

MAX LIFE PENSION LIFE CONSERVATIVE FUND

Segregated Fund Identification Number (SFIN):- ULIF00725/11/05PENSCONSER104

As on 31st March 2023

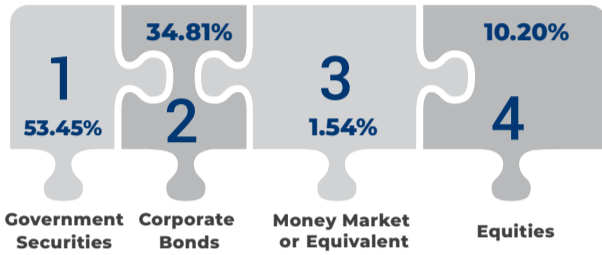
Fund Objective: The investment objective of this fund is to provide stable return by investing in assets of relatively low to moderate level of risk. The fund will invest primarily in fixed interest securities such as Government Securities, Corporate Bonds etc.

AUM	₹ in Crore	% of AUM
Debt in Portfolio**	6.0	89.80%
Equity in Portfolio	0.7	10.20%
Total	6.7	100.00%

NAV (p.u.)	36.3564
Inception Date	27-Jan-06

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

Asset Allocation

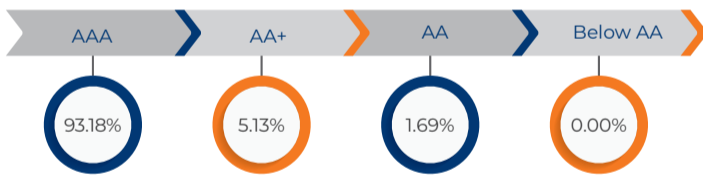


Asset Type	Asset Range
1. Government Securities	50-80%
2. Corporate Bonds	0-50%
3. Money Market or Equivalent	0-40%
4. Equities	0-15%
Total	100.00%

Top 5 Industry in the Fund

Industry Name	Fund %
CENTRAL & STATE GOVERNMENT	54.20%
INFRASTRUCTURE	23.88%
FINANCIAL AND INSURANCE ACTIVITIES	6.75%
HOUSING	5.96%
MFG OF BASIC METALS	1.70%

Debt Rating Profile

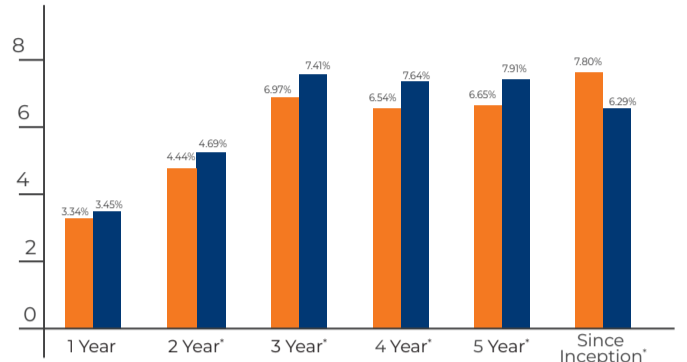


Risk Profile of the Fund

Modified Duration	4.9202
BETA	0.9211

Fund Performance vs Benchmark

Legend: Fund Return (Orange), Benchmark Return (Blue)



Time Horizon

*Returns more than 1 year are *CAGR

Benchmark - Crisil Bond Index 90% and NSE Nifty 10%

*Benchmark for fund has been changed from November 2018 onwards

Top 5 Government Securities in the Fund

Security Name	Fund %
7.41 GOI 19 DECEMBER 2036	9.52%
7.26 GOI 06 FEBRUARY 2033	8.78%
7.26 GOI 22 AUGUST 2032	7.20%
7.92 MADHYA PRADESH SPL SDL 22 MARCH 2024	2.99%
OTHERS	24.96%
Total	53.45%

Top 5 Corporate Bonds in Fund

Security Name	Fund %
8.54 RURAL ELECTRIFICATION CORPORATION LIMITED 15 NOVEMBER 2028	6.24%
7.99 HOUSING DEVELOPMENT FINANCE CORPORATION 11 JULY 2024	5.96%
8.35 INDIAN RAILWAY FINANCE CORP LIMITED 13 MARCH 2029	4.62%
7.35 NABARD 08 JULY 2025	2.95%
OTHERS	15.04%
Total	34.81%

Top 5 Equities in the Fund

Security Name	Fund %
RELIANCE INDUSTRIES LIMITED	1.06%
HOUSING DEVELOPMENT FINANCE CORP BANK	1.05%
INFOSYS LIMITED	0.85%
ICICI BANK LIMITED	0.79%
OTHERS	6.45%
Total	10.20%

Money Market or Equivalent 1.54%

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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Max Life Insurance Co. Ltd.: Plot No. 90C, Sector 18, Udyog Vihar, Gurugram (Haryana) - 122 015.

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 - 11th 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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