

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 3)	SBI Life – Smart Scholar (UIN: 111L073V0 3)	SBI Life – Retire Smart (UIN: 111L094V0 2)	SBI Life – Smart Wealth Builder (UIN: 111L095V0 2)	SBI Life – Smart Wealth Assure (UIN: 111L077V0 3)	SBI Life – eWealth Insurance (UIN: 111L100V0 3)	SBI Life – Smart Privilege (UIN: 111L107V0 2)	SBI Life - Smart InsureWealth Plus (UIN : 111L125V0 2)	SBI Life - Saral InsureWealth Plus (UIN : 111L124V0 2)
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	✓	✓			✓	✓		✓	✓	✓

Please note that SBI Life - Smart Performer (UIN:111L068V01), SBI Life - Smart Scholar (UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013. Also SBI Life – Unit Plus Super (UIN:111L069V01), SBI Life - Saral Maha Anand (UIN:111L070V01), SBI Life – Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014. Also, SBI Life - Smart Scholar(UIN : 111L073V02) has been withdrawn w.e.f 15th January 2020. Also, SBI Life - Smart Power Insurance (UIN : 111L090V01), SBI Life - Smart Wealth Assure (UIN : 111L077V02), SBI Life - Smart InsureWealth Plus (UIN : 111L125V01), SBI Life - Saral InsureWealth (UIN : 111L124V01) has been withdrawn w.e.f 29th January 2020. Also SBI Life -Smart Elite (UIN : 111L072V02), SBI Life - Smart

Wealth Builder (UIN : 111L095V01), SBI Life - Smart Privilege (UIN : 111L107V01), SBI Life - Saral Maha Anand (UIN : 111L070V02), SBI Life - Retire Smart (UIN : 111L094V01) has been withdrawn w.e.f 1st February 2020. Also SBI Life - eWealth Insurance (UIN : 111L100V02) has been withdrawn w.e.f 20th January 2020. However, the funds under the products are still in force.

\* The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the 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 Aug 31, 2021 (₹ 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
<b>Equity</b>	10-Jan-05	33,136.84	NIFTY 50	48.14	50.45	24.00	24.67	13.25	13.62	13.28	14.64	13.59	14.29	17.02	13.83
<b>Equity Pension</b>	15-Jan-07	585.86		53.79	50.45	25.64	24.67	13.48	13.62	13.97	14.64	14.47	14.29	11.62	9.77
<b>Equity Pension II</b>	03-Jan-14	4,760.79		51.51	50.45	25.01	24.67	13.75	13.62	14.14	14.64	14.31	14.29	14.93	14.29
<b>Equity Optimiser</b>	21-Jan-08	1,606.54	Nifty 50 (80%) LiquiFEX (20%)	43.78	39.94	20.37	20.95	11.73	12.38	12.31	13.19	12.62	12.90	10.01	7.97
<b>Equity Optimiser Pension</b>	21-Jan-08	167.80		43.92	39.94	23.54	20.95	13.73	12.38	14.05	13.19	14.19	12.90	10.57	7.97
<b>Equity Elite</b>	25-Feb-08	12.13		47.13	39.94	26.65	20.95	16.15	12.38	16.08	13.19	16.06	12.90	13.36	8.05
<b>Equity Elite Fund II</b>	10-Feb-10	8,205.60		39.93	39.94	21.05	20.95	12.05	12.38	12.80	13.19	12.87	12.90	11.72	11.07
<b>Top 300</b>	07-Jan-10	1,127.77		42.46	39.94	24.56	20.95	14.62	12.38	15.03	13.19	14.76	12.90	12.45	10.21
<b>Top 300 Pension</b>	18-Jan-10	199.66	42.99	39.94	25.10	20.95	14.81	12.38	15.33	13.19	14.99	12.90	12.24	10.22	
<b>Growth</b>	24-Nov-05	1,869.36	Nifty 50 (70%) CompBex (30%)	39.18	35.65	21.30	20.25	13.80	13.04	12.92	12.92	13.07	12.73	12.75	11.26
<b>Growth Pension</b>	15-Feb-07	207.90		40.18	35.65	22.07	20.25	13.78	13.04	13.33	12.92	13.48	12.73	11.80	8.37
<b>Balanced</b>	5-Dec-05	17,877.31	Nifty 50 (50%) CompBex (50%)	25.45	26.43	16.11	17.02	11.80	12.39	11.01	11.57	11.28	11.51	11.23	10.52
<b>Balanced Pension</b>	21-Feb-07	91.74		26.90	26.43	18.10	17.02	13.15	12.39	12.40	11.57	12.55	11.51	12.10	9.31
<b>Bond</b>	10-Jan-05	26,324.57	CRISIL CompBex	5.22	5.55	7.07	8.18	9.14	9.86	6.83	7.55	7.13	7.90	8.62	7.44
<b>Bond Pension</b>	16-Jan-07	397.05		5.19	5.55	7.35	8.18	9.69	9.86	7.48	7.55	7.70	7.90	9.00	7.88
<b>Bond Pension II</b>	03-Jan-14	12,472.09		5.30	5.55	6.70	8.18	8.46	9.86	6.17	7.55	6.60	7.90	8.43	9.22
<b>FlexiProtect</b>	8-Mar-09	0.22	NA	1.39	NA	1.83	NA	2.76	NA	3.25	NA	4.02	NA	9.79	NA
<b>FlexiProtect (Series II)</b>	8-Jan-10	0.07		2.00	NA	2.98	NA	3.43	NA	4.12	NA	4.99	NA	7.87	NA

Funds	Inception Date	AUM as on Aug 31, 2021 (₹ 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
Daily Protect	6-Sep-10	0.01	NA	4.57	NA	4.50	NA	5.26	NA	5.21	NA	5.87	NA	6.57	NA
Daily Protect II	4-Mar-11	0.01		2.22	NA	3.85	NA	4.70	NA	4.85	NA	5.56	NA	7.62	NA
Daily Protect III	1-Sep-11	0.37		3.12	NA	4.47	NA	4.70	NA	5.06	NA	6.00	NA	9.27	NA
Index	07-Jan-10	150.95	Nifty 50	49.46	50.45	25.12	24.67	13.08	13.62	15.03	14.64	13.64	14.29	10.61	10.65
Index Pension	18-Jan-10	33.80		49.07	50.45	24.94	24.67	13.07	13.62	14.13	14.64	13.66	14.29	11.01	10.66
Money Market	1-Feb-06	316.91	CRISIL T-Bill Index #	3.38	3.69	4.33	4.72	5.23	5.64	5.46	5.89	5.81	6.06	6.85	7.05
Money Market Pension	20-Mar-08	54.13		3.41	3.69	4.33	4.72	5.24	5.64	5.46	5.89	5.82	6.06	7.37	7.10
Money Market Pension II	03-Jan-14	653.91		3.17	3.69	4.07	4.72	4.94	5.64	5.18	5.89	5.53	6.06	6.39	6.89
Guaranteed Pension Fund (GPF070211)	9-Feb-11	4.38	NA	4.74	NA	6.79	NA	8.86	NA	6.57	NA	6.75	NA	7.33	NA
P/E Managed	8-Sep-10	316.31		23.26	NA	17.17	NA	9.80	NA	10.15	NA	10.26	NA	9.39	NA
Discontinued Policy	11-Apr-11	6,935.20		4.76	NA	5.64	NA	7.04	NA	5.99	NA	6.16	NA	6.77	NA
Discontinued Pension	03-Jan-14	1,390.35		4.83	NA	5.91	NA	7.47	NA	5.58	NA	5.66	NA	7.53	NA
Pure Fund	15-Jun-16	506.06		49.06	NA	28.44	NA	13.44	NA	12.70	NA	12.33	NA	13.77	NA
Midcap Fund	15-Jun-16	5,214.46	NIFTY Free Float Midcap 100	62.82	70.34	34.38	34.74	17.67	12.57	16.17	11.66	16.69	13.08	19.07	15.44
Bond Optimiser Fund	24-Jan-19	832.98	NA	14.90	13.54	13.28	11.84	NA	NA	NA	NA	NA	NA	21.52	11.94
Corporate Bond Fund	24-Jan-19	416.04	NA	6.39	6.63	8.60	9.42	NA	NA	NA	NA	NA	NA	10.52	10.63

\*\*Past performance of any of the funds above is not indicative of their future performance.

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

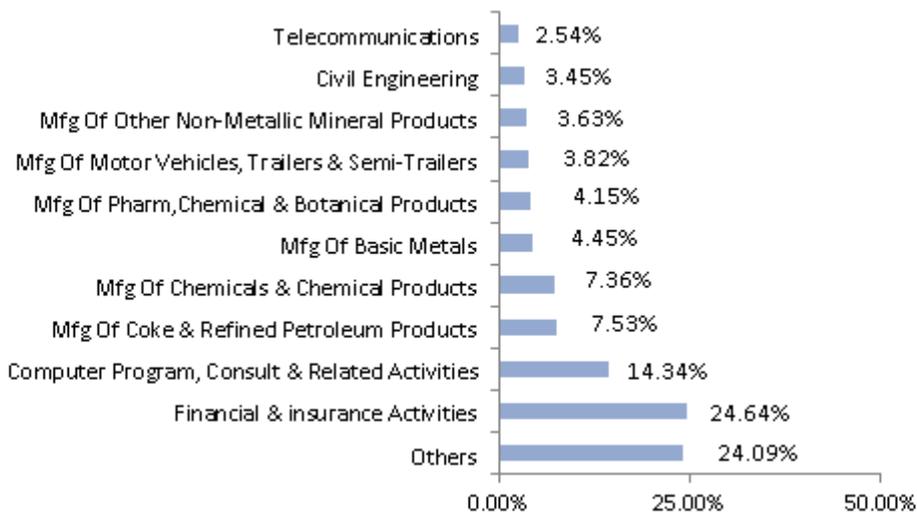
**Equity Fund (SFIN - ULIF001100105EQUITY-FND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	97.84	32,420.80
Debt	0	20	0.00	0.98
Money Market	0	20	2.16	715.06
<b>TOTAL</b>			<b>100.00</b>	<b>33,136.84</b>

**Fund Description**

Fund Manager Name	Raghavan / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	14	11	10
Launch Date	10-Jan-05		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Aug-21	136.9601		
Modified Duration	0.01		

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

**EQUITY**

Security Name	% of total portfolio
INFOSYS LIMITED	7.43%
RELIANCE INDUSTRIES LTD.	7.11%
ICICI BANK LTD.	6.09%
HDFC BANK LTD.	5.78%
TATA CONSULTANCY SERVICES LTD.	3.65%
HINDUSTAN UNILEVER LTD.	3.54%
HOUSING DEVELOPMENT FINANCE CORPN.	3.46%
LARSEN & TOUBRO LTD.	3.45%
BAJAJ FINANCE LIMITED	3.14%
NIPPON INDIA ETF BANK BEES	2.79%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.16%	715.06

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Fund	7.52%	17.83%	48.14%	24.00%	13.25%	17.02%
Benchmark	8.69%	17.92%	50.45%	24.67%	13.62%	13.83%

- \*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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**Bond Fund (SFIN - ULIF002100105BONDULPFND111)**

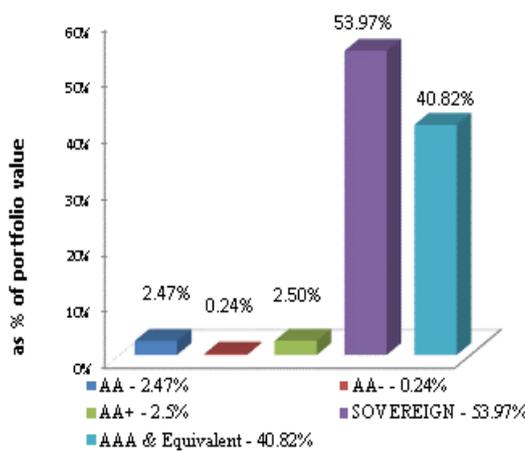
**INVESTMENT OBJECTIVE**

To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

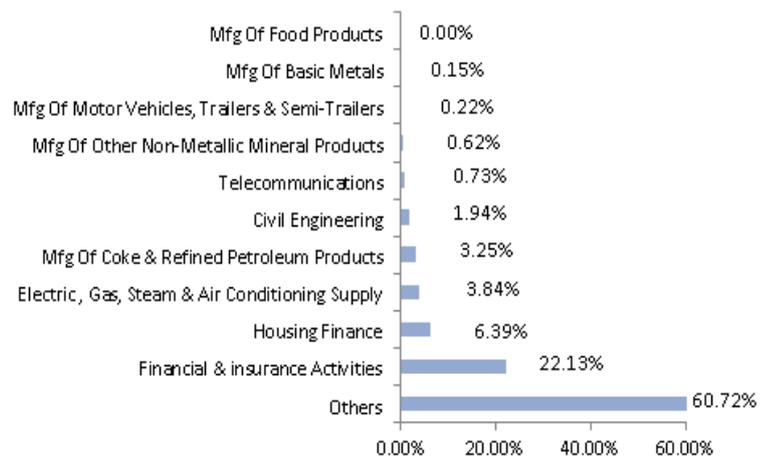
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	95.95	25,258.93
Money Market	0	40	4.05	1,065.64
<b>TOTAL</b>			<b>100.00</b>	<b>26,324.57</b>

Fund Description			
Fund Manager Name	Nirmal Gandhi		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	1	0
Launch Date	10-Jan-05		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Aug-21	39.6086		
Modified Duration	4.78		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	4.85%
6.64% GOI CG 16-06-2035	4.62%
7.17% GOI CG 08-01-2028	4.15%
0.00% GOI FRB 22-09-2033	3.19%
6.94% CHATTISGARH SDL 24-03-2029	2.30%
6.79% GOI CG 15-05-2027	2.27%
7.95% GOI CG 28-08-2032	2.18%
6.22% GOI CG 16-03-2035	1.80%
6.10% GOI CG 12-07-2031	1.51%
5.22% GOI CG 15-06-2025	1.35%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.17% RIL B & D 08-11-2022 PPD-D	1.86%
7.95% HDFC BANK B & D 21-09-2026 1 2016/17	1.13%
7.99% HDFC B & D 11-07-2024 V-006	0.99%
SBI LIQUID FUND - DIRECT PLAN - GROWTH	0.96%
AXIS LIQUID FUND - DIRECT PLAN - GROWTH OPTION	0.96%
7.00% RIL B & D 31-08-2022	0.95%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.93%
8.54% REC LIMITED B & D 15-11-2028 V	0.85%
8.80% REC LIMITED B & D 22-01-2029 GOI-VI	0.81%
BHARAT BOND ETF - APRIL 2023	0.79%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.05%	1,065.64

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Fund	0.95%	3.71%	5.22%	7.07%	9.14%	8.62%
Benchmark	0.89%	4.10%	5.55%	8.18%	9.86%	7.44%

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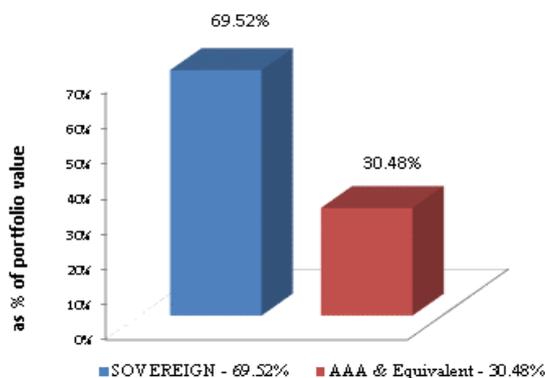
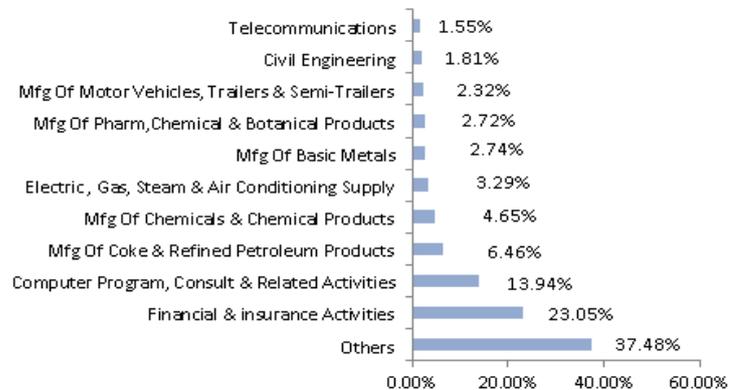
**Growth Fund (SFIN - ULIF003241105GROWTH-FND111)**
**INVESTMENT OBJECTIVE**

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	70.84	1,324.25
Debt	10	60	19.76	369.46
Money Market	0	40	9.40	175.65
<b>TOTAL</b>			<b>100.00</b>	<b>1,869.36</b>

**Fund Description**

Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	10	10
Launch Date	24-Nov-05		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 31-Aug-21	66.4732		
Modified Duration	4.00		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
5.79% GOI CG 11-05-2030	1.80%
6.10% GOI CG 12-07-2031	1.59%
6.45% GOI CG 07-10-2029	1.49%
8.16% TAMIL NADU SDL 10-04-2029	1.45%
6.19% GOI CG 16-09-2034	1.44%
5.85% GOI CG 01-12-2030	1.30%
7.17% GOI CG 08-01-2028	1.27%
7.26% GOI CG 14-01-2029	0.96%
6.22% GOI CG 16-03-2035	0.87%
5.15% GOI CG 09-11-2025	0.80%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.70% LIC HOUSING FIN B & D 19-03-2031 TIER II	1.36%
7.78% SUNDARAM FIN B & D 26-03-2031 U 15	1.26%
8.05% NTPC B & D 05-05-2026 SR 60	0.87%
9.02% REC LIMITED B & D 19-11-2022	0.56%
8.30% REC LIMITED B & D 10-04-2025 133	0.47%
8.40% IRFC B & D 08-01-2029 130	0.41%
7.54% REC LIMITED B & D 30-12-2026 142	0.39%
8.27% REC LIMITED B & D 06-02-2025 130	0.33%
9.25% PFC B & D 25-09-2024 A	0.20%
7.63% PFC B & D 14-08-2026 150 B	0.10%

**EQUITY**

Security Name	% of total portfolio
INFOSYS LIMITED	5.97%
RELIANCE INDUSTRIES LTD.	5.80%
HDFC BANK LTD.	5.26%
TATA CONSULTANCY SERVICES LTD.	4.17%
ICICI BANK LTD.	4.09%
HOUSING DEVELOPMENT FINANCE CORPN.	3.63%
NIPPON INDIA ETF BANK BEES	2.59%
HINDUSTAN UNILEVER LTD.	2.43%
KOTAK BANKING ETF	2.42%
LARSEN & TOUBRO LTD.	1.81%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	9.40%	175.65

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Fund	5.31%	14.86%	39.18%	21.30%	13.80%	12.75%
Benchmark	6.30%	13.70%	35.65%	20.25%	13.04%	11.26%

\*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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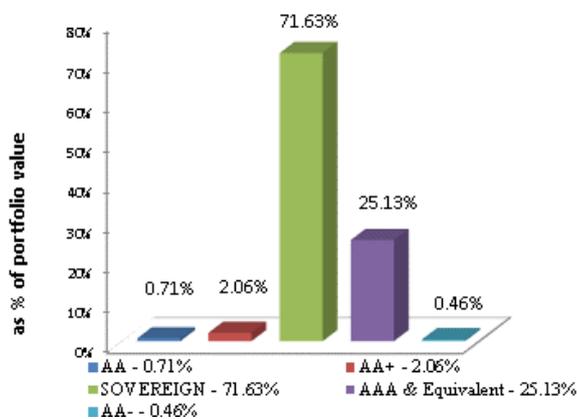
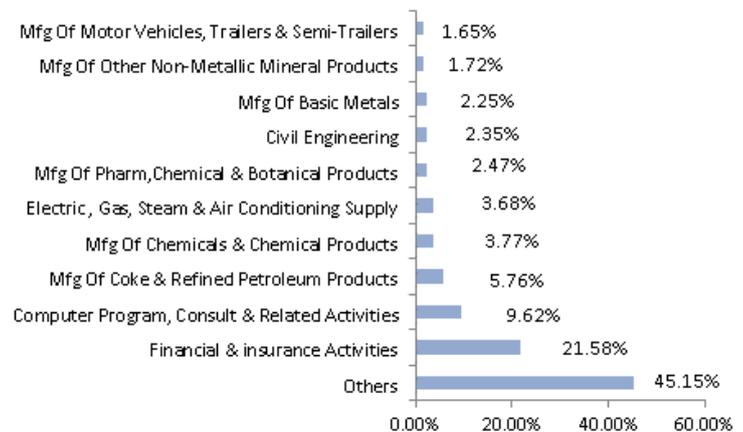
**Balanced Fund (SFIN - ULIF004051205BALANCFDND111)**
**INVESTMENT OBJECTIVE**

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	54.12	9,675.25
Debt	20	60	41.25	7,374.50
Money Market	0	40	4.63	827.56
<b>TOTAL</b>			<b>100.00</b>	<b>17,877.31</b>

**Fund Description**

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	4	6
Launch Date	05-Dec-05		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 31-Aug-21	53.4518		
Modified Duration	4.37		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
6.84% GOI CG 19-12-2022	4.28%
8.24% GOI CG 15-02-2027	3.02%
6.10% GOI CG 12-07-2031	2.62%
0.00% GOI FRB 22-09-2033	2.22%
6.64% GOI CG 16-06-2035	1.88%
7.17% GOI CG 08-01-2028	1.71%
7.57% GOI CG 17-06-2033	1.64%
8.15% GOI CG 24-11-2026	1.39%
7.26% GOI CG 14-01-2029	1.18%
7.59% GOI CG 11-01-2026	1.15%

**CORPORATE DEBT**

Security Name	% of total portfolio
6.87% NTPC B & D 21-04-2036 74	0.75%
8.23% IRFC B & D 29-03-2029 135	0.58%
6.44% NABARD B & D 04-12-2030 LTIF-G PDC-1	0.55%
6.73% IRFC B & D 06-07-2035 151	0.53%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.47%
8.30% NTPC B & D 15-01-2029 67	0.46%
7.00% L&T B & D 25-04-2022 2	0.42%
8.54% REC LIMITED B & D 15-11-2028 Y	0.40%
8.54% NABARD B & D 30-01-2034 LTIF-3D	0.32%
8.80% REC LIMITED B & D 22-01-2029 GOI-VI	0.32%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	4.52%
INFOSYS LIMITED	4.48%
HDFC BANK LTD.	3.65%
ICICI BANK LTD.	3.16%
KOTAK BANKING ETF	2.77%
TATA CONSULTANCY SERVICES LTD.	2.66%
HOUSING DEVELOPMENT FINANCE CORPN.	2.50%
LARSEN & TOUBRO LTD.	1.78%
HINDUSTAN UNILEVER LTD.	1.74%
BAJAJ FINANCE LIMITED	1.48%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.63%	827.56

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Fund	4.54%	10.56%	25.45%	16.11%	11.80%	11.23%
Benchmark	4.73%	10.93%	26.43%	17.02%	12.39%	10.52%

- \*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 Fund (SFIN - ULIF010210108EQTYOPTFND111)**

**INVESTMENT OBJECTIVE**

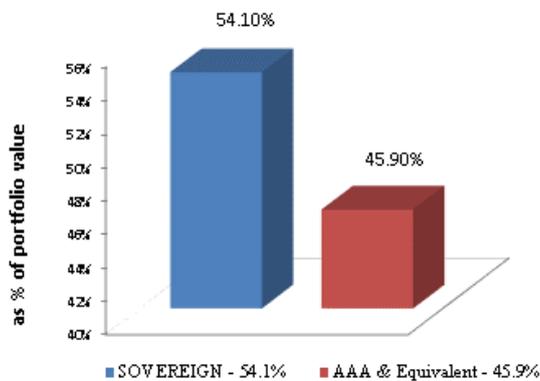
To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
<b>Equity</b>	60	100	82.96	1,332.74
<b>Debt</b>	0	40	3.02	48.56
<b>Money Market</b>	0	40	14.02	225.24
<b>TOTAL</b>			<b>100.00</b>	<b>1,606.54</b>

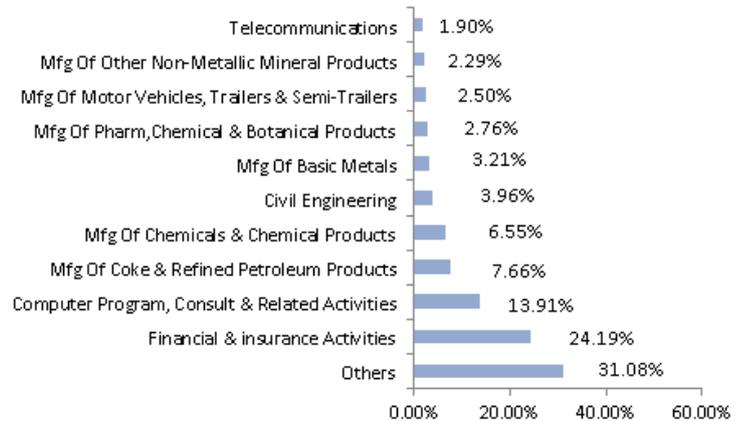
**Fund Description**

Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	10	18
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Aug-21	36.6924		
Modified Duration	0.18		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	0.67%
8.79% GOI CG 08-11-2021	0.63%
8.20% GOI CG 24-09-2025	0.34%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2021 III	1.38%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	6.72%
INFOSYS LIMITED	6.36%
HDFC BANK LTD.	6.26%
ICICI BANK LTD.	4.99%
HOUSING DEVELOPMENT FINANCE CORPN.	4.07%
TATA CONSULTANCY SERVICES LTD.	3.65%
ICICI PRUDENTIAL PRIVATE BANKS ETF	3.44%
HINDUSTAN UNILEVER LTD.	2.67%
LARSEN & TOUBRO LTD.	2.58%
AXIS BANK LTD.	2.26%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	14.02%	225.24

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
<b>Equity Optimiser Fund</b>	6.42%	16.17%	43.78%	20.37%	11.73%	10.01%
<b>Benchmark</b>	6.96%	14.59%	39.94%	20.95%	12.38%	7.97%

\*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.

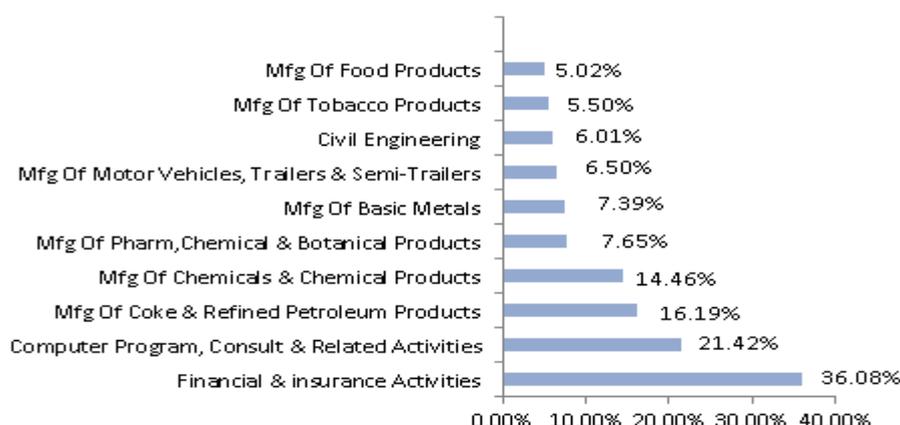
**Index Fund (SFIN - ULIF015070110INDEXULFND111)**
**INVESTMENT OBJECTIVE**

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	148.00	223.39
Money Market	0	10	(48.00)	(72.46)
<b>TOTAL</b>			<b>100.00</b>	<b>150.95</b>

**Fund Description**

Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	10	18
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Aug-21	32.3848		
Modified Duration	NA		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	14.04%
INFOSYS LIMITED	10.03%
HDFC BANK LTD.	9.74%
HINDUSTAN UNILEVER LTD.	7.24%
HOUSING DEVELOPMENT FINANCE CORPN.	7.12%
ICICI BANK LTD.	6.76%
TATA CONSULTANCY SERVICES LTD.	6.34%
LARSEN & TOUBRO LTD.	6.01%
ITC LTD.	5.50%
BHARTI AIRTEL LTD.	4.67%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	-48.00%	-72.46

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Fund	7.76%	18.79%	49.46%	25.12%	13.08%	10.61%
Benchmark	8.69%	17.92%	50.45%	24.67%	13.62%	10.65%

- \*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.

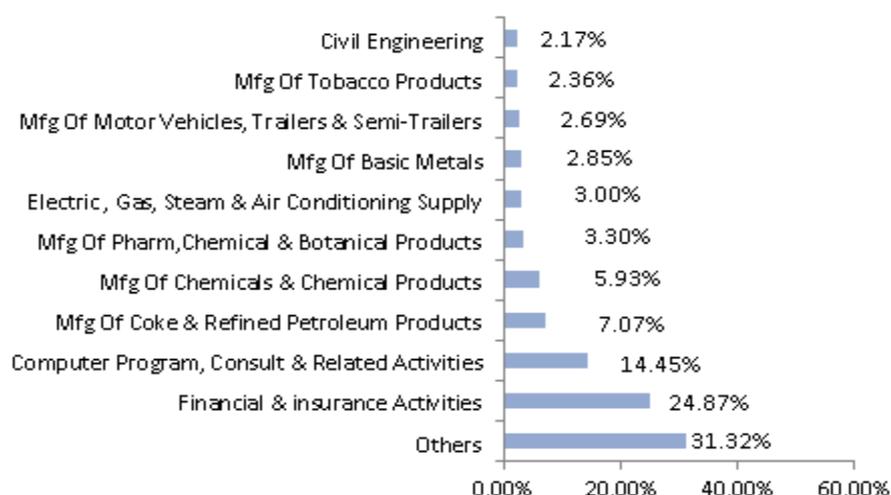
**Top 300 Fund (SFIN - ULIF016070110TOP300-FND111)**
**INVESTMENT OBJECTIVE**

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	80.97	913.15
Money Market	0	40	19.03	214.62
<b>TOTAL</b>			<b>100.00</b>	<b>1,127.77</b>

**Fund Description**

Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	10	10
Launch Date	07-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Aug-21	39.2694		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	6.93%
INFOSYS LIMITED	6.82%
RELIANCE INDUSTRIES LTD.	6.27%
ICICI BANK LTD.	6.24%
TATA CONSULTANCY SERVICES LTD.	4.64%
HINDUSTAN UNILEVER LTD.	2.73%
BAJAJ FINANCE LIMITED	2.60%
HOUSING DEVELOPMENT FINANCE CORPN.	2.59%
AXIS BANK LTD.	2.57%
KOTAK MAHINDRA BANK LTD.	2.45%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	19.03%	214.62

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Fund	6.58%	16.34%	42.46%	24.56%	14.62%	12.45%
Benchmark	6.96%	14.59%	39.94%	20.95%	12.38%	10.21%

- \*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.

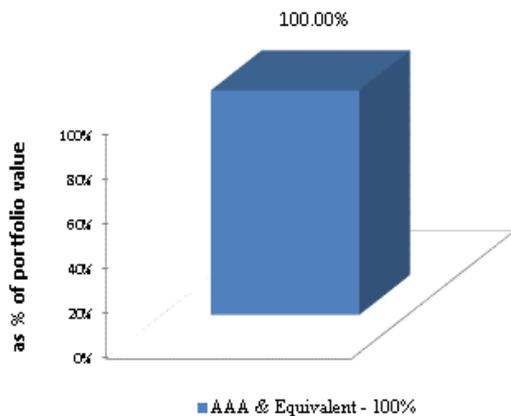
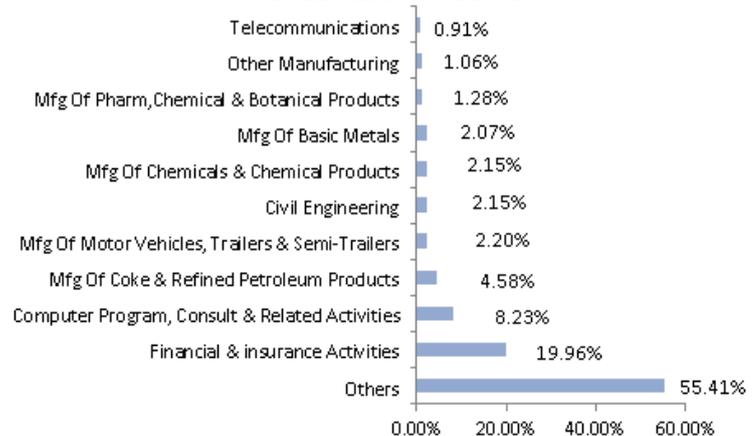
**P/E Managed Fund (SFIN - ULIF021080910P/EMNGDFND111)**
**INVESTMENT OBJECTIVE**

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

**Fund Description**

Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	10	18
Launch Date	08-Sept-10		
Risk Profile	High		
Benchmark	NA		
NAV as on 31-Aug-21	26.8054		
Modified Duration	NA		
Actual Asset Mix	Equity: 47.53%		
	Debt & MMI: 52.47%		
AUM (Crs)	Equity: 150.09 Crs		
	Debt & MMI: 166.22 Crs		
AUM (Crs)	316.31 Crs		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
ICICI BANK LTD.	5.42%
INFOSYS LIMITED	4.18%
RELIANCE INDUSTRIES LTD.	4.02%
HDFC BANK LTD.	3.92%
AXIS BANK LTD.	3.01%
LARSEN & TOUBRO LTD.	2.15%
HOUSING DEVELOPMENT FINANCE CORPN.	2.00%
TATA CONSULTANCY SERVICES LTD.	2.00%
BAJAJ FINANCE LIMITED	1.85%
HCL TECHNOLOGIES LTD.	1.13%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.08%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2021	0.00%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	52.47%	165.95

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
P/E Managed Fund	3.76%	10.22%	23.26%	17.17%	9.80%	9.39%
Benchmark	NA	NA	NA	NA	NA	NA

- \*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.
- ii) Past performance of any of the funds is not indicative of their future performance.

**Daily Protect Fund (SFIN - ULIF020060910DLYPRO1FND111)**
**INVESTMENT OBJECTIVE**

To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee<sup>^</sup> of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	0.01
<b>TOTAL</b>			<b>100.00</b>	<b>0.01</b>

**Fund Description**

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	10	10
Launch Date	06-Sept-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Aug-21	20.1234		
Modified Duration	0.00		

<sup>^</sup>The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.01

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund	0.17%	1.13%	4.57%	4.50%	5.26%	6.57%
Benchmark	NA	NA	NA	NA	NA	NA

\*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.

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

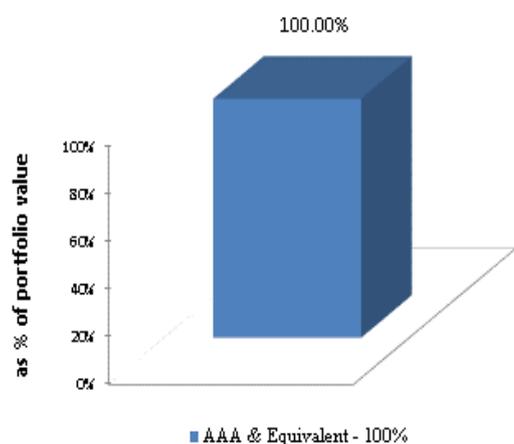
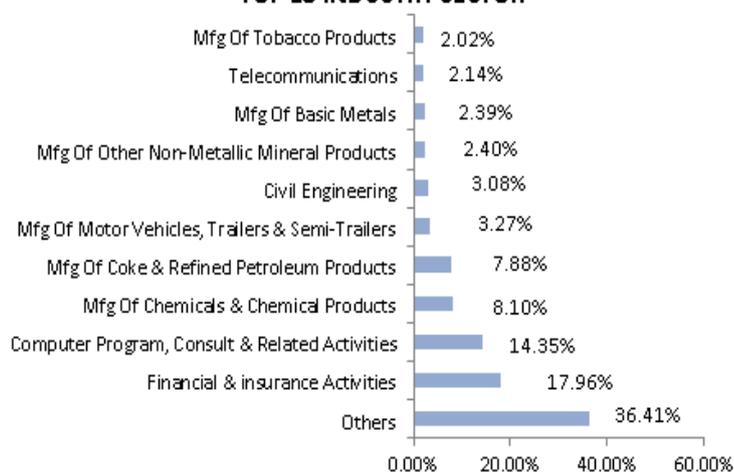
**Equity Elite Fund (SFIN - ULIF012250208EQTYELTFND111)**
**INVESTMENT OBJECTIVE**

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	84.82	10.29
Debt	0	40	0.09	0.01
Money Market	0	40	15.09	1.83
<b>TOTAL</b>			<b>100.00</b>	<b>12.13</b>

**Fund Description**

Fund Manager Name	Vineet Lakhota / Raghavanj		
No of funds managed by fund Manager	Equity	Debt	Balanced
	16	10	12
Launch Date	25-Feb-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Aug-21	54.5385		
Modified Duration	0.01		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
8.49% NTPC B & D 25-03-2025	0.08%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

**EQUITY**

Security Name	% of total portfolio
NIPPON INDIA ETF BANK BEES	8.18%
RELIANCE INDUSTRIES LTD.	6.71%
INFOSYS LIMITED	6.63%
HDFC BANK LTD.	4.61%
HOUSING DEVELOPMENT FINANCE CORPN.	4.38%
TATA CONSULTANCY SERVICES LTD.	3.98%
ICICI BANK LTD.	3.62%
KOTAK BANKING ETF	3.36%
LARSEN & TOUBRO LTD.	3.08%
HINDUSTAN UNILEVER LTD.	2.94%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	15.09%	1.83

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund	6.54%	16.90%	47.13%	26.65%	16.15%	13.36%
Benchmark	6.96%	14.59%	39.94%	20.95%	12.38%	8.05%

\*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.

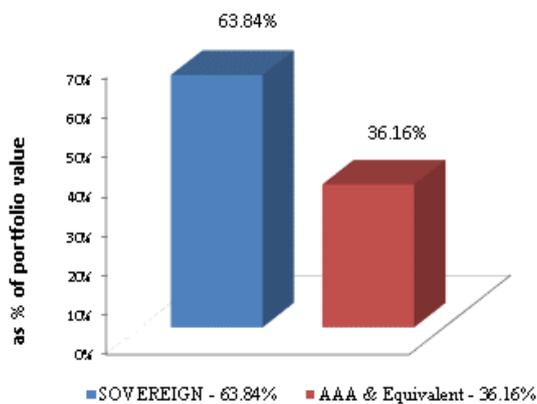
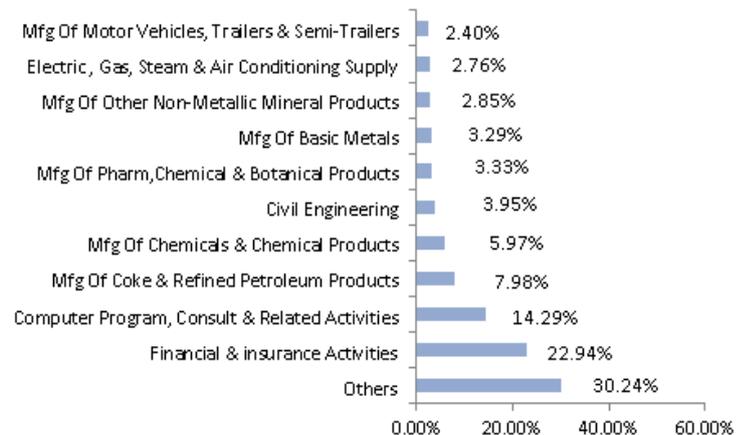
**Equity Elite Fund II (SFIN - ULIF019100210EQTELI2FND111)**
**INVESTMENT OBJECTIVE**

To provide high equity exposure targeting higher returns in the long run.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	82.21	6,746.30
Debt	0	40	10.03	822.66
Money Market	0	40	7.76	636.64
<b>TOTAL</b>			<b>100.00</b>	<b>8,205.60</b>

**Fund Description**

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	4	6
Launch Date	10-Feb-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Aug-21	36.0151		
Modified Duration	0.52		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-2	1.23%
7.24% IRFC B & D 08-11-2021 113	1.17%
6.60% REC LIMITED B & D 21-03-2022 198 A	0.31%
6.32% REC LIMITED B & D 31-12-2021 190 B	0.31%
6.72% NTPC B & D 24-11-2021 65	0.31%
6.70% IRFC B & D 24-11-2021 114	0.31%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%
8.49% NTPC B & D 25-03-2025	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	6.88%
INFOSYS LIMITED	6.80%
HDFC BANK LTD.	5.44%
ICICI BANK LTD.	4.77%
KOTAK BANKING ETF	4.35%
TATA CONSULTANCY SERVICES LTD.	4.01%
HOUSING DEVELOPMENT FINANCE CORPN.	3.57%
NIPPON INDIA ETF BANK BEES	3.02%
LARSEN & TOUBRO LTD.	2.72%
HINDUSTAN UNILEVER LTD.	2.51%

**GOVT. SECURITIES**

Security Name	% of total portfolio
6.84% GOI CG 19-12-2022	5.12%
8.24% GUJARAT SDL 25-04-2023	1.25%
7.37% GOI CG 16-04-2023	0.03%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	7.76%	636.64

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Elite Fund II	6.64%	14.93%	39.93%	21.05%	12.05%	11.72%
Benchmark	6.96%	14.59%	39.94%	20.95%	12.38%	11.07%

\*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.

**FlexiProtect Fund (SFIN - ULIF014080309FLEXPR1FND111)**
**INVESTMENT OBJECTIVE**

To provide capital protection and optimum returns based on systematic asset allocation model.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	0.22
<b>TOTAL</b>			<b>100.00</b>	<b>0.22</b>

**Fund Description**

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	4	4
Launch Date	08-Mar-09		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Aug-21	32.1076		
Modified Duration	0.00		

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.22

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund	0.12%	0.76%	1.39%	1.83%	2.76%	9.79%
Benchmark	NA	NA	NA	NA	NA	NA

- \*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.  
 ii) Past performance of any of the funds is not indicative of their future performance.

**FlexiProtect Fund (Series II) (SFIN - ULIF014080110FLEXPR2FND111)**
**INVESTMENT OBJECTIVE**

To provide capital protection and optimum returns based on systematic asset allocation model.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	0.07
<b>TOTAL</b>			<b>100.00</b>	<b>0.07</b>

**Fund Description**

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	4	4
Launch Date	08-Jan-10		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Aug-21	24.1755		
Modified Duration	0.00		

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.07

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
FlexiProtect Fund (Series II)	0.17%	1.05%	2.00%	2.98%	3.43%	7.87%
Benchmark	NA	NA	NA	NA	NA	NA

\*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.  
 ii) Past performance of any of the funds is not indicative of their future performance.

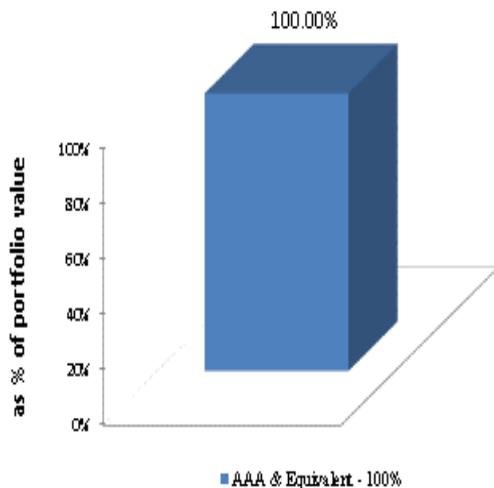
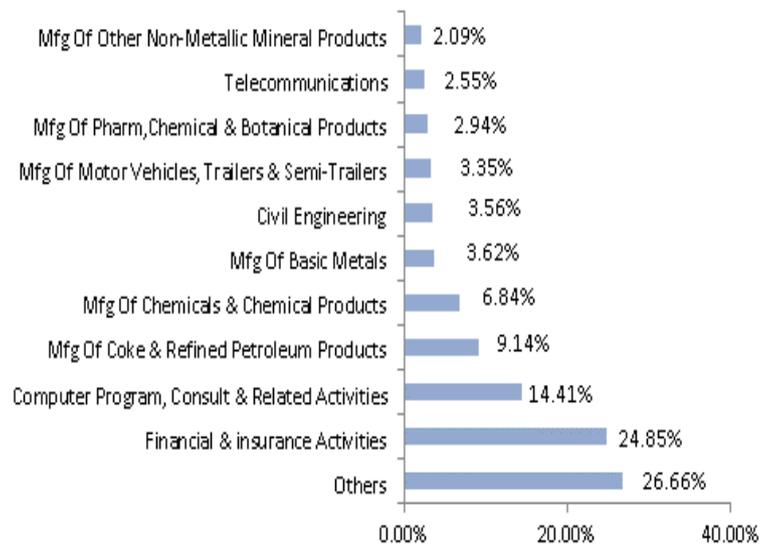
**Equity Pension Fund (SFIN - ULIF006150107PEEQITYFND111)**
**INVESTMENT OBJECTIVE**

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

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	80	100	98.85	579.14
Debt	0	20	0.01	0.05
Money Market	0	20	1.14	6.67
<b>TOTAL</b>			<b>100.00</b>	<b>585.86</b>

**Fund Description**

Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	10	10
Launch Date	15-Jan-07		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Aug-21	49.9892		
Modified Duration	0.01		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	1.14%	6.67

**EQUITY**

Security Name	% of total portfolio
KOTAK BANKING ETF	9.78%
RELIANCE INDUSTRIES LTD.	8.10%
INFOSYS LIMITED	7.77%
HDFC BANK LTD.	7.26%
ICICI BANK LTD.	5.86%
TATA CONSULTANCY SERVICES LTD.	4.16%
HOUSING DEVELOPMENT FINANCE CORPN.	4.00%
NIPPON INDIA ETF NIFTY IT	3.68%
HINDUSTAN UNILEVER LTD.	3.63%
LARSEN & TOUBRO LTD.	3.38%

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund	7.84%	19.66%	53.79%	25.64%	13.48%	11.62%
Benchmark	8.69%	17.92%	50.45%	24.67%	13.62%	9.77%

- \*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.

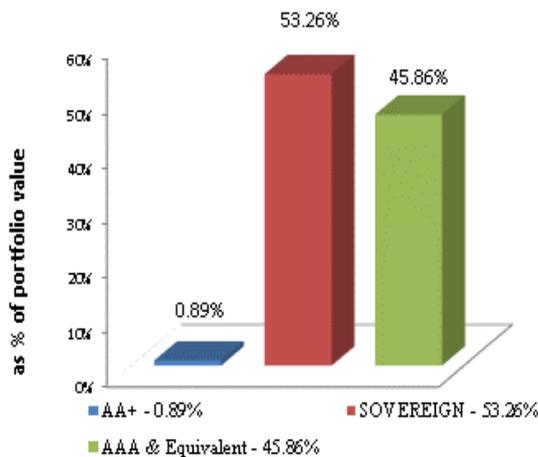
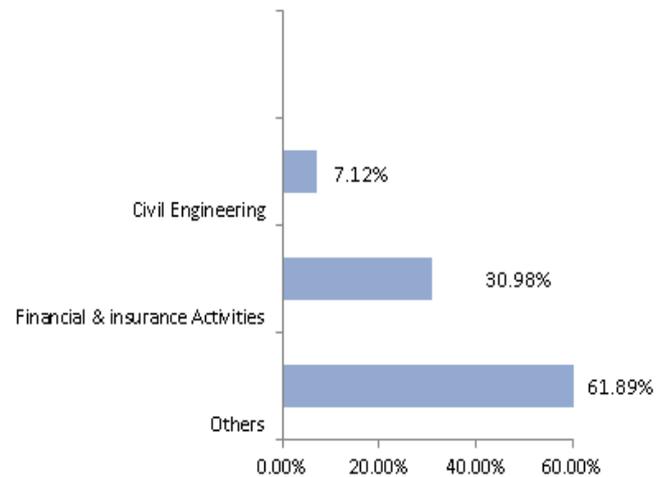
**Bond Pension Fund (SFIN - ULIF007160107PENBONDFND111)**
**INVESTMENT OBJECTIVE**

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	78.40	311.30
Money Market	0	40	21.60	85.75
<b>TOTAL</b>			<b>100.00</b>	<b>397.05</b>

**Fund Description**

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	10	10
Launch Date	16-Jan-07		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Aug-21	35.3094		
Modified Duration	4.04		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
5.77% GOI CG 03-08-2030	7.06%
6.45% GOI CG 07-10-2029	6.88%
6.10% GOI CG 12-07-2031	5.74%
5.79% GOI CG 11-05-2030	4.86%
7.26% GOI CG 14-01-2029	3.95%
5.15% GOI CG 09-11-2025	3.75%
6.22% GOI CG 16-03-2035	3.59%
5.85% GOI CG 01-12-2030	2.45%
7.32% GOI CG 28-01-2024	0.69%
7.17% GOI CG 08-01-2028	0.67%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.60% REC LIMITED B & D 08-03-2029 GOI-VII	7.03%
7.83% NABARD B & D 17-10-2019 LTIF 4A	6.74%
8.02% L&T B & D 22-05-2022	6.45%
8.65% INDIA INFRADEBT LIMITED B & D 21-03-2026 SERIES II	5.49%
8.55% BOB B & D 14-02-2029 BASEL III TIER II-XXI	2.71%
8.75% PNB FD 03-12-2024 58	2.49%
9.25% PFC B & D 25-09-2024 A	1.51%
7.63% PFC B & D 14-08-2026 150 B	1.41%
9.70% L&T INFRA DEBT FUND LIMITED B & D 10-06-2024 OPT 3	1.39%
7.20% NABARD B & D 21-10-2031 LTIF A1	1.31%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	21.60%	85.75

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund	0.67%	3.41%	5.19%	7.35%	9.69%	9.00%
Benchmark	0.89%	4.10%	5.55%	8.18%	9.86%	7.88%

- \*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)**

**INVESTMENT OBJECTIVE**

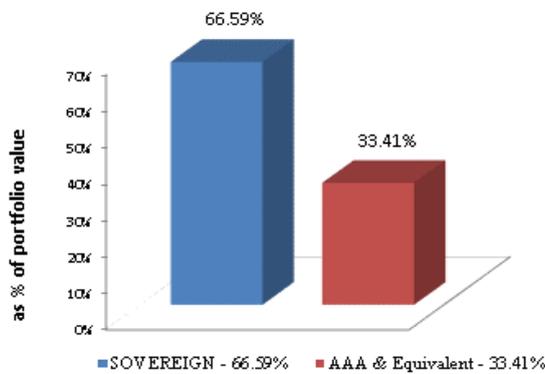
To provide long-term capital appreciation through investments primarily in equity and equity related instruments with a small part invested in debt and money market for diversification and risk reduction.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	90	72.66	151.05
Debt	10	60	18.75	38.99
Money Market	0	40	8.59	17.86
<b>TOTAL</b>			<b>100.00</b>	<b>207.90</b>

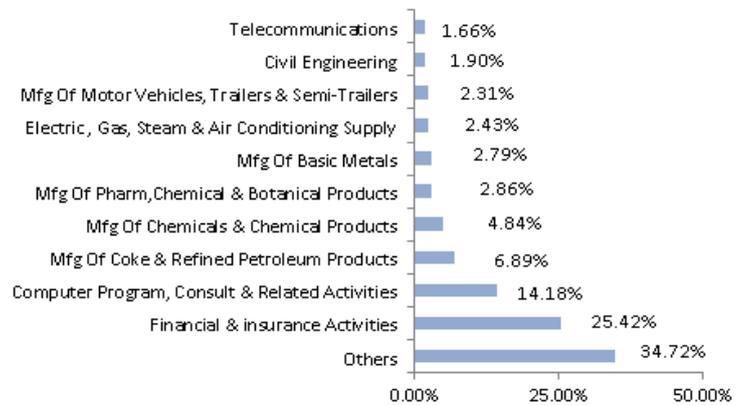
**Fund Description**

Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	10	10
Launch Date	15-Feb-07		
Risk Profile	Medium to High		
Benchmark	Nifty 50 (70%) CompBex (30%)		
NAV as on 31-Aug-21	50.7035		
Modified Duration	4.01		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
8.28% GOI CG 21-09-2027	0.05%
8.49% TAMIL NADU SDL 10-02-2026	0.95%
6.45% GOI CG 07-10-2029	1.22%
5.79% GOI CG 11-05-2030	2.32%
6.22% GOI CG 16-03-2035	1.37%
5.77% GOI CG 03-08-2030	4.19%
6.10% GOI CG 12-07-2031	2.38%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.40% IRFC B & D 08-01-2029 130	1.58%
7.54% REC LIMITED B & D 30-12-2026 142	1.52%
8.30% REC LIMITED B & D 10-04-2025 133	1.05%
8.70% REC LIMITED B & D 28-09-2028 GOI-IV	0.86%
8.27% REC LIMITED B & D 06-02-2025 130	0.74%
7.49% IRFC B & D 30-05-2027 120	0.51%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	6.20%
INFOSYS LIMITED	6.10%
HDFC BANK LTD.	5.19%
TATA CONSULTANCY SERVICES LTD.	4.30%
ICICI BANK LTD.	4.09%
HOUSING DEVELOPMENT FINANCE CORPN.	3.75%
NIPPON INDIA ETF BANK BEES	2.96%
KOTAK BANKING ETF	2.77%
HINDUSTAN UNILEVER LTD.	2.52%
LARSEN & TOUBRO LTD.	1.90%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	8.59%	17.86

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Growth Pension Fund	5.37%	15.02%	40.18%	22.07%	13.78%	11.80%
Benchmark	6.30%	13.70%	35.65%	20.25%	13.04%	8.37%

\*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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**Balanced Pension Fund (SFIN - ULIF009210207PEBALANFND111)**

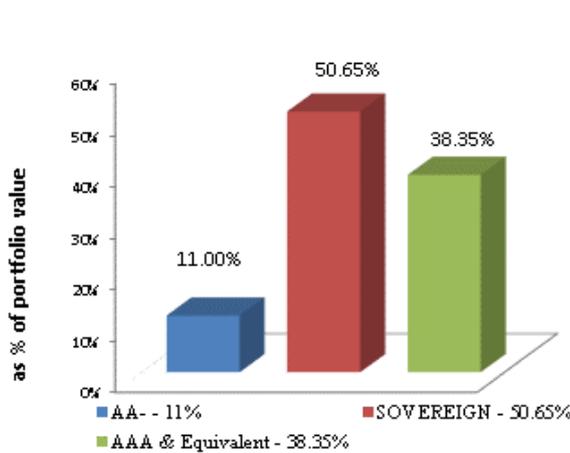
**INVESTMENT OBJECTIVE**

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.

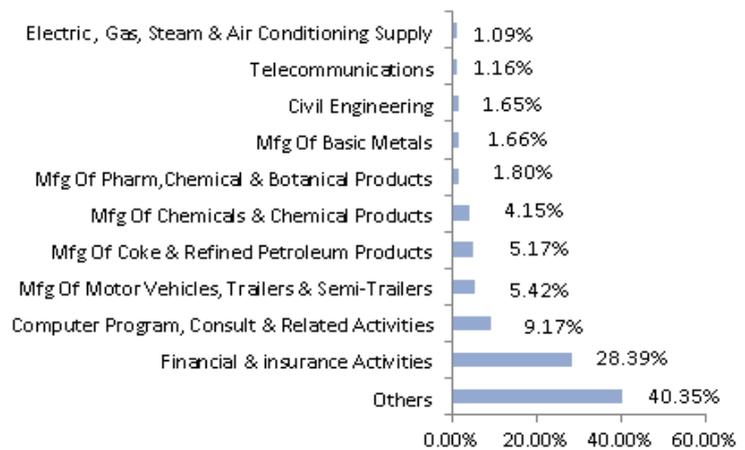
Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	40	60	52.07	47.77
Debt	20	60	34.12	31.30
Money Market	0	40	13.81	12.67
<b>TOTAL</b>			<b>100.00</b>	<b>91.74</b>

Fund Description			
Fund Manager Name	Divesh D / Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	10	18
Launch Date	21-Feb-07		
Risk Profile	Medium		
Benchmark	Nifty 50 (50%) CompBex (50%)		
NAV as on 31-Aug-21	52.6148		
Modified Duration	4.21		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
5.77% GOI CG 03-08-2030	13.71%
6.10% GOI CG 12-07-2031	2.16%
7.26% GOI CG 14-01-2029	0.87%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.20% NABARD B & D 21-10-2031 LTIF A 1	5.68%
8.54% REC LIMITED B & D 15-11-2028 V	4.23%
9.77% TATA MOTORS B & D 12-09-2024	3.63%
7.34% IRFC B & D 19-02-2028 Tranche 1 Series II TAX FREE	2.52%
8.75% PNB FD 08-12-2024	1.08%
7.75% PFC B & D 22-03-2027 164	0.23%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	4.55%
INFOSYS LIMITED	4.42%
HDFC BANK LTD.	3.89%
ICICI PRUDENTIAL PRIVATE BANKS ETF	3.90%
HOUSING DEVELOPMENT FINANCE CORPN.	2.81%
ICICI BANK LTD.	2.77%
TATA CONSULTANCY SERVICES LTD.	2.53%
LARSEN & TOUBRO LTD.	1.65%
HINDUSTAN UNILEVER LTD.	1.61%
BAJAJ FINANCE LIMITED	1.42%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	13.81%	12.67

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Balanced Pension Fund	4.09%	11.51%	26.90%	18.10%	13.15%	12.10%
Benchmark	4.73%	10.93%	26.43%	17.02%	12.39%	9.31%

\*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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**Equity Optimiser Pension Fund (SFIN - ULIF011210108PEEQOPTFND111)**

**INVESTMENT OBJECTIVE**

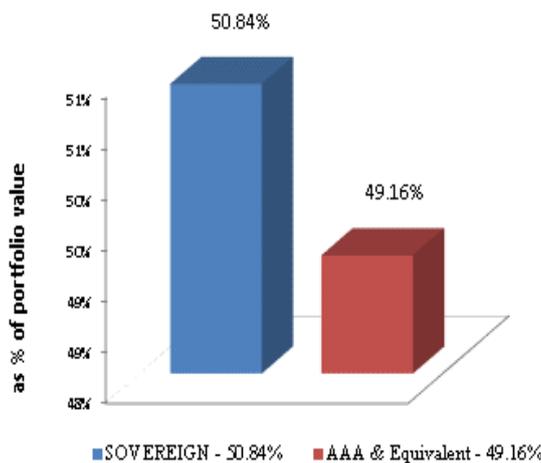
To provide equity exposure targeting higher returns through long term capital gains.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	60	100	82.25	138.02
Debt	0	40	3.69	6.19
Money Market	0	40	14.06	23.59
<b>TOTAL</b>			<b>100.00</b>	<b>167.80</b>

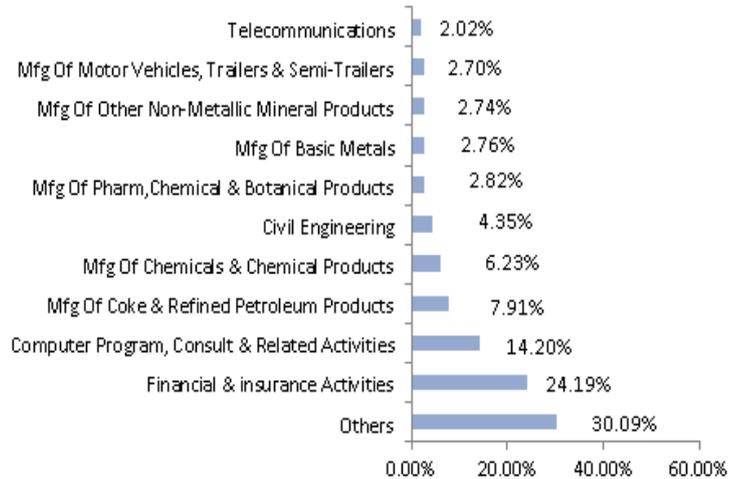
**Fund Description**

Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	10	18
Launch Date	21-Jan-08		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Aug-21	39.2856		
Modified Duration	0.18		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	1.27%
8.79% GOI CG 08-11-2021	0.60%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.17% NATIONAL HIGHWAYS AUTHORITY OF INDIA B & D 23-12-202	1.81%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.01%
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	6.95%
INFOSYS LIMITED	6.74%
HDFC BANK LTD.	6.33%
ICICI BANK LTD.	4.53%
HOUSING DEVELOPMENT FINANCE CORPN.	4.36%
TATA CONSULTANCY SERVICES LTD.	3.97%
ICICI PRUDENTIAL PRIVATE BANKS ETF	3.46%
HINDUSTAN UNILEVER LTD.	2.58%
LARSEN & TOUBRO LTD.	2.55%
AXIS BANK LTD.	2.17%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	14.06%	23.59

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Optimiser Pension Fund	6.30%	16.13%	43.92%	23.54%	13.73%	10.57%
Benchmark	6.96%	14.59%	39.94%	20.95%	12.38%	7.97%

\*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.

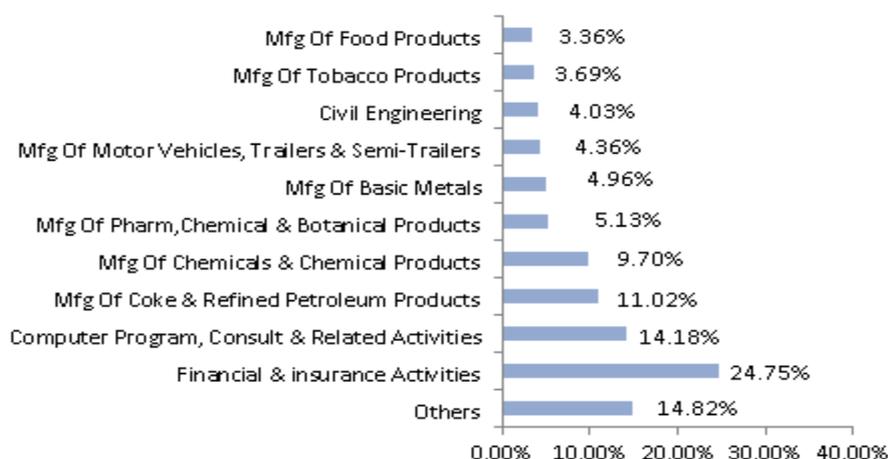
**Index Pension Fund (SFIN - ULIF017180110PEINDEXFND111)**
**INVESTMENT OBJECTIVE**

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	99.79	33.73
Money Market	0	10	0.21	0.07
<b>TOTAL</b>			<b>100.00</b>	<b>33.80</b>

**Fund Description**

Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	10	18
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Aug-21	33.6914		
Modified Duration	NA		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	9.58%
INFOSYS LIMITED	6.71%
HDFC BANK LTD.	6.63%
HINDUSTAN UNILEVER LTD.	4.86%
HOUSING DEVELOPMENT FINANCE CORPN.	4.85%
ICICI BANK LTD.	4.79%
TATA CONSULTANCY SERVICES LTD.	4.16%
LARSEN & TOUBRO LTD.	4.03%
ITC LTD.	3.69%
BHARTI AIRTEL LTD.	3.13%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	0.21%	0.07

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Index Pension Fund	7.98%	18.93%	49.07%	24.94%	13.07%	11.01%
Benchmark	8.69%	17.92%	50.45%	24.67%	13.62%	10.66%

- \*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.

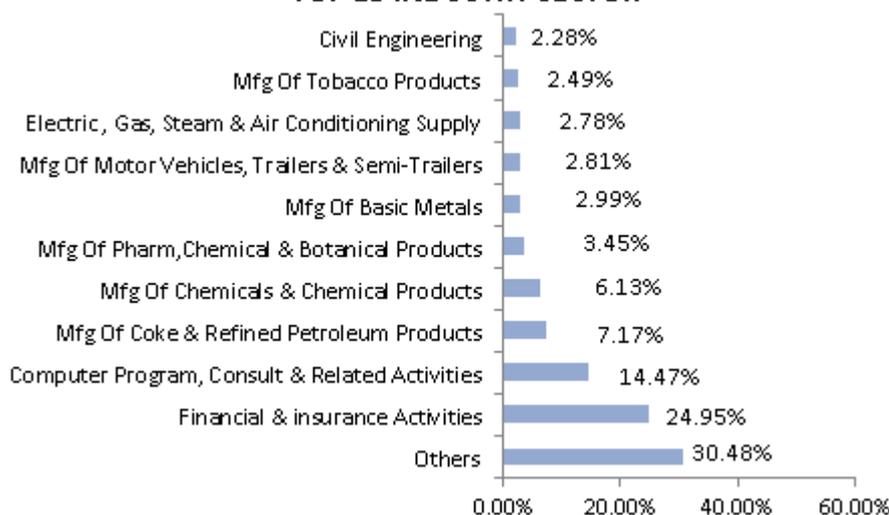
**Top 300 Pension Fund (SFIN - ULIF018180110PETP300FND111)**
**INVESTMENT OBJECTIVE**

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	82.35	164.42
Money Market	0	40	17.65	35.24
<b>TOTAL</b>			<b>100.00</b>	<b>199.66</b>

**Fund Description**

Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	10	10
Launch Date	18-Jan-10		
Risk Profile	High		
Benchmark	Nifty 50 (80%) LiquiFEX (20%)		
NAV as on 31-Aug-21	38.2755		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
HDFC BANK LTD.	6.75%
INFOSYS LIMITED	6.74%
RELIANCE INDUSTRIES LTD.	6.34%
ICICI BANK LTD.	6.21%
TATA CONSULTANCY SERVICES LTD.	4.52%
HOUSING DEVELOPMENT FINANCE CORPN.	2.87%
HINDUSTAN UNILEVER LTD.	2.77%
AXIS BANK LTD.	2.73%
BAJAJ FINANCE LIMITED	2.71%
ITC LTD.	2.49%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	17.65%	35.24

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Top 300 Pension Fund	6.68%	16.98%	42.99%	25.10%	14.81%	12.24%
Benchmark	6.96%	14.59%	39.94%	20.95%	12.38%	10.22%

\*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.

**Daily Protect Fund II (SFIN - ULIF020040311DLYPRO2FND111)**
**INVESTMENT OBJECTIVE**

To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee<sup>^</sup> of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	0.01
<b>TOTAL</b>			<b>100.00</b>	<b>0.01</b>

**Fund Description**

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	10	10
Launch Date	04-Mar-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Aug-21	21.6362		
Modified Duration	0.00		

<sup>^</sup>The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund II value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.01

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund II	0.17%	1.00%	2.22%	3.85%	4.70%	7.62%
Benchmark	NA	NA	NA	NA	NA	NA

\*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.

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

**Daily Protect Fund III (SFIN - ULIF020010911DLYPRO3FND111)**
**INVESTMENT OBJECTIVE**

To provide NAV protection using the CPPI (Constant Proportion Portfolio Insurance) methodology. The asset allocation is dynamically rebalanced to give a guarantee<sup>^</sup> of 105% of the highest NAV in the built-up phase.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Equity	0	100	0.00	0.00
Debt & MMI	0	100	100.00	0.37
<b>TOTAL</b>			<b>100.00</b>	<b>0.37</b>

**Fund Description**

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	4	6
Launch Date	01-Sept-11		
Risk Profile	Low to Medium		
Benchmark	NA		
NAV as on 31-Aug-21	24.2790		
Modified Duration	0.00		

<sup>^</sup>The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund III value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	0.37

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Daily Protect Fund III	0.18%	1.16%	3.12%	4.47%	4.70%	9.27%
Benchmark	NA	NA	NA	NA	NA	NA

\*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.

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

**Money Market Fund (SFIN - ULIF005010206MONYMKTFND111)**
**INVESTMENT OBJECTIVE**

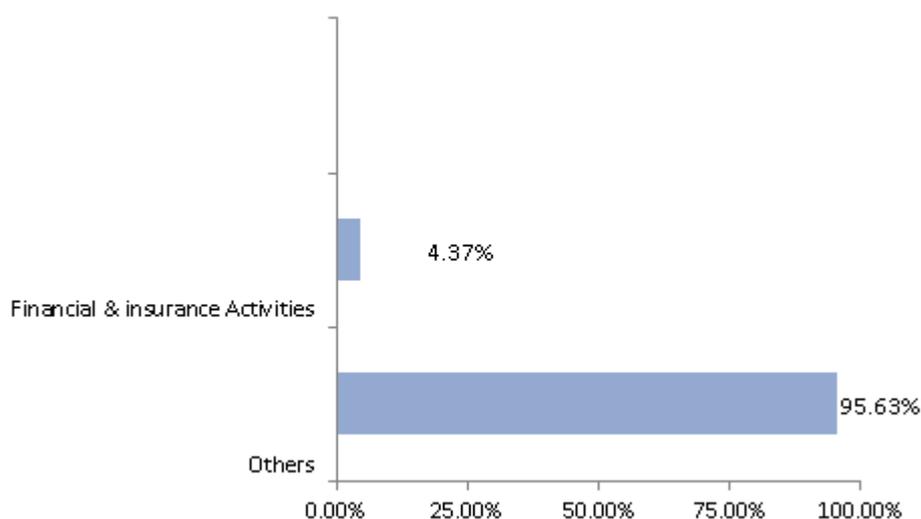
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	0.00	0.00
Money Market	80	100	100.00	316.91
<b>TOTAL</b>			<b>100.00</b>	<b>316.91</b>

**Fund Description**

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	10	10
Launch Date	01-Feb-06		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Aug-21	28.1032		
Modified Duration	0.14		

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

**TOP 10 INDUSTRY SECTOR**


Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	316.91

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Fund	0.27%	1.61%	3.38%	4.33%	5.23%	6.85%
Benchmark	0.34%	1.93%	3.69%	4.72%	5.64%	7.05%

- \*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)**
**INVESTMENT OBJECTIVE**

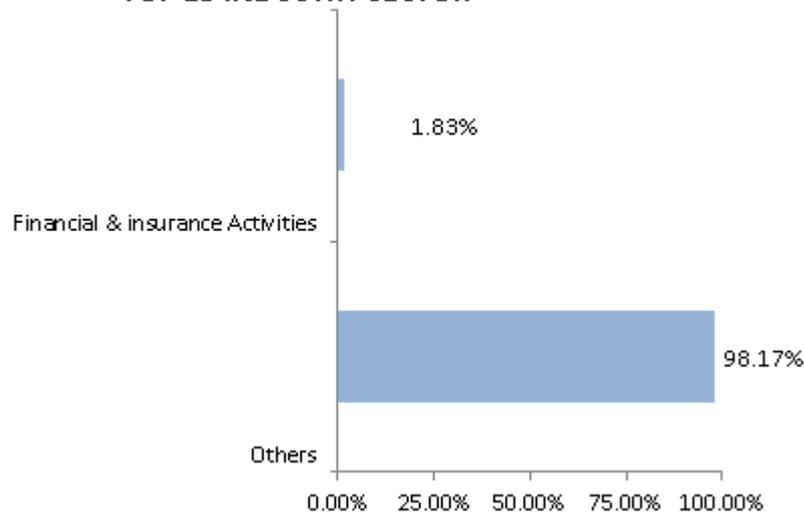
To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	0.00	0.00
Money Market	80	100	100.00	54.13
<b>TOTAL</b>			<b>100.00</b>	<b>54.13</b>

**Fund Description**

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	10	10
Launch Date	20-Mar-08		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Aug-21	26.0333		
Modified Duration	0.11		

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

**TOP 10 INDUSTRY SECTOR**


Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	54.13

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund	0.27%	1.58%	3.41%	4.33%	5.24%	7.37%
Benchmark	0.34%	1.93%	3.69%	4.72%	5.64%	7.10%

- \*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.

**Guaranteed Pension Fund (GPF070211) (SFIN - ULIF022090211PEGURNTFND111)**
**INVESTMENT OBJECTIVE**

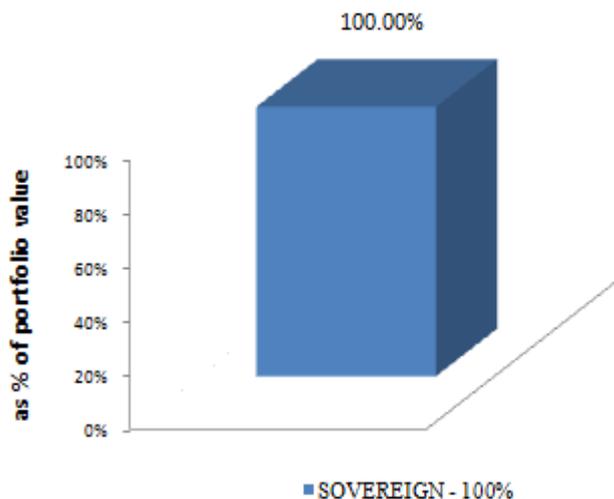
To maximise the investment return subject to a guaranteed<sup>^</sup> return over a pre specified fixed period (till the last vesting date of all policies invested in the fund). It aims to guarantee a reverse repo related return by investing mostly in fixed income securities (debt instruments, money 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 & MMI	90	100	100.00	4.38
<b>TOTAL</b>			<b>100.00</b>	<b>4.38</b>

**Fund Description**

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity	Debt	Balanced
	2	4	4
Launch Date	09-Feb-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Aug-21	21.1166		
Modified Duration	1.53		

<sup>^</sup>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.

**DEBT RATING PROFILE**

**GOVT. SECURITIES**

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	74.40%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	25.60%	1.12

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
GPF070211	0.58%	3.17%	4.74%	6.79%	8.86%	7.33%
Benchmark	NA	NA	NA	NA	NA	NA

\*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.

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

### Discontinued Policy Fund (SFIN - ULIF024110411DISCOPOFND111)

This is a segregated fund of the company and created as required by the IRDAI.

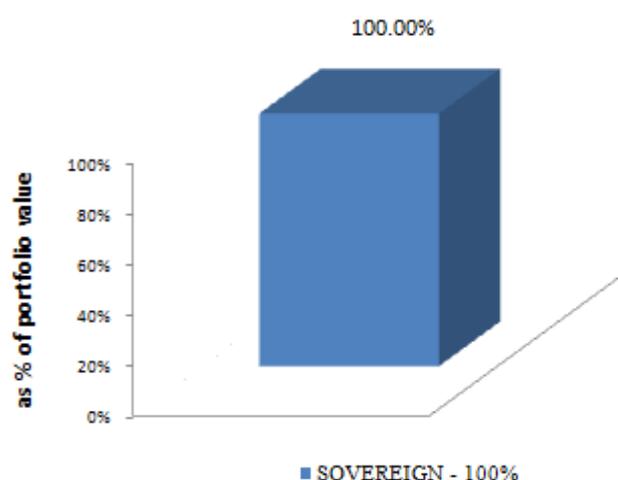
#### INVESTMENT OBJECTIVE

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	93.45	6,481.28
Money Market	0	40	6.55	453.92
<b>TOTAL</b>			<b>100.00</b>	<b>6,935.20</b>

Fund Description			
Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	10	10
Launch Date	11-Apr-11		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Aug-21	19.7570		
Modified Duration	1.73		

#### DEBT RATING PROFILE



#### GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	36.91%
7.16% GOI CG 20-05-2023	8.55%
7.37% GOI CG 16-04-2023	7.80%
6.84% GOI CG 19-12-2022	7.26%
7.32% GOI CG 28-01-2024	7.14%
7.35% GOI CG 22-06-2024	5.01%
8.83% GOI CG 25-11-2023	3.66%
6.17% GOI CG 12-06-2023	3.21%
4.48% GOI CG 02-11-2023	2.96%
4.54% TAMIL NADU SDL 08-07-2023	2.17%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	6.55%	453.92

#### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Policy Fund	0.60%	3.07%	4.76%	5.64%	7.04%	6.77%
Benchmark	NA	NA	NA	NA	NA	NA

- \*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.  
 ii) Past performance of any of the funds is not indicative of their future performance.

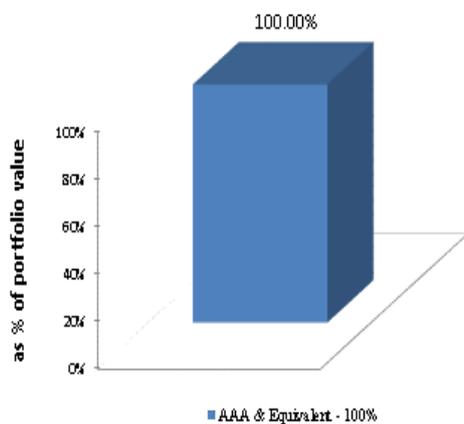
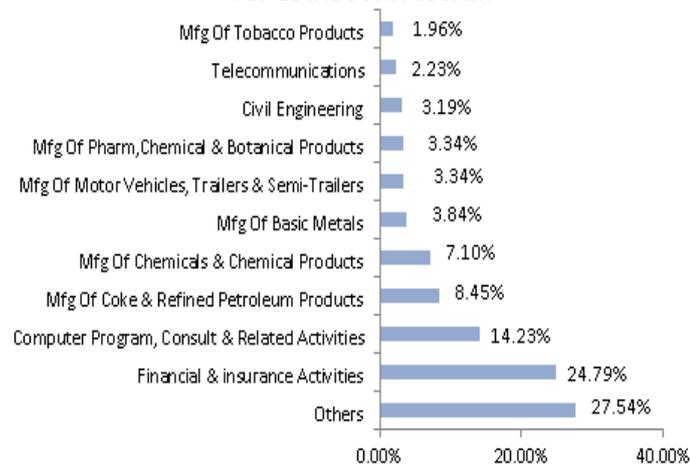
**Equity Pension Fund II (SFIN - ULIF027300513PEEQIT2FND111)**
**INVESTMENT OBJECTIVE**

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	97.76	4,653.97
Debt	0	20	0.00	0.19
Money Market	0	20	2.24	106.63
<b>TOTAL</b>			<b>100.00</b>	<b>4,760.79</b>

**Fund Description**

Fund Manager Name	Raghavan / Vaibhav Goyal		
No of funds managed by fund Manager	Equity	Debt	Balanced
	19	10	10
Launch Date	10-Jan-14		
Risk Profile	High		
Benchmark	Nifty 50		
NAV as on 31-Aug-21	28.9716		
Modified Duration	0.00		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**CORPORATE DEBT**

Security Name	% of total portfolio
5.50% BRITANNIA INDUSTRIES LTD B & D 03-06-2024	0.00%
8.00% BRITANNIA INDUSTRIES LTD B & D 28-08-2022	0.00%

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	7.41%
INFOSYS LIMITED	7.36%
HDFC BANK LTD.	7.08%
NIPPON INDIA ETF BANK BEES	5.57%
ICICI BANK LTD.	5.31%
HOUSING DEVELOPMENT FINANCE CORPN.	4.26%
TATA CONSULTANCY SERVICES LTD.	4.00%
NIPPON INDIA ETF NIFTY IT	3.95%
HINDUSTAN UNILEVER LTD.	3.60%
LARSEN & TOUBRO LTD.	3.02%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.24%	106.63

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Equity Pension Fund II	7.60%	18.57%	51.51%	25.01%	13.75%	14.93%
Benchmark	8.69%	17.92%	50.45%	24.67%	13.62%	14.29%

\*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)**

**INVESTMENT OBJECTIVE**

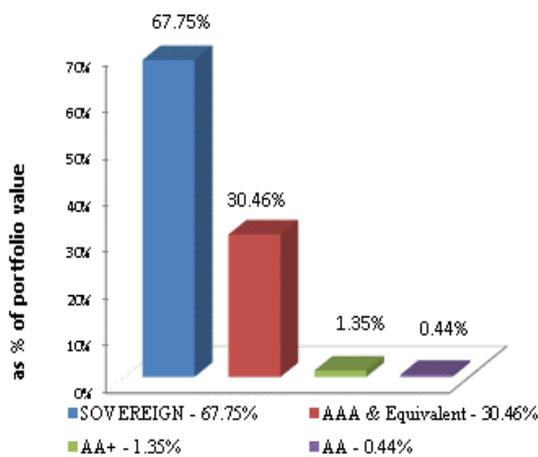
The objective of this fund is to provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	60	100	93.46	11,656.74
Money Market	0	40	6.54	815.35
<b>TOTAL</b>			<b>100.00</b>	<b>12,472.09</b>

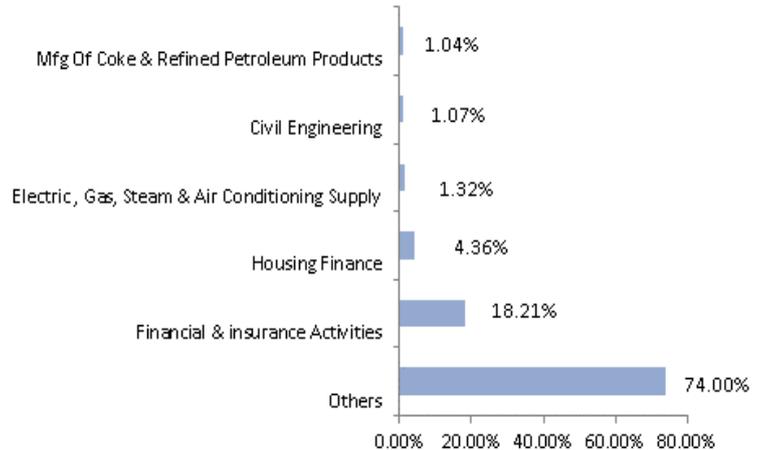
**Fund Description**

Fund Manager Name	Hardik Shah		
No of funds managed by fund Manager	Equity	Debt	Balanced
	0	1	0
Launch Date	10-Jan-14		
Risk Profile	Low to Medium		
Benchmark	Crisil CompBex		
NAV as on 31-Aug-21	18.5732		
Modified Duration	4.51		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
7.26% GOI CG 14-01-2029	5.84%
7.17% GOI CG 08-01-2028	4.62%
0.00% GOI FRB 22-09-2033	4.33%
6.64% GOI CG 16-06-2035	4.18%
6.67% GOI CG 17-12-2050	3.30%
7.59% GOI CG 11-01-2026	2.46%
6.45% GOI CG 07-10-2029	2.39%
6.79% GOI CG 15-05-2027	1.79%
6.10% GOI CG 12-07-2031	1.79%
5.15% GOI CG 09-11-2025	1.70%

**CORPORATE DEBT**

Security Name	% of total portfolio
NIPPON INDIA LIQUID FUND - GROWTH PLAN - GROWTH OPTION - RE	3.23%
9.53% INDIAN BANK B & D 27-12-2029 BASEL III TIER 2	1.20%
5.14% NABARD B & D 31-01-2024 21 D	1.20%
6.44% NABARD B & D 04-12-2030 LTIF-G PDC-1	1.06%
6.39% NABARD B & D 19-11-2030 PMAY-G PD1 GOI	1.06%
8.30% IRFC B & D 25-03-2029 134	0.88%
6.99% HDFC B & D 13-02-2023 W-009	0.82%
7.03% IRFC B & D 30-07-2036 160	0.80%
8.40% BOB B & D 20-12-2028 XIX BASEL III TIER II	0.77%
8.55% BOB B & D 14-02-2029 BASEL III TIER II-XXI	0.73%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	6.54%	815.35

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Pension Fund II	0.94%	3.74%	5.30%	6.70%	8.46%	8.43%
Benchmark	0.89%	4.10%	5.55%	8.18%	9.86%	9.22%

\*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)**
**INVESTMENT OBJECTIVE**

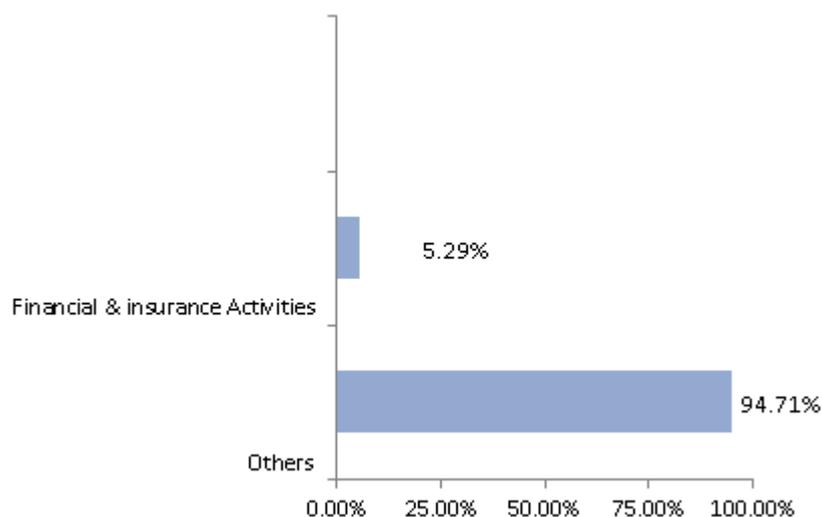
The objective of this fund is to park the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Debt	0	20	0.00	0.00
Money Market	80	100	100.00	653.91
<b>TOTAL</b>			<b>100.00</b>	<b>653.91</b>

**Fund Description**

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	10	10
Launch Date	10-Jan-14		
Risk Profile	Low		
Benchmark	CRISIL T-Bill Index #		
NAV as on 31-Aug-21	16.0639		
Modified Duration	0.18		

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

**TOP 10 INDUSTRY SECTOR**


Asset Category	Actual %	(₹ In crs)
Money Market Instruments	100.00%	653.91

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Money Market Pension Fund II	0.26%	1.48%	3.17%	4.07%	4.94%	6.39%
Benchmark	0.34%	1.93%	3.69%	4.72%	5.64%	6.89%

\*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 Pension Fund (SFIN - ULIF025300513PEDISCOFND111)

This is a segregated fund of the company and created as required by the IRDAI.

#### INVESTMENT OBJECTIVE

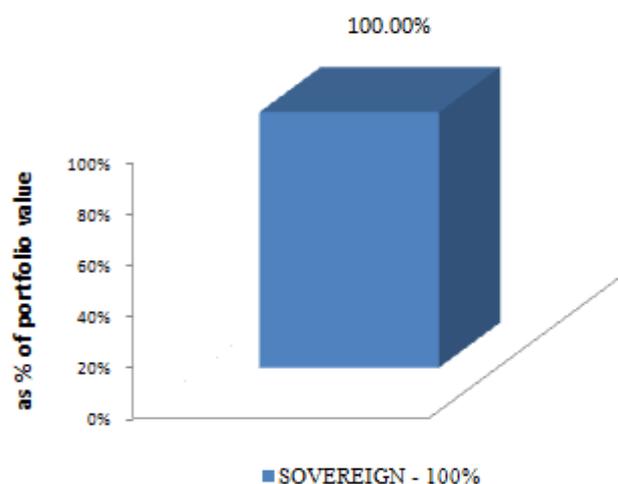
The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Assets Mix (In %)	Min	Max	Actual (%)	AUM (In Crs)
Govt. Securities	60	100	89.60	1,245.72
Money Market	0	40	10.40	144.63
<b>TOTAL</b>			<b>100.00</b>	<b>1,390.35</b>

#### Fund Description

Fund Manager Name	Raghavan		
No of funds managed by fund Manager	Equity	Debt	Balanced
	13	10	10
Launch Date	22-Aug-14		
Risk Profile	Low		
Benchmark	NA		
NAV as on 31-Aug-21	16.6616		
Modified Duration	1.67		

#### DEBT RATING PROFILE



#### GOVT. SECURITIES

Security Name	% of total portfolio
7.68% GOI CG 15-12-2023	23.77%
6.84% GOI CG 19-12-2022	13.06%
7.16% GOI CG 20-05-2023	11.32%
7.37% GOI CG 16-04-2023	9.07%
6.17% GOI CG 12-06-2023	5.58%
8.13% GOI CG 21-09-2022	4.06%
8.40% GOI CG 28-07-2024	3.94%
7.35% GOI CG 22-06-2024	3.85%
4.48% GOI CG 02-11-2023	3.60%
7.32% GOI CG 28-01-2024	3.44%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	10.40%	144.63

#### FUND PERFORMANCE\*

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Discontinued Pension Fund	0.58%	2.93%	4.83%	5.91%	7.47%	7.53%
Benchmark	NA	NA	NA	NA	NA	NA

- \*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.  
 ii) Past performance of any of the funds is not indicative of their future performance.

**Pure Fund (SFIN - ULIF030290915PUREULPFND111)**
**INVESTMENT OBJECTIVE**

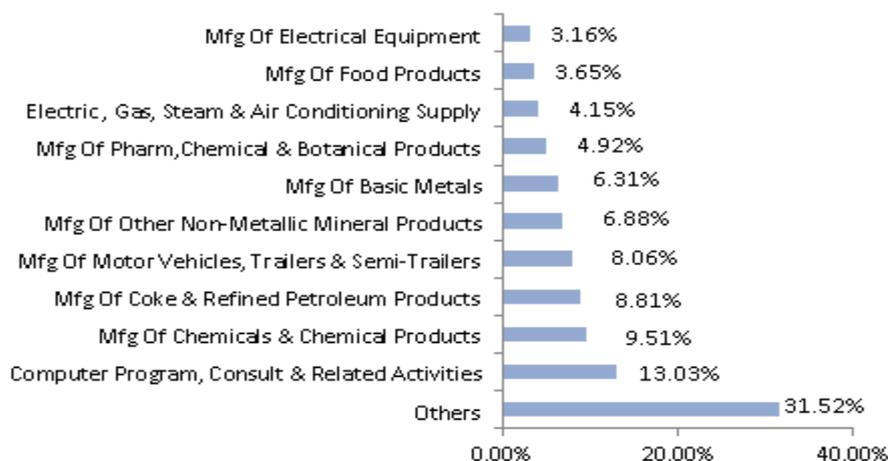
The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

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	91.29	461.99
Money Market	0	20	8.71	44.07
<b>TOTAL</b>			<b>100.00</b>	<b>506.06</b>

**Fund Description**

Fund Manager Name	Raghavan / Devesh D		
No of funds managed by fund Manager	Equity	Debt	Balanced
	18	10	18
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NA		
NAV as on 31-Aug-21	19.5585		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
RELIANCE INDUSTRIES LTD.	6.97%
INFOSYS LIMITED	6.26%
BHARTI AIRTEL LTD.	3.14%
LARSEN & TOUBRO LTD.	3.11%
TATA CONSULTANCY SERVICES LTD.	2.78%
HCL TECHNOLOGIES LTD.	2.67%
HINDALCO INDUSTRIES LTD.	2.48%
WABCO INDIA LIMITED	2.40%
ULTRATECH CEMENT LTD.	2.27%
TATVA CHINTAN PHARMA CHEM LIMITED	2.18%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	8.71%	44.07

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Pure Fund	4.37%	20.42%	49.06%	28.44%	13.44%	13.77%
Benchmark	NA	NA	NA	NA	NA	NA

- \*i) Returns less than or equal to one year are absolute returns. Returns greater than a year are in terms of Compound Annual Growth Rate (CAGR) is expressed as a percentage rounded to the nearest 0.1%.  
 ii) Past performance of any of the funds is not indicative of their future performance.

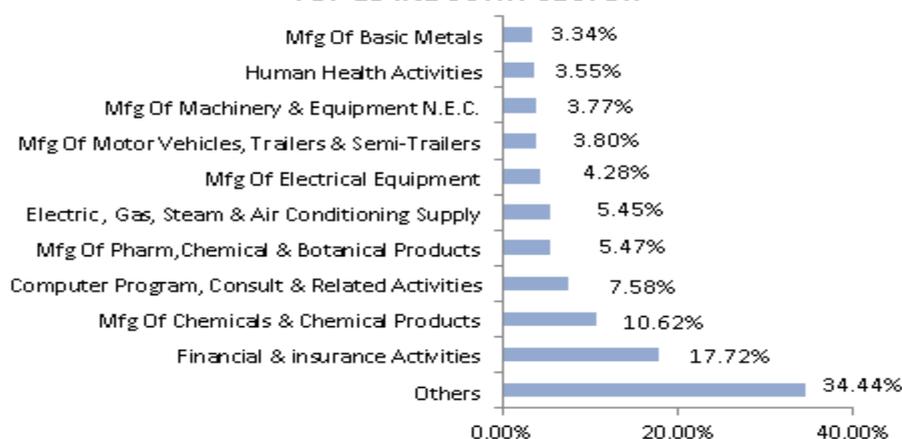
**Midcap Fund (SFIN - ULIF031290915MIDCAPFUND111)**
**INVESTMENT OBJECTIVE**

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	95.42	4,975.42
Debt	0	20	0.00	0.00
Money Market	0	20	4.58	239.04
<b>TOTAL</b>			<b>100.00</b>	<b>5,214.46</b>

**Fund Description**

Fund Manager Name	Tarang Hora / Vineet Lakhotia		
No of funds managed by fund Manager	Equity	Debt	Balanced
	5	4	6
Launch Date	21-Jun-16		
Risk Profile	High		
Benchmark	NIFTY Free Float Midcap 100		
NAV as on 31-Aug-21	24.7877		
Modified Duration	0.00		

**TOP 10 INDUSTRY SECTOR**

**EQUITY**

Security Name	% of total portfolio
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.39%
MPHASIS LTD.	2.36%
CHOLAMANDALAM INVESTMENT & FINANCE COMPANY	2.35%
BHARAT ELECTRONICS LTD.	2.30%
SRF LIMITED	2.25%
TATA POWER CO. LTD.	2.20%
INDIAN RAILWAY CATERING AND TOURISM CORPORAT	2.04%
BHARAT FORGE LTD.	2.04%
PI INDUSTRIES LIMITED	1.79%
IPCA LABORATORIES LIMITED	1.78%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	4.58%	239.04

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Midcap Fund	2.75%	21.43%	62.82%	34.38%	17.67%	19.07%
Benchmark - NIFTY Free Float Midcap 100	2.16%	22.13%	70.34%	34.74%	12.57%	15.44%

- \*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)**

**INVESTMENT OBJECTIVE**

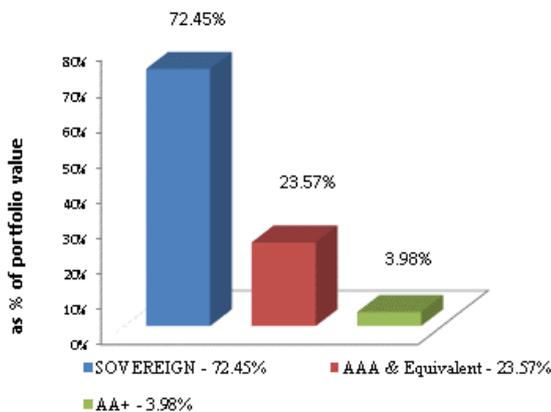
The objective of this fund is to earn returns higher than pure fixed income fund by investing in a mix of Government securities, Corporate Bonds, Money market instrument & upto 25% in Equity instruments.

Assets Mix (In %)	Min	Max	Actual	AUM (In Crs)
Equity	0	25	21.50	179.08
Debt	75	100	76.00	633.07
Money Market	0	25	2.50	20.83
<b>TOTAL</b>			<b>100.00</b>	<b>832.98</b>

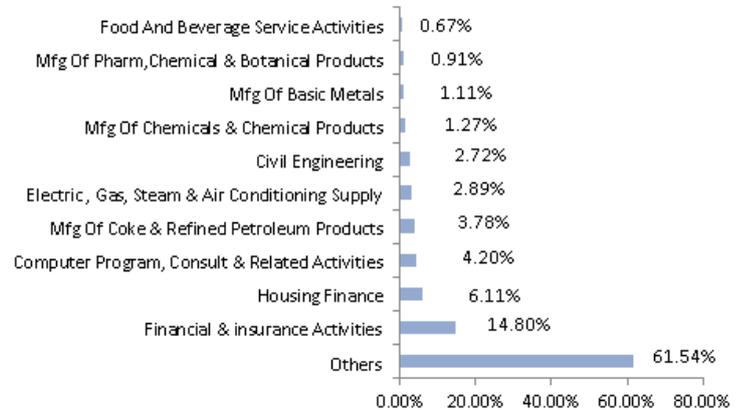
**Fund Description**

Fund Manager Name	Tarang Hora / Gopikrishna Shenoy		
No of funds managed by fund Manager	Equity	Debt	Balanced
	3	5	4
Launch Date	31-Jan-19		
Risk Profile	Low To Medium		
Benchmark	NIFTY 50 20% CompBEX 80%		
NAV as on 31-Aug-21	16.5560		
Modified Duration	3.29		

**DEBT RATING PROFILE**



**TOP 10 INDUSTRY SECTOR**



**GOVT. SECURITIES**

Security Name	% of total portfolio
8.79% GOI CG 08-11-2021	17.63%
0.00% GOI FRB 22-09-2033	6.51%
7.59% GOI CG 11-01-2026	4.90%
7.37% GOI CG 16-04-2023	4.54%
8.24% GOI CG 15-02-2027	4.39%
6.10% GOI CG 12-07-2031	3.21%
0.00% GOI CG 17-12-2021	2.99%
6.64% GOI CG 16-06-2035	2.25%
8.06% RAJASTHAN SDL 11-02-2025	1.92%
7.26% GOI CG 14-01-2029	1.58%

**CORPORATE DEBT**

Security Name	% of total portfolio
7.45% LIC HOUSING FIN B & D 10-02-2023 396	2.49%
7.25% L&T B & D 24-04-2023 3	1.87%
6.87% NTPC B & D 21-04-2036 74	1.80%
5.14% MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED B & D	1.56%
8.85% BAJAJ FINANCE LIMITED B & D 05-01-2024 237 OPT III	1.29%
6.95% RIL B & D 12-05-2023 PPD-M2	1.25%
6.40% LIC HOUSING FIN B & D 24-01-2025 408 OPT 1	1.25%
7.98% UNION BANK OF INDIA B & D 24-10-2027 BASEL III TIER 2 SR D	1.22%
6.65% MUTHOOT FINANCE LIMITED B & D 27-04-2023 OPT I	1.21%
9.05% HDFC B & D 16-10-2028 U-001	1.07%

**EQUITY**

Security Name	% of total portfolio
INFOSYS LIMITED	2.00%
ICICI BANK LTD.	1.76%
RELIANCE INDUSTRIES LTD.	1.62%
HDFC BANK LTD.	1.56%
HOUSING DEVELOPMENT FINANCE CORPN.	1.11%
TATA CONSULTANCY SERVICES LTD.	0.97%
BAJAJ FINANCE LIMITED	0.71%
AXIS BANK LTD.	0.70%
HINDUSTAN UNILEVER LTD.	0.69%
DEVYANI INTERNATIONAL LTD.	0.67%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	2.50%	20.83

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Bond Optimiser Fund	2.47%	6.75%	14.90%	13.28%	NA	21.52%
Benchmark	2.41%	6.81%	13.54%	11.84%	NA	11.94%

\*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.

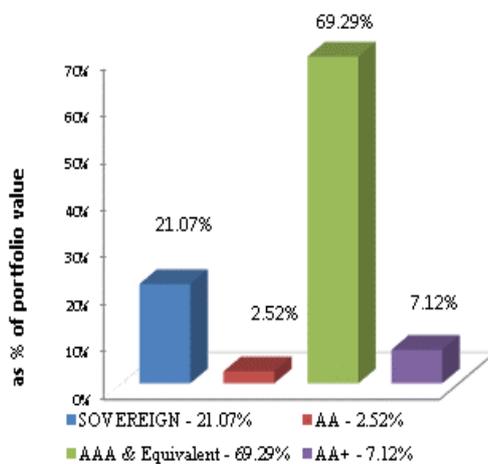
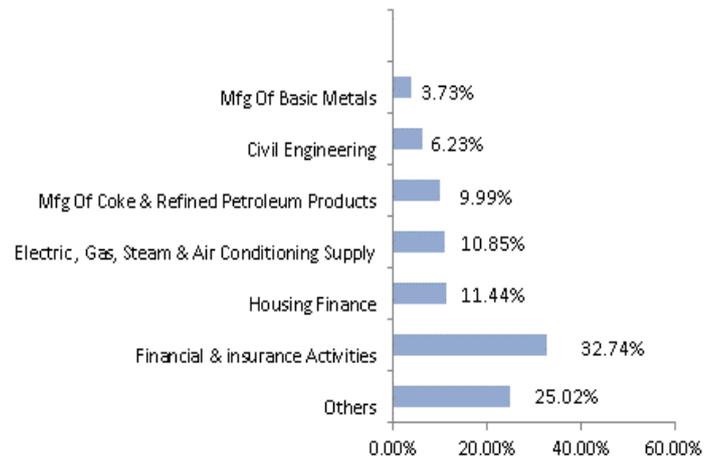
**Corporate Bond Fund (SFIN - ULIF033290618CORBONDFND111)**
**INVESTMENT OBJECTIVE**

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	96.59	401.86
Money Market	0	30	3.41	14.18
<b>TOTAL</b>			<b>100.00</b>	<b>416.04</b>

**Fund Description**

Fund Manager Name	Tarang Hora		
No of funds managed by fund Manager	Equity 2	Debt 4	Balanced 4
Launch Date	01-Feb-19		
Risk Profile	Low To Medium		
Benchmark	Crisil Medium term Gilt Index 20% Crisil Medium term AAA index 80%		
NAV as on 31-Aug-21	12.9474		
Modified Duration	3.43		

**DEBT RATING PROFILE**

**TOP 10 INDUSTRY SECTOR**

**GOVT. SECURITIES**

Security Name	% of total portfolio
0.00% GOI FRB 22-09-2033	9.04%
6.10% GOI CG 12-07-2031	5.96%
8.79% GOI CG 08-11-2021	3.65%
7.60% FCI B & D 09-01-2030 VII A	1.26%
5.63% GOI CG 12-04-2026	1.20%
7.26% GOI CG 14-01-2029	0.51%

**CORPORATE DEBT**

Security Name	% of total portfolio
8.19% NTPC B & D 15-12-2025 SR 57-2025	5.19%
5.00% NABARD B & D 11-03-2024 21 I	4.85%
5.4022% BAJAJ FINANCE LIMITED B & D 10-04-2023 274 OPT I	4.85%
6.95% RIL B & D 12-05-2023 PPD-M2	3.75%
7.70% L&T B & D 28-04-2025	3.73%
6.65% MUTHOOT FINANCE LIMITED B & D 27-04-2023 OPT I	3.63%
5.14% MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED B & D 2	2.65%
8.23% REC LIMITED B & D 23-01-2025 129	2.63%
8.13% PGC B & D 25-04-2026 STRIP G 8	2.60%
7.35% HDFC B & D 10-02-2025 W-008	2.53%

Asset Category	Actual %	(₹ In crs)
Money Market Instruments	3.41%	14.18

**FUND PERFORMANCE\***

Returns	1 Mth	6 Mths	1 yr	2 yrs	3 yrs	Since Inception
Corporate Bond Fund	0.71%	3.88%	6.39%	8.60%	NA	10.52%
Benchmark	1.10%	4.84%	6.63%	9.42%	NA	10.63%

\*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.

### **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 6<sup>th</sup> policy year. In case of surrender request after 5<sup>th</sup> 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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For more details on Risk Factors, Terms & Conditions, please read the sales brochure carefully before concluding a sale