

# MAX LIFE LIFEMAKER PENSION MAXIMISER FUND

Segregated Fund Identification Number (SFIN):- ULIF01715/02/13PENSMAXIMI104

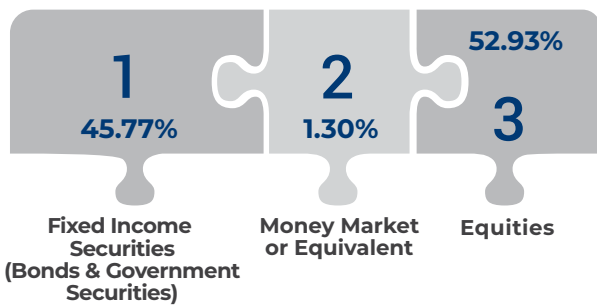
As on 31<sup>st</sup> March 2024

**Fund Objective:** The investment objective of the Maximiser Fund is to provide potentially higher returns by investing in a combination of listed equities (to target growth in capital value of assets) and fixed income instruments such as government securities, corporate bonds and money market instruments.

AUM	₹ in Crore	% of AUM
Debt in Portfolio**	318.99	47.08%
Equity in Portfolio	358.61	52.92%
<b>Total</b>	<b>677.60</b>	<b>100.00%</b>
NAV (p.u.)	29.6162	
Inception Date	19-Aug-13	

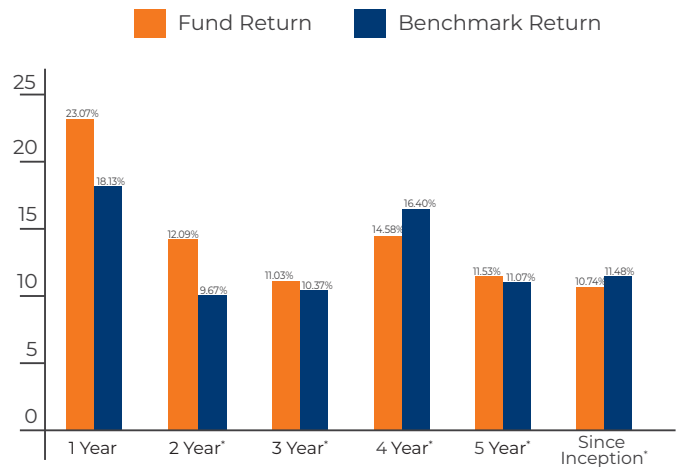
Fund Managers: Equity - Saurabh Kataria; Fixed Income - Naresh Kumar  
\*\*Debt includes Government Bonds and Corporate Securities

## Asset Allocation



Asset Type	Asset Range
1. Fixed Income Securities (Bonds & Government Securities)	40 - 80%
2. Money Market or Equivalent	0 - 40%
3. Equities	20 - 60%

## Fund Performance vs Benchmark



## Time Horizon

\*(Returns more than 1 year are \*CAGR)

\*Benchmark - Crisil Bond Index 50% and NSE Nifty 50%

\*Benchmark for fund has been changed from November 2018 onwards

## Top 5 Government Securities in the Fund

Security Name	Fund %
7.18 GOI 14 AUGUST 2033	8.15%
7.77 ANDHRA PRADESH SDL 29 NOVEMBER 2035	3.33%
7.32 GOI 13 NOVEMBER 2030	2.63%
7.25 GOI 12 JUNE 2063	2.13%
OTHERS	19.35%
<b>Total</b>	<b>35.59%</b>

## Top 5 Corporate Bonds in the Fund

Security Name	Fund %
7.87 BAJAJ FINANCE LIMITED 08 FEBRUARY 2034	3.04%
7.72 BHARAT SANCHAR NIGAM LIMITED 22 DECEMBER 2032	3.03%
7.80 YES BANK 29 SEP 2027	1.77%
7.70 SBI BANK INFRA 19 JANUARY 2038	1.18%
8.80% BHARTI TELECOM LIMITED NCD 21 NOVEMBER 2025	1.16%
<b>Total</b>	<b>10.18%</b>

## Top 5 Equities in the Fund

Security Name	Fund %
ICICI BANK LIMITED	5.19%
RELIANCE INDUSTRIES LIMITED	4.70%
HOUSING DEVELOPMENT FINANCE CORP BANK	3.81%
INFOSYS LIMITED	3.12%
OTHERS	36.11%
<b>Total</b>	<b>52.93%</b>

## Money Market or Equivalent

**1.30%**

## Grand Total

**100.00%**

## Top 5 Industry in the Fund

Industry Name	Fund %
FINANCIAL AND INSURANCE ACTIVITIES	27.38%
CENTRAL & STATE GOVERNMENT	25.16%
INFRASTRUCTURE	15.24%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	7.76%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	6.06%

## Debt Rating Profile



## Risk Profile of the Fund

Modified Duration	6.1274
BETA	0.7474

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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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**Regd. Office:** 419, Bhai Mohan Singh Nagar, Railmajra, Tehsil Balachaur, District Nawanshahr, Punjab - 144 533.

**Fax:** 0124-4159397, **CIN:** U74899PB2000PLC045626

**IFS Code: HSBC0110002.** Max Life does not collect Premium in any other account.

**Max Life Insurance Company Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd.** Max Life Insurance Co. Ltd., Corporate Office - 11<sup>th</sup> Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 002 (Haryana). Insurance is the subject matter of solicitation. Trade logo displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. For more details on risk factors, Terms and Conditions, please read the sales prospectus carefully before concluding a sale. Customer Helpline Number: 1860 120 5577. Website: www.maxlifeinsurance.com

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