

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

Aviva Group Investor



Disclaimer/Disclosure

Aviva Life Insurance Company India Limited Aviva Towers ,Sector road,Opp.Golf Course, DLF Phase-V,Sector 43,Gurgaon,Haryana-122 003
Tel:+91(0)1242709000-01, Fax: +91(0)124 2571 214 Registered office:2nd Floor,Prakashdeep Building, 7,Tolstoy Marg, New Delhi -110 001

Fund Details

Investment Objective: The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks

The risk profile for this fund is Low

| | |
|----------------------------------|------------|
| NAV as on April 30, 2019: | 26.9304 |
| Inception Date: | 10-Mar-06 |
| Fund Manager: | Nitin Garg |

Fund v/s Benchmark Return (%)

| | 1 Month | 6 Months | 1 Year | 2 Years* | 3 Years* | Inception* |
|------------------|---------|----------|--------|----------|----------|------------|
| Portfolio return | -0.37% | 4.11% | 5.60% | 4.62% | 6.41% | 8.28% |
| Benchmark** | -0.01% | 5.49% | 8.06% | 5.87% | 7.25% | 7.32% |

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

| Security Type | Min | Max |
|---------------------------------|--------|---------|
| Debt Securities | 60.00% | 100.00% |
| Money Market Instruments & Cash | 0.00% | 40.00% |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

| Asset Class | AUM (in Cr.) |
|--------------|---------------|
| Equity | 0.00 |
| Debt | 257.08 |
| Total | 257.08 |

Modified Duration⁵

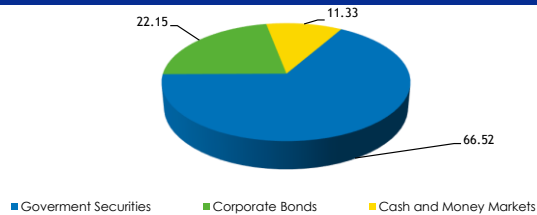
| Security Type | Duration |
|--------------------------|----------|
| Fixed Income Investments | 4.83 |

Security Name

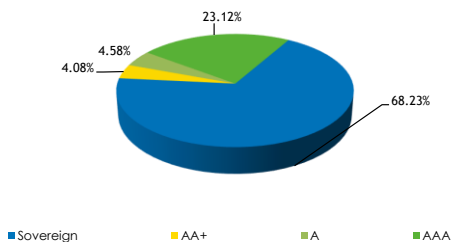
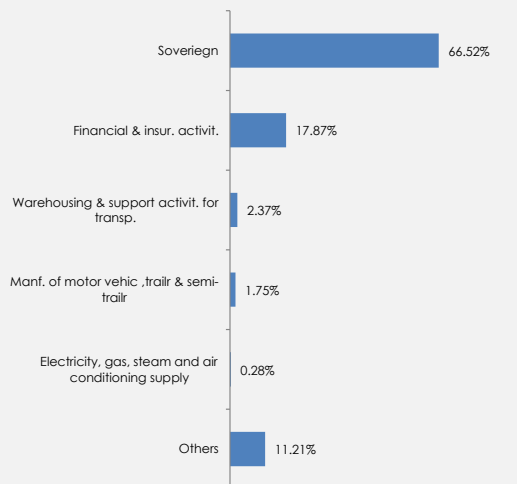
Net Asset (%)

| Security Name | Net Asset (%) |
|--|----------------|
| Government Securities | 66.52% |
| 7.26% GOI 2029 | 13.33% |
| 6.84% GOI 2022 | 12.09% |
| 8.97% GOI 2030 | 4.43% |
| 7.72% GOI 2025 | 4.11% |
| 7.95% GS 2032 | 4.10% |
| 7.8% GOI 2020 | 4.00% |
| 8.3% GOI 2042 | 3.80% |
| 08.35% Gujarat 2029 | 3.07% |
| 6.90% GOI 2019 | 2.85% |
| 08.05% Gujarat 2029 | 2.33% |
| Others | 12.41% |
| Corporate Bonds | 22.15% |
| Indiabulls Housing Finance Ltd. | 3.77% |
| Dewan Housing Finance Corporation Ltd. | 2.65% |
| L&T Infra Debt Fund Ltd. | 2.53% |
| Adani Ports and Special Economic Zone Ltd. | 2.37% |
| LIC Housing Finance Ltd. | 1.99% |
| Reliance Capital Ltd. | 1.81% |
| Mahindra & Mahindra Ltd. | 1.75% |
| LIC Housing Finance Ltd. | 1.65% |
| Shriram Transport Finance Co. Ltd. | 1.61% |
| L&T Infra Debt Fund Ltd. | 1.45% |
| Others | 0.57% |
| Cash and Money Markets | 11.33% |
| Portfolio Total | 100.00% |

Asset Mix



Rating Profile

Sectoral Break-Up⁵

\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return is CRISIL Composite Bond Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

| | |
|----------------------------------|---------------------------|
| NAV as on April 30, 2019: | 29.1672 |
| Inception Date: | 13-Jul-05 |
| Fund Manager: | Jayesh Sundar, Nitin Garg |

Fund v/s Benchmark Return (%)

| | 1 Month | 6 Months | 1 Year | 2 Years* | 3 Years* | Inception* |
|------------------|---------|----------|--------|----------|----------|------------|
| Portfolio return | -0.29% | 5.14% | 5.74% | 5.47% | 7.75% | 8.57% |
| Benchmark** | 0.19% | 6.87% | 8.39% | 7.11% | 8.61% | 8.02% |

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

| Security Type | Min | Max |
|---------------------------------|--------|---------|
| Debt Securities | 40.00% | 100.00% |
| Equity | 0.00% | 20.00% |
| Money Market Instruments & Cash | 0.00% | 40.00% |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

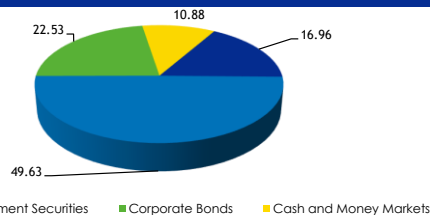
Asset Class Wise AUM

| Asset Class | AUM (in Cr.) |
|--------------|--------------|
| Equity | 9.83 |
| Debt | 47.99 |
| Total | 57.82 |

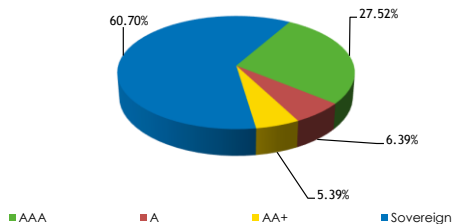
Modified Duration³

| Security Type | Duration |
|--------------------------|----------|
| Fixed Income Investments | 4.78 |

Asset Mix



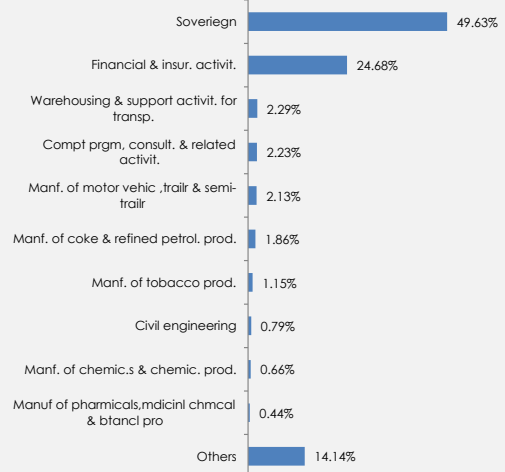
Rating Profile



Security Name

Net Asset (%)

| | |
|--|----------------|
| Equities | 16.96% |
| Reliance Industries Ltd. | 1.66% |
| HDFC Bank Ltd. | 1.39% |
| ITC Ltd. | 1.15% |
| Infosys Ltd. | 1.09% |
| Housing Development Finance Corporation Ltd. | 1.06% |
| ICICI Bank Ltd. | 0.95% |
| Larsen & Toubro Ltd. | 0.79% |
| Tata Consultancy Services Ltd. | 0.64% |
| Kotak Mahindra Bank Ltd. | 0.59% |
| Maruti Suzuki India Ltd. | 0.43% |
| Others | 7.21% |
| Government Securities | 49.63% |
| 7.26% GOI 2029 | 9.87% |
| 8.97% GOI 2030 | 6.03% |
| 6.84% GOI 2022 | 5.37% |
| 7.95% GS 2032 | 3.65% |
| 8.3% GOI 2042 | 3.12% |
| 8.28% GOI 2032 | 3.07% |
| 7.8% GOI 2020 | 2.52% |
| 6.90% GOI 2019 | 1.96% |
| 6.35% GOI 2020 | 1.90% |
| 7.72% GOI 2025 | 1.72% |
| Others | 10.42% |
| Corporate Bonds | 22.53% |
| Indiabulls Housing Finance Ltd. | 4.15% |
| Dewan Housing Finance Corporation Ltd. | 3.37% |
| Housing Development Finance Corporation Ltd. | 2.63% |
| L&T Infra Debt Fund Ltd. | 2.57% |
| Shriram Transport Finance Co. Ltd. | 2.27% |
| Adani Ports and Special Economic Zone Ltd. | 2.14% |
| Reliance Capital Ltd. | 1.86% |
| L&T Infra Debt Fund Ltd. | 1.30% |
| Mahindra & Mahindra Ltd. | 1.17% |
| LIC Housing Finance Ltd. | 0.87% |
| Others | 0.20% |
| Cash and Money Markets | 10.88% |
| Portfolio Total | 100.00% |

Sectoral Break-Up⁵

⁵Sector Classification is as per National Industrial Classification (All Economic Activities) - 2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

³Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

| | |
|----------------------------------|---------------------------|
| NAV as on April 30, 2019: | 27.3053 |
| Inception Date: | 10-Mar-06 |
| Fund Manager: | Jayesh Sundar, Nitin Garg |

Fund v/s Benchmark Return (%)

| | 1 Month | 6 Months | 1 Year | 2 Years* | 3 Years* | Inception* |
|------------------|---------|----------|--------|----------|----------|------------|
| Portfolio return | -0.14% | 6.47% | 6.08% | 6.60% | 9.31% | 8.57% |
| Benchmark** | 0.37% | 8.17% | 8.67% | 8.24% | 9.86% | 8.68% |

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

| Security Type | Min | Max |
|---------------------------------|--------|--------|
| Debt Securities | 15.00% | 90.00% |
| Equity | 0.00% | 45.00% |
| Money Market Instruments & Cash | 0.00% | 40.00% |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

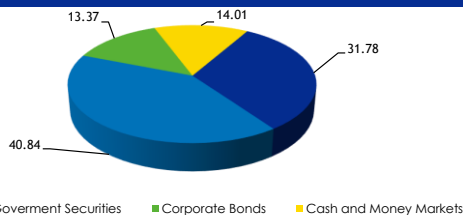
Asset Class Wise AUM

| Asset Class | AUM (in Cr.) |
|--------------|--------------|
| Equity | 10.28 |
| Debt | 22.05 |
| Total | 32.33 |

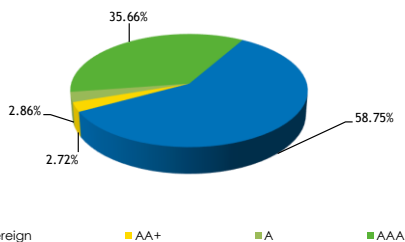
Modified Duration³

| Security Type | Duration |
|--------------------------|----------|
| Fixed Income Investments | 4.57 |

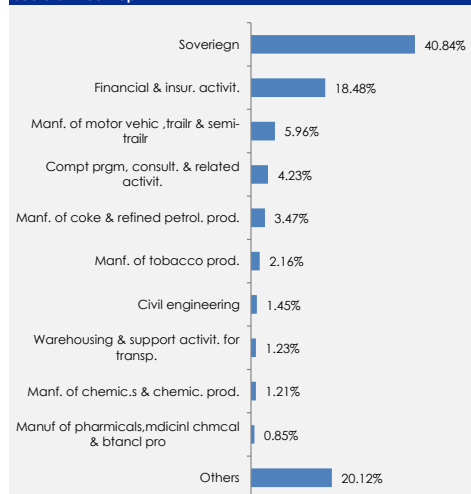
Asset Mix



Rating Profile



| Security Name | Net Asset (%) |
|--|----------------|
| Equities 31.78% | |
| Reliance Industries Ltd. | 3.10% |
| HDFC Bank Ltd. | 2.61% |
| ITC Ltd. | 2.16% |
| Infosys Ltd. | 2.05% |
| Housing Development Finance Corporation Ltd. | 1.98% |
| ICICI Bank Ltd. | 1.77% |
| Larsen & Toubro Ltd. | 1.45% |
| Tata Consultancy Services Ltd. | 1.20% |
| Kotak Mahindra Bank Ltd. | 1.15% |
| Reliance Mutual Fund | 0.82% |
| Others | 13.49% |
| Government Securities 40.84% | |
| 7.26% GOI 2029 | 9.79% |
| 8.97% GOI 2030 | 4.87% |
| 7.8% GOI 2020 | 3.78% |
| 6.84% GOI 2022 | 3.01% |
| 7.95% GS 2032 | 2.87% |
| 8.3% GOI 2042 | 2.47% |
| 6.90% GOI 2019 | 1.83% |
| 7.16% GOI 2023 | 1.79% |
| 6.35% GOI 2020 | 1.76% |
| 08.35% Gujarat 2029 | 1.35% |
| Others | 7.32% |
| Corporate Bonds 13.37% | |
| Mahindra & Mahindra Ltd. | 4.18% |
| Indiabulls Housing Finance Ltd. | 2.47% |
| Reliance Capital Ltd. | 1.38% |
| Housing Development Finance Corporation Ltd. | 1.25% |
| Adani Ports and Special Economic Zone Ltd. | 0.96% |
| Shriram Transport Finance Co. Ltd. | 0.94% |
| L&T Infra Debt Fund Ltd. | 0.77% |
| Housing Development Finance Corporation Ltd. | 0.63% |
| Dewan Housing Finance Corporation Ltd. | 0.60% |
| Indiabulls Housing Finance Ltd. | 0.19% |
| Cash and Money Markets 14.01% | |
| Portfolio Total | 100.00% |

Sectoral Break-Up⁵

⁵Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

³Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

| | |
|----------------------------------|---------------------------|
| NAV as on April 30, 2019: | 32.7310 |
| Inception Date: | 10-Mar-06 |
| Fund Manager: | Jayesh Sundar, Nitin Garg |

Fund v/s Benchmark Return (%)

| | 1 Month | 6 Months | 1 Year | 2 Years* | 3 Years* | Inception* |
|------------------|---------|----------|--------|----------|----------|------------|
| Portfolio return | -0.34% | 7.60% | 6.08% | 7.60% | 11.03% | 10.06% |
| Benchmark** | 0.59% | 9.70% | 8.95% | 9.55% | 11.30% | 9.20% |

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

| Security Type | Min | Max |
|---------------------------------|--------|--------|
| Debt Securities | 20.00% | 60.00% |
| Equity | 20.00% | 60.00% |
| Money Market Instruments & Cash | 0.00% | 60.00% |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

| Asset Class | AUM (in Cr.) |
|--------------|--------------|
| Equity | 7.13 |
| Debt | 7.96 |
| Total | 15.09 |

Modified Duration³

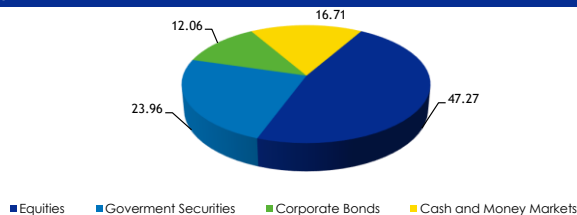
| Security Type | Duration |
|--------------------------|----------|
| Fixed Income Investments | 4.05 |

Security Name

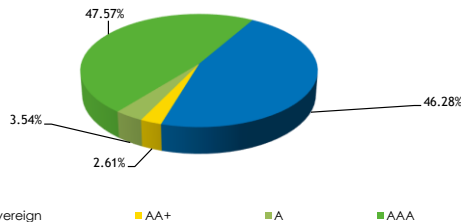
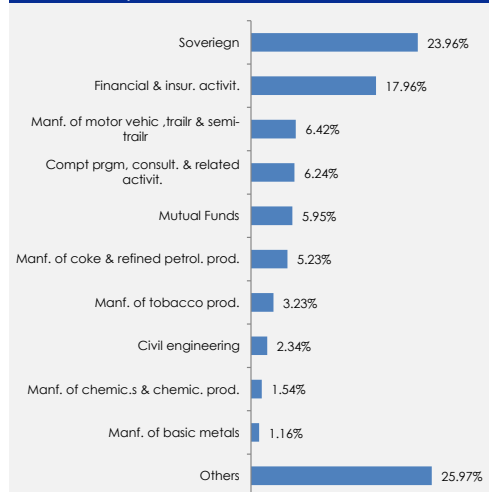
Net Asset (%)

| Equities | 47.27% |
|--|---------|
| Reliance Industries Ltd. | 4.67% |
| Kotak Mahindra Mutual Fund | 3.80% |
| ITC Ltd. | 3.23% |
| Infosys Ltd. | 3.06% |
| Housing Development Finance Corporation Ltd. | 2.78% |
| Larsen & Toubro Ltd. | 2.34% |
| Reliance Mutual Fund | 2.15% |
| HDFC Bank Ltd. | 2.09% |
| Tata Consultancy Services Ltd. | 1.81% |
| ICICI Bank Ltd. | 1.63% |
| Others | 19.71% |
| Government Securities | 23.96% |
| 7.26% GOI 2029 | 6.69% |
| 8.97% GOI 2030 | 3.26% |
| 8.79% Gujarat SDL 2022 | 1.71% |
| 8.3% GOI 2042 | 1.69% |
| 6.35% GOI 2020 | 1.52% |
| 6.84% GOI 2022 | 1.38% |
| 8.24% GOI 2027 | 1.31% |
| 7.8% GOI 2020 | 1.21% |
| 7.95% GS 2032 | 1.01% |
| 08.35% Gujarat 2029 | 0.94% |
| Others | 3.24% |
| Corporate Bonds | 12.06% |
| Mahindra & Mahindra Ltd. | 3.73% |
| Housing Development Finance Corporation Ltd. | 2.02% |
| L&T Infra Debt Fund Ltd. | 1.66% |
| Indiabulls Housing Finance Ltd. | 1.32% |
| Reliance Capital Ltd. | 1.19% |
| Adani Ports and Special Economic Zone Ltd. | 0.68% |
| Shriram Transport Finance Co. Ltd. | 0.67% |
| Dewan Housing Finance Corporation Ltd. | 0.65% |
| Indiabulls Housing Finance Ltd. | 0.14% |
| Cash and Money Markets | 16.71% |
| Portfolio Total | 100.00% |

Asset Mix



Rating Profile

Sectoral Break-Up⁵

⁵Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

³Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

| | |
|---------------------------------|------------|
| NAV as on April 30,2019: | 25.6579 |
| Inception Date: | 31-Mar-06 |
| Fund Manager: | Nitin Garg |

Fund v/s Benchmark Return (%)

| | 1 Month | 6 Months | 1 Year | 2 Years* | 3 Years* | Inception* |
|------------------|---------|----------|--------|----------|----------|------------|
| Portfolio return | 0.43% | 2.82% | 5.54% | 5.34% | 5.70% | 7.88% |
| Benchmark** | 0.53% | 3.71% | 7.63% | 7.24% | 7.18% | 7.59% |

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

| Security Type | Min | Max |
|---------------------------------|--------|---------|
| Debt Securities | 0.00% | 20.00% |
| Money Market Instruments & Cash | 80.00% | 100.00% |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

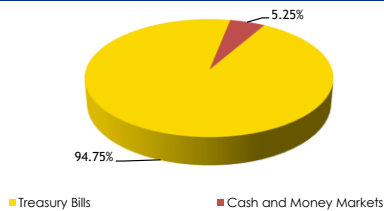
Asset Class Wise AUM

| Asset Class | AUM (in Cr.) |
|--------------|--------------|
| Equity | 0.00 |
| Debt | 2.77 |
| Total | 2.77 |

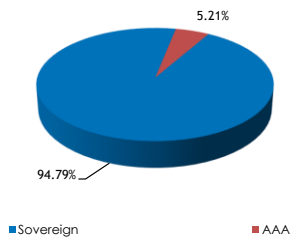
Modified Duration[#]

| Security Type | Duration |
|--------------------------|----------|
| Fixed Income Investments | 0.42 |

Asset Mix



Rating Profile

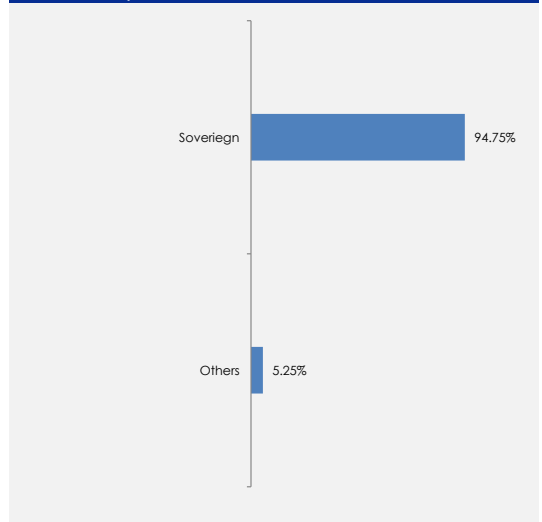


Security Name

Net Asset (%)

| Security Name | Net Asset (%) |
|------------------------|----------------|
| Cash and Money Markets | 100.00% |
| Portfolio Total | 100.00% |

Sectoral Break-Up[§]



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return is CRISIL Liquid Fund Index Return

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Group Superannuation, Gratuity and Leave Encashment
Pension Short Term Debt Fund

ULGF00613/02/2009GROUPSDEBT122

April 2019



Fund Details

Investment Objective: The investment objective of this fund is to provide security to investments with progressive returns.

The risk profile for this fund is Low

| | |
|----------------------------------|------------|
| NAV as on April 30, 2019: | 20.6363 |
| Inception Date: | 13-Feb-09 |
| Fund Manager: | Nitin Garg |

Fund v/s Benchmark Return (%)

| | 1 Month | 6 Months | 1 Year | 2 Years* | 3 Years* | Inception* |
|------------------|---------|----------|--------|----------|----------|------------|
| Portfolio return | 0.24% | 2.75% | 5.62% | 5.47% | 5.48% | 7.35% |
| Benchmark** | 0.53% | 3.71% | 7.63% | 7.24% | 7.18% | 7.49% |

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

| Security Type | Min | Max |
|---------------------------------|-------|---------|
| Debt Securities | 0.00% | 50.00% |
| Money Market Instruments & Cash | 0.00% | 100.00% |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

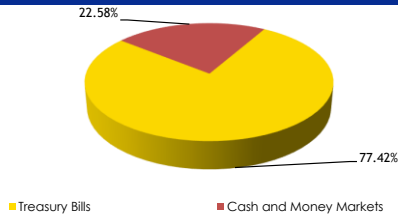
Asset Class Wise AUM

| Asset Class | AUM (in Cr.) |
|--------------|--------------|
| Equity | 0.00 |
| Debt | 0.28 |
| Total | 0.28 |

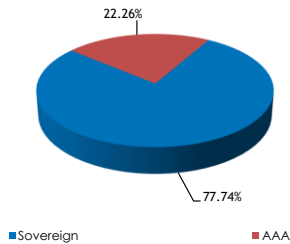
Modified Duration⁵

| Security Type | Duration |
|--------------------------|----------|
| Fixed Income Investments | 0.21 |

Asset Mix



Rating Profile

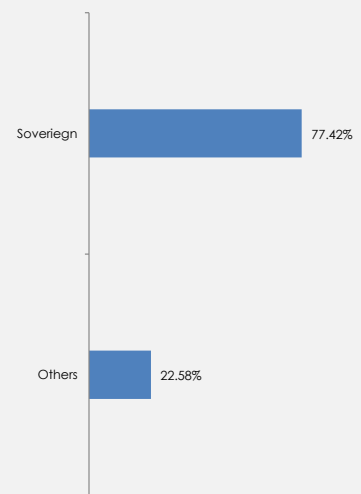


Security Name

Net Asset (%)

| | |
|------------------------|----------------|
| Cash and Money Markets | 100.00% |
| Portfolio Total | 100.00% |

Sectoral Break-Up⁵



\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark for this fund is CRIISL Liquid Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Disclaimer

Benchmark Indices Provided by CRISIL

The composite indices are computed based on notional Asset allocation (weights for sub indices) provided by Aviva from time to time. Such weights for the sub indices would impact the return of the composite index. CRISIL does not take responsibility of variations in the returns due to such changes in weights for sub indices. CRISIL Indices are the sole property of CRISIL Limited (CRISIL) indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of indices, based on data obtained for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL indices.



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Disclaimer

CAGR- Compounded Annualised Growth Rate

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customerservices@avivaindia.com

Advt. No. May 2/19 IRDAI Registration Number: 122



A Joint Venture between Dabur Invest Corp
and
Aviva International Holdings Limited

Aviva Life Insurance Company India Limited

Aviva Tower, Sector Road, Opp. Golf Course, Sector 43, Gurgaon, Haryana -122 003
Tel: +91(0) 124 270 9000-01, Fax: +91(0) 124 257 1214

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Registered Office: 2nd Floor, Prakashdeep Building, 7 Tolstoy Marg, New Delhi - 110 001