

invest care ULIP

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



November, 2025



UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

Content

	Page
SBI Life ULIP Funds	3
Individual Fund Performance – Snapshot	4
Equity Fund	5
Bond Fund	6
Growth Fund	7
Balanced Fund	8
Equity Optimiser Fund	9
Index Fund	10
Top 300 Fund	11
P/E Managed Fund	12
Equity Elite Fund	13
Equity Elite II Fund	14
Equity Pension Fund	15
Bond Pension Fund	16
Growth Pension Fund	17
Balanced Pension Fund	18
Equity Optimiser Pension Fund	19
Index Pension Fund	20
Top 300 Pension Fund	21
Money Market Fund	22
Money Market Pension Fund	23
GPF070211 Guaranteed Pension Fund	24
Discontinued Policy Fund	25
Equity Pension Fund II	26
Bond Pension Fund II	27
Money Market Pension Fund II	28
Discontinue Pension Fund	29
Pure Fund	30
Midcap Fund	31
Bond Optimiser Fund	32
Corporate Bond Fund	33
Bluechip Fund	34
Risk Factors	35

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 (UIN: 111L146V01)	SBI Life - Smart Scholar Plus (UIN: 111L144V01)	SBI Life - Smart Fortune Builder (UIN: 111L142V01)	SBI Life - eWealth Plus (UIN: 111L147V01)	SBI Life - Smart Privilege Plus (UIN: 111L143V01)	SBI Life - Retire Smart Plus (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 November 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	82,995.81	NIFTY 50	3.48	8.59	14.24	14.08	12.67	11.79	11.59	11.45	14.93	15.10	15.69	13.15
Equity Pension	15-Jan-07	11,049.52		6.95	8.59	15.11	14.08	12.82	11.79	11.99	11.45	16.13	15.10	11.49	9.93
Equity Pension II	03-Jan-14	12,892.77		7.40	8.59	13.58	14.08	11.86	11.79	11.35	11.45	15.22	15.10	13.29	12.92
Equity Optimiser	21-Jan-08	2,714.61	Nifty 50 (80%) LiquiFE X (20%)	7.75	8.29	13.57	12.77	12.60	10.94	11.43	10.59	14.71	13.37	10.23	8.41
Equity Optimiser Pension	21-Jan-08	946.96		7.87	8.29	13.92	12.77	13.10	10.94	11.95	10.59	14.82	13.37	10.70	8.41
Equity Elite	25-Feb-08	13.20		9.28	8.29	14.87	12.77	12.99	10.94	12.18	10.59	17.03	13.37	13.32	8.46
Equity Elite II	10-Feb-10	12,621.57		7.24	8.29	12.61	12.77	11.16	10.94	10.60	10.59	13.42	13.37	11.22	10.73
Top 300	07-Jan-10	2,005.84		7.81	8.29	13.14	12.77	11.50	10.94	10.92	10.59	14.19	13.37	11.84	10.11
Top 300 Pension	18-Jan-10	682.04		7.18	8.29	12.77	12.77	11.11	10.94	10.58	10.59	14.02	13.37	11.60	10.11
Growth	24-Nov-05	3,064.41	Nifty 50 (70%) CompB ex (30%)	7.19	8.30	13.15	12.50	11.63	10.72	10.40	10.07	13.04	12.46	12.08	10.87
Growth Pension	15-Feb-07	607.93		7.95	8.30	14.32	12.50	12.23	10.72	10.72	10.07	13.44	12.46	11.39	8.61
Balanced	05-Dec-05	22,439.25	Nifty 50 (50%) CompB ex (50%)	7.17	8.04	11.09	11.37	9.85	9.95	8.86	9.06	10.24	10.62	10.60	10.11
Balanced Pension	21-Feb-07	772.29		7.54	8.04	11.85	11.37	10.76	9.95	9.32	9.06	10.86	10.62	11.35	9.15
Bond	10-Jan-05	18,102.98	CRISIL CompB ex	6.90	7.11	8.13	8.29	7.36	7.76	5.87	6.25	5.39	5.80	8.04	7.19
Bond Pension	16-Jan-07	513.40		6.10	7.11	7.82	8.29	7.13	7.76	5.72	6.25	5.24	5.80	8.23	7.51
Bond Pension II	03-Jan-14	29,556.61		6.18	7.11	7.78	8.29	7.12	7.76	5.62	6.25	5.15	5.80	7.39	8.15
Index	07-Jan-10	114.72	Nifty 50	7.58	8.59	13.70	14.08	12.11	11.79	12.15	11.45	15.82	15.10	10.76	10.62
Index Pension	18-Jan-10	29.74		7.62	8.59	13.65	14.08	12.11	11.79	12.18	11.45	15.85	15.10	11.07	10.62
Money Market	01-Feb-06	428.90	CRISIL T-	6.81	6.42	6.99	6.91	6.84	6.94	6.21	6.28	5.62	5.72	6.67	6.85
Money Market Pension	20-Mar-08	131.42	Bill Index #	6.69	6.42	6.92	6.91	6.80	6.94	6.16	6.28	5.58	5.72	7.03	6.86
Money Market Pension II	03-Jan-14	1,552.80		6.42	6.42	6.68	6.91	6.52	6.94	5.90	6.28	5.33	5.72	6.16	6.61
Guaranteed Pension Fund (GPF070211)	09-Feb-11	2.67	NA	8.00	NA	7.46	NA	6.77	NA	5.50	NA	4.87	NA	6.73	NA
P/E Managed	08-Sep-10	237.69		6.78	NA	10.52	NA	12.39	NA	10.55	NA	11.55	NA	9.53	NA
Discontinued Policy	11-Apr-11	9,760.69		7.58	NA	7.68	NA	7.16	NA	6.02	NA	5.42	NA	6.48	NA
Discontinue Pension	03-Jan-14	6,721.79		7.49	NA	7.64	NA	7.11	NA	6.03	NA	5.41	NA	6.87	NA
Pure Fund	15-Jun-16	1,181.92		-4.53	NA	7.70	NA	10.38	NA	8.64	NA	14.01	NA	11.41	NA
Midcap Fund	15-Jun-16	49,419.98	NIFTY Free Float Midcap 100	4.61	8.25	20.05	19.27	22.35	23.97	17.97	19.78	23.13	25.36	18.56	17.34
Bond Optimiser Fund	24-Jan-19	3,286.08	NIFTY 50 (20%) & CompBEX (80%)	6.24	7.53	9.42	9.56	9.04	8.68	7.37	7.42	8.15	7.76	12.69	8.99
Corporate Bond Fund	24-Jan-19	1,058.37	Crisil Med term Gilt Index (20%) & Crisil Med term AAA Index (80%)	7.75	8.55	7.92	8.69	7.13	7.94	5.76	6.25	5.41	5.85	7.45	7.79
Bluechip Fund	25-Aug-24	2,655.45	Nifty 100	4.51	6.72	NA	NA	NA	NA	NA	NA	NA	NA	3.51	2.53

**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 November 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	99.48	82,564.95
Debt	0	20	0.00	0.00
Money Market	0	20	0.52	430.87
Total			100	82,995.81

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	1.21%	4.10%	3.48%	14.24%	12.67%	15.69%
Benchmark	1.87%	5.87%	8.59%	14.08%	11.79%	13.15%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.52%
ICICI Bank Ltd	9.30%
Reliance Industries Ltd.	8.34%
Bharti Airtel Ltd.	4.66%
Infosys Limited	4.64%
Larsen & Toubro Ltd.	3.82%
Trent Ltd.	2.87%
Mahindra & Mahindra Ltd.	2.81%
ITC Ltd.	2.70%
Kotak Mahindra Bank Ltd.	2.54%
Others	48.28%
Total	99.48%

Corporate Debt	% of AUM
Total	0.00%

Money Market	0.52%
Grand Total	100%

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 30-Nov-25	210.4468		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Tobacco Products	2.70%
Mfg Of Chemicals & Chemical Products	2.73%
Retail Trade, Except Of Motor Vehicles	3.48%
Civil Engineering	3.92%
Mfg Of Pharm, Chemical & Botanical Products	4.25%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	5.51%
Telecommunications	5.52%
Mfg Of Coke & Refined Petroleum Products	8.34%
Computer Program, Consult & Related Activities	9.48%
Financial & insurance Activities	28.14%
Others	25.93%

* 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 November 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	96.32	17,437.24
Money Market	0	40	3.68	665.73
Total			100	18,102.98

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	0.35%	1.04%	6.90%	8.13%	7.36%	8.04%
Benchmark	0.38%	1.32%	7.11%	8.29%	7.76%	7.19%

ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.19%
7.34% PNB B & D 14-02-2035 III	1.96%
8.03% Tata Steel B & D 27-02-2028	1.69%
7.15% NATIONAL BANK FOR FINANCING INFRASTRUCTURE & DEVELOPME	1.66%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.61%
7.5285% POONAWALLA FINCORP LIMITED B & D 24-09-2027 D1	1.38%
7.46% REC Limited B & D 30-06-2028 223 B	1.13%
7.55% BAJAJ FINANCE LIMITED B & D 03-04-2035 289 OPT I	1.11%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.10%
6.92% PFC B & D 14-04-2032 214	1.10%
Others	44.00%
Total	58.93%

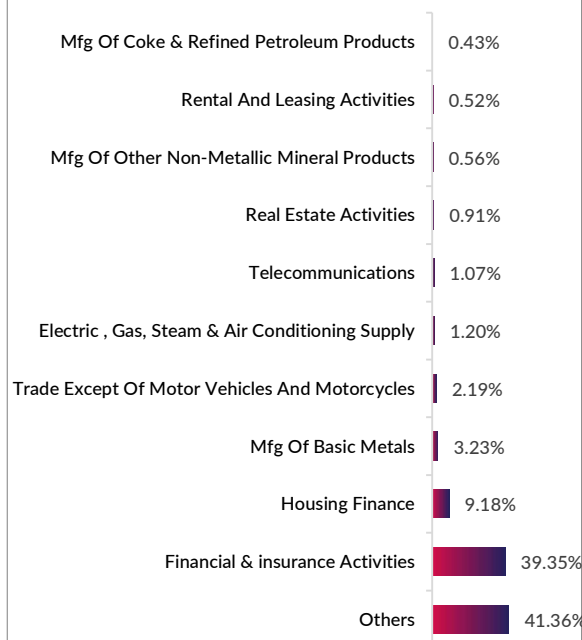
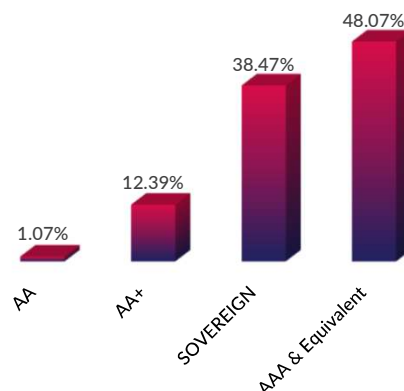
Government Securities	% of AUM
6.68% GOI CG 07-07-2040	8.42%
7.09% GOICg 05-08-2054	5.89%
7.30% GOI CG 19-06-2053	3.59%
7.34% GOI CG 22-04-2064	3.04%
7.18% GOI CG 24-07-2037	2.95%
7.18% GOI CG 14-08-2033	2.70%
6.48% GOI CG 06-10-2035	2.49%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	1.88%
7.43% HARIYANA SDL 01-10-2039 SGS	0.84%
6.79% GOI CG 07-10-2034	0.76%
Others	4.85%
Total	37.40%

Money Market	3.68%
---------------------	--------------

Grand Total	100%
--------------------	-------------

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-Nov-25	50.3928		
Modified Duration	5.61		

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 30 November 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	76.16	2,333.96
Debt	10	60	21.06	645.45
Money Market	0	40	2.77	85.01
Total			100	3,064.41

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	0.89%	4.26%	7.19%	13.15%	11.63%	12.08%
Benchmark	1.43%	4.52%	8.30%	12.50%	10.72%	10.87%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.84%
ICICI Bank Ltd	6.47%
Reliance Industries Ltd.	5.25%
Infosys Limited	3.64%
Bharti Airtel Ltd.	3.29%
Axis Bank Ltd.	2.86%
Mahindra & Mahindra Ltd.	2.72%
ITC Ltd.	1.93%
Maruti Suzuki India Ltd	1.76%
Tata Consultancy Services Ltd.	1.58%
Others	38.82%
Total	76.16%

Corporate Debt	% of AUM
7.56% BAJAJ HOUSING FINANCE LIMITED B & D 04-10-2034 32 TRN - 5	1.66%
6.85% NABARD B & D 19-01-2029 26 B	1.64%
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%
7.61% LIC Housing Fin B & D 29-08-2034	0.74%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.57%
8.05% NTPCLimited B & D 05-05-2026 Sr 60	0.49%
7.17% IRFC B & D 27-04-2035 188	0.39%
8.30% IRFC B & D 25-03-2029 134	0.34%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.34%
Others	1.11%
Total	8.95%

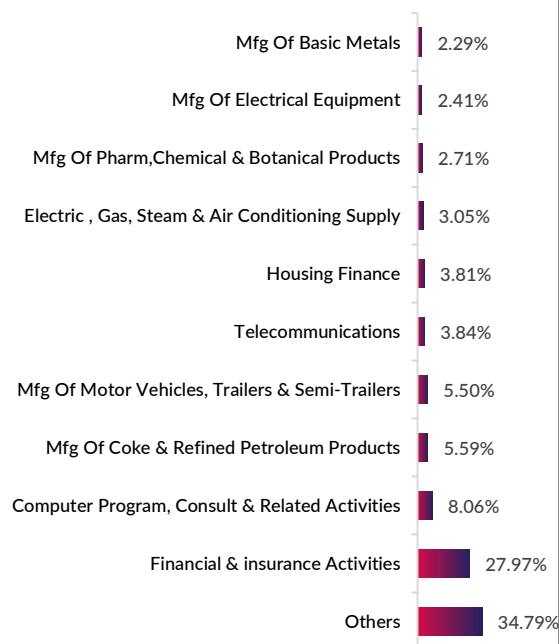
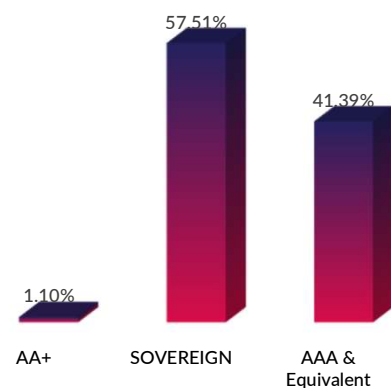
Government Securities	% of AUM
7.18% GOI CG 24-07-2037	2.85%
7.18% GOI CG 14-08-2033	2.36%
6.79% GOI CG 07-10-2034	1.98%
7.34% GOI CG 22-04-2064	1.16%
6.83% Karnataka SDL 08-12-2031	0.81%
7.80% Tamil Nadu SDL 27-07-2032	0.51%
7.50% GOI CG 10-08-2034	0.45%
7.10% GOI CG 08-04-2034	0.35%
6.68% GOI CG 07-07-2040	0.32%
7.23% GoI Cg 15-04-2039	0.30%
Others	1.02%
Total	12.11%

Money Market	2.77%
---------------------	--------------

Grand Total	100%
--------------------	-------------

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 30-Nov-25	98.2591		
Modified Duration	5.13		

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 - ULIF004051205BALANCFND111) as on 30 November 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	54.05	12,127.75
Debt	20	60	44.02	9,878.17
Money Market	0	40	1.93	433.33
Total			100	22,439.25

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	1.04%	3.55%	7.17%	11.09%	9.85%	10.60%
Benchmark	1.13%	3.62%	8.04%	11.37%	9.95%	10.11%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	5.33%
ICICI Bank Ltd	4.24%
Reliance Industries Ltd.	3.88%
Bharti Airtel Ltd.	2.95%
Infosys Limited	2.61%
Larsen & Toubro Ltd.	2.21%
Mahindra & Mahindra Ltd.	2.09%
ITC Ltd.	1.47%
BAJAJ FINANCE LIMITEDFV-2FV-1	1.40%
Axis Bank Ltd.	1.35%
Others	26.52%
Total	54.05%

Corporate Debt	% of AUM
7.65% TATA STEEL B & D 21-02-2030	1.20%
7.87% Bajaj Finance Limited B & D 08-02-2034 288 Trn-10 Opt I	0.94%
7.20% MINDSPACE BUSINESS PARKS REIT B & D 10-05-2030 MERIT 12	0.78%
8.03% Tata Steel B & D 27-02-2028	0.73%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.69%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	0.69%
7.66% LIC HOUSING FIN B & D 11-12-2029 451	0.68%
7.65% National Bank For Financing Infrastructure & Development B & D 22-12-	0.62%
7.44% PFC B & D 15-01-2030 247 A	0.55%
7.75% LIC Housing Fin B & D 23-11-2027 353	0.54%
Others	20.08%
Total	27.50%

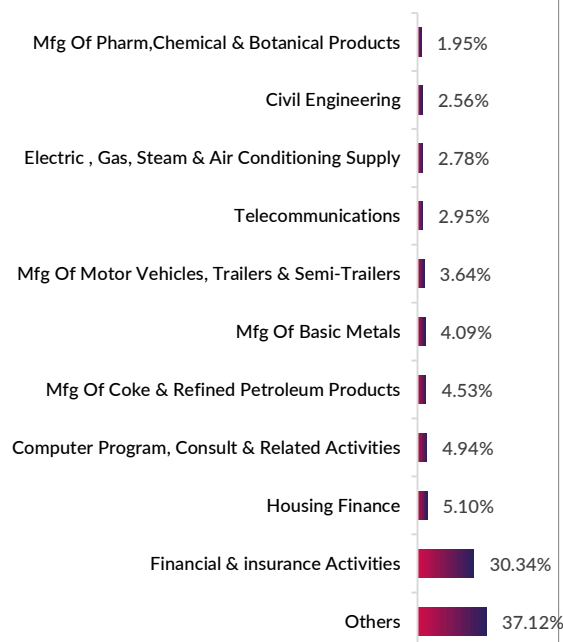
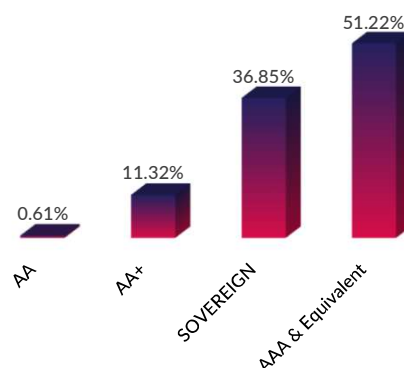
Government Securities	% of AUM
6.68% GOI CG 07-07-2040	4.13%
7.09% GOICg 05-08-2054	2.91%
7.54% GOI CG 23-05-2036	2.03%
7.30% GOI CG 19-06-2053	1.06%
7.24% GOI CG 18-08-2055	0.99%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	0.63%
7.34% GOI CG 22-04-2064	0.60%
7.37% GOI CG 23-01-2054 SGRB	0.52%
6.61% GUJRAT SDL 07-05-2032 SGS	0.41%
7.40% GOICg 09-09-2035	0.35%
Others	2.88%
Total	16.52%

Money Market	1.93%
---------------------	--------------

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	05-Dec-05		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 30-Nov-25	75.0502		
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.

EQUITY OPTIMISER FUND (SFIN – ULIF010210108EQTYOPTFND111) as on 30 November 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	85.43	2,319.02
Debt	0	40	3.69	100.28
Money Market	0	40	10.88	295.31
Total			100	2,714.61

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	1.50%	5.52%	7.75%	13.57%	12.60%	10.23%
Benchmark	1.59%	5.30%	8.29%	12.77%	10.94%	8.41%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.12%
Reliance Industries Ltd.	6.41%
ICICI Bank Ltd	6.16%
Infosys Limited	3.54%
Bharti Airtel Ltd.Partly Paid 1.25	3.13%
Larsen & Toubro Ltd.	2.87%
Axis Bank Ltd.	2.27%
Mahindra & Mahindra Ltd.	2.07%
Kotak Mahindra Bank Ltd.	2.07%
ITC Ltd.	1.89%
Others	46.90%
Total	85.43%

Corporate Debt	% of AUM
7.64% PFC B & D 25-08-2026	0.93%
8.03% PFC B & D 02-05-2026 147	0.93%
5.85% REC LIMITED B & D 20-12-2025 203-B	0.92%
5.94% REC LIMITED B & D 31-01-2026 205-B	0.92%

Total	3.69%
--------------	--------------

Government Securities	% of AUM
-----------------------	----------

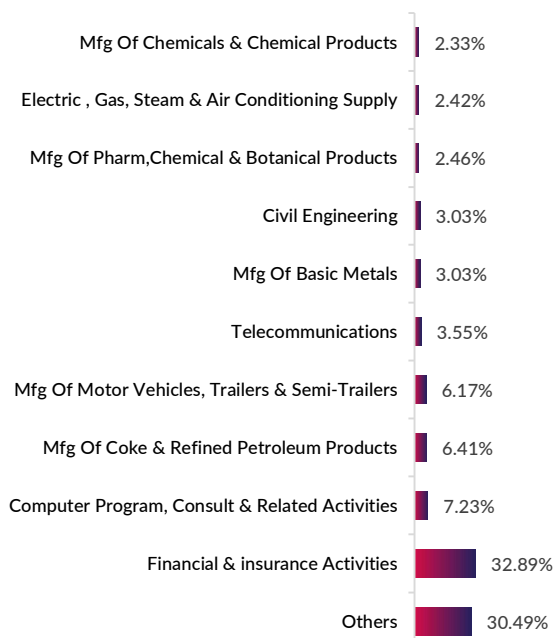
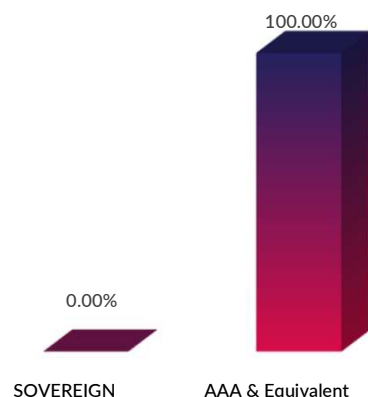
Total	0.00%
--------------	--------------

Money Market	10.88%
---------------------	---------------

Grand Total	100%
--------------------	-------------

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 30-Nov-25	56.9845		
Modified Duration	0.13		

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 30 November 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	99.59	114.26
Money Market	0	10	0.41	0.47
Total			100	114.72

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	1.83%	5.52%	7.58%	13.70%	12.11%	10.76%
Benchmark	1.87%	5.87%	8.59%	14.08%	11.79%	10.62%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.45%
Reliance Industries Ltd.	9.31%
ICICI Bank Ltd	8.44%
Infosys Limited	6.93%
Bharti Airtel Ltd.	5.03%
Larsen & Toubro Ltd.	4.19%
ITC Ltd.	3.42%
Tata Consultancy Services Ltd.	3.40%
Axis Bank Ltd.	3.12%
Mahindra & Mahindra Ltd.	2.92%
Others	43.39%
Total	99.59%

Money Market	0.41%
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	07-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Nov-25	50.8099		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Pharm,Chemical & Botanical Products	3.12%
Mfg Of Basic Metals	3.20%
Mfg Of Tobacco Products	3.42%
Mfg Of Chemicals & Chemical Products	3.98%
Civil Engineering	4.19%
Telecommunications	5.03%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	5.41%
Mfg Of Coke & Refined Petroleum Products	9.31%
Computer Program, Consult & Related Activities	14.51%
Financial & insurance Activities	29.60%
Others	18.23%

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 November 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	85.03	1,705.65
Money Market	0	40	14.97	300.19
Total			100	2,005.84

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	1.48%	5.29%	7.81%	13.14%	11.50%	11.84%
Benchmark	1.59%	5.30%	8.29%	12.77%	10.94%	10.11%

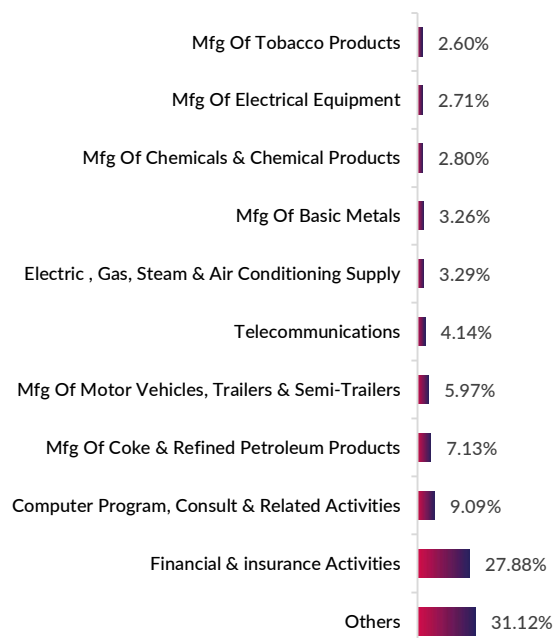
ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	8.80%
ICICI Bank Ltd	7.81%
Reliance Industries Ltd.	7.13%
Infosys Limited	4.11%
Bharti Airtel Ltd.	3.65%
Mahindra & Mahindra Ltd.	2.90%
Axis Bank Ltd.	2.88%
ITC Ltd.	2.60%
Larsen & Toubro Ltd.	2.60%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.40%
Others	40.14%
Total	85.03%

Money Market	14.97%
Grand Total	100%

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 30-Nov-25	59.3015		
Modified Duration	0.00		

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 30 November 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

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	48.17	114.50
Debt & Money Market	51.83	123.18
Total	100.00	237.69

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	0.32%	3.79%	6.78%	10.52%	12.39%	9.53%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	5.20%
Reliance Industries Ltd.	3.60%
Eid Parry India Limited	3.25%
India Shelter Finance Corporation Limited	3.17%
Cholamandalam Financial Holdings Ltd	2.58%
Infosys Limited	2.57%
Keystone Realtors Limited	1.77%
Kotak Mahindra Bank Ltd.	1.50%
GE VERNOVA T&D INDIA LTD	1.36%
Larsen & Toubro Ltd.	1.33%
Others	21.84%
Total	48.17%

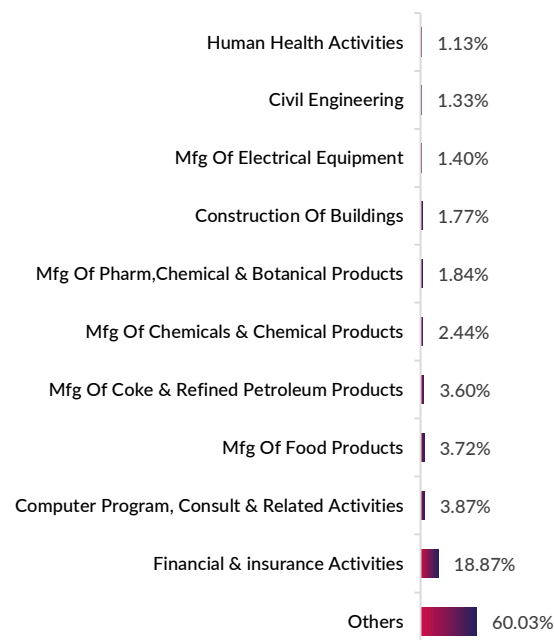
Corporate Debt	% of AUM
Total	0.00%

Government Securities	% of AUM
7.18% GOI CG 14-08-2033	6.55%
Total	6.55%

Money Market	45.27%
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	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Nov-25	40.0346		
Modified Duration	0.72		

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 ELITE FUND (SFIN - ULIF012250208EQTYELTFND111) as on 30 November 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	88.03	11.62
Debt	0	40	0.00	0.00
Money Market	0	40	11.97	1.58
Total			100	13.20

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	1.57%	7.41%	9.28%	14.87%	12.99%	13.32%
Benchmark	1.59%	5.30%	8.29%	12.77%	10.94%	8.46%

ASSET CATEGORY

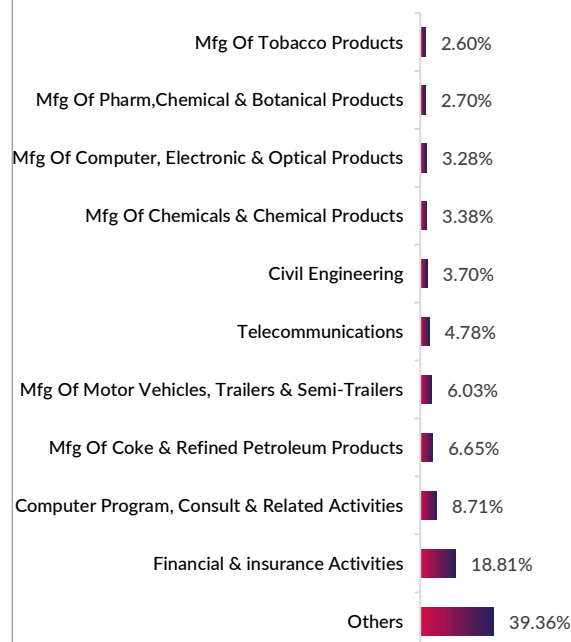
Equity	% of AUM
Nippon India ETF Bank Bees	7.48%
HDFC Bank Ltd.	6.72%
Reliance Industries Ltd.	6.65%
ICICI Bank Ltd	5.57%
Bharti Airtel Ltd.	4.78%
Kotak Banking ETF	4.71%
Infosys Limited	3.90%
Larsen & Toubro Ltd.	3.70%
Mahindra & Mahindra Ltd.	3.41%
ITC Ltd.	2.60%
Others	38.51%
Total	88.03%

Corporate Debt	% of AUM
Total	0.00%

Money Market	11.97%
Grand 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	25-Feb-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 30-Nov-25	92.3679		
Modified Duration	0.00		

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 - ULIF019100210EQTEL2FND111) as on 30 November 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	82.38	10,398.02
Debt	0	40	16.12	2,034.33
Money Market	0	40	1.50	189.22
Total			100	12,621.57

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	1.50%	5.72%	7.24%	12.61%	11.16%	11.22%
Benchmark	1.59%	5.30%	8.29%	12.77%	10.94%	10.73%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.85%
ICICI Bank Ltd	6.19%
Reliance Industries Ltd.	5.70%
Bharti Airtel Ltd.	4.50%
Infosys Limited	3.99%
Larsen & Toubro Ltd.	3.18%
Mahindra & Mahindra Ltd.	3.13%
ITC Ltd.	2.16%
Axis Bank Ltd.	2.13%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.02%
Others	41.55%
Total	82.38%

Corporate Debt	% of AUM
7.35% BHARTI TELECOM LIMITED B & D 15-10-2027 XXV	1.59%
7.59% REC LIMITED B & D 31-05-2027 232-A	1.41%
7.99% MANKIND PHARMA LTD. B & D 16-10-2026	0.80%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	0.80%
7.48% NTPCLimited B & D 21-03-2026	0.79%
9.00% Bharti Telecom Limited B & D 04-12-2028 XVIII	0.79%
7.44% PFC B & D 15-01-2030 247 A	0.61%
8.10% Bajaj Finance Limited B & D 08-01-2027 288-II	0.60%
7.3763% BAJAJ FINANCE LIMITED B & D 26-06-2028 289 TRN-20 OPT II	0.60%
7.35% SUNDARAM FIN B & D 23-04-2027 Z 1	0.60%
Others	5.15%
Total	13.73%

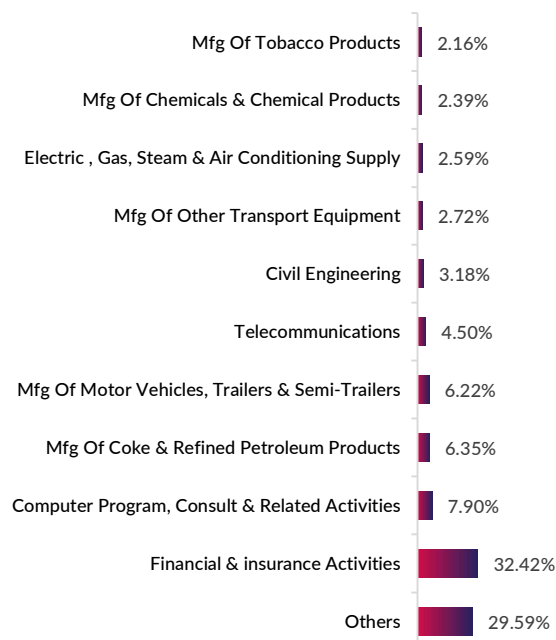
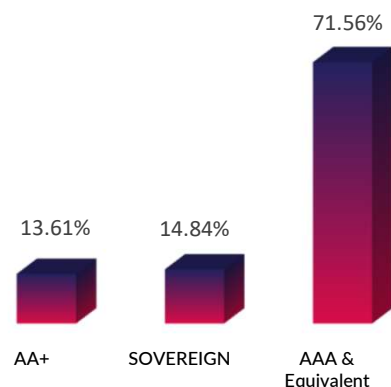
Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	1.20%
6.90% GOI Oil BD 04-02-2026	0.59%
6.79% GOI CG 07-10-2034	0.26%
7.18% GOI CG 14-08-2033	0.21%
6.67% GOI CG 15-12-2035	0.12%
7.10% GOI CG 08-04-2034	0.02%
Total	2.39%

Money Market	1.50%
---------------------	--------------

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 30-Nov-25	53.7245		
Modified Duration	1.52		

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 (SFIN - ULIF006150107PEEQITYFND111) as on 30 November 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	98.11	10,840.21
Debt	0	20	0.18	20.44
Money Market	0	20	1.71	188.87
Total			100	11,049.52

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	1.70%	6.74%	6.95%	15.11%	12.82%	11.49%
Benchmark	1.87%	5.87%	8.59%	14.08%	11.79%	9.93%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.94%
Reliance Industries Ltd.	7.14%
ICICI Bank Ltd	6.30%
Infosys Limited	4.55%
Bharti Airtel Ltd.	3.38%
Mahindra & Mahindra Ltd.	3.30%
Larsen & Toubro Ltd.	3.15%
Axis Bank Ltd.	2.57%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.31%
ITC Ltd.	2.26%
Others	55.22%
Total	98.11%

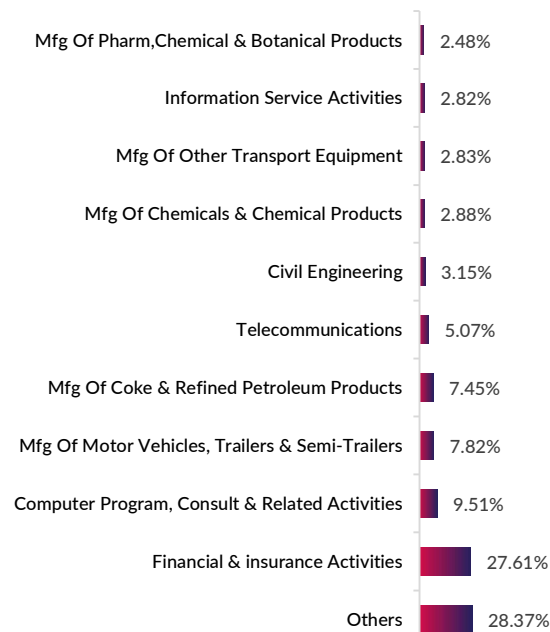
Corporate Debt	% of AUM
SBI Liquid Fund - Direct Plan - Growth	0.18%
Total	0.18%

Money Market	1.71%
---------------------	--------------

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	15-Jan-07		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 30-Nov-25	78.0605		
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 30 November 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	91.26	468.54
Money Market	0	40	8.74	44.86
Total			100	513.40

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	0.38%	0.04%	6.10%	7.82%	7.13%	8.23%
Benchmark	0.38%	1.32%	7.11%	8.29%	7.76%	7.51%

ASSET CATEGORY

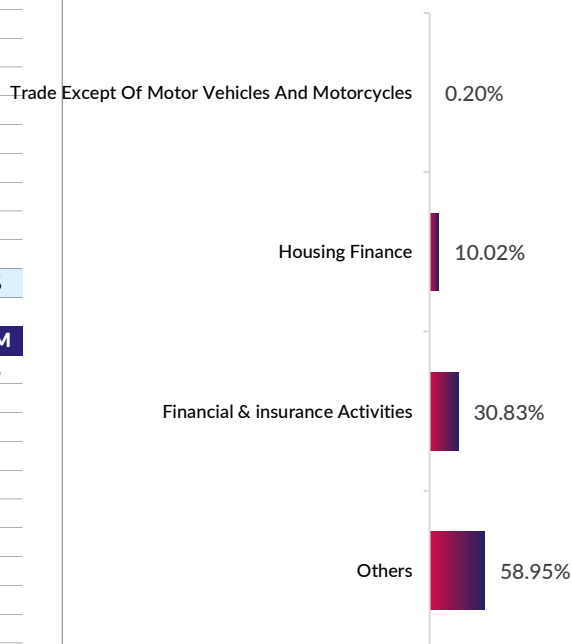
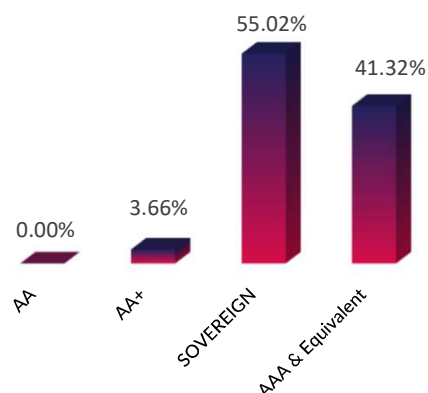
Corporate Debt	% of AUM
8.05% Tata Capital Housing Finance Limited B & D 18-06-2029 A	5.01%
7.71% LIC Housing Fin B & D 09-05-2033 433	5.00%
7.70% BAJAJ FINANCE LIMITED B & D 04-10-2034	4.96%
7.45% BHARTI TELECOM LIMITED B & D 15-12-2028 XXVI	4.89%
7.65% POONAWALLA FINCORP LIMITED B & D 19-06-2028 B1	4.87%
8.70% Bharti Telecom Limited B & D 05-12-2025 XIII	3.31%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	3.05%
7.90% TORRENT INVESTMENTS LIMITED B & D 19-08-2028 I	2.95%
7.75% HDFC Bank B & D 13-06-2033 Us-006	2.02%
7.05% PFC B & D 09-08-2030 205-A	1.97%
Others	3.02%
Total	41.05%

Government Securities	% of AUM
6.79% GOI CG 07-10-2034	16.78%
7.25% GOI CG 12-06-2063	7.27%
7.60% TAMIL NADU SDL 19-08-2032 SGS	5.01%
6.90% GOI CG 15-04-2065	4.20%
7.54% GOI CG 23-05-2036	4.13%
7.34% GOI CG 22-04-2064	3.28%
6.68% GOI CG 07-07-2040	2.85%
7.10% GOI CG 08-04-2034	2.01%
7.45% Maharashtra SDL 20-03-2037	1.98%
6.33% GOI CG 05-05-2035	1.92%
Others	0.76%
Total	50.21%

Money Market	8.74%
Grand Total	100%

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 30-Nov-25	44.5757		
Modified Duration	5.67		

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 PENSION FUND (SFIN - ULIF008150207PEGRWTHFND111) as on 30 November 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	68.81	418.30
Debt	10	60	26.70	162.34
Money Market	0	40	4.49	27.29
Total			100	607.93

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	0.62%	4.35%	7.95%	14.32%	12.23%	11.39%
Benchmark	1.43%	4.52%	8.30%	12.50%	10.72%	8.61%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	5.60%
ICICI Bank Ltd	5.00%
Reliance Industries Ltd.	3.81%
Infosys Limited	3.39%
Axis Bank Ltd.	2.86%
Bharti Airtel Ltd.	2.13%
Mahindra & Mahindra Ltd.	2.04%
Bharti Hexacom Limited	1.69%
ITC Ltd.	1.53%
BAJAJ FINANCE LIMITEDFV-2FV-1	1.46%
Others	39.31%
Total	68.81%

Corporate Debt	% of AUM
7.08% BAJAJ HOUSING FINANCE LIMITED B & D 12-06-2030 32 TRN 10 OPT	4.11%
6.85% NABARD B & D 19-01-2029 26 B	1.65%
7.61% LIC Housing Fin B & D 29-08-2034	1.01%
8.40% IRFC B & D 08-01-2029 130	0.52%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.50%
7.17% IRFC B & D 27-04-2035 188	0.50%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.34%
8.70% REC Limited B & D 28-09-2028 GOI-IV	0.28%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	0.25%
7.49% IRFC B & D 30-05-2027 120	0.17%
Total	9.33%

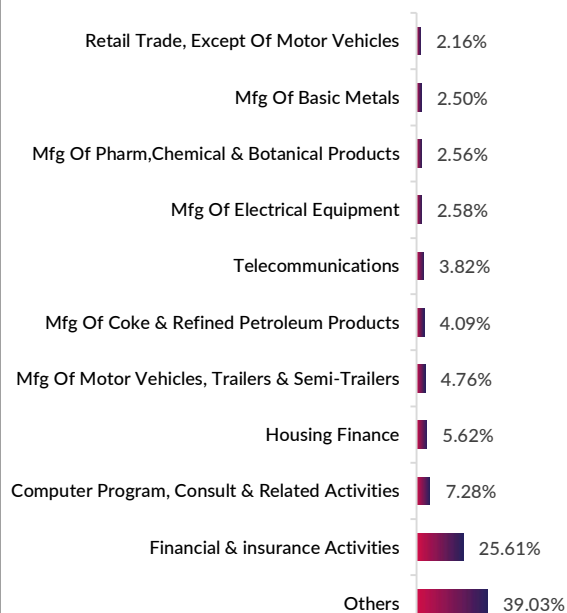
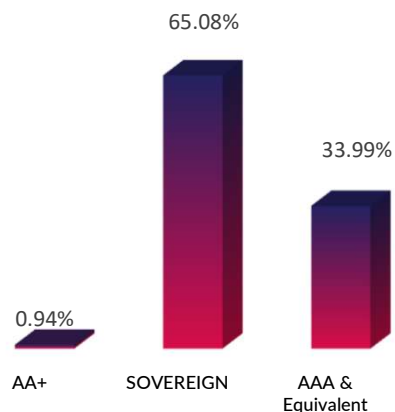
Government Securities	% of AUM
7.10% GOI CG 08-04-2034	6.97%
6.79% GOI CG 07-10-2034	4.33%
6.90% GOI CG 15-04-2065	1.39%
7.25% GOI CG 12-06-2063	1.13%
7.34% GOI CG 22-04-2064	0.82%
7.26% GOI CG 06-02-2033	0.77%
7.23% GoI Cg 15-04-2039	0.68%
7.46% GOI CG 06-11-2073	0.50%
8.49% Tamil Nadu SDL 10-02-2026	0.30%
8.28% Tamil Nadu SDL 21-02-2028	0.24%
Others	0.26%
Total	17.38%

Money Market	4.49%
---------------------	--------------

Grand Total	100%
--------------------	-------------

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 30-Nov-25	76.0043		
Modified Duration	5.32		

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 November 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	53.74	415.02
Debt	20	60	37.91	292.80
Money Market	0	40	8.35	64.48
Total			100	772.29

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	0.71%	3.09%	7.54%	11.85%	10.76%	11.35%
Benchmark	1.13%	3.62%	8.04%	11.37%	9.95%	9.15%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	4.88%
Reliance Industries Ltd.	4.03%
ICICI Bank Ltd	3.25%
Infosys Limited	2.12%
Bharti Airtel Ltd.Partly Paid 1.25	1.76%
Larsen & Toubro Ltd.	1.62%
Axis Bank Ltd.	1.40%
Kotak Mahindra Bank Ltd.	1.31%
ITC Ltd.	1.17%
Schaeffler India Limited	1.15%
Others	31.04%
Total	53.74%

Corporate Debt	% of AUM
6.90% IRFC B & D 05-06-2035 150	5.76%
7.61% LIC Housing Fin B & D 29-08-2034	2.92%
6.85% NABARD B & D 19-01-2029 26 B	1.95%
8.05% MUTHOOT FINANCE LIMITED B & D 16-10-2030 45-A OPT II	1.94%
7.90% TORRENT INVESTMENTS LIMITED B & D 19-08-2028 I	1.31%
7.17% IRFC B & D 27-04-2035 188	1.04%
7.80% HDFC Bank B & D 03-05-2033 US-002	0.67%
7.95% LIC Housing Fin B & D 29-01-2028 359	0.66%
7.20% NABARD B & D 21-10-2031 LTIF A 1	0.66%
7.97% HDFC Bank B & D 17-02-2033 Ab-002	0.41%
Others	0.92%
Total	18.24%

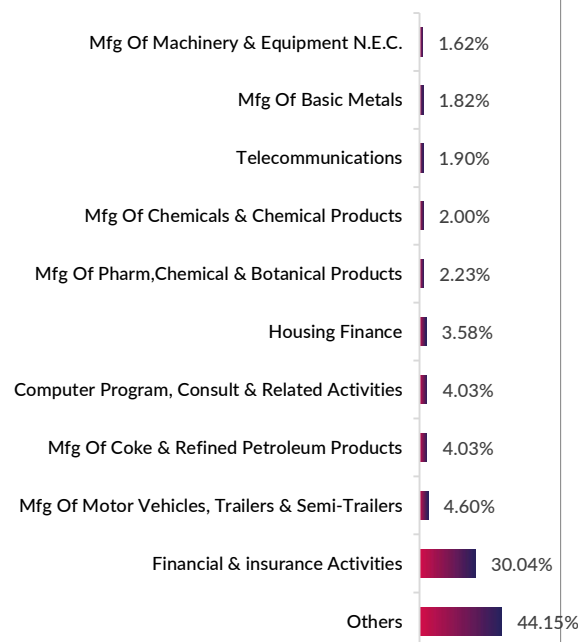
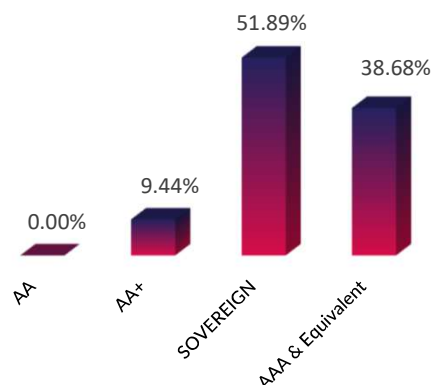
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	8.07%
7.18% GOI CG 14-08-2033	2.69%
7.18% GOI CG 24-07-2037	2.39%
7.10% GOI CG 08-04-2034	1.74%
7.25% GOI CG 12-06-2063	1.65%
7.30% GOI CG 19-06-2053	1.17%
7.34% GOI CG 22-04-2064	0.90%
7.45% Maharashtra SDL 20-03-2037	0.66%
7.50% GOI CG 10-08-2034	0.14%
8.28% Tamil Nadu SDL 21-02-2028	0.13%
Others	0.13%
Total	19.67%

Money Market	8.35%
---------------------	--------------

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-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 30-Nov-25	75.3384		
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.

*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 30 November 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	87.10	824.84
Debt	0	40	0.00	0.00
Money Market	0	40	12.90	122.12
Total			100	946.96

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	1.03%	5.24%	7.87%	13.92%	13.10%	10.70%
Benchmark	1.59%	5.30%	8.29%	12.77%	10.94%	8.41%

ASSET CATEGORY

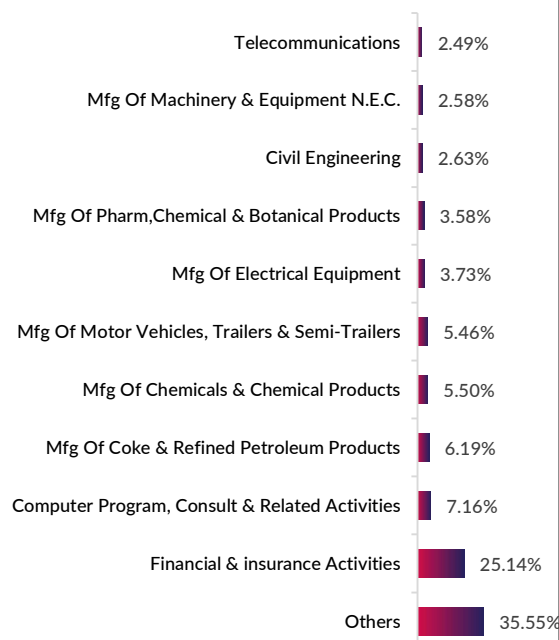
Equity	% of AUM
HDFC Bank Ltd.	7.77%
Reliance Industries Ltd.	6.19%
ICICI Bank Ltd	5.01%
Infosys Limited	3.37%
Larsen & Toubro Ltd.	2.63%
Bharti Airtel Ltd.Partly Paid 1.25	2.49%
EMMVEE PHOTOVOLTAIC POWER LTD	2.10%
Kotak Mahindra Bank Ltd.	1.94%
Schaeffler India Limited	1.82%
ITC Ltd.	1.82%
Others	51.97%
Total	87.10%

Money Market	12.90%
---------------------	---------------

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 30-Nov-25	61.5362		
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.

INDEX PENSION FUND (SFIN - ULIF017180110PEINDEXFND111) as on 30 November 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	97.68	29.05
Money Market	0	10	2.32	0.69
Total			100	29.74

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	1.81%	5.51%	7.62%	13.65%	12.11%	11.07%
Benchmark	1.87%	5.87%	8.59%	14.08%	11.79%	10.62%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.40%
Reliance Industries Ltd.	9.11%
ICICI Bank Ltd	8.27%
Infosys Limited	6.72%
Bharti Airtel Ltd.	4.92%
Larsen & Toubro Ltd.	4.10%
Tata Consultancy Services Ltd.	3.51%
ITC Ltd.	3.34%
Axis Bank Ltd.	3.06%
Mahindra & Mahindra Ltd.	2.86%
Others	42.40%
Total	97.68%

Money Market	2.32%
---------------------	--------------

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 30-Nov-25	52.9576		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Pharm,Chemical & Botanical Products	3.05%
Mfg Of Basic Metals	3.13%
Mfg Of Tobacco Products	3.34%
Mfg Of Chemicals & Chemical Products	3.89%
Civil Engineering	4.10%
Telecommunications	4.92%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	5.28%
Mfg Of Coke & Refined Petroleum Products	9.11%
Computer Program, Consult & Related Activities	14.28%
Financial & insurance Activities	29.15%
Others	19.75%

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 November 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	79.38	541.43
Money Market	0	40	20.62	140.61
Total			100	682.04

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	0.96%	6.01%	7.18%	12.77%	11.11%	11.60%
Benchmark	1.59%	5.30%	8.29%	12.77%	10.94%	10.11%

ASSET CATEGORY

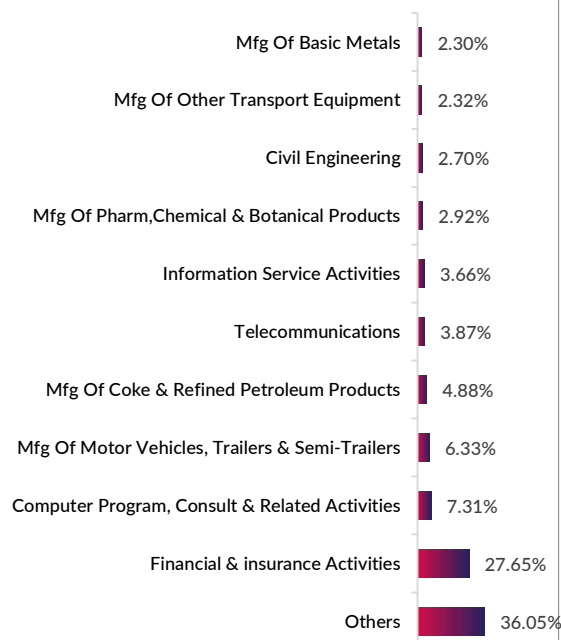
Equity	% of AUM
HDFC Bank Ltd.	8.81%
ICICI Bank Ltd	6.52%
Reliance Industries Ltd.	4.70%
Bharti Airtel Ltd.	3.87%
Infosys Limited	3.55%
Larsen & Toubro Ltd.	2.70%
Mahindra & Mahindra Ltd.	2.59%
Axis Bank Ltd.	2.50%
GE VERNOVA T&D INDIA LTD	2.23%
ETERNAL LIMITED	2.21%
Others	39.71%
Total	79.38%

Money Market	20.62%
---------------------	---------------

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 30-Nov-25	57.0994		
Modified Duration	0.00		

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.

MONEY MARKET FUND (SFIN - ULIF005010206MONYMKTFND111) as on 30 November 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	15.80	67.77
Money Market	80	100	84.20	361.12
Total			100	428.90

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.49%	3.13%	6.81%	6.99%	6.84%	6.67%
Benchmark	0.42%	2.60%	6.42%	6.91%	6.94%	6.85%

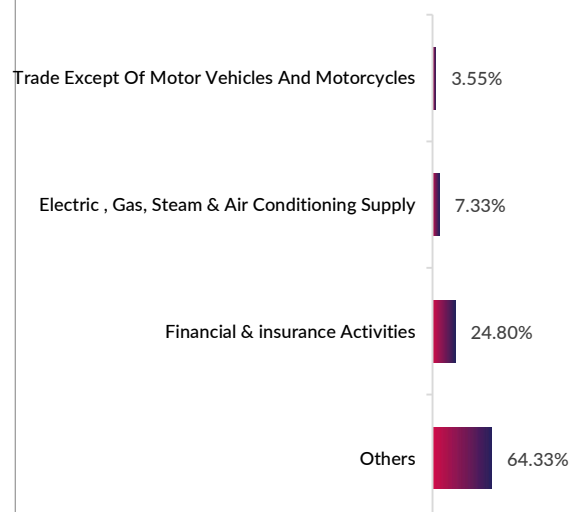
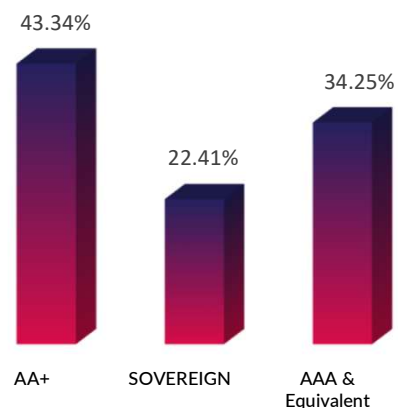
ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.55%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	3.40%
8.12% Bajaj Finance Limited B & D 10-09-2027	2.02%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.66%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.64%
Total	12.26%
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	2.84%
0.00% GOI FRB_Gsec 04-10-2028	0.71%
Total	3.54%
Money Market	84.20%
Grand Total	100%

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 30-Nov-25	36.0448		
Modified Duration	0.68		

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 - ULIF013200308PEMNYMTFND111) as on 30 November 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	11.16	14.66
Money Market	80	100	88.84	116.76
Total			100	131.42

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.48%	3.10%	6.69%	6.92%	6.80%	7.03%
Benchmark	0.42%	2.60%	6.42%	6.91%	6.94%	6.86%

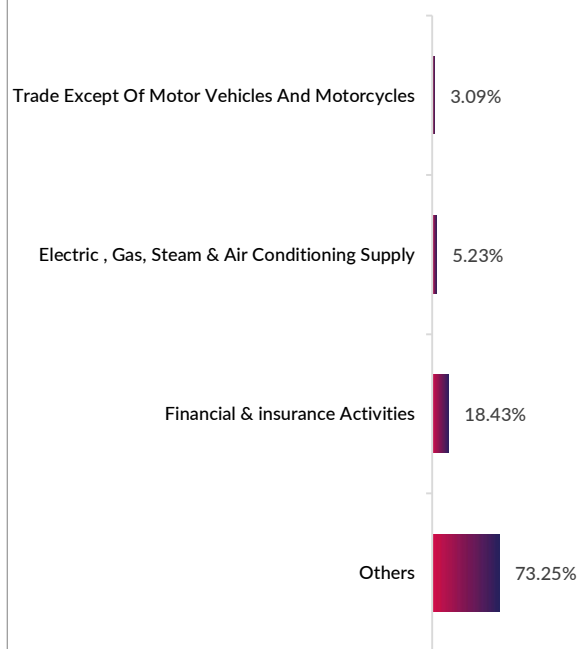
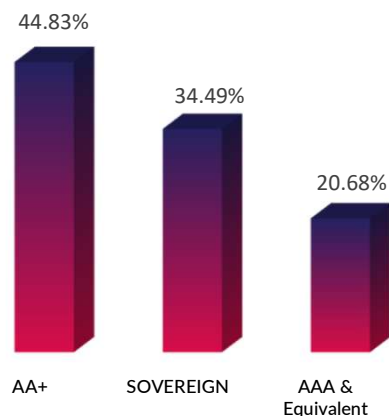
ASSET CATEGORY

Corporate Debt	% of AUM
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.09%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.53%
8.12% Bajaj Finance Limited B & D 10-09-2027	1.16%
8.065% Sundaram Fin B & D 22-05-2026 Y 1	1.15%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	0.39%
Total	7.31%
Government Securities	% of AUM
6.79% GOI CG 07-10-2034	2.31%
0.00% GOI FRB_Gsec 04-10-2028	1.54%
Total	3.85%
Money Market	88.84%
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 30-Nov-25	33.3217		
Modified Duration	0.61		

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 30 November 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)

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	10	0.00	0.00
Debt & Money Market	90	100	100.00	2.67
Total			100	2.67

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	0.43%	1.12%	8.00%	7.46%	6.77%	6.73%
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.

Government Securities	% of AUM
6.75% GOI CG 23-12-2029	66.96%
7.59% GOI CG 11-01-2026	18.72%
6.79% GOI CG 07-10-2034	3.79%
6.92% GOI CG 18-11-2039	3.74%

Total	93.21%
--------------	---------------


Money Market	6.79%
---------------------	--------------


Grand Total	100%
--------------------	-------------

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-Nov-25	26.2569		
Modified Duration	2.87		

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 30 November 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	88.26	8,615.28
Money Market	0	40	11.74	1,145.42
Total			100	9,760.69

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.51%	2.45%	7.58%	7.68%	7.16%	6.48%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	8.89%
7.10% GOI CG 18-04-2029	6.90%
7.06% GOI CG 10-04-2028	6.84%
7.04% GOI Cg 03-06-2029	6.13%
7.37% GOI CG 23-10-2028	5.86%
7.26% GOI CG 14-01-2029	5.49%
7.38% GOI CG 20-06-2027	3.63%
7.59% GOI CG 11-01-2026	2.94%
364 D TB 01-05-2026	2.50%
7.17% GOI CG 17-04-2030	2.50%
Others	36.59%
Total	88.26%

Money Market	11.74%
---------------------	---------------

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 30-Nov-25	25.0836		
Modified Duration	1.89		

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 30 November 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	99.62	12,843.60
Debt	0	20	0.00	0.00
Money Market	0	20	0.38	49.17
Total			100	12,892.77

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	1.52%	5.78%	7.40%	13.58%	11.86%	13.29%
Benchmark	1.87%	5.87%	8.59%	14.08%	11.79%	12.92%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	9.34%
ICICI Bank Ltd	7.65%
Reliance Industries Ltd.	6.97%
Bharti Airtel Ltd.	5.26%
Infosys Limited	4.84%
Larsen & Toubro Ltd.	3.93%
Mahindra & Mahindra Ltd.	3.86%
ICICI Prudential Private Banks Etf Split	3.27%
Axis Bank Ltd.	2.65%
BAJAJ FINANCE LIMITEDFV-2FV-1	2.41%
Others	52.14%
Total	99.62%

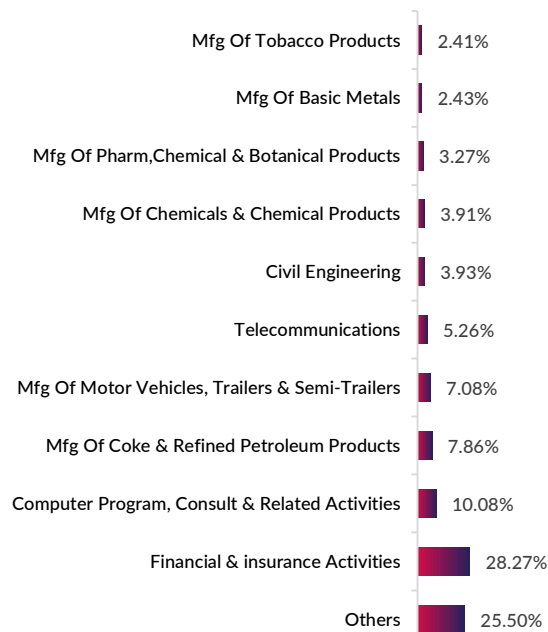
Corporate Debt	% of AUM
Total	0.00%

Money Market	0.38%
--------------	-------

Grand 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 30-Nov-25	44.1274		
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.

BOND PENSION FUND II (SFIN - ULIF028300513PENBON2FND111) as on 30 November 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	97.07	28,690.26
Money Market	0	40	2.93	866.35
Total			100	29,556.61

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	0.36%	0.62%	6.18%	7.78%	7.12%	7.39%
Benchmark	0.38%	1.32%	7.11%	8.29%	7.76%	8.15%

ASSET CATEGORY

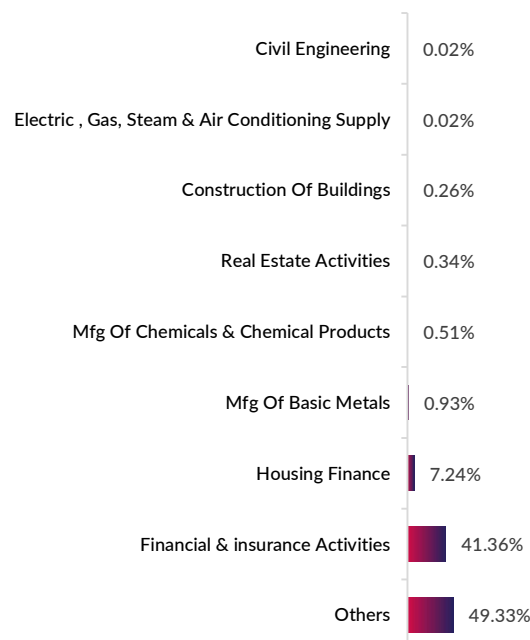
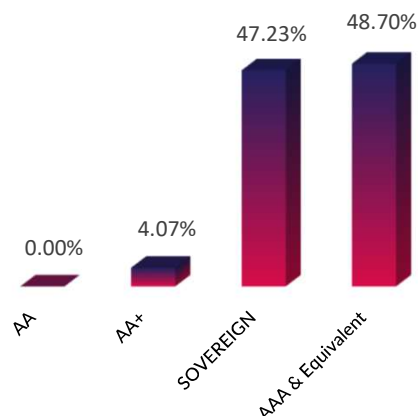
Corporate Debt	% of AUM
7.6450% LIC HOUSING FIN B & D 21-02-2030 452	3.97%
7.79% HDFC Bank B & D 24-11-2032 AA-013	3.74%
7.38% BAJAJ FINANCE LIMITED B & D 28-06-2030 II	2.72%
7.98% REC LIMITED B & D 30-04-2099 222	1.89%
7.45% BHARTI TELECOM LIMITED B & D 15-12-2028 XXVI	1.78%
7.15% IRFC B & D 14-11-2039 183	1.50%
7.07% BAJAJ FINANCE LIMITED B & D 21-09-2028 290 TRN-2	1.44%
7.43% NBFID B & D 04-07-2034	1.33%
7.69% REC Limited B & D 31-01-2033 218 B	1.28%
7.60% PFC B & D 25-08-2033 BS 233C	1.19%
Others	29.83%
Total	50.68%

Government Securities	% of AUM
6.68% GOI CG 07-07-2040	17.29%
7.18% GOI CG 14-08-2033	12.05%
6.90% GOI CG 15-04-2065	3.71%
6.99% GOI CG 15-12-2051	2.76%
7.41% GOI CG 19-12-2036	2.31%
7.54% GOI CG 23-05-2036	1.69%
7.26% GOI CG 06-02-2033	1.55%
6.62% GOI CG 28-11-2051	1.44%
7.09% GOI CG 25-11-2074	0.97%
7.24% GOI CG 18-08-2055	0.84%
Others	1.78%
Total	46.39%

Money Market	2.93%
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-Nov-25	23.3637		
Modified Duration	6.13		

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 30 November 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	13.57	210.76
Money Market	80	100	86.43	1,342.04
Total			100	1,552.80

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.46%	2.93%	6.42%	6.68%	6.52%	6.16%
Benchmark	0.42%	2.60%	6.42%	6.91%	6.94%	6.61%

ASSET CATEGORY

Corporate Debt	% of AUM
8.065% Sundaram Fin B & D 22-05-2026 Y 1	2.20%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	2.03%
8.90% MUTHOOT FINANCE LIMITED B & D 07-10-2027 37-A OPT I	1.15%
8.857% Shriram Finance Ltd. B & D 02-09-2027	1.03%
8.12% Bajaj Finance Limited B & D 10-09-2027	0.98%

Total	7.39%
--------------	--------------

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	3.90%
6.79% GOI CG 07-10-2034	2.28%
Total	6.18%

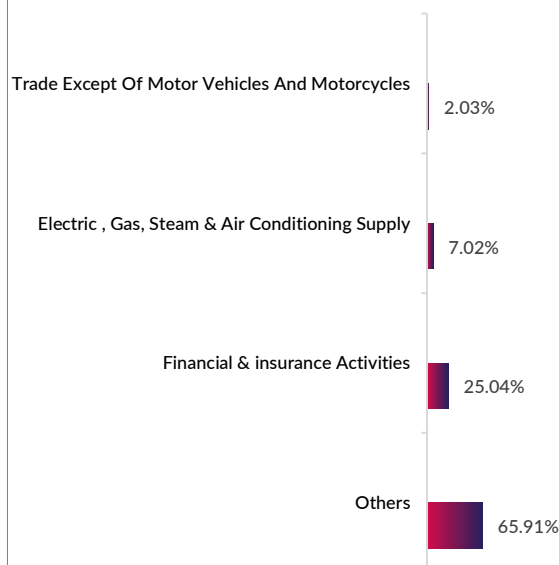
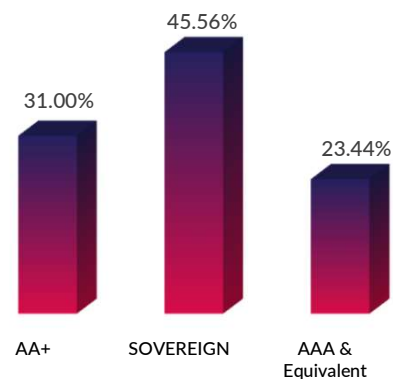
Money Market	86.43%
---------------------	---------------

Grand Total	100%
--------------------	-------------

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 30-Nov-25	20.3583		
Modified Duration	0.65		

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) 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 November 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	89.99	6,049.14
Money Market	0	40	10.01	672.65
Total			100	6,721.79

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fund	0.50%	2.44%	7.49%	7.64%	7.11%	6.87%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Government Securities	% of AUM
0.00% GOI FRB_Gsec 04-10-2028	9.98%
7.10% GOI CG 18-04-2029	5.39%
7.06% GOI CG 10-04-2028	5.35%
7.04% GOI Cg 03-06-2029	4.84%
7.26% GOI CG 14-01-2029	4.33%
7.37% GOI CG 23-10-2028	4.26%
0.00% GOI FRB_Gsec 22-09-2033	3.92%
6.79% GOI CG 15-05-2027	3.15%
364 D TB 08-01-2026	3.10%
8.28% GOI CG 21-09-2027	2.33%
Others	43.33%
Total	89.99%

Money Market	10.01%
---------------------	---------------

Grand Total	100%
--------------------	-------------

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 30-Nov-25	21.1673		
Modified Duration	1.99		

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 30 November 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),

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	96.57	1,141.40
Money Market	0	20	3.43	40.52
Total			100	1,181.92

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	-1.50%	1.10%	-4.53%	7.70%	10.38%	11.41%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	8.94%
Infosys Limited	4.78%
Trent Ltd.	4.14%
Deepak Fertilisers & Petrochemicals	3.90%
Keystone Realtors Limited	3.73%
Bharti Airtel Ltd.Partly Paid 1.25	3.26%
Coromandel International Ltd.	3.18%
CERA SANITARYWARE LIMITED	3.15%
Innova Captab Limited	3.07%
Larsen & Toubro Ltd.	2.72%
Others	55.71%
Total	96.57%

Money Market	3.43%
---------------------	--------------

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-Jun-16		
Benchmark	NA		
Risk Profile	High		
NAV as on 30-Nov-25	27.7606		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Mfg Of Electrical Equipment	3.66%
Construction Of Buildings	3.77%
Retail Trade, Except Of Motor Vehicles	4.14%
Mfg Of Machinery & Equipment N.E.C.	5.41%
Mfg Of Other Non-Metallic Mineral Products	7.99%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	8.48%
Mfg Of Coke & Refined Petroleum Products	9.01%
Computer Program, Consult & Related Activities	9.66%
Mfg Of Pharm,Chemical & Botanical Products	10.07%
Mfg Of Chemicals & Chemical Products	13.68%
Others	24.14%

*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 30 November 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	98.42	48,641.10
Debt	0	20	0.46	229.70
Money Market	0	20	1.11	549.19
Total			100	49,419.98

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	1.29%	6.82%	4.61%	20.05%	22.35%	18.56%
Benchmark	2.03%	6.31%	8.25%	19.27%	23.97%	17.34%

ASSET CATEGORY

Equity	% of AUM
BSE Limited	2.79%
Federal Bank Ltd.	2.59%
AU Small Finance Bank Limited	2.32%
Persistent Systems Limited	2.16%
COFORGE LTD.FV-2	2.15%
Cummins India Ltd.	1.99%
HDFC Asset Management Company Ltd	1.99%
Fortis Healthcare Ltd	1.91%
Max Financial Services Limited	1.85%
Ashok Leyland Ltd.	1.77%
Others	76.89%
Total	98.42%

Corporate Debt	% of AUM
Sundaram Liquid Fund	0.31%
Kotak Liquid-Plan A - Growth - Direct	0.10%
Bandhan Liquid Fund - Direct Plan - Growth	0.03%
SBI Liquid Fund - Direct Plan - Growth	0.03%

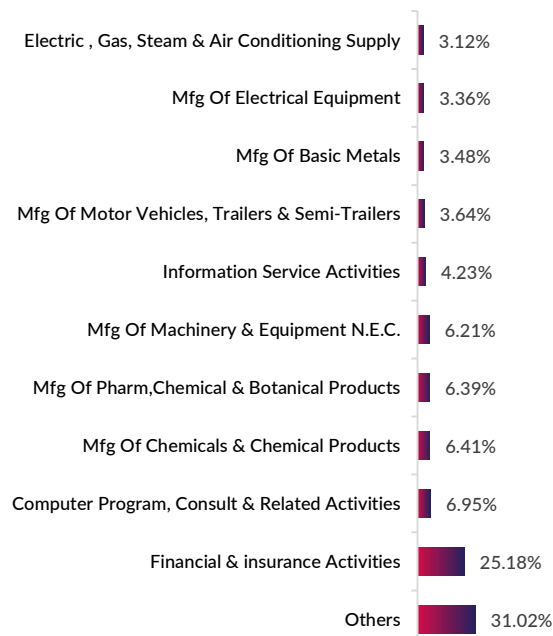
Total	0.46%
--------------	--------------

Money Market	1.11%
---------------------	--------------

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 30-Nov-25	49.9980		
Modified Duration	0.00		

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.

BOND OPTIMISER FUND (SFIN - ULIF032290618BONDOPTFND111) as on 30 November 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	19.59	643.82
Debt	75	100	77.82	2,557.20
Money Market	0	25	2.59	85.06
Total			100	3,286.08

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	0.56%	1.50%	6.24%	9.42%	9.04%	12.69%
Benchmark	0.68%	2.24%	7.53%	9.56%	8.68%	8.99%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	2.38%
ICICI Bank Ltd	1.93%
Reliance Industries Ltd.	1.45%
Infosys Limited	0.99%
Larsen & Toubro Ltd.	0.82%
Bharti Airtel Ltd.	0.75%
Mahindra & Mahindra Ltd.	0.69%
Axis Bank Ltd.	0.56%
ITC Ltd.	0.51%
Trent Ltd.	0.37%
Others	9.14%
Total	19.59%

Corporate Debt	% of AUM
7.44% PFC B & D 15-01-2030 247 A	3.20%
7.65% TATA STEEL B & D 21-02-2030	2.63%
7.66% LIC HOUSING FIN B & D 11-12-2029 451	2.33%
7.26% NTPC LIMITED B & D 20-03-2040 82-2040	2.00%
8.80% REC Limited B & D 22-01-2029 GOI-VI	1.62%
7.68% BOB B & D 01-12-2033 XX-II	1.58%
7.92% Tata Capital Housing Finance Limited B & D 07-07-2034	1.57%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	1.40%
7.93% Tata Power Renewable Energy Limited B & D 26-06-2034 li	1.25%
7.75% HDFC Bank B & D 13-06-2033 Us-006	1.10%
Others	26.38%
Total	45.06%

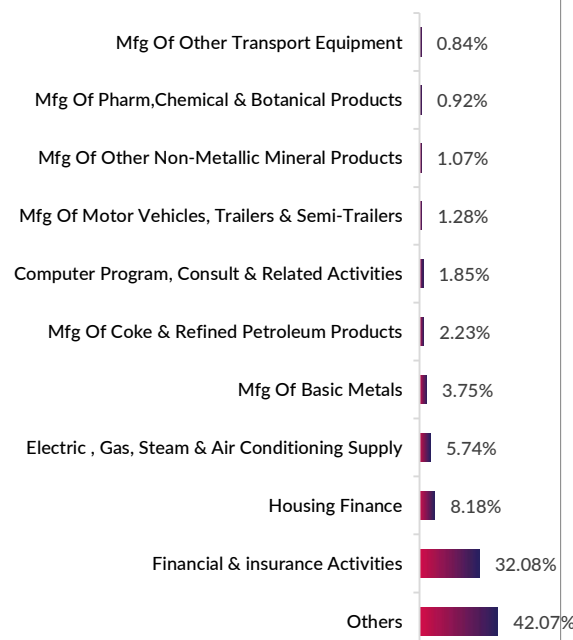
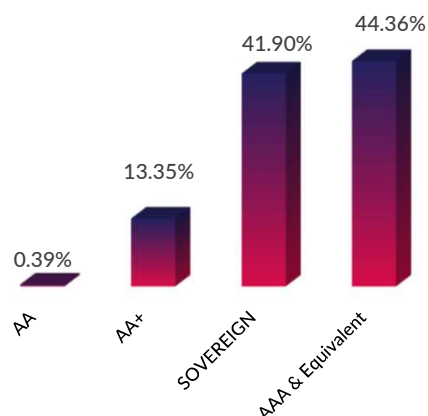
Government Securities	% of AUM
7.34% GOI CG 22-04-2064	3.77%
6.68% GOI CG 07-07-2040	3.58%
7.24% GOI CG 18-08-2055	3.02%
7.10% GOI CG 08-04-2034	2.91%
7.09% GOICg 05-08-2054	2.67%
6.48% GOI CG 06-10-2035	2.43%
6.33% GOI CG 05-05-2035	1.74%
7.18% GOI CG 14-08-2033	1.59%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	1.53%
7.06% GUJRAT SDL 08-10-2033 SGS	1.52%
Others	8.01%
Total	32.76%

Money Market	2.59%
---------------------	--------------

Grand Total	100%
--------------------	-------------

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-Nov-25	22.6372		
Modified Duration	5.79		

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 30 November 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	96.66	1,023.02
Money Market	0	30	3.34	35.35
Total			100	1,058.37

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	0.51%	2.04%	7.75%	7.92%	7.13%	7.45%
Benchmark	0.58%	2.51%	8.55%	8.69%	7.94%	7.79%

ASSET CATEGORY

Corporate Debt	% of AUM
7.68% BOB B & D 01-12-2033 XX-II	4.89%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.07%
7.44% PFC B & D 15-01-2030 247 A	2.66%
8.85% Muthoot Finance Limited B & D 20-12-2028 30-A Opt I	2.42%
7.75% LIC HOUSING FIN B & D 23-08-2029 444	2.42%
7.725% L&T B & D 28-04-2028	2.42%
8.0208% ADITYA BIRLA CAPITAL LIMITED B & D 18-02-2030 L3	2.41%
7.80% The Ramco Cements Limited 12-09-2028	2.40%
7.45% BHARTI TELECOM LIMITED B & D 15-12-2028 XXVI	2.37%
7.20% MINDSPACE BUSINESS PARKS REIT B & D 10-05-2030 MERIT 12	2.37%
Others	49.18%
Total	76.62%

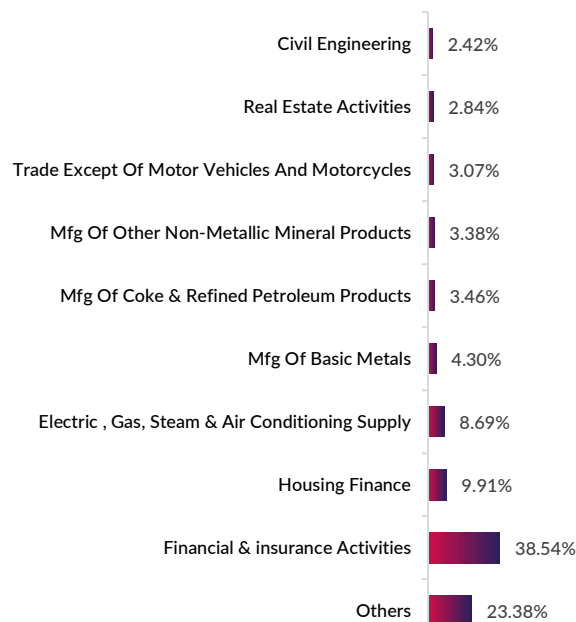
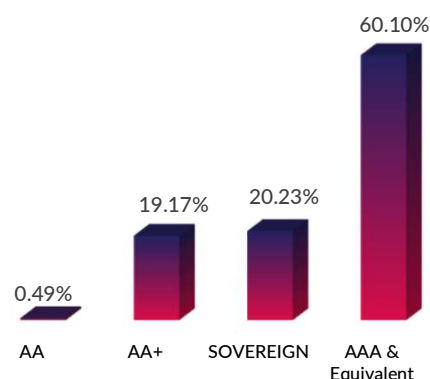
Government Securities	% of AUM
6.33% GOI CG 05-05-2035	7.17%
6.48% GOI CG 06-10-2035	5.19%
6.68% GOI CG 07-07-2040	1.80%
7.18% GOI CG 14-08-2033	1.45%
7.49% HARIYANA SDL 27-03-2035 SGS	1.45%
7.18% MAHARASHTRA SDL 10-09-2033 SGS	0.95%
7.71% Gujrat SDL 01-03-2033	0.49%
7.60% FCI B & D 09-01-2030 Vii A	0.48%
6.61% GUJRAT SDL 07-05-2032 SGS	0.46%
7.62% GOI CG 15-09-2039	0.25%
Others	0.36%
Total	20.04%

Money Market	3.34%
---------------------	--------------

Grand Total	100%
--------------------	-------------

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-Nov-25	16.3469		
Modified Duration	3.79		

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.

BLUECHIP FUND (SFIN – ULIF034250824BLUECHPFND111) as on 30 November 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	99.17	2,633.31
Debt	0	20	0.00	0.00
Money Market	0	20	0.83	22.14
Total			100	2,655.45

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bluechip Fund	0.60%	5.43%	4.51%	NA	NA	3.51%
Benchmark	1.40%	5.50%	6.72%	NA	NA	2.53%

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	7.89%
ICICI Bank Ltd	6.36%
Reliance Industries Ltd.	5.90%
Infosys Limited	4.22%
Bharti Airtel Ltd.	3.82%
Nippon India Nifty Psu Bank Bees	3.09%
Larsen & Toubro Ltd.	2.98%
Axis Bank Ltd.	2.40%
Kotak Mahindra Bank Ltd.	2.28%
ITC Ltd.	2.09%
Others	58.13%
Total	99.17%

Money Market	0.83%
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 30-Nov-25	10.4457		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR

Electric , Gas, Steam & Air Conditioning Supply	3.08%
Mfg Of Chemicals & Chemical Products	3.50%
Telecommunications	3.82%
Mfg Of Basic Metals	3.84%
Mfg Of Other Transport Equipment	4.11%
Mfg Of Pharm,Chemical & Botanical Products	4.96%
Mfg Of Motor Vehicles, Trailers & Semi-Trailers	5.57%
Mfg Of Coke & Refined Petroleum Products	6.76%
Computer Program, Consult & Related Activities	9.02%
Financial & insurance Activities	27.57%
Others	27.77%

*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.



BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS / FRADULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

SBI Life Insurance Company Limited and SBI are separate legal entities.

Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license.

SBI Life Insurance Co. Ltd.

To know more about us

Visit us at www.sbilife.co.in or

Call Toll Free No. 1800 267 9090 (24x7)

Registered Office and Corporate Office: "Natraj", M.V Road & Western Express Highway Junction, Andheri (E), Mumbai-400069

CIN: L99999MH2000PLC129113

Email: info@sbilife.co.in

IRDAI Regn. No. 111

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

