

# AvivaInvestor

Group Superannuation, Gratuity and Leave Encashment Funds

December, 2013

**IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICYHOLDER.**

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.



Group Superannuation, Gratuity and Leave Encashment

## PENSION CASH FUND

ULGF00531/03/2006GROUPCASHF122

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

The risk profile for this fund is Low

### Asset Allocation Pattern

- Debt Securities 0%-20%
- Money Market Instruments & Cash 80%-100%

### Asset Mix



MONEY  
MARKET  
100%

### Portfolio Return

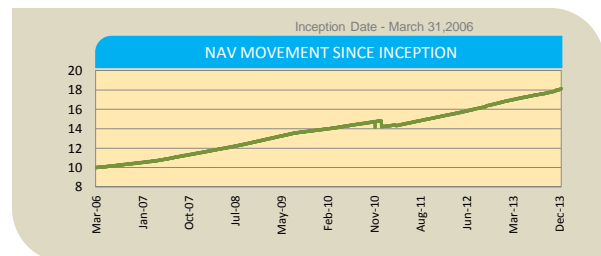
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.7%	8.4%	8.8%	8.5%
Benchmark**	7.4%	7.4%	8.8%	9.0%

**Note:** Past returns are not indicative of future performance.

\*\*Benchmark return is CRISIL Liquid Fund Index Return

### NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
<b>CERTIFICATE OF DEPOSITS</b>		
Bank of India	12.01	A1+
Canara Bank Ltd.	11.78	A1+
Axis Bank Ltd.	11.63	A1+
State Bank of Hyderabad	10.88	A1+
State Bank of Patiala	8.37	A1+
IndusInd Bank Ltd.	5.54	A1+
<b>COMMERCIAL PAPERS</b>		
Reliance Capital Ltd.	16.21	A1+
ICICI Home Finance Co. Ltd.	9.05	A1+
<b>Total</b>	<b>85.47</b>	
<b>CASH AND EQUIVALENTS*</b>	<b>14.53%</b>	
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>	

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

# PENSION DEBT FUND

ULGF00310/03/2006GROUPDEBTF122

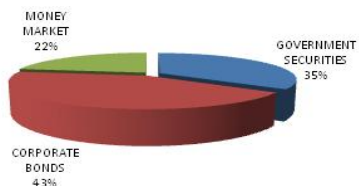
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

## Asset Allocation Pattern

- Debt Securities 60%-100%
- Money Market Instruments & Cash 0%-40%

## Asset Mix



## Portfolio Return

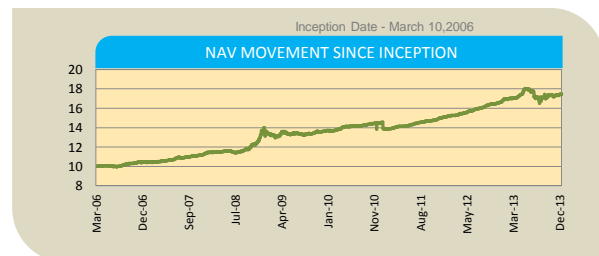
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.2%	5.9%	8.3%	4.6%
Benchmark**	6.2%	4.7%	7.0%	3.8%

**Note:** Past returns are not indicative of future performance.

\*\*Benchmark for this fund is CRISIL Composite Bond Fund Index

## NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.97% GOI 2030	11.72	
7.16% GOI 2023	6.17	
8.83% GOI 2041	5.48	
8.83% GOI 2023	2.81	
8.12% GOI 2020	2.68	
8.33% GOI 2036	1.71	
8.30% GOI 2042	1.70	
9.39% Andhra Pradesh SDL 2023	1.50	
8.85% Tamil Nadu State Development Ltd. 2022	0.90	
<b>Total</b>	<b>34.67</b>	

<b>CORPORATE BONDS</b>		
Power Finance Corporation Ltd.	8.37	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.74	AAA
Power Grid Corporation of India Ltd.	5.71	AAA
Tata Sons Ltd.	3.91	AAA
Rural Electrification Corporation	3.64	AAA
HDFC Ltd.	3.47	AAA
LIC Housing Finance Ltd.	2.82	AAA
IndusInd Bank Ltd.	2.79	AA
India Infrastructure Finance Company Ltd.	2.75	AAA
Export-Import Bank of India Ltd.	1.87	AAA
NABARD	0.75	AAA
<b>Total</b>	<b>42.82</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>22.51%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

## Group Superannuation, Gratuity and Leave Encashment

## PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

The investment objective is to provide progressive capital growth with relatively lower investment risk.

The risk profile for this fund is Low

## Asset Allocation Pattern

- Debt Securities 40%-100%
- Equity 0%-20%
- Money Market Instruments & Cash 0%-40%

## Asset Mix



## Portfolio Return

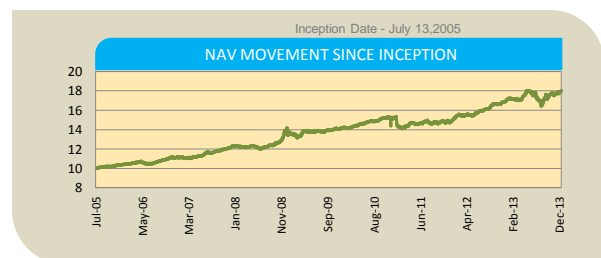
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.0%	6.5%	7.8%	6.2%
Benchmark**	6.9%	5.6%	6.3%	4.5%

**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>1.83</b>	
Tata Motors Ltd.	0.61	
Hero MotoCorp Ltd.	0.58	
Bajaj Auto Ltd.	0.38	
Mahindra & Mahindra Ltd.	0.26	
<b>Banks</b>	<b>2.97</b>	
HDFC Bank Ltd.	1.07	
ICICI Bank Ltd.	1.04	
State Bank of India	0.29	
Bank of Baroda	0.22	
Axis Bank Ltd.	0.20	
Federal Bank Ltd.	0.13	
Indian Bank	0.02	
<b>Construction and Infrastructure</b>	<b>0.72</b>	
GMR Infrastructure Ltd.	0.22	
NCC Ltd.	0.20	
Unity Infraprojects Ltd.	0.20	
IVRCL Ltd.	0.07	
JaiPrakash Associates Ltd.	0.03	
<b>Construction materials</b>	<b>0.17</b>	
Ambuja Cements Ltd.	0.11	
ACC Ltd.	0.06	
<b>Custodial, Depository, Exchanges and rating agen</b>	<b>0.08</b>	
Credit Analysis & Research Ltd	0.08	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.68</b>	
Bharat Electronics Ltd.	0.68	
<b>Engineering and Capital Goods</b>	<b>0.83</b>	
Larsen & Toubro Ltd.	0.83	
<b>FI</b>	<b>0.54</b>	
Rural Electrification Corporation	0.26	
IDFC Ltd.	0.15	
Power Finance Corporation Ltd.	0.13	
<b>FMCG</b>	<b>2.04</b>	
ITC Ltd.	1.65	
Hindustan Unilever Ltd.	0.39	
<b>HFC</b>	<b>1.29</b>	
HDFC Ltd.	1.02	
LIC Housing Finance Ltd.	0.27	
<b>Media and Entertainment</b>	<b>0.25</b>	
Jagran Prakashan Ltd.	0.23	
Zee Entertainment Enterprises Ltd.	0.02	
<b>Mining and Minerals</b>	<b>0.50</b>	
Sesa Sterlite Ltd.	0.36	
National Mineral Development Corporation Ltd.	0.14	
<b>Petroleum, Gas and petrochemical products</b>	<b>1.14</b>	
Reliance Industries Ltd.	1.09	
Gail (India) Ltd.	0.05	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.29</b>	
Sun Pharmaceuticals Industries Ltd.	0.51	
Cipla Ltd.	0.43	
Dr Reddys Laboratories Ltd.	0.18	
Glenmark Pharmaceuticals Ltd.	0.09	
Lupin Ltd.	0.08	
<b>Power Generation</b>	<b>0.20</b>	
NTPC Ltd.	0.20	
<b>Power Transmission</b>	<b>0.22</b>	
Power Grid Corporation of India Ltd.	0.22	
<b>Software and Consultancy Services</b>	<b>2.31</b>	
Infosys Ltd.	1.33	
Tata Consultancy Services Ltd.	0.91	
HCL Technologies Ltd.	0.07	
<b>Steel and Ferrous Metal</b>	<b>0.11</b>	

To be continued.....

## Group Superannuation, Gratuity and Leave Encashment

## PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Tata Steel Ltd.	0.10	
Jindal Steel and Power Ltd.	0.01	
<b>Telecom Services</b>	<b>0.42</b>	
Bharti Airtel Ltd.	0.42	
<b>Transportation, Supply Chain and Logistics Servi</b>	<b>0.10</b>	
Container Corporation Of India Ltd.	0.10	
<b>Utilities - Gas, Power</b>	<b>0.14</b>	
Indraprastha Gas Ltd.	0.14	
<b>Total</b>	<b>17.83</b>	

<b>GOVERNMENT SECURITIES</b>		
8.20% GOI 2025	13.41	
8.83% GOI 2041	7.16	
8.28% GOI 2032	4.42	
8.28% GOI 2027	3.82	
8.97% GOI 2030	3.16	
7.16% GOI 2023	3.10	
8.30% GOI 2042	2.93	
<b>Total</b>	<b>38.00</b>	

<b>CORPORATE BONDS</b>		
Reliance Gas Transportation Infrastructure Ltd.	7.85	AAA
LIC Housing Finance Ltd.	6.47	AAA
HDFC Ltd.	5.64	AAA
Power Finance Corporation Ltd.	4.59	AAA
Export-Import Bank of India Ltd.	4.08	AAA
Tata Sons Ltd.	2.96	AAA
Rural Electrification Corporation	1.69	AAA
NABARD	1.17	AAA
Ultratech Cement Ltd.	1.17	AAA
ACC Ltd.	0.58	AAA
<b>Total</b>	<b>36.20</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>7.97%</b>	
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>	
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\* Money Market includes Liquid Schemes of Mutual Funds &amp; Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

## PENSION BALANCED FUND

ULGF00210/03/2006GROUPBALAN122

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

### Asset Allocation Pattern

- Debt Securities 15%-90%
- Equity 0%-45%
- Money Market Instruments & Cash 0%-40%

### Asset Mix



### Portfolio Return

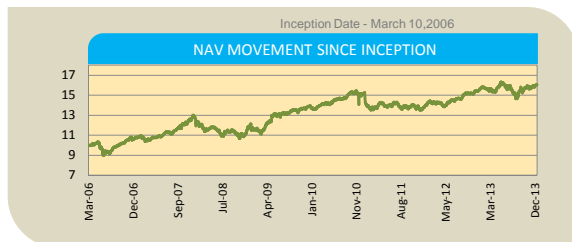
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	7.3%	7.7%	4.3%	3.5%
Benchmark**	7.5%	8.3%	5.2%	5.2%

**Note:** Past returns are not indicative of future performance.

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

### NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>2.21</b>	
Mahindra & Mahindra Ltd.	1.05	
Bajaj Auto Ltd.	0.51	
Maruti Suzuki India Ltd.	0.40	
Hero MotoCorp Ltd.	0.25	
<b>Banks</b>	<b>5.56</b>	
ICICI Bank Ltd.	2.17	
HDFC Bank Ltd.	2.10	
State Bank of India	0.71	
Axis Bank Ltd.	0.43	
Bank of Baroda	0.15	
<b>Construction and Infrastructure</b>	<b>0.97</b>	
Supreme Infrastructure India Ltd.	0.31	
Unity Infraprojects Ltd.	0.26	
IVRCL Ltd.	0.18	
GMR Infrastructure Ltd.	0.13	
NCC Ltd.	0.09	
<b>Construction materials</b>	<b>0.35</b>	
ACC Ltd.	0.35	
<b>Custodial, Depository, Exchanges and rating agen</b>	<b>0.12</b>	
Credit Analysis & Research Ltd	0.12	
<b>Electronics &amp; Electrical Equipments</b>	<b>0.21</b>	
Bharat Electronics Ltd.	0.21	
<b>Engineering and Capital Goods</b>	<b>1.02</b>	
Larsen & Toubro Ltd.	0.94	
Engineers India Ltd.	0.08	
<b>Fertilizers, Pesticides &amp; Agrochemicals</b>	<b>0.23</b>	
UPL Ltd.	0.23	
<b>FI</b>	<b>0.39</b>	
Rural Electrification Corporation	0.22	
IDFC Ltd.	0.17	
<b>FMCG</b>	<b>3.42</b>	
ITC Ltd.	3.42	
<b>HFC</b>	<b>2.59</b>	
HDFC Ltd.	2.48	
LIC Housing Finance Ltd.	0.11	
<b>Media and Entertainment</b>	<b>0.69</b>	
Zee Entertainment Enterprises Ltd.	0.41	
Jagran Prakashan Ltd.	0.28	
<b>Mining and Minerals</b>	<b>0.71</b>	
National Mineral Development Corporation Ltd.	0.43	
Coal India Ltd.	0.28	
<b>Petroleum, Gas and petrochemical products</b>	<b>4.37</b>	
Reliance Industries Ltd.	2.76	
Oil and Natural Gas Corporation Ltd.	0.87	
Gail (India) Ltd.	0.27	
Cairn India Ltd.	0.26	
Oil India Ltd.	0.21	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.26</b>	
Cipla Ltd.	0.87	
Glenmark Pharmaceuticals Ltd.	0.44	
Lupin Ltd.	0.33	
Cadila Healthcare Ltd.	0.24	
Sun Pharmaceuticals Industries Ltd.	0.21	
Dr Reddys Laboratories Ltd.	0.17	
<b>Power Generation</b>	<b>0.68</b>	
NTPC Ltd.	0.54	
NHPC	0.14	
<b>Power Transmission</b>	<b>0.46</b>	
Power Grid Corporation of India Ltd.	0.46	
<b>Retailers</b>	<b>0.17</b>	
Future Retail Ltd.	0.17	
<b>Software and Consultancy Services</b>	<b>6.10</b>	

To be continued.....

## Group Superannuation, Gratuity and Leave Encashment

**PENSION BALANCED FUND**

ULGF00210/03/2006GROUPEBALAN122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
Infosys Ltd.	3.08	
Tata Consultancy Services Ltd.	2.45	
HCL Technologies Ltd.	0.57	
<b>Steel and Ferrous Metal</b>	<b>0.08</b>	
Jindal Steel and Power Ltd.	0.08	
<b>Telecom Services</b>	<b>0.79</b>	
Bharti Airtel Ltd.	0.79	
<b>Telecommunications Equipment Manufacturer</b>	<b>0.14</b>	
Bharti Infratel Ltd	0.14	
<b>Transportation, Supply Chain and Logistics Servi</b>	<b>0.13</b>	
Container Corporation Of India Ltd.	0.13	
<b>Utilities - Gas, Power</b>	<b>0.60</b>	
Indraprastha Gas Ltd.	0.35	
Tata Power Co. Ltd.	0.25	
<b>Total</b>	<b>34.25</b>	
<b>GOVERNMENT SECURITIES</b>		
8.83% GOI 2041	10.85	
8.33% GOI 2026	5.29	
7.16% GOI 2023	4.14	
8.20% GOI 2025	2.62	
8.83% GOI 2023	1.89	
8.24% GOI 2027	1.75	
8.97% GOI 2030	1.38	
<b>Total</b>	<b>27.92</b>	
<b>CORPORATE BONDS</b>		
NABARD	5.64	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.84	AAA
Power Finance Corporation Ltd.	4.71	AAA
LIC Housing Finance Ltd.	4.70	AAA
Tata Sons Ltd.	3.78	AAA
IndusInd Bank Ltd.	3.74	AA
HDFC Ltd.	3.06	AAA
<b>Total</b>	<b>30.47</b>	
<b>CASH AND MONEY MARKETS*</b>	<b>7.36%</b>	
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>	

\* Money Market includes Liquid Schemes of Mutual Funds &amp; Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

# PENSION GROWTH FUND

ULGF00410/03/2006GROUPGROWT122

The fund is designed to provide long term cumulative capital growth while managing the risk of a relatively high exposure to equity markets.

The risk profile for this fund is High

## Asset Allocation Pattern

- Debt Securities 20%-60%
- Equity 20%-60%
- Money Market Instruments & Cash 0%-60%

## Asset Mix



## Portfolio Return

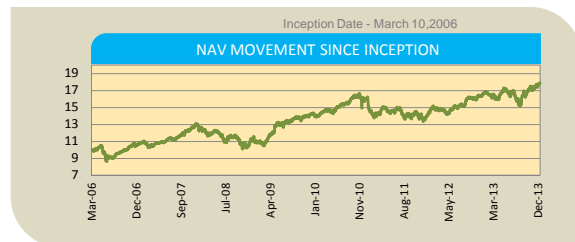
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.8%	11.2%	5.9%	8.7%
Benchmark**	7.9%	9.6%	4.0%	5.8%

**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>Auto &amp; Auto Ancillaries</b>	<b>5.22</b>	
Tata Motors Ltd.	1.42	
Bajaj Auto Ltd.	1.19	
Hero MotoCorp Ltd.	1.12	
Mahindra & Mahindra Ltd.	1.11	
Maruti Suzuki India Ltd.	0.38	
<b>Banks</b>	<b>9.17</b>	
ICICI Bank Ltd.	3.20	
HDFC Bank Ltd.	3.15	
State Bank of India	1.34	
Bank of Baroda	0.67	
Axis Bank Ltd.	0.39	
Federal Bank Ltd.	0.37	
Indian Bank	0.04	
Punjab National Bank	0.01	
<b>Construction and Infrastructure</b>	<b>2.52</b>	
NCC Ltd.	1.42	
Unity Infraprojects Ltd.	0.49	
GMR Infrastructure Ltd.	0.43	
IVRCL Ltd.	0.11	
Supreme Infrastructure India Ltd.	0.04	
JaiPrakash Associates Ltd.	0.03	
<b>Construction materials</b>	<b>0.42</b>	
ACC Ltd.	0.23	
Ambuja Cements Ltd.	0.19	
<b>Custodial, Depository, Exchanges and rating agen</b>	<b>0.23</b>	
Credit Analysis & Research Ltd	0.23	
<b>Electronics &amp; Electrical Equipments</b>	<b>1.18</b>	
Bharat Electronics Ltd.	1.18	
<b>Engineering and Capital Goods</b>	<b>2.46</b>	
Larsen & Toubro Ltd.	2.46	
<b>Fertilizers, Pesticides &amp; Agrochemicals</b>	<b>0.06</b>	
UPL Ltd.	0.06	
<b>FI</b>	<b>1.99</b>	
Rural Electrification Corporation	1.02	
IDFC Ltd.	0.70	
Power Finance Corporation Ltd.	0.27	
<b>FMCG</b>	<b>5.85</b>	
ITC Ltd.	4.87	
Hindustan Unilever Ltd.	0.98	
<b>HFC</b>	<b>4.23</b>	
HDFC Ltd.	3.42	
LIC Housing Finance Ltd.	0.81	
<b>Media and Entertainment</b>	<b>0.52</b>	
Jagran Prakashan Ltd.	0.47	
Zee Entertainment Enterprises Ltd.	0.05	
<b>Mining and Minerals</b>	<b>1.24</b>	
Sesa Sterlite Ltd.	0.63	
National Mineral Development Corporation Ltd.	0.61	
<b>Petroleum, Gas and petrochemical products</b>	<b>5.26</b>	
Reliance Industries Ltd.	3.90	
Bharat Petroleum Corporation Ltd.	0.71	
Oil and Natural Gas Corporation Ltd.	0.41	
Gail (India) Ltd.	0.24	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.49</b>	
Sun Pharmaceuticals Industries Ltd.	1.45	
Cipla Ltd.	0.79	
Lupin Ltd.	0.55	
Dr Reddys Laboratories Ltd.	0.46	
Glenmark Pharmaceuticals Ltd.	0.24	
<b>Power Generation</b>	<b>0.43</b>	
NTPC Ltd.	0.38	

To be continued.....



Continued.....

Aviva Investor | December 2013

Group Superannuation, Gratuity and Leave Encashment

# PENSION GROWTH FUND

ULGF00410/03/2006GROUPEGROWT122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
NHPC	0.05	
<b>Power Transmission</b>	<b>0.58</b>	
Power Grid Corporation of India Ltd.	0.58	
<b>Retailers</b>	<b>0.17</b>	
Future Retail Ltd.	0.17	
<b>Software and Consultancy Services</b>	<b>7.33</b>	
Infosys Ltd.	3.59	
Tata Consultancy Services Ltd.	3.09	
HCL Technologies Ltd.	0.65	
<b>Steel and Ferrous Metal</b>	<b>0.79</b>	
Tata Steel Ltd.	0.50	
Jindal Steel and Power Ltd.	0.29	
<b>Telecom Services</b>	<b>1.32</b>	
Bharti Airtel Ltd.	1.32	
<b>Telecommunications Equipment Manufacturer</b>	<b>0.02</b>	
Bharti Infratel Ltd.	0.02	
<b>Utilities - Gas, Power</b>	<b>0.61</b>	
Indraprastha Gas Ltd.	0.60	
Tata Power Co. Ltd.	0.01	
<b>Total</b>	<b>55.09</b>	

<b>GOVERNMENT SECURITIES</b>		
8.97% GOI 2030	4.80	
7.16% GOI 2023	2.74	
8.20% GOI 2025	2.48	
8.28% GOI 2032	2.21	
8.79% Gujarat SDL 2022	2.15	
8.83% GOI 2041	1.71	
8.28% GOI 2027	1.32	
8.30% GOI 2042	1.29	
8.33% GOI 2026	0.75	
<b>Total</b>	<b>19.45</b>	

<b>CORPORATE BONDS</b>		
Reliance Gas Transportation Infrastructure Ltd.	8.25	AAA
Export-Import Bank of India Ltd.	3.54	AAA
Power Finance Corporation Ltd.	2.53	AAA
LIC Housing Finance Ltd.	1.79	AAA
Tata Sons Ltd.	1.79	AAA
<b>Total</b>	<b>17.90</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>7.56%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds &amp; Bank Deposit

# Group Superannuation, Gratuity and Leave Encashment PENSION SHORTTERMDEBT

ULGF00613/02/2009GROUPSDEBT122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

- Debt Securities 0%-50%
- Money Market Instruments & Cash 0%-100%

## Asset Mix



## Portfolio Return

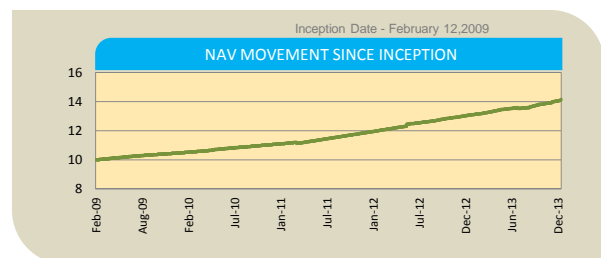
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.3%	8.5%	8.5%
Benchmark**	7.1%	8.6%	9.0%

**Note:** Past returns are not indicative of future performance.

\*\*Benchmark for this fund is CRIISL Liquid Fund Index

## NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
<b>CERTIFICATE OF DEPOSITS</b>		
ICICI Bank Ltd.	7.82	A1+
IndusInd Bank Ltd.	7.81	A1+
Canara Bank Ltd.	7.79	A1+
Oriental Bank of Commerce Ltd.	7.79	A1+
Bank of India	5.39	A1+
State Bank of Patiala	5.39	A1+
Axis Bank Ltd.	3.85	A1+
<b>COMMERCIAL PAPERS</b>		
Reliance Capital Ltd.	11.43	A1+
<b>Total</b>	<b>57.27</b>	
<b>CASH AND EQUIVALENTS*</b>		<b>42.73%</b>
<b>PORTFOLIO TOTAL</b>		<b>100.00%</b>

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

# PENSION INCOME FUND

ULGF00728/03/2011GROUPINCOM122

To provide returns by investing in safe funds with progressive returns.

The risk profile for this fund is Medium

## Asset Allocation Pattern

- Government Securities 0%-30%
- Corporate Bonds 0%-100%
- Other Approved Fixed Income Instruments 0%-100%
- Money Market 0%-40%

## Asset Mix



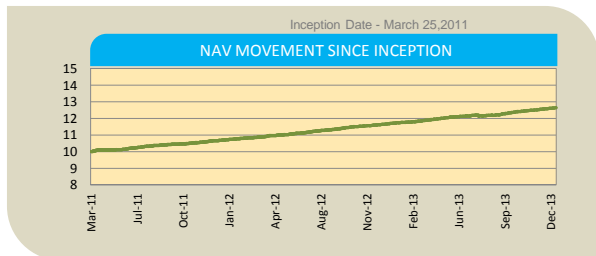
## Portfolio Return

As on December 31, 2013

	CAGR Return
	Since inception
Portfolio return	8.8%
Benchmark	8.6%

**Note:** Past returns are not indicative of future performance.

## NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
<b>CORPORATE BONDS</b>		
HDFC Ltd.	8.24	AAA
Reliance Capital Ltd.	7.34	AAA
IndusInd Bank Ltd.	6.89	AA
Tata Sons Ltd.	6.89	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.88	AAA
Indian Railway Finance Corporation Ltd.	6.84	AAA
Power Finance Corporation Ltd.	6.38	AAA
LIC Housing Finance Ltd.	5.50	AAA
Ultratech Cement Ltd.	5.00	AAA
<b>Total</b>	<b>59.96</b>	

**CASH AND MONEY MARKETS\*** 40.04%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

## Disclaimer

### Benchmark Indices Provided by CRISIL

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## Disclaimer

CAGR- Compounded Annualised Growth Rate

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