

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER



Milkar life aage badhaein



Met Invest

ULIP Fund Monthly Fund Performance

February 2022 Edition

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.



The month gone by - A snapshot

Global equity markets corrected significantly in February as the outbreak of Russia-Ukraine war resulted in escalation of geopolitical tensions. The imposition of sanctions on Russia is likely to have significant impact on cross-border trade and capital flows. Commodity prices, especially those linked to energy, have increased sharply, thereby escalating inflationary pressures. Additionally, the US Fed is expected to continue monetary policy normalisation and increase rates in the upcoming policy.

Crude oil prices increased by 11% in February to above US\$ 100 per barrel. Russia is a key energy exporter, and its involvement in a major war with Ukraine, along with imposition of sanctions, have led to concerns over possible deterioration in energy supplies.

Economy continues gradual recovery

The GDP growth data for October-December 2021 indicates a gradual recovery in economic activities. However, the revival was below consensus expectations, largely due to weak domestic demand. The significant reduction in Covid-19 cases, is likely to enable revival in economic activities.

The Central government's fiscal situation remains comfortable, given buoyancy in tax revenues. This is likely to allow the government to support economic growth through enhanced capital expenditure.

RBI maintains an accommodative stance

Retail inflation in January rose to a seven-month high and has touched the upper end of RBI's threshold of 6%. In the recent policy meeting, RBI mentioned that monetary policy will continue to be supportive of economic growth. The Central Bank has projected headline inflation to trend lower in FY23.

Outlook: The better than projected fiscal situation enabled the central government to reduce its scheduled market borrowings in February. Therefore, despite continuing increase in commodity prices as well as increase in global bond yields, the upward movement in Indian yields has been modest. However, given the build-up of global inflationary pressures coupled with the central government's planned borrowing programme in FY23, yields are likely to gradually trend upwards, going forward.

Equity markets continue to consolidate

Nifty index declined by 5.4% in February amidst rising geo-political tension and continued increase in commodity prices. Inflation beneficiaries such as Metals, Oil & Gas and Power sectors outperformed while Banking, Capital Goods and Real Estate sectors underperformed. Foreign Institutional Investors sold equities worth US\$ 5bn during the month.

Outlook: The global macro-economic outlook is turning less sanguine owing to factors such as monetary policy normalisation by global central banks and high inflationary pressures exacerbated by sharp rise in commodity prices. These factors are likely to have an adverse impact on global economic growth as well as corporate earnings.

On the domestic front, the Indian economy is expected to grow at a significantly higher pace in FY23, compared to developed as well as emerging market peers. The corporates earnings growth is also expected to be strong. However, the impact of adverse global factors can lead to high volatility in equity markets. Notwithstanding near-term concerns, the medium to long term outlook for equities remains positive.

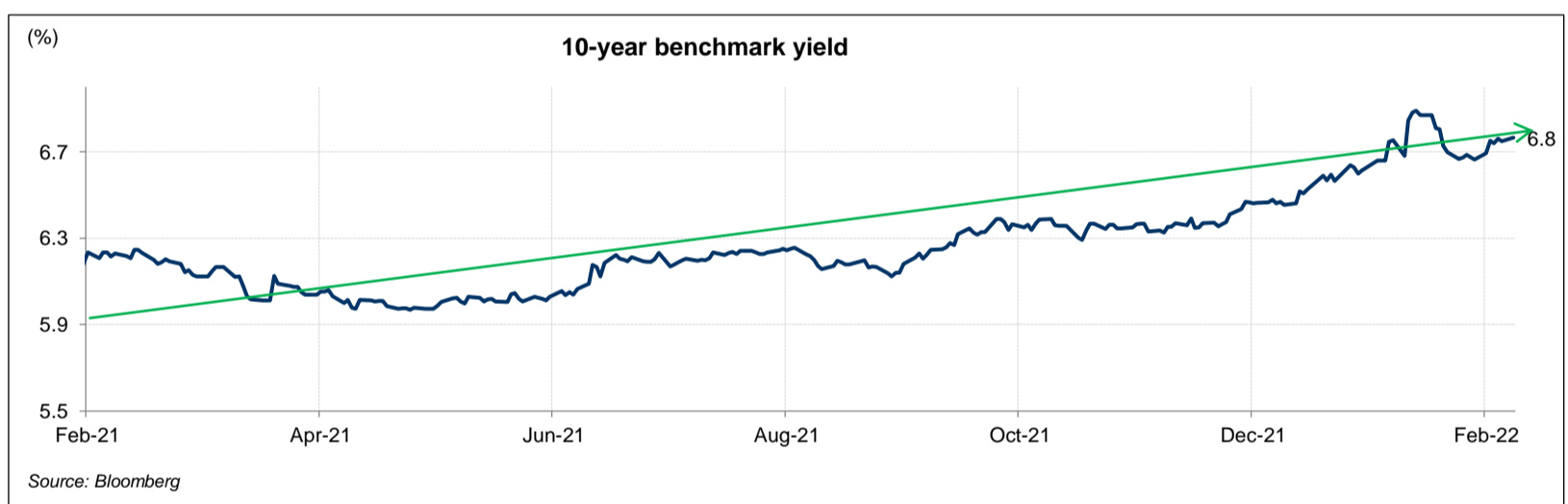
Sanjay Kumar

Chief Investment Officer

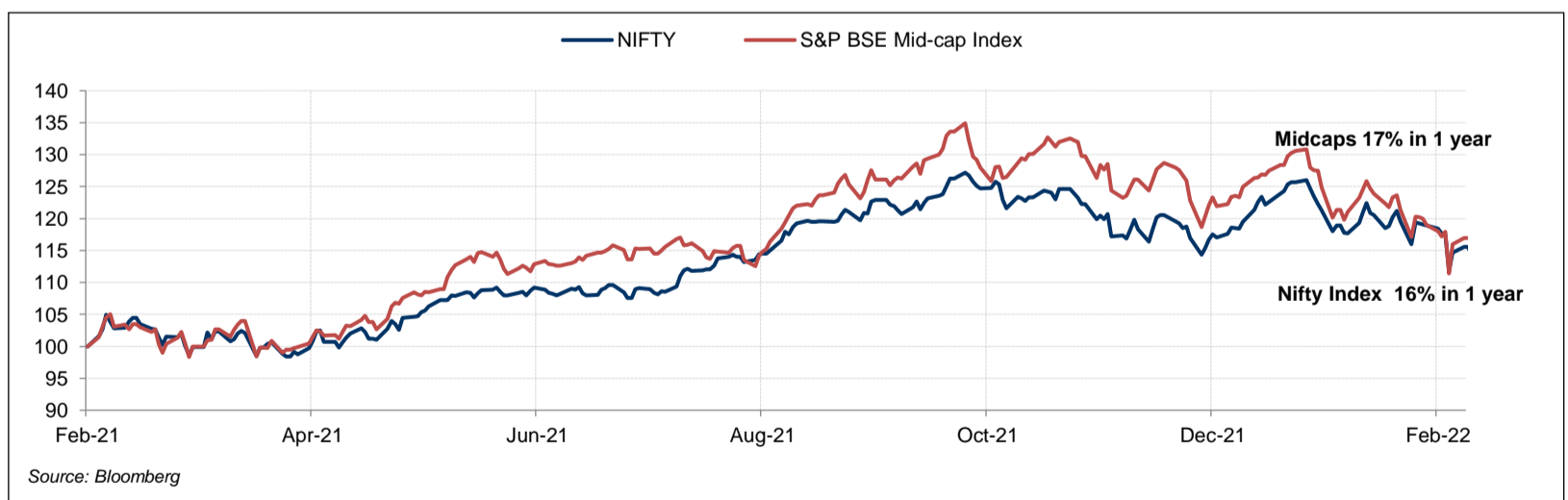
Indicators	Feb 2021	Nov 2021	Feb 2022	QoQ Change	YoY Change
Economic indicators					
Consumer Price Index (CPI) Inflation (%)	4.1	4.5	6.0	1.5	1.9
Gross Domestic Product (GDP Growth) %	0.7	8.5	5.4	-3.1	4.7
Index of Industrial Production (IIP) (%)	2.2	4.4	0.4	-4.0	-1.8
Brent crude oil (USD/barrel)	66	71	101	42%	53%
Domestic Markets					
Nifty Index	14,529	16,983	16,794	-1%	16%
S&P BSE Mid-cap Index	19,979	24,688	23,356	-5%	17%
10-year G-Sec Yield (%)	6.2	6.3	6.8	50 bps	60 bps
30-year G-Sec Yield (%)	6.8	6.9	7.2	30 bps	40 bps
10-year AAA PSU Corporate Bond Yield (%)	7.2	6.9	7.1	20 bps	-10 bps
Exchange rate (USD/INR) *	73.5	75.2	75.3	0%	2%
Global Markets					
Dow Jones (U.S.)	30,932	34,484	33,893	-2%	10%
FTSE (U.K.)	6,483	7,059	7,458	6%	15%
Nikkei 225 (Japan)	28,966	27,822	26,527	-5%	-8%




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

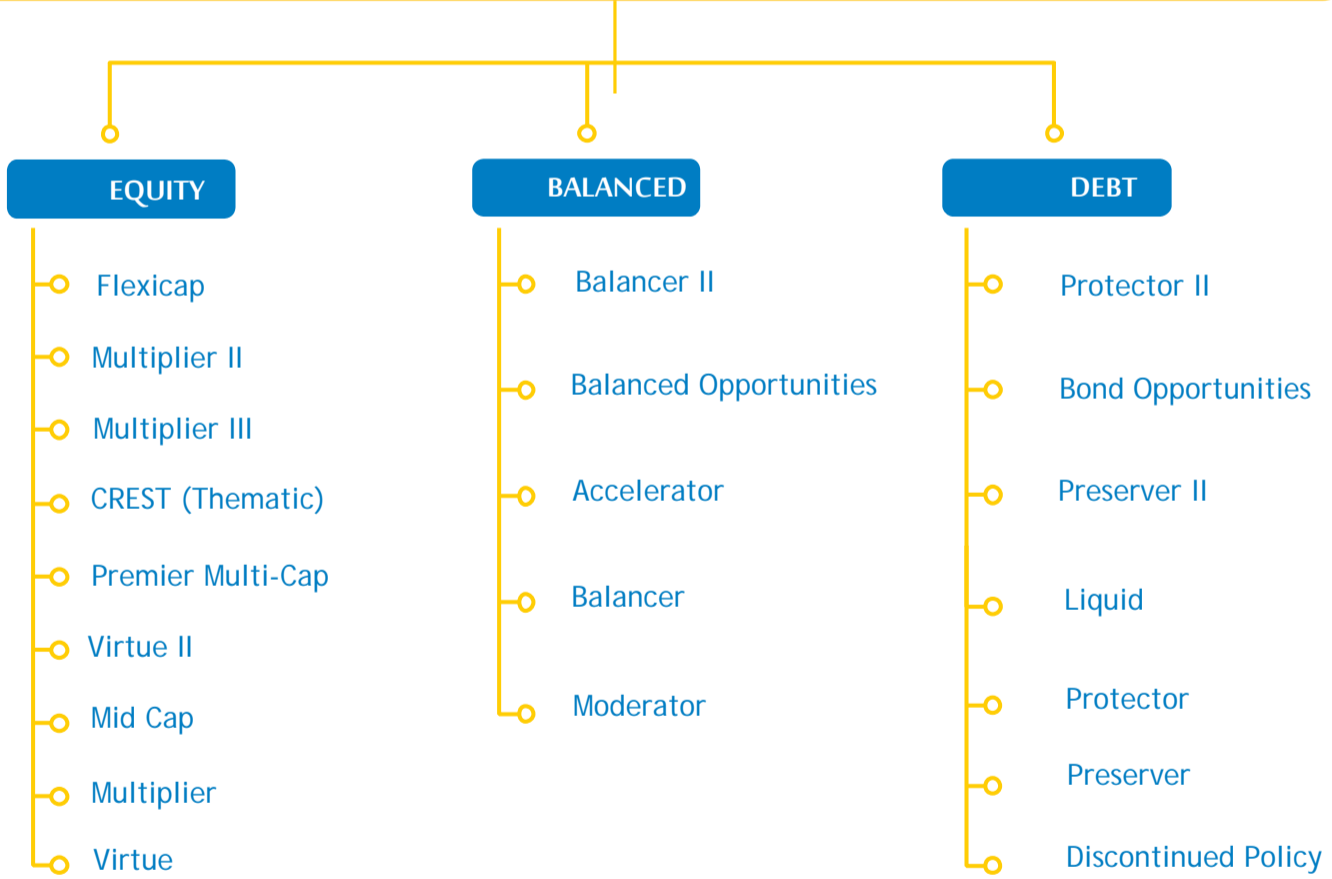


Equity Market performance



 MARKET OVERVIEW	 FUND PERFORMANCE	 OUR POPULAR PRODUCTS
---	---	--

FUND CATEGORY



Feb 2022	3-year (CAGR)		Overall Morningstar Rating
	Portfolio	Morningstar median returns	
Equity			
Virtue II	23.8%	19.8%	***** (5 Star)
Mid-Cap	27.8%	17.5%	***** (5 Star)
Premier Multi-Cap	21.6%	19.8%	**** (4 Star)
Virtue	17.9%	19.8%	**** (4 Star)
Multiplier III	16.9%	15.8%	**** (4 Star)
Flexi Cap	15.9%	15.8%	*** (3 Star)
CREST (Thematic)	17.2%	19.8%	*** (3 Star)
Balanced			
Balanced Opportunities Fund	17.2%	11.3%	***** (5 Star)
Balancer II	12.3%	11.3%	**** (4 Star)
Debt			
Bond Opportunities Fund	7.8%	7.5%	*** (3 Star)

Source: Morningstar

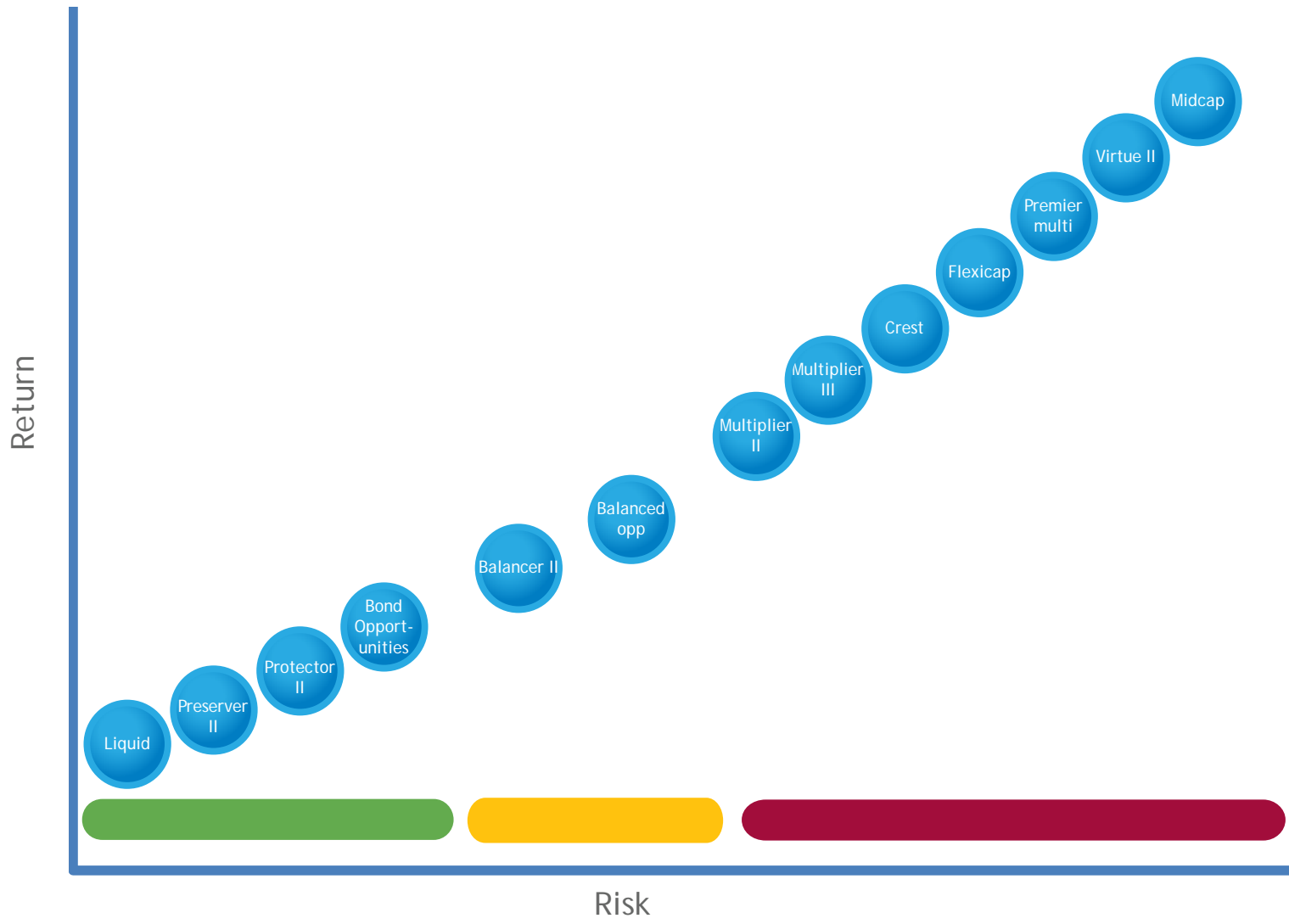
Notes:

1. Morningstar Rating is based on Morningstar Risk-Adjusted Return (MRAR) framework. MRAR is a measure of fund's past performance after adjusting for risk.
2. The above Morningstar Rating is as of Jan 31, 2022

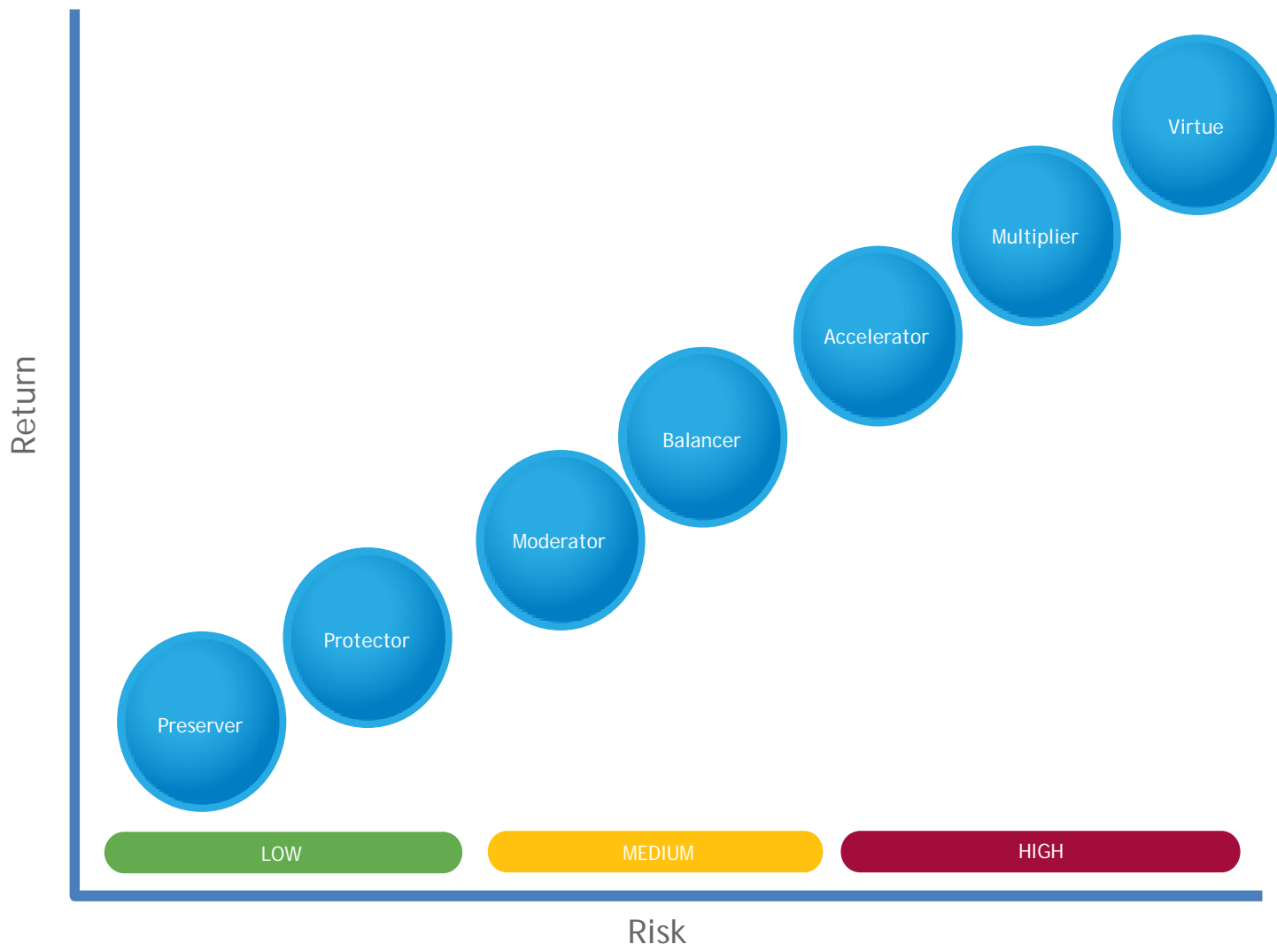
Morningstar rating methodology: Morningstar sets the distribution of funds across the rating levels, assigning three/five star ratings as follows:

1. All funds in the category are sorted by MRAR % Rank for the respective time period in descending order.
2. Starting with the highest MRAR % Rank, those in the top 10% of such funds receive a 5-star rating.
3. 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.
4. 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.
5. The remaining funds (i.e., the bottom 10% of the category) receive a 1-star rating.

Open Funds - Funds that are open for sales to new customers



Closed Funds - Funds that are closed for sales to new customers



Flexi Cap (Open Fund)

SFIN No: ULIF01315/12/09FLEXICAPFN117

February 28, 2022

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. 33.4270	--	--	Rs. 1129 crore
Fund Manager(s)			Funds Managed by the Fund Managers		
Amit Shah			Equity - 6 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

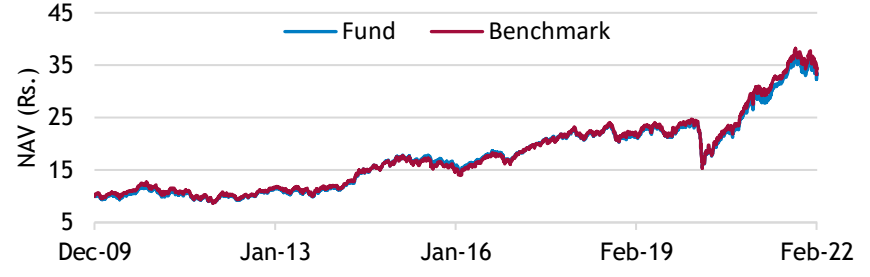
	Fund	Benchmark*
1 Month	-3.5%	-3.5%
6 Months	-1.8%	-1.9%
1 Year	17.2%	16.6%
2 Years	22.1%	23.9%
3 Years	15.9%	16.7%
5 Years	12.8%	13.4%
Since 05-Jan-10	10.4%	10.2%
Inception	10.4%	10.7%

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.

NAV vs Benchmark



Security Name

Net Asset (%)

Equity

Reliance Industries Ltd.	7.6%
Infosys Ltd.	6.5%
ICICI Bank Ltd.	4.1%
NIPPON INDIA BANK BEES ETF	3.8%
Larsen & Toubro Ltd.	3.7%
HDFC Bank Ltd.	3.2%
Bharti Airtel Ltd.	3.1%
State Bank of India	2.6%
Housing Development Finance Corporation Ltd.	2.4%
Tata Consultancy Services Ltd.	2.3%
Others	57.3%

Total

96.6%

Cash and Money Market

3.4%

Portfolio Total

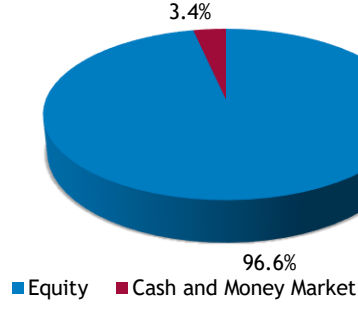
100.0%

Actual v/s Targeted Asset Allocation (%)

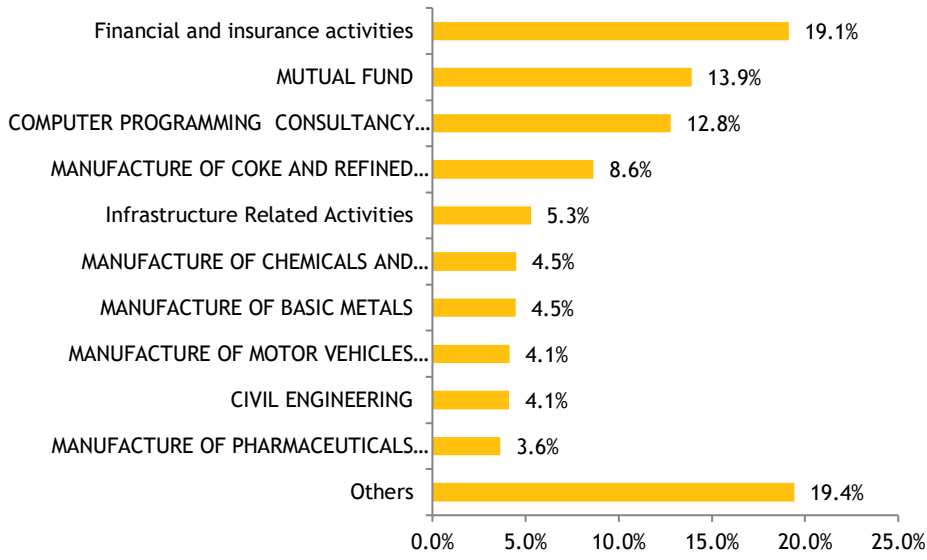
Security Type	Min	Max	Actual
Equity	60%	100%	96.6%
Cash & Money Market	0%	40%	3.4%

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

Asset Mix



Industry Wise Exposure*



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

Multiplier II (Open Fund)

SFIN No: ULIF01115/12/09MULTIPLIE2117

February 28, 2022

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. 30.4768	--	--	Rs. 664 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-3.3%	-3.1%
6 Months	-1.3%	-2.0%
1 Year	15.2%	15.6%
2 Years	24.0%	22.4%
3 Years	16.3%	15.9%
5 Years	13.3%	13.6%
Since 05-Jan-10	9.6%	10.0%
Inception	9.6%	10.5%

Past performance is not indicative of future performance

*Benchmark is Nifty 50.

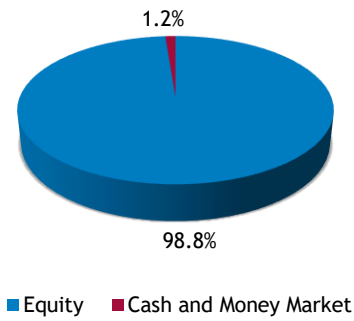
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

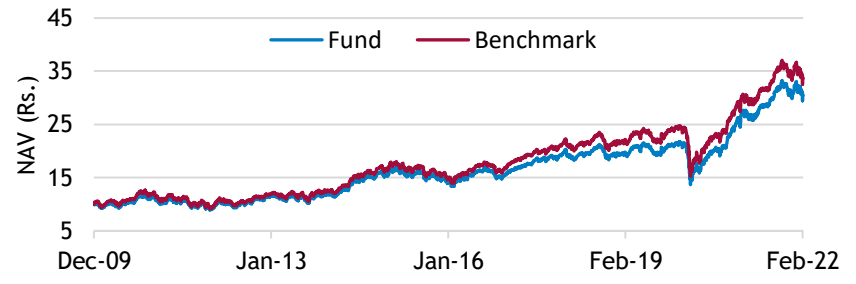
Security Type	Min	Max	Actual
Equities	60%	100%	98.8%
Money Market Instruments	0%	40%	1.2%

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

Asset Mix



NAV vs Benchmark



Security Name

Net Asset (%)

Equity

Reliance Industries Ltd.	9.2%
Infosys Ltd.	6.7%
ICICI Bank Ltd.	5.5%
SBI NIFTY BANK ETF	4.4%
Housing Development Finance Corporation Ltd.	4.2%
HDFC Bank Ltd.	3.9%
Larsen & Toubro Ltd.	3.8%
NIPPON INDIA BANK BEES ETF	3.6%
ITC Ltd.	3.4%
Bharti Airtel Ltd.	3.4%
Others	50.6%
Total	98.8%

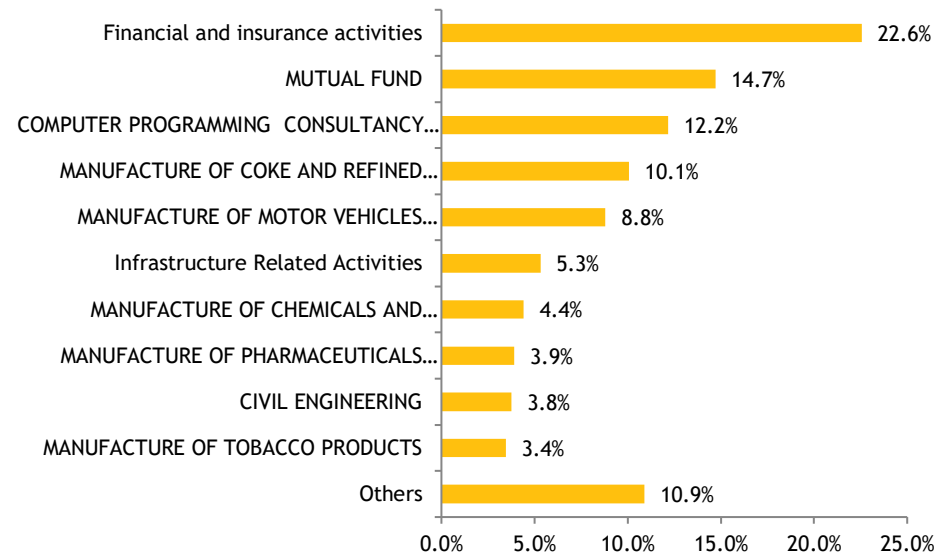
Cash and Money Market

1.2%

Portfolio Total

100.0%

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, 2022

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. 19.4606	--	--	Rs. 31 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	-4.4%	-3.1%
6 Months	0.1%	-2.0%
1 Year	19.6%	15.6%
2 Years	25.3%	22.4%
3 Years	16.9%	15.9%
5 Years	13.7%	13.6%
Inception	12.6%	12.7%

Past performance is not indicative of future performance

*Benchmark is Nifty 50

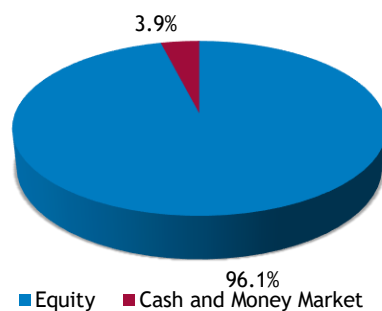
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

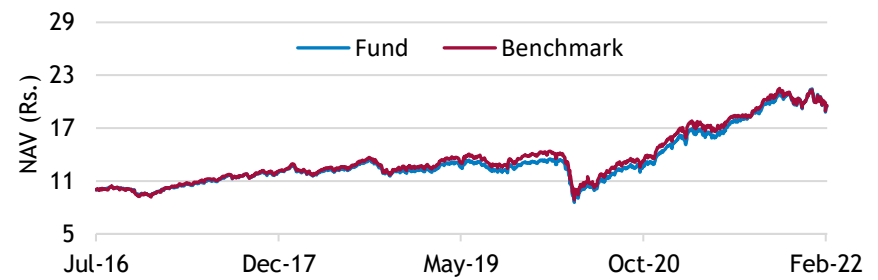
Security Type	Min	Max	Actual
Equities	60%	100%	96.1%
Money Market Instruments	0%	40%	3.9%

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

Asset Mix



NAV vs Benchmark

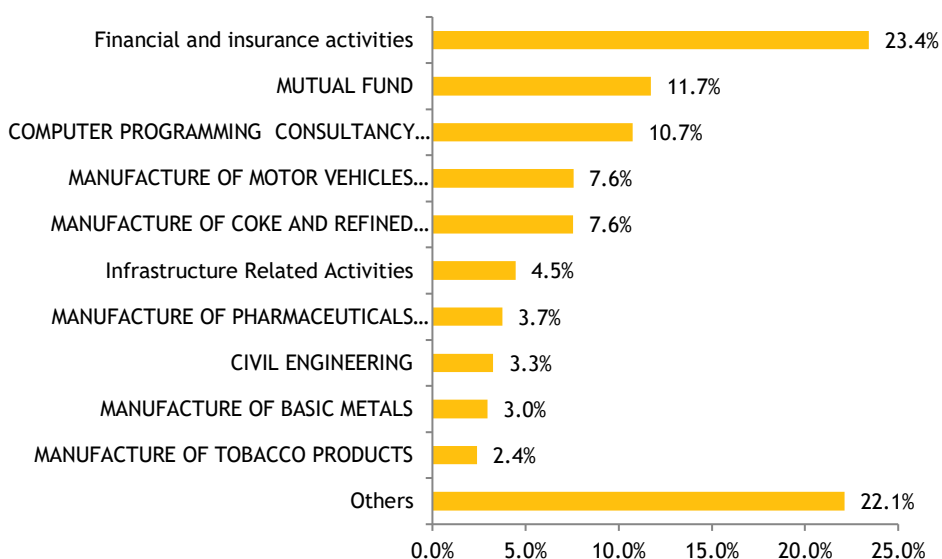


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd.	7.5%
ICICI Bank Ltd.	6.4%
Infosys Ltd.	5.9%
HDFC Bank Ltd.	3.9%
KOTAK BANKING ETF	3.2%
Axis Bank Ltd.	3.2%
NIPPON INDIA NIFTY IT ETF	2.9%
Larsen & Toubro Ltd.	2.9%
Bharti Airtel Ltd.	2.9%
Maruti Suzuki India Ltd.	2.8%
Others	54.6%
Total	96.1%
Cash and Money Market	3.9%
Portfolio Total	100.0%

Industry Wise Exposure*



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

CREST (THEMATIC FUND) (Open Fund)

SFIN No: ULIF02201/01/18CRESTTHEMF117

February 28, 2022

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. 16.4886	--	--	Rs. 20 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

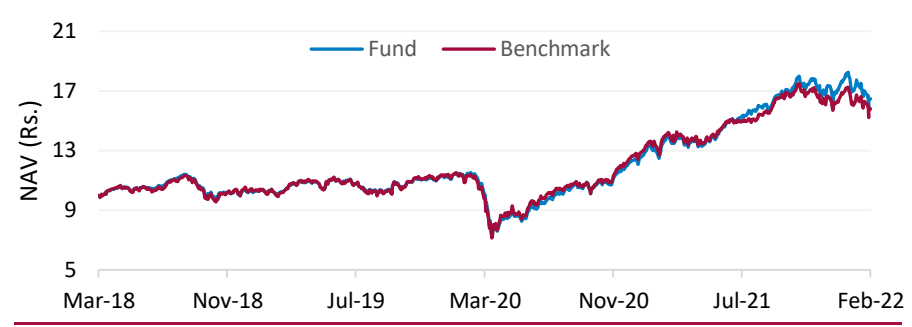
	Fund	Benchmark*
1 Month	-4.7%	-2.9%
6 Months	0.5%	-2.5%
1 Year	22.2%	16.1%
2 Years	24.1%	22.6%
3 Years	17.2%	15.5%
5 Years	-	-
Inception	13.5%	12.1%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

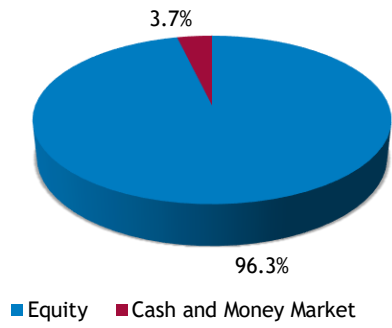
Security Type	Min	Max	Actual
Equities	60%	100%	96.3%
Debt	0%	0%	0.0%
Money Market	0%	40%	3.7%

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

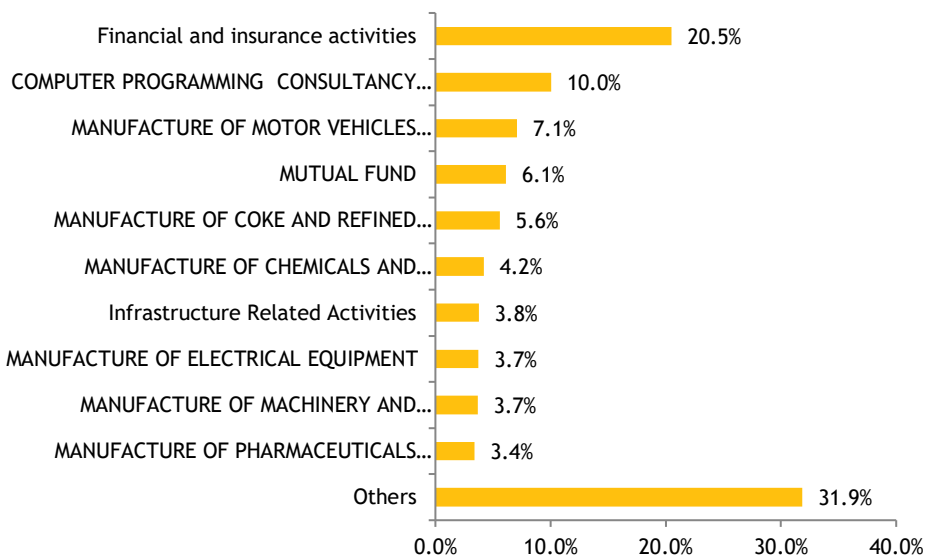
Security Name

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd.	5.4%
ICICI Bank Ltd.	4.9%
Infosys Ltd.	4.4%
HDFC Bank Ltd.	2.8%
Axis Bank Ltd.	2.6%
Larsen & Toubro Ltd.	2.4%
NIPPON INDIA BANK BEES ETF	2.4%
Maruti Suzuki India Ltd.	1.8%
Bharti Airtel Ltd.	1.6%
ITC Ltd.	1.6%
Others	66.3%
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

Premier Multi-Cap Fund (Open Fund)

SFIN No: ULIF02101/01/18MULTICAPFN117

February 28, 2022

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. 18.8038	--	--	Rs. 22 crore
Fund Manager(s) Shashikant Wavhal		Funds Managed by the Fund Managers Equity - 1 Debt - 0 Balanced -3		

Fund v/s Benchmark Return (%)

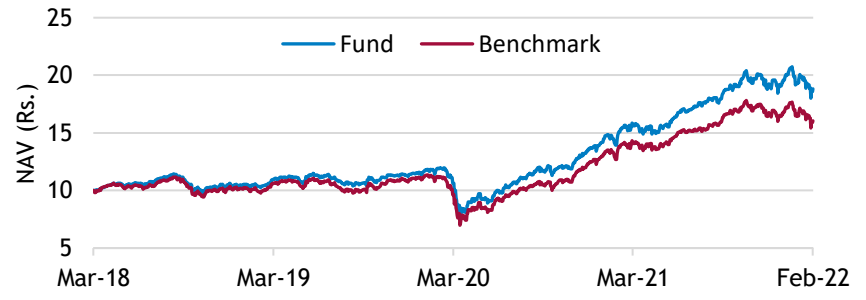
	Fund	Benchmark*
1 Month	-4.2%	-4.1%
6 Months	2.2%	-1.9%
1 Year	23.5%	17.4%
2 Years	29.4%	24.7%
3 Years	21.6%	17.0%
5 Years	-	-
Inception	17.4%	12.7%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	97.9%
Debt	0%	0%	0.0%
Money Market	0%	40%	2.1%

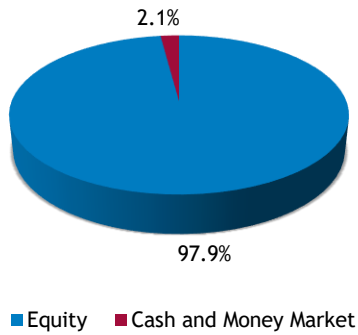
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name

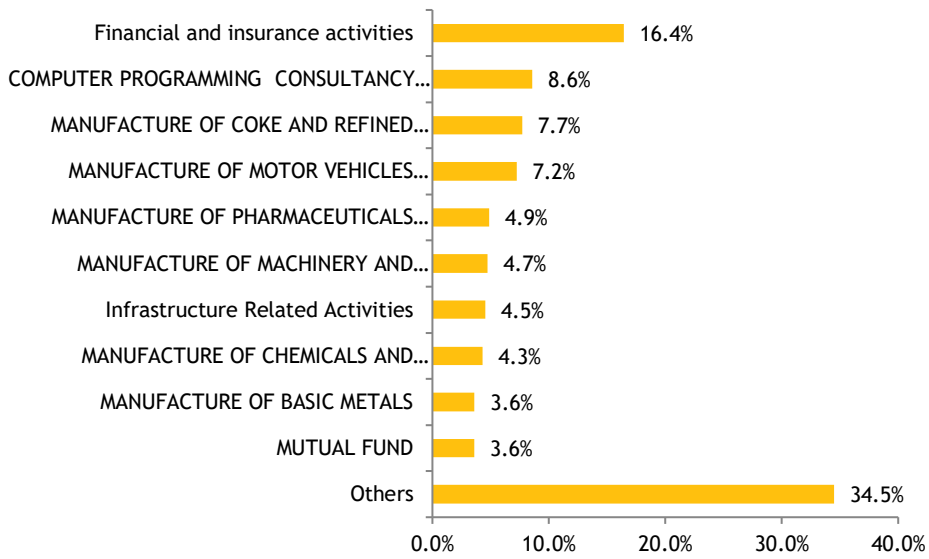
Net Asset (%)

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd.	7.1%
ICICI Bank Ltd.	5.0%
Infosys Ltd.	3.5%
State Bank of India	2.7%
Axis Bank Ltd.	2.7%
Larsen & Toubro Ltd.	2.1%
Bajaj Finance Ltd.	1.8%
Tata Steel Ltd.	1.7%
Maruti Suzuki India Ltd.	1.6%
Hindalco Industries Ltd.	1.4%
Others	68.4%
Total	97.9%
Cash and Money Market	2.1%
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, 2022

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. 43.7670	--	--	Rs. 1224 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -2		

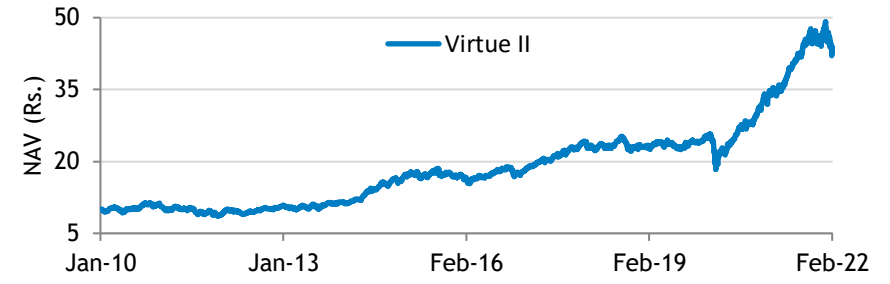
Fund v/s Benchmark Return (%)

	Fund
1 Month	-4.6%
6 Months	0.3%
1 Year	28.8%
2 Years	34.5%
3 Years	23.8%
5 Years	18.1%
Inception	12.9%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	94.4%
Money Market Instruments	0%	40%	5.6%

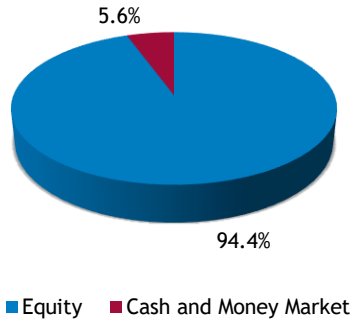
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name

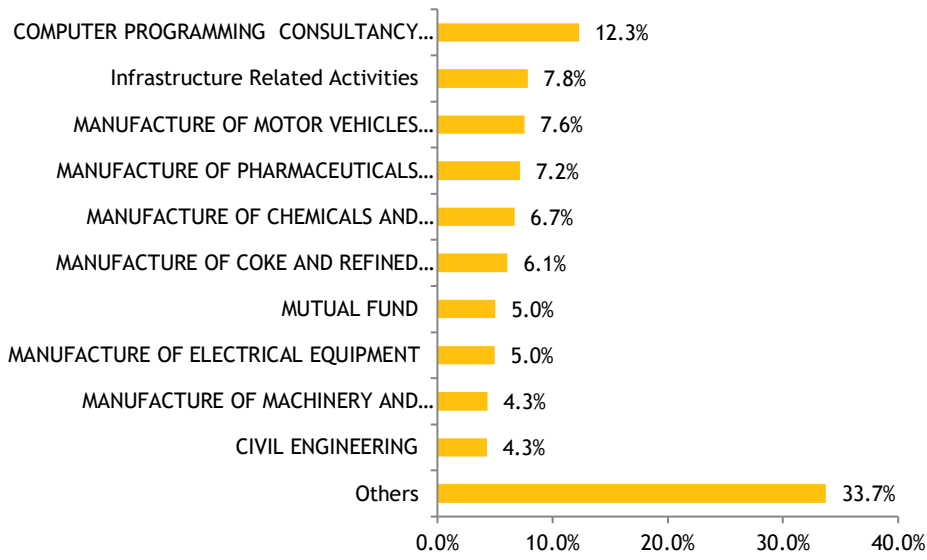
Net Asset (%)

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd.	5.1%
Infosys Ltd.	4.3%
NIPPON INDIA NIFTY IT ETF	4.3%
Maruti Suzuki India Ltd.	2.9%
Larsen & Toubro Ltd.	2.3%
Bharti Airtel Ltd.	2.3%
Hindalco Industries Ltd.	1.7%
Sun Pharmaceuticals Industries Ltd.	1.6%
Birlasoft Ltd.	1.4%
Tata Steel Ltd.	1.4%
Others	67.2%
Total	94.4%
Cash and Money Market	5.6%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure*



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

Mid Cap Fund (Open Fund)

SFIN No: ULIF02501/01/18MIDCAPFUND117

February 28, 2022

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. 19.4921	--	--	Rs. 17 crore
Fund Manager(s) Amit Shah		Funds Managed by the Fund Managers Equity - 6 Debt - 0 Balanced -2		

Fund v/s Benchmark Return (%)

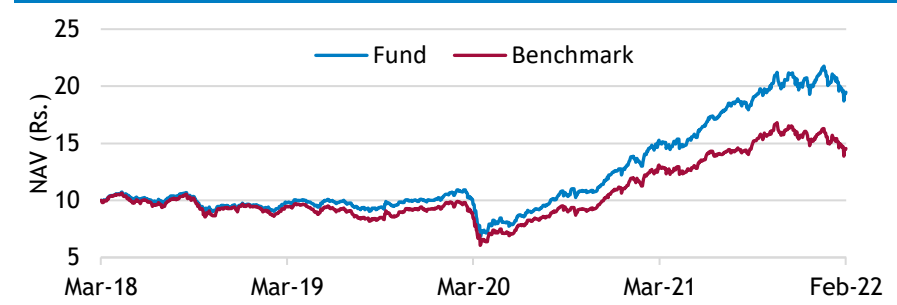
	Fund	Benchmark*
1 Month	-5.5%	-5.1%
6 Months	3.9%	-2.1%
1 Year	33.1%	16.9%
2 Years	37.8%	26.5%
3 Years	27.8%	17.7%
5 Years	-	-
Inception	18.4%	10.0%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Equities	60%	100%	88.2%
Debt	0%	0%	0.0%
Money Market	0%	40%	11.8%

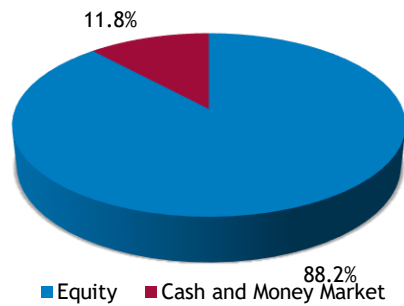
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name

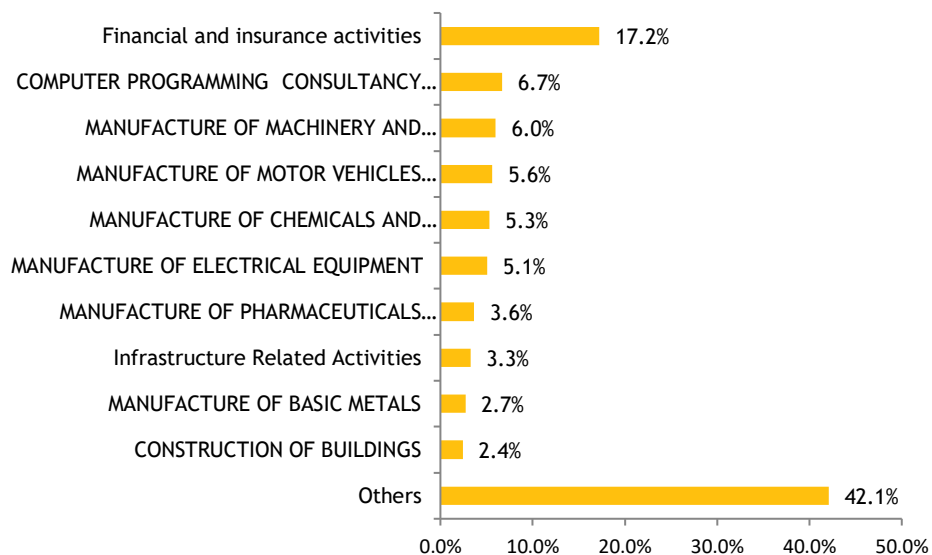
Net Asset (%)

Security Name	Net Asset (%)
Equity	
Axis Bank Ltd.	2.9%
ICICI Bank Ltd.	2.4%
Voltas Ltd.	1.9%
Cholamandalam Investment and Finance Company Ltd.	1.9%
Apollo Hospitals Enterprise Ltd.	1.8%
Jindal Steel and Power Ltd.	1.7%
Indian Hotels Co. Ltd.	1.4%
Aditya Birla Fashion & Retail Ltd.	1.4%
Federal Bank Ltd.	1.4%
Mphasis Ltd.	1.4%
Others	70.1%
Total	88.2%
Cash and Money Market	11.8%
Portfolio Total	100.0%

Asset Mix



Industry Wise Exposure*



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

Balancer II (Open Fund)

SFIN No: ULIF01015/12/09BALANCER2F117

February 28, 2022

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. 27.9752	6.0%	3.9	Rs. 584 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 6 Debt - 0 Balanced -2		
Deb Bhattacharya		Equity - 2 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

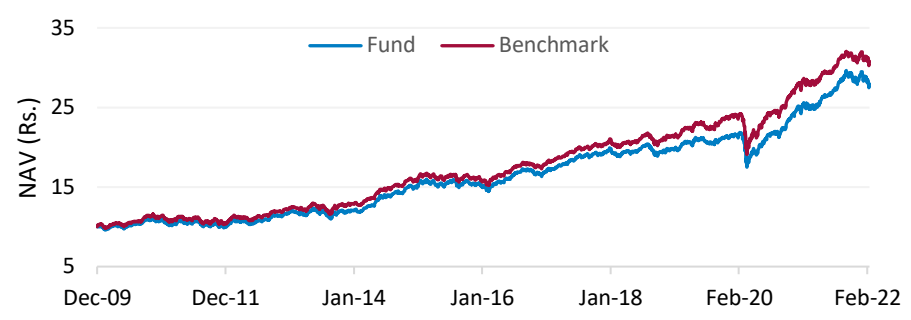
	Fund	Benchmark*
1 Month	-2.3%	-1.2%
6 Months	0.2%	-0.2%
1 Year	12.4%	10.7%
2 Years	15.3%	14.7%
3 Years	12.3%	12.4%
5 Years	10.2%	10.7%
Since 05-Jan-10	8.8%	9.0%
Inception	8.8%	9.4%

Past performance is not indicative of future performance

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

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

NAV vs Benchmark

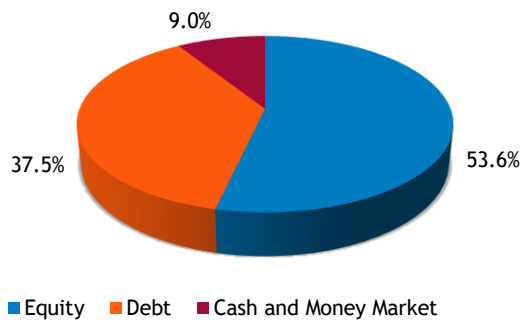


Actual v/s Targeted Asset Allocation (%)

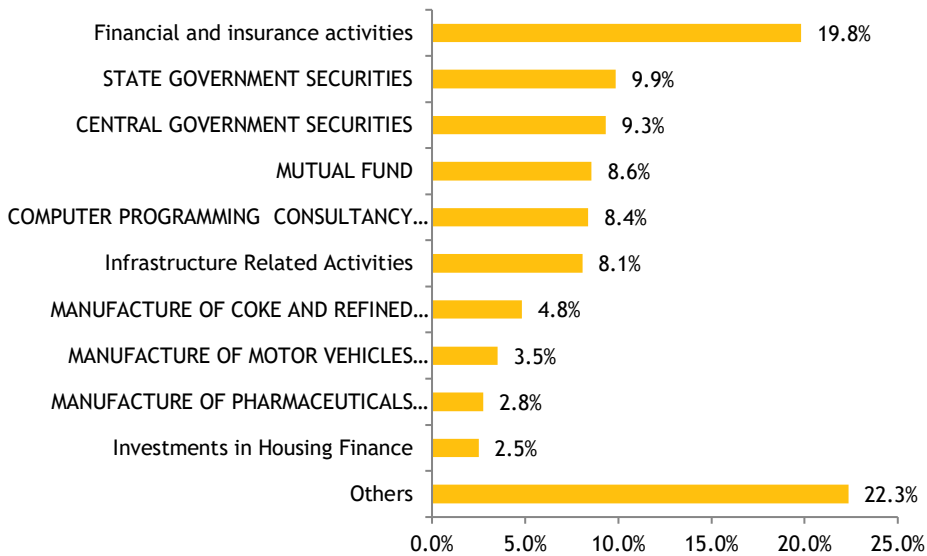
Security Type	Min	Max	Actual
Government & Other Debt Securities	0%	60%	37.5%
Equity	0%	60%	53.6%
Cash & Money Market	0%	40%	9.0%

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

Asset Mix

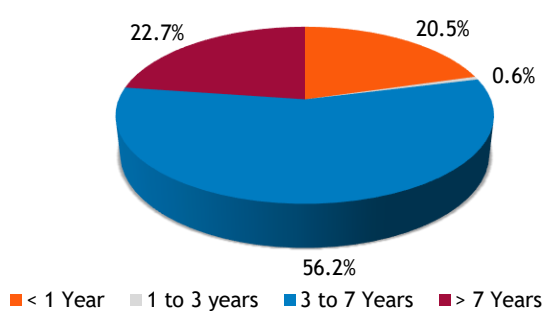


Industry Wise Exposure*



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

Debt Maturity Profile



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
Reliance Industries Ltd.		4.3%
Infosys Ltd.		4.0%
ICICI Bank Ltd.		3.5%
NIPPON INDIA BANK BEES ETF		2.1%
SBI NIFTY BANK ETF		1.9%
ICICI PRUDENTIAL NIFTY BANK ETF		1.8%
Larsen & Toubro Ltd.		1.8%
HDFC Bank Ltd.		1.6%
Bajaj Finance Ltd.		1.5%
Tata Consultancy Services Ltd.		1.4%
Others		29.7%
Total		53.6%

Government Securities

8.08% SDL 2028	2.7%
6.54% GOI 2032	2.5%
5.74% GOI 2026	2.3%
9.2% GOI 2030	2.0%
7.62% SDL 2027	1.8%
8.43% SDL 2039	1.3%
8.38% SDL 2026	0.9%
8.27% SDL 2026	0.9%
8.25% SDL 2025	0.9%
6.97% SDL 2028	0.9%
Others	3.0%
Total	19.2%

Corporate Bonds

INDIABULLS HOUSING FINANCE LTD	AA	3.8%
Power Grid Corporation of India Ltd.	AAA	3.6%
SHRIRAM TRANSPORT FINANCE CO. LTD.	AA+	2.8%
EDELWEISS BHARAT BOND ETF -APRIL 2031	AAA	1.8%
LIC Housing Finance Ltd.	AAA	1.8%
RURAL ELECTRIFICATION CORPN. LTD.	AAA	0.9%
SUNDARAM FINANCE LTD	AAA	0.9%
Power Finance Corporation Ltd.	AAA	0.9%
Housing Development Finance Corporation I	AAA	0.7%
PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	AA	0.5%
Others		0.5%
Total		18.3%

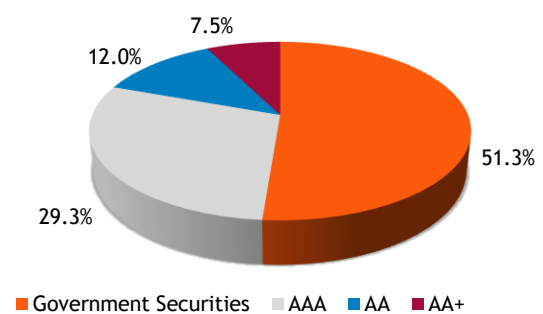
Cash and Money Market

9.0%

Portfolio Total

100.0%

Rating Credit Profile



Balanced Opportunities Fund (Open Fund)

SFIN No: ULIF02301/01/18BALANCEOPP117

February 28, 2022

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. 17.0520	5.2%	3.5	Rs. 3.8 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Amit Shah		Equity - 6 Debt - 0 Balanced - 2		
Deb Bhattacharya		Equity - 2 Debt - 3 Balanced - 5		

Fund v/s Benchmark Return (%)

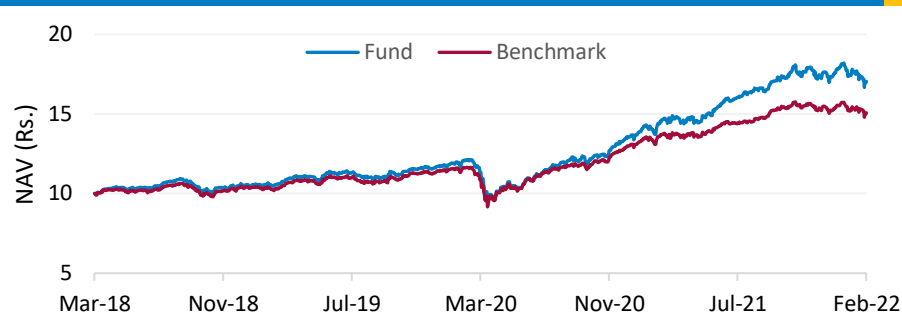
	Fund	Benchmark*
1 Month	-3.1%	-2.2%
6 Months	1.2%	-0.5%
1 Year	17.6%	12.7%
2 Years	20.7%	17.7%
3 Years	17.2%	13.9%
5 Years	-	-
Inception	14.5%	11.0%

Past performance is not indicative of future performance

*Benchmark is 50% BSE 500 and 50% CRISIL Composite Bond Fund Index

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

NAV vs Benchmark

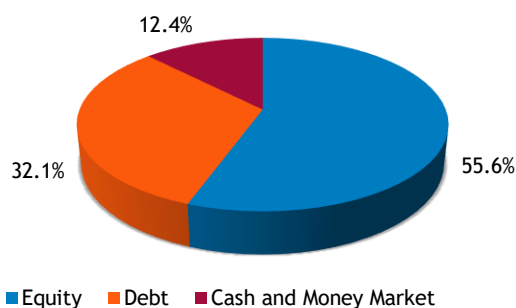


Actual v/s Targeted Asset Allocation (%)

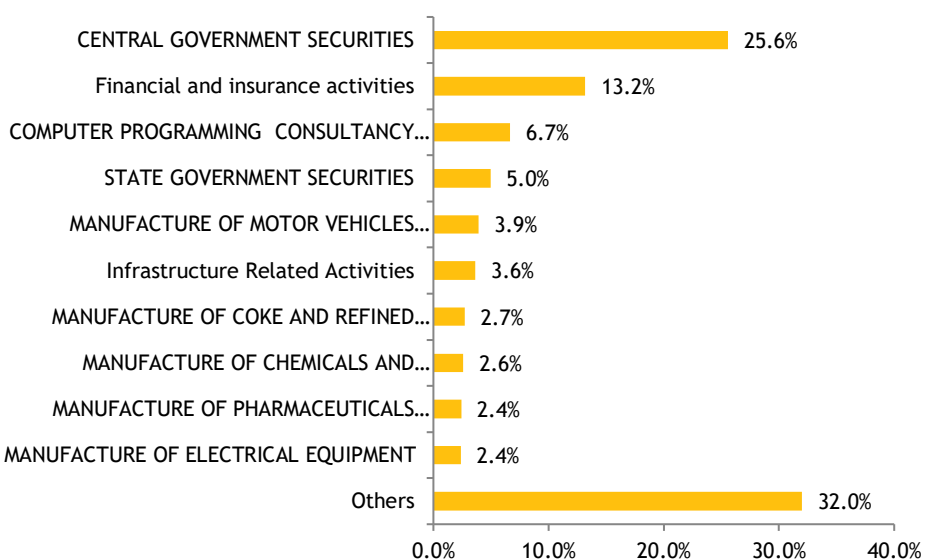
Security Type	Min	Max	Actual
Equities	40%	75%	55.6%
Debt	25%	60%	32.1%
Money Market	0%	35%	12.4%

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

Asset Mix

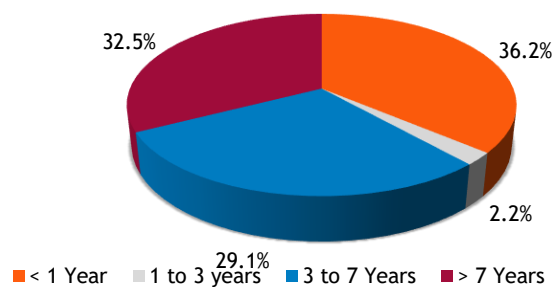


Industry Wise Exposure*

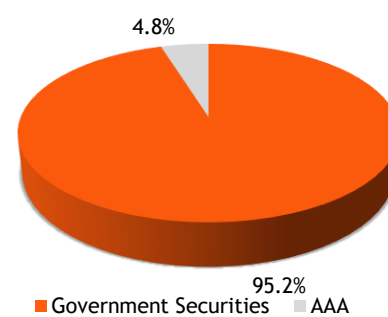


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

Debt Maturity Profile



Rating Credit Profile



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
ICICI Bank Ltd.		2.7%
Reliance Industries Ltd.		2.5%
Infosys Ltd.		2.2%
HDFC Bank Ltd.		2.2%
Axis Bank Ltd.		1.8%
Bharti Airtel Ltd.		1.0%
Larsen & Toubro Ltd.		1.0%
Maruti Suzuki India Ltd.		0.9%
ITC Ltd.		0.8%
Hindalco Industries Ltd.		0.8%
Others		39.7%
Total		55.6%
Government Securities		
6.54% GOI 2032		9.1%
5.63% GOI 2026		6.5%
6.1% GOI 2031		3.8%
7.29% SDL 2026		3.6%
7.26% GOI 2029		2.7%
7.88% GOI 2030		2.3%
7.99% SDL 2025		1.4%
6.64% GOI 2035		1.3%
Total		30.5%
Corporate Bonds		
INDIAN RAILWAY FINANCE CORPN. LTD.	AAA	1.1%
Bajaj Finance Ltd.	AAA	0.4%
Total		1.5%
Cash and Money Market		
		12.4%
Portfolio Total		100.0%

Protector II (Open Fund)

SFIN No: ULIF00915/12/09PROTECTOR2117

February 28, 2022

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. 24.3052	6.4%	4.3	Rs. 866 crore
Fund Manager(s) Alok Bisht		Funds Managed by the Fund Managers Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

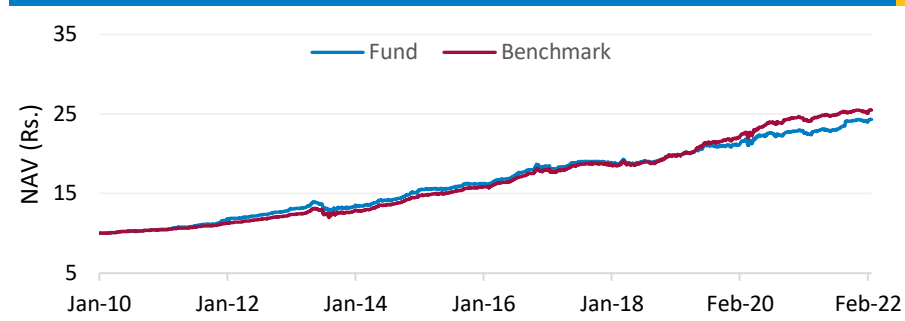
	Fund	Benchmark*
1 Month	0.6%	0.8%
6 Months	4.6%	1.6%
1 Year	8.3%	5.7%
2 Years	6.0%	6.3%
3 Years	7.0%	8.8%
5 Years	6.0%	7.5%
Inception	7.6%	8.0%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Fund 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 (%)

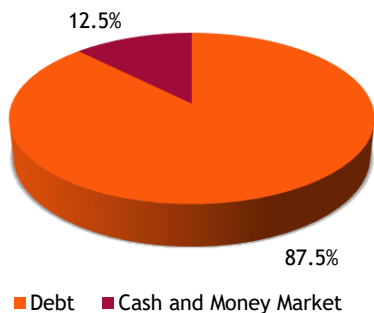
Security Type	Min	Max	Actual
Government & Other Debt Securities	60%	100%	87.5%
Cash & Money Market	0%	40%	12.5%

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 (%)

Security Name	Rating	Net Asset (%)
Government Securities		
6.54% GOI 2032		7.4%
5.74% GOI 2026		6.8%
8% SDL 2030		2.4%
7.8% SDL 2030		2.4%
6.79% GOI 2029		1.7%
6.1% GOI 2031		1.7%
8.05% SDL 2028		1.2%
6.67% GOI 2050		1.1%
8.22% SDL 2026		0.6%
7.3% SDL 2032		0.6%
Others		1.4%
Total		27.3%

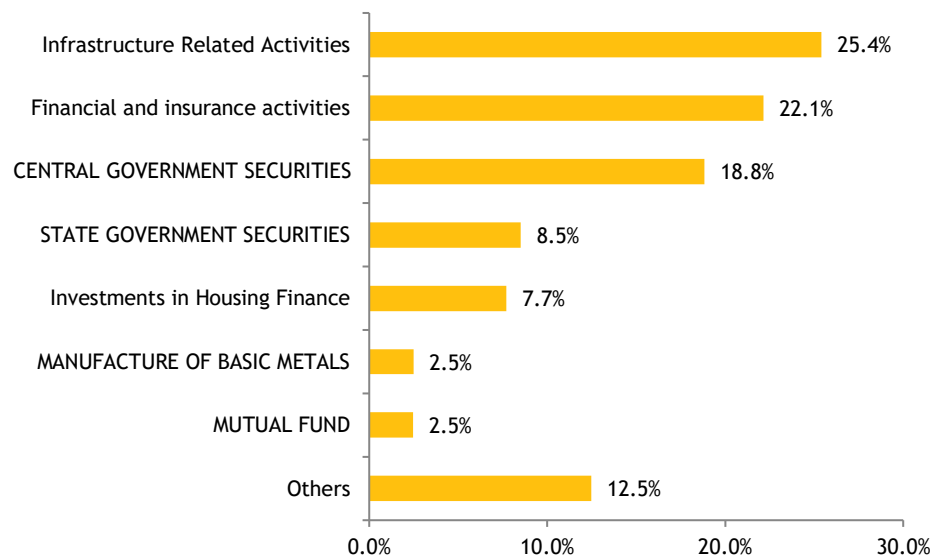
Asset Mix



Corporate Bonds

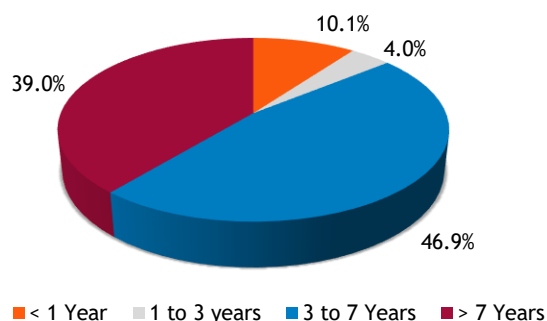
Security Name	Rating	Net Asset (%)
SIKKA PORTS & TERMINALS LTD.	AAA	8.7%
INDIABULLS HOUSING FINANCE LTD	AA	6.8%
Housing Development Finance Corporation I	AAA	4.6%
IDFC FIRST BANK LIMITED	AA	4.3%
NTPC Ltd.	AAA	4.2%
Bajaj Finance Ltd.	AAA	3.8%
SHRIRAM TRANSPORT FINANCE CO. LTD.	AA+	3.5%
L&T INFRA DEBT FUND LTD	AAA	3.1%
LIC Housing Finance Ltd.	AAA	3.1%
N H P C LTD.	AAA	3.1%
Others		14.9%
Total		60.2%
Cash and Money Market		12.5%
Portfolio Total		100.0%

Industry Wise Exposure*

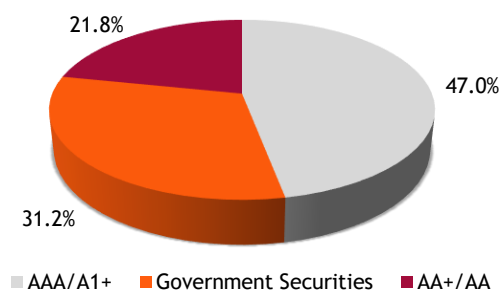


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

Debt Maturity Profile



Rating Credit Profile



Bond Opportunities Fund (Open Fund)

SFIN No: ULIF02401/01/18BONDOPPORT117

February 28, 2022

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. 13.3083	6.0%	4.2	Rs. 3.6 crore
Fund Manager(s) Deb Bhattacharya		Funds Managed by the Fund Managers Equity - 2 Debt - 3 Balanced - 5		

Fund v/s Benchmark Return (%)

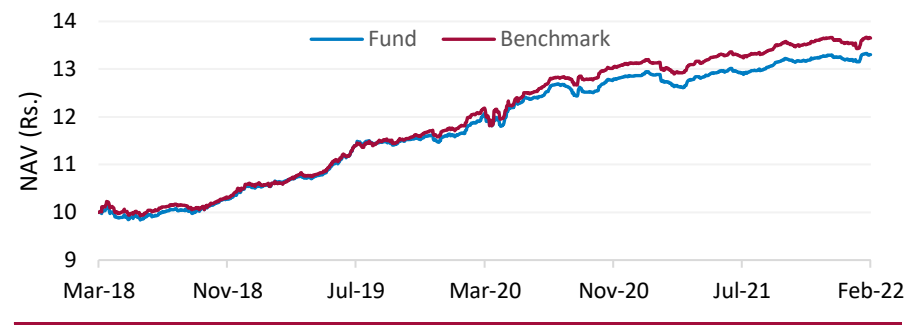
	Fund	Benchmark*
1 Month	0.8%	0.8%
6 Months	1.6%	1.6%
1 Year	5.3%	5.7%
2 Years	5.7%	6.3%
3 Years	7.8%	8.8%
5 Years	-	-
Inception	7.5%	8.2%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Fund Index

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

NAV vs Benchmark

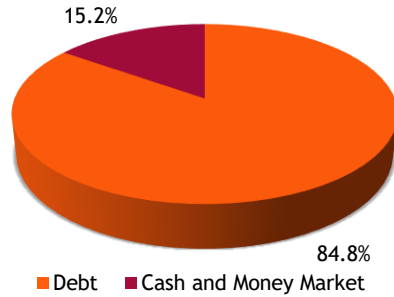


Actual v/s Targeted Asset Allocation (%)

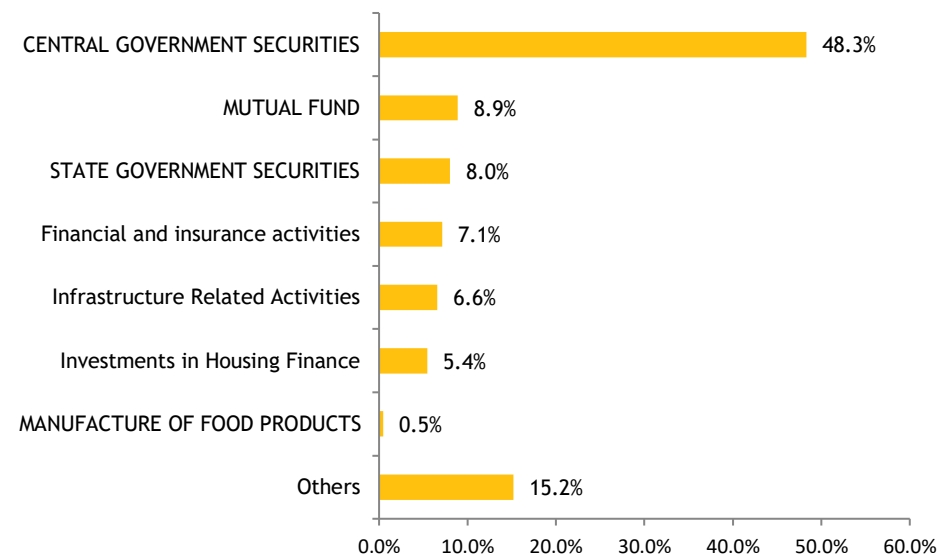
Security Type	Min	Max	Actual
Equities	0%	0%	0.0%
Debt	80%	100%	84.8%
Money Market	0%	20%	15.2%

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

Asset Mix

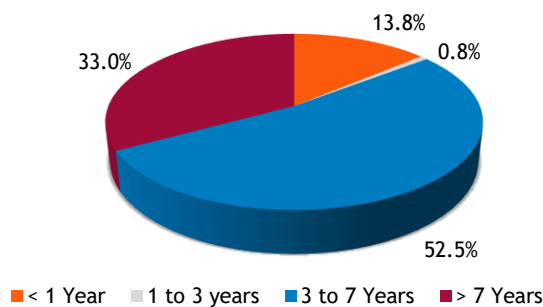


Industry Wise Exposure*

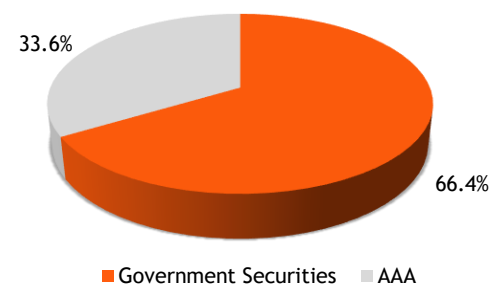


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

Debt Maturity Profile



Rating Credit Profile



Security Name	Rating	Net Asset (%)
Government Securities		
5.74% GOI 2026		20.5%
6.54% GOI 2032		10.9%
7.29% SDL 2026		7.2%
5.15% GOI 2025		5.4%
7.17% GOI 2028		4.3%
5.63% GOI 2026		4.1%
7.26% GOI 2029		3.1%
6.99% SDL 2036		0.8%
Total		56.3%
Corporate Bonds		
EDELWEISS BHARAT BOND ETF -APRIL 2031	AAA	5.9%
Housing Development Finance Corporation I	AAA	5.4%
INDIAN RAILWAY FINANCE CORPN. LTD.	AAA	4.4%
Bajaj Finance Ltd.	AAA	4.0%
NABARD	AAA	3.1%
EDELWEISS BHARAT BOND ETF -APRIL 2025	AAA	3.0%
Power Finance Corporation Ltd.	AAA	2.2%
Britannia Industries Ltd.	AAA	0.5%
Total		28.5%
Cash and Money Market		15.2%
Portfolio Total		100.0%

Preserver II (Open Fund)

SFIN No: ULIF00815/12/09PRESERVER2117

February 28, 2022

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. 23.5553	5.7%	3.7	Rs. 84 crore
Fund Manager(s) Deb Bhattacharya		Funds Managed by the Fund Managers Equity - 2 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

	Fund	Benchmark*
1 Month	0.5%	0.3%
6 Months	1.1%	1.4%
1 Year	4.7%	5.8%
2 Years	5.1%	6.6%
3 Years	7.0%	8.3%
5 Years	6.4%	7.8%
Inception	7.3%	8.5%

Past performance is not indicative of future performance

*Benchmark is ISEC Mibex

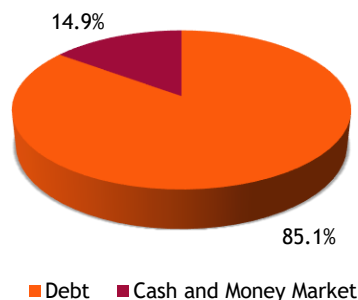
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

Actual v/s Targeted Asset Allocation (%)

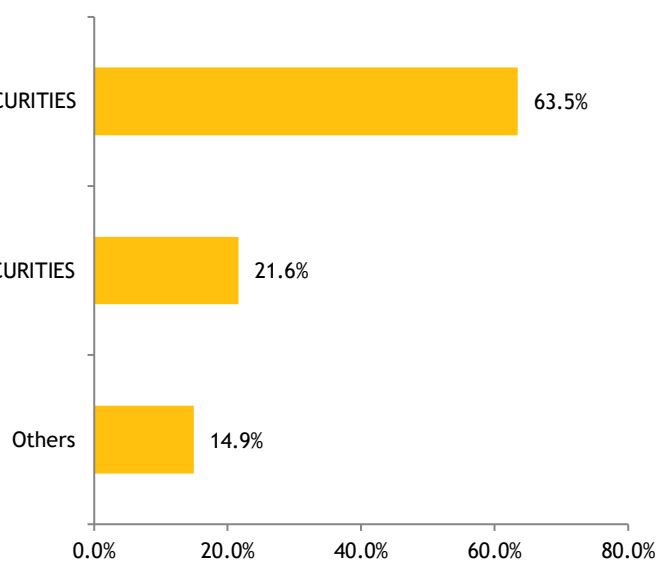
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	60%	100%	85.1%
Money Market Investments	0%	40%	14.9%

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

Asset Mix

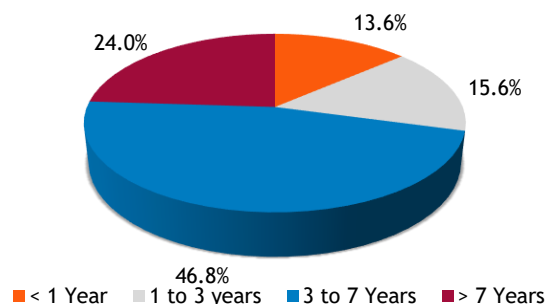


Industry Wise Exposure*

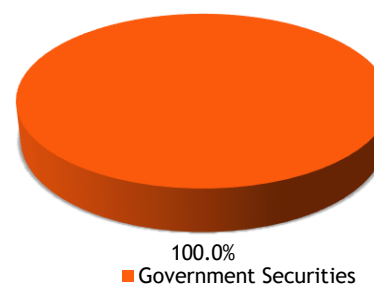


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

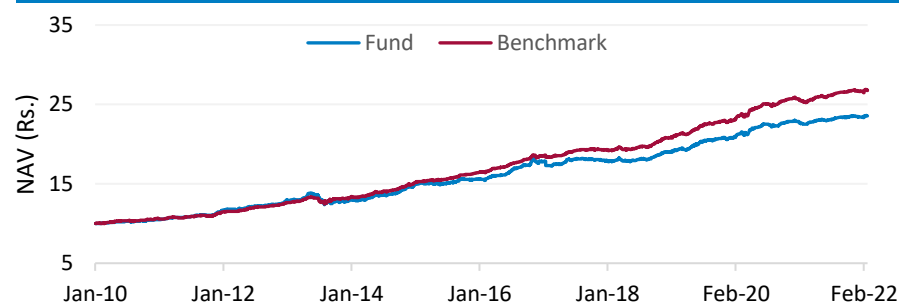
Debt Maturity Profile



Rating Credit Profile



NAV vs Benchmark



Security Name	Rating	Net Asset (%)
Government Securities		
5.74% GOI 2026		18.6%
6.18% GOI 2024		12.2%
6.54% GOI 2032		11.3%
5.15% GOI 2025		9.6%
8% SDL 2030		8.9%
7.59% GOI 2026		6.3%
7.2% SDL 2027		6.2%
5.63% GOI 2026		5.4%
6.5% SDL 2030		3.5%
8.39% SDL 2024		3.2%
Total		85.1%
Cash and Money Market		14.9%
Portfolio Total		100.0%

Liquid Fund (Open Fund)

SFIN No: ULIF01909/10/15LIQUIDFUND117

February 28, 2022

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 26-Jul-2016	NAV Rs. 12.4946	YTM 3.3%	MD 0.1	AUM Rs. 0.9 crore
Fund Manager(s) Alok Bisht		Funds Managed by the Fund Managers Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

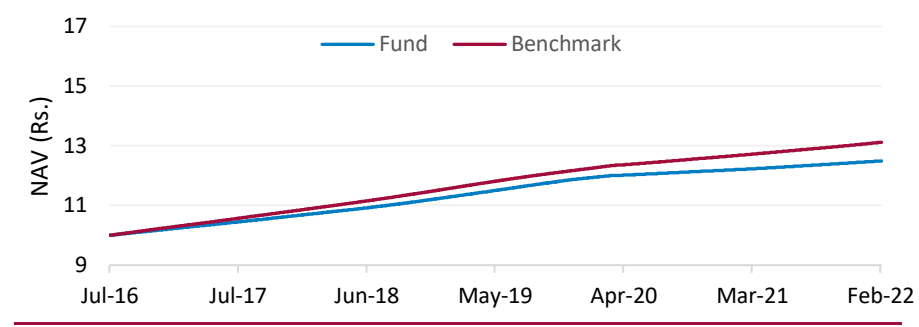
	Fund	Benchmark*
1 Month	0.2%	0.3%
6 Months	1.2%	1.7%
1 Year	2.3%	3.3%
2 Years	2.1%	3.2%
3 Years	3.2%	4.0%
5 Years	4.0%	4.8%
Inception	4.1%	5.0%

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.

NAV vs Benchmark



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

Actual v/s Targeted Asset Allocation (%)

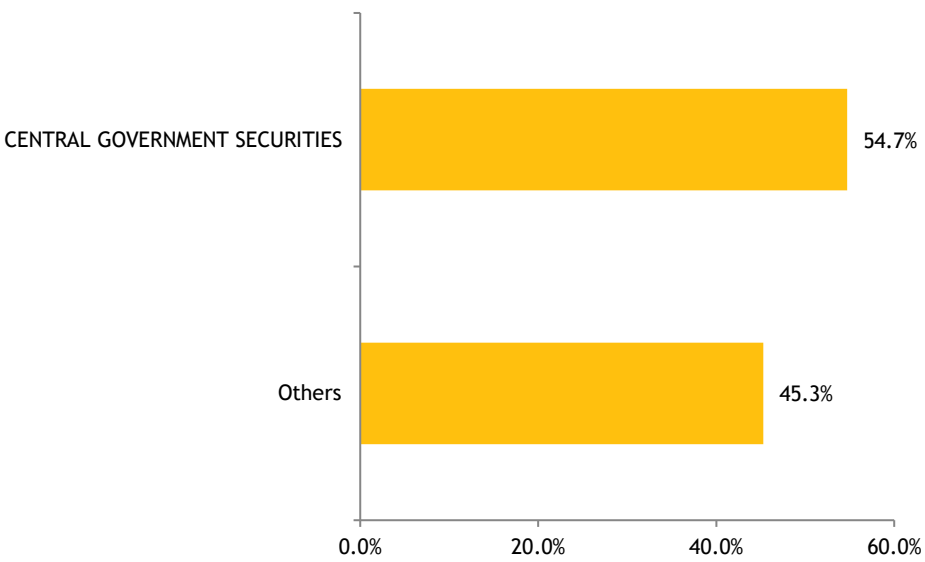
Security Type	Min	Max	Actual
Money Market Instruments	0%	100%	100.0%

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

Asset Mix

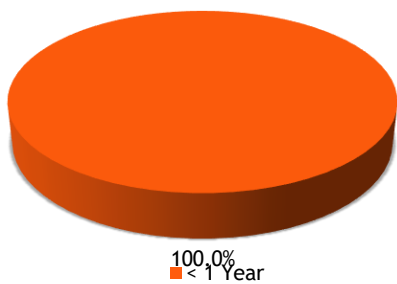


Industry Wise Exposure*

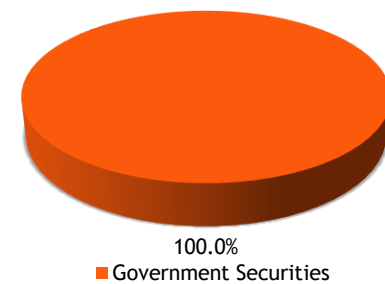


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

Debt Maturity Profile



Rating Credit Profile



Multiplier (Closed Fund)

SFIN No: ULIF00625/01/05MULTIPLIER117

February 28, 2022

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. 67.4510	--	--	Rs. 1358 crore
Fund Manager(s) Deb Bhattacharya		Funds Managed by the Fund Managers Equity - 2 Debt - 3 Balanced -5		

Fund v/s Benchmark Return (%)

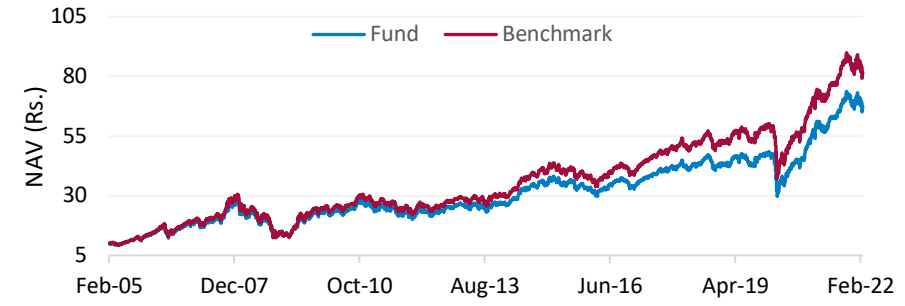
	Fund	Benchmark*
1 Month	-3.0%	-3.1%
6 Months	-0.4%	-2.0%
1 Year	15.6%	15.6%
2 Years	24.5%	22.4%
3 Years	16.2%	15.9%
5 Years	13.1%	13.6%
Inception	11.8%	13.0%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	80%	100%	98.7%
Money Market Investments	0%	40%	1.3%

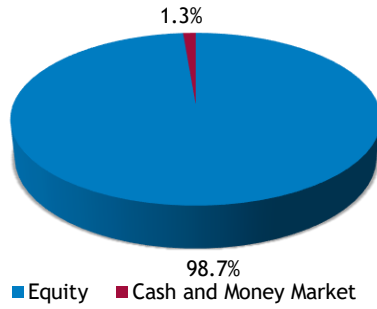
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name

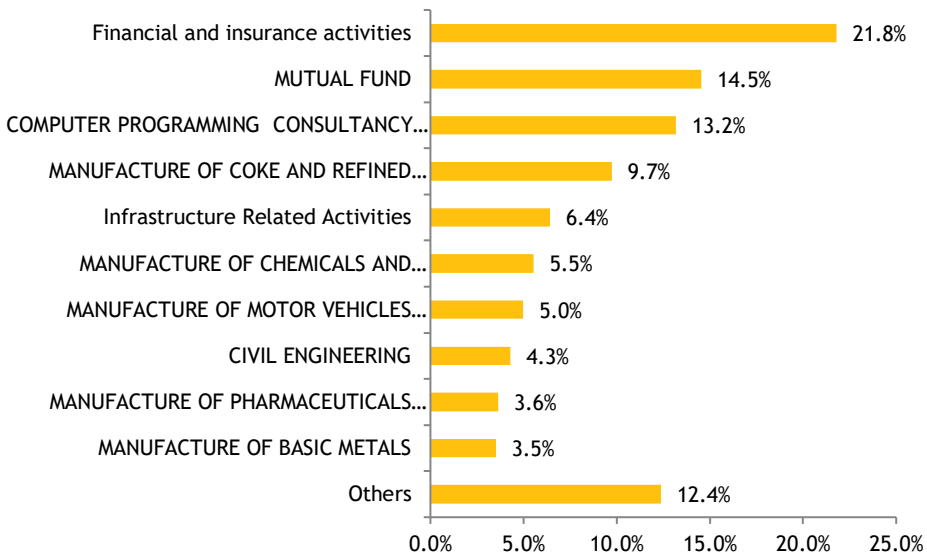
Net Asset (%)

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd.	8.6%
Infosys Ltd.	7.4%
ICICI Bank Ltd.	4.6%
Housing Development Finance Corporation Ltd.	4.3%
Larsen & Toubro Ltd.	4.3%
HDFC Bank Ltd.	3.7%
NIPPON INDIA BANK BEES ETF	3.7%
KOTAK BANKING ETF	3.4%
Bharti Airtel Ltd.	3.2%
ITC Ltd.	2.9%
Others	52.8%
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

Virtue (Closed Fund)

SFIN No: ULIF00719/02/08VIRTUEFUND117

February 28, 2022

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
27-Feb-2008	Rs. 35.9910	--	--	Rs. 78 crore
Fund Manager(s) Deb Bhattacharya		Funds Managed by the Fund Managers Equity - 2 Debt - 3 Balanced -5		

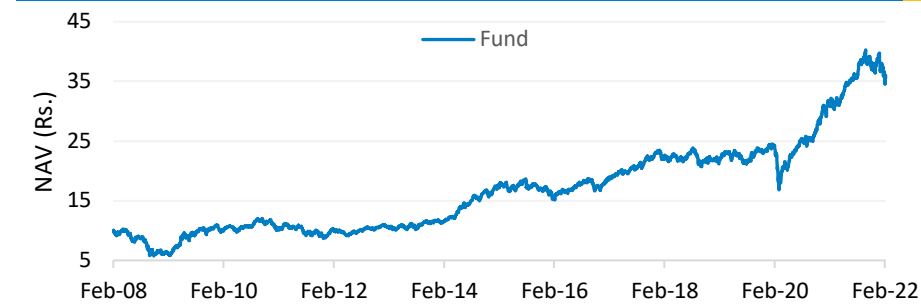
Fund v/s Benchmark Return (%)

	Fund
1 Month	-3.4%
6 Months	-2.9%
1 Year	16.8%
2 Years	26.0%
3 Years	17.9%
5 Years	13.8%
Inception	9.6%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Listed Equities	60%	100%	94.6%
Money Market Instruments	0%	40%	5.4%

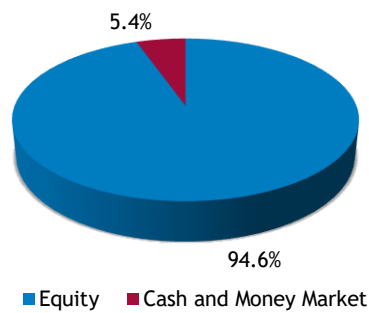
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name

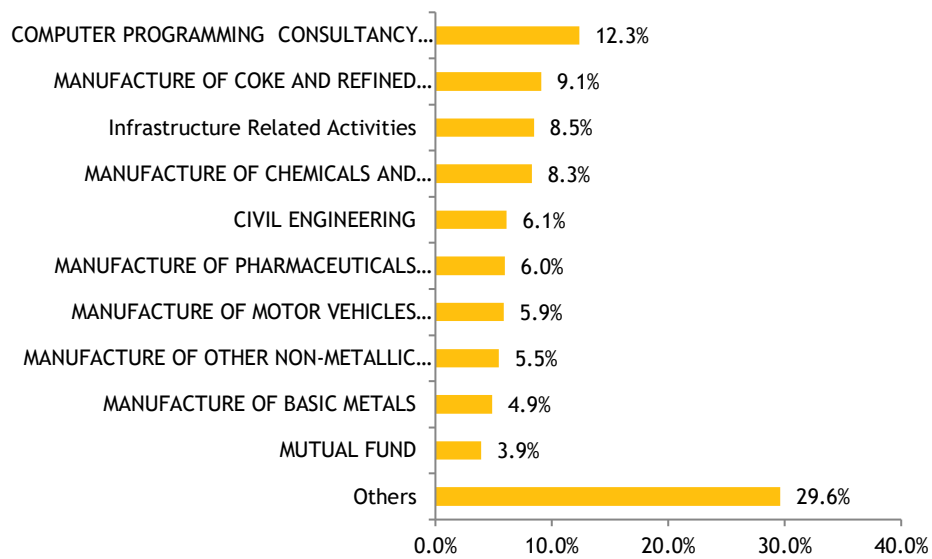
Net Asset (%)

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd.	7.8%
Infosys Ltd.	4.1%
Larsen & Toubro Ltd.	3.8%
Bharti Airtel Ltd.	3.1%
Tata Consultancy Services Ltd.	2.9%
Maruti Suzuki India Ltd.	2.1%
Sun Pharmaceuticals Industries Ltd.	2.1%
NIPPON INDIA NIFTY IT ETF	2.0%
Ultratech Cement Ltd.	2.0%
ICICI PRUDENTIAL IT ETF	1.9%
Others	62.6%
Total	94.6%
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

Accelerator (Closed Fund)

SFIN No: ULIF00525/01/05ACCELERATO117

February 28, 2022

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. 60.1000	6.6%	5.2	Rs. 171 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 1 Debt - 0 Balanced - 3		
Alok Bisht		Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

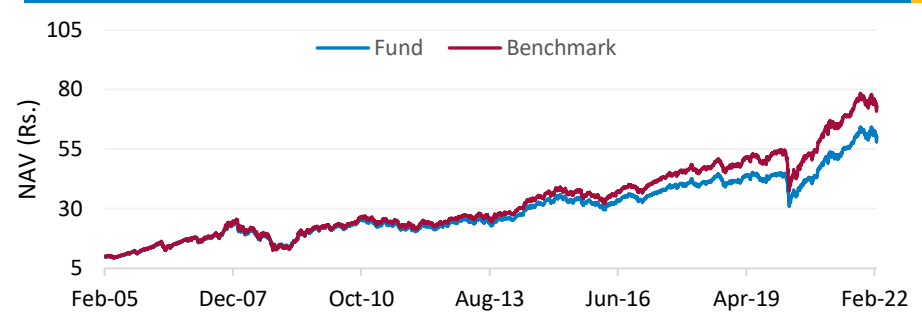
	Fund	Benchmark*
1 Month	-2.5%	-2.4%
6 Months	0.8%	-1.3%
1 Year	16.5%	13.6%
2 Years	19.4%	19.4%
3 Years	13.2%	14.5%
5 Years	11.0%	12.5%
Inception	11.1%	12.2%

Past performance is not indicative of future performance

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

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

NAV vs Benchmark

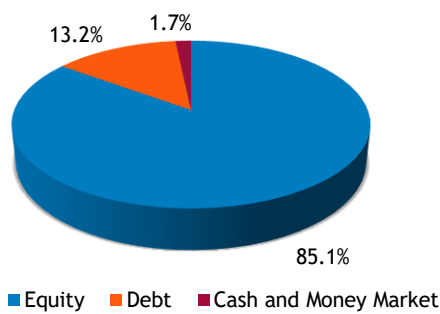


Actual v/s Targeted Asset Allocation (%)

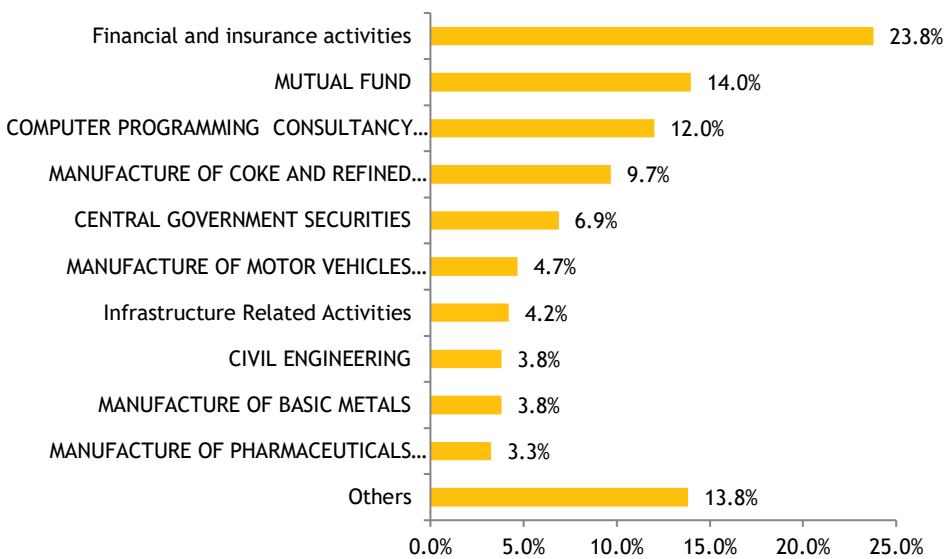
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	0%	40%	8.1%
Infrastructure and Social Sector Secs	0%	40%	0.4%
Listed Equities	60%	95%	85.1%
Long Term Bonds	0%	60%	4.8%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	1.7%

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

Asset Mix

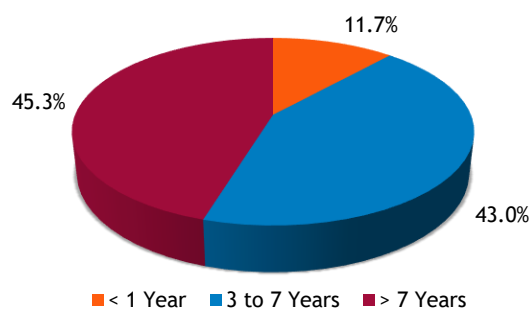


Industry Wise Exposure*



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

Debt Maturity Profile



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
Reliance Industries Ltd.		9.1%
Infosys Ltd.		7.6%
ICICI Bank Ltd.		7.1%
Larsen & Toubro Ltd.		3.8%
NIPPON INDIA BANK BEES ETF		3.4%
SBI NIFTY BANK ETF		3.3%
KOTAK BANKING ETF		3.3%
State Bank of India		3.1%
ICICI PRUDENTIAL NIFTY BANK ETF		2.3%
Axis Bank Ltd.		2.3%
Others		39.8%
Total		85.1%

Government Securities

7.26% GOI 2029	3.0%
6.54% GOI 2032	1.7%
7.57% GOI 2033	1.4%
7.3% SDL 2032	1.2%
8.13% GOI 2045	0.7%
7.17% GOI 2028	0.1%
Total	8.1%

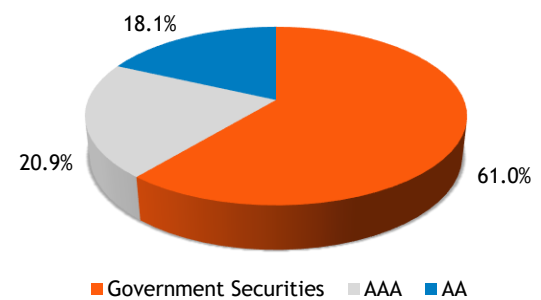
Corporate Bonds

SUNDARAM FINANCE LTD	AAA	1.9%
INDIABULLS HOUSING FINANCE LTD	AA	1.2%
PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	AA	1.2%
Housing Development Finance Corporation I	AAA	0.5%
L&T INFRA DEBT FUND LTD	AAA	0.4%
EDELWEISS BHARAT BOND ETF -APRIL 2025	AAA	0.0%
Total		5.2%

Cash and Money Market

Portfolio Total	100.0%
------------------------	---------------

Rating Credit Profile



Balancer (Closed Fund)

SFIN No: ULIF00425/01/05BALANCERFN117

February 28, 2022

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. 46.8370	6.1%	4.2	Rs. 241 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 1 Debt - 0 Balanced - 3		
Alok Bisht		Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

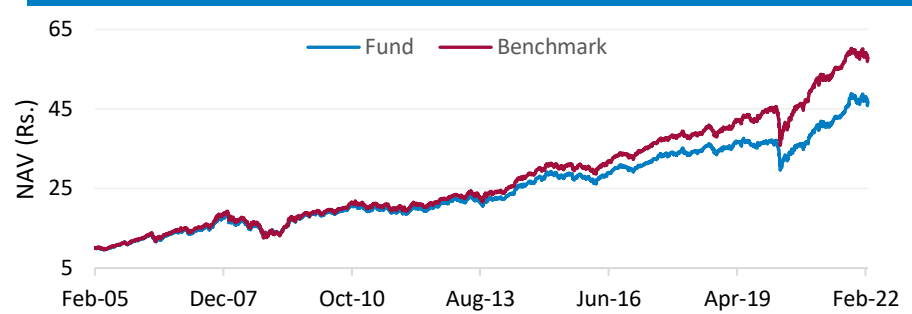
	Fund	Benchmark*
1 Month	-1.4%	-1.2%
6 Months	3.8%	-0.2%
1 Year	15.3%	10.7%
2 Years	14.5%	14.7%
3 Years	10.0%	12.4%
5 Years	8.8%	10.7%
Inception	9.5%	10.8%

Past performance is not indicative of future performance

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

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

NAV vs Benchmark

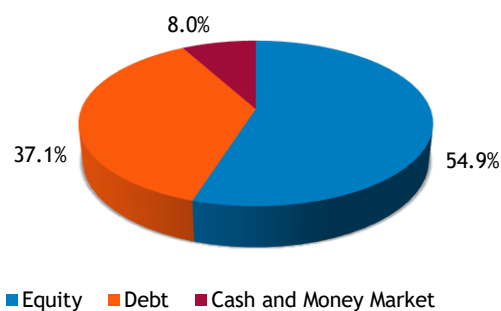


Actual v/s Targeted Asset Allocation (%)

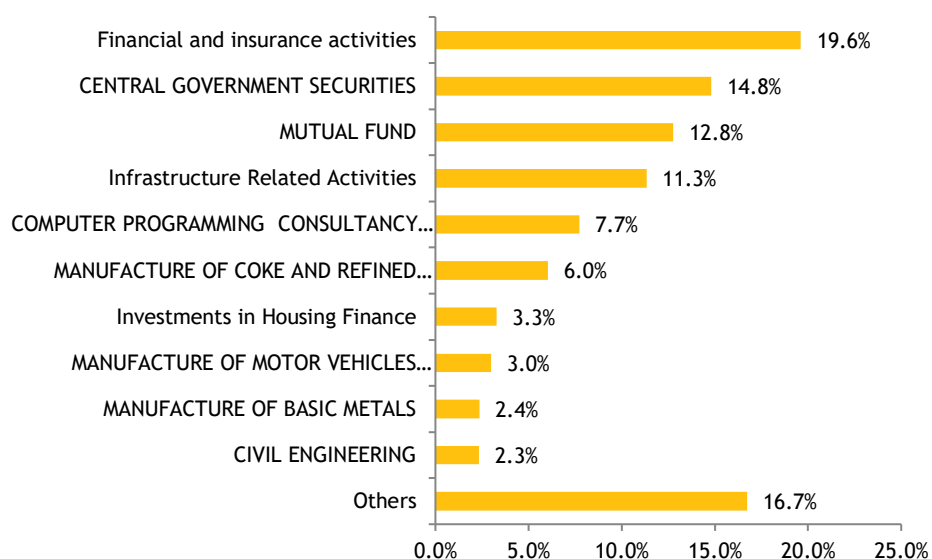
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	14.8%
Infrastructure and Social Sector Secs	0%	60%	8.9%
Listed Equities	35%	65%	54.9%
Long Term Bonds	0%	60%	13.5%
Short Term Bonds	0%	35%	0.0%
Money Market Instruments	0%	40%	8.0%

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

Asset Mix

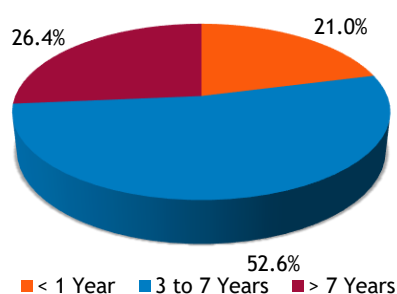


Industry Wise Exposure*



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

Debt Maturity Profile



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
Reliance Industries Ltd.		5.6%
Infosys Ltd.		4.7%
SBI NIFTY BANK ETF		3.2%
KOTAK BANKING ETF		3.2%
ICICI Bank Ltd.		3.1%
NIPPON INDIA BANK BEES ETF		2.4%
Larsen & Toubro Ltd.		2.3%
ICICI PRUDENTIAL NIFTY BANK ETF		2.1%
CPSE ETF		1.9%
Bajaj Finserv Ltd.		1.7%
Others		24.6%
Total		54.9%

Government Securities

5.74% GOI 2026	4.1%
8.13% GOI 2045	2.8%
6.54% GOI 2032	2.7%
7.26% GOI 2029	2.1%
5.63% GOI 2026	2.0%
6.64% GOI 2035	0.6%
7.95% GOI 2032	0.4%
8.4% GOI 2025	0.0%
Total	14.8%

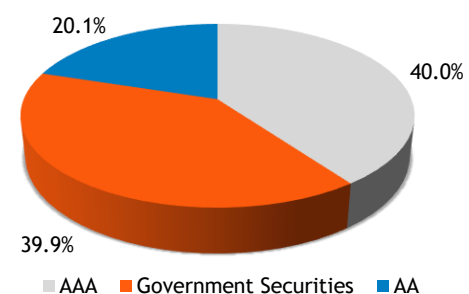
Corporate Bonds

RURAL ELECTRIFICATION CORPN. LTD.	AAA	6.7%
INDIABULLS HOUSING FINANCE LTD	AA	4.3%
Housing Development Finance Corporation I	AAA	3.3%
PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	AA	3.2%
SUNDARAM FINANCE LTD	AAA	2.7%
L&T INFRA DEBT FUND LTD	AAA	2.1%
Total		22.3%

Cash and Money Market

Portfolio Total	100.0%
------------------------	---------------

Rating Credit Profile



Moderator (Closed Fund)

SFIN No: ULIF00325/01/05MODERATORF117

February 28, 2022

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. 35.0624	6.4%	4.7	Rs. 11 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Shashikant Wavhal		Equity - 1 Debt - 0 Balanced - 3		
Alok Bisht		Equity - 0 Debt - 5 Balanced - 3		

Fund v/s Benchmark Return (%)

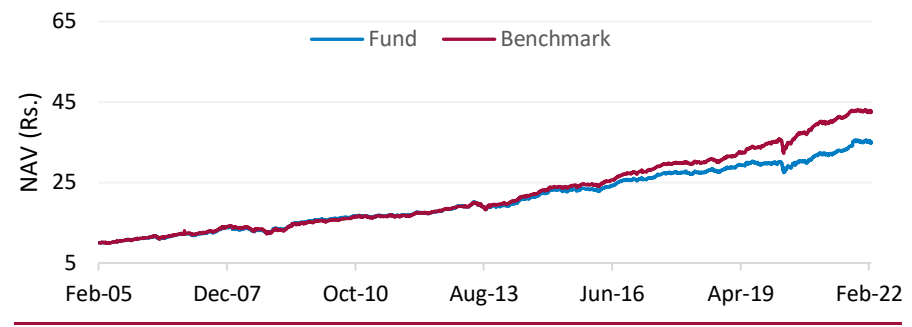
	Fund	Benchmark*
1 Month	-0.3%	0.0%
6 Months	3.7%	0.9%
1 Year	10.3%	7.7%
2 Years	8.4%	9.7%
3 Years	6.8%	10.3%
5 Years	6.3%	8.8%
Inception	7.6%	8.9%

Past performance is not indicative of future performance

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

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

NAV vs Benchmark

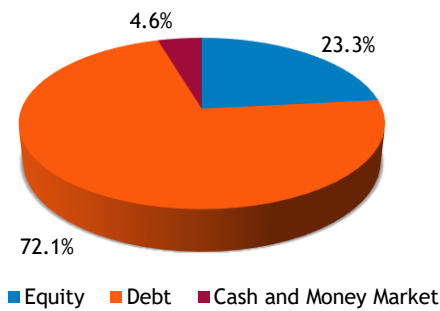


Actual v/s Targeted Asset Allocation (%)

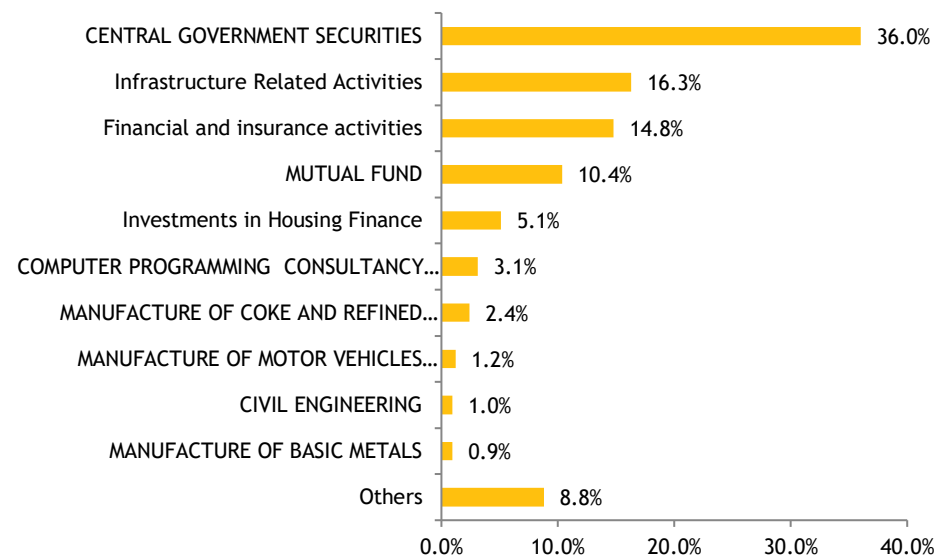
Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	10%	60%	36.8%
Infrastructure and Social Sector Secs	0%	60%	15.3%
Listed Equities	10%	30%	23.3%
Long Term Bonds	0%	60%	20.0%
Short Term Bonds	0%	35%	0.0%
Money Market Investments	0%	40%	4.6%

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

Asset Mix

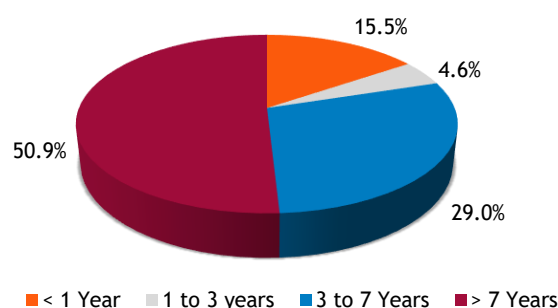


Industry Wise Exposure*

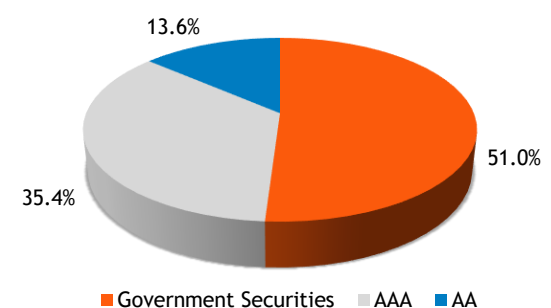


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

Debt Maturity Profile



Rating Credit Profile



Security Name Rating Net Asset (%)

Security Name	Rating	Net Asset (%)
Equity		
Reliance Industries Ltd.		2.2%
Infosys Ltd.		1.9%
ICICI Bank Ltd.		1.7%
ICICI PRUDENTIAL NIFTY BANK ETF		1.6%
KOTAK BANKING ETF		1.2%
NIPPON INDIA BANK BEES ETF		1.1%
Larsen & Toubro Ltd.		1.0%
SBI NIFTY BANK ETF		0.9%
State Bank of India		0.7%
Bajaj Finance Ltd.		0.7%
Others		10.3%
Total		23.3%

Government Securities

7.57% GOI 2033	14.7%
7.59% GOI 2026	9.9%
6.64% GOI 2035	6.8%
6.54% GOI 2032	4.6%
7.3% SDL 2032	0.8%
Total	36.8%

Corporate Bonds

L&T INFRA DEBT FUND LTD	AAA	8.6%
INDIABULLS HOUSING FINANCE LTD	AA	6.9%
INDIAN RAILWAY FINANCE CORPN. LTD.	AAA	6.7%
Housing Development Finance Corporation I	AAA	5.1%
EDELWEISS BHARAT BOND ETF -APRIL 2025	AAA	5.1%
PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	AA	3.0%
Total		35.3%

Cash and Money Market

4.6%

Portfolio Total

100.0%

Protector (Closed Fund)

SFIN No: ULIF00225/01/05PROTECTORF117

February 28, 2022

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. 29.3092	6.1%	3.9	Rs. 70 crore

Fund Manager(s)	Funds Managed by the Fund Managers
Alok Bisht	Equity - 0 Debt - 5 Balanced -3

Fund v/s Benchmark Return (%)

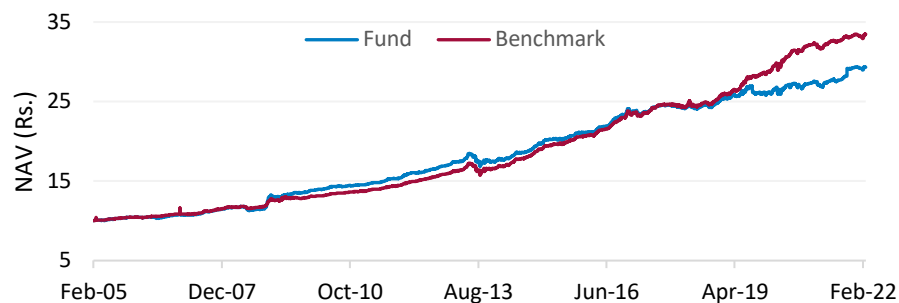
	Fund	Benchmark*
1 Month	0.5%	0.8%
6 Months	4.9%	1.6%
1 Year	9.1%	5.7%
2 Years	5.1%	6.3%
3 Years	4.9%	8.8%
5 Years	4.5%	7.5%
Inception	6.5%	7.3%

Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Fund Index

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

NAV vs Benchmark



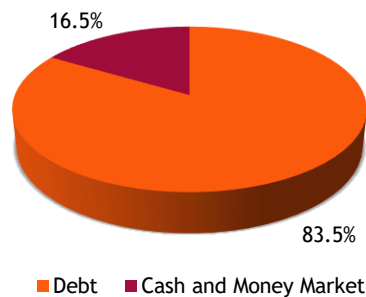
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	25%	90%	33.4%
Infrastructure and Social Sector Secs	0%	60%	26.1%
Long Term Bonds	10%	60%	23.9%
Short Term Bonds	0%	45%	0.0%
Money Market Investments	0%	40%	16.5%

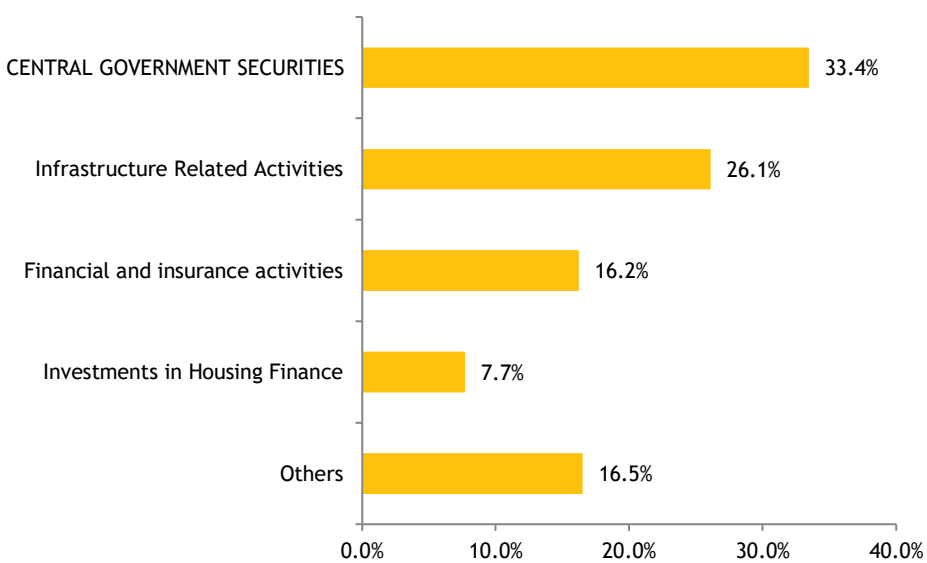
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name	Rating	Net Asset (%)
Government Securities		
5.74% GOI 2026		21.1%
6.54% GOI 2032		7.0%
7.17% GOI 2028		5.3%
Total		33.4%
Corporate Bonds		
INDIABULLS HOUSING FINANCE LTD	AA	8.9%
INDIAN RAILWAY FINANCE CORPN. LTD.	AAA	7.8%
LIC Housing Finance Ltd.	AAA	7.7%
N H P C LTD.	AAA	7.7%
RURAL ELECTRIFICATION CORPN. LTD.	AAA	7.6%
PIRAMAL CAPITAL & HOUSING FINANCE LIMIT	AA	3.5%
SHRIRAM TRANSPORT FINANCE CO. LTD.	AA+	3.1%
NTPC Ltd.	AAA	3.0%
IDFC FIRST BANK LIMITED	AA	0.8%
Total		50.0%
Cash and Money Market		16.5%
Portfolio Total		100.0%

Asset Mix

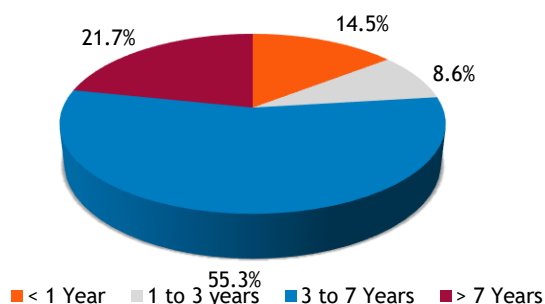


Industry Wise Exposure*

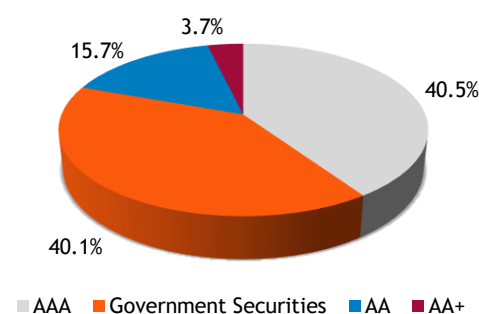


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

Debt Maturity Profile



Rating Credit Profile



Preserver (Closed Fund)

SFIN No: ULIF00125/01/05PRESERVERF117

February 28, 2022

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. 28.8097	6.1%	4.3	Rs. 40 crore
Fund Manager(s) Alok Bisht		Funds Managed by the Fund Managers Equity - 0 Debt - 5 Balanced -3		

Fund v/s Benchmark Return (%)

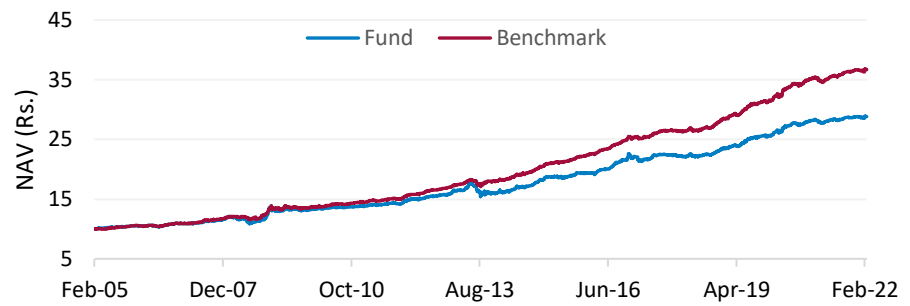
	Fund	Benchmark*
1 Month	0.3%	0.3%
6 Months	0.7%	1.4%
1 Year	3.9%	5.8%
2 Years	4.6%	6.6%
3 Years	6.6%	8.3%
5 Years	6.0%	7.8%
Inception	6.4%	7.9%

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.

NAV vs Benchmark



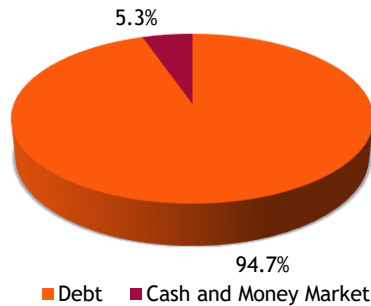
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual
Govt & Govt Guaranteed Secs	80%	100%	94.7%
Money Market Investments	0%	40%	5.3%

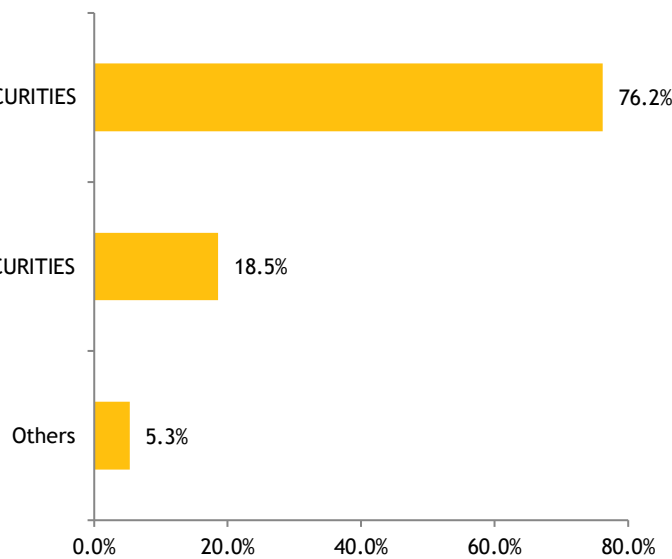
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Security Name	Rating	Net Asset (%)
Government Securities		
5.74% GOI 2026		37.4%
7.59% GOI 2026		13.5%
6.79% GOI 2027		12.9%
6.54% GOI 2032		12.4%
8% SDL 2030		8.0%
8.39% SDL 2024		6.6%
6.5% SDL 2030		3.9%
Total		94.7%
Cash and Money Market		5.3%
Portfolio Total		100.0%

Asset Mix

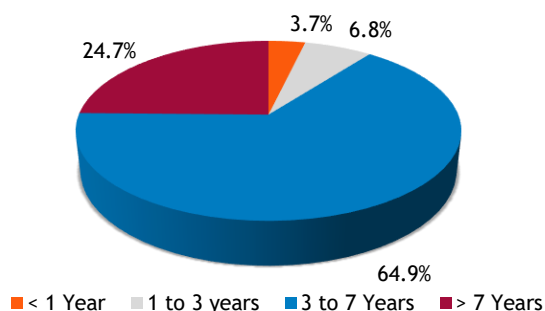


Industry Wise Exposure*

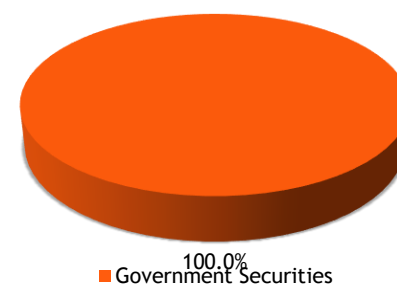


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

Debt Maturity Profile



Rating Credit Profile



Discontinued Policy Fund

SFIN No: ULIF01721/12/10DISCONTINU117

February 28, 2022

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. 19.9663	4.2%	1.0	Rs. 914 crore
Fund Manager(s)		Funds Managed by the Fund Managers		
Alok Bisht		Equity - 0 Debt - 5 Balanced -3		

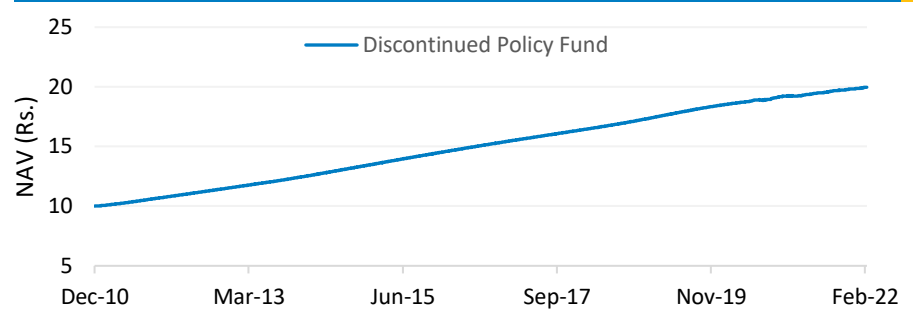
Fund v/s Benchmark Return (%)

	Fund
1 Month	0.3%
6 Months	1.6%
1 Year	3.8%
2 Years	3.7%
3 Years	4.4%
5 Years	5.0%
Inception	6.4%

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.

NAV vs Benchmark



Actual v/s Targeted Asset Allocation (%)

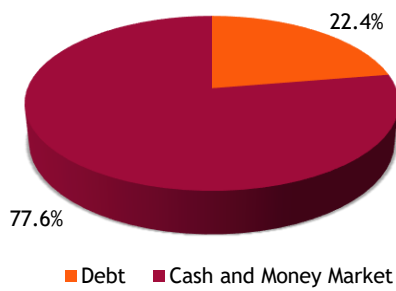
Security Type	Min	Max	Actual
Government Securities	0%	25%	22.4%
Money Market Instruments	0%	100%	77.6%

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

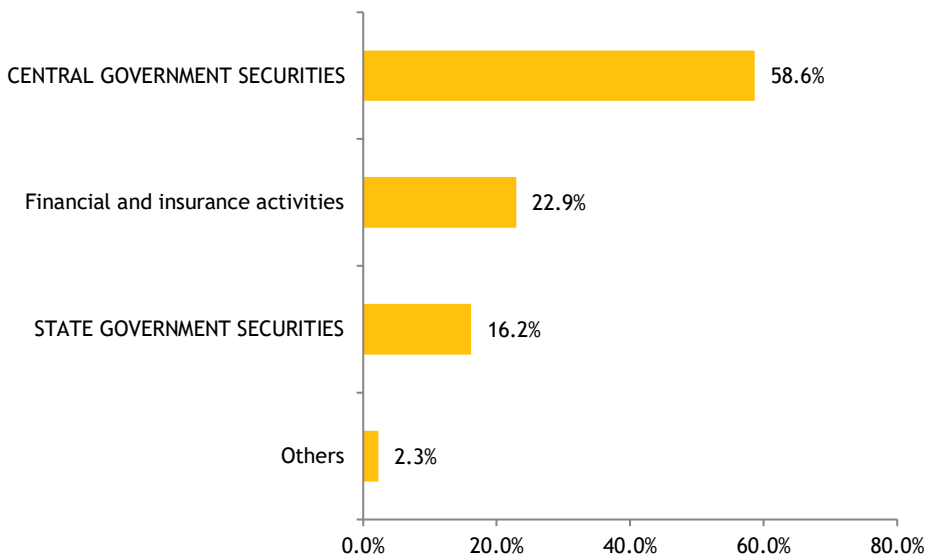
Security Name Net Asset (%)

Security Name	Net Asset (%)
Government Securities	
6.17% GOI 2023	3.9%
7.98% SDL 2025	3.4%
7.89% SDL 2025	2.9%
7.99% SDL 2025	2.4%
8.29% SDL 2025	2.3%
8.08% SDL 2025	2.3%
8.93% SDL 2022	2.3%
7.59% GOI 2026	1.2%
7.27% GOI 2026	1.1%
5.95% SDL 2025	0.5%
Total	22.4%
Cash and Money Market	77.6%
Portfolio Total	100.0%

Asset Mix

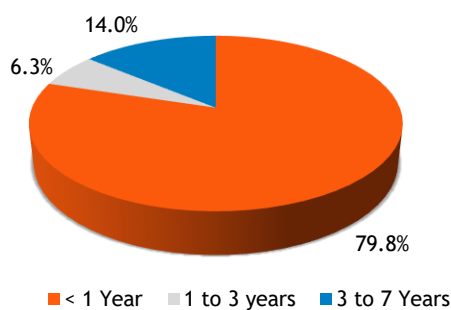


Industry Wise Exposure*

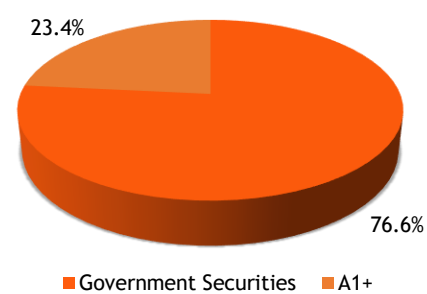


*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

Debt Maturity Profile



Rating Credit Profile



Quantitative Indicators

- **Standard Deviation (SD)** - It shows how much the variation or dispersion of a fund's daily returns has from its average. Lesser SD indicates that the daily returns are moving closer to the average. A higher SD indicates that daily returns are widely spread over a large range of value.
- **Beta** - It indicates how the fund is performing relative to its benchmark. If beta of a fund is higher than its benchmark, which is considered 1, it indicates risk-return trade-off is better and vice-versa.
- **Sharpe Ratio** - It measures the risk-reward ratio as it indicates whether higher returns come with higher or lower risk. Greater the ratio, better is the risk-adjusted performance.
- **Average Maturity** - It is the weighted average period of all the maturities of debt securities in the portfolio.
- **Modified Duration (MD)** - It is the measurable change in the value of a security in response to a change in interest rates.
- **Bond yield** - Bond yield is the amount of return an investor realizes on a bond. Several types of bond yields exist, including nominal yield (interest paid divided by the face value of the bond) and current yield (annual earnings of the bond divided by its current market price). Yield to maturity (YTM), a popular measure where in addition to coupon return it also additionally incorporates price decline/increase to face value of the bond over the maturity period.

Macroeconomic Indicators

- **Macroeconomics** - Macroeconomics is the branch of economics that studies the behavior and performance of an economy as a whole. It focuses on the aggregate changes in the economy such as unemployment, growth rate, gross domestic product and inflation. Macroeconomics analyzes all aggregate indicators that influence the economy. Government and corporations use macroeconomic models to help in formulating of economic policies and strategies.
- **Gross Domestic Product (GDP)** - GDP is one of the primary indicators used to gauge the health of a country's economy. It represents the total value of all goods and services produced over a specific time period. It can be stated in real terms or nominal terms (which includes inflation).
- **Gross value added (GVA)** - GVA is a productivity metric that measures the contribution to an economy, producer, sector or region. Gross value added provides a value for the amount of goods and services that have been produced, less the cost of all inputs and raw materials that are directly attributable to that production.
- **Index of Industrial Production (IIP)** - The index represents the production growth of various sectors in India. The index focuses on mining, electricity and manufacturing. The ongoing base year for calculation of index is 2004-2005.
- **HSBC Purchasers Managers' Index (PMI)** - Three types of indices - Manufacturing, Services and Composite Index are published on a monthly basis after surveys of private sector companies. An index reading above 50 indicates an overall increase in that variable, while below 50 shows an overall decrease.
- **Inflation** - Inflation measures the change in the prices of a basket of goods and services in a year. From a calculation standpoint, it is the percentage change in the value of the Wholesale Price Index (WPI) / Consumer Price Index (CPI) on a year-on-year basis. It occurs due to an imbalance between demand and supply, changes in production and distribution cost or increase in taxes on products. When economy experiences inflation, i.e. when the price level of goods and services rises, the value of currency reduces.

Macroeconomic Indicators

- **Nominal interest rate** - Nominal interest rate is the interest rate that does not take inflation impact into account. It is the interest rate that is quoted on bonds and loans.
- **Real interest rate** - Real interest rate adjusts for the inflation and gives the real rate of a bond or a loan.
- **Monetary Policy** - Monetary policy is the macroeconomic policy laid down by the Central bank. It involves management of money supply and interest rates to achieve macroeconomic objectives like inflation, consumption, growth and liquidity. Depending on growth-inflation dynamics, the central bank can either pursue an easy or a tight monetary policy. An expansionary/easy/ accommodative monetary policy involves expansion of money supply, mainly by keeping interest rates low, to boost economic growth. A contractionary/tight monetary policy involves reduction in money supply to control inflation in the economy.
- **Liquidity** - The Central bank of a country has to maintain an appropriate level of liquidity to help meet the credit demand of the country as well as maintain price stability. This is done by way of direct monetary policy tools such as policy rates and cash reserves to be maintained with it by banks. It is also done by indirect means such as Open market Operations (OMO) which involve sale and purchase of Government securities.
- **Fiscal Deficit** - This takes place when India's expenditure rises than its revenue. To fill this gap, the Government raises debt by issuing Government/ sovereign bonds. Fiscal deficit is usually compared with GDP to understand the financial position of the country. Rising fiscal deficit to GDP ratio is not good for the country, which requires immediate attention to cut expenditure and/or increase the source of revenue.
- **Current Account Deficit (CAD)** - Current account deficit is a measurement of a country's trade where the value of imports of goods and services as well as net investment income or transfer from abroad is greater than the value of exports of goods and services for a country. This indicates that the country is a net debtor of foreign currency, which increases the pressure on the country's existing foreign currency reserves. Current account surplus is the opposite of this.
- **Investment** - In private investment, the funds come from a private, for-profit business. A few examples of private investment are a private company's manufacturing plant, a commercial office building, or a shopping mall. In public investment, the money exchanged comes from a governmental entity such as a city, state, country, etc. It would involve roads, airports, dams and other public infrastructure.

Market Indices

- **Nifty 50 Index** - It is a well diversified 50 stock index accounting for 22 sectors of the economy. It is used for a variety of purposes such as benchmarking fund portfolios, index based derivatives and index funds.
- **CRISIL Composite Bond Fund Index** - It seeks to track the performance of a debt portfolio that includes government securities and AAA/AA rated corporate bonds.

Fixed Income Indicators

- **Repo Rate** - The rate at which the RBI lends money to commercial banks is called repo rate. It is an instrument of monetary policy. Whenever shortage of funds banks has, they can borrow from the RBI.
- **Cash Reserve Ratio (CRR)** - CRR is the amount of funds which the banks need to keep with the RBI. If the RBI decides to increase the CRR, the available amount with the banks comes down. The RBI uses the CRR to drain out excessive money from the system.

Fixed Income Indicators

- **Marginal Standing Facility (MSF)** - It is a rate at which the RBI provides overnight lending to commercial banks over and above the repo window (repo rate). The interest rate charged is higher than the repo rate and hence it is used when there is considerable shortfall in liquidity.
- **Statutory Liquidity ratio (SLR)** - In India, commercial banks are required to maintain a certain percentage of their total deposits (net demand and time liabilities) in notified Government securities to ensure safety and liquidity of deposits. This percentage is known as the SLR rate. If the RBI or Central Bank reduces the SLR rate, it means that higher liquidity will be available to banks for their lending activity and vice-versa.

Others

- **Goods and Services Tax (GST)** - The GST is one of the biggest indirect tax reforms, with an aim to make India one unified common market. It is a single tax on the supply of goods and services, right from the manufacturer to the consumer. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages.
- **Foreign institutional investors (FIIs)** - FIIs are those institutional investors who invest in the assets belonging to a different country other than that where these organizations are based. These are the big companies such as investment banks, mutual funds etc, which invest considerable amount of money in Indian equity and fixed income markets, and consequently have a strong bearing on the respective market movement and currency.
- **Domestic institutional investors (DIIs)**- DIIs are those institutional investors who undertake investment in securities and other financial assets of the country they are based in. Institutional investment is defined to be the investment done by institutions or organizations such as banks, insurance companies, and mutual fund houses in the financial or real assets of a country.
- **Emerging market (EM) economy**- An emerging market economy describes a nation's economy that is progressing toward becoming more advanced, usually by means of rapid growth and industrialization. These countries experience an expanding role both in the world economy and on the political frontier.
- **Organization of the Petroleum Exporting Countries (OPEC)**- The OPEC was formed in 1960 to unify and coordinate members' petroleum policies. This was aimed at ensuring the stability of oil markets in order to secure an efficient, economic, and regular supply of petroleum to customers as well as a steady income to producers with a fair return. Members of OPEC include Iran, Iraq, Syria, Kuwait, Saudi Arabia, Bahrain, Qatar, the United Arab Emirates (or UAE), Oman, and Yemen. The OPEC countries produce 40% of the world's crude oil.
- **Federal Open Market Committee (FOMC)**- The FOMC is the monetary policymaking body of the Federal Reserve System. The FOMC is composed of 12 members - seven members of the Board of Governors and five of the 12 Reserve Bank presidents.
- **International Monetary Fund (IMF)**- The IMF, formed in 1945, is an international organization of 189 countries, headquartered in Washington, D.C. The key objectives include fostering global monetary cooperation, securing financial stability, facilitating international trade, promoting high employment and sustainable economic growth, and reducing poverty around the world.

ULIP

- **PNB MetLife Smart Platinum Plus**
UIN : 117L125V01

A whole life protection and savings oriented unit linked insurance plan - which offers life insurance cover to protect your family in case of your unfortunate demise and provides you with tailor-made solutions to achieve your goals, including an option where wealth creation doesn't take a back seat even during Critical Illness. With Smart Platinum Plus, boost your fund value with Return of FMC at the end of 6th year and Fund Booster at the end of 10th year and create a personalized wealth plan with your choice of 11 fund options and 2 portfolio strategies.

Traditional Products

- **PNB MetLife Mera Term Plan Plus**
UIN : 117N126V02

A protection plan that provides you and your family with a comprehensive life coverage at a very nominal cost. The plan offers you flexibility to choose protection against Death, Critical illness, Disability and Terminal illness along with various additional options like spouse coverage & whole life protection. You can also customize your coverage with various cover enhancement options available in the plan.

- **PNB MetLife Guaranteed Future Plan**
UIN:117N124V04

A Guaranteed benefit plan that provides you the flexibility to receive benefits as lumpsum or income through 4 different plan options. The plan offers guaranteed lumpsum benefit ranging from 126% to 360% of total premiums payable & Guaranteed Income ranging from 103% to 253% of Annualised premium. Additionally, the products has a high premium reward ranging from 4% to 12% of the Annualised premium for premium payment of 30 K & above. There are more flexibilities like option to take income in monthly or half-yearly instalments, income payout on special occasions like Birthday/Anniversaries.

- **PNB MetLife Super Saver Plan**
UIN : 117N123V02

This plan helps you accumulate your savings and provides a long term financial protection for you and your family. It provides a flexibility to receive your bonuses in the form of lumpsum or income and additionally offers WOP on death or CI to ensure that your goals are not compromised in case of critical illness or an untimely demise.

- **PNB MetLife Century Plan**
UIN :117N129V01

PNB MetLife Century Plan is a participating plan that helps with lifelong, taxfree income upto age 100 years, starting from the 1st year itself , cash bonuses at various life stages and a second source of income for your retirement years. This plan offers you the flexibility to opt for three income options depending on one's needs- 1) Super Income option: the cash bonuses (if declared) will be paid from the first month or year onward and a lumpsum benefit will be paid at maturity. There is minimum guarantee on cash bonuses @10%of the annualized premium paid during the premium payment term.; 2) Smart Income option: the cash bonuses will be paid from the first month or year onwards based on the income mode selected and a lumpsum benefit will be paid at maturity. 3) Future income option: Cash bonuses will be paid from 15th year of policy year along with simple reversionary bonus if declared during first 14 years of the policy. There is minimum guarantee on cash bonuses 30% of annualized premium for a fixed period of 20 or 30 years. The payouts date can be decided as per your requirement. Moreover, you can also ensure that the income continues for your loved ones even in case of your unforeseen demise with the 'Family Care' option.

- **PNB MetLife Guaranteed Goal Plan**
UIN: 117N131V01

PNB MetLife Guaranteed Goal Plan is a savings plan that provides you an option to choose between 2 plan options: Lumpsum & Income + Lumpsum. The plan offers Guaranteed Additions of 5% and Wealth Additions ranging from 3.2% to 9% of total annualised premium paid till date accruing every year during the premium paying term. Additionally, the product has higher benefit for higher premium payments. There is flexibility to either defer the survival benefits and accumulate them or to receive the benefits on special occasions like birthdays/anniversaries as per your choice. Also, the plan offers WOP on death or diagnosis of critical illnesses with Family Care and Health Care options.

- **PNB MetLife Mera Term Plan**
UIN: 117N092V03

A customizable protection plan which gives the option to stay protected till age 99. Four pay out options and coverage for spouse make it a truly flexible offering. Additional protection is also available through riders.

About Us



PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the fastest growing life insurance companies in the country, having as its shareholders, MetLife International Holdings LLC. (MIHL), Punjab National Bank Limited (PNB), Jammu & Kashmir Bank Limited (JKB), M. Pallonji and Company Private Limited and other private investors, with MIHL and PNB being the majority shareholders. PNB MetLife has been present in India since 2001.

PNB MetLife brings together the financial strength of a leading global life insurance provider, MetLife, Inc., and the credibility and reliability of PNB, one of India's oldest and leading nationalised banks. The vast distribution reach of PNB together with the global insurance expertise and product range of MetLife makes PNB MetLife a strong and trusted insurance provider.

PNB MetLife is present in over 115 locations across the country and serves customers in more than 8,000 locations through its bank partnerships with PNB, JKB and Karnataka Bank Limited.

PNB MetLife provides a wide range of protection and retirement products through its Agency sales of over 6,000 financial advisors and multiple bank partners, and provides access to Employee Benefit plans for over 1,200 corporate clients in India. The company continues to be consistently profitable and has declared profits for last five Financial Years.

For more information, visit www.pnbmetlife.com

Contact Us

Customer Helpline No.	1800-425-6969 (Toll Free) (Within India only) IVR available 24*7 with your policy details
Email	indiaservice@pnbmetlife.co.in

SMS **HELP** to **5607071**
(Special SMS Charges Apply)

PNB MetLife India Insurance Company Limited
Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing,
Raheja Towers, 26/27 M G Road, Bangalore-560001, Karnataka.
IRDAI Registration number 117
CI No: U66010KA2001PLC028883

For more details on risk factors, terms and conditions, please read product sales brochure carefully before concluding a sale.

Unit-Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.

The premium paid in Unit-Linked Life Insurance Policies are subject to investment risks associated with capital markets and the NAVs of the Units may go up or down based on the performance of Fund and factors influencing the capital market and the insured is responsible for his/her decisions.

The name of the Insurance Company (PNB MetLife India Insurance Company Limited) and the name of the Unit-Linked Life Insurance contract does not in any way indicate the quality of the contract, its future prospects or returns.

Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or the Policy Document.

The various Funds offered are the names of the Funds and do not in any way indicate the quality of these plans, their future prospects and returns. The Unit-Linked Funds don't offer a guaranteed or assured return.

The premium shall be adjusted on the due date even if it has been received in advance.

The fund update provided by PNB MetLife India Insurance Company Limited ("PNB MetLife") is for general informational purposes only. This information is not intended as investment advice, or as an endorsement, recommendation or sponsorship of any company, security, or fund. The opinions and analyses included in the information are based from sources believed to be reliable and written in good faith, but no representation or warranty, expressed or implied is made as to their accuracy, completeness or correctness. PNB MetLife cannot and do not assess or guarantee the suitability or profitability of any particular investment, or the potential value of any investment or informational source. You should seek the advice of a qualified securities professional before making any investment. The information contained herein does not suggest or imply and should not be construed, in any manner, a guarantee of future performance. Past performance does not guarantee future results.

"The products on Nifty 50 Index is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL does not make and expressly disclaims any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) regarding the advisability of investing in the products linked to Nifty 50 Index or particularly in the ability of the Nifty 50 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty 50 Index in the Offer Document / Prospectus / Information Statement".

Indices provided by CRISIL: CRISIL Indices are the sole property of CRISIL Limited (CRISIL). CRISIL Indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Indices and is not responsible for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL Indices.

Compound annual growth rate (CAGR) is rounded to nearest 0.1%

"The marks "PNB" and "MetLife" are the registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks".

Call us Toll-free at 1-800-425-6969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in. or write to us at 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-NF/2021-22/153.

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS /FRAUDULENT OFFERS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.