

EMPLOYEE RETIREMENT SOLUTIONS FROM SBI LIFE INSURANCE CO. LTD.
IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

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.

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

* 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.

Group Fund Performance - Snapshot

Funds	Inception Date	AUM as on Sep 30, 2022 (₹ 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	8.34	Nifty 50 (25%) CompBex (75%)	0.09	0.31	8.00	8.34	8.31	8.50	9.25	9.28	8.09	8.07	10.22	8.67
Group Balanced Plus Fund II	31-Mar-14	112.77		0.04	0.31	7.84	8.34	8.01	8.50	9.16	9.28	7.98	8.07	8.98	8.76
Group Debt Plus Fund	16-Jul-09	3.25	Nifty 50 (10%) CompBex (90%)	0.34	0.77	5.28	5.37	6.60	7.03	8.27	8.46	7.02	7.07	8.94	7.97
Group Debt Plus Fund II	31-Mar-14	143.47		0.43	0.77	5.13	5.37	6.55	7.03	8.27	8.46	7.00	7.07	8.58	8.70
Group Growth Plus Fund	25-Sept-09	1.86	Nifty 50 (45%) CompBex (55%)	-0.70	-0.40	12.37	12.31	11.18	10.29	11.25	10.22	10.00	9.27	11.55	9.06
Group Growth Plus Fund II	31-Mar-14	5.33		-0.08	-0.40	12.86	12.31	10.85	10.29	11.15	10.22	9.84	9.27	9.08	8.50
Group Short Term Plus Fund II	31-Mar-14	1.96	CRISIL CompBex	2.07	1.03	3.14	3.40	4.69	6.00	6.29	7.86	5.44	6.36	7.16	7.40
Group Money Market Plus Fund	31-Mar-14	2.26	CRISIL T-Bill Index	3.31	3.82	2.99	3.73	3.40	4.32	4.10	5.11	4.42	5.35	4.42	5.35
Group STO Plus Fund II	31-Mar-14	0.00		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

GROUP DEBT PLUS FUND (SFIN - ULGF003160709GRPDBT+FND111) as on 30 September 2022

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	9.67	0.31
Debt	40	100	83.11	2.70
Money Market	0	40	7.22	0.23
TOTAL			100.00	3.25

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Debt Plus Fund	-0.64%	-0.29%	0.34%	5.28%	6.60%	8.94%
Benchmark	-0.74%	-0.16%	0.77%	5.37%	7.03%	7.97%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh Dokwal	3	0	8
Mr. Raghavan MJ	13	7	8
Launch Date	16-Jul-09		
Benchmark	Nifty 50 (10%) CompBex (90%)		
Risk Profile	Low		
NAV as on 30-Sep-22	31.0187		
Modified Duration	3.63		

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

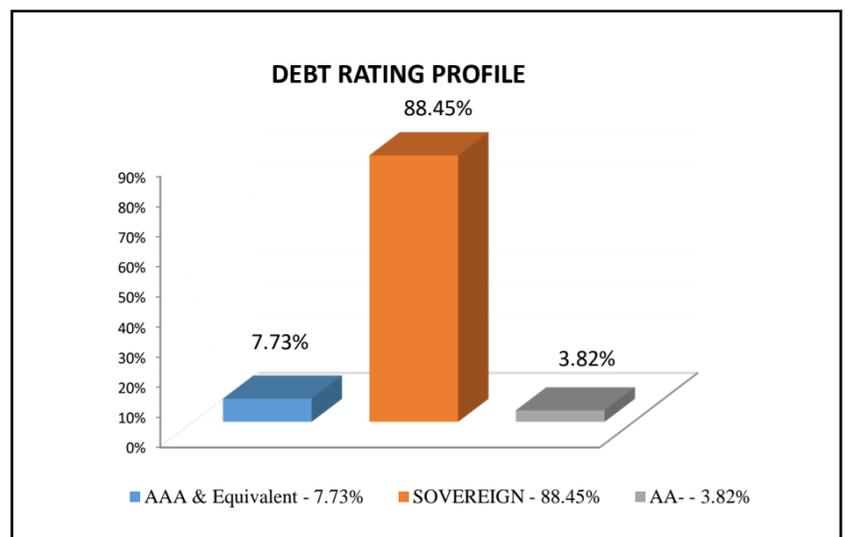
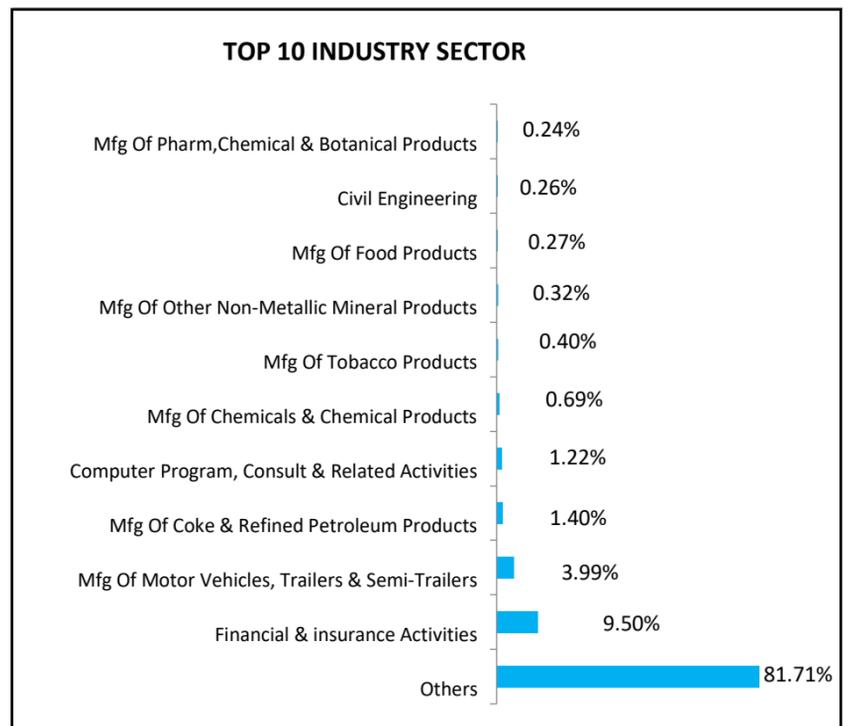
Equity	% of AUM
Reliance Industries Ltd.	1.37%
ICICI Bank Ltd	1.01%
Infosys Limited	0.70%
Bajaj Finance Limited	0.59%
HDFC Bank Ltd.	0.57%
ITC Ltd.	0.40%
Axis Bank Ltd.	0.36%
Tata Consultancy Services Ltd.	0.36%
Sundram Fasteners Ltd	0.34%
Maruti Suzuki India Ltd.	0.33%
Others	3.65%
Total	9.67%

Corporate Debt	% of AUM
8.54% REC Limited B & D 15-11-2028 V	3.24%
9.77% Tata Motors B & D 12-09-2024	3.17%
8.95% PFC B & D 30-03-2025 64.lii	3.17%
8.49% NTPC B & D 25-03-2025	0.01%
Total	9.60%

Government Securities	% of AUM
7.72% GOI CG 25-05-2025	23.38%
6.54% GOI CG 17-01-2032	10.12%
7.92% Madhya Pradesh SDL 22-03-2024 Uday	9.28%
7.38% GOI CG 20-06-2027	9.25%
7.54% GOI CG 23-05-2036	7.72%
7.26% GOI Cg 22-08-2032	6.09%
7.17% GOI CG 08-01-2028	3.06%
7.10% GOI CG 18-04-2029	3.03%
8.94% Gujrat SDL 24-09-2024	1.58%
Total	73.51%

Money Market	7.22%
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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%.
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GROUP GROWTH PLUS FUND (ULGF005250909GRPGRT+FND111) as on 30 September 2022

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	45.46	0.85
Debt	25	65	32.22	0.60
Money Market	0	40	22.33	0.42
TOTAL			100.00	1.86

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Growth Plus Fund	-1.65%	0.20%	-0.70%	12.37%	11.18%	11.55%
Benchmark	-1.90%	-0.79%	-0.40%	12.31%	10.29%	9.06%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh Dokwal	3	0	8
Mr. Raghavan MJ	13	7	8
Launch Date	25-Sep-09		
Benchmark	Nifty 50 (45%) CompBex (55%)		
Risk Profile	High		
NAV as on 30-Sep-22	41.5247		
Modified Duration	2.61		

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

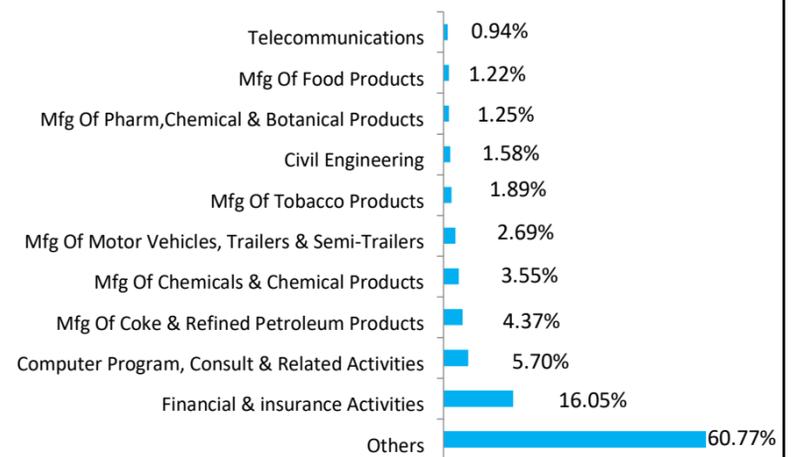
Equity	% of AUM
ICICI Bank Ltd	4.30%
Reliance Industries Ltd.	4.25%
HDFC Bank Ltd.	3.49%
Infosys Limited	3.26%
ITC Ltd.	1.89%
Housing Development Finance Corpn	1.73%
Kotak Mahindra Bank Ltd.	1.64%
Axis Bank Ltd.	1.62%
Larsen & Toubro Ltd.	1.58%
Hindustan Unilever Ltd.	1.52%
Others	20.16%
Total	45.46%

Government Securities	% of AUM
7.38% GOI CG 20-06-2027	24.22%
7.54% GOI CG 23-05-2036	2.70%
7.26% GOI Cg 22-08-2032	2.66%
7.10% GOI CG 18-04-2029	2.65%
Total	32.22%

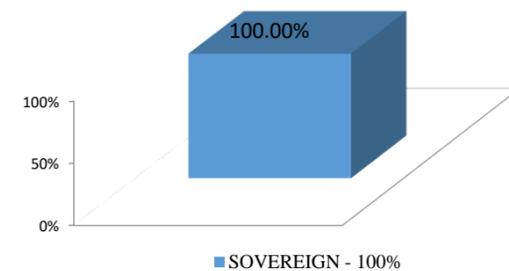
Money Market	22.33%
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Grand Total	100%
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TOP 10 INDUSTRY SECTOR



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.

GROUP BALANCED PLUS FUND (SFIN - ULGF002160709GRPBAL+FND111) as on 30 September 2022

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	20	35	30.56	2.55
Debt	40	80	60.11	5.01
Money Market	0	40	9.33	0.78
TOTAL			100.00	8.34

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Balanced Plus Fund	-1.21%	-0.08%	0.09%	8.00%	8.31%	10.22%
Benchmark	-1.24%	-0.41%	0.31%	8.34%	8.50%	8.67%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh Dokwal	3	0	8
Mr. Raghavan MJ	13	7	8
Launch Date	16-Jul-09		
Benchmark	Nifty 50 (25%) CompBex (75%)		
Risk Profile	Medium to High		
NAV as on 30-Sep-22	36.1734		
Modified Duration	2.64		

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

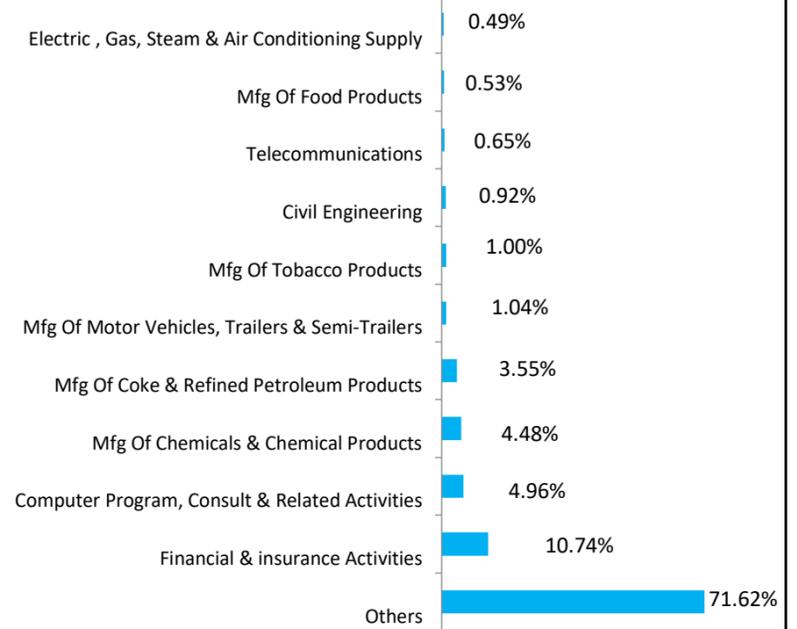
Equity	% of AUM
Hindustan Unilever Ltd.	4.00%
HDFC Bank Ltd.	3.62%
Reliance Industries Ltd.	3.55%
Infosys Limited	3.34%
ICICI Bank Ltd	2.17%
Housing Development Finance Corpn	1.04%
ITC Ltd.	1.00%
Larsen & Toubro Ltd.	0.92%
Axis Bank Ltd.	0.87%
Tata Consultancy Services Ltd.	0.81%
Others	9.23%
Total	30.56%

Government Securities	% of AUM
7.38% GOI CG 20-06-2027	60.11%
Total	60.11%

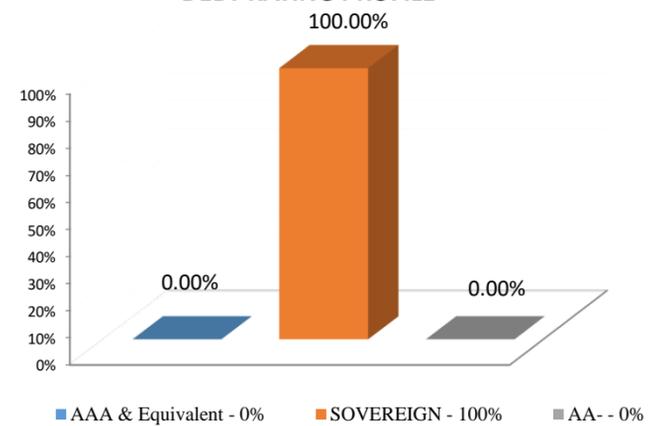
Money Market	9.33%
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Grand Total	100%
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TOP 10 INDUSTRY SECTOR



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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GROUP SHORT TERM PLUS FUND (SFIN - ULGF007180711GRPSHT+FND111) as on 30 September 2022

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	13	7	8
Launch Date	18-Jun-11		
Benchmark	Crisil CompBex		
Risk Profile	Low		
NAV as on 30-Sep-22	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)

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GROUP DEBT PLUS FUND II (SFIN - ULGF011200913GRDBT+FND2111) as on 30 September 2022

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	9.94	14.25
Debt	40	100	73.58	105.57
Money Market	0	40	16.49	23.65
TOTAL			100.00	143.47

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Debt Plus Fund II	-0.87%	-0.11%	0.43%	5.13%	6.55%	8.58%
Benchmark	-0.74%	-0.16%	0.77%	5.37%	7.03%	8.70%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh Dokwal	3	0	8
Mr. Raghavan MJ	13	7	8
Launch Date	31-Mar-14		
Benchmark	Nifty 50 (10%) CompBex (90%)		
Risk Profile	Low to Medium		
NAV as on 30-Sep-22	20.1453		
Modified Duration	3.60		

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
ICICI Bank Ltd	0.96%
Reliance Industries Ltd.	0.95%
HDFC Bank Ltd.	0.78%
Infosys Limited	0.69%
ITC Ltd.	0.41%
Housing Development Finance Corpn	0.39%
Axis Bank Ltd.	0.39%
Larsen & Toubro Ltd.	0.37%
Tata Consultancy Services Ltd.	0.34%
Kotak Mahindra Bank Ltd.	0.30%
Others	4.36%
Total	9.94%

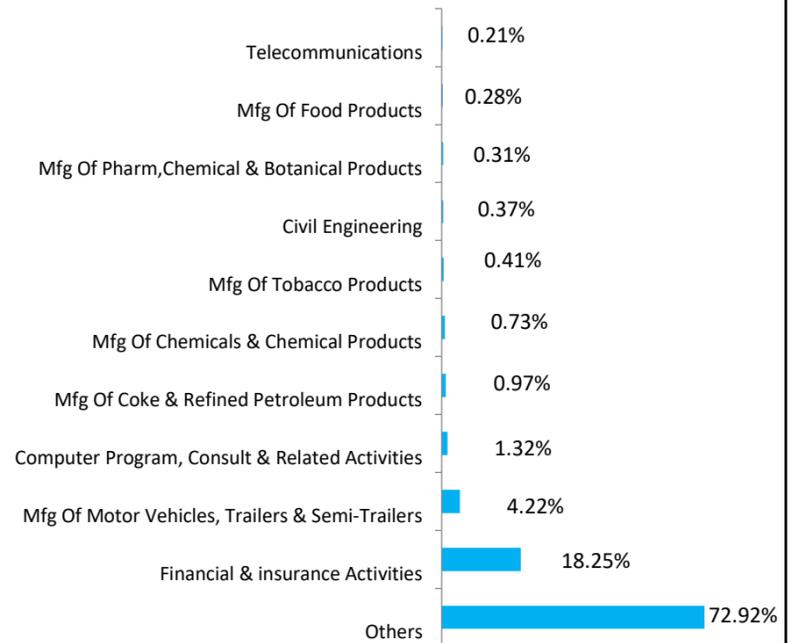
Corporate Debt	% of AUM
7.78% Sundaram Fin B & D 26-03-2031 U 15	4.77%
8.70% REC Limited B & D 28-09-2028 GOI-Iv	4.59%
9.77% Tata Motors B & D 12-09-2024	3.60%
7.49% IRFC B & D 30-05-2027 120	2.78%
8.54% REC Limited B & D 15-11-2028 V	1.47%
8.27% REC Limited B & D 06-02-2025 130	1.06%
8.49% NTPC B & D 25-03-2025	0.00%
Total	18.27%

Government Securities	% of AUM
7.10% GOI CG 18-04-2029	12.03%
7.17% GOI CG 08-01-2028	11.12%
6.54% GOI CG 17-01-2032	7.70%
8.94% Gujrat SDL 24-09-2024	7.14%
8.47% Gujrat SDL 21-08-2028	3.27%
7.38% GOI CG 20-06-2027	3.00%
7.54% GOI CG 23-05-2036	2.10%
7.26% GOI Cg 22-08-2032	1.76%
7.92% Madhya Pradesh SDL 22-03-2024 Uday	1.47%
7.72% GOI CG 25-05-2025	1.41%
Others	4.30%
Total	55.31%

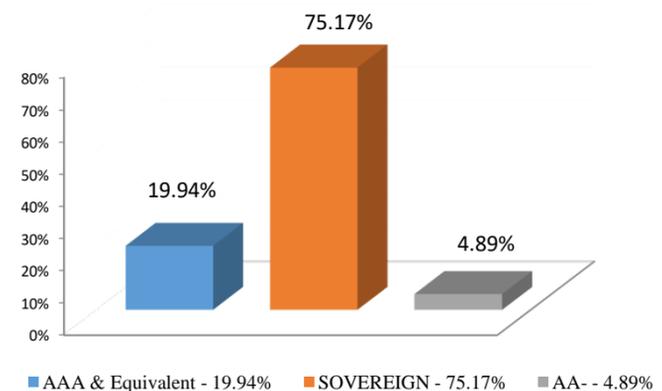
Money Market	16.49%
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Grand Total	100%
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TOP 10 INDUSTRY SECTOR



DEBT RATING PROFILE



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GROUP BALANCED PLUS FUND II (SFIN - ULGF010200913GRBAL+FND2111) as on 30 September 2022

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

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	20	35	24.36	27.47
Debt	40	80	59.46	67.06
Money Market	0	40	16.18	18.24
TOTAL			100.00	112.77

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Balanced Plus Fund II	-1.23%	-0.14%	0.04%	7.84%	8.01%	8.98%
Benchmark	-1.24%	-0.41%	0.31%	8.34%	8.50%	8.76%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh Dokwal	3	0	8
Mr. Raghavan MJ	13	7	8
Launch Date	14-Oct-14		
Benchmark	Nifty 50 (25%) CompBex (75%)		
Risk Profile	Medium to High		
NAV as on 30-Sep-22	19.8421		
Modified Duration	3.41		

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

ASSET CATEGORY

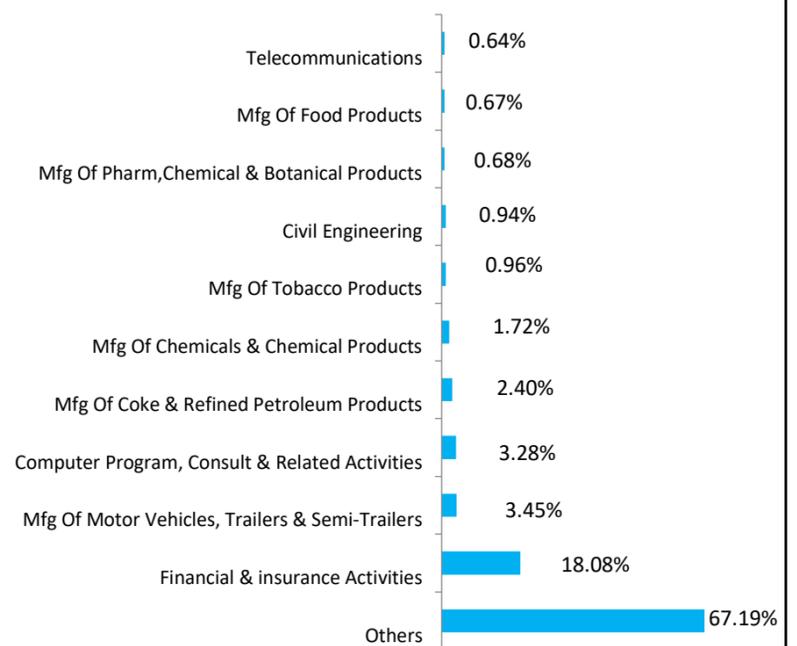
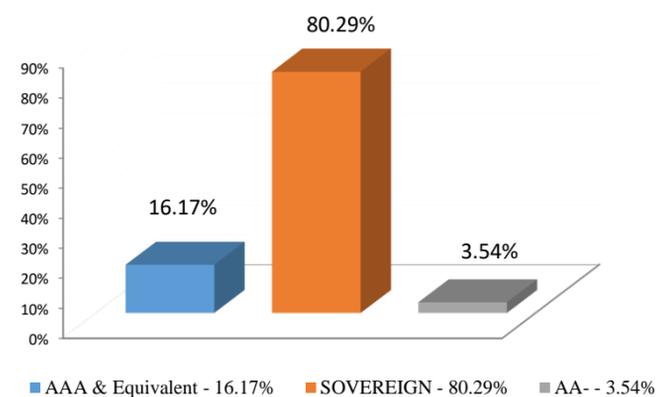
Equity	% of AUM
Reliance Industries Ltd.	3.55%
ICICI Bank Ltd	2.17%
HDFC Bank Ltd.	3.62%
Infosys Limited	3.34%
Housing Development Finance Corpn	1.04%
ITC Ltd.	1.00%
Larsen & Toubro Ltd.	0.92%
Axis Bank Ltd.	0.87%
Tata Consultancy Services Ltd.	0.81%
Kotak Mahindra Bank Ltd.	0.80%
Others	6.23%
Total	24.36%

Corporate Debt	% of AUM
7.78% Sundaram Fin B & D 26-03-2031 U 15	3.04%
8.70% REC Limited B & D 28-09-2028 GOI-Iv	2.64%
9.77% Tata Motors B & D 12-09-2024	2.11%
8.95% PFC B & D 30-03-2025 64.Iii	2.01%
8.54% REC Limited B & D 15-11-2028 V	1.03%
8.27% REC Limited B & D 06-02-2025 130	0.90%
8.49% NTPC B & D 25-03-2025	0.00%
Total	11.72%

Government Securities	% of AUM
7.10% GOI CG 18-04-2029	14.86%
7.17% GOI CG 08-01-2028	7.02%
6.54% GOI CG 17-01-2032	5.76%
8.94% Gujrat SDL 24-09-2024	4.56%
7.38% GOI CG 20-06-2027	4.13%
8.47% Gujrat SDL 21-08-2028	3.23%
7.92% Madhya Pradesh SDL 22-03-2024 Uday	1.78%
7.26% GOI Cg 22-08-2032	1.76%
7.54% GOI CG 23-05-2036	1.34%
8.27% Tamil Nadu SDL 12-08-2025	0.91%
Others	2.39%
Total	47.74%

Money Market	16.18%
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Grand Total	100%
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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.

GROUP GROWTH PLUS FUND II (ULGF009200913GRGT+FND2111) as on 30 September 2022

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	46.61	2.48
Debt	25	65	28.33	1.51
Money Market	0	40	25.06	1.34
TOTAL			100.00	5.33

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Growth Plus Fund II	-1.79%	0.66%	-0.08%	12.86%	10.85%	9.08%
Benchmark	-1.90%	-0.79%	-0.40%	12.31%	10.29%	8.50%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Devesh Dokwal	3	0	8
Mr. Raghavan MJ	13	7	8
Launch Date	04-Mar-15		
Benchmark	Nifty 50 (45%) CompBex (55%)		
Risk Profile	High		
NAV as on 30-Sep-22	19.3287		
Modified Duration	2.63		

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

ASSET CATEGORY

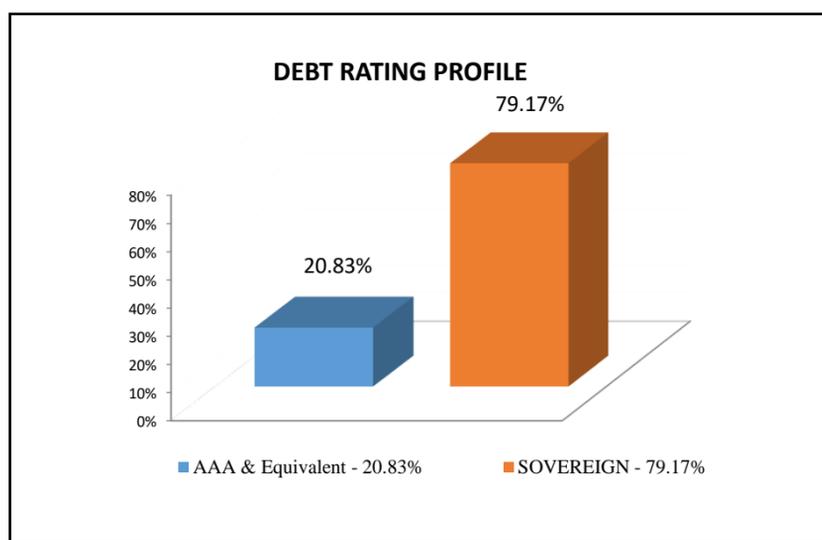
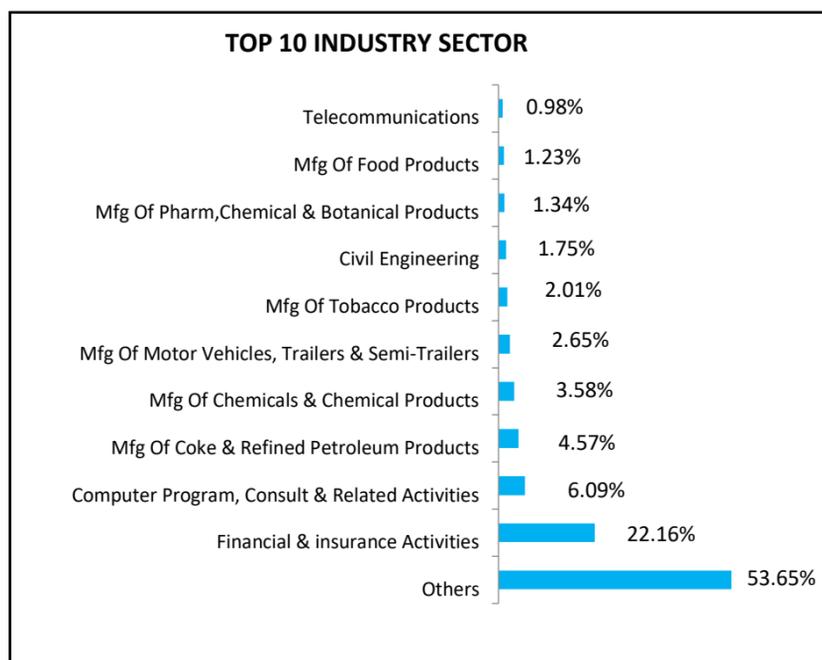
Equity	% of AUM
Reliance Industries Ltd.	4.46%
ICICI Bank Ltd	4.37%
HDFC Bank Ltd.	3.68%
Infosys Limited	3.19%
ITC Ltd.	2.01%
Larsen & Toubro Ltd.	1.75%
Housing Development Finance Corpn	1.71%
Tata Consultancy Services Ltd.	1.52%
Axis Bank Ltd.	1.48%
Hindustan Unilever Ltd.	1.46%
Others	21.00%
Total	46.61%

Corporate Debt	% of AUM
8.70% REC Limited B & D 28-09-2028 GOI-Iv	1.99%
8.54% REC Limited B & D 15-11-2028 V	1.98%
8.95% PFC B & D 30-03-2025 64.Iii	1.93%
Total	5.90%

Government Securities	% of AUM
7.10% GOI CG 18-04-2029	6.47%
7.38% GOI CG 20-06-2027	5.64%
7.54% GOI CG 23-05-2036	3.77%
7.26% GOI Cg 22-08-2032	3.72%
7.72% GOI CG 25-05-2025	1.90%
7.17% GOI CG 08-01-2028	0.93%
Total	22.43%

Money Market	% of AUM
Total	25.06%

Grand Total	% of AUM
Total	100%



*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.

GROUP SHORT TERM PLUS FUND II (SFIN - ULGF013200913GRSHT+FND2111) as on 30 September 2022

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	43.74	0.86
Money Market	0	75	56.26	1.10
TOTAL			100.00	1.96

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Short Term Plus Fund II	0.09%	0.79%	2.07%	3.14%	4.69%	7.16%
Benchmark	-0.41%	-0.02%	1.03%	3.40%	6.00%	7.40%

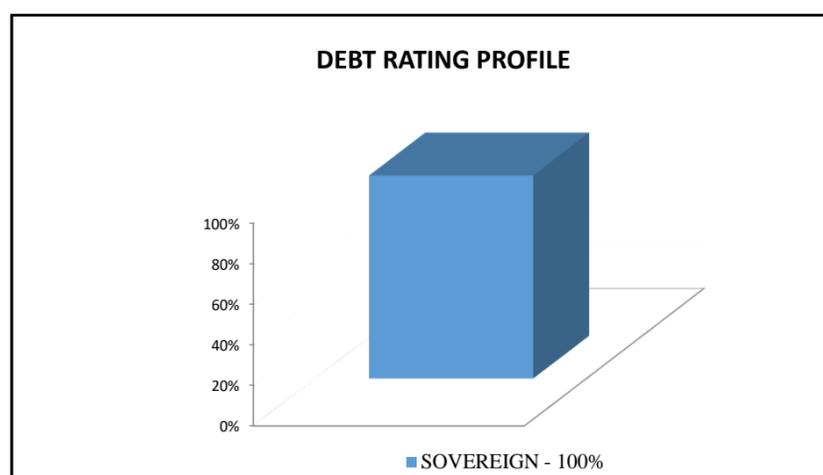
Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	7	8
Launch Date	31-Mar-15		
Benchmark	Crisil CompBex		
Risk Profile	Low		
NAV as on 30-Sep-22	16.8105		
Modified Duration	0.49		

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
7.68% GOI CG 15-12-2023	43.74%
Money Market	56.26%
Grand Total	100%



*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.

GROUP MONEY MARKET PLUS FUND (SFIN - ULGF008030613GRPMNMTFND111) as on 30 September 2022

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	100.00	2.26
TOTAL			100.00	2.26

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group Money Market Plus Fund	0.38%	1.91%	3.31%	2.99%	3.40%	4.42%
Benchmark	0.32%	1.87%	3.82%	3.73%	4.32%	5.35%

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	7	8
Launch Date	18-Sep-17		
Benchmark	CRISIL T-Bill Index		
Risk Profile	Low		
NAV as on 30-Sep-22	12.4372		
Modified Duration	0.10		

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

ASSET CATEGORY

Money Market	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.

GROUP STO PLUS FUND II (SFIN - ULGF012200913GRSTOPLUS2111) as on 30 September 2022

INVESTMENT OBJECTIVE: The objective of this fund is to park the funds in liquid and safe instruments for a temporary period so as to minimize risk linked to market volatility at the time of investment & then systematically transferred to Group Growth Plus Fund.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Money Market	100	100	-	-
TOTAL			-	-

FUND PERFORMANCE*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Inception
Group STO Plus Fund li	NA	NA	NA	NA	NA	NA
Benchmark	NA	NA	NA	NA	NA	NA

Fund Description

Fund Manager Name	No of Funds Managed		
	Equity	Debt	Balanced
Mr. Raghavan MJ	13	7	8
Launch Date	05-Sep-18		
Benchmark	CRISIL T-Bill Index		
Risk Profile	Low		
NAV as on 30-Sep-22	10.1404		
Modified Duration	NA		

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

*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.

SBI Life - Group Retirement Fund – Traditional as on 30 September 2022

INVESTMENT OBJECTIVE: The investment objective of the Group Retirement Fund is capital protection and to provide optimal return to the policyholders on a consistent basis within a reasonable risk framework.

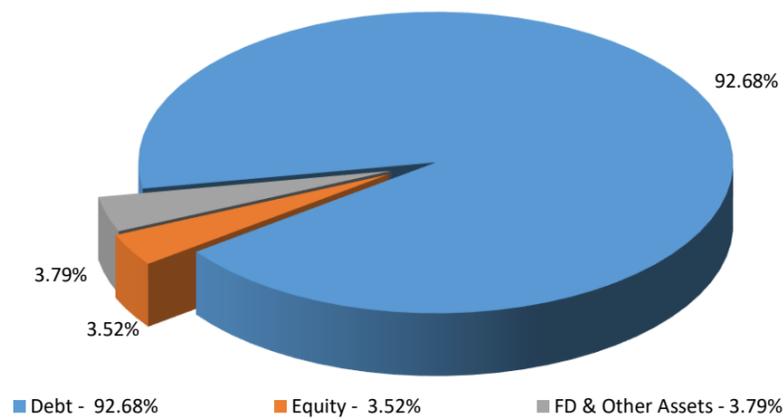
Fund Details

Group Retirement Fund	Yield (p.a.)	
	Min	Max
Financial Year		
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%

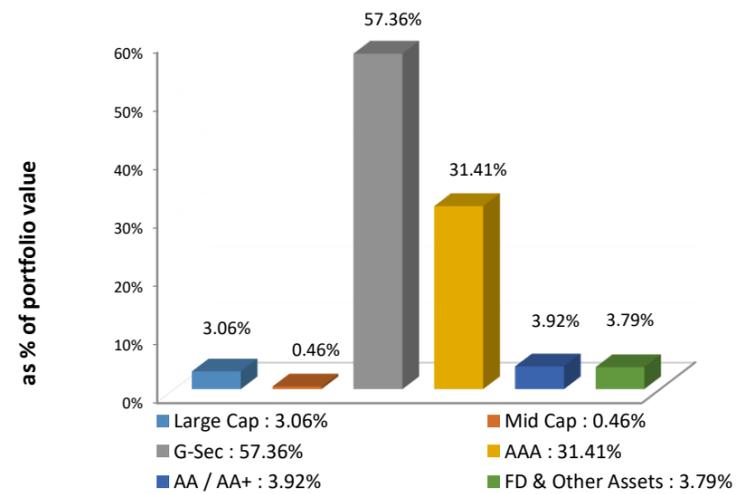
Fund Description

Launch Date	September 2003
Modified Duration	4.35

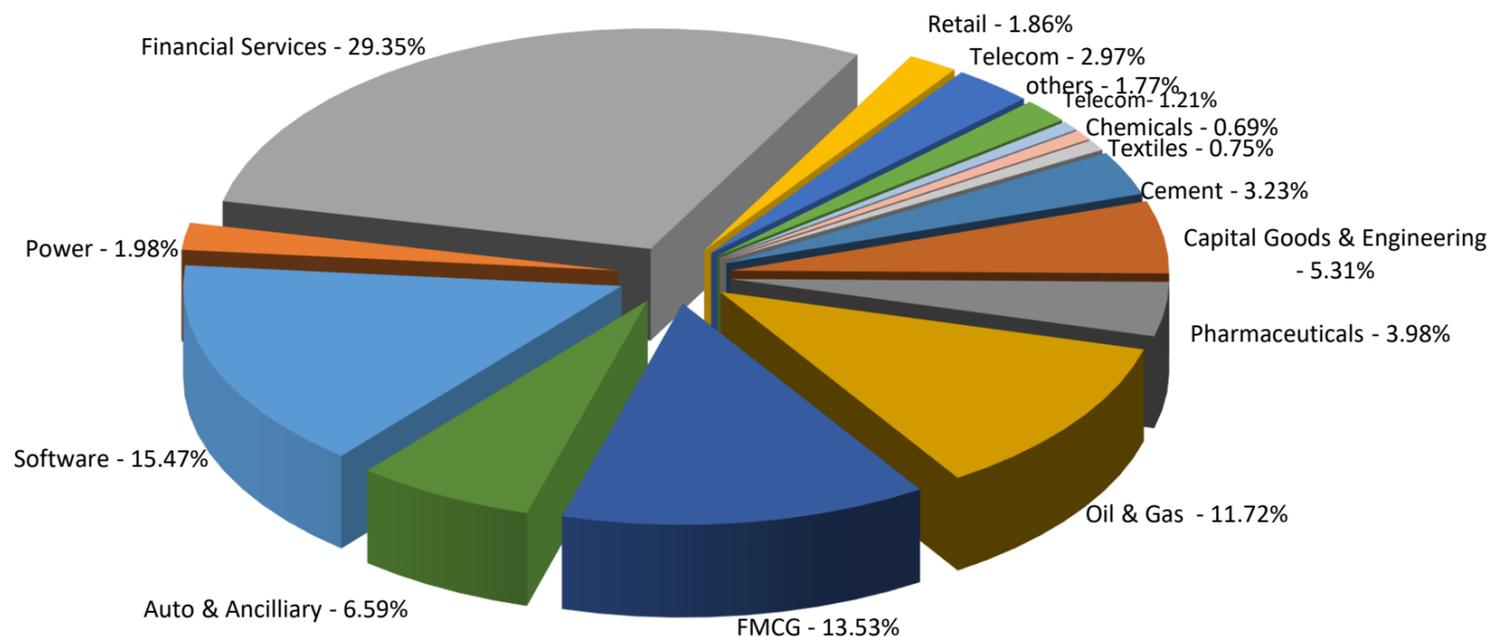
ASSET ALLOCATION



ASSET ALLOCATION



SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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

SBI Life – CapAssure Gold Fund – Traditional (SAIN : 111N091V01001) as on 30 September 2022

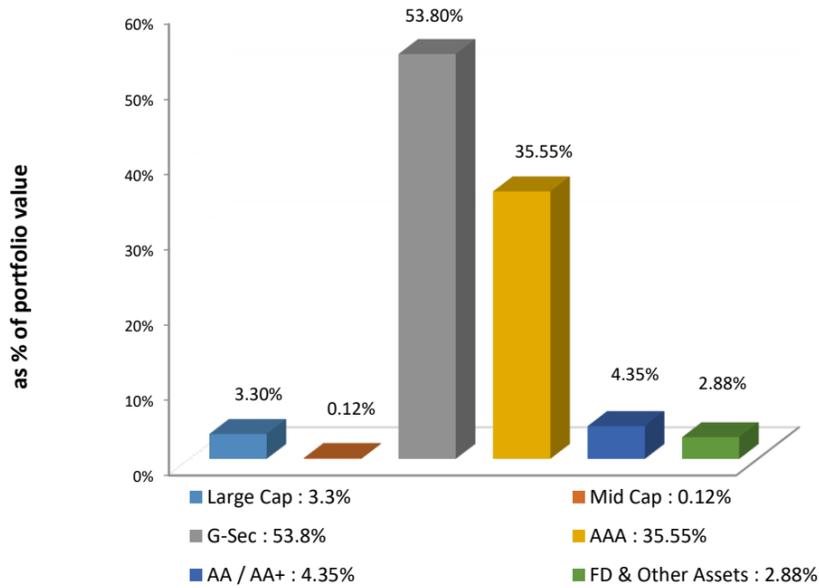
INVESTMENT OBJECTIVE: The investment objective of the CapAssure Gold Fund is capital protection and to provide optimal return to the policyholders on a consistent basis within a reasonable risk framework.

Fund Details

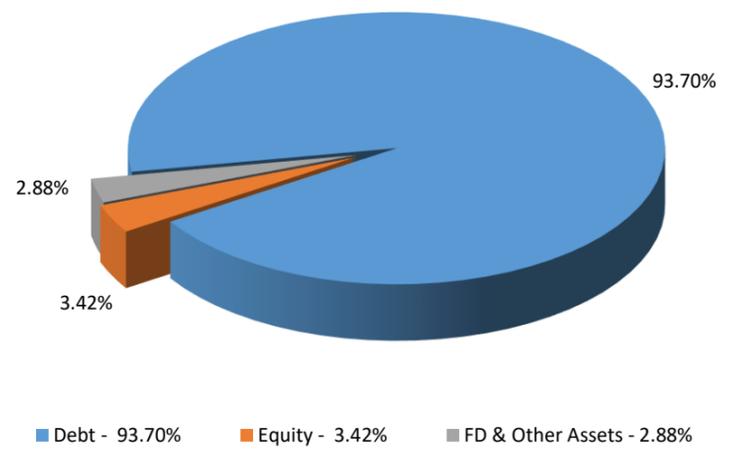
Launch Date	October 2013
Modified Duration	3.87
AUM as on September 30, 2022	₹ 4,419.58 crores

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

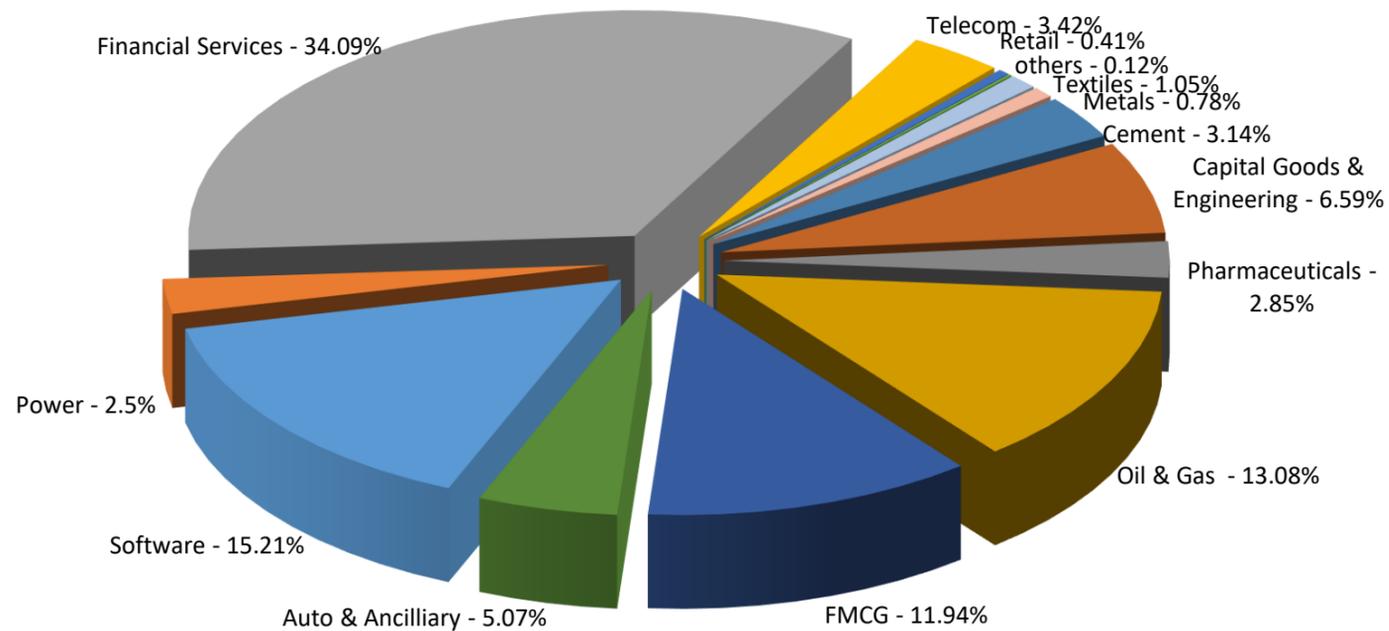
ASSET ALLOCATION



ASSET ALLOCATION



SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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

SBI Life – CapAssure Gold Fund II– Traditional (SAIN : 111N091V02004) as on 30 September 2022

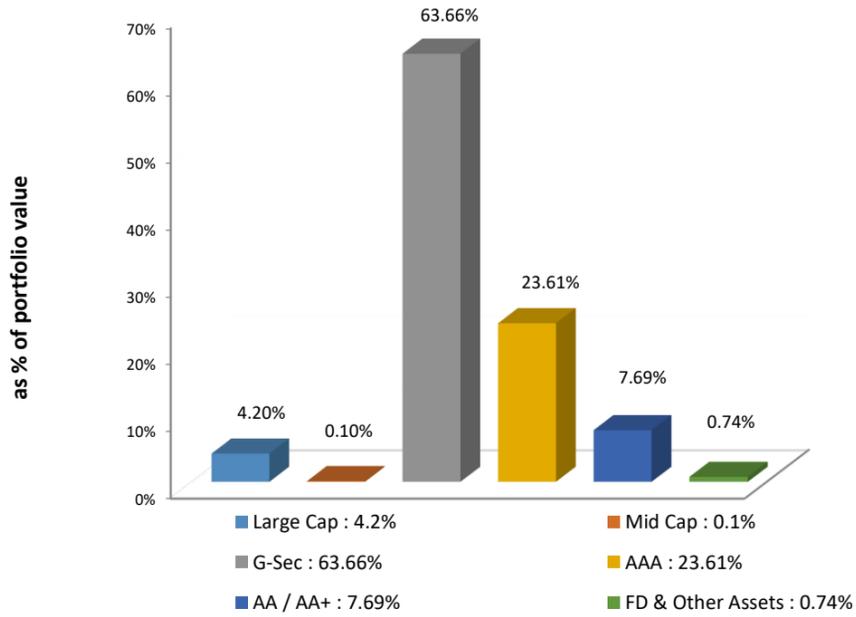
INVESTMENT OBJECTIVE: The investment objective of the CapAssure Gold Fund II is capital protection and to provide optimal return to the policyholders on a consistent basis within a reasonable risk framework.

Fund Details

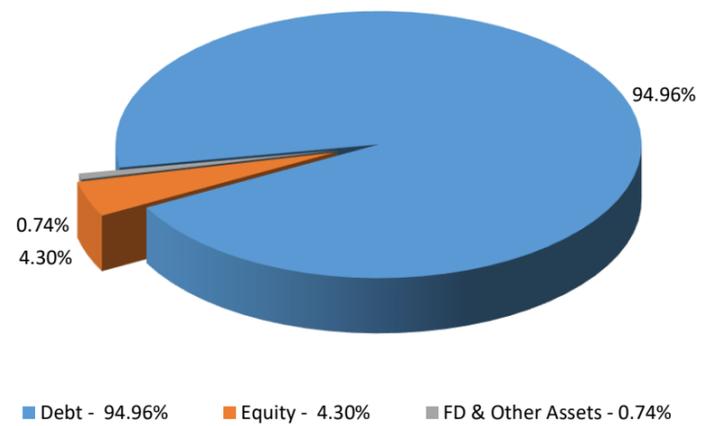
Launch Date	April 2017
Modified Duration	4.08
AUM as on September 30, 2022	₹ 2,096.34 crores

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

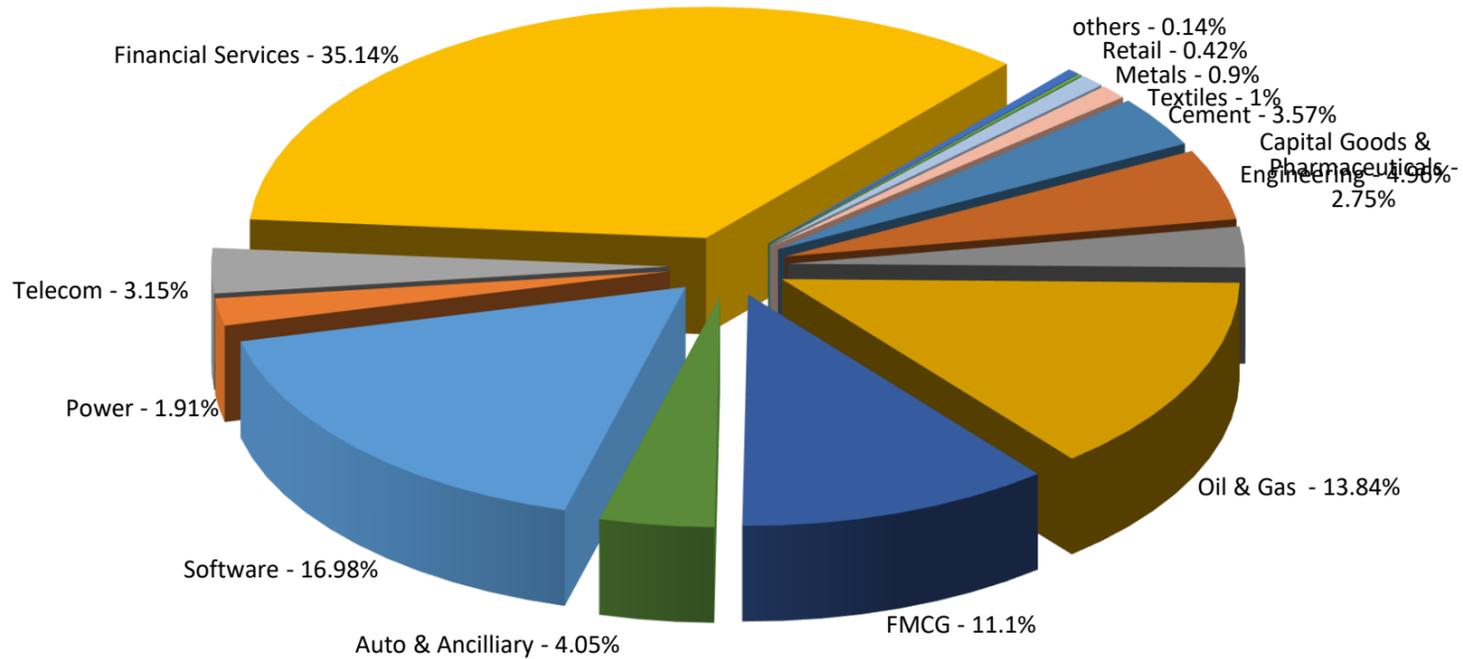
ASSET ALLOCATION



ASSET ALLOCATION



SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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