

## WHOLE LIFE INCOME FUND

ULIF 012 04/01/07 WLI 110

Fund Assure, Investment Report, June 2025

### Fund Details

**Investment Objective:** The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity linked instruments at any point in time.

**NAV as on 30 June, 25:** ₹40.5375

**Benchmark:** CRISIL Composite Bond Fund Index -100%

**Corpus as on 30 June, 25:** ₹849.35 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

**Co-Fund Manager:** -

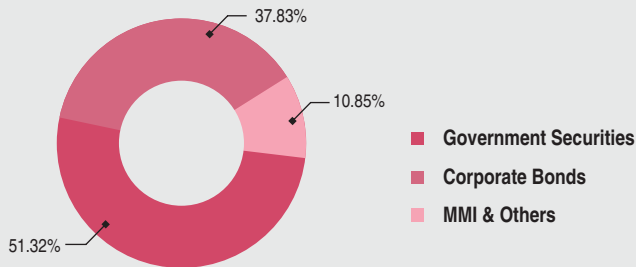
**Investment Style**

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

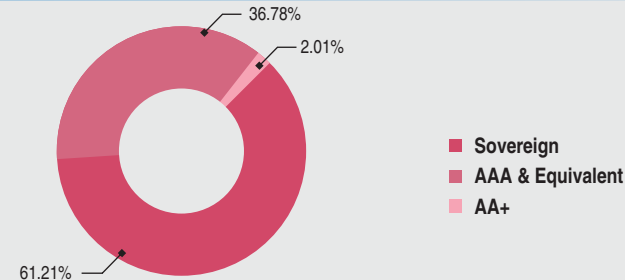
**Average Maturity** 11.91

**Modified Duration** 6.25

### Asset Allocation



### Rating Profile



### Maturity Profile



### AUM (in Crores)

Instrument	AUM
Equity	-
Debt	757.17
MMI & Others	92.18

### Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Government Securities</b>	<b>51.32</b>	7.45% REC Ltd. 31-Aug-35	4.93
6.79% GOI 07-Oct-34	9.73	8.00% HDFC Bank Ltd 27-Jul-32	4.18
7.09% GOI 05-Aug-54	8.60	7.40% PFC Ltd. 15-Jan-35	2.99
7.04% GOI 03-Jun-29	6.21	7.48% NABARD 15-Sep-28	2.92
7.34% GOI 22-Apr-64	5.87	6.80% NHB Ltd. 02-Apr-32	2.84
7.18% GOI 24-Jul-37	5.43	7.80% HDFC Bank Ltd 06-Sep-32	2.72
6.33% GOI 05-May-35	4.84	7.71% LIC Housing Finance Ltd 09-May-33	1.88
7.06% GOI 10-Apr-28	2.94	7.63% Kotak Bank Ltd 01-Dec-29	1.81
7.09% GOI 25-Nov-74	2.61	6.96% ICICI Bank Ltd. 17-Dec-31	1.79
0.00% GOI 25-May-30	2.23	7.20% Larsen & Toubro Ltd 22-Jan-35	1.78
0.00% GOI 22-Apr-35	1.11	Other Corporate Bonds	9.99
Other Government Securities	1.75	<b>MMI &amp; Others</b>	<b>10.85</b>
<b>Corporate Bonds</b>	<b>37.83</b>	<b>Total</b>	<b>100.00</b>

### Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	30-May-25	40.8225	5029.84	-0.70%	-0.43%
Last 3 Months	31-Mar-25	39.7138	4902.44	2.07%	2.16%
Last 6 Months	31-Dec-24	38.6041	4782.52	5.01%	4.72%
YTD	31-Mar-25	39.7138	4902.44	2.07%	2.16%
Last 1 Year	30-Jun-24	37.0541	4588.29	9.40%	9.16%
Last 2 Years	30-Jun-23	34.4212	4263.33	8.52%	8.39%
Last 3 Years	30-Jun-22	31.9873	3930.86	8.22%	8.41%
Last 4 Years	30-Jun-21	31.3995	3891.67	6.59%	6.51%
Last 5 Years	30-Jun-20	30.0888	3709.78	6.14%	6.19%
Last 7 Years	30-Jun-18	23.5680	2937.51	8.06%	7.92%
Last 10 Years	30-Jun-15	18.8661	2360.29	7.95%	7.81%
Since Inception	06-Feb-07	10.0000	1301.73	7.90%	7.59%

Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

### Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Debt	60% - 100%	89%
Money Market & Others *	0% - 40%	11%

\* Money Market & Others includes current assets

### Sector Allocation

