

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 May 31,2017:	24.9764
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.55%	-0.90%	11.23%	9.63%	10.59%	9.03%
Benchmark**	1.34%	0.88%	10.95%	9.90%	10.67%	7.65%

* 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	220.44
Total	220.44

Modified Duration#

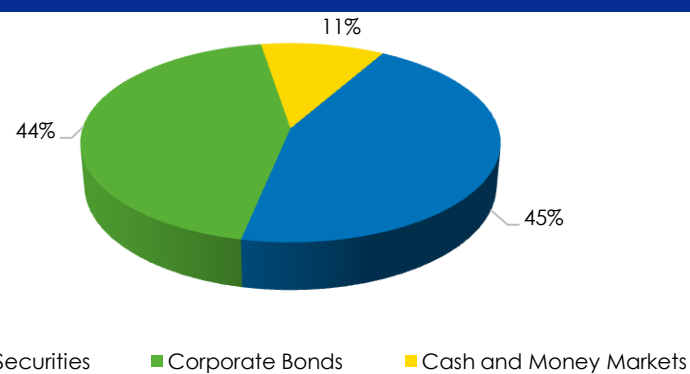
Security Type	Duration
Fixed Income Investments	6.51

Security Name

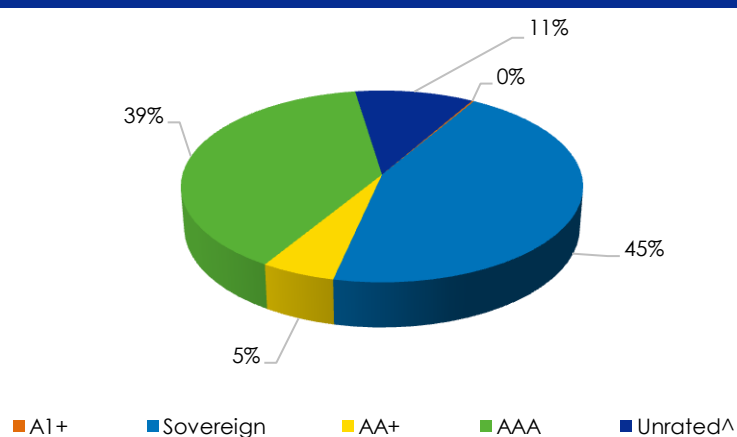
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	44.94%
7.73% GOI 2034	8.12%
8.17% GOI 2044	6.39%
6.79% GOI 2027	6.04%
6.79% GOI 2029	4.56%
6.57% GOI 2033	3.46%
7.06% GOI 2046	3.07%
7.75% Karnataka SDL 2027	3.01%
6.97% GOI 2026	2.63%
6.84% GOI 2022	2.43%
8.13% GOI 2045	2.04%
Others	3.19%
Corporate Bonds	44.13%
Rural Electrification Corporation	5.06%
LIC Housing Finance Ltd.	4.06%
Tata Sons Ltd.	3.73%
HDFC Bank Ltd.	3.06%
Power Finance Corporation Ltd.	3.01%
Adani Ports and Special Economic Zone Ltd.	2.91%
Reliance Capital Ltd.	2.43%
Mahindra & Mahindra Ltd.	2.24%
L&T Infra Debt Fund Ltd.	2.15%
LIC Housing Finance Ltd.	2.00%
Others	13.48%
Cash and Money Markets	10.93%
Portfolio Total	100.00%

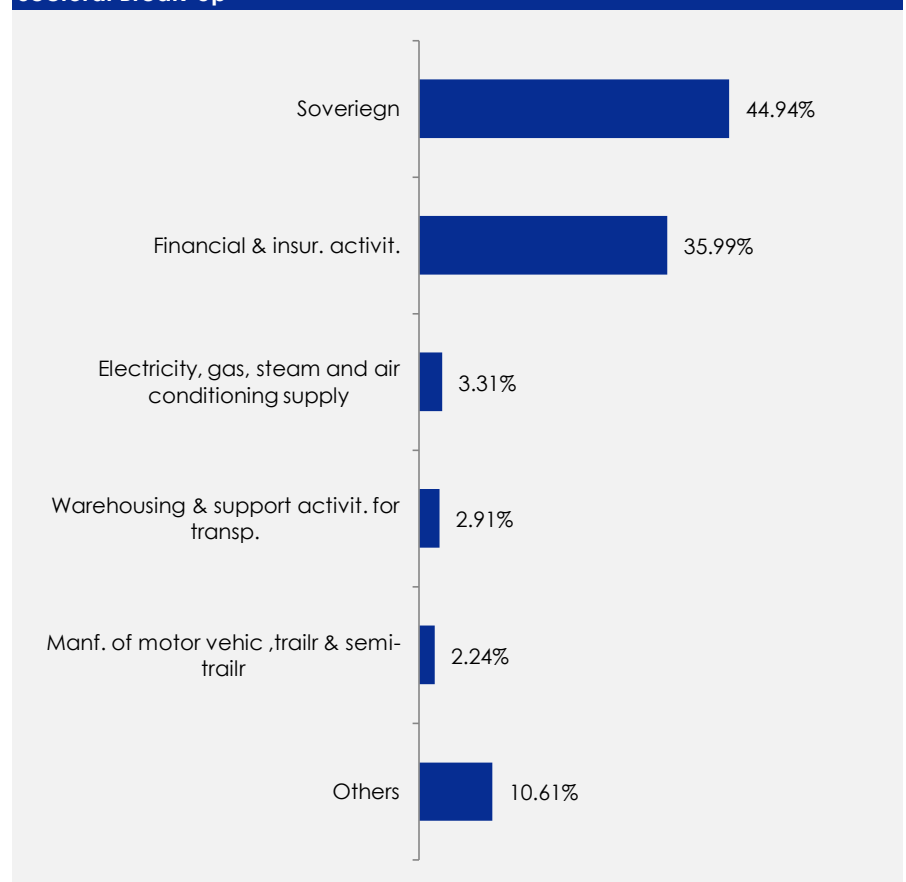
Asset Mix



Rating Profile



^Unrated (Equity+Cash)

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 May 31,2017:	26.6430
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	1.64%	2.54%	13.20%	9.77%	10.88%	9.18%
Benchmark**	1.72%	3.64%	12.29%	9.50%	10.70%	8.27%

* 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.

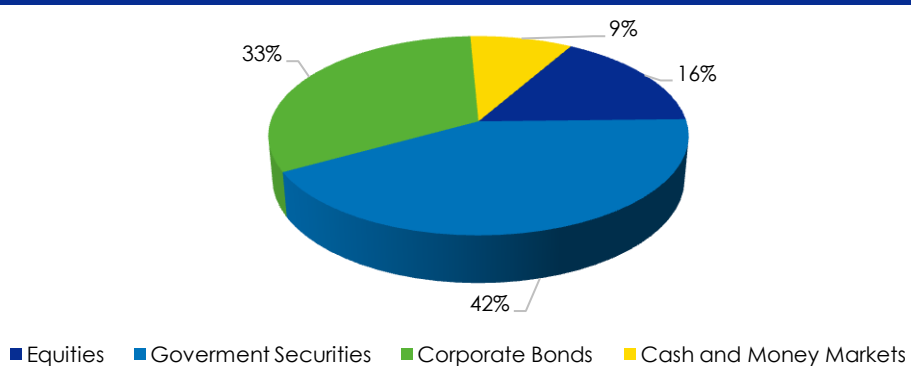
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.24
Debt	42.43
Total	50.67

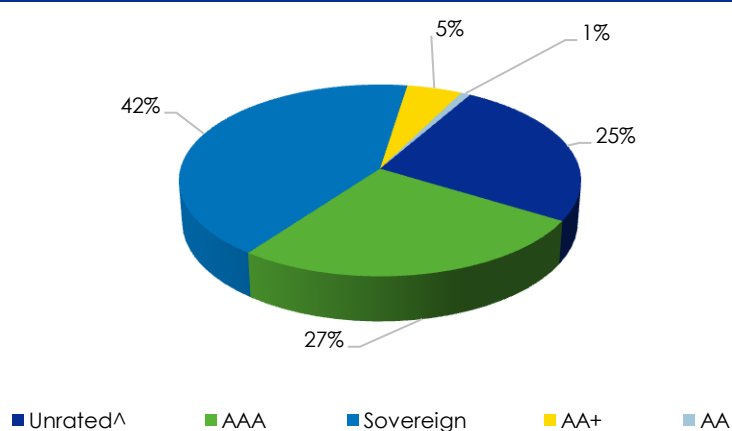
Modified Duration#

Security Type	Duration
Fixed Income Investments	6.39

Asset Mix



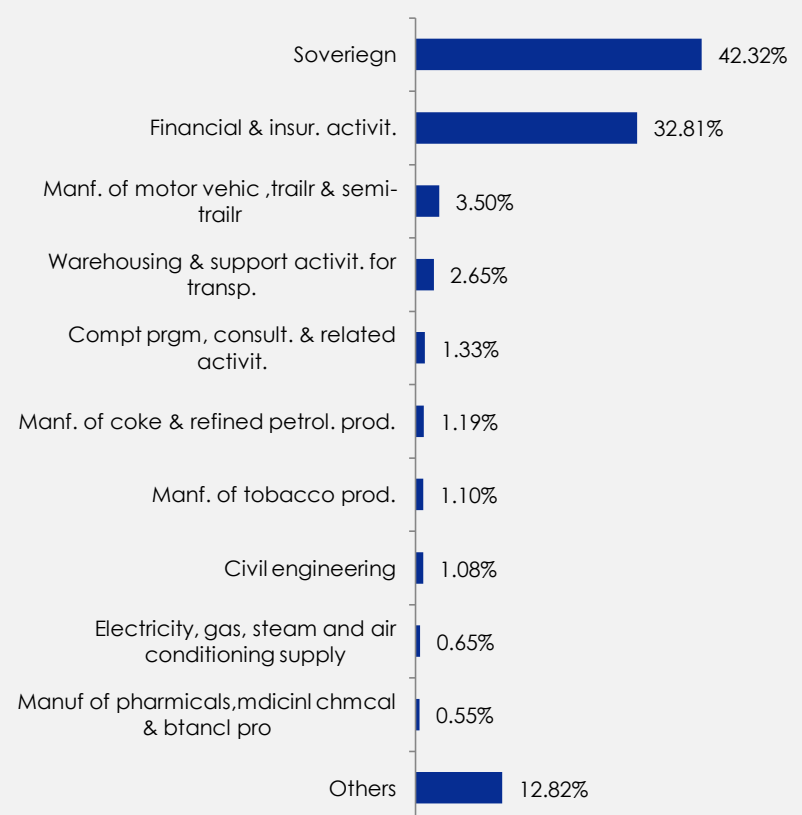
Rating Profile



^Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	16.30%
ICICI Bank Ltd.	1.11%
ITC Ltd.	1.10%
HDFC Bank Ltd.	1.00%
Reliance Industries Ltd.	0.90%
Infosys Ltd.	0.88%
Housing Development Finance Corporation Ltd.	0.86%
Larsen & Toubro Ltd.	0.67%
State Bank of India	0.53%
Kotak Mahindra Bank Ltd.	0.46%
Lakshmi Vilas Bank Ltd.	0.43%
Others	8.36%
Government Securities	42.32%
6.79% GOI 2027	6.21%
7.73% GOI 2034	5.61%
6.79% GOI 2029	4.32%
8.13% GOI 2045	3.90%
8.4% GOI 2024	3.82%
6.84% GOI 2022	3.30%
7.75% Karnataka SDL 2027	2.36%
8.2% GOI 2025	2.29%
8.17% GOI 2044	2.27%
7.06% GOI 2046	2.27%
Others	5.97%
Corporate Bonds	32.33%
HDFC Bank Ltd.	3.43%
LIC Housing Finance Ltd.	3.41%
Rural Electrification Corporation	3.34%
L&T Infra Debt Fund Ltd.	3.09%
Adani Ports and Special Economic Zone Ltd.	2.57%
Reliance Capital Ltd.	2.44%
Rural Electrification Corporation	2.42%
Power Finance Corporation Ltd.	2.38%
Mahindra & Mahindra Ltd.	1.46%
Tata Sons Ltd.	1.40%
Others	6.39%
Cash and Money Markets	9.05%
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 May 31,2017:	24.4495
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	1.79%	5.78%	15.33%	9.91%	11.48%	9.03%
Benchmark**	2.07%	6.31%	13.52%	9.05%	10.67%	8.89%

* 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.

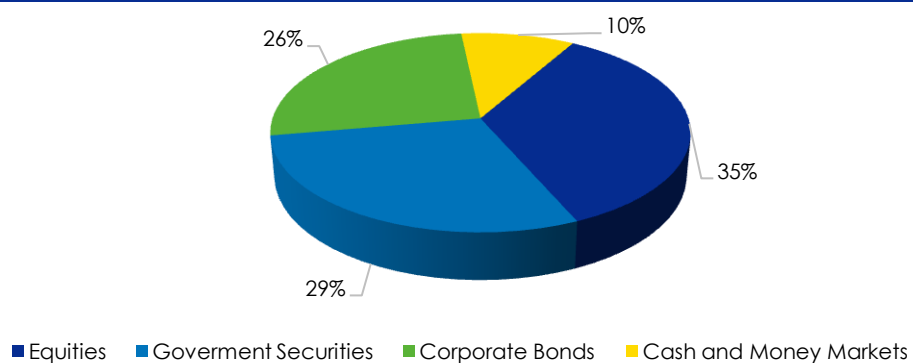
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.02
Debt	18.61
Total	28.64

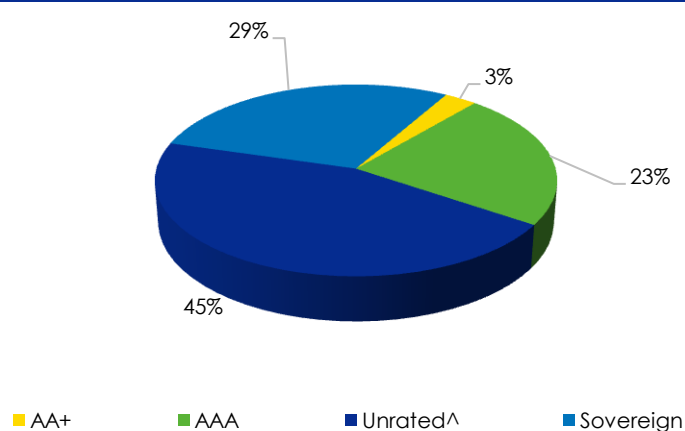
Modified Duration#

Security Type	Duration
Fixed Income Investments	6.21

Asset Mix



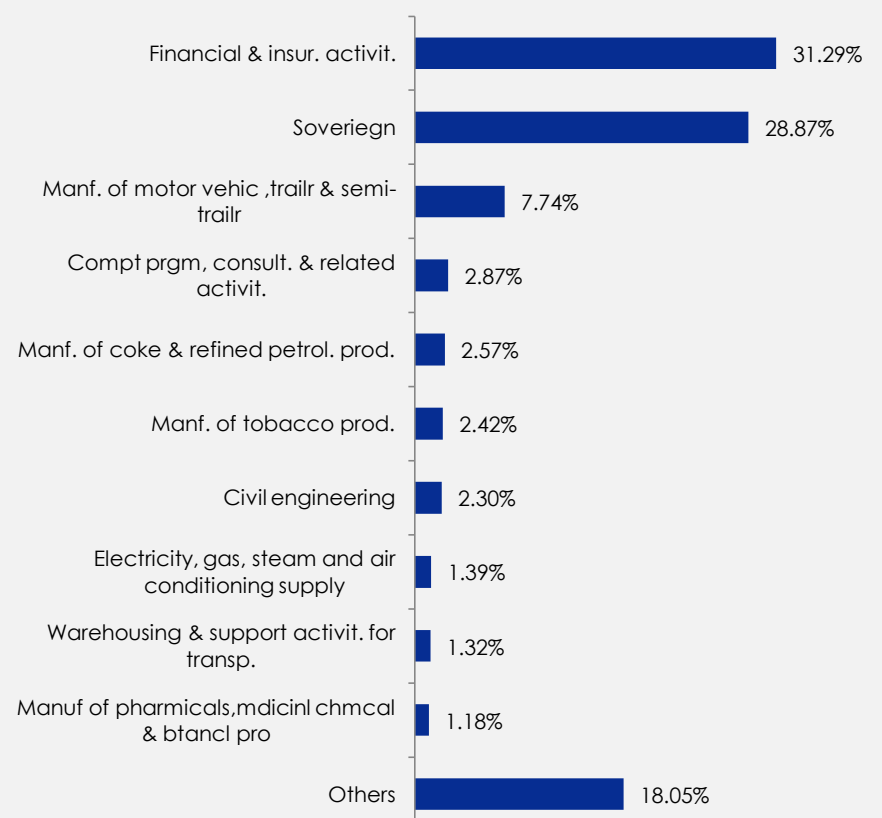
Rating Profile



^Unrated (Equity+Cash)

Security Name	Net Asset (%)
Equities	35.06%
ICICI Bank Ltd.	2.47%
ITC Ltd.	2.42%
HDFC Bank Ltd.	2.22%
Reliance Industries Ltd.	1.96%
Infosys Ltd.	1.90%
Housing Development Finance Corporation Ltd.	1.80%
Larsen & Toubro Ltd.	1.44%
State Bank of India	1.13%
Kotak Mahindra Bank Ltd.	0.98%
Lakshmi Vilas Bank Ltd.	0.92%
Others	17.82%
Government Securities	28.87%
6.84% GOI 2022	5.77%
8.4% GOI 2024	4.31%
8.13% GOI 2045	2.64%
7.73% GOI 2034	2.51%
6.79% GOI 2029	2.40%
7.06% GOI 2046	1.96%
7.75% Karnataka SDL 2027	1.95%
8.24% GOI 2033	1.89%
6.97% GOI 2026	1.66%
6.79% GOI 2027	1.66%
Others	2.12%
Corporate Bonds	26.05%
Mahindra & Mahindra Ltd.	5.16%
LIC Housing Finance Ltd.	3.45%
HDFC Bank Ltd.	2.50%
Rural Electrification Corporation	2.43%
Rural Electrification Corporation	2.14%
Power Finance Corporation Ltd.	2.10%
L&T Infra Debt Fund Ltd.	1.84%
Reliance Capital Ltd.	1.80%
Adani Ports and Special Economic Zone Ltd.	1.14%
ICICI Bank Ltd.	1.10%
Others	2.39%
Cash and Money Markets	10.02%
Portfolio Total	100.00%

Sectoral Break-Up\$



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#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 May 31,2017:	28.7994
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	1.91%	9.77%	18.08%	9.98%	12.07%	10.61%
Benchmark**	2.48%	9.51%	14.92%	8.45%	10.56%	9.29%

* 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.

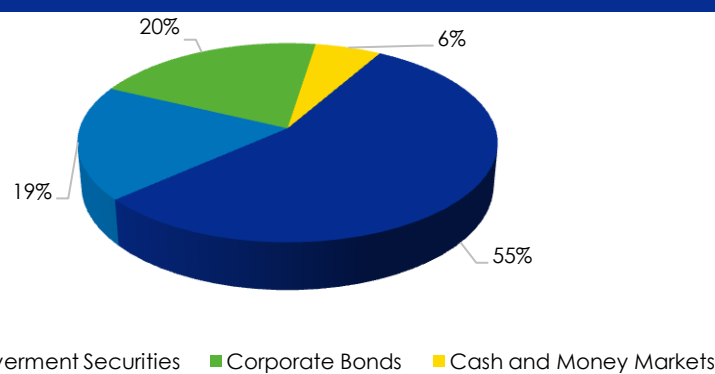
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.32
Debt	5.15
Total	11.46

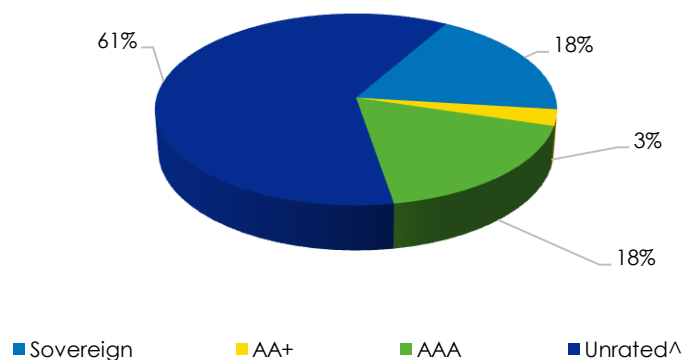
Modified Duration#

Security Type	Duration
Fixed Income Investments	6.30

Asset Mix



Rating Profile



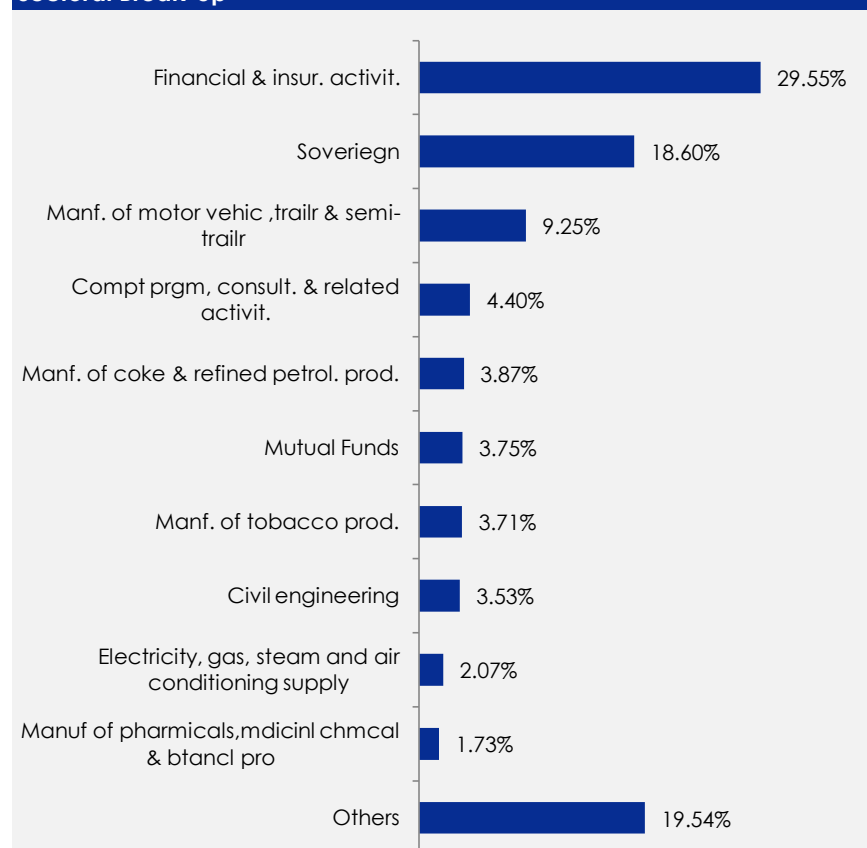
^Unrated (Equity+Cash)

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	55.15%
Kotak Mahindra Mutual Fund	3.75%
ITC Ltd.	3.71%
ICICI Bank Ltd.	3.15%
Infosys Ltd.	3.00%
Reliance Industries Ltd.	2.94%
HDFC Bank Ltd.	2.71%
Housing Development Finance Corporation Ltd.	2.68%
Larsen & Toubro Ltd.	2.15%
Lakshmi Vilas Bank Ltd.	1.52%
State Bank of India	1.51%
Others	28.03%
Government Securities	18.60%
7.73% GOI 2034	2.83%
6.84% GOI 2022	2.62%
8.28% GOI 2032	2.55%
8.79% Gujarat SDL 2022	2.31%
6.79% GOI 2027	2.20%
7.75% Karnataka SDL 2027	1.86%
7.06% GOI 2046	1.77%
8.27% GOI 2020	0.91%
6.97% GOI 2026	0.79%
8.17% GOI 2044	0.76%
Corporate Bonds	20.39%
LIC Housing Finance Ltd.	6.70%
Mahindra & Mahindra Ltd.	5.37%
Reliance Capital Ltd.	1.80%
Rural Electrification Corporation	1.78%
Power Finance Corporation Ltd.	1.75%
Adani Ports and Special Economic Zone Ltd.	0.95%
ICICI Bank Ltd.	0.92%
HDFC Bank Ltd.	0.89%
Indiabulls Housing Finance Ltd.	0.19%
NTPC Ltd.	0.04%
Cash and Money Markets	5.86%
Portfolio Total	100.00%

Sectoral Break-Up\$



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**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 May 31,2017:	23.2350
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	0.51%	2.61%	6.32%	6.79%	7.27%	8.33%
Benchmark**	0.59%	3.23%	6.96%	7.43%	7.89%	7.65%

* 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.

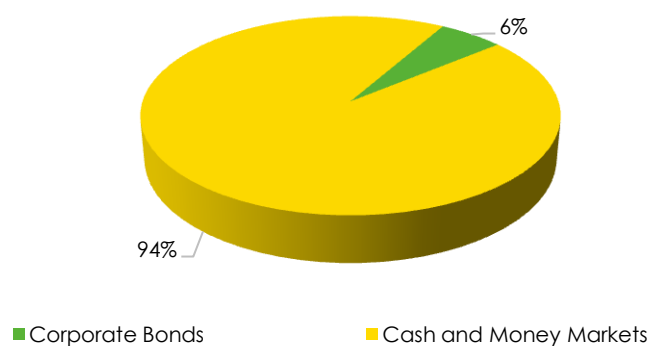
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.96
Total	1.96

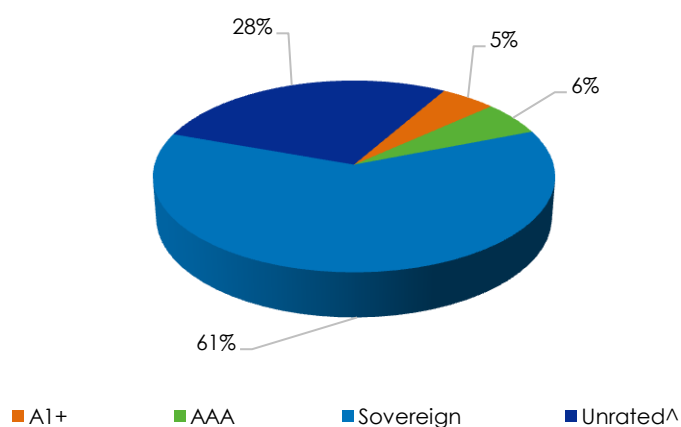
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.69

Asset Mix



Rating Profile

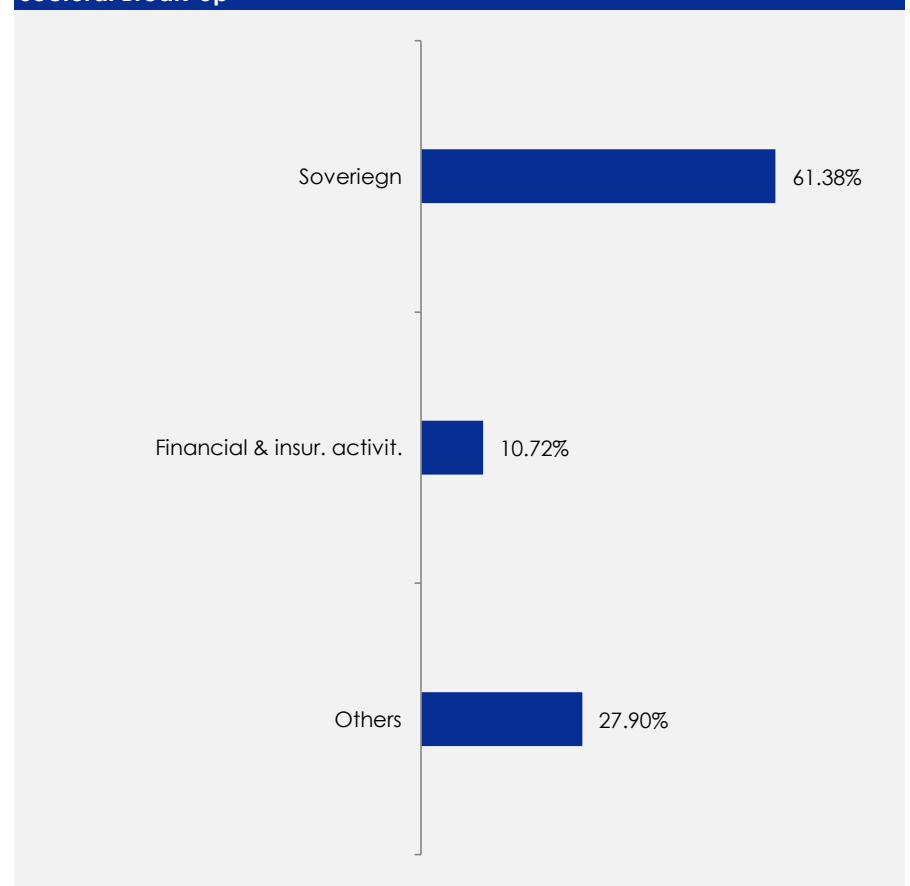


^Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Corporate Bonds	5.71%
Tata Sons Ltd.	5.71%
COMMERCIAL PAPERS	5.01%
Reliance Capital Ltd.	5.01%
Cash and Money Markets	89.28%
Portfolio Total	89.28%

Sectoral Break-Up[§]



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#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 May 31,2017:	16.8008
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	0.75%	1.92%	7.43%	7.91%	8.14%	8.74%
Benchmark**	0.59%	3.23%	6.96%	7.43%	7.89%	8.33%

* 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.

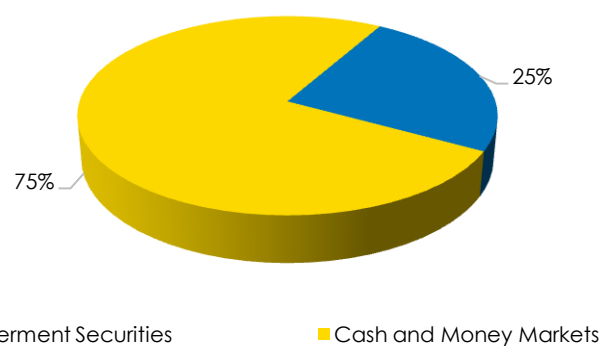
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.01
Total	0.01

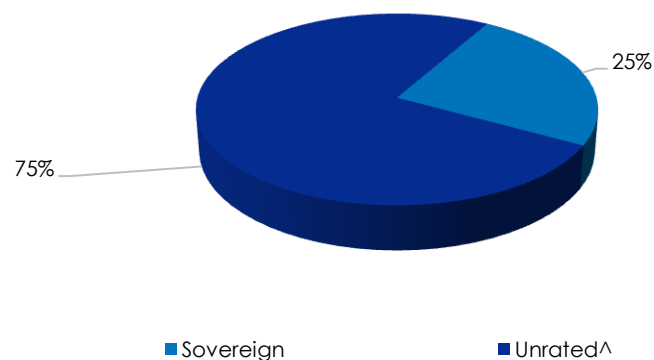
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	1.55

Asset Mix



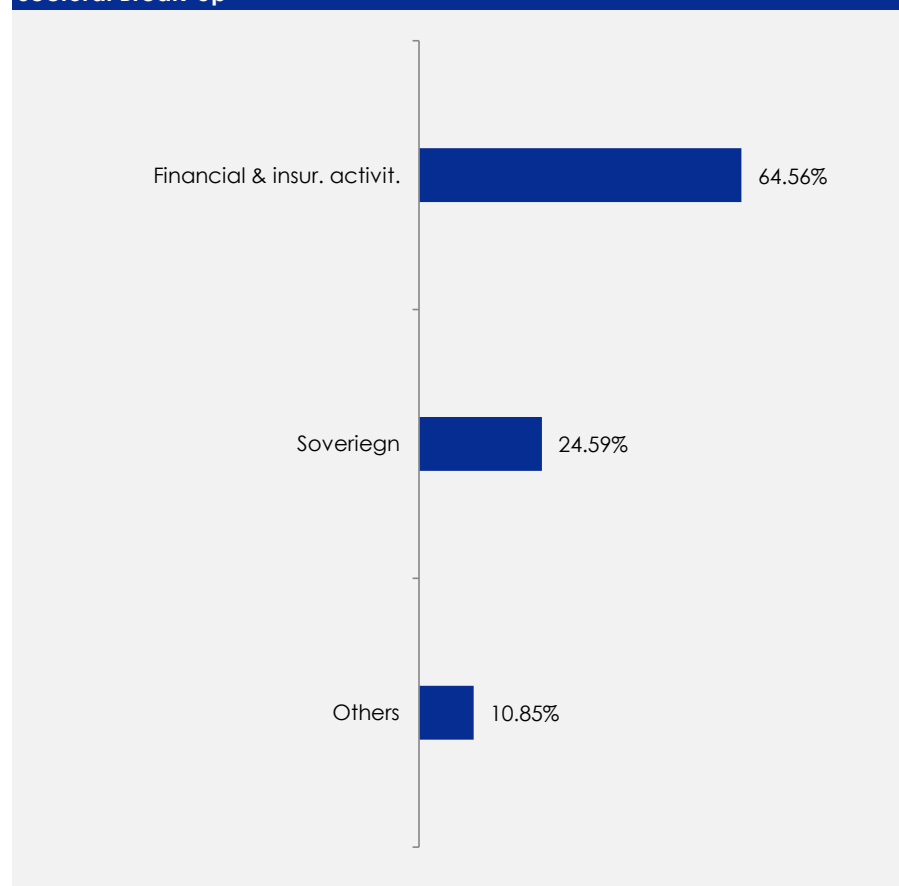
Rating Profile



^Unrated (Equity+Cash)

Security Name

Security Name	Net Asset (%)
Government Securities	24.59%
8.28% GOI 2027	16.74%
7.16% GOI 2023	7.85%
Cash and Money Markets	75.41%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

ULGF00613/02/2009GROUPSDEBT122
 May 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 May 31,2017:	18.6309
Inception Date:	13-Feb-09
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.46%	2.61%	5.46%	8.24%	8.25%	7.79%
Benchmark**	0.59%	3.23%	6.96%	7.43%	7.89%	7.54%

* 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

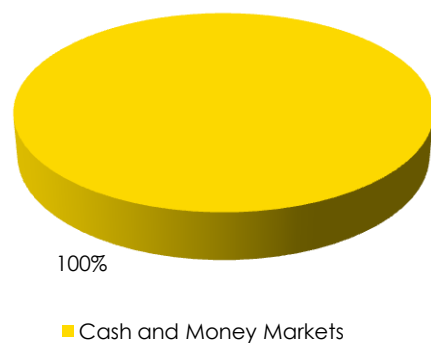
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.59

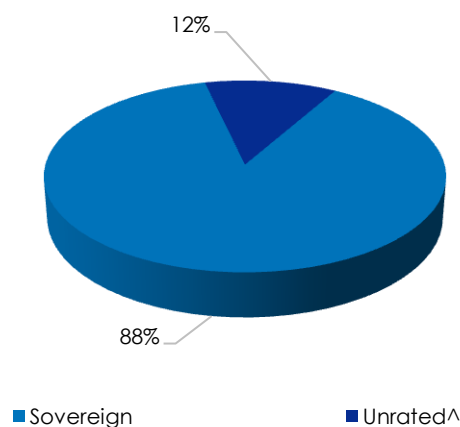
Security Name

Security Name	Net Asset (%)
Cash and Money Markets	100.00%
Portfolio Total	100.00%

Asset Mix

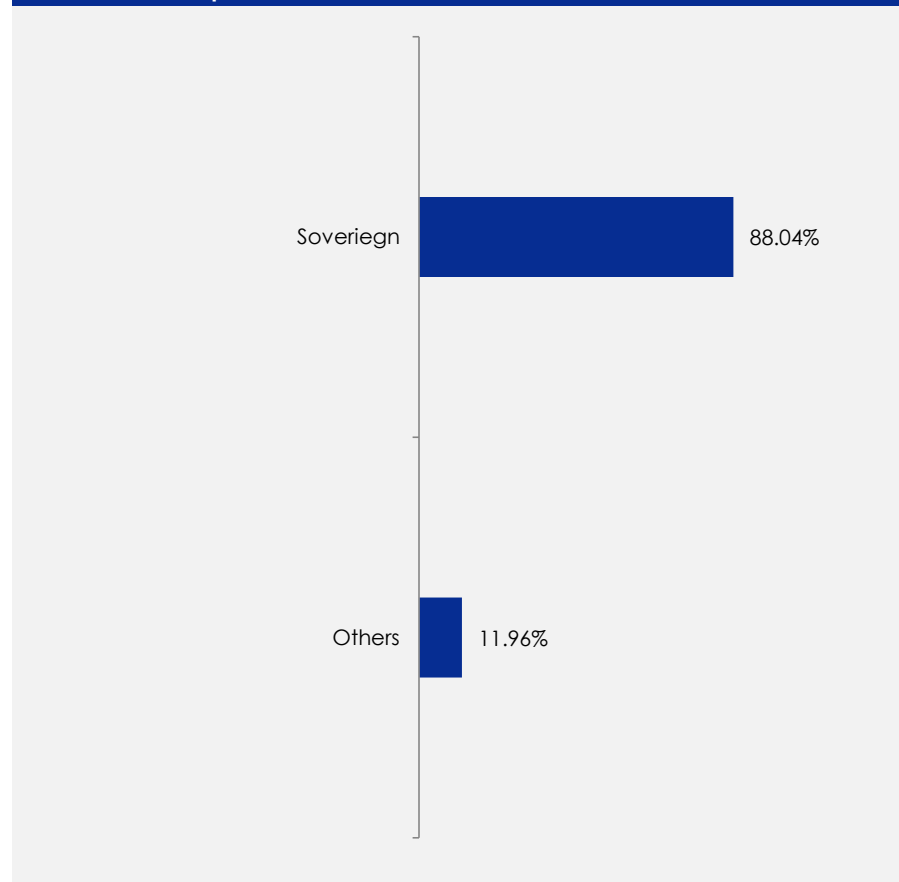


Rating Profile



^Unrated (Equity+Cash)

Sectoral Break-Up[§]



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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.



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Disclaimer

CAGR- Compounded Annualised Growth Rate

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