

INDEX

Individual Fund Fact sheet	
Fund Name	Page No
Life Fund	
UL Life Growth Super Fund	3
High Growth Fund	4
UL Life Growth Fund	5
UL Life Balanced Fund	6
UL Life Conservative Fund	7
UL Life Secured Fund	8
Dynamic Opportunities Fund	9
UL Money Market Fund	10
UL Secure Plus	11
Guaranteed Fund - Dynamic	12
Guaranteed Fund - Income	13
UL Life Diversified Equity Fund	14
UL Money Market II Fund	15
UL Sustainable Equity Fund	16
UL Pure Growth Fund	17
UL Life Dynamic Bond Fund	18
Nifty Smallcap Quality Index Fund	19
Midcap Momentum Index Fund	20
Nifty Alpha 50 Fund	21
Nifty 500 Momentum 50 Fund	22
Nifty Momentum Quality 50 Fund	23
Sustainable Wealth 50 Index Fund	24
Smart Innovation Fund	25
Nifty 500 Multifactor 50 Index Fund	26
Nifty 500 Multifactor 50 Index Pension Fund	27
BSE 500 Value 50 Index Fund	28
Discontinuance Fund Individual	29
Pension Fund	
UL Pension Growth Super Fund	31
Pension Life Growth Fund	32
Lifemaker Pension Maximiser Fund	33
Pension Life Balanced Fund	34
Lifemaker Pension Preserver Fund	35
Pension Life Conservative Fund	36
Pension Life Secured Fund	37
Discontinuance Fund Pension	38
Group Fund	
Gr Gratuity Growth Fund	40
Gr Gratuity Balanced Fund	41
Group Gratuity Bond Fund	42
Gr Gratuity Conservative Fund	43
Group Superannuation Conservative Fund	44
Other	
Fund Count	46

Factsheets - Unit Linked Life Funds

UL LIFE GROWTH SUPER FUND

ULIF01108/02/07LIFEGRWSUP104

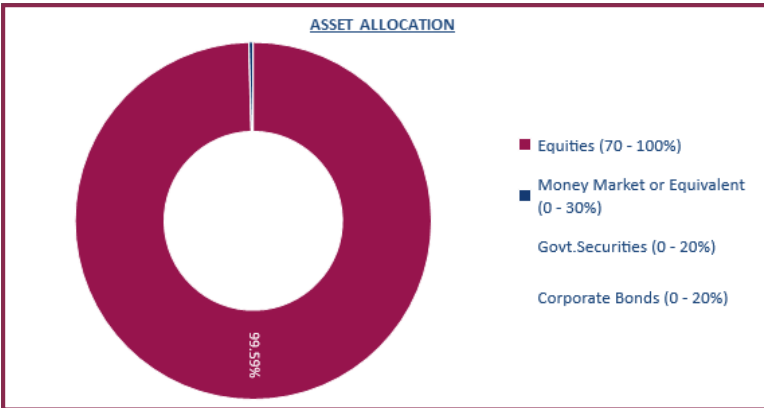
29-Aug-25

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.

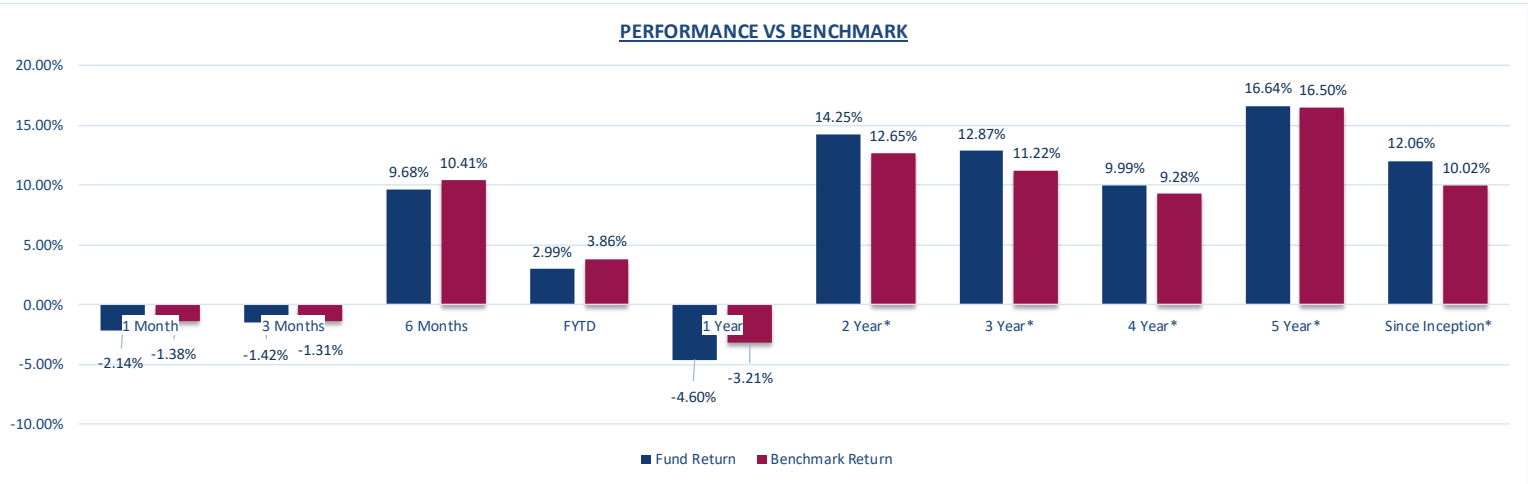
AUM	Rs In Crores	% of AUM
Debt Portfolio	51.99	0.41
Equity Portfolio	12,675.75	99.59
Total AUM	12,727.74	100.00
# Money Market or Equivalent	51.99	0.41

NAV (Per Unit)	80.1682
Fund Management Charge	1.25%
Inception Date	21-May-07

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

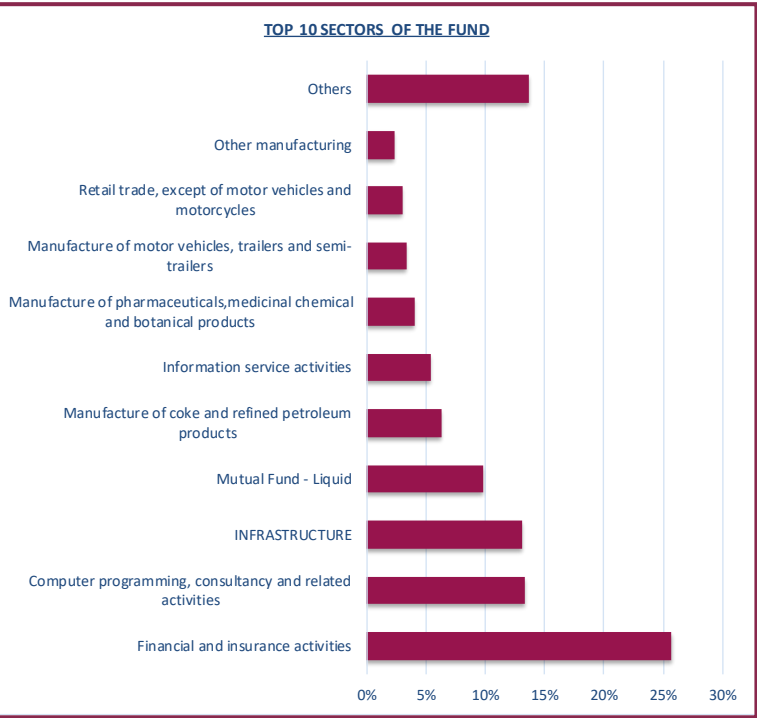


Note: Benchmark for fund has been changed from November 2018 onwards



*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	8.08%
ICICI BANK LIMITED	8.01%
INFOSYS LIMITED	6.83%
RELIANCE INDUSTRIES LIMITED	6.26%
BHARTI AIRTEL LIMITED	6.22%
ETERNAL LIMITED	4.59%
LARSEN & TOUBRO LIMITED	4.21%
BAJAJ FINANCE LIMITED	4.14%
MAHINDRA & MAHINDRA LIMITED	3.41%
TATA CONSULTANCY SERVICES LIMITED	3.01%

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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.8328

Note: Debt portfolio includes MMI

HIGH GROWTH FUND

ULIF01311/02/08LIFEHIGHGR104

29-Aug-25

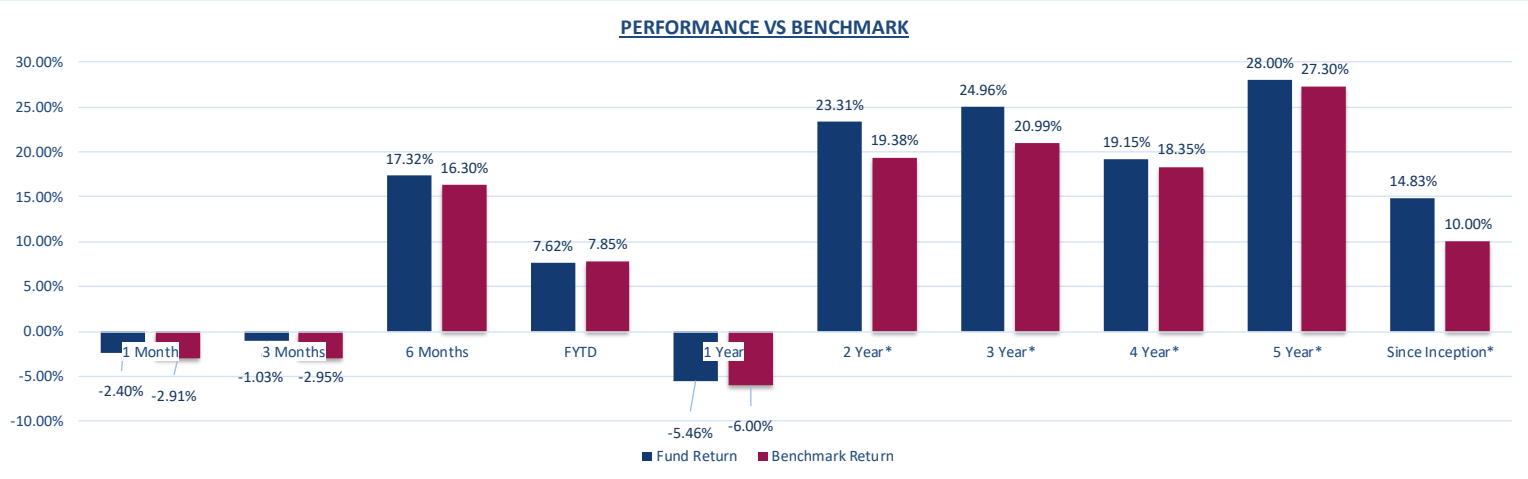
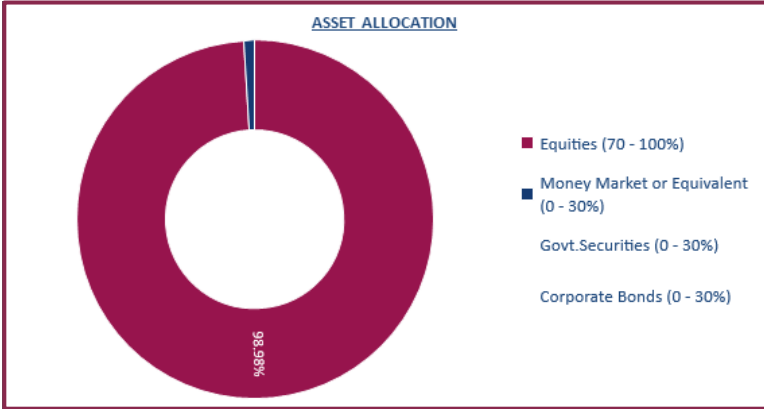
Objective: The fund is a multi-cap fund with a focus on mid cap equities, where predominant investments are equities of companies with high growth potential in the long term (to target high growth in capital value assets). At least 70% of the Fund corpus is invested in equities at all times. However, 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	108.01	1.02
Equity Portfolio	10,471.67	98.98
Total AUM	10,579.69	100.00
# Money Market or Equivalent	108.01	1.02

NAV (Per Unit)	112.6521
Fund Management Charge	1.25%
Inception Date	26-Feb-08

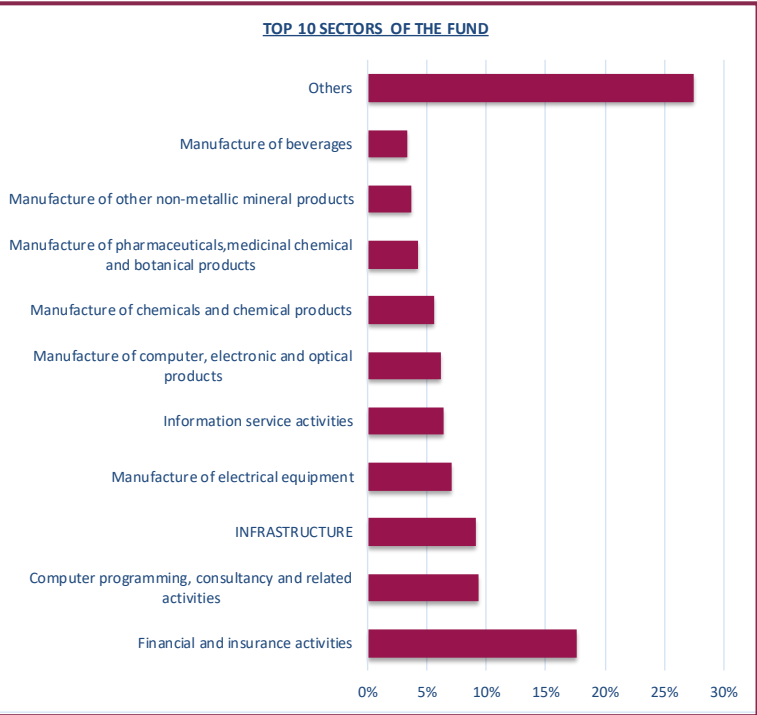
Fund Managers: Equity - Saurabh Kataria
Benchmark - NSE Nifty MidCap 100

* 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)



Security Name	% of AUM
ETERNAL LIMITED	3.68%
COFORGE LIMITED	3.53%
DIXON TECHNOLOGIES INDIA LIMITED	3.45%
PERSISTENT SYSTEMS LIMITED	3.32%
SRF LIMITED	3.24%
MAX HEALTHCARE INSTITUTE LTD	3.10%
POLYCAB INDIA LIMITED	3.08%
SUZLON ENERGY LIMITED	2.78%
AU SMALL FINANCE BANK LIMITED	2.47%
BANDHAN BANK LIMITED	2.38%

Security Name	% of AUM
NIL	NA

Security Name	% of AUM
NIL	NA

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.8243

Note: Debt portfolio includes MMI

UL LIFE GROWTH FUND

ULIF00125/06/04LIFEGROWTH104

29-Aug-25

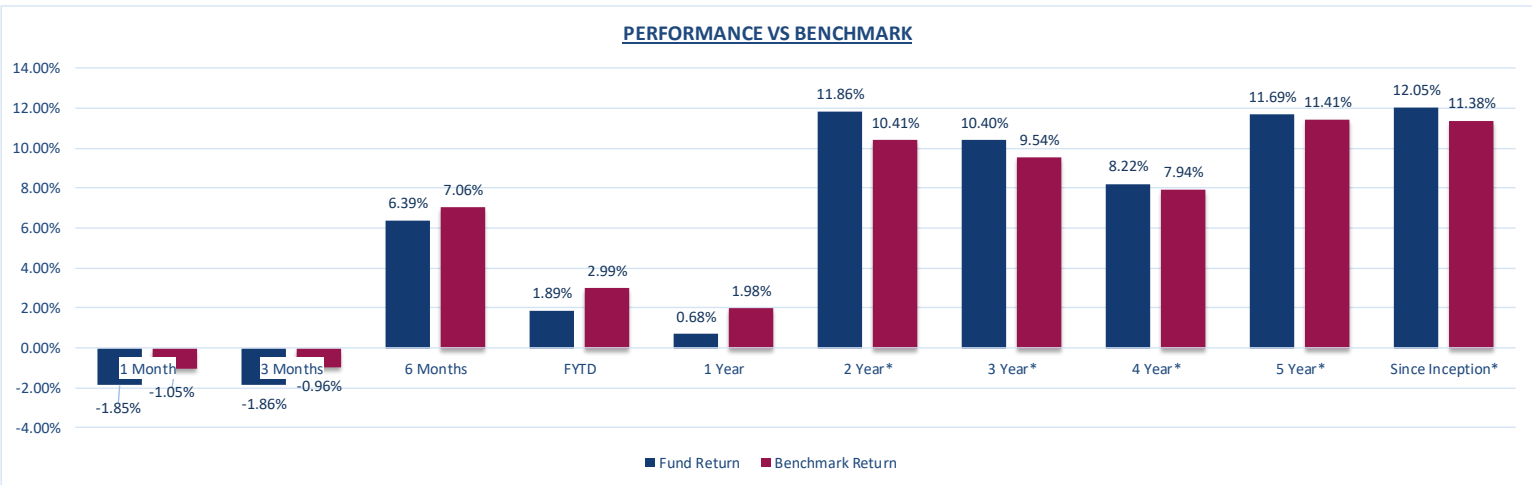
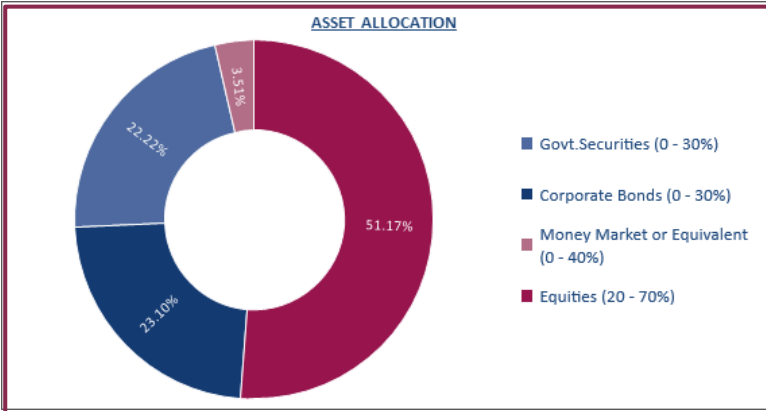
Objective: Growth Fund invests in various asset classes such as Equities, Government Securities, Corporate Bonds and Money Market Instruments. The equities exposure in the Fund will at all times be at a minimum of 20% but not more than 70%. The Fund invests the remaining Fund corpus in debt instruments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

AUM	Rs In Crores	% of AUM
Debt Portfolio	3,653.14	48.83
Equity Portfolio	3,828.70	51.17
Total AUM	7,481.84	100.00
# Money Market or Equivalent	262.40	3.51

NAV (Per Unit)	108.4217
Fund Management Charge	1.25%
Inception Date	20-Sep-04

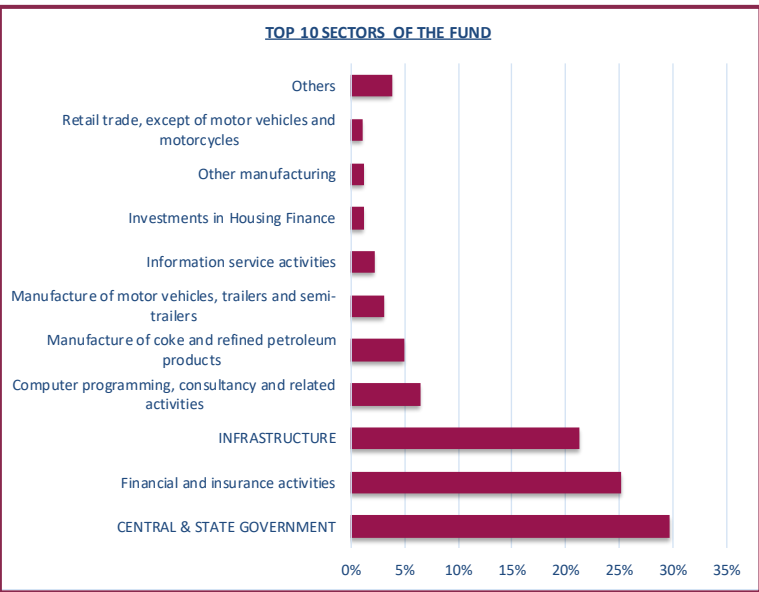
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns more than 1 year are CAGR

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

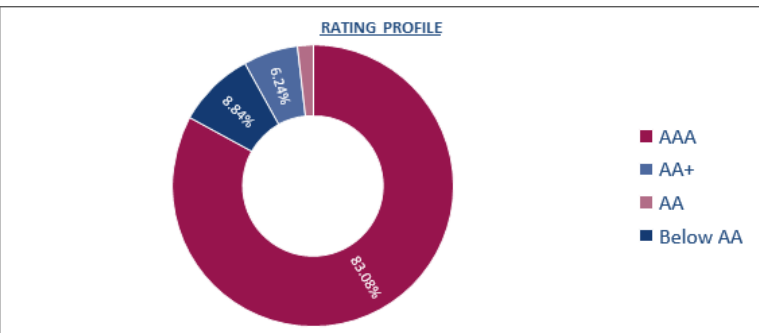


Modified Duration & Risk Profile Of The Fund		
Debt Portfolio	6.3825	
Money Market Instruments	0.0012	
Beta	0.8397	

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND		
Security Name	% of AUM	
HOUSING DEVELOPMENT FINANCE CORP BANK	5.82%	
ICICI BANK LIMITED	5.63%	
RELIANCE INDUSTRIES LIMITED	4.88%	
INFOSYS LIMITED	3.88%	
MAHINDRA & MAHINDRA LIMITED	2.66%	
BHARTI AIRTEL LIMITED	2.53%	
LARSEN & TOUBRO LIMITED	2.18%	
ETERNAL LIMITED	2.14%	
NTPC LIMITED	1.92%	
BAJAJ FINANCE LIMITED	1.53%	

TOP 10 GOVERNMENT SECURITIES IN THE FUND		
Security Name	% of AUM	
7.34 GOI 22 APRIL 2064	5.25%	
6.33 GOI 05 MAY 2035	4.48%	
6.90 GOI 15 APRIL 2065	3.92%	
7.24 GOI 18 AUGUST 2055	2.19%	
7.09 GOI 25 NOVEMBER 2074	1.55%	
6.8 GOI 15 DEC 2060	0.77%	
7.46 GOI 06 NOVEMBER 2073	0.48%	
7.41 GOI 19 DECEMBER 2036	0.37%	
7.14 ANDHRA PRADESH SDL 03 OCTOBER 2044	0.32%	
7.52 ANDHRA PRADESH SDL 07 FEBRUARY 2043	0.27%	



TOP 10 BONDS IN THE FUND		
Security Name	% of AUM	
7.80 YES BANK 29 SEP 2027	3.22%	
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	1.81%	
7.37 NABARD 28 MAY 2035	1.53%	
6.84 NATIONAL THERMAL POWER CORPORATION 09 MAY 2035	1.04%	
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.97%	
7.3006 CUBE HIGHWAYS TRUST 25 APR 2032 (STEP UP & STEP DOWN)	0.75%	
7.76 FEDERAL BANK INFRA 12 NOV 2034	0.75%	
8.70 IIFL HOME FINANCE LIMITED 20 OCT 2025	0.74%	
9.15 SHRIRAM FINANCE 19 JANUARY 2029	0.72%	
8.20 MUTHOOT FINANCE 30 APRIL 2030	0.62%	

UL LIFE BALANCED FUND

ULIF00225/06/04LIFEBALANC104

29-Aug-25

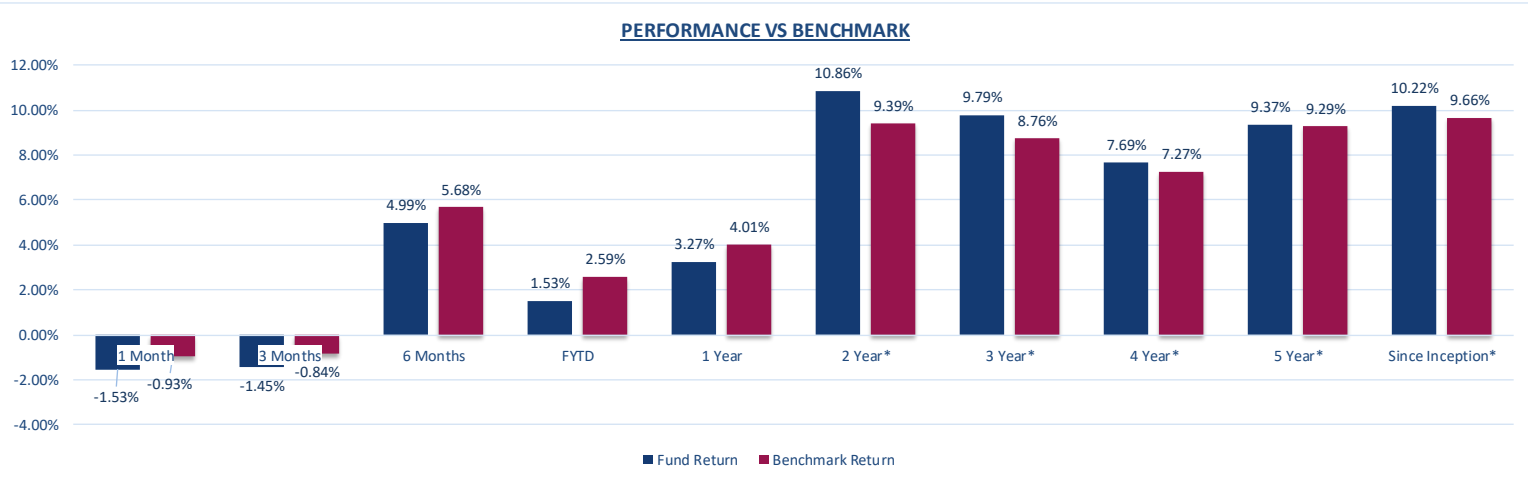
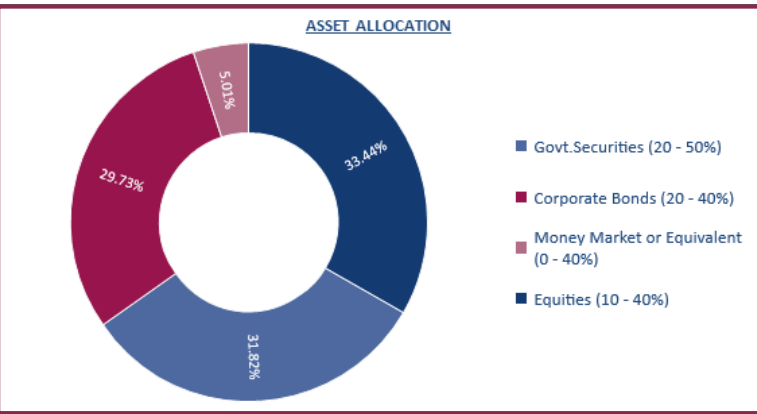
Objective: Balanced Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests minimum of 10% and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

AUM	Rs In Crores	% of AUM
Debt Portfolio	1,615.43	66.56
Equity Portfolio	811.53	33.44
Total AUM	2,426.96	100.00
# Money Market or Equivalent	121.56	5.01

NAV (Per Unit)	76.7712
Fund Management Charge	1.10%
Inception Date	20-Sep-04

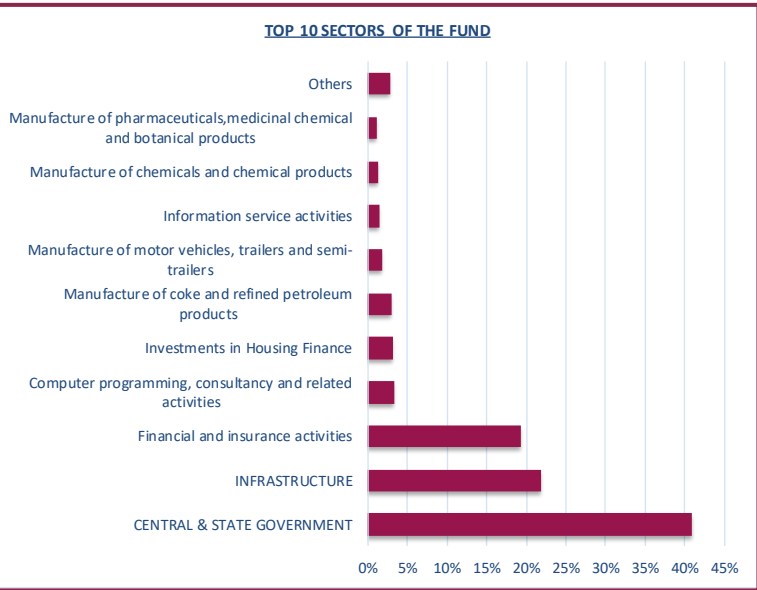
Fund Managers: Equity - Amit Sureka; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

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	6.9000
Money Market Instruments	0.0011
Beta	0.8909

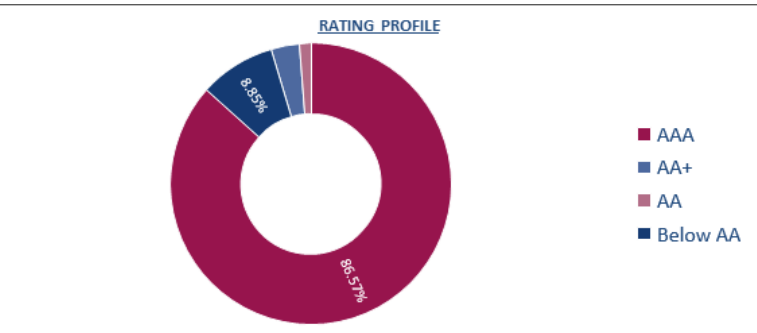
Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND

Security Name	% of AUM
ICICI BANK LIMITED	3.46%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.44%
RELIANCE INDUSTRIES LIMITED	2.91%
INFOSYS LIMITED	1.86%
BHARTI AIRTEL LIMITED	1.78%
MAHINDRA & MAHINDRA LIMITED	1.52%
ETERNAL LIMITED	1.33%
LARSEN & TOUBRO LIMITED	1.27%
NTPC LIMITED	0.93%
BAJAJ FINANCE LIMITED	0.84%

TOP 10 GOVERNMENT SECURITIES IN THE FUND

Security Name	% of AUM
7.24 GOI 18 AUGUST 2055	6.75%
6.33 GOI 05 MAY 2035	6.00%
7.34 GOI 22 APRIL 2064	5.28%
6.90 GOI 15 APRIL 2065	4.19%
7.09 GOI 25 NOVEMBER 2074	3.97%
7.25 GOI 12 JUNE 2063	2.24%
7.40 GOI 19 SEPTEMBER 2062	1.03%
7.46 GOI 06 NOVEMBER 2073	0.35%
7.88 GOI 19 MAR 2030	0.33%
8.17 GOI 01 DEC 2044	0.22%



TOP 10 BONDS IN THE FUND

Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.37%
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	1.86%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.71%
7.39 INDIAN RAILWAY FINANCE CORP LTD 15 JULY 2034	1.67%
7.37 NABARD 28 MAY 2035	1.54%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	1.38%
7.8 YES BANK 01 OCT 2027	1.38%
7.48 INDIAN RAILWAY FINANCE CORP LTD 16 FEBRUARY 2034	1.05%
7.40 NABARD 29 APRIL 2030	1.05%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	1.03%

UL LIFE CONSERVATIVE FUND

ULIF00325/06/04LIFECONSER104

29-Aug-25

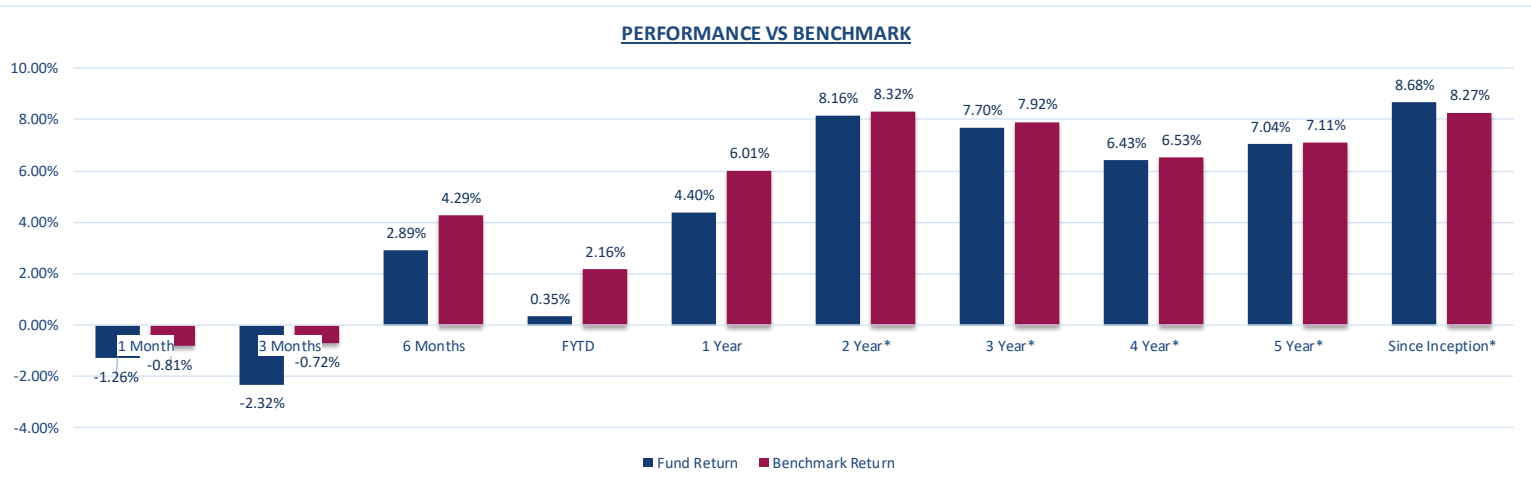
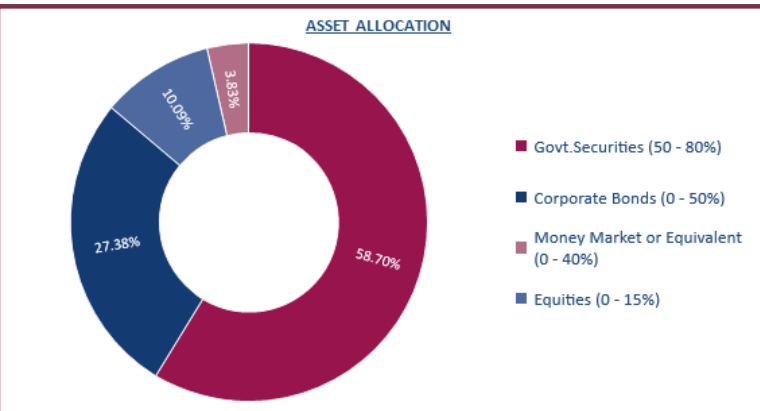
Objective: Conservative Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests up to 15% of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

AUM	Rs In Crores	% of AUM
Debt Portfolio	191.70	89.91
Equity Portfolio	21.52	10.09
Total AUM	213.23	100.00
# Money Market or Equivalent	8.17	3.83

NAV (Per Unit)	57.2246
Fund Management Charge	0.90%
Inception Date	20-Sep-04

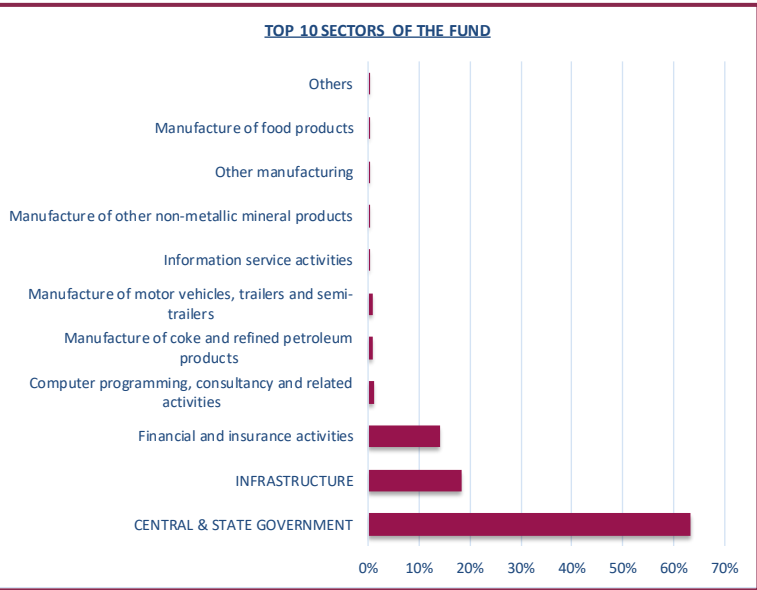
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

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



*Returns more than 1 year are CAGR

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

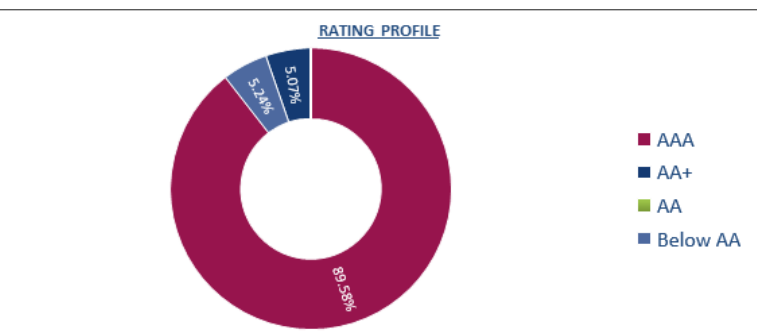


Debt Portfolio	7.6061
Money Market Instruments	0.0004
Beta	0.8597

Note: Debt portfolio includes MMI

Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	1.16%
ICICI BANK LIMITED	1.12%
RELIANCE INDUSTRIES LIMITED	1.01%
INFOSYS LIMITED	0.73%
MAHINDRA & MAHINDRA LIMITED	0.55%
BHARTI AIRTEL LIMITED	0.52%
LARSEN & TOUBRO LIMITED	0.38%
ETERNAL LIMITED	0.37%
NTPC LIMITED	0.37%
KOTAK MAHINDRA BANK LIMITED	0.34%

Security Name	% of AUM
6.33 GOI 05 MAY 2035	23.53%
7.34 GOI 22 APRIL 2064	13.21%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	11.55%
6.90 GOI 15 APRIL 2065	3.26%
7.25 GOI 12 JUNE 2063	2.33%
7.46 GOI 06 NOVEMBER 2073	1.30%
8.17 GOI 01 DEC 2044	0.91%
6.68 GOI 07 JULY 2040	0.87%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	0.86%
7.54 GOI 23 MAY 2036	0.41%



Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	4.70%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	3.73%
7.80 YES BANK 29 SEP 2027	3.67%
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	3.47%
8.09 RURAL ELECTRIFICATION CORPORATION LIMITED 21 MAR 2028 -	2.41%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.53%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.37%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.98%
7.85 INDIAN RAILWAY FINANCE CORPORATION 01 JUL 2034	0.98%
7.76 FEDERAL BANK INFRA 12 NOV 2034	0.95%

UL LIFE SECURED FUND

ULIF00425/06/04LIFESECURE104

29-Aug-25

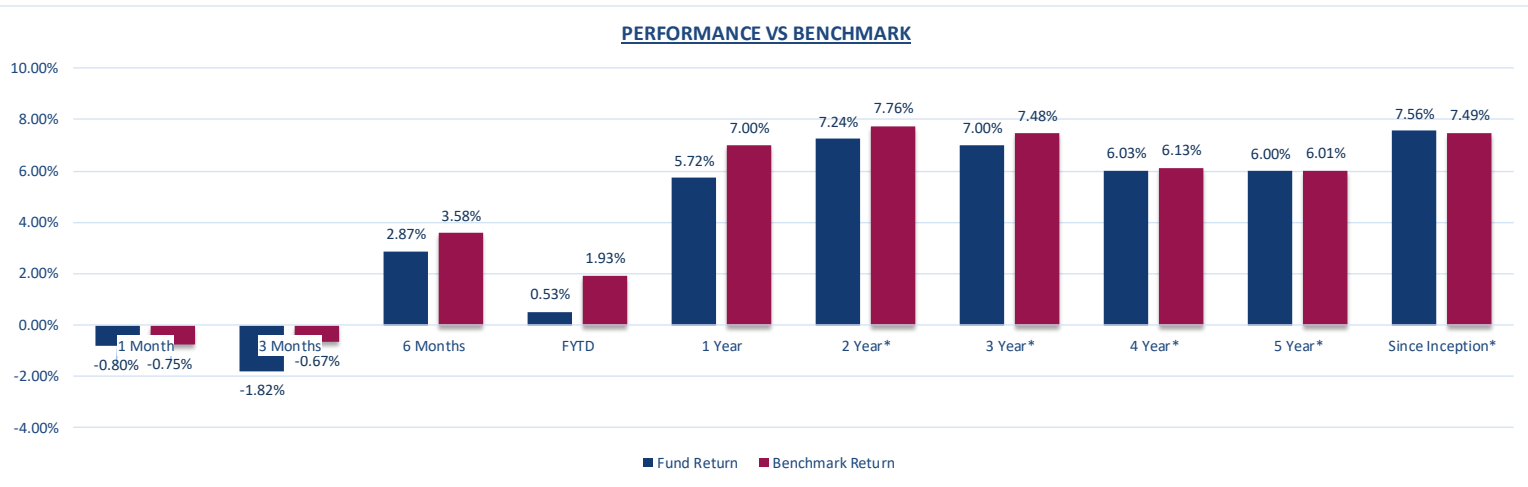
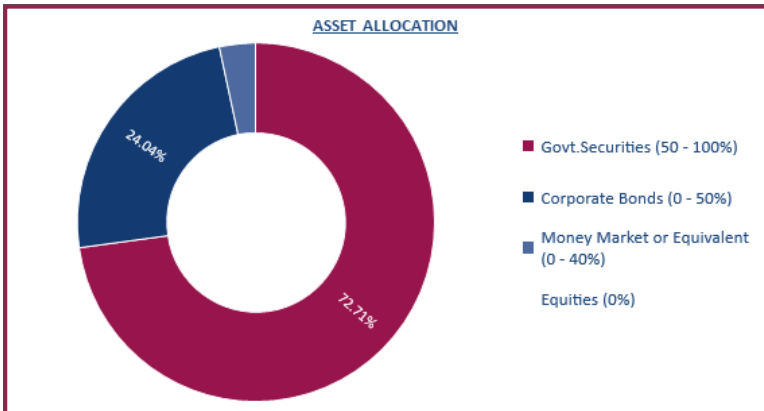
Objective: Secure Fund invests in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments, corporates and banks. The Fund also invests in money market instruments as prescribed by IRDA. No investment is made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

AUM	Rs In Crores	% of AUM
Debt Portfolio	1,052.78	100.00
Equity Portfolio	0.00	0.00
Total AUM	1,052.78	100.00
# Money Market or Equivalent	34.26	3.25

NAV (Per Unit)	46.0348
Fund Management Charge	0.90%
Inception Date	20-Sep-04

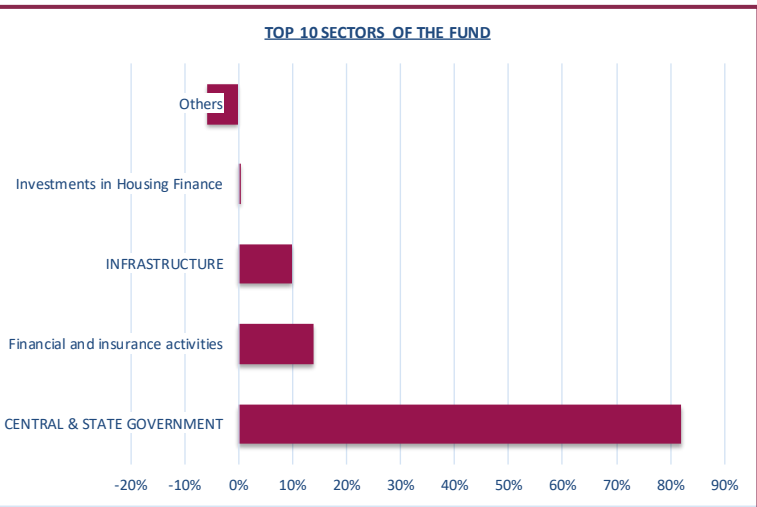
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



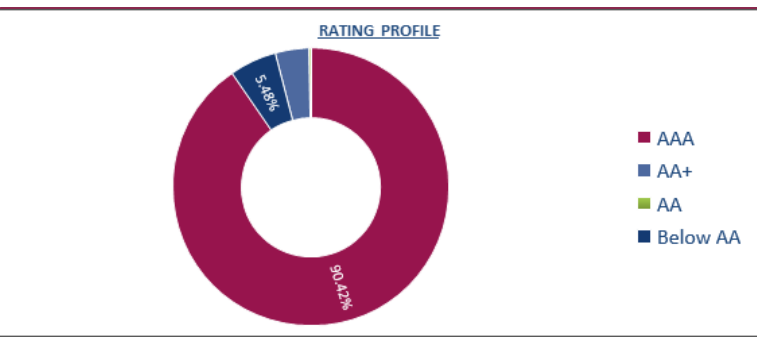
*Returns more than 1 year are CAGR

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
6.33 GOI 05 MAY 2035	27.30%
7.24 GOI 18 AUGUST 2055	21.23%
7.09 GOI 25 NOVEMBER 2074	6.87%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	6.30%
6.90 GOI 15 APRIL 2065	4.63%
6.68 GOI 07 JULY 2040	1.20%
7.24 MADHYA PRADESH SDL 06 AUGUST 2045	1.15%
7.46 GOI 06 NOVEMBER 2073	0.97%
6.75 MAHARASHTRA SDL 23 APRIL 2039	0.53%
8.13 KERALA SDL 21 MAR 2028	0.46%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.72 BAJAJ FINANCE LIMITED 23 MAY 2033	4.90%
7.80 YES BANK 29 SEP 2027	3.28%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	2.49%
7.8 YES BANK 01 OCT 2027	1.54%
7.40 NABARD 29 APRIL 2030	1.54%
7.76 FEDERAL BANK INFRA 12 NOV 2034	1.45%
9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.22%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.09%
9.30 SHRIRAM TRANSPORT FINANCE 18 MAR 2026	0.91%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	0.77%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	7.5812
Money Market Instruments	0.0007
Beta	0.7938

Note: Debt portfolio includes MMI

DYNAMIC OPPORTUNITIES FUND

ULIF01425/03/08LIFEDYNOPP104

29-Aug-25

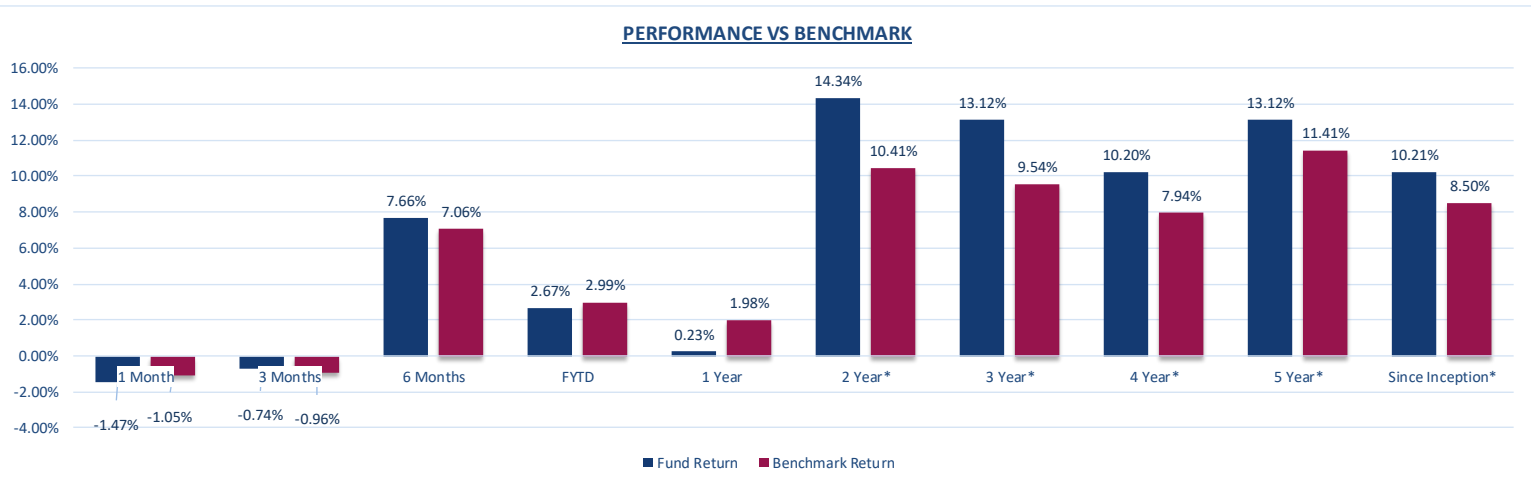
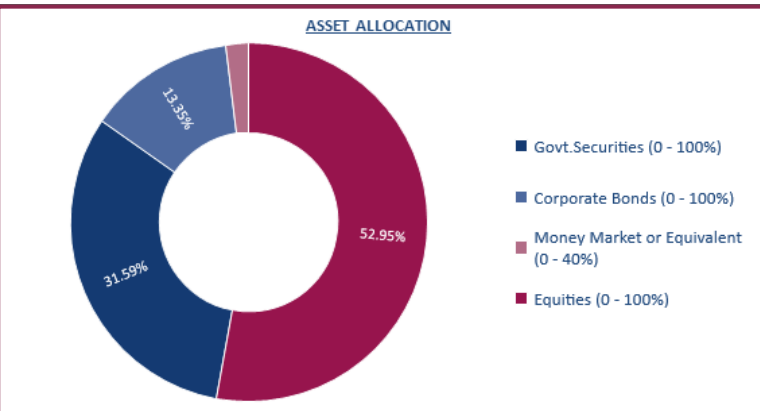
Objective: The investment objective of this fund is to provide potentially higher returns to the policyholder by dynamically investing in Equities, Debt or cash instruments to capitalize on changing market conditions. The funds will have flexibility to increase or decrease the debt-equity ratio of the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

AUM	Rs In Crores	% of AUM
Debt Portfolio	186.67	47.05
Equity Portfolio	210.04	52.95
Total AUM	396.71	100.00
# Money Market or Equivalent	8.38	2.11

NAV (Per Unit)	53.9705
Fund Management Charge	1.25%
Inception Date	02-May-08

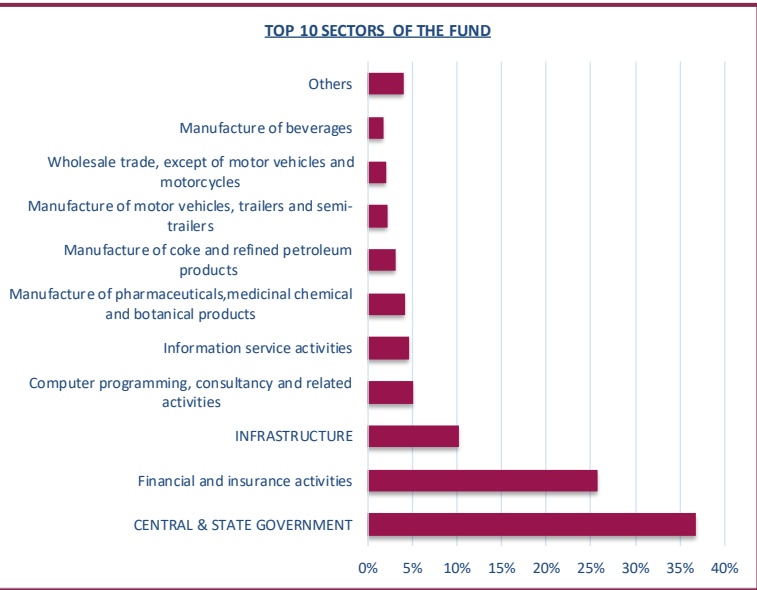
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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)

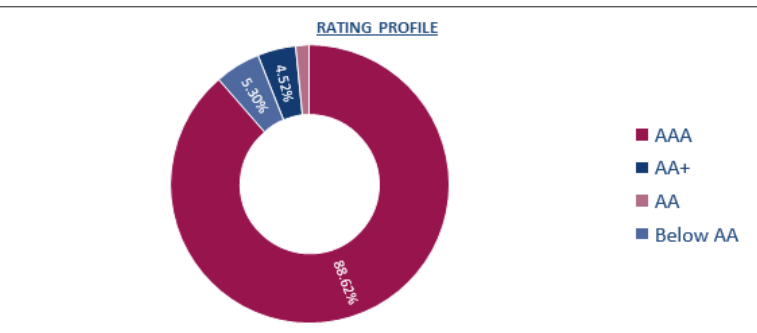


Modified Duration & Risk Profile Of The Fund		
Debt Portfolio	7.0472	
Money Market Instruments	0.0009	
Beta	1.0088	

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	6.81%
ICICI BANK LIMITED	5.91%
ETERNAL LIMITED	4.61%
INFOSYS LIMITED	3.67%
RELIANCE INDUSTRIES LIMITED	3.19%
POLY MEDICURE LIMITED	1.99%
BAJAJ FINANCE LIMITED	1.83%
ANTHEM BIOSCIENCES LTD	1.81%
MAHINDRA & MAHINDRA LIMITED	1.68%
LARSEN & TOUBRO LIMITED	1.53%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.33 GOI 05 MAY 2035	15.49%
6.90 GOI 15 APRIL 2065	4.45%
7.46 GOI 06 NOVEMBER 2073	2.65%
7.34 GOI 22 APRIL 2064	2.64%
6.8 GOI 15 DEC 2060	1.95%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	1.19%
7.29 SGB 27 JANUARY 2033	1.19%
8.17 GOI 01 DEC 2044	0.65%
6.68 GOI 07 JULY 2040	0.65%
7.29 TELANGANA SDL 07 AUGUST 2040	0.43%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.59%
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	2.27%
7.8 YES BANK 01 OCT 2027	1.62%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.23%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.81%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.78%
7.80 YES BANK 29 SEP 2027	0.68%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	0.66%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.52%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.36%



UL MONEY MARKET FUND

ULIF01528/04/09LIFEMONEYM104

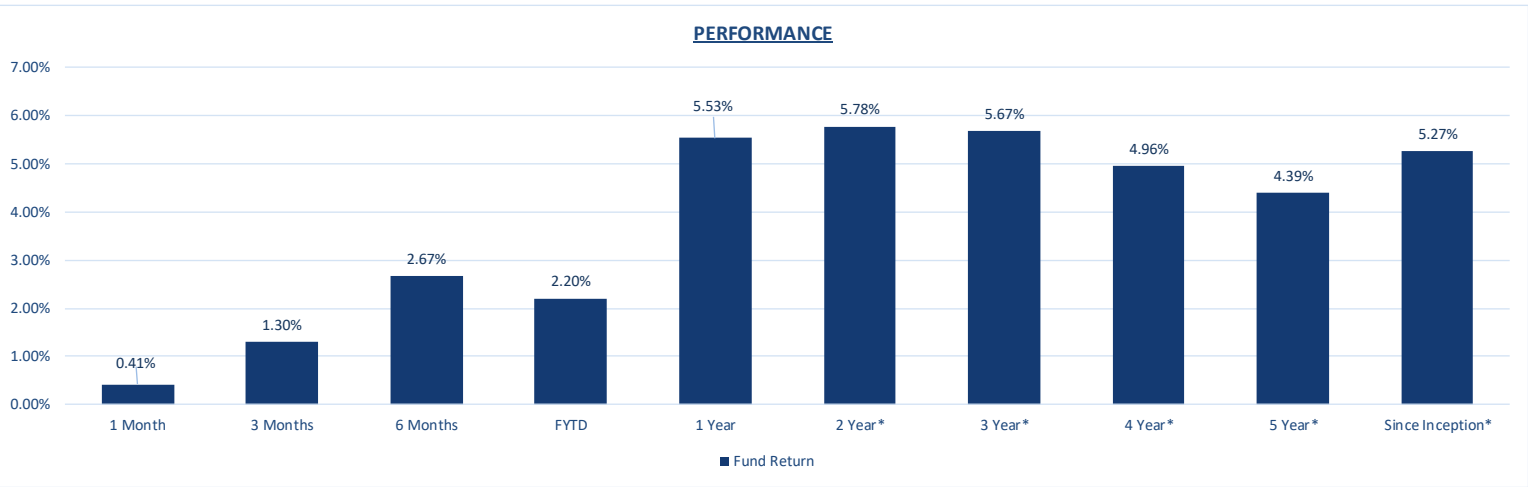
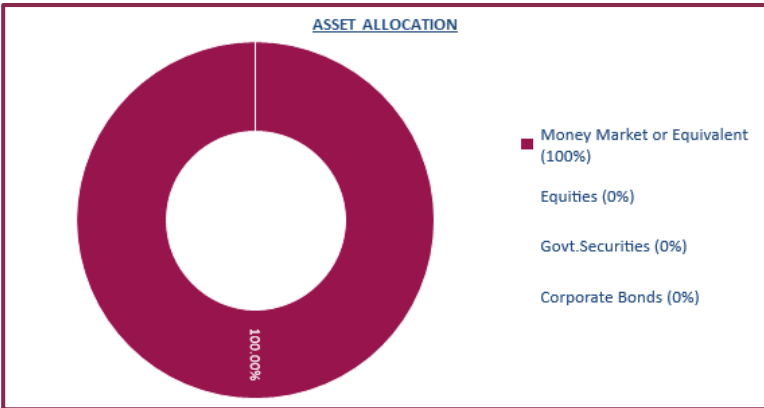
29-Aug-25

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.

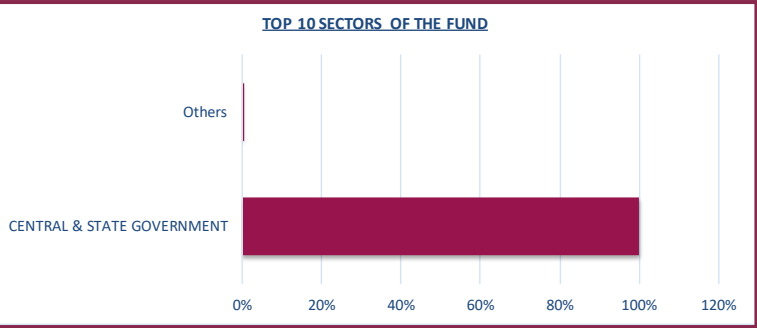
AUM	Rs In Crores	% of AUM
Debt Portfolio	5.84	100.00
Equity Portfolio	0.00	0.00
Total AUM	5.84	100.00
# Money Market or Equivalent	5.84	100.00

NAV (Per Unit)	23.1507
Fund Management Charge	0.90%
Inception Date	28-Apr-09

Fund Managers: Fixed Income - Naresh Kumar

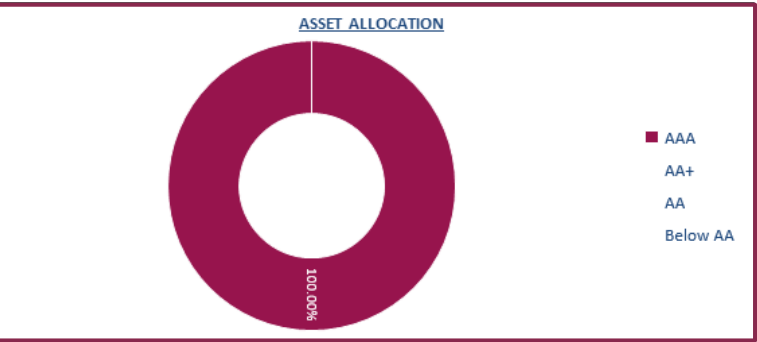


*Returns more than 1 year are CAGR
** Benchmark - NA
Above Fund Returns are after deduction of Fund Management Charges (FMC)



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	0.3401
Money Market Instruments	0.3401

Note: Debt portfolio includes MMI

UL SECURE PLUS

ULIF01628/04/09LIFESECPLS104

29-Aug-25

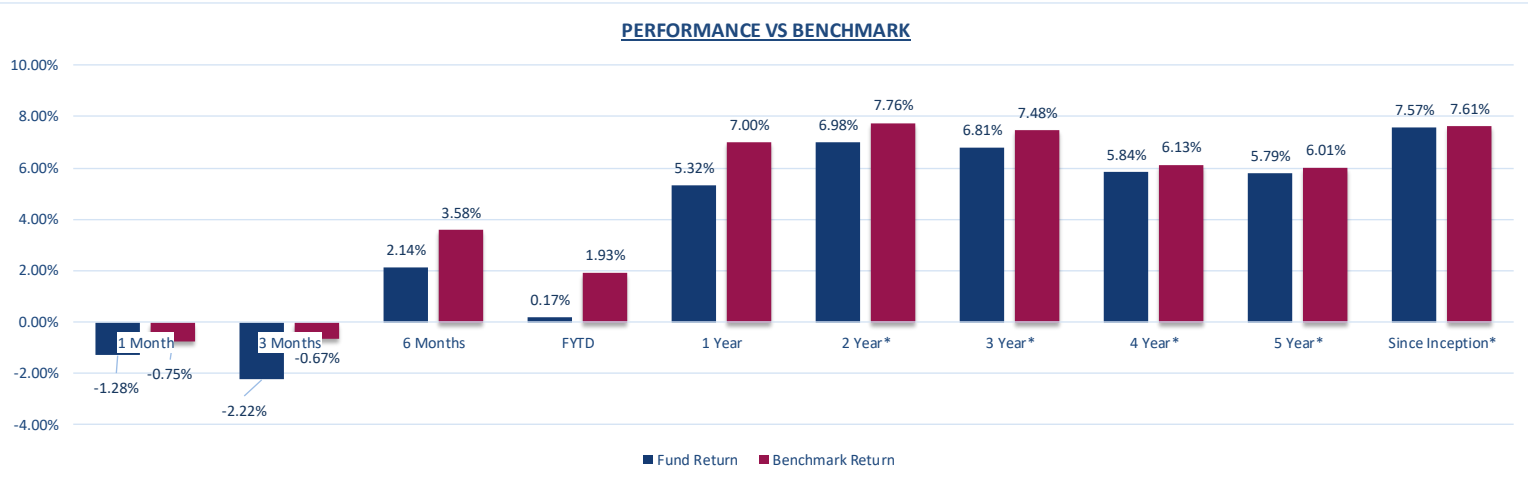
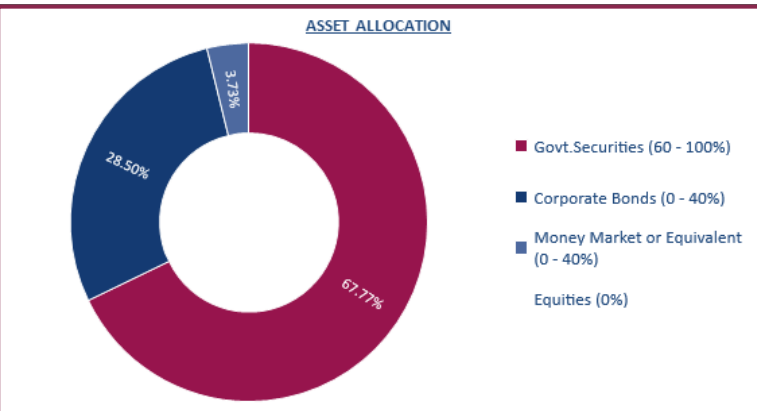
Objective: The investment objective of the fund is to provide higher security of investment by way of higher proportion of investment in sovereign papers that carry an implicit guarantee for repayment of principal and interest from the Government of India. This fund is available only under Systematic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

AUM	Rs In Crores	% of AUM
Debt Portfolio	214.05	100.00
Equity Portfolio	0.00	0.00
Total AUM	214.05	100.00
# Money Market or Equivalent	7.98	3.73

NAV (Per Unit)	32.9832
Fund Management Charge	0.90%
Inception Date	28-Apr-09

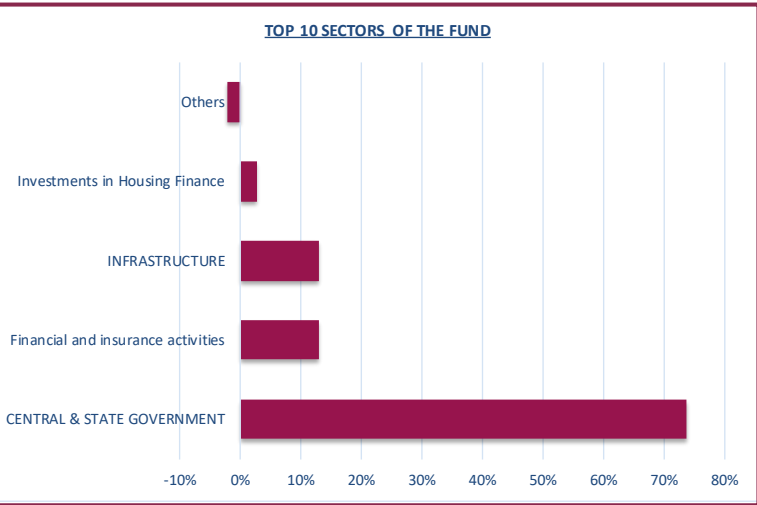
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



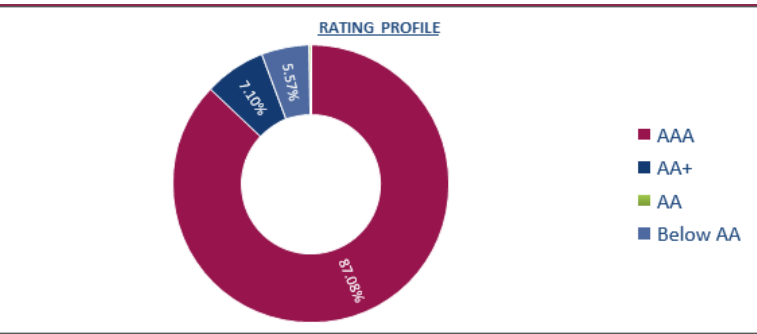
*Returns more than 1 year are CAGR

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	24.77%
7.24 GOI 18 AUGUST 2055	9.10%
7.43 TELANGANA SDL 05 JUNE 2043	8.65%
6.33 GOI 05 MAY 2035	6.31%
7.24 MADHYA PRADESH SDL 06 AUGUST 2045	5.66%
6.90 GOI 15 APRIL 2065	4.56%
7.25 GOI 12 JUNE 2063	3.77%
7.29 TELANGANA SDL 07 AUGUST 2040	1.28%
7.34 ANDHRA PRADESH SDL 31 JULY 2044	1.25%
7.54 GOI 23 MAY 2036	0.70%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	4.92%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	4.90%
9.15 SHRIRAM FINANCE 19 JANUARY 2029	2.46%
8.41 HUDCO (GOI SERVICED) 15 MARCH 2029	2.45%
8.50 CHOLAMANDALAM INVESTMENT & FIN CO LTD 27 MARCH 2026	2.35%
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.32%
8.65 INDIA INFRADEBT LIMITED 22 MAR 2026	1.65%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	1.40%
7.76 FEDERAL BANK INFRA 12 NOV 2034	1.19%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.05%

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	8.5137
Money Market Instruments	0.0005
Beta	0.9519

Note: Debt portfolio includes MMI

GUARANTEED FUND- DYNAMIC

ULIF01004/10/06AMSRGUADYN104

29-Aug-25

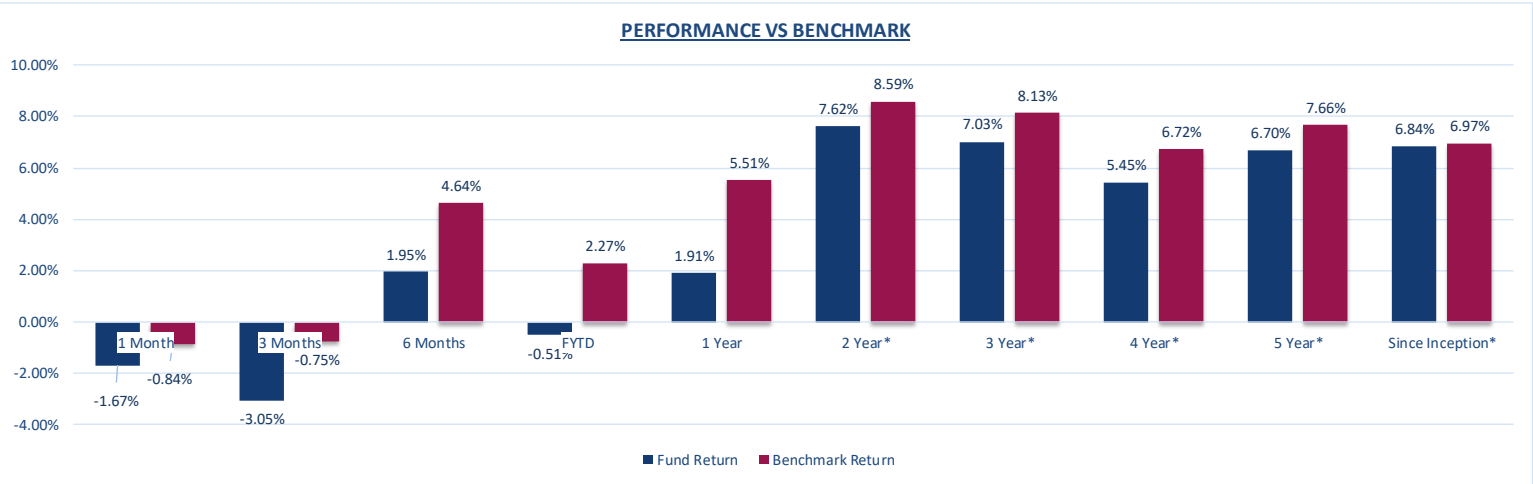
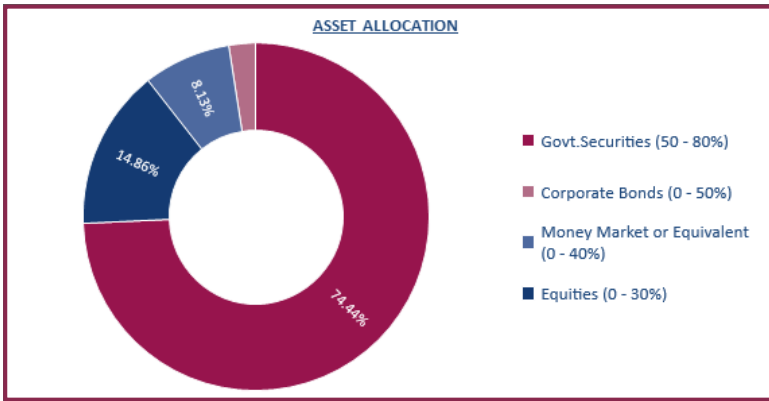
Objective: The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

AUM	Rs In Crores	% of AUM
Debt Portfolio	1.35	85.14
Equity Portfolio	0.24	14.86
Total AUM	1.59	100.00
# Money Market or Equivalent	0.13	8.13

NAV (Per Unit)	34.8172
Fund Management Charge	1.70%
Inception Date	23-Oct-06

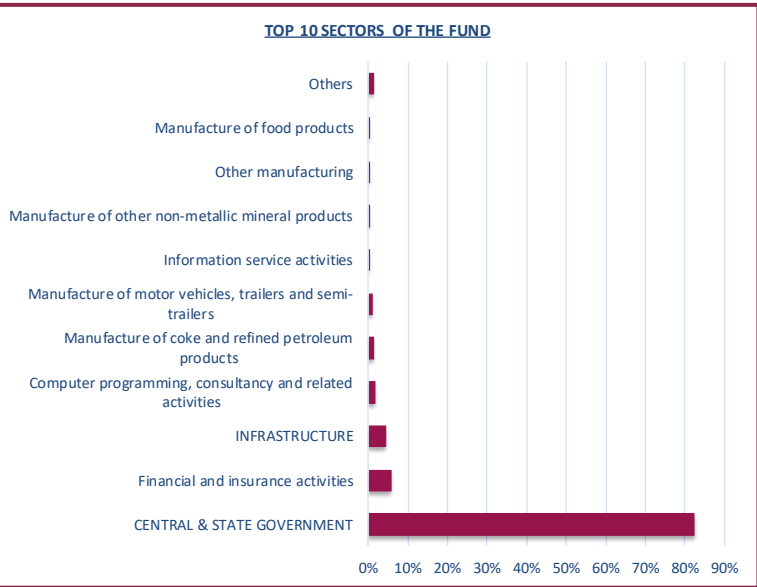
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

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)

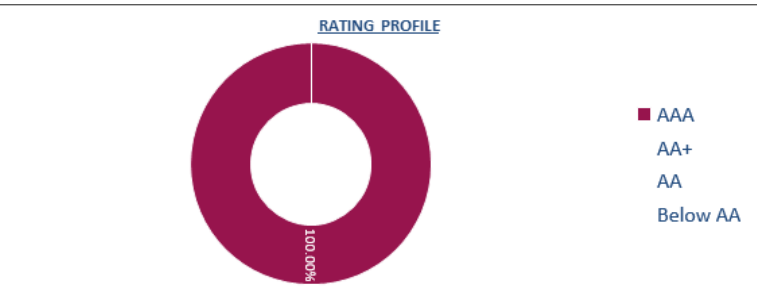


Modified Duration & Risk Profile Of The Fund		
Debt Portfolio	6.9159	
Money Market Instruments	0.0008	
Beta	0.9281	

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND		
Security Name		% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK		1.67%
ICICI BANK LIMITED		1.61%
RELIANCE INDUSTRIES LIMITED		1.57%
INFOSYS LIMITED		1.04%
AXIS BANK LIMITED		0.88%
MAHINDRA & MAHINDRA LIMITED		0.77%
BHARTI AIRTEL LIMITED		0.74%
NTPC LIMITED		0.56%
ETERNAL LIMITED		0.54%
LARSEN & TOUBRO LIMITED		0.52%

TOP 10 GOVERNMENT SECURITIES IN THE FUND		
Security Name		% of AUM
6.33 GOI 05 MAY 2035		32.64%
8.51 HARYANA SDL 10 FEB 2026		9.57%
6.8 GOI 15 DEC 2060		8.70%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042		5.31%
7.29 SGB 27 JANUARY 2033		4.97%
7.34 GOI 22 APRIL 2064		3.21%
7.25 GOI 12 JUNE 2063		3.14%
7.46 GOI 06 NOVEMBER 2073		1.94%
6.90 GOI 15 APRIL 2065		1.78%
8.17 GOI 01 DEC 2044		1.64%



TOP 10 BONDS IN THE FUND		
Security Name		% of AUM
7.43 NABFID 04 JULY 2034 (PUT OPTION)		1.92%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033		0.65%

GUARANTEED FUND-INCOME

ULIF00904/10/06AMSRGUAINC104

29-Aug-25

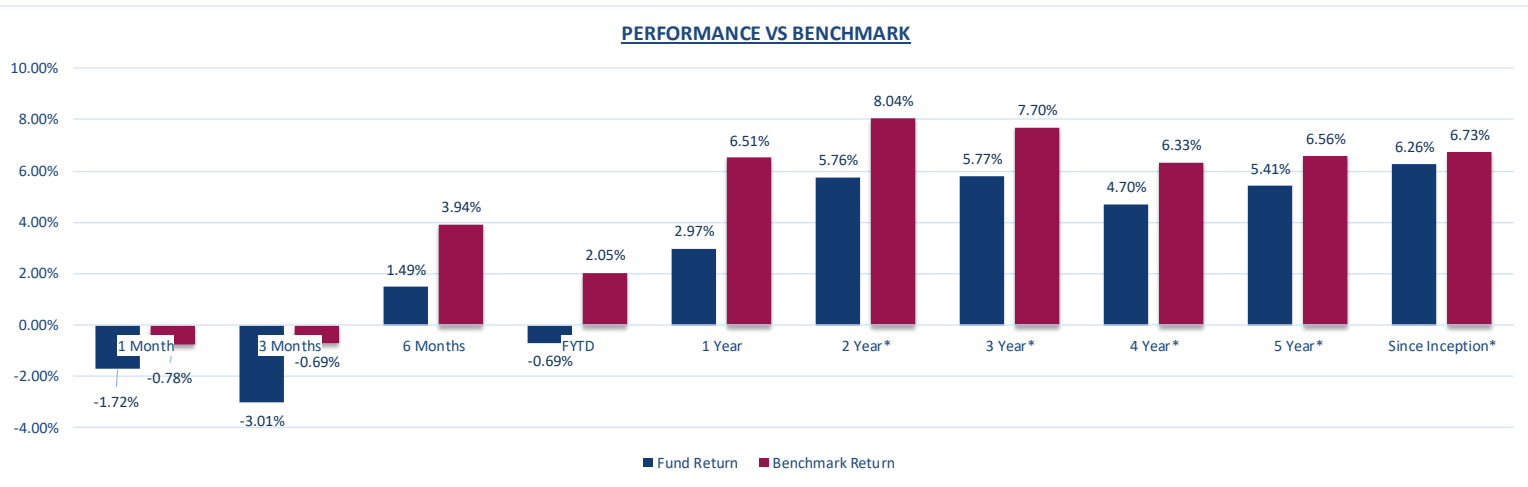
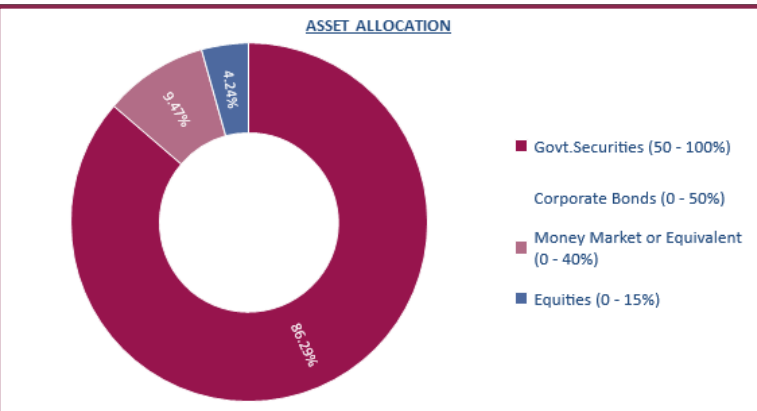
Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc. However the fund will also invest in equities.

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.46	95.76
Equity Portfolio	0.02	4.24
Total AUM	0.48	100.00
# Money Market or Equivalent	0.05	9.47

NAV (Per Unit)	31.4214
Fund Management Charge	1.50%
Inception Date	23-Oct-06

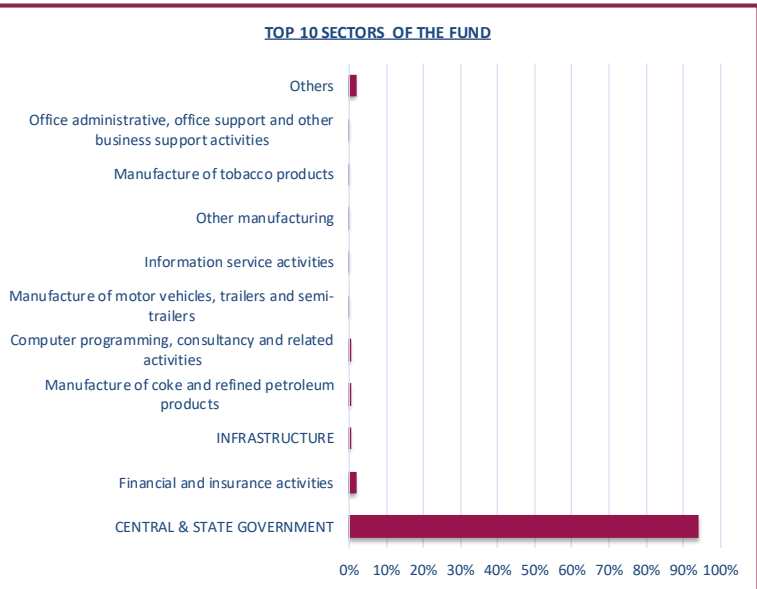
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 95% and NSE Nifty 50 - 5%

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)

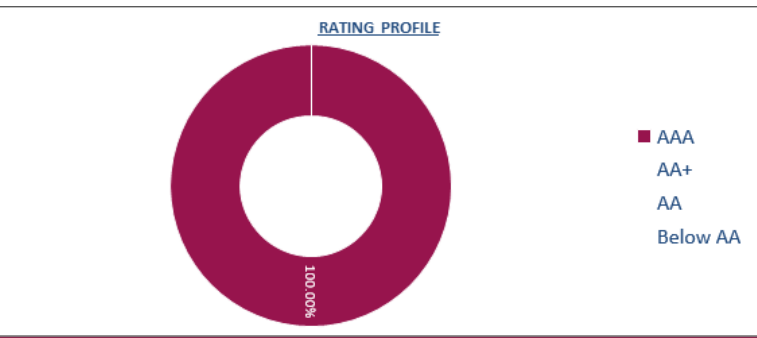


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	6.5343
Money Market Instruments	0.0007
Beta	0.8185

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	0.55%
RELIANCE INDUSTRIES LIMITED	0.53%
ICICI BANK LIMITED	0.52%
INFOSYS LIMITED	0.33%
AXIS BANK LIMITED	0.28%
BHARTI AIRTEL LIMITED	0.23%
MAHINDRA & MAHINDRA LIMITED	0.20%
NTPC LIMITED	0.18%
ETERNAL LIMITED	0.18%
LARSEN & TOUBRO LIMITED	0.15%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.33 GOI 05 MAY 2035	34.36%
8.22 KARNATAKA SDL 09 DEC 2025	12.49%
6.8 GOI 15 DEC 2060	7.61%
7.29 SGB 27 JANUARY 2033	6.51%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	5.81%
7.25 GOI 12 JUNE 2063	5.12%
8.17 GOI 01 DEC 2044	4.47%
7.88 GOI 19 MAR 2030	4.17%
7.34 GOI 22 APRIL 2064	4.02%
6.68 GOI 07 JULY 2040	0.49%



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

UL LIFE DIVERSIFIED EQUITY FUND

ULIF02201/01/20LIFEDIVEQF104

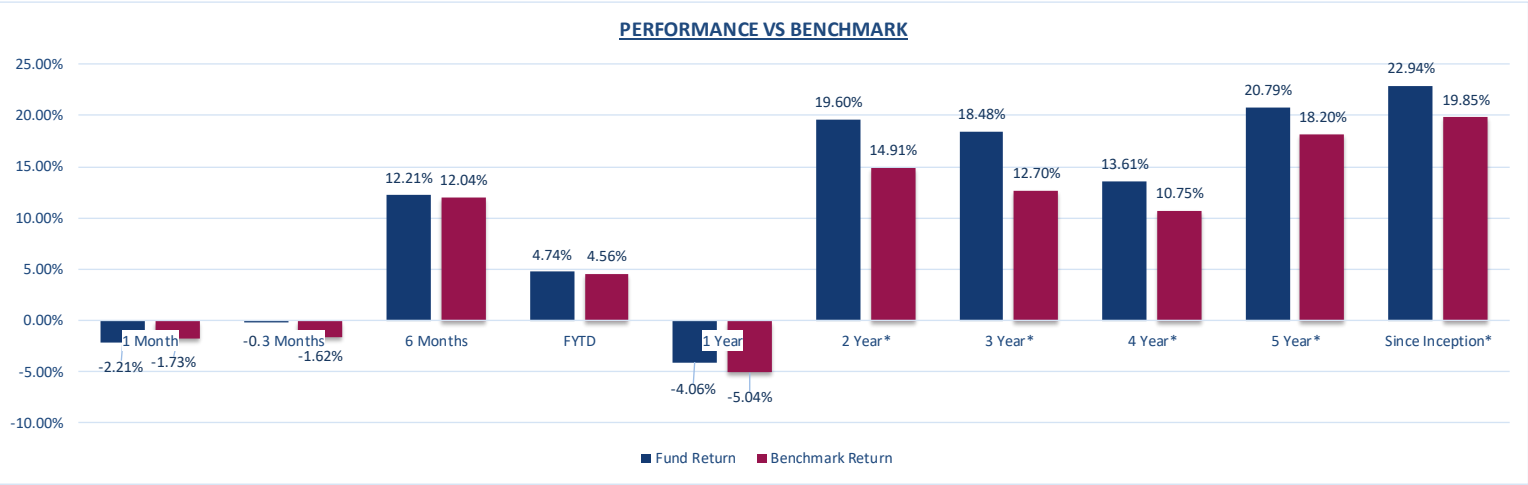
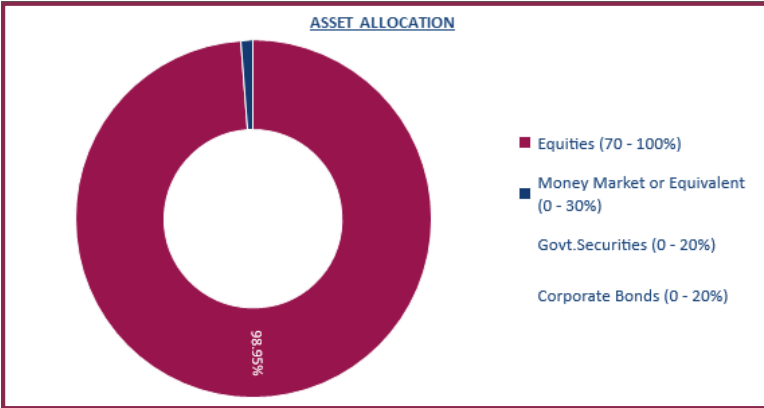
29-Aug-25

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	32.27	1.05
Equity Portfolio	3,044.67	98.95
Total AUM	3,076.94	100.00
# Money Market or Equivalent	32.27	1.05

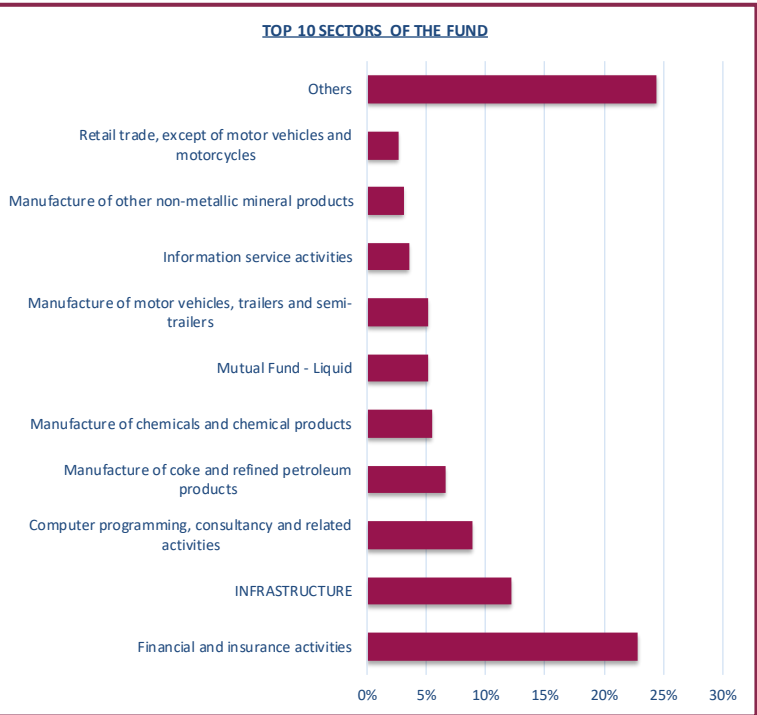
NAV (Per Unit)	29.4299
Fund Management Charge	1.25%
Inception Date	08-Jun-20

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	6.56%
ICICI BANK LIMITED	5.01%
INFOSYS LIMITED	4.93%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.91%
LARSEN & TOUBRO LIMITED	3.37%
MAHINDRA & MAHINDRA LIMITED	3.12%
ETERNAL LIMITED	3.01%
BHARTI AIRTEL LIMITED	2.40%
BAJAJ FINANCE LIMITED	2.19%
SAGILITY INDIA LTD	2.16%

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

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

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9168

Note: Debt portfolio includes MMI

UL MONEY MARKET II FUND

ULIF02301/01/20LIFEMONMK2104

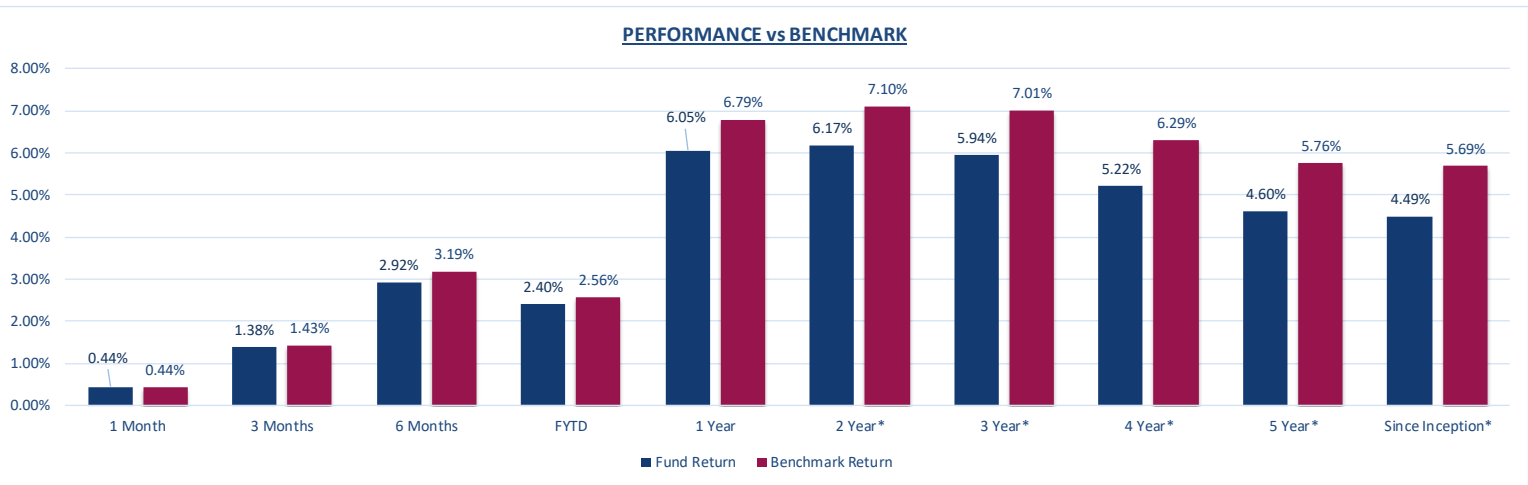
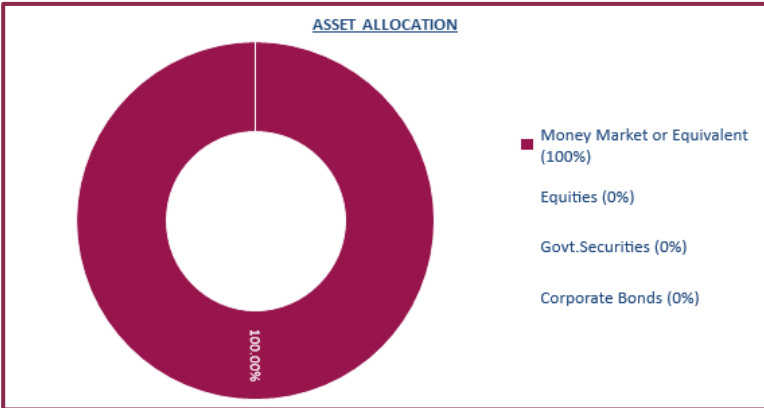
29-Aug-25

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	88.59	100.00
Equity Portfolio	0.00	0.00
Total AUM	88.59	100.00
# Money Market or Equivalent	88.59	100.00

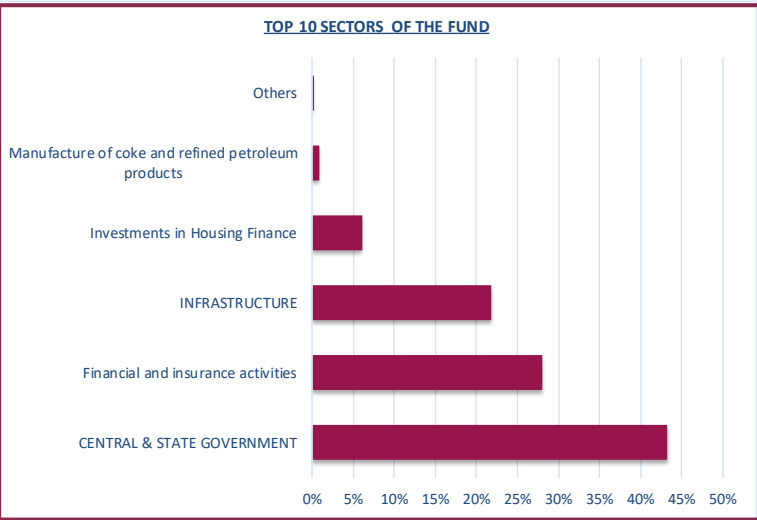
NAV (Per Unit)	12.5804
Fund Management Charge	0.90%
Inception Date	08-Jun-20

Fund Managers: Fixed Income - Naresh Kumar



*Returns more than 1 year are CAGR

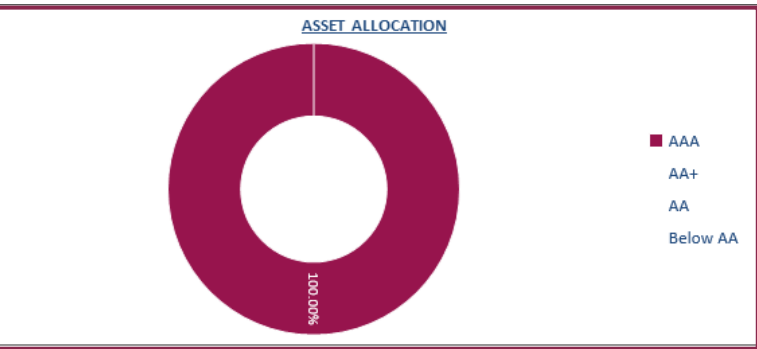
Above Fund Returns are after deduction of Fund Management Charges (FMC)



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	0.4096
Money Market Instruments	0.4096

Note: Debt portfolio includes MMI

UL SUSTAINABLE EQUITY FUND

ULIF02505/10/21SUSTAINEQU104

29-Aug-25

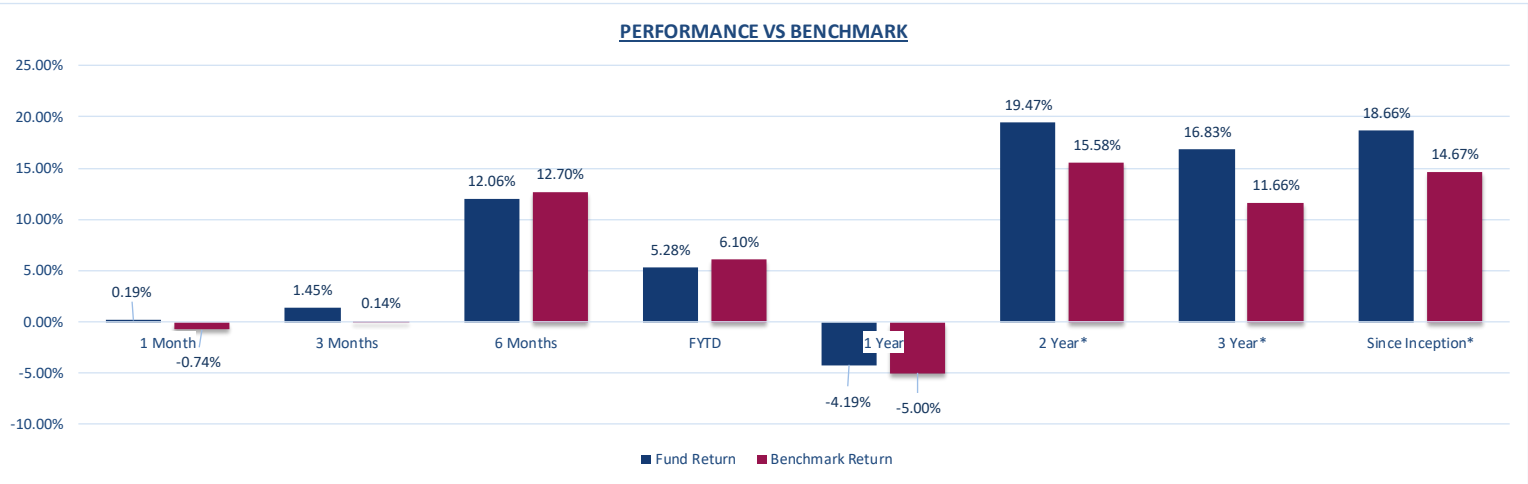
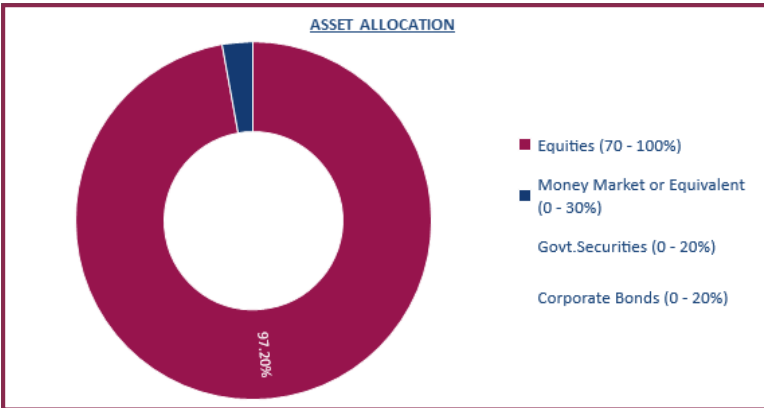
Objective: Sustainable Equity fund is to focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

AUM	Rs In Crores	% of AUM
Debt Portfolio	15.59	2.80
Equity Portfolio	541.60	97.20
Total AUM	557.18	100.00
# Money Market or Equivalent	15.59	2.80

NAV (Per Unit)	17.4825
Fund Management Charge	1.25%
Inception Date	25-May-22

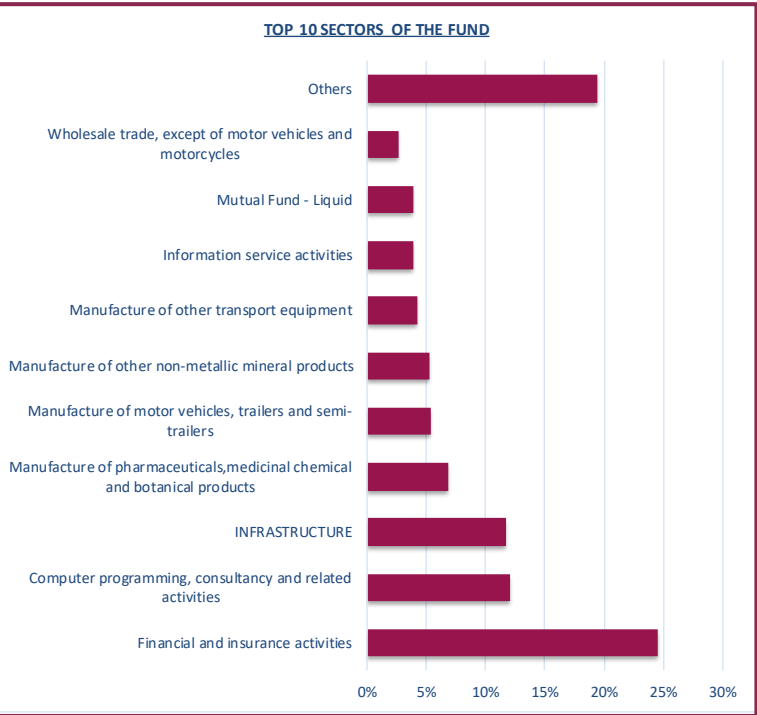
Fund Managers: Equity - Saurabh Kataria
Benchmark - Custom ESG Index*

*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	7.23%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.98%
BHARTI AIRTEL LIMITED	5.62%
INFOSYS LIMITED	4.39%
ETERNAL LIMITED	3.95%
ICICI PRUDENTIAL BANKING ETF	2.61%
RELIANCE INDUSTRIES LIMITED	2.36%
TATA CONSULTANCY SERVICES LIMITED	2.29%
BAJAJ FINANCE LIMITED	2.26%
ULTRATECH CEMENT LIMITED	2.23%

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	0.0082
Money Market Instruments	0.0082
Beta	0.9489

Note: Debt portfolio includes MMI

UL PURE GROWTH FUND

ULIF02630/12/22PUREGROWTH104

29-Aug-25

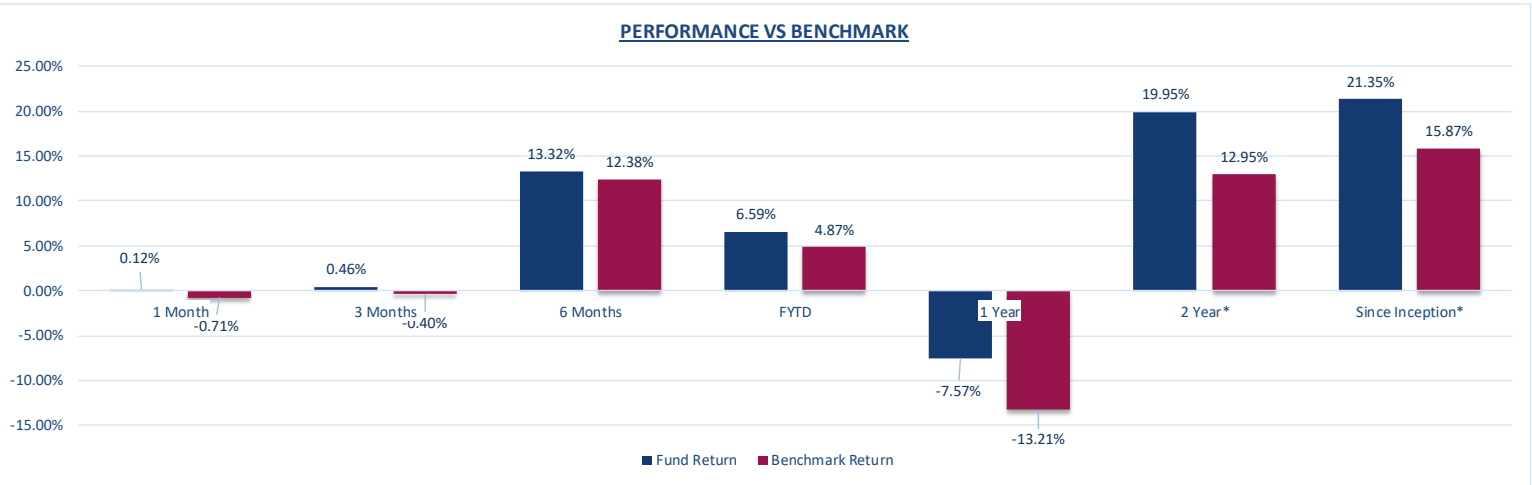
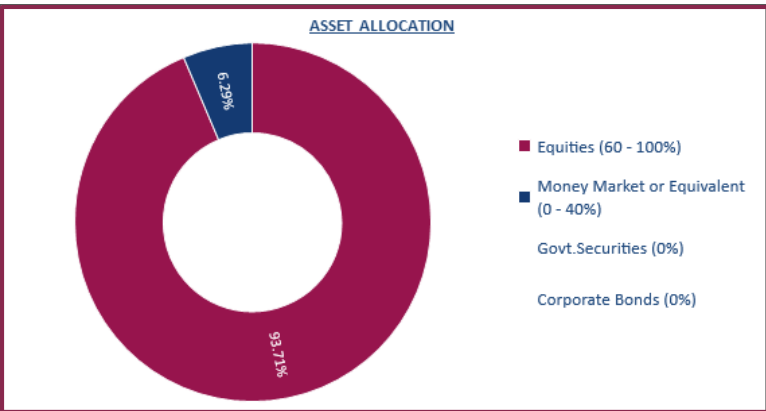
Objective: The objective of the fund is to provide medium to long term return to the investors by actively managing portfolio through investment in equities, cash and money market instruments. Fund will not invest in companies that derive significant share of income from sectors such as Alcoholic beverages,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

AUM	Rs In Crores	% of AUM
Debt Portfolio	24.20	6.29
Equity Portfolio	360.65	93.71
Total AUM	384.85	100.00
# Money Market or Equivalent	24.20	6.29

NAV (Per Unit)	16.3988
Fund Management Charge	1.25%
Inception Date	08-Feb-23

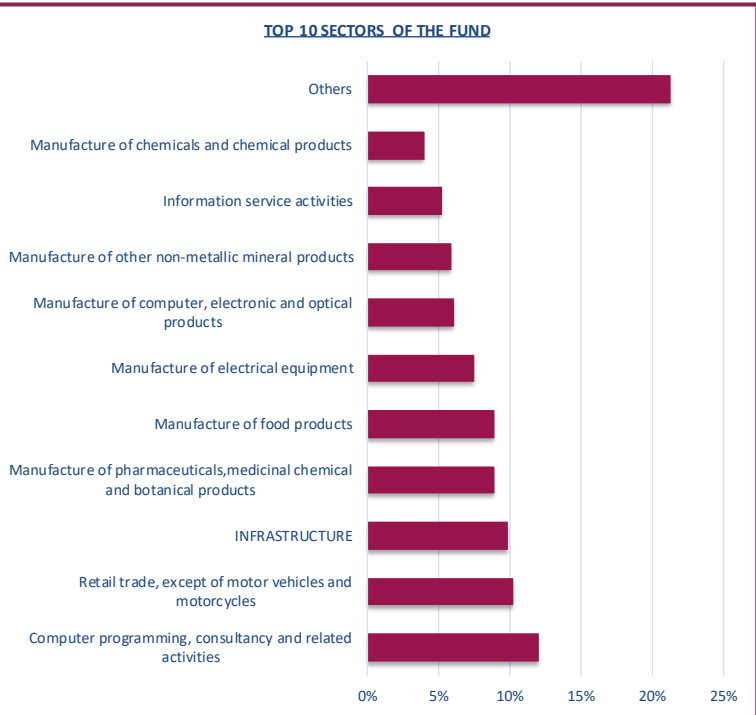
Fund Managers: Equity - Kamlesh Khareta
Benchmark - Customised Pure Equity*

*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
ULTRATECH CEMENT LIMITED	5.02%
TRENT LIMITED	4.71%
FORTIS HEALTHCARE LIMITED	4.22%
TATA CONSULTANCY SERVICES LIMITED	3.86%
BHARAT ELECTRONICS LIMITED	3.85%
BIKAJI FOODS INTERNATIONAL LTD	3.15%
ETERNAL LIMITED	3.03%
TECH MAHINDRA LIMITED	2.83%
INFOSYS LIMITED	2.82%
RELIANCE INDUSTRIES LIMITED	2.68%

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	0.9311

Note: Debt portfolio includes MMI

UL LIFE DYNAMIC BOND FUND

ULIF02401/01/20LIFEDYNBOF104

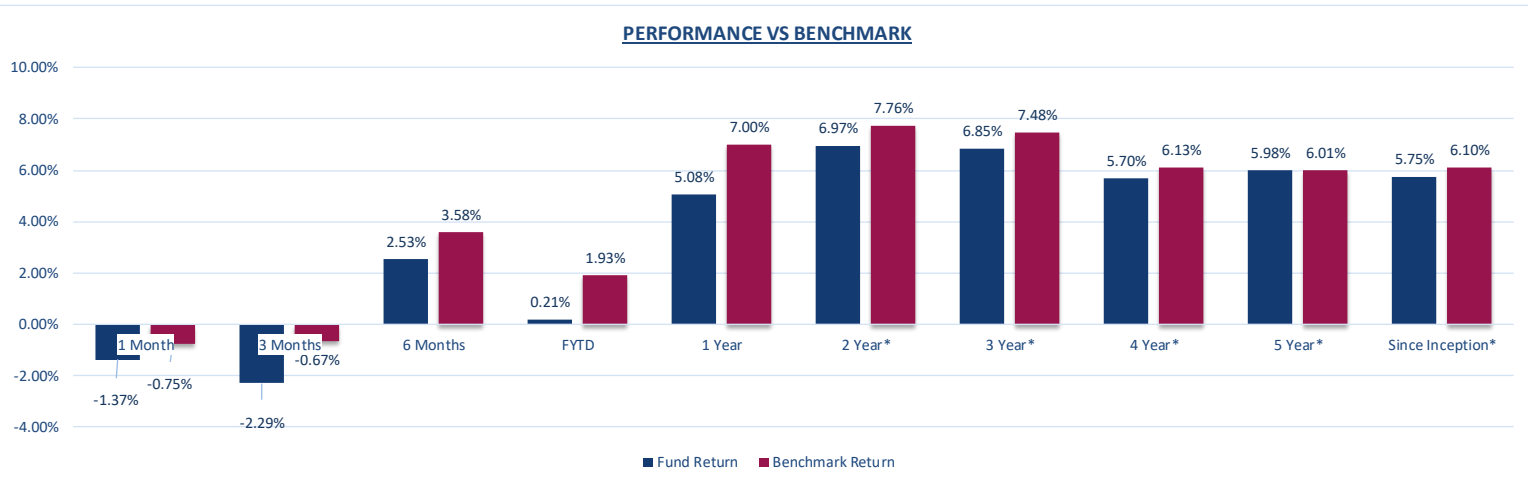
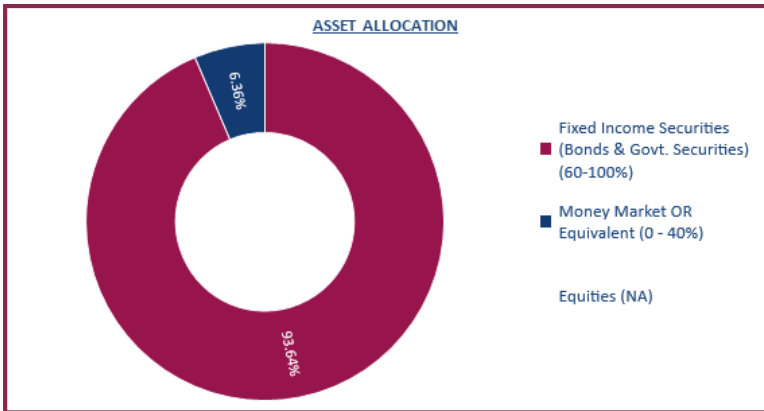
29-Aug-25

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	36.67	100.00
Equity Portfolio	0.00	0.00
Total AUM	36.67	100.00
# Money Market or Equivalent	2.33	6.36

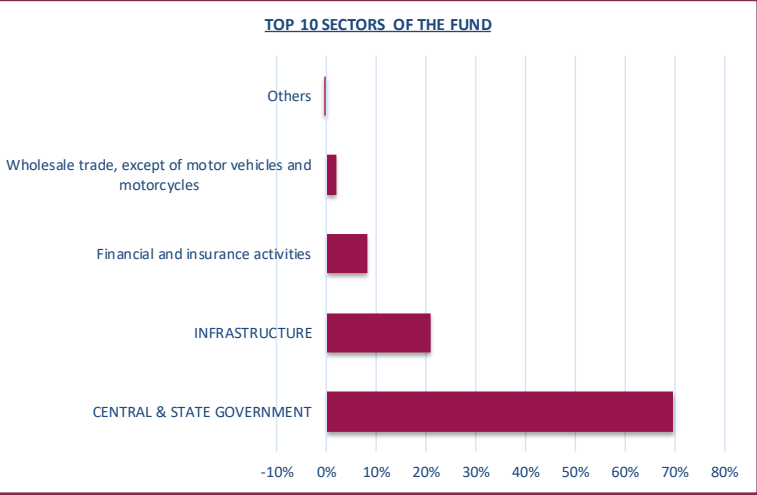
NAV (Per Unit)	13.3926
Fund Management Charge	0.90%
Inception Date	08-Jun-20

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



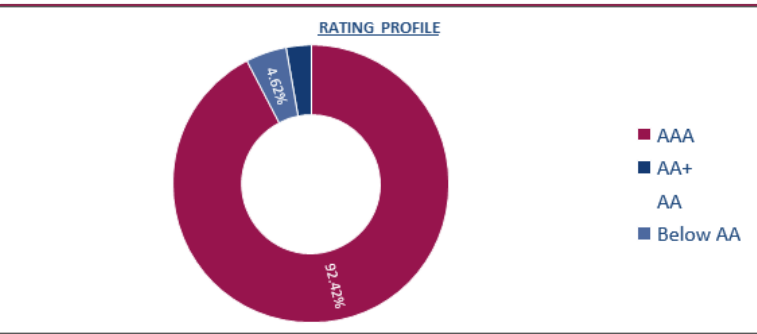
*Returns more than 1 year are CAGR

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
6.33 GOI 05 MAY 2035	27.84%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	12.91%
6.90 GOI 15 APRIL 2065	5.63%
7.24 GOI 22 APRIL 2064	5.50%
7.25 GOI 12 JUNE 2063	2.77%
7.83 GUJARAT SDL 13 JUL 2026	2.77%
7.80 GUJARAT SDL 27 DEC 2027	1.41%
6.68 GOI 07 JULY 2040	1.24%
7.29 SGB 27 JANUARY 2033	0.86%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.69%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	7.05%
7.80 YES BANK 29 SEP 2027	4.65%
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	2.89%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.86%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	2.81%
6.65 FOOD CORPORATION OF INDIA GOVT GUARANTEED 23 OCT 2030	1.88%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.45%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.43%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.38%
7.23 SBI BANK INFRA 19 NOV 2039	1.36%

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	6.7693
Money Market Instruments	0.0006
Beta	0.8778

Note: Debt portfolio includes MML

NIFTY SMALLCAP QUALITY INDEX FUND

ULIF02702/08/23NIFTYSMALL104

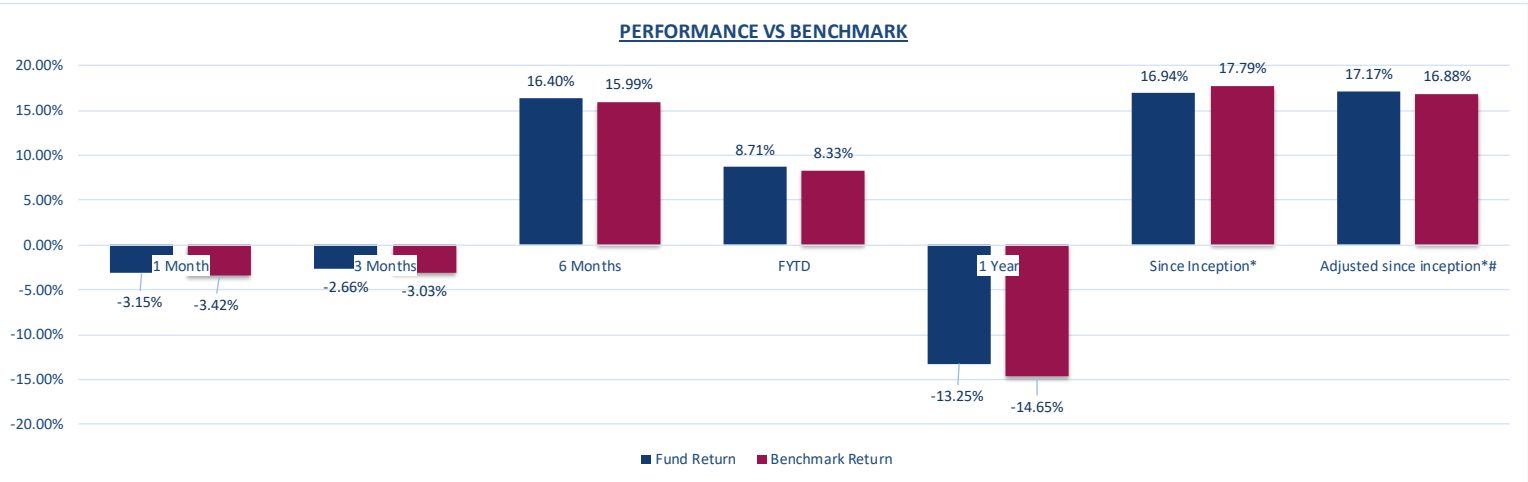
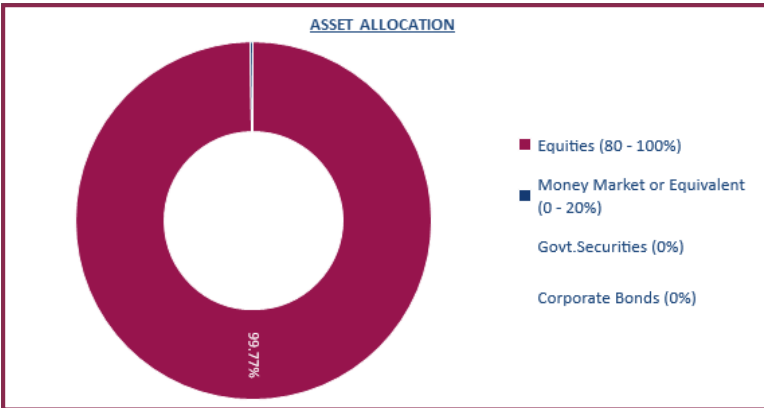
29-Aug-25

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	2.61	0.23
Equity Portfolio	1,125.41	99.77
Total AUM	1,128.02	100.00
# Money Market or Equivalent	2.61	0.23

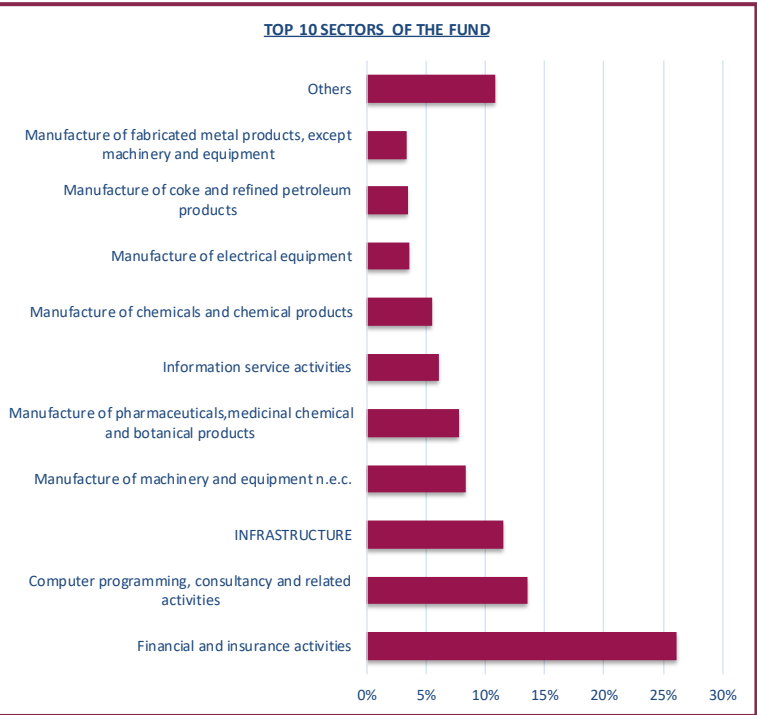
NAV (Per Unit)	13.6858
Fund Management Charge	1.00%
Inception Date	28-Aug-23

Fund Managers: Equity - Amit Sureka
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	5.54%
CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED	4.06%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	3.97%
INDIAN ENERGY EXCHANGE LIMITED	3.52%
CASTROL INDIA LIMITED	3.50%
GILLETTE INDIA LTD	3.35%
KARUR VYSYA BANK LIMITED	2.81%
DR LAL PATHLAB LIMITED	2.78%
ANGEL ONE LIMITED	2.63%
J B CHEMICALS & PHARMACEUTICALS LTD	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	0.0082
Money Market Instruments	0.0082
Beta	0.9785

Note: Debt portfolio includes MMI

MIDCAP MOMENTUM INDEX FUND

ULIF02801/01/24MIDMOMENTM104

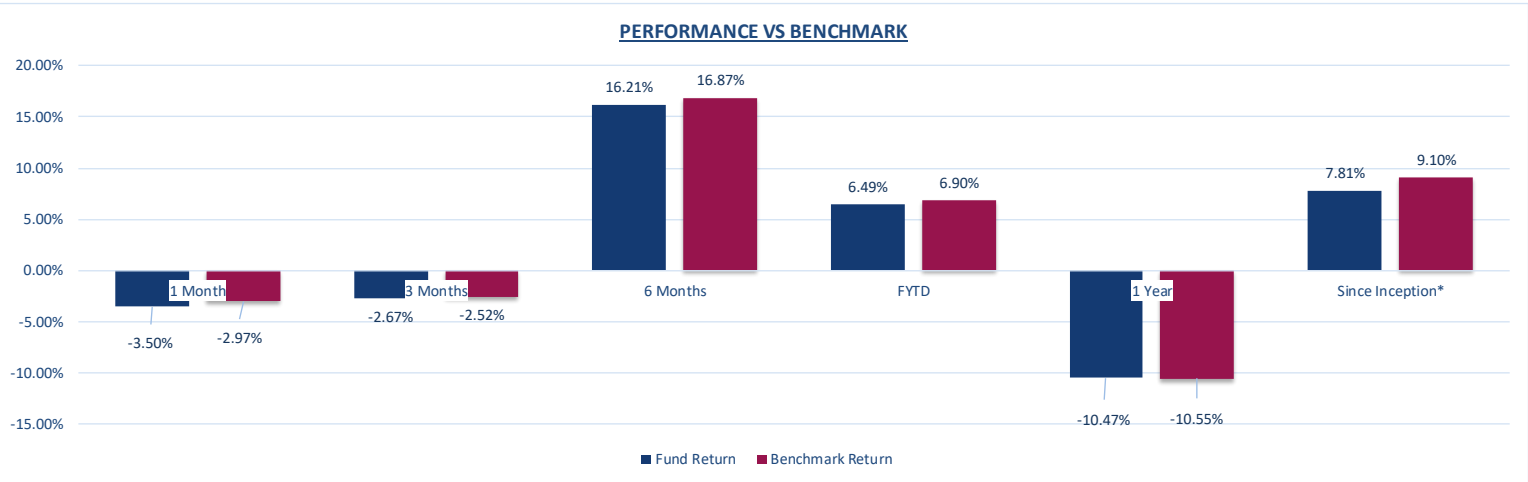
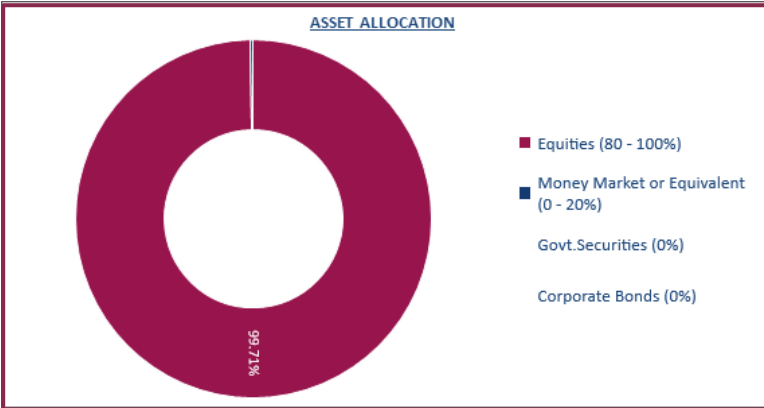
29-Aug-25

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	2.90	0.29
Equity Portfolio	981.96	99.71
Total AUM	984.86	100.00
# Money Market or Equivalent	2.90	0.29

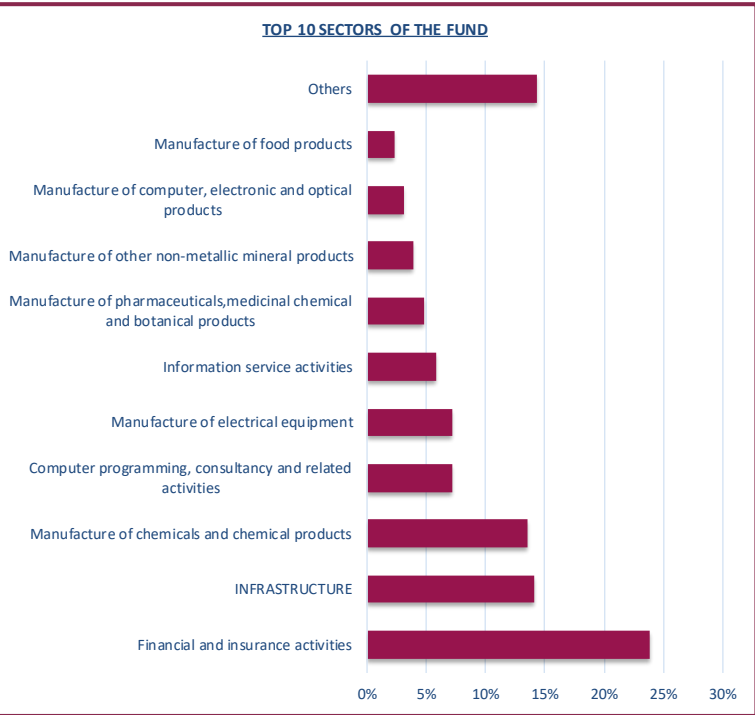
NAV (Per Unit)	11.2617
Fund Management Charge	1.25%
Inception Date	30-Jan-24

Fund Managers: Equity - Saurabh Kataria
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)



Security Name	% of AUM
MAX HEALTHCARE INSTITUTE LTD	4.96%
BSE LIMITED	4.82%
SUZLON ENERGY LIMITED	4.06%
COFORGE LIMITED	3.80%
SOLAR INDUSTRIES INDIA LTD	3.74%
HDFC ASSET MANAGEMENT COMPANY LIMITED	3.69%
ONE 97 COMMUNICATIONS LIMITED	3.50%
PERSISTENT SYSTEMS LIMITED	3.33%
SRF LIMITED	3.16%
DIXON TECHNOLOGIES INDIA LIMITED	3.11%

Security Name	% of AUM
NIL	NA

Security Name	% of AUM
NIL	NA

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9860

Note: Debt portfolio includes MMI

NIFTY ALPHA 50 FUND

ULIF02914/05/24ALPHAFIFTY104

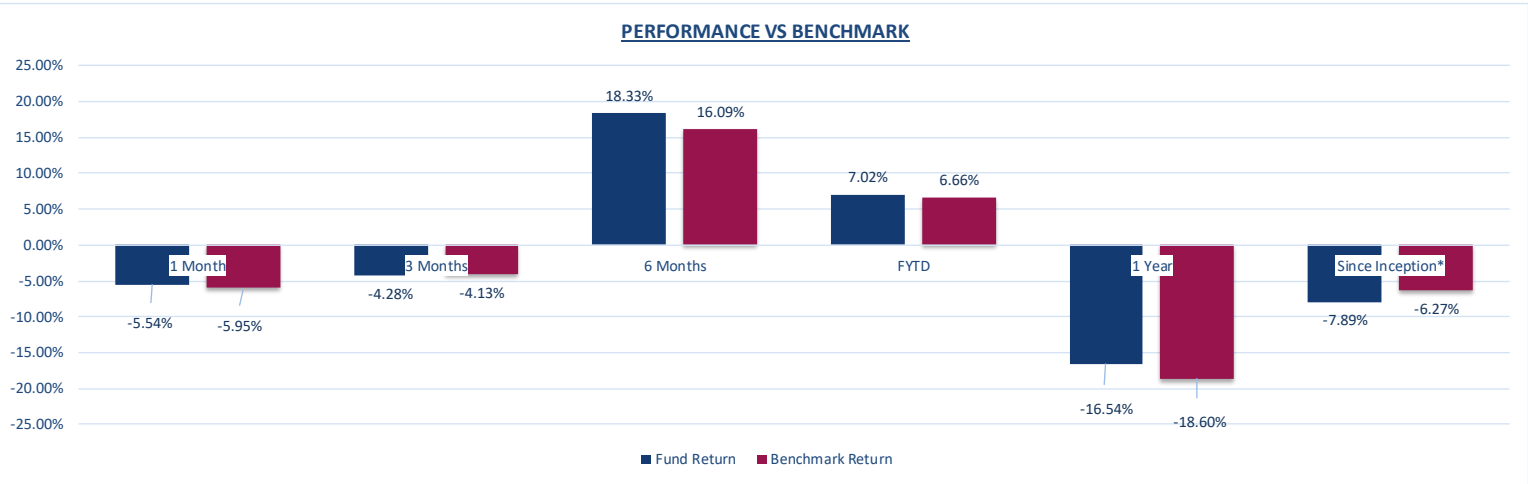
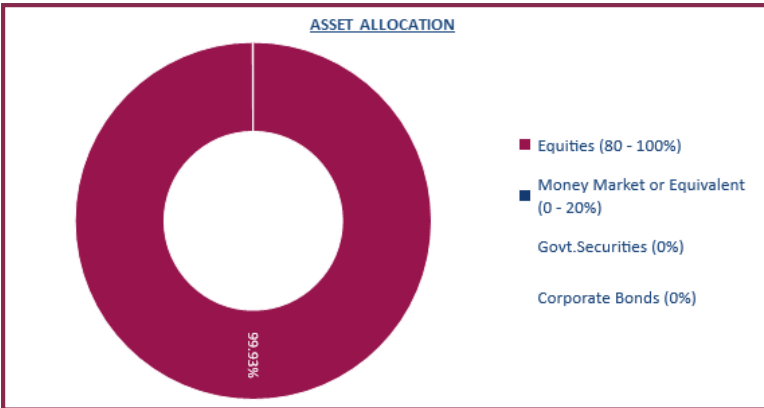
29-Aug-25

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

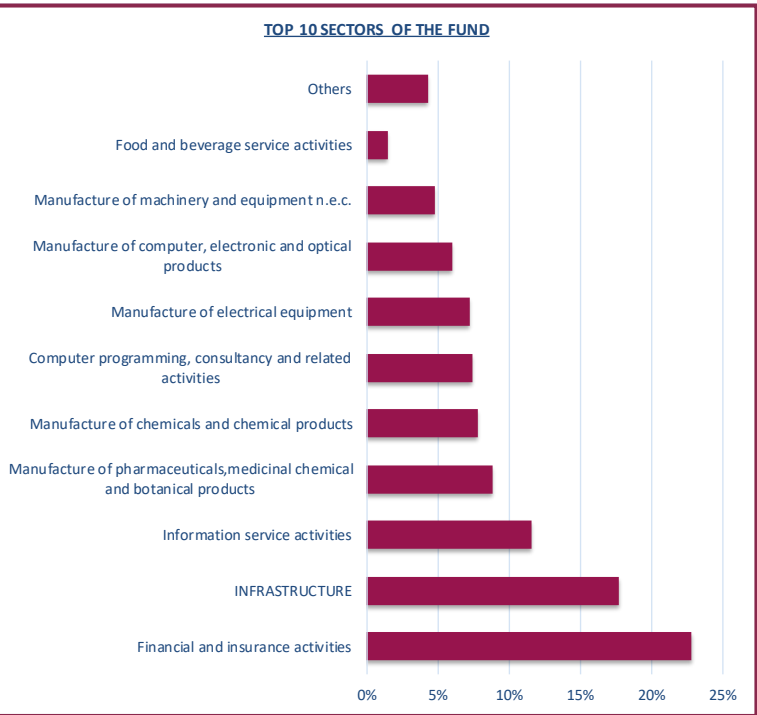
AUM	Rs In Crores	% of AUM
Debt Portfolio	0.39	0.07
Equity Portfolio	545.35	99.93
Total AUM	545.74	100.00
# Money Market or Equivalent	0.39	0.07

NAV (Per Unit)	9.0267
Fund Management Charge	1.25%
Inception Date	31-May-24

Fund Managers: Equity - Saurabh Kataria
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	6.12%
FIRSTSOURCE SOLUTIONS LTD	4.60%
MAZAGON DOCK SHIPBUILDERS LIMITED	4.41%
ONE 97 COMMUNICATIONS LIMITED	4.34%
COROMANDEL INTERNATIONAL LIMITED	3.84%
HITACHI ENERGY INDIA LTD (FORMERLY ABB POWER PRODUCTS)	3.79%
COFORGE LIMITED	3.41%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.34%
BAJAJ HOLDINGS & INVESTMENT LTD	3.34%
DIXON TECHNOLOGIES INDIA LIMITED	3.16%

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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9415

Note: Debt portfolio includes MMI

NIFTY 500 MOMENTUM 50 FUND

ULIF03015/08/24MOMENFIFTY104

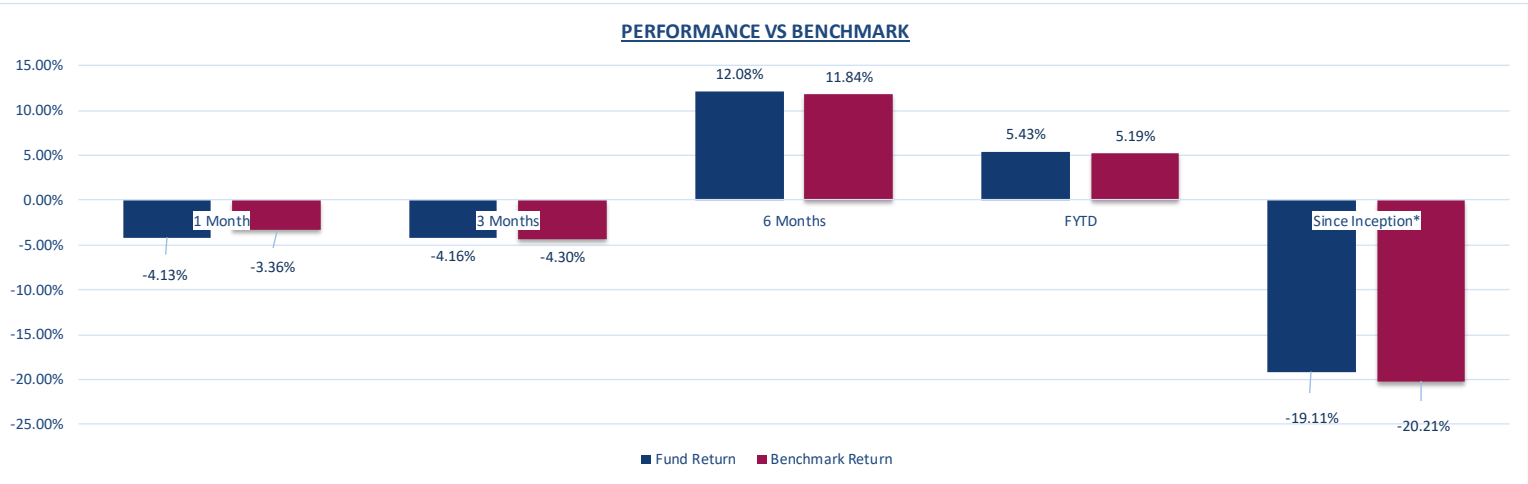
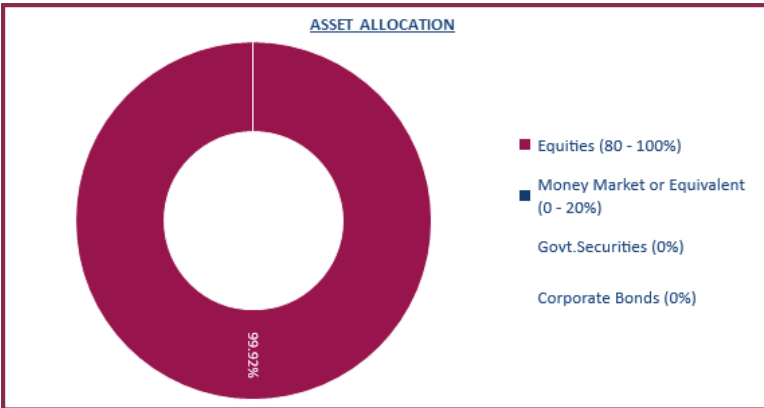
29-Aug-25

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	0.14	0.08
Equity Portfolio	170.63	99.92
Total AUM	170.77	100.00
# Money Market or Equivalent	0.14	0.08

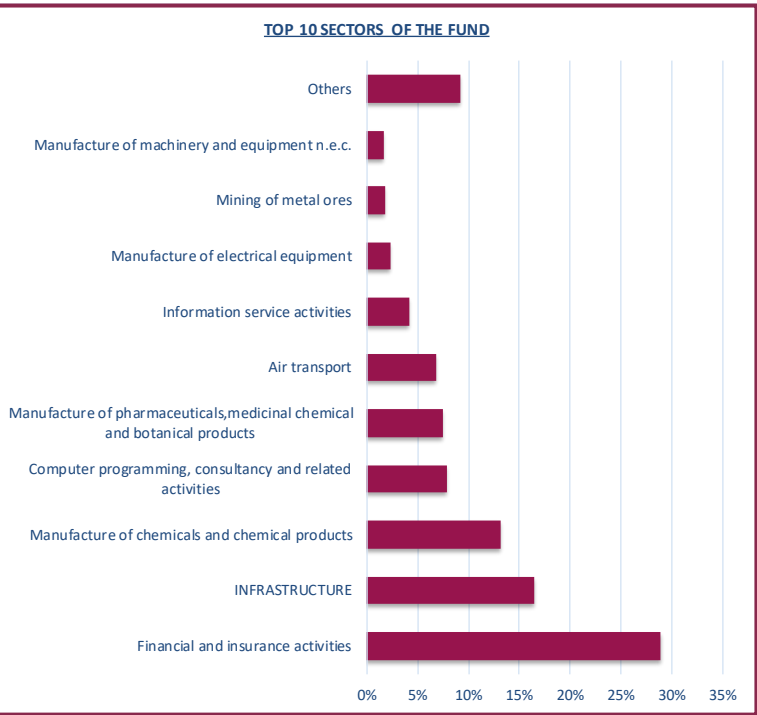
NAV (Per Unit)	8.0887
Fund Management Charge	1.25%
Inception Date	02-Sep-24

Fund Managers: Equity - Saurabh Kataria
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	6.77%
MAX HEALTHCARE INSTITUTE LTD	5.98%
DIVIS LABORATORIES LIMITED	5.92%
HDFC LIFE INSURANCE COMPANY LIMITED	3.78%
COFORGE LIMITED	3.77%
SBI LIFE INSURANCE COMPANY LIMITED	3.77%
SOLAR INDUSTRIES INDIA LTD	3.76%
BAJAJ FINSERV LIMITED	3.65%
BAJAJ FINANCE LIMITED	3.62%
KOTAK MAHINDRA BANK LIMITED	3.47%

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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9794

Note: Debt portfolio includes MMI

NIFTY MOMENTUM QUALITY 50 FUND

ULIF03127/10/24MOMQUALITY104

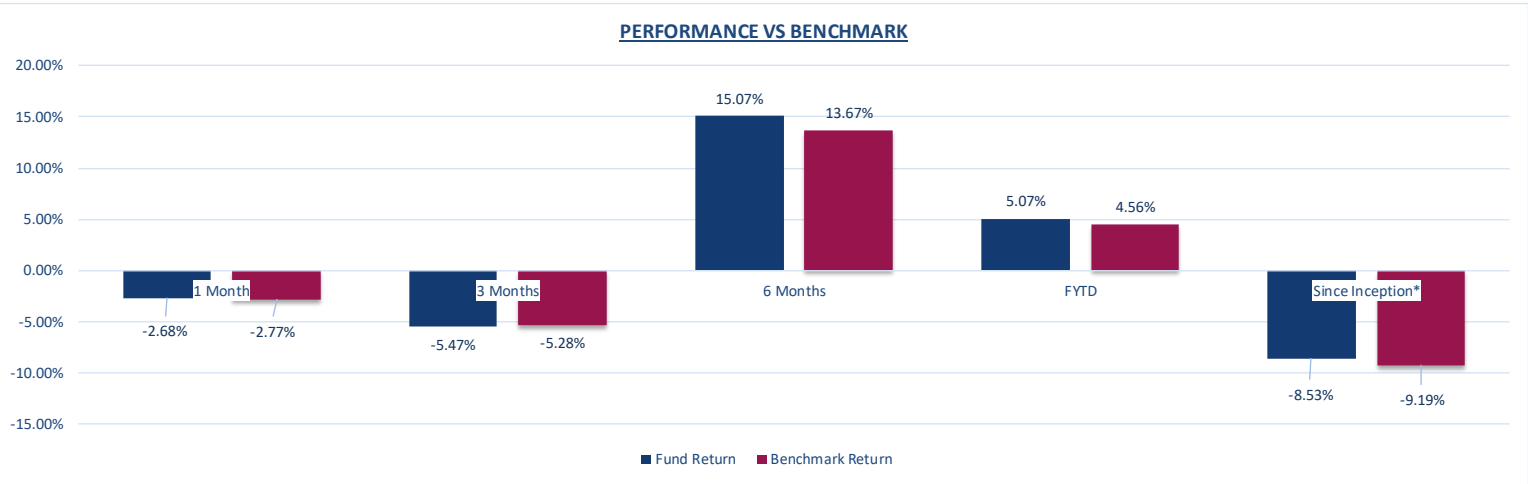
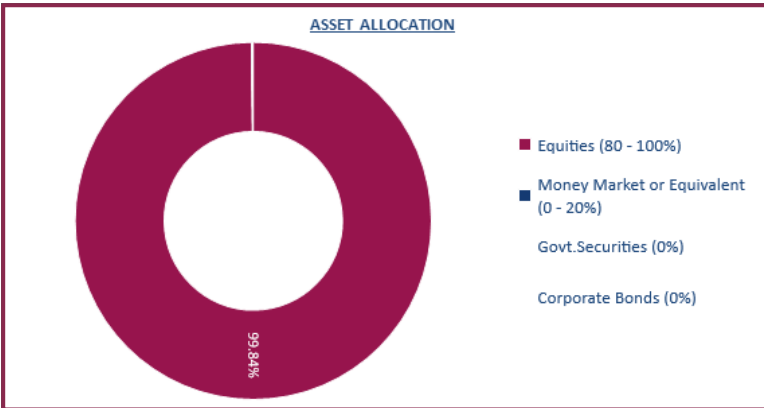
29-Aug-25

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.

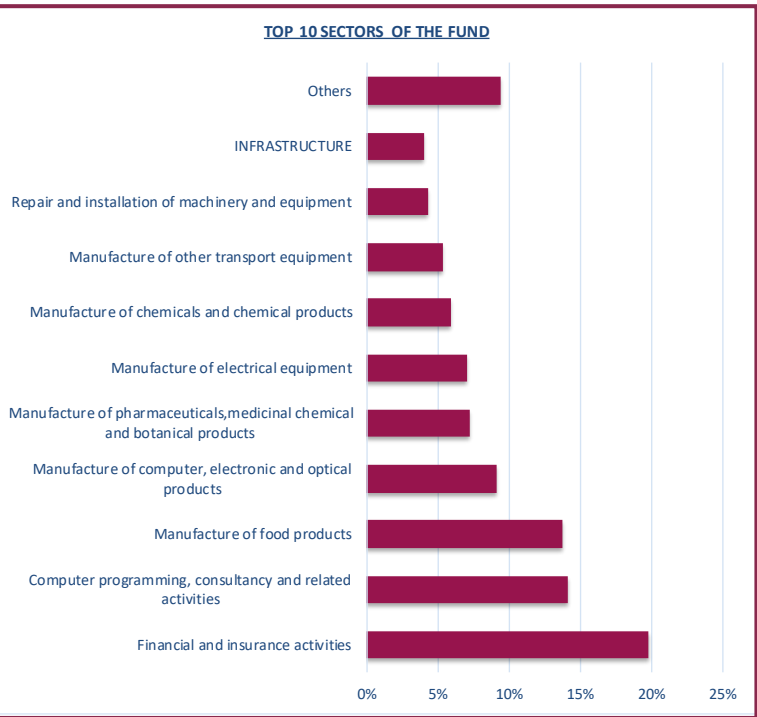
AUM	Rs In Crores	% of AUM
Debt Portfolio	0.14	0.16
Equity Portfolio	88.72	99.84
Total AUM	88.86	100.00
# Money Market or Equivalent	0.14	0.16

NAV (Per Unit)	9.1469
Fund Management Charge	1.25%
Inception Date	18-Nov-24

Fund Managers: Equity - Saurabh Kataria
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	5.36%
BRITANNIA INDUSTRIES LIMITED	5.25%
NESTLE INDIA LIMITED	5.24%
BAJAJ FINANCE LIMITED	5.17%
DIVIS LABORATORIES LIMITED	5.03%
BHARAT ELECTRONICS LIMITED	4.94%
SUZLON ENERGY LIMITED	4.49%
HINDUSTAN AERONAUTICS LTD	4.32%
HCL TECHNOLOGIES LIMITED	4.17%
BSE LIMITED	4.08%

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	0.0082
Money Market Instruments	0.0082
Beta	0.9932

Note: Debt portfolio includes MMI

SUSTAINABLE WEALTH 50 INDEX FUND

ULIF03223/12/24SUSTWEALTH104

29-Aug-25

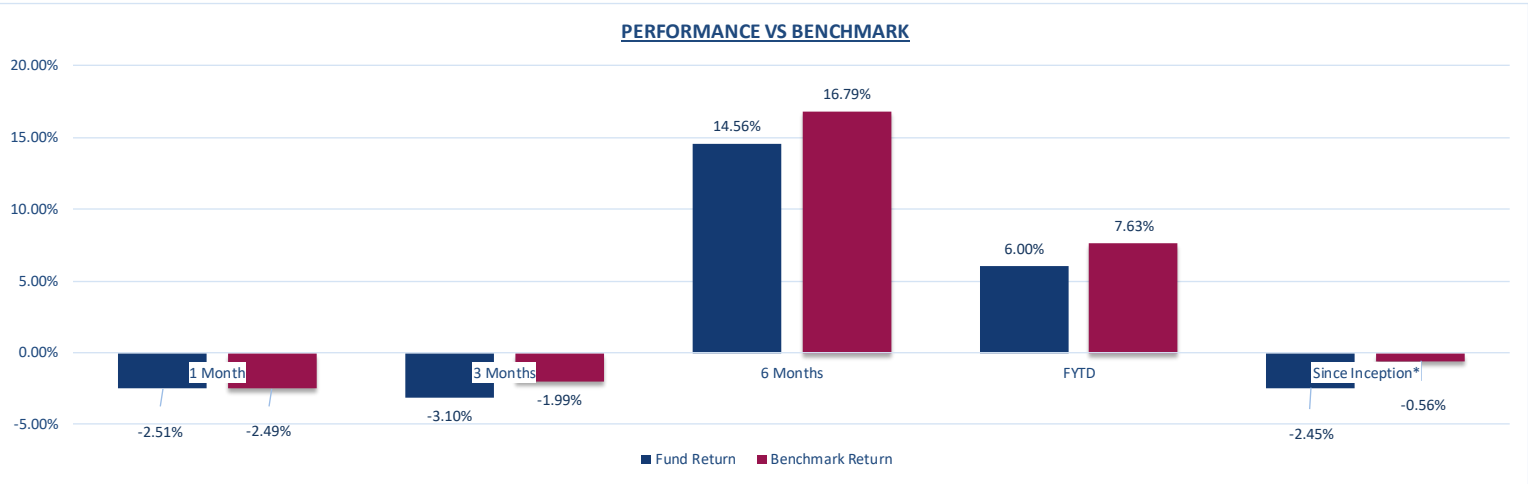
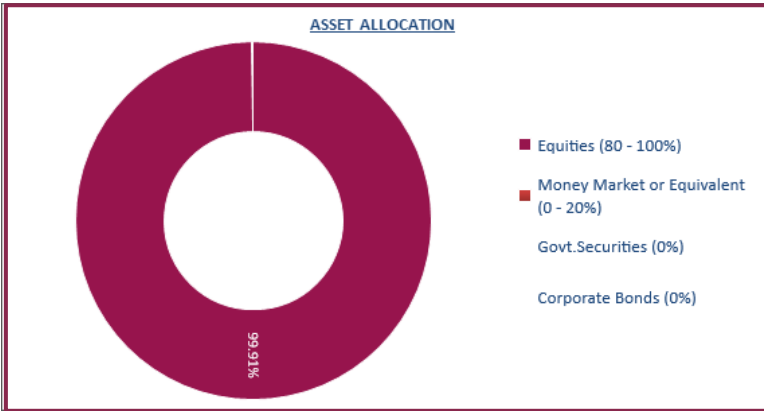
Objective: The objective of the fund is to invest in a basket of 50 stocks based on a proprietary equal weighted factor-based quantitative index designed to identify top-performing stocks from the NSE 500 universe based on Free Cash Flow Yield (FCF Yield) for non-financial companies and Dividend Yield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

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.07	0.09
Equity Portfolio	77.92	99.91
Total AUM	77.99	100.00
# Money Market or Equivalent	0.07	0.09

NAV (Per Unit)	9.7555
Fund Management Charge	1.25%
Inception Date	17-Jan-25

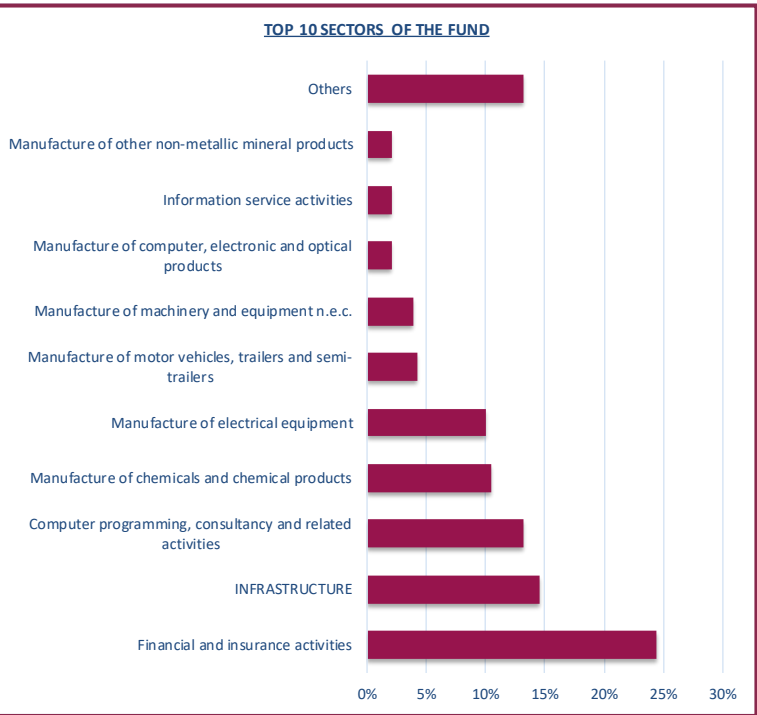
Fund Managers: Equity - Saurabh Kataria
Benchmark - Sustainable Yield Index*

* Managed by NSE



*Returns more than 1 year are CAGR

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



Security Name	% of AUM
ANAND RATHI WEALTH LTD	2.80%
DR LAL PATHLAB LIMITED	2.48%
HINDUSTAN UNILEVER LIMITED	2.42%
ASIAN PAINTS (INDIA) LIMITED	2.31%
POLYCAB INDIA LIMITED	2.28%
HDFC ASSET MANAGEMENT COMPANY LIMITED	2.22%
L&T FINANCE LIMITED (FORMERLY L&T FINANCE HOLDING)	2.22%
INDIAN BANK	2.16%
KALPATARU PROJECTS INTERNATIONAL LIMITED	2.13%
RAINBOW CHILDRENS MEDICARE LIMITED	2.12%

Security Name	% of AUM
NIL	NA

Security Name	% of AUM
NIL	NA

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9699

Note: Debt portfolio includes MMI

SMART INNOVATION FUND

ULIF03301/03/25INNOVATION104

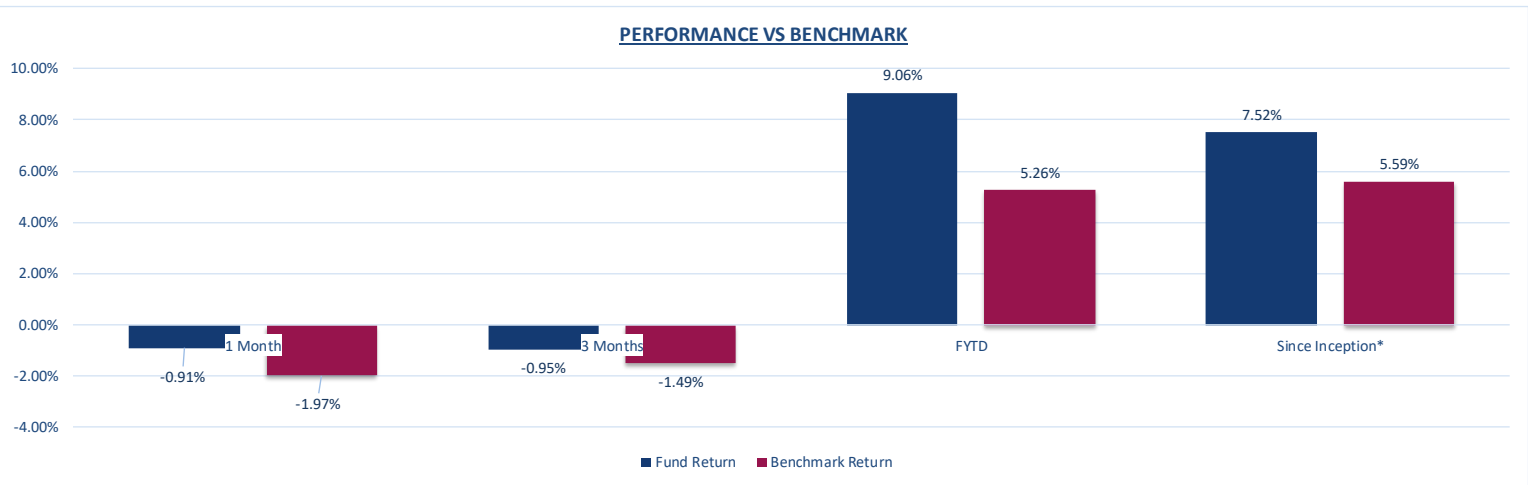
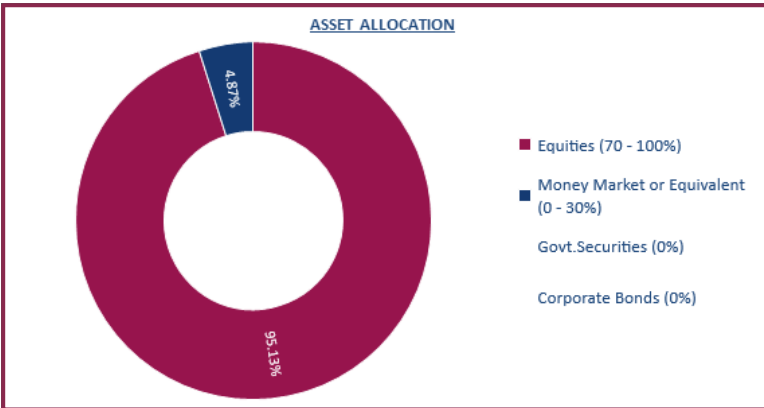
29-Aug-25

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	1.56	4.87
Equity Portfolio	30.58	95.13
Total AUM	32.14	100.00
# Money Market or Equivalent	1.56	4.87

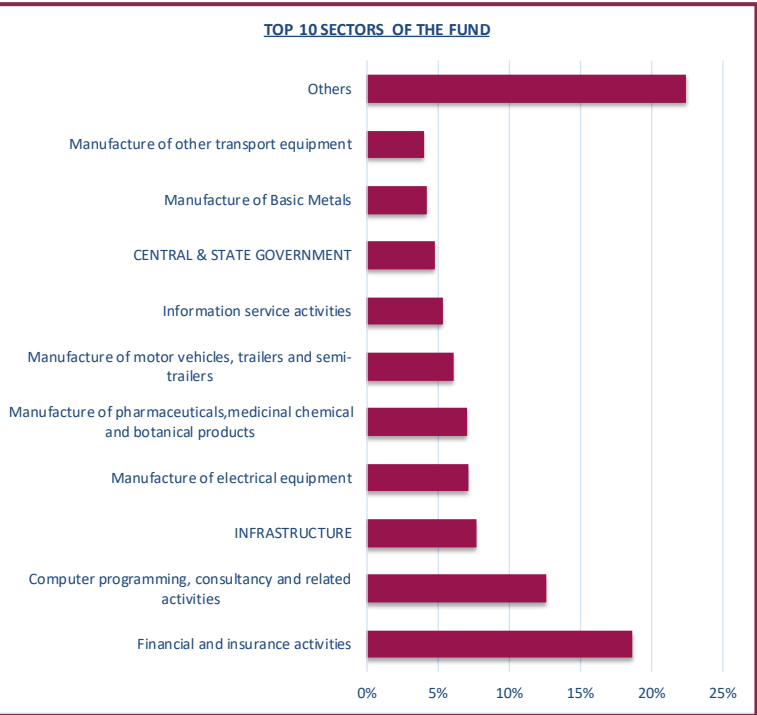
NAV (Per Unit)	10.7524
Fund Management Charge	1.25%
Inception Date	21-Mar-25

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
HOUSING DEVELOPMENT FINANCE CORP BANK	3.83%
ICICI BANK LIMITED	3.37%
C.E. INFO SYSTEMS LIMITED	3.17%
POLY MEDICURE LIMITED	2.92%
TUBE INVESTMENTS OF INDIA LIMITED	2.89%
STATE BANK OF INDIA	2.83%
BAJAJ FINANCE LIMITED	2.79%
SHRIRAM FINANCE LIMITED	2.75%
DATA PATTERNS (INDIA) LTD	2.71%
PERSISTENT SYSTEMS LIMITED	2.71%

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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	1.0169

Note: Debt portfolio includes MMI

NIFTY 500 MULTIFACTOR 50 INDEX FUND

ULIF03414/05/25MULTIFACTO104

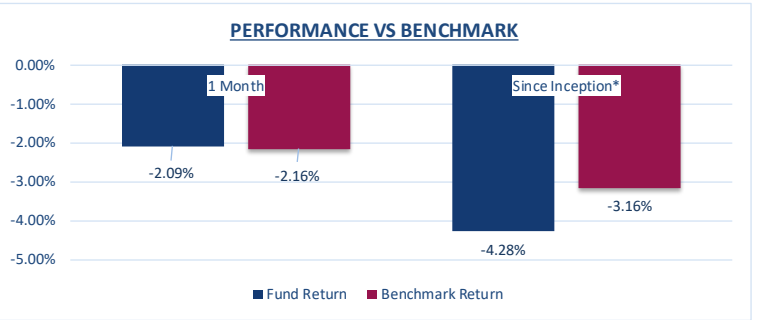
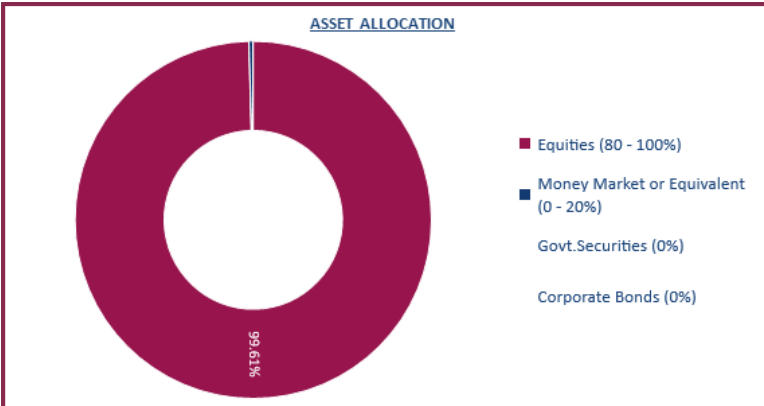
29-Aug-25

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	0.09	0.39
Equity Portfolio	23.84	99.61
Total AUM	23.94	100.00
# Money Market or Equivalent	0.09	0.39

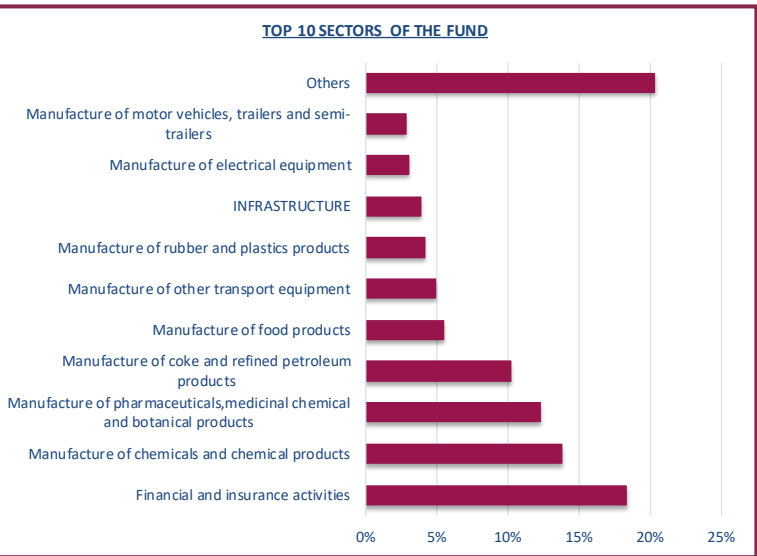
NAV (Per Unit)	9.5718
Fund Management Charge	1.25%
Inception Date	05-Jun-25

Fund Managers: Equity - Saurabh Kataria
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	3.03%
MARUTI SUZUKI INDIA LIMITED (SUZUKI CORPORATION LIMITED)	2.94%
INDIAN OIL CORPORATION LIMITED	2.83%
BHARAT PETROLEUM CORPORATION LIMITED	2.78%
MRF LTD	2.77%
BAJAJ FINANCE LIMITED	2.61%
DR REDDYS LABORATORIES LIMITED	2.59%
HERO MOTOCORP LIMITED	2.57%
COAL INDIA LIMITED	2.56%
MARICO LIMITED	2.56%



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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.9332

Note: Debt portfolio includes MMI



NIFTY 500 MULTIFACTOR 50 INDEX PENSION FUND

ULIF03523/06/25PENSMULFAC104

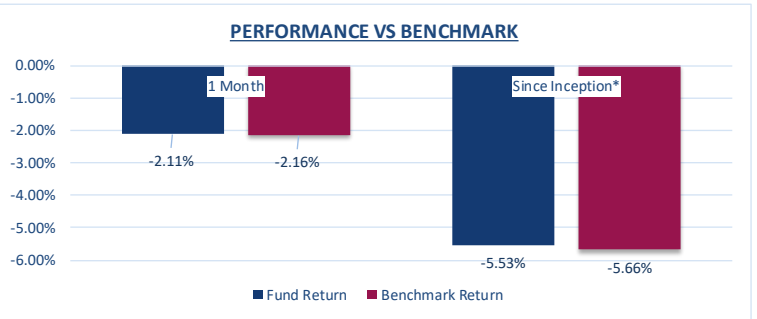
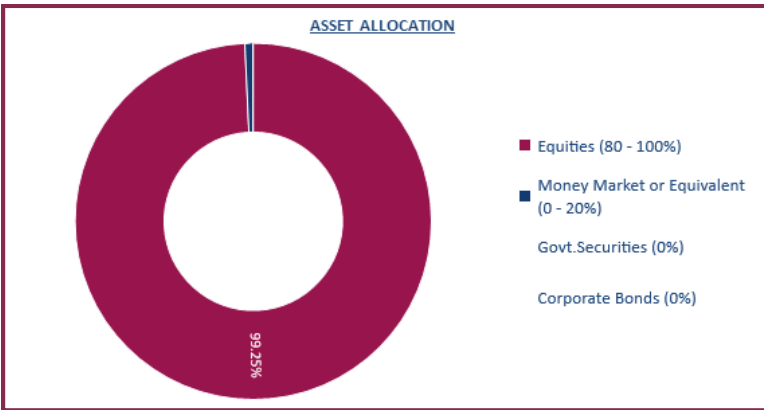
29-Aug-25

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	0.75
Equity Portfolio	6.28	99.25
Total AUM	6.33	100.00
# Money Market or Equivalent	0.05	0.75

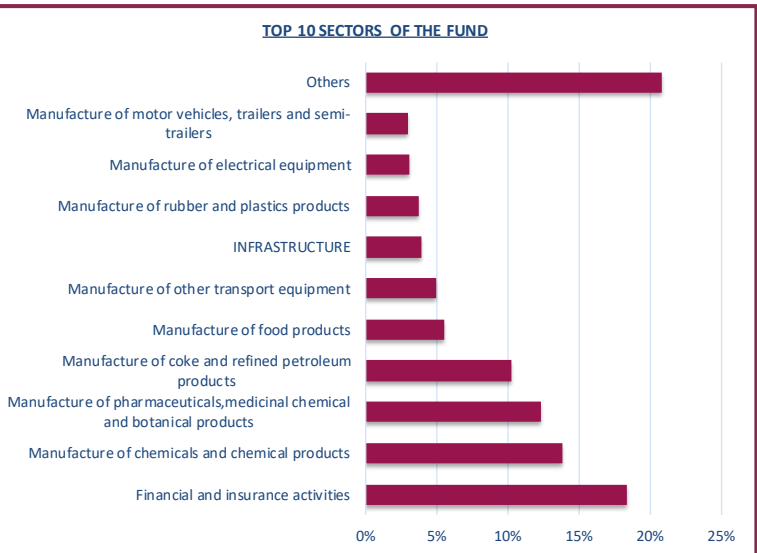
NAV (Per Unit)	9.4472
Fund Management Charge	1.35%
Inception Date	16-Jul-25

Fund Managers: Equity - Saurabh Kataria
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)	2.95%
INDIAN OIL CORPORATION LIMITED	2.83%
BHARAT PETROLEUM CORPORATION LIMITED	2.77%
BAJAJ FINANCE LIMITED	2.61%
DR REDDYS LABORATORIES LIMITED	2.58%
HERO MOTOCORP LIMITED	2.57%
COAL INDIA LIMITED	2.56%
MARICO LIMITED	2.55%
COROMANDEL INTERNATIONAL 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	0.0082
Money Market Instruments	0.0082
Beta	0.9491

Note: Debt portfolio includes MMI

BSE 500 VALUE 50 INDEX FUND

ULIF03623/07/25BSEVALUEIN104

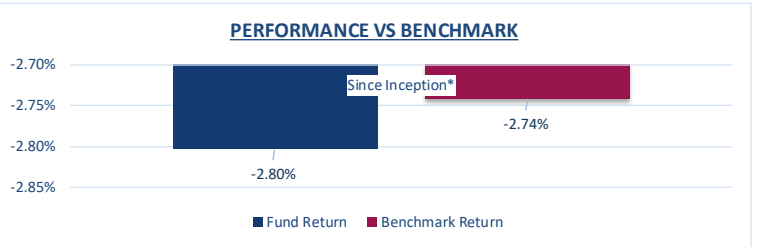
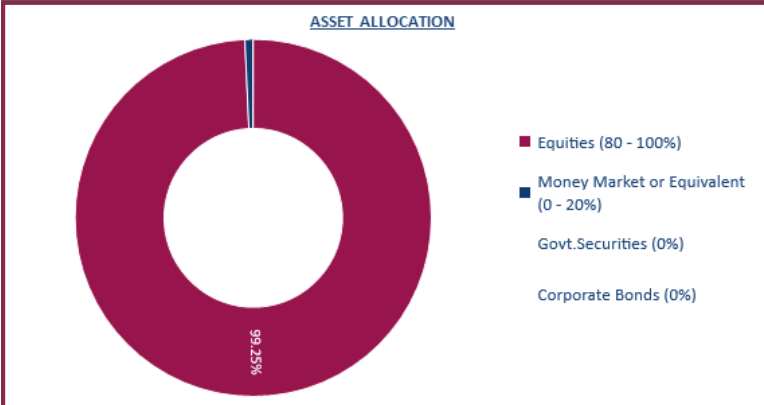
29-Aug-25

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

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.10	0.41
Equity Portfolio	23.35	99.59
Total AUM	23.45	100.00
# Money Market or Equivalent	0.10	0.41

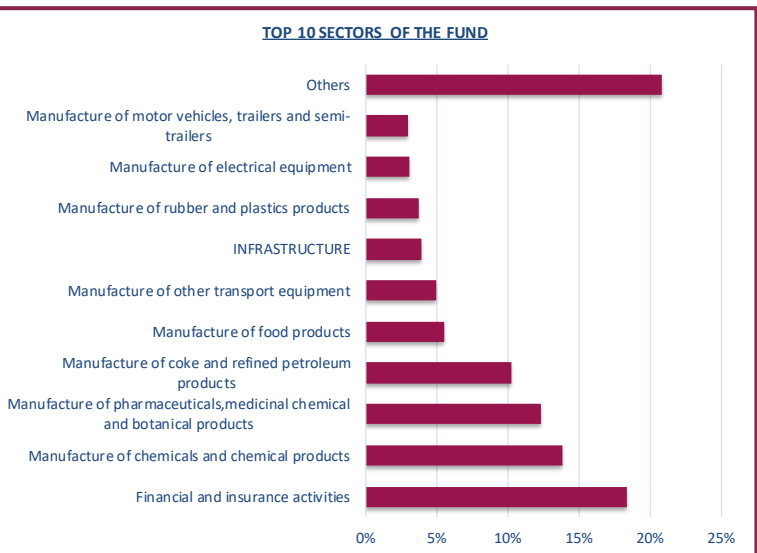
NAV (Per Unit)	9.7196
Fund Management Charge	1.25%
Inception Date	11-Aug-25

Fund Managers: Equity - Saurabh Kataria
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
HINDALCO INDUSTRIES LIMITED	6.98%
STATE BANK OF INDIA	6.38%
OIL & NATURAL GAS CORP LIMITED	6.12%
COAL INDIA LIMITED	6.03%
TATA MOTORS LIMITED	5.89%
BHARAT PETROLEUM CORPORATION LIMITED	5.78%
INDIAN OIL CORPORATION LIMITED	5.07%
GAIL (INDIA) LIMITED	4.06%
POWER FINANCE CORP LIMITED	3.70%
BANK OF BARODA (DENA & VIJAYA BANK AMALGAMATED)	3.43%



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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.8990

Note: Debt portfolio includes MMI

DISCONTINUANCE FUND INDIVIDUAL

ULIF02021/06/13LIFEDISCON104

29-Aug-25

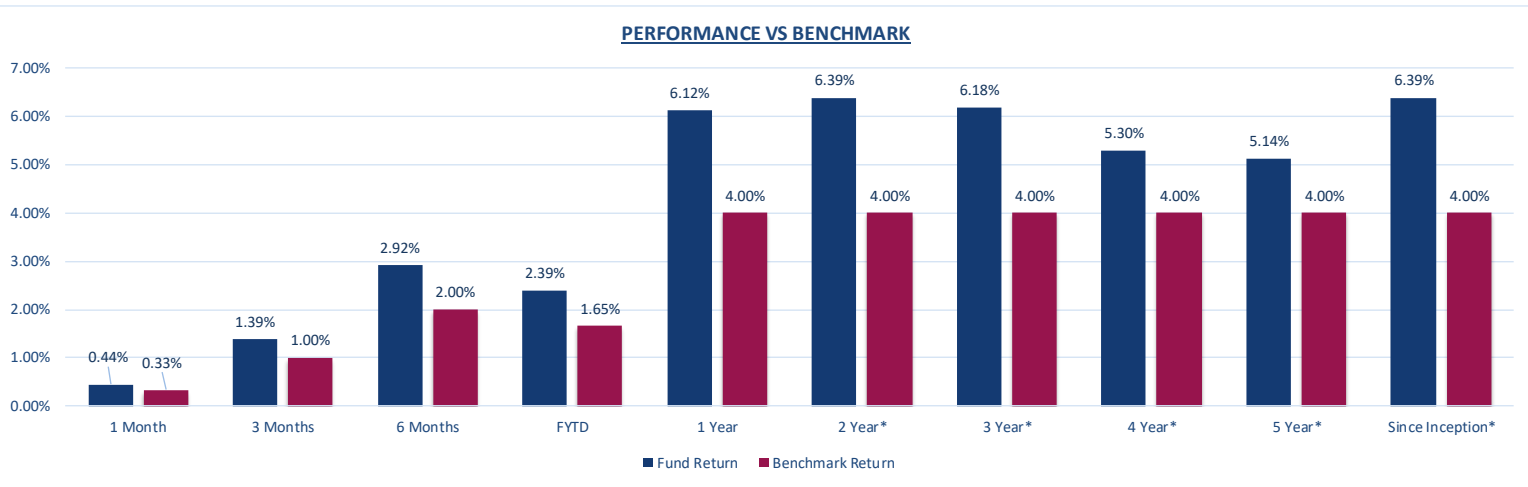
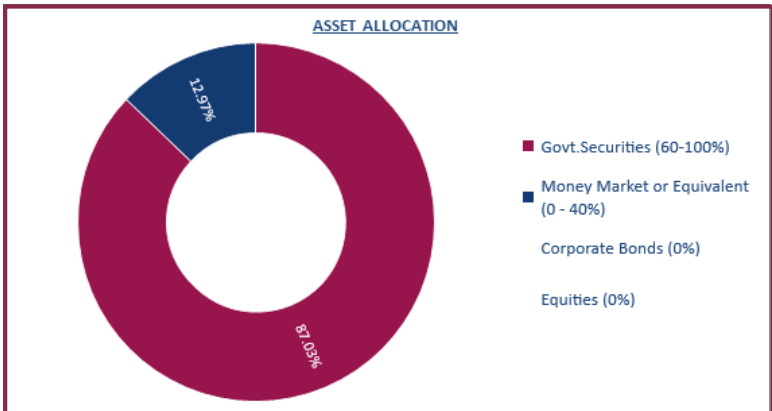
Objective: In terms of regulatory guidelines, this fund comprises of policies discontinued by the policyholders. It invests in a manner so as to provide stable and sustainable returns to the discontinued policies till revived or paid out.

AUM	Rs In Crores	% of AUM
Debt Portfolio	5,457.25	100.00
Equity Portfolio	0.00	0.00
Total AUM	5,457.25	100.00
# Money Market or Equivalent	707.59	12.97

NAV (Per Unit)	20.1857
Fund Management Charge	0.50%
Inception Date	29-Apr-14

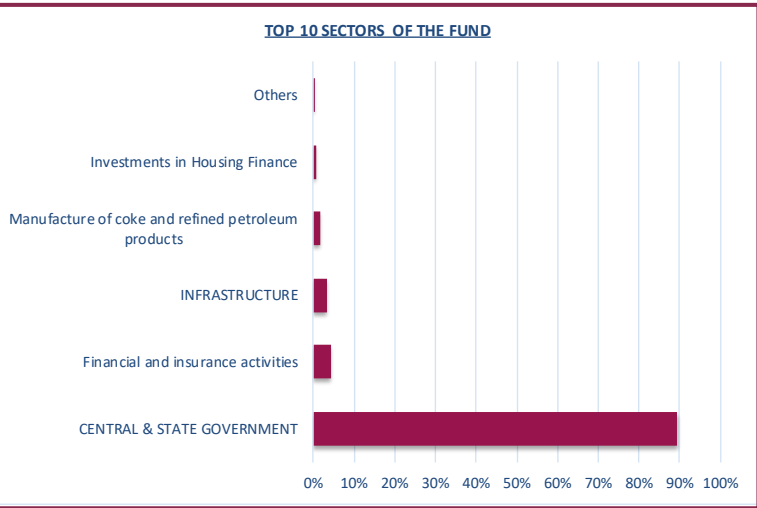
Fund Managers: Fixed Income - Naresh Kumar

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



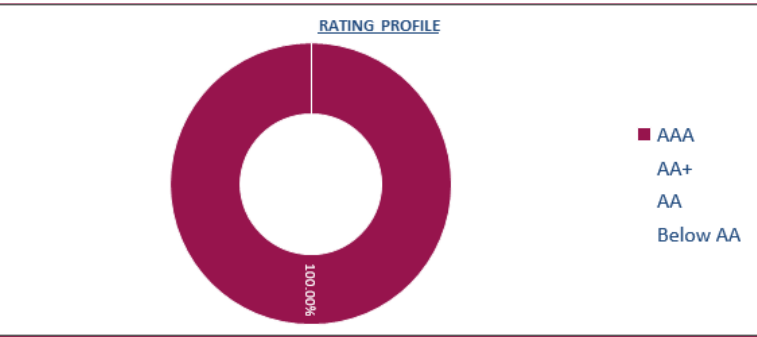
*Returns more than 1 year are CAGR

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	10.40%
364 DAYS TBILL 01 JANUARY 2026	9.71%
364 DAYS TBILL 01 MAY 2026	7.67%
364 DAYS TBILL 02 APRIL 2026	7.62%
364 DAYS TBILL 15 JANUARY 2026	6.26%
364 DAYS TBILL 05 MARCH 2026	5.31%
364 DAYS TBILL 16 JULY 2026	4.59%
364 DAYS TBILL 12 MARCH 2026	4.45%
364 DAYS TBILL 29 JANUARY 2026	4.32%
364 DAYS TBILL 10 APRIL 2026	4.16%



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

Modified Duration	
Debt Portfolio	0.5065
Money Market Instruments	0.0438

Note: Debt portfolio includes MMI

Factsheets - Unit Linked Pension Funds

UL PENSION GROWTH SUPER FUND

ULIF01213/08/07PENSGRWSUP104

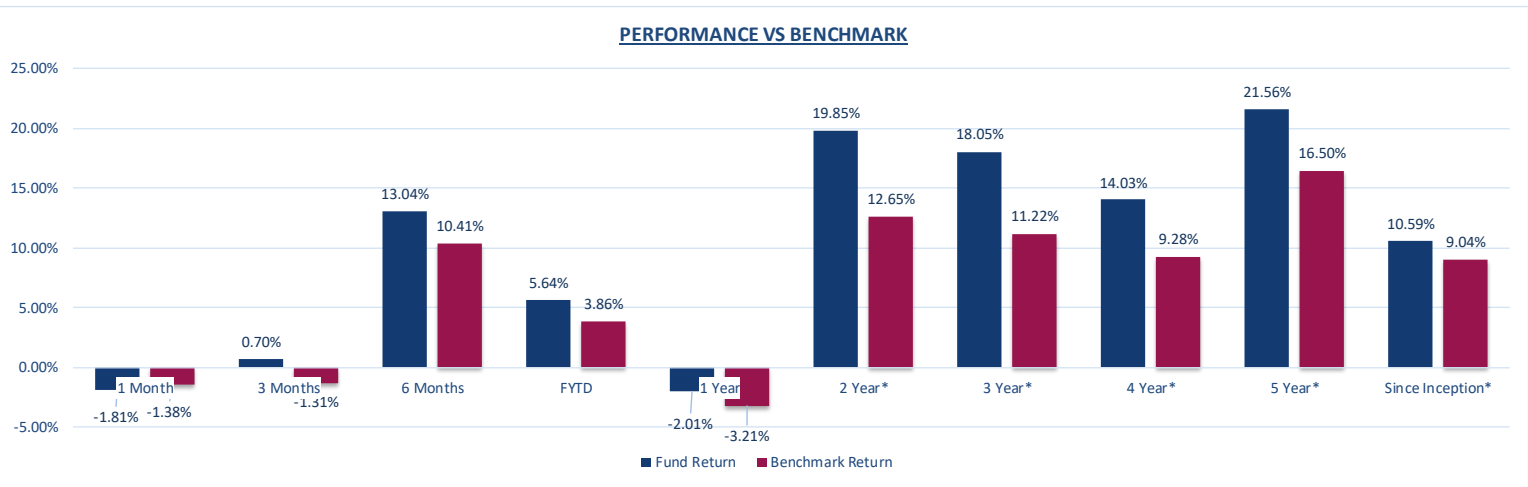
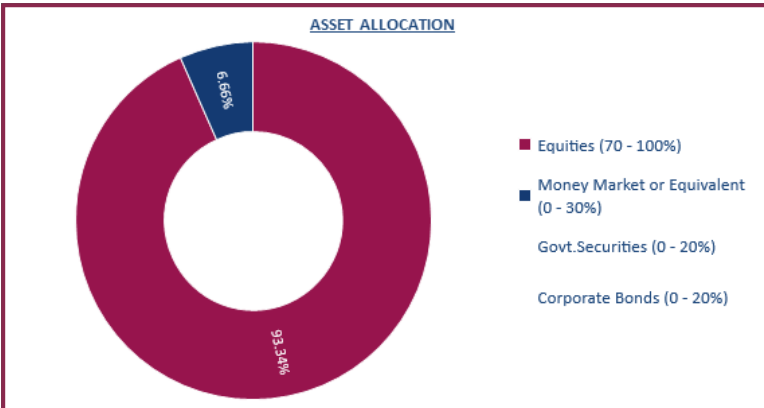
29-Aug-25

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	15.95	6.66
Equity Portfolio	223.64	93.34
Total AUM	239.59	100.00
# Money Market or Equivalent	15.95	6.66

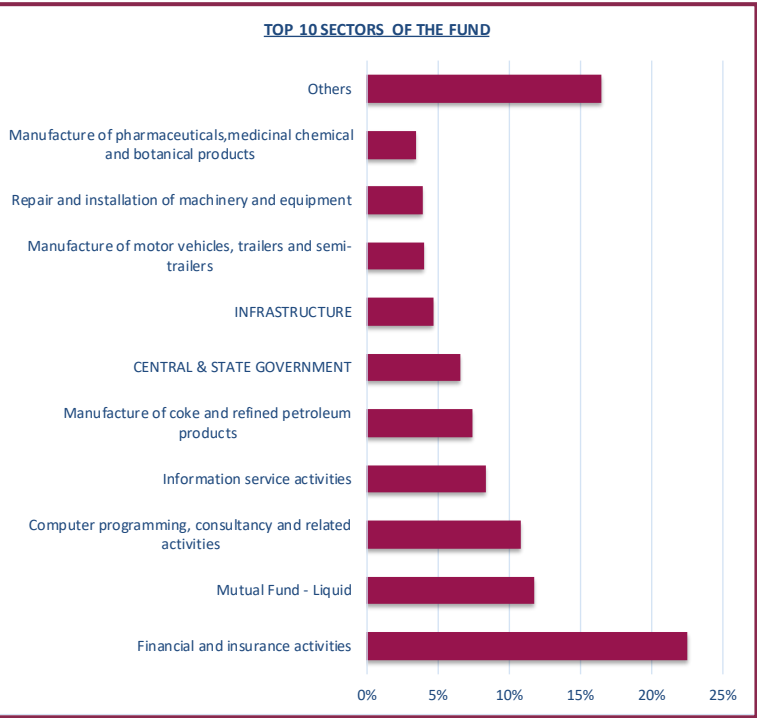
NAV (Per Unit)	60.0455
Fund Management Charge	1.25%
Inception Date	15-Nov-07

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
HOUSING DEVELOPMENT FINANCE CORP BANK	8.46%
ETERNAL LIMITED	8.39%
ICICI BANK LIMITED	7.89%
INFOSYS LIMITED	7.82%
RELIANCE INDUSTRIES LIMITED	7.42%
HINDUSTAN AERONAUTICS LTD	3.89%
SBI NIFTY BANK ETF	3.68%
KOTAK MAHINDRA MF - KOTAK BANKING ETF - DIVIDEND PAYOUT OPTI	3.47%
ICICI PRUDENTIAL BANKING ETF	3.33%
MAHINDRA & MAHINDRA LIMITED	3.02%

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

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

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	0.0082
Money Market Instruments	0.0082
Beta	0.8901

Note: Debt portfolio includes MMI

PENSION LIFE GROWTH FUND

ULIF00525/11/05PENSGROWTH104

29-Aug-25

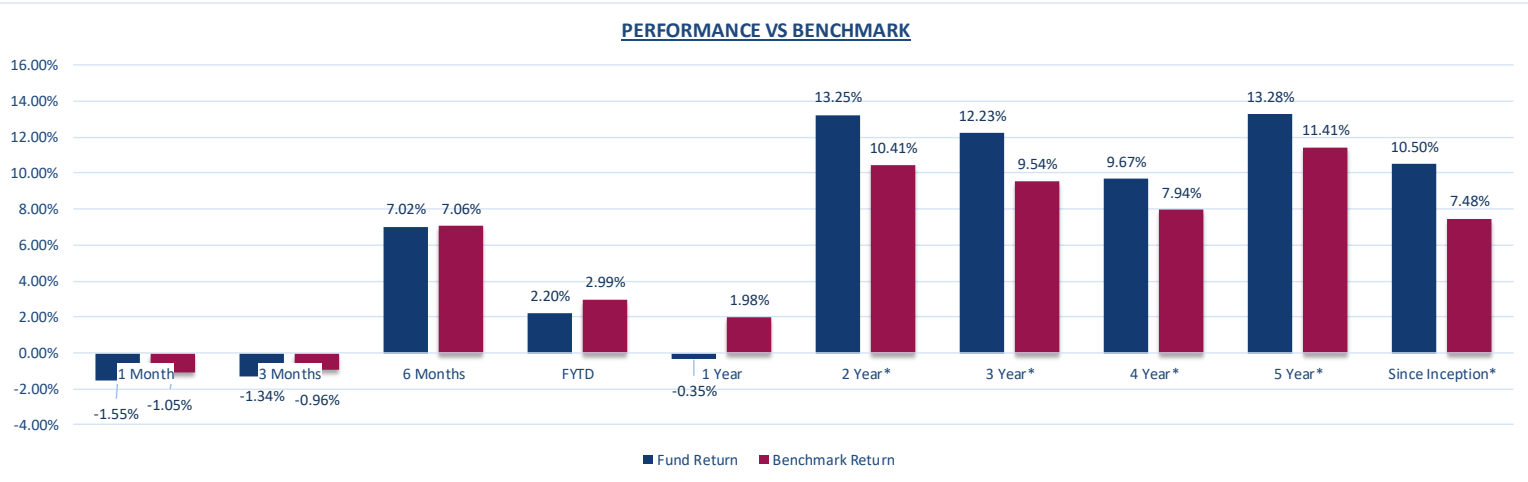
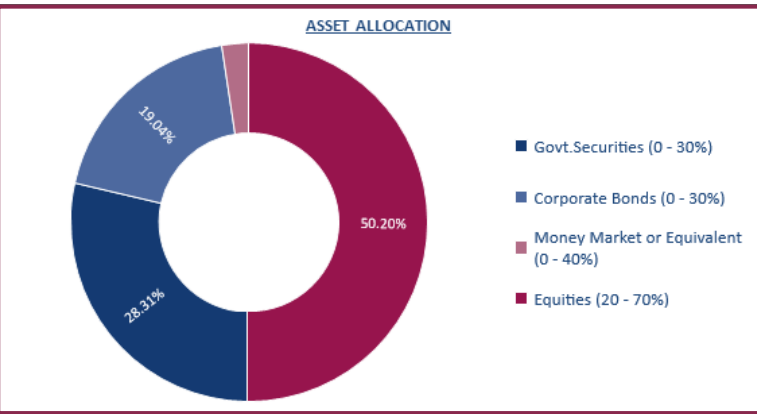
Objective: The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

AUM	Rs In Crores	% of AUM
Debt Portfolio	117.15	49.80
Equity Portfolio	118.09	50.20
Total AUM	235.25	100.00
# Money Market or Equivalent	5.78	2.46

NAV (Per Unit)	70.7405
Fund Management Charge	1.25%
Inception Date	27-Jan-06

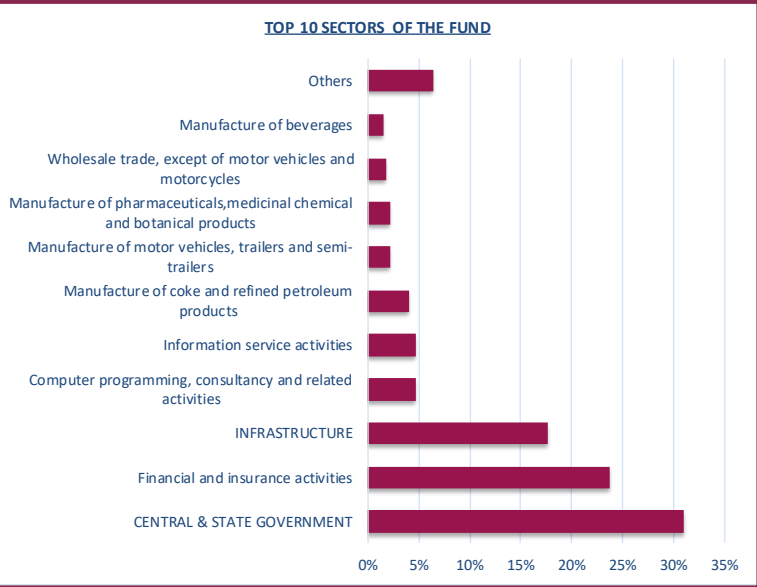
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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)

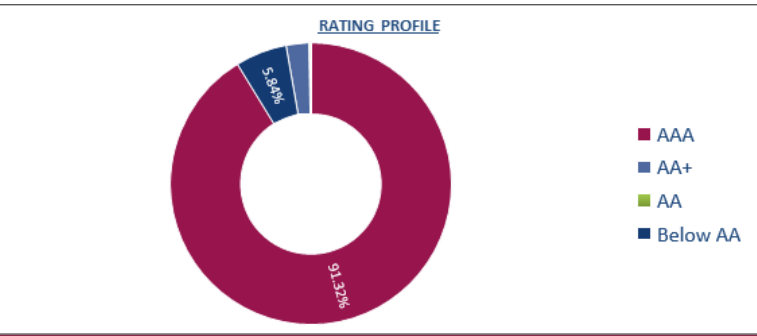


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	7.3295
Money Market Instruments	0.0004
Beta	0.9190

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND		
Security Name	% of AUM	
HOUSING DEVELOPMENT FINANCE CORP BANK	5.96%	
ICICI BANK LIMITED	5.37%	
ETERNAL LIMITED	4.72%	
RELIANCE INDUSTRIES LIMITED	3.99%	
INFOSYS LIMITED	3.71%	
AXIS BANK LIMITED	2.60%	
BAJAJ FINANCE LIMITED	1.90%	
POLY MEDICURE LIMITED	1.86%	
MAHINDRA & MAHINDRA LIMITED	1.68%	
LARSEN & TOUBRO LIMITED	1.52%	

TOP 10 GOVERNMENT SECURITIES IN THE FUND		
Security Name	% of AUM	
6.33 GOI 05 MAY 2035	10.14%	
6.92 MADHYA PRADESH SDL 04 JUNE 2043	6.04%	
7.46 GOI 06 NOVEMBER 2073	3.17%	
6.90 GOI 15 APRIL 2065	2.00%	
6.8 GOI 15 DEC 2060	1.66%	
7.29 SGB 27 JANUARY 2033	1.61%	
7.34 GOI 22 APRIL 2064	1.21%	
7.25 GOI 12 JUNE 2063	0.96%	
8.17 GOI 01 DEC 2044	0.51%	
6.68 GOI 07 JULY 2040	0.36%	



TOP 10 BONDS IN THE FUND		
Security Name	% of AUM	
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	3.41%	
7.12 POWER GRID CORPORATION 24 DECEMBER 2034	2.54%	
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	2.23%	
7.8 YES BANK 01 OCT 2027	2.13%	
8.06 RURAL ELECTRIFICATION CORPORATION LIMITED 27 MAR 2028 -	1.44%	
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.04%	
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	0.91%	
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.90%	
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	0.89%	
8.00 HDFC BANK 27 JULY 2032 (FORMERLY HDFC LTD)	0.62%	

LIFEMAKER PENSION MAXIMISER FUND

ULIF01715/02/13PENSMAXIMI104

29-Aug-25

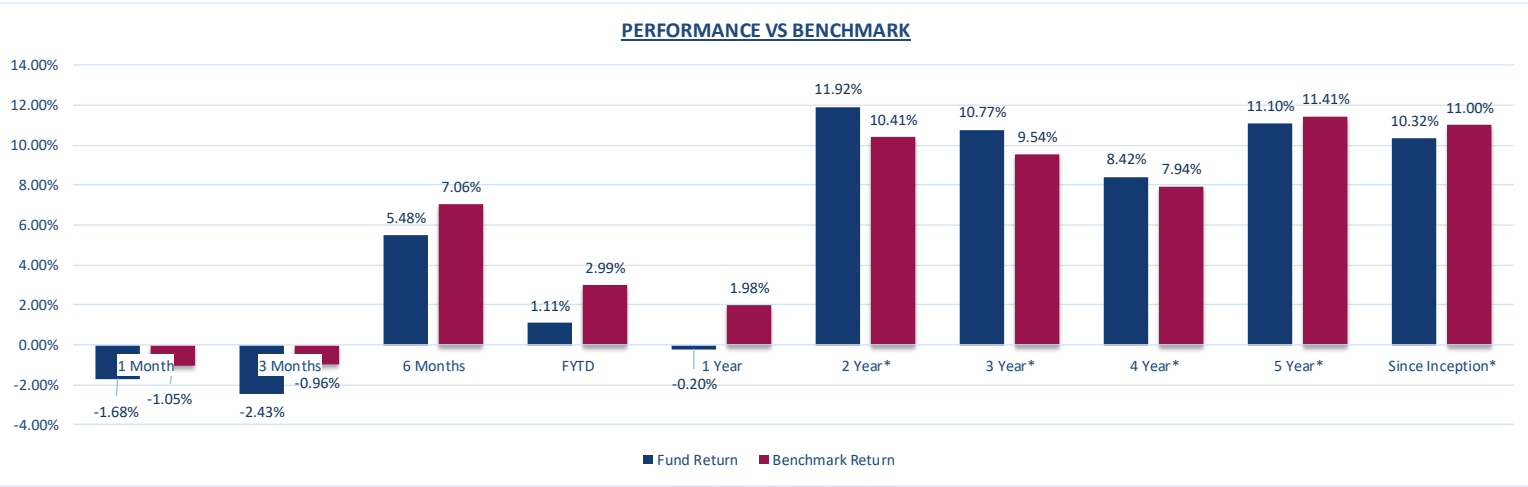
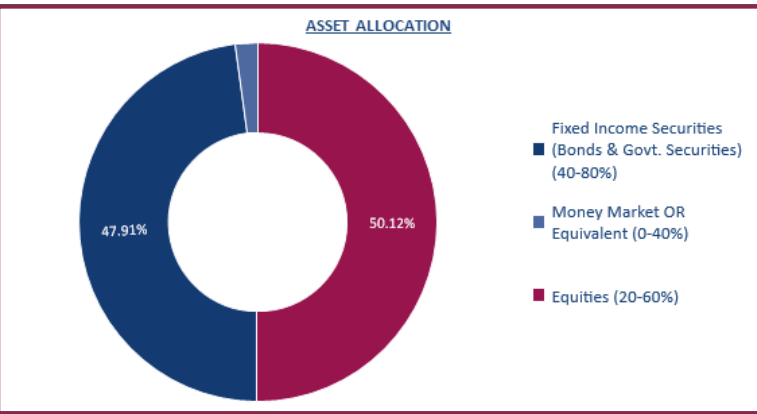
Objective: The investment objective of the Maximiser Fund is to provide potentially higher returns by investing in a combination of listed equities (to target growth in capital value of assets) and fixed income instruments such as government securities, corporate bonds and money market instruments

AUM	Rs In Crores	% of AUM
Debt Portfolio	252.05	49.88
Equity Portfolio	253.27	50.12
Total AUM	505.32	100.00
# Money Market or Equivalent	9.95	1.97

NAV (Per Unit)	32.6014
Fund Management Charge	1.65%
Inception Date	19-Aug-13

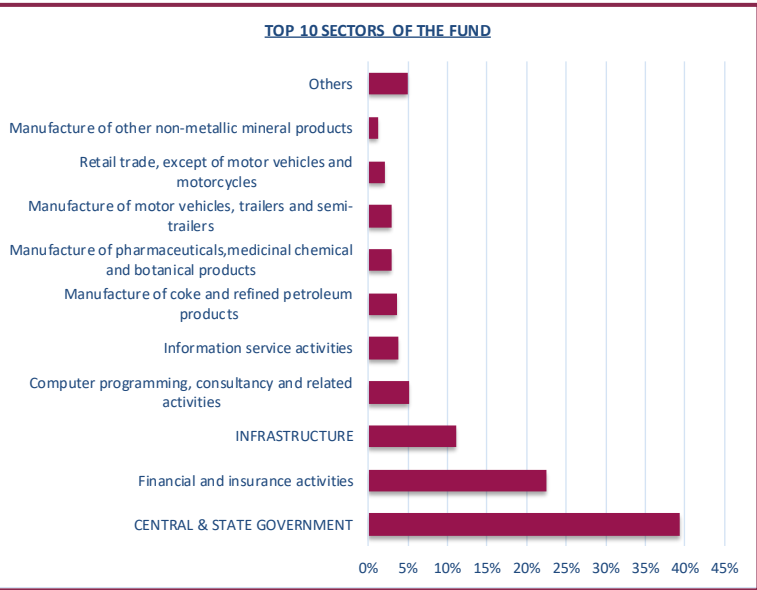
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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



*Returns more than 1 year are CAGR

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

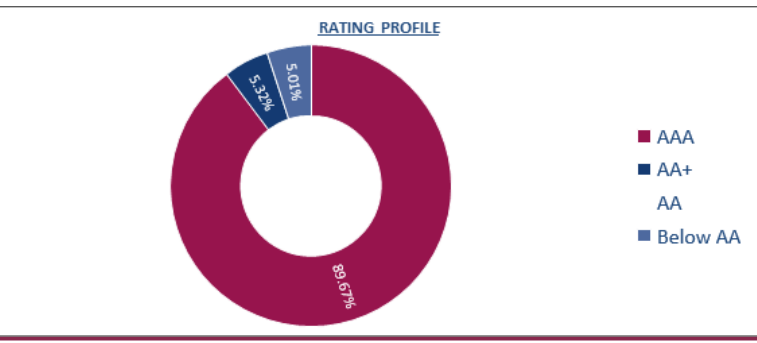


Modified Duration & Risk Profile Of The Fund		
Debt Portfolio	6.7111	
Money Market Instruments	0.0007	
Beta	0.7815	

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
HOUSING DEVELOPMENT FINANCE CORP BANK	4.59%
ICICI BANK LIMITED	4.20%
RELIANCE INDUSTRIES LIMITED	3.14%
AXIS BANK LIMITED	2.81%
ETERNAL LIMITED	2.55%
INFOSYS LIMITED	2.42%
MAHINDRA & MAHINDRA LIMITED	2.36%
STATE BANK OF INDIA	1.86%
BAJAJ FINANCE LIMITED	1.38%
ULTRATECH CEMENT LIMITED	1.23%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.33 GOI 05 MAY 2035	20.93%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	5.62%
6.90 GOI 15 APRIL 2065	3.92%
7.26 MAHARASHTRA SDL 07 AUGUST 2049	0.97%
7.46 GOI 06 NOVEMBER 2073	0.87%
7.34 GOI 22 APRIL 2064	0.84%
6.68 GOI 07 JULY 2040	0.62%
7.29 SGB 27 JANUARY 2033	0.45%
7.65 KARNATAKA SDL 29 NOV 2027	0.21%
7.54 GOI 23 MAY 2036	0.12%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	1.98%
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	1.36%
7.44 NATIONAL THERMAL POWER CORPORATION 25 AUGUST 2032	1.12%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.05%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.04%
7.40 NABARD 29 APRIL 2030	1.00%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	0.96%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	0.92%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	0.66%
7.76 FEDERAL BANK INFRA 12 NOV 2034	0.50%

PENSION LIFE BALANCED FUND

ULIF00625/11/05PENSBALANC104

29-Aug-25

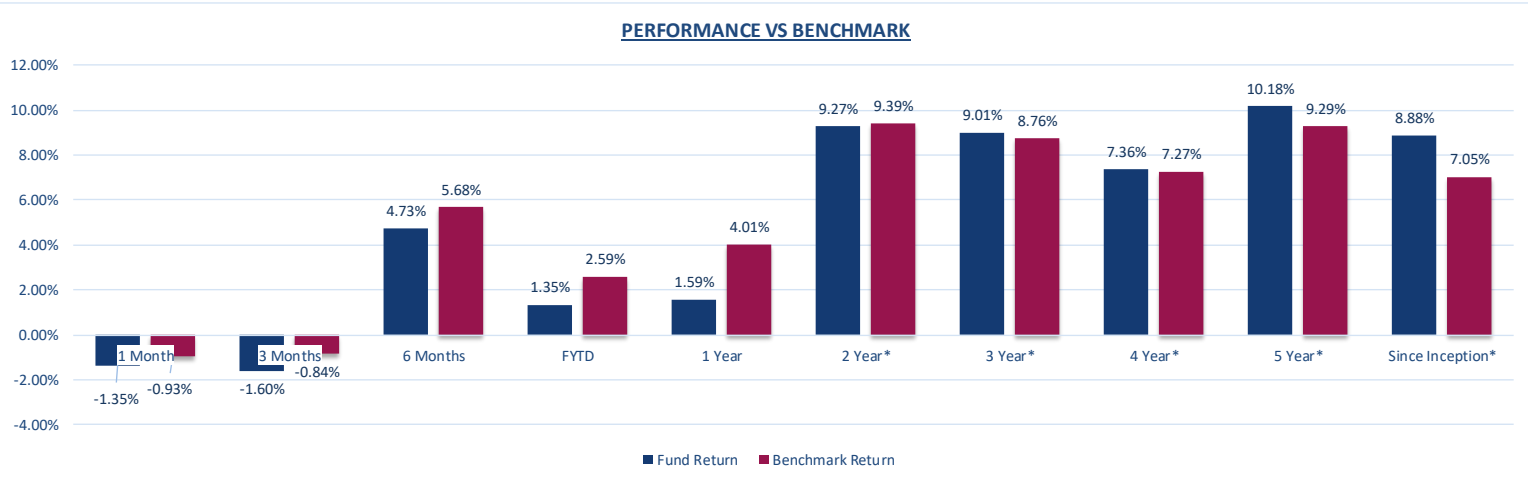
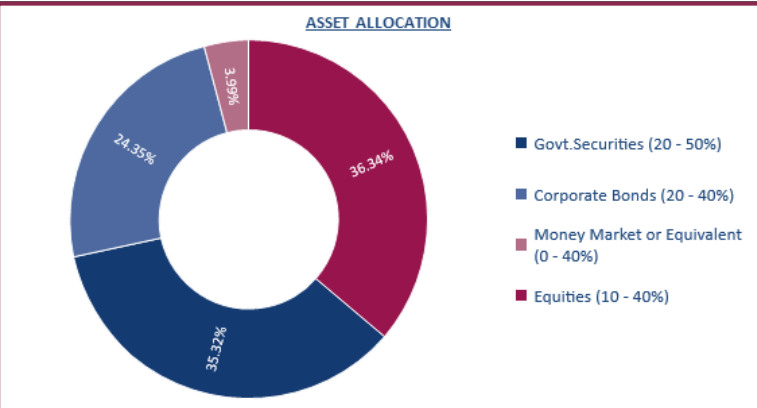
Objective: The investment objective of this fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

AUM	Rs In Crores	% of AUM
Debt Portfolio	33.15	63.66
Equity Portfolio	18.92	36.34
Total AUM	52.07	100.00
# Money Market or Equivalent	2.08	3.99

NAV (Per Unit)	53.0137
Fund Management Charge	1.10%
Inception Date	27-Jan-06

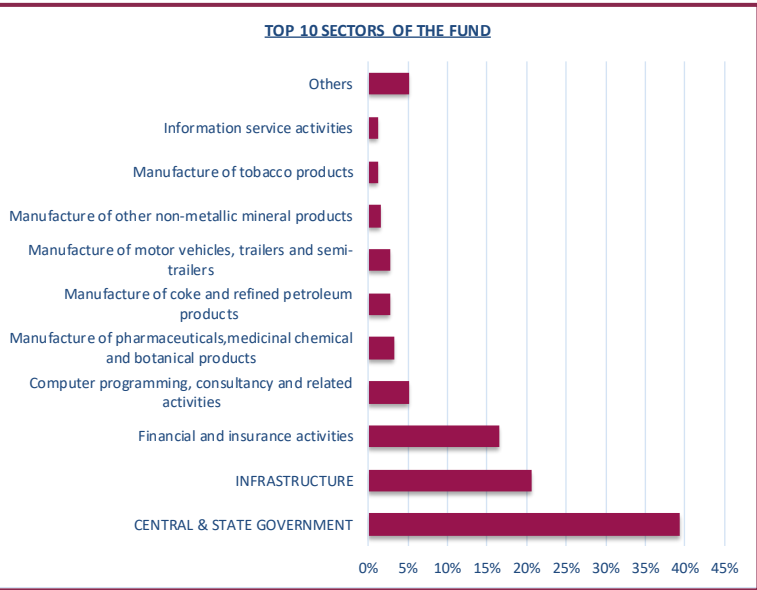
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 70% and NSE Nifty 50 - 30%

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)

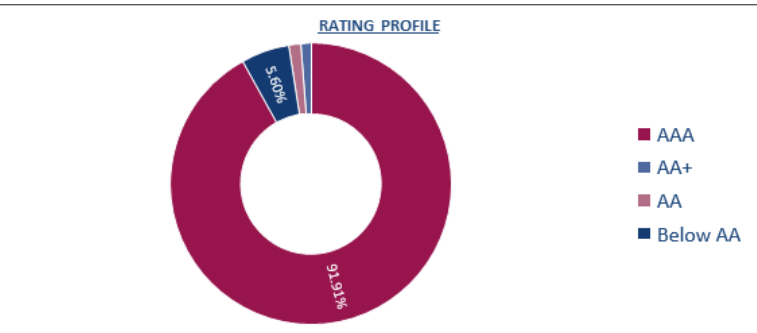


Modified Duration & Risk Profile Of The Fund		
Debt Portfolio	6.7031	
Money Market Instruments	0.0005	
Beta	0.9473	

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ICICI BANK LIMITED	3.50%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.48%
INFOSYS LIMITED	2.86%
RELIANCE INDUSTRIES LIMITED	2.83%
LARSEN & TOUBRO LIMITED	1.96%
MAHINDRA & MAHINDRA LIMITED	1.71%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	1.51%
ITC LIMITED	1.32%
STATE BANK OF INDIA	1.23%
ULTRATECH CEMENT LIMITED	1.21%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.33 GOI 05 MAY 2035	10.14%
6.8 GOI 15 DEC 2060	4.55%
7.29 SGB 27 JANUARY 2033	4.23%
7.46 GOI 06 NOVEMBER 2033	3.49%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.97%
7.25 GOI 12 JUNE 2063	1.89%
6.90 GOI 15 APRIL 2065	1.80%
7.34 GOI 22 APRIL 2064	1.37%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	1.03%
8.00 OIL MARKETING BOND GOI 23 MAR 2026	0.97%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	5.30%
8.70 RURAL ELECTRIFICATION CORPORATION LIMITED GOI SERVICE B	3.03%
8.35 INDIA RAILWAY FINANCE CORP LTD 13 MARCH 2029	2.20%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	2.02%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.95%
7.70 BAJAJ FINANCE LIMITED 07 JUNE 2027	1.95%
7.80 YES BANK 29 SEP 2027	1.54%
7.8 YES BANK 01 OCT 2027	1.54%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.02%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	1.01%

LIFEMAKER PENSION PRESERVER FUND

ULIF01815/02/13PENSPRESER104

29-Aug-25

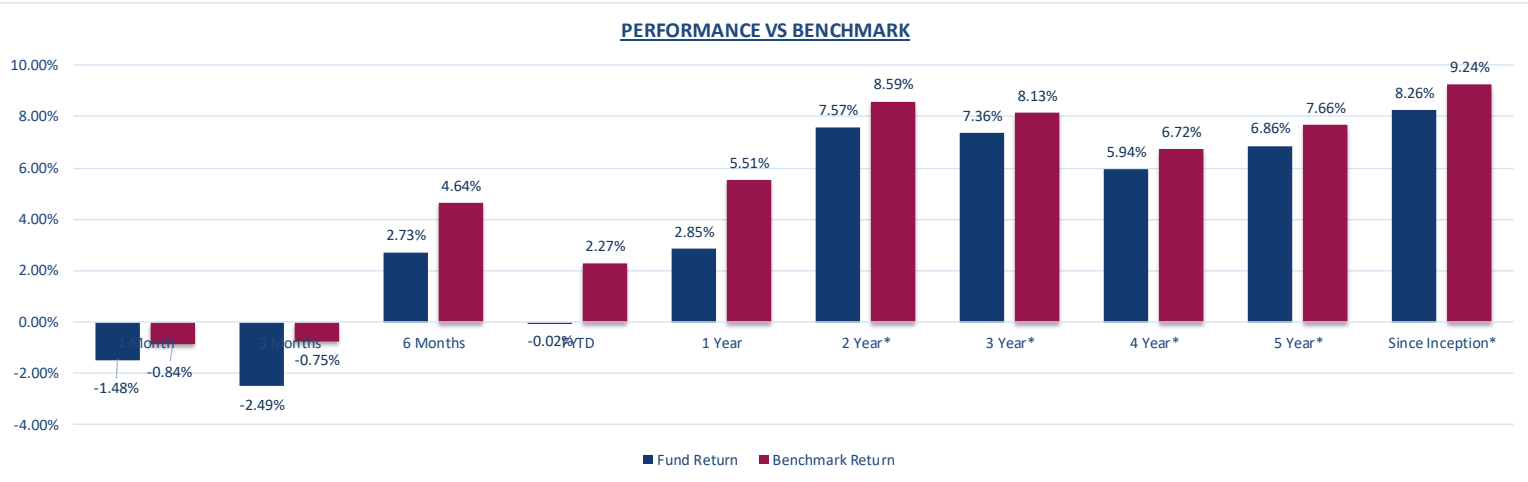
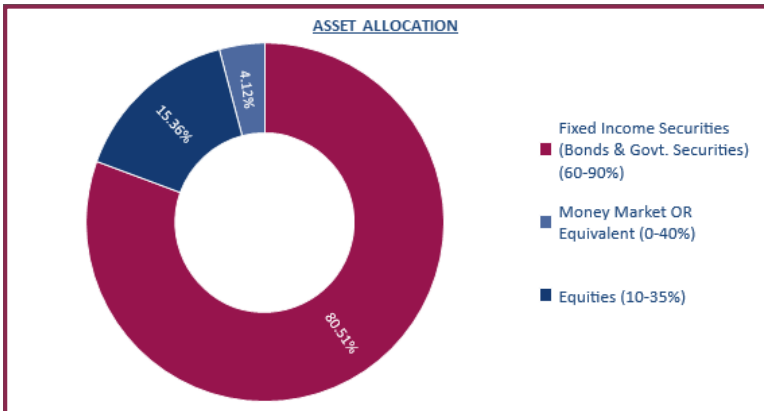
Objective: The objective of the Preserver Fund is to provide stable returns by investing in assets of relatively low to moderate level of risk. The fund invests primarily in fixed income securities such as government securities, corporate bonds etc. However, the fund also invests in equities.

AUM	Rs In Crores	% of AUM
Debt Portfolio	75.51	84.64
Equity Portfolio	13.71	15.36
Total AUM	89.22	100.00
# Money Market or Equivalent	3.68	4.12

NAV (Per Unit)	25.9797
Fund Management Charge	1.45%
Inception Date	20-Aug-13

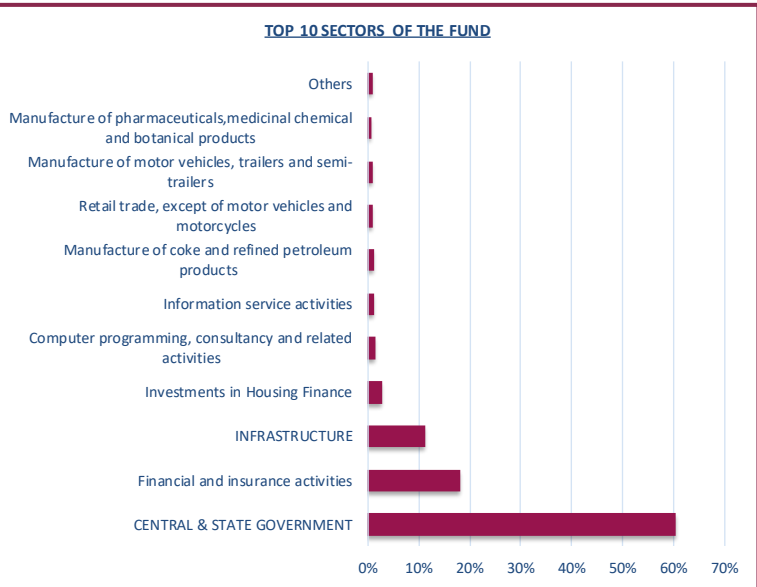
Fund Managers: Equity - Kamlesh Khareta; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 85% and NSE Nifty 50 - 15%

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)

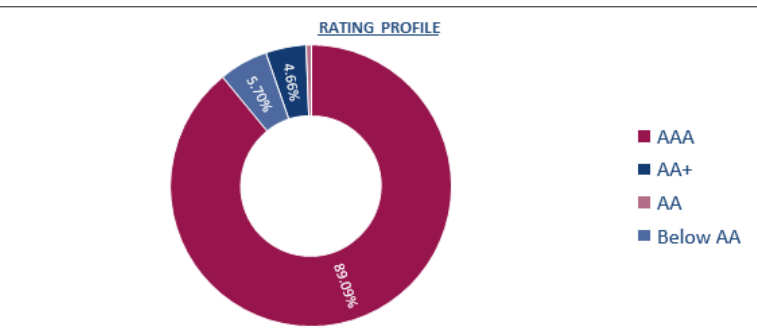


Modified Duration & Risk Profile Of The Fund		
Debt Portfolio	6.6168	
Money Market Instruments	0.0006	
Beta	0.9818	

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ICICI BANK LIMITED	1.27%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.12%
RELIANCE INDUSTRIES LIMITED	1.00%
ETERNAL LIMITED	0.93%
AXIS BANK LIMITED	0.89%
INFOSYS LIMITED	0.82%
MAHINDRA & MAHINDRA LIMITED	0.71%
TRENT LIMITED	0.51%
ULTRATECH CEMENT LIMITED	0.49%
BIKAJI FOODS INTERNATIONAL LTD	0.42%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.33 GOI 05 MAY 2035	23.48%
6.8 GOI 15 DEC 2060	8.52%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	5.03%
6.90 GOI 15 APRIL 2065	4.21%
7.34 GOI 22 APRIL 2064	2.91%
7.29 SGB 27 JANUARY 2033	2.47%
8.51 MAHARASTRA SDL 09 MAR 2026	2.16%
7.46 GOI 06 NOVEMBER 2073	1.60%
7.18 GOI 14 AUGUST 2033	1.19%
7.25 GOI 12 JUNE 2063	0.87%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	4.91%
7.80 YES BANK 29 SEP 2027	2.92%
9 SHRIRAM TRANSPORT FINANCE CO. LIMITED 28 MAR 2028	2.91%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	2.44%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.35%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.79%
7.40 NABARD 29 APRIL 2030	1.71%
6.94 NATIONAL HIGHWAYS AUTHORITY OF INDIA 30 DEC 2036	1.43%
7.76 FEDERAL BANK INFRA 12 NOV 2034	1.14%
7.8 YES BANK 01 OCT 2027	1.12%

PENSION LIFE CONSERVATIVE FUND

ULIF00725/11/05PENSCONSER104

29-Aug-25

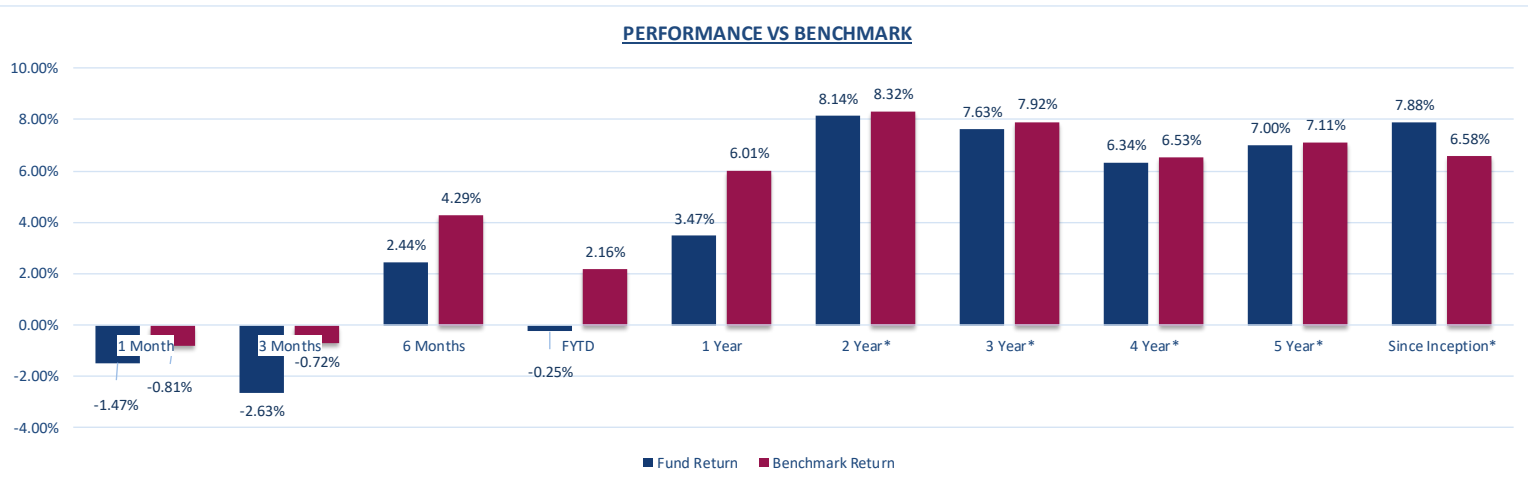
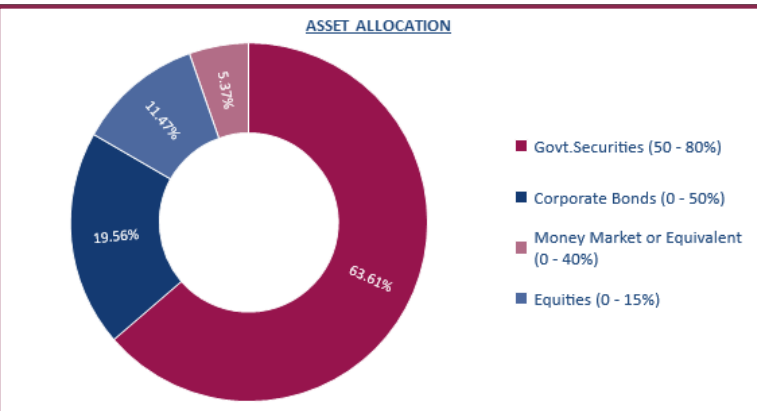
Objective: The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate bonds etc.

AUM	Rs In Crores	% of AUM
Debt Portfolio	3.99	88.53
Equity Portfolio	0.52	11.47
Total AUM	4.51	100.00
# Money Market or Equivalent	0.24	5.37

NAV (Per Unit)	44.2278
Fund Management Charge	0.90%
Inception Date	27-Jan-06

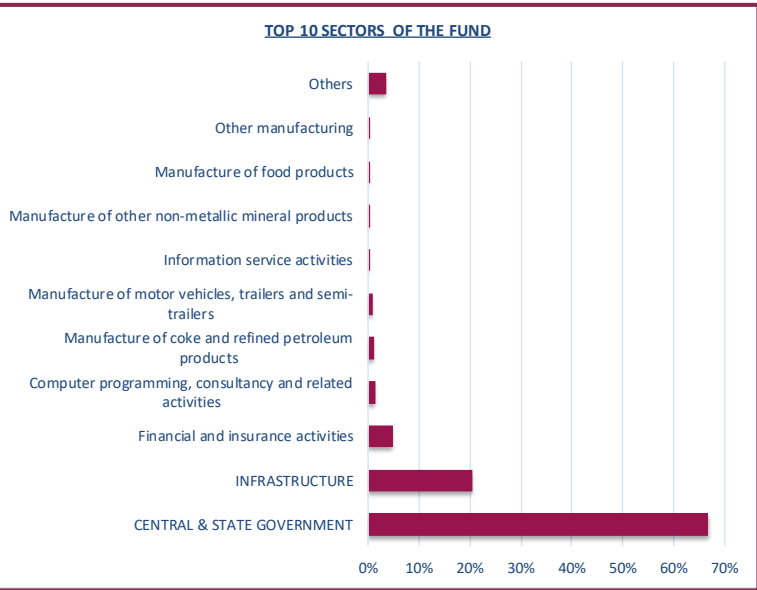
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 90% and NSE Nifty 50 - 10%

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)

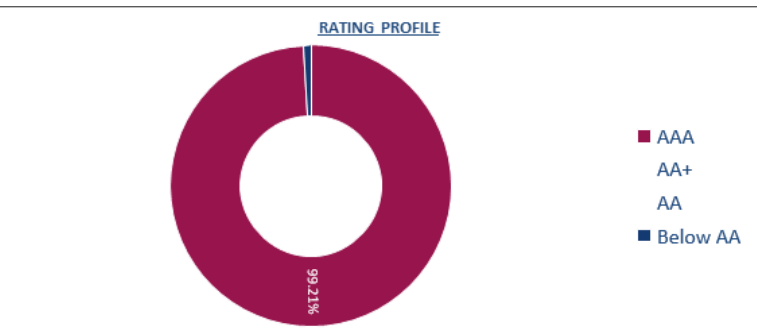


Modified Duration & Risk Profile Of The Fund		
Debt Portfolio	7.3166	
Money Market Instruments	0.0003	
Beta	0.9397	

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		1.11%
INFOSYS LIMITED		0.84%
MAHINDRA & MAHINDRA LIMITED		0.66%
BHARTI AIRTEL LIMITED		0.63%
AXIS BANK LIMITED		0.46%
NTPC LIMITED		0.46%
LARSEN & TOUBRO LIMITED		0.46%
KOTAK MAHINDRA BANK LIMITED		0.41%

TOP 10 GOVERNMENT SECURITIES IN THE FUND		
Security Name		% of AUM
6.33 GOI 05 MAY 2035		40.82%
7.46 GOI 06 NOVEMBER 2073		6.93%
7.25 GOI 12 JUNE 2063		5.47%
7.34 GOI 22 APRIL 2064		3.02%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042		2.49%
7.74 TAMILNADU SDL 22 FEB 2026		2.24%
8.17 GOI 01 JULY 2044		1.05%
6.68 GOI 07 DEC 2040		0.62%
6.95 GOI 16 DEC 2061		0.24%
6.8 GOI 15 DEC 2060		0.20%



TOP 10 BONDS IN THE FUND		
Security Name		% of AUM
7.12 POWER GRID CORPORATION 24 DECEMBER 2034		6.62%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029		4.63%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033		2.33%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034		2.33%
7.50 NABARD (GOI SERVICED) 17 NOV 2034		2.28%
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

29-Aug-25

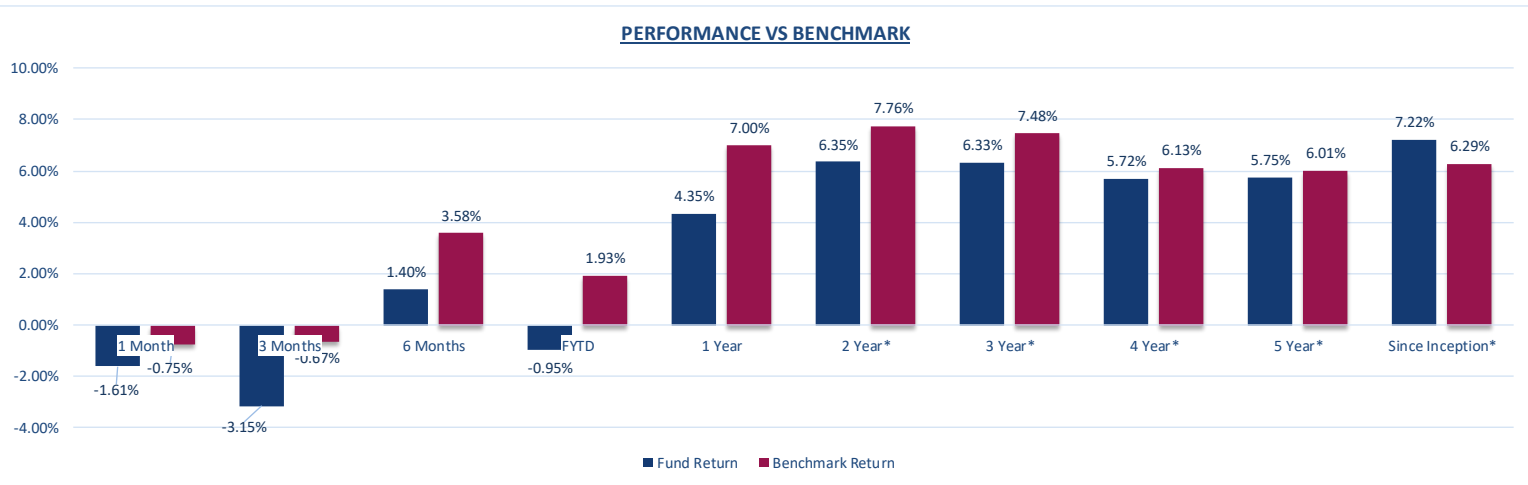
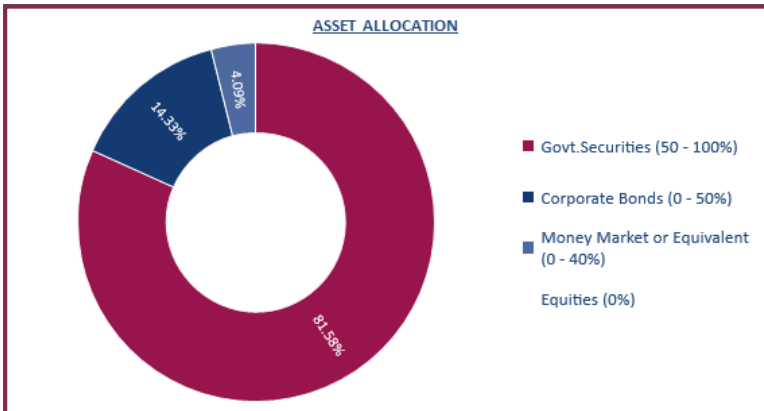
Objective: The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

AUM	Rs In Crores	% of AUM
Debt Portfolio	38.80	100.00
Equity Portfolio	0.00	0.00
Total AUM	38.80	100.00
# Money Market or Equivalent	1.59	4.09

NAV (Per Unit)	39.2005
Fund Management Charge	0.90%
Inception Date	27-Jan-06

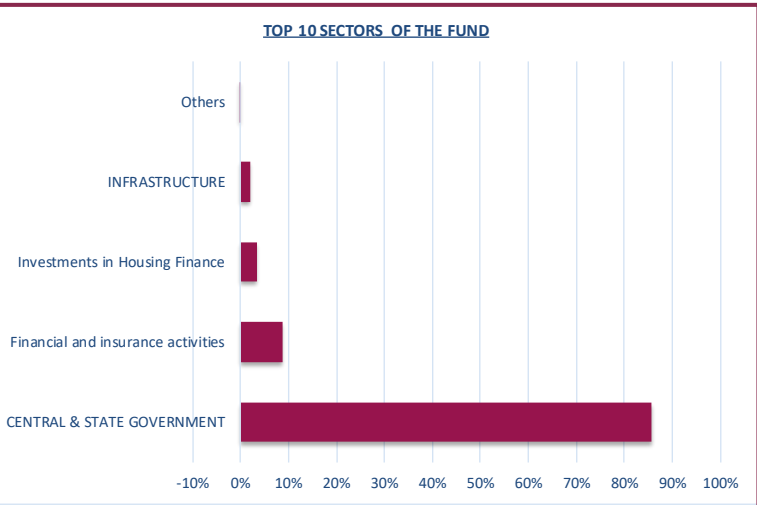
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



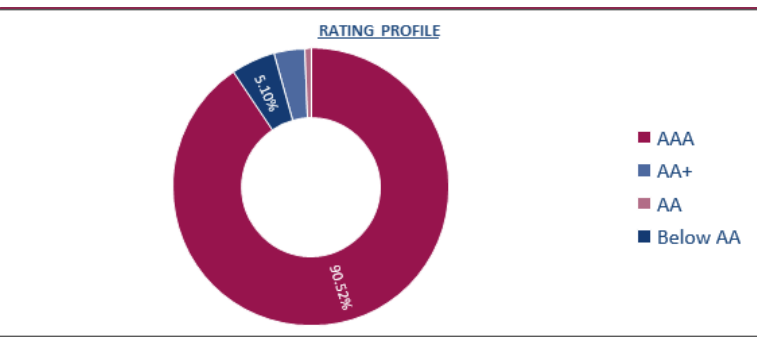
*Returns more than 1 year are CAGR

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
7.25 GOI 12 JUNE 2063	28.50%
6.33 GOI 05 MAY 2035	25.60%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	9.76%
7.34 GOI 22 APRIL 2064	5.30%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.99%
6.90 GOI 15 APRIL 2065	3.64%
6.68 GOI 07 JULY 2040	1.16%
8.13 KERALA SDL 21 MAR 2028	1.10%
6.8 GOI 15 DEC 2060	1.07%
7.29 SGB 27 JANUARY 2033	0.41%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
9.30 SHRIRAM TRANSPORT FINANCE 18 MAR 2026	3.65%
7.8 YES BANK 01 OCT 2027	3.62%
8.37 HUDCO (GOI SERVICED) 25 MARCH 2029	2.70%
8.35 INDIAN RAILWAY FINANCE CORP LTD 13 MARCH 2029	1.34%
7.80 YES BANK 29 SEP 2027	1.03%
7.64 INDIAN RAILWAY FINANCE CORP LTD 28 NOVEMBER 2037	0.80%
6.75 PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	0.72%
9.25% SK FINANCE 08 NOVEMBER 2026 (STEP UP)	0.45%
7.60 MUTHOOT FINANCE 20 APR 2026	0.02%

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	8.3925
Money Market Instruments	0.0003
Beta	0.9618

Note: Debt portfolio includes MMI

DISCONTINUANCE FUND PENSION

ULIF01912/08/13PENSDISCON104

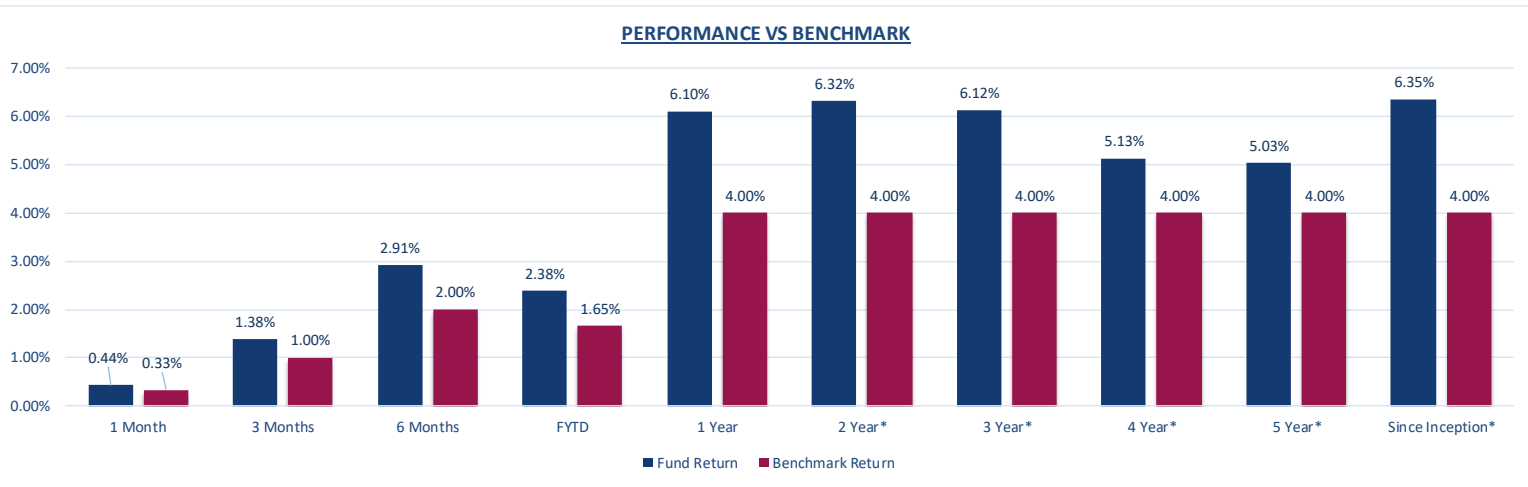
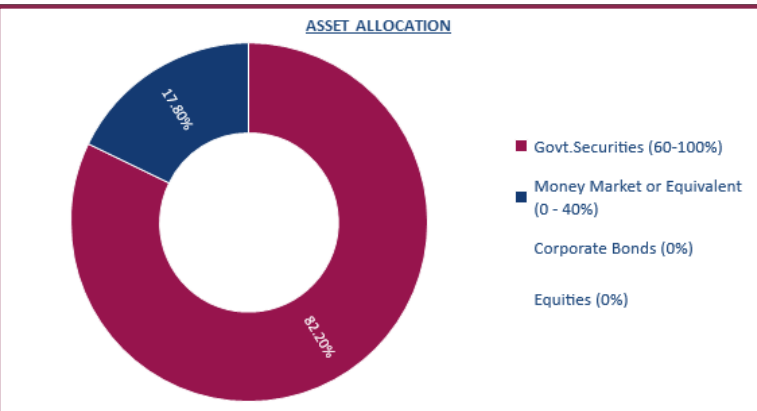
29-Aug-25

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	201.17	100.00
Equity Portfolio	0.00	0.00
Total AUM	201.17	100.00
# Money Market or Equivalent	35.80	17.80

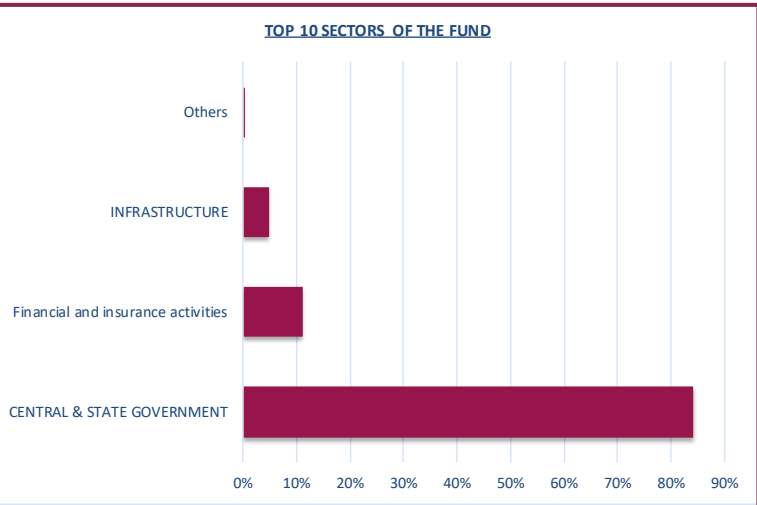
NAV (Per Unit)	20.3471
Fund Management Charge	0.50%
Inception Date	19-Feb-14

Fund Managers: Fixed Income - Naresh Kumar



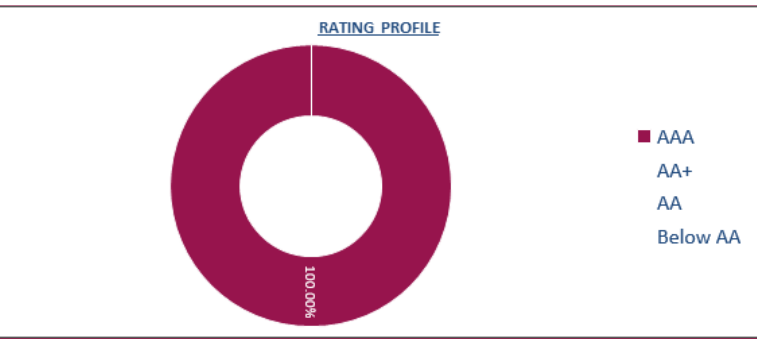
*Returns more than 1 year are CAGR

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	16.80%
364 DAYS TBILL 02 APRIL 2026	9.62%
364 DAYS TBILL 09 OCTOBER 2025	7.53%
364 DAYS TBILL 10 APRIL 2026	7.21%
364 DAYS TBILL 01 MAY 2026	7.18%
364 DAYS TBILL 27 NOVEMBER 2025	4.90%
364 DAYS TBILL 11 DECEMBER 2025	4.88%
364 DAYS TBILL 21 MAY 2026	4.78%
364 DAYS TBILL 27 FEBRUARY 2026	4.10%
364 DAYS TBILL 29 JANUARY 2026	3.87%



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

Modified Duration	
Debt Portfolio	0.5005
Money Market Instruments	0.0794

Note: Debt portfolio includes MMI

Factsheets - Unit Linked Group Funds

GR GRATUITY GROWTH FUND

ULGF00117/04/06GRATGROWTH104

29-Aug-25

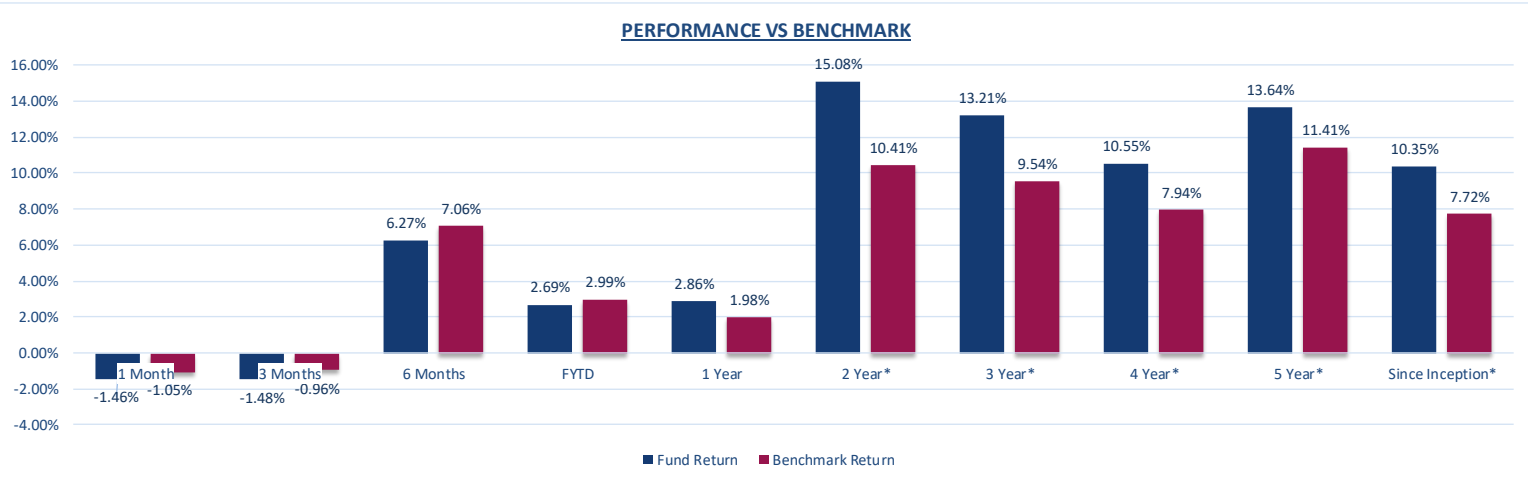
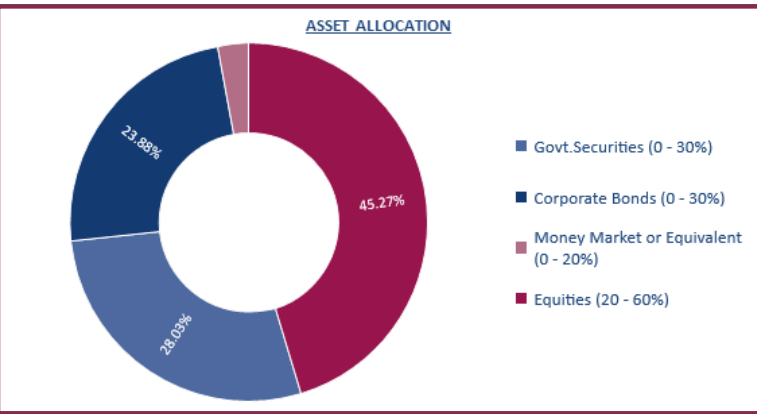
Objective: The investment objective of the Growth Fund is to provide potentially higher returns to unit holders by investing primarily in Equities (to target growth in capital value of assets); however, the fund will also invest in Government securities, corporate bonds and money market instruments.

AUM	Rs In Crores	% of AUM
Debt Portfolio	30.54	54.73
Equity Portfolio	25.26	45.27
Total AUM	55.80	100.00
# Money Market or Equivalent	1.57	2.81

NAV (Per Unit)	65.0831
Fund Management Charge	0.50%
Inception Date	28-Aug-06

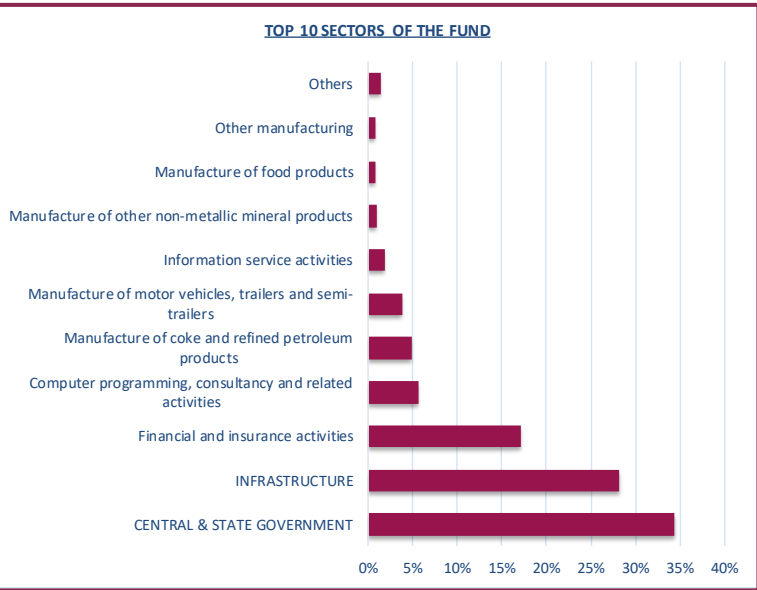
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 50% and NSE Nifty 50 - 50%

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)

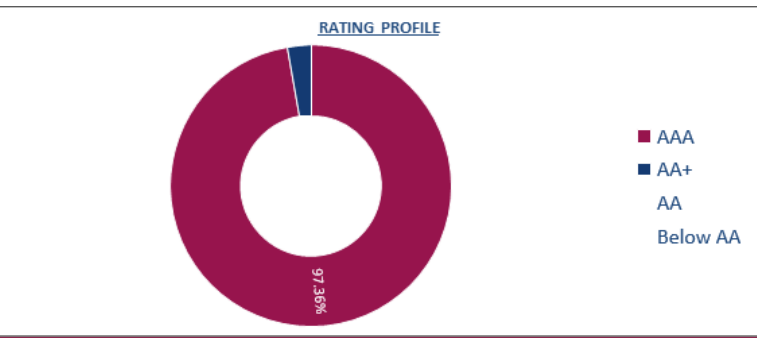


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	6.6224
Money Market Instruments	0.0009
Beta	0.9041

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ICICI BANK LIMITED	4.88%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.84%
RELIANCE INDUSTRIES LIMITED	4.83%
INFOSYS LIMITED	3.60%
MAHINDRA & MAHINDRA LIMITED	2.64%
BHARTI AIRTEL LIMITED	2.20%
ETERNAL LIMITED	1.86%
LARSEN & TOUBRO LIMITED	1.82%
BAJAJ FINANCE LIMITED	1.52%
NTPC LIMITED	1.52%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.33 GOI 05 MAY 2035	11.35%
6.90 GOI 15 APRIL 2065	4.88%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.03%
7.25 GOI 12 JUNE 2063	3.18%
7.34 GOI 22 APRIL 2064	1.17%
6.8 GOI 15 DEC 2060	0.99%
7.25 MAHARASHTRA SDL 28 DEC 2026	0.91%
7.62 GOI 15 SEP 2039	0.76%
6.68 GOI 07 JULY 2040	0.37%
8.40 OIL MARKETING BOND GOI 29 MAR 2026	0.27%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.40 NABARD 29 APRIL 2030	4.55%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	3.76%
7.25 INDIAN RAILWAY FINANCE CORP LTD 17 JANUARY 2035	3.60%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	3.09%
7.65 POWER FINANCE CORPORATION 13 NOVEMBER 2037	2.23%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	1.85%
8.79 INDIAN RAILWAY FINANCE CORPORATION 04 MAY 2030	0.77%
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	0.76%
9.15 SHRIRAM FINANCE 19 JANUARY 2029	0.76%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	0.75%

GR GRATUITY BALANCED FUND

ULGF00217/04/06GRATBALANC104

29-Aug-25

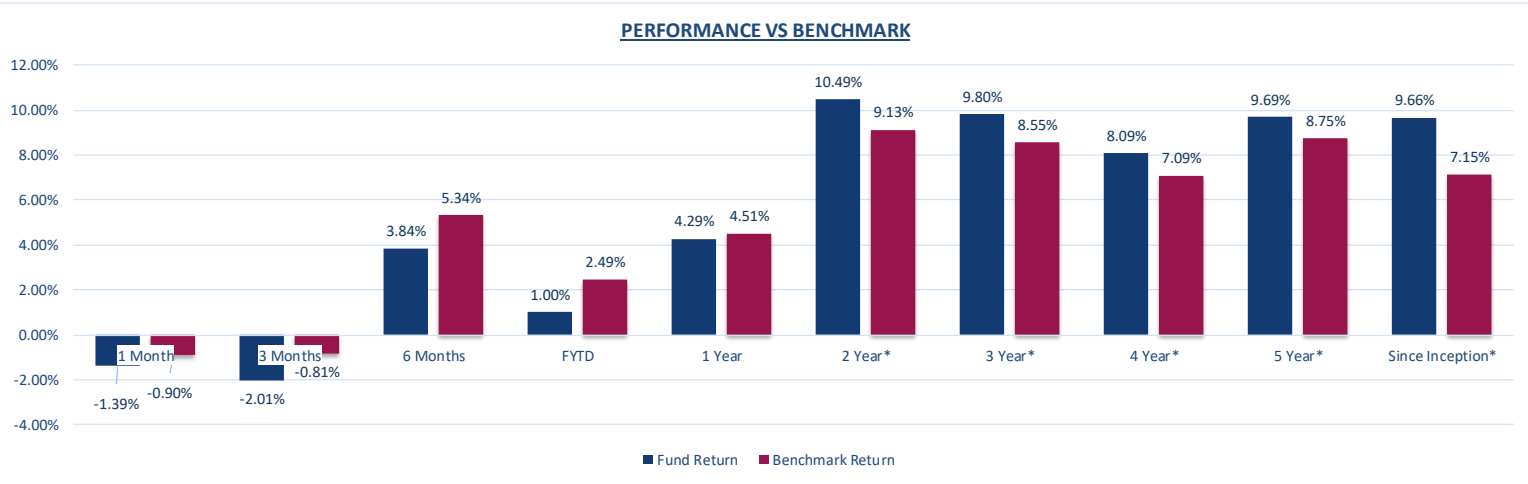
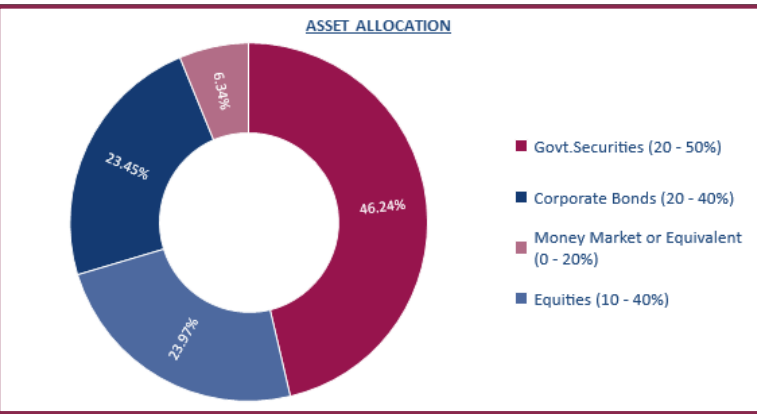
Objective: The investment objective of the Balanced Fund is to provide balanced returns from investing in both fixed income securities (to target stability of returns) as well as in equities (to target growth in capital value of assets).

AUM	Rs In Crores	% of AUM
Debt Portfolio	80.86	76.03
Equity Portfolio	25.49	23.97
Total AUM	106.35	100.00
# Money Market or Equivalent	6.74	6.34

NAV (Per Unit)	57.7415
Fund Management Charge	0.45%
Inception Date	28-Aug-06

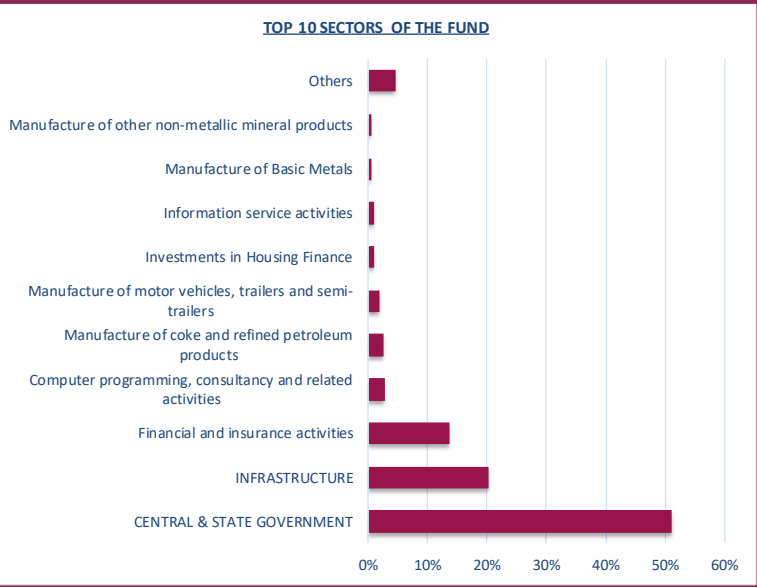
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index - 75% and NSE Nifty 50 - 25%

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)

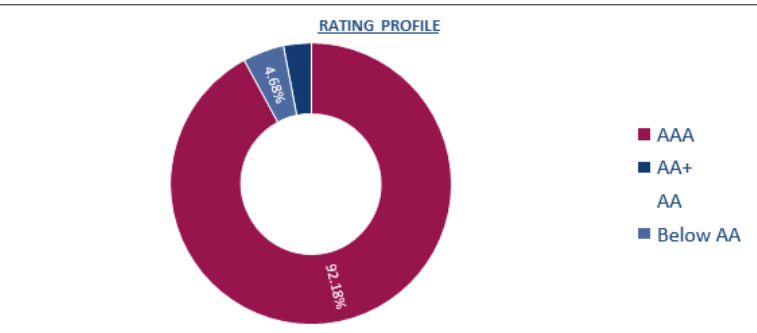


Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	7.0668
Money Market Instruments	0.0005
Beta	0.9118

Note: Debt portfolio includes MMI

TOP 10 EQUITIES IN THE FUND	
Security Name	% of AUM
ICICI BANK LIMITED	2.76%
RELIANCE INDUSTRIES LIMITED	2.40%
HOUSING DEVELOPMENT FINANCE CORP BANK	2.32%
INFOSYS LIMITED	1.79%
MAHINDRA & MAHINDRA LIMITED	1.31%
BHARTI AIRTEL LIMITED	1.24%
NTPC LIMITED	0.94%
ETERNAL LIMITED	0.93%
LARSEN & TOUBRO LIMITED	0.91%
BAJAJ FINANCE LIMITED	0.76%

TOP 10 GOVERNMENT SECURITIES IN THE FUND	
Security Name	% of AUM
6.33 GOI 05 MAY 2035	16.86%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	8.91%
7.25 GOI 12 JUNE 2063	3.70%
6.90 GOI 15 APRIL 2065	3.53%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	2.57%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	2.43%
7.34 GOI 22 APRIL 2064	2.40%
7.46 GOI 06 NOVEMBER 2073	2.26%
7.62 GOI 15 SEP 2039	1.08%
8.22 KARNATAKA SDL 09 DEC 2025	0.55%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.80 YES BANK 29 SEP 2027	3.49%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.34%
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	2.83%
7.58 NABARD 31 JULY 2026	2.37%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.91%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	1.87%
7.23 SBI BANK INFRA 19 NOV 2039	1.41%
9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.09%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.09%
8.58 HUDCO (GOI SERVICED) 14 FEBRUARY 2029	0.99%

GROUP GRATUITY BOND FUND.

ULGF00707/02/13GRATPLBOND104

29-Aug-25

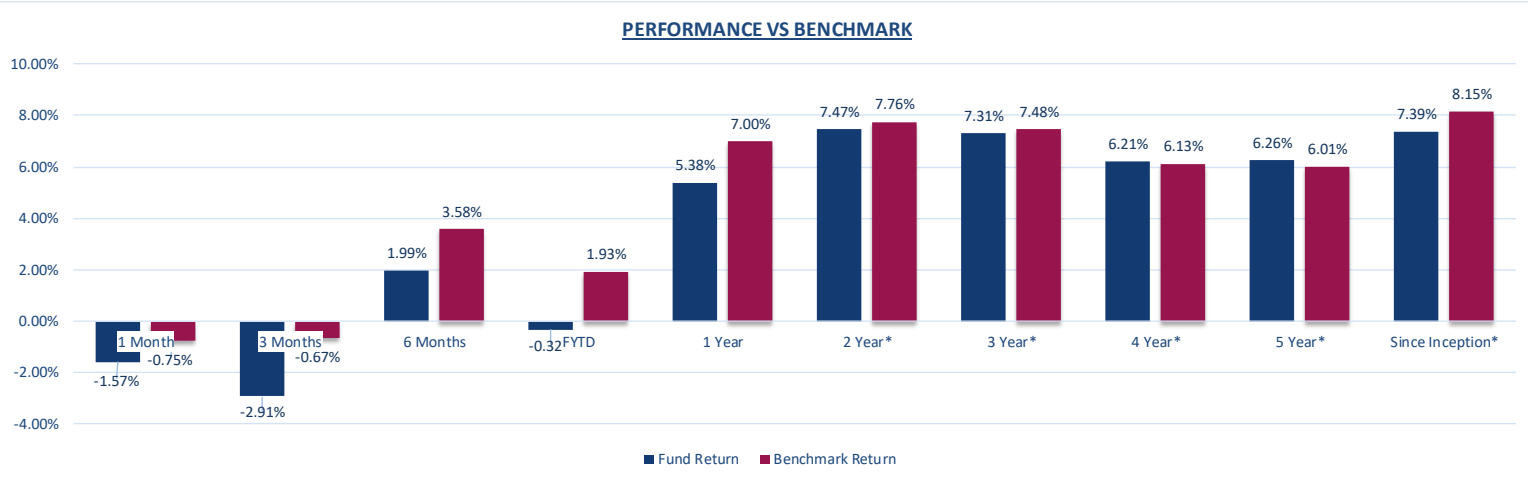
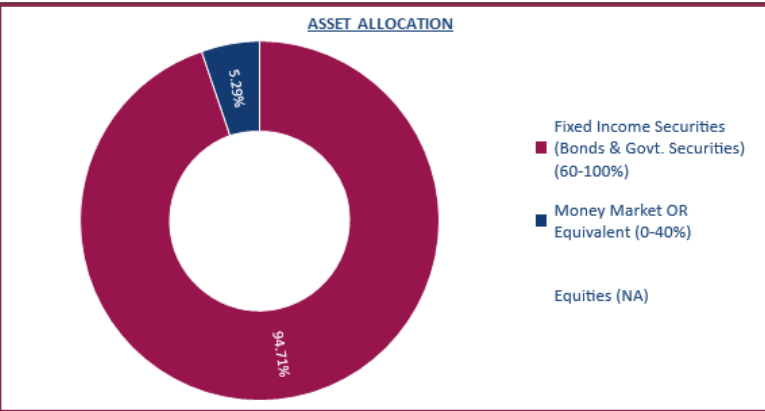
Objective: The investment objective of this fund is to provide stable return by investing relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc.

AUM	Rs In Crores	% of AUM
Debt Portfolio	23.38	100.00
Equity Portfolio	0.00	0.00
Total AUM	23.38	100.00
# Money Market or Equivalent	1.24	5.29

NAV (Per Unit)	22.9486
Fund Management Charge	0.40%
Inception Date	05-Jan-14

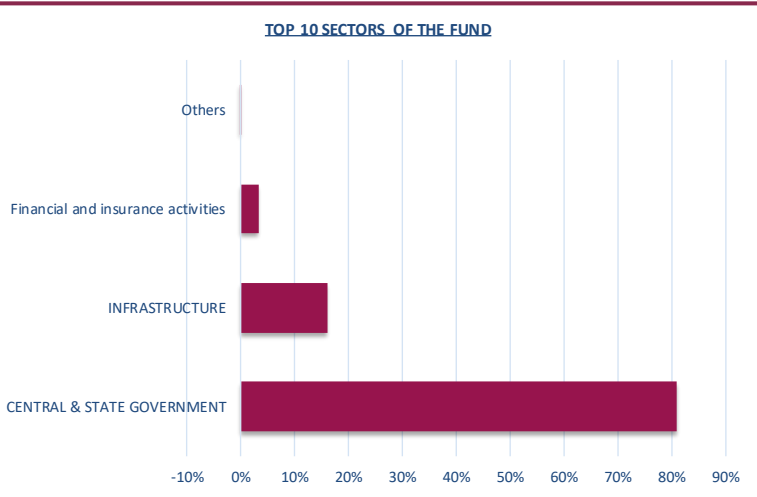
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

* Benchmark for fund has been changed from November 2018 onwards



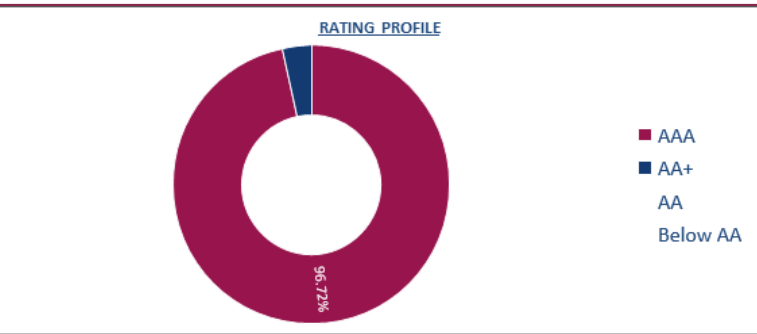
*Returns more than 1 year are CAGR

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
6.33 GOI 05 MAY 2035	32.66%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	10.13%
7.45 ANDHRA PRADESH SDL 05 JUNE 2042	7.57%
7.25 GOI 12 JUNE 2063	5.48%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	4.41%
7.34 GOI 22 APRIL 2064	4.21%
7.62 GOI 15 SEP 2039	2.48%
6.90 GOI 15 APRIL 2065	2.41%
8.22 KARNATAKA SDL 09 DEC 2025	2.15%
7.46 GOI 06 NOVEMBER 2073	2.07%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	4.29%
7.93 INDIA INFRADEBT LIMITED 06 DECEMBER 2034	2.24%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	2.20%
9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.80%
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	1.36%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.35%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.09%
7.23 SBI BANK INFRA 19 NOV 2039	1.07%
7.50 POWERGRID CORPORATION 24 AUGUST 2033	1.04%
9.47 INDIAN RAILWAY FINANCE CORPORATION 10 MAY 2031	0.96%

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	7.5424
Money Market Instruments	0.0005
Beta	0.8379

Note: Debt portfolio includes MMI

GR GRATUITY CONSERVATIVE FUND

ULGF00317/04/06GRATCONSER104

29-Aug-25

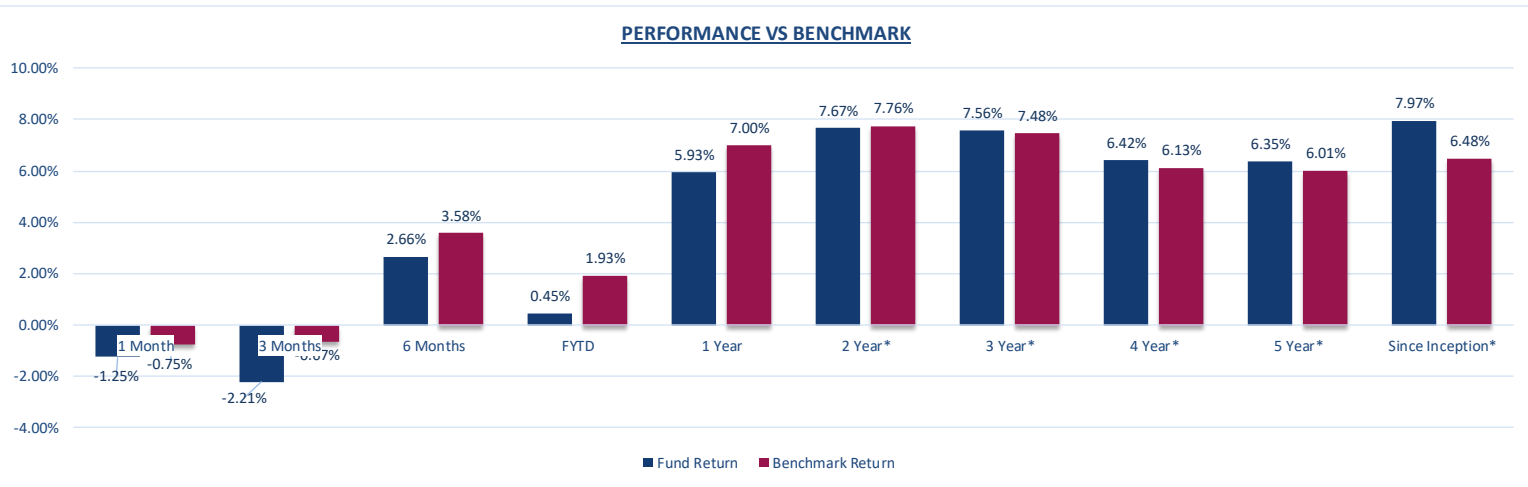
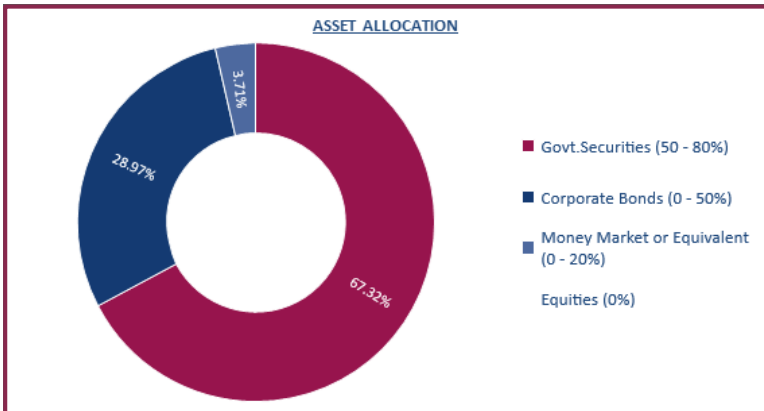
Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc

AUM	Rs In Crores	% of AUM
Debt Portfolio	80.10	100.00
Equity Portfolio	0.00	0.00
Total AUM	80.10	100.00
# Money Market or Equivalent	2.97	3.71

NAV (Per Unit)	42.9466
Fund Management Charge	0.40%
Inception Date	28-Aug-06

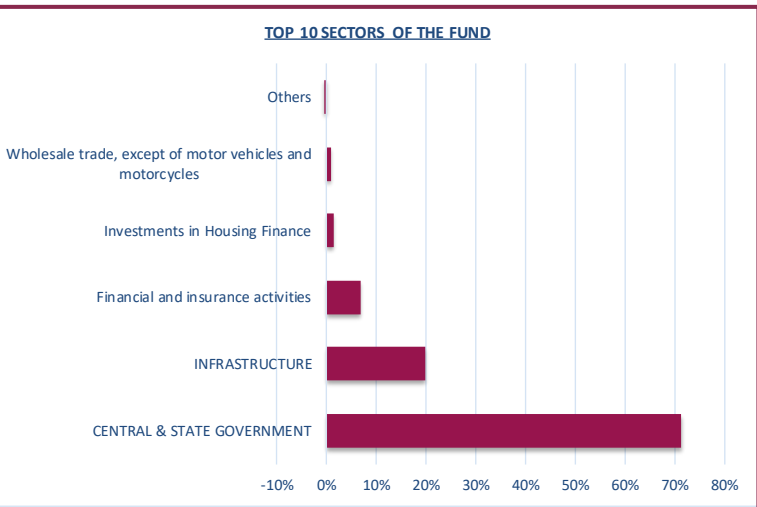
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



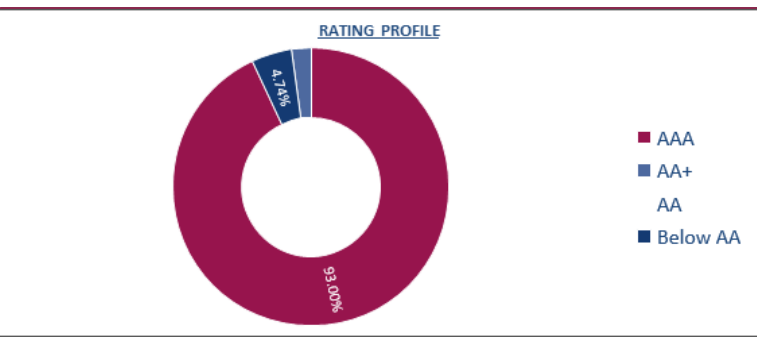
*Returns more than 1 year are CAGR

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
6.33 GOI 05 MAY 2035	18.96%
7.25 GOI 12 JUNE 2063	9.84%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	4.56%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.87%
7.62 GOI 15 SEP 2039	3.79%
6.90 GOI 15 APRIL 2065	3.60%
7.34 GOI 22 APRIL 2064	3.51%
6.99 GOI 17 APRIL 2026	3.15%
6.92 MADHYA PRADESH SDL 04 JUNE 2043	2.96%
8.13 KERALA SDL 21 MAR 2028	2.90%



TOP 10 BONDS IN THE FUND	
Security Name	% of AUM
7.26 NATIONAL THERMAL POWER CORPORATION 20 MARCH 2040	7.26%
7.45 ALTIUS TELE INFRA 20 APR 2035 (STEP UP & STEP DOWN)	3.22%
7.80 YES BANK 29 SEP 2027	3.13%
9.15 SHRIRAM FINANCE 19 JANUARY 2029	1.84%
8.04 INDIA INFRADEBT LIMITED 25 APRIL 2033	1.83%
7.8 YES BANK 01 OCT 2027	1.63%
7.43 NABFID 04 JULY 2034 (PUT OPTION)	1.57%
9.00 HDFC BANK 29 NOVEMBER 2028 (FORMERLY HDFC LTD)	1.45%
7.23 SBI BANK INFRA 19 NOV 2039	1.25%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	1.06%

Modified Duration & Risk Profile Of The Fund	
Debt Portfolio	6.8264
Money Market Instruments	0.0003
Beta	0.8769

Note: Debt portfolio includes MMI

GROUP SUPERANNUATION CONSERVATIVE FUND

ULGF00623/01/07SANNCONSER104

29-Aug-25

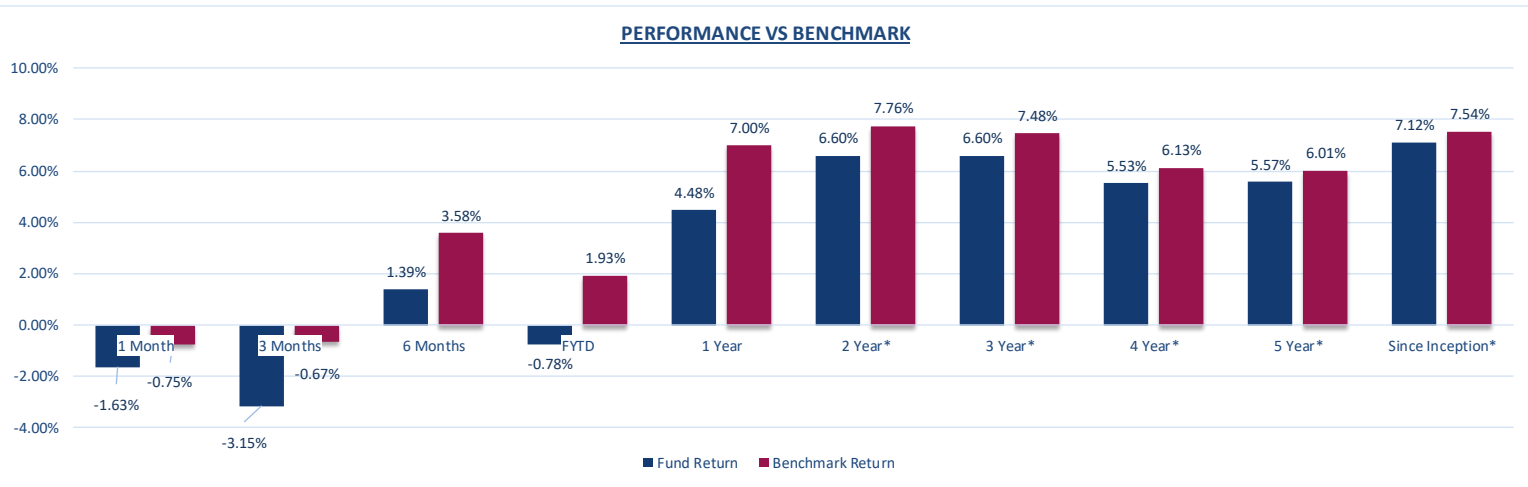
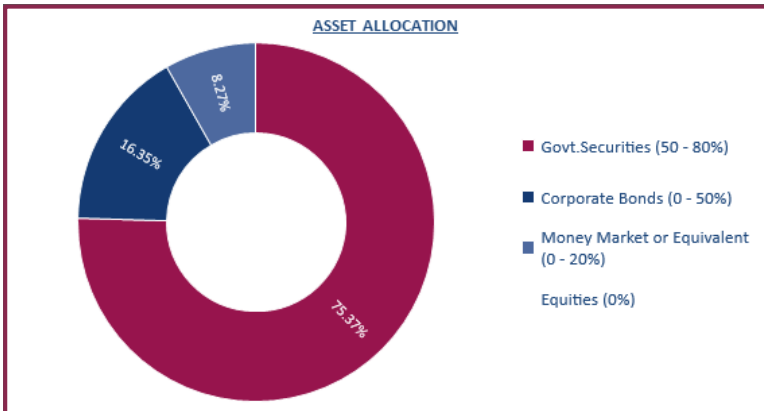
Objective: The investment objective of this fund is to provide stable return by investing in relatively low risk assets. The fund will invest exclusively in fixed interest securities such as Government Securities, Corporate bonds etc

AUM	Rs In Crores	% of AUM
Debt Portfolio	0.55	100.00
Equity Portfolio	0.00	0.00
Total AUM	0.55	100.00
# Money Market or Equivalent	0.05	8.27

NAV (Per Unit)	30.8953
Fund Management Charge	0.75%
Inception Date	09-Apr-09

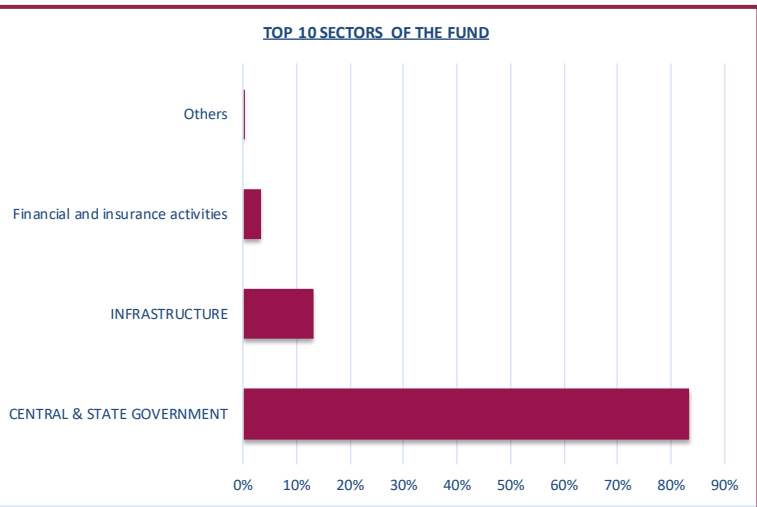
Fund Managers: Fixed Income - Naresh Kumar
Benchmark - Crisil Bond Index

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



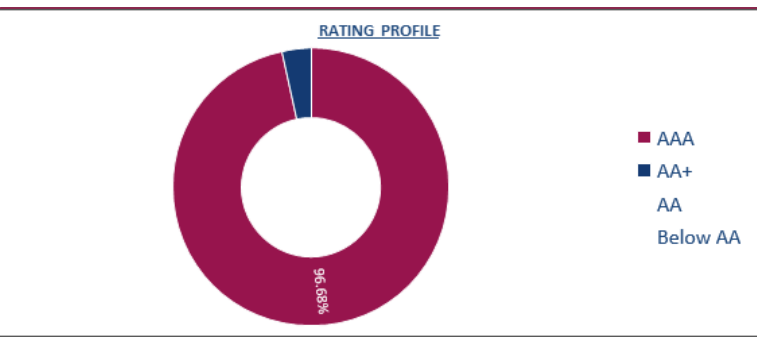
*Returns more than 1 year are CAGR

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
6.33 GOI 05 MAY 2035	44.44%
7.43 ANDHRA PRADESH SDL 05 JUNE 2042	10.21%
7.25 GOI 12 JUNE 2063	4.50%
7.34 GOI 22 APRIL 2064	4.31%
7.76 MADHYA PRADESH SDL 29 NOVEMBER 2037	3.75%
7.59 GOI 20 MAR 2029	2.84%
6.90 GOI 15 APRIL 2065	1.71%
6.8 GOI 15 DEC 2060	1.67%
6.68 GOI 07 JULY 2040	0.63%
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)	5.54%
7.44 INDIAN RAILWAY FINANCE CORP LTD 13 JUNE 2034	3.69%
8.00 DATA INFRA TRUST 30 AUGUST 2034 (STEP UP & STEP DOWN)	1.94%
9.15 SHRIRAM FINANCE 28 JUNE 2029 (PUT OPTION)	1.93%
7.75 INDIAN RAILWAY FINANCE CORP LTD 15 APRIL 2033	1.88%
7.60 MUTHOOT FINANCE 20 APR 2026	1.39%

Modified Duration & Risk Profile Of The Fund

Debt Portfolio	6.9940
Money Market Instruments	0.0007
Beta	0.7957

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		