

PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Secure			Future Income			Future Balance			Future Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	173.72%	13.93%	8.41%	197.51%	15.84%	9.14%	160.65%	12.88%	7.99%	197.38%	15.83%	9.13%

INDIVIDUAL	Future Pension Secure			Future Pension Balance			Future Pension Growth			Future Pension Active		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	212.62%	17.38%	9.76%	251.16%	20.53%	10.81%	296.02%	24.19%	11.91%	347.41%	28.39%	13.03%

	Future Group Secure Fund			INDIVIDUAL	Future Dynamic Growth					Future Midcap Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR			Absolute Return	Simple Annual Return	CAGR
Since Inception	41.77%	19.75%	17.94%	Since Inception	148.87%	13.25%	8.45%		Since Inception	48.86%	22.55%	20.15%

				INDIVIDUAL	Future NAV Guarantee Fund							
					Absolute Return	Simple Annual Return	CAGR					
				Absolute Return	69.82%	6.54%	5.09%					

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund				Group Income Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	174.00%	15.66%	9.49%	Since Inception	116.22%	11.19%	7.71%	Since Inception	8.69%	15.90%	14.98%

Group		Future Group Growth			Future Group Balance			Future Group Maximise		
		Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception		2.79%	20.35%	22.23%	162.89%	14.85%	9.21%	48.86%	22.55%	20.15%

FUTURE APEX FUND

SFIN No. ULIF010231209FUTUREAPEX133

ABOUT THE FUND
OBJECTIVE

To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	2.09%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	50.00%	100.00%	97.91%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

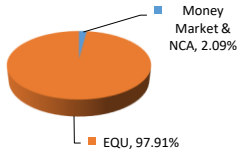
Absolute Return	174.00%
Simple Annual Return	15.66%
CAGR Return	9.49%

NAV as on 29-Jan-2021

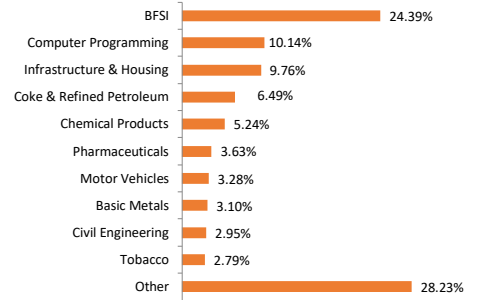
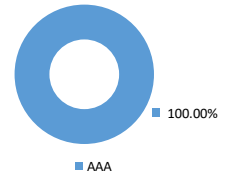
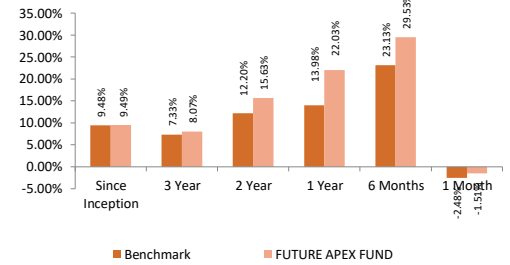
27.4000

AUM as on 29-Jan-2021 (Rs. In Lakhs)

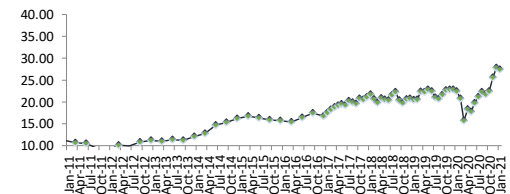
4,816.59

ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **2.09%**
SECURITIES
EQUITY **97.91%**

Reliance ETF Bank BeES	8.10%
Bharti Airtel Ltd.	6.63%
Infosys Technologies Ltd.	5.72%
ICICI Bank Ltd.	5.42%
HDFC Ltd.	5.03%
Reliance Industries Ltd. Right Issue Partly Paid	4.74%
HDFC Bank Ltd.	4.26%
TATA Consultancy Services Ltd.	3.89%
Kotak Mahindra MF - Kotak Banking ETF	3.78%
Hindustan Unilever Ltd.	3.47%
Kotak Mahindra Bank Ltd.	3.21%
ITC Ltd.	2.79%
Larsen & Toubro Ltd.	2.39%
Maruti Suzuki India Ltd.	1.92%
Tata Steel Ltd.	1.72%
Dabur India Ltd.	1.63%
Tata Nifty Private Bank Exchange Traded Fund	1.46%
Bharat Petroleum Corporation Ltd.	1.32%
Sun Pharmaceuticals Industries Ltd.	1.21%
TTK Prestige Ltd.	1.17%
United Spirits Ltd.	1.16%
Minda Corporation Ltd.	1.13%
City Union Bank Ltd.	1.10%
ICICI Securities Ltd.	1.07%
Vedanta Ltd.	1.05%
Others	22.55%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


ABOUT THE FUND

OBJECTIVE
To generate capital appreciation & provide long term growth opportunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srija Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.59%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.41%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

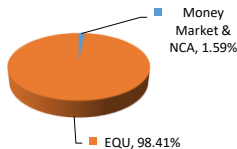
Absolute Return	116.22%
Simple Annual Return	11.19%
CAGR Return	7.71%

NAV as on 29-Jan-2021

21.6220

AUM as on 29-Jan-2021 (Rs. In Lakhs)

5,941.81

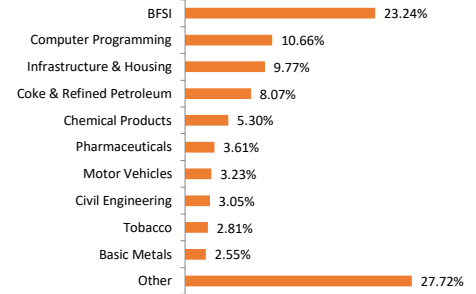
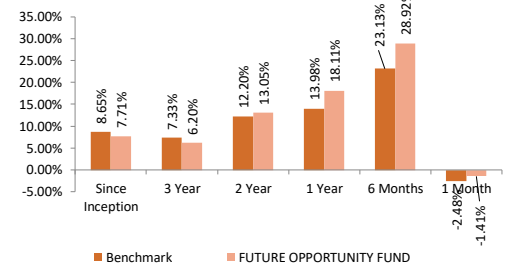
ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.59%

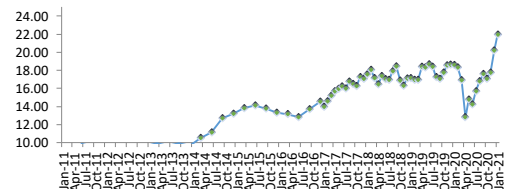
SECURITIES	HOLDINGS
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EQUITY	98.41%
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Bharti Airtel Ltd.	6.90%
Reliance ETF Bank BeES	6.26%
Infosys Technologies Ltd.	6.12%
Kotak Mahindra MF - Kotak Banking ETF	6.06%
ICICI Bank Ltd.	5.74%
HDFC Ltd.	5.11%
HDFC Bank Ltd.	4.20%
TATA Consultancy Services Ltd.	3.93%
Reliance Industries Ltd.	3.64%
Hindustan Unilever Ltd.	3.63%
Kotak Mahindra Bank Ltd.	3.43%
Reliance Industries Ltd. Right Issue Partly Paid	3.08%
ITC Ltd.	2.81%
Larsen & Toubro Ltd.	2.45%
Tata Nifty Private Bank Exchange Traded Fund	2.00%
Maruti Suzuki India Ltd.	1.92%
Tata Steel Ltd.	1.72%
Dabur India Ltd.	1.54%
Sun Pharmaceuticals Industries Ltd.	1.26%
Minda Corporation Ltd.	1.24%
United Spirits Ltd.	1.19%
City Union Bank Ltd.	1.03%
Bharat Petroleum Corporation Ltd.	0.99%
NTPC Ltd.	0.98%
ICICI Securities Ltd.	0.96%
Others	20.21%

SECTORAL ALLOCATION

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


FUTURE DYNAMIC GROWTH FUND

SFIN No. ULIF009121009FUTDYNAGTH133

ABOUT THE FUND

OBJECTIVE
To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.

STRATEGY

Investment in equities and debt instruments.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	1.73%
Equities	0.00%	100.00%	98.27%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

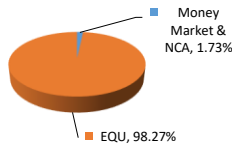
Absolute Return	148.87%
Simple Annual Return	13.25%
CAGR Return	8.45%

NAV as on 29-Jan-2021

24.8872

AUM as on 29-Jan-2021 (Rs. In Lakhs)

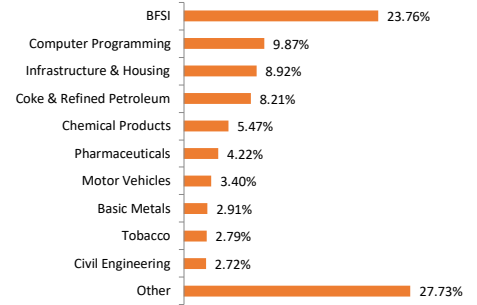
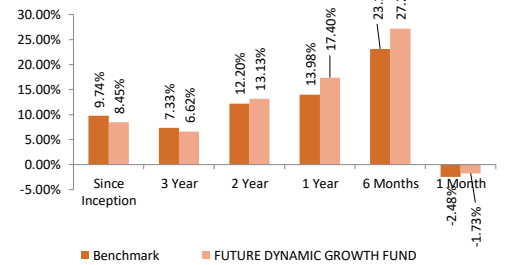
816.37

ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

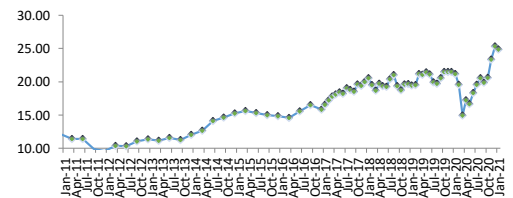
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.73%

SECURITIES	HOLDINGS
EQUITY	98.27%

Kotak Mahindra MF - Kotak Banking ETF	7.93%
Bharti Airtel Ltd.	6.46%
Reliance ETF Bank BeES	5.61%
Infosys Technologies Ltd.	5.12%
ICICI Bank Ltd.	5.00%
HDFC Ltd.	4.91%
Reliance Industries Ltd.	4.21%
HDFC Bank Ltd.	4.01%
TATA Consultancy Services Ltd.	3.96%
Hindustan Unilever Ltd.	3.79%
Kotak Mahindra Bank Ltd.	3.51%
ITC Ltd.	2.79%
Reliance Industries Ltd. Right Issue Partly Paid	2.75%
Larsen & Toubro Ltd.	2.21%
Maruti Suzuki India Ltd.	1.92%
Tata Steel Ltd.	1.72%
Dabur India Ltd.	1.49%
United Spirits Ltd.	1.16%
Sun Pharmaceuticals Industries Ltd.	1.16%
ICICI Securities Ltd.	1.12%
TTK Prestige Ltd.	1.07%
City Union Bank Ltd.	1.07%
Minda Corporation Ltd.	1.06%
TATA Motors Ltd. (DVR)	0.99%
Vedanta Ltd.	0.98%
Others	22.26%

SECTORAL ALLOCATION

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


ABOUT THE FUND
OBJECTIVE

To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

STRATEGY

Investment in a spread of equities. Diversification by sector, industry and risk.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	4.81%
Fixed Income Instruments	10.00%	50.00%	17.06%
Equities	50.00%	90.00%	78.12%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV	
Absolute Return	197.38%
Simple Annual Return	15.83%
CAGR Return	9.13%

NAV as on 29-Jan-2021

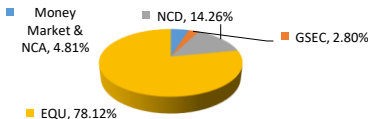
29.7377

AUM as on 29-Jan-2021 (Rs. In Lakhs)

8,931.00

Modified Duration (In Years)

3.67

ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.81%

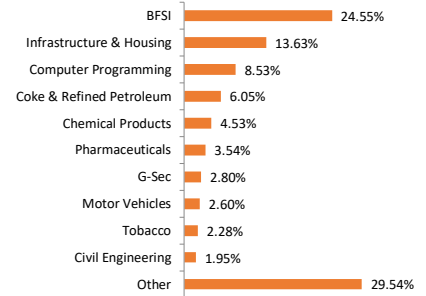
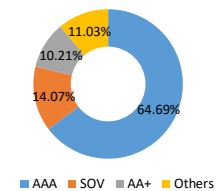
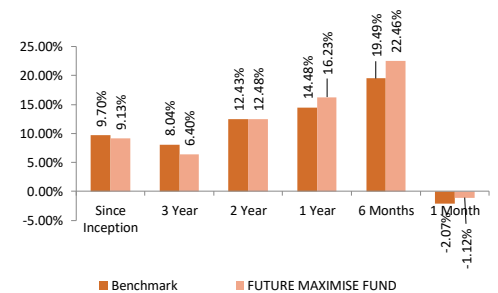
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	2.80%
6.90% GOI OIL Bond 2026 04/02/2026	1.41%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.12%
8.63% Tamil Nadu SDL 09/01/2023	0.27%

SECURITIES	HOLDINGS
CORPORATE DEBT	14.26%

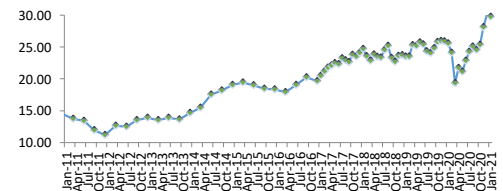
7.75% L&T Finance Ltd. 2025 10/07/2025	3.15%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	3.12%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.06%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	2.03%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.22%
7.75% Power Finance Corporation Ltd. 11/06/2030	1.21%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.91%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.49%
9.98% IL&FS Financial Services Ltd. 05/12/2021	0.06%

SECURITIES	HOLDINGS
EQUITY	78.12%
Kotak Mahindra MF - Kotak Banking ETF	6.20%
Reliance ETF Bank BeES	5.40%
Bharti Airtel Ltd.	5.34%
Infosys Technologies Ltd.	4.68%
ICICI Bank Ltd.	4.35%
HDFC Ltd.	4.08%
TATA Consultancy Services Ltd.	3.24%
Hindustan Unilever Ltd.	3.15%
Reliance Industries Ltd. Right Issue Partly Paid	3.01%
HDFC Bank Ltd.	2.61%
ITC Ltd.	2.28%
Kotak Mahindra Bank Ltd.	2.11%

Reliance Industries Ltd.	2.01%
Larsen & Toubro Ltd.	1.95%
Maruti Suzuki India Ltd.	1.62%
Tata Steel Ltd.	1.42%
Dabur India Ltd.	1.26%
Tata Nifty Private Bank Exchange Traded Fund	1.07%
Sun Pharmaceuticals Industries Ltd.	0.99%
TTK Prestige Ltd.	0.91%
United Spirits Ltd.	0.89%
NMDC Ltd.	0.84%
Bharat Petroleum Corporation Ltd.	0.83%
NTPC Ltd.	0.76%
V-Guard Industries Ltd.	0.72%
Others	16.42%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50

FUND - NAV


ABOUT THE FUND

OBJECTIVE
To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

STRATEGY
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	4.94%
Fixed Income Instruments	40.00%	70.00%	43.81%
Equities	30.00%	60.00%	51.24%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

Absolute Return	160.65%
Simple Annual Return	12.88%
CAGR Return	7.99%

NAV as on 29-Jan-2021

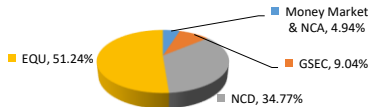
26.0654

AUM as on 29-Jan-2021 (Rs. In Lakhs)

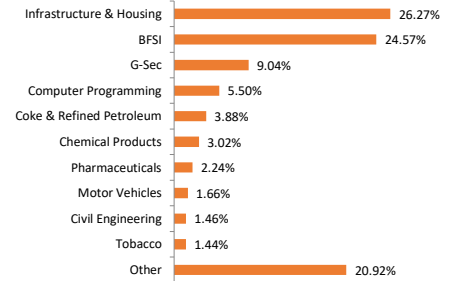
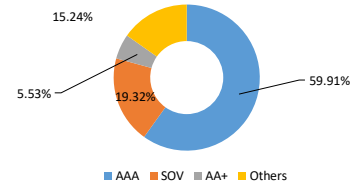
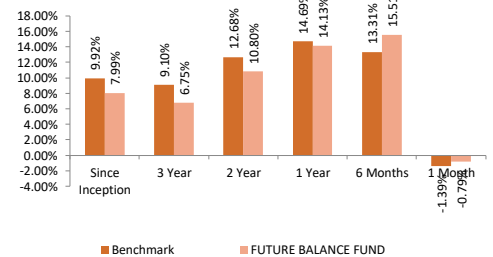
6,581.38

Modified Duration (In Years)

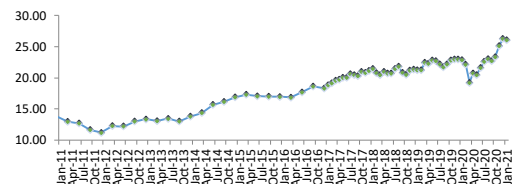
3.69

ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.94%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	9.04%
8% GOI Oil Bond 2026 23/03/2026	2.25%
6.17% Gsec 2021 15/07/2021	2.23%
6.90% GOI OIL Bond 2026 04/02/2026	1.60%
8.97% Central Government 05/12/2030	1.48%
0% CS 17 DEC 2027 UL	1.31%
7.92% West Bengal SDL 15/03/2027	0.17%
SECURITIES	HOLDINGS
CORPORATE DEBT	34.77%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.33%
10.75% Reliance Capital Ltd. 12/08/2021	5.13%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	3.30%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.29%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.80%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	2.59%
8.24% NABARD GOI 22/03/2029	2.39%
8.75% Indiabulls Housing Finance Ltd. 24/09/2021	1.87%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.75%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.73%
Others	3.59%
SECURITIES	HOLDINGS
EQUITY	51.24%
Kotak Mahindra MF - Kotak Banking ETF	4.67%
Bharti Airtel Ltd.	3.40%
Reliance ETF Bank BeES	3.38%
Infosys Technologies Ltd.	3.02%
ICICI Bank Ltd.	2.83%
HDFC Ltd.	2.55%
Hindustan Unilever Ltd.	2.18%
TATA Consultancy Services Ltd.	2.05%
Reliance Industries Ltd. Right Issue Partly Paid	1.91%
HDFC Bank Ltd.	1.68%
Kotak Mahindra Bank Ltd.	1.52%
ITC Ltd.	1.44%
Reliance Industries Ltd.	1.24%
Larsen & Toubro Ltd.	1.19%
Maruti Suzuki India Ltd.	1.01%
Tata Steel Ltd.	0.91%
Dabur India Ltd.	0.79%
Sun Pharmaceuticals Industries Ltd.	0.62%
United Spirits Ltd.	0.61%
ICICI Securities Ltd.	0.59%
TTK Prestige Ltd.	0.58%
Vedanta Ltd.	0.58%
NMDC Ltd.	0.56%
Minda Corporation Ltd.	0.56%
City Union Bank Ltd.	0.55%
Others	10.83%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50

FUND - NAV


FUTURE NAV GUARANTEE FUND

SFIN No. ULIF011180510NAVGUARANT133

ABOUT THE FUND
OBJECTIVE

To provide capital protection and optimum returns based on model involving systematic asset allocation and dynamic rebalancing.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	100.00%
Equities	0.00%	100.00%	0.00%

RISK RETURN PROFILE

Risk	Low to medium	
Return	Low to medium	

DATE OF INCEPTION

18th May 2010

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

Absolute Return	69.82%
Simple Annual Return	6.54%
CAGR Return	5.09%

NAV as on 29-Jan-2021

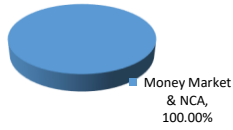
16.9819

AUM as on 29-Jan-2021 (Rs. In Lakhs)

320.65

Modified Duration (In Years)

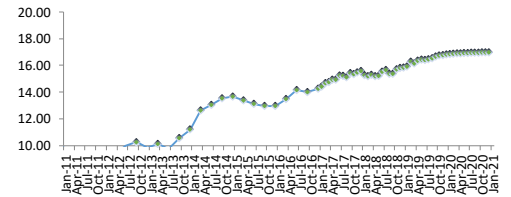
0.01

ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021
SECURITIES
HOLDINGS
MONEY MARKET INSTRUMENTS & NCA 100.00%
SECTORAL ALLOCATION

Other 100.00%



No comparable benchmark available for the fund

FUND - NAV


FUTURE INCOME FUND

SFIN No. ULIF002180708FUTUINCOME133

ABOUT THE FUND
OBJECTIVE

To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.

STRATEGY

Investments in assets of low or moderate risk.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.41%
Fixed Income Instruments	50.00%	100.00%	96.59%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk Low		Low
Return Low		Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on

29-Jan-2021

Returns since Publication of NAV

Absolute Return	197.51%
Simple Annual Return	15.84%
CAGR Return	9.14%

NAV as on 29-Jan-2021

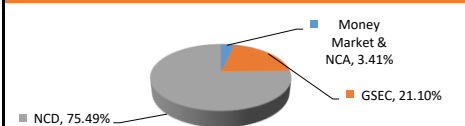
29.7508

AUM as on 29-Jan-2021 (Rs. In Lakhs)

13,713.83

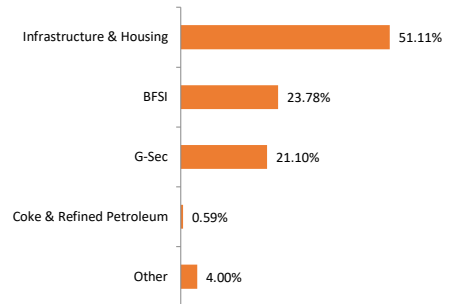
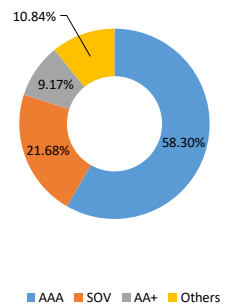
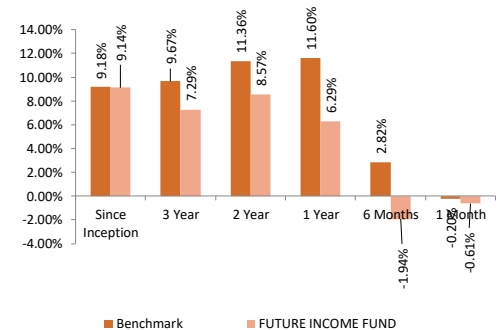
Modified Duration (In Years)

5.47

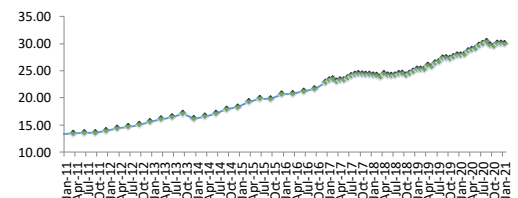
ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.41%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	21.10%
6.75% KARNATAKA SDL 2035 04/11/2035	4.36%
6.90% GOI OIL Bond 2026 04/02/2026	3.14%
6.75% KARNATAKA SDL 2034 11/11/2034	2.77%
6.19% Gsec 16/09/2034	2.70%
0% CS 17 DEC 2027 UL	2.69%
0% CS 12 DEC 2029 12/12/2029	2.27%
8% GOI Oil Bond 2026 23/03/2026	1.60%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.74%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.28%
8.53% Tamil Nadu SDL 2028 28/11/2028	0.20%
Others	0.35%

SECURITIES	HOLDINGS
CORPORATE DEBT	75.49%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.85%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	4.74%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.70%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.56%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	4.54%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.43%
9.39% Power Finance Corporation Ltd. 27/08/2029	4.34%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.28%
8.06% Bajaj Finance Ltd. 04/10/2029	3.99%
8.30% REC Ltd. Non GOI 2029	3.60%
Others	27.45%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Composite Debt Index

FUND - NAV


FUTURE PENSION ACTIVE FUND

SFIN No. ULIF008201008FUPENACTIV133

ABOUT THE FUND
OBJECTIVE
 Provision of high expected returns with a high probability of negative return.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.95%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.05%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 29-Jan-2021

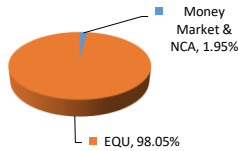
Returns since Publication of NAV	
Absolute Return	347.41%
Simple Annual Return	28.39%
CAGR Return	13.03%

NAV as on 29-Jan-2021

44.7414

AUM as on 29-Jan-2021 (Rs. In Lakhs)

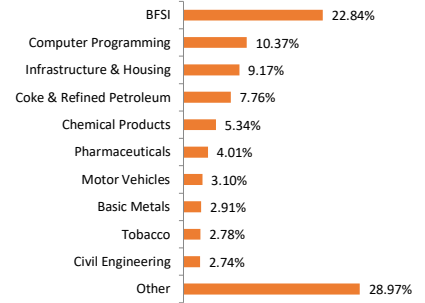
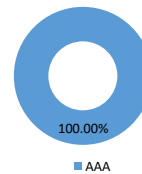
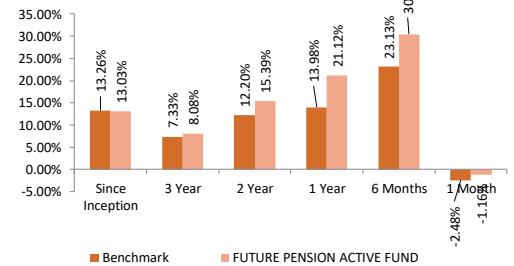
770.63

ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

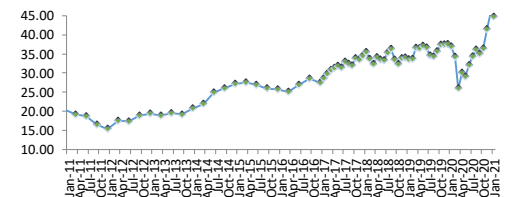
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.95%

SECURITIES	HOLDINGS
EQUITY	98.05%

Kotak Mahindra MF - Kotak Banking ETF	8.85%
Bharti Airtel Ltd.	6.52%
Infosys Technologies Ltd.	5.70%
Reliance ETF Bank BeES	5.50%
ICICI Bank Ltd.	5.00%
HDFC Ltd.	4.92%
TATA Consultancy Services Ltd.	3.90%
HDFC Bank Ltd.	3.67%
Hindustan Unilever Ltd.	3.66%
Reliance Industries Ltd. Right Issue Partly Paid	3.36%
Kotak Mahindra Bank Ltd.	3.13%
Reliance Industries Ltd.	3.02%
ITC Ltd.	2.78%
Larsen & Toubro Ltd.	2.24%
Maruti Suzuki India Ltd.	1.91%
Tata Steel Ltd.	1.71%
Dabur India Ltd.	1.52%
Sun Pharmaceuticals Industries Ltd.	1.18%
TTK Prestige Ltd.	1.10%
ICICI Securities Ltd.	1.08%
Vedanta Ltd.	1.07%
United Spirits Ltd.	1.06%
City Union Bank Ltd.	1.05%
Minda Corporation Ltd.	1.04%
Bharat Petroleum Corporation Ltd.	0.99%
Others	22.10%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


FUTURE PENSION GROWTH FUND

SFIN No. ULIF007201008FUPENGROWT133

ABOUT THE FUND
OBJECTIVE
Provision of high expected returns with a moderate probability of negative return.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.17%
Fixed Income Instruments	30.00%	80.00%	34.78%
Equities	20.00%	70.00%	62.05%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV	
Absolute Return	296.02%
Simple Annual Return	24.19%
CAGR Return	11.91%

NAV as on 29-Jan-2021

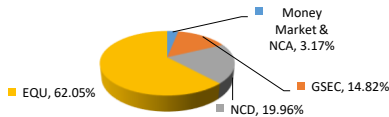
39.6024

AUM as on 29-Jan-2021 (Rs. In Lakhs)

216.91

Modified Duration (In Years)

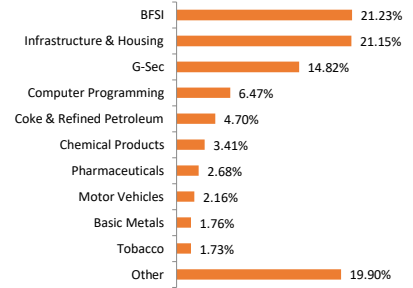
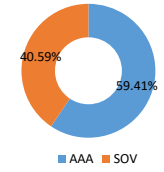
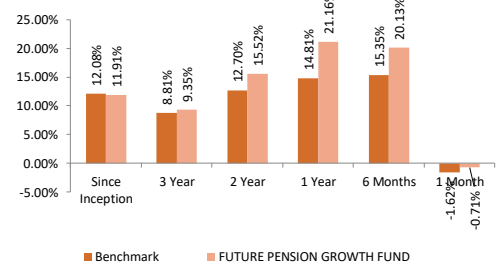
4.96

ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

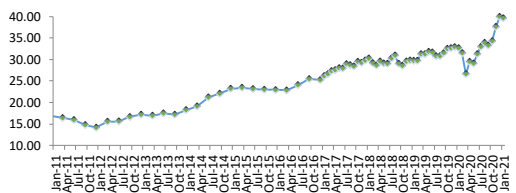
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.17%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	14.82%
8% GOI Oil Bond 2026 23/03/2026	7.60%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.64%
8.51% Maharashtra SDL 09/03/2026	2.43%
7.25% GUJARAT SDL 2027 12/07/2027	0.15%

SECURITIES	HOLDINGS
CORPORATE DEBT	19.96%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.31%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.99%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.97%
6.83% Housing Development Finance Corporation Ltd. 08/01/2031	4.69%

SECURITIES	HOLDINGS
EQUITY	62.05%
Reliance ETF Bank BeES	5.44%
Bharti Airtel Ltd.	4.00%
ICICI Bank Ltd.	3.85%
Infosys Technologies Ltd.	3.58%
HDFC Bank Ltd.	3.29%
HDFC Ltd.	2.99%
TATA Consultancy Services Ltd.	2.45%
Hindustan Unilever Ltd.	2.38%
Reliance Industries Ltd. Right Issue Partly Paid	2.17%
Kotak Mahindra Bank Ltd.	2.16%
ITC Ltd.	1.73%
Reliance Industries Ltd.	1.69%
Larsen & Toubro Ltd.	1.38%
Maruti Suzuki India Ltd.	1.16%
Tata Steel Ltd.	1.08%
Dabur India Ltd.	0.93%
Kotak Mahindra MF - Kotak Banking ETF	0.93%
Vedanta Ltd.	0.83%
Minda Corporation Ltd.	0.74%
Sun Pharmaceuticals Industries Ltd.	0.74%
United Spirits Ltd.	0.72%
TTK Prestige Ltd.	0.69%
TATA Motors Ltd. (DVR)	0.69%
ICICI Securities Ltd.	0.68%
City Union Bank Ltd.	0.64%
Others	15.10%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50

FUND - NAV


FUTURE PENSION BALANCE FUND

SFIN No. ULIF006171008FUPENBALAN133

ABOUT THE FUND

OBJECTIVE
 Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.

Fund Manager Details

Fund Manager	No. Of Funds Managed			
	Equity	Debt	Hybrid	
Niraj Kumar	5	4	8	
Srikanth	5	0	8	
Yahya Bookwala	0	4	8	

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.44%
Fixed Income Instruments	80.00%	100.00%	80.86%
Equities	0.00%	20.00%	15.70%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV	
Absolute Return	251.16%
Simple Annual Return	20.53%
CAGR Return	10.81%

NAV as on 29-Jan-2021

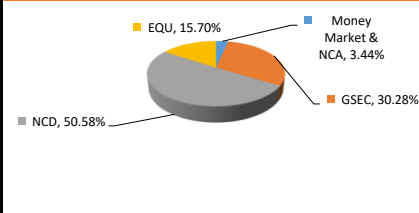
35.1158

AUM as on 29-Jan-2021 (Rs. In Lakhs)

148.04

Modified Duration (In Years)

5.33

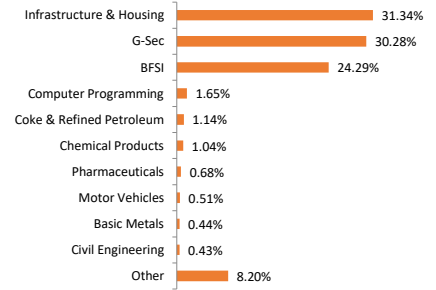
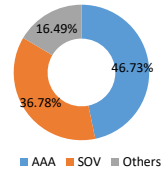
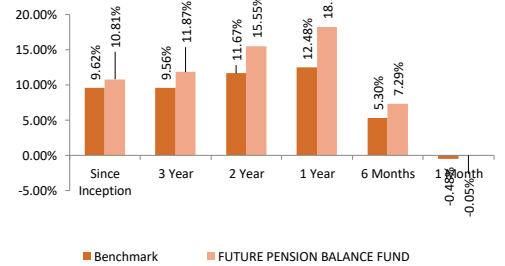
ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	3.44%
SECURITIES	
	HOLDINGS
GOVERNMENT SECURITIES	
	30.28%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.18%
6.75% KARNATAKA SDL 2035 04/11/2035	5.48%
7.92% West Bengal SDL 15/03/2027	4.42%
8% GOI Oil Bond 2026 23/03/2026	3.71%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.32%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.25%
8.70% Gujarat SDL 2028 19/09/2028	1.91%

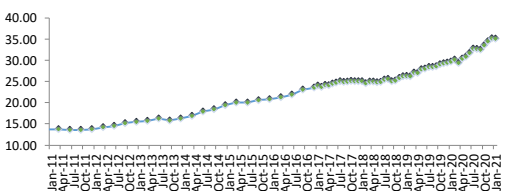
SECURITIES	HOLDINGS
CORPORATE DEBT	
	50.58%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	7.85%
8.80% LIC Housing Finance Ltd. 25/01/2029	7.79%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	7.79%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.32%
7.68% PFC Ltd. 15/07/2030	7.25%
6.83% Housing Development Finance Corporation Ltd. 08/01/2031	6.86%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.72%

SECURITIES	HOLDINGS
EQUITY	
	15.70%
Reliance ETF Bank BeES	1.37%
Bharti Airtel Ltd.	1.10%
Infosys Technologies Ltd.	0.92%
Kotak Mahindra MF - Kotak Banking ETF	0.90%
HDFC Bank Ltd.	0.83%
Hindustan Unilever Ltd.	0.76%
HDFC Ltd.	0.75%
ICICI Bank Ltd.	0.68%
TATA Consultancy Services Ltd.	0.61%
Reliance Industries Ltd. Right Issue Partly Paid	0.54%
ITC Ltd.	0.42%
Kotak Mahindra Bank Ltd.	0.40%

Reliance Industries Ltd.	0.39%
Larsen & Toubro Ltd.	0.34%
Maruti Suzuki India Ltd.	0.29%
Tata Steel Ltd.	0.28%
Vedanta Ltd.	0.24%
Dabur India Ltd.	0.23%
Minda Corporation Ltd.	0.20%
Sun Pharmaceuticals Industries Ltd.	0.18%
United Spirits Ltd.	0.18%
TTK Prestige Ltd.	0.16%
Bharat Petroleum Corporation Ltd.	0.16%
City Union Bank Ltd.	0.16%
DCB BANK	0.15%
Others	3.45%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50

FUND - NAV


FUTURE PENSION SECURE FUND

SFIN No. ULIF005171008FUPENSECURI33

ABOUT THE FUND
OBJECTIVE

Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	19.82%
Fixed Income Instruments	0.00%	100.00%	80.18%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

Absolute Return	212.62%
Simple Annual Return	17.38%
CAGR Return	9.76%

NAV as on 29-Jan-2021

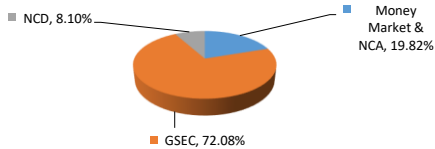
31.2625

AUM as on 29-Jan-2021 (Rs. In Lakhs)

72.14

Modified Duration (In Years)

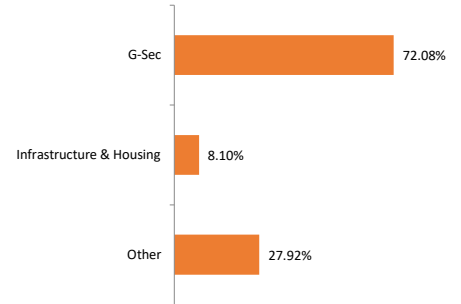
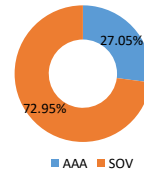
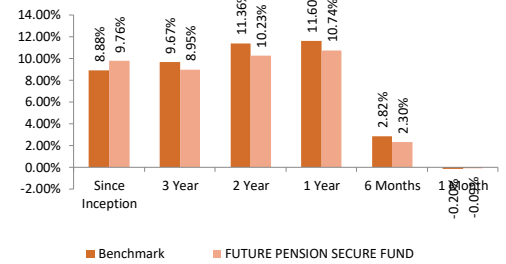
4.42

ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021

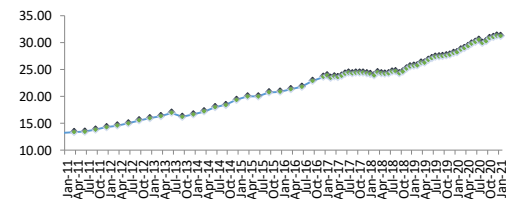
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	19.82%
SECURITIES	72.08%
GOVERNMENT SECURITIES	
6.90% GOI OIL Bond 2026 04/02/2026	17.49%
0% CS 17 DEC 2027 UL	13.81%
0% CS 12 DEC 2029 12/12/2029	10.10%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.58%
6.17% Gsec 2021 15/07/2021	7.02%
6.19% Gsec 16/09/2034	6.84%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.71%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.07%
7.25% GUJARAT SDL 2027 12/07/2027	1.47%

SECURITIES
HOLDINGS
CORPORATE DEBT

10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.10%
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SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Composite Debt Index

FUND - NAV


ABOUT THE FUND
OBJECTIVE

To provide stable returns by investing in relatively low risk assets. The Fund will invest exclusively in treasury bills, bank deposits, certificate of deposits, other money instruments and short duration government securities.

STRATEGY

Low risk investment such as money market instruments.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	12.11%
Fixed Income Instruments	25.00%	100.00%	87.89%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

Absolute Return	173.72%
Simple Annual Return	13.93%
CAGR Return	8.41%

NAV as on 29-Jan-2021

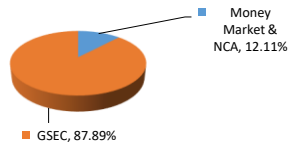
27.3719

AUM as on 29-Jan-2021 (Rs. In Lakhs)

3,593.94

Modified Duration (In Years)

2.42

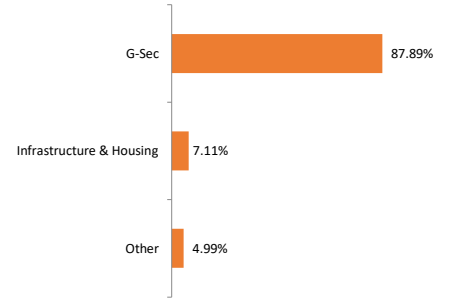
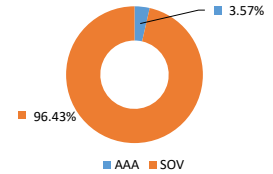
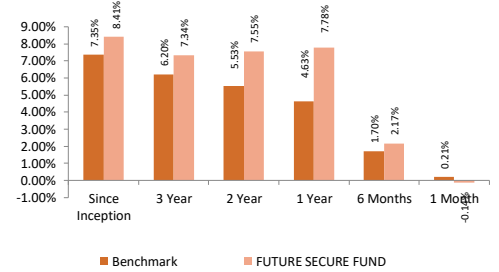
ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021
SECURITIES
MONEY MARKET INSTRUMENTS & NCA
HOLDINGS

12.11%

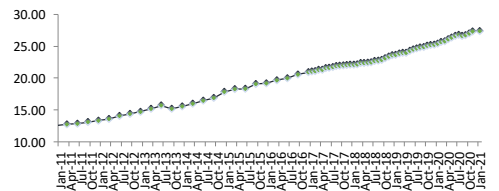
SECURITIES
GOVERNMENT SECURITIES
HOLDINGS

87.89%

6.90% GOI OIL Bond 2026 04/02/2026	20.85%
6.84% Gsec 2022 19/12/2022	10.20%
8.9% Tamil Nadu SDL 20/09/2022	8.93%
7.42% Maharashtra SDL 2022 11/05/2022	7.21%
8.90% ANDHRA PRADESH SDL 2022 04/07/2022	5.90%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.70%
5.09% Gsec 2022 13/04/2022	5.64%
8.64% West Bengal SDL 2021 30/08/2021	5.44%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.47%
8.86% Andhra Pradesh SDL 06/06/2022	4.41%
Others	9.13%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY1 year T Bill Index +NIFTY Liquid Fund Index

FUND - NAV


ABOUT THE FUND
OBJECTIVE

To generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.

Strategy

Investment in mix of mid cap and large cap companies across sectors

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	3.74%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	96.26%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

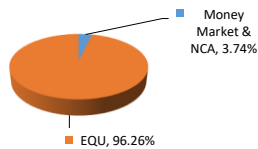
Absolute Return	48.86%
Simple Annual Return	22.55%
CAGR Return	20.15%

NAV as on 29-Jan-2021

14.8863

AUM as on 29-Jan-2021 (Rs, In Lakhs)

1,529.56

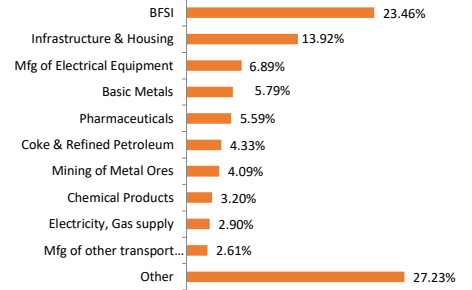
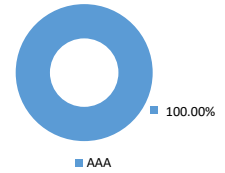
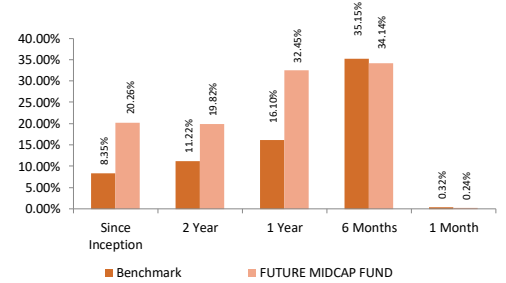
ASSET ALLOCATION

PORTFOLIO AS ON 29-Jan-2021
SECURITIES
MONEY MARKET INSTRUMENTS & NCA
HOLDINGS

3.74%

SECURITIES
EQUITY
HOLDINGS

96.26%

Bharti Airtel Ltd.	5.32%
DCB BANK	2.95%
TTK Prestige Ltd.	2.92%
V-Guard Industries Ltd.	2.72%
City Union Bank Ltd.	2.65%
RBL Bank Ltd.	2.65%
Minda Corporation Ltd.	2.61%
Whirlpool Of India Ltd.	2.50%
Tata Steel Ltd.	2.45%
ICICI Securities Ltd.	2.45%
Vedanta Ltd.	2.40%
Apollo Tyres Ltd.	2.38%
Reliance Industries Ltd. Right Issue Partly Paid	2.37%
Reliance ETF Bank BeES	2.20%
United Spirits Ltd.	2.08%
NOCIL Ltd.	2.07%
Max Financial Services Ltd.	2.01%
Bharat Petroleum Corporation Ltd.	1.97%
Petronet LNG Ltd.	1.86%
Ujjivan Financial Services Ltd.	1.80%
STEEL AUTHORITY OF INDIA Ltd.	1.78%
Aarti Industries Ltd.	1.70%
NMDC Ltd.	1.69%
Hindustan Aeronautics Ltd.	1.59%
Natco Pharma Ltd.	1.59%
Others	37.54%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty Midcap 100 Index

FUND - NAV
