

invest care ULIP

In unit linked policies, the investment risk in investment portfolio is borne by the policyholder



February, 2026



UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

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SBI Life has a variety of unit linked products with different funds which gives you flexibility to choose your investment pattern to generate market linked returns according to your risk appetite.

SBI Life ULIP FUNDS*

Fund Names	Products Invested in Various Funds					
	SBI Life - Smart Elite Plus	SBI Life - Smart Scholar Plus	SBI Life - Smart Fortune Builder	SBI Life - eWealth Plus	SBI Life - Smart Privilege Plus	SBI Life - Retire Smart Plus
	(UIN: 111L146V01)	(UIN: 111L144V01)	(UIN: 111L142V01)	(UIN: 111L147V01)	(UIN: 111L143V01)	(UIN: 111L135V02)
Equity		✓	✓	✓	✓	
Equity Elite II	✓					
Bond	✓	✓	✓	✓	✓	
Money Market	✓	✓	✓	✓	✓	
Growth		✓	✓	✓	✓	
Balanced	✓	✓	✓	✓	✓	
Equity Optimiser		✓	✓	✓	✓	
Top 300		✓	✓	✓	✓	
Equity Pension II						
Bond Pension II						
Money Market Pension II						
Pure Fund	✓	✓	✓	✓	✓	
Midcap Fund	✓		✓	✓	✓	
Bond Optimiser	✓	✓	✓	✓	✓	
Corporate Bond	✓		✓	✓	✓	
Equity Pension						✓
Equity Optimiser Pension						✓
Growth Pension						✓
Bond Pension						✓
Money Market Pension						✓
Top 300 Pension						✓
Balanced Pension						✓
Bluechip	✓	✓	✓	✓	✓	

* The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

Individual Fund Performance – Snapshot

Funds	Inception Date	AUM as on 28 February 2026 (₹ in Cr)	Bench marks (BM)	Returns in % (Greater than 1 yr : CAGR Returns) **											
				1 yr		2 yrs		3 yrs		4 yrs		5 yrs		Since Inception	
				Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Equity	10-Jan-05	81,024.97	NIFTY 50	11.23	13.80	6.28	7.02	13.84	13.32	10.78	10.65	11.62	11.62	15.25	12.77
Equity Pension	15-Jan-07	11,842.06		15.51	13.80	8.99	7.02	14.70	13.32	11.45	10.65	12.64	11.62	11.16	9.57
Equity Pension II	03-Jan-14	12,141.31		14.21	13.80	7.68	7.02	13.48	13.32	10.72	10.65	11.82	11.62	12.70	12.27
Equity Optimiser	21-Jan-08	2,621.53	Nifty 50 (80%) LiquiFE X (20%)	12.90	12.36	7.70	7.10	13.35	12.14	10.76	9.97	11.71	10.63	9.86	8.12
Equity Optimiser Pension	21-Jan-08	975.66		12.92	12.36	7.81	7.10	13.53	12.14	11.17	9.97	11.76	10.63	10.29	8.12
Equity Elite	25-Feb-08	12.59		13.71	12.36	8.27	7.10	13.63	12.14	11.49	9.97	13.77	10.63	12.89	8.17
Equity Elite II	10-Feb-10	12,181.80		13.01	12.36	7.08	7.10	12.28	12.14	10.09	9.97	10.78	10.63	10.84	10.36
Top 300	07-Jan-10	1,980.69		12.40	12.36	7.63	7.10	12.36	12.14	10.15	9.97	11.17	10.63	11.41	9.75
Top 300 Pension	18-Jan-10	710.24		13.52	12.36	8.26	7.10	12.28	12.14	10.14	9.97	11.29	10.63	11.26	9.75
Growth	24-Nov-05	2,912.93	Nifty 50 (70%) CompB ex (30%)	10.75	11.78	7.39	7.28	12.15	11.77	9.65	9.57	10.33	10.22	11.72	10.60
Growth Pension	15-Feb-07	632.06		12.59	11.78	9.40	7.28	13.32	11.77	10.36	9.57	10.97	10.22	11.09	8.35
Balanced	05-Dec-05	21,159.61	Nifty 50 (50%) CompB ex (50%)	10.08	10.38	6.96	7.36	10.44	10.67	8.52	8.77	8.84	9.19	10.38	9.90
Balanced Pension	21-Feb-07	805.18		10.82	10.38	7.76	7.36	11.21	10.67	9.22	8.77	9.41	9.19	11.09	8.94
Bond	10-Jan-05	16,780.91	CRISIL CompB ex	6.46	6.69	6.78	7.27	7.32	7.70	6.00	6.49	5.84	6.34	7.98	7.15
Bond Pension	16-Jan-07	529.96		5.97	6.69	6.60	7.27	7.19	7.70	5.88	6.49	5.68	6.34	8.18	7.46
Bond Pension II	03-Jan-14	29,088.42		5.89	6.69	6.45	7.27	7.05	7.70	5.78	6.49	5.61	6.34	7.30	8.06
Index	07-Jan-10	101.70	Nifty 50	11.20	13.80	5.90	7.02	13.08	13.32	10.83	10.65	12.05	11.62	10.22	10.17
Index Pension	18-Jan-10	27.20		11.42	13.80	5.91	7.02	13.13	13.32	10.88	10.65	12.15	11.62	10.53	10.18
Money Market	01-Feb-06	443.51	CRISIL T-	6.56	5.91	6.80	6.60	6.81	6.85	6.36	6.35	5.73	5.82	6.66	6.83
Money Market Pension	20-Mar-08	142.13	Bill Index #	6.43	5.91	6.73	6.60	6.75	6.85	6.30	6.35	5.68	5.82	7.01	6.83
Money Market Pension II	03-Jan-14	1,532.07		6.21	5.91	6.49	6.60	6.51	6.85	6.06	6.35	5.45	5.82	6.15	6.57
Guaranteed Pension Fund (GPF070211)	09-Feb-11	2.44	NA	7.22	NA	7.16	NA	6.71	NA	5.65	NA	5.37	NA	6.71	NA
P/E Managed	08-Sep-10	215.19		9.99	NA	6.15	NA	12.46	NA	9.81	NA	9.82	NA	9.16	NA
Discontinued Policy	11-Apr-11	10,702.94		7.13	NA	7.39	NA	7.16	NA	6.16	NA	5.80	NA	6.46	NA
Discontinue Pension	03-Jan-14	6,774.53		7.08	NA	7.35	NA	7.16	NA	6.20	NA	5.80	NA	6.84	NA
Pure Fund	15-Jun-16	1,149.86		10.32	NA	0.47	NA	11.33	NA	8.41	NA	10.27	NA	10.56	NA
Midcap Fund	15-Jun-16	55,034.74	NIFTY Free Float Midcap 100	22.44	23.38	12.02	10.59	23.82	25.21	18.34	20.30	19.27	20.50	17.87	16.48
Bond Optimiser Fund	24-Jan-19	3,237.68	NIFTY 50 (20%) & CompBEX (80%)	7.25	8.19	6.74	7.36	9.19	8.92	7.43	7.45	7.75	7.53	12.14	8.67
Corporate Bond Fund	24-Jan-19	1,025.07	Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%)	6.81	7.43	6.97	7.78	7.05	7.79	5.81	6.28	5.69	6.29	7.27	7.60
Bluechip Fund	25-Aug-24	3,172.68	Nifty 100	13.45	15.21	NA	0.63	-0.02							

**Past performance of any of the funds above is not indicative of their future performance.

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

EQUITY FUND (SFIN - ULIF001100105EQUITY-FND111) as on 28 February 2026
INVESTMENT OBJECTIVE: To provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	98.75	80,009.88
Debt	0	20	0.00	0.00
Money Market	0	20	1.25	1,015.09
Total			100	81,024.97

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	-0.30%	1.49%	11.23%	6.28%	13.84%	15.25%
Benchmark	-0.56%	3.08%	13.80%	7.02%	13.32%	12.77%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.28%
ICICI Bank Ltd	8.60%
Reliance Industries Ltd.	7.58%
Infosys Limited	4.34%
Larsen & Toubro Ltd.	4.24%
Bharti Airtel Ltd.	3.99%
Kotak Mahindra Bank Ltd. Fv-1	2.91%
Mahindra & Mahindra Ltd.	2.86%
Axis Bank Ltd.	2.75%
Bajaj Finance Limitedfv-2Fv-1	2.27%
Others	49.94%
Total	98.75%

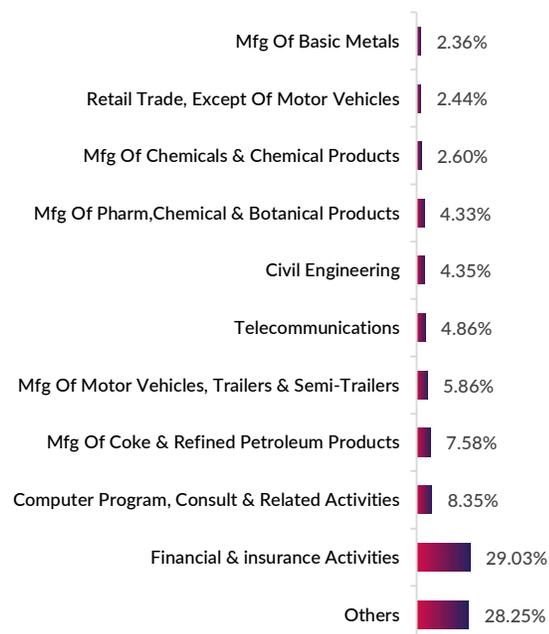
Corporate Debt	% of AUM
Total	0.00%

Money Market	1.25%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Gopikrishna Shenoy	1	0	0
Mr. Dharmesh Gandhi	2	0	0
Launch Date	10-Jan-05		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 28-Feb-26	201.3716		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

BOND FUND (SFIN - ULIF002100105BONDULPFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	60	100	95.54	16,032.28
Money Market	0	40	4.46	748.63
Total			100	16,780.91

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	0.79%	2.66%	6.46%	6.78%	7.32%	7.98%
Benchmark	0.88%	2.99%	6.69%	7.27%	7.70%	7.15%

ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.65%
7.34% PNB B & D 14-02-2035 Iii	2.08%
8.03% Tata Steel B & D 27-02-2028	1.80%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.71%
7.5285% Poonawalla Fincorp Limited B & D 24-09-2027 D1	1.49%
7.15% National Bank For Financing Infrastructure & Development B & D 28-03-	1.46%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.19%
7.55% Bajaj Finance Limited B & D 03-04-2035 289 Opt I	1.18%
6.92% PFC B & D 14-04-2032 214	1.17%
7.57% Bajaj Finance Limited B & D 03-04-2030 289 Opt Ii	1.17%
Others	44.27%
Total	60.16%

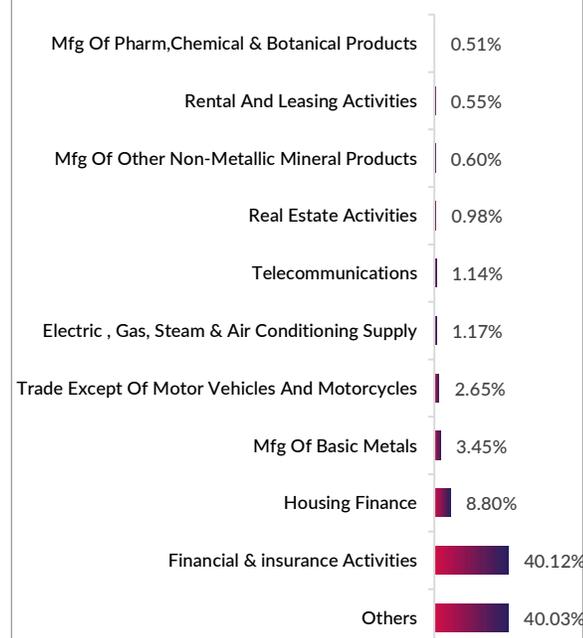
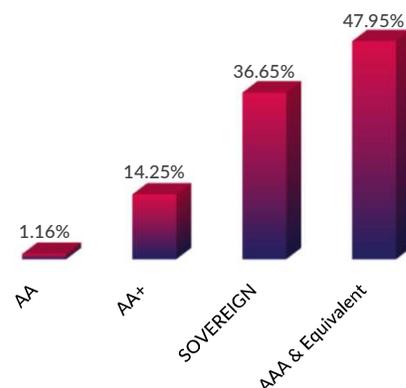
Government Securities	% of AUM
6.68% Goi Cg 07-07-2040	12.01%
7.24% Goi Cg 18-08-2055	4.92%
6.48% Goi Cg 06-10-2035	3.74%
7.34% GOI CG 22-04-2064	3.13%
7.09% GOICg 05-08-2054	3.09%
7.18% Maharashtra Sdl 10-09-2033 Sgs	1.86%
7.51% Karnataka Sdl 07-07-2036 Sgs	1.11%
7.50% Tamil Nadu Sdl 14-01-2036 Sgs	0.75%
7.30% GOI CG 19-06-2053	0.74%
7.82% Madhya Pradesh Sdl 11-02-2042 Sgs	0.61%
Others	3.43%
Total	35.38%

Money Market	4.46%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Nirmal Gandhi	0	1	0
Launch Date	10-Jan-05		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 28-Feb-26	50.7156		
Modified Duration	5.51		

TOP 10 INDUSTRY SECTOR**DEBT RATING PROFILE**

*i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 *ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 *ii) Past performance of any of the funds is not indicative of their future performance.

GROWTH FUND (SFIN - ULIF003241105GROWTH-FND111) as on 28 February 2026

INVESTMENT OBJECTIVE: Long-term capital appreciation through investment primarily in equity and equity related instruments with a small part invested in debt and money market for diversification and risk reduction.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	90	73.81	2,149.94
Debt	10	60	23.90	696.32
Money Market	0	40	2.29	66.68
Total			100	2,912.93

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	-0.52%	1.48%	10.75%	7.39%	12.15%	11.72%
Benchmark	-0.11%	3.10%	11.78%	7.28%	11.77%	10.60%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.26%
ICICI Bank Ltd	6.88%
Reliance Industries Ltd.	4.91%
Axis Bank Ltd.	3.26%
Infosys Limited	3.12%
Bharti Airtel Ltd.	3.10%
Mahindra & Mahindra Ltd.	2.58%
Tata Steel Ltd.	1.98%
NTPCLimited	1.73%
Maruti Suzuki India Ltd	1.73%
Others	37.26%
Total	73.81%

Corporate Debt	% of AUM
7.56% Bajaj Housing Finance Limited B & D 04-10-2034 32 Trn - 5	1.71%
6.85% Nabard B & D 19-01-2029 26 B	1.70%
7.95% LIC Housing Fin B & D 21-02-2033 430	0.87%
7.77% HDFC Bank B & D 28-06-2027 AA-008	0.86%
7.61% LIC Housing Fin B & D 29-08-2034	0.76%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.59%
8.05% NTPCLimited B & D 05-05-2026 Sr 60	0.52%
7.17% IRFC B & D 27-04-2035 188	0.41%
8.30% IRFC B & D 25-03-2029 134	0.35%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.35%
Others	1.16%
Total	9.30%

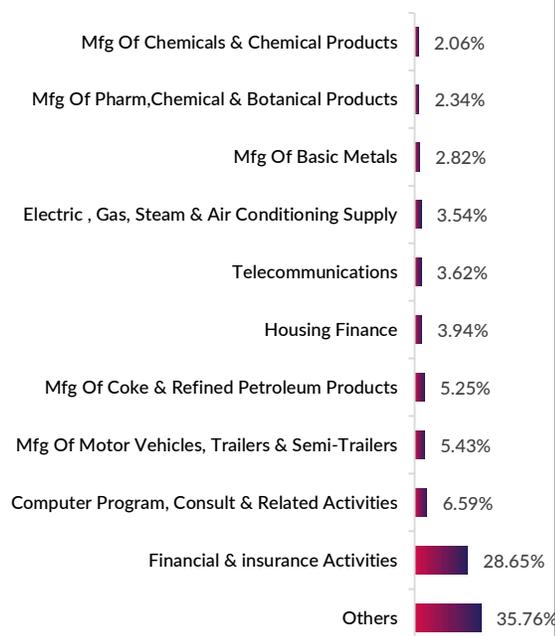
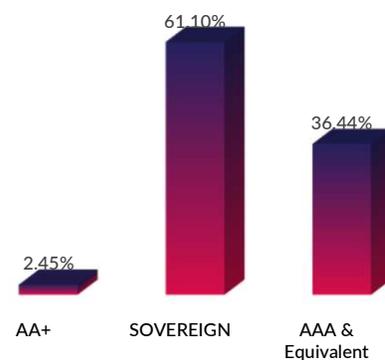
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	3.00%
7.18% GOI CG 14-08-2033	2.47%
6.79% GOI CG 07-10-2034	2.08%
7.34% GOI CG 22-04-2064	1.22%
6.48% GoI Cg 06-10-2035	1.02%
6.83% Karnataka SDL 08-12-2031	0.85%
7.25% GOI CG 12-06-2063	0.60%
7.80% Tamil Nadu SDL 27-07-2032	0.53%
7.50% GOI CG 10-08-2034	0.47%
7.10% GOI CG 08-04-2034	0.36%
Others	1.99%
Total	14.61%

Money Market	2.29%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	24-Nov-05		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 28-Feb-26	94.5944		
Modified Duration	5.36		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*1) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

BALANCED FUND (SFIN - ULIF004051205BALANCFDND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	60	53.25	11,267.78
Debt	20	60	45.12	9,547.87
Money Market	0	40	1.63	343.96
Total			100	21,159.61

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	0.12%	3.14%	10.08%	6.96%	10.44%	10.38%
Benchmark	0.18%	3.09%	10.38%	7.36%	10.67%	9.90%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.78%
ICICI Bank Ltd	4.30%
Reliance Industries Ltd.	3.54%
Bharti Airtel Ltd.	2.71%
Larsen & Toubro Ltd.	2.43%
Infosys Limited	2.10%
Mahindra & Mahindra Ltd.	1.65%
Axis Bank Ltd.	1.57%
Bajaj Finance Limitedfv-2Fv-1	1.37%
Aditya Birla Sun Life Nifty Bank ETF	1.24%
Others	27.57%
Total	53.25%

Corporate Debt	% of AUM
7.65% Tata Steel B & D 21-02-2030	1.26%
7.87% Bajaj Finance Limited B & D 08-02-2034 288 Trn-10 Opt I	0.99%
7.20% Mindspace Business Parks Reit B & D 10-05-2030 Merit 12	0.83%
8.03% Tata Steel B & D 27-02-2028	0.76%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.73%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	0.73%
7.66% Lic Housing Fin B & D 11-12-2029 451	0.72%
7.65% National Bank For Financing Infrastructure & Development B & D 22-12-	0.65%
7.44% PFC B & D 15-01-2030 247 A	0.57%
7.75% LIC Housing Fin B & D 23-11-2027 353	0.57%
Others	21.10%
Total	28.91%

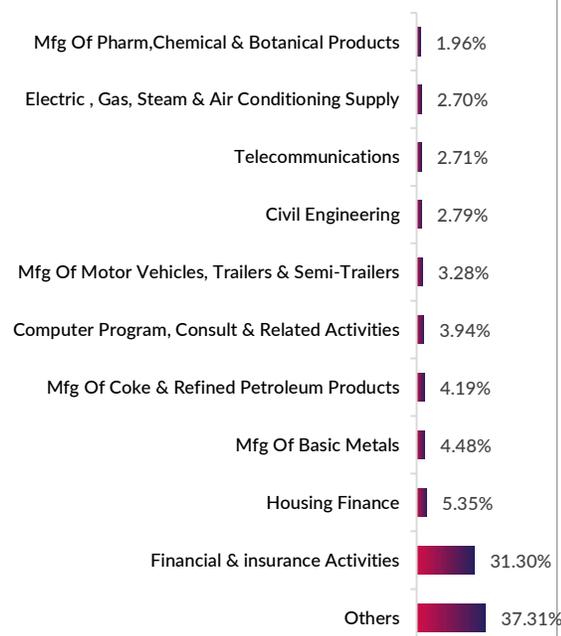
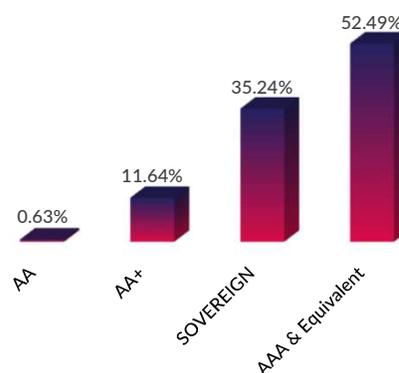
Government Securities	% of AUM
6.68% Goi Cg 07-07-2040	4.41%
6.48% Goi Cg 06-10-2035	1.88%
7.24% Goi Cg 18-08-2055	1.84%
7.09% GOICg 05-08-2054	1.74%
7.18% Maharashtra Sdl 10-09-2033 Sgs	0.66%
7.47% Gujrat Sdl 28-01-2036 Sgs	0.62%
7.37% GOI CG 23-01-2054 SGRB	0.55%
6.61% Gujrat Sdl 07-05-2032 Sgs	0.44%
7.40% GOICg 09-09-2035	0.37%
7.29% GOI CG 27-01-2033 SGRB	0.37%
Others	3.34%
Total	16.22%

Money Market	1.63%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vineet Lakhota	3	0	1
Launch Date	05-Dec-05		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 28-Feb-26	73.8460		
Modified Duration	5.40		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

EQUITY OPTIMISER FUND (SFIN - ULIF010210108EQTYOPTFND111) as on 28 February 2026
INVESTMENT OBJECTIVE: To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	80.72	2,116.01
Debt	0	40	13.39	351.14
Money Market	0	40	5.89	154.38
Total			100	2,621.53

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	-0.98%	2.09%	12.90%	7.70%	13.35%	9.86%
Benchmark	-0.34%	3.07%	12.36%	7.10%	12.14%	8.12%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.34%
ICICI Bank Ltd	6.91%
Reliance Industries Ltd.	6.16%
Bharti Airtel Ltd.	3.64%
Larsen & Toubro Ltd.	3.63%
Kotak PSU Bank ETF	2.78%
Infosys Limited	2.75%
Axis Bank Ltd.	2.67%
Mahindra & Mahindra Ltd.	2.15%
Kotak Mahindra Bank Ltd. Fv-1	1.91%
Others	40.77%
Total	80.72%

Corporate Debt	% of AUM
7.99% Mankind Pharma Ltd. B & D 16-10-2026	1.91%
7.51% Rec Limited B & D 31-07-2026 221	1.91%
Hsbc Liquid Fund Direct Plan	0.97%
Axis Liquid Fund - Direct Plan - Growth Option	0.96%
7.64% PFC B & D 25-08-2026	0.96%
7.23% IRFC B & D 15-10-2026 171	0.96%
7.56% REC Limited B & D 30-06-2026 218-A	0.96%
8.03% PFC B & D 02-05-2026 147	0.96%
7.51% IRFC B & D 15-04-2026	0.95%
7.37% PFC B & D 22-05-2026 230	0.95%
Others	1.91%
Total	13.39%

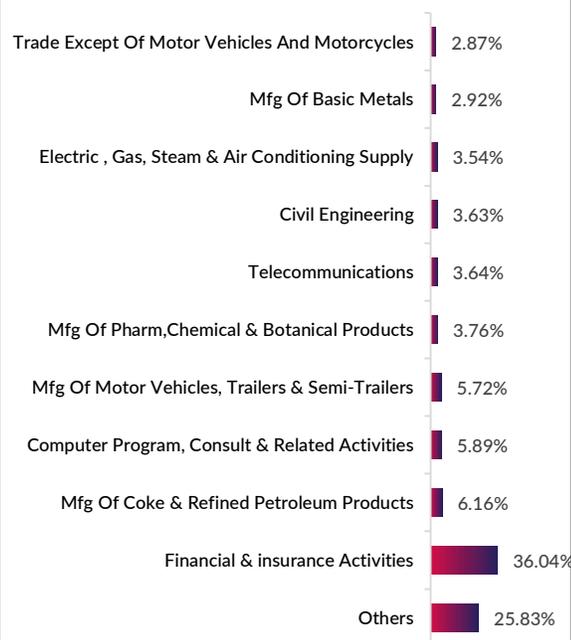
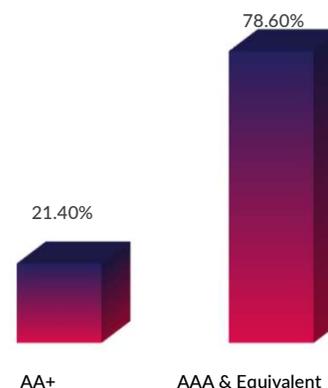
Government Securities	% of AUM
Total	0.00%

Money Market	5.89%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Dharmesh Gandhi	2	0	0
Mr. Devesh R Dokwal	6	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 28-Feb-26	54.9441		
Modified Duration	0.29		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

INDEX FUND (SFIN - ULIF015070110INDEXULFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies and some large cap companies listed on the Nifty Index leading to higher tracking error.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	90	100	99.72	101.41
Money Market	0	10	0.28	0.29
Total			100	101.70

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	-1.69%	1.13%	11.20%	5.90%	13.08%	10.22%
Benchmark	-0.56%	3.08%	13.80%	7.02%	13.32%	10.17%

ASSET CATEGORY

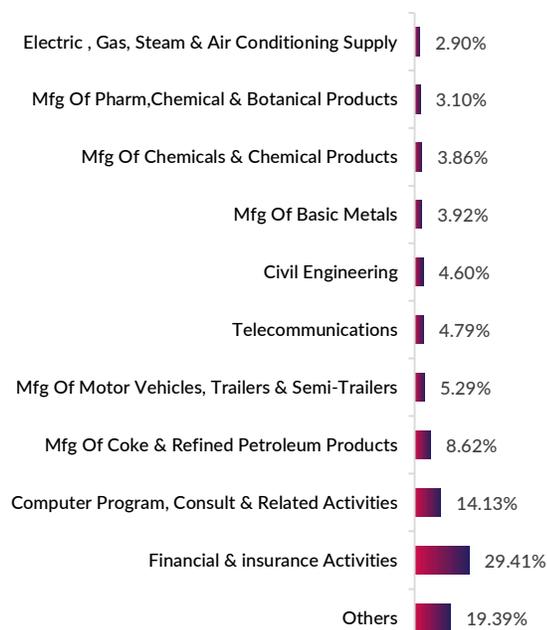
Equity	% of AUM
HDFC Bank Ltd.	8.90%
Reliance Industries Ltd.	8.62%
ICICI Bank Ltd	8.50%
Infosys Limited	6.34%
Bharti Airtel Ltd.	4.79%
Larsen & Toubro Ltd.	4.60%
Tata Consultancy Services Ltd.	3.75%
Axis Bank Ltd.	3.42%
Mahindra & Mahindra Ltd.	2.78%
ITC Ltd.	2.77%
Others	45.26%
Total	99.72%

Money Market	0.28%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	07-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 28-Feb-26	48.1619		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

TOP 300 FUND (SFIN - ULIF016070110TOP300-FND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide long term capital appreciation by investing in stocks of top 300 companies in terms of market capitalization on the National Stock Exchange.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	78.70	1,558.84
Money Market	0	40	21.30	421.85
Total			100	1,980.69

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	-0.49%	2.25%	12.40%	7.63%	12.36%	11.41%
Benchmark	-0.34%	3.07%	12.36%	7.10%	12.14%	9.75%

ASSET CATEGORY

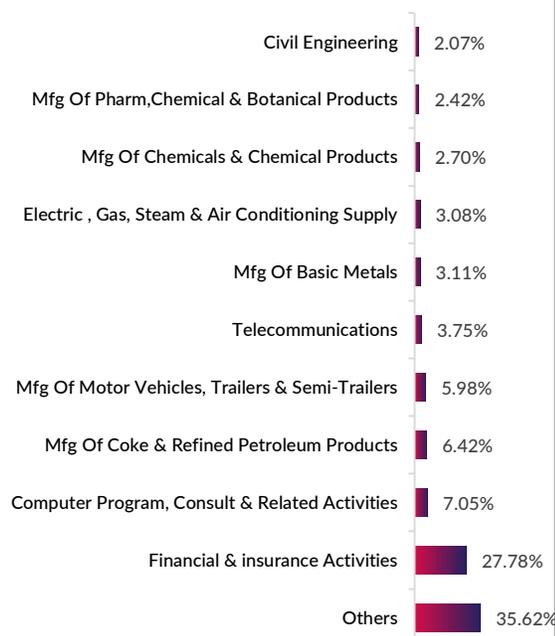
Equity	% of AUM
HDFC Bank Ltd.	7.85%
ICICI Bank Ltd	7.85%
Reliance Industries Ltd.	6.42%
Infosys Limited	3.39%
Bharti Airtel Ltd.	3.31%
Axis Bank Ltd.	3.16%
Mahindra & Mahindra Ltd.	2.66%
Bajaj Finance Limitedfv-2Fv-1	2.33%
Kotak Mahindra Bank Ltd. Fv-1	2.11%
Larsen & Toubro Ltd.	2.07%
Others	37.55%
Total	78.70%

Money Market	21.30%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	07-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 28-Feb-26	57.3032		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


*i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 *ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 *ii) Past performance of any of the funds is not indicative of their future performance.

P/E MANAGED FUND (SFIN - ULIF021080910P/EMNGDFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide long term capital appreciation through dynamic asset allocation with reference to forward Price Earning (P/E) multiple. The allocation to equity and equity related instruments is determined largely by reference to forward Price Earning (P/E) multiple on the NSE, S&P CNX Nifty Index and

Forward P/E Bands	Equity	Debt, Money Market
<12	90-100	0-10
12 ≥ and < 15	80-100	0-20
15 ≥ and < 18	60-90	10-40
18 ≥ and < 21	40-80	20-60
≥ 21	0-50	50-100

Assets Mix (In %)	Actual	AUM (In Crs)
Equity	42.71	91.91
Debt & Money Market	57.29	123.28
Total	100.00	215.19

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	-0.55%	-0.20%	9.99%	6.15%	12.46%	9.16%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	4.90%
ICICI Bank Ltd	4.57%
HDFC Bank Ltd.	3.14%
Bharti Airtel Ltd.	2.28%
Larsen & Toubro Ltd.	1.85%
Axis Bank Ltd.	1.52%
Kotak PSU Bank ETF	1.50%
Tata Consultancy Services Ltd.	1.47%
Ask Automotive Ltd	1.09%
Trent Ltd.	1.09%
Others	19.29%
Total	42.71%

Corporate Debt	% of AUM
Total	0.00%

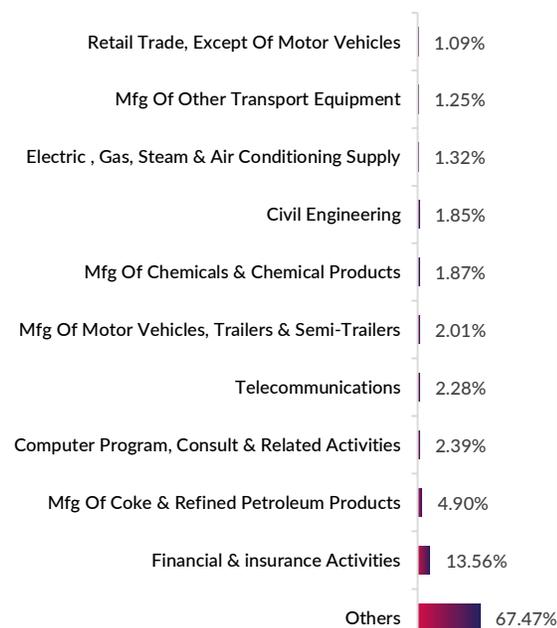
Government Securities	% of AUM
7.18% GOI CG 14-08-2033	7.19%
Total	7.19%

Money Market	50.10%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 28-Feb-26	38.8456		
Modified Duration	0.71		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE

100.00%



SOVEREIGN

i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

EQUITY ELITE FUND (SFIN - ULIF012250208EQTYELTFND111) as on 28 February 2026
INVESTMENT OBJECTIVE: For long-term capital appreciation through higher exposure in equity and equity related instruments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	84.16	10.60
Debt	0	40	0.00	0.00
Money Market	0	40	15.84	1.99
Total			100	12.59

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	-0.54%	3.15%	13.71%	8.27%	13.63%	12.89%
Benchmark	-0.34%	3.07%	12.36%	7.10%	12.14%	8.17%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	6.21%
Reliance Industries Ltd.	6.20%
Nippon India ETF Bank Bees	5.95%
ICICI Bank Ltd	5.80%
Kotak Banking Etfv-1	5.01%
Bharti Airtel Ltd.	4.48%
Larsen & Toubro Ltd.	4.08%
Infosys Limited	3.10%
Mahindra & Mahindra Ltd.	2.97%
Bajaj Finance Limitedfv-2Fv-1	2.37%
Others	37.99%
Total	84.16%

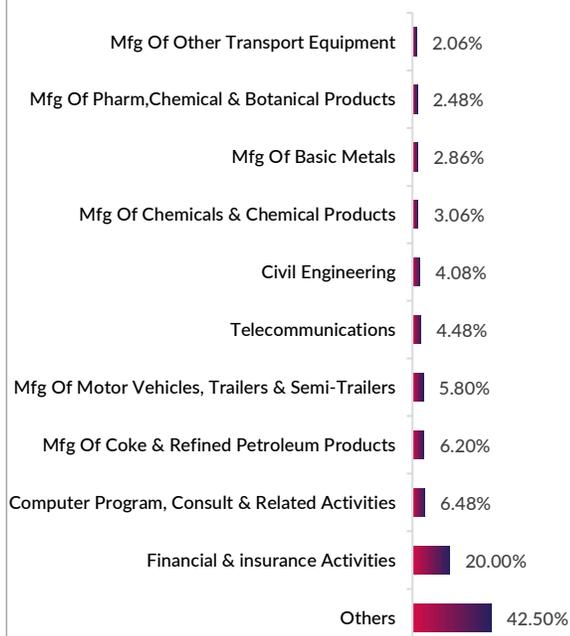
Corporate Debt	% of AUM
Total	0.00%

Money Market	15.84%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Vineet Lakhota	3	0	1
Launch Date	25-Feb-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 28-Feb-26	88.9405		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

EQUITY ELITE II FUND (SFIN - ULIF019100210EQTELI2FND111) as on 28 February 2026
INVESTMENT OBJECTIVE: To provide high equity exposure targeting higher returns in the long run.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	81.80	9,964.73
Debt	0	40	16.00	1,948.81
Money Market	0	40	2.20	268.26
Total			100	12,181.80

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	-0.11%	3.71%	13.01%	7.08%	12.28%	10.84%
Benchmark	-0.34%	3.07%	12.36%	7.10%	12.14%	10.36%

ASSET CATEGORY

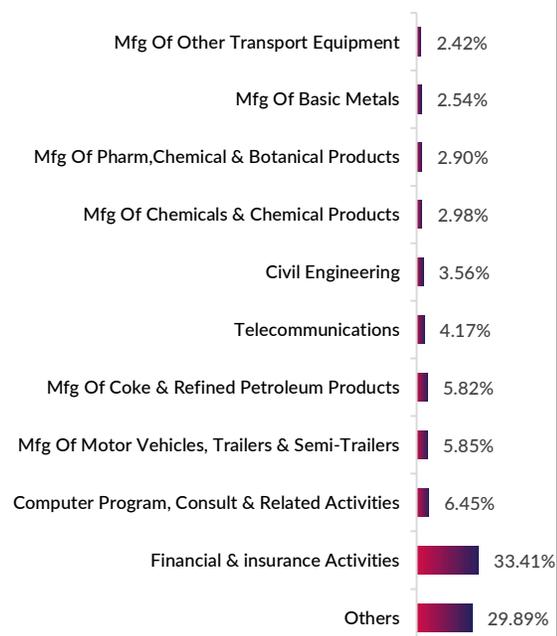
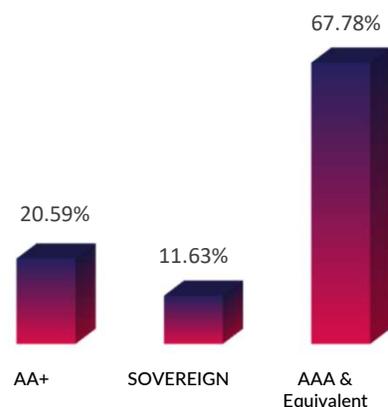
Equity	% of AUM
HDFC Bank Ltd.	7.06%
ICICI Bank Ltd	6.30%
Reliance Industries Ltd.	5.19%
Bharti Airtel Ltd.	4.17%
Larsen & Toubro Ltd.	3.56%
Infosys Limited	3.20%
Mahindra & Mahindra Ltd.	2.51%
Axis Bank Ltd.	2.39%
Bajaj Finance Limitedfv-2Fv-1	1.95%
Nippon India Nifty Psu Bank Bees	1.87%
Others	43.60%
Total	81.80%

Corporate Debt	% of AUM
7.35% Bharti Telecom Limited B & D 15-10-2027 Xxv	1.64%
7.59% REC LIMITED B & D 31-05-2027 232-A	1.45%
6.47% IRFC B & D 30-05-2028 191-A	1.22%
7.99% Mankind Pharma Ltd. B & D 16-10-2026	0.83%
9.00% Bharti Telecom Limited B & D 04-12-2028 XVIII	0.81%
7.44% PFC B & D 15-01-2030 247 A	0.62%
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	0.62%
7.60% Torrent Pharmaceuticals Limited B & D 19-01-2029 li	0.62%
7.35% Sundaram Fin B & D 23-04-2027 Z 1	0.62%
7.3763% Bajaj Finance Limited B & D 26-06-2028 289 Trn-20 Opt li	0.62%
Others	5.11%
Total	14.14%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.24%
6.79% GOI CG 07-10-2034	0.26%
7.18% GOI CG 14-08-2033	0.21%
6.67% GOI CG 15-12-2035	0.12%
7.10% GOI CG 08-04-2034	0.02%

Total **1.86%**
Money Market **2.20%**
Grand Total **100%**
FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vineet Lakhota	3	0	1
Launch Date	10-Feb-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 28-Feb-26	52.2727		
Modified Duration	1.56		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


* Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 * Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

EQUITY PENSION FUND (SFIN – ULIF006150107PEEQITYFND111) as on 28 February 2026
INVESTMENT OBJECTIVE: To provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	97.35	11,527.80
Debt	0	20	0.18	20.73
Money Market	0	20	2.48	293.53
Total			100	11,842.06

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	-0.11%	4.34%	15.51%	8.99%	14.70%	11.16%
Benchmark	-0.56%	3.08%	13.80%	7.02%	13.32%	9.57%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	7.00%
HDFC Bank Ltd.	6.78%
Reliance Industries Ltd.	6.35%
Infosys Limited	3.62%
Larsen & Toubro Ltd.	3.48%
Axis Bank Ltd.	2.95%
Mahindra & Mahindra Ltd.	2.92%
Bharti Airtel Ltd.	2.91%
Kotak Mahindra Bank Ltd. Fv-1	2.16%
Bajaj Finance Limitedfv-2Fv-1	2.11%
Others	57.06%
Total	97.35%

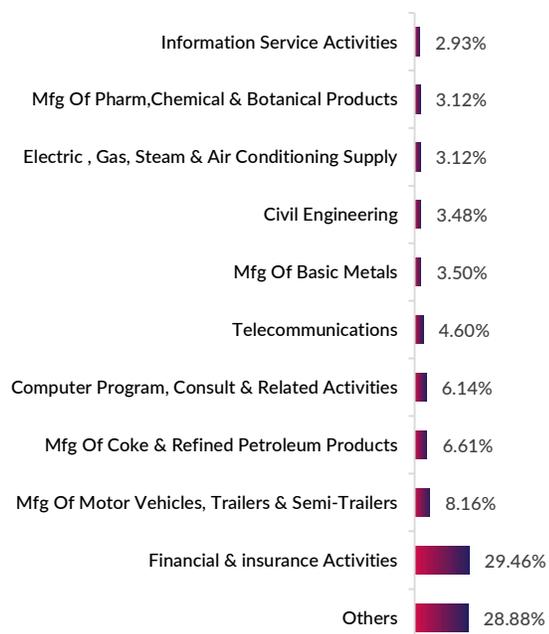
Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.18%
Total	0.18%

Money Market	2.48%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Divesh Kumar	2	1	0
Launch Date	15-Jan-07		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 28-Feb-26	75.7434		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE

100.00%



AAA & Equivalent

*i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 *ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 *ii) Past performance of any of the funds is not indicative of their future performance.

BOND PENSION FUND (SFIN - ULIF007160107PENBONDFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	60	100	92.93	492.48
Money Market	0	40	7.07	37.47
Total			100	529.96

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	0.90%	2.77%	5.97%	6.60%	7.19%	8.18%
Benchmark	0.88%	2.99%	6.69%	7.27%	7.70%	7.46%

ASSET CATEGORY

Corporate Debt	% of AUM
8.05% Tata Capital Housing Finance Limited B & D 18-06-2029 A	4.80%
7.71% LIC Housing Fin B & D 09-05-2033 433	4.76%
7.70% Bajaj Finance Limited B & D 04-10-2034	4.72%
7.45% Bharti Telecom Limited B & D 15-12-2028 Xxvi	4.71%
7.65% Poonawalla Fincorp Limited B & D 19-06-2028 B1	4.70%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	2.90%
7.90% Torrent Investments Limited B & D 19-08-2028 I	2.85%
7.83% Cholamandalam Investment & Finance Company Limited B & D 28-06-20	2.83%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.92%
7.05% PFC B & D 09-08-2030 205-A	1.87%
Others	2.90%
Total	38.97%

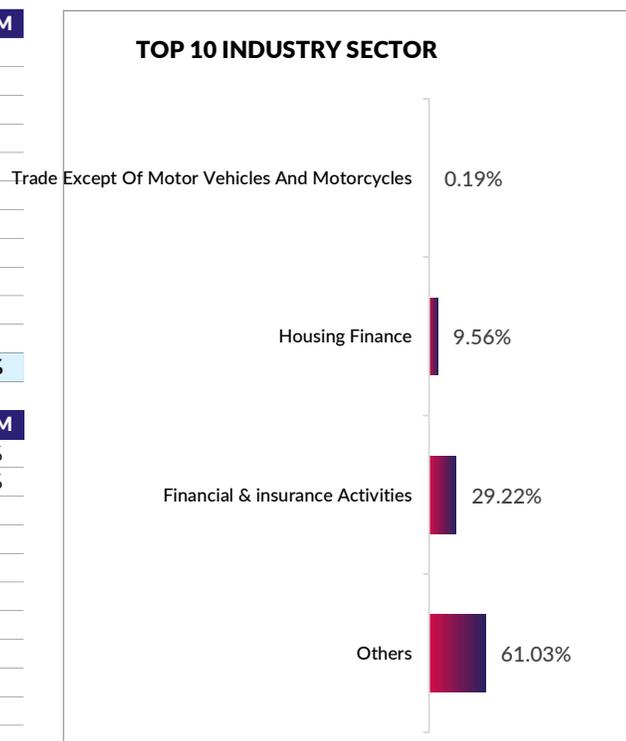
Government Securities	% of AUM
6.48% Goi Cg 06-10-2035	18.62%
6.68% Goi Cg 07-07-2040	10.03%
7.60% Tamil Nadu Sdl 19-08-2032 Sgs	4.84%
7.25% GOI CG 12-06-2063	4.62%
6.90% Goi Cg 15-04-2065	4.19%
7.54% GOI CG 23-05-2036	3.99%
7.34% GOI CG 22-04-2064	3.18%
7.45% Maharashtra SDL 20-03-2037	1.90%
6.33% Goi Cg 05-05-2035	1.85%
7.72% Goi Cg 26-10-2055	0.22%
Others	0.51%
Total	53.96%

Money Market	7.07%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	16-Jan-07		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 28-Feb-26	45.0058		
Modified Duration	5.90		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

GROWTH PENSION FUND (SFIN - ULIF008150207PEGRWTHFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide long-term capital appreciation through investments primarily in equity and equity related instruments with a small part invested in debt and money market for diversification and risk reduction.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	90	67.27	425.16
Debt	10	60	27.80	175.68
Money Market	0	40	4.94	31.21
Total			100	632.06

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	0.05%	2.83%	12.59%	9.40%	13.32%	11.09%
Benchmark	-0.11%	3.10%	11.78%	7.28%	11.77%	8.35%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	6.09%
ICICI Bank Ltd	5.99%
Reliance Industries Ltd.	3.26%
Axis Bank Ltd.	2.98%
Infosys Limited	2.49%
Bharti Airtel Ltd.	1.83%
Mahindra & Mahindra Ltd.	1.77%
Tata Steel Ltd.	1.60%
Kotak Mahindra Bank Ltd. Fv-1	1.50%
Maruti Suzuki India Ltd	1.39%
Others	38.36%
Total	67.27%

Corporate Debt	% of AUM
7.08% Bajaj Housing Finance Limited B & D 12-06-2030 32 Trn 10 Opt I	3.92%
6.85% Nabard B & D 19-01-2029 26 B	1.57%
7.61% LIC Housing Fin B & D 29-08-2034	0.96%
8.40% IRFC B & D 08-01-2029 130	0.49%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.48%
7.17% IRFC B & D 27-04-2035 188	0.47%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.32%
8.70% REC Limited B & D 28-09-2028 GOI-IV	0.26%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.24%
7.49% IRFC B & D 30-05-2027 120	0.16%
Total	8.88%

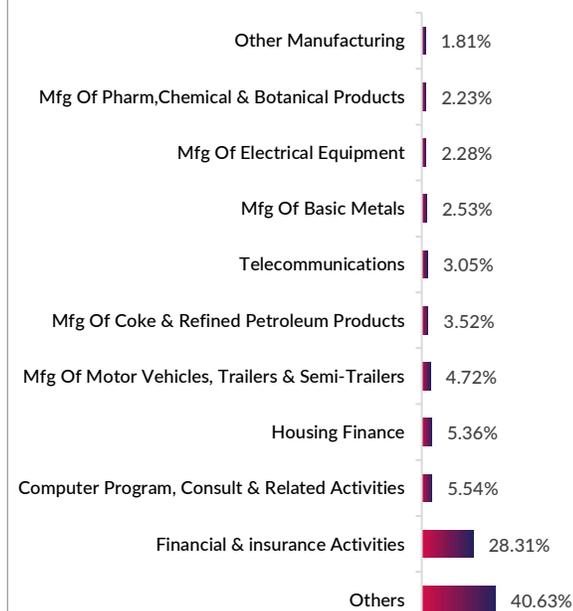
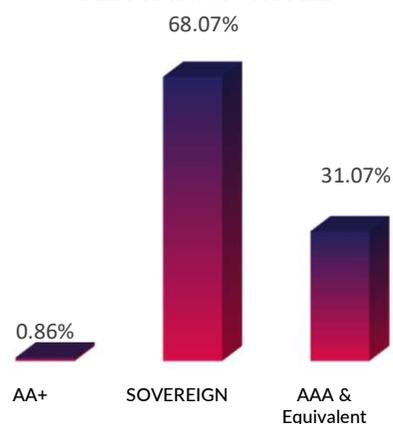
Government Securities	% of AUM
7.10% GOI CG 08-04-2034	6.66%
6.79% GOI CG 07-10-2034	4.15%
6.48% GoI Cg 06-10-2035	3.12%
6.90% GoI Cg 15-04-2065	1.33%
7.25% GOI CG 12-06-2063	1.08%
7.34% GOI CG 22-04-2064	0.78%
7.23% GoI Cg 15-04-2039	0.65%
7.46% GOI CG 06-11-2073	0.48%
8.28% Tamil Nadu SDL 21-02-2028	0.23%
7.26% GOI CG 06-02-2033	0.19%
Others	0.25%
Total	18.92%

Money Market	4.94%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Gopal Nawandhar	3	0	0
Launch Date	15-Feb-07		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 28-Feb-26	74.1946		
Modified Duration	5.29		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*1) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

BALANCED PENSION FUND (SFIN - ULIF009210207PEBALANFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	40	60	48.16	387.74
Debt	20	60	44.41	357.60
Money Market	0	40	7.43	59.84
Total			100	805.18

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	-0.11%	2.43%	10.82%	7.76%	11.21%	11.09%
Benchmark	0.18%	3.09%	10.38%	7.36%	10.67%	8.94%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.15%
ICICI Bank Ltd	4.10%
Reliance Industries Ltd.	3.77%
Larsen & Toubro Ltd.	2.17%
Bharti Airtel Ltd.	2.06%
Kotak PSU Bank ETF	1.92%
Infosys Limited	1.71%
Axis Bank Ltd.	1.48%
Mahindra & Mahindra Ltd.	1.28%
ICICI Prudential Private Banks Etf Split	1.20%
Others	24.30%
Total	48.16%

Corporate Debt	% of AUM
6.90% IRFC B & D 05-06-2035 150	5.43%
7.61% LIC Housing Fin B & D 29-08-2034	2.76%
8.05% Muthoot Finance Limited B & D 16-10-2030 45-A Opt li	1.87%
6.85% Nabard B & D 19-01-2029 26 B	1.85%
7.90% Torrent Investments Limited B & D 19-08-2028 I	1.25%
7.17% IRFC B & D 27-04-2035 188	0.98%
7.80% HDFC Bank B & D 03-05-2033 US-002	0.63%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.63%
7.20% NABARD B & D 21-10-2031 LTIF A 1	0.62%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.38%
Others	0.57%
Total	16.97%

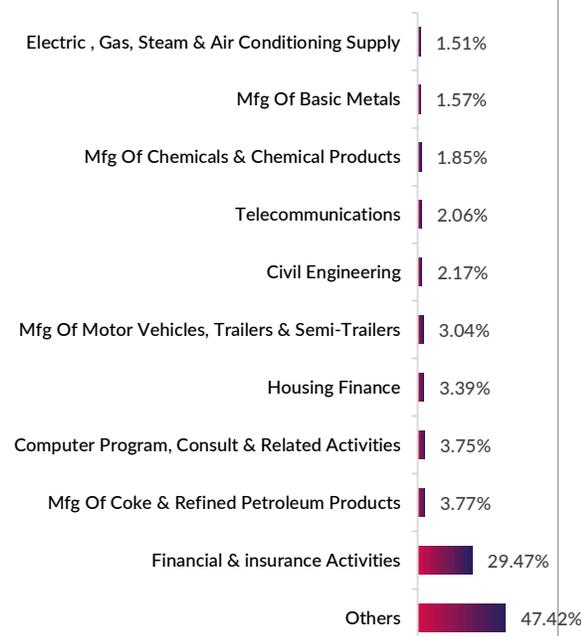
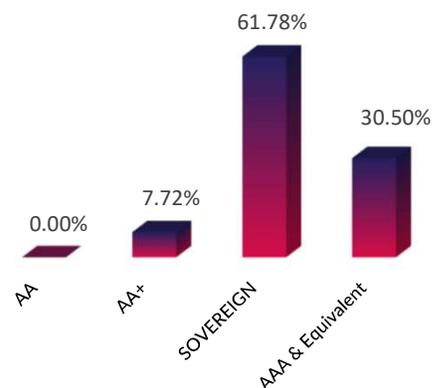
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	8.95%
6.48% GoI Cg 06-10-2035	6.13%
7.10% GOI CG 08-04-2034	2.93%
7.18% GOI CG 14-08-2033	2.56%
7.18% GOI CG 24-07-2037	2.30%
7.25% GOI CG 12-06-2063	1.58%
7.30% GOI CG 19-06-2053	1.11%
7.34% GOI CG 22-04-2064	0.86%
7.45% Maharashtra SDL 20-03-2037	0.62%
7.50% GOI CG 10-08-2034	0.13%
Others	0.25%
Total	27.44%

Money Market	7.43%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	21-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 28-Feb-26	73.9793		
Modified Duration	5.43		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

EQUITY OPTIMISER PENSION FUND (SFIN - ULIF011210108PEEQOPTFND111) as on 28 February 2026
INVESTMENT OBJECTIVE: To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	80.93	789.64
Debt	0	40	0.00	0.00
Money Market	0	40	19.07	186.02
Total			100	975.66

FUND PERFORMANCE*

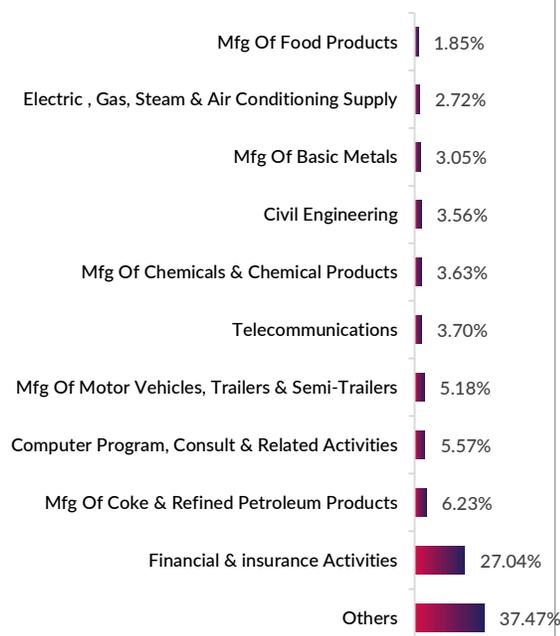
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	-0.61%	1.06%	12.92%	7.81%	13.53%	10.29%
Benchmark	-0.34%	3.07%	12.36%	7.10%	12.14%	8.12%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	6.87%
HDFC Bank Ltd.	6.86%
Reliance Industries Ltd.	6.23%
Bharti Airtel Ltd.	3.70%
Larsen & Toubro Ltd.	3.56%
Kotak PSU Bank ETF	3.18%
Axis Bank Ltd.	2.79%
Infosys Limited	2.49%
Mahindra & Mahindra Ltd.	2.07%
ICICI Prudential Private Banks Etf Split	1.91%
Others	41.28%
Total	80.93%
Money Market	19.07%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 28-Feb-26	58.9780		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

INDEX PENSION FUND (SFIN - ULIF017180110PEINDEXFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies and some large cap companies listed on the Nifty Index leading to higher tracking error.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	90	100	99.01	26.93
Money Market	0	10	0.99	0.27
Total			100	27.20

FUND PERFORMANCE*

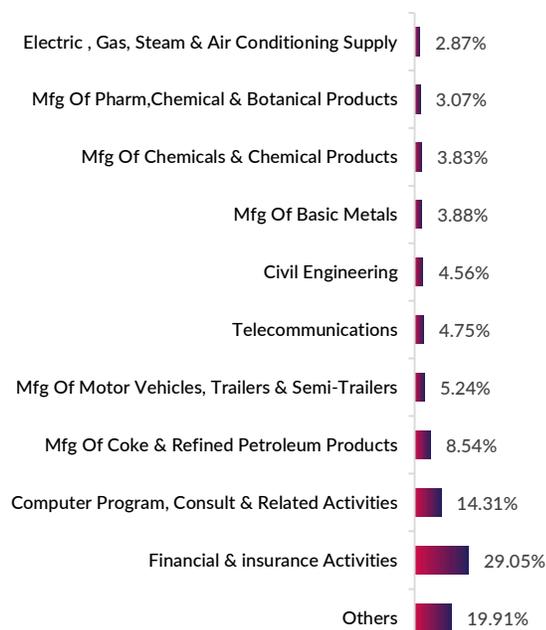
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	-1.69%	1.22%	11.42%	5.91%	13.13%	10.53%
Benchmark	-0.56%	3.08%	13.80%	7.02%	13.32%	10.18%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.86%
Reliance Industries Ltd.	8.54%
ICICI Bank Ltd	8.37%
Infosys Limited	6.42%
Bharti Airtel Ltd.	4.75%
Larsen & Toubro Ltd.	4.56%
Tata Consultancy Services Ltd.	3.80%
Axis Bank Ltd.	3.37%
Mahindra & Mahindra Ltd.	2.75%
ITC Ltd.	2.74%
Others	44.87%
Total	99.01%
Money Market	0.99%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	18-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 28-Feb-26	50.2641		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

TOP 300 PENSION FUND (SFIN - ULIF018180110PETP300FND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To provide long term capital appreciation by investing in stocks of top 300 companies in terms of market capitalization on the National Stock Exchange.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	78.01	554.09
Money Market	0	40	21.99	156.15
Total			100	710.24

FUND PERFORMANCE*

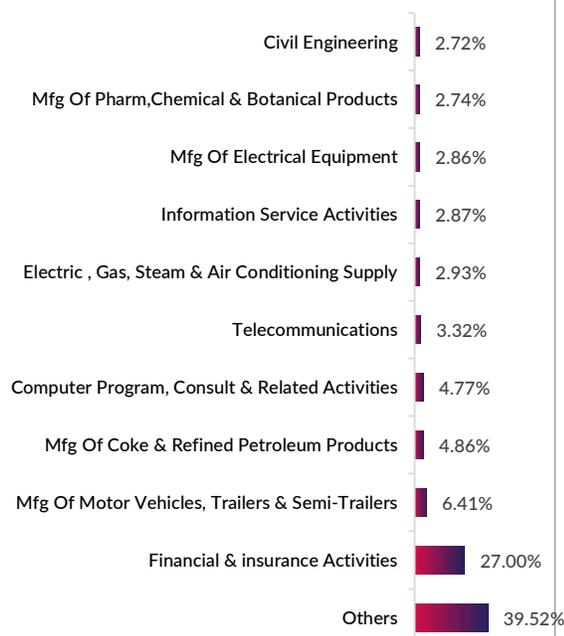
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	-0.16%	3.08%	13.52%	8.26%	12.28%	11.26%
Benchmark	-0.34%	3.07%	12.36%	7.10%	12.14%	9.75%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.45%
ICICI Bank Ltd	6.22%
Reliance Industries Ltd.	4.69%
Bharti Airtel Ltd.	3.32%
Ge Vernova T&D India Ltd	2.86%
Infosys Limited	2.84%
Axis Bank Ltd.	2.81%
Larsen & Toubro Ltd.	2.72%
Mahindra & Mahindra Ltd.	2.25%
Kotak Mahindra Bank Ltd. Fv-1	2.20%
Others	40.66%
Total	78.01%
Money Market	21.99%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Divesh Kumar	2	1	0
Launch Date	18-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 28-Feb-26	55.8515		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


 Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

MONEY MARKET FUND (SFIN - ULIF005010206MONYMKTFND111) as on 28 February 2026
INVESTMENT OBJECTIVE: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	0	20	15.54	68.92
Money Market	80	100	84.46	374.59
Total			100	443.51

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.45%	3.05%	6.56%	6.80%	6.81%	6.66%
Benchmark	0.46%	2.51%	5.91%	6.60%	6.85%	6.83%

ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.41%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	3.28%
8.12% Bajaj Finance Limited B & D 10-09-2027	1.94%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.60%
7.98% Bajaj Housing Finance Limited B & D 09-09-2026 31 Trn - 12	1.58%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.58%
7.58% Nabard 31-07-2026	1.47%
Total	14.86%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	0.68%
Total	0.68%

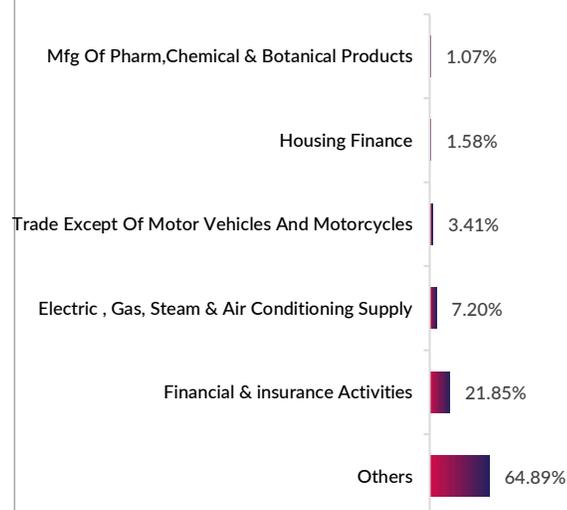
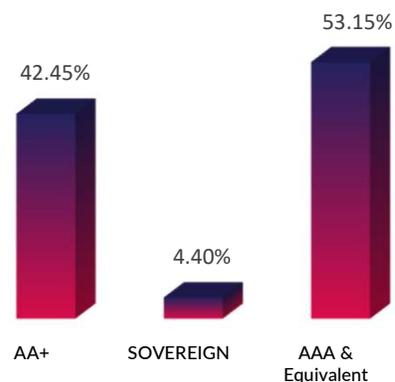
Money Market	84.46%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	01-Feb-06		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 28-Feb-26	36.5493		
Modified Duration	0.46		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


*i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 *ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

MONEY MARKET PENSION FUND (SFIN - ULIF013200308PEMNMTFND111) as on 28 February 2026
INVESTMENT OBJECTIVE: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	0	20	14.84	21.09
Money Market	80	100	85.16	121.03
Total			100	142.13

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.44%	2.98%	6.43%	6.73%	6.75%	7.01%
Benchmark	0.46%	2.51%	5.91%	6.60%	6.85%	6.83%

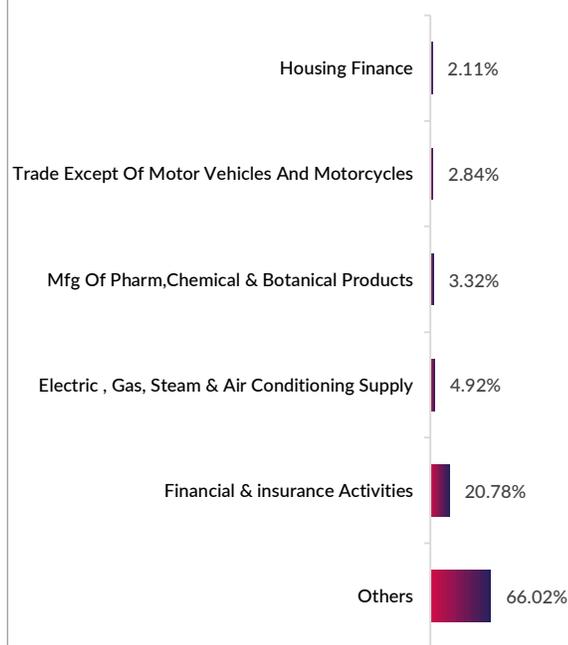
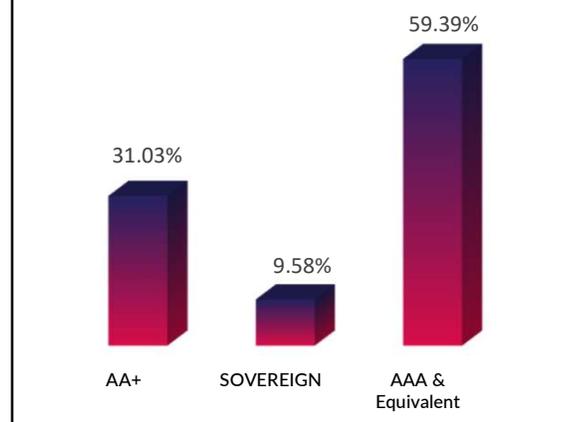
ASSET CATEGORY

Corporate Debt	% of AUM
7.58% Nabard 31-07-2026	4.58%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.84%
7.98% Bajaj Housing Finance Limited B & D 09-09-2026 31 Trn - 12	2.11%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.41%
8.12% Bajaj Finance Limited B & D 10-09-2027	1.07%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	1.06%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	0.36%
Total	13.42%
Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.42%
Total	1.42%
Money Market	85.16%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	20-Mar-08		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 28-Feb-26	33.7790		
Modified Duration	0.41		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


*i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 *ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 *ii) Past performance of any of the funds is not indicative of their future performance.

GPF070211 GUARANTEED PENSION FUND (SFIN - ULIF022090211PEGURNTFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: To maximise the investment return subject to a guaranteed[^] return over a pre specified fixed period (till the last vesting date of all policies invested in the fund). It aims to guarantee a reverse repo related return by investing mostly in fixed income securities (debt instruments, money market instruments and cash)

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	10	0.00	0.00
Debt & Money Market	90	100	100.00	2.44
Total			100	2.44

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	0.67%	3.07%	7.22%	7.16%	6.71%	6.71%
Benchmark	NA	NA	NA	NA	NA	NA

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Launch Date	09-Feb-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 28-Feb-26	26.5926		
Modified Duration	2.61		

[^]The Guaranteed NAV is applicable only at maturity, and shall be further subject to the Policy being in force till the Maturity Date. Guarantee Charge of 0.35% p.a. would be recovered from the Fund (through cancellation of units) to provide the NAV Guarantee.

Government Securities	% of AUM
6.75% Goi Cg 23-12-2029	73.41%
6.79% GOI CG 07-10-2034	4.14%
Total	77.55%
Money Market	22.45%
Grand Total	100%

DEBT RATING PROFILE


 Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

DISCONTINUED POLICY FUND (SFIN - ULIF024110411DISCOPOFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Govt. Securities	60	100	81.16	8,686.95
Money Market	0	40	18.84	2,015.99
Total			100	10,702.94

FUND PERFORMANCE*

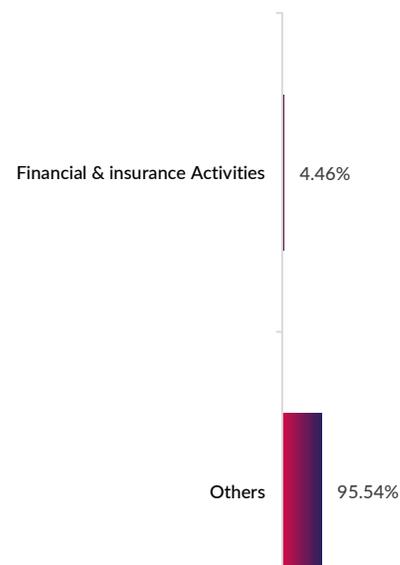
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.66%	3.18%	7.13%	7.39%	7.16%	6.46%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	8.12%
7.10% GOI CG 18-04-2029	6.27%
7.06% GOI CG 10-04-2028	6.24%
7.04% GOI Cg 03-06-2029	5.58%
7.37% GOI CG 23-10-2028	5.35%
7.26% GOI CG 14-01-2029	4.99%
7.38% GOI CG 20-06-2027	3.30%
364 D TB 28-01-2027	2.67%
364 D TB 01-05-2026	2.31%
7.17% GOI CG 17-04-2030	2.27%
Others	34.08%
Total	81.16%
Money Market	18.84%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	11-Apr-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 28-Feb-26	25.4176		
Modified Duration	1.78		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


*i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 *ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 *ii) Past performance of any of the funds is not indicative of their future performance.

EQUITY PENSION FUND II (SFIN - ULIF027300513PEEQIT2FND111) as on 28 February 2026
INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	99.43	12,072.28
Debt	0	20	0.00	0.00
Money Market	0	20	0.57	69.03
Total			100	12,141.31

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	-0.32%	3.69%	14.21%	7.68%	13.48%	12.70%
Benchmark	-0.56%	3.08%	13.80%	7.02%	13.32%	12.27%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.63%
ICICI Bank Ltd	7.97%
Reliance Industries Ltd.	6.58%
Bharti Airtel Ltd.	4.92%
Larsen & Toubro Ltd.	4.50%
Infosys Limited	3.94%
ICICI Prudential Private Banks Etf Split	3.25%
Mahindra & Mahindra Ltd.	3.17%
Axis Bank Ltd.	2.99%
Bajaj Finance Limitedfv-2Fv-1	2.45%
Others	51.05%
Total	99.43%

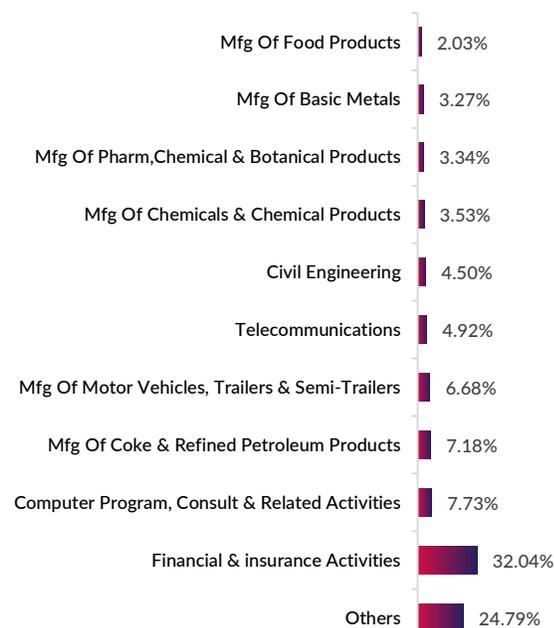
Corporate Debt	% of AUM
Total	0.00%

Money Market	% of AUM
Total	0.57%

Grand Total	% of AUM
Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Vineet Lakhota	3	0	1
Launch Date	10-Jan-14		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 28-Feb-26	42.7057		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

BOND PENSION FUND II (SFIN - ULIF028300513PENBON2FND111) as on 28 February 2026

INVESTMENT OBJECTIVE: The objective of this fund is to provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	60	100	96.69	28,124.70
Money Market	0	40	3.31	963.72
Total			100	29,088.42

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	0.80%	2.78%	5.89%	6.45%	7.05%	7.30%
Benchmark	0.88%	2.99%	6.69%	7.27%	7.70%	8.06%

ASSET CATEGORY

Corporate Debt	% of AUM
7.6450% Lic Housing Fin B & D 21-02-2030 452	4.00%
7.79% HDFC Bank B & D 24-11-2032 AA-013	3.78%
7.38% Bajaj Finance Limited B & D 28-06-2030 li	2.74%
7.98% REC LIMITED B & D 30-04-2099 222	1.82%
7.45% Bharti Telecom Limited B & D 15-12-2028 Xxvi	1.80%
7.08% Bajaj Housing Finance Limited B & D 12-06-2030 32 Trn 10 Opt I	1.79%
7.07% Bajaj Finance Limited B & D 21-09-2028 290 Trn-2	1.45%
7.57% Lic Housing Fin B & D 18-10-2029 447	1.30%
7.43% NBFID B & D 04-07-2034	1.29%
7.69% REC Limited B & D 31-01-2033 218 B	1.27%
Others	41.03%
Total	62.27%

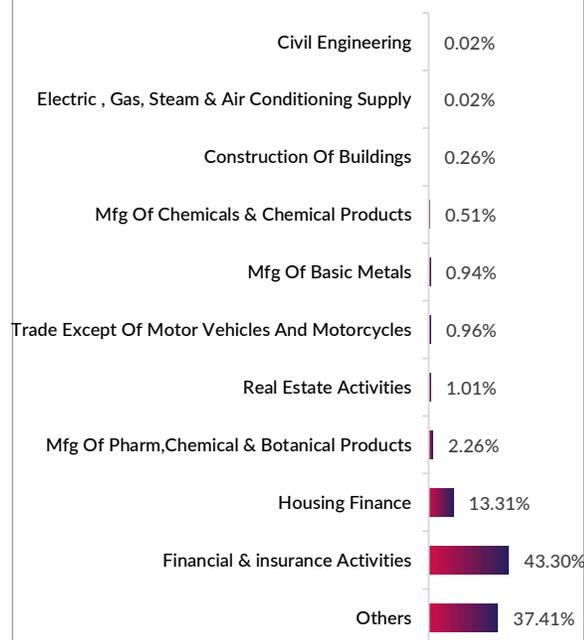
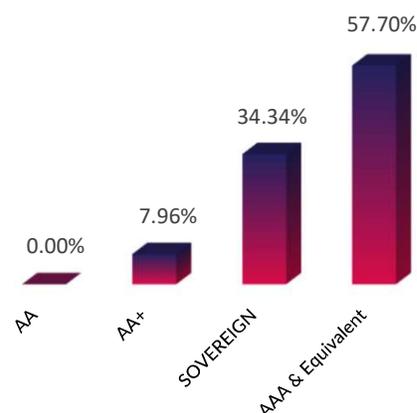
Government Securities	% of AUM
6.48% GoI Cg 06-10-2035	12.67%
6.68% GoI Cg 07-07-2040	6.38%
6.99% GOI CG 15-12-2051	3.05%
7.24% GoI Cg 18-08-2055	2.60%
6.90% GoI Cg 15-04-2065	2.57%
6.62% GOI CG 28-11-2051	1.94%
7.36% GOI CG 12-09-2052	1.29%
6.79% GoI Cg 02-12-2034 Sgrb	0.91%
6.65% FCI B & D 23-10-2030 GOI	0.67%
7.09% Fci B & D 13-08-2031 X	0.54%
Others	1.79%
Total	34.41%

Money Market	3.31%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Saurab Passi	0	1	0
Launch Date	10-Jan-14		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 28-Feb-26	23.5208		
Modified Duration	5.32		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


*i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 *ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 *ii) Past performance of any of the funds is not indicative of their future performance.

MONEY MARKET PENSION FUND II (SFIN – ULIF029300513PEMNYM2FND111) as on 28 February 2026
INVESTMENT OBJECTIVE: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	0	20	16.12	246.99
Money Market	80	100	83.88	1,285.08
Total			100	1,532.07

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.44%	2.89%	6.21%	6.49%	6.51%	6.15%
Benchmark	0.46%	2.51%	5.91%	6.60%	6.85%	6.57%

ASSET CATEGORY

Corporate Debt	% of AUM
7.58% Nabard 31-07-2026	2.42%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	2.22%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.04%
7.51% Rec Limited B & D 31-07-2026 221	1.63%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.16%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.04%
8.12% Bajaj Finance Limited B & D 10-09-2027	0.99%
7.98% Bajaj Housing Finance Limited B & D 09-09-2026 31 Trn - 12	0.65%
Total	12.16%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	3.96%

Total	3.96%
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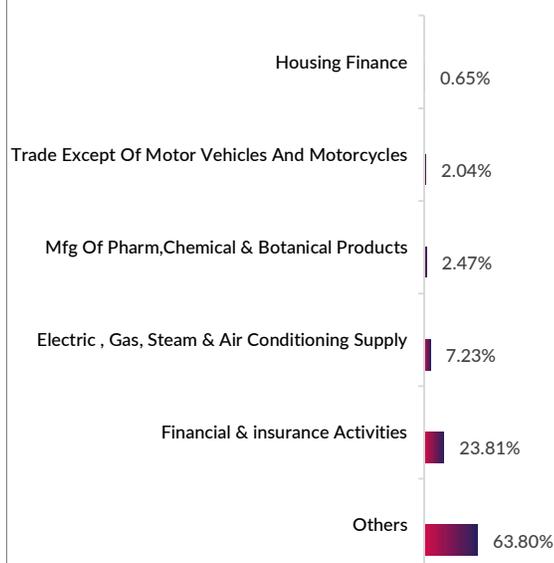
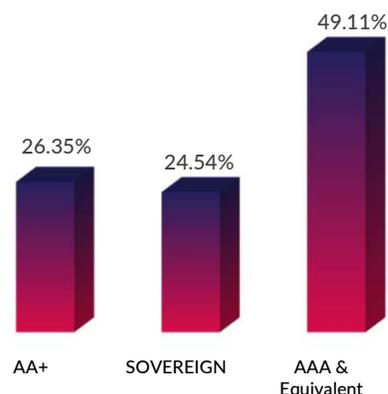
Money Market	83.88%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	10-Jan-14		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 28-Feb-26	20.6363		
Modified Duration	0.47		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.

Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.

ii) Past performance of any of the funds is not indicative of their future performance.

DISCONTINUE PENSION FUND (SFIN - ULIF025300513PEDISCOFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Govt. Securities	60	100	83.05	5,626.20
Money Market	0	40	16.95	1,148.33
Total			100	6,774.53

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fund	0.68%	3.19%	7.08%	7.35%	7.16%	6.84%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

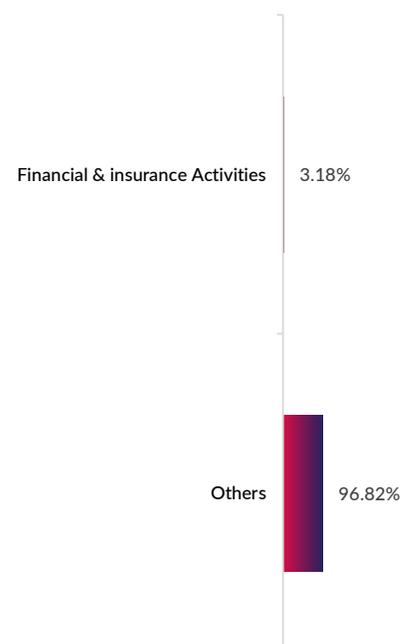
Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	9.92%
7.10% GOI CG 18-04-2029	5.34%
7.06% GOI CG 10-04-2028	5.31%
7.04% GOI Cg 03-06-2029	4.79%
7.26% GOI CG 14-01-2029	4.28%
7.37% GOI CG 23-10-2028	4.23%
0.00% GOI FRB_Gsec 22-09-2033	3.90%
364 D TB 21-01-2027	3.51%
6.79% GOI CG 15-05-2027	3.12%
364 D TB 28-01-2027	2.81%
Others	35.84%
Total	83.05%

Money Market	16.95%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	22-Aug-14		
Benchmark	NA		
Risk Profile	Low		
NAV as on 28-Feb-26	21.4562		
Modified Duration	1.93		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

PURE FUND (SFIN - ULIF030290915PUREULPFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term. The Fund invests in Equities of sectors other than banks, financial institutions and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment (Films, TV etc),

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	93.10	1,070.49
Money Market	0	20	6.90	79.38
Total			100	1,149.86

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	0.14%	-4.53%	10.32%	0.47%	11.33%	10.56%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

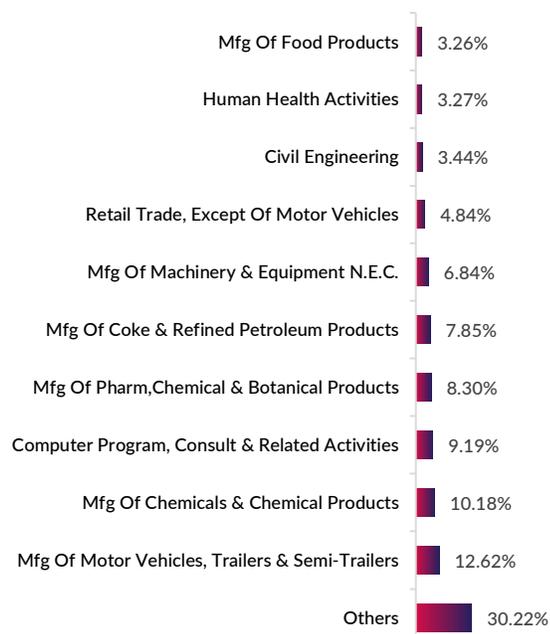
Equity	% of AUM
Reliance Industries Ltd.	7.79%
Trent Ltd.	4.84%
Larsen & Toubro Ltd.	3.44%
Schaeffler India Limited	3.30%
Bharti Airtel Ltd.	3.07%
Uno Minda Limited	3.02%
Infosys Limited	2.87%
Atul Limited	2.79%
Coromandel International Ltd.	2.70%
Samvardhana Motherson International Ltd	2.59%
Others	56.69%
Total	93.10%

Money Market	6.90%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Mr. Devesh R Dokwal	6	0	8
Launch Date	21-Jun-16		
Benchmark	NA		
Risk Profile	High		
NAV as on 28-Feb-26	26.4804		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

MIDCAP FUND (SFIN - ULIF031290915MIDCAPFUND111) as on 28 February 2026

INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term by investing predominantly in Midcap Companies.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	96.51	53,111.99
Debt	0	20	0.85	468.83
Money Market	0	20	2.64	1,453.92
Total			100	55,034.74

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	1.67%	5.78%	22.44%	12.02%	23.82%	17.87%
Benchmark	1.17%	6.08%	23.38%	10.59%	25.21%	16.48%

ASSET CATEGORY

Equity	% of AUM
Federal Bank Ltd.	2.80%
BSE Limited	2.78%
Ashok Leyland Ltd.	2.24%
AU Small Finance Bank Limited	2.19%
Max Financial Services Limited	1.99%
Cummins India Ltd.	1.96%
HDFC Asset Management Company Ltd	1.90%
Fortis Healthcare Ltd	1.88%
Indus Towers Limited	1.81%
Persistent Systems Limited	1.77%
Others	75.19%
Total	96.51%

Corporate Debt	% of AUM
Hdfc Liquid Fund - Direct Plan - Growth Option -Fv 1000	0.55%
Sundaram Liquid Fund	0.28%
SBI Liquid Fund - Direct Plan - Growth	0.03%

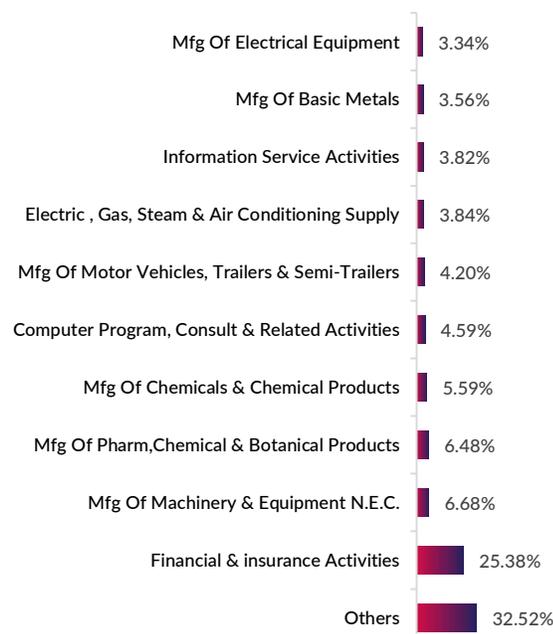
Total **0.85%**

Money Market **2.64%**

Grand Total **100%**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vishal Modi	1	0	0
Launch Date	21-Jun-16		
Benchmark	NIFTY Free Float Midcap 100		
Risk Profile	High		
NAV as on 28-Feb-26	49.2593		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


* Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
 * Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
 ii) Past performance of any of the funds is not indicative of their future performance.

BOND OPTIMISER FUND (SFIN - ULIF032290618BONDOPTFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: The objective of this fund is to earn returns higher than pure fixed income fund by investing in a mix of Government securities, Corporate Bonds, Money market instrument & upto 25% in Equity instruments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	25	18.86	610.75
Debt	75	100	78.36	2,537.19
Money Market	0	25	2.77	89.74
Total			100	3,237.68

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	0.55%	2.29%	7.25%	6.74%	9.19%	12.14%
Benchmark	0.61%	3.04%	8.19%	7.36%	8.92%	8.67%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	1.94%
ICICI Bank Ltd	1.65%
Reliance Industries Ltd.	1.31%
Larsen & Toubro Ltd.	0.87%
Bharti Airtel Ltd.	0.77%
Infosys Limited	0.76%
Axis Bank Ltd.	0.72%
Mahindra & Mahindra Ltd.	0.63%
NTPCLimited	0.42%
Tata Steel Ltd.	0.38%
Others	9.41%
Total	18.86%

Corporate Debt	% of AUM
7.44% PFC B & D 15-01-2030 247 A	3.19%
7.65% Tata Steel B & D 21-02-2030	2.64%
7.66% Lic Housing Fin B & D 11-12-2029 451	2.34%
7.26% Ntpc Limited B & D 20-03-2040 82-2040	1.98%
8.80% REC Limited B & D 22-01-2029 GOI-VI	1.62%
7.68% BOB B & D 01-12-2033 XX-II	1.57%
7.92% Tata Capital Housing Finance Limited B & D 07-07-2034	1.56%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.43%
7.93% Tata Power Renewable Energy Limited B & D 26-06-2034 li	1.27%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.10%
Others	26.94%
Total	45.64%

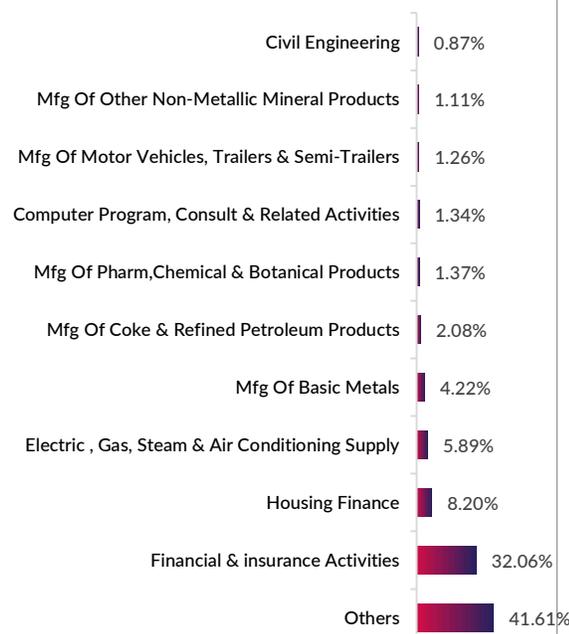
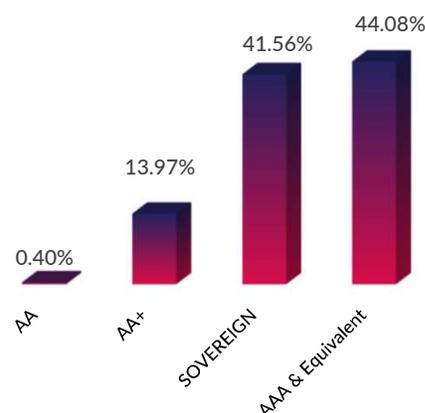
Government Securities	% of AUM
6.68% Goi Cg 07-07-2040	5.92%
7.24% Goi Cg 18-08-2055	4.58%
6.48% Goi Cg 06-10-2035	3.60%
7.10% GOI CG 08-04-2034	2.93%
7.34% GOI CG 22-04-2064	1.99%
7.09% GOICg 05-08-2054	1.94%
7.19% Gujrat Sdl 10-12-2033 Sgs	1.54%
7.18% Maharashtra Sdl 10-09-2033 Sgs	1.54%
7.06% Gujrat Sdl 08-10-2033 Sgs	1.53%
6.62% GOI CG 28-11-2051	1.27%
Others	5.88%
Total	32.72%

Money Market	2.77%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Divesh Kumar	2	1	0
Launch Date	31-Jan-19		
Benchmark	Nifty50 (20%) CompBEX(80%)		
Risk Profile	Low to Medium		
NAV as on 28-Feb-26	22.5250		
Modified Duration	5.52		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

CORPORATE BOND FUND (SFIN – ULIF033290618CORBONDFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: The objective of this fund is to earn steady income for policy holders by investing in debt instruments & optimise returns for the portfolio by predominantly investing in corporate bonds of medium term maturities. This strategy reduces the volatility caused by sharp movements in interest rates.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	70	100	96.38	987.92
Money Market	0	30	3.62	37.15
Total			100	1,025.07

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	0.75%	2.56%	6.81%	6.97%	7.05%	7.27%
Benchmark	0.95%	2.80%	7.43%	7.78%	7.79%	7.60%

ASSET CATEGORY

Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	4.97%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.15%
7.44% PFC B & D 15-01-2030 247 A	2.71%
8.85% Muthoot Finance Limited B & D 20-12-2028 30-A Opt I	2.50%
8.0208% Aditya Birla Capital Limited B & D 18-02-2030 L3	2.48%
7.75% Lic Housing Fin B & D 23-08-2029 444	2.47%
7.725% L&T B & D 28-04-2028	2.47%
7.80% The Ramco Cements Limited 12-09-2028	2.45%
7.60% Torrent Pharmaceuticals Limited B & D 19-01-2029 li	2.45%
7.45% Bharti Telecom Limited B & D 15-12-2028 Xxvi	2.44%
Others	53.40%
Total	81.49%

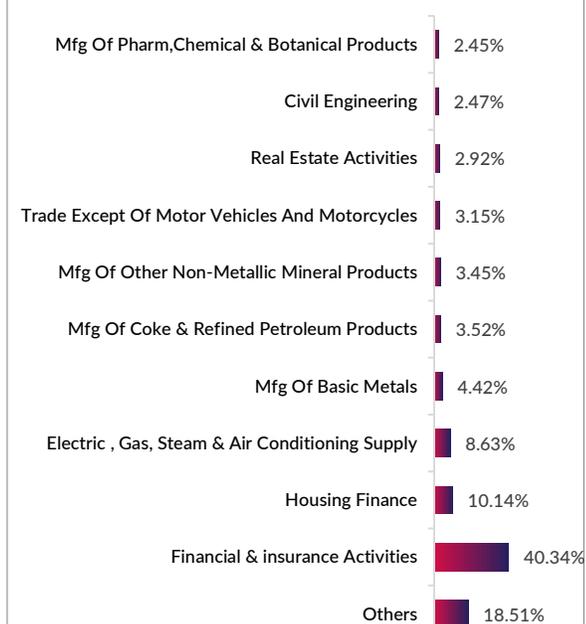
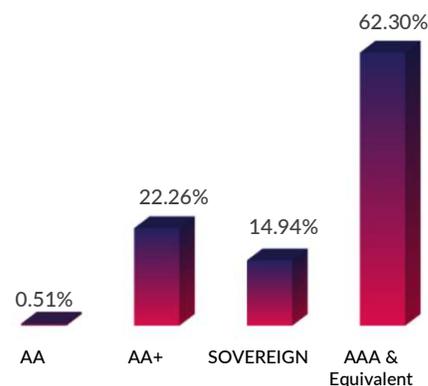
Government Securities	% of AUM
6.48% Goi Cg 06-10-2035	10.50%
7.49% Hariyana Sdl 27-03-2035 Sgs	1.47%
7.18% Maharashtra Sdl 10-09-2033 Sgs	0.97%
7.71% Gujrat SDL 01-03-2033	0.50%
7.60% FCI B & D 09-01-2030 Vii A	0.49%
6.61% Gujrat Sdl 07-05-2032 Sgs	0.48%
7.62% GOI CG 15-09-2039	0.26%
7.23% Tamil Nadu Sdl 12-03-2055 Sgs	0.19%
7.24% Goi Cg 18-08-2055	0.04%
Others	0.00%
Total	14.89%

Money Market	3.62%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Launch Date	01-Feb-19		
Benchmark	Crisil Medium term Gilt Index 20% Crisil Medium term AAA index 80%		
Risk Profile	Low to Medium		
NAV as on 28-Feb-26	16.4358		
Modified Duration	3.42		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


* Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.

* Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.

ii) Past performance of any of the funds is not indicative of their future performance.

BLUECHIP FUND (SFIN – ULIF034250824BLUECHPFND111) as on 28 February 2026

INVESTMENT OBJECTIVE: Bluechip Fund would mainly invest in companies with large market capitalization segment across various sectors. The scheme will endeavor to identify companies that are relatively stable in comparison to the broader market and endeavor to select stocks based on financial strength of companies, management strategies and reputation, track record and liquidity. Blue Chip Fund will aim to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of large cap equity. The fund will invest a minimum of 80% in large cap stocks. Generally, Large cap stocks are well established companies having good brand equity and are possibly market leaders in their industries.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	99.27	3,149.37
Debt	0	20	0.00	0.00
Money Market	0	20	0.73	23.30
Total			100	3,172.68

FUND PERFORMANCE*

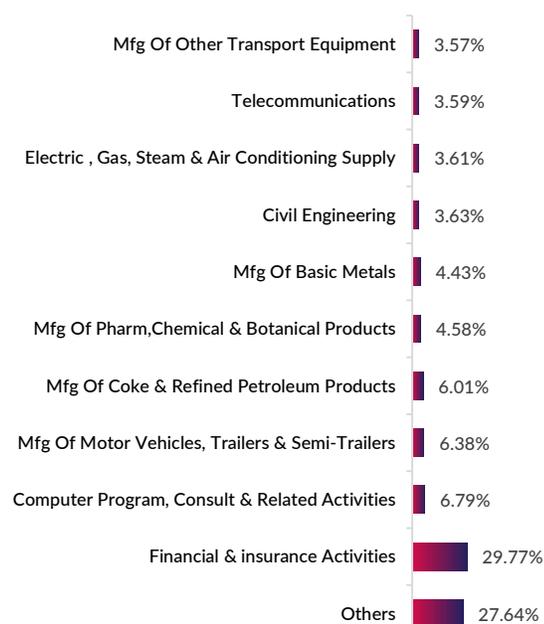
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bluechip Fund	-0.08%	2.66%	13.45%	NA	NA	0.63%
Benchmark	-0.02%	3.58%	15.21%	NA	NA	-0.02%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.21%
ICICI Bank Ltd	6.77%
Reliance Industries Ltd.	5.58%
Nippon India Nifty Psu Bank Bees	3.81%
Larsen & Toubro Ltd.	3.63%
Bharti Airtel Ltd.	3.59%
Infosys Limited	3.22%
ICICI Prudential Private Banks Etf Split	3.14%
Axis Bank Ltd.	2.74%
Mahindra & Mahindra Ltd.	2.35%
Others	57.22%
Total	99.27%
Money Market	0.73%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	6	0	8
Launch Date	25-Aug-24		
Benchmark	Nifty 100		
Risk Profile	High		
NAV as on 28-Feb-26	10.0960		
Modified Duration	0.01		

TOP 10 INDUSTRY SECTOR


i) Debt fund manager, managing debt portion of Equity, Debt and Balanced oriented fund.
ii) Equity fund manager, managing equity portion of Equity, Debt and Balanced oriented fund.

*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
ii) Past performance of any of the funds is not indicative of their future performance.

Risk Factors:

- 1. IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.**
- 2. Unit Linked Life Insurance products are different from the traditional products and are subject to market risks.**
- 3. The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/ withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.**
- 4. Premium paid in unit linked policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.**
- 5. SBI Life Insurance Co. Ltd. is only the name of the insurance company and the various products offered are only the names of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.**
- 6. The various funds offered under SBI Life Unit Linked products are only the names of funds and do not in any way indicate the quality of these funds, their future prospects and returns.**
- 7. Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the policy document issued by the insurance company.**
- 8. In case of surrender request during the first five years, the fund value shall be payable on the first working day of the 6th policy year. In case of surrender request after 5th policy year, the fund value will be paid immediately.**
- 9. "With effect from 1st November 2013, the composition of 'Debt and Money Market Instruments' has been further split in to two separate Asset class 'Debt Instruments' and 'Money Market Instruments' respectively".**
- 10. All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult your tax advisor for details.**
- 11. In case of Retirement Product*, benefits by way of surrender, complete withdrawal or maturity/vesting will be available in the form of annuities except to the extent of commutation of such benefits as allowed under the prevailing Income Tax rules.**

* For Retirement products purchase with effect from January 01, 2014.



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For more details on Risk Factors, Terms & Conditions, please read the sales brochure carefully before concluding a sale