

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<br>(UIN: 111L090V01) | SBI Life – Smart Elite<br>(UIN: 111L072V02) | SBI Life – Smart Scholar<br>(UIN: 111L073V02) | SBI Life – Retire Smart<br>(UIN: 111L094V01) | SBI Life – Smart Wealth Builder<br>(UIN: 111L095V01) | SBI Life – Saral Maha Anand<br>(UIN: 111L070V02) | SBI Life – Smart Wealth Assure<br>(UIN: 111L077V02) | SBI Life – eWealth Insurance<br>(UIN: 111L100V01) | SBI Life – Smart Privilege<br>(UIN: 111L107V01) |
| 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             |   |   |   |  |  |  |   |   | ✓   |

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Scholar (UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013.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(UIN:111L069V01), SBI Life - Saral Maha Anand (UIN:111L070V01), SBI Life – Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014. However the funds under the products are still in force.

\* 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.

## Individual Fund Performance – Snapshot

| Funds                           | Inception Date | AUM as on Dec 31, 2016 (₹ in Cr) | Bench marks (BM)            | Returns in %<br>(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      | 4607.34                          | NIFTY                       | 2.77  | 3.01  | 1.98  | -0.59 | 12.06 | 9.10  | 12.03 | 8.51 | 15.56 | 12.10 | 17.29           | 12.56 |
| <b>Equity Pension</b>           | 15-Jan-07      | 637.04                           |                             | 4.01  | 3.01  | 2.38  | -0.59 | 12.14 | 9.10  | 12.11 | 8.51 | 15.43 | 12.10 | 9.16            | 6.48  |
| <b>Equity Pension II</b>        | 03-Jan-14      | 260.34                           |                             | 4.82  | 3.01  | 2.32  | -0.59 | NA    | NA    | NA    | NA   | NA    | NA    | 11.74           | 9.95  |
| <b>Equity Optimiser</b>         | 21-Jan-08      | 1453.39                          | Nifty (80)<br>LiquiFEX (20) | 3.40  | 4.08  | 3.46  | 1.24  | 10.97 | 9.13  | 10.48 | 8.71 | 12.75 | 11.58 | 7.54            | 4.42  |
| <b>Equity Optimiser Pension</b> | 21-Jan-08      | 216.18                           |                             | 3.80  | 4.08  | 3.71  | 1.24  | 11.06 | 9.13  | 10.36 | 8.71 | 12.72 | 11.58 | 7.58            | 4.42  |
| <b>Equity Elite</b>             | 25-Feb-08      | 20.16                            |                             | 5.25  | 4.08  | 4.21  | 1.24  | 12.32 | 9.13  | 11.73 | 8.71 | 14.21 | 11.58 | 10.70           | 4.48  |
| <b>Equity Elite Fund II</b>     | 10-Feb-10      | 668.46                           |                             | 5.20  | 4.08  | 3.89  | 1.24  | 12.00 | 9.13  | 11.29 | 8.71 | 13.89 | 11.58 | 9.47            | 8.39  |
| <b>Top 300</b>                  | 07-Jan-10      | 518.95                           |                             | 3.98  | 4.08  | 2.49  | 1.24  | 9.93  | 9.13  | 9.50  | 8.71 | 11.89 | 11.58 | 9.32            | 7.04  |
| <b>Top 300 Pension</b>          | 18-Jan-10      | 277.66                           |                             | 4.02  | 4.08  | 2.50  | 1.24  | 10.10 | 9.13  | 9.55  | 8.71 | 11.96 | 11.58 | 8.80            | 7.04  |
| <b>Growth</b>                   | 24-Nov-05      | 630.38                           | Nifty (70)<br>CompBex (30)  | 7.02  | 6.15  | 4.63  | 2.94  | 12.28 | 10.18 | 10.97 | 9.16 | 12.85 | 11.65 | 11.83           | 9.89  |
| <b>Growth Pension</b>           | 15-Feb-07      | 269.45                           |                             | 7.47  | 6.15  | 5.15  | 2.94  | 12.69 | 10.18 | 11.23 | 9.16 | 13.08 | 11.65 | 10.15           | 5.55  |
| <b>Balanced</b>                 | 5-Dec-05       | 1513.82                          | Nifty (50)<br>CompBex (50)  | 7.95  | 8.17  | 5.78  | 5.24  | 10.93 | 10.79 | 9.77  | 9.48 | 11.35 | 11.23 | 10.68           | 9.60  |
| <b>Balanced Pension</b>         | 21-Feb-07      | 124.24                           |                             | 8.15  | 8.17  | 6.14  | 5.24  | 11.37 | 10.79 | 9.96  | 9.48 | 11.49 | 11.23 | 11.25           | 7.71  |
| <b>Bond</b>                     | 10-Jan-05      | 7591.15                          | CRISIL<br>CompBex           | 13.46   | 12.94 | 10.36 | 10.77 | 11.89 | 11.93 | 10.23 | 9.84 | 10.33 | 9.74  | 9.34            | 7.37  |
| <b>Bond Pension</b>             | 16-Jan-07      | 463.70                           |                             | 13.58   | 12.94 | 10.64 | 10.77 | 12.18 | 11.93 | 10.60 | 9.84 | 10.64 | 9.74  | 9.76            | 8.01  |
| <b>Bond Pension II</b>          | 03-Jan-14      | 751.81                           |                             | 13.44   | 12.94 | 10.66 | 10.77 | NA    | NA    | NA    | NA   | NA    | NA    | 11.98           | 11.81 |
| <b>FlexiProtect</b>             | 8-Mar-09       | 3298.98                          | NA                          | 5.80  | NA    | 4.57  | NA    | 11.41 | NA    | 9.95  | NA   | 11.28 | NA    | 13.40           | NA    |
| <b>FlexiProtect (Series II)</b> | 8-Jan-10       | 2474.26                          |                             | 7.24  | NA    | 4.66  | NA    | 12.37 | NA    | 11.10 | NA   | 12.64 | NA    | 9.42            | NA    |
| <b>Daily Protect</b>            | 6-Sep-10       | 2431.73                          |                             | 8.12  | NA    | 5.46  | NA    | 12.30 | NA    | 10.52 | NA   | 12.04 | NA    | 6.69            | NA    |
| <b>Daily Protect II</b>         | 4-Mar-11       | 1398.04                          |                             | 7.59  | NA    | 4.77  | NA    | 11.87 | NA    | 10.91 | NA   | 13.07 | NA    | 8.73            | NA    |
| <b>Daily Protect III</b>        | 1-Sep-11       | 5911.34                          |                             | 6.47  | NA    | 4.12  | NA    | 12.78 | NA    | 11.43 | NA   | 13.75 | NA    | 11.49           | NA    |

| Funds                                      | Inception Date | AUM as on Dec 31, 2016 (₹ in Cr) | Bench marks (BM) | Returns in %<br>(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>Index</b>                               | 07-Jan-10      | 1446.04                          | Nifty            | 2.84  | 3.01 | -0.34 | -0.59 | 8.67  | 9.10 | 9.50  | 8.51 | 12.04 | 12.10 | 6.84            | 6.52 |
| <b>Index Pension</b>                       | 18-Jan-10      | 51.62                            |                  | 2.97  | 3.01 | -0.26 | -0.59 | 8.71  | 9.10 | 8.58  | 8.51 | 12.10 | 12.10 | 7.50            | 6.52 |
| <b>Money Market</b>                        | 1-Feb-06       | 100.29                           | LiquiFEX         | 8.29  | 7.50 | 8.31  | 7.87  | 8.49  | 8.31 | 8.44  | 8.49 | 8.43  | 8.50  | 7.38            | 7.50 |
| <b>Money Market Pension</b>                | 20-Mar-08      | 25.28                            |                  | 8.51  | 7.50 | 8.45  | 7.87  | 9.09  | 8.31 | 9.67  | 8.49 | 9.42  | 8.50  | 8.31            | 7.69 |
| <b>Money Market Pension II</b>             | 03-Jan-14      | 39.67                            |                  | 8.07  | 7.50 | 8.20  | 7.87  | NA    | NA   | NA    | NA   | NA    | NA    | 8.07            | 8.29 |
| <b>Guaranteed Pension Fund (GPF070211)</b> | 9-Feb-11       | 12.21                            | NA               | 15.80   | NA   | 9.89  | NA    | 9.02  | NA   | 8.59  | NA   | 8.34  | NA    | 8.03            | NA   |
| <b>RGF070311</b>                           | 9-Mar-11       | 187.86                           |                  | 10.88   | NA   | 9.41  | NA    | 10.66 | NA   | 8.86  | NA   | 9.08  | NA    | 8.43            | NA   |
| <b>RGF150611</b>                           | 21-Jun-11      | 93.41                            |                  | 11.07   | NA   | 9.49  | NA    | 10.70 | NA   | 8.92  | NA   | 9.12  | NA    | 8.80            | NA   |
| <b>P/E Managed</b>                         | 8-Sep-10       | 439.94                           |                  | 3.72  | NA   | 2.21  | NA    | 10.74 | NA   | 9.93  | NA   | 13.29 | NA    | 7.22            | NA   |
| <b>Discontinued Policy</b>                 | 11-Apr-11      | 1894.20                          |                  | 8.58  | NA   | 8.48  | NA    | 9.45  | NA   | 7.21  | NA   | 7.37  | NA    | 7.41            | NA   |
| <b>Discontinued Pension</b>                | 03-Jan-14      | 60.01                            |                  | 14.15   | NA   | 10.46 | NA    | NA    | NA   | NA    | NA   | NA    | NA    | 11.92           | NA   |
| <b>Pure Fund</b>                           | 15-Jun-16      | 20.48                            |                  | NA  | NA   | NA    | NA    | NA    | NA   | NA    | NA   | NA    | NA    | 3.84            | NA   |
| <b>Midcap Fund</b>                         | 15-Jun-16      | 97.61                            |                  | NA  | NA   | NA    | NA    | NA    | NA   | NA    | NA   | NA    | NA    | 6.33            | NA   |

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

## INVESTMENT STYLE & FUND PERFORMANCE as on December 31, 2016

### Equity Fund

SFIN-ULIF001100105EQUITY-FND111

#### INVESTMENT STYLE

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

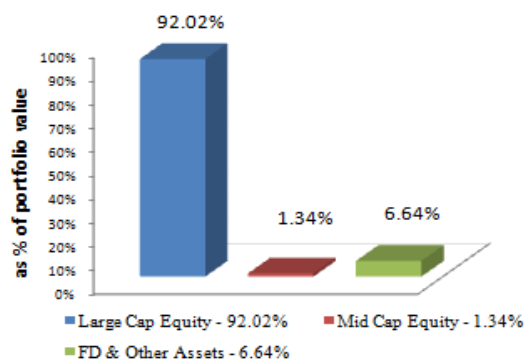
The fund has the following asset class allocation strategy:

| Assets of Equity Fund (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|------------------------------|---------|---------|------|------------------|
| Equity                       | 80      | 100     | High | 93.36            |
| Debt Instruments             | 0       | 20      |      | 0.00             |
| Money Market Instruments     | 0       | 20      |      | 6.64             |

#### FUND PERFORMANCE\*

| Returns           | 1 yr  | 2 yrs  | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception (Jan 10, 2005) |
|-------------------|-------|--------|--------|--------|--------|--------------------------------|
| Equity Fund       | 2.77% | 1.98%  | 12.06% | 12.03% | 15.56% | 17.29%                         |
| Benchmark – NIFTY | 3.01% | -0.59% | 9.10%  | 8.51%  | 12.10% | 12.56%                         |

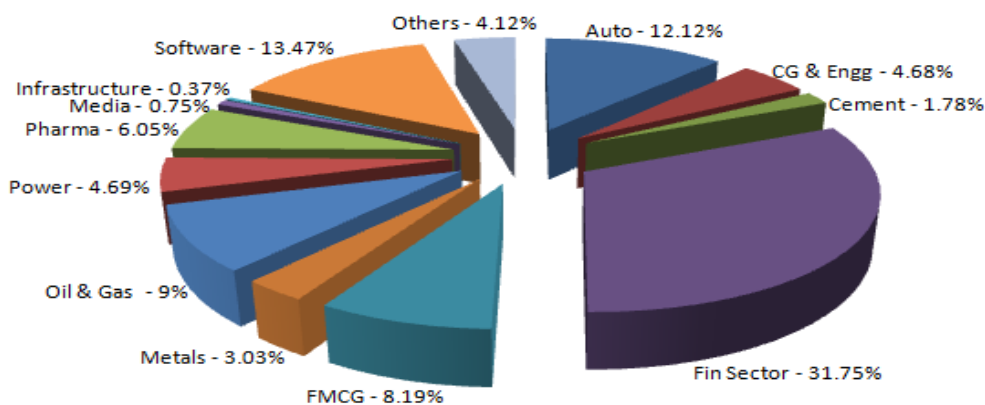
#### ASSET ALLOCATION



#### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| HDFC BANK LTD.                          | 7.51%                |
| MONEY MARKET INSTRUMENTS                | 6.64%                |
| INFOSYS LIMITED                         | 6.34%                |
| ITC LTD.                                | 6.19%                |
| TATA MOTORS LTD.                        | 4.70%                |
| RELIANCE INDUSTRIES LTD.                | 4.22%                |
| ICICI BANK LIMITED                      | 4.16%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 3.30%                |
| TATA CONSULTANCY SERVICES LTD.          | 2.85%                |
| MARUTI UDYOG LTD.                       | 2.78%                |

#### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Bond Fund

SFIN- ULIF002100105BONDULPFND111

### INVESTMENT STYLE

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

The fund has the following asset class allocation strategy:

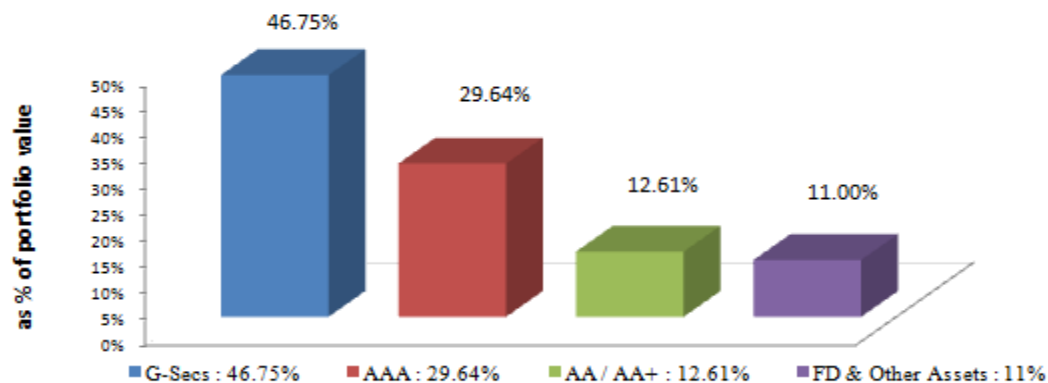
| Assets of Bond Fund (In %) | Minimum | Maximum | Risk   | Actual Asset Mix |
|----------------------------|---------|---------|--------|------------------|
| Debt Instruments           | 60      | 100     | Low to | 89.60            |
| Money Market Instruments   | 0       | 40      | Medium | 10.40            |

### FUND PERFORMANCE\*

| Returns                   | 1 yr   | 2 yrs  | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception (Jan 10, 2005) |
|---------------------------|--------|--------|--------|--------|--------|--------------------------------|
| Bond Fund                 | 13.46% | 10.36% | 11.89% | 10.23% | 10.33% | 9.34%                          |
| Benchmark –CRISIL CompBex | 12.94% | 10.77% | 11.93% | 9.84%  | 9.74%  | 7.37%                          |

**Modified Duration: 5.96 years for Debt & Money Market Instruments**

### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                            | % of total portfolio |
|--|----------------------|
| GOVERNMENT OF INDIA                    | 44.99%               |
| MONEY MARKET INSTRUMENTS               | 10.40%               |
| HDFC BANK LTD.                         | 5.20%                |
| YES BANK LIMITED                       | 2.67%                |
| IDFC BANK LIMITED                      | 2.51%                |
| BAJAJ FINANCE LIMITED                  | 2.40%                |
| DEWAN HOUSING FINANCE CORPORATION LTD. | 2.28%                |
| TATA POWER CO. LTD.                    | 2.09%                |
| CANARA BANK                            | 1.94%                |
| NATIONAL HIGHWAYS AUTHORITY OF INDIA   | 1.91%                |

- \*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 prospects or returns

## Growth Fund

SFIN- ULIF003241105GROWTH-FND111

### INVESTMENT STYLE

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. The fund has the following asset class allocation strategy:

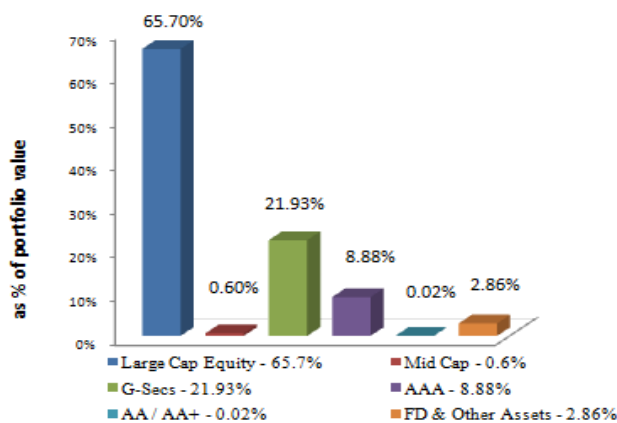
| Assets of Growth Fund (In %) | Minimum | Maximum | Risk           | Actual Asset Mix |
|------------------------------|---------|---------|----------------|------------------|
| Equity                       | 40      | 90      | Medium to High | 66.30            |
| Debt Instruments             | 10      | 60      |                | 30.83            |
| Money Market Instruments     | 0       | 40      |                | 2.87             |

### FUND PERFORMANCE\*

| Returns              | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception (Nov 24, 2005) |
|----------------------|-------|-------|--------|--------|--------|--------------------------------|
| Growth Fund          | 7.02% | 4.63% | 12.28% | 10.97% | 12.85% | 11.83%                         |
| Benchmark–Nifty (70) | 6.15% | 2.94% | 10.18% | 9.16%  | 11.65% | 9.89%                          |
| CompBex (30)         |       |       |        |        |        |                                |

**Modified Duration: 5.57 years for Debt & Money Market Instruments**

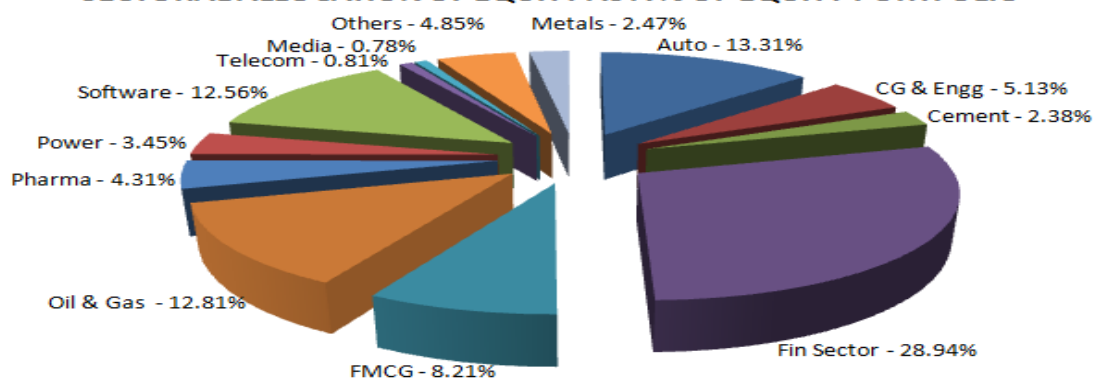
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 21.42%               |
| HDFC BANK LTD.                          | 6.22%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 4.71%                |
| INFOSYS LIMITED                         | 4.41%                |
| RELIANCE INDUSTRIES LTD.                | 3.69%                |
| ITC LTD.                                | 3.64%                |
| RURAL ELECTRIFICATION CORPN. LTD.       | 3.54%                |
| ICICI BANK LIMITED                      | 3.32%                |
| TATA MOTORS LTD.                        | 2.94%                |
| MONEY MARKET INSTRUMENTS                | 2.86%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Balanced Fund

SFIN- ULIF004051205BALANCFDND111

### INVESTMENT STYLE

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.

The fund has the following asset class allocation strategy:

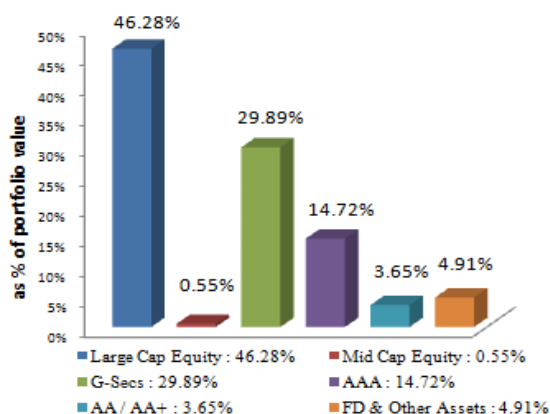
| Assets of Balanced Fund (In %) | Minimum | Maximum | Risk   | Actual Asset Mix |
|--------------------------------|---------|---------|--------|------------------|
| Equity                         | 40      | 60      | Medium | 46.83            |
| Debt Instruments               | 20      | 60      |        | 48.94            |
| Money Market Instruments       | 0       | 40      |        | 4.23             |

### FUND PERFORMANCE\*

| Returns                | 1 yr  | 2 yrs | 3 yrs  | 4 yrs | 5 yrs  | Since Inception (Dec 05, 2005) |
|------------------------|-------|-------|--------|-------|--------|--------------------------------|
| Balanced Fund          | 7.95% | 5.78% | 10.93% | 9.77% | 11.35% | 10.68%                         |
| Benchmark – Nifty (50) | 8.17% | 5.24% | 10.79% | 9.48% | 11.23% | 9.60%                          |
| CompBex (50)           |       |       |        |       |        |                                |

### Modified Duration: 5.73 years for Debt & Money Market Instruments

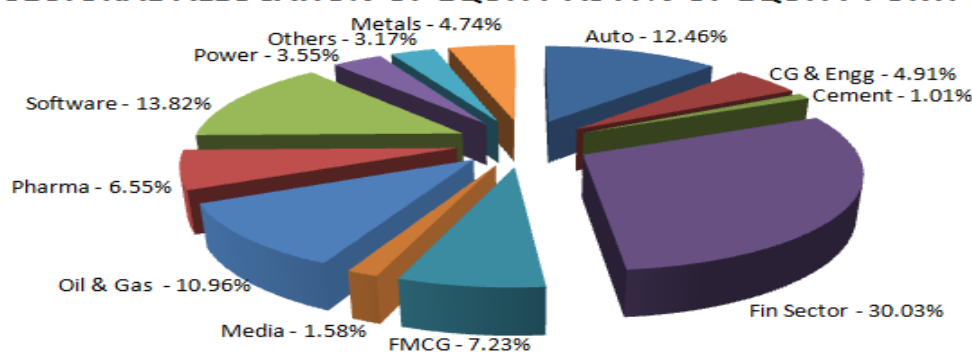
#### ASSET ALLOCATION



#### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 28.52%               |
| HDFC BANK LTD.                          | 6.43%                |
| MONEY MARKET INSTRUMENTS                | 4.22%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 3.51%                |
| RELIANCE INDUSTRIES LTD.                | 3.07%                |
| ITC LTD.                                | 3.05%                |
| INFOSYS LIMITED                         | 2.99%                |
| LIC HOUSING FINANCE LTD.                | 2.40%                |
| NATIONAL HIGHWAYS AUTHORITY OF INDIA    | 2.31%                |
| ICICI BANK LIMITED                      | 2.20%                |

#### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Equity Optimiser Fund

SFIN- ULIF010210108EQTYOPTFND111

### INVESTMENT STYLE

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

The fund has the following asset class allocation strategy:

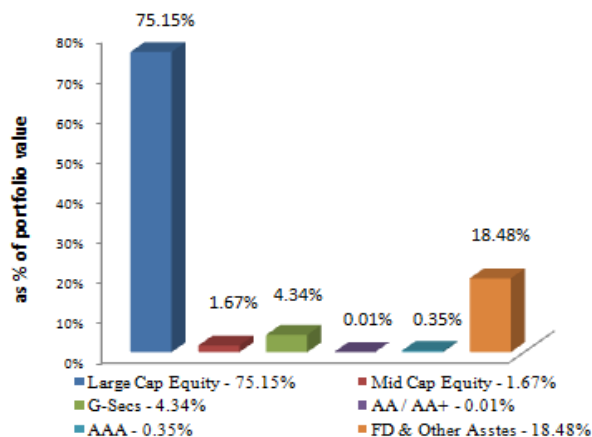
| Asset of Equity Optimiser Fund(In%) | Minimum | Maximum | Risk | Actual Asset Mix |
|-------------------------------------|---------|---------|------|------------------|
| Equity                              | 60      | 100     | High | 76.82            |
| Debt Instruments                    | 0       | 40      |      | 9.16             |
| Money Market Instruments            | 0       | 40      |      | 14.02            |

### FUND PERFORMANCE\*

| Returns                                 | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception<br>(Jan 21, 2008) |
|---|-------|-------|--------|--------|--------|-----------------------------------|
| Equity Optimiser Fund                   | 3.40% | 3.46% | 10.97% | 10.48% | 12.75% | 7.54%                             |
| Benchmark – Nifty (80)<br>LiquiFEX (20) | 4.08% | 1.24% | 9.13%  | 8.71%  | 11.58% | 4.42%                             |

Modified Duration: 0.87 years for Debt & Money Market Instruments

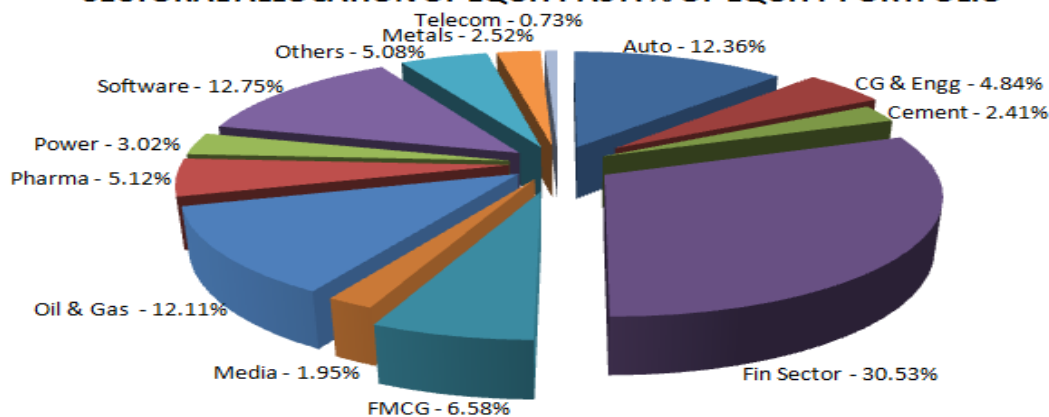
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| MONEY MARKET INSTRUMENTS                | 13.35%               |
| HDFC BANK LTD.                          | 6.39%                |
| INFOSYS LIMITED                         | 5.21%                |
| GOVERNMENT OF INDIA                     | 5.00%                |
| PUNJAB NATIONAL BANK                    | 4.90%                |
| ITC LTD.                                | 4.41%                |
| RELIANCE INDUSTRIES LTD.                | 4.25%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 3.61%                |
| RELIANCE MUTUAL FUND                    | 3.46%                |
| TATA MOTORS LTD.                        | 3.25%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



\*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 prospects or returns

## Index Fund

SFIN- ULIF015070110INDEXULFND111

### INVESTMENT STYLE

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.

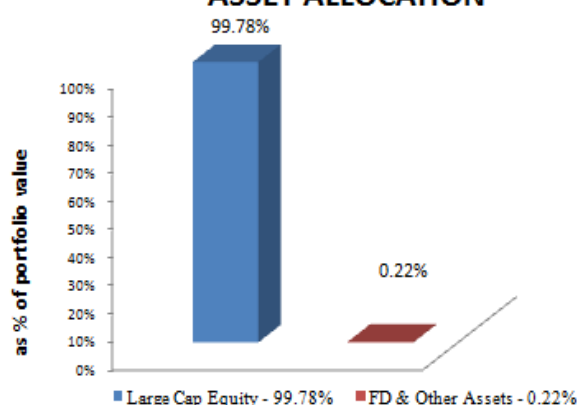
The fund has the following asset class allocation strategy:

| Assets of Index Fund            | (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|---------------------------------|--------|---------|---------|------|------------------|
| Equity                          |        | 90      | 100     | High | 99.78            |
| Money Market Instruments & Cash |        | 0       | 10      |      | 0.22             |

### FUND PERFORMANCE\*

| Returns           | 1 yr  | 2 yrs  | 3 yrs | 4 yrs | 5 yrs  | Since Inception<br>(Jan 7, 2010) |
|-------------------|-------|--------|-------|-------|--------|----------------------------------|
| Index Fund        | 2.84% | -0.34% | 8.67% | 9.50% | 12.04% | 6.84%                            |
| Benchmark – Nifty | 3.01% | -0.59% | 9.10% | 8.51% | 12.10% | 6.52%                            |

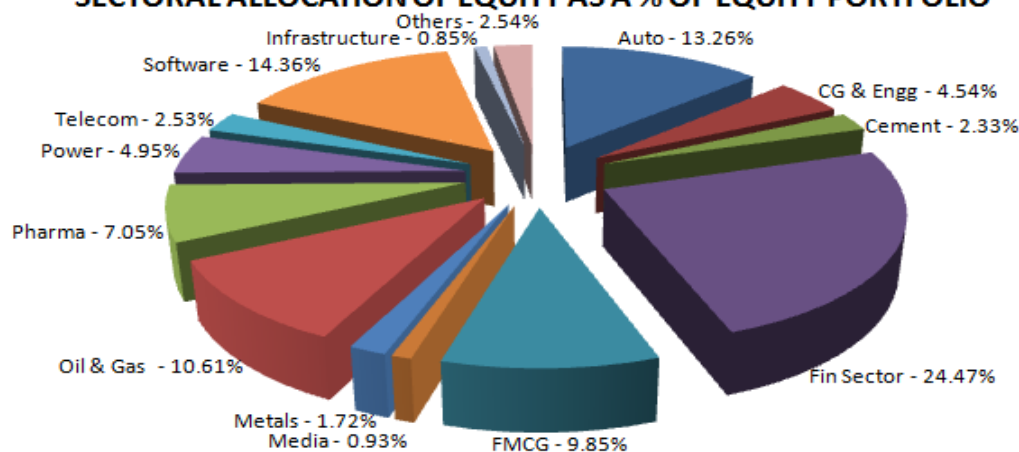
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| ITC LTD.                                | 7.63%                |
| HDFC BANK LTD.                          | 6.88%                |
| RELIANCE INDUSTRIES LTD.                | 6.67%                |
| INFOSYS LIMITED                         | 6.65%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 5.67%                |
| ICICI BANK LIMITED                      | 4.21%                |
| TATA CONSULTANCY SERVICES LTD.          | 4.14%                |
| LARSEN & TOUBRO LTD.                    | 4.12%                |
| TATA MOTORS LTD.                        | 3.97%                |
| MARUTI UDYOG LTD.                       | 2.63%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Top 300 Fund

SFIN- ULIF016070110TOP300-FND111

### INVESTMENT STYLE

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

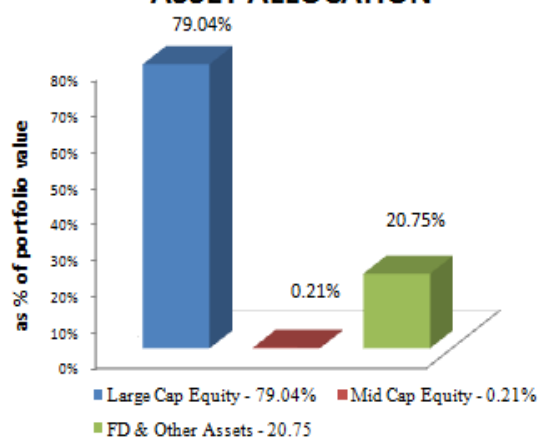
The fund has the following asset class allocation strategy:

| Assets of Top 300 Fund (In %)   | Minimum | Maximum | Risk | Actual Asset Mix |
|---------------------------------|---------|---------|------|------------------|
| Equity                          | 60      | 100     | High | 79.25            |
| Money Market Instruments & Cash | 0       | 40      |      | 20.75            |

### FUND PERFORMANCE\*

| Returns                              | 1 yr  | 2 yrs | 3 yrs | 4 yrs | 5 yrs  | Since Inception (Jan 7, 2010) |
|--------------------------------------|-------|-------|-------|-------|--------|-------------------------------|
| Top 300 Fund                         | 3.98% | 2.49% | 9.93% | 9.50% | 11.89% | 9.32%                         |
| Benchmark – Nifty (80) LiquiFEX (20) | 4.08% | 1.24% | 9.13% | 8.71% | 11.58% | 7.04%                         |

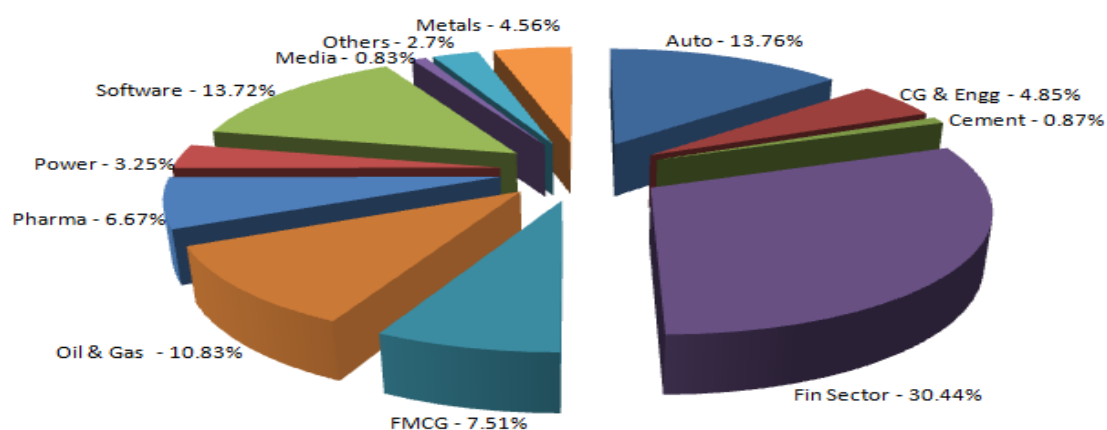
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| MONEY MARKET INSTRUMENTS                | 9.61%                |
| GOVERNMENT OF INDIA                     | 8.35%                |
| HDFC BANK LTD.                          | 6.95%                |
| LARSEN & TOUBRO LTD.                    | 5.59%                |
| ITC LTD.                                | 5.24%                |
| INFOSYS LIMITED                         | 5.16%                |
| RELIANCE INDUSTRIES LTD.                | 4.99%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 4.35%                |
| ICICI BANK LIMITED                      | 3.79%                |
| TATA MOTORS LTD.                        | 3.75%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## P/E Managed Fund

SFIN- ULIF021080910P/EMNGDFND111

### INVESTMENT STYLE

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.

The fund has the following asset class allocation strategy:

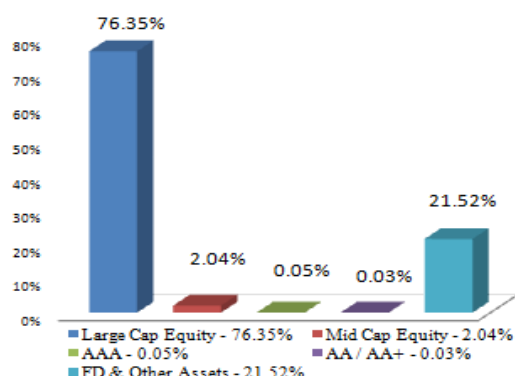
| Forward P/E Bands | Asset Allocation (In %)             |                                       | Risk |
|-------------------|-------------------------------------|---------------------------------------|------|
|                   | Equity & Equity Related Instruments | Debt, Money Market Instruments & Cash |      |
| <12               | 90 to 100                           | 0 to 10                               | High |
| 12 ≥ and < 15     | 80 to 100                           | 0 to 20                               |      |
| 15 ≥ and < 18     | 60 to 90                            | 10 to 40                              |      |
| 18 ≥ and < 21     | 40 to 80                            | 20 to 60                              |      |
| ≥ 21              | 0 to 50                             | 50 to 100                             |      |

**Actual Asset Mix**      Equity: 78.39      Debt, Money Market Instruments & Cash: 21.61

### FUND PERFORMANCE \*

| Returns          | 1 yr  | 2 yrs | 3 yrs  | 4 yrs | 5 yrs  | Since Inception (Sep 8, 2010) |
|------------------|-------|-------|--------|-------|--------|-------------------------------|
| P/E Managed Fund | 3.72% | 2.21% | 10.74% | 9.93% | 13.29% | 7.22%                         |
| Benchmark –NA    | NA    | NA    | NA     | NA    | NA     | NA                            |

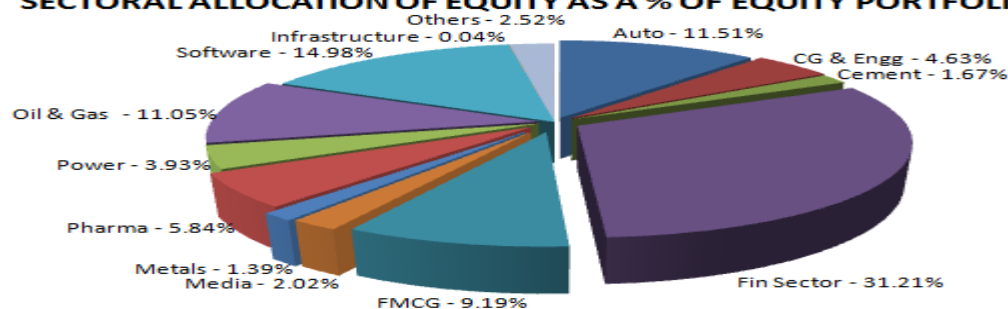
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| MONEY MARKET INSTRUMENTS                | 21.52%               |
| HDFC BANK LTD.                          | 6.82%                |
| INFOSYS LIMITED                         | 5.56%                |
| ITC LTD.                                | 5.35%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 4.44%                |
| RELIANCE INDUSTRIES LTD.                | 4.34%                |
| ICICI BANK LIMITED                      | 4.27%                |
| TATA MOTORS LTD.                        | 3.52%                |
| TATA CONSULTANCY SERVICES LTD.          | 3.29%                |
| MARUTI UDYOG LTD.                       | 2.28%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Daily Protect Fund

SFIN- ULIF020060910DLYPRO1FND111

### INVESTMENT STYLE

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. The fund has the following asset class allocation strategy:

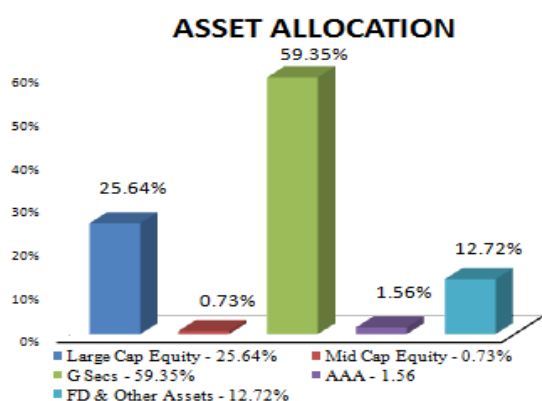
| Assets of Daily Protect Fund ( In % ) | Min | Max | Risk   | Actual Asset Mix |
|---------------------------------------|-----|-----|--------|------------------|
| Equity & Equity Related Instruments   | 0   | 100 | Low to | 26.37            |
| Debt and Money Market Instruments     | 0   | 100 | Medium | 73.63            |

<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.

### FUND PERFORMANCE\*

| Returns            | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception (Sep 6, 2010) |
|--------------------|-------|-------|--------|--------|--------|-------------------------------|
| Daily Protect Fund | 8.12% | 5.46% | 12.30% | 10.52% | 12.04% | 6.69%                         |
| Benchmark –NA      | NA    | NA    | NA     | NA     | NA     | NA                            |

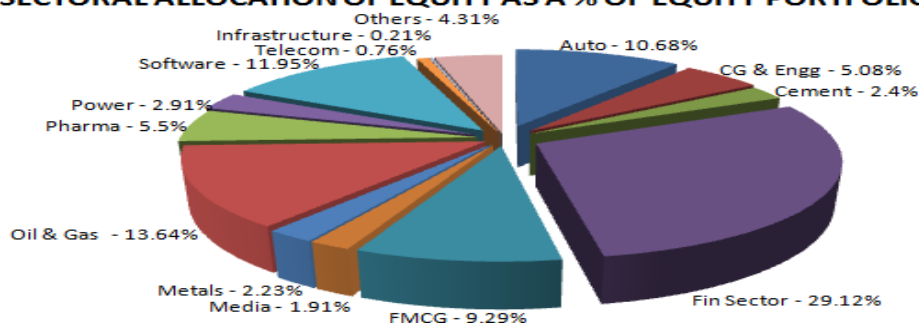
### Modified Duration: 2.94 years for Debt & Money Market Instruments



**TOP 10 HOLDINGS**

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 59.35%               |
| MONEY MARKET INSTRUMENTS                | 12.42%               |
| HDFC BANK LTD.                          | 2.43%                |
| INFOSYS LIMITED                         | 1.75%                |
| ITC LTD.                                | 1.57%                |
| LIC HOUSING FINANCE LTD.                | 1.56%                |
| RELIANCE INDUSTRIES LTD.                | 1.51%                |
| ICICI BANK LIMITED                      | 1.28%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 1.07%                |
| TATA MOTORS LTD.                        | 1.05%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Equity Elite Fund

SFIN- ULIF012250208EQTYELTFND111

### INVESTMENT STYLE

For long-term capital appreciation through higher exposure in equity and equity related instruments.

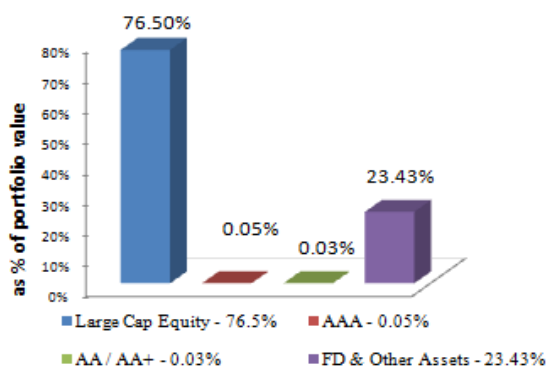
The fund has the following asset class allocation strategy:

| Assets of Equity Elite Fund (In %)  | Minimum | Maximum | Risk | Actual Asset Mix |
|-------------------------------------|---------|---------|------|------------------|
| Equity & Equity Related Instruments | 60      | 100     | High | 76.50            |
| Debt Instruments                    | 0       | 40      |      | 0.07             |
| Money Market Instruments            | 0       | 40      |      | 23.43            |

### FUND PERFORMANCE\*

| Returns                              | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception (Feb 25, 2008) |
|--------------------------------------|-------|-------|--------|--------|--------|--------------------------------|
| Equity Elite Fund                    | 5.25% | 4.21% | 12.32% | 11.73% | 14.21% | 10.70%                         |
| Benchmark – Nifty (80) LiquiFEX (20) | 4.08% | 1.24% | 9.13%  | 8.71%  | 11.58% | 4.48%                          |

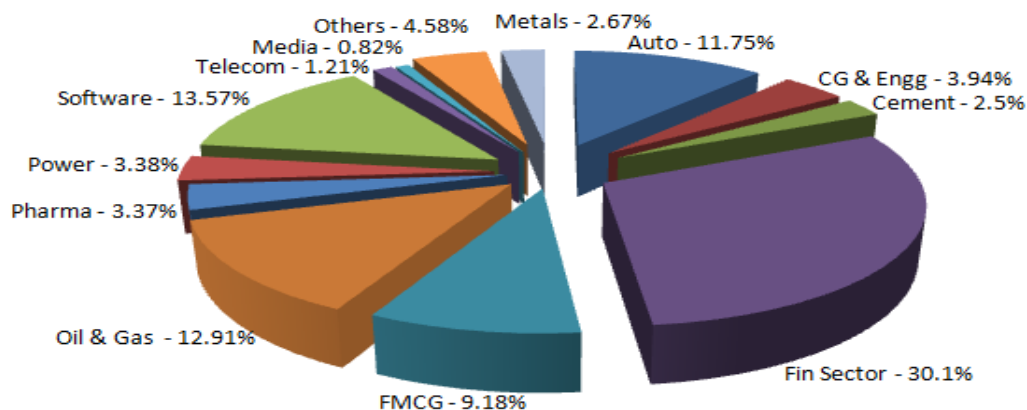
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| MONEY MARKET INSTRUMENTS                | 23.43%               |
| HDFC BANK LTD.                          | 7.47%                |
| INFOSYS LIMITED                         | 5.44%                |
| ITC LTD.                                | 4.67%                |
| RELIANCE INDUSTRIES LTD.                | 4.56%                |
| ICICI BANK LIMITED                      | 3.85%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 3.71%                |
| LARSEN & TOUBRO LTD.                    | 3.02%                |
| TATA MOTORS LTD.                        | 2.97%                |
| MARUTI UDYOG LTD.                       | 2.38%                |

### SECTORAL ALLOCATION AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Equity Elite Fund II

SFIN- ULIF019100210EQTELI2FND111

### INVESTMENT STYLE

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

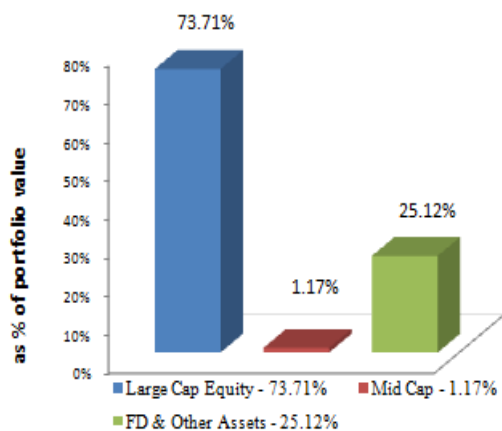
The fund has the following asset class allocation strategy:

| Assets of Equity Elite Fund II (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|---------------------------------------|---------|---------|------|------------------|
| Equity                                | 60      | 100     | High | 74.88            |
| Debt Instruments                      | 0       | 40      |      | 2.30             |
| Money Market Instruments              | 0       | 40      |      | 22.82            |

### FUND PERFORMANCE\*

| Returns                                 | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception<br>(Feb 10, 2010) |
|---|-------|-------|--------|--------|--------|-----------------------------------|
| Equity Elite Fund II                    | 5.20% | 3.89% | 12.00% | 11.29% | 13.89% | 9.47%                             |
| Benchmark – Nifty<br>(80) LiquiFex (20) | 4.08% | 1.24% | 9.13%  | 8.71%  | 11.58% | 8.39%                             |

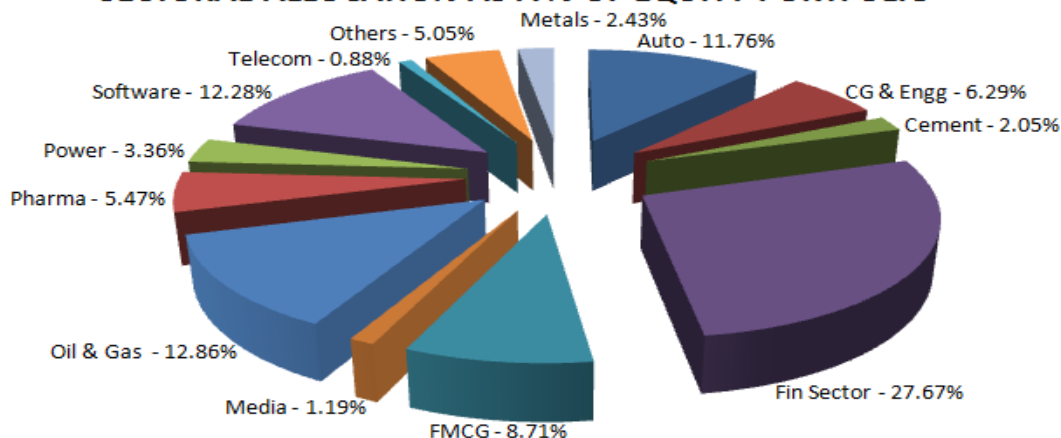
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| MONEY MARKET INSTRUMENTS                | 19.18%               |
| HDFC BANK LTD.                          | 6.73%                |
| INFOSYS LIMITED                         | 4.93%                |
| ITC LTD.                                | 4.21%                |
| RELIANCE INDUSTRIES LTD.                | 4.05%                |
| GOVERNMENT OF INDIA                     | 3.64%                |
| ICICI BANK LIMITED                      | 3.55%                |
| TATA MOTORS LTD.                        | 3.20%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 2.91%                |
| LARSEN & TOUBRO LTD.                    | 2.78%                |

### SECTORAL ALLOCATION AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns



**FlexiProtect Fund**

SFIN- ULIF014080309FLEXPR1FND111

**INVESTMENT STYLE**

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

The fund has the following asset class allocation strategy:

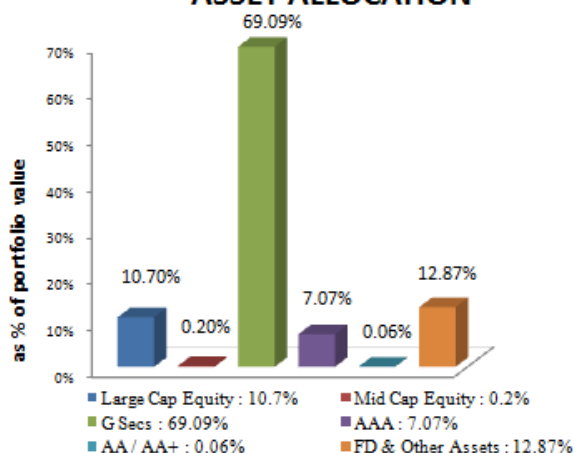
| Assets of FlexiProtect Fund (In %)  | Minimum | Maximum | Risk   | Actual Asset Mix |
|-------------------------------------|---------|---------|--------|------------------|
| Equity & Equity Related Instruments | 0       | 100     | Low to | 10.91            |
| Debt & Money Market Instruments     | 0       | 100     | Medium | 89.09            |

**FUND PERFORMANCE\***

| Returns           | 1 yr  | 2 yrs | 3 yrs  | 4 yrs | 5 yrs  | Since Inception (March 8, 2009) |
|-------------------|-------|-------|--------|-------|--------|---------------------------------|
| FlexiProtect Fund | 5.80% | 4.57% | 11.41% | 9.95% | 11.28% | 13.40%                          |
| Benchmark – NA    | NA    | NA    | NA     | NA    | NA     | NA                              |

**Modified Duration: 2.13 years for Debt & Money Market Instruments**

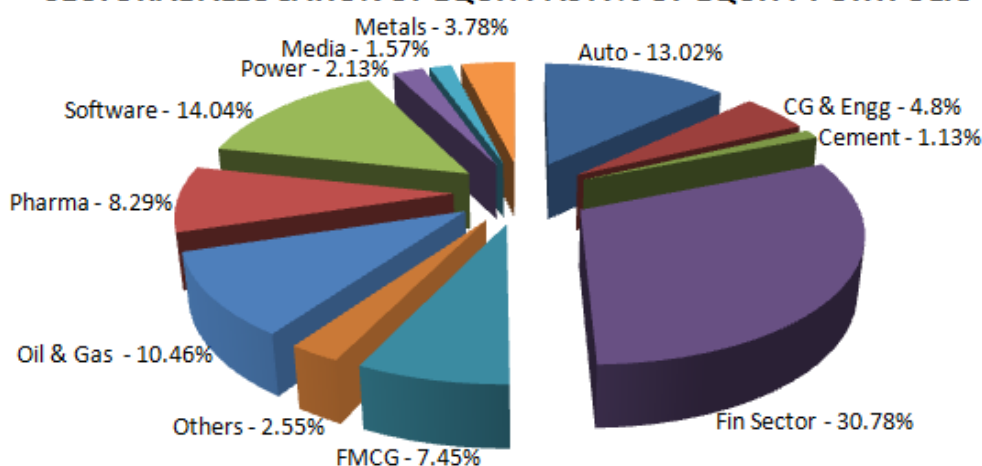
**ASSET ALLOCATION**



**TOP 10 HOLDINGS**

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 69.09%               |
| MONEY MARKET INSTRUMENTS                | 6.08%                |
| CITICORP FINANCE (INDIA) LIMITED        | 2.74%                |
| AXIS BANK LTD.                          | 1.74%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 1.61%                |
| CORPORATION BANK                        | 1.52%                |
| BANK OF INDIA                           | 1.52%                |
| HDFC BANK LTD.                          | 0.95%                |
| LARSEN & TOUBRO LTD.                    | 0.92%                |
| BANK OF BARODA                          | 0.87%                |

**SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO**



\*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 prospects or returns

## FlexiProtect Fund (Series II)

SFIN- ULIF014080110FLEXPR2FND111

### INVESTMENT STYLE

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

The fund has the following asset class allocation strategy:

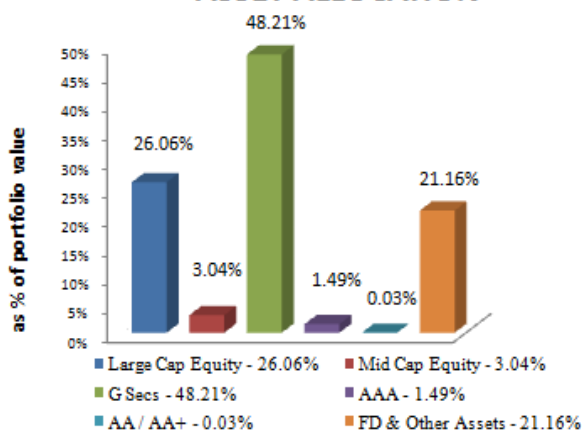
| Assets of FlexiProtect Fund (Series II)<br>( In %) | Minimum | Maximum | Risk   | Actual Asset Mix |
|--|---------|---------|--------|------------------|
| Equity & Equity Related Instruments                | 0       | 100     | Low to | 29.10            |
| Debt and Money Market Instruments                  | 0       | 100     | Medium | 70.90            |

### FUND PERFORMANCE\*

| Returns                       | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception<br>(Jan 8, 2010) |
|-------------------------------|-------|-------|--------|--------|--------|----------------------------------|
| FlexiProtect Fund (Series II) | 7.24% | 4.66% | 12.37% | 11.10% | 12.64% | 9.42%                            |
| Benchmark – NA                | NA    | NA    | NA     | NA     | NA     | NA                               |

Modified Duration: 1.99 years for Debt & Money Market Instruments

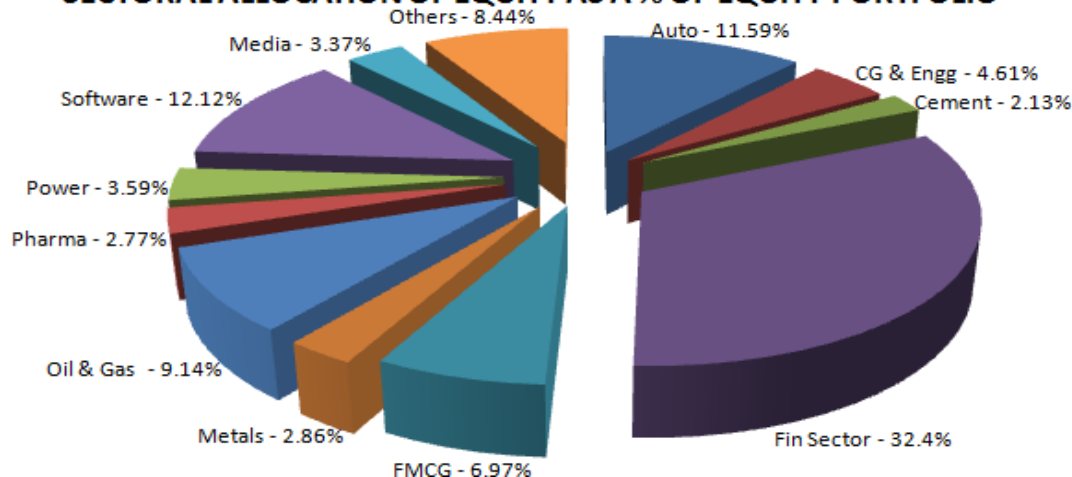
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 48.21%               |
| MONEY MARKET INSTRUMENTS                | 18.13%               |
| HDFC BANK LTD.                          | 2.54%                |
| PUNJAB NATIONAL BANK                    | 2.11%                |
| INFOSYS LIMITED                         | 1.75%                |
| LIC HOUSING FINANCE LTD.                | 1.49%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 1.49%                |
| ITC LTD.                                | 1.47%                |
| ICICI BANK LIMITED                      | 1.45%                |
| TATA MOTORS LTD.                        | 1.44%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Equity Pension Fund

SFIN- ULIF006150107PEEQITYFND111

### INVESTMENT STYLE

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

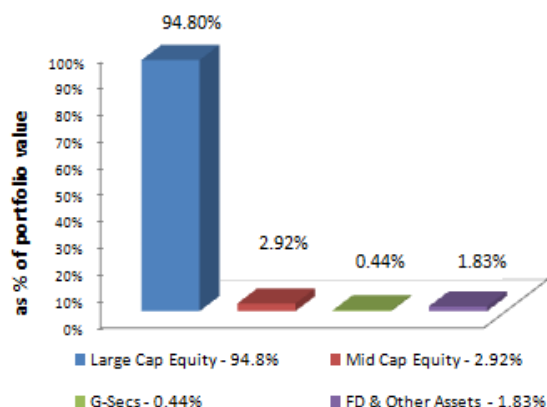
The fund has the following asset class allocation strategy:

| Assets of Equity Pension Fund (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|--------------------------------------|---------|---------|------|------------------|
| Equity & Equity Related Instruments  | 80      | 100     | High | 97.73            |
| Debt Instruments                     | 0       | 20      |      | 0.44             |
| Money Market Instruments             | 0       | 20      |      | 1.83             |

### FUND PERFORMANCE\*

| Returns             | 1 yr  | 2 yrs  | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception<br>(Jan 15, 2007) |
|---------------------|-------|--------|--------|--------|--------|-----------------------------------|
| Equity Pension Fund | 4.01% | 2.38%  | 12.14% | 12.11% | 15.43% | 9.16%                             |
| Benchmark – Nifty   | 3.01% | -0.59% | 9.10%  | 8.51%  | 12.10% | 6.48%                             |

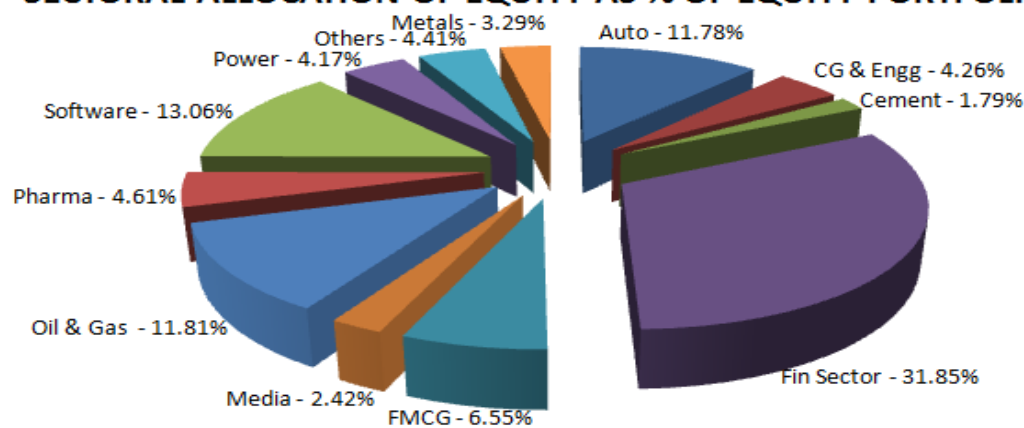
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| HDFC BANK LTD.                          | 7.66%                |
| INFOSYS LIMITED                         | 6.38%                |
| KOTAK MAHINDRA MUTUAL FUND              | 5.54%                |
| ITC LTD.                                | 5.46%                |
| TATA MOTORS LTD.                        | 4.78%                |
| ICICI BANK LIMITED                      | 4.21%                |
| RELIANCE INDUSTRIES LTD.                | 3.91%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 3.27%                |
| MARUTI UDYOG LTD.                       | 2.90%                |
| MAHANAGAR GAS LIMITED                   | 2.88%                |

### SECTORAL ALLOCATION OF EQUITY AS % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Bond Pension Fund

SFIN- ULIF007160107PENBONDFND111

### INVESTMENT STYLE

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

The fund has the following asset class allocation strategy:

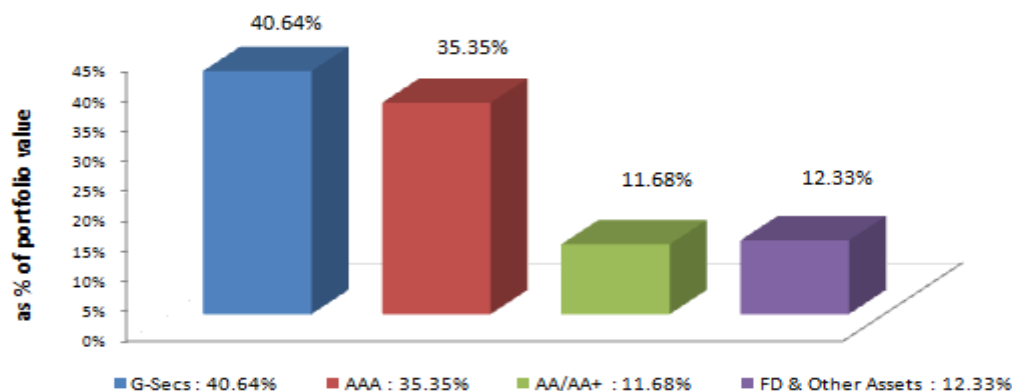
| Assets of Bond Pension Fund<br>(In %) | Minimum | Maximum | Risk   | Actual Asset Mix |
|---------------------------------------|---------|---------|--------|------------------|
| Debt Instruments                      | 60      | 100     | Low to | 92.21            |
| Money Market Instruments              | 0       | 40      | Medium | 7.79             |

### FUND PERFORMANCE\*

| Returns                    | 1 yr   | 2 yrs  | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception<br>(Jan 16, 2007) |
|----------------------------|--------|--------|--------|--------|--------|-----------------------------------|
| Bond Pension Fund          | 13.58% | 10.64% | 12.18% | 10.60% | 10.64% | 9.76%                             |
| Benchmark – CRISIL CompBex | 12.94% | 10.77% | 11.93% | 9.84%  | 9.74%  | 8.01%                             |

Modified Duration: 5.41 years for Debt & Money Market Instruments

### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                                | % of total portfolio |
|--|----------------------|
| GOVERNMENT OF INDIA                        | 38.13%               |
| MONEY MARKET INSTRUMENTS                   | 7.79%                |
| SHRIRAM TRANSPORT FINANCE CO. LTD.         | 6.15%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION    | 5.65%                |
| DEWAN HOUSING FINANCE CORPORATION LTD.     | 5.38%                |
| INDIA INFRADEBT LIMITED                    | 5.18%                |
| HDFC BANK LTD.                             | 4.42%                |
| CHOLAMANDALAM INVESTMENT & FINANCE COMPANY | 4.40%                |
| STATE BANK OF BIKANER AND JAIPUR           | 4.32%                |
| LIC HOUSING FINANCE LTD.                   | 3.41%                |

- \*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 prospects or returns

## Growth Pension Fund

SFIN- ULIF008150207PEGRWTFND111

### INVESTMENT STYLE

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.

The fund has the following asset class allocation strategy:

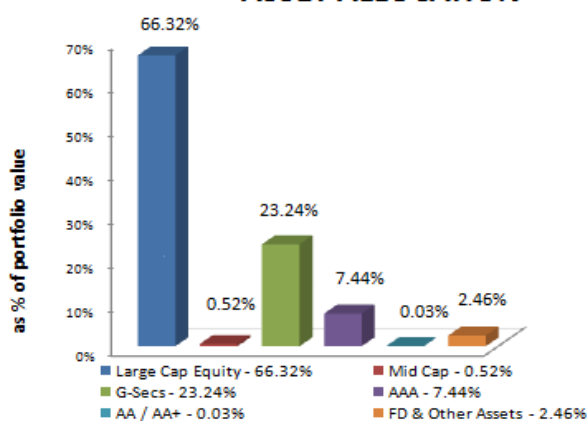
| Assets of Growth Pension Fund ( In %) | Minimum | Maximum | Risk           | Actual Asset Mix |
|---------------------------------------|---------|---------|----------------|------------------|
| Equity & Equity Related Instruments   | 40      | 90      | Medium to High | 66.84            |
| Debt Instruments                      | 10      | 60      |                | 30.70            |
| Money Market Instruments              | 0       | 40      |                | 2.46             |

### FUND PERFORMANCE\*

| Returns                | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception (Feb 15, 2007) |
|------------------------|-------|-------|--------|--------|--------|--------------------------------|
| Growth Pension Fund    | 7.47% | 5.15% | 12.69% | 11.23% | 13.08% | 10.15%                         |
| Benchmark – Nifty (70) | 6.15% | 2.94% | 10.18% | 9.16%  | 11.65% | 5.55%                          |
| CompBex (30)           |       |       |        |        |        |                                |

Modified Duration: 5.44 years for Debt & Money Market Instruments

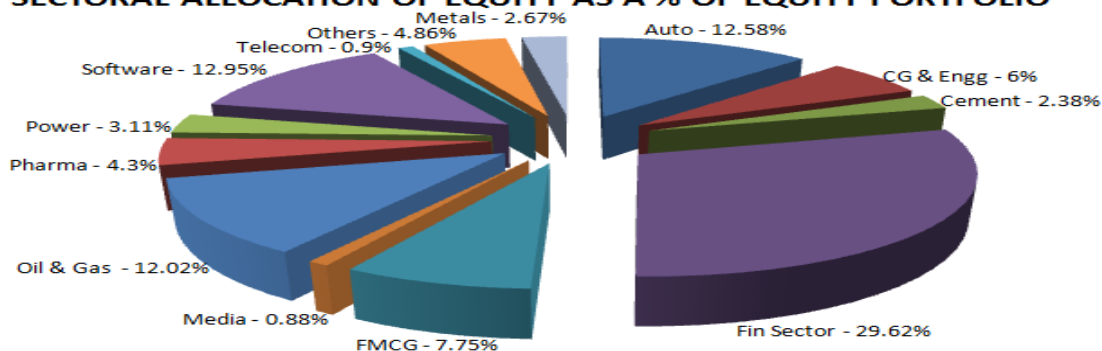
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 22.44%               |
| HDFC BANK LTD.                          | 6.22%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 4.55%                |
| INFOSYS LIMITED                         | 4.52%                |
| ITC LTD.                                | 3.84%                |
| RELIANCE INDUSTRIES LTD.                | 3.72%                |
| ICICI BANK LIMITED                      | 3.51%                |
| LIC HOUSING FINANCE LTD.                | 3.10%                |
| TATA MOTORS LTD.                        | 2.69%                |
| MONEY MARKET INSTRUMENTS                | 2.46%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Balanced Pension Fund

SFIN- ULIF009210207PEBALANFND111

### INVESTMENT STYLE

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.

The fund has the following asset class allocation strategy:

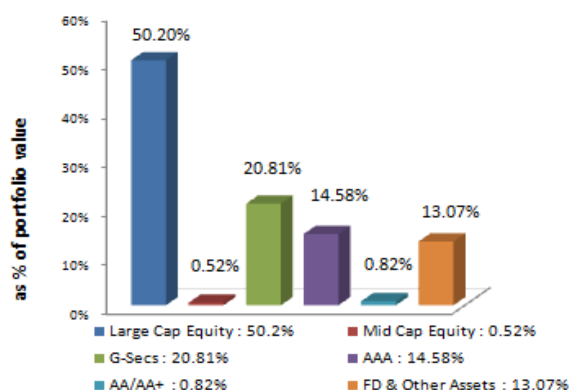
| Assets of Balanced Pension Fund<br>( In %) | Minimum | Maximum | Risk   | Actual Asset Mix |
|--|---------|---------|--------|------------------|
| Equity & Equity Related Instruments        | 40      | 60      | Medium | 50.72            |
| Debt Instruments                           | 20      | 60      |        | 40.99            |
| Money Market Instruments                   | 0       | 40      |        | 8.29             |

### FUND PERFORMANCE\*

| Returns                | 1 yr  | 2 yrs | 3 yrs  | 4 yrs | 5 yrs  | Since Inception<br>(Feb 21, 2007) |
|------------------------|-------|-------|--------|-------|--------|-----------------------------------|
| Balanced Pension Fund  | 8.15% | 6.14% | 11.37% | 9.96% | 11.49% | 11.25%                            |
| Benchmark – Nifty (50) | 8.17% | 5.24% | 10.79% | 9.48% | 11.23% | 7.71%                             |
| CompBex (50)           |       |       |        |       |        |                                   |

Modified Duration: 5.05 years for Debt & Money Market Instruments

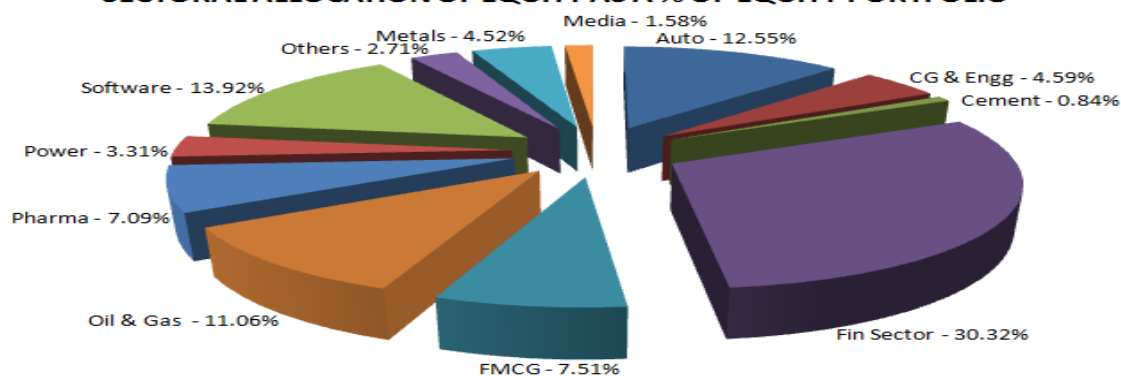
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 20.81%               |
| MONEY MARKET INSTRUMENTS                | 8.29%                |
| HDFC BANK LTD.                          | 7.31%                |
| NATIONAL HIGHWAYS AUTHORITY OF INDIA    | 4.03%                |
| STATE BANK OF TRAVANCORE                | 3.98%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 3.47%                |
| ITC LTD.                                | 3.40%                |
| INFOSYS LIMITED                         | 3.36%                |
| RELIANCE INDUSTRIES LTD.                | 3.28%                |
| RURAL ELECTRIFICATION CORPN. LTD.       | 2.96%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 STYLE**

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

The fund has the following asset class allocation strategy:

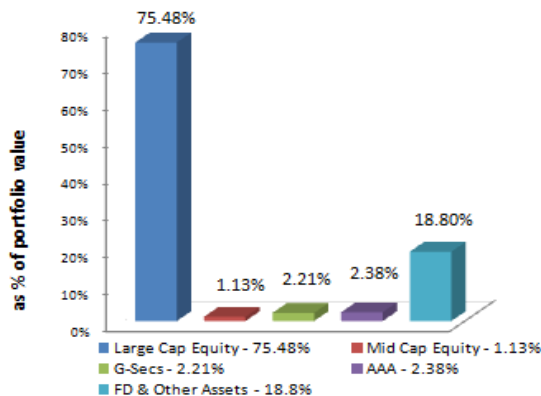
| Assets of Equity Optimiser Pension Fund ( In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|---|---------|---------|------|------------------|
| Equity & Equity Related Instruments             | 60      | 100     | High | 76.61            |
| Debt Instruments                                | 0       | 40      |      | 9.17             |
| Money Market Instruments                        | 0       | 40      |      | 14.22            |

**FUND PERFORMANCE\***

| Returns                              | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception (Jan 21, 2008) |
|--------------------------------------|-------|-------|--------|--------|--------|--------------------------------|
| Equity Optimiser Pension Fund        | 3.80% | 3.71% | 11.06% | 10.36% | 12.72% | 7.58%                          |
| Benchmark – Nifty (80) LiquiFEX (20) | 4.08% | 1.24% | 9.13%  | 8.71%  | 11.58% | 4.42%                          |

**Modified Duration: 0.65 years for Debt & Money Market Instruments**

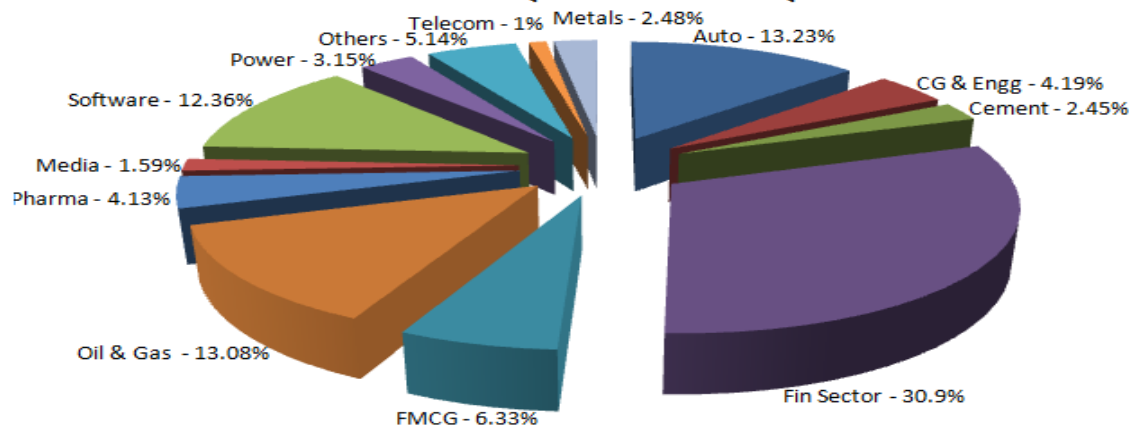
**ASSET ALLOCATION**



**TOP 10 HOLDINGS**

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| MONEY MARKET INSTRUMENTS                | 14.22%               |
| HDFC BANK LTD.                          | 5.80%                |
| PUNJAB NATIONAL BANK                    | 5.05%                |
| INFOSYS LIMITED                         | 5.03%                |
| RELIANCE MUTUAL FUND                    | 4.67%                |
| RELIANCE INDUSTRIES LTD.                | 4.41%                |
| ITC LTD.                                | 4.25%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 3.49%                |
| ICICI BANK LIMITED                      | 3.03%                |
| LARSEN & TOUBRO LTD.                    | 2.83%                |

**SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO**



\*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 prospects or returns

## Index Pension Fund

SFIN- ULIF017180110PEINDEXFND111

### INVESTMENT STYLE

To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies listed on index leading to higher tracking error.

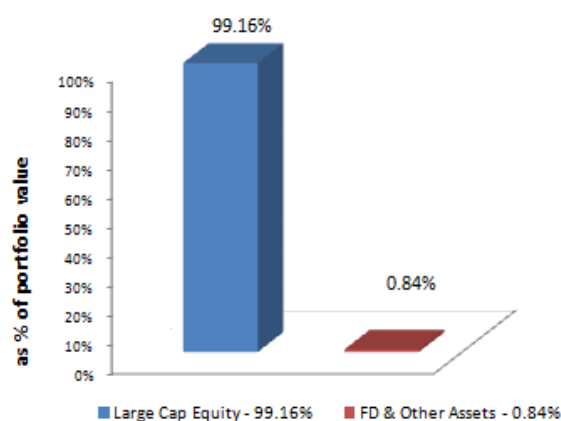
The fund has the following asset class allocation strategy:

| Assets of Index Pension Fund (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|-------------------------------------|---------|---------|------|------------------|
| Equity                              | 90      | 100     | High | 99.16            |
| Money Market Instruments & Cash     | 0       | 10      |      | 0.84             |

### FUND PERFORMANCE\*

| Returns            | 1 yr  | 2 yrs  | 3 yrs | 4 yrs | 5 yrs  | Since Inception<br>(Jan 18, 2010) |
|--------------------|-------|--------|-------|-------|--------|-----------------------------------|
| Index Pension Fund | 2.97% | -0.26% | 8.71% | 8.58% | 12.10% | 7.50%                             |
| Benchmark – Nifty  | 3.01% | -0.59% | 9.10% | 8.51% | 12.10% | 6.52%                             |

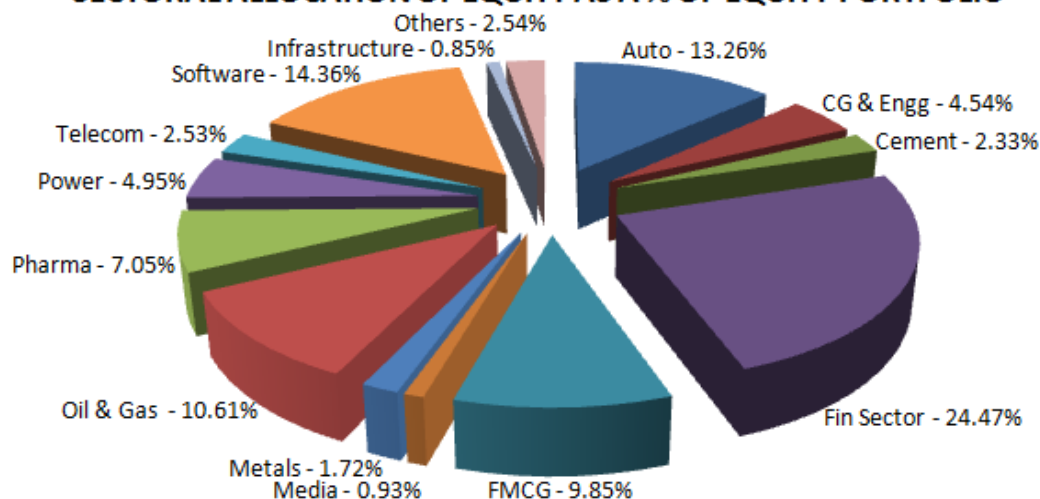
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| ITC LTD.                                | 7.59%                |
| HDFC BANK LTD.                          | 6.84%                |
| RELIANCE INDUSTRIES LTD.                | 6.63%                |
| INFOSYS LIMITED                         | 6.61%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 5.63%                |
| ICICI BANK LIMITED                      | 4.18%                |
| TATA CONSULTANCY SERVICES LTD.          | 4.12%                |
| LARSEN & TOUBRO LTD.                    | 4.10%                |
| TATA MOTORS LTD.                        | 3.94%                |
| MARUTI UDYOG LTD.                       | 2.62%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Top 300 Pension Fund

SFIN- ULIF018180110PETP300FND111

### INVESTMENT STYLE

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

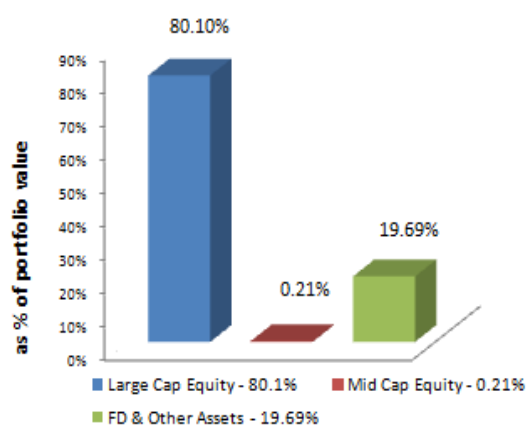
The fund has the following asset class allocation strategy:

| Assets of Top 300 Pension Fund (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|---------------------------------------|---------|---------|------|------------------|
| Equity                                | 60      | 100     | High | 80.31            |
| Money Market Instruments & Cash       | 0       | 40      |      | 19.69            |

### FUND PERFORMANCE\*

| Returns                | 1 yr  | 2 yrs | 3 yrs  | 4 yrs | 5 yrs  | Since Inception (Jan 18, 2010) |
|------------------------|-------|-------|--------|-------|--------|--------------------------------|
| Top 300 Pension Fund   | 4.02% | 2.50% | 10.10% | 9.55% | 11.96% | 8.80%                          |
| Benchmark – Nifty (80) | 4.08% | 1.24% | 9.13%  | 8.71% | 11.58% | 7.04%                          |
| LiquiFEX (20)          |       |       |        |       |        |                                |

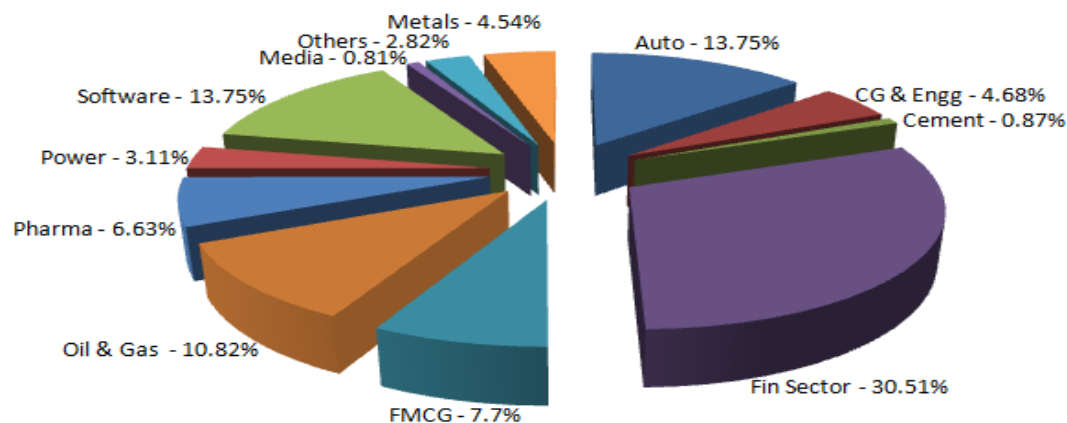
### ASSET ALLOCATION



### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| MONEY MARKET INSTRUMENTS                | 10.30%               |
| GOVERNMENT OF INDIA                     | 7.65%                |
| HDFC BANK LTD.                          | 7.09%                |
| ITC LTD.                                | 5.31%                |
| INFOSYS LIMITED                         | 5.23%                |
| RELIANCE INDUSTRIES LTD.                | 5.05%                |
| LARSEN & TOUBRO LTD.                    | 4.59%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 4.41%                |
| ICICI BANK LIMITED                      | 3.86%                |
| TATA MOTORS LTD.                        | 3.82%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Daily Protect Fund II

SFIN- ULIF020040311DLYPRO2FND111

### INVESTMENT STYLE

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.

The fund has the following asset class allocation strategy:

| Assets of Daily Protect Fund II (In %) | Min | Max | Risk   | Actual Asset Mix |
|--|-----|-----|--------|------------------|
| Equity & Equity Related Instruments    | 0   | 100 | Low to | 29.75            |
| Debt & Money Market Instruments        | 0   | 100 | Medium | 70.25            |

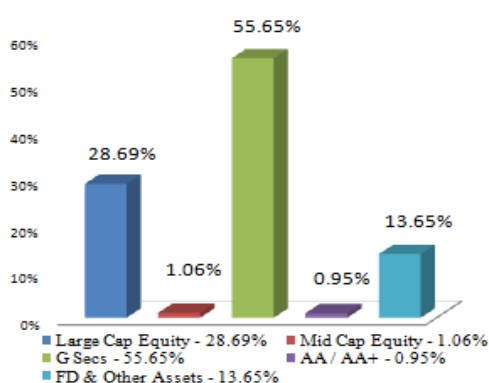
<sup>^</sup>The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund II value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

### FUND PERFORMANCE\*

| Returns               | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception (Mar 4, 2011) |
|-----------------------|-------|-------|--------|--------|--------|-------------------------------|
| Daily Protect Fund II | 7.59% | 4.77% | 11.87% | 10.91% | 13.07% | 8.73%                         |
| Benchmark –NA         | NA    | NA    | NA     | NA     | NA     | NA                            |

### Modified Duration: 3.04 years for Debt & Money Market Instruments

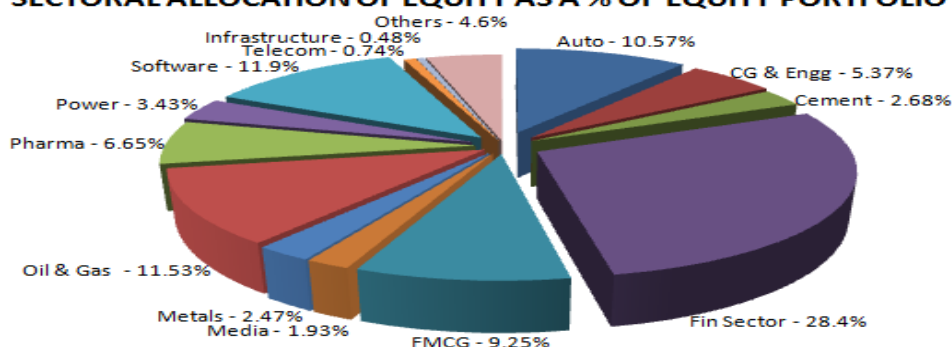
#### ASSET ALLOCATION



#### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 55.65%               |
| MONEY MARKET INSTRUMENTS                | 13.65%               |
| HDFC BANK LTD.                          | 2.76%                |
| INFOSYS LIMITED                         | 1.99%                |
| ITC LTD.                                | 1.77%                |
| RELIANCE INDUSTRIES LTD.                | 1.67%                |
| ICICI BANK LIMITED                      | 1.42%                |
| TATA MOTORS LTD.                        | 1.31%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 1.20%                |
| LARSEN & TOUBRO LTD.                    | 1.10%                |

#### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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ii) Past performance of any of the funds is not indicative of their future prospects or returns

## Return Guarantee Fund (RGF) - RGF070311

SFIN- ULIF023090311RETGRT1FND111

### **INVESTMENT STYLE**

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

The fund has the following asset class allocation strategy:

| Assets of RGF (In %)     | Minimum | Maximum | Risk | Actual Asset Mix |
|--------------------------|---------|---------|------|------------------|
| Debt Instruments         | 60      | 100     | Low  | 85.80            |
| Money Market Instruments | 0       | 40      |      | 14.20            |

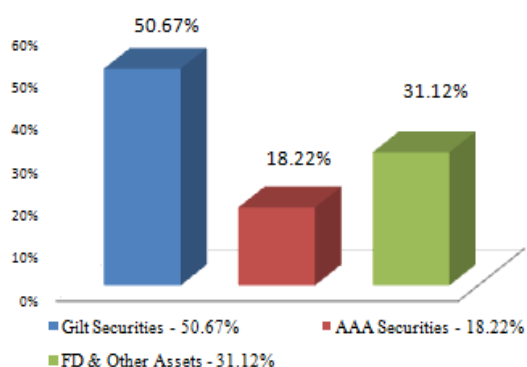
# The Return Guarantee (Minimum NAV Guarantee) is applicable only in respect of the Return Guarantee Fund (RGF) and is applicable to the NAV at the end of the 10<sup>th</sup> year from the start of the subscription period of the Fund and /or sub-fund(s). The guarantee will apply to all contributions made during the subscription period. To provide the 'Return Guarantee' a guarantee charge of 0.35% p.a. of the Fund Value levied on RGF would be recovered through cancellation of units.

### **FUND PERFORMANCE\***

| Returns                           | 1 yr   | 2 yrs | 3 yrs  | 4 yrs | 5 yrs | Since Inception (Mar 9, 2011) |
|-----------------------------------|--------|-------|--------|-------|-------|-------------------------------|
| Return Guarantee Fund (RGF070311) | 10.88% | 9.41% | 10.66% | 8.86% | 9.08% | 8.43%                         |
| Benchmark –NA                     | NA     | NA    | NA     | NA    | NA    | NA                            |

### Modified Duration: 2.71 years for Debt & Money Market Instruments

#### **ASSET ALLOCATION**



#### **TOP 10 HOLDINGS**

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 46.08%               |
| MONEY MARKET INSTRUMENTS                | 14.20%               |
| RURAL ELECTRIFICATION CORPN. LTD.       | 9.01%                |
| CANARA BANK                             | 7.01%                |
| SYNDICATE BANK LTD.                     | 5.32%                |
| STATE BANK OF BIKANER AND JAIPUR        | 4.59%                |
| POWER FINANCE CORPORATION LTD.          | 2.83%                |
| GUJRAT STATE GOVERNMENT                 | 2.79%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 1.84%                |
| LARSEN & TOUBRO LTD.                    | 1.38%                |

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 ii) Past performance of any of the funds is not indicative of their future prospects or returns

## Return Guarantee Fund (RGF) - RGF150611

SFIN- ULIF023210611RETGRT2FND111

### INVESTMENT STYLE

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

The fund has the following asset class allocation strategy:

| Assets of RGF (In %)     | Minimum | Maximum | Risk | Actual Asset Mix |
|--------------------------|---------|---------|------|------------------|
| Debt Instruments         | 60      | 100     | Low  | 88.98            |
| Money Market Instruments | 0       | 40      |      | 11.02            |

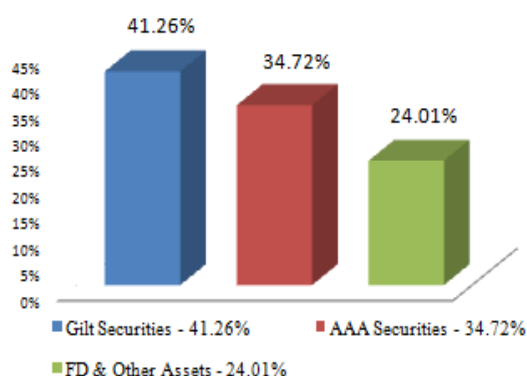
# The Return Guarantee (Minimum NAV Guarantee) is applicable only in respect of the Return Guarantee Fund (RGF) and is applicable to the NAV at the end of the 10<sup>th</sup> year from the start of the subscription period of the Fund and /or sub-fund(s). The guarantee will apply to all contributions made during the subscription period. To provide the 'Return Guarantee' a guarantee charge of 0.35% p.a. of the Fund Value levied on RGF would be recovered through cancellation of units.

### FUND PERFORMANCE\*

| Returns                           | 1 yr   | 2 yrs | 3 yrs  | 4 yrs | 5 yrs | Since Inception (June 21, 2011) |
|-----------------------------------|--------|-------|--------|-------|-------|---------------------------------|
| Return Guarantee Fund (RGF150611) | 11.07% | 9.49% | 10.70% | 8.92% | 9.12% | 8.80%                           |
| Benchmark –NA                     | NA     | NA    | NA     | NA    | NA    | NA                              |

### Modified Duration: 2.93 years for Debt & Money Market Instruments

#### ASSET ALLOCATION



#### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 35.78%               |
| MONEY MARKET INSTRUMENTS                | 11.02%               |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 8.81%                |
| POWER FINANCE CORPORATION LTD.          | 8.16%                |
| POWER GRID CORPORATION OF INDIA LTD.    | 7.23%                |
| RURAL ELECTRIFICATION CORPN. LTD.       | 6.20%                |
| INDUSTRIAL DEVELOPMENT BANK OF INDIA    | 5.35%                |
| STATE BANK OF BIKANER AND JAIPUR        | 3.98%                |
| SYNDICATE BANK LTD.                     | 2.25%                |
| LARSEN & TOUBRO LTD.                    | 1.89%                |

- \*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 prospects or returns

### Daily Protect Fund III

SFIN- ULIF020010911DLYPRO3FND111

#### INVESTMENT STYLE

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.

The fund has the following asset class allocation strategy:

| Assets of Daily Protect Fund III<br>( In %) | Min | Max | Risk   | Actual Asset Mix |
|---|-----|-----|--------|------------------|
| Equity & Equity Related Instruments         | 0   | 100 | Low to | 36.01            |
| Debt & Money Market Instruments             | 0   | 100 | Medium | 63.99            |

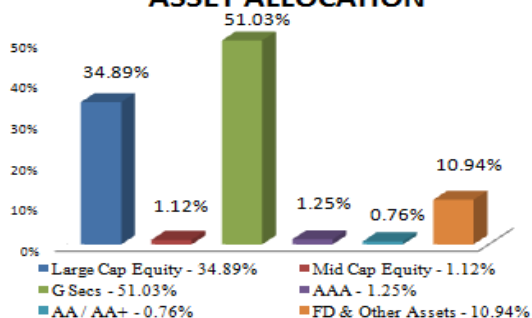
<sup>^</sup>The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund III value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

#### FUND PERFORMANCE\*

| Returns                | 1 yr  | 2 yrs | 3 yrs  | 4 yrs  | 5 yrs  | Since Inception<br>(Sep 1, 2011) |
|------------------------|-------|-------|--------|--------|--------|----------------------------------|
| Daily Protect Fund III | 6.47% | 4.12% | 12.78% | 11.43% | 13.75% | 11.49%                           |
| Benchmark –NA          | NA    | NA    | NA     | NA     | NA     | NA                               |

#### Modified Duration: 3.00 years for Debt & Money Market Instruments

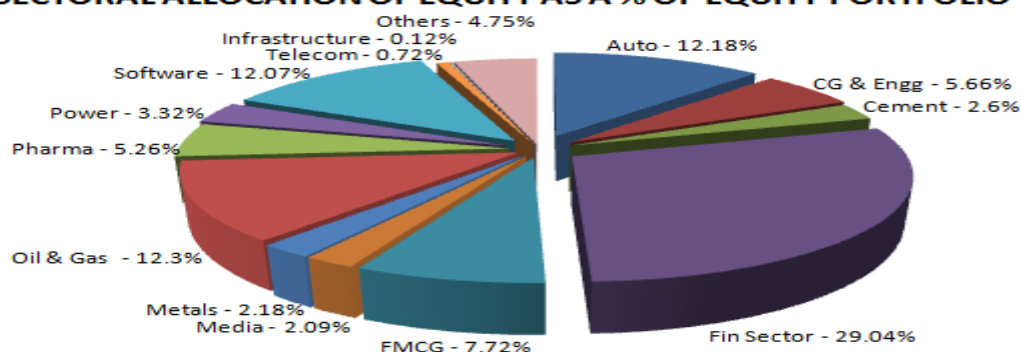
#### ASSET ALLOCATION



#### TOP 10 HOLDINGS

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| GOVERNMENT OF INDIA                     | 50.52%               |
| MONEY MARKET INSTRUMENTS                | 8.62%                |
| HDFC BANK LTD.                          | 3.26%                |
| INFOSYS LIMITED                         | 2.39%                |
| ITC LTD.                                | 2.09%                |
| RELIANCE INDUSTRIES LTD.                | 2.01%                |
| ICICI BANK LIMITED                      | 1.77%                |
| TATA MOTORS LTD.                        | 1.57%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 1.56%                |
| LARSEN & TOUBRO LTD.                    | 1.44%                |

#### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Money Market Fund

SFIN- ULIF005010206MONYMKTFND111

### **INVESTMENT STYLE**

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

The fund has the following asset class allocation strategy:

| Assets of Money Market Fund ( In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|-------------------------------------|---------|---------|------|------------------|
| Debt Instruments                    | 0       | 20      | Low  | 13.43            |
| Money Market Instruments            | 80      | 100     |      | 86.57            |

### **FUND PERFORMANCE\***

| Returns             | 1 yr  | 2 yrs | 3 yrs | 4 yrs | 5 yrs | Since Inception<br>(Feb 1, 2006) |
|---------------------|-------|-------|-------|-------|-------|----------------------------------|
| Money Market Fund   | 8.29% | 8.31% | 8.49% | 8.44% | 8.43% | 7.38%                            |
| Benchmark– LiquiFEX | 7.50% | 7.87% | 8.31% | 8.49% | 8.50% | 7.50%                            |

\*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 prospects or returns

## Money Market Pension Fund

SFIN- ULIF013200308PEMNYMTFND111

### INVESTMENT STYLE

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

The fund has the following asset class allocation strategy:

| Assets of Money Market Pension Fund<br>(In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|---|---------|---------|------|------------------|
| Debt Instruments                              | 0       | 20      | Low  | 16.39            |
| Money Market Instruments                      | 80      | 100     |      | 83.61            |

### FUND PERFORMANCE\*

| Returns                   | 1 yr  | 2 yrs | 3 yrs | 4 yrs | 5 yrs | Since Inception<br>(Mar 20, 2008) |
|---------------------------|-------|-------|-------|-------|-------|-----------------------------------|
| Money Market Pension Fund | 8.51% | 8.45% | 9.09% | 9.67% | 9.42% | 8.31%                             |
| Benchmark - LiquiFEX      | 7.50% | 7.87% | 8.31% | 8.49% | 8.50% | 7.69%                             |

\*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 prospects or returns

### Guaranteed Pension Fund (GPF070211)

SFIN- ULIF022090211PEGURNTFND111

#### **INVESTMENT STYLE**

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.

The fund has the following asset class allocation strategy:

| Assets of GPF (In %)            | Minimum | Maximum | Risk | Actual Asset Mix |
|---------------------------------|---------|---------|------|------------------|
| Equity                          | 0       | 10      | Low  | 0.00             |
| Debt & Money Market Instruments | 90      | 100     |      | 100              |

<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.

#### **FUND PERFORMANCE\***

| Returns                             | 1 yr   | 2 yrs | 3 yrs | 4 yrs | 5 yrs | Since Inception (Feb 9, 2011) |
|-------------------------------------|--------|-------|-------|-------|-------|-------------------------------|
| Guaranteed Pension Fund (GPF070211) | 15.80% | 9.89% | 9.02% | 8.59% | 8.34% | 8.03%                         |
| Benchmark –NA                       | NA     | NA    | NA    | NA    | NA    | NA                            |

#### Modified Duration: 4.80 years for Debt & Money Market Instruments

- \*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 prospects or returns

### Discontinued Policy Fund

SFIN- ULIF024110411DISCOPOFND111

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

#### **INVESTMENT STYLE**

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.

The fund has the following asset class allocation strategy:

| Assets of Discontinued Policy Fund (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|---|---------|---------|------|------------------|
| Money Market Instruments                  | 0       | 40      | Low  | 2.87             |
| Government Securities                     | 60      | 100     |      | 97.13            |

#### **FUND PERFORMANCE\***

| Returns                  | 1 yr  | 2 yrs | 3 yrs | 4 yrs | 5 yrs | Since Inception (Apr 11, 2011) |
|--------------------------|-------|-------|-------|-------|-------|--------------------------------|
| Discontinued Policy Fund | 8.58% | 8.48% | 9.45% | 7.21% | 7.37% | 7.41%                          |
| Benchmark –NA            | NA    | NA    | NA    | NA    | NA    | NA                             |

Modified Duration: 1.74 years for Debt & Money Market Instruments

\*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 prospects or returns



**Equity Pension Fund II**

SFIN: ULIF027300513PEEQIT2FND111

**INVESTMENT STYLE**

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

The fund has the following asset class allocation strategy:

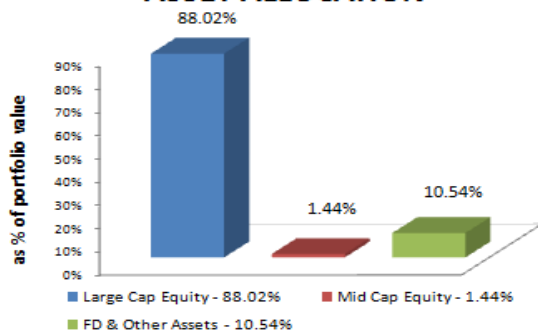
| Assets of Equity Pension Fund II (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|---|---------|---------|------|------------------|
| Equity                                  | 80      | 100     | High | 89.46            |
| Debt Instruments                        | 0       | 20      |      | 0.00             |
| Money Market Instruments                | 0       | 20      |      | 10.54            |

**FUND PERFORMANCE\***

| Returns                | 1 yr  | 2 yrs  | Since Inception (Jan 03, 2014)# |
|------------------------|-------|--------|---------------------------------|
| Equity Pension Fund II | 4.82% | 2.32%  | 11.74%                          |
| Benchmark – NIFTY      | 3.01% | -0.59% | 9.95%                           |

# NAV Inception Date : January 10, 2014

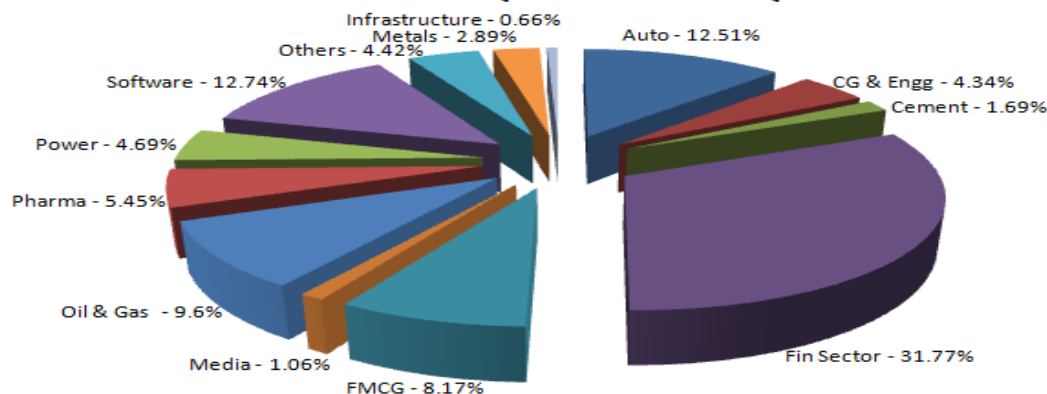
**ASSET ALLOCATION**



**TOP 10 HOLDINGS**

| Issuer Name                             | % of total portfolio |
|---|----------------------|
| MONEY MARKET INSTRUMENTS                | 10.54%               |
| HDFC BANK LTD.                          | 6.78%                |
| ITC LTD.                                | 6.06%                |
| INFOSYS LIMITED                         | 5.81%                |
| TATA MOTORS LTD.                        | 4.69%                |
| RELIANCE INDUSTRIES LTD.                | 4.53%                |
| ICICI BANK LIMITED                      | 3.61%                |
| KOTAK MAHINDRA MUTUAL FUND              | 3.13%                |
| HOUSING DEVELOPMENT FINANCE CORPORATION | 2.89%                |
| MARUTI UDYOG LTD.                       | 2.73%                |

**SECTORAL ALLOCATION OF EQUITY AS % OF EQUITY PORTFOLIO**



\*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 prospects or returns

## Bond Pension Fund II

SFIN: ULIF028300513PENBON2FND111

### INVESTMENT STYLE

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.

The fund has the following asset class allocation strategy:

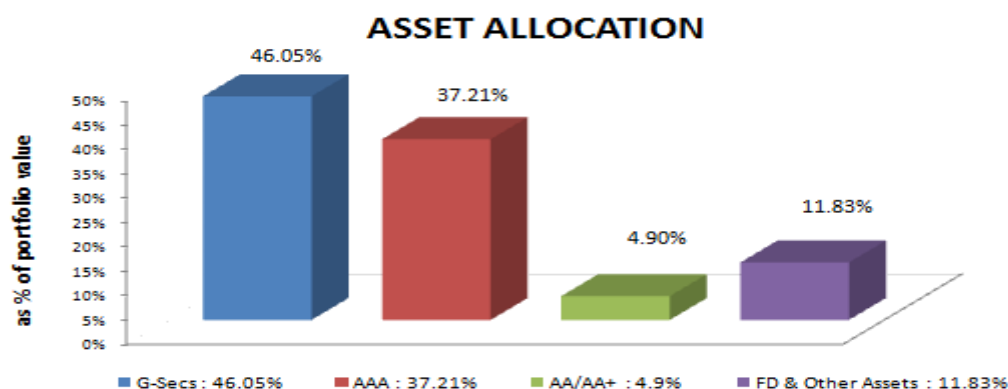
| Assets of Bond Pension Fund II (In %) | Minimum | Maximum | Risk   | Actual Asset Mix |
|---------------------------------------|---------|---------|--------|------------------|
| Debt Instruments                      | 60      | 100     | Low to | 90.02            |
| Money Market Instruments              | 0       | 40      | Medium | 9.98             |

### FUND PERFORMANCE\*

| Returns                    | 1 yr   | 2 yrs  | Since Inception (Jan 03, 2014)# |
|----------------------------|--------|--------|---------------------------------|
| Bond Pension Fund II       | 13.44% | 10.66% | 11.98%                          |
| Benchmark - CRISIL CompBex | 12.94% | 10.77% | 11.81%                          |

# NAV Inception Date : January 10, 2014

Modified Duration: 5.80 years for Debt & Money Market Instruments



### TOP 10 HOLDINGS

| Issuer Name                                | % of total portfolio |
|--|----------------------|
| GOVERNMENT OF INDIA                        | 43.25%               |
| MONEY MARKET INSTRUMENTS                   | 9.98%                |
| POWER FINANCE CORPORATION LTD.             | 6.13%                |
| HDFC BANK LTD.                             | 4.77%                |
| CHOLAMANDALAM INVESTMENT & FINANCE COMPANY | 4.07%                |
| DEWAN HOUSING FINANCE CORPORATION LTD.     | 3.71%                |
| RURAL ELECTRIFICATION CORPN. LTD.          | 3.48%                |
| NATIONAL HIGHWAYS AUTHORITY OF INDIA       | 3.33%                |
| ICICI BANK LIMITED                         | 3.31%                |
| INDIAN RAILWAY FINANCE CORPORATION LTD.    | 2.60%                |

- \*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 prospects or returns

### Money Market Pension Fund II

SFIN: ULIF029300513PEMNYM2FND111

#### **INVESTMENT STYLE**

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.

The fund has the following asset class allocation strategy:

| Assets of Money Market Pension Fund II (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|---|---------|---------|------|------------------|
| Debt Instruments                              | 0       | 20      | Low  | 7.80             |
| Money Market Instruments                      | 80      | 100     |      | 92.20            |

#### **FUND PERFORMANCE\***

| Returns                      | 1 yr  | 2 yrs | Since Inception (Jan 03, 2014)# |
|------------------------------|-------|-------|---------------------------------|
| Money Market Pension Fund II | 8.07% | 8.20% | 8.07%                           |
| Benchmark – LiquiFEX         | 7.50% | 7.87% | 8.29%                           |

# NAV Inception Date : January 10, 2014

- \*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 prospects or returns

### Discontinued Pension Fund

SFIN- ULIF025300513PEDISCOFND111

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

#### **INVESTMENT STYLE**

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.

The fund has the following asset class allocation strategy:

| Assets of Discontinued Pension Fund (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|--|---------|---------|------|------------------|
| Money Market Instruments                   | 0       | 40      | Low  | 26.50            |
| Government Securities                      | 60      | 100     |      | 73.50            |

#### **FUND PERFORMANCE\***

| Returns                   | 1 yr   | 2 yrs  | Since Inception (Jan 03, 2014)# |
|---------------------------|--------|--------|---------------------------------|
| Discontinued Pension Fund | 14.15% | 10.46% | 11.92%                          |
| Benchmark –NA             | NA     | NA     | NA                              |

# NAV Inception Date : August 22, 2014

Modified Duration: 5.93 years for Debt & Money Market Instruments

\*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 prospects or returns

## Pure Fund

SFIN: ULIF030290915PUREULPFND111

### INVESTMENT STYLE

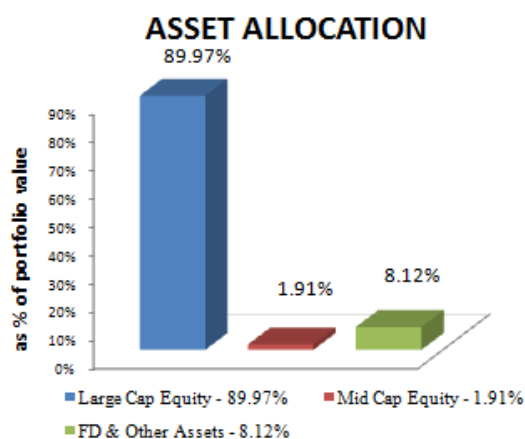
The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

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.

The fund has the following asset class allocation strategy:

| Assets of Pure Fund (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|----------------------------|---------|---------|------|------------------|
| Equity                     | 80      | 100     | High | 91.88            |
| Money Market Instruments   | 0       | 20      |      | 8.12             |

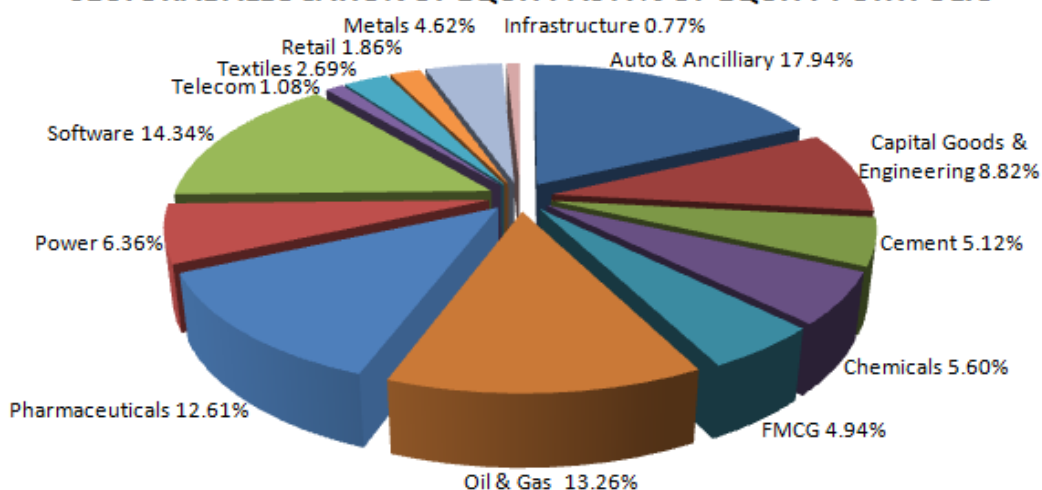
NAV Inception Date : June 21, 2016



### TOP 10 HOLDINGS

| Issuer Name                        | % of total portfolio |
|------------------------------------|----------------------|
| MONEY MARKET INSTRUMENTS           | 8.12%                |
| INFOSYS LIMITED                    | 6.69%                |
| RELIANCE INDUSTRIES LTD.           | 5.31%                |
| LARSEN & TOUBRO LTD.               | 4.40%                |
| TATA MOTORS LTD.                   | 4.34%                |
| MARUTI UDYOG LTD.                  | 4.07%                |
| SUN PHARMACEUTICAL INDUSTRIES LTD. | 3.57%                |
| TATA CONSULTANCY SERVICES LTD.     | 3.03%                |
| ULTRATECH CEMENT LTD.              | 2.04%                |
| ATUL LIMITED                       | 2.03%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



- \*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 prospects or returns

## Midcap Fund

SFIN: ULIF031290915MIDCAPFUND111

### INVESTMENT STYLE

The objective of this fund is to provide high equity exposure targeting higher returns in the long term by investing predominantly in Midcap Companies.

The fund has the following asset class allocation strategy:

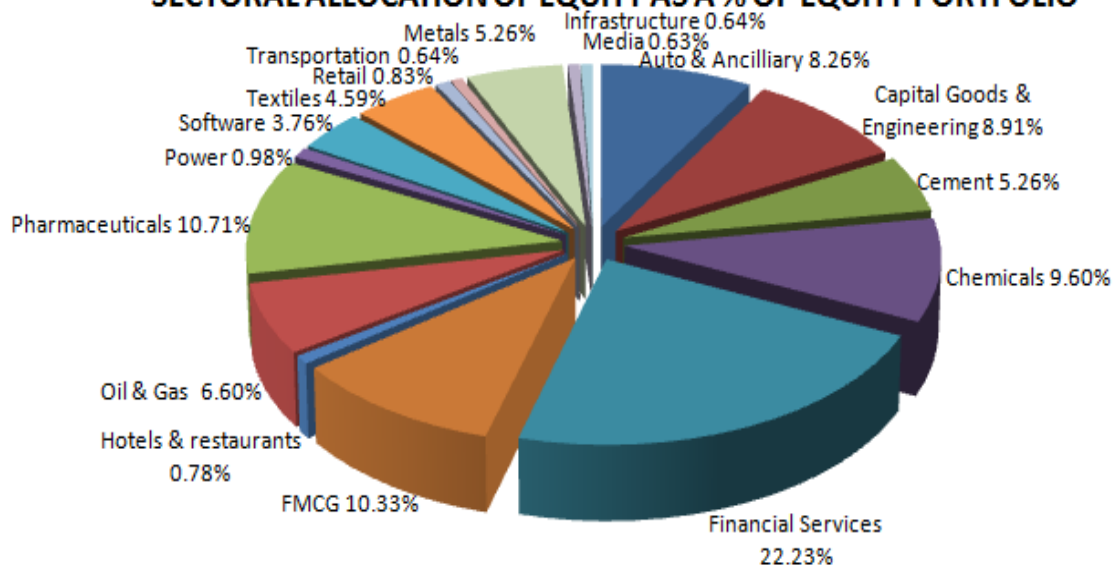
| Assets of Midcap Fund (In %) | Minimum | Maximum | Risk | Actual Asset Mix |
|------------------------------|---------|---------|------|------------------|
| Equity                       | 80      | 100     | High | 83.34            |
| Debt Instruments             | 0       | 20      |      | 0.00             |
| Money Market Instruments     | 0       | 20      |      | 16.66            |

NAV Inception Date : June 21, 2016

### TOP 10 HOLDINGS

| Issuer Name                 | % of total portfolio |
|-----------------------------|----------------------|
| MONEY MARKET INSTRUMENTS    | 16.66%               |
| BAJAJ FINANCE LIMITED       | 2.97%                |
| JSW STEEL LTD.              | 2.48%                |
| SHREE CEMENT LTD.           | 2.11%                |
| INDIAN OIL CORPORATION LTD. | 2.02%                |
| M R F LTD                   | 1.96%                |
| BHARAT ELECTRONICS LTD.     | 1.81%                |
| BAJAJ FINSERV LIMITED       | 1.79%                |
| INDRAPRASTHA GAS LTD.       | 1.73%                |
| UPL LIMITED                 | 1.72%                |

### SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



\*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 prospects or returns

**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 insurance products and are subject to the risk factors
- 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 risks and the applicable charges, from your Insurance agent or the intermediary or policy document of the insurer
- 7) Past Performance of the Fund is not indicative of its future performance or returns.
- 8) 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.
- 9) 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.
- 10) "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".
- 11) 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.
- 12) 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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