

UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

SBI Life has a variety of unit linked products with different funds which gives you flexibility to choose your investment pattern to generate market linked returns according to your risk appetite.

SBI Life ULIP FUNDS*

Fund Names	Products Invested in Various Funds										
	SBI Life – Smart Power Insurance (UIN: 111L090V0 2)	SBI Life – Smart Elite (UIN: 111L072V0 4)	SBI Life – Smart Scholar (UIN: 111L073V0 3)	SBI Life – Retire Smart (UIN: 111L094V0 2)	SBI Life – Smart Wealth Builder (UIN: 111L095V0 3)	SBI Life – Smart Wealth Assure (UIN: 111L077V0 3)	SBI Life – eWealth Insurance (UIN: 111L100V0 3)	SBI Life – Smart Privilege (UIN: 111L107V0 3)	SBI Life - Smart InsureWealth Plus (UIN : 111L125V0 2)	SBI Life - Saral InsureWealth Plus (UIN : 111L124V0 2)	SBI Life – Retire Smart Plus (UIN : 111L135V0 1)
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											✓

* The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will 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 May 31, 2023 (₹ 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	47,615.23	NIFTY 50	12.04	11.76	8.42	9.06	23.01	24.60	11.47	11.66	10.71	11.54	15.67	12.92
Equity Pension	15-Jan-07	1,584.44		10.99	11.76	9.12	9.06	24.50	24.60	12.00	11.66	11.15	11.54	10.75	9.20
Equity Pension II	03-Jan-14	6,250.22		11.50	11.76	9.14	9.06	23.97	24.60	11.92	11.66	11.42	11.54	12.82	12.42
Equity Optimiser	21-Jan-08	1,945.66	Nifty 50 (80%) LiquiFEX (20%)	10.83	10.80	9.56	8.43	21.57	20.57	10.67	10.67	10.28	10.64	9.43	7.62
Equity Optimiser Pension	21-Jan-08	255.65		11.61	10.80	9.61	8.43	21.62	20.57	12.11	10.67	11.48	10.64	9.91	7.62
Equity Elite	25-Feb-08	11.70		12.78	10.80	14.36	8.43	26.73	20.57	15.87	10.67	14.77	10.64	12.98	7.68
Equity Elite Fund II	10-Feb-10	10,810.72		11.02	10.80	8.68	8.43	20.23	20.57	11.10	10.67	10.36	10.64	10.79	10.24
Top 300	07-Jan-10	1,348.38		10.86	10.80	9.16	8.43	21.07	20.57	12.82	10.67	11.93	10.64	11.42	9.51
Top 300 Pension	18-Jan-10	269.43	10.93	10.80	9.33	8.43	21.32	20.57	13.04	10.67	12.19	10.64	11.23	9.52	
Growth	24-Nov-05	2,299.79	Nifty 50 (70%) CompBex (30%)	10.37	11.04	7.50	7.96	18.17	18.73	11.11	10.76	10.67	10.83	11.82	10.61
Growth Pension	15-Feb-07	243.06		10.08	11.04	7.35	7.96	18.52	18.73	11.35	10.76	10.72	10.83	10.88	7.99
Balanced	5-Dec-05	22,984.04	Nifty 50 (50%) CompBex (50%)	9.94	10.48	6.71	7.11	13.83	14.83	9.49	9.93	9.57	10.16	10.52	9.95
Balanced Pension	21-Feb-07	228.83		10.87	10.48	7.39	7.11	14.18	14.83	10.45	9.93	10.49	10.16	11.23	8.83
Bond	10-Jan-05	24,813.34	CRISIL CompBex	7.77	8.82	4.18	4.65	4.45	5.17	6.21	7.09	7.16	7.80	8.18	7.17
Bond Pension	16-Jan-07	375.34		7.89	8.82	3.92	4.65	4.56	5.17	6.47	7.09	7.47	7.80	8.46	7.53
Bond Pension II	03-Jan-14	23,933.02		7.93	8.82	4.03	4.65	4.37	5.17	5.71	7.09	6.63	7.80	7.58	8.35
Index	07-Jan-10	117.11	Nifty 50	12.34	11.76	9.90	9.06	24.34	24.60	12.82	11.66	11.75	11.54	9.96	9.85
Index Pension	18-Jan-10	31.17		12.31	11.76	10.10	9.06	24.29	24.60	12.54	11.66	11.78	11.54	10.32	9.85

Funds	Inception Date	AUM as on May 31, 2023 (₹ 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
Money Market	1-Feb-06	379.17	CRISIL T-Bill Index #	5.70	6.24	4.55	4.81	4.25	4.38	4.67	4.97	5.13	5.44	6.64	6.84
Money Market Pension	20-Mar-08	58.00		5.69	6.24	4.52	4.81	4.25	4.38	4.65	4.97	5.14	5.44	7.06	6.85
Money Market Pension II	03-Jan-14	1,237.00		5.41	6.24	4.28	4.81	4.00	4.38	4.38	4.97	4.84	5.44	6.03	6.52
Guaranteed Pension Fund (GPF070211)	9-Feb-11	2.45	NA	4.89	NA	3.15	NA	3.54	NA	5.47	NA	6.51	NA	6.68	NA
P/E Managed	8-Sep-10	236.65		12.01	NA	7.16	NA	14.07	NA	9.32	NA	8.66	NA	8.73	NA
Discontinued Policy	11-Apr-11	7,491.92		5.54	NA	3.83	NA	4.00	NA	4.96	NA	5.76	NA	6.31	NA
Discontinued Pension	03-Jan-14	3,042.38		5.69	NA	3.94	NA	4.08	NA	5.27	NA	6.08	NA	6.77	NA
Pure Fund	15-Jun-16	735.95		8.95	NA	7.94	NA	20.77	NA	12.93	NA	10.21	NA	10.77	NA
Midcap Fund	15-Jun-16	9,875.38	NIFTY Free Float Midcap 100	16.32	19.35	13.77	14.45	30.00	36.51	17.84	17.09	14.42	12.30	16.24	14.14
Bond Optimiser Fund	24-Jan-19	2,195.44	NIFTY 50 (20%) & CompBEX (80%)	8.25	9.53	6.22	5.70	9.52	9.01	9.75	8.35	NA	NA	14.57	9.01
Corporate Bond Fund	24-Jan-19	804.56	Crisil Med term Gilt Index (20%) & Crisil Med term AAA index (80%)	6.39	7.00	3.87	3.85	5.07	5.28	6.48	7.16	NA	NA	7.68	7.73

**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 31 May 2023

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	98.40	46,854.16
Debt	0	20	0.11	52.67
Money Market	0	20	1.49	708.40
TOTAL			100.00	47,615.23

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Fund	3.28%	-1.09%	12.04%	8.42%	23.01%	15.67%
Benchmark	2.60%	-1.19%	11.76%	9.06%	24.60%	12.92%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	8.41%
Reliance Industries Ltd.	7.85%
HDFC Bank Ltd.	6.23%
Infosys Limited	5.67%
ITC Ltd.	4.99%
Housing Development Finance Corpn	3.73%
Tata Consultancy Services Ltd.	3.54%
Kotak Mahindra Bank Ltd.	3.12%
Larsen & Toubro Ltd.	2.83%
Hindustan Unilever Ltd.	2.81%
Others	49.22%
Total	98.40%

Corporate Debt	% of AUM
Sundaram Liquid Fund	0.11%
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.11%

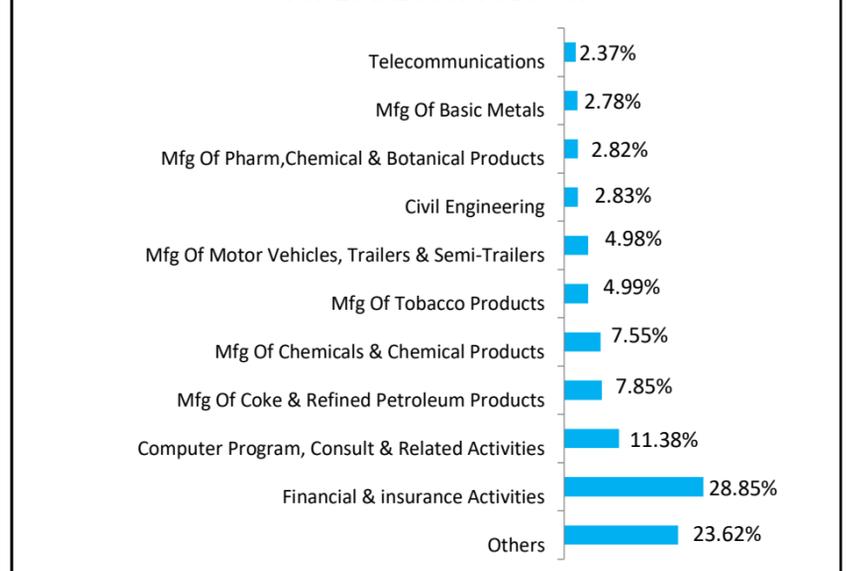
Money Market	1.49%
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Grand Total	100%
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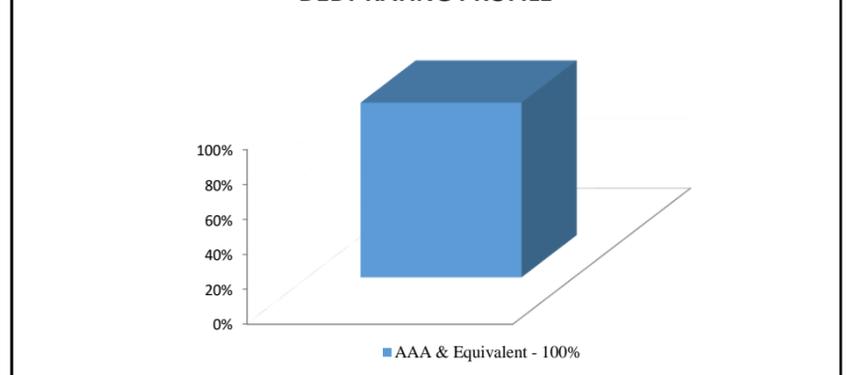
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Gopikrishna Shenoy	1	0	0
Launch Date	10-Jan-05		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-May-23	145.5244		
Modified Duration	0.00		

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.

BOND FUND (SFIN - ULIF002100105BONDULPFND111) as on 31 May 2023

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	93.77	23,268.24
Money Market	0	40	6.23	1,545.10
TOTAL			100.00	24,813.34

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Fund	1.07%	4.30%	7.77%	4.18%	4.45%	8.18%
Benchmark	1.11%	4.69%	8.82%	4.65%	5.17%	7.17%

ASSET CATEGORY

Corporate Debt	% of AUM
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	1.85%
7.80% HDFC B & D 03-05-2033 Us-002	1.66%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.62%
7.97% HDFC B & D 17-02-2033 AB-002	1.44%
7.86% HDFC Bank B & D 02-12-2032 Basel Iii Tier 2	1.29%
8.25% Mahindra & Mahindra Financial Services Limited B & D 26-03-2026 Ae202	1.25%
8.03% Tata Steel B & D 27-02-2028	1.22%
7.77% HDFC B & D 28-06-2027 Aa-008	1.19%
7.85% LIC Housing Fin B & D 18-08-2032 424 Opt I	1.14%
6.80% Fullerton India Credit Company Limited B & D 28-03-2025 92	1.06%
Others	35.73%
Total	49.46%

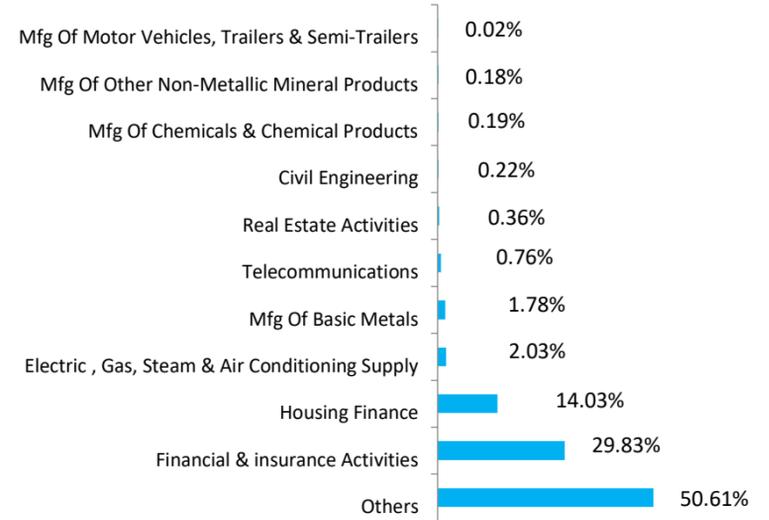
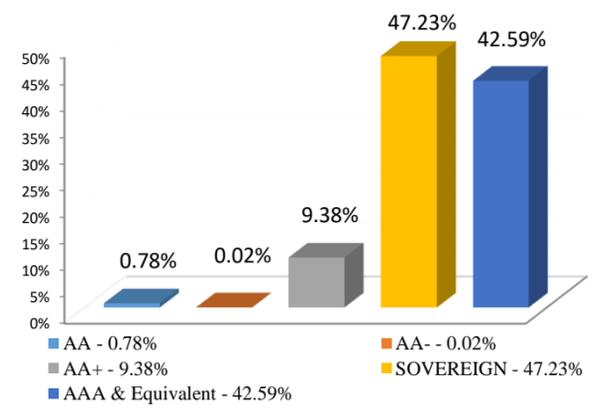
Government Securities	% of AUM
7.26% GOI Cg 22-08-2032	8.39%
7.10% GOI CG 18-04-2029	5.00%
7.41% GOI CG 19-12-2036	4.60%
7.54% GOI CG 23-05-2036	4.28%
6.54% GOI CG 17-01-2032	3.57%
6.94% Chattisgarh SDL 24-03-2029	1.59%
8.24% GOI CG 15-02-2027	1.51%
7.38% GOI CG 20-06-2027	1.25%
4.70% GOI CG 22-09-2033 FRB	1.01%
7.40% GOI CG 19-09-2062	0.94%
Others	12.18%
Total	44.31%

Money Market	6.23%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Nirmal Gandhi	0	1	0
Launch Date	10-Jan-05		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 31-May-23	42.4679		
Modified Duration	4.59		

TOP 10 INDUSTRY SECTOR

DEBT RATING PROFILE


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

GROWTH FUND (SFIN - ULIF003241105GROWTH-FND111) as on 31 May 2023

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	70.77	1,627.54
Debt	10	60	21.93	504.25
Money Market	0	40	7.31	168.01
TOTAL			100.00	2299.79

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Fund	2.54%	0.29%	10.37%	7.50%	18.17%	11.82%
Benchmark	2.16%	0.59%	11.04%	7.96%	18.73%	10.61%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	6.87%
ICICI Bank Ltd	6.85%
HDFC Bank Ltd.	5.93%
Infosys Limited	4.49%
Housing Development Finance Corpn	4.43%
ITC Ltd.	3.32%
Tata Consultancy Services Ltd.	2.83%
Larsen & Toubro Ltd.	2.39%
Axis Bank Ltd.	2.30%
Hindustan Unilever Ltd.	1.96%
Others	29.40%
Total	70.77%

Corporate Debt	% of AUM
7.80% HDFC B & D 03-05-2033 Us-002	1.12%
7.95% LIC Housing Fin B & D 21-02-2033 430	1.11%
7.77% HDFC B & D 28-06-2027 Aa-008	1.09%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.01%
8.05% NTPC B & D 05-05-2026 Sr 60	0.66%
8.30% IRFC B & D 25-03-2029 134	0.46%
7.97% HDFC B & D 17-02-2033 AB-002	0.44%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	0.44%
8.30% REC Limited B & D 10-04-2025 133	0.35%
8.40% IRFC B & D 08-01-2029 130	0.32%
Others	0.91%
Total	7.90%

Government Securities	% of AUM
7.41% GOI CG 19-12-2036	3.73%
7.17% GOI CG 08-01-2028	2.19%
8.16% Tamil Nadu SDL 10-04-2029	1.13%
7.36% GOI CG 12-09-2052	1.07%
6.83% Karnataka SDL 08-12-2031	1.06%
7.26% GOI CG 06-02-2033	0.89%
7.80% Tamil Nadu SDL 27-07-2032	0.67%
7.26% GOI CG 14-01-2029	0.66%
5.15% GOI CG 09-11-2025	0.63%
7.26% GOI Cg 22-08-2032	0.57%
Others	1.42%
Total	14.02%

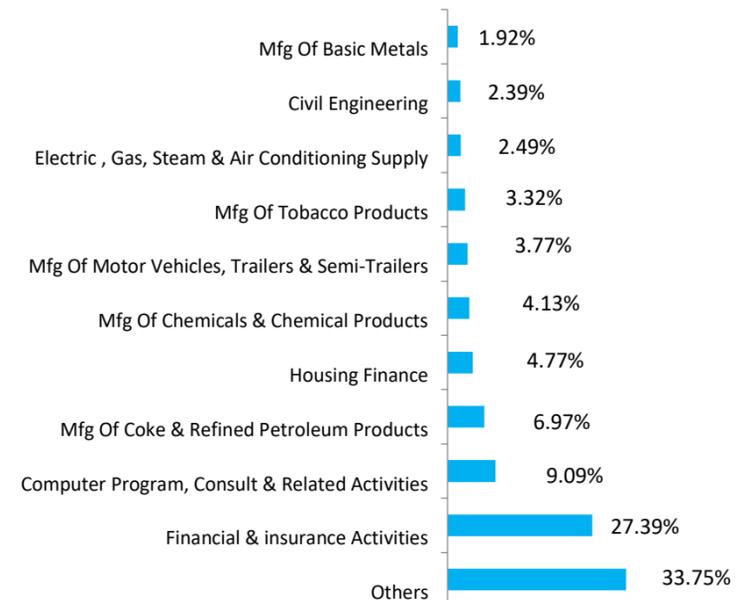
Money Market	7.31%
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Grand Total	100%
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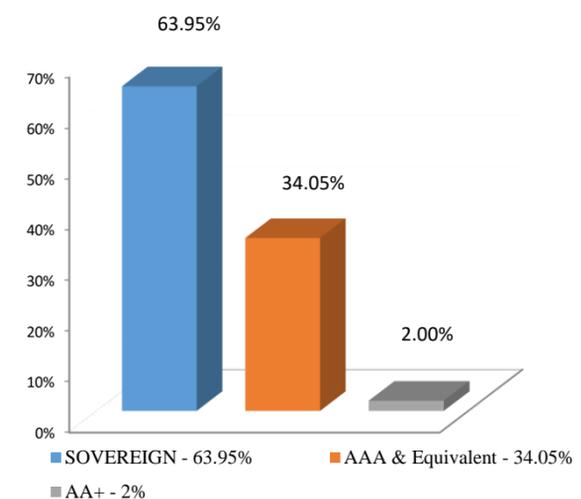
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Gopal Nawandhar	1	0	0
Launch Date	24-Nov-05		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 31-May-23	70.8368		
Modified Duration	4.26		

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.

BALANCED FUND (SFIN - ULIF004051205BALANCFND111) as on 31 May 2023

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	50.58	11,624.38
Debt	20	60	43.88	10,085.45
Money Market	0	40	5.54	1,274.21
TOTAL			100.00	22,984.04

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Fund	1.93%	1.63%	9.94%	6.71%	13.83%	10.52%
Benchmark	1.86%	1.78%	10.48%	7.11%	14.83%	9.95%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	4.67%
ICICI Bank Ltd	4.43%
HDFC Bank Ltd.	3.73%
Infosys Limited	3.09%
ITC Ltd.	2.78%
Housing Development Finance Corpn	2.02%
Larsen & Toubro Ltd.	1.99%
Tata Consultancy Services Ltd.	1.86%
Bharti Airtel Ltd.	1.57%
Axis Bank Ltd.	1.52%
Others	22.91%
Total	50.58%

Corporate Debt	% of AUM
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	0.92%
6.69% NTPC B & D 13-09-2031 75	0.72%
8.03% Tata Steel B & D 27-02-2028	0.70%
7.77% HDFC B & D 28-06-2027 Aa-008	0.63%
7.90% LIC Housing Fin B & D 23-06-2027 421	0.63%
5.84% IOC B & D 19-04-2024 Xxii	0.55%
5.47% PFC B & D 19-08-2023 206	0.54%
7.75% LIC Housing Fin B & D 23-11-2027 353	0.52%
6.87% NTPC B & D 21-04-2036 74	0.47%
6.73% IRFC B & D 06-07-2035 151	0.45%
Others	19.67%
Total	25.81%

Government Securities	% of AUM
7.10% GOI CG 18-04-2029	4.21%
6.54% GOI CG 17-01-2032	1.82%
7.54% GOI CG 23-05-2036	1.40%
7.57% GOI CG 17-06-2033	1.23%
4.93% GOI CG 04-10-2028 FRB	0.97%
7.17% GOI CG 17-04-2030	0.77%
4.70% GOI CG 22-09-2033 FRB	0.66%
7.06% GOI CG 10-04-2028	0.66%
6.90% GOI Oil BD 04-02-2026	0.63%
7.41% GOI CG 19-12-2036	0.63%
Others	5.10%
Total	18.07%

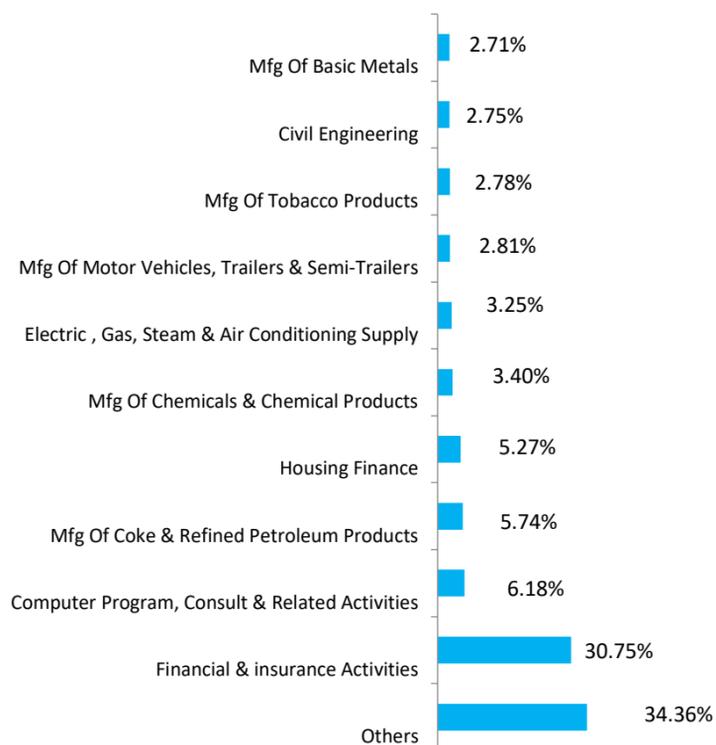
Money Market	5.54%
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Grand Total	100%
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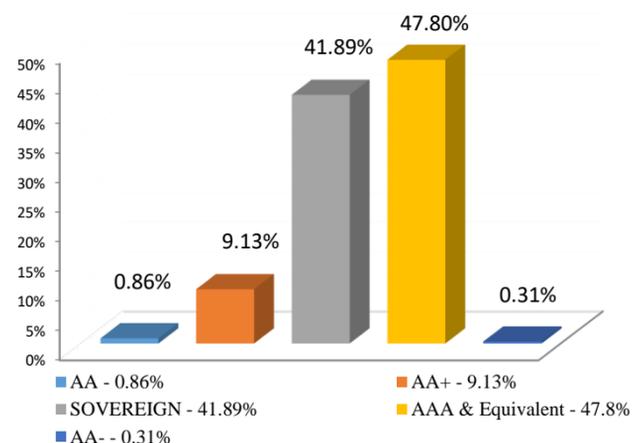
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	3	0	2
Mr. Tarang Hora	2	3	4
Launch Date	05-Dec-05		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 31-May-23	57.5462		
Modified Duration	4.07		

TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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

EQUITY OPTIMISER FUND (SFIN - ULIF010210108EQTYOPTFND111) as on 31 May 2023

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	81.40	1,583.73
Debt	0	40	6.16	119.78
Money Market	0	40	12.45	242.14
TOTAL			100.00	1,945.66

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Fund	2.53%	0.14%	10.83%	9.56%	21.57%	9.43%
Benchmark	2.20%	-0.24%	10.80%	8.43%	20.57%	7.62%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	8.25%
ICICI Bank Ltd	7.22%
HDFC Bank Ltd.	6.58%
Infosys Limited	4.86%
Housing Development Finance Corpn	4.38%
ITC Ltd.	3.87%
Tata Consultancy Services Ltd.	3.33%
Axis Bank Ltd.	2.98%
Larsen & Toubro Ltd.	2.75%
Hindustan Unilever Ltd.	2.72%
Others	34.47%
Total	81.40%

Government Securities	% of AUM
7.68% GOI CG 15-12-2023	0.52%
8.20% GOI CG 24-09-2025	0.26%
Total	0.78%

Corporate Debt	% of AUM
Sundaram Liquid Fund	5.38%
Total	5.38%

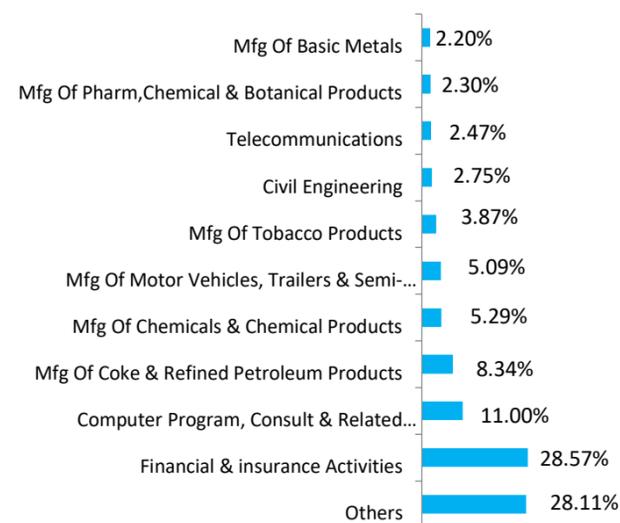
Money Market	% of AUM
Total	12.45%

Grand Total	% of AUM
Total	100%

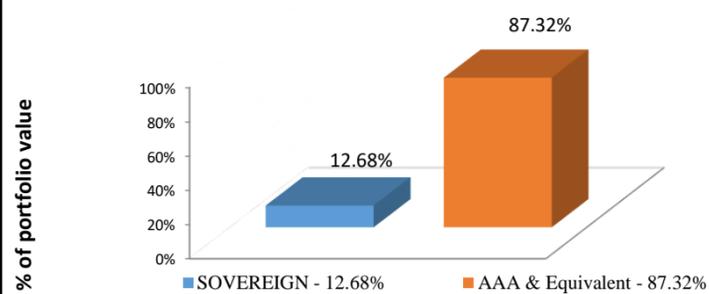
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-May-23	39.9700		
Modified Duration	0.14		

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.

INDEX FUND (SFIN - ULIF015070110INDEXULFND111) as on 31 May 2023

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	99.41	116.41
Debt	0	40	0.00	0.00
Money Market	0	40	0.59	0.70
TOTAL			100.00	117.11

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Fund	2.87%	-1.00%	12.34%	9.90%	24.34%	9.96%
Benchmark	2.60%	-1.19%	11.76%	9.06%	24.60%	9.85%

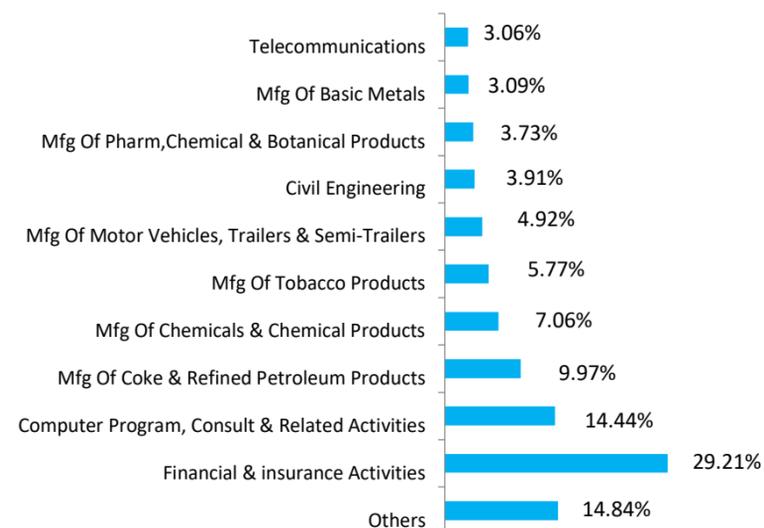
ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	9.46%
HDFC Bank Ltd.	7.36%
ICICI Bank Ltd	6.91%
Infosys Limited	6.42%
ITC Ltd.	5.77%
Housing Development Finance Corpn	4.99%
Tata Consultancy Services Ltd.	4.60%
Larsen & Toubro Ltd.	3.91%
Hindustan Unilever Ltd.	3.50%
Kotak Mahindra Bank Ltd.	3.09%
Others	43.39%
Total	99.41%
Money Market	0.59%
Grand Total	100%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh Dokwal	5	0	8
Launch Date	07-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-May-23	35.6984		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



*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 31 May 2023

INVESTMENT OBJECTIVE: To provide long term capital appreciation by investing in stocks of top 300 companies in terms of market capitalization on the National Stock Exchange

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	82.14	1,107.55
Debt	0	40	0.00	0.00
Money Market	0	40	17.86	240.83
TOTAL			100.00	1,348.38

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Fund	2.58%	-0.41%	10.86%	9.16%	21.07%	11.42%
Benchmark	2.20%	-0.24%	10.80%	8.43%	20.57%	9.51%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	9.17%
ICICI Bank Ltd	8.07%
HDFC Bank Ltd.	6.78%
Infosys Limited	5.41%
ITC Ltd.	4.19%
Housing Development Finance Corpn	3.97%
Tata Consultancy Services Ltd.	2.93%
Kotak Mahindra Bank Ltd.	2.91%
Larsen & Toubro Ltd.	2.88%
Axis Bank Ltd.	2.48%
Others	33.36%
Total	82.14%

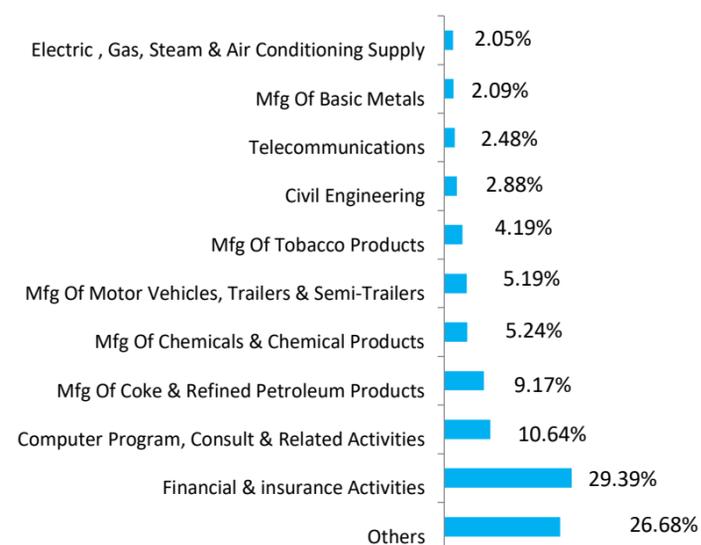
Money Market	17.86%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vaibhav Goyal	5	0	0
Mr. Raghavan MJ	13	10	9
Launch Date	07-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-May-23	42.5998		
Modified Duration	0.06		

TOP 10 INDUSTRY SECTOR



*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 31 May 2023

INVESTMENT OBJECTIVE: To provide long term capital appreciation through dynamic asset allocation with reference to forward Price Earning (P/E) multiple.

The allocation to equity and equity related instruments is determined largely by reference to forward Price Earning (P/E) multiple on the NSE, S&P CNX Nifty Index and remaining fund is invested in debt instruments, money market & cash.

Forward P/E Bands	Equity	Debt, Money Market
<12	90-100	0-10
12 ≥ and < 15	80-100	0-20
15 ≥ and < 18	60-90	10-40
18 ≥ and < 21	40-80	20-60
≥ 21	0-50	50-100

Assets Mix (In %)	Actual	AUM (In Crs)
Equity	76.70	181.50
Debt & Money Market	23.30	55.15
TOTAL	100.00	236.65

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
P/E MANAGED FUND	2.81%	2.98%	12.01%	7.16%	14.07%	8.73%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	6.53%
ICICI Bank Ltd	6.45%
Infosys Limited	4.10%
Hindustan Unilever Ltd.	3.40%
Axis Bank Ltd.	3.33%
Housing Development Finance Corpn	3.32%
HDFC Bank Ltd.	2.93%
Tata Consultancy Services Ltd.	2.75%
Larsen & Toubro Ltd.	2.47%
Go Fashion (India) Ltd.	2.34%
Others	39.08%
Total	76.70%

Corporate Debt	% of AUM
8.49% NTPC B & D 25-03-2025	0.08%
Total	0.08%

Money Market	23.23%
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Grand Total	100%
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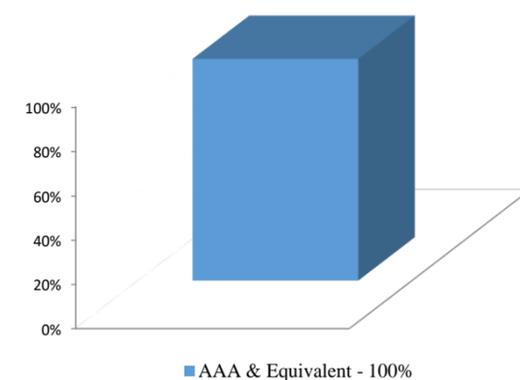
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	13	10	9
Mr. Devesh Dokwal	5	0	8
Launch Date	08-Sep-10		
Benchmark	NA		
Risk Profile	High		
NAV as on 31-May-23	29.0405		
Modified Duration	0.17		

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.

EQUITY ELITE FUND (SFIN - ULIF012250208EQTYELTFND111) as on 31 May 2023

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	85.61	10.02
Debt	0	40	0.06	0.01
Money Market	0	40	14.32	1.68
TOTAL			100.00	11.70

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite Fund	2.50%	0.74%	12.78%	14.36%	26.73%	12.98%
Benchmark	2.20%	-0.24%	10.80%	8.43%	20.57%	7.68%

ASSET CATEGORY

Equity	% of AUM
Nippon India ETF Bank Bees	8.06%
Reliance Industries Ltd.	8.02%
ICICI Bank Ltd	5.68%
Infosys Limited	5.65%
ITC Ltd.	4.80%
HDFC Bank Ltd.	4.46%
Kotak Banking ETF	4.26%
Housing Development Finance Corpn	3.84%
Larsen & Toubro Ltd.	3.50%
Tata Consultancy Services Ltd.	3.38%
Others	33.98%
Total	85.61%

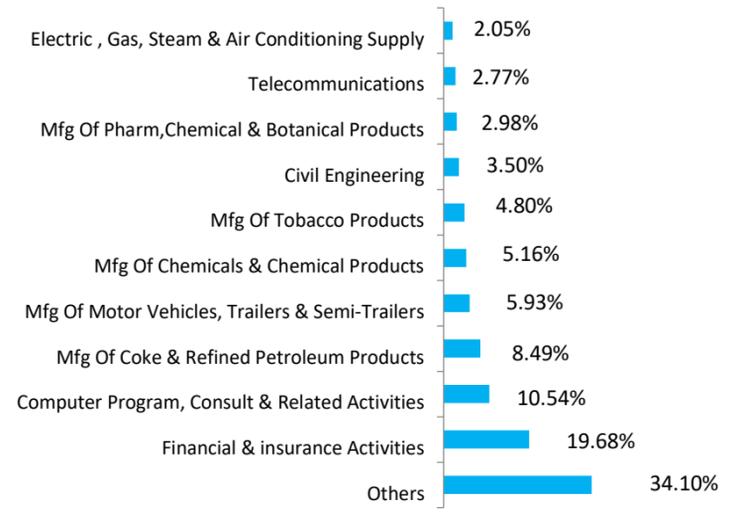
Corporate Debt	% of AUM
8.49% NTPC B & D 25-03-2025	0.06%
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.06%

Money Market	14.32%
Grand Total	100%

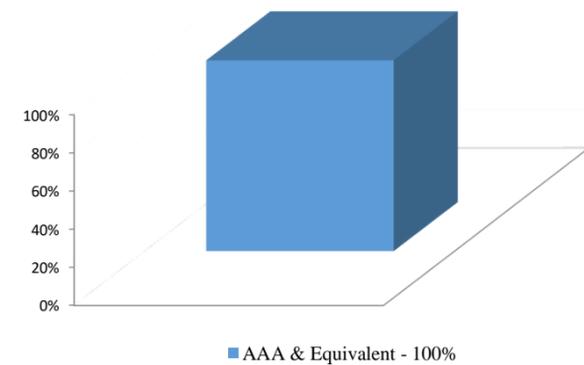
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	3	0	2
Mr. Raghavan MJ	13	10	9
Launch Date	25-Feb-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-May-23	64.5134		
Modified Duration	0.01		

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.

EQUITY ELITE II FUND (SFIN - ULIF019100210EQTELI2FND111) as on 31 May 2023

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	82.24	8,891.06
Debt	0	40	7.49	809.80
Money Market	0	40	10.27	1,109.87
TOTAL			100.00	10,810.72

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Elite II Fund	2.60%	0.07%	11.02%	8.68%	20.23%	10.79%
Benchmark	2.20%	-0.24%	10.80%	8.43%	20.57%	10.24%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	7.48%
ICICI Bank Ltd	7.06%
HDFC Bank Ltd.	5.87%
Infosys Limited	4.96%
ITC Ltd.	4.43%
Larsen & Toubro Ltd.	3.13%
Housing Development Finance Corpn	3.12%
Tata Consultancy Services Ltd.	2.92%
Bharti Airtel Ltd.	2.48%
Hindustan Unilever Ltd.	2.45%
Others	38.36%
Total	82.24%

Corporate Debt	% of AUM
7.60% Hindalco B & D 18-03-2024	2.31%
5.84% IOC B & D 19-04-2024 Xxii	1.46%
8.25% IRFC B & D 28-02-2024 132	0.93%
4.57% Ultratech Cement B & D 29-12-2023	0.91%
5.78% NTPC B & D 29-04-2024 77	0.87%
Uti Liquid Cash Plan - Institutional - Growth	0.47%
9.00% Shriram Finance Limited B & D 24-06-2024	0.33%
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
8.49% NTPC B & D 25-03-2025	0.00%
Total	7.26%

GOVERNMENT SECURITIES	% of AUM
4.93% GOI CG 04-10-2028 FRB	0.23%
Total	0.23%

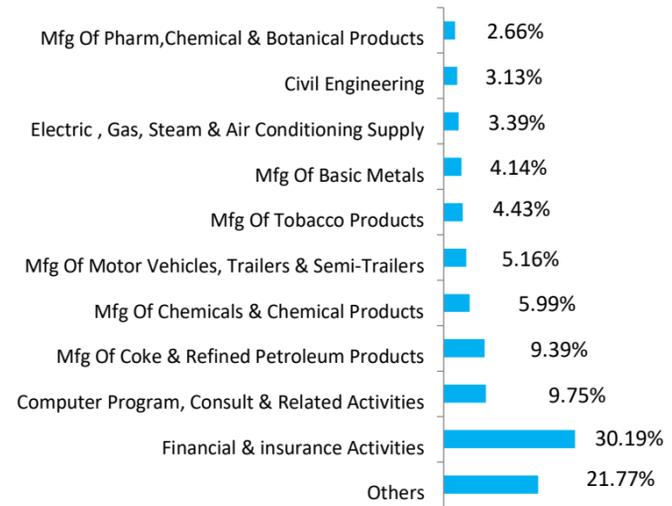
Money Market	% of AUM
Total	10.27%

Grand Total	% of AUM
Total	100%

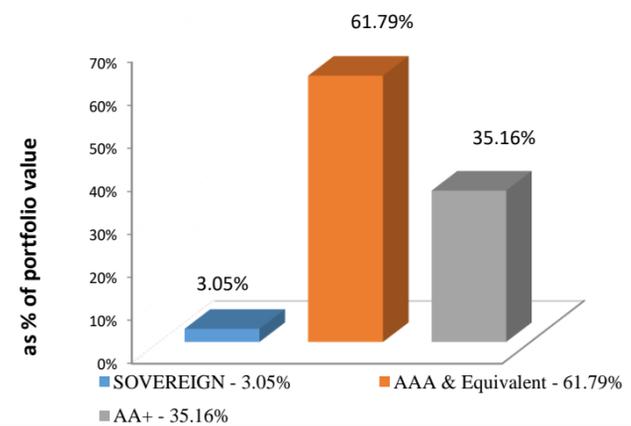
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	3	0	2
Mr. Tarang Hora	2	3	4
Launch Date	10-Feb-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-May-23	39.1374		
Modified Duration	0.55		

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.

EQUITY PENSION FUND (SFIN - ULIF006150107PEEQITYFND111) as on 31 May 2023

INVESTMENT OBJECTIVE: To provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	97.64	1,547.07
Debt	0	20	0.00	0.01
Money Market	0	20	2.36	37.36
TOTAL			100.00	1,584.44

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund	3.05%	-1.93%	10.99%	9.12%	24.50%	10.75%
Benchmark	2.60%	-1.19%	11.76%	9.06%	24.60%	9.20%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	8.85%
ICICI Bank Ltd	7.66%
Infosys Limited	6.57%
HDFC Bank Ltd.	6.18%
ITC Ltd.	4.64%
Tata Consultancy Services Ltd.	4.09%
Housing Development Finance Corpn	3.63%
Larsen & Toubro Ltd.	3.15%
Hindustan Unilever Ltd.	2.90%
Kotak Mahindra Bank Ltd.	2.59%
Others	47.38%
Total	97.64%

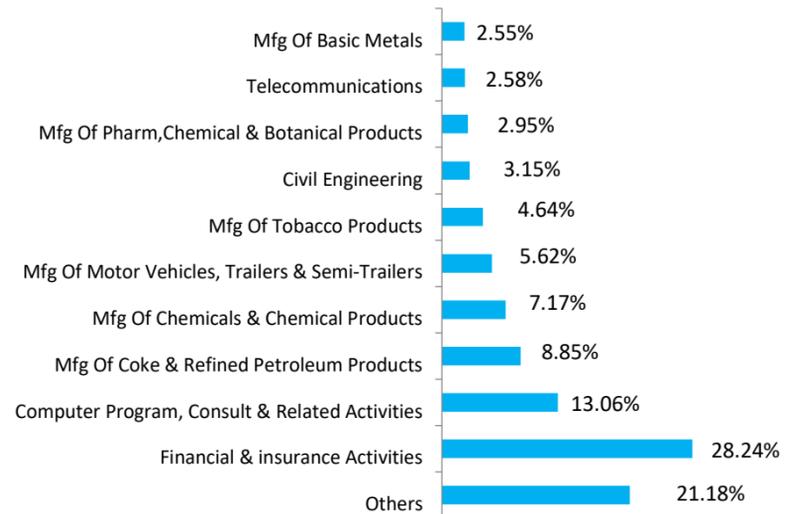
Corporate Debt	% of AUM
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.00%

Money Market	% of AUM
	2.36%
Grand Total	100%

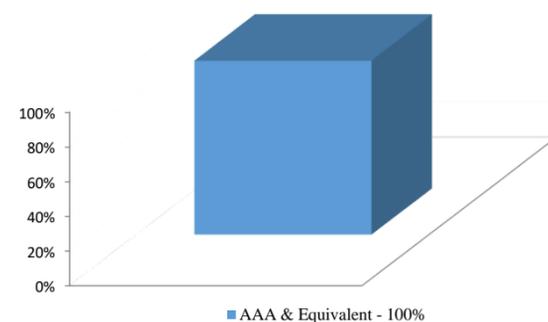
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Vaibhav Goyal	5	0	0
Launch Date	15-Jan-07		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-May-23	53.3035		
Modified Duration	0.00		

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.

BOND PENSION FUND (SFIN - ULIF007160107PENBONDFND111) as on 31 May 2023

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	82.01	307.82
Money Market	0	40	17.99	67.53
TOTAL			100.00	375.34

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund	1.16%	4.41%	7.89%	3.92%	4.56%	8.46%
Benchmark	1.11%	4.69%	8.82%	4.65%	5.17%	7.53%

ASSET CATEGORY

Corporate Debt	% of AUM
8.60% REC Limited B & D 08-03-2029 GOI-Vii	7.10%
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	6.50%
8.65% India Infradebt Limited B & D 21-03-2026 Series li	5.45%
7.95% LIC Housing Fin B & D 29-01-2028 359	5.09%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	4.56%
7.97% HDFC B & D 17-02-2033 AB-002	4.09%
8.75% PNB FD 03-12-2024 58	2.64%
7.05% PFC B & D 09-08-2030 205-A	2.60%
9.25% PFC B & D 25-09-2024 A	1.50%
9.70% L&T Infra Debt Fund Limited B & D 10-06-2024 Opt 3	1.35%
Total	42.54%

Government Securities	% of AUM
7.41% GOI CG 19-12-2036	17.54%
7.26% GOI CG 14-01-2029	6.74%
7.26% GOI CG 06-02-2033	4.07%
8.28% Tamil Nadu SDL 14-03-2028	2.77%
7.80% Tamil Nadu SDL 27-07-2032	2.74%
7.36% GOI CG 12-09-2052	2.73%
8.28% Tamil Nadu SDL 21-02-2028	1.38%
6.98% Maharashtra SDL 26-02-2028	1.32%
Total	39.47%

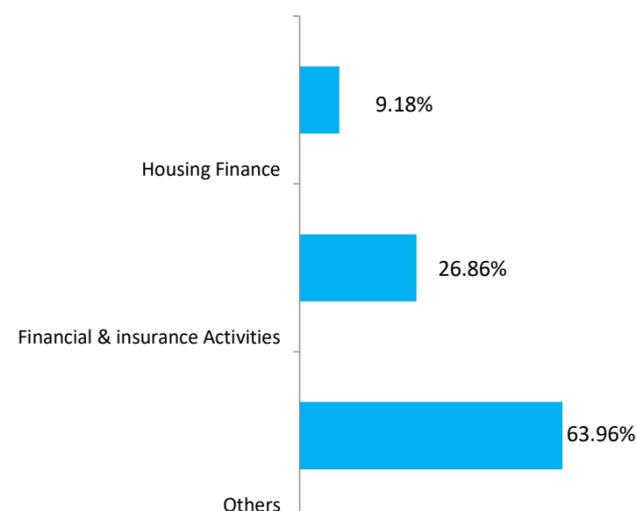
Money Market	17.99%
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Grand Total	100%
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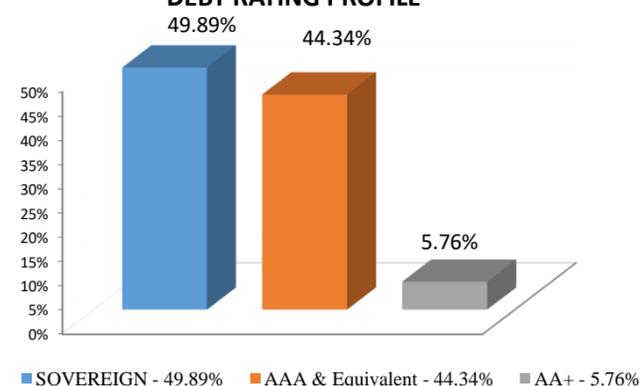
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Launch Date	16-Jan-07		
Benchmark	Crisil CompBex		
Risk Profile	Low to Medium		
NAV as on 31-May-23	37.8567		
Modified Duration	4.12		

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.

GROWTH PENSION FUND (SFIN - ULIF008150207PEGRWTHFND111) as on 31 May 2023

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	71.56	173.93
Debt	10	60	24.69	60.02
Money Market	0	40	3.75	9.11
TOTAL			100.00	243.06

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Growth Pension Fund	2.51%	0.17%	10.08%	7.35%	18.52%	10.88%
Benchmark	2.16%	0.59%	11.04%	7.96%	18.73%	7.99%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	7.29%
ICICI Bank Ltd	6.90%
HDFC Bank Ltd.	6.03%
Infosys Limited	4.44%
ITC Ltd.	3.40%
Housing Development Finance Corpn	2.96%
Tata Consultancy Services Ltd.	2.66%
Larsen & Toubro Ltd.	2.29%
Axis Bank Ltd.	2.14%
Kotak Mahindra Bank Ltd.	2.13%
Others	31.32%
Total	71.56%

Corporate Debt	% of AUM
7.80% HDFC B & D 03-05-2033 Us-002	2.12%
8.40% IRFC B & D 08-01-2029 130	1.30%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.24%
7.54% REC Limited B & D 30-12-2026 142	1.24%
7.97% HDFC B & D 17-02-2033 AB-002	0.84%
8.30% REC Limited B & D 10-04-2025 133	0.84%
8.70% REC Limited B & D 28-09-2028 GOI-lv	0.70%
8.27% REC Limited B & D 06-02-2025 130	0.42%
Total	9.10%

Government Securities	% of AUM
7.26% GOI Cg 22-08-2032	6.89%
7.26% GOI CG 06-02-2033	2.10%
8.07% Tamil Nadu SDL 11-02-2025	2.09%
7.41% GOI CG 19-12-2036	1.06%
7.38% GOI CG 20-06-2027	0.84%
8.07% Tamil Nadu SDL 28-01-2025	0.84%
8.49% Tamil Nadu SDL 10-02-2026	0.76%
Total	15.59%

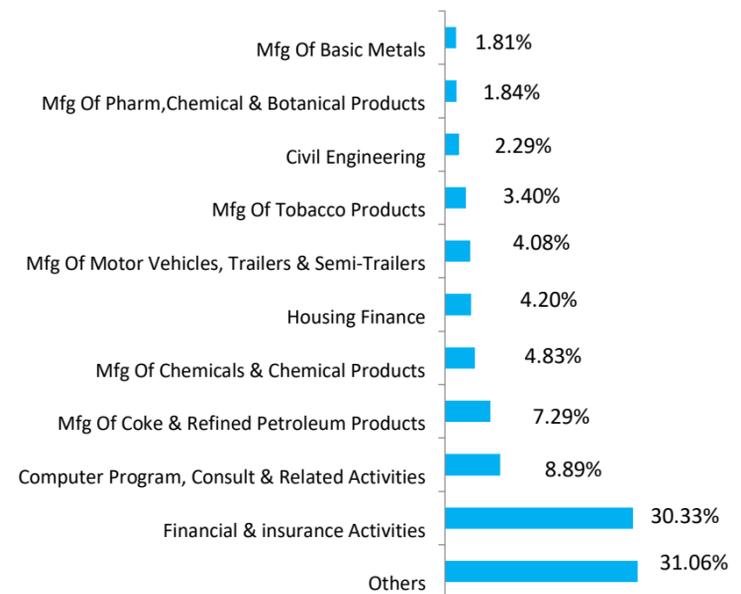
Money Market	3.75%
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Grand Total	100%
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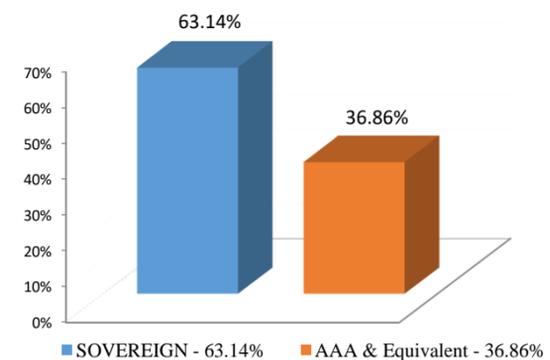
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Vaibhav Goyal	5	0	0
Launch Date	15-Feb-07		
Benchmark	Nifty 50 (70%) CompBex (30%)		
Risk Profile	Medium to High		
NAV as on 31-May-23	53.8608		
Modified Duration	4.41		

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.

BALANCED PENSION FUND (SFIN - ULIF009210207PEBALANFND111) as on 31 May 2023

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	48.90	111.90
Debt	20	60	38.99	89.21
Money Market	0	40	12.11	27.72
TOTAL			100.00	228.83

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Balance Pension Fund	2.07%	2.14%	10.87%	7.39%	14.18%	11.23%
Benchmark	1.86%	1.78%	10.48%	7.11%	14.83%	8.83%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	4.93%
ICICI Bank Ltd	4.44%
HDFC Bank Ltd.	3.62%
Housing Development Finance Corpn	2.87%
Infosys Limited	2.75%
ITC Ltd.	2.36%
Tata Consultancy Services Ltd.	2.06%
Axis Bank Ltd.	1.79%
Hindustan Unilever Ltd.	1.67%
Larsen & Toubro Ltd.	1.59%
Others	20.82%
Total	48.90%

Corporate Debt	% of AUM
7.80% HDFC B & D 03-05-2033 Us-002	2.25%
7.95% LIC Housing Fin B & D 29-01-2028 359	2.20%
7.20% NABARD B & D 21-10-2031 Ltif A 1	2.18%
8.54% REC Limited B & D 15-11-2028 V	1.62%
7.97% HDFC B & D 17-02-2033 AB-002	1.34%
9.77% Tata Motors B & D 12-09-2024	1.34%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	1.10%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series li Tax Free	0.96%
Total	13.42%

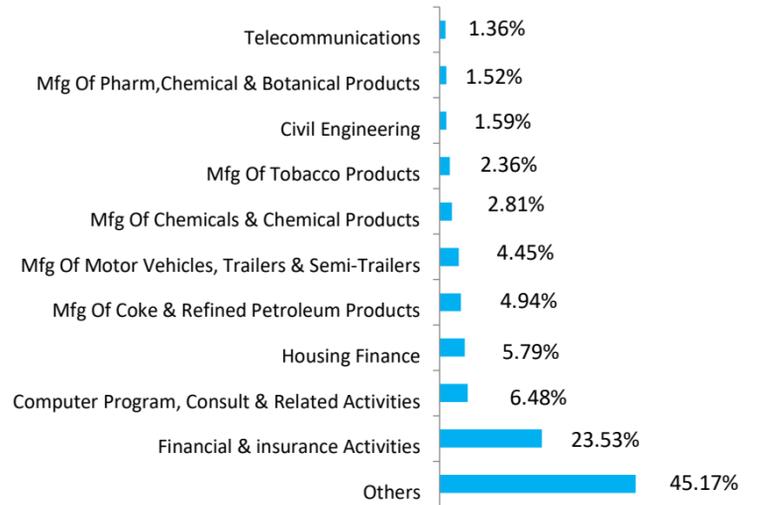
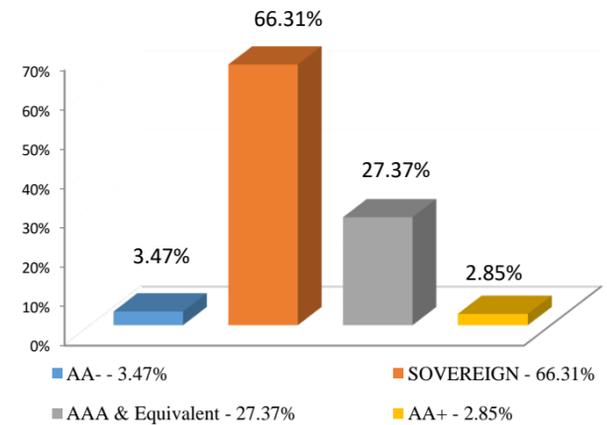
Government Securities	% of AUM
7.26% GOI Cg 22-08-2032	13.31%
7.26% GOI CG 06-02-2033	4.45%
7.38% GOI CG 20-06-2027	4.00%
7.41% GOI CG 19-12-2036	2.02%
8.07% Tamil Nadu SDL 28-01-2025	1.33%
Total	25.57%

Money Market	12.11%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh Dokwal	5	0	8
Mr. Raghavan MJ	13	10	9
Launch Date	21-Feb-07		
Benchmark	Nifty 50 (50%) CompBex (50%)		
Risk Profile	Medium		
NAV as on 31-May-23	56.6261		
Modified Duration	4.22		

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.

EQUITY OPTIMISER PENSION FUND (SFIN - ULIF011210108PEEQOPTFND111) as on 31 May 2023

INVESTMENT OBJECTIVE: To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	60	100	82.11	209.91
Debt	0	40	0.79	2.01
Money Market	0	40	17.11	43.73
TOTAL			100.00	255.65

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Optimiser Pension Fund	2.54%	0.52%	11.61%	9.61%	21.62%	9.91%
Benchmark	2.20%	-0.24%	10.80%	8.43%	20.57%	7.62%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	8.25%
ICICI Bank Ltd	7.24%
HDFC Bank Ltd.	6.22%
Infosys Limited	4.65%
Housing Development Finance Corpn	4.57%
ITC Ltd.	4.06%
Tata Consultancy Services Ltd.	3.41%
Axis Bank Ltd.	2.77%
Hindustan Unilever Ltd.	2.76%
Larsen & Toubro Ltd.	2.74%
Others	35.42%
Total	82.11%

Corporate Debt	% of AUM
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.00%

Government Securities	% of AUM
7.68% GOI CG 15-12-2023	0.79%
Total	0.79%

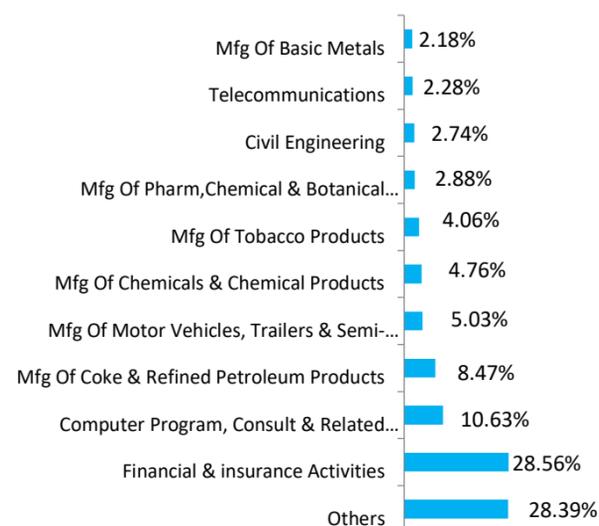
Money Market	% of AUM
	17.11%

Grand Total	% of AUM
	100%

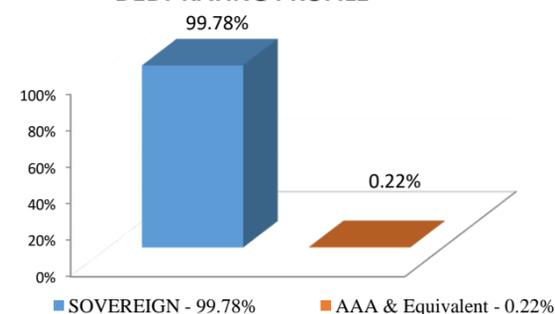
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh Dokwal	5	0	8
Launch Date	21-Jan-08		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-May-23	42.7520		
Modified Duration	0.18		

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.

INDEX PENSION FUND (SFIN - ULIF017180110PEINDEXFND111) as on 31 May 2023

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	31.04
Money Market	0	10	0.41	0.13
TOTAL			100.00	31.17

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Index Pension Fund	2.85%	-1.02%	12.31%	10.10%	24.29%	10.32%
Benchmark	2.60%	-1.19%	11.76%	9.06%	24.60%	9.85%

ASSET CATEGORY

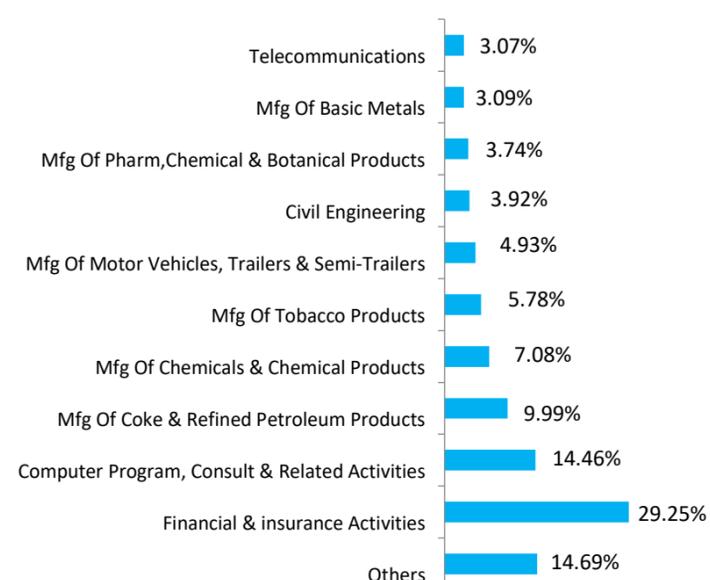
Equity	% of AUM
Reliance Industries Ltd.	9.48%
HDFC Bank Ltd.	7.37%
ICICI Bank Ltd	6.92%
Infosys Limited	6.43%
ITC Ltd.	5.78%
Housing Development Finance Corpn	5.00%
Tata Consultancy Services Ltd.	4.61%
Larsen & Toubro Ltd.	3.92%
Hindustan Unilever Ltd.	3.50%
Kotak Mahindra Bank Ltd.	3.09%
Others	43.49%
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	13	10	9
Mr. Devesh Dokwal	5	0	8
Launch Date	18-Jan-10		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-May-23	37.1976		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



*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 31 May 2023

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	80.04	215.64
Money Market	0	40	19.96	53.79
TOTAL			100.00	269.43

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Top 300 Pension Fund	2.46%	-0.27%	10.93%	9.33%	21.32%	11.23%
Benchmark	2.20%	-0.24%	10.80%	8.43%	20.57%	9.52%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	9.08%
ICICI Bank Ltd	7.86%
HDFC Bank Ltd.	6.38%
Infosys Limited	5.15%
Housing Development Finance Corpn	4.62%
ITC Ltd.	4.09%
Tata Consultancy Services Ltd.	2.86%
Kotak Mahindra Bank Ltd.	2.71%
Larsen & Toubro Ltd.	2.58%
Axis Bank Ltd.	2.45%
Others	32.24%
Total	80.04%

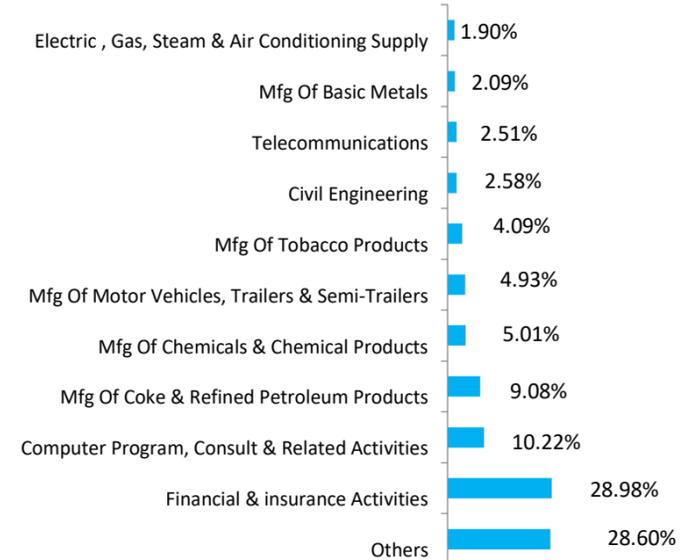
Money Market	19.96%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Vaibhav Goyal	5	0	0
Launch Date	18-Jan-10		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
Risk Profile	High		
NAV as on 31-May-23	41.5097		
Modified Duration	0.07		

TOP 10 INDUSTRY SECTOR



*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 31 May 2023

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	0.00	0.00
Money Market	80	100	100.00	379.17
TOTAL			100.00	379.17

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Fund	0.57%	3.10%	5.70%	4.55%	4.25%	6.64%
Benchmark	0.61%	3.45%	6.24%	4.81%	4.38%	6.84%

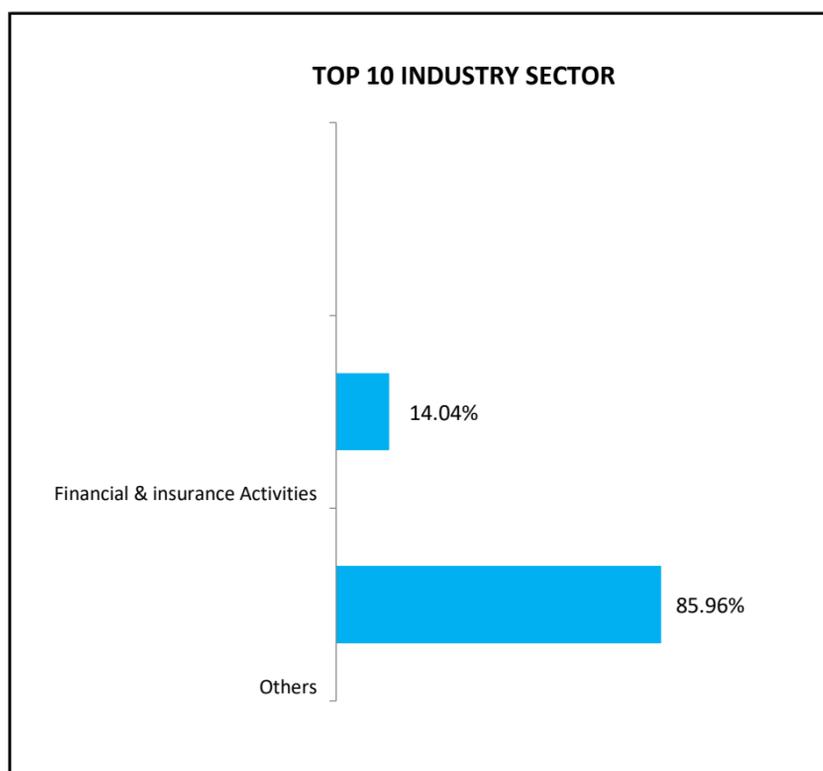
ASSET CATEGORY

Money Market	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	13	10	9
Launch Date	01-Feb-06		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 31-May-23	30.4747		
Modified Duration	0.27		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.



*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 31 May 2023

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	0.00	0.00
Money Market	80	100	100.00	58.00
TOTAL			100.00	58.00

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund	0.58%	3.16%	5.69%	4.52%	4.25%	7.06%
Benchmark	0.61%	3.45%	6.24%	4.81%	4.38%	6.85%

ASSET CATEGORY

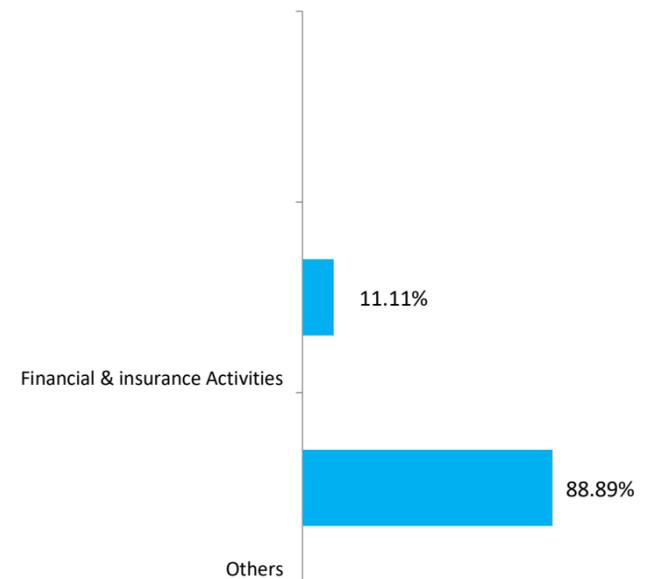
Money Market	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	13	10	9
Launch Date	20-Mar-08		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 31-May-23	28.2176		
Modified Duration	0.25		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.

TOP 10 INDUSTRY SECTOR



*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 31 May 2023

INVESTMENT OBJECTIVE: To maximise the investment return subject to a guaranteed[^] return over a pre specified fixed period (till the last vesting date of all policies invested in the fund). It aims to guarantee a reverse repo related return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the maturity date of the fund.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	10	0.00	0.00
Debt & Money Market	90	100	100.00	2.45
TOTAL			100.00	2.45

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
GPF070211 Guaranteed Pension Fund	0.49%	2.84%	4.89%	3.15%	3.54%	6.68%
Benchmark	NA	NA	NA	NA	NA	NA

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	4
Launch Date	09-Feb-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 31-May-23	22.1847		
Modified Duration	0.43		

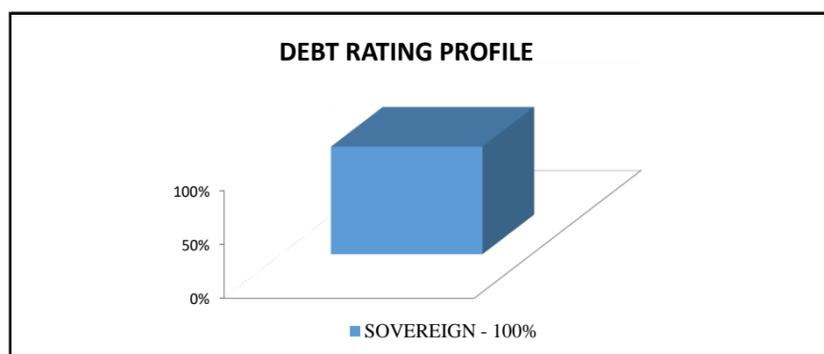
[^]The Guaranteed NAV is applicable only at maturity, and shall be further subject to the Policy being in force till the Maturity Date. Guarantee Charge of 0.35% p.a. would be recovered from the Fund (through cancellation of units) to provide the NAV Guarantee.

ASSET CATEGORY

Government Securities	% of AUM
7.68% GOI CG 15-12-2023	84.06%
Total	84.06%

Money Market						15.94%
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Grand Total						100%
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*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 31 May 2023

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	79.40	5,948.61
Money Market	0	40	20.60	1,543.30
TOTAL			100.00	7,491.92

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinued Policy Fund	0.58%	3.11%	5.54%	3.83%	4.00%	6.31%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

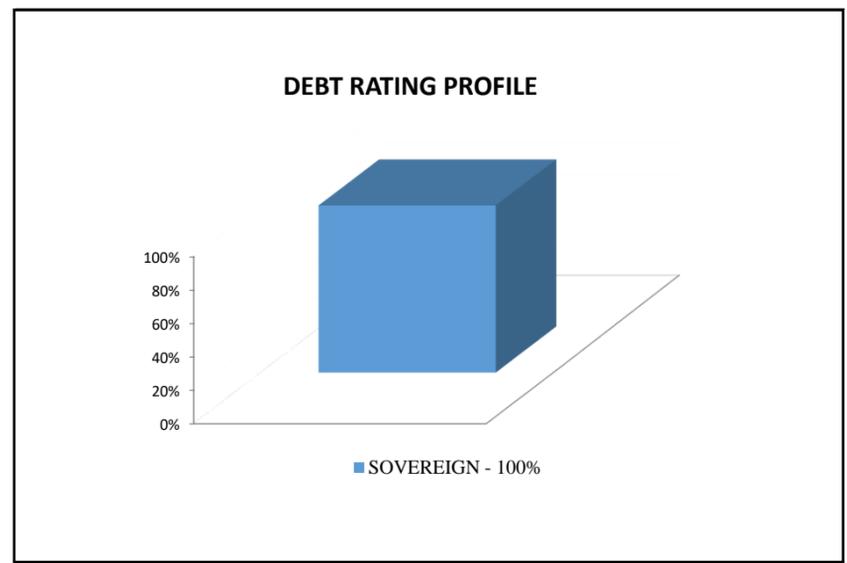
Government Securities	% of AUM
7.68% GOI CG 15-12-2023	28.10%
7.59% GOI CG 11-01-2026	7.96%
7.32% GOI CG 28-01-2024	5.92%
7.35% GOI CG 22-06-2024	4.38%
8.20% GOI CG 24-09-2025	3.77%
8.83% GOI CG 25-11-2023	3.10%
6.17% GOI CG 12-06-2023	2.87%
4.48% GOI CG 02-11-2023	2.71%
91 D TB 10-08-2023	2.31%
8.36% Maharashtra SDL 27-01-2026	2.27%
Others	16.02%
Total	79.40%

Money Market	20.60%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Launch Date	11-Apr-11		
Benchmark	NA		
Risk Profile	Low		
NAV as on 31-May-23	21.0200		
Modified Duration	0.77		



*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 31 May 2023

INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	97.44	6,090.30
Debt	0	20	0.00	0.13
Money Market	0	20	2.56	159.79
TOTAL			100.00	6,250.22

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Equity Pension Fund II	2.87%	-1.54%	11.50%	9.14%	23.97%	12.82%
Benchmark	2.60%	-1.19%	11.76%	9.06%	24.60%	12.42%

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	9.51%
ICICI Bank Ltd	8.14%
Infosys Limited	6.44%
HDFC Bank Ltd.	6.26%
ITC Ltd.	4.87%
Housing Development Finance Corpn	4.04%
Tata Consultancy Services Ltd.	3.91%
Larsen & Toubro Ltd.	3.43%
Kotak Mahindra Bank Ltd.	2.81%
Bharti Airtel Ltd.	2.74%
Others	45.29%
Total	97.44%

Corporate Debt	% of AUM
5.50% Britannia Industries Ltd B & D 03-06-2024	0.00%
Total	0.00%

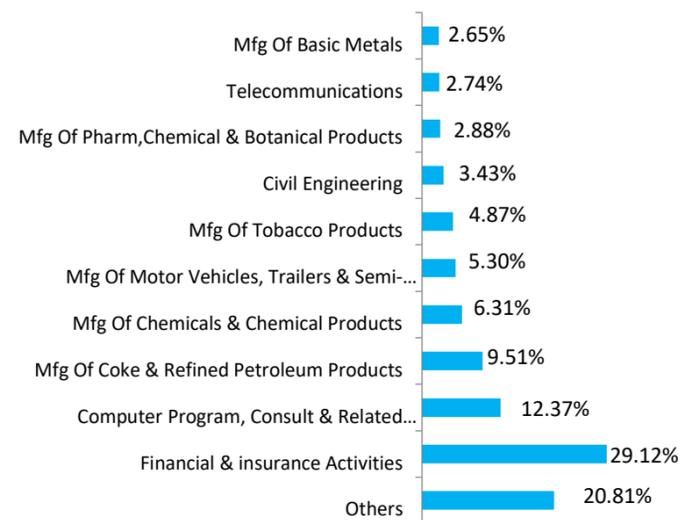
Money Market	2.56%
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Grand Total	100%
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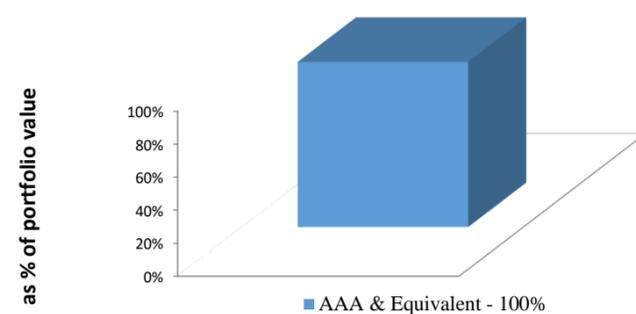
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Vaibhav Goyal	5	0	0
Launch Date	10-Jan-14		
Benchmark	Nifty 50		
Risk Profile	High		
NAV as on 31-May-23	31.0436		
Modified Duration	0.00		

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.

BOND PENSION FUND II (SFIN - ULIF028300513PENBON2FND111) as on 31 May 2023

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	95.70	22,904.21
Money Market	0	40	4.30	1,028.81
TOTAL			100.00	23,933.02

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Pension Fund II	1.11%	4.47%	7.93%	4.03%	4.37%	7.58%
Benchmark	1.11%	4.69%	8.82%	4.65%	5.17%	8.35%

ASSET CATEGORY

Corporate Debt	% of AUM
7.79% HDFC B & D 24-11-2032 Aa-013	4.96%
7.62% PFC B & D 15-07-2033 228B	2.02%
7.69% REC Limited B & D 31-01-2033 218 B	1.98%
7.69% REC Limited B & D 31-03-2033 220-B	1.92%
7.65% IRFC B & D 18-04-2033 168 B	1.88%
7.82% PFC B & D 06-03-2038 Pfc042_224	1.83%
7.97% HDFC B & D 17-02-2033 AB-002	1.82%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	1.68%
7.72% PFC B & D 19-12-2037 221A	1.66%
7.64% PFC B & D 22-02-2033 223	1.46%
Others	28.71%
Total	49.93%

Government Securities	% of AUM
6.54% GOI CG 17-01-2032	27.08%
7.64% Tamil Nadu SDL 27-07-2029	5.06%
7.59% GOI CG 20-03-2029	2.45%
7.78% Telangana State Government SDL 23-03-2034 SGS	1.64%
7.72% Maharashtra SDL 23-03-2032 SGS	1.46%
7.73% Maharashtra SDL 29-03-2032 SGS	1.18%
7.6400% Madhya Pradesh SDL 08-02-2033	1.15%
7.81% Uttar Pradesh SDL 29-03-2034 SGS	0.69%
7.53% Hariyana SDL 30-08-2030	0.65%
7.78% Maharashtra SDL 27-10-2030 Sgs	0.54%
Others	3.89%
Total	45.77%

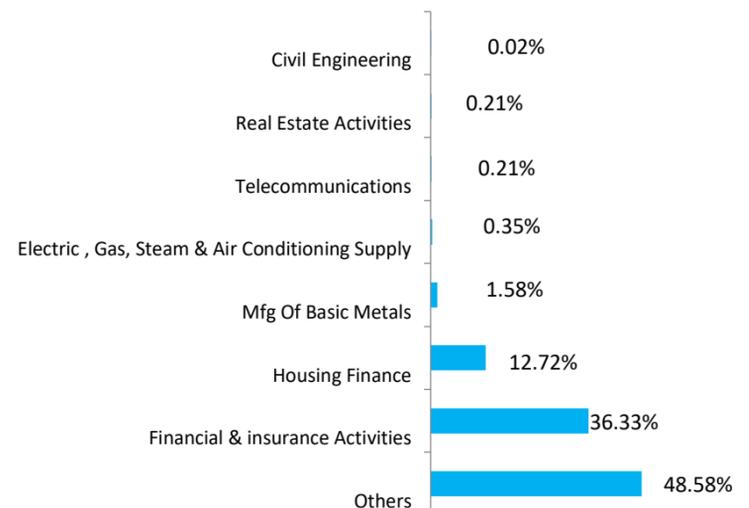
Money Market	4.30%
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Grand Total	100%
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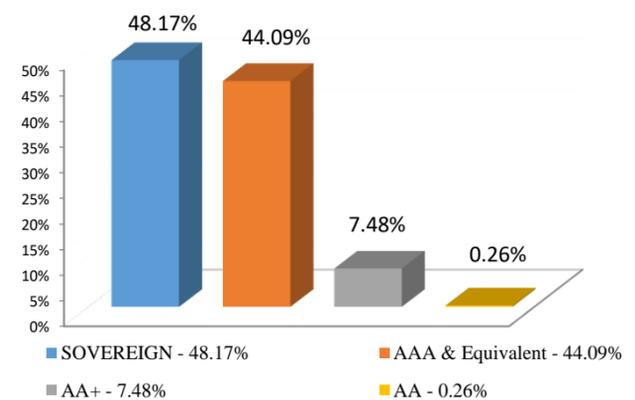
Fund Description

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 31-May-23	19.8602		
Modified Duration	4.94		

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.

MONEY MARKET PENSION FUND II (SFIN - ULIF029300513PEMNYM2FND111) as on 31 May 2023

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 temporary basis

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Debt	0	20	3.80	47.00
Money Market	80	100	96.20	1,190.00
TOTAL			100.00	1,237.00

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Money Market Pension Fund II	0.55%	2.95%	5.41%	4.28%	4.00%	6.03%
Benchmark	0.61%	3.45%	6.24%	4.81%	4.38%	6.52%

ASSET CATEGORY

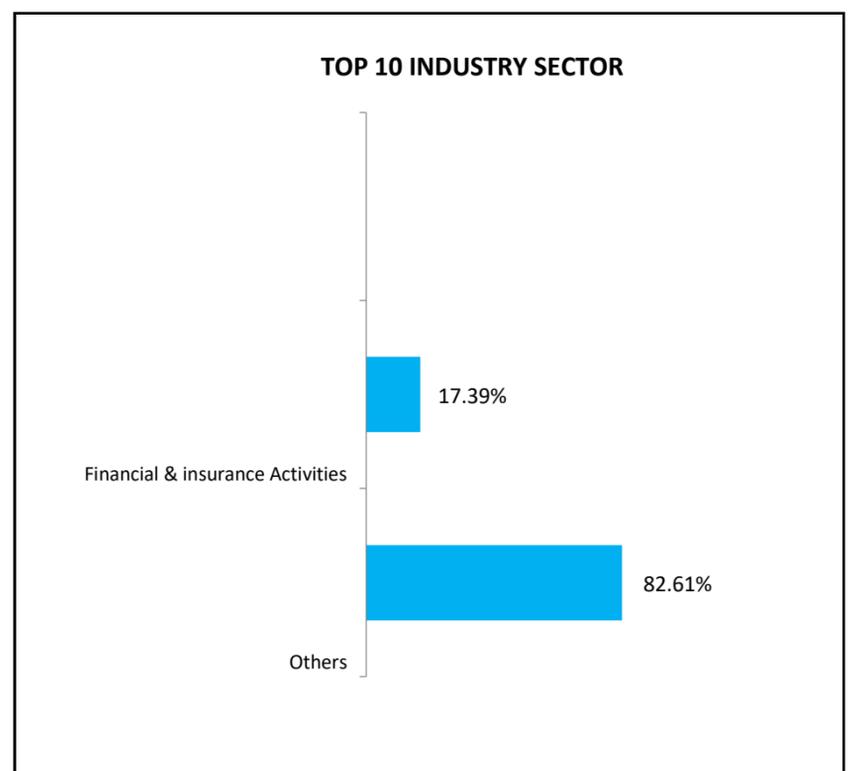
Corporate Debt	% of AUM
8.25% Au Small Finance Bank Limited FD 13-02-2024	3.80%
Total	3.80%

Money Market	96.20%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan Mj	13	10	9
Launch Date	10-Jan-14		
Benchmark	CRISIL T-Bill Index #		
Risk Profile	Low		
NAV as on 31-May-23	17.3391		
Modified Duration	0.25		

Upto 31st March 2018, benchmark is CRISIL Liquifex & from 1st April 2018 onwards benchmark is CRISIL T-Bill Index.



*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 31 May 2023

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	79.78	2,427.31
Money Market	0	40	20.22	615.07
TOTAL			100.00	3,042.38

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Discontinue Pension Fun	0.62%	3.17%	5.69%	3.94%	4.08%	6.77%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

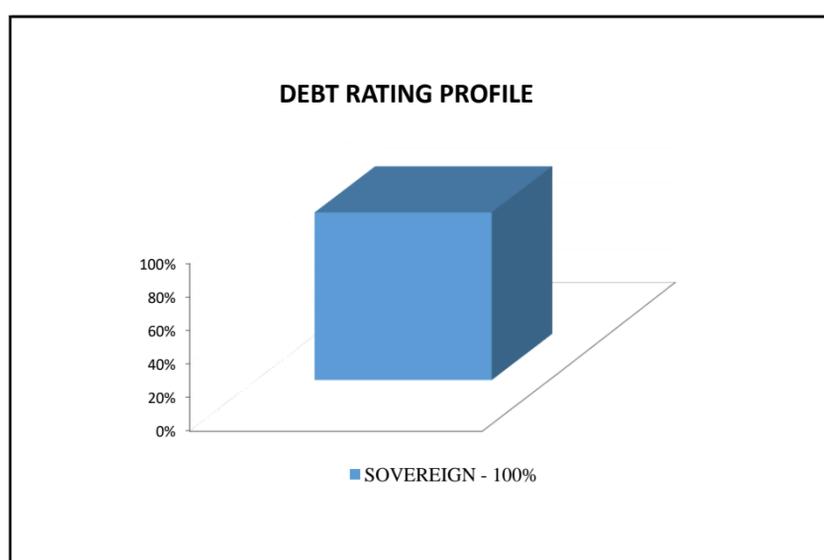
Government Securities	% of AUM
7.32% GOI CG 28-01-2024	10.61%
8.20% GOI CG 24-09-2025	8.45%
7.68% GOI CG 15-12-2023	8.40%
7.59% GOI CG 11-01-2026	8.39%
6.69% Madhya Pradesh SDL 17-03-2025	4.90%
8.67% Maharashtra SDL 24-02-2026	3.75%
8.48% Rajasthan SDL 10-02-2026	3.47%
8.39% Madhya Pradesh SDL 27-01-2026	3.39%
8.40% GOI CG 28-07-2024	3.34%
364 D TB 29-02-2024	2.49%
Others	22.60%
Total	79.78%

Money Market	20.22%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Launch Date	22-Aug-14		
Benchmark	NA		
Risk Profile	Low		
NAV as on 31-May-23	17.7705		
Modified Duration	1.11		



*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 31 May 2023

INVESTMENT OBJECTIVE: The objective of this fund is to provide high equity exposure targeting higher returns in the long term. The Fund invests in Equities of sectors other than banks, financial institutions and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment (Films, TV etc), hotels, gambling, lotteries, contests, leather, animal produce, sugar and hatcheries.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	80	100	95.37	701.86
Money Market	0	20	4.63	34.08
TOTAL			100.00	735.95

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Pure Fund	4.01%	-1.38%	8.95%	7.94%	20.77%	10.77%
Benchmark	NA	NA	NA	NA	NA	NA

ASSET CATEGORY

Equity	% of AUM
Reliance Industries Ltd.	9.21%
Infosys Limited	5.68%
Hindustan Unilever Ltd.	3.95%
Larsen & Toubro Ltd.	3.94%
Tata Consultancy Services Ltd.	3.14%
Ultratech Cement Ltd.	2.81%
Tata Steel Ltd.	2.67%
Bharti Airtel Ltd.	2.67%
Astral Poly Technik Ltd	2.62%
Sundram Fasteners Ltd	2.35%
Others	56.33%
Total	95.37%

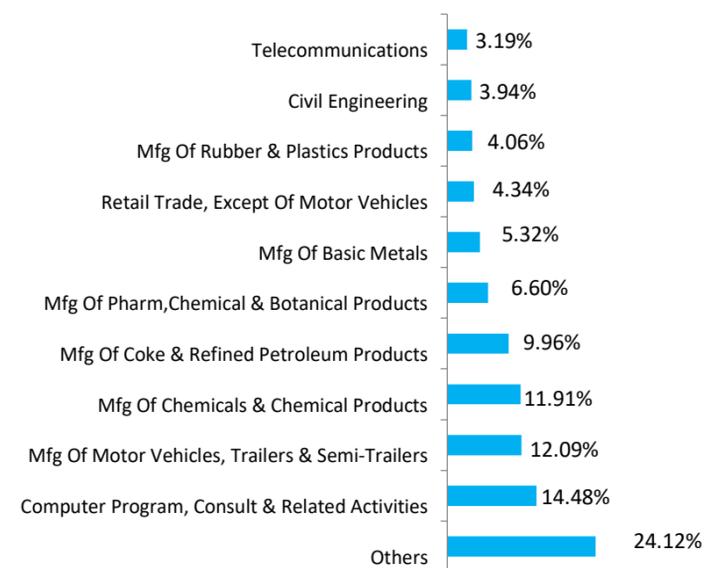
Money Market	4.63%
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Grand Total	100%
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Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	10	9
Mr. Devesh Dokwal	5	0	8
Launch Date	21-Jun-16		
Benchmark	NA		
Risk Profile	High		
NAV as on 31-May-23	20.3565		
Modified Duration	0.00		

TOP 10 INDUSTRY SECTOR



*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 31 May 2023

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	94.11	9,293.26
Debt	0	20	3.16	312.51
Money Market	0	20	2.73	269.62
TOTAL			100.00	9875.38

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Midcap Fund	5.52%	4.21%	16.32%	13.77%	30.00%	16.24%
Benchmark	6.19%	5.38%	19.35%	14.45%	36.51%	14.14%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Vineet Lakhota	3	0	2
Mr. Tarang Hora	2	3	4
Launch Date	21-Jun-16		
Benchmark	NIFTY Free Float Midcap 100		
Risk Profile	High		
NAV as on 31-May-23	28.4493		
Modified Duration	0.00		

ASSET CATEGORY

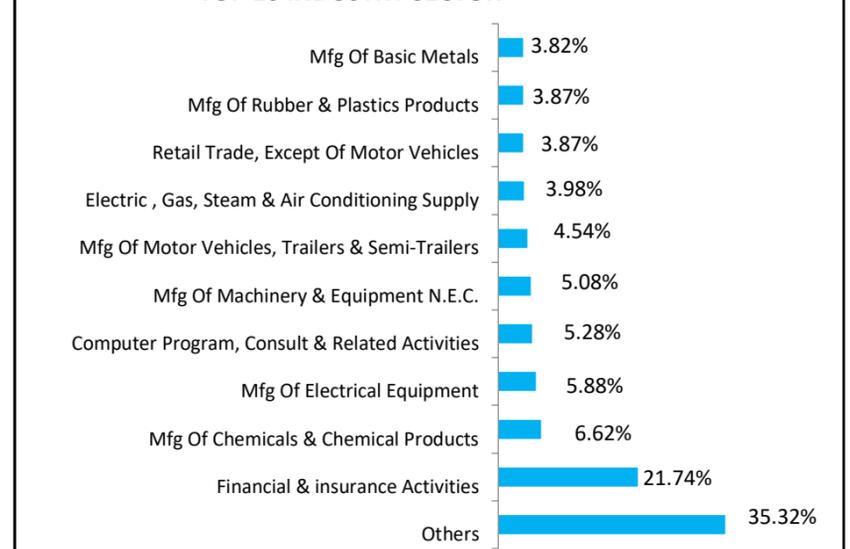
Equity	% of AUM
Cholamandalam Investment & Finance Company Limited	2.55%
Federal Bank Ltd.	2.47%
Bharat Electronics Ltd.	2.46%
Indian Hotels Co. Ltd.	2.21%
TVS Motor Co.Ltd	2.12%
Cummins India Ltd.	2.09%
Mahindra & Mahindra Financial Services Limited	2.07%
Coforge Ltd.	2.01%
Idfc First Bank Ltd	1.99%
Persistent Systems Limited	1.95%
Others	72.18%
Total	94.11%

Corporate Debt	% of AUM
INVESCO INDIA LIQUID FUND - GROWTH - DISTRIBUTOR	1.60%
LIC MF LIQUID FUND - DIRECT - GROWTH	1.05%
KOTAK LIQUID-PLAN A - GROWTH - DIRECT	0.51%
Grand Total	3.16%
Total	3.16%

Money Market	2.73%
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Grand Total	100%
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TOP 10 INDUSTRY SECTOR



*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 31 May 2023

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	20.01	439.23
Debt	75	100	75.97	1,667.80
Money Market	0	25	4.03	88.41
TOTAL			100.00	2,195.44

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Bond Optimiser Fund	1.59%	3.25%	8.25%	6.22%	9.52%	14.57%
Benchmark	1.41%	3.53%	9.53%	5.70%	9.01%	9.01%

ASSET CATEGORY

Equity	% of AUM
ICICI Bank Ltd	2.22%
HDFC Bank Ltd.	1.94%
Reliance Industries Ltd.	1.89%
Infosys Limited	1.22%
ITC Ltd.	0.91%
Housing Development Finance Corpn	0.79%
Tata Consultancy Services Ltd.	0.67%
Bajaj Finance Limited	0.56%
Kotak Mahindra Bank Ltd.	0.52%
Larsen & Toubro Ltd.	0.50%
Others	8.79%
Total	20.01%

Corporate Debt	% of AUM
8.15% HDFC Ergo General Insurance Co.Ltd. B & D 20-02-2033	1.17%
7.95% LIC Housing Fin B & D 21-02-2033 430	1.16%
8.27% REC Limited B & D 06-02-2025 130	1.15%
8.70% Bharti Telecom Limited B & D 05-12-2025 Xiii	1.15%
7.95% LIC Housing Fin B & D 29-01-2028 359	1.14%
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	1.11%
5.50% Britannia Industries Ltd B & D 03-06-2024	1.04%
8.03% Tata Steel B & D 27-02-2028	0.92%
6.92% IRFC B & D 31-08-2031	0.89%
6.69% NTPC B & D 13-09-2031 75	0.88%
Others	15.58%
Total	26.20%

Government Securities	% of AUM
7.26% GOI Cg 22-08-2032	8.97%
6.54% GOI CG 17-01-2032	7.78%
7.10% GOI CG 18-04-2029	5.91%
7.54% GOI CG 23-05-2036	3.73%
5.74% GOI CG 15-11-2026	3.52%
7.38% GOI CG 20-06-2027	3.47%
7.59% GOI CG 11-01-2026	1.99%
7.96% Maharashtra SDL 29-06-2026	1.40%
6.90% GOI Oil BD 04-02-2026	1.36%
7.17% GOI CG 17-04-2030	1.15%
Others	10.49%
Total	49.77%

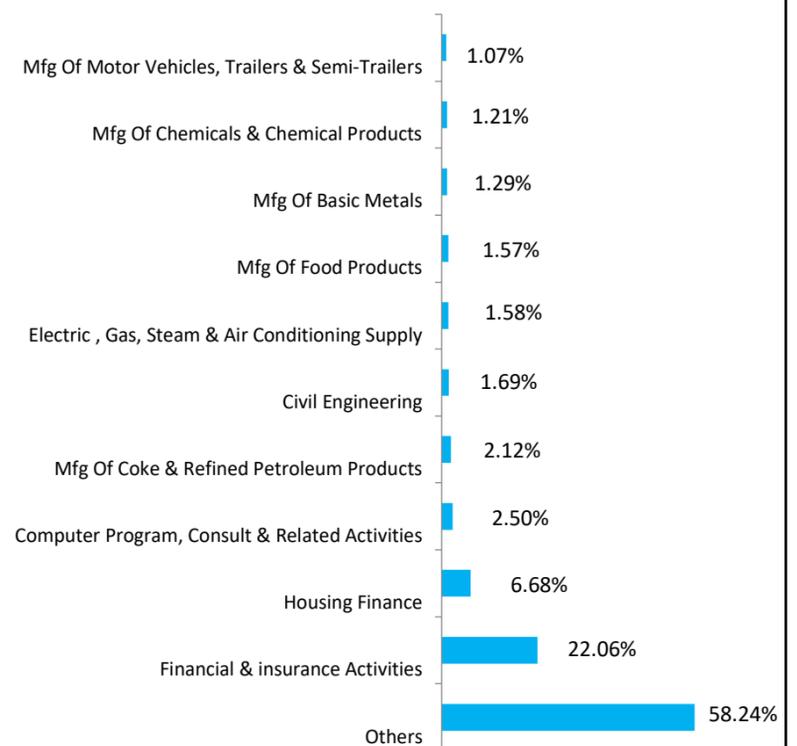
Money Market	4.03%
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Grand Total	100%
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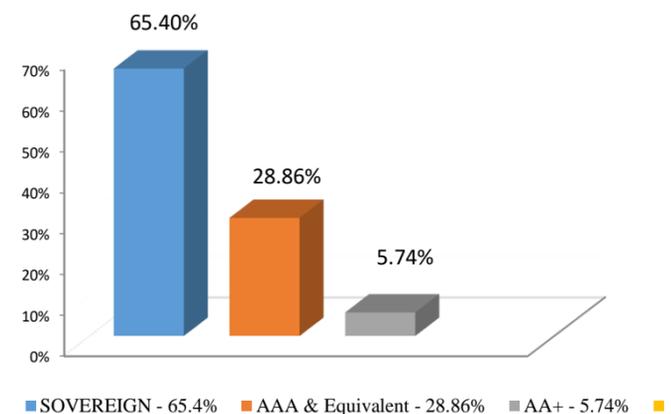
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Divesh Kumar	0	1	0
Mr. Tarang Hora	2	3	4
Launch Date	31-Jan-19		
Benchmark	NIFTY 50 20% CompBEX 80%		
Risk Profile	Low To Medium		
NAV as on 31-May-23	18.0313		
Modified Duration	4.49		

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.

CORPORATE BOND FUND (SFIN - ULIF033290618CORBONDFND111) as on 31 May 2023

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	96.65	777.64
Money Market	0	30	3.35	26.92
TOTAL			100.00	804.56

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Corporate Bond Fund	0.80%	3.64%	6.39%	3.87%	5.07%	7.68%
Benchmark	0.78%	3.94%	7.00%	3.85%	5.28%	7.73%

ASSET CATEGORY

Corporate Debt	% of AUM
5.50% Britannia Industries Ltd B & D 03-06-2024	4.28%
9.00% HDFC B & D 29-11-2028 U-005	3.28%
7.7250% L&T B & D 28-04-2028	3.14%
7.70% Tata Steel B & D 13-03-2025	3.10%
6.37% L & T Metro Rail (Hyderabad) Limited B & D 30-04-2025 A	3.03%
8.19% NTPC B & D 15-12-2025 Sr 57-2025	2.54%
8.03% Tata Steel B & D 27-02-2028	2.51%
8.25% IRFC B & D 28-02-2024 132	2.49%
8.27% REC Limited B & D 06-02-2025 130	2.27%
8.65% RIL B & D 11-12-2028 PPD Ib	1.95%
Others	45.86%
Total	74.46%

Government Securities	% of AUM
6.54% GOI CG 17-01-2032	9.56%
7.26% GOI Cg 22-08-2032	5.17%
7.10% GOI CG 18-04-2029	4.38%
6.90% GOI Oil BD 04-02-2026	1.17%
7.54% GOI CG 23-05-2036	0.64%
8.27% Gujrat SDL 13-01-2026	0.64%
7.60% FCI B & D 09-01-2030 Vii A	0.63%
Total	22.20%

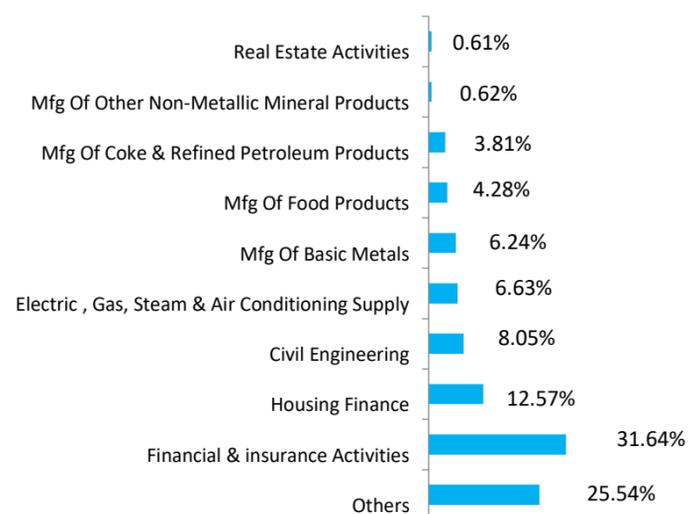
Money Market	3.35%
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Grand Total	100%
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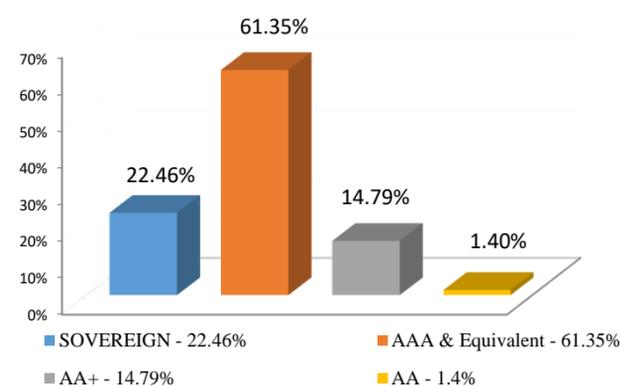
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Tarang Hora	2	3	4
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 31-May-23	13.7783		
Modified Duration	3.40		

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%.
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Risk Factors:

- 1) **IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.**
- 2) Unit Linked Life Insurance products are different from the traditional products and are subject to market risks
- 3) **The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/ withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.**
- 4) Premium paid in unit linked policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- 5) SBI Life Insurance Co. Ltd. is only the name of the insurance company and the various products offered are only the names of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- 6) The various funds offered under SBI Life Unit Linked products are only the names of funds and do not in any way indicate the quality of these funds, their future prospects and returns.
- 7) Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the policy document issued by the insurance company
- 8) In case of surrender request during the first five years, the fund value shall be payable on the first working day of the 6th policy year. In case of surrender request after 5th policy year, the fund value will be paid immediately.
- 9) "With effect from 1st November 2013, the composition of 'Debt and Money Market Instruments' has been further split in to two separate Asset class 'Debt Instruments' and 'Money Market Instruments' respectively".
- 10) All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult your tax advisor for details.
- 11) In case of Retirement Product*, benefits by way of surrender, complete withdrawal or maturity/vesting will be available in the form of annuities except to the extent of commutation of such benefits as allowed under the prevailing Income Tax rules.

*For Retirement products purchase with effect from January 01, 2014.

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