

AvivaInvestor

Group Superannuation, Gratuity and Leave Encashment Funds

September, 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

ULGF00531/03/2006GROUPECASHF122

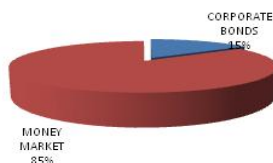
The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



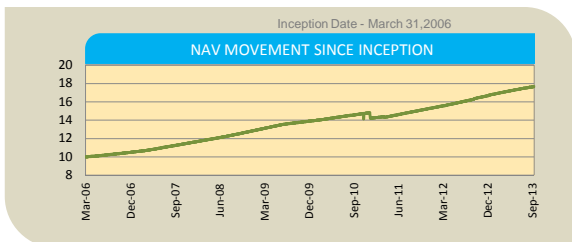
Portfolio Return

As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.6%	8.4%	8.4%	8.5%
Benchmark**	7.4%	7.5%	8.7%	8.6%

Note: Past returns are not indicative of future performance.
**Benchmark return is CRISIL Liquid Fund Index Return

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
CORPORATE BONDS		
LIC Housing Finance Ltd.	6.64	AAA
HDFC Ltd.	4.43	AAA
Indian Railway Finance Corporation Ltd.	4.42	AAA
Total	15.49	

CERTIFICATE OF DEPOSITS		
Axis Bank Ltd.	8.37	A1+
IndusInd Bank Ltd.	7.43	A1+
Canara Bank Ltd.	7.42	A1+
Oriental Bank of Commerce Ltd.	7.42	A1+
Bank of India	6.92	A1+
State Bank of Hyderabad	6.26	A1+
ICICI Bank Ltd.	5.74	A1+
State Bank of Patiala	4.82	A1+
COMMERCIAL PAPERS		
Reliance Capital Ltd.	7.39	A1+
ICICI Home Finance Co. Ltd.	5.20	A1+
Total	66.97	

CASH AND MONEY MARKETS* 14.54%

PORTFOLIO TOTAL 100.00%

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

Group Superannuation, Gratuity and Leave Encashment

PENSION DEBT FUND

ULGF00310/03/2006GROUPDEBTF122

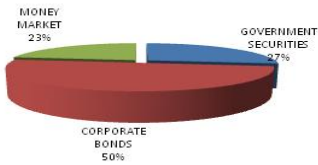
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



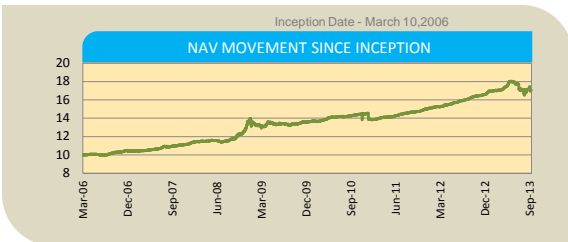
Portfolio Return

As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.1%	9.0%	8.0%	4.7%
Benchmark**	6.1%	7.3%	6.6%	3.5%

Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CRISIL Composite Bond Fund Index

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.97% GOI 2030	10.49	
8.83% GOI 2041	8.88	
8.20% GOI 2025	3.12	
8.33% GOI 2036	1.53	
8.30% GOI 2042	1.52	
8.85% Tamil Nadu State Development Ltd. 2022	0.80	
8.28% GOI 2027	0.79	
7.16% GOI 2023	0.23	
Total	27.36	

CORPORATE BONDS		
Tata Sons Ltd.	7.74	AAA
Power Finance Corporation Ltd.	7.14	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.06	AAA
LIC Housing Finance Ltd.	5.90	AAA
HDFC Ltd.	5.62	AAA
Power Grid Corporation of India Ltd.	5.13	AAA
Rural Electrification Corporation	3.26	AAA
Ultratech Cement Ltd.	3.17	AAA
IndusInd Bank Ltd.	2.50	AA
India Infrastructure Finance Company Ltd.	2.45	AAA
NABARD	0.67	AAA
Reliance Industries Ltd.	0.34	AAA
Total	49.98	

CASH AND MONEY MARKETS*	22.66%
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PORTFOLIO TOTAL	100.00%
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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

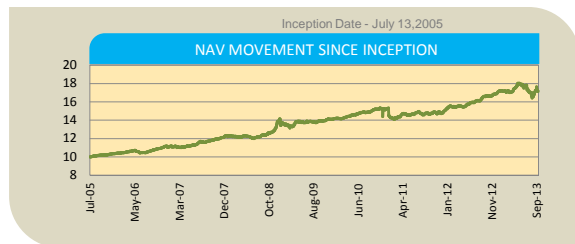
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.6%	8.1%	6.4%	3.6%
Benchmark**	6.7%	7.3%	5.4%	3.2%

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 September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
Auto & Auto Ancillaries	0.70	
Maruti Suzuki India Ltd.	0.23	
Tata Motors Ltd.	0.21	
Mahindra & Mahindra Ltd.	0.17	
Bajaj Auto Ltd.	0.09	
Banks	2.42	
HDFC Bank Ltd.	1.01	
ICICI Bank Ltd.	0.80	
State Bank of India	0.35	
Axis Bank Ltd.	0.18	
Federal Bank Ltd.	0.05	
Oriental Bank of Commerce Ltd.	0.03	
Construction and Infrastructure	0.22	
Unity Infraprojects Ltd.	0.07	
IVRCL Ltd.	0.06	
NCC Ltd.	0.05	
GMR Infrastructure Ltd.	0.02	
JaiPrakash Associates Ltd.	0.02	
Construction materials	0.08	
ACC Ltd.	0.08	
Custodial, Depository, Exchanges and rating agen	0.07	
Credit Analysis & Research Ltd	0.07	
Electronics & Electrical Equipments	0.45	
Bharat Electronics Ltd.	0.45	
Engineering and Capital Goods	0.08	
Larsen & Toubro Ltd.	0.08	
Fertilizers, Pesticides & Agrochemicals	0.10	
United Phosphorus Ltd. (New)	0.10	
FI	0.26	
Power Finance Corporation Ltd.	0.23	
IDFC Ltd.	0.03	
FMCG	1.55	
ITC Ltd.	1.55	
HFC	0.71	
HDFC Ltd.	0.71	
Media and Entertainment	0.32	
Jagran Prakashan Ltd.	0.22	
Zee Entertainment Enterprises Ltd.	0.10	
Mining and Minerals	0.05	
National Mineral Development Corporation Ltd.	0.05	
Petroleum, Gas and petrochemical products	2.16	
Reliance Industries Ltd.	1.23	
Oil and Natural Gas Corporation Ltd.	0.54	
Hindustan Petroleum Corporation Ltd.	0.23	
Oil India Ltd.	0.10	
Sintex Industries Ltd.	0.05	
Cairn India Ltd.	0.01	
Pharmaceuticals & Biotechnology	1.49	
Glenmark Pharmaceuticals Ltd.	0.35	
Dr Reddys Laboratories Ltd.	0.32	
Sun Pharmaceuticals Industries Ltd.	0.30	
Cipla Ltd.	0.21	
Cadila Healthcare Ltd.	0.20	
Lupin Ltd.	0.11	
Power Generation	0.25	
NTPC Ltd.	0.25	
Power Transmission	0.12	
Power Grid Corporation of India Ltd.	0.12	
Retailers	0.06	
Future Lifestyle Fashions Ltd.	0.06	
Software and Consultancy Services	2.67	
Tata Consultancy Services Ltd.	1.19	

To be continued.....

Continued.....

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Group Superannuation, Gratuity and Leave Encashment

PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

Security	Net Asset %	Rating
EQUITIES		
Infosys Ltd.	0.98	
HCL Technologies Ltd.	0.50	
Telecom Services	0.75	
Bharti Airtel Ltd.	0.75	
Telecommunications Equipment Manufacturer	0.01	
Bharti Infratel Ltd	0.01	
Transportation, Supply Chain and Logistics Servi	0.13	
Container Corporation Of India Ltd.	0.13	
Utilities - Gas, Power	0.12	
Indraprastha Gas Ltd.	0.12	
Total	14.77	

GOVERNMENT SECURITIES		
8.20% GOI 2025	14.82	
8.83% GOI 2041	5.56	
8.33% GOI 2026	4.60	
7.16% GOI 2023	3.32	
8.97% GOI 2030	3.30	
8.30% GOI 2042	3.06	
Total	34.66	

CORPORATE BONDS		
Reliance Gas Transportation Infrastructure Ltd.	7.60	AAA
LIC Housing Finance Ltd.	6.78	AAA
IndusInd Bank Ltd.	6.10	AA
HDFC Ltd.	5.86	AAA
Ultratech Cement Ltd.	4.89	AAA
Power Finance Corporation Ltd.	4.80	AAA
Tata Sons Ltd.	4.34	AAA
Rural Electrification Corporation	1.77	AAA
NABARD	1.23	AAA
ACC Ltd.	0.61	AAA
Total	43.98	

CASH AND MONEY MARKETS*	6.59%	
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PORTFOLIO TOTAL	100.00%	
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

PENSION BALANCED FUND

ULGF00210/03/2006GROUPEBALAN122

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

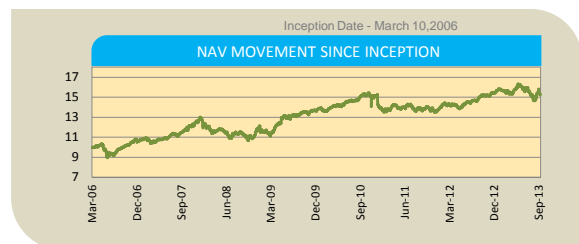
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	6.8%	7.9%	2.8%	0.8%
Benchmark**	7.1%	7.6%	4.0%	2.8%

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 September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
Auto & Auto Ancillaries	1.50	
Mahindra & Mahindra Ltd.	0.71	
Bajaj Auto Ltd.	0.50	
Maruti Suzuki India Ltd.	0.29	
Banks	5.33	
HDFC Bank Ltd.	2.26	
ICICI Bank Ltd.	1.90	
State Bank of India	0.61	
Axis Bank Ltd.	0.42	
Indian Bank	0.14	
Construction and Infrastructure	0.81	
Supreme Infrastructure India Ltd.	0.31	
Unity Infraprojects Ltd.	0.18	
GMR Infrastructure Ltd.	0.14	
IVRCL Ltd.	0.13	
NCC Ltd.	0.05	
Construction materials	0.37	
ACC Ltd.	0.37	
Custodial, Depository, Exchanges and rating agen	0.10	
Credit Analysis & Research Ltd	0.10	
Electronics & Electrical Equipments	0.23	
Bharat Electronics Ltd.	0.23	
Engineering and Capital Goods	1.02	
Larsen & Toubro Ltd.	0.94	
Engineers India Ltd.	0.08	
Fertilizers, Pesticides & Agrochemicals	0.16	
United Phosphorus Ltd. (New)	0.16	
FI	0.55	
IDFC Ltd.	0.19	
Rural Electrification Corporation	0.19	
Power Finance Corporation Ltd.	0.17	
FMCG	3.77	
ITC Ltd.	3.77	
HFC	2.52	
HDFC Ltd.	2.52	
Media and Entertainment	0.54	
Jagran Prakashan Ltd.	0.34	
Zee Entertainment Enterprises Ltd.	0.20	
Mining and Minerals	0.55	
National Mineral Development Corporation Ltd.	0.36	
Coal India Ltd.	0.19	
Petroleum, Gas and petrochemical products	4.35	
Reliance Industries Ltd.	2.45	
Oil and Natural Gas Corporation Ltd.	0.79	
Hindustan Petroleum Corporation Ltd.	0.35	
Gail (India) Ltd.	0.30	
Cairn India Ltd.	0.27	
Oil India Ltd.	0.19	
Pharmaceuticals & Biotechnology	2.17	
Cipla Ltd.	0.98	
Glenmark Pharmaceuticals Ltd.	0.45	
Cadila Healthcare Ltd.	0.26	
Lupin Ltd.	0.18	
Dr Reddys Laboratories Ltd.	0.17	
Sun Pharmaceuticals Industries Ltd.	0.13	
Power Generation	0.79	
NTPC Ltd.	0.50	
NHPC	0.29	
Power Transmission	0.51	
Power Grid Corporation of India Ltd.	0.51	
Retailers	0.17	
Future Retail Ltd.	0.13	

To be continued.....

Continued.....

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Group Superannuation, Gratuity and Leave Encashment

PENSION BALANCED FUND

ULGF00210/03/2006GROUPBALAN122

Security	Net Asset %	Rating
EQUITIES		
Future Lifestyle Fashions Ltd.	0.04	
Software and Consultancy Services	5.81	
Infosys Ltd.	2.96	
Tata Consultancy Services Ltd.	2.27	
HCL Technologies Ltd.	0.58	
Steel and Ferrous Metal	0.08	
Jindal Steel and Power Ltd.	0.08	
Telecom Services	0.66	
Bharti Airtel Ltd.	0.66	
Telecommunications Equipment Manufacturer	0.17	
Bharti Infratel Ltd	0.17	
Transportation, Supply Chain and Logistics Servi	0.10	
Container Corporation Of India Ltd.	0.10	
Utilities - Gas, Power	0.43	
Tata Power Co. Ltd.	0.22	
Indraprastha Gas Ltd.	0.21	
Total	32.69	
GOVERNMENT SECURITIES		
8.83% GOI 2041	11.17	
8.33% GOI 2026	5.49	
7.16% GOI 2023	4.40	
8.20% GOI 2025	2.72	
8.28% GOI 2027	1.83	
8.97% GOI 2030	1.43	
Total	27.04	
CORPORATE BONDS		
NABARD	5.86	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.04	AAA
Power Finance Corporation Ltd.	4.90	AAA
LIC Housing Finance Ltd.	4.89	AAA
Tata Sons Ltd.	3.94	AAA
IndusInd Bank Ltd.	3.88	AA
HDFC Ltd.	3.15	AAA
Total	31.66	
CASH AND MONEY MARKETS*	8.61%	
PORTFOLIO TOTAL	100.00%	

* Money Market includes Liquid Schemes of Mutual Funds & 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

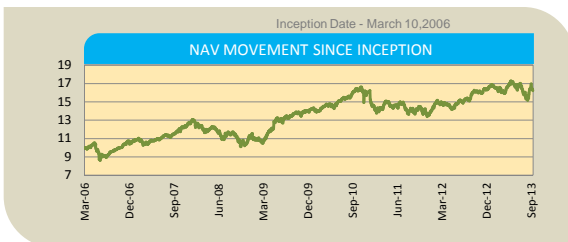
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.7%	9.2%	2.7%	0.9%
Benchmark**	7.3%	7.5%	2.4%	2.2%

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 September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
Auto & Auto Ancillaries	2.75	
Mahindra & Mahindra Ltd.	1.10	
Maruti Suzuki India Ltd.	0.65	
Bajaj Auto Ltd.	0.50	
Tata Motors Ltd.	0.50	
Banks	8.64	
HDFC Bank Ltd.	3.06	
ICICI Bank Ltd.	2.73	
State Bank of India	1.14	
Axis Bank Ltd.	0.82	
Indian Bank	0.52	
Oriental Bank of Commerce Ltd.	0.20	
Federal Bank Ltd.	0.10	
Bank of Baroda	0.06	
Punjab National Bank	0.01	
Construction and Infrastructure	0.45	
Unity Infraprojects Ltd.	0.19	
IVRCL Ltd.	0.12	
NCC Ltd.	0.06	
GMR Infrastructure Ltd.	0.03	
Supreme Infrastructure India Ltd.	0.03	
JaiPrakash Associates Ltd.	0.02	
Construction materials	0.29	
ACC Ltd.	0.29	
Custodial, Depository, Exchanges and rating agen	0.20	
Credit Analysis & Research Ltd	0.20	
Electronics & Electrical Equipments	0.84	
Bharat Electronics Ltd.	0.84	
Engineering and Capital Goods	0.91	
Larsen & Toubro Ltd.	0.91	
Fertilizers, Pesticides & Agrochemicals	0.40	
United Phosphorus Ltd. (New)	0.40	
FI	0.99	
Power Finance Corporation Ltd.	0.90	
IDFC Ltd.	0.09	
FMCG	4.65	
ITC Ltd.	4.65	
HFC	2.94	
HDFC Ltd.	2.91	
LIC Housing Finance Ltd.	0.03	
Media and Entertainment	0.81	
Jagran Prakashan Ltd.	0.50	
Zee Entertainment Enterprises Ltd.	0.31	
Mining and Minerals	0.01	
National Mineral Development Corporation Ltd.	0.01	
Petroleum, Gas and petrochemical products	7.54	
Reliance Industries Ltd.	4.12	
Oil and Natural Gas Corporation Ltd.	1.72	
Oil India Ltd.	0.60	
Sintex Industries Ltd.	0.55	
Hindustan Petroleum Corporation Ltd.	0.50	
Cairn India Ltd.	0.04	
Gail (India) Ltd.	0.01	
Pharmaceuticals & Biotechnology	3.42	
Glenmark Pharmaceuticals Ltd.	0.80	
Sun Pharmaceuticals Industries Ltd.	0.71	
Dr Reddys Laboratories Ltd.	0.55	
Lupin Ltd.	0.53	
Cipla Ltd.	0.48	
Cadila Healthcare Ltd.	0.35	
Power Generation	0.82	
NTPC Ltd.	0.71	

To be continued.....

Group Superannuation, Gratuity and Leave Encashment

PENSION GROWTH FUND

ULGF00410/03/2006GROUPEGROWT122

Security	Net Asset %	Rating
EQUITIES		
NHPC	0.11	
Power Transmission	0.30	
Power Grid Corporation of India Ltd.	0.30	
Realty	0.11	
Oberoi Realty Ltd	0.11	
Retailers	0.10	
Future Lifestyle Fashions Ltd.	0.10	
Software and Consultancy Services	8.02	
Infosys Ltd.	3.78	
Tata Consultancy Services Ltd.	3.31	
HCL Technologies Ltd.	0.93	
Telecom Services	1.80	
Bharti Airtel Ltd.	1.80	
Telecommunications Equipment Manufacturer	0.23	
Bharti Infratel Ltd	0.23	
Transportation, Supply Chain and Logistics Servi	0.51	
Container Corporation Of India Ltd.	0.51	
Utilities - Gas, Power	0.60	
Indraprastha Gas Ltd.	0.44	
Tata Power Co. Ltd.	0.16	
Total	47.33	
GOVERNMENT SECURITIES		
8.20% GOI 2025	10.72	
8.97% GOI 2030	5.39	
8.28% GOI 2027	2.45	
8.79% Gujarat SDL 2022	2.39	
8.33% GOI 2026	2.35	
7.16% GOI 2023	2.26	
8.83% GOI 2041	1.44	
Total	27.00	
CORPORATE BONDS		
Tata Sons Ltd.	3.03	AAA
IndusInd Bank Ltd.	2.99	AA
Power Finance Corporation Ltd.	2.85	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.07	AAA
LIC Housing Finance Ltd.	2.01	AAA
Ultratech Cement Ltd.	1.01	AAA
Total	13.96	
CASH AND MONEY MARKETS*	11.71%	
PORTFOLIO TOTAL	100.00%	

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

Group Superannuation, Gratuity and Leave Encashment

PENSION SHORT TERM DEBT FUND

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



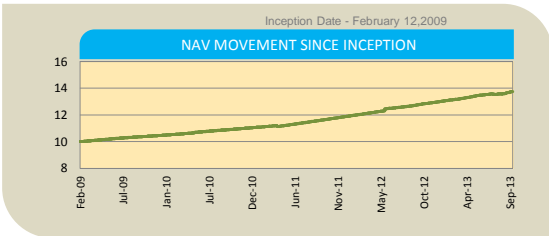
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.1%	8.0%	7.7%
Benchmark**	7.0%	8.3%	8.6%

Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CRISIL Liquid Fund Index

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
CERTIFICATE OF DEPOSITS		
ICICI Bank Ltd.	7.87	A1+
Indusind Bank Ltd.	7.86	A1+
Canara Bank Ltd.	7.84	A1+
Oriental Bank of Commerce Ltd.	7.84	A1+
Bank of India	5.43	A1+
State Bank of Patiala	5.43	A1+
Axis Bank Ltd.	3.87	A1+
COMMERCIAL PAPERS		
Reliance Capital Ltd.	7.82	A1+
Total	53.96	
CASH AND EQUIVALENTS*	46.04%	
PORTFOLIO TOTAL	100.00%	

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

Group Superannuation, Gratuity and Leave Encashment

PENSION INCOME FUND

ULGF00728/03/2011GROUPINCOM122

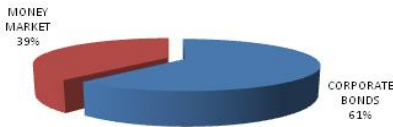
To provide returns by investing in safe funds with progressive returns.

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 as on September 30, 2013

Security	Net Asset %	Rating
CORPORATE BONDS		
HDFC Ltd.	8.41	AAA
Reliance Capital Ltd.	7.48	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.07	AAA
IndusInd Bank Ltd.	7.04	AA
Tata Sons Ltd.	7.04	AAA
Indian Railway Finance Corporation Ltd.	6.95	AAA
Power Finance Corporation Ltd.	6.50	AAA
LIC Housing Finance Ltd.	5.61	AAA
Ultratech Cement Ltd.	5.09	AAA
Total	61.19	

CASH AND MONEY MARKETS*	38.81%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

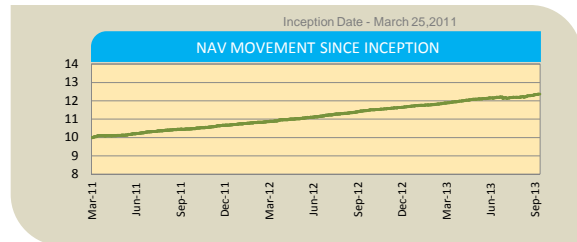
Portfolio Return

As on September 30, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	8.8%	8.1%
Benchmark	8.5%	8.6%

Note: Past returns are not indicative of future performance.

NAV Movement



Disclaimer

Benchmark Indices Provided by CRISIL

The composite indices are computed based on notional Asset allocation (weights for sub indices) provided by Aviva from time to time. Such weights for the sub indices would impact the return of the composite index. CRISIL does not take responsibility of variations in the returns due to such changes in weights for sub indices. CRISIL Indices are the sole property of CRISIL Limited (CRISIL) indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of indices, based on data obtained for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL indices.



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Disclaimer

CAGR- Compounded Annualised Growth Rate

“Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochures carefully before concluding a sale. Unit linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company India Limited is only the name of the Insurance Company and the various funds offered under this contract are the names of the funds and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document or the insurer. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-linked funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved.”

Advt. No. Oct 20/13 IRDA Registration Number: 122



Life Insurance

*A Joint Venture between Dabur Invest Corp
and
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Aviva Life Insurance Company India Limited

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