

# FUND PRO

**Sampath Reddy**  
Chief Investment Officer

## A quick guide to Bajaj Allianz Fund Performance

February 2023



Lower commodity prices are translating into lower input costs which in turn will help in moderating inflation globally. However, the pace of moderation is weaker in the US than earlier anticipated. Core inflation also remains sticky in both the US and Europe. This is likely to put pressure on central banks to keep rates elevated for long. Inflation in India moderated lately from its peak but still remains elevated which is expected to come down. We believe that we are close to the end of interest rate hike cycle in India.

LIFE GOALS. **DONE.**



## Bajaj Allianz Life Insurance Co. Ltd.

 [www.bajajallianzlife.com](http://www.bajajallianzlife.com)

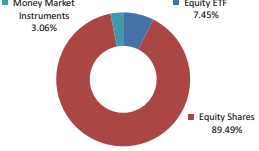
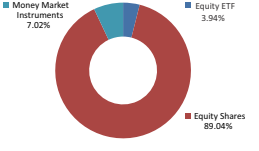
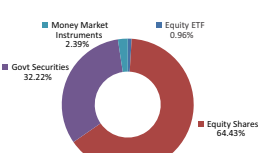
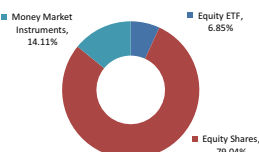
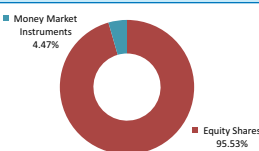
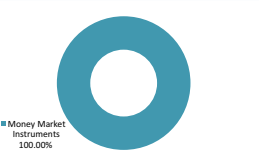
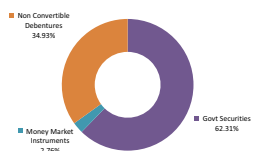
     /BajajAllianzLifeInsurance  /BajajAllianzLIC

### BEWARE OF SPURIOUS/ FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investments of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006., IRDAI Reg No.: 116, Visit : [www.bajajallianzlife.com](http://www.bajajallianzlife.com), **BALIC CIN** : U66010PN2001PLC015959, **Mail us** : [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in), **Call on : Toll free no.** 1800 209 7272, **Fax No:** 02066026789, The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo, Please check with your tax consultant for eligibility.

- Please note that past performance is not indicative of future performance
- The opinions expressed in this document is personal opinion of Chief Investment Officer of Bajaj Allianz Life Insurance Company Limited based on his perception of the present market conditions and economic scenario of India and is not indicative of any future investment trend to be followed by the Company
- **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 |                 |                |
| <b>Large Cap</b><br><br><b>Equity Growth Fund II</b><br>ULIF05106/01/10EQTYGROW02116               | To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.   |    | 4.20%  | 9.20%  | 16.08% | 12.66% | 10.10% | 14.64% | 14.08% | 13.20%          | 06-Jan-10      |
| <b>Benchmark index: Nifty 50 Index</b>   |  |   | 3.04%  | 9.11%  | 15.58% | 12.52% | 10.52% | 13.83% | 11.75% |                 |                |
| <b>Peer Category: Morningstar India Insurance Large-Cap Category*</b>                              |  |   | 4.80%  | 10.10% | 16.35% | 12.87% | 9.85%  | 13.54% | 12.56% |                 |                |
| <b>Ethical Fund</b><br><br><b>Pure Stock Fund</b><br>ULIF02721/07/06PURESTKFUN116                  | To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.   |    | 0.58%  | 9.34%  | 17.35% | 12.48% | 9.59%  | 13.61% | 15.18% | 14.54%          | 21-Jul-06      |
| <b>Benchmark index: Nifty 50 Index</b>   |  |   | 3.04%  | 9.11%  | 15.58% | 12.52% | 10.52% | 13.83% | 11.75% |                 |                |
| <b>Peer Category: Morningstar India Insurance Multi-Cap Category*</b>                              |  |   | 3.40%  | 9.66%  | 17.13% | 12.97% | 9.75%  | 12.96% | 11.79% |                 |                |
| <b>Asset Allocation</b><br><br><b>Asset Allocation Fund II</b><br>ULIF07205/12/13ASSETALL02116     | 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. |    | 3.56%  | 8.06%  | 11.58% | 9.77%  | 8.27%  | 10.58% | -      | 10.01%          | 31-Mar-14      |
| <b>Benchmark index: CRISIL Balanced Fund - Aggressive Index</b>                                    |  |   | 3.46%  | 7.82%  | 12.77% | 11.46% | 10.04% | 12.09% | -      |                 |                |
| <b>Peer Category: Morningstar India Insurance Balanced Asset Allocation Category*</b>              |  |   | 2.75%  | 6.52%  | 9.82%  | 9.16%  | 7.83%  | 9.76%  | 9.38%  |                 |                |
| <b>Mid Cap</b><br><br><b>Accelerator Mid Cap Fund II</b><br>ULIF05206/01/10ACCMIDCA02116           | To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.   |   | 2.85%  | 9.76%  | 16.42% | 11.68% | 6.49%  | 14.45% | 15.59% | 12.74%          | 06-Jan-10      |
| <b>Benchmark index: NIFTY Midcap 50 Index</b>  |  |   | 8.27%  | 11.51% | 23.21% | 16.37% | 10.24% | 17.58% | 15.43% |                 |                |
| <b>Peer Category: Morningstar India Insurance Mid-Cap Category*</b>                                |  |   | 6.19%  | 12.85% | 19.17% | 13.91% | 8.36%  | 15.00% | 15.87% |                 |                |
| <b>Index Linked Nifty Fund</b><br><br><b>Blue Chip Equity Fund</b><br>ULIF06026/10/07BLUECHIPEQ116 | To provide capital appreciation through investment in equities forming part of the National Stock Exchange NIFTY.  |  | 4.28%  | 10.99% | 18.21% | 13.82% | 11.60% | 14.32% | 12.07% | 9.57%           | 01-Nov-10      |
| <b>Benchmark index: Nifty 50 Index</b>   |  |   | 3.04%  | 9.11%  | 15.58% | 12.52% | 10.52% | 13.83% | 11.75% |                 |                |
| <b>Peer Category: Morningstar India Insurance Large-Cap Category*</b>                              |  |   | 4.80%  | 10.10% | 16.35% | 12.87% | 9.85%  | 13.54% | 12.56% |                 |                |
| <b>Cash Fund</b><br><br><b>Liquid Fund</b><br>ULIF02510/07/06LIQUIDFUND116                         | 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.  |  | 4.41%  | 3.49%  | 3.46%  | 3.32%  | 2.53%  | 3.60%  | 5.02%  | 6.46%           | 10-Jul-06      |
| <b>Benchmark index: Crisil Liquid Fund Index</b>   |  |   | 5.54%  | 4.59%  | 4.48%  | 5.00%  | 5.53%  | 5.96%  | 6.80%  |                 |                |
| <b>Peer Category: Morningstar India Insurance Ultra Short Duration Category*</b>                   |  |   | 4.15%  | 3.43%  | 3.53%  | 3.95%  | 4.04%  | 4.67%  | 5.70%  |                 |                |
| <b>Debt Fund</b><br><br><b>Bond Fund</b><br>ULIF02610/07/06BONDFUND116                             | To provide accumulation of income through investment in high quality fixed income securities like G-Secs, and corporate debt rated AA and above.   |  | 1.80%  | 3.38%  | 3.99%  | 5.69%  | 5.95%  | 6.58%  | 7.09%  | 7.92%           | 10-Jul-06      |
| <b>Benchmark index: Crisil Composite Bond Fund Index</b>   |  |   | 2.96%  | 4.35%  | 5.20%  | 7.28%  | 7.25%  | 7.43%  | 7.75%  |                 |                |
| <b>Peer Category: Morningstar India Insurance Medium to Long Duration Category*</b>                |  |   | 2.18%  | 3.60%  | 4.24%  | 5.95%  | 6.18%  | 6.59%  | 6.99%  |                 |                |

The above information is as on 28<sup>th</sup> February 2023

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

**Disclaimer:** © 2021 Morningstar. All Rights Reserved. The Morningstar name and logo are registered marks of Morningstar, Inc. The information, data, analyses and opinions ("Information") contained herein: (1) include the proprietary information of Morningstar and its content providers; (2) may not be copied or redistributed except as specifically authorized; (3) do not constitute investment advice; (4) are provided solely for informational purposes; (5) are not warranted to be complete, accurate or timely; and (6) may be drawn from fund data published on various dates and procured from various sources. Morningstar, its affiliates, and its officers, directors and employees shall not be liable for any trading decision, damage or any other loss arising from using the Information. Please verify all of the Information before using it and do not make any investment decision, except upon the advice of a professional financial adviser. Past performance is no guarantee of future results. The value and income derived from investments may go down as well as up.