

FUND PRO

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Chief Investment Officer

A quick guide to Bajaj Allianz Fund Performance

December 2021


Amidst growing concerns over new Omicron COVID variant, continued global supply disruptions, high inflationary environment, probable more US FED interest rate hikes than expected earlier, gradual monetary stimulus normalization, elevated market valuations; we expect moderate returns for 2022, although the long-term India growth prospects are unchanged.

LIFE GOALS. **DONE.**



Bajaj Allianz Life Insurance Co. Ltd.

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- Please note that past performance is not indicative of future performance
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- **IN UNIT LINKED INSURANCE POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER**
- The premium paid in linked insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions
- Please note that the name of the Bajaj Allianz product/plan/fund does not indicate the quality of the product plan/fund respectively and its future prospects or returns
- Customers may be advised to seek independent financial advice

Fund Names	Mandate	Asset Profile	CAGR							Since Inception	Inception Date
			1 year	2 Year	3 Year	4 Year	5 Year	7 Year	10Year		
<div>Large Cap</div> <div>Equity Growth Fund II</div> <div>ULIF05106/01/10EQTYGROW02116</div>	To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.	<div><div>Money Market Instruments 1.15%</div><div>Equity ETF 12.98%</div><div>Equity Shares 85.88%</div></div>	23.71%	21.16%	16.37%	12.48%	16.24%	12.10%	16.46%	14.47%	06-Jan-10
Benchmark index: Nifty 50 Index			24.12%	19.39%	16.89%	13.29%	16.21%	11.14%	14.13%		
Peer Category: Morningstar India Insurance Large-Cap Category*			24.74%	20.73%	16.44%	11.51%	15.03%	11.30%	14.66%		
<div>Ethical Fund</div> <div>Pure Stock Fund</div> <div>ULIF02721/07/06PURESTKFUN116</div>	To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.	<div><div>Money Market Instruments 7.74%</div><div>Equity ETF 7.95%</div><div>Equity Shares 84.32%</div></div>	29.31%	27.01%	17.99%	12.73%	16.62%	13.46%	17.72%	16.09%	21-Jul-06
Benchmark index: Nifty 50 Index			24.12%	19.39%	16.89%	13.29%	16.21%	11.14%	14.13%		
Peer Category: Morningstar India Insurance Multi-Cap Category*			29.68%	24.47%	17.73%	12.16%	15.05%	10.98%	14.09%		
<div>Asset Allocation</div> <div>Asset Allocation Fund II</div> <div>ULIF07205/12/13ASSETALL02116</div>	The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.	<div><div>Money Market Instruments 1.24%</div><div>Govt Securities 31.96%</div><div>Equity ETF 1.18%</div><div>Equity Shares 65.62%</div></div>	16.38%	15.42%	12.69%	9.87%	11.58%	10.04%	-	11.43%	31-Mar-14
Benchmark index: CRISIL Balanced Fund - Aggressive Index			16.82%	16.44%	14.92%	12.18%	13.67%	10.67%	-		
Peer Category: Morningstar India Insurance Balanced Asset Allocation Category*			14.01%	13.60%	11.87%	9.24%	10.47%	9.12%	10.94%		
<div>Mid Cap</div> <div>Accelerator Mid Cap Fund II</div> <div>ULIF05206/01/10ACCMIDCA02116</div>	To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.	<div><div>Money Market Instruments, 3.92%</div><div>Equity ETF, 8.04%</div><div>Equity Shares, 88.04%</div></div>	32.72%	24.73%	15.06%	8.20%	14.79%	13.60%	18.33%	14.34%	06-Jan-10
Benchmark index: NIFTY Midcap 50 Index			43.22%	33.70%	19.46%	10.99%	18.08%	13.98%	16.96%		
Peer Category: Morningstar India Insurance Mid-Cap Category*			41.08%	29.01%	17.14%	9.52%	15.43%	13.38%	18.65%		
<div>Index Linked Nifty Fund</div> <div>Blue Chip Equity Fund</div> <div>ULIF06026/10/10BLUECHIPEQ116</div>	To provide capital appreciation through investment in equities forming part of the National Stock Exchange NIFTY.	<div><div>Money Market Instruments 3.87%</div><div>Equity Shares 96.13%</div></div>	26.12%	23.52%	18.20%	13.99%	16.59%	11.51%	14.54%	10.50%	01-Nov-10
Benchmark index: Nifty 50 Index			24.12%	19.39%	16.89%	13.29%	16.21%	11.14%	14.13%		
Peer Category: Morningstar India Insurance Large-Cap Category*			24.74%	20.73%	16.44%	11.51%	15.03%	11.30%	14.66%		
<div>Cash Fund</div> <div>Liquid Fund</div> <div>ULIF02510/07/06LIQUIDFUND116</div>	To have a Fund that protects the invested capital through investments in liquid money market and short-term instruments like commercial papers, certificate of deposits, money market mutual funds, and bank FDs etc.	<div><div>Money Market Instruments 100.00%</div></div>	2.60%	3.11%	3.16%	2.17%	2.84%	4.24%	5.57%	6.63%	10-Jul-06
Benchmark index: Crisil Liquid Fund Index			3.60%	4.10%	5.01%	5.65%	5.85%	6.42%	7.16%		
Peer Category: Morningstar India Insurance Ultra Short Duration Category*			2.60%	3.43%	4.09%	4.12%	4.42%	5.29%	6.28%		
<div>Debt Fund</div> <div>Bond Fund</div> <div>ULIF02610/07/06BONDFUND1116</div>	To provide accumulation of income through investment in high quality fixed income securities like G-Secs, and corporate debt rated AA and above.	<div><div>Fixed Deposits 0.38%</div><div>Non Convertible Debentures 34.45%</div><div>Govt Securities 61.76%</div><div>Money Market Instruments 3.42%</div></div>	2.74%	6.17%	7.16%	6.80%	6.18%	7.39%	8.21%	8.41%	10-Jul-06
Benchmark index: Crisil Composite Bond Fund Index			3.44%	7.76%	8.74%	8.02%	7.35%	8.31%	8.54%		
Peer Category: Morningstar India Insurance Medium to Long Duration Category*			2.79%	6.64%	7.37%	7.02%	6.30%	7.35%	8.09%		

The above information is as on 31st December 2021

*Source: Morningstar. Morningstar India Insurance category return is average return of all ULIP funds in the respective Morningstar Category.

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