Max Life UL LIFE BALANCED FUND

Segregated Fund Identification Number (SFIN):- ULIF00225/06/04LIFEBALANC104 **As on 31st March 2022**

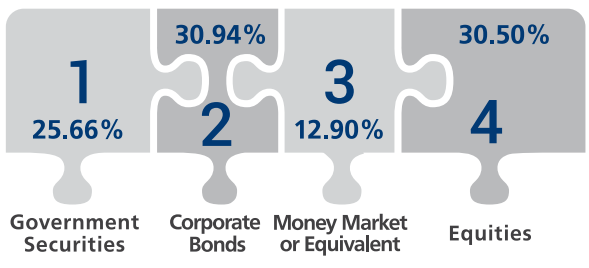
Fund Objective: Balanced Fund invests primarily in debt instruments such as Government Securities, Corporate Bonds, Money Market Instruments etc. issued primarily by Government of India/State Governments and to some extent in Corporate Bonds and Money Market Instruments. The Fund invests minimum of 10% and up to maximum of 40% of Fund corpus in equities.

AUM	₹ in Crore	% of AUM
Debt in Portfolio**	2,357.7	69.50%
Equity in Portfolio	1,034.6	30.50%
Total	3,392.3	100.00%

NAV (p.u.)	57.3819
Inception Date:	20-Sep-04

Fund Managers: Equity - Saurabh Katariya & Rohit Tandon; Fixed Income - Naresh Kumar
**Debt includes Government Bonds and Corporate securities

Asset Allocation



Total 100.00%

Asset Type	Asset Range
1. Government Securities	20 - 50%
2. Corporate Bond	20 - 40%
3. Money Market or Equivalent	0 - 40%
4. Equities	10 - 40%

Top 5 Industry in the Fund

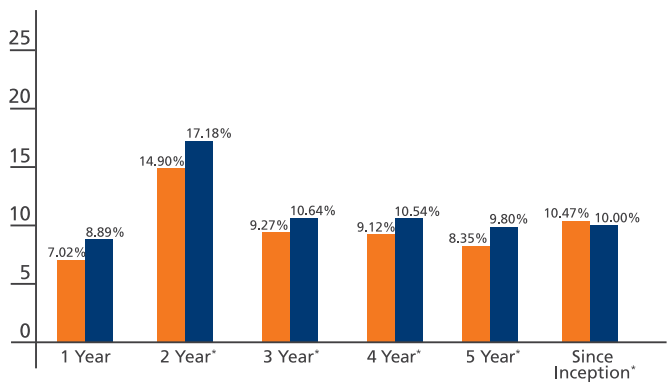
Industry Name	Fund %
CENTRAL & STATE GOVERNMENT	33.57%
FINANCIAL AND INSURANCE ACTIVITIES	18.47%
INFRASTRUCTURE	14.04%
HOUSING	5.18%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	4.08%

Debt Rating Profile

Risk Profile of the Fund

Modified Duration	3.4660
BETA	0.8879

Fund Performance vs Benchmark



Time Horizon

*(Returns more than 1 year are #CAGR)
Benchmark - Crisil Bond Index 70% and NSE Nifty 30%
*Benchmark for fund has been changed from November 2018 onwards

Top 5 Government Securities in the Fund

Security Name	Fund %
7.59 GOI 11 JAN 2026	4.75%
6.54 GOI 17 JAN 2032	3.65%
4.56 GOI 29 NOVEMBER 2023	3.60%
6.79 GOI 15 MAY 2027	2.16%
OTHERS	11.50%
Total	**25.66%**

Top 5 Corporate Bonds in Fund

Security Name	Fund %
7.09 FOOD CORPORATION OF INDIA GOVT GUARANTEED 13 AUG 2031	3.95%
7.80 YES BANK 29 SEP 2027	2.14%
8.55 HOUSING DEVELOPMENT FINANCE CORPORATION 27MAR 2029	1.92%
8.15 NABARD GOI FULLY SERVICED 28 MAR 2029	1.58%
OTHERS	21.35%
Total	**30.94%**

Top 5 Equities in the Fund

Security Name	Fund %
RELIANCE INDUSTRIES LIMITED	3.06%
INFOSYS LIMITED	2.90%
ICICI BANK LIMITED	1.89%
HOUSING DEVELOPMENT FINANCE CORP LIMITED	1.65%
OTHERS	21.00%
Total	**30.50%**

Money Market or Equivalent	**12.90%**
Grand Total	**100.00%**

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Risk Profile of the Fund

Modified Duration (of the Fixed Income Portfolio) indicates how the fixed income portfolio will move in response to any change in interest rates. For example: if the modified duration is 2 then 1% change in market interest rate will change the value of portfolio by 2% i.e. 2 times the change in interest rate. The value of fixed income portfolio increases when the interest rates falls and vice versa.

BETA is a number that indicates the extent to which value of the portfolio will change with respect to change in value of its benchmark. The benchmark has a beta of 1. Change in value of a portfolio which has a beta more than 1 will be more than the change in value of the benchmark, where the beta is less than 1 the change will be less than the change in benchmark.

Glossary

CAGR (Compound Annual Growth Rate) indicates annual return on the portfolio over years
Benchmark is synthetic mix of index of each asset class basis weights of the asset class in different Unit Linked Funds
The Fund is in compliance with all investment guidelines issued by IRDAI (Insurance Regulatory and Development Authority of India)

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