

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

SBI Life ULIP FUNDS*

Fund Names	Products Invested in Various Funds								
	SBI Life – Smart Power Insurance (UIN: 111L090V01)	SBI Life – Smart Elite (UIN: 111L072V02)	SBI Life – Smart Scholar (UIN: 111L073V02)	SBI Life – Retire Smart (UIN: 111L094V01)	SBI Life – Smart Wealth Builder (UIN: 111L095V01)	SBI Life – Saral Maha Anand (UIN: 111L070V02)	SBI Life – Smart Wealth Assure (UIN: 111L077V02)	SBI Life – eWealth Insurance (UIN: 111L100V01)	SBI Life – Smart Privilege (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Scholar (UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013.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(UIN:111L069V01), SBI Life - Saral Maha Anand (UIN:111L070V01), SBI Life – Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014.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 June 30, 2016 (₹ in Cr)	Bench marks (BM)	Returns in % (Greater than 1 yr : CAGR Returns) **											
				1 yr		2 yrs		3 yrs		4 yrs		5 yrs		Since Inception	
				Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Equity	10-Jan-05	4038.04	NIFTY	(0.30)	(0.96)	7.39	4.35	16.01	12.36	15.90	11.94	11.44	7.97	18.10	13.27
Equity Pension	15-Jan-07	680.47		(0.31)	(0.96)	6.89	4.35	15.65	12.36	15.55	11.94	11.13	7.97	9.52	6.97
Equity Pension II	30-May-13	141.07		1.07	(0.96)	7.54	4.35	NA	NA	NA	NA	NA	NA	14.14	12.66
Equity Optimiser	21-Jan-08	1585.61	Nifty (80) LiquiFEX (20)	2.56	0.97	7.29	5.33	13.92	11.86	13.17	11.47	9.33	8.34	7.92	4.72
Equity Optimiser Pension	21-Jan-08	241.37		2.67	0.97	7.20	5.33	13.81	11.86	12.90	11.47	9.12	8.34	7.89	4.72
Equity Elite	25-Feb-08	21.18		3.12	0.97	8.60	5.33	15.18	11.86	14.76	11.47	10.78	8.34	11.27	4.79
Equity Elite Fund II	10-Feb-10	527.18		2.61	0.97	8.22	5.33	14.77	11.86	14.24	11.47	10.51	8.34	10.09	9.12
Top 300	07-Jan-10	543.21		1.99	0.97	6.33	5.33	12.53	11.86	12.28	11.47	9.16	8.34	10.06	7.65
Top 300 Pension	18-Jan-10	326.07		2.07	0.97	6.43	5.33	12.69	11.86	12.37	11.47	9.22	8.34	9.51	7.65
Growth	24-Nov-05	638.65	Nifty (70) CompBex (30)	3.45	2.55	8.46	6.45	13.62	11.49	13.03	11.34	9.75	8.59	12.18	10.24
Growth Pension	15-Feb-07	291.33		4.29	2.55	9.12	6.45	14.00	11.49	13.28	11.34	9.83	8.59	10.45	5.70
Balanced	5-Dec-05	1056.16	Nifty (50) CompBex (50)	5.31	4.81	7.92	7.75	11.05	10.78	11.05	10.82	9.16	8.86	10.83	9.75
Balanced Pension	21-Feb-07	134.58		5.42	4.81	8.27	7.75	11.33	10.78	11.20	10.82	9.28	8.86	11.44	7.78
Bond	10-Jan-05	5633.79	CRISIL CompBex	9.69	10.19	10.64	10.64	8.62	8.57	9.63	9.11	9.56	9.03	9.03	7.02
Bond Pension	16-Jan-07	472.79		9.87	10.19	10.94	10.64	8.99	8.57	9.97	9.11	9.86	9.03	9.39	7.61
Bond Pension II	30-May-13	473.20		9.86	10.19	10.85	10.64	NA	NA	NA	NA	NA	NA	10.98	11.05
FlexiProtect	8-Mar-09	3364.59	NA	3.04	NA	7.08	NA	11.94	NA	11.47	NA	8.65	NA	13.81	NA
FlexiProtect (Series II)	8-Jan-10	2568.52		3.03	NA	8.09	NA	13.82	NA	13.02	NA	9.08	NA	9.68	NA
Daily Protect	6-Sep-10	2572.91		4.50	NA	7.58	NA	12.86	NA	12.13	NA	8.51	NA	6.64	NA
Daily Protect II	4-Mar-11	1596.49		3.46	NA	7.19	NA	13.72	NA	13.28	NA	9.07	NA	8.97	NA
Daily Protect III	1-Sep-11	5576.89		2.41	NA	7.78	NA	14.71	NA	14.16	NA	NA	NA	12.17	NA
Index	07-Jan-10	1503.61	Nifty	(0.50)	(0.96)	4.52	4.35	12.38	12.36	12.28	11.94	8.07	7.97	7.69	7.25
Index Pension	18-Jan-10	63.14		(0.56)	(0.96)	4.52	4.35	12.37	12.36	12.08	11.94	8.11	7.97	8.37	7.25
Money Market	1-Feb-06	97.19	LiquiFEX	8.23	7.90	8.55	8.33	8.59	8.77	8.37	8.61	8.45	8.63	7.33	7.53
Money Market Pension	20-Mar-08	28.52		8.32	7.90	8.71	8.33	9.34	8.77	9.62	8.61	9.44	8.63	8.29	7.73
Money Market Pension II	30-May-13	24.80		7.95	7.90	8.10	8.33	NA	NA	NA	NA	NA	NA	8.01	8.56

Funds	Inception Date	AUM as on June 30, 2016 (₹ in Cr)	Bench marks (BM)	Returns in % (Greater than 1 yr : CAGR Returns) **											
				1 yr		2 yrs		3 yrs		4 yrs		5 yrs		Since Inception	
				Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Guaranteed Pension Fund (GPF070211)	9-Feb-11	12.03	NA	7.23	NA	7.12	NA	7.33	NA	7.20	NA	7.22	NA	7.09	NA
RGF070311	9-Mar-11	197.70		9.57	NA	10.05	NA	7.80	NA	8.65	NA	8.61	NA	8.09	NA
RGF150611	21-Jun-11	111.59		9.56	NA	9.98	NA	7.86	NA	8.73	NA	NA	NA	8.45	NA
P/E Managed	8-Sep-10	488.24		2.09	NA	7.57	NA	13.69	NA	13.35	NA	9.23	NA	7.92	NA
Discontinued Policy	11-Apr-11	1873.03		8.57	NA	9.24	NA	6.97	NA	7.14	NA	7.32	NA	7.29	NA
Discontinued Pension	22-Aug-14	31.88		10.09	NA	NA	NA	NA	NA	NA	NA	NA	NA	10.81	NA
Pure Fund	16-Jun-16	1.31		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Midcap Fund	16-Jun-16	2.96		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

INVESTMENT STYLE & FUND PERFORMANCE as on June 30, 2016

Equity Fund

SFIN-ULIF001100105EQUITY-FND111

INVESTMENT STYLE

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

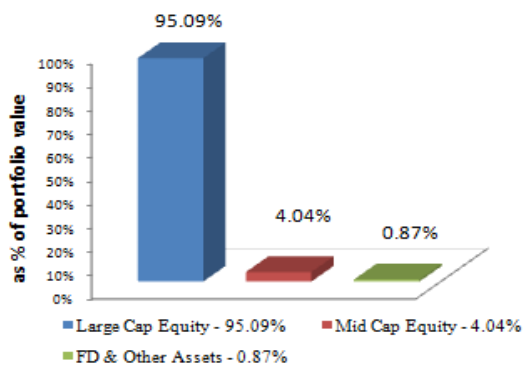
The fund has the following asset class allocation strategy:

Assets of Equity Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	80	100	High	99.13
Debt Instruments	0	20		0.00
Money Market Instruments	0	20		0.87

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 10, 2005)
Equity Fund	(0.30%)	7.39%	16.01%	15.90%	11.44%	18.10%
Benchmark – NIFTY	(0.96%)	4.35%	12.36%	11.94%	7.97%	13.27%

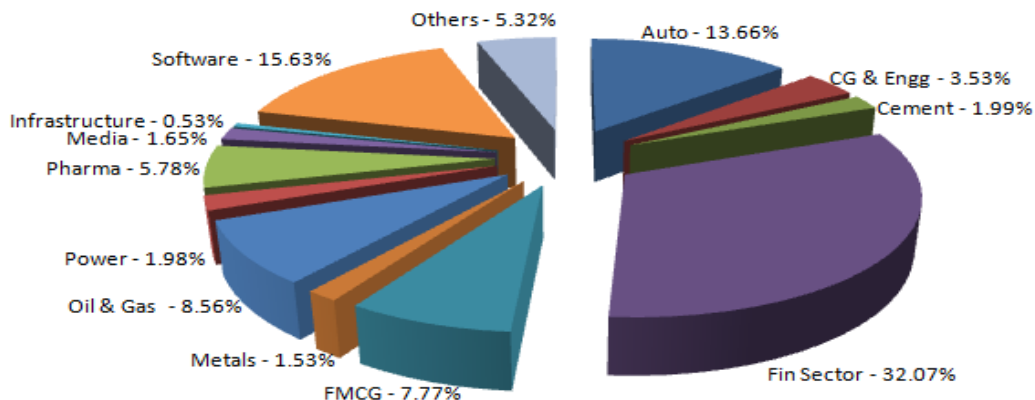
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
INFOSYS LIMITED	8.17%
HDFC BANK LTD.	7.95%
KOTAK MAHINDRA MUTUAL FUND	6.76%
RELIANCE INDUSTRIES LTD.	5.20%
ITC LTD.	4.78%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.45%
TATA CONSULTANCY SERVICES LTD.	4.30%
TATA MOTORS LTD.	3.96%
ICICI BANK LIMITED	3.92%
MARUTI UDYOG LTD.	3.34%

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:

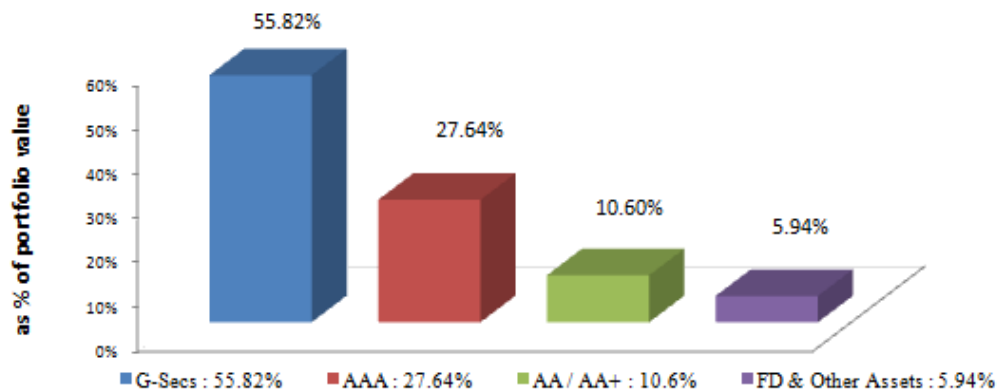
Assets of Growth Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low to	95.48
Money Market Instruments	0	40	Medium	4.52

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 10, 2005)
Bond Fund	9.69%	10.64%	8.62%	9.63%	9.56%	9.03%
Benchmark –CRISIL CompBex	10.19%	10.64%	8.57%	9.11%	9.03%	7.02%

Modified Duration: 5.36 years for Debt & Money Market Instruments

ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	48.10%
RAJASTHAN STATE GOVERNMENT	4.40%
POWER FINANCE CORPORATION LTD.	3.39%
IDFC BANK LIMITED	3.24%
HOUSING DEVELOPMENT FINANCE CORPORATION	2.76%
MONEY MARKET INSTRUMENTS	2.75%
CITICORP FINANCE (INDIA) LIMITED	2.69%
RELIANCE JIO INFOCOMM LIMITED	2.59%
TATA MOTORS LTD.	2.38%
CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED	2.22%

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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:

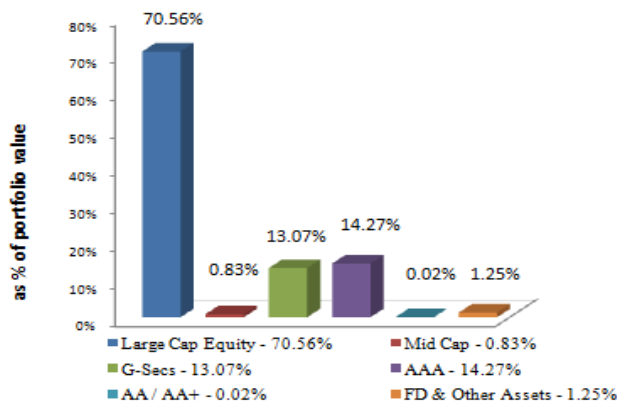
Assets of Growth Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	40	90	Medium to High	71.39
Debt Instruments	10	60		27.36
Money Market Instruments	0	40		1.25

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Nov 24, 2005)
Growth Fund	3.45%	8.46%	13.62%	13.03%	9.75%	12.18%
Benchmark–Nifty (70)	2.55%	6.45%	11.49%	11.34%	8.59%	10.24%
CompBex (30)						

Modified Duration: 5.39 years for Debt & Money Market Instruments

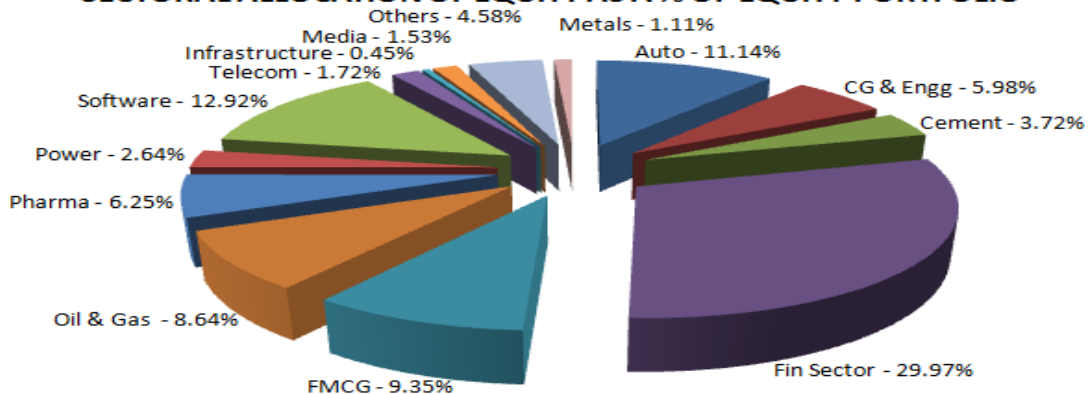
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	12.58%
HDFC BANK LTD.	6.36%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.05%
INFOSYS LIMITED	5.61%
ITC LTD.	4.45%
LIC HOUSING FINANCE LTD.	3.98%
RELIANCE INDUSTRIES LTD.	3.76%
ICICI BANK LIMITED	3.58%
POWER FINANCE CORPORATION LTD.	3.36%
RURAL ELECTRIFICATION CORPN. LTD.	3.35%

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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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:

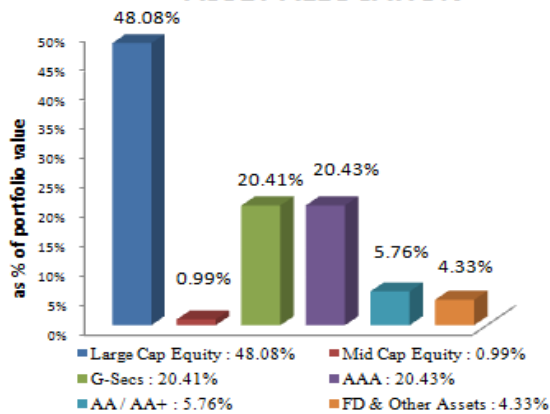
Assets of Balanced Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	40	60	Medium	49.07
Debt Instruments	20	60		48.10
Money Market Instruments	0	40		2.83

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Dec 05, 2005)
Balanced Fund	5.31%	7.92%	11.05%	11.05%	9.16%	10.83%
Benchmark – Nifty (50)	4.81%	7.75%	10.78%	10.82%	8.86%	9.75%
CompBex (50)						

Modified Duration: 4.89 years for Debt & Money Market Instruments

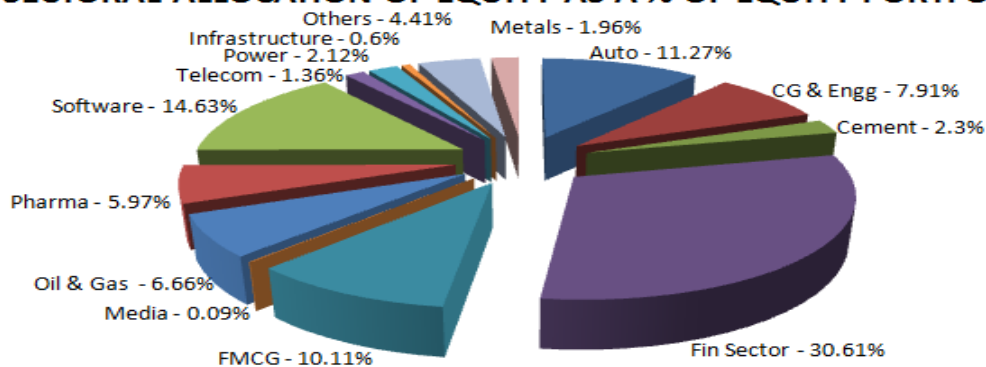
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	18.73%
HDFC BANK LTD.	4.09%
ITC LTD.	3.91%
INFOSYS LIMITED	3.84%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.51%
LIC HOUSING FINANCE LTD.	3.37%
SHRIRAM TRANSPORT FINANCE CO. LTD.	2.88%
LARSEN & TOUBRO LTD.	2.84%
MONEY MARKET INSTRUMENTS	2.83%
POWER GRID CORPORATION OF INDIA LTD.	2.79%

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 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:

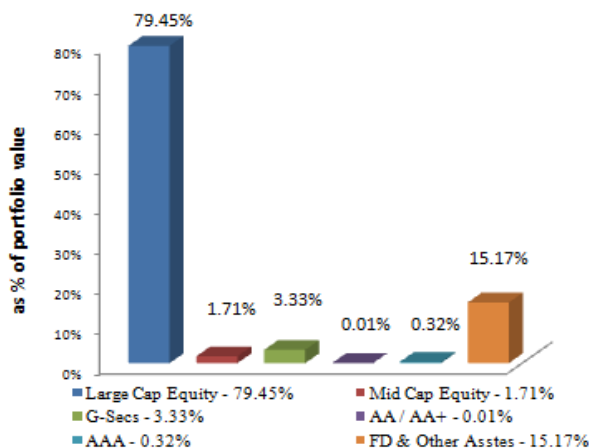
Asset of Equity Optimiser Fund(In%)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	81.17
Debt Instruments	0	40		10.15
Money Market Instruments	0	40		8.68

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 21, 2008)
Equity Optimiser Fund	2.56%	7.29%	13.92%	13.17%	9.33%	7.92%
Benchmark – Nifty (80) LiquiFEX (20)	0.97%	5.33%	11.86%	11.47%	8.34%	4.72%

Modified Duration: 0.96 years for Debt & Money Market Instruments

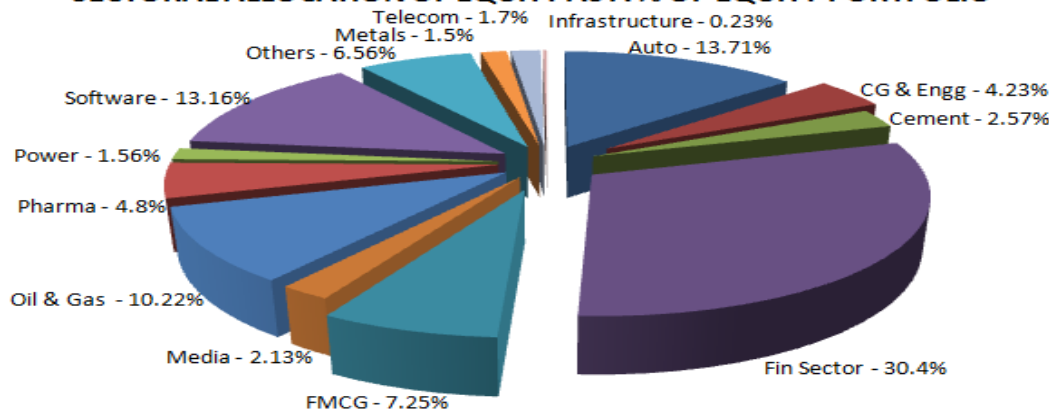
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
HDFC BANK LTD.	7.31%
INFOSYS LIMITED	6.38%
ITC LTD.	5.29%
MONEY MARKET INSTRUMENTS	5.05%
PUNJAB NATIONAL BANK	4.71%
RELIANCE INDUSTRIES LTD.	4.41%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.15%
ICICI BANK LIMITED	4.02%
TATA MOTORS LTD.	3.54%
GOVERNMENT OF INDIA	3.33%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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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.

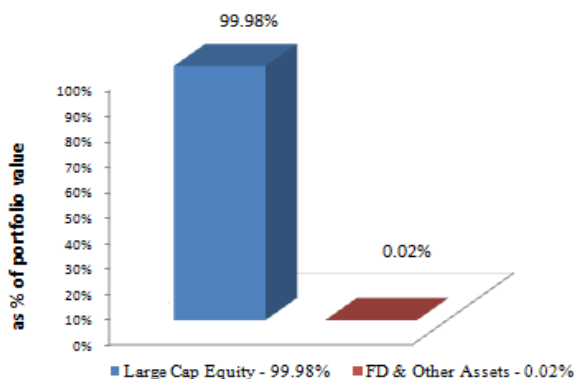
The fund has the following asset class allocation strategy:

Assets of Index Fund	(In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity		90	100	High	99.98
Money Market Instruments & Cash		0	10		0.02

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 7, 2010)
Index Fund	(0.50%)	4.52%	12.38%	12.28%	8.07%	7.69%
Benchmark – Nifty	(0.96%)	4.35%	12.36%	11.94%	7.97%	7.25%

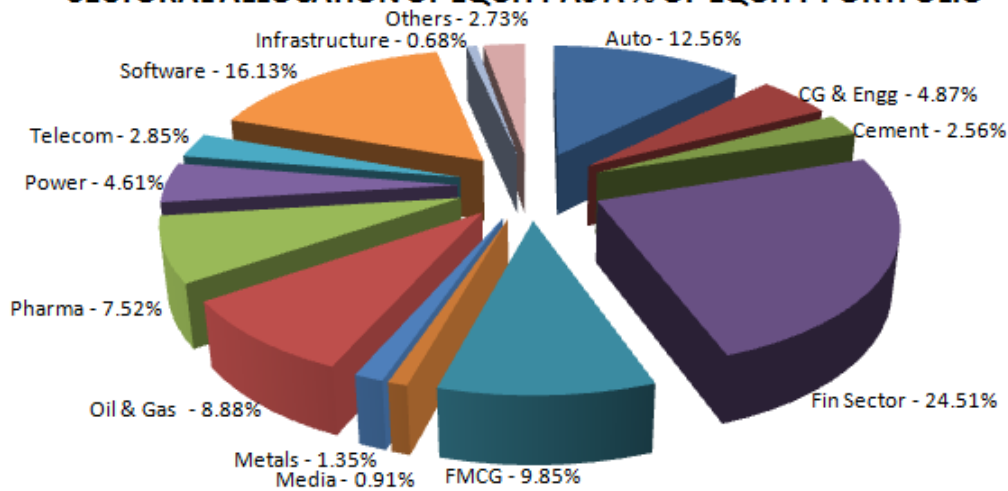
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
INFOSYS LIMITED	7.89%
ITC LTD.	7.52%
HDFC BANK LTD.	6.79%
RELIANCE INDUSTRIES LTD.	5.80%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.72%
TATA CONSULTANCY SERVICES LTD.	4.58%
LARSEN & TOUBRO LTD.	4.45%
ICICI BANK LIMITED	4.04%
TATA MOTORS LTD.	3.75%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.99%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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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.

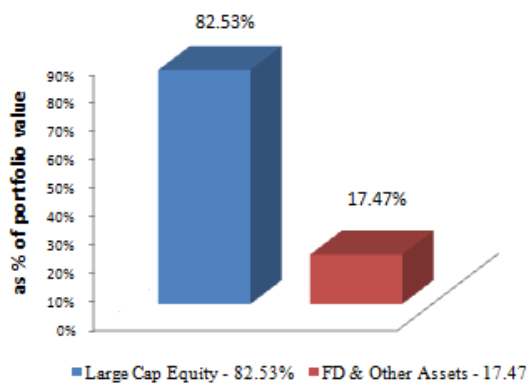
The fund has the following asset class allocation strategy:

Assets of Top 300 Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	82.53
Money Market Instruments & Cash	0	40		17.47

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 7, 2010)
Top 300 Fund	1.99%	6.33%	12.53%	12.28%	9.16%	10.06%
Benchmark – Nifty (80) LiquiFEX (20)	0.97%	5.33%	11.86%	11.47%	8.34%	7.65%

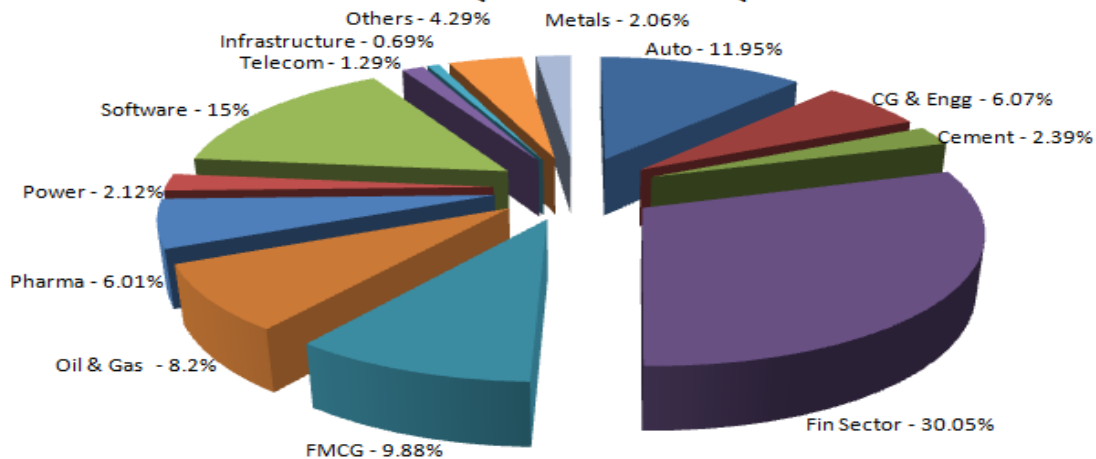
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
HDFC BANK LTD.	6.85%
ITC LTD.	6.60%
AXIS BANK LTD.	6.44%
INFOSYS LIMITED	6.42%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.08%
RELIANCE INDUSTRIES LTD.	4.61%
ICICI BANK LIMITED	4.38%
TATA MOTORS LTD.	3.78%
LARSEN & TOUBRO LTD.	3.75%
MONEY MARKET INSTRUMENTS	3.58%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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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:

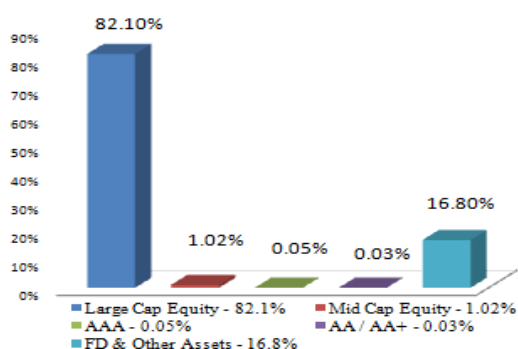
Forward P/E Bands	Asset Allocation (In %)		Risk
	Equity & Equity Related Instruments	Debt, Money Market Instruments & Cash	
<12	90 to 100	0 to 10	High
12 ≥ and < 15	80 to 100	0 to 20	
15 ≥ and < 18	60 to 90	10 to 40	
18 ≥ and < 21	40 to 80	20 to 60	
≥ 21	0 to 50	50 to 100	

Actual Asset Mix Equity: 83.12 Debt, Money Market Instruments & Cash: 16.88

FUND PERFORMANCE *

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Sep 8, 2010)
P/E Managed Fund	2.09%	7.57%	13.69%	13.35%	9.23%	7.92%
Benchmark –NA	NA	NA	NA	NA	NA	NA

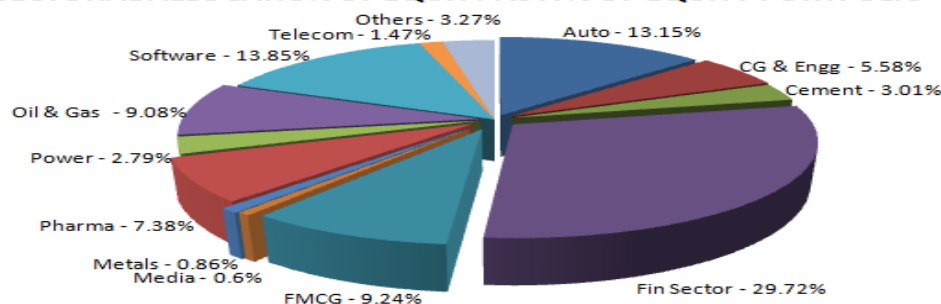
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	16.80%
HDFC BANK LTD.	6.91%
INFOSYS LIMITED	6.19%
ITC LTD.	5.62%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.76%
RELIANCE INDUSTRIES LTD.	4.10%
ICICI BANK LIMITED	4.00%
TATA MOTORS LTD.	3.81%
TATA CONSULTANCY SERVICES LTD.	2.85%
LARSEN & TOUBRO LTD.	2.80%

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[^] 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	42.84
Debt and Money Market Instruments	0	100	Medium	57.16

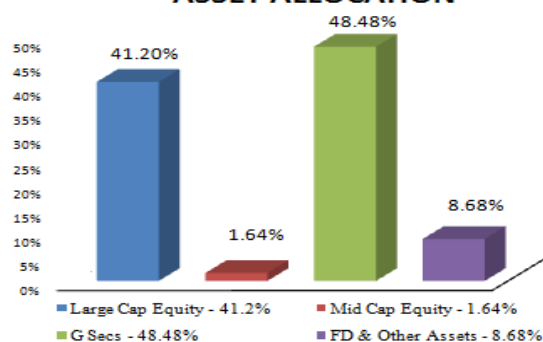
[^]The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Sep 6, 2010)
Daily Protect Fund	4.50%	7.58%	12.86%	12.13%	8.51%	6.64%
Benchmark –NA	NA	NA	NA	NA	NA	NA

Modified Duration: 3.38 years for Debt & Money Market Instruments

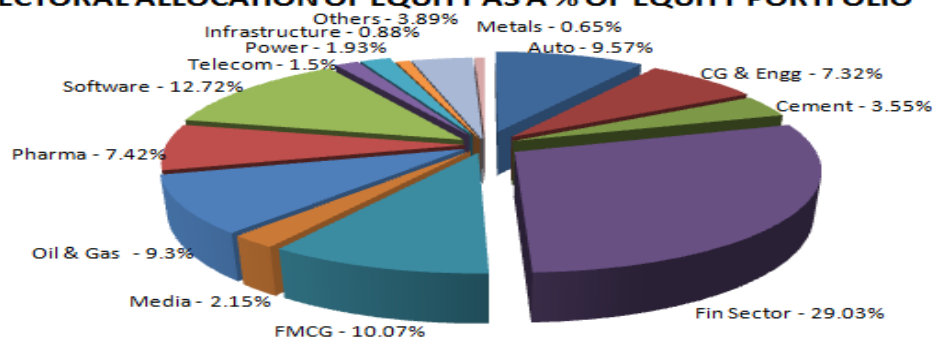
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	48.48%
MONEY MARKET INSTRUMENTS	6.59%
HDFC BANK LTD.	3.80%
INFOSYS LIMITED	3.25%
AXIS BANK LTD.	2.96%
ITC LTD.	2.36%
RELIANCE INDUSTRIES LTD.	2.30%
ICICI BANK LIMITED	1.94%
HOUSING DEVELOPMENT FINANCE CORPORATION	1.87%
TATA MOTORS LTD.	1.68%

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.

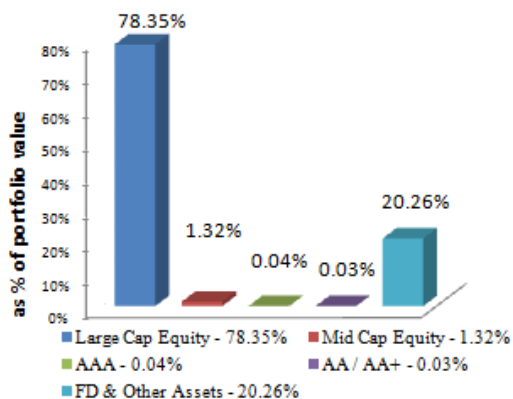
The fund has the following asset class allocation strategy:

Assets of Equity Elite Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	60	100	High	79.67
Debt Instruments	0	40		0.07
Money Market Instruments	0	40		20.26

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Feb 25, 2008)
Equity Elite Fund	3.12%	8.60%	15.18%	14.76%	10.78%	11.27%
Benchmark – Nifty (80) LiquiFEX (20)	0.97%	5.33%	11.86%	11.47%	8.34%	4.79%

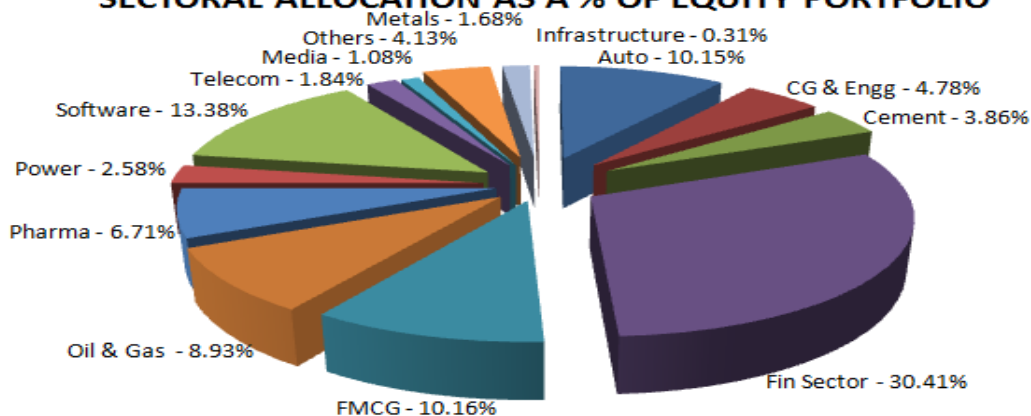
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	20.26%
HDFC BANK LTD.	7.21%
INFOSYS LIMITED	6.30%
ITC LTD.	5.53%
RELIANCE INDUSTRIES LTD.	4.44%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.16%
ICICI BANK LIMITED	3.92%
TATA MOTORS LTD.	3.21%
LARSEN & TOUBRO LTD.	3.19%
TATA CONSULTANCY SERVICES LTD.	2.71%

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.

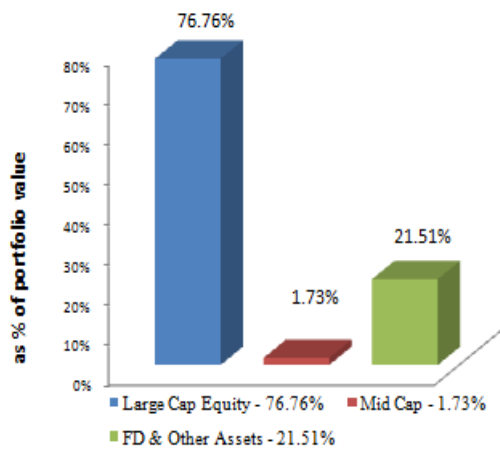
The fund has the following asset class allocation strategy:

Assets of Equity Elite Fund II (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	78.49
Debt Instruments	0	40		9.11
Money Market Instruments	0	40		12.40

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Feb 10, 2010)
Equity Elite Fund II	2.61%	8.22%	14.77%	14.24%	10.51%	10.09%
Benchmark – Nifty (80) LiquiFex (20)	0.97%	5.33%	11.86%	11.47%	8.34%	9.12%

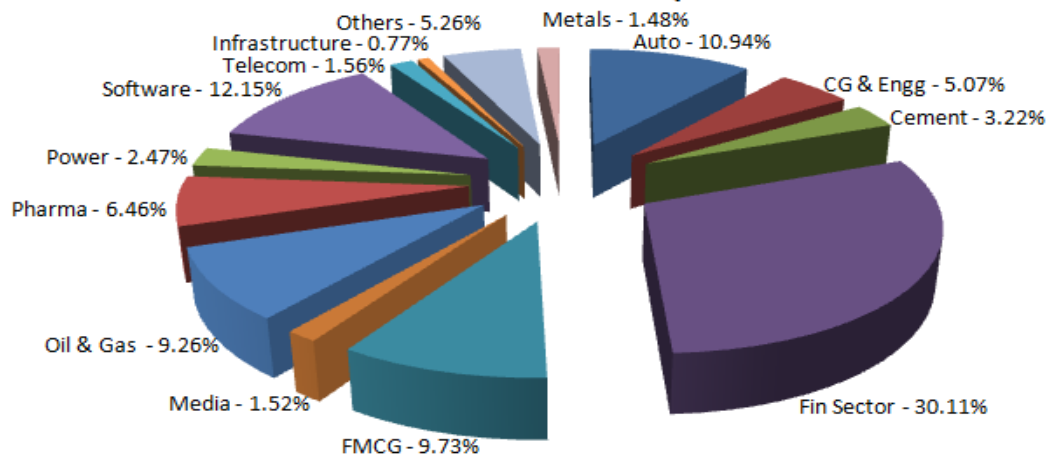
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	11.50%
HDFC BANK LTD.	6.82%
INFOSYS LIMITED	5.74%
ITC LTD.	4.85%
RELIANCE INDUSTRIES LTD.	4.04%
ICICI BANK LIMITED	3.93%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.67%
TATA MOTORS LTD.	3.11%
UTI MUTUAL FUND	3.06%
RELIANCE MUTUAL FUND	3.05%

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:

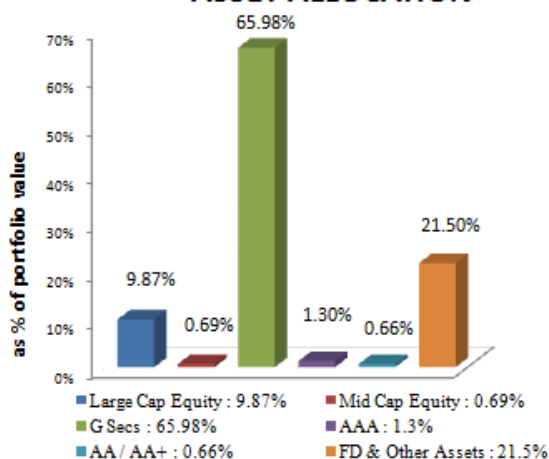
Assets of FlexiProtect Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	10.55
Debt & Money Market Instruments	0	100	Medium	89.45

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (March 8, 2009)
FlexiProtect Fund	3.04%	7.08%	11.94%	11.47%	8.65%	13.81%
Benchmark – NA	NA	NA	NA	NA	NA	NA

Modified Duration: 2.26 years for Debt & Money Market Instruments

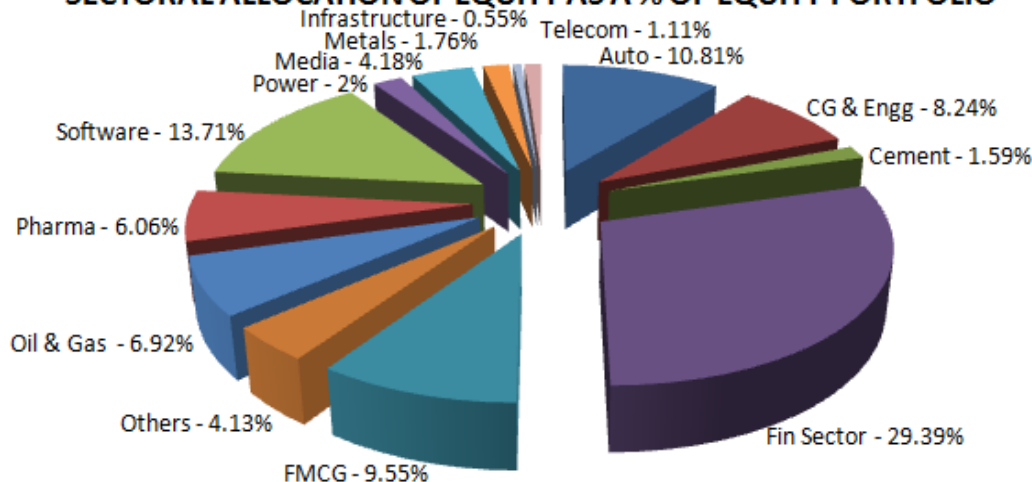
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	65.98%
MONEY MARKET INSTRUMENTS	6.96%
SBI MUTUAL FUND	3.63%
UTI MUTUAL FUND	2.97%
AXIS BANK LTD.	1.78%
DSP BLACK ROCK MUTUAL FUND	1.49%
CORPORATION BANK	1.49%
BANK OF INDIA	1.49%
HDFC BANK LTD.	0.87%
BANK OF BARODA	0.84%

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:

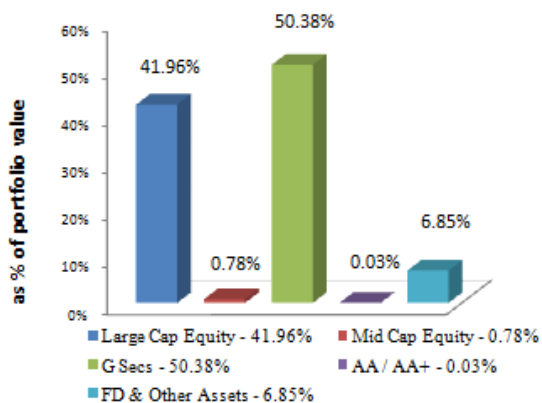
Assets of FlexiProtect Fund (Series II) (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	42.74
Debt and Money Market Instruments	0	100	Medium	57.26

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 8, 2010)
FlexiProtect Fund (Series II)	3.03%	8.09%	13.82%	13.02%	9.08%	9.68%
Benchmark – NA	NA	NA	NA	NA	NA	NA

Modified Duration: 2.88 years for Debt & Money Market Instruments

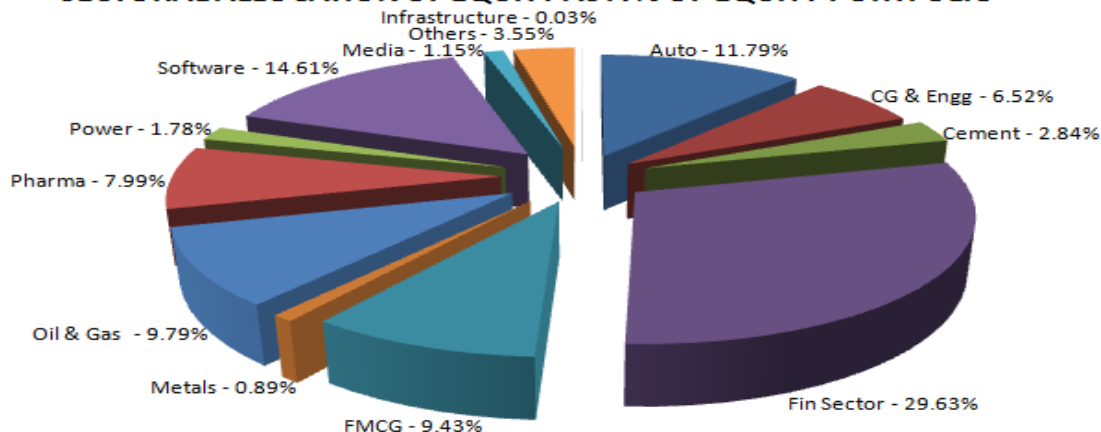
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	50.38%
HDFC BANK LTD.	3.79%
INFOSYS LIMITED	3.20%
SBI MUTUAL FUND	2.57%
ITC LTD.	2.57%
RELIANCE INDUSTRIES LTD.	2.30%
ICICI BANK LIMITED	2.29%
HOUSING DEVELOPMENT FINANCE CORPORATION	2.01%
PUNJAB NATIONAL BANK	1.95%
TATA CONSULTANCY SERVICES LTD.	1.77%

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.

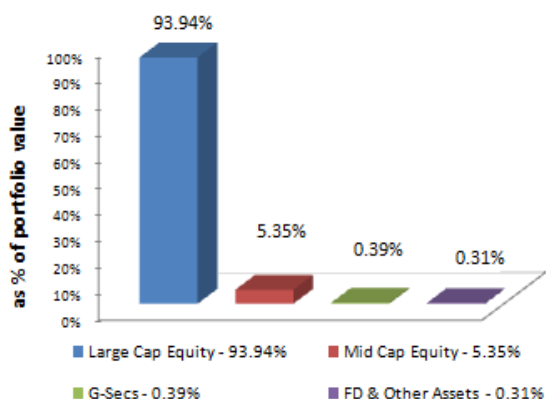
The fund has the following asset class allocation strategy:

Assets of Equity Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	80	100	High	99.29
Debt Instruments	0	20		0.39
Money Market Instruments	0	20		0.32

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 15, 2007)
Equity Pension Fund	(0.31%)	6.89%	15.65%	15.55%	11.13%	9.52%
Benchmark – Nifty	(0.96%)	4.35%	12.36%	11.94%	7.97%	6.97%

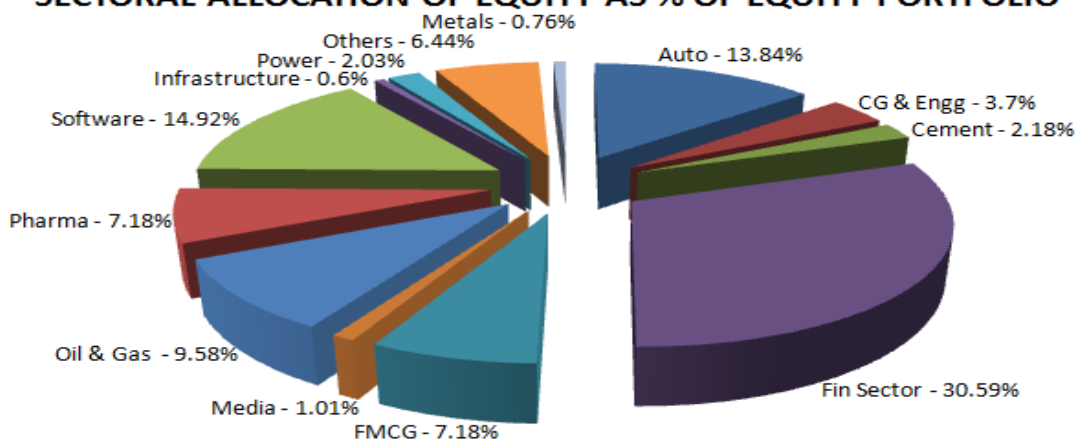
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
HDFC BANK LTD.	7.85%
INFOSYS LIMITED	7.48%
RELIANCE INDUSTRIES LTD.	5.11%
KOTAK MAHINDRA MUTUAL FUND	5.07%
ITC LTD.	4.74%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.28%
TATA CONSULTANCY SERVICES LTD.	3.95%
TATA MOTORS LTD.	3.92%
ICICI BANK LIMITED	3.86%
LARSEN & TOUBRO LTD.	3.27%

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%.
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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.

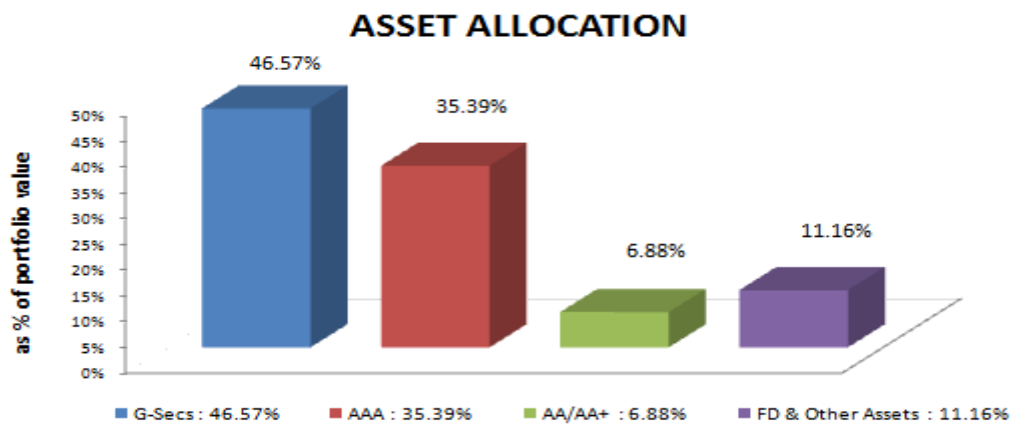
The fund has the following asset class allocation strategy:

Assets of Bond Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low to	94.58
Money Market Instruments	0	40	Medium	5.42

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 16, 2007)
Bond Pension Fund	9.87%	10.94%	8.99%	9.97%	9.86%	9.39%
Benchmark – CRISIL CompBex	10.19%	10.64%	8.57%	9.11%	9.03%	7.61%

Modified Duration: 5.52 years for Debt & Money Market Instruments



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	43.24%
SHRIRAM TRANSPORT FINANCE CO. LTD.	5.80%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.43%
MONEY MARKET INSTRUMENTS	5.42%
DEWAN HOUSING FINANCE CORPORATION LTD.	4.94%
INDIA INFRADEBT LIMITED	4.86%
STATE BANK OF BIKANER AND JAIPUR	4.24%
INDIAN RAILWAY FINANCE CORPORATION LTD.	3.96%
LIC HOUSING FINANCE LTD.	3.37%
IDFC BANK LIMITED	2.87%

- *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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Growth Pension Fund

SFIN- ULIF008150207PEGRWTHFND111

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:

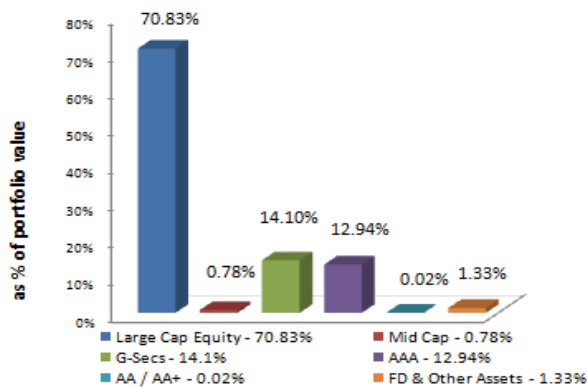
Assets of Growth Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	40	90	Medium to High	71.61
Debt Instruments	10	60		27.07
Money Market Instruments	0	40		1.32

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Feb 15, 2007)
Growth Pension Fund	4.29%	9.12%	14.00%	13.28%	9.83%	10.45%
Benchmark – Nifty (70)	2.55%	6.45%	11.49%	11.34%	8.59%	5.70%
CompBex (30)						

Modified Duration: 5.35 years for Debt & Money Market Instruments

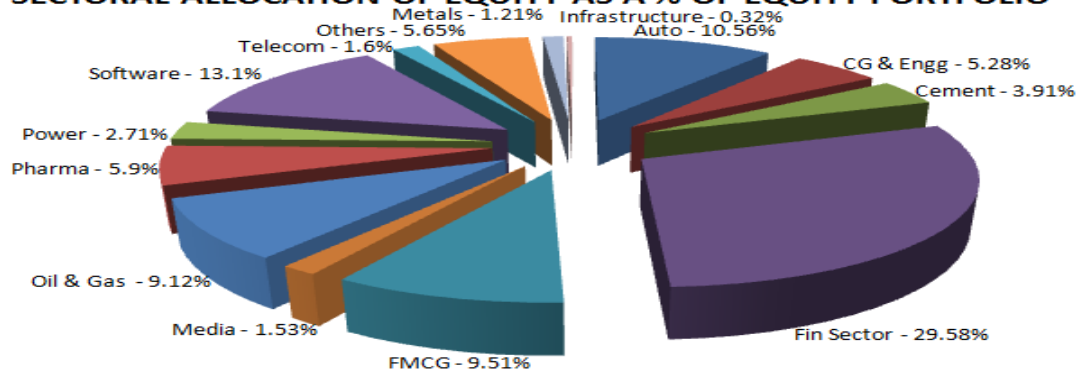
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	13.39%
HDFC BANK LTD.	6.50%
LIC HOUSING FINANCE LTD.	6.30%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.27%
INFOSYS LIMITED	5.75%
ITC LTD.	5.04%
RELIANCE INDUSTRIES LTD.	3.92%
ICICI BANK LIMITED	3.64%
LARSEN & TOUBRO LTD.	2.92%
TATA MOTORS LTD.	2.91%

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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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:

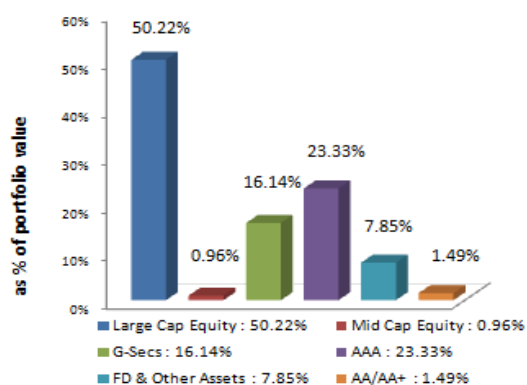
Assets of Balanced Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	40	60	Medium	51.19
Debt Instruments	20	60		45.38
Money Market Instruments	0	40		3.43

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Feb 21, 2007)
Balanced Pension Fund	5.42%	8.27%	11.33%	11.20%	9.28%	11.44%
Benchmark – Nifty (50)	4.81%	7.75%	10.78%	10.82%	8.86%	7.78%
CompBex (50)						

Modified Duration: 4.77 years for Debt & Money Market Instruments

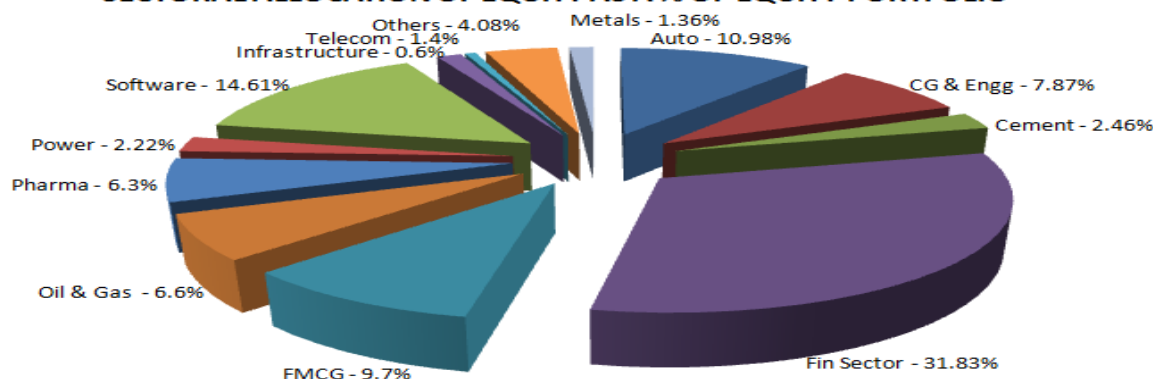
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	15.40%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.73%
DEWAN HOUSING FINANCE CORPORATION LTD.	4.85%
HDFC BANK LTD.	4.29%
INFOSYS LIMITED	4.02%
ITC LTD.	4.01%
LIC HOUSING FINANCE LTD.	3.76%
STATE BANK OF TRAVANCORE	3.68%
MONEY MARKET INSTRUMENTS	3.43%
RELIANCE JIO INFOCOMM LIMITED	3.04%

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 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:

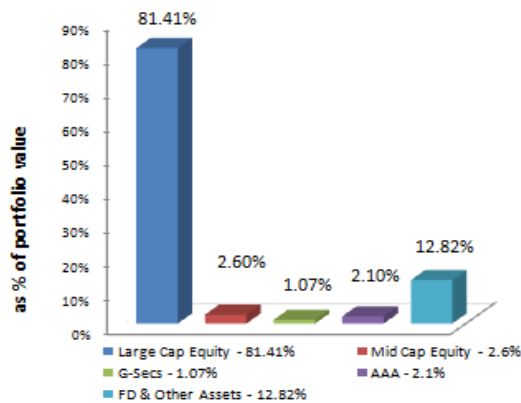
Assets of Equity Optimiser Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	60	100	High	84.02
Debt Instruments	0	40		9.28
Money Market Instruments	0	40		6.70

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 21, 2008)
Equity Optimiser Pension Fund	2.67%	7.20%	13.81%	12.90%	9.12%	7.89%
Benchmark – Nifty (80) LiquiFEX (20)	0.97%	5.33%	11.86%	11.47%	8.34%	4.72%

Modified Duration: 0.60 years for Debt & Money Market Instruments

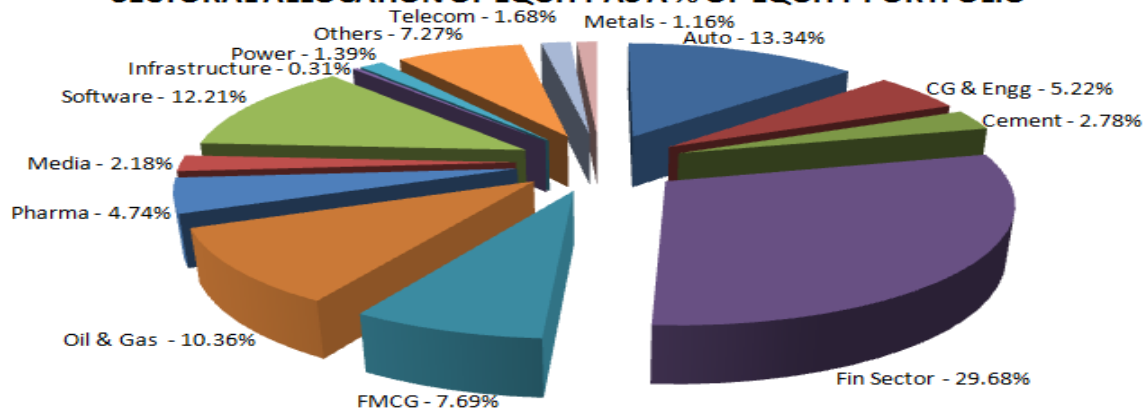
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
HDFC BANK LTD.	6.92%
MONEY MARKET INSTRUMENTS	6.70%
ITC LTD.	5.63%
INFOSYS LIMITED	5.61%
RELIANCE INDUSTRIES LTD.	4.40%
ICICI BANK LIMITED	4.11%
PUNJAB NATIONAL BANK	4.10%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.92%
TATA MOTORS LTD.	3.51%
TATA CONSULTANCY SERVICES LTD.	3.17%

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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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.

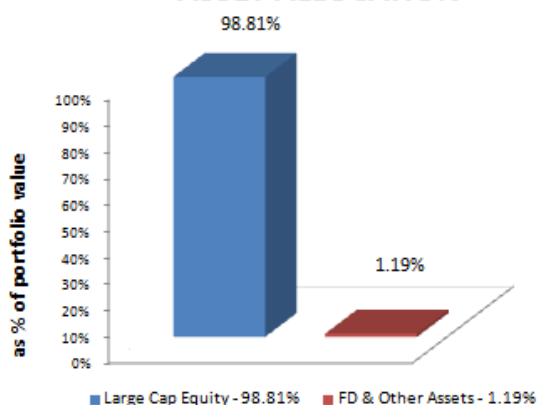
The fund has the following asset class allocation strategy:

Assets of Index Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	90	100	High	98.81
Money Market Instruments & Cash	0	10		1.19

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 18, 2010)
Index Pension Fund	(0.56%)	4.52%	12.37%	12.08%	8.11%	8.37%
Benchmark – Nifty	(0.96%)	4.35%	12.36%	11.94%	7.97%	7.25%

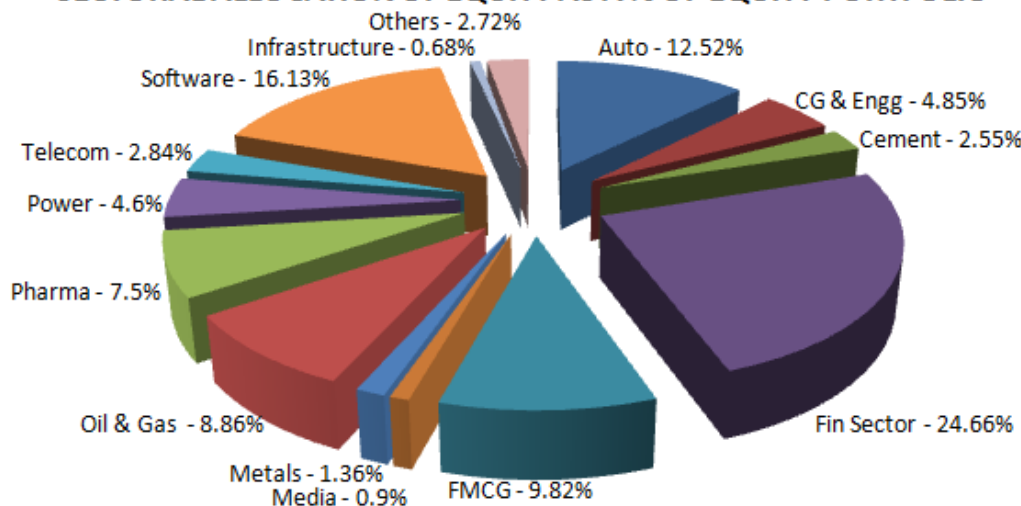
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
INFOSYS LIMITED	7.80%
ITC LTD.	7.41%
HDFC BANK LTD.	6.75%
RELIANCE INDUSTRIES LTD.	5.72%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.69%
TATA CONSULTANCY SERVICES LTD.	4.53%
LARSEN & TOUBRO LTD.	4.38%
ICICI BANK LIMITED	4.02%
TATA MOTORS LTD.	3.70%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.95%

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.

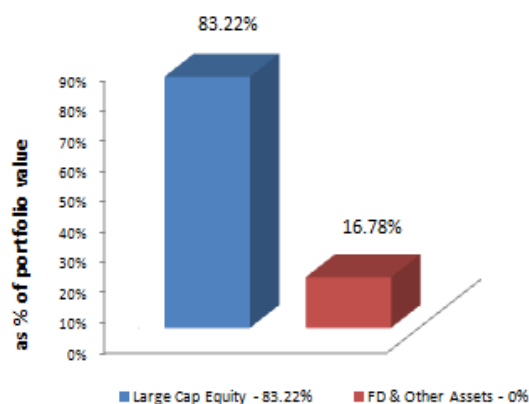
The fund has the following asset class allocation strategy:

Assets of Top 300 Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	83.22
Money Market Instruments & Cash	0	40		16.78

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Jan 18, 2010)
Top 300 Pension Fund	2.07%	6.43%	12.69%	12.37%	9.22%	9.51%
Benchmark – Nifty (80) LiquiFEX (20)	0.97%	5.33%	11.86%	11.47%	8.34%	7.65%

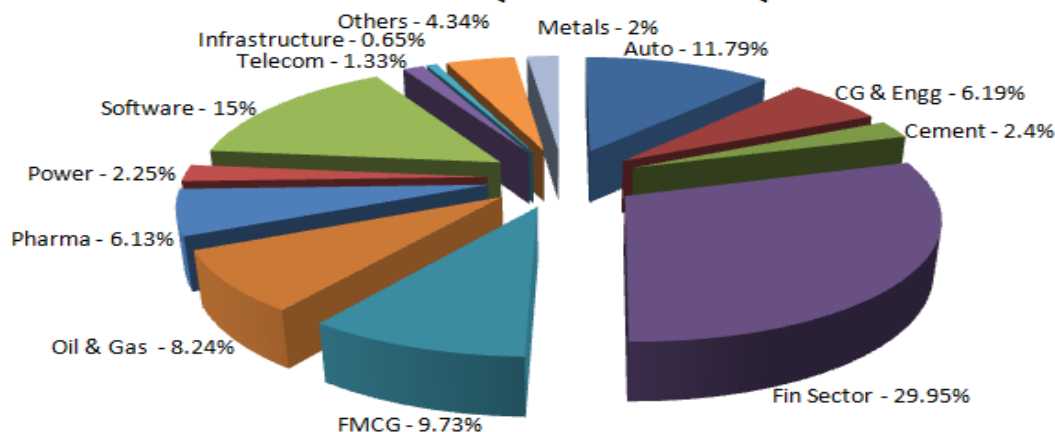
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
AXIS BANK LTD.	7.66%
HDFC BANK LTD.	6.92%
ITC LTD.	6.52%
INFOSYS LIMITED	6.49%
ICICI BANK LIMITED	6.00%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.80%
RELIANCE INDUSTRIES LTD.	4.58%
LARSEN & TOUBRO LTD.	3.87%
TATA MOTORS LTD.	3.72%
TATA CONSULTANCY SERVICES LTD.	3.35%

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[^] 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	42.65
Debt & Money Market Instruments	0	100	Medium	57.35

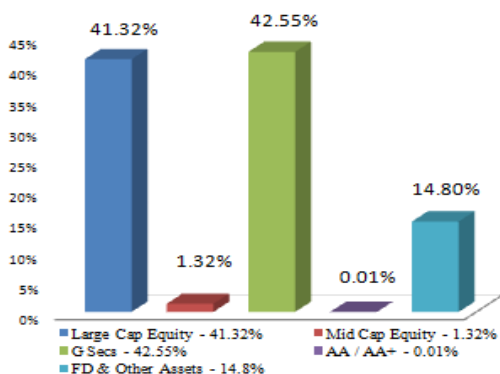
[^]The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund II value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Mar 4, 2011)
Daily Protect Fund II	3.46%	7.19%	13.72%	13.28%	9.07%	8.97%
Benchmark –NA	NA	NA	NA	NA	NA	NA

Modified Duration: 3.07 years for Debt & Money Market Instruments

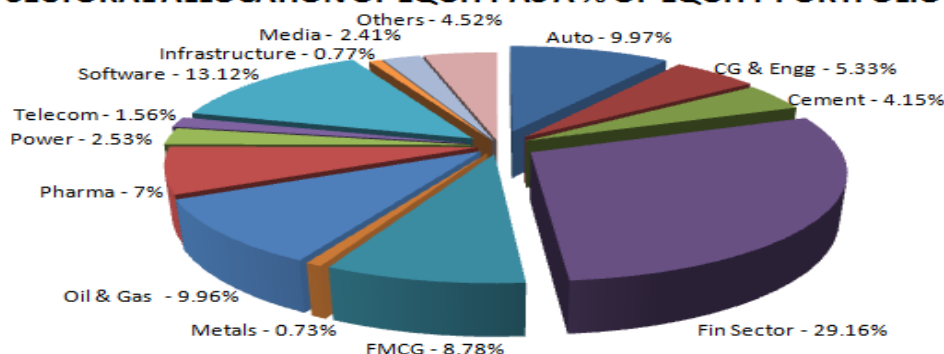
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	42.55%
MONEY MARKET INSTRUMENTS	6.50%
HDFC BANK LTD.	3.94%
INFOSYS LIMITED	3.39%
SBI MUTUAL FUND	3.19%
UTI MUTUAL FUND	2.53%
RELIANCE MUTUAL FUND	2.52%
RELIANCE INDUSTRIES LTD.	2.48%
ITC LTD.	2.27%
ICICI BANK LIMITED	1.96%

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%.
 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[#] 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	88.17
Money Market Instruments	0	40		11.83

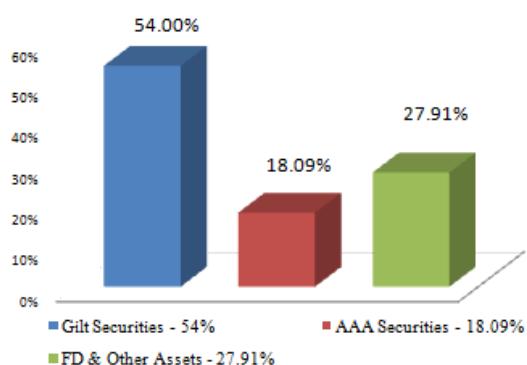
The Return Guarantee (Minimum NAV Guarantee) is applicable only in respect of the Return Guarantee Fund (RGF) and is applicable to the NAV at the end of the 10th year from the start of the subscription period of the Fund and /or sub-fund(s). The guarantee will apply to all contributions made during the 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)	9.57%	10.05%	7.80%	8.65%	8.61%	8.09%
Benchmark –NA	NA	NA	NA	NA	NA	NA

Modified Duration: 3.06 years for Debt & Money Market Instruments

ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	49.73%
MONEY MARKET INSTRUMENTS	11.83%
RURAL ELECTRIFICATION CORPN. LTD.	8.11%
CANARA BANK	6.66%
SYNDICATE BANK LTD.	5.06%
STATE BANK OF BIKANER AND JAIPUR	4.36%
POWER FINANCE CORPORATION LTD.	2.62%
GUJRAT STATE GOVERNMENT	2.59%
HOUSING DEVELOPMENT FINANCE CORPORATION	1.72%
RELIANCE JIO INFOCOMM LIMITED	1.45%

- *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

Return Guarantee Fund (RGF) - RGF150611

SFIN- ULIF023210611RETGRT2FND111

INVESTMENT STYLE

To provide a guaranteed return over a pre-specified fixed period. It aims to guaranteed[#] 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	90.37
Money Market Instruments	0	40		9.63

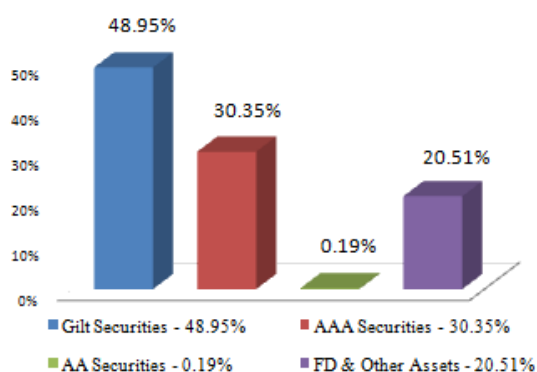
The Return Guarantee (Minimum NAV Guarantee) is applicable only in respect of the Return Guarantee Fund (RGF) and is applicable to the NAV at the end of the 10th year from the start of the subscription period of the Fund and /or sub-fund(s). The guarantee will apply to all contributions made during the 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	Since Inception (June 21, 2011)
Return Guarantee Fund (RGF150611)	9.56%	9.98%	7.86%	8.73%	8.45%
Benchmark –NA	NA	NA	NA	NA	NA

Modified Duration: 3.29 years for Debt & Money Market Instruments

ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	44.46%
MONEY MARKET INSTRUMENTS	9.63%
HOUSING DEVELOPMENT FINANCE CORPORATION	7.21%
RURAL ELECTRIFICATION CORPN. LTD.	6.90%
POWER FINANCE CORPORATION LTD.	6.66%
POWER GRID CORPORATION OF INDIA LTD.	5.89%
INDUSTRIAL DEVELOPMENT BANK OF INDIA	4.48%
STATE BANK OF BIKANER AND JAIPUR	3.33%
SYNDICATE BANK LTD.	1.88%
LARSEN & TOUBRO LTD.	1.54%

- *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[^] 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 (In %)	Min	Max	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	43.18
Debt & Money Market Instruments	0	100	Medium	56.82

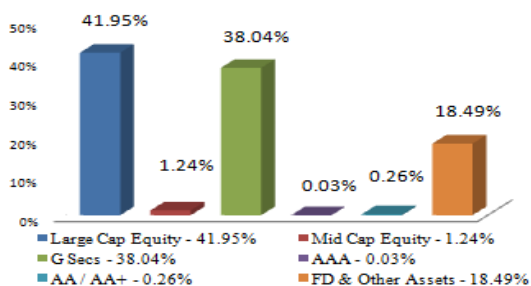
[^]The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund III value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	Since Inception (Sep 1, 2011)
Daily Protect Fund III	2.41%	7.78%	14.71%	14.16%	12.17%
Benchmark –NA	NA	NA	NA	NA	NA

Modified Duration: 2.78 years for Debt & Money Market Instruments

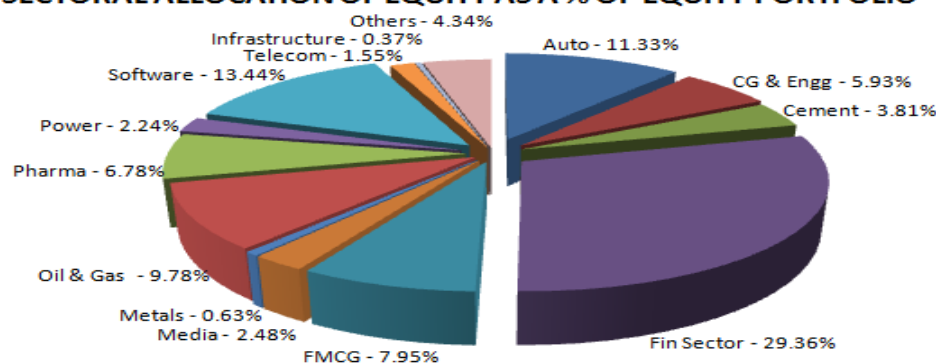
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	38.89%
MONEY MARKET INSTRUMENTS	7.67%
HDFC BANK LTD.	3.98%
SBI MUTUAL FUND	3.38%
INFOSYS LIMITED	3.36%
UTI MUTUAL FUND	2.52%
RELIANCE INDUSTRIES LTD.	2.47%
ICICI BANK LIMITED	2.31%
ITC LTD.	2.24%
HOUSING DEVELOPMENT FINANCE CORPORATION	1.84%

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	15.59
Money Market Instruments	80	100		84.41

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Feb 1, 2006)
Money Market Fund	8.23%	8.55%	8.59%	8.37%	8.45%	7.33%
Benchmark– LiquiFEX	7.90%	8.33%	8.77%	8.61%	8.63%	7.53%

*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 (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	0	20	Low	17.72
Money Market Instruments	80	100		82.28

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Mar 20, 2008)
Money Market Pension Fund	8.32%	8.71%	9.34%	9.62%	9.44%	8.29%
Benchmark - LiquiFEX	7.90%	8.33%	8.77%	8.61%	8.63%	7.73%

*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[^] 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		100.00

[^]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)	7.23%	7.12%	7.33%	7.20%	7.22%	7.09%
Benchmark –NA	NA	NA	NA	NA	NA	NA

Modified Duration: 8.34 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	14.36
Government Securities	60	100		85.64

FUND PERFORMANCE*

Returns	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (Apr 11, 2011)
Discontinued Policy Fund	8.57%	9.24%	6.97%	7.14%	7.32%	7.29%
Benchmark –NA	NA	NA	NA	NA	NA	NA

Modified Duration: 1.53 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:

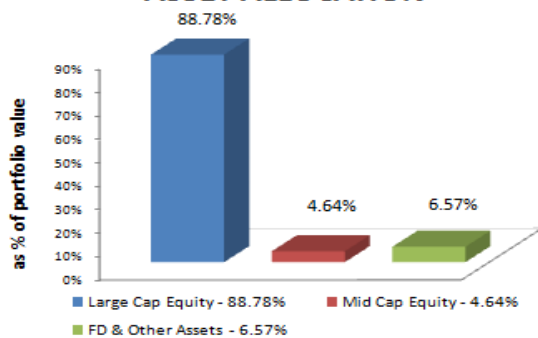
Assets of Equity Pension Fund II (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	80	100	High	93.43
Debt Instruments	0	20		0.00
Money Market Instruments	0	20		6.57

FUND PERFORMANCE*

Returns	1 yr	2 yrs	Since Inception (May 30, 2013)#
Equity Pension Fund II	1.07%	7.54%	14.14%
Benchmark – NIFTY	(0.96%)	4.35%	12.66%

NAV Inception Date : January 10, 2014

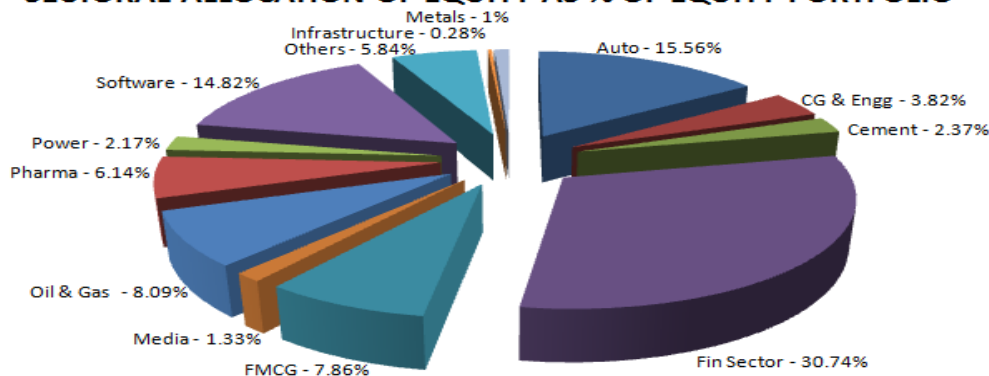
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
INFOSYS LIMITED	8.19%
HDFC BANK LTD.	7.14%
MONEY MARKET INSTRUMENTS	6.57%
KOTAK MAHINDRA MUTUAL FUND	5.65%
RELIANCE INDUSTRIES LTD.	4.79%
ITC LTD.	4.35%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.10%
TATA MOTORS LTD.	3.89%
ICICI BANK LIMITED	3.82%
MARUTI UDYOG LTD.	3.23%

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:

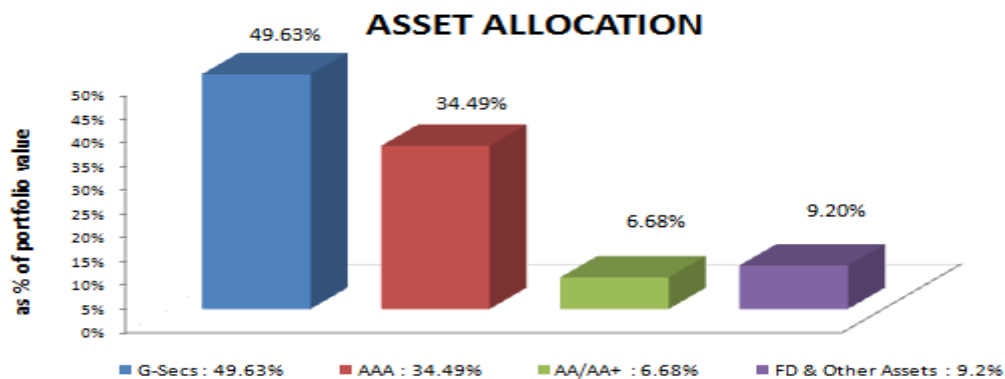
Assets of Bond Pension Fund II (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low to	96.37
Money Market Instruments	0	40	Medium	3.63

FUND PERFORMANCE*

Returns	1 yr	2 yrs	Since Inception (May 30, 2013)#
Bond Pension Fund II	9.86%	10.85%	10.98%
Benchmark - CRISIL CompBex	10.19%	10.64%	11.05%

NAV Inception Date : January 10, 2014

Modified Duration: 5.55 years for Debt & Money Market Instruments



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	40.29%
UTTAR PRADESH STATE GOVERNMENT	8.53%
DEWAN HOUSING FINANCE CORPORATION LTD.	5.52%
BAJAJ FINANCE LIMITED	5.32%
CHOLAMANDALAM INVESTMENT & FINANCE COMPANY	5.29%
INDIAN RAILWAY FINANCE CORPORATION LTD.	3.74%
MONEY MARKET INSTRUMENTS	3.63%
LIC HOUSING FINANCE LTD.	3.31%
INDIA INFRADEBT LIMITED	3.24%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.02%

- *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	16.24
Money Market Instruments	80	100		83.76

FUND PERFORMANCE*

Returns	1 yr	2 yrs	Since Inception (May 30, 2013)#
Money Market Pension Fund II	7.95%	8.10%	8.01%
Benchmark - LiquiFEX	7.90%	8.33%	8.56%

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	27.10
Government Securities	60	100		72.90

FUND PERFORMANCE*

Returns	1 yr	Since Inception (May 30, 2013)#
Discontinued Pension Fund	10.09%	10.81%
Benchmark –NA	NA	NA

NAV Inception Date : August 22, 2014

Modified Duration: 5.86 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.

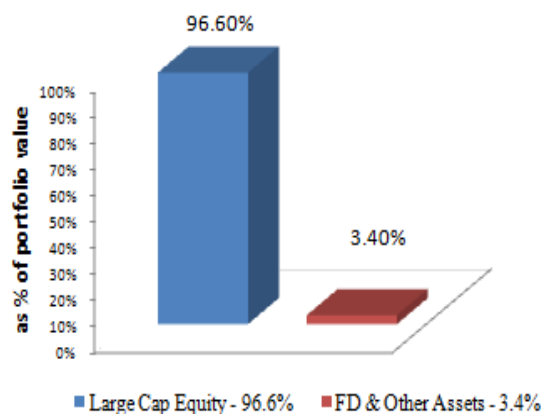
The Fund invests in Equities of sectors other than banks, financial institutions and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment (Films, TV etc), hotels, gambling, lotteries, contests, leather, animal produce, sugar and hatcheries.

The fund has the following asset class allocation strategy:

Assets of Pure Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	80	100	High	96.60
Money Market Instruments	0	20		3.40

NAV Inception Date : June 16, 2016

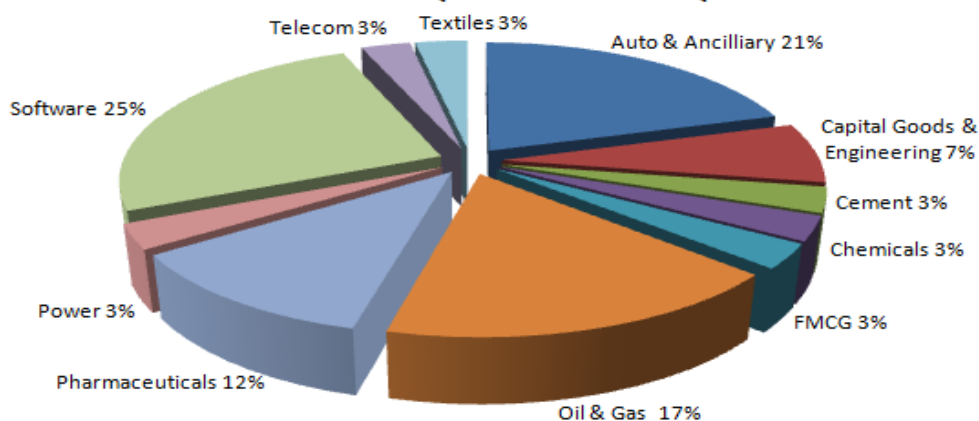
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
INFOSYS LIMITED	13.90%
RELIANCE INDUSTRIES LTD.	11.15%
TATA CONSULTANCY SERVICES LTD.	7.14%
LARSEN & TOUBRO LTD.	6.99%
SUN PHARMACEUTICAL INDUSTRIES LTD.	5.53%
MARUTI UDYOG LTD.	4.34%
MAHINDRA & MAHINDRA LTD.	4.26%
TATA MOTORS LTD.	4.25%
MONEY MARKET INSTRUMENTS	3.40%
GRASIM INDUSTRIES LTD.	3.04%

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:

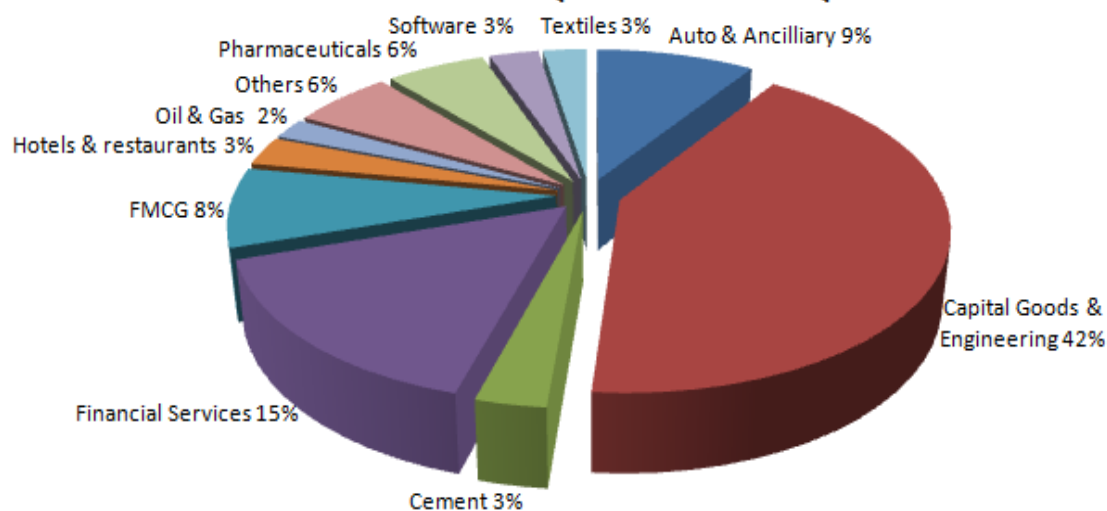
Assets of Midcap Fund	(In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity		80	100	High	97.04
Debt Instruments		0	20		0.00
Money Market Instruments		0	20		2.96

NAV Inception Date : June 16, 2016

TOP 10 HOLDINGS

Issuer Name	% of total portfolio
SHRIRAM TRANSPORT FINANCE CO. LTD.	3.80%
M R F LTD	3.26%
MONEY MARKET INSTRUMENTS	2.96%
CROMPTON GREAVES CONSUMER ELECTRICALS LIM	2.93%
MOTHERSON SUMI SYSTEMS LTD.	2.92%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LTD	2.91%
EXIDE INDUSTRIES LTD.	2.90%
JSW STEEL LTD.	2.89%
CESC LTD	2.88%
SHREE CEMENT LTD.	2.87%

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

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 6th policy year. In case of surrender request after 5th 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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- **IRDAI does not announce any bonus.**

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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SBI Life Insurance Co. Ltd.

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