



ULIP Fund

Monthly Fund Performance

March 2026 Edition



In this policy, the investment risk in investment portfolio is borne by the policyholder.

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


MARKET OVERVIEW

FUND PERFORMANCE

FUND CATEGORY
EQUITY FUNDS

Mid Cap

Virtue II

Premier Multi-Cap

Pension Premier Multi-Cap Fund

CREST (Thematic)

Multiplier III

Flexicap

India Opportunities

Sustainable Equity

Small Cap

Bharat Manufacturing

Bharat Consumption

Pension Consumption

Pension Mid Cap Fund

Nifty 500 Momentum 50 Index Fund

Dividend Leaders Index Fund

Value Fund

Pension Value Fund

Multiplier II

Virtue

Multiplier

BALANCED FUNDS

Balanced Opportunities

Balancer II

Balancer

Moderator

Acclerator

DEBT FUNDS

Bond Opportunities

Preserver II

Protector II

Liquid

Pension Bond Fund

Discontinued Policy

Pension Discontinued Fund

Preserver

Protector

 Open ended Funds

 Close ended Funds




Sanjay Kumar
Chief Investment Officer

The month gone by – A snapshot

Global markets:

The global macro-economic situation continues to face challenges on multiple fronts. The recent geopolitical tension in the Middle-East is expected to induce further volatility across asset classes. From a local market perspective, data points remain sanguine across industrial, financial and consumer segments. The recently concluded Q3FY26 result season turned out to be better than expected with higher upgrades than previous quarters. The tariff related developments bode well for India and are likely to have positive impact on export-focused sectors. However, in the near-term, we expect markets to remain volatile owing to adverse external events and rising energy prices. The recent market consolidation along with improving fundamentals begets attractive view on Indian equities from a medium to long term perspective.

Economy: New GDP series indicates robust economic momentum

India has revised the base year of GDP calculation from FY12 to FY23. Overall size of the economy is marginally lower than what was estimated earlier, with the share of farm sector moving up. Recent datapoints such as GST collections, automobile sales, credit growth and manufacturing PMI indicate continuation of strong economic momentum. Improvement in relations with key trade partners is expected to provide tailwind to external trade and provide impetus to growth. In its February meeting, the monetary policy committee has revised growth forecast higher, driven by robust corporate performance, resilient services sector, and improved agricultural activity.

Increase in geopolitical tensions in the Middle-East, and its potential adverse impact on energy supplies, has emerged as a key variable to monitor. While the economy is expected to weather short-term disruptions in oil and gas supplies, a scenario of prolonged disruption can act as a significant headwind to growth.

Equity Markets – Consolidation continues

Indian markets were largely unchanged in the month of February amidst significant volatility. The Nifty index posted -0.6% return while Midcap (+0.6%) and Small Cap (+0.3%) index outperformed. Amongst sectors, PSU Banking and Capital Goods sectors outperformed while Information Technology and Real Estate sectors underperformed. Flows from Domestic Institutional Investors (DIIs) remained strong at US\$ 4bn while Foreign Institutional Investors (FII) turned buyers of Indian equities with net buying of US\$1.5 bn.

MSCI World Index rose by 1% in January, while MSCI Emerging Market Index outperformed with a 5% return. Crude oil prices have increased as geopolitical tensions have affected energy supplies from key producing economies. The increase in geopolitical tensions has led to depreciation of INR to 91.6 against the USD.

Fixed Income market: Policy rates expected to remain stable

Retail inflation for January, under the new CPI series, edged up to 2.8% from 1.3% in December. Underlying core inflation (excluding food and fuel prices) declined sharply to 3.4% from 4.7%. The monetary policy committee has projected inflation to remain benign for the foreseeable future and held policy rates unchanged. In a recent interview, RBI Governor has stated that he expects 'the policy rate to be around this level or lower for a long time, barring any shocks'.

RBI continues to infuse liquidity through Open Market Operations. Foreign Portfolio Investors infused US\$ 1.2bn into Indian debt markets last month. Ample systemic liquidity is expected to keep domestic yields range bound in the near term. However, possible disruption to energy supplies may lead to deterioration in inflation outlook and can lead to upward pressure on yields.

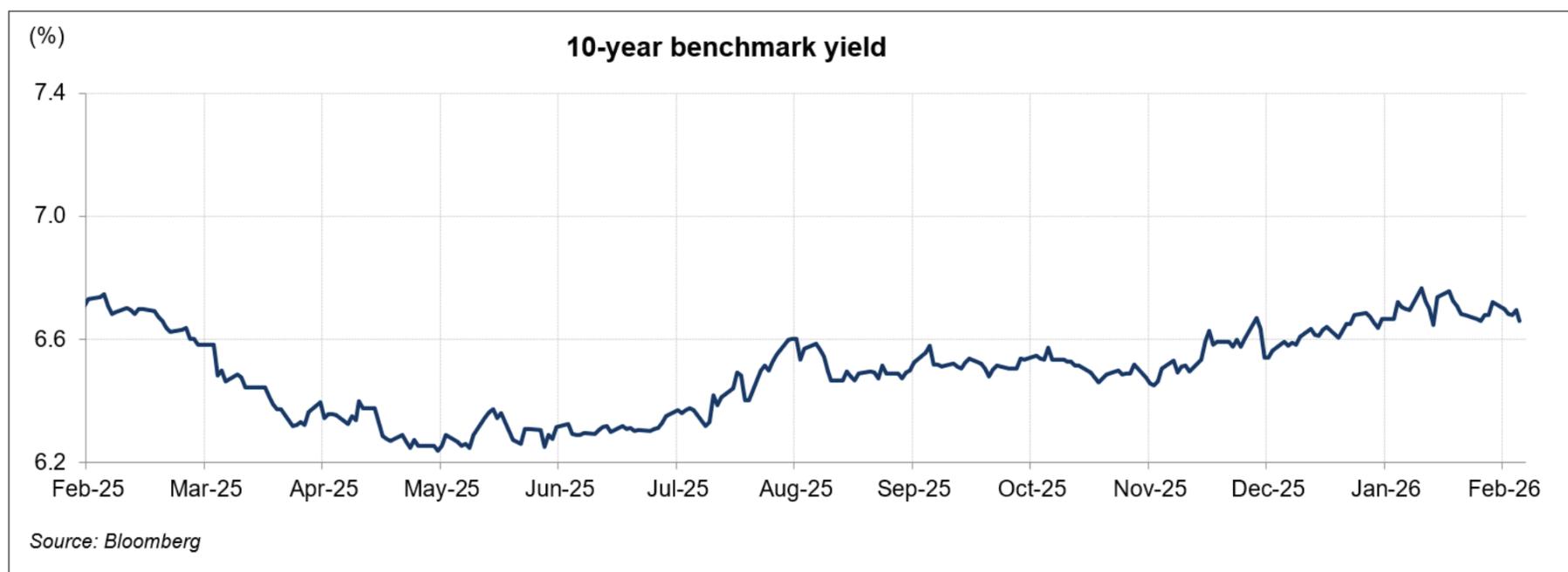


Economic and market snapshot

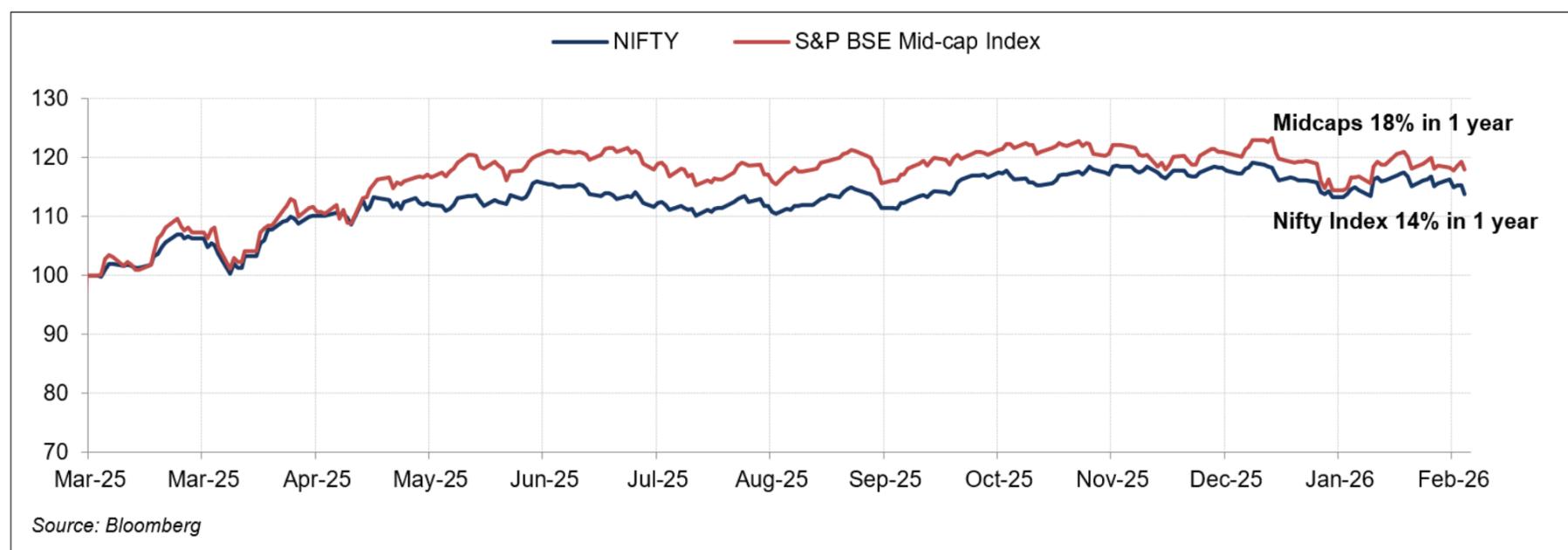
Indicators	Feb-25	Nov-25	Feb-26	QoQ Change	YoY Change
Economic Indicators					
Consumer Price Index (CPI) Inflation (%)	4.1	0.0	2.8	2.7	-1.3
Gross Domestic Product (GDP Growth) %	7.4	8.4	7.8	-0.6	0.4
Index of Industrial Production (IIP) (%)	5.2	0.5	4.8	4.3	-0.4
Brent crude oil (USD/barrel)	73	63	72	15%	-1%
Domestic Markets					
Nifty Index	22,125	26,203	25,179	-4%	14%
S&P BSE Mid-cap Index	38,592	47,211	45,630	-3%	18%
10-year G-Sec Yield (%)	6.7	6.5	6.7	20 bps	0 bps
30-year G-Sec Yield (%)	7.1	7.3	7.3	0 bps	20 bps
10-year AAA PSU Corporate Bond Yield (%)	7.3	7.1	7.4	30 bps	10 bps
Exchange rate (USD/INR) *	87.5	89.5	91.0	2%	4%
Global Markets					
Dow Jones (U.S.)	43,841	47,716	48,978	3%	12%
FTSE (U.K.)	8,810	9,721	10,911	12%	24%
Nikkei 225 (Japan)	37,156	50,254	58,850	17%	58%

Source: Central Statistics Organisation (CSO), RBI, Bloomberg. *Negative growth number signals INR appreciation against USD, while positive growth number signals depreciation.

10-year government bond yield trend



Equity Market performance





Fund Performance of Key Open Individual Funds

Feb-26	3-year (CAGR)		5-year Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	17.3%	17.0%	****
Mid-Cap	27.3%	21.7%	*****
Premier Multi-Cap	18.5%	17.0%	*****
Flexi Cap	18.9%	13.9%	****
Multiplier III	18.8%	13.9%	*****
CREST (Thematic)	20.7%	17.0%	*****
Balanced			
Balanced Opportunities Fund	17.7%	10.7%	*****
Balancer II	12.1%	10.7%	****
Debt			
Bond Opportunities Fund	9.7%	7.1%	*****

Notes:

- Morningstar Rating is based on Morningstar Risk-Adjusted Return (MRAR) framework. MRAR is a measure of fund's past performance after adjusting for risk.
- The above Morningstar Rating is as of January 31 2026

Morningstar rating methodology: Morningstar sets the distribution of funds across the rating levels, assigning three/five star ratings as follows:

- All funds in the category are sorted by MRAR % Rank for the respective time period in descending order.
- Starting with the highest MRAR % Rank, those in the top 10% of such funds receive a 5-star rating.
- The next 22.5% (i.e., ranking below the top 10% and up to the top 32.5%) of funds receive a 4-star rating, and the following 35% (i.e., ranking below the top 32.5% and up to the top 67.5%) of funds receive a 3-star rating.
- The next 22.5% (i.e., ranking below the top 67.5% and up to the top 90%) of funds receive a 2-star rating.
- The remaining funds (i.e., the bottom 10% of the category) receive a 1-star rating.





Mid Cap Fund (Open Fund)

SFIN No: ULIF02501/01/18MIDCAPFUND117

February 28, 2026



Fund Details

Investment Objective: To provide long term capital appreciation from an actively managed portfolio of diversified stocks from the midcap segment of the market

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 43.3165	--	--	Rs. 1330 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.4%	1.0%
6 Months	7.1%	2.2%
1 Year	22.4%	18.2%
2 Years	11.9%	7.7%
3 Years	27.3%	23.6%
5 Years	24.2%	18.0%
Inception	20.3%	14.1%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

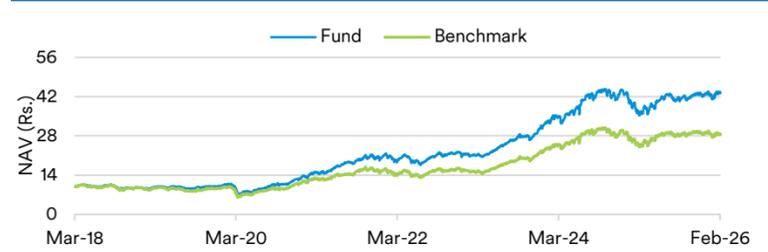
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	93.5%
Debt	0%	0%	0.0%
Money Market	0%	40%	6.5%

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

NAV vs Benchmark

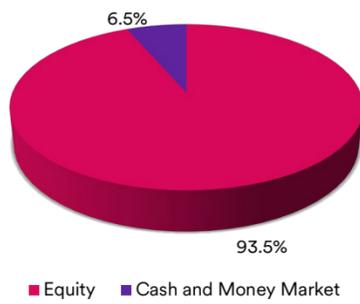


Security Name

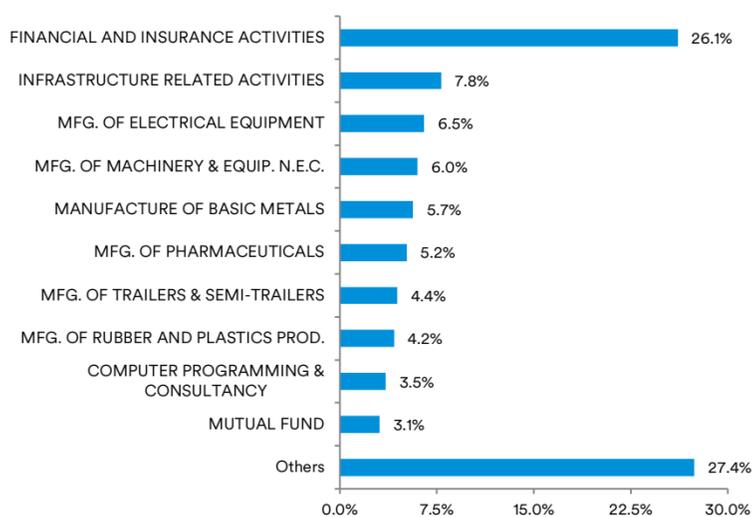
Net Asset (%)

Security Name	Net Asset (%)
Equity	
FEDERAL BANK LTD.	3.1%
SHRIRAM FINANCE LIMITED	2.5%
INDUS TOWERS LIMITED	2.4%
MAX FINANCIAL SERVICES LTD	2.4%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.4%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.3%
VEDANTA LIMITED	2.1%
JINDAL STEEL & POWER LTD.	1.9%
NIPPON INDIA MUTUAL FUND	1.8%
KIRLOSKAR OIL ENGINES LTD.	1.8%
Others	70.8%
Total	93.5%
Cash and Money Market	6.5%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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





Virtue II (Open Fund)

SFIN No: ULIF01215/12/09VIRTUE2FND117

February 28, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
12-Jan-2010	Rs. 69.7553	--	--	Rs. 3237 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund
1 Month	1.1%
6 Months	1.1%
1 Year	12.0%
2 Years	3.3%
3 Years	17.3%
5 Years	15.5%
Inception	12.8%

Past performance is not indicative of future performance

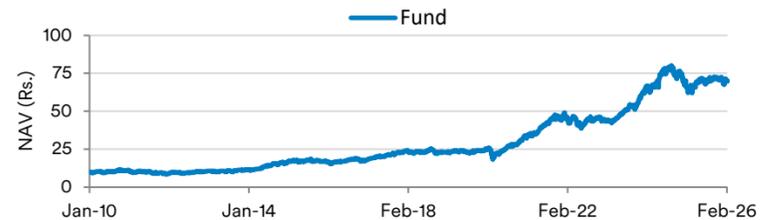
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	95.0%
Money Market Instruments	0%	40%	5.0%

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

NAV vs Benchmark

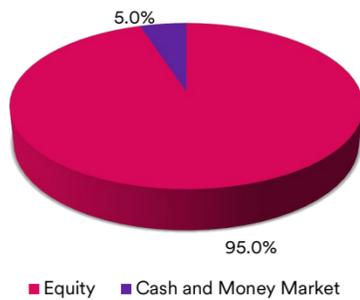


Security Name

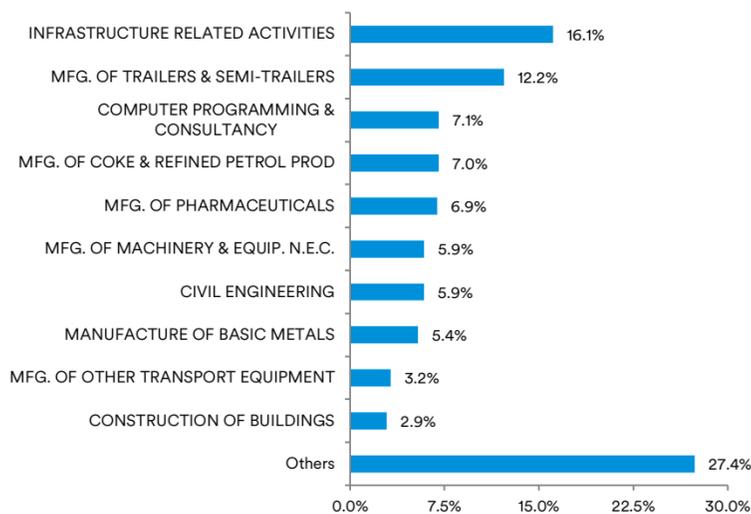
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	4.9%
LARSEN & TOUBRO LTD.	4.6%
BHARTI AIRTEL LTD.	3.9%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	3.9%
MARUTI SUZUKI INDIA LTD.	3.2%
VEDANTA LIMITED	2.6%
INFOSYS LTD.	2.4%
MAHINDRA & MAHINDRA LTD.	2.4%
N T P C LTD.	2.3%
INDUS TOWERS LIMITED	2.2%
Others	62.6%
Total	94.9%
Cash and Money Market	5.0%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF02101/01/18MULTICAPFN117

February 28, 2026



Fund Details

Investment Objective: To generate wealth by investing in companies across market capitalisation spectrum with a blend of large-cap and mid-cap companies.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 33.0456	--	--	Rs. 176 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.5%	0.4%
6 Months	3.7%	2.9%
1 Year	18.5%	16.1%
2 Years	7.0%	6.9%
3 Years	18.5%	16.3%
5 Years	16.8%	13.4%
Inception	16.2%	12.6%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

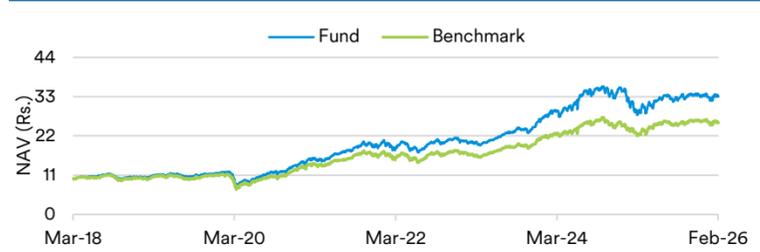
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.7%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.3%

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

NAV vs Benchmark



Security Name

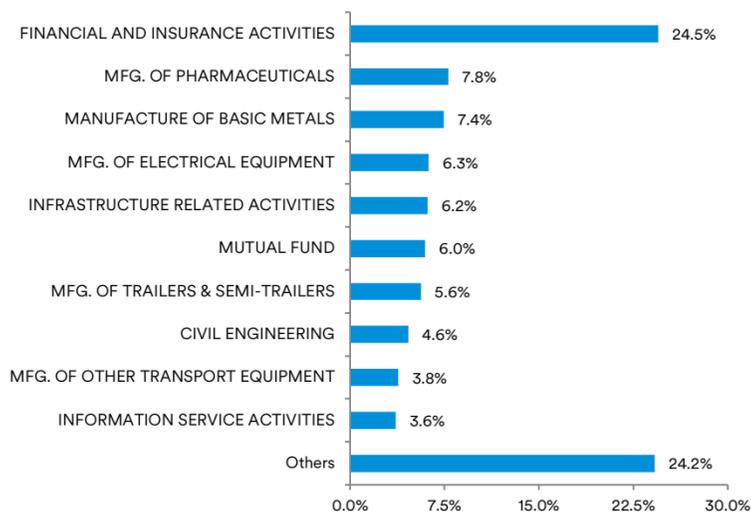
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	6.1%
SBI MF - NIFTY BANK ETF	5.0%
LARSEN & TOUBRO LTD.	4.1%
STATE BANK OF INDIA	3.4%
VEDANTA LIMITED	2.8%
SHRIRAM FINANCE LIMITED	2.7%
BHARTI AIRTEL LTD.	2.5%
N T P C LTD.	2.1%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.0%
T V S MOTOR CO. LTD.	1.9%
Others	66.3%
Total	98.7%
Cash and Money Market	1.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Pension Premier Multi-Cap Fund (Open)

SFIN No: ULIF03501/04/25PEMULTICAP117

February 28, 2026



Fund Details

Investment Objective: To generate wealth by investing in companies across market capitalisation spectrum with a blend of large-cap and mid-cap companies.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
15-Apr-2025	Rs. 10.8893	--	--	Rs. 6.2 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.7%	0.4%
6 Months	6.1%	2.9%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	8.9%	8.5%

Past performance is not indicative of future performance

*Benchmark is S&P BSE 500

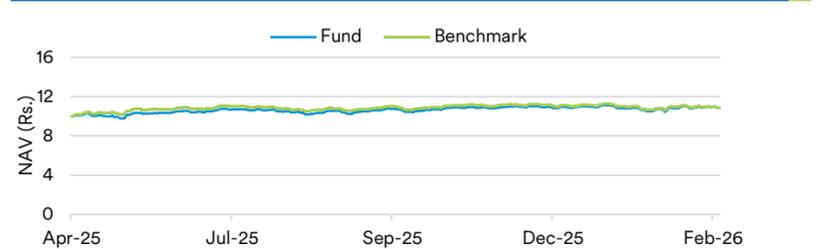
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.6%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	3.4%

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

NAV vs Benchmark



Security Name

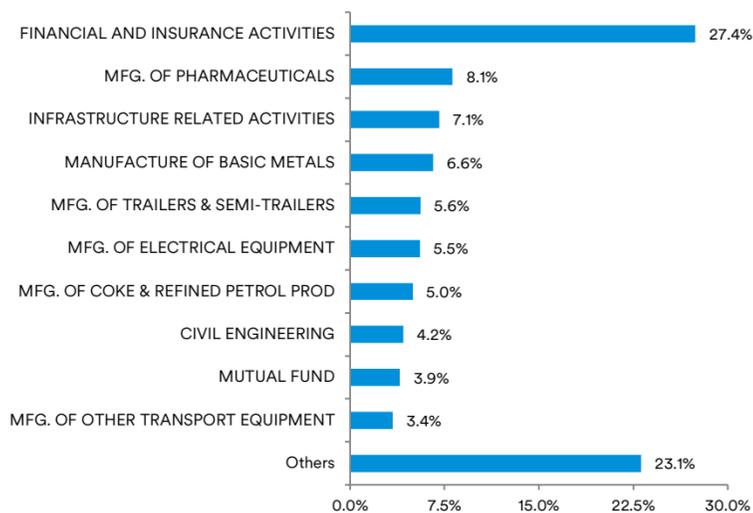
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	5.6%
RELIANCE INDUSTRIES LTD.	5.0%
STATE BANK OF INDIA	4.2%
KOTAK MAHINDRA MF - PSU BANK ETF	3.2%
LARSEN & TOUBRO LTD.	3.2%
SHRIRAM FINANCE LIMITED	3.0%
VEDANTA LIMITED	2.7%
BHARTI AIRTEL LTD.	2.6%
N T P C LTD.	2.5%
KIRLOSKAR OIL ENGINES LTD.	1.9%
Others	62.7%
Total	96.6%
Cash and Money Market	3.4%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF17

February 28, 2026



Fund Details

Investment Objective: To generate wealth by investing in companies which will benefit from the present evolving economic environment such as rising consumerism (C), strengthening government reforms (RE), increasing contribution of services (S) in the economy and new technologies (T).

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 30.9155	--	--	Rs. 42 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.9%	0.5%
6 Months	6.8%	4.1%
1 Year	20.2%	16.6%
2 Years	8.8%	7.6%
3 Years	20.7%	16.8%
5 Years	18.0%	12.9%
Inception	15.3%	12.0%

Past performance is not indicative of future performance

*Benchmark is Nifty 50 (2/3rd) and Nifty Next 50 (1/3rd) for Equity

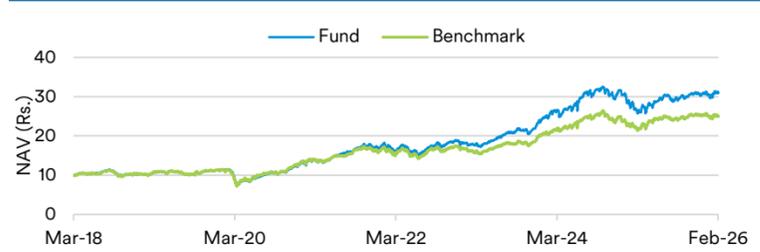
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.4%
Debt	0%	0%	0.0%
Money Market	0%	40%	1.6%

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

NAV vs Benchmark



Security Name

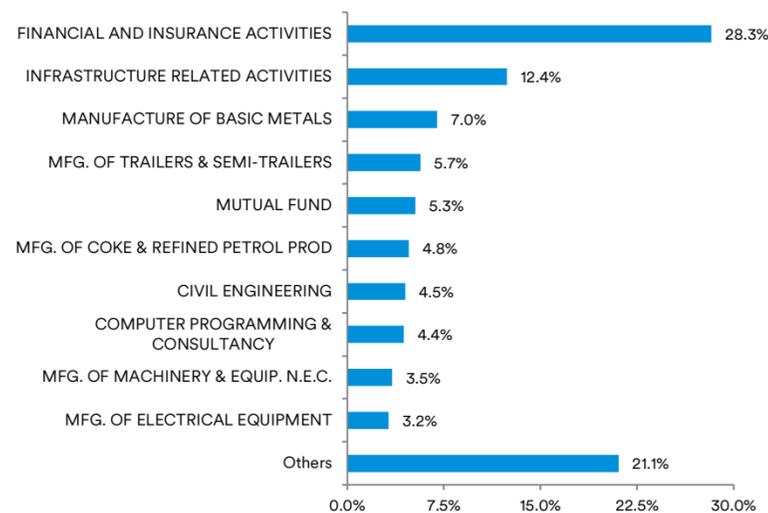
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	4.8%
STATE BANK OF INDIA	4.4%
LARSEN & TOUBRO LTD.	3.5%
VEDANTA LIMITED	3.3%
AXIS BANK LTD.	3.1%
RELIANCE INDUSTRIES LTD.	2.7%
SHRIRAM FINANCE LIMITED	2.6%
INDUS TOWERS LIMITED	2.5%
JINDAL STEEL & POWER LTD.	2.3%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	2.2%
Others	67.0%
Total	98.4%
Cash and Money Market	1.6%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Multiplier III Fund (Open Fund)

SFIN No: ULIF01809/10/15MULTIPLIE3117

February 28, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities (predominantly large caps).

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 34.4393	--	--	Rs. 109 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	-0.6%
6 Months	6.7%	3.1%
1 Year	18.7%	13.8%
2 Years	8.5%	7.0%
3 Years	18.8%	13.3%
5 Years	16.2%	11.6%
Inception	13.7%	11.9%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

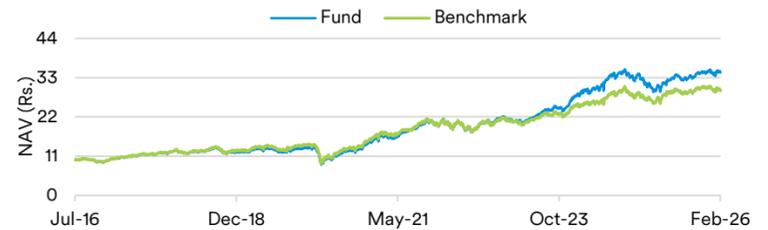
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	94.8%
Money Market Instruments	0%	40%	5.2%

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

NAV vs Benchmark

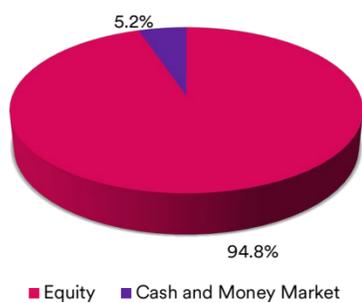


Security Name

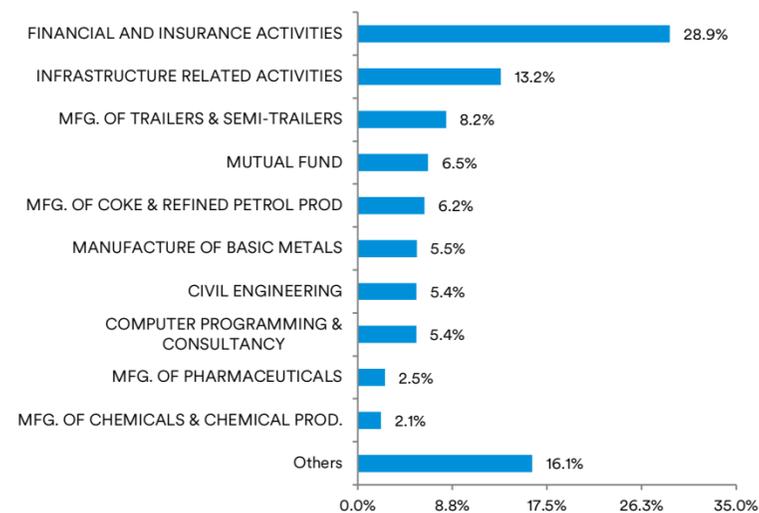
Net Asset (%)

Security Name	Net Asset (%)
Equity	
STATE BANK OF INDIA	6.2%
H D F C BANK LTD.	6.2%
RELIANCE INDUSTRIES LTD.	5.4%
LARSEN & TOUBRO LTD.	5.4%
AXIS BANK LTD.	3.3%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	3.2%
BHARTI AIRTEL LTD.	3.2%
SHRIRAM FINANCE LIMITED	2.9%
MAHINDRA & MAHINDRA LTD.	2.9%
INFOSYS LTD.	2.8%
Others	53.2%
Total	94.8%
Cash and Money Market	5.2%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN117

February 28, 2026



Fund Details

Investment Objective: To generate long-term capital appreciation from an actively managed portfolio of diversified stocks across the market capitalization spectrum.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
22-Dec-2009	Rs. 57.4262	--	--	Rs. 1125 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 7 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.7%	0.4%
6 Months	10.5%	4.0%
1 Year	23.2%	16.0%
2 Years	8.9%	7.4%
3 Years	18.9%	16.0%
5 Years	15.0%	13.1%
Since 05-Jan-10	11.4%	10.7%
Inception	11.4%	11.1%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 200

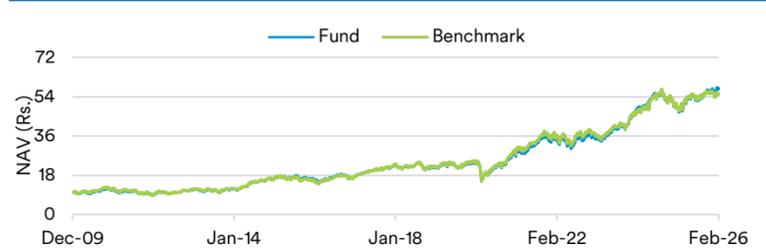
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equity	60%	100%	98.5%
Cash & Money Market	0%	40%	1.5%

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

NAV vs Benchmark



Security Name

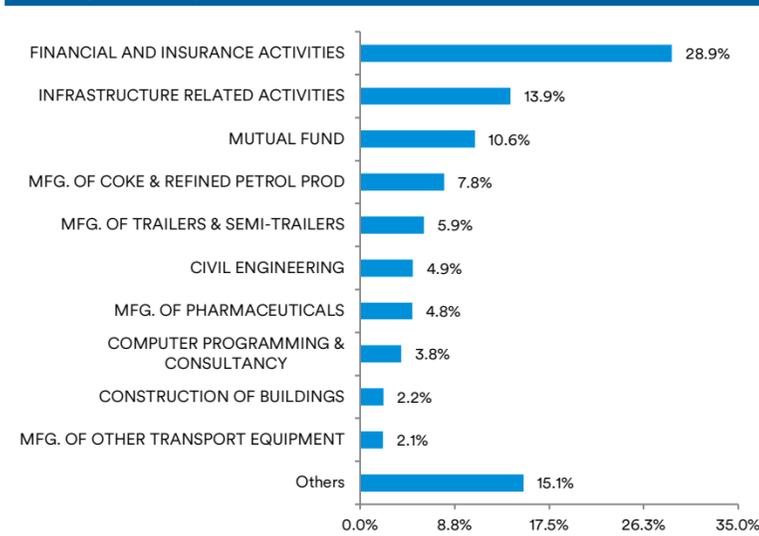
Net Asset (%)

Security Name	Net Asset (%)
Equity	
STATE BANK OF INDIA	6.8%
RELIANCE INDUSTRIES LTD.	5.6%
BHARTI AIRTEL LTD.	5.3%
LARSEN & TOUBRO LTD.	4.4%
I C I C I BANK LTD.	3.9%
AXIS BANK LTD.	3.5%
H D F C BANK LTD.	3.3%
DSP MF - NIFTY PSU BANK ETF	2.4%
N T P C LTD.	2.4%
SHRIRAM FINANCE LIMITED	2.2%
Others	58.7%
Total	98.5%
Cash and Money Market	1.5%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



India Opportunities Fund (Open Fund)

SFIN No: ULIF02710/12/21INDOPPFUND117

February 28, 2026



Fund Details

Investment Objective: The fund will seek to generate wealth by investing in companies which will benefit from the evolving economic situation such as increasing digitisation, strengthening economic reforms, strong focus on Atmanirbhar Bharat and

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
26-Aug-2022	Rs. 15.9366	--	--	Rs. 95 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.9%	-0.3%
6 Months	3.4%	3.5%
1 Year	17.6%	15.1%
2 Years	6.8%	7.4%
3 Years	18.3%	14.7%
5 Years	-	-
Inception	14.2%	11.6%

Past performance is not indicative of future performance

* Benchmark is S&P BSE 100

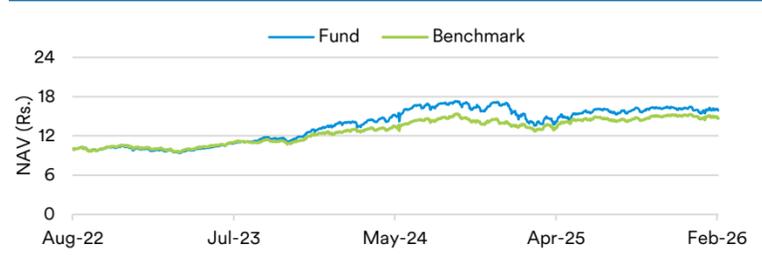
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.3%
Government and other Debt Securities	0%	0%	0.0%
Money Market and other liquid assets	0%	40%	0.7%

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

NAV vs Benchmark

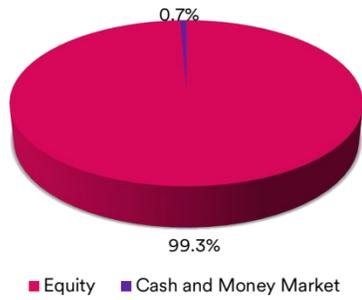


Security Name

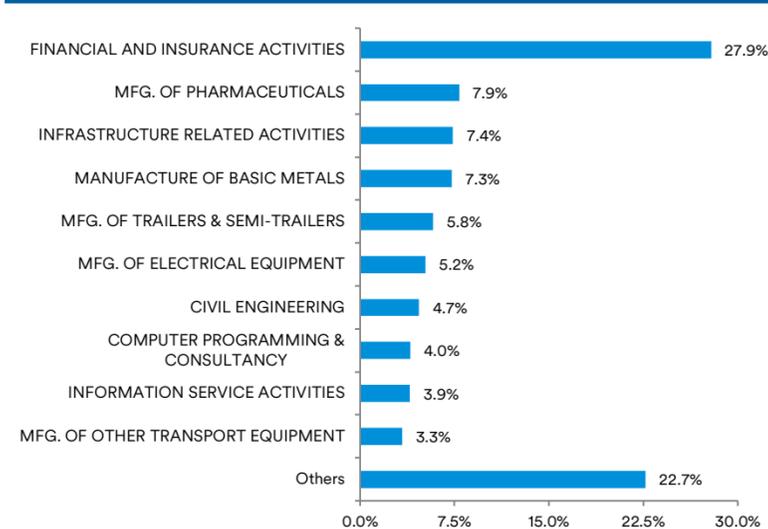
Net Asset (%)

Security Name	Net Asset (%)
Equity	
H D F C BANK LTD.	7.6%
LARSEN & TOUBRO LTD.	4.0%
BHARTI AIRTEL LTD.	3.5%
STATE BANK OF INDIA	3.2%
SHRIRAM FINANCE LIMITED	2.8%
VEDANTA LIMITED	2.8%
AXIS BANK LTD.	2.6%
KOTAK MAHINDRA BANK LTD.	2.2%
N T P C LTD.	2.1%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	2.1%
Others	66.4%
Total	99.3%
Cash and Money Market	0.7%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Sustainable Equity Fund (Open Fund)

SFIN No: ULIF02610/12/21SUSTAINFND117

February 28, 2026



Fund Details

Investment Objective: To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
15-Feb-2023	Rs. 15.8808	--	--	Rs. 13 crore
Fund Manager(s) Ankur Kulshrestha		Funds Managed by the Fund Managers Equity - 7 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.6%	-0.7%
6 Months	5.8%	4.0%
1 Year	21.3%	16.7%
2 Years	10.9%	7.9%
3 Years	18.3%	16.2%
5 Years	-	-
Inception	16.4%	14.5%

Past performance is not indicative of future performance

* Benchmark is NIFTY 100 ESG Index

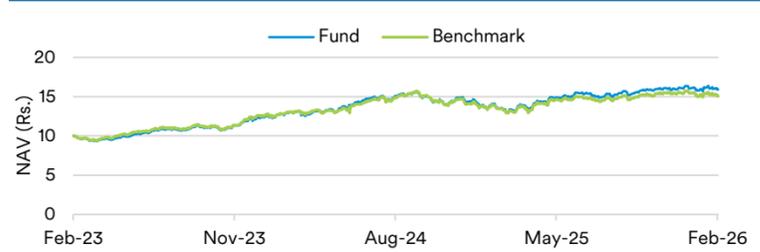
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	95.2%
Deb	0%	0%	0.0%
Money Market Investments	0%	40%	4.8%

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

NAV vs Benchmark

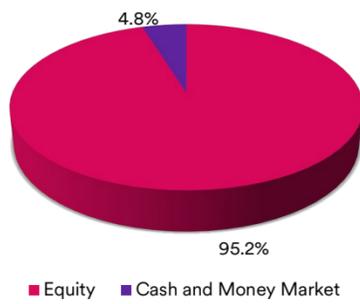


Security Name

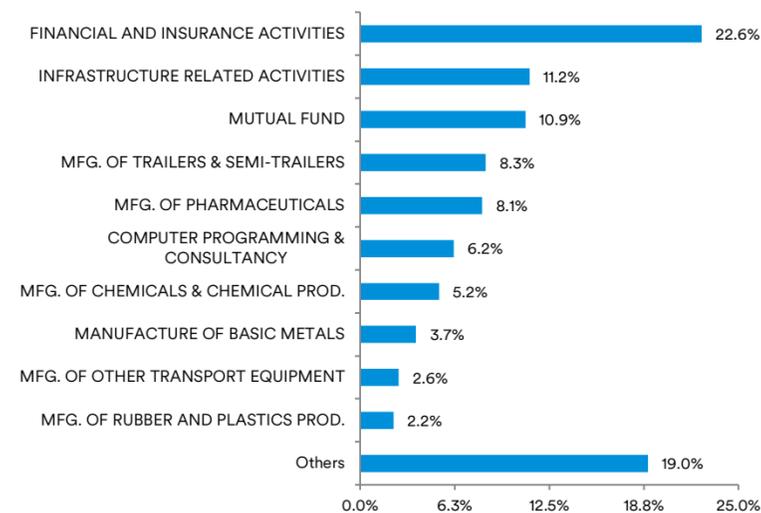
Net Asset (%)

Security Name	Net Asset (%)
Equity	
STATE BANK OF INDIA	3.8%
ULTRATECH CEMENT LTD.	3.6%
INFOSYS LTD.	3.5%
H D F C BANK LTD.	3.2%
AXIS MF - BANK ETF	2.8%
MAHINDRA & MAHINDRA LTD.	2.7%
I C I C I BANK LTD.	2.7%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.3%
HDFC MF - NIFTY IT ETF	2.3%
BHARTI AIRTEL LTD.	2.3%
Others	66.2%
Total	95.2%
Cash and Money Market	4.8%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Small Cap Fund (Open Fund)

SFIN No: ULIF02819/02/24SMALLCAPFN17

February 28, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing in equity securities of small cap companies

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
29-Feb-2024	Rs. 11.1075	--	--	Rs. 152 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.6%	0.3%
6 Months	3.0%	-1.7%
1 Year	17.2%	15.2%
2 Years	5.4%	2.9%
3 Years	-	-
5 Years	-	-
Inception	5.4%	2.9%

Past performance is not indicative of future performance

*Benchmark is NIFTY Smallcap 100 Index

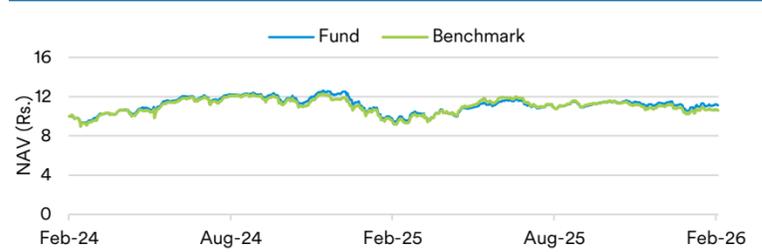
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Debt	0%	0%	0.0%
Money Market	0%	40%	0.3%

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

NAV vs Benchmark

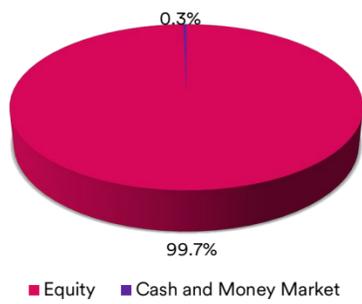


Security Name

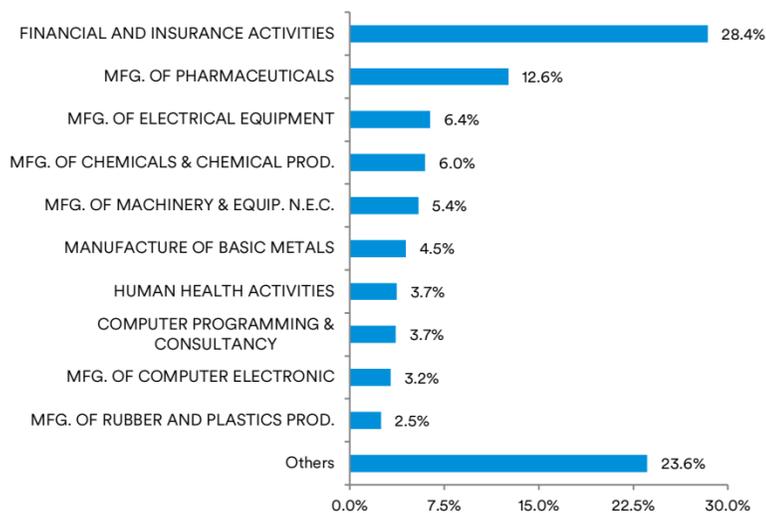
Net Asset (%)

Security Name	Net Asset (%)
Equity	
MULTI COMMODITY EXCHANGE OF INDIA LTD.	7.3%
LAURUS LABS LIMITED	3.9%
KARUR VYSYA BANK LTD.	3.6%
NAVIN FLUORINE INTERNATIONAL LIMITED	3.1%
TORRENT PHARMACEUTICALS LTD.	2.8%
IIFL FINANCE LIMITED	2.6%
SHRIRAM FINANCE LIMITED	2.6%
RADICO KHAITAN LTD.	2.4%
NIPPON INDIA MUTUAL FUND	2.3%
MUTHOOT FINANCE LTD.	2.1%
Others	67.0%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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





Bharat Manufacturing Fund (Open Fund)

SFIN No: ULIF02901/08/24BHARATFUND117

February 28, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing predominantly in companies engaged in manufacturing theme

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
16-Aug-2024	Rs. 10.4087	--	--	Rs. 605 crore
Fund Manager(s) Ankur Kulshrestha		Funds Managed by the Fund Managers Equity - 7 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.5%	4.8%
6 Months	7.5%	10.8%
1 Year	26.5%	30.2%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	2.6%	4.4%

Past performance is not indicative of future performance

*Benchmark is Nifty India Manufacturing

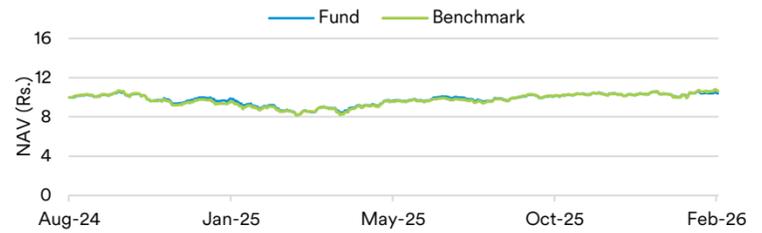
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.3%

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

NAV vs Benchmark



Security Name

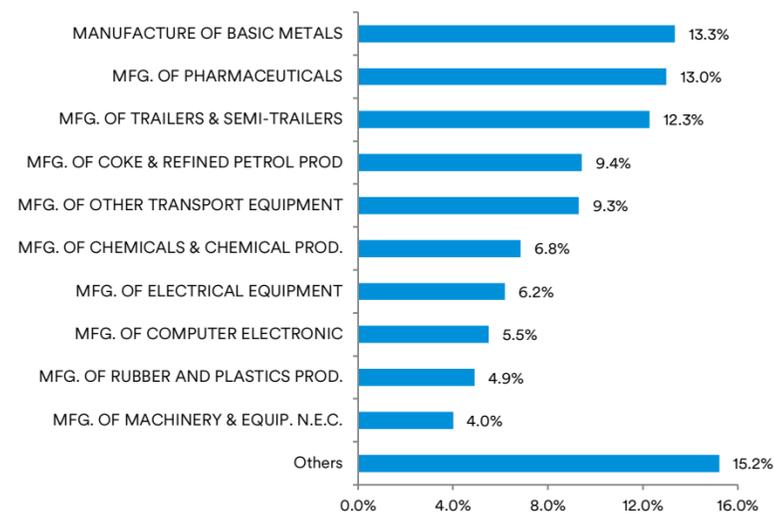
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	4.8%
BHARAT ELECTRONICS LTD.	4.8%
MAHINDRA & MAHINDRA LTD.	4.4%
MARUTI SUZUKI INDIA LTD.	4.3%
SUN PHARMACEUTICAL INDS. LTD.	3.5%
HINDALCO INDUSTRIES LTD.	3.3%
VEDANTA LIMITED	3.2%
ULTRATECH CEMENT LTD.	2.7%
BAJAJ AUTO LTD.	2.6%
T V S MOTOR CO. LTD.	2.6%
Others	62.4%
Total	98.7%
Cash and Money Market	1.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Pension Mid Cap Fund (Open Fund)

SFIN No: ULIF03201/02/25PENIFTYMOM117

February 28, 2026



Fund Details

Investment Objective: To provide long term capital appreciation from an actively managed portfolio of diversified stocks from the midcap segment of the market

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
14-Feb-2025	Rs. 11.8222	--	--	Rs. 6.4 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.5%	1.0%
6 Months	7.7%	2.2%
1 Year	22.8%	18.2%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	17.5%	14.3%

Past performance is not indicative of future performance

*Benchmark is S&P BSE Midcap Index

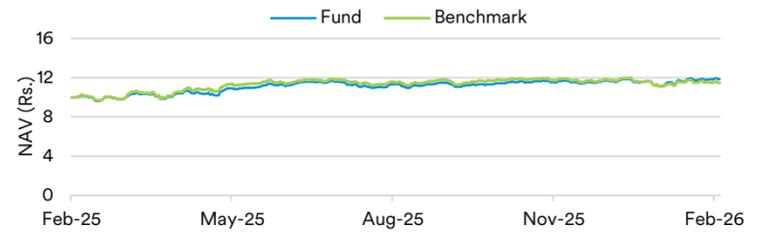
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	89.1%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	10.9%

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

NAV vs Benchmark

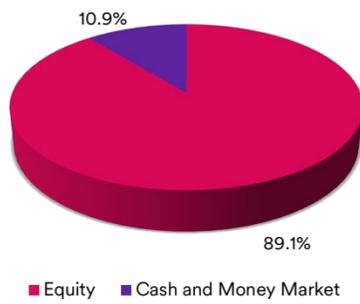


Security Name

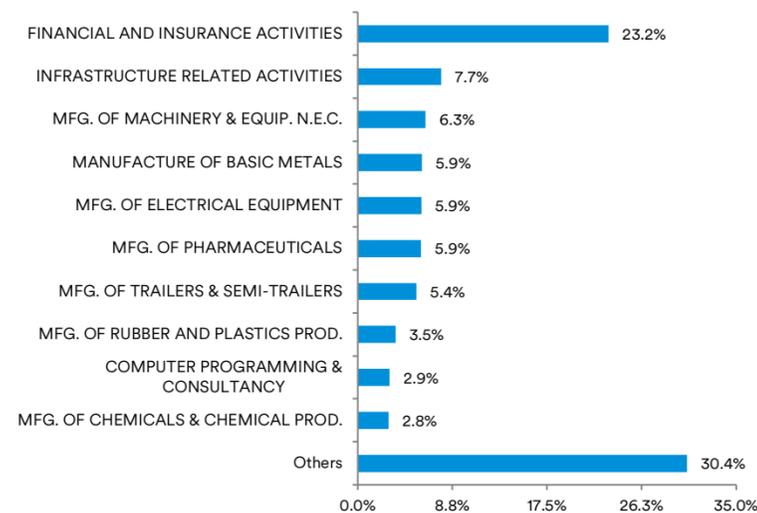
Net Asset (%)

Security Name	Net Asset (%)
Equity	
FEDERAL BANK LTD.	3.1%
SAMVARDHANA MOTHERSON INTERNATIONAL L	2.5%
SHRIRAM FINANCE LIMITED	2.3%
VEDANTA LIMITED	2.3%
KIRLOSKAR OIL ENGINES LTD.	2.2%
UJJIVAN SMALL FINANCE BANK LIMITED	2.0%
JINDAL STEEL & POWER LTD.	2.0%
MULTI COMMODITY EXCHANGE OF INDIA LTD.	1.9%
INDUS TOWERS LIMITED	1.9%
STATE BANK OF INDIA	1.9%
Others	67.1%
Total	89.1%
Cash and Money Market	10.9%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Bharat Consumption Fund (Open Fund)

SFIN No: ULIF03015/11/24CONSUMFUND117

February 28, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing predominantly in companies engaged in domestic consumption theme

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
29-Nov-2024	Rs. 9.98	--	--	Rs. 596 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.3%	0.6%
6 Months	-2.6%	-4.3%
1 Year	16.1%	13.5%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-0.2%	0.6%

Past performance is not indicative of future performance

*Benchmark is Nifty India Consumption Index

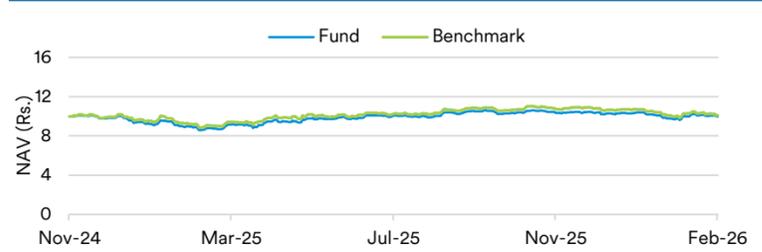
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.2%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.8%

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

NAV vs Benchmark



Security Name

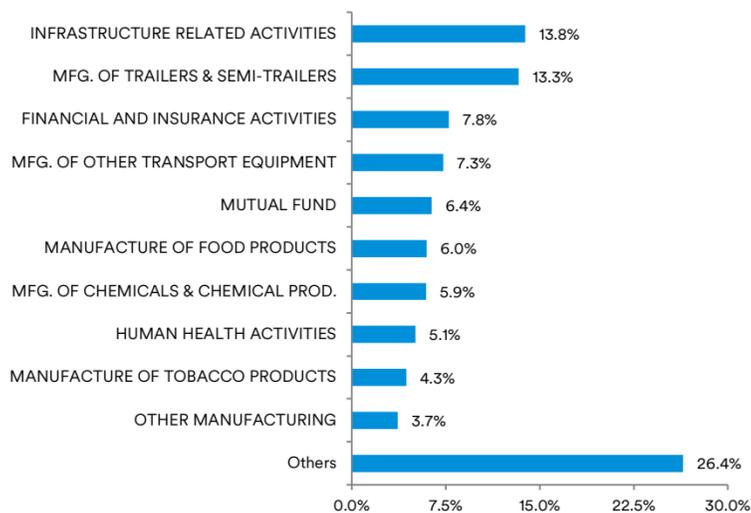
Net Asset (%)

Security Name	Net Asset (%)
Equity	
MAHINDRA & MAHINDRA LTD.	5.8%
BHARTI AIRTEL LTD.	5.1%
I T C LTD.	4.3%
MARUTI SUZUKI INDIA LTD.	4.0%
TITAN INDUSTRIES LTD.	3.7%
NIPPON INDIA MF - NIFTY AUTO ETF	3.4%
INDUS TOWERS LIMITED	3.4%
ETERNAL LTD.	3.2%
BRITANNIA INDUSTRIES LTD.	3.1%
EICHER MOTORS LTD.	2.9%
Others	59.4%
Total	98.2%
Cash and Money Market	1.8%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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





Pension Consumption Fund (Open Fund)

SFIN No: ULIF03816/10/25PECONSFUND117

February 28, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing predominantly in companies engaged in domestic consumption theme.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
31-Oct-2025	Rs. 9.755	--	--	Rs. 4.2 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.3%	0.6%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	-2.5%	-7.1%

Past performance is not indicative of future performance

*Benchmark is Nifty India Consumption Index

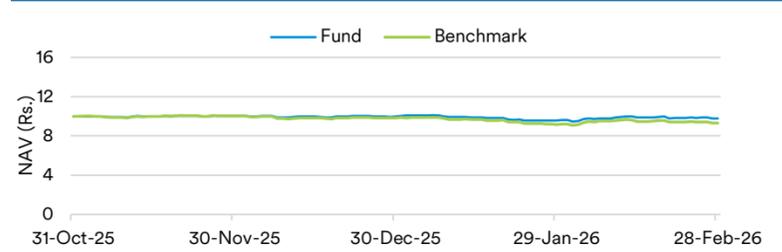
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	93.8%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	6.2%

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

NAV vs Benchmark

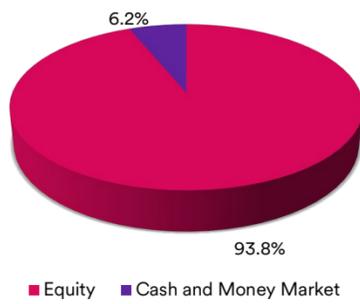


Security Name

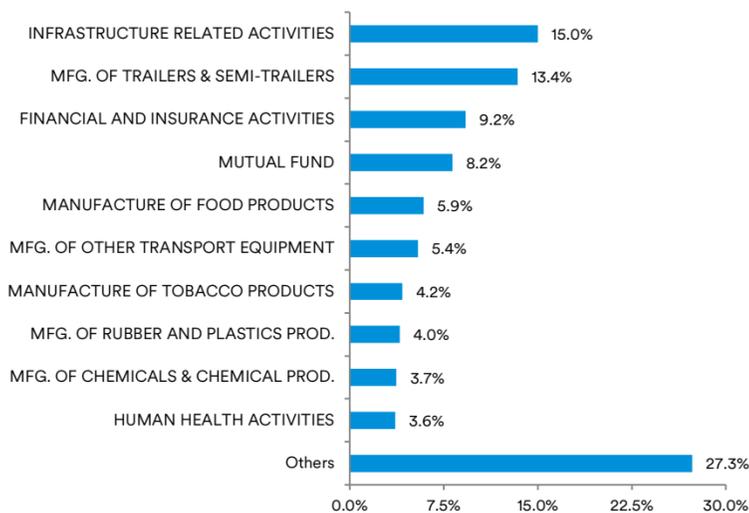
Net Asset (%)

Security Name	Net Asset (%)
Equity	
BHARTI AIRTEL LTD.	5.8%
NIPPON INDIA MF - NIFTY AUTO ETF	5.4%
MAHINDRA & MAHINDRA LTD.	5.3%
MARUTI SUZUKI INDIA LTD.	4.3%
I T C LTD.	4.2%
TITAN INDUSTRIES LTD.	3.4%
INDUS TOWERS LIMITED	2.9%
N T P C LTD.	2.8%
ETERNAL LTD.	2.5%
APOLLO HOSPITALS ENTERPRISE LTD.	2.4%
Others	54.8%
Total	93.8%
Cash and Money Market	6.2%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Nifty 500 Momentum 50 Index Fund (Open Fund)

SFIN No: ULIF03115/02/25NIFTYMOMEN117

February 28, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by investing in constituents of NSE's Nifty 500 Momentum 50 Index

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
28-Feb-2025	Rs. 11.5924	--	--	Rs. 611 crore
Fund Manager(s) Ankur Kulshrestha		Funds Managed by the Fund Managers Equity - 7 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	3.5%	3.1%
6 Months	1.3%	4.3%
1 Year	15.9%	16.7%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	15.9%	16.7%

Past performance is not indicative of future performance

*Benchmark is Nifty500 Momentum 50

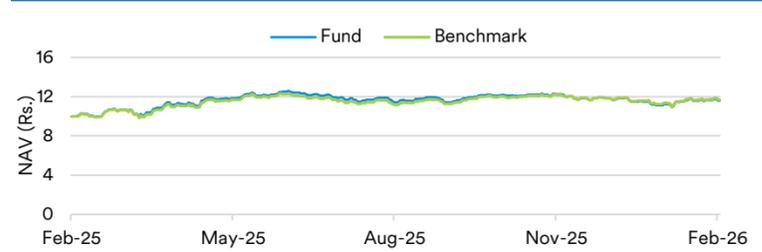
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99.7%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	0.3%

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

NAV vs Benchmark

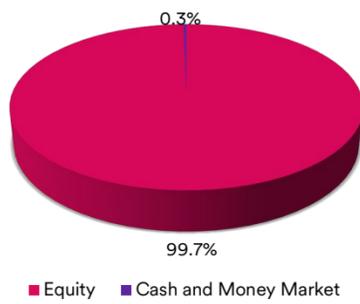


Security Name

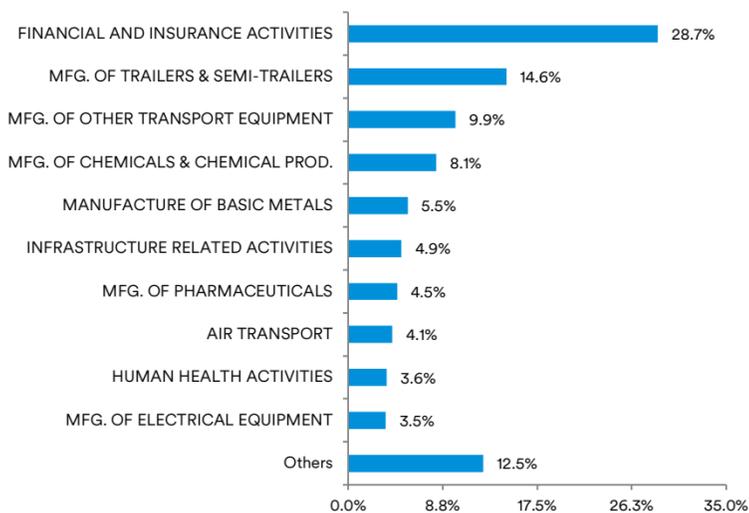
Net Asset (%)

Security Name	Net Asset (%)
Equity	
EICHER MOTORS LTD.	5.3%
ASIAN PAINTS LTD.	5.1%
HINDALCO INDUSTRIES LTD.	5.0%
MARUTI SUZUKI INDIA LTD.	4.9%
MAHINDRA & MAHINDRA LTD.	4.9%
BHARTI AIRTEL LTD.	4.9%
T V S MOTOR CO. LTD.	4.7%
INTERGLOBE AVIATION LTD.	4.1%
HERO MOTOCORP LTD.	4.1%
SHRIRAM FINANCE LIMITED	3.8%
Others	52.9%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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





Dividend Leaders Index Fund (Open Fund)

SFIN No: ULIF03916/01/26DIVIDENDFN117

February 28, 2026



Fund Details

Investment Objective: To generate wealth over the medium to long-term by replicating the BSE 500 Dividend Leaders 50 Index

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
30-Jan-2026	10.249	--	--	Rs. 7.2 crore
Fund Manager(s) Ankur Kulshrestha		Funds Managed by the Fund Managers Equity - 7 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	2.5%	2.0%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	2.5%	2.0%

Past performance is not indicative of future performance

*BSE 500 Dividend Leaders 50 Index (Customised)

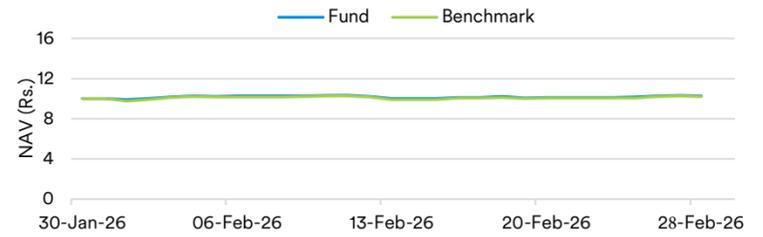
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	99 %
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.0 %

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

NAV vs Benchmark

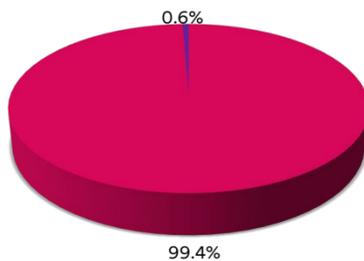


Security Name

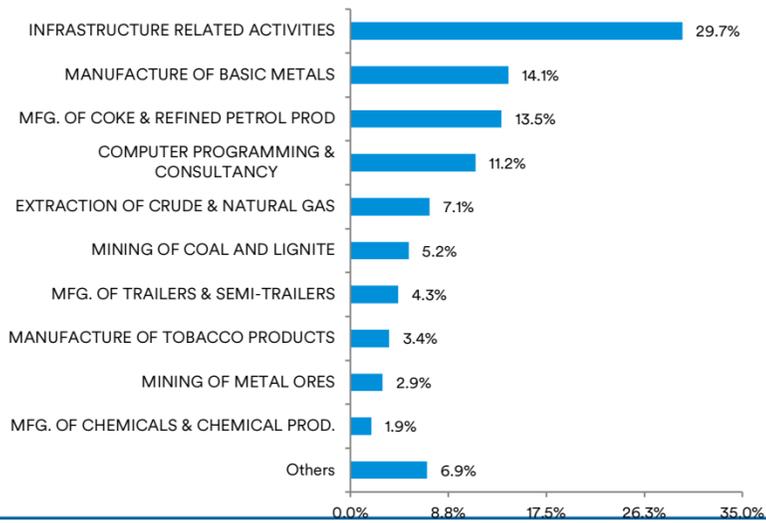
Net Asset (%)

Security Name	Net Asset (%)
Equity	
POWER FINANCE CORPN. LTD.	5.3%
N T P C LTD.	5.2%
OIL & NATURAL GAS CORPN. LTD.	5.1%
INDIAN OIL CORPN. LTD.	5.0%
POWER GRID CORPN. OF INDIA LTD.	5.0%
COAL INDIA LTD.	5.0%
BHARAT PETROLEUM CORPN. LTD.	4.7%
VEDANTA LIMITED	4.6%
REC LTD.	4.5%
TATA STEEL LTD.	4.4%
Others	50.6%
Total	99.4%
Cash and Money Market	0.6%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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





Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP17

February 28, 2026



Fund Details

Investment Objective: To generate capital appreciation and current income through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 60% investments in Equities and 40% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 29.4213	6.4%	4.1	Rs. 42 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	1.9%	0.6%
6 Months	4.7%	2.9%
1 Year	15.8%	12.3%
2 Years	9.7%	7.0%
3 Years	17.7%	13.0%
5 Years	15.2%	10.8%
Inception	14.5%	10.7%

Past performance is not indicative of future performance

*Benchmark is 60% BSE 500 and 40% CRISIL Composite Bond Index

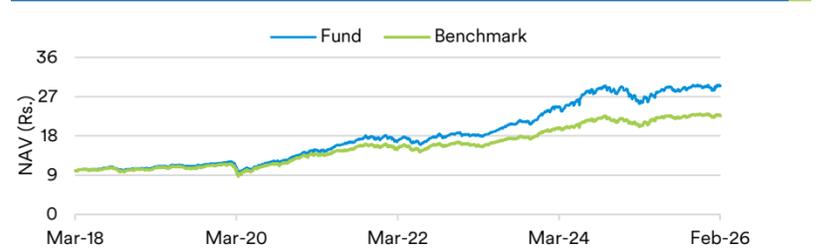
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	40%	75%	70.8%
Debt	25%	60%	27.4%
Money Market	0%	35%	1.7%

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

NAV vs Benchmark



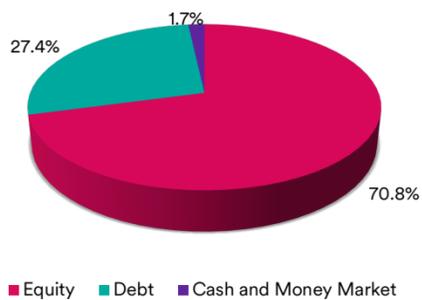
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		2.8%
AMBER ENTERPRISES INDIA LIMITED		2.4%
LARSEN & TOUBRO LTD.		2.4%
SHRIRAM FINANCE LIMITED		2.3%
STATE BANK OF INDIA		2.2%
VEDANTA LIMITED		1.6%
AXIS BANK LTD.		1.6%
INDUS TOWERS LIMITED		1.6%
MARUTI SUZUKI INDIA LTD.		1.4%
RELIANCE INDUSTRIES LTD.		1.4%
Others		51.1%
Total		70.8%

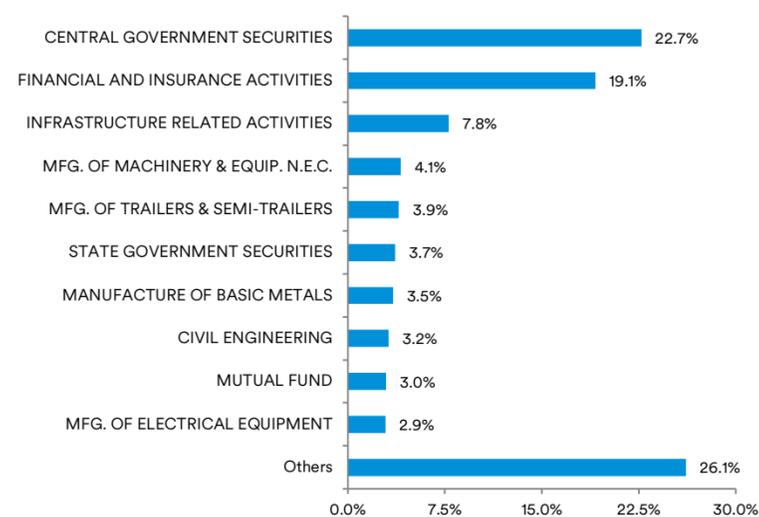
Government Securities		
6.01% GOI 2030		8.3%
7.02% GOI 2031		4.9%
7.06% GOI 2028		4.9%
7.50% TAMIL NADU SDL 2036		1.6%
6.54% GOI 2032		1.4%
8.3% GOI 2042		1.2%
7.29% WEST BENGAL SDL 2026		0.9%
7.62% TAMILNADU SDL 2033		0.8%
8.13% GOI 2045		0.7%
7.4% GOI 2062		0.5%
Others		1.1%
Total		26.4%

Corporate Bonds		
BAJAJ FINANCE LTD.	AAA	1.1%
Total		1.1%
Cash and Money Market		
		1.7%
Portfolio Total		100.0%

Asset Mix

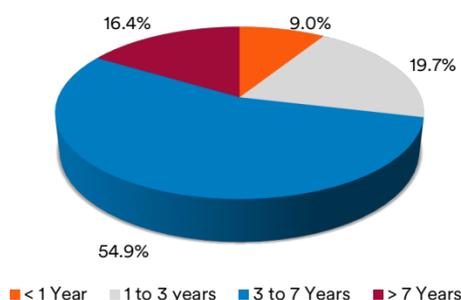


Industry Wise Exposure**

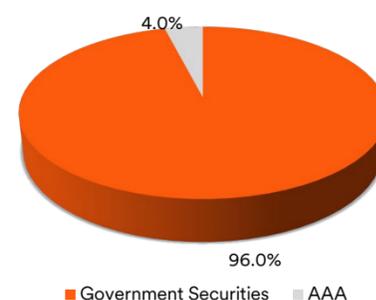


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F117

February 28, 2026



Fund Details

Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
20-Dec-2009	Rs. 40.3882	7.2%	6.7	Rs. 807 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 8 Debt - 0 Balanced -2		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	0.1%
6 Months	4.9%	3.0%
1 Year	11.0%	10.2%
2 Years	6.4%	7.1%
3 Years	12.1%	10.6%
5 Years	10.2%	9.1%
Since 05-Jan-10	9.0%	9.0%
Inception	9.0%	9.2%

Past performance is not indicative of future performance

* Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

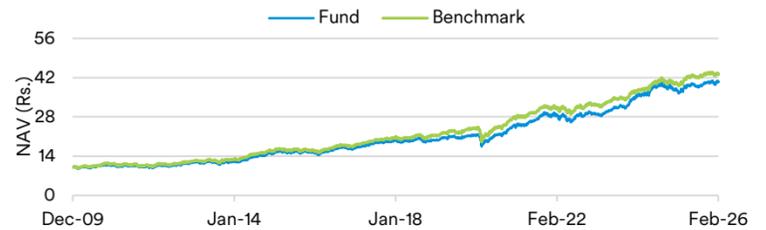
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	38.8%
Equity	0%	60%	55.7%
Cash & Money Market	0%	40%	5.4%

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

NAV vs Benchmark



Security Name Rating Net Asset (%)

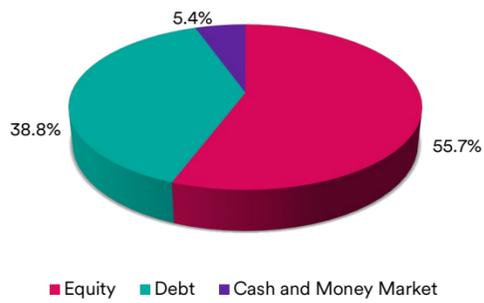
Security Name	Rating	Net Asset (%)
Equity		
RELIANCE INDUSTRIES LTD.		3.2%
H D F C BANK LTD.		3.1%
LARSEN & TOUBRO LTD.		2.9%
BHARTI AIRTEL LTD.		2.4%
STATE BANK OF INDIA		2.2%
UTI MF - BANK ETF		2.1%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.		2.0%
SHRIRAM FINANCE LIMITED		1.8%
INFOSYS LTD.		1.8%
MAHINDRA & MAHINDRA LTD.		1.8%
Others		32.4%
Total		55.7%

Government Securities		
6.9% GOI 2065		2.9%
6.76% GOI 2061		2.8%
7.3% GOI 2053		1.8%
6.48% GOI 2035		1.2%
6.77% MAHARASHTRA SDL 2038		0.9%
7.24% GOI 2055		0.9%
7.71% GUJARAT SDL 2034		0.6%
6.99% GOI 2051		0.6%
8.13% GOI 2045		0.5%
6.95% GOI 2061		0.3%
Others		0.6%
Total		13.5%

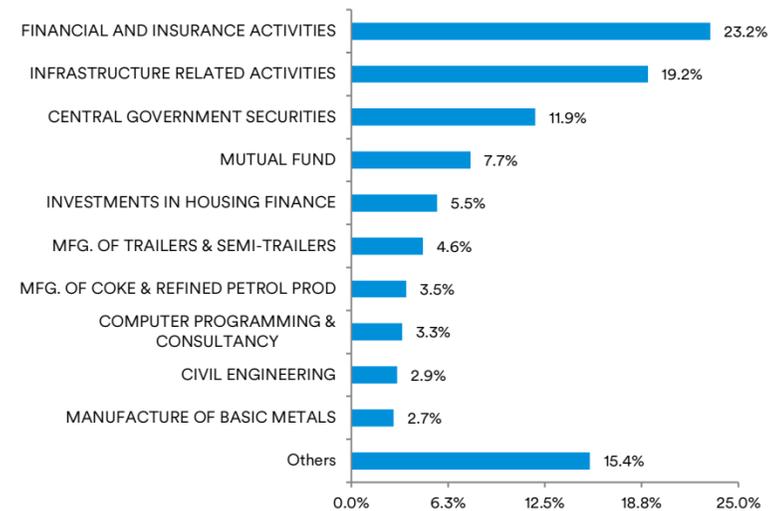
Corporate Bonds		
THE NATIONAL BANK FOR FINANCING I	AAA	5.2%
NATIONAL HOUSING BANK	AAA	4.3%
POWER FINANCE CORPN. LTD.	AAA	3.0%
SHRIRAM FINANCE LIMITED	AA+	2.8%
BAJAJ FINANCE LTD.	AAA	2.3%
SUNDARAM FINANCE LTD	AAA	2.0%
POWER GRID CORPN. OF INDIA LTD.	AAA	1.6%
L I C HOUSING FINANCE LTD.	AAA	1.3%
STATE BANK OF INDIA	AAA	0.8%
JAMMU & KASHMIR BANK LTD.	AA-	0.6%
Others		1.5%
Total		25.4%

Cash and Money Market	5.4%
Portfolio Total	100.0%

Asset Mix

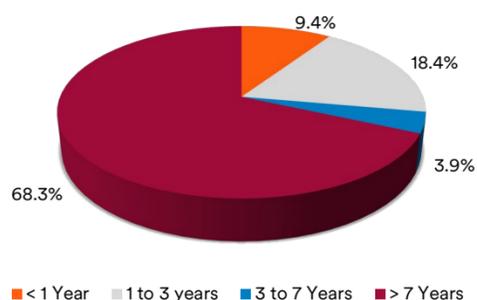


Industry Wise Exposure**

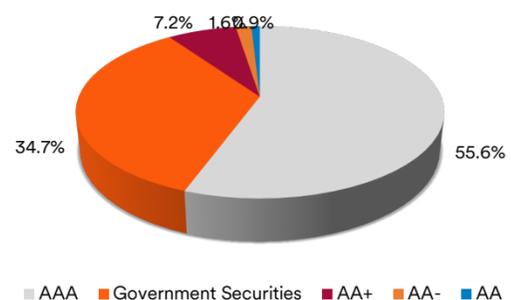


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

February 28, 2026



Fund Details

Investment Objective: To provide higher accrual along with safety arising from high allocation to corporate bonds. The fund will invest up to 100% of the corpus in debt and money market securities

Investment Philosophy: The fund will target 100% investments in Debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
21-Mar-2018	Rs. 18.277	6.7%	5.8	Rs. 17 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

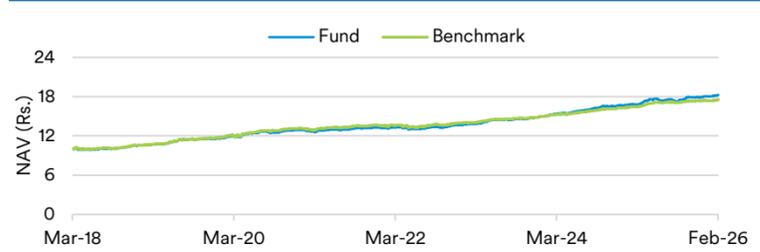
	Fund	Benchmark*
1 Month	1.0%	0.8%
6 Months	5.7%	2.9%
1 Year	9.2%	6.6%
2 Years	9.1%	7.3%
3 Years	9.7%	7.7%
5 Years	7.7%	6.3%
Inception	7.9%	7.3%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

NAV vs Benchmark



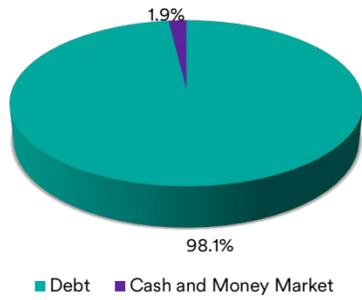
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	98.1%
Money Market	0%	20%	1.9%

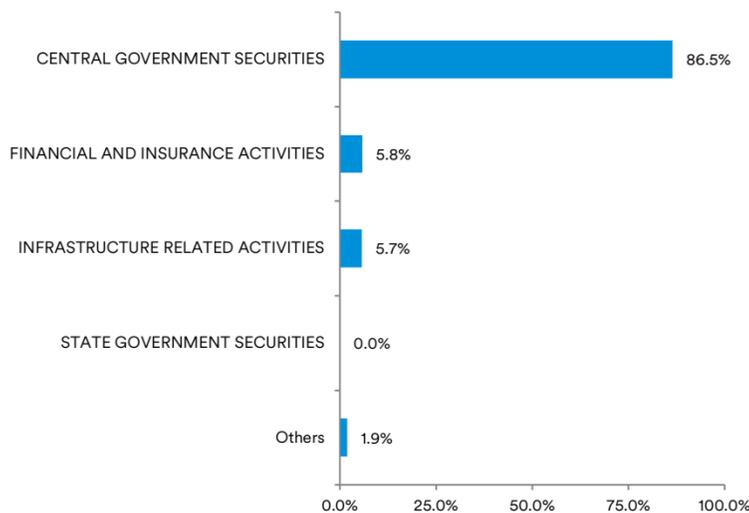
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		40.7%
6.48% GOI 2035		28.9%
8.3% GOI 2042		11.1%
7.24% GOI 2055		5.8%
7.42% WEST BENGAL SDL 2036		0.0%
Total		86.5%
Corporate Bonds		
SMALL INDUSTRIES DEVP. BANK OF IND	AAA	5.8%
AXIS BANK LTD.	AAA	5.7%
Total		11.6%
Cash and Money Market		1.9%
Portfolio Total		100.0%

Asset Mix

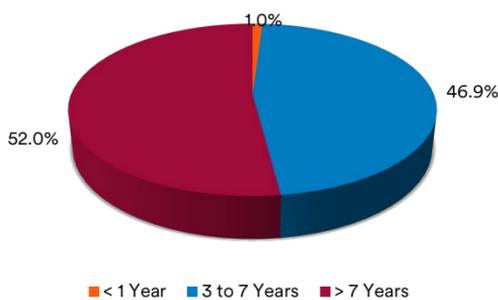


Industry Wise Exposure**

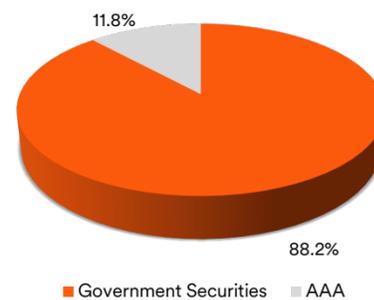


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Pension Bond Fund (Open Fund)

SFIN No: ULIF03301/02/25PEBONDFUND117

February 28, 2026



Fund Details

Investment Objective: To provide accrual income and capital gains by investing opportunistically in government securities, corporate bonds and money market instruments

Investment Philosophy: The fund will target 100% investments in debt and money market securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
14-Feb-2025	Rs. 14.5349	6.3%	5.8	Rs. 0.03 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	0.8%
6 Months	3.3%	2.9%
1 Year	45.1%	6.6%
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	43.4%	6.5%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

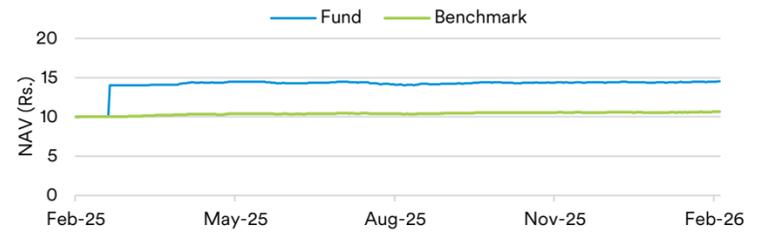
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Government and other Debt Securities	10%	100%	92.4%
Money Market	0%	90%	7.6%

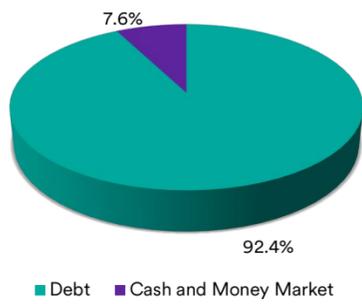
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

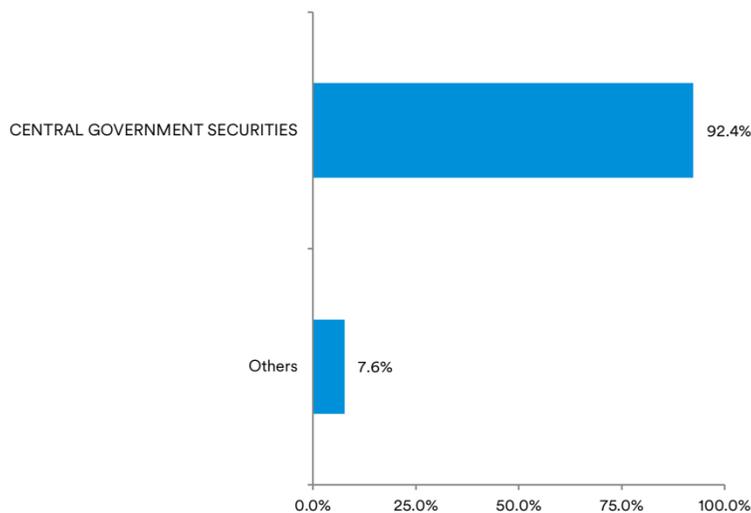


Security Name	Rating	Net Asset (%)
Government Securities		
6.48% GOI 2035		40.4%
8.3% GOI 2042		30.2%
7.36% GOI 2052		13.7%
7.4% GOI 2062		5.4%
6.98% GOI 2054		2.6%
Total		92.4%
Cash and Money Market		7.6%
Portfolio Total		100.0%

Asset Mix

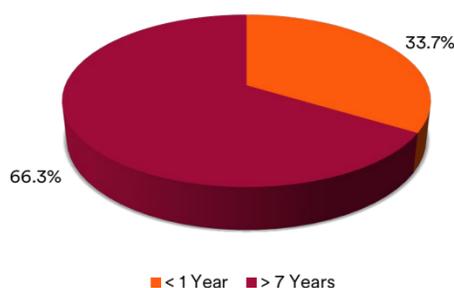


Industry Wise Exposure**

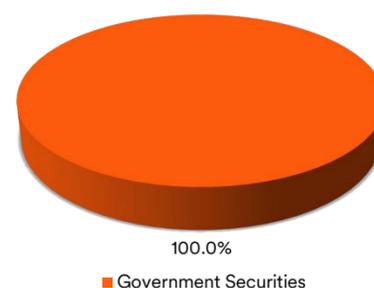


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

February 28, 2026



Fund Details

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Investment Philosophy: The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 29.9137	6.3%	3.9	Rs. 53 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.9%	1.0%
6 Months	4.0%	3.7%
1 Year	6.0%	8.3%
2 Years	6.5%	8.6%
3 Years	7.5%	8.6%
5 Years	5.9%	6.8%
Inception	7.0%	8.1%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

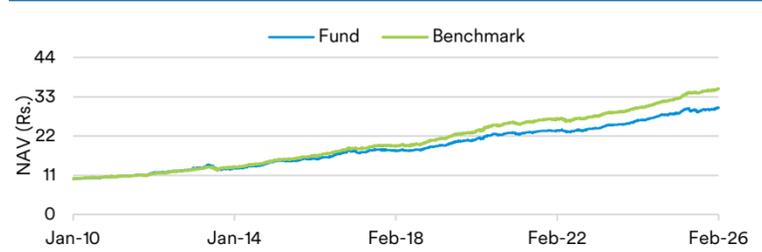
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	98.9%
Money Market Investments	0%	40%	1.1%

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

NAV vs Benchmark

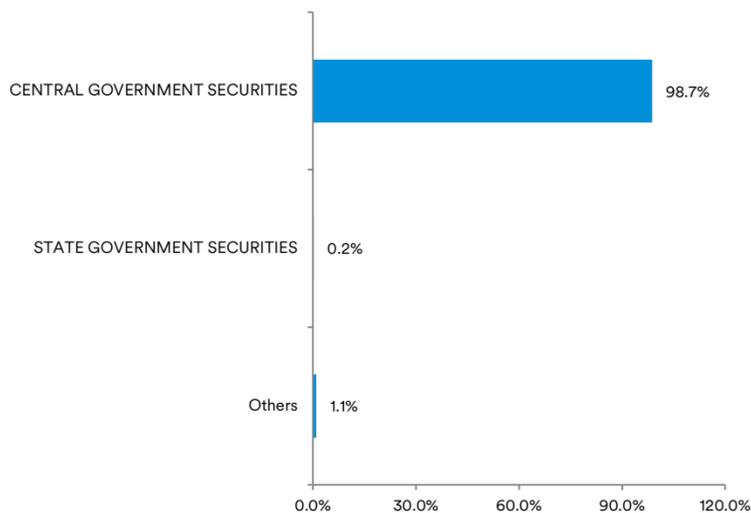


Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		60.4%
6.36% GOI 2031		26.7%
7.02% GOI 2031		11.7%
7.71% GUJARAT SDL 2034		0.2%
Total		98.9%
Cash and Money Market		1.1%
Portfolio Total		100.0%

Asset Mix

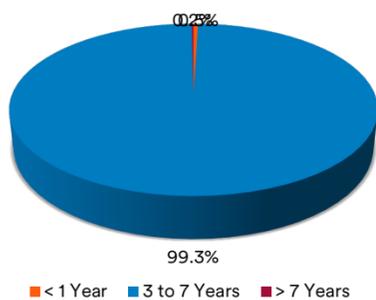


Industry Wise Exposure**

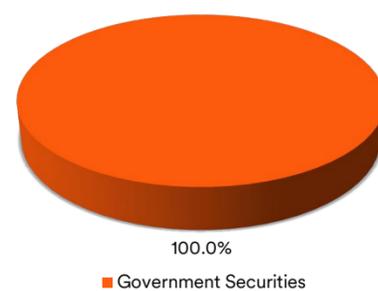


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

February 28, 2026



Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
11-Jan-2010	Rs. 30.2874	7.3%	6.2	Rs. 576 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	0.8%
6 Months	2.5%	2.9%
1 Year	5.5%	6.6%
2 Years	6.2%	7.3%
3 Years	6.9%	7.7%
5 Years	6.2%	6.3%
Inception	7.1%	7.6%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

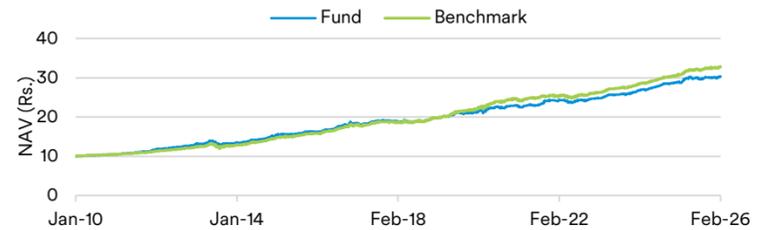
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	98.0%
Cash & Money Market	0%	40%	2.0%

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

NAV vs Benchmark



Security Name Rating Net Asset (%)

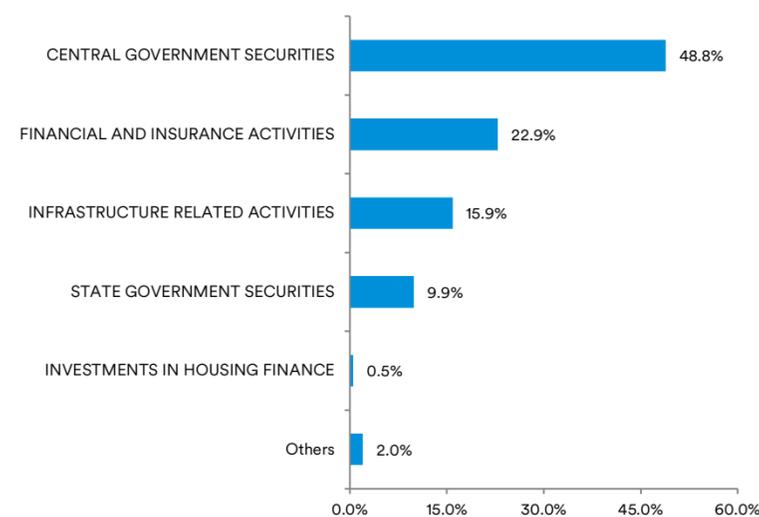
Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		17.8%
7.24% GOI 2055		12.0%
6.48% GOI 2035		7.2%
7.73% WEST BENGAL SDL 2043		4.4%
6.68% GOI 2040		3.4%
6.76% GOI 2061		2.9%
7.02% GOI 2031		2.3%
7.52% KERALA SDL 2033		2.3%
6.8% GOI 2060		1.8%
7.75% CHHATTISGARH SDL 2042		0.9%
Others		3.8%
Total		58.7%

Security Name	Rating	Net Asset (%)
Corporate Bonds		
SAMMAN CAPITAL LTD.	AA-	9.8%
STATE BANK OF INDIA	AAA	7.8%
MUTHOOT FINANCE LTD.	AA+	4.3%
SHRIRAM FINANCE LIMITED	AA+	4.1%
IRFC LTD.	AAA	3.5%
PIRAMAL FINANCE LTD.	AA	2.4%
POWER GRID CORPN. OF INDIA LTD.	AAA	1.7%
AXIS BANK LTD.	AAA	1.7%
BAJAJ FINANCE LTD.	AAA	1.6%
N T P C LTD.	AAA	1.2%
Others		1.2%
Total		39.3%
Cash and Money Market		2.0%
Portfolio Total		100.0%

Asset Mix

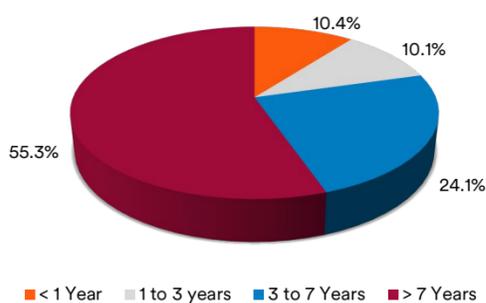


Industry Wise Exposure**

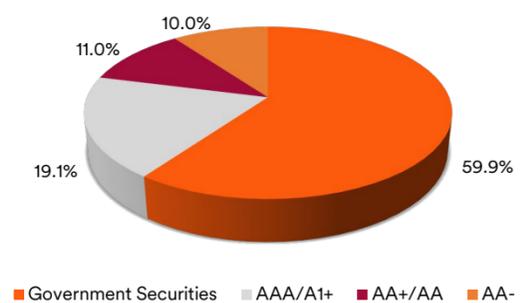


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

February 28, 2026



Fund Details

Investment Objective: To generate stable returns by investing in very short term debt and money market instruments.

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
26-Jul-2016	Rs. 15.3502	6.0%	0.7	Rs. 4.7 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.4%	0.3%
6 Months	2.3%	2.6%
1 Year	5.0%	5.6%
2 Years	5.5%	6.1%
3 Years	5.7%	6.4%
5 Years	4.7%	5.5%
Inception	4.6%	5.4%

Past performance is not indicative of future performance

* Benchmark is CRISIL Overnight Index

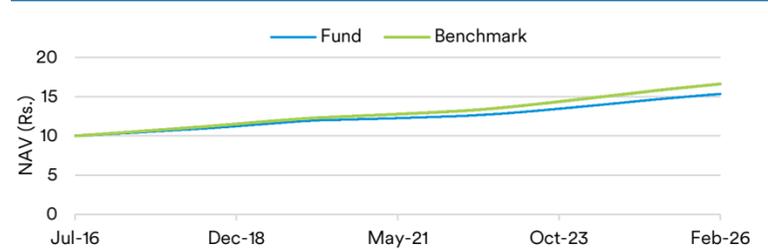
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Money Market Instruments	0%	100%	100.0%

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

NAV vs Benchmark



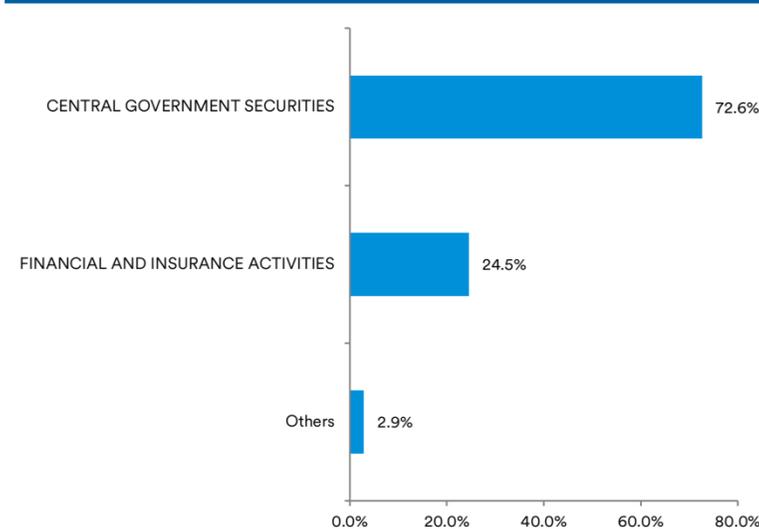
Security Name

Security Name	Net Asset (%)
Cash and Money Market	100.0%
Portfolio Total	100.0%

Asset Mix

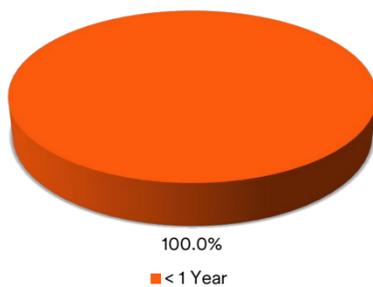


Industry Wise Exposure**

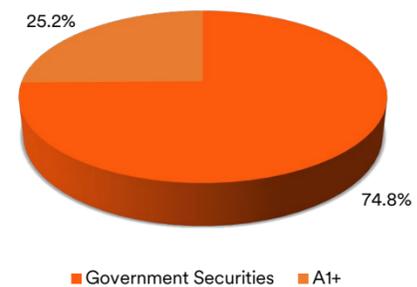


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Discontinued Policy Fund (Closed Fund)

SFIN No: ULIF01721/12/10DISCONTINU117

February 28, 2026



Fund Details

Investment Objective: To generate income at a level consistent with the preservation of capital, along with a minimum interest of 4% per annum.

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
21-Dec-2010	Rs. 24.9732	6.1%	0.7	Rs. 1634 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund
1 Month	0.5%
6 Months	2.9%
1 Year	6.0%
2 Years	6.3%
3 Years	6.3%
5 Years	5.4%
Inception	6.2%

Past performance is not indicative of future performance

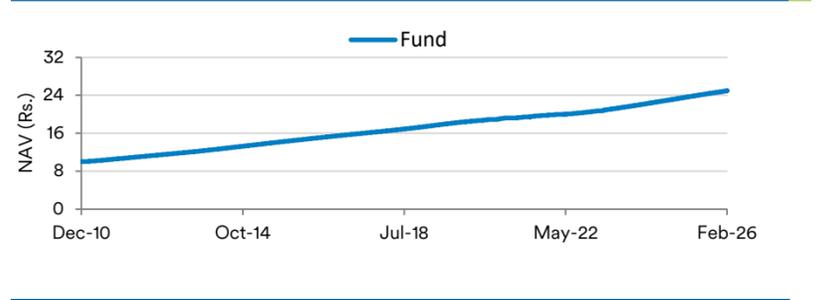
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	100%	54.2%
Money Market Instruments	0%	100%	45.8%

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

NAV vs Benchmark



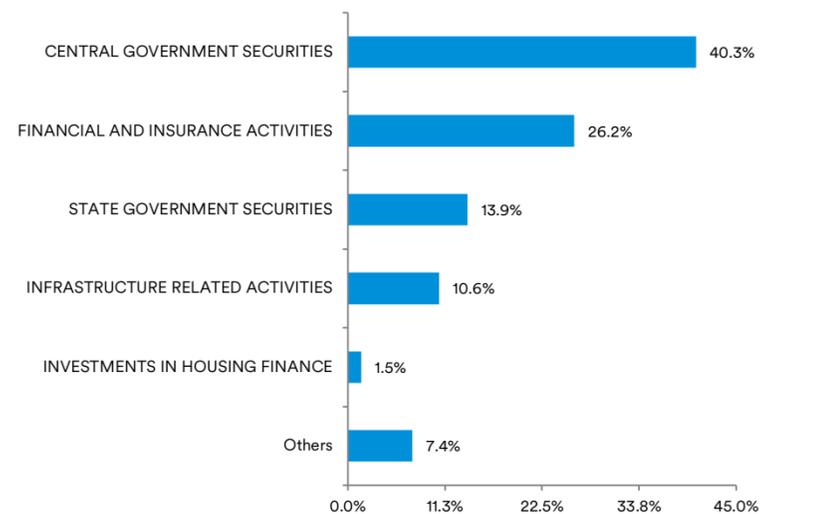
Security Name Net Asset (%)

Security Name	Net Asset (%)
Government Securities (Including Treasury Bills)	
364 DAY TBILL 2026	4.4%
6.97% KARNATAKA SDL 2028	3.4%
5.88% CHHATTISGARH SDL 2026	3.1%
364 DAY TBILL 2026	3.0%
364 DAY TBILL 2026	3.0%
364 DAY TBILL 2026	2.9%
364 DAY TBILL 2027	2.9%
Others	22.7%
Total	54.2%
Cash and Money Market	45.8%
Portfolio Total	100.0%

Asset Mix

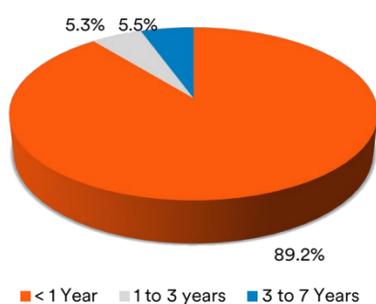


Industry Wise Exposure**

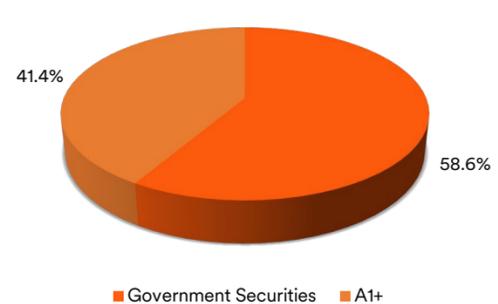


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Pension Discontinued Fund (Closed Fund)

SFIN No: ULIF03401/02/25PEDISCONTI117

February 28, 2026



Fund Details

Investment Objective: To generate income at a level consistent with the preservation of capital, along with a minimum interest of 4% per annum

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
31-Mar-2025	Rs. 10.4379	5.7%	0.7	Rs. 0.9 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund
1 Month	0.4%
6 Months	2.4%
1 Year	-
2 Years	-
3 Years	-
5 Years	-
Inception	4.4%

Past performance is not indicative of future performance

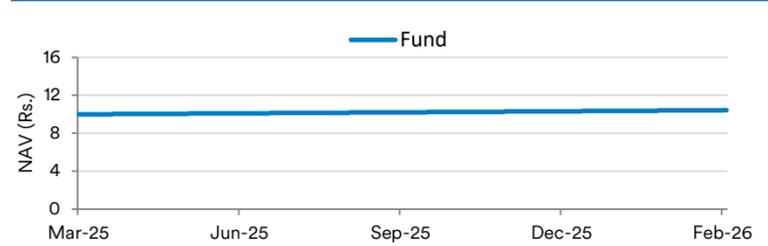
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt. Securities (Including T Bills)	0%	95%	82.4%
Money Market	5%	100%	17.6%

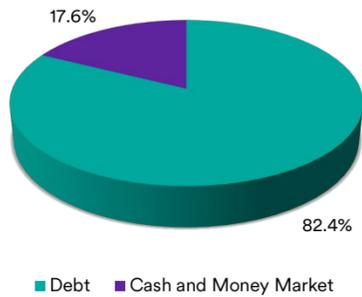
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

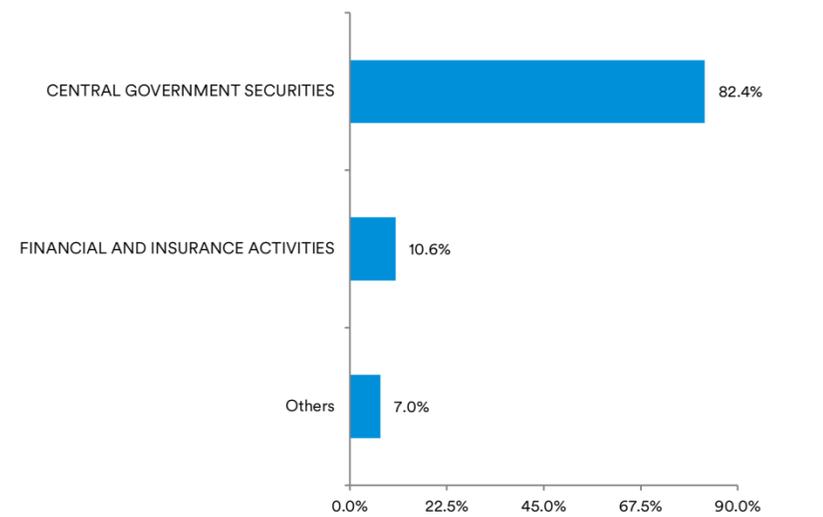


Security Name	Rating	Net Asset (%)
Government Securities (Including Treasury Bills)		
364 DAY TBILL 2026		21.6%
364 DAY TBILL 2026		21.4%
364 DAY TBILL 2027		21.1%
364 DAY TBILL 2027		10.6%
364 DAY TBILL 2026		7.7%
Total		82.4%
Cash and Money Market		17.6%
Portfolio Total		100.0%

Asset Mix

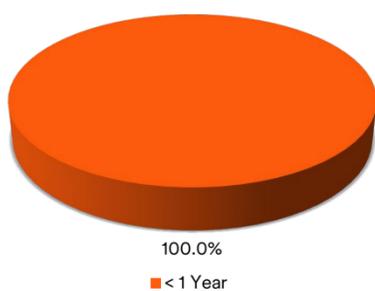


Industry Wise Exposure**

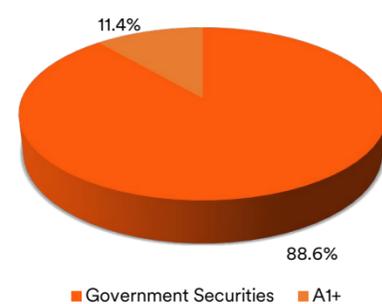


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Multiplier II (Closed Fund)

SFIN No: ULIF01115/12/09MULTIPLIE2117

February 28, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
21-Dec-2009	Rs. 49.156	--	--	Rs. 563 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 8 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.6%	-0.6%
6 Months	6.8%	3.1%
1 Year	16.9%	13.8%
2 Years	7.2%	7.0%
3 Years	15.5%	13.3%
5 Years	13.2%	11.6%
Since 05-Jan-10	10.4%	10.2%
Inception	10.3%	10.5%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

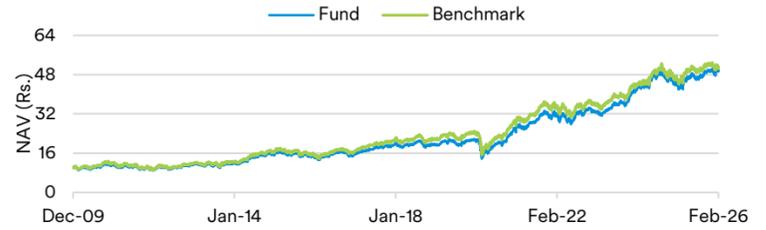
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	95.9%
Money Market Instruments	0%	40%	4.1%

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

NAV vs Benchmark

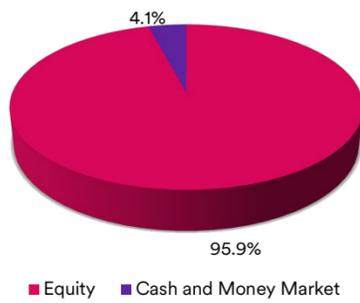


Security Name

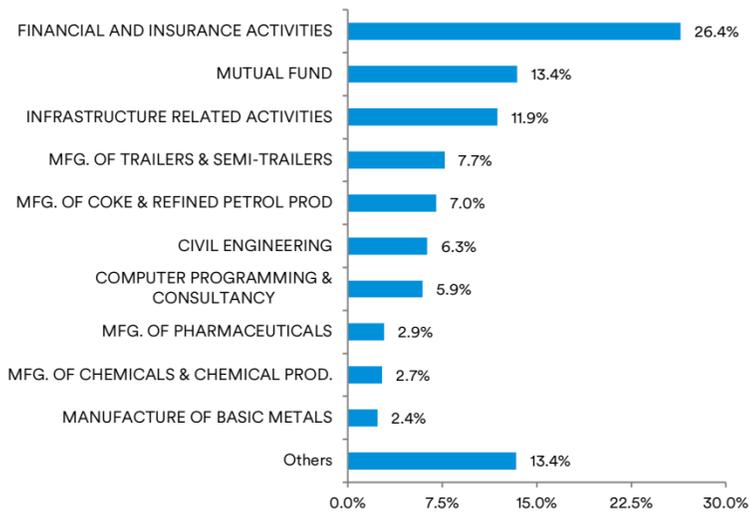
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	7.0%
H D F C BANK LTD.	6.6%
LARSEN & TOUBRO LTD.	6.3%
SBI MF - NIFTY BANK ETF	5.6%
STATE BANK OF INDIA	5.6%
BHARTI AIRTEL LTD.	4.8%
I C I C I BANK LTD.	4.6%
ADANI PORTS & SPECIAL ECONOMIC ZONE LTD.	3.6%
INFOSYS LTD.	3.5%
MAHINDRA & MAHINDRA LTD.	3.4%
Others	44.8%
Total	95.9%
Cash and Money Market	4.1%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

February 28, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
27-Feb-2008	Rs. 56.3506	--	--	Rs. 62 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund
1 Month	1.0%
6 Months	2.2%
1 Year	14.3%
2 Years	3.3%
3 Years	16.8%
5 Years	12.8%
Inception	10.1%

Past performance is not indicative of future performance

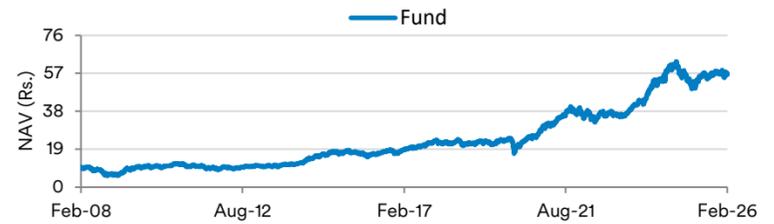
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	99.7%
Money Market Instruments	0%	40%	0.3%

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

NAV vs Benchmark

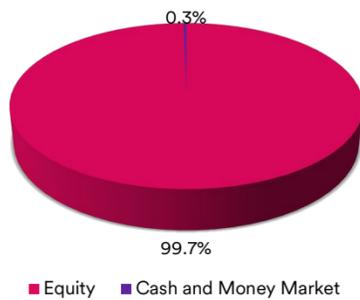


Security Name

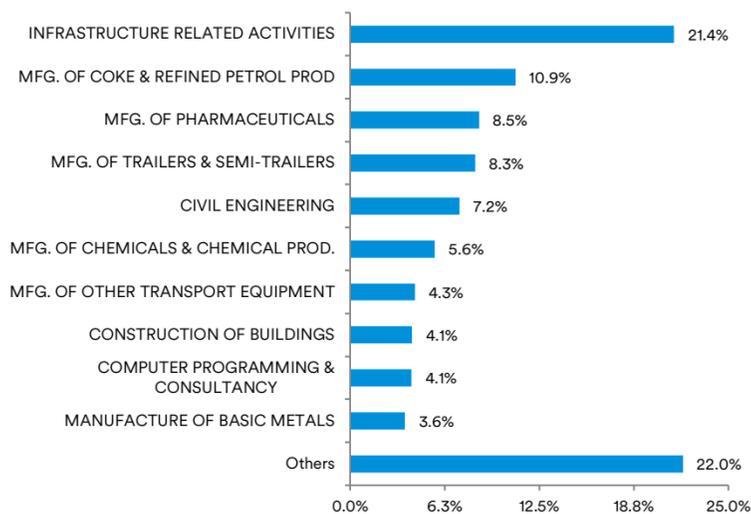
Net Asset (%)

Security Name	Net Asset (%)
Equity	
RELIANCE INDUSTRIES LTD.	7.4%
LARSEN & TOUBRO LTD.	6.6%
BHARTI AIRTEL LTD.	6.2%
N T P C LTD.	3.7%
MARUTI SUZUKI INDIA LTD.	3.6%
COAL INDIA LTD.	3.2%
HERO MOTOCORP LTD.	2.9%
AXIS MF - NIFTY IT ETF	2.8%
OIL & NATURAL GAS CORPN. LTD.	2.4%
ULTRATECH CEMENT LTD.	2.3%
Others	58.5%
Total	99.7%
Cash and Money Market	0.3%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Value Fund (Open Fund)

SFIN No: ULIF03615/07/25VALUEFUNDS117

February 28, 2026



Fund Details

Investment Objective: To generate long-term capital appreciation by investing in companies which are priced attractively vs the broader market.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
28-Jul-2025	Rs. 11.8295	--	--	Rs. 296 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 7 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	4.6%	5.5%
6 Months	22.3%	24.2%
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	18.3%	20.6%

Past performance is not indicative of future performance

*Benchmark is NIFTY 500 Value 50

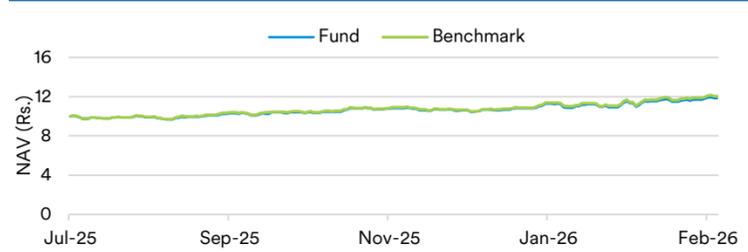
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	98.4%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	1.6%

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

NAV vs Benchmark



Security Name

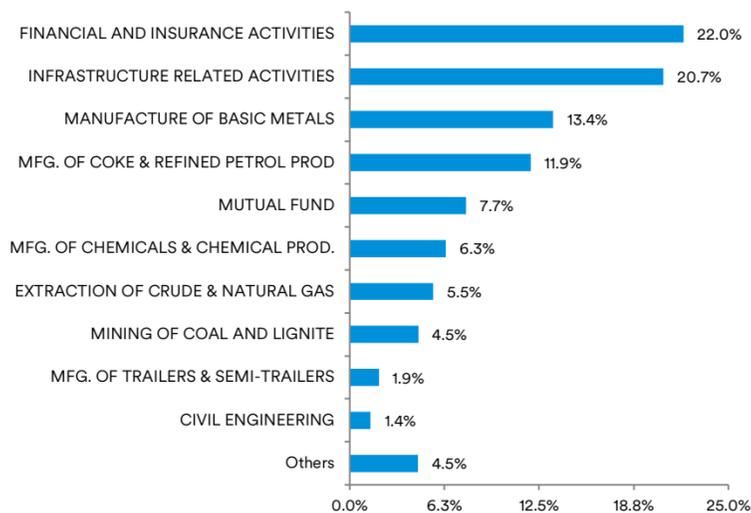
Net Asset (%)

Security Name	Net Asset (%)
Equity	
STATE BANK OF INDIA	6.4%
N T P C LTD.	5.6%
VEDANTA LIMITED	5.4%
INDIAN OIL CORPN. LTD.	4.9%
GRASIM INDUSTRIES LTD.	4.7%
COAL INDIA LTD.	4.5%
MIRAE ASSET MF - NIFTY METAL ETF	4.5%
OIL & NATURAL GAS CORPN. LTD.	4.5%
POWER GRID CORPN. OF INDIA LTD.	4.2%
BHARAT PETROLEUM CORPN. LTD.	3.5%
Others	50.2%
Total	98.4%
Cash and Money Market	1.6%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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



Pension Value Fund (Open Fund)

SFIN No: ULIF03716/09/25PEVALUFUND117

February 28, 2026



Fund Details

Investment Objective: To generate long-term capital appreciation by investing in companies which are priced attractively vs the broader market.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
30-Sep-2025	Rs. 11.3369	--	--	Rs. 5.3 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Ankur Kulshrestha		Equity - 7 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	4.4%	5.5%
6 Months	-	-
1 Year	-	-
2 Years	-	-
3 Years	-	-
5 Years	-	-
Inception	13.4%	16.6%

Past performance is not indicative of future performance

*Benchmark is NIFTY 500 Value 50

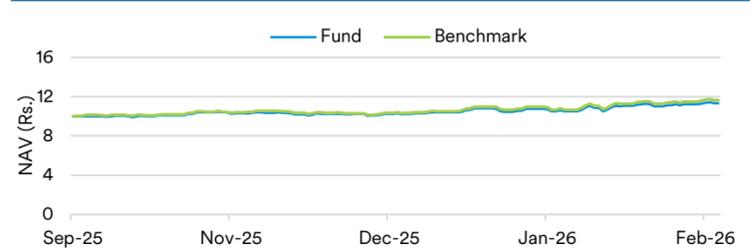
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	96.8%
Government and other Debt Securities	0%	0%	0.0%
Money Market	0%	40%	3.2%

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

NAV vs Benchmark



Security Name

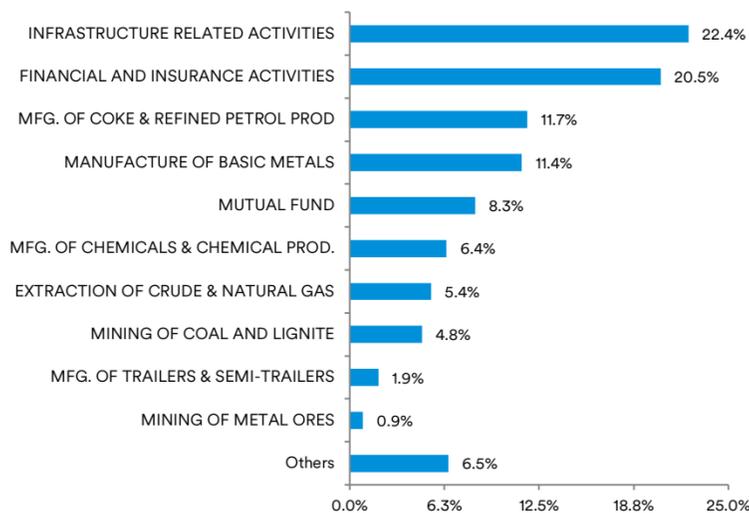
Net Asset (%)

Security Name	Net Asset (%)
Equity	
STATE BANK OF INDIA	6.2%
N T P C LTD.	5.4%
MIRAE ASSET MF - NIFTY METAL ETF	5.0%
GRASIM INDUSTRIES LTD.	4.9%
COAL INDIA LTD.	4.8%
POWER GRID CORPN. OF INDIA LTD.	4.6%
VEDANTA LIMITED	4.4%
INDIAN OIL CORPN. LTD.	4.4%
OIL & NATURAL GAS CORPN. LTD.	4.3%
BHARAT PETROLEUM CORPN. LTD.	3.8%
Others	49.1%
Total	96.8%
Cash and Money Market	3.2%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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





Multiplier (Closed Fund)

SFIN No: ULIF00625/01/05MULTIPLIER117

February 28, 2026



Fund Details

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

Investment Philosophy: The fund will target 100% investments in Equities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 109.4511	--	--	Rs. 1171 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	-0.6%
6 Months	8.2%	3.1%
1 Year	18.8%	13.8%
2 Years	8.2%	7.0%
3 Years	15.9%	13.3%
5 Years	13.4%	11.6%
Inception	12.0%	12.6%

Past performance is not indicative of future performance

* Benchmark is Nifty 50 for Equity

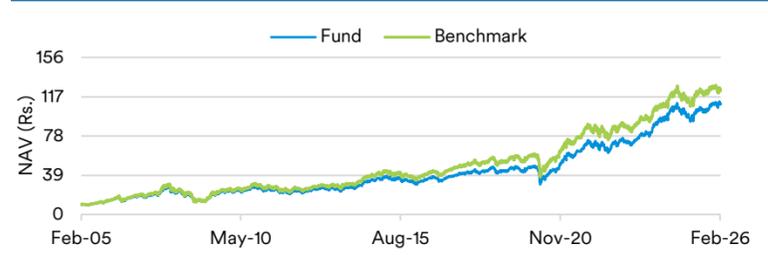
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	98.4%
Money Market Investments	0%	40%	1.6%

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

NAV vs Benchmark



Security Name

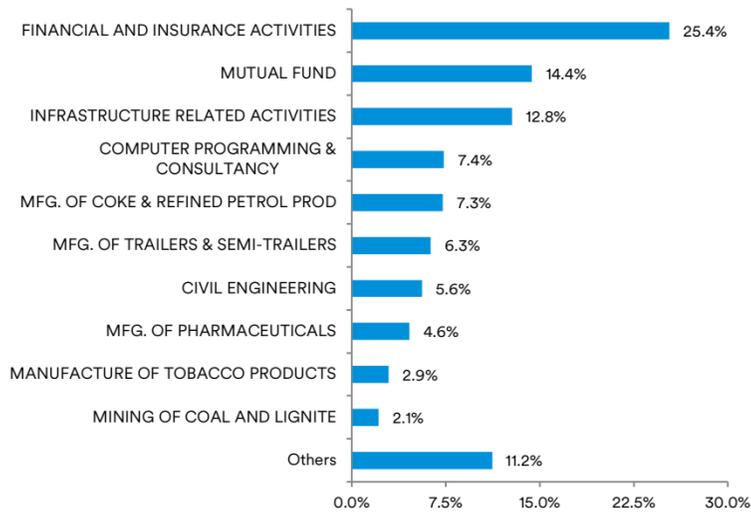
Net Asset (%)

Security Name	Net Asset (%)
Equity	
STATE BANK OF INDIA	7.7%
RELIANCE INDUSTRIES LTD.	7.3%
BHARTI AIRTEL LTD.	6.4%
I C I C I BANK LTD.	6.1%
LARSEN & TOUBRO LTD.	5.6%
H D F C BANK LTD.	4.1%
AXIS BANK LTD.	3.4%
UTI MF - BANK ETF	3.2%
N T P C LTD.	3.1%
MAHINDRA & MAHINDRA LTD.	3.1%
Others	48.4%
Total	98.4%
Cash and Money Market	1.6%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure**



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





Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

February 28, 2026



Fund Details

Investment Objective: To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

Investment Philosophy: The fund will target 80% investments in Equities and 20% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
07-Feb-2005	Rs. 84.3392	6.5%	3.3	Rs. 133 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.7%	-0.3%
6 Months	4.3%	3.1%
1 Year	14.4%	12.4%
2 Years	4.8%	7.1%
3 Years	11.0%	12.2%
5 Years	10.3%	10.6%
Inception	10.6%	11.9%

Past performance is not indicative of future performance

*Benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Index

MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

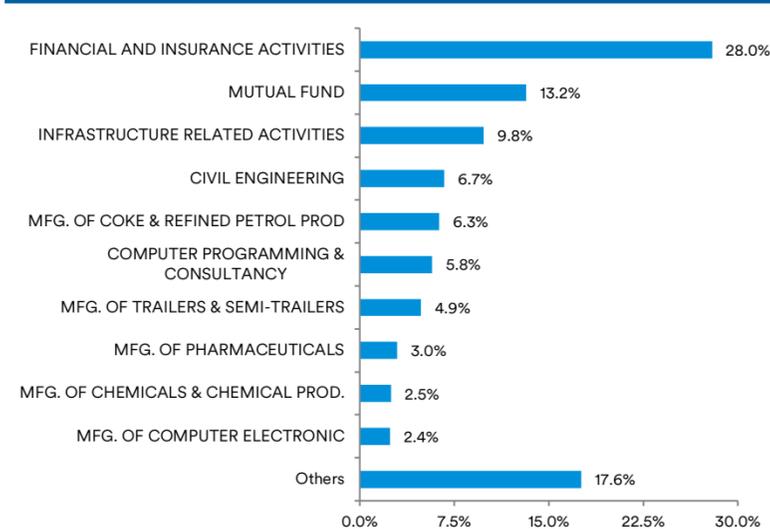
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	1.9%
Infrastructure and Social Sector Secs	0%	40%	0.0%
Listed Equities	60%	95%	91.9%
Long Term Bonds	0%	60%	3.7%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	2.6%

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

Asset Mix

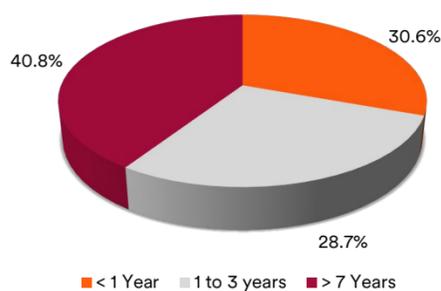


Industry Wise Exposure**

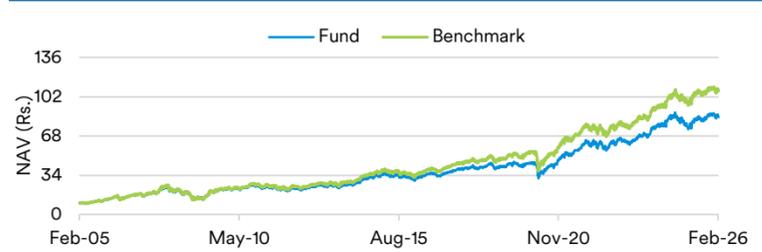


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



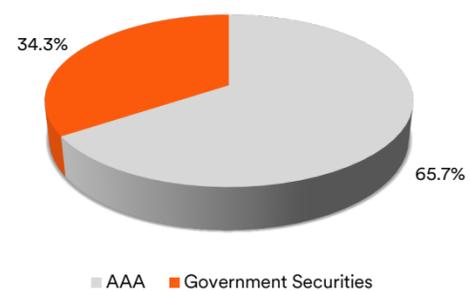
NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		8.0%
LARSEN & TOUBRO LTD.		6.7%
RELIANCE INDUSTRIES LTD.		6.3%
AXIS MF - BANK ETF		5.9%
BHARTI AIRTEL LTD.		5.2%
I C I C I BANK LTD.		4.7%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		4.0%
STATE BANK OF INDIA		3.5%
INFOSYS LTD.		3.2%
AXIS BANK LTD.		2.9%
Others		41.5%
Total		91.9%
Government Securities		
6.48% GOI 2035		0.7%
7.51% JK SDL 2040		0.6%
7.53% TAMIL NADU SDL 2037		0.4%
7.57% GOI 2033		0.2%
Total		1.9%
Corporate Bonds		
SUNDARAM FINANCE LTD	AAA	2.3%
POWER GRID CORPN. OF INDIA LTD.	AAA	0.7%
NATIONAL HOUSING BANK	AAA	0.6%
Total		3.7%
Cash and Money Market		
		2.6%
Portfolio Total		100.0%

Rating Credit Profile





Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN17

February 28, 2026



Fund Details

Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Investment Philosophy: The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 62.5888	7.0%	5.2	Rs. 158 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-0.1%	0.1%
6 Months	4.2%	3.0%
1 Year	11.1%	10.2%
2 Years	5.2%	7.1%
3 Years	9.2%	10.6%
5 Years	9.0%	9.1%
Inception	9.1%	10.5%

Past performance is not indicative of future performance

*Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

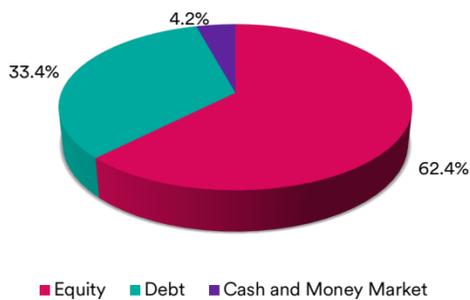
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

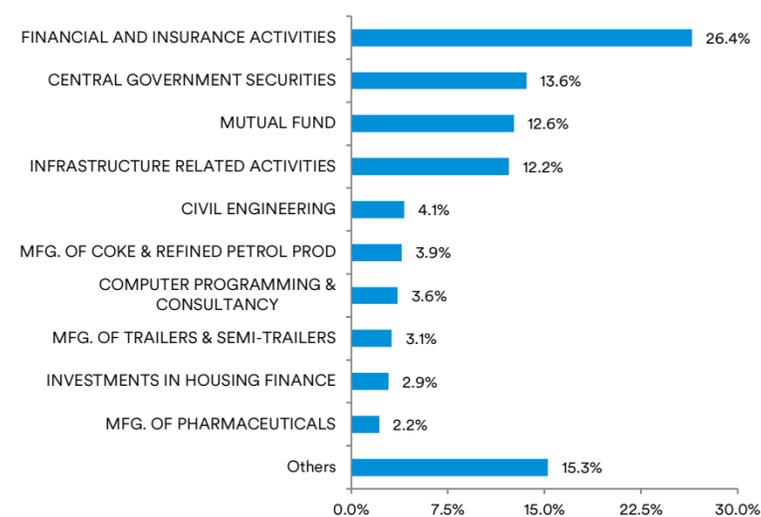
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	13.6%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Listed Equities	35%	65%	62.4%
Long Term Bonds	0%	60%	19.8%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	4.2%

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

Asset Mix

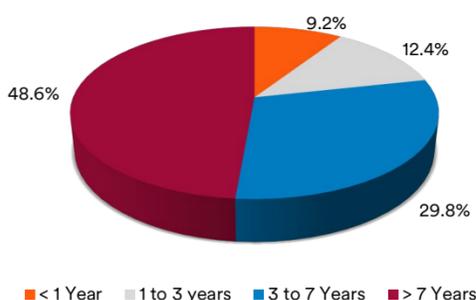


Industry Wise Exposure**

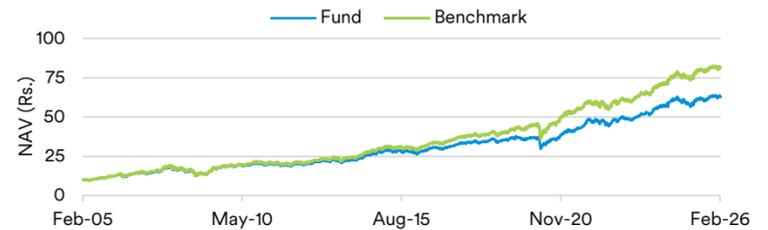


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		5.2%
AXIS MF - BANK ETF		4.5%
LARSEN & TOUBRO LTD.		4.1%
RELIANCE INDUSTRIES LTD.		3.9%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		3.7%
BHARTI AIRTEL LTD.		3.5%
I C I C I BANK LTD.		2.6%
STATE BANK OF INDIA		2.2%
INFOSYS LTD.		2.1%
MIRAE ASSET MF - NIFTY FINANCIAL SERVICES E		1.9%
Others		28.8%
Total		62.4%

Government Securities

7.04% GOI 2029	4.1%
6.48% GOI 2035	3.1%
7.25% GOI 2063	3.1%
8.3% GOI 2040	1.1%
6.76% GOI 2061	0.9%
8.83% GOI 2041	0.7%
7.06% GOI 2028	0.7%
Total	13.6%

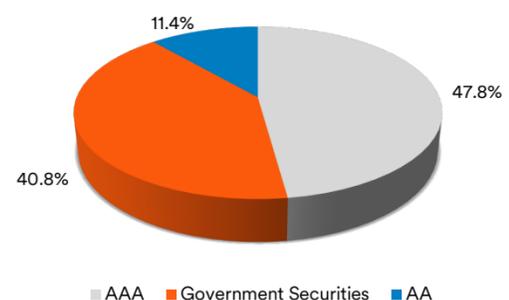
Corporate Bonds

SUNDARAM FINANCE LTD	AAA	3.9%
PIRAMAL FINANCE LTD.	AA	3.8%
H D F C BANK LTD.	AAA	3.1%
N T P C LTD.	AAA	3.1%
NATIONAL HOUSING BANK	AAA	2.9%
THE NATIONAL BANK FOR FINANCING I	AAA	1.3%
STATE BANK OF INDIA	AAA	1.2%
POWER FINANCE CORPN. LTD.	AAA	0.5%
Total		19.8%

Cash and Money Market

Portfolio Total	100.0%
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Rating Credit Profile





Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF17

February 28, 2026



Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

Investment Philosophy: The fund will target 20% investments in Equities and 80% investments in Government & other debt securities to meet the stated objectives.

Inception Date	NAV	YTM	MD	AUM
08-Feb-2005	Rs. 44.3086	6.6%	5.1	Rs. 7.3 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 6 Debt - 0 Balanced -3		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.4%	0.6%
6 Months	2.7%	3.0%
1 Year	7.3%	8.1%
2 Years	5.3%	7.2%
3 Years	7.4%	8.9%
5 Years	6.9%	7.5%
Inception	7.3%	8.8%

Past performance is not indicative of future performance

*Benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Index

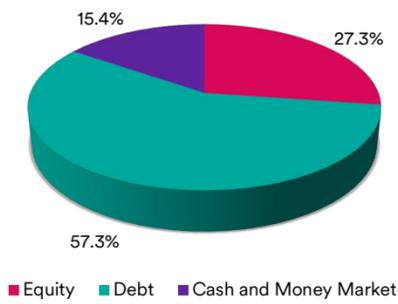
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

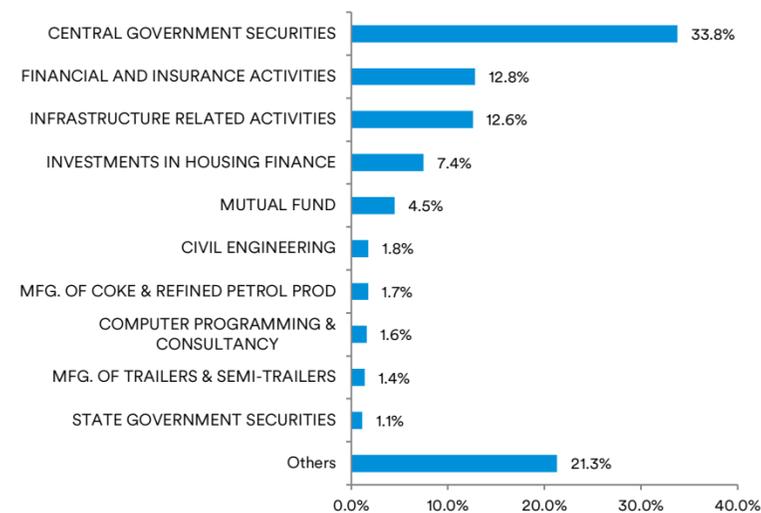
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	34.9%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Listed Equities	10%	30%	27.3%
Long Term Bonds	0%	60%	22.4%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	15.4%

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

Asset Mix

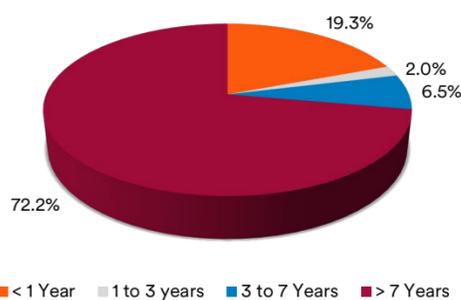


Industry Wise Exposure**

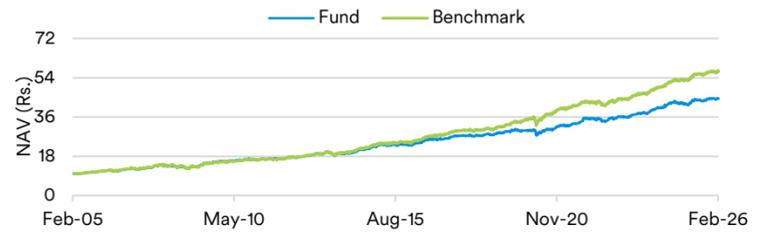


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



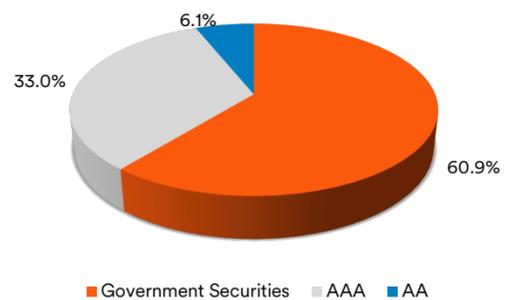
NAV vs Benchmark



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
H D F C BANK LTD.		2.5%
LARSEN & TOUBRO LTD.		1.8%
RELIANCE INDUSTRIES LTD.		1.7%
BHARTI AIRTEL LTD.		1.4%
AXIS MF - BANK ETF		1.4%
STATE BANK OF INDIA		1.4%
ICICI PRUDENTIAL MF - FINANCIAL SERVICES ETF		1.1%
I C I C I BANK LTD.		1.1%
KOTAK MAHINDRA MF - BANKING DIV PAYOUT E		1.1%
INFOSYS LTD.		0.8%
Others		12.9%
Total		27.3%
Government Securities		
6.48% GOI 2035		33.8%
7.30% KARNATAKA SDL 2032		1.1%
Total		34.9%
Corporate Bonds		
NATIONAL HOUSING BANK	AAA	7.4%
POWER GRID CORPN. OF INDIA LTD.	AAA	6.7%
PIRAMAL FINANCE LTD.	AA	3.5%
POWER FINANCE CORPN. LTD.	AAA	2.0%
BAJAJ FINANCE LTD.	AAA	1.4%
STATE BANK OF INDIA	AAA	1.4%
Total		22.4%
Cash and Money Market		15.4%
Portfolio Total		100.0%

Rating Credit Profile





Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF117

February 28, 2026



Fund Details

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Investment Philosophy: The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
10-Feb-2005	Rs. 35.5699	6.2%	3.9	Rs. 25 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	1.0%
6 Months	2.8%	3.7%
1 Year	5.5%	8.3%
2 Years	6.2%	8.6%
3 Years	6.7%	8.6%
5 Years	5.1%	6.8%
Inception	6.2%	7.8%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

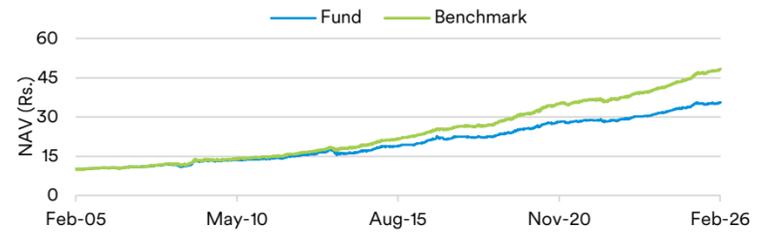
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	96.3%
Money Market Investments	0%	40%	3.7%

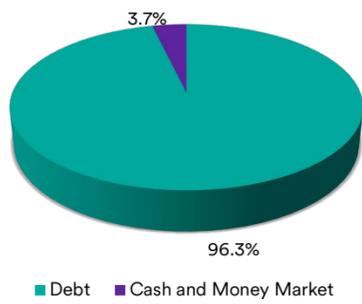
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

NAV vs Benchmark

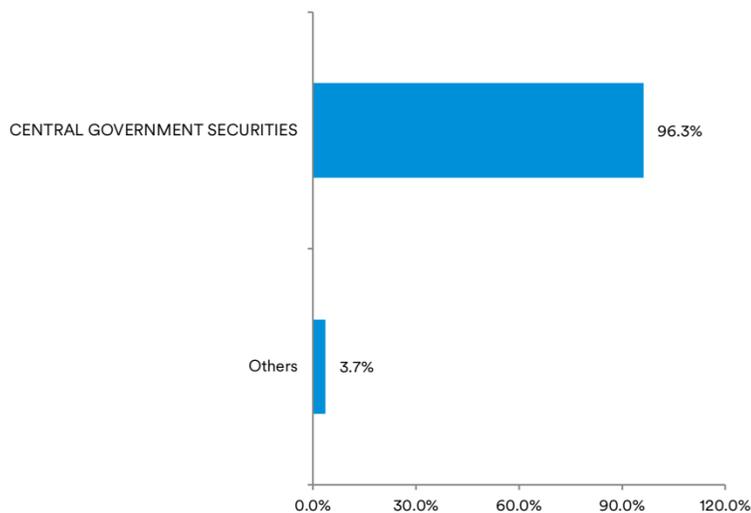


Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		69.9%
7.04% GOI 2029		15.7%
8.3% GOI 2042		6.7%
6.36% GOI 2031		4.0%
Total		96.3%
Cash and Money Market		3.7%
Portfolio Total		100.0%

Asset Mix

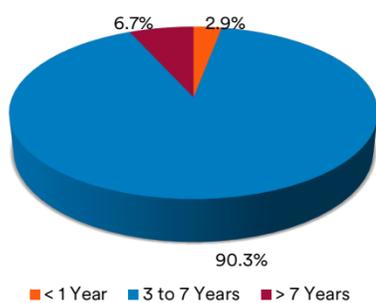


Industry Wise Exposure**

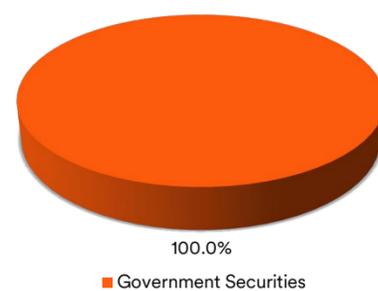


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile





Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF117

February 28, 2026



Fund Details

Investment Objective: To earn regular income by investing in high quality fixed income securities

Investment Philosophy: The fund will target 100% investments in Government & other debt securities to meet the stated objectives

Inception Date	NAV	YTM	MD	AUM
04-Feb-2005	Rs. 36.8118	7.0%	4.9	Rs. 45 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Gaurav Balre		Equity - 0 Debt - 10 Balanced -8		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.8%	0.8%
6 Months	2.6%	2.9%
1 Year	6.3%	6.6%
2 Years	6.6%	7.3%
3 Years	7.2%	7.7%
5 Years	6.5%	6.3%
Inception	6.4%	7.2%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Index

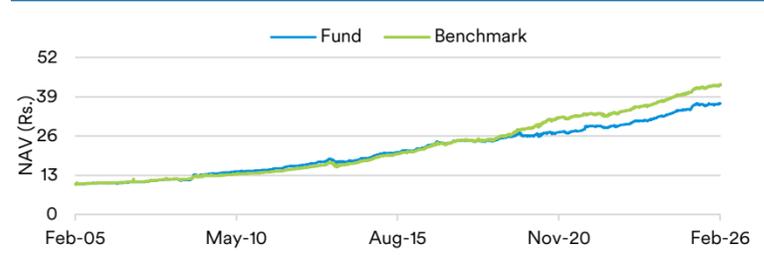
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	59.2%
Infrastructure and Social Sector Secs	0%	60%	0.0%
Long Term Bonds	10%	60%	28.2%
Short Term Bonds	0%	45%	9.4%
Money Market Investments	0%	40%	3.2%

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

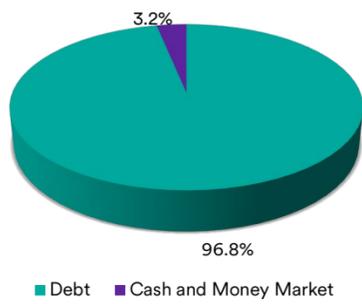
NAV vs Benchmark



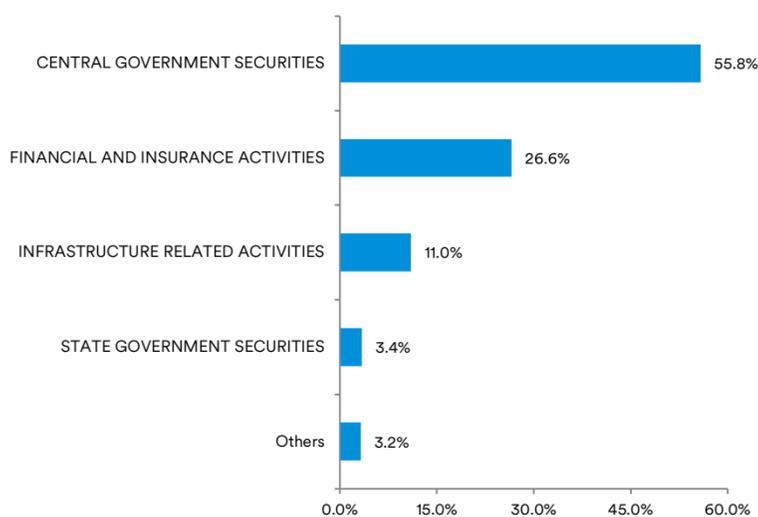
Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Government Securities		
6.01% GOI 2030		22.0%
6.48% GOI 2035		21.9%
7.06% GOI 2028		4.6%
7.09% GOI 2054		4.3%
7.75% CHHATTISGARH SDL 2042		2.2%
9.23% GOI 2043		1.9%
7.52% KERALA SDL 2033		1.1%
6.76% GOI 2061		0.5%
6.8% GOI 2060		0.4%
8.13% GOI 2045		0.3%
Total		59.2%
Corporate Bonds		
SAMMAN CAPITAL LTD.	AA-	9.4%
STATE BANK OF INDIA	AAA	6.7%
SMALL INDUSTRIES DEVP. BANK OF IND	AAA	6.6%
NABARD	AAA	6.2%
PIRAMAL FINANCE LTD.	AA	4.4%
AXIS BANK LTD.	AAA	4.4%
Total		37.6%
Cash and Money Market		3.2%
Portfolio Total		100.0%

Asset Mix

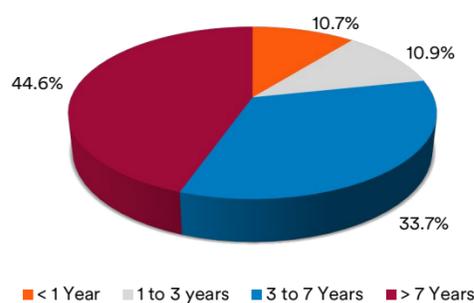


Industry Wise Exposure**

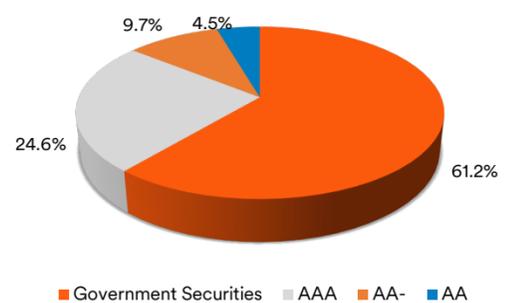


**Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Debt Maturity Profile



Rating Credit Profile



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