

invest care ULIP

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



June, 2025



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 Power Insurance	SBI Life – Smart Elite	SBI Life – Smart Scholar Plus	SBI Life – Retire Smart	SBI Life – Smart Fortune Builder	SBI Life – Smart Wealth Assure	SBI Life – eWealth Insurance	SBI Life – Smart Privilege Plus	SBI Life – Smart InsureWealth Plus	SBI Life – Saral InsureWealth Plus	SBI Life – Retire Smart Plus
	(UIN: 111L090V02)	(UIN: 111L072V04)	(UIN: 111L144V01)	(UIN: 111L094V03)	(UIN: 111L142V01)	(UIN: 111L077V03)	(UIN: 111L100V03)	(UIN: 111L143V01)	(UIN: 111L125V02)	(UIN: 111L124V02)	(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 30 June 2025 (₹ 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	81,113.81	NIFTY 50	5.70	6.27	17.63	15.32	19.29	17.37	13.55	12.87	20.00	19.89	16.00	13.29
Equity Pension	15-Jan-07	9,242.94		7.18	6.27	16.99	15.32	18.41	17.37	13.54	12.87	20.68	19.89	11.59	10.01
Equity Pension II	03-Jan-14	13,137.59		7.00	6.27	15.63	15.32	17.59	17.37	12.90	12.87	19.82	19.89	13.56	13.16
Equity Optimiser	21-Jan-08	2,657.39	Nifty 50 (80%) LiquiFE X (20%)	8.51	6.59	16.04	13.80	17.15	15.37	13.29	11.68	18.72	17.11	10.33	8.46
Equity Optimiser Pension	21-Jan-08	830.15		9.89	6.59	16.80	13.80	17.92	15.37	13.76	11.68	19.03	17.11	10.85	8.46
Equity Elite	25-Feb-08	14.26		7.32	6.59	15.44	13.80	17.27	15.37	15.50	11.68	21.40	17.11	13.40	8.51
Equity Elite II	10-Feb-10	12,566.65		5.91	6.59	13.75	13.80	15.57	15.37	11.77	11.68	17.03	17.11	11.34	10.85
Top 300	07-Jan-10	1,945.77		6.09	6.59	14.64	13.80	16.10	15.37	12.31	11.68	17.87	17.11	12.00	10.21
Top 300 Pension	18-Jan-10	628.88		7.79	6.59	13.78	13.80	15.59	15.37	11.96	11.68	17.63	17.11	11.73	10.21
Growth	24-Nov-05	3,046.81	Nifty 50 (70%) CompB ex (30%)	6.73	7.33	14.74	13.39	15.66	14.79	11.42	11.14	16.40	15.86	12.22	10.98
Growth Pension	15-Feb-07	548.85		9.14	7.33	15.97	13.39	16.42	14.79	11.94	11.14	17.08	15.86	11.54	8.67
Balanced	05-Dec-05	23,173.09	Nifty 50 (50%) CompB ex (50%)	7.21	7.94	11.94	12.03	12.84	13.02	9.64	9.90	12.61	13.13	10.72	10.21
Balanced Pension	21-Feb-07	700.97		9.50	7.94	13.29	12.03	14.02	13.02	10.63	9.90	13.34	13.13	11.52	9.23
Bond	10-Jan-05	19,548.80	CRISIL CompB ex	8.77	9.16	8.05	8.39	7.85	8.41	6.10	6.51	5.69	6.19	8.13	7.25
Bond Pension	16-Jan-07	507.27		8.60	9.16	7.94	8.39	7.78	8.41	5.92	6.51	5.67	6.19	8.36	7.58
Bond Pension II	03-Jan-14	29,262.83		8.30	9.16	7.72	8.39	7.67	8.41	5.87	6.51	5.49	6.19	7.54	8.29
Index	07-Jan-10	122.75	Nifty 50	6.11	6.27	15.84	15.32	18.05	17.37	13.55	12.87	20.28	19.89	10.91	10.73
Index Pension	18-Jan-10	33.70		6.17	6.27	15.87	15.32	18.06	17.37	13.67	12.87	20.26	19.89	11.23	10.73
Money Market	01-Feb-06	427.65	CRISIL T-	7.16	7.37	7.08	7.30	6.68	7.02	5.88	6.13	5.40	5.60	6.68	6.89
Money Market Pension	20-Mar-08	118.44	Bill Index #	7.08	7.37	7.01	7.30	6.63	7.02	5.83	6.13	5.38	5.60	7.05	6.90
Money Market Pension II	03-Jan-14	1,543.54		6.86	7.37	6.79	7.30	6.39	7.02	5.60	6.13	5.14	5.60	6.17	6.66
Guaranteed Pension Fund (GPF070211)	09-Feb-11	2.64	NA	9.68	NA	7.83	NA	6.94	NA	5.64	NA	5.15	NA	6.83	NA
P/E Managed	08-Sep-10	246.67		7.80	NA	14.47	NA	16.66	NA	11.59	NA	13.98	NA	9.72	NA
Discontinued Policy	11-Apr-11	8,871.44		8.78	NA	7.81	NA	7.10	NA	5.93	NA	5.45	NA	6.51	NA
Discontinue Pension	03-Jan-14	6,522.54		8.70	NA	7.75	NA	7.08	NA	5.94	NA	5.45	NA	6.93	NA
Pure Fund	15-Jun-16	1,193.71		0.65	NA	15.32	NA	16.61	NA	12.08	NA	18.60	NA	12.27	NA
Midcap Fund	15-Jun-16	42,009.74	NIFTY Free Float Midcap 100	6.45	7.18	27.89	29.26	28.75	31.20	20.71	22.00	29.05	32.36	19.27	17.93
Bond Optimiser Fund	24-Jan-19	3,253.57	NIFTY 50 (20%) & CompBEX (80%)	8.25	8.73	10.72	9.88	10.49	10.28	8.60	7.91	9.72	8.98	13.32	9.27
Corporate Bond Fund	24-Jan-19	1,073.92	Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%)	9.00	9.99	7.69	8.45	7.24	8.07	5.81	6.32	5.94	6.19	7.60	7.90
Bluechip Fund	25-Aug-24	1,800.72	Nifty 100	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3.31	1.06

**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 30 June 2025
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	98.55	79,936.21
Debt	0	20	0.00	0.00
Money Market	0	20	1.45	1,177.61
Total			100	81,113.81

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	3.36%	4.42%	5.70%	17.63%	19.29%	16.00%
Benchmark	3.10%	7.92%	6.27%	15.32%	17.37%	13.29%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.09%
ICICI Bank Ltd	9.04%
Reliance Industries Ltd.	7.02%
Infosys Limited	5.34%
Bharti Airtel Ltd.	4.33%
Trent Ltd.	3.93%
Larsen & Toubro Ltd.	3.38%
ITC Ltd.	3.29%
Tata Consultancy Services Ltd.	2.87%
Axis Bank Ltd.	2.85%
Others	47.40%
Total	98.55%

Corporate Debt	% of AUM
Total	0.00%

Money Market	1.45%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Gopikrishna Shenoy	1	0	0
Mr. Dharmesh Gandhi	1	0	0
Launch Date	10-Jan-05		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-25	208.9605		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Chemicals & Chemical Products	2.69%
Mfg Of Tobacco Products	3.29%
Civil Engineering	3.52%
Mfg Of Pharm, Chemical & Botanical Products	3.80%
Retail Trade, Except Of Motor Vehicles	4.28%
Telecommunications	5.17%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	6.23%
Mfg Of Coke & Refined Petroleum Products	7.02%
Computer Program, Consult & Related Activities	10.84%
Financial & insurance Activities	28.64%
Others	24.53%

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 30 June 2025

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	95.31	18,631.17
Money Market	0	40	4.69	917.63
Total			100	19,548.80

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	-0.64%	4.67%	8.77%	8.05%	7.85%	8.13%
Benchmark	-0.44%	4.72%	9.16%	8.39%	8.41%	7.25%

ASSET CATEGORY

Corporate Debt	% of AUM
7.48% NABARD B & D 15-09-2028 25G	3.65%
7.34% PNB B & D 14-02-2035 III	1.83%
8.03% Tata Steel B & D 27-02-2028	1.57%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	1.51%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.48%
7.61% LIC Housing Fin B & D 29-08-2034	1.34%
7.46% REC Limited B & D 30-06-2028 223 B	1.04%
7.74% LIC HOUSING FIN B & D 22-10-2027 448	1.04%
7.15% NATIONAL BANK FOR FINANCING INFRASTRUCTURE & DEVELOPME	1.03%
7.55% BAJAJ FINANCE LIMITED B & D 03-04-2035 289 OPT I	1.02%
Others	45.88%
Total	61.40%

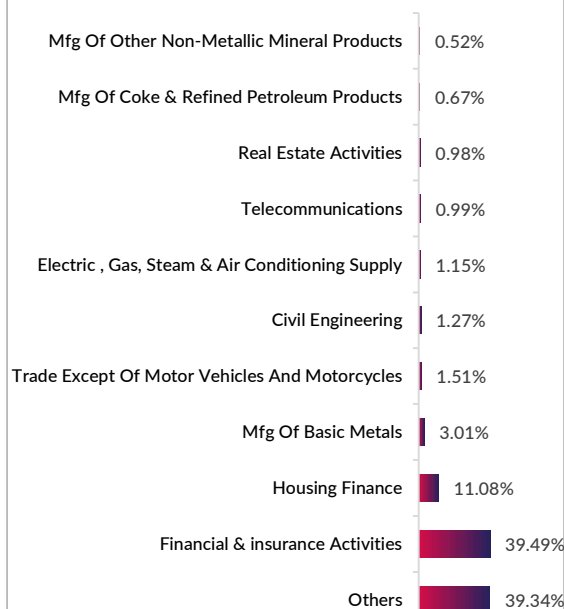
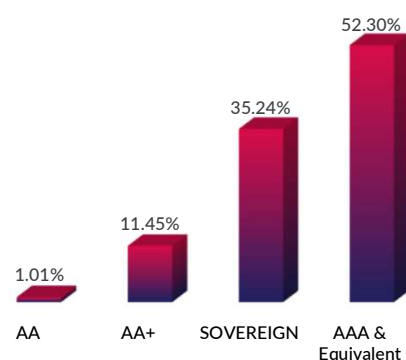
Government Securities	% of AUM
7.18% GOI CG 14-08-2033	7.56%
7.09% GOICg 05-08-2054	6.40%
6.79% GOI CG 07-10-2034	5.34%
7.30% GOI CG 19-06-2053	4.09%
7.18% GOI CG 24-07-2037	3.72%
7.34% GOI CG 22-04-2064	2.13%
7.54% GOI CG 23-05-2036	1.65%
6.33% GOI CG 05-05-2035	1.14%
7.09% GOI CG 25-11-2074	0.43%
8.69% Damodar Valley Corporation B & D 25-03-2028 15	0.31%
Others	1.12%
Total	33.91%

Money Market	4.69%
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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 30-Jun-25	49.5552		
Modified Duration	5.54		

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.

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

GROWTH FUND (SFIN – ULIF003241105GROWTH-FND111) as on 30 June 2025

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	73.08	2,226.70
Debt	10	60	21.22	646.51
Money Market	0	40	5.70	173.60
Total			100	3,046.81

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	1.84%	5.85%	6.73%	14.74%	15.66%	12.22%
Benchmark	2.03%	7.07%	7.33%	13.39%	14.79%	10.98%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.83%
ICICI Bank Ltd	6.77%
Reliance Industries Ltd.	5.05%
Infosys Limited	3.76%
Bharti Airtel Ltd.	3.17%
Axis Bank Ltd.	2.14%
ITC Ltd.	2.12%
Mahindra & Mahindra Ltd.	1.96%
Tata Consultancy Services Ltd.	1.89%
NTPCLimited	1.57%
Others	36.83%
Total	73.08%

Corporate Debt	% of AUM
7.95% LIC Housing Fin B & D 21-02-2033 430	0.85%
7.77% HDFC Bank B & D 28-06-2027 AA-008	0.83%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.57%
8.05% NTPCLimited B & D 05-05-2026 Sr 60	0.50%
7.17% IRFC B & D 27-04-2035 188	0.40%
8.30% IRFC B & D 25-03-2029 134	0.35%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.34%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.33%
8.40% IRFC B & D 08-01-2029 130	0.24%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.23%
Others	0.31%
Total	4.96%

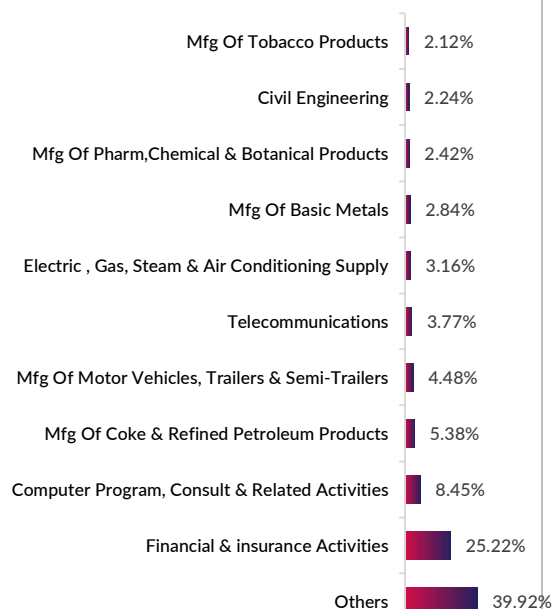
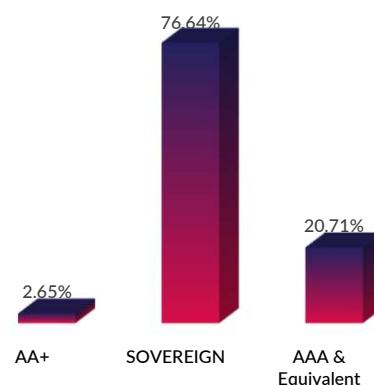
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	6.35%
6.79% GOI CG 07-10-2034	3.71%
7.34% GOI CG 22-04-2064	1.22%
6.83% Karnataka SDL 08-12-2031	0.83%
7.18% GOI CG 14-08-2033	0.68%
7.80% Tamil Nadu SDL 27-07-2032	0.52%
7.30% GOI CG 19-06-2053	0.47%
7.50% GOI CG 10-08-2034	0.46%
7.10% GOI CG 08-04-2034	0.35%
6.92% GOI CG 18-11-2039	0.34%
Others	1.34%
Total	16.26%

Money Market	5.70%
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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	12	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 30-Jun-25	95.9807		
Modified Duration	5.23		

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.

BALANCED FUND (SFIN – ULIF004051205BALANCFDND111) as on 30 June 2025

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	52.74	12,222.28
Debt	20	60	45.59	10,563.98
Money Market	0	40	1.67	386.84
Total			100	23,173.09

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	1.39%	5.80%	7.21%	11.94%	12.84%	10.72%
Benchmark	1.32%	6.45%	7.94%	12.03%	13.02%	10.21%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	5.29%
ICICI Bank Ltd	4.48%
Reliance Industries Ltd.	3.63%
Bharti Airtel Ltd.	2.86%
Infosys Limited	2.73%
Larsen & Toubro Ltd.	1.97%
ITC Ltd.	1.70%
Mahindra & Mahindra Ltd.	1.61%
Tata Consultancy Services Ltd.	1.31%
Axis Bank Ltd.	1.30%
Others	25.85%
Total	52.74%

Corporate Debt	% of AUM
7.40% NABARD B & D 29-04-2030 25 D-R1	1.54%
7.65% TATA STEEL B & D 21-02-2030	1.16%
7.87% Bajaj Finance Limited B & D 08-02-2034 288 Trn-10 Opt I	0.90%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.89%
7.20% MINDSPACE BUSINESS PARKS REIT B & D 10-05-2030 MERIT 12	0.76%
7.65% National Bank For Financing Infrastructure & Development B & D 22-12-	0.73%
8.03% Tata Steel B & D 27-02-2028	0.71%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	0.66%
7.66% LIC HOUSING FIN B & D 11-12-2029 451	0.66%
7.44% PFC B & D 15-01-2030 247 A	0.64%
Others	20.19%
Total	28.85%

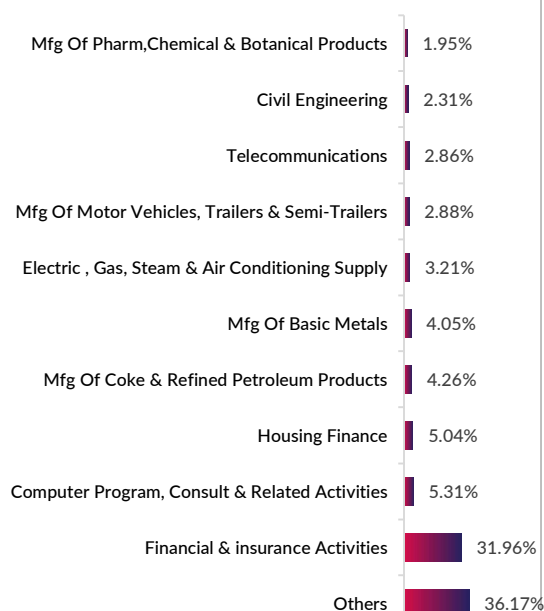
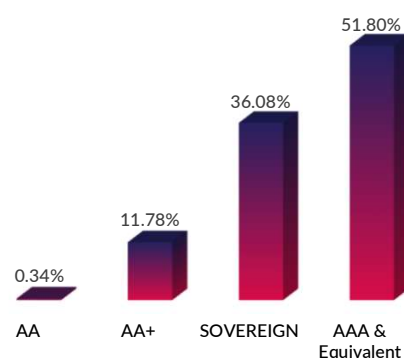
Government Securities	% of AUM
7.18% GOI CG 14-08-2033	2.71%
7.10% GOI CG 08-04-2034	2.68%
7.30% GOI CG 19-06-2053	2.68%
7.34% GOI CG 22-04-2064	2.68%
7.54% GOI CG 23-05-2036	2.00%
6.90% GOI CG 15-04-2065	0.55%
7.09% GOICg 05-08-2054	0.54%
7.37% GOI CG 23-01-2054 SGRB	0.52%
7.40% GOICg 09-09-2035	0.35%
7.29% GOI CG 27-01-2033 SGRB	0.34%
Others	1.70%
Total	16.74%

Money Market	1.67%
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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	4	0	1
Launch Date	05-Dec-05		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 30-Jun-25	73.4837		
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.

* 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%.

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

EQUITY OPTIMISER FUND (SFIN – ULIF010210108EQTYOPTFND111) as on 30 June 2025
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	82.56	2,193.88
Debt	0	40	4.65	123.69
Money Market	0	40	12.79	339.82
Total			100	2,657.39

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	3.06%	6.34%	8.51%	16.04%	17.15%	10.33%
Benchmark	2.58%	7.09%	6.59%	13.80%	15.37%	8.46%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.57%
ICICI Bank Ltd	7.11%
Reliance Industries Ltd.	5.91%
Infosys Limited	3.89%
Bharti Airtel Ltd.Partly Paid 1.25	3.10%
Larsen & Toubro Ltd.	2.48%
Axis Bank Ltd.	2.47%
Kotak Mahindra Bank Ltd.	1.90%
Mahindra & Mahindra Ltd.	1.81%
Tata Consultancy Services Ltd.	1.80%
Others	43.53%
Total	82.56%

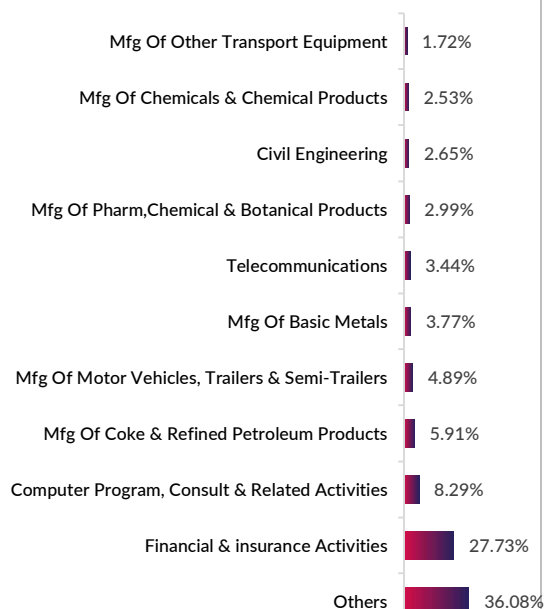
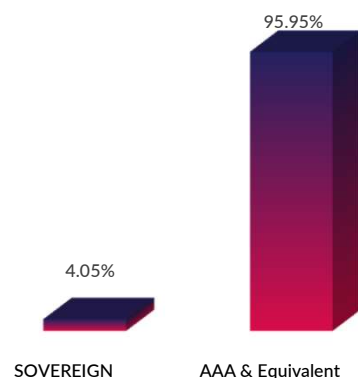
Corporate Debt	% of AUM
Sundaram Liquid Fund	2.41%
Kotak Liquid-Plan A - Growth - Direct	2.06%
Total	4.47%

Government Securities	% of AUM
8.20% GOI CG 24-09-2025	0.19%
Total	0.19%

Money Market	12.79%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Dharmesh Gandhi	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-25	55.6558		
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.

INDEX FUND (SFIN - ULIF015070110INDEXULFND111) as on 30 June 2025

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	99.54	122.18
Money Market	0	10	0.46	0.57
Total			100	122.75

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	3.31%	7.46%	6.11%	15.84%	18.05%	10.91%
Benchmark	3.10%	7.92%	6.27%	15.32%	17.37%	10.73%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	9.60%
HDFC Bank Ltd.	9.20%
ICICI Bank Ltd	8.62%
Infosys Limited	6.39%
Bharti Airtel Ltd.	5.09%
Larsen & Toubro Ltd.	4.07%
Tata Consultancy Services Ltd.	3.68%
ITC Ltd.	3.66%
Axis Bank Ltd.	2.89%
Kotak Mahindra Bank Ltd.	2.69%
Others	43.64%
Total	99.54%

Money Market	0.46%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	07-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-25	49.7440		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Basic Metals	3.11%
Mfg Of Pharm, Chemical & Botanical Products	3.25%
Mfg Of Tobacco Products	3.66%
Mfg Of Chemicals & Chemical Products	3.96%
Civil Engineering	4.07%
Telecommunications	5.09%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	5.56%
Mfg Of Coke & Refined Petroleum Products	9.60%
Computer Program, Consult & Related Activities	14.12%
Financial & insurance Activities	29.38%
Others	18.20%

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 FUND (SFIN – ULIF016070110TOP300-FND111) as on 30 June 2025

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	82.00	1,595.57
Money Market	0	40	18.00	350.20
Total			100	1,945.77

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	2.73%	6.62%	6.09%	14.64%	16.10%	12.00%
Benchmark	2.58%	7.09%	6.59%	13.80%	15.37%	10.21%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.75%
ICICI Bank Ltd	8.38%
Reliance Industries Ltd.	6.76%
Infosys Limited	4.35%
Bharti Airtel Ltd.	3.60%
Axis Bank Ltd.	2.78%
ITC Ltd.	2.76%
Larsen & Toubro Ltd.	2.41%
Kotak Mahindra Bank Ltd.	2.24%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.23%
Others	37.73%
Total	82.00%

Money Market	18.00%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	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 30-Jun-25	57.8610		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Chemicals & Chemical Products	2.62%
Mfg Of Tobacco Products	2.76%
Mfg Of Electrical Equipment	2.92%
Mfg Of Basic Metals	3.26%
Electric , Gas, Steam & Air Conditioning Supply	3.29%
Telecommunications	4.20%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	4.86%
Mfg Of Coke & Refined Petroleum Products	6.76%
Computer Program, Consult & Related Activities	9.42%
Financial & insurance Activities	27.18%
Others	32.72%

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.

P/E MANAGED FUND (SFIN – ULIF021080910P/EMNGDFND111) as on 30 June 2025

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 remaining fund is invested in debt instruments, money market & cash.

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	48.43	119.46
Debt & Money Market	51.57	127.20
Total	100.00	246.67

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	2.50%	6.19%	7.80%	14.47%	16.66%	9.72%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	5.22%
ICICI Bank Ltd	2.84%
Jupiter Life Line Hospitals Ltd.	2.71%
Infosys Limited	2.16%
Reliance Industries Ltd.	2.14%
Keystone Realtors Limited	1.80%
Kotak Mahindra Bank Ltd.	1.46%
Bank Of India	1.44%
Axis Bank Ltd.	1.32%
Bharti Airtel Ltd. Partly Paid 1.25	1.30%
Others	26.04%
Total	48.43%

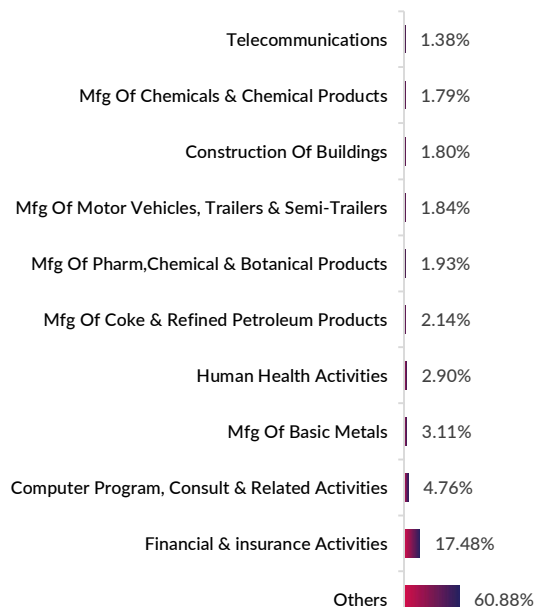
Corporate Debt	% of AUM
Total	0.00%



Government Securities	% of AUM
7.18% GOI CG 14-08-2033	6.38%
Total	6.38%

Money Market	45.19%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Jun-25	39.5357		
Modified Duration	0.72		

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.

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EQUITY ELITE FUND (SFIN - ULIF012250208EQTYELTFND111) as on 30 June 2025
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	87.06	12.42
Debt	0	40	0.00	0.00
Money Market	0	40	12.94	1.85
Total			100	14.26

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	3.23%	6.42%	7.32%	15.44%	17.27%	13.40%
Benchmark	2.58%	7.09%	6.59%	13.80%	15.37%	8.51%

ASSET CATEGORY

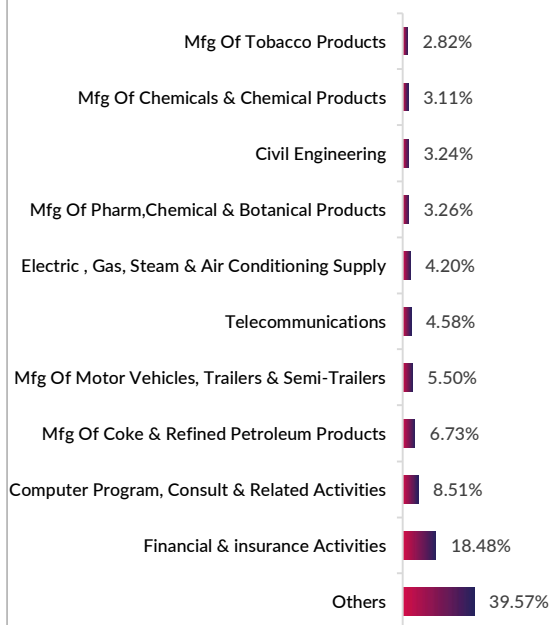
Equity	% of AUM
Nippon India ETF Bank Bees	8.06%
Reliance Industries Ltd.	6.73%
HDFC Bank Ltd.	6.67%
ICICI Bank Ltd	5.78%
Bharti Airtel Ltd.	4.58%
Infosys Limited	4.27%
Kotak Banking ETF	4.17%
Larsen & Toubro Ltd.	3.24%
Mahindra & Mahindra Ltd.	3.12%
ITC Ltd.	2.82%
Others	37.63%
Total	87.06%

Corporate Debt	% of AUM
Total	0.00%

Money Market	12.94%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Vineet Lakhota	4	0	1
Launch Date	25-Feb-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-25	88.7739		
Modified Duration	0.00		

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.

EQUITY ELITE II FUND (SFIN – ULIF019100210EQTELI2FND111) as on 30 June 2025
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	81.84	10,285.05
Debt	0	40	14.61	1,836.23
Money Market	0	40	3.54	445.37
Total			100	12,566.65

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	2.90%	5.95%	5.91%	13.75%	15.57%	11.34%
Benchmark	2.58%	7.09%	6.59%	13.80%	15.37%	10.85%

ASSET CATEGORY

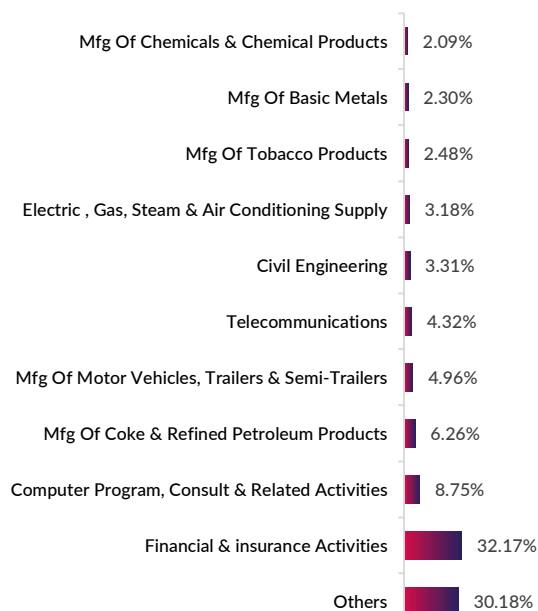
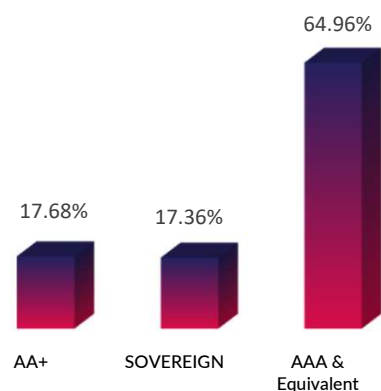
Equity	% of AUM
HDFC Bank Ltd.	8.12%
ICICI Bank Ltd	6.91%
Reliance Industries Ltd.	5.66%
Bharti Airtel Ltd.	4.32%
Infosys Limited	4.30%
Larsen & Toubro Ltd.	2.88%
ITC Ltd.	2.48%
Mahindra & Mahindra Ltd.	2.41%
Axis Bank Ltd.	2.10%
Tata Consultancy Services Ltd.	2.07%
Others	40.60%
Total	81.84%

Corporate Debt	% of AUM
7.59% REC LIMITED B & D 31-05-2027 232-A	1.42%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	0.80%
7.48% NTPCLimited B & D 21-03-2026	0.80%
9.00% Bharti Telecom Limited B & D 04-12-2028 XVIII	0.78%
7.44% PFC B & D 15-01-2030 247 A	0.61%
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	0.61%
7.35% SUNDARAM FIN B & D 23-04-2027 Z 1	0.60%
7.3763% BAJAJ FINANCE LIMITED B & D 26-06-2028 289 TRN-20 OPT II	0.60%
8.00% Bajaj Finance Limited B & D 27-02-2026 286 Tranch 12 Opt 1	0.60%
7.30% Cholamandalam Investment & Finance Company Limited B & D 29-03-20	0.52%
Others	4.75%
Total	12.07%

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.21%
6.90% GOI Oil BD 04-02-2026	0.60%
6.79% GOI CG 07-10-2034	0.38%
7.18% GOI CG 14-08-2033	0.21%
Total	2.54%

Money Market **3.54%**
Grand Total **100%**
FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vineet Lakhota	4	0	1
Launch Date	10-Feb-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-25	52.2890		
Modified Duration	1.66		

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.

*) 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 30 June 2025
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	97.77	9,036.73
Debt	0	20	0.22	19.95
Money Market	0	20	2.02	186.26
Total			100	9,242.94

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	3.65%	5.04%	7.18%	16.99%	18.41%	11.59%
Benchmark	3.10%	7.92%	6.27%	15.32%	17.37%	10.01%

ASSET CATEGORY

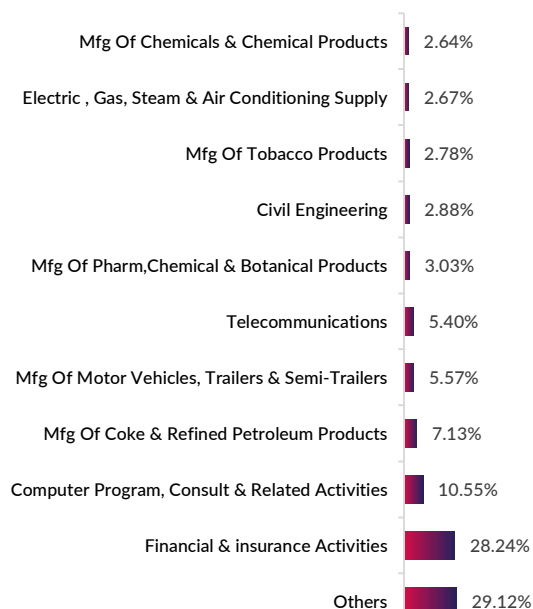
Equity	% of AUM
HDFC Bank Ltd.	8.89%
ICICI Bank Ltd	7.53%
Reliance Industries Ltd.	6.79%
Infosys Limited	4.94%
Bharti Airtel Ltd.	3.65%
Larsen & Toubro Ltd.	2.88%
Mahindra & Mahindra Ltd.	2.85%
ITC Ltd.	2.78%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.34%
Axis Bank Ltd.	2.26%
Others	52.86%
Total	97.77%

Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.22%
Total	0.22%

Money Market	2.02%
Grand Total	100%

FUND DESCRIPTION



Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Divesh Kumar	2	1	0
Launch Date	15-Jan-07		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-25	75.8047		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE

100.00%



AAA & Equivalent

 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.

*) 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 30 June 2025

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	73.57	373.20
Money Market	0	40	26.43	134.07
Total			100	507.27

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	-1.08%	4.45%	8.60%	7.94%	7.78%	8.36%
Benchmark	-0.44%	4.72%	9.16%	8.39%	8.41%	7.58%

ASSET CATEGORY

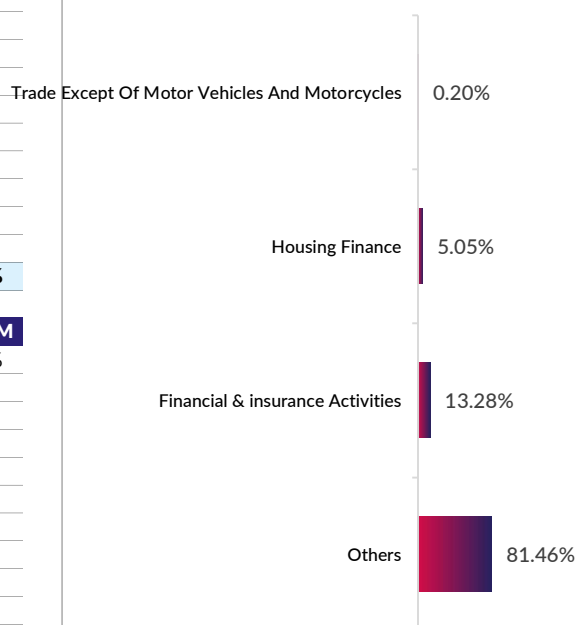
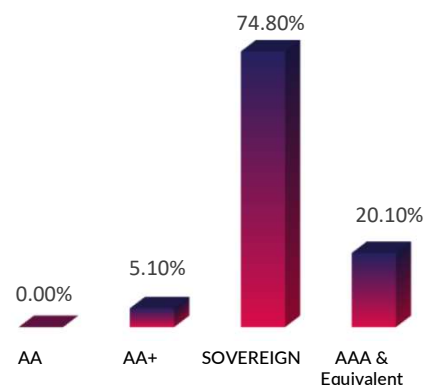
Corporate Debt	% of AUM
8.05% Tata Capital Housing Finance Limited B & D 18-06-2029 A	5.05%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	3.35%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	3.08%
7.75% HDFC Bank B & D 13-06-2033 Us-006	2.02%
7.05% PFC B & D 09-08-2030 205-A	1.98%
7.20% NABARD B & D 21-10-2031 LTIF A 1	1.00%
8.65% India Infradebt Limited B & D 21-03-2026 Series II	0.99%
7.17% IRFC B & D 27-04-2035 188	0.40%
8.25% Sbi Cards And Payment Services Limited B & D 08-08-2034	0.20%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	0.20%
Others	0.26%
Total	18.54%

Government Securities	% of AUM
6.79% GOI CG 07-10-2034	26.35%
7.34% GOI CG 22-04-2064	8.53%
7.25% GOI CG 12-06-2063	7.62%
7.30% GOI CG 19-06-2053	4.27%
6.92% GOI CG 18-11-2039	3.02%
7.10% GOI CG 08-04-2034	2.06%
7.45% Maharashtra SDL 20-03-2037	2.05%
6.90% GOI CG 15-04-2065	0.58%
7.50% GOI CG 10-08-2034	0.21%
7.46% GOI CG 06-11-2073	0.21%
Others	0.13%
Total	55.03%

Money Market	26.43%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Launch Date	16-Jan-07		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 30-Jun-25	44.0784		
Modified Duration	5.59		

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 30 June 2025

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	69.59	381.93
Debt	10	60	22.55	123.75
Money Market	0	40	7.87	43.17
Total			100	548.85

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	2.32%	6.46%	9.14%	15.97%	16.42%	11.54%
Benchmark	2.03%	7.07%	7.33%	13.39%	14.79%	8.67%

ASSET CATEGORY

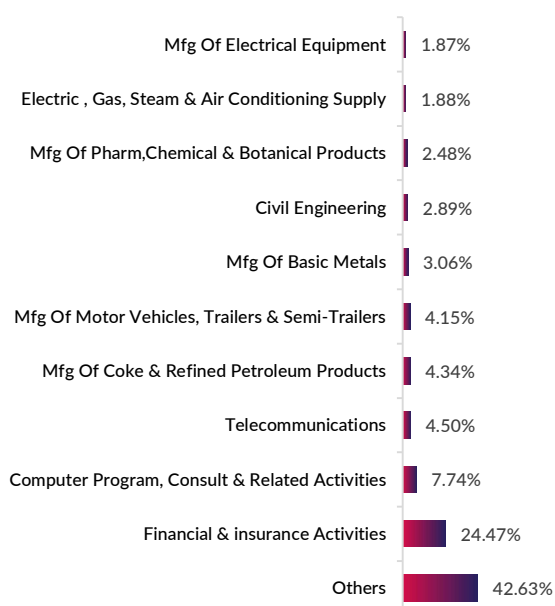
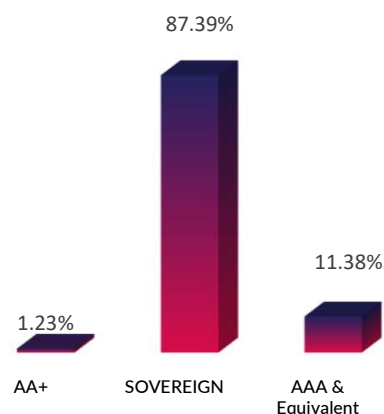
Equity	% of AUM
HDFC Bank Ltd.	6.16%
ICICI Bank Ltd	5.76%
Reliance Industries Ltd.	4.04%
Infosys Limited	3.16%
Axis Bank Ltd.	2.41%
Bharti Airtel Ltd.	2.25%
Bharti Hexacom Limited	2.25%
ITC Ltd.	1.75%
Larsen & Toubro Ltd.	1.71%
Tata Consultancy Services Ltd.	1.62%
Others	38.48%
Total	69.59%

Corporate Debt	% of AUM
8.40% IRFC B & D 08-01-2029 130	0.58%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.56%
7.17% IRFC B & D 27-04-2035 188	0.56%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.38%
8.70% REC Limited B & D 28-09-2028 GOI-IV	0.31%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.28%
7.49% IRFC B & D 30-05-2027 120	0.19%
Total	2.84%

Government Securities	% of AUM
7.10% GOI CG 08-04-2034	8.76%
6.79% GOI CG 07-10-2034	4.87%
7.25% GOI CG 12-06-2063	1.30%
7.34% GOI CG 22-04-2064	0.94%
7.26% GOI CG 06-02-2033	0.86%
7.23% GoI Cg 15-04-2039	0.76%
7.30% GOI CG 19-06-2053	0.75%
7.46% GOI CG 06-11-2073	0.57%
8.49% Tamil Nadu SDL 10-02-2026	0.33%
8.28% Tamil Nadu SDL 21-02-2028	0.27%
Total	19.70%
Money Market	7.87%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	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 30-Jun-25	74.5261		
Modified Duration	5.77		

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.

BALANCED PENSION FUND (SFIN – ULIF009210207PEBALANFND111) as on 30 June 2025

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	51.59	361.60
Debt	20	60	39.00	273.38
Money Market	0	40	9.41	65.99
Total			100	700.97

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	1.44%	6.43%	9.50%	13.29%	14.02%	11.52%
Benchmark	1.32%	6.45%	7.94%	12.03%	13.02%	9.23%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.91%
Reliance Industries Ltd.	4.02%
ICICI Bank Ltd	3.54%
Infosys Limited	1.94%
Bharti Airtel Ltd. Partly Paid 1.25	1.73%
Axis Bank Ltd.	1.45%
Nippon India ETF Nifty IT	1.26%
Kotak Mahindra Bank Ltd.	1.25%
Larsen & Toubro Ltd.	1.12%
ITC Ltd.	1.10%
Others	29.26%
Total	51.59%

Corporate Debt	% of AUM
7.17% IRFC B & D 27-04-2035 188	1.16%
7.80% HDFC Bank B & D 03-05-2033 US-002	0.74%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.73%
7.20% NABARD B & D 21-10-2031 LTIF A 1	0.73%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.45%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	0.36%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II	0.30%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.22%
7.76% FED BANK B & D 12-11-2034 I	0.14%
Total	4.82%

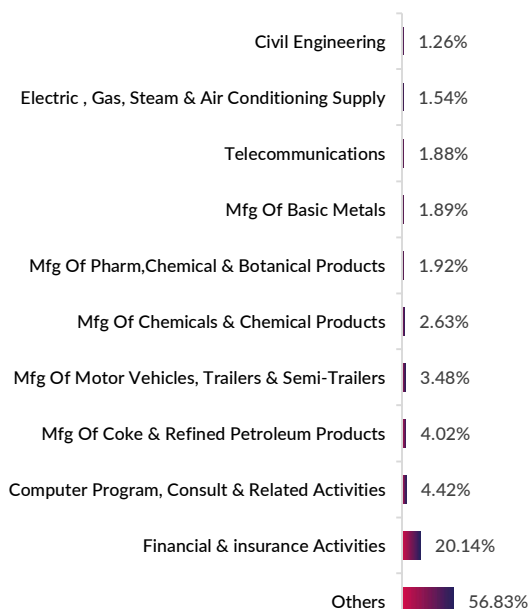
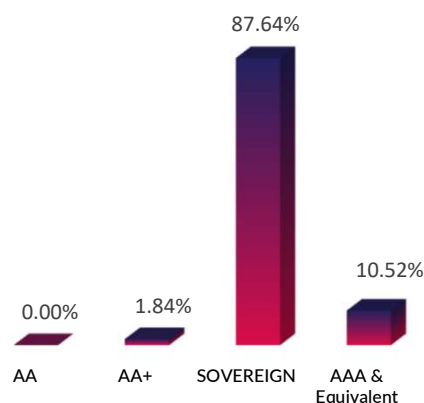
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	12.69%
7.26% GOI CG 06-02-2033	6.00%
7.18% GOI CG 14-08-2033	2.99%
7.30% GOI CG 19-06-2053	2.94%
7.18% GOI CG 24-07-2037	2.54%
7.10% GOI CG 08-04-2034	1.94%
7.25% GOI CG 12-06-2063	1.89%
7.34% GOI CG 22-04-2064	1.03%
6.90% GOI CG 15-04-2065	0.97%
7.45% Maharashtra SDL 20-03-2037	0.74%
Total	34.18%

Money Market	9.41%
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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	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 30-Jun-25	74.1284		
Modified Duration	6.47		

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.

EQUITY OPTIMISER PENSION FUND (SFIN – ULIF011210108PEEQOPTFND111) as on 30 June 2025
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	84.77	703.72
Debt	0	40	0.00	0.00
Money Market	0	40	15.23	126.43
Total			100	830.15

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	3.32%	6.50%	9.89%	16.80%	17.92%	10.85%
Benchmark	2.58%	7.09%	6.59%	13.80%	15.37%	8.46%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.47%
Reliance Industries Ltd.	6.13%
ICICI Bank Ltd	5.46%
Infosys Limited	3.46%
Bharti Airtel Ltd. Partly Paid 1.25	2.64%
Larsen & Toubro Ltd.	2.21%
Kotak Mahindra Bank Ltd.	2.01%
Axis Bank Ltd.	1.88%
Mahindra & Mahindra Ltd.	1.72%
Nippon India ETF Nifty IT	1.60%
Others	49.19%
Total	84.77%
Money Market	15.23%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Jun-25	60.4089		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Electric , Gas, Steam & Air Conditioning Supply	1.72%
Civil Engineering	2.39%
Telecommunications	2.97%
Mfg Of Basic Metals	3.30%
Mfg Of Chemicals & Chemical Products	4.04%
Mfg Of Pharm, Chemical & Botanical Products	4.54%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	5.28%
Mfg Of Coke & Refined Petroleum Products	6.13%
Computer Program, Consult & Related Activities	7.41%
Financial & insurance Activities	26.73%
Others	35.48%

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.

INDEX PENSION FUND (SFIN – ULIF017180110PEINDEXFND111) as on 30 June 2025

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	99.40	33.50
Money Market	0	10	0.60	0.20
Total			100	33.70

FUND PERFORMANCE*

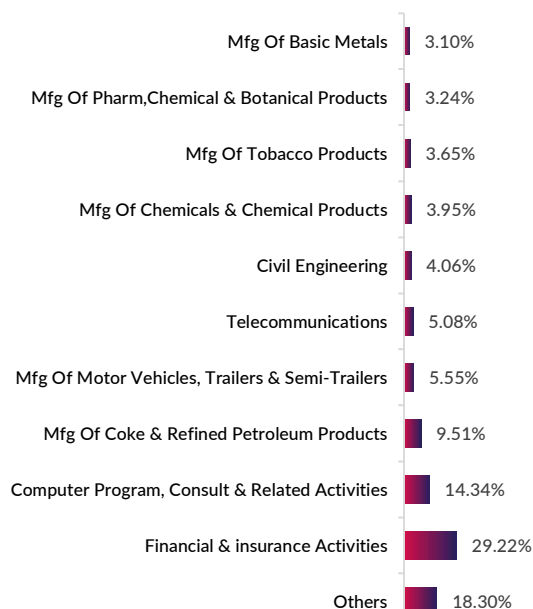
Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	3.33%	7.55%	6.17%	15.87%	18.06%	11.23%
Benchmark	3.10%	7.92%	6.27%	15.32%	17.37%	10.73%

ASSET CATEGORY


Equity	% of AUM
Reliance Industries Ltd.	9.51%
HDFC Bank Ltd.	9.10%
ICICI Bank Ltd	8.60%
Infosys Limited	6.38%
Bharti Airtel Ltd.	5.08%
Larsen & Toubro Ltd.	4.06%
Tata Consultancy Services Ltd.	3.91%
ITC Ltd.	3.65%
Axis Bank Ltd.	2.89%
Kotak Mahindra Bank Ltd.	2.68%
Others	43.54%
Total	99.40%
Money Market	0.60%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	18-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-25	51.8635		
Modified Duration	0.00		

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 30 June 2025

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	81.11	510.07
Money Market	0	40	18.89	118.81
Total			100	628.88

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	3.12%	5.06%	7.79%	13.78%	15.59%	11.73%
Benchmark	2.58%	7.09%	6.59%	13.80%	15.37%	10.21%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.49%
ICICI Bank Ltd	7.37%
Reliance Industries Ltd.	4.88%
Bharti Airtel Ltd.	4.01%
Infosys Limited	3.96%
Axis Bank Ltd.	2.66%
Larsen & Toubro Ltd.	2.64%
Mahindra & Mahindra Ltd.	2.38%
Kotak Mahindra Bank Ltd.	2.35%
ITC Ltd.	2.18%
Others	39.20%
Total	81.11%
Money Market	18.89%
Grand Total	100%


FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	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 30-Jun-25	55.5427		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Tobacco Products	2.18%
Electric , Gas, Steam & Air Conditioning Supply	2.18%
Civil Engineering	2.64%
Mfg Of Pharm,Chemical & Botanical Products	3.27%
Information Service Activities	3.72%
Telecommunications	4.01%
Mfg Of Coke & Refined Petroleum Products	5.07%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	5.21%
Computer Program, Consult & Related Activities	8.28%
Financial & insurance Activities	28.61%
Others	34.84%

 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 - ULIF005010206MONYMKTFFND111) as on 30 June 2025
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	15.94	68.17
Money Market	80	100	84.06	359.47
Total			100	427.65

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.50%	3.50%	7.16%	7.08%	6.68%	6.68%
Benchmark	0.49%	3.69%	7.37%	7.30%	7.02%	6.89%

ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.57%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	3.43%
8.12% Bajaj Finance Limited B & D 10-09-2027	2.03%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.67%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.65%

Total	12.35%
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Government Securities	% of AUM
6.79% GOI CG 07-10-2034	2.89%
0.00% GOI FRB_Gsec 04-10-2028	0.71%
Total	3.60%

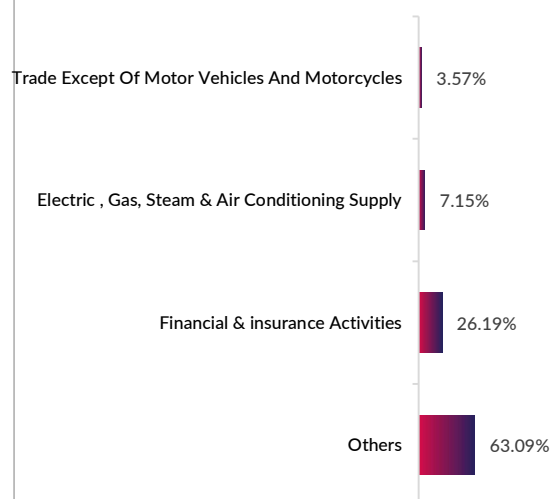
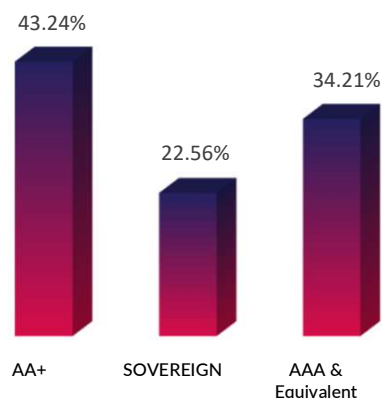
Money Market	84.06%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Launch Date	01-Feb-06		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Jun-25	35.1260		
Modified Duration	0.74		

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.

*) 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 – ULIF013200308PEMNYMTFND111) as on 30 June 2025
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	12.46	14.76
Money Market	80	100	87.54	103.68
Total			100	118.44

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.51%	3.43%	7.08%	7.01%	6.63%	7.05%
Benchmark	0.49%	3.69%	7.37%	7.30%	7.02%	6.90%

ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.44%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.71%
8.12% Bajaj Finance Limited B & D 10-09-2027	1.29%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	1.28%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	0.43%

Total	8.14%
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Government Securities	% of AUM
6.79% GOI CG 07-10-2034	2.60%
0.00% GOI FRB_Gsec 04-10-2028	1.71%
Total	4.31%

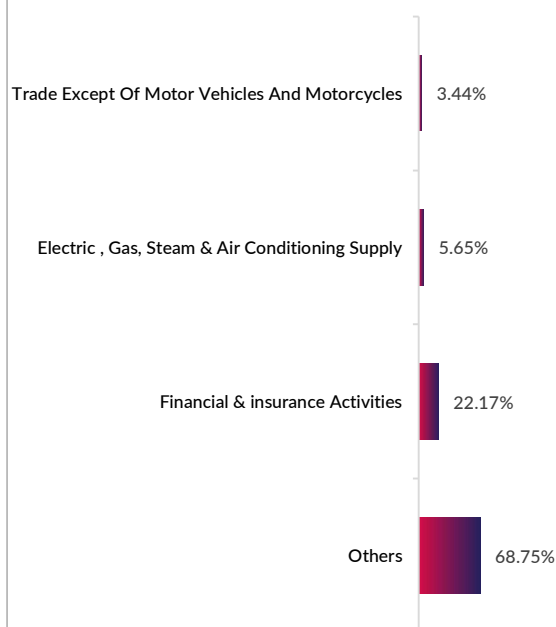
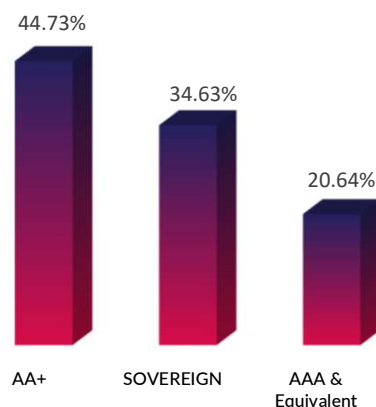
Money Market	87.54%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Launch Date	20-Mar-08		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Jun-25	32.4842		
Modified Duration	0.70		

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.

*) 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 30 June 2025

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) with maturities close to the maturity date of the fund.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	10	0.00	0.00
Debt & Money Market	90	100	100.00	2.64
Total			100	2.64

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	-0.23%	6.13%	9.68%	7.83%	6.94%	6.83%
Benchmark	NA	NA	NA	NA	NA	NA

[^]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.

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 30-Jun-25	25.9079		
Modified Duration	4.40		

Government Securities	% of AUM
6.75% GOI CG 23-12-2029	68.11%
6.79% GOI CG 07-10-2034	23.34%
6.92% GOI CG 18-11-2039	3.87%

Total	95.32%
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Money Market	4.68%
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Grand Total	100%
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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.

DISCONTINUED POLICY FUND (SFIN – ULIF024110411DISCOPOFND111) as on 30 June 2025

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	95.08	8,435.13
Money Market	0	40	4.92	436.31
Total			100	8,871.44

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.21%	4.74%	8.78%	7.81%	7.10%	6.51%
Benchmark	NA	NA	NA	NA	NA	NA



ASSET CATEGORY

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	9.82%
7.10% GOI CG 18-04-2029	7.60%
7.06% GOI CG 10-04-2028	7.54%
7.04% GOI Cg 03-06-2029	6.53%
7.37% GOI CG 23-10-2028	6.47%
7.26% GOI CG 14-01-2029	6.04%
7.59% GOI CG 11-01-2026	4.95%
7.38% GOI CG 20-06-2027	4.00%
7.17% GOI CG 17-04-2030	2.77%
364 D TB 01-05-2026	2.69%
Others	36.69%
Total	95.08%
Money Market	4.92%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Launch Date	11-Apr-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Jun-25	24.5346		
Modified Duration	2.29		

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 II (SFIN – ULIF027300513PEEQIT2FND111) as on 30 June 2025
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	97.28	12,779.74
Debt	0	20	0.00	0.00
Money Market	0	20	2.72	357.85
Total			100	13,137.59

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	3.15%	6.93%	7.00%	15.63%	17.59%	13.56%
Benchmark	3.10%	7.92%	6.27%	15.32%	17.37%	13.16%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.58%
ICICI Bank Ltd	8.13%
Reliance Industries Ltd.	6.60%
Infosys Limited	5.24%
Bharti Airtel Ltd.	5.09%
Larsen & Toubro Ltd.	3.48%
ICICI Prudential Private Banks Etf Split	3.34%
Mahindra & Mahindra Ltd.	3.09%
ITC Ltd.	2.75%
Tata Consultancy Services Ltd.	2.48%
Others	52.14%
Total	97.28%

Corporate Debt	% of AUM
Total	0.00%

Money Market	2.72%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Vineet Lakhota	4	0	1
Launch Date	10-Jan-14		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Jun-25	43.0287		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Basic Metals	2.50%
Mfg Of Tobacco Products	2.75%
Mfg Of Pharm, Chemical & Botanical Products	3.33%
Civil Engineering	3.48%
Mfg Of Chemicals & Chemical Products	3.61%
Telecommunications	5.09%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	5.88%
Mfg Of Coke & Refined Petroleum Products	7.34%
Computer Program, Consult & Related Activities	11.20%
Financial & insurance Activities	27.47%
Others	27.34%

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.

*) 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 30 June 2025

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	97.04	28,397.13
Money Market	0	40	2.96	865.70
Total			100	29,262.83

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	-0.81%	4.21%	8.30%	7.72%	7.67%	7.54%
Benchmark	-0.44%	4.72%	9.16%	8.39%	8.41%	8.29%

ASSET CATEGORY

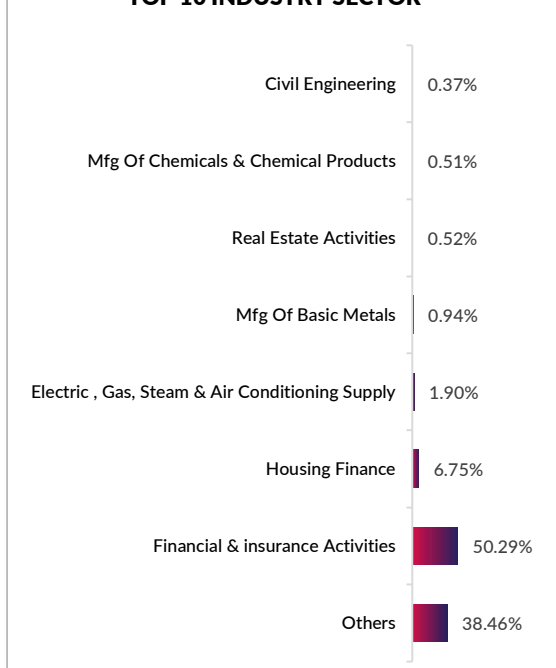
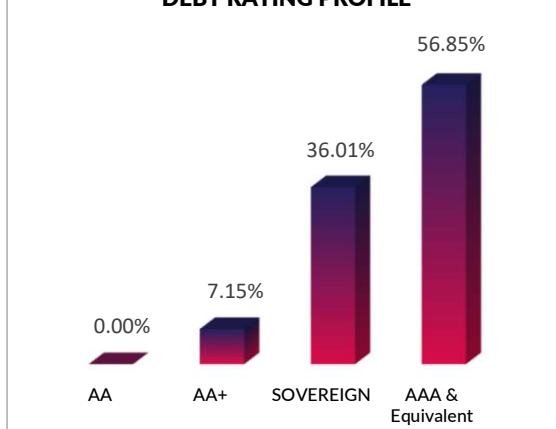
Corporate Debt	% of AUM
7.79% HDFC Bank B & D 24-11-2032 AA-013	3.78%
7.6450% LIC HOUSING FIN B & D 21-02-2030 452	3.14%
7.98% REC LIMITED B & D 30-04-2099 222	1.97%
7.26% NTPC LIMITED B & D 20-03-2040 82-2040	1.88%
7.43% NBFID B & D 04-07-2034	1.71%
7.15% IRFC B & D 14-11-2039 183	1.63%
7.38% BAJAJ FINANCE LIMITED B & D 28-06-2030 II	1.55%
7.18% SUNDARAM FIN B & D 16-05-2028 Z-2	1.54%
6.78% IRFC B & D 30-04-2030 189	1.37%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	1.37%
Others	41.61%
Total	61.55%

Government Securities	% of AUM
7.18% GOI CG 14-08-2033	12.25%
6.90% GOI CG 15-04-2065	4.45%
7.46% GOI CG 06-11-2073	3.51%
6.92% GOI CG 18-11-2039	3.23%
7.37% GOI CG 23-01-2054 SGRB	2.03%
7.25% GOI CG 12-06-2063	1.76%
6.92% MADHYA PRADESH SDL 04-06-2043 SGS	1.69%
7.09% GOI CG 25-11-2074	1.41%
7.18% GOI CG 24-07-2037	1.25%
7.08% ANDHRA PRADESH SDL 11-06-2040 SGS	1.21%
Others	2.70%
Total	35.49%

Money Market	2.96%
Grand Total	100%

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 30-Jun-25	23.0309		
Modified Duration	6.40		

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%.

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MONEY MARKET PENSION FUND II (SFIN – ULIF029300513PEMNYM2FND111) as on 30 June 2025
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	13.73	211.97
Money Market	80	100	86.27	1,331.56
Total			100	1,543.54

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.48%	3.34%	6.86%	6.79%	6.39%	6.17%
Benchmark	0.49%	3.69%	7.37%	7.30%	7.02%	6.66%

ASSET CATEGORY

Corporate Debt	% of AUM
8.065% Sundaram Fin B & D 22-05-2026 Y 1	2.23%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.04%
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	1.05%
8.12% Bajaj Finance Limited B & D 10-09-2027	0.99%

Total	7.46%
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Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	3.94%
6.79% GOI CG 07-10-2034	2.33%
Total	6.27%

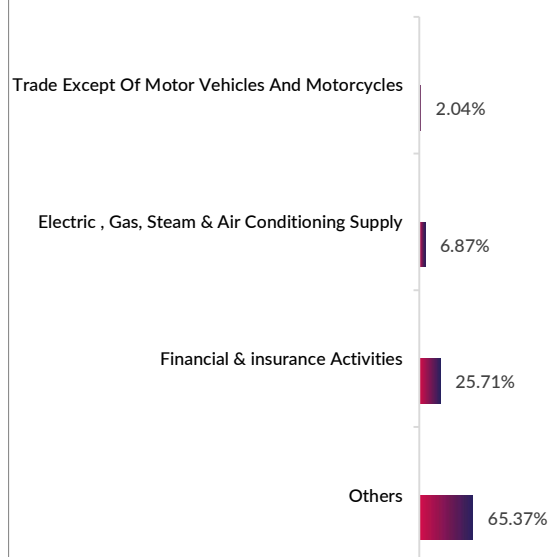
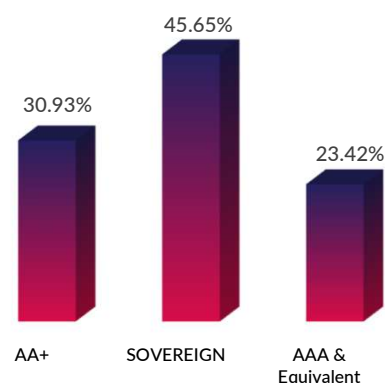
Money Market	86.27%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Launch Date	10-Jan-14		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 30-Jun-25	19.8744		
Modified Duration	0.77		

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 30 June 2025

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	94.45	6,160.30
Money Market	0	40	5.55	362.25
Total			100	6,522.54

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fund	0.22%	4.68%	8.70%	7.75%	7.08%	6.93%
Benchmark	NA	NA	NA	NA	NA	NA



ASSET CATEGORY

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	10.33%
7.10% GOI CG 18-04-2029	5.56%
7.06% GOI CG 10-04-2028	5.52%
7.04% GOI Cg 03-06-2029	5.00%
7.26% GOI CG 14-01-2029	4.47%
7.37% GOI CG 23-10-2028	4.40%
0.00% GOI FRB_Gsec 22-09-2033	4.07%
6.79% GOI CG 15-05-2027	3.26%
364 D TB 08-01-2026	3.11%
7.59% GOI CG 11-01-2026	2.93%
Others	45.81%
Total	94.45%
Money Market	5.55%
Grand Total	100%

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Launch Date	22-Aug-14		
Benchmark	NA		
Risk Profile	Low		
NAV as on 30-Jun-25	20.7088		
Modified Duration	2.37		

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.

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PURE FUND (SFIN – ULIF030290915PUREULPFND111) as on 30 June 2025

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), hotels, gambling, lotteries, contests, leather, animal produce, sugar and hatcheries.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	96.43	1,151.09
Money Market	0	20	3.57	42.62
Total			100	1,193.71

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	3.61%	-0.07%	0.65%	15.32%	16.61%	12.27%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	8.14%
Jupiter Life Line Hospitals Ltd.	4.71%
Keystone Realtors Limited	4.03%
Infosys Limited	3.91%
Atul Limited	3.62%
Bharti Airtel Ltd. Partly Paid 1.25	3.47%
Uno Minda Limited	3.37%
COHANCE LIFESCIENCES LIMITED	3.31%
CRAFTSMAN AUTOMATION LTD.	3.30%
Trent Ltd.	3.05%
Others	55.53%
Total	96.43%
Money Market	3.57%
Grand Total	100%


FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	12	10	8
Mr. Devesh R Dokwal	5	0	8
Launch Date	21-Jun-16		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Jun-25	28.4512		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Machinery & Equipment N.E.C.	3.54%
Mfg Of Other Transport Equipment	4.28%
Construction Of Buildings	4.66%
Human Health Activities	5.05%
Mfg Of Basic Metals	6.84%
Mfg Of Coke & Refined Petroleum Products	8.19%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	9.78%
Mfg Of Chemicals & Chemical Products	10.07%
Computer Program, Consult & Related Activities	10.12%
Mfg Of Pharm, Chemical & Botanical Products	11.85%
Others	25.61%

 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.

MIDCAP FUND (SFIN – ULIF031290915MIDCAPFUND111) as on 30 June 2025

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	97.03	40,763.62
Debt	0	20	1.05	439.46
Money Market	0	20	1.92	806.66
Total			100	42,009.74

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	4.97%	2.58%	6.45%	27.89%	28.75%	19.27%
Benchmark	4.04%	4.44%	7.18%	29.26%	31.20%	17.93%

ASSET CATEGORY

Equity	% of AUM
COFORGE LTD.FV-2	2.44%
Federal Bank Ltd.	2.43%
BSE Limited	2.39%
AU Small Finance Bank Limited	2.22%
Persistent Systems Limited	2.15%
Max Healthcare Institute Limited	1.95%
Max Financial Services Limited	1.93%
Bharat Electronics Ltd.	1.93%
Fortis Healthcare Ltd	1.93%
HDFC Asset Management Company Ltd	1.80%
Others	75.88%
Total	97.03%

Corporate Debt	% of AUM
Invesco India Liquid Fund - Growth - Distributor	0.44%
LIC MF Liquid Fund - Direct - Growth	0.29%
Uti Liquid Cash Plan - Institutional - Growth	0.26%
Bandhan Liquid Fund - Direct Plan - Growth	0.03%
SBI Liquid Fund - Direct Plan - Growth	0.03%

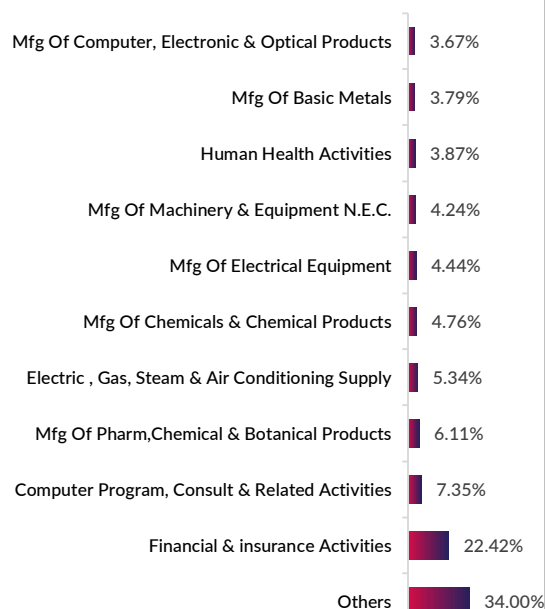
Total	1.05%
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Money Market	1.92%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	1
Mr. Vishal Modi	1	0	0
Launch Date	21-Jun-16		
Benchmark	NIFTY Free Float Midcap 100		
Risk Profile	High		
NAV as on 30-Jun-25	49.1295		
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.

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BOND OPTIMISER FUND (SFIN – ULIF032290618BONDOPTFND111) as on 30 June 2025

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	19.15	623.22
Debt	75	100	78.60	2,557.46
Money Market	0	25	2.24	72.89
Total			100	3,253.57

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	0.05%	4.66%	8.25%	10.72%	10.49%	13.32%
Benchmark	0.26%	5.44%	8.73%	9.88%	10.28%	9.27%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	2.38%
ICICI Bank Ltd	2.03%
Reliance Industries Ltd.	1.40%
Infosys Limited	1.03%
Larsen & Toubro Ltd.	0.75%

Bharti Airtel Ltd.	0.72%
Trent Ltd.	0.54%
ITC Ltd.	0.53%
Axis Bank Ltd.	0.38%
Others	9.38%
Total	19.15%

Corporate Debt	% of AUM
7.40% NABARD B & D 29-04-2030 25 D-R1	2.88%
7.65% TATA STEEL B & D 21-02-2030	2.66%
7.44% PFC B & D 15-01-2030 247 A	2.43%
7.66% LIC HOUSING FIN B & D 11-12-2029 451	2.35%
7.26% NTPC LIMITED B & D 20-03-2040 82-2040	2.03%
7.68% BOB B & D 01-12-2033 XX-II	1.61%
7.92% Tata Capital Housing Finance Limited B & D 07-07-2034	1.58%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.41%
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	22.94%
Total	42.27%

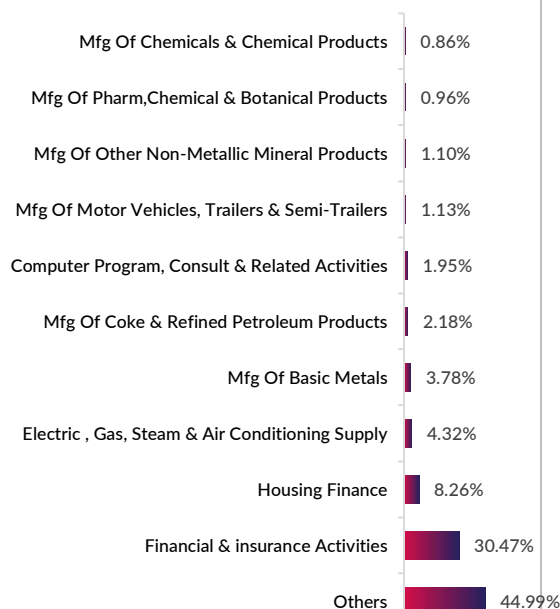
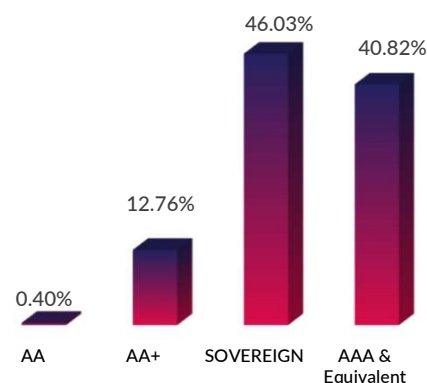
Government Securities	% of AUM
7.10% GOI CG 08-04-2034	7.63%
6.79% GOI CG 07-10-2034	7.19%
7.34% GOI CG 22-04-2064	5.67%
7.18% GOI CG 14-08-2033	4.52%
7.30% GOI CG 19-06-2053	2.69%
6.62% GOI CG 28-11-2051	1.32%
6.90% GOI CG 15-04-2065	1.05%
7.18% GOI CG 24-07-2037	0.80%
6.64% GOI CG 16-06-2035	0.78%
7.09% GOICg 05-08-2054	0.77%
Others	3.91%
Total	36.34%

Money Market	2.24%
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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 30-Jun-25	22.3145		
Modified Duration	6.03		

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.

CORPORATE BOND FUND (SFIN – ULIF033290618CORBONDFND111) as on 30 June 2025

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	95.81	1,028.93
Money Market	0	30	4.19	44.99
Total			100	1,073.92

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	-0.12%	5.01%	9.00%	7.69%	7.24%	7.60%
Benchmark	-0.06%	5.38%	9.99%	8.45%	8.07%	7.90%

ASSET CATEGORY

Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	4.87%
7.40% NABARD B & D 29-04-2030 25 D-R1	3.13%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.03%
7.44% PFC B & D 15-01-2030 247 A	2.61%
7.725% L&T B & D 28-04-2028	2.40%
8.85% Muthoot Finance Limited B & D 20-12-2028 30-A Opt I	2.39%
7.75% LIC HOUSING FIN B & D 23-08-2029 444	2.38%
7.80% The Ramco Cements Limited 12-09-2028	2.38%
8.0208% ADITYA BIRLA FINANCE LIMITED B & D 18-02-2030 L3	2.37%
7.20% MINDSPACE BUSINESS PARKS REIT B & D 10-05-2030 MERIT 12	2.35%
Others	50.25%
Total	78.16%

Government Securities	% of AUM
7.18% GOI CG 14-08-2033	6.52%
6.33% GOI CG 05-05-2035	4.66%
7.34% GOI CG 22-04-2064	3.81%
7.10% GOI CG 08-04-2034	1.70%
7.60% FCI B & D 09-01-2030 Vii A	0.48%
7.62% GOI CG 15-09-2039	0.25%
7.23% TAMIL NADU SDL 12-03-2055 SGS	0.19%
6.79% GOI CG 07-10-2034	0.04%

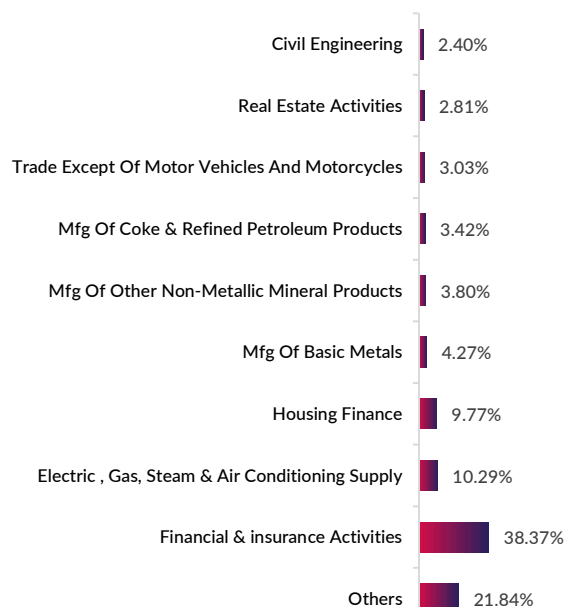
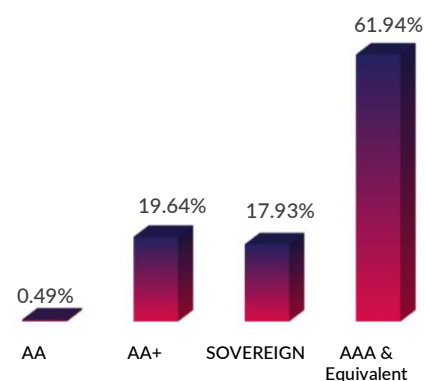
Others	0.00%
Total	17.65%

Money Market	4.19%
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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 30-Jun-25	16.0017		
Modified Duration	4.03		

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 30 June 2025

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	99.19	1,786.13
Debt	0	20	0.00	0.00
Money Market	0	20	0.81	14.59
Total			100	1,800.72

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bluechip Fund	3.77%	4.66%	NA	NA	NA	3.31%
Benchmark	3.14%	6.71%	NA	NA	NA	1.06%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.82%
ICICI Bank Ltd	6.79%
Reliance Industries Ltd.	5.21%
Bharti Airtel Ltd.	3.68%
Infosys Limited	3.61%
Larsen & Toubro Ltd.	2.73%
Kotak Mahindra Bank Ltd.	2.46%
Nippon India Nifty Psu Bank Bees	2.45%
Tata Consultancy Services Ltd.	2.04%
Axis Bank Ltd.	2.00%
Others	59.39%
Total	99.19%

Money Market	0.81%
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Grand Total	100%
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FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	4	0	1
Launch Date	25-Aug-24		
Benchmark	Nifty 100		
Risk Profile	High		
NAV as on 30-Jun-25	10.2810		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Other Non-Metallic Mineral Products	3.13%
Electric , Gas, Steam & Air Conditioning Supply	3.21%
Mfg Of Basic Metals	3.62%
Telecommunications	3.68%
Mfg Of Other Transport Equipment	3.71%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	4.43%
Mfg Of Pharm,Chemical & Botanical Products	4.45%
Mfg Of Coke & Refined Petroleum Products	6.23%
Computer Program, Consult & Related Activities	9.15%
Financial & insurance Activities	28.87%
Others	29.53%

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.

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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SBI Life Insurance Co. Ltd.

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