

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 (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)
Equity	✓		✓		✓	✓	✓
Equity Elite II		✓					
Bond	✓	✓	✓		✓	✓	✓
Money Market	✓	✓	✓		✓		
Growth	✓		✓		✓		
Balanced	✓	✓	✓		✓	✓	
Equity Optimiser	✓		✓		✓		
Index							
Top 300	✓		✓		✓		
P/E Managed							
Equity Pension II				✓			
Bond Pension II				✓			
Money Market Pension II				✓			

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(UIN:111L073V01), SBI Life - Smart Elite (UIN:111L072V01) & SBI Life - Smart Wealth Assure (UIN:111L077V01) are withdrawn w.e.f. 1 October 2013.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(UIN:111L069V01), SBI Life – Saral Maha Anand (UIN:111L070V01), SBI Life – Smart Horizon (UIN:111L074V01) have been withdrawn w.e.f 1st January 2014.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

Fund Performance - Snapshot

Funds	Inception Date	AUM as on 31 st March 2014 (₹ in Cr)	Bench marks (BM)	Returns in % (Less than or equal to 1 yr : Absolute Returns, greater than 1 yr : CAGR) **											
				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	2663.08	NIFTY	22.37	17.98	16.49	12.52	8.22	4.74	9.00	6.30	20.53	17.27	19.26	14.12
Equity Pension#	15-Jan-07	881.26		23.08	17.98	16.51	12.52	7.71	4.74	8.00	6.30	19.19	17.27	8.49	6.08
Equity Pension II	10-Jan-14	5.21		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Growth#	24-Nov-05	682.38	Nifty (70)	14.86	14.05	11.52	11.03	5.72	5.76	6.15	6.72	14.86	14.37	11.97	10.16
Growth Pension#	15-Feb-07	409.48	CompBe x (30)	14.90	14.05	11.34	11.03	5.53	5.76	6.37	6.72	18.33	14.37	9.50	4.12
Equity Optimiser*	21-Jan-08	2197.41	Nifty (80) LiquiFEX (20)	18.13	16.52	12.50	11.99	5.09	5.78	6.20	6.92	18.27	15.57	6.47	2.93
Equity Optimiser Pension#*	21-Jan-08	413.62		18.00	16.52	12.52	11.99	5.14	5.78	6.36	6.92	18.38	15.57	6.55	2.93
Equity Elite#	25-Feb-08	25.61		19.07	16.52	14.31	11.99	6.42	5.78	7.82	6.92	19.02	15.57	10.46	3.00
Equity Elite Fund II*	10-Feb-10	148.39		18.59	16.52	13.99	11.99	6.83	5.78	8.35	6.92	NA	NA	8.55	8.76
Balanced#	5-Dec-05	286.64	Nifty (50)	11.32	11.35	10.54	9.92	6.92	6.29	6.71	6.83	12.58	12.25	10.79	9.45
Balanced Pension#	21-Feb-07	188.66	CompBe x (50)	11.29	11.35	10.36	9.92	6.87	6.29	6.66	6.83	13.72	12.25	11.47	6.83
Bond	10-Jan-05	1862.59	CRISIL CompBe x	5.21	4.34	8.24	6.78	8.24	7.08	7.72	6.57	7.93	6.34	8.55	6.02
Bond Pension	16-Jan-07	606.97		5.66	4.34	8.54	6.78	8.48	7.08	7.89	6.57	8.13	6.34	8.78	6.51
Bond Pension II	10-Jan-14	33.53		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Money Market#	1-Feb-06	83.47	LiquiFEX	8.37	9.46	8.20	8.84	8.25	8.71	7.56	8.08	6.84	7.19	7.01	7.29
Money Market Pension#	20-Mar-08	23.04		10.69	9.46	10.30	8.84	9.81	8.71	8.87	8.08	7.80	7.19	8.09	7.48
Money Market Pension II	10-Jan-14	1.76		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FlexiProtect	8-Mar-09	3954.81	NA	12.57	NA	9.41	NA	5.67	NA	6.00	NA	14.68	NA	14.84	NA
FlexiProtect (Series II)	8-Jan-10	3124.05		15.12	NA	10.98	NA	5.13	NA	6.13	NA	NA	NA	7.98	NA
Guaranteed Pension Fund (GPF070211)	9-Feb-11	11.59		7.44	NA	7.24	NA	7.15	NA	NA	NA	NA	NA	7.05	NA
Daily Protect	6-Sep-10	2377.91		14.00	NA	10.59	NA	4.49	NA	NA	NA	NA	NA	3.35	NA
Daily Protect II	4-Mar-11	1195.45		17.17	NA	12.81	NA	5.11	NA	NA	NA	NA	NA	6.87	NA
Daily Protect III	1-Sep-11	3198.46		17.88	NA	13.38	NA	NA	NA	NA	NA	NA	NA	11.35	NA
RGF070311	9-Mar-11	198.35		3.18	NA	6.97	NA	6.16	NA	NA	NA	NA	NA	6.28	NA
RGF150611	21-Jun-11	91.85		3.56	NA	7.10	NA	NA	NA	NA	NA	NA	NA	6.79	NA
P/E Managed	8-Sep-10	424.38		16.48	NA	13.19	NA	5.49	NA	NA	NA	NA	NA	5.34	NA
Discontinued Policy	11-Apr-11	833.57		1.23	NA	4.51	NA	NA	NA	NA	NA	NA	NA	5.59	NA

Funds	Inception Date	AUM as on 31 st March 2014 (₹ in Cr)	Bench marks (BM)	Returns in % (Less than or equal to 1 yr : Absolute Returns, greater than 1 yr : CAGR) **											
				1 yr		2 yrs		3 yrs		4 yrs		5 yrs		Since Inception	
				Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Index	07-Jan-10	1405.69	Nifty	18.64	17.98	13.05	12.52	5.22	4.74	7.40	6.30	NA	NA	6.56	5.88
Index Pension	18-Jan-10	92.85		18.71	17.98	13.08	12.52	5.32	4.74	6.59	6.30	NA	NA	7.62	5.87
Top 300*	07-Jan-10	580.72	Nifty (80) Liquifex (20)	16.55	16.52	12.96	11.99	7.16	5.78	7.40	6.92	NA	NA	9.71	6.53
Top 300 Pension*	18-Jan-10	451.22		16.57	16.52	12.91	11.99	7.08	5.78	6.77	6.92	NA	NA	8.78	6.53

W.e.f. 1st April, 2009 the Benchmark for the funds has been revised for better representation of the investment philosophy of the fund. The benchmark returns mentioned above accordingly represent aggregate performance of old benchmark upto March 09 and revised benchmark thereafter.

* W.e.f. 1 June 2010, the Benchmark for the funds has been defined.

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

INVESTMENT STYLE & FUND PERFORMANCE* As on 31st March 2014

Equity Fund

SFIN-ULIF001100105EQUITY-FND111

INVESTMENT STYLE

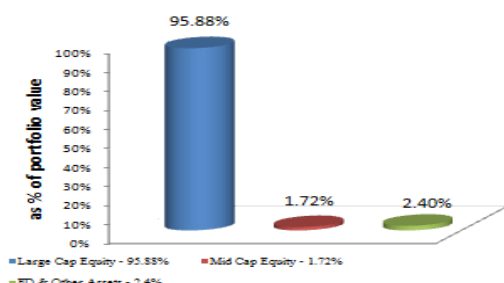
To provide high equity exposure targeting higher returns in the long term. The fund has the following asset class allocation strategy:

Assets of Equity Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	80	100	High	97.60
Debt Instruments	0	20		0.94
Money Market Instruments	0	20		1.46

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (10 Jan 05)
Equity Fund	22.37%	22.37%	16.49%	8.22%	9.00%	20.53%	19.26%
Benchmark - NIFTY	17.98%	17.98%	12.52%	4.74%	6.30%	17.27%	14.12%

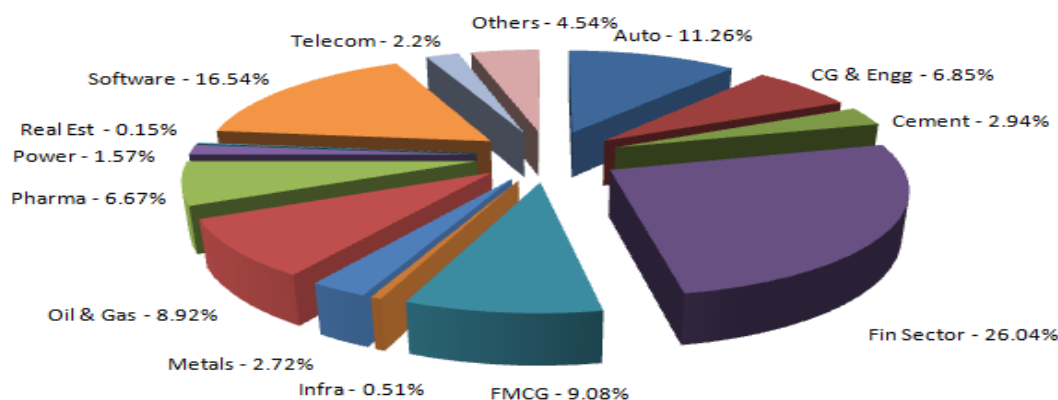
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	8.10%
ICICI BANK LIMITED	7.16%
INFOSYS LIMITED	7.15%
HDFC BANK LTD.	6.41%
RELIANCE INDUSTRIES LTD.	6.02%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.57%
LARSEN & TOUBRO LTD.	5.55%
TATA CONSULTANCY SERVICES LTD.	4.92%
TATA MOTORS LTD.	3.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.48%

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:

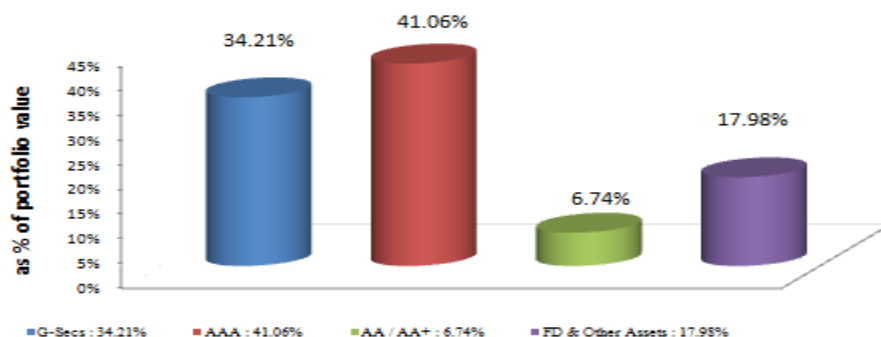
Assets of Bond Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low to	85.25
Money Market Instruments	0	40	Medium	14.75

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (10 Jan 05)
Bond Fund	5.21%	5.21%	8.24%	8.24%	7.72%	7.93%	8.55%
Benchmark –CRISIL CompBex	4.34%	4.34%	6.78%	7.08%	6.57%	6.34%	6.02%

Modified Duration: 4.12 years for Debt & Money Market Instruments

ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	31.63%
MONEY MARKET INSTRUMENTS	14.75%
FOOD CORPORATION OF INDIA LTD	8.74%
TATA SONS LTD	7.27%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.10%
RURAL ELECTRIFICATION CORPN. LTD.	4.47%
POWER FINANCE CORPORATION LTD.	2.92%
ULTRATECH CEMENT LTD.	2.67%
HINDALCO INDUSTRIES LTD.	2.65%
L&T SHIPBUILDING LIMITED	2.54%

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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:

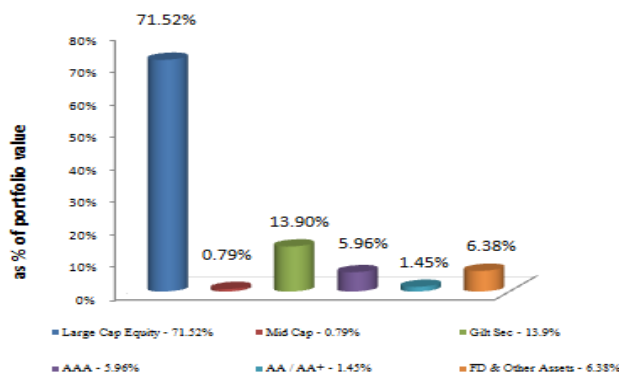
Assets of Growth Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	40	90	Medium to High	72.31
Debt Instruments	10	60		22.77
Money Market Instruments	0	40		4.92

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (24 Nov 05)
Growth Fund	14.86%	14.86%	11.52%	5.72%	6.15%	14.86%	11.97%
Benchmark–Nifty (70) CompBex (30)	14.05%	14.05%	11.03%	5.76%	6.72%	14.37%	10.16%

Modified Duration: 4.53 years for Debt & Money Market Instruments

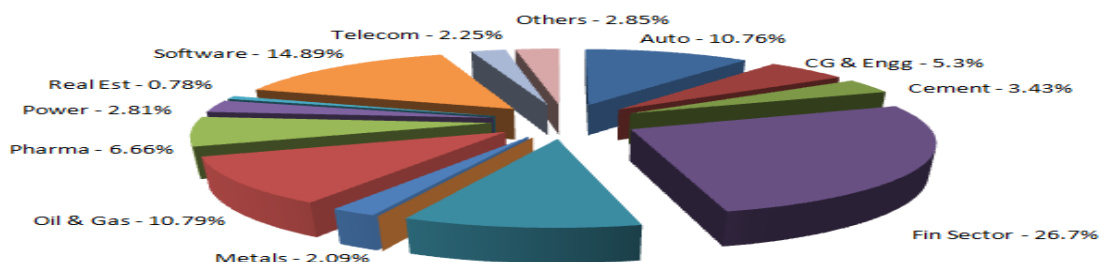
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	13.20%
ITC LTD.	5.63%
MONEY MARKET INSTRUMENTS	4.92%
ICICI BANK LIMITED	4.88%
RELIANCE INDUSTRIES LTD.	4.86%
INFOSYS LIMITED	4.79%
HDFC BANK LTD.	4.76%
LARSEN & TOUBRO LTD.	3.83%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.80%
TATA CONSULTANCY SERVICES LTD.	3.65%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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Balanced Fund

SFIN- ULIF004051205BALANCFDND111

INVESTMENT STYLE

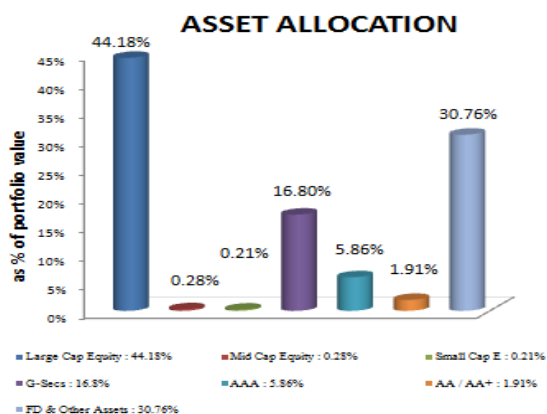
To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety. The fund has the following asset class allocation strategy:

Assets of Balanced Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	40	60	Medium	44.67
Debt Instruments	20	60		36.07
Money Market Instruments	0	40		19.26

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (5 Dec 05)
Balanced Fund	11.32%	11.32%	10.54%	6.92%	6.71%	12.58%	10.79%
Benchmark – Nifty (50)	11.35%	11.35%	9.92%	6.29%	6.83%	12.25%	9.45%
CompBex (50)							

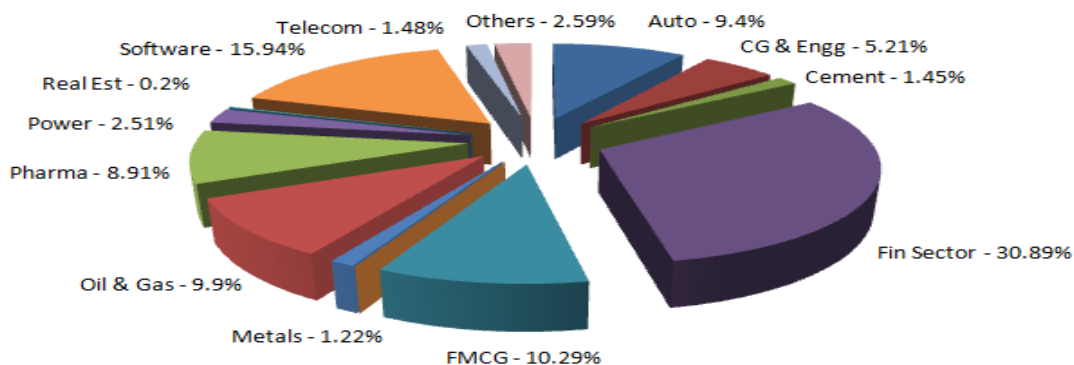
Modified Duration: 2.68 years for Debt & Money Market Instruments




TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	13.33%
GOVERNMENT OF INDIA	12.59%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.94%
CANARA BANK	5.66%
CORPORATION BANK	4.54%
ORIENTAL BANK OF COMMERCE	4.26%
PUNJAB STATE GOVERNMENT	4.21%
ITC LTD.	3.66%
HDFC BANK LTD.	3.27%
ICICI BANK LIMITED	3.04%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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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:

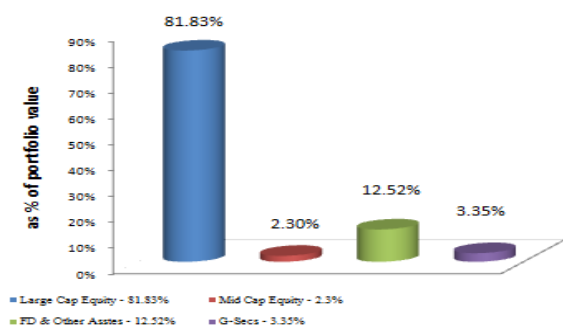
Assets of Equity Optimiser Fun(In%)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	84.13
Debt Instruments	0	40		4.49
Money Market Instruments	0	40		11.38

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (21 Jan 08)
Equity Optimiser Fund	18.13%	18.13%	12.50%	5.09%	6.20%	18.27%	6.47%
Benchmark – Nifty (80) LiquiFEX (20)	16.52%	16.52%	11.99%	5.78%	6.92%	15.57%	2.93%

Modified Duration: 1.16 years for Debt & Money Market Instruments

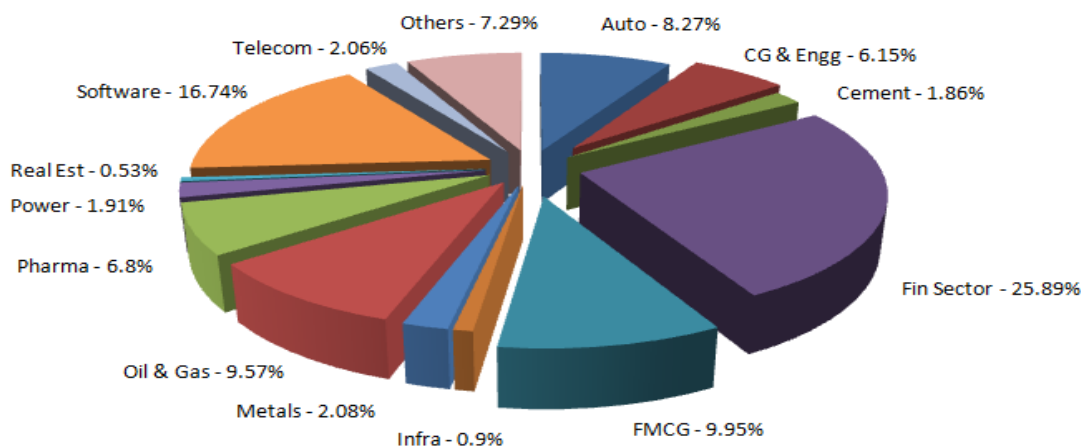
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	11.39%
ITC LTD.	6.46%
INFOSYS LIMITED	5.86%
ICICI BANK LIMITED	5.71%
HDFC BANK LTD.	5.40%
RELIANCE INDUSTRIES LTD.	4.78%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.74%
LARSEN & TOUBRO LTD.	4.53%
TATA CONSULTANCY SERVICES LTD.	4.30%
GOVERNMENT OF INDIA	3.35%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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Index Fund

SFIN- ULIF015070110INDEXULFND111

INVESTMENT STYLE

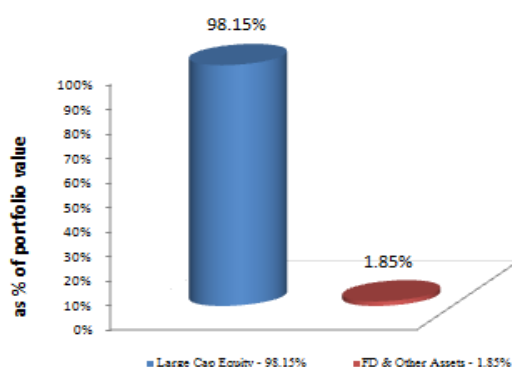
To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies and some large cap companies listed on the Nifty Index leading to higher tracking error. The fund has the following asset class allocation strategy:

Assets of Index Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	90	100	High	98.15
Money Market Instruments & Cash	0	10		1.85

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	4 yr	Since Inception (7 Jan 2010)
Index Fund	18.64%	18.64%	13.05%	5.22%	7.40%	6.56%
Benchmark – Nifty	17.98%	17.98%	12.52%	4.74%	6.30%	5.88%

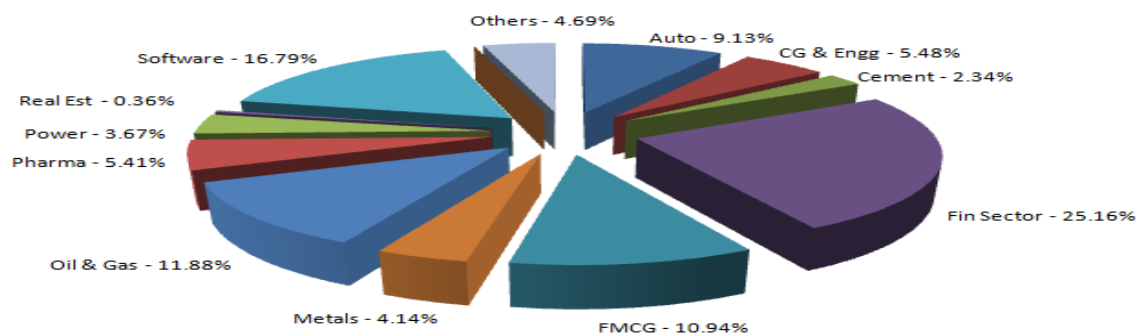
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	8.80%
INFOSYS LIMITED	7.12%
RELIANCE INDUSTRIES LTD.	6.92%
ICICI BANK LIMITED	6.37%
HDFC BANK LTD.	6.15%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.11%
TATA CONSULTANCY SERVICES LTD.	4.89%
LARSEN & TOUBRO LTD.	4.68%
TATA MOTORS LTD.	3.24%
OIL & NATURAL GAS CORPORATION LTD.	2.55%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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Top 300 Fund

SFIN- ULIF016070110TOP300-FND111

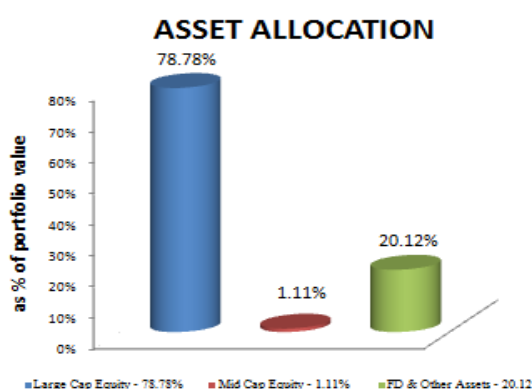
INVESTMENT STYLE

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:

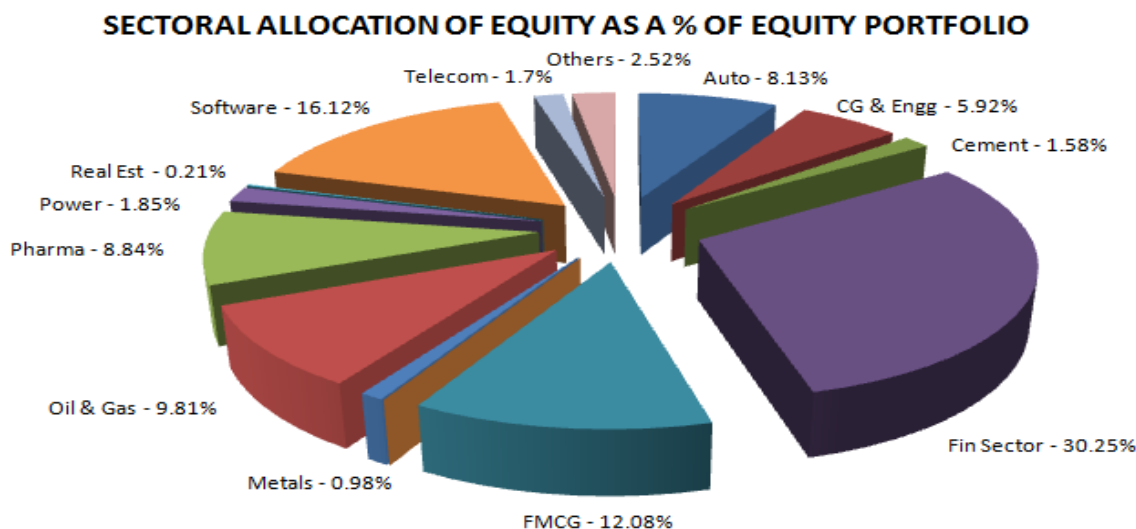
Assets of Top 300 Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	79.88
Money Market Instruments & Cash	0	40		20.12

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	4 yr	Since Inception (7 Jan 2010)
Top 300 Fund	16.55%	16.55%	12.96%	7.16%	7.40%	9.71%
Benchmark – Nifty (80) LiquiFEX (20)	16.52%	16.52%	11.99%	5.78%	6.92%	6.53%



Issuer Name	% of total portfolio
ITC LTD.	7.08%
INDIAN BANK	6.55%
INFOSYS LIMITED	5.58%
HDFC BANK LTD.	5.53%
RELIANCE INDUSTRIES LTD.	5.10%
ICICI BANK LIMITED	5.00%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.71%
ORIENTAL BANK OF COMMERCE	4.22%
TATA CONSULTANCY SERVICES LTD.	4.00%
MONEY MARKET INSTRUMENTS	3.97%



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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	

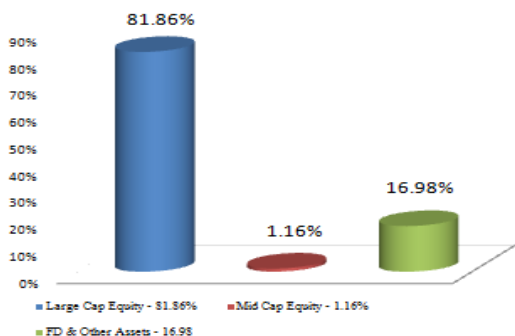
Actual Asset Mix Equity: 83.02

Debt, Money Market Instruments & Cash: 16.98

FUND PERFORMANCE *

Returns	From 1 April 13	1 yr	2 yr	3 yr	Since Inception (8 Sep 2010)
P/E Managed Fund	16.48%	16.48%	13.19%	5.49%	5.34%
Benchmark –NA	NA	NA	NA	NA	NA

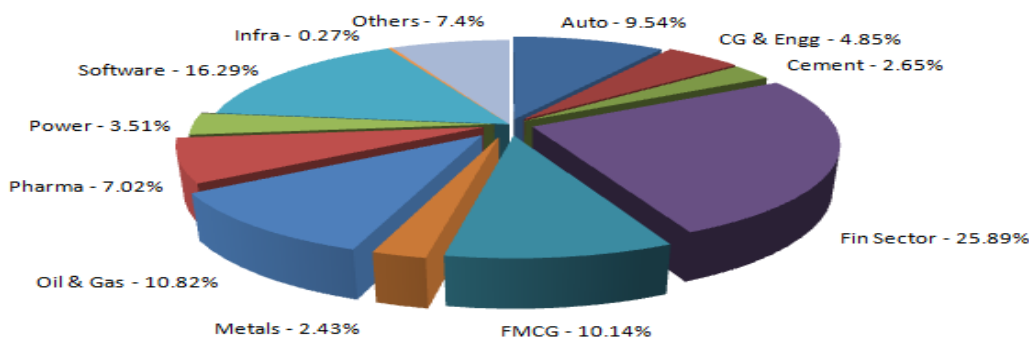
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	16.98%
ITC LTD.	6.33%
INFOSYS LIMITED	5.94%
HDFC BANK LTD.	5.74%
ICICI BANK LIMITED	5.40%
RELIANCE INDUSTRIES LTD.	5.27%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.26%
TATA CONSULTANCY SERVICES LTD.	4.25%
LARSEN & TOUBRO LTD.	4.03%
TATA MOTORS LTD.	3.16%

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 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	81.57
Debt and Money Market Instruments	0	100	Medium	18.43

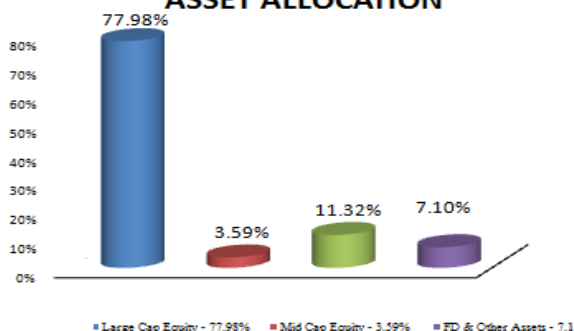
^The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	Since Inception (6 Sep 2010)
Daily Protect Fund	14.00%	14.00%	10.59%	4.49%	3.35%
Benchmark –NA	NA	NA	NA	NA	NA

Modified Duration: 3.51 years for Debt & Money Market Instruments

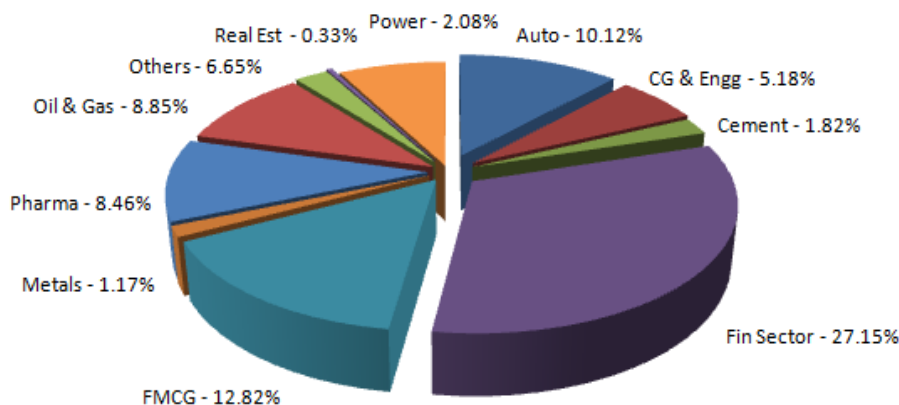
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	11.32%
ITC LTD.	7.12%
INFOSYS LIMITED	5.33%
ICICI BANK LIMITED	4.77%
HDFC BANK LTD.	4.69%
RELIANCE INDUSTRIES LTD.	4.49%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.24%
LARSEN & TOUBRO LTD.	3.03%
HINDUSTAN UNILEVER LTD.	2.48%

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

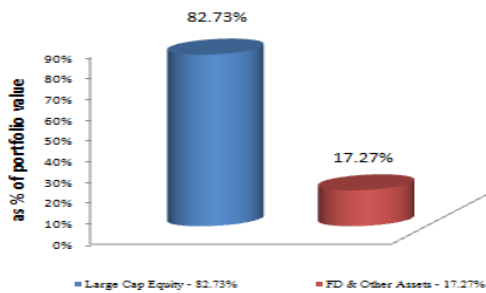
For long-term capital appreciation through higher exposure in equity and equity related instruments. The fund has the following asset class allocation strategy:

Assets of Equity Elite Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	60	100	High	82.73
Debt Instruments	0	40		0.00
Money Market Instruments	0	40		17.27

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (25 Feb 08)
Equity Elite Fund	19.07%	19.07%	14.31%	6.42%	7.82%	19.02%	10.46%
Benchmark – Nifty (80) LiquiFEX (20)	16.52%	16.52%	11.99%	5.78%	6.92%	15.57%	3.00%

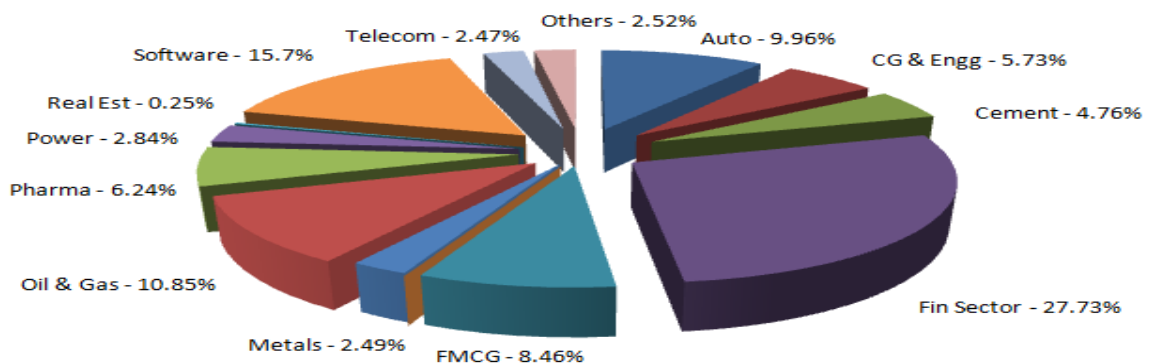
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	17.27%
ITC LTD.	6.41%
INFOSYS LIMITED	5.83%
ICICI BANK LIMITED	5.61%
RELIANCE INDUSTRIES LTD.	5.46%
HDFC BANK LTD.	5.41%
LARSEN & TOUBRO LTD.	4.74%
HOUSING DEVELOPMENT FINANCE CORPORATIO	4.47%
TATA CONSULTANCY SERVICES LTD.	4.25%
TATA MOTORS LTD.	2.96%

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

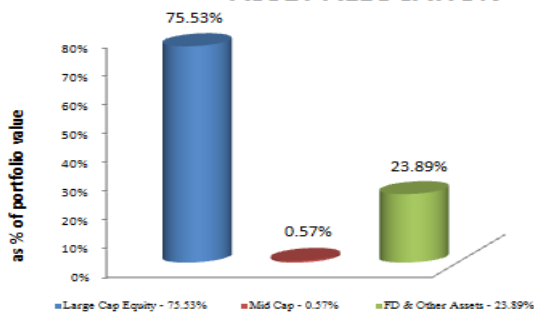
To provide high equity exposure targeting higher returns in the long run. The fund has the following asset class allocation strategy:

Assets of Equity Elite Fund II (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	76.11
Debt Instruments	0	40		0.00
Money Market Instruments	0	40		23.89

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2yr	3yr	4yr	Since Inception (10 Feb 2010)
Equity Elite Fund II	18.59%	18.59%	13.99%	6.83%	8.35%	8.55%
Benchmark – Nifty (80) LiquiFex (20)	16.52%	16.52%	11.99%	5.78%	6.92%	8.76%

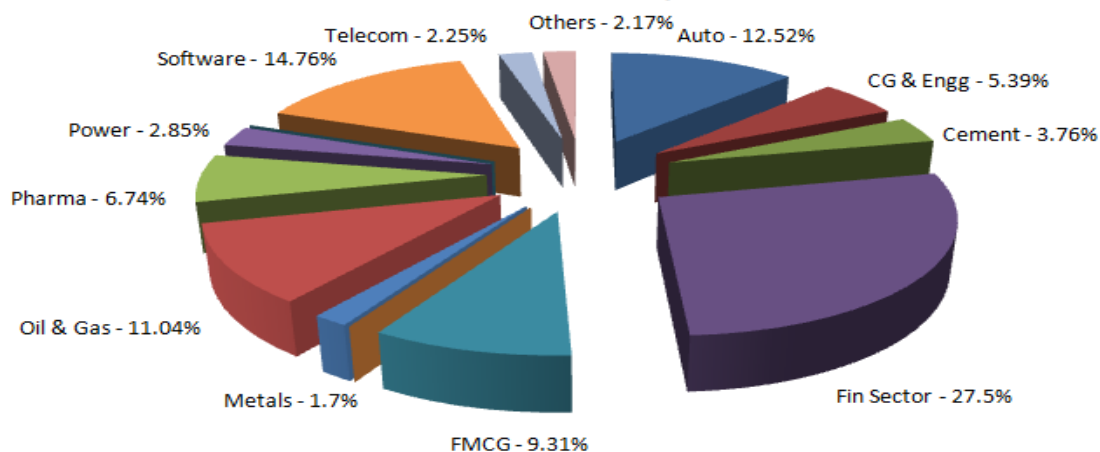
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	23.89%
ITC LTD.	5.80%
RELIANCE INDUSTRIES LTD.	5.17%
ICICI BANK LIMITED	5.12%
HDFC BANK LTD.	5.01%
INFOSYS LIMITED	4.93%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.18%
LARSEN & TOUBRO LTD.	4.10%
TATA CONSULTANCY SERVICES LTD.	3.85%
TATA MOTORS LTD.	2.83%

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:

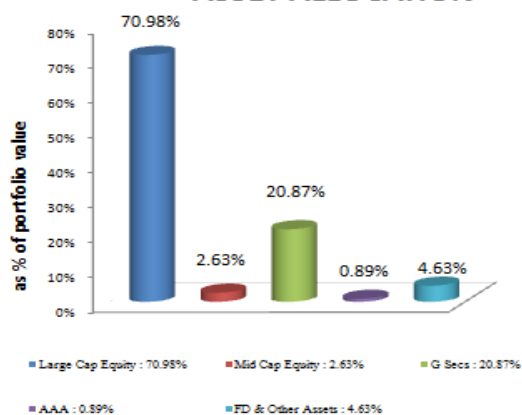
Assets of FlexiProtect Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	73.60
Debt & Money Market Instruments	0	100	Medium	26.40

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	4 yr	5 yr	Since Inception (8 March 09)
FlexiProtect Fund	12.57%	12.57%	9.41%	5.67%	6.00%	14.68%	14.84%
Benchmark – NA	NA	NA	NA	NA	NA	NA	NA

Modified Duration: 4.12 years for Debt & Money Market Instruments

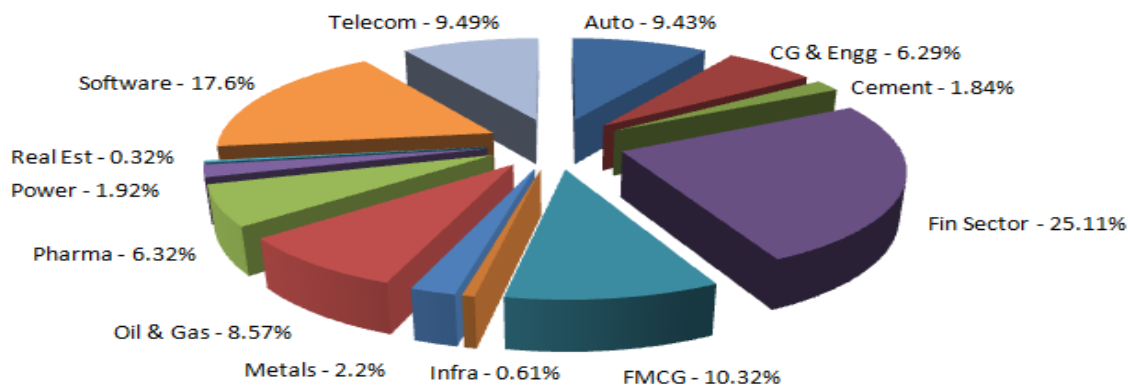
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	20.87%
ITC LTD.	5.92%
ICICI BANK LIMITED	5.33%
HDFC BANK LTD.	5.19%
RELIANCE INDUSTRIES LTD.	4.79%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.39%
TATA CONSULTANCY SERVICES LTD.	4.33%
LARSEN & TOUBRO LTD.	4.14%
MONEY MARKET INSTRUMENTS	4.04%
TATA MOTORS LTD.	3.20%

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



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:

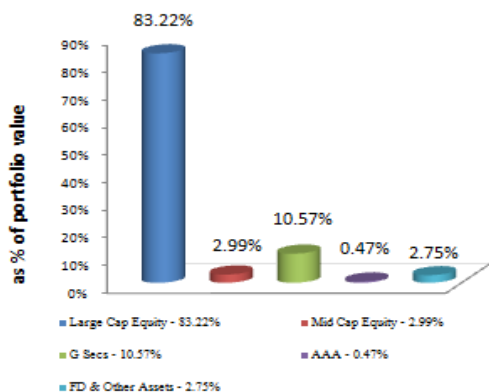
Assets of FlexiProtect Fund (Series II) (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	86.21
Debt and Money Market Instruments	0	100	Medium	13.79

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	4 yr	Since Inception (8 Jan 2010)
FlexiProtect Fund (Series II)	15.12%	15.12%	10.98%	5.13%	6.13%	7.98%
Benchmark – NA	NA	NA	NA	NA	NA	NA

Modified Duration: 3.81 years for Debt & Money Market Instruments

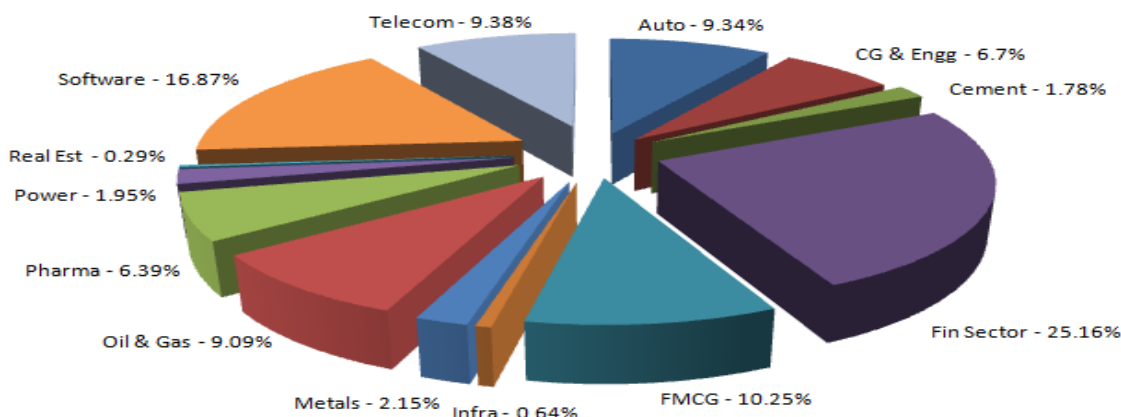
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	10.57%
ITC LTD.	6.86%
ICICI BANK LIMITED	6.07%
INFOSYS LIMITED	6.04%
HDFC BANK LTD.	5.60%
RELIANCE INDUSTRIES LTD.	5.27%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.13%
LARSEN & TOUBRO LTD.	4.76%
TATA CONSULTANCY SERVICES LTD.	4.73%
TATA MOTORS LTD.	3.12%

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 Pension Fund

SFIN- ULIF006150107PEEQITYFND111

INVESTMENT STYLE

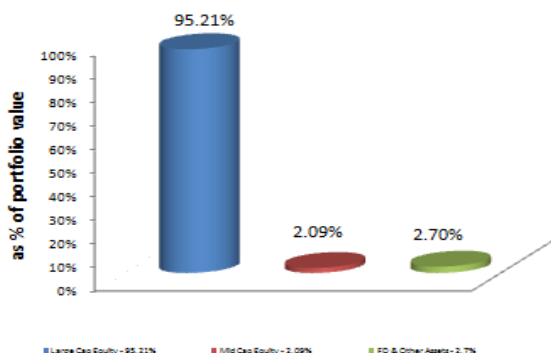
To provide high equity exposure targeting higher returns in the long term. The fund has the following asset class allocation strategy:

Assets of Equity Pension Fund(In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	80	100	High	97.30
Debt Instruments	0	20		-
Money Market Instruments	0	20		2.70

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (15 Jan 07)
Equity Pension Fund	23.08%	23.08%	16.51%	7.71%	8.00%	19.19%	8.49%
Benchmark – Nifty	17.98%	17.98%	12.52%	4.74%	6.30%	17.27%	6.08%

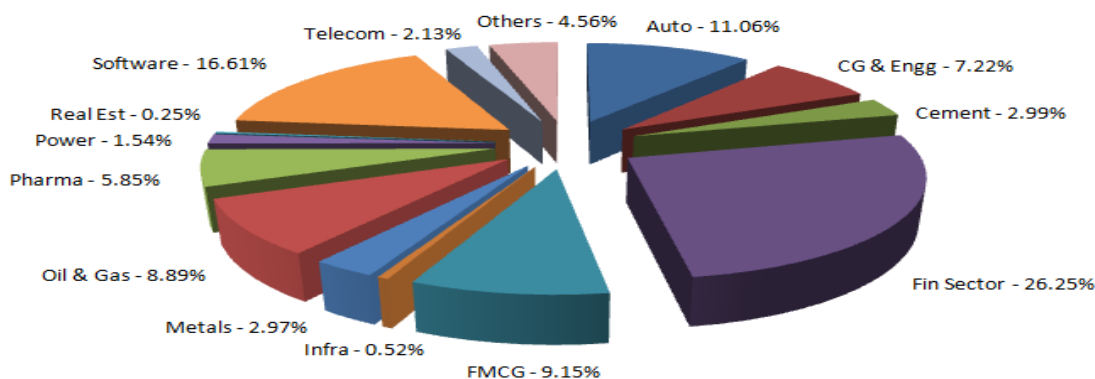
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	8.11%
ICICI BANK LIMITED	7.22%
INFOSYS LIMITED	6.89%
HDFC BANK LTD.	6.67%
RELIANCE INDUSTRIES LTD.	6.01%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.65%
LARSEN & TOUBRO LTD.	5.62%
TATA CONSULTANCY SERVICES LTD.	5.12%
TATA MOTORS LTD.	3.13%
MONEY MARKET INSTRUMENTS	2.70%

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

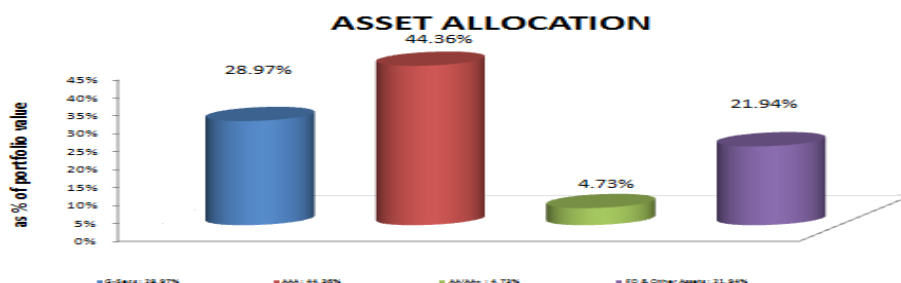
To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. The fund has the following asset class allocation strategy:

Assets of Bond Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low to	87.86
Money Market Instruments	0	40	Medium	12.14

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (16 Jan 07)
Bond Pension Fund	5.66%	5.66%	8.54%	8.48%	7.89%	8.13%	8.78%
Benchmark – CRISIL CompBex	4.34%	4.34%	6.78%	7.08%	6.57%	6.34%	6.51%

Modified Duration: 3.78 years for Debt & Money Market Instruments



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	25.79%
FOOD CORPORATION OF INDIA LTD	13.76%
MONEY MARKET INSTRUMENTS	12.14%
TATA SONS LTD	6.55%
ULTRATECH CEMENT LTD.	4.10%
INDUSTRIAL DEVELOPMENT BANK OF INDIA	4.02%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.90%
POWER FINANCE CORPORATION LTD.	3.84%
LIC HOUSING FINANCE LTD.	3.77%
STATE BANK OF BIKANER AND JAIPUR	3.30%

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



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:

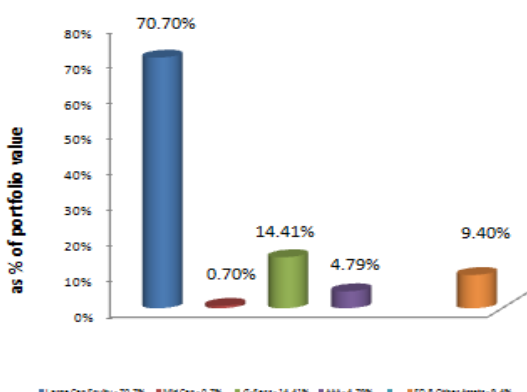
Assets of Growth Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	40	90	Medium to High	71.40
Debt Instruments	10	60		19.20
Money Market Instruments	0	40		9.40

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (15 Feb 07)
Growth Pension Fund	14.90%	14.90%	11.34%	5.53%	6.37%	18.33%	9.50%
Benchmark – Nifty (70)	14.05%	14.05%	11.03%	5.76%	6.72%	14.37%	4.21%
CompBex (30)							

Modified Duration: 4.17 years for Debt & Money Market Instruments

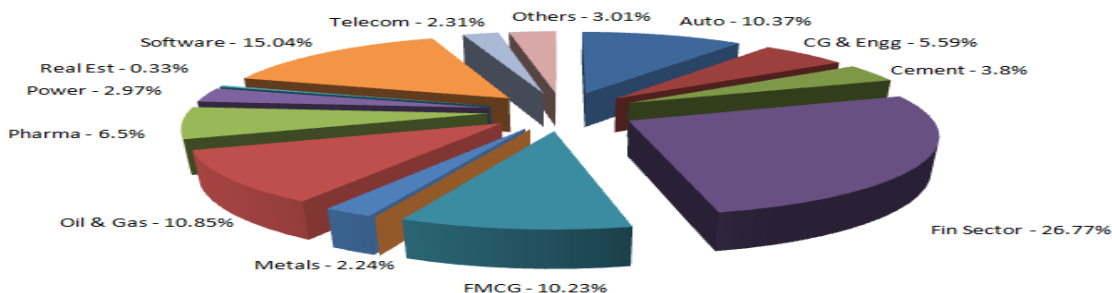
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	14.41%
MONEY MARKET INSTRUMENTS	9.40%
ITC LTD.	5.56%
ICICI BANK LIMITED	4.89%
INFOSYS LIMITED	4.79%
RELIANCE INDUSTRIES LTD.	4.78%
HDFC BANK LTD.	4.75%
LARSEN & TOUBRO LTD.	3.99%
HOUSING DEVELOPMENT FINANCE CORPORATION	3.78%
TATA CONSULTANCY SERVICES LTD.	3.60%

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:

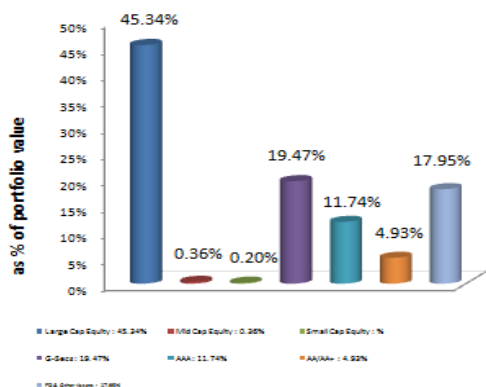
Assets of Balanced Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	40	60	Medium	45.90
Debt Instruments	20	60		50.43
Money Market Instruments	0	40		3.67

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (21 Feb 2007)
Balanced Pension Fund	11.29%	11.29%	10.36%	6.87%	6.66%	13.72%	11.47%
Benchmark – Nifty (50)	11.35%	11.35%	9.92%	6.29%	6.83%	12.25%	6.83%
CompBex (50)							

Modified Duration: 4.33 years for Debt & Money Market Instruments

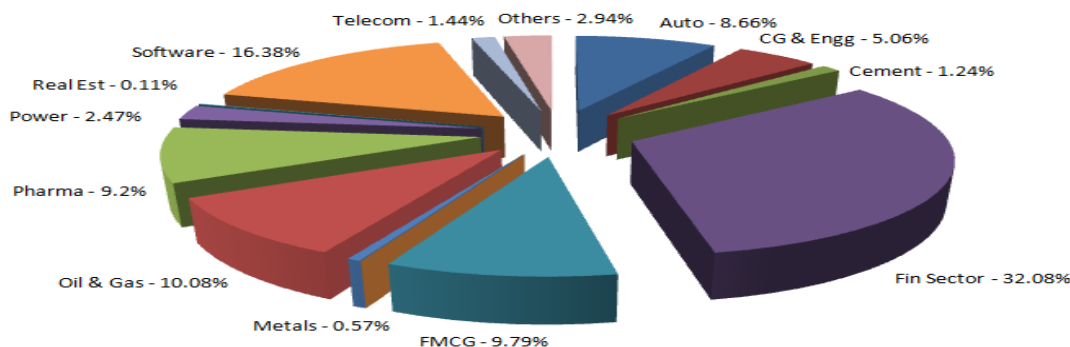
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	15.63%
CANARA BANK	8.43%
L&T SHIPBUILDING LIMITED	7.53%
HOUSING DEVELOPMENT FINANCE CORPORATION	7.19%
HINDALCO INDUSTRIES LTD.	4.93%
PUNJAB STATE GOVERNMENT	3.84%
CORPORATION BANK	3.71%
MONEY MARKET INSTRUMENTS	3.67%
ITC LTD.	3.53%
HDFC BANK LTD.	3.42%

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:

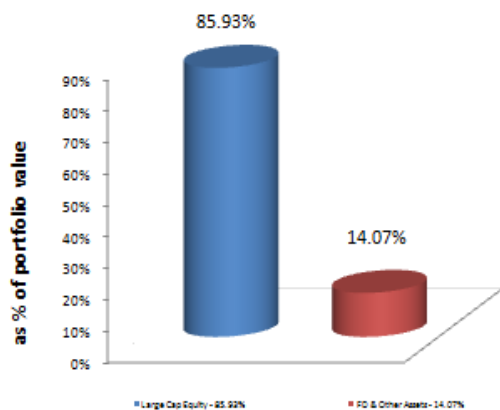
Assets of Equity Optimiser Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	60	100	High	85.93
Debt Instruments	0	40		4.11
Money Market Instruments	0	40		9.96

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (21 Jan 2008)
Equity Optimiser Pension Fund	18.00%	18.00%	12.52%	5.14%	6.36%	18.38%	6.55%
Benchmark – Nifty (80) LiquiFEX (20)	16.52%	16.52%	11.99%	5.78%	6.92%	15.57%	2.93%

Modified Duration: 0.00 years for Debt & Money Market Instruments

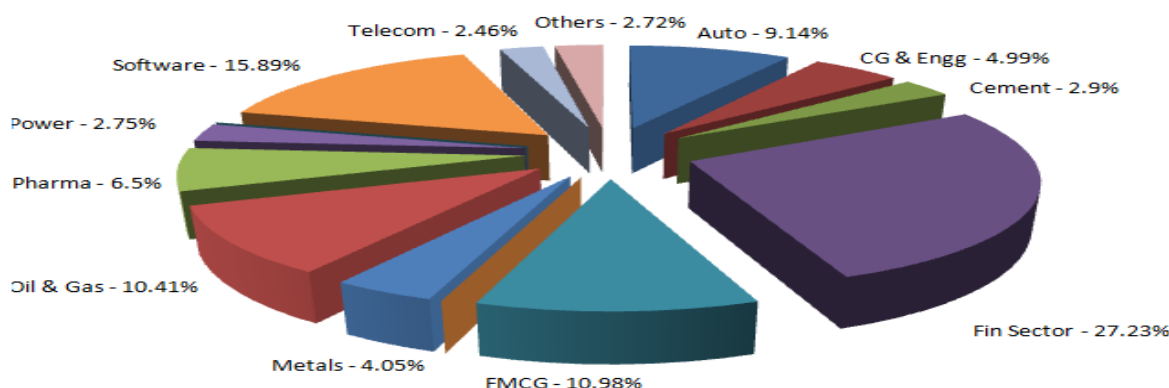
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	9.96%
ITC LTD.	7.42%
INFOSYS LIMITED	6.33%
RELIANCE INDUSTRIES LTD.	6.29%
ICICI BANK LIMITED	5.84%
HDFC BANK LTD.	5.78%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.25%
TATA CONSULTANCY SERVICES LTD.	4.51%
LARSEN & TOUBRO LTD.	4.29%
CORPORATION BANK	4.11%

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

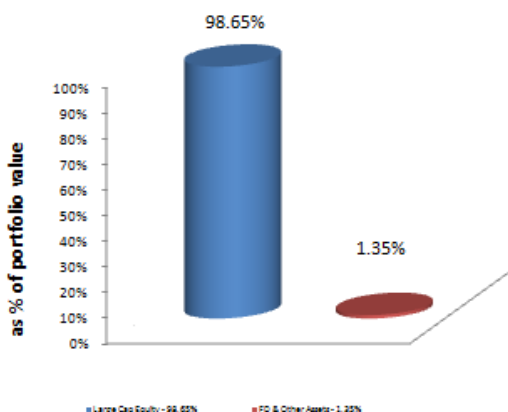
To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies listed on index leading to higher tracking error. The fund has the following asset class allocation strategy:

Assets of Index Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	90	100	High	98.65
Money Market Instruments & Cash	0	10		1.35

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	4 yr	Since Inception (18 Jan 2010)
Index Pension Fund	18.71%	18.71%	13.08%	5.32%	6.59%	7.62%
Benchmark – Nifty	17.98%	17.98%	12.52%	4.74%	6.30%	5.87%

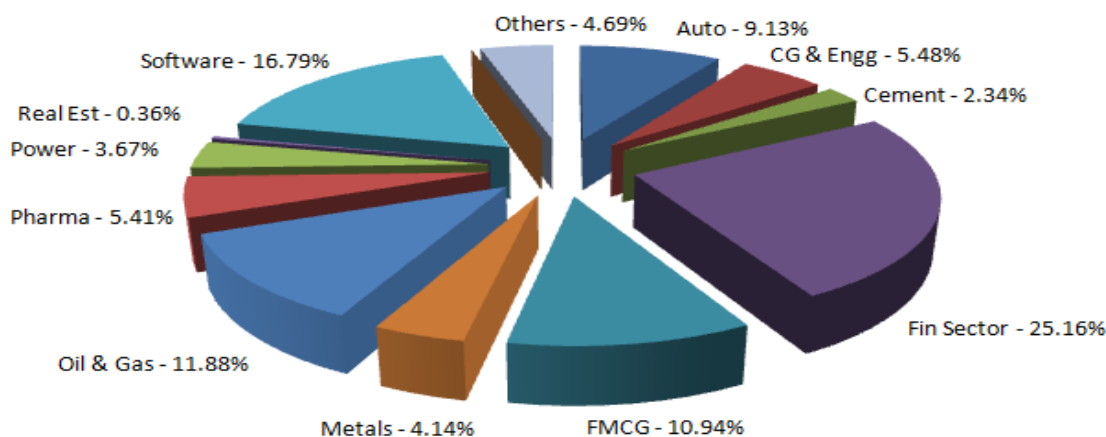
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	8.85%
INFOSYS LIMITED	7.16%
RELIANCE INDUSTRIES LTD.	6.95%
ICICI BANK LIMITED	6.41%
HDFC BANK LTD.	6.18%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.14%
TATA CONSULTANCY SERVICES LTD.	4.92%
LARSEN & TOUBRO LTD.	4.71%
TATA MOTORS LTD.	3.26%
OIL & NATURAL GAS CORPORATION LTD.	2.56%

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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Top 300 Pension Fund

SFIN- ULIF018180110PETP300FND111

INVESTMENT STYLE

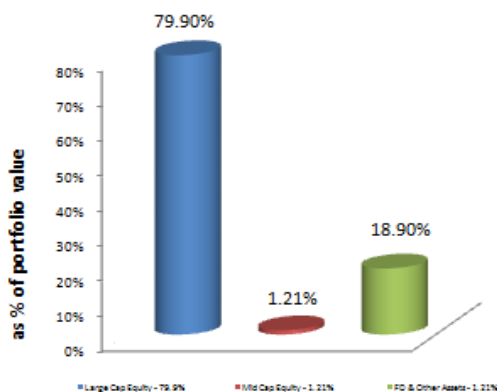
To provide long term capital appreciation by investing in stocks of top 300 companies in terms of market capitalization on National Stock Exchange. The fund has the following asset class allocation strategy:

Assets of Top 300 Pension Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	81.10
Money Market Instruments & Cash	0	40		18.90

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	4 yr	Since Inception (18 Jan 2010)
Top 300 Pension Fund	16.57%	16.57%	12.91%	7.08%	6.77%	8.78%
Benchmark – Nifty (80) LiquiFEX (20)	16.52%	16.52%	11.99%	5.78%	6.92%	6.53%

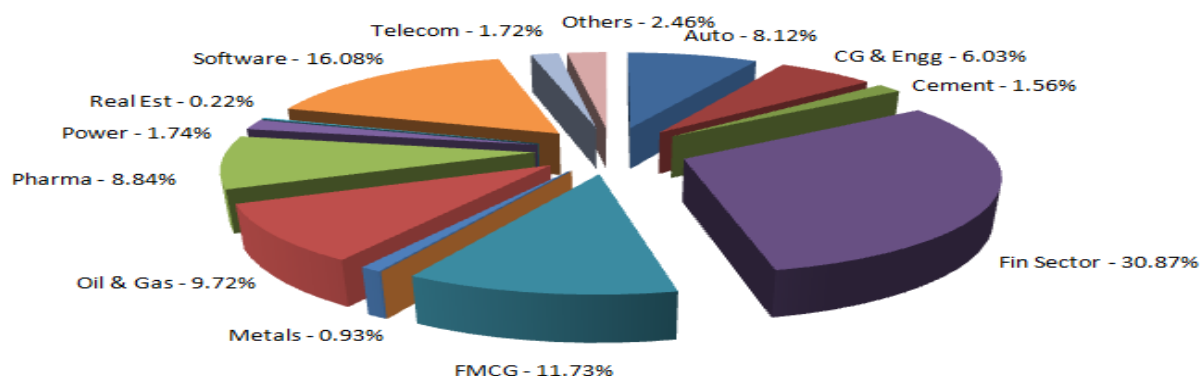
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	7.02%
INFOSYS LIMITED	5.65%
HDFC BANK LTD.	5.58%
ORIENTAL BANK OF COMMERCE	5.21%
RELIANCE INDUSTRIES LTD.	5.15%
ICICI BANK LIMITED	5.14%
MONEY MARKET INSTRUMENTS	4.96%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.81%
TATA CONSULTANCY SERVICES LTD.	4.04%
LARSEN & TOUBRO LTD.	3.65%

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 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	86.17
Debt & Money Market Instruments	0	100	Medium	13.83

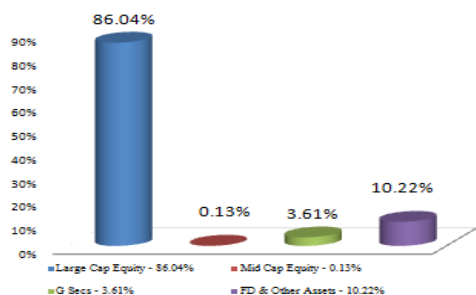
^The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50% p.a. of Daily Protect Fund II value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	Since Inception (4 Mar 2011)
Daily Protect Fund II	17.17%	17.17%	12.81%	5.11%	6.87%
Benchmark –NA	NA	NA	NA	NA	NA

Modified Duration: 1.41 years for Debt & Money Market Instruments

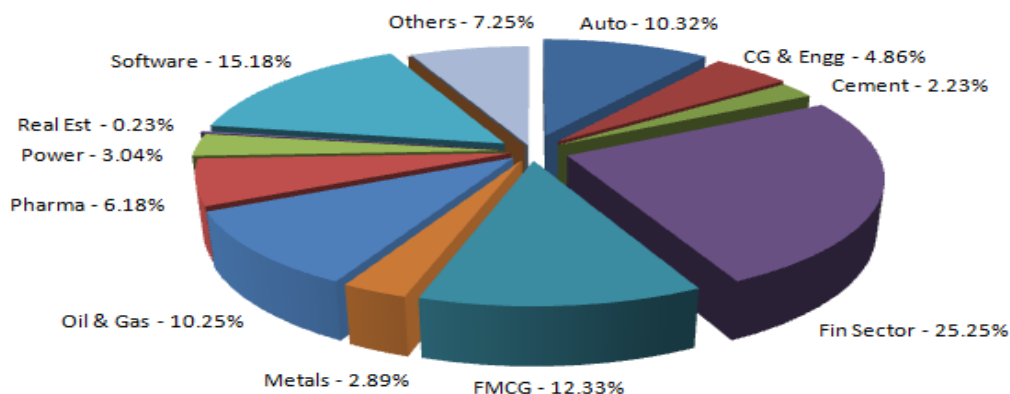
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
MONEY MARKET INSTRUMENTS	10.22%
ITC LTD.	7.19%
RELIANCE INDUSTRIES LTD.	5.92%
INFOSYS LIMITED	5.89%
ICICI BANK LIMITED	5.62%
HDFC BANK LTD.	5.56%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.05%
TATA CONSULTANCY SERVICES LTD.	4.27%
LARSEN & TOUBRO LTD.	4.19%
GOVERNMENT OF INDIA	3.61%

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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Return Guarantee Fund (RGF)- RGF070311

SFIN- ULIF023090311RETGRT1FND111

INVESTMENT STYLE

To provide a guaranteed return over a pre-specified fixed period. It aims to guarantee 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.

Assets of RGF (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low	93.16
Money Market Instruments	0	40		6.84

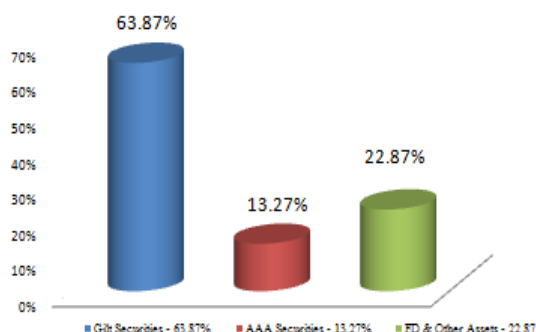
FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	Since Inception (09 Mar 2011)
Return Guarantee Fund (RGF070311)	3.18%	3.18%	6.97%	6.16%	6.28%
Benchmark –NA	NA	NA	NA	NA	NA

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.

Modified Duration: 4.53 years for Debt & Money Market Instruments

ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	60.52%
RURAL ELECTRIFICATION CORPN. LTD.	7.83%
MONEY MARKET INSTRUMENTS	6.84%
CANARA BANK	6.63%
SYNDICATE BANK LTD.	5.04%
STATE BANK OF BIKANER AND JAIPUR	4.35%
POWER FINANCE CORPORATION LTD.	2.45%
GUJRAT STATE GOVERNMENT	2.40%
RELIANCE JIO INFOCOMM LIMITED	1.37%
RELIANCE INDUSTRIES LTD.	1.11%

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

FUND PERFORMANCE- RGF150611
 SFIN- ULIF023210611RETGRT2FND111

INVESTMENT STYLE

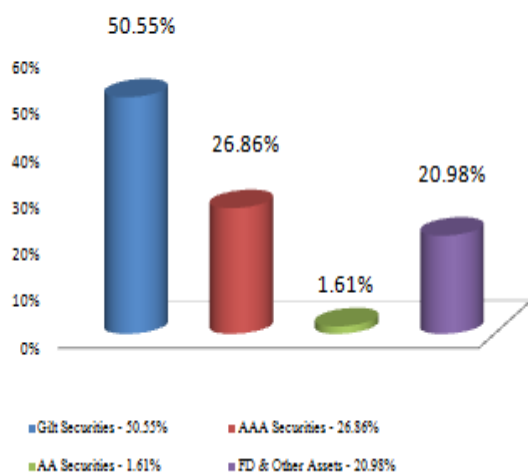
To provide a guaranteed return over a pre-specified fixed period. It aims to guarantee fixed return by investing mostly in fixed income securities (debt instruments, money market instruments and cash) with maturities close to the termination date of the fund.

Assets of RGF (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low	92.24
Money Market Instruments	0	40		7.76

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	Since Inception (21 June 2011)
Return Guarantee Fund (RGF150611)	3.56%	3.56%	7.10%	6.79%
Benchmark –NA	NA	NA	NA	NA

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.

Modified Duration: 4.37 years for Debt & Money Market Instruments
ASSET ALLOCATION

TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	47.42%
MONEY MARKET INSTRUMENTS	7.76%
POWER FINANCE CORPORATION LTD.	7.61%
POWER GRID CORPORATION OF INDIA LTD.	6.70%
RURAL ELECTRIFICATION CORPN. LTD.	6.36%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.57%
INDUSTRIAL DEVELOPMENT BANK OF INDIA	5.44%
STATE BANK OF BIKANER AND JAIPUR	4.05%
SYNDICATE BANK LTD.	2.29%
INDIAN HOTELS COMPANY LIMITED	1.61%

- *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 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:

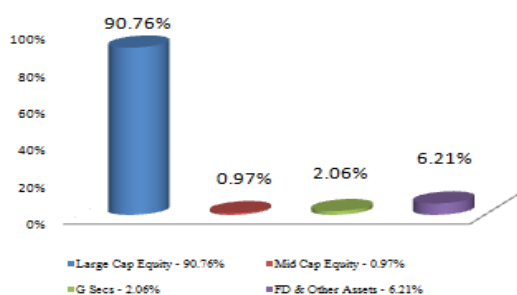
Assets of Daily Protect Fund III (In %)	Min	Max	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	91.73
Debt & Money Market Instruments	0	100	Medium	8.27

[^]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.

Returns	From 1 April 13	1 yr	2 yr	Since Inception (1 Sep 2011)
Daily Protect Fund III	17.88%	17.88%	13.38%	11.35%
Benchmark –NA	NA	NA	NA	NA

Modified Duration: 1.46 years for Debt & Money Market Instruments

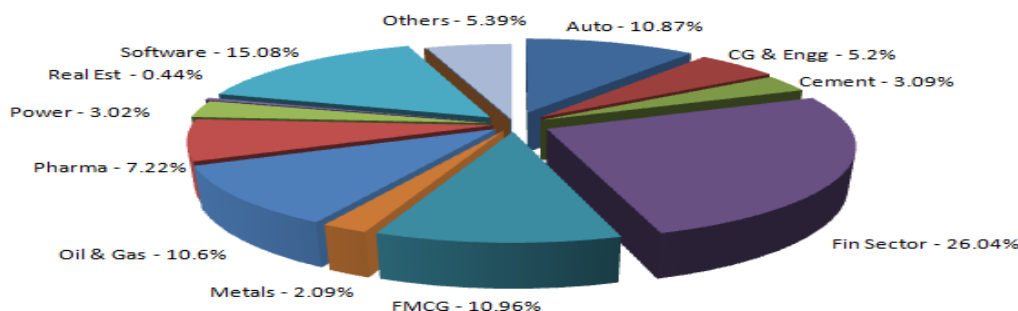
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	7.00%
INFOSYS LIMITED	6.19%
ICICI BANK LIMITED	6.18%
RELIANCE INDUSTRIES LTD.	6.02%
HDFC BANK LTD.	5.88%
MONEY MARKET INSTRUMENTS	5.43%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.79%
LARSEN & TOUBRO LTD.	4.77%
TATA CONSULTANCY SERVICES LTD.	4.56%
TATA MOTORS LTD.	3.24%

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	-
Money Market Instruments	80	100		100.00

FUND PERFORMANCE*

Returns	From	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (1 Feb 06)
	1 April 13						
Money Market Fund	8.37%	8.37%	8.20%	8.25%	7.56%	6.84%	7.01%
Benchmark– LiquiFEX	9.46%	9.46%	8.84%	8.71%	8.08%	7.19%	7.29%

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

ii) Past performance of any of the funds is not indicative of their future 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	0.00
Money Market Instruments	80	100		100.00

FUND PERFORMANCE*

Returns	From 1 April13	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (20 Mar 08)
Money Market Pension Fund	10.69%	10.69%	10.30%	9.81%	8.87%	7.80%	8.09%
Benchmark - LiquiFEX	9.46%	9.46%	8.84%	8.71%	8.08%	7.19%	7.48%

Modified Duration: 0.20 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

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.

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

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	3 yr	Since Inception (09 Feb 2011)
Guaranteed Pension Fund (GPF070211)	7.44%	7.44%	7.24%	7.15%	7.05%
Benchmark –NA	NA	NA	NA	NA	NA

[^]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.

Modified Duration: 0.00 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 IRDA.

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.

Assets of Discontinued Policy Fund (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Money Market Instruments	0	40	Low	23.82
Government Securities	60	100		76.18

FUND PERFORMANCE*

Returns	From 1 April 13	1 yr	2 yr	Since Inception (11 Apr 2011)
Discontinued Policy Fund	1.23%	1.23%	4.51%	5.59%
Benchmark –NA	NA	NA	NA	NA

Modified Duration: 4.00 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.

Assets of Equity Pension Fund II (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Equity	80	100	High	54.63
Debt Instruments	0	20		0.00
Money Market Instruments	0	20		45.37

Inception Date: 30th May 2013

*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..

Assets of Bond Pension Fund II (In %)	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low to	49.33
Money Market Instruments	0	40	Medium	50.67

Inception Date: 30th May 2013

Modified Duration: 3.13 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

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.

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

Inception Date: 30th May 2013

- *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 THIS POLICY, 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.

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