

SUD Life GIFT US Equity Fund - February 2026

Investment Objective :

To capture global growth opportunities for long-term capital appreciation via diversified investments in international ETFs.

Date of Inception :

June 5, 2025

SFIN No.

ULGC 01 06/03/25 SUD-LI-UEF 142

Benchmark:

S&P Index

Products:

For SUD Life International Wealth Creator

AUM:

\$ 266,952.88

NAV:

\$ 10.6239

Name of Fund Manager:

Mr. Jimesh Sanghvi

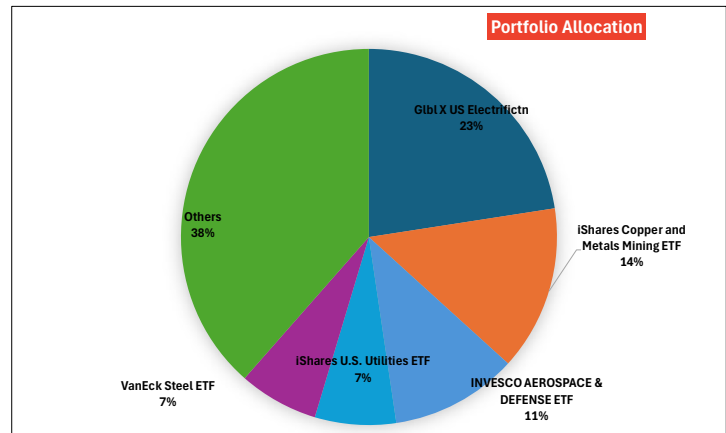
Portfolio % to AUM
Top 5 Holding

Portfolio	% to AUM
Gbl X US Electrifictn	22.56%
iShares Copper and Metals Mining ETF	14.19%
INVENCO AEROSPACE & DEFENSE ETF	10.92%
VanEck Steel ETF	6.97%
iShares U.S. Utilities ETF	6.83%
Others	38.53%

Fund Composition & Fund Management Charges

Composition*	Charges
- ETF tracking US S&P	2.00%
- ETF tracking US Nasdaq	

* The fund will have some ETFs catering to money market & cash instruments for liquidity & cash management. The above list of ETFs is indicative, and subject to change basis fund manager view and evolving market conditions.


Fund returns

Fund returns	Absolute					CAGR (Annualised)			
	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception	
SUD Life GIFT US Equity Fund	4.34%	10.30%	NA	NA	NA	NA	NA	NA	
Benchmark:									
S&P 500 Index	-0.87%	0.43%	6.48%	17.36%	20.30%	12.01%	13.19%	NA	

Top Holding - iShares Copper and Metals Mining ETF[#]

Name	Weight
Anglo American PLC	8.12%
Freeport McMoran INC	8.05%
BHP Group LTD	7.68%
Group Mexico B	7.54%
NEWMONT	5.69%
Teck Resources Subordinate Voting	5.22%
Antofagasta PLC	4.76%
Lundin Mining Corp	4.69%
First Quantum Minerals Ltd	4.69%
Evolution Mining Ltd	4.44%

Source: ETF Factsheet as of December 31, 2025

Top Holding - INVENCO AEROSPACE & DEFENSE ETF[#]

Name	Weight
Boeing	9.01%
RTX	8.88%
General Electric	8.80%
Lockheed Martin	7.71%
Northrop Grumman	5.60%
General Dynamics	5.31%
Honeywell	4.06%
L3Harris Technologies	4.06%
Howmet Aerospace	4.02%
Parker-Hannifin	3.32%

Source: ETF Factsheet as of December 31, 2025

Top Holding - Gbl X US Electrifictn[#]

Name	Weight
Ametek Inc	4.72%
National Grid Plc-sp ADR	4.31%
Consolidated Edison Inc	4.21%
American Electric Power	4.18%
Quanta Services Inc	4.17%
Entergy Corp	4.13%
Dominion Energy Inc	4.12%
Nextera Energy Inc	4.07%
Public Service Enterprise Gp	4.06%
Constellation Energy	3.90%

Source: ETF Factsheet as of December 31, 2025

Top Holding - VanEck Steel ETF[#]

Name	Weight
RIO TINTO PLC	8.48%
BHP GROUP LTD	8.07%
VALE SA	7.69%
NUCOR CORP	5.76%
RIO TINTO PLC	5.61%
FORTESCUE METALS GROUP LTD	5.59%
ARCELORMITTAL SA	5.32%
RELIANCE STEEL & ALUMINUM CO	4.56%
POSCO HOLDINGS INC	4.35%
NIPPON STEEL CORP	4.22%

Source: ETF Factsheet as of December 31, 2025

Top Holding - iShares U.S. Utilities ETF[#]

Name	Weight
Nextera Energy Inc	10.96%
Constellation Energy Corp	7.24%
Southern	6.29%
Duke Energy Corp	5.97%
Waste Management Inc	5.32%
American Electric Power Inc	4.04%
Sempra	3.77%
Vistra Corp	3.57%
Dominion Energy Inc	3.27%
Exelon Corp	2.88%

Source: ETF Factsheet as of December 31, 2025

Holdings are subject to change.

SUD Life GIFT Global Equity Fund - February 2026

Investment Objective :

To capture global growth opportunities for long-term capital appreciation via diversified investments in international ETFs.

Date of Inception :

June 5, 2025

SFIN No.

ULGC 02 06/03/25 SUD-LI-GEF 142

Benchmark:

MSCI ACWI ex USA IMI Net Total Return USD Index

Products:

For SUD Life International Wealth Creator

AUM :

\$ 99,640

NAV :

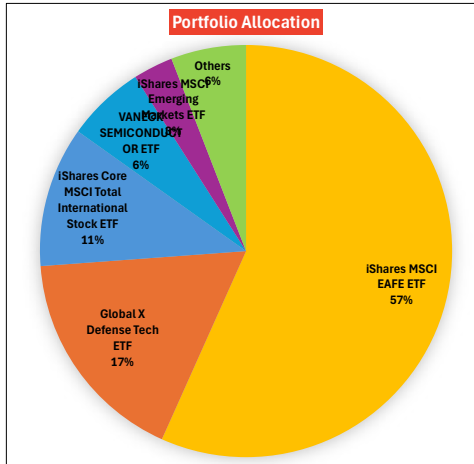
\$ 11.3611

Name of Fund Manager:

Mr. Jimesh Sanghvi

Portfolio % to AUM
Top 5 Holding

ETF Name	% to AUM
iShares MSCI EAFE ETF	56.69%
Global X Defense Tech ETF	17.13%
iShares Core MSCI Total International Stock ETF	11.04%
VANECK SEMICONDUCTOR ETF	6.12%
iShares MSCI Emerging Markets ETF	3.14%
Others	5.88%


Fund Composition & Fund Management Charges

Composition*	Charges
- ETF tracking developed markets, ex-US	2.00%
- ETF tracking global markets, ex-US	
- ETF tracking emerging markets	

* The fund will have some ETFs catering to money market & cash instruments for liquidity & cash management. The above list of ETFs is indicative, and subject to change basis fund manager view and evolving market conditions.

Fund returns

Fund returns	Absolute				CAGR (Annualised)			
	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
SUD Life GIFT Global Equity Fund	3.38%	9.50%	11.38%	NA	NA	NA	NA	NA
Benchmark: MSCI ACWI ex USA IMI Net Total Return USD Index	5.05%	14.58%	20.67%	38.78%	19.45%	9.28%	10.03%	NA

Top Holding - iShares Core MSCI Total International Stock ETF[#]

Name	Weight
Taiwan Semiconductor Manufacturing	3.12%
Tencent Holdings Ltd	1.26%
ASML Holding NV	1.08%
Samsung Electronics LTD	1.01%
Alibaba Group Holding Ltd	0.81%
Roche Holding Par AG	0.75%
Astrazeneca PLC	0.74%
HSBC Holding PLC	0.70%
Novartis AG	0.67%
Nestle SA	0.66%

Source: ETF Factsheet as of December 31, 2025

Top Holding - iShares MSCI EAFE ETF[#]

Name	Weight
ASML Holding NV	2.04%
Roche Holding Par AG	1.41%
Astrazeneca PLC	1.40%
HSBC Holding PLC	1.32%
Novartis AG	1.28%
Nestle SA	1.24%
SAP	1.24%
Shell PLC	1.04%
Siemens N AG	1.04%
Toyota Motor Corp	0.99%

Source: ETF Factsheet as of December 31, 2025

Top Holding - Global X Defense Tech ETF[#]

Name	Weight
Palantir Technologies Inc	8.36%
Rtx Corporation	8.26%
Lockheed Martin Corp	8.02%
General Dynamics Corp	7.76%
Rheinmetall Ag	7.27%
L3harris Technologies Inc	4.55%
Northrop Grumman Corp	4.45%
Thales Sa	4.31%
Bae Systems Plc	4.31%
Leonardo Spa	4.12%

Source: ETF Factsheet as of December 31, 2025

Top Holding - VANECK SEMICONDUCTOR ETF[#]

Name	Weight
NVIDIA Corp	19.27%
Taiwan Semiconductor Manufacturing Co Ltd ADR	10.17%
Broadcom Inc	7.21%
Micron Technology Inc	6.56%
ASML Holding NV ADR	5.89%
Lam Research Corp	5.78%
Texas Instruments Inc	4.95%
Advanced Micro Devices Inc	4.95%
Applied Materials Inc	4.88%
KLA Corp	4.80%

Source: ETF Factsheet as of January 31, 2026

Top Holding - iShares MSCI Emerging Markets ETF[#]

Name	Weight
Taiwan Semiconductor Manufacturing	11.85%
Tencent Holdings Ltd	4.81%
Samsung Electronics Ltd	3.85%
Alibaba Group Holding Ltd	3.07%
SK Hynix Inc	2.41%
HDFC Bank	1.22%
Reliance Industries	1.04%
China Construction Bank Corp H	0.93%
Hon Hai Precision Industry Ltd	0.90%
Xiaomi Corp	0.85%

Source: ETF Factsheet as of December 31, 2025

Holdings are subject to change.

SUD Life GIFT US Treasuries Fund - February 2026

Investment Objective :

To capture global growth opportunities for long-term capital appreciation via diversified investments in international ETFs.

Date of Inception :

June 5, 2025

SFIN No.

ULGC 03 06/03/25 SUD-LI-UST 142

Benchmark:

U.S. Treasury Core Bond Index

Products:

For SUD Life International Wealth Creator

AUM:

\$ 75

NAV :

\$ 10.0000

Name of Fund Manager:

Mr. Jimesh Sanghvi

Portfolio % to AUM
Top 5 Holding

Others 100.00%

Fund Composition & Fund Management Charges

Composition*	Charges
- ETF tracking US treasuries > 1 yr	2.00%
- ETF tracking US treasuries < 1 yr	
- ETF tracking US treasuries > 20 yr	
* The fund will have some ETFs catering to money market & cash instruments for liquidity & cash management The above list of ETFs is indicative, and subject to change basis fund manager view and evolving market conditions.	

Fund returns	Absolute					CAGR (Annualised)		
	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
SUD Life GIFT US Treasuries Fund	NA	NA	NA	NA	NA	NA	NA	NA
Benchmark:								
U.S. Treasury Core Bond Index	1.81%	1.40%	3.53%	5.78%	4.35%	-0.03%	1.27%	NA

SUD Life GIFT EM Treasury Fund - February 2026

Investment Objective :

To capture global growth opportunities for long-term capital appreciation via diversified investments in international ETFs.

Date of Inception :

June 5, 2025

SFIN No.

ULGC 04 06/03/25 SUD-LI-EMT 142

Benchmark:

J.P. Morgan Government Bond Index Emerging Markets Global Core

Products:

For SUD Life International Wealth Creator

AUM:

\$ 10,290

NAV :

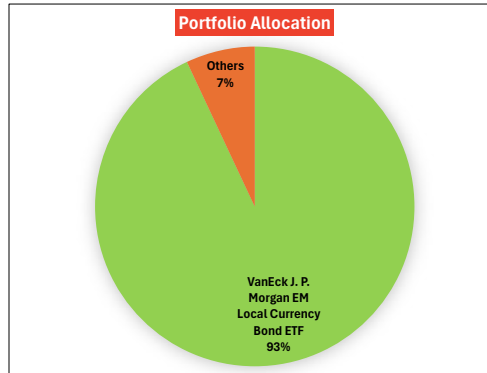
\$ 10.5566

Name of Fund Manager:

Mr. Jimesh Sanghvi

Portfolio % to AUM
Top 5 Holding

VanEck J. P. Morgan EM Local Currency Bond ETF	93.03%
Others	6.97%


Fund Composition & Fund Management Charges

Composition*	Charges
- ETF tracking USD EM sovereign bonds	2.00%
- ETF tracking LCY EM sovereign bonds	

* The fund will have some ETFs catering to money market & cash instruments for liquidity & cash management. The above list of ETFs is indicative, and subject to change basis fund manager view and evolving market conditions.

Fund returns	Absolute					CAGR (Annualised)		
	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
SUD Life GIFT EM Treasury Fund	1.31%	4.66%	4.89%	NA	NA	NA	NA	NA
Benchmark:								
J.P. Morgan Government Bond Index Emerging Markets Global Core	1.17%	4.94%	8.46%	19.22%	9.37%	2.32%	3.40%	NA

Top Holding - VanEck J. P. Morgan EM Local Currency Bond ETF[#]

Name	Weight
BRAZIL NOTAS DO TESOURO NACIONAL SERIES 10.00 (01 Jan 2031)	0.91%
REPUBLIC OF SOUTH AFRICA GOVERNMENT BOND 8.75 (28 Feb 2048)	0.85%
MEXICAN BONOS 8.500 (01 Mar 2029)	0.82%
TURKIYE GOVERNMENT BOND 30.000 (12 Sep 2029)	0.78%
MEXICAN BONOS 7.75 (29 May 2031)	0.77%
BRAZIL LETRAS DO TESOURO NACIONAL (01 Jan 2029)	0.76%
REPUBLIC OF SOUTH AFRICA GOVERNMENT BON 8.875 (28 Feb 2035)	0.71%
REPUBLIC OF SOUTH AFRICA GOVERNMENT BON 8.250 (31 Mar 2032)	0.70%
MEXICAN BONOS 8.500 (31 May 2029)	0.69%
REPUBLIC OF SOUTH AFRICA GOVERNMENT BON 8.500 (31 Jan 2037)	0.69%

Source: ETF Factsheet as of February 28, 2026

Holdings are subject to change.

SUD Life GIFT Commodities Fund - February 2026

Investment Objective :

To capture global growth opportunities for long-term capital appreciation via diversified investments in international ETFs.

Date of Inception :

June 5, 2025

SFIN No.

ULGC 05 06/03/25 SUD-LI-GCF 142

Benchmark:

Bloomberg Commodity Spot Index

Products:

For SUD Life International Wealth Creator

AUM :

\$ 857,444

NAV :

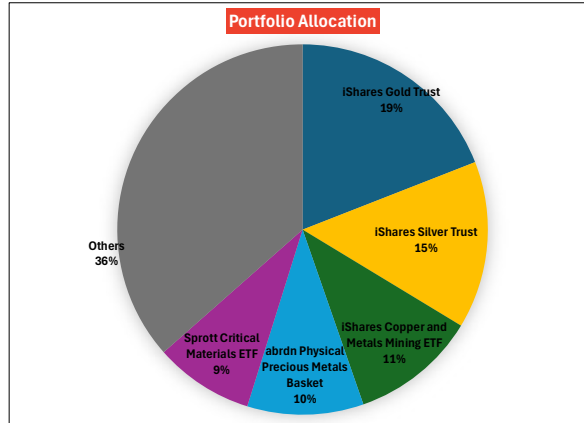
\$ 15.4875

Name of Fund Manager:

Mr. Jimesh Sanghvi

Portfolio % to AUM
Top 5 Holding

ETF Name	Weight (%)
iShares Gold Trust	19.08%
iShares Silver Trust	14.59%
iShares Copper and Metals Mining ETF	11.00%
abrdn Physical Precious Metals Basket	10.14%
Sprott Critical Materials ETF	8.68%
Others	36.51%


Fund Composition & Fund Management Charges

Composition *	Charges
- ETFs tracking Gold, Silver, Oil and Copper	2.50%

* The fund will have some ETFs catering to money market & cash instruments for liquidity & cash management. The above list of ETFs is indicative, and subject to change basis fund manager view and evolving market conditions.

Fund returns	Absolute					CAGR (Annualised)			
	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception	
SUD Life GIFT Commodities Fund	6.79%	31.57%	52.80%	NA	NA	NA	NA	NA	
Benchmark:									
Bloomberg Commodity Spot Index	1.07%	8.20%	19.16%	20.62%	8.02%	8.41%	9.04%	NA	

Top Holding - iShares Gold Trust

Name	Weight
Gold Bullion	

Top Holding - iShares Silver Trust

Name	Weight
Silver Bullion	

Top Holding - iShares Copper and Metals Mining ETF*

Name	Weight
Anglo American PLC	8.12%
Freeport Mcmoran INC	8.05%
BHP Group LTD	7.68%
Group Mexico B	7.54%
NEWMONT	5.69%
Teck Resources Subordinate Voting	5.22%
Antofagasta PLC	4.76%
Lundin Mining Corp	4.69%
First Quantum Minerals Ltd	4.69%
Evolution Mining Ltd	4.44%

Source: ETF Factsheet as of December 31, 2025

Holdings are subject to change.

Top Holding -Sprott Critical Materials ETF*

Name	Weight
Freeport-McMoRan Inc.	5.29%
Albemarle Corporation	4.87%
PLS Group Limited	4.74%
Cameco Corp.	4.62%
JSC National Atomic Company Kazatomprom	4.52%
Lynas Rare Earths Limited	3.91%
MP Materials Corp.	3.65%
First Majestic Silver Corp.	3.64%
Uranium Energy Corp	3.49%
Teck Resources Limited	2.87%

Source: ETF Factsheet as of December 31, 2025

Top Holding - Abrdn Physical Precious Metals Basket

Name	Weight
Gold	
Palladium	
Platinum	
Silver	

SUD Life GIFT India Focused Fund - February 2026

Investment Objective :

To capture global growth opportunities for long-term capital appreciation via diversified investments in international ETFs.

Date of Inception :

December 9, 2025

SFIN No.

ULGC 07 18/11/25 SUD-LI-GIF 142

Benchmark:

MSCI India Index

Products:

For SUD Life International Wealth Creator

AUM :

\$ 6,551

NAV :

\$ 9.9691

Name of Fund Manager:

Mr. Jimesh Sanghvi

Portfolio

% to AUM

Top 5 Holding

Others 100.00%

Fund Composition & Fund Management Charges

Composition*	Charges
- India-focused ETFs offered by international fund managers	2.00%

* The fund will have some ETFs catering to money market & cash instruments for liquidity & cash management. The above list of ETFs is indicative, and subject to change basis fund manager view and evolving market conditions.

Fund returns	Absolute					CAGR (Annualised)		
	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
SUD Life GIFT India Focused Fund	-0.15%	NA	NA	NA	NA	NA	NA	NA
Benchmark:								
MSCI India Index	0.94%	-4.54%	0.94%	9.02%	11.97%	7.53%	8.99%	NA

SUD Life GIFT Global Opportunity Maximizer Fund - February 2026

Investment Objective :

To capture global growth opportunities for long-term capital appreciation via diversified investments in international ETFs.

Date of Inception :
December 9, 2025

SFIN No.
ULGC 08 18/11/25 SUD-LI-GOM 142

Benchmark:
MSCI All-Country World Equity Index (ACWI) Bloomberg Commodity Spot Index

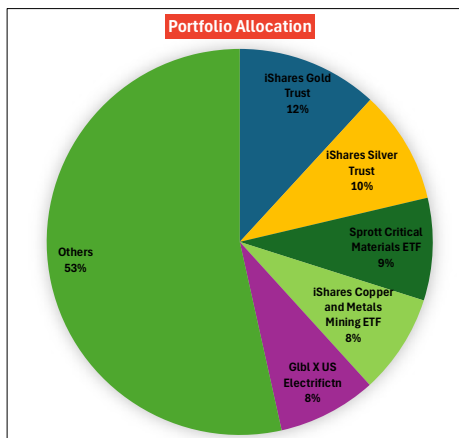
Products:
For SUD Life International Wealth Creator

AUM :	\$	1,459,374
NAV :	\$	11.6244

Name of Fund Manager:
Mr. Jimesh Sanghvi

Portfolio % to AUM

Top 5 Holding	
iShares Gold Trust	11.81%
iShares Silver Trust	9.52%
Sprott Critical Materials ETF	8.56%
iShares Copper and Metals Mining ETF	8.37%
Gbl X US Electrifictn	8.26%
Others	53.47%



Fund Composition & Fund Management Charges	
Composition*	Charges
-US-listed ETFs across international equities and a broad range of commodities, the fund captures both cyclical momentum and structural trends	2.00%
* The fund will have some ETFs catering to money market & cash instruments for liquidity & cash management. The above list of ETFs is indicative, and subject to change basis fund manager view and evolving market conditions.	

Fund returns	Absolute				CAGR (Annualised)			
	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
SUD Life GIFT Global Opportunity Maximizer Fund	4.85%	NA	NA	NA	NA	NA	NA	NA
Benchmark:								
MSCI All-Country World Equity Index (ACWI)	70.00%	1.16%	6.06%	13.48%	22.48%	15.63%	9.19%	10.16%
Bloomberg Commodity Spot Index	30.00%							NA

Top Holding - iShares Gold Trust	
Name	Weight
Gold Bullion	

Top Holding - iShares Silver Trust	
Name	Weight
Silver Bullion	

Top Holding - iShares Copper and Metals Mining ETF [#]	
Name	Weight
Anglo American PLC	8.12%
Freeport Mcmoran INC	8.05%
BHP Group LTD	7.68%
Group Mexico B	7.54%
NEWMONT	5.69%
Teck Resources Subordinate Voting	5.22%
Antofagasta PLC	4.76%
Lundin Mining Corp	4.69%
First Quantum Minerals Ltd	4.69%
Evolution Mining Ltd	4.44%

Source: ETF Factsheet as of December 31, 2025

Holdings are subject to change.

Top Holding - Sprott Critical Materials ETF [#]	
Name	Weight
Freeport-McMoRan Inc.	5.29%
Albemarle Corporation	4.87%
PLS Group Limited	4.74%
Cameco Corp.	4.62%
JSC National Atomic Company Kazatomprom	4.52%
Lynas Rare Earths Limited	3.91%
MP Materials Corp.	3.65%
First Majestic Silver Corp.	3.64%
Uranium Energy Corp	3.49%
Teck Resources Limited	2.87%

Source: ETF Factsheet as of December 31, 2025

Top Holding - Gbl X US Electrifictn [#]	
Name	Weight
Ametek Inc	4.72%
National Grid Plc-sp Adr	4.31%
Consolidated Edison Inc	4.21%
American Electric Power	4.18%
Quanta Services Inc	4.17%
Entergy Corp	4.13%
Dominion Energy Inc	4.12%
Nextera Energy Inc	4.07%
Public Service Enterprise Gp	4.06%
Constellation Energy	3.90%

Source: ETF Factsheet as of December 31, 2025 Source: ETF Factsheet as of December 31, 2025