

invest CARE ULIP

UNIT LINKED PRODUCTS FROM SBI LIFE INSURANCE CO. LTD.

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						
	SBI Life - Unit Plus Super (UIN:111L069V01)	SBI Life – Smart Performer (UIN:111L068V01)	SBI Life – Saral Maha Anand (UIN:111L070V01)	SBI Life – Smart Scholar (UIN:111L073V01)	SBI Life – Smart Elite (UIN:111L072V01)	SBI Life – Smart Horizon (UIN:111L074V01)	SBI Life – Smart Wealth Assure (UIN:111L077V01)
Equity	✓		✓	✓		✓	✓
Bond	✓		✓	✓	✓	✓	✓
Money Market	✓			✓	✓	✓	
Growth	✓			✓			
Balanced	✓		✓	✓	✓	✓	
Equity Optimiser	✓			✓			
Index	✓	✓	✓	✓	✓	✓	
Top 300	✓			✓			
P/E Managed	✓			✓	✓		✓
Daily Protect		✓					
Equity Elite Fund II					✓		
Return Guarantee Fund (RGF)							✓

*Please note that SBI Life - Smart Pension is withdrawn w.e.f. 1 January 2012. However the fund under the product is still in force.

Fund Performance - Snapshot

Funds	Inception Date	AUM as on 31st December 2012 (₹ 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	3,124.72	NIFTY	30.86	27.70	1.23	-1.89	6.99	4.32	21.83	18.84	0.14	-0.77	20.02	14.66
Equity Pension#	15-Jan-07	1,299.88		29.73	27.70	-0.26	-1.89	4.96	4.32	19.66	17.96	-1.23	-2.83	7.22	5.14
Growth#	24-Nov-05	953.76	Nifty (70) CompBe x (30)	20.70	22.19	0.14	1.37	4.32	5.48	16.69	15.63	-2.90	-2.92	12.32	10.31
Growth Pension#	15-Feb-07	701.51		20.77	22.19	-0.27	1.37	4.58	5.48	19.54	14.78	-1.84	-4.93	9.42	3.16
Equity Optimiser*	21-Jan-08	3,090.78	Nifty (80) LiquiFEX (20)	22.30	23.84	-2.07	0.34	3.88	5.16	20.06	16.70	NA	NA	5.23	1.07
Equity Optimiser Pension#*	21-Jan-08	761.70		22.68	23.84	-1.93	0.34	4.13	5.16	20.28	16.70	NA	NA	5.38	1.07
Equity Elite#	25-Feb-08	47.55		24.70	23.84	-0.41	0.34	5.46	5.16	20.85	16.70	NA	NA	9.87	1.12
Equity Elite Fund II*	10-Feb-10	87.16		24.87	23.84	1.38	0.34	NA	NA	NA	NA	NA	NA	7.00	7.95
Balanced#	5-Dec-05	249.09	Nifty (50) CompBe x (50)	17.92	18.52	3.27	3.43	5.82	6.09	13.41	13.29	2.67	1.56	11.19	9.67
Balanced Pension#	21-Feb-07	253.71		17.86	18.52	3.49	3.43	5.55	6.09	14.60	13.29	4.06	1.56	12.14	6.53
Bond	10-Jan-05	1,086.71	CRISIL CompBe x	10.73	9.36	9.32	8.12	8.30	7.06	7.51	6.16	9.52	6.73	8.90	6.16
Bond Pension	16-Jan-07	713.26		10.81	9.36	9.32	8.12	8.45	7.06	8.25	6.16	8.85	6.73	9.21	6.80
Money Market#	1-Feb-06	48.45	LiquiFEX	8.43	8.52	7.93	8.33	7.34	7.25	6.71	6.65	7.14	7.00	6.78	6.94
Money Market Pension#	20-Mar-08	11.67		8.43	8.52	8.51	8.33	7.40	7.25	6.84	6.65	NA	NA	7.19	7.03
FlexiProtect	8-Mar-09	4,525.66	NA	16.74	NA	-0.93	NA	5.14	NA	NA	NA	NA	NA	17.14	NA
FlexiProtect (Series II)	8-Jan-10	3,305.08		19.02	NA	-1.74	NA	NA	NA	NA	NA	NA	NA	7.21	NA
Guaranteed Pension Fund (GPF070211)	9-Feb-11	10.84		7.33	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.88	NA
Daily Protect	6-Sep-10	1,755.69		18.35	NA	-1.43	NA	NA	NA	NA	NA	NA	NA	0.42	NA
Daily Protect II	4-Mar-11	854.48		22.13	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.13	NA
Daily Protect III	1-Sep-11	1,518.92		23.54	NA	NA	NA	NA	NA	NA	NA	NA	NA	11.69	NA
RGF070311	9-Mar-11	191.24		9.98	NA	NA	NA	NA	NA	NA	NA	NA	NA	7.52	NA
RGF150611	21-Jun-11	88.15		9.93	NA	NA	NA	NA	NA	NA	NA	NA	NA	8.50	NA
P/E Managed	8-Sep-10	311.63		27.78	NA	0.42	NA	NA	NA	NA	NA	NA	NA	2.69	NA
Discontinued Policy	11-Apr-11	244.05		8.03	NA	NA	NA	NA	NA	NA	NA	NA	NA	7.87	NA
Index	7-Jan-10	994.22	Nifty	27.27	27.70	-1.72	-1.89	NA	NA	NA	NA	NA	NA	4.63	3.93
Index Pension	18-Jan-10	116.95		27.38	27.70	-1.60	-1.89	NA	NA	NA	NA	NA	NA	6.07	3.89
Top 300*	7-Jan-10	595.61	Nifty (80)	21.98	23.84	1.12	0.34	NA	NA	NA	NA	NA	NA	9.08	4.85
Top 300 Pension*	18-Jan-10	552.39	Liquifex (20)	22.12	23.84	0.79	0.34	NA	NA	NA	NA	NA	NA	7.80	4.83



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 December 2012

Equity Fund

SFIN-ULIF001100105EQUITY-FND111

INVESTMENT STYLE

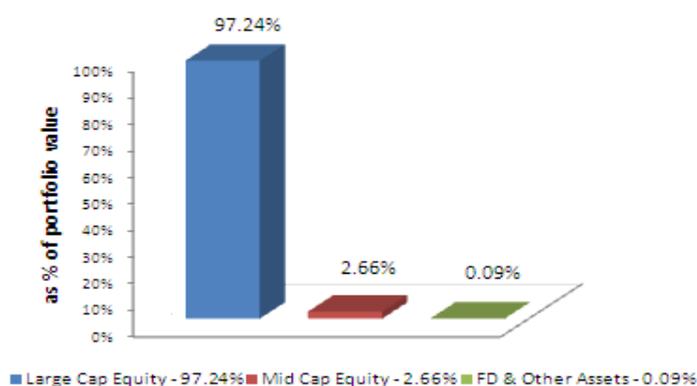
To provide high equity exposure targeting higher returns in the long term. The fund has the following asset class allocation strategy:

Assets of Equity Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity	80	100	High	99.91
Debt & Money Market Instruments	0	20		0.09

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (10 Jan 05)
Equity Fund	14.62%	30.86%	1.23%	6.99%	21.83%	0.14%	20.02%
Benchmark - NIFTY	11.51%	27.70%	-1.89%	4.32%	18.84%	-0.77%	14.66%

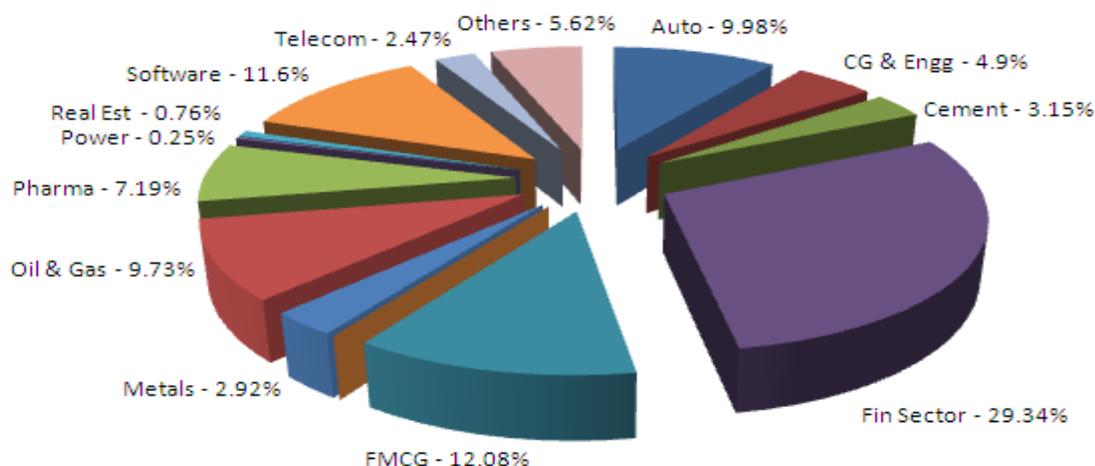
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	7.48%
HDFC BANK LTD.	7.23%
ICICI BANK LIMITED	7.20%
RELIANCE INDUSTRIES LTD.	6.08%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.89%
INFOSYS LIMITED	4.86%
LARSEN & TOUBRO LTD.	4.64%
TATA CONSULTANCY SERVICES LTD.	4.57%
TATA MOTORS LTD.	3.50%
MAHINDRA & MAHINDRA LTD.	2.61%

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%.

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:

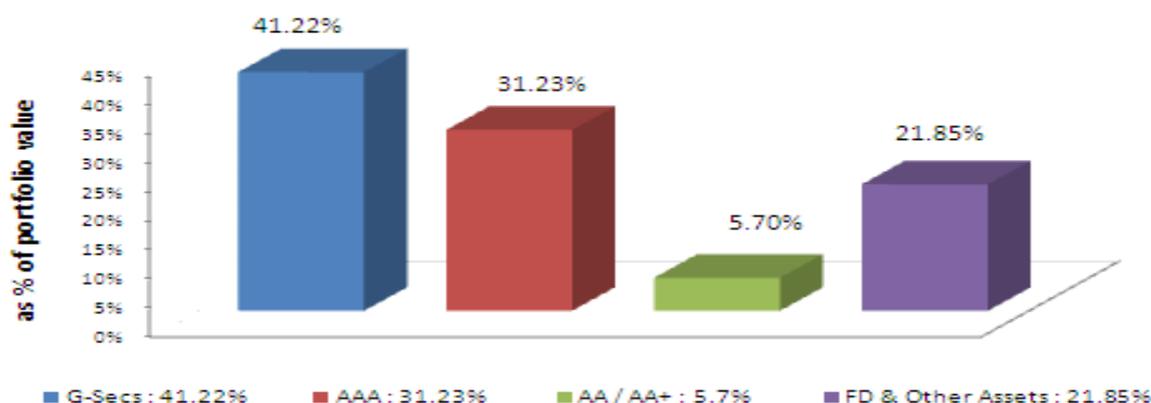
Assets of Bond Fund	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low to	92.85
Money Market Instruments	0	40	Medium	7.15

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (10 Jan 05)
Bond Fund	8.50%	10.73%	9.32%	8.30%	7.51%	9.52%	8.90%
Benchmark – CRISIL CompBex	7.08%	9.36%	8.12%	7.06%	6.16%	6.73%	6.16%

Modified Duration: 4.81 years for Debt & Money Market Instruments

ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	36.16%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.23%
LIC HOUSING FINANCE LTD.	5.18%
CANARA BANK	4.23%
ULTRATECH CEMENT LTD.	3.72%
TATA SONS LTD	3.50%
RELIANCE GAS TRANSPORTATION INFRASTRUCTURE LT	3.28%
NABARD	3.02%
MAHARASHTRA STATE GOVERNMENT	2.82%
POWER GRID CORPORATION OF INDIA LTD.	2.33%

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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.

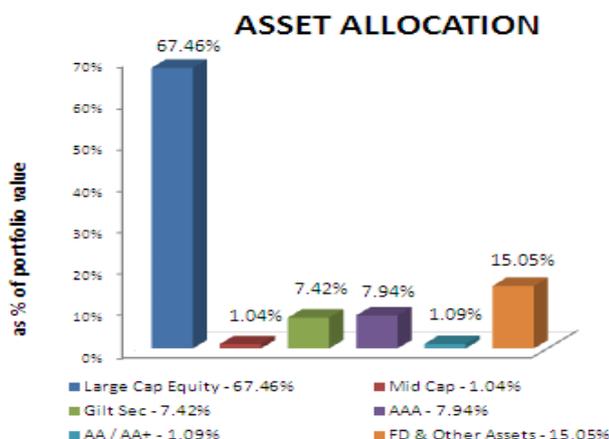
The fund has the following asset class allocation strategy:

Assets of Growth Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity	40	90	Medium	68.50
Debt & Money Market Instruments	10	60	to High	31.50

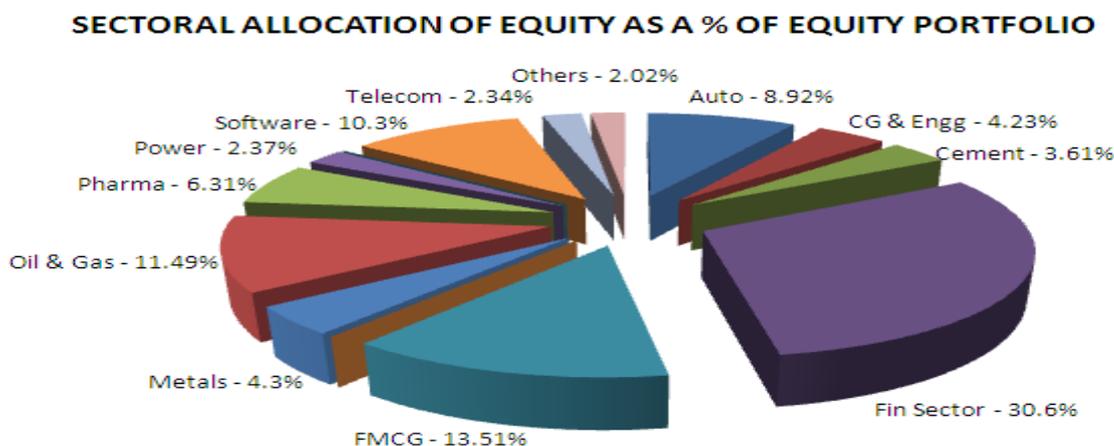
FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (24 Nov 05)
Growth Fund	10.41%	20.70%	0.14%	4.32%	16.69%	-2.90%	12.32%
Benchmark–Nifty (70)	10.32%	22.19%	1.37%	5.48%	15.63%	-2.92%	10.31%
CompBex (30)							

Modified Duration: 2.09 years for Debt & Money Market Instruments



Issuer Name	% of total portfolio
HOUSING DEVELOPMENT FINANCE CORPORATION	7.73%
CANARA BANK	5.24%
ITC LTD.	5.19%
ICICI BANK LIMITED	5.10%
GOVERNMENT OF INDIA	5.00%
HDFC BANK LTD.	4.80%
RELIANCE INDUSTRIES LTD.	4.71%
TATA MOTORS LTD.	3.93%
INFOSYS LIMITED	3.59%
LARSEN & TOUBRO LTD.	2.90%



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Balanced Fund

SFIN- ULIF004051205BALANCFDND111

INVESTMENT STYLE

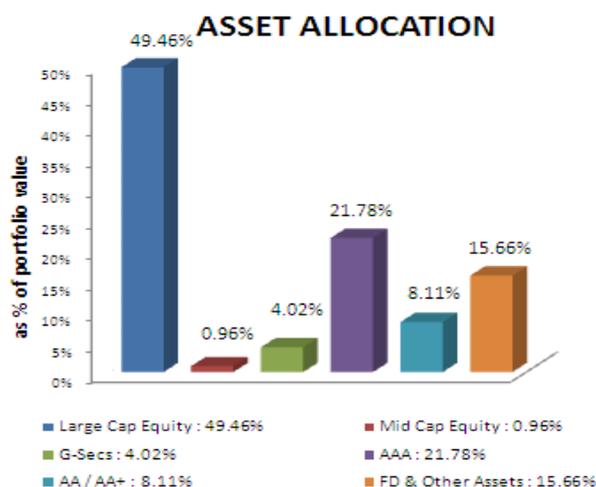
To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety. The fund has the following asset class allocation strategy:

Assets of Balanced Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity	40	60	Medium	50.42
Debt & Money Market Instruments	40	60		49.58

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (5 Dec 05)
Balanced Fund	10.38%	17.92%	3.27%	5.82%	13.41%	2.67%	11.19%
Benchmark – Nifty (50) CompBex (50)	9.46%	18.52%	3.43%	6.09%	13.29%	1.56%	9.67%

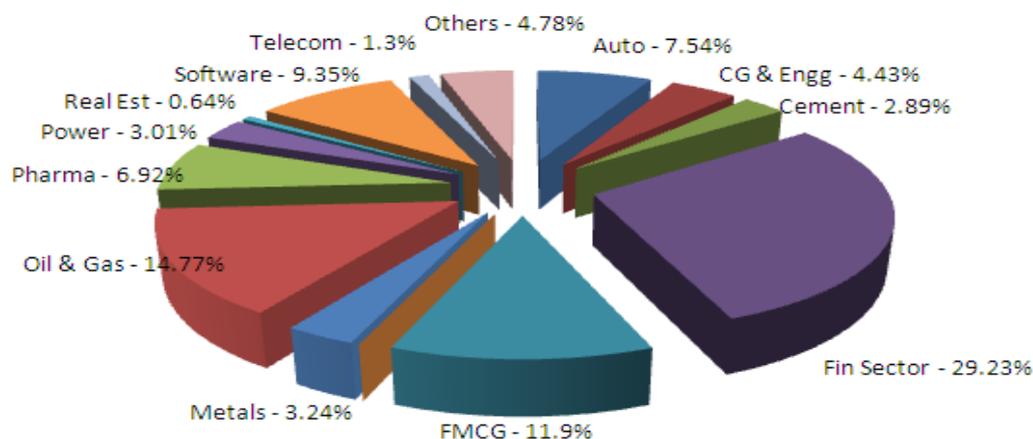
Modified Duration: 1.69 years for Debt & Money Market Instruments



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
HOUSING DEVELOPMENT FINANCE CORPORATION	8.27%
TATA MOTORS LTD.	6.05%
INFRASTRUCTURE DEVELOPMENT FINANCE CO. LTD	5.81%
ASHOK LEYLAND LTD.	4.09%
Money Market Instruments	4.07%
LIC HOUSING FINANCE LTD.	4.05%
PUNJAB STATE GOVERNMENT	4.02%
SUNDARAM BNP PARIBAS HOME FINANCE LTD.	4.01%
CORPORATION BANK	3.95%
ANDHRA BANK	3.84%

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.

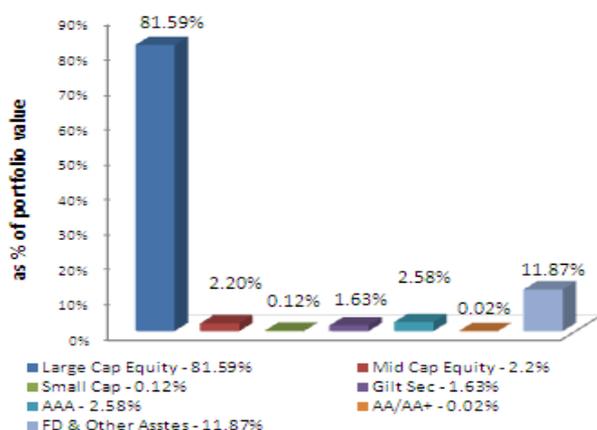
The fund has the following asset class allocation strategy:

Assets of Equity Optimiser Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	83.91
Debt & Money Market Instruments	0	40		16.09

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	Since Inception (21 Jan 08)
Equity Optimiser Fund	10.45%	22.30%	-2.07%	3.88%	20.06%	5.23%
Benchmark – Nifty (80) LiquiFEX (20)	10.53%	23.84%	0.34%	5.16%	16.70%	1.07%

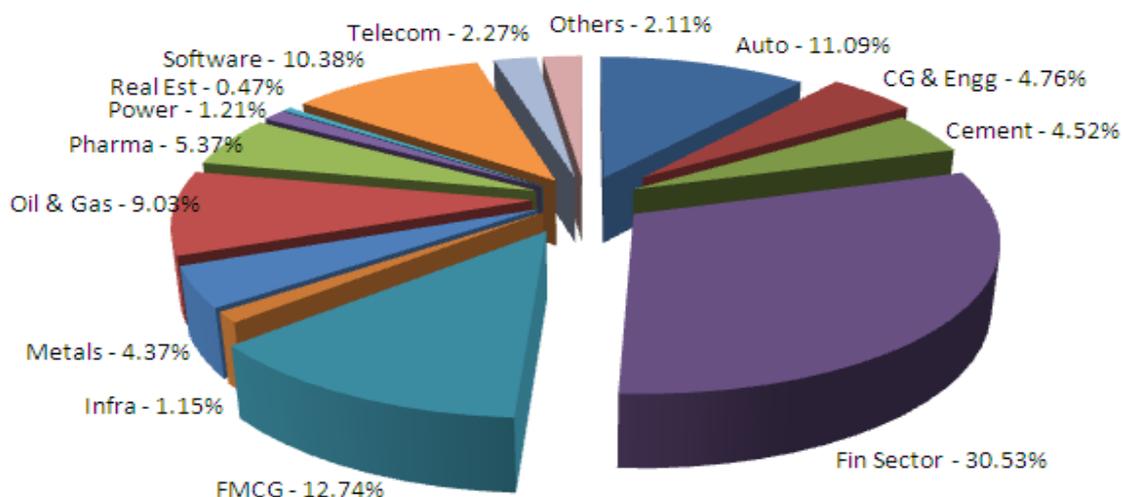
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
HOUSING DEVELOPMENT FINANCE CORPORATION	8.02%
ITC LTD.	7.07%
ICICI BANK LIMITED	6.83%
AXIS BANK LTD.	5.51%
HDFC BANK LTD.	5.28%
RELIANCE INDUSTRIES LTD.	4.37%
LARSEN & TOUBRO LTD.	3.88%
TATA CONSULTANCY SERVICES LTD.	3.86%
INFOSYS LIMITED	3.46%
HINDUSTAN UNILEVER LTD.	2.62%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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Index Fund

SFIN- ULIF015070110INDEXULFND111

INVESTMENT STYLE

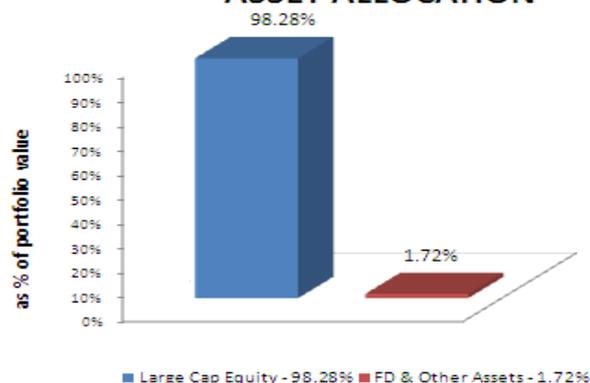
To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies and some large cap companies listed on the Nifty Index leading to higher tracking error. The fund has the following asset class allocation strategy:

Assets of Index Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity	90	100	High	98.28
Money Market Instruments & Cash	0	10		1.72

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yr	Since Inception (7 Jan 2010)
Index Fund	11.81%	27.27%	-1.72%	4.63%
Benchmark – Nifty	11.51%	27.70%	-1.89%	3.93%

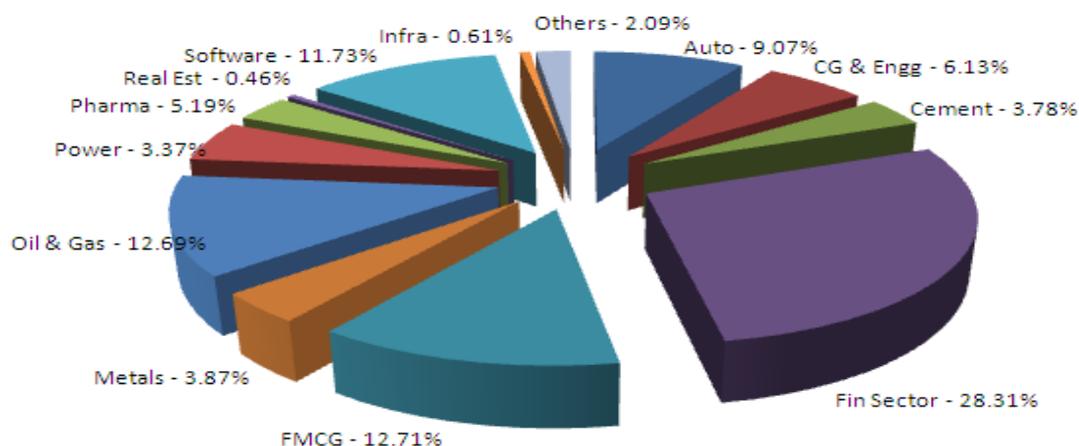
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	8.48%
RELIANCE INDUSTRIES LTD.	7.51%
ICICI BANK LIMITED	7.11%
HOUSING DEVELOPMENT FINANCE CORPORATIO	6.92%
HDFC BANK LTD.	6.70%
INFOSYS LIMITED	6.06%
LARSEN & TOUBRO LTD.	4.71%
TATA CONSULTANCY SERVICES LTD.	3.47%
TATA MOTORS LTD.	3.00%
HINDUSTAN UNILEVER LTD.	2.92%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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Top 300 Fund

SFIN- ULIF016070110TOP300-FND111

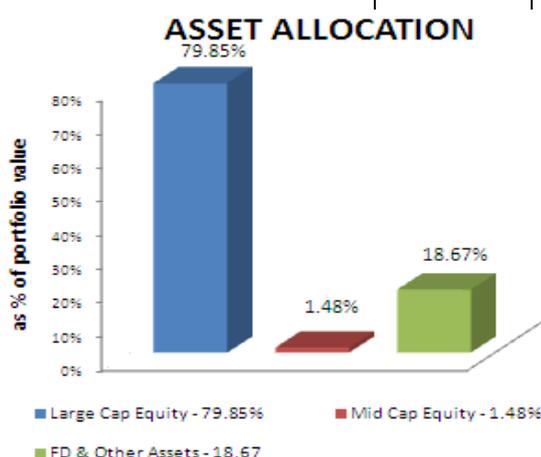
INVESTMENT STYLE

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	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	81.33
Money Market Instruments & Cash	0	40		18.67

FUND PERFORMANCE*

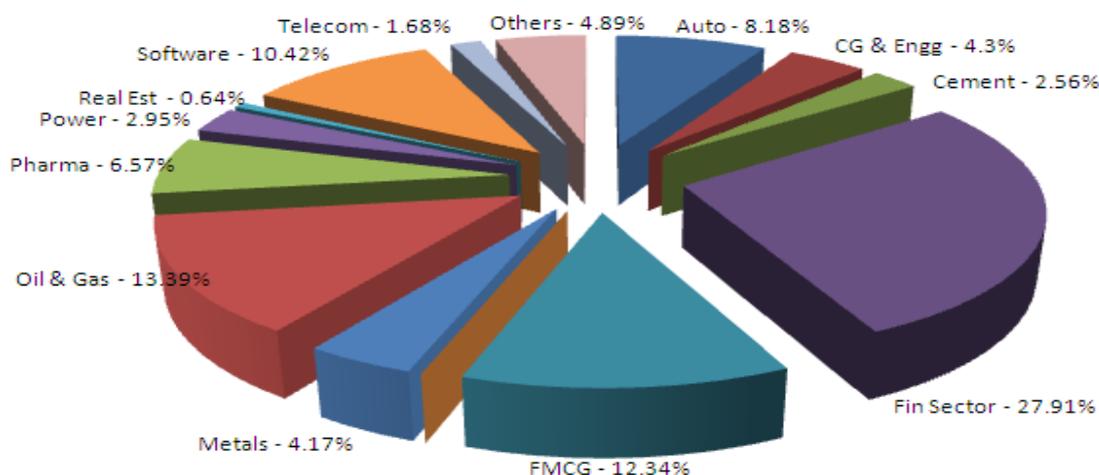
Returns	From 1 April 12	1 yr	2 yr	Since Inception (7 Jan 2010)
Top 300 Fund	11.73%	21.98%	1.12%	9.08%
Benchmark – Nifty (80) LiquiFEX (20)	10.53%	23.84%	0.34%	4.85%



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
Money Market Instruments	8.19%
ITC LTD.	6.22%
ICICI BANK LIMITED	5.44%
AXIS BANK LTD.	5.38%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.30%
HDFC BANK LTD.	5.23%
RELIANCE INDUSTRIES LTD.	5.06%
INFOSYS LIMITED	4.44%
PUNJAB NATIONAL BANK	2.77%
HINDUSTAN UNILEVER LTD.	2.60%

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:

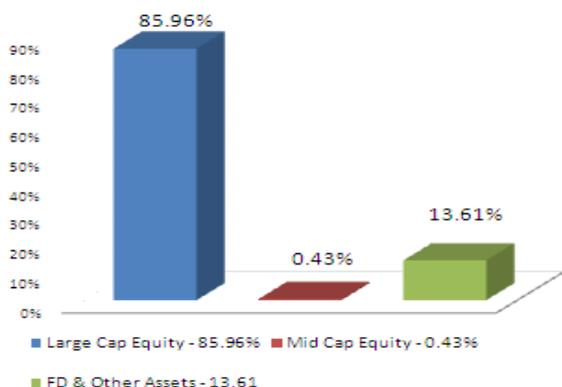
Forward P/E Bands	Asset Allocation		Risk
	Equity & Equity Related Instruments	Debt, Money Market Instruments & Cash	
<12	90 to 100	0 to 10	High
12 ≥ and < 15	80 to 100	0 to 20	
15 ≥ and < 18	60 to 90	10 to 40	
18 ≥ and < 21	40 to 80	20 to 60	
≥ 21	0 to 50	50 to 100	

Actual Asset Mix Equity: 86.39

Debt, Money Market Instruments & Cash: 13.61

FUND PERFORMANCE *	From 1 April 12	1 yr	2 yr	Since Inception (8 Sep 2010)
P/E Managed Fund	13.21%	27.78%	0.42%	2.69%
Benchmark –NA	NA	NA	NA	NA

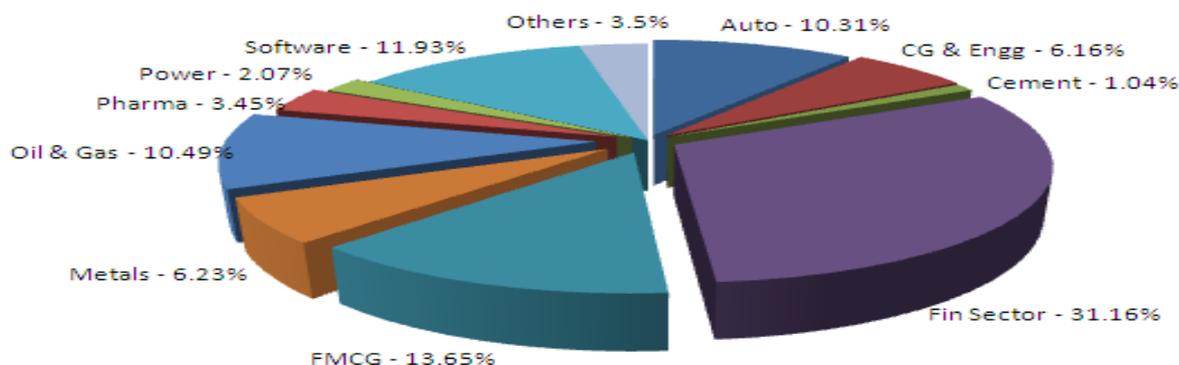
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
Money Market Instruments	12.31%
ITC LTD.	7.89%
ICICI BANK LIMITED	6.91%
HDFC BANK LTD.	6.55%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.21%
INFOSYS LIMITED	5.25%
RELIANCE INDUSTRIES LTD.	5.13%
LARSEN & TOUBRO LTD.	4.51%
TATA CONSULTANCY SERVICES LTD.	3.32%
TATA MOTORS LTD.	3.22%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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Daily Protect Fund

SFIN- ULIF020060910DLYPRO1FND111

**INVESTMENT STYLE**

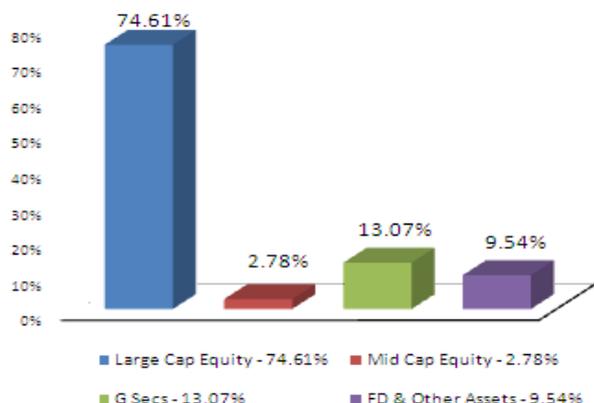
To provide NAV protection using the CPPI methodology. The asset allocation is dynamically rebalanced to give a guarantee[^] of 105 of the highest NAV in the built-up phase. The fund has the following asset class allocation strategy:

Assets of Daily Protect Fund	Min	Max	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	77.39
Debt & Money Market Instruments	0	100	Medium	22.61

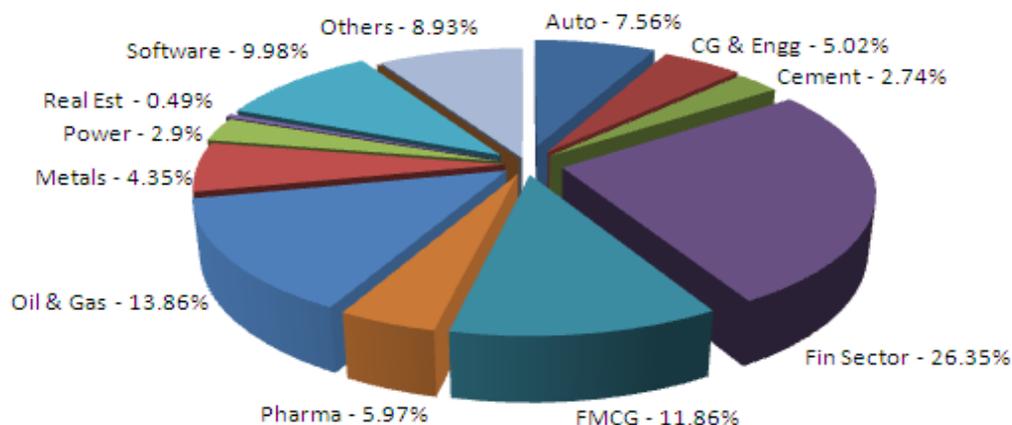
[^]The Guaranteed NAV shall be available only at maturity and shall be subject to the Policy being in force till the maturity date. Guarantee charge of 0.50 p.a. of Daily Protect Fund value, would be recovered from the fund (through cancellation of units) to provide the NAV guarantee.

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yr	Since Inception (6 Sep 2010)
Daily Protect Fund	9.77%	18.35%	-1.43%	0.42%
Benchmark –NA	NA	NA	NA	NA

ASSET ALLOCATION**TOP 10 HOLDINGS**

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	13.07%
ITC LTD.	5.54%
ICICI BANK LIMITED	4.69%
RELIANCE INDUSTRIES LTD.	4.63%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.42%
Money Market Instruments	4.41%
HDFC BANK LTD.	4.35%
INFOSYS LIMITED	3.84%
LARSEN & TOUBRO LTD.	2.52%
HINDUSTAN UNILEVER LTD.	2.39%

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

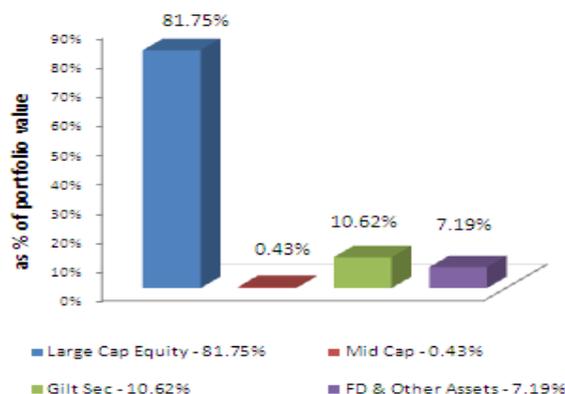
For long-term capital appreciation through higher exposure in equity and equity related instruments. The fund has the following asset class allocation strategy:

Assets of Equity Elite Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	60	100	High	82.18
Debt & Money Market Instruments	0	40		17.82

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	Since Inception (25 Feb 08)
Equity Elite Fund	12.42%	24.70%	-0.41%	5.46%	20.85%	9.87%
Benchmark – Nifty (80)	10.53%	23.84%	0.34%	5.16%	16.70%	1.12%
LiquiFEX (20)						

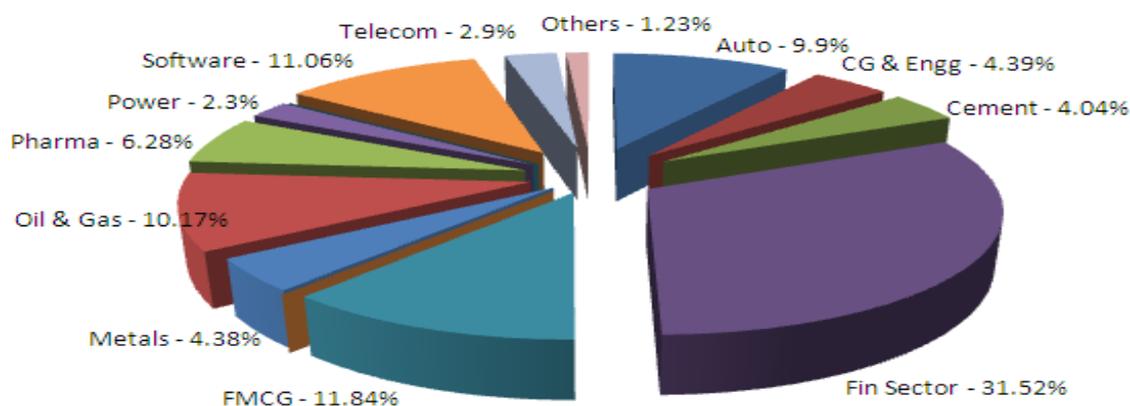
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	10.62%
Money Market Instruments	6.81%
ITC LTD.	6.09%
ICICI BANK LIMITED	5.98%
RELIANCE INDUSTRIES LTD.	5.83%
HDFC BANK LTD.	5.78%
HOUSING DEVELOPMENT FINANCE CORPORATIO	4.88%
INFOSYS LIMITED	4.27%
LARSEN & TOUBRO LTD.	3.55%
TATA CONSULTANCY SERVICES LTD.	2.84%

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

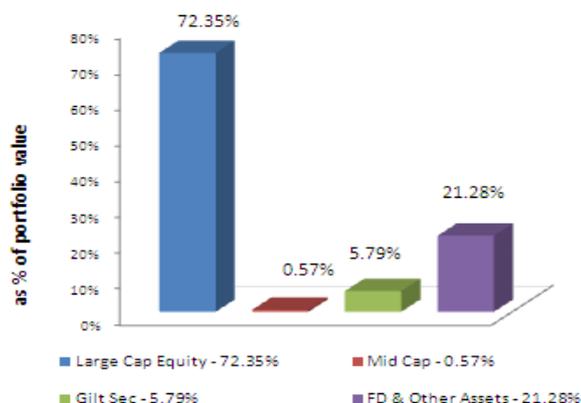
To provide high equity exposure targeting higher returns in the long run. The fund has the following asset class allocation strategy:

Assets of Equity Elite Fund II	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	72.92
Debt & Money Market Instruments	0	40		27.08

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2yr	Since Inception (10 Feb 2010)
Equity Elite Fund II	12.53%	24.87%	1.38%	7.00%
Benchmark – Nifty (80) LiquiFex (20)	10.53%	23.84%	0.34%	7.95%

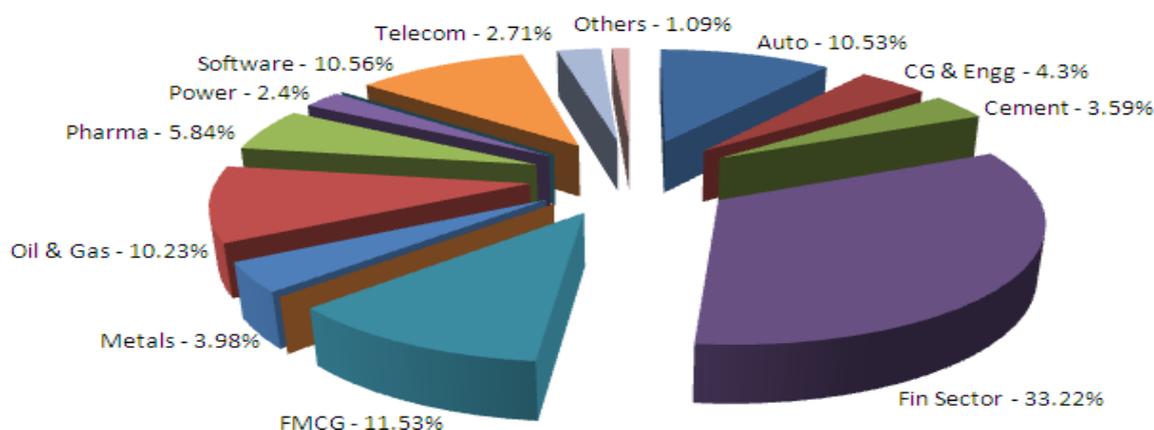
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
Money Market Instruments	15.53%
GOVERNMENT OF INDIA	5.79%
ITC LTD.	5.38%
ICICI BANK LIMITED	5.35%
HDFC BANK LTD.	5.02%
RELIANCE INDUSTRIES LTD.	4.82%
HOUSING DEVELOPMENT FINANCE CORPORATION	4.47%
INFOSYS LIMITED	3.60%
LARSEN & TOUBRO LTD.	3.13%
TATA CONSULTANCY SERVICES LTD.	2.38%

SECTORAL ALLOCATION AS A % OF EQUITY PORTFOLIO



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

FlexiProtect Fund

SFIN- ULIF014080309FLEXPR1FND111

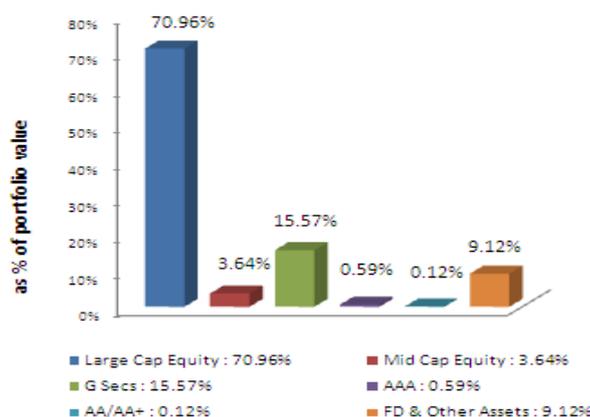
**INVESTMENT STYLE**

To provide capital protection and optimum returns based on systematic asset allocation model. The fund has the following asset class allocation strategy:

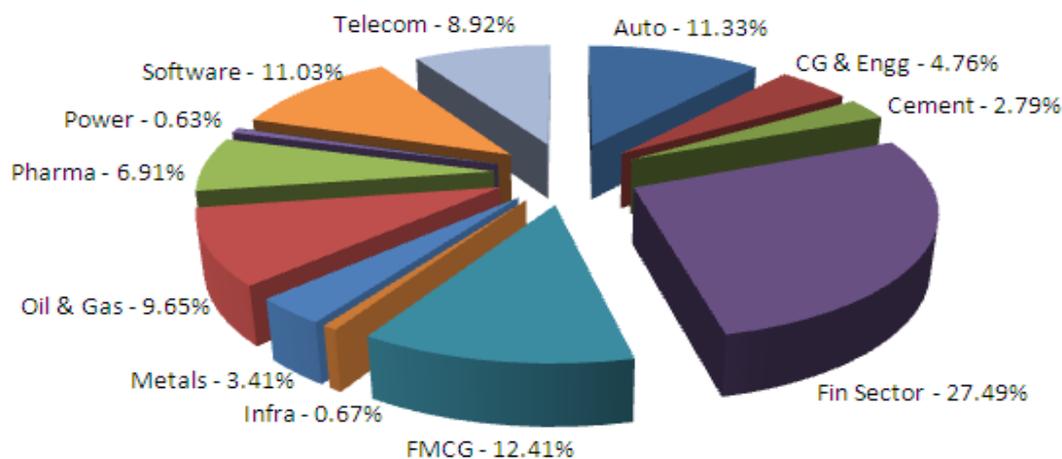
Assets of FlexiProtect Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	74.60
Debt & Money Market Instruments	0	100	Medium	25.40

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yr	3 yr	Since Inception (8 March 09)
FlexiProtect Fund	8.70%	16.74%	-0.93%	5.14%	17.14%
Benchmark – NA	NA	NA	NA	NA	NA

ASSET ALLOCATION**TOP 10 HOLDINGS**

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	15.57%
Money Market Instruments	6.05%
HDFC BANK LTD.	5.93%
ICICI BANK LIMITED	5.30%
HOUSING DEVELOPMENT FINANCE CORPORATIO	4.96%
RELIANCE INDUSTRIES LTD.	4.60%
INFOSYS LIMITED	4.29%
TATA CONSULTANCY SERVICES LTD.	4.11%
LARSEN & TOUBRO LTD.	3.28%
PUNJAB NATIONAL BANK	3.27%

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

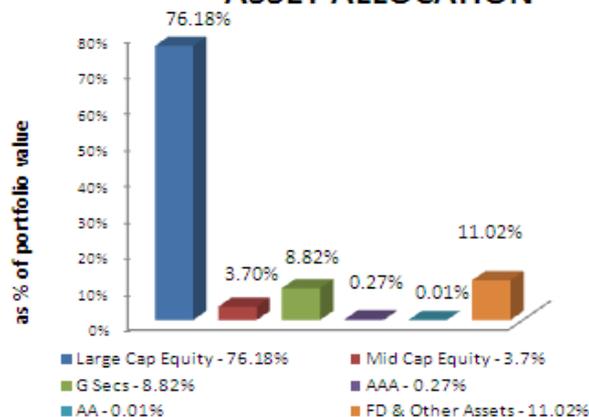
To provide capital protection and optimum returns based on systematic asset allocation model. The fund has the following asset class allocation strategy:

Assets of FlexiProtect Fund (Series II)	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	79.88
Debt & Money Market Instruments	0	100	Medium	20.12

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yr	Since Inception (8 Jan 2010)
FlexiProtect Fund (Series II)	9.55%	19.02%	-1.74%	7.21%
Benchmark – NA	NA	NA	NA	NA

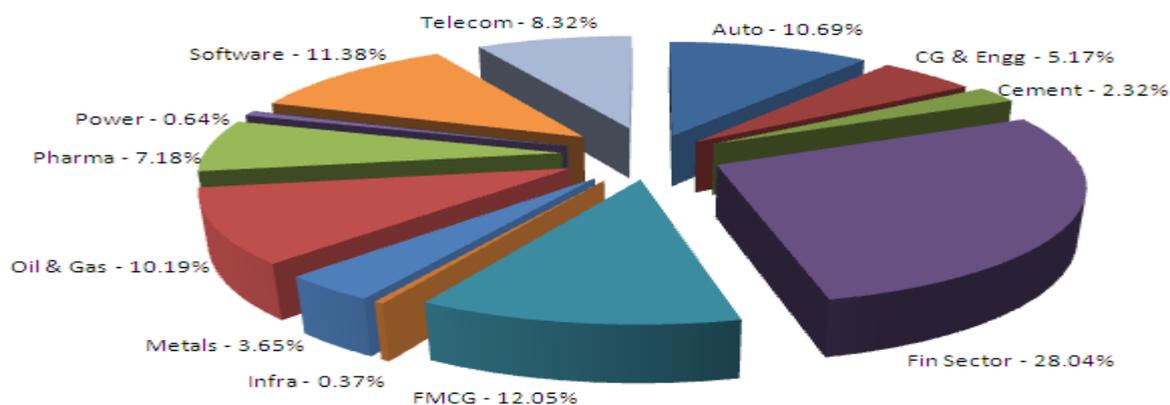
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
Money Market Instruments	10.27%
GOVERNMENT OF INDIA	8.82%
ITC LTD.	6.28%
HDFC BANK LTD.	5.62%
ICICI BANK LIMITED	5.46%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.06%
INFOSYS LIMITED	4.71%
RELIANCE INDUSTRIES LTD.	4.54%
TATA CONSULTANCY SERVICES LTD.	3.61%
LARSEN & TOUBRO LTD.	3.46%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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



SFIN- ULIF006150107PEEQITYFND111

INVESTMENT STYLE

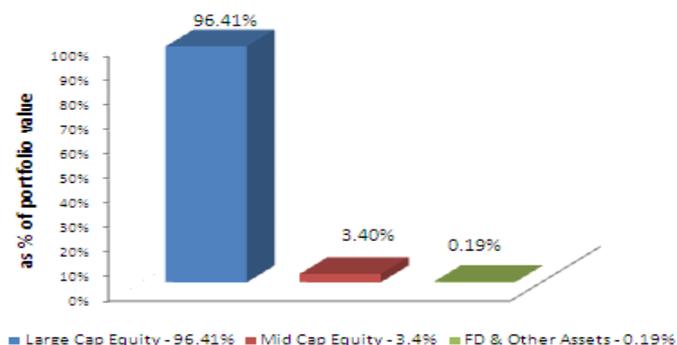
To provide high equity exposure targeting higher returns in the long term. The fund has the following asset class allocation strategy:

Assets of Equity Pension Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	80	100	High	99.81
Debt & Money Market Instruments	0	20		0.19

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (15 Jan 07)
Equity Pension Fund	14.31%	29.73%	-0.26%	4.96%	19.66%	-1.23%	7.22%
Benchmark – Nifty	11.51%	27.70%	-1.89%	4.32%	17.96%	-2.83%	5.14%

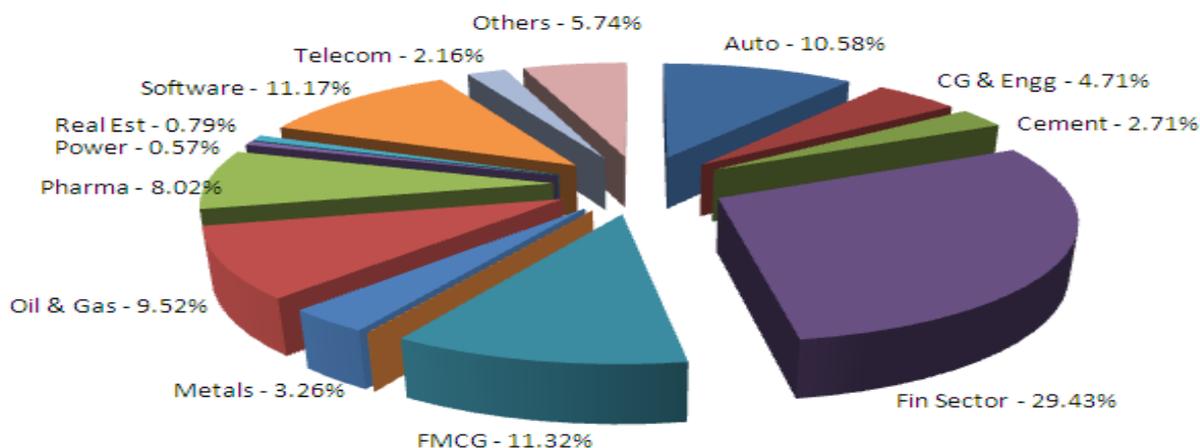
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	7.52%
HDFC BANK LTD.	7.25%
ICICI BANK LIMITED	7.10%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.10%
RELIANCE INDUSTRIES LTD.	5.96%
INFOSYS LIMITED	4.77%
LARSEN & TOUBRO LTD.	4.70%
TATA CONSULTANCY SERVICES LTD.	4.40%
TATA MOTORS LTD.	3.46%
MAHINDRA & MAHINDRA LTD.	2.69%

SECTORAL ALLOCATION OF EQUITY AS % OF EQUITY PORTFOLIO



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

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

Bond Pension Fund

SFIN- ULIF007160107PENBONDFND111

INVESTMENT STYLE

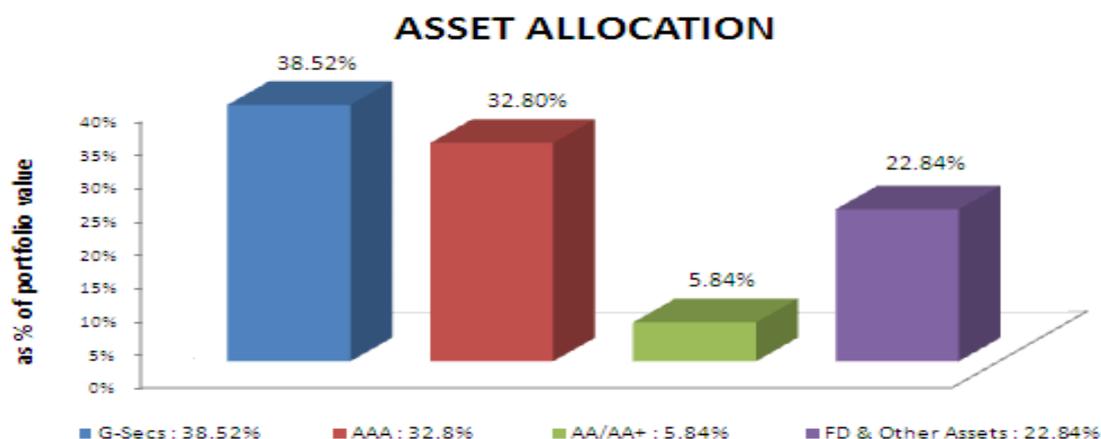
To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. The fund has the following asset class allocation strategy:

Assets of Bond Pension Fund	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low to	94.27
Money Market Instruments	0	40	Medium	5.73

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (16 Jan 07)
Bond Pension Fund	8.54%	10.81%	9.32%	8.45%	8.25%	8.85%	9.21%
Benchmark – CRISIL CompBex	7.08%	9.36%	8.12%	7.06%	6.16%	6.73%	6.80%

Modified Duration: 4.61 years for Debt & Money Market Instruments



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	34.93%
CANARA BANK	6.31%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.64%
ULTRATECH CEMENT LTD.	4.96%
TATA SONS LTD	3.56%
POWER GRID CORPORATION OF INDIA LTD.	3.55%
ANDHRA PRADESH STATE GOVERNMENT	3.52%
LIC HOUSING FINANCE LTD.	2.85%
STATE BANK OF BIKANER AND JAIPUR	2.81%
STATE BANK OF PATIALA	2.80%

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

Growth Pension Fund

SFIN- 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.

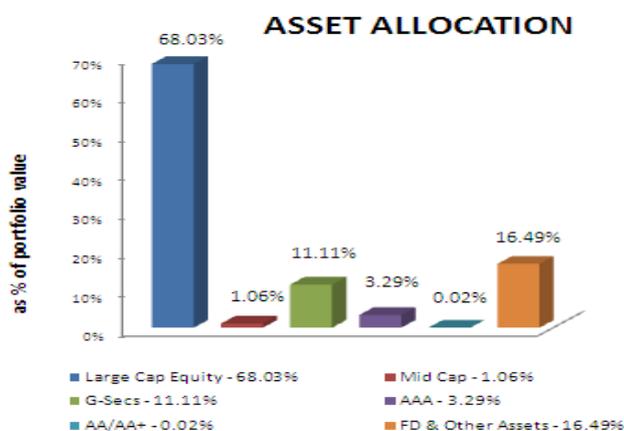
The fund has the following asset class allocation strategy:

Assets of Growth Pension Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	40	90	Medium	69.08
Debt & Money Market Instruments	10	60	to High	30.92

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (15 Feb 07)
Growth Pension Fund	10.18%	20.77%	-0.27%	4.58%	19.54%	-1.84%	9.42%
Benchmark – Nifty (70) CompBex (30)	10.32%	22.19%	1.37%	5.48%	14.78%	-4.93%	3.16%

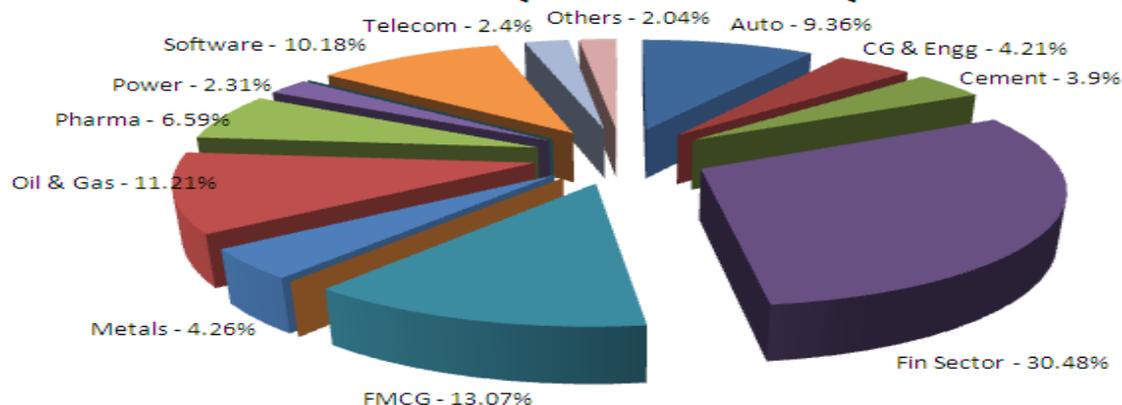
Modified Duration: 2.52 years for Debt & Money Market Instruments



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	8.97%
HOUSING DEVELOPMENT FINANCE CORPORATION	7.37%
VIJAYA BANK	6.97%
ITC LTD.	5.29%
ICICI BANK LIMITED	5.02%
HDFC BANK LTD.	4.87%
RELIANCE INDUSTRIES LTD.	4.64%
Money Market Instruments	4.08%
INFOSYS LIMITED	3.60%
CORPORATION BANK	3.56%

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

Balanced Pension Fund

SFIN- ULIF009210207PEBALANFND111

INVESTMENT STYLE

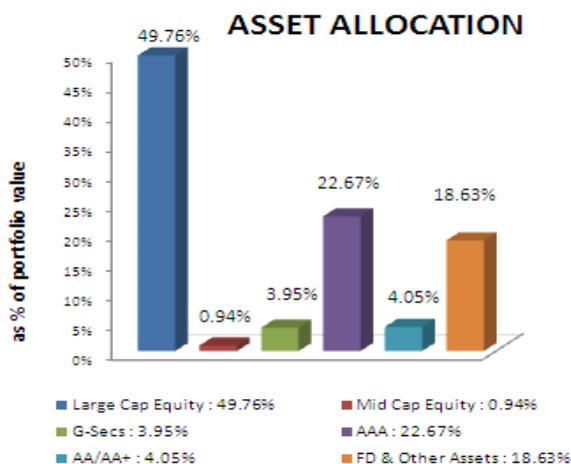
To provide accumulation of income through investment in both equities and fixed income securities with an attempt to maintain a suitable balance between return and safety. The fund has the following asset class allocation strategy:

Assets of Balanced Pension Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	40	60	Medium	50.70
Debt & Money Market Instruments	40	60		49.30

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (21 Feb 2007)
Balanced Pension Fund	10.19%	17.86%	3.49%	5.55%	14.60%	4.06%	12.14%
Benchmark – Nifty (50) CompBex (50)	9.46%	18.52%	3.43%	6.09%	13.29%	1.56%	6.53%

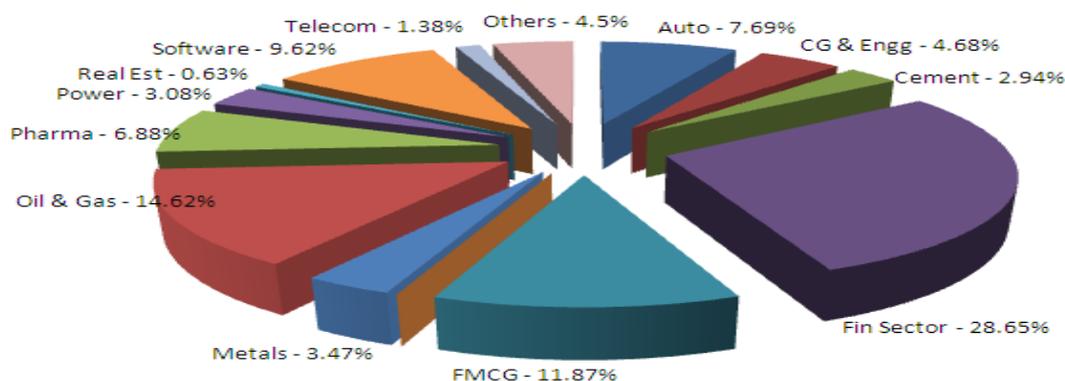
Modified Duration: 1.35 years for Debt & Money Market Instruments



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
TATA MOTORS LTD.	8.51%
Money Market Instruments	6.79%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.52%
INFRASTRUCTURE DEVELOPMENT FINANCE CO. LTD.	6.09%
CORPORATION BANK	5.62%
RELIANCE GAS TRANSPORTATION INFRASTRUCTURE L	4.01%
ASHOK LEYLAND LTD.	4.01%
PUNJAB STATE GOVERNMENT	3.95%
ANDHRA BANK	3.77%
ITC LTD.	3.70%

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

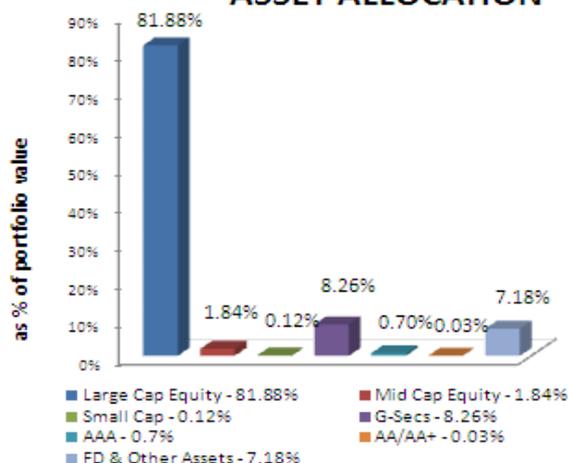
To provide equity exposure targeting higher returns (through long term capital gains). The fund has the following asset class allocation strategy:

Assets of Equity Optimiser Pension Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity & Equity Related Instruments	60	100	High	83.84
Debt & Money Market Instruments	0	40		16.16

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	Since Inception (21 Jan 2008)
Equity Optimiser Pension Fund	10.75%	22.68%	-1.93%	4.13%	20.28%	5.38%
Benchmark – Nifty (80) LiquiFEX (20)	10.53%	23.84%	0.34%	5.16%	16.70%	1.07%

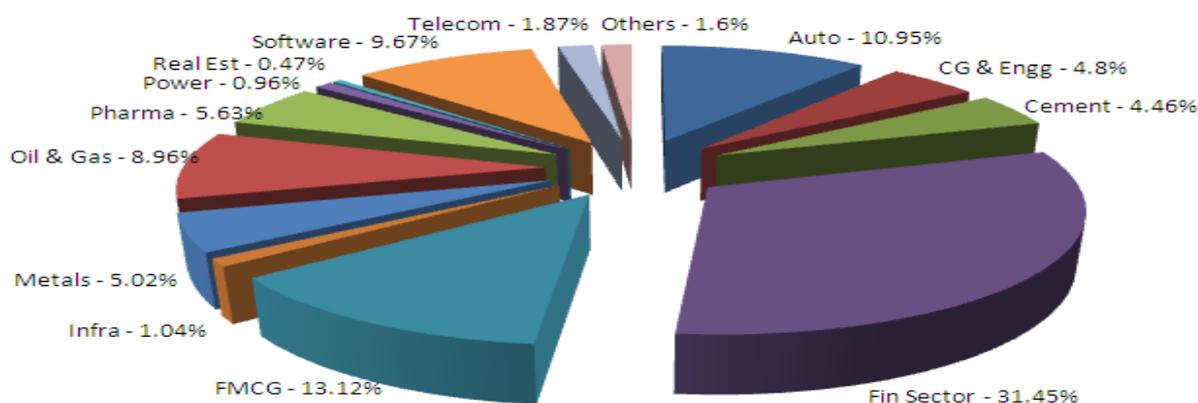
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	8.26%
ITC LTD.	7.14%
ICICI BANK LIMITED	6.76%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.61%
HDFC BANK LTD.	5.61%
RELIANCE INDUSTRIES LTD.	4.47%
Money Market Instruments	4.39%
LARSEN & TOUBRO LTD.	3.91%
INFOSYS LIMITED	3.48%
TATA CONSULTANCY SERVICES LTD.	3.29%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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

Index Pension Fund

SFIN- ULIF017180110PEINDEXFND111

INVESTMENT STYLE

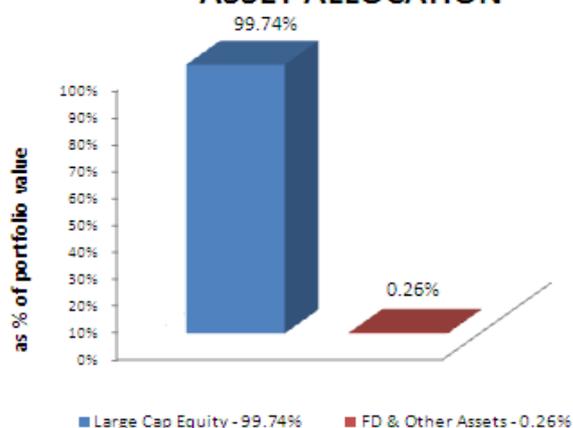
To provide returns closely corresponding to returns of NSE, S&P CNX Nifty Index, though investment regulations may restrict investment in group companies listed on index leading to higher tracking error. The fund has the following asset class allocation strategy:

Assets of Index Pension Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity	90	100	High	99.74
Money Market Instruments & Cash	0	10		0.26

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yr	Since Inception (18 Jan 2010)
Index Pension Fund	11.79%	27.38%	-1.60%	6.07%
Benchmark – Nifty	11.51%	27.70%	-1.89%	3.89%

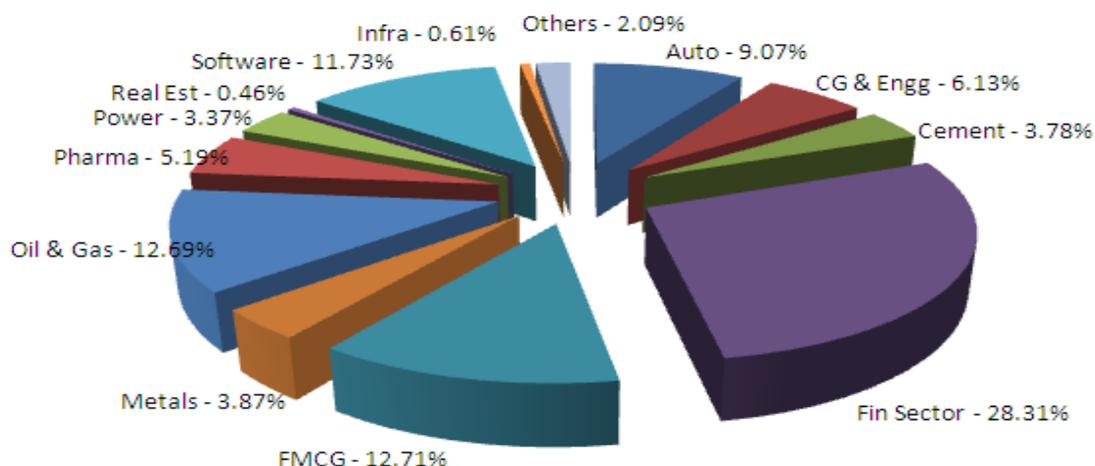
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	8.61%
RELIANCE INDUSTRIES LTD.	7.62%
ICICI BANK LIMITED	7.22%
HOUSING DEVELOPMENT FINANCE CORPORATION	7.03%
HDFC BANK LTD.	6.80%
INFOSYS LIMITED	6.15%
LARSEN & TOUBRO LTD.	4.78%
TATA CONSULTANCY SERVICES LTD.	3.52%
TATA MOTORS LTD.	3.04%
HINDUSTAN UNILEVER LTD.	2.96%

SECTORAL ALLOCATION OF EQUITY AS A % OF EQUITY PORTFOLIO



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

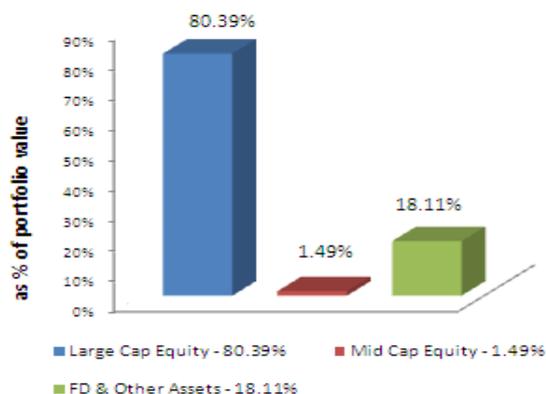
To provide long term capital appreciation by investing in stocks of top 300 companies in terms of market capitalization on National Stock Exchange. The fund has the following asset class allocation strategy:

Assets of Top 300 Pension Fund	Minimum	Maximum	Risk	Actual Asset Mix
Equity	60	100	High	81.89
Money Market Instruments & Cash	0	40		18.11

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yr	Since Inception (18 Jan 2010)
Top 300 Pension Fund	11.77%	22.12%	0.79%	7.80%
Benchmark – Nifty (80) LiquiFEX (20)	10.53%	23.84%	0.34%	4.83%

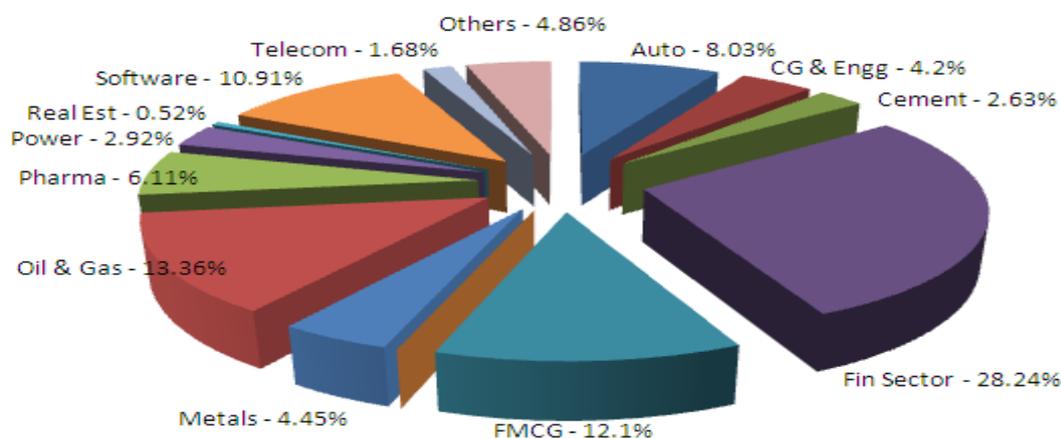
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	6.23%
AXIS BANK LTD.	6.07%
ICICI BANK LIMITED	5.58%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.42%
HDFC BANK LTD.	5.27%
RELIANCE INDUSTRIES LTD.	4.95%
INFOSYS LIMITED	4.79%
UCO BANK	4.28%
PUNJAB NATIONAL BANK	2.79%
HINDUSTAN UNILEVER LTD.	2.69%

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:

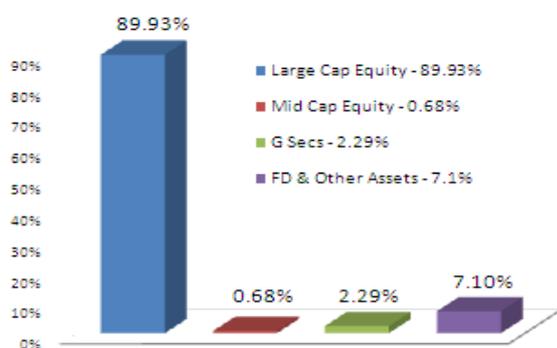
Assets of Daily Protect Fund II	Min	Max	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	90.61
Debt & Money Market Instruments	0	100	Medium	9.39

[^]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 12	1 yr	Since Inception (4 Mar 2011)
Daily Protect Fund II	11.71%	22.13%	4.13%
Benchmark –NA	NA	NA	NA

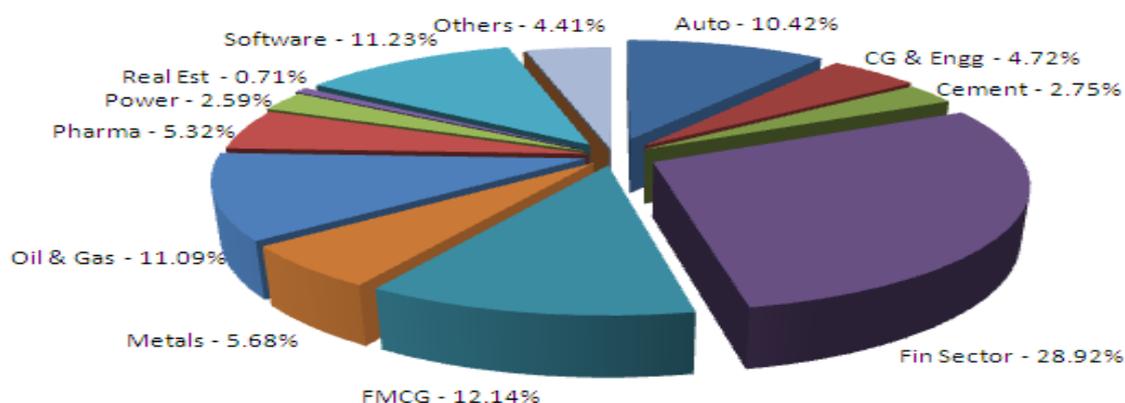
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
ITC LTD.	7.38%
Money Market Instruments	6.91%
ICICI BANK LIMITED	6.34%
HDFC BANK LTD.	6.24%
RELIANCE INDUSTRIES LTD.	5.71%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.54%
INFOSYS LIMITED	5.03%
LARSEN & TOUBRO LTD.	4.05%
TATA CONSULTANCY SERVICES LTD.	3.16%
TATA MOTORS LTD.	2.99%

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)#

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.

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- RGF070311*

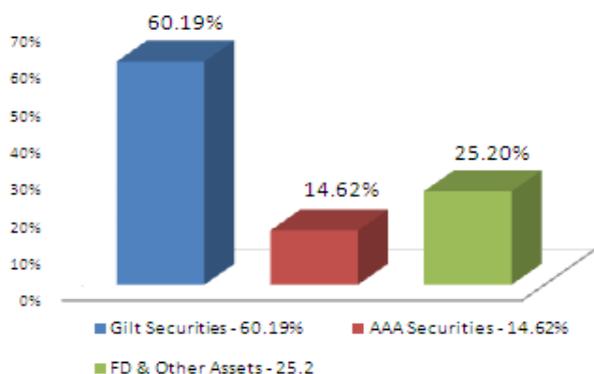
SFIN- ULIF023090311RETGRT1FND111

Assets of RGF	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low	94.47
Money Market Instruments	0	40		5.53

Returns	From 1 April 12	1 yr	Since Inception (09 Mar 2011)
Return Guarantee Fund (RGF070311)	8.33%	9.98%	7.52%
Benchmark –NA	NA	NA	NA

Modified Duration: 5.07 years for Debt & Money Market Instruments

ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	59.17%
STATE BANK OF BIKANER AND JAIPUR	7.56%
RURAL ELECTRIFICATION CORPN. LTD.	7.21%
CANARA BANK	6.88%
SYNDICATE BANK LTD.	5.23%
NOVO X TRUST LOCOMOTIVE	4.78%
POWER FINANCE CORPORATION LTD.	2.63%
UTTAR PRADESH STATE GOVERNMENT	0.41%
KARNATAKA STATE GOVERNMENT	0.40%
Money Market Instruments	0.34%

*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

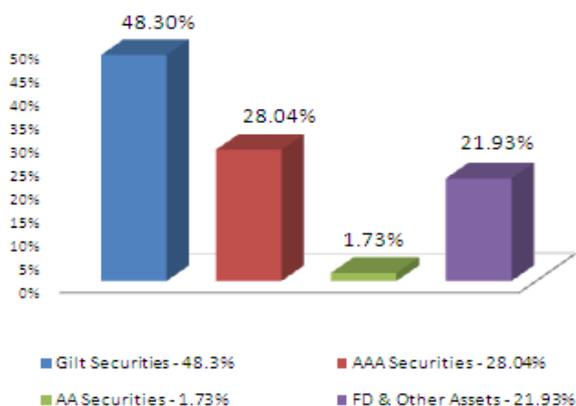
FUND PERFORMANCE- RGF150611#
SFIN- ULIF023210611RETGRT2FND111
INVESTMENT STYLE

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	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	60	100	Low	95.06
Money Market Instruments	0	40		4.94

Returns	From 1 April 12	1 yr	Since Inception (21 June 2011)
Return Guarantee Fund (RGF150611)	8.29%	9.93%	8.50%
Benchmark –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: 4.94 years for Debt & Money Market Instruments
ASSET ALLOCATION

TOP 10 HOLDINGS

Issuer Name	% of total portfolio
GOVERNMENT OF INDIA	45.81%
POWER FINANCE CORPORATION LTD.	8.23%
POWER GRID CORPORATION OF INDIA LTD.	6.96%
RURAL ELECTRIFICATION CORPN. LTD.	6.60%
HOUSING DEVELOPMENT FINANCE CORPORATION	6.02%
INDUSTRIAL DEVELOPMENT BANK OF INDIA	5.67%
STATE BANK OF BIKANER AND JAIPUR	4.32%
STATE BANK OF TRAVANCORE	3.11%
SYNDICATE BANK LTD.	2.38%
INDIAN HOTELS COMPANY LIMITED	1.73%

*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%.
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Daily Protect Fund III

SFIN- ULIF020010911DLYPRO3FND111

INVESTMENT STYLE

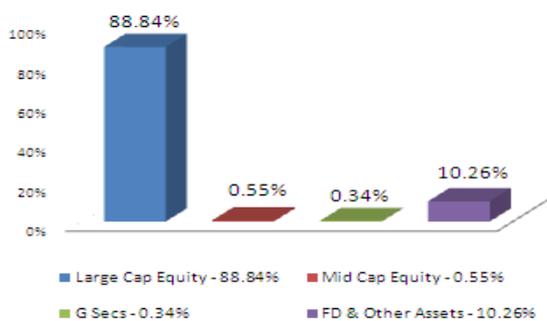
To provide NAV protection using the CPPI methodology. The asset allocation is dynamically rebalanced to give a guarantee^ of 105 of the highest NAV in the built-up phase. The fund has the following asset class allocation strategy:

Assets of Daily Protect Fund III	Min	Max	Risk	Actual Asset Mix
Equity & Equity Related Instruments	0	100	Low to	89.39
Debt & Money Market Instruments	0	100	Medium	10.61

^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 12	1 yr	Since Inception (1 Sep 2011)
Daily Protect Fund III	12.89%	23.54%	11.69%
Benchmark –NA	NA	NA	NA

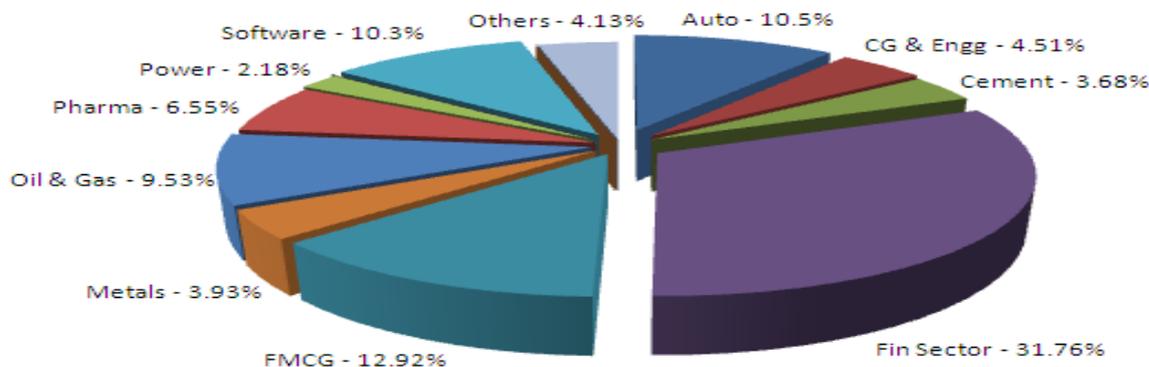
ASSET ALLOCATION



TOP 10 HOLDINGS

Issuer Name	% of total portfolio
Money Market Instruments	6.86%
ITC LTD.	6.38%
ICICI BANK LIMITED	6.33%
HDFC BANK LTD.	6.16%
RELIANCE INDUSTRIES LTD.	5.43%
HOUSING DEVELOPMENT FINANCE CORPORATION	5.37%
INFOSYS LIMITED	4.49%
LARSEN & TOUBRO LTD.	3.74%
TATA CONSULTANCY SERVICES LTD.	3.01%
TATA MOTORS LTD.	2.66%

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	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	0	20	Low	0
Money Market Instruments	80	100		100

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	Since Inception (1 Feb 06)
Money Market Fund	6.01%	8.43%	7.93%	7.34%	6.71%	7.14%	6.78%
Benchmark – LiquiFEX	6.13%	8.52%	8.33%	7.25%	6.65%	7.00%	6.94%

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

ii) Past performance of any of the funds is not indicative of their future 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	Minimum	Maximum	Risk	Actual Asset Mix
Debt Instruments	0	20	Low	15.40
Money Market Instruments	80	100		84.60

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	2 yrs	3 yrs	4 yrs	Since Inception (20 Mar 08)
Money Market Pension Fund	6.11%	8.43%	8.51%	7.40%	6.84%	7.19%
Benchmark - LiquiFEX	6.13%	8.52%	8.33%	7.25%	6.65%	7.03%

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 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	Minimum	Maximum	Risk	Actual Asset Mix
Equity	0	10	Low	0
Debt & Money Market Instruments	90	100		100

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	Since Inception (09 Feb 2011)
Guaranteed Pension Fund (GPF070211)	5.32%	7.33%	6.88%
Benchmark –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.

- *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	Minimum	Maximum	Risk	Actual Asset Mix
Equity	0	0	Low	0
Debt & Money Market Instruments	100	100		100

FUND PERFORMANCE*

Returns	From 1 April 12	1 yr	Since Inception (11 Apr 2011)
Discontinued Policy Fund	5.91%	8.03%	7.87%
Benchmark –NA	NA	NA	NA

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Risk Factors:

- 1) Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors
- 2) 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.
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- 5) Please know the associated risks and the applicable charges, from your Insurance agent or the intermediary or policy document of the insurer
- 6) Past Performance of the Fund is not indicative of its future performance or returns.
- 7) **IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.**

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