

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 December 31, 2018:	26.6118
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	1.41%	4.22%	3.94%	4.05%	7.35%	8.40%
Benchmark**	1.60%	5.66%	5.91%	5.31%	7.79%	7.36%

* 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	254.74
Total	254.74

Modified Duration⁵

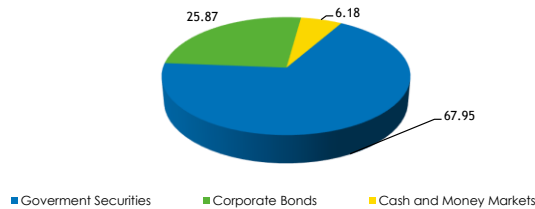
Security Type	Duration
Fixed Income Investments	4.13

Security Name

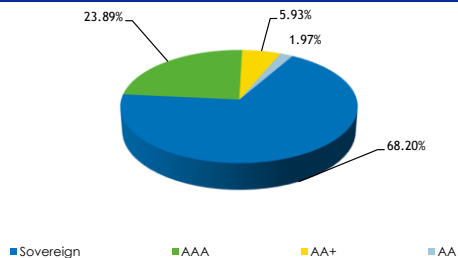
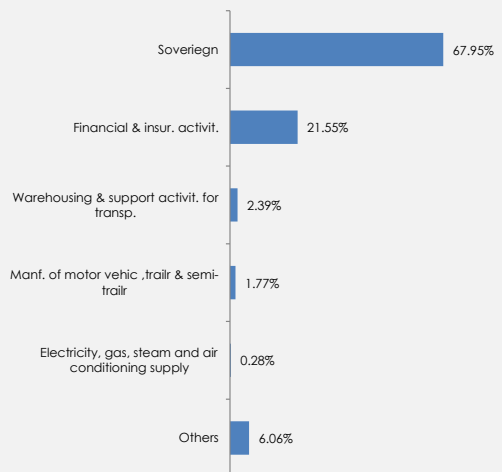
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	67.95%
6.84% GOI 2022	13.02%
6.05% GOI 2019	10.59%
7.17% GOI 2028	9.02%
8.4% GOI 2024	7.29%
8.97% GOI 2030	6.15%
6.90% GOI 2019	5.72%
8.24% GOI 2027	4.95%
9.15% GOI 2024	3.00%
6.35% GOI 2020	2.01%
8.3% GOI 2040	1.90%
Others	4.30%
Corporate Bonds	25.87%
Indiabulls Housing Finance Ltd.	3.81%
Dewan Housing Finance Corporation Ltd.	2.83%
L&T Infra Debt Fund Ltd.	2.64%
Adani Ports and Special Economic Zone Ltd.	2.39%
LIC Housing Finance Ltd.	2%
Reliance Capital Ltd.	1.97%
Mahindra & Mahindra Ltd.	1.77%
LIC Housing Finance Ltd.	1.66%
Shriram Transport Finance Co. Ltd.	1.61%
L&T Infra Debt Fund Ltd.	1.46%
Others	3.73%
Cash and Money Markets	6.18%
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 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 December 31, 2018:	28.5857
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	0.98%	3.60%	3.64%	5.97%	8.09%	8.62%
Benchmark**	1.30%	4.95%	5.53%	7.12%	8.48%	7.98%

* 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.

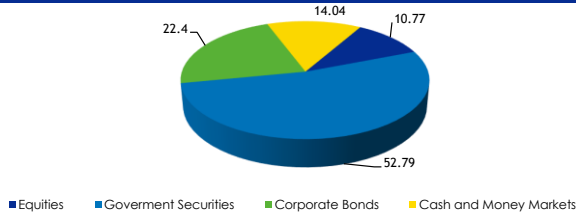
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.23
Debt	59.95
Total	67.18

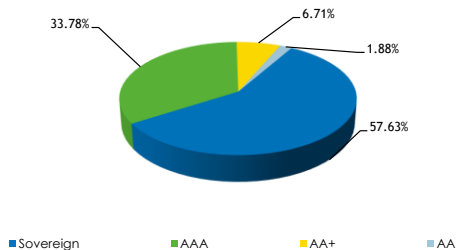
Modified Duration³

Security Type	Duration
Fixed Income Investments	3.79

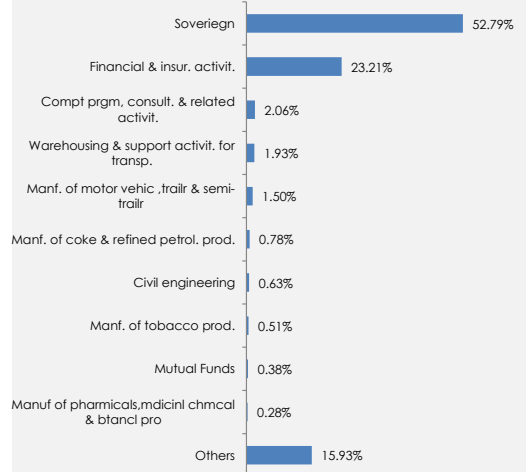
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	
HDFC Bank Ltd.	1.12%
ICICI Bank Ltd.	0.81%
Infosys Ltd.	0.78%
Reliance Industries Ltd.	0.69%
Larsen & Toubro Ltd.	0.59%
Tata Consultancy Services Ltd.	0.53%
IITC Ltd.	0.51%
Wipro Ltd.	0.49%
Kotak Mahindra Bank Ltd.	0.38%
Reliance Mutual Fund	0.38%
Others	4.49%
Government Securities	
8.4% GOI 2024	10%
8.24% GOI 2027	7.66%
7.17% GOI 2028	6.91%
6.05% GOI 2019	6.68%
6.84% GOI 2022	5.23%
6.90% GOI 2019	3.99%
8.28% GOI 2032	2.68%
9.15% GOI 2024	2.46%
6.35% GOI 2020	1.63%
8.3% GOI 2040	1.55%
Others	4%
Corporate Bonds	
Indiabulls Housing Finance Ltd.	3.58%
Dewan Housing Finance Corporation Ltd.	3.06%
Housing Development Finance Corporation Ltd.	2.26%
L&T Infra Debt Fund Ltd.	2.22%
Shriram Transport Finance Co. Ltd.	1.93%
Adani Ports and Special Economic Zone Ltd.	1.85%
Reliance Capital Ltd.	1.72%
L&T Infra Debt Fund Ltd.	1.48%
Capital First Ltd	1.19%
Capital First Ltd	1.18%
Others	1.93%
Cash and Money Markets	
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 December 31, 2018:	26.4789
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	0.53%	3.11%	2.88%	7.96%	8.92%	8.54%
Benchmark**	1.01%	4.25%	5.13%	8.83%	9.09%	8.58%

* 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.

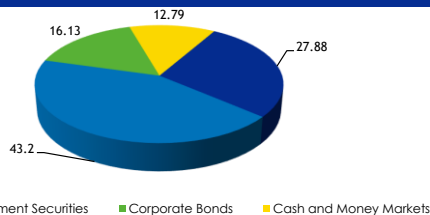
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.68
Debt	22.44
Total	31.12

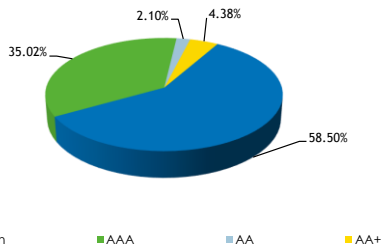
Modified Duration³

Security Type	Duration
Fixed Income Investments	3.74

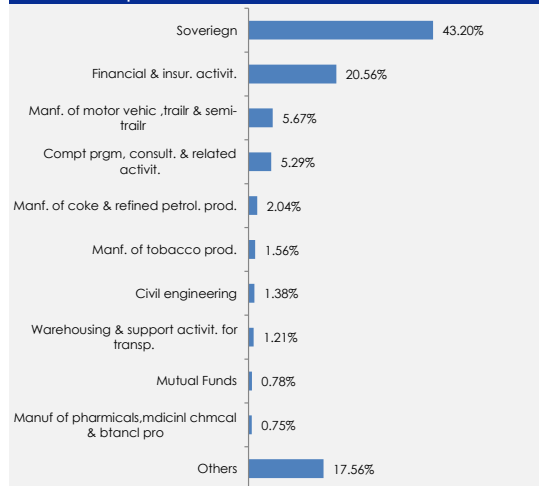
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	27.88%
HDFC Bank Ltd.	2.86%
ICICI Bank Ltd.	2.10%
Infosys Ltd.	1.97%
Reliance Industries Ltd.	1.80%
ITC Ltd.	1.56%
Tata Consultancy Services Ltd.	1.33%
Larsen & Toubro Ltd.	1.30%
Wipro Ltd.	1.27%
Kotak Mahindra Bank Ltd.	1.20%
Housing Development Finance Corporation Ltd.	0.91%
Others	11.58%
Government Securities	43.20%
8.4% GOI 2024	8.49%
6.05% GOI 2019	6.23%
7.17% GOI 2028	5.52%
8.24% GOI 2027	4.38%
6.35% GOI 2020	3.80%
6.90% GOI 2019	3.69%
6.84% GOI 2022	3.43%
9.15% GOI 2024	1.89%
7.16% GOI 2023	1.86%
8.24% GOI 2033	1.36%
Others	2.55%
Corporate Bonds	16.13%
Mahindra & Mahindra Ltd.	4.35%
Indiabulls Housing Finance Ltd.	2.57%
Reliance Capital Ltd.	1.55%
Housing Development Finance Corporation Ltd.	1.30%
Adani Ports and Special Economic Zone Ltd.	1%
Shriram Transport Finance Co. Ltd.	0.96%
L&T Infra Debt Fund Ltd.	0.80%
L&T Infra Debt Fund Ltd.	0.80%
Dewan Housing Finance Corporation Ltd.	0.66%
Housing Development Finance Corporation Ltd.	0.66%
Others	1.48%
Cash and Money Markets	12.79%
Portfolio Total	100.00%

Sectoral Break-Up⁵

\$\$Sector 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

#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 high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on December 31, 2018:	31.4356
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	0.22%	2.31%	2.06%	10.23%	9.87%	9.99%
Benchmark**	0.67%	3.41%	4.59%	10.81%	9.74%	9.00%

* 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.

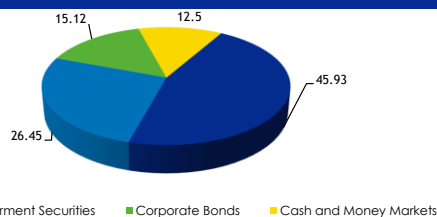
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.18
Debt	7.27
Total	13.45

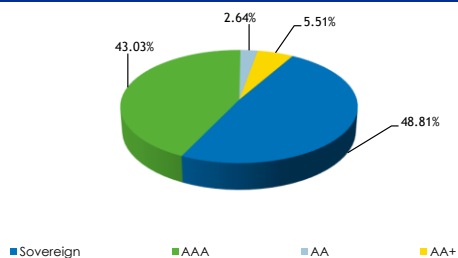
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	3.48

Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	45.93%
Kotak Mahindra Mutual Fund	3.90%
Infosys Ltd.	3.19%
Reliance Industries Ltd.	3.19%
ITC Ltd.	2.57%
HDFC Bank Ltd.	2.50%
ICICI Bank Ltd.	2.47%
Reliance Mutual Fund	2.21%
Tata Consultancy Services Ltd.	2.15%
Larsen & Toubro Ltd.	2.08%
Housing Development Finance Corporation Ltd.	1.51%
Others	20.16%
Government Securities	26.45%
8.4% GOI 2024	4.67%
6.05% GOI 2019	3.49%
7.17% GOI 2028	3.37%
6.35% GOI 2020	3.11%
6.84% GOI 2022	2.21%
8.24% GOI 2027	2.10%
6.90% GOI 2019	2.08%
8.79% Gujarat SDL 2022	1.92%
9.15% GOI 2024	1.29%
8.3% GOI 2040	0.88%
Others	1.33%
Corporate Bonds	15.12%
Mahindra & Mahindra Ltd.	4.19%
Housing Development Finance Corporation Ltd.	2.26%
L&T Infra Debt Fund Ltd.	1.85%
Indiabulls Housing Finance Ltd.	1.49%
Reliance Capital Ltd.	1.43%
Adani Ports and Special Economic Zone Ltd.	0.77%
Dewan Housing Finance Corporation Ltd.	0.76%
Capital First Ltd	0.74%
Capital First Ltd	0.74%
Shriram Transport Finance Co. Ltd.	0.74%
Others	0.15%
Cash and Money Markets	12.50%
Portfolio Total	100.00%

Sectoral Break-Up⁵

Sovereign	26.45%
Financial & insur. activit.	21.90%
Compt prgm, consult. & related activit.	7.92%
Manf. of motor vehic ,trailr & semi-trailr	6.40%
Mutual Funds	6.11%
Manf. of coke & refined petrol. prod.	3.60%
Manf. of tobacco prod.	2.57%
Civil engineering	2.21%
Manuf of pharmaceuticals, medicinal chmcal & btancl pro	1.26%
Warehousing & support activit. for transp.	1.11%
Others	20.47%

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

⁴Duration 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 December 31,2018:	25.1901
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	0.48%	2.71%	5.27%	5.25%	5.84%	7.94%
Benchmark**	0.65%	3.82%	7.58%	7.12%	7.24%	7.60%

* 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.

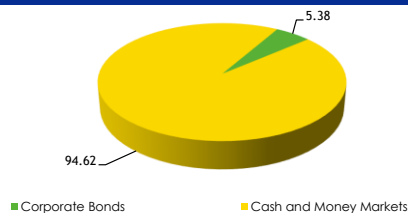
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.02
Total	2.02

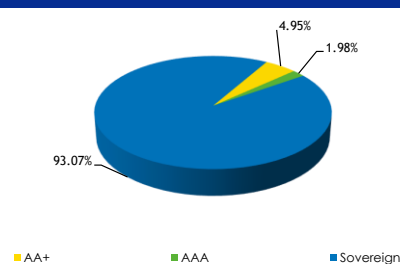
Modified Duration³

Security Type	Duration
Fixed Income Investments	0.20

Asset Mix



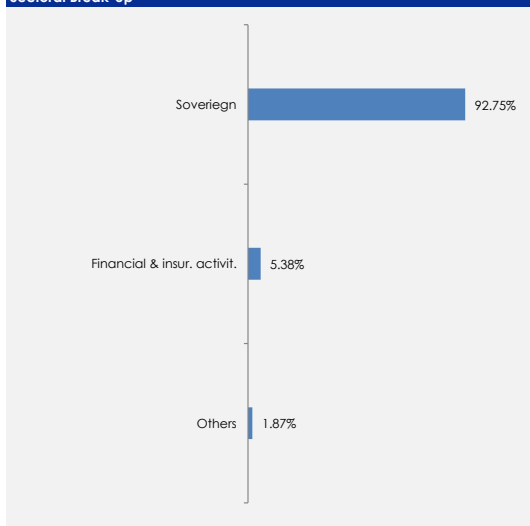
Rating Profile



Security Name

Security Name	Net Asset (%)
Corporate Bonds	5.38%
Capital First Ltd	4.93%
Dewan Housing Finance Corporation Ltd.	0.45%
Cash and Money Markets	94.62%
Portfolio Total	100.00%

Sectoral Break-Up⁵



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

**Benchmark return is CRISIL Liquid Fund Index Return

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.

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

ULGF00613/02/2009GROUPSDEBT122

December 2018



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 December 31,2018:	20.2856
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	0.52%	2.92%	5.66%	5.46%	5.37%	7.42%
Benchmark**	0.65%	3.82%	7.58%	7.12%	7.24%	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.

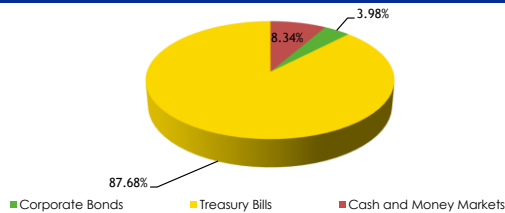
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.25
Total	0.25

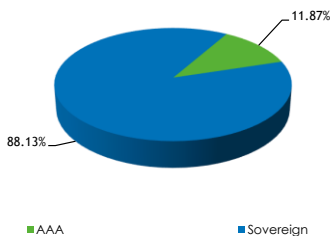
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	0.53

Asset Mix



Rating Profile

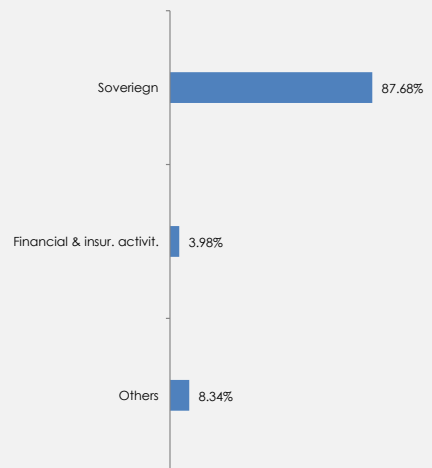


Security Name

Net Asset (%)

Corporate Bonds	3.98%
Dewan Housing Finance Corporation Ltd.	3.98%
Cash and Money Markets	96.02%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§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

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CAGR- Compounded Annualised Growth Rate

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customerservices@avivaindia.com

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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