

Pension Balanced Fund (ULIF 155 260624 PensionBal 105)

Fund Objective

To generate superior risk-adjusted returns by investing in a combination of equity and equity related instruments, and highly rated fixed income instruments

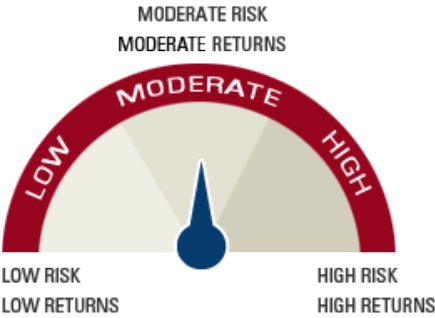
As on June 30,2025

Inception Date	Assets Invested	Benchmark Name	NAV	Fund manager(s)	Number of Funds Managed
August 30,2024	₹ 9.5 Million	50% CRISIL Composite Bond Fund Index & 50% Nifty 100	₹ 10.6049	Jitendra Arora	25 (22 Equity, 3 Balanced)

Performance summary

Fund Performance (As on June 30,2025)	Returns							
	1 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	Since Inception
Pension Balanced Fund ULIF 155 260624 PensionBal 105	1.55%	5.75%	NA	NA	NA	NA	NA	6.05%
Benchmark Return 50% CRISIL Composite Bond Fund Index & 50% Nifty 100	1.35%	5.86%	NA	NA	NA	NA	NA	3.51%

Risk Profile



Fund Composition

Asset Mix (As on June 30,2025)	Composition as per F & U*	Actual Composition	Asset Under Management (In ₹ Million)
Equity & Equity Related Securities	Minimum 40% and Maximum 60%	50%	4.7
Money Market & Cash	Minimum 0% and Maximum 20%	9%	0.9
Debt Instruments	Minimum 40% and Maximum 60%	41%	3.9
Total		100%	9.5

Source: <https://www.iciciprulife.com/fund-performance/funds-product-performance.html?fundCode=PBFN#>

Pension Balanced Fund
ULIF 155 260624 PensionBal 105

Fund Objective: To generate superior risk-adjusted returns by investing in a combination of equity and equity related instruments, and highly rated fixed income instruments	Inception Date	August 30, 2024
	Assets Invested	₹ 9.5 Million
	Fund Manager(s)	Jitendra Arora Funds Managed: 25 (22 Equity, 3 Balanced)
		Arun Srinivasan Funds Managed: 49 (19 Debt, 30 Balanced)
	Benchmark	50% CRISIL Composite Bond Fund Index & 50% Nifty 100
	NAV	₹ 10.6049 as on June 30, 2025

Top 10 Sectors *	% of Invested Assets
Financial and insurance activities	10.87%
Infrastructure	5.41%
Computer programming, consultancy and related activities	3.89%
Manufacture of coke and refined petroleum products	3.19%
Manufacture of motor vehicles, trailers and semi-trailers	2.25%
Manufacture of chemicals and chemical products	1.68%
Manufacture of Basic Metals	1.52%
Manufacture of pharmaceuticals, medicinal chemical and botanical products	1.43%
Retail trade, except of motor vehicles and motorcycles	1.16%
Wholesale trade, except of motor vehicles and motorcycles	1.16%
OTHERS	67.44%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	40.7%
Corporate Securities	0.00%
AA & Below	0.00%
AAA & Eq	0.00%
AA+ & Eq	0.00%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	9.45%
TOTAL	50.15%

Debt Portfolio by Maturity	Allocation as a %
< 1	16.51%
1-5 years	-
5-7 years	-
7-10 years	68.35%
> 10 years	15.14%
TOTAL	100%

Details are as per IRDAI Product Filing. Returns greater than 1 year are annualized. Past performance is not indicative of future performance.

Debt Holdings (As on June 30, 2025)

Debt Portfolio by Maturity	Allocation as a %
Average maturity of debt portfolio (Months)	100.37
Yield To Maturity Of Debt Portfolio	6.30%
Modified Duration Of Debt Portfolio(Years)	5.75

Equity Holdings (As on June 30, 2025)

Equity	% of Invested Assets	Equity	% of Invested Assets
HDFC Bank Limited	4.28%	Tata Steel Limited	0.34%
Reliance Industries Limited	3.19%	Trent Limited	0.33%
Infosys Limited	2.11%	Samvardhana Motherson International Limited	0.32%
Larsen & Toubro Limited	1.74%	Avenue Supermarts Limited	0.32%
ICICI Prudential Bank ETF	1.52%	Bharat Petroleum Corporation Limited	0.31%
Axis Bank Limited	1.49%	Apollo Hospitals Enterprise Limited	0.31%
Bharti Airtel Limited- Partly paid	1.45%	Grasim Industries Limited	0.30%
Bajaj Finserv Nifty Bank ETF	1.40%	Oil & Natural Gas Corporation Limited	0.30%
Nippon India Banking ETF	1.34%	Godrej Consumer Products Limited	0.27%
Bajaj Finance Limited	1.28%	Maruti Suzuki India Limited	0.26%
Mahindra & Mahindra Limited	1.11%	Star Health and Allied Insurance Company Limited	0.24%
ITC Limited	0.98%	KPIT Technologies Limited	0.24%
Tata Consultancy Services Limited	0.80%	Nestle India Limited	0.23%
Sun Pharmaceutical Industries Limited	0.72%	The Indian Hotels Company Limited	0.23%
UTI Bank ETF	0.72%	Jio Financial Services Limited	0.23%
Eternal Limited	0.71%	Varun Beverages Limited	0.23%
SBI Nifty Bank ETF	0.68%	LTIMindtree Limited	0.22%
Hindustan Unilever Limited	0.68%	TVS Motor Company Limited	0.22%
Ultratech Cement Limited	0.64%	DLF Limited	0.21%
Kotak Banking ETF	0.63%	Hitachi Energy India Limited	0.21%
Bharti Airtel Limited	0.59%	Restaurant Brands Asia Limited	0.21%
Titan Company Limited	0.58%	Hindustan Aeronautics Limited	0.21%
HCL Technologies Limited	0.58%	Vedanta Limited	0.20%
NTPC Limited	0.58%	Aurobindo Pharma Limited	0.20%
State Bank of India	0.56%	United Spirits Limited	0.20%
Kotak Mahindra Bank Limited	0.55%		

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Equity	% of Invested Assets	Equity	% of Invested Assets
InterGlobe Aviation Limited	0.50%	Cipla Limited	0.19%
Hindalco Industries Limited	0.44%	Shriram Finance Limited	0.19%
Ceigall India Limited	0.43%	Britannia Industries Limited	0.18%
Honasa Consumer Limited	0.42%	JSW Steel Limited	0.18%
Adani Ports and Special Economic Zone Limited	0.41%	GE Vernova T&D India Limited	0.17%
Bajaj Finserv Limited	0.41%	Asian Paints Limited	0.17%
HDFC Life Insurance Company Limited	0.39%	Cholamandalam Investment and Finance Company Limited	0.17%
Bharat Electronics Limited	0.38%	Keystone Realtors Limited	0.17%
SBI Life Insurance Company Limited	0.37%	Power Finance Corporation Limited	0.16%
Vedant Fashions Limited	0.37%	Dixon Technologies (India) Limited	0.16%
FSN E-Commerce Ventures Limited	0.36%	Jyoti CNC Automation Limited	0.16%
Eicher Motors Limited	0.36%	Bajaj Holdings & Investment Limited	0.15%
Jindal Steel & Power Limited	0.36%	Sagility India Limited	0.15%
Tata Motors Limited	0.34%	Torrent Pharmaceuticals Limited	0.14%
		REC Limited	0.14%

Equity	% of Invested Assets	Equity	% of Invested Assets
Adani Enterprises Limited	0.14%	Coforge Limited	0.08%
ACME Solar Holdings Limited	0.14%	Senco Gold Limited	0.08%
Quess Corp Limited	0.13%	Gail (India) Limited	0.07%
Ambuja Cements Limited	0.13%	Siemens Limited	0.07%
P N Gadgil Jewellers Limited	0.12%	Hindustan Petroleum Corporation Limited	0.06%
K.P.R. Mill Limited	0.12%	Pidilite Industries Limited	0.06%
Zinka Logistics Solutions Limited	0.12%	Krishna Institute of Medical Sciences Limited	0.06%
Sansera Engineering limited	0.12%	Zydus Lifesciences Limited	0.06%
TVS Holdings Limited	0.12%	Bikaji Foods International Limited	0.06%
Havells India Limited	0.11%	BSE Limited	0.06%
Vishal Mega Mart	0.11%	Shoppers Stop Limited	0.06%
Swiggy Limited	0.11%	KEC International Limited	0.06%
Devyani International Limited	0.11%	Afcons Infrastructure Limited	0.06%

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Equity	% of Invested Assets	Equity	% of Invested Assets
Housing & Urban Development Corporation Limited	0.11%	Hdfc Asset Management Company Limited	0.05%
Arvind Fashions Limited	0.11%	Godrej Properties Limited	0.05%
Info Edge (India) Limited	0.11%	Go Fashion (India) Limited	0.05%
Dr. Reddy's Laboratories Limited	0.11%	Aditya Birla Fashion and Retail Limited	0.04%
Hindustan Foods Limited	0.11%	KEI Industries Limited	0.04%
Sona BLW Precision Forgings Limited	0.11%	Bluspring Enterprises Limited	0.03%
Adani Energy Solutions Limited	0.10%	Siemens Energy India Limited	0.03%
Bajaj Housing Finance limited	0.10%	Indus Towers Limited	0.03%
City Union Bank Limited	0.10%	Jubilant Foodworks Limited	0.03%
PB Fintech Limited	0.10%	Ujjivan Small Finance Bank Limited	0.03%
UTI Asset Management Company Limited	0.10%	PG Electroplast Limited	0.02%
Tata Consumer Products limited	0.09%	Digitide Solutions Limited	0.02%
Hero Motocorp Limited	0.09%	TBO Tek Limited	0.01%
Bajaj Auto Limited	0.09%	Indusind Bank Limited	0.01%
Dabur India Limited	0.09%	TOTAL	49.85%
KFin Technologies Limited	0.09%		
Coal India Limited	0.08%		

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
6.79% Government of India 2034	SOV	18.19%	7.08% Government of Andhra Pradesh 2040	SOV	7.38%
7.18% Government of India 2033	SOV	15.13%	TOTAL		40.70%

Fixed deposits with banks	-
Other investments and Net current assets	9.45%
GRAND TOTAL	100.00%

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