

**Return Guarantee Fund (RGF) RGF150611 (SFIN - ULIF023210611RETGRT2FND111)**
**INVESTMENT OBJECTIVE**

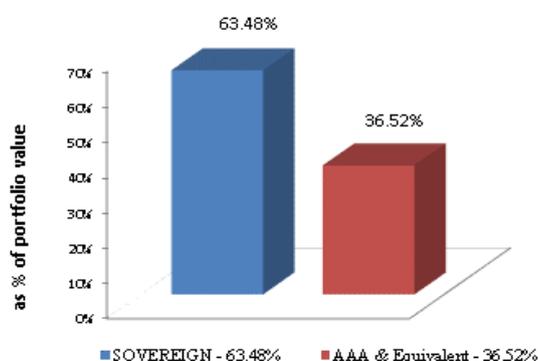
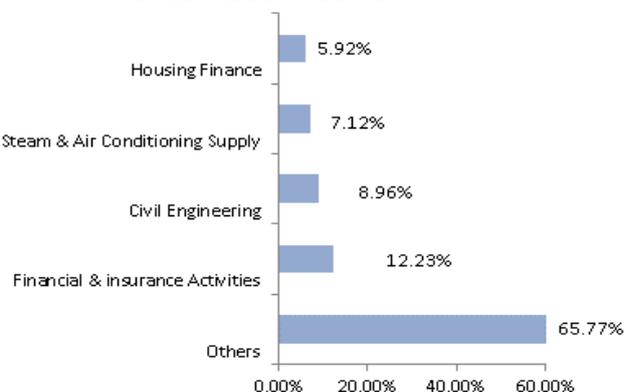
To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed# fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	87.43	74.53
Money Market	0	40	12.57	10.72
<b>TOTAL</b>			<b>100.00</b>	<b>85.25</b>

**Fund Description**

Fund Manager Name	Brinda P		
No of funds managed by fund Manager	Equity	Debt	Balanced
	9	3	1
Launch Date	21-Jun-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-May-21	20.9340		
Modified Duration	0.61		

# 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
6.17% GOI CG 15-07-2021	17.65%
8.13% GOI CG 21-09-2022	12.93%
7.37% GOI CG 16-04-2023	12.37%
8.08% GOI CG 02-08-2022	8.70%
9.19% KARNATAKA SDL 09-11-2021	1.50%
8.79% GOI CG 08-11-2021	0.05%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2021	8.96%
9.35% PGC B & D 29-08-2021 F	7.12%
9.45% HDFC B & D 17-08-2021	5.92%
9.48% REC LIMITED B & D 10-08-2021	2.72%
9.36% PFC B & D 01-08-2021 76-A	2.36%
9.70% PFC B & D 09-06-2021	2.35%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2021 OPT 2	1.17%
9.50% CANARA BANK FD 01-06-2021	1.17%
9.75% SBI FD 01-06-2021	1.16%
9.50% CANARA BANK FD 01-06-2021 3	0.70%

Asset Category	Actual%	(₹ In crs)
Money Market Instruments	12.57%	10.72

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
RGF150611	0.29%	1.74%	4.37%	6.50%	7.39%	7.70%
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.