

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

Aviva

Group Investor



Disclaimer/Disclosure

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

Fund Details

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

The risk profile for this fund is Low

NAV as on April 28,2017:	24.5959
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.26%	1.76%	10.05%	9.07%	10.78%	8.95%
Benchmark**	0.04%	2.64%	10.04%	9.55%	10.93%	7.59%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	218.15
Total	218.15

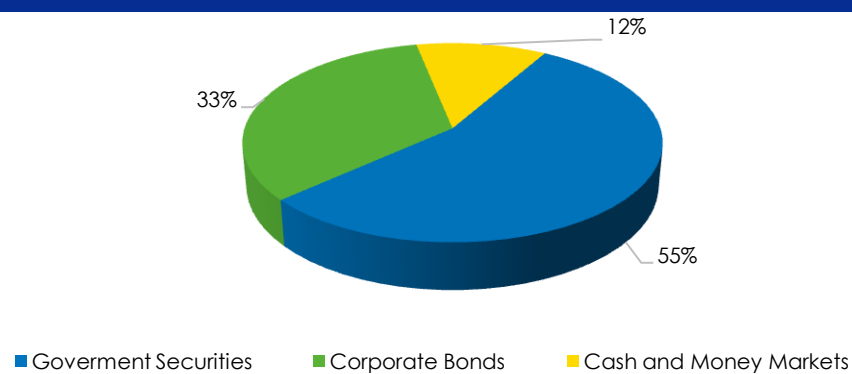
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.48

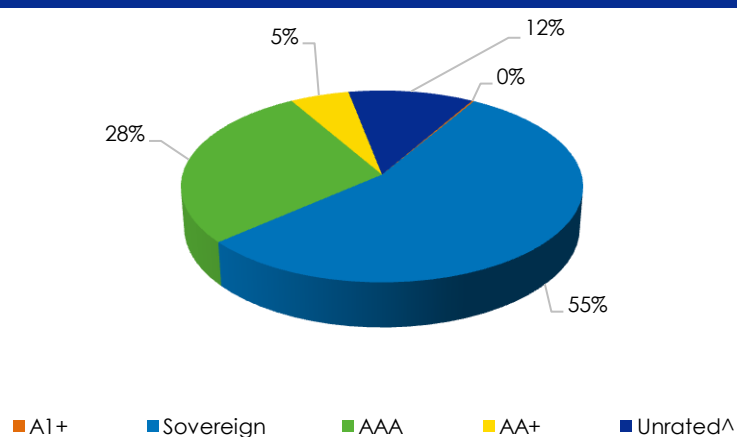
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



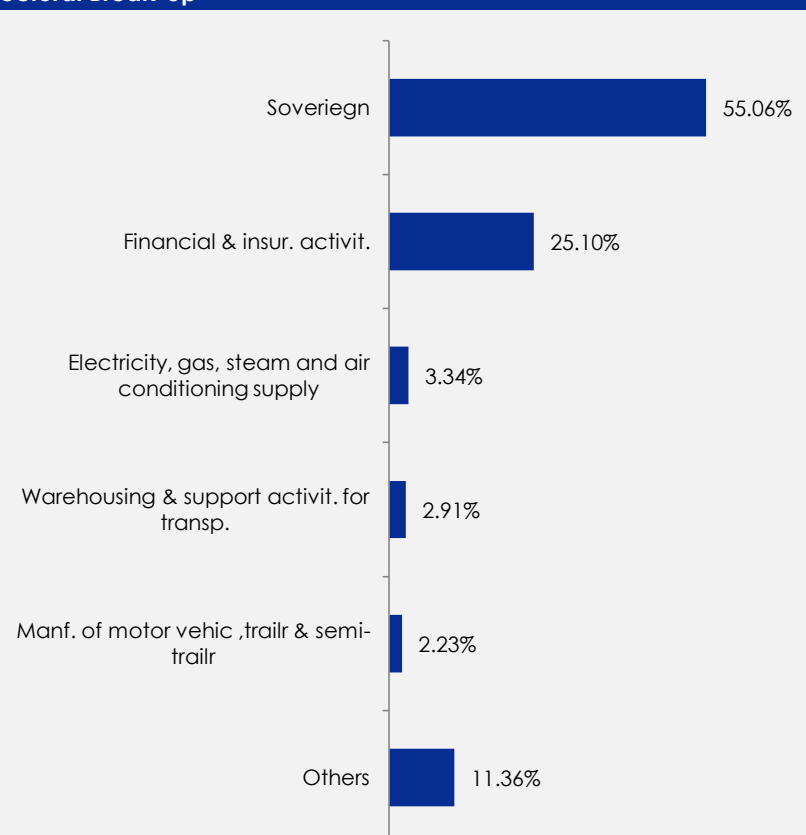
Rating Profile



^Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Government Securities	55.08%
8.27% GOI 2020	12.89%
6.97% GOI 2026	11.49%
8.17% GOI 2044	6.36%
7.73% GOI 2034	4.92%
6.79% GOI 2029	4.51%
7.68% GOI 2023	2.51%
6.84% GOI 2022	2.44%
8.33% GOI 2026	2.38%
8.13% GOI 2045	2.03%
8.33% GOI 2036	1.78%
Others	3.77%
Corporate Bonds	33.41%
Tata Sons Ltd.	3.75%
Power Finance Corporation Ltd.	3.04%
Adani Ports and Special Economic Zone Ltd.	2.91%
LIC Housing Finance Ltd.	2.87%
Reliance Capital Ltd.	2.44%
Mahindra & Mahindra Ltd.	2.23%
L&T Infra Debt Fund Ltd.	2.16%
LIC Housing Finance Ltd.	2.01%
Reliance Gas Transportation Infrastructure Ltd.	1.81%
L&T Infra Debt Fund Ltd.	1.78%
Others	8.41%
Cash and Money Markets	11.51%
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 progressive return on the investment.

The risk profile for this fund is Low

NAV as on April 28,2017:	26.2126
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	0.17%	3.34%	12.44%	9.41%	11.58%	9.10%
Benchmark**	0.29%	3.60%	11.65%	9.20%	11.22%	8.18%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.26
Debt	39.62
Total	47.88

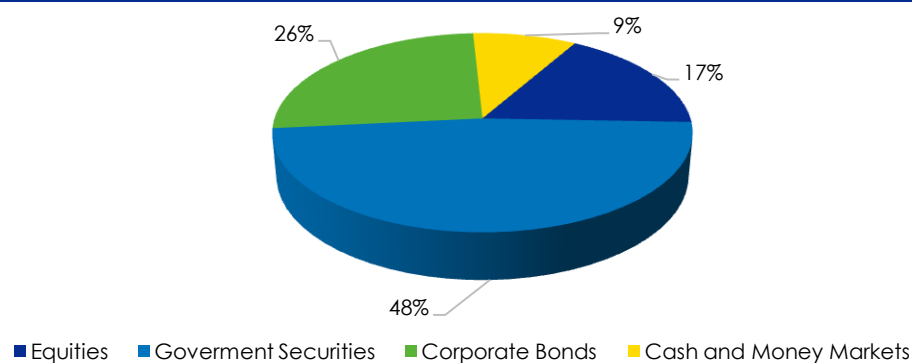
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.44

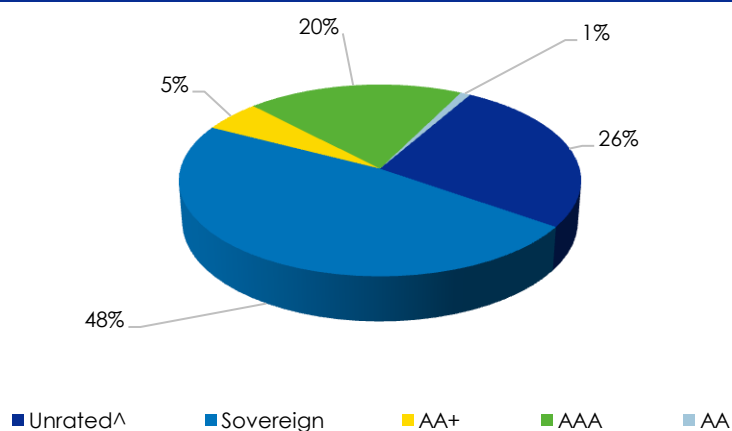
Investment as per Regulatory Category (%)

Approved	99.47%
Other	0.53%

Asset Mix



Rating Profile



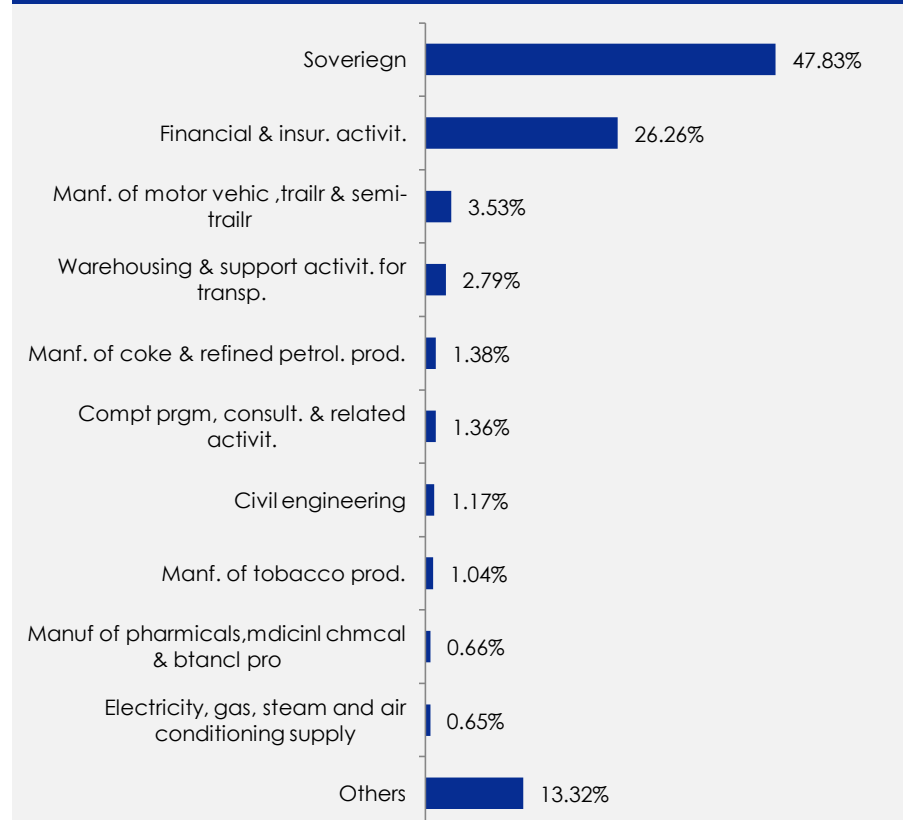
^Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	17.25%
ITC Ltd.	1.04%
HDFC Bank Ltd.	1%
ICICI Bank Ltd.	1%
Reliance Industries Ltd.	0.99%
Housing Development Finance Corporation Ltd.	0.89%
Infosys Ltd.	0.75%
Larsen & Toubro Ltd.	0.70%
State Bank of India	0.63%
Grasim Industries Ltd.	0.52%
Lakshmi Vilas Bank Ltd.	0.47%
Others	9.26%
Government Securities	47.83%
8.27% GOI 2020	9.30%
6.84% GOI 2022	7.81%
6.97% GOI 2026	6.12%
6.79% GOI 2029	4.47%
8.13% GOI 2045	4.06%
8.4% GOI 2024	4.01%
7.73% GOI 2034	3.58%
8.2% GOI 2025	2.40%
8.17% GOI 2044	2.36%
8.28% GOI 2032	1.60%
Others	2.12%
Corporate Bonds	25.76%
L&T Infra Debt Fund Ltd.	3.25%
LIC Housing Finance Ltd.	2.83%
Adani Ports and Special Economic Zone Ltd.	2.70%
Reliance Capital Ltd.	2.56%
Power Finance Corporation Ltd.	2.51%
LIC Housing Finance Ltd.	2.18%
Mahindra & Mahindra Ltd.	1.53%
Tata Sons Ltd.	1.48%
Power Finance Corporation Ltd.	1.45%
ICICI Bank Ltd.	1.30%
Others	3.97%
Cash and Money Markets	9.16%
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 April 28,2017:	24.0189
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	0.75%	4.70%	14.91%	9.70%	12.50%	8.93%
Benchmark**	0.52%	4.49%	13.14%	8.79%	11.42%	8.76%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.12
Debt	18.65
Total	28.77

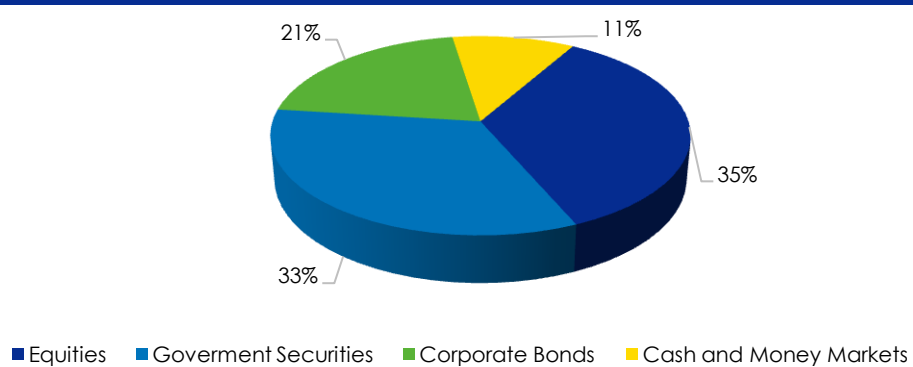
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.45

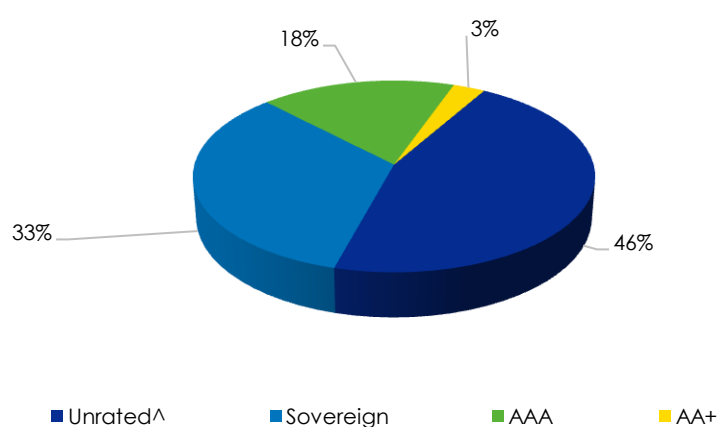
Investment as per Regulatory Category (%)

Approved	98.87%
Other	1.13%

Asset Mix



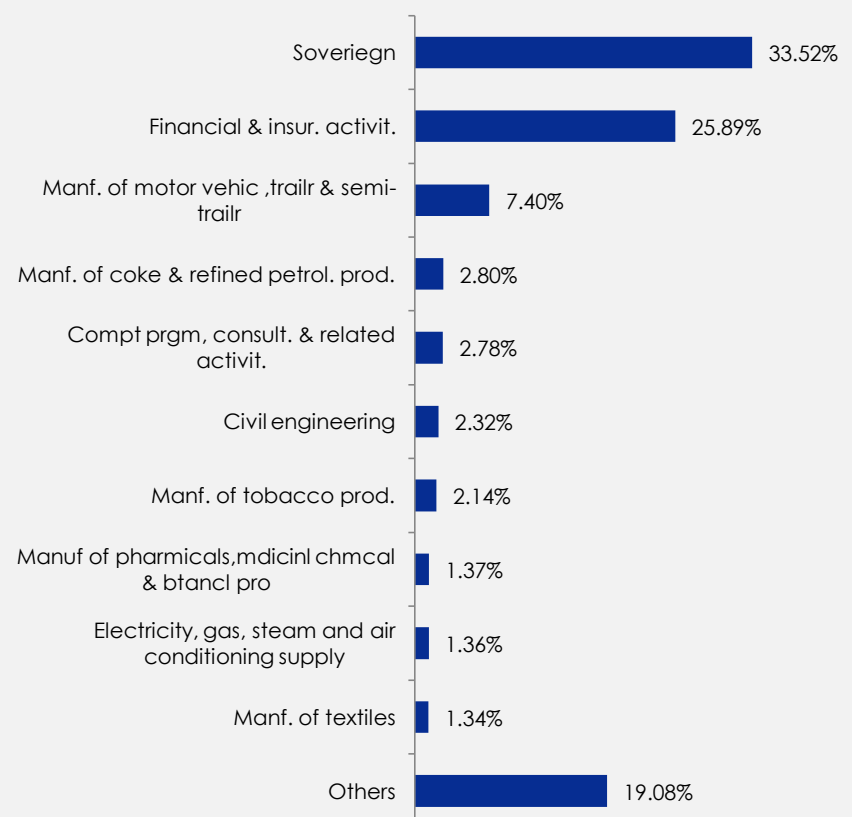
Rating Profile



^Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	35.13%
ITC Ltd.	2.14%
ICICI Bank Ltd.	2.14%
HDFC Bank Ltd.	2.09%
Reliance Industries Ltd.	2.07%
Housing Development Finance Corporation Ltd.	1.79%
Infosys Ltd.	1.52%
Larsen & Toubro Ltd.	1.46%
State Bank of India	1.26%
Grasim Industries Ltd.	1.08%
Kotak Mahindra Bank Ltd.	0.90%
Others	18.68%
Government Securities	33.51%
6.97% GOI 2026	5.84%
6.84% GOI 2022	5.75%
8.27% GOI 2020	4.63%
8.4% GOI 2024	4.26%
8.13% GOI 2045	2.58%
6.79% GOI 2029	2.33%
8.24% GOI 2033	1.85%
8.17% GOI 2044	1.60%
7.68% GOI 2023	1.54%
8.83% GOI 2041	1.18%
Others	1.95%
Corporate Bonds	20.56%
Mahindra & Mahindra Ltd.	5.08%
LIC Housing Finance Ltd.	3.40%
Power Finance Corporation Ltd.	2.09%
L&T Infra Debt Fund Ltd.	1.82%
LIC Housing Finance Ltd.	1.81%
Reliance Capital Ltd.	1.78%
Adani Ports and Special Economic Zone Ltd.	1.12%
ICICI Bank Ltd.	1.08%
Power Finance Corporation Ltd.	1.04%
Housing Development Finance Corporation Ltd.	0.74%
Others	0.60%
Cash and Money Markets	10.80%
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 April 28,2017:	28.2598
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	1.40%	6.18%	18.22%	10.05%	13.83%	10.51%
Benchmark**	0.80%	5.51%	14.85%	8.24%	11.58%	9.13%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.54
Debt	4.95
Total	11.49

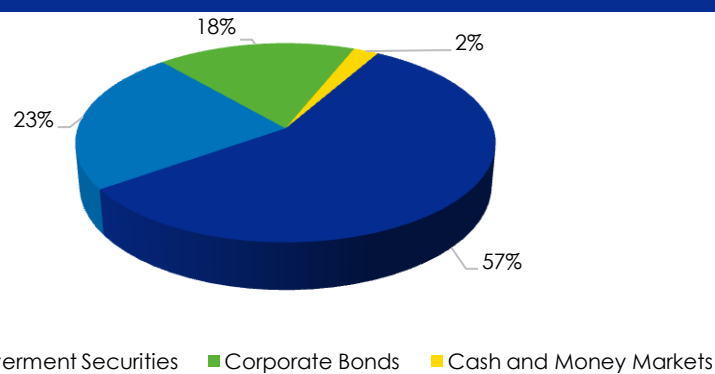
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.65

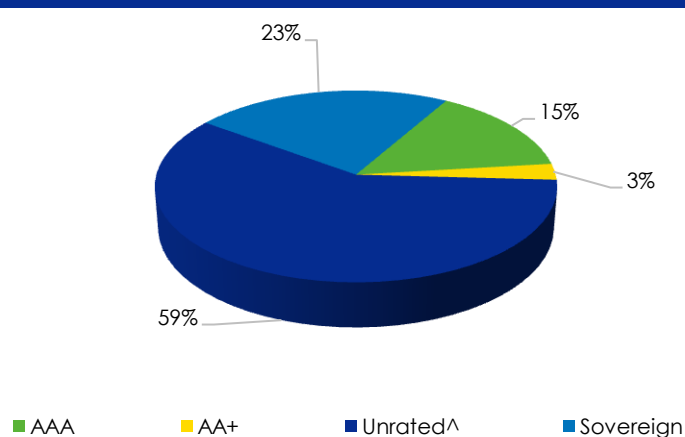
Investment as per Regulatory Category (%)

Approved	94.81%
Other	5.19%

Asset Mix



Rating Profile

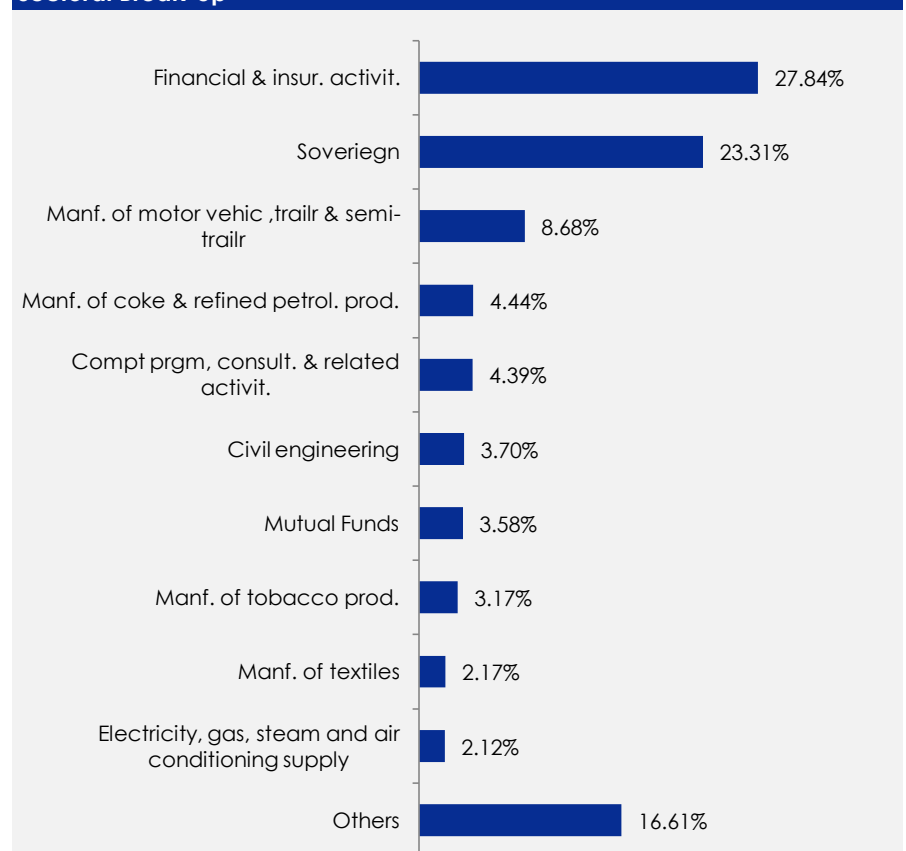


^Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	56.93%
Kotak Mahindra Mutual Fund	3.58%
Reliance Industries Ltd.	3.33%
ITC Ltd.	3.17%
Housing Development Finance Corporation Ltd.	2.86%
ICICI Bank Ltd.	2.84%
HDFC Bank Ltd.	2.56%
Infosys Ltd.	2.46%
Larsen & Toubro Ltd.	2.33%
State Bank of India	1.82%
Grasim Industries Ltd.	1.75%
Others	30.23%
Government Securities	23.32%
8.27% GOI 2020	9.15%
6.84% GOI 2022	2.60%
8.28% GOI 2032	2.49%
7.73% GOI 2034	2.34%
8.79% Gujarat SDL 2022	2.31%
6.97% GOI 2026	1.65%
8.28% GOI 2027	1.21%
8.33% GOI 2026	0.83%
8.17% GOI 2044	0.74%
Corporate Bonds	17.53%
LIC Housing Finance Ltd.	6.63%
Mahindra & Mahindra Ltd.	5.30%
Reliance Capital Ltd.	1.78%
Power Finance Corporation Ltd.	1.75%
Adani Ports and Special Economic Zone Ltd.	0.94%
ICICI Bank Ltd.	0.90%
Indiabulls Housing Finance Ltd.	0.19%
NTPC Ltd.	0.04%
Cash and Money Markets	2.22%
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 April 28,2017:	23.1176
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	0.39%	2.83%	6.42%	6.87%	7.37%	8.35%
Benchmark**	0.49%	3.30%	7.04%	7.52%	7.98%	7.66%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.75
Total	1.75

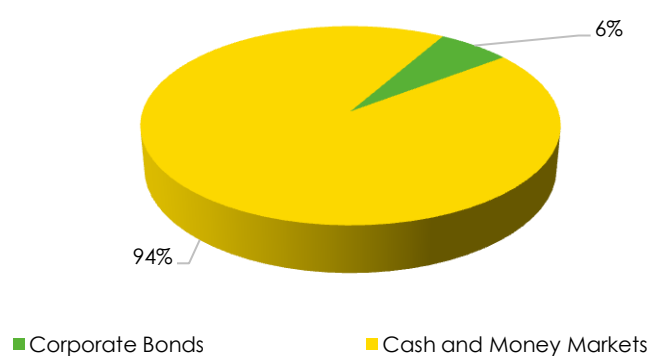
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.77

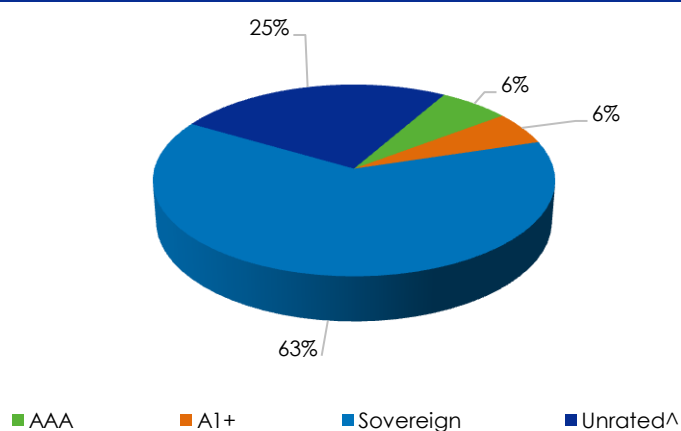
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile

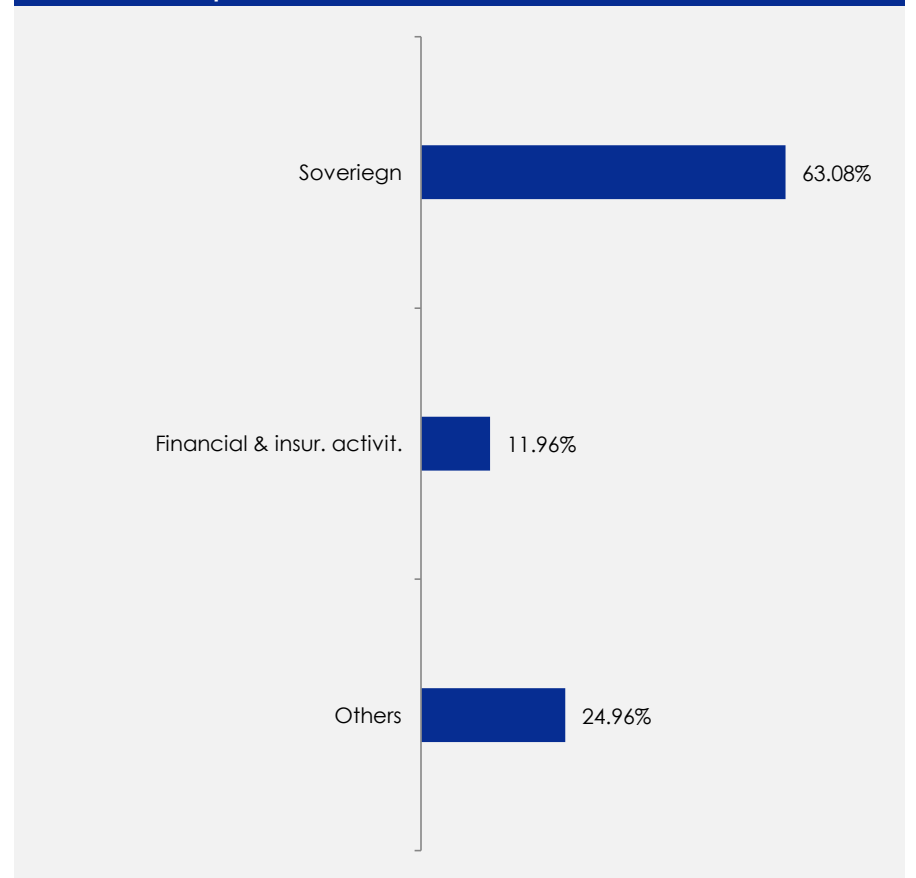


^Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Corporate Bonds	6.38%
Tata Sons Ltd.	6.38%
COMMERCIAL PAPERS	5.58%
Reliance Capital Ltd.	5.58%
Cash and Money Markets	88.04%
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 April 28,2017:	16.6754
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	0.29%	2.70%	7.25%	7.77%	8.09%	8.75%
Benchmark**	0.49%	3.30%	7.04%	7.52%	7.98%	8.35%

* Compound Annual Growth Rate (CAGR)

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

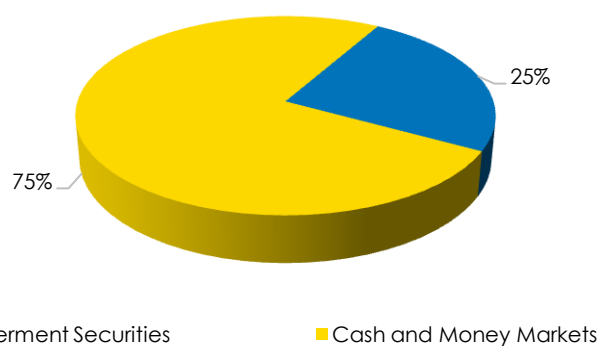
Modified Duration#

Security Type	Duration
Fixed Income Investments	1.67

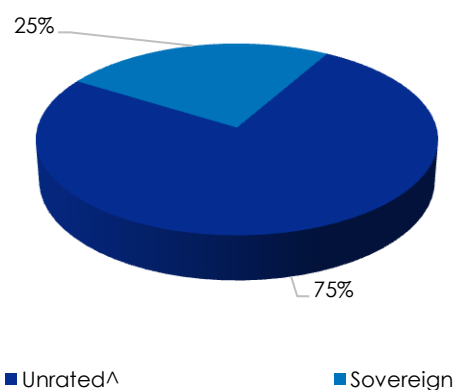
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile



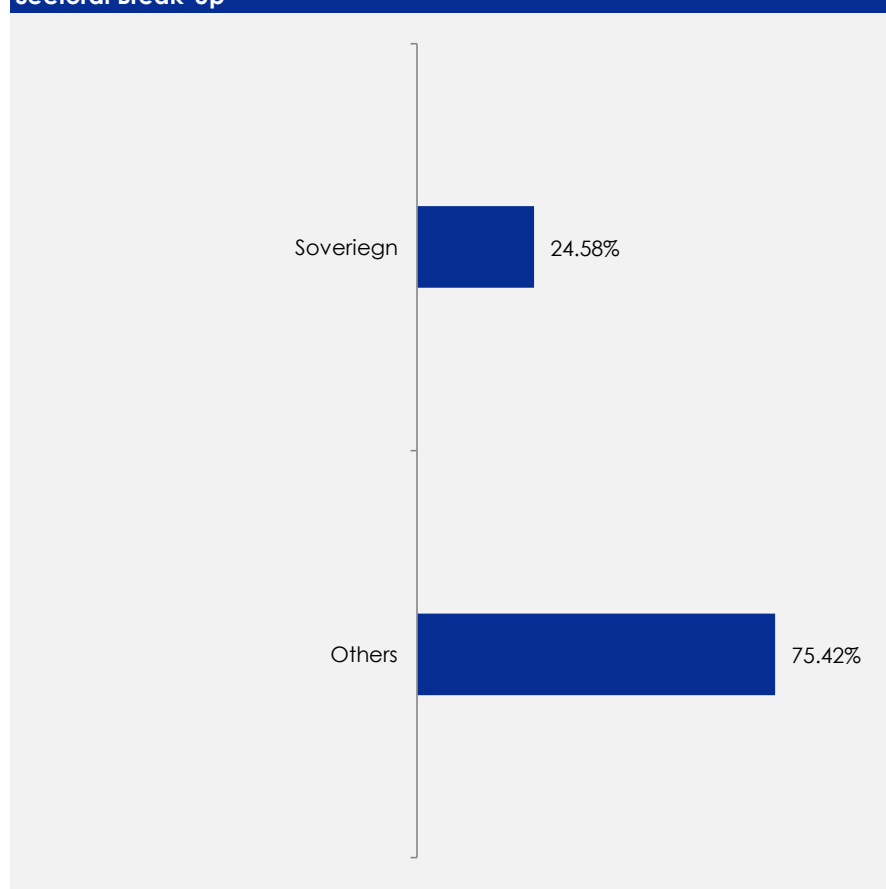
^Unrated (Equity+Cash)

Security Name

Net Asset (%)

Government Securities	24.58%
8.28% GOI 2027	16.73%
7.16% GOI 2023	7.85%
Cash and Money Markets	75.42%
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
 April 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 April 28,2017:	18.5450
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	0.39%	2.62%	5.47%	8.36%	8.39%	7.81%
Benchmark**	0.49%	3.30%	7.04%	7.52%	7.98%	7.55%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

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

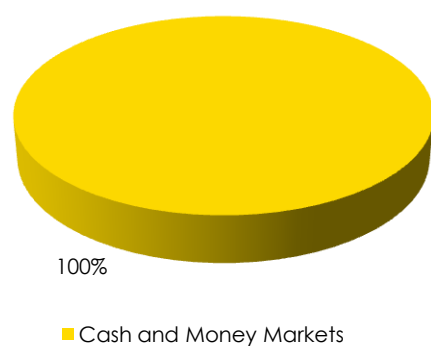
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.49

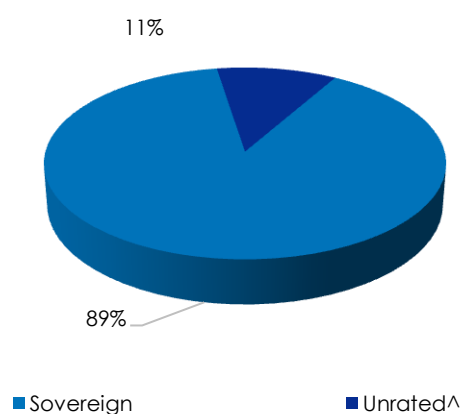
Investment as per Regulatory Category (%)

Approved	100.00%
Other	0.00%

Asset Mix



Rating Profile

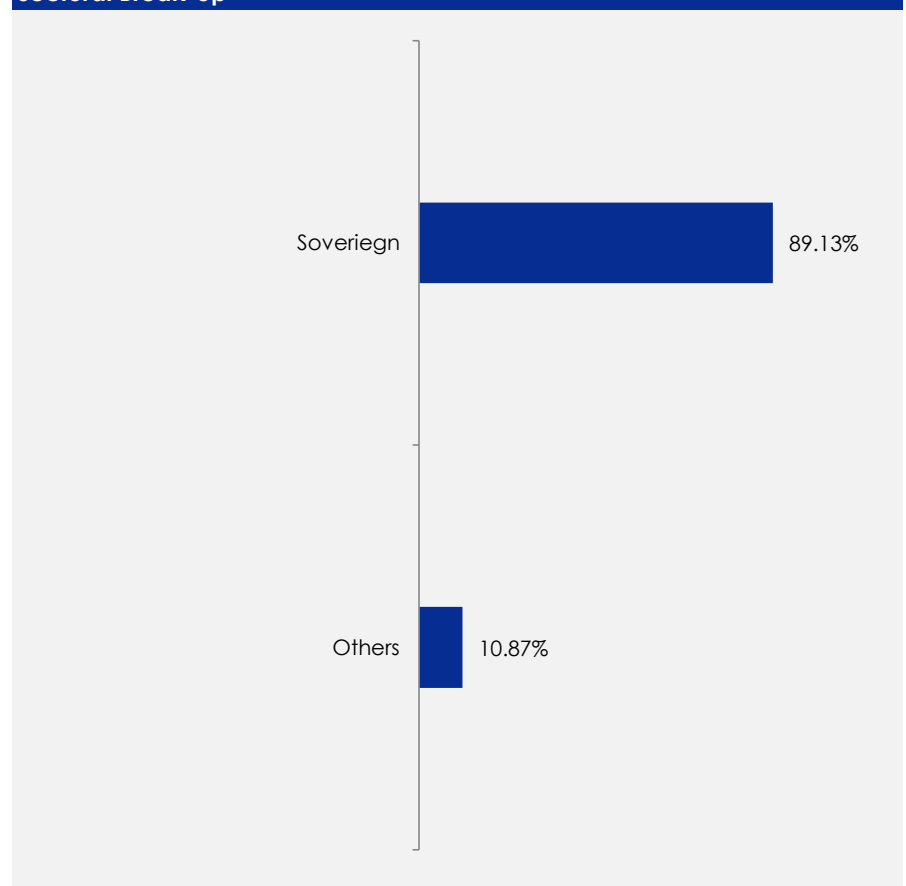


^Unrated (Equity+Cash)

Security Name

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 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.

Disclaimer

Benchmark Indices Provided by CRISIL

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



For more details, call now
on the toll-free number

1800-103-7766

For non-MTNL/BSNL
users the number is

0124-2709046

(Monday to Saturday, 8 a.m. to 8 p.m.)

Disclaimer

CAGR- Compounded Annualised Growth Rate

"For more details on risk factors, terms and conditions, please read sales brochures carefully before concluding a sale. Tax benefits are as per applicable tax laws which are subject to change. Unit linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company India Limited is only the name of the Insurance Company and the various funds offered under this contract are the names of the unit linked life insurance contract and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your sales representative or the Intermediary or policy document issued by the insurance company. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-linked funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds is not indicative of future returns. Investors in the scheme are not being offered any guaranteed/ assured results."

Aviva Trade logo displayed above belongs to Aviva Brands Limited and is used by Aviva Life Insurance Company India Limited under License.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS or FRAUDULENT OFFERS. IRDAI clarifies to public that IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

CIN: U66010DL2000PLC107880
customerservices@avivaindia.com

Advt. No. May 10/17 IRDAI Registration Number: 122



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

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

www.avivaindia.com

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