

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

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Aviva Investor



Disclaimer/Disclosure

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Equity Commentary:

Indian equities fell in February 2018, giving up the gains of the previous month, with the Nifty falling by 4.85% during the month. Corporate Banks were the key underperformers led by the PSU Banks, whereas IT was a relative outperformer. FPIs sold US\$1.5 bn during the month while DIs bought US\$2.5 bn worth of equities.

The Union budget for 2018-19, as expected, focused on agri and rural sectors, while also marginally increasing spending on infra and defence sectors. The Union budget fixed the fiscal deficit at 3.3% of GDP (and at 3.5% for FY 2017-18), slightly higher than the target. The proposed increase in MSPs for farmers and the healthcare plan for 10 crore families remained the highlight of the budget. The introduction of LTCG at 10% came as a slight disappointment, though the grandfathering clause was a relief. Markets corrected upon skepticism arising from aggressive projections for GST receipts, successful implementation of the healthcare scheme, inadequate provision for subsidies. RBI, as expected, kept the repo rates unchanged in line with expectations. The MPC voted 5-1 to keep rates unchanged, with one member actually voting for 25 bps rate hike. India's CPI inflation eased marginally to 5.07% in January 2018, compared to 5.2% in December 2017, while IIP expanded at 7.1% in December. India's trade deficit widened sharply in Jan' 18 to US\$16.3bn, near a 5-year high, on account of a sharper increase in crude oil prices and sharp increase in non-oil imports. The GDP growth was back on track with a yearly growth at 7.2% in quarter ended December 31, 2017. The announcement of discovery of a fraud by PNB and the possible impact on other banks weighed in on the overall market sentiment and Bank stocks in particular. Banking stocks were also in focus as the RBI announced rules around abolishing a number of existing loan-restructuring mechanisms to create a harmonised and simplified generic framework to resolve NPAs which may lead to some upfront recognition of asset quality stress and provision thereof.

Globally too the markets fell during the month. The key fear gripping the market was faster than expected rate hikes after Jerome Powell took the helm of the US Fed, succeeding Janet Yellen and on the back of improving economic data (strong non-farm payrolls data, wage growth). US's consumer price index accelerated to 0.5% MoM (2.1% YoY) in Jan 2018, further adding to expectations of aggressive rate hikes by the US Fed in 2018. The general consensus is about a 75 bps rate hike by US Fed in CY 2018. Federal Reserve officials grew more positive on economic outlook, and cited substantial underlying economic momentum and more optimistic about achieving their inflation target. Eurozone's preliminary reading of 4Q GDP growth stood at 0.6% QoQ. Preliminary reading of the Eurozone GDP growth for 4Q at 0.6% QoQ, was in line with expectations. China's Manufacturing PMI for Jan 2018 came slightly lower than expectations at 51.3, while the Caixin Manufacturing PMI stood at 51.5.

Outlook

The budget presented on February 1, 2018 has been reasonably well balanced between India's economic needs and political reality of elections in next 12 months. Largely a stable tax regime with a marginal deviation to the stated road map of fiscal consolidation while ensuring higher spending on infrastructure and rural economy. Imposition of long term capital gains on equity has been well balanced by grandfathering of gains till January 31, 2018 and hence is not a material negative proposal.

The global markets are swinging between prospects of a bright economic recovery after 5-7 years and worries over rising interest rates as Fed continues to tighten monetary policies. The return of growth reflects in rising commodity prices as well as in inflation expectations. Indian markets too are caught in a similar dilemma, we have a improving micro (GDP growth, economic recovery and corporate profit growth) vis a vis relative deteriorating macros (fiscal deficit, current account deficit, inflation and interest rates). Though the fiscal deterioration is not much it is marginal in nature.

The economic recovery has been witnessed in the volume growth in various sectors such as Auto and consumer durables as well as quarterly results for Q2FY18.

Concerns on slightly hawkish tone adopted by some central banks globally can continue to keep global markets volatile in near term. Indian equity markets are also expected to move in sync in the short term. However, over the medium to long term, domestic growth and corporate earnings will drive Indian markets more than global issues.

Going ahead, there are sufficient catalysts for domestic economy to gain momentum and potential for a further uptrend in the equity markets

- 1) India's growth rates continue to remain amongst the best globally.
- 2) The Government has ramped up rural spending to alleviate the distress in rural economy. This combined with the thrust on infrastructure spends, expectations of normal monsoons and wider implementation of DBT can lead to a boost in rural consumption spends.
- 3) Capex cycle recovery led by Road, Rail and Power distribution spend will create the base for investment cycle to re-start.

Fixed Income Outlook:

Despite G-Sec supply for FY18 coming to an end, the bond market could not have a sigh of relief. Yields continued to tick higher while volumes could be termed at best, shallow. The 10y benchmark, a broad indicator of the yield curve went up by 30bps, from 7.43% to 7.73% (yields move inversely to price) over the month. The trend in yields primarily reflects market concerns regarding unfavorable demand-supply metrics while also casting an eye on worsening macros and global spillovers. Even though there is no further G-Sec supply in FY18, the market is bracing for the surge in supply from April onward for the new financial year of FY19. In addition to that, the volatility of crude prices and US yields trading higher has also kept the pressure up on domestic yields. Although the RBI MPC stayed put and patient at the Feb policy citing uncertainty and need for growth, it remains to be seen how long the RBI will restrain itself from adopting a hawkish stance.

The budget remained the big talking point through February. Even though the Government stuck to a fiscal consolidation path, the fact that it deferred the targets has not gone down well with the markets. The Government has set out a fiscal trajectory of 3.3% for FY19, 3.1% for FY20 and 3.0% for FY21. However, if revenues do not pick up and going by the recurring expenditure plans it has set out, the fiscal deficit targets for coming years could also be under threat. While direct taxes assumptions in the budget look achievable and disinvestment has been budgeted at Rs.800 billion, twenty percent lower than this year's projected outturn – suggesting there is upside potential there is markets continue remaining buoyant, GST revenues are assuming very healthy buoyancy. Given that FY18 was the very first year of GST implementation, a bit of slack in conformance was to be expected. However, the run-rate has to pick up sharply if the targets for FY19 are to be met and this can be made possible by the efficient implementation of the E-Way bill from April 01, 2018. The projections for FY19 would entail GST collections north of INR 1.1tn a month, up from the collections of ~INR 0.85tn in FY18.

The other big talking point of the budget from a bond market perspective was the announcement of MSPs fixed at 1.5x of the cost of production for Kharif crops. This measure is likely to have an impact on inflation, both directly and indirectly. At this point it is difficult to put a precise estimate of the impact of MSP hike on CPI Inflation but initial estimates have pegged it in the range of 50-100bps. We will get to know more about this around June when the MSP prices for Kharif crops are generally fixed. The RBI kept policy rates on hold and maintained its neutral stance, but signaled that inflation risks were skewed to the upside. The Monetary Policy Committee voted 5-1 in favor of keeping rates on hold with one member, Dr. Michael Patra, voting in favor of a 25bps hike. The RBI estimated first half inflation at 5.1-5.6% and expects it to come off to 4.5-4.6% in the second half (about 15bps lower than the October forecast). The central bank noted that the projected moderation of inflation in the second half "is on account of strong favorable base effects, including unwinding of the 7th CPC's HRA impact, and a softer food inflation forecast, given the assumption of normal monsoon and effective supply management by the Government". On MSPs, it noted that, "the Union Budget 2018-19 has proposed revised guidelines for arriving at the minimum support prices (MSPs) for kharif crops, although the exact magnitude of its impact on inflation cannot be fully assessed at this stage." On crude prices, the statement noted that, "oil prices have moved both ways in the recent period and can potentially soften from current levels based on production response." It can be said that the RBI wants to be sure before taking its next step and not take a misstep which would need to be reversed shortly afterwards. Consequently, it also highlighted some mitigating factors, including subdued capacity utilization (suggesting it perceives output gaps to still be negative), moderate real rural wage growth, and the potentially two-sided movement of oil prices. It also seemed supportive of growth as the statement noted "the nascent recovery needs to be carefully nurtured and growth put on a sustainably higher path through conducive and stable macro-financial management."

The CPI inflation reading of 5.07% for Jan'18 did not spring any major surprises as it came in line with market estimates and lower than 5.21% seen in Dec'17. The moderation in inflation was primarily a result of lower food inflation. At the same time, YoY rise in fuel inflation was largely capped due to lag in transmission, despite a 24% YoY jump in crude oil prices; keeping overall inflation restrained. On the positive side, the MPC and the markets too have factored in higher inflation readings for a good part of 1HFY19. The drivers of CPI when looked at from a sequential basis, shows that transportation, fuel and housing and inflation accelerated. The lagged seasonal effect in food prices was reflected in the month of Jan and is expected to permeate into Feb'18 as well. However, the immediate threats to the inflation forecast emanate from the dissipating impact of seasonal factors and crude oil price movements followed by the upward revision in import tariffs on some of the agri. products and its possible impact on domestic food prices. On a sequential basis, CPI was down by 0.22% and was primarily driven by deflation in the food index; offsetting the impact of higher fuel prices seen in the month of Jan'18. The food index deflated by 1.1%, MoM and within the CFI basket vegetables, fruits & pulses are in deflation and its impact would get reflected in the Feb'18 reading too.

India's trade gap ballooned to USD 16bn in Jan'18 vs USD 15bn in Dec'17 and just USD 9.9bn in Jan'17. The last time India witnessed such high levels of trade deficit was during the well-known taper-tantrum period of 2013. A deteriorated external balance along with higher fiscal deficit put India in the fragile-five economies back then. However, the contributors to the higher trade deficit are quite different. The present deterioration in trade balance in Jan'18 comes on the back of lower exports as well as higher imports (and not higher gold imports). While increase in oil imports is one of the common factors, gold imports remained low in Jan'18. It appears that exports are grappling with the ongoing structural changes in the economy and stood at USD 24bn vs USD 27bn in

Dec'17. The upsurge in imports and trade deficit was predominantly due to higher oil imports. The oil import bill was up by 43% (~USD 12bn) and imports excluding oil too accelerated by ~21% to USD 29bn and non-oil/non-gold imports were up 24% to USD 27bn. In absolute terms, of the total USD 41bn in imports, USD 12bn or almost a third was in oil and almost all items in the imports basket posted a growth. However, the introduction of higher tariffs on agri. products resulted in lower imports in those items as it posted a contraction, YoY. Going forward, imports are unlikely to see a sharp reversal in trend as a (relatively) stronger currency continues to cause import substitution. Also, higher international commodity prices are expected to keep imports on the higher side.

India's Q3FY18 GDP print came in at 7.2%YoY accelerating further from an upwardly-revised 6.5% in Q2FY18. GVA growth accelerated from 6.2%YoY in Q2FY18 to a four-quarter high of 6.7% in Q3FY18. GVA is a better reflection of the production side, and hence we will focus on this. One thing that can be clearly understood is that the momentum is undoubtedly firming. Agricultural growth printed at 4.1%YoY in Q3FY18. Furthermore, growth of public administration (a proxy for government spending) accelerated from 5.6% in Q2FY18 to 7.2%YoY in Q3FY18. But the growth lift was not limited to these sectors. Even Core GVA growth (GVA adjusted for agriculture and government spending) – the best proxy for the private sector business cycle – accelerated solidly from 6.9% in Q2 to 7.4% in Q3, the highest in five quarters, although it was helped partly by a favorable base effect. This, therefore, was a broad-based pick-up in growth. Counterintuitively, it was not helped by the strong global economy. Export growth slumped to 2.5%YoY in Q3FY18 from an upwardly-revised 6.5% in Q2. Meanwhile, import growth accelerated from 5.4% in Q2 to 8.7% in Q3FY18. Consequently, net exports shaved off 140bps from headline growth in Q3FY18, so the global economy was a headwind instead of a tailwind. Instead, the recovery was based on firming domestic demand, as the drags from demonetization and GDP fade.

On the global front, US Fed Chair Jerome Powell's testimony to Congress, The message from Fed Chair Powell's testimony was neatly in line with the January FOMC minutes: the growth outlook has strengthened on the back of additional fiscal stimulus and solid global growth; financial conditions remain supportive despite recent market volatility; these forces, all else equal, should help nudge core inflation higher. The one notably hawkish part was the Chair's acknowledgement that his own outlook for the US economy has improved since December, when the latest Summary of Economic Projections was released; the next is due at the March FOMC meeting. Bank of England's monetary policy committee left interest rates unchanged at 0.50%. The decision was in line with market expectations and as expected the BoE also left its asset purchase program unchanged. The central bank expects inflation to move much closer to its 2% target with inflation to reach 2.11% in 3 years' time. BoE Governor, Mark Carney, said that its plan for removal of policy accommodation is now likely to come sooner and to a greater extent than previously thought. ECB minutes of the Jan monetary policy meeting showed that members were against any changes in communication to signal policy normalization given weak inflation. In line with expectation, BoJ Governor Kuroda was reappointed for another term. The appointment signals that the central bank will be in no hurry to unwind its monetary stimulus. Consequently, he stated that he had no plan to conduct another comprehensive assessment of the central bank's monetary policy reiterating the BOJ's resolve to maintain its massive monetary stimulus with inflation distant from its target

Outlook

February has seen yields continue to tick higher. The persisting threats of elevated crude prices and global spillovers continue to dominate the trend of domestic yields despite G-Sec supply for FY18 coming to an end. Additionally, the Union Budget for FY19 has raised many uncertainties which even the RBI has not priced-in its projections yet. If the RBI were to consider the steps taken to be a persistent threat to inflation, it could initiate a rate tightening cycle. The market is pricing-in such an event and also is struggling to fill the void left by the public sector banks. However, on the positive side, we feel that the market has more than priced-in all the negatives that could have arisen from various fronts and there is not much downside from here onward and the market should correct on the positive side sooner rather than later. We are appropriately positioned to capture any positive movement in the market and will also continue to look for value opportunities as and when available.

Life Unit Linked Bond Fund

ULIF01306/02/2008LIFEDEBTFU122

February 2018



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, 2018:	23.1170
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.46%	-2.60%	2.94%	7.65%	6.42%	8.68%
Benchmark**	-0.65%	-1.40%	4.25%	7.89%	7.59%	7.08%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Government and other Debt Securities	60.00%	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	5.22
Total	5.22

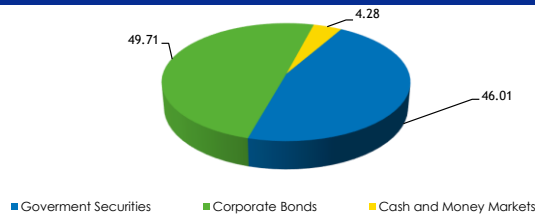
Modified Duration⁵

Security Type	Duration
Fixed Income Investments	5.92

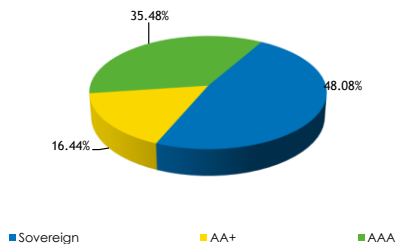
Security Name

Security Name	Net Asset (%)
Government Securities	46.01%
6.68% GOI 2031	17.13%
7.17% GOI 2028	8.30%
7.73% GOI 2034	6.53%
8.85% Tamil Nadu SDL 2022	5.95%
6.79% GOI 2027	4.81%
6.57% GOI 2033	2.67%
8.97% GOI 2030	0.62%
Corporate Bonds	49.71%
Housing Development Finance Corporation Ltd.	7.79%
Tata Sons Ltd.	6.15%
Reliance Capital Ltd.	5.83%
Power Grid Corporation of India Ltd.	4.90%
L&T Infra Debt Fund Ltd.	4.80%
Mahindra & Mahindra Ltd.	4.31%
Yes Bank Ltd.	4.03%
Adani Ports and Special Economic Zone Ltd.	3.97%
ICICI Bank Ltd.	3.65%
Dewan Housing Finance Corporation Ltd.	1.97%
Others	2.31%
Cash and Money Markets	4.28%
Portfolio Total	100.00%

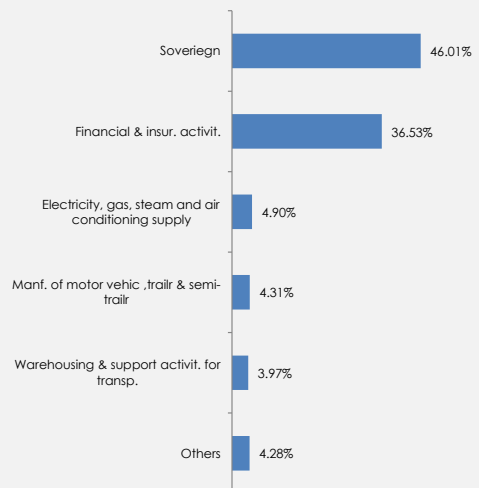
Asset Mix



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.

Life Unit Linked Secure Fund

ULIF00627/01/2004LIFESECURE122

February 2018



Fund Details

Investment Objective: The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

NAV as on February 28, 2018:	27.3239
Inception Date:	27-Jan-04
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.93%	-1.45%	5.06%	9.88%	6.51%	8.09%
Benchmark**	-1.28%	-0.32%	6.29%	10.07%	7.42%	7.36%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instrument	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

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

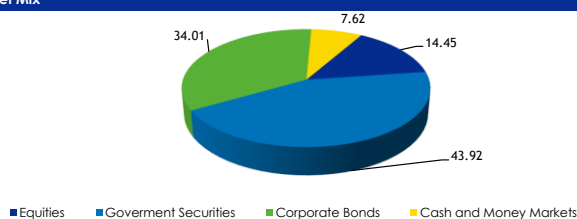
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	28.22
Debt	166.92
Total	195.13

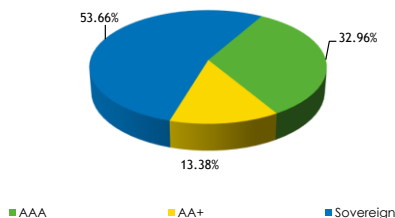
Modified Duration³

Security Type	Duration
Fixed Income Investments	6.10

Asset Mix



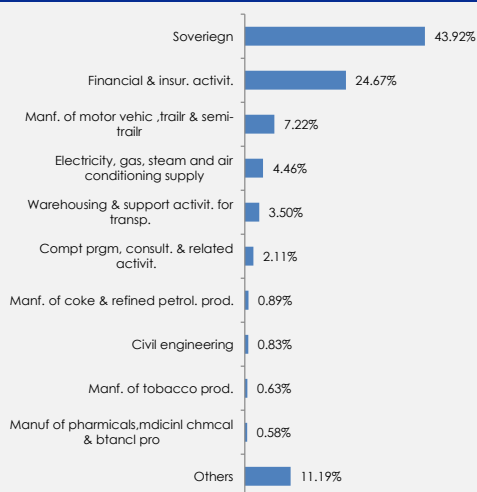
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	14.45%
HDFC Bank Ltd.	1.56%
Infosys Ltd.	1.03%
Reliance Industries Ltd.	0.81%
ICICI Bank Ltd.	0.78%
ITC Ltd.	0.63%
Larsen & Toubro Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.55%
Tata Consultancy Services Ltd.	0.54%
Bharti Airtel Ltd.	0.39%
Housing Development Finance Corporation Ltd.	0.37%
Others	7.20%
Government Securities	43.92%
6.68% GOI 2031	13.20%
7.17% GOI 2028	10.69%
6.79% GOI 2027	7.53%
7.73% GOI 2034	5.26%
8.28% GOI 2027	3.54%
9.2% GOI 2030	1.40%
6.57% GOI 2033	1%
8.27% GOI 2020	0.64%
8.97% GOI 2030	0.60%
8.3% GOI 2040	0.05%
Others	0.01%
Corporate Bonds	34.01%
Yes Bank Ltd.	6.74%
Mahindra & Mahindra Ltd.	6.22%
Adani Ports and Special Economic Zone Ltd.	3.39%
Reliance Gas Transportation Infrastructure Ltd.	3.28%
ICICI Bank Ltd.	2.69%
LIC Housing Finance Ltd.	2.68%
Dewan Housing Finance Corporation Ltd.	1.42%
L&T Infra Debt Fund Ltd.	1.27%
ICICI Bank Ltd.	1.18%
Rural Electrification Corporation	0.91%
Others	4.23%
Cash and Money Markets	7.62%
Portfolio Total	100.00%

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: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on February 28, 2018:	23.8727
Inception Date:	11-Jul-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	-1.92%	-1.30%	5.23%	10.14%	6.76%	7.76%
Benchmark**	-1.28%	-0.32%	6.29%	10.07%	7.42%	8.01%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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	5.60
Debt	33.43
Total	39.04

Modified Duration[#]

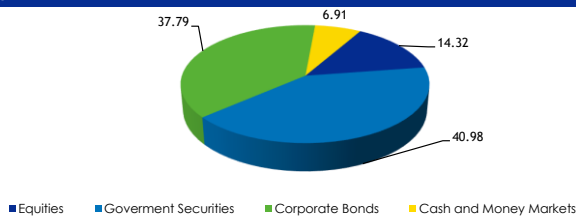
Security Type	Duration
Fixed Income Investments	6.09

Security Name

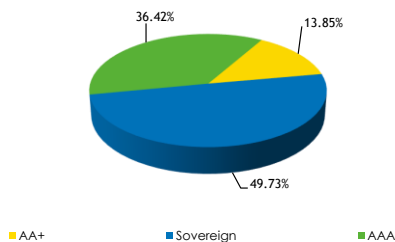
Net Asset (%)

Equities	14.32%
HDFC Bank Ltd.	1.56%
Infosys Ltd.	1.03%
Reliance Industries Ltd.	0.81%
ICICI Bank Ltd.	0.77%
ITC Ltd.	0.63%
Larsen & Toubro Ltd.	0.58%
Kotak Mahindra Bank Ltd.	0.54%
Tata Consultancy Services Ltd.	0.53%
Bharti Airtel Ltd.	0.38%
Housing Development Finance Corporation Ltd.	0.37%
Others	7.12%
Government Securities	40.98%
6.68% GOI 2031	13.60%
7.17% GOI 2028	8.35%
6.79% GOI 2027	7.71%
7.73% GOI 2034	5.51%
8.28% GOI 2027	2.01%
8.4% GOI 2024	1.90%
6.57% GOI 2033	1.14%
8.97% GOI 2030	0.58%
7.16% GOI 2023	0.18%
Corporate Bonds	37.79%
Mahindra & Mahindra Ltd.	6.05%
Yes Bank Ltd.	5.39%
L&T Infra Debt Fund Ltd.	3.82%
Reliance Gas Transportation Infrastructure Ltd.	3.56%
Adani Ports and Special Economic Zone Ltd.	3.18%
ICICI Bank Ltd.	2.69%
Tata Sons Ltd.	2.64%
Dewan Housing Finance Corporation Ltd.	2.11%
Reliance Capital Ltd.	2.08%
Tata Sons Ltd.	2.05%
Others	4.22%
Cash and Money Markets	6.91%
Portfolio Total	100.00%

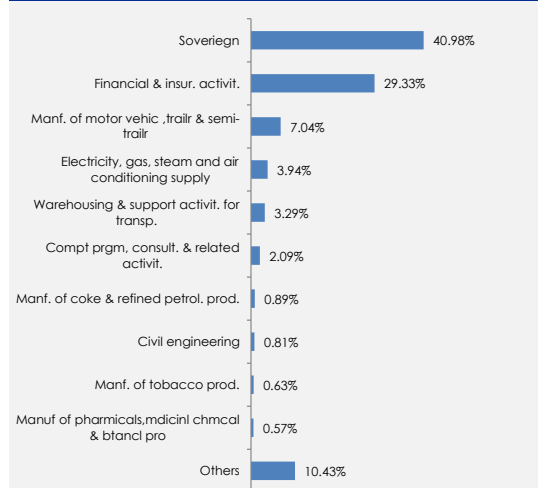
Asset Mix



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.

Life Unit Linked
Balanced Fund

ULIF00106/06/2002LIFBALANCE122

February 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

NAV as on February 28, 2018:	64.7475
Inception Date:	06-Jun-02
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.59%	0.00%	7.76%	13.03%	6.45%	13.15%
Benchmark**	-2.12%	1.12%	9.04%	12.99%	7.12%	10.65%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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

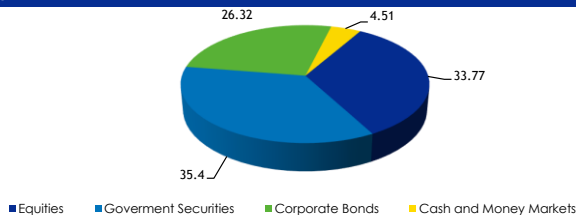
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	133.34
Debt	261.55
Total	394.89

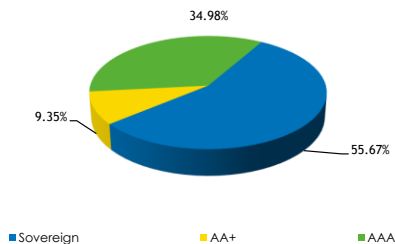
Modified Duration^a

Security Type	Duration
Fixed Income Investments	6.01

Asset Mix

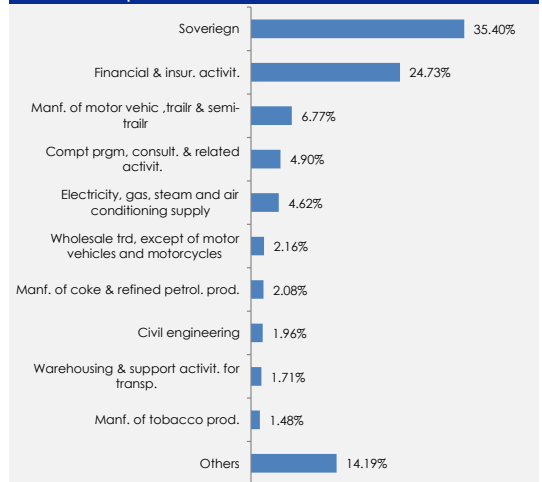


Rating Profile



Security Name	Net Asset (%)
Equities	33.77%
HDFC Bank Ltd.	3.69%
Infosys Ltd.	2.40%
Reliance Industries Ltd.	1.90%
ICICI Bank Ltd.	1.82%
IITC Ltd.	1.48%
Larsen & Toubro Ltd.	1.41%
Kotak Mahindra Bank Ltd.	1.28%
Tata Consultancy Services Ltd.	1.25%
Bharti Airtel Ltd.	0.91%
Housing Development Finance Corporation Ltd.	0.86%
Others	16.77%
Government Securities	35.40%
6.68% GOI 2031	11.49%
7.17% GOI 2028	10.88%
6.79% GOI 2027	5.84%
7.73% GOI 2034	2.54%
8.28% GOI 2027	2.27%
8.28% GOI 2032	0.85%
6.57% GOI 2033	0.59%
8.97% GOI 2030	0.46%
8.24% GOI 2018	0.21%
8.19% GOI 2020	0.18%
Others	0.09%
Corporate Bonds	26.32%
Mahindra & Mahindra Ltd.	4.44%
Reliance Capital Ltd.	2.57%
Housing Development Finance Corporation Ltd.	2.52%
Reliance Gas Transportation Infrastructure Ltd.	2.43%
Food Corporation of India	2.16%
Adani Ports and Special Economic Zone Ltd.	1.44%
Yes Bank Ltd.	1.33%
LIC Housing Finance Ltd.	1.32%
ICICI Bank Ltd.	1.16%
LIC Housing Finance Ltd.	1.04%
Others	5.91%
Cash and Money Markets	4.51%
Portfolio Total	100.00%

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.

Life Unit Linked
Growth Fund

ULIF00527/01/2004LIFEGROWTH122

February 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market. The risk profile for this fund is High

NAV as on February 28,2018:	57.8735
Inception Date:	27-Jan-04
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.15%	2.92%	13.80%	19.73%	6.79%	13.96%
Benchmark**	-3.80%	4.00%	14.63%	18.86%	6.30%	12.02%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	30.00%	85.00%
Government and other Debt Securities	0.00%	50.00%

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

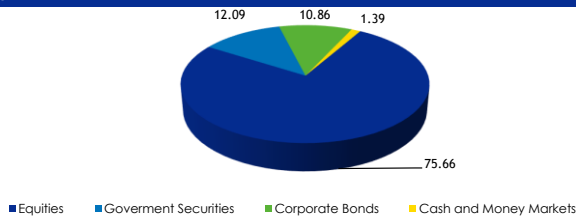
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	833.53
Debt	267.79
Total	1101.32

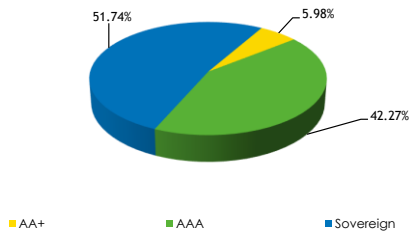
Modified Duration^a

Security Type	Duration
Fixed Income Investments	6.29

Asset Mix



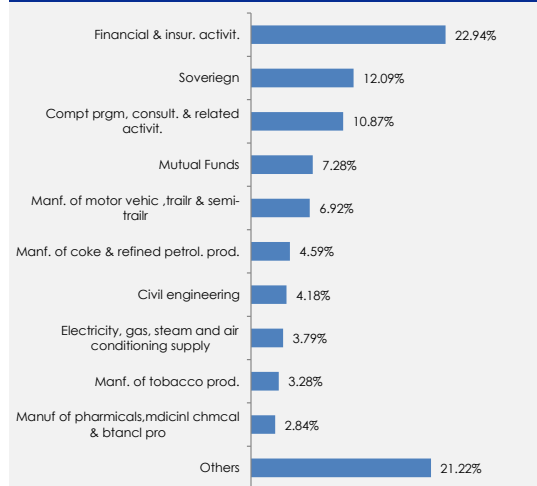
Rating Profile



Security Name **Net Asset (%)**

Equities	75.66%
HDFC Bank Ltd.	6%
Kotak Mahindra Mutual Fund	5.60%
Infosys Ltd.	5.31%
Reliance Industries Ltd.	4.21%
ITC Ltd.	3.28%
Larsen & Toubro Ltd.	3.02%
Tata Consultancy Services Ltd.	2.79%
ICICI Bank Ltd.	2.51%
Kotak Mahindra Bank Ltd.	2.24%
Housing Development Finance Corporation Ltd.	1.86%
Others	38.84%
Government Securities	12.09%
6.68% GOI 2031	3.94%
6.79% GOI 2027	2.37%
7.73% GOI 2034	1.55%
7.17% GOI 2028	1.48%
8.28% GOI 2027	0.79%
8.17% GOI 2044	0.46%
8.83% GOI 2041	0.33%
8.83% GOI 2023	0.25%
6.57% GOI 2033	0.24%
7.61% GOI 2030	0.22%
Others	0.46%
Corporate Bonds	10.86%
Tata Sons Ltd.	2.08%
Mahindra & Mahindra Ltd.	1.92%
Housing Development Finance Corporation Ltd.	1%
Reliance Gas Transportation Infrastructure Ltd.	0.93%
LIC Housing Finance Ltd.	0.91%
Food Corporation of India	0.88%
Reliance Capital Ltd.	0.64%
Adani Ports and Special Economic Zone Ltd.	0.52%
Reliance Gas Transportation Infrastructure Ltd.	0.41%
LIC Housing Finance Ltd.	0.37%
Others	1.20%
Cash and Money Markets	1.39%
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.

Life Unit Linked
Enhancer Fund

ULIF01230/01/2008LIENHANCER122

February 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.
The risk profile for this fund is High

NAV as on February 28,2018:	25.0693
Inception Date:	30-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.83%	5.20%	17.61%	23.24%	7.07%	9.59%
Benchmark**	-4.85%	5.80%	18.17%	22.55%	5.63%	7.27%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	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

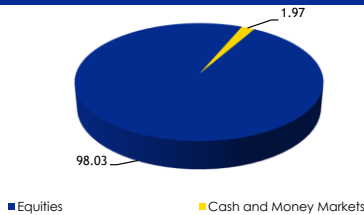
Asset Class	AUM (in Cr.)
Equity	77.90
Debt	1.58
Total	79.48

Modified Duration⁵

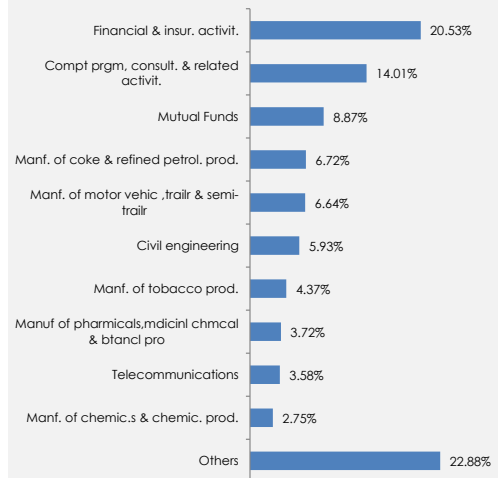
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	98.03%
Kotak Mahindra Mutual Fund	8.87%
HDFC Bank Ltd.	6.80%
Infosys Ltd.	6.73%
Reliance Industries Ltd.	6.22%
Larsen & Toubro Ltd.	4.42%
ITC Ltd.	4.37%
Tata Consultancy Services Ltd.	3.69%
ICICI Bank Ltd.	3.59%
Bharti Airtel Ltd.	2.58%
Kotak Mahindra Bank Ltd.	2.50%
Others	48.26%
Cash and Money Markets	1.97%
Portfolio Total	100.00%

Asset Mix



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.

Life Unit Linked Index Fund

ULIF01002/01/2008LIFEINDEXF122

February 2018



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50. Subject to exposure norms applicable under the IRDA of India (Investment) regulations. The risk profile for this fund is High

NAV as on February 28, 2018:	17.7316
Inception Date:	02-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.78%	5.59%	18.47%	22.41%	6.06%	5.82%
Benchmark**	-4.85%	5.80%	18.17%	22.55%	5.63%	5.35%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	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.

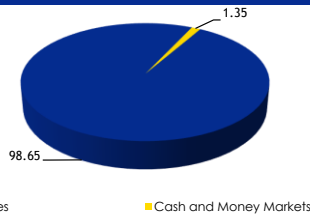
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	98.78
Debt	1.35
Total	100.13

Modified Duration³

Security Type	Duration
Fixed Income Investments	

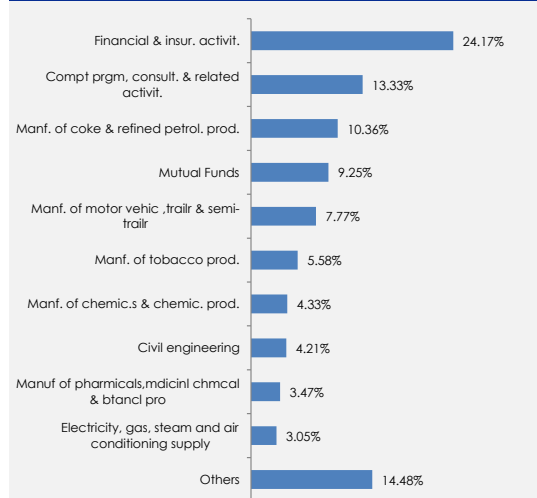
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	98.65%
Kotak Mahindra Mutual Fund	9.25%
Reliance Industries Ltd.	8%
Housing Development Finance Corporation Ltd.	6.41%
HDFC Bank Ltd.	6.35%
Infosys Ltd.	6.29%
ITC Ltd.	5.58%
Larsen & Toubro Ltd.	4.21%
Tata Consultancy Services Ltd.	3.77%
ICICI Bank Ltd.	3.23%
Maruti Suzuki India Ltd.	2.77%
Others	42.79%
Cash and Money Markets	1.35%
Portfolio Total	100.00%

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 generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on February 28,2018:	14.8045
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.73%	1.77%	4.51%	31.52%	8.54%	4.93%
Benchmark**	-8.56%	-3.58%	-1.52%	22.82%	0.95%	-1.88%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

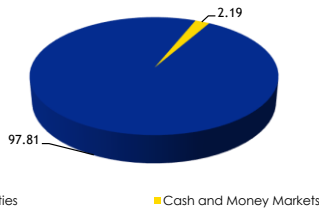
Asset Class	AUM (in Cr.)
Equity	133.53
Debt	3.00
Total	136.53

Modified Duration³

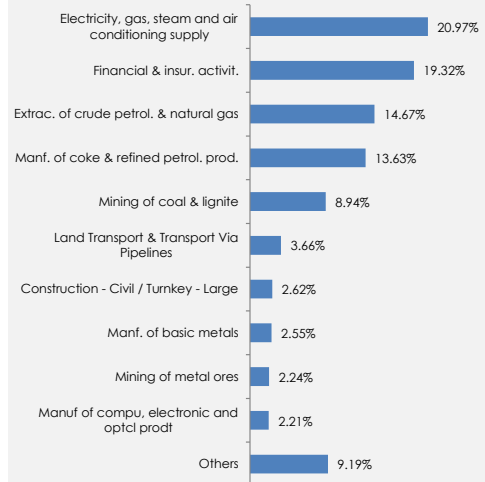
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	97.81%
Oil & Natural Gas Corpn Ltd.	9.49%
Coal India Ltd.	8.94%
State Bank of India	8.82%
Indian Oil Corporation Ltd.	8.65%
NTPC Ltd.	7.21%
Power Grid Corporation of India Ltd.	5.34%
Oil India Ltd.	5.18%
Gail (India) Ltd.	4.98%
Gujarat State Petronet Ltd.	3.66%
NBCC (India) Ltd.	2.62%
Others	32.92%
Cash and Money Markets	2.19%
Portfolio Total	100.00%

Asset Mix



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 generate steady returns through investment in infrastructure and related equities

The risk profile for this fund is High

NAV as on February 28,2018:	13.3925
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.40%	4.94%	15.91%	27.74%	6.07%	3.65%
Benchmark**	-4.62%	3.87%	15.16%	23.56%	1.44%	-0.75%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	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	43.60
Debt	0.31
Total	43.91

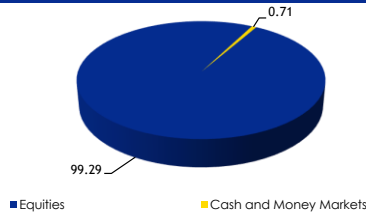
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	

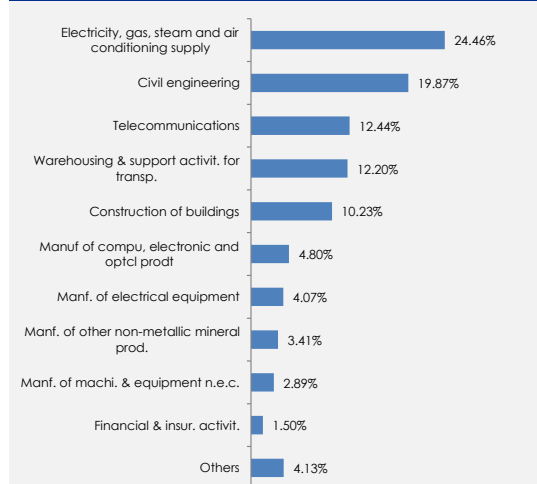
Security Name **Net Asset (%)**

Equities	99.29%
Larsen & Toubro Ltd.	9.21%
Power Grid Corporation of India Ltd.	8.44%
Bharti Airtel Ltd.	8.29%
NTPC Ltd.	7.91%
Adani Ports and Special Economic Zone Ltd.	7.74%
NCC Ltd.	5.37%
Tata Power Co. Ltd.	4.24%
Sadbhav Engineering Ltd.	3.89%
Ambuja Cements Ltd.	3.41%
Idea Cellular Ltd.	3.17%
Others	37.62%
Cash and Money Markets	0.71%
Portfolio Total	100.00%

Asset Mix



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: This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth

The risk profile for this fund is Medium

NAV as on February 28, 2018:	16.9144
Inception Date:	20-Jul-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.29%	1.16%	4.93%	8.62%	5.42%	7.14%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	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

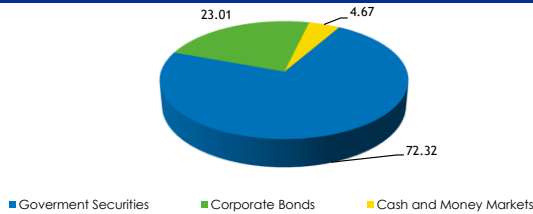
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	8.35
Total	8.35

Modified Duration[#]

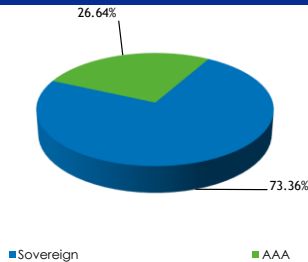
Security Type	Duration
Fixed Income Investments	1.78

Security Name	Net Asset (%)
Government Securities	72.32%
6.35% GOI 2020	59.34%
8.18% Andhra Pradesh SDL 2020	6.06%
8.19% GOI 2020	4.28%
8.16% Tamil Nadu SDL 2020	2.64%
Corporate Bonds	23.01%
Indian Railway Finance Corporation Ltd.	7.18%
Power Grid Corporation of India Ltd.	6.11%
Rural Electrification Corporation	6.07%
LIC Housing Finance Ltd.	3.65%
Cash and Money Markets	4.67%
Portfolio Total	100.00%

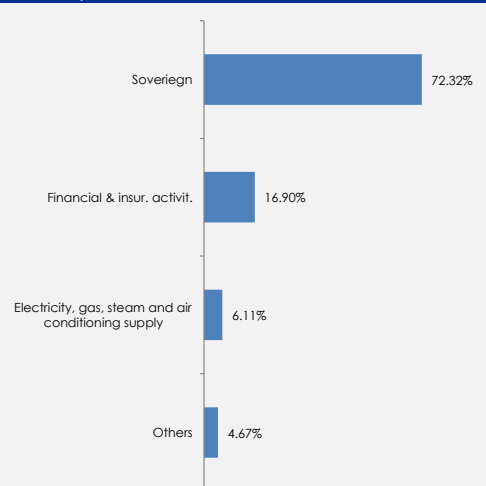
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

#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.

Life Unit Linked
Dynamic P/E Fund

ULIF03201/08/2011LIFDYNAMIC122

February 2018



Fund Details

Investment Objective: To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market Instruments.

The risk profile for this fund is High

NAV as on February 28,2018:	20.2273
Inception Date:	01-Aug-11
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.23%	5.71%	17.35%	23.19%	7.18%	11.29%
Benchmark**	-4.32%	5.56%	17.01%	20.97%	5.89%	10.16%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	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	96.62
Debt	18.06
Total	114.68

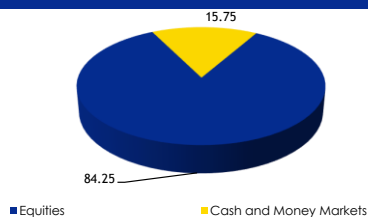
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	

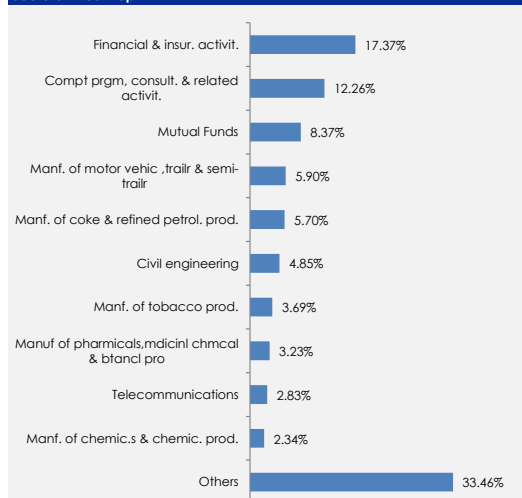
Security Name **Net Asset (%)**

Equities	84.25%
Kotak Mahindra Mutual Fund	8.37%
Infosys Ltd.	5.96%
HDFC Bank Ltd.	5.31%
Reliance Industries Ltd.	5.25%
IITC Ltd.	3.69%
Larsen & Toubro Ltd.	3.54%
Tata Consultancy Services Ltd.	3.14%
ICICI Bank Ltd.	2.98%
Kotak Mahindra Bank Ltd.	2.33%
Mahindra & Mahindra Ltd.	2.20%
Others	41.48%
Cash and Money Markets	15.75%
Portfolio Total	100.00%

Asset Mix



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.

Life Unit Linked Bond Fund-II

ULIF01608/01/2010LIFDEBT-II122

February 2018



Fund Details

Investment Objective: To generate a steady income through investment in high quality fixed income securities.

The risk profile for this fund is Low

NAV as on February 28,2018:	18.8550
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.52%	-2.59%	2.78%	7.48%	6.23%	8.10%
Benchmark**	-0.65%	-1.40%	4.25%	7.89%	7.59%	7.95%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	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	140.56
Total	140.56

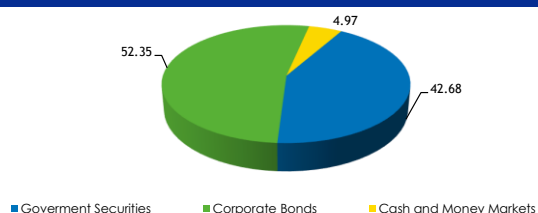
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.11

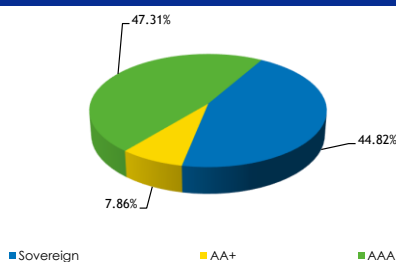
Security Name

Security Name	Net Asset (%)
Government Securities	42.68%
6.68% GOI 2031	16.39%
7.17% GOI 2028	10.01%
6.79% GOI 2027	8.83%
7.73% GOI 2034	5.17%
6.57% GOI 2033	1.11%
8.97% GOI 2030	0.65%
8.85% Tamil Nadu SDL 2022	0.52%
Corporate Bonds	52.35%
Housing Development Finance Corporation Ltd.	7.44%
Mahindra & Mahindra Ltd.	5.52%
Reliance Gas Transportation Infrastructure Ltd.	5.02%
Tata Sons Ltd.	4.03%
Tata Sons Ltd.	3.73%
Adani Ports and Special Economic Zone Ltd.	3.68%
Dewan Housing Finance Corporation Ltd.	3.65%
ICICI Bank Ltd.	3.39%
Reliance Capital Ltd.	2.88%
L&T Infra Debt Fund Ltd.	2.85%
Others	10.16%
Cash and Money Markets	4.97%
Portfolio Total	100.00%

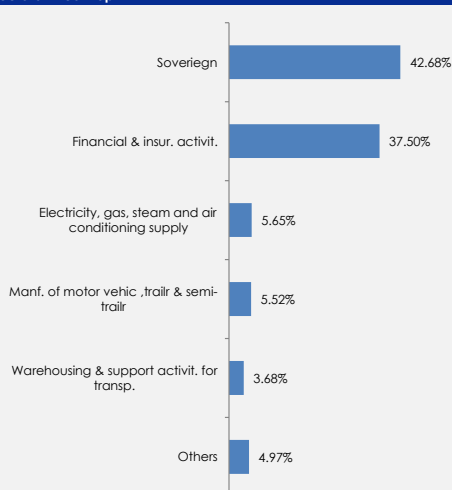
Asset Mix



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.

Life Unit Linked
Protector Fund-II

ULIF02108/01/2010LIPROTE-II122

February 2018



Fund Details

Investment Objective: To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on February 28,2018:	18.5200
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.94%	-1.42%	4.91%	9.79%	6.36%	7.86%
Benchmark**	-1.28%	-0.32%	6.29%	10.07%	7.42%	8.23%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	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	7.21
Debt	46.64
Total	53.85

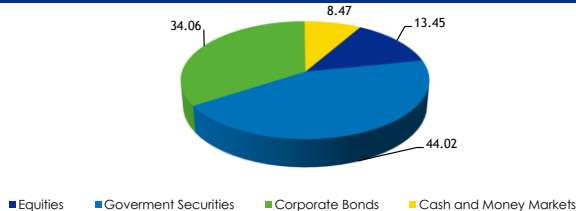
Modified Duration³

Security Type	Duration
Fixed Income Investments	6.00

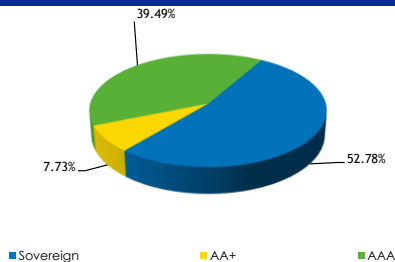
Security Name **Net Asset (%)**

Equities	13.45%
HDFC Bank Ltd.	1.41%
Infosys Ltd.	0.96%
ICICI Bank Ltd.	0.75%
Reliance Industries Ltd.	0.75%
ITC Ltd.	0.59%
Larsen & Toubro Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.51%
Tata Consultancy Services Ltd.	0.50%
Bharti Airtel Ltd.	0.36%
Housing Development Finance Corporation Ltd.	0.34%
Others	6.69%
Government Securities	44.02%
6.68% GOI 2031	13.51%
7.17% GOI 2028	13.45%
6.79% GOI 2027	7.36%
7.73% GOI 2034	4.52%
8.28% GOI 2027	3.39%
6.57% GOI 2033	0.79%
8.97% GOI 2030	0.56%
8.79% Gujarat SDL 2022	0.44%
Corporate Bonds	34.06%
Mahindra & Mahindra Ltd.	5.22%
Dewan Housing Finance Corporation Ltd.	3.43%
Adani Ports and Special Economic Zone Ltd.	2.88%
Reliance Capital Ltd.	2.82%
Reliance Gas Transportation Infrastructure Ltd.	2.58%
L&T Infra Debt Fund Ltd.	2.33%
ICICI Bank Ltd.	2.30%
L&T Infra Debt Fund Ltd.	1.84%
LIC Housing Finance Ltd.	1.67%
HDFC Bank Ltd.	1.63%
Others	7.36%
Cash and Money Markets	8.47%
Portfolio Total	100.00%

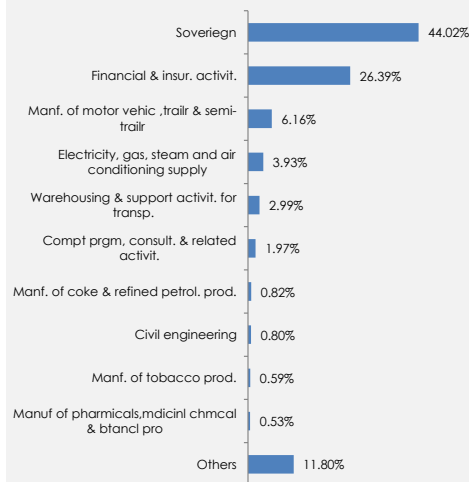
Asset Mix



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.

Life Unit Linked
Balance Fund-II

ULIF01508/01/2010LIBALAN-II122

February 2018



Fund Details

Investment Objective: To generate a balance of capital growth and steady returns.

The risk profile for this fund is Medium

NAV as on February 28, 2018:	19.4047
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.84%	0.33%	8.41%	13.62%	6.41%	8.48%
Benchmark**	-2.33%	1.48%	9.74%	13.72%	7.04%	8.76%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Debt	25.00%	100.00%

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

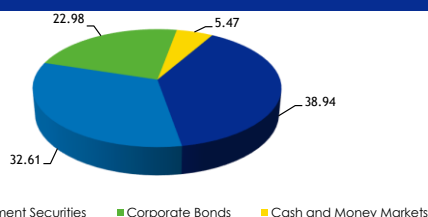
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	62.71
Debt	98.39
Total	161.10

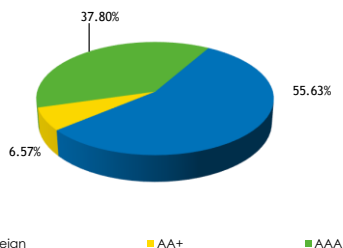
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.04

Asset Mix



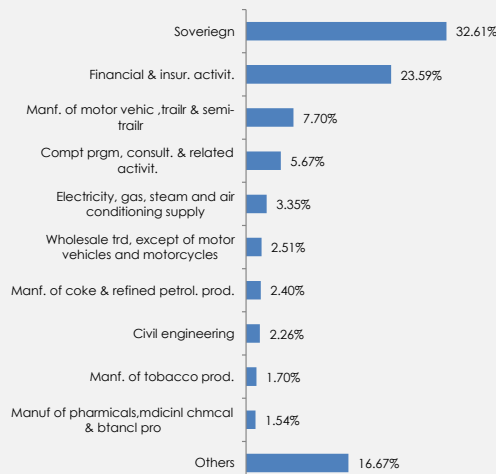
Rating Profile



Security Name **Net Asset (%)**

Equities		38.94%
HDFC Bank Ltd.		4.19%
Infosys Ltd.		2.78%
Reliance Industries Ltd.		2.19%
ICICI Bank Ltd.		2.10%
IITC Ltd.		1.70%
Larsen & Toubro Ltd.		1.65%
Kotak Mahindra Bank Ltd.		1.47%
Tata Consultancy Services Ltd.		1.44%
Bharti Airtel Ltd.		1.05%
Housing Development Finance Corporation Ltd.		0.99%
Others		19.38%
Government Securities		32.61%
6.68% GOI 2031		9.66%
7.17% GOI 2028		8.28%
6.79% GOI 2027		5.72%
7.73% GOI 2034		2.88%
8.28% GOI 2027		2.23%
8.15% GOI 2026		0.94%
6.57% GOI 2033		0.66%
8.79% Gujarat SDL 2022		0.64%
7.8% GOI 2020		0.63%
8.97% GOI 2030		0.43%
Others		0.54%
Corporate Bonds		22.98%
Mahindra & Mahindra Ltd.		5.02%
Food Corporation of India		2.51%
Housing Development Finance Corporation Ltd.		2.47%
Tata Sons Ltd.		2.20%
Reliance Capital Ltd.		2.01%
Reliance Gas Transportation Infrastructure Ltd.		1.99%
LIC Housing Finance Ltd.		1.82%
LIC Housing Finance Ltd.		1.30%
Adani Ports and Special Economic Zone Ltd.		1.22%
Capital First Ltd		0.62%
Others		1.82%
Cash and Money Markets		5.47%
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 generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

NAV as on February 28,2018:	20.3675
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.03%	3.12%	14.00%	19.88%	6.87%	9.13%
Benchmark**	-3.80%	4.00%	14.63%	18.86%	6.30%	8.90%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	30.00%	85.00%
Debt	0.00%	50.00%

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	114.31
Debt	39.06
Total	153.37

Modified Duration⁵

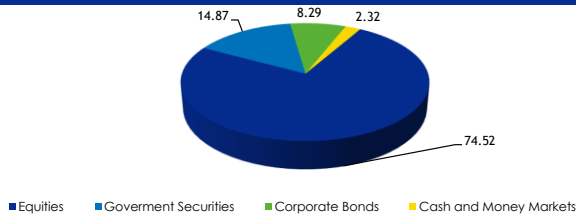
Security Type	Duration
Fixed Income Investments	6.01

Security Name

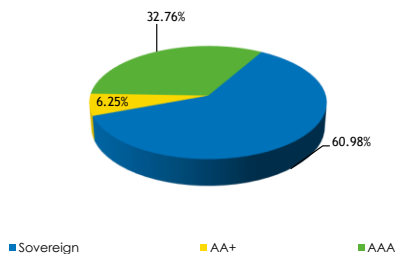
Net Asset (%)

Security Name	Net Asset (%)
Equities	74.52%
HDFC Bank Ltd.	5.92%
Kotak Mahindra Mutual Fund	5.30%
Infosys Ltd.	5.18%
Reliance Industries Ltd.	4.15%
ITC Ltd.	3.23%
Larsen & Toubro Ltd.	3.11%
Tata Consultancy Services Ltd.	2.75%
ICICI Bank Ltd.	2.54%
Kotak Mahindra Bank Ltd.	2.20%
Bharti Airtel Ltd.	1.85%
Others	38.29%
Government Securities	14.87%
7.17% GOI 2028	4.62%
6.68% GOI 2031	3.78%
6.79% GOI 2027	2.29%
8.32% GOI 2032	1.10%
7.73% GOI 2034	1.01%
8.28% GOI 2027	0.88%
7.16% GOI 2023	0.73%
6.57% GOI 2033	0.28%
8.97% GOI 2030	0.18%
Corporate Bonds	8.29%
Mahindra & Mahindra Ltd.	1.83%
Housing Development Finance Corporation Ltd.	1.30%
LIC Housing Finance Ltd.	1.04%
Food Corporation of India	0.83%
Reliance Capital Ltd.	0.79%
Reliance Gas Transportation Infrastructure Ltd.	0.63%
Adani Ports and Special Economic Zone Ltd.	0.47%
ICICI Bank Ltd.	0.39%
L&T Infra Debt Fund Ltd.	0.33%
Capital First Ltd	0.26%
Others	0.42%
Cash and Money Markets	2.32%
Portfolio Total	100.00%

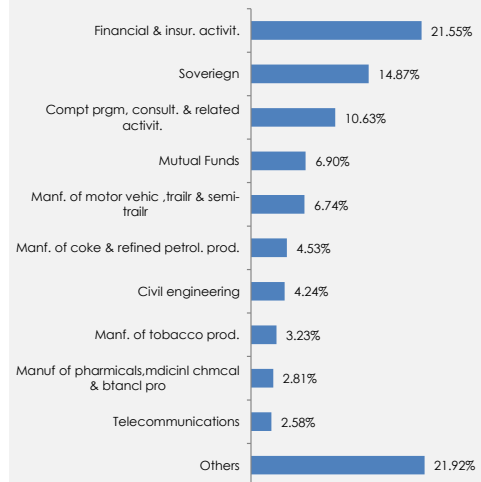
Asset Mix



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.

Life Unit Linked
Enhancer Fund-II

ULIF01708/01/2010LIFENHN-II122

February 2018



Fund Details

Investment Objective: To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

NAV as on February 28,2018:	23.9415
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.66%	5.50%	18.05%	23.73%	7.56%	11.31%
Benchmark**	-4.85%	5.80%	18.17%	22.55%	5.63%	8.89%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

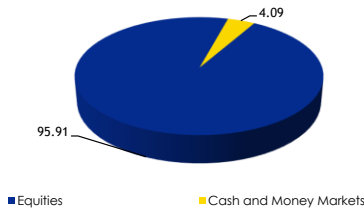
Asset Class	AUM (in Cr.)
Equity	305.00
Debt	13.00
Total	318.00

Modified Duration³

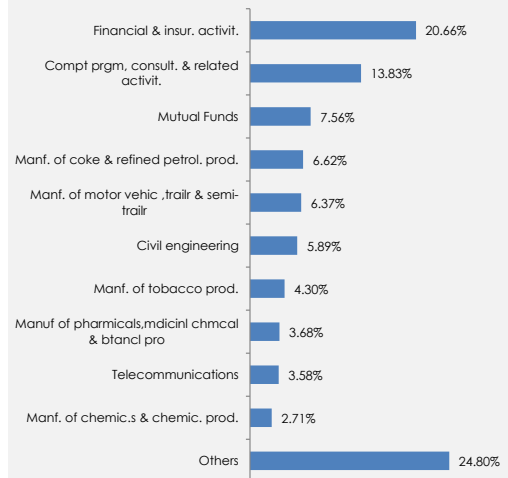
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	95.91%
Kotak Mahindra Mutual Fund	7.56%
HDFC Bank Ltd.	6.79%
Infosys Ltd.	6.62%
Reliance Industries Ltd.	6.12%
Larsen & Toubro Ltd.	4.42%
ITC Ltd.	4.30%
Tata Consultancy Services Ltd.	3.66%
ICICI Bank Ltd.	3.51%
Kotak Mahindra Bank Ltd.	2.68%
Bharti Airtel Ltd.	2.62%
Others	47.63%
Cash and Money Markets	4.09%
Portfolio Total	100.00%

Asset Mix



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.

Life Unit Linked Index Fund-II

ULIF02008/01/2010LIFINDX-II122

February 2018



Fund Details

Investment Objective: To generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

NAV as on February 28, 2018:	19.5110
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.78%	5.44%	18.00%	22.00%	5.57%	8.55%
Benchmark**	-4.85%	5.80%	18.17%	22.55%	5.63%	8.89%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	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.

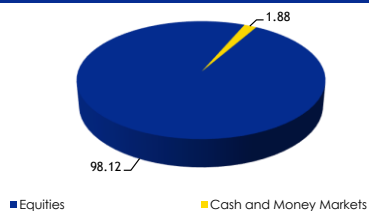
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	96.29
Debt	1.89
Total	98.17

Modified Duration⁵

Security Type	Duration
Fixed Income Investments	

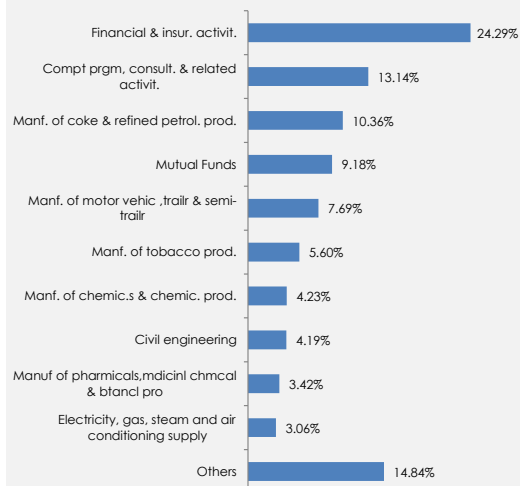
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	98.12%
Kotak Mahindra Mutual Fund	9.18%
Reliance Industries Ltd.	8.00%
Housing Development Finance Corporation Ltd.	6.41%
HDFC Bank Ltd.	6.36%
Infosys Ltd.	6.16%
ITC Ltd.	5.60%
Larsen & Toubro Ltd.	4.19%
Tata Consultancy Services Ltd.	3.75%
ICICI Bank Ltd.	3.26%
Maruti Suzuki India Ltd.	2.78%
Others	42.43%
Cash and Money Markets	1.88%
Portfolio Total	100.00%

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.

Life Unit Linked
Discontinued Policy Fund

ULIF03127/01/2011LIDISCLCY122

February 2018



Fund Details

Investment Objective: The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDAI from time to time.

The risk profile for this fund is Low

NAV as on February 28, 2018:	16.5635
Inception Date:	27-Jan-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.43%	2.80%	5.76%	6.08%	6.50%	7.37%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	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	191.60
Total	191.60

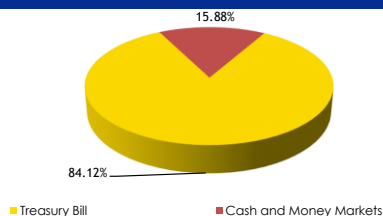
Modified Duration⁶

Security Type	Duration
Fixed Income Investments	0.35

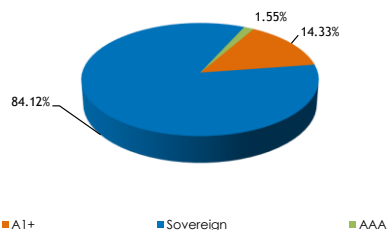
Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Treasury Bill	84.12%
312 Days Treasury Bill 2018	14.58%
329 Days Treasury Bill 2018	1.56%
364 Days Treasury Bill 2018	10.44%
364 Days Treasury Bill 2019	4.42%
364 Days Treasury Bill 2018	9.24%
364 Days Treasury Bill 2019	3.46%
364 Days Treasury Bill 2018	11.86%
329 Days Treasury Bill 2018	10.25%
364 Days Treasury Bill 2018	7.72%
364 Days Treasury Bill 2018	10.59%
Cash and Money Markets	15.88%
Portfolio Total	100.00%

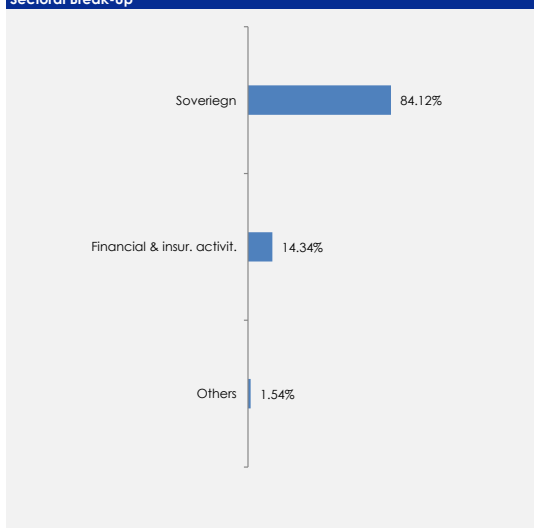
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

⁶Duration 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.

Pension Unit Linked
Pension Secure Fund

ULIF00803/03/2005PNSNSECFUND122

February 2018



Fund Details

Investment Objective: The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions. The risk profile for this fund is Low

NAV as on February 28,2018:	25.7048
Inception Date:	03-Mar-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	-1.91%	-1.44%	5.14%	10.32%	6.80%	8.29%
Benchmark**	-1.28%	-0.32%	6.29%	10.07%	7.42%	7.89%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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

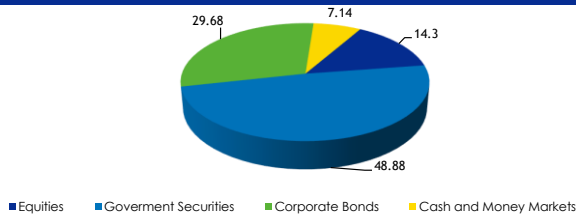
Asset Class	AUM (in Cr.)
Equity	7.15
Debt	42.85
Total	50.00

Modified Duration⁵

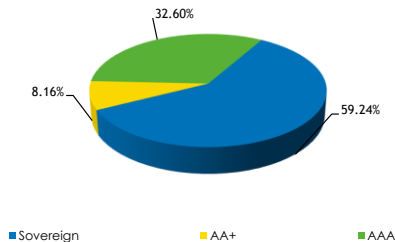
Security Type	Duration
Fixed Income Investments	6.04

Security Name	Net Asset (%)
Equities	14.30%
HDFC Bank Ltd.	1.56%
Infosys Ltd.	1.02%
Reliance Industries Ltd.	0.80%
ICICI Bank Ltd.	0.77%
ITC Ltd.	0.63%
Larsen & Toubro Ltd.	0.62%
Kotak Mahindra Bank Ltd.	0.54%
Tata Consultancy Services Ltd.	0.53%
Bharti Airtel Ltd.	0.39%
Housing Development Finance Corporation Ltd.	0.36%
Others	7.08%
Government Securities	48.88%
7.17% GOI 2028	17.14%
6.68% GOI 2031	13.26%
6.79% GOI 2027	7.87%
7.73% GOI 2034	5.96%
8.28% GOI 2027	1.96%
6.57% GOI 2033	1.15%
7.16% GOI 2023	0.96%
8.97% GOI 2030	0.58%
Corporate Bonds	29.68%
Mahindra & Mahindra Ltd.	3.60%
Reliance Capital Ltd.	3.04%
Adani Ports and Special Economic Zone Ltd.	2.90%
Housing Development Finance Corporation Ltd.	2.87%
LIC Housing Finance Ltd.	2.60%
Tata Sons Ltd.	2.60%
Reliance Gas Transportation Infrastructure Ltd.	2.56%
ICICI Bank Ltd.	2.48%
L&T Infra Debt Fund Ltd.	2.48%
ICICI Bank Ltd.	1.40%
Others	3.15%
Cash and Money Markets	7.14%
Portfolio Total	100.00%

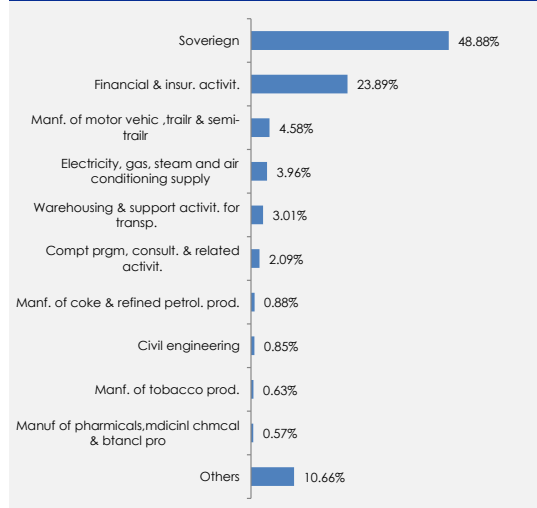
Asset Mix



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.

Pension Unit Linked
Pension Protector Fund

ULIF01408/02/2008PNSPROTECT122

February 2018



Fund Details

Investment Objective: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on February 28,2018:	21.3095
Inception Date:	08-Feb-08
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.92%	-1.48%	5.16%	10.03%	6.65%	7.80%
Benchmark**	-1.28%	-0.32%	6.29%	10.07%	7.42%	7.36%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	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

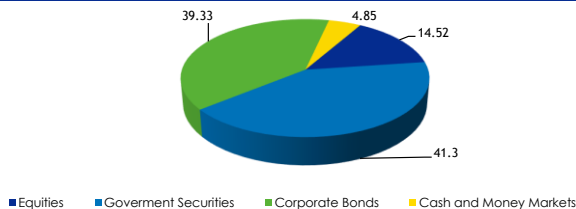
Asset Class	AUM (in Cr.)
Equity	3.44
Debt	20.26
Total	23.70

Modified Duration³

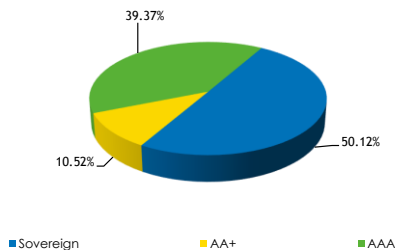
Security Type	Duration
Fixed Income Investments	6.09

Security Name	Net Asset (%)
Equities 14.52%	
HDFC Bank Ltd.	1.64%
Infosys Ltd.	1.03%
Reliance Industries Ltd.	0.82%
ICICI Bank Ltd.	0.80%
ITC Ltd.	0.63%
Larsen & Toubro Ltd.	0.57%
Kotak Mahindra Bank Ltd.	0.55%
Tata Consultancy Services Ltd.	0.54%
Mahindra & Mahindra Ltd.	0.38%
Bharti Airtel Ltd.	0.37%
Others	7.19%
Government Securities 41.30%	
6.68% GOI 2031	13.80%
7.17% GOI 2028	9.13%
6.79% GOI 2027	7.36%
7.73% GOI 2034	4.64%
8.28% GOI 2027	3.74%
6.57% GOI 2033	1.99%
8.97% GOI 2030	0.64%
Corporate Bonds 39.33%	
Mahindra & Mahindra Ltd.	6.17%
Tata Sons Ltd.	5.05%
Housing Development Finance Corporation Ltd.	4.75%
Adani Ports and Special Economic Zone Ltd.	3.93%
ICICI Bank Ltd.	2.81%
Reliance Capital Ltd.	2.56%
Indian Railway Finance Corporation Ltd.	2.22%
L&T Infra Debt Fund Ltd.	2.10%
Dewan Housing Finance Corporation Ltd.	1.73%
LIC Housing Finance Ltd.	1.71%
Others	6.30%
Cash and Money Markets 4.85%	
Portfolio Total 100.00%	

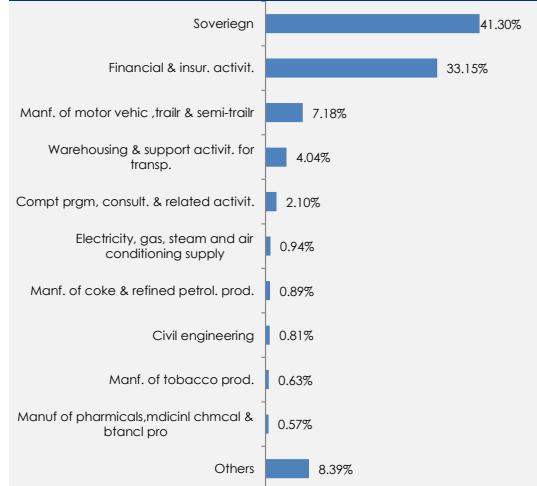
Asset Mix



Rating Profile



Sectoral Break-Up⁵



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

**Benchmark return 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.

Pension Unit Linked
Pension Balanced Fund

ULIF00311/02/2003PNSBALANCE122

February 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

NAV as on February 28, 2018:	50.5913
Inception Date:	11-Feb-03
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.62%	-0.02%	7.71%	13.10%	6.53%	11.94%
Benchmark**	-2.12%	1.12%	9.04%	12.99%	7.12%	10.01%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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

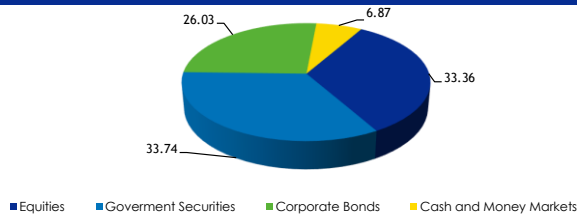
Asset Class	AUM (in Cr.)
Equity	18.37
Debt	36.70
Total	55.07

Modified Duration⁵

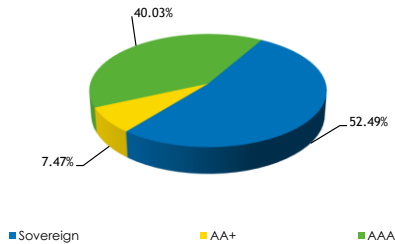
Security Type	Duration
Fixed Income Investments	5.99

Security Name	Net Asset (%)
Equities	33.36%
HDFC Bank Ltd.	3.63%
Infosys Ltd.	2.38%
Reliance Industries Ltd.	1.87%
ICICI Bank Ltd.	1.81%
ITC Ltd.	1.46%
Larsen & Toubro Ltd.	1.42%
Kotak Mahindra Bank Ltd.	1.26%
Tata Consultancy Services Ltd.	1.24%
Bharti Airtel Ltd.	0.91%
Housing Development Finance Corporation Ltd.	0.85%
Others	16.53%
Government Securities	33.74%
6.68% GOI 2031	10.42%
7.17% GOI 2028	8.19%
6.79% GOI 2027	6.17%
7.73% GOI 2034	3.11%
8.28% GOI 2027	2.39%
7.16% GOI 2023	2.14%
6.57% GOI 2033	0.87%
8.97% GOI 2030	0.45%
Corporate Bonds	26.03%
Mahindra & Mahindra Ltd.	5.51%
Housing Development Finance Corporation Ltd.	2.79%
Reliance Gas Transportation Infrastructure Ltd.	2.72%
Reliance Capital Ltd.	2.58%
Power Grid Corporation of India Ltd.	2.33%
Food Corporation of India	2.13%
LIC Housing Finance Ltd.	1.90%
Adani Ports and Special Economic Zone Ltd.	1.50%
ICICI Bank Ltd.	1.27%
LIC Housing Finance Ltd.	1.03%
Others	2.27%
Cash and Money Markets	6.87%
Portfolio Total	100.00%

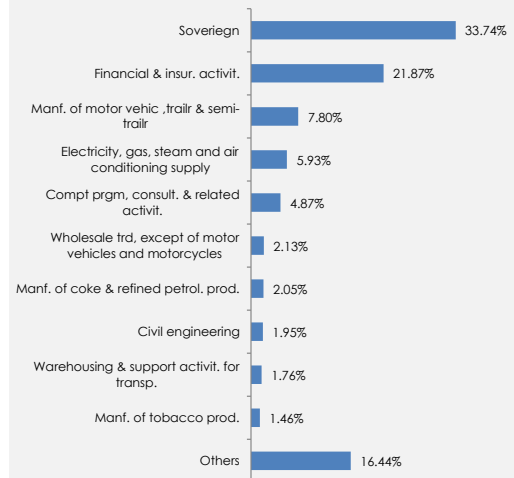
Asset Mix



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.

Pension Unit Linked
Pension Growth Fund

ULIF00703/03/2005PNSNGROWTH122

February 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on February 28,2018:	33.6517
Inception Date:	03-Mar-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	-3.36%	1.39%	10.61%	16.06%	6.31%	10.58%
Benchmark**	-2.96%	2.56%	11.82%	15.92%	6.75%	10.43%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	20.00%	60.00%
Government and other Debt Securities	20.00%	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	38.47
Debt	31.91
Total	70.38

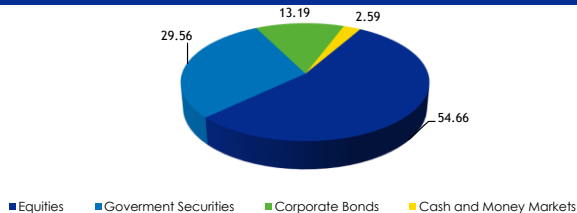
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.03

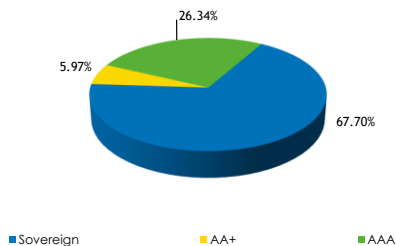
Security Name **Net Asset (%)**

Equities		54.66%
HDFC Bank Ltd.		4.32%
Kotak Mahindra Mutual Fund		4.10%
Infosys Ltd.		3.78%
Reliance Industries Ltd.		3.04%
ITC Ltd.		2.36%
Larsen & Toubro Ltd.		2.20%
Tata Consultancy Services Ltd.		2.02%
ICICI Bank Ltd.		1.86%
Kotak Mahindra Bank Ltd.		1.61%
Housing Development Finance Corporation Ltd.		1.35%
Others		28.02%
Government Securities		29.56%
7.17% GOI 2028		10.99%
6.68% GOI 2031		7.22%
6.79% GOI 2027		4.10%
7.73% GOI 2034		2.77%
8.28% GOI 2027		2%
8.3% GOI 2040		1.32%
6.57% GOI 2033		0.55%
8.97% GOI 2030		0.32%
8.4% GOI 2024		0.29%
Corporate Bonds		13.19%
LIC Housing Finance Ltd.		1.70%
Housing Development Finance Corporation Ltd.		1.60%
Food Corporation of India		1.51%
Housing Development Finance Corporation Ltd.		1.42%
Reliance Capital Ltd.		1.15%
L&T Infra Debt Fund Ltd.		1.07%
Adani Ports and Special Economic Zone Ltd.		1.03%
ICICI Bank Ltd.		0.85%
L&T Infra Debt Fund Ltd.		0.71%
LIC Housing Finance Ltd.		0.67%
Others		1.48%
Cash and Money Markets		2.59%
Portfolio Total		100.00%

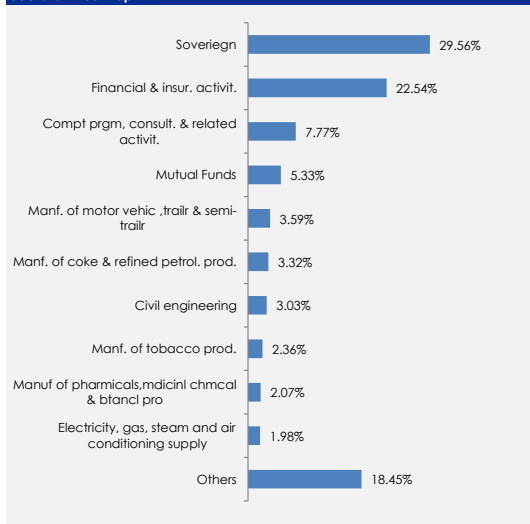
Asset Mix



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.

Pension Unit Linked
Pension Index Fund

ULIF01122/01/2008PNSINDEXF122
 February 2018



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

NAV as on February 28,2018:	21.8504
Inception Date:	22-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.77%	5.69%	18.61%	22.57%	6.14%	8.09%
Benchmark**	-4.85%	5.80%	18.17%	22.55%	5.63%	7.82%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	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

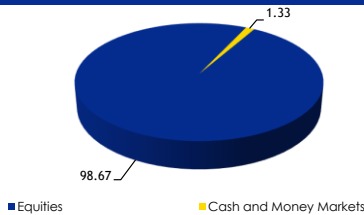
Asset Class	AUM (in Cr.)
Equity	148.79
Debt	2.00
Total	150.79

Modified Duration³

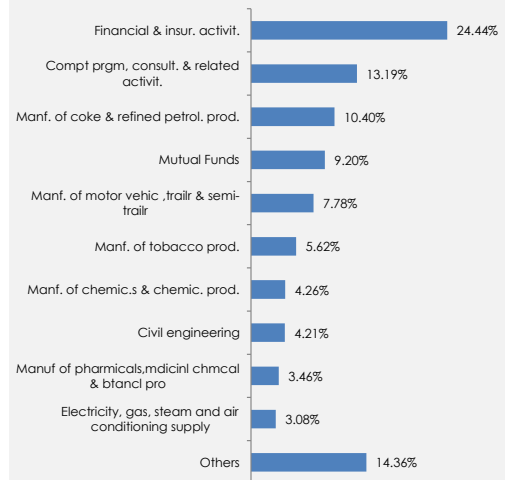
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	98.67%
Kotak Mahindra Mutual Fund	9.20%
Reliance Industries Ltd.	8.02%
Housing Development Finance Corporation Ltd.	6.43%
HDFC Bank Ltd.	6.41%
Infosys Ltd.	6.18%
ITC Ltd.	5.62%
Larsen & Toubro Ltd.	4.21%
Tata Consultancy Services Ltd.	3.77%
ICICI Bank Ltd.	3.26%
Maruti Suzuki India Ltd.	2.79%
Others	42.78%
Cash and Money Markets	1.33%
Portfolio Total	100.00%

Asset Mix



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.

Pension Unit Linked
Pension Infrastructure Fund

ULIF02525/01/2010PNSNINFRAF122

February 2018



Fund Details

Investment Objective: This fund is designed to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

NAV as on February 28,2018:	13.9463
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.42%	4.95%	15.94%	27.65%	5.58%	4.19%
Benchmark**	-4.62%	3.87%	15.16%	23.56%	1.44%	-0.14%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	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	9.42
Debt	0.28
Total	9.71

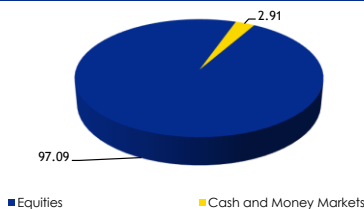
Modified Duration³

Security Type	Duration
Fixed Income Investments	

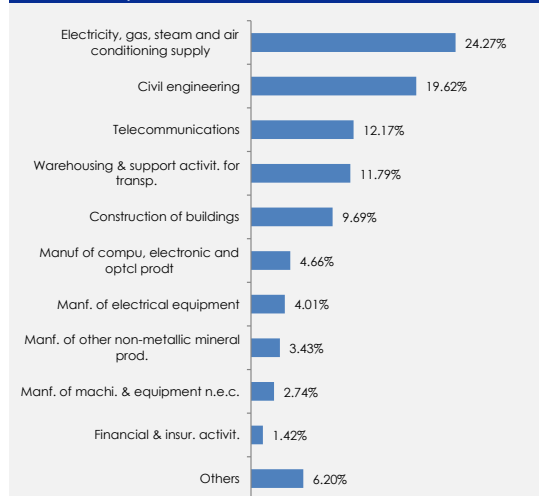
Security Name **Net Asset (%)**

Equities		97.09%
Larsen & Toubro Ltd.		9.08%
Power Grid Corporation of India Ltd.		8.54%
Bharti Airtel Ltd.		8.11%
NTPC Ltd.		7.91%
Adani Ports and Special Economic Zone Ltd.		7.62%
NCC Ltd.		5.20%
Tata Power Co. Ltd.		4.12%
Sadbhav Engineering Ltd.		3.91%
Ambuja Cements Ltd.		3.43%
Idea Cellular Ltd.		3.11%
Others		36.06%
Cash and Money Markets		2.91%
Portfolio Total		100.00%

Asset Mix



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.

Pension Unit Linked
Pension PSU Fund

ULIF02725/01/2010PNSNPSUFND122

February 2018



Fund Details

Investment Objective: This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on February 28,2018:	15.0644
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.74%	1.71%	4.57%	31.83%	8.54%	5.19%
Benchmark**	-8.56%	-3.58%	-1.52%	22.82%	0.95%	-1.88%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	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

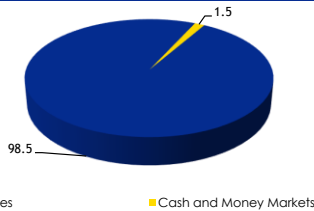
Asset Class	AUM (in Cr.)
Equity	19.91
Debt	0.30
Total	20.21

Modified Duration[§]

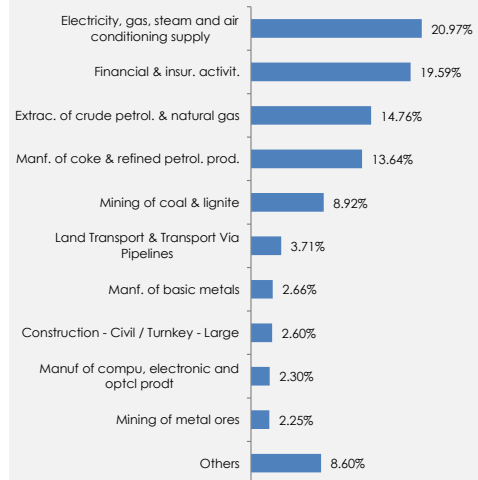
Security Type	Duration
Fixed Income Investments	

Security Name	Net Asset (%)
Equities	98.50%
Oil & Natural Gas Corpn Ltd.	9.52%
Coal India Ltd.	8.92%
State Bank of India	8.90%
Indian Oil Corporation Ltd.	8.62%
NTPC Ltd.	7.23%
Power Grid Corporation of India Ltd.	5.35%
Oil India Ltd.	5.24%
Gail (India) Ltd.	4.95%
Gujarat State Petronet Ltd.	3.71%
Steel Authority of India Ltd.	2.66%
Others	33.40%
Cash and Money Markets	1.50%
Portfolio Total	100.00%

Asset Mix



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: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on February 28,2018:	18.7156
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.96%	-1.65%	4.89%	9.62%	6.13%	8.05%
Benchmark**	-1.28%	-0.32%	6.29%	10.07%	7.42%	8.27%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	80.00%	100.00%
Equity	0.00%	20.00%

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

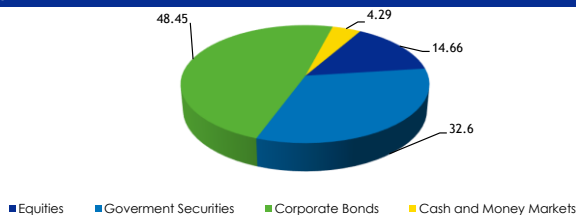
Asset Class	AUM (in Cr.)
Equity	0.83
Debt	4.84
Total	5.67

Modified Duration³

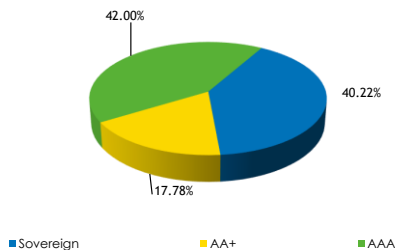
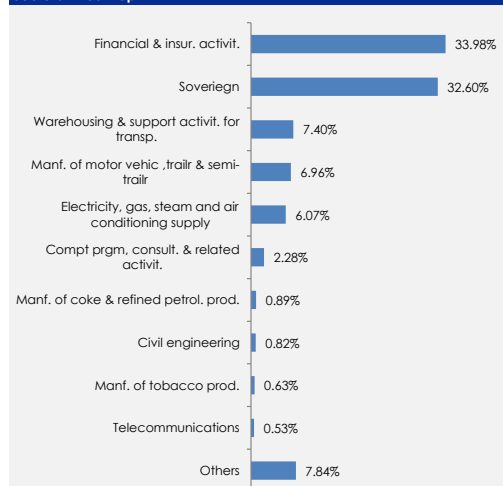
Security Type	Duration
Fixed Income Investments	5.84

Security Name	Net Asset (%)
Equities 14.66%	
HDFC Bank Ltd.	1.58%
Infosys Ltd.	1.14%
ICICI Bank Ltd.	0.81%
Reliance Industries Ltd.	0.81%
ITC Ltd.	0.63%
Tata Consultancy Services Ltd.	0.58%
Larsen & Toubro Ltd.	0.57%
Kotak Mahindra Bank Ltd.	0.55%
Mahindra & Mahindra Ltd.	0.39%
Bharti Airtel Ltd.	0.37%
Others	7.23%
Government Securities 32.60%	
6.68% GOI 2031	8.35%
6.79% GOI 2027	6.05%
7.17% GOI 2028	5.09%
8.79% Gujarat SDL 2022	4.55%
7.73% GOI 2034	4.46%
6.57% GOI 2033	3.53%
8.97% GOI 2030	0.57%
Corporate Bonds 48.45%	
Tata Sons Ltd.	8.80%
Adani Ports and Special Economic Zone Ltd.	7.29%
Mahindra & Mahindra Ltd.	5.94%
Reliance Gas Transportation Infrastructure Ltd.	5.65%
Reliance Capital Ltd.	5.36%
L&T Infra Debt Fund Ltd.	4.38%
Dewan Housing Finance Corporation Ltd.	3.62%
ICICI Bank Ltd.	3.36%
Capital First Ltd	1.76%
HDFC Bank Ltd.	1.71%
Others	0.58%
Cash and Money Markets 4.29%	
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 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 fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on February 28, 2018:

18.6862

Inception Date:

25-Jan-10

Fund Manager:

Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.72%	-0.19%	7.47%	13.14%	6.35%	8.03%
Benchmark**	-2.12%	1.12%	9.04%	12.99%	7.12%	8.84%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	55.00%	100.00%
Equity	0.00%	45.00%

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

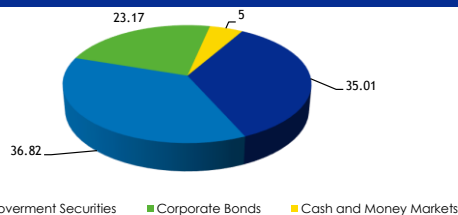
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.41
Debt	8.18
Total	12.60

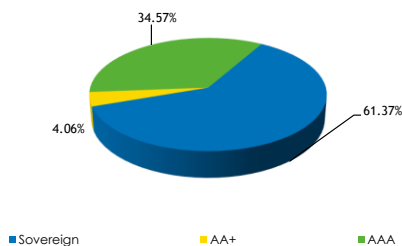
Modified Duration³

Security Type	Duration
Fixed Income Investments	6.09

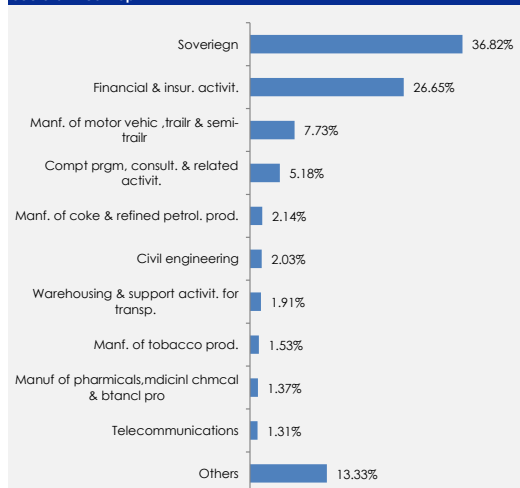
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	35.01%
HDFC Bank Ltd.	3.84%
Infosys Ltd.	2.55%
Reliance Industries Ltd.	1.96%
ICICI Bank Ltd.	1.87%
IITC Ltd.	1.53%
Larsen & Toubro Ltd.	1.48%
Tata Consultancy Services Ltd.	1.33%
Kotak Mahindra Bank Ltd.	1.32%
Bharti Airtel Ltd.	0.95%
Housing Development Finance Corporation Ltd.	0.89%
Others	17.29%
Government Securities	36.82%
7.17% GOI 2028	12.53%
6.68% GOI 2031	10.21%
6.79% GOI 2027	6.26%
7.16% GOI 2023	2.19%
7.73% GOI 2034	2.16%
8.79% Gujarat SDL 2022	2.05%
6.57% GOI 2033	0.90%
8.97% GOI 2030	0.52%
Corporate Bonds	23.17%
Mahindra & Mahindra Ltd.	5.35%
Tata Sons Ltd.	5.09%
Housing Development Finance Corporation Ltd.	2.44%
LIC Housing Finance Ltd.	2.38%
L&T Infra Debt Fund Ltd.	1.99%
Adani Ports and Special Economic Zone Ltd.	1.64%
ICICI Bank Ltd.	1.59%
Dewan Housing Finance Corporation Ltd.	0.82%
Capital First Ltd	0.79%
LIC Housing Finance Ltd.	0.75%
Others	0.33%
Cash and Money Markets	5.00%
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.

Pension Unit Linked
Pension Growth Fund-II

ULIF02425/01/2010PNGROWT-II122

February 2018



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on February 28,2018:	20.9105
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.45%	1.48%	10.89%	16.12%	6.48%	9.54%
Benchmark**	-2.96%	2.56%	11.82%	15.92%	6.75%	9.11%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	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

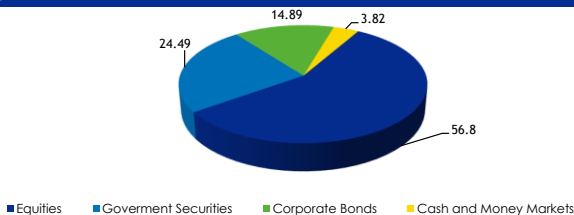
Asset Class	AUM (in Cr.)
Equity	7.93
Debt	6.03
Total	13.95

Modified Duration[#]

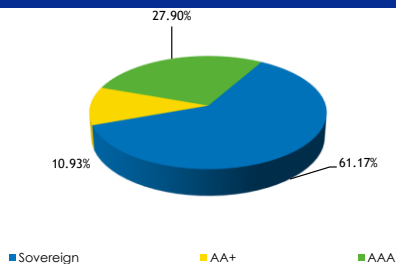
Security Type	Duration
Fixed Income Investments	6.42

Security Name	Net Asset (%)
Equities	56.80%
HDFC Bank Ltd.	4.48%
Kotak Mahindra Mutual Fund	4.17%
Infosys Ltd.	3.95%
Reliance Industries Ltd.	3.17%
ITC Ltd.	2.47%
Larsen & Toubro Ltd.	2.31%
Tata Consultancy Services Ltd.	2.10%
ICICI Bank Ltd.	1.94%
Kotak Mahindra Bank Ltd.	1.68%
Housing Development Finance Corporation Ltd.	1.41%
Others	29.12%
Government Securities	24.49%
7.17% GOI 2028	8.62%
6.68% GOI 2031	6.98%
6.79% GOI 2027	4.39%
7.16% GOI 2023	1.55%
7.73% GOI 2034	1.54%
8.27% GOI 2020	1.10%
8.97% GOI 2030	0.31%
Corporate Bonds	14.89%
Mahindra & Mahindra Ltd.	4.83%
Reliance Capital Ltd.	2.18%
L&T Infra Debt Fund Ltd.	1.80%
Reliance Gas Transportation Infrastructure Ltd.	1.53%
Adani Ports and Special Economic Zone Ltd.	1.48%
Dewan Housing Finance Corporation Ltd.	0.74%
Capital First Ltd	0.72%
ICICI Bank Ltd.	0.72%
LIC Housing Finance Ltd.	0.68%
Indiabulls Housing Finance Ltd.	0.15%
Others	0.06%
Cash and Money Markets	3.82%
Portfolio Total	100.00%

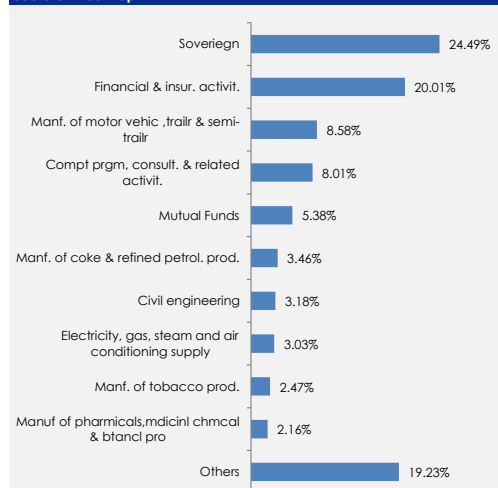
Asset Mix



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: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

NAV as on February 28,2018:	21.4154
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.74%	5.52%	18.45%	22.52%	5.99%	9.86%
Benchmark**	-4.85%	5.80%	18.17%	22.55%	5.63%	9.56%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	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.

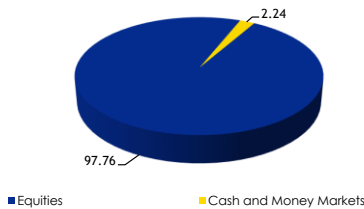
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	29.36
Debt	0.68
Total	30.04

Modified Duration⁵

Security Type	Duration
Fixed Income Investments	

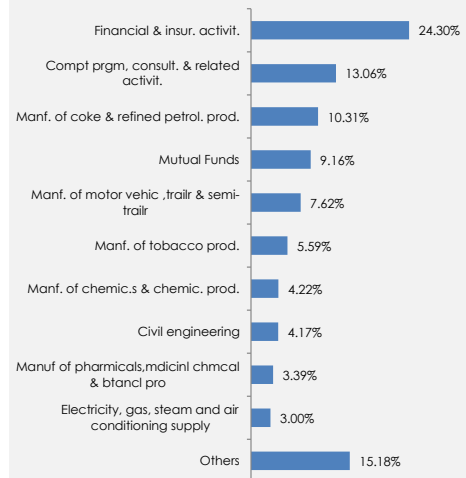
Asset Mix



Security Name

Net Asset (%)

Equities	97.76%
Kotak Mahindra Mutual Fund	9.16%
Reliance Industries Ltd.	7.98%
Housing Development Finance Corporation Ltd.	6.39%
HDFC Bank Ltd.	6.37%
Infosys Ltd.	6.12%
ITC Ltd.	5.59%
Larsen & Toubro Ltd.	4.17%
Tata Consultancy Services Ltd.	3.72%
ICICI Bank Ltd.	3.27%
Maruti Suzuki India Ltd.	2.78%
Others	42.21%
Cash and Money Markets	2.24%
Portfolio Total	100.00%

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.

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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 <p>NEFT</p>	<p>Make payments through Net Banking or by submitting the NEFT form to the bank.</p>	 <p>Axis Bank</p>	<p>Pay your Premium at any of the Axis Bank Branches.</p>
 <p>Credit Card</p>	<p>Pay your premium online using your Visa or MasterCard Credit Card.</p>	 <p>Free Cheque pick-up</p>	<p>Avail this facility if your premium amount is above ₹ 5,000.</p>
 <p>ECS</p>	<p>Give ECS instructions to your bank account and make premium payments.</p>	 <p>IVR</p>	<p>Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-103-7766</p>

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CAGR- Compounded Annualised Growth Rate

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