

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 January 31, 2018:	25.4801
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	-0.48%	-0.83%	2.51%	8.67%	7.46%	8.68%
Benchmark**	-0.29%	-0.20%	3.17%	8.30%	7.97%	7.40%

* 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	227.44
Total	227.44

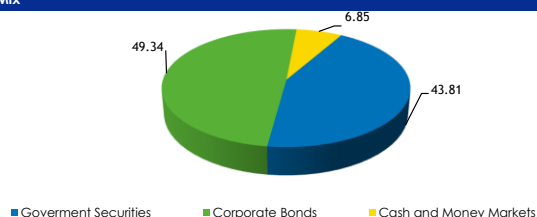
Modified Duration[‡]

Security Type	Duration
Fixed Income Investments	6.03

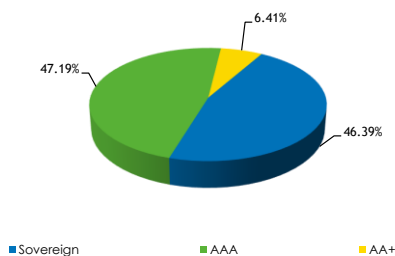
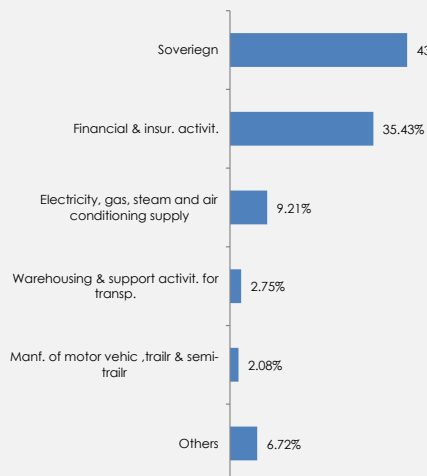
Security Name

Security Name	Net Asset (%)
Government Securities	43.81%
7.17% GOI 2028	20.14%
6.68% GOI 2031	12.03%
7.73% GOI 2034	4.18%
8.28% GOI 2027	3.32%
6.79% GOI 2027	1.42%
6.57% GOI 2033	1.34%
8.97% GOI 2030	0.69%
9.23% GOI 2043	0.46%
8.85% Tamil Nadu SDL 2022	0.23%
Corporate Bonds	49.34%
Indian Railway Finance Corporation Ltd.	5.65%
Tata Sons Ltd.	3.53%
ICICI Bank Ltd.	3.30%
Dewan Housing Finance Corporation Ltd.	3.23%
L&T Infra Debt Fund Ltd.	3.01%
Adani Ports and Special Economic Zone Ltd.	2.75%
Reliance Capital Ltd.	2.34%
Power Grid Corporation of India Ltd.	2.33%
LIC Housing Finance Ltd.	2.30%
Mahindra & Mahindra Ltd.	2.08%
Others	18.82%
Cash and Money Markets	6.85%
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: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on January 31, 2018:	27.5969
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	0.06%	0.55%	6.57%	10.66%	7.85%	8.97%
Benchmark**	0.60%	1.51%	7.44%	10.55%	8.08%	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.

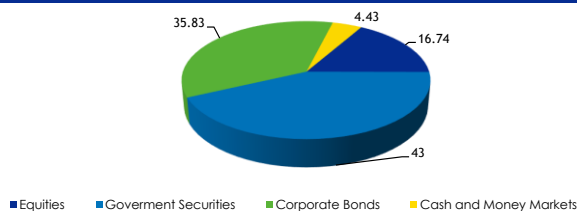
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	16.16
Debt	80.27
Total	96.43

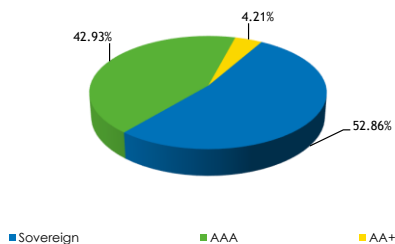
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.91

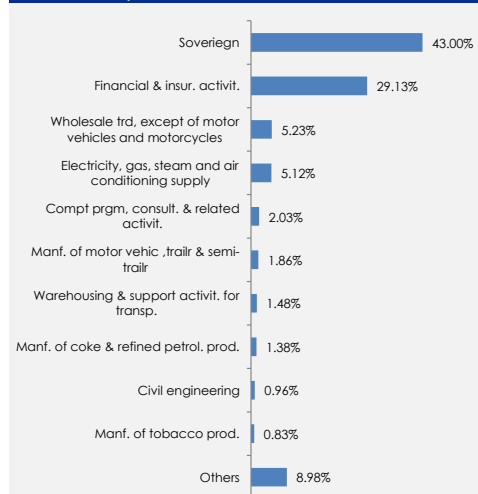
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	
HDFC Bank Ltd.	1.82%
Reliance Industries Ltd.	1.29%
Infosys Ltd.	0.97%
ICICI Bank Ltd.	0.93%
ITC Ltd.	0.83%
Larsen & Toubro Ltd.	0.77%
Housing Development Finance Corporation Ltd.	0.59%
State Bank of India	0.52%
Tata Consultancy Services Ltd.	0.50%
Bharti Airtel Ltd.	0.45%
Others	8.07%
Government Securities	
43%	
7.17% GOI 2028	17.78%
6.68% GOI 2031	11.11%
7.73% GOI 2034	4.16%
8.28% GOI 2027	3.49%
8.4% GOI 2024	1.94%
8.28% GOI 2032	1.84%
6.57% GOI 2033	1.10%
6.79% GOI 2027	1.01%
8.97% GOI 2030	0.57%
Corporate Bonds	
35.83%	
Food Corporation of India	5.23%
Power Grid Corporation of India Ltd.	3.40%
LIC Housing Finance Ltd.	3.22%
Dewan Housing Finance Corporation Ltd.	2.18%
Housing Development Finance Corporation Ltd.	2.07%
ICICI Bank Ltd.	2.02%
Indian Railway Finance Corporation Ltd.	1.95%
Indian Railway Finance Corporation Ltd.	1.90%
Rural Electrification Corporation	1.71%
Housing Development Finance Corporation Ltd.	1.61%
Others	10.54%
Cash and Money Markets	
4.43%	
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

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 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 January 31, 2018:	25.9068
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	0.66%	2.41%	11.46%	13.14%	8.43%	9.02%
Benchmark**	1.44%	3.13%	11.61%	12.66%	8.12%	8.94%

* 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.

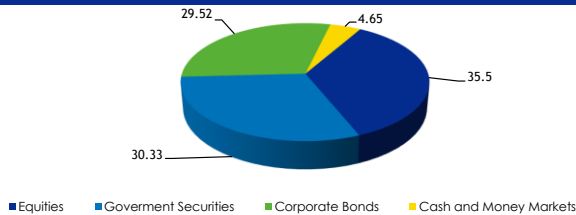
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.66
Debt	19.35
Total	30.01

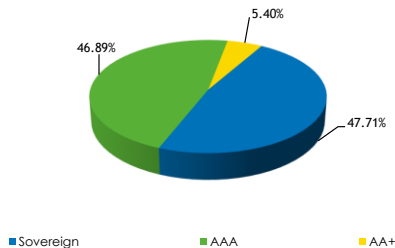
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.13

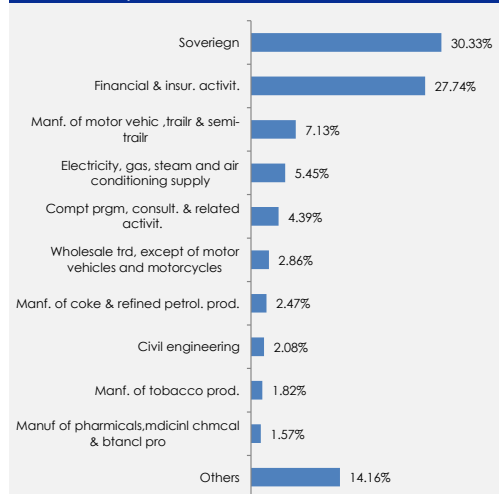
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	35.50%
HDFC Bank Ltd.	3.71%
Reliance Industries Ltd.	2.28%
Infosys Ltd.	2.11%
ICICI Bank Ltd.	1.97%
IITC Ltd.	1.82%
Larsen & Toubro Ltd.	1.55%
Housing Development Finance Corporation Ltd.	1.22%
Tata Consultancy Services Ltd.	1.10%
State Bank of India	1.02%
Bharti Airtel Ltd.	0.92%
Others	17.80%
Government Securities	30.33%
7.17% GOI 2028	8.51%
6.68% GOI 2031	8.24%
8.4% GOI 2024	3.99%
8.28% GOI 2027	2.63%
7.73% GOI 2034	2.61%
7.16% GOI 2023	1.91%
6.79% GOI 2027	1.23%
6.57% GOI 2033	0.77%
8.97% GOI 2030	0.44%
Corporate Bonds	29.52%
Mahindra & Mahindra Ltd.	4.73%
Indian Railway Finance Corporation Ltd.	3.29%
Power Grid Corporation of India Ltd.	3.18%
Food Corporation of India	2.86%
LIC Housing Finance Ltd.	2.67%
Rural Electrification Corporation	2.26%
Reliance Capital Ltd.	1.71%
Housing Development Finance Corporation Ltd.	1.38%
Power Grid Corporation of India Ltd.	1.37%
Adani Ports and Special Economic Zone Ltd.	1.06%
Others	5.01%
Cash and Money Markets	4.65%
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 January 31, 2018:	31.1991
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	1.30%	4.21%	17.07%	15.97%	8.91%	10.73%
Benchmark**	2.44%	5.05%	16.69%	15.14%	8.10%	9.53%

* 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.

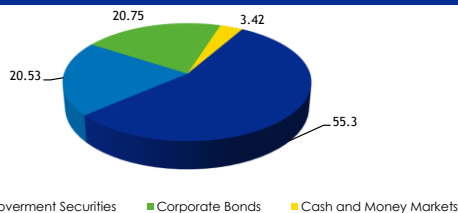
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.75
Debt	6.26
Total	14.01

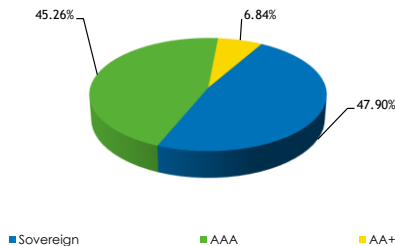
Modified Duration³

Security Type	Duration
Fixed Income Investments	6.11

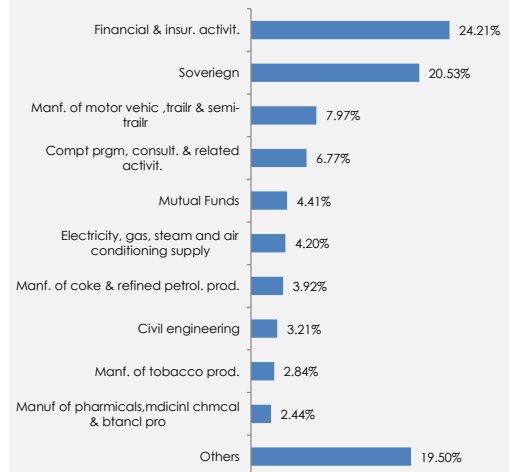
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	55.30%
HDFC Bank Ltd.	4.37%
Reliance Industries Ltd.	3.63%
Kotak Mahindra Mutual Fund	3.39%
Infosys Ltd.	3.26%
ITC Ltd.	2.84%
Larsen & Toubro Ltd.	2.44%
ICICI Bank Ltd.	2.05%
Housing Development Finance Corporation Ltd.	1.72%
Tata Consultancy Services Ltd.	1.68%
Bharti Airtel Ltd.	1.39%
Others	28.53%
Government Securities	20.53%
7.17% GOI 2028	7.43%
6.68% GOI 2031	6.02%
7.73% GOI 2034	2.62%
8.79% Gujarat SDL 2022	1.86%
8.28% GOI 2027	1.48%
6.79% GOI 2027	0.81%
8.97% GOI 2030	0.31%
Corporate Bonds	20.75%
Mahindra & Mahindra Ltd.	4.22%
Food Corporation of India	2.30%
Housing Development Finance Corporation Ltd.	2.21%
LIC Housing Finance Ltd.	2.14%
Power Grid Corporation of India Ltd.	2.04%
L&T Infra Debt Fund Ltd.	1.81%
Reliance Capital Ltd.	1.46%
Adani Ports and Special Economic Zone Ltd.	0.76%
Dewan Housing Finance Corporation Ltd.	0.75%
ICICI Bank Ltd.	0.73%
Others	2.33%
Cash and Money Markets	3.42%
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

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 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 January 31, 2018:	24.0237
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	0.40%	2.40%	5.13%	6.04%	6.49%	8.14%
Benchmark**	0.54%	3.24%	6.68%	7.07%	7.39%	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.

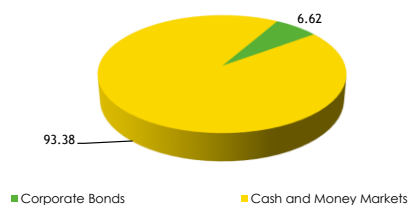
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.65
Total	1.65

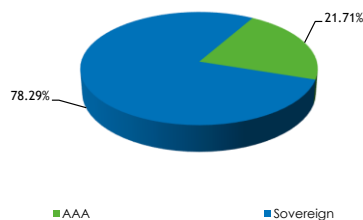
Modified Duration³

Security Type	Duration
Fixed Income Investments	0.85

Asset Mix

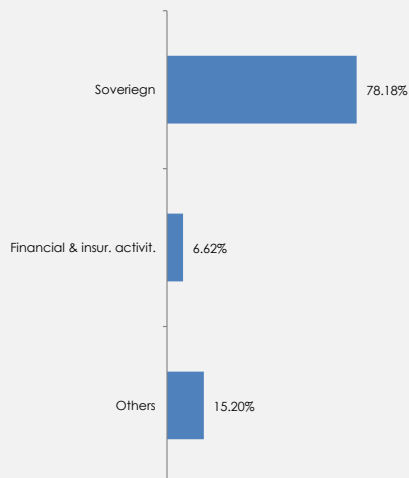


Rating Profile



Security Name

Security Name	Net Asset (%)
Corporate Bonds	6.62%
Tata Sons Ltd.	6.62%
Cash and Money Markets	93.38%
Portfolio Total	93.38%

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.

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

ULGF00613/02/2009GROUPSDEBT122

January 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 January 31, 2018:	19.2840
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	0.44%	2.63%	5.26%	5.31%	7.52%	7.60%
Benchmark**	0.54%	3.24%	6.68%	7.07%	7.39%	7.47%

* 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	0.24
Total	0.24

Modified Duration⁵

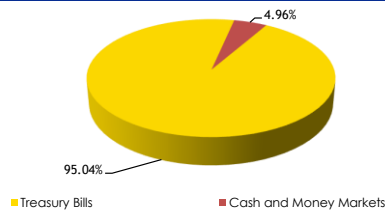
Security Type	Duration
Fixed Income Investments	0.53

Security Name

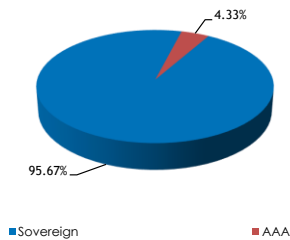
Net Asset (%)

Cash and Money Markets	100.00%
Portfolio Total	100.00%

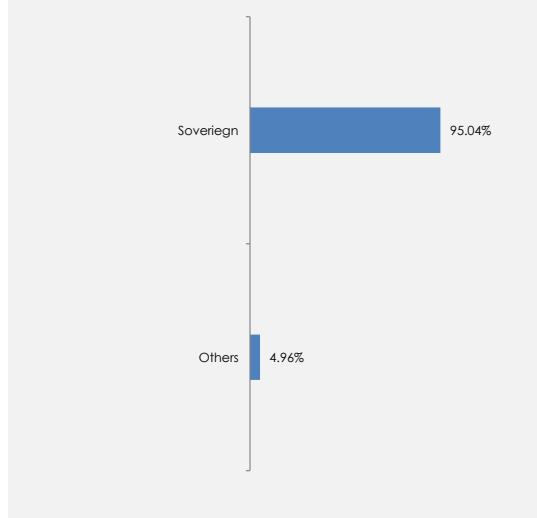
Asset Mix



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.

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. Feb 04/18 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