

FUND FACT SHEET

as of 29th August 2025



Fund Snapshot



Fund Name	Type of Fund	Inception Date	Scheme Returns				Benchmark	Benchmark Returns			
			6 Months	1 Year	5 Years	Inception		6 Months	1 Year	5 Years	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-11	9.85%	-4.97%	16.13%	12.87%	Nifty 50	10.41%	-3.21%	16.49%	11.17%
EQUITY TOP 250	Equity Fund	20-Jul-11	9.00%	-8.21%	16.99%	13.03%	Nifty 200	12.04%	-5.04%	18.18%	11.66%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	7.74%	-7.91%	16.12%	11.35%	Nifty 50	10.41%	-3.21%	16.49%	13.28%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	12.20%	-7.40%	23.55%	15.45%	Nifty Midcap 100 Index	16.30%	-6.00%	27.28%	16.13%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	10.70%	-3.11%	16.74%	13.22%	Nifty 50	10.41%	-3.21%	16.49%	12.16%
EQUITY SMALL CAP FUND	Equity Fund	24-Jan-25	13.75%	NA	NA	3.92%	Nifty Smallcap 250 Momentum Quality 100 Index	13.91%	NA	NA	-1.26%
BOND FUND	Debt Fund	28-Jul-11	4.31%	7.73%	6.00%	7.93%	CRISIL Short Term Bond Index	4.26%	8.09%	6.28%	7.88%
GROUP BOND FUND	Debt Fund	25-Jan-13	3.40%	7.23%	5.82%	7.94%	CRISIL Composite Bond Index	3.58%	7.02%	6.01%	7.79%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	2.06%	5.45%	NA	9.60%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	3.82%	8.04%	NA	13.23%
PENSION SECURE FUND	Debt Fund	04-Feb-16	3.38%	7.30%	6.04%	7.41%	CRISIL Composite Bond Index	3.58%	7.02%	6.01%	7.57%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.49%	6.81%	5.60%	7.31%	CRISIL Liquid Debt Index	3.19%	6.81%	5.75%	7.03%
GILT FUND	Debt Fund	13-Jun-19	2.94%	7.73%	5.99%	8.05%	CRISIL 10 Year Gilt Index	3.54%	7.74%	5.51%	6.23%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	4.58%	3.70%	7.60%	8.87%	20% Nifty 50 + 80% Crisil Composite Bond Index	4.99%	5.03%	8.20%	8.78%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	5.47%	0.42%	9.88%	10.27%	40% Nifty 50 + 60% Crisil Composite Bond Index	6.37%	3.01%	10.35%	9.66%
MANAGED FUND	Hybrid Fund	03-Aug-11	4.92%	2.47%	9.24%	9.93%	30% Nifty 50 +70% CRISIL Composite Bond Index	5.68%	4.03%	9.28%	9.25%
PE BASED FUND	Hybrid Fund	22-Jul-11	6.56%	-1.80%	11.51%	10.59%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	7.72%	1.94%	12.06%	9.92%

*Benchmark for the fund has been changed to Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index effective 1st May 2025.

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

August 2025



Fund Details

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

Inception Date
28-Jul-2011

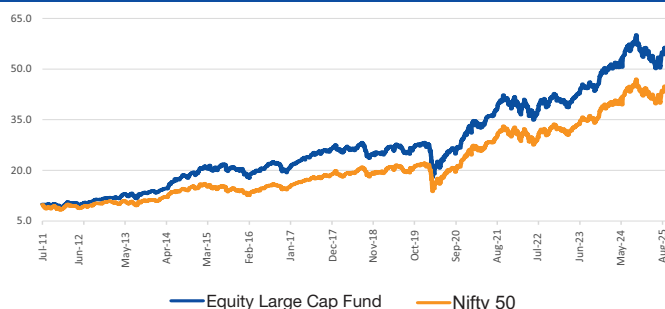
NAV as on 29-08-25
Rs. 55.1118

AUM as on 29-08-25
Rs. 475.74 crore

Fund Manager
Ritika Chhabra

Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

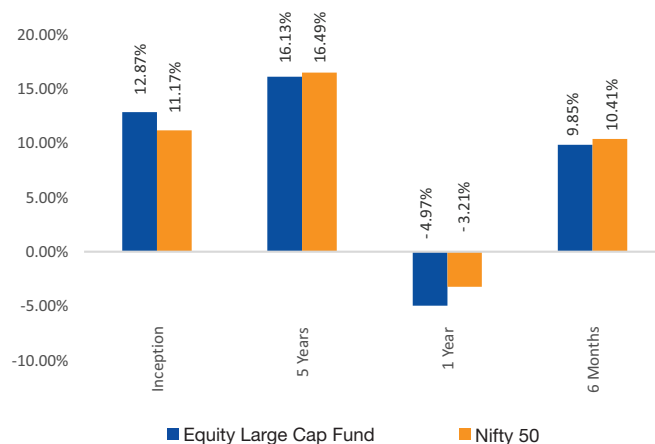
Growth @ Rs 10



Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	469.22
Debt and Money market	0%	40%	1%	6.53

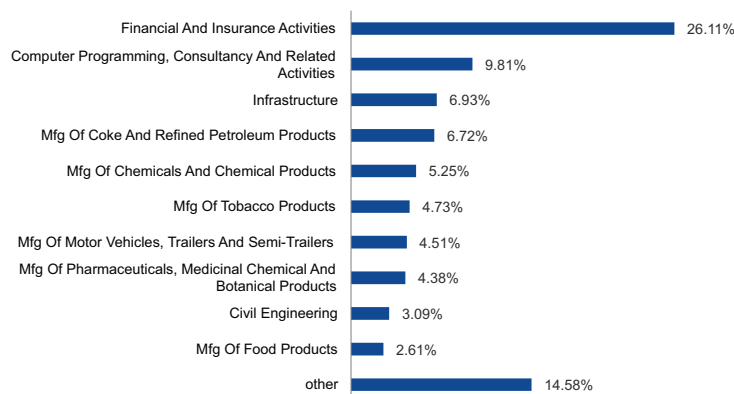
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.63%
HDFC Bank Ltd	8.50%
Reliance Industries Ltd	6.72%
ICICI Bank Ltd	6.56%
Bajaj Finserv Mutual Fund	5.47%
ITC Ltd	4.73%
Infosys Ltd	3.87%
Larsen & Toubro	3.09%
Hindustan Unilever Ltd	2.98%
Bharti Airtel Limited	2.91%
Tata Consultancy Services Ltd	2.30%
Others	51.50%
MMI & Others	1.37%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

August 2025



Fund Details

Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)

Inception Date
20-Jul-2011

NAV as on 29-08-25
Rs. 56.3790

AUM as on 29-08-25
Rs. 521.94 crore

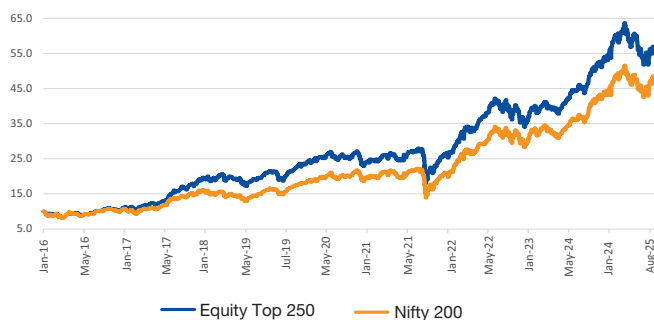
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

Growth @ Rs 10



Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	520.70
Debt and Money market	0%	40%	0%	1.23

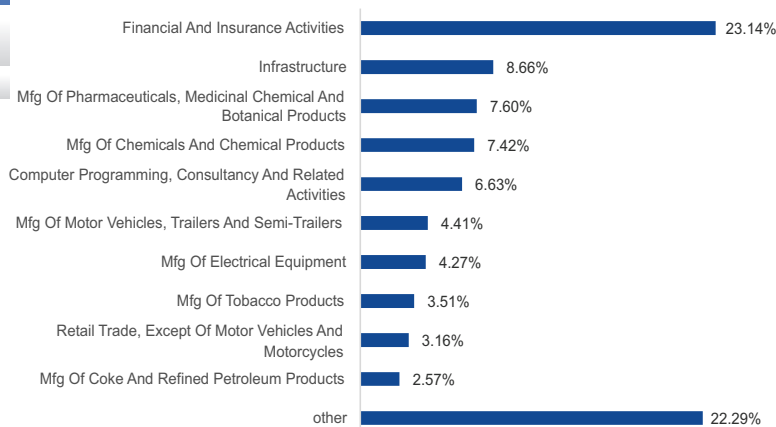
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.76%
Bharti Airtel Limited	4.35%
ITC Ltd	3.31%
ICICI Bank Ltd	2.94%
Reliance Industries Ltd	2.57%
Muthoot Finance	2.28%
Eternal Limited	2.25%
HDFC Bank Ltd	2.24%
Nippon india Mutual Fund	2.23%
Bajaj Finance Ltd	2.11%
Bosch Limited	2.06%
Others	73.42%
MMI & Others	0.24%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

August 2025



Fund Details

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

Inception Date
04-Feb-2016

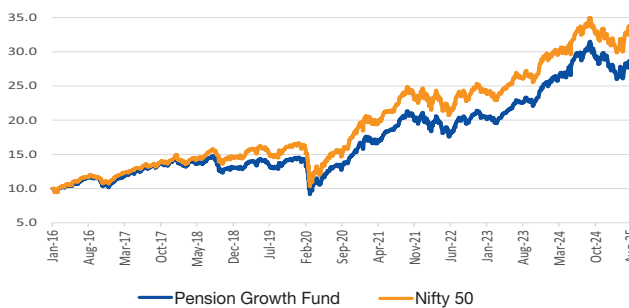
NAV as on 29-08-25
Rs. 27.9908

AUM as on 29-08-25
Rs. 18.60 crore

Fund Manager
Ritika Chhabra

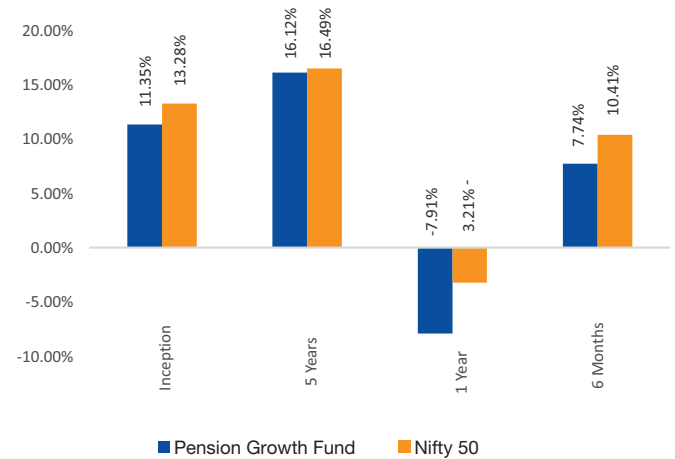
Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

Growth @ Rs 10



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- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	94%	17.52
Money Market Instruments	0%	40%	6%	1.08

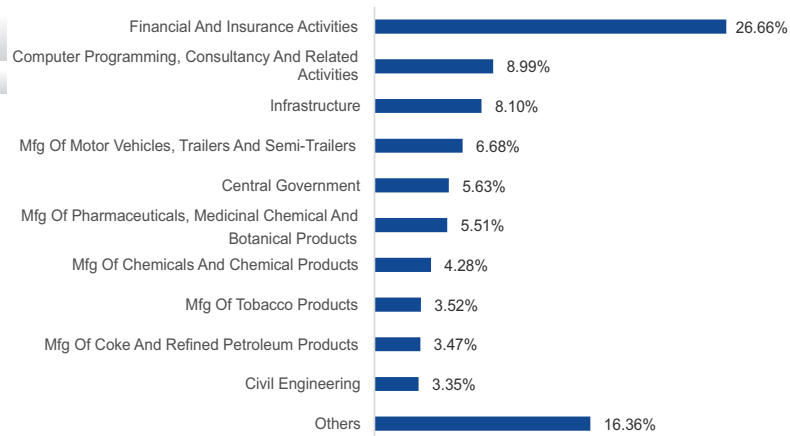
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.21%
ICICI Bank Ltd	6.36%
SBI Mutual Fund	5.61%
Bharti Airtel Limited	5.13%
HCL Technologies Ltd	4.40%
Reliance Industries Ltd	3.47%
Bosch Limited	3.46%
HDFC Bank Ltd	3.35%
Larsen & Toubro	3.35%
ITC Ltd	3.25%
Eternal Limited	3.21%
Others	52.63%
MMI & Others	5.79%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Equity Midcap Fund

ULIF01107/10/16ETLIMIDCAP147

August 2025



Fund Details

Investment Objective: This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.

Inception Date
19-Jan-2017

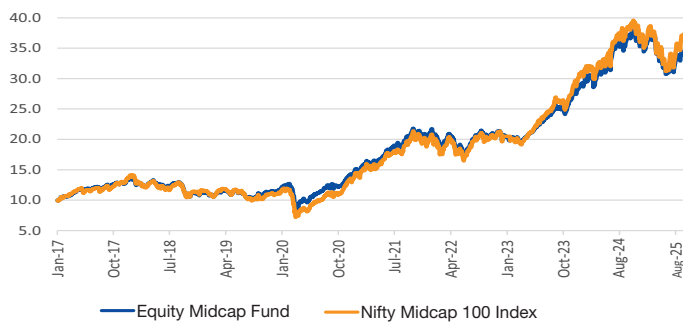
NAV as on 29-08-25
Rs. 34.4806

AUM as on 29-08-25
Rs. 534.35 crore

Fund Manager
Ritika Chhabra

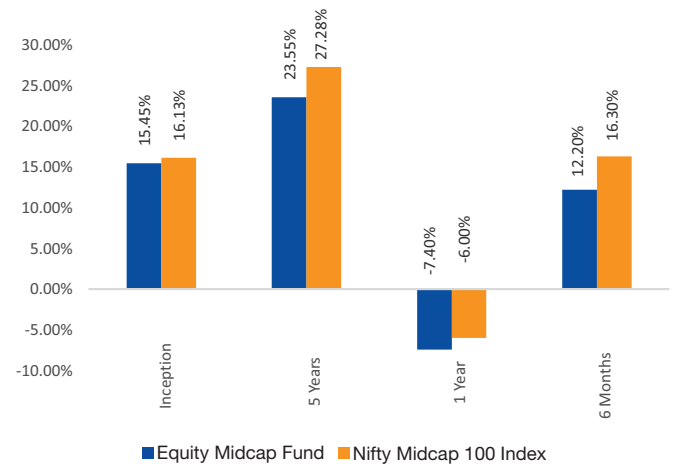
Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

Growth @ Rs 10



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Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	95%	505.65
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	5%	28.70

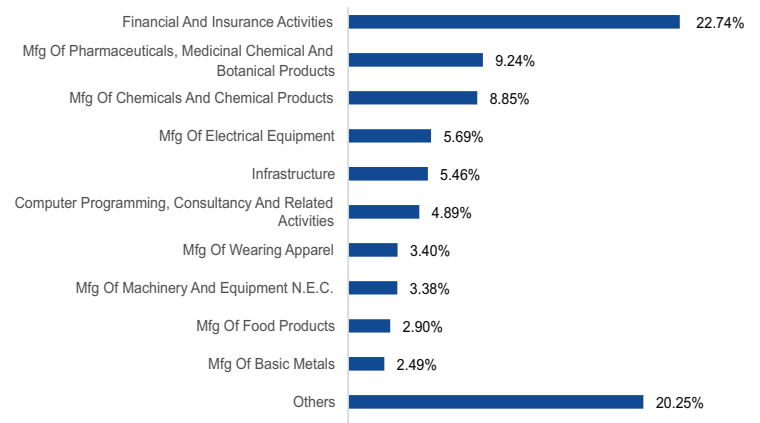
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.63%
Mirae Asset Mutual Fund	4.43%
Muthoot Finance	3.44%
Page Industries Ltd	3.05%
Max Financial Services Limited	2.74%
Solar Industries India Limited	2.63%
Bharti Hexacom Limited	2.52%
Suzlon Energy Ltd	2.26%
Marico Ltd	2.21%
Persistent Systems Ltd	2.02%
Cigniti Technologies Limited	1.95%
Others	67.38%
MMI & Others	5.37%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Equity Bluechip Fund

ULIF01226/11/18ETLBLUCHIP147

August 2025



Fund Details

Investment Objective: To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.

Inception Date

31-May-2019

NAV as on 29-08-25

Rs. 21.7349

AUM as on 29-08-25

Rs. 148.58 crore

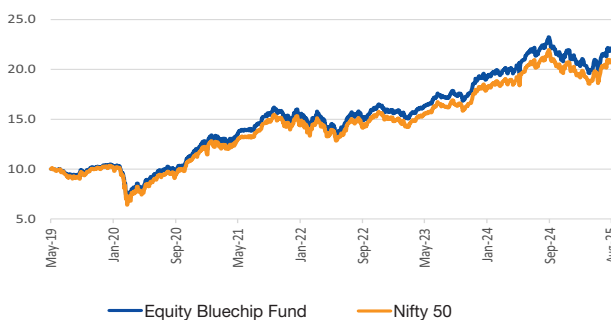
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

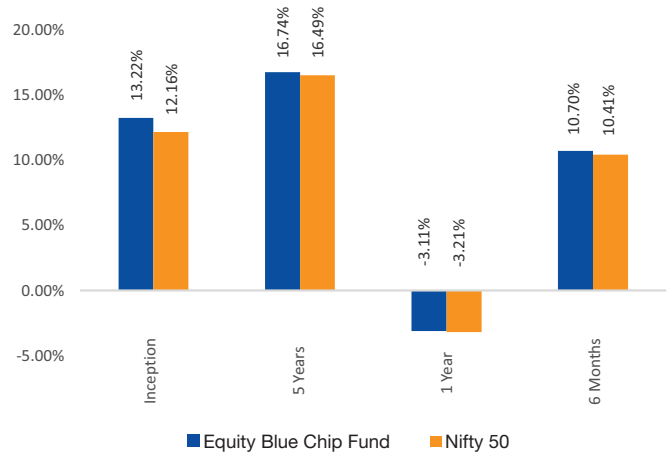
Growth @ Rs 10



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- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	146.02
Debt and Money Market	0%	40%	2%	2.57

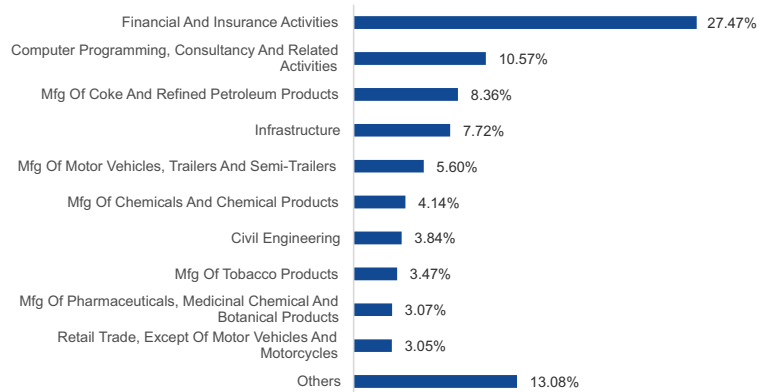
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	
Equity	98.27%
Reliance Industries Ltd	8.36%
HDFC Bank Ltd	8.15%
ICICI Bank Ltd	7.26%
Infosys Ltd	4.81%
Nippon india Mutual Fund	3.93%
Larsen & Toubro	3.84%
Bharti Airtel Limited	3.60%
ITC Ltd	3.47%
Tata Consultancy Services Ltd	2.86%
Mahindra & Mahindra Ltd	2.57%
Others	49.42%
MMI & Others	1.73%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Fund Details			
Investment Objective: The objective of the fund is to provide equity exposure targeting higher returns in the long term, by investing largely investing in Smallcap Companies	Inception Date	NAV as on 29-08-25	AUM as on 29-08-25
	24-Jan-2025	Rs. 10.3924	Rs. 29.97 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 10 Debt - 0	

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	97%	28.98
Debt and Money market	0%	20%	3%	0.99

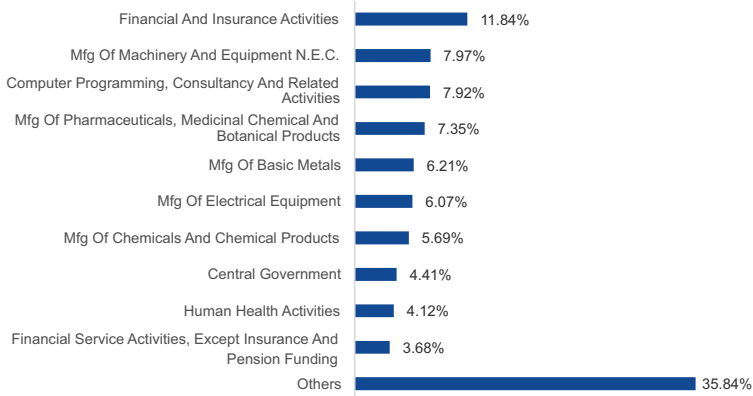
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.69%
PG Electroplast Limited	3.26%
Godfrey Phillips India Ltd	2.91%
Manappuram Finance Ltd	2.78%
Multi Commodity Exchange Of India Limited	2.67%
Central Depository Services (india) Limited	2.56%
Narayana Hrudayalaya Limited	2.50%
Computer Age Management Services Ltd.	2.14%
Redington Ltd	2.10%
Amber Enterprises India Limited	1.82%
Affle India Limited	1.79%
Others	72.17%
MMI & Others	3.31%
Grand Total	100.00%

Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Bond Fund

ULIF00317/08/11BONDFUND147

August 2025



Fund Details

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

Inception Date
28-Jul-2011

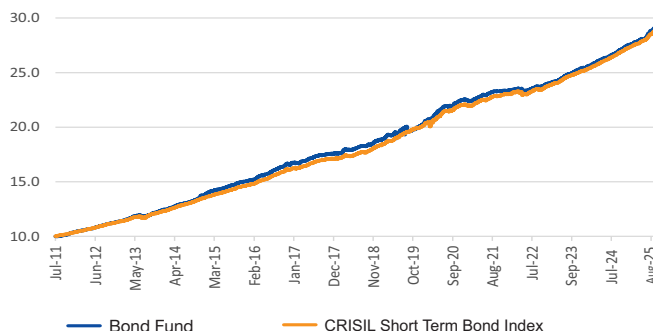
NAV as on 29-08-25
Rs. 29.3126

AUM as on 29-08-25
Rs. 120.44 crore

Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt -12 |

Growth @ Rs 10



Portfolio Duration	1.99	1.99
Portfolio Yield	6.76	6.54

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Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	120.44

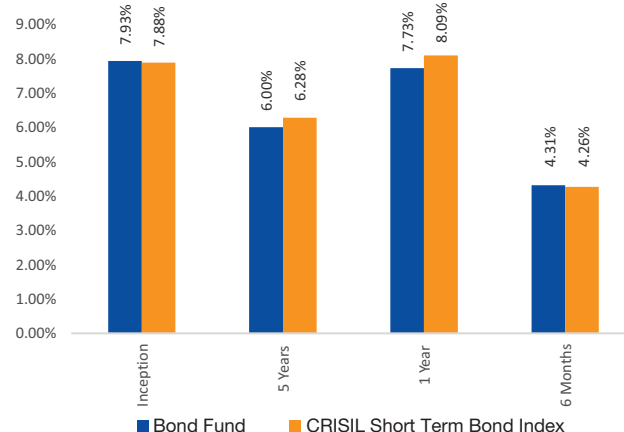
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**Rs.in Crore; AUM-Asset Under Management

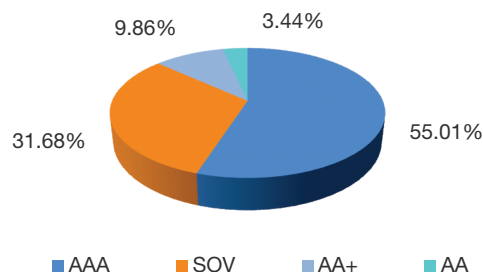
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	79.35%
Gsec And SDL	12.73%
6.01% GOI Mat 21-07-2030	7.79%
07.95% Fert Co GOI Splbnd Mat 18-feb-2026	1.84%
08.39% Rajasthan SDL Uday 15 03 2026	1.08%
8.49% Rajasthan SDL SG 18-10-2026	1.02%
8.32% GOI CG 02-08-2032	0.54%
8.55% Uttar Pradesh State Government SG 04-10-2026	0.23%
8.57% Andhra Pradesh Government SG 2026 0903	0.21%
Corporate Bonds	66.63%
8.05% India Infradebt Limited NCD 24-07-2028	8.37%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.39%
7.93% NIIF Infrastructure Finance Limited NCD 20-05-2032	4.33%
7.95% Tata Capital Financial NCD 08-02-2028	4.21%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.17%
5.78% HDFC Series Y Ltd NCD Mat 25-11-2025	4.14%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.13%
8.75% Shriram Finance Limited NCD 28-04-2028	3.92%
9.09% Muthoot Finance Limited NCD 01-06-2029	3.90%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.38%
Others	21.68%
MMI & Others	20.65%
Grand Total	100.00%

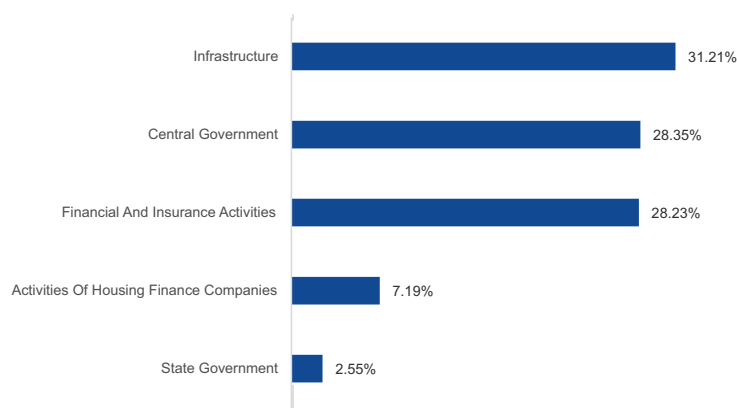
Fund v/s Benchmark Return (%)



Debt Rating Profile**



Top Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Group Bond Fund

ULGF00305/09/11GFBOND147

August 2025



Fund Details

Investment Objective: To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

Inception Date
25-Jan-2013

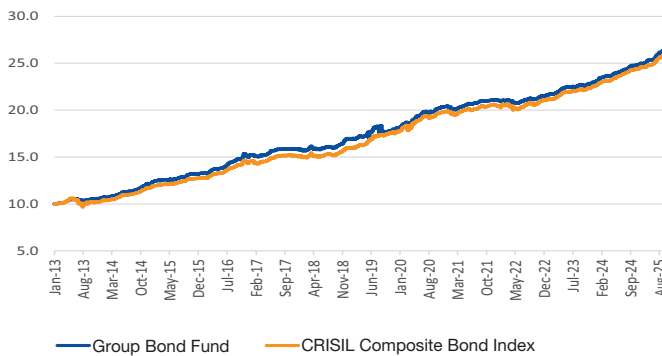
NAV as on 29-08-25
Rs. 26.2008

AUM as on 29-08-25
Rs. 24.78 crore

Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 |

Growth @ Rs 10



Portfolio Duration	5.81	5.46
Portfolio Yield	6.99	6.85

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
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Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	24.78

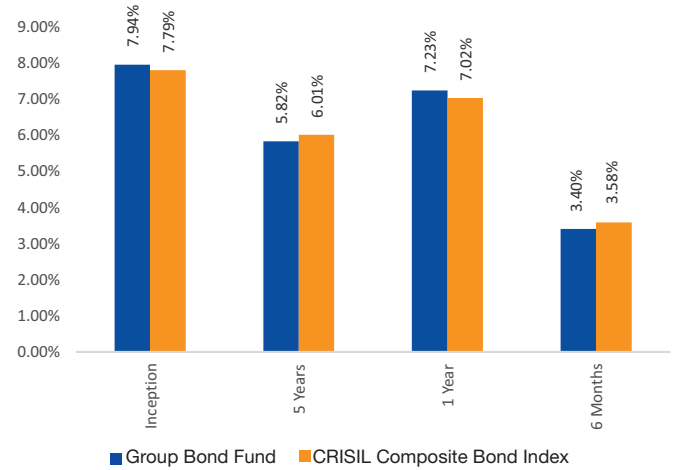
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**Rs.in Crore; AUM-Asset Under Management

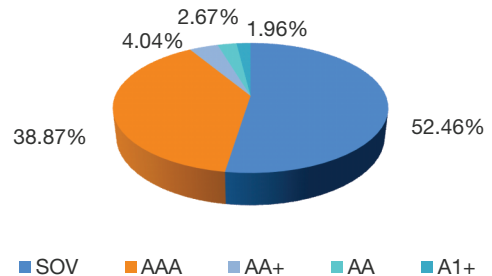
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.66%
Gsec And SDL	51.01%
06.33 GOI 05-05-2035	32.08%
7.09% GOI CG 05-08-2054	16.88%
7.46% Uttar Pradesh State Government SG 2034 2802	2.04%
Corporate Bonds	44.65%
8.05% India Infradebt Limited NCD 24-07-2028	7.47%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.12%
7.9873% Tata Capital Financial NCD 17-04-2026	5.27%
7.90% Bajifinance NCD 17-11-2025	4.04%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.30%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.25%
8.60% CholaFin NCD 15-03-2029	3.12%
6.75% Piramal Finance Limited	2.61%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.54%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.85%
Others	4.08%
MMI & Others	4.34%
Grand Total	100.00%

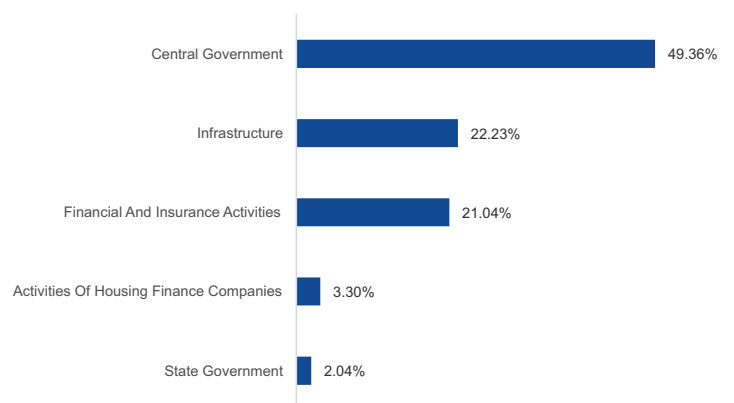
Fund v/s Benchmark Return (%)



Debt Rating Profile**



Top Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Long Term Bond Fund

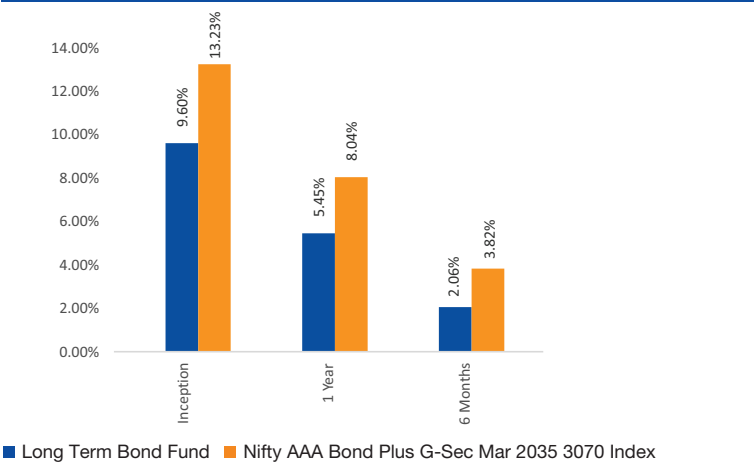
ULIF01426/06/20ETLLNGTERM147

August 2025



Fund Details			
Investment Objective: The objective of the fund is to generate consistent income on its investments. The fund orientation is to take exposure to longer duration instruments as appropriate.	Inception Date	NAV as on 29-08-25	AUM as on 29-08-25
	29-Feb-2024	Rs. 10.9603	Rs. 4.10 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Debt -12	

Fund v/s Benchmark Return (%)



■ Long Term Bond Fund ■ Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index

Portfolio Duration	6.00	6.53
Portfolio Yield	7.20	6.82

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
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Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	4.10

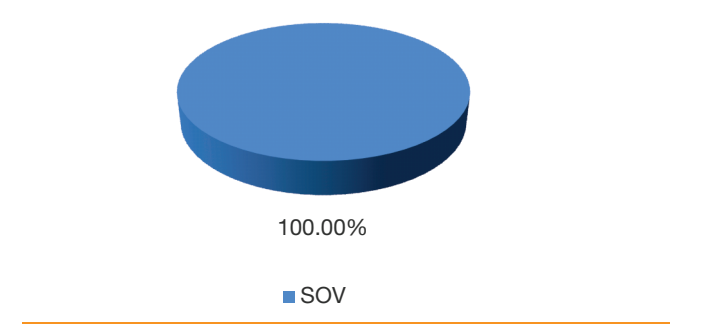
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec and SDL	96.37%
7.46% Uttar Pradesh State Government SG 2034 2802	96.37%
MMI & Others	3.63%
Grand Total	100.00%

Debt Rating Profile**



Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

August 2025



Fund Details

Investment Objective: To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.

Inception Date

04-Feb-2016

NAV as on 29-08-25

Rs. 19.8283

AUM as on 29-08-25

Rs. 8.31 crore

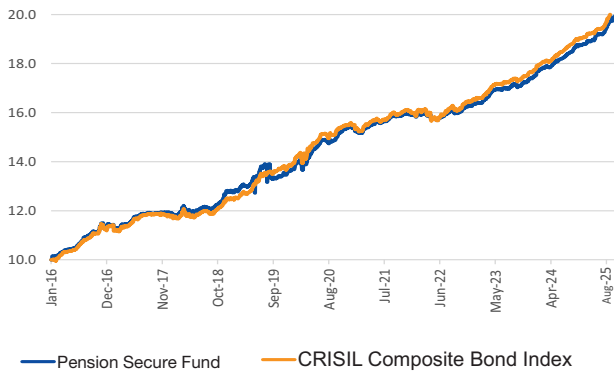
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Portfolio Duration

Portfolio Yield

5.75

6.97

5.46

6.85

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	96%	8.01
Money Market Instruments	0%	60%	4%	0.29

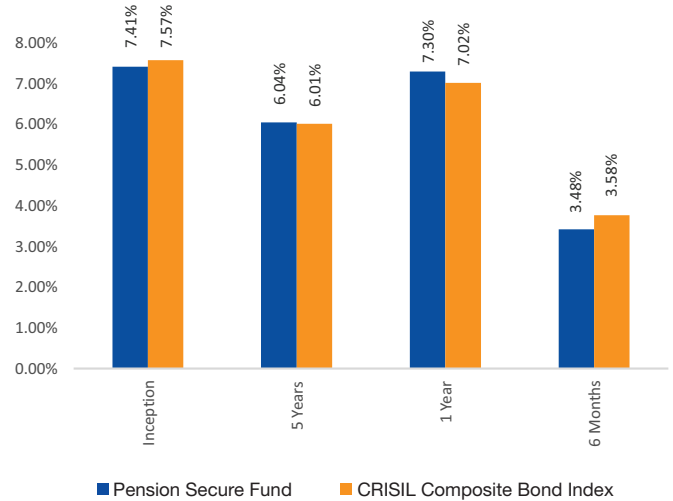
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

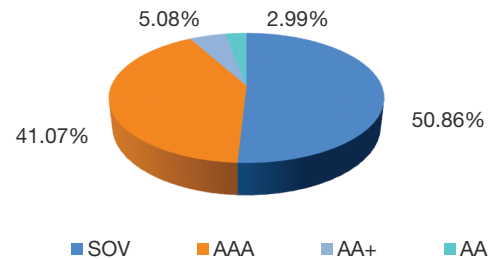
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.45%
Gsec And SDL	48.38%
06.33 GOI 05-05-2035	26.59%
7.09% GOI CG 05-08-2054	17.57%
7.29% GOI CG 27-01-2033	2.48%
6.19% GOI CG 16-09-2034	1.74%
Corporate Bonds	48.07%
7.84% HDB NCD 14-07-2026	6.06%
7.9873% Tata Capital Financial NCD 17-04-2026	6.05%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	5.53%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.17%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.00%
8.05% India Infradebt Limited NCD 24-07-2028	4.95%
9.233% Shriram Finance Limited NCD 18-05-2027	3.71%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.69%
6.75% Piramal Finance Limited	2.92%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.53%
Others	2.46%
MMI & Others	3.55%
Grand Total	100.00%

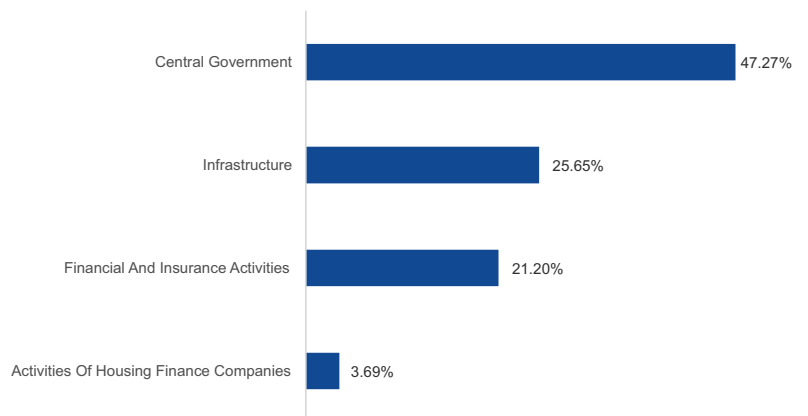
Fund v/s Benchmark Return (%)



Debt Rating Profile**



Top Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Gilt Fund

ULIF01326/11/18ETLGILTFND147

August 2025



Fund Details

Investment Objective: To generate income and capital appreciation through investments predominantly in Government securities

Inception Date
13-Jun-2019

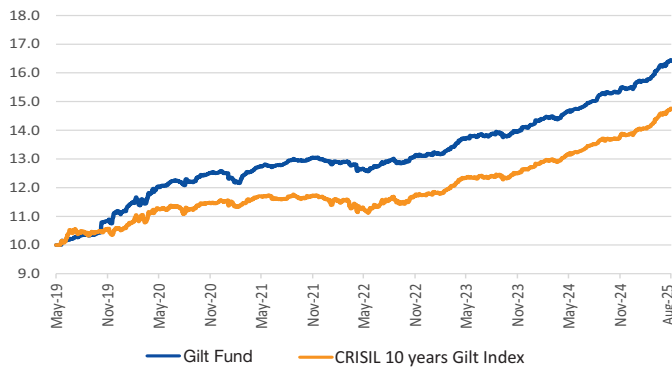
NAV as on 29-08-25
Rs. 16.1832

AUM as on 29-08-25
Rs. 20.84 crore

Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 |

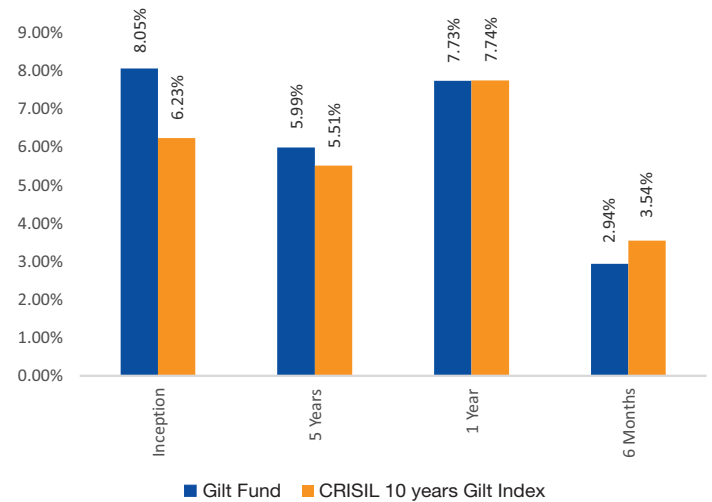
Growth @ Rs 10



Portfolio Duration	7.53	7.04
Portfolio Yield	6.67	6.40

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	98%	20.42
Money market Instruments	NIL	40%	2%	0.42

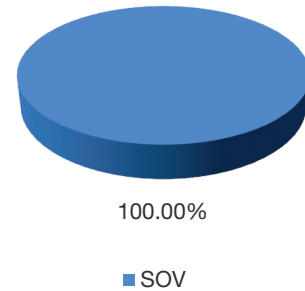
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	97.97%
06.33 GOI 05-05-2035	85.38%
7.09% GOI CG 05-08-2054	11.20%
6.19% GOI CG 16-09-2034	1.39%
MMI & Others	2.03%
Grand Total	100.00%

Debt Rating Profile**



Money Market Fund

ULIF00425/08/11MONEYMARKET147

August 2025



Fund Details

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

Inception Date
25-Aug-2011

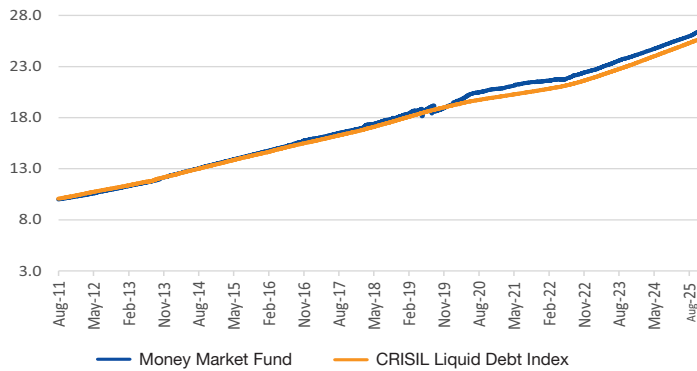
NAV as on 29-08-25
Rs. 26.8986

AUM as on 29-08-25
Rs. 2.79 crore

Fund Manager
Mahek Shah

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 |

Growth @ Rs 10



Portfolio Duration 0.57 0.11
Portfolio Yield 6.26 5.71

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money Market	100%	100%	100%	2.79

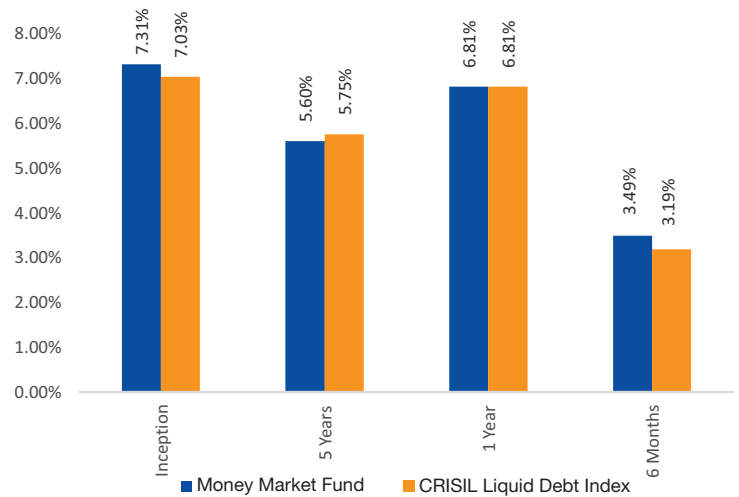
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

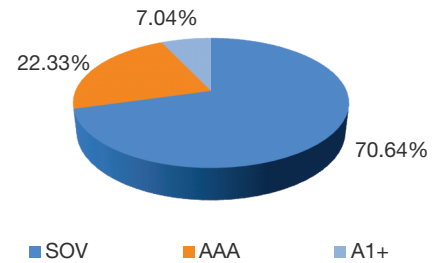
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	88.27%
Gsec And SDL	66.64%
8.00% Oil Bond Mat 23-mar-2026	42.10%
8.21% Haryana State Government SG 2026 3103	18.13%
8.08% Uttar Pradesh State Government SG 15062026	4.59%
8.40% Oil Bond Spl Mat 29-mar-2026	1.82%
Corporate Bonds	21.63%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	7.25%
7.9873% Tata Capital Financial NCD 17-04-2026	7.21%
8.04% HDB NCD 25-02-2026	7.17%
MMI & Others	11.73%
Grand Total	100.00%

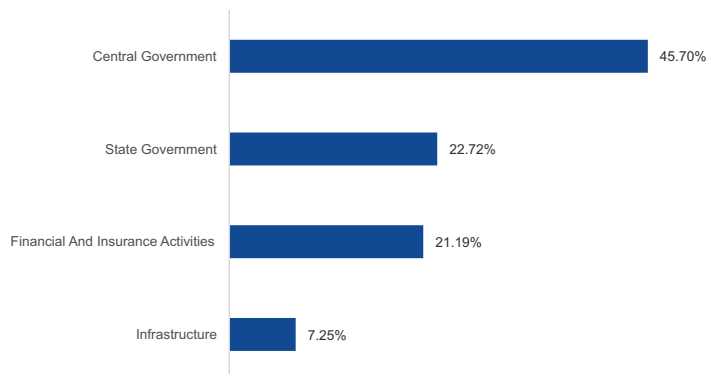
Fund v/s Benchmark Return (%)



Debt Rating Profile**



Top Industry Exposure (% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

August 2025



Fund Details

Investment Objective: To provide a balanced investment choice through a large part of funds into debt investments & a small part GOing to equities to enhance returns on a long term basis.

Inception Date
25-Jan-2013

NAV as on 29-08-25
Rs. 29.1621

AUM as on 29-08-25
Rs. 28.96 crore

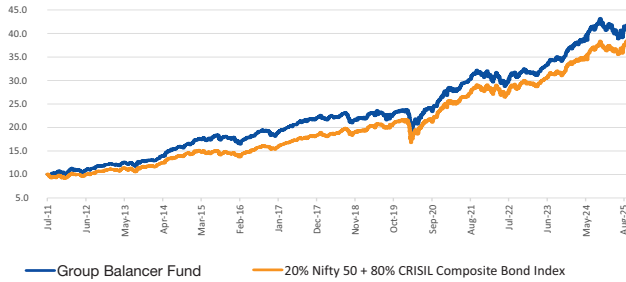
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration

5.81

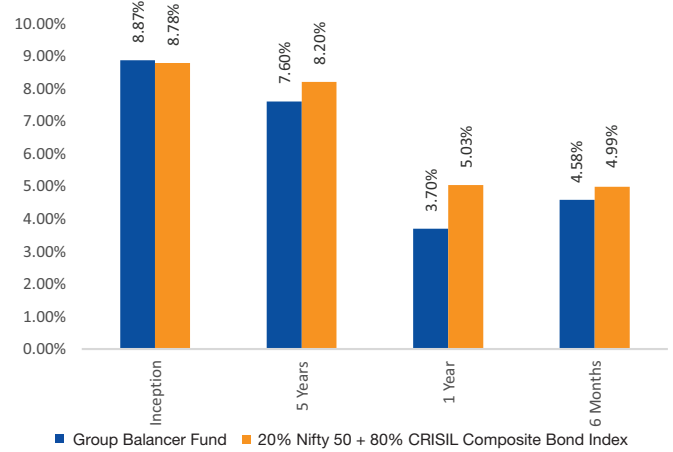
5.46

Portfolio Yield

6.99

6.85

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	22%	6.47
Debt and Money market	70%	100%	78%	22.48

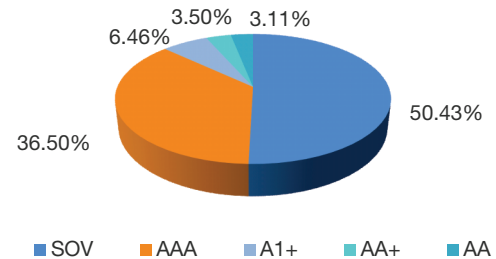
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

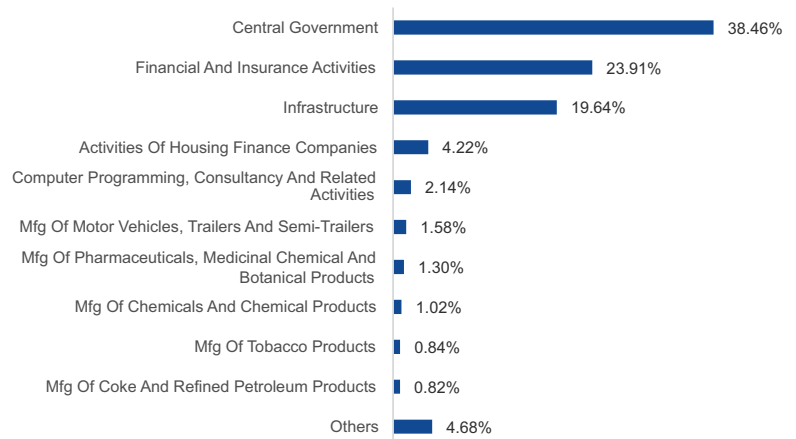
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	22.36%
ICICI Bank Ltd	2.03%
HDFC Bank Ltd	1.37%
Bharti Airtel Limited	1.21%
HCL Technologies Ltd	1.04%
Reliance Industries Ltd	0.82%
Bosch Limited	0.81%
Larsen & Toubro	0.79%
ITC Ltd	0.77%
Eternal Limited	0.76%
State Bank Of India	0.70%
Others	12.03%
Debt	68.53%
Gsec And SDL	35.65%
06.33 GOI 05-05-2035	23.73%
7.09% GOI CG 05-08-2054	11.93%
Corporate Bonds	32.88%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.17%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.44%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	3.63%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.52%
7.84% HDB NCD 14-07-2026	2.78%
7.90% Bajfinance NCD 17-11-2025	2.76%
8.60% Cholafin NCD 15-03-2029	2.67%
8.05% India Infradebt Limited NCD 24-07-2028	2.49%
6.75% Piramal Finance Limited	2.38%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	0.71%
Others	0.35%
MMI & Others	9.11%
Grand Total	100.00%

Debt Rating Profile**



Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Group Growth Fund

ULGF00105/09/11GFGROWTH147

August 2025



Fund Details

Investment Objective: To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

Inception Date
25-Jan-2013

NAV as on 29-08-25
Rs. 34.2670

AUM as on 29-08-25
Rs. 59.96 crore

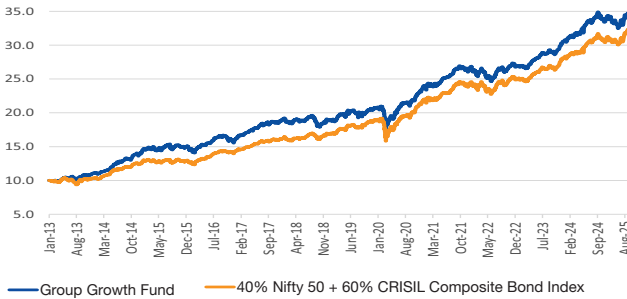
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

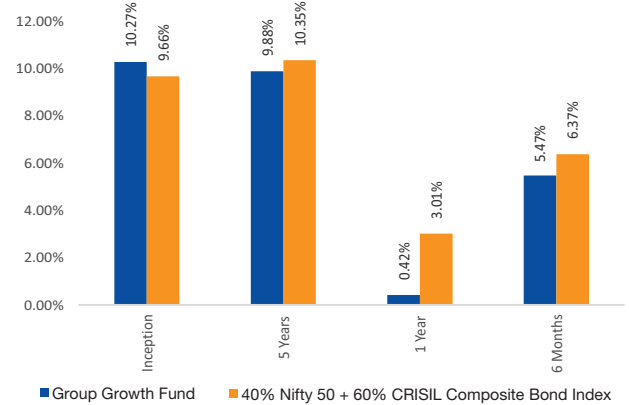
Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	5.81	5.46
Portfolio Yield	6.94	6.85

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	42%	25.43
Debt and Money market	40%	80%	58%	34.53

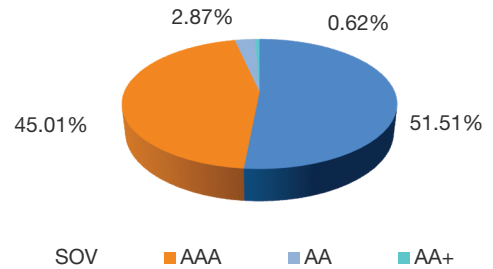
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	42.42%
Icici Bank Ltd	3.85%
HDFC Bank Ltd	2.59%
Bharti Airtel Limited	2.32%
Hcl Technologies Ltd	1.98%
Reliance Industries Ltd	1.56%
Bosch Limited	1.55%
Larsen & Toubro	1.51%
ITC Ltd	1.46%
Eternal Limited	1.45%
State Bank Of India	1.33%
Others	22.81%
Debt	53.89%
Gsec And SDL	26.49%
06.33 GOI 05-05-2035	16.20%
7.09% GOI CG 05-08-2054	8.92%
7.29% GOI CG 27-01-2033	0.86%
7.64% Gujarat SDL 10-01-2031	0.32%
8.28% GOI CG 15-02-2032	0.18%
Corporate Bonds	27.40%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.71%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.42%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.68%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.53%
7.84% HDB NCD 14-07-2026	2.52%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.45%
6.75% Piramal Finance Limited	1.62%
8.05% India Infradebt Limited NCD 24-07-2028	1.54%
7.9873% Tata Capital Financial NCD 17-04-2026	1.34%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.07%
Others	1.52%
MMI & Others	3.69%
Grand Total	100.00%

Debt Rating Profile**



Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Managed Fund

ULIF00618/08/11MANAGED147

August 2025



Fund Details

Investment Objective: This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection securities.

Inception Date

03-Aug-2011

NAV as on 29-08-25

Rs. 37.9123

AUM as on 29-08-25

Rs. 28.60 crore

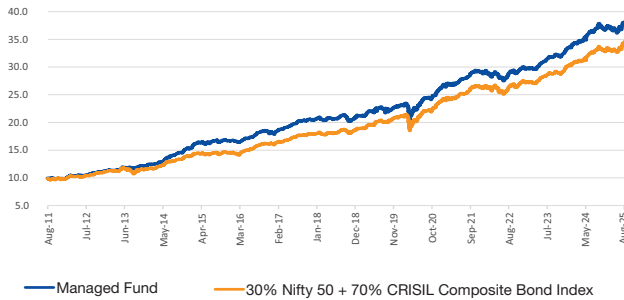
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration

5.94 5.46

Portfolio Yield

7.01 6.85

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	33%	9.47
Debt and Money market	60%	100%	67%	19.12

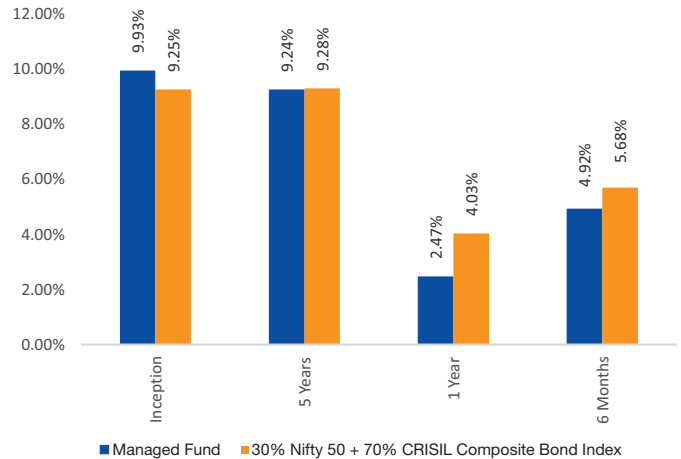
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

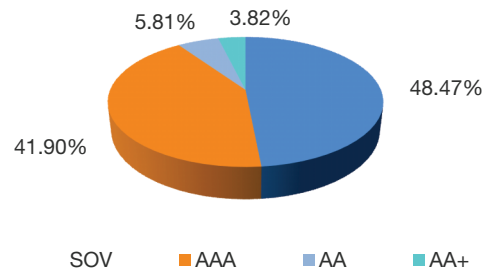
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	33.13%
ICICI Bank Ltd	3.00%
HDFC Bank Ltd	2.02%
Bharti Airtel Limited	1.85%
HCL Technologies Ltd	1.54%
Reliance Industries Ltd	1.22%
Bosch Limited	1.22%
Larsen & Toubro	1.17%
ITC Ltd	1.14%
Eternal Limited	1.13%
State Bank of India	1.04%
Others	17.79%
Debt	64.52%
Gsec And SDL	30.63%
06.33 GOI 05-05-2035	21.28%
7.09% GOI CG 05-08-2054	9.36%
Corporate Bonds	33.89%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	9.44%
7.84% HDB NCD 14-07-2026	4.58%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.31%
7.9873% Tata Capital Financial NCD 17-04-2026	3.87%
6.75% Piramal Finance Limited	3.82%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.20%
9.233% Shriram Finance Limited NCD 18-05-2027	2.51%
8.05% India Infradebt Limited NCD 24-07-2028	2.16%
MMI & Others	2.35%
Grand Total	100.00%

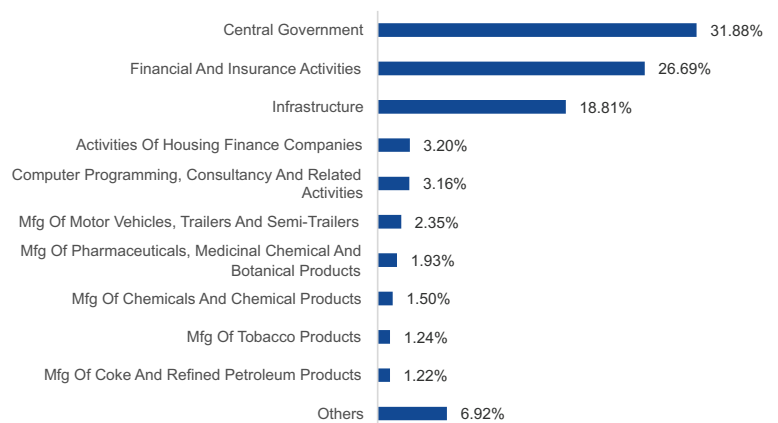
Fund v/s Benchmark Return (%)



Debt Rating Profile**



Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

PE Based Fund

ULIF00526/08/11PEBASED147

August 2025



Fund Details

Investment Objective: To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

Inception Date

22-Jul-2011

NAV as on 29-08-25

Rs. 41.3831

AUM as on 29-08-25

Rs.11.74 crore

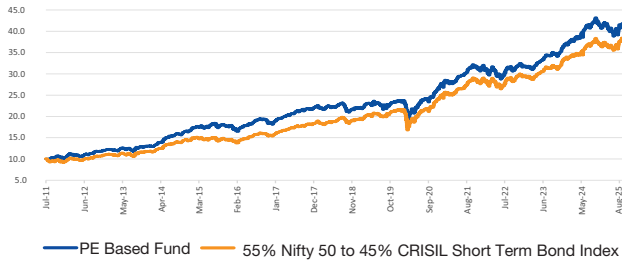
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration

2.27

1.92

Portfolio Yield

6.86

6.54

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	58%	6.83
Debt and Money market	0%	100%	42%	4.92

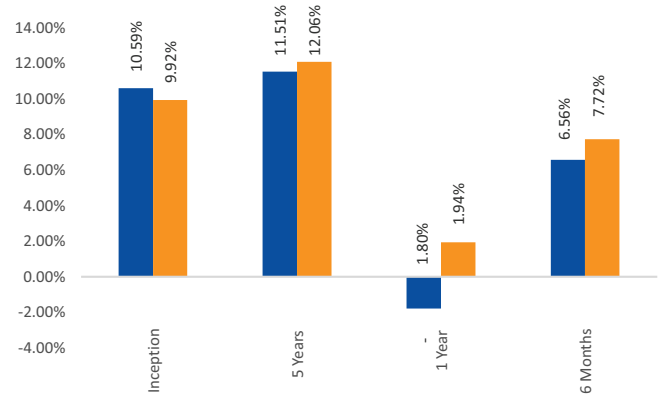
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

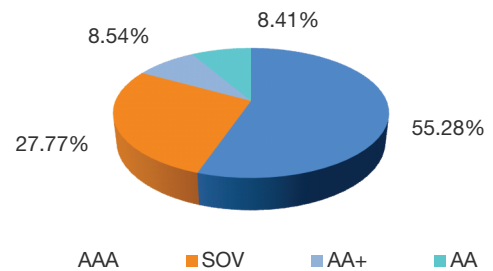
Security Name	Net Asset (%)
Equity	58.17%
ICICI Bank Ltd	5.29%
HDFC Bank Ltd	3.56%
Bharti Airtel Limited	3.14%
HCL Technologies Ltd	2.72%
Reliance Industries Ltd	2.14%
Bosch Limited	2.14%
Larsen & Toubro	2.07%
ITC Ltd	2.01%
Eternal Limited	1.98%
State Bank Of India	1.82%
Others	31.30%
Debt	33.80%
Gsec And SDL	4.21%
6.01% GOI MAT 21-07-2030	4.21%
Corporate Bonds	29.59%
8.05% India Infradebt Limited NCD 24-07-2028	7.01%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.34%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	3.91%
8.75% Shriram Finance Limited NCD 28-04-2028	3.50%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.48%
6.75% Piramal Finance Limited	3.45%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.01%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	0.89%
MMI & Others	8.03%
Grand Total	100.00%

Fund v/s Benchmark Return (%)

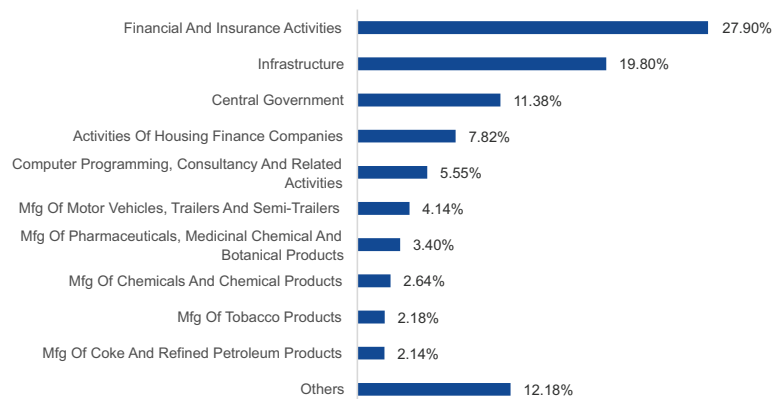


■ PE Based Fund ■ 55% Nifty 50 to 45% CRISIL Short Term Bond Index

Debt Rating Profile**

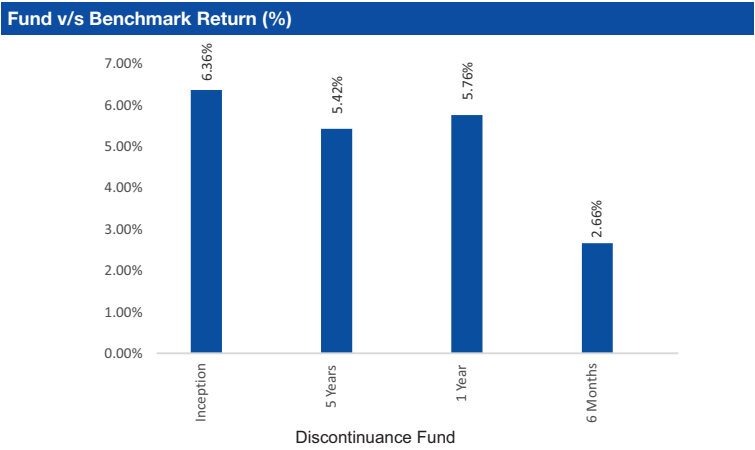


Top Industry Exposure(% to AUM) (as per NIC classification)^



^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Fund Details			
Investment Objective: 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.	Inception Date	NAV as on 29-08-25	AUM as on 29-08-25
	01-Feb-2012	Rs. 23.1168	Rs. 173.13 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0 Debt - 12	



- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	28%	48.31
Debt Instruments	60%	100%	72%	124.82

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	72.09%
4.70% GOI CG 22-09-2033 FRB	14.99%
07.95% FERT CO GOI SPLBND Mat 18-Feb-2026	10.38%
06.33 GOI 05-05-2035	7.61%
8.00% Oil Bond Mat 23-Mar-2026	5.55%
364 DTB 08-01-2026	5.09%
7.74% Rajasthan SDL SG 2034 0301	2.97%
6.75 GOI 23-12-2029	2.94%
182 DTB 18092025	2.88%
6.01% GOI MAT 21-07-2030	2.85%
364 DTB 26-12-2025	2.83%
Others	14.02%
MMI & Others	27.91%
Grand Total	100.00%

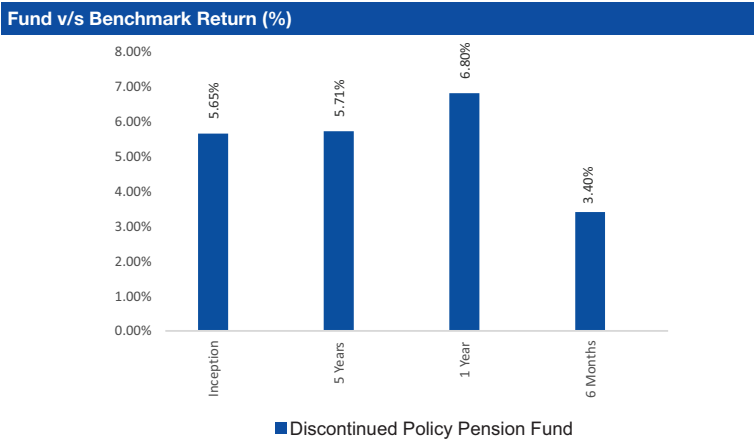
Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

August 2025



Fund Details			
Investment Objective: 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.	Inception Date	NAV as on 29-08-25	AUM as on 29-08-25
	04-Feb-2016	Rs. 16.9236	Rs. 4.07 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0 Debt - 12	



- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	11%	0.46
Debt Instruments	60%	100%	89%	3.60

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	88.59%
8.00% Oil Bond Mat 23-Mar-2026	29.85%
8.88% West Bengal State Government SG 2026 2402	12.46%
364D TB 11-06-2026	11.79%
8.25% Maharashtra State Government SG 2026 1301	9.92%
8.15% Maharashtra State Government SG 26-11-2025	9.89%
7.17% RAJASTHAN SDL SG 2026 2809	7.45%
364 DTB 08-01-2026	7.22%
MMI & Others	11.41%
Grand Total	100.00%

Performance Snapshot



Fund v/s Benchmark Return (%) As on 29th August 2025

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-1.27%	9.85%	-4.97%	11.68%	10.74%	16.13%	12.87%
Benchmark: Nifty 50	-1.38%	10.41%	-3.21%	12.64%	11.21%	16.49%	11.17%
Equity Top 250 Fund	-1.29%	9.00%	-8.21%	12.54%	12.61%	16.99%	13.03%
Benchmark: Nifty 200	-1.73%	12.04%	-5.04%	14.89%	12.69%	18.18%	11.66%
Pension Growth Fund	-1.63%	7.74%	-7.91%	11.46%	11.38%	16.12%	11.35%
Benchmark: Nifty 50	-1.38%	10.41%	-3.21%	12.64%	11.21%	16.49%	13.28%
Equity Midcap Fund	-1.99%	12.20%	-7.40%	18.10%	18.33%	23.55%	15.45%
Benchmark: Nifty Midcap 100 Index	-2.91%	16.30%	-6.00%	19.36%	20.97%	27.28%	16.13%
Equity Bluechip Fund	-1.17%	10.70%	-3.11%	12.68%	11.77%	16.74%	13.22%
Benchmark: Nifty 50	-1.38%	10.41%	-3.21%	12.64%	11.21%	16.49%	12.16%
Equity Small Cap Fund	-3.68%	13.75%	NA	NA	NA	NA	3.92%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	-3.65%	13.91%	NA	NA	NA	NA	-1.26%
Bond Fund	0.03%	4.31%	7.73%	7.59%	7.33%	6.00%	7.93%
Benchmark: CRISIL Short Term Bond Index	0.19%	4.26%	8.09%	7.89%	7.49%	6.28%	7.88%
Group Bond Fund	-0.91%	3.40%	7.23%	7.64%	7.29%	5.82%	7.94%
Benchmark: CRISIL Composite Bond Index	-0.75%	3.58%	7.02%	7.75%	7.47%	6.01%	7.79%
Long Term Bond Fund	-1.90%	2.06%	5.45%	NA	NA	NA	9.60%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	-0.90%	3.82%	8.04%	NA	NA	NA	13.23%
Pension Secure Fund	-0.90%	3.38%	7.30%	7.78%	7.28%	6.04%	7.41%
Benchmark: CRISIL Composite Bond Index	-0.75%	3.58%	7.02%	7.75%	7.47%	6.01%	7.57%
Money Market Fund	0.33%	3.49%	6.81%	6.73%	6.77%	5.60%	7.31%
Benchmark: CRISIL Liquid Debt Index	0.44%	3.19%	6.81%	7.09%	7.01%	5.75%	7.03%
Gilt Fund	-1.26%	2.94%	7.73%	7.94%	7.69%	5.99%	8.05%
Benchmark: CRISIL 10 Year Gilt Index	-1.00%	3.54%	7.74%	8.28%	7.81%	5.51%	6.23%
Group Balancer Fund	-1.00%	4.58%	3.70%	8.31%	7.72%	7.60%	8.87%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	-0.87%	4.99%	5.03%	8.85%	8.34%	8.20%	8.78%
Group Growth Fund	-1.20%	5.47%	0.42%	9.10%	8.86%	9.88%	10.27%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	-0.99%	6.37%	3.01%	9.90%	9.14%	10.35%	9.66%
Managed Fund	-1.12%	4.92%	2.47%	9.07%	8.99%	9.24%	9.93%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	-0.93%	5.68%	4.03%	9.38%	8.75%	9.28%	9.25%
PE Based Fund	-1.00%	6.56%	-1.80%	9.91%	9.52%	11.51%	10.59%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	-0.67%	7.72%	1.94%	10.71%	9.73%	12.06%	9.92%
Discontinuance Fund	-0.10%	2.66%	5.76%	6.42%	6.73%	5.42%	6.36%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.36%	3.40%	6.80%	6.96%	6.99%	5.71%	5.65%
Benchmark:	NA	NA	NA	NA	NA	NA	NA

#Benchmark for the fund has been changed to Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index effective 1st May 2025.

NAV:

The NAV or the net asset value is the total asset value per unit of the fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day.

AUM:

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by any investment firm.

Holdings:

The holdings or the portfolio is a Ulip's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of our investments, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-sec.

Sector allocation:

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

Asset allocation:

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. The three main asset classes -equities, fixed-income, and cash and equivalents -have different levels of risk and return & behave differently over time.

Fund Manager:

A fund manager is responsible for implementing a fund's investing strategy and managing its portfolio trading activities.

Risk profile:

A risk profile is an evaluation of an individual or organization's willingness to take risks, as well as the threats to which an organization is exposed. A risk profile is important for determining a proper investment asset allocation for a portfolio.

Portfolio Duration:

Portfolio Duration follows the concept that interest rates and bond prices move in opposite directions. This ratio is used to determine the effect that a 100-basis-point (1%) change in interest rates will have on the price of a bond.