

Secure Opportunities Fund (ULIF 140 24/11/17 SOF 105)

Fund Objective

To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.

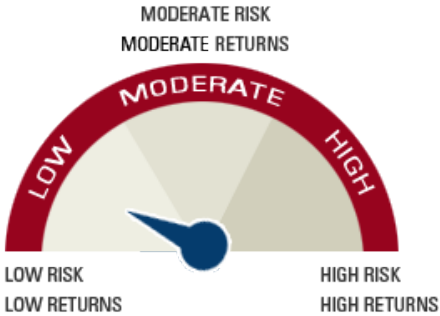
As on July 31,2025

Inception Date	Assets Invested	Benchmark Name	NAV	Fund manager(s)	Number of Funds Managed
July 23,2018	₹ 4743.2 Million	80% CRISIL AAA Medium Term Corporate Bond Index and 20% CRISIL AA+ Medium Term Corporate Bond Index	₹ 15.7343	Vidya Iyer	41 (25 Debt, 16 Balanced)

Performance summary

Fund Performance (As on July 31,2025)	Returns							
	1 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	Since Inception
Secure Opportunities Fund ULIF 140 24/11/17 SOF 105	0.57%	4.43%	7.96%	7.26%	6.57%	5.31%	5.01%	6.66%
Benchmark Return 80% CRISIL AAA Medium Term Corporate Bond Index and 20% CRISIL AA+ Medium Term Corporate Bond Index	0.65%	5.24%	9.57%	8.46%	7.76%	6.30%	6.27%	7.73%

Risk Profile



Fund Composition

Asset Mix (As on July 31,2025)	Composition as per F & U*	Actual Composition	Asset Under Management (In ₹ Million)
Money Market and Cash	Minimum 0% and Maximum 40%	5%	213.7
Debt Instruments	Minimum 60% and Maximum 100%	95%	4,529.6
Total		100%	4,743.3

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

Secure Opportunities Fund
ULIF 140 24/11/17 SOF 105

Fund Objective: To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.	Inception Date	July 23, 2018
	Assets Invested	₹ 4,743.2 Million
	Fund Manager(s)	Vidya Iyer Funds Managed: 41 (25 Debt, 16 Balanced)
	Benchmark	80% CRISIL AAA Medium Term Corporate Bond Index and 20% CRISIL AA+ Medium Term Corporate Bond Index
	NAV	₹ 15.7343 as on July 31, 2025

Top 10 Sectors *	% of Invested Assets
Infrastructure	27.39%
Financial and insurance activities	24.45%
Housing Industry	10.32%
Manufacture of coke and refined petroleum products	5.58%
Construction of buildings	5.44%
Wholesale trade, except of motor vehicles and motorcycles	5.39%
Warehousing and support activities for transportation	4.54%
Manufacture of Basic Metals	3.05%
OTHERS	13.84%

*As per IRDAI NIC industry classification

Rating Profile	Allocation as a %
Government Securities / T Bills	0.32%
Corporate Securities	95.17%
AA & Below	3.05%
AAA & Eq	74.95%
AA+ & Eq	17.17%
Corporate Money Market Securities	0.00%
A1 & Eq	0.00%
A1+ & Eq	0.00%
Fixed Deposits With Banks	0.00%
Other Current Assets & Eq	4.51%
TOTAL	100.00%

Debt Portfolio by Maturity	Allocation as a %
< 1	14.42%
1-5 years	78.87%
5-7 years	0.69%
7-10 years	6.02%
> 10 years	-
TOTAL	100%
Average maturity of debt portfolio (Months)	35.80

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 July 31, 2025)

Debt Portfolio by Maturity	Allocation as a %
Yield To Maturity Of Debt Portfolio	6.80%
Modified Duration Of Debt Portfolio(Years)	2.60

Corporate Securities	Rating	% of Invested Assets	Corporate Securities	Rating	% of Invested Assets
7.96% Pipeline Infrastructure Limited 2029	AAA	9.57%	7.65% Axis Bank Limited 2027	AAA	2.54%
8.95% Food Corporation Of India 2029	AAA	9.01%	8.75% Bharti Telecom Limited 2028	AAA	2.23%
8.00% Bajaj Finance Limited 2028	AAA	6.56%	7.95% LIC Housing Finance Limited 2028	AAA	2.17%
7.79% Reliance Industries Limited 2033	AAA	5.51%	7.75% Power Finance Corporation Limited 2026	AAA	2.12%
8.25% Godrej Properties Limited 2028	AA+	5.44%	9.15% Shriram Finance Limited 19.01.2029	AA+	1.79%
7.70% LIC Housing Finance Limited 2028	AAA	5.40%	8.13% Power Grid Corporation of India Limited 2028	AAA	1.53%
7.97% Mankind Pharma Limited 2027	AA+	5.39%	8.69% Shriram Finance Limited 2030	AA+	1.28%
7.66% Larsen & Toubro Limited 2025	AAA	5.28%	8.30% REC Limited 2029	AAA	1.11%
7.95% Sikka Ports & Terminals Limited 2026	AAA	4.54%	7.53% National Bank for Agriculture and Rural Development 2028	AAA	1.07%
7.77% HDFC Bank Limited 2027	AAA	4.30%	8.80% Bharti Telecom Limited 2025	AAA	1.06%
7.65% HDFC Bank Limited 2033	AAA	3.91%	6.80% REC Limited 2030	AAA	0.67%
8.50% National Bank for Agriculture and Rural Development 2029	AAA	3.35%	7.82% LIC Housing Finance Limited 2026	AAA	0.21%
8.40% Cholamandalam Investment and Finance Company Limited 2028	AA+	3.28%	8.65% Reliance Industries Limited 2028	AAA	0.07%
8.35% JSW Steel Limited 2029	AA	3.05%	9.00% HDFC Bank Limited 2028	AAA	0.04%
7.85% Power Finance Corporation Limited 2028	AAA	2.69%	TOTAL		95.17%

Equity Holdings (As on July 31, 2025)

Government securities / T Bills	Rating	% of Invested Assets	Government securities / T Bills	Rating	% of Invested Assets
6.79% Government of India 2034	SOV	0.32%	TOTAL		0.32%
Fixed deposits with banks					-
Other investments and Net current assets					4.51%
GRAND TOTAL					100.00%

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