

# MAX LIFE LIFEMAKER PENSION MAXIMISER FUND

Segregated Fund Identification Number (SFIN):- ULIF01715/02/13PENS MAXIMI104

As on 31<sup>st</sup> March, 2021

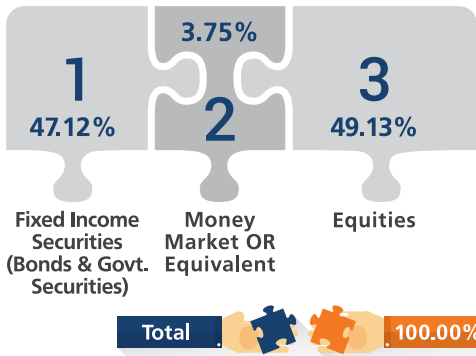
**Fund Objective:** The investment objective of the Maximiser Fund is to provide potentially higher returns by investing in a combination of listed equities (to target growth in capital value of assets) and fixed income instruments such as government securities, corporate bonds and money market instruments

AUM	₹ in Crore	% of AUM
Debt in Portfolio**	359.5	50.87%
Equity in Portfolio	347.1	49.13%
<b>Total</b>	<b>706.6</b>	<b>100.00%</b>
NAV (p.u.)	21.6339	
Inception Date:	19-Aug-13	

Fund Managers: Equity - Saurabh Katariya & Rohit Tandon; Fixed Income - Naresh Kumar  
Benchmark - Crisil Bond Index 50% and NSE Nifty 50%

\*\* Debt includes Govt. bond and Corporate Securities

## Asset Allocation



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

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

## Top 5 Industry in the Fund

Industry Name	Fund %
CENTRAL & STATE GOVERNEMNT	34.17%
FINANCIAL AND INSURANCE ACTIVITIES	19.98%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	11.43%
MFG OF COKE AND REFINED PETROLEUM PRODUCTS	8.38%
INFRASTRUCTURE	7.67%

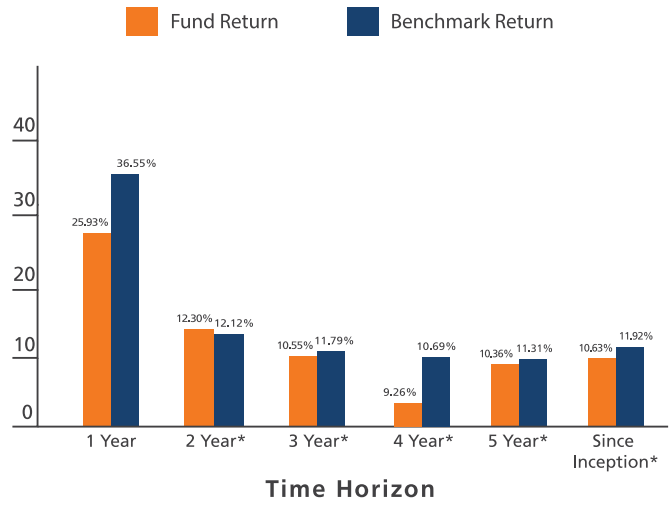
## Debt Rating Profile



## Risk Profile of the Fund

Debt Portfolio	5.4615
BETA	-0.2678

## Fund Performance vs Benchmark



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

## Top 5 Govt. Securities in the Fund

Security Name	Fund %
6.22 GOI 16 MAR 2035	7.22%
7.17 GOI 08 JAN 2028	3.87%
6.19 GOI 16 SEP 2034	3.34%
6.79 GOI 15 MAY 2027	2.36%
OTHERS	17.32%
<b>Total</b>	<b>34.11%</b>

## Top 5 Corporate Bonds in Fund

Security Name	Fund %
6.11 BPCL 04 JUL 2025 (STEP UP ONE NOTCH DOWN 0.2% P.A UP *)	2.61%
8.24 NABARD GOI FULLY SERVICED 22 MAR 2029	2.35%
7.80 YES BANK 29 SEP 2027	1.58%
6.8 SBI 21 AUG 2035 TIER-2 (CALL DATE 21 AUG 2030)	1.40%
OTHERS	5.07%
<b>Total</b>	<b>13.01%</b>

## Top 5 Equities in the Fund

Security Name	Fund %
INFOSYS LIMITED	4.88%
HOUSING DEVELOPMENT FINANCE CORP BANK	4.83%
RELIANCE INDUSTRIES LIMITED	4.26%
TATA CONSULTANCY SERVICES LIMITED	2.62%
OTHERS	32.54%
<b>Total</b>	<b>49.13%</b>

## Money Market OR Equivalent

3.75%

## Grand Total

100.00%

## #YouAreTheDifference™

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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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**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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