InveSTAR

Fact Sheet

August – 2026

Star Union Dai-ichi
Life Insurance
A joint venture of
Bank of India | Union Bank of India | Daiichi Life Group

SUD Life GIFT Global Opportunity Maximizer Fund - August 2026

Star Union Dai-ichi Life Insurance

Investment Objective :

The offers diversified access to global growth and resilience. Investing in US-listed ETFs across international equities and a broad range of commodities, the fund captures both cyclical momentum and structural trends. From emerging markets to developed economies, from energy to agriculture and metals—this fund spans it all. Designed for global investors seeking dynamic exposure with built-in flexibility. It's a one-stop solution for multi-asset global investing.

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 :	**$ 45,19,573**
NAV :	**$11.0647**

Fund Composition & Fund Management Charges

Composition*	Charges
-US-listed ETFs covering equity markets across the globe and a broad range of commodities. The fund aims to capture 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.

Top 10 Benchmark Holdings

	Portfolio Weight (%)
Gold	5.41%
NVIDIA	3.41%
APPLE	3.12%
MICROSOFT	2.40%
COMEX Copper	2.36%
Corn	1.80%
AMAZON.COM INC	1.69%
Brent Crude Oil	1.47%
Aluminum	1.34%
ALPHABET CLASS A	1.34%

Benchmark Sectoral Allocation

	Portfolio Weight (%)
Information Technology	21.90%
Financials	11.54%
Agriculture	9.15%
Industrials	7.34%
Energy	7.01%
Precious Metals	6.74%
Consumer Discretionary	6.09%
Health Care	5.84%
Industrial Metals	5.61%
Communication	5.37%

Backtested Benchmark Return		Absolute		CAGR (Annualised)			
		6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
MSCI All-Country World Equity Index (ACWI)	**70.00%**	**9.87%**	**24.75%**	**16.98%**	**8.96%**	**10.20%**	**15.19%**
Bloomberg Commodity Spot Index	**30.00%**						

Name of Fund Manager:

Mr. Mayank Gulgulia

Source: ETF Factsheet as of August 31, 2026

SUD Life GIFT Commodities Fund - August 2026

Star Union Dai-ichi Life Insurance

Investment Objective :

This fund offers exposure across major commodities including Gold, Silver, Oil, and other industrial metals. It provides investors with direct commodity market exposure for inflation protection and portfolio diversification.

Date of Inception :

June 5, 2025

SFIN No.

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

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.

Benchmark:

Bloomberg Commodity Spot Index

Top 10 Benchmark Holdings

	Portfolio Weight (%)
Gold	18.02%
COMEX Copper	7.86%
Corn	5.99%
Brent Crude Oil	4.90%
Aluminum	4.46%
Chicago Wheat	3.14%
Coffee	2.59%
Kansas City Wheat	1.59%
Cotton	1.50%
ULS Diesel	1.45%

Benchmark Sectoral Allocation

	Portfolio Weight (%)
Energy	23.35%
Agriculture	30.50%
Industrial Metals	18.70%
Precious Metals	22.45%
Livestock	4.99%

Products:

For SUD Life International Wealth Creator

AUM :	**$ 21,33,366**
NAV :	**$ 14.4522**

Backtested Benchmark Return	Absolute		CAGR (Annualised)			
	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
Bloomberg Commodity Spot Index	**12.48%**	**34.03%**	**12.83%**	**8.47%**	**9.07%**	**35.23%**

Name of Fund Manager:

Mr. Mayank Gulgulia

Source: ETF Factsheet as of August 31, 2026

SUD Life Global Flexi Asset Advantage Fund - August 2026

Star Union Dai-ichi Life Insurance

Investment Objective :

Designed to deliver diversified exposure across both emerging and developed markets, the fund primarily focuses on equities while providing fund managers with the flexibility to allocate to commodities and bonds. This dynamic approach enables participation in both cyclical and long-term structural growth opportunities, while maintaining resilience during economic downturns, when bonds traditionally serve as a safe haven.

Date of Inception :

April 28, 2026

SFIN No.

ULGC 09 25/03/26 SUD-LI-GFA 142

Benchmark:

MSCI All-Country World Equity Index (ACWI)

Bloomberg Commodity Spot Index

FTSE World Government Bond Index

Products:

For SUD Life International Wealth Creator

Fund Composition & Fund Management Charges	
Composition*	**Charges**
-Flexi-asset fund, investing in US-listed instruments exposed to equities, global bonds and commodities	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.

Top 10 Benchmark Holdings	Portfolio Weight (%)
Gold	4.51%
NVIDIA	2.92%
APPLE	2.68%
MICROSOFT	2.06%
COMEX Copper	1.97%
Corn	1.50%
AMAZON.COM INC	1.45%
TREASURY NOTE (2OLD)	1.40%
Brent Crude Oil	1.23%
ALPHABET CLASS A	1.15%

Benchmark Sectoral Allocation	% to AUM Portfolio Weight (%)
Information Technology	18.77%
Treasuries	15.00%
Financials	9.89%
Agriculture	7.63%
Industrials	6.29%
Energy	5.84%
Precious Metals	5.61%
Consumer Discretionary	5.22%
Health Care	5.01%
Industrial Metals	4.68%

AUM :	**$ 10,72,571**
NAV :	**$ 9.8618**

Name of Fund Manager:

Mr. Mayank Gulgulia

Backtested Benchmark Return		Absolute	CAGR (Annualised)				
		6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
MSCI All-Country World Equity Index (ACWI)	**60.00%**	**7.97%**	**21.00%**	**15.77%**	**5.57%**	**7.94%**	**4.61%**
Bloomberg Commodity Spot Index	**25.00%**						
FTSE World Government Bond Index	**15.00%**						

Source: ETF Factsheet as of August 31, 2026

SUD Life GIFT US Equity Fund - August 2026

Star Union Dai-ichi Life Insurance

Investment Objective :

This fund provides balanced exposure to the U.S. stock market through a mix of ETFs tracking major US indices such as S&P 500, Nasdaq and Russell 2000.

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.**

Date of Inception : June 5, 2025

SFIN No. ULGC 01 06/03/25 SUD-LI-UEF 142

Benchmark: S&P 500 Index

Top 10 Benchmark Holdings	Portfolio Weight (%)
NVIDIA CORP	8.07%
APPLE INC	7.03%
MICROSOFT CORP	5.69%
AMAZON.COM INC	3.84%
ALPHABET INC CL A	3.00%
BROADCOM INC	2.65%
ALPHABET INC CL C	2.39%
META PLATFORMS INC CLASS A	1.90%
MICRON TECHNOLOGY INC	1.63%
TESLA INC	1.56%

Benchmark Sectoral Allocation	% to AUM Portfolio Weight (%)
Information Technology	37.76%
Financials	12.27%
Communication Services	9.52%
Health Care	9.41%
Consumer Discretionary	9.03%
Industrials	8.26%
Consumer Staples	4.55%
Energy	3.56%
Utilities	2.02%
Materials	1.82%

Products: For SUD Life International Wealth Creator

AUM:	**$ 8,65,618.46**
NAV :	**$ 10.6174**

Name of Fund Manager: Mr. Mayank Gulgulia

Backtested Benchmark Return	Absolute		CAGR (Annualised)			
	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
S&P 500 Index	**11.74%**	**18.98%**	**19.47%**	**11.19%**	**13.48%**	**14.92%**

Source: ETF Factsheet as of June 30, 2026

SUD Life GIFT Global Equity Fund - August 2026

Star Union Dai-ichi Life Insurance

Investment Objective :

This fund delivers diversified international equity exposure with a strategic allocation that emphasizes emerging markets, balanced with exposure to developed markets outside the U.S. It's designed for investors seeking global diversification with a significant tilt toward emerging market growth potential.

Date of Inception :
June 5, 2025

SFIN No.
ULGC 02 06/03/25 SUD-LI-GEF 142

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.

Benchmark:
MSCI ACWI ex USA IMI Net Total Return USD Index

Products:
For SUD Life International Wealth Creator

Top 10 Benchmark Holdings

	Portfolio Weight (%)
TAIWAN SEMICONDUCTOR MANUFACTURING	4.35%
SAMSUNG ELECTRONICS LTD	2.04%
SK HYNIX	1.56%
ASML HOLDING	1.48%
HSBC HOLDINGS PLC	0.82%
TENCENT HOLDINGS	0.79%
ROCHE PS PAR AG	0.69%
NOVARTIS AG	0.68%
ROYAL BANK OF CANADA	0.64%
SHELL PLC	0.59%

Benchmark Sectoral Allocation — **% to AUM**

	Portfolio Weight (%)
Financials	23.31%
Information Technology	19.75%
Industrials	14.71%
Consumer Discretionary	8.08%
Materials	7.87%
Health Care	6.78%
Consumer Staples	4.99%
Energy	4.78%
Communication	4.25%
Utilities	2.93%

AUM :	**$ 2,87,886**
NAV :	**$ 11.2565**

Backtested Benchmark Return	Absolute	CAGR (Annualised)				
	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
MSCI ACWI ex USA IMI Net Total Return USD Index	**4.72%**	**26.37%**	**19.84%**	**8.99%**	**9.56%**	**33.09%**

Name of Fund Manager:
Mr. Mayank Gulgulia

Internal

Source: ETF Factsheet as of August 31, 2026

SUD Life GIFT India Focused Fund - August 2026

Star Union Dai-ichi Life Insurance

Investment Objective :

The fund invests in US-listed ETFs that provide concentrated exposure to Indian equities and sectors at the forefront of India's transformation, spanning financial inclusion, digital infrastructure, manufacturing, and consumption.

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.

Date of Inception :

December 9, 2025

SFIN No.

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

Top 10 Benchmark Holdings

	Portfolio Weight (%)
HDFC BANK	5.99%
ICICI BANK	5.62%
RELIANCE INDUSTRIES LTD	5.60%
BHARTI AIRTEL LTD	3.92%
BLK CSH FND TREASURY SL AGENCY	3.03%
INFOSYS	2.62%
AXIS BANK	2.12%
MAHINDRA AND MAHINDRA LTD	2.11%
LARSEN AND TOUBRO LTD	2.00%
BAJAJ FINANCE LTD	1.95%

Benchmark Sectoral Allocation — **% to AUM**

	Portfolio Weight (%)
Financials	29.69%
Consumer Discretionary	13.10%
Industrials	10.79%
Materials	8.59%
Energy	7.77%
Information Technology	7.17%
Health Care	6.81%
Consumer Staples	5.09%
Communication	5.04%
Utilities	3.81%

Benchmark:

MSCI India Index

Products:

For SUD Life International Wealth Creator

AUM :	**$ 37,252**
NAV :	**$ 10.6454**

Name of Fund Manager:

Mr. Mayank Gulgulia

Backtested Benchmark Return	Absolute		CAGR (Annualised)			
	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
MSCI India Index	**-5.61%**	**-4.72%**	**5.58%**	**2.52%**	**6.89%**	**-9.30%**

Source: ETF Factsheet as of August 31, 2026

SUD Life GIFT EM Treasury Fund - August 2026

Star Union Dai-ichi Life Insurance

Investment Objective :

This fund provides specialized emerging market debt exposure through a combination of USD-denominated sovereign bonds and local currency sovereign bonds. This balanced approach gives investors access to emerging market yields while diversifying currency risk.

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.

Date of Inception :

June 5, 2025

SFIN No.

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

Top 10 Benchmark Holdings	Portfolio Weight (%)
Brazil Notas Do Tesouro Nacional Serie	0.94%
Republic Of South Africa Government Bon	0.77%
Mexican Bonos	0.74%
Brazil Letras Do Tesouro Nacional	0.73%
Mexican Bonos	0.71%
Mexican Bonos	0.71%
Mexican Bonos	0.65%
Republic Of South Africa Government Bon	0.65%
Republic Of South Africa Government Bon	0.64%
Republic Of South Africa Government Bon	0.63%

Benchmark Sectoral Allocation	% to AUM Portfolio Weight (%)
Government activity	92.21%
Financial	7.60%
Utilities	0.01%
Industrials	0.00%
Other/Cash	0.18%

Benchmark:

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

Products:

For SUD Life International Wealth Creator

AUM:	**$ 9,992**
NAV :	**$ 10.2379**

Name of Fund Manager:

Mr. Mayank Gulgulia

Backtested Benchmark Return	Absolute 6 Month	1 Year	CAGR (Annualised) 3 Year	5 Year	10 Year	Since Inception
J.P. Morgan Government Bond Index Emerging Markets Global Core	**-0.30%**	**8.13%**	**7.32%**	**2.21%**	**2.35%**	**11.78%**

Source: ETF Factsheet as of August 31, 2026

SUD Life GIFT US Treasuries Fund - August 2026

Investment Objective :

This fixed-income fund offers comprehensive coverage across the U.S. Treasury yield curve. The allocation provides the flexibility to optimize exposure across the yield curve, depending on the fund manager's view of the US treasury yield curve. This provides investors with U.S. government debt exposure across various maturities for interest rate diversification

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.

Top 10 Benchmark Holdings	
	Portfolio Weight (%)
UNITED STATES TREASURY	100%

Benchmark Sectoral Allocation	% to AUM
	Portfolio Weight (%)
UNITED STATES TREASURY	99.8%

Backtested Benchmark Return	Absolute	CAGR (Annualised)				
	6 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
U.S. Treasury Core Bond Index	-2.22%	1.23%	3.19%	-0.82%	0.79%	-0.78%

Star Union Dai-ichi Life Insurance

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:	$ 2,786
NAV :	$ 9.9064

Name of Fund Manager:

Mr. Mayank Gulgulia

Source: ETF Factsheet as of August 31, 2026

Risk Factors

- This document has been prepared for providing general information only.
- Unit Linked Life Insurance products are different from traditional insurance products and are subject to various risk factors.
- Unit linked policies are subject to market risks associated with capital markets and NAVs of units may go up or down based on the performance of fund and factors influencing the capital market and the customers have to consider this aspect while taking any decision.
- Customers should take into account their personal investment objectives, risk appetite and other aspects of their financial situation before making an investment decision.
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Disclaimers related to Benchmark Indices

CRISIL Composite Bond Index and CRISIL Liquid Fund Index

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NIFTY 50 INDEX

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