

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 February 28, 2019:	26.6804
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	-0.01%	3.80%	6.17%	4.71%	7.33%	8.32%
Benchmark**	0.02%	4.67%	7.13%	5.68%	7.64%	7.28%

* 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	243.81
Total	243.81

Modified Duration⁵

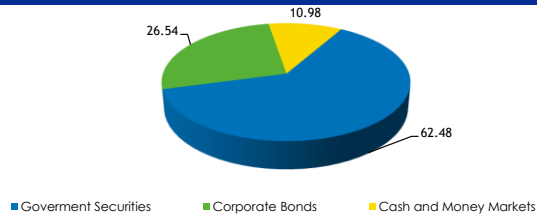
Security Type	Duration
Fixed Income Investments	4.81

Security Name

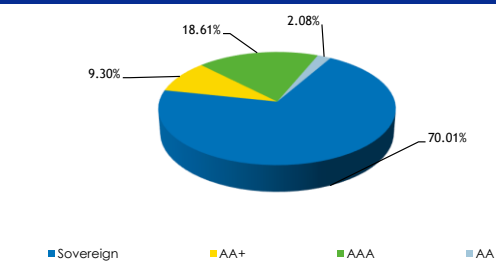
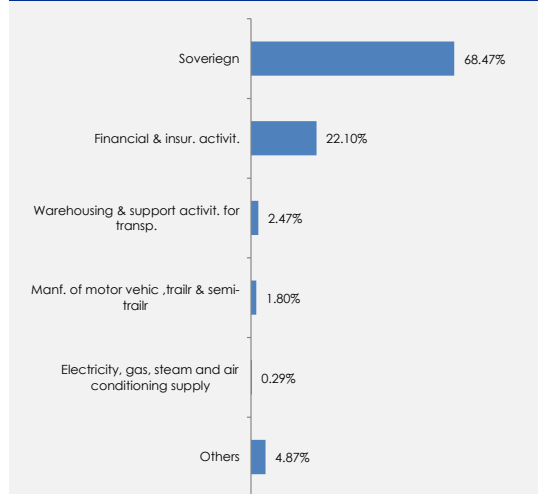
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	62.48%
6.84% GOI 2022	12.80%
6.90% GOI 2019	10.29%
8.17% GOI 2044	9.05%
7.26% GOI 2029	7.98%
8.3% GOI 2040	4.82%
8.97% GOI 2030	4.77%
7.8% GOI 2020	4.22%
8.13% GOI 2045	3.24%
8.3% GOI 2042	2.21%
6.35% GOI 2020	2.11%
Others	0.99%
Corporate Bonds	26.54%
Indiabulls Housing Finance Ltd.	3.93%
Dewan Housing Finance Corporation Ltd.	2.92%
L&T Infra Debt Fund Ltd.	2.65%
Adani Ports and Special Economic Zone Ltd.	2.47%
LIC Housing Finance Ltd.	2.09%
Reliance Capital Ltd.	2.04%
Mahindra & Mahindra Ltd.	1.80%
LIC Housing Finance Ltd.	1.73%
Shriram Transport Finance Co. Ltd.	1.68%
L&T Infra Debt Fund Ltd.	1.51%
Others	3.72%
Cash and Money Markets	10.98%
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 February 28, 2019:	28.6307
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	-0.13%	1.73%	5.68%	5.59%	8.82%	8.53%
Benchmark**	-0.04%	2.42%	6.47%	6.59%	9.14%	7.89%

* 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.

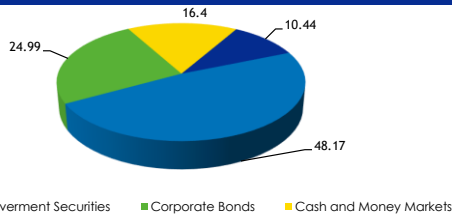
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.14
Debt	52.58
Total	58.71

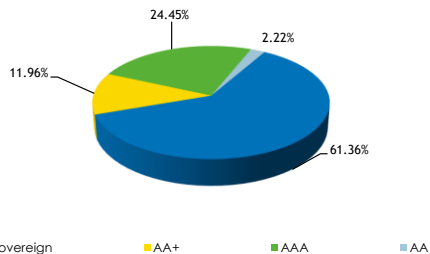
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.39

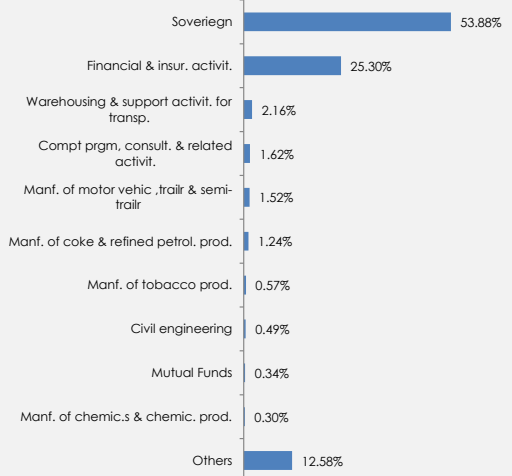
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities 10.44%	
Reliance Industries Ltd.	1.03%
HDFC Bank Ltd.	0.99%
Infosys Ltd.	0.71%
ITC Ltd.	0.57%
Axis Bank Ltd.	0.57%
ICICI Bank Ltd.	0.52%
Tata Consultancy Services Ltd.	0.52%
Larsen & Toubro Ltd.	0.49%
Kotak Mahindra Bank Ltd.	0.45%
Housing Development Finance Corporation Ltd.	0.38%
Others	4.21%
Government Securities 48.17%	
6.90% GOI 2019	9.25%
7.26% GOI 2029	7.82%
8.17% GOI 2044	6.69%
6.84% GOI 2022	5.32%
8.97% GOI 2030	3.68%
8.13% GOI 2045	3.24%
8.28% GOI 2032	3.01%
8.3% GOI 2040	2.61%
7.8% GOI 2020	2.48%
6.35% GOI 2020	1.87%
Others	2.20%
Corporate Bonds 24.99%	
Indiabulls Housing Finance Ltd.	4.03%
Dewan Housing Finance Corporation Ltd.	3.46%
Housing Development Finance Corporation Ltd.	2.59%
L&T Infra Debt Fund Ltd.	2.50%
Shriram Transport Finance Co. Ltd.	2.21%
Adani Ports and Special Economic Zone Ltd.	2.08%
Reliance Capital Ltd.	1.95%
IDFC First Bank Ltd.	1.38%
IDFC First Bank Ltd.	1.36%
L&T Infra Debt Fund Ltd.	1.27%
Others	2.16%
Cash and Money Markets 16.40%	
Portfolio Total	100.00%

Sectoral Break-Up[§]

§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 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 February 28, 2019:	26.4974
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	-0.19%	-0.21%	4.99%	6.60%	10.57%	8.43%
Benchmark**	-0.10%	0.32%	5.80%	7.41%	10.54%	8.46%

* 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.

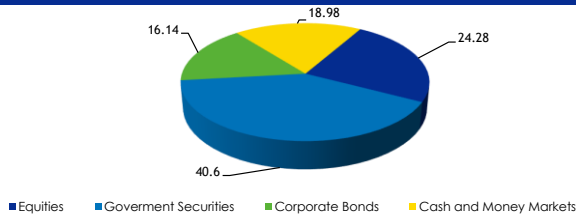
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.47
Debt	23.28
Total	30.75

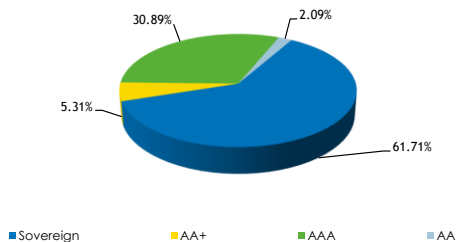
Modified Duration[‡]

Security Type	Duration
Fixed Income Investments	4.17

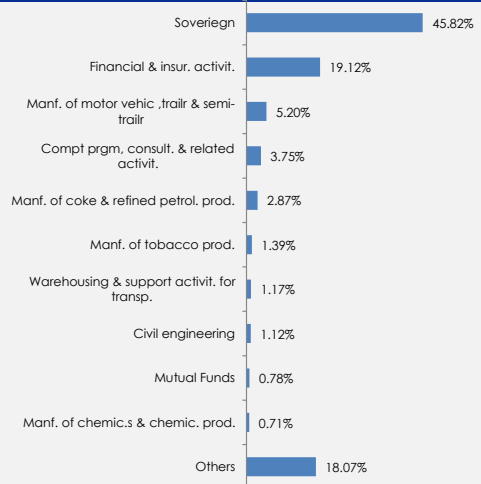
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	24.28%
Reliance Industries Ltd.	2.38%
HDFC Bank Ltd.	2.32%
Infosys Ltd.	1.64%
ITC Ltd.	1.39%
Axis Bank Ltd.	1.32%
ICICI Bank Ltd.	1.22%
Tata Consultancy Services Ltd.	1.20%
Kotak Mahindra Bank Ltd.	1.18%
Larsen & Toubro Ltd.	1.12%
Housing Development Finance Corporation Ltd.	0.87%
Others	9.64%
Government Securities	40.60%
6.90% GOI 2019	8.01%
8.17% GOI 2044	7.49%
7.26% GOI 2029	4.25%
7.8% GOI 2020	3.98%
6.35% GOI 2020	3.86%
6.84% GOI 2022	3.18%
8.13% GOI 2045	2.94%
8.3% GOI 2040	2.53%
7.16% GOI 2023	1.89%
8.3% GOI 2042	1.37%
Others	1.10%
Corporate Bonds	16.14%
Mahindra & Mahindra Ltd.	4.29%
Indiabulls Housing Finance Ltd.	2.57%
Reliance Capital Ltd.	1.55%
Housing Development Finance Corporation Ltd.	1.32%
Adani Ports and Special Economic Zone Ltd.	0.99%
Shriram Transport Finance Co. Ltd.	0.97%
L&T Infra Debt Fund Ltd.	0.81%
L&T Infra Debt Fund Ltd.	0.80%
Housing Development Finance Corporation Ltd.	0.67%
IDFC First Bank Ltd.	0.66%
Others	1.51%
Cash and Money Markets	18.98%
Portfolio Total	100.00%

Sectoral Break-Up[§]

§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 February 28,2019:	31.4152
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	-0.27%	-2.74%	4.11%	7.60%	12.44%	9.85%
Benchmark**	-0.18%	-2.14%	4.96%	8.34%	12.14%	8.86%

* 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.

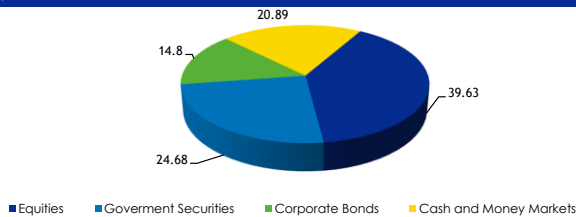
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.40
Debt	8.23
Total	13.63

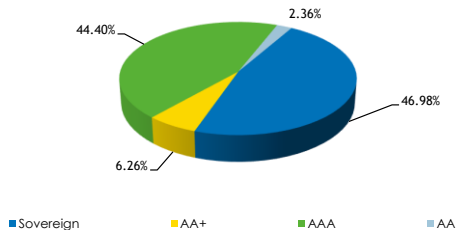
Modified Duration^a

Security Type	Duration
Fixed Income Investments	3.60

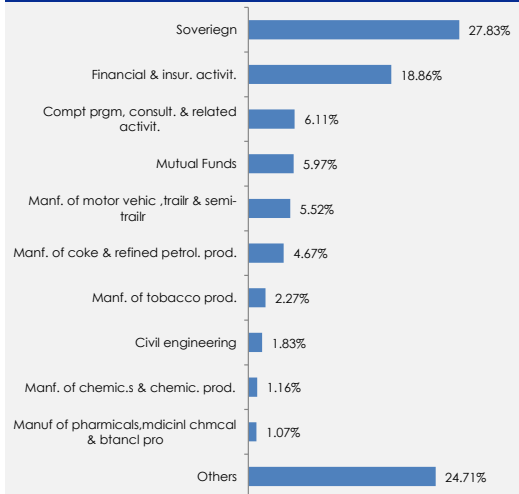
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	39.63%
Reliance Industries Ltd.	3.87%
Kotak Mahindra Mutual Fund	3.82%
Infosys Ltd.	2.68%
ITC Ltd.	2.27%
Reliance Mutual Fund	2.15%
HDFC Bank Ltd.	2.07%
Tata Consultancy Services Ltd.	1.96%
Larsen & Toubro Ltd.	1.83%
Axis Bank Ltd.	1.66%
Housing Development Finance Corporation Ltd.	1.39%
Others	15.93%
Government Securities	24.68%
6.90% GOI 2019	4.63%
8.17% GOI 2044	4.51%
7.26% GOI 2029	3.63%
6.35% GOI 2020	3.08%
8.13% GOI 2045	2.44%
8.79% Gujarat SDL 2022	1.90%
6.84% GOI 2022	1.54%
7.8% GOI 2020	1.34%
8.3% GOI 2040	1.23%
8.3% GOI 2042	0.23%
Others	0.15%
Corporate Bonds	14.80%
Mahindra & Mahindra Ltd.	4.04%
Housing Development Finance Corporation Ltd.	2.23%
L&T Infra Debt Fund Ltd.	1.83%
Indiabulls Housing Finance Ltd.	1.45%
Reliance Capital Ltd.	1.40%
Adani Ports and Special Economic Zone Ltd.	0.75%
Dewan Housing Finance Corporation Ltd.	0.75%
IDFC First Bank Ltd.	0.74%
IDFC First Bank Ltd.	0.73%
Shriram Transport Finance Co. Ltd.	0.73%
Others	0.15%
Cash and Money Markets	20.89%
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

^aDuration 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 February 28,2019:	25.4430
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	0.44%	2.79%	5.63%	5.38%	5.83%	7.92%
Benchmark**	0.53%	3.75%	7.68%	7.18%	7.25%	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.

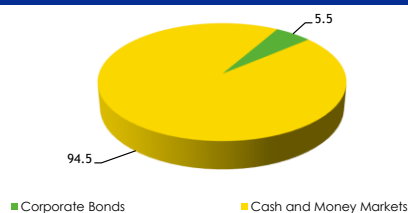
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.01
Total	2.01

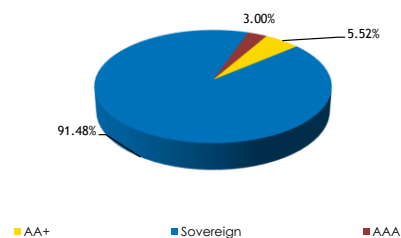
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.53

Asset Mix



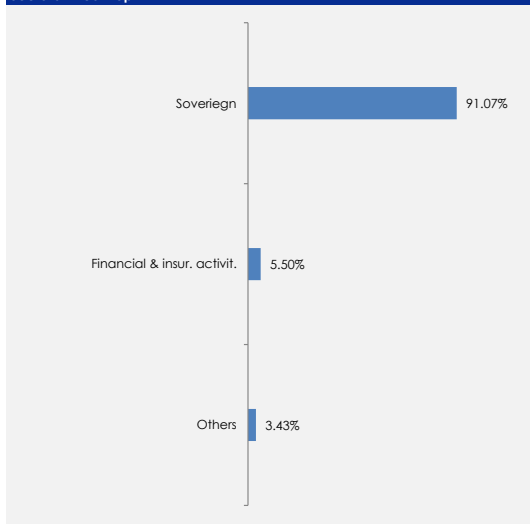
Rating Profile



Security Name

Security Name	Net Asset (%)
Corporate Bonds	5.50%
IDFC First Bank Ltd.	5.05%
Dewan Housing Finance Corporation Ltd.	0.45%
Cash and Money Markets	94.50%
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

February 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 February 28,2019:	20.4833
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	0.46%	2.93%	5.79%	5.53%	5.55%	7.40%
Benchmark**	0.53%	3.75%	7.68%	7.18%	7.25%	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

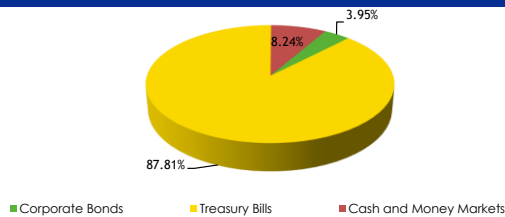
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.25
Total	0.25

Modified Duration[#]

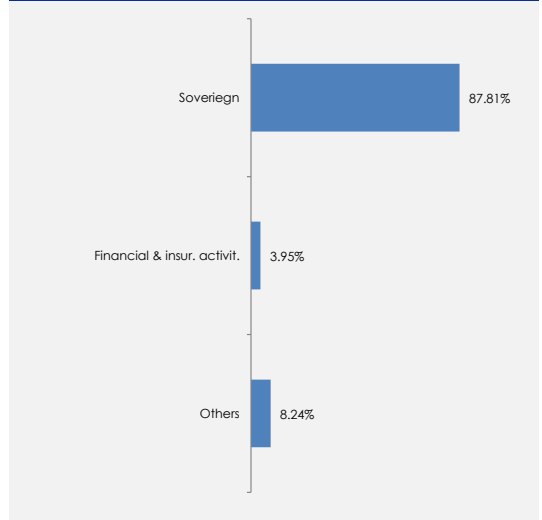
Security Type	Duration
Fixed Income Investments	0.39

Security Name	Net Asset (%)
Corporate Bonds	3.95%
Dewan Housing Finance Corporation Ltd.	3.95%
Cash and Money Markets	96.05%
Portfolio Total	100.00%

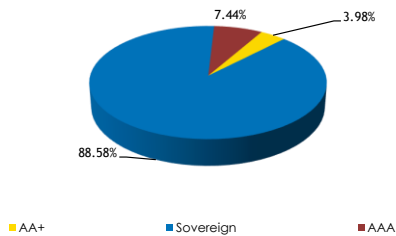
Asset Mix



Sectoral Break-Up[§]



Rating Profile



§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.

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CAGR- Compounded Annualised Growth Rate

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