

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

Aviva

Group Investor



Disclaimer/Disclosure

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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 August 31, 2017:	25.7437
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.20%	5.79%	8.91%	10.47%	11.06%	9.11%
Benchmark**	0.57%	5.73%	9.31%	10.51%	11.01%	7.75%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	232.81
Total	232.81

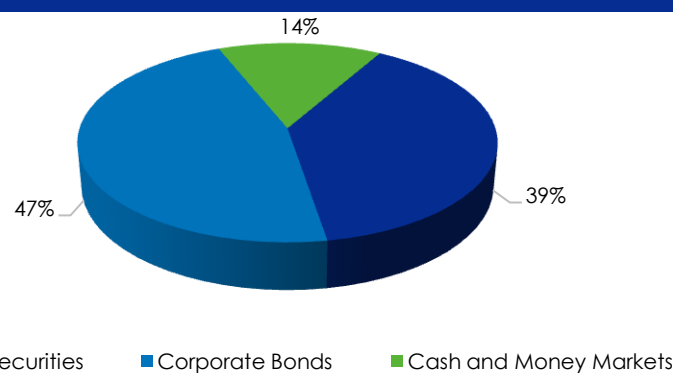
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.73

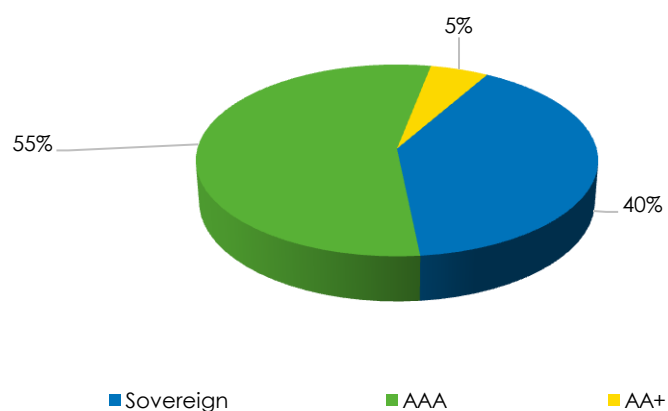
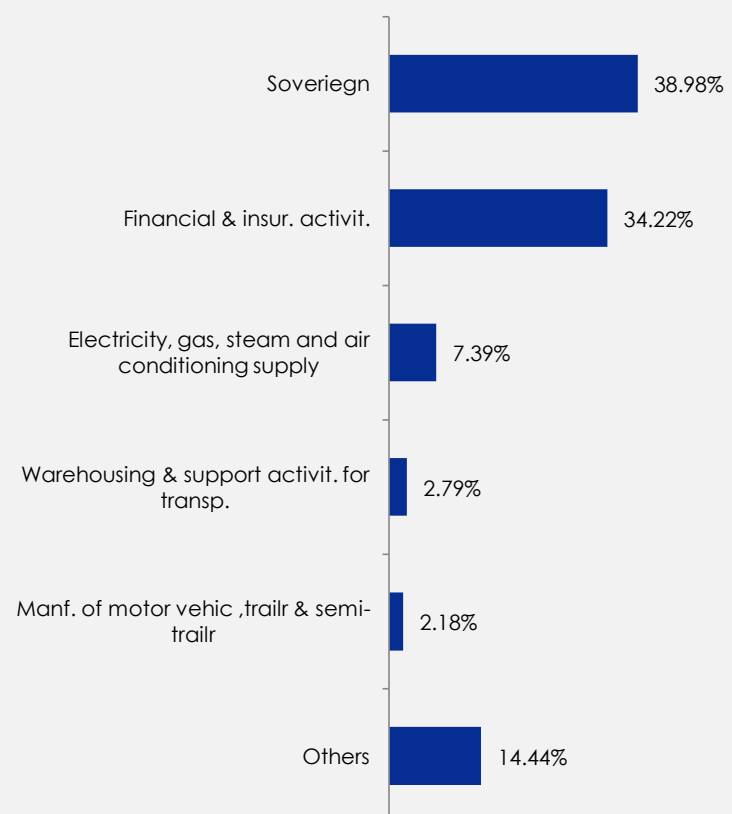
Security Name

Security Name	Net Asset (%)
Government Securities	38.98%
7.35% GOI 2024	8.08%
6.57% GOI 2033	5.76%
6.79% GOI 2029	5.54%
7.73% GOI 2034	5.31%
6.79% GOI 2027	3.84%
7.16% GOI 2023	3.03%
7.50% GOI 2034	1.56%
8.13% GOI 2045	1.43%
6.84% GOI 2022	1.38%
8.27% GOI 2020	1.12%
Others	1.93%
Corporate Bonds	46.45%
Rural Electrification Corporation	4.87%
Tata Sons Ltd.	3.57%
Power Finance Corporation Ltd.	3.47%
Indian Railway Finance Corporation Ltd.	3.19%
Adani Ports and Special Economic Zone Ltd.	2.79%
Power Grid Corporation of India Ltd.	2.38%
Reliance Capital Ltd.	2.34%
Mahindra & Mahindra Ltd.	2.18%
L&T Infra Debt Fund Ltd.	2.06%
LIC Housing Finance Ltd.	1.92%
Others	17.68%
Cash and Money Markets	14.57%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

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



Fund Details

Investment Objective: To provide progressive return on the investment.

The risk profile for this fund is Low

NAV as on August 31, 2017:	27.4208
Inception Date:	13-Jul-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.09%	6.78%	10.13%	11.06%	10.75%	9.24%
Benchmark**	0.19%	6.82%	10.05%	10.83%	10.54%	8.35%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

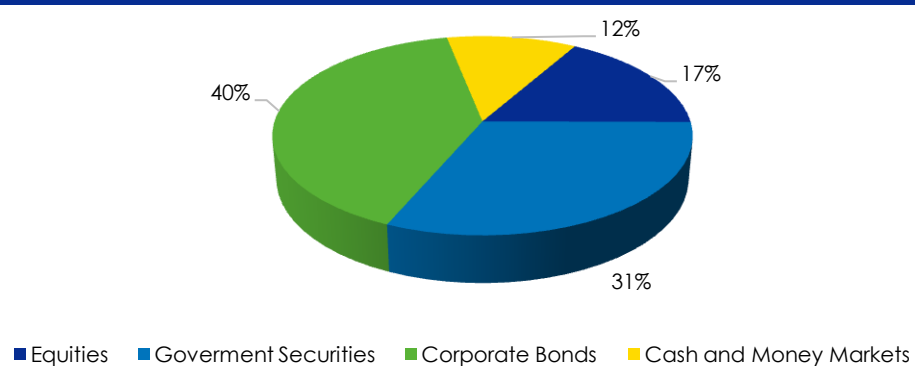
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.88
Debt	44.05
Total	52.93

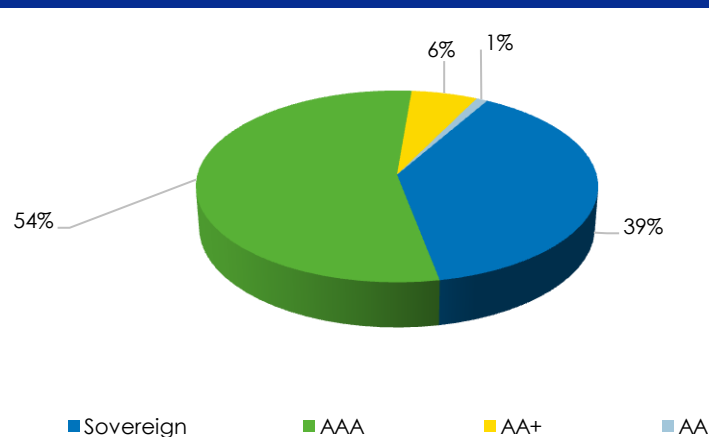
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.66

Asset Mix



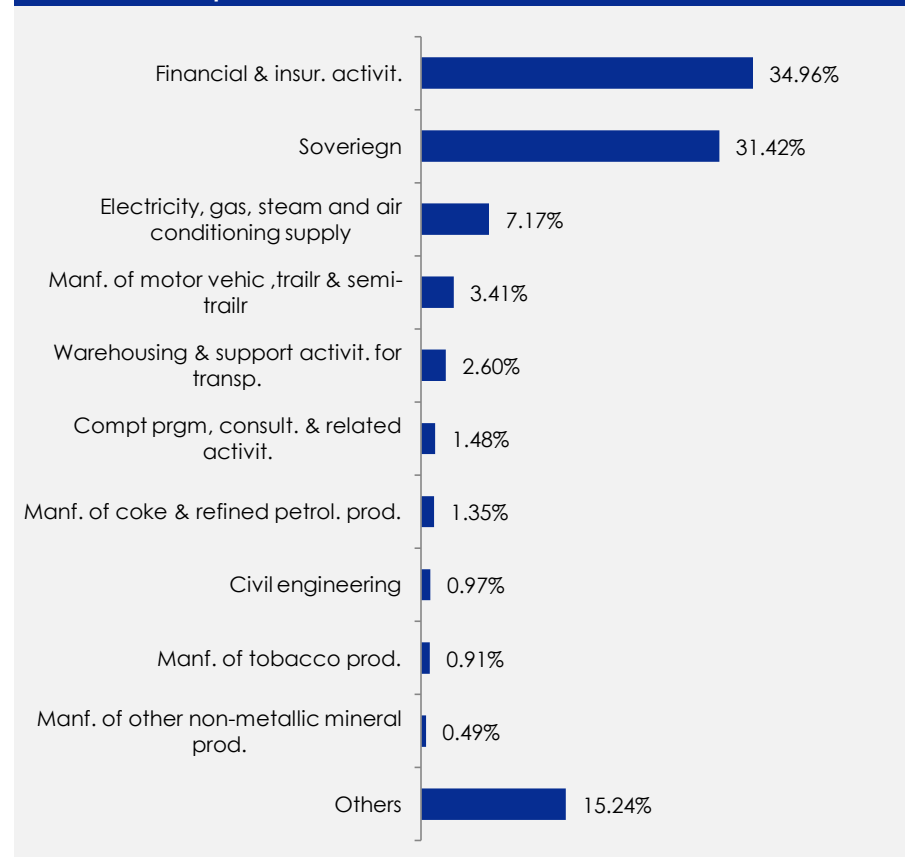
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	16.76%
HDFC Bank Ltd.	1.65%
Reliance Industries Ltd.	1.17%
ICICI Bank Ltd.	0.92%
ITC Ltd.	0.91%
Housing Development Finance Corporation Ltd.	0.82%
Infosys Ltd.	0.77%
Larsen & Toubro Ltd.	0.69%
Kotak Mahindra Bank Ltd.	0.58%
State Bank of India	0.50%
Maruti Suzuki India Ltd.	0.36%
Others	8.39%
Government Securities	31.42%
6.57% GOI 2033	5.96%
7.16% GOI 2023	5.46%
6.79% GOI 2029	4.53%
7.35% GOI 2024	4.16%
8.4% GOI 2024	3.70%
6.79% GOI 2027	2.71%
8.2% GOI 2025	2.23%
7.50% GOI 2034	1.27%
8.13% GOI 2045	0.92%
7.73% GOI 2034	0.48%
Corporate Bonds	40.35%
Power Grid Corporation of India Ltd.	6.50%
Indian Railway Finance Corporation Ltd.	4.20%
Rural Electrification Corporation	3.25%
Housing Development Finance Corporation Ltd.	3%
L&T Infra Debt Fund Ltd.	3%
Adani Ports and Special Economic Zone Ltd.	2.50%
Power Finance Corporation Ltd.	2.45%
Reliance Capital Ltd.	2.38%
Rural Electrification Corporation	2.36%
Power Finance Corporation Ltd.	1.52%
Others	9.19%
Cash and Money Markets	11.47%
Portfolio Total	100.00%

Sectoral Break-Up§



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**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

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

Fund Details

Investment Objective: To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

NAV as on August 31, 2017:	25.1629
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.53%	7.92%	11.38%	11.77%	10.79%	9.09%
Benchmark**	-0.18%	7.83%	10.71%	11.08%	10.04%	8.97%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

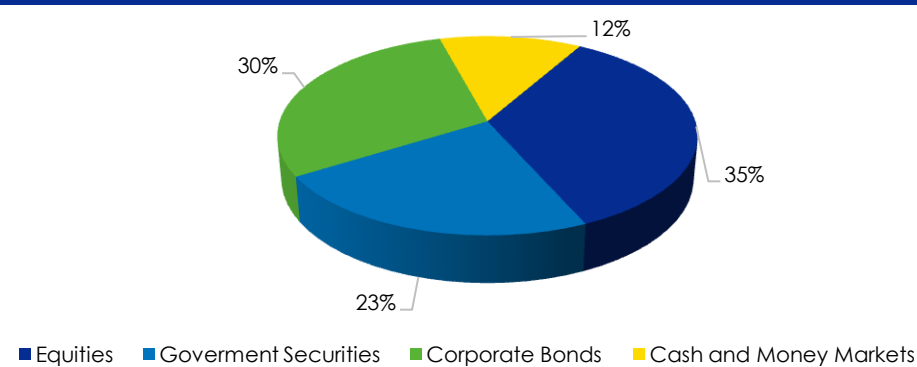
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.95
Debt	18.51
Total	28.46

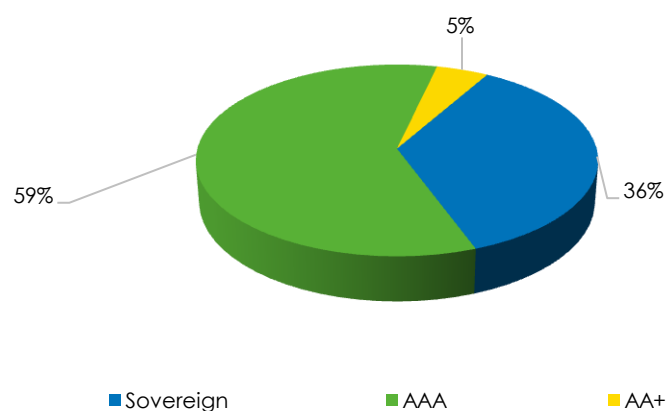
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.73

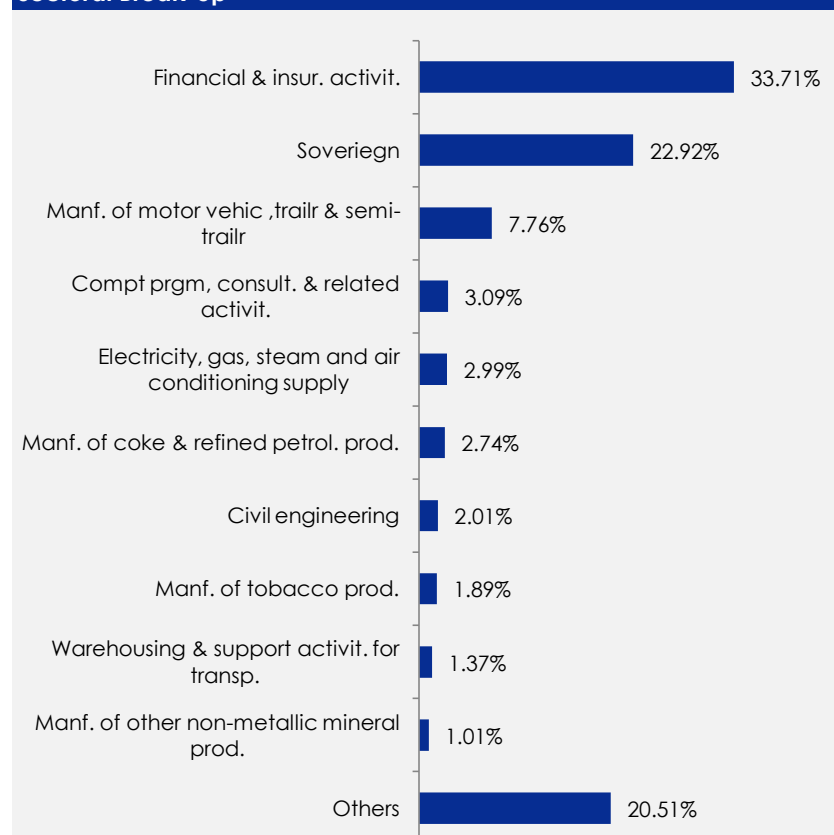
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	34.95%
HDFC Bank Ltd.	3.44%
Reliance Industries Ltd.	2.38%
ITC Ltd.	1.89%
ICICI Bank Ltd.	1.87%
Housing Development Finance Corporation Ltd.	1.72%
Infosys Ltd.	1.60%
Larsen & Toubro Ltd.	1.40%
Kotak Mahindra Bank Ltd.	1.17%
State Bank of India	1.02%
Maruti Suzuki India Ltd.	0.81%
Others	17.65%
Government Securities	22.92%
6.79% GOI 2027	5.73%
8.4% GOI 2024	4.39%
6.79% GOI 2029	3.71%
7.35% GOI 2024	2.69%
8.24% GOI 2033	1.94%
7.16% GOI 2023	1.73%
8.27% GOI 2020	1.36%
7.50% GOI 2034	1.02%
8.13% GOI 2045	0.35%
Corporate Bonds	29.58%
Mahindra & Mahindra Ltd.	5.34%
Export-Import Bank of India Ltd.	3.13%
Indian Railway Finance Corporation Ltd.	2.90%
Rural Electrification Corporation	2.49%
Rural Electrification Corporation	2.19%
L&T Infra Debt Fund Ltd.	1.87%
Reliance Capital Ltd.	1.84%
Power Grid Corporation of India Ltd.	1.51%
Housing Development Finance Corporation Ltd.	1.49%
Power Finance Corporation Ltd.	1.40%
Others	5.42%
Cash and Money Markets	12.55%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

Fund Details

Investment Objective: To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on August 31, 2017:	29.6598
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.93%	9.30%	12.67%	12.58%	10.82%	10.65%
Benchmark**	-0.60%	9.03%	11.44%	11.31%	9.38%	9.37%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.42
Debt	5.32
Total	11.74

Modified Duration[#]

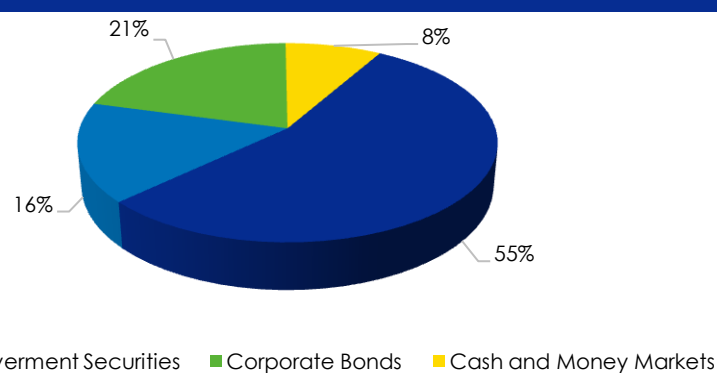
Security Type	Duration
Fixed Income Investments	5.42

Security Name

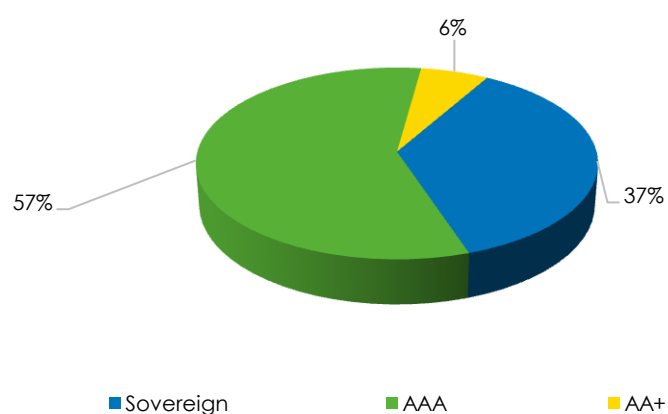
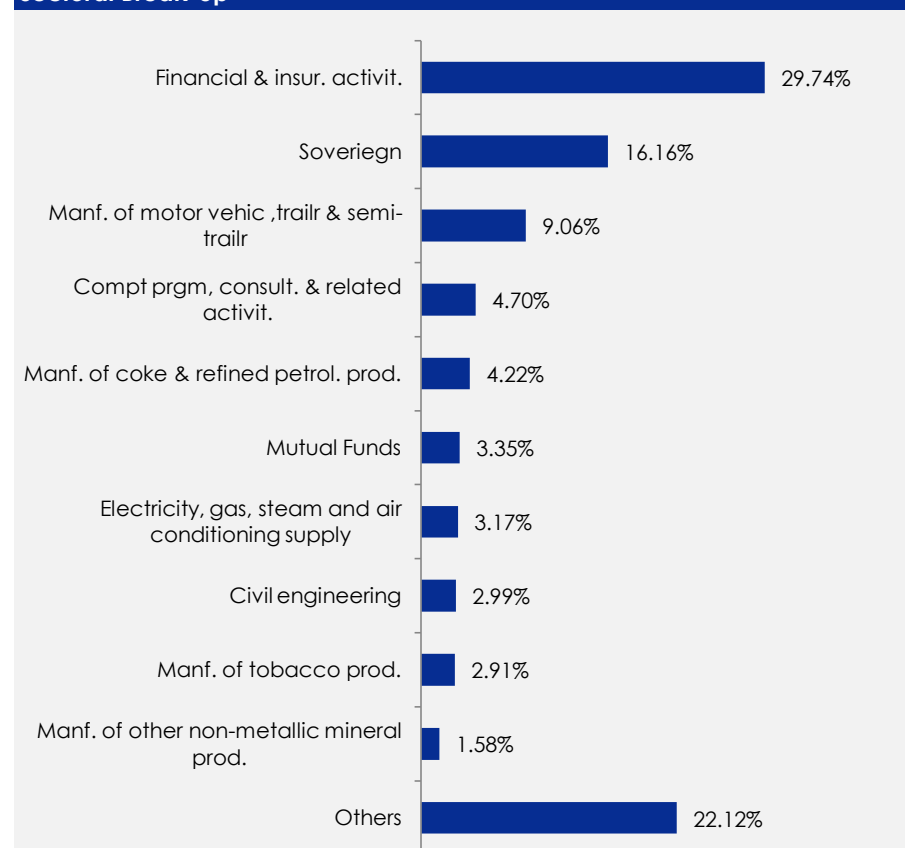
Net Asset (%)

Security Name	Net Asset (%)
Equities	54.72%
HDFC Bank Ltd.	4.15%
Reliance Industries Ltd.	3.65%
Kotak Mahindra Mutual Fund	3.35%
ITC Ltd.	2.91%
ICICI Bank Ltd.	2.88%
Housing Development Finance Corporation Ltd.	2.67%
Infosys Ltd.	2.51%
Larsen & Toubro Ltd.	2.04%
Kotak Mahindra Bank Ltd.	1.51%
State Bank of India	1.30%
Others	27.75%
Government Securities	16.16%
6.79% GOI 2027	5.90%
8.27% GOI 2020	3.30%
8.79% Gujarat SDL 2022	2.29%
7.16% GOI 2023	2.27%
7.35% GOI 2024	1.94%
8.13% GOI 2045	0.38%
6.57% GOI 2033	0.08%
Corporate Bonds	20.62%
Mahindra & Mahindra Ltd.	5.40%
Export-Import Bank of India Ltd.	3.38%
Housing Development Finance Corporation Ltd.	2.71%
Reliance Capital Ltd.	1.79%
Rural Electrification Corporation	1.77%
Adani Ports and Special Economic Zone Ltd.	0.94%
Power Grid Corporation of India Ltd.	0.92%
ICICI Bank Ltd.	0.91%
Indian Railway Finance Corporation Ltd.	0.86%
Power Finance Corporation Ltd.	0.86%
Others	1.08%
Cash and Money Markets	8.50%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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



Fund Details

Investment Objective: The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on August 31, 2017:	23.5652
Inception Date:	31-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.44%	2.86%	5.93%	6.56%	7.07%	8.27%
Benchmark**	0.54%	3.35%	6.76%	7.27%	7.72%	7.63%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

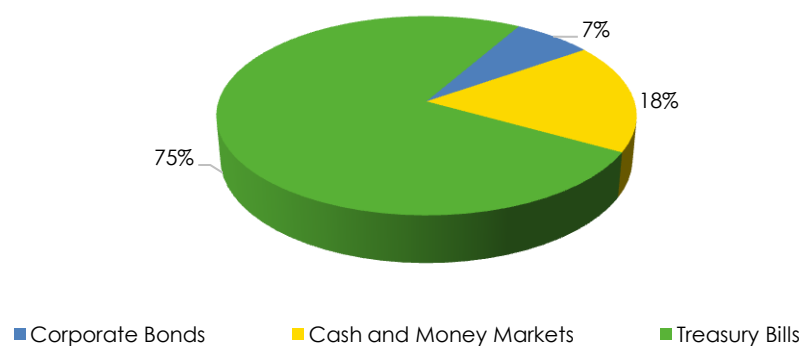
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	1.63
Total	1.63

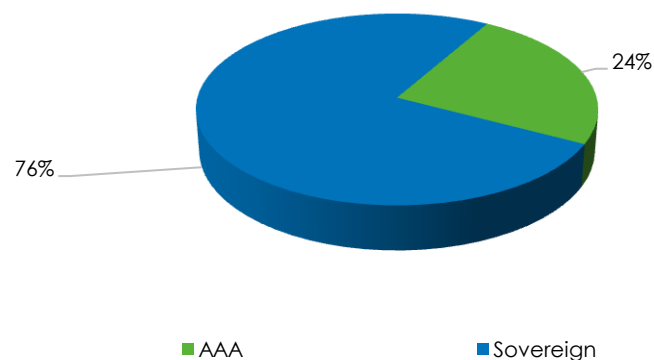
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.63

Asset Mix



Rating Profile

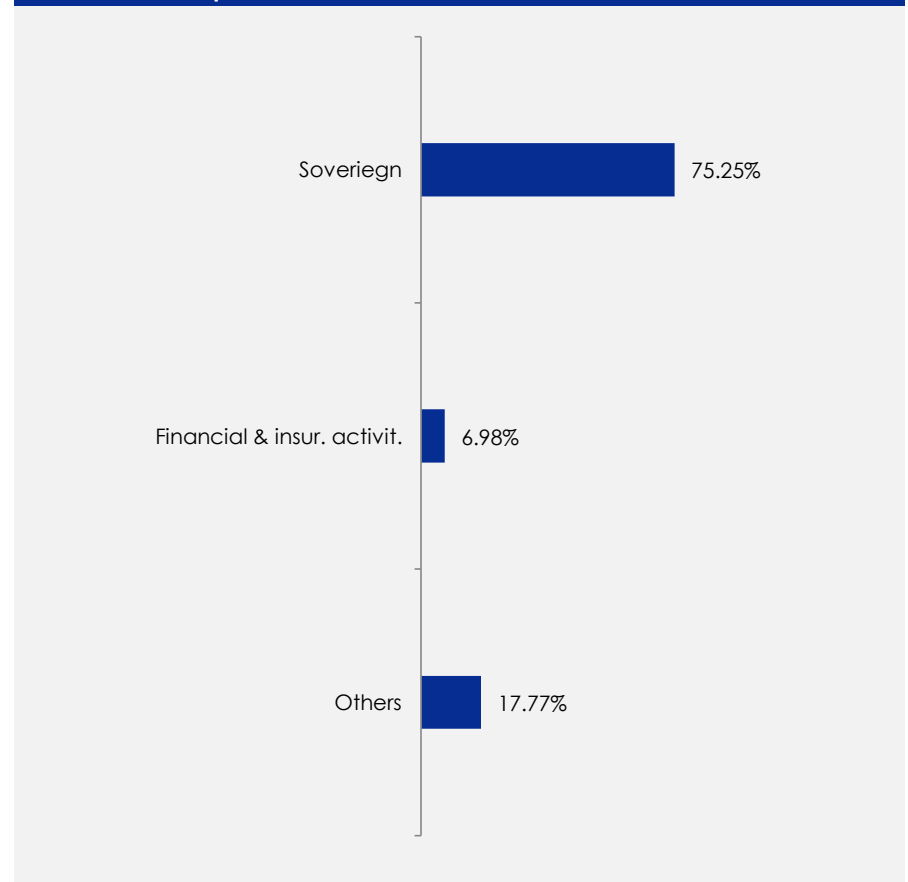


Security Name

Net Asset (%)

Corporate Bonds	6.98%
Tata Sons Ltd.	6.98%
Cash and Money Markets	93.02%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

Fund Details

Investment Objective: The investment objective of this fund is to provide security to investments with progressive returns.

The risk profile for this fund is Low

NAV as on August 31, 2017:	18.8732
Inception Date:	13-Feb-09
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.44%	2.62%	5.35%	7.86%	7.93%	7.71%
Benchmark**	0.54%	3.35%	6.76%	7.27%	7.72%	7.52%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

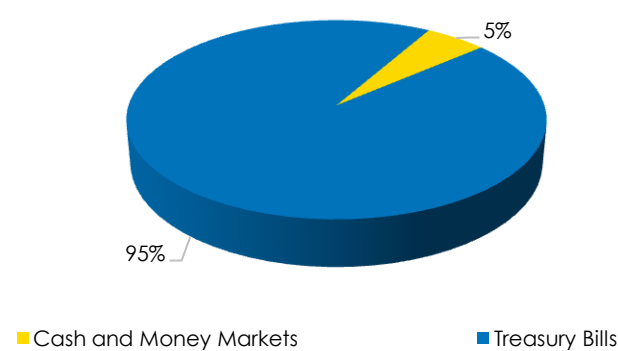
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.23
Total	0.23

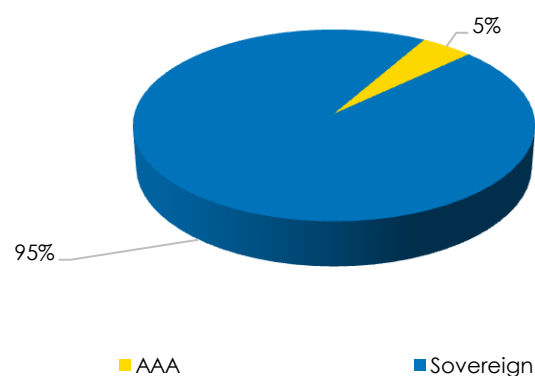
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.61

Asset Mix



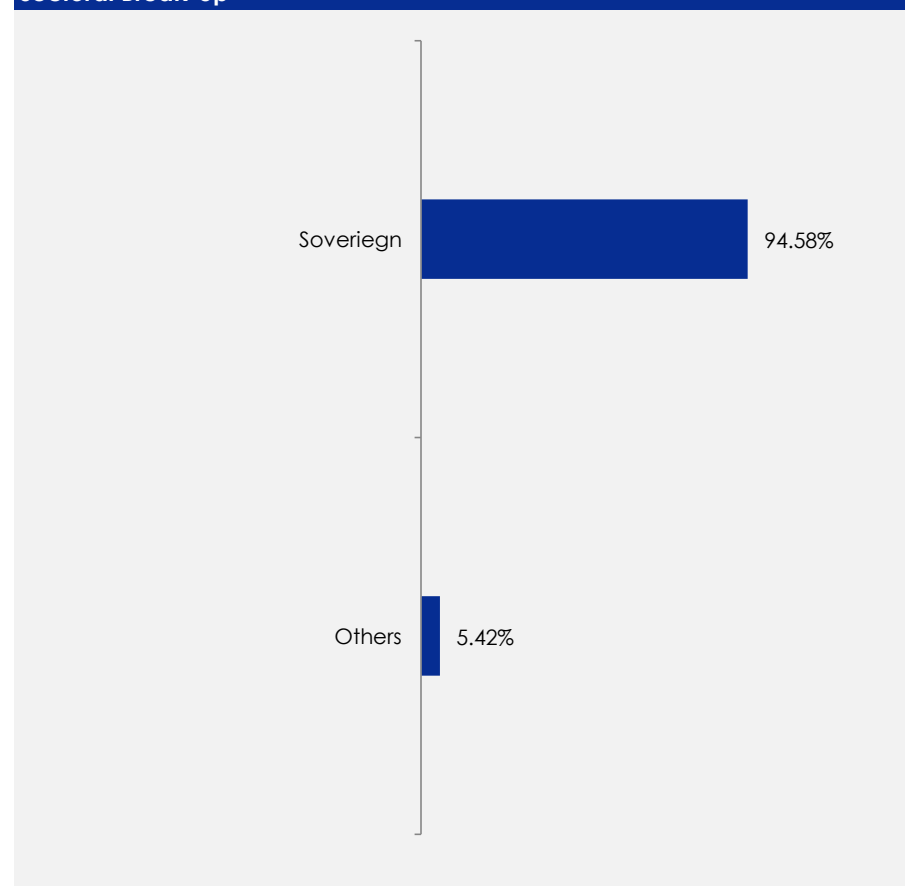
Rating Profile



Security Name **Net Asset (%)**

Cash and Money Markets	100.00%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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Disclaimer

Benchmark Indices Provided by CRISIL

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CAGR- Compounded Annualised Growth Rate

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