

FUND FACT SHEET as of 28th November 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	5.05%	6.36%	14.77%	13.13%	Nifty 50	5.87%	8.59%	15.10%	11.51%
EQUITY TOP 250	Equity Fund	20-Jul-11	4.52%	1.13%	15.32%	13.20%	Nifty 200	5.66%	6.99%	16.73%	12.00%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	4.09%	2.43%	14.82%	11.73%	Nifty 50	5.87%	8.59%	15.10%	13.73%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	4.77%	1.07%	21.60%	15.65%	Nifty Midcap 100 Index	6.31%	8.25%	25.36%	16.84%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	5.56%	8.34%	15.43%	13.81%	Nifty 50	5.87%	8.59%	15.10%	12.88%
EQUITY SMALL CAP FUND	Equity Fund	24-Jan-25	-1.74%	NA	NA	5.28%	Nifty Smallcap 250 Momentum Quality 100 Index	-2.60%	NA	NA	0.07%
BOND FUND	Debt Fund	28-Jul-11	2.85%	8.09%	5.92%	7.94%	CRISIL Short Term Bond Index	2.97%	8.00%	6.17%	7.87%
GROUP BOND FUND	Debt Fund	25-Jan-13	0.89%	6.95%	5.54%	7.92%	CRISIL Composite Bond Index	1.30%	7.09%	5.80%	7.79%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	-0.30%	5.81%	NA	6.66%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	1.22%	8.11%	NA	8.70%
PENSION SECURE FUND	Debt Fund	04-Feb-16	0.96%	6.97%	5.64%	7.40%	CRISIL Composite Bond Index	1.30%	7.09%	5.80%	7.59%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.63%	6.49%	5.60%	7.28%	CRISIL Liquid Debt Index	2.88%	6.48%	5.86%	7.01%
GILT FUND	Debt Fund	13-Jun-19	0.21%	6.67%	5.63%	8.00%	CRISIL 10 Year Gilt Index	0.36%	7.07%	5.22%	6.22%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	1.75%	6.09%	7.19%	8.91%	20% Nifty 50 + 80% Crisil Composite Bond Index	2.23%	7.51%	7.76%	8.85%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	2.42%	4.91%	9.28%	10.37%	40% Nifty 50 + 60% Crisil Composite Bond Index	3.15%	7.87%	9.68%	9.81%
MANAGED FUND	Hybrid Fund	03-Aug-11	2.04%	5.66%	8.68%	9.99%	30% Nifty 50 +70% CRISIL Composite Bond Index	2.69%	7.70%	8.73%	9.34%
PE BASED FUND	Hybrid Fund	22-Jul-11	3.64%	4.67%	10.81%	10.74%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	4.60%	8.51%	11.26%	10.09%

*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

November 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 28-11-25
Rs. 58.7227

AUM as on 28-11-25
Rs. 495.77 crore

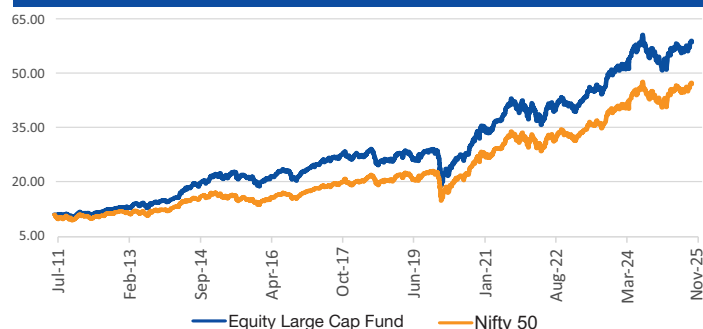
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

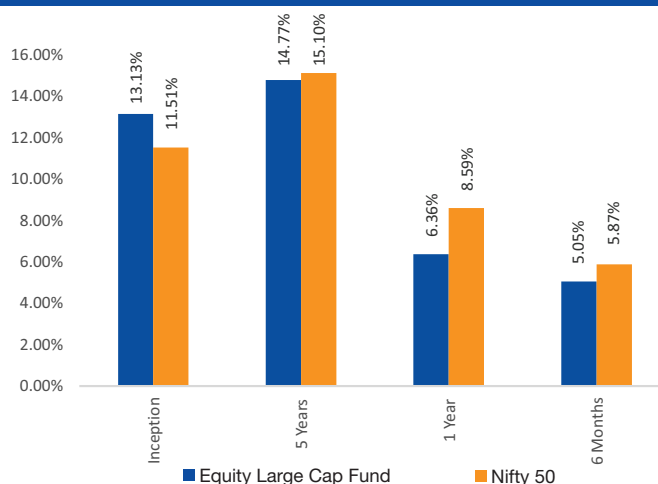
Growth @ Rs 10



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%	493.79
Debt and Money market	0%	40%	0%	1.98

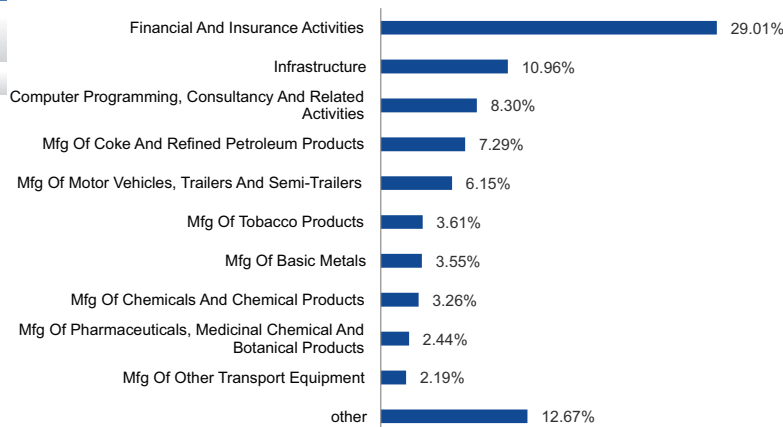
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.60%
HDFC Bank Ltd	8.99%
Reliance Industries Ltd	7.20%
ICICI Bank Ltd	6.18%
Bajaj Finserv Mutual Fund	5.44%
Infosys Ltd	3.82%
ITC Ltd	3.61%
Larsen & Toubro	3.24%
Mahindra & Mahindra Ltd	3.04%
State Bank Of India	2.87%
Aditya Birla Mutual Fund	2.65%
Others	52.56%
MMI & Others	0.40%
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

November 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 28-11-25
Rs. 59.4161

AUM as on 28-11-25
Rs. 541.89 crore

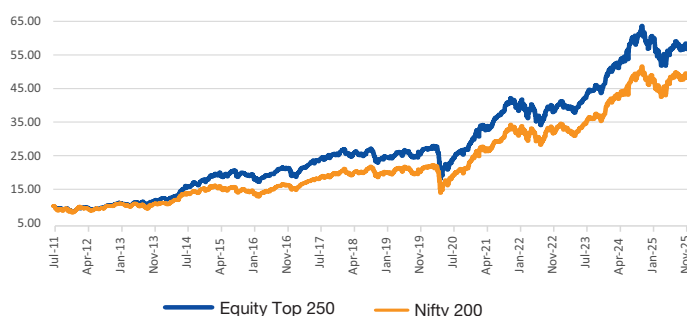
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

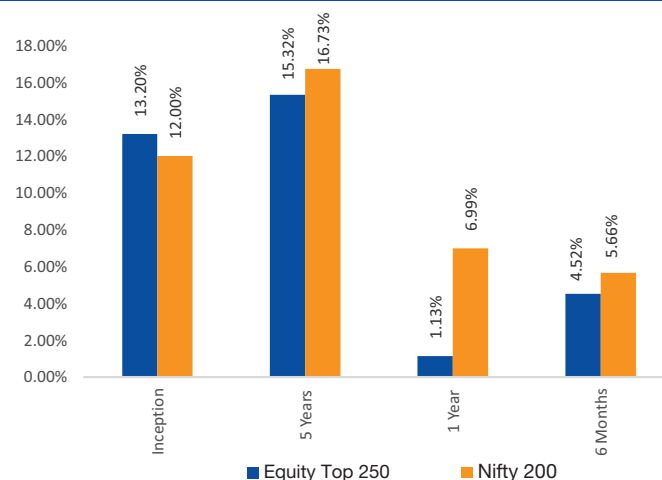
Growth @ Rs 10



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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%	96%	520.65
Debt and Money market	0%	40%	4%	21.24

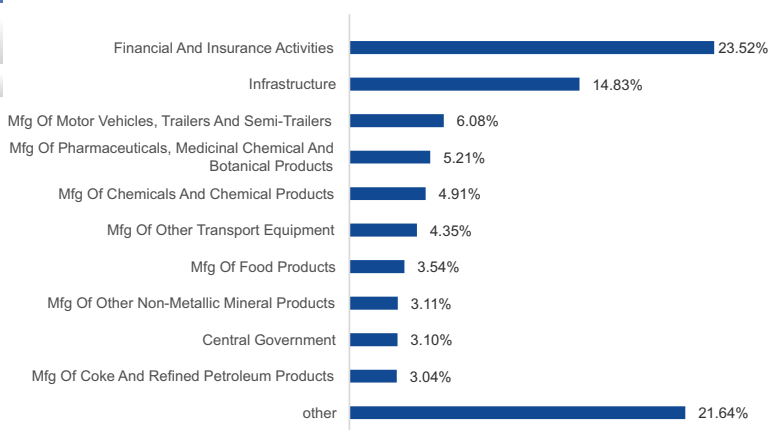
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.08%
Bajaj Finance Ltd	3.20%
Reliance Industries Ltd	2.97%
Mahindra & Mahindra Ltd	2.45%
HDFC Bank Ltd	2.31%
Muthoot Finance	2.28%
Solar Industries India Limited	2.24%
ICICI Bank Ltd	2.14%
Larsen & Toubro	2.04%
Nippon India Mutual Fund	2.03%
Maruti Suzuki India Ltd	1.95%
Others	72.47%
MMI & Others	3.92%
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

November 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 28-11-25
Rs. 29.7145

AUM as on 28-11-25
Rs. 18.96 crore

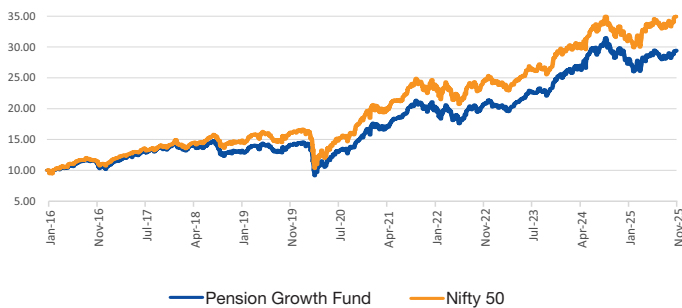
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

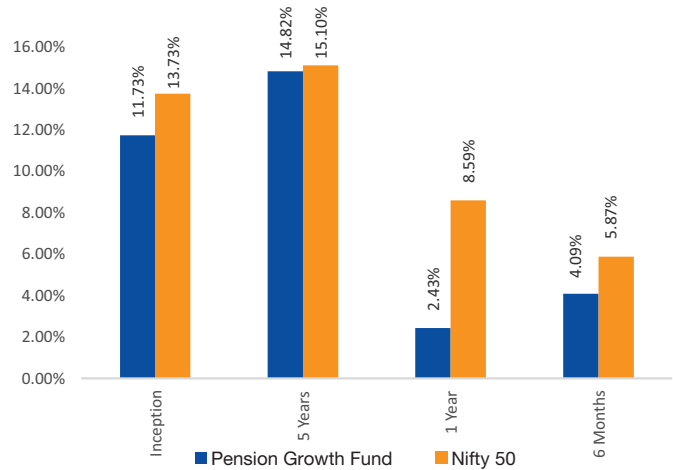
Growth @ Rs 10



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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	60%	100%	84%	15.87
Money Market Instruments	0%	40%	16%	3.09

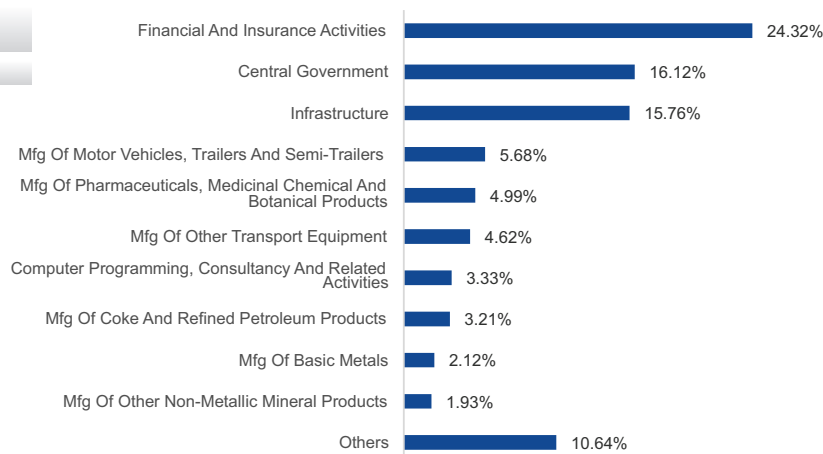
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	83.70%
Nippon India Mutual Fund	7.09%
ICICI Bank Ltd	5.05%
Bharti Airtel Limited	4.35%
Bajaj Finance Ltd	4.31%
Larsen & Toubro	3.94%
Mahindra & Mahindra Ltd	3.49%
Reliance Industries Ltd	3.21%
HDFC Bank Ltd	2.58%
Muthoot Finance	2.22%
Titan Company Ltd	1.78%
Others	45.67%
MMI & Others	16.30%
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

November 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

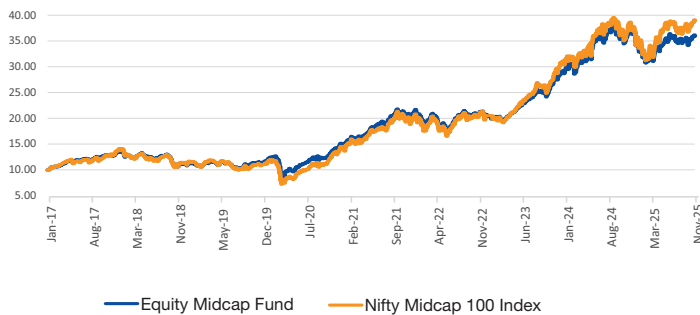
NAV as on 28-11-25
Rs. 36.2710

AUM as on 28-11-25
Rs. 574.39 crore

Fund Manager
Ritika Chhabra

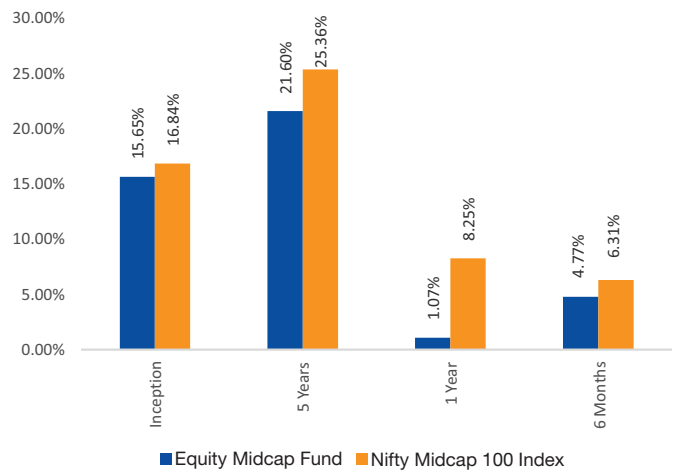
Funds Managed by the Fund Managers
Equity - 10 | Debt - 0 |

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%	93%	536.94
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	7%	37.44

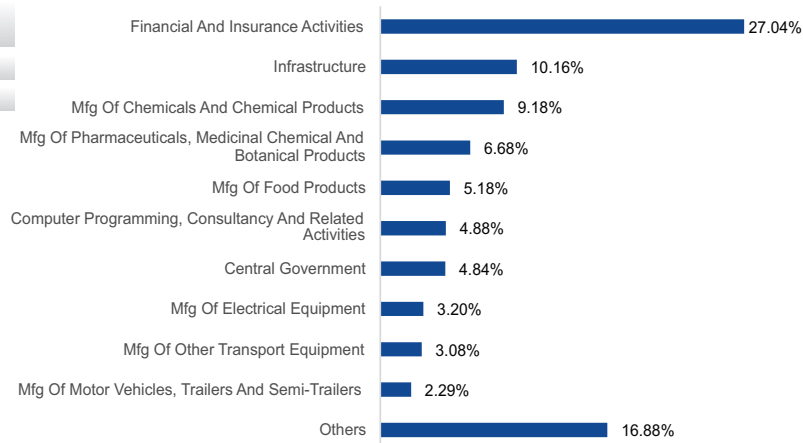
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	93.48%
Muthoot Finance	4.76%
Persistent Systems Ltd	3.69%
Coromandel International Ltd	3.39%
Yes Bank Ltd	3.21%
Marico Ltd	3.08%
Mirae Asset Mutual Fund	3.03%
Lupin Ltd	2.61%
Bharti Hexacom Limited	2.48%
Max Financial Services Limited	2.47%
Solar Industries India Limited	2.42%
Others	62.35%
MMI & Others	6.52%
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

November 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 28-11-25

Rs. 23.1852

AUM as on 28-11-25

Rs. 159.76 crore

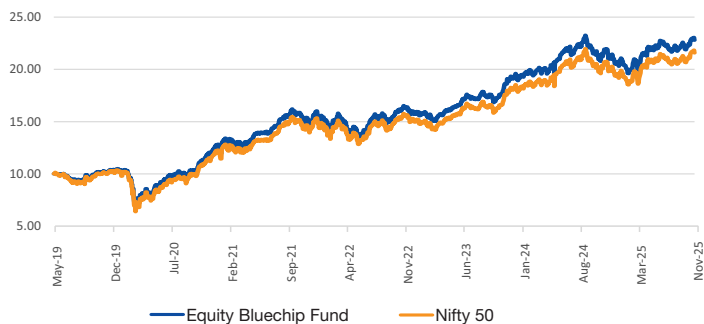
Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

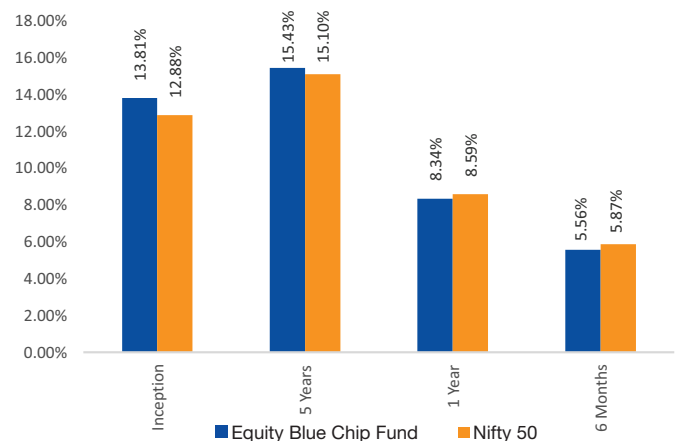
Growth @ Rs 10



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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	60%	100%	99%	157.77
Debt and Money Market	0%	40%	1%	1.99

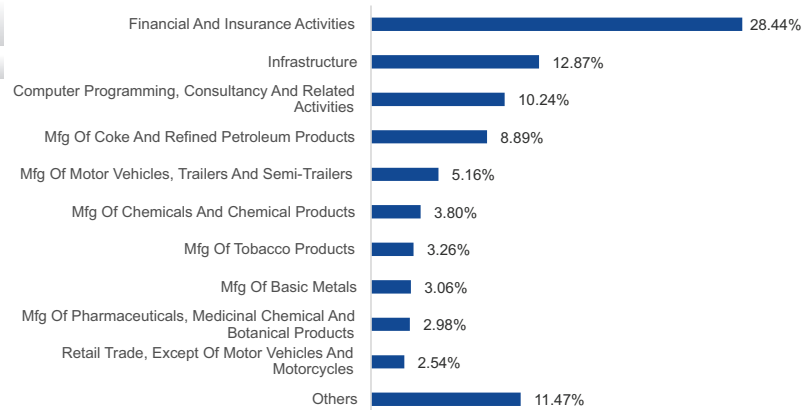
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	
Equity	98.75%
HDFC Bank Ltd	8.98%
Reliance Industries Ltd	8.89%
ICICI Bank Ltd	6.36%
Infosys Ltd	4.71%
Larsen & Toubro	4.00%
ITC Ltd	3.26%
Nippon India Mutual Fund	3.22%
Mahindra & Mahindra Ltd	2.79%
Tata Consultancy Services Ltd	2.68%
SBI Mutual Fund	2.40%
Others	51.46%
MMI & Others	1.25%
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 28-11-25	AUM as on 28-11-25
	24-Jan-2025	Rs. 10.5278	Rs. 33.94 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%	94%	32.00
Debt and Money market	0%	20%	6%	1.93

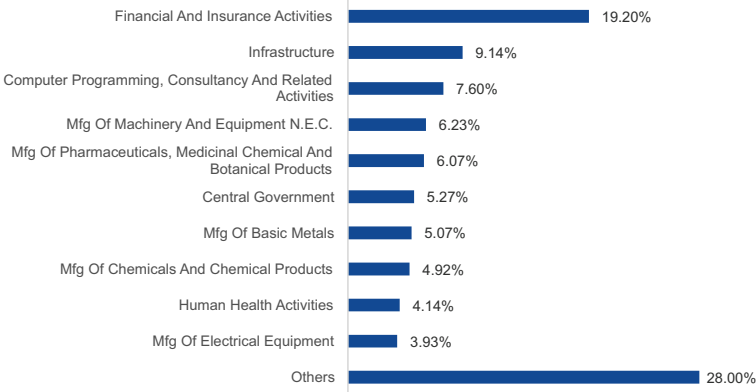
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.30%
Multi Commodity Exchange Of India Limited	3.54%
Manappuram Finance Ltd	2.94%
Central Depository Services (India) Limited	2.82%
Narayana Hrudayalaya Limited	2.69%
Redington Ltd	2.38%
Godfrey Phillips India Ltd	2.21%
Computer Age Management Services Ltd.	2.17%
Angel One Limited	1.92%
Intellect Design Arena Ltd.	1.83%
Neuland Laboratories Limited	1.78%
Others	70.00%
MMI & Others	5.70%
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

November 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

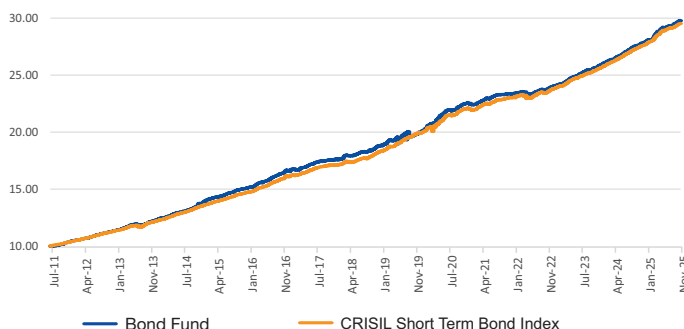
NAV as on 28-11-25
Rs. 29.9274

AUM as on 28-11-25
Rs. 118.71 crore

Fund Manager
Mahek Shah

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

Growth @ Rs 10



Portfolio Duration	2.12	1.93
Portfolio Yield	6.74	6.55

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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%	118.71

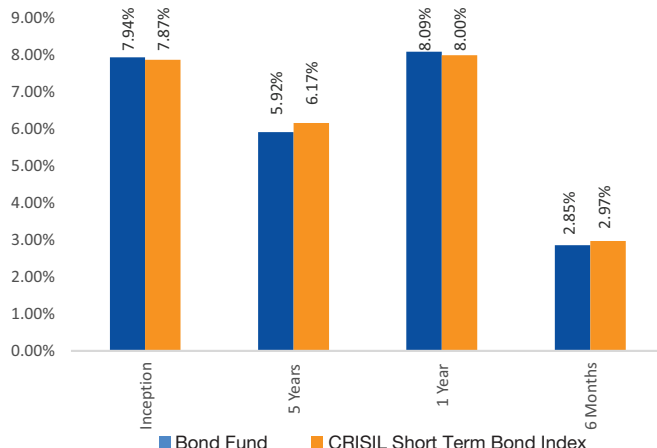
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**Rs.in Crore; AUM-Asset Under Management

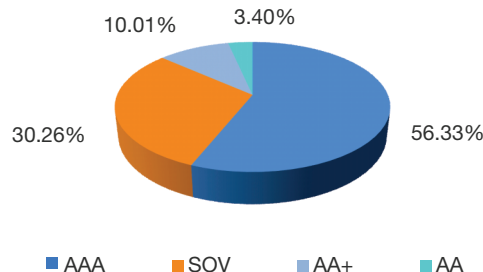
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	82.89%
Gsec And SDL	21.03%
6.01% GOI Mat 21-07-2030	12.95%
8.49% Rajasthan SDL SG 18-10-2026	4.91%
08.39 Rajasthan SDL Uday 15 03 2026	1.09%
8.57% Rajasthan SDL SG 18-10-2027	1.05%
8.32% GOI CG 02-08-2032	0.56%
8.55% Uttar Pradesh State Government SG 04-10-2026	0.23%
9.99% Rajasthan SDL SG 18-10-2028	0.23%
8.08% Uttar Pradesh State Government SG 15062026	0.01%
Corporate Bonds	61.86%
8.05% India Infradebt Limited NCD 24-07-2028	8.52%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.46%
7.93% NIIF Infrastructure Finance Limited NCD 20-05-2032	4.42%
7.95% Tata Capital Financial NCD 08-02-2028	4.29%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.21%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.21%
8.75% Shriram Finance Limited NCD 28-04-2028	3.99%
9.09% Muthoot Finance Limited NCD 01-06-2029	3.98%
8.04% HDB NCD 25-02-2026	3.45%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.44%
Others	16.89%
MMI & Others	17.11%
Grand Total	100.00%

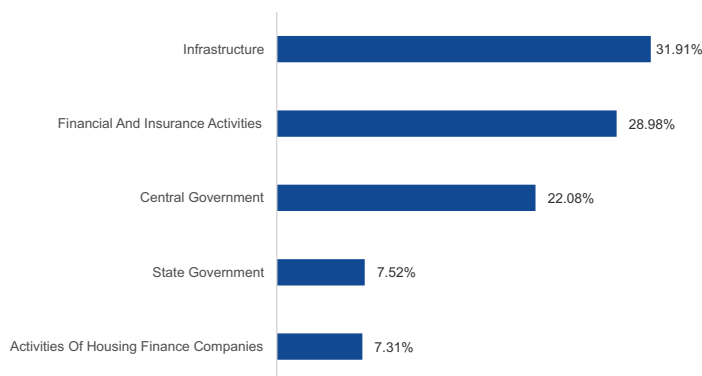
Fund v/s Benchmark Return (%)



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

November 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

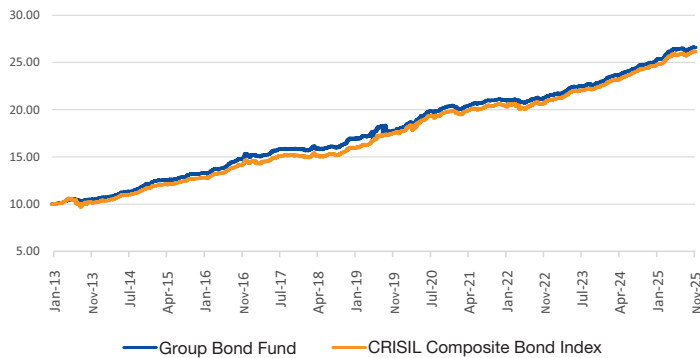
NAV as on 28-11-25
Rs. 26.6308

AUM as on 28-11-25
Rs. 26.29 crore

Fund Manager
Mahek Shah

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

Growth @ Rs 10



Portfolio Duration	5.72	5.38
Portfolio Yield	6.88	6.91

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%	26.29

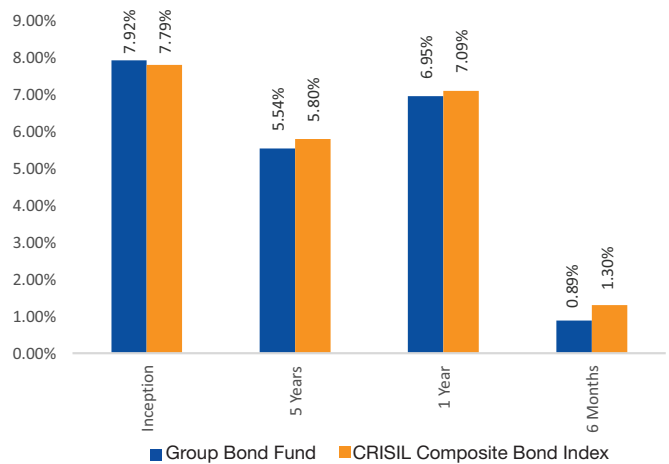
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**Rs.in Crore; AUM-Asset Under Management

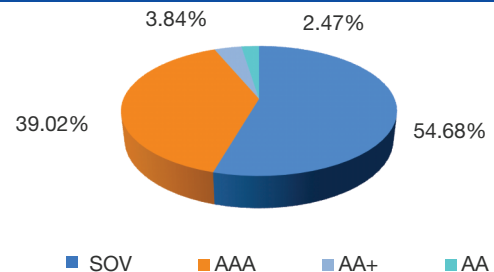
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	91.78%
Gsec And SDL	53.10%
6.48% GOI Mat 06-10-2035	31.52%
7.09% GOI CG 05-08-2054	15.93%
7.74% Rajasthan SDL SG 2034 0301	3.94%
7.29% GOI CG 27-01-2033	0.79%
6.19% GOI CG 16-09-2034	0.56%
8.24% Tamil Nadu SDL Mat 22-mar-2028	0.37%
Corporate Bonds	38.69%
8.05% India Infradebt Limited NCD 24-07-2028	7.06%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.74%
7.9873% Tata Capital Financial NCD 17-04-2026	4.96%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.12%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.07%
8.60% Cholafin NCD 15-03-2029	2.95%
6.75% Piramal Finance Limited	2.40%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.40%
8.04% HDB NCD 25-02-2026	1.90%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.75%
Others	2.33%
MMI & Others	8.22%
Grand Total	100.00%

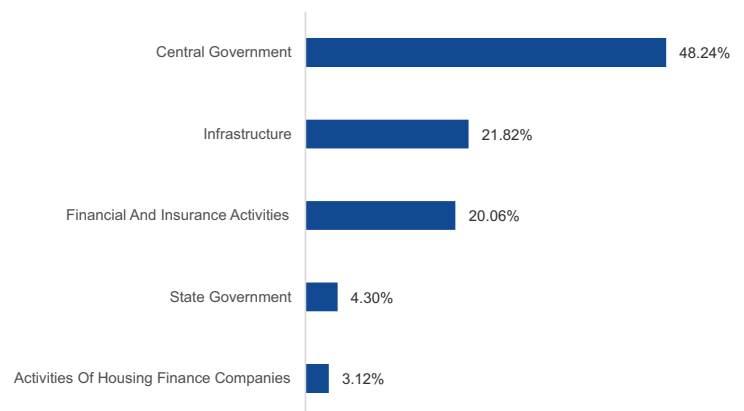
Fund v/s Benchmark Return (%)



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

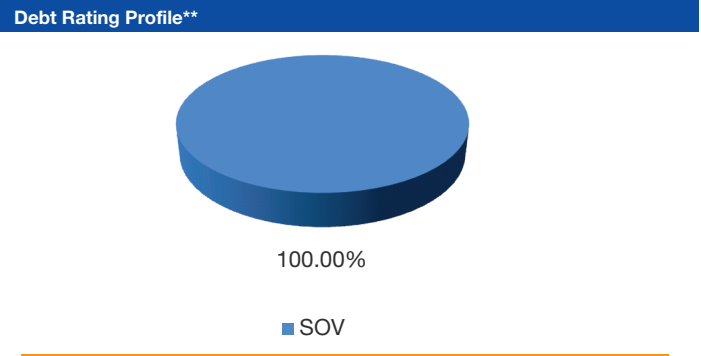
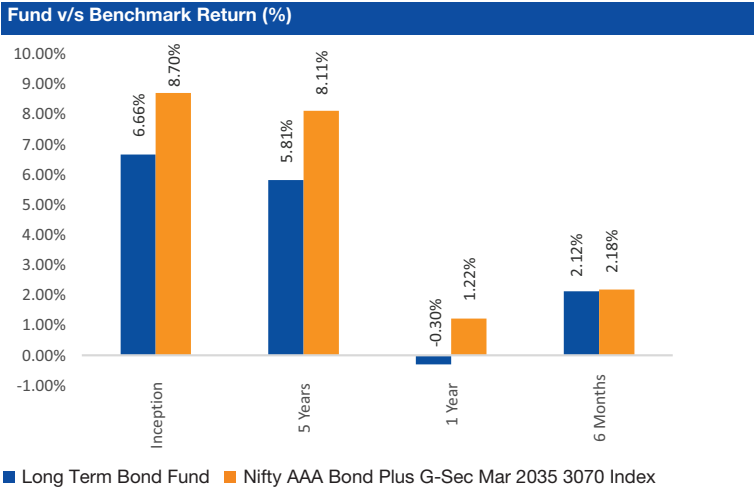
Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

November 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 28-11-25	AUM as on 28-11-25
	29-Feb-2024	Rs. 11.1932	Rs. 4.18 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Debt -12	



Portfolio Duration	5.95	6.47
Portfolio Yield	7.14	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).
- 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%	4.18

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	97.42%
7.46% Uttar Pradesh State Government SG 2034 2802	97.42%
MMI & Others	2.58%
Grand Total	100.00%

Gilt Fund

ULIF01326/11/18ETLGILTFND147

November 2025



Fund Details

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

Inception Date
13-Jun-2019

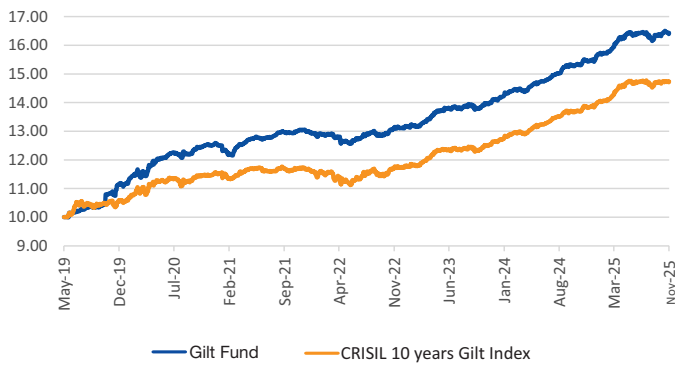
NAV as on 28-11-25
Rs. 16.4473

AUM as on 28-11-25
Rs. 20.40 crore

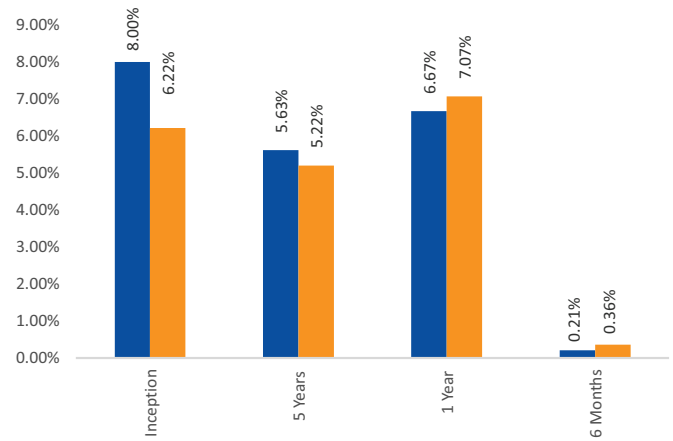
Fund Manager
Mahek Shah

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	8.09	7.17
Portfolio Yield	6.73	6.59

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 Instruments	60%	100%	98%	20.08
Money market Instruments	NIL	40%	2%	0.32

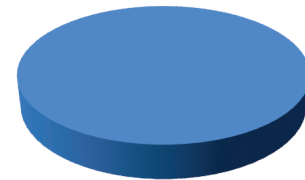
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	98.41%
6.48% GOI Mat 06-10-2035	53.58%
7.41% GOI Mat 19-Dec-2036	25.73%
7.09% GOI CG 05-08-2054	19.09%
MMI & Others	1.59%
Grand Total	100.00%

Debt Rating Profile**



100.00%

■ SOV

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

November 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 28-11-25

Rs. 20.1677

AUM as on 28-11-25

Rs. 8.08 crore

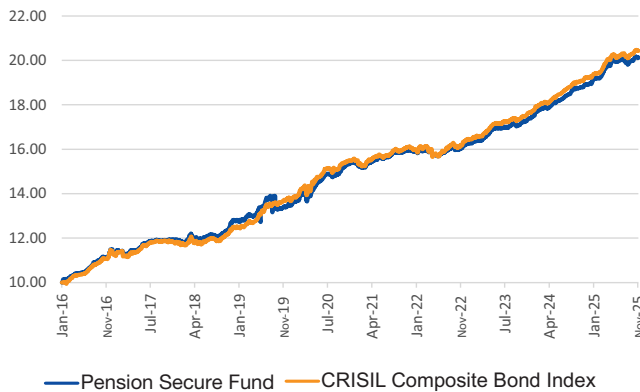
Fund Manager

Mahek Shah

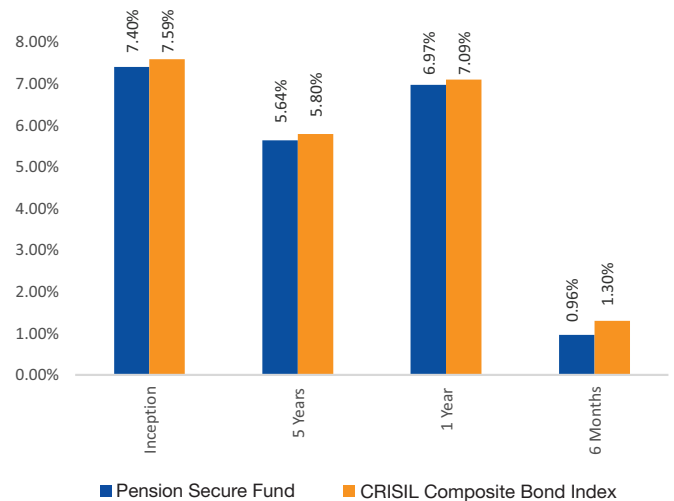
Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration

5.66

5.38

Portfolio Yield

6.83

6.91

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.

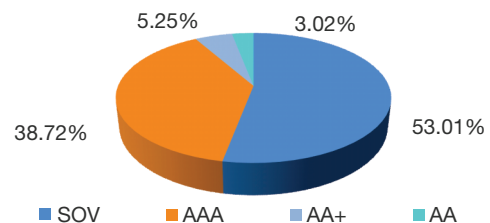
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	96%	7.77
Money Market Instruments	0%	60%	4%	0.31

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

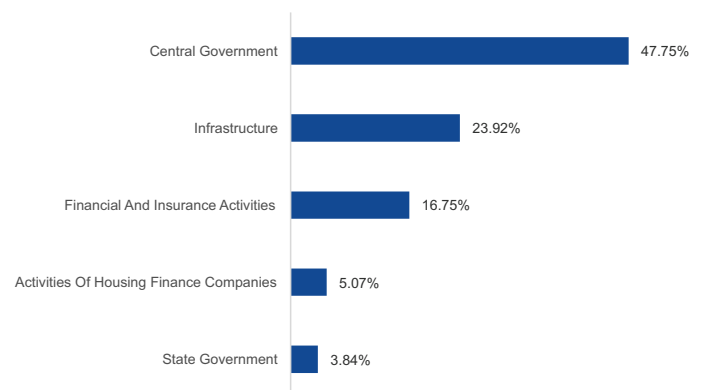
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.22%
Gsec And SDL	50.48%
6.48% GOI Mat 06-10-2035	33.37%
7.09% GOI CG 05-08-2054	13.26%
7.74% Rajasthan SDL SG 2034 0301	3.84%
Corporate Bonds	45.73%
7.84% HDB NCD 14-07-2026	6.22%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	5.71%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.33%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.16%
8.05% India Infradebt Limited NCD 24-07-2028	5.11%
9.233% Shriram Finance Limited NCD 18-05-2027	3.81%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.81%
6.75% Piramal Finance Limited	2.94%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.61%
7.9873% Tata Capital Financial NCD 17-04-2026	2.48%
Others	2.56%
MMI & Others	3.78%
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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

November 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

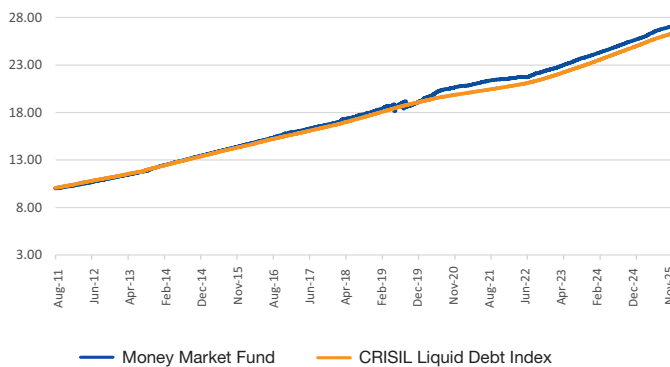
NAV as on 28-11-25
Rs. 27.2489

AUM as on 28-11-25
Rs. 1.96 crore

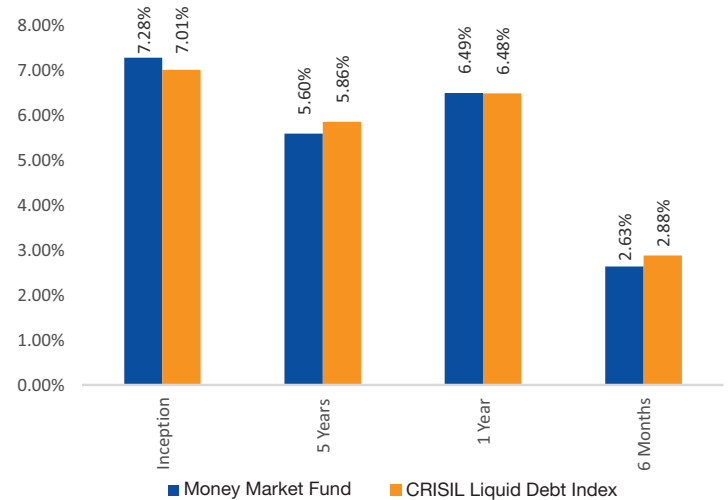
Fund Manager
Mahek Shah

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration 0.31 0.11
Portfolio Yield 5.98 5.83

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%	1.96

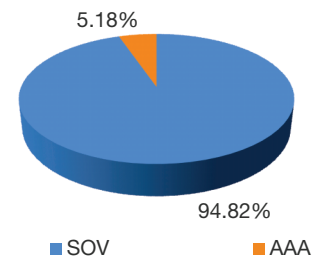
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

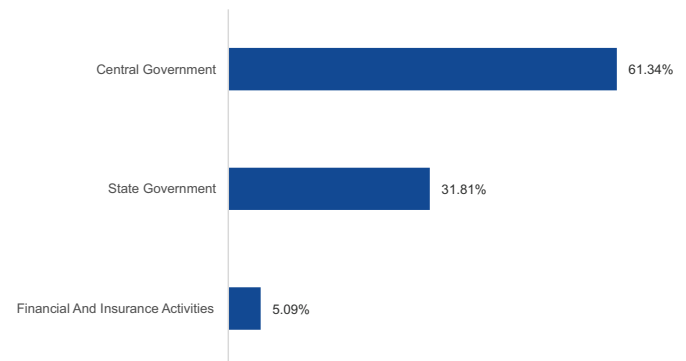
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.36%
Gsec And SDL	91.27%
8.00% Oil Bond Mat 23-mar-2026	59.46%
8.21% Haryana State Government SG 2026 3103	25.63%
8.08% Uttar Pradesh State Government SG 15062026	6.18%
Corporate Bonds	5.09%
8.04% HDB NCD 25-02-2026	5.09%
MMI & Others	3.64%
Grand Total	100.00%

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

November 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 28-11-25
Rs. 29.9485

AUM as on 28-11-25
Rs. 30.83 crore

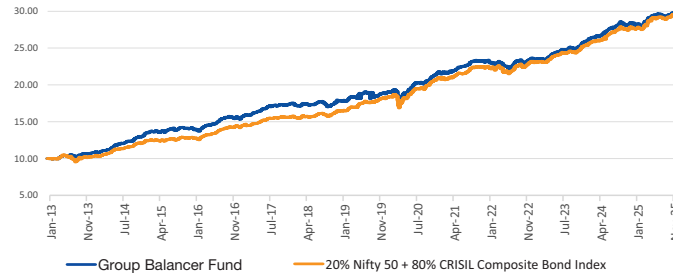
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration	5.71	5.38
Portfolio Yield	6.87	6.91

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	24%	7.32
Debt and Money market	70%	100%	76%	23.51

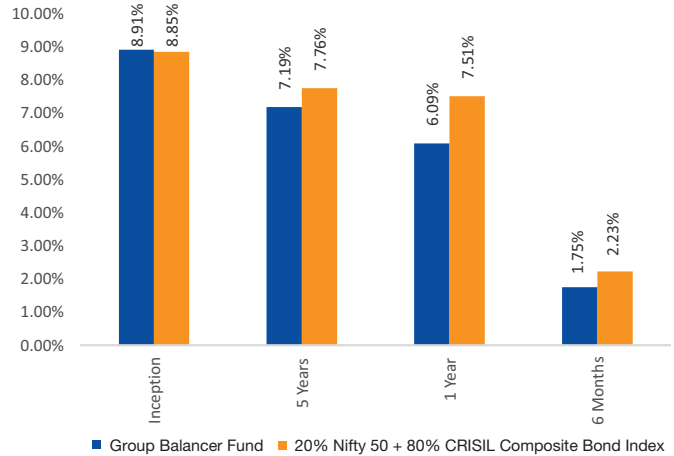
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

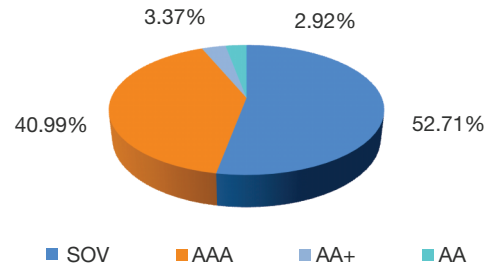
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	23.74%
ICICI Bank Ltd	1.98%
HDFC Bank Ltd	1.39%
Bharti Airtel Limited	1.27%
Bajaj Finance Ltd	1.22%
Larsen & Toubro	1.12%
Mahindra & Mahindra Ltd	0.99%
Reliance Industries Ltd	0.91%
Axis Bank Ltd	0.66%
Muthoot Finance	0.63%
Titan Company Ltd	0.51%
Others	13.05%
Debt	66.51%
Gsec And SDL	37.54%
6.48% GOI Mat 06-10-2035	22.99%
7.09% GOI CG 05-08-2054	11.05%
7.74% Rajasthan SDL SG 2034 0301	3.02%
6.19% GOI CG 16-09-2034	0.32%
8.40% Oil Bond Spl Mat 29-mar-2026	0.16%
Corporate Bonds	28.96%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.76%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.19%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	3.41%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.30%
8.05% India Infradebt Limited NCD 24-07-2028	3.01%
7.84% HDB NCD 14-07-2026	2.61%
8.60% Cholafin NCD 15-03-2029	2.51%
6.75% Piramal Finance Limited	2.18%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	0.67%
8.04% HDB NCD 25-02-2026	0.32%
MMI & Others	9.76%
Grand Total	100.00%

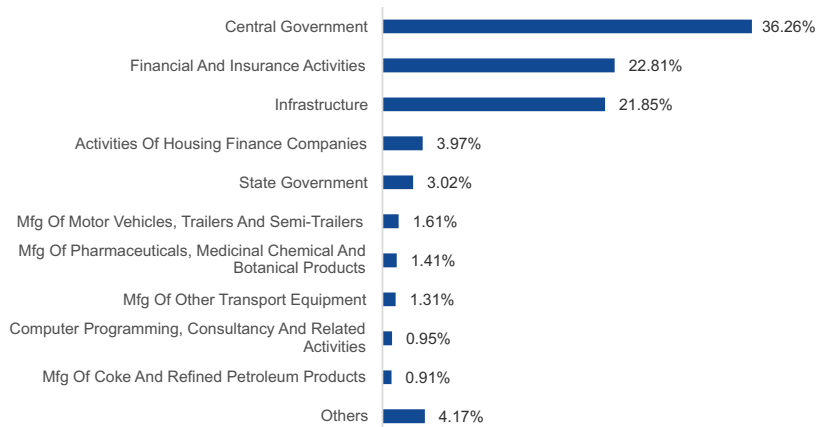
Fund v/s Benchmark Return (%)



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

Group Growth Fund

ULGF00105/09/11GFGROWTH17

November 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

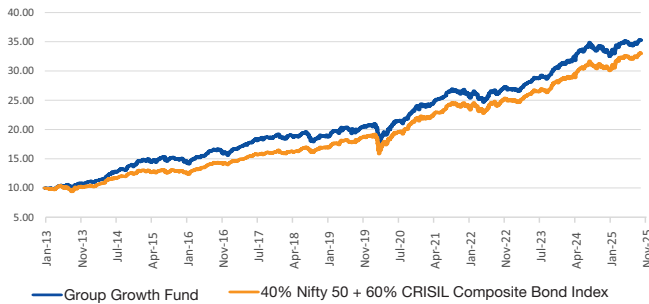
NAV as on 28-11-25
Rs. 35.5373

AUM as on 28-11-25
Rs.64.50 crore

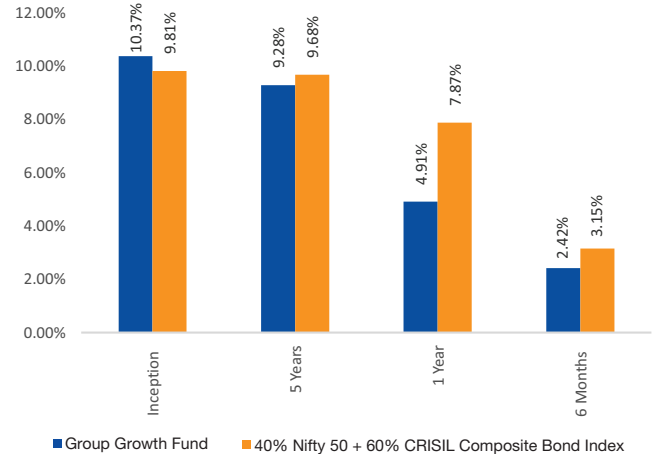
Fund Manager
Ritika Chhabra (Equity)
Mahek Shah (Debt)

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

Growth @ Rs 10



Fund v/s Benchmark Return (%)



Portfolio Duration	5.73	5.38
Portfolio Yield	6.84	6.91

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%	44%	28.31
Debt and Money market	40%	80%	56%	36.18

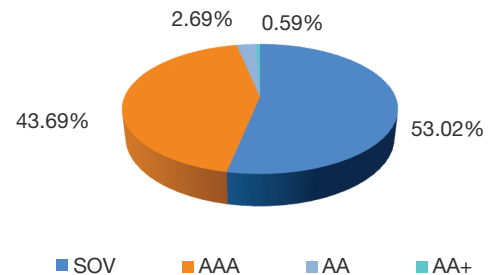
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

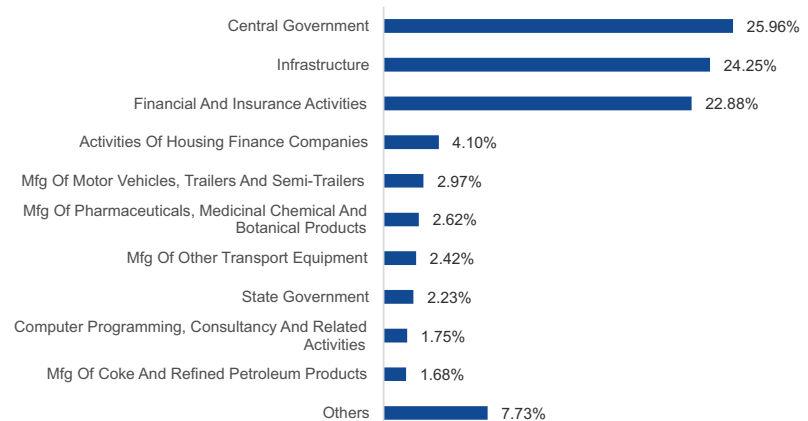
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	43.90%
ICICI Bank Ltd	3.66%
HDFC Bank Ltd	2.57%
Bharti Airtel Limited	2.44%
Bajaj Finance Ltd	2.26%
Larsen & Toubro	2.06%
Mahindra & Mahindra Ltd	1.83%
Reliance Industries Ltd	1.68%
Axis Bank Ltd	1.22%
Muthoot Finance	1.16%
Titan Company Ltd	0.93%
Others	24.08%
Debt	52.54%
Gsec And SDL	27.59%
6.48% GOI Mat 06-10-2035	15.63%
7.09% GOI CG 05-08-2054	8.76%
7.74% Rajasthan SDL SG 2034 0301	1.93%
7.29% GOI CG 27-01-2033	0.81%
7.64% Gujarat SDL 10-01-2031	0.30%
8.28% GOI CG 15-02-2032	0.17%
Corporate Bonds	24.94%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.33%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.10%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.75%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.35%
7.84% HDB NCD 14-07-2026	2.34%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.29%
6.75% Piramal Finance Limited	1.47%
8.05% India Infra debt Limited NCD 24-07-2028	1.44%
7.9873% Tata Capital Financial NCD 17-04-2026	1.24%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.00%
Others	0.64%
MMI & Others	3.56%
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

November 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 28-11-25

Rs. 39.1457

AUM as on 28-11-25

Rs. 28.81 crore

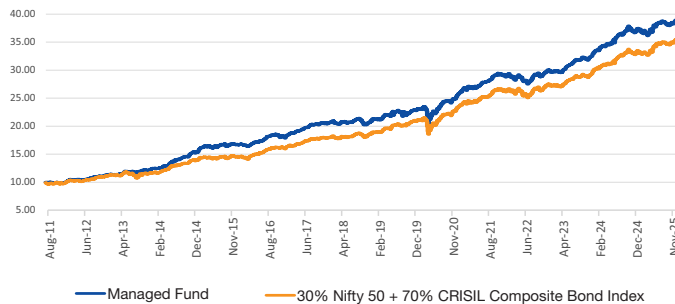
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration	5.68	5.38
Portfolio Yield	6.86	6.91

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%	34%	9.92
Debt and Money market	60%	100%	66%	18.89

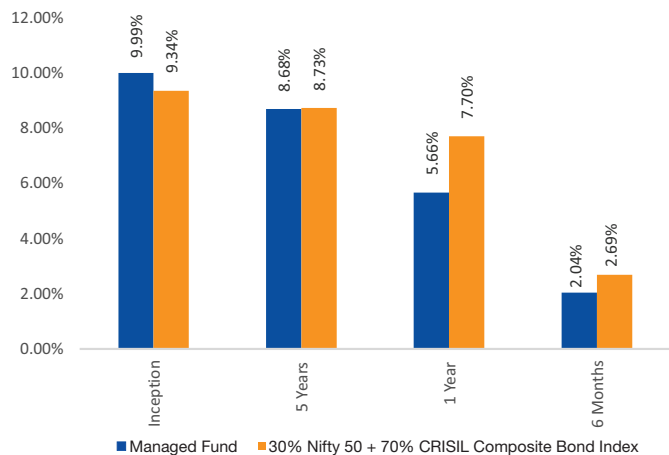
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

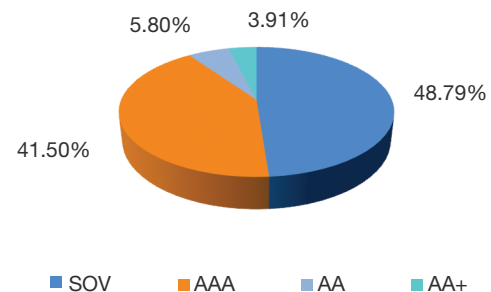
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	34.44%
ICICI Bank Ltd	2.87%
Bharti Airtel Limited	2.09%
HDFC Bank Ltd	2.02%
Bajaj Finance Ltd	1.77%
Larsen & Toubro	1.62%
Mahindra & Mahindra Ltd	1.43%
Reliance Industries Ltd	1.32%
Axis Bank Ltd	0.95%
Muthoot Finance	0.91%
Titan Company Ltd	0.73%
Others	18.72%
Debt	62.94%
Gsec And SDL	30.27%
6.48% GOI Mat 06-10-2035	21.65%
7.09% GOI CG 05-08-2054	8.62%
Corporate Bonds	32.67%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	9.40%
7.84% HDB NCD 14-07-2026	4.53%
7.9873% Tata Capital Financial NCD 17-04-2026	3.83%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.74%
6.75% Piramal Finance Limited	3.70%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	2.83%
9.233% Shriram Finance Limited NCD 18-05-2027	2.49%
8.05% India Infradebt Limited NCD 24-07-2028	2.15%
Other	0.00%
MMI & Others	2.63%
Grand Total	100.00%

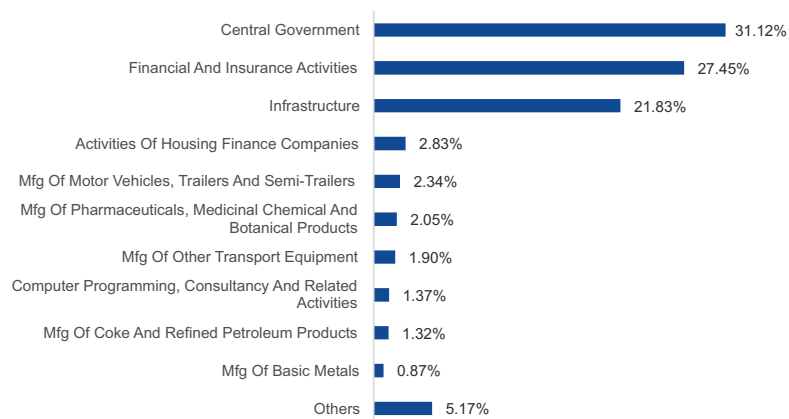
Fund v/s Benchmark Return (%)



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

November 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 28-11-25

Rs. 43.2920

AUM as on 28-11-25

Rs.11.78 crore

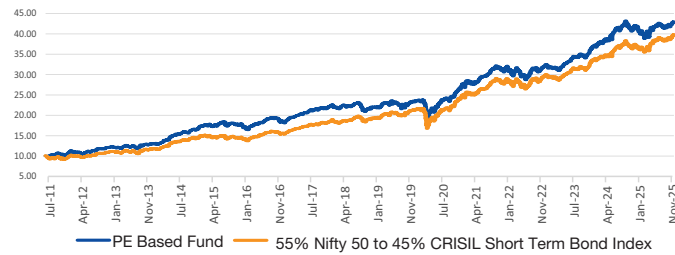
Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 10
Debt - 12

Growth @ Rs 10



Portfolio Duration 1.95 1.93
Portfolio Yield 6.62 6.55

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%	59%	6.94
Debt and Money market	0%	100%	41%	4.84

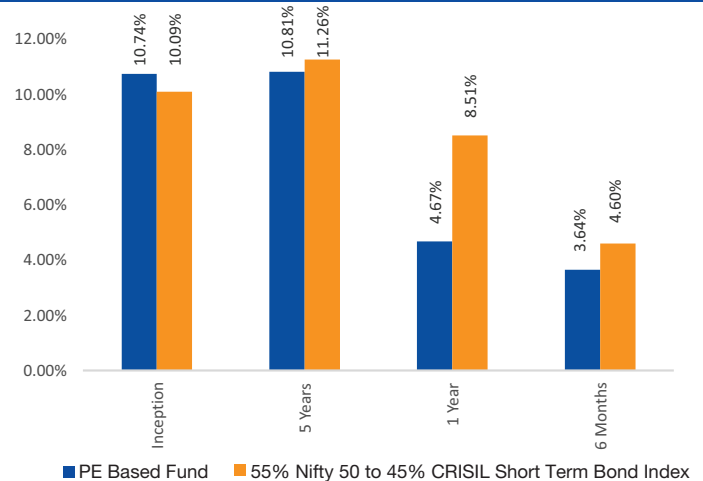
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

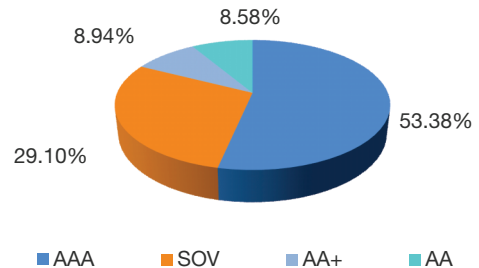
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	58.94%
ICICI Bank Ltd	4.58%
HDFC Bank Ltd	3.08%
Bajaj Finance Ltd	3.08%
Bharti Airtel Limited	3.06%
Larsen & Toubro	2.81%
Mahindra & Mahindra Ltd	2.49%
Reliance Industries Ltd	2.29%
Axis Bank Ltd	1.66%
Muthoot Finance	1.59%
Titan Company Ltd	1.27%
Others	33.02%
Debt	31.92%
Gsec And SDL	4.21%
6.01% GOI Mat 21-07-2030	4.21%
Corporate Bonds	27.71%
8.05% India Infradebt Limited NCD 24-07-2028	5.25%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.32%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	3.91%
8.75% Shriram Finance Limited NCD 28-04-2028	3.49%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.48%
6.75% Piramal Finance Limited	3.35%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.00%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	0.89%
MMI & Others	9.14%
Grand Total	100.00%

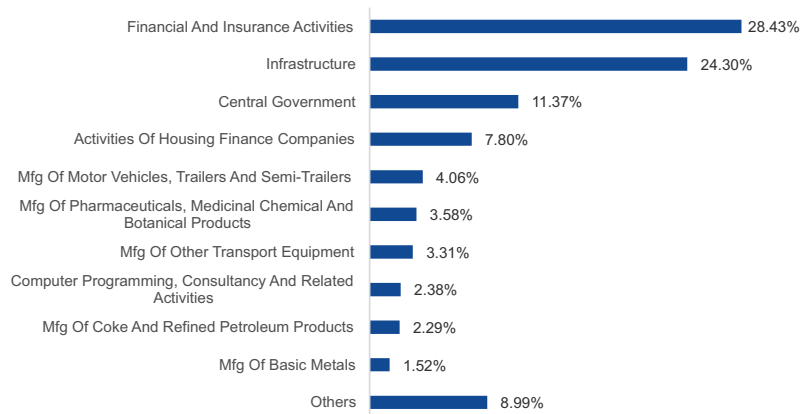
Fund v/s Benchmark Return (%)



Debt Rating Profile**

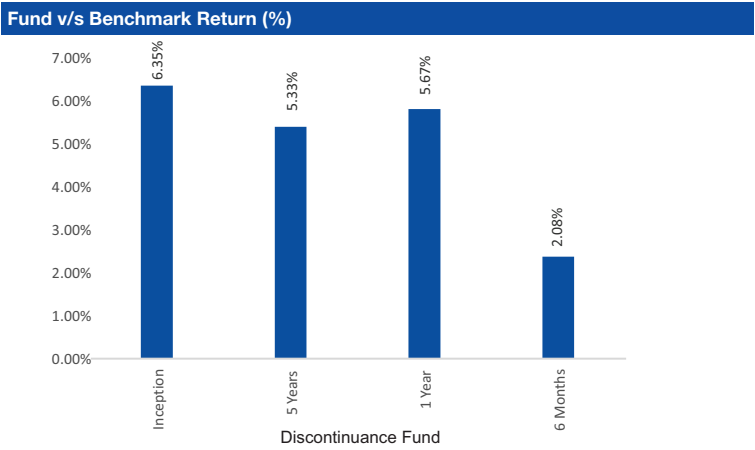


Top Industry Exposure(% to AUM) (as per NIC classification)^



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

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 28-11-25	AUM as on 28-11-25
	01-Feb-2012	Rs. 23.4405	Rs. 186.18 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%	21%	39.87
Debt Instruments	60%	100%	79%	146.31

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	78.58%
4.70% GOI CG 22-09-2033 Frb	11.10%
07.95% Fert Co GOI Splbnd Mat 18-feb-2026	10.79%
Gsec C-strips Mat 15-04-2030	10.51%
6.48% GOI Mat 06-10-2035	5.15%
8.00% Oil Bond Mat 23-mar-2026	5.14%
364 DTB 08-01-2026	4.80%
6.01% GOI Mat 21-07-2030	4.79%
364 DTB 26-12-2025	2.67%
364 D TB 20-02-2026	2.65%
364 DTB 16042026	2.63%
Others	18.36%
MMI & Others	21.42%
Grand Total	100.00%

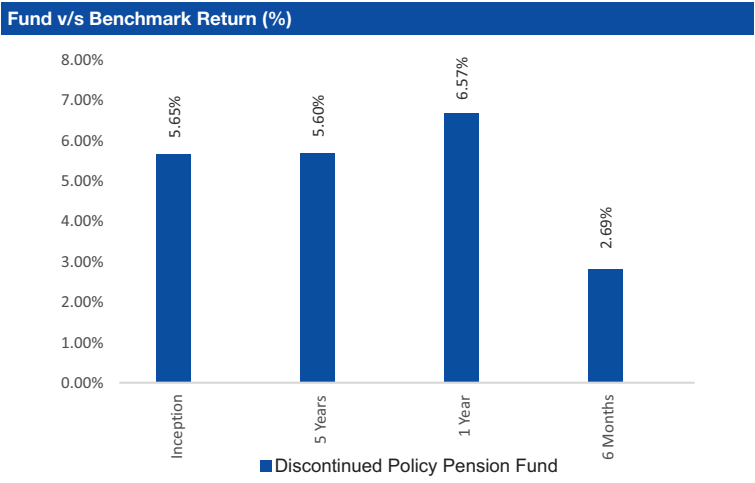
Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

November 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 28-11-25	AUM as on 28-11-25
	04-Feb-2016	Rs. 17.1555	Rs. 5.15 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%	0.56
Debt Instruments	60%	100%	89%	4.58

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	89.08%
8.00% Oil Bond Mat 23-mar-2026	23.47%
364d TB 11-06-2026	15.11%
8.88% West Bengal State Government SG 2026 2402	9.78%
8.43% Uttar Pradesh State Government SG 2026 0410	7.94%
6.85% Kerala State Government SG 23-11-26	7.85%
8.25% Maharashtra State Government SG 2026 1301	7.79%
7.17% Rajasthan SDL SG 2026 2809	5.90%
364 DTB 08-01-2026	5.79%
8.57% Andhra Pradesh Government SG 2026 0903	5.44%
MMI & Others	10.92%
Grand Total	100.00%

Performance Snapshot



Fund v/s Benchmark Return (%) As on 28th November 2025

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	1.43%	5.05%	6.36%	12.76%	11.23%	14.77%	13.13%
Benchmark: Nifty 50	1.87%	5.87%	8.59%	14.08%	11.79%	15.10%	11.51%
Equity Top 250 Fund	0.49%	4.52%	1.13%	12.27%	12.95%	15.32%	13.20%
Benchmark: Nifty 200	1.51%	5.66%	6.99%	15.72%	13.86%	16.73%	12.00%
Pension Growth Fund	1.77%	4.09%	2.43%	12.12%	11.56%	14.82%	11.73%
Benchmark: Nifty 50	1.87%	5.87%	8.59%	14.08%	11.79%	15.10%	13.73%
Equity Midcap Fund	1.06%	4.77%	1.07%	15.97%	19.85%	21.60%	15.65%
Benchmark: Nifty Midcap 100 Index	2.03%	6.31%	8.25%	19.27%	23.97%	25.36%	16.84%
Equity Bluechip Fund	1.71%	5.56%	8.34%	13.66%	12.06%	15.43%	13.81%
Benchmark: Nifty 50	1.87%	5.87%	8.59%	14.08%	11.79%	15.10%	12.88%
Equity Small Cap Fund	-2.32%	-1.74%	NA	NA	NA	NA	5.28%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	-2.83%	-2.60%	NA	NA	NA	NA	0.07%
Bond Fund	0.50%	2.85%	8.09%	8.02%	7.68%	5.92%	7.94%
Benchmark: CRISIL Short Term Bond Index	0.55%	2.97%	8.00%	8.06%	7.75%	6.17%	7.87%
Group Bond Fund	0.21%	0.89%	6.95%	8.06%	7.48%	5.54%	7.92%
Benchmark: CRISIL Composite Bond Index	0.35%	1.30%	7.09%	8.27%	7.75%	5.80%	7.79%
Long Term Bond Fund	0.66%	-0.30%	5.81%	NA	NA	NA	6.66%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	0.54%	1.22%	8.11%	NA	NA	NA	8.70%
Pension Secure Fund	0.23%	0.96%	6.97%	8.19%	7.54%	5.64%	7.40%
Benchmark: CRISIL Composite Bond Index	0.35%	1.30%	7.09%	8.27%	7.75%	5.80%	7.59%
Money Market Fund	0.40%	2.63%	6.49%	6.62%	6.71%	5.60%	7.28%
Benchmark: CRISIL Liquid Debt Index	0.44%	2.88%	6.48%	6.92%	6.97%	5.86%	7.01%
Gilt Fund	0.16%	0.21%	6.67%	8.57%	7.91%	5.63%	8.00%
Benchmark: CRISIL 10 Year Gilt Index	0.25%	0.36%	7.07%	8.72%	8.07%	5.22%	6.22%
Group Balancer Fund	0.59%	1.75%	6.09%	8.82%	8.25%	7.19%	8.91%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	0.17%	2.23%	7.51%	9.55%	8.67%	7.76%	8.85%
Group Growth Fund	0.93%	2.42%	4.91%	9.71%	9.20%	9.28%	10.37%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	0.96%	3.15%	7.87%	10.77%	9.53%	9.68%	9.81%
Managed Fund	0.78%	2.04%	5.66%	9.63%	9.29%	8.68%	9.99%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	0.81%	2.69%	7.70%	10.17%	9.11%	8.73%	9.34%
PE Based Fund	1.30%	3.64%	4.67%	10.49%	10.11%	10.81%	10.74%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	1.28%	4.60%	8.51%	11.56%	10.14%	11.26%	10.09%
Discontinuance Fund	0.33%	2.08%	5.67%	6.37%	6.62%	5.33%	6.35%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.40%	2.69%	6.57%	6.84%	6.92%	5.60%	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.