

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

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Aviva Investor



Disclaimer/Disclosure

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Equity Commentary:

India's GDP grew at 8.2% for quarter ended June 2018, retaining the fastest growing economy tag. Indian equities markets continued to rally with the Sensex hitting a fresh record high of 38,989 while the Nifty 50 rose above 11,700 levels to hit a lifetime high of 11,760. This run up is despite some big risks - high oil prices, emerging market stress.

FPIs have sold Rs 32 billion in calendar 2018, while domestic institutional investors have bought Rs 665 billion. Rupee continued to depreciate and made fresh all time lows as EM currencies were under pressure with the Turkish Lira, Argentine Peso, South African Rand also seeing continued depreciation. The Indonesian Rupiah fell to its lowest since 1998. The currency capped its biggest monthly retreat in three years in August falling past Rs.71. External factors have been difficult for India with rising oil prices severely hitting the Indian rupee and India's current account deficit has also widened. INR also remained under pressure after India's trade deficit also worsened to USD 18bn vs 17.1bn in June 2018 led by higher imports of gold, electronics and metals, while weaker exports also weighed in.

India's CPI inflation moderated to 4.17% in July 2018 from 5% in June 2018, lower than expectations, led by broad-based easing in food prices and core inflation. The monsoon had been progressing well and the country-wide deficit has narrowed to 7%. For the week ended 22nd Aug 2018, monsoon was 24% above normal. Cumulative rainfall deficit also reduced to 7% versus 9% last week. The RBI MPC hiked policy rates by 25bps taking the repo rate to 6.50% while maintaining the stance at neutral. The neutral stance shall continue to be deciphered as the RBI still not willing to lean on either side convincingly yet. It also shows that the RBI is still keeping the room open for a move on either side (mostly a pause/hike). CPI inflation projection for H2FY19 has been kept fairly similar even after adjusting for MSP implementation at 4.7-4.8%.

The RBI expects the country's economy to grow 7.4% in FY19, while it sees inflation risks skewed to the upside. The RBI sees no immediate risks to macro-economic stability based on its assessment of external sector vulnerability and believes the current account deficit or CAD remains in a viable range.

Yields gathered some positive traction during the month on the announcement of surplus transfer to the tune of INR 500bn by the RBI to the Govt. This compares well to the surplus transfer of last year which came in around INR 300bn. As per the Budget Estimate, the government projected to collect around INR 550bn as dividend or surplus from Reserve Bank of India, Nationalised Banks and Financial Institutions. Given that the RBI itself has paid out INR 500bn out of the INR 550bn, it could well be that the Govt receives more than it has budgeted for and this has had a mild positive impact on yields.

Developed markets indices broadly remained buoyant with the US S&P 500 closing at all time highs during the month. China manufacturing PMI came in at 51.3, slightly ahead of expectations. The second reading of the US GDP growth for 2Q CY18 stood at 4.2% QoQ, slightly higher than expectations. Canadian Foreign Minister Chrystia Freeland rejoined NAFTA talks after the U.S. and Mexico announced they had struck a bilateral trade deal. Crude oil prices rose supported by drawdown in U.S. crude and gasoline stockpiles and on falling Iranian crude shipments as U.S. sanctions deter buyers.

The FOMC held off from acting on rates this policy leaving it for September but it painted a strong picture of the economy and showed confidence in a sustained recovery. Eurozone's preliminary GDP growth for 2Q 2018 came in at 2.2% YoY, slightly ahead of expectations & the manufacturing PMI for Aug 2018 came slightly below expectations at 54.4. There doesn't seem to be any let down in the news flows related to the US-China trade war with the two-day trade talks between the US and China concluding without any signs of progress. The meeting comes as fresh tariffs from the U.S. on \$16 billion of Chinese goods are due to come into effect with Beijing having imposed the same amount in retaliatory levies on the States. Emerging markets corrected as Turkey's economic crisis sparked fear of contagion.

Outlook

The global markets are swinging between prospects of a bright economic recovery and worries over rising interest rates as major central banks look to tighten monetary policies. Indian markets too are caught in a similar dilemma with fairly improving micro (GDP growth, economic recovery and corporate profit growth) vis a vis relatively deteriorating macros (fiscal deficit, current account deficit, inflation, currency and interest rates all on way upwards). The fiscal deterioration though is not much and is marginal in nature but current account deficit can have bigger impact on economy.

The economic recovery has been witnessed in the volume growth in various sectors such as Auto and consumer durables as well as in the corporate that have reported quarterly results.

Worries over tightening monetary policy by central banks in USA, Europe and geopolitical issues are expected to keep global markets volatile in near term. In addition, increasing risks from tariff wars have also keeping markets jittery. Indian equity markets being correlated with global markets are also expected to move in sync in the short term. However, over the medium to long term, domestic economic growth and corporate earnings will drive Indian markets more than global issues. The Indian equity markets in year FY2019 will also be influenced by sentiments over political developments as the country prepares for central elections in next 12 months.

Going ahead, there are sufficient catalysts for domestic economy to gain momentum and potential for a consolidation and healthy revival in the equity markets over the medium term that incorporates events like elections.

- 1) Indian markets will have renewed focus on the possible outcomes of the next general elections (due in April/May 2019) and the electoral prospects of the BJP and the ruling-coalition (NDA). The market could get jittery if there is increased possibility of a divided mandate.
- 2) India's growth rates continue to remain amongst the best globally.
- 3) India's exports growth can revive with world economy on upswing and weaker currency.
- 4) Rural focus by Government has the potential for change in sentiments and rising consumption by rural India
- 5) Capex cycle recovery led by the Government has already commenced in Road and Rail sectors with Power distribution likely to catch up as states implement necessary reforms for "Power for All" mission.

Fixed Income Outlook:

The month of August was a tumultuous one for Emerging Markets (EMs) and even one of the more robust and relatively better places EMs such as India was not spared. Amidst a backdrop of resurgent crude prices and weakening currency, yields too buckled under pressure. Yield on the 10y benchmark surged northward by ~17bps to end the month at 7.95% up from 7.77% at the start of the month. The RBI MPC meeting was on expected lines and evoked a positive reaction from markets with most of the MPC members adopting a pre-emptive approach to stymie inflation and consequently frontloading another rate hike of 25bps. However, it was the eventual panic or risk-off sentiment towards EMs post the crisis in Turkey that rubbed off adversely on domestic yields too. To put things into perspective, it should be noted that the INR depreciated ~3.5% over the month while crude prices rose by ~4.3%. It is these pressures and inferred fears of fiscal slippage and widening CAD that have weighed on yields and more than offset the positives accruing from a sharp dip in CPI Inflation reading for the month of July.

The RBI MPC in its August policy hiked rates by 25bps taking the repo rate to 6.50%. All except one (Dr. Dholakia) of the 6 MPC members voted in favour of the rate hike. However, the stance of the MPC has been retained at neutral. The neutral stance shall continue to be deciphered as the RBI still not willing to lean on either side convincingly yet. It also shows that the RBI is still keeping the room open for a move on either side (mostly a pause/hike). CPI inflation projection for H2FY19 in line with our expectations was kept fairly similar even after adjusting for MSP implementation at 4.7-4.8%. The forecast for CPI Inflation for H2FY19 in the last policy was 4.7%. The primary risks to the inflation expectations as per the RBI may arise from crude prices, MSP impact on Kharif crops, Spillover impact of HRA implementation by State Govts, Fiscal slippage at Central and State Level, and Inflation expectations at Household and Industry level. On the liquidity front, the RBI reiterated that it intends to keep the Weighted Average Call Rate anchored to the Repo Rate and as such would use all tools to achieve this objective. It did not signal anything on OMOs, but said that all options remain open as the RBI closely monitors the evolving situation.

India's CPI Inflation came in sharply lower in July as it decelerated to 4.2% yoy, from a revised figure of 4.9% yoy in June. Food inflation continues to remain suppressed and the seasonal uptick that used to be a common occurrence during this period has not up in the readings. The headline reading was also helped by the unwinding of the unfavourable base effect that had been at play till the month of June. Within the food basket, vegetables turned out to be the biggest drag contracting by 2.2% in July from a figure of 7.8% yoy in June consequently bringing down overall food inflation to 1.7% yoy compared to 3.2% in June. Upward pressure on headline CPI was maintained by a rise in the fuel and light segment, which rose by ~82bps in July, reflecting higher domestic fuel prices driven by transmission of global trends. Core inflation too eased slightly to 6.3% yoy in July from a previous figure of 6.5% in June. The strength in core inflation can be primarily attributed to firming up of rural demand, second order impacts of elevated crude prices and staggered implementation of pay commission recommendations by the State Govts.

Export growth moderated to 14.3% yoy in July from 18% in June with low base playing a major role (3.9% in Jul-2017), given that there is evidence of sequential slowing. Oil export growth continued to be solid (30.1% in July vs 52.5% in June), while non-oil exports moderated to 11.9% yoy from 13.4% in June. Import growth sharply spiked to 28.8% y-o-y in July from 19.5% in June. Oil imports continued to grow strongly (57.5% yoy in July from 65.7% in June), while gold imports rose sharply (40.9% vs -2.8% in June) in reaction to lower gold prices. Core (non-oil, gold) import growth also increased to 18.4% from 8.4% in June. The strong import performance has led trade deficit to widen to a record USD18bn in July compared to an upwardly revised USD17.1bn in June. The widening of the trade deficit and consequently a wider CAD can be partly attributed to continued import substitution post DeMo and GST and partly to the insufficient private investment. The widening trade deficit is also likely to put pressure on the overall Balance of Payments, which is on course to register a deficit.

India's April-June GDP growth surprised on the upside, printing at a 9-quarter high of 8.2% yoy, significantly above expectations. It is to be noted, however, that the Q1FY19 reading has been helped greatly by a large and favourable base effect, with growth in the corresponding quarter last year falling to a 13-quarter low of 5.6% on the back of demonetization and the destocking in the run-up to the GST. But despite the very favourable base effects, the sharp upside surprise does reveal that the economy has gathered some momentum. That is affirmed by the pickup in the private sector business cycle as reflected in core GVA growth (GVA ex agriculture and government spending) which firmed from 7.2% to 8.1%, although again, partially helped by a favourable base. Even though it appears as though that headline GDP growth was driven by industry (manufacturing and services) which grew by 10.3% in contrast to services growth which slowed to 7.3% from 7.7% the previous quarter, that doesn't reveal the true picture. Manufacturing growth was booming at 13.5% but largely because the sector contracted at 1.8% in the corresponding quarter the previous year. More generally, double-digit industrial growth was largely because industry only grew by 0.1% in the same quarter the previous year. Instead, the upside surprise actually came from services where growth was higher-than-expected at 7.3% off a very strong-base of 9.5% last year. The buoyancy in services relative to manufacturing is also evident in the PMI surveys in 2018. The Fed Reserve held off from acting on rates this policy leaving it for September but it painted a strong picture of the economy and showed confidence in a sustained recovery. US Federal Reserve chief Jerome Powell in his testimony to the Senate Banking Committee said that he sees the US on track for years of steady growth and maintained that the central bank will continue to gradually raise interest rates "for now" to keep inflation near target amid a strong labor

market. Powell also warned that it is "difficult to predict" how trade tensions as well as "the size and timing of the economic effects of the recent changes in fiscal policy" will shape the economic outlook. Trade tensions between US and China continue to simmer and showed no signs of quick abatement. Both the countries have imposed second round of tariffs which target bilateral imports worth USD16bn each and the two-day trade talks between the US and China during the month also concluded without any signs of progress. The most significant geo-political event in the month, however, was the economic crisis in Turkey which had a ripple effect across all EMs. While, the economic crisis in Turkey had been triggered by US measures (sanctions and doubling of steel and aluminum duties) as the Turkish government refused to release the imprisoned US pastor Brunson, Turkey's weak macro stability indicators (2018 CAD of 5.4% of GDP and inflation at 15.9%YoY as of July 2018) made it vulnerable to fluctuations in global capital flows and the risk of a global contagion spurred a risk-off sentiment and safe haven demand.

Outlook

Even though the month of September hosts certain high-profile events such as the US Federal Reserve Meeting, release of H2FY19 G-Sec borrowing calendar apart from the usual prints of CPI Inflation, Trade Deficit and GST collections, it can be safely assumed that the trajectory of INR and crude will continue to dominantly influence the trajectory of yields. It is more or less certain that the US Fed will hike rates yet again this month encouraged by a strong economy after opting for a pause in the last policy. On the domestic front, CPI Inflation is expected to cool off further but the pressures from a weakening INR and surging crude and inferred fears of fiscal slippage and widening CAD can more than offset the positives accruing from a sharp dip in CPI Inflation reading like in the last month. The G-Sec borrowing calendar scheduled to be release later this month may spring some positives but that might be negated by the SDL borrowing calendar as the market would rightly read the two in conjunction. A joker in the pack would be the much anticipated series of OMO Purchases. If at all that were to happen, the OMO Purchases would place a virtual lid on the uptrend in yields and if the macros turn supportive could also result in a pullback. On the Geo-political front, developments pertaining to trade war, Iran sanctions and vulnerabilities in EMs will remain key monitorables. We maintain an overweight position with respect to benchmark recognizing the opportunity that the current spreads offer. Markets are likely to trade in a range-bound fashion with a negative bias tracking INR and crude but the risk-reward ratio continues to remain very favorable at this point and as such we remain primed to take advantage of any positive shift in drivers of sentiment.

Life Unit Linked Bond Fund

ULIF01306/02/2008LIFEDEBTFU122

August 2018



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 August 31, 2018:	23.5989
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.18%	2.08%	-0.57%	4.18%	6.40%	8.46%
Benchmark**	0.01%	2.35%	0.91%	5.03%	7.21%	6.96%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Government and other Debt Securities	60.00%	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	4.93
Total	4.93

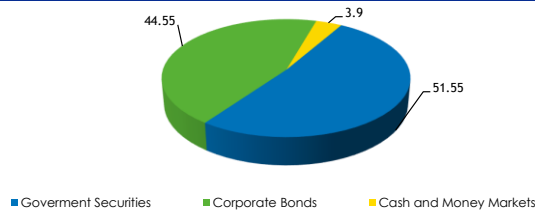
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.17

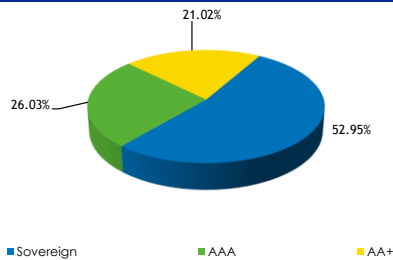
Security Name

Security Name	Net Asset (%)
Government Securities	
6.57% GOI 2033	11.94%
7.17% GOI 2028	11.56%
8.83% GOI 2041	10.54%
6.68% GOI 2031	6.47%
8.85% Tamil Nadu SDL 2022	6.19%
6.05% GS 02-02-2019	2.81%
8.3% GOI 2042	1.63%
8.08% GOI 2022	0.41%
Corporate Bonds	
44.55%	
Housing Development Finance Corporation Ltd.	8.15%
Reliance Capital Ltd.	6.03%
L&T Infra Debt Fund Ltd.	5.01%
Mahindra & Mahindra Ltd.	4.46%
Yes Bank Ltd.	4.19%
Adani Ports and Special Economic Zone Ltd.	4.14%
Indiabulls Housing Finance Ltd.	4%
Dewan Housing Finance Corporation Ltd.	2.06%
Capital First Ltd	2.04%
Shriram Transport Finance Co. Ltd.	2.04%
Others	2.43%
Cash and Money Markets	3.90%
Portfolio Total	100.00%

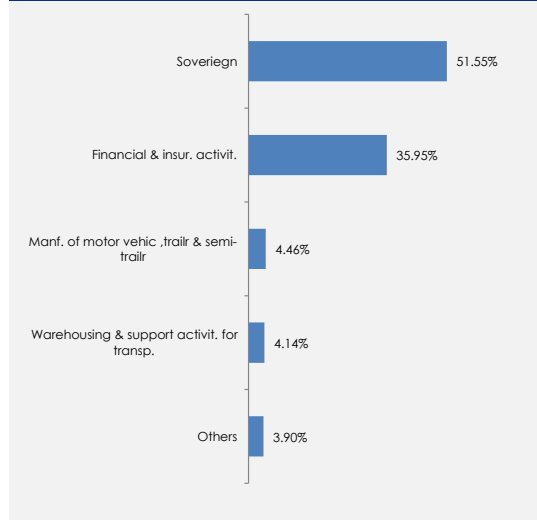
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond 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.

Fund Details

Investment Objective: The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

NAV as on August 31, 2018:	28.2786
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.23%	3.49%	1.99%	5.66%	7.56%	8.05%
Benchmark**	0.43%	3.68%	3.35%	6.59%	8.25%	7.36%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instrument	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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	28.14
Debt	152.55
Total	180.68

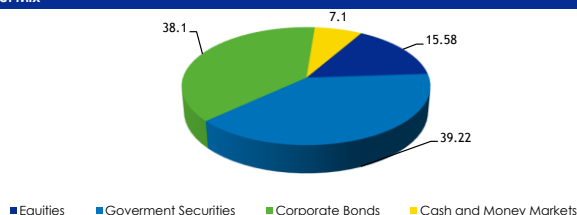
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	6.26

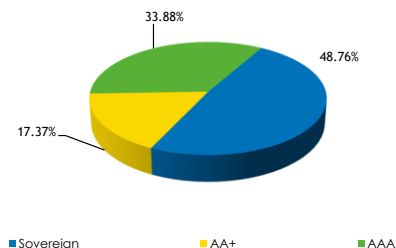
Security Name **Net Asset (%)**

Equities		15.58%
Reliance Industries Ltd.		1.47%
HDFC Bank Ltd.		1.31%
Infosys Ltd.		1.17%
ITC Ltd.		0.93%
Tata Consultancy Services Ltd.		0.76%
ICICI Bank Ltd.		0.71%
Housing Development Finance Corporation Ltd.		0.64%
Axis Bank Ltd.		0.63%
Larsen & Toubro Ltd.		0.57%
Mahindra & Mahindra Ltd.		0.54%
Others		6.85%
Government Securities		39.22%
6.57% GOI 2033		10.40%
8.83% GOI 2041		9.12%
7.17% GOI 2028		8.88%
6.68% GOI 2031		5.70%
6.05% GS 02-02-2019		2.65%
8.3% GOI 2042		1.43%
8.27% GOI 2020		0.68%
8.08% GOI 2022		0.29%
8.3% GOI 2040		0.06%
7.16% GOI 2023		0.01%
Corporate Bonds		38.10%
Yes Bank Ltd.		7.14%
Mahindra & Mahindra Ltd.		6.56%
Adani Ports and Special Economic Zone Ltd.		3.61%
Indiabulls Housing Finance Ltd.		3.60%
10.25% SPTL 22-08-2021 (RGTIL)		3.46%
LIC Housing Finance Ltd.		2.83%
L&T Fincance Corporation Ltd		1.91%
Dewan Housing Finance Corporation Ltd.		1.52%
Shriram Transport Finance Co. Ltd.		1.45%
L&T Infra Debt Fund Ltd.		1.35%
Others		4.67%
Cash and Money Markets		7.10%
Portfolio Total		100.00%

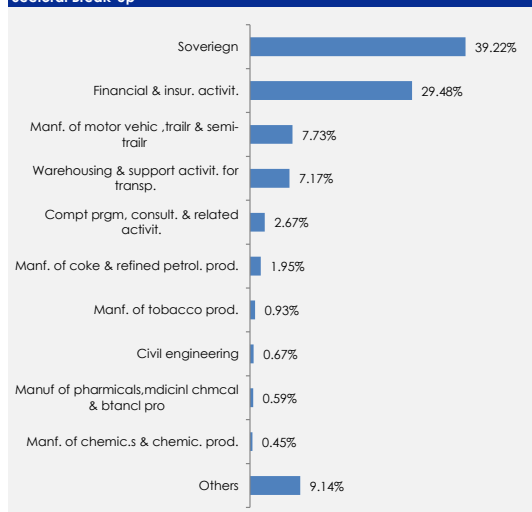
Asset Mix



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

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: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on August 31, 2018:	24.7054
Inception Date:	11-Jul-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	0.25%	3.49%	2.14%	5.82%	7.80%	7.73%
Benchmark**	0.43%	3.68%	3.35%	6.59%	8.25%	7.98%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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

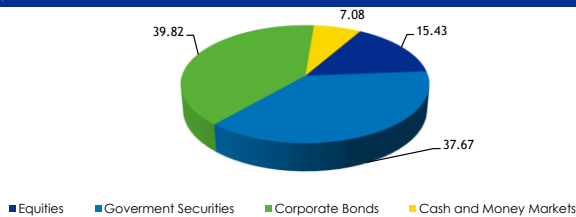
Asset Class	AUM (in Cr.)
Equity	5.47
Debt	30.02
Total	35.50

Modified Duration³

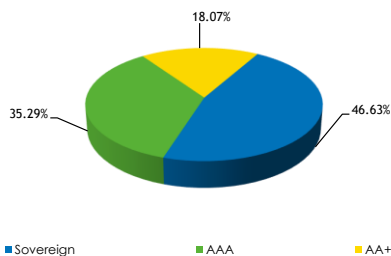
Security Type	Duration
Fixed Income Investments	6.24

Security Name	Net Asset (%)
Equities	
Reliance Industries Ltd.	1.45%
HDFC Bank Ltd.	1.30%
Infosys Ltd.	1.16%
ITC Ltd.	0.91%
Tata Consultancy Services Ltd.	0.76%
ICICI Bank Ltd.	0.71%
Housing Development Finance Corporation Ltd.	0.64%
Axis Bank Ltd.	0.62%
Larsen & Toubro Ltd.	0.56%
Mahindra & Mahindra Ltd.	0.54%
Others	6.78%
Government Securities	
8.83% GOI 2041	9.10%
7.17% GOI 2028	8.96%
6.57% GOI 2033	8.26%
6.68% GOI 2031	5.71%
8.4% GOI 2024	2.06%
6.05% GS 02-02-2019	1.69%
8.3% GOI 2042	1.42%
8.08% GOI 2022	0.28%
7.16% GOI 2023	0.19%
Corporate Bonds	
Mahindra & Mahindra Ltd.	6.50%
Yes Bank Ltd.	5.81%
L&T Infra Debt Fund Ltd.	4.14%
10.25% SPTL 22-08-2021 (RGITL)	3.82%
Indiabulls Housing Finance Ltd.	3.61%
Adani Ports and Special Economic Zone Ltd.	3.45%
Tata Sons Ltd.	2.83%
Dewan Housing Finance Corporation Ltd.	2.29%
Reliance Capital Ltd.	2.23%
Shriram Transport Finance Co. Ltd.	1.42%
Others	3.72%
Cash and Money Markets	
	7.08%
Portfolio Total	100.00%

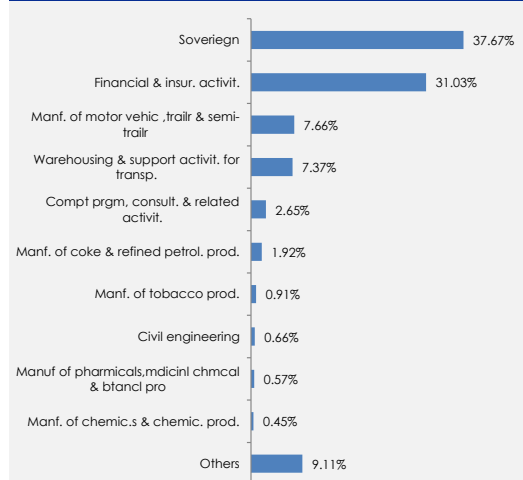
Asset Mix



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.

Life Unit Linked Balanced Fund

ULIF00106/06/2002LIFBALANCE122

August 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets
The risk profile for this fund is Medium

NAV as on August 31, 2018:	67.9164
Inception Date:	06-Jun-02
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.82%	4.89%	4.89%	7.71%	9.00%	13.05%
Benchmark**	1.00%	5.47%	6.65%	8.66%	9.59%	10.67%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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

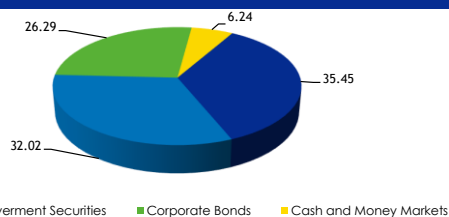
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	136.07
Debt	247.79
Total	383.86

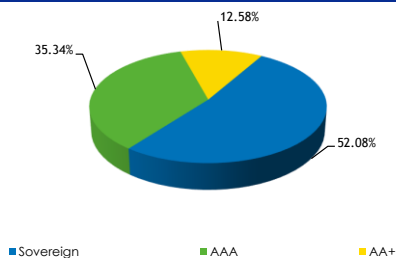
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	6.27

Asset Mix

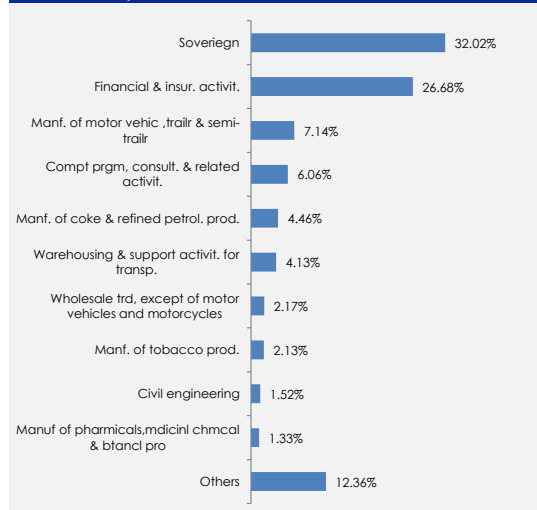


Rating Profile



Security Name	Net Asset (%)
Equities 35.45%	
Reliance Industries Ltd.	3.37%
HDFC Bank Ltd.	2.98%
Infosys Ltd.	2.66%
ITC Ltd.	2.13%
Tata Consultancy Services Ltd.	1.74%
ICICI Bank Ltd.	1.60%
Housing Development Finance Corporation Ltd.	1.47%
Axis Bank Ltd.	1.43%
Larsen & Toubro Ltd.	1.29%
Mahindra & Mahindra Ltd.	1.24%
Others	15.54%
Government Securities 32.02%	
6.57% GOI 2033	8.07%
7.17% GOI 2028	7.90%
8.83% GOI 2041	7.38%
6.68% GOI 2031	4.44%
6.05% GS 02-02-2019	2.04%
8.3% GOI 2042	1.02%
8.28% GOI 2032	0.86%
8.08% GOI 2022	0.22%
8.35% GOI 2022	0.08%
8.15% GOI 2022	0.01%
Corporate Bonds 26.29%	
Mahindra & Mahindra Ltd.	4.46%
Reliance Capital Ltd.	2.58%
Indiabulls Housing Finance Ltd.	2.57%
10.25% SPTL 22-08-2021 (RGITL)	2.45%
Food Corporation of India	2.17%
Adani Ports and Special Economic Zone Ltd.	1.46%
Yes Bank Ltd.	1.34%
LIC Housing Finance Ltd.	1.33%
Shriram Transport Finance Co. Ltd.	1.07%
LIC Housing Finance Ltd.	1.06%
Others	5.80%
Cash and Money Markets 6.24%	
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: The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market. The risk profile for this fund is High

NAV as on August 31, 2018:	62.4190
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.16%	7.85%	11.01%	12.31%	12.22%	14.03%
Benchmark**	2.14%	9.06%	13.42%	12.77%	12.11%	12.24%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	30.00%	85.00%
Government and other Debt Securities	0.00%	50.00%

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

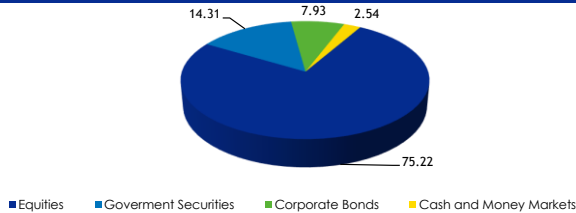
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	799.24
Debt	263.39
Total	1062.64

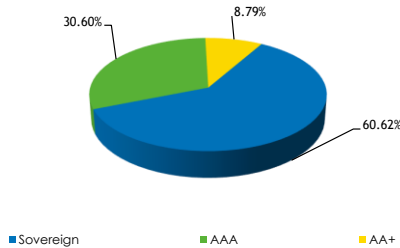
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	6.29

Asset Mix



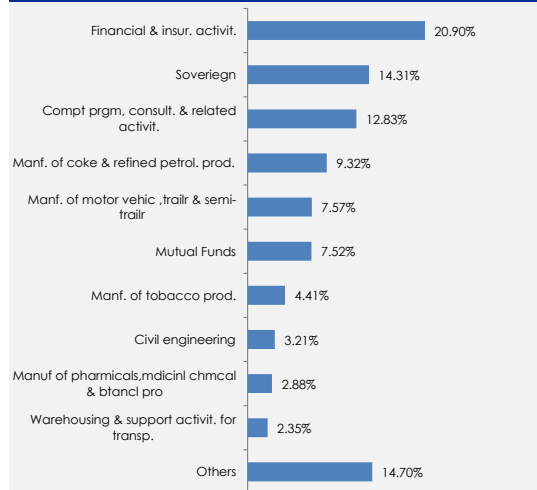
Rating Profile



Security Name **Net Asset (%)**

Equities	75.22%
Reliance Industries Ltd.	7.05%
Infosys Ltd.	5.66%
Kotak Mahindra Mutual Fund	5.56%
ITC Ltd.	4.41%
Tata Consultancy Services Ltd.	3.67%
HDFC Bank Ltd.	3.42%
Housing Development Finance Corporation Ltd.	3.10%
Larsen & Toubro Ltd.	2.76%
Mahindra & Mahindra Ltd.	2.62%
Axis Bank Ltd.	2.38%
Others	34.59%
Government Securities	14.31%
8.83% GOI 2041	3.15%
7.17% GOI 2028	2.99%
6.57% GOI 2033	2.94%
6.68% GOI 2031	1.79%
6.90% GS 13-JUL-2019	1.41%
6.05% GS 02-02-2019	0.77%
8.3% GOI 2042	0.42%
9.2% GOI 2030	0.25%
7.61% GOI 2030	0.22%
8.83% GOI 2023	0.18%
Others	0.19%
Corporate Bonds	7.93%
Mahindra & Mahindra Ltd.	1.94%
10.25% SPTL 22-08-2021 (RGITL)	0.94%
Indiabulls Housing Finance Ltd.	0.93%
Reliance Capital Ltd.	0.65%
Adani Ports and Special Economic Zone Ltd.	0.53%
10.95% SPTL 06-01-2019 (RGITL)	0.42%
Shriram Transport Finance Co. Ltd.	0.41%
LIC Housing Finance Ltd.	0.38%
L&T Finance Corporation Ltd	0.28%
Capital First Ltd	0.25%
Others	1.20%
Cash and Money Markets	2.54%
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

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.

Life Unit Linked
Enhancer Fund

ULIF01230/01/2008LIENHANCER122

August 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.
The risk profile for this fund is High

NAV as on August 31, 2018:	27.4431
Inception Date:	30-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.91%	9.47%	15.17%	14.82%	13.85%	10.05%
Benchmark**	2.85%	11.32%	17.77%	15.30%	13.57%	8.00%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	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

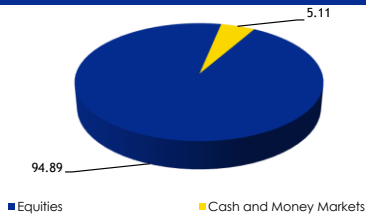
Asset Class	AUM (in Cr.)
Equity	71.77
Debt	3.87
Total	75.64

Modified Duration[§]

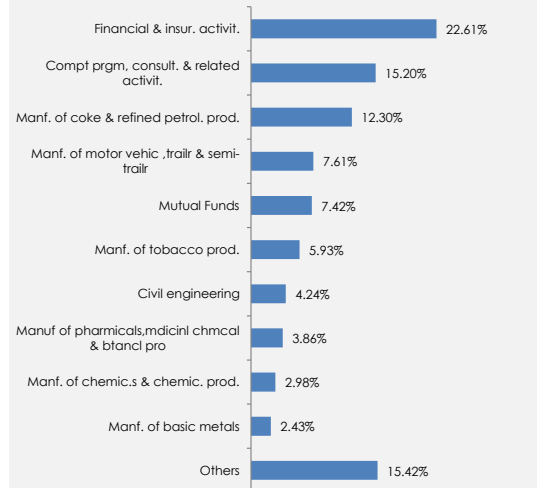
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	94.89%
Reliance Industries Ltd.	9.27%
Kotak Mahindra Mutual Fund	7.42%
Infosys Ltd.	6.87%
ITC Ltd.	5.93%
HDFC Bank Ltd.	5.16%
Tata Consultancy Services Ltd.	4.47%
Larsen & Toubro Ltd.	3.70%
Mahindra & Mahindra Ltd.	3.51%
ICICI Bank Ltd.	3.38%
Axis Bank Ltd.	3.12%
Others	42.06%
Cash and Money Markets	5.11%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is 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.

Life Unit Linked Index Fund

ULIF01002/01/2008LIFEINDEXF122

August 2018



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50. Subject to exposure norms applicable under the IRDA of India (Investment) regulations.
The risk profile for this fund is High

NAV as on August 31, 2018:	19.7928
Inception Date:	02-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.13%	11.62%	17.87%	15.60%	13.78%	6.63%
Benchmark**	2.85%	11.32%	17.77%	15.30%	13.57%	6.15%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	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.

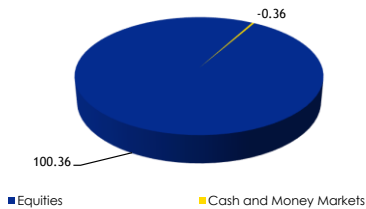
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	80.85
Debt	-0.28
Total	80.57

Modified Duration³

Security Type	Duration
Fixed Income Investments	

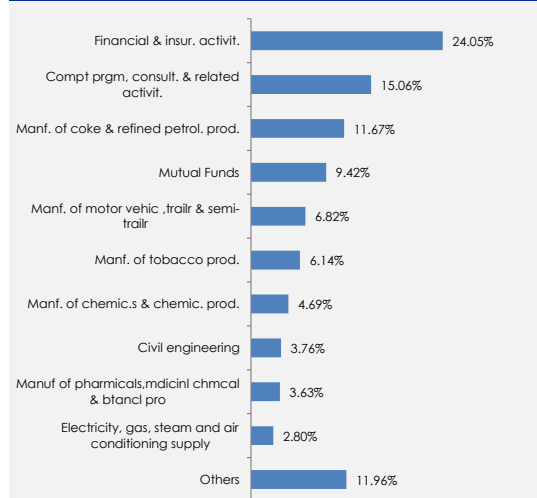
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	100.36%
Kotak Mahindra Mutual Fund	9.42%
Reliance Industries Ltd.	9.28%
Infosys Ltd.	6.62%
ITC Ltd.	6.14%
HDFC Bank Ltd.	5.88%
Tata Consultancy Services Ltd.	5.08%
Housing Development Finance Corporation Ltd.	4.53%
Larsen & Toubro Ltd.	3.76%
ICICI Bank Ltd.	3.35%
Maruti Suzuki India Ltd.	3.04%
Others	43.26%
Cash and Money Markets	-0.36%
Portfolio Total	100.00%

Sectoral Break-Up⁵



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

**Benchmark for this fund is 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 generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on August 31, 2018:	13.9092
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.00%	-6.05%	-4.39%	6.75%	10.12%	3.89%
Benchmark**	2.86%	-5.14%	-8.53%	2.64%	4.57%	-2.37%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	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	115.02
Debt	2.62
Total	117.64

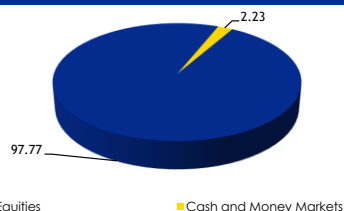
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	

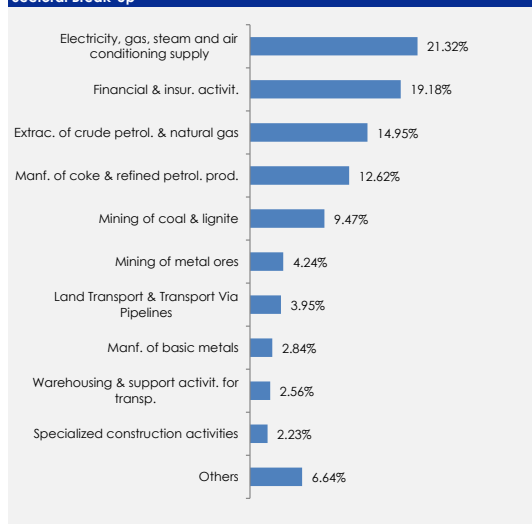
Security Name Net Asset (%)

Security Name	Net Asset (%)
Equities	97.77%
State Bank of India	9.79%
Oil & Natural Gas Corpn Ltd.	9.48%
Coal India Ltd.	9.47%
NTPC Ltd.	8.09%
Gail (India) Ltd.	6.15%
Oil India Ltd.	5.47%
Hindustan Petroleum Corporation Ltd.	5.42%
National Mineral Development Corporation Ltd.	4.24%
Gujarat State Petronet Ltd.	3.95%
Bharat Petroleum Corporation Ltd.	3.72%
Others	31.99%
Cash and Money Markets	2.23%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is BSE PSU 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 generate steady returns through investment in infrastructure and related equities

The risk profile for this fund is High

NAV as on August 31, 2018:	12.0499
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.43%	-10.03%	-5.58%	5.35%	8.31%	2.18%
Benchmark**	4.15%	-4.72%	-1.04%	5.86%	3.66%	-1.26%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	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

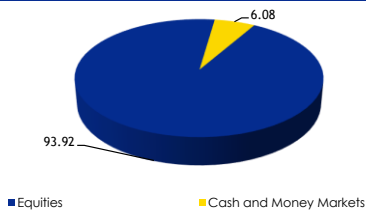
Asset Class	AUM (in Cr.)
Equity	34.36
Debt	2.22
Total	36.58

Modified Duration[§]

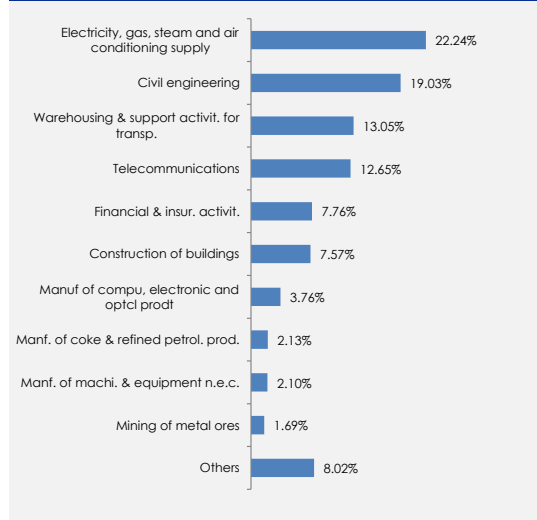
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	93.92%
Bharti Airtel Ltd.	9.26%
NTPC Ltd.	9.11%
Larsen & Toubro Ltd.	8.95%
Adani Ports and Special Economic Zone Ltd.	8.07%
Power Grid Corporation of India Ltd.	6.61%
Tata Power Co. Ltd.	4.62%
NCC Ltd.	4.14%
Container Corporation Of India Ltd.	3.70%
Ahluwalia Contracts Ltd.	3.43%
Sadbhav Engineering Ltd.	3.33%
Others	32.70%
Cash and Money Markets	6.08%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is Nifty Infrastructure

§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: This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth

The risk profile for this fund is Medium

NAV as on August 31,2018:	17.2105
Inception Date:	20-Jul-10
Fund Manager:	Jayesh Sundar, Nifin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.29%	1.75%	2.93%	4.84%	6.12%	6.91%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	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	7.93
Total	7.93

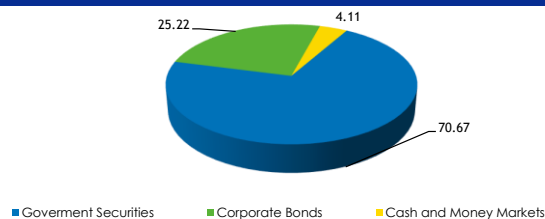
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	1.37

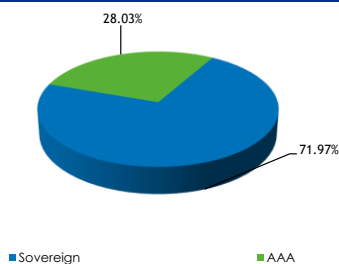
Security Name **Net Asset (%)**

Government Securities	70.67%
6.35% GOI 2020	61.60%
8.18% Andhra Pradesh SDL 2020	6.32%
8.16% Tamil Nadu SDL 2020	2.75%
Corporate Bonds	25.22%
Indian Railway Finance Corporation Ltd.	7.48%
Power Grid Corporation of India Ltd.	6.35%
Rural Electrification Corporation	6.32%
LIC Housing Finance Ltd.	3.80%
Dewan Housing Finance Corporation Ltd.	1.27%
Cash and Money Markets	4.11%
Portfolio Total	100.00%

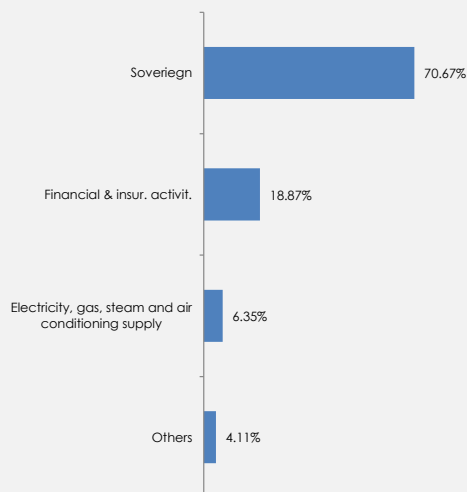
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

[#]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 long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market instruments.
The risk profile for this fund is High

NAV as on August 31, 2018:	22.1309
Inception Date:	01-Aug-11
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.70%	9.41%	15.66%	14.85%	13.94%	11.86%
Benchmark**	2.62%	10.56%	16.70%	14.49%	12.99%	10.97%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	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.

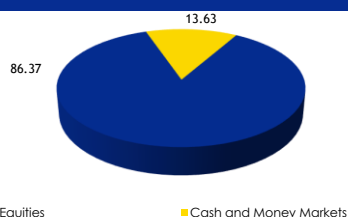
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	92.63
Debt	14.68
Total	107.31

Modified Duration[§]

Security Type	Duration
Fixed Income Investments	

Asset Mix



Security Name	Net Asset (%)
Equities	86.37%
Reliance Industries Ltd.	8.82%
Kotak Mahindra Mutual Fund	7.65%
Infosys Ltd.	5.99%
ITC Ltd.	5.43%
HDFC Bank Ltd.	4.50%
Tata Consultancy Services Ltd.	4.07%
Larsen & Toubro Ltd.	3.18%
ICICI Bank Ltd.	3.08%
Mahindra & Mahindra Ltd.	3.06%
Axis Bank Ltd.	2.77%
Others	37.82%
Cash and Money Markets	13.63%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Financial & insur. activit.	20.01%
Compt prgm, consult. & related activit.	13.55%
Manf. of coke & refined petrol. prod.	11.55%
Mutual Funds	7.65%
Manf. of motor vehic. ,trailr & semi-trailr	6.76%
Manf. of tobacco prod.	5.43%
Civil engineering	3.71%
Manuf of pharmaceuticals, medicinal chemical & botanical prod	3.54%
Manf. of chemicals & chemical products	2.65%
Manf. of basic metals	2.18%
Others	22.97%

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

**Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL LIQUID 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.

Life Unit Linked
Bond Fund-II

ULIF01608/01/2010LIFDEBT-II122

August 2018



Fund Details

Investment Objective: To generate a steady income through investment in high quality fixed income securities

The risk profile for this fund is Low

NAV as on August 31, 2018:	19.2076
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.26%	1.87%	-0.77%	3.63%	6.19%	7.84%
Benchmark**	0.01%	2.35%	0.91%	5.03%	7.21%	7.76%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	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	126.20
Total	126.20

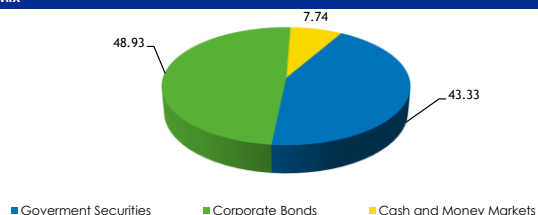
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	6.21

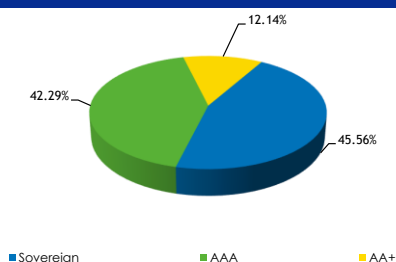
Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Government Securities	43.33%
6.57% GOI 2033	12.18%
8.83% GOI 2041	10.64%
7.17% GOI 2028	8.63%
6.68% GOI 2031	6.59%
6.05% GS 02-02-2019	3.09%
8.3% GOI 2042	1.31%
8.85% Tamil Nadu SDL 2022	0.56%
8.08% GOI 2022	0.33%
Corporate Bonds	48.93%
Mahindra & Mahindra Ltd.	6%
Indiabulls Housing Finance Ltd.	5.47%
10.25% SPTL 22-08-2021 (RGITL)	5.46%
Tata Sons Ltd.	4.39%
Adani Ports and Special Economic Zone Ltd.	4.04%
Dewan Housing Finance Corporation Ltd.	4.02%
Reliance Capital Ltd.	3.14%
L&T Infra Debt Fund Ltd.	3.11%
L&T Fincance Corporation Ltd	2.55%
LIC Housing Finance Ltd.	2.51%
Others	8.24%
Cash and Money Markets	7.74%
Portfolio Total	100.00%

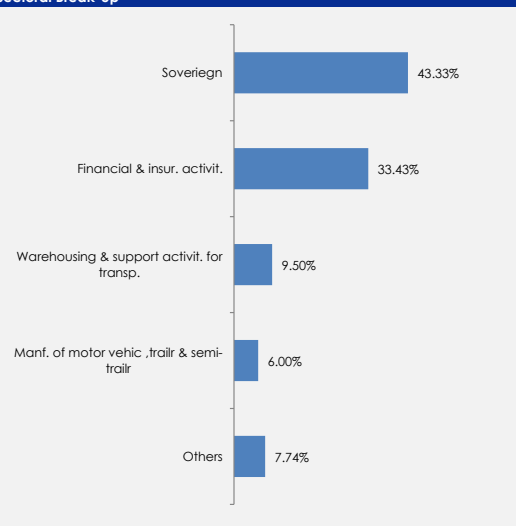
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

**Benchmark for this fund is CRISIL Composite Bond 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.

Fund Details

Investment Objective: To generate steady returns with a minimum exposure to equities
The risk profile for this fund is Low

NAV as on August 31, 2018:	19.1428
Inception Date:	08-Jan-10
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%	3.36%	1.89%	5.45%	7.45%	7.80%
Benchmark**	0.43%	3.68%	3.35%	6.59%	8.25%	8.19%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	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	8.43
Debt	47.01
Total	55.44

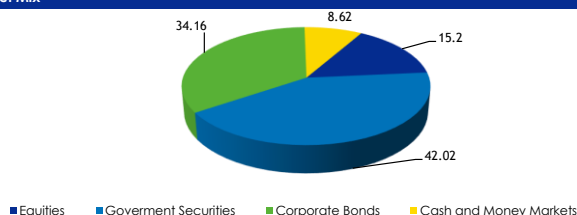
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.20

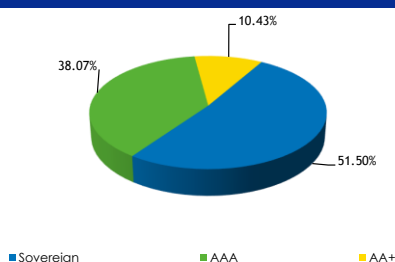
Security Name

Security Name	Net Asset (%)
Equities 15.20%	
Reliance Industries Ltd.	1.44%
HDFC Bank Ltd.	1.28%
Infosys Ltd.	1.14%
ITC Ltd.	0.91%
Tata Consultancy Services Ltd.	0.75%
ICICI Bank Ltd.	0.71%
Housing Development Finance Corporation Ltd.	0.63%
Axis Bank Ltd.	0.61%
Larsen & Toubro Ltd.	0.56%
Mahindra & Mahindra Ltd.	0.53%
Others	6.64%
Government Securities 42.02%	
7.17% GOI 2028	11.40%
6.57% GOI 2033	10.03%
8.83% GOI 2041	8.98%
6.68% GOI 2031	6.84%
6.05% GS 02-02-2019	2.63%
8.3% GOI 2042	1.43%
8.79% Gujarat SDL 2022	0.42%
8.08% GOI 2022	0.29%
Corporate Bonds 34.16%	
Mahindra & Mahindra Ltd.	4.95%
Indiabulls Housing Finance Ltd.	3.38%
Dewan Housing Finance Corporation Ltd.	3.30%
Adani Ports and Special Economic Zone Ltd.	2.76%
Reliance Capital Ltd.	2.68%
10.25% SPTL 22-08-2021 (RGTIL)	2.45%
L&T Infra Debt Fund Ltd.	2.21%
L&T Fincance Corporation Ltd	1.78%
L&T Infra Debt Fund Ltd.	1.77%
LIC Housing Finance Ltd.	1.62%
Others	7.26%
Cash and Money Markets 8.62%	
Portfolio Total	100.00%

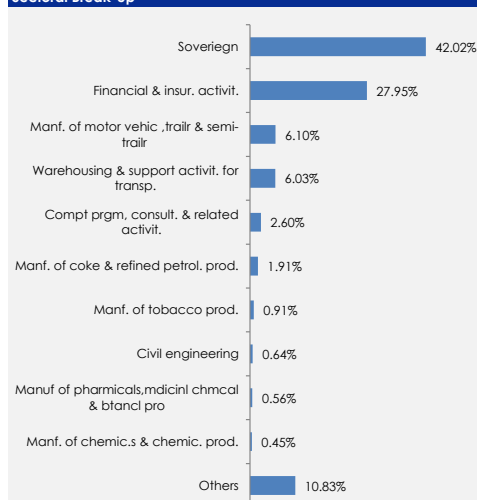
Asset Mix



Rating Profile



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.

Life Unit Linked
Balance Fund-II

ULIF01508/01/2010LIBALAN-II122

August 2018



Fund Details

Investment Objective: To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on August 31, 2018:	20.4182
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.97%	5.22%	5.57%	8.11%	9.27%	8.60%
Benchmark**	1.14%	5.92%	7.48%	9.18%	9.91%	8.95%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Debt	25.00%	100.00%

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

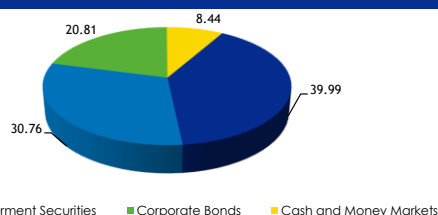
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	63.53
Debt	95.33
Total	158.85

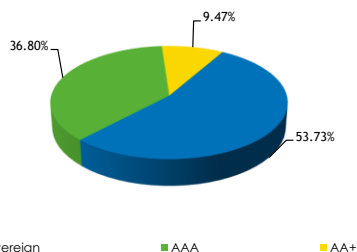
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.21

Asset Mix



Rating Profile



Security Name **Net Asset (%)**

Equities	39.99%
Reliance Industries Ltd.	3.77%
HDFC Bank Ltd.	3.37%
Infosys Ltd.	3.01%
ITC Ltd.	2.38%
Tata Consultancy Services Ltd.	1.96%
ICICI Bank Ltd.	1.84%
Housing Development Finance Corporation Ltd.	1.65%
Axis Bank Ltd.	1.61%
Larsen & Toubro Ltd.	1.46%
Mahindra & Mahindra Ltd.	1.39%
Others	17.55%
Government Securities	30.76%
6.57% GOI 2033	7.02%
7.17% GOI 2028	6.83%
8.83% GOI 2041	6.78%
6.68% GOI 2031	4.28%
6.05% GS 02-02-2019	1.89%
8.3% GOI 2042	1%
8.15% GOI 2026	0.95%
8.79% Gujarat SDL 2022	0.64%
7.8% GOI 2020	0.63%
8.4% GOI 2024	0.32%
Others	0.42%
Corporate Bonds	20.81%
Mahindra & Mahindra Ltd.	4.98%
Reliance Capital Ltd.	1.99%
10.25% SPTL 22-08-2021 (RGTL)	1.97%
Indiabulls Housing Finance Ltd.	1.86%
Food Corporation of India	1.77%
LIC Housing Finance Ltd.	1.32%
Adani Ports and Special Economic Zone Ltd.	1.22%
7.85% PFC 03-Apr-2028	1.09%
Shriram Transport Finance Co. Ltd.	0.95%
Capital First Ltd	0.63%
Others	3.03%
Cash and Money Markets	8.44%
Portfolio Total	100.00%

Sectoral Break-Up[§]

Sovereign	30.76%
Financial & insur. activit.	23.45%
Manf. of motor vehic ,trailr & semi-trailr	7.98%
Compt prgm, consult. & related activit.	6.84%
Manf. of coke & refined petrol. prod.	5.00%
Warehousing & support activit. for transp.	3.44%
Manf. of tobacco prod.	2.38%
Wholesale trd, except of motor vehicles and motorcycles	1.77%
Civil engineering	1.71%
Manuf of pharmaceuticals, medicinal chemical & botanical prod	1.50%
Others	15.17%

§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 generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

NAV as on August 31, 2018:	21.9693
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.09%	7.86%	11.23%	12.43%	12.14%	9.53%
Benchmark**	2.14%	9.06%	13.42%	12.77%	12.11%	9.45%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	30.00%	85.00%
Debt	0.00%	50.00%

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	118.73
Debt	48.35
Total	167.08

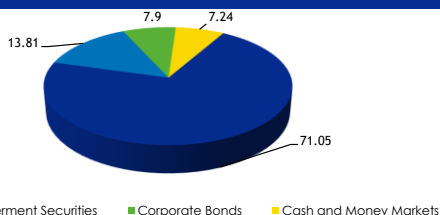
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	5.36

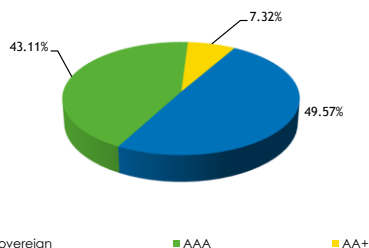
Security Name

Security Name	Net Asset (%)
Equities	71.05%
Reliance Industries Ltd.	6.76%
Infosys Ltd.	5.34%
Kotak Mahindra Mutual Fund	5.26%
ITC Ltd.	4.22%
Tata Consultancy Services Ltd.	3.47%
HDFC Bank Ltd.	3.23%
Housing Development Finance Corporation Ltd.	2.93%
Larsen & Toubro Ltd.	2.60%
Mahindra & Mahindra Ltd.	2.48%
Axis Bank Ltd.	2.25%
Others	32.51%
Government Securities	13.81%
7.17% GOI 2028	3.58%
8.83% GOI 2041	2.82%
6.57% GOI 2033	2.51%
6.68% GOI 2031	2.11%
8.32% GOI 2032	0.99%
6.05% GS 02-02-2019	0.77%
7.16% GOI 2023	0.53%
8.3% GOI 2042	0.42%
8.08% GOI 2022	0.08%
Corporate Bonds	7.90%
Mahindra & Mahindra Ltd.	1.64%
LIC Housing Finance Ltd.	0.95%
Indiabulls Housing Finance Ltd.	0.89%
Food Corporation of India	0.75%
Reliance Capital Ltd.	0.71%
10.25% SPTL 22-08-2021 (RGTL)	0.56%
L&T Fincance Corporation Ltd	0.44%
Adani Ports and Special Economic Zone Ltd.	0.43%
Shriram Transport Finance Co. Ltd.	0.42%
L&T Infra Debt Fund Ltd.	0.29%
Others	0.82%
Cash and Money Markets	7.24%
Portfolio Total	100.00%

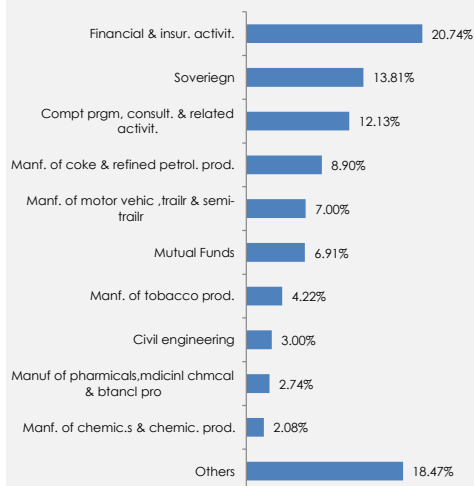
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

**Benchmark return 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.

Life Unit Linked
Enhancer Fund-II

ULIF01708/01/2010LIFENHN-II122

August 2018



Fund Details

Investment Objective: To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

NAV as on August 31, 2018:	26.2275
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.90%	9.55%	15.58%	15.24%	14.33%	11.79%
Benchmark**	2.85%	11.32%	17.77%	15.30%	13.57%	9.70%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	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	351.12
Debt	28.54
Total	379.66

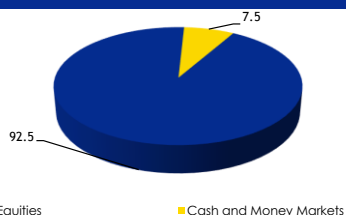
Modified Duration³

Security Type	Duration
Fixed Income Investments	

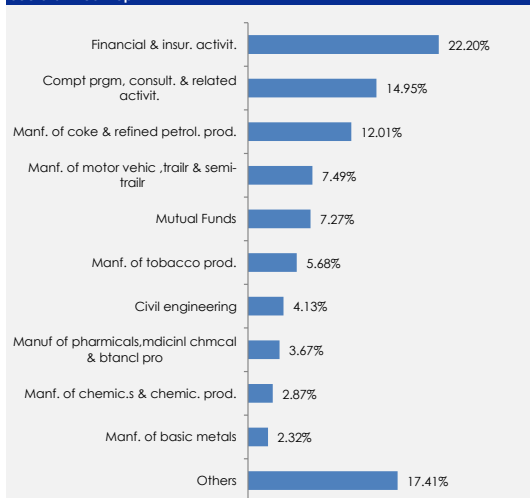
Security Name **Net Asset (%)**

Equities	92.50%
Reliance Industries Ltd.	9.10%
Kotak Mahindra Mutual Fund	7.27%
Infosys Ltd.	6.76%
ITC Ltd.	5.68%
HDFC Bank Ltd.	5.08%
Tata Consultancy Services Ltd.	4.39%
Larsen & Toubro Ltd.	3.64%
Mahindra & Mahindra Ltd.	3.45%
ICICI Bank Ltd.	3.32%
Axis Bank Ltd.	3.03%
Others	40.78%
Cash and Money Markets	7.50%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

**Benchmark for this fund is 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.

Life Unit Linked
Index Fund-II

ULIF02008/01/2010LIFINDX-II122

August 2018



Fund Details

Investment Objective: To generate returns in line with the stock market index - NIFTY 50.
The risk profile for this fund is High

NAV as on August 31, 2018:	21.6400
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.01%	10.91%	16.94%	14.83%	13.16%	9.34%
Benchmark**	2.85%	11.32%	17.77%	15.30%	13.57%	9.70%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	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

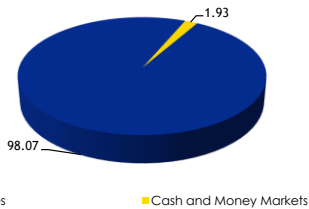
Asset Class	AUM (in Cr.)
Equity	96.66
Debt	1.88
Total	98.54

Modified Duration³

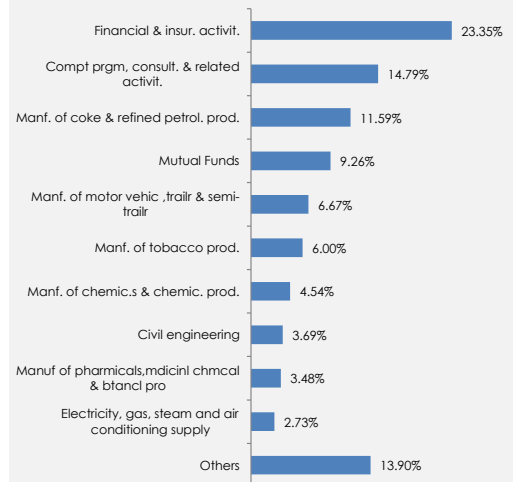
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	
Reliance Industries Ltd.	9.31%
Kotak Mahindra Mutual Fund	9.26%
Infosys Ltd.	6.43%
ITC Ltd.	6%
HDFC Bank Ltd.	5.76%
Tata Consultancy Services Ltd.	4.99%
Housing Development Finance Corporation Ltd.	4.43%
Larsen & Toubro Ltd.	3.69%
ICICI Bank Ltd.	3.22%
Maruti Suzuki India Ltd.	2.89%
Others	42.09%
Cash and Money Markets	
	1.93%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

**Benchmark for this fund is 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.

Life Unit Linked
Discontinued Policy Fund

ULIF03127/01/2011LIDISPLCY122

August 2018



Fund Details

Investment Objective: The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDAI from time to time.

The risk profile for this fund is Low

NAV as on August 31,2018:	17.0666
Inception Date:	27-Jan-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.52%	3.04%	5.93%	5.95%	6.25%	7.29%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	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	168.50
Total	168.50

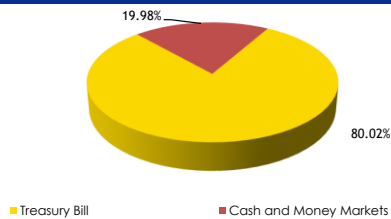
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.51

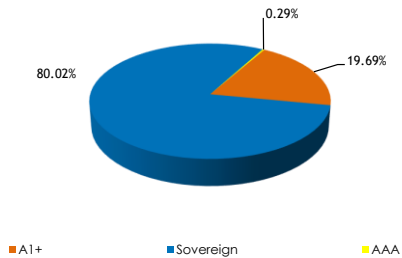
Security Name

Security Name	Net Asset (%)
Treasury Bill	80.02%
364 Days Treasury Bill 2019	18.57%
364 Days Treasury Bill 2019	16.82%
364 Days Treasury Bill 2019	15.23%
364 Days Treasury Bill 2018	9.46%
364 Days Treasury Bill 2019	6.85%
364 Days Treasury Bill 2019	5.67%
364 Days Treasury Bill 2019	5.18%
364 Days Treasury Bill 2019	2.24%
Cash and Money Markets	19.98%
Portfolio Total	100.00%

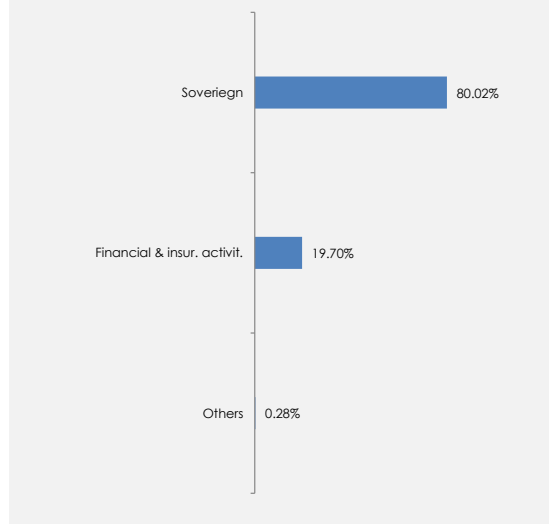
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

[#]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: The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions. The risk profile for this fund is Low

NAV as on August 31, 2018:	26.5950
Inception Date:	03-Mar-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	0.18%	3.46%	1.97%	6.00%	7.84%	8.24%
Benchmark**	0.43%	3.68%	3.35%	6.59%	8.25%	7.87%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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

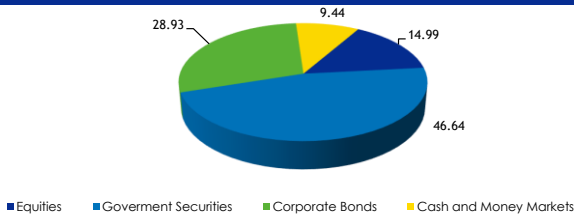
Asset Class	AUM (in Cr.)
Equity	7.51
Debt	42.52
Total	50.03

Modified Duration³

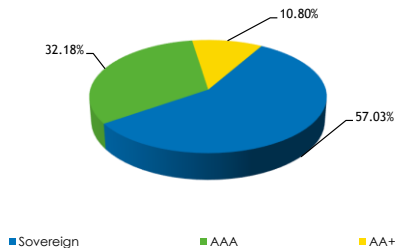
Security Type	Duration
Fixed Income Investments	6.18

Security Name	Net Asset (%)
Equities	14.99%
Reliance Industries Ltd.	1.43%
HDFC Bank Ltd.	1.26%
Infosys Ltd.	1.13%
ITC Ltd.	0.90%
Tata Consultancy Services Ltd.	0.74%
ICICI Bank Ltd.	0.68%
Housing Development Finance Corporation Ltd.	0.62%
Axis Bank Ltd.	0.60%
Larsen & Toubro Ltd.	0.55%
Mahindra & Mahindra Ltd.	0.52%
Others	6.56%
Government Securities	46.64%
7.17% GOI 2028	13.62%
6.57% GOI 2033	11.50%
8.83% GOI 2041	9.06%
6.68% GOI 2031	7.18%
6.05% GS 02-02-2019	2.62%
8.3% GOI 2042	1.43%
7.16% GOI 2023	0.95%
8.08% GOI 2022	0.28%
Corporate Bonds	28.93%
Mahindra & Mahindra Ltd.	3.51%
Reliance Capital Ltd.	2.97%
Indiabulls Housing Finance Ltd.	2.96%
Adani Ports and Special Economic Zone Ltd.	2.85%
Housing Development Finance Corporation Ltd.	2.83%
LIC Housing Finance Ltd.	2.59%
10.25% SPTL 22-08-2021 (RGTL)	2.50%
L&T Infra Debt Fund Ltd.	2.45%
L&T Finance Corporation Ltd	1.98%
Shriram Transport Finance Co. Ltd.	1.41%
Others	2.88%
Cash and Money Markets	9.44%
Portfolio Total	100.00%

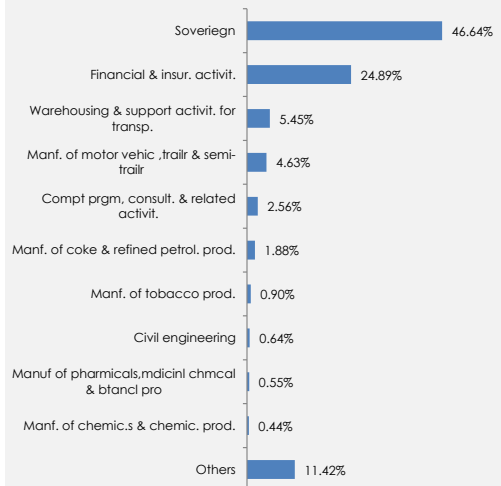
Asset Mix



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.

Pension Unit Linked
Pension Protector Fund

ULIF01408/02/2008PNSPROTECT122

August 2018



Fund Details

Investment Objective: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities

The risk profile for this fund is Low

NAV as on August 31, 2018:	22.0364
Inception Date:	08-Feb-08
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%	3.41%	1.88%	5.73%	7.74%	7.76%
Benchmark**	0.43%	3.68%	3.35%	6.59%	8.25%	7.37%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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

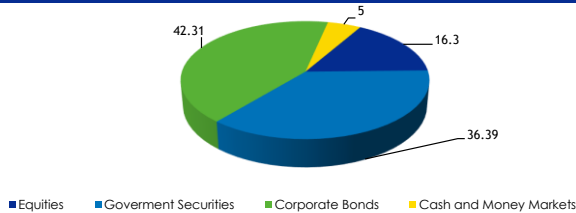
Asset Class	AUM (in Cr.)
Equity	3.35
Debt	17.24
Total	20.60

Modified Duration³

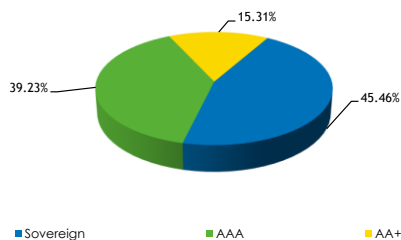
Security Type	Duration
Fixed Income Investments	6.31

Security Name	Net Asset (%)
Equities 16.30%	
Reliance Industries Ltd.	1.53%
HDFC Bank Ltd.	1.37%
Infosys Ltd.	1.22%
ITC Ltd.	0.96%
Tata Consultancy Services Ltd.	0.80%
ICICI Bank Ltd.	0.76%
Housing Development Finance Corporation Ltd.	0.67%
Axis Bank Ltd.	0.66%
Larsen & Toubro Ltd.	0.59%
Mahindra & Mahindra Ltd.	0.57%
Others	7.17%
Government Securities 36.39%	
6.57% GOI 2033	10.72%
8.83% GOI 2041	9.31%
7.17% GOI 2028	6.68%
6.68% GOI 2031	5.37%
6.05% GS 02-02-2019	2.60%
8.3% GOI 2042	1.42%
8.08% GOI 2022	0.29%
Corporate Bonds 42.31%	
Mahindra & Mahindra Ltd.	6.93%
Housing Development Finance Corporation Ltd.	5.39%
Adani Ports and Special Economic Zone Ltd.	4.46%
Reliance Capital Ltd.	2.88%
Indian Railway Finance Corporation Ltd.	2.50%
L&T Fincance Corporation Ltd	2.40%
L&T Infra Debt Fund Ltd.	2.38%
Dewan Housing Finance Corporation Ltd.	1.97%
LIC Housing Finance Ltd.	1.92%
Indiabulls Housing Finance Ltd.	1.91%
Others	9.57%
Cash and Money Markets 5.00%	
Portfolio Total 100.00%	

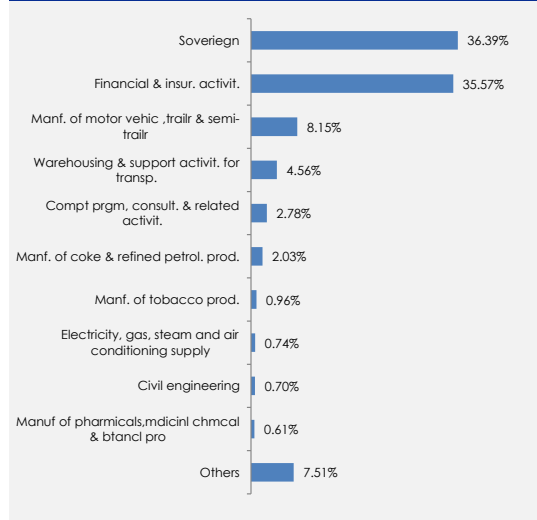
Asset Mix



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.

Pension Unit Linked
Pension Balanced Fund

ULIF00311/02/2003PNSBALANCE122

August 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on August 31, 2018:	53.1129
Inception Date:	11-Feb-03
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.85%	4.98%	4.96%	7.75%	9.06%	11.88%
Benchmark**	1.00%	5.47%	6.65%	8.66%	9.59%	10.05%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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

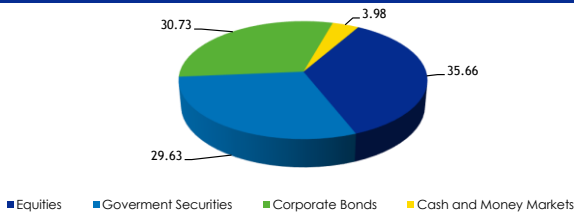
Asset Class	AUM (in Cr.)
Equity	18.92
Debt	34.16
Total	53.09

Modified Duration³

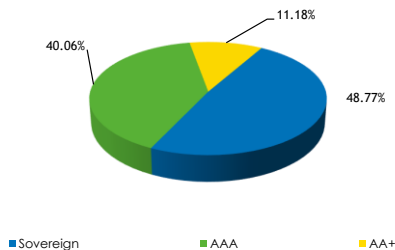
Security Type	Duration
Fixed Income Investments	6.30

Security Name	Net Asset (%)
Equities	35.66%
Reliance Industries Ltd.	3.37%
HDFC Bank Ltd.	3%
Infosys Ltd.	2.68%
ITC Ltd.	2.12%
Tata Consultancy Services Ltd.	1.75%
ICICI Bank Ltd.	1.65%
Housing Development Finance Corporation Ltd.	1.47%
Axis Bank Ltd.	1.44%
Larsen & Toubro Ltd.	1.30%
Mahindra & Mahindra Ltd.	1.24%
Others	15.64%
Government Securities	29.63%
8.83% GOI 2041	7.38%
6.57% GOI 2033	7.37%
7.17% GOI 2028	6.15%
6.68% GOI 2031	3.22%
7.16% GOI 2023	2.18%
6.05% GS 02-02-2019	2.02%
8.3% GOI 2042	1.08%
8.08% GOI 2022	0.23%
Corporate Bonds	30.73%
Mahindra & Mahindra Ltd.	5.58%
Indiabulls Housing Finance Ltd.	3.34%
Housing Development Finance Corporation Ltd.	2.85%
10.25% SPTL 22-08-2021 (RGTIL)	2.75%
Reliance Capital Ltd.	2.61%
Power Grid Corporation of India Ltd.	2.37%
Food Corporation of India	2.16%
LIC Housing Finance Ltd.	1.92%
Adani Ports and Special Economic Zone Ltd.	1.54%
L&T Finance Corporation Ltd	1.40%
Others	4.21%
Cash and Money Markets	3.98%
Portfolio Total	100.00%

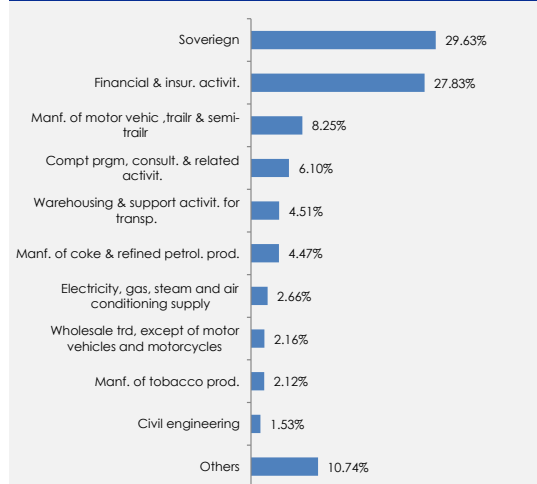
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

**Benchmark return 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.

Pension Unit Linked
Pension Growth Fund

ULIF00703/03/2005PNSNGROWTH122

August 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on August 31, 2018:	35.7574
Inception Date:	03-Mar-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	1.46%	6.26%	7.74%	9.76%	10.38%	10.66%
Benchmark**	1.57%	7.26%	10.01%	10.72%	10.87%	10.59%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	20.00%	60.00%
Government and other Debt Securities	20.00%	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	37.42
Debt	32.37
Total	69.79

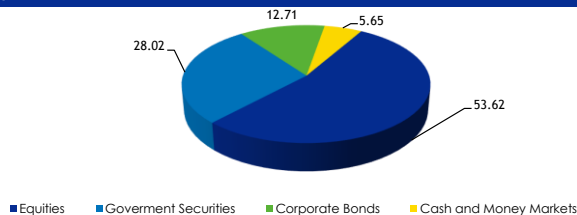
Modified Duration³

Security Type	Duration
Fixed Income Investments	6.01

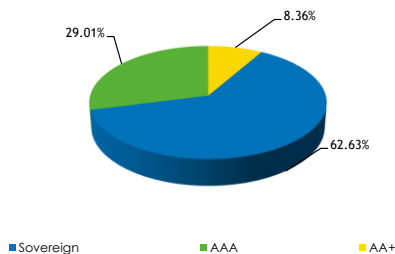
Security Name **Net Asset (%)**

Equities	53.62%
Reliance Industries Ltd.	4.73%
Infosys Ltd.	4.03%
Kotak Mahindra Mutual Fund	4.01%
ITC Ltd.	3.24%
Tata Consultancy Services Ltd.	2.63%
HDFC Bank Ltd.	2.44%
Housing Development Finance Corporation Ltd.	2.23%
Larsen & Toubro Ltd.	1.97%
Mahindra & Mahindra Ltd.	1.88%
Axis Bank Ltd.	1.72%
Others	24.74%
Government Securities	28.02%
7.17% GOI 2028	8.32%
6.57% GOI 2033	5.94%
8.83% GOI 2041	5.07%
6.68% GOI 2031	4.82%
6.05% GS 02-02-2019	1.39%
8.3% GOI 2040	1.30%
8.3% GOI 2042	0.75%
8.4% GOI 2024	0.29%
8.08% GOI 2022	0.14%
Corporate Bonds	12.71%
LIC Housing Finance Ltd.	1.71%
Housing Development Finance Corporation Ltd.	1.59%
Indiabulls Housing Finance Ltd.	1.27%
Reliance Capital Ltd.	1.13%
L&T Fincance Corporation Ltd	1.06%
L&T Infra Debt Fund Ltd.	1.05%
Adani Ports and Special Economic Zone Ltd.	1.02%
Shriram Transport Finance Co. Ltd.	0.72%
L&T Infra Debt Fund Ltd.	0.71%
Food Corporation of India	0.60%
Others	1.85%
Cash and Money Markets	5.65%
Portfolio Total	100.00%

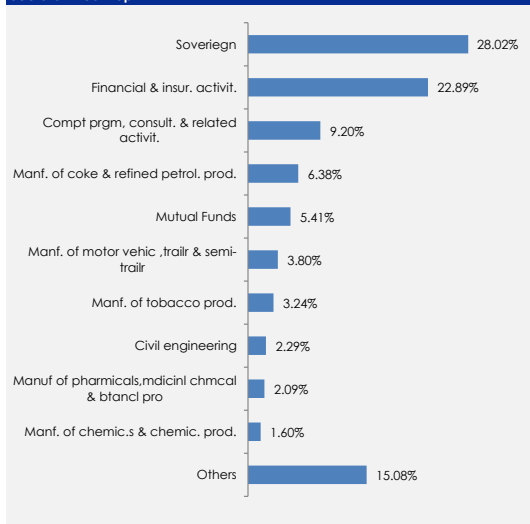
Asset Mix



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.

Pension Unit Linked
Pension Index Fund

ULIF01122/01/2008PNSNINDEXF122
 August 2018



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

NAV as on August 31, 2018:	24.3471
Inception Date:	22-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.07%	11.43%	17.77%	15.58%	13.80%	8.79%
Benchmark**	2.85%	11.32%	17.77%	15.30%	13.57%	8.53%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	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

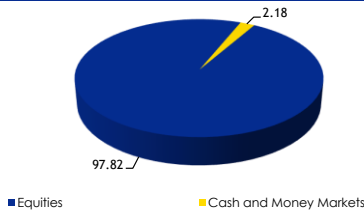
Asset Class	AUM (in Cr.)
Equity	138.76
Debt	3.09
Total	141.85

Modified Duration³

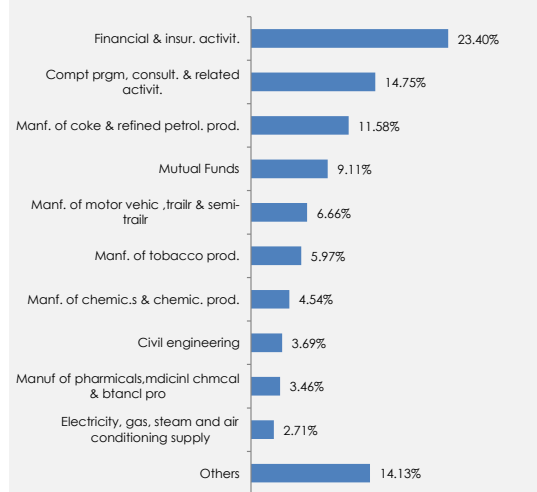
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	97.82%
Reliance Industries Ltd.	9.29%
Kotak Mahindra Mutual Fund	9.11%
Infosys Ltd.	6.41%
ITC Ltd.	5.97%
HDFC Bank Ltd.	5.77%
Tata Consultancy Services Ltd.	4.97%
Housing Development Finance Corporation Ltd.	4.44%
Larsen & Toubro Ltd.	3.69%
ICICI Bank Ltd.	3.20%
Maruti Suzuki India Ltd.	2.94%
Others	42.03%
Cash and Money Markets	2.18%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up⁵



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

**Benchmark for this fund is 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.

Pension Unit Linked
Pension Infrastructure Fund

ULIF02525/01/2010PNSNINFRAF122

August 2018



Fund Details

Investment Objective: This fund is designed to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

NAV as on August 31, 2018:	12.5242
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.38%	-10.20%	-5.75%	5.31%	8.27%	2.65%
Benchmark**	4.15%	-4.72%	-1.04%	5.86%	3.66%	-0.69%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

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

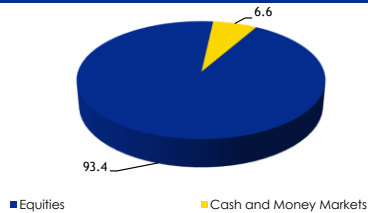
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.00
Debt	0.49
Total	7.49

Modified Duration[§]

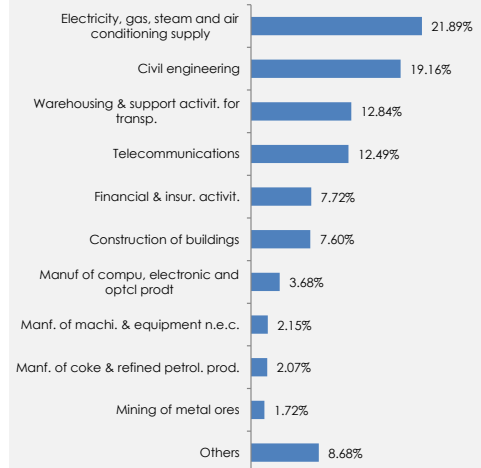
Security Type	Duration
Fixed Income Investments	

Asset Mix



Security Name	Net Asset (%)
Equities	93.40%
Bharti Airtel Ltd.	9.11%
NTPC Ltd.	8.91%
Larsen & Toubro Ltd.	8.83%
Adani Ports and Special Economic Zone Ltd.	7.81%
Power Grid Corporation of India Ltd.	6.57%
Tata Power Co. Ltd.	4.47%
NCC Ltd.	4.04%
Container Corporation Of India Ltd.	3.67%
Sadbhav Engineering Ltd.	3.61%
Ahluwalia Contracts Ltd.	3.56%
Others	32.82%
Cash and Money Markets	6.60%
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 Nifty Infrastructure

§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.

Pension Unit Linked
Pension PSU Fund

ULIF02725/01/2010PNSNPSUFND122

August 2018



Fund Details

Investment Objective: This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on August 31, 2018:	14.1487
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.98%	-6.08%	-4.47%	6.90%	10.24%	4.12%
Benchmark**	2.86%	-5.14%	-8.53%	2.64%	4.57%	-2.37%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

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

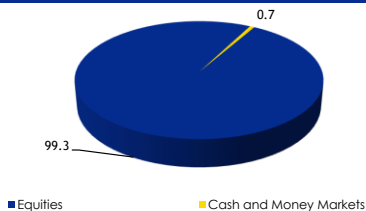
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	16.44
Debt	0.12
Total	16.55

Modified Duration[§]

Security Type	Duration
Fixed Income Investments	

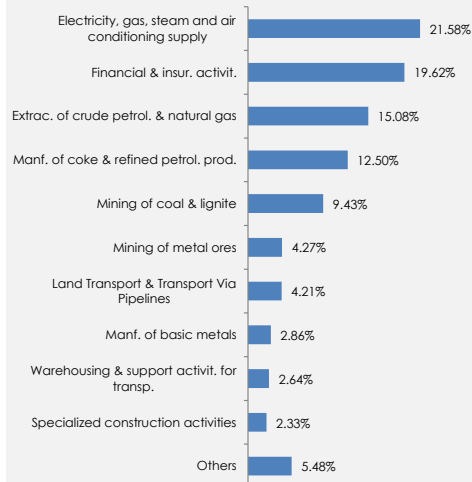
Asset Mix



Security Name **Net Asset (%)**

Equities	99.30%
State Bank of India	9.82%
Oil & Natural Gas Corpn Ltd.	9.54%
Coal India Ltd.	9.43%
NTPC Ltd.	8.09%
Gail (India) Ltd.	6.21%
Oil India Ltd.	5.54%
Hindustan Petroleum Corporation Ltd.	5.28%
National Mineral Development Corporation Ltd.	4.27%
Gujarat State Petronet Ltd.	4.21%
Bharat Petroleum Corporation Ltd.	3.73%
Others	33.18%
Cash and Money Markets	0.70%
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 BSE PSU 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: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities

The risk profile for this fund is Low

NAV as on August 31, 2018:	19.2573
Inception Date:	08-Jan-10
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%	2.89%	1.20%	5.19%	7.06%	7.92%
Benchmark**	0.43%	3.68%	3.35%	6.59%	8.25%	8.22%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	80.00%	100.00%
Equity	0.00%	20.00%

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	0.75
Debt	4.21
Total	4.97

Modified Duration³

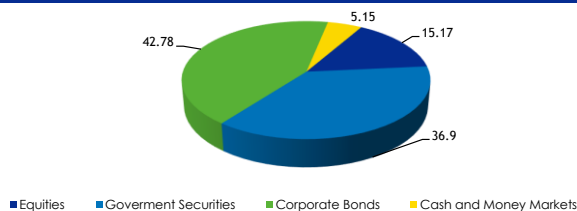
Security Type	Duration
Fixed Income Investments	6.32

Security Name

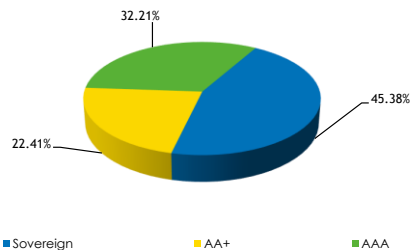
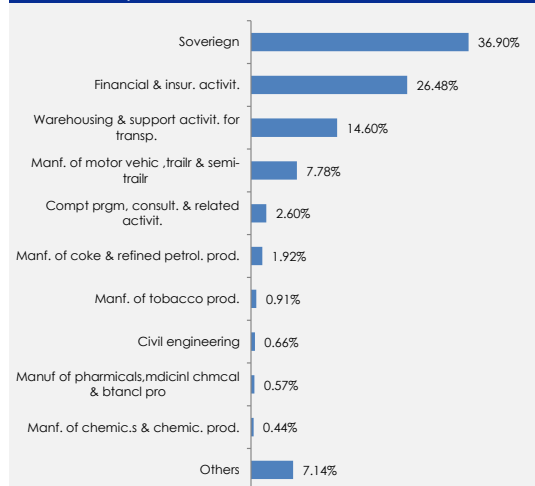
Net Asset (%)

Security Name	Net Asset (%)
Equities	15.17%
Reliance Industries Ltd.	1.45%
HDFC Bank Ltd.	1.27%
Infosys Ltd.	1.14%
ITC Ltd.	0.91%
Tata Consultancy Services Ltd.	0.74%
ICICI Bank Ltd.	0.69%
Housing Development Finance Corporation Ltd.	0.62%
Axis Bank Ltd.	0.61%
Larsen & Toubro Ltd.	0.55%
Mahindra & Mahindra Ltd.	0.53%
Others	6.66%
Government Securities	36.90%
8.83% GOI 2041	9.18%
6.57% GOI 2033	7.90%
7.17% GOI 2028	5.73%
6.68% GOI 2031	5.17%
8.79% Gujarat SDL 2022	5.11%
6.05% GS 02-02-2019	2.60%
8.3% GOI 2042	1.01%
8.08% GOI 2022	0.20%
Corporate Bonds	42.78%
Adani Ports and Special Economic Zone Ltd.	8.21%
Mahindra & Mahindra Ltd.	6.63%
10.25% SPTL 22-08-2021(RGITL)	6.30%
Reliance Capital Ltd.	5.98%
L&T Infra Debt Fund Ltd.	4.93%
Dewan Housing Finance Corporation Ltd.	4.09%
Shriram Transport Finance Co. Ltd.	2.03%
Capital First Ltd	2%
Indiabulls Housing Finance Ltd.	1.99%
Indiabulls Housing Finance Ltd.	0.62%
Cash and Money Markets	5.15%
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 fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on August 31, 2018:	19.5699
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.85%	4.73%	4.53%	7.50%	8.93%	8.12%
Benchmark**	1.00%	5.47%	6.65%	8.66%	9.59%	8.98%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	55.00%	100.00%
Equity	0.00%	45.00%

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	4.01
Debt	7.02
Total	11.03

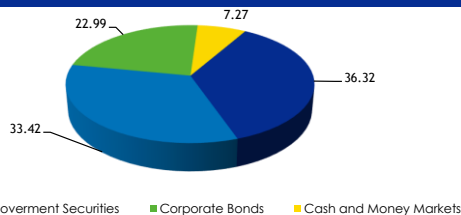
Modified Duration³

Security Type	Duration
Fixed Income Investments	6.34

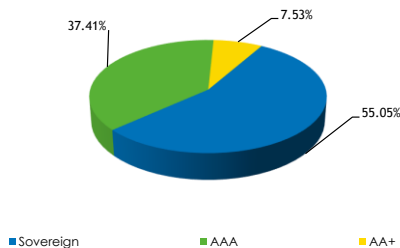
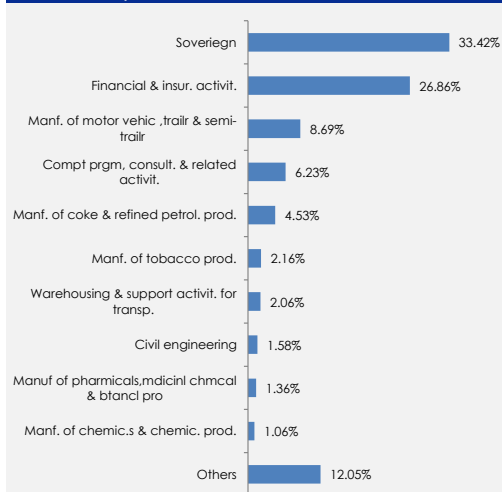
Security Name

Security Name	Net Asset (%)
Equities	36.32%
Reliance Industries Ltd.	3.43%
HDFC Bank Ltd.	3.05%
Infosys Ltd.	2.73%
ITC Ltd.	2.16%
Tata Consultancy Services Ltd.	1.78%
ICICI Bank Ltd.	1.66%
Housing Development Finance Corporation Ltd.	1.50%
Axis Bank Ltd.	1.46%
Larsen & Toubro Ltd.	1.33%
Mahindra & Mahindra Ltd.	1.26%
Others	15.96%
Government Securities	33.42%
7.17% GOI 2028	7.66%
6.57% GOI 2033	7.57%
8.83% GOI 2041	7.40%
6.68% GOI 2031	5.21%
8.79% Gujarat SDL 2022	2.30%
6.05% GS 02-02-2019	2.01%
8.3% GOI 2042	1.09%
8.08% GOI 2022	0.18%
Corporate Bonds	22.99%
Mahindra & Mahindra Ltd.	5.97%
Indiabulls Housing Finance Ltd.	3.57%
Housing Development Finance Corporation Ltd.	2.75%
LIC Housing Finance Ltd.	2.71%
L&T Infra Debt Fund Ltd.	2.22%
Adani Ports and Special Economic Zone Ltd.	1.85%
Dewan Housing Finance Corporation Ltd.	0.92%
Capital First Ltd	0.91%
Shriram Transport Finance Co. Ltd.	0.91%
Capital First Ltd	0.90%
Others	0.28%
Cash and Money Markets	7.27%
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 fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on August 31, 2018:	22.2166
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.54%	6.25%	7.81%	9.86%	10.36%	9.72%
Benchmark**	1.57%	7.26%	10.01%	10.72%	10.87%	9.45%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	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	7.34
Debt	5.85
Total	13.19

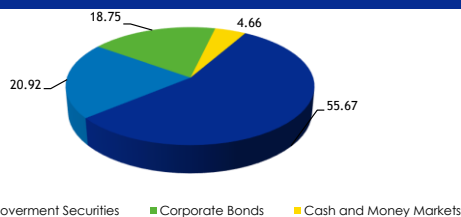
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.35

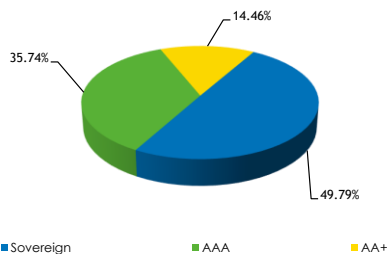
Security Name **Net Asset (%)**

Equities	55.67%
Reliance Industries Ltd.	5.19%
Infosys Ltd.	4.18%
Kotak Mahindra Mutual Fund	4.12%
ITC Ltd.	3.24%
Tata Consultancy Services Ltd.	2.71%
HDFC Bank Ltd.	2.53%
Housing Development Finance Corporation Ltd.	2.29%
Larsen & Toubro Ltd.	2.04%
Mahindra & Mahindra Ltd.	1.94%
Axis Bank Ltd.	1.77%
Others	25.66%
Government Securities	20.92%
8.83% GOI 2041	5.14%
6.57% GOI 2033	4.27%
7.17% GOI 2028	3.96%
6.68% GOI 2031	2.48%
7.16% GOI 2023	1.61%
6.05% GS 02-02-2019	1.40%
8.27% GOI 2020	1.15%
8.3% GOI 2042	0.76%
8.08% GOI 2022	0.15%
Corporate Bonds	18.75%
Mahindra & Mahindra Ltd.	5%
Reliance Capital Ltd.	2.25%
Indiabulls Housing Finance Ltd.	2.24%
L&T Fincance Corporation Ltd	1.87%
L&T Infra Debt Fund Ltd.	1.86%
Adani Ports and Special Economic Zone Ltd.	1.55%
10.25% SPTL 22-08-2021(RGITL)	0.79%
Dewan Housing Finance Corporation Ltd.	0.77%
Capital First Ltd	0.76%
Shriram Transport Finance Co. Ltd.	0.76%
Others	0.90%
Cash and Money Markets	4.66%
Portfolio Total	100.00%

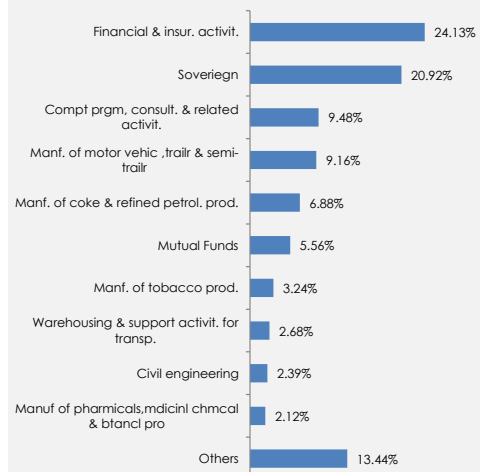
Asset Mix



Rating Profile



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: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

NAV as on August 31, 2018:	23.7788
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.98%	11.04%	17.16%	15.30%	13.59%	10.59%
Benchmark**	2.85%	11.32%	17.77%	15.30%	13.57%	10.35%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	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.

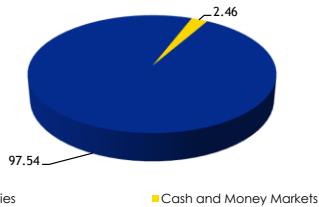
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	30.22
Debt	0.78
Total	31.00

Modified Duration³

Security Type	Duration
Fixed Income Investments	

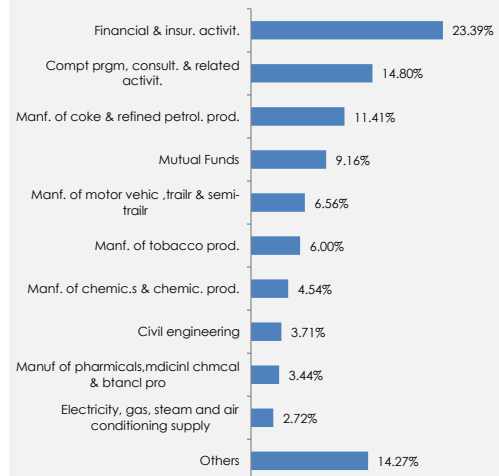
Asset Mix



Security Name

Net Asset (%)

Equities	Net Asset (%)
Reliance Industries Ltd.	9.17%
Kotak Mahindra Mutual Fund	9.16%
Infosys Ltd.	6.45%
ITC Ltd.	6.00%
HDFC Bank Ltd.	5.83%
Tata Consultancy Services Ltd.	5.00%
Housing Development Finance Corporation Ltd.	4.49%
Larsen & Toubro Ltd.	3.71%
ICICI Bank Ltd.	3.18%
Maruti Suzuki India Ltd.	2.83%
Others	41.72%
Cash and Money Markets	2.46%
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 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.

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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 <p>NEFT</p>	<p>Make payments through Net Banking or by submitting the NEFT form to the bank.</p>	 <p>Axis Bank</p>	<p>Pay your Premium at any of the Axis Bank Branches.</p>
 <p>Credit Card</p>	<p>Pay your premium online using your Visa or MasterCard Credit Card.</p>	 <p>Free Cheque pick-up</p>	<p>Avail this facility if your premium amount is above ₹ 5,000.</p>
 <p>ECS</p>	<p>Give ECS instructions to your bank account and make premium payments.</p>	 <p>IVR</p>	<p>Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-103-7766</p>

Disclaimer

CAGR- Compounded Annualised Growth Rate

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