equivalent	4.50	5.41

NAV (Per Unit)	26.5768
Fund Management Charge	1.45%
Inception Date	20-Aug-13

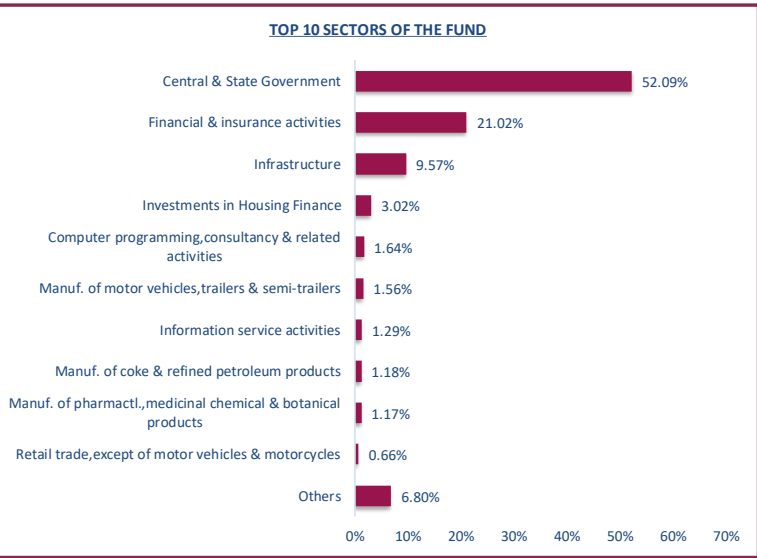
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

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



*Returns over one year has been annualized

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

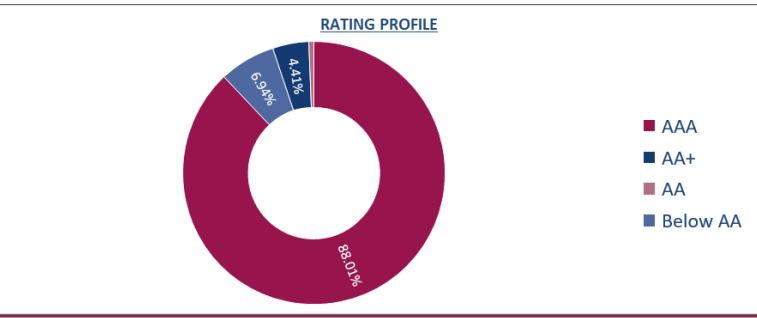


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	8.5735
Money Market Instruments	0.0002
Beta	0.9834

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.74%
ICICI BANK LIMITED	1.58%
RELIANCE INDUSTRIES LIMITED	1.18%
ETERNAL LIMITED	1.13%
AXIS BANK LIMITED	1.12%
INFOSYS LIMITED	0.89%
MAHINDRA & MAHINDRA LIMITED	0.83%
STATE BANK OF INDIA	0.74%
BHARTI AIRTEL LIMITED	0.67%
BAJAJ FINANCE LIMITED	0.59%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	23.40%
6.8 GOI 15 DEC 2060	9.32%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.43%
6.90 GOI 15 APRIL 2065	2.61%
8.51 MAHARASTRA SDL 09 MAR 2026	2.31%
7.46 GOI 06 NOVEMBER 2073	1.51%
7.34 GOI 22 APRIL 2064	1.49%
6.33 GOI 05 MAY 2035	1.19%
7.54 GOI 23 MAY 2036	0.51%
7.44 TELANGANA SDL 15 MAY 2041	0.46%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	5.28%
9. SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	3.38%
7.80 YES BANK 29 SEP 2027	3.14%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.64%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.53%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.93%
6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.54%
7.8 YES BANK 01 OCT 2027	1.21%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.97%
9.33 INDIAN RAILWAY FINANCE CORP LTD 10 MAY 2026	0.85%

PENSION LIFE CONSERVATIVE FUND

ULIF00725/11/05PENSCONSER104

31-Oct-25

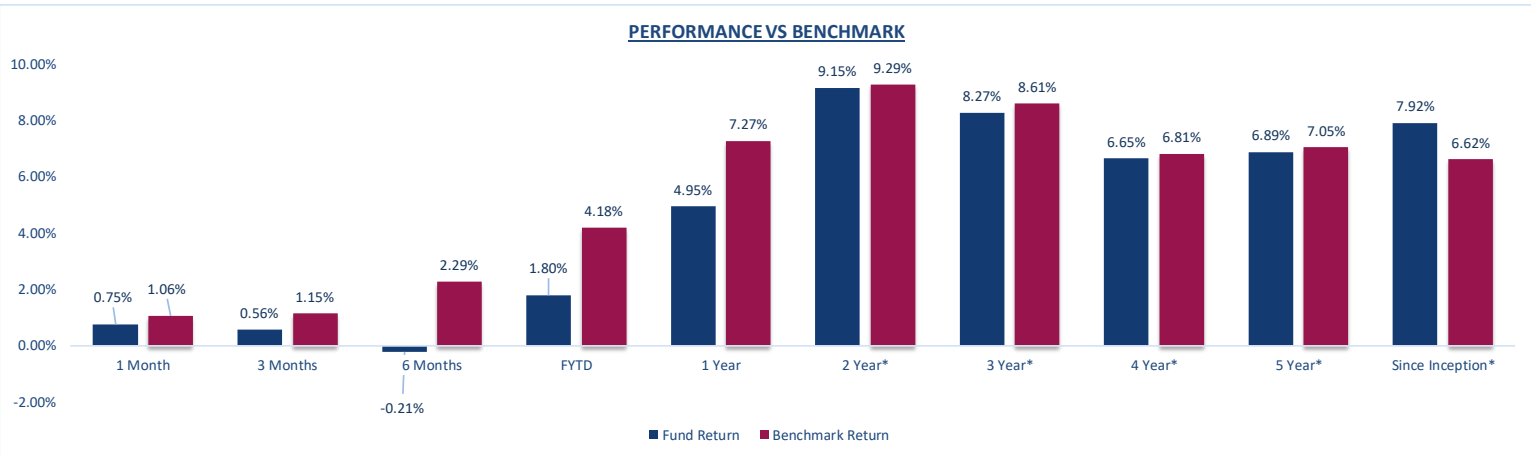
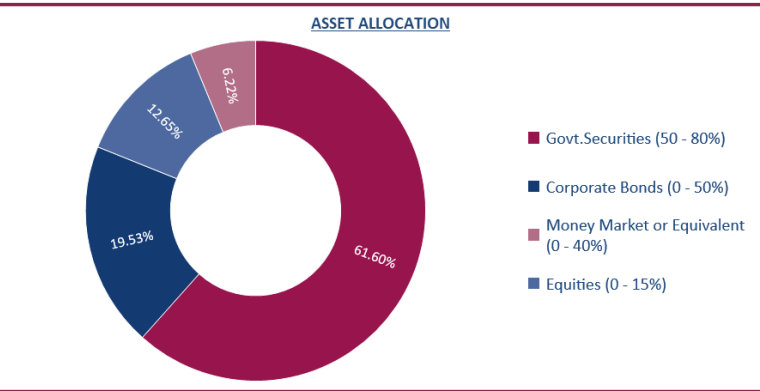
Objective: The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc.

AUM	Rs In Crores	% of AUM
Debt Portfolio	3.92	87.35
Equity Portfolio	0.57	12.65
Total AUM	4.49	100.00
# Money Market or Equivalent	0.28	6.22

NAV (Per Unit)	45.1363
Fund Management Charge	0.90%
Inception Date	27-Jan-06

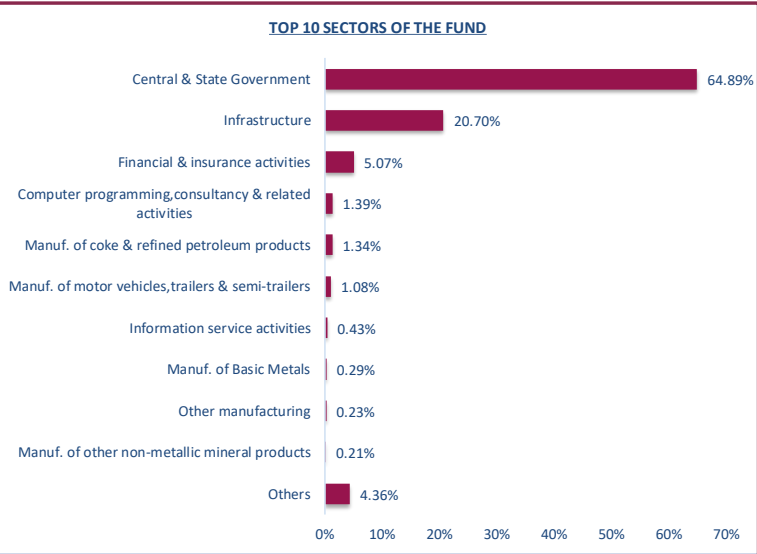
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

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



*Returns over one year has been annualized

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

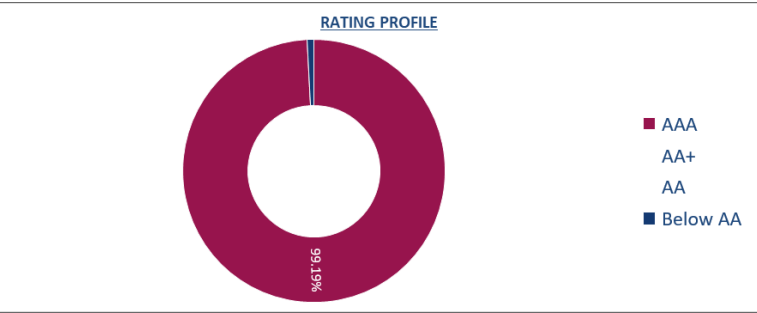


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	9.6644
Money Market Instruments	0.0003
Beta	0.9420

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	1.34%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.20%
ICICI BANK LIMITED	1.08%
INFOSYS LIMITED	0.85%
MAHINDRA & MAHINDRA LIMITED	0.72%
BHARTI AIRTEL LIMITED	0.69%
AXIS BANK LIMITED	0.54%
LARSEN & TOUBRO LIMITED	0.51%
NTPC LIMITED	0.47%
KOTAK MAHINDRA BANK LIMITED	0.44%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	36.90%
7.46 GOI 06 NOVEMBER 2073	6.97%
6.90 GOI 15 APRIL 2065	4.23%
6.33 GOI 05 MAY 2035	2.74%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.51%
7.74 TAMILNADU SDL 22 FEB 2026	2.24%
7.44 TELANGANA SDL 15 MAY 2041	1.69%
7.34 GOI 22 APRIL 2064	1.44%
8.17 GOI 01 DEC 2044	1.06%
7.25 GOI 12 JUNE 2063	0.84%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.67%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	4.66%
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	2.23%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.69%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.68%

PENSION LIFE SECURED FUND

ULIF00825/11/05PENSSECURE104

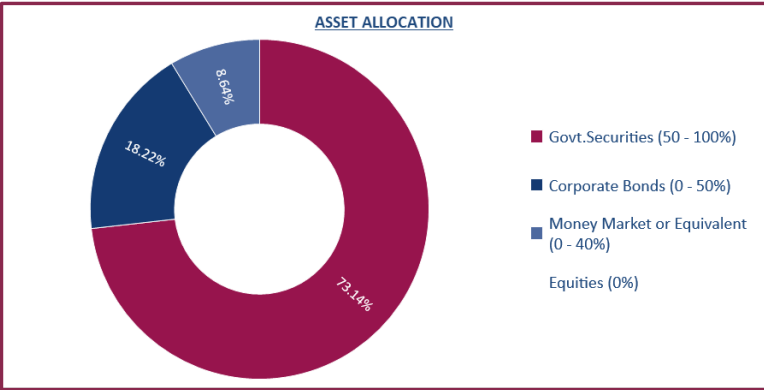
31-Oct-25

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.

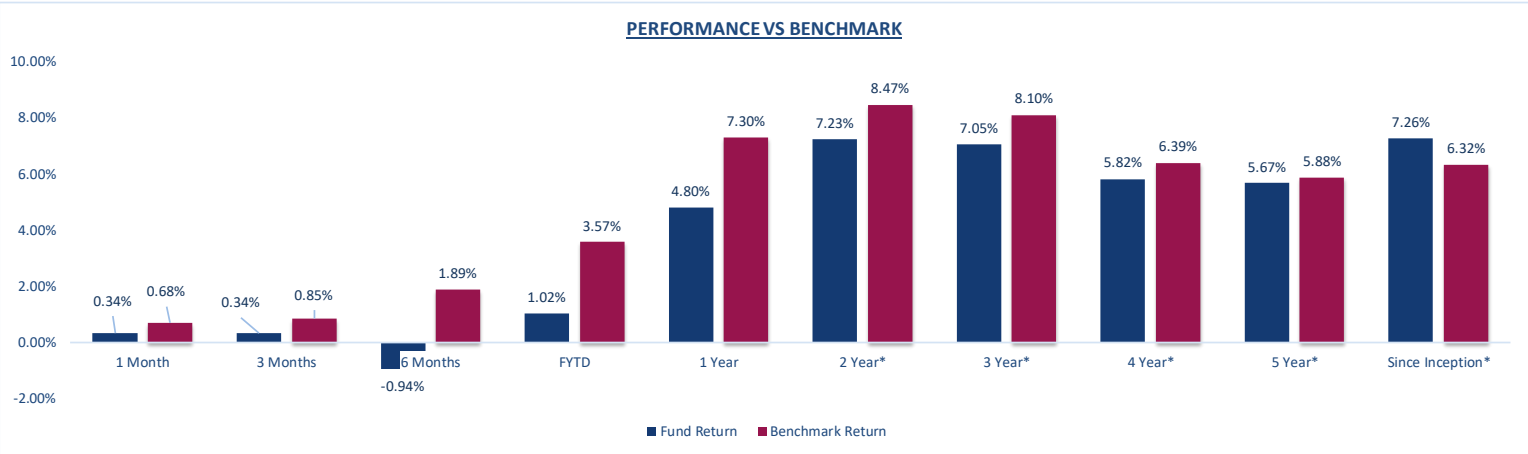
AUM	Rs In Crores	% of AUM
Debt Portfolio	27.17	100.00
Equity Portfolio	0.00	0.00
Total AUM	27.17	100.00
# Money Market or Equivalent	2.35	8.64

NAV (Per Unit)	39.9784
Fund Management Charge	0.90%
Inception Date	27-Jan-06

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

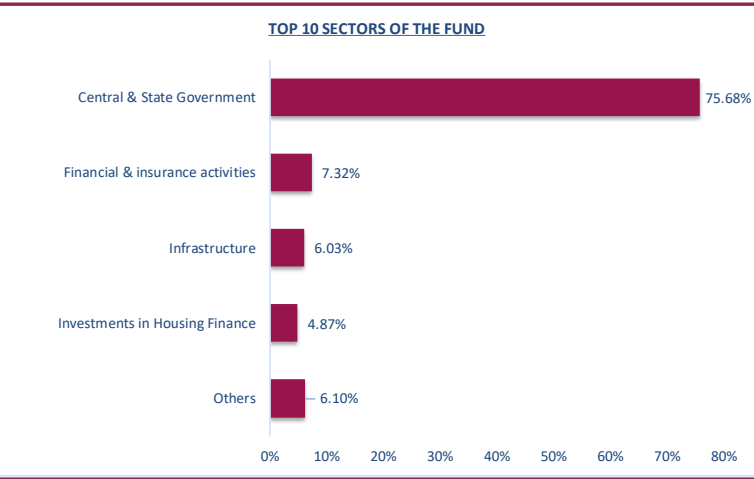


Note: Benchmark for fund has been changed from November 2018 onwards



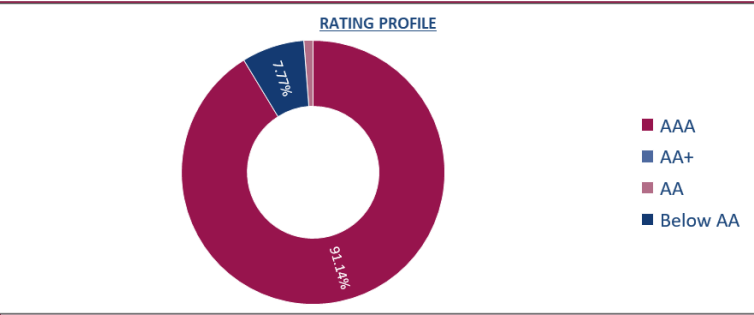
*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	33.30%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	14.17%
6.90 GOI 15 APRIL 2065	7.66%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.72%
7.34 GOI 22 APRIL 2064	3.61%
6.8 GOI 15 DEC 2060	3.28%
8.13 KERALA SDL 21 MAR 2028	1.58%
6.33 GOI 05 MAY 2035	0.91%
7.44 TELANGANA SDL 15 MAY 2041	0.84%
7.29 SGB 27 JANUARY 2033	0.58%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.8 YES BANK 01 OCT 2027	5.18%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	3.87%
6.85 NABARD 19 JAN 2029	2.95%
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%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	9.3263
Money Market Instruments	0.0002
Beta	0.9646

Note: Debt portfolio includes MMI

HIGH GROWTH PENSION FUND

ULIF03722/09/25PENSHIGHGR104

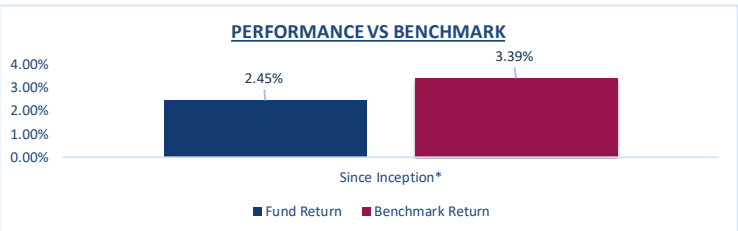
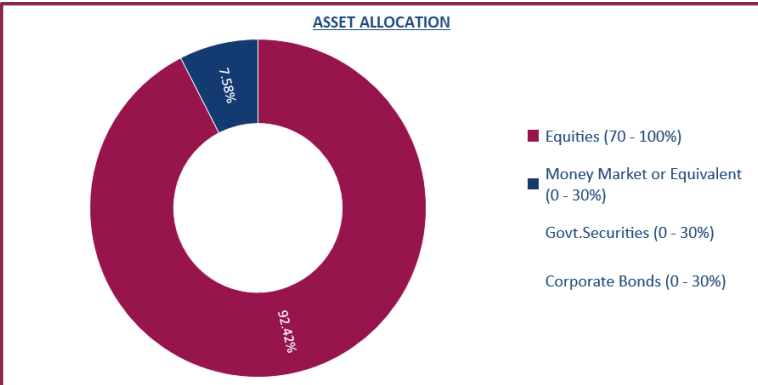
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.15	7.58
Equity Portfolio	1.86	92.42
Total AUM	2.01	100.00
# Money Market or Equivalent	0.15	7.58

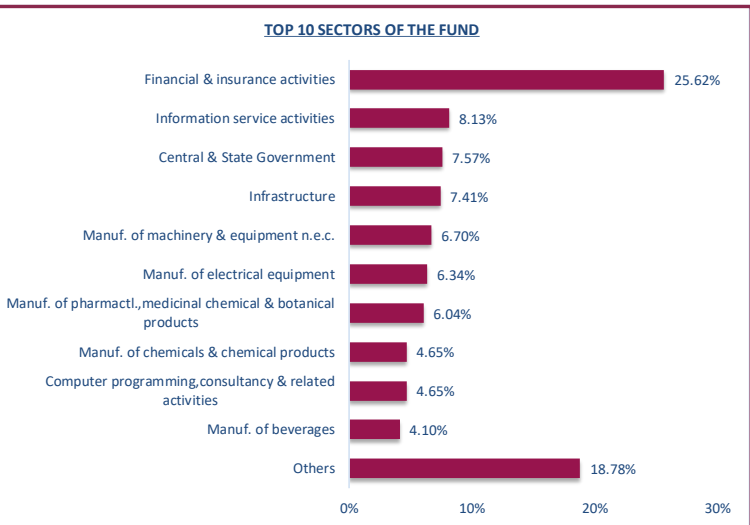
NAV (Per Unit)	10.2446
Fund Management Charge	1.35%
Inception Date	08-Oct-25

Fund Managers: Equity - Saurabh Kataria
Benchmark - NSE Nifty MidCap 100 Index



*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
CUMMINS INDIA LIMITED	3.60%
AU SMALL FINANCE BANK LIMITED	3.55%
ONE 97 COMMUNICATIONS LIMITED	3.52%
POLYCAB INDIA LIMITED	3.41%
VARUN BEVERAGES LIMITED	3.23%
MAX HEALTHCARE INSTITUTE LTD	3.08%
ETERNAL LIMITED	2.70%
INDIAN BANK	2.63%
NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED	2.55%
KARUR VYSYA BANK 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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.8061

Note: Debt portfolio includes MMI

DISCONTINUANCE FUND PENSION

ULIF01912/08/13PENSDISCON104

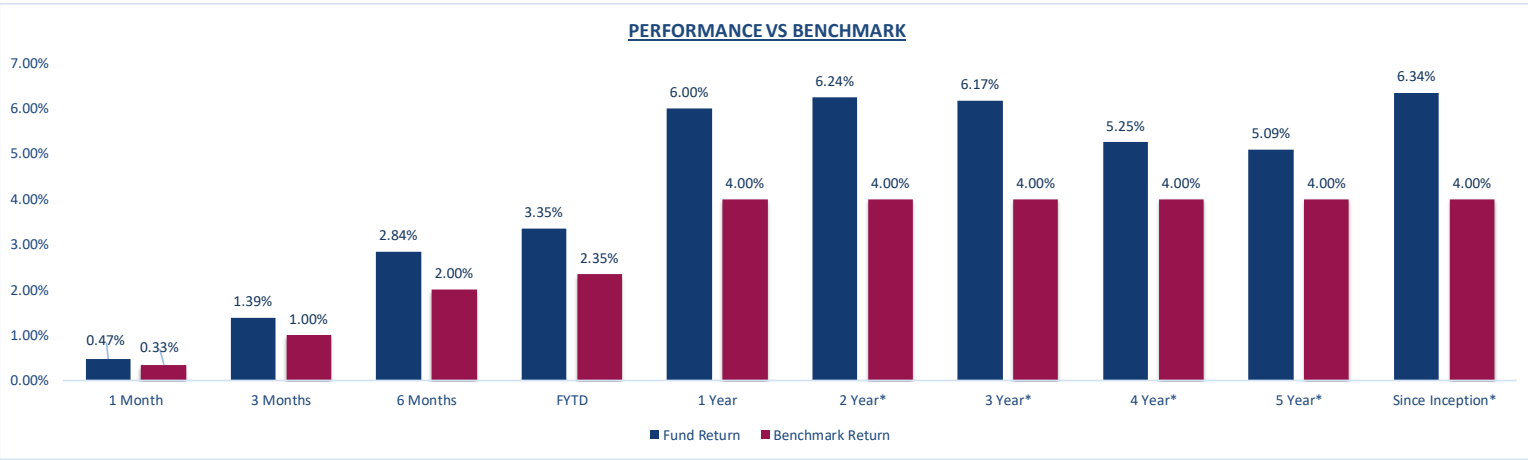
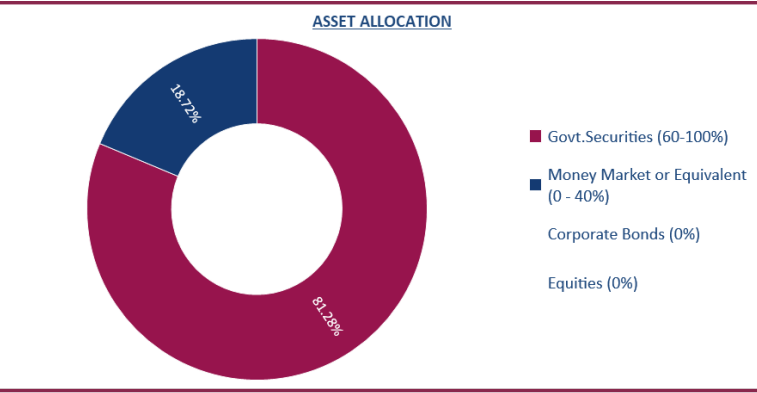
31-Oct-25

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.

AUM	Rs In Crores	% of AUM
Debt Portfolio	196.58	100.00
Equity Portfolio	0.00	0.00
Total AUM	196.58	100.00
# Money Market or Equivalent	36.81	18.72

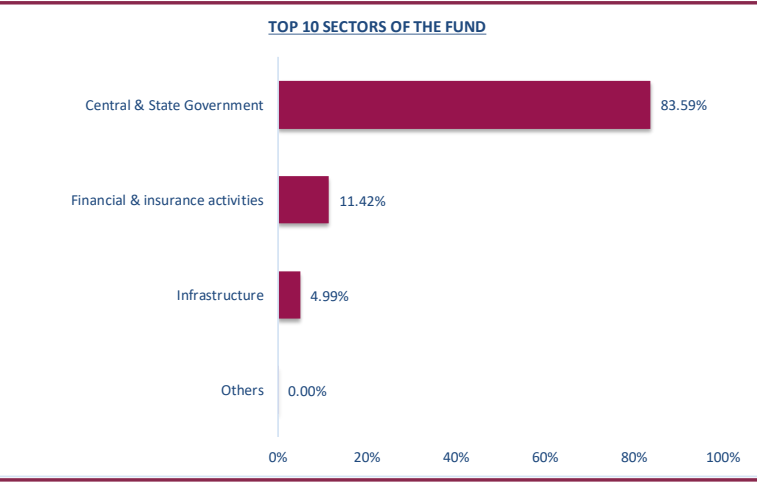
NAV (Per Unit)	20.5400
Fund Management Charge	0.50%
Inception Date	19-Feb-14

Fund Managers: Fixed Income - Naresh Kumar



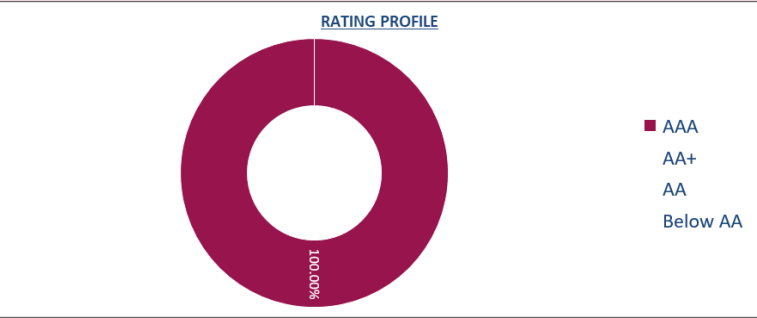
*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
364 DAYS TBILL 16 APRIL 2026	17.36%
364 DAYS TBILL 02 APRIL 2026	9.94%
364 DAYS TBILL 10 APRIL 2026	7.45%
364 DAYS TBILL 01 MAY 2026	7.42%
364 DAYS TBILL 27 NOVEMBER 2025	5.06%
364 DAYS TBILL 11 DECEMBER 2025	5.05%
364 DAYS TBILL 21 MAY 2026	4.94%
364 DAYS TBILL 08 OCT 2026	4.35%
364 DAYS TBILL 27 FEBRUARY 2026	4.24%
364 DAYS TBILL 29 JANUARY 2026	4.01%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
NIL	NA

Modified Duration	
Debt Portfolio	0.4362
Money Market Instruments	0.0539

Note: Debt portfolio includes MMI

Factsheets - Unit Linked Group Funds

GR GRATUITY GROWTH FUND

ULGF00117/04/06GRATGROWTH104

31-Oct-25

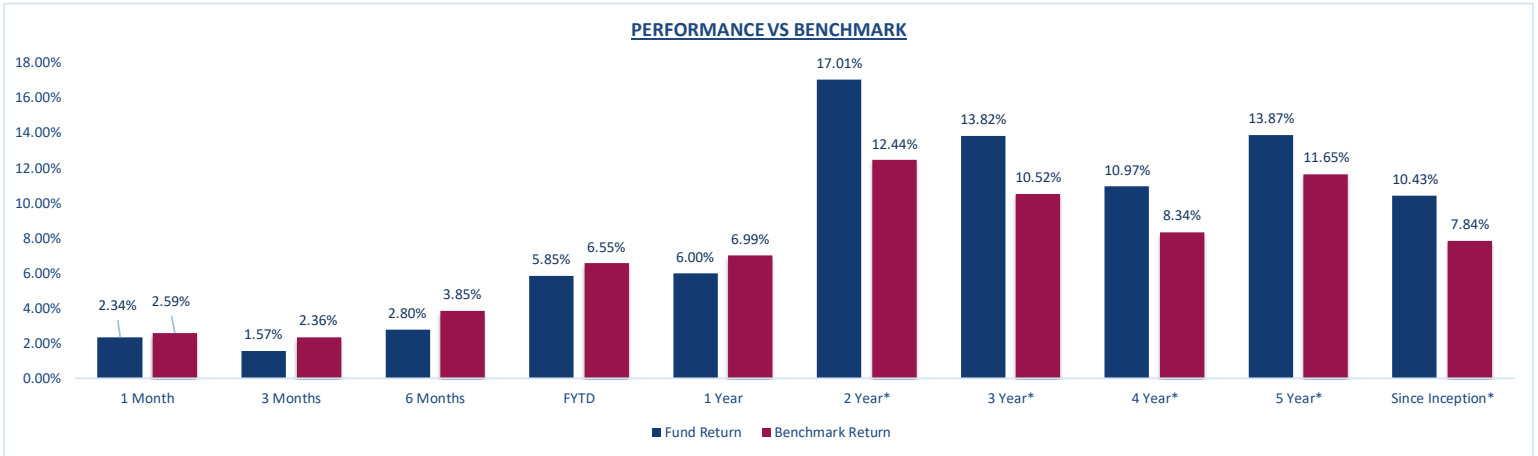
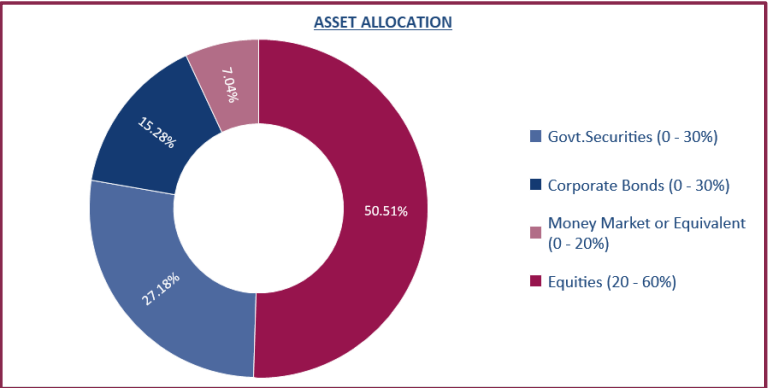
Objective: The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

AUM	Rs In Crores	% of AUM
Debt Portfolio	28.63	49.49
Equity Portfolio	29.22	50.51
Total AUM	57.85	100.00
# Money Market or Equivalent	4.07	7.04

NAV (Per Unit)	67.0839
Fund Management Charge	0.50%
Inception Date	28-Aug-06

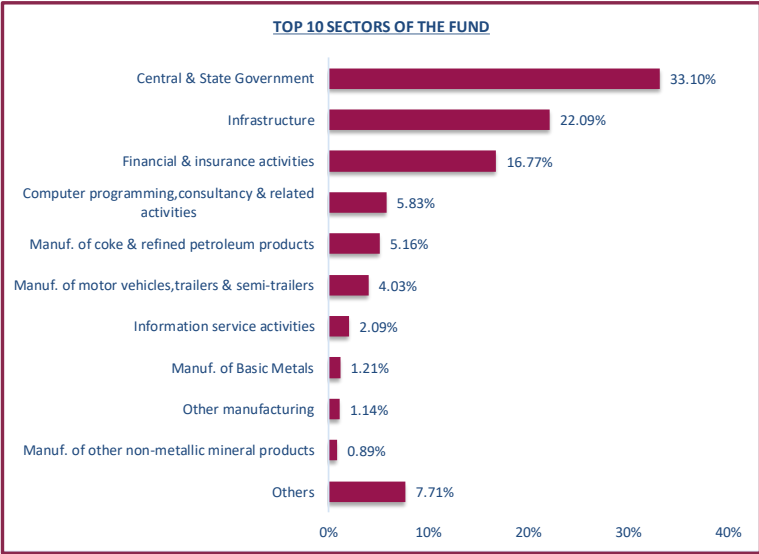
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns over one year has been annualized

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

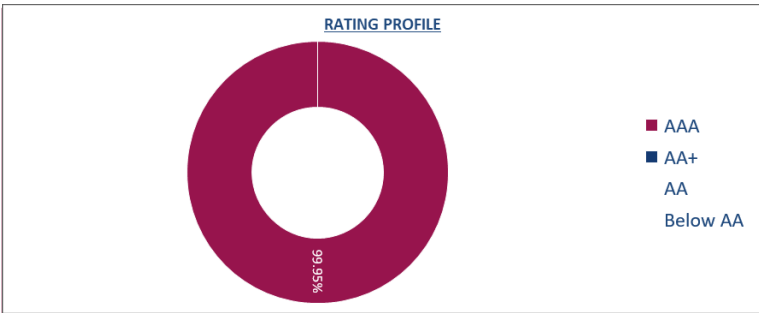


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	7.9075
Money Market Instruments	0.0010
Beta	0.9044

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	5.16%
ICICI BANK LIMITED	5.07%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.85%
INFOSYS LIMITED	3.77%
MAHINDRA & MAHINDRA LIMITED	2.77%
LARSEN & TOUBRO LIMITED	2.35%
BHARTI AIRTEL LIMITED	2.31%
ETERNAL LIMITED	2.09%
NTPC LIMITED	1.90%
BAJAJ FINANCE LIMITED	1.76%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	10.27%
6.90 GOI 15 APRIL 2065	5.72%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.91%
7.44 TELANGANA SDL 15 MAY 2041	3.54%
6.8 GOI 15 DEC 2060	0.97%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.88%
7.62 GOI 15 SEP 2039	0.74%
7.34 GOI 22 APRIL 2064	0.54%
8.40 OIL MARKETING BOND GOI 29 MAR 2026	0.26%
7.25 GOI 12 JUNE 2063	0.21%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	3.48%
6.85 NABARD 19 JAN 2029	3.47%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	2.99%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	2.16%
8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.74%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.71%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.56%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	0.37%
7.75 POWER FINANCE CORPORATION 22 MAR 2027 - GOI SERVICED	0.35%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.24%

GR GRATUITY BALANCED FUND

ULGF00217/04/06GRATBALANC104

31-Oct-25

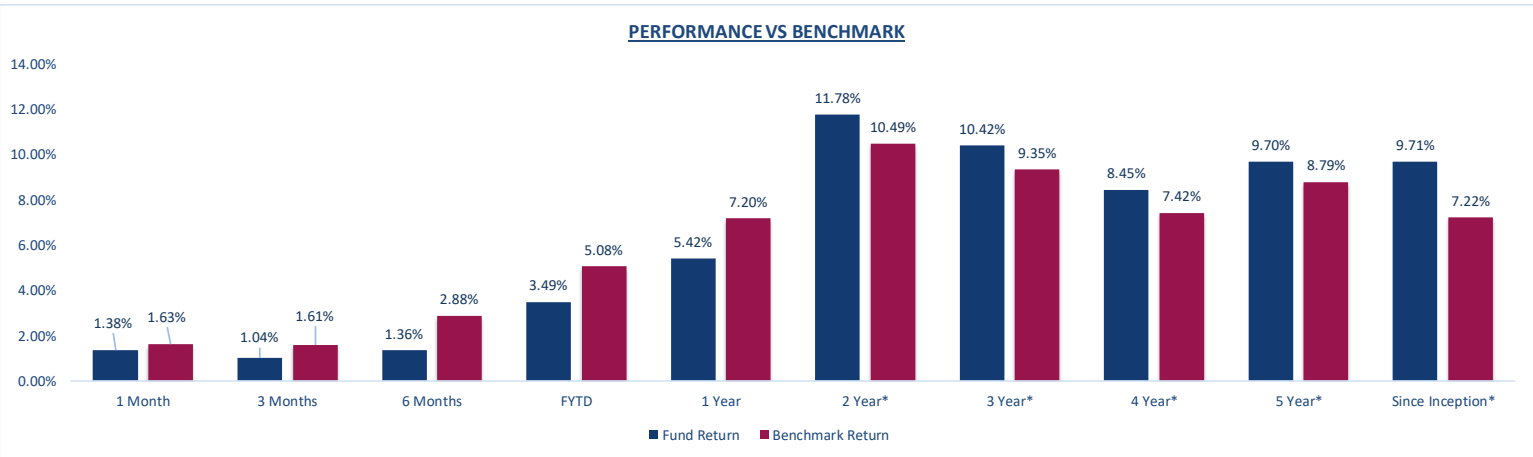
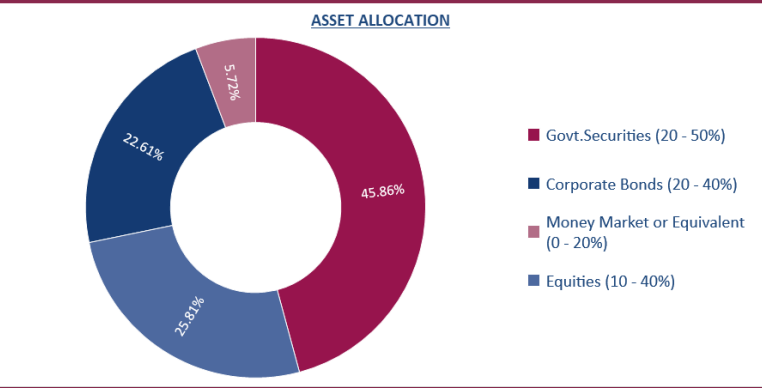
Objective: The investment objective of the Balanced Fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

AUM	Rs In Crores	% of AUM
Debt Portfolio	80.94	74.19
Equity Portfolio	28.16	25.81
Total AUM	109.10	100.00
# Money Market or Equivalent	6.24	5.72

NAV (Per Unit)	59.1621
Fund Management Charge	0.45%
Inception Date	28-Aug-06

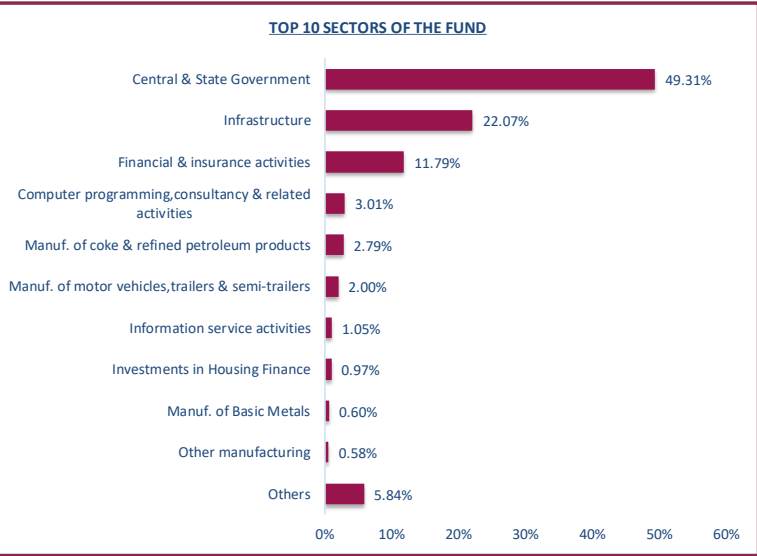
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 75% and NSE Nifty 50 - 25%

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



*Returns over one year has been annualized

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

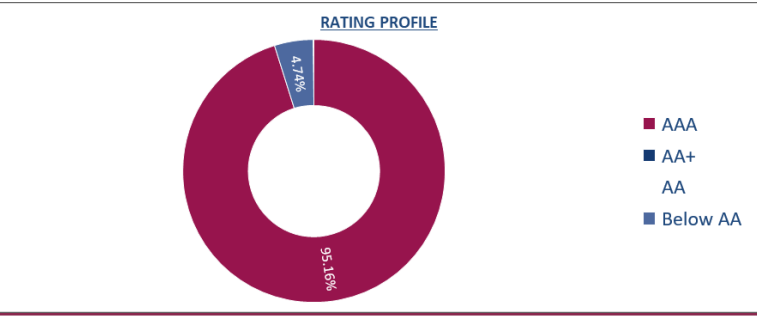


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	8.6330
Money Market Instruments	0.0004
Beta	0.9125

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ICICI BANK LIMITED	2.64%
RELIANCE INDUSTRIES LIMITED	2.60%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.34%
INFOSYS LIMITED	1.90%
MAHINDRA & MAHINDRA LIMITED	1.39%
BHARTI AIRTEL LIMITED	1.31%
LARSEN & TOUBRO LIMITED	1.19%
ETERNAL LIMITED	1.05%
NTPC LIMITED	0.96%
BAJAJ FINANCE LIMITED	0.89%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	22.06%
6.90 GOI 15 APRIL 2065	9.43%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.52%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.38%
7.46 GOI 06 NOVEMBER 2073	2.20%
6.33 GOI 05 MAY 2035	1.17%
7.34 GOI 22 APRIL 2064	1.11%
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%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
6.85 NABARD 19 JAN 2029	3.45%
7.80 YES BANK 29 SEP 2027	3.41%
7.43 NABFID 16 JUNE 2033	3.27%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.27%
7.58 NABARD 31 JULY 2026	2.30%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.87%
7.23 SBI BANK INFRA 19 NOV 2039	1.38%
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

31-Oct-25

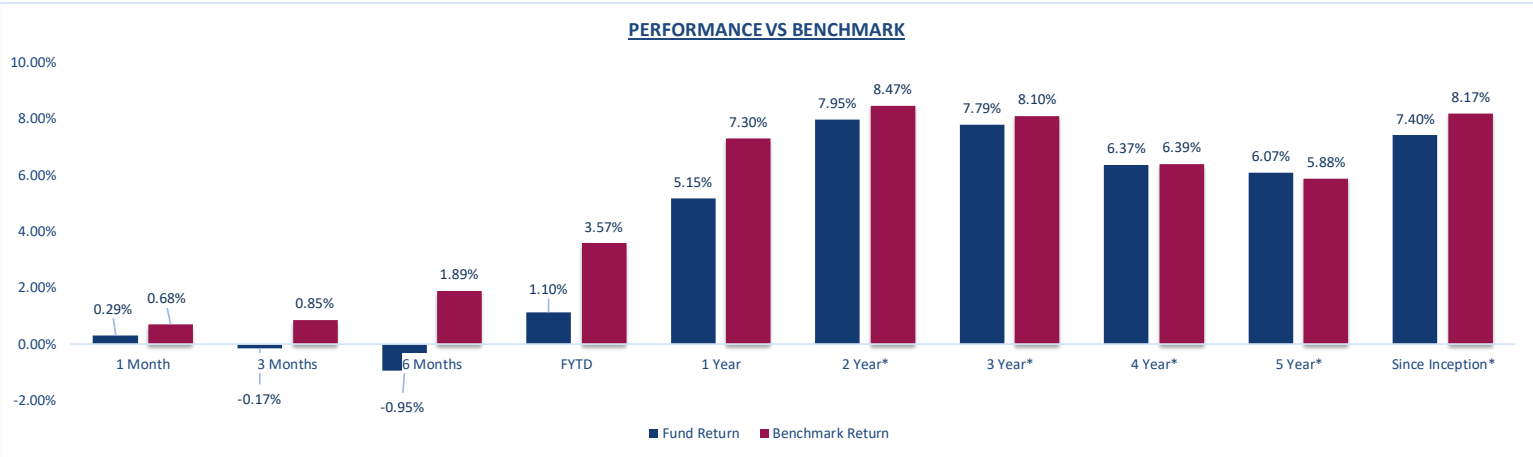
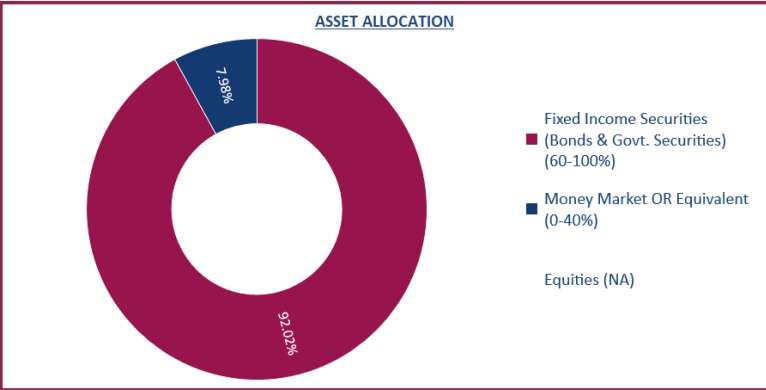
Objective: The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

AUM	Rs In Crores	% of AUM
Debt Portfolio	28.69	100.00
Equity Portfolio	0.00	0.00
Total AUM	28.69	100.00
# Money Market or Equivalent	2.29	7.98

NAV (Per Unit)	23.2758
Fund Management Charge	0.40%
Inception Date	05-Jan-14

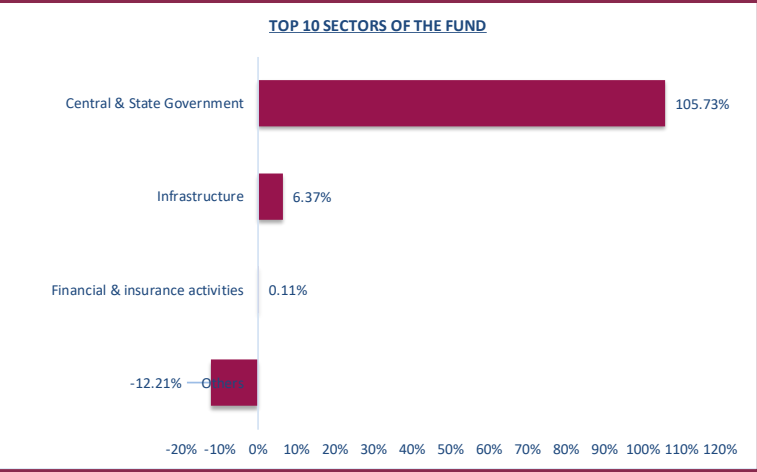
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

* Benchmark for fund has been changed from November 2018 onwards



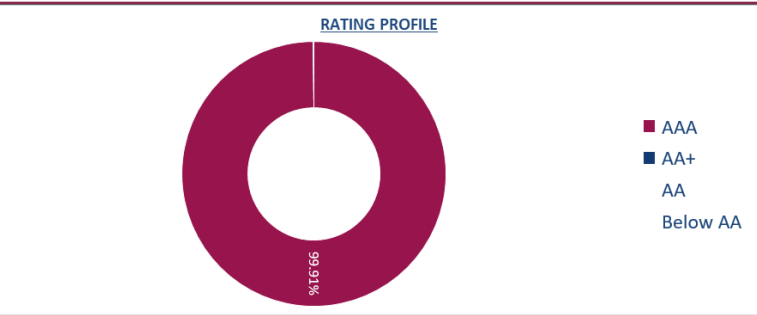
*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	34.95%
6.90 GOI 15 APRIL 2065	24.90%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	6.20%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.61%
6.33 GOI 05 MAY 2035	2.58%
7.62 GOI 15 SEP 2039	2.04%
8.17 GOI 01 DEC 2044	1.95%
7.46 TELANGANA SDL 07 FEBRUARY 2045	1.75%
8.22 KARNATAKA SDL 09 DEC 2025	1.75%
7.46 GOI 06 NOVEMBER 2073	1.69%



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	0.85%
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%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	9.1189
Money Market Instruments	0.0015
Beta	0.8423

Note: Debt portfolio includes MMI

GR GRATUITY CONSERVATIVE FUND

ULGF00317/04/06GRATCONSER104

31-Oct-25

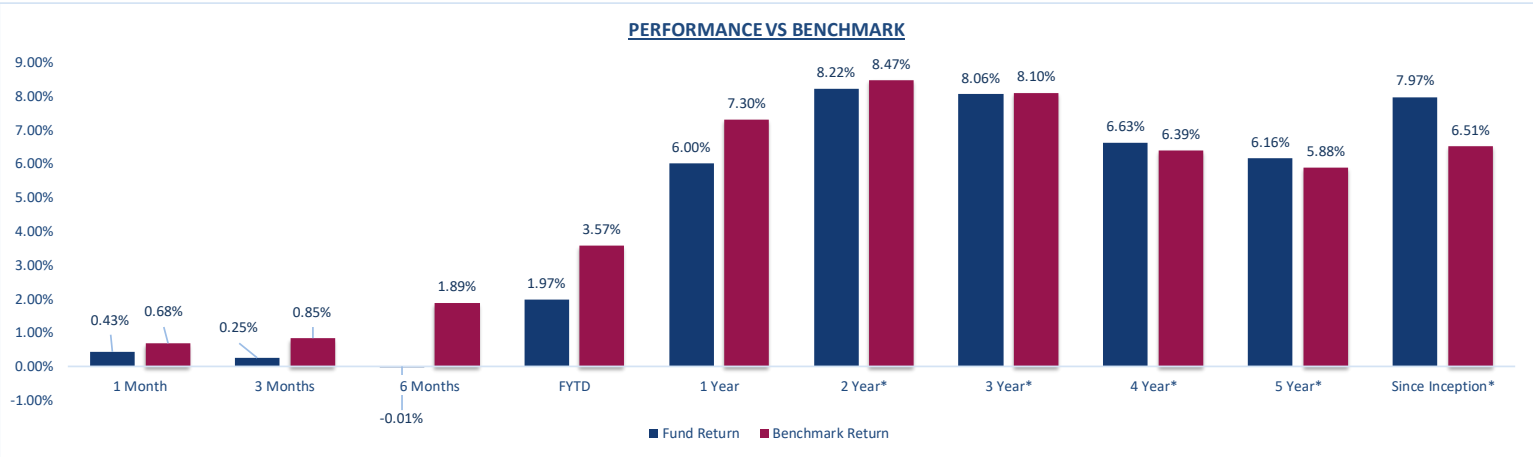
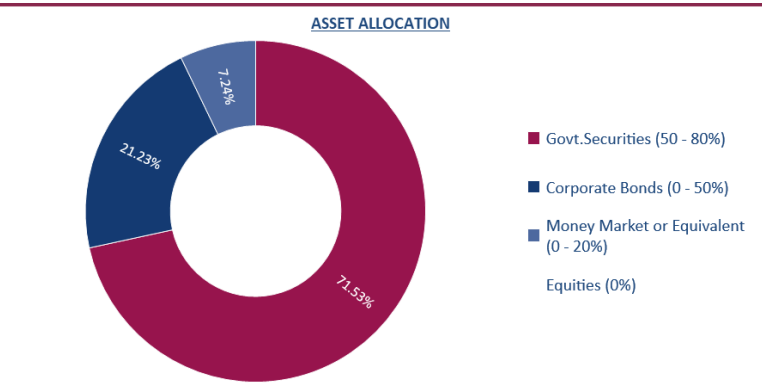
Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc

AUM	Rs In Crores	% of AUM
Debt Portfolio	80.80	100.00
Equity Portfolio	0.00	0.00
Total AUM	80.80	100.00
# Money Market or Equivalent	5.85	7.24

NAV (Per Unit)	43.5953
Fund Management Charge	0.40%
Inception Date	28-Aug-06

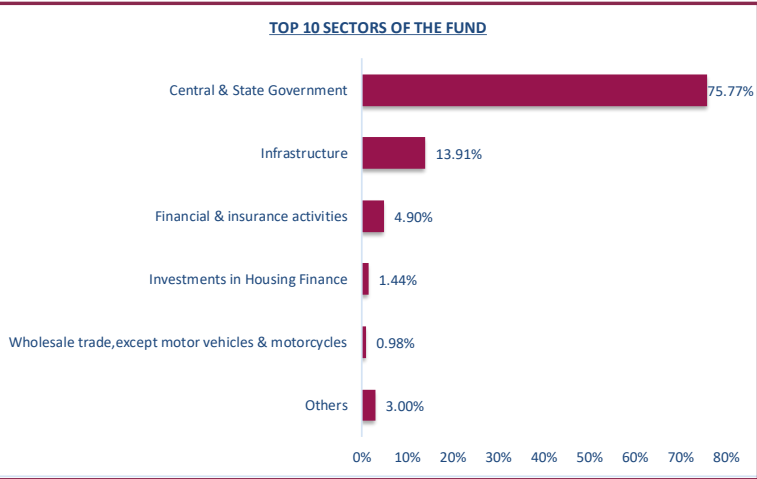
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



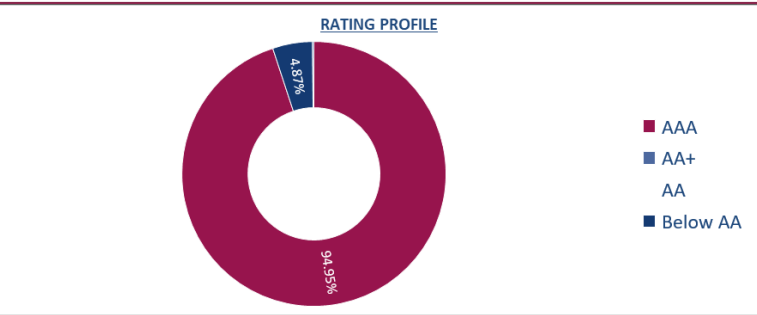
*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	23.21%
6.90 GOI 15 APRIL 2065	14.92%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.54%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.85%
7.62 GOI 15 SEP 2039	3.79%
6.99 GOI 17 APRIL 2026	3.11%
8.13 KERALA SDL 21 MAR 2028	2.89%
7.29 TELANGANA SDL 07 AUGUST 2042	2.49%
8.51 MAHARASTRA SDL 09 MAR 2026	1.87%
7.40 GOI 09 SEP 2035	1.83%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
6.85 NABARD 19 JAN 2029	4.97%
7.80 YES BANK 29 SEP 2027	3.11%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.79%
7.8 YES BANK 01 OCT 2027	1.62%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.56%
9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.44%
7.23 SBI BANK INFRA 19 NOV 2039	1.24%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	1.05%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.01%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	0.98%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.0553
Money Market Instruments	0.0004
Beta	0.8789

Note: Debt portfolio includes MMI

GROUP SUPERANNUATION CONSERVATIVE FUND

ULGF00623/01/07SANNCONSER104

31-Oct-25

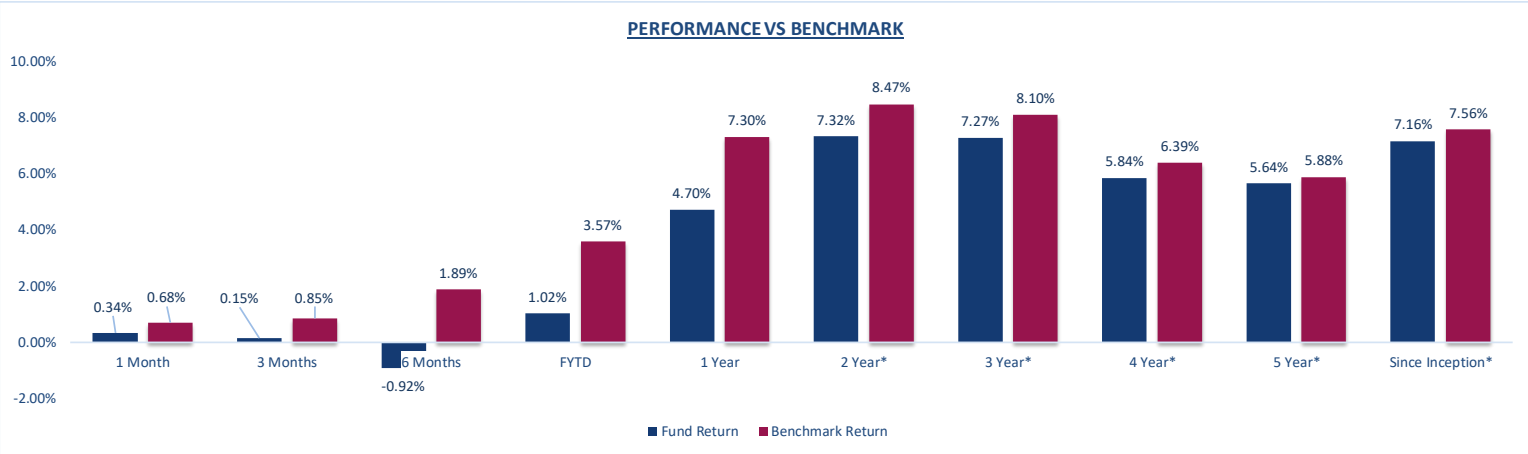
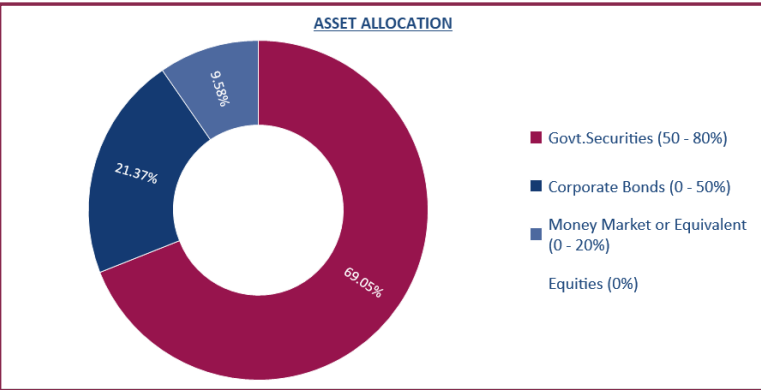
Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.56	100.00
Equity Portfolio	0.00	0.00
Total AUM	0.56	100.00
# Money Market or Equivalent	0.05	9.58

NAV (Per Unit)	31.4546
Fund Management Charge	0.75%
Inception Date	09-Apr-09

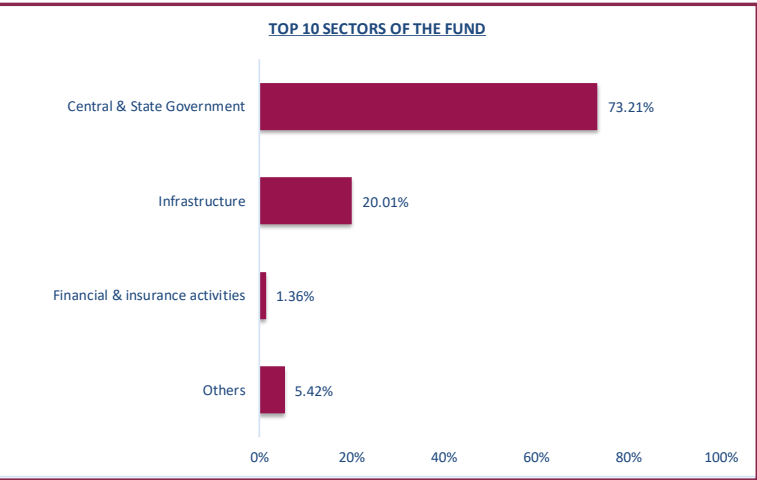
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



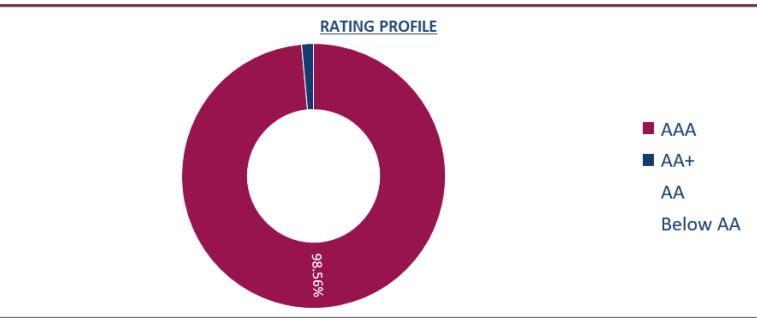
*Returns over one year has been annualized

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	36.20%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	10.08%
6.90 GOI 15 APRIL 2065	8.83%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.70%
7.59 GOI 20 MAR 2029	2.81%
7.34 GOI 22 APRIL 2064	2.02%
6.33 GOI 05 MAY 2035	1.76%
6.8 GOI 15 DEC 2060	1.67%
7.25 GOI 12 JUNE 2063	0.68%
7.40 GOI 09 SEP 2035	0.52%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
6.85 NABARD 19 JAN 2029	7.16%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	5.45%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.64%
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%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	9.3523
Money Market Instruments	0.0004
Beta	0.7988

Note: Debt portfolio includes MMI

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	12		