

Return Guarantee Fund (RGF) RGF070311 (SFIN - ULIF023090311RETGRT1FND111)
INVESTMENT OBJECTIVE

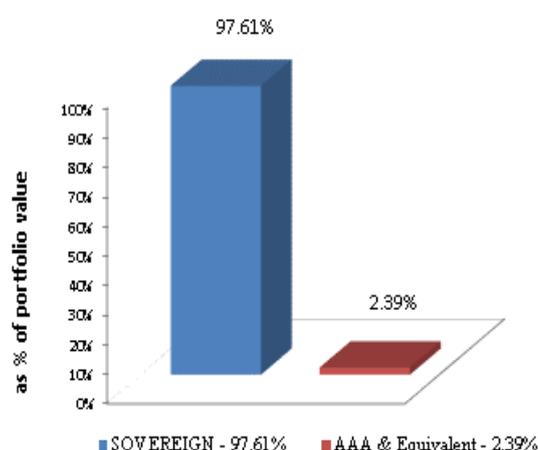
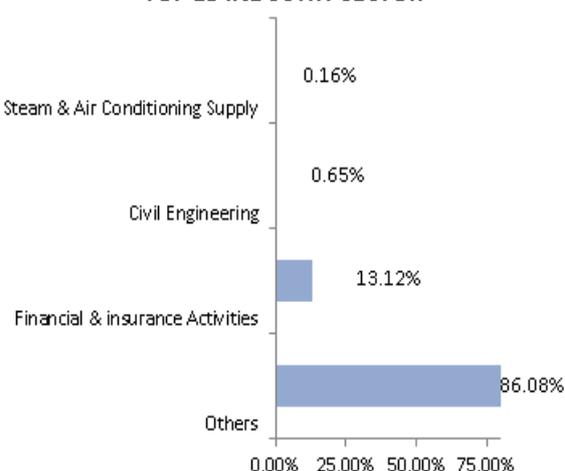
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	72.99	115.79
Money Market	0	40	27.01	42.86
TOTAL			100.00	158.65

Fund Description

Fund Manager Name	Brinda P		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	5	1
Launch Date	09-Mar-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 28-Feb-21	21.0278		
Modified Duration	0.59		

The Return Guarantee (Minimum NAV Guarantee) is applicable only in respect of the Return Guarantee Fund (RGF) and is applicable to the NAV at the end of the 10th year from the start of the subscription period of the Fund and /or sub-fund(s). The guarantee will apply to all contributions made during the subscription period. To provide the 'Return Guarantee' a guarantee charge of 0.35% p.a. of the Fund Value levied on RGF would be recovered through cancellation of units.

DEBT RATING PROFILE

TOP 10 INDUSTRY SECTOR

GOVT. SECURITIES

Security Name	% of total portfolio
7.80% GOI CG 11-04-2021	31.67%
8.13% GOI CG 21-09-2022	16.12%
7.94% GOI CG 24-05-2021	6.37%
7.26% GOI CG 14-01-2029	3.29%
8.08% GOI CG 02-08-2022	0.96%
9.19% KARNATAKA SDL 09-11-2021	0.49%
8.36% HARIYANA SDL 08-04-2021	0.16%

CORPORATE DEBT

Security Name	% of total portfolio
9.50% CANARA BANK FD 06-03-2021 9	2.52%
9.50% CANARA BANK FD 06-03-2021 1	1.76%
9.50% CANARA BANK FD 06-03-2021 2	1.26%
9.50% CANARA BANK FD 06-03-2021 10	1.20%
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B	0.65%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2	0.64%
9.50% CANARA BANK FD 05-03-2021	0.63%
9.50% CANARA BANK FD 06-03-2021 8	0.63%
9.75% SBI FD 05-03-2021 7	0.62%
9.75% SBI FD 05-03-2021 6	0.62%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	27.01%	42.86

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF070311	0.20%	2.30%	5.96%	7.12%	7.32%	7.73%
Benchmark	NA	NA	NA	NA	NA	NA

*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.