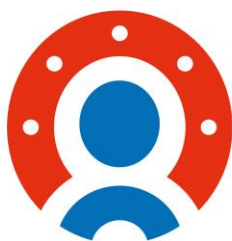


InveSTAR

Fact Sheet

March – 2026



Star Union Dai-ichi
Life Insurance

A joint venture of



SUD Life GIFT US Equity Fund - March 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
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SFIN No.	ULGC 01 06/03/25 SUD-LI-UEF 142
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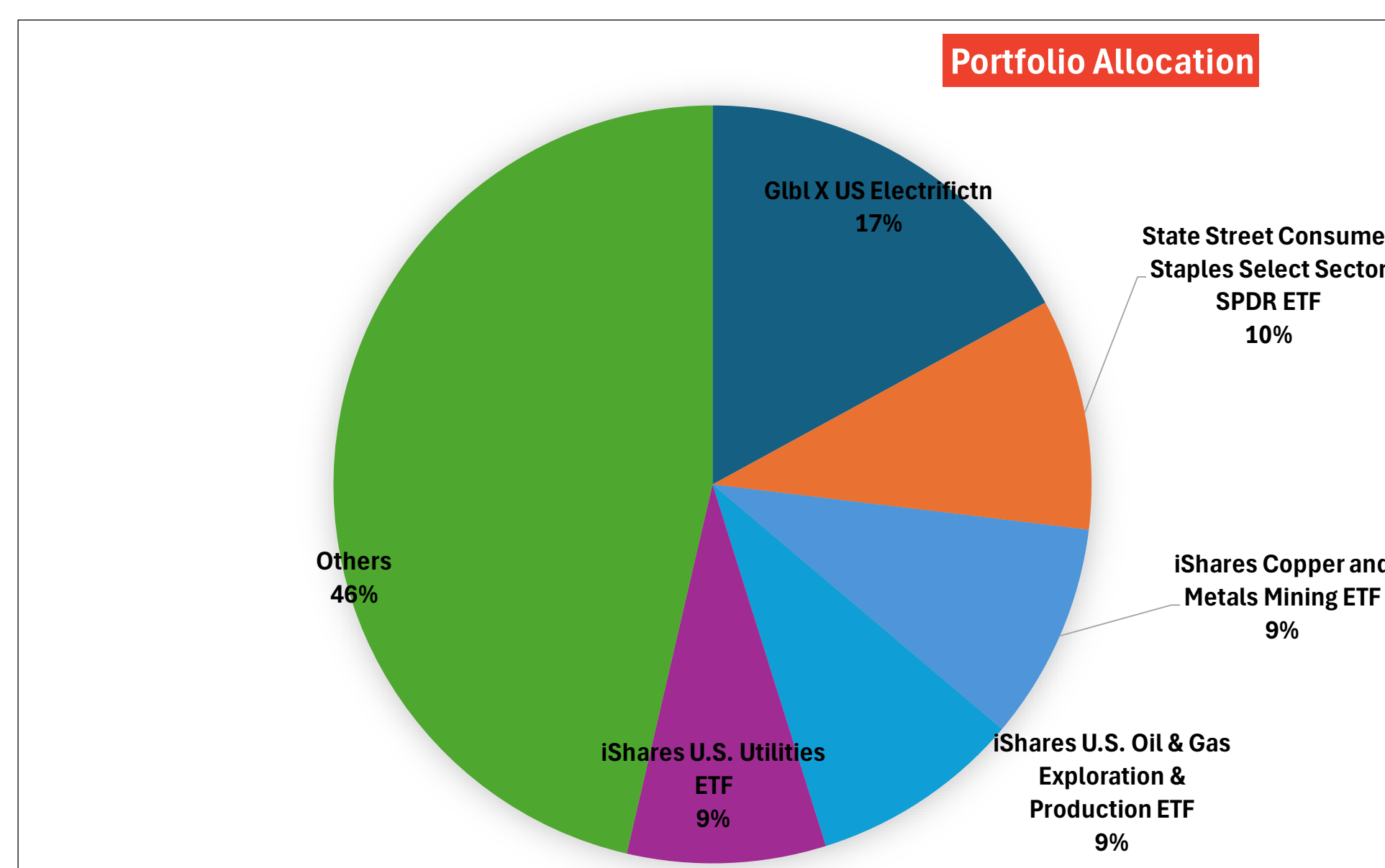
Benchmark:	S&P Index
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Products:	For SUD Life International Wealth Creator
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AUM:	\$ 340,712.42
NAV :	\$ 10.1547

Name of Fund Manager:	Mr.Anupam Goswami
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Portfolio	% to AUM
Top 5 Holding	
Gibl X US Electrifiactn	17.05%
State Street Consumer Staples Select Sector SPDR ETF	9.87%
iShares Copper and Metals Mining ETF	9.26%
iShares U.S. Utilities ETF	9.00%
iShares U.S. Oil & Gas Exploration & Production ETF	8.47%
Others	46.36%



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	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	-4.41%	3.95%	2.45%	NA	NA	NA	NA	NA	
Benchmark:									
S&P 500 Index	-5.09%	-4.63%	-2.39%	16.33%	16.69%	10.44%	12.23%	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 - State Street Consumer Staples Select Sector SPDR ETF [#]	
Name	Weight
WALMART INC	17.56%
COSTCO WHOLESALE CORP	14.02%
PROCTER & GAMBLE CO/THE	12.23%
COCA-COLA CO/THE	9.88%
PHILIP MORRIS INTERNATIONAL	9.10%
PEPSICO INC	7.26%
ALTRIA GROUP INC	3.63%
COLGATE-PALMOLIVE CO	2.50%
MONDELEZ INTERNATIONAL INC-A	2.49%
MONSTER BEVERAGE CORP	1.90%

Source: ETF Factsheet as of December 31, 2025

Top Holding - Gbl X US Electrifiactn [#]	
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 Entereprise Gp	4.06%
Constellation Energy	3.90%

Source: ETF Factsheet as of December 31, 2025

Top Holding - iShares U.S. Oil & Gas Exploration & Production ETF [#]	
Name	Weight
CONOCOPHILLIPS	19.52%
EOG RESOURCES INC	9.62%
PHILLIPS	8.77%
MARATHON PETROLEUM CORP	6.67%
DEVON ENERGY CORP	4.58%
EXPAND ENERGY CORP	4.54%
DIAMONDBACK ENERGY INC	4.50%
EQT CORP	4.49%
VALERO ENERGY CORP	4.44%
COTERRA ENERGY INC	4.20%

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 - March 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 :

\$ 109,673

NAV :

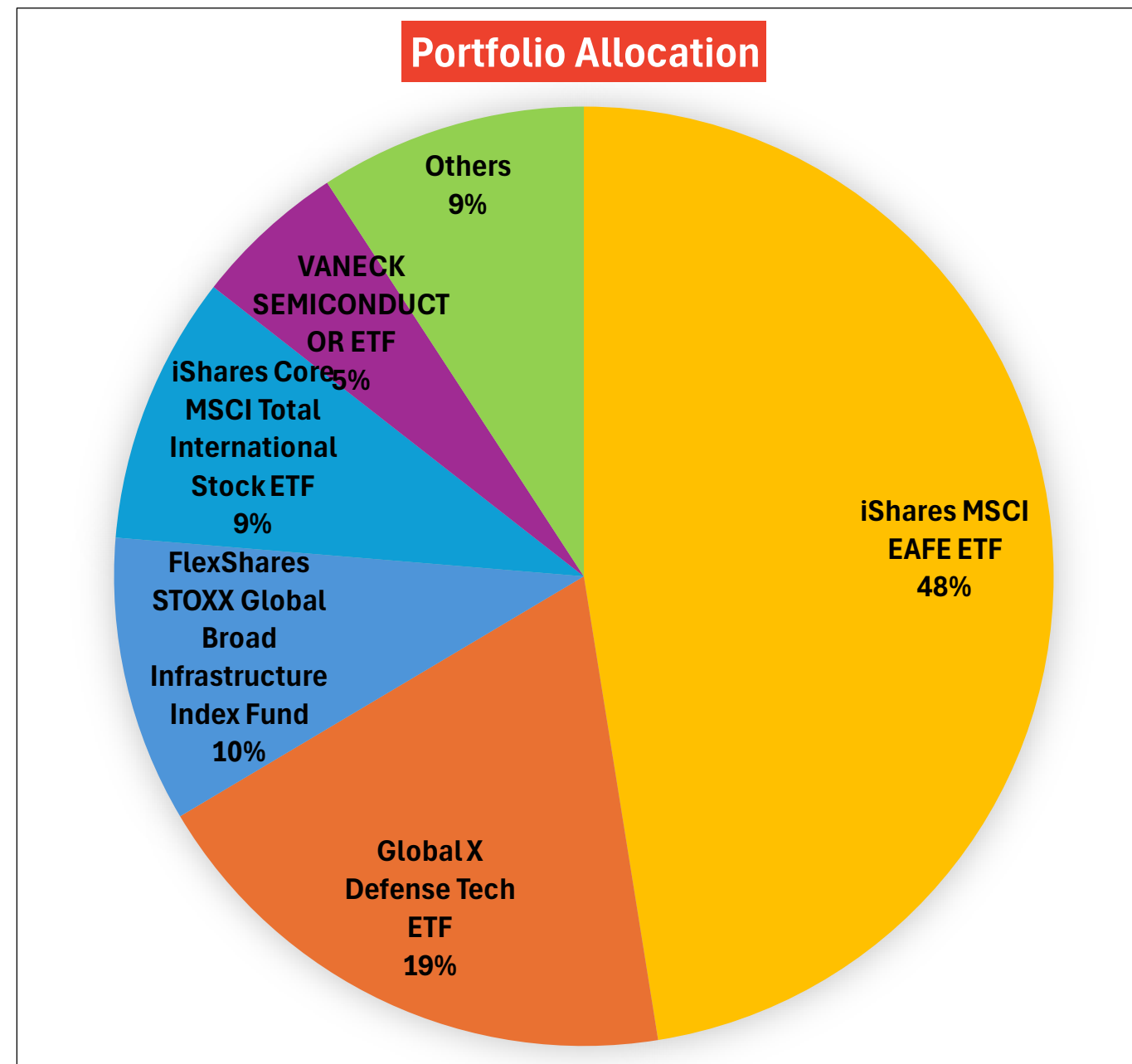
\$ 10.5518

Name of Fund Manager:

Mr. Anupam Goswami

Portfolio % to AUM
Top 5 Holding

ETF Name	% to AUM
iShares MSCI EAFE ETF	47.47%
Global X Defense Tech ETF	18.99%
FlexShares STOXX Global Broad Infrastructure Index Fund	9.85%
iShares Core MSCI Total International Stock ETF	9.24%
VANECK SEMICONDUCTOR ETF	5.24%
Others	9.20%


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	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	-7.12%	-0.26%	1.64%	NA	NA	NA	NA	NA
Benchmark: MSCI ACWI ex USA IMI Net Total Return USD Index	-10.84%	-0.68%	4.05%	25.32%	14.38%	6.83%	8.33%	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 - FlexShares STOXX Global Broad Infrastructure Index Fund [#]	
Name	Weight
DEUTSCHE TELEKOM AG COMMON STOCK EUR	3.72%
SOFTBANK GROUP CORP COMMON STOCK JPY	3.69%
CANADIAN PACIFIC KANSAS CITY LTD COMMON STOCK CAD	3.29%
CANADIAN NATIONAL RAILWAY CO COMMON STOCK CAD	2.79%
IBERDROLA SA COMMON STOCK EUR	2.51%
DEUTSCHE POST AG COMMON STOCK EUR	2.51%
AT&T INC COMMON STOCK USD	2.50%
VERIZON COMMUNICATIONS INC COMMON STOCK USD	2.44%
NEXTERA ENERGY INC COMMON STOCK USD	2.39%
WASTE CONNECTIONS INC COMMON STOCK	2.24%

Source: ETF Factsheet as of December 31, 2025

Holdings are subject to change.

SUD Life GIFT US Treasuries Fund - March 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:

\$ 484

NAV :

\$ 9.9884

Name of Fund Manager:

Mr.Anupam Goswami

Portfolio % to AUM
Top 5 Holding

Others 100.00%

Fund Composition & Fund Management Charges
Composition*
Charges

- ETF tracking US treasuries > 1 yr

- ETF tracking US treasuries < 1 yr

- ETF tracking US treasuries > 20 yr

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 US Treasuries Fund	-0.12%	NA	NA	NA	NA	NA	NA	NA
Benchmark:								
U.S. Treasury Core Bond Index	-1.73%	0.10%	0.86%	3.25%	2.59%	-0.12%	1.04%	NA

SUD Life GIFT EM Treasury Fund - March 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:

\$ 9,676

NAV :

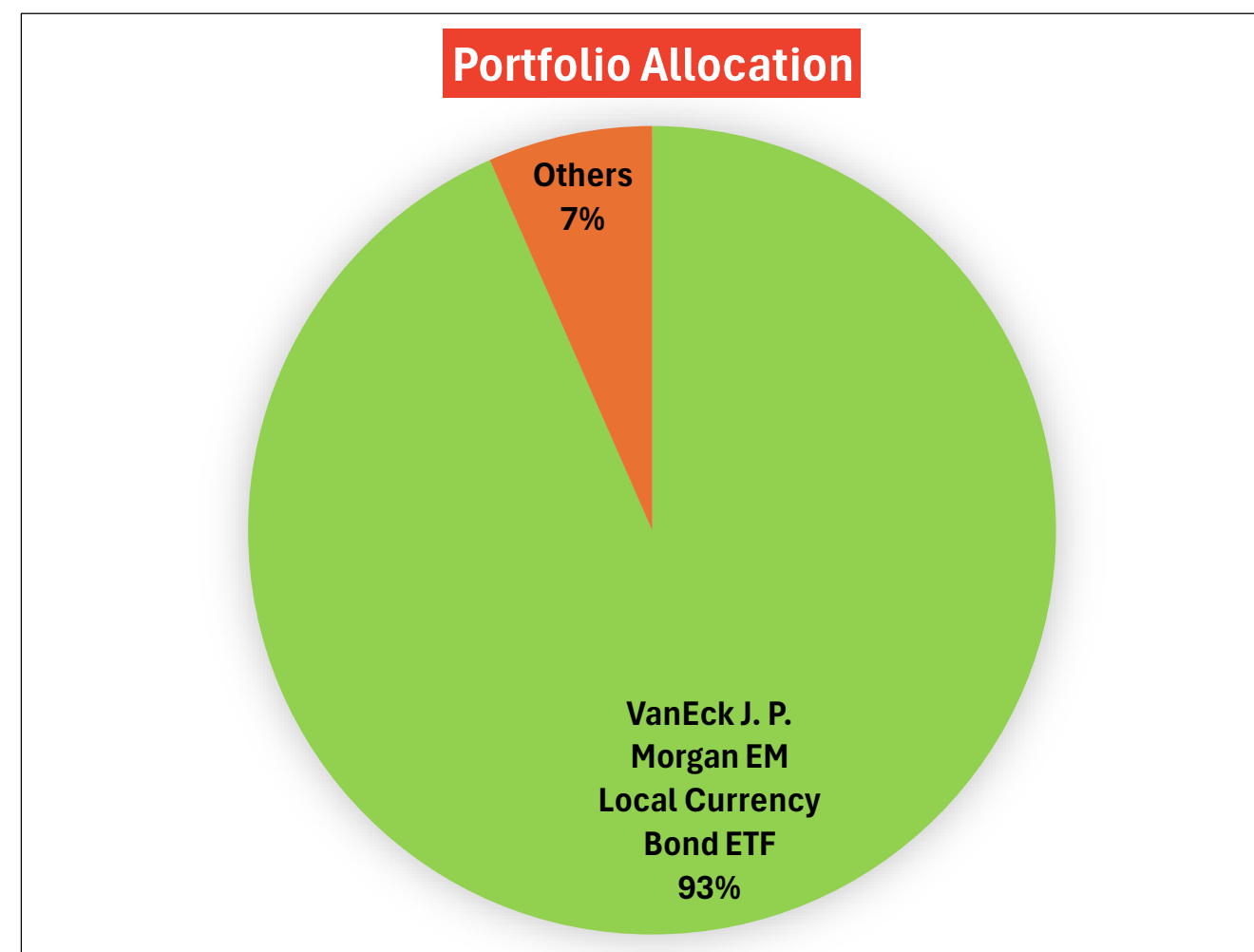
\$ 9.9640

Name of Fund Manager:

Mr. Anupam Goswami

Portfolio % to AUM
Top 5 Holding

VanEck J. P. Morgan EM Local Currency Bond ETF	93.43%
Others	6.57%


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 based on 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	-5.61%	-2.85%	-0.77%	NA	NA	NA	NA	NA
Benchmark:								
J.P. Morgan Government Bond Index Emerging Markets Global Core	-5.45%	-2.27%	1.09%	11.72%	6.29%	1.90%	2.17%	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 - March 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 :

\$ 1,066,444

NAV :

\$ 14.3069

Name of Fund Manager:

Mr. Anupam Goswami

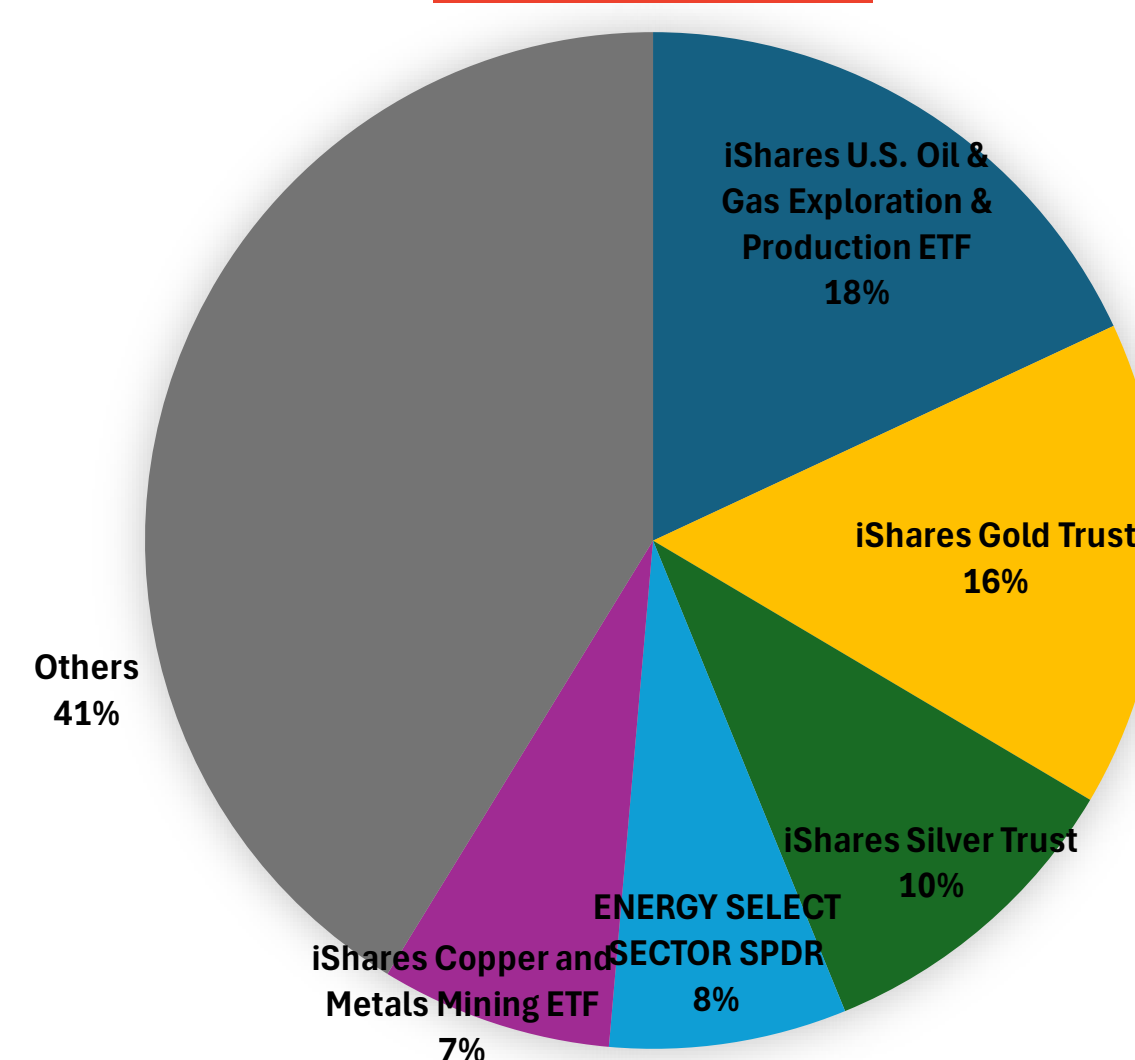
Portfolio % to AUM
Top 5 Holding

ETF Name	% to AUM
iShares U.S. Oil & Gas Exploration & Production ETF	18.06%
iShares Gold Trust	15.46%
iShares Silver Trust	10.31%
ENERGY SELECT SECTOR SPDR	7.56%
iShares Copper and Metals Mining ETF	7.37%
Others	41.24%

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.

Portfolio Allocation


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	-7.62%	10.76%	30.36%	NA	NA	NA	NA	NA
Benchmark:								
Bloomberg Commodity Spot Index	10.53%	22.71%	29.52%	30.37%	12.21%	10.94%	9.83%	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 - iShares U.S. Oil & Gas Exploration & Production ETF[†]

Name	Weight
CONOCOPHILLIPS	19.52%
EOG RESOURCES INC	9.62%
PHILLIPS	8.77%
MARATHON PETROLEUM CORP	6.67%
DEVON ENERGY CORP	4.58%
EXPAND ENERGY CORP	4.54%
DIAMONDBACK ENERGY INC	4.50%
EQT CORP	4.49%
VALERO ENERGY CORP	4.44%
COTERRA ENERGY INC	4.20%

Source: ETF Factsheet as of December 31, 2025

Top Holding - ENERGY SELECT SECTOR SPDR[†]

Name	Weight
EXXON MOBIL CORP	23.70%
CHEVRON CORP	17.60%
CONOCOPHILLIPS	7.06%
WILLIAMS COS INC	4.58%
SLB LTD	4.09%
EOG RESOURCES INC	4.06%
KINDER MORGAN INC	3.83%
PHILLIPS 66	3.70%
VALERO ENERGY CORP	3.54%
MARATHON PETROLEUM CORP	3.48%

Source: ETF Factsheet as of December 31, 2025

SUD Life GIFT India Focused Fund - March 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 :

\$ 8,948

NAV :

\$ 10.1059

Name of Fund Manager:

Mr. Anupam Goswami

Portfolio % to AUM
Top 5 Holding

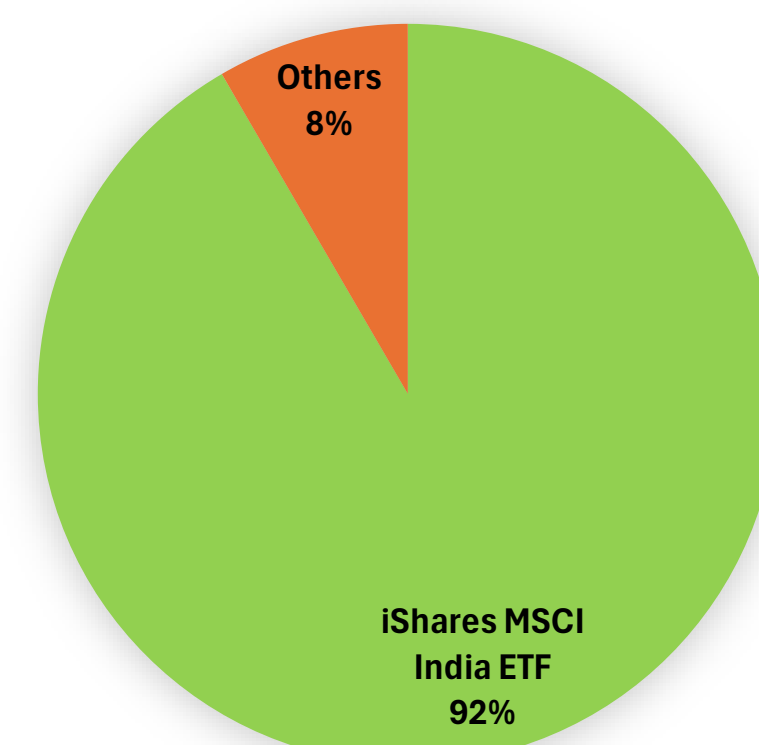
iShares MSCI India ETF	91.61%
Others	8.39%

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.

Portfolio Allocation

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	1.38%	NA	NA	NA	NA	NA	NA	NA
Benchmark:								
MSCI India Index	-14.49%	-17.84%	-14.03%	-12.62%	6.31%	4.11%	6.85%	NA

Top Holding - iShares MSCI India ETF#

Name	Weight
HDFC BANK LTD	7.99%
RELIANCE INDUSTRIES LTD	6.78%
ICICI BANK LTD	5.03%
BHARTI AIRTEL LTD	3.83%
INFOSYS LTD	3.81%
BLK CSH FND TREASURY SL AGENCY	3.35%
MAHINDRA AND MAHINDRA LTD	2.45%
AXIS BANK LTD	2.07%
TATA CONSULTANCY SERVICES LTD	2.06%
BAJAJ FINANCE LTD	1.96%

Source: ETF Factsheet as of December 31, 2025

Holdings are subject to change.

SUD Life GIFT Global Opportunity Maximizer Fund - March 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 :

\$ 2,002,205

NAV :

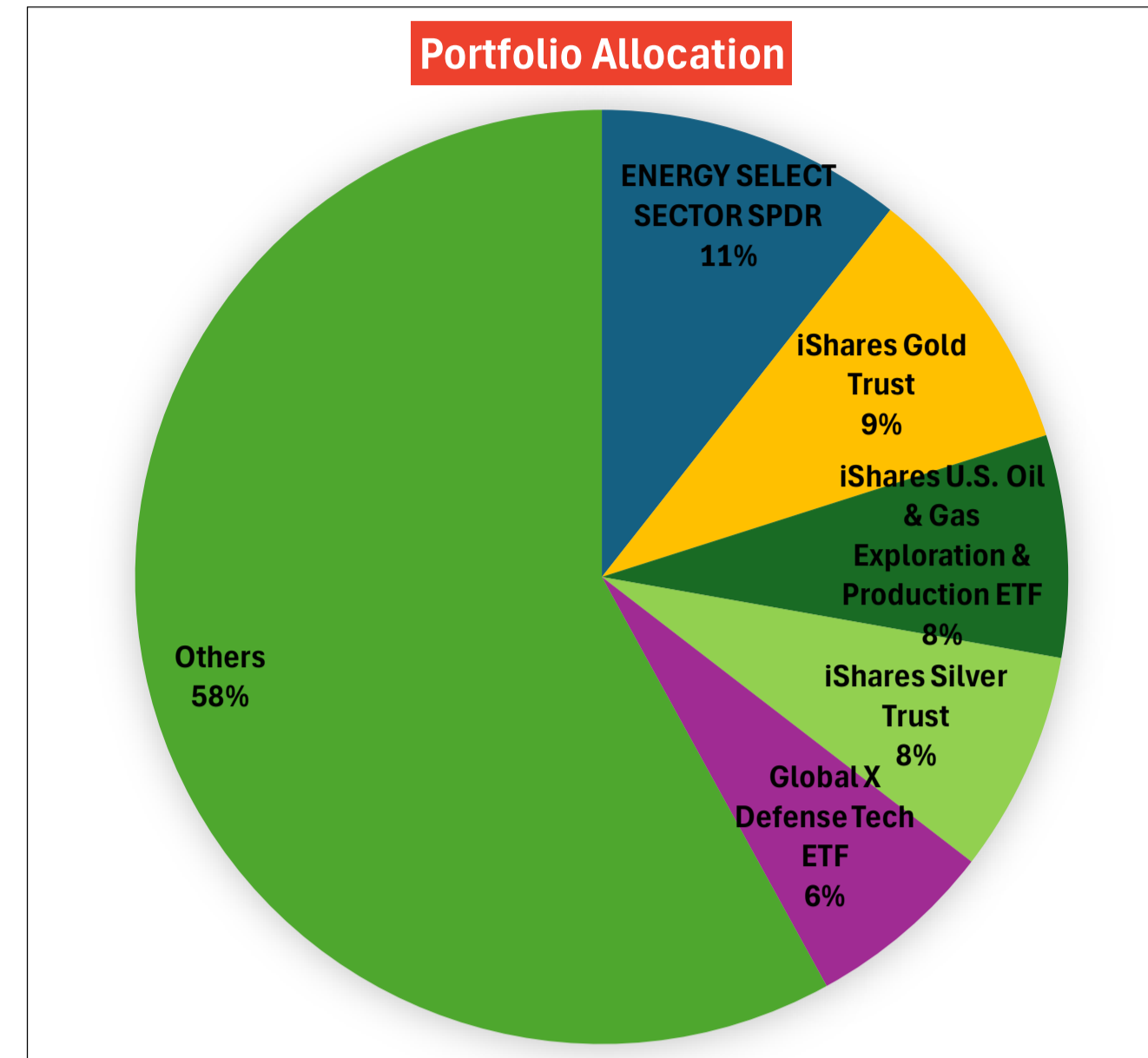
\$ 10.8871

Name of Fund Manager:

Mr. Anupam Goswami

Portfolio % to AUM
Top 5 Holding

ETF Name	% to AUM
ENERGY SELECT SECTOR SPDR	10.62%
iShares Gold Trust	9.48%
iShares U.S. Oil & Gas Exploration & Production ETF	7.69%
iShares Silver Trust	7.66%
Global X Defense Tech ETF	6.56%
Others	58.01%


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	-6.34%	10.88%	NA	NA	NA	NA	NA	NA	
Benchmark:									
MSCI All-Country World Equity Index (ACWI)	70.00%	-2.00%	4.35%	8.44%	21.96%	14.03%	8.72%	9.54%	
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 U.S. Oil & Gas Exploration & Production ETF#

Name	Weight
CONOCOPHILLIPS	19.52%
EOG RESOURCES INC	9.62%
PHILLIPS	8.77%
MARATHON PETROLEUM CORP	6.67%
DEVON ENERGY CORP	4.58%
EXPAND ENERGY CORP	4.54%
DIAMONDBACK ENERGY INC	4.50%
EQT CORP	4.49%
VALERO ENERGY CORP	4.44%
COTERRA ENERGY INC	4.20%

Source: ETF Factsheet as of December 31, 2025

Holdings are subject to change.

Top Holding - ENERGY SELECT SECTOR SPDR[†]

Name	Weight
EXXON MOBIL CORP	23.70%
CHEVRON CORP	17.60%
CONOCOPHILLIPS	7.06%
WILLIAMS COS INC	4.58%
SLB LTD	4.09%
EOG RESOURCES INC	4.06%
KINDER MORGAN INC	3.83%
PHILLIPS 66	3.70%
VALERO ENERGY CORP	3.54%
MARATHON PETROLEUM CORP	3.48%

Source: ETF Factsheet as of December 31, 2025

Top Holding - Global X Defense Tech ETF[‡]

Name	Weight
Lockheed Martin Corp	9.42%
Rtx Corporation	7.93%
General Dynamics Corp	7.16%
Rheinmetall Ag	6.78%
Palantir Technologies Inc-a	5.61%
Northrop Grumman Corp	4.92%
L3harris Technologies Inc	4.92%
Bae Systems Plc	4.61%
Hanwha Aerospace Co Ltd	4.24%
Thales Sa	4.17%

Source: ETF Factsheet as of December 31, 2025

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.
- Customers are advised to note that the details are based on past performance and are not indicative of its future prospects or returns.
- SUD Life shall not be responsible for any losses caused or any claims that arise due to investments made based on this document.
- All efforts have been made to ensure accuracy of the contents of this document, however, SUD Life shall not be held responsible for any errors or omissions.