

Monthly Newsletter

INVESTMENT SCOREBOARD



The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year

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Market Commentary April 2026



JYOTI VASWANI
CHIEF INVESTMENT OFFICER

Equity

Nifty surged 7.5% in April 2026, recovering from steep sell-off of March 2026 despite the ongoing US-Iran conflict, a weak rupee and rising crude oil prices. Mid-cap and small-cap indices outperformed the large-cap index and gained 13.5% (Nifty Midcap 100) and 17.1% (Nifty Smallcap 250). Among sectors, Nifty IT (+1%) was the worst performer, as concerns over AI-driven revenue compression weighed on the sector. The Nifty underperformed the Morgan Stanley Capital International (MSCI) Emerging Markets Index (+11.3%) and the MSCI World Index (+11.5%). India underperformed most other EMs during the month, except for China (+0.2%). During April, Foreign Portfolio Investors (FPIs) sold US\$6.5bn in Indian equities in the secondary market, whereas Domestic Institutional Investors (DIIs) bought Rs 51063.87cr. The INR came under depreciation pressure as crude oil prices surged. Indian promoters have been sizeable net sellers in equity markets over the last two years, with aggregate sales of US\$56bn across CY24/25. Reversing

the trend of heavy promoter selling over the past two years; promoters of select companies have turned buyers in CY26. These transactions include open market purchases, participation in rights issues, and stake acquisitions from existing strategic investors aggregating to more than US\$4bn.

The US-Iran conflict continues to dominate markets, with an uneasy pause in hostilities. Ongoing volatility between the two has pushed crude prices higher again, and the situation remains uncertain with difficult negotiations ahead. Supply delays are now at their most widespread since 2022 across major developed economies. At the same time, sharply rising prices are likely to feed into higher consumer inflation. This mix of weak demand and rising costs heightens stagflation risks—stagnant growth alongside inflation—creating a significant challenge for central banks.

This energy shock comes atop two major structural forces reshaping the global landscape: deglobalization and a productivity-driven innovation cycle. The Iran conflict may reinforce both trends. Disruptions to energy supply highlight fragile global supply chains, likely accelerating regionalization as governments push reshoring, stockpiling, and energy security investments. The uneven impact of the shock could create selective opportunities for investors focused on fundamentally strong companies and sectors.

We may see some near-term pressure on earnings, which could lead to a temporary moderation in Nifty 50 one-year forward earnings expectations before they stabilize. Over the long term, however, earnings have continued to demonstrate resilience, compounding at a healthy pace over the past several years. This underscores the typically transitory nature of such phases. Similarly, while current geopolitical developments may weigh on earnings in the near term, the broader long-term earnings trajectory is likely to remain intact. In this context, we stay constructive on accumulating high-quality companies with strong earnings visibility, durable structural tailwinds, and resilient balance sheets—helping navigate near-term volatility while positioning for medium-term gains.

Fixed Income



Global fixed income markets in April 2026 remained driven by developments in the West Asia conflict, with investor focus centered on the impact of energy supply disruptions rather than broad risk aversion. Despite a temporary U.S.-Iran ceasefire early in the month, constraints on shipping through the Strait of Hormuz persisted, keeping crude prices elevated (USD 100 per barrel) above and volatile, reinforcing concerns that the energy shock would be prolonged. This sustained energy pressure added risk to global inflation dynamics and limited any easing in long term inflation expectations. Against this backdrop, the April Federal Open Market Committee (FOMC) meeting left the federal funds rate unchanged at 3.50%–3.75%, with the Federal Reserve cautioning that energy led price pressures and geopolitical uncertainty could delay progress toward its inflation target. As a result, the 10 year U.S. Treasury yield ended April higher at 4.37%, remaining elevated versus ~4.31% at end March.

Indian fixed income markets also traded under pressure during April as spillovers from elevated crude prices and higher global yields weighed on domestic sentiment. While headline CPI inflation remained benign at 3.41% YoY for March, supported by favourable base effects, market focus shifted to forward looking inflation and external balance risks impacted by higher crude prices. The RBI's Monetary Policy Committee kept the policy repo rate unchanged at 5.25%, reiterating a cautious, data dependent stance amid heightened uncertainty. Systemic liquidity remained comfortable through the month, reflecting carry over from March. Consequently, government bond yields remained range bound but pressured, with the benchmark 10 year G Sec yield closing April at ~7.015%, highlighting the offsetting influence of domestic liquidity comfort and adverse global spillovers.

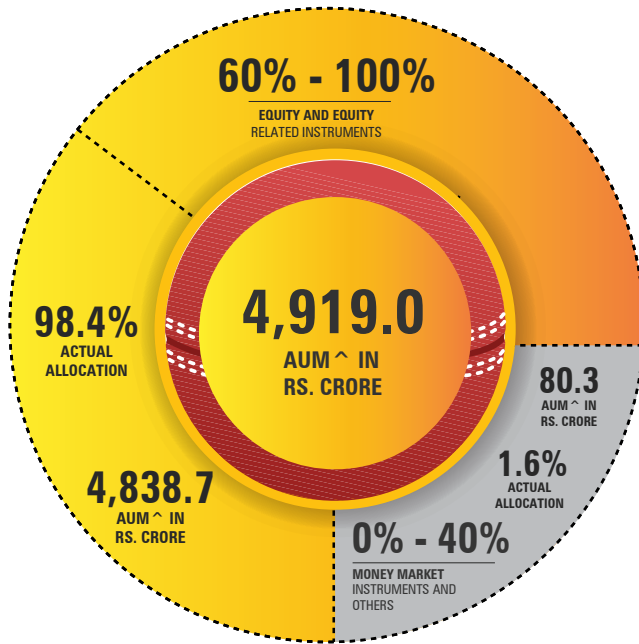
Data Sources: The information mentioned above pertaining to market performance has been taken from National Stock Exchange website, CRISIL Customized Bond fund index, Reserve Bank of India and Bloomberg, Indian Meteorological Department.

Disclaimer: Past performance does not guarantee any future performance.



INDIA MULTI-CAP EQUITY FUND

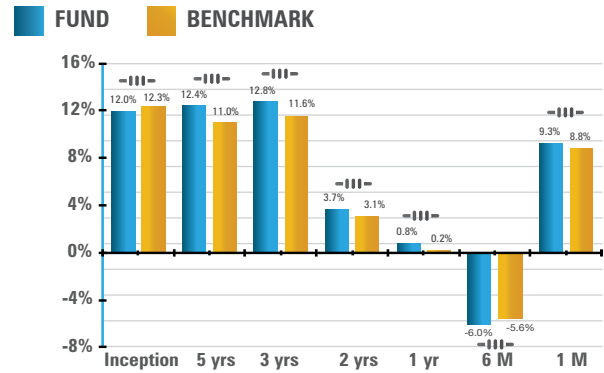
To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Small Cap, Mid Cap and Large Cap Companies.



DATE OF INCEPTION 15th November 2016

BENCHMARK: Nifty 100

Fund Performance as on 30th April 2026



India Multi-Cap Equity Fund benchmark is Nifty 100
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for India Multi-cap Equity Fund is ULIF01816/08/16IMCAPEQFND136

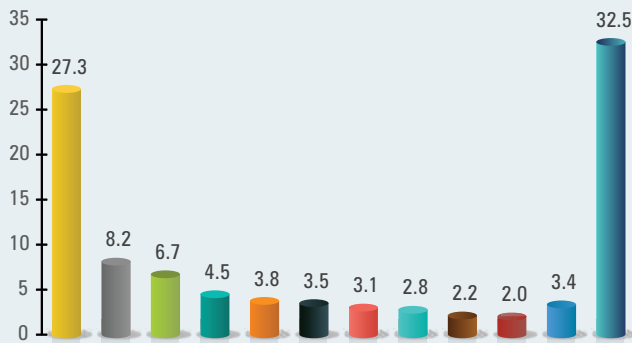
NAV as on 30th April 2026: Rs. 29.1145

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	98.4%
HDFC Bank Limited	6.6%
Reliance Industries Limited	6.1%
ICICI Bank Limited	5.3%
Bharti Airtel Limited	4.2%
Larsen & Toubro Limited	3.1%
Infosys Limited	2.8%
State Bank of India Limited	2.7%
Mahindra & Mahindra Limited	2.5%
Axis Bank Limited	2.3%
Tata Consultancy Services Limited	2.2%
Others	60.6%

MONEY MARKET INSTRUMENTS & OTHERS	1.6%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of other transport equipment
- Manufacture of computer, electronic and optical products
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

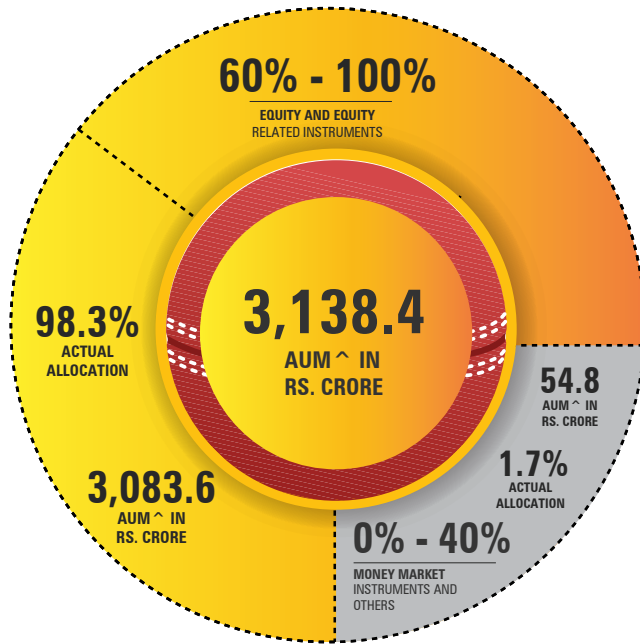
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

EQUITY II FUND

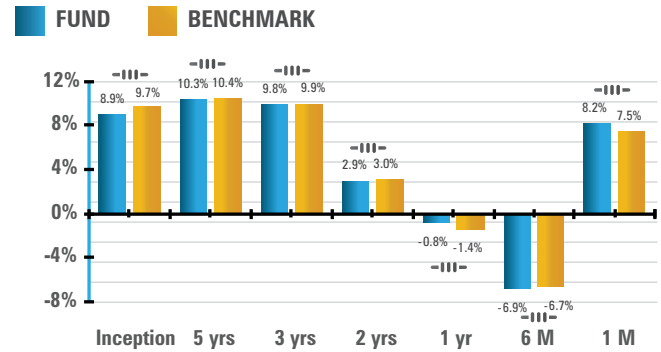
The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments.



DATE OF INCEPTION 07TH JANUARY 2010

BENCHMARK: Nifty 50

Fund Performance as on 30th April 2026



Equity II Fund benchmark is Nifty 50

Modified Duration of Debt and Money Market: 0.01 years

Past performance is not indicative of future performance

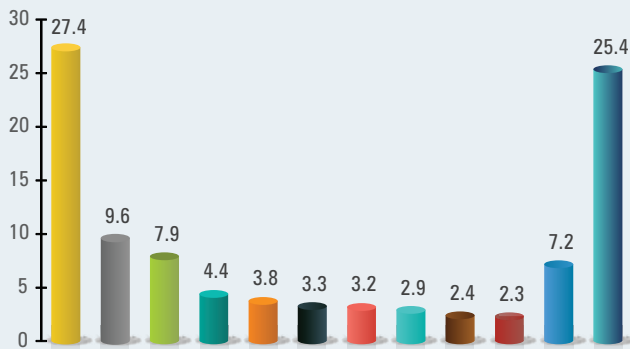
The SFIN for Equity II Fund is ULIF00607/01/10EQUITYIIFND136

NAV as on 30th April 2026: Rs. 40.1080

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	98.3%
Reliance Industries Limited	7.7%
HDFC Bank Limited	7.5%
ICICI Bank Limited	5.8%
Bharti Airtel Limited	5.1%
Larsen & Toubro Limited	3.8%
Infosys Limited	3.6%
State Bank of India Limited	3.1%
Mahindra & Mahindra Limited	2.9%
Tata Consultancy Services Limited	2.8%
ITC Limited	2.4%
Others	53.6%
MONEY MARKET INSTRUMENTS & OTHERS	1.7%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Manufacture Of Tobacco Products
- Information service activities
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

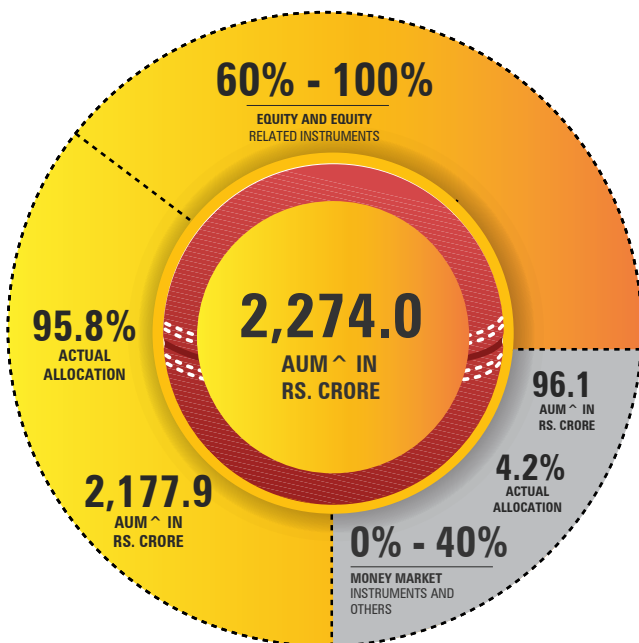
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

EMERGING LEADERS EQUITY FUND

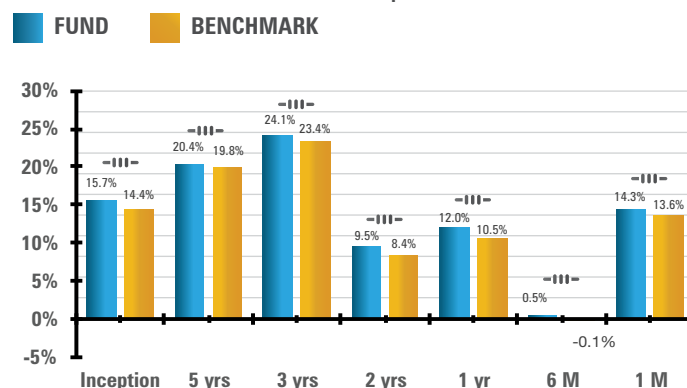
The objective of this fund is to generate capital appreciation in the long term through investments predominantly in mid cap stocks



DATE OF INCEPTION 26th February 2018

BENCHMARK: Nifty Midcap 100

Fund Performance as on 30th April 2026



Emerging Leaders Equity Fund benchmark is Nifty Midcap 100
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Emerging Leaders Equity Fund is ULIF02020/12/17EMLEDEQFND136
The Benchmark of the fund has been changed from Nifty Midcap 50 to Nifty Midcap 100 with effect from 1st January 2021. The Benchmark performance given above for all tenures is as per Nifty Midcap 100.

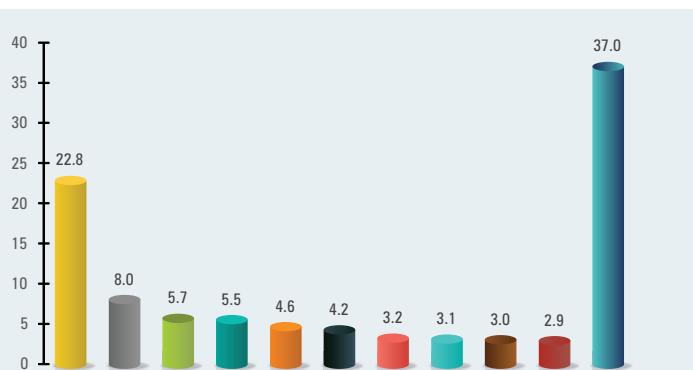
NAV as on 30th April 2026: Rs. 32.9296

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	95.8%
BSE Limited	3.8%
Multi Commodity Exchange of India Limited	2.3%
Coforge Limited	2.1%
Hero Motocorp Limited	2.0%
IDFC First Bank Limited	2.0%
Suzlon Energy Limited	2.0%
IndusInd Bank Limited	1.9%
Hitachi Energy India Limited	1.7%
Lupin Limited	1.7%
Max Financial Services Limited	1.6%
Others	74.6%

MONEY MARKET INSTRUMENTS & OTHERS	4.2%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Computer programming, consultancy and related activities
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Manufacture of other transport equipment
- Retail trade, except of motor vehicles and motorcycles
- Manufacture of computer, electronic and optical products
- Manufacture of machinery and equipment n.e.c.
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

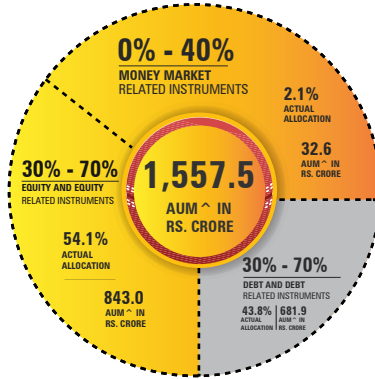
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

BALANCED PLUS FUND

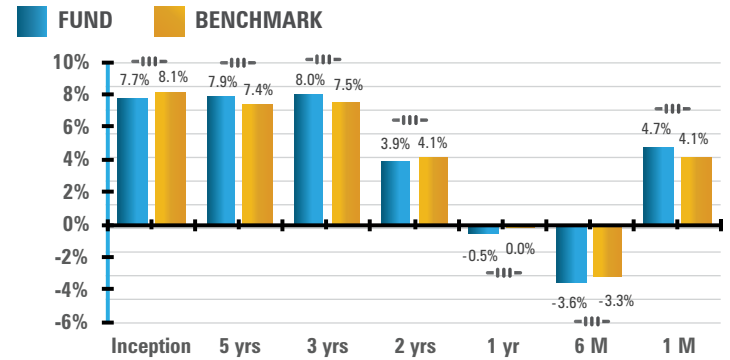
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 13th September 2010

BENCHMARK: Nifty 50 and Customized UL Balanced Plus Composite Bond Index

Fund Performance as on 30th April 2026



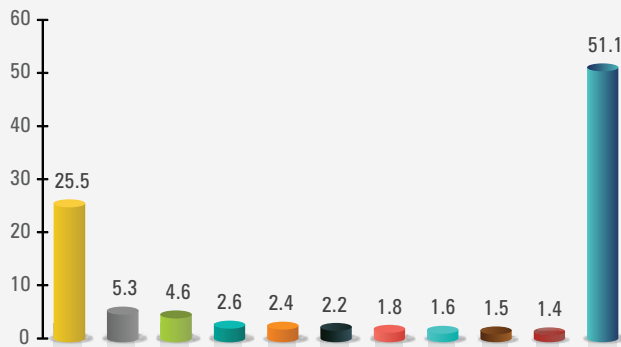
Balanced Plus Fund benchmark is 50% Nifty 50 and 50% Customized UL Balanced Plus Composite Bond Index

Modified Duration of Debt and Money Market: 5.25 years

Past performance is not indicative of future performance

The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Water Transport
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Others

NAV as on 30th April 2026: Rs. 32.0399

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY 54.1%	
HDFC Bank Limited	5.2%
Reliance Industries Limited	4.4%
ICICI Bank Limited	4.1%
Bharti Airtel Limited	2.8%
Larsen & Toubro Limited	2.2%
State Bank of India Limited	2.1%
Infosys Limited	1.9%
Axis Bank Limited	1.7%
Mahindra & Mahindra Limited	1.6%
Kotak Mahindra Bank Limited	1.5%
Others	26.5%
GOVERNMENT SECURITIES 16.0%	
6.90% Govt. of India (MD 15/04/2065)	4.0%
7.24% Govt. of India (MD 18/08/2055)	3.5%
7.19% Govt. of India (MD 15/09/2060)	3.0%
7.09% Govt. of India (MD 25/11/2074)	1.2%
7.43% Maharashtra State Dev. Loan (MD 03/12/2040)	0.9%
7.57% Maharashtra State Dev. Loan (MD 25/03/2036)	0.7%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	0.7%
7.76% Maharashtra State Dev. Loan (MD 04/10/2030)	0.7%
0.00% Govt. Of India (MD 02/01/2031)	0.4%
0.00% Govt. Of India (MD 02/07/2031)	0.3%
Others	0.5%

CORPORATE DEBT 27.8%	
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	2.4%
7.92% Rural Electrification Corp. Limited (MD 30/03/2030)	2.3%
7.70% India Grid Trust (MD 06/05/2028)	2.3%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	1.6%
7.85% Bajaj Housing Finance Limited (MD 01/09/2028)	1.6%
7.05% LIC Housing Finance Limited (MD 21/12/2030)	1.6%
6.70% Rural Electrification Corp. Limited (MD 31/12/2029)	1.6%
8.37% Rural Electrification Corp. Limited (MD 07/12/2028)	1.3%
7.98% Bajaj Finance Limited (MD 31/07/2029)	1.3%
7.71% LIC Housing Finance Limited (MD 09/05/2033)	1.2%
Others	10.7%

MONEY MARKET INSTRUMENTS & OTHERS 2.1%	
Total	100.0%

CREDIT RATING PROFILE	
94.82% AAA & Equivalent*	5.18% AA & Equivalent*
	0.00% A & Below A

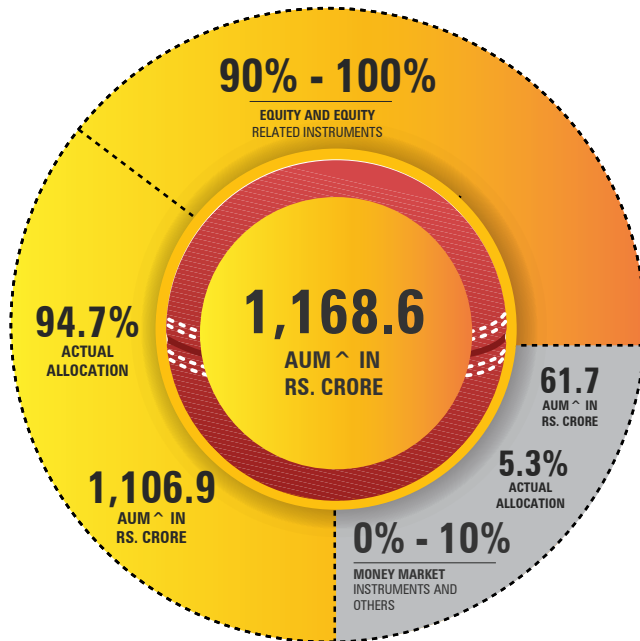
*Includes Gsec, SDL,Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE	
13.56% Up to 1 year	49.74% More than 1 year and upto 7 years
	36.70% Above 7 years

Fund Manager	Number of Funds Managed	Equity-	Debt-	Hybrid-
BISWARUP MOHAPATRA		13	0	5
RUHI PABARI		0	6	8

LARGE CAP ADVANTAGE FUND

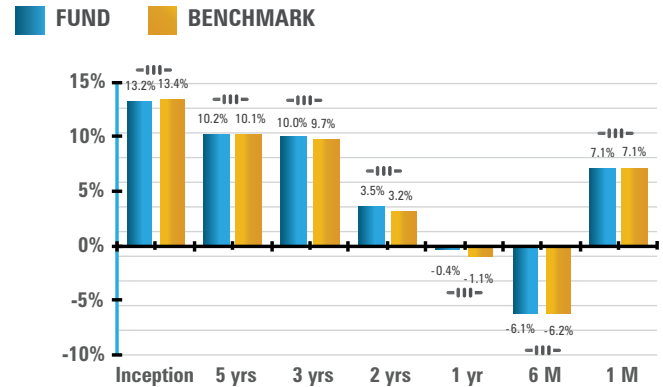
To generate long term capital appreciation through investments predominantly in large cap stocks.



DATE OF INCEPTION 16th October 2020

BENCHMARK: Nifty 50 and Customized ULCAD Liquid Fund Index

Fund Performance as on 30th April 2026



Large Cap Advantage Fund benchmark is 95% Nifty 50 and 5% Customized ULCAD Liquid Fund Index

Modified Duration of Debt and Money Market: 0.01 years

Past performance is not indicative of future performance

The SFIN for Large Cap Advantage Fund is ULIF02109/06/20LARCPADFND136

NAV as on 30th April 2026: Rs. 19.8640

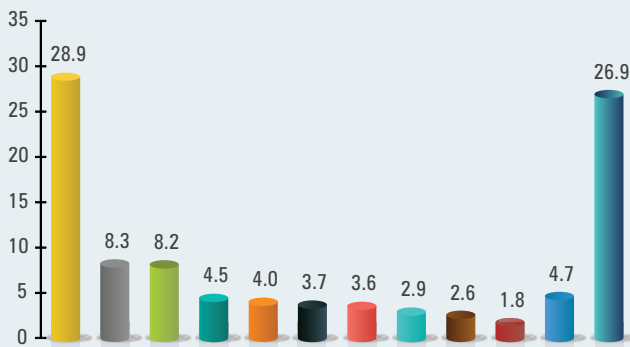
TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	94.7%
HDFC Bank Limited	9.0%
Reliance Industries Limited	8.3%
ICICI Bank Limited	6.9%
Bharti Airtel Limited	5.0%
Larsen & Toubro Limited	4.0%
Infosys Limited	3.6%
State Bank of India Limited	3.0%
Axis Bank Limited	2.6%
ITC Limited	2.6%
Mahindra & Mahindra Limited	2.4%
Others	47.3%

MONEY MARKET INSTRUMENTS & OTHERS 5.3%

Total 100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Manufacture of other transport equipment
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

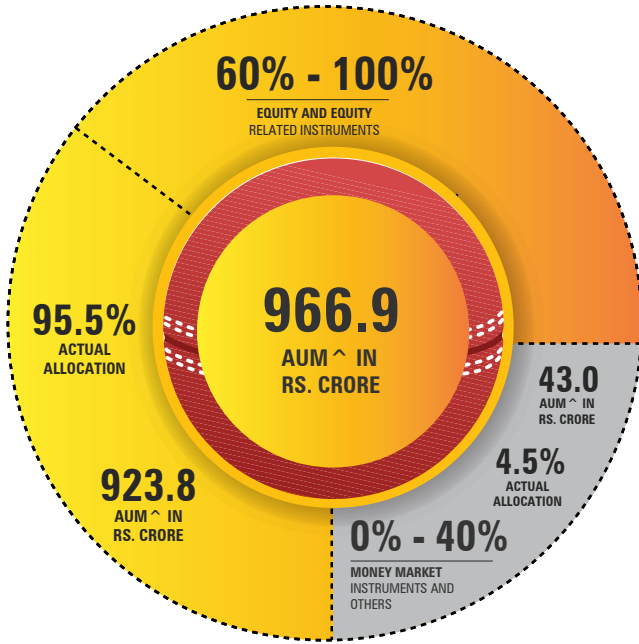
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

INDIA MANUFACTURING FUND

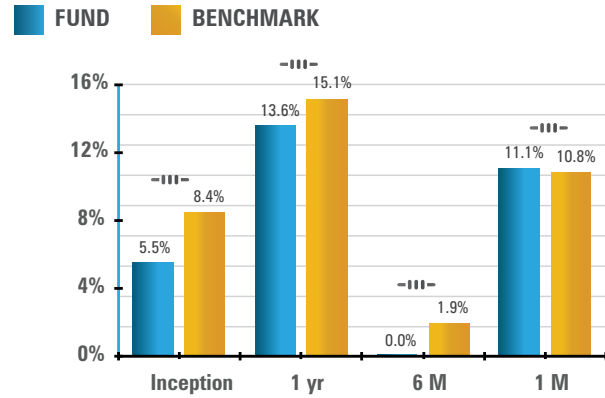
To generate capital appreciation in the long term through investment in equity and equity related securities predominantly in companies engaged in manufacturing and industrial activities



DATE OF INCEPTION 22nd November 2024

BENCHMARK: Nifty India Manufacturing

Fund Performance as on 30th April 2026



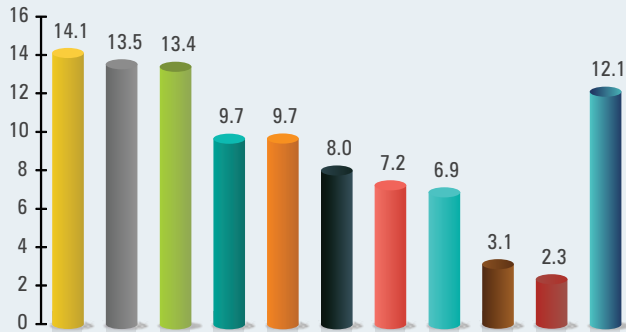
Equity Fund benchmark is Nifty India Manufacturing
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for India Manufacturing Fund is ULIF02305/11/24INMFGEQFND136

NAV as on 30th April 2026: Rs. 10.7943

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY 95.5%	
Reliance Industries Limited	5.2%
Mahindra & Mahindra Limited	4.3%
Tata Steel Limited	4.3%
Bharat Electronics Limited	4.2%
Sun Pharmaceutical Industries Limited	4.2%
JSW Steel Limited	3.4%
Hindalco Industries Limited	3.3%
Maruti Suzuki India Limited	3.2%
Eicher Motors Limited	3.1%
TVS Motor Company Limited	2.7%
Others	57.7%
MONEY MARKET INSTRUMENTS & OTHERS 4.5%	
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of Basic Metals
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other transport equipment
- Manufacture of electrical equipment
- Manufacture of coke and refined petroleum products
- Manufacture of computer, electronic and optical products
- Manufacture of chemicals and chemical products
- Manufacture of machinery and equipment n.e.c.
- Repair and Installation of Machinery and Equipments
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

MADE A 'WILL'?
OR IS YOUR FINANCIAL STRATEGY
MISSING THE "LAST LEG"?

DISPUTE DEPEND ON INSURANCE DEPEND ON US

CASE FILED

RISHI MATHUR

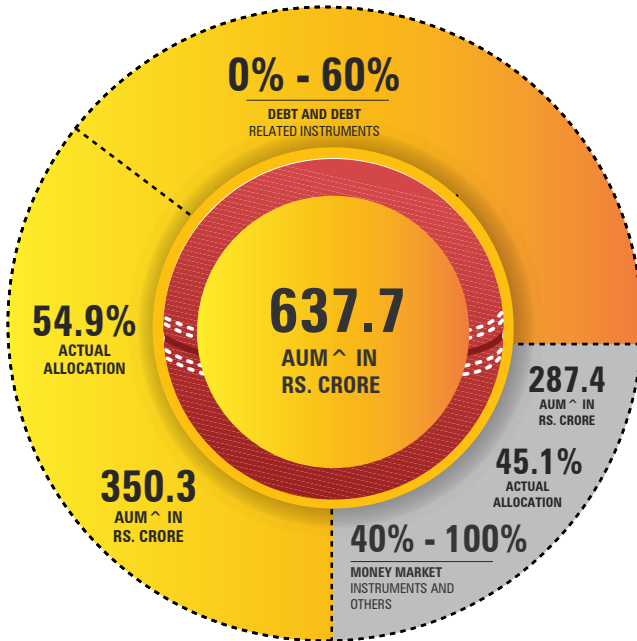
EPISODE 6

CLICK TO WATCH VIDEO

JATIN POPAT

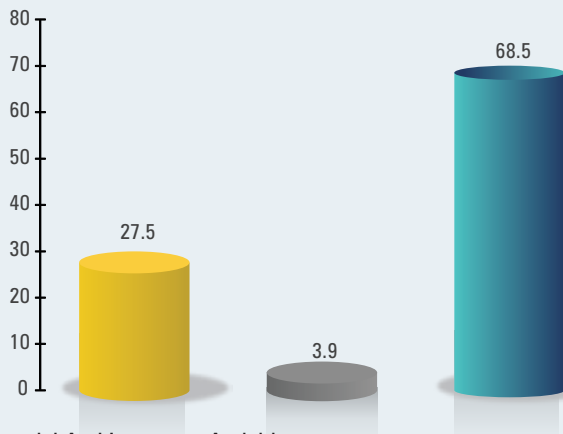
LIQUID FUND

This fund primarily invests in portfolio constituted of money market and high quality debt securities



DATE OF INCEPTION 14th July 2008

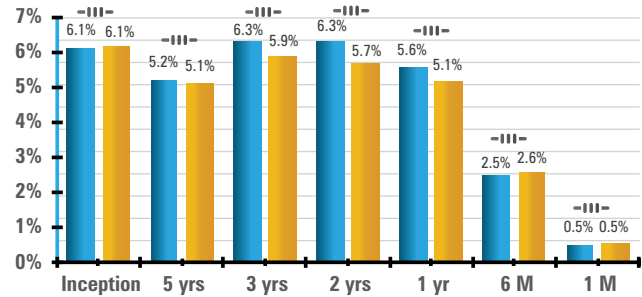
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of Basic Metals
- Others

BENCHMARK: Customized UL Liquid Index Fund Performance as on 30th April 2026

FUND BENCHMARK



Liquid Fund benchmark is Customized UL Liquid Index
Modified Duration of Debt and Money Market: 0.56 years
Past performance is not indicative of future performance
The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136

NAV as on 30th April 2026: Rs. 28.7595

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

CORPORATE DEBT	54.9%
7.95% Sikka Ports & Terminals Limited (MD 28/10/2026)	6.3%
7.8650% LIC Housing Finance Limited (MD 20/08/2026)	5.5%
8.15% TATA STEEL Limited (MD 01/10/2026)	3.9%
7.75% TATA Capital Housing Finance Limited (MD 18/05/2027)	3.9%
7.41% Indian Railways Finance Corp. Limited (MD 15/10/2026)	3.9%
7.68% Indian Railways Finance Corp. Limited (MD 24/11/2026)	3.9%
7.77 % Power Finance Corp. Limited (MD 15/07/2026)	3.9%
7.75% Sundaram Finance Limited (MD 11/12/2026)	3.9%
7.55% Power Finance Corp. Limited (MD 15/07/2026)	3.9%
7.98% Bajaj Housing Finance Limited (MD 09/09/2026)	3.9%
Others	11.7%
MONEY MARKET INSTRUMENTS & OTHERS	45.1%
Total	100.0%

CREDIT RATING PROFILE

95.98%
AAA & Equivalent*

4.02%
AA & Equivalent*

0.00%
A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

84.00%
Up to 1 year

16.00%
More than 1 year
and upto 7 years

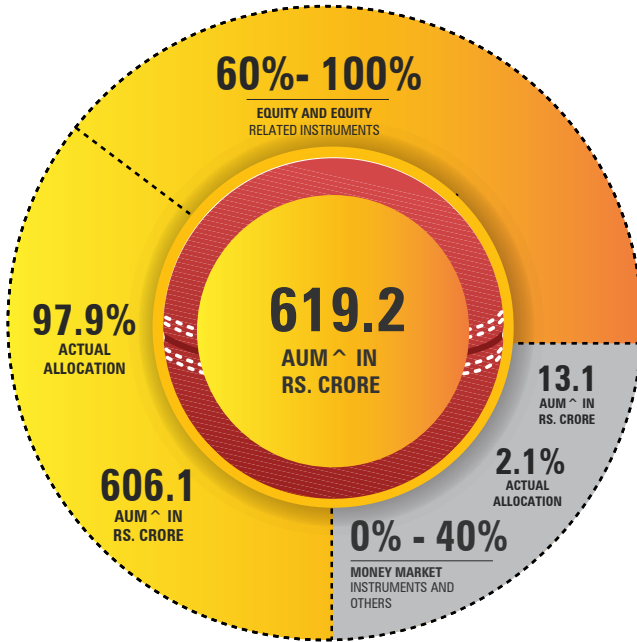
0.00%
Above 7 years

RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

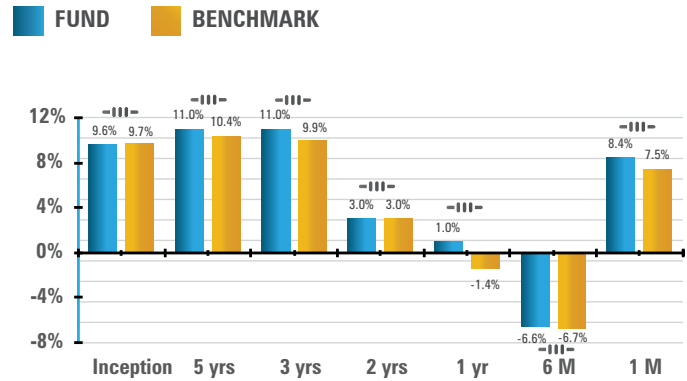
EQUITY FUND

The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments



BENCHMARK: Nifty 50

Fund Performance as on 30th April 2026



Equity Fund benchmark is Nifty 50

Modified Duration of Debt and Money Market: 0.01 years

Past performance is not indicative of future performance

The SFIN for Equity Fund is ULIF00116/06/08EQUITYFUND136

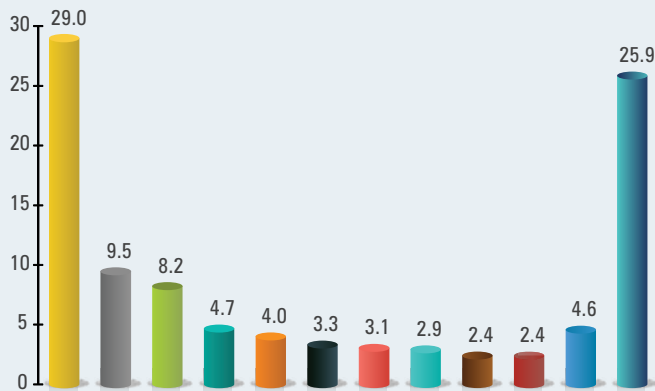
NAV as on 30th April 2026: Rs. 51.7353

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	97.9%
Reliance Industries Limited	7.7%
HDFC Bank Limited	7.3%
ICICI Bank Limited	6.7%
Bharti Airtel Limited	5.1%
Larsen & Toubro Limited	4.0%
Infosys Limited	3.8%
State Bank of India Limited	3.4%
Mahindra & Mahindra Limited	2.9%
Tata Consultancy Services Limited	2.7%
Kotak Mahindra Bank Limited	2.6%
Others	51.5%

MONEY MARKET INSTRUMENTS & OTHERS	2.1%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Manufacture Of Tobacco Products
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

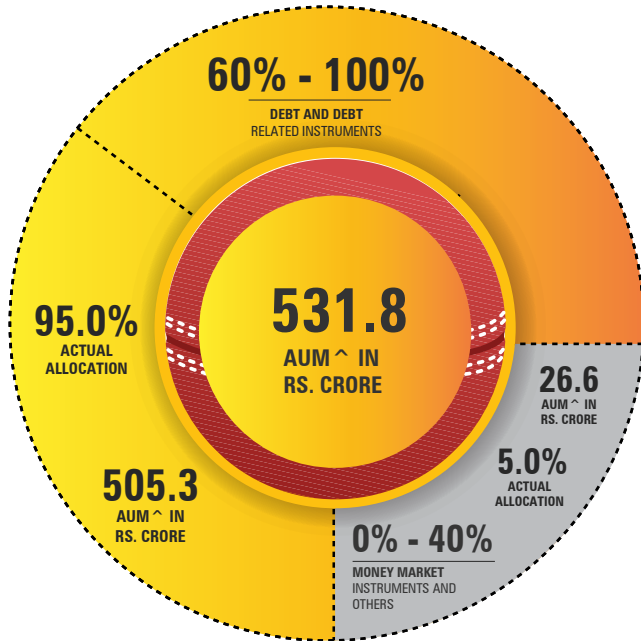
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

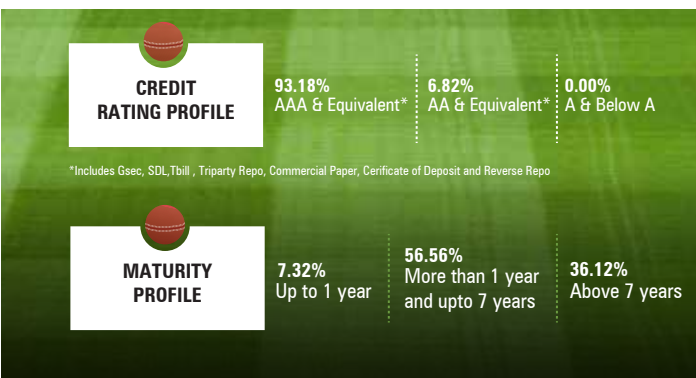
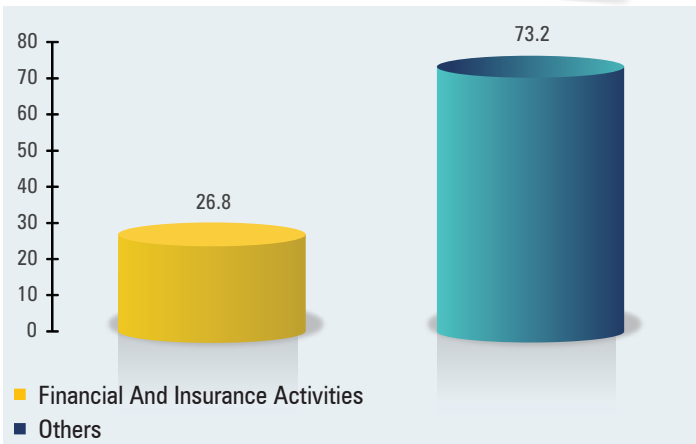
DEBT FUND

This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



DATE OF INCEPTION 09th July 2008

TOP 10 INDUSTRY SECTOR EXPOSURE (%)

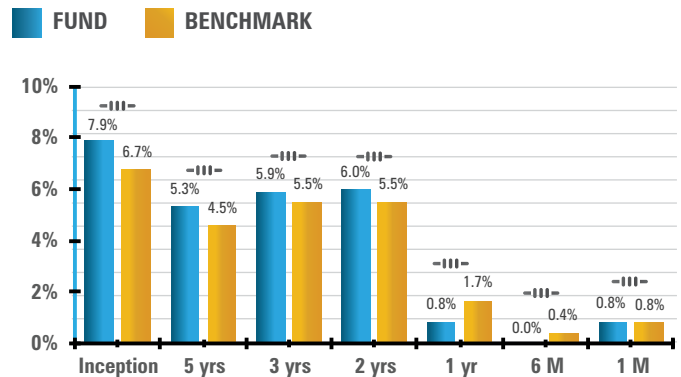


Fund Manager
RUHI PABARI

Number of Funds Managed | Equity-0 | Debt-6 | Hybrid-8

BENCHMARK: Customized UL Debt Composite Bond Index

Fund Performance as on 30th April 2026



Debt Fund benchmark is Customized UL Debt Composite Bond Index
Modified Duration of Debt and Money Market: 5.33 years
Past performance is not indicative of future performance
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136

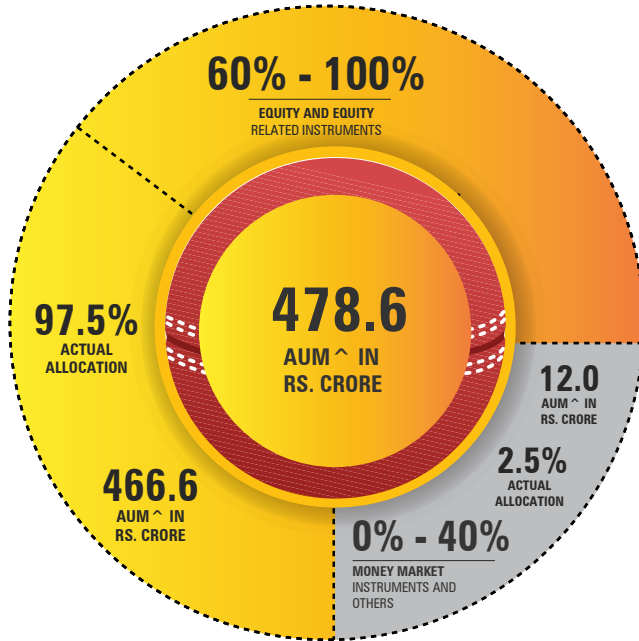
NAV as on 30th April 2026: Rs. 38.6252

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

GOVERNMENT SECURITIES	44.2%
6.01% Govt. of India (MD 21/07/2030)	8.3%
7.24% Govt. of India (MD 18/08/2055)	6.9%
6.90% Govt. of India (MD 15/04/2065)	4.9%
7.43% Maharashtra State Dev. Loan (MD 03/12/2040)	3.6%
7.57% Maharastra State Dev. Loan (MD 25/03/2036)	3.1%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	2.3%
7.09% Govt. of India (MD 25/11/2074)	2.3%
6.48% Govt. of India (MD 06/10/2035)	2.2%
6.36% Govt. of India (MD 16/02/2031)	1.8%
7.58% Karnataka State Dev. Loan (MD 11/03/2040)	1.8%
Others	6.9%
CORPORATE DEBT	50.8%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	4.8%
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)	4.8%
7.55% Bajaj Finance Limited (MD 20/02/2031)	4.7%
7.08% Bajaj Housing Finance Limited (MD 12/06/2030)	4.6%
8.90% Bharti Telecom Limited (MD 05/11/2031)	4.0%
8.52% Muthoot Finance Limited (MD 23/04/2031)	3.8%
6.79% Bharat Sanchar Nigam Limited (Central Govt Guaranteed MD 23/09/2030)	3.4%
8.55% HDFC Bank Limited (MD 27/03/2029)	2.8%
8.20% Muthoot Finance Limited (MD 30/04/2030)	2.8%
8.75% Shriram Finance Limited (MD 05/10/2026)	2.8%
Others	12.3%
MONEY MARKET INSTRUMENTS & OTHERS	5.0%
Total	100.0%

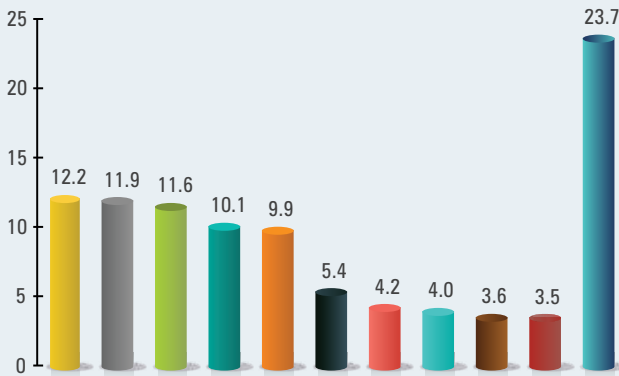
NextGen Consumption Fund

To generate capital appreciation in the long term through investment in equity and equity related securities largely into companies aligned with youth consumption, lifestyle and digital adoption driven by India's young consumer base i.e. the millennials and Gen Z.



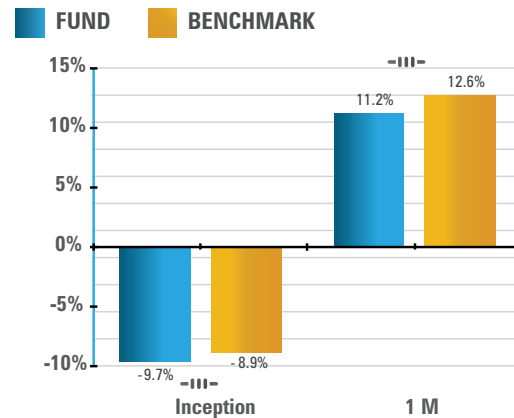
DATE OF INCEPTION 25th November 2025

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other transport equipment
- Information service activities
- Financial And Insurance Activities
- Retail trade, except of motor vehicles and motorcycles
- Other Manufacturing
- Air transport
- Real estate activities with own or leased property
- Accommodation
- Manufacture of computer, electronic and optical products
- Others

BENCHMARK: Nifty India New Age Consumption Fund Performance as on 30th April 2026



NextGen Consumption Fund benchmark is Nifty India New Age Consumption Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for NextGen Consumption Fund is ULIF02910/11/25NGCONEQFND136

NAV as on 30th April 2026: Rs. 9.0339

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	97.5%
Bharti Airtel Limited	5.6%
Eternal Limited	5.3%
Mahindra & Mahindra Limited	5.1%
Titan Company Limited	5.1%
Trent Limited	4.3%
Interglobe Aviation Limited	4.2%
Maruti Suzuki India Limited	4.1%
Eicher Motors Limited	3.6%
HDFC Asset Management Company Limited	3.4%
TVS Motor Company Limited	3.0%
Others	53.6%
MONEY MARKET INSTRUMENTS & OTHERS	2.5%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*
* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

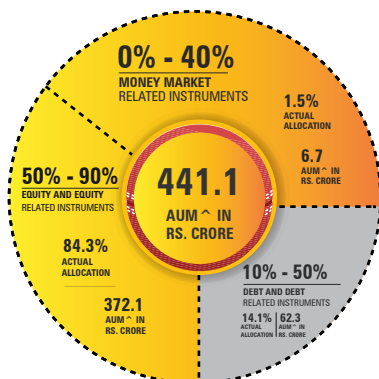
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

GROWTH PLUS FUND

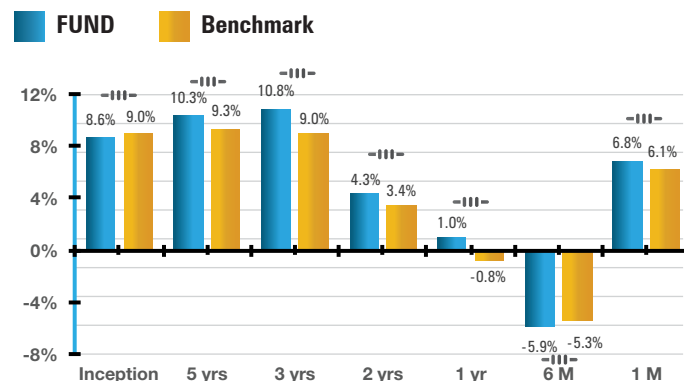
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 13th September 2010

BENCHMARK: Nifty 50 and Customized UL Growth Plus Composite Bond Index

Fund Performance as on 30th April 2026



Growth Plus Fund benchmark is 80% Nifty 50 and 20% Customized UL Growth Plus Composite Bond Index

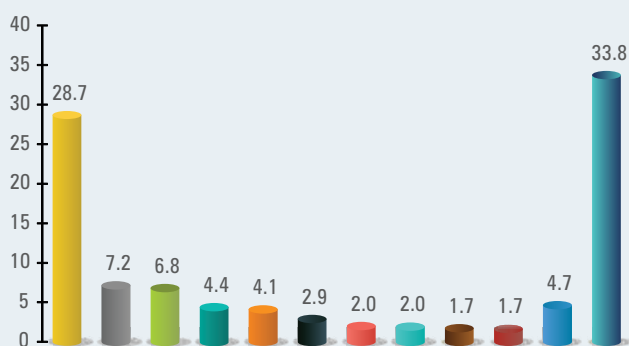
Modified Duration of Debt and Money Market: 5.00 years

Past performance is not indicative of future performance

The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136

NAV as on 30th April 2026: Rs. 36.2759

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of computer, electronic and optical products
- Information service activities
- Manufacture of other non-metallic mineral products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Mutual Fund (Including ETF)
- Others

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY 84.3%	
Reliance Industries Limited	7.2%
HDFC Bank Limited	6.3%
ICICI Bank Limited	5.1%
Bharti Airtel Limited	4.5%
Larsen & Toubro Limited	4.1%
State Bank of India Limited	3.7%
Axis Bank Limited	3.2%
Infosys Limited	2.9%
Tata Consultancy Services Limited	2.3%
Mahindra & Mahindra Limited	2.3%
Others	42.7%
GOVERNMENT SECURITIES 12.5%	
6.01% Govt. of India (MD 21/07/2030)	8.5%
6.90% Govt. of India (MD 15/04/2065)	2.4%
7.24% Govt. of India (MD 18/08/2055)	0.9%
7.10% Govt. of India (MD 18/04/2029)	0.7%
6.48% Govt. of India (MD 06/10/2035)	0.0%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	0.0%
CORPORATE DEBT 1.6%	
8.55% HDFC Bank Limited (MD 27/03/2029)	0.8%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.4%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	0.2%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	0.1%
8.57% India Infradebt Limited (MD 23/06/2026)	0.1%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.1%
MONEY MARKET INSTRUMENTS & OTHERS 1.5%	
Total	100.0%

CREDIT RATING PROFILE

100.00% AAA & Equivalent* 0.00% AA & Equivalent* 0.00% A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

7.13% Up to 1 year 70.83% More than 1 year and upto 7 years 22.04% Above 7 years

Fund Manager
ANSHUM NANDECHA

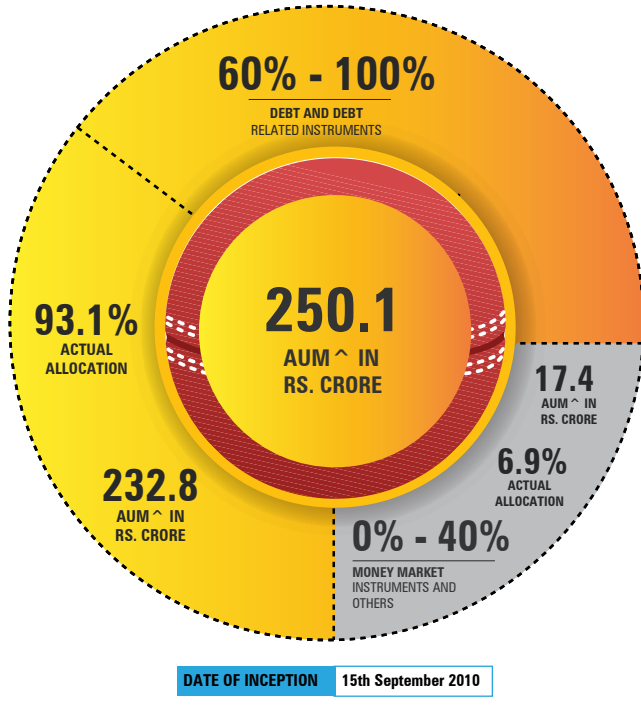
Number of Funds Managed Equity- 1 Debt- 0 Hybrid- 3

RUHI PABARI

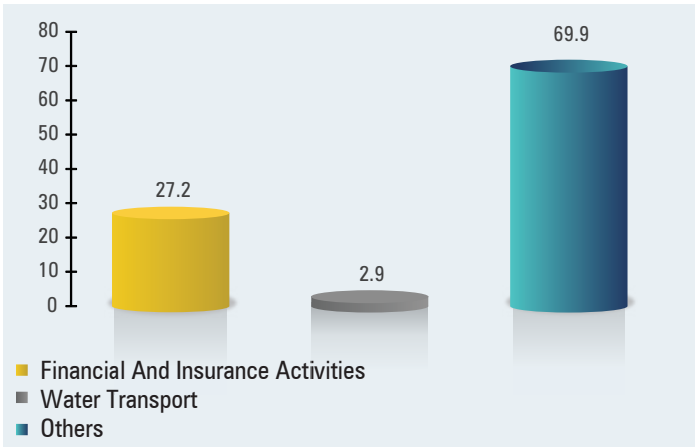
Number of Funds Managed Equity- 0 Debt- 6 Hybrid- 8

DEBT PLUS FUND

This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT RATING PROFILE

95.90% AAA & Equivalent*
4.10% AA & Equivalent*
0.00% A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

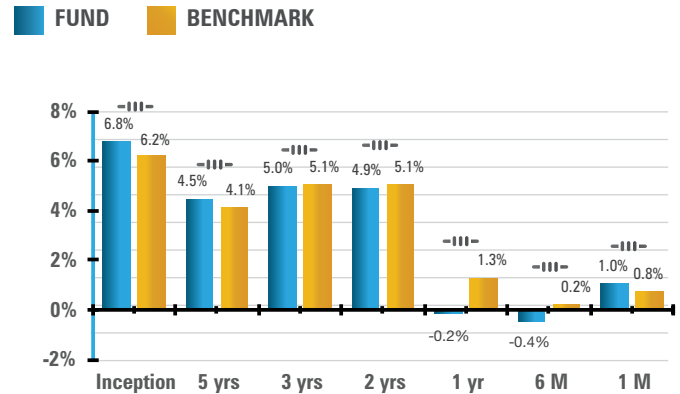
5.03% Up to 1 year
50.02% More than 1 year and upto 7 years
44.94% Above 7 years

Fund Manager
RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

BENCHMARK: Customized UL Debt Plus Composite Bond Index

Fund Performance as on 30th April 2026



Debt Plus Fund benchmark is Customized UL Debt Plus Composite Bond Index Modified Duration of Debt and Money Market 5.91 years
Past performance is not indicative of future performance
The SFIN for Debt Plus Fund is ULIF01115/09/10DEBTPLFUND136

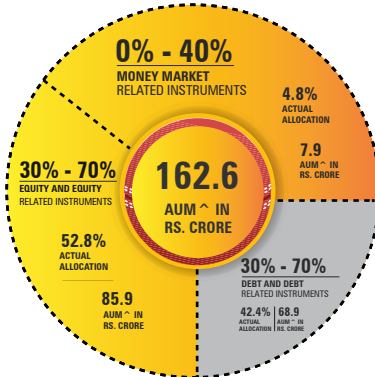
NAV as on 30th April 2026: Rs. 27.8872

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

GOVERNMENT SECURITIES	48.0%
6.90% Govt. of India (MD 15/04/2065)	11.8%
7.24% Govt. of India (MD 18/08/2055)	7.4%
7.09% Govt. of India (MD 25/11/2074)	6.3%
0.00% Govt. of India (MD 15/06/2029)	3.9%
7.34% Govt. of India (MD 22/04/2064)	3.7%
0.00% Govt. Of India (MD 22/02/2031)	2.9%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	2.9%
0.00% Govt. Of India (MD 02/07/2031)	2.0%
7.43% Maharashtra State Dev. Loan (MD 03/12/2040)	1.9%
0.00% Govt. Of India (MD 02/01/2031)	1.5%
Others	3.7%
CORPORATE DEBT	45.0%
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)	6.1%
8.55% HDFC Bank Limited (MD 27/03/2029)	4.9%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	4.7%
8.20% Muthoot Finance Limited (MD 30/04/2030)	4.0%
7.40% Bharti Telecom limited (MD 01/02/2029)	4.0%
9.15% Shriram Finance Limited (MD 19/01/2029)	3.1%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	2.9%
8.45% Sundaram Finance Limited (MD 19/01/2028)	2.4%
8.45% Sundaram Finance Limited (MD 21/02/2028)	2.0%
8.02% ICICI Home Finance Limited (MD 19/04/2029)	2.0%
Others	8.8%
MONEY MARKET INSTRUMENTS & OTHERS	6.9%
Total	100.0%

BALANCED FUND

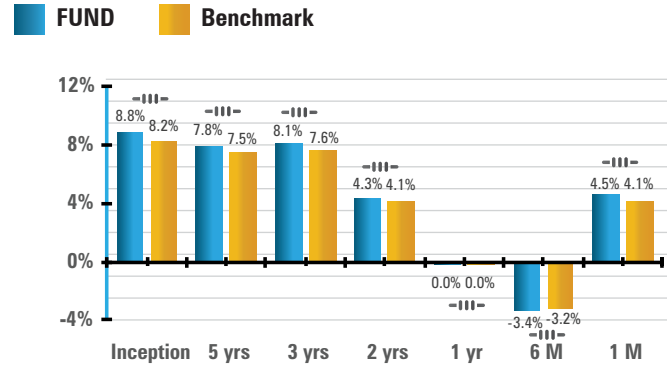
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 16th June 2008

BENCHMARK: Nifty 50 and Customized UL Balanced Composite Bond Index

Fund Performance as on 30th April 2026



Balanced Fund benchmark is 50% Nifty 50 and 50% Customized UL Balanced Composite Bond Index

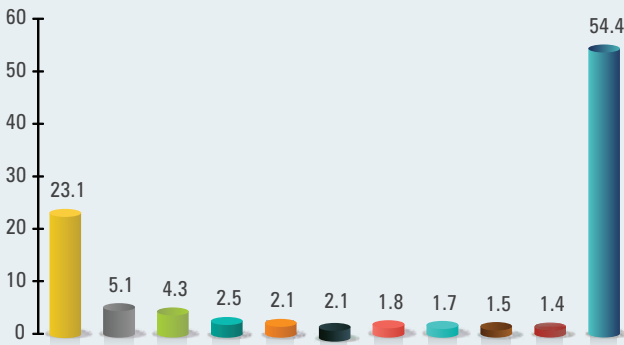
Modified Duration of Debt and Money Market: 4.39 years

Past performance is not indicative of future performance

The SFIN for Balanced Fund is ULIF00316/06/08BLNCFUND136

NAV as on 30th April 2026: Rs. 44.8831

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Water Transport
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Food Products
- Others

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY		52.8%
HDFC Bank Limited	5.0%	
Reliance Industries Limited	4.1%	
ICICI Bank Limited	4.1%	
Bharti Airtel Limited	2.8%	
Larsen & Toubro Limited	2.1%	
State Bank of India Limited	2.0%	
Infosys Limited	1.9%	
Axis Bank Limited	1.7%	
Mahindra & Mahindra Limited	1.6%	
Kotak Mahindra Bank Limited	1.5%	
Others	26.0%	
GOVERNMENT SECURITIES		24.0%
6.01% Govt. of India (MD 21/07/2030)	10.4%	
7.57% Govt. of India (MD 17/06/2033)	3.2%	
7.23% Govt. of India (MD 15/04/2039)	3.1%	
8.83% Govt. of India (MD 12/12/2041)	2.7%	
7.24% Govt. of India (MD 18/08/2055)	2.2%	
6.90% Govt. of India (MD 15/04/2065)	1.4%	
6.36% Govt. of India (MD 16/02/2031)	0.9%	
CORPORATE DEBT		18.4%
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)	6.0%	
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.1%	
7.71% LIC Housing Finance Limited (MD 09/05/2033)	2.5%	
9.00% Shriram Finance Company Limited (MD 28/03/2028)	2.2%	
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	2.1%	
6.79% Bharat Sanchar Nigam Limited (Central Govt Guaranteed MD 23/09/2030)	0.9%	
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.6%	
8.51% India Infradebt Limited (MD 05/05/2026)	0.5%	
8.57% India Infradebt Limited (MD 23/06/2026)	0.3%	
8.55% HDFC Bank Limited (MD 27/03/2029)	0.3%	
MONEY MARKET INSTRUMENTS & OTHERS		4.8%
Total		100.0%

CREDIT RATING PROFILE

93.24% AAA & Equivalent*
6.76% AA & Equivalent*
0.00% A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

13.76% Up to 1 year
53.29% More than 1 year and upto 7 years
32.95% Above 7 years

Fund Manager
BISWARUP MOHAPATRA

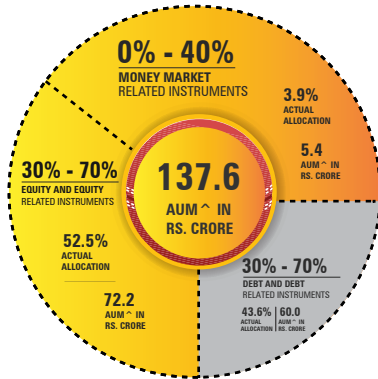
Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

BALANCED II FUND

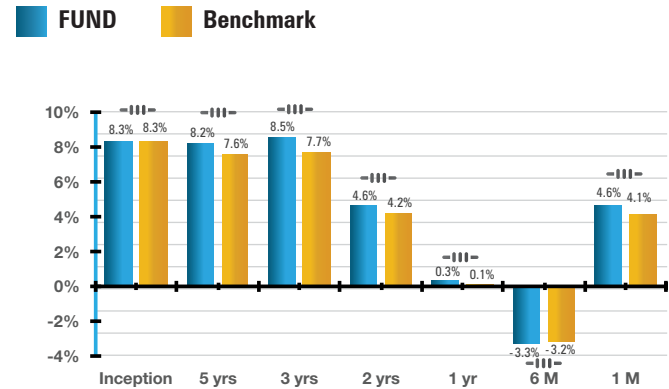
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 07th January 2010

BENCHMARK: Nifty 50 and Customized UL Balanced-II Composite Bond Index

Fund Performance as on 30th April 2026



Balanced II Fund benchmark is 50% Nifty 50 and 50% Customized UL Balanced-II Composite Bond Index

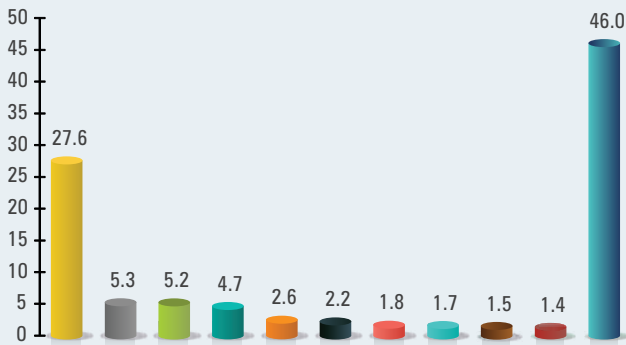
Modified Duration of Debt and Money Market: 4.72 years

Past performance is not indicative of future performance

The SFIN for Balanced II Fund is ULIF00807/01/10BLNCDIIFND136

NAV as on 30th April 2026: Rs. 36.6693

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Water Transport
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Others

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY 52.5%	
HDFC Bank Limited	5.1%
Reliance Industries Limited	4.4%
ICICI Bank Limited	4.2%
Bharti Airtel Limited	2.8%
Larsen & Toubro Limited	2.2%
State Bank of India Limited	2.0%
Infosys Limited	1.9%
Axis Bank Limited	1.7%
Mahindra & Mahindra Limited	1.6%
Kotak Mahindra Bank Limited	1.4%
Others	25.2%
GOVERNMENT SECURITIES 17.0%	
6.90% Govt. of India (MD 15/04/2065)	5.9%
7.09% Govt. of India (MD 25/11/2074)	4.0%
6.01% Govt. of India (MD 21/07/2030)	3.2%
7.34% Govt. of India (MD 22/04/2064)	1.7%
7.24% Govt. of India (MD 18/08/2055)	1.0%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	0.7%
6.75% Govt. of India (MD 23/12/2029)	0.4%
CORPORATE DEBT 26.6%	
7.40% NABARD (MD 29/04/2030)	5.4%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	5.2%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	5.1%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.7%
8.48% U.P. Power Corp. Limited (MD 15/03/2027) (State Govt Guaranteed)	2.9%
8.51% India Infradebt Limited (MD 05/05/2026)	1.8%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	1.4%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.7%
8.57% India Infradebt Limited (MD 23/06/2026)	0.4%
MONEY MARKET INSTRUMENTS & OTHERS 3.9%	
Total	100.0%

CREDIT RATING PROFILE
 85.84% AAA & Equivalent*
 14.16% AA & Equivalent*
 0.00% A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

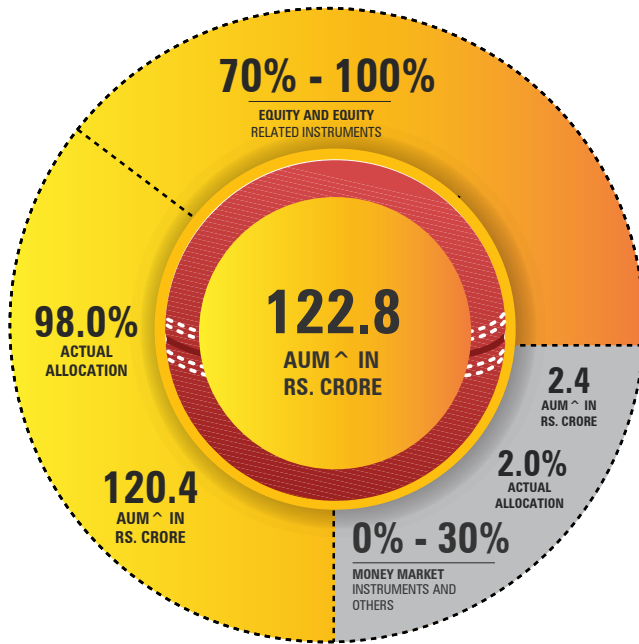
MATURITY PROFILE
 28.32% Up to 1 year
 42.71% More than 1 year and up to 7 years
 28.98% Above 7 years

Fund Manager **BISWARUP MOHAPATRA** | Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

RUHI PABARI | Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

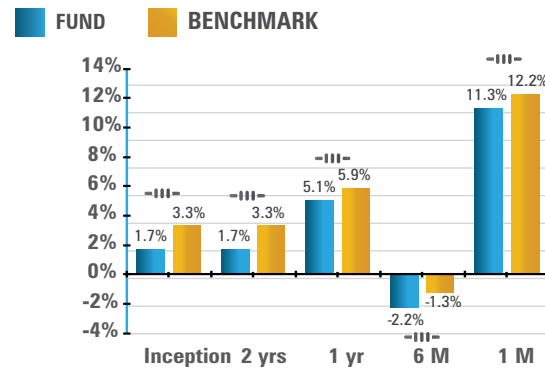
MIDCAP MOMENTUM GROWTH INDEX FUND

To generate long term capital appreciation through tracking Nifty Midcap 150 Momentum 50 index and generate returns similar/closer to same, subject to tracking error



DATE OF INCEPTION 30th April 2024

BENCHMARK: Nifty Midcap 150 Momentum 50 Fund Performance as on 30th April 2026



Midcap Momentum Growth Index Fund benchmark is Nifty Midcap 150 Momentum 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Midcap Momentum Growth Index Fund is ULIF02218/03/24MIDMIEQFND136

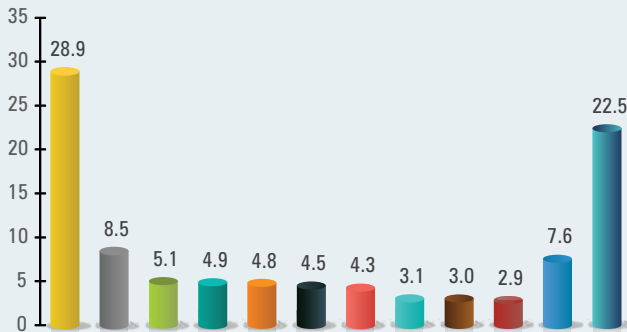
NAV as on 30th April 2026: Rs. 10.3450

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	98.0%
BSE Limited	5.2%
Cummins India Limited	4.8%
Hero Motocorp Limited	4.5%
AU Small Finance Bank Limited	3.5%
GE Vernova T&D India Limited	3.4%
The Federal Bank Limited	3.3%
Muthoot Finance Limited	3.2%
Ashok Leyland Limited	3.1%
Fortis Healthcare Limited	3.1%
Max Financial Services Limited	2.9%
Others	61.0%

MONEY MARKET INSTRUMENTS & OTHERS	2.0%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of machinery and equipment n.e.c.
- Manufacture of other transport equipment
- Manufacture of Basic Metals
- Manufacture of motor vehicles, trailers and semi-trailers
- Computer programming, consultancy and related activities
- Activities of head offices; management consultancy activities
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

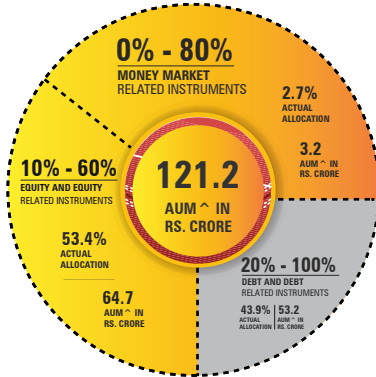
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
BISWARUP MOHAPATRA				
Fund Manager	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0
MANISH RAJ				

PENSION GROWTH FUND

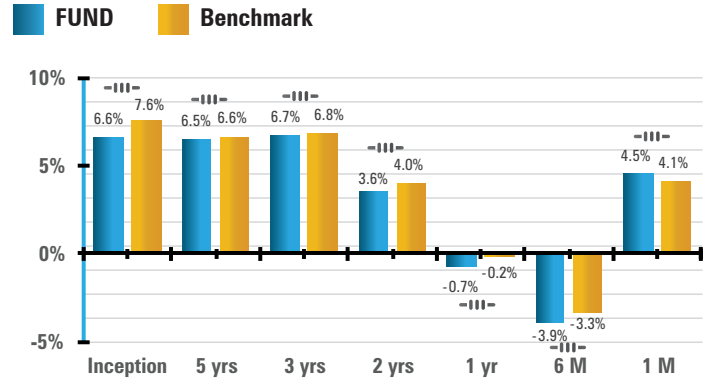
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 08th September 2016

BENCHMARK: Nifty 50 and Customized ULGP Composite Bond Index

Fund Performance as on 30th April 2026



The Benchmark of the fund has been changed from composite index (weighted average of 40% Nifty 50 and 60% Customized Crisil Composite Bond Fund Index)" to "composite index (weighted average of 50% Nifty 50 and 50% Customized Crisil Composite Bond Fund Index) with effect from 1st April 2024. The Benchmark performance given above for all tenures is as per old BM till 31st March'24 and as per new BM from 1st Apr'24.

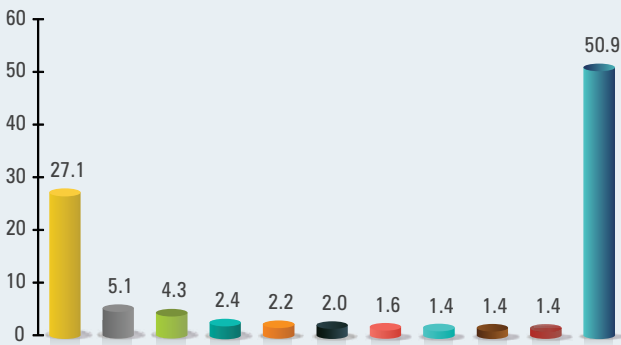
Modified Duration of Debt and Money Market: 5.32 years

Past performance is not indicative of future performance

The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136

NAV as on 30th April 2026: Rs. 18.5258

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Food Products
- Manufacture Of Tobacco Products
- Others

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY		53.4%
HDFC Bank Limited		4.9%
ICICI Bank Limited		4.2%
Reliance Industries Limited		4.2%
Bharti Airtel Limited		2.7%
Larsen & Toubro Limited		2.2%
State Bank of India Limited		2.0%
Infosys Limited		1.9%
Kotak Mahindra Bank Limited		1.7%
Axis Bank Limited		1.5%
Mahindra & Mahindra Limited		1.5%
Others		26.6%
GOVERNMENT SECURITIES		27.7%
6.90% Govt. of India (MD 15/04/2065)		7.5%
6.75% Govt. of India (MD 23/12/2029)		6.7%
6.01% Govt. of India (MD 21/07/2030)		4.2%
7.09% Govt. of India (MD 25/11/2074)		3.0%
7.49% Maharashtra State Dev. Loan (MD 12/04/2030)		2.2%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)		2.0%
8.68% Tamilnadu State Dev. Loan (MD 10/10/2028)		2.0%
5.85% Govt. of India (MD 01/12/2030)		0.1%
CORPORATE DEBT		16.2%
7.40% NABARD (MD 29/04/2030)		4.1%
7.05% Sundaram Finance Limited (MD 11/10/2028)		4.1%
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)		4.0%
7.79% Power Finance Corp. Limited (MD 22/07/2030)		1.7%
8.52% Muthoot Finance Limited (MD 23/04/2031)		1.3%
8.70% LIC Housing Finance Limited (MD 23/03/2029)		0.8%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)		0.2%
MONEY MARKET INSTRUMENTS & OTHERS		2.7%
Total		100.0%

CREDIT RATING PROFILE

97.22% AAA & Equivalent* 2.78% AA & Equivalent* 0.00% A & Below A

*Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

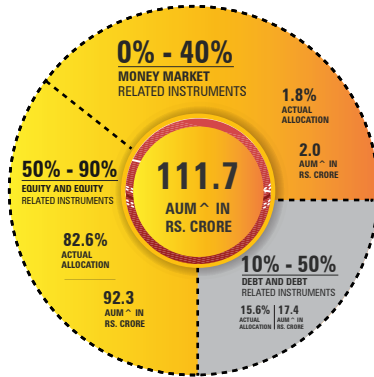
4.07% Up to 1 year 68.35% More than 1 year and upto 7 years 27.58% Above 7 years

Fund Manager **BISWARUP MOHAPATRA** Number of Funds Managed Equity- 13 Debt- 0 Hybrid- 5

RUHI PABARI Number of Funds Managed Equity- 0 Debt- 6 Hybrid- 8

GROWTH FUND

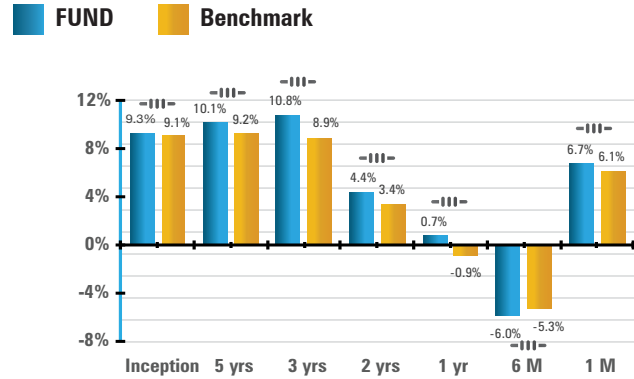
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 16th June 2008

BENCHMARK: Nifty 50 and Customized UL Growth Composite Bond Index

Fund Performance as on 30th April 2026



Growth Fund benchmark is 80% Nifty 50 and 20% Customized UL Growth Composite Bond Index

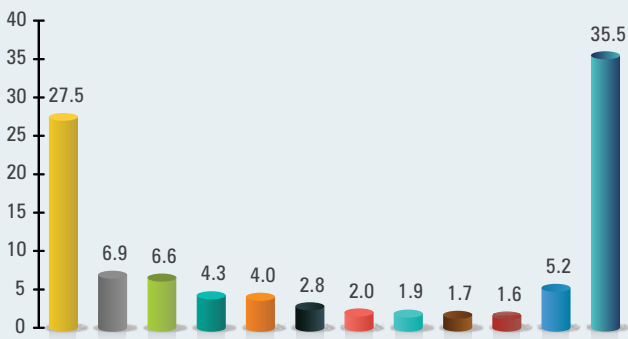
Modified Duration of Debt and Money Market: 5.07 years

Past performance is not indicative of future performance

The SFIN for Growth Fund is SFIN:ULIF00216/06/08GROWTHFUND136

NAV as on 30th April 2026: Rs. 48.8967

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of computer, electronic and optical products
- Information service activities
- Manufacture of other non-metallic mineral products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Mutual Fund (Including ETF)
- Others

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY 82.6%	
Reliance Industries Limited	6.9%
HDFC Bank Limited	6.2%
ICICI Bank Limited	5.0%
Bharti Airtel Limited	4.3%
Larsen & Toubro Limited	4.0%
State Bank of India Limited	3.6%
Axis Bank Limited	3.2%
Infosys Limited	2.8%
Tata Consultancy Services Limited	2.3%
Mahindra & Mahindra Limited	2.2%
Others	42.2%
GOVERNMENT SECURITIES 12.9%	
6.01% Govt. of India (MD 21/07/2030)	5.5%
6.90% Govt. of India (MD 15/04/2065)	2.6%
6.75% Govt. of India (MD 23/12/2029)	2.4%
6.48% Govt. of India (MD 06/10/2035)	1.5%
7.24% Govt. of India (MD 18/08/2055)	0.9%
CORPORATE DEBT 2.6%	
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.9%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	0.9%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.5%
8.57% India Infradebt Limited (MD 23/06/2026)	0.4%
MONEY MARKET INSTRUMENTS & OTHERS 1.8%	
Total	100.0%

CREDIT RATING PROFILE
100.00% AAA & Equivalent* 0.00% AA & Equivalent* 0.00% A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

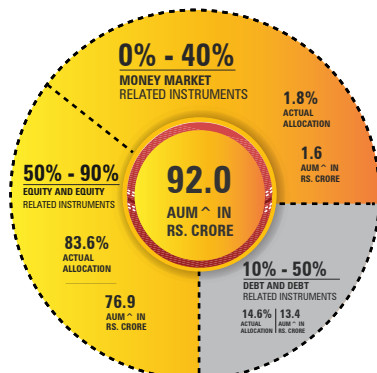
MATURITY PROFILE
8.40% Up to 1 year 61.52% More than 1 year and upto 7 years 30.09% Above 7 years

Fund Manager ANSHUM NANDECHA
Number of Funds Managed | Equity- 1 | Debt- 0 | Hybrid- 3

RUHI PABARI
Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

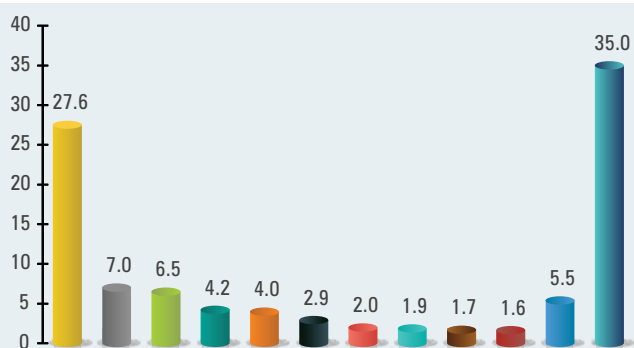
GROWTH II FUND

This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 07th January 2010

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of computer, electronic and optical products
- Information service activities
- Manufacture of other non-metallic mineral products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00% AAA & Equivalent*
0.00% AA & Equivalent*
0.00% A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

11.15% Up to 1 year
55.62% More than 1 year and upto 7 years
33.24% Above 7 years

Fund Manager
ANSHUM NANDECHA

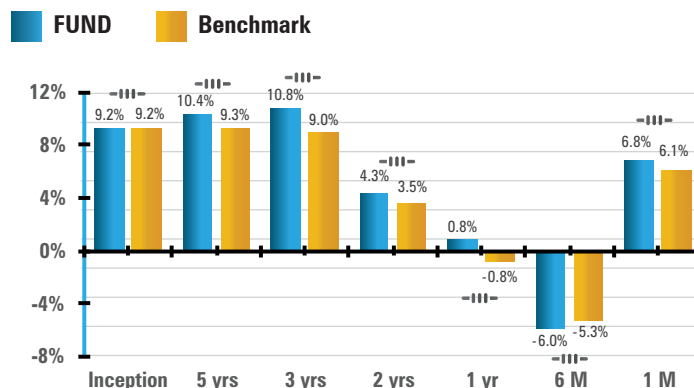
Number of Funds Managed | Equity- 1 | Debt- 0 | Hybrid- 3

RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

BENCHMARK: Nifty 50 and Customized UL Growth-II Composite Bond Index

Fund Performance as on 30th April 2026



Growth II Fund benchmark is 80% Nifty 50 and 20% Customized UL Growth-II Composite Bond Index
Modified Duration of Debt and Money Market: 5.67 years
Past performance is not indicative of future performance
The SFIN for Growth II Fund is ULIF00707/01/10GROWTIIIFND136

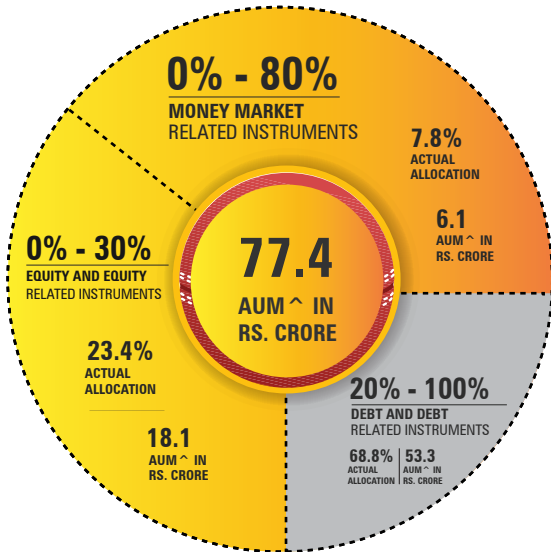
NAV as on 30th April 2026: Rs. 42.3248

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY 83.6%	
Reliance Industries Limited	7.0%
HDFC Bank Limited	6.3%
ICICI Bank Limited	5.0%
Bharti Airtel Limited	4.3%
Larsen & Toubro Limited	4.0%
State Bank of India Limited	3.7%
Axis Bank Limited	3.2%
Infosys Limited	2.8%
Mahindra & Mahindra Limited	2.2%
Tata Consultancy Services Limited	2.2%
Others	42.8%
GOVERNMENT SECURITIES 10.3%	
6.90% Govt. of India (MD 15/04/2065)	5.2%
6.01% Govt. of India (MD 21/07/2030)	4.8%
6.75% Govt. of India (MD 23/12/2029)	0.4%
CORPORATE DEBT 4.3%	
9.00% Power Finance Corp. Limited (MD 11/03/2028)	1.9%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	1.1%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.5%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	0.4%
8.57% India Infradebt Limited (MD 23/06/2026)	0.3%
MONEY MARKET INSTRUMENTS & OTHERS 1.8%	
Total	100.0%

PENSION BALANCED FUND

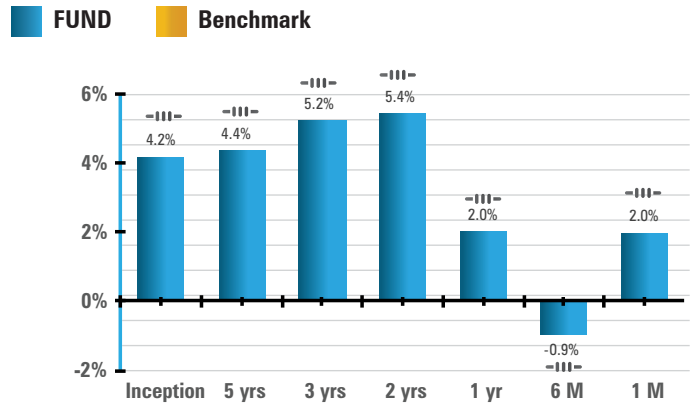
This fund will invest in listed equities and high quality fixed income securities, and money market instruments. The fund intends to adopt skewed approach towards bonds and some exposure in equities with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 09th September 2020

BENCHMARK: NA

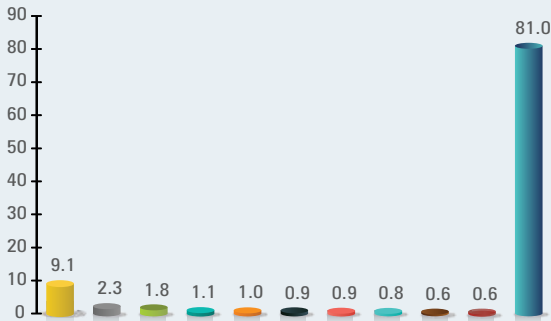
Fund Performance as on 30th April 2026



Modified Duration of Debt and Money Market: 4.89 years
Past performance is not indicative of future performance
The SFIN for Pension Balanced Fund is ULIF01505/11/15PENSBALFND136

NAV as on 30th April 2026: Rs. 12.5980

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture Of Tobacco Products
- Manufacture of chemicals and chemical products
- Manufacture Of Food Products
- Retail trade, except of motor vehicles and motorcycles
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Others

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY 23.4%	
HDFC Bank Limited	2.4%
Reliance Industries Limited	1.8%
ICICI Bank Limited	1.8%
Bharti Airtel Limited	1.1%
State Bank of India Limited	1.0%
Larsen & Toubro Limited	1.0%
Infosys Limited	0.9%
ITC Limited	0.9%
Axis Bank Limited	0.8%
Kotak Mahindra Bank Limited	0.7%
Others	11.1%
GOVERNMENT SECURITIES 67.5%	
6.01% Govt. of India (MD 21/07/2030)	16.4%
6.48% Govt. of India (MD 06/10/2035)	12.4%
7.32% Govt. of India (MD 13/11/2030)	6.6%
7.76% Maharashtra State Dev. Loan (MD 04/10/2030)	6.6%
6.36% Govt. of India (MD 16/02/2031)	6.4%
6.54% Govt. of India (MD 17/01/2032)	6.3%
6.68% Govt. of India (MD 07/07/2040)	6.1%
6.90% Govt. of India (MD 15/04/2065)	3.5%
6.57% Govt. of India (MD 05/12/2033)	1.9%
7.05% Andhra Pradesh State Dev. Loan (MD 01/09/2035)	1.2%
CORPORATE DEBT 1.3%	
8.52% Muthoot Finance Limited (MD 23/04/2031)	1.3%
MONEY MARKET INSTRUMENTS & OTHERS 7.8%	
Total	100.0%

CREDIT RATING PROFILE

98.25% AAA & Equivalent*
1.75% AA & Equivalent*
0.00% A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

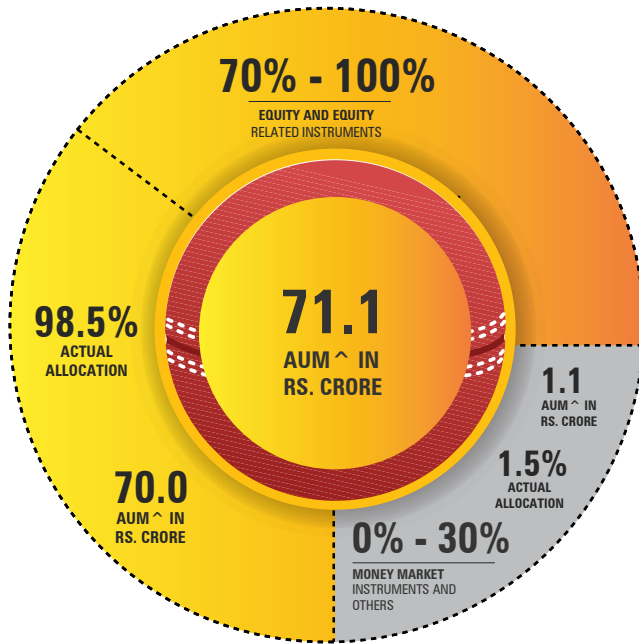
MATURITY PROFILE

8.67% Up to 1 year
57.91% More than 1 year and upto 7 years
33.42% Above 7 years

Fund Manager	Number of Funds Managed	Equity-13	Debt-0	Hybrid-5
BISWARUP MOHAPATRA				
Fund Manager	Number of Funds Managed	Equity-0	Debt-6	Hybrid-8
RUHI PABARI				

MULTICAP MOMENTUM QUALITY INDEX FUND

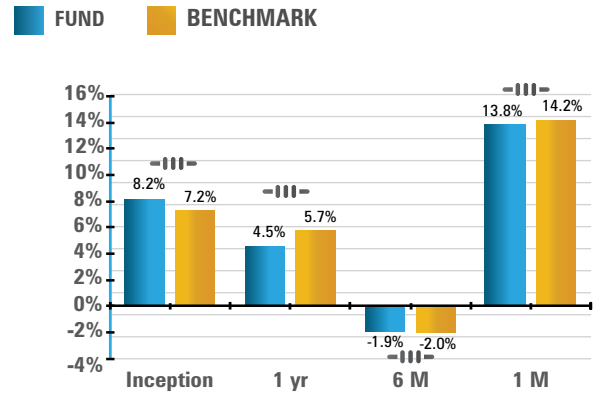
To generate long term capital appreciation through tracking NIFTY 500 Multicap Momentum Quality 50 index and generate returns similar/closer to same, subject to tracking error



DATE OF INCEPTION 24th March 2025

BENCHMARK: NIFTY 500 Multicap Momentum Quality 50

Fund Performance as on 30th April 2026



Multicap Momentum Quality Index Fund benchmark is NIFTY 500 Multicap Momentum Quality 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Multicap Momentum Quality Index Fund is ULIF02410/03/25MLMMQEQFND136

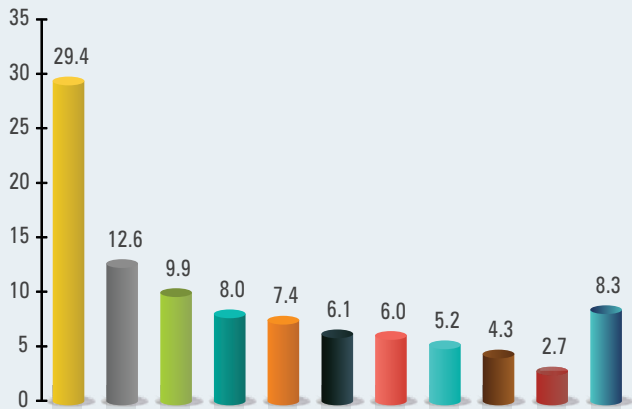
NAV as on 30th April 2026: Rs. 10.9051

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	98.5%
BSE Limited	6.1%
Nestle India Limited	6.1%
Multi Commodity Exchange of India Limited	5.6%
Bharat Electronics Limited	5.6%
Cummins India Limited	5.2%
Eicher Motors Limited	5.1%
Hero Motocorp Limited	4.8%
Asian Paints Limited	4.7%
Britannia Industries Limited	4.3%
Maruti Suzuki India Limited	4.2%
Others	46.7%

MONEY MARKET INSTRUMENTS & OTHERS	1.5%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture Of Food Products
- Manufacture of other transport equipment
- Manufacture of computer, electronic and optical products
- Manufacture of chemicals and chemical products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of machinery and equipment n.e.c.
- Manufacture of electrical equipment
- Manufacture of Basic Metals
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

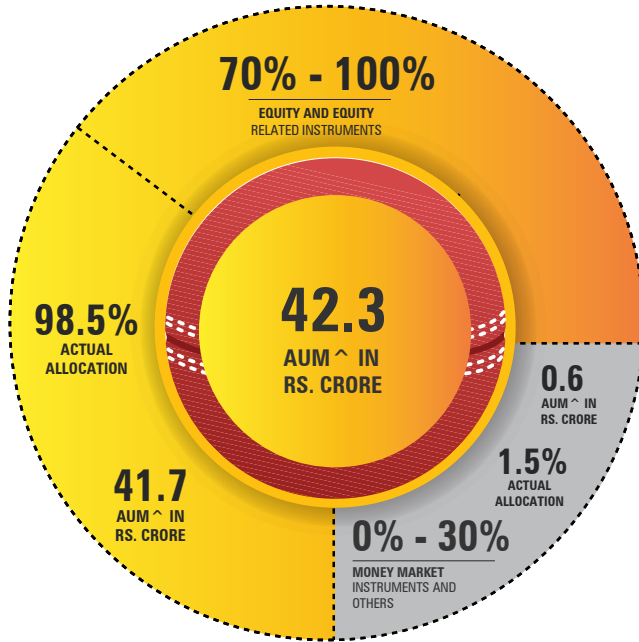
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
MANISH RAJ	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0

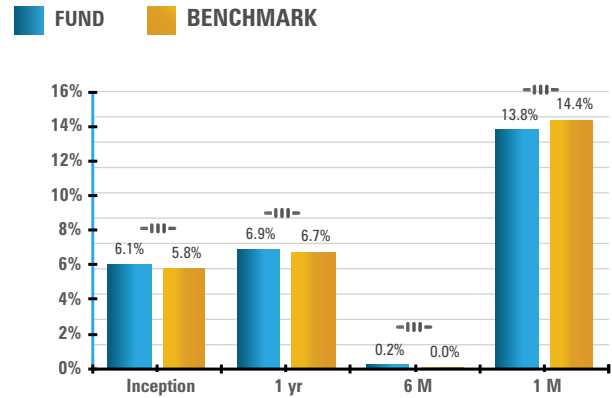
NIFTY ALPHA 50 INDEX FUND

To generate long term capital appreciation through tracking Nifty Alpha 50 Index and generate returns similar/closer to same, subject to tracking error.



DATE OF INCEPTION 21st April 2025

BENCHMARK: Nifty Alpha 50 Index Fund Performance as on 30th April 2026



Nifty Alpha 50 Index Fund benchmark is Nifty Alpha 50 Index Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Nifty Alpha 50 Index fund is ULIF02502/04/25NFALFEQFND136

NAV as on 30th April 2026: Rs. 10.6204

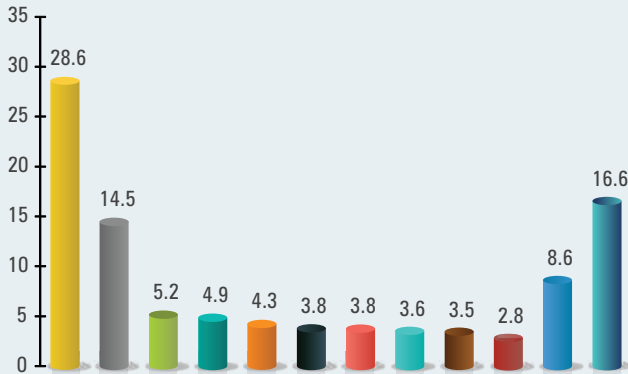
TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	98.5%
GE Vernova T&D India Limited	5.3%
Hindustan Copper Limited	4.3%
Hitachi Energy India Limited	4.3%
Laurus Labs Limited	2.9%
Apar Industries Limited	2.7%
Multi Commodity Exchange of India Limited	2.7%
National Aluminium Company Limited	2.6%
Ashok Leyland Limited	2.4%
Cummins India Limited	2.4%
Bharat Forge Limited	2.3%
Others	66.7%

MONEY MARKET INSTRUMENTS & OTHERS 1.5%

Total 100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of Basic Metals
- Mining of Metal Ores
- Manufacture of other transport equipment
- Manufacture of chemicals and chemical products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of machinery and equipment n.e.c.
- Manufacture of fabricated metal products, except machinery and equipment
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

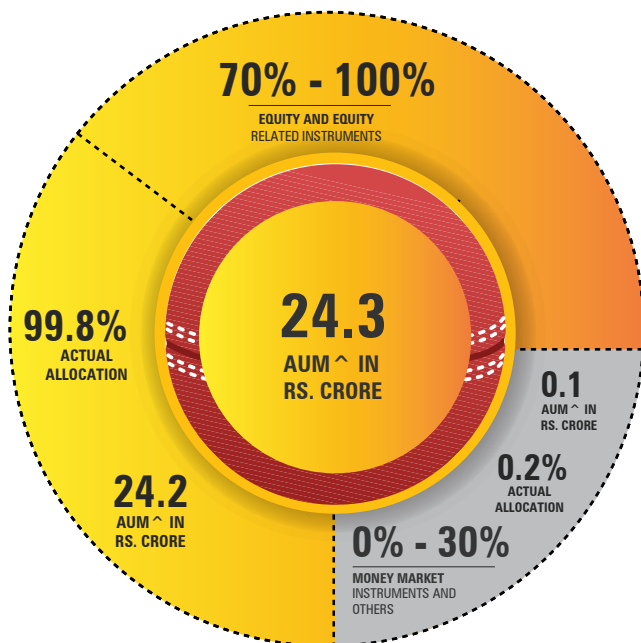
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager	Number of Funds Managed	Equity-13	Debt-0	Hybrid-5
BISWARUP MOHAPATRA				
Fund Manager	Number of Funds Managed	Equity-6	Debt-0	Hybrid-0
MANISH RAJ				

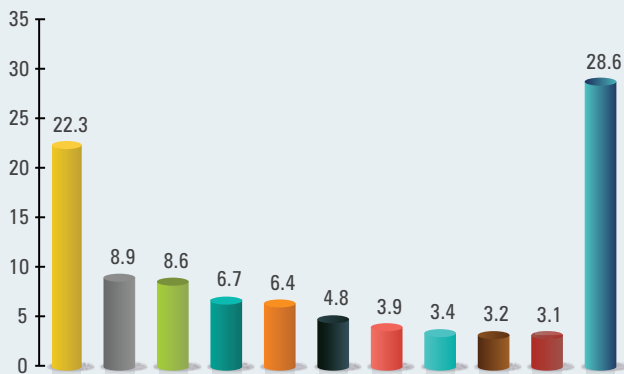
NIFTY 500 MULTIFACTOR 50 INDEX FUND

To generate long term capital appreciation through Nifty500 Multifactor MQVLv 50 Index and generate returns similar/closer to to same, subject to tracking error.



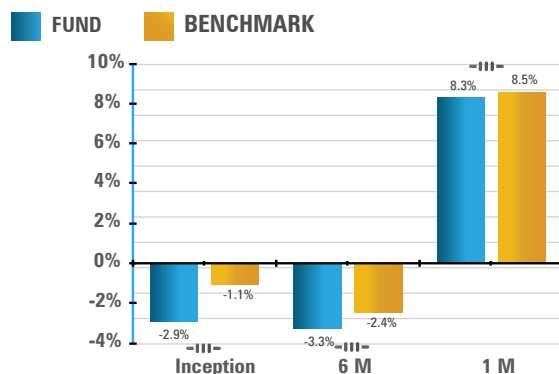
DATE OF INCEPTION 14th October 2025

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of coke and refined petroleum products
- Manufacture of other transport equipment
- Manufacture of chemicals and chemical products
- Manufacture Of Food Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Mining Of Coal And Lignite
- Extraction of crude petroleum and natural gas
- Computer programming, consultancy and related activities
- Others

BENCHMARK: Nifty500 Multifactor MQVLv 50 Fund Performance as on 30th April 2026



Nifty 500 Multifactor 50 Index Fund benchmark is Nifty500 Multifactor MQVLv 50 Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Nifty 500 Multifactor 50 Index Fund is ULIF02715/09/25MLFACEQFND136

NAV as on 30th April 2026: Rs. 9.7072

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	99.8%
Coal India Limited	3.4%
Oil & Natural Gas Corporation Limited	3.2%
Aster DM Healthcare Limited	3.0%
Power Finance Corporation Limited	2.8%
The Great Eastern Shipping Company Limited	2.7%
Indian Bank Limited	2.6%
The Federal Bank Limited	2.6%
National Aluminium Company Limited	2.5%
Torrent Pharmaceuticals Limited	2.5%
Britannia Industries Limited	2.5%
Others	71.9%

MONEY MARKET INSTRUMENTS & OTHERS	0.2%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

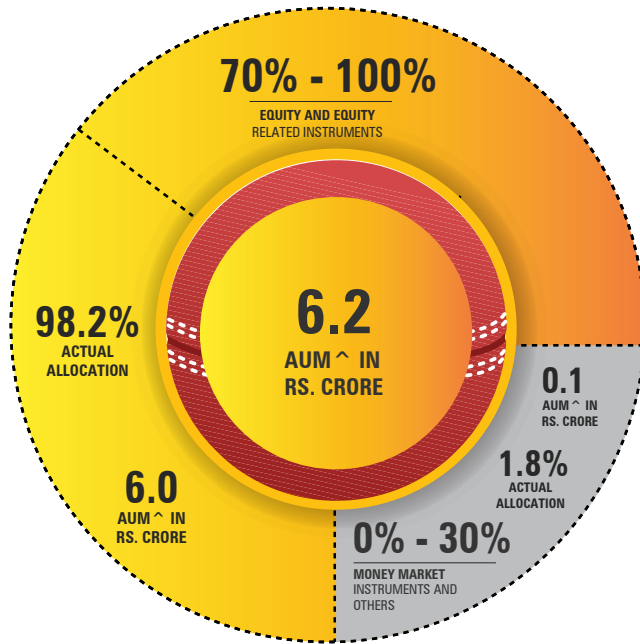
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager	Number of Funds Managed	Equity-13	Debt-0	Hybrid-5
BISWARUP MOHAPATRA				
Fund Manager	Number of Funds Managed	Equity-6	Debt-0	Hybrid-0
MANISH RAJ				

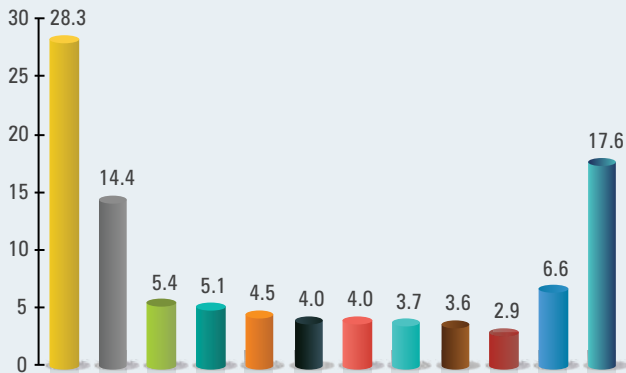
PENSION NIFTY ALPHA 50 INDEX FUND

To generate long term capital appreciation through tracking Nifty Alpha 50 Index and generate returns similar/closer to same, subject to tracking error.



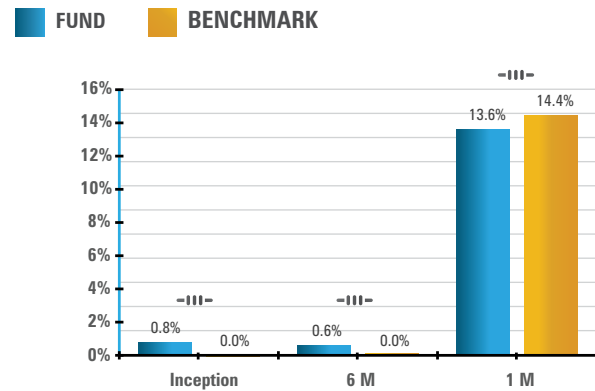
DATE OF INCEPTION 3rd september 2025

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of Basic Metals
- Mining of Metal Ores
- Manufacture of chemicals and chemical products
- Manufacture of other transport equipment
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of machinery and equipment n.e.c.
- Manufacture of fabricated metal products, except machinery and equipment
- Mutual Fund (Including ETF)
- Others

BENCHMARK: Nifty Alpha 50 Fund Performance as on 30th April 2026



Pension Nifty Alpha 50 Index Fund benchmark is Nifty Alpha 50 Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Pension Nifty Alpha 50 Index Fund is ULIF02618/08/25PNALFEQFND136

NAV as on 30th April 2026: Rs. 10.0815

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	98.2%
GE Vernova T&D India Limited	5.3%
Hindustan Copper Limited	4.5%
Hitachi Energy India Limited	4.3%
Laurus Labs Limited	3.1%
Apar Industries Limited	2.8%
National Aluminium Company Limited	2.7%
Multi Commodity Exchange of India Limited	2.7%
Ashok Leyland Limited	2.6%
Cummins India Limited	2.5%
Delhivery Limited	2.4%
Others	65.4%

MONEY MARKET INSTRUMENTS & OTHERS	1.8%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

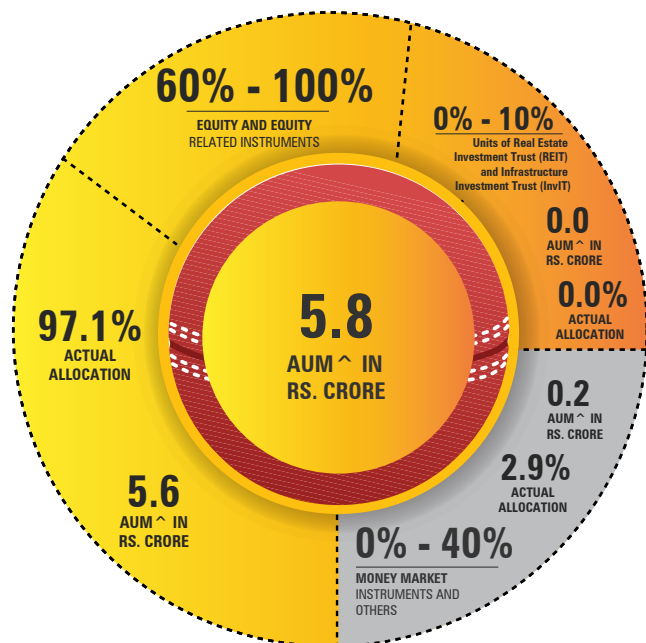
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
MANISH RAJ	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0

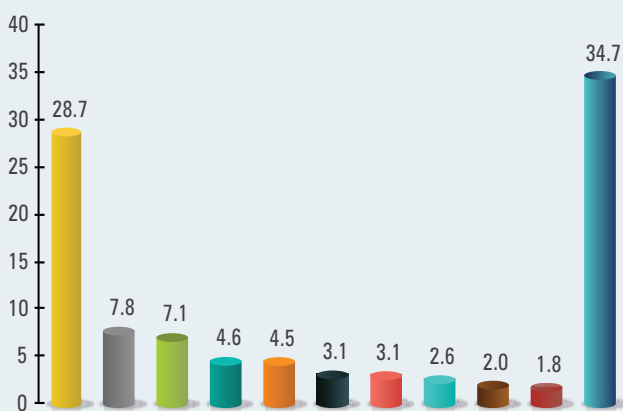
PENSION EQUITY FUND

The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments



DATE OF INCEPTION 31st March 2026

TOP 10 INDUSTRY SECTOR EXPOSURE (%)

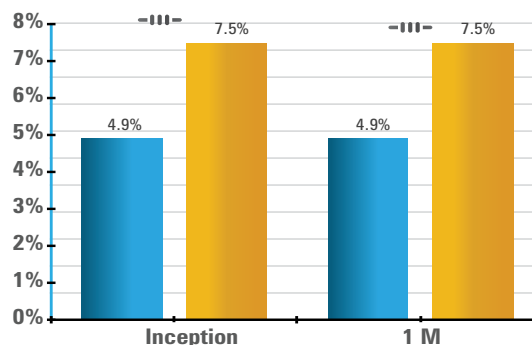


- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of chemicals and chemical products
- Manufacture of other non-metallic mineral products
- Information service activities
- Others

BENCHMARK: NA

Fund Performance as on 30th April 2026

FUND



Pension Equity Fund benchmark is Nifty 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Pension Equity Fund is ULIF02822/02/26PENONEQFND136

NAV as on 30th April 2026: Rs. 10.4895

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	97.1%
Reliance Industries Limited	7.8%
HDFC Bank Limited	7.3%
ICICI Bank Limited	7.2%
Bharti Airtel Limited	5.3%
Larsen & Toubro Limited	4.5%
SBI ETF NIFTY BANK	4.4%
State Bank of India Limited	3.3%
Axis Bank Limited	3.1%
ICICI PRUDENTIAL NIFTY BANK ETF NIFTY BANK INDEX	2.8%
Infosys Limited	2.8%
Others	48.5%
MONEY MARKET INSTRUMENTS & OTHERS	2.9%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

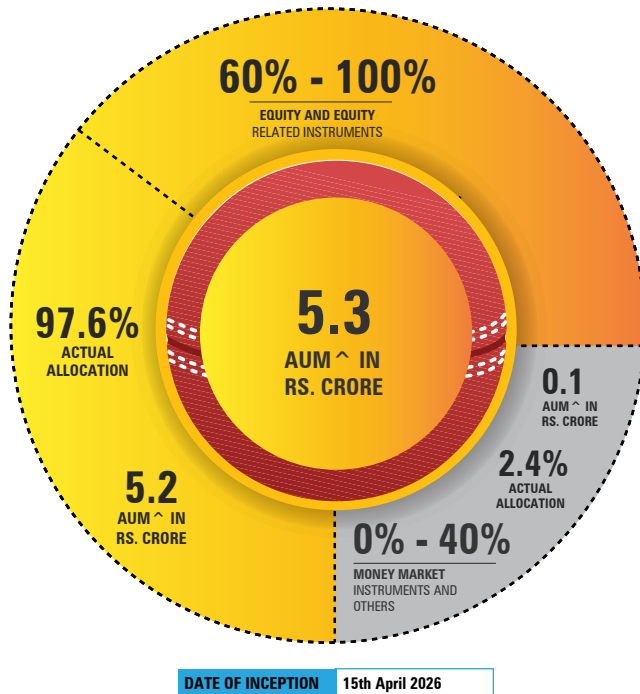
100.00%
Upto 1 year

Fund Manager
ANSHUM NANDECHA

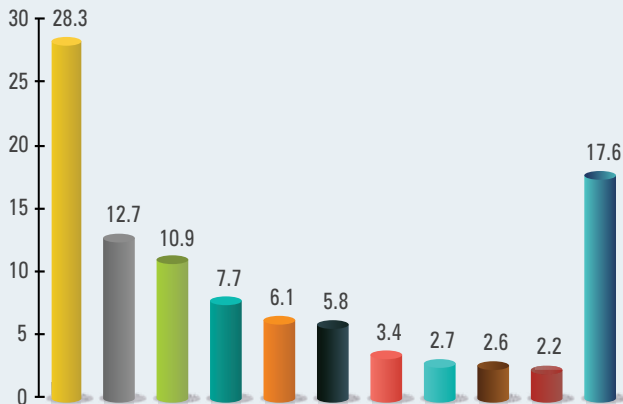
Number of Funds Managed | Equity- 1 | Debt- 0 | Hybrid- 3

BSE 500 ENHANCED VALUE 50 FUND

Investment objective: To generate long term capital appreciation through BSE 500 Enhanced Value 50 Index and generate returns similar/closer to to same, subject to tracking error.



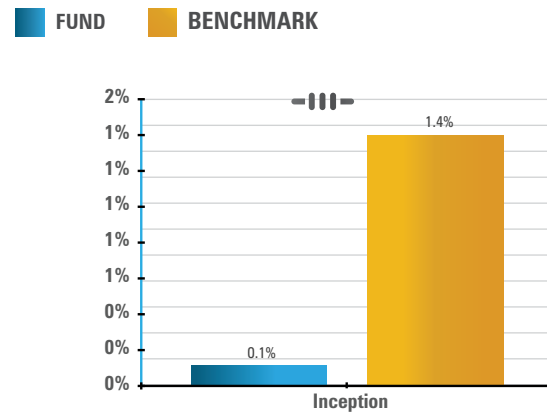
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Manufacture of Basic Metals
- Extraction of crude petroleum and natural gas
- Mining Of Coal And Lignite
- Manufacture of motor vehicles, trailers and semi-trailers
- Electricity, gas, steam and air conditioning supply
- Manufacture Of Food Products
- Manufacture of chemicals and chemical products
- Water Transport
- Others

BENCHMARK: BSE 500 Enhanced Value 50

Fund Performance as on 30th April 2026



BSE 500 Enhanced Value 50 Fund benchmark is BSE 500 Enhanced Value 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for BSE 500 Enhanced Value 50 is ULIF03026/03/26ENVALEQFND136

NAV as on 30th April 2026: Rs. 10.0111

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

EQUITY	97.6%
State Bank of India Limited	8.2%
Oil & Natural Gas Corporation Limited	6.3%
Hindalco Industries Limited	6.2%
Coal India Limited	6.1%
Tata Motors Passenger Vehicles Limited	5.8%
Bharat Petroleum Corporation Limited	4.6%
Indian Oil Corporation Limited	4.5%
Bank of Baroda Limited	4.4%
Steel Authority of India Limited	3.9%
Power Finance Corporation Limited	3.6%
Others	44.0%
MONEY MARKET INSTRUMENTS & OTHERS	2.4%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

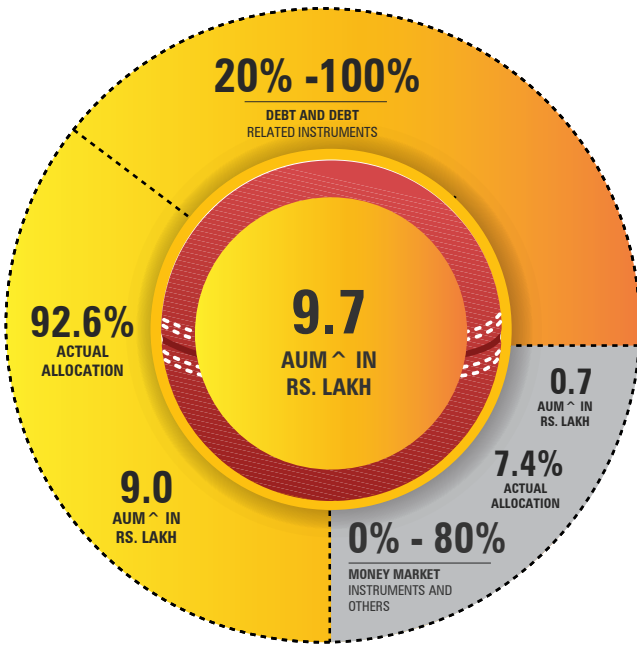
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager	Number of Funds Managed	Equity-13	Debt-0	Hybrid-5
BISWARUP MOHAPATRA				
Fund Manager	Number of Funds Managed	Equity-6	Debt-0	Hybrid-0
MANISH RAJ				

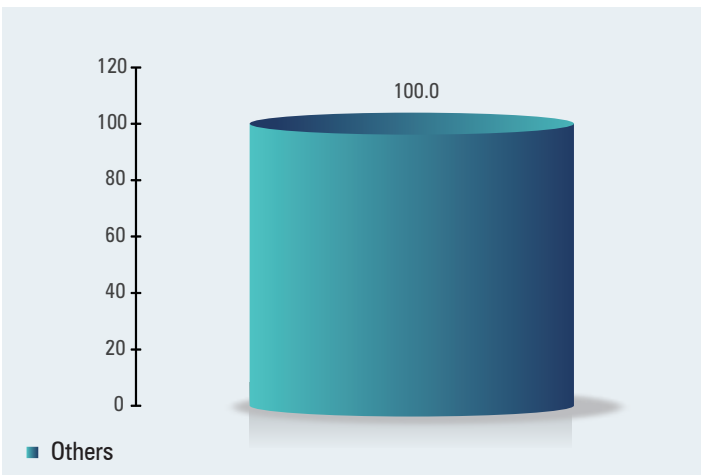
PENSION DEBT FUND

Investment objective: This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



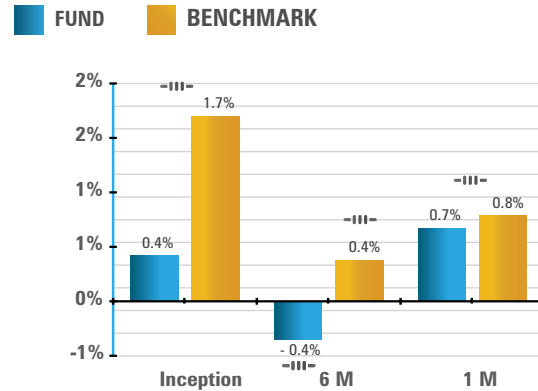
DATE OF INCEPTION 25th August 2025

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



BENCHMARK: Customized UL Pension Debt Composite Bond Index

Fund Performance as on 30th April 2026



Pension Debt Fund benchmark is Customized UL Pension Debt Composite Bond Index Modified Duration of Debt and Money Market: 3.54 years
Past performance is not indicative of future performance
The SFIN for Pension Debt Fund is ULIF01605/11/15PENSDEBFND136

NAV as on 30th April 2026: Rs. 10.0408

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

GOVERNMENT SECURITIES	92.6%
6.48% Govt. of India (MD 06/10/2035)	57.6%
6.01% Govt. of India (MD 21/07/2030)	35.0%
MONEY MARKET INSTRUMENTS & OTHERS	7.4%
Total	100.0%

CREDIT RATING PROFILE	100.00% AAA & Equivalent*	0.00% AA & Equivalent*	0.00% A & Below A
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*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE	37.25% Up to 1 year	23.73% More than 1 year and upto 7 years	39.03% Above 7 years
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Fund Manager
RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

Your password is deciding your cyber safety

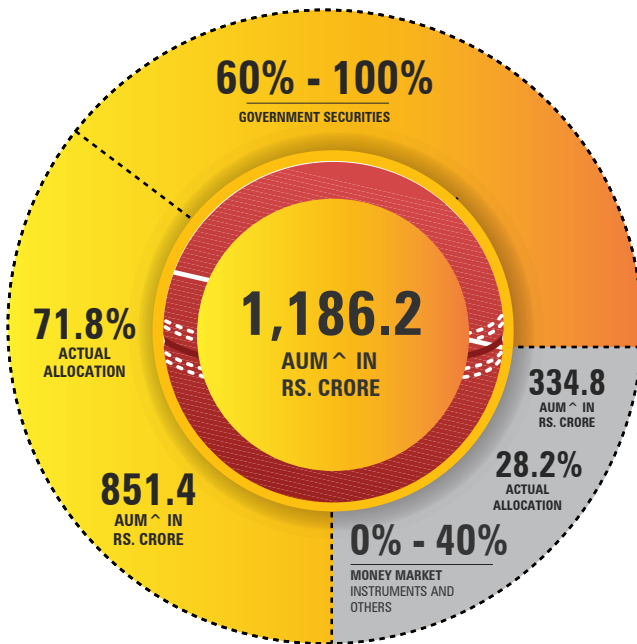
Quick tips to stay data-safe:

- Change weak passwords today
- Use 12+ characters with letters, numbers & symbols
- Keep one unique password for every account
- Turn on two-factor authentication wherever possible

Act now

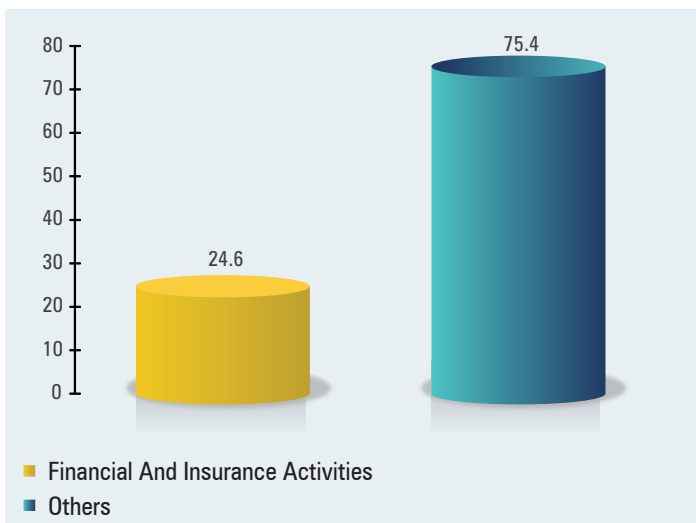
DISCONTINUED POLICY FUND

To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations.
This fund will primarily invest in portfolio constituted of Government Securities and money market instruments



DATE OF INCEPTION 19th September 2011

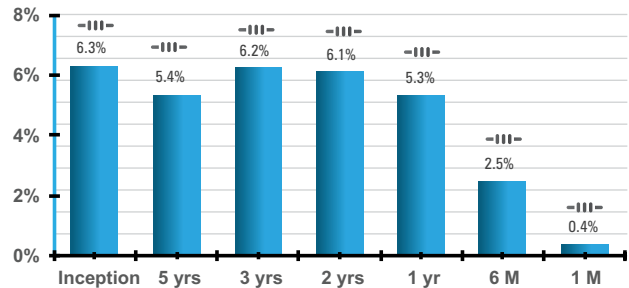
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



BENCHMARK: NA

Fund Performance as on 30th April 2026

FUND



Modified Duration of Debt and Money Market: 0.77 years

Past performance is not indicative of future performance

The SFIN for Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136

NAV as on 30th April 2026: Rs. 24.4860

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

GOVERNMENT SECURITIES	71.8%
364 Days Treasury Bill (MD 25/12/2026)	9.0%
364 Days Treasury Bill (MD 08/04/2027)	6.0%
364 Days Treasury Bill (MD 28/01/2027)	5.7%
364 Days Treasury Bill (MD 12/11/2026)	5.3%
7.33% Govt. of India (MD 30/10/2026)	4.2%
364 Days Treasury Bill (MD 04/06/2026)	4.2%
364 Days Treasury Bill (MD 17/12/2026)	4.1%
364 Days Treasury Bill (MD 22/04/2027)	3.5%
364 Days Treasury Bill (MD 29/04/2027)	3.0%
7.61% Maharashtra State Dev. Loan (MD 11/05/2029)	2.6%
Others	24.3%
MONEY MARKET INSTRUMENTS & OTHERS	28.2%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

0.00%
AA & Equivalent*

0.00%
A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

90.20%
Up to 1 year

9.80%
More than 1 year
and upto 7 years

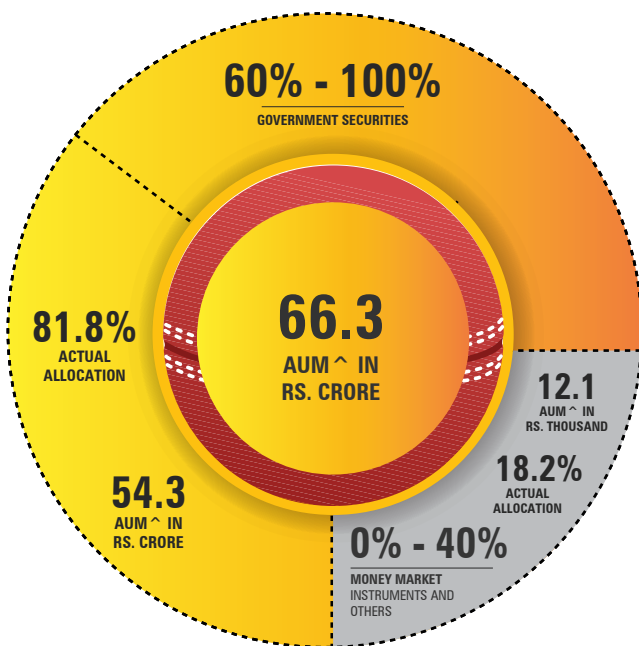
0.00%
Above 7 years

Fund Manager
RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

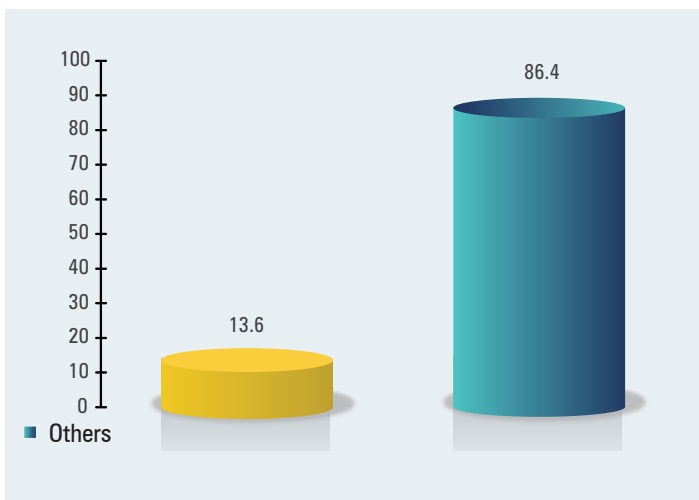
PENSION DISCONTINUED POLICY FUND

To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations. This fund will primarily invest in portfolio constituted of Government Securities and money market instruments



DATE OF INCEPTION 08th December 2017

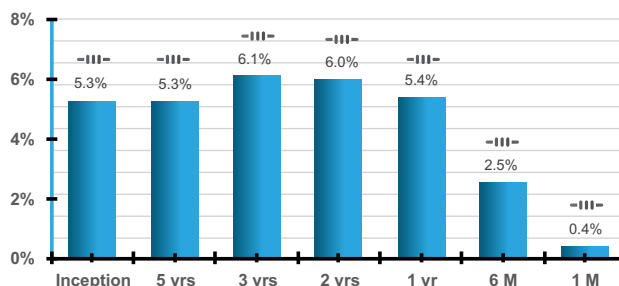
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



BENCHMARK: NA

Fund Performance as on 30th April 2026

FUND



Modified Duration of Debt and Money Market: 0.71 years
Past performance is not indicative of future performance
The SFIN for Pension Discontinued Policy Fund is
ULIF01705/11/15PENSDISFND136

NAV as on 30th April 2026: Rs. 15.3940

TOP 10 HOLDINGS AS ON 30TH APRIL 2026 (%)

GOVERNMENT SECURITIES		81.8%
7.15% Madhya Pradesh State Dev. Loan (MD 13/10/2026)	15.2%	
364 Days Treasury Bill (MD 15/01/2027)	13.1%	
364 Days Treasury Bill (MD 22/04/2027)	8.6%	
8.25% Gujarat State Dev. Loan (MD 25/04/2028)	7.7%	
364 Days Treasury Bill (MD 12/11/2026)	7.3%	
364 Days Treasury Bill (MD 07/01/2027)	7.3%	
364 Days Treasury Bill (MD 04/02/2027)	5.8%	
364 Days Treasury Bill (MD 28/01/2027)	4.3%	
364 Days Treasury Bill (MD 29/04/2027)	4.3%	
7.15% Maharashtra State Dev. Loan (MD 13/10/2026)	3.8%	
Others	4.5%	
MONEY MARKET INSTRUMENTS & OTHERS		18.2%
Total		100.0%

CREDIT RATING PROFILE

100.00% AAA & Equivalent* 0.00% AA & Equivalent* 0.00% A & Below A

*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

92.26% Up to 1 year 7.74% More than 1 year and upto 7 years 0.00% Above 7 years

Fund Manager
RUHI PABARI

Number of Funds Managed | Equity-0 | Debt-6 | Hybrid-8



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