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UL LIFE GROWTH SUPER FUND

ULIF01108/02/07LIFEGRWSUP104

30-Sep-25

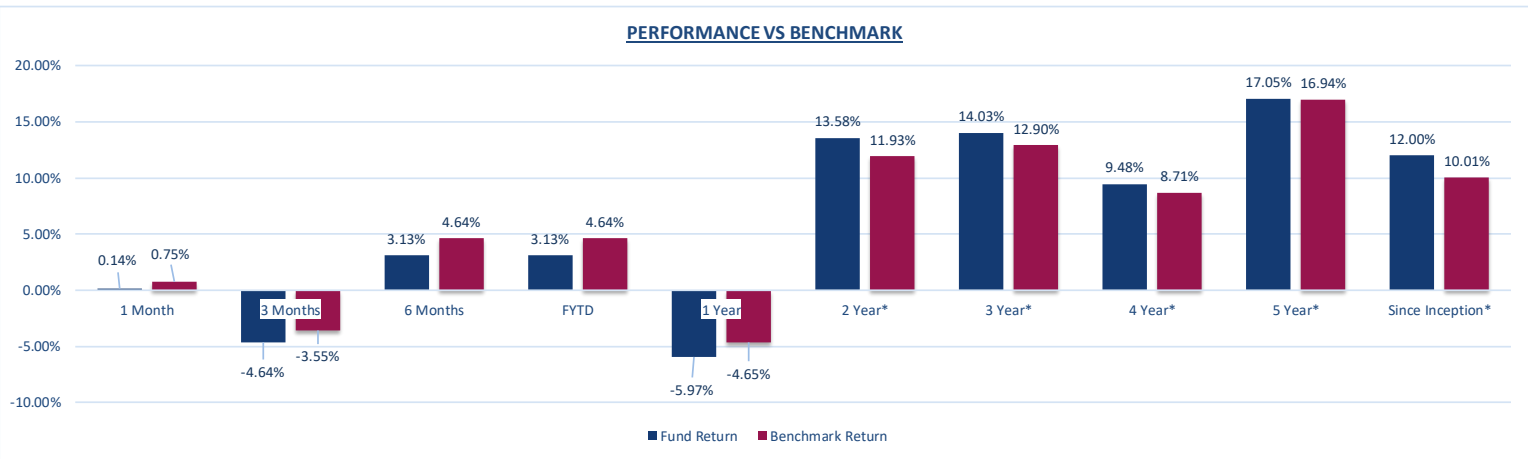
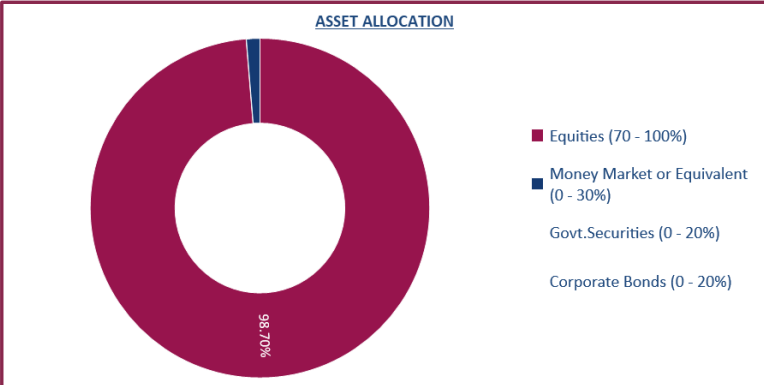
Objective: Growth Super Fund is primarily equity oriented by ensuring at least 70% of the Fund corpus is invested in equities at all times. The remaining is invested in debt instruments across Government, corporate and money market papers.

AUM	Rs In Crores	% of AUM
Debt Portfolio	163.79	1.30
Equity Portfolio	12,416.89	98.70
Total AUM	12,580.68	100.00
# Money Market or Equivalent	163.79	1.30

NAV (Per Unit)	80.2737
Fund Management Charge	1.25%
Inception Date	21-May-07

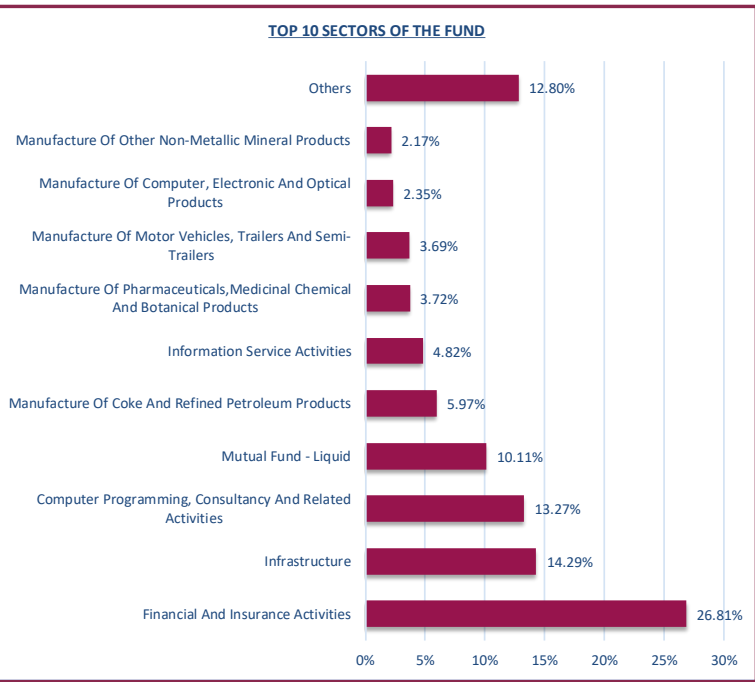
Fund Managers: Equity - Saurabh Kataria
Benchmark - NSE Nifty 50

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



*Returns more than 1 year are CAGR

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	8.17%
ICICI BANK LIMITED	7.82%
INFOSYS LIMITED	6.78%
BHARTI AIRTEL LIMITED	6.26%
RELIANCE INDUSTRIES LIMITED	5.97%
ETERNAL LIMITED	4.82%
BAJAJ FINANCE LIMITED	4.77%
LARSEN & TOUBRO LIMITED	4.32%
MAHINDRA & MAHINDRA LIMITED	3.69%
TATA CONSULTANCY SERVICES LIMITED	3.23%

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	0.0027
Money Market Instruments	0.0027
Beta	0.8330

Note: Debt portfolio includes MMI

HIGH GROWTH FUND

ULIF01311/02/08LIFEHIGHGR104

30-Sep-25

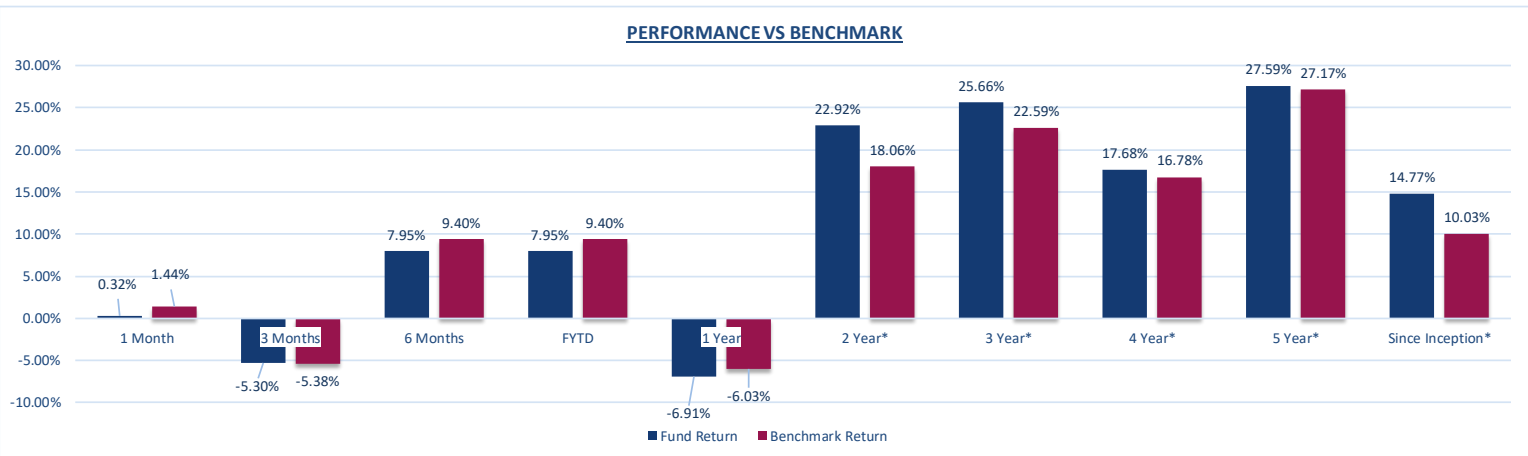
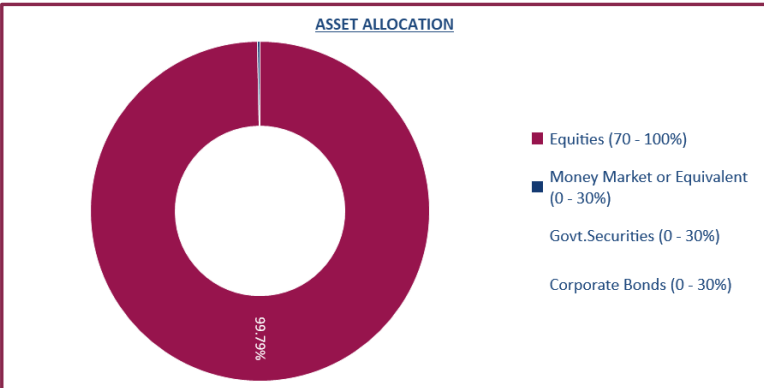
Objective: The fund is a multi-cap fund with a focus on mid cap equities, where predominant investments are equities of companies with high growth potential in the long term (to target high growth in capital value assets). At least 70% of the Fund corpus is invested in equities at all times. However, 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	22.75	0.21
Equity Portfolio	10,906.67	99.79
Total AUM	10,929.43	100.00
# Money Market or Equivalent	22.75	0.21

NAV (Per Unit)	113.0054
Fund Management Charge	1.25%
Inception Date	26-Feb-08

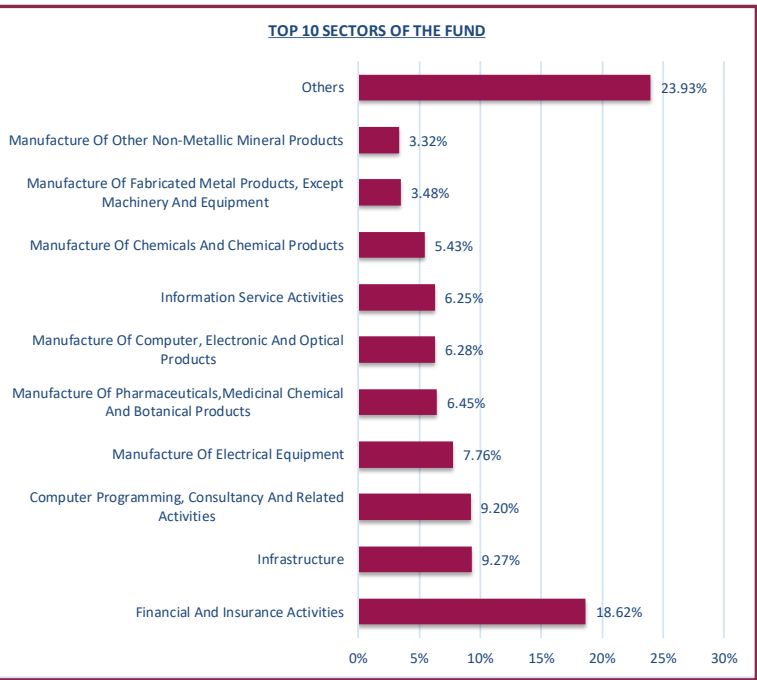
Fund Managers: Equity - Saurabh Kataria
Benchmark - NSE Nifty MidCap 100

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ETERNAL LIMITED	3.69%
DIXON TECHNOLOGIES INDIA LIMITED	3.49%
COFORGE LIMITED	3.45%
PERSISTENT SYSTEMS LIMITED	3.13%
SRF LIMITED	3.13%
POLYCAB INDIA LIMITED	3.07%
MAX HEALTHCARE INSTITUTE LTD	2.90%
SUZLON ENERGY LIMITED	2.62%
BANDHAN BANK LIMITED	2.31%
RURAL ELECTRIFICATION CORPORATION LIMITED	2.08%

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	0.0027
Money Market Instruments	0.0027
Beta	0.8246

Note: Debt portfolio includes MMI

UL LIFE GROWTH FUND

ULIF00125/06/04LIFEGROWTH104

30-Sep-25

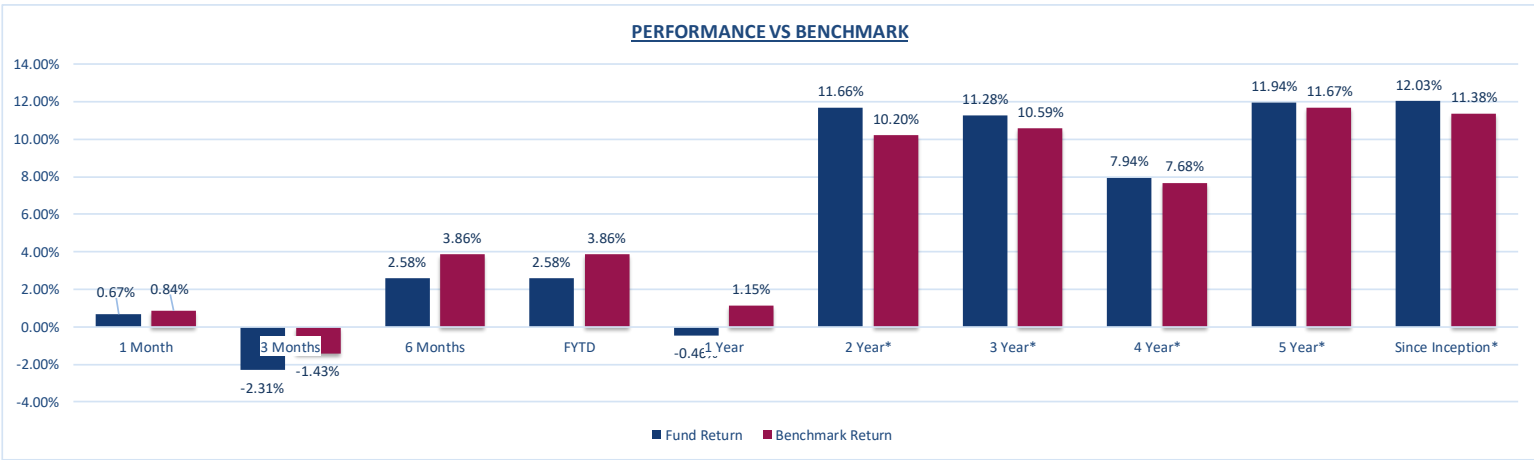
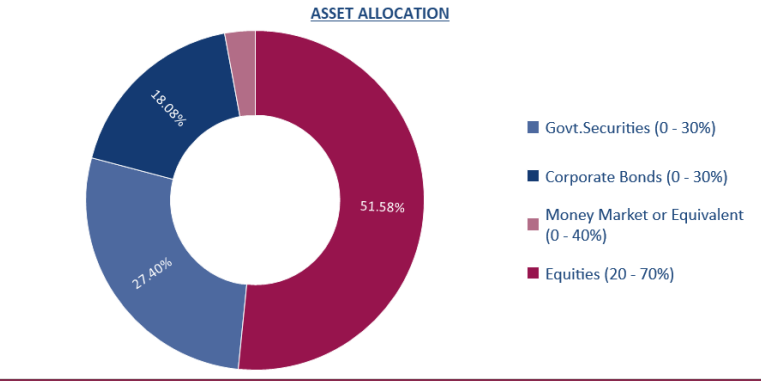
Objective: Growth Fund invests in various asset classes such as Equities, Government Securities, Corporate Bonds and Money Market Instruments. The equities exposure in the Fund will at all times be at a minimum of 20% but not more than 70%. The Fund invests the remaining Fund corpus in debt instruments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

AUM	Rs In Crores	% of AUM
Debt Portfolio	3,572.48	48.42
Equity Portfolio	3,805.46	51.58
Total AUM	7,377.95	100.00
# Money Market or Equivalent	216.99	2.94

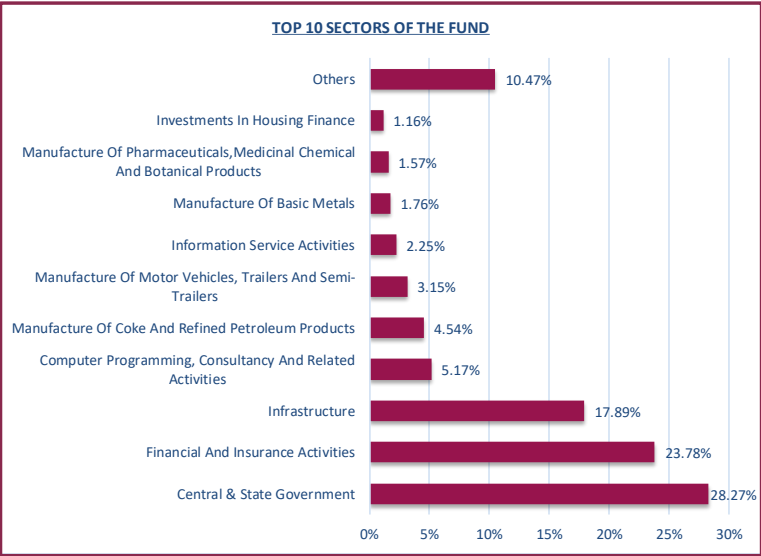
NAV (Per Unit)	109.1509
Fund Management Charge	1.25%
Inception Date	20-Sep-04

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



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



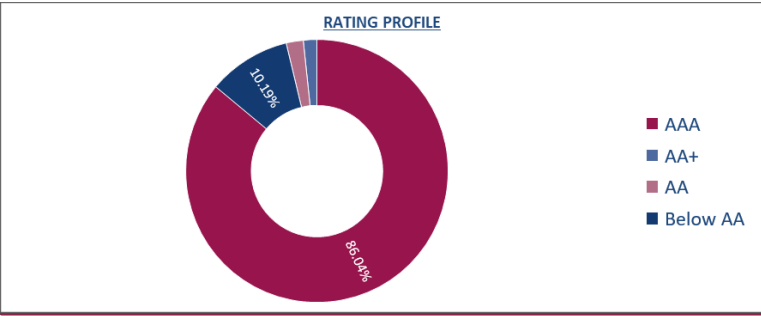
Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.2718
Money Market Instruments	0.0001
Beta	0.8399

Note: Debt portfolio includes MMI

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	5.90%
ICICI BANK LIMITED	5.51%
RELIANCE INDUSTRIES LIMITED	4.44%
INFOSYS LIMITED	3.86%
BHARTI AIRTEL LIMITED	2.28%
ETERNAL LIMITED	2.25%
LARSEN & TOUBRO LIMITED	2.25%
MAHINDRA & MAHINDRA LIMITED	2.11%
NTPC LIMITED	2.02%
BAJAJ FINANCE LIMITED	1.57%

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	7.51%
6.90 GOI 15 APRIL 2065	7.41%
7.34 GOI 22 APRIL 2064	3.68%
6.33 GOI 05 MAY 2035	3.60%
6.68 GOI 07 JULY 2040	1.33%
6.8 GOI 15 DEC 2060	0.80%
7.46 GOI 06 NOVEMBER 2073	0.49%
7.18 GOI 14 AUGUST 2033	0.29%
7.29 SGB 27 JANUARY 2033	0.22%
7.27 TELANGANA SDL 05 MARCH 2049	0.16%



Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.27%
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	1.60%
6.84 NATIONAL THERMAL POWER CORPORATION 09 MAY 2035	0.99%
7.3006 CUBE HIGHWAYS TRUST 25 APR 2032 (STEP UP & STEP DOWN)	0.76%
8.70 IIFL HOME FINANCE LIMITED 20 OCT 2025	0.75%
7.07 INDIGRID TRUST 20 JUNE 2030 (STEP UP & STEP DOWN)	0.62%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.59%
9.05 CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED 24 M	0.54%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	0.50%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.47%

UL LIFE BALANCED FUND

ULIF00225/06/04LIFEBALANC104

30-Sep-25

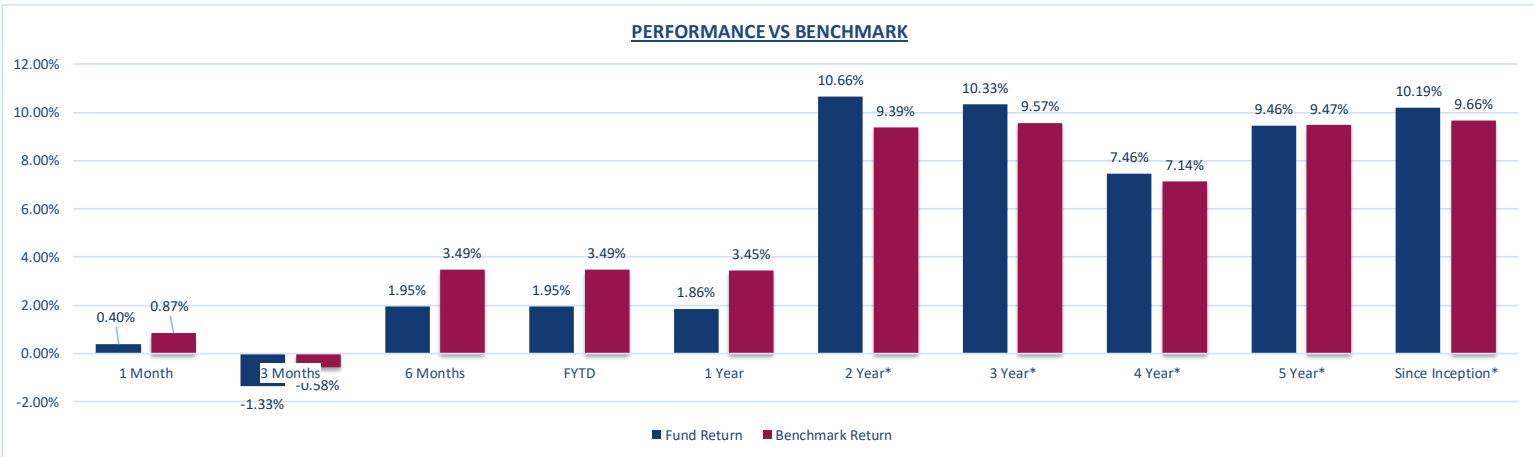
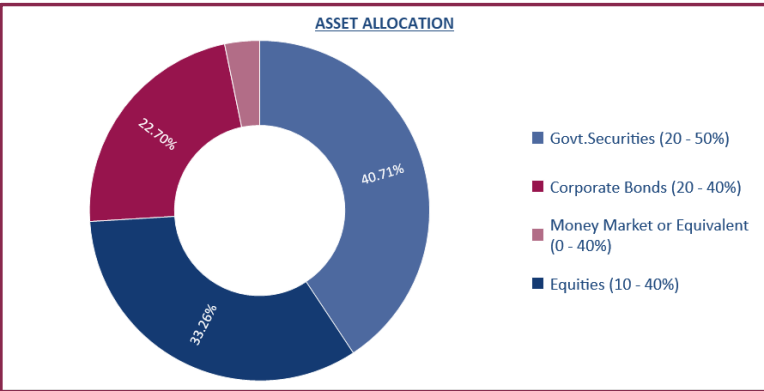
Objective: Balanced Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests minimum of 10% and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

AUM	Rs In Crores	% of AUM
Debt Portfolio	1,586.23	66.74
Equity Portfolio	790.64	33.26
Total AUM	2,376.86	100.00
# Money Market or Equivalent	79.03	3.32

NAV (Per Unit)	77.0850
Fund Management Charge	1.10%
Inception Date	20-Sep-04

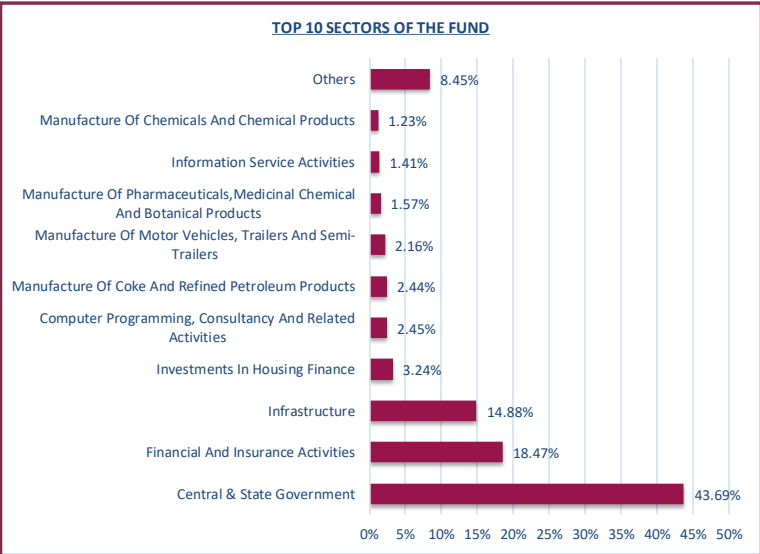
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

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



*Returns more than 1 year are CAGR

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



Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.4698
Money Market Instruments	0.0001
Beta	0.8911

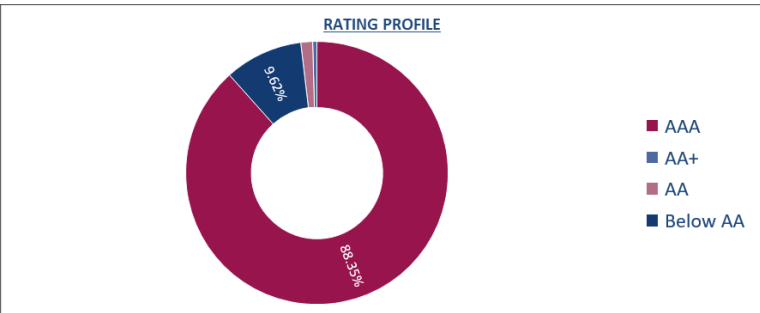
Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	3.51%
ICICI BANK LIMITED	3.51%
RELIANCE INDUSTRIES LIMITED	2.44%
INFOSYS LIMITED	1.86%
BHARTI AIRTEL LIMITED	1.48%
ETERNAL LIMITED	1.41%
MAHINDRA & MAHINDRA LIMITED	1.35%
LARSEN & TOUBRO LIMITED	1.32%
NTPC LIMITED	0.98%
BAJAJ FINANCE LIMITED	0.81%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	13.64%
7.34 GOI 22 APRIL 2064	7.78%
6.90 GOI 15 APRIL 2065	5.96%
6.33 GOI 05 MAY 2035	5.39%
7.25 GOI 12 JUNE 2063	2.13%
6.68 GOI 07 JULY 2040	2.07%
7.40 GOI 19 SEPTEMBER 2062	1.07%
7.18 GOI 14 AUGUST 2033	0.49%
7.46 GOI 06 NOVEMBER 2073	0.37%
7.88 GOI 19 MAR 2030	0.33%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.44%
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	2.57%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.74%
7.8 YES BANK 01 OCT 2027	1.41%
7.48 INDIAN RAILWAY FINANCE CORP LTD 16 FEBRUARY 2034	1.07%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.06%
7.79 BAJAJ FINANCE LIMITED 20 SEPTEMBER 2033	0.87%
8.20 NABARD 09 MAR 2028	0.87%
8.70 IIFL HOME FINANCE LIMITED 20 OCT 2025	0.84%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	0.75%

UL LIFE CONSERVATIVE FUND

ULIF00325/06/04LIFECONSER104

30-Sep-25

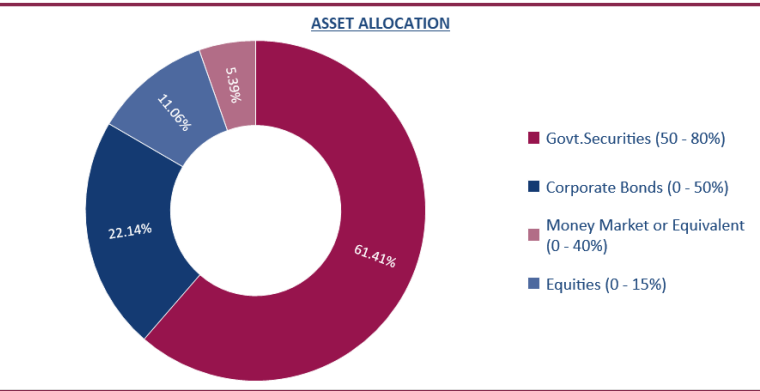
Objective: Conservative Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests up to 15% of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

AUM	Rs In Crores	% of AUM
Debt Portfolio	186.08	88.94
Equity Portfolio	23.14	11.06
Total AUM	209.22	100.00
# Money Market or Equivalent	11.27	5.39

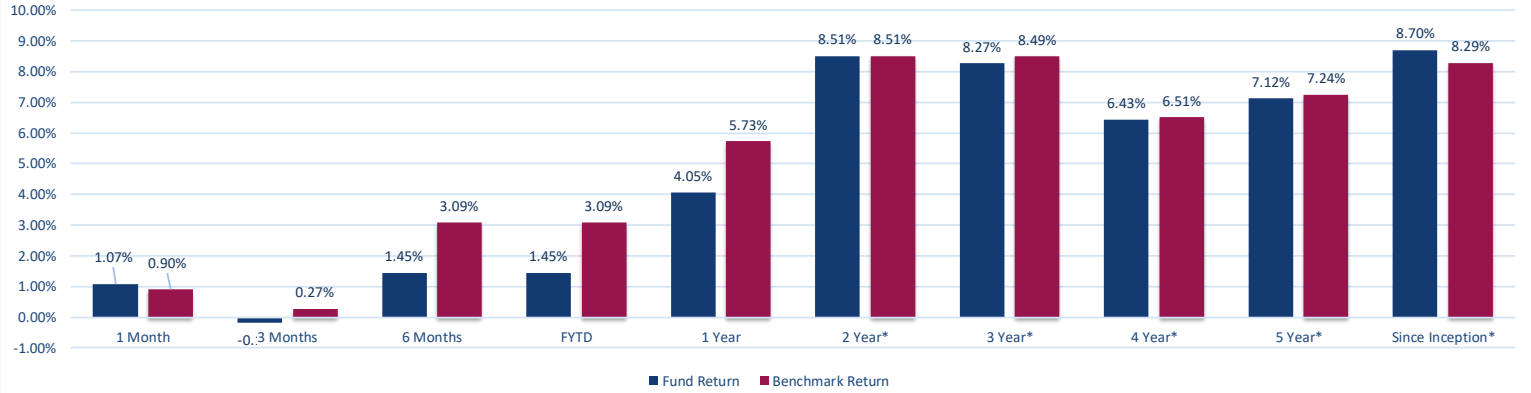
NAV (Per Unit)	57.8500
Fund Management Charge	0.90%
Inception Date	20-Sep-04

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



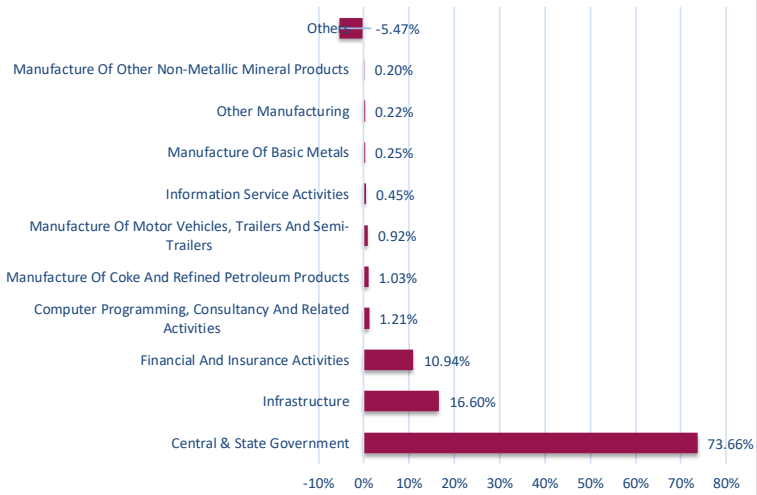
PERFORMANCE VS BENCHMARK



*Returns more than 1 year are CAGR

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

TOP 10 SECTORS OF THE FUND



Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.0360
Money Market Instruments	0.0004
Beta	0.8602

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.18%
ICICI BANK LIMITED	1.10%
RELIANCE INDUSTRIES LIMITED	1.03%
INFOSYS LIMITED	0.77%
MAHINDRA & MAHINDRA LIMITED	0.60%
BHARTI AIRTEL LIMITED	0.53%
ETERNAL LIMITED	0.45%
LARSEN & TOUBRO LIMITED	0.45%
NTPC LIMITED	0.40%
BAJAJ FINANCE LIMITED	0.35%

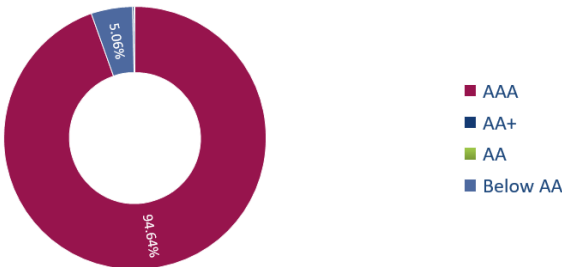
TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	21.99%
6.33 GOI 05 MAY 2035	17.53%
7.34 GOI 22 APRIL 2064	9.31%
6.90 GOI 15 APRIL 2065	3.38%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	2.75%
7.25 GOI 12 JUNE 2063	2.41%
7.46 GOI 06 NOVEMBER 2073	1.34%
8.17 GOI 01 DEC 2044	0.93%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.88%
7.54 GOI 23 MAY 2036	0.42%

TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.82%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	3.80%
7.80 YES BANK 29 SEP 2027	3.74%
8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	2.46%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.56%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.39%
7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	0.99%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.98%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.73%
7.8 YES BANK 01 OCT 2027	0.58%

RATING PROFILE



UL LIFE SECURED FUND

ULIF00425/06/04LIFESECURE104

30-Sep-25

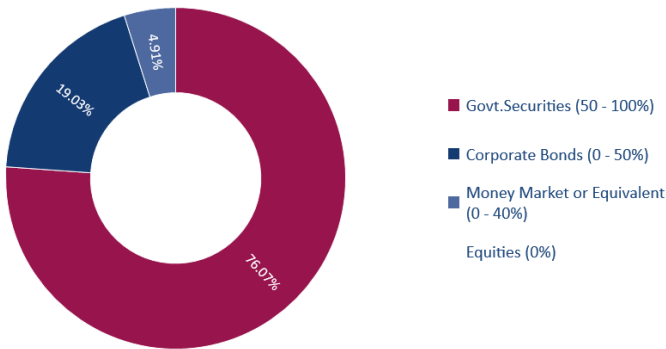
Objective: Secure Fund invests in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments, corporates and banks. The Fund also invests in money market instruments as prescribed by IRDA. No investment is made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

AUM	Rs In Crores	% of AUM
Debt Portfolio	1,043.05	100.00
Equity Portfolio	0.00	0.00
Total AUM	1,043.05	100.00
# Money Market or Equivalent	51.16	4.91

NAV (Per Unit)	46.7361
Fund Management Charge	0.90%
Inception Date	20-Sep-04

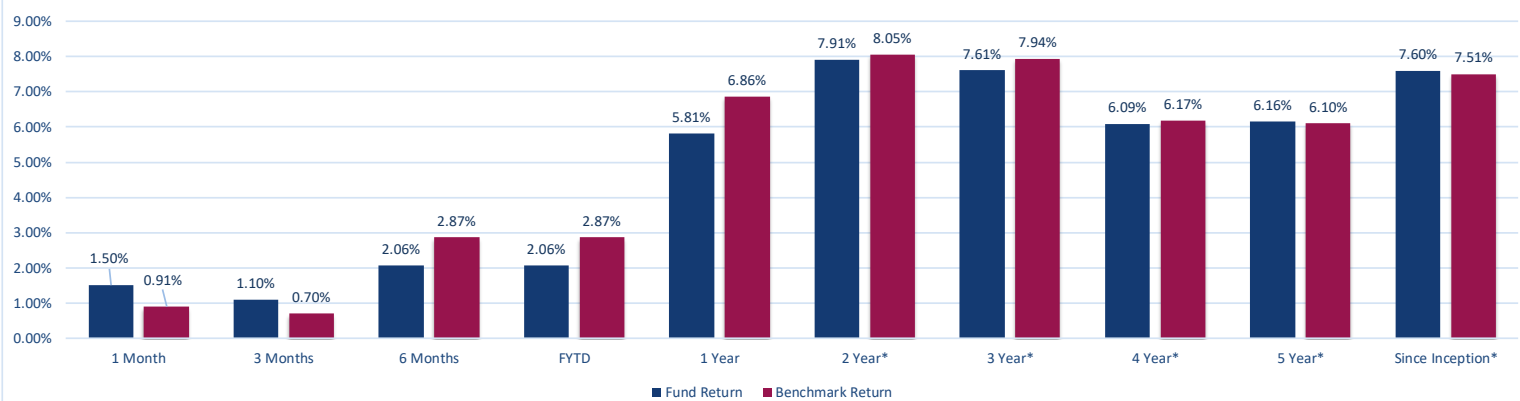
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

ASSET ALLOCATION



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

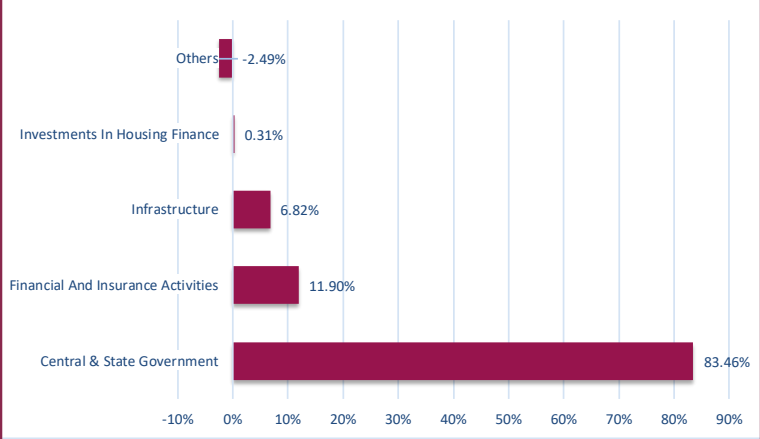
PERFORMANCE VS BENCHMARK



*Returns more than 1 year are CAGR

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

TOP 10 SECTORS OF THE FUND



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
NIL	NA

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	38.76%
6.90 GOI 15 APRIL 2065	17.29%
6.33 GOI 05 MAY 2035	10.67%
6.68 GOI 07 JULY 2040	4.71%
7.46 GOI 06 NOVEMBER 2073	0.99%
7.18 GOI 14 AUGUST 2033	0.55%
6.75 MAHARASHTRA SDL 23 APRIL 2039	0.54%
8.13 KERALA SDL 21 MAR 2028	0.47%
6.94 CHHATISGARH SDL 24 MAR 2029	0.34%
7.69 TAMIL NADU SDL 28 DECEMBER 2037	0.32%

RATING PROFILE



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	4.94%
7.80 YES BANK 29 SEP 2027	3.31%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	2.44%
7.8 YES BANK 01 OCT 2027	1.56%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.09%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.78%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	0.60%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.51%
9.20 DCB 18 NOVEMBER 2034 TIER-2 (CALL DATE 18 NOV 2029)	0.50%
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	0.49%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	9.2546
Money Market Instruments	0.0002
Beta	0.7949

Note: Debt portfolio includes MMI

DYNAMIC OPPORTUNITIES FUND

ULIF01425/03/08LIFEDYNOPP104

30-Sep-25

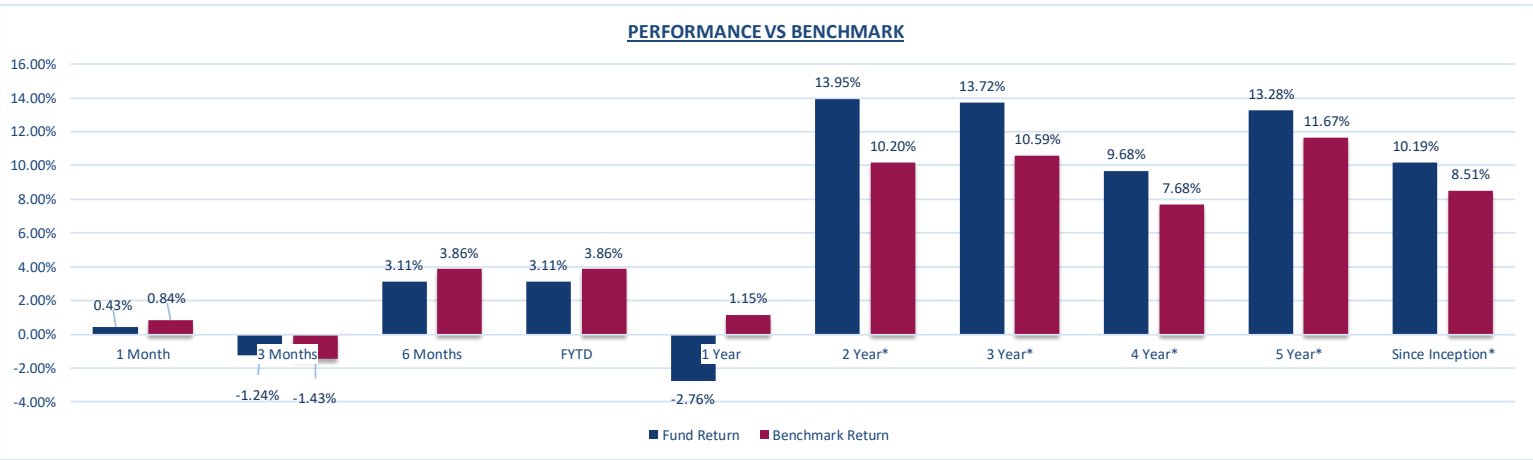
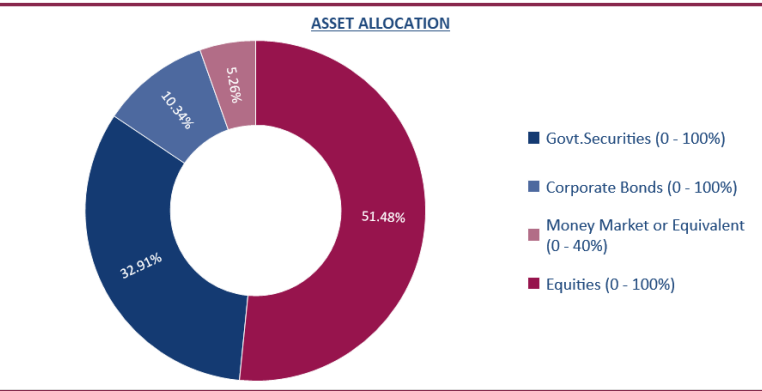
Objective: The investment objective of this fund is to provide potentially higher returns to the policyholder by dynamically investing in Equities, Debt or cash instruments to capitalize on changing market conditions. The funds will have flexibility to increase or decrease the debt-equity ratio of the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

AUM	Rs In Crores	% of AUM
Debt Portfolio	172.75	48.52
Equity Portfolio	183.31	51.48
Total AUM	356.06	100.00
# Money Market or Equivalent	18.73	5.26

NAV (Per Unit)	54.2040
Fund Management Charge	1.25%
Inception Date	02-May-08

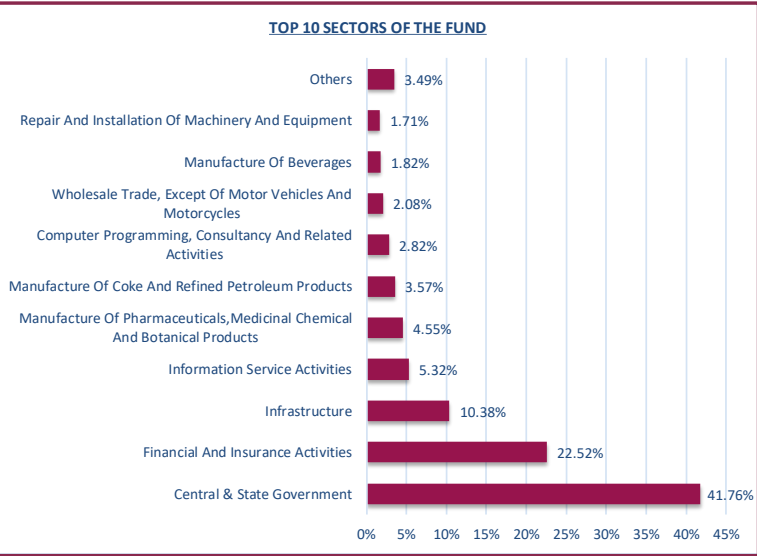
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns more than 1 year are CAGR

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

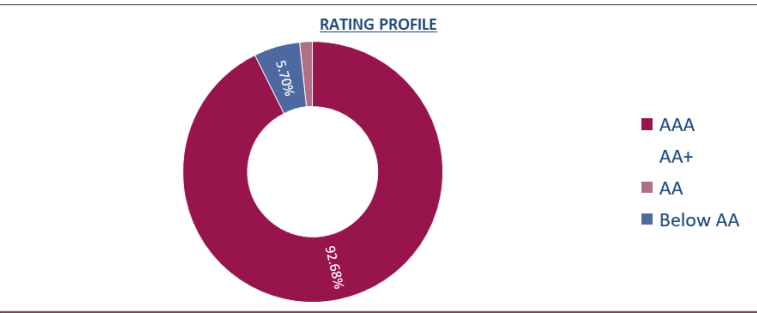


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	7.8363
Money Market Instruments	0.0005
Beta	1.0091

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	7.59%
ETERNAL LIMITED	5.32%
ICICI BANK LIMITED	4.37%
RELIANCE INDUSTRIES LIMITED	3.57%
POLY MEDICURE LIMITED	2.08%
ANTHEM BIOSCIENCES LTD	1.88%
INFOSYS LIMITED	1.81%
LARSEN & TOUBRO LIMITED	1.73%
HINDUSTAN AERONAUTICS LTD	1.71%
AXIS BANK LIMITED	1.67%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	11.52%
6.33 GOI 05 MAY 2035	7.31%
6.90 GOI 15 APRIL 2065	4.32%
7.46 GOI 06 NOVEMBER 2073	2.98%
6.8 GOI 15 DEC 2060	2.23%
7.34 GOI 22 APRIL 2064	2.03%
7.29 SGB 27 JANUARY 2033	1.34%
7.29 TELANGANA SDL 07 AUGUST 2040	0.49%
8.17 GOI 01 DEC 2044	0.38%
6.95 GOI 16 DEC 2061	0.13%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	2.02%
7.8 YES BANK 01 OCT 2027	1.80%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.37%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.90%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.85%
7.80 YES BANK 29 SEP 2027	0.76%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	0.74%
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

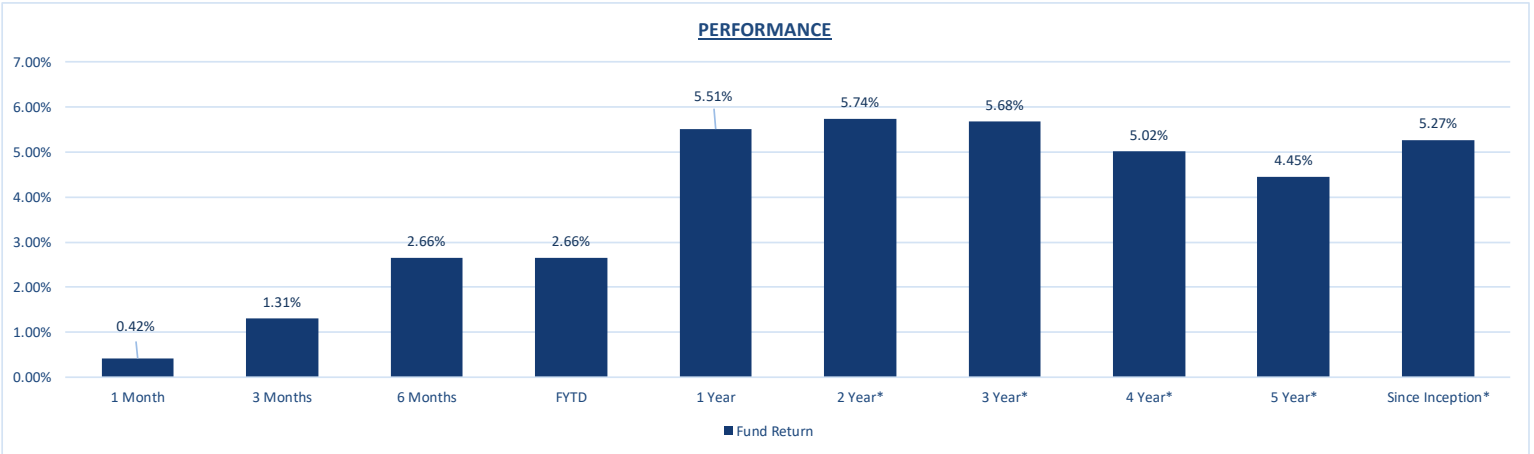
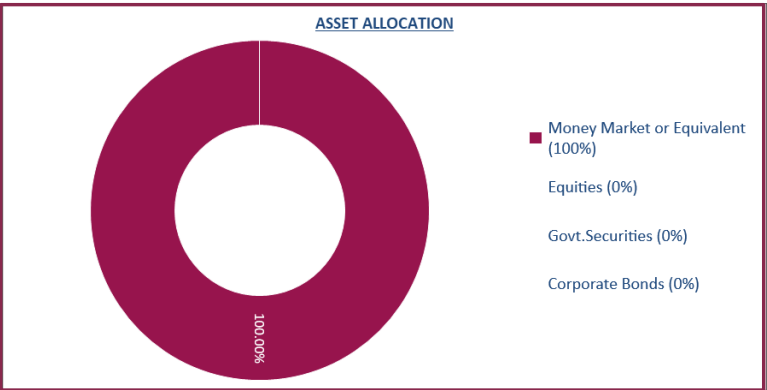
30-Sep-25

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	5.70	100.00
Equity Portfolio	0.00	0.00
Total AUM	5.70	100.00
# Money Market or Equivalent	5.70	100.00

NAV (Per Unit)	23.2537
Fund Management Charge	0.90%
Inception Date	28-Apr-09

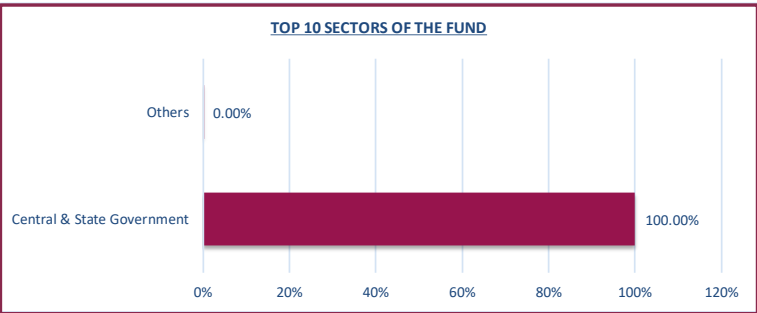
Fund Managers: Fixed Income - Naresh Kumar



*Returns more than 1 year are CAGR

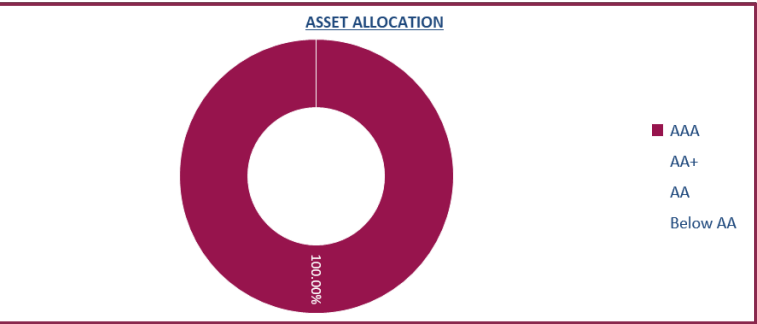
** Benchmark - NA

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	0.3224
Money Market Instruments	0.3224

Note: Debt portfolio includes MMI

UL SECURE PLUS

ULIF01628/04/09LIFESECPLS104

30-Sep-25

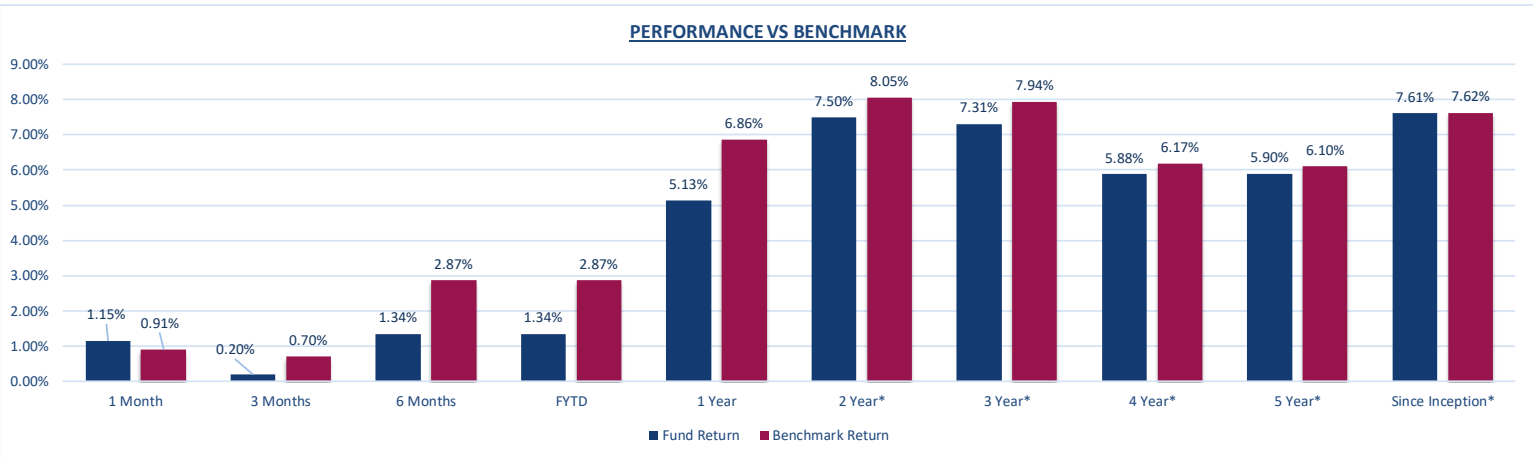
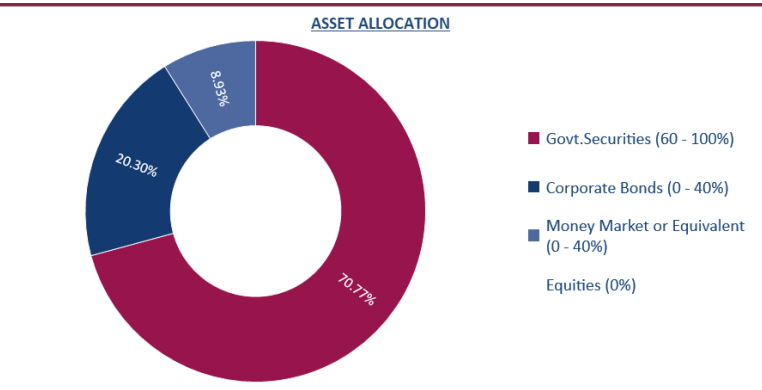
Objective: The investment objective of the fund is to provide higher security of investment by way of higher proportion of investment in sovereign papers that carry an implicit guarantee for repayment of principal and interest from the Government of India. This fund is available only under Systematic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

AUM	Rs In Crores	% of AUM
Debt Portfolio	204.16	100.00
Equity Portfolio	0.00	0.00
Total AUM	204.16	100.00
# Money Market or Equivalent	18.23	8.93

NAV (Per Unit)	33.3706
Fund Management Charge	0.90%
Inception Date	28-Apr-09

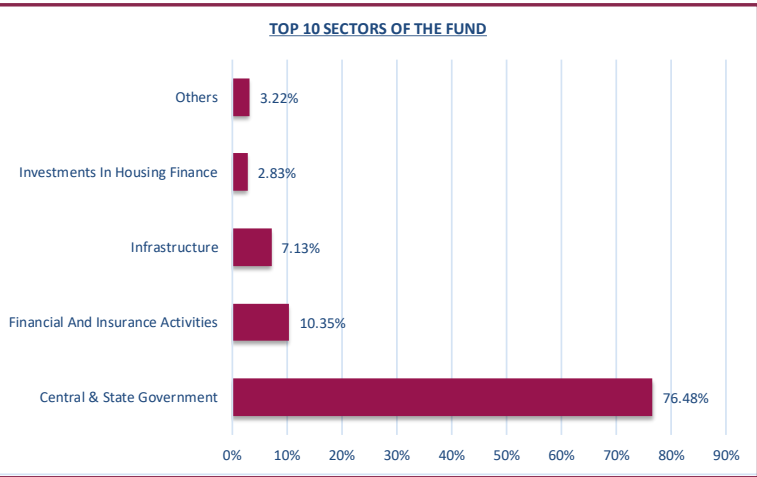
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



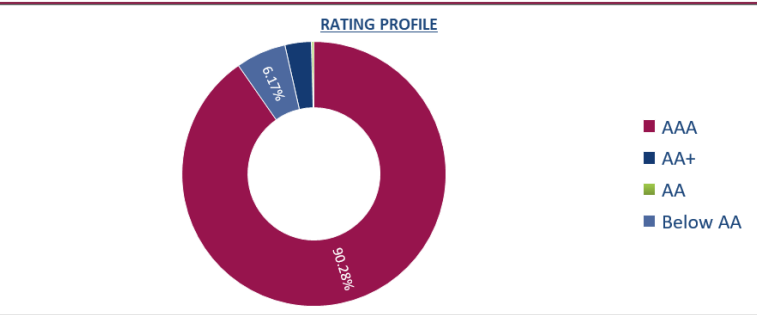
*Returns more than 1 year are CAGR

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	38.28%
7.43 TELANGANA SDL 05 JUNE 2043	9.12%
6.90 GOI 15 APRIL 2065	9.07%
6.33 GOI 05 MAY 2035	8.44%
7.29 TELANGANA SDL 07 AUGUST 2040	1.35%
7.34 ANDHRA PRADESH SDL 31 JULY 2044	1.31%
7.54 GOI 23 MAY 2036	0.74%
7.34 GOI 22 APRIL 2064	0.70%
6.95 GOI 16 DEC 2061	0.35%
8.17 GOI 01 DEC 2044	0.32%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	5.16%
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	2.57%
8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	2.47%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.43%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.73%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.47%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.09%
6.85 INDIAN RAILWAY FINANCE CORP LTD 29 OCT 2040	0.99%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.80%
7.60 MUTHOOT FINANCE 20 APR 2026	0.67%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	9.0729
Money Market Instruments	0.0002
Beta	0.9531

Note: Debt portfolio includes MMI

GUARANTEED FUND- DYNAMIC

ULIF01004/10/06AMSRGUADYN104

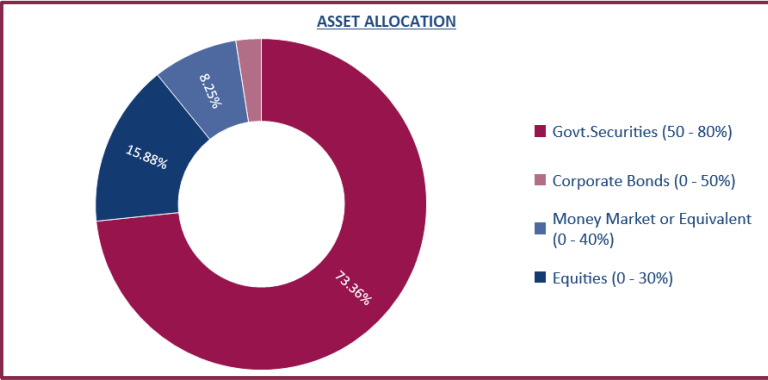
30-Sep-25

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.

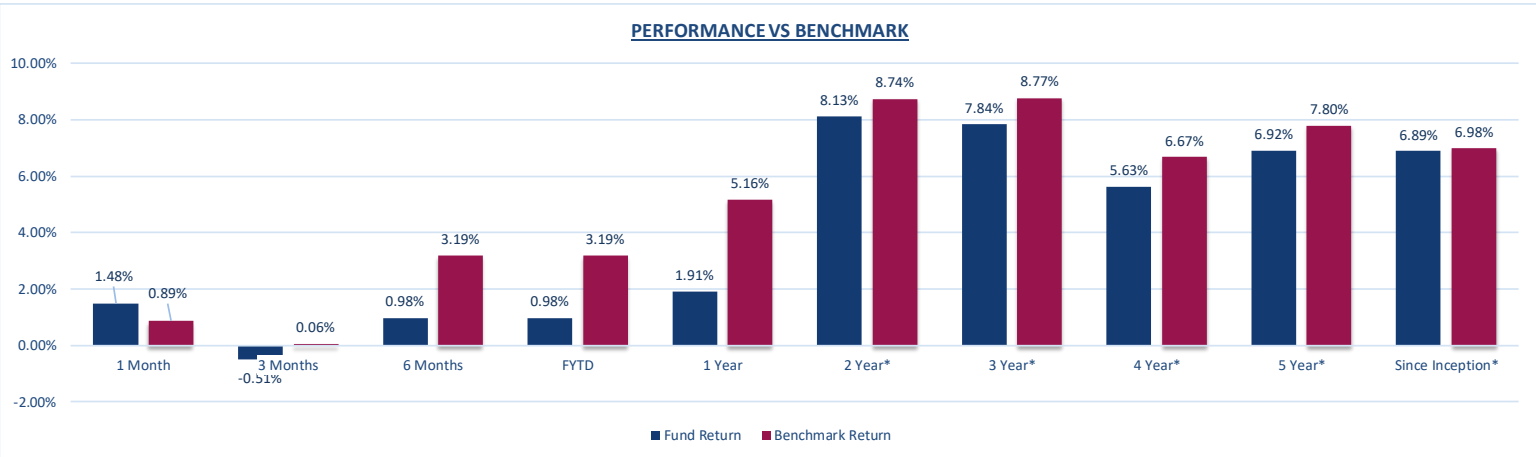
AUM	Rs In Crores	% of AUM
Debt Portfolio	1.36	84.12
Equity Portfolio	0.26	15.88
Total AUM	1.62	100.00
# Money Market or Equivalent	0.13	8.25

NAV (Per Unit)	35.3356
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%

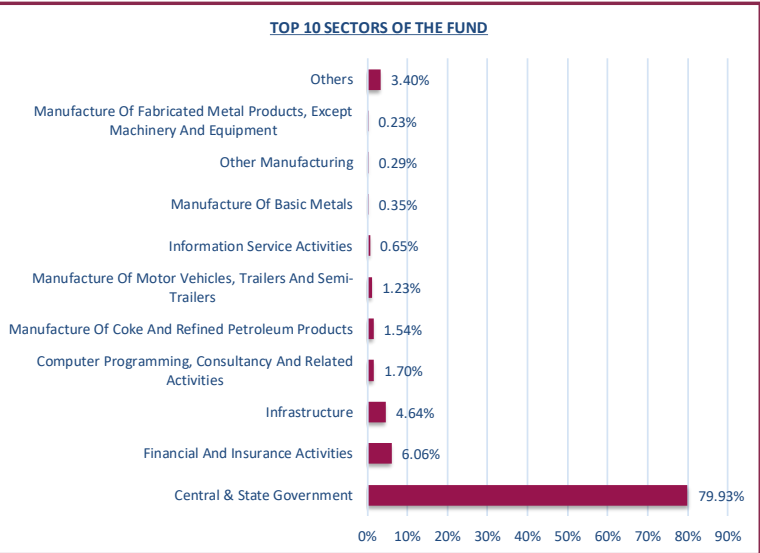


Note: Benchmark for fund has been changed from November 2018 onwards



*Returns more than 1 year are CAGR

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

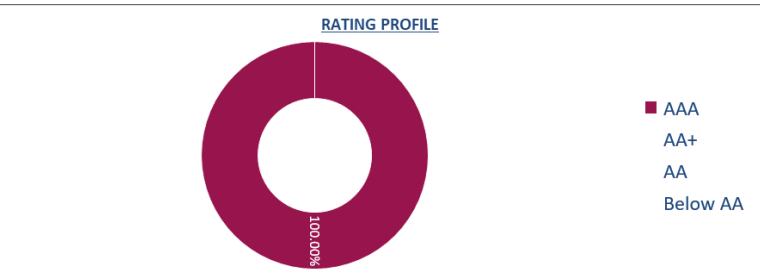


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	8.8456
Money Market Instruments	0.0002
Beta	0.9289

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.63%
ICICI BANK LIMITED	1.59%
RELIANCE INDUSTRIES LIMITED	1.54%
INFOSYS LIMITED	1.11%
AXIS BANK LIMITED	0.93%
MAHINDRA & MAHINDRA LIMITED	0.80%
BHARTI AIRTEL LIMITED	0.72%
ETERNAL LIMITED	0.65%
LARSEN & TOUBRO LIMITED	0.63%
NTPC LIMITED	0.58%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	25.83%
8.51 HARYANA SDL 10 FEB 2026	9.34%
6.8 GOI 15 DEC 2060	8.72%
6.33 GOI 05 MAY 2035	7.83%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.21%
7.29 SGB 27 JANUARY 2033	4.91%
7.25 GOI 12 JUNE 2063	3.11%
7.34 GOI 22 APRIL 2064	2.17%
7.46 GOI 06 NOVEMBER 2073	1.91%
6.90 GOI 15 APRIL 2065	1.77%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.87%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.64%

GUARANTEED FUND-INCOME

ULIF00904/10/06AMSRGUAINC104

30-Sep-25

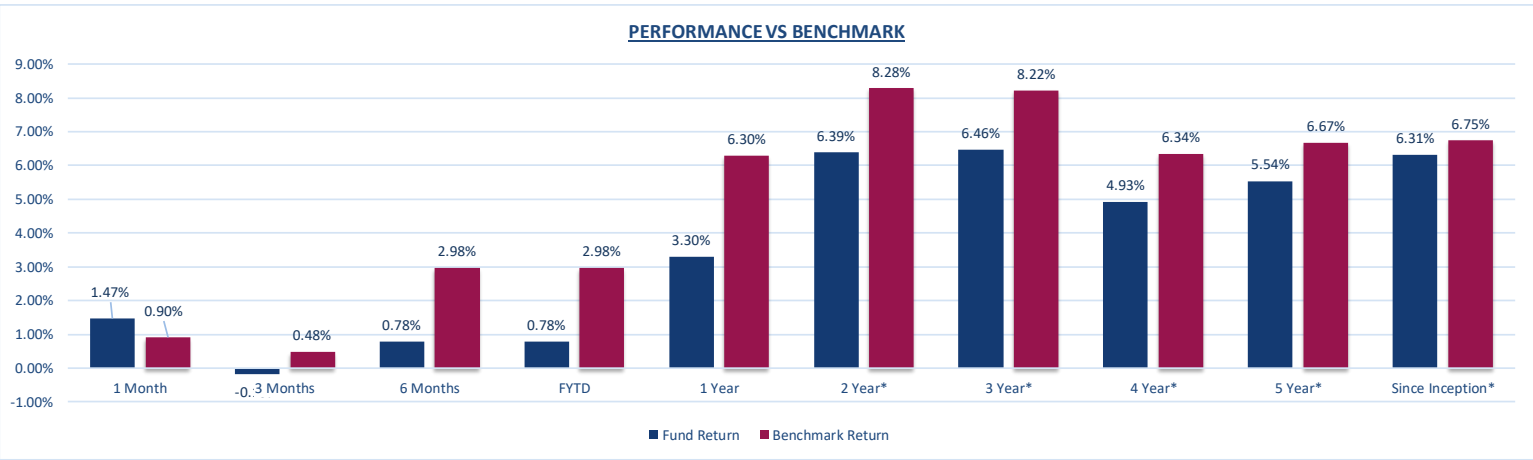
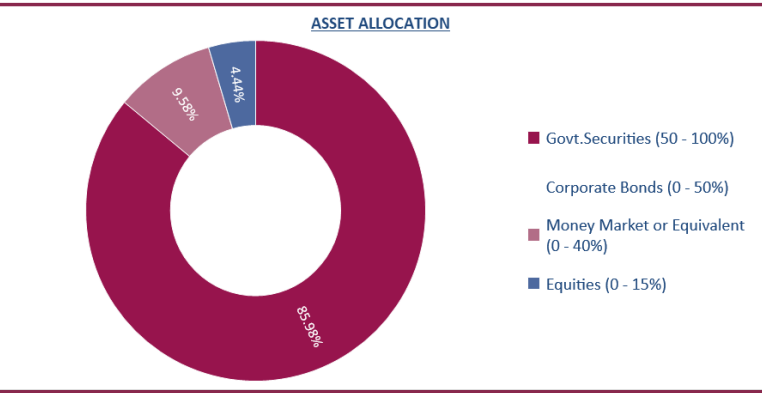
Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.48	95.56
Equity Portfolio	0.02	4.44
Total AUM	0.50	100.00
# Money Market or Equivalent	0.05	9.58

NAV (Per Unit)	31.8851
Fund Management Charge	1.50%
Inception Date	23-Oct-06

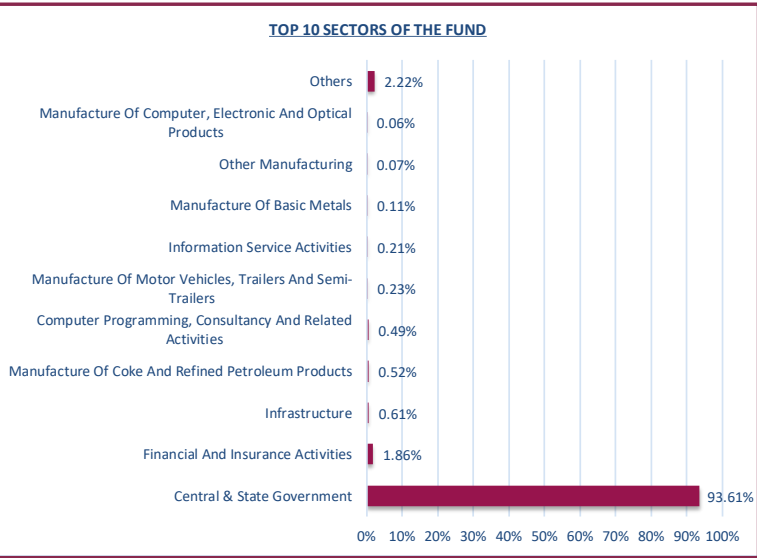
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 95% and NSE Nifty 50 - 5%

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



*Returns more than 1 year are CAGR

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



Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.4820
Money Market Instruments	0.0002
Beta	0.8199

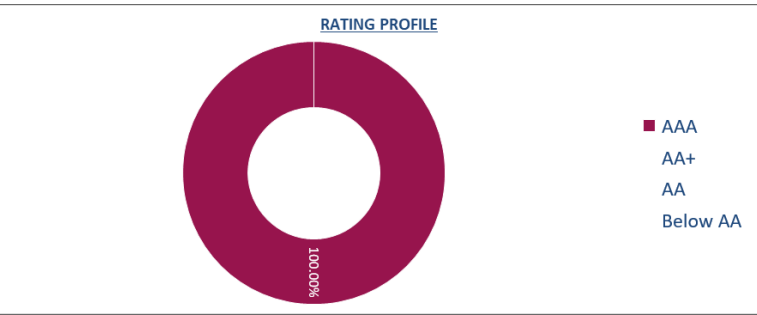
Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	0.53%
RELIANCE INDUSTRIES LIMITED	0.52%
ICICI BANK LIMITED	0.51%
INFOSYS LIMITED	0.35%
AXIS BANK LIMITED	0.29%
BHARTI AIRTEL LIMITED	0.23%
ETERNAL LIMITED	0.21%
MAHINDRA & MAHINDRA LIMITED	0.21%
NTPC LIMITED	0.19%
BAJAJ FINANCE LIMITED	0.16%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	31.25%
8.22 KARNATAKA SDL 09 DEC 2025	12.08%
6.8 GOI 15 DEC 2060	7.56%
7.29 SGB 27 JANUARY 2033	6.38%
6.33 GOI 05 MAY 2035	5.78%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.64%
7.25 GOI 12 JUNE 2063	5.03%
8.17 GOI 01 DEC 2044	4.34%
7.88 GOI 19 MAR 2030	4.04%
7.34 GOI 22 APRIL 2064	2.70%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
NIL	NA

UL LIFE DIVERSIFIED EQUITY FUND

ULIF02201/01/20LIFEDIVEQF104

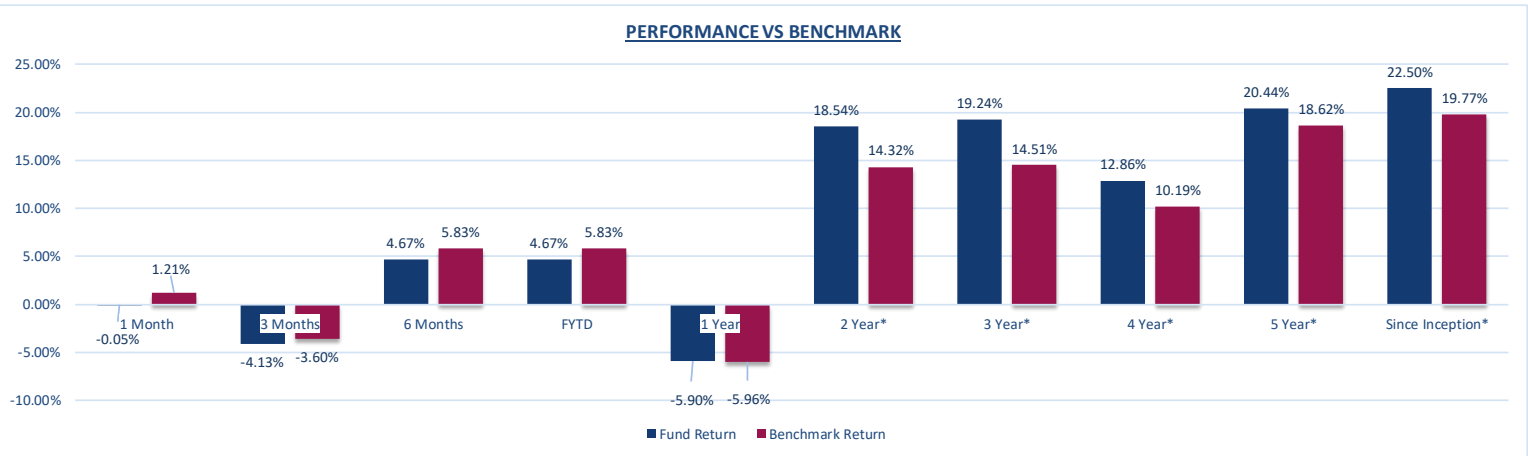
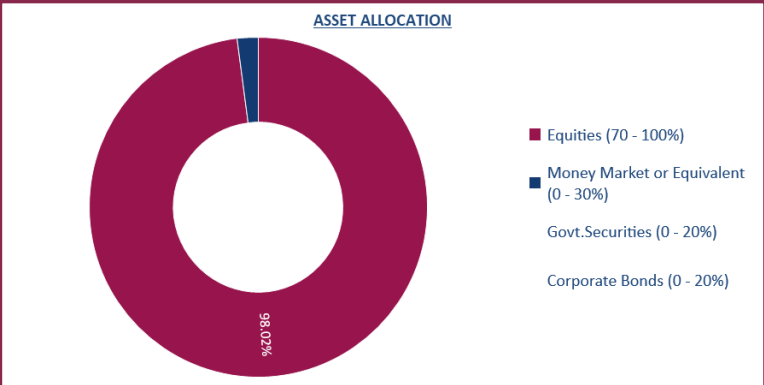
30-Sep-25

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	61.05	1.98
Equity Portfolio	3,029.15	98.02
Total AUM	3,090.20	100.00
# Money Market or Equivalent	61.05	1.98

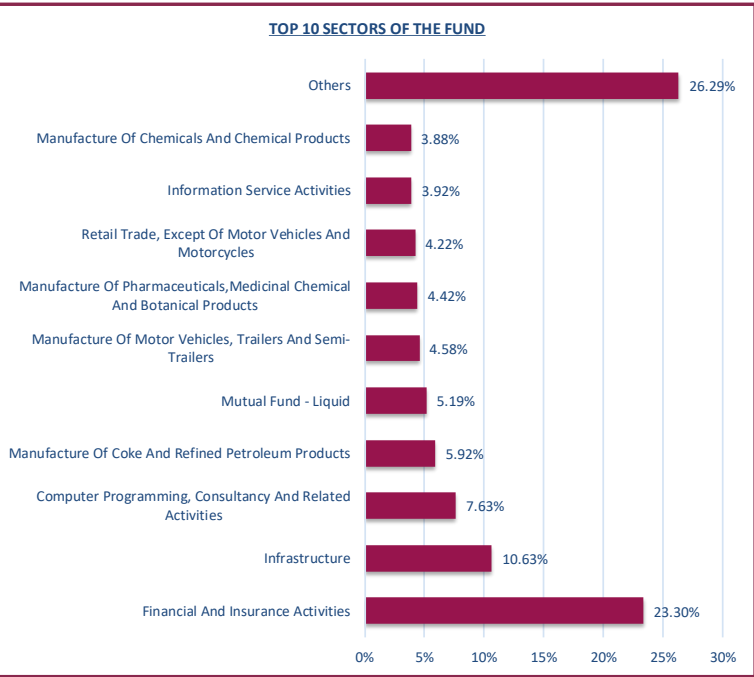
NAV (Per Unit)	29.4117
Fund Management Charge	1.25%
Inception Date	08-Jun-20

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	5.92%
ICICI BANK LIMITED	5.56%
INFOSYS LIMITED	4.81%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.37%
ETERNAL LIMITED	3.92%
LARSEN & TOUBRO LIMITED	3.41%
BAJAJ FINANCE LIMITED	2.47%
BHARTI AIRTEL LIMITED	2.38%
MAHINDRA & MAHINDRA LIMITED	2.32%
SAGILITY INDIA LTD	2.09%

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	0.0027
Money Market Instruments	0.0027
Beta	0.9172

Note: Debt portfolio includes MMI

UL MONEY MARKET II FUND

ULIF02301/01/20LIFEMONMK2104

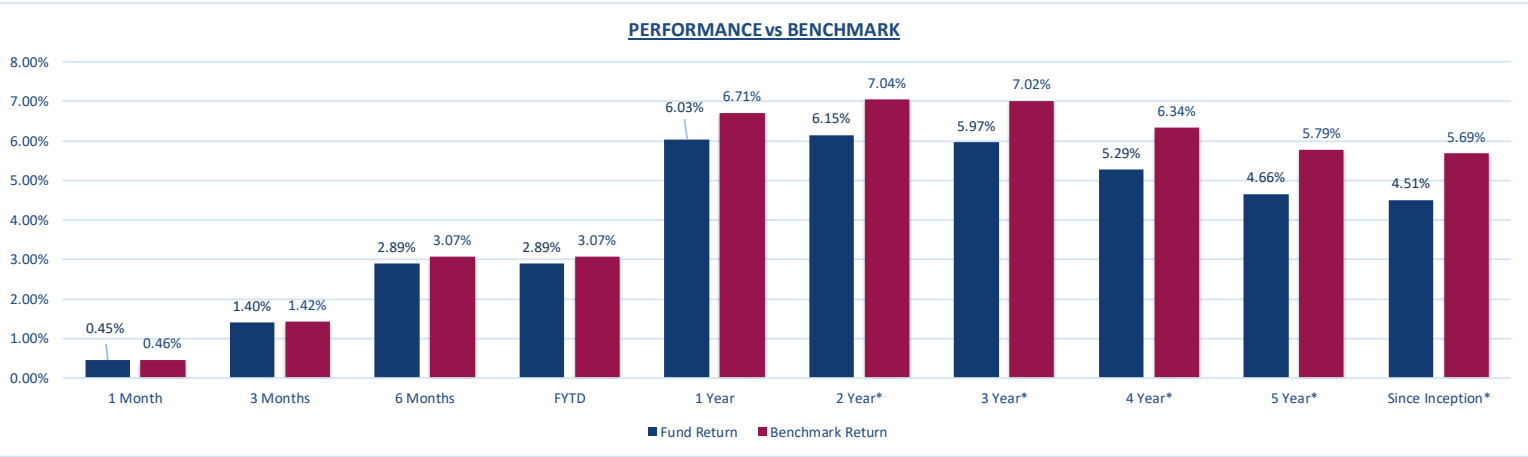
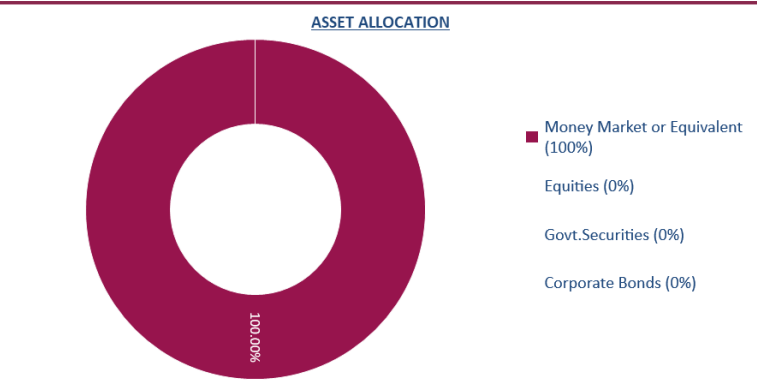
30-Sep-25

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	89.79	100.00
Equity Portfolio	0.00	0.00
Total AUM	89.79	100.00
# Money Market or Equivalent	89.79	100.00

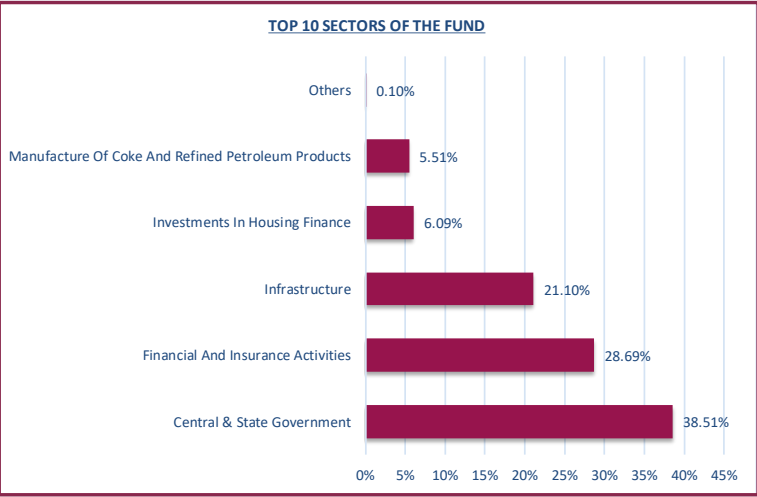
NAV (Per Unit)	12.6409
Fund Management Charge	0.90%
Inception Date	08-Jun-20

Fund Managers: Fixed Income - Naresh Kumar



*Returns more than 1 year are CAGR

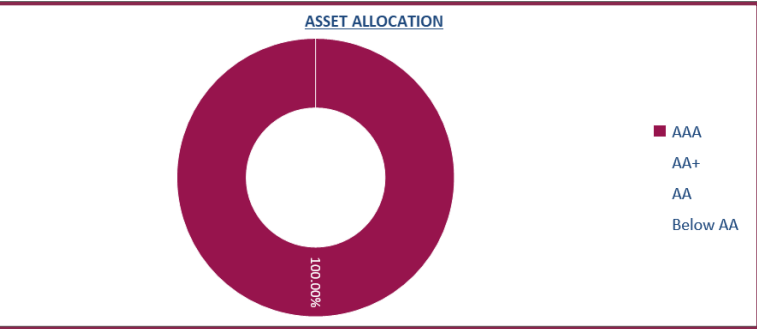
Above Fund Returns are after deduction of Fund Management Charges (FMC)



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	0.3771
Money Market Instruments	0.3771

Note: Debt portfolio includes MMI

UL SUSTAINABLE EQUITY FUND

ULIF02505/10/21SUSTAIN EQU104

30-Sep-25

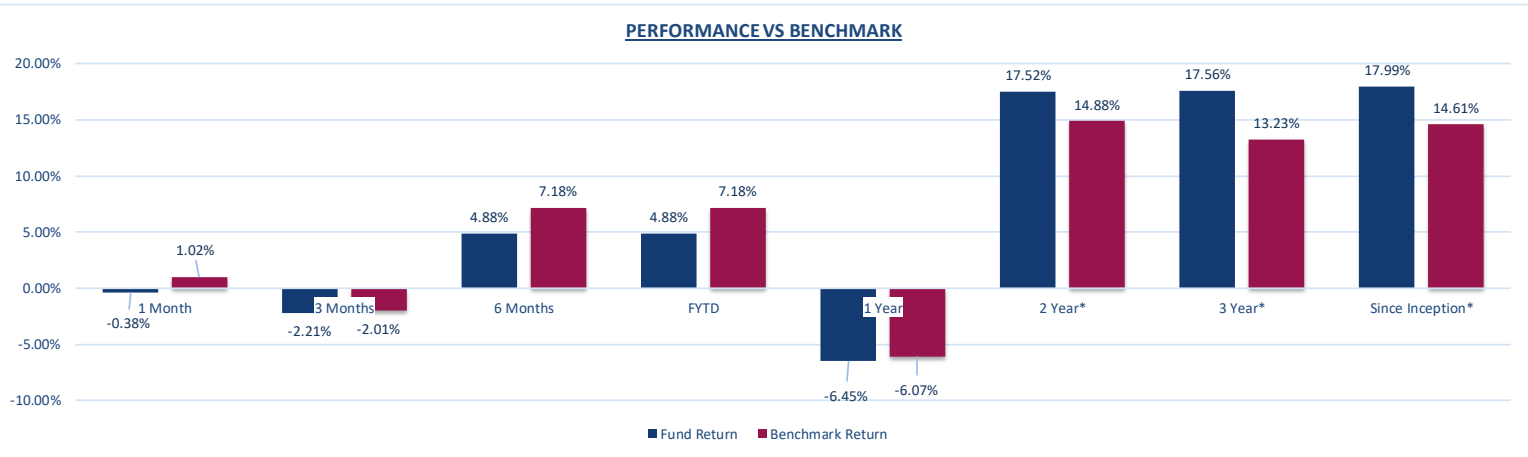
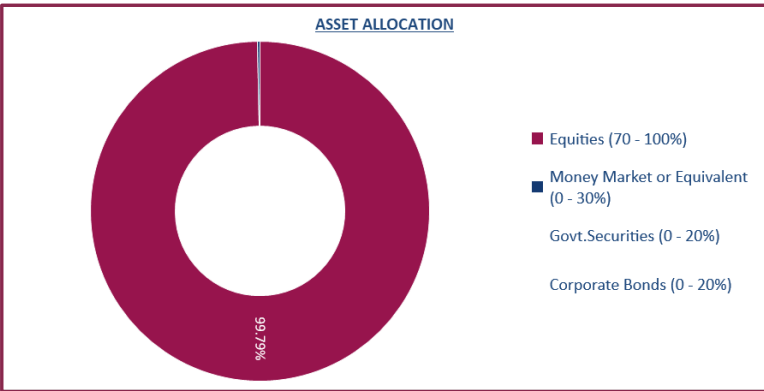
Objective: Sustainable Equity fund is to focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

AUM	Rs In Crores	% of AUM
Debt Portfolio	1.19	0.21
Equity Portfolio	560.57	99.79
Total AUM	561.76	100.00
# Money Market or Equivalent	1.19	0.21

NAV (Per Unit)	17.4149
Fund Management Charge	1.25%
Inception Date	25-May-22

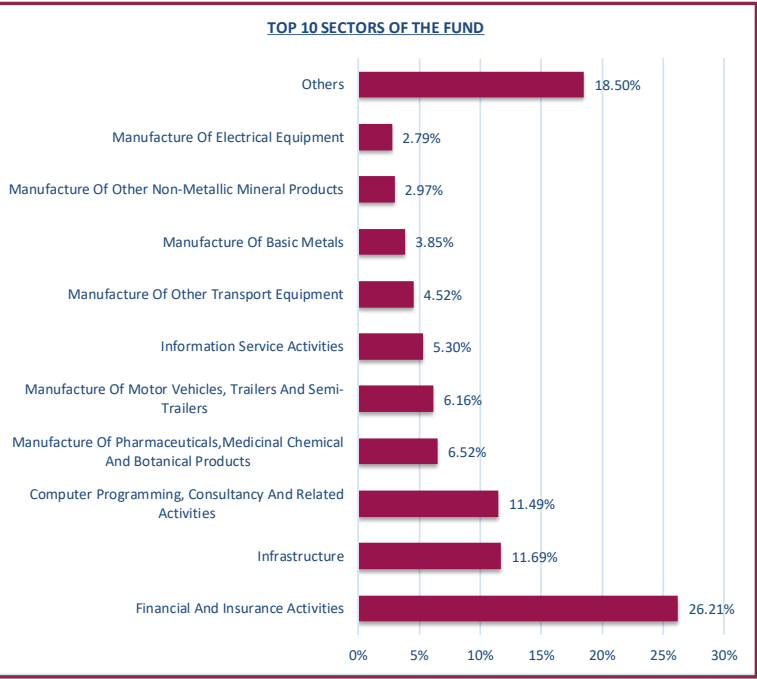
Fund Managers: Equity - Saurabh Kataria
Benchmark - Custom ESG Index*

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ICICI BANK LIMITED	6.92%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.93%
BHARTI AIRTEL LIMITED	5.55%
ETERNAL LIMITED	5.30%
INFOSYS LIMITED	4.27%
JSW STEEL LIMITED	3.02%
STATE BANK OF INDIA	2.99%
MAHINDRA & MAHINDRA LIMITED	2.56%
BAJAJ FINANCE LIMITED	2.55%
RELIANCE INDUSTRIES LIMITED	2.36%

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	0.0027
Money Market Instruments	0.0027
Beta	0.9489

Note: Debt portfolio includes MMI

UL PURE GROWTH FUND

ULIF02630/12/22PUREGROWTH104

30-Sep-25

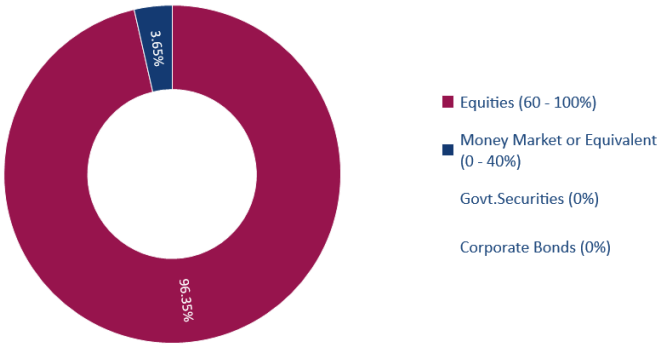
Objective: The objective of the fund is to provide medium to long term return to the investors by actively managing portfolio through investment in equities, cash and money market instruments. Fund will not invest in companies that derive significant share of income from sectors such as Alcoholic beverages,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

AUM	Rs In Crores	% of AUM
Debt Portfolio	14.40	3.65
Equity Portfolio	380.28	96.35
Total AUM	394.68	100.00
# Money Market or Equivalent	14.40	3.65

NAV (Per Unit)	16.1884
Fund Management Charge	1.25%
Inception Date	08-Feb-23

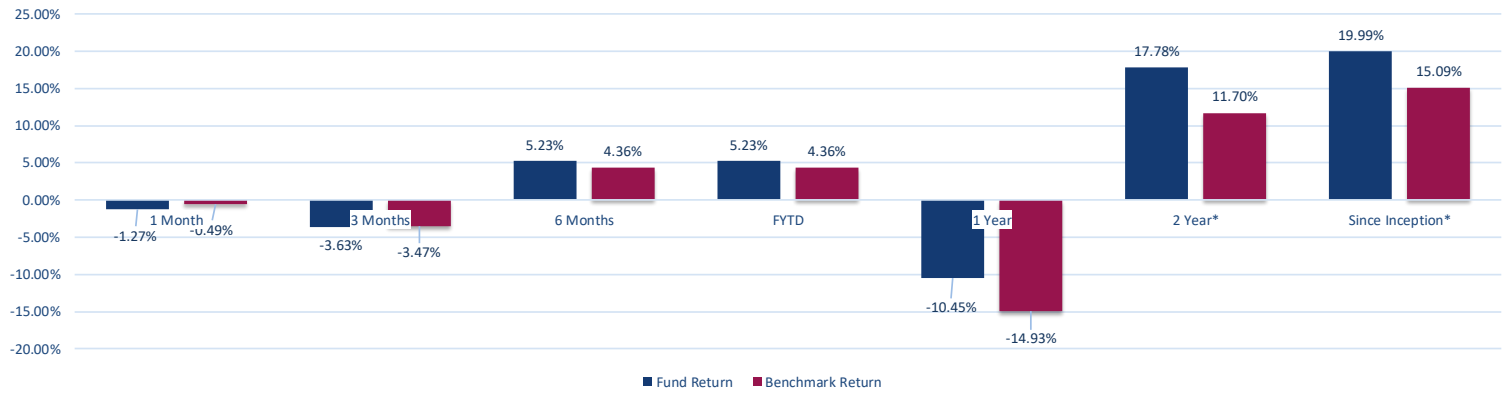
Fund Managers: Equity - Kamlesh Khareta
Benchmark - Customised Pure Equity*

ASSET ALLOCATION



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

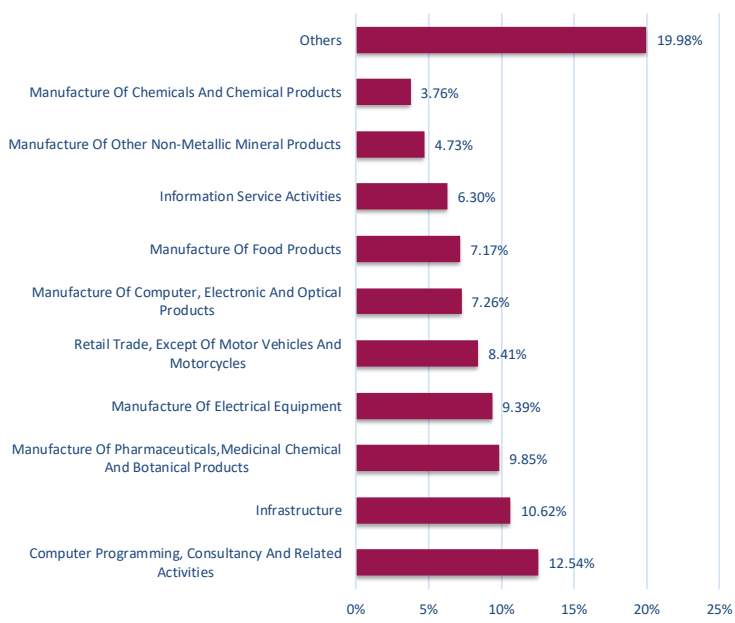
PERFORMANCE VS BENCHMARK



*Returns more than 1 year are CAGR

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	4.77%
INFOSYS LIMITED	4.73%
ULTRATECH CEMENT LIMITED	4.73%
FORTIS HEALTHCARE LIMITED	4.37%
BHARAT ELECTRONICS LIMITED	4.11%
BIKAJI FOODS INTERNATIONAL LTD	3.13%
TATA CONSULTANCY SERVICES LIMITED	2.91%
TRENT LIMITED	2.91%
RELIANCE INDUSTRIES LIMITED	2.62%
BRITANNIA INDUSTRIES LIMITED	2.51%

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	0.9316

Note: Debt portfolio includes MMI

UL LIFE DYNAMIC BOND FUND

ULIF02401/01/20LIFEDYNBOF104

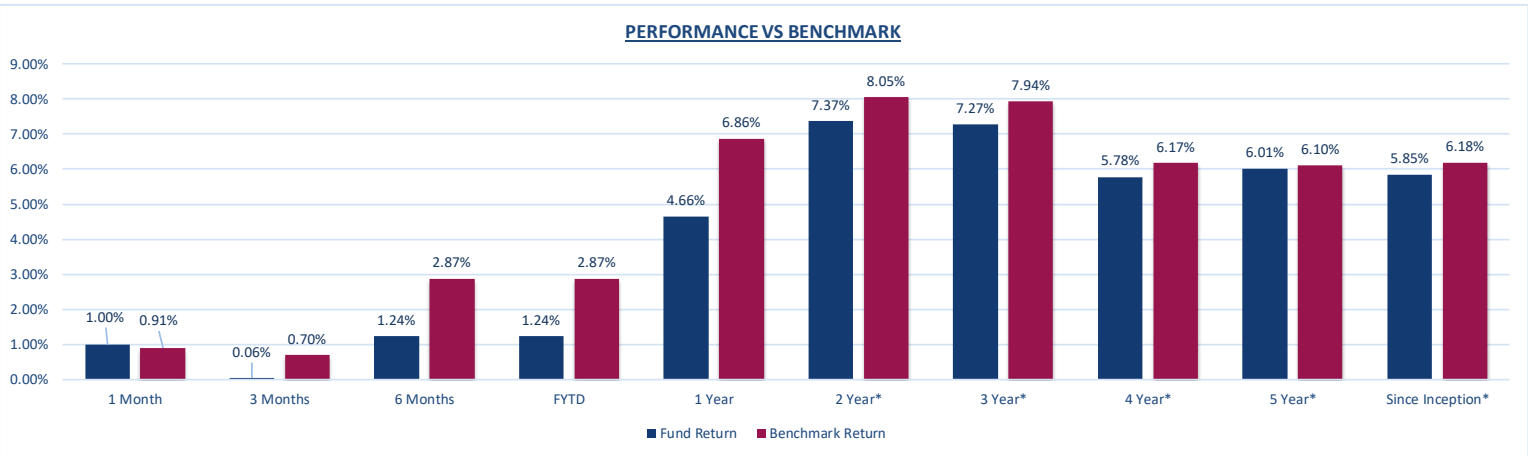
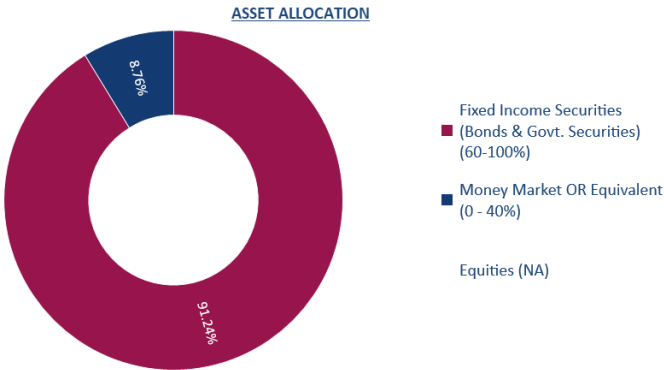
30-Sep-25

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	36.22	100.00
Equity Portfolio	0.00	0.00
Total AUM	36.22	100.00
# Money Market or Equivalent	3.17	8.76

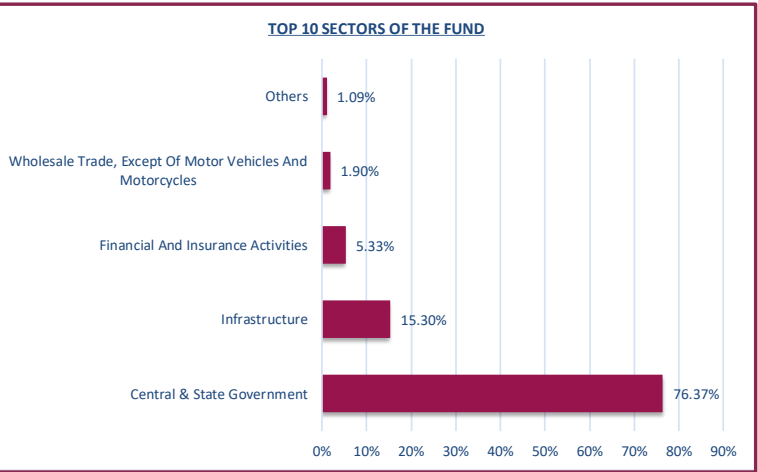
NAV (Per Unit)	13.5295
Fund Management Charge	0.90%
Inception Date	08-Jun-20

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



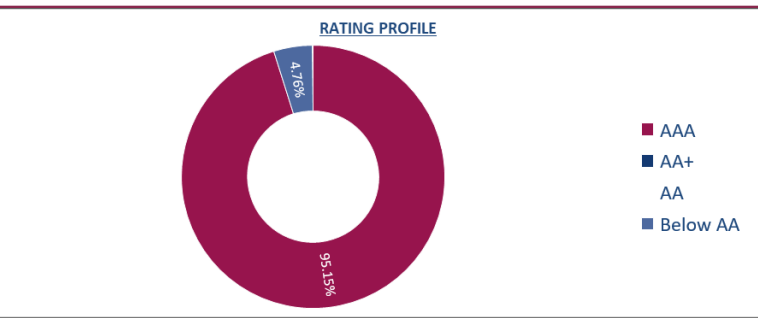
*Returns more than 1 year are CAGR

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	26.67%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	13.22%
6.33 GOI 05 MAY 2035	9.34%
6.90 GOI 15 APRIL 2065	5.80%
7.34 GOI 22 APRIL 2064	3.85%
7.25 GOI 12 JUNE 2063	2.84%
7.83 GUJARAT SDL 13 JUL 2026	2.80%
7.80 GUJARAT SDL 27 DEC 2027	1.42%
7.29 SGB 27 JANUARY 2033	0.88%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.70%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	7.13%
7.80 YES BANK 29 SEP 2027	4.71%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	1.90%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.47%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	1.42%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.40%
7.23 SBI BANK INFRA 19 NOV 2039	1.38%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.12%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.57%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.54%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.3599
Money Market Instruments	0.0002
Beta	0.8822

Note: Debt portfolio includes MMI

NIFTY SMALLCAP QUALITY INDEX FUND

ULIF02702/08/23NIFTYSMALL104

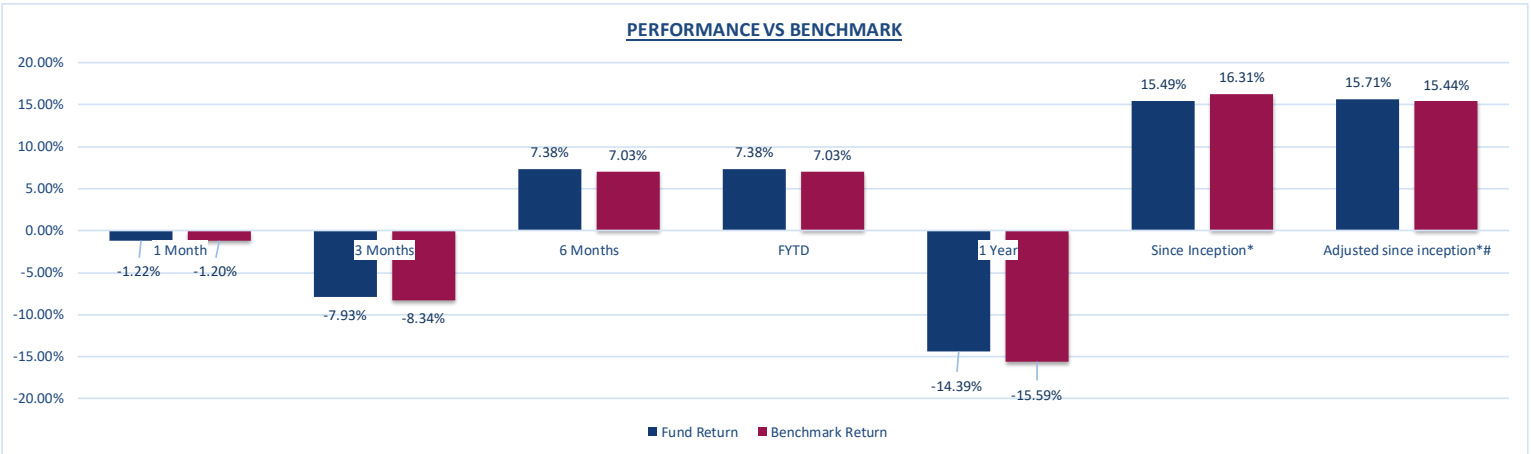
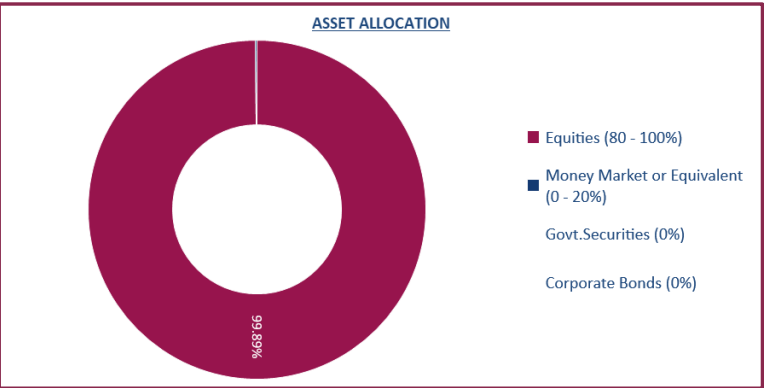
30-Sep-25

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	1.31	0.11
Equity Portfolio	1,159.00	99.89
Total AUM	1,160.32	100.00
# Money Market or Equivalent	1.31	0.11

NAV (Per Unit)	13.5178
Fund Management Charge	1.00%
Inception Date	28-Aug-23

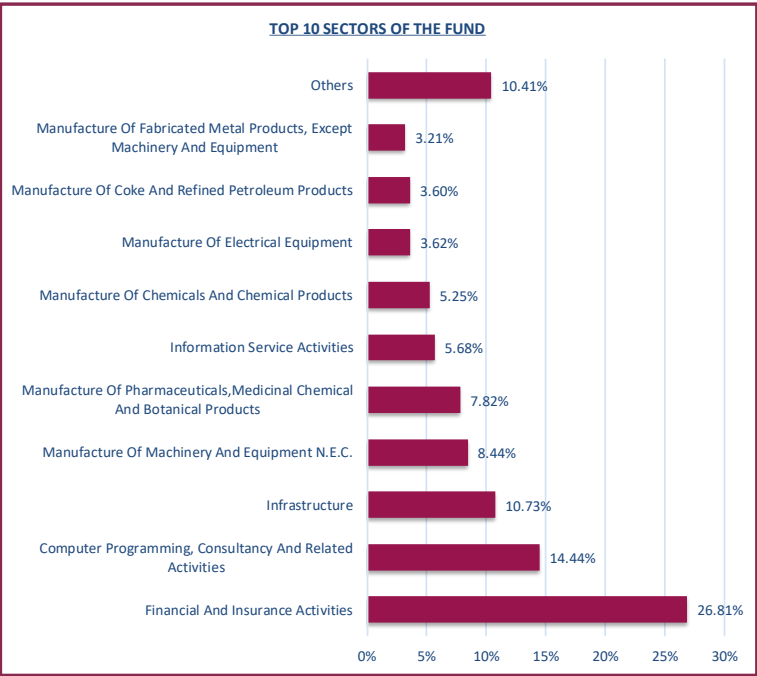
Fund Managers: Equity - Kamlesh Khareta
Benchmark - NSE Nifty Smallcap 250 Quality 50 Index



*Returns more than 1 year are CAGR

*# 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	5.73%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	4.27%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	4.11%
CASTROL INDIA LIMITED	3.60%
INDIAN ENERGY EXCHANGE LIMITED	3.56%
GILLETTE INDIA LTD	3.21%
KARUR VYSYA BANK LIMITED	2.79%
MANAPPURAM FINANCE LIMITED	2.76%
DR LAL PATHLAB LIMITED	2.66%
J B CHEMICALS & PHARMACEUTICALS LTD	2.62%

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	0.0027
Money Market Instruments	0.0027
Beta	0.9787

Note: Debt portfolio includes MMI



MIDCAP MOMENTUM INDEX FUND

ULIF02801/01/24MIDMOMENTM104

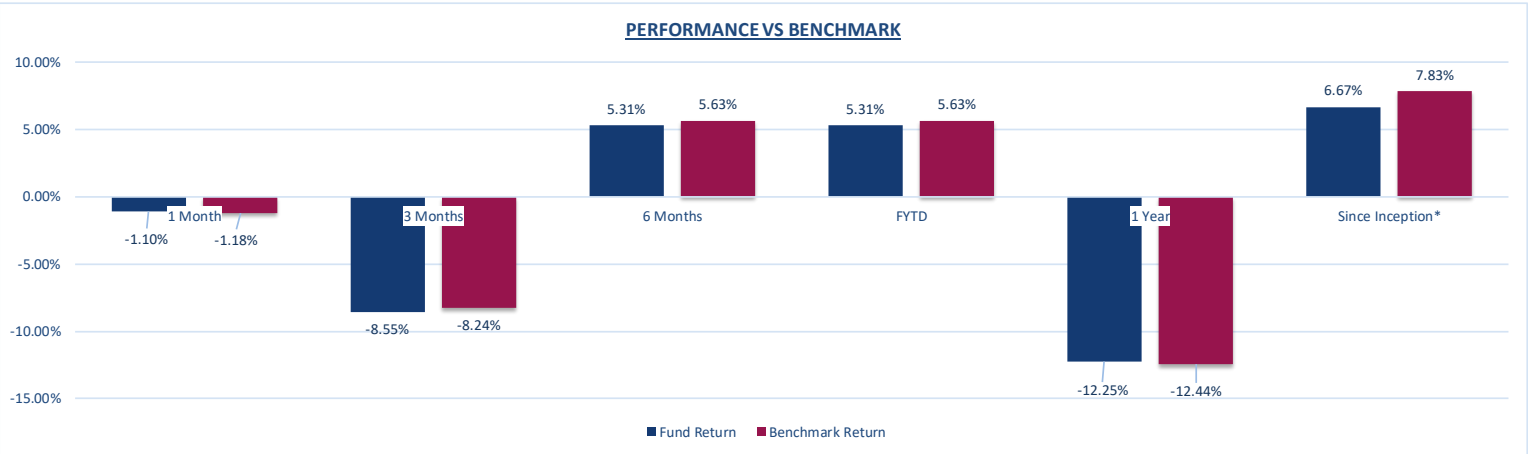
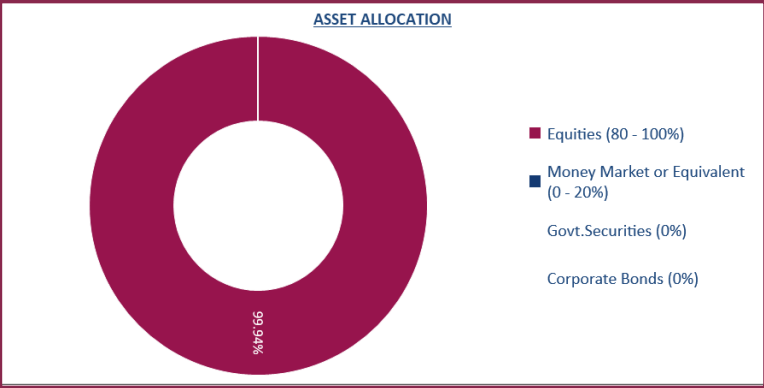
30-Sep-25

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	0.58	0.06
Equity Portfolio	994.96	99.94
Total AUM	995.55	100.00
# Money Market or Equivalent	0.58	0.06

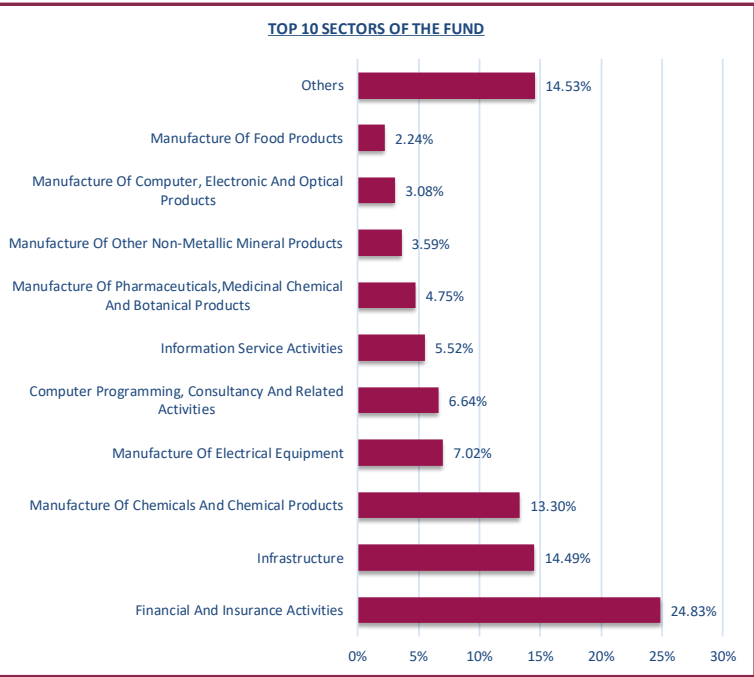
NAV (Per Unit)	11.1375
Fund Management Charge	1.25%
Inception Date	30-Jan-24

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
MAX HEALTHCARE INSTITUTE LTD	4.85%
BSE LIMITED	4.72%
SUZLON ENERGY LIMITED	4.02%
HDFC ASSET MANAGEMENT COMPANY LIMITED	3.76%
SOLAR INDUSTRIES INDIA LTD	3.67%
COFORGE LIMITED	3.56%
FORTIS HEALTHCARE LIMITED	3.33%
ONE 97 COMMUNICATIONS LIMITED	3.30%
SBI CARDS AND PAYMENT SERVICES LIMITED	3.26%
SRF LIMITED	3.20%

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	0.0027
Money Market Instruments	0.0027
Beta	0.9862

Note: Debt portfolio includes MMI

NIFTY ALPHA 50 FUND

ULIF02914/05/24ALPHAFIFTY104

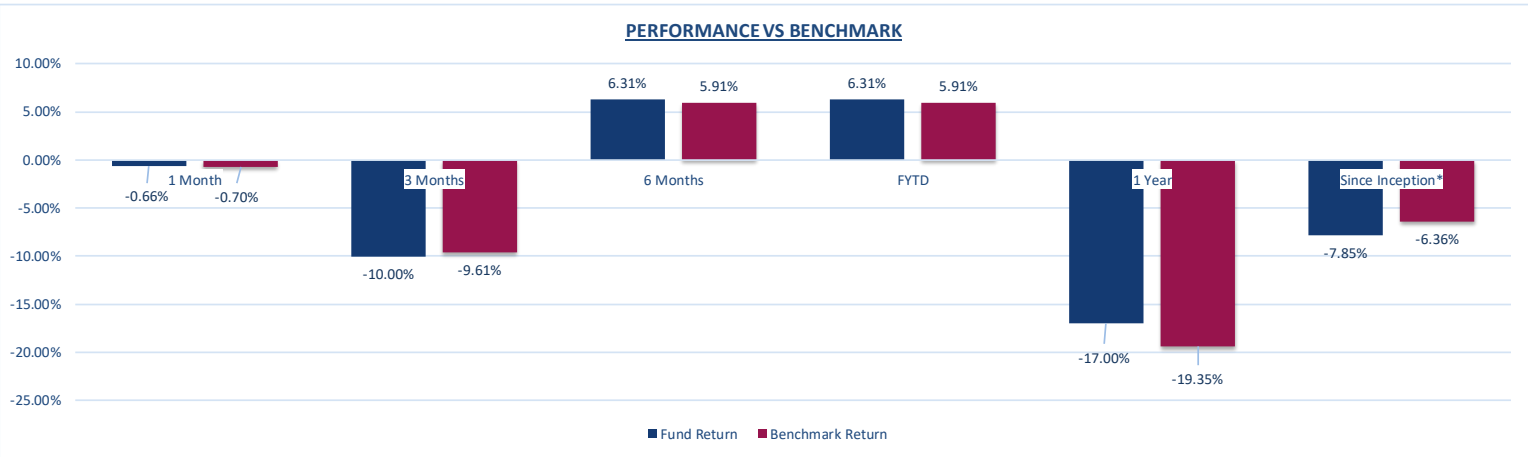
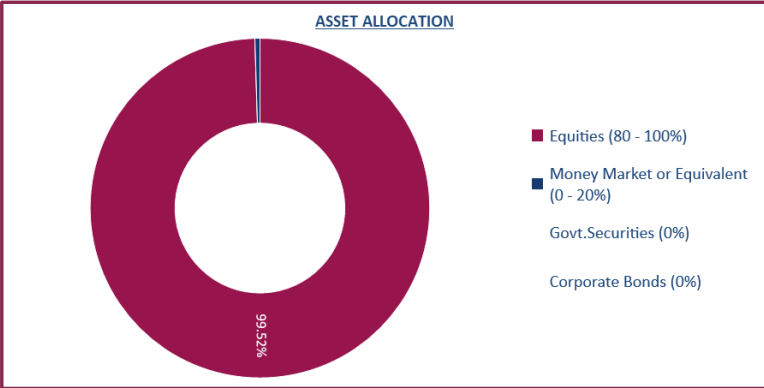
30-Sep-25

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	2.76	0.48
Equity Portfolio	571.40	99.52
Total AUM	574.16	100.00
# Money Market or Equivalent	2.76	0.48

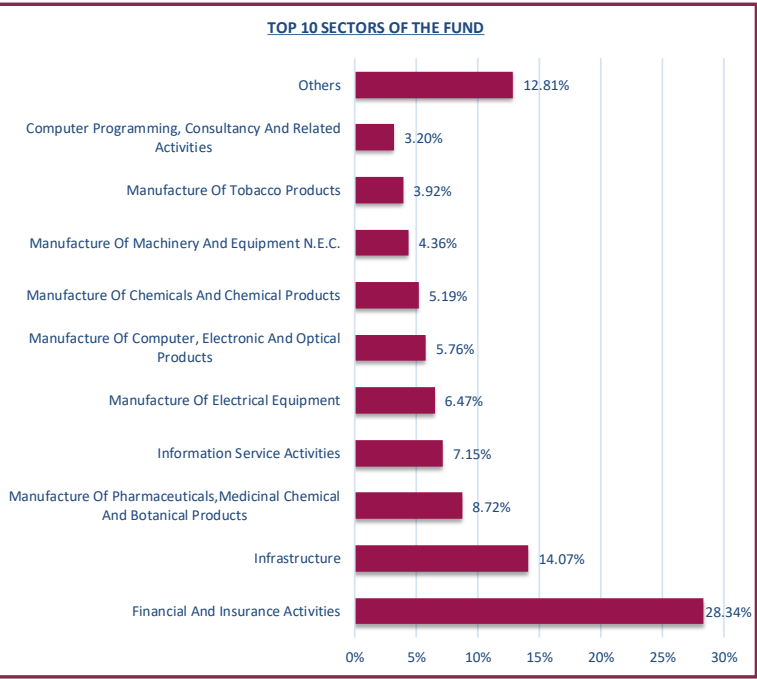
NAV (Per Unit)	8.9665
Fund Management Charge	1.25%
Inception Date	31-May-24

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
BSE LIMITED	6.50%
ONE 97 COMMUNICATIONS LIMITED	4.86%
LAURUS LABS LIMITED	4.19%
GODFREY PHILLIPS INDIA LTD.	3.92%
AMBER ENTERPRISE LIMITED	3.65%
FORTIS HEALTHCARE LIMITED	3.60%
GE VERNOVA T&D INDIA LTD	3.38%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.17%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	3.09%
RELIANCE POWER LIMITED	2.94%

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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0027
Money Market Instruments	0.0027
Beta	0.9422

Note: Debt portfolio includes MMI

NIFTY 500 MOMENTUM 50 FUND

ULIF03015/08/24MOMENFIFTY104

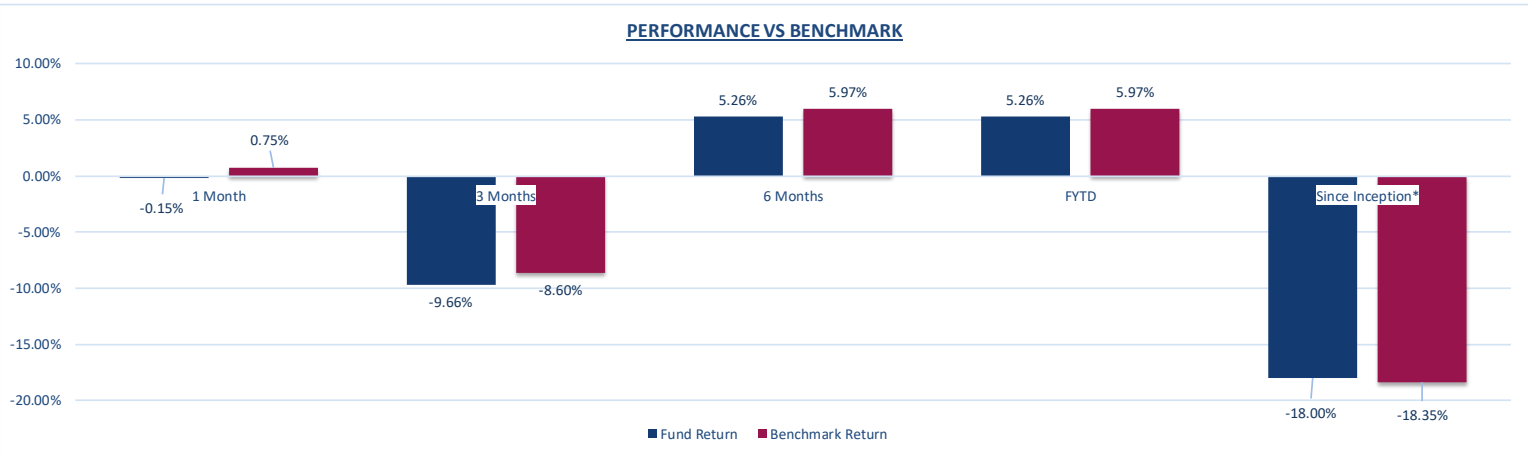
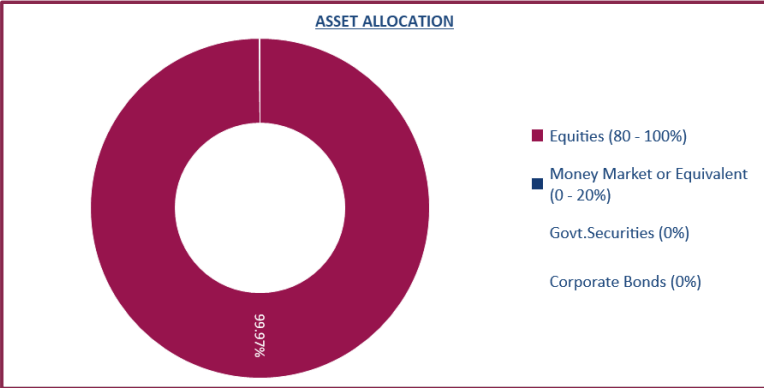
30-Sep-25

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	0.06	0.03
Equity Portfolio	188.50	99.97
Total AUM	188.56	100.00
# Money Market or Equivalent	0.06	0.03

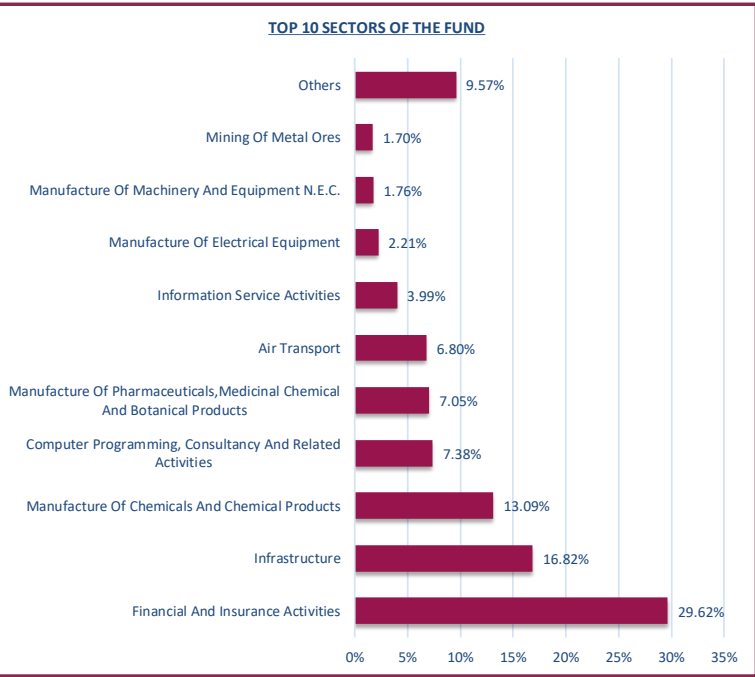
NAV (Per Unit)	8.0758
Fund Management Charge	1.25%
Inception Date	02-Sep-24

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
INTERGLOBE AVIATION LTD	6.80%
MAX HEALTHCARE INSTITUTE LTD	5.83%
DIVIS LABORATORIES LIMITED	5.54%
BAJAJ FINANCE LIMITED	4.06%
BAJAJ FINSERV LIMITED	3.77%
HDFC LIFE INSURANCE COMPANY LIMITED	3.68%
SBI LIFE INSURANCE COMPANY LIMITED	3.68%
SOLAR INDUSTRIES INDIA LTD	3.67%
COFORGE LIMITED	3.52%
KOTAK MAHINDRA BANK LIMITED	3.45%

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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0027
Money Market Instruments	0.0027
Beta	0.9806

Note: Debt portfolio includes MMI

NIFTY MOMENTUM QUALITY 50 FUND

ULIF03127/10/24MOMQUALITY104

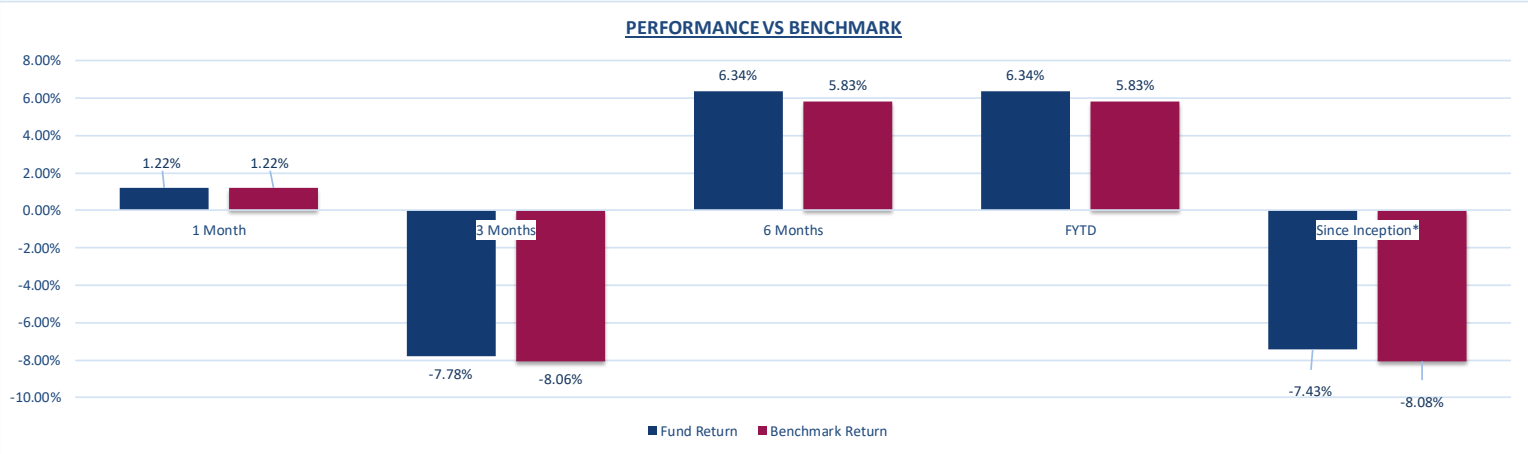
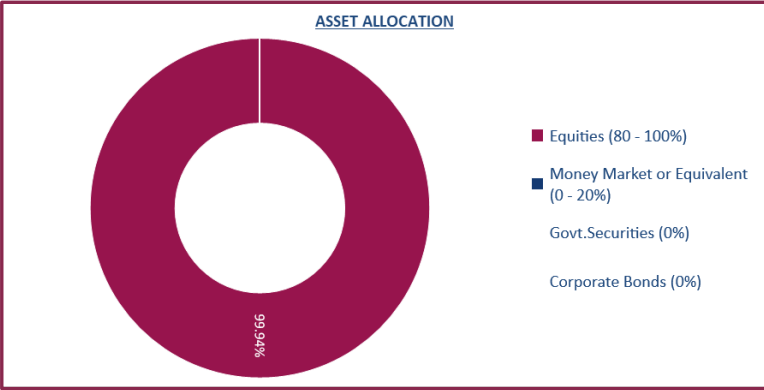
30-Sep-25

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	0.06	0.06
Equity Portfolio	97.38	99.94
Total AUM	97.45	100.00
# Money Market or Equivalent	0.06	0.06

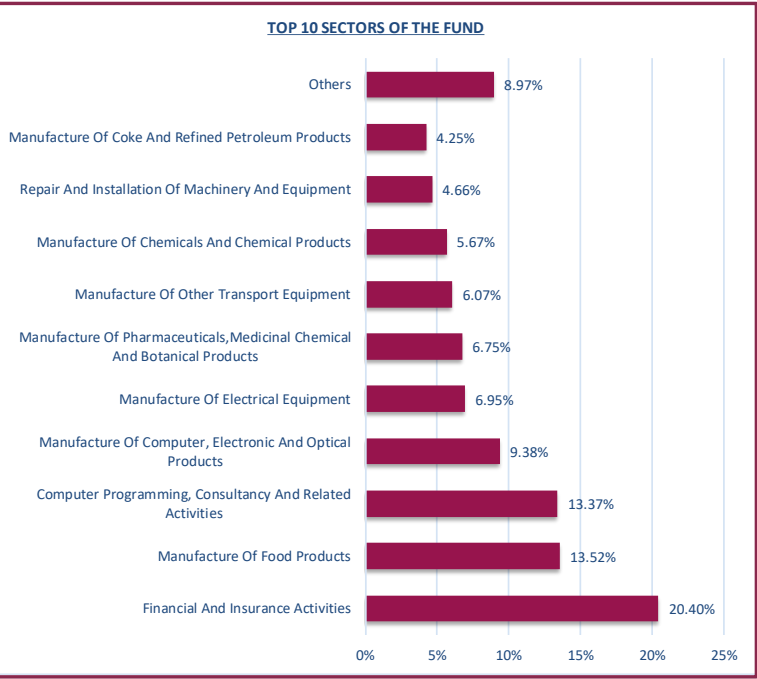
NAV (Per Unit)	9.2573
Fund Management Charge	1.25%
Inception Date	18-Nov-24

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
EICHER MOTORS LIMITED	6.07%
BAJAJ FINANCE LIMITED	5.80%
BHARAT ELECTRONICS LIMITED	5.33%
BRITANNIA INDUSTRIES LIMITED	5.32%
NESTLE INDIA LIMITED	5.15%
HINDUSTAN AERONAUTICS LTD	4.66%
DIVIS LABORATORIES LIMITED	4.60%
SUZLON ENERGY LIMITED	4.32%
HCL TECHNOLOGIES LIMITED	3.98%
BSE LIMITED	3.92%

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	0.0027
Money Market Instruments	0.0027
Beta	0.9930

Note: Debt portfolio includes MMI

SUSTAINABLE WEALTH 50 INDEX FUND

ULIF03223/12/24SUSTWEALTH104

30-Sep-25

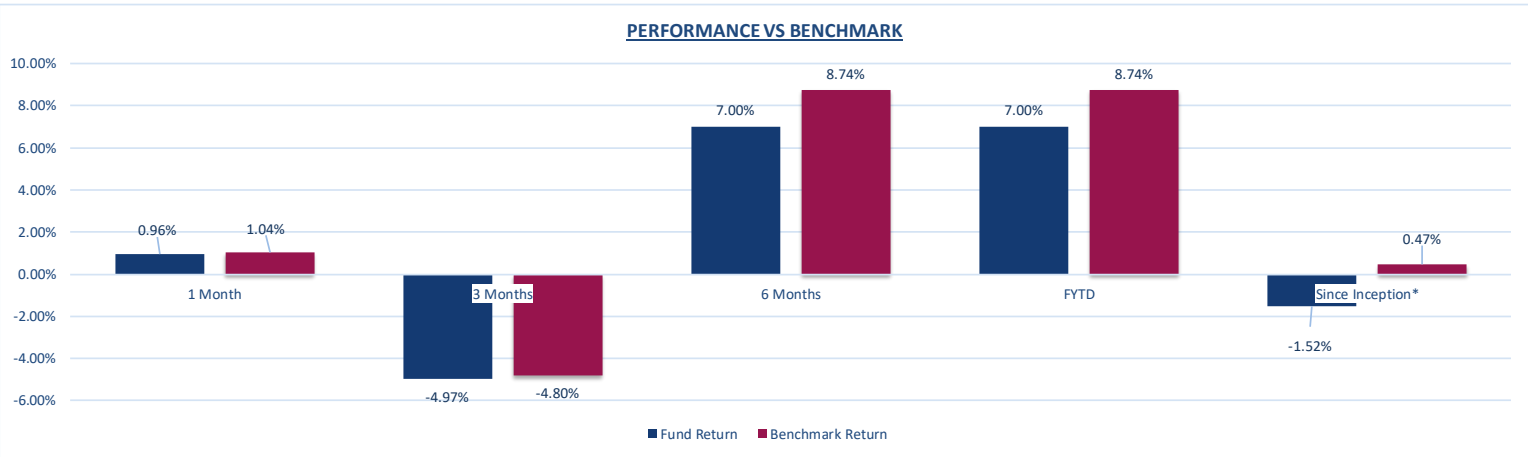
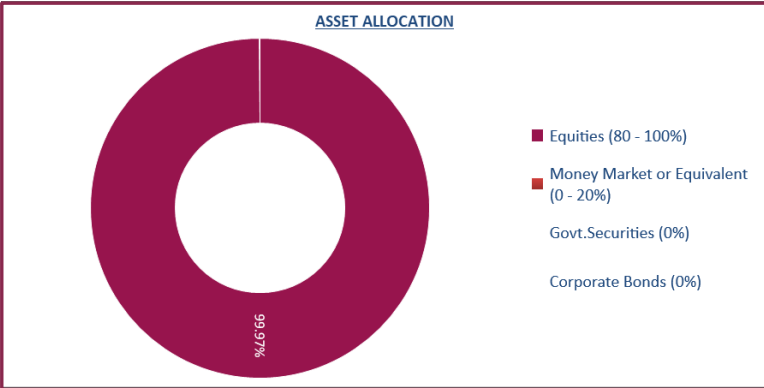
Objective: The objective of the fund is to invest in a basket of 50 stocks based on a proprietary equal weighted factor-based quantitative index designed to identify top-performing stocks from the NSE 500 universe based on Free Cash Flow Yield (FCF Yield) for non-financial companies and Dividend Yield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

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.03	0.03
Equity Portfolio	87.96	99.97
Total AUM	87.99	100.00
# Money Market or Equivalent	0.03	0.03

NAV (Per Unit)	9.8482
Fund Management Charge	1.25%
Inception Date	17-Jan-25

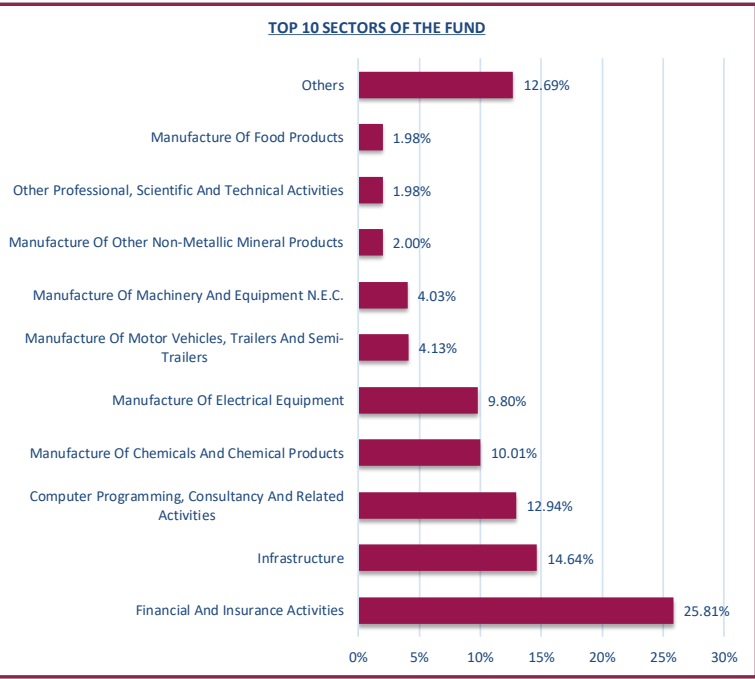
Fund Managers: Equity - Kamlesh Khareta
Benchmark - Sustainable Yield Index*

* Managed by NSE



*Returns more than 1 year are CAGR

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	2.79%
L&T FINANCE LIMITED (FORMERLY L&T FINANCE HOLDING)	2.52%
INDIAN BANK	2.45%
POLYCAB INDIA LIMITED	2.31%
DR LAL PATHLAB LIMITED	2.30%
CANARA BANK LIMITED	2.27%
HINDUSTAN UNILEVER LIMITED	2.26%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.22%
STATE BANK OF INDIA	2.22%
SCHAEFFLER INDIA LIMITED	2.19%

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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0027
Money Market Instruments	0.0027
Beta	0.9710

Note: Debt portfolio includes MMI

SMART INNOVATION FUND

ULIF03301/03/25INNOVATION104

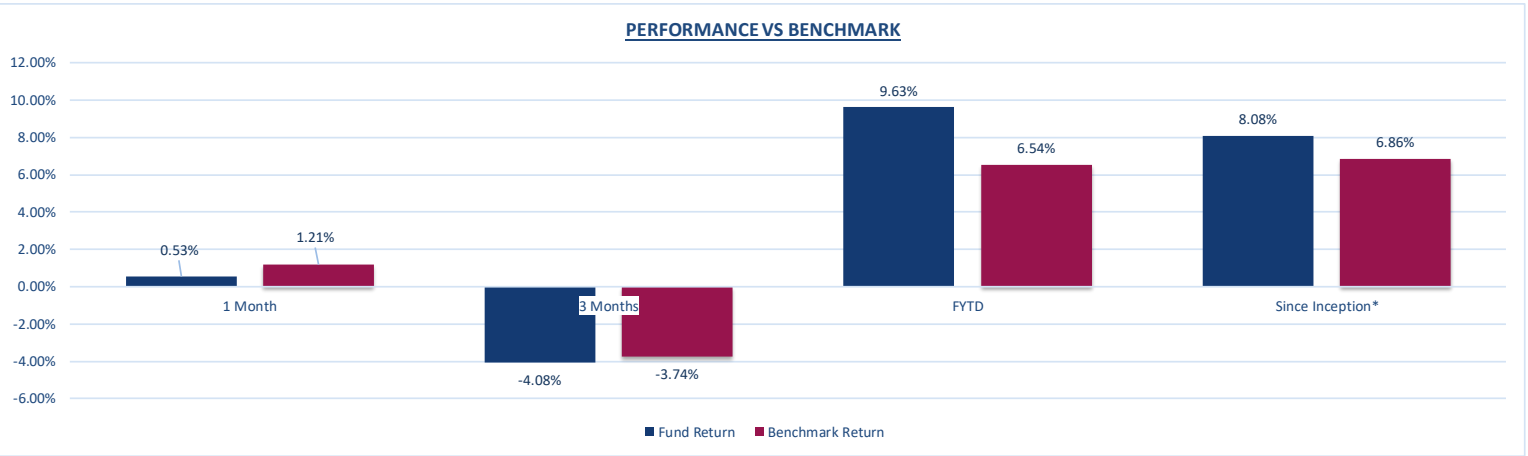
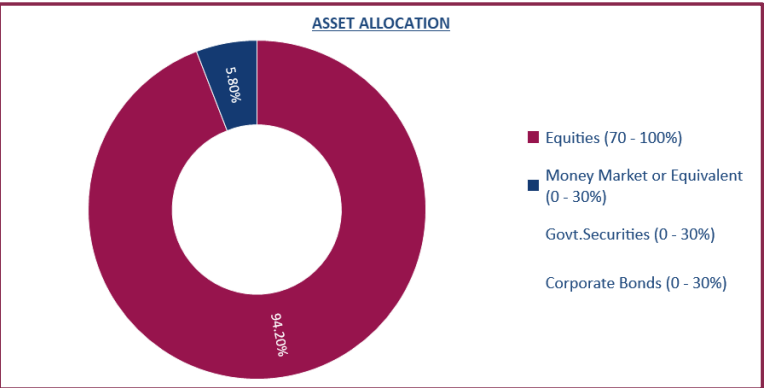
30-Sep-25

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	5.80
Equity Portfolio	32.79	94.20
Total AUM	34.81	100.00
# Money Market or Equivalent	2.02	5.80

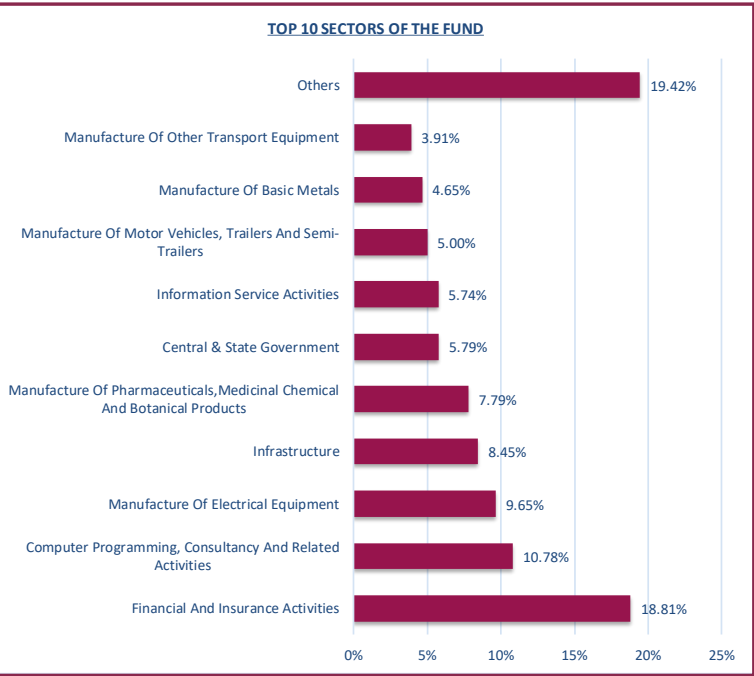
NAV (Per Unit)	10.8084
Fund Management Charge	1.25%
Inception Date	21-Mar-25

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
STATE BANK OF INDIA	3.86%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.54%
ICICI BANK LIMITED	3.00%
C.E. INFO SYSTEMS LIMITED	2.94%
BAJAJ FINANCE LIMITED	2.93%
MAX HEALTHCARE INSTITUTE LTD	2.81%
TUBE INVESTMENTS OF INDIA LIMITED	2.79%
SHRIRAM FINANCE LIMITED	2.70%
POLY MEDICURE LIMITED	2.52%
BHARTI AIRTEL LIMITED	2.36%

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	0.0027
Money Market Instruments	0.0027
Beta	1.0280

Note: Debt portfolio includes MMI

NIFTY 500 MULTIFACTOR 50 INDEX FUND

ULIF03414/05/25MULTIFACTO104

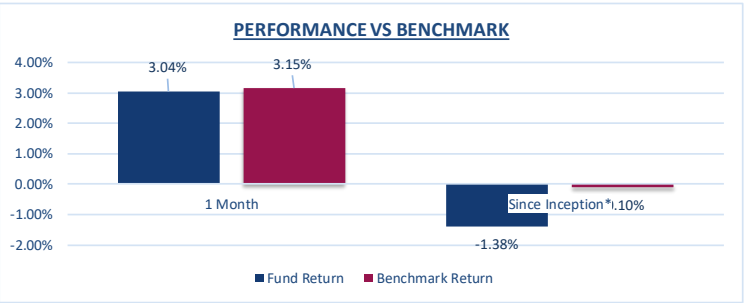
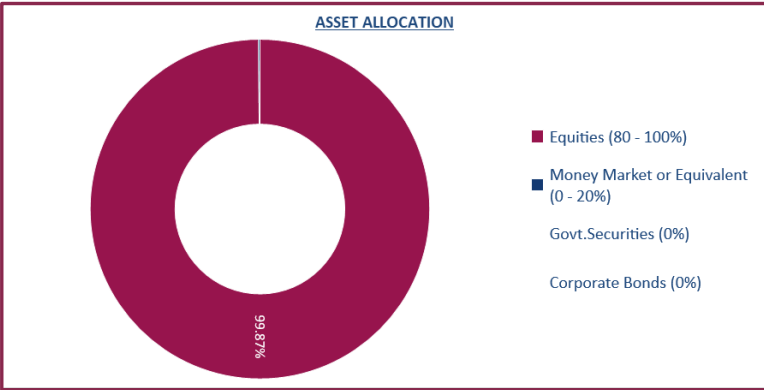
30-Sep-25

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	0.04	0.13
Equity Portfolio	32.12	99.87
Total AUM	32.16	100.00
# Money Market or Equivalent	0.04	0.13

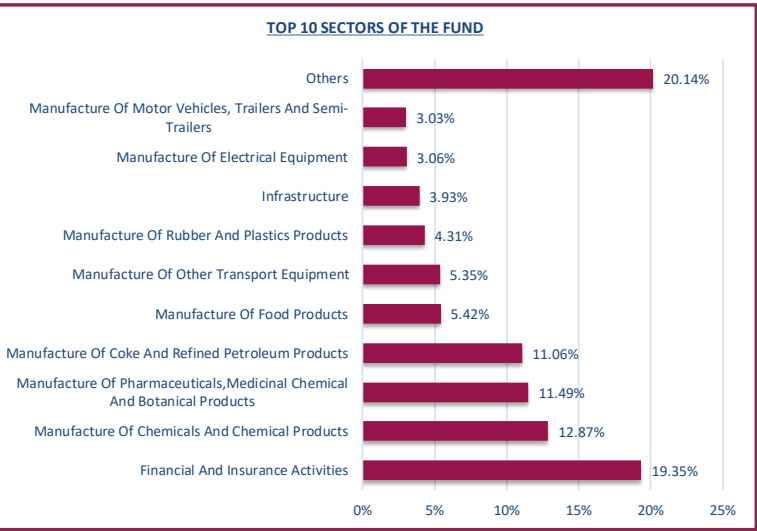
NAV (Per Unit)	9.8620
Fund Management Charge	1.25%
Inception Date	05-Jun-25

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



*Returns more than 1 year are CAGR
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
BRITANNIA INDUSTRIES LIMITED	3.04%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	3.03%
INDIAN OIL CORPORATION LIMITED	3.02%
BHARAT PETROLEUM CORPORATION LIMITED	2.97%
BAJAJ FINANCE LIMITED	2.84%
MRF LTD	2.77%
HERO MOTOCORP LIMITED	2.68%
EICHER MOTORS LIMITED	2.67%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.60%
COAL INDIA LIMITED	2.60%



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	0.0027
Money Market Instruments	0.0027
Beta	0.9502

Note: Debt portfolio includes MMI

NIFTY 500 MULTIFACTOR 50 INDEX PENSION FUND

ULIF03523/06/25PENSMULFAC104

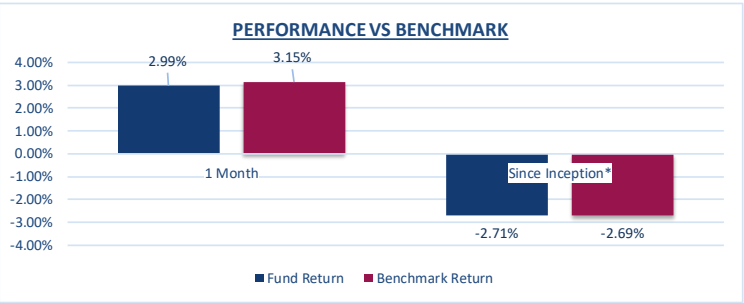
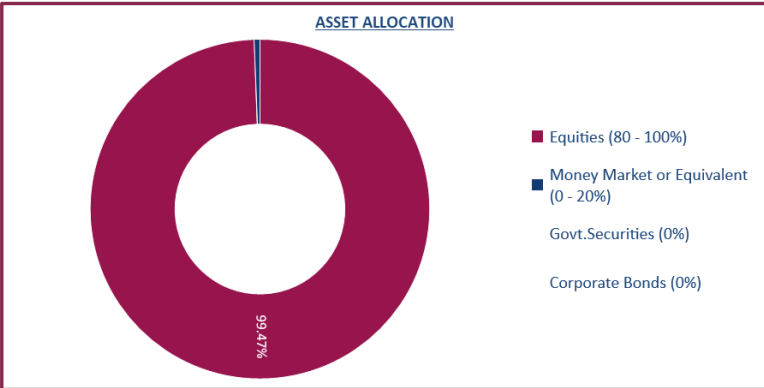
30-Sep-25

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	0.53
Equity Portfolio	9.67	99.47
Total AUM	9.72	100.00
# Money Market or Equivalent	0.05	0.53

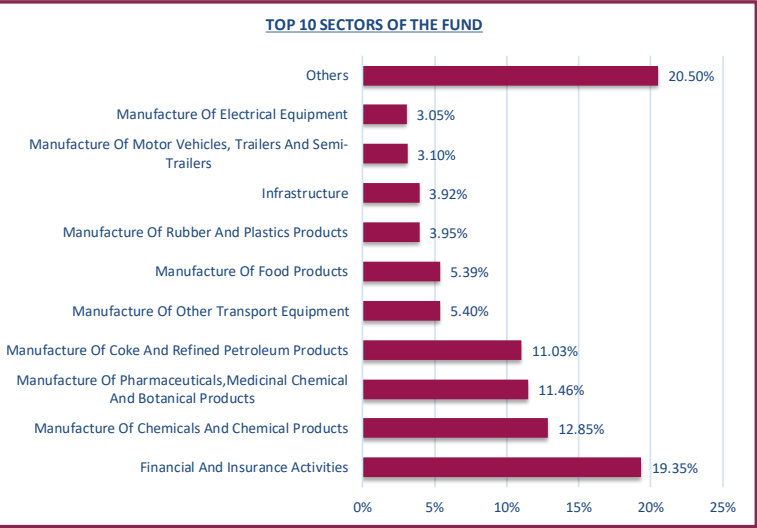
NAV (Per Unit)	9.7291
Fund Management Charge	1.35%
Inception Date	16-Jul-25

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



*Returns more than 1 year are CAGR
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	3.10%
BRITANNIA INDUSTRIES LIMITED	3.02%
INDIAN OIL CORPORATION LIMITED	3.01%
BHARAT PETROLEUM CORPORATION LIMITED	2.96%
BAJAJ FINANCE LIMITED	2.89%
EICHER MOTORS LIMITED	2.72%
HERO MOTOCORP LIMITED	2.68%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.59%
COAL INDIA LIMITED	2.59%
BAJAJ FINSERV LIMITED	2.46%



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	0.0027
Money Market Instruments	0.0027
Beta	0.9631

Note: Debt portfolio includes MMI

BSE 500 VALUE 50 INDEX FUND

ULIF03623/07/25BSEVALUEIN104

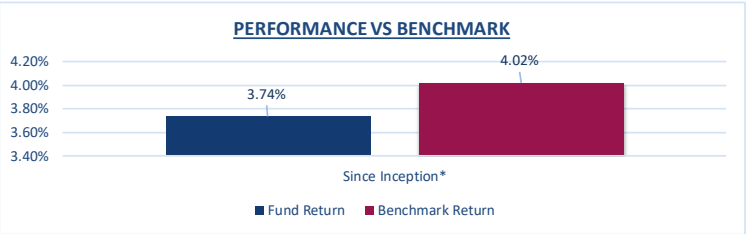
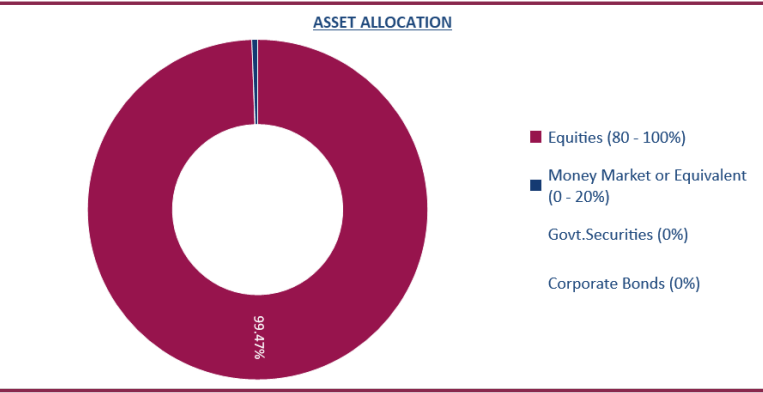
30-Sep-25

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	0.08	0.18
Equity Portfolio	44.68	99.82
Total AUM	44.76	100.00
# Money Market or Equivalent	0.08	0.18

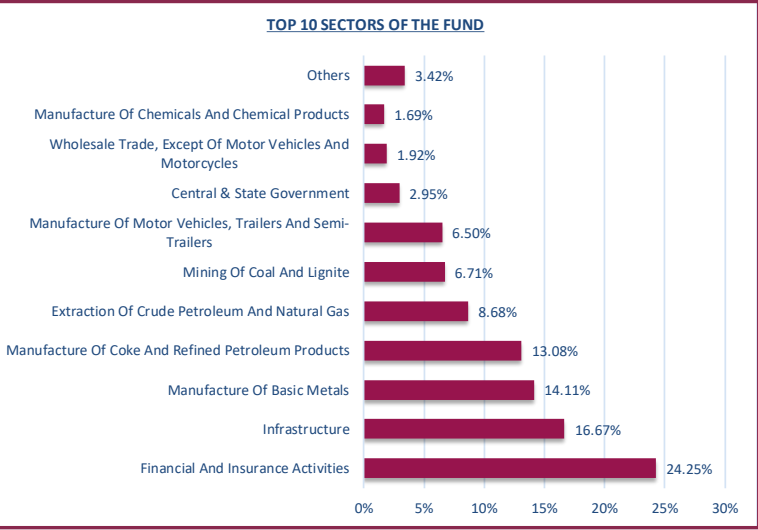
NAV (Per Unit)	10.3735
Fund Management Charge	1.25%
Inception Date	11-Aug-25

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



*Returns more than 1 year are CAGR
Above Fund Returns are after deduction of Fund Management Charges (FMC)

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
OIL & NATURAL GAS CORP LIMITED	7.01%
HINDALCO INDUSTRIES LIMITED	6.91%
COAL INDIA LIMITED	6.71%
TATA MOTORS LIMITED	6.50%
STATE BANK OF INDIA	5.30%
BHARAT PETROLEUM CORPORATION LIMITED	5.10%
GAIL (INDIA) LIMITED	4.52%
INDIAN OIL CORPORATION LIMITED	4.37%
HINDUSTAN PETROLEUM CORPORATION LIMITED	3.32%
STEEL AUTHORITY OF INDIA LIMITED	3.12%



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	0.0027
Money Market Instruments	0.0027
Beta	0.9568

Note: Debt portfolio includes MMI

DISCONTINUANCE FUND INDIVIDUAL

ULIF02021/06/13LIFEDISCON104

30-Sep-25

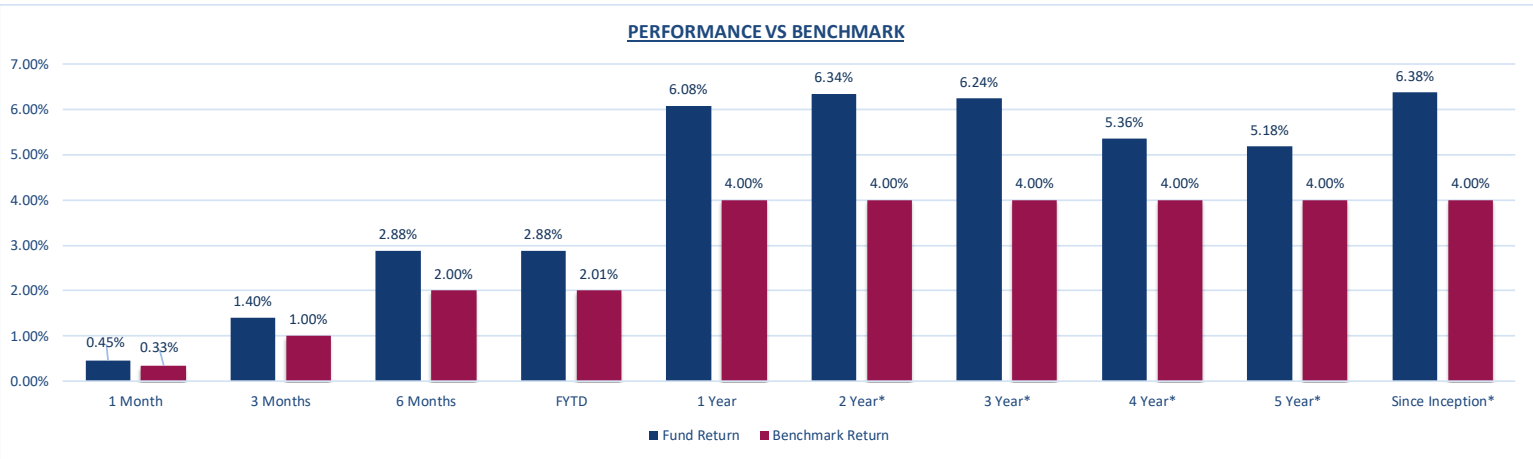
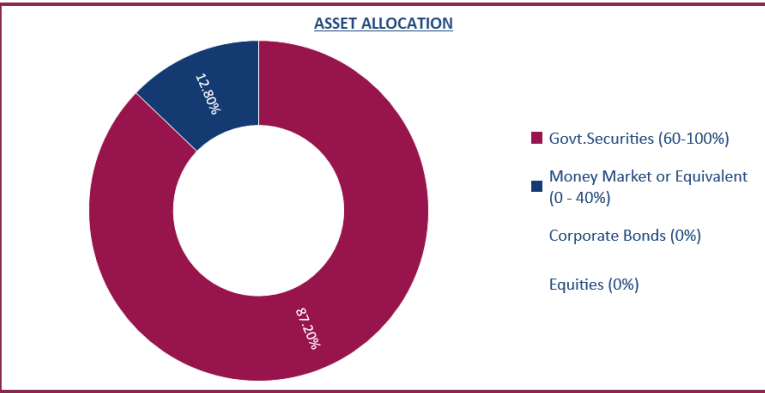
Objective: In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.

AUM	Rs In Crores	% of AUM
Debt Portfolio	5,477.47	100.00
Equity Portfolio	0.00	0.00
Total AUM	5,477.47	100.00
# Money Market or Equivalent	700.94	12.80

NAV (Per Unit)	20.2830
Fund Management Charge	0.50%
Inception Date	29-Apr-14

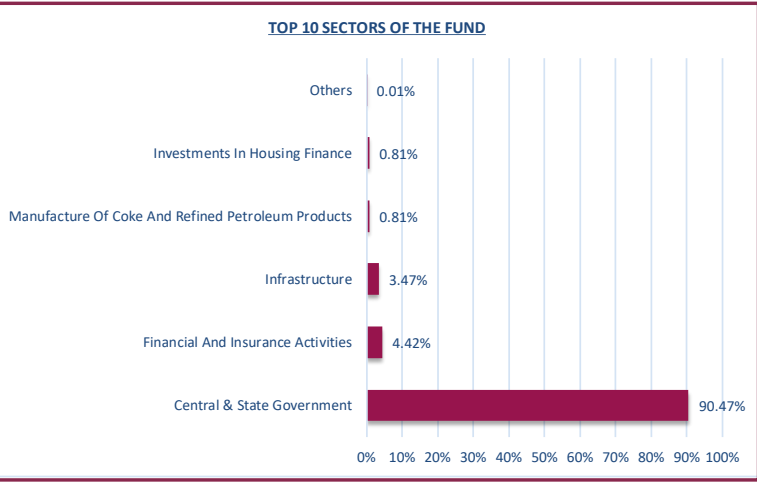
Fund Managers: Fixed Income - Naresh Kumar

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



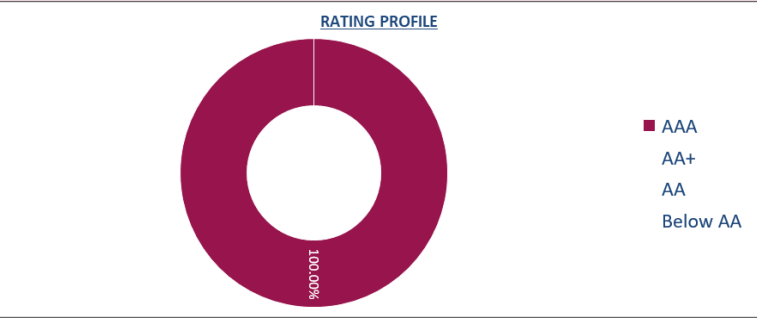
*Returns more than 1 year are CAGR

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	10.42%
364 DAYS TBILL 01 JANUARY 2026	9.73%
364 DAYS TBILL 01 MAY 2026	7.69%
364 DAYS TBILL 02 APRIL 2026	7.63%
364 DAYS TBILL 15 JANUARY 2026	6.27%
364 DAYS TBILL 05 MARCH 2026	5.32%
364 DAYS TBILL 16 JULY 2026	4.59%
364 DAYS TBILL 12 MARCH 2026	4.45%
364 DAYS TBILL 29 JANUARY 2026	4.33%
364 DAYS TBILL 10 APRIL 2026	4.17%



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

Modified Duration	
Debt Portfolio	0.4280
Money Market Instruments	0.0395

Note: Debt portfolio includes MMI

Factsheets - Unit Linked Pension Funds

UL PENSION GROWTH SUPER FUND

ULIF01213/08/07PENSGRWSUP104

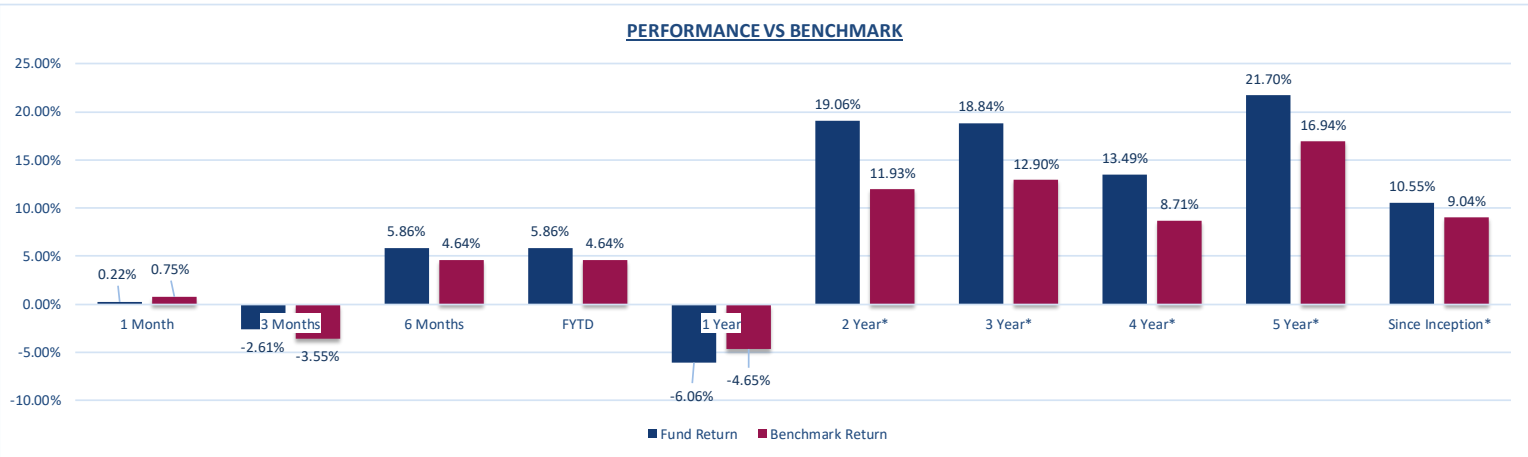
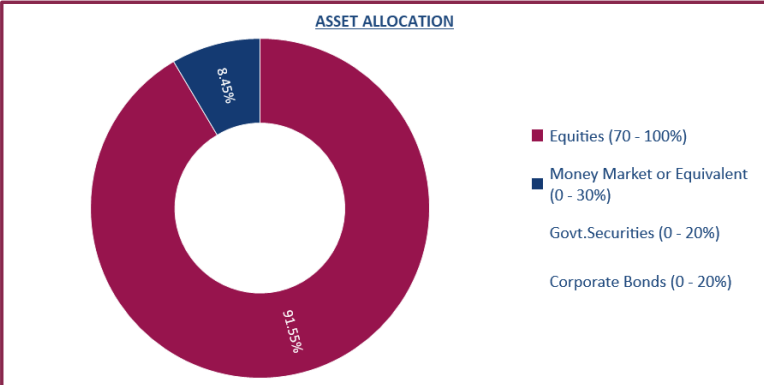
30-Sep-25

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	20.02	8.45
Equity Portfolio	217.02	91.55
Total AUM	237.04	100.00
# Money Market or Equivalent	20.02	8.45

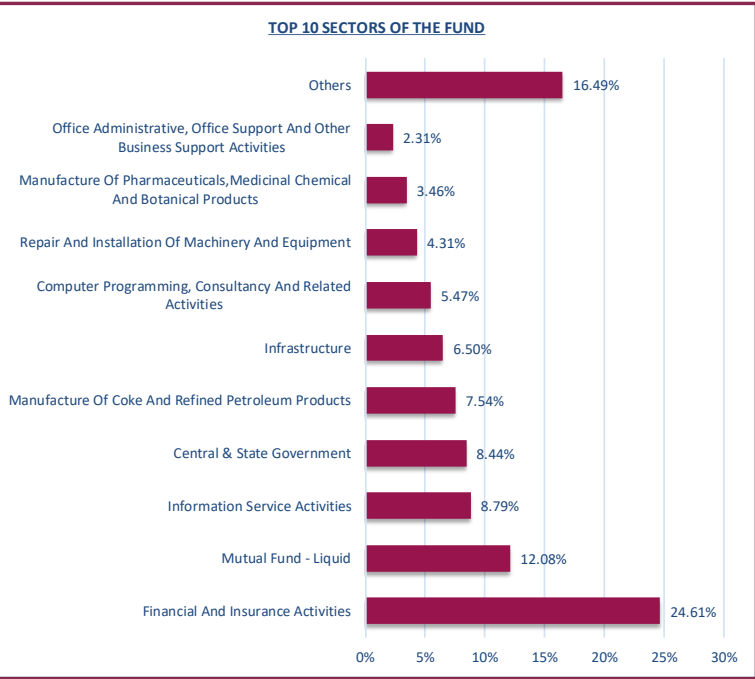
NAV (Per Unit)	60.1710
Fund Management Charge	1.25%
Inception Date	15-Nov-07

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



*Returns more than 1 year are CAGR

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



TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ETERNAL LIMITED	8.79%
HOUSING DEVELOPMENT FINANCE CORP BANK	8.54%
RELIANCE INDUSTRIES LIMITED	7.54%
ICICI BANK LIMITED	6.70%
HINDUSTAN AERONAUTICS LTD	4.31%
SBI NIFTY BANK ETF	3.77%
INFOSYS LIMITED	3.64%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	3.57%
ICICI PRUDENTIAL BANKING ETF	3.43%
MAX HEALTHCARE INSTITUTE LTD	2.90%

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	0.0027
Money Market Instruments	0.0027
Beta	0.8903

Note: Debt portfolio includes MMI

PENSION LIFE GROWTH FUND

ULIF00525/11/05PENSGROWTH104

30-Sep-25

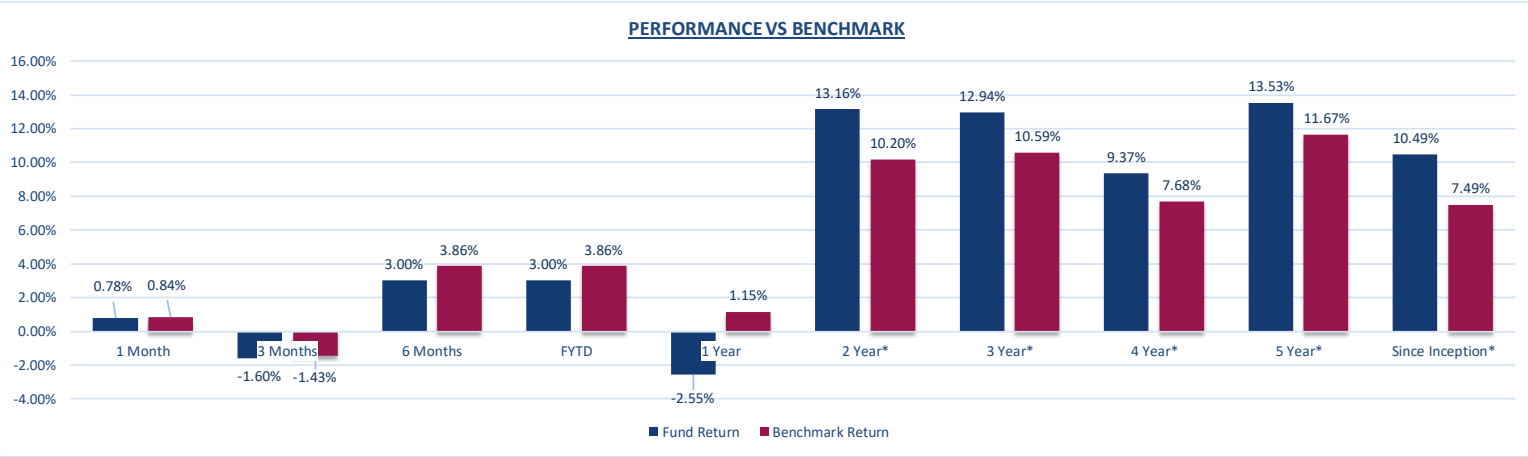
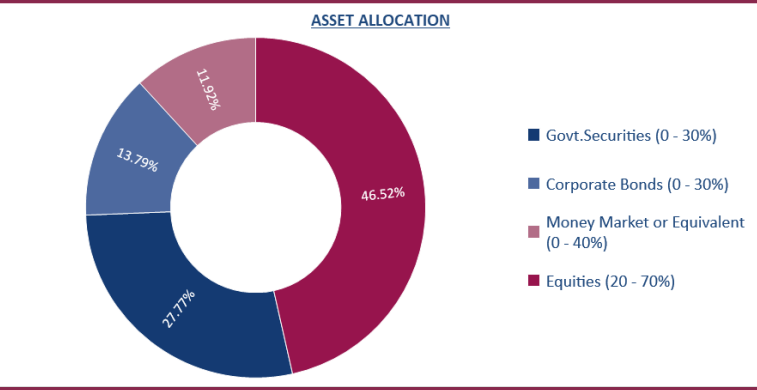
Objective: The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

AUM	Rs In Crores	% of AUM
Debt Portfolio	121.80	53.48
Equity Portfolio	105.97	46.52
Total AUM	227.77	100.00
# Money Market or Equivalent	27.16	11.92

NAV (Per Unit)	71.2942
Fund Management Charge	1.25%
Inception Date	27-Jan-06

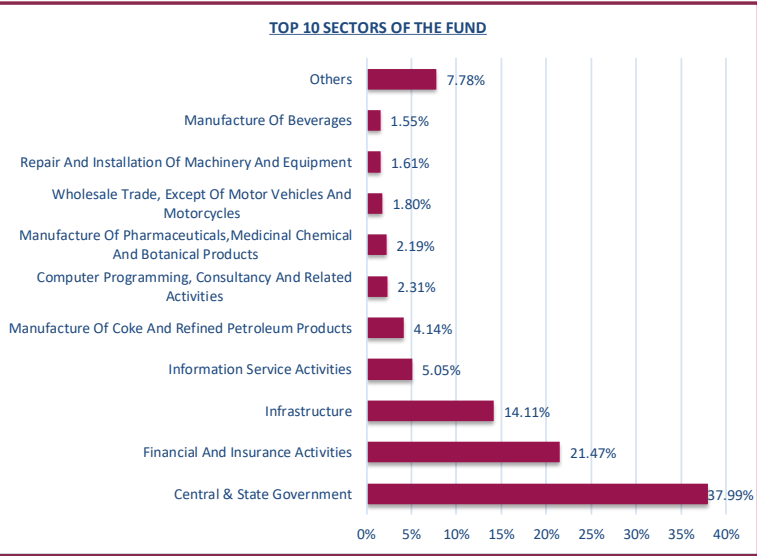
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns more than 1 year are CAGR

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

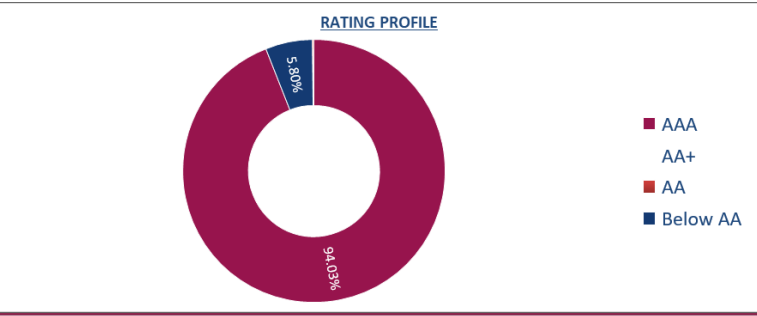


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	7.1429
Money Market Instruments	0.0005
Beta	0.9192

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.15%
ETERNAL LIMITED	5.05%
ICICI BANK LIMITED	4.36%
RELIANCE INDUSTRIES LIMITED	4.14%
AXIS BANK LIMITED	2.91%
INFOSYS LIMITED	1.81%
POLY MEDICURE LIMITED	1.80%
HINDUSTAN AERONAUTICS LTD	1.61%
LARSEN & TOUBRO LIMITED	1.60%
MAX HEALTHCARE INSTITUTE LTD	1.49%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	9.60%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	6.31%
7.46 GOI 06 NOVEMBER 2073	3.30%
6.33 GOI 05 MAY 2035	2.04%
6.8 GOI 15 DEC 2060	1.76%
7.29 SGB 27 JANUARY 2033	1.68%
7.25 GOI 12 JUNE 2063	1.00%
7.34 GOI 22 APRIL 2064	0.86%
8.17 GOI 01 DEC 2044	0.53%
6.19 GOI 16 SEP 2034	0.21%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.62%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.26%
7.8 YES BANK 01 OCT 2027	2.20%
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	1.49%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.07%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.93%
8.00 HDFC BANK 27 JULY 2032 (FORMERLY HDFC LTD)	0.64%
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

30-Sep-25

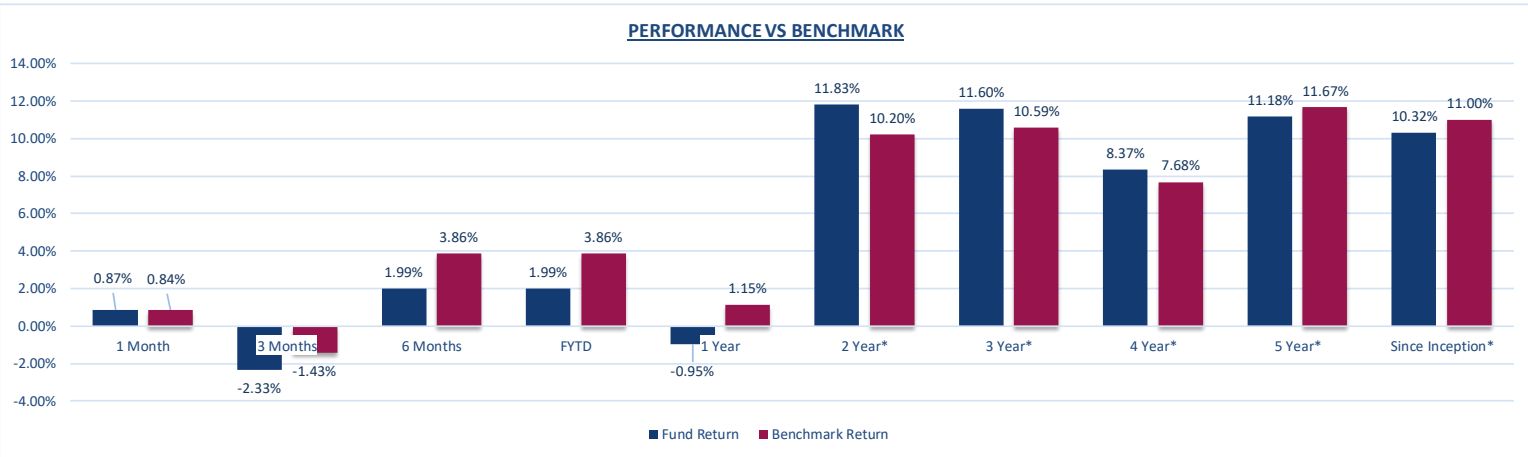
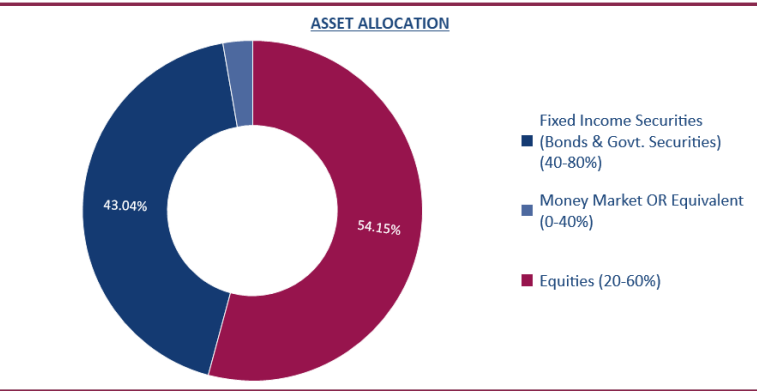
Objective: The investment objective of the Maximiser Fund is to provide potentially higher returns by investing in a combination of listed equities (to target growth in capital value of assets) and fixed income instruments such as government securities, corporate bonds and money market instruments

AUM	Rs In Crores	% of AUM
Debt Portfolio	229.58	45.85
Equity Portfolio	271.18	54.15
Total AUM	500.76	100.00
# Money Market or Equivalent	14.05	2.80

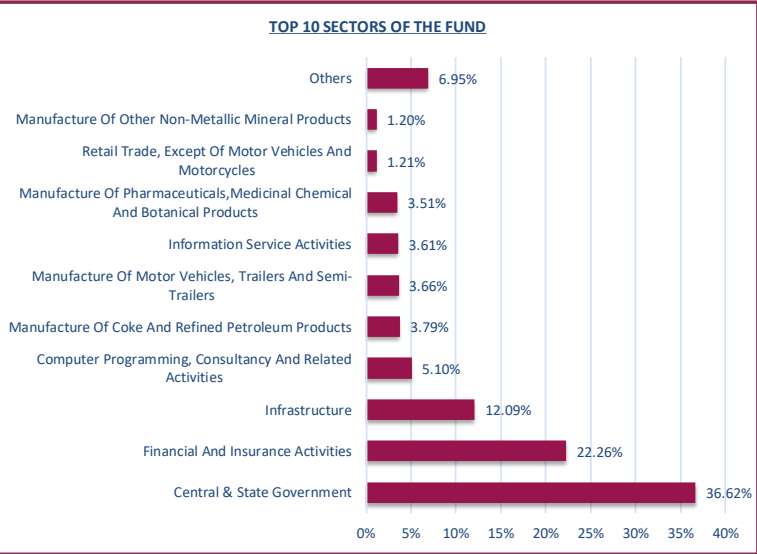
NAV (Per Unit)	32.8858
Fund Management Charge	1.65%
Inception Date	19-Aug-13

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



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

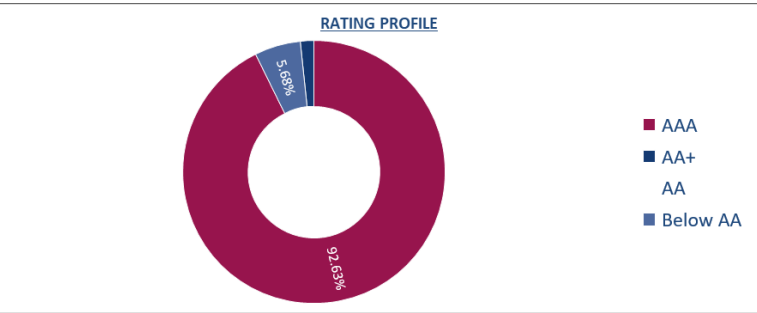


TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	4.63%
ICICI BANK LIMITED	4.09%
RELIANCE INDUSTRIES LIMITED	3.19%
ETERNAL LIMITED	3.07%
AXIS BANK LIMITED	3.07%
MAHINDRA & MAHINDRA LIMITED	2.55%
INFOSYS LIMITED	2.39%
STATE BANK OF INDIA	2.04%
BHARTI AIRTEL LIMITED	1.99%
BAJAJ FINANCE LIMITED	1.80%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	16.99%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	5.74%
6.33 GOI 05 MAY 2035	4.33%
6.90 GOI 15 APRIL 2065	2.31%
7.26 MAHARASHTRA SDL 07 AUGUST 2049	0.98%
7.46 GOI 06 NOVEMBER 2073	0.88%
7.34 GOI 22 APRIL 2064	0.59%
7.29 SGB 27 JANUARY 2033	0.45%
7.65 KARNATAKA SDL 29 NOV 2027	0.22%
7.54 GOI 23 MAY 2036	0.13%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	2.00%
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	1.13%
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

30-Sep-25

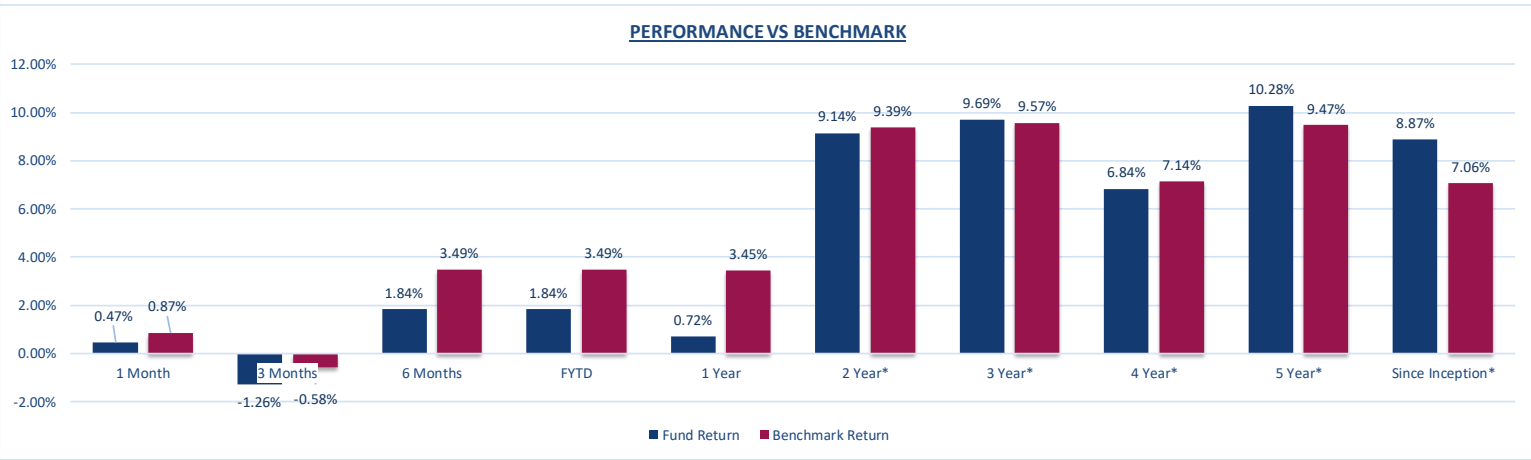
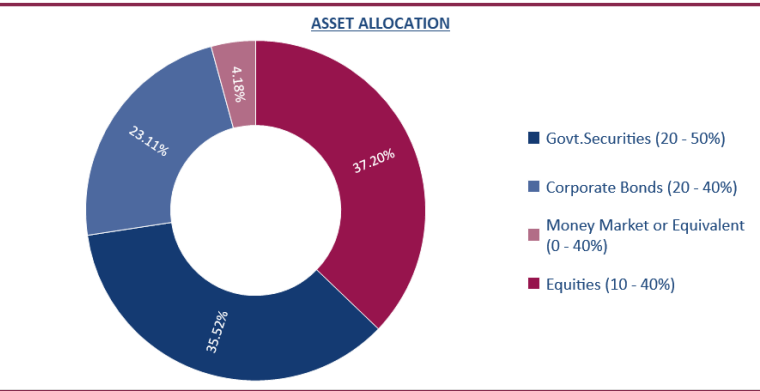
Objective: The investment objective of this fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

AUM	Rs In Crores	% of AUM
Debt Portfolio	31.83	62.80
Equity Portfolio	18.85	37.20
Total AUM	50.68	100.00
# Money Market or Equivalent	2.12	4.18

NAV (Per Unit)	53.2672
Fund Management Charge	1.10%
Inception Date	27-Jan-06

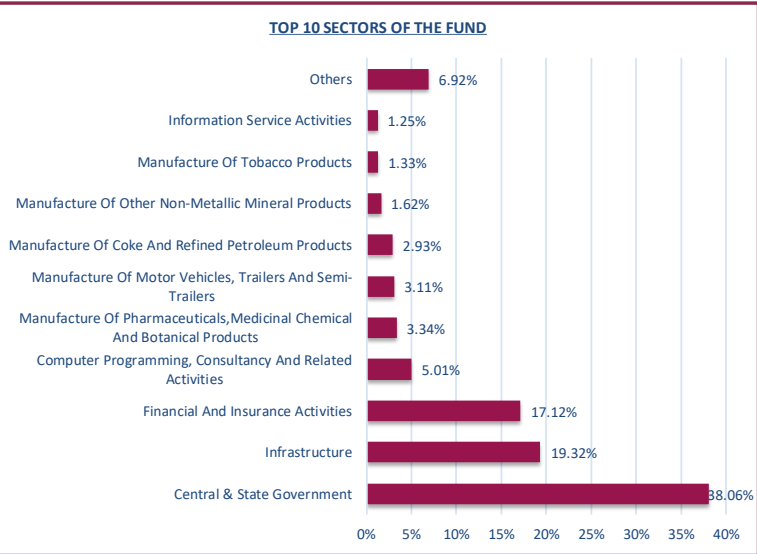
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

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



*Returns more than 1 year are CAGR

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

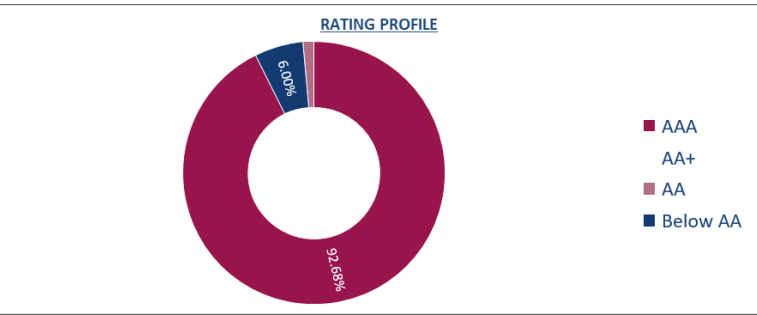


Debt Portfolio	7.7925
Money Market Instruments	0.0001
Beta	0.9476

Note: Debt portfolio includes MMI

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	3.58%
ICICI BANK LIMITED	3.46%
RELIANCE INDUSTRIES LIMITED	2.93%
INFOSYS LIMITED	2.89%
LARSEN & TOUBRO LIMITED	2.05%
MAHINDRA & MAHINDRA LIMITED	1.88%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	1.55%
STATE BANK OF INDIA	1.37%
ITC LIMITED	1.33%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	1.23%

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	9.53%
6.8 GOI 15 DEC 2060	4.80%
7.29 SGB 27 JANUARY 2033	4.40%
7.46 GOI 06 NOVEMBER 2073	3.61%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.06%
7.25 GOI 12 JUNE 2063	1.97%
6.90 GOI 15 APRIL 2065	1.88%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.06%
8.00 OIL MARKETING BOND GOI 23 MAR 2026	1.00%
8.17 GOI 01 DEC 2044	0.98%



Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	5.43%
8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	3.12%
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%
7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	2.00%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	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%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.80%

LIFEMAKER PENSION PRESERVER FUND

ULIF01815/02/13PENSPRESER104

30-Sep-25

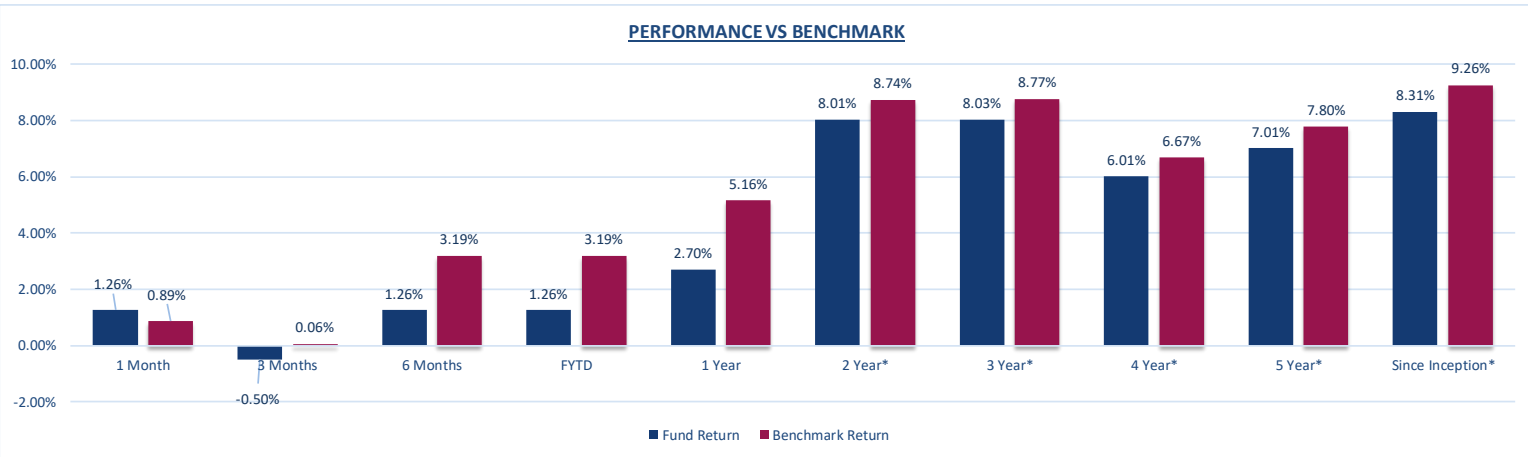
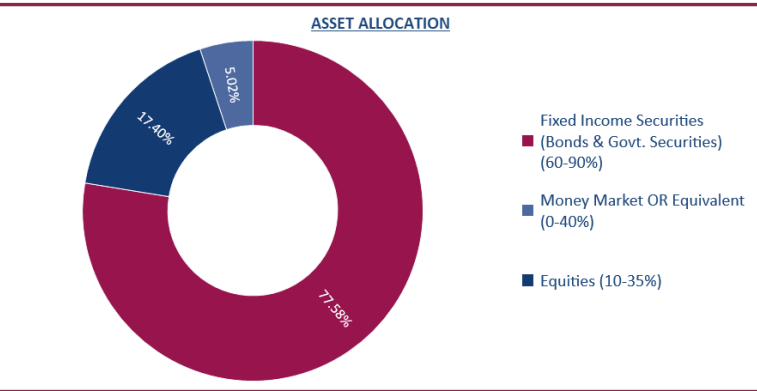
Objective: The objective of the Preserver Fund is to provide stable returns by investing in assets of relatively low to moderate level of risk. The fund invests primarily in fixed income securities such as government securities, corporate bonds etc. However, the fund also invests in equities.

AUM	Rs In Crores	% of AUM
Debt Portfolio	72.94	82.60
Equity Portfolio	15.37	17.40
Total AUM	88.31	100.00
# Money Market or Equivalent	4.43	5.02

NAV (Per Unit)	26.3114
Fund Management Charge	1.45%
Inception Date	20-Aug-13

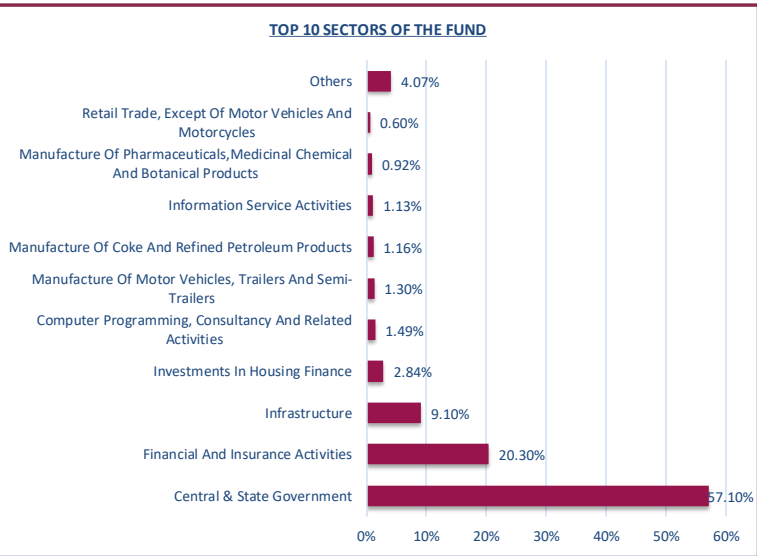
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

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



*Returns more than 1 year are CAGR

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

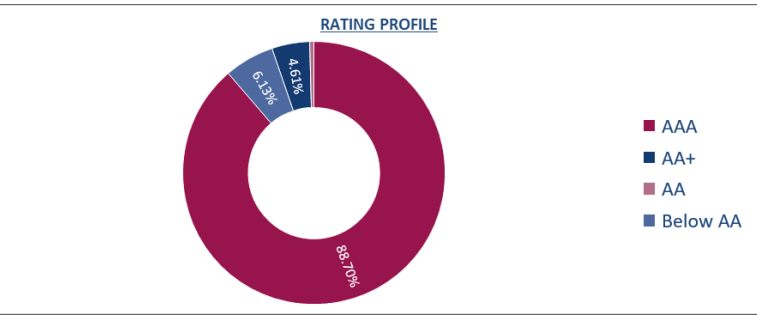


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	8.2969
Money Market Instruments	0.0001
Beta	0.9826

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ICICI BANK LIMITED	1.49%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.43%
RELIANCE INDUSTRIES LIMITED	1.02%
AXIS BANK LIMITED	0.97%
ETERNAL LIMITED	0.97%
INFOSYS LIMITED	0.81%
MAHINDRA & MAHINDRA LIMITED	0.77%
BHARTI AIRTEL LIMITED	0.57%
BAJAJ FINANCE LIMITED	0.53%
STATE BANK OF INDIA	0.51%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	21.67%
6.8 GOI 15 DEC 2060	8.83%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.10%
6.33 GOI 05 MAY 2035	3.37%
6.90 GOI 15 APRIL 2065	3.25%
7.29 SGB 27 JANUARY 2033	2.52%
8.51 MAHARASTRA SDL 09 MAR 2026	2.18%
7.34 GOI 22 APRIL 2064	2.03%
7.46 GOI 06 NOVEMBER 2073	1.43%
7.25 GOI 12 JUNE 2063	0.89%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.95%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	3.77%
7.80 YES BANK 29 SEP 2027	2.96%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.47%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.37%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.81%
6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.44%
7.8 YES BANK 01 OCT 2027	1.14%
8.00 HDFC BANK 27 JULY 2032 (FORMERLY HDFC LTD)	0.95%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.91%

PENSION LIFE CONSERVATIVE FUND

ULIF00725/11/05PENSCONSER104

30-Sep-25

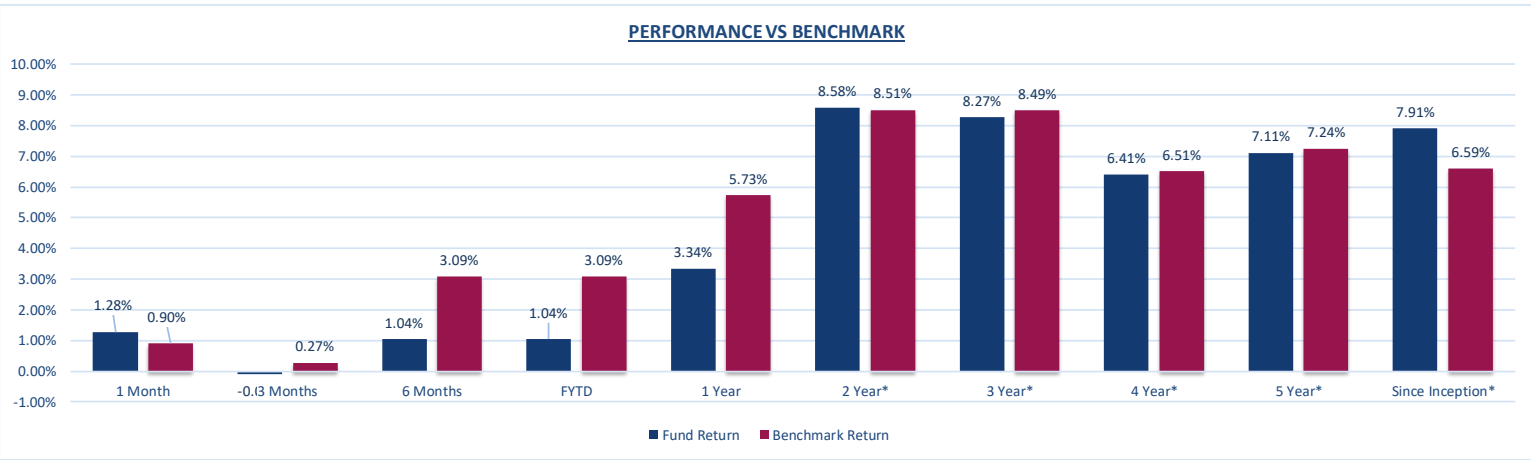
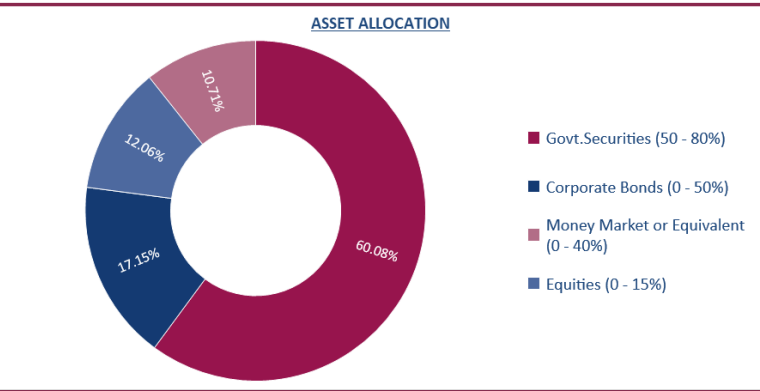
Objective: The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc.

AUM	Rs In Crores	% of AUM
Debt Portfolio	3.97	87.94
Equity Portfolio	0.54	12.06
Total AUM	4.52	100.00
# Money Market or Equivalent	0.48	10.71

NAV (Per Unit)	44.7988
Fund Management Charge	0.90%
Inception Date	27-Jan-06

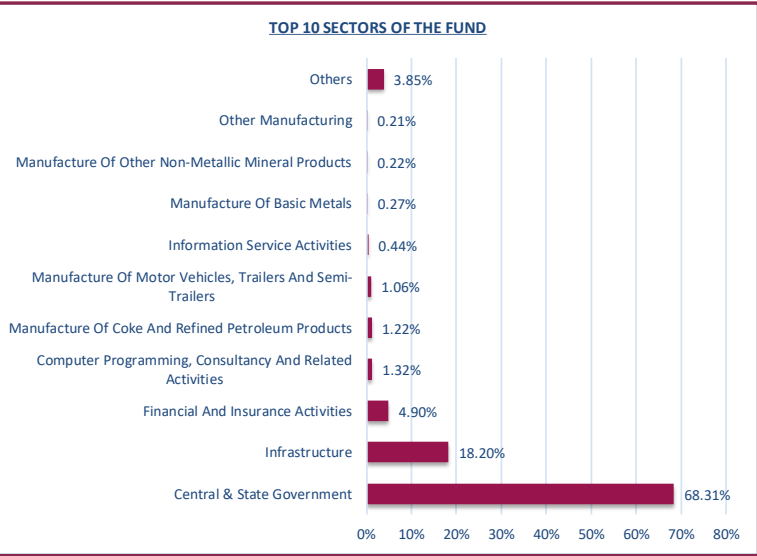
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

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



*Returns more than 1 year are CAGR

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



Modified Duration & Risk Profile Of The Fund

Debt Portfolio	9.0103
Money Market Instruments	0.0003
Beta	0.9406

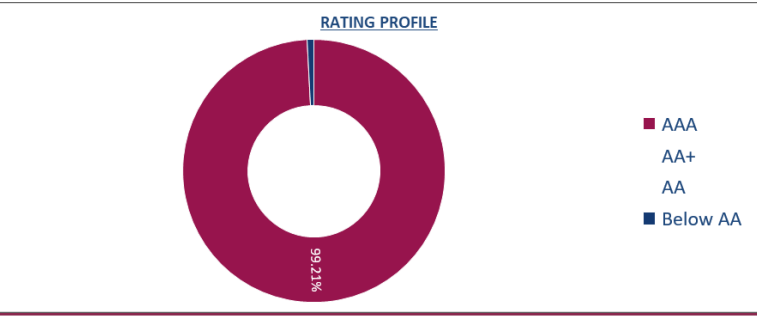
Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
RELIANCE INDUSTRIES LIMITED	1.22%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.15%
ICICI BANK LIMITED	1.08%
INFOSYS LIMITED	0.83%
MAHINDRA & MAHINDRA LIMITED	0.71%
BHARTI AIRTEL LIMITED	0.62%
AXIS BANK LIMITED	0.50%
NTPC LIMITED	0.48%
LARSEN & TOUBRO LIMITED	0.46%
ETERNAL LIMITED	0.44%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	30.85%
6.33 GOI 05 MAY 2035	7.90%
7.46 GOI 06 NOVEMBER 2073	6.97%
7.25 GOI 12 JUNE 2063	5.53%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.49%
7.74 TAMILNADU SDL 22 FEB 2026	2.23%
7.34 GOI 22 APRIL 2064	2.09%
8.17 GOI 01 DEC 2044	1.05%
6.95 GOI 16 DEC 2061	0.24%
6.8 GOI 15 DEC 2060	0.21%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	6.60%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	4.63%
7.66 POWER FINANCE CORP 15 APRIL 2033 (PUT OPTION 15.04.26)	2.28%
7.50 NABARD (GOI SERVICED) 17 NOV 2034	2.27%
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

30-Sep-25

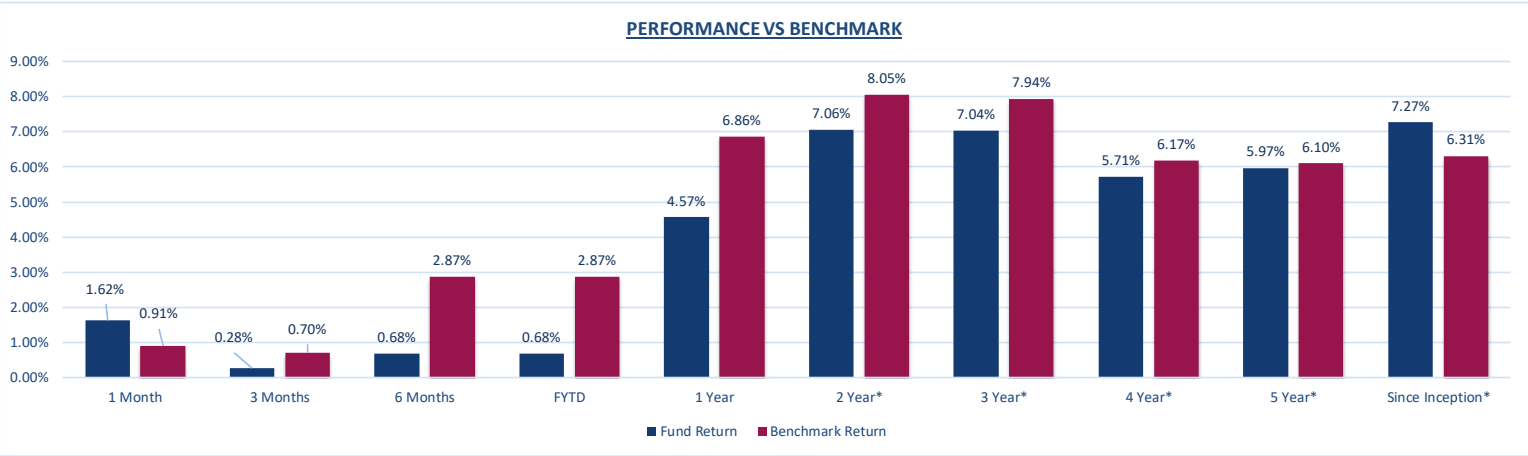
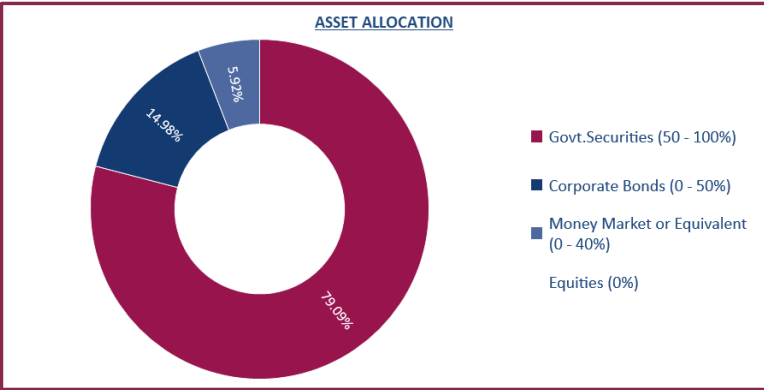
Objective: The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

AUM	Rs In Crores	% of AUM
Debt Portfolio	27.63	100.00
Equity Portfolio	0.00	0.00
Total AUM	27.63	100.00
# Money Market or Equivalent	1.64	5.92

NAV (Per Unit)	39.8424
Fund Management Charge	0.90%
Inception Date	27-Jan-06

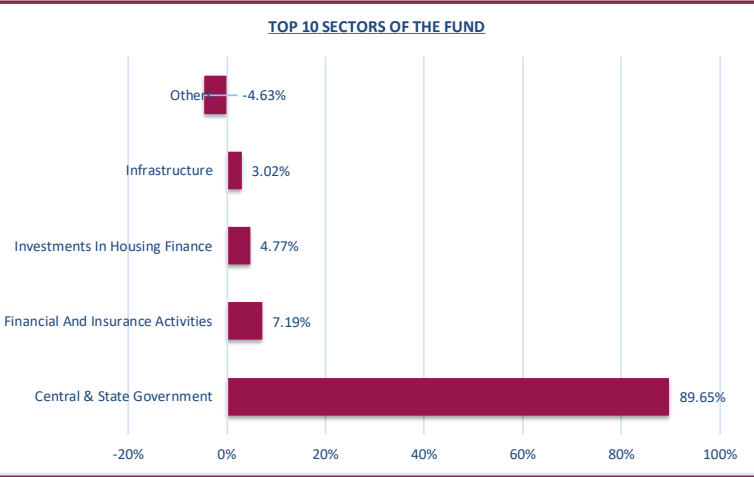
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



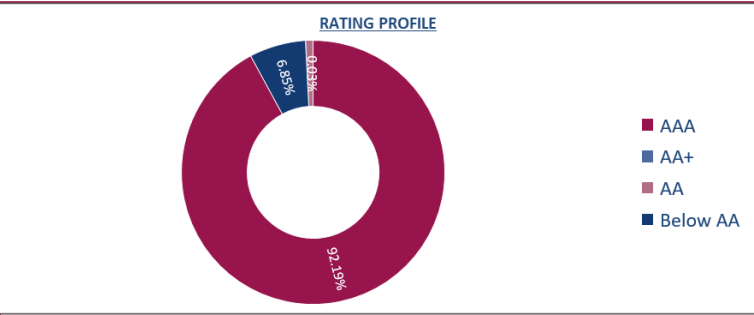
*Returns more than 1 year are CAGR

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	27.30%
6.33 GOI 05 MAY 2035	16.82%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	13.87%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.62%
6.90 GOI 15 APRIL 2065	5.20%
7.34 GOI 22 APRIL 2064	5.15%
8.13 KERALA SDL 21 MAR 2028	1.55%
6.8 GOI 15 DEC 2060	1.54%
7.29 SGB 27 JANUARY 2033	0.58%
7.54 GOI 23 MAY 2036	0.37%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.8 YES BANK 01 OCT 2027	5.09%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	3.79%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.89%
7.80 YES BANK 29 SEP 2027	1.45%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	1.12%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.98%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.63%
7.60 MUTHOOT FINANCE 20 APR 2026	0.03%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.1895
Money Market Instruments	0.0003
Beta	0.9634

Note: Debt portfolio includes MMI

DISCONTINUANCE FUND PENSION

ULIF01912/08/13PENSDISCON104

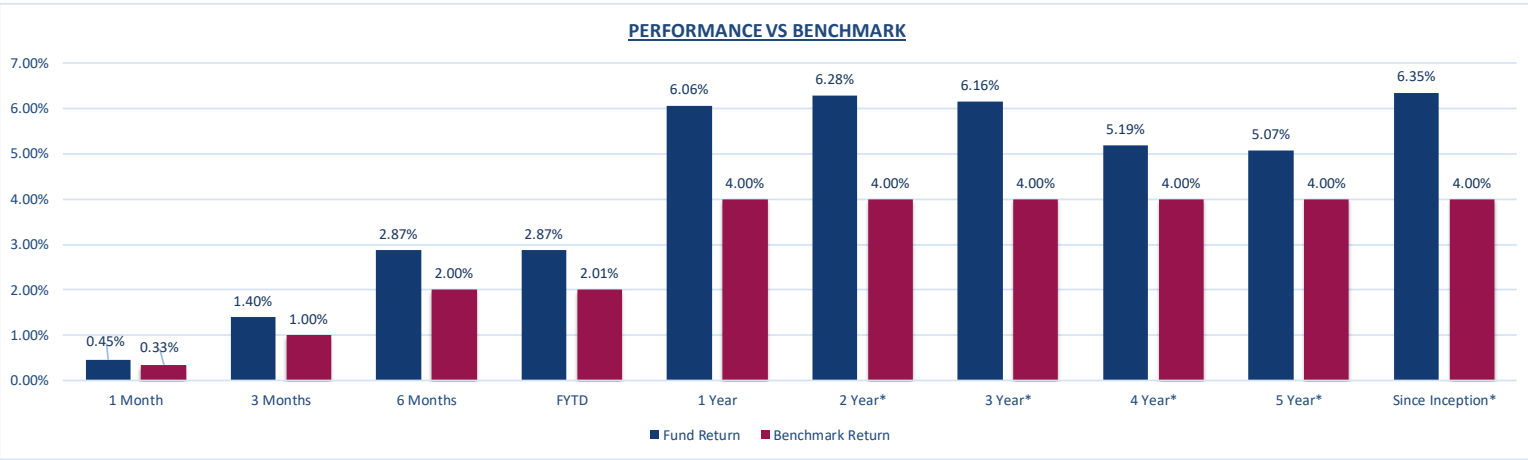
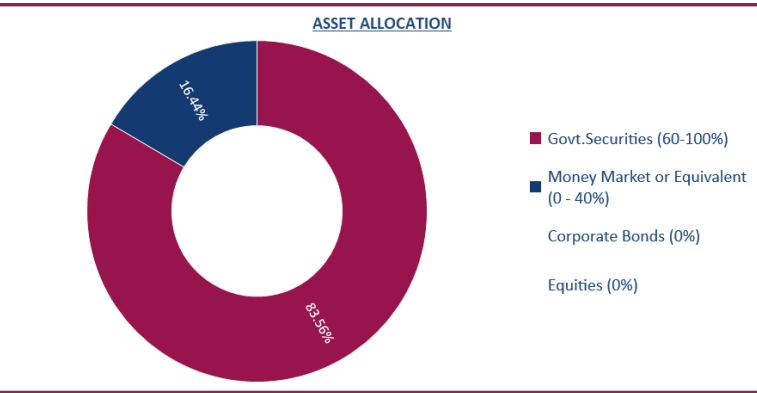
30-Sep-25

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	198.92	100.00
Equity Portfolio	0.00	0.00
Total AUM	198.92	100.00
# Money Market or Equivalent	32.70	16.44

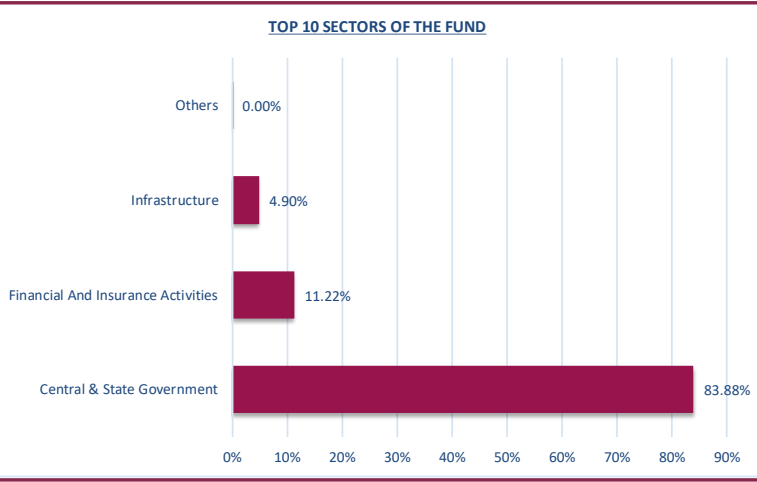
NAV (Per Unit)	20.4448
Fund Management Charge	0.50%
Inception Date	19-Feb-14

Fund Managers: Fixed Income - Naresh Kumar



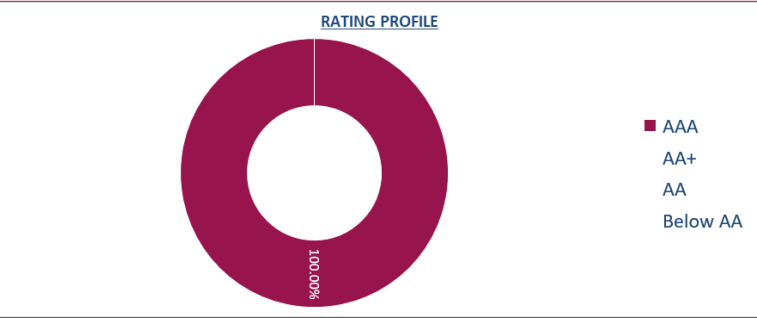
*Returns more than 1 year are CAGR

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	17.08%
364 DAYS TBILL 02 APRIL 2026	9.77%
364 DAYS TBILL 09 OCTOBER 2025	7.66%
364 DAYS TBILL 10 APRIL 2026	7.33%
364 DAYS TBILL 01 MAY 2026	7.30%
364 DAYS TBILL 27 NOVEMBER 2025	4.98%
364 DAYS TBILL 11 DECEMBER 2025	4.97%
364 DAYS TBILL 21 MAY 2026	4.85%
364 DAYS TBILL 27 FEBRUARY 2026	4.17%
364 DAYS TBILL 29 JANUARY 2026	3.94%



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

Modified Duration	
Debt Portfolio	0.4212
Money Market Instruments	0.0665

Note: Debt portfolio includes MMI

Factsheets - Unit Linked Group Funds

GR GRATUITY GROWTH FUND

ULGF00117/04/06GRATGROWTH104

30-Sep-25

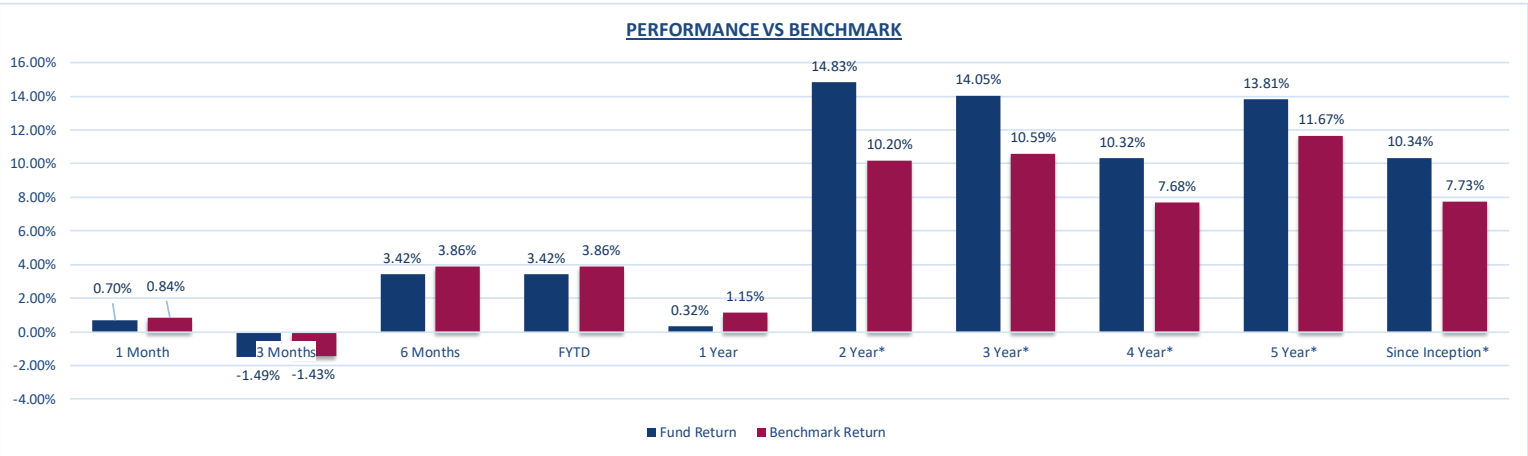
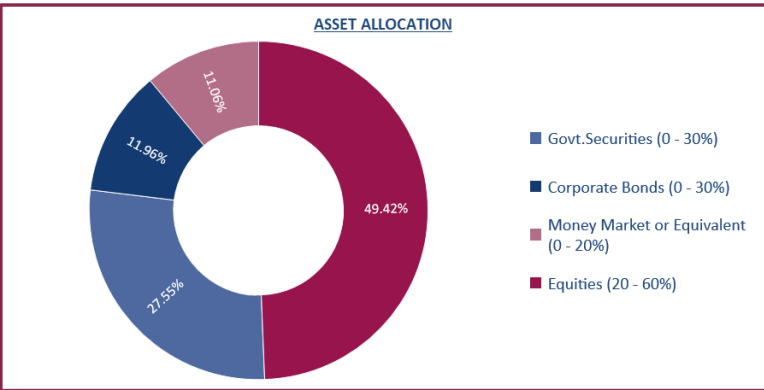
Objective: The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

AUM	Rs In Crores	% of AUM
Debt Portfolio	28.73	50.58
Equity Portfolio	28.08	49.42
Total AUM	56.81	100.00
# Money Market or Equivalent	6.28	11.06

NAV (Per Unit)	65.5491
Fund Management Charge	0.50%
Inception Date	28-Aug-06

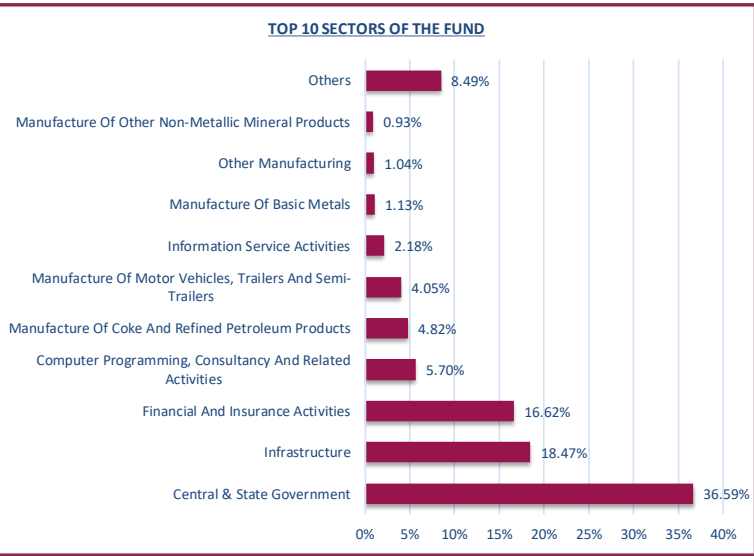
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns more than 1 year are CAGR

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



Modified Duration & Risk Profile Of The Fund

Debt Portfolio	7.6456
Money Market Instruments	0.0005
Beta	0.9043

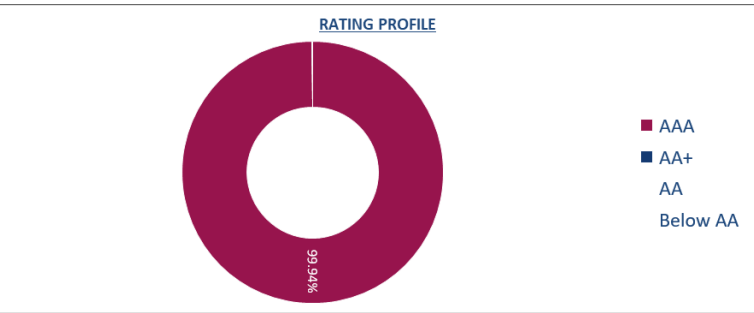
Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	5.17%
RELIANCE INDUSTRIES LIMITED	4.82%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.75%
INFOSYS LIMITED	3.74%
MAHINDRA & MAHINDRA LIMITED	2.77%
ETERNAL LIMITED	2.18%
LARSEN & TOUBRO LIMITED	2.18%
BHARTI AIRTEL LIMITED	2.15%
NTPC LIMITED	1.96%
BAJAJ FINANCE LIMITED	1.71%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	8.43%
6.90 GOI 15 APRIL 2065	4.87%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	3.96%
6.33 GOI 05 MAY 2035	3.29%
7.25 GOI 12 JUNE 2063	3.16%
6.8 GOI 15 DEC 2060	1.00%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.89%
7.34 GOI 22 APRIL 2064	0.79%
7.62 GOI 15 SEP 2039	0.75%
8.40 OIL MARKETING BOND GOI 29 MAR 2026	0.27%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	3.53%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	3.03%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	2.18%
8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.76%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	0.72%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.57%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	0.37%
7.75 POWER FINANCE CORPORATION 22 MAR 2027 - GOI SERVICED	0.36%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.24%
6.87 NATIONAL THERMAL POWER CORPORATION 21 APR 2036	0.17%

GR GRATUITY BALANCED FUND

ULGF00217/04/06GRATBALANC104

30-Sep-25

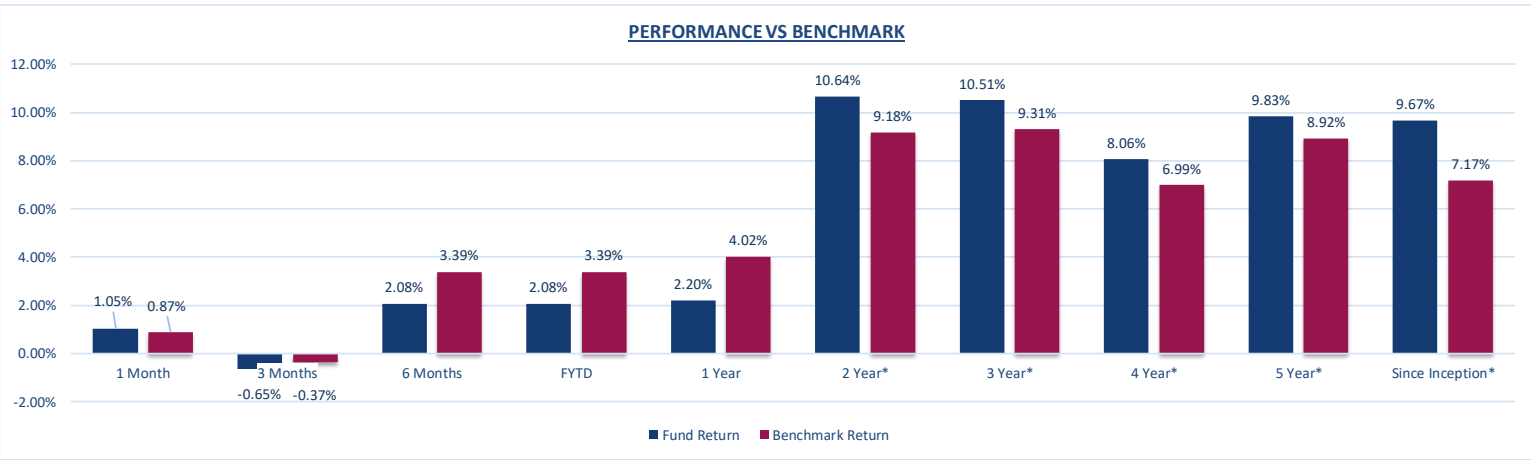
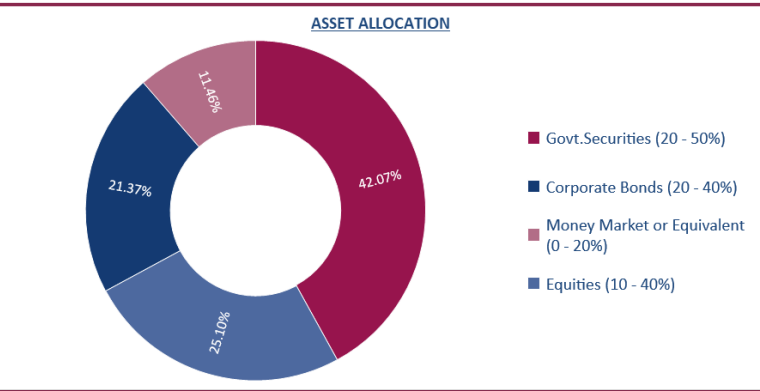
Objective: The investment objective of the Balanced Fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

AUM	Rs In Crores	% of AUM
Debt Portfolio	80.74	74.90
Equity Portfolio	27.05	25.10
Total AUM	107.79	100.00
# Money Market or Equivalent	12.35	11.46

NAV (Per Unit)	58.3564
Fund Management Charge	0.45%
Inception Date	28-Aug-06

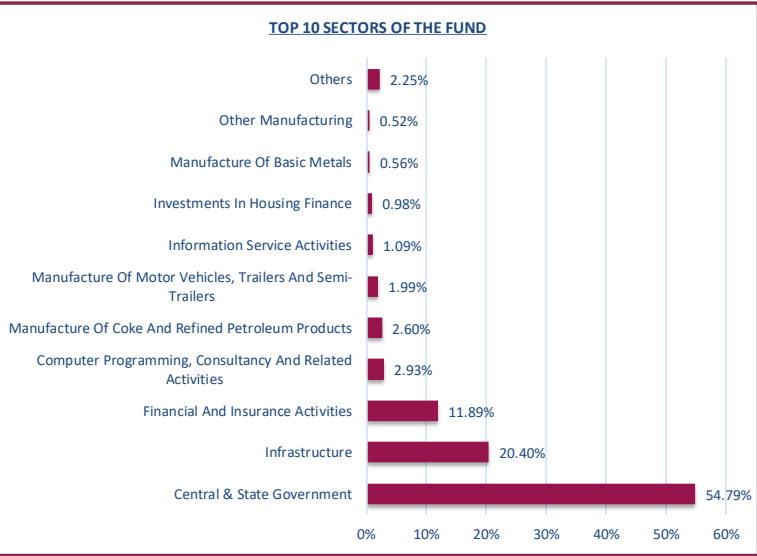
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 75% and NSE Nifty 50 - 25%

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



*Returns more than 1 year are CAGR

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

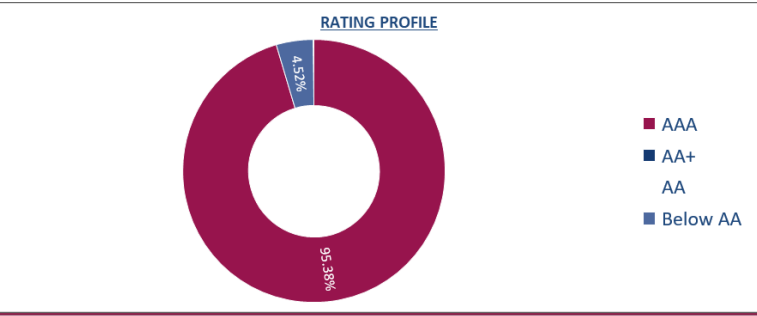


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	7.1396
Money Market Instruments	0.0005
Beta	0.9122

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ICICI BANK LIMITED	2.68%
RELIANCE INDUSTRIES LIMITED	2.42%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.28%
INFOSYS LIMITED	1.87%
MAHINDRA & MAHINDRA LIMITED	1.39%
BHARTI AIRTEL LIMITED	1.21%
ETERNAL LIMITED	1.09%
LARSEN & TOUBRO LIMITED	1.09%
NTPC LIMITED	0.98%
BAJAJ FINANCE LIMITED	0.86%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
7.09 GOI 25 NOVEMBER 2074	14.46%
6.33 GOI 05 MAY 2035	8.49%
7.25 GOI 12 JUNE 2063	3.70%
6.90 GOI 15 APRIL 2065	3.54%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.54%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.40%
7.46 GOI 06 NOVEMBER 2073	2.24%
7.34 GOI 22 APRIL 2064	1.63%
7.62 GOI 15 SEP 2039	1.08%
8.22 KARNATAKA SDL 09 DEC 2025	0.54%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.45%
7.43 NABFID 16 JUNE 2033	3.30%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.29%
7.58 NABARD 31 JULY 2026	2.33%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.88%
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	1.86%
7.23 SBI BANK INFRA 19 NOV 2039	1.39%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.05%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	0.98%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.75%

GROUP GRATUITY BOND FUND.

ULGF00707/02/13GRATPLBOND104

30-Sep-25

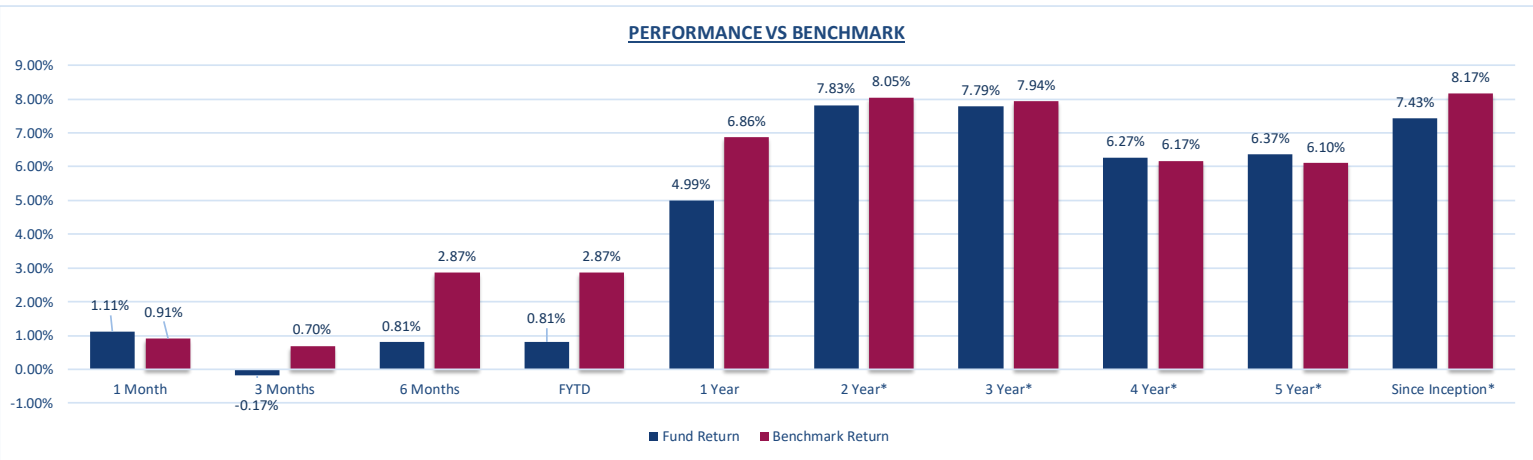
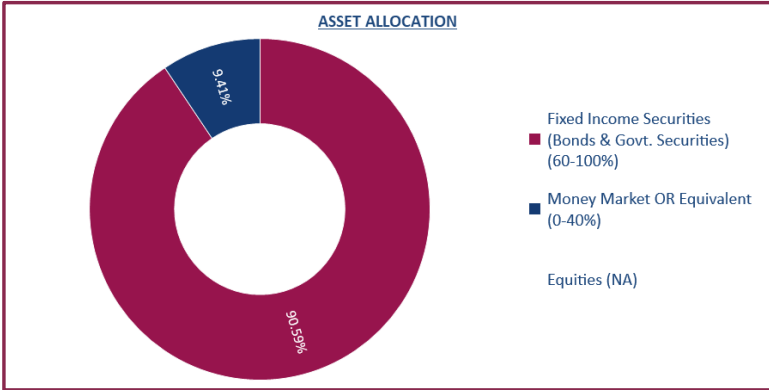
Objective: The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

AUM	Rs In Crores	% of AUM
Debt Portfolio	23.63	100.00
Equity Portfolio	0.00	0.00
Total AUM	23.63	100.00
# Money Market or Equivalent	2.22	9.41

NAV (Per Unit)	23.2073
Fund Management Charge	0.40%
Inception Date	05-Jan-14

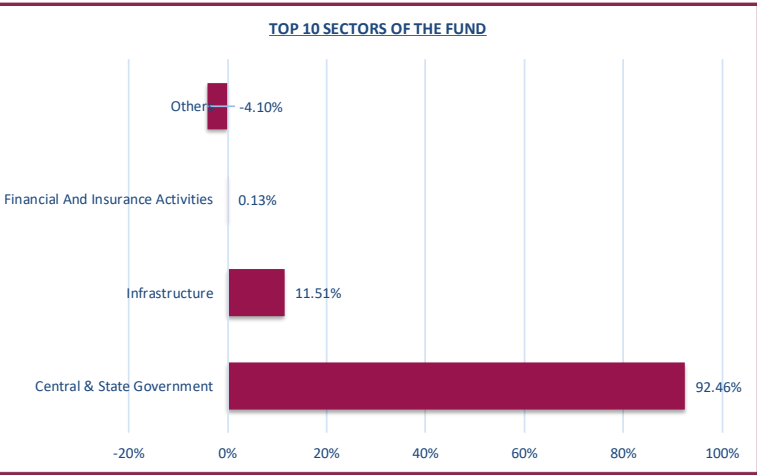
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

* Benchmark for fund has been changed from November 2018 onwards



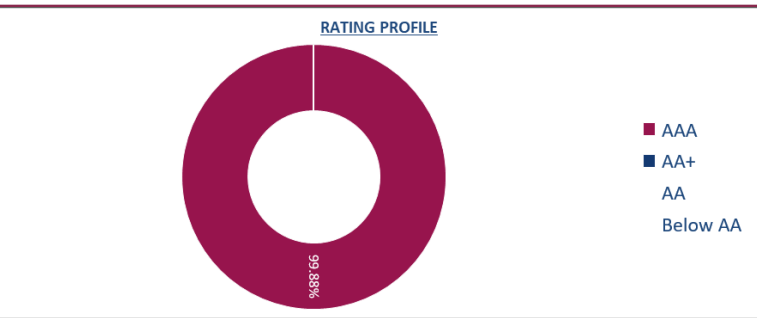
*Returns more than 1 year are CAGR

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	23.37%
6.33 GOI 05 MAY 2035	22.97%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	7.50%
7.25 GOI 12 JUNE 2063	5.49%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	4.38%
7.34 GOI 22 APRIL 2064	2.88%
7.62 GOI 15 SEP 2039	2.48%
6.90 GOI 15 APRIL 2065	2.42%
8.17 GOI 01 DEC 2044	2.36%
8.22 KARNATAKA SDL 09 DEC 2025	2.13%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	4.23%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.30%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.07%
7.23 SBI BANK INFRA 19 NOV 2039	1.06%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.03%
9.47 INDIAN RAILWAY FINANCE CORPORATION 10 MAY 2031	0.95%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	0.57%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.45%
8.22 NABARD 25 FEB 2028 - GOI SERVICED	0.44%
6.87 NATIONAL THERMAL POWER CORPORATION 21 APR 2036	0.41%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.1833
Money Market Instruments	0.0004
Beta	0.8397

Note: Debt portfolio includes MMI

GR GRATUITY CONSERVATIVE FUND

ULGF00317/04/06GRATCONSER104

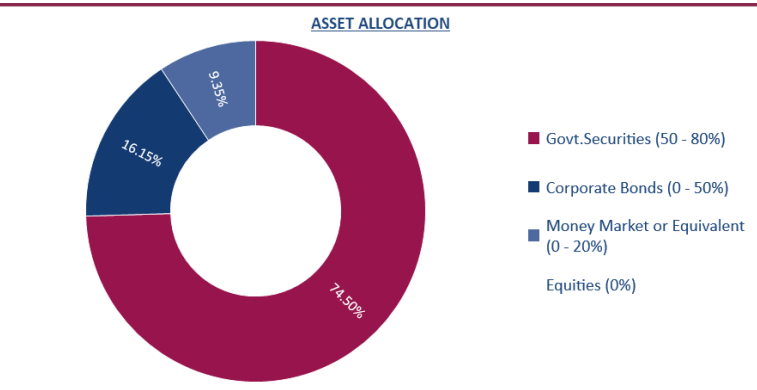
30-Sep-25

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

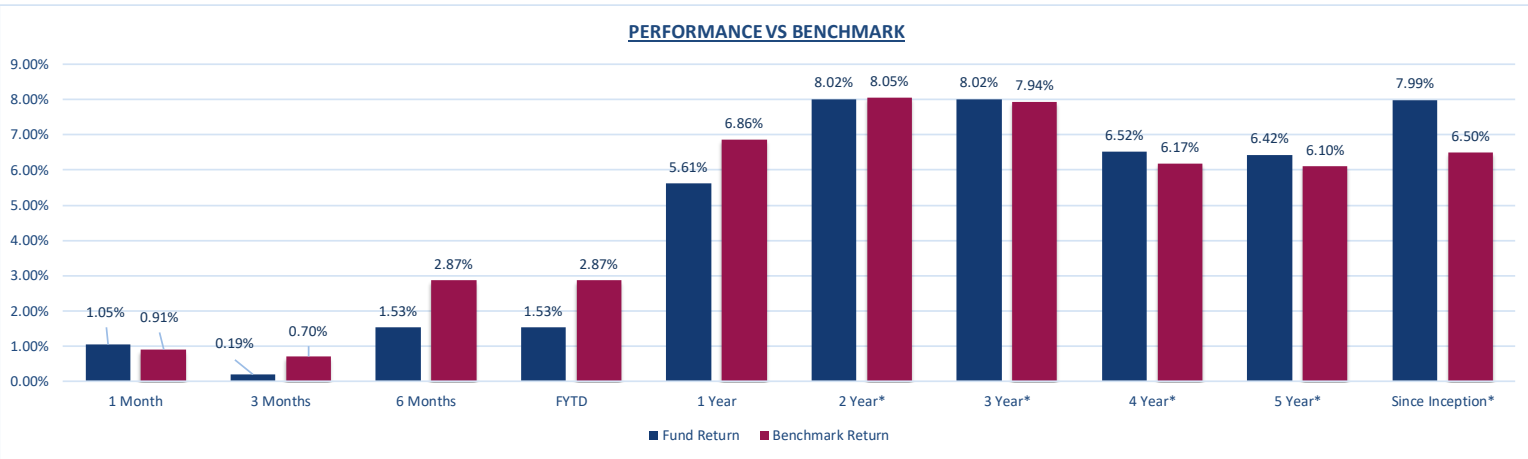
AUM	Rs In Crores	% of AUM
Debt Portfolio	81.15	100.00
Equity Portfolio	0.00	0.00
Total AUM	81.15	100.00
# Money Market or Equivalent	7.59	9.35

NAV (Per Unit)	43.4082
Fund Management Charge	0.40%
Inception Date	28-Aug-06

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

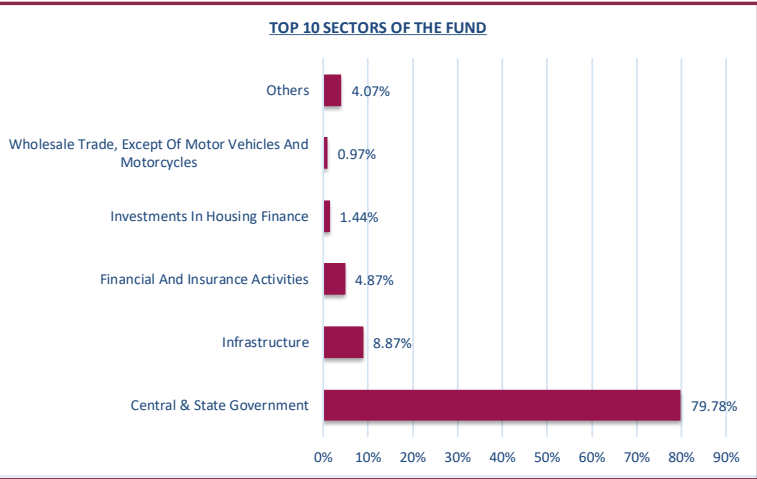


Note: Benchmark for fund has been changed from November 2018 onwards



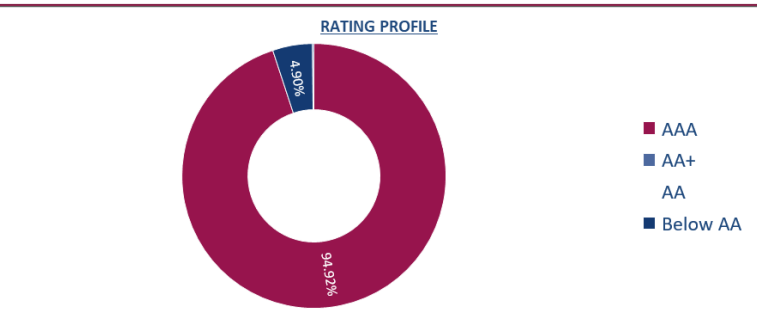
*Returns more than 1 year are CAGR

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	16.60%
6.33 GOI 05 MAY 2035	11.63%
7.25 GOI 12 JUNE 2063	9.84%
6.90 GOI 15 APRIL 2065	5.62%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.51%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.82%
7.62 GOI 15 SEP 2039	3.78%
6.99 GOI 17 APRIL 2026	3.10%
8.13 KERALA SDL 21 MAR 2028	2.88%
7.29 TELANGANA SDL 07 AUGUST 2042	2.47%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.09%
7.64 POWER FINANCE CORP 22 FEB 2033 (PUT OPTION 21.02.26)	1.77%
7.8 YES BANK 01 OCT 2027	1.61%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.55%
9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.44%
7.23 SBI BANK INFRA 19 NOV 2039	1.23%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	1.04%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.00%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	0.97%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.50%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	7.7305
Money Market Instruments	0.0002
Beta	0.8778

Note: Debt portfolio includes MMI

GROUP SUPERANNUATION CONSERVATIVE FUND

ULGF00623/01/07SANNCONSER104

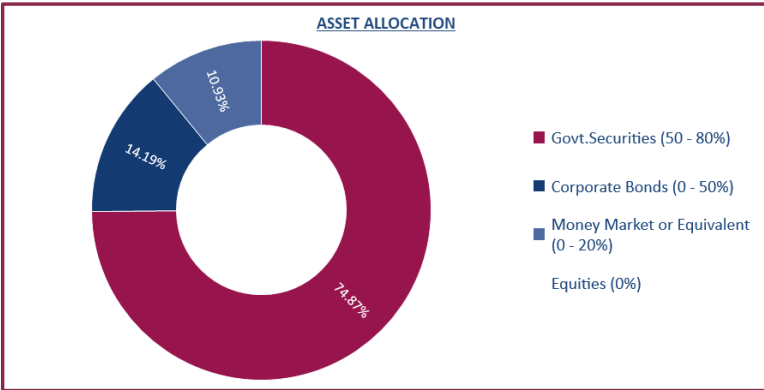
30-Sep-25

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

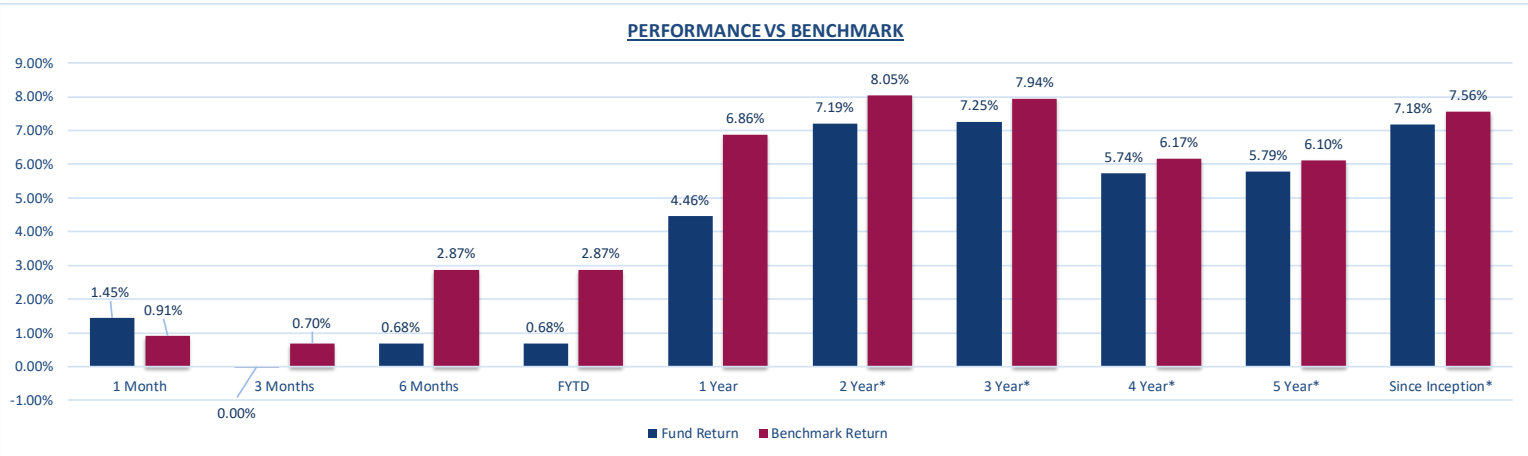
AUM	Rs In Crores	% of AUM
Debt Portfolio	0.56	100.00
Equity Portfolio	0.00	0.00
Total AUM	0.56	100.00
# Money Market or Equivalent	0.06	10.93

NAV (Per Unit)	31.3478
Fund Management Charge	0.75%
Inception Date	09-Apr-09

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

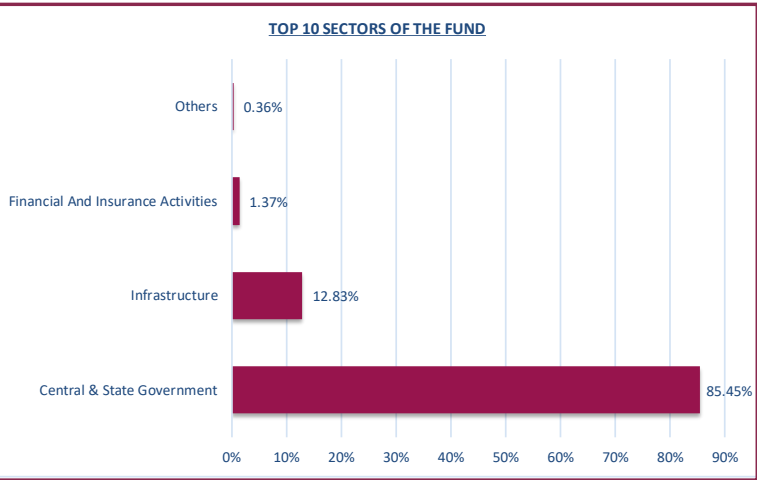


Note: Benchmark for fund has been changed from November 2018 onwards



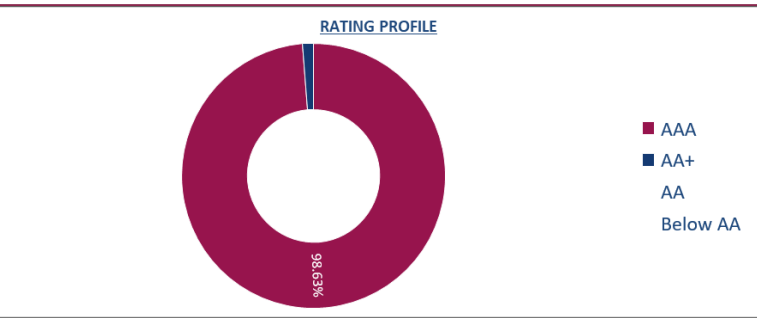
*Returns more than 1 year are CAGR

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	34.22%
6.33 GOI 05 MAY 2035	11.93%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	10.08%
7.25 GOI 12 JUNE 2063	4.49%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.71%
7.34 GOI 22 APRIL 2064	2.94%
7.59 GOI 20 MAR 2029	2.82%
6.90 GOI 15 APRIL 2065	1.71%
6.8 GOI 15 DEC 2060	1.69%
7.40 GOI 09 SEP 2035	0.53%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.43 NABFID 04 JULY 2034 (PUT OPTION)	5.44%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.63%
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	1.37%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	8.8591
Money Market Instruments	0.0003
Beta	0.7973

Note: Debt portfolio includes MMI

Fund Managers for Unit Linked Portfolio			
Equity		Fixed Income	
Name	No. of Funds	Name	No. of Funds
Saurabh Kataria	22	Naresh Kumar	25
Amit Sureka	4		
Kamlesh Khareta	3		