Volume 20, Issue 02

invest care GROUP

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

May, 2026

EMPLOYEE RETIREMENT SOLUTIONS FROM SBI LIFE INSURANCE CO. LTD.

CIN: L99999MH2000PLC129113
IRDAI Regn. No. 111

Content

GROUP RETIREMENT SOLUTIONS

SBI Life Group Retirement Solutions offer an integrated basket of employee benefit plans catering to both statutory as well as voluntary needs of the employers. The two funds we currently offer in our Group Retirement Portfolio are:

1) Traditional Fund

This fund is available in the following products: SBI Life-CapAssure Gratuity, SBI Life-CapAssure Superannuation, SBI Life-CapAssure Leave Encashment, SBI Life-CapAssure and an umbrella offering under the brand name of SBI Life-CapAssure Gold. SBI Life-CapAssure Gold helps fund management for Defined Benefit Scheme, Defined Contribution Scheme or any combination of the two. The investment objective of this Fund is capital protection and to provide optimal returns to the policyholders on a consistent basis within a reasonable risk framework.

2) Unit Linked Fund

This fund is available under the Product SBI Life - Kalyan ULIP Plus. SBI Life - Kalyan ULIP Plus is a one-stop solution to cater to the fund management needs of any Corporate in the form of Defined Benefit Scheme, Defined Contribution Scheme or 'combination of the two'.

The Group Debt Plus Fund, Group Growth Plus Fund, Group Balanced Plus Fund, Group Short-Term Plus fund, Guarantee Plus fund under SBI Life - Kalyan ULIP, SBI Life - Kalyan ULIP Plus & Group Debt Plus fund II, Group Balanced plus Fund II, Group Growth plus fund II, Group Short term plus fund II, Group Money Market Plus Fund & Group STO Plus Fund II under SBI Life - Kalyan ULIP Plus cater to different risk appetites, while aiming to generate the best in class returns.

Group Retirement Investment Strategy

The investment strategy is to invest primarily in Fixed Income Securities such as Government Securities, corporate debt and short term instruments and a portion of the corpus in equities with higher equity exposure for the Unit Linked product.

Investments are made in top quality corporate debt and prime importance is given to duration management with a view on interest rates. Active management policy is followed for both debt and equity market. The Investment strategy for equity shares is based on the principles that lay emphasis on the concept of sound fundamentals, sustained economic earnings and return on investments. Investment in companies will be with an objective to participate in their business model. The endeavor will be to focus on identification of growth oriented business models, competitive edge, industry structure, earnings margin and quality of management.

<u>IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER</u>

*   Funds under Group Linked Insurance products can be surrendered anytime subject to deduction of applicable surrender charges. Please refer to the terms and conditions of your product for further details.

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Group Fund Performance – Snapshot

Funds	Inception Date	AUM as on 31 May 2026 (₹ in Cr)	Bench marks (BM)	Returns in % (Greater than 1 yr : CAGR Returns) ** 1 yr		2 yrs		3 yrs		4 yrs		5 yrs		Since Inception	
				Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Group Balanced Plus Fund	16-Jul-09	10.39	Nifty 50 (25%) CompBex (75%)	-0.27	0.44	4.97	5.36	7.19	7.03	7.86	7.69	6.75	6.59	9.71	8.45
Group Balanced Pension Fund	26-Mar-26	125.10		0.00	0.44	NA	NA	NA	NA	NA	NA	NA	NA	0.11	4.22
Group Balanced Plus Fund II	31-Mar-14	1,066.30		-0.21	0.44	5.49	5.36	7.46	7.03	7.88	7.69	6.77	6.59	8.65	8.41
Group Debt Plus Fund	16-Jul-09	111.71	Nifty 50 (10%) CompBex (90%)	1.17	1.43	6.13	5.87	6.87	6.66	7.14	7.29	5.96	6.07	8.57	7.81
Group Debt Plus Fund II	31-Mar-14	322.90		0.31	1.43	5.85	5.87	6.77	6.66	7.19	7.29	6.03	6.07	8.18	8.26
Group Growth Plus Fund	25-Sep-09	2.53	Nifty 50 (45%) CompBex (55%)	-1.23	-0.92	4.87	4.63	8.22	7.46	8.79	8.17	7.61	7.23	10.91	8.86
Group Growth Plus Fund II	31-Mar-14	288.39		0.05	-0.92	5.23	4.63	8.41	7.46	9.01	8.17	7.91	7.23	9.02	8.38
Group Short Term Plus Fund	18-Jul-11	0.00	CRISIL CompBex	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group Bond Pension Fund	26-Mar-26	0.00		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group Short Term Plus Fund II	31-Mar-14	18.87		1.45	2.08	6.43	6.18	7.03	6.39	6.72	7.00	5.77	5.69	7.10	7.26
Group Money Market Plus Fund	31-Mar-14	0.07	CRISIL T-Bill Index	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group STO Plus Fund II	31-Mar-14	0.01		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group Growth Pension Fund	26-Mar-26	0.00	CompBEX 60% & NIFTY 50 (40%)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

**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.

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GROUP DEBT PLUS FUND (SFIN - ULGF003160709GRPDBT+FND111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide an accumulation of income through substantial investment in the fixed income instrument.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	20	14.30	15.98
Debt	40	100	72.21	80.67
Money Market	0	40	13.49	15.07
Total			**100**	**111.71**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	6	0	8
Mr. Raghavan Mj	11	10	8
Launch Date	16-Jul-09		
Benchmark	Nifty 50 (10%) CompBex (90%)		
Risk Profile	Low		
NAV as on 31-May-26	40.1129		
Modified Duration	4.52		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Debt Plus Fund	0.06%	-0.92%	1.17%	6.13%	6.87%	8.57%
Benchmark	0.05%	-0.34%	1.43%	5.87%	6.66%	7.81%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	1.05%
HDFC Bank Ltd.	1.02%
Reliance Industries Ltd.	0.90%
Bharti Airtel Ltd.	0.66%
Larsen & Toubro Ltd.	0.57%
Tenneco Clean Air India Limited	0.53%
Axis Bank Ltd.	0.51%
ICICI Prudential Private Banks Etf Split	0.50%
Infosys Limited	0.46%
Kotak PSU Bank ETF	0.40%
Others	7.72%
Total	**14.30%**

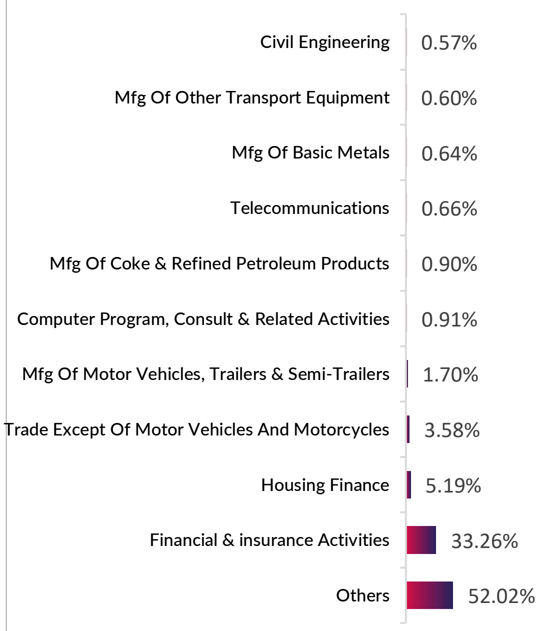
Corporate Debt	% of AUM
7.08% Bajaj Housing Finance Limited B & D 12-06-2030 32 Trn 10 Opt I	5.19%
8.90% Bharti Telecom Limited B & D 05-11-2031 Xxii	4.57%
7.44% Nabard B & D 24-02-2028 25C-R2	4.45%
8.24% MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED B & D 06-1	4.44%
7.24% PFC B & D 17-02-2031 Bs 258B	4.38%
8.78% MUTHOOT FINANCE LIMITED B & D 04-10-2029 38-A OPT I	3.59%
8.25% Sbi Cards And Payment Services Limited B & D 08-08-2034	3.59%
7.97% MANKIND PHARMA LTD. B & D 16-11-2027	3.58%
7.76% Fed Bank B & D 12-11-2034 I	3.49%
8.85% Muthoot Finance Limited B & D 07-12-2026 29-A Opt I	0.45%
Total	**37.72%**

Government Securities	% of AUM
6.48% Goi Cg 06-10-2035	23.31%
6.68% Goi Cg 07-07-2040	8.45%
6.79% GOI CG 07-10-2034	2.64%
6.54% GOI CG 17-01-2032	0.09%
Total	**34.49%**

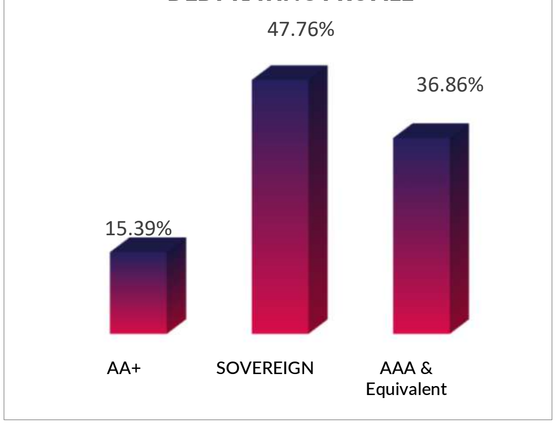
Money Market	13.49%

Grand Total	100%

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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GROUP GROWTH PLUS FUND (ULGF005250909GRPGRT+FND111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide long term capital appreciation through investment primarily in equity & equity related instrument.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	35	60	47.59	1.20
Debt	25	65	35.93	0.91
Money Market	0	40	16.47	0.42
Total			**100**	**2.53**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	6	0	8
Mr. Raghavan Mj	11	10	8
Launch Date	25-Sep-09		
Benchmark	Nifty 50 (45%) CompBex (55%)		
Risk Profile	High		
NAV as on 31-May-26	56.3045		
Modified Duration	5.03		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Growth Plus Fund	0.13%	-3.72%	-1.23%	4.87%	8.22%	10.91%
Benchmark	-0.69%	-4.17%	-0.92%	4.63%	7.46%	8.86%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

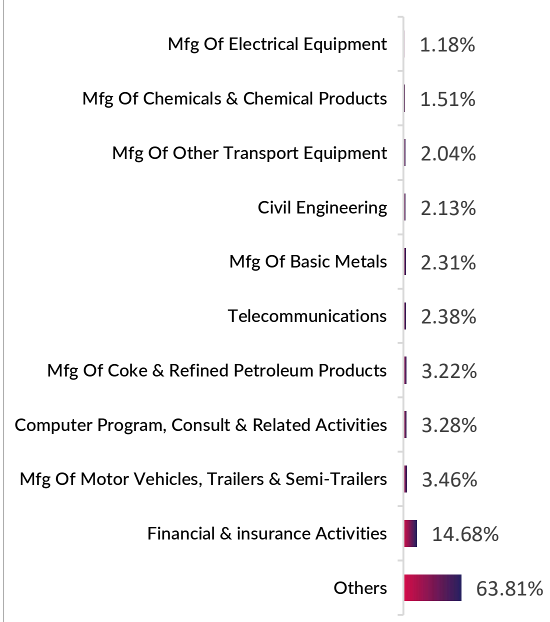
ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	4.01%
HDFC Bank Ltd.	3.65%
Reliance Industries Ltd.	3.22%
Bharti Airtel Ltd.	2.38%
Larsen & Toubro Ltd.	2.13%
Axis Bank Ltd.	1.95%
Infosys Limited	1.71%
Kotak PSU Bank ETF	1.43%
Kotak Mahindra Bank Ltd. Fv-1	1.34%
Craftsman Automation Ltd.	1.15%
Others	24.63%
Total	**47.59%**

Government Securities	% of AUM
7.18% GOI CG 24-07-2037	35.93%
Total	**35.93%**

Money Market	16.47%
Grand Total	**100%**

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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GROUP BALANCED PLUS FUND (SFIN - ULGF002160709GRPBAL+FND111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide a balance between long term capital appreciation and current income through a blend of investment in equity/ equity

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	20	35	31.08	3.23
Debt	40	80	64.59	6.71
Money Market	0	40	4.32	0.45
Total			**100**	**10.39**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	6	0	8
Mr. Raghavan Mj	11	10	8
Launch Date	16-Jul-09		
Benchmark	Nifty 50 (25%) CompBex (75%)		
Risk Profile	Medium to High		
NAV as on 31-May-26	47.7921		
Modified Duration	6.34		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Balanced Plus Fund	0.05%	-2.27%	-0.27%	4.97%	7.19%	9.71%
Benchmark	-0.26%	-1.98%	0.44%	5.36%	7.03%	8.45%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

ASSET CATEGORY

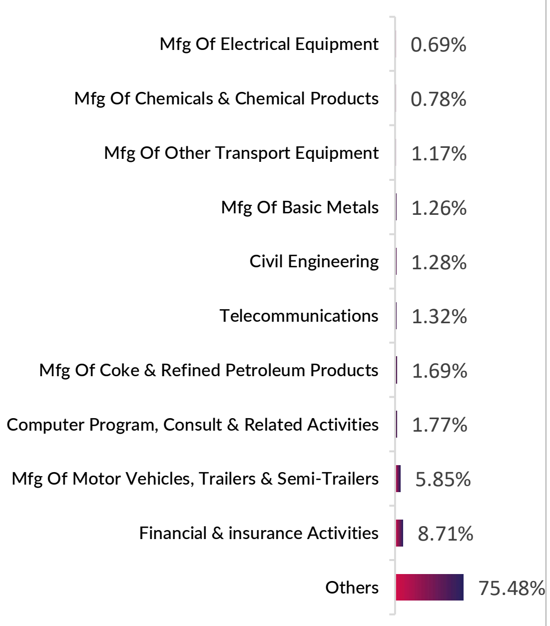
Equity	% of AUM
Tenneco Clean Air India Limited	3.40%
ICICI Bank Ltd	2.07%
HDFC Bank Ltd.	2.03%
Reliance Industries Ltd.	1.69%
Bharti Airtel Ltd.	1.32%
Larsen & Toubro Ltd.	1.28%
Axis Bank Ltd.	0.99%
ICICI Prudential Private Banks Etf Split	0.94%
Infosys Limited	0.86%
Kotak PSU Bank ETF	0.85%
Others	15.67%
Total	**31.08%**

Government Securities	% of AUM
7.18% GOI CG 14-08-2033	26.72%
7.18% GOI CG 24-07-2037	24.26%
6.48% Goi Cg 06-10-2035	9.28%
6.90% Goi Cg 15-04-2065	4.34%
Total	**64.59%**

Money Market	4.32%

Grand Total	100%

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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GROUP BALANCED PENSION FUND (SFIN - ULGF015260326PEGRBALFND111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide a balance between long term capital appreciation and current income through a blend of investment in equity/ equity

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	20	30	22.76	28.48
Debt	30	75	62.73	78.48
Money Market	0	40	14.50	18.14
Total			**100**	**125.10**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhotia	3	0	2
Mr. Saurab Passi	0	1	1
Launch Date	16-Jul-09		
Benchmark	Nifty 50 (25%) CompBex (75%)		
Risk Profile	Medium to High		
NAV as on 31-May-26	10.0021		
Modified Duration	5.08		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Balanced Plus Fund	0.07%	0.00%	0.00%	NA	NA	0.11%
Benchmark	-0.26%	-1.98%	0.44%	NA	NA	4.22%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	2.21%
HDFC Bank Ltd.	1.73%
Reliance Industries Ltd.	1.69%
Bharti Airtel Ltd.	1.17%
Larsen & Toubro Ltd.	0.98%
Mahindra & Mahindra Ltd.	0.97%
Axis Bank Ltd.	0.82%
Kotak PSU Bank ETF	0.67%
Infosys Limited	0.65%
NTPCLimited	0.56%
Others	11.32%
Total	**22.76%**

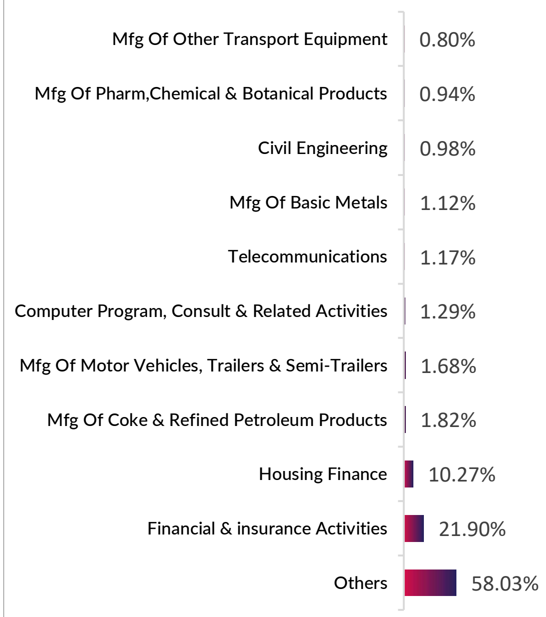
Corporate Debt	% of AUM
8.25% CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED E	3.98%
7.74% Lic Housing Fin B & D 22-10-2027 448	3.98%
7.10% Bajaj Housing Finance Limited B & D 16-10-2028 33	3.91%
7.264% Kotak Mahindra Prime Ltd B & D 14-10-2030	3.86%
6.65% IRFC B & D 20-05-2030 190	3.85%
7.88% Muthoot Finance Limited B & D 22-11-2028 45-A Opt I	3.15%
7.90% Bajaj Housing Finance Limited B & D 12-05-2031 33 Trn 11	2.38%
Total	**25.11%**

Government Securities	% of AUM
6.48% Goi Cg 06-10-2035	19.27%
6.90% Goi Cg 15-04-2065	10.81%
6.68% Goi Cg 07-07-2040	7.54%
Total	**37.63%**

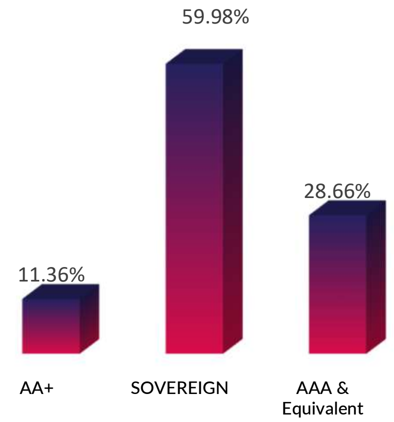
Money Market	14.50%

Grand Total	100%

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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GROUP SHORT TERM PLUS FUND (SFIN - ULGF007180711GRPSHT+FND111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide suitable returns through low risk investment with no exposure in the equity market.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	25	100	0.00	0.00
Money Market	0	75	0.00	0.00
Total			**0.00**	**0.00**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	18-Jun-11		
Benchmark	Crisil CompBex		
Risk Profile	Low		
NAV as on 31-May-26	22.8132		
Modified Duration	0.00		

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V01) (withdrawn product) & SBI Life - Kalyan ULIP (UIN:111L052V01) (withdrawn product)

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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GROUP DEBT PLUS FUND II (SFIN - ULGF011200913GRDBT+FND2111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide To provide an accumulation of income through substantial investment in the fixed income instrument.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	20	10.98	35.45
Debt	40	100	70.26	226.85
Money Market	0	40	18.77	60.60
Total			**100**	**322.90**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	6	0	8
Mr. Raghavan Mj	11	10	8
Launch Date	31-Mar-14		
Benchmark	Nifty 50 (10%) CompBex (90%)		
Risk Profile	Low to Medium		
NAV as on 31-May-26	26.0634		
Modified Duration	4.79		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Debt Plus Fund II	0.24%	-0.49%	0.31%	5.85%	6.77%	8.18%
Benchmark	0.05%	-0.34%	1.43%	5.87%	6.66%	8.26%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	0.75%
ICICI Bank Ltd	0.75%
Reliance Industries Ltd.	0.68%
ICICI Prudential Private Banks Etf Split	0.65%
Larsen & Toubro Ltd.	0.48%
Bharti Airtel Ltd.	0.46%
Infosys Limited	0.38%
Axis Bank Ltd.	0.35%
Endurance Technologies Limited	0.35%
Kotak PSU Bank ETF	0.32%
Others	5.81%
Total	**10.98%**

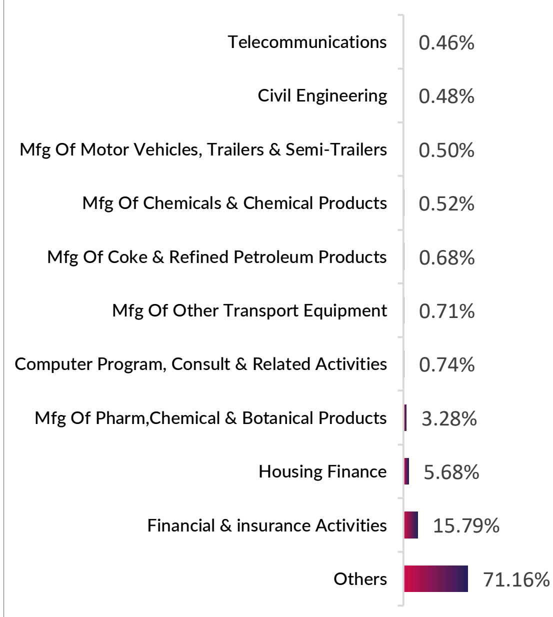
Corporate Debt	% of AUM
7.24% PFC B & D 17-02-2031 Bs 258B	6.06%
7.08% Bajaj Housing Finance Limited B & D 12-06-2030 32 Trn 10 Opt I	5.68%
7.60% Torrent Pharmaceuticals Limited B & D 19-01-2029 Ii	3.06%
7.78% Sundaram Fin B & D 26-03-2031 U 15	2.11%
8.70% REC Limited B & D 28-09-2028 GOI-IV	1.65%
8.85% Muthoot Finance Limited B & D 07-12-2026 29-A Opt I	1.393%
7.49% IRFC B & D 30-05-2027 120	1.236%
Total	**21.19%**

Government Securities	% of AUM
6.68% Goi Cg 07-07-2040	16.07%
6.48% Goi Cg 06-10-2035	15.83%
7.18% GOI CG 14-08-2033	6.57%
7.18% GOI CG 24-07-2037	5.65%
7.54% GOI CG 23-05-2036	1.60%
7.30% GOI CG 19-06-2053	1.49%
7.23% Goi Cg 15-04-2039	0.93%
6.79% GOI CG 07-10-2034	0.30%
7.25% GOI CG 12-06-2063	0.29%
6.90% Goi Cg 15-04-2065	0.28%
Others	0.05%
Total	**49.07%**

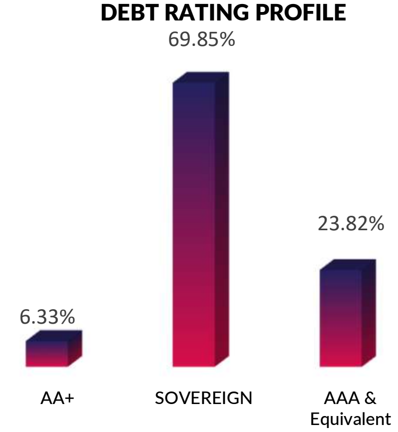
Money Market	18.77%

Grand Total	100%

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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SBI Life
Apne liye. Apno ke liye.

GROUP BALANCED PLUS FUND II (SFIN - ULGF010200913GRBAL+FND2111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide a balance between long term capital appreciation and current income through a blend of investment in equity/ equity

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	20	35	27.26	290.64
Debt	40	80	66.21	706.02
Money Market	0	40	6.53	69.63
Total			**100**	**1,066.30**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	6	0	8
Mr. Raghavan Mj	11	10	8
Launch Date	14-Oct-14		
Benchmark	Nifty 50 (25%) CompBex (75%)		
Risk Profile	Medium to High		
NAV as on 31-May-26	26.2506		
Modified Duration	5.12		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Balanced Plus Fund II	-0.10%	-2.33%	-0.21%	5.49%	7.46%	8.65%
Benchmark	-0.26%	-1.98%	0.44%	5.36%	7.03%	8.41%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY

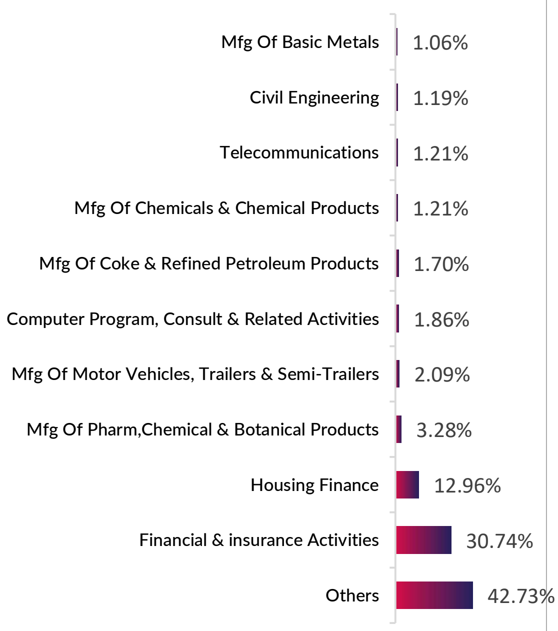
Equity	% of AUM
HDFC Bank Ltd.	1.87%
ICICI Bank Ltd	1.87%
Reliance Industries Ltd.	1.70%
ICICI Prudential Private Banks Etf Split	1.38%
Bharti Airtel Ltd.	1.21%
Larsen & Toubro Ltd.	1.19%
Infosys Limited	0.97%
Axis Bank Ltd.	0.79%
Kotak PSU Bank ETF	0.76%
Kotak Mahindra Bank Ltd. Fv-1	0.54%
Others	14.99%
Total	**27.26%**

Corporate Debt	% of AUM
7.55% IRFC B & D 06-11-2029 143	3.73%
7.48% Nabard B & D 15-09-2028 25G	2.79%
7.69% LIC Housing Fin B & D 06-02-2034 437	2.77%
7.74% Lic Housing Fin B & D 11-02-2028	2.34%
7.90% Bajaj Housing Finance Limited B & D 12-05-2031 33 Trn 11	2.32%
7.44% PFC B & D 15-01-2030 247 A	2.32%
7.45% Torrent Pharmaceuticals Limited B & D 19-01-2028 I	2.32%
7.65% Lic Housing Fin B & D 19-08-2031 446	2.31%
7.10% Bajaj Housing Finance Limited B & D 16-10-2028 33	2.29%
6.87% Rec Limited B & D 31-05-2030 247 A	2.27%
Others	8.85%
Total	**34.32%**

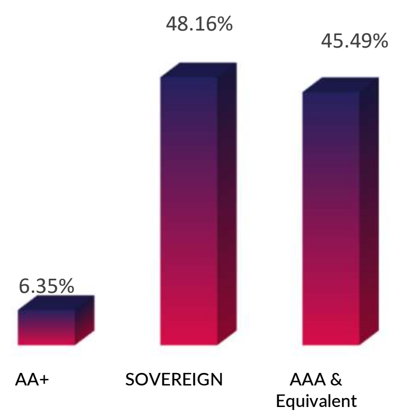
Government Securities	% of AUM
7.24% Goi Cg 18-08-2055	10.73%
6.68% Goi Cg 07-07-2040	7.52%
6.48% Goi Cg 06-10-2035	4.52%
6.94% Goi Cg 11-05-2036	3.27%
7.47% Karnataka Sdl 25-08-2036 Sgs	2.30%
6.36% Goi Cg 16-02-2031	1.84%
6.90% Goi Cg 15-04-2065	1.69%
Total	**31.89%**

Money Market	6.53%
Grand Total	**100%**

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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GROUP GROWTH PLUS FUND II (ULGF009200913GRGRT+FND2111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide long term capital appreciation through investment primarily in equity & equity related instrument.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	35	60	48.46	139.74
Debt	25	65	46.01	132.69
Money Market	0	40	5.53	15.96
Total			**100**	**288.39**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh R Dokwal	6	0	8
Mr. Raghavan Mj	11	10	8
Launch Date	04-Mar-15		
Benchmark	Nifty 50 (45%) CompBex (55%)		
Risk Profile	High		
NAV as on 31-May-26	26.4314		
Modified Duration	4.52		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Growth Plus Fund II	0.12%	-3.71%	0.05%	5.23%	8.41%	9.02%
Benchmark	-0.69%	-4.17%	-0.92%	4.63%	7.46%	8.38%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY

Equity	% of AUM
HDFC Bank Ltd.	3.33%
ICICI Bank Ltd	3.17%
Reliance Industries Ltd.	2.93%
ICICI Prudential Private Banks Etf Split	2.91%
Larsen & Toubro Ltd.	2.12%
Bharti Airtel Ltd.	2.05%
Infosys Limited	1.56%
ABB India Limited	1.51%
Axis Bank Ltd.	1.45%
Kotak PSU Bank ETF	1.29%
Others	26.14%
Total	**48.46%**

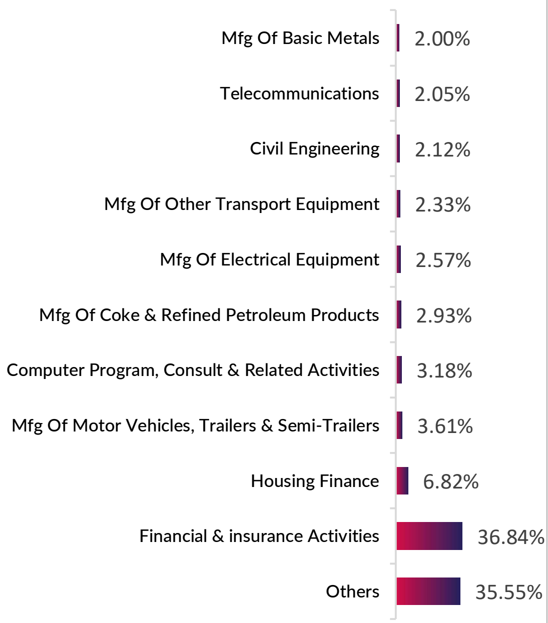
Corporate Debt	% of AUM
7.48% Nabard B & D 15-09-2028 25G	6.88%
7.69% LIC Housing Fin B & D 06-02-2034 437	5.13%
7.55% IRFC B & D 06-11-2029 143	3.45%
8.85% Muthoot Finance Limited B & D 07-12-2026 29-A Opt I	1.74%
7.68% PFC B & D 15-07-2030 201	1.73%
7.70% Hdfc Bank B & D 16-05-2028 Us-003	1.73%
6.60% Rec Limited B & D 30-06-2027 250-A	1.71%
7.50% Bajaj Housing Finance Limited B & D 09-04-2035	1.69%
7.32% Rec Limited B & D 28-02-2035 245-B	1.68%
8.70% REC Limited B & D 28-09-2028 GOI-IV	0.04%
Others	0.00%
Total	**25.77%**

Government Securities	% of AUM
6.94% Goi Cg 11-05-2036	10.38%
7.24% Goi Cg 18-08-2055	4.96%
6.36% Goi Cg 16-02-2031	1.70%
6.68% Goi Cg 07-07-2040	1.64%
6.90% Goi Cg 15-04-2065	1.56%
Total	**20.24%**

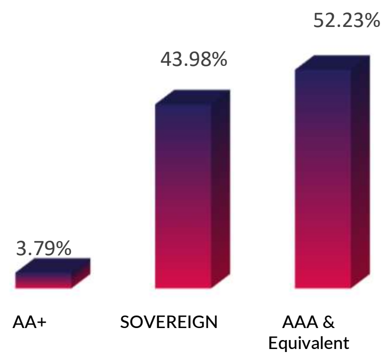
Money Market	5.53%

Grand Total	100%

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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SBI Life
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GROUP SHORT TERM PLUS FUND II (SFIN - ULGF013200913GRSHT+FND2111) as on 31 May 2026

INVESTMENT OBJECTIVE: To provide suitable returns through low risk investment with no exposure in the equity market.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	25	100	81.74	15.42
Money Market	0	75	18.26	3.45
Total			**100**	**18.87**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	31-Mar-15		
Benchmark	Crisil CompBex		
Risk Profile	Low		
NAV as on 31-May-26	21.527		
Modified Duration	4.38		

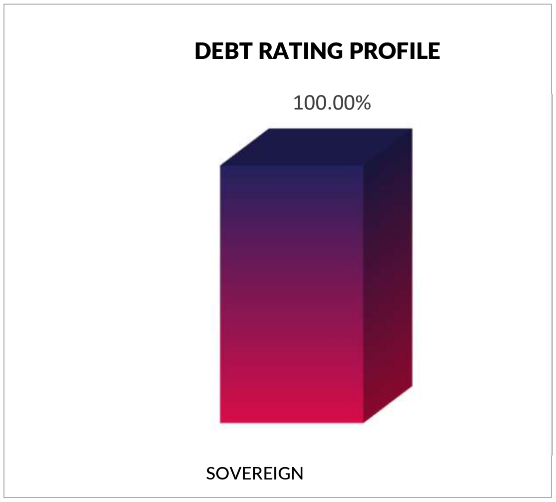
FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Short Term Plus Fund II	0.35%	0.74%	1.45%	6.43%	7.03%	7.10%
Benchmark	0.26%	0.75%	2.08%	6.18%	6.39%	7.26%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

ASSET CATEGORY

Government Securities	% of AUM
7.18% GOI CG 14-08-2033	48.18%
6.75% Goi Cg 23-12-2029	17.30%
6.68% Goi Cg 07-07-2040	12.50%
7.72% Tamil Nadu SDL 10-01-2034 SGS	3.76%
Total	**81.74%**
Money Market	**18.26%**
Grand Total	**100%**



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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GROUP MONEY MARKET PLUS FUND (SFIN - ULGF008030613GRPMNMTFND111) as on 31 May 2026

INVESTMENT OBJECTIVE: The objective of this fund is to park the funds in liquid and safe instruments so as to avoid market risk on a long term basis.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Money Market	0	100	0.00	0.07
Total			**0.00**	**0.07**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	18-Sep-17		
Benchmark	CRISIL T-Bill Index		
Risk Profile	Low		
NAV as on 31-May-26	13.9779		
Modified Duration	0.00		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Money Market Plus Fund	0.35%	12.33%	12.33%	5.99%	3.95%	3.92%
Benchmark	0.32%	2.31%	4.97%	6.22%	6.55%	5.88%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

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.

Apne liye. Apno ke liye.

GROUP STO PLUS FUND II (SFIN - ULGF012200913GRSTOPLUS2111) as on 31 May 2026

INVESTMENT OBJECTIVE: The objective of this fund is to park the funds in liquid The objective of this fund is to park the funds in liquid and safe instruments for

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Money Market	0	100	0.00	0.01
Total			**0.00**	**0.01**

FUND DESCRIPTION

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	11	10	8
Launch Date	05-Sep-18		
Benchmark	CRISIL T-Bill Index		
Risk Profile	Low		
NAV as on 31-May-26	10.3286		
Modified Duration	0.00		

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group STO Plus Fund Ii	0.35%	0.69%	1.03%	0.92%	0.61%	0.42%
Benchmark	0.32%	2.31%	4.97%	6.22%	6.55%	5.82%

This fund option is available under SBI Life - Kalyan ULIP Plus (UIN:111L079V03) & SBI Life - Kalyan ULIP Plus (UIN:111L079V02) (withdrawn product)

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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SBI Life - Group Retirement Fund – Traditional as on 31 May 2026

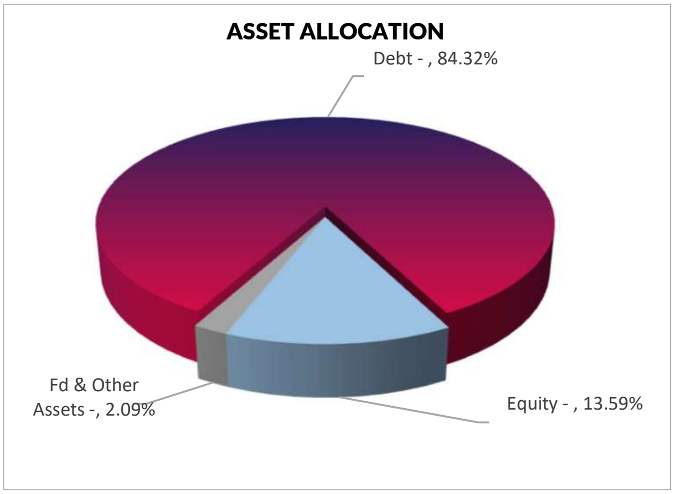
INVESTMENT OBJECTIVE: The investment objective of the Group Retirement Fund is capital protection and to provide optimal return to the policyholders on a

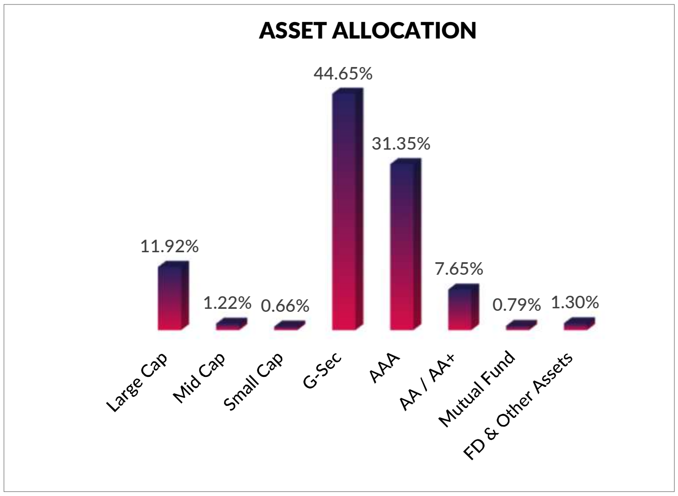
FUND DETAILS

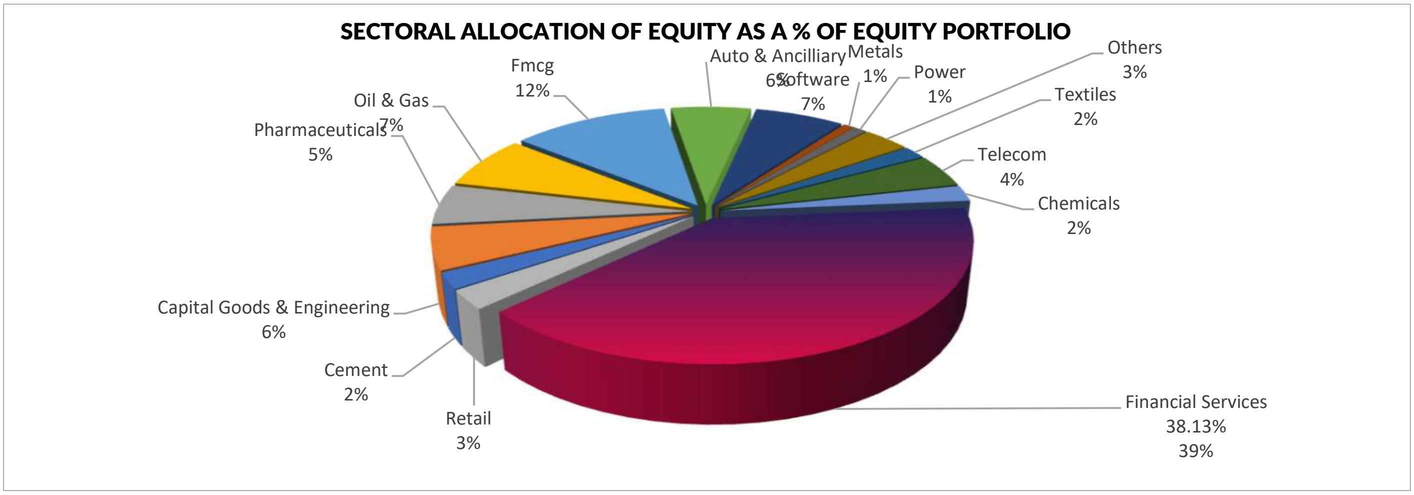
Group Retirement Fund	Yield (p.a.)	
Financial Year	**Min**	**Max**
FY 2025-26	7.32%	7.87%
FY 2024-25	7.32%	7.87%
FY 2023-24	7.10%	7.65%
FY 2022-23	7.40%	7.90%
FY 2021-22	7.30%	7.65%
FY 2020-21	7.15%	7.50%
FY 2019-20	7.50%	7.85%
FY 2018-19	7.85%	8.20%
FY 2017-18	8.25%	8.60%
FY 2016-17	8.10%	8.60%
FY 2015-16	8.75%	9.10%
FY 2014-15	9.00%	9.50%
FY 2013-14	9.00%	9.50%
FY 2012-13	9.00%	9.50%
FY 2011-12	8.75%	9.60%
FY 2010-11	9.00%	9.60%
FY 2009-10	9.00%	9.60%
FY 2008-09	8.15%	9.25%
FY 2007-08	10.00%	11.00%
FY 2006-07	9.50%	10.20%
FY 2005-06	10.80%	11.80%
FY 2004-05	10.17%	11.17%
FY 2003-04	11.50%	12.50%

FUND DESCRIPTION

Launch Date	01-Sep-03
Modified Duration	4.91







Past performance of the fund is not indicative of its future performance.

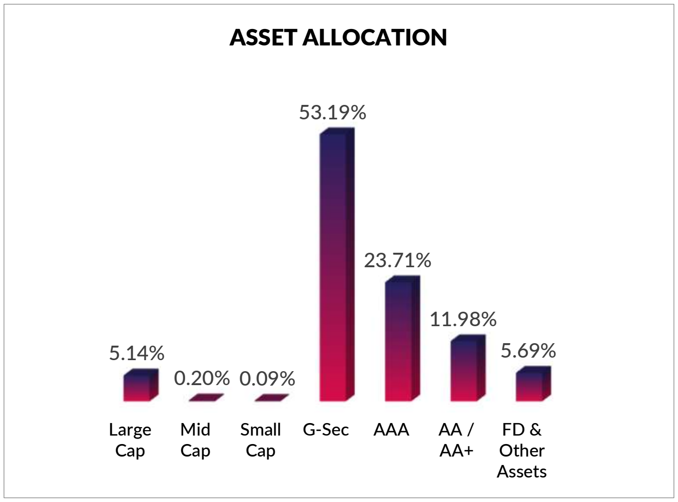
SBI Life – CapAssure Gold Fund – Traditional (SAIN : 111N091V01001) as on 31 May 2026

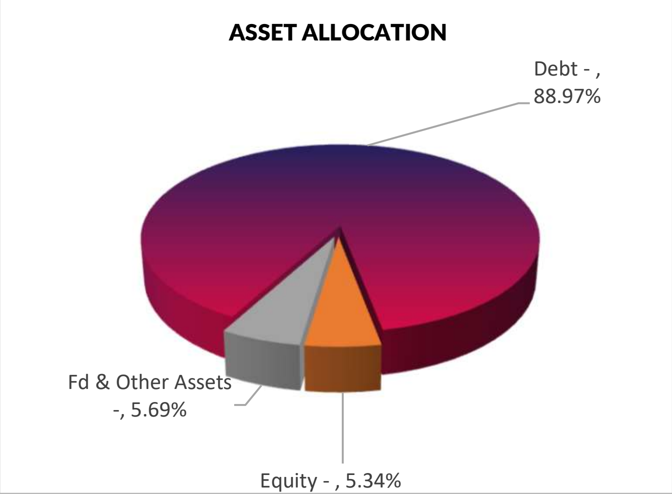
INVESTMENT OBJECTIVE: The investment objective of the CapAssure Gold Fund is capital protection and to provide optimal return to the policyholders on a

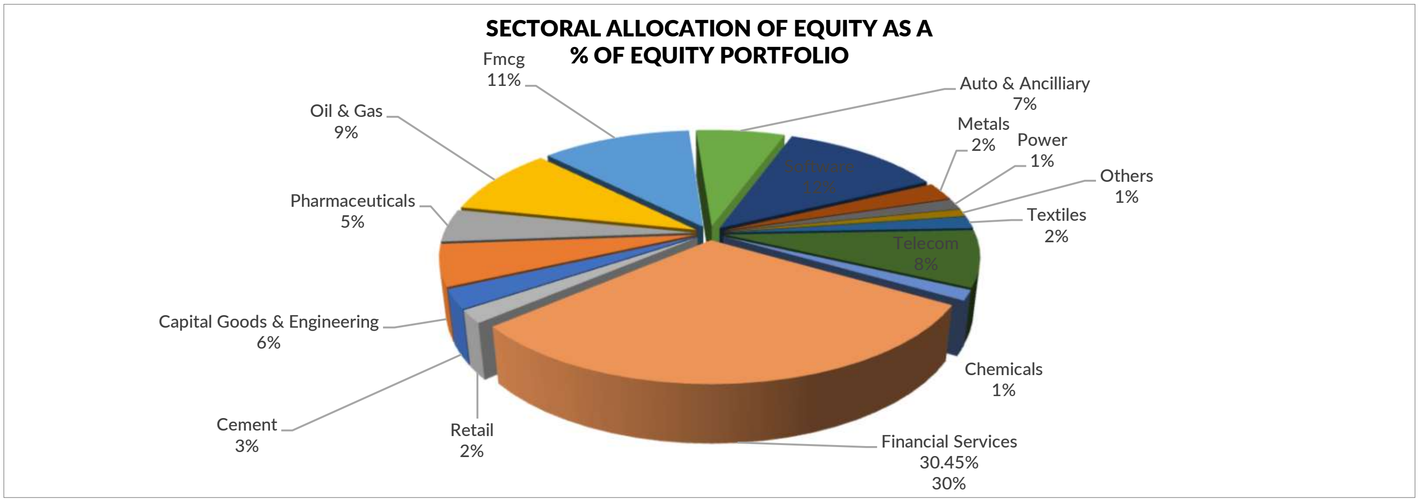
FUND DESCRIPTION

Launch Date	October 2013
Modified Duration	4.83
AUM as on 31-May-26	₹ 1282.38 crores

This fund option is available under SBI Life CapAssure Gold (UIN:111N091V01) (withdrawn product)







Past performance of the fund is not indicative of its future performance

SBI Life Apne liye. Apno ke liye.

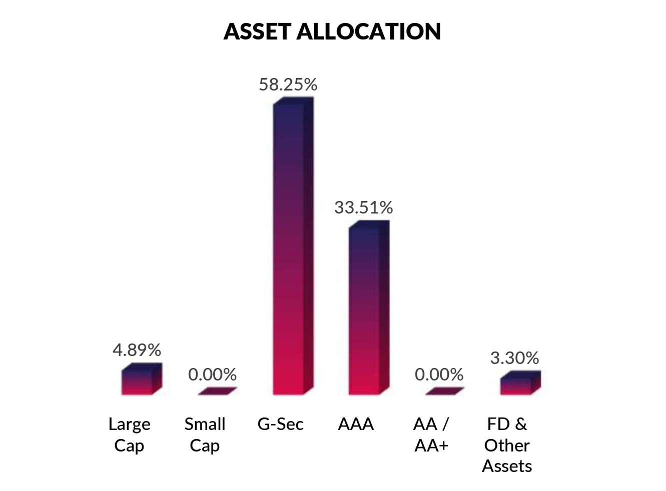
SBI Life – CapAssure Gold Fund II– Traditional (SAIN : 111N091V02004) as on 31 May 2026

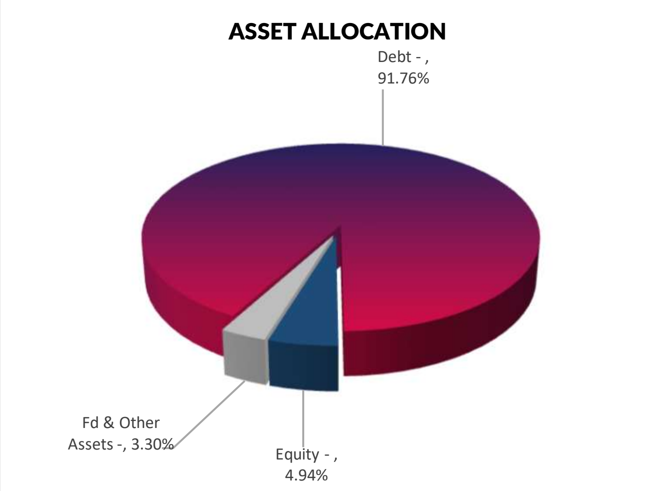
INVESTMENT OBJECTIVEThe investment objective of the CapAssure Gold Fund II is capital protection and to provide optimal return to the policyholders on a

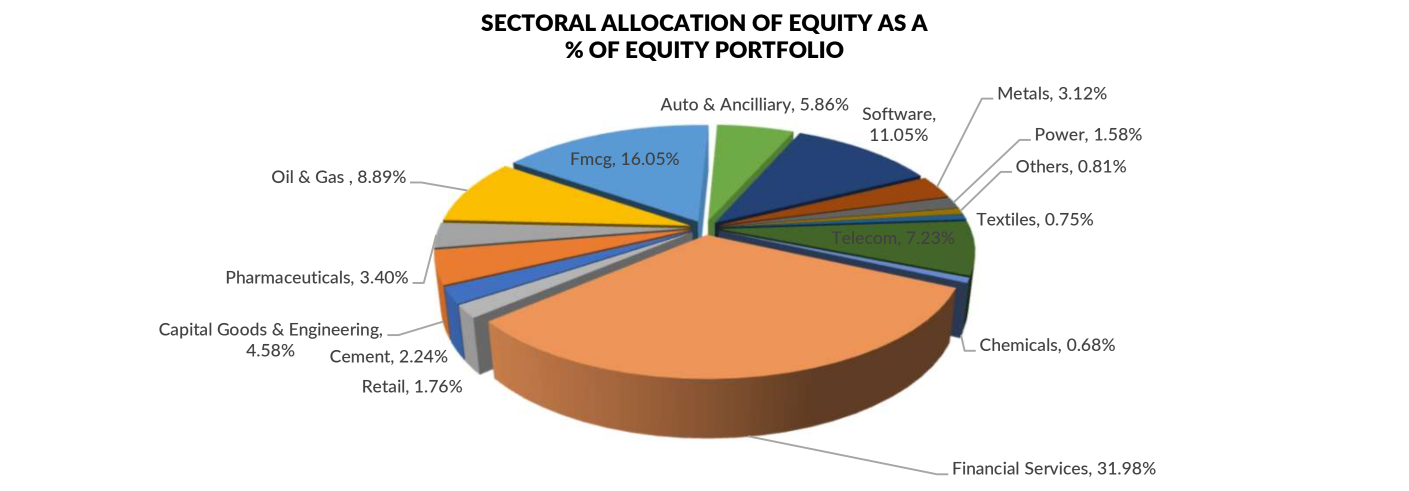
FUND DESCRIPTION

Launch Date	April 2017
Modified Duration	2.96
AUM as on 31-May-26	₹ 119.22 crores

This fund option is available under SBI Life - CapAssure Gold (UIN:111N091V02) (withdrawn product)







Past performance of the fund is not indicative of its 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. 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.

4. 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.

5. 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.

6. Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the policy document issued by the insurance company.

7. Funds under Group Linked Insurance products can be surrendered anytime subject to deduction of applicable surrender charges. Please refer to the terms and conditions of your product for further details.

8. “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".

9. 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.

10. 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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Email: info@sbilife.co.in

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