

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

Aviva

Group Investor



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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 October 31,2017:	25.6977
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	-0.05%	4.48%	6.32%	9.19%	9.76%	8.96%
Benchmark**	0.08%	4.48%	7.23%	9.39%	9.92%	7.65%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	231.24
Total	231.24

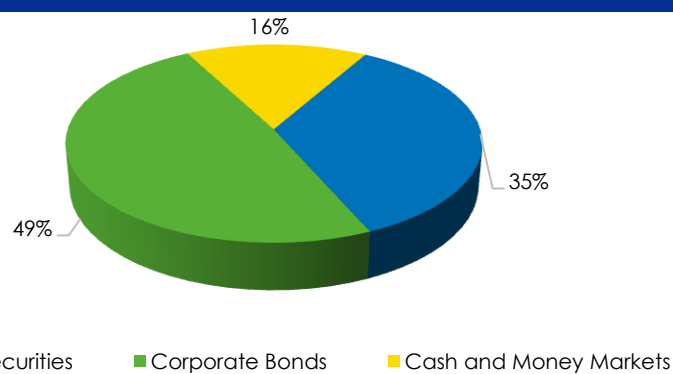
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.55

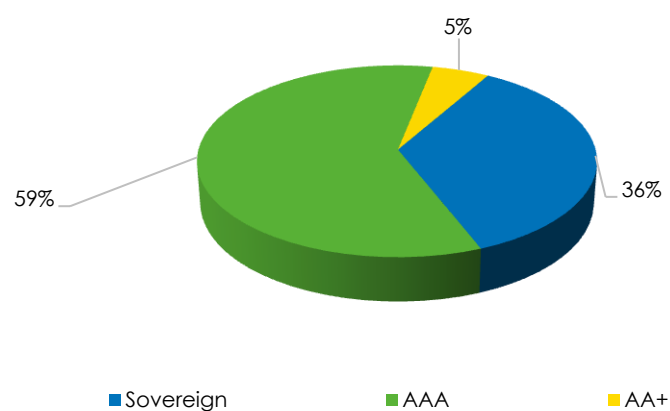
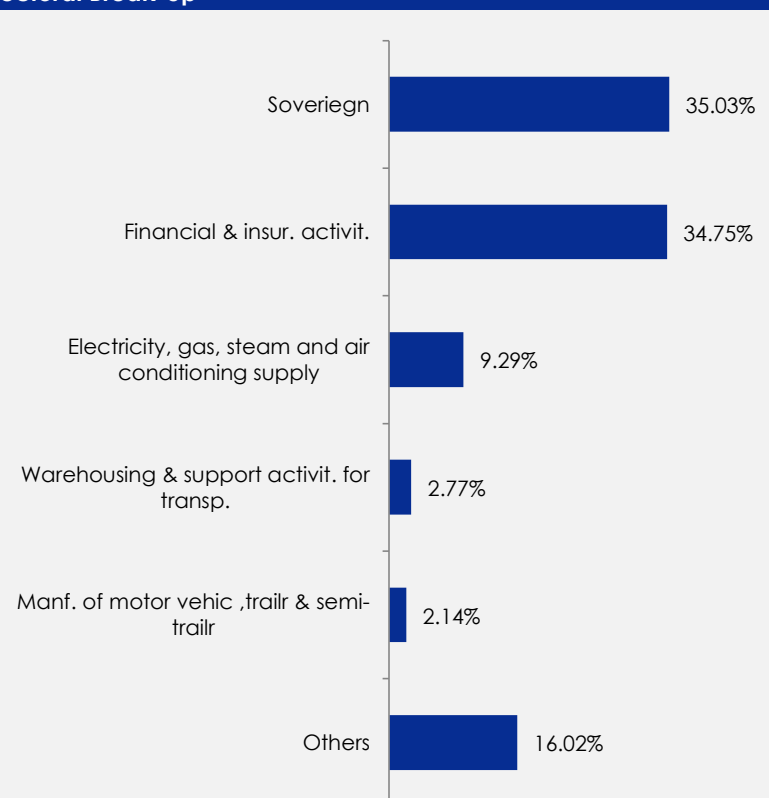
Security Name

Security Name	Net Asset (%)
Government Securities	35.03%
7.83% GOI 2018	12.31%
6.68% GOI 2031	10%
8.28% GOI 2027	6.58%
8.27% GOI 2020	2.72%
6.84% GOI 2022	1.37%
7.16% GOI 2023	0.83%
8.83% GOI 2023	0.52%
9.23% GOI 2043	0.47%
8.85% Tamil Nadu SDL 2022	0.23%
Corporate Bonds	48.82%
Indian Railway Finance Corporation Ltd.	5.71%
LIC Housing Finance Ltd.	3.64%
Tata Sons Ltd.	3.57%
ICICI Bank Ltd.	3.32%
Adani Ports and Special Economic Zone Ltd.	2.77%
Power Grid Corporation of India Ltd.	2.36%
Reliance Capital Ltd.	2.35%
Mahindra & Mahindra Ltd.	2.14%
HDFC Bank Ltd.	2.03%
Power Grid Corporation of India Ltd.	1.95%
Others	18.98%
Cash and Money Markets	16.15%
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 Secure Fund

ULGF00113/07/2005GROUPSECUR122

October 2017



Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on October 31, 2017:	27.5420
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	0.81%	5.07%	8.58%	10.16%	9.57%	9.15%
Benchmark**	1.05%	5.67%	9.47%	10.19%	9.63%	8.31%

* 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.

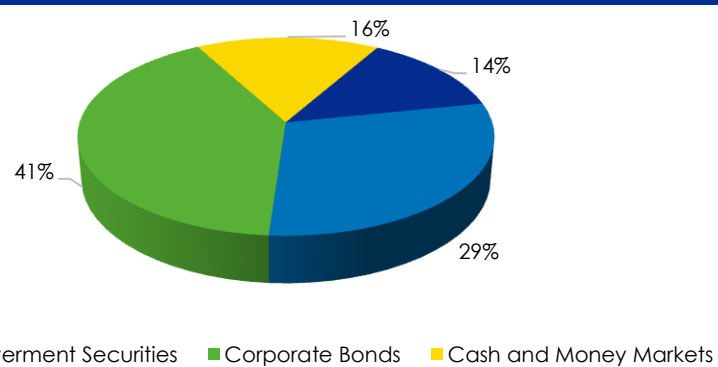
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.46
Debt	67.45
Total	77.90

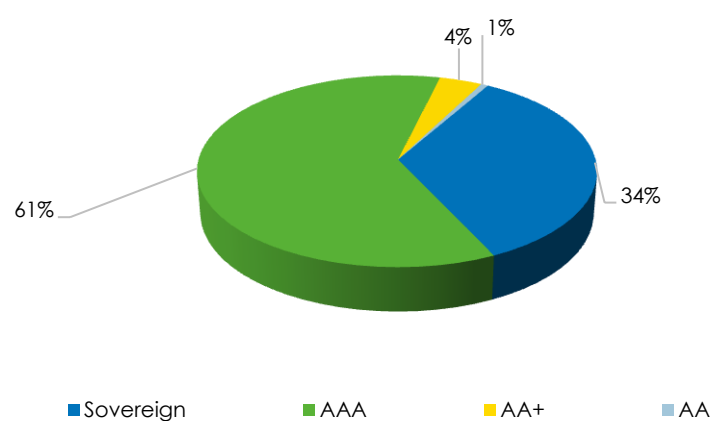
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.35

Asset Mix



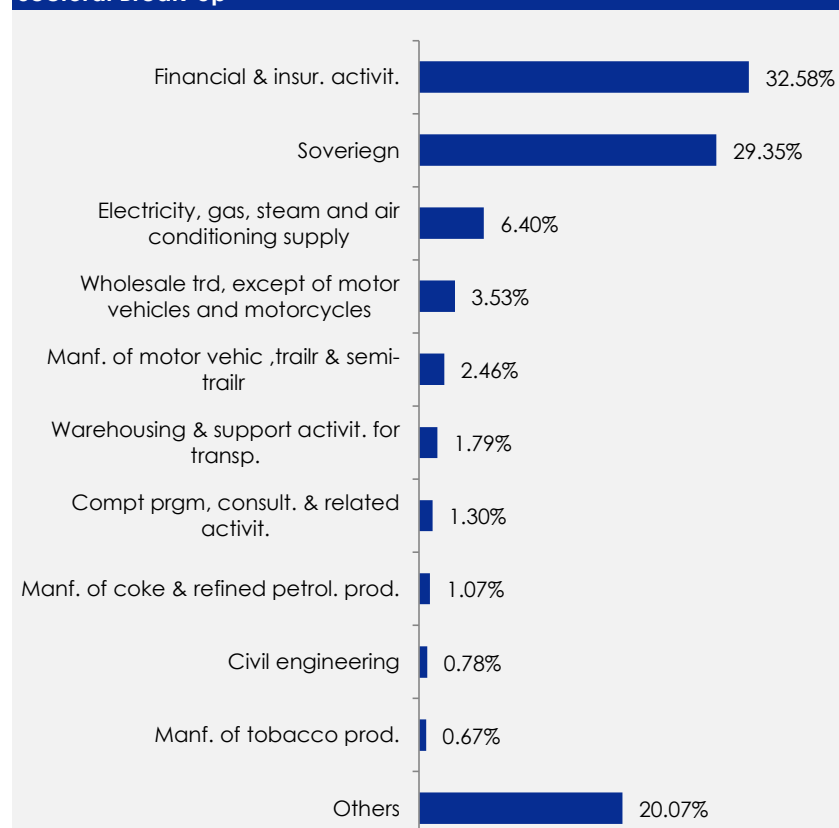
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	13.45%
HDFC Bank Ltd.	1.39%
Reliance Industries Ltd.	1.07%
ITC Ltd.	0.67%
Infosys Ltd.	0.66%
Larsen & Toubro Ltd.	0.60%
Housing Development Finance Corporation Ltd.	0.58%
ICICI Bank Ltd.	0.58%
State Bank of India	0.43%
Kotak Mahindra Bank Ltd.	0.43%
Ambuja Cements Ltd.	0.33%
Others	6.71%
Government Securities	29.35%
7.83% GOI 2018	8.72%
8.28% GOI 2027	5.40%
6.68% GOI 2031	5.34%
7.35% GOI 2024	2.97%
8.4% GOI 2024	2.48%
7.16% GOI 2023	2.08%
8.27% GOI 2020	1.75%
8.13% GOI 2045	0.61%
Corporate Bonds	40.89%
LIC Housing Finance Ltd.	5.27%
Power Grid Corporation of India Ltd.	4.34%
Food Corporation of India	3.53%
HDFC Bank Ltd.	2.62%
ICICI Bank Ltd.	2.56%
Indian Railway Finance Corporation Ltd.	2.48%
Indian Railway Finance Corporation Ltd.	2.42%
Rural Electrification Corporation	2.17%
Housing Development Finance Corporation Ltd.	2.03%
L&T Infra Debt Fund Ltd.	2.01%
Others	11.46%
Cash and Money Markets	16.31%
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 capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

NAV as on October 31,2017:	25.5216
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	2.12%	6.26%	11.25%	11.41%	9.91%	9.09%
Benchmark**	1.98%	6.79%	11.58%	10.90%	9.29%	8.98%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.20
Debt	18.91
Total	29.11

Modified Duration#

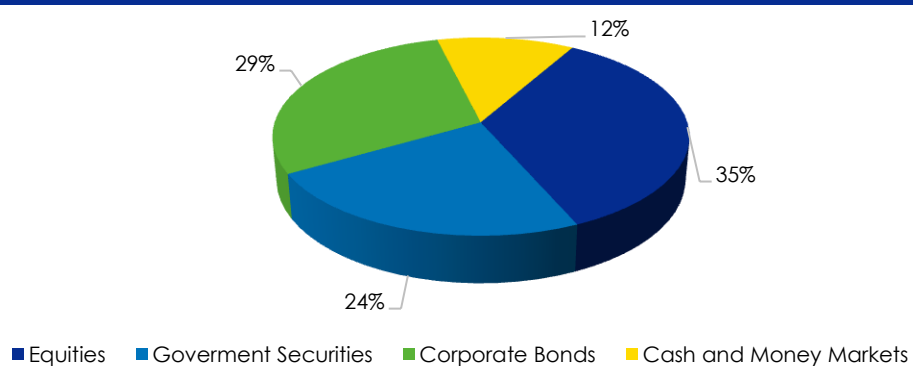
Security Type	Duration
Fixed Income Investments	4.60

Security Name

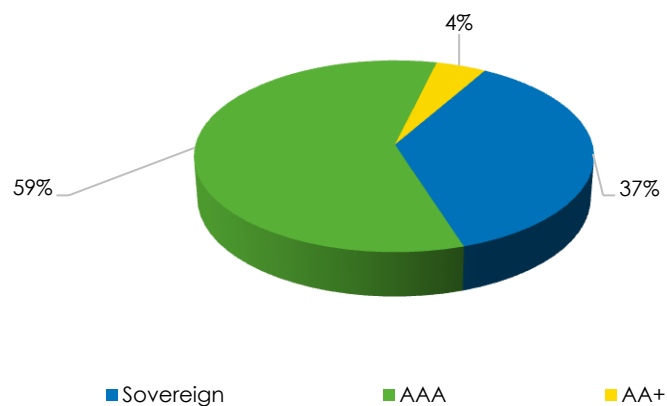
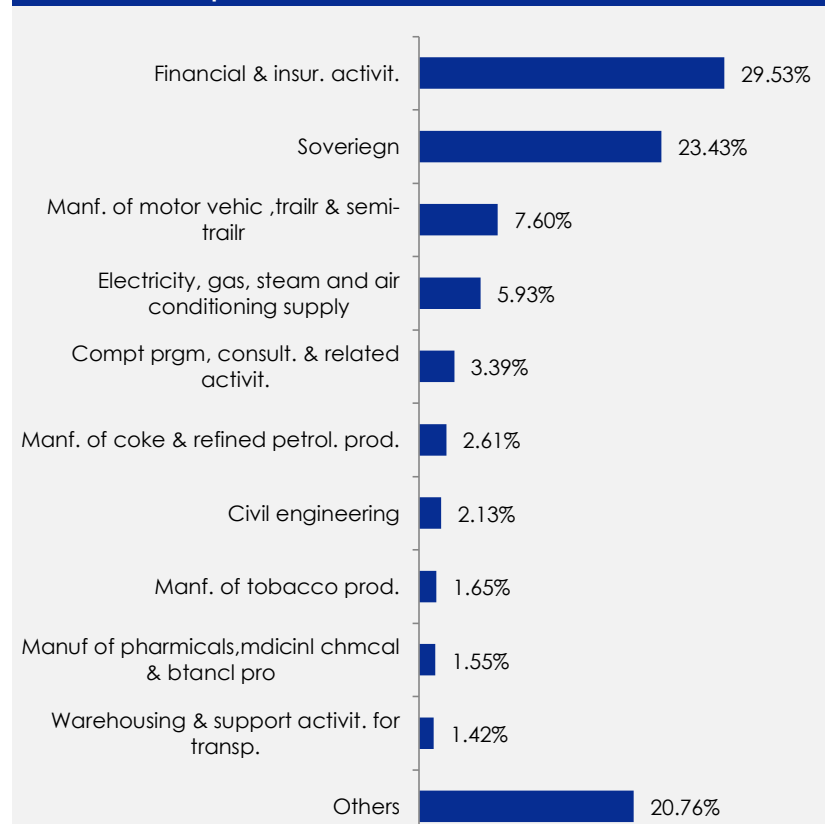
Net Asset (%)

Equities	35%
HDFC Bank Ltd.	3.65%
Reliance Industries Ltd.	2.61%
Infosys Ltd.	1.76%
ITC Ltd.	1.65%
Larsen & Toubro Ltd.	1.57%
ICICI Bank Ltd.	1.50%
Housing Development Finance Corporation Ltd.	1.48%
Kotak Mahindra Bank Ltd.	1.07%
State Bank of India	0.89%
Ambuja Cements Ltd.	0.85%
Others	17.97%
Government Securities	23.43%
7.83% GOI 2018	11.10%
8.4% GOI 2024	4.24%
8.28% GOI 2027	4.21%
6.68% GOI 2031	2.90%
8.27% GOI 2020	0.64%
8.13% GOI 2045	0.34%
Corporate Bonds	29.37%
Mahindra & Mahindra Ltd.	5.11%
Indian Railway Finance Corporation Ltd.	3.49%
Power Grid Corporation of India Ltd.	3.36%
Rural Electrification Corporation	2.39%
Reliance Capital Ltd.	1.79%
Housing Development Finance Corporation Ltd.	1.45%
LIC Housing Finance Ltd.	1.45%
Power Grid Corporation of India Ltd.	1.45%
HDFC Bank Ltd.	1.40%
Power Finance Corporation Ltd.	1.35%
Others	6.13%
Cash and Money Markets	12.20%
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: To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on October 31,2017:	30.3215
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	3.03%	7.29%	13.93%	12.66%	10.04%	10.70%
Benchmark**	3.08%	8.12%	14.07%	11.67%	8.82%	9.45%

* 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.

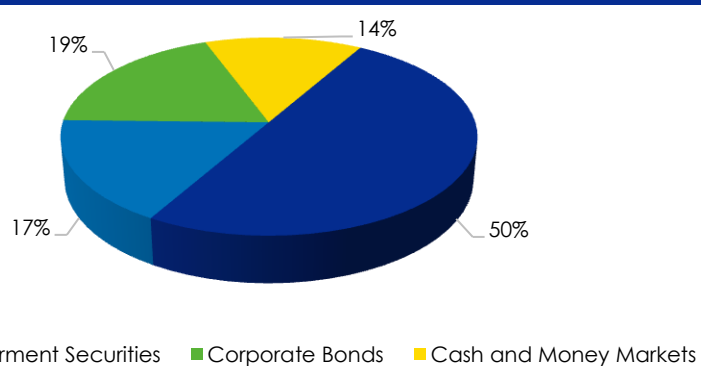
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.86
Debt	6.86
Total	13.72

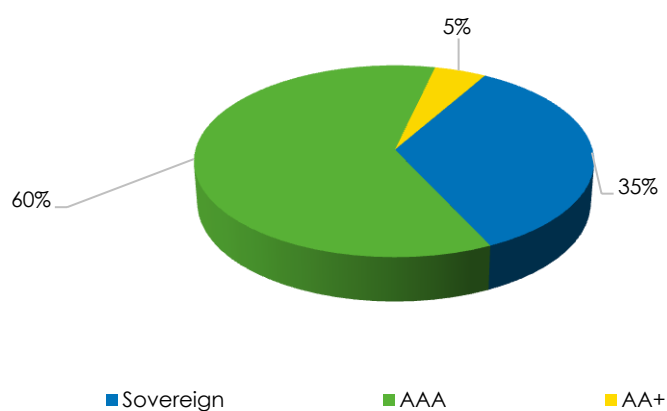
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.15

Asset Mix



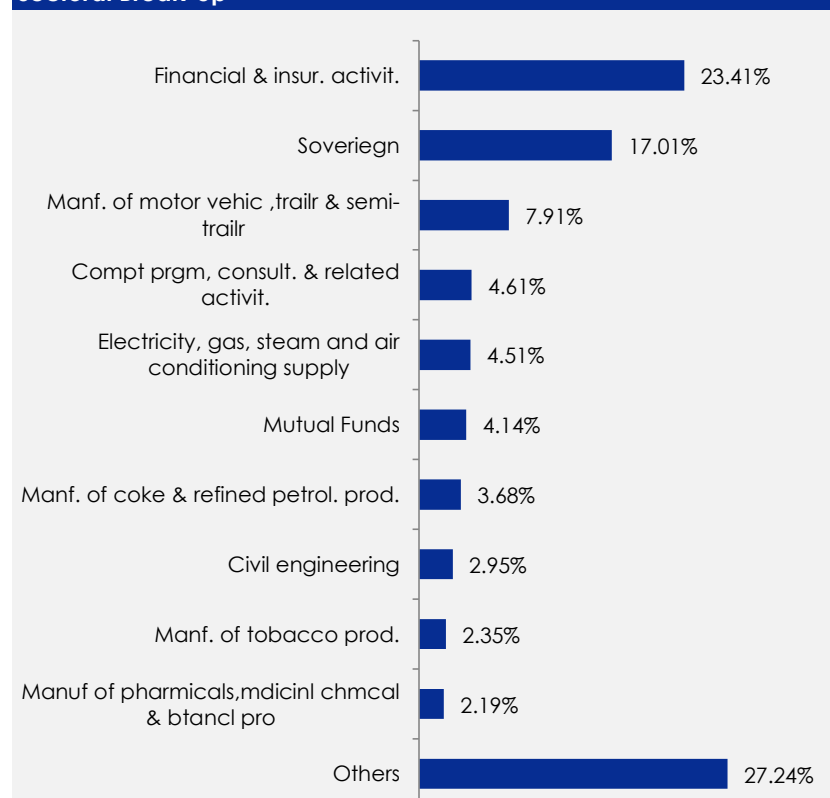
Rating Profile



Security Name

Net Asset (%)

Equities	50.03%
HDFC Bank Ltd.	3.92%
Reliance Industries Ltd.	3.68%
Kotak Mahindra Mutual Fund	3.18%
Infosys Ltd.	2.45%
ITC Ltd.	2.35%
Housing Development Finance Corporation Ltd.	2.20%
Larsen & Toubro Ltd.	2.19%
ICICI Bank Ltd.	1.37%
Ambuja Cements Ltd.	1.20%
Kotak Mahindra Bank Ltd.	1.19%
Others	26.30%
Government Securities	17.01%
7.83% GOI 2018	7.04%
6.68% GOI 2031	2.97%
8.28% GOI 2027	2.50%
8.79% Gujarat SDL 2022	1.94%
7.16% GOI 2023	0.96%
8.27% GOI 2020	0.76%
7.35% GOI 2024	0.52%
8.13% GOI 2045	0.32%
Corporate Bonds	18.95%
Mahindra & Mahindra Ltd.	4.52%
Housing Development Finance Corporation Ltd.	2.30%
LIC Housing Finance Ltd.	2.30%
Power Grid Corporation of India Ltd.	2.14%
Reliance Capital Ltd.	1.52%
HDFC Bank Ltd.	1.49%
Adani Ports and Special Economic Zone Ltd.	0.79%
Power Grid Corporation of India Ltd.	0.77%
ICICI Bank Ltd.	0.76%
Indian Railway Finance Corporation Ltd.	0.74%
Others	1.62%
Cash and Money Markets	14.01%
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 is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on October 31,2017:	23.7571
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	0.41%	2.76%	5.67%	6.33%	6.84%	8.22%
Benchmark**	0.53%	3.36%	6.77%	7.16%	7.57%	7.61%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

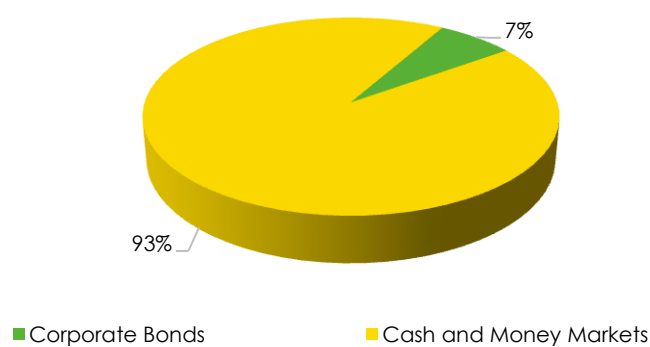
Asset Class Wise AUM

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

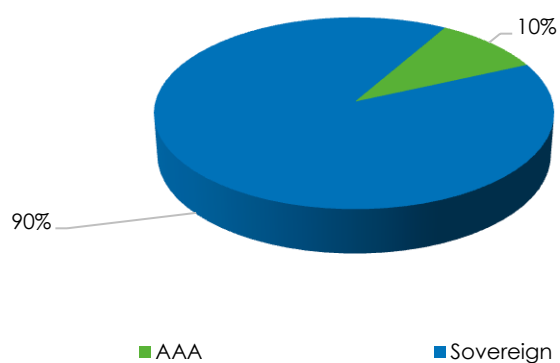
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.57

Asset Mix



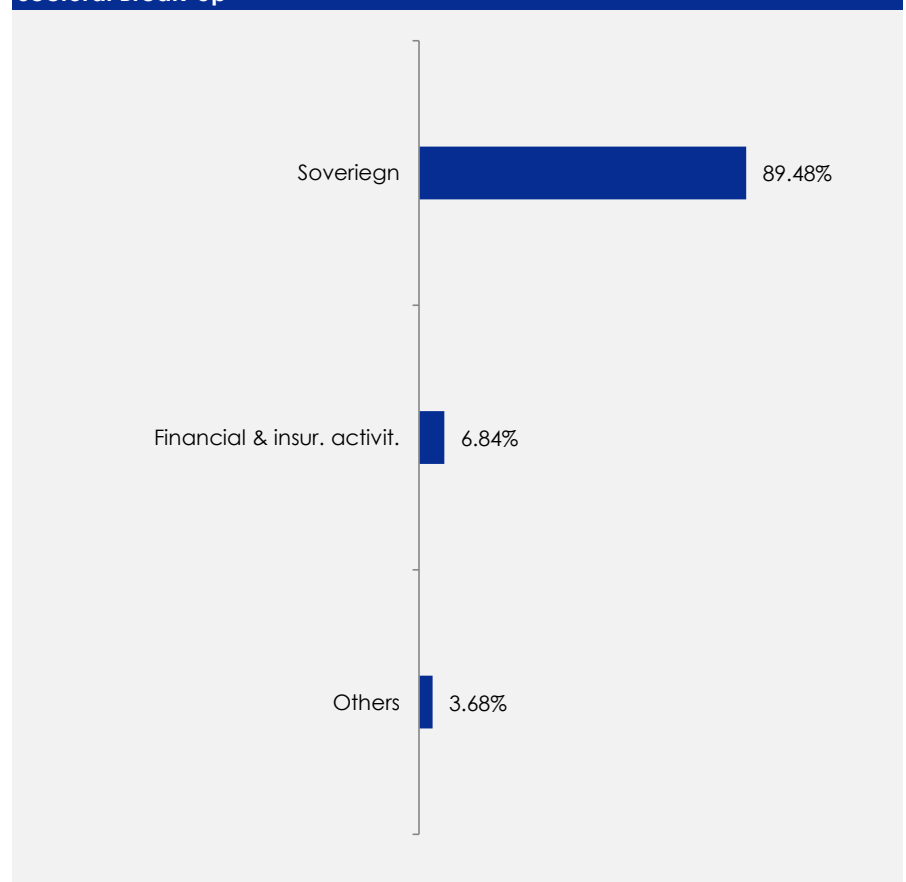
Rating Profile



Security Name

Security Name	Net Asset (%)
Corporate Bonds	6.84%
Tata Sons Ltd.	6.84%
Cash and Money Markets	93.16%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

ULGF00613/02/2009GROUPSDEBT122
 October 2017



Fund Details

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

The risk profile for this fund is Low

NAV as on October 31,2017:	19.0362
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%	2.65%	5.34%	7.50%	7.76%	7.66%
Benchmark**	0.53%	3.36%	6.77%	7.16%	7.57%	7.50%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.24
Total	0.24

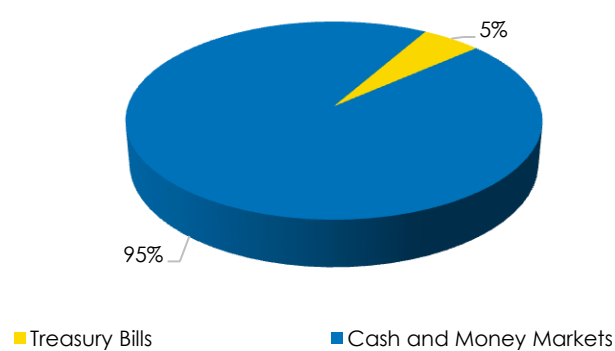
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.45

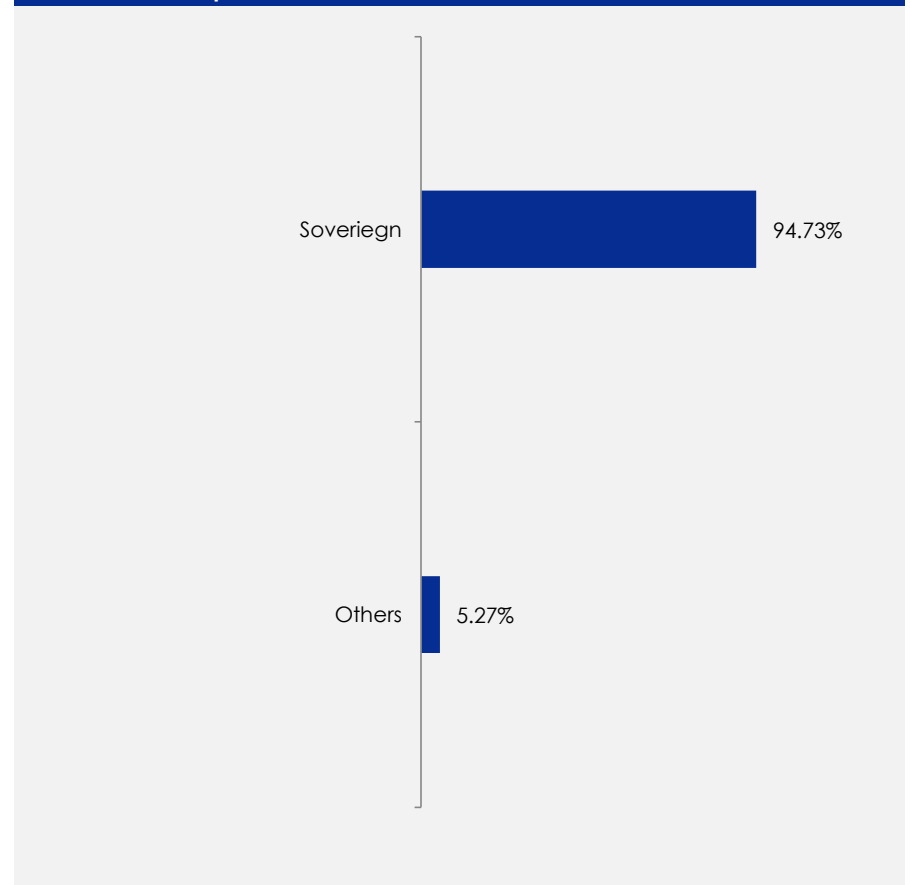
Security Name

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

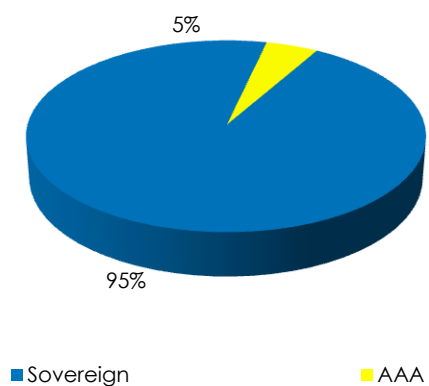
Asset Mix



Sectoral Break-Up[§]



Rating Profile



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Disclaimer

Benchmark Indices Provided by CRISIL

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CAGR- Compounded Annualised Growth Rate

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