

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 October 31, 2018:	25.8683
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	0.91%	1.44%	0.66%	3.44%	6.28%	8.28%
Benchmark**	1.24%	2.44%	1.74%	4.43%	6.78%	7.17%

* 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	248.42
Total	248.42

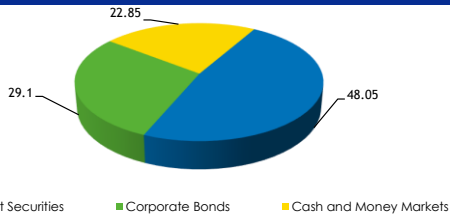
Modified Duration³

Security Type	Duration
Fixed Income Investments	3.53

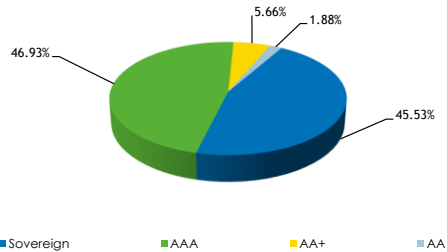
Security Name

Security Name	Net Asset (%)
Government Securities	48.05%
6.84% GOI 2022	13.09%
6.90% GS 13-JUL-2019	7.89%
7.17% GOI 2028	7.59%
6.05% GS 02-02-2019	6.91%
8.83% GOI 2041	5.54%
6.05% GS 02-02-2019	3.46%
8.33% GOI 2036	2.64%
9.23% GOI 2043	0.40%
8.08% GOI 2022	0.33%
8.85% Tamil Nadu SDL 2022	0.20%
Corporate Bonds	29.10%
Indiabulls Housing Finance Ltd.	3.80%
Dewan Housing Finance Corporation Ltd.	2.84%
L&T Infra Debt Fund Ltd.	2.65%
Adani Ports and Special Economic Zone Ltd.	2.40%
LIC Housing Finance Ltd.	2.01%
Reliance Capital Ltd.	1.98%
Mahindra & Mahindra Ltd.	1.73%
LIC Housing Finance Ltd.	1.67%
Shriram Transport Finance Co. Ltd.	1.63%
L&T Fincance Corporation Ltd	1.56%
Others	6.83%
Cash and Money Markets	22.85%
Portfolio Total	100.00%

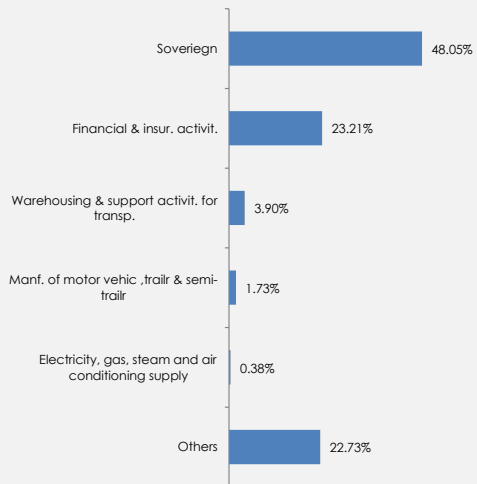
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

**Benchmark return is CRISIL Composite Bond 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 provide progressive return on the investment

The risk profile for this fund is Low

NAV as on October 31,2018:	27.7401
Inception Date:	13-Jul-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.11%	0.56%	0.72%	4.56%	6.92%	8.49%
Benchmark**	0.13%	1.42%	1.62%	5.45%	7.26%	7.79%

* 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.

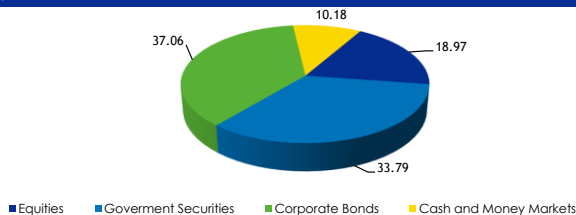
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	12.36
Debt	52.75
Total	65.11

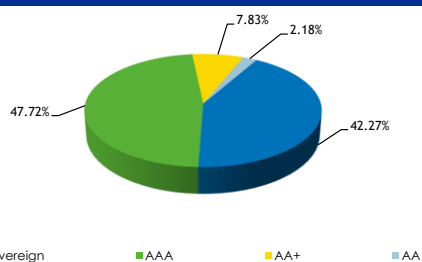
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	3.59

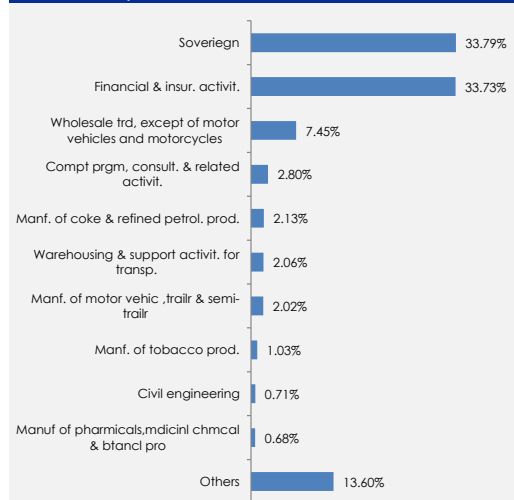
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities 18.97%	
HDFC Bank Ltd.	1.92%
Reliance Industries Ltd.	1.56%
Housing Development Finance Corporation Ltd.	1.29%
Infosys Ltd.	1.18%
ICICI Bank Ltd.	1.12%
ITC Ltd.	1.03%
Tata Consultancy Services Ltd.	0.73%
Kotak Mahindra Bank Ltd.	0.68%
Larsen & Toubro Ltd.	0.67%
Axis Bank Ltd.	0.60%
Others	8.19%
Government Securities 33.79%	
6.05% GS 02-02-2019	7.40%
8.83% GOI 2041	5.36%
6.84% GOI 2022	5.29%
6.90% GS 13-JUL-2019	4.10%
6.05% GS 02-02-2019	2.88%
8.4% GOI 2024	2.84%
8.28% GOI 2032	2.65%
8.33% GOI 2036	1.69%
7.17% GOI 2028	1.16%
8.08% GOI 2022	0.42%
Corporate Bonds 37.06%	
Food Corporation of India	7.45%
LIC Housing Finance Ltd.	4.73%
Indiabulls Housing Finance Ltd.	3.59%
Dewan Housing Finance Corporation Ltd.	3.09%
Housing Development Finance Corporation Ltd.	2.31%
L&T Finance Corporation Ltd	2.24%
L&T Infra Debt Fund Ltd.	2.23%
Shriram Transport Finance Co. Ltd.	1.97%
Adani Ports and Special Economic Zone Ltd.	1.86%
Reliance Capital Ltd.	1.75%
Others	5.84%
Cash and Money Markets 10.18%	
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 October 31, 2018:	25.6453
Inception Date:	10-Mar-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.13%	-0.37%	0.48%	5.71%	7.65%	8.38%
Benchmark**	-0.93%	0.46%	1.47%	6.38%	7.67%	8.37%

* 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

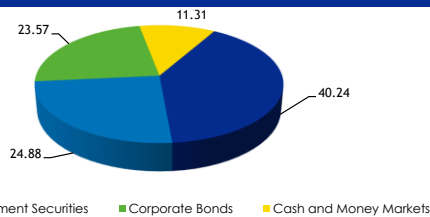
Asset Class	AUM (in Cr.)
Equity	11.94
Debt	17.72
Total	29.67

Modified Duration⁵

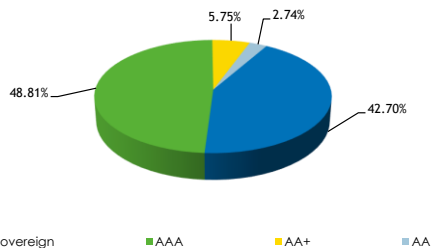
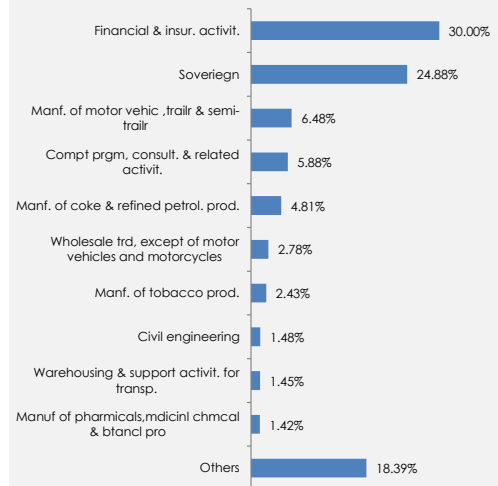
Security Type	Duration
Fixed Income Investments	3.81

Security Name	Net Asset (%)
Equities	40.24%
HDFC Bank Ltd.	4.03%
Reliance Industries Ltd.	3.62%
Housing Development Finance Corporation Ltd.	2.83%
Infosys Ltd.	2.49%
IITC Ltd.	2.43%
ICICI Bank Ltd.	2.34%
Tata Consultancy Services Ltd.	1.49%
Kotak Mahindra Bank Ltd.	1.46%
Larsen & Toubro Ltd.	1.40%
Axis Bank Ltd.	1.13%
Others	17.02%
Government Securities	24.88%
8.83% GOI 2041	4.02%
8.4% GOI 2024	3.98%
6.05% GS 02-02-2019	3.86%
6.90% GS 13-JUL-2019	3.86%
6.84% GOI 2022	3.53%
6.05% GS 02-02-2019	2.14%
7.16% GOI 2023	1.91%
8.33% GOI 2036	1.34%
8.08% GOI 2022	0.24%
Corporate Bonds	23.57%
Mahindra & Mahindra Ltd.	4.35%
Food Corporation of India	2.78%
LIC Housing Finance Ltd.	2.68%
Indiabulls Housing Finance Ltd.	2.62%
L&T Fincance Corporation Ltd	1.64%
Reliance Capital Ltd.	1.60%
Housing Development Finance Corporation Ltd.	1.35%
Adani Ports and Special Economic Zone Ltd.	1.02%
Shriram Transport Finance Co. Ltd.	1%
L&T Infra Debt Fund Ltd.	0.82%
Others	3.71%
Cash and Money Markets	11.31%
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.

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 October 31,2018:	30.4204
Inception Date:	10-Mar-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years ¹	3 Years ²	Inception ³
Portfolio return	-2.30%	-1.41%	0.33%	6.88%	8.40%	9.84%
Benchmark**	-2.17%	-0.68%	1.24%	7.43%	8.09%	8.77%

¹ 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.

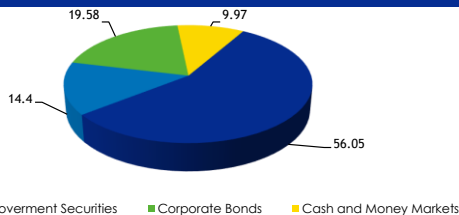
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.23
Debt	5.67
Total	12.91

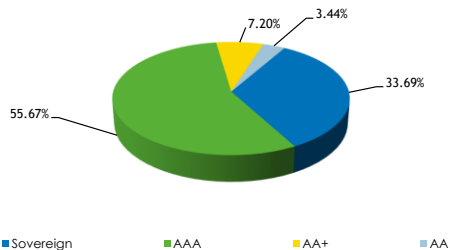
Modified Duration⁴

Security Type	Duration
Fixed Income Investments	3.67

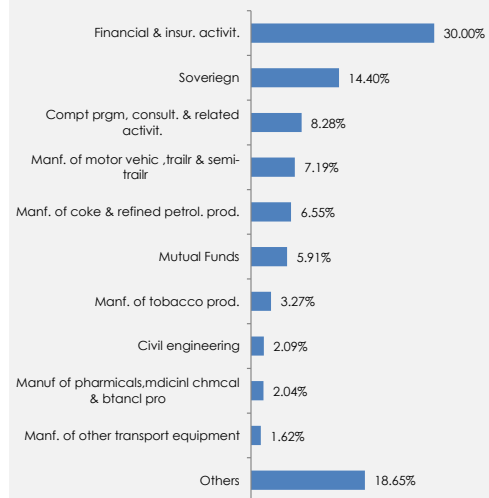
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	56.05%
Reliance Industries Ltd.	4.90%
Housing Development Finance Corporation Ltd.	3.83%
Kotak Mahindra Mutual Fund	3.78%
HDFC Bank Ltd.	3.71%
Infosys Ltd.	3.46%
ITC Ltd.	3.27%
ICICI Bank Ltd.	2.26%
Tata Consultancy Services Ltd.	2.16%
Reliance Mutual Fund	2.13%
Larsen & Toubro Ltd.	1.96%
Others	24.59%
Government Securities	14.40%
8.83% GOI 2041	2.80%
6.05% GS 02-02-2019	2.55%
6.84% GOI 2022	2.26%
6.90% GS 13-JUL-2019	2.16%
8.79% Gujarat SDL 2022	1.97%
8.33% GOI 2036	1.26%
6.05% GS 02-02-2019	0.87%
7.17% GOI 2028	0.37%
8.08% GOI 2022	0.16%
Corporate Bonds	19.58%
Mahindra & Mahindra Ltd.	4.17%
Housing Development Finance Corporation Ltd.	2.33%
LIC Housing Finance Ltd.	2.31%
L&T Infra Debt Fund Ltd.	1.89%
L&T Fincance Corporation Ltd	1.88%
Indiabulls Housing Finance Ltd.	1.51%
Reliance Capital Ltd.	1.47%
Adani Ports and Special Economic Zone Ltd.	0.78%
Dewan Housing Finance Corporation Ltd.	0.78%
Capital First Ltd	0.77%
Others	1.69%
Cash and Money Markets	9.97%
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.

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 October 31,2018:	24.9544
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	0.46%	2.64%	5.04%	5.33%	5.90%	7.97%
Benchmark**	0.64%	3.78%	7.32%	7.01%	7.21%	7.59%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

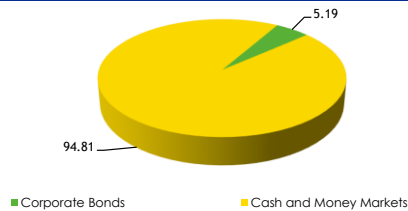
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.08
Total	2.08

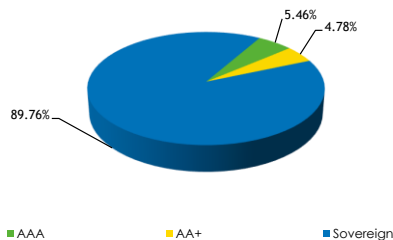
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.35

Asset Mix



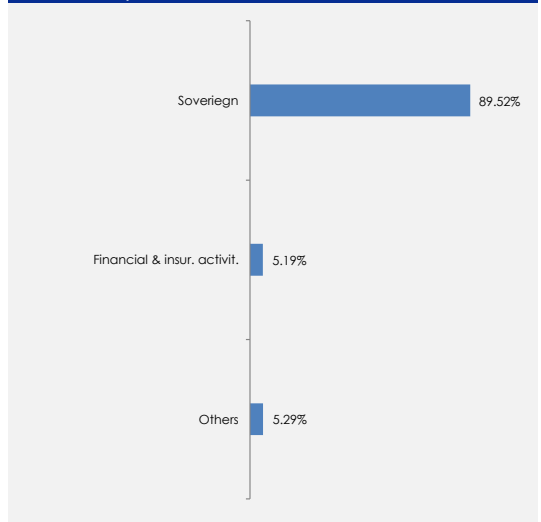
Rating Profile



Security Name

Security Name	Net Asset (%)
Corporate Bonds	5.19%
Capital First Ltd	4.76%
Dewan Housing Finance Corporation Ltd.	0.43%
Cash and Money Markets	94.81%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark return is CRISIL Liquid Fund Index Return

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

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

ULGF00613/02/2009GROUPSDEBT122

October 2018



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 October 31,2018:	20.0842
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	0.47%	2.79%	5.51%	5.40%	6.83%	7.44%
Benchmark**	0.64%	3.78%	7.32%	7.01%	7.21%	7.48%

* 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.

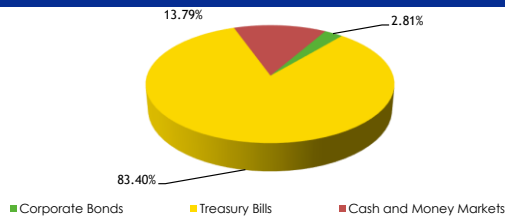
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.36
Total	0.36

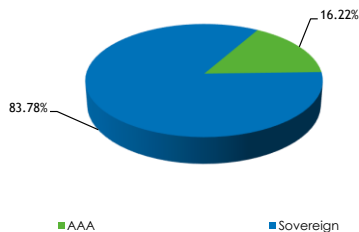
Modified Duration³

Security Type	Duration
Fixed Income Investments	0.52

Asset Mix



Rating Profile

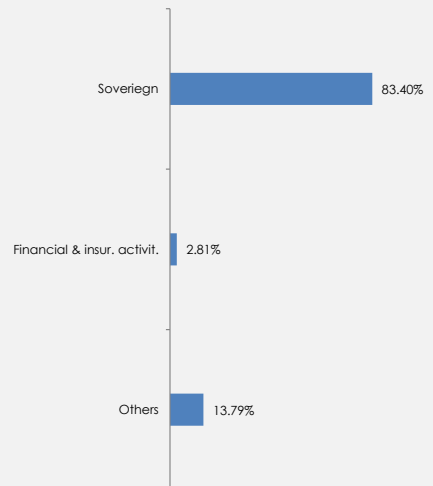


Security Name

Net Asset (%)

Corporate Bonds	2.81%
Dewan Housing Finance Corporation Ltd.	2.81%
Cash and Money Markets	97.19%
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 CRIISL Liquid Fund 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.

Disclaimer

Benchmark Indices Provided by CRISIL

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CAGR- Compounded Annualised Growth Rate

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Aviva Life Insurance Company India Limited

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