

FUND FACT SHEET

as of 31st July 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	4.18%	-2.71%	16.98%	13.05%	Nifty 50	5.36%	-0.73%	17.47%	11.35%
EQUITY TOP 250	Equity Fund	20-Jul-11	2.03%	-6.18%	17.51%	13.21%	Nifty 200	5.74%	-2.52%	19.30%	11.87%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	2.22%	-5.14%	16.93%	11.65%	Nifty 50	5.36%	-0.73%	17.47%	13.56%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	3.96%	-4.27%	24.96%	15.88%	Nifty Midcap 100 Index	6.87%	-2.70%	29.98%	16.69%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	5.22%	-0.85%	17.62%	13.62%	Nifty 50	5.36%	-0.73%	17.47%	12.57%
EQUITY SMALL CAP FUND	Equity Fund	24-Jan-25	6.31%	NA	NA	7.90%	Nifty Smallcap 250 Momentum Quality 100 Index	4.73%	NA	NA	2.47%
BOND FUND	Debt Fund	28-Jul-11	4.47%	8.47%	5.97%	7.97%	CRISIL Short Term Bond Index	4.63%	8.60%	6.26%	7.91%
GROUP BOND FUND	Debt Fund	25-Jan-13	4.37%	9.03%	5.89%	8.08%	CRISIL Composite Bond Index	4.55%	8.76%	6.00%	7.90%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	4.14%	8.48%	NA	11.73%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	5.14%	10.08%	NA	14.27%
PENSION SECURE FUND	Debt Fund	04-Feb-16	4.36%	9.11%	6.08%	7.58%	CRISIL Composite Bond Index	4.55%	8.76%	6.00%	7.72%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.68%	7.06%	5.58%	7.33%	CRISIL Liquid Debt Index	3.30%	6.96%	5.73%	7.04%
GILT FUND	Debt Fund	13-Jun-19	4.52%	10.14%	6.02%	8.38%	CRISIL 10 Year Gilt Index	4.96%	9.88%	5.33%	6.49%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	4.31%	5.68%	7.77%	9.01%	20% Nifty 50 + 80% Crisil Composite Bond Index	4.78%	6.94%	8.38%	8.91%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	3.51%	2.69%	10.21%	10.44%	40% Nifty 50 + 60% Crisil Composite Bond Index	4.99%	5.08%	10.72%	9.81%
MANAGED FUND	Hybrid Fund	03-Aug-11	4.33%	4.65%	9.49%	10.07%	30% Nifty 50 +70% CRISIL Composite Bond Index	4.89%	6.01%	9.56%	9.38%
PE BASED FUND	Hybrid Fund	22-Jul-11	3.43%	0.30%	11.96%	10.73%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	5.15%	3.59%	12.57%	10.03%

*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

July 2025



Fund Details

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

Inception Date
28-Jul-2011

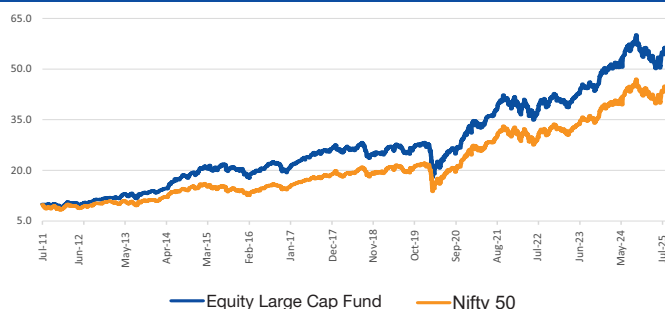
NAV as on 31-07-25
Rs. 55.8226

AUM as on 31-07-25
Rs. 479.31 crore

Fund Manager
Ritika Chhabra

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

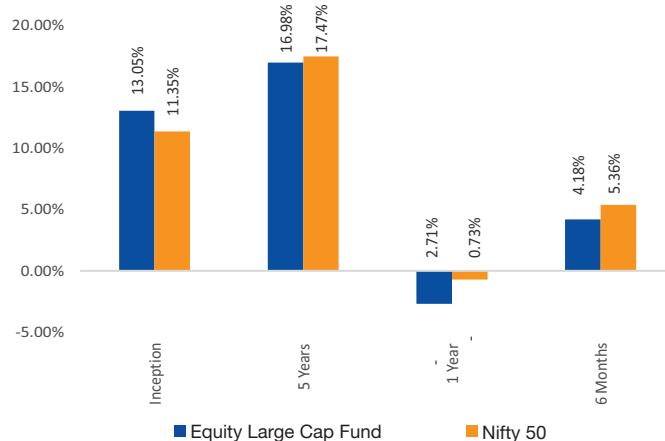
Growth @ Rs 10



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%	475.38
Debt and Money market	0%	40%	1%	3.93

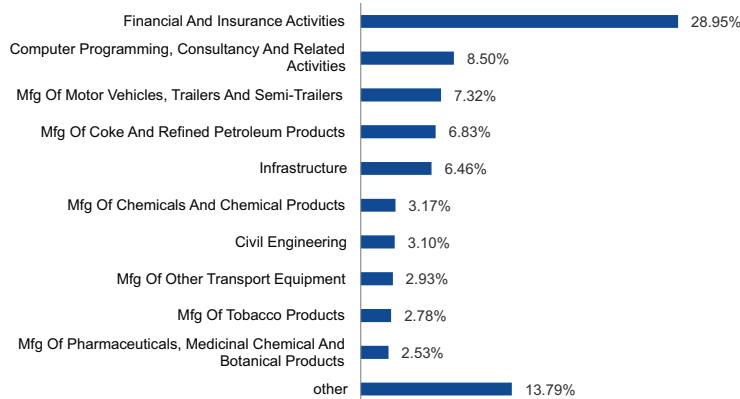
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.18%
HDFC Bank Ltd	8.95%
Reliance Industries Ltd	6.83%
ICICI Bank Ltd	6.69%
Bajaj Finserv Mutual Fund	5.50%
Infosys Ltd	3.94%
Nippon india Mutual Fund	3.54%
Mahindra & Mahindra Ltd	3.13%
Larsen & Toubro	3.10%
Bharti Airtel Limited	2.80%
ITC Ltd	2.78%
Others	51.93%
MMI & Others	0.82%
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

July 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 31-07-25
Rs. 57.1142

AUM as on 31-07-25
Rs. 528.13 crore

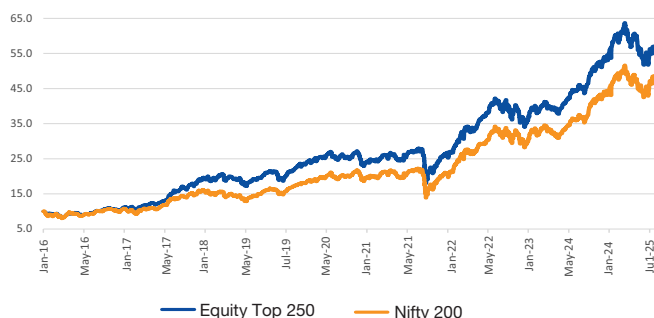
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

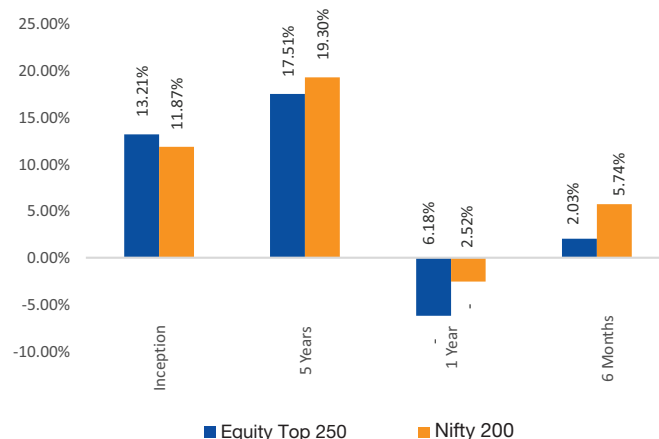
Growth @ Rs 10



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%	98%	516.66
Debt and Money market	0%	40%	2%	11.47

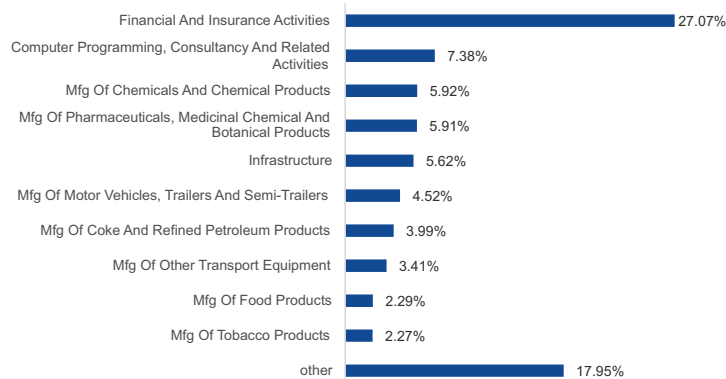
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.83%
Kotak Mutual Fund	4.02%
Icici Prudential Mutual Fund	3.76%
Bajaj Finance Ltd	2.76%
Reliance Industries Ltd	2.59%
ICICI Bank Ltd	2.58%
HCL Technologies Ltd	2.31%
Nippon india Mutual Fund	2.30%
Muthoot Finance	2.27%
Mahindra & Mahindra Ltd	2.12%
ITC Ltd	1.96%
Others	71.15%
MMI & Others	2.17%
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

July 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 31-07-25
Rs. 28.4549

AUM as on 31-07-25
Rs. 18.67 crore

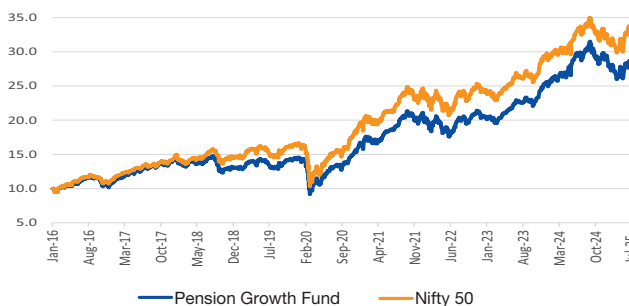
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

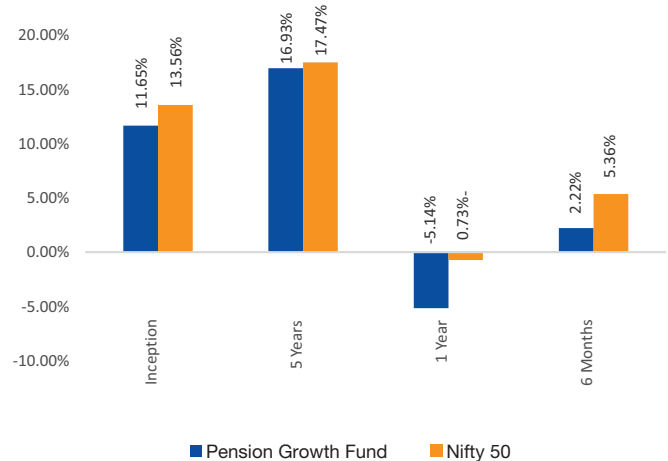
Growth @ Rs 10



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%	95%	17.79
Money Market Instruments	0%	40%	5%	0.87

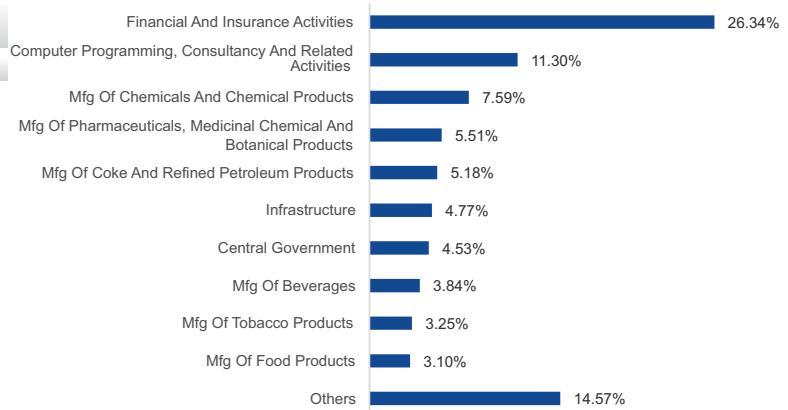
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	95.31%
SBI Mutual Fund	5.81%
HCL Technologies Ltd	5.29%
ICICI Bank Ltd	4.39%
Nippon India Mutual Fund	4.07%
Reliance Industries Ltd	3.59%
Bajaj Finance Ltd	3.41%
United Spirits Ltd	3.37%
Eternal Limited	3.05%
ITC Ltd	2.84%
AXIS Bank Ltd	2.75%
Others	56.75%
MMI & Others	4.69%
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

July 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 31-07-25

Rs. 21.9918

AUM as on 31-07-25

Rs. 149.05 crore

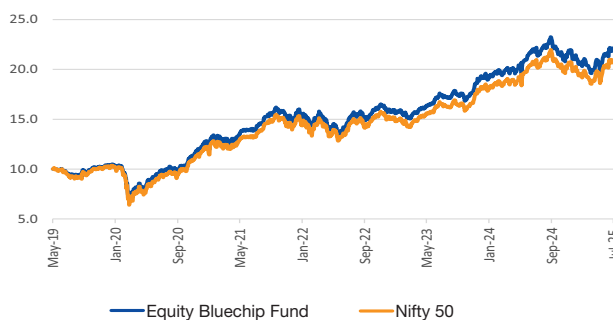
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

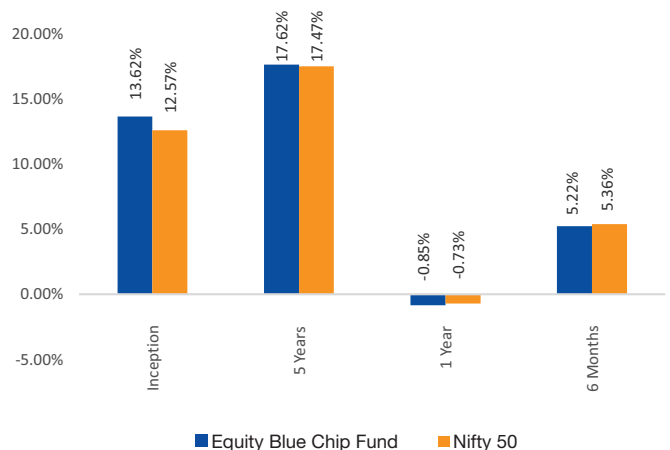
Growth @ Rs 10



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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%	99%	147.84
Debt and Money Market	0%	40%	1%	1.21

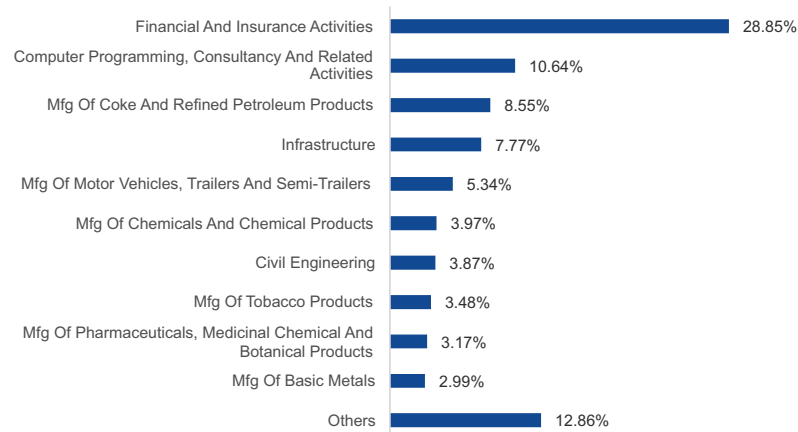
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	
Equity	99.19%
HDFC Bank Ltd	9.15%
Reliance Industries Ltd	8.55%
ICICI Bank Ltd	7.42%
Infosys Ltd	4.93%
Larsen & Toubro	3.87%
Nippon india Mutual Fund	3.70%
Bharti Airtel Limited	3.53%
ITC Ltd	3.48%
Tata Consultancy Services Ltd	2.81%
Mahindra & Mahindra Ltd	2.58%
Others	49.16%
MMI & Others	0.81%
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

July 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 31-07-25
Rs. 29.3031

AUM as on 31-07-25
Rs. 122.87 crore

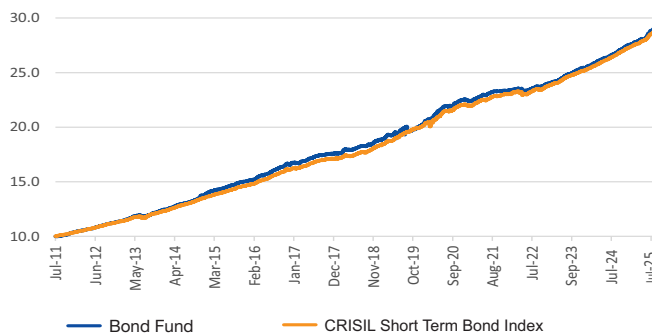
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt -12 |

Growth @ Rs 10



Portfolio Duration

2.19

1.96

Portfolio Yield

6.66

6.49

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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%	122.87

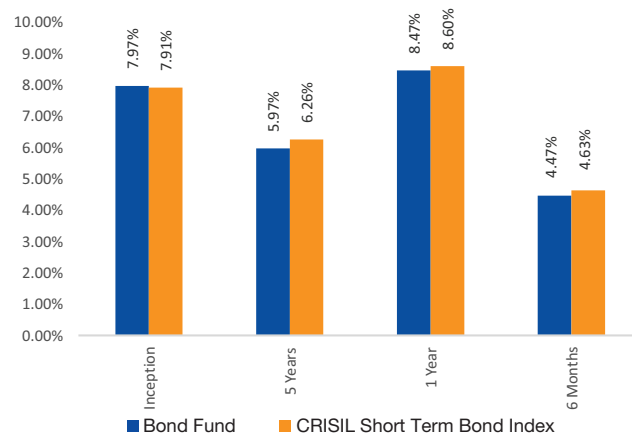
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

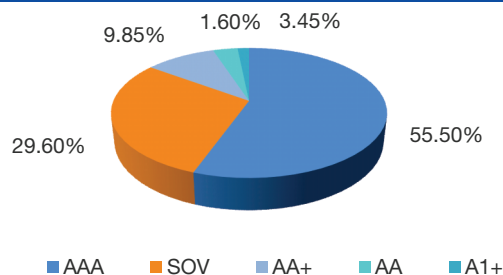
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	82.52%
Gsec And SDL	16.48%
6.75 GOI 23-12-2029	7.95%
6.01% GOI Mat 21-07-2030	4.06%
07.95% Fert Co GOI Splbnd Mat 18-feb-2026	2.63%
08.39 Rajasthan SDL Uday 15 03 2026	1.07%
8.32% GOI CG 02-08-2032	0.54%
8.55% Uttar Pradesh State Government Sg 04-10-2026	0.23%
Corporate Bonds	66.04%
8.05% India Infradebt Limited NCD 24-07-2028	8.26%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.34%
7.93% NIIF Infrastructure Finance Limited NCD 20-05-2032	4.27%
7.95% Tata Capital Financial NCD 08-02-2028	4.14%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.09%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.07%
5.78% HDFC Series Y Ltd NCD Mat 25-11-2025	4.06%
8.75% Shriram Finance Limited NCD 28-04-2028	3.86%
9.09% Muthoot Finance Limited NCD 01-06-2029	3.84%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.77%
Others	21.34%
MMI & Others	17.48%
Grand Total	100.00%

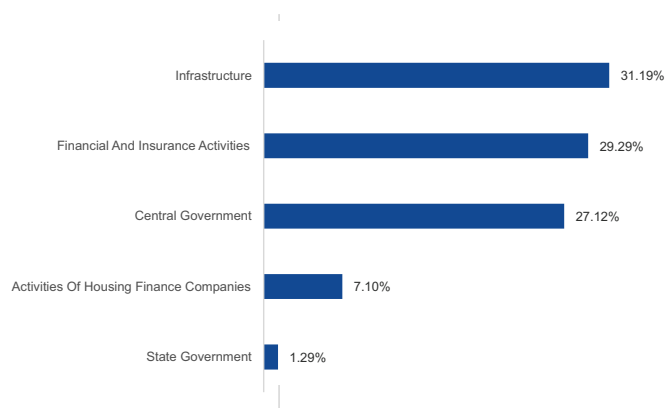
Fund v/s Benchmark Return (%)



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

July 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 31-07-25

Rs. 26.4425

AUM as on 31-07-25

Rs. 25.08 crore

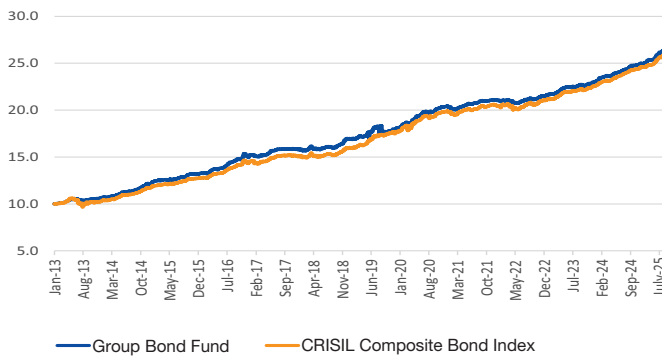
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Portfolio Duration

5.70

5.54

Portfolio Yield

6.76

6.79

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%	25.08

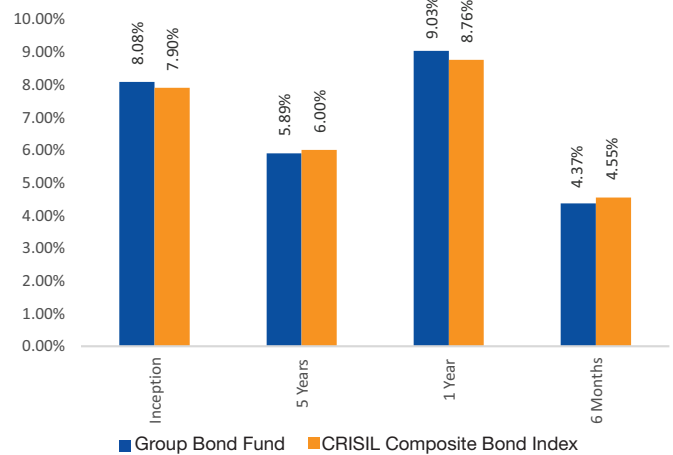
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

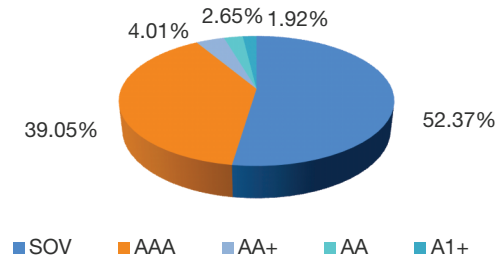
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.01%
Gsec And SDL	51.24%
06.33 GOI 05-05-2035	36.12%
7.09% GOI CG 05-08-2054	13.06%
7.46% Uttar Pradesh State Government SG 2034 2802	2.07%
Corporate Bonds	44.77%
8.05% India Infradebt Limited NCD 24-07-2028	7.44%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.10%
7.9873% Tata Capital Financial NCD 17-04-2026	5.22%
7.90% Bajifinance NCD 17-11-2025	3.99%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.28%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.24%
8.60% Cholafin NCD 15-03-2029	3.09%
6.75% Piramal Finance Limited	2.59%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.53%
8.04% HDB NCD 25-02-2026	2.01%
Others	4.28%
MMI & Others	3.99%
Grand Total	100.00%

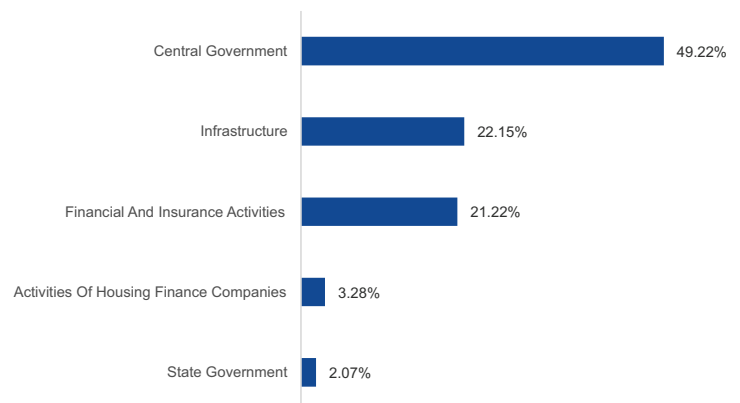
Fund v/s Benchmark Return (%)



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

Equity Midcap Fund

ULIF01107/10/16ETLIMIDCAP147

July 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

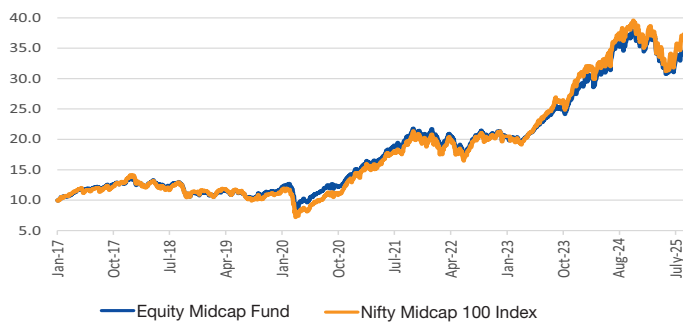
NAV as on 31-07-25
Rs. 35.1794

AUM as on 31-07-25
Rs. 540.03 crore

Fund Manager
Ritika Chhabra

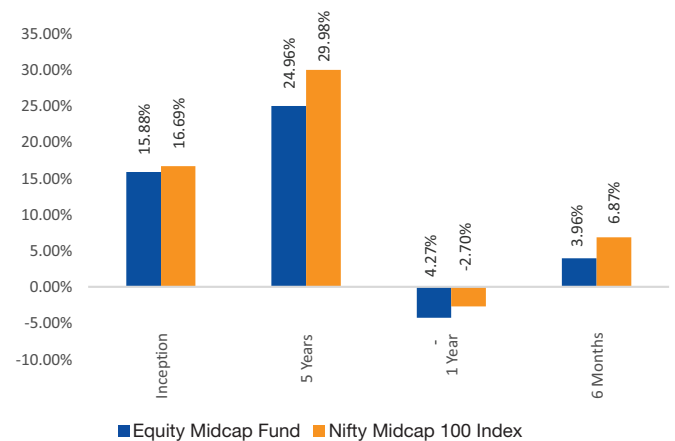
Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

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	80%	100%	96%	520.36
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	4%	19.67

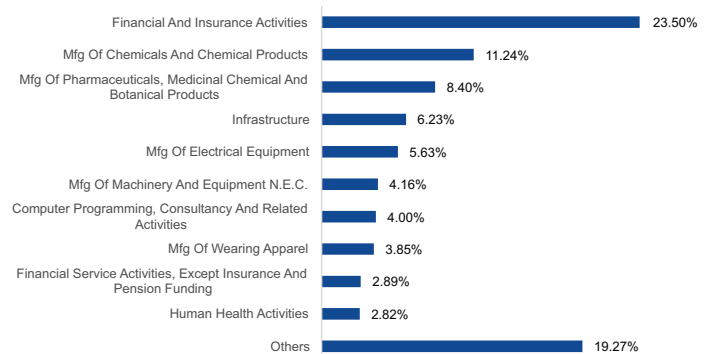
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.36%
Mirae Asset Mutual Fund	4.62%
Muthoot Finance	3.40%
Suzlon Energy Ltd	3.39%
Page Industries Ltd	3.29%
Persistent Systems Ltd	2.74%
Solar Industries India Limited	2.64%
Bharti Hexacom Limited	2.58%
BSE Limited	2.43%
Coromandel International Ltd	2.22%
SRF Ltd	2.11%
Others	66.95%
MMI & Others	3.64%
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 31-07-25	AUM as on 31-07-25
	24-Jan-2025	Rs. 10.7897	Rs. 29.73 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 10 Debt - 0	

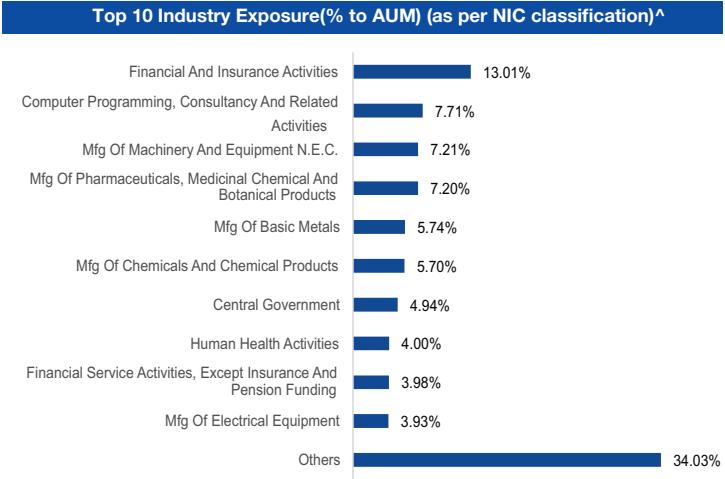
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	93%	27.50
Debt and Money market	0%	20%	7%	2.22

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	92.52%
Multi Commodity Exchange Of India Limited	2.61%
Narayana Hrudayalaya Limited	2.56%
Manappuram Finance Ltd	2.53%
Central Depository Services (india) Limited	2.50%
Godfrey Phillips India Ltd	2.26%
Computer Age Management Services Ltd.	2.03%
Redington Ltd	2.01%
PG electroplast Limited	1.98%
Amber Enterprises India Limited	1.88%
PNB Housing Finance Ltd	1.83%
Others	70.33%
MMI & Others	7.48%
Grand Total	100.00%



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

Gilt Fund

ULIF01326/11/18ETLGILTFND147

July 2025



Fund Details

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

Inception Date
13-Jun-2019

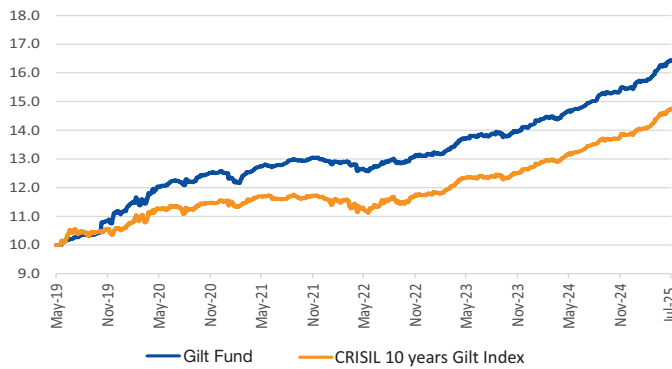
NAV as on 31-07-25
Rs. 16.3895

AUM as on 31-07-25
Rs. 21.64 crore

Fund Manager
Mahek Shah

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

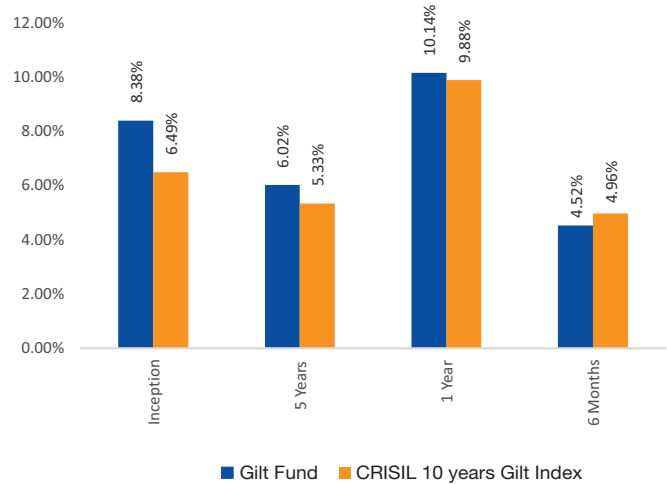
Growth @ Rs 10



Portfolio Duration	7.14	7.14
Portfolio Yield	6.42	6.41

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%	96%	20.68
Money market Instruments	NIL	40%	4%	0.96

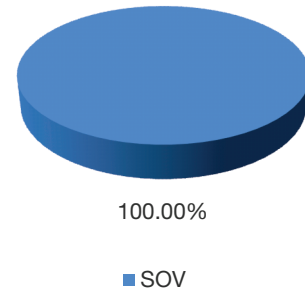
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	95.57%
06.33 GOI 05-05-2035	79.92%
7.09% GOI CG 05-08-2054	7.45%
7.29% GOI CG 27-01-2033	6.37%
6.19% GOI CG 16-09-2034	1.59%
8.40% Oil Bond SPL Mat 29-Mar-2026	0.24%
MMI & Others	4.43%
Grand Total	100.00%

Debt Rating Profile**



Long Term Bond Fund

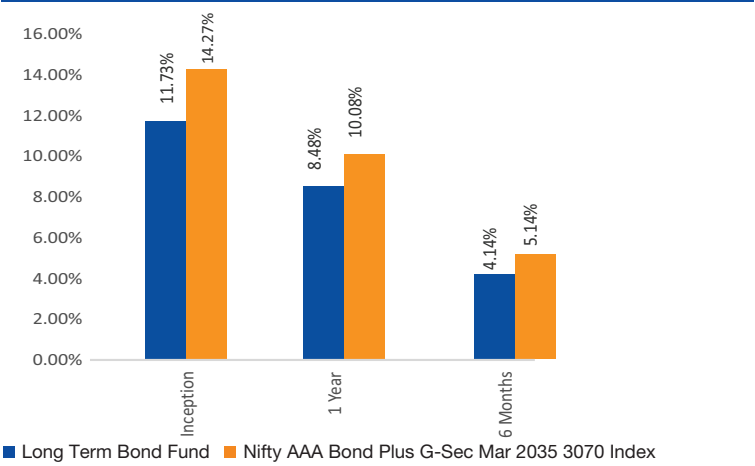
ULIF01426/06/20ETLLNGTERM147

July 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 31-07-25	AUM as on 31-07-25
	29-Feb-2024	Rs. 11.1725	Rs. 4.17 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Debt -12	

Fund v/s Benchmark Return (%)



Portfolio Duration	6.12	6.64
Portfolio Yield	6.88	6.66

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%	4.17

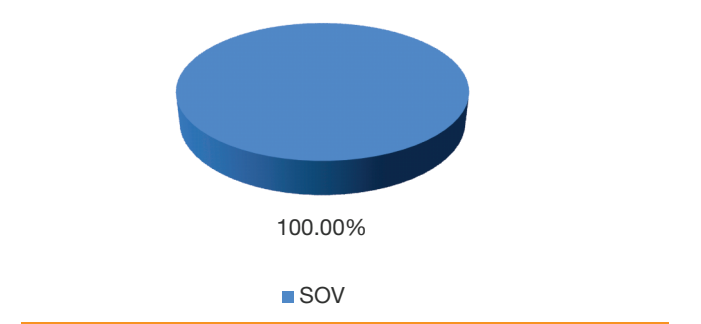
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec and SDL	96.88%
7.46% Uttar Pradesh State Government SG 2034 2802	96.88%
MMI & Others	3.12%
Grand Total	100.00%

Debt Rating Profile**



Money Market Fund

ULIF00425/08/11MONEYMARKET147

July 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

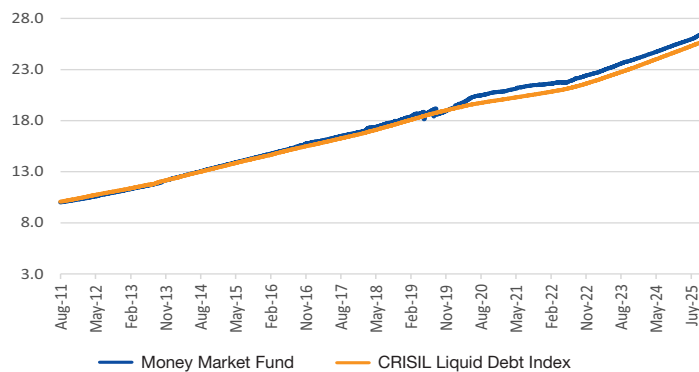
NAV as on 31-07-25
Rs. 26.8110

AUM as on 31-07-25
Rs. 2.78 crore

Fund Manager
Mahek Shah

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

Growth @ Rs 10



Portfolio Duration 0.67 0.11
Portfolio Yield 6.12 5.58

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%	2.78

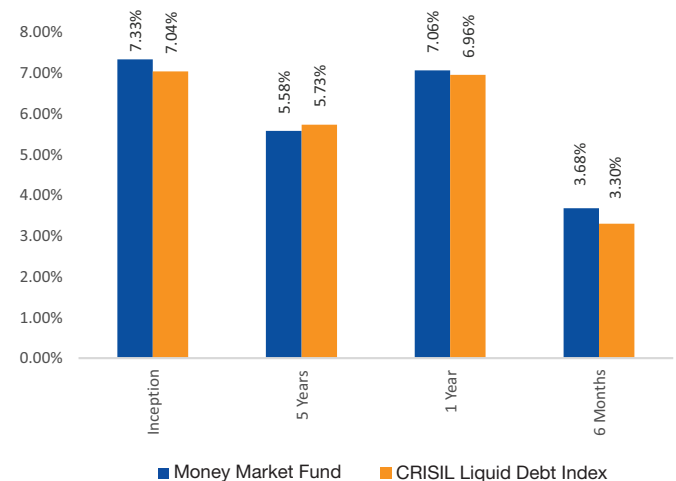
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

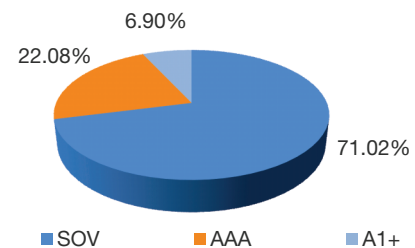
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	90.71%
Gsec And SDL	68.92%
8.00% Oil Bond Mat 23-Mar-2026	42.37%
8.21% Haryana State Government Sg 2026 3103	18.26%
8.08% Uttar Pradesh State Government Sg 15062026	4.63%
8.40% Oil Bond Spl Mat 29-mar-2026	3.66%
Corporate Bonds	21.79%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	7.29%
7.9873% Tata Capital Financial NCD 17-04-2026	7.25%
8.04% HDB NCD 25-02-2026	7.25%
MMI & Others	9.29%
Grand Total	100.00%

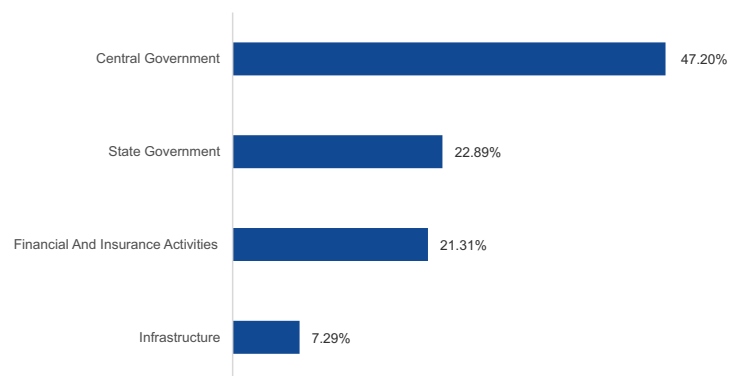
Fund v/s Benchmark Return (%)



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

PE Based Fund

ULIF00526/08/11PEBASED147

July 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

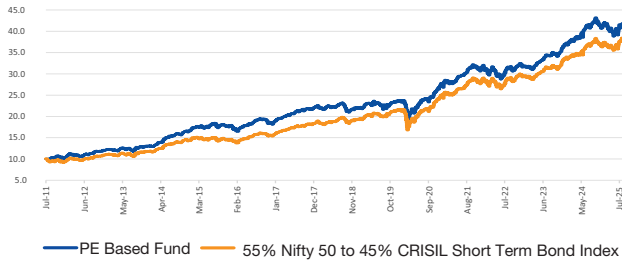
NAV as on 31-07-25
Rs. 41.8031

AUM as on 31-07-25
Rs.12.05 crore

Fund Manager
Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers
Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration 2.26 1.96
Portfolio Yield 6.67 6.49

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%	60%	7.28
Debt and Money market	0%	100%	40%	4.77

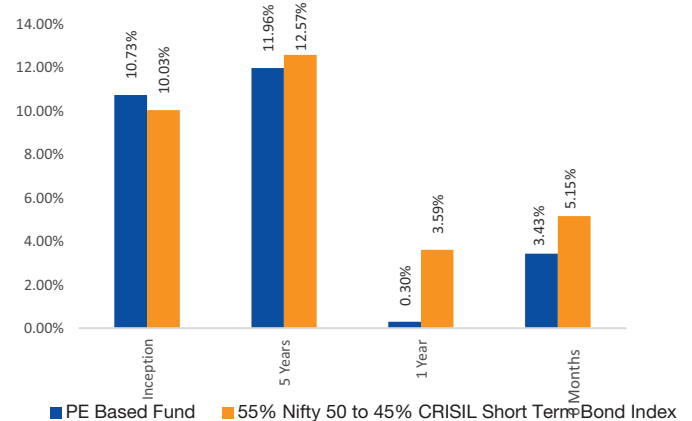
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

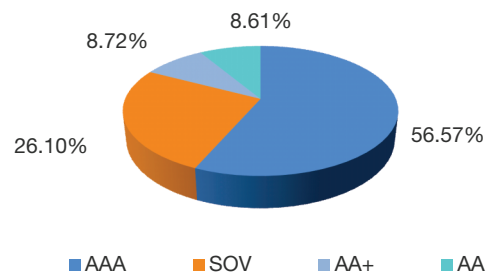
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	60.42%
ICICI Bank Ltd	4.40%
HCL Technologies Ltd	3.31%
Reliance Industries Ltd	2.25%
AXIS Bank Ltd	2.20%
Bajaj Finance Ltd	2.14%
HDFC Bank Ltd	2.11%
United Spirits Ltd	2.11%
Eternal Limited	1.91%
ITC Ltd	1.78%
Kotak Mahindra Bank Ltd	1.59%
Others	36.63%
Debt	33.24%
Gsec And SDL	4.26%
6.75 GOI 23-12-2029	4.26%
Corporate Bonds	28.97%
8.05% India Infradebt Limited NCD 24-07-2028	6.88%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.24%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	3.83%
8.75% Shriram Finance Limited NCD 28-04-2028	3.42%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.41%
6.75% Piramal Finance Limited	3.37%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.94%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	0.88%
MMI & Others	6.35%
Grand Total	100.00%

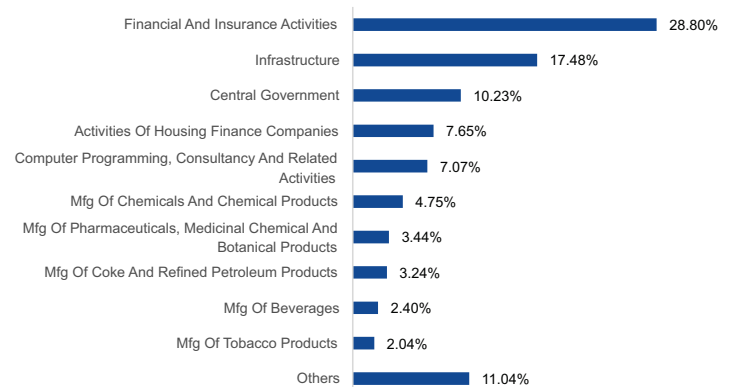
Fund v/s Benchmark Return (%)



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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

July 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 31-07-25

Rs. 20.0084

AUM as on 31-07-25

Rs. 8.30 crore

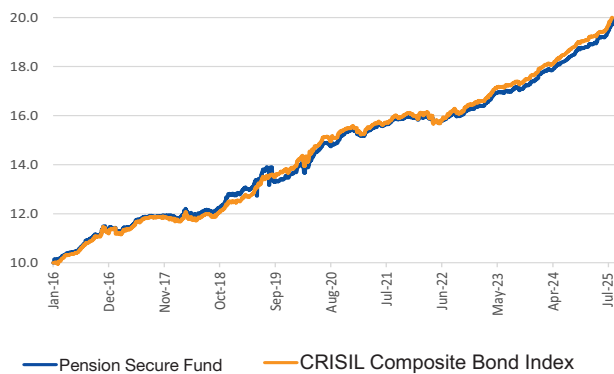
Fund Manager

Mahek Shah

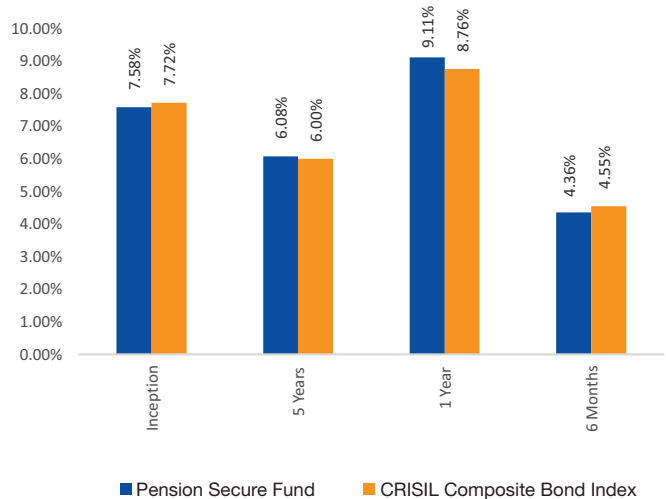
Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration

5.69

5.54

Portfolio Yield

6.75

6.79

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.

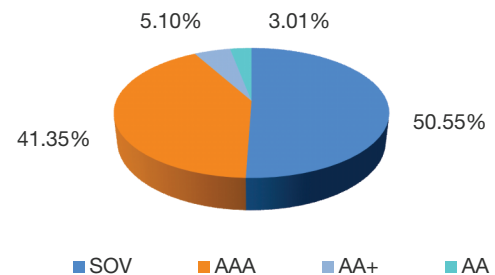
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	97%	8.07
Money Market Instruments	0%	60%	3%	0.22

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

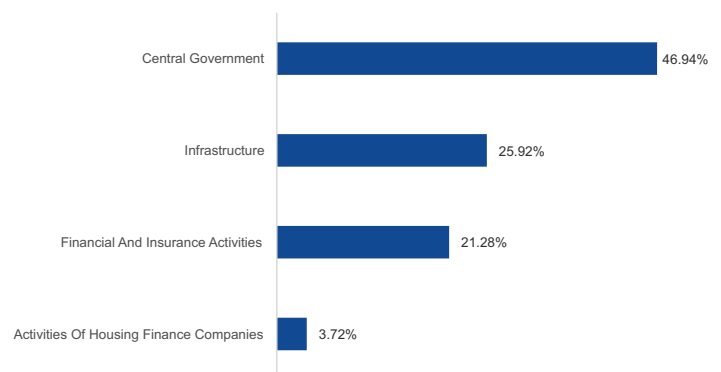
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.29%
Gsec And SDL	48.91%
06.33 GOI 05-05-2035	31.23%
7.09% GOI CG 05-08-2054	13.96%
7.29% GOI CG 27-01-2033	2.53%
6.19% GOI CG 16-09-2034	1.18%
Corporate Bonds	48.39%
7.84% HDB NCD 14-07-2026	6.08%
7.9873% Tata Capital Financial NCD 17-04-2026	6.07%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	5.57%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.23%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.05%
8.05% India Infradebt Limited NCD 24-07-2028	4.99%
9.233% Shriram Finance Limited NCD 18-05-2027	3.72%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.72%
6.75% Piramal Finance Limited	2.94%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.55%
Others	2.47%
MMI & Others	2.71%
Grand Total	100.00%

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

July 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 31-07-25

Rs. 29.4569

AUM as on 31-07-25

Rs. 29,32 crore

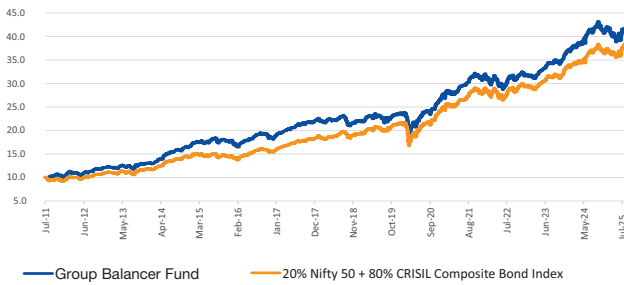
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration

5.69

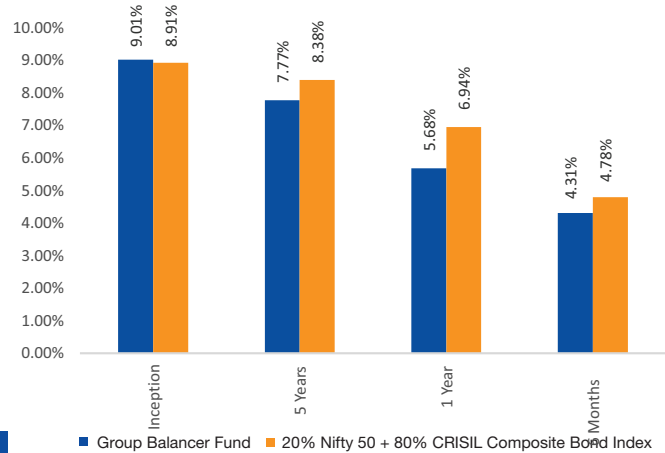
5.54

Portfolio Yield

6.76

6.79

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	23%	6.61
Debt and Money market	70%	100%	77%	22.71

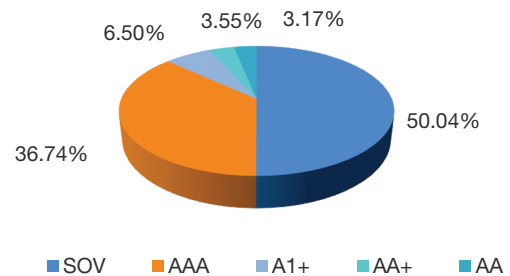
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

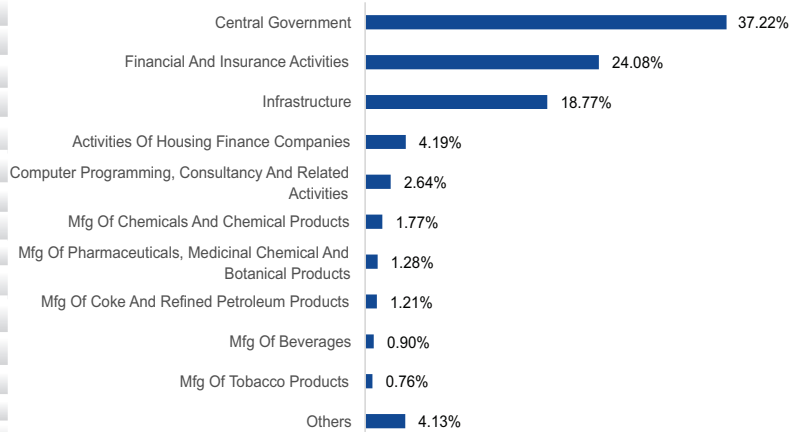
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	22.55%
ICICI Bank Ltd	1.83%
HCL Technologies Ltd	1.23%
HDFC Bank Ltd	0.99%
AXIS Bank Ltd	0.87%
Reliance Industries Ltd	0.84%
Bajaj Finance Ltd	0.80%
United Spirits Ltd	0.79%
Eternal Limited	0.71%
ITC Ltd	0.66%
Kotak Mahindra Bank Ltd	0.65%
Others	13.18%
Debt	68.12%
Gsec And SDL	35.79%
06.33 GOI 05-05-2035	26.68%
7.09% GOI CG 05-08-2054	9.11%
Corporate Bonds	32.33%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.14%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.44%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	3.61%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.48%
7.84% HDB NCD 14-07-2026	2.75%
7.90% Bajfinance NCD 17-11-2025	2.73%
8.60% Cholafin NCD 15-03-2029	2.64%
8.05% India Infradebt Limited NCD 24-07-2028	2.47%
6.75% Piramal Finance Limited	2.36%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	0.70%
MMI & Others	9.33%
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

July 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 31-07-25

Rs. 38.3407

AUM as on 31-07-25

Rs. 29.20 crore

Fund Manager

Ritika Chhabra (Equity)

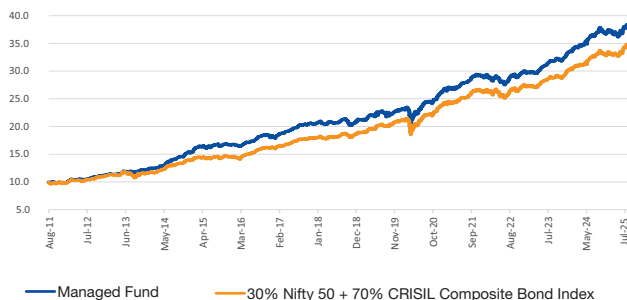
Mahek Shah (Debt)

Funds Managed by the Fund Managers

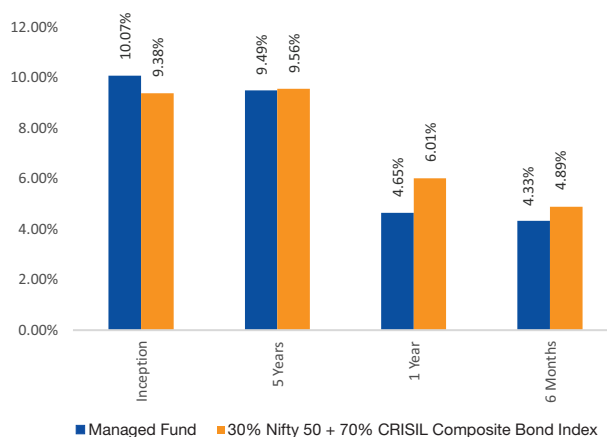
Equity - 10

Debt - 12

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration

5.84

5.54

Portfolio Yield

6.78

6.79

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%	36%	10.62
Debt and Money market	60%	100%	64%	18.57

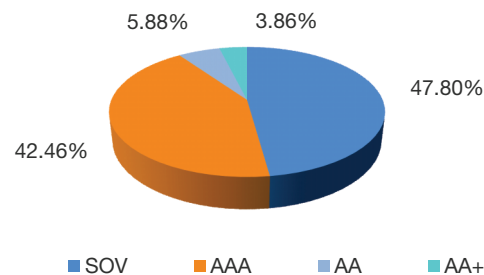
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

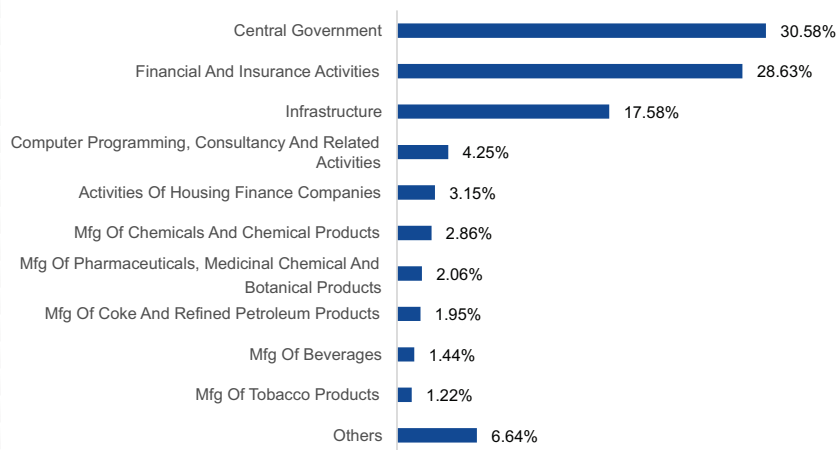
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	36.39%
ICICI Bank Ltd	2.94%
HCL Technologies Ltd	1.99%
HDFC Bank Ltd	1.60%
AXIS Bank Ltd	1.41%
Reliance Industries Ltd	1.35%
Bajaj Finance Ltd	1.28%
United Spirits Ltd	1.27%
Eternal Limited	1.15%
ITC Ltd	1.07%
Kotak Mahindra Bank Ltd	1.04%
Others	21.29%
Debt	63.71%
Gsec And SDL	30.32%
06.33 GOI 05-05-2035	22.90%
7.09% GOI CG 05-08-2054	7.42%
Corporate Bonds	33.39%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	9.33%
7.84% HDB NCD 14-07-2026	4.49%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.27%
7.9873% Tata Capital Financial NCD 17-04-2026	3.79%
6.75% Piramal Finance Limited	3.76%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.15%
9.233% Shriram Finance Limited NCD 18-05-2027	2.47%
8.05% India Infradebt Limited NCD 24-07-2028	2.13%
MMI & Others	-0.10%
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

July 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

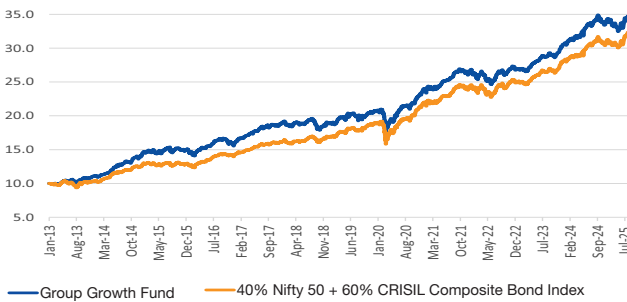
NAV as on 31-07-25
Rs. 34.6838

AUM as on 31-07-25
Rs. 60.94 crore

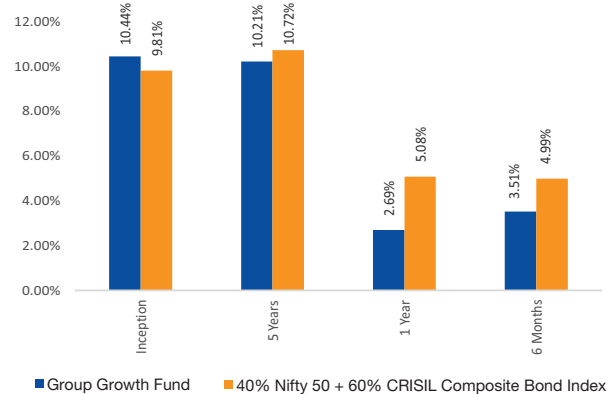
Fund Manager
Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers
Equity - 10
Debt - 12

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	5.74	5.54
Portfolio Yield	6.72	6.79

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%	43%	26.02
Debt and Money market	40%	80%	57%	34.91

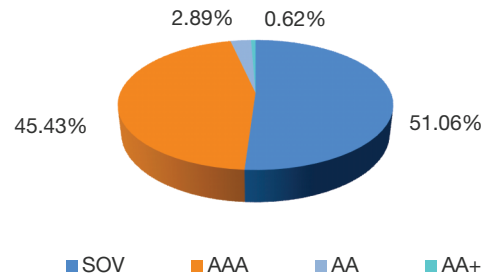
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

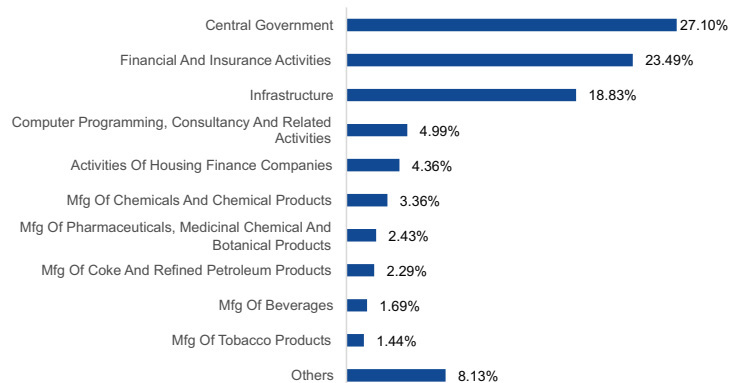
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	42.70%
ICICI Bank Ltd	3.46%
HCL Technologies Ltd	2.34%
HDFC Bank Ltd	1.88%
AXIS Bank Ltd	1.66%
Reliance Industries Ltd	1.59%
Bajaj Finance Ltd	1.51%
United Spirits Ltd	1.49%
Eternal Limited	1.35%
ITC Ltd	1.26%
Kotak Mahindra Bank Ltd	1.22%
Others	24.96%
Debt	54.07%
Gsec And SDL	26.95%
06.33 GOI 05-05-2035	18.64%
7.09% GOI CG 05-08-2054	6.94%
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	27.12%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.67%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.36%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.67%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.49%
7.84% HDB NCD 14-07-2026	2.48%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.43%
6.75% Piramal Finance Limited	1.60%
8.05% India Infradebt Limited NCD 24-07-2028	1.53%
7.9873% Tata Capital Financial NCD 17-04-2026	1.32%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.06%
Others	1.49%
MMI & Others	3.23%
Grand Total	100.00%

Debt Rating Profile**

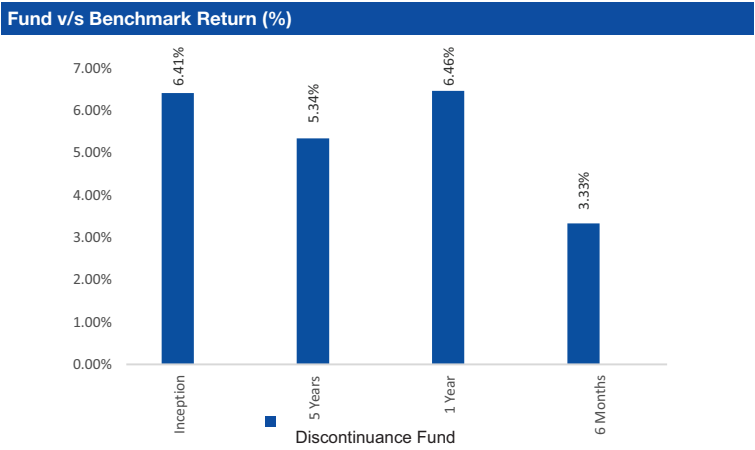


Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

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 31-07-25	AUM as on 31-07-25
	01-Feb-2012	Rs. 23.1393	Rs. 174.94 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%	20%	34.24
Debt Instruments	60%	100%	80%	140.70

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 (%)
Gsec And SDL	80.43%
4.70% GOI CG 22-09-2033 FRB	20.80%
07.95% FERT CO GOI SPLBND Mat 18-Feb-2026	9.71%
06.33 GOI 05-05-2035	8.81%
Gsec C-STRIPS Mat 15-04-2030	6.46%
8.00% Oil Bond Mat 23-Mar-2026	5.33%
364 DTB 08-01-2026	4.79%
7.74% RAJASTHAN SDL SG 2034 0301	3.01%
6.01% GOI MAT 21-07-2030	2.85%
182 DTB 18092025	2.83%
364 DTB 26-12-2025	2.79%
Others	13.04%
MMI & Others	19.57%
Grand Total	100.00%

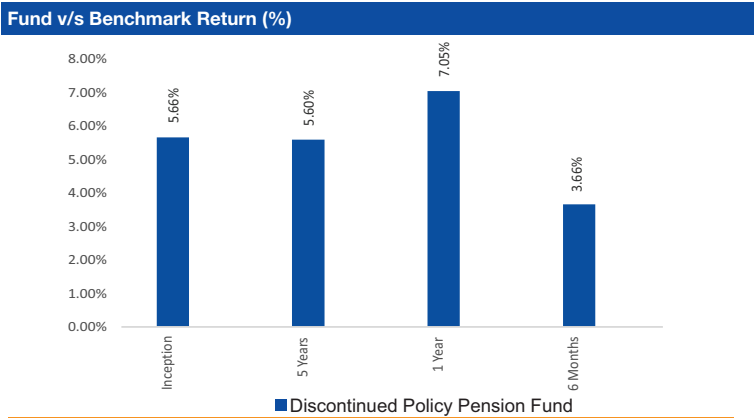
Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

July 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 31-07-25	AUM as on 31-07-25
	04-Feb-2016	Rs. 16.8632	Rs. 4.28 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%	9%	0.36
Debt Instruments	60%	100%	91%	3.91

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	91.48%
8.00% Oil Bond Mat 23-Mar-2026	35.57%
8.88% West Bengal State Government SG 2026 2402	11.89%
364D TB 11-06-2026	11.17%
8.25% Maharashtra State Government SG 2026 1301	9.46%
8.15% Maharashtra State Government SG 26-11-2025	9.43%
7.17% RAJASTHAN SDL SG 2026 2809	7.12%
364 DTB 08-01-2026	6.84%
MMI & Others	8.52%
Grand Total	100.00%

Performance Snapshot



Fund v/s Benchmark Return (%) As on 31st July 2025							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-2.99%	4.18%	-2.71%	11.19%	12.54%	16.98%	13.05%
Benchmark: Nifty 50	-2.93%	5.36%	-0.73%	11.98%	13.02%	17.47%	11.35%
Equity Top 250 Fund	-3.64%	2.03%	-6.18%	12.98%	14.47%	17.51%	13.21%
Benchmark: Nifty 200	-3.08%	5.74%	-2.52%	15.00%	14.98%	19.30%	11.87%
Pension Growth Fund	-3.61%	2.22%	-5.14%	11.45%	13.31%	16.93%	11.65%
Benchmark: Nifty 50	-2.93%	5.36%	-0.73%	11.98%	13.02%	17.47%	13.56%
Equity Midcap Fund	-3.46%	3.96%	-4.27%	21.25%	21.29%	24.96%	15.88%
Benchmark: Nifty Midcap 100 Index	-3.92%	6.87%	-2.70%	23.36%	24.65%	29.98%	16.69%
Equity Bluechip Fund	-3.02%	5.22%	-0.85%	12.28%	13.56%	17.62%	13.62%
Benchmark: Nifty 50	-2.93%	5.36%	-0.73%	11.98%	13.02%	17.47%	12.57%
Equity Small Cap Fund	-5.64%	6.31%	NA	NA	NA	NA	7.90%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	-5.88%	4.73%	NA	NA	NA	NA	2.47%
Bond Fund	0.55%	4.47%	8.47%	8.01%	7.56%	5.97%	7.97%
Benchmark: CRISIL Short Term Bond Index	0.56%	4.63%	8.60%	8.11%	7.71%	6.26%	7.91%
Group Bond Fund	0.25%	4.37%	9.03%	8.43%	7.94%	5.89%	8.08%
Benchmark: CRISIL Composite Bond Index	0.53%	4.55%	8.76%	8.47%	8.23%	6.00%	7.90%
Long Term Bond Fund	-0.24%	4.14%	8.48%	NA	NA	NA	11.73%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	0.42%	5.14%	10.08%	NA	NA	NA	14.27%
Pension Secure Fund	0.27%	4.36%	9.11%	8.56%	7.91%	6.08%	7.58%
Benchmark: CRISIL Composite Bond Index	0.53%	4.55%	8.76%	8.47%	8.23%	6.00%	7.72%
Money Market Fund	0.48%	3.68%	7.06%	6.87%	6.96%	5.58%	7.33%
Benchmark: CRISIL Liquid Debt Index	0.48%	3.30%	6.96%	7.16%	7.04%	5.73%	7.04%
Gilt Fund	0.01%	4.52%	10.14%	8.98%	8.55%	6.02%	8.38%
Benchmark: CRISIL 10 Year Gilt Index	0.09%	4.96%	9.88%	9.11%	8.72%	5.33%	6.49%
Group Balancer Fund	-0.64%	4.31%	5.68%	8.94%	8.63%	7.77%	9.01%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	-0.17%	4.78%	6.94%	9.31%	9.30%	8.38%	8.91%
Group Growth Fund	-1.45%	3.51%	2.69%	9.60%	10.04%	10.21%	10.44%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	-0.87%	4.99%	5.08%	10.08%	10.32%	10.72%	9.81%
Managed Fund	-1.15%	4.33%	4.65%	9.66%	10.05%	9.49%	10.07%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	-0.52%	4.89%	6.01%	9.70%	9.82%	9.56%	9.38%
PE Based Fund	-2.04%	3.43%	0.30%	10.10%	10.74%	11.96%	10.73%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	-1.37%	5.15%	3.59%	10.45%	10.81%	12.57%	10.03%
Discontinuance Fund	0.35%	3.33%	6.46%	6.86%	7.22%	5.34%	6.41%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.45%	3.66%	7.05%	7.12%	7.16%	5.60%	5.66%
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.