

Aviva Group Investor

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

Fund Performance

Group Superannuation, Gratuity and Leave Encashment

PENSION DEBT FUND
PENSION SECURE FUND
PENSION BALANCED FUND
PENSION GROWTH FUND
PENSION CASH FUND
PENSION INCOME FUND
PENSION SHORT TERM DEBT FUND

Disclaimer/Disclosure

Aviva Life Insurance Company India Limited Aviva Towers ,Sector road,Opp.Golf Course, DLF Phase-V,Sector 43,Gurgaon,Haryana-122 003 Tel:+91(0)1242709000-

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2017:	24.3346
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.10%	2.95%	12.78%	8.64%	11.37%	8.99%
Benchmark**	-1.68%	3.38%	11.66%	9.30%	11.34%	7.57%

* Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	189.56
Total	189.56

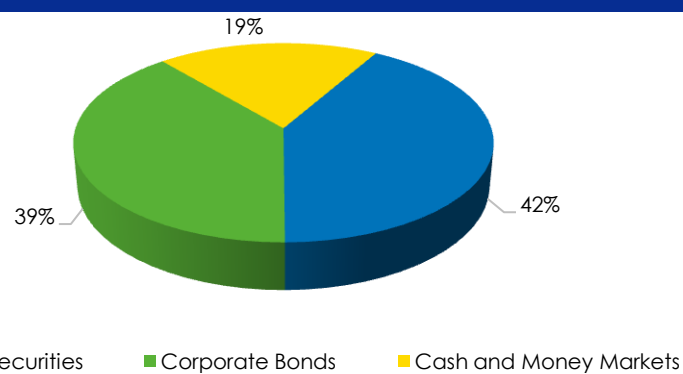
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.47

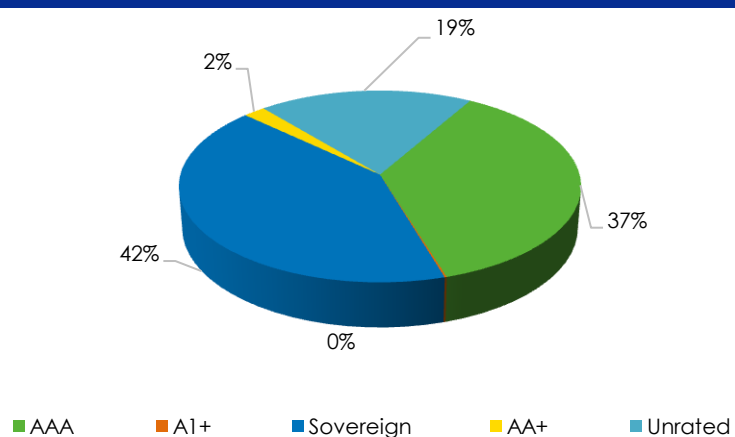
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



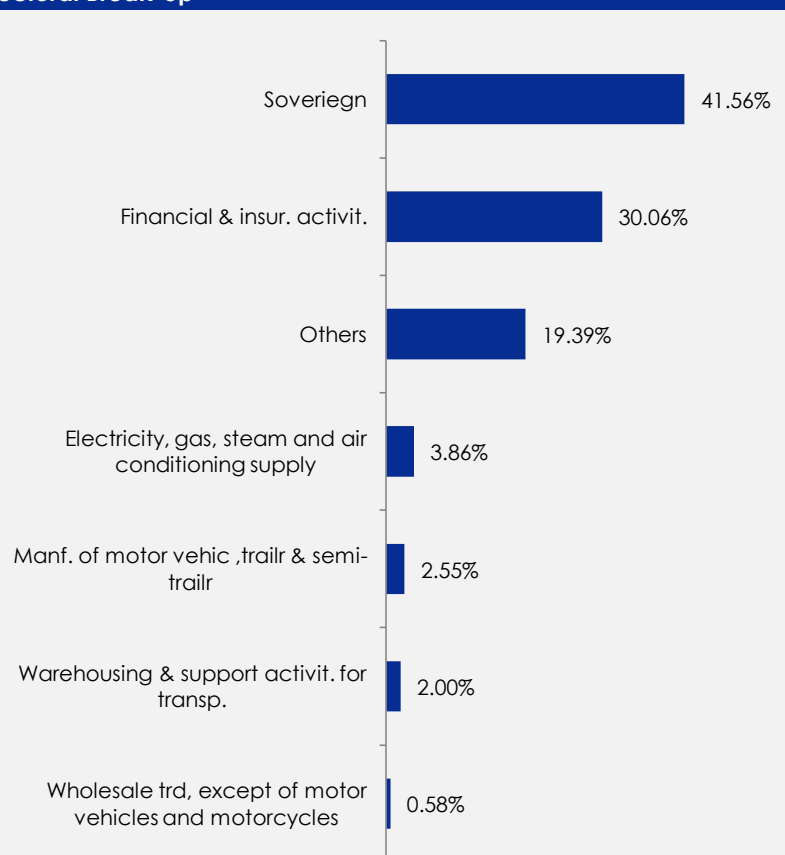
Rating Profile



^Unrated (Equity+Cash)

Security Name	Net Asset (%)
Government Securities	41.57%
7.68% GOI 2023	10.55%
8.24% GOI 2033	5.92%
6.79% GOI 2029	5.32%
8.13% GOI 2045	4.72%
6.97% GOI 2026	3.51%
6.84% GOI 2022	2.79%
8.33% GOI 2036	2.04%
8.12% GOI 2020	1.73%
8.32% GOI 2032	1.48%
8.15% GOI 2026	0.84%
Others	2.67%
Corporate Bonds	38.91%
L&T Infra Debt Fund Ltd.	4.54%
Tata Sons Ltd.	4.31%
LIC Housing Finance Ltd.	3.31%
Power Finance Corporation Ltd.	3.01%
Reliance Capital Ltd.	2.80%
Mahindra & Mahindra Ltd.	2.55%
LIC Housing Finance Ltd.	2.32%
Reliance Gas Transportation Infrastructure Ltd.	2.09%
L&T Infra Debt Fund Ltd.	2.05%
Adani Ports and Special Economic Zone Ltd.	2.000%
Others	9.93%
Cash and Money Markets	19.52%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark is CRISIL Composite Bond Index Adjusted for fund management charges

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

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on February 28,2017:	25.6796
Inception Date:	13-Jul-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.83%	3.14%	15.59%	7.73%	12.18%	9.04%
Benchmark**	-0.72%	3.02%	14.44%	7.72%	11.67%	8.12%

* Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.44
Debt	37.66
Total	46.10

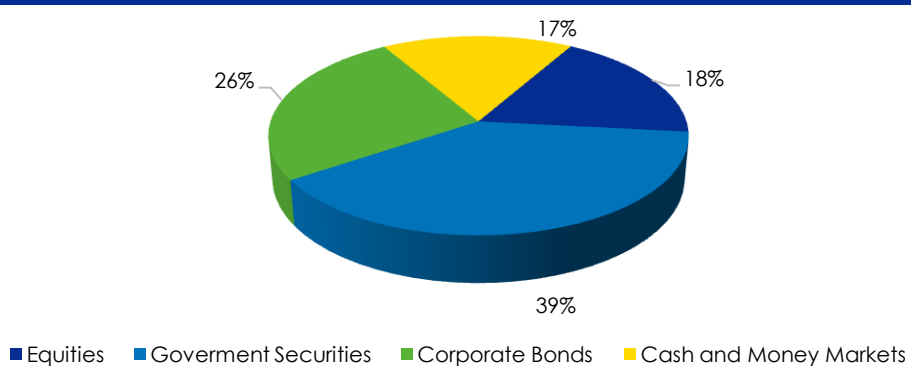
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.47

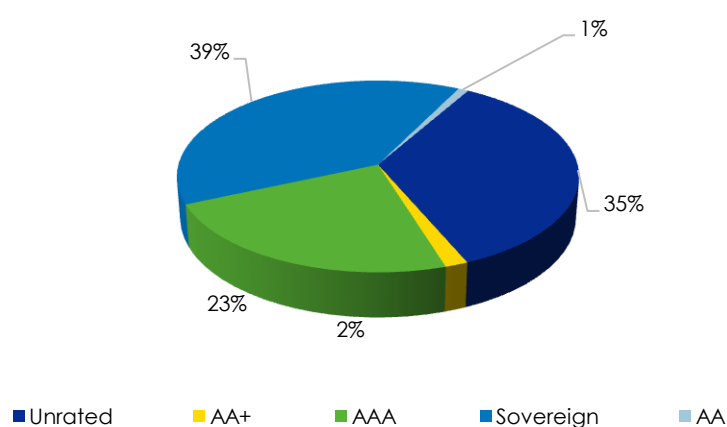
Investment as per Regulatory Category (%)

Approved	99.46%
Other	0.54%

Asset Mix

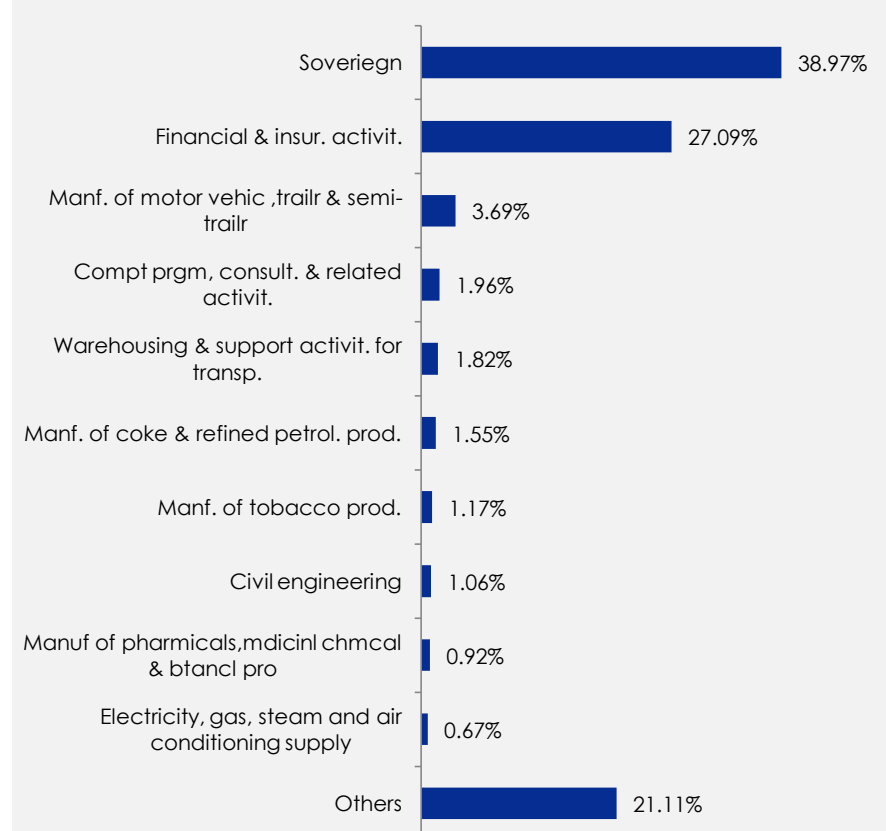


Rating Profile



[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	18.32%
HDFC Bank Ltd.	1.41%
ITC Ltd.	1.17%
Infosys Ltd.	1.16%
Reliance Industries Ltd.	1.15%
ICICI Bank Ltd.	1.11%
Larsen & Toubro Ltd.	0.64%
Grasim Industries Ltd.	0.53%
Housing Development Finance Corporation Ltd.	0.50%
State Bank of India	0.49%
Lakshmi Vilas Bank Ltd.	0.42%
Others	9.74%
Government Securities	38.97%
6.84% GOI 2022	5.98%
6.79% GOI 2029	4.58%
7.68% GOI 2023	4.22%
8.13% GOI 2045	4.22%
8.4% GOI 2024	4.18%
8.2% GOI 2025	2.50%
6.97% GOI 2026	2.36%
9.2% GOI 2030	2.23%
8.24% GOI 2033	2.20%
8.28% GOI 2032	1.67%
Others	4.83%
Corporate Bonds	25.86%
L&T Infra Debt Fund Ltd.	3.37%
LIC Housing Finance Ltd.	2.95%
Reliance Capital Ltd.	2.66%
Power Finance Corporation Ltd.	2.39%
LIC Housing Finance Ltd.	2.27%
L&T Infra Debt Fund Ltd.	2.26%
Adani Ports and Special Economic Zone Ltd.	1.64%
Mahindra & Mahindra Ltd.	1.57%
Power Finance Corporation Ltd.	1.51%
ICICI Bank Ltd.	1.36%
Others	3.88%
Cash and Money Markets	16.85%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on February 28,2017:	23.3166
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.31%	3.21%	18.94%	6.75%	13.01%	8.77%
Benchmark**	0.19%	2.67%	17.07%	6.18%	11.92%	8.65%

* Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.12
Debt	17.67
Total	27.79

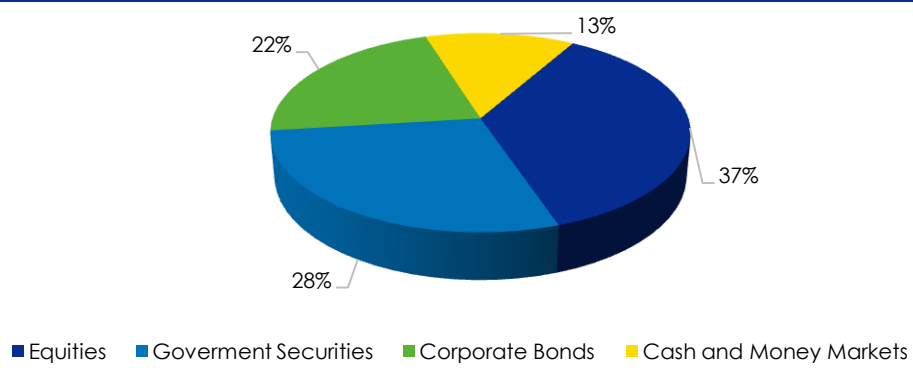
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.74

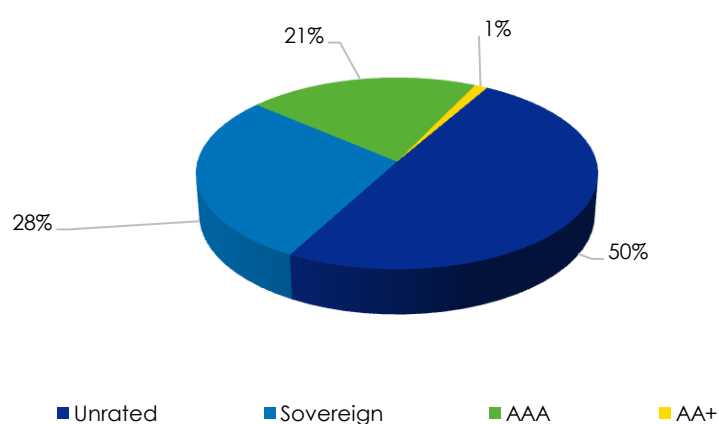
Investment as per Regulatory Category (%)

Approved	98.89%
Other	1.11%

Asset Mix



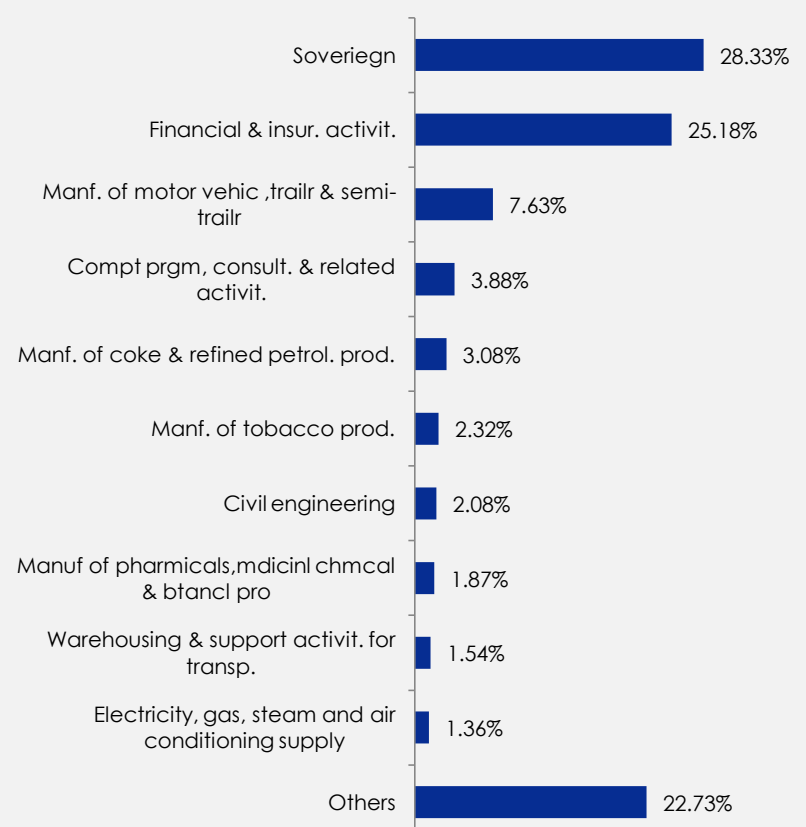
Rating Profile



^Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	36.40%
HDFC Bank Ltd.	2.80%
Reliance Industries Ltd.	2.33%
ITC Ltd.	2.32%
ICICI Bank Ltd.	2.27%
Infosys Ltd.	2.27%
Larsen & Toubro Ltd.	1.29%
Grasim Industries Ltd.	1.06%
Housing Development Finance Corporation Ltd.	1.00%
State Bank of India	0.98%
Tata Motors Ltd.	0.88%
Others	19.20%
Government Securities	28.33%
7.68% GOI 2023	4.69%
8.4% GOI 2024	4.43%
6.79% GOI 2029	3.28%
6.84% GOI 2022	2.89%
8.13% GOI 2045	2.67%
9.2% GOI 2030	2.47%
8.24% GOI 2033	1.92%
6.97% GOI 2026	1.38%
8.83% GOI 2041	1.22%
8.12% GOI 2020	1.06%
Others	2.32%
Corporate Bonds	22.08%
Mahindra & Mahindra Ltd.	5.21%
LIC Housing Finance Ltd.	3.54%
L&T Infra Debt Fund Ltd.	2.82%
LIC Housing Finance Ltd.	1.88%
Reliance Capital Ltd.	1.84%
Food Corporation of India	1.19%
Adani Ports and Special Economic Zone Ltd.	1.17%
ICICI Bank Ltd.	1.13%
Power Finance Corporation Ltd.	1.08%
Power Finance Corporation Ltd.	1.07%
Others	1.15%
Cash and Money Markets	13.19%
Portfolio Total	100.00%

Sectoral Break-Up\$



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2017:	27.1352
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.82%	3.08%	22.80%	5.58%	14.70%	10.27%
Benchmark**	1.27%	2.21%	20.16%	4.30%	12.12%	8.96%

* Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.85
Debt	6.16
Total	14.01

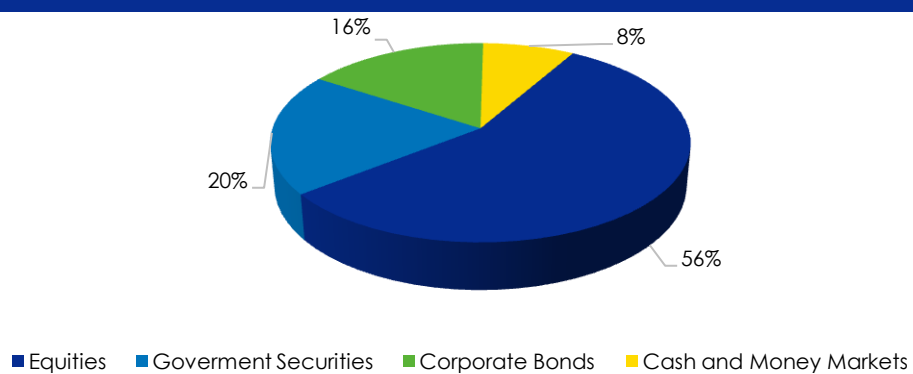
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.80

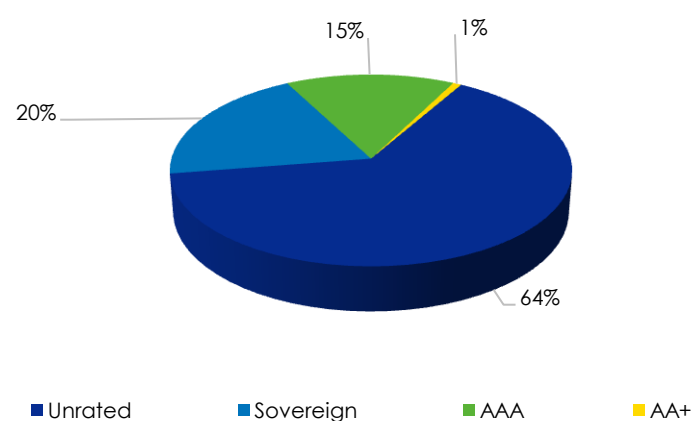
Investment as per Regulatory Category (%)

Approved	95.77%
Other	4.23%

Asset Mix

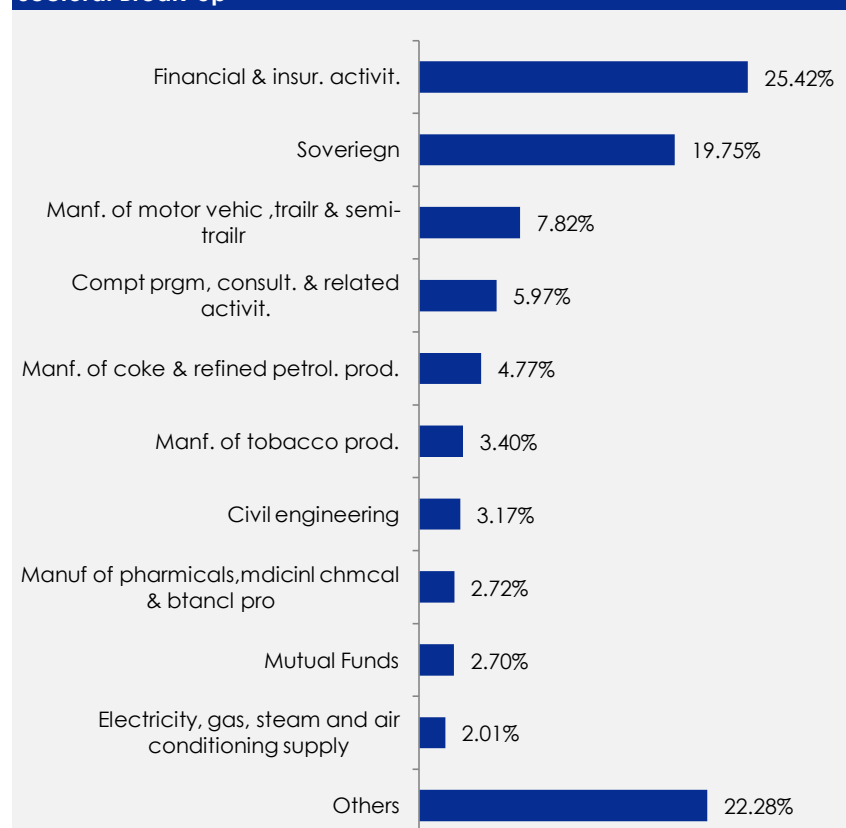


Rating Profile



[^]Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	56.08%
Reliance Industries Ltd.	3.56%
Infosys Ltd.	3.54%
ITC Ltd.	3.40%
HDFC Bank Ltd.	3.37%
ICICI Bank Ltd.	3.08%
Kotak Mahindra Mutual Fund	2.70%
Larsen & Toubro Ltd.	1.91%
Grasim Industries Ltd.	1.66%
Housing Development Finance Corporation Ltd.	1.53%
Sun Pharmaceuticals Industries Ltd.	1.24%
Others	30.09%
Government Securities	19.76%
7.68% GOI 2023	4.88%
6.84% GOI 2022	3.44%
8.28% GOI 2032	2.06%
8.24% GOI 2033	2.06%
8.79% Gujarat SDL 2022	1.90%
6.79% GOI 2029	1.80%
7.73% GOI 2034	1.16%
8.28% GOI 2027	0.98%
6.97% GOI 2026	0.79%
8.33% GOI 2026	0.69%
Corporate Bonds	16.06%
LIC Housing Finance Ltd.	5.46%
Mahindra & Mahindra Ltd.	4.31%
L&T Infra Debt Fund Ltd.	1.86%
Reliance Capital Ltd.	1.46%
Power Finance Corporation Ltd.	1.43%
Adani Ports and Special Economic Zone Ltd.	0.77%
ICICI Bank Ltd.	0.74%
NTPC Ltd.	0.03%
Cash and Money Markets	8.10%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2017:	22.9099
Inception Date:	31-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.25%	2.98%	6.74%	7.00%	7.58%	8.39%
Benchmark**	0.53%	3.29%	7.40%	7.70%	8.19%	7.67%

* Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.65
Total	2.65

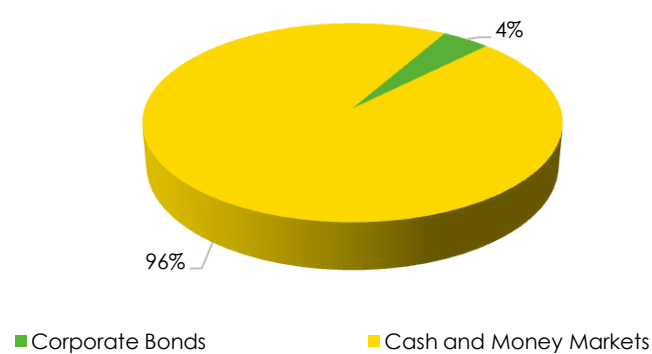
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.77

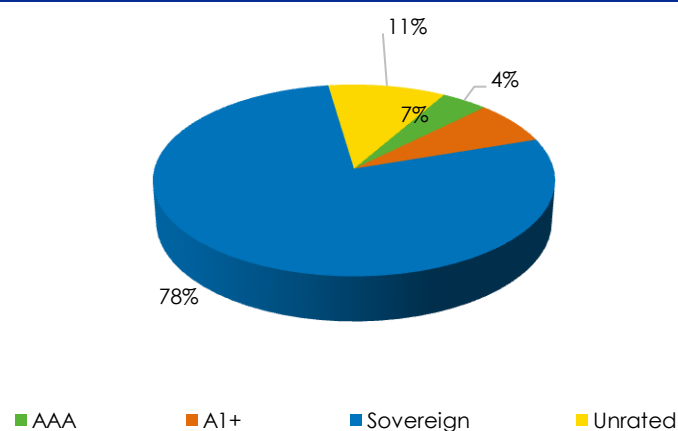
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix

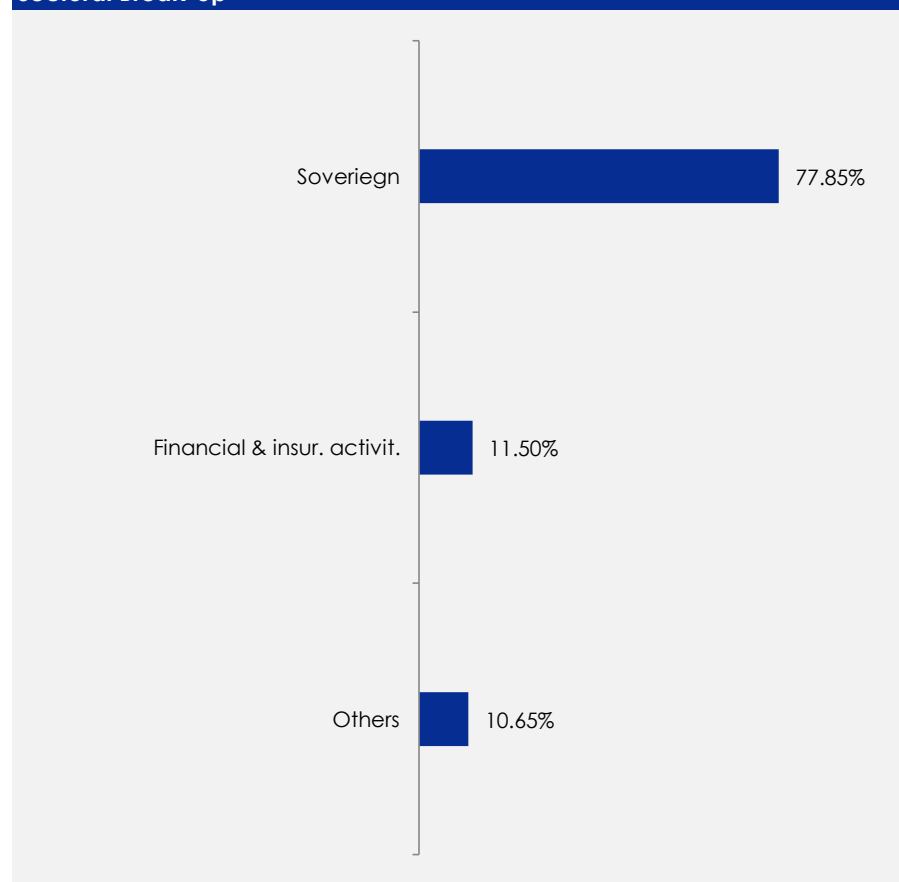


Rating Profile



^Unrated (Equity+Cash)

Security Name	Net Asset (%)
Corporate Bonds	4.22%
Tata Sons Ltd.	4.22%
COMMERCIAL PAPERS	7.28%
Reliance Capital Ltd.	7.28%
Cash and Money Markets	88.50%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

**Benchmark return is CRISIL Liquid Fund Index Return

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

Fund Details

Investment Objective: To provide returns by investing in safe funds with progressive returns .
The risk profile for this fund is Medium

NAV as on February 28,2017:	16.4949
Inception Date:	25-Mar-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.33%	2.78%	8.76%	7.65%	8.77%	8.80%
Benchmark**	0.53%	3.29%	7.40%	7.70%	8.19%	8.40%

* Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max
Government Securities	0.00%	30.00%
Corporate Bonds	0.00%	100.00%
Other Approved Fixed Income Instruments	0.00%	100.00%
Money Market	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	0.01
Total	0.01

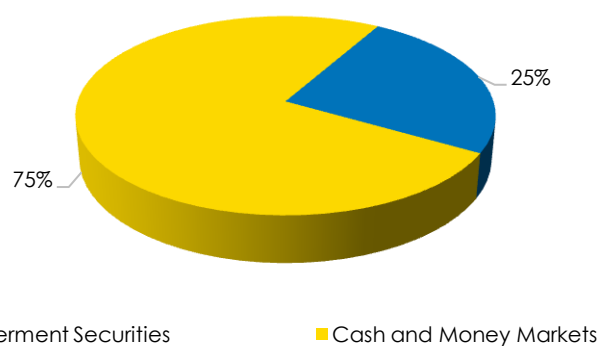
Modified Duration#

Security Type	Duration
Fixed Income Investments	1.60

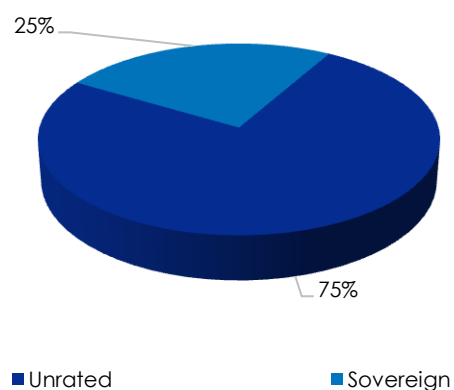
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile

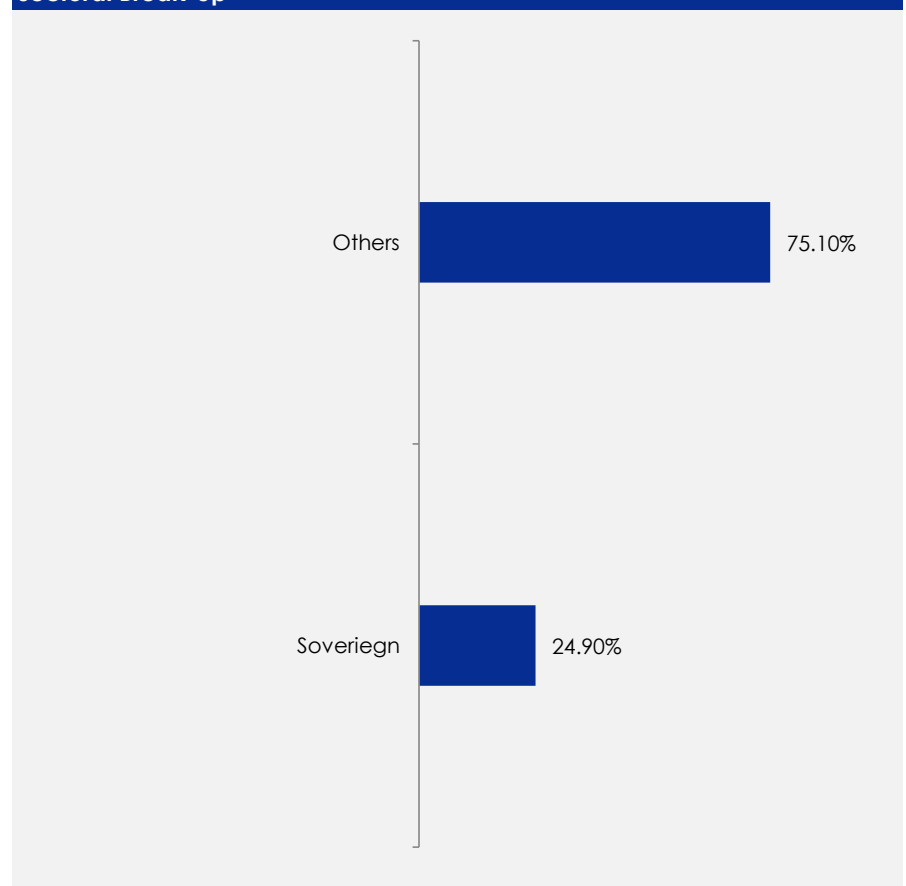


^Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Government Securities	24.90%
8.28% GOI 2027	16.89%
7.16% GOI 2023	8.01%
Cash and Money Markets	75.10%
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 CRISIL Liquid Fund Index

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

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

ULGF00613/02/2009GROUPSDEBT122
 February 2017



Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2017:	18.3921
Inception Date:	13-Feb-09
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.40%	2.66%	5.57%	8.57%	8.68%	7.87%
Benchmark**	0.53%	3.29%	7.40%	7.70%	8.19%	7.56%

* Compound Annual Growth Rate (CAGR)

Actual v/s Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.10
Total	0.10

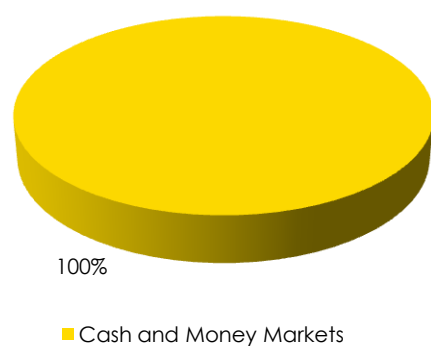
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.63

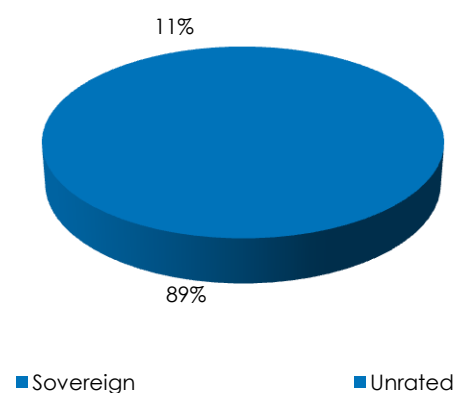
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile

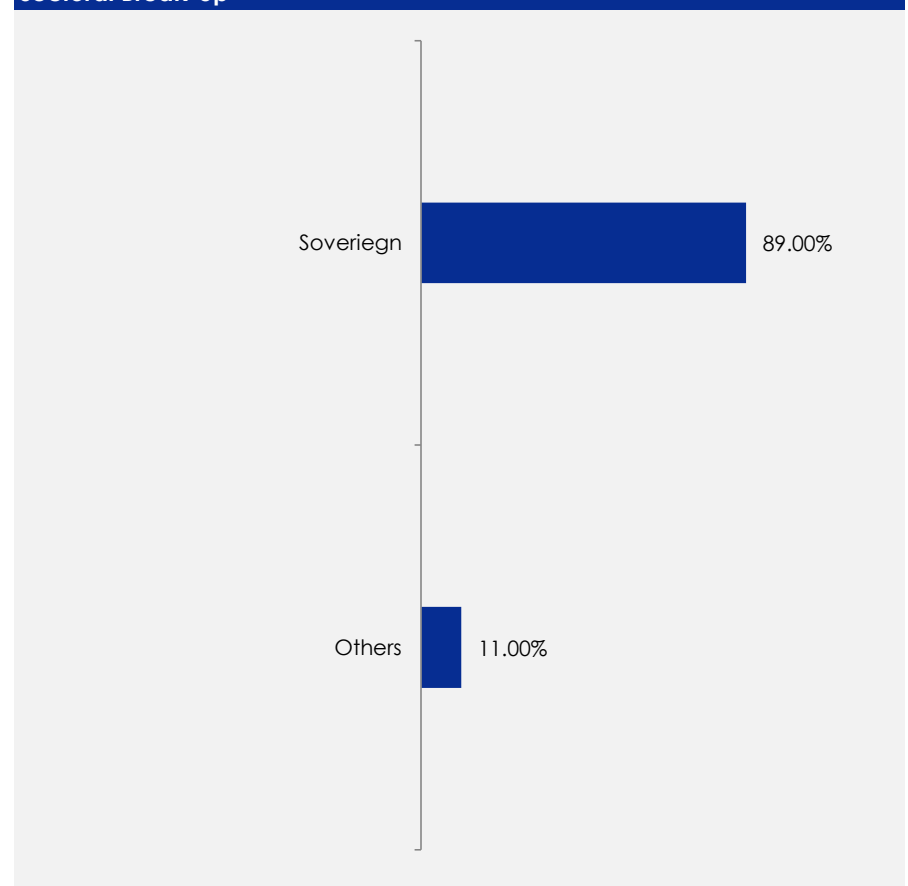


[^]Unrated (Equity+Cash)

Security Name **Net Asset (%)**

Cash and Money Markets	100%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is CRIISL Liquid Fund Index

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

Disclaimer

Benchmark Indices Provided by CRISIL

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Disclaimer

CAGR- Compounded Annualised Growth Rate

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A Joint Venture between Dabur Invest Corp
and
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Aviva Life Insurance Company India Limited

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