FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Apex			Future Opportunity Fund			Future Dynamic Growth			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	262.41%	21.37%	11.06%	184.12%	15.94%	9.46%	227.06%	18.30%	10.02%	276.74%	20.30%	10.22%

INDIVIDUAL	Future Balance			Future Income			Future Pension Active			Future Pension Growth		
	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	193.60%	14.20%	8.22%	203.29%	14.91%	8.48%	501.66%	37.43%	14.33%	387.17%	28.89%	12.54%

INDIVIDUAL	Future Pension Balance			Future Pension Secure			Future Secure			Future Midcap Fund		
	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	280.05%	20.90%	10.47%	224.29%	16.73%	9.17%	184.24%	13.51%	7.96%	102.37%	30.70%	23.54%

GROUP	Future Group Balance			Group Income Fund			Future Group Secure Fund			Future Group Growth		
	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	204.14%	16.82%	9.60%	33.93%	11.30%	10.22%	54.11%	16.48%	14.08%	22.94%	17.59%	17.16%

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

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	7
Srijan Sinha	5	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	97.73%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	2.27%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

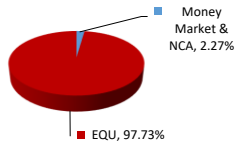
FUND PERFORMANCE as on 31-Mar-2022

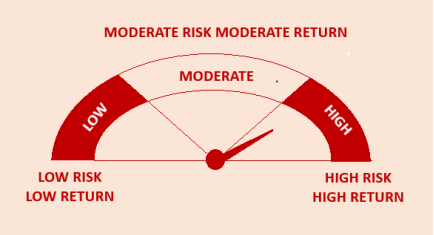
Returns since Publication of NAV	
Absolute Return	262.41%
Simple Annual Return	21.37%
CAGR Return	11.06%

NAV & AUM as on 31-Mar-2022

NAV	AUM (In Lakhs)
36.2411	7,675.64

ASSET ALLOCATION



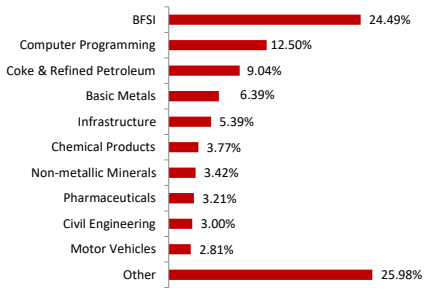


PORTFOLIO AS ON 31-Mar-2022

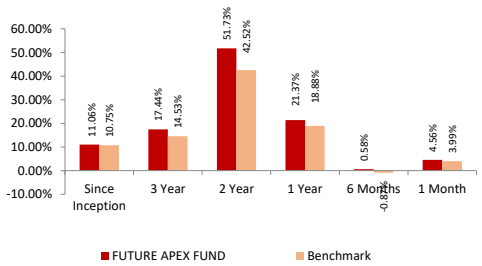
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**2.27%**

SECURITIES	HOLDINGS
EQUITY	**97.73%**
Reliance Industries Ltd.	8.39%
Reliance ETF Bank BeES	6.16%
Infosys Technologies Ltd.	5.75%
ICICI Bank Ltd.	5.54%
Kotak Mahindra MF - Kotak Banking ETF	4.31%
Tata Steel Ltd.	3.86%
TATA Consultancy Services Ltd.	3.72%
HDFC Bank Ltd.	3.41%
Bharti Airtel Ltd. (Partly Paid)	3.28%
HDFC Ltd.	3.12%
Larsen & Toubro Ltd.	3.00%
Kotak Mahindra Bank Ltd.	2.54%
Hindustan Unilever Ltd.	1.79%
Kotak PSU Bank ETF	1.74%
HCL Technologies Ltd.	1.49%
State Bank of India	1.46%
SBI Cards & Payment Services Ltd.	1.31%
UltraTech Cement Ltd.	1.30%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.26%
Bajaj Finance Ltd.	1.25%
Axis Bank Ltd.	1.25%
BEML Ltd.	1.20%
Oil & Natural Gas Corporation Ltd.	1.15%
NOCIL Ltd.	1.10%
ITC Ltd.	1.07%
Others	27.29%

SECTORAL ALLOCATION

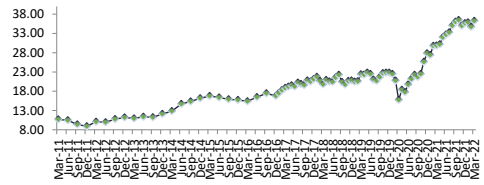


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE OPPORTUNITY FUND

SFIN No. ULIF012090910FUTOPPORTU133

Classification | Internal

ABOUT THE FUND

OBJECTIVE

To generate capital appreciation & provide long term growth oppurtunities by investing in a portfolio predominantly of equity & equity related instrumentsgenerally 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	7
Srijan Sinha	5	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	2.86%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	97.14%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

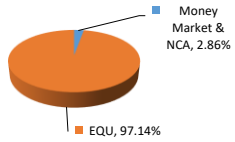
FUND PERFORMANCE as on 31-Mar-2022

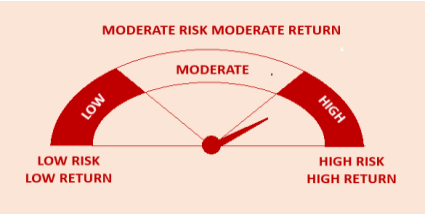
Returns since Publication of NAV	
Absolute Return	184.12%
Simple Annual Return	15.94%
CAGR Return	9.46%

NAV & AUM as on 31-Mar-2022

NAV	AUM (In Lakhs)
28.4120	6,079.27

ASSET ALLOCATION



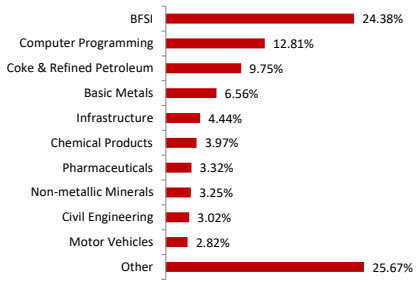


PORTFOLIO AS ON 31-Mar-2022

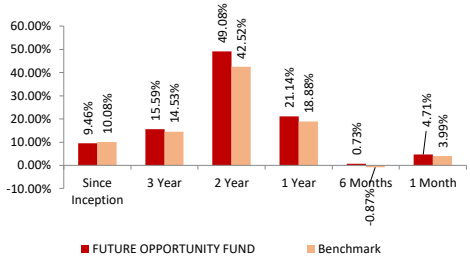
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**2.86%**

SECURITIES	HOLDINGS
EQUITY	**97.14%**
Reliance Industries Ltd.	9.06%
Infosys Technologies Ltd.	5.86%
ICICI Bank Ltd.	5.72%
Kotak Mahindra MF - Kotak Banking ETF	5.13%
Reliance ETF Bank BeES	4.73%
TATA Consultancy Services Ltd.	4.05%
Tata Steel Ltd.	3.96%
HDFC Bank Ltd.	3.30%
HDFC Ltd.	3.22%
Larsen & Toubro Ltd.	3.02%
Bharti Airtel Ltd. (Partly Paid)	2.93%
Kotak Mahindra Bank Ltd.	2.69%
Hindustan Unilever Ltd.	1.88%
Kotak PSU Bank ETF	1.80%
State Bank of India	1.58%
HCL Technologies Ltd.	1.57%
UltraTech Cement Ltd.	1.32%
Axis Bank Ltd.	1.31%
SBI Cards & Payment Services Ltd.	1.27%
Bajaj Finance Ltd.	1.26%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.25%
BEML Ltd.	1.18%
STEEL AUTHORITY OF INDIA Ltd.	1.13%
ITC Ltd.	1.13%
NOCIL Ltd.	1.10%
Others	25.69%

SECTORAL ALLOCATION

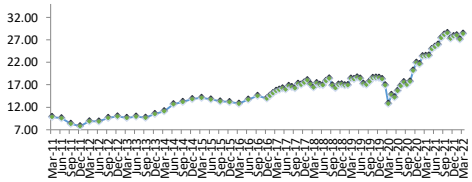


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

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	7
Srijan Sinha	5	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	1.25%
Equities	0.00%	100.00%	98.75%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

12th October 2009

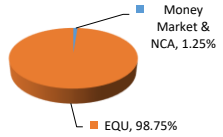
FUND PERFORMANCE as on 31-Mar-2022

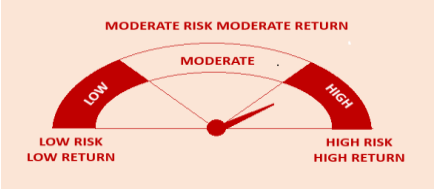
Returns since Publication of NAV	
Absolute Return	227.06%
Simple Annual Return	18.30%
CAGR Return	10.02%

NAV & AUM as on 31-Mar-2022

NAV	AUM (In Lakhs)
32.7059	918.50

ASSET ALLOCATION



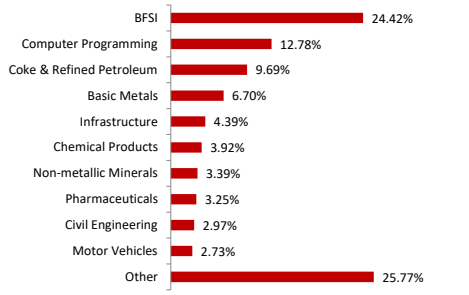


PORTFOLIO AS ON 31-Mar-2022

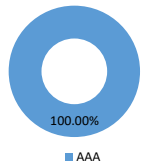
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**1.25%**

SECURITIES	HOLDINGS
EQUITY	**98.75%**
Reliance Industries Ltd.	9.01%
Infosys Technologies Ltd.	5.90%
Reliance ETF Bank BeES	5.88%
Kotak Mahindra MF - Kotak Banking ETF	5.49%
ICICI Bank Ltd.	5.20%
TATA Consultancy Services Ltd.	3.95%
Tata Steel Ltd.	3.91%
HDFC Bank Ltd.	3.25%
HDFC Ltd.	3.25%
Larsen & Toubro Ltd.	2.97%
Bharti Airtel Ltd. (Partly Paid)	2.89%
Kotak Mahindra Bank Ltd.	2.81%
Hindustan Unilever Ltd.	1.86%
State Bank of India	1.54%
HCL Technologies Ltd.	1.54%
Kotak PSU Bank ETF	1.49%
SBI Cards & Payment Services Ltd.	1.39%
UltraTech Cement Ltd.	1.34%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.25%
Bajaj Finance Ltd.	1.24%
BEML Ltd.	1.23%
Oil & Natural Gas Corporation Ltd.	1.13%
ITC Ltd.	1.12%
NOCIL Ltd.	1.12%
STEEL AUTHORITY OF INDIA Ltd.	1.12%
Others	26.86%

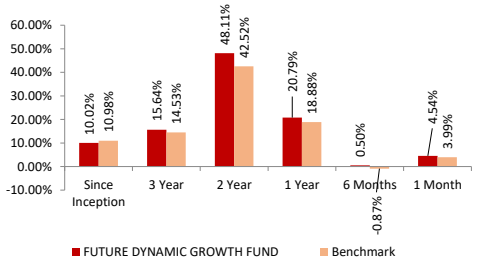
SECTORAL ALLOCATION



Debt Rating Profile

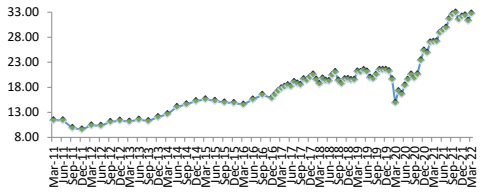


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE MAXIMISE FUND

SFIN No. ULIF004180708FUMAXIMIZE133

Classification | Internal

ABOUT THE FUND

OBJECTIVE

To provide potentially high returns to unit holders byinvesting 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	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	0.93%
Fixed Income Instruments	10.00%	50.00%	16.03%
Equities	50.00%	90.00%	83.03%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Mar-2022

Returns since Publication of NAV	
Absolute Return	276.74%
Simple Annual Return	20.30%
CAGR Return	10.22%

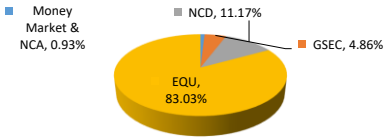
NAV & AUM as on 31-Mar-2022

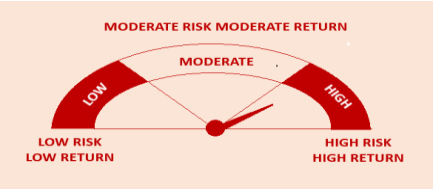
NAV	AUM (In Lakhs)
37.6739	9,394.69

Modified Duration (In Years)

3.48

ASSET ALLOCATION





PORTFOLIO AS ON 31-Mar-2022

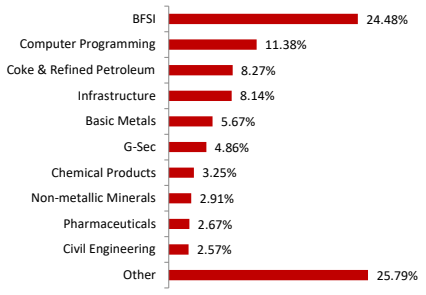
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**0.93%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	**4.86%**
5.74% Gsec 2026 15/11/2026	1.68%
6.90% GOI OIL Bond 2026 04/02/2026	1.31%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.03%
7.26% Gsec 2029 - 14/01/2029	0.60%
8.63% Tamil Nadu SDL 09/01/2023	0.25%

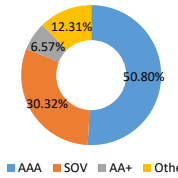
SECURITIES	HOLDINGS
CORPORATE DEBT	**11.17%**
7.75% L&T Finance Ltd. 2025 10/07/2025	3.03%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.74%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.92%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.14%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.05%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.83%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%

SECURITIES	HOLDINGS
EQUITY	**83.03%**
Reliance Industries Ltd.	7.68%
Reliance ETF Bank BeES	5.90%
Kotak Mahindra MF - Kotak Banking ETF	5.42%
Infosys Technologies Ltd.	5.04%
ICICI Bank Ltd.	3.81%
TATA Consultancy Services Ltd.	3.74%
Tata Steel Ltd.	3.41%
HDFC Ltd.	2.78%
Larsen & Toubro Ltd.	2.57%
Bharti Airtel Ltd. (Partly Paid)	2.44%
HDFC Bank Ltd.	2.30%
Kotak Mahindra Bank Ltd.	1.62%
Hindustan Unilever Ltd.	1.50%
Kotak PSU Bank ETF	1.48%
HCL Technologies Ltd.	1.40%
SBI Cards & Payment Services Ltd.	1.19%
UltraTech Cement Ltd.	1.15%
State Bank of India	1.11%
Bajaj Finance Ltd.	1.04%
BEML Ltd.	1.03%
STEEL AUTHORITY OF INDIA Ltd.	0.98%
Oil & Natural Gas Corporation Ltd.	0.98%
ITC Ltd.	0.96%
NOCIL Ltd.	0.92%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	0.87%
Others	21.69%

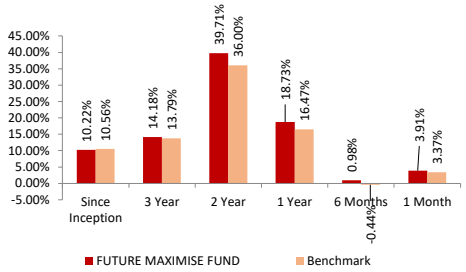
SECTORAL ALLOCATION



Debt Rating Profile

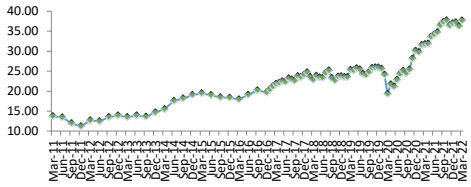


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



Classification | Internal

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE BALANCE FUND

SFIN No. ULIF003180708FUTBALANCE133

Classification | Internal

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	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	2.52%
Fixed Income Instruments	40.00%	70.00%	43.49%
Equities	30.00%	60.00%	53.99%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Mar-2022

Returns since Publication of NAV	
Absolute Return	193.60%
Simple Annual Return	14.20%
CAGR Return	8.22%

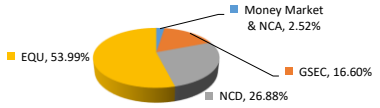
NAV & AUM as on 31-Mar-2022

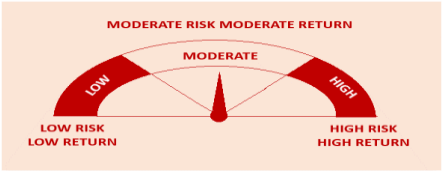
NAV	AUM (In Lakhs)
29.3596	7,143.97

Modified Duration (In Years)

4.36

ASSET ALLOCATION





PORTFOLIO AS ON 31-Mar-2022

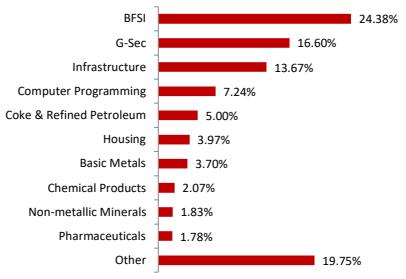
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**2.52%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	**16.60%**
7.26% Gsec 2029 - 14/01/2029	3.39%
5.74% Gsec 2026 15/11/2026	3.01%
7.95% Gsec 2032 28/08/2032	2.54%
8% GOI Oil Bond 2026 23/03/2026	2.01%
7.88% Gsec 2030 19/03/2030	1.56%
6.90% GOI OIL Bond 2026 04/02/2026	1.43%
8.97% Central Government 05/12/2030	1.27%
0% CS 17 DEC 2027 17/12/2027	1.25%
7.92% West Bengal SDL 15/03/2027	0.15%

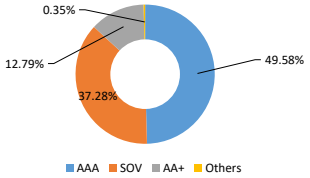
SECURITIES	HOLDINGS
CORPORATE DEBT	**26.88%**
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	5.70%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.38%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.14%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.53%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.23%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.68%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.54%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.52%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.11%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.92%
Others	0.16%

SECURITIES	HOLDINGS
EQUITY	**53.99%**
Reliance Industries Ltd.	4.63%
Reliance ETF Bank BeES	3.61%
Kotak Mahindra MF - Kotak Banking ETF	3.32%
Infosys Technologies Ltd.	3.16%
ICICI Bank Ltd.	2.72%
TATA Consultancy Services Ltd.	2.30%
Tata Steel Ltd.	2.13%
HDFC Ltd.	1.77%
HDFC Bank Ltd.	1.67%
Bharti Airtel Ltd. (Partly Paid)	1.62%
Larsen & Toubro Ltd.	1.60%
Kotak Mahindra Bank Ltd.	1.45%
Hindustan Unilever Ltd.	0.99%
Kotak PSU Bank ETF	0.93%
HCL Technologies Ltd.	0.89%
SBI Cards & Payment Services Ltd.	0.83%
UltraTech Cement Ltd.	0.72%
State Bank of India	0.69%
Bajaj Finance Ltd.	0.67%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	0.66%
Tech Mahindra Ltd.	0.64%
BEML Ltd.	0.63%
Oil & Natural Gas Corporation Ltd.	0.62%
ITC Ltd.	0.60%
STEEL AUTHORITY OF INDIA Ltd.	0.59%
Others	14.56%

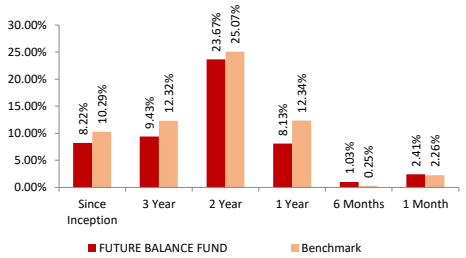
SECTORAL ALLOCATION



Debt Rating Profile

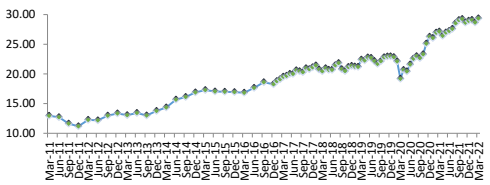


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE INCOME FUND

SFIN No. ULIF002180708FUTUINCOME133

Classification | Internal

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	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	6.36%
Fixed Income Instruments	50.00%	100.00%	93.64%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Mar-2022

Returns since Publication of NAV	
Absolute Return	203.29%
Simple Annual Return	14.91%
CAGR Return	8.48%

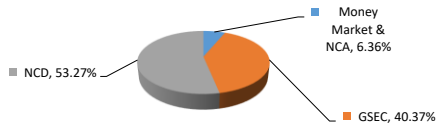
NAV & AUM as on 31-Mar-2022

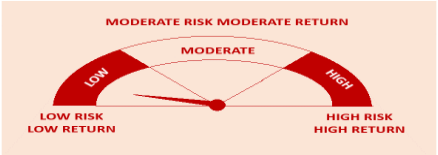
NAV	AUM (In Lakhs)
30.3292	11,266.82

Modified Duration (In Years)

4.54

ASSET ALLOCATION





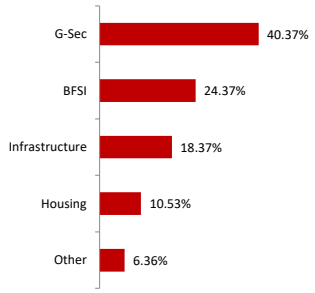
PORTFOLIO AS ON 31-Mar-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**6.36%**

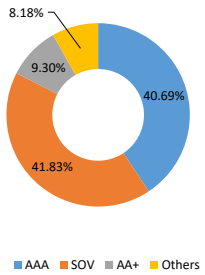
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	**40.37%**
7.26% Gsec 2029 - 14/01/2029	10.31%
7.88% Gsec 2030 19/03/2030	8.37%
7.95% Gsec 2032 28/08/2032	4.21%
0% CS 17 DEC 2027 17/12/2027	3.39%
5.74% Gsec 2026 15/11/2026	3.32%
0% CS 12 DEC 2029 12/12/2029	2.88%
6.84% Gsec 2022 19/12/2022	2.39%
8% GOI Oil Bond 2026 23/03/2026	1.88%
6.90% GOI OIL Bond 2026 04/02/2026	1.77%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.87%
Others	0.98%

SECURITIES	HOLDINGS
CORPORATE DEBT	**53.27%**
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.98%
8.70% LIC Housing Finance Ltd. 20/03/2029	6.02%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.66%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.97%
8.06% Bajaj Finance Ltd. 04/10/2029	4.71%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.20%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.17%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.73%
8.80% LIC Housing Finance Ltd. 25/01/2029	2.43%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	2.33%
Others	6.07%

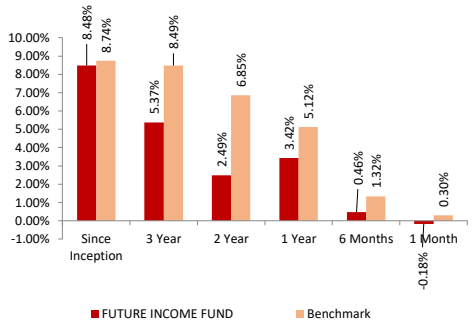
SECTORAL ALLOCATION



Debt Rating Profile

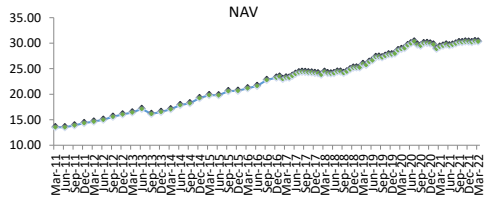


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index

FUND - NAV



Classification | Internal

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE PENSION ACTIVE FUND

SFIN No. ULIF008201008FUPENACTIV133

Classification | Internal

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	7
Srijan Sinha	5	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.70%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.30%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

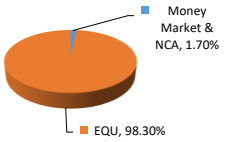
FUND PERFORMANCE as on 31-Mar-2022

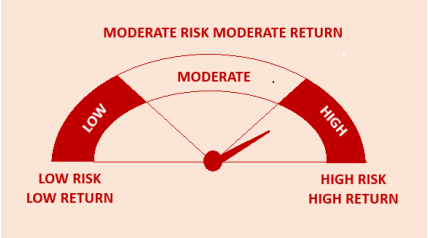
Returns since Publication of NAV	
Absolute Return	501.66%
Simple Annual Return	37.43%
CAGR Return	14.33%

NAV & AUM as on 31-Mar-2022

NAV	AUM (In Lakhs)
60.1665	849.66

ASSET ALLOCATION



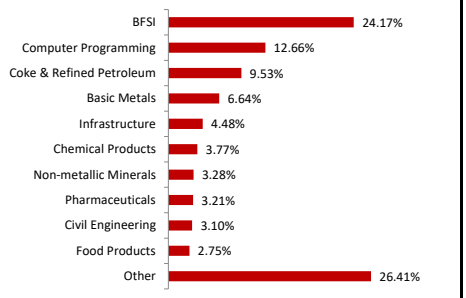


PORTFOLIO AS ON 31-Mar-2022

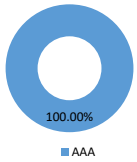
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**1.70%**

SECURITIES	HOLDINGS
EQUITY	**98.30%**
Reliance Industries Ltd.	8.86%
Kotak Mahindra MF - Kotak Banking ETF	6.00%
Infosys Technologies Ltd.	5.87%
Reliance ETF Bank BeES	5.61%
ICICI Bank Ltd.	5.17%
Tata Steel Ltd.	3.91%
TATA Consultancy Services Ltd.	3.88%
HDFC Bank Ltd.	3.53%
HDFC Ltd.	3.32%
Larsen & Toubro Ltd.	3.10%
Bharti Airtel Ltd. (Partly Paid)	2.94%
Kotak Mahindra Bank Ltd.	2.48%
Hindustan Unilever Ltd.	1.91%
State Bank of India	1.77%
HCL Technologies Ltd.	1.51%
Kotak PSU Bank ETF	1.48%
Bajaj Finance Ltd.	1.41%
SBI Cards & Payment Services Ltd.	1.39%
UltraTech Cement Ltd.	1.32%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.25%
BEML Ltd.	1.21%
NOCIL Ltd.	1.13%
ITC Ltd.	1.12%
STEEL AUTHORITY OF INDIA Ltd.	1.11%
Oil & Natural Gas Corporation Ltd.	1.11%
Others	25.92%

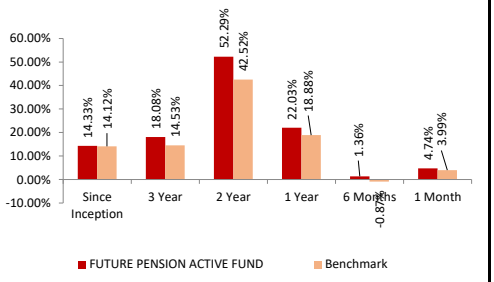
SECTORAL ALLOCATION



Debt Rating Profile

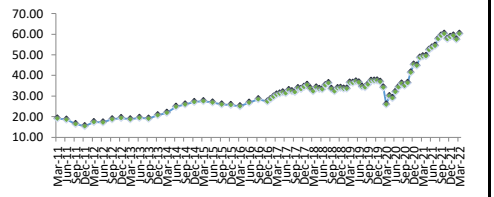


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE PENSION GROWTH FUND

SFIN No. ULIF007201008FUPENGROWT133

Classification | Internal

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	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.98%
Fixed Income Instruments	30.00%	80.00%	33.17%
Equities	20.00%	70.00%	64.85%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31-Mar-2022

Returns since Publication of NAV	
Absolute Return	387.17%
Simple Annual Return	28.89%
CAGR Return	12.54%

NAV as on 31-Mar-2022

48.7174

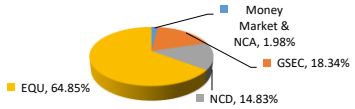
NAV & AUM as on 31-Mar-2022

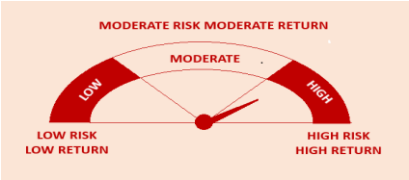
NAV	AUM (In Lakhs)
48.7174	218.78

Modified Duration (In Years)

4.37

ASSET ALLOCATION





PORTFOLIO AS ON 31-Mar-2022

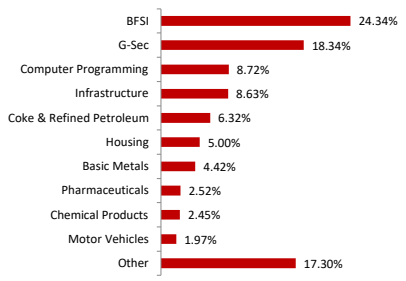
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**1.98%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	**18.34%**
8% GOI Oil Bond 2026 23/03/2026	7.28%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.45%
8.51% Maharashtra SDL 09/03/2026	2.34%
7.95% Gsec 2032 28/08/2032	2.19%
7.88% Gsec 2030 19/03/2030	1.94%
7.25% GUJARAT SDL 2027 12/07/2027	0.14%

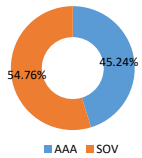
SECURITIES	HOLDINGS
CORPORATE DEBT	**14.83%**
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.01%
8.70% LIC Housing Finance Ltd. 20/03/2029	5.00%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.83%

SECURITIES	HOLDINGS
EQUITY	**64.85%**
Reliance Industries Ltd.	5.89%
ICICI Bank Ltd.	4.80%
Infosys Technologies Ltd.	3.74%
HDFC Bank Ltd.	3.41%
Reliance ETF Bank BeES	3.39%
TATA Consultancy Services Ltd.	2.85%
Tata Steel Ltd.	2.49%
Kotak Mahindra Bank Ltd.	2.45%
HDFC Ltd.	2.23%
Larsen & Toubro Ltd.	1.93%
Bharti Airtel Ltd. (Partly Paid)	1.86%
Hindustan Unilever Ltd.	1.29%
Axis Bank Ltd.	1.23%
State Bank of India	1.16%
Bajaj Finance Ltd.	1.13%
Kotak PSU Bank ETF	1.11%
HCL Technologies Ltd.	1.04%
UltraTech Cement Ltd.	0.84%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	0.80%
Tech Mahindra Ltd.	0.78%
BEML Ltd.	0.76%
SBI Cards & Payment Services Ltd.	0.76%
STEEL AUTHORITY OF INDIA Ltd.	0.74%
ITC Ltd.	0.69%
NOCIL Ltd.	0.69%
Others	16.79%

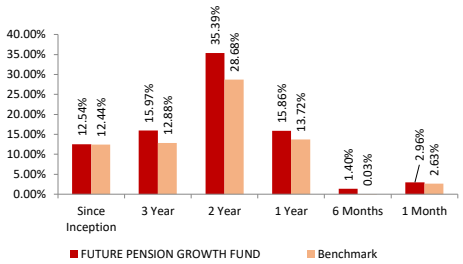
SECTORAL ALLOCATION



Debt Rating Profile

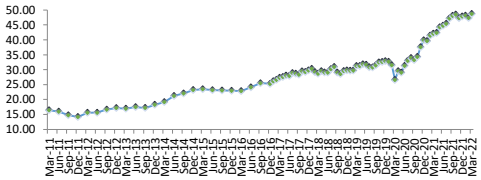


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE PENSION BALANCE FUND

SFIN No. ULIF006171008FUPENBALAN133

Classification | Internal

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	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.23%
Fixed Income Instruments	80.00%	100.00%	80.06%
Equities	0.00%	20.00%	16.71%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-Mar-2022

Returns since Publication of NAV	
Absolute Return	280.05%
Simple Annual Return	20.90%
CAGR Return	10.47%

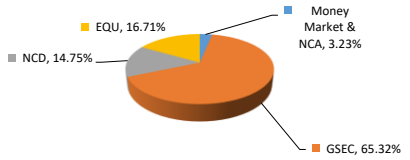
NAV & AUM as on 31-Mar-2022

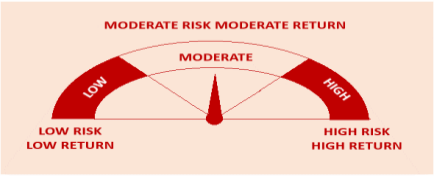
NAV	AUM (In Lakhs)
38.0054	127.10

Modified Duration (In Years)

4.87

ASSET ALLOCATION





PORTFOLIO AS ON 31-Mar-2022

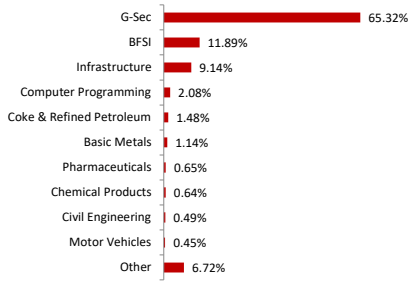
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**3.23%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	**65.32%**
7.88% Gsec 2030 19/03/2030	20.05%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.30%
7.26% Gsec 2029 - 14/01/2029	7.74%
7.92% West Bengal SDL 15/03/2027	5.02%
5.74% Gsec 2026 15/11/2026	4.65%
8% GOI Oil Bond 2026 23/03/2026	4.17%
7.95% Gsec 2032 28/08/2032	3.77%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.75%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.53%
8.70% Gujarat SDL 2028 19/09/2028	2.15%
Others	1.18%

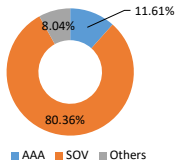
SECURITIES	HOLDINGS
CORPORATE DEBT	**14.75%**
7.68% PFC Ltd. 15/07/2030	8.22%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.53%

SECURITIES	HOLDINGS
EQUITY	**16.71%**
Reliance Industries Ltd.	1.37%
ICICI Bank Ltd.	1.09%
Infosys Technologies Ltd.	0.96%
HDFC Bank Ltd.	0.95%
Kotak Mahindra MF - Kotak Banking ETF	0.82%
Tata Steel Ltd.	0.64%
TATA Consultancy Services Ltd.	0.59%
HDFC Ltd.	0.58%
Kotak Mahindra Bank Ltd.	0.55%
Larsen & Toubro Ltd.	0.49%
Bharti Airtel Ltd. (Partly Paid)	0.48%
Axis Bank Ltd.	0.40%
VST Industries Ltd.	0.36%
State Bank of India	0.31%
SBI Cards & Payment Services Ltd.	0.29%
Hindustan Unilever Ltd.	0.29%
Kotak PSU Bank ETF	0.28%
HCL Technologies Ltd.	0.28%
Bajaj Finance Ltd.	0.23%
IndusInd Bank Ltd.	0.21%
UltraTech Cement Ltd.	0.21%
BEML Ltd.	0.20%
Oil & Natural Gas Corporation Ltd.	0.19%
STEEL AUTHORITY OF INDIA Ltd.	0.19%
Sudarshan Chemical Industries Ltd.	0.18%
Others	4.57%

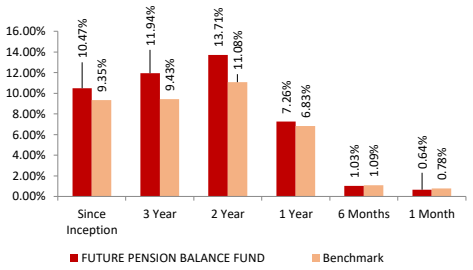
SECTORAL ALLOCATION



Debt Rating Profile

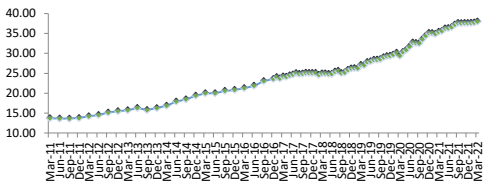


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE PENSION SECURE FUND

SFIN No. ULIF005171008FUPENSECUR133

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	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	9.01%
Fixed Income Instruments	0.00%	100.00%	90.99%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-Mar-2022

Returns since Publication of NAV	
Absolute Return	224.29%
Simple Annual Return	16.73%
CAGR Return	9.17%

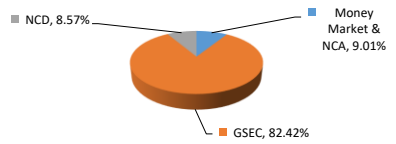
NAV & AUM as on 31-Mar-2022

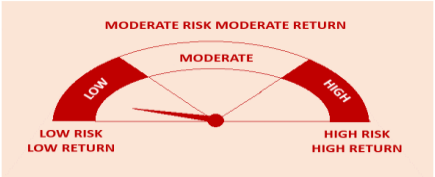
NAV	AUM (In Lakhs)
32.4285	63.69

Modified Duration (In Years)

4.35

ASSET ALLOCATION





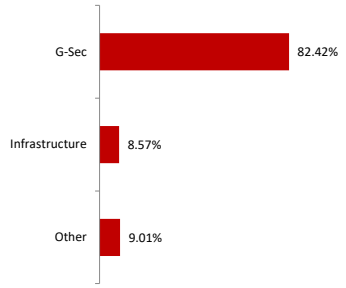
PORTFOLIO AS ON 31-Mar-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**9.01%**

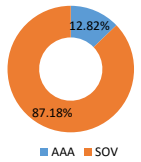
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	**82.42%**
0% CS 17 DEC 2027 17/12/2027	16.21%
4.48% Gsec 2023 02/11/2023	10.19%
7.88% Gsec 2030 19/03/2030	10.00%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.30%
7.95% Gsec 2032 28/08/2032	7.53%
6.90% GOI OIL Bond 2026 04/02/2026	7.22%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.14%
5.74% Gsec 2026 15/11/2026	3.87%
8.24% Maharashtra SDL 2024 24/12/2024	3.37%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.36%
Others	7.21%

SECURITIES	HOLDINGS
CORPORATE DEBT	**8.57%**
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.57%

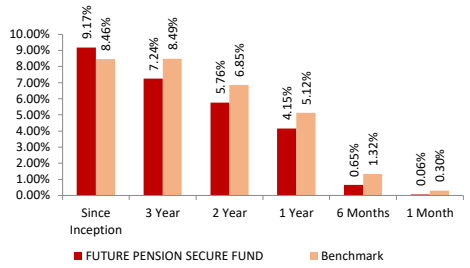
SECTORAL ALLOCATION



Debt Rating Profile

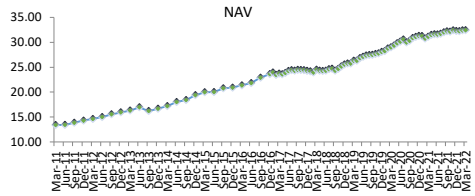


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE SECURE FUND

SFIN No. ULIF001180708FUTUSECURE133

Classification | Internal

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	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	10.14%
Fixed Income Instruments	25.00%	100.00%	89.86%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Mar-2022

Returns since Publication of NAV	
Absolute Return	184.24%
Simple Annual Return	13.51%
CAGR Return	7.96%

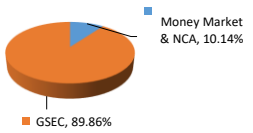
NAV & AUM as on 31-Mar-2022

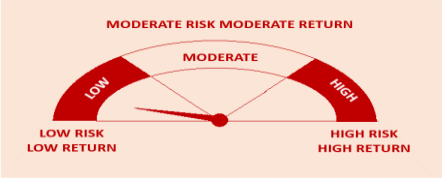
NAV	AUM (In Lakhs)
28.4244	3,313.91

Modified Duration (In Years)

2.64

ASSET ALLOCATION



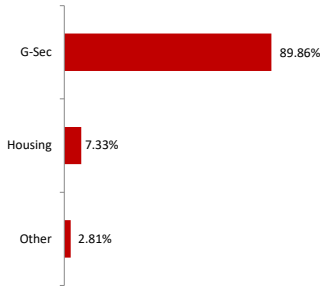


PORTFOLIO AS ON 31-Mar-2022

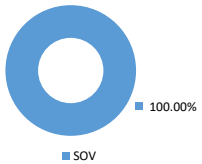
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**10.14%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	**89.86%**
6.90% GOI OIL Bond 2026 04/02/2026	13.67%
4.48% Gsec 2023 02/11/2023	9.95%
8.24% Maharashtra SDL 2024 24/12/2024	9.48%
8.9% Tamil Nadu SDL 20/09/2022	9.24%
7.26% Gsec 2029 - 14/01/2029	7.52%
6.84% Gsec 2022 19/12/2022	7.21%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.98%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.63%
8.86% Andhra Pradesh SDL 06/06/2022	4.57%
0% CS 17 DEC 2027 17/12/2027	4.15%
Others	13.46%

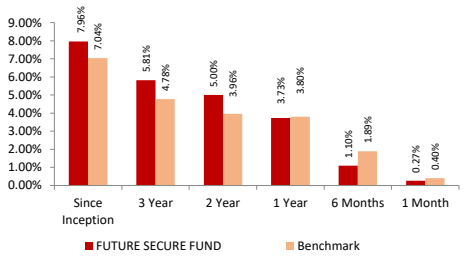
SECTORAL ALLOCATION



Debt Rating Profile

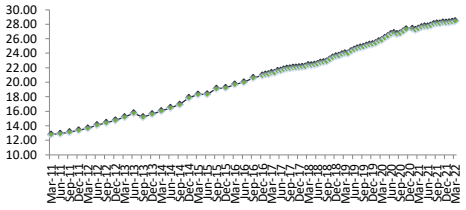


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

FUTURE MIDCAP FUND

SFIN No. ULIF014010518FUTMIDCAP133

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	7
Srijan Sinha	5	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	2.08%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	97.92%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

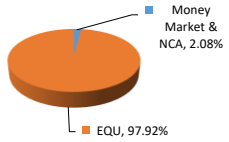
FUND PERFORMANCE as on 31-Mar-2022

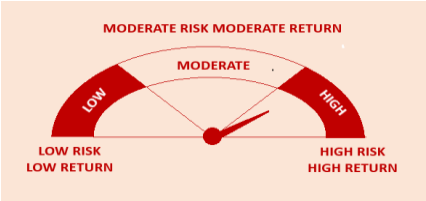
Returns since Publication of NAV	
Absolute Return	102.37%
Simple Annual Return	30.70%
CAGR Return	23.54%

NAV & AUM as on 31-Mar-2022

NAV	AUM (In Lakhs)
20.2370	3,472.42

ASSET ALLOCATION



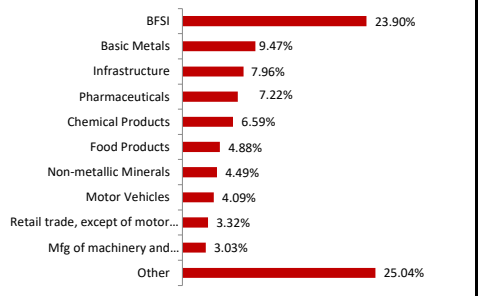


PORTFOLIO AS ON 31-Mar-2022

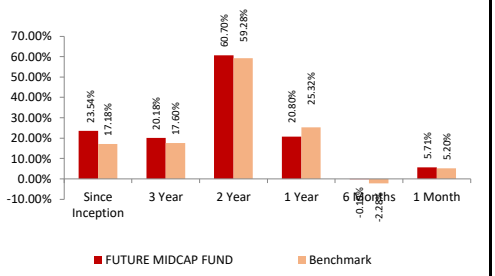
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	**2.08%**

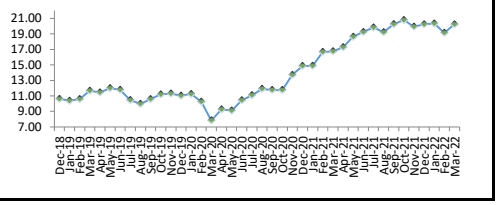
SECURITIES	HOLDINGS
EQUITY	**97.92%**
Tata Steel Ltd.	3.99%
Genus Power Infrastrucure Ltd.	2.85%
SBI Cards & Payment Services Ltd.	2.73%
BEML Ltd.	2.55%
Aavas Financiers Ltd.	2.50%
Kotak PSU Bank ETF	2.48%
NOCIL Ltd.	2.25%
RBL Bank Ltd.	2.24%
Ashok Leyland Ltd.	2.19%
Nagarjuna Construction Co. Ltd.	2.07%
STEEL AUTHORITY OF INDIA Ltd.	2.06%
Max Financial Services Ltd.	2.03%
The Ramco Cements Ltd.	2.00%
Aarti Industries Ltd.	1.95%
National Aluminium Company Ltd.	1.90%
Natco Pharma Ltd.	1.84%
Bharat Forge Ltd.	1.77%
Jubilant Foodworks Ltd.	1.75%
Zomato Ltd.	1.74%
Zee Entertainment Enterprises Ltd.	1.70%
JK Cement Ltd.	1.61%
Indian Metals & Ferro Alloys Ltd.	1.56%
Bandhan Bank Ltd.	1.55%
Ambuja Cements Ltd.	1.54%
JINDAL STEEL & POWER Ltd.	1.52%
Others	45.56%

SECTORAL ALLOCATION



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Midcap 100 Index

FUND - NAV