

AVIVA INVESTOR

May, 2012

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

MARKET REVIEW
(Equity and Fixed Income Outlook)

[More](#)

PORTFOLIO RETURNS SINCE INCEPTION

[More](#)

FUND PERFORMANCE

Life unit Linked

Bond Fund

Life unit Linked

Secure Fund

Life unit Linked

Protector Fund

Life unit Linked

Balanced Fund

Life unit Linked

Growth Fund

Life unit Linked

Enhancer Fund

Life unit Linked

Index Fund

Life unit Linked

PSU Fund

Life unit Linked

Infra Fund

Life unit Linked

Wealth Builder Fund

Life unit Linked

Dynamic P/E Fund

Life unit Linked

Bond Fund II

Life unit Linked

Protector Fund II

Life unit Linked

Balanced Fund II

Life unit Linked

Growth Fund II

Life unit Linked

Enhancer Fund II

Life unit Linked

Index Fund II

Pension unit Linked

Secure Fund

Pension unit Linked

Protector Fund

Pension unit Linked

Balanced Fund

Pension unit Linked

Growth Fund

Pension unit Linked

Index Fund

Pension unit Linked

Infra Fund

Pension unit Linked

PSU Fund

Pension unit Linked

Protector Fund II

Pension unit Linked

Balanced Fund II

Pension unit Linked

Growth Fund II

Pension unit Linked

Index Fund II

Disclaimer/Disclosure:

Aviva Life Insurance Company India Limited
Aviva Towers, Sector Road, Opp. Golf Course,
DLF Phase-V, Sector 43, Gurgaon, Haryana-122 003
Tel: +91(0)1242709000-01, Fax : +91(0)124 257 1214
Registered office : 2nd Floor, Prakashdeep Building,
7, Tolstoy Marg, New Delhi - 110 001

www.avivaindia.com



As on May 31,2012	Life Unit Linked Bond Fund	Life Unit Linked Secure Fund	Life Unit Linked Protector Fund	Pension Unit Linked Secure Fund	Pension Unit Linked Protector Fund	Pension Unit Linked Balanced Fund
Portfolio Return Since Inception	8.4%	7.6%	6.7%	7.5%	6.6%	12.9%
Benchmark Return Since Inception	5.3%	6.0%	6.8%	6.7%	4.9%	9.6%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY

As on May 31,2012	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund	Pension Unit Linked Infrastructure Fund
Portfolio Return Since Inception	15.0%	14.7%	0.8%	10.3%	0.5%	-10.2%
Benchmark Return Since Inception	10.7%	11.5%	-1.1%	9.4%	0.1%	-18.1%
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Liquid Fund Index and NIFTY	BSE 100 Index

As on May 31,2012	Life Unit Linked Index Fund	Life Unit Linked PSU Fund	Life Unit Linked Infrastructure Fund	Pension Unit Linked PSU Fund	Pension Unit Linked Protector Fund II	Pension Unit Linked Balanced Fund II
Portfolio Return Since Inception	-4.2%	-9.2%	-11.2%	-8.6%	5.9%	4.0%
Benchmark Return Since Inception	-5.0%	-14.1%	-19.5%	-14.3%	5.6%	4.6%
Benchmark	CRISIL Liquid Fund Index and S&P CNX NIFTY	BSE PSU Index	BSE 100 Index	BSE PSU Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY

As on May 31,2012	Life Unit Linked Bond Fund II	Life Unit Linked Protector Fund II	Life Unit Linked Balanced Fund II	Pension Unit Linked Growth Fund II	Pension Unit Linked Index Fund II
Portfolio Return Since Inception	8.0%	5.7%	3.9%	3.7%	0.2%
Benchmark Return Since Inception	6.8%	5.5%	4.0%	2.9%	-0.7%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Liquid Fund Index and NIFTY

As on May 31,2012	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II	Dynamic PE Fund
Portfolio Return Since Inception	-1.1%	0.5%	-2.5%	-9.3%
Benchmark Return Since Inception	0.0%	-2.6%	-2.6%	-8.9%
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CRISIL Liquid Fund Index and S&P CNX NIFTY	

As on May 31,2012	Life Unit Linked Wealth Builder Fund
Highest NAV locked in is	0.8%

Domestic markets remained volatile during the month and dropped around 6% over last month, which took Sensex below 16,000 and Nifty below 4,900. The markets extended losses for the third consecutive month on concerns over both global events and domestic growth. Increasing concern over deteriorating macro indicators in Eurozone and inability of global leaders to agree on economic policies to tackle the debt crisis, weaker than expected Q4 GDP data in India, depreciating rupee and high fiscal and trade deficit dampened investors' sentiments.

Global markets plunged on the back of lingering concerns about political instability in Greece and its possible adverse impact on the Euro zone. The Eurozone Purchasing Managers' Index (PMI) fell to 45.1 in April from 47.7 in March, which also contributed to the downfall of European stocks. Fitch Ratings downgraded the credit ranking of Greece by one notch to CCC from B- on concerns that the nation might have to leave the one-currency bloc amid political instability while Moody's downgraded 16 Spanish banks on concerns over their asset quality. Moreover, Japan's credit rating was also downgraded by two levels from 'AA' to 'A+' with a negative outlook by Fitch on concerns about the country's high level of debt which triggered selling in global markets.

The domestic industrial output for March contracted by 3.5% against 4.1% growth in February. Inflation, as measured by the Wholesale Price Index (WPI), rose unexpectedly at 7.23% in April against 6.89% in March as prices firmed up across key categories that make up the WPI. Moreover, food inflation, as measured by the Consumer Price Index (CPI), jumped to 10.18% in April from 8.22% in March.

Sharp fall of rupee and persisting domestic concerns over slower economic growth and a widening fiscal deficit kept markets weaker. The Q4 GDP growth came in at 5.3% against a consensus of over 6%. The GDP growth for FY12 dropped to 6.5% against a robust 8.4% in FY11. A small but significant positive development came in from petrol price hike by around 10%, an important step in the direction of fiscal consolidation.

All the sectoral indices ended in red during the month. Auto, Power and Metal emerged as major laggards falling 17%, 10% and 9%, respectively. Auto stocks plunged on account of subdued sales growth in April. Realty stocks also extended recent losses after Reserve Bank of India's (RBI) indicated it had relatively little space to cut interest rates in the current scenario.

Outlook

The sentiments towards equity markets globally continue to remain cautious owing to uncertainties about Eurozone debt crisis, coupled with fears of a slowdown in the US. However, there is increasing expectation of a coordinated action by G7 countries to tackle the crisis and hence a possible short term respite to the markets. The outcome of the election in Greece and subsequent political developments, the ability of Eurozone leaders to arrive at a consensus on the way forward for resolving the crisis and continued improvement in growth in the US are key events global markets will take a cue from.

Domestically, there is increasing expectation that the government will initiate steps to speed up infrastructure investments and will remove roadblocks preventing private sector investments. The India Meteorological Department (IMD) has predicted normal rains in the upcoming monsoon season which will support agricultural growth in the coming year. Improvements in manufacturing activity and infrastructure investments will likely lead to higher GDP growth in FY 13. All these factors will support markets going forward.

Fixed Income Outlook

Bond yields remained range bound throughout the month though it fell sharply later during the month. Weak domestic growth data, record low U.S. and German bond yields, sharp fall in commodity prices and the RBI's bond purchases had set the stage for a smart rally in bond yields. The G-Sec market traded range bound on continuous bond purchases via open market operations (OMOs) and also on expectations that the RBI would announce a new 10-year benchmark bond. The bond yields were influenced by global factors like Fitch's downgrade of Japan's credit rating to A+. Hike in petrol prices on May 24 helped ease bond yields as the move gave rise to hopes of fiscal discipline by the Government. The 10-year benchmark bond closed 29 bps down at 8.38%, compared to the previous month's close of 8.67%.

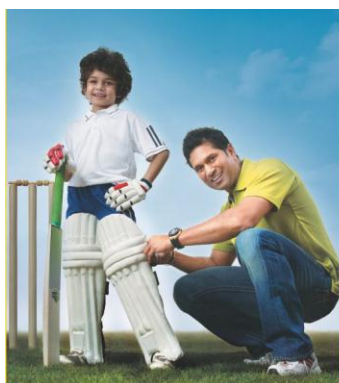
The fourth quarter GDP growth stood at 9-year low of 5.3% against expectations of 6.1%, due to contraction in the manufacturing sector. The manufacturing sector was worst hit, as it had contracted to -0.3% compared to 7.3% growth during the same period last fiscal following slowdown in industrial production.

In the month of May, liquidity condition eased in the banking system on buyback of bonds by the central bank through open market operations (OMO). The RBI conducted three bond buybacks worth Rs 12,000 crore each, that provided enough liquidity to support the front-loaded borrowing calendar. Banks' average borrowing under the liquidity adjustment facility stood at Rs 98,955 crore lower than last month's average figure of Rs 1,00,678 crore. Weighted average call rate ended down 34 bps at 8.04%, compared to last month's close of 8.38%.

Index of industrial productivity (IIP) for March contracted by 3.5% against last month's reported figure of 4.1% due to poor performance of the manufacturing sector. India's Purchasing Managers' Index (PMI) slipped slightly to 54.8 in May from 54.9 in April due to slowing domestic orders.

Headline inflation increased to 7.23% in April 2012 against 6.89% recorded a month ago and 9.74% recorded a year ago due to rise in primary article inflation and manufacturing price index. Primary article inflation reached 9.71% against 9.62% in the previous month as vegetable prices went up and adversely impacted the food price index. On the other hand, manufacturing price index moved to 5.12% against 4.87% a month ago due to the hike in excise duty. Drastic fall in domestic industrial production is also likely to impact the prices in the coming days.

Government bond yields declined across the maturities, with the highest longer end of the Yield Curve falling sharply. The spread between AAA corporate bond and Government bond yields increased on the entire segment in the range of 25 bps to 50 bps. In the month of June, the market is expecting cut in policy rates after slower GDP growth and fall in crude oil prices, which gives enough headroom to the RBI for monetary easing. The central bank will conduct auctions of dated securities worth Rs 60,000 crore and Treasury bills worth Rs 58,000 crore in June.



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SMS <EDUCATION> to 5676737.

Life Unit Linked BOND FUND

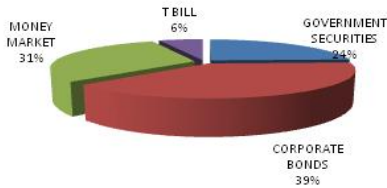
ULIF01306/02/2008LIFEDEBTFU122

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

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

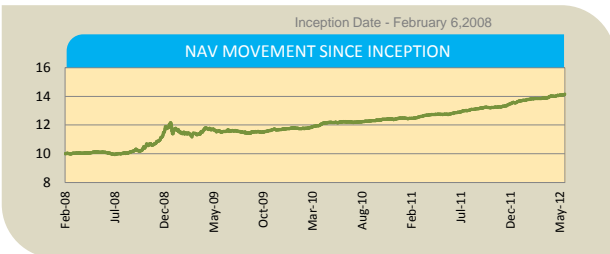
As on May 31, 2012

	Since inception#	Last 3 years*#	Last 1 year*#
Portfolio return	8.4%	7.0%	11.2%
Benchmark*	5.3%	5.5%	8.9%

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

Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
91 day - Tbill 01-Jun-2012	6.23	
9.15% GOI 2024	10.96	
8.19% GOI 2020	6.20	
8.28% GOI 2027	3.04	
8.79% GOI 2021	1.60	
6.49% GOI 2015	1.33	
8.48% Maharashtra SDL 2020	1.28	
Total	30.64	

CORPORATE BONDS		
LIC Housing Finance Ltd.	8.39	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.56	AAA
Power Finance Corporation Ltd.	6.30	AAA
Tata Sons Ltd.	6.27	AAA
HDFC Ltd.	4.40	AAA
Rural Electrification Corporation	4.16	AAA
Power Grid Corporation of India Ltd.	2.53	AAA
Tata Motors Ltd.	2.47	AAA
IndusInd Bank Ltd.	2.04	CAREAA-
Gas Authority of India Ltd.	2.02	AAA
Total	45.14	

CASH AND MONEY MARKETS*	24..22%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

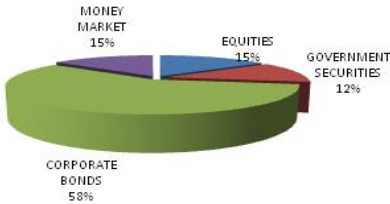
ULIF00627/01/2004LIFESECURE122

The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee. * Conditions apply.

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

As on May 31, 2012

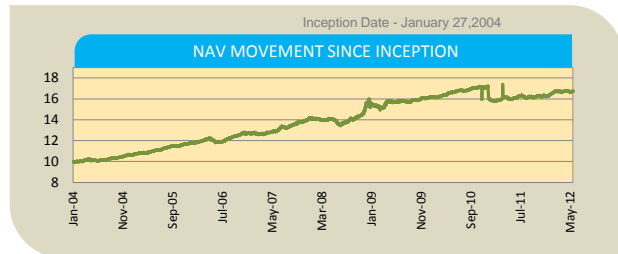
	Since inception#	Last 5 years*#	Last 3 years*#	Last 1 year*#
Portfolio return	7.6%	7.3%	5.4%	5.9%
Benchmark*	6.0%	6.3%	5.9%	6.6%

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 S&P CNX NIFTY

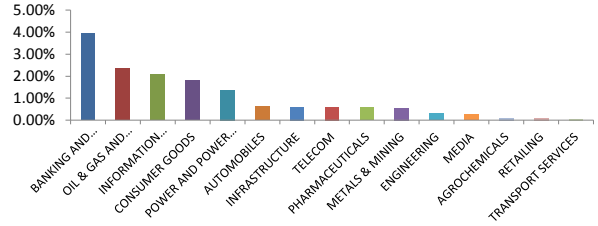
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	15.28%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.29
ITC Ltd.	1.24
Reliance Industries Ltd.	1.23
ICICI Bank Ltd.	0.89
HDFC Bank Ltd.	0.83
HDFC Ltd.	0.81
Tata Consultancy Services Ltd.	0.78
Bharti Airtel Ltd.	0.59
Hindustan Unilever Ltd.	0.57
State Bank of India	0.52
Others	6.53

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GOVERNMENT SECURITIES

9.15% GOI 2024	4.71
8.79% GOI 2021	2.12
8.28% GOI 2027	2.11
8.19% GOI 2020	1.59
7.83% GOI 2018	0.67
7.17% GOI 2015	0.49
8.13% GOI 2022	0.34
8.95% Maharashtra SDL 2022	0.21
8.48% Maharashtra SDL 2020	0.18
Total	12.42

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.72	AAA
Indian Railway Finance Corporation Ltd.	6.25	AAA
Power Grid Corporation of India Ltd.	6.10	AAA
Tata Sons Ltd.	5.81	AAA
LIC Housing Finance Ltd.	5.01	AAA
Reliance Industries Ltd.	4.99	AAA
HDFC Ltd.	4.45	AAA
Power Finance Corporation Ltd.	3.13	AAA
Rural Electrification Corporation	2.67	AAA
Steel Authority of India Ltd.	2.48	CAREAAA
Ultratech Cement Ltd.	2.48	AAA
State Bank of Hyderabad	2.03	AAA
IndusInd Bank Ltd.	1.94	CAREAA-
IndusInd Bank Ltd.	0.71	AA-
Hindustan Petroleum Corporation Ltd.	0.51	AAA
NABARD	0.23	AAA
MRF Ltd.	0.20	CAREAAA
Tata Motors Ltd.	0.12	AAA
Total	57.83	

CASH AND MONEY MARKETS*	14.47%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PROTECTOR FUND

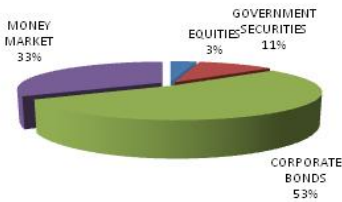
ULIF00911/07/2006LIFPROTECT122

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

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

As on May 31, 2012

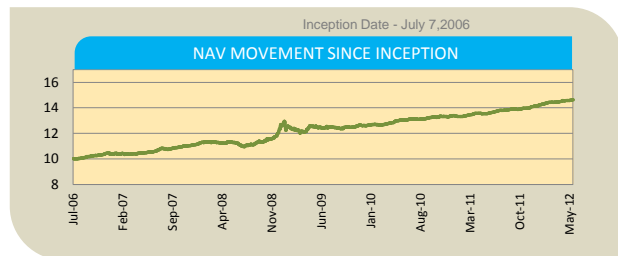
	Since inception#	Last 5 years*#	Last 3 years*#	Last 1 year*#
Portfolio return	6.7%	6.8%	5.6%	8.0%
Benchmark*	6.8%	6.3%	5.8%	7.3%

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 S&P CNX NIFTY

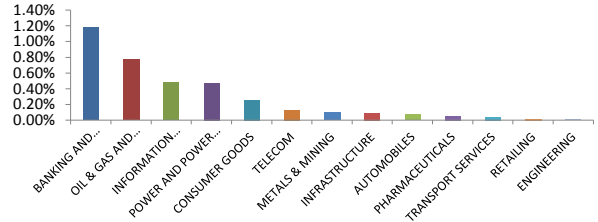
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	3.67%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.44
Infosys Ltd.	0.34
Bank of Baroda	0.30
ITC Ltd.	0.25
ICICI Bank Ltd.	0.25
HDFC Ltd.	0.22
HDFC Bank Ltd.	0.21
Tata Consultancy Services Ltd.	0.14
State Bank of India	0.13
Bharti Airtel Ltd.	0.13
Others	1.26

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GOVERNMENT SECURITIES

7.17% GOI 2015	3.45
7.32% GOI 2014	2.04
8.48% Maharashtra SDL 2020	1.68
9.15% GOI 2024	0.91
8.79% GOI 2021	0.88
8.13% GOI 2022	0.70
8.28% GOI 2027	0.50
7.83% GOI 2018	0.42
6.40% Gujarat SDL 2013	0.08
7.59% GOI 2016	0.02
Total	10.68

CORPORATE BONDS

Power Finance Corporation Ltd.	6.89	AAA
Tata Sons Ltd.	6.60	AAA
LIC Housing Finance Ltd.	5.88	AAA
HDFC Ltd.	5.81	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.30	AAA
Power Grid Corporation of India Ltd.	4.91	AAA
IndusInd Bank Ltd.	4.21	CAREAA-
Rural Electrification Corporation	2.95	AAA
NABARD	2.57	AAA
Reliance Capital Ltd.	1.71	AAA
Hindustan Petroleum Corporation Ltd.	1.69	AAA
Steel Authority of India Ltd.	1.16	CAREAAA
Indian Railway Finance Corporation Ltd.	1.02	AAA
MRF Ltd.	0.84	CAREAAA
Ultratech Cement Ltd.	0.51	AAA
Tata Motors Ltd.	0.41	AAA
Reliance Industries Ltd.	0.35	AAA
Total	52.81	

CASH AND MONEY MARKETS*	32.84%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

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

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-45%
- Government and other Debt Securities 50%-90%

Asset Mix



Portfolio Return

As on May 31, 2012

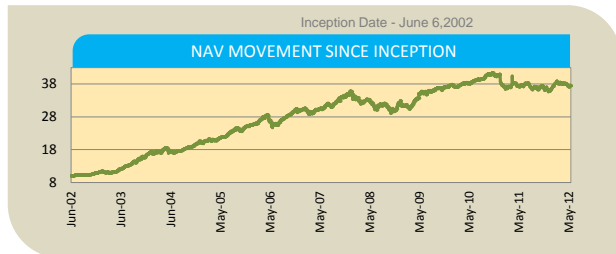
	Since inception#	Last 5 years*#	Last 3 years*#	Last 1 year*#
Portfolio return	15.0%	5.8%	4.7%	0.9%
Benchmark*	10.7%	5.7%	5.7%	2.3%

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 S&P CNX NIFTY

Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



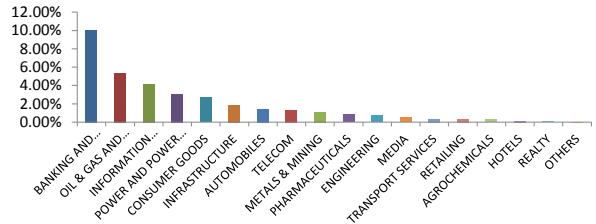
CASH AND MONEY MARKETS* 12.80%

PORTFOLIO TOTAL 100.00%

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

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	34.31%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.82
Reliance Industries Ltd.	2.51
ITC Ltd.	2.06
HDFC Ltd.	1.97
ICICI Bank Ltd.	1.93
HDFC Bank Ltd.	1.75
Bharti Airtel Ltd.	1.24
Tata Consultancy Services Ltd.	1.18
Oil and Natural Gas Corporation Ltd.	1.16
Larsen & Toubro Ltd.	1.16
Others	16.53

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GOVERNMENT SECURITIES

8.28% GOI 2027	1.96
9.15% GOI 2024	1.68
8.79% GOI 2021	1.32
7.83% GOI 2018	0.96
7.94% GOI 2021	0.69
8.48% Maharashtra SDL 2020	0.69
8.19% GOI 2020	0.63
6.49% GOI 2015	0.31
8.95% Maharashtra SDL 2022	0.28
8.13% GOI 2022	0.14
6.35% GOI 2020	0.08
8.24% GOI 2018	0.05
8.35% GOI 2022	0.05
Total	8.84

CORPORATE BONDS

Power Finance Corporation Ltd.	6.36	AAA
HDFC Ltd.	5.11	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.05	AAA
Reliance Industries Ltd.	4.80	AAA
LIC Housing Finance Ltd.	4.04	AAA
Rural Electrification Corporation	4.03	AAA
Power Grid Corporation of India Ltd.	3.53	AAA
Indian Railway Finance Corporation Ltd.	3.45	AAA
Tata Motors Ltd.	3.20	AAA
IndusInd Bank Ltd.	1.58	CAREAA-
MRF Ltd.	0.69	CAREAAA
Export-Import Bank of India Ltd.	0.49	AAA
Ultratech Cement Ltd.	0.47	AAA
NABARD	0.42	AAA
Tata Sons Ltd.	0.42	AAA
National Capital Regional Planning Board	0.34	AAA
Gas Authority of India Ltd.	0.06	AAA
NTPC Ltd.	0.01	AAA
Total	44.05	

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

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.

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 30%-85%
- Government and other Debt Securities 0%-50%

Asset Mix



Portfolio Return

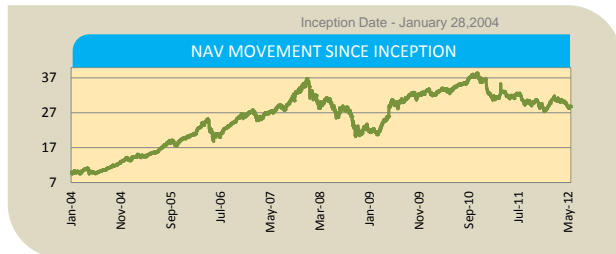
As on May 31, 2012

	Since inception#	Last 5 years*#	Last 3 years*#	Last 1 year*#
Portfolio return	14.7%	2.9%	2.0%	-8.5%
Benchmark*	11.5%	4.6%	4.5%	-6.2%

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 S&P CNX NIFTY

Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement

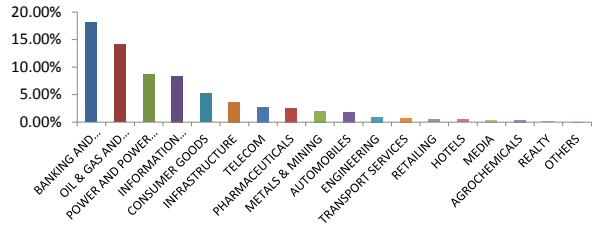


CASH AND MONEY MARKETS*	11.16%
PORTFOLIO TOTAL	100.00%

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

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	71.16%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	6.51
Infosys Ltd.	5.28
ICICI Bank Ltd.	4.52
ITC Ltd.	4.27
HDFC Bank Ltd.	3.22
HDFC Ltd.	3.19
Tata Consultancy Services Ltd.	2.87
Oil and Natural Gas Corporation Ltd.	2.75
NTPC Ltd.	2.71
Bharti Airtel Ltd.	2.55
Others	33.29

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GOVERNMENT SECURITIES

8.28% GOI 2027	0.88
9.15% GOI 2024	0.75
8.79% GOI 2021	0.66
8.13% GOI 2022	0.30
7.32% GOI 2014	0.25
8.95% Maharashtra SDL 2022	0.20
7.49% GOI 2017	0.08
8.18% GOI 2020	0.05
8.48% Maharashtra SDL 2020	0.04
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
Total	3.23

CORPORATE BONDS

HDFC Ltd.	3.97	AAA
Power Finance Corporation Ltd.	2.53	AAA
Rural Electrification Corporation	1.85	AAA
LIC Housing Finance Ltd.	1.28	AAA
Tata Sons Ltd.	0.99	AAA
Power Grid Corporation of India Ltd.	0.64	AAA
Punjab National Bank	0.50	AAA
Indian Railway Finance Corporation Ltd.	0.49	AAA
Tata Motors Ltd.	0.45	AAA
Steel Authority of India Ltd.	0.34	CAREAAA
Reliance Gas Transportation Infrastructure Ltd.	0.26	AAA
Export-Import Bank of India Ltd.	0.25	AAA
National Capital Regional Planning Board	0.25	AAA
Gas Authority of India Ltd.	0.24	AAA
Reliance Capital Ltd.	0.10	CAREAAA
Reliance Industries Ltd.	0.10	AAA
ACC Ltd.	0.07	AAA
MRF Ltd.	0.05	CAREAAA
Reliance Capital Ltd.	0.03	AAA
Neyveli Lignite Corporation Ltd.	0.02	AAA
Steel Authority of India Ltd.	0.02	AAA
Dr Reddys Laboratories Ltd.	0.01	AA+
IndusInd Bank Ltd.	0.01	AA-
Total	14.45	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

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.

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



Portfolio Return

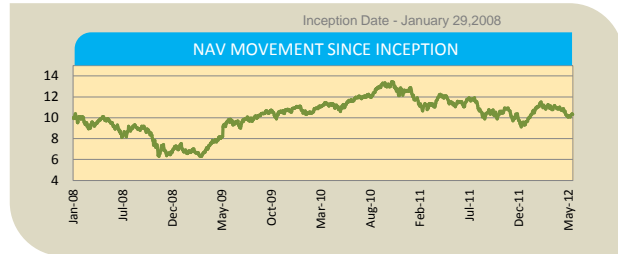
As on May 31, 2012

	Since inception#	Last 3 years*#	Last 1 year*#
Portfolio return	0.8%	2.4%	-10.5%
Benchmark*	-1.1%	3.4%	-11.4%

Note: Past returns are not indicative of future performance.
Benchmark for this fund is S&P CNX NIFTY

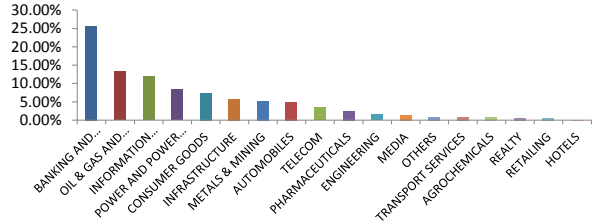
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	95.45%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	8.10
Reliance Industries Ltd.	6.35
ICICI Bank Ltd.	6.21
HDFC Ltd.	5.48
ITC Ltd.	5.33
Tata Consultancy Services Ltd.	3.81
Larsen & Toubro Ltd.	3.74
Bharti Airtel Ltd.	3.39
State Bank of India	2.83
HDFC Bank Ltd.	2.81
Others	47.40

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	4.55%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

The investment objective of this fund is to generate returns in line with the stock market index - NIFTY Subject to exposure norms applicable under the IRDA (Investment) regulations.

Asset Allocation Pattern

- Debt Securities Incl. Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



Portfolio Return

As on May 31, 2012

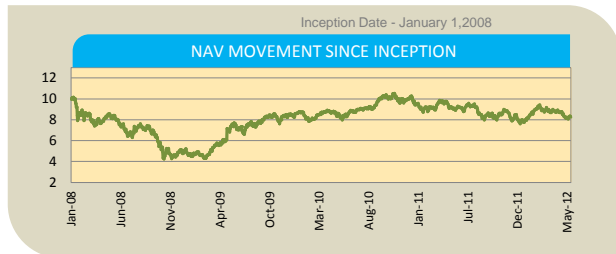
	Since inception#	Last 3 years*#	Last 1 year*#
Portfolio return	-4.2%	3.9%	-10.6%
Benchmark*	-5.0%	3.4%	-11.4%

Note: Past returns are not indicative of future performance.

Benchmark return has been computed by applying benchmark weightages on CRISIL Liquid Fund Index and S&P CNX NIFTY

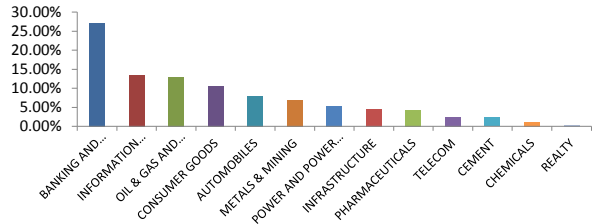
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	99.63%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	7.85
ITC Ltd.	7.82
Infosys Ltd.	7.45
HDFC Ltd.	6.22
ICICI Bank Ltd.	5.89
HDFC Bank Ltd.	5.89
Larsen & Toubro Ltd.	4.11
Tata Consultancy Services Ltd.	4.07
State Bank of India	3.52
Oil and Natural Gas Corporation Ltd.	2.80
Others	44.01

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.37%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

The investment objective of the fund is to generate steady returns through investment in PSU and related equities.

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	60%-100%

Asset Mix



Portfolio Return

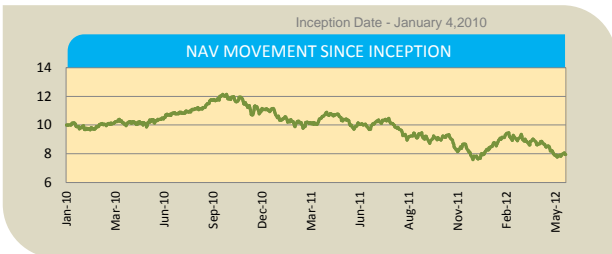
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	-9.2%	-21.0%
Benchmark*	-14.1%	-21.2%

Note: Past returns are not indicative of future performance.
Benchmark return has been computed by applying benchmark weightages on BSE PSU Index

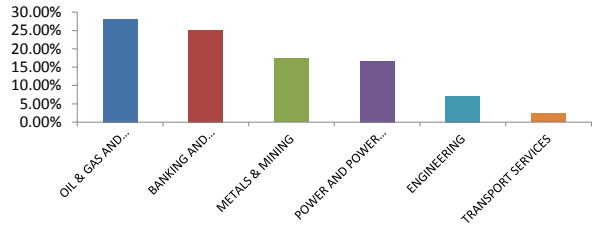
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	97.10%	



TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.35
Oil and Natural Gas Corporation Ltd.	8.70
State Bank of India	7.81
NTPC Ltd.	7.07
Bharat Heavy Electricals Ltd.	6.00
Gas Authority of India Ltd.	5.49
National Mineral Development Corporation Ltd.	5.38
Indian Oil Corporation Ltd.	4.81
Power Finance Corporation Ltd.	4.07
Engineers India Ltd.	3.72
Others	34.70

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.90%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Life Unit Linked INFRASTRUCTURE FUND

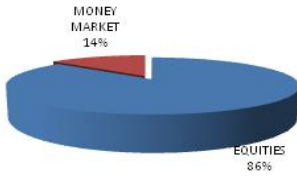
ULIF01908/01/2010LIFEINFRAF122

The investment objective of the fund is to generate steady returns through investment in infrastructure and related equities.

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



Portfolio Return

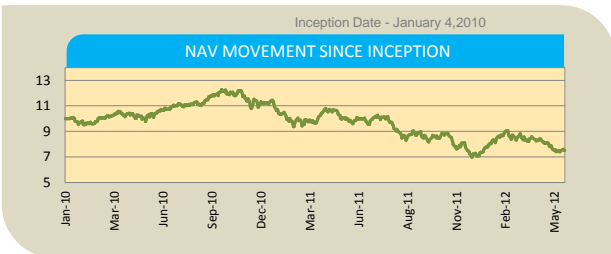
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	-11.2%	-25.0%
Benchmark*	-19.5%	-26.5%

Note: Past returns are not indicative of future performance. Benchmark return has been computed by applying benchmark weightages on BSE 100 Index

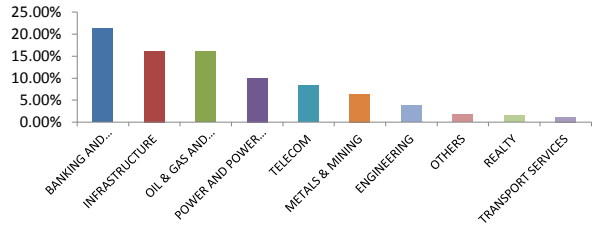
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	86.37%	



TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	8.99
Bharti Airtel Ltd.	8.30
Reliance Industries Ltd.	5.97
ICICI Bank Ltd.	4.71
NTPC Ltd.	3.71
HDFC Ltd.	3.44
State Bank of India	2.64
HDFC Bank Ltd.	2.60
Steel Authority of India Ltd.	2.14
Gas Authority of India Ltd.	2.11
Others	41.76

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	13.63%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

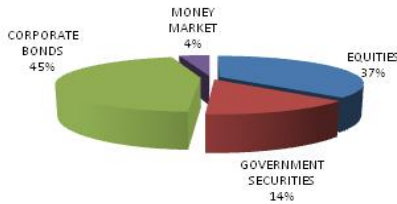
Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%
- Equity 0%-100%

Asset Mix



Portfolio Return

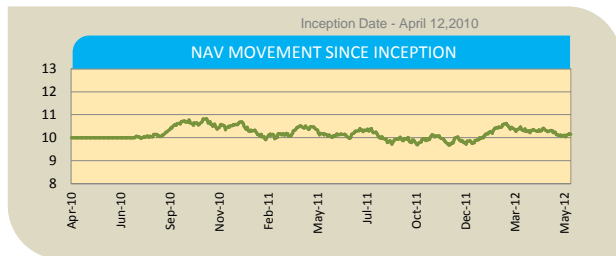
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	0.8%	0.1%

Note: Past returns are not indicative of future performance.

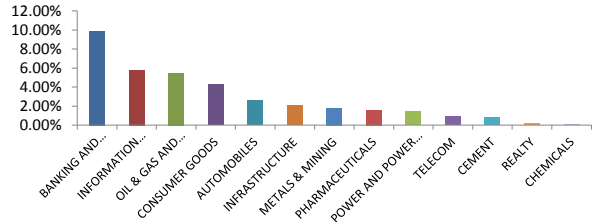
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	36.90%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	3.68
Infosys Ltd.	3.55
ITC Ltd.	3.08
ICICI Bank Ltd.	2.61
HDFC Bank Ltd.	2.23
Larsen & Toubro Ltd.	1.88
HDFC Ltd.	1.77
Tata Consultancy Services Ltd.	1.48
State Bank of India	1.34
Hindustan Unilever Ltd.	1.19
Others	14.09

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GOVERNMENT SECURITIES

8.18% GOI 2020	11.62
8.16% Tamil Nadu State Development Ltd. 2020	2.36
Total	13.98

CORPORATE BONDS

Steel Authority of India Ltd.	8.72	AAA
Power Finance Corporation Ltd.	8.71	AAA
NTPC Ltd.	7.71	AAA
Indian Railway Finance Corporation Ltd.	7.51	AAA
Power Grid Corporation of India Ltd.	6.78	AAA
Rural Electrification Corporation	5.43	AAA
Total	44.86	

CASH AND MONEY MARKETS*

4.26%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

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 NSE S&P CNX Nifty index and the remainder is invested in Debt and Money Market instruments.

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%
- Equity 0%-100%

Asset Mix



Portfolio Return

As on May 31, 2012

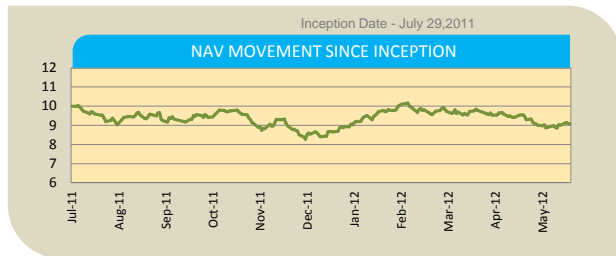
Since inception#	
Portfolio return	-9.3%
Benchmark*	-8.9%

Note: Past returns are not indicative of future performance.

Benchmark return has been computed by applying benchmark weightages on

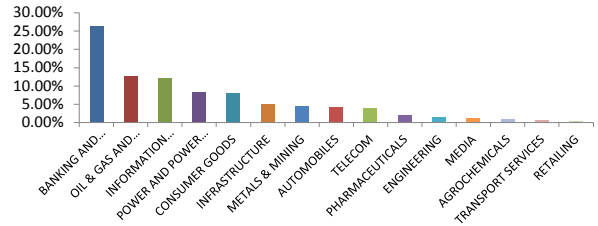
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	92.40%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	8.09
Reliance Industries Ltd.	6.30
ICICI Bank Ltd.	6.09
HDFC Ltd.	5.98
ITC Ltd.	5.35
Tata Consultancy Services Ltd.	4.12
Larsen & Toubro Ltd.	3.95
Bharti Airtel Ltd.	3.82
HDFC Bank Ltd.	3.30
Oil and Natural Gas Corporation Ltd.	3.09
Others	42.31

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CASH AND MONEY MARKETS*	7.60%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BOND FUND-II

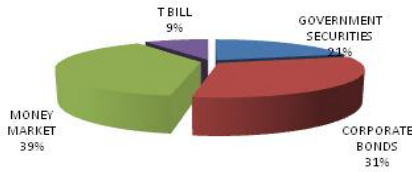
ULIF01608/01/2010LIFDEBT-II122

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

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%

Asset Mix



Portfolio Return

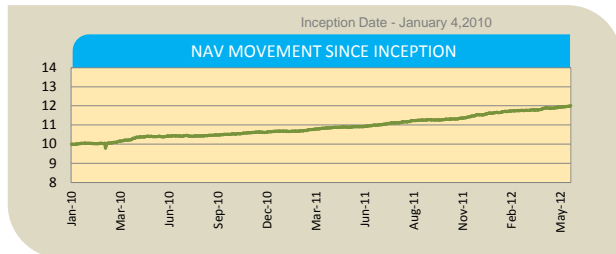
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	8.0%	10.1%
Benchmark*	6.8%	8.9%

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

Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
91 day - Tbill 01-Jun-2012	9.03	
9.15% GOI 2024	10.73	
8.19% GOI 2020	4.49	
8.28% GOI 2027	2.75	
8.79% GOI 2021	2.47	
7.77% GOI 2015	0.32	
7.77% Gujarat SDL 2015	0.24	
8.48% Maharashtra SDL 2020	0.05	
Total	30.08	

CORPORATE BONDS		
LIC Housing Finance Ltd.	8.42	AAA
Rural Electrification Corporation	6.31	AAA
Tata Sons Ltd.	5.47	AAA
Power Grid Corporation of India Ltd.	4.45	AAA
HDFC Ltd.	3.96	AAA
Power Finance Corporation Ltd.	3.85	AAA
Reliance Industries Ltd.	2.36	AAA
NABARD	2.02	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.89	AAA
Hindustan Petroleum Corporation Ltd.	0.89	AAA
ICICI Bank Ltd.	0.35	AAA
Tata Motors Ltd.	0.27	AAA
Indian Railway Finance Corporation Ltd.	0.23	AAA
Total	40.47	

CASH AND MONEY MARKETS*	29.45%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PROTECTOR FUND-II

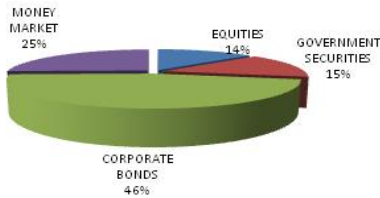
ULIF02108/01/2010LIPROTE-II122

To generate steady returns with a minimum exposure to equities.

Asset Allocation Pattern

- Debt and Money Market Instruments 80%-100%
- Equity 0%-20%

Asset Mix



Portfolio Return

As on May 31, 2012

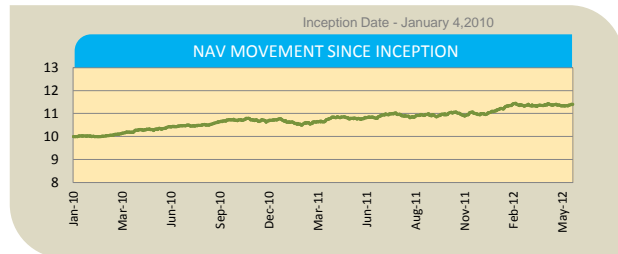
	Since inception#	Last 1 year*#
Portfolio return	5.7%	5.5%
Benchmark*	5.5%	5.9%

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 S&P CNX NIFTY

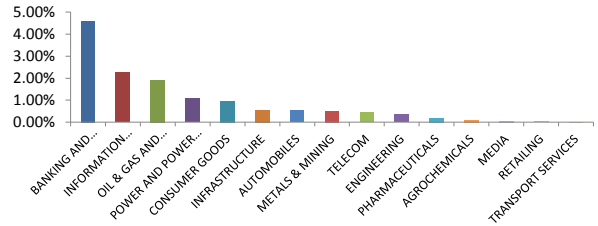
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	13.58%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.40
ICICI Bank Ltd.	1.16
Reliance Industries Ltd.	1.11
HDFC Bank Ltd.	0.97
HDFC Ltd.	0.95
Tata Consultancy Services Ltd.	0.86
ITC Ltd.	0.84
Larsen & Toubro Ltd.	0.53
Bharti Airtel Ltd.	0.45
State Bank of India	0.41
Others	4.90

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GOVERNMENT SECURITIES

8.19% GOI 2020	5.12
8.28% GOI 2027	2.41
9.15% GOI 2024	1.24
7.77% Gujarat SDL 2015	1.22
8.79% GOI 2021	1.21
8.95% Maharashtra SDL 2022	1.18
7.83% GOI 2018	1.15
8.13% GOI 2022	0.92
8.48% Maharashtra SDL 2020	0.25
Total	14.70

CORPORATE BONDS

LIC Housing Finance Ltd.	8.29	AAA
Power Finance Corporation Ltd.	7.41	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.36	AAA
Tata Sons Ltd.	6.85	AAA
HDFC Ltd.	5.66	AAA
NABARD	3.51	AAA
Power Grid Corporation of India Ltd.	2.19	AAA
Rural Electrification Corporation	0.89	AAA
Reliance Capital Ltd.	0.88	AAA
Gas Authority of India Ltd.	0.86	AAA
IndusInd Bank Ltd.	0.86	CAREAA-
Tata Motors Ltd.	0.70	AAA
Ultratech Cement Ltd.	0.58	AAA
Reliance Industries Ltd.	0.26	AAA
Total	46.30	

CASH AND MONEY MARKETS* 25.42%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked BALANCE FUND-II

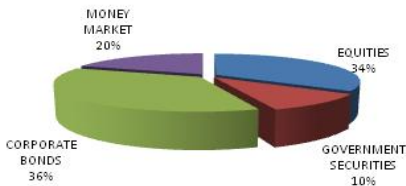
ULIF01508/01/2010LIBALAN-II122

To generate a balance of capital growth and steady returns.

Asset Allocation Pattern

- Debt and Money Market Instruments 55%-100%
- Equity 0%-45%

Asset Mix



Portfolio Return

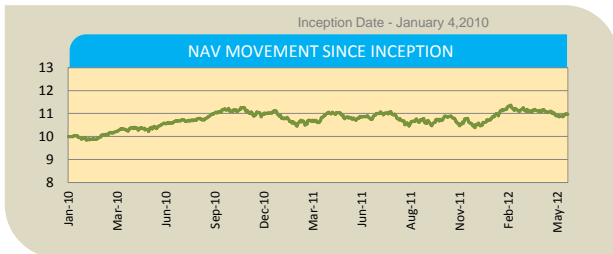
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	3.9%	1.1%
Benchmark*	4.0%	1.8%

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 S&P CNX NIFTY

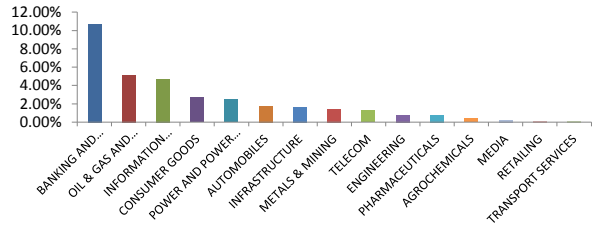
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	34.32%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.08
ICICI Bank Ltd.	2.58
Reliance Industries Ltd.	2.29
HDFC Bank Ltd.	2.03
HDFC Ltd.	1.93
ITC Ltd.	1.82
Tata Consultancy Services Ltd.	1.60
Bharti Airtel Ltd.	1.28
Oil and Natural Gas Corporation Ltd.	1.23
Larsen & Toubro Ltd.	1.12
Others	15.36

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GOVERNMENT SECURITIES

8.19% GOI 2020	4.15
9.15% GOI 2024	2.02
8.28% GOI 2027	1.82
8.95% Maharashtra SDL 2022	0.71
8.13% GOI 2022	0.69
8.79% GOI 2021	0.58
8.48% Maharashtra SDL 2020	0.20
7.83% GOI 2018	0.14
Total	10.31

CORPORATE BONDS

LIC Housing Finance Ltd.	7.10	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.80	AAA
Power Finance Corporation Ltd.	5.41	AAA
Tata Sons Ltd.	4.44	AAA
HDFC Ltd.	3.67	AAA
Power Grid Corporation of India Ltd.	2.28	AAA
NABARD	1.97	AAA
Rural Electrification Corporation	1.72	AAA
Reliance Capital Ltd.	1.13	AAA
Tata Motors Ltd.	0.84	AAA
Gas Authority of India Ltd.	0.83	AAA
IndusInd Bank Ltd.	0.28	CAREAA-
Ultratech Cement Ltd.	0.28	AAA
Reliance Industries Ltd.	0.27	AAA
Total	36.02	

CASH AND MONEY MARKETS* 19.35%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked GROWTH FUND-II

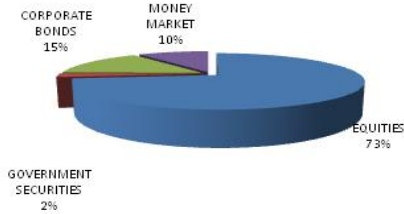
ULIF01808/01/2010LIGROWT-II22

To generate long term capital appreciation with high equity exposure.

Asset Allocation Pattern

- Debt and Money Market Instruments 15%-70%
- Equity 30%-85%

Asset Mix



Portfolio Return

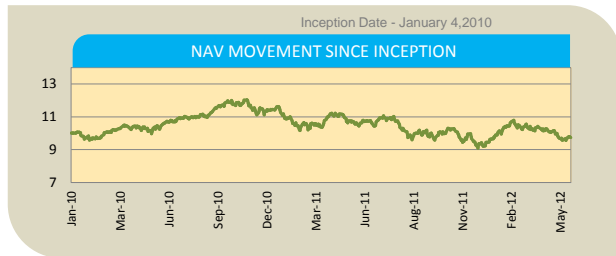
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	-1.1%	-9.4%
Benchmark*	0.0%	-6.4%

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 S&P CNX NIFTY

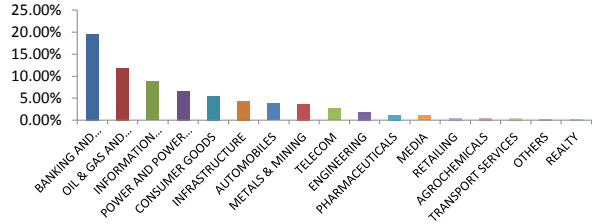
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	73.03%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	5.77
Reliance Industries Ltd.	5.16
ICICI Bank Ltd.	4.67
ITC Ltd.	4.20
HDFC Bank Ltd.	3.40
HDFC Ltd.	3.16
Tata Consultancy Services Ltd.	3.03
Larsen & Toubro Ltd.	2.78
Bharti Airtel Ltd.	2.68
Oil and Natural Gas Corporation Ltd.	2.44
Others	35.74

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GOVERNMENT SECURITIES

8.28% GOI 2027	1.04
9.15% GOI 2024	0.89
7.83% GOI 2018	0.14
8.79% GOI 2021	0.12
8.48% Maharashtra SDL 2020	0.11
Total	2.30

CORPORATE BONDS

Power Finance Corporation Ltd.	3.26	AAA
HDFC Ltd.	2.80	AAA
Tata Sons Ltd.	1.70	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.42	AAA
NABARD	1.12	AAA
Rural Electrification Corporation	1.11	AAA
LIC Housing Finance Ltd.	1.02	AAA
Power Grid Corporation of India Ltd.	0.98	AAA
Tata Motors Ltd.	0.40	AAA
Reliance Capital Ltd.	0.33	AAA
Indian Railway Finance Corporation Ltd.	0.23	AAA
Steel Authority of India Ltd.	0.22	CAREAAA
IndusInd Bank Ltd.	0.11	CAREAA-
Reliance Industries Ltd.	0.08	AAA
Total	14.78	

CASH AND MONEY MARKETS*

9.89%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

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

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



Portfolio Return

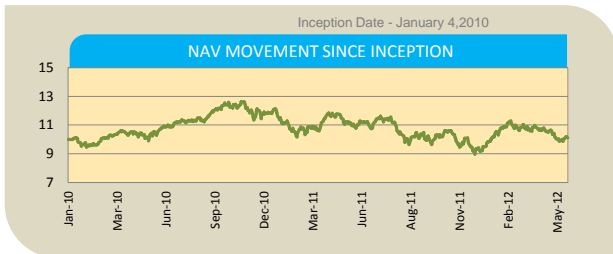
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	0.5%	-9.8%
Benchmark*	-2.6%	-11.4%

Note: Past returns are not indicative of future performance.
Benchmark for this fund is S&P CNX NIFTY

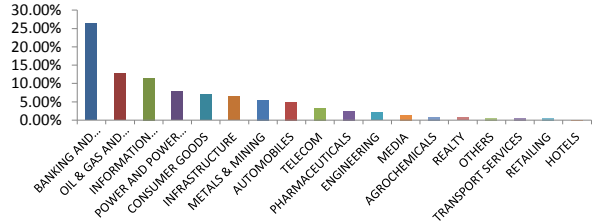
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	95.03%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.90
ICICI Bank Ltd.	6.26
Reliance Industries Ltd.	5.82
HDFC Ltd.	5.29
ITC Ltd.	5.18
Tata Consultancy Services Ltd.	3.55
Larsen & Toubro Ltd.	3.41
Bharti Airtel Ltd.	3.30
HDFC Bank Ltd.	3.10
State Bank of India	2.85
Others	48.37

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	4.97%
--------------------------------	--------------

PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II122

To generate returns in line with the stock market index ? S&P CNX NIFTY.

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



Portfolio Return

As on May 31, 2012

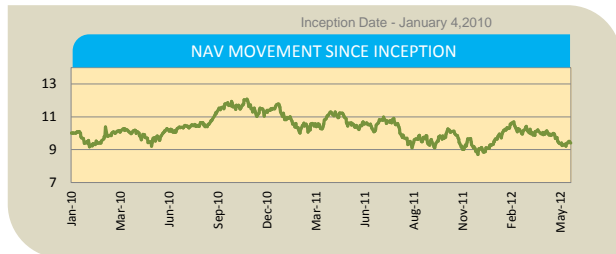
	Since inception#	Last 1 year*#
Portfolio return	-2.5%	-11.5%
Benchmark*	-2.6%	-11.4%

Note: Past returns are not indicative of future performance.

Benchmark return has been computed by applying benchmark weights on CRISIL Liquid Fund Index and S&P CNX NIFTY

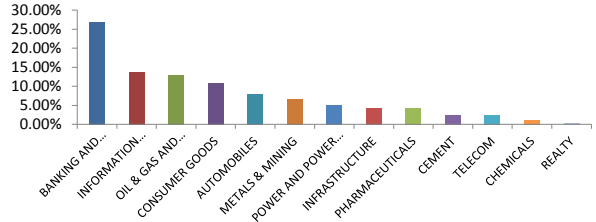
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	99.44%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.04
Reliance Industries Ltd.	7.74
Infosys Ltd.	7.61
HDFC Ltd.	6.30
HDFC Bank Ltd.	5.93
ICICI Bank Ltd.	5.83
Tata Consultancy Services Ltd.	4.09
Larsen & Toubro Ltd.	3.91
State Bank of India	3.38
Oil and Natural Gas Corporation Ltd.	2.87
Others	43.74

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.56%
--------------------------------	--------------

PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked SECURE FUND

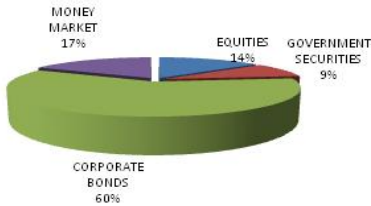
ULIF00803/03/2005PNSNSEURE122

The investment objective of the fund is to provide progressive return on investment and carry capital guarantee.** Conditions apply.

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

As on May 31, 2012

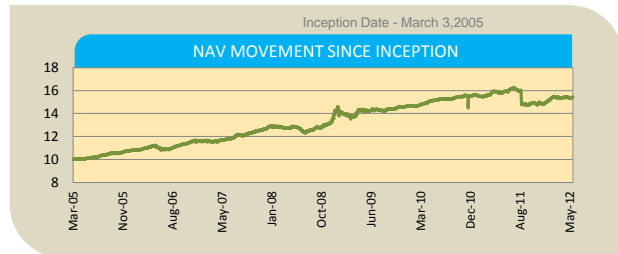
	Since inception#	Last 5 years*#	Last 3 years*#	Last 1 year*#
Portfolio return	7.5%	7.5%	6.0%	6.6%
Benchmark*	6.7%	6.3%	5.9%	6.6%

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 S&P CNX NIFTY

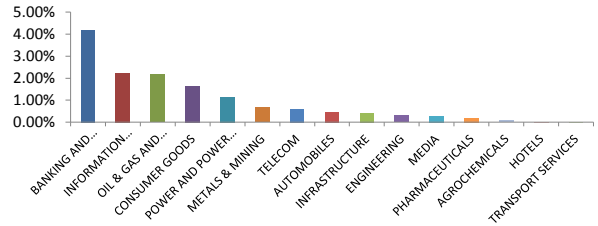
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	14.42%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.62
Reliance Industries Ltd.	1.28
HDFC Ltd.	1.10
ITC Ltd.	1.08
ICICI Bank Ltd.	0.96
HDFC Bank Ltd.	0.92
Tata Consultancy Services Ltd.	0.63
Bharti Airtel Ltd.	0.61
Hindustan Unilever Ltd.	0.55
Coal India Ltd.	0.47
Others	5.20

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

9.15% GOI 2024	6.71
7.83% GOI 2018	1.13
8.19% GOI 2020	0.63
8.28% GOI 2027	0.21
Total	8.68

CORPORATE BONDS

Power Finance Corporation Ltd.	9.10	AAA
LIC Housing Finance Ltd.	8.07	AAA
HDFC Ltd.	6.40	AAA
IndusInd Bank Ltd.	6.02	CAREAA-
Export-Import Bank of India Ltd.	5.90	AAA
Steel Authority of India Ltd.	5.12	CAREAAA
Rural Electrification Corporation	4.73	AAA
NABARD	4.24	AAA
Tata Sons Ltd.	3.01	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.37	AAA
Indian Railway Finance Corporation Ltd.	1.67	AAA
Power Grid Corporation of India Ltd.	1.04	AAA
Reliance Industries Ltd.	0.87	AAA
Tata Motors Ltd.	0.50	AAA
Ultratech Cement Ltd.	0.42	AAA
Total	59.46	

CASH AND MONEY MARKETS*	17.44%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PROTECTOR FUND

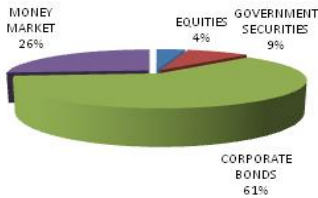
ULIF01408/02/2008PNSPROTECT122

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

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

As on May 31, 2012

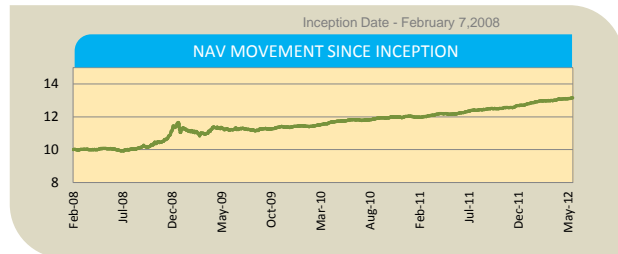
	Since inception#	Last 3 years*#	Last 1 year*#
Portfolio return	6.6%	5.5%	8.1%
Benchmark*	4.9%	5.4%	7.3%

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 S&P CNX NIFTY

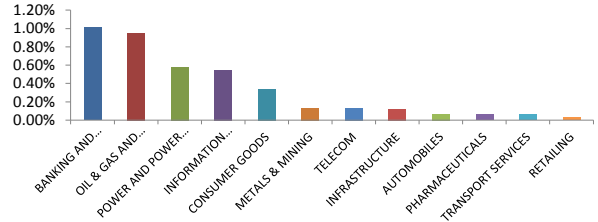
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	4.03%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.54
Infosys Ltd.	0.40
ICICI Bank Ltd.	0.34
ITC Ltd.	0.31
HDFC Ltd.	0.24
Tata Consultancy Services Ltd.	0.15
Bharat Heavy Electricals Ltd.	0.15
Oil and Natural Gas Corporation Ltd.	0.14
NTPC Ltd.	0.14
HDFC Bank Ltd.	0.14
Others	1.48

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GOVERNMENT SECURITIES

8.79% GOI 2021	3.07
7.32% GOI 2014	1.87
8.48% Maharashtra SDL 2020	1.54
8.28% GOI 2027	1.51
9.15% GOI 2024	0.42
7.17% GOI 2015	0.26
7.59% GOI 2016	0.11
10.71% GOI 2016	0.04
Total	8.82

CORPORATE BONDS

Tata Sons Ltd.	9.36	AAA
LIC Housing Finance Ltd.	7.08	AAA
HDFC Ltd.	7.06	AAA
Rural Electrification Corporation	6.60	AAA
Power Finance Corporation Ltd.	5.60	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.87	AAA
IndusInd Bank Ltd.	4.60	CAREAA-
Indian Railway Finance Corporation Ltd.	3.06	AAA
Power Grid Corporation of India Ltd.	2.73	AAA
Steel Authority of India Ltd.	2.03	CAREAAA
NABARD	1.99	AAA
Tata Motors Ltd.	1.30	AAA
MRF Ltd.	0.98	CAREAAA
Reliance Industries Ltd.	0.92	AAA
Ultratech Cement Ltd.	0.78	AAA
Gas Authority of India Ltd.	0.68	AAA
Export-Import Bank of India Ltd.	0.60	AAA
Hindustan Petroleum Corporation Ltd.	0.59	AAA
Total	60.83	

CASH AND MONEY MARKETS*	26.32%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

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

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-45%
- Government and other Debt Securities 50%-90%

Asset Mix



Portfolio Return

As on May 31, 2012

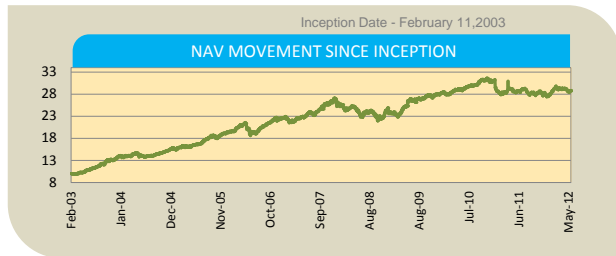
	Since inception#	Last 5 years*#	Last 3 years*#	Last 1 year*#
Portfolio return	12.9%	6.3%	5.3%	1.4%
Benchmark*	9.6%	5.5%	5.7%	2.3%

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 S&P CNX NIFTY

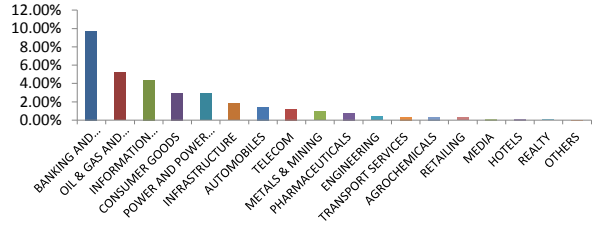
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	33.22%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.08
ITC Ltd.	2.42
Reliance Industries Ltd.	2.28
HDFC Ltd.	2.07
ICICI Bank Ltd.	1.98
HDFC Bank Ltd.	1.98
Oil and Natural Gas Corporation Ltd.	1.34
Tata Consultancy Services Ltd.	1.29
Larsen & Toubro Ltd.	1.24
Bharti Airtel Ltd.	1.20
Others	14.34

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GOVERNMENT SECURITIES

8.28% GOI 2027	2.44
7.83% GOI 2018	2.31
8.79% GOI 2021	1.68
8.13% GOI 2022	0.33
9.15% GOI 2024	0.19
Total	6.95

CORPORATE BONDS

Power Finance Corporation Ltd.	7.69	AAA
Power Grid Corporation of India Ltd.	7.20	AAA
Reliance Industries Ltd.	5.53	AAA
HDFC Ltd.	5.26	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.56	AAA
Indian Railway Finance Corporation Ltd.	4.25	AAA
Tata Motors Ltd.	3.21	AAA
LIC Housing Finance Ltd.	3.01	AAA
Ultratech Cement Ltd.	1.67	AAA
NABARD	1.15	AAA
Tata Sons Ltd.	1.02	AAA
MRF Ltd.	0.99	CAREAAA
Rural Electrification Corporation	0.75	AAA
Export-Import Bank of India Ltd.	0.61	AAA
Total	46.90	

CASH AND MONEY MARKETS* 12.93%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

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

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 20%-60%
- Government and other Debt Securities 20%-60%

Asset Mix



Portfolio Return

As on May 31, 2012

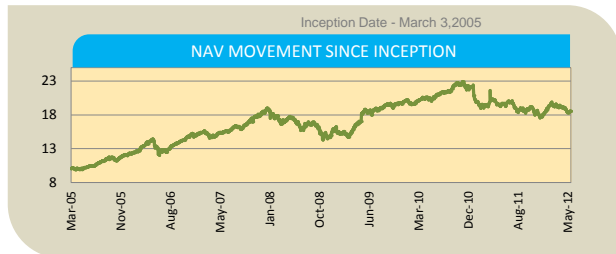
	Since inception#	Last 5 years*#	Last 3 years*#	Last 1 year*#
Portfolio return	10.3%	5.5%	3.3%	-4.3%
Benchmark*	9.4%	4.9%	4.6%	-2.0%

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 S&P CNX NIFTY

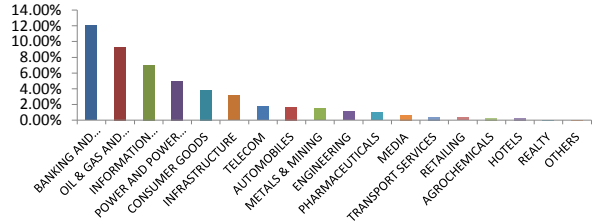
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	49.22%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	4.76
Infosys Ltd.	4.55
ITC Ltd.	2.92
ICICI Bank Ltd.	2.84
HDFC Ltd.	2.25
Tata Consultancy Services Ltd.	2.10
Larsen & Toubro Ltd.	1.91
State Bank of India	1.82
Bharti Airtel Ltd.	1.61
HDFC Bank Ltd.	1.55
Others	22.91

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GOVERNMENT SECURITIES

8.13% GOI 2022	1.10
8.79% GOI 2021	0.62
8.95% Maharashtra SDL 2022	0.58
8.28% GOI 2027	0.45
9.15% GOI 2024	0.17
7.83% GOI 2018	0.10
6.80% Karnataka Sdl 2012	0.03
Total	3.05

CORPORATE BONDS

Power Grid Corporation of India Ltd.	6.17	AAA
Rural Electrification Corporation	5.89	AAA
Power Finance Corporation Ltd.	5.58	AAA
HDFC Ltd.	5.25	AAA
Reliance Industries Ltd.	3.56	AAA
Steel Authority of India Ltd.	3.34	CAREAAA
Export-Import Bank of India Ltd.	1.98	AAA
Indian Railway Finance Corporation Ltd.	1.81	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.46	AAA
IndusInd Bank Ltd.	1.41	CAREAA-
National Capital Regional Planning Board	0.70	AAA
Ultratech Cement Ltd.	0.70	AAA
Tata Sons Ltd.	0.43	AAA
LIC Housing Finance Ltd.	0.29	AAA
NABARD	0.20	AAA
Total	38.77	

CASH AND MONEY MARKETS*	8.96%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

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

Asset Allocation Pattern

- Debt Securities Incl. Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



Portfolio Return

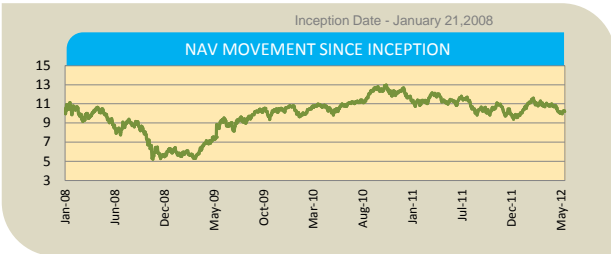
As on May 31, 2012

	Since inception#	Last 3 years*#	Last 1 year*#
Portfolio return	0.5%	3.9%	-10.6%
Benchmark*	0.1%	3.4%	-11.4%

Note: Past returns are not indicative of future performance. Benchmark return has been computed by applying benchmark weightages on CRISIL Liquid Fund Index and NIFTY

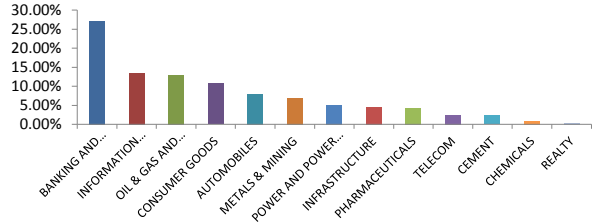
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	99.49%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.03
Reliance Industries Ltd.	7.86
Infosys Ltd.	7.55
HDFC Ltd.	6.19
HDFC Bank Ltd.	6.07
ICICI Bank Ltd.	5.82
Larsen & Toubro Ltd.	4.09
Tata Consultancy Services Ltd.	3.86
State Bank of India	3.51
Oil and Natural Gas Corporation Ltd.	2.70
Others	43.81

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CASH AND MONEY MARKETS*	0.51%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

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

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



Portfolio Return

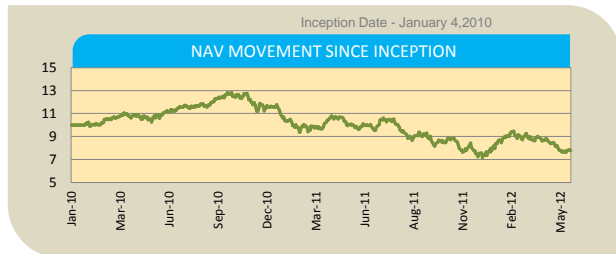
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	-10.2%	-25.1%
Benchmark*	-18.1%	-26.5%

Note: Past returns are not indicative of future performance.
Benchmark return has been computed by applying benchmark weightages on BSE 100 Index

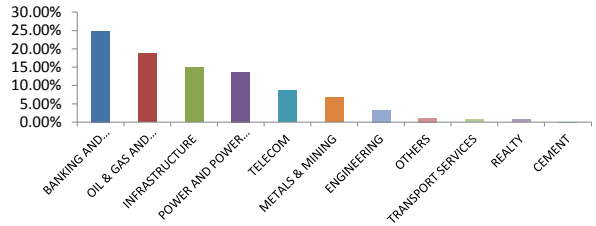
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	93.53%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	8.59
Larsen & Toubro Ltd.	8.19
Reliance Industries Ltd.	5.50
ICICI Bank Ltd.	5.24
HDFC Ltd.	4.58
NTPC Ltd.	3.56
Tata Power Co. Ltd.	3.41
HDFC Bank Ltd.	3.06
Jindal Steel and Power Ltd.	2.89
State Bank of India	2.48
Others	46.03

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CASH AND MONEY MARKETS*	6.47%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

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

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



Portfolio Return

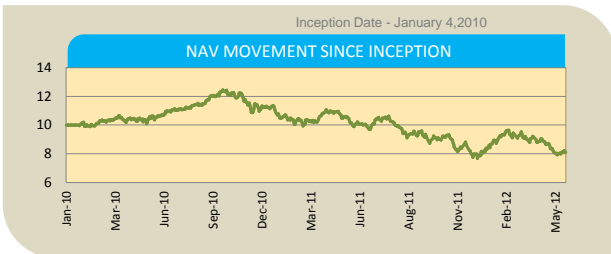
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	-8.6%	-20.6%
Benchmark*	-14.3%	-21.2%

Note: Past returns are not indicative of future performance.
Benchmark return has been computed by applying benchmark weightages on BSE PSU Index

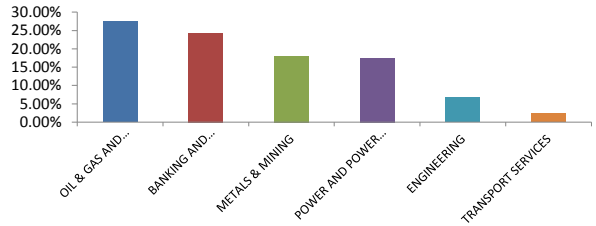
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	96.34%	



TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.39
Oil and Natural Gas Corporation Ltd.	8.77
State Bank of India	7.65
NTPC Ltd.	7.17
Bharat Heavy Electricals Ltd.	6.14
Gas Authority of India Ltd.	5.77
National Mineral Development Corporation Ltd.	5.41
Indian Oil Corporation Ltd.	4.77
Power Finance Corporation Ltd.	4.26
Bank of Baroda	3.72
Others	33.29

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CASH AND MONEY MARKETS*	3.66%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked PROTECTOR FUND-II

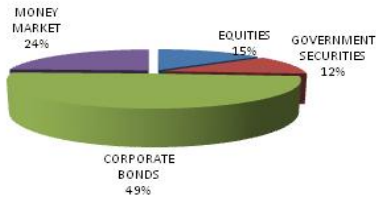
ULIF02825/01/2010PNPROTE-II122

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

Asset Allocation Pattern

- Debt and Money Market Instruments 80%-100%
- Equity 0%-20%

Asset Mix



Portfolio Return

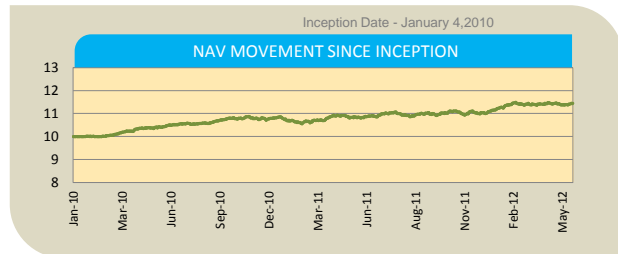
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	5.9%	5.4%
Benchmark*	5.6%	5.9%

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 S&P CNX NIFTY

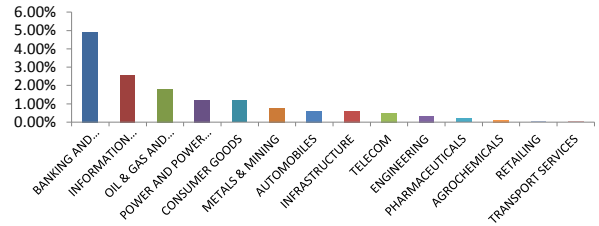
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	14.93%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.56
ICICI Bank Ltd.	1.33
Reliance Industries Ltd.	1.12
HDFC Ltd.	1.09
HDFC Bank Ltd.	1.06
Tata Consultancy Services Ltd.	1.02
ITC Ltd.	0.94
Larsen & Toubro Ltd.	0.56
Coal India Ltd.	0.53
Bharti Airtel Ltd.	0.52
Others	5.20

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GOVERNMENT SECURITIES

7.83% GOI 2018	2.36
8.79% GOI 2021	1.99
8.19% GOI 2020	1.93
8.28% GOI 2027	1.23
8.95% Maharashtra SDL 2022	0.97
6.20% GOI 2013	0.94
8.48% Maharashtra SDL 2020	0.92
8.13% GOI 2022	0.66
9.15% GOI 2024	0.51
Total	11.51

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.14	AAA
Tata Sons Ltd.	7.80	AAA
NABARD	7.71	AAA
Power Finance Corporation Ltd.	6.83	AAA
LIC Housing Finance Ltd.	6.82	AAA
Reliance Capital Ltd.	1.93	AAA
Hindustan Petroleum Corporation Ltd.	1.90	AAA
Ultratech Cement Ltd.	1.90	AAA
Gas Authority of India Ltd.	1.88	AAA
Tata Motors Ltd.	1.15	AAA
Rural Electrification Corporation	0.97	AAA
Indian Railway Finance Corporation Ltd.	0.95	AAA
IndusInd Bank Ltd.	0.95	CAREAA-
Reliance Industries Ltd.	0.27	AAA
Total	49.20	

CASH AND MONEY MARKETS*	24.36%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked BALANCE FUND-II

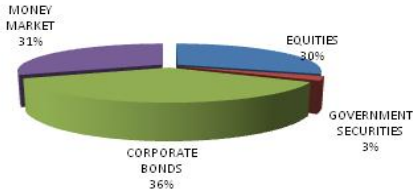
ULIF02325/01/2010PNBALAN-IH22

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

Asset Allocation Pattern

- Debt and Money Market Instruments 55%-100%
- Equity 0%-45%

Asset Mix



Portfolio Return

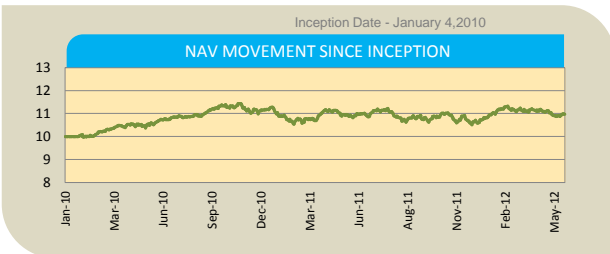
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	4.0%	0.0%
Benchmark*	4.6%	1.8%

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 S&P CNX NIFTY

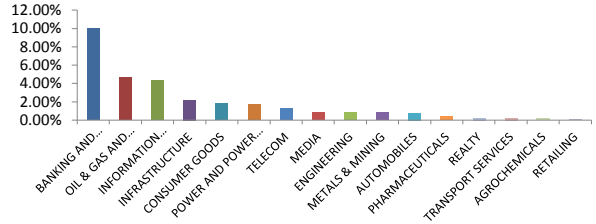
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	30.46%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.81
Reliance Industries Ltd.	2.68
ICICI Bank Ltd.	2.53
ITC Ltd.	1.83
HDFC Bank Ltd.	1.73
Larsen & Toubro Ltd.	1.52
Tata Consultancy Services Ltd.	1.51
HDFC Ltd.	1.29
Bharti Airtel Ltd.	1.29
State Bank of India	1.27
Others	12.00

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GOVERNMENT SECURITIES

8.28% GOI 2027	1.19
8.48% Maharashtra SDL 2020	0.67
7.83% GOI 2018	0.46
8.13% GOI 2022	0.14
Total	2.46

CORPORATE BONDS

LIC Housing Finance Ltd.	8.02	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.93	AAA
Tata Sons Ltd.	5.68	AAA
HDFC Ltd.	3.73	AAA
Power Finance Corporation Ltd.	3.32	AAA
Power Grid Corporation of India Ltd.	2.92	AAA
NABARD	1.87	AAA
Reliance Capital Ltd.	1.40	AAA
Tata Motors Ltd.	1.12	AAA
Hindustan Petroleum Corporation Ltd.	0.92	AAA
IndusInd Bank Ltd.	0.46	CAREAA-CAREAAA
Steel Authority of India Ltd.	0.45	CAREAAA
Reliance Industries Ltd.	0.25	AAA
Total	36.07	

CASH AND MONEY MARKETS* 31.01%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked GROWTH FUND-II

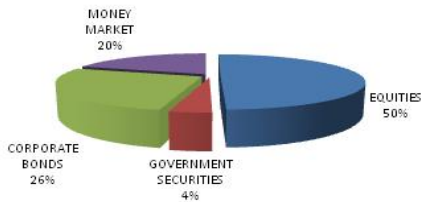
ULIF02425/01/2010PNGROWT-II122

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

Asset Allocation Pattern

- Debt and Money Market Instruments 40%-80%
- Equity 20%-60%

Asset Mix



Portfolio Return

As on May 31, 2012

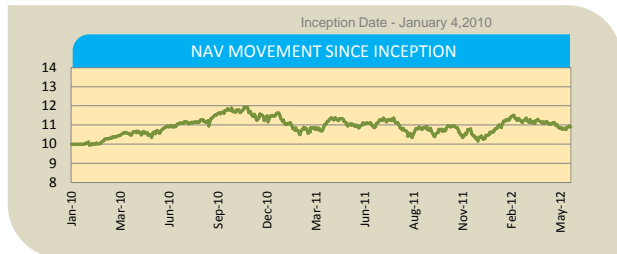
	Since inception#	Last 1 year*#
Portfolio return	3.7%	-1.5%
Benchmark*	2.9%	-2.3%

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 S&P CNX NIFTY

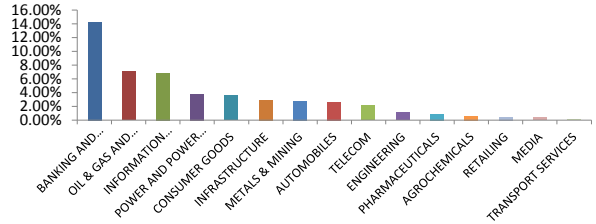
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	49.73%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	4.58
Reliance Industries Ltd.	3.83
ICICI Bank Ltd.	3.34
HDFC Ltd.	2.72
ITC Ltd.	2.56
HDFC Bank Ltd.	2.51
Larsen & Toubro Ltd.	2.38
Tata Consultancy Services Ltd.	2.22
Bharti Airtel Ltd.	2.13
Jindal Steel and Power Ltd.	1.56
Others	21.90

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GOVERNMENT SECURITIES

7.83% GOI 2018	2.50
8.28% GOI 2027	1.25
8.48% Maharashtra SDL 2020	0.05
Total	3.80

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	5.92	AAA
LIC Housing Finance Ltd.	5.65	AAA
Power Finance Corporation Ltd.	4.66	AAA
Tata Sons Ltd.	3.61	AAA
HDFC Ltd.	3.00	AAA
NABARD	1.02	AAA
Reliance Capital Ltd.	1.02	AAA
Gas Authority of India Ltd.	1.00	AAA
Tata Motors Ltd.	0.61	AAA
Reliance Industries Ltd.	0.18	AAA
Total	26.67	

CASH AND MONEY MARKETS* 19.80%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

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

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



Portfolio Return

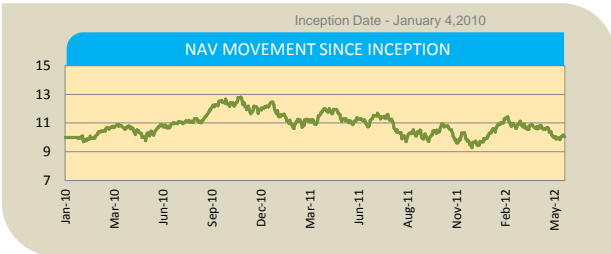
As on May 31, 2012

	Since inception#	Last 1 year*#
Portfolio return	0.2%	-11.1%
Benchmark*	-0.7%	-11.4%

Note: Past returns are not indicative of future performance. Benchmark return has been computed by applying benchmark weightages on CRISIL Liquid Fund Index and NIFTY

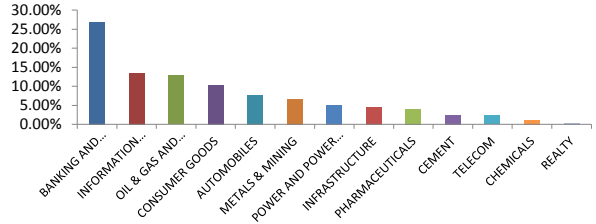
Returns for more than one year are compounded annualised growth rate (CAGR)

NAV Movement



Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES	98.35%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	7.82
ITC Ltd.	7.67
Infosys Ltd.	7.36
HDFC Ltd.	6.28
ICICI Bank Ltd.	5.86
HDFC Bank Ltd.	5.86
Larsen & Toubro Ltd.	4.11
Tata Consultancy Services Ltd.	4.03
State Bank of India	3.37
Oil and Natural Gas Corporation Ltd.	2.76
Others	43.23

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CASH AND MONEY MARKETS*	1.65%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.09	
United Phosphorus Ltd. (New)	0.09	
AUTOMOBILES	0.62	
Mahindra & Mahindra Ltd.	0.47	
Bajaj Auto Ltd.	0.15	
BANKING AND FINANCIAL SERVICES	3.93	
ICICI Bank Ltd.	0.89	
HDFC Bank Ltd.	0.83	
HDFC Ltd.	0.81	
State Bank of India	0.52	
Axis Bank Ltd.	0.29	
Bank of Baroda	0.18	
Federal Bank Ltd.	0.18	
Power Finance Corporation Ltd.	0.17	
Indian Bank	0.03	
Infrastructure Development Finance Co. Ltd.	0.03	
CONSUMER GOODS	1.81	
ITC Ltd.	1.24	
Hindustan Unilever Ltd.	0.57	
ENGINEERING	0.30	
Bharat Electronics Ltd.	0.17	
Engineers India Ltd.	0.13	
INFORMATION TECHNOLOGY	2.07	
Infosys Ltd.	1.29	
Tata Consultancy Services Ltd.	0.78	
INFRASTRUCTURE	0.59	
Larsen & Toubro Ltd.	0.48	
Sintex Industries Ltd.	0.04	
Unity Infraprojects Ltd.	0.04	
GMR Infrastructure Ltd.	0.01	
IVRCL Ltd.	0.01	
NCC Ltd.	0.01	
MEDIA	0.26	
Zee Entertainment Enterprises Ltd.	0.16	
Jagran Prakashan Ltd.	0.10	
METALS & MINING	0.55	
Coal India Ltd.	0.28	
Jindal Steel and Power Ltd.	0.27	
OIL & GAS AND ANCILLIARIES	2.35	
Reliance Industries Ltd.	1.23	
Oil and Natural Gas Corporation Ltd.	0.47	
Gas Authority of India Ltd.	0.30	
Indraprastha Gas Ltd.	0.13	
Maharashtra Seamless Ltd.	0.13	
Hindustan Petroleum Corporation Ltd.	0.07	
Oil India Ltd.	0.02	
PHARMACEUTICALS	0.58	
Cipla Ltd.	0.22	
Sun Pharmaceuticals Industries Ltd.	0.19	
Glenmark Pharmaceuticals Ltd.	0.17	
POWER AND POWER EQUIPMENT	1.38	
NTPC Ltd.	0.51	
Tata Power Co. Ltd.	0.34	
Power Grid Corporation of India Ltd.	0.31	
Bharat Heavy Electricals Ltd.	0.21	
NHPC	0.01	
RETAILING	0.09	
Pantaloon Retail (India) Ltd.	0.09	
TELECOM	0.59	
Bharti Airtel Ltd.	0.59	
TRANSPORT SERVICES	0.07	
Container Corporation Of India Ltd.	0.07	
Total	15.28	

Life Unit Linked PROTECTOR FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	0.07	
Mahindra & Mahindra Ltd.	0.05	
Hero MotoCorp Ltd.	0.02	
BANKING AND FINANCIAL SERVICES	1.18	
Bank of Baroda	0.30	
ICICI Bank Ltd.	0.25	
HDFC Ltd.	0.22	
HDFC Bank Ltd.	0.21	
State Bank of India	0.13	
Punjab National Bank	0.05	
Rural Electrification Corporation	0.02	
CONSUMER GOODS	0.26	
ITC Ltd.	0.25	
Hindustan Unilever Ltd.	0.01	
ENGINEERING	0.01	
Bharat Electronics Ltd.	0.01	
INFORMATION TECHNOLOGY	0.48	
Infosys Ltd.	0.34	
Tata Consultancy Services Ltd.	0.14	
INFRASTRUCTURE	0.09	
Larsen & Toubro Ltd.	0.09	
METALS & MINING	0.10	
Coal India Ltd.	0.10	
OIL & GAS AND ANCILLIARIES	0.77	
Reliance Industries Ltd.	0.44	
Oil and Natural Gas Corporation Ltd.	0.10	
Gas Authority of India Ltd.	0.09	
Indraprastha Gas Ltd.	0.05	
Oil India Ltd.	0.04	
Hindustan Petroleum Corporation Ltd.	0.03	
Maharashtra Seamless Ltd.	0.02	
PHARMACEUTICALS	0.05	
Cipla Ltd.	0.03	
Sun Pharmaceuticals Industries Ltd.	0.02	
POWER AND POWER EQUIPMENT	0.47	
Bharat Heavy Electricals Ltd.	0.12	
NTPC Ltd.	0.12	
NHPC	0.09	
Power Grid Corporation of India Ltd.	0.07	
Tata Power Co. Ltd.	0.07	
RETAILING	0.02	
Pantaloon Retail (India) Ltd.	0.02	
TELECOM	0.13	
Bharti Airtel Ltd.	0.13	
TRANSPORT SERVICES	0.04	
Container Corporation Of India Ltd.	0.04	
Total	3.67	

Life Unit Linked BALANCE FUND

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.31	
United Phosphorus Ltd. (New)	0.31	
AUTOMOBILES	1.41	
Mahindra & Mahindra Ltd.	0.72	
Bajaj Auto Ltd.	0.42	
Maruti Suzuki India Ltd.	0.27	
BANKING AND FINANCIAL SERVICES	10.04	
HDFC Ltd.	1.97	
ICICI Bank Ltd.	1.93	
HDFC Bank Ltd.	1.75	
State Bank of India	0.85	
Axis Bank Ltd.	0.78	
Bank of Baroda	0.52	
Power Finance Corporation Ltd.	0.52	
Punjab National Bank	0.40	
Federal Bank Ltd.	0.37	
Rural Electrification Corporation	0.28	
Oriental Bank of Commerce Ltd.	0.23	
Indian Bank	0.22	
Infrastructure Development Finance Co. Ltd.	0.22	
CONSUMER GOODS	2.68	
ITC Ltd.	2.06	
Hindustan Unilever Ltd.	0.62	
ENGINEERING	0.72	
Bharat Electronics Ltd.	0.43	
Engineers India Ltd.	0.29	
HOTELS	0.11	
Indian Hotels Co. Ltd.	0.11	
INFORMATION TECHNOLOGY	4.17	
Infosys Ltd.	2.82	
Tata Consultancy Services Ltd.	1.18	
Mphasis Ltd.	0.15	
Subex Ltd.	0.02	
INFRASTRUCTURE	1.86	
Larsen & Toubro Ltd.	1.16	
JaiPrakash Associates Ltd.	0.24	
NCC Ltd.	0.21	
IVRCL Ltd.	0.14	
Sintex Industries Ltd.	0.11	
MEDIA	0.52	
Zee Entertainment Enterprises Ltd.	0.29	
Jagran Prakashan Ltd.	0.23	
METALS & MINING	1.15	
Coal India Ltd.	0.67	
Jindal Steel and Power Ltd.	0.41	
National Mineral Development Corporation Ltd.	0.05	
Steel Authority of India Ltd.	0.02	
OIL & GAS AND ANCILLIARIES	5.41	
Reliance Industries Ltd.	2.51	
Oil and Natural Gas Corporation Ltd.	1.16	
Gas Authority of India Ltd.	0.59	
Maharashtra Seamless Ltd.	0.56	
Indraprastha Gas Ltd.	0.28	
Oil India Ltd.	0.21	
Indian Oil Corporation Ltd.	0.10	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PHARMACEUTICALS	0.84	
Cipla Ltd.	0.34	
Glenmark Pharmaceuticals Ltd.	0.33	
Sun Pharmaceuticals Industries Ltd.	0.17	
POWER AND POWER EQUIPMENT	3.07	
NTPC Ltd.	0.95	
Bharat Heavy Electricals Ltd.	0.78	
Tata Power Co. Ltd.	0.47	

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
NHPC	0.33	
Power Grid Corporation of India Ltd.	0.26	
Crompton Greaves Ltd.	0.13	
Suzlon Energy Ltd.	0.10	
EMCO Ltd.	0.05	
REALTY	0.04	
Housing Development & Infrastructure Ltd.	0.04	
RETAILING	0.32	
Pantaloon Retail (India) Ltd.	0.32	
TELECOM	1.32	
Bharti Airtel Ltd.	1.24	
Reliance Communication Ventures Ltd.	0.08	
TRANSPORT SERVICES	0.33	
Container Corporation Of India Ltd.	0.33	
Total	34.31	

Life Unit Linked GROWTH FUND

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.39	
United Phosphorus Ltd. (New)	0.39	
AUTOMOBILES	1.82	
Mahindra & Mahindra Ltd.	1.00	
Hero MotoCorp Ltd.	0.46	
Maruti Suzuki India Ltd.	0.36	
BANKING AND FINANCIAL SERVICES	18.10	
ICICI Bank Ltd.	4.52	
HDFC Bank Ltd.	3.22	
HDFC Ltd.	3.19	
State Bank of India	2.35	
Bank of Baroda	1.08	
Axis Bank Ltd.	0.97	
Rural Electrification Corporation	0.80	
Federal Bank Ltd.	0.68	
Punjab National Bank	0.52	
Oriental Bank of Commerce Ltd.	0.42	
Indian Bank	0.34	
PTC India Financial Services Ltd	0.01	
CONSUMER GOODS	5.22	
ITC Ltd.	4.27	
Hindustan Unilever Ltd.	0.95	
ENGINEERING	0.99	
Bharat Electronics Ltd.	0.99	
HOTELS	0.48	
Indian Hotels Co. Ltd.	0.48	
INFORMATION TECHNOLOGY	8.40	
Infosys Ltd.	5.28	
Tata Consultancy Services Ltd.	2.87	
Mphasis Ltd.	0.20	
Subex Ltd.	0.05	
INFRASTRUCTURE	3.66	
Larsen & Toubro Ltd.	2.52	
GMR Infrastructure Ltd.	0.44	
JaiPrakash Associates Ltd.	0.28	
IVRCL Ltd.	0.22	
NCC Ltd.	0.10	
Sintex Industries Ltd.	0.10	
MEDIA	0.40	
Zee Entertainment Enterprises Ltd.	0.29	
Deccan Chronicle Holdings Ltd.	0.11	
METALS & MINING	2.09	
Coal India Ltd.	1.25	
Jindal Steel and Power Ltd.	0.84	
OIL & GAS AND ANCILLIARIES	14.12	
Reliance Industries Ltd.	6.51	
Oil and Natural Gas Corporation Ltd.	2.75	
Gas Authority of India Ltd.	1.93	
Maharashtra Seamless Ltd.	1.06	
Indraprastha Gas Ltd.	0.86	
Indian Oil Corporation Ltd.	0.49	
Oil India Ltd.	0.24	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.24	
Hindustan Petroleum Corporation Ltd.	0.03	
Global Vectra Helicorp Ltd.	0.01	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PHARMACEUTICALS	2.60	
Sun Pharmaceuticals Industries Ltd.	1.22	
Cipla Ltd.	0.69	
Glenmark Pharmaceuticals Ltd.	0.69	
POWER AND POWER EQUIPMENT	8.72	
NTPC Ltd.	2.71	
Tata Power Co. Ltd.	1.58	
Bharat Heavy Electricals Ltd.	1.45	

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	1.28	
NHPC	0.99	
Kalpataru Power Transmission Ltd.	0.22	
Crompton Greaves Ltd.	0.21	
Suzlon Energy Ltd.	0.16	
EMCO Ltd.	0.10	
BGR Energy Systems Ltd.	0.02	
REALTY	0.08	
Housing Development & Infrastructure Ltd.	0.08	
RETAILING	0.51	
Pantaloon Retail (India) Ltd.	0.51	
TELECOM	2.76	
Bharti Airtel Ltd.	2.55	
Reliance Communication Ventures Ltd.	0.21	
TRANSPORT SERVICES	0.81	
Container Corporation Of India Ltd.	0.81	
Total	71.16	

Life Unit Linked ENHANCER FUND

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.83	
United Phosphorus Ltd. (New)	0.83	
AUTOMOBILES	4.99	
Mahindra & Mahindra Ltd.	2.51	
Bajaj Auto Ltd.	1.65	
Maruti Suzuki India Ltd.	0.83	
BANKING AND FINANCIAL SERVICES	25.74	
ICICI Bank Ltd.	6.21	
HDFC Ltd.	5.48	
State Bank of India	2.83	
HDFC Bank Ltd.	2.81	
Axis Bank Ltd.	1.97	
Power Finance Corporation Ltd.	1.08	
Bank of Baroda	1.06	
Punjab National Bank	0.99	
Oriental Bank of Commerce Ltd.	0.76	
Infrastructure Development Finance Co. Ltd.	0.66	
Federal Bank Ltd.	0.65	
Rural Electrification Corporation	0.64	
Indian Bank	0.60	
CONSUMER GOODS	7.43	
ITC Ltd.	5.33	
Hindustan Unilever Ltd.	2.10	
ENGINEERING	1.55	
Bharat Electronics Ltd.	0.88	
Engineers India Ltd.	0.67	
HOTELS	0.08	
Indian Hotels Co. Ltd.	0.08	
INFORMATION TECHNOLOGY	11.91	
Infosys Ltd.	8.10	
Tata Consultancy Services Ltd.	3.81	
INFRASTRUCTURE	5.70	
Larsen & Toubro Ltd.	3.74	
Unity Infraprojects Ltd.	0.64	
NCC Ltd.	0.46	
GMR Infrastructure Ltd.	0.35	
Hindustan Construction Co. Ltd.	0.29	
JaiPrakash Associates Ltd.	0.14	
IVRCL Ltd.	0.08	
MEDIA	1.42	
Jagran Prakashan Ltd.	0.83	
Zee Entertainment Enterprises Ltd.	0.59	
METALS & MINING	5.28	
Jindal Steel and Power Ltd.	2.55	
Coal India Ltd.	1.41	
National Mineral Development Corporation Ltd.	0.92	
Steel Authority of India Ltd.	0.40	
OIL & GAS AND ANCILLIARIES	13.23	
Reliance Industries Ltd.	6.35	
Oil and Natural Gas Corporation Ltd.	2.51	
Indraprastha Gas Ltd.	0.93	
Gas Authority of India Ltd.	0.91	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.91	
Gujarat Gas Co. Ltd.	0.65	
Oil India Ltd.	0.52	
Hindustan Petroleum Corporation Ltd.	0.24	
Indian Oil Corporation Ltd.	0.21	
OTHERS	0.87	
Ashoka Buildcon Ltd	0.87	
PHARMACEUTICALS	2.62	
Cipla Ltd.	1.91	
Glenmark Pharmaceuticals Ltd.	0.71	
POWER AND POWER EQUIPMENT	8.33	
NTPC Ltd.	2.49	
Tata Power Co. Ltd.	2.01	

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
Bharat Heavy Electricals Ltd.	1.58	
Power Grid Corporation of India Ltd.	0.87	
Kalpataru Power Transmission Ltd.	0.85	
NHPC	0.41	
Suzlon Energy Ltd.	0.10	
EMCO Ltd.	0.02	
REALTY	0.60	
Housing Development & Infrastructure Ltd.	0.60	
RETAILING	0.55	
Pantaloon Retail (India) Ltd.	0.55	
TELECOM	3.45	
Bharti Airtel Ltd.	3.39	
Reliance Communication Ventures Ltd.	0.06	
TRANSPORT SERVICES	0.87	
Container Corporation Of India Ltd.	0.87	
Total	95.45	

Life Unit Linked INDEX FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	7.88	
Tata Motors Ltd.	2.50	
Mahindra & Mahindra Ltd.	1.94	
Bajaj Auto Ltd.	1.34	
Hero MotoCorp Ltd.	1.11	
Maruti Suzuki India Ltd.	0.99	
BANKING AND FINANCIAL SERVICES	27.01	
HDFC Ltd.	6.22	
HDFC Bank Ltd.	5.89	
ICICI Bank Ltd.	5.89	
State Bank of India	3.52	
Axis Bank Ltd.	1.69	
Kotak Mahindra Bank Ltd.	1.37	
Infrastructure Development Finance Co. Ltd.	0.95	
Bank of Baroda	0.80	
Punjab National Bank	0.68	
CEMENT	2.33	
Grasim Industries Ltd.	0.84	
Ambuja Cements Ltd.	0.77	
ACC Ltd.	0.72	
CHEMICALS	1.16	
Asian Paints Ltd.	1.16	
CONSUMER GOODS	10.58	
ITC Ltd.	7.82	
Hindustan Unilever Ltd.	2.76	
INFORMATION TECHNOLOGY	13.64	
Infosys Ltd.	7.45	
Tata Consultancy Services Ltd.	4.07	
Wipro Ltd.	1.37	
HCL Technologies Ltd.	0.75	
INFRASTRUCTURE	4.61	
Larsen & Toubro Ltd.	4.11	
JaiPrakash Associates Ltd.	0.50	
METALS & MINING	6.87	
Tata Steel Ltd.	1.69	
Coal India Ltd.	1.30	
Jindal Steel and Power Ltd.	1.13	
Hindalco Industries Ltd.	1.03	
Sterlite Industries (India) Ltd.	0.88	
Sesa Goa Ltd.	0.46	
Steel Authority of India Ltd.	0.38	
OIL & GAS AND ANCILLIARIES	13.07	
Reliance Industries Ltd.	7.85	
Oil and Natural Gas Corporation Ltd.	2.80	
Gas Authority of India Ltd.	0.98	
Cairn India Ltd.	0.81	
Bharat Petroleum Corporation Ltd.	0.63	
PHARMACEUTICALS	4.35	
Sun Pharmaceuticals Industries Ltd.	1.44	
Dr Reddys Laboratories Ltd.	1.43	
Cipla Ltd.	0.97	
Ranbaxy Laboratories Ltd.	0.51	
POWER AND POWER EQUIPMENT	5.26	
NTPC Ltd.	1.28	
Bharat Heavy Electricals Ltd.	1.13	
Tata Power Co. Ltd.	1.04	
Power Grid Corporation of India Ltd.	0.93	
Siemens Ltd.	0.45	
Reliance Infrastructure Ltd.	0.43	
REALTY	0.45	
DLF Ltd.	0.45	
TELECOM	2.42	
Bharti Airtel Ltd.	2.42	
Total	99.63	

Life Unit Linked PSU FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	25.12	
State Bank of India	7.81	
Power Finance Corporation Ltd.	4.07	
Bank of Baroda	3.70	
Punjab National Bank	2.84	
Oriental Bank of Commerce Ltd.	2.47	
Rural Electrification Corporation	2.29	
Indian Bank	1.94	
ENGINEERING	7.21	
Engineers India Ltd.	3.72	
Bharat Electronics Ltd.	3.49	
METALS & MINING	17.45	
Coal India Ltd.	9.35	
National Mineral Development Corporation Ltd.	5.38	
Steel Authority of India Ltd.	2.23	
MOIL Ltd.	0.49	
OIL & GAS AND ANCILLIARIES	28.13	
Oil and Natural Gas Corporation Ltd.	8.70	
Gas Authority of India Ltd.	5.49	
Indian Oil Corporation Ltd.	4.81	
Indraprastha Gas Ltd.	3.36	
Hindustan Petroleum Corporation Ltd.	3.15	
Oil India Ltd.	2.62	
POWER AND POWER EQUIPMENT	16.75	
NTPC Ltd.	7.07	
Bharat Heavy Electricals Ltd.	6.00	
Power Grid Corporation of India Ltd.	2.81	
NHPC	0.87	
TRANSPORT SERVICES	2.44	
Container Corporation Of India Ltd.	2.44	
Total	97.10	

Life Unit Linked INFRASTRUCTURE FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	21.31	
ICICI Bank Ltd.	4.71	
HDFC Ltd.	3.44	
State Bank of India	2.64	
HDFC Bank Ltd.	2.60	
Axis Bank Ltd.	1.93	
Rural Electrification Corporation	1.55	
Power Finance Corporation Ltd.	1.27	
Federal Bank Ltd.	0.76	
Bank of Baroda	0.74	
Infrastructure Development Finance Co. Ltd.	0.67	
Punjab National Bank	0.44	
Indian Bank	0.38	
Oriental Bank of Commerce Ltd.	0.18	
ENGINEERING	3.83	
Bharat Electronics Ltd.	2.00	
Engineers India Ltd.	1.83	
INFRASTRUCTURE	16.20	
Larsen & Toubro Ltd.	8.99	
Unity Infraprojects Ltd.	1.77	
JaiPrakash Associates Ltd.	1.30	
GMR Infrastructure Ltd.	1.26	
IVRCL Ltd.	1.09	
Sintex Industries Ltd.	0.89	
NCC Ltd.	0.60	
Hindustan Construction Co. Ltd.	0.30	
METALS & MINING	6.35	
Steel Authority of India Ltd.	2.14	
Coal India Ltd.	1.92	
Jindal Steel and Power Ltd.	1.30	
National Mineral Development Corporation Ltd.	0.99	
OIL & GAS AND ANCILLIARIES	16.07	
Reliance Industries Ltd.	5.97	
Gas Authority of India Ltd.	2.11	
Hindustan Petroleum Corporation Ltd.	1.58	
Indian Oil Corporation Ltd.	1.38	
Shiv-Vani Oil & Gas Exploration Services Ltd.	1.05	
Maharashtra Seamless Ltd.	1.04	
Gujarat Gas Co. Ltd.	1.01	
Indraprastha Gas Ltd.	0.89	
Oil and Natural Gas Corporation Ltd.	0.57	
Oil India Ltd.	0.47	
OTHERS	1.68	
Ashoka Buildcon Ltd	1.68	
POWER AND POWER EQUIPMENT	9.98	
NTPC Ltd.	3.71	
Power Grid Corporation of India Ltd.	2.07	
Tata Power Co. Ltd.	1.91	
Kalpataru Power Transmission Ltd.	1.12	
NHPC	0.50	
BGR Energy Systems Ltd.	0.45	
Suzlon Energy Ltd.	0.19	
EMCO Ltd.	0.03	
REALTY	1.53	
Housing Development & Infrastructure Ltd.	1.53	
TELECOM	8.30	
Bharti Airtel Ltd.	8.30	
TRANSPORT SERVICES	1.12	
Container Corporation Of India Ltd.	1.12	
Total	86.37	

Life Unit Linked WEALTHBUILDER FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	2.60	
Tata Motors Ltd.	0.89	
Mahindra & Mahindra Ltd.	0.65	
Maruti Suzuki India Ltd.	0.39	
Hero MotoCorp Ltd.	0.38	
Bajaj Auto Ltd.	0.29	
BANKING AND FINANCIAL SERVICES	9.90	
ICICI Bank Ltd.	2.61	
HDFC Bank Ltd.	2.23	
HDFC Ltd.	1.77	
State Bank of India	1.34	
Axis Bank Ltd.	0.66	
Kotak Mahindra Bank Ltd.	0.45	
Bank of Baroda	0.32	
Punjab National Bank	0.27	
Infrastructure Development Finance Co. Ltd.	0.25	
CEMENT	0.79	
Ambuja Cements Ltd.	0.33	
ACC Ltd.	0.30	
Grasim Industries Ltd.	0.16	
CHEMICALS	0.08	
Asian Paints Ltd.	0.08	
CONSUMER GOODS	4.27	
ITC Ltd.	3.08	
Hindustan Unilever Ltd.	1.19	
INFORMATION TECHNOLOGY	5.76	
Infosys Ltd.	3.55	
Tata Consultancy Services Ltd.	1.48	
Wipro Ltd.	0.47	
HCL Technologies Ltd.	0.26	
INFRASTRUCTURE	2.07	
Larsen & Toubro Ltd.	1.88	
JaiPrakash Associates Ltd.	0.19	
METALS & MINING	1.80	
Tata Steel Ltd.	0.58	
Hindalco Industries Ltd.	0.34	
Jindal Steel and Power Ltd.	0.32	
Sterlite Industries (India) Ltd.	0.32	
Sesa Goa Ltd.	0.19	
Coal India Ltd.	0.05	
OIL & GAS AND ANCILLIARIES	5.50	
Reliance Industries Ltd.	3.68	
Oil and Natural Gas Corporation Ltd.	0.92	
Gas Authority of India Ltd.	0.39	
Cairn India Ltd.	0.30	
Bharat Petroleum Corporation Ltd.	0.21	
PHARMACEUTICALS	1.60	
Sun Pharmaceuticals Industries Ltd.	0.57	
Dr Reddys Laboratories Ltd.	0.43	
Cipla Ltd.	0.42	
Ranbaxy Laboratories Ltd.	0.18	
POWER AND POWER EQUIPMENT	1.45	
Bharat Heavy Electricals Ltd.	0.42	
Tata Power Co. Ltd.	0.41	
NTPC Ltd.	0.29	
Reliance Infrastructure Ltd.	0.14	
Siemens Ltd.	0.10	
Power Grid Corporation of India Ltd.	0.09	
REALTY	0.15	
DLF Ltd.	0.15	
TELECOM	0.93	
Bharti Airtel Ltd.	0.93	
Total	36.90	

Life Unit Linked DYNAMIC PE FUND

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS 0.97		
United Phosphorus Ltd. (New)	0.97	
AUTOMOBILES 4.34		
Mahindra & Mahindra Ltd.	2.66	
Bajaj Auto Ltd.	0.99	
Maruti Suzuki India Ltd.	0.69	
BANKING AND FINANCIAL SERVICES 26.40		
ICICI Bank Ltd.	6.09	
HDFC Ltd.	5.98	
HDFC Bank Ltd.	3.30	
State Bank of India	2.58	
Axis Bank Ltd.	2.09	
Punjab National Bank	1.19	
Bank of Baroda	1.08	
Power Finance Corporation Ltd.	1.06	
Infrastructure Development Finance Co. Ltd.	0.87	
Federal Bank Ltd.	0.84	
Oriental Bank of Commerce Ltd.	0.76	
Rural Electrification Corporation	0.52	
Indian Bank	0.04	
CONSUMER GOODS 7.92		
ITC Ltd.	5.35	
Hindustan Unilever Ltd.	2.57	
ENGINEERING 1.56		
Bharat Electronics Ltd.	0.84	
Engineers India Ltd.	0.72	
INFORMATION TECHNOLOGY 12.21		
Infosys Ltd.	8.09	
Tata Consultancy Services Ltd.	4.12	
INFRASTRUCTURE 5.07		
Larsen & Toubro Ltd.	3.95	
Unity Infraprojects Ltd.	0.56	
NCC Ltd.	0.42	
JaiPrakash Associates Ltd.	0.14	
MEDIA 1.20		
Jagran Prakashan Ltd.	0.83	
Zee Entertainment Enterprises Ltd.	0.37	
METALS & MINING 4.48		
Jindal Steel and Power Ltd.	2.39	
Coal India Ltd.	1.23	
National Mineral Development Corporation Ltd.	0.74	
Steel Authority of India Ltd.	0.12	
OIL & GAS AND ANCILLIARIES 12.77		
Reliance Industries Ltd.	6.30	
Oil and Natural Gas Corporation Ltd.	3.09	
Gas Authority of India Ltd.	1.12	
Indraprastha Gas Ltd.	0.98	
Oil India Ltd.	0.38	
Indian Oil Corporation Ltd.	0.37	
Hindustan Petroleum Corporation Ltd.	0.24	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.21	
Gujarat Gas Co. Ltd.	0.08	
PHARMACEUTICALS 1.94		
Cipla Ltd.	1.89	
Glenmark Pharmaceuticals Ltd.	0.05	
POWER AND POWER EQUIPMENT 8.39		
NTPC Ltd.	2.76	
Tata Power Co. Ltd.	2.02	
Bharat Heavy Electricals Ltd.	1.65	
Power Grid Corporation of India Ltd.	1.19	
Kalpataru Power Transmission Ltd.	0.77	
RETAILING 0.55		
Pantaloon Retail (India) Ltd.	0.55	
TELECOM 3.82		
Bharti Airtel Ltd.	3.82	
TRANSPORT SERVICES 0.78		

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
Container Corporation Of India Ltd.	0.78	
Total	92.40	

Life Unit Linked PROTECTOR FUND-II

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.09	
United Phosphorus Ltd. (New)	0.09	
AUTOMOBILES	0.53	
Mahindra & Mahindra Ltd.	0.30	
Bajaj Auto Ltd.	0.20	
Maruti Suzuki India Ltd.	0.03	
BANKING AND FINANCIAL SERVICES	4.60	
ICICI Bank Ltd.	1.16	
HDFC Bank Ltd.	0.97	
HDFC Ltd.	0.95	
State Bank of India	0.41	
Axis Bank Ltd.	0.32	
Bank of Baroda	0.23	
Federal Bank Ltd.	0.15	
Oriental Bank of Commerce Ltd.	0.13	
Power Finance Corporation Ltd.	0.12	
Punjab National Bank	0.08	
Indian Bank	0.04	
Infrastructure Development Finance Co. Ltd.	0.04	
CONSUMER GOODS	0.97	
ITC Ltd.	0.84	
Hindustan Unilever Ltd.	0.13	
ENGINEERING	0.34	
Bharat Electronics Ltd.	0.21	
Engineers India Ltd.	0.13	
INFORMATION TECHNOLOGY	2.26	
Infosys Ltd.	1.40	
Tata Consultancy Services Ltd.	0.86	
INFRASTRUCTURE	0.55	
Larsen & Toubro Ltd.	0.53	
JaiPrakash Associates Ltd.	0.01	
NCC Ltd.	0.01	
MEDIA	0.05	
Jagran Prakashan Ltd.	0.05	
METALS & MINING	0.50	
Coal India Ltd.	0.30	
Jindal Steel and Power Ltd.	0.20	
OIL & GAS AND ANCILLIARIES	1.93	
Reliance Industries Ltd.	1.11	
Oil and Natural Gas Corporation Ltd.	0.28	
Gas Authority of India Ltd.	0.25	
Indraprastha Gas Ltd.	0.19	
Oil India Ltd.	0.07	
Indian Oil Corporation Ltd.	0.02	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
PHARMACEUTICALS	0.20	
Cipla Ltd.	0.18	
Sun Pharmaceuticals Industries Ltd.	0.02	
POWER AND POWER EQUIPMENT	1.08	
NTPC Ltd.	0.39	
Bharat Heavy Electricals Ltd.	0.37	
Tata Power Co. Ltd.	0.20	
Power Grid Corporation of India Ltd.	0.11	
NHPC	0.01	
RETAILING	0.02	
Pantaloon Retail (India) Ltd.	0.02	
TELECOM	0.45	
Bharti Airtel Ltd.	0.45	
TRANSPORT SERVICES	0.01	
Container Corporation Of India Ltd.	0.01	
Total	13.58	

Life Unit Linked

BALANCE FUND-II

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS 0.41		
United Phosphorus Ltd. (New)	0.41	
AUTOMOBILES 1.76		
Mahindra & Mahindra Ltd.	0.72	
Bajaj Auto Ltd.	0.54	
Maruti Suzuki India Ltd.	0.50	
BANKING AND FINANCIAL SERVICES 10.69		
ICICI Bank Ltd.	2.58	
HDFC Bank Ltd.	2.03	
HDFC Ltd.	1.93	
Axis Bank Ltd.	0.93	
State Bank of India	0.85	
Power Finance Corporation Ltd.	0.44	
Federal Bank Ltd.	0.41	
Bank of Baroda	0.40	
Infrastructure Development Finance Co. Ltd.	0.28	
Punjab National Bank	0.27	
Rural Electrification Corporation	0.22	
Indian Bank	0.20	
Oriental Bank of Commerce Ltd.	0.15	
CONSUMER GOODS 2.72		
ITC Ltd.	1.82	
Hindustan Unilever Ltd.	0.90	
ENGINEERING 0.79		
Bharat Electronics Ltd.	0.40	
Engineers India Ltd.	0.39	
INFORMATION TECHNOLOGY 4.71		
Infosys Ltd.	3.08	
Tata Consultancy Services Ltd.	1.60	
Mphasis Ltd.	0.03	
INFRASTRUCTURE 1.65		
Larsen & Toubro Ltd.	1.12	
NCC Ltd.	0.25	
JaiPrakash Associates Ltd.	0.18	
IVRCL Ltd.	0.05	
Unity Infraprojects Ltd.	0.03	
GMR Infrastructure Ltd.	0.02	
MEDIA 0.25		
Jagran Prakashan Ltd.	0.25	
METALS & MINING 1.42		
Jindal Steel and Power Ltd.	0.61	
Coal India Ltd.	0.57	
National Mineral Development Corporation Ltd.	0.24	
OIL & GAS AND ANCILLIARIES 5.10		
Reliance Industries Ltd.	2.29	
Oil and Natural Gas Corporation Ltd.	1.23	
Gas Authority of India Ltd.	0.57	
Indraprastha Gas Ltd.	0.53	
Maharashtra Seamless Ltd.	0.19	
Oil India Ltd.	0.18	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.06	
Indian Oil Corporation Ltd.	0.05	
PHARMACEUTICALS 0.77		
Cipla Ltd.	0.46	
Glenmark Pharmaceuticals Ltd.	0.25	
Sun Pharmaceuticals Industries Ltd.	0.06	
POWER AND POWER EQUIPMENT 2.48		
NTPC Ltd.	0.86	
Bharat Heavy Electricals Ltd.	0.75	
Power Grid Corporation of India Ltd.	0.40	
Tata Power Co. Ltd.	0.39	
NHPC	0.06	
Kalpataru Power Transmission Ltd.	0.02	
RETAILING 0.16		
Pantaloon Retail (India) Ltd.	0.16	
TELECOM 1.28		

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
Bharti Airtel Ltd.	1.28	
TRANSPORT SERVICES 0.13		
Container Corporation Of India Ltd.	0.13	
Total	34.32	

Life Unit Linked GROWTH FUND-II

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.49	
United Phosphorus Ltd. (New)	0.49	
AUTOMOBILES	3.81	
Mahindra & Mahindra Ltd.	1.87	
Bajaj Auto Ltd.	0.96	
Maruti Suzuki India Ltd.	0.57	
Hero MotoCorp Ltd.	0.41	
BANKING AND FINANCIAL SERVICES	19.57	
ICICI Bank Ltd.	4.67	
HDFC Bank Ltd.	3.40	
HDFC Ltd.	3.16	
State Bank of India	2.36	
Axis Bank Ltd.	1.60	
Punjab National Bank	0.79	
Bank of Baroda	0.69	
Infrastructure Development Finance Co. Ltd.	0.62	
Power Finance Corporation Ltd.	0.62	
Federal Bank Ltd.	0.59	
Oriental Bank of Commerce Ltd.	0.51	
Indian Bank	0.34	
Rural Electrification Corporation	0.22	
CONSUMER GOODS	5.52	
ITC Ltd.	4.20	
Hindustan Unilever Ltd.	1.32	
ENGINEERING	1.89	
Bharat Electronics Ltd.	1.20	
Engineers India Ltd.	0.69	
INFORMATION TECHNOLOGY	8.80	
Infosys Ltd.	5.77	
Tata Consultancy Services Ltd.	3.03	
INFRASTRUCTURE	4.34	
Larsen & Toubro Ltd.	2.78	
JaiPrakash Associates Ltd.	0.47	
Unity Infraprojects Ltd.	0.39	
NCC Ltd.	0.26	
IVRCL Ltd.	0.23	
GMR Infrastructure Ltd.	0.12	
Sintex Industries Ltd.	0.07	
Hindustan Construction Co. Ltd.	0.02	
MEDIA	1.09	
Jagran Prakashan Ltd.	0.77	
Zee Entertainment Enterprises Ltd.	0.32	
METALS & MINING	3.69	
Jindal Steel and Power Ltd.	1.66	
Coal India Ltd.	1.22	
National Mineral Development Corporation Ltd.	0.44	
Steel Authority of India Ltd.	0.37	
OIL & GAS AND ANCILLIARIES	11.86	
Reliance Industries Ltd.	5.16	
Oil and Natural Gas Corporation Ltd.	2.44	
Gas Authority of India Ltd.	1.21	
Indraprastha Gas Ltd.	0.72	
Gujarat Gas Co. Ltd.	0.55	
Hindustan Petroleum Corporation Ltd.	0.45	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.44	
Indian Oil Corporation Ltd.	0.31	
Oil India Ltd.	0.31	
Maharashtra Seamless Ltd.	0.27	
OTHERS	0.29	
Ashoka Buildcon Ltd	0.29	
PHARMACEUTICALS	1.12	
Cipla Ltd.	0.97	
Glenmark Pharmaceuticals Ltd.	0.08	
Sun Pharmaceuticals Industries Ltd.	0.07	
POWER AND POWER EQUIPMENT	6.58	

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
NTPC Ltd.	2.06	
Bharat Heavy Electricals Ltd.	1.30	
Tata Power Co. Ltd.	1.16	
Power Grid Corporation of India Ltd.	0.87	
Kalpataru Power Transmission Ltd.	0.69	
Crompton Greaves Ltd.	0.28	
NHPC	0.20	
Suzlon Energy Ltd.	0.02	
REALTY	0.25	
Housing Development & Infrastructure Ltd.	0.25	
RETAILING	0.57	
Pantaloon Retail (India) Ltd.	0.57	
TELECOM	2.68	
Bharti Airtel Ltd.	2.68	
TRANSPORT SERVICES	0.48	
Container Corporation Of India Ltd.	0.48	
Total	73.03	

Life Unit Linked ENHANCER FUND-II

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.86	
United Phosphorus Ltd. (New)	0.86	
AUTOMOBILES	4.90	
Mahindra & Mahindra Ltd.	2.72	
Bajaj Auto Ltd.	1.34	
Maruti Suzuki India Ltd.	0.84	
BANKING AND FINANCIAL SERVICES	26.33	
ICICI Bank Ltd.	6.26	
HDFC Ltd.	5.29	
HDFC Bank Ltd.	3.10	
State Bank of India	2.85	
Axis Bank Ltd.	1.88	
Power Finance Corporation Ltd.	1.23	
Punjab National Bank	1.16	
Bank of Baroda	0.98	
Infrastructure Development Finance Co. Ltd.	0.93	
Rural Electrification Corporation	0.79	
Federal Bank Ltd.	0.71	
Oriental Bank of Commerce Ltd.	0.65	
Indian Bank	0.50	
CONSUMER GOODS	7.03	
ITC Ltd.	5.18	
Hindustan Unilever Ltd.	1.85	
ENGINEERING	2.05	
Bharat Electronics Ltd.	1.36	
Engineers India Ltd.	0.69	
HOTELS	0.09	
Indian Hotels Co. Ltd.	0.09	
INFORMATION TECHNOLOGY	11.45	
Infosys Ltd.	7.90	
Tata Consultancy Services Ltd.	3.55	
INFRASTRUCTURE	6.46	
Larsen & Toubro Ltd.	3.41	
NCC Ltd.	0.97	
Unity Infraprojects Ltd.	0.81	
GMR Infrastructure Ltd.	0.42	
JaiPrakash Associates Ltd.	0.33	
Oberoi Realty Ltd	0.24	
IVRCL Ltd.	0.19	
Hindustan Construction Co. Ltd.	0.09	
MEDIA	1.44	
Jagran Prakashan Ltd.	0.87	
Zee Entertainment Enterprises Ltd.	0.57	
METALS & MINING	5.48	
Jindal Steel and Power Ltd.	2.34	
Coal India Ltd.	1.51	
National Mineral Development Corporation Ltd.	1.21	
Steel Authority of India Ltd.	0.42	
OIL & GAS AND ANCILLIARIES	12.67	
Reliance Industries Ltd.	5.82	
Oil and Natural Gas Corporation Ltd.	2.41	
Indraprastha Gas Ltd.	0.95	
Gas Authority of India Ltd.	0.94	
Gujarat Gas Co. Ltd.	0.87	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.69	
Indian Oil Corporation Ltd.	0.51	
Hindustan Petroleum Corporation Ltd.	0.25	
Oil India Ltd.	0.23	
OTHERS	0.67	
Ashoka Buildcon Ltd	0.67	
PHARMACEUTICALS	2.48	
Cipla Ltd.	1.86	
Glenmark Pharmaceuticals Ltd.	0.62	
POWER AND POWER EQUIPMENT	7.79	
NTPC Ltd.	2.33	

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
Tata Power Co. Ltd.	1.87	
Bharat Heavy Electricals Ltd.	1.70	
Power Grid Corporation of India Ltd.	0.83	
Kalpataru Power Transmission Ltd.	0.72	
NHPC	0.27	
BGR Energy Systems Ltd.	0.04	
Suzlon Energy Ltd.	0.03	
REALTY	0.72	
Housing Development & Infrastructure Ltd.	0.72	
RETAILING	0.64	
Pantaloon Retail (India) Ltd.	0.64	
TELECOM	3.30	
Bharti Airtel Ltd.	3.30	
TRANSPORT SERVICES	0.67	
Container Corporation Of India Ltd.	0.67	
Total	95.03	

Life Unit Linked INDEX FUND-II

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	7.90	
Tata Motors Ltd.	2.61	
Mahindra & Mahindra Ltd.	1.96	
Bajaj Auto Ltd.	1.29	
Hero MotoCorp Ltd.	1.12	
Maruti Suzuki India Ltd.	0.92	
BANKING AND FINANCIAL SERVICES	26.87	
HDFC Ltd.	6.30	
HDFC Bank Ltd.	5.93	
ICICI Bank Ltd.	5.83	
State Bank of India	3.38	
Axis Bank Ltd.	1.61	
Kotak Mahindra Bank Ltd.	1.28	
Infrastructure Development Finance Co. Ltd.	0.99	
Bank of Baroda	0.91	
Punjab National Bank	0.64	
CEMENT	2.39	
Grasim Industries Ltd.	0.93	
Ambuja Cements Ltd.	0.76	
ACC Ltd.	0.70	
CHEMICALS	1.16	
Asian Paints Ltd.	1.16	
CONSUMER GOODS	10.87	
ITC Ltd.	8.04	
Hindustan Unilever Ltd.	2.83	
INFORMATION TECHNOLOGY	13.86	
Infosys Ltd.	7.61	
Tata Consultancy Services Ltd.	4.09	
Wipro Ltd.	1.38	
HCL Technologies Ltd.	0.78	
INFRASTRUCTURE	4.36	
Larsen & Toubro Ltd.	3.91	
JaiPrakash Associates Ltd.	0.45	
METALS & MINING	6.81	
Tata Steel Ltd.	1.75	
Coal India Ltd.	1.33	
Jindal Steel and Power Ltd.	1.09	
Hindalco Industries Ltd.	0.93	
Sterlite Industries (India) Ltd.	0.84	
Sesa Goa Ltd.	0.45	
Steel Authority of India Ltd.	0.42	
OIL & GAS AND ANCILLIARIES	13.08	
Reliance Industries Ltd.	7.74	
Oil and Natural Gas Corporation Ltd.	2.87	
Cairn India Ltd.	0.94	
Gas Authority of India Ltd.	0.94	
Bharat Petroleum Corporation Ltd.	0.59	
PHARMACEUTICALS	4.24	
Dr Reddys Laboratories Ltd.	1.40	
Sun Pharmaceuticals Industries Ltd.	1.37	
Cipla Ltd.	0.98	
Ranbaxy Laboratories Ltd.	0.49	
POWER AND POWER EQUIPMENT	5.05	
NTPC Ltd.	1.29	
Bharat Heavy Electricals Ltd.	1.09	
Power Grid Corporation of India Ltd.	0.98	
Tata Power Co. Ltd.	0.94	
Reliance Infrastructure Ltd.	0.39	
Siemens Ltd.	0.36	
REALTY	0.46	
DLF Ltd.	0.46	
TELECOM	2.39	
Bharti Airtel Ltd.	2.39	
Total	99.44	

Pension Unit Linked

SECURE FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.08	
United Phosphorus Ltd. (New)	0.08	
AUTOMOBILES	0.46	
Mahindra & Mahindra Ltd.	0.46	
BANKING AND FINANCIAL SERVICES	4.19	
HDFC Ltd.	1.10	
ICICI Bank Ltd.	0.96	
HDFC Bank Ltd.	0.92	
State Bank of India	0.36	
Axis Bank Ltd.	0.34	
Bank of Baroda	0.21	
Power Finance Corporation Ltd.	0.12	
Federal Bank Ltd.	0.11	
Punjab National Bank	0.05	
Oriental Bank of Commerce Ltd.	0.02	
CONSUMER GOODS	1.63	
ITC Ltd.	1.08	
Hindustan Unilever Ltd.	0.55	
ENGINEERING	0.30	
Bharat Electronics Ltd.	0.15	
Engineers India Ltd.	0.15	
HOTELS	0.01	
Indian Hotels Co. Ltd.	0.01	
INFORMATION TECHNOLOGY	2.25	
Infosys Ltd.	1.62	
Tata Consultancy Services Ltd.	0.63	
INFRASTRUCTURE	0.43	
Larsen & Toubro Ltd.	0.43	
MEDIA	0.28	
Zee Entertainment Enterprises Ltd.	0.17	
Jagran Prakashan Ltd.	0.11	
METALS & MINING	0.66	
Coal India Ltd.	0.47	
Jindal Steel and Power Ltd.	0.19	
OIL & GAS AND ANCILLIARIES	2.18	
Reliance Industries Ltd.	1.28	
Oil and Natural Gas Corporation Ltd.	0.45	
Indraprastha Gas Ltd.	0.24	
Gas Authority of India Ltd.	0.17	
Oil India Ltd.	0.04	
PHARMACEUTICALS	0.19	
Cipla Ltd.	0.16	
Sun Pharmaceuticals Industries Ltd.	0.02	
Glenmark Pharmaceuticals Ltd.	0.01	
POWER AND POWER EQUIPMENT	1.14	
Bharat Heavy Electricals Ltd.	0.45	
Tata Power Co. Ltd.	0.33	
Power Grid Corporation of India Ltd.	0.23	
NTPC Ltd.	0.11	
NHPC	0.02	
TELECOM	0.61	
Bharti Airtel Ltd.	0.61	
TRANSPORT SERVICES	0.01	
Container Corporation Of India Ltd.	0.01	
Total	14.42	

Pension Unit Linked PROTECTOR FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	0.07	
Mahindra & Mahindra Ltd.	0.05	
Hero MotoCorp Ltd.	0.02	
BANKING AND FINANCIAL SERVICES	1.01	
ICICI Bank Ltd.	0.34	
HDFC Ltd.	0.24	
HDFC Bank Ltd.	0.14	
State Bank of India	0.13	
Bank of Baroda	0.07	
Punjab National Bank	0.06	
Rural Electrification Corporation	0.03	
CONSUMER GOODS	0.34	
ITC Ltd.	0.31	
Hindustan Unilever Ltd.	0.03	
INFORMATION TECHNOLOGY	0.55	
Infosys Ltd.	0.40	
Tata Consultancy Services Ltd.	0.15	
INFRASTRUCTURE	0.12	
Larsen & Toubro Ltd.	0.12	
METALS & MINING	0.13	
Coal India Ltd.	0.13	
OIL & GAS AND ANCILLIARIES	0.95	
Reliance Industries Ltd.	0.54	
Oil and Natural Gas Corporation Ltd.	0.14	
Gas Authority of India Ltd.	0.10	
Indraprastha Gas Ltd.	0.07	
Oil India Ltd.	0.06	
Hindustan Petroleum Corporation Ltd.	0.03	
Maharashtra Seamless Ltd.	0.01	
PHARMACEUTICALS	0.06	
Cipla Ltd.	0.03	
Glenmark Pharmaceuticals Ltd.	0.02	
Sun Pharmaceuticals Industries Ltd.	0.01	
POWER AND POWER EQUIPMENT	0.58	
Bharat Heavy Electricals Ltd.	0.15	
NTPC Ltd.	0.14	
NHPC	0.11	
Power Grid Corporation of India Ltd.	0.10	
Tata Power Co. Ltd.	0.08	
RETAILING	0.03	
Pantaloon Retail (India) Ltd.	0.03	
TELECOM	0.13	
Bharti Airtel Ltd.	0.13	
TRANSPORT SERVICES	0.06	
Container Corporation Of India Ltd.	0.06	
Total	4.03	

Pension Unit Linked BALANCED FUND

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.36	
United Phosphorus Ltd. (New)	0.36	
AUTOMOBILES	1.45	
Mahindra & Mahindra Ltd.	1.01	
Bajaj Auto Ltd.	0.36	
Maruti Suzuki India Ltd.	0.08	
BANKING AND FINANCIAL SERVICES	9.75	
HDFC Ltd.	2.07	
HDFC Bank Ltd.	1.98	
ICICI Bank Ltd.	1.98	
State Bank of India	0.97	
Axis Bank Ltd.	0.79	
Power Finance Corporation Ltd.	0.63	
Bank of Baroda	0.44	
Federal Bank Ltd.	0.34	
Infrastructure Development Finance Co. Ltd.	0.26	
Punjab National Bank	0.15	
Oriental Bank of Commerce Ltd.	0.10	
Rural Electrification Corporation	0.04	
CONSUMER GOODS	2.94	
ITC Ltd.	2.42	
Hindustan Unilever Ltd.	0.52	
ENGINEERING	0.42	
Bharat Electronics Ltd.	0.35	
Engineers India Ltd.	0.07	
HOTELS	0.13	
Indian Hotels Co. Ltd.	0.13	
INFORMATION TECHNOLOGY	4.39	
Infosys Ltd.	3.08	
Tata Consultancy Services Ltd.	1.29	
Subex Ltd.	0.02	
INFRASTRUCTURE	1.79	
Larsen & Toubro Ltd.	1.24	
JaiPrakash Associates Ltd.	0.29	
NCC Ltd.	0.15	
IVRCL Ltd.	0.11	
MEDIA	0.14	
Zee Entertainment Enterprises Ltd.	0.14	
METALS & MINING	0.93	
Jindal Steel and Power Ltd.	0.47	
Coal India Ltd.	0.46	
OIL & GAS AND ANCILLIARIES	5.22	
Reliance Industries Ltd.	2.28	
Oil and Natural Gas Corporation Ltd.	1.34	
Maharashtra Seamless Ltd.	0.67	
Gas Authority of India Ltd.	0.65	
Indraprastha Gas Ltd.	0.28	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PHARMACEUTICALS	0.79	
Cipla Ltd.	0.34	
Glenmark Pharmaceuticals Ltd.	0.33	
Sun Pharmaceuticals Industries Ltd.	0.12	
POWER AND POWER EQUIPMENT	2.93	
NTPC Ltd.	0.90	
Bharat Heavy Electricals Ltd.	0.70	
Tata Power Co. Ltd.	0.67	
Power Grid Corporation of India Ltd.	0.32	
NHPC	0.26	
Suzlon Energy Ltd.	0.08	
REALTY	0.07	
Housing Development & Infrastructure Ltd.	0.07	
RETAILING	0.31	
Pantaloon Retail (India) Ltd.	0.31	
TELECOM	1.22	

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
Bharti Airtel Ltd.	1.20	
Reliance Communication Ventures Ltd.	0.02	
TRANSPORT SERVICES	0.37	
Container Corporation Of India Ltd.	0.37	
Total	33.22	

Pension Unit Linked GROWTH FUND

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.31	
United Phosphorus Ltd. (New)	0.31	
AUTOMOBILES	1.64	
Mahindra & Mahindra Ltd.	0.96	
Bajaj Auto Ltd.	0.46	
Maruti Suzuki India Ltd.	0.22	
BANKING AND FINANCIAL SERVICES	12.02	
ICICI Bank Ltd.	2.84	
HDFC Ltd.	2.25	
State Bank of India	1.82	
HDFC Bank Ltd.	1.55	
Axis Bank Ltd.	0.97	
Bank of Baroda	0.67	
Power Finance Corporation Ltd.	0.62	
Federal Bank Ltd.	0.37	
Punjab National Bank	0.29	
Oriental Bank of Commerce Ltd.	0.25	
Indian Bank	0.21	
Infrastructure Development Finance Co. Ltd.	0.16	
Rural Electrification Corporation	0.02	
CONSUMER GOODS	3.84	
ITC Ltd.	2.92	
Hindustan Unilever Ltd.	0.92	
ENGINEERING	1.08	
Bharat Electronics Ltd.	0.67	
Engineers India Ltd.	0.41	
HOTELS	0.26	
Indian Hotels Co. Ltd.	0.26	
INFORMATION TECHNOLOGY	6.97	
Infosys Ltd.	4.55	
Tata Consultancy Services Ltd.	2.10	
Mphasis Ltd.	0.30	
Subex Ltd.	0.02	
INFRASTRUCTURE	3.15	
Larsen & Toubro Ltd.	1.91	
Unity Infraprojects Ltd.	0.41	
GMR Infrastructure Ltd.	0.22	
Sintex Industries Ltd.	0.22	
JaiPrakash Associates Ltd.	0.14	
NCC Ltd.	0.13	
IVRCL Ltd.	0.07	
Hindustan Construction Co. Ltd.	0.05	
MEDIA	0.64	
Jagran Prakashan Ltd.	0.46	
Zee Entertainment Enterprises Ltd.	0.18	
METALS & MINING	1.48	
Coal India Ltd.	0.60	
Jindal Steel and Power Ltd.	0.56	
National Mineral Development Corporation Ltd.	0.17	
Steel Authority of India Ltd.	0.15	
OIL & GAS AND ANCILLIARIES	9.29	
Reliance Industries Ltd.	4.76	
Oil and Natural Gas Corporation Ltd.	1.41	
Gas Authority of India Ltd.	0.88	
Indraprastha Gas Ltd.	0.60	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.52	
Maharashtra Seamless Ltd.	0.29	
Gujarat Gas Co. Ltd.	0.27	
Indian Oil Corporation Ltd.	0.21	
Hindustan Petroleum Corporation Ltd.	0.20	
Oil India Ltd.	0.15	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PHARMACEUTICALS	1.00	
Cipla Ltd.	0.52	

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
Glenmark Pharmaceuticals Ltd.	0.38	
Sun Pharmaceuticals Industries Ltd.	0.10	
POWER AND POWER EQUIPMENT	4.97	
NTPC Ltd.	1.26	
Bharat Heavy Electricals Ltd.	0.90	
Tata Power Co. Ltd.	0.77	
Power Grid Corporation of India Ltd.	0.62	
NHPC	0.57	
Kalpataru Power Transmission Ltd.	0.31	
Crompton Greaves Ltd.	0.30	
BGR Energy Systems Ltd.	0.10	
Suzlon Energy Ltd.	0.10	
EMCO Ltd.	0.04	
REALTY	0.02	
Housing Development & Infrastructure Ltd.	0.02	
RETAILING	0.35	
Pantaloon Retail (India) Ltd.	0.35	
TELECOM	1.74	
Bharti Airtel Ltd.	1.61	
Reliance Communication Ventures Ltd.	0.13	
TRANSPORT SERVICES	0.45	
Container Corporation Of India Ltd.	0.45	
Total	49.22	

Pension Unit Linked INDEX FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	7.88	
Tata Motors Ltd.	2.50	
Mahindra & Mahindra Ltd.	1.95	
Bajaj Auto Ltd.	1.35	
Hero MotoCorp Ltd.	1.12	
Maruti Suzuki India Ltd.	0.96	
BANKING AND FINANCIAL SERVICES	27.06	
HDFC Ltd.	6.19	
HDFC Bank Ltd.	6.07	
ICICI Bank Ltd.	5.82	
State Bank of India	3.51	
Axis Bank Ltd.	1.68	
Kotak Mahindra Bank Ltd.	1.34	
Infrastructure Development Finance Co. Ltd.	0.95	
Bank of Baroda	0.82	
Punjab National Bank	0.68	
CEMENT	2.36	
Grasim Industries Ltd.	0.90	
Ambuja Cements Ltd.	0.74	
ACC Ltd.	0.72	
CHEMICALS	0.97	
Asian Paints Ltd.	0.97	
CONSUMER GOODS	10.72	
ITC Ltd.	8.03	
Hindustan Unilever Ltd.	2.69	
INFORMATION TECHNOLOGY	13.58	
Infosys Ltd.	7.55	
Tata Consultancy Services Ltd.	3.86	
Wipro Ltd.	1.40	
HCL Technologies Ltd.	0.77	
INFRASTRUCTURE	4.59	
Larsen & Toubro Ltd.	4.09	
JaiPrakash Associates Ltd.	0.50	
METALS & MINING	6.94	
Tata Steel Ltd.	1.69	
Coal India Ltd.	1.35	
Jindal Steel and Power Ltd.	1.10	
Hindalco Industries Ltd.	1.08	
Sterlite Industries (India) Ltd.	0.88	
Sesa Goa Ltd.	0.48	
Steel Authority of India Ltd.	0.36	
OIL & GAS AND ANCILLIARIES	12.96	
Reliance Industries Ltd.	7.86	
Oil and Natural Gas Corporation Ltd.	2.70	
Gas Authority of India Ltd.	0.98	
Cairn India Ltd.	0.80	
Bharat Petroleum Corporation Ltd.	0.62	
PHARMACEUTICALS	4.27	
Dr Reddys Laboratories Ltd.	1.41	
Sun Pharmaceuticals Industries Ltd.	1.37	
Cipla Ltd.	0.99	
Ranbaxy Laboratories Ltd.	0.50	
POWER AND POWER EQUIPMENT	5.21	
NTPC Ltd.	1.28	
Bharat Heavy Electricals Ltd.	1.14	
Tata Power Co. Ltd.	1.03	
Power Grid Corporation of India Ltd.	0.95	
Reliance Infrastructure Ltd.	0.44	
Siemens Ltd.	0.37	
REALTY	0.46	
DLF Ltd.	0.46	
TELECOM	2.49	
Bharti Airtel Ltd.	2.49	
Total	99.49	

Pension Unit Linked INFRASTRUCTURE FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	24.89	
ICICI Bank Ltd.	5.24	
HDFC Ltd.	4.58	
HDFC Bank Ltd.	3.06	
State Bank of India	2.48	
Axis Bank Ltd.	1.83	
Bank of Baroda	1.43	
Power Finance Corporation Ltd.	1.28	
Federal Bank Ltd.	1.21	
Rural Electrification Corporation	1.18	
Oriental Bank of Commerce Ltd.	0.81	
Punjab National Bank	0.80	
Indian Bank	0.55	
Infrastructure Development Finance Co. Ltd.	0.44	
CEMENT	0.05	
ACC Ltd.	0.05	
ENGINEERING	3.28	
Engineers India Ltd.	1.66	
Bharat Electronics Ltd.	1.62	
INFRASTRUCTURE	14.92	
Larsen & Toubro Ltd.	8.19	
Unity Infraprojects Ltd.	2.07	
NCC Ltd.	1.35	
GMR Infrastructure Ltd.	1.19	
JaiPrakash Associates Ltd.	0.92	
IVRCL Ltd.	0.70	
Hindustan Construction Co. Ltd.	0.29	
Oberoi Realty Ltd	0.21	
METALS & MINING	6.64	
Jindal Steel and Power Ltd.	2.89	
Coal India Ltd.	2.15	
Steel Authority of India Ltd.	1.17	
National Mineral Development Corporation Ltd.	0.43	
OIL & GAS AND ANCILLIARIES	18.69	
Reliance Industries Ltd.	5.50	
Oil and Natural Gas Corporation Ltd.	2.41	
Gas Authority of India Ltd.	2.38	
Indraprastha Gas Ltd.	2.00	
Gujarat Gas Co. Ltd.	1.59	
Hindustan Petroleum Corporation Ltd.	1.44	
Maharashtra Seamless Ltd.	1.05	
Oil India Ltd.	0.97	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.96	
Indian Oil Corporation Ltd.	0.39	
OTHERS	1.18	
Ashoka Buildcon Ltd	1.18	
POWER AND POWER EQUIPMENT	13.77	
NTPC Ltd.	3.56	
Tata Power Co. Ltd.	3.41	
Power Grid Corporation of India Ltd.	1.79	
Bharat Heavy Electricals Ltd.	1.77	
Kalpataru Power Transmission Ltd.	1.41	
NHPC	0.86	
EMCO Ltd.	0.47	
BGR Energy Systems Ltd.	0.46	
Suzlon Energy Ltd.	0.04	
REALTY	0.75	
Housing Development & Infrastructure Ltd.	0.75	
TELECOM	8.59	
Bharti Airtel Ltd.	8.59	
TRANSPORT SERVICES	0.77	
Container Corporation Of India Ltd.	0.77	
Total	93.53	

Pension Unit Linked PSU FUND

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	24.42	
State Bank of India	7.65	
Power Finance Corporation Ltd.	4.26	
Bank of Baroda	3.72	
Punjab National Bank	2.88	
Oriental Bank of Commerce Ltd.	2.31	
Indian Bank	1.97	
Rural Electrification Corporation	1.63	
ENGINEERING	6.67	
Engineers India Ltd.	3.50	
Bharat Electronics Ltd.	3.17	
METALS & MINING	18.03	
Coal India Ltd.	9.39	
National Mineral Development Corporation Ltd.	5.41	
Steel Authority of India Ltd.	2.83	
MOIL Ltd.	0.40	
OIL & GAS AND ANCILLIARIES	27.43	
Oil and Natural Gas Corporation Ltd.	8.77	
Gas Authority of India Ltd.	5.77	
Indian Oil Corporation Ltd.	4.77	
Indraprastha Gas Ltd.	3.20	
Hindustan Petroleum Corporation Ltd.	2.53	
Oil India Ltd.	2.39	
POWER AND POWER EQUIPMENT	17.48	
NTPC Ltd.	7.17	
Bharat Heavy Electricals Ltd.	6.14	
Power Grid Corporation of India Ltd.	3.13	
NHPC	1.04	
TRANSPORT SERVICES	2.31	
Container Corporation Of India Ltd.	2.31	
Total	96.34	

Pension Unit Linked PROTECTOR FUND-II

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.11	
United Phosphorus Ltd. (New)	0.11	
AUTOMOBILES	0.62	
Mahindra & Mahindra Ltd.	0.34	
Bajaj Auto Ltd.	0.22	
Maruti Suzuki India Ltd.	0.06	
BANKING AND FINANCIAL SERVICES	4.92	
ICICI Bank Ltd.	1.33	
HDFC Ltd.	1.09	
HDFC Bank Ltd.	1.06	
State Bank of India	0.40	
Axis Bank Ltd.	0.35	
Federal Bank Ltd.	0.16	
Power Finance Corporation Ltd.	0.16	
Bank of Baroda	0.12	
Oriental Bank of Commerce Ltd.	0.12	
Punjab National Bank	0.10	
Indian Bank	0.02	
Infrastructure Development Finance Co. Ltd.	0.01	
CONSUMER GOODS	1.18	
ITC Ltd.	0.94	
Hindustan Unilever Ltd.	0.24	
ENGINEERING	0.33	
Bharat Electronics Ltd.	0.25	
Engineers India Ltd.	0.08	
INFORMATION TECHNOLOGY	2.58	
Infosys Ltd.	1.56	
Tata Consultancy Services Ltd.	1.02	
INFRASTRUCTURE	0.62	
Larsen & Toubro Ltd.	0.56	
JaiPrakash Associates Ltd.	0.03	
NCC Ltd.	0.02	
GMR Infrastructure Ltd.	0.01	
METALS & MINING	0.76	
Coal India Ltd.	0.53	
Jindal Steel and Power Ltd.	0.23	
OIL & GAS AND ANCILLIARIES	1.82	
Reliance Industries Ltd.	1.12	
Oil and Natural Gas Corporation Ltd.	0.29	
Indraprastha Gas Ltd.	0.22	
Gas Authority of India Ltd.	0.13	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.03	
Indian Oil Corporation Ltd.	0.02	
Oil India Ltd.	0.01	
PHARMACEUTICALS	0.20	
Cipla Ltd.	0.18	
Glenmark Pharmaceuticals Ltd.	0.02	
POWER AND POWER EQUIPMENT	1.19	
Bharat Heavy Electricals Ltd.	0.40	
NTPC Ltd.	0.27	
Tata Power Co. Ltd.	0.25	
Power Grid Corporation of India Ltd.	0.23	
NHPC	0.04	
RETAILING	0.05	
Pantaloon Retail (India) Ltd.	0.05	
TELECOM	0.52	
Bharti Airtel Ltd.	0.52	
TRANSPORT SERVICES	0.03	
Container Corporation Of India Ltd.	0.03	
Total	14.93	

Pension Unit Linked BALANCE FUND-II

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.21	
United Phosphorus Ltd. (New)	0.21	
AUTOMOBILES	0.75	
Bajaj Auto Ltd.	0.75	
BANKING AND FINANCIAL SERVICES	9.99	
ICICI Bank Ltd.	2.53	
HDFC Bank Ltd.	1.73	
HDFC Ltd.	1.29	
State Bank of India	1.27	
Axis Bank Ltd.	0.87	
Bank of Baroda	0.40	
Punjab National Bank	0.39	
Power Finance Corporation Ltd.	0.34	
Federal Bank Ltd.	0.33	
Indian Bank	0.32	
Infrastructure Development Finance Co. Ltd.	0.29	
Rural Electrification Corporation	0.23	
CONSUMER GOODS	1.83	
ITC Ltd.	1.83	
ENGINEERING	0.81	
Engineers India Ltd.	0.53	
Bharat Electronics Ltd.	0.28	
INFORMATION TECHNOLOGY	4.32	
Infosys Ltd.	2.81	
Tata Consultancy Services Ltd.	1.51	
INFRASTRUCTURE	2.21	
Larsen & Toubro Ltd.	1.52	
Unity Infraprojects Ltd.	0.23	
JaiPrakash Associates Ltd.	0.18	
Sintex Industries Ltd.	0.10	
NCC Ltd.	0.08	
GMR Infrastructure Ltd.	0.05	
IVRCL Ltd.	0.05	
MEDIA	0.86	
Zee Entertainment Enterprises Ltd.	0.51	
Jagran Prakashan Ltd.	0.35	
METALS & MINING	0.81	
Jindal Steel and Power Ltd.	0.51	
Coal India Ltd.	0.30	
OIL & GAS AND ANCILLIARIES	4.65	
Reliance Industries Ltd.	2.68	
Hindustan Petroleum Corporation Ltd.	0.61	
Maharashtra Seamless Ltd.	0.34	
Oil and Natural Gas Corporation Ltd.	0.30	
Oil India Ltd.	0.25	
Gas Authority of India Ltd.	0.23	
Indraprastha Gas Ltd.	0.19	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.05	
PHARMACEUTICALS	0.41	
Glenmark Pharmaceuticals Ltd.	0.41	
POWER AND POWER EQUIPMENT	1.74	
NTPC Ltd.	0.86	
Power Grid Corporation of India Ltd.	0.46	
Tata Power Co. Ltd.	0.28	
NHPC	0.10	
Kalpataru Power Transmission Ltd.	0.04	
REALTY	0.25	
Housing Development & Infrastructure Ltd.	0.25	
RETAILING	0.10	
Pantaloon Retail (India) Ltd.	0.10	
TELECOM	1.29	
Bharti Airtel Ltd.	1.29	
TRANSPORT SERVICES	0.23	
Container Corporation Of India Ltd.	0.23	
Total	30.46	

Pension Unit Linked GROWTH FUND-II

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS 0.58		
United Phosphorus Ltd. (New)	0.58	
AUTOMOBILES 2.68		
Mahindra & Mahindra Ltd.	1.21	
Bajaj Auto Ltd.	0.87	
Maruti Suzuki India Ltd.	0.60	
BANKING AND FINANCIAL SERVICES 14.30		
ICICI Bank Ltd.	3.34	
HDFC Ltd.	2.72	
HDFC Bank Ltd.	2.51	
State Bank of India	1.32	
Axis Bank Ltd.	1.08	
Federal Bank Ltd.	0.67	
Infrastructure Development Finance Co. Ltd.	0.61	
Bank of Baroda	0.53	
Punjab National Bank	0.52	
Power Finance Corporation Ltd.	0.47	
Rural Electrification Corporation	0.43	
Oriental Bank of Commerce Ltd.	0.10	
CONSUMER GOODS 3.56		
ITC Ltd.	2.56	
Hindustan Unilever Ltd.	1.00	
ENGINEERING 1.13		
Bharat Electronics Ltd.	0.63	
Engineers India Ltd.	0.50	
INFORMATION TECHNOLOGY 6.83		
Infosys Ltd.	4.58	
Tata Consultancy Services Ltd.	2.22	
Mphasis Ltd.	0.03	
INFRASTRUCTURE 2.95		
Larsen & Toubro Ltd.	2.38	
Unity Infraprojects Ltd.	0.30	
JaiPrakash Associates Ltd.	0.17	
GMR Infrastructure Ltd.	0.08	
Hindustan Construction Co. Ltd.	0.02	
MEDIA 0.42		
Jagran Prakashan Ltd.	0.42	
METALS & MINING 2.76		
Jindal Steel and Power Ltd.	1.56	
Coal India Ltd.	0.72	
National Mineral Development Corporation Ltd.	0.35	
Steel Authority of India Ltd.	0.13	
OIL & GAS AND ANCILLIARIES 7.09		
Reliance Industries Ltd.	3.83	
Oil and Natural Gas Corporation Ltd.	1.20	
Gas Authority of India Ltd.	0.67	
Indraprastha Gas Ltd.	0.57	
Oil India Ltd.	0.28	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.15	
Gujarat Gas Co. Ltd.	0.14	
Indian Oil Corporation Ltd.	0.14	
Hindustan Petroleum Corporation Ltd.	0.11	
PHARMACEUTICALS 0.92		
Cipla Ltd.	0.67	
Glenmark Pharmaceuticals Ltd.	0.19	
Sun Pharmaceuticals Industries Ltd.	0.06	
POWER AND POWER EQUIPMENT 3.83		
NTPC Ltd.	1.36	
Tata Power Co. Ltd.	0.88	
Bharat Heavy Electricals Ltd.	0.87	
Power Grid Corporation of India Ltd.	0.55	
Kalpataru Power Transmission Ltd.	0.11	
NHPC	0.05	
Suzlon Energy Ltd.	0.01	
RETAILING 0.44		

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
Pantaloan Retail (India) Ltd.	0.44	
TELECOM 2.13		
Bharti Airtel Ltd.	2.13	
TRANSPORT SERVICES 0.11		
Container Corporation Of India Ltd.	0.11	
Total	49.73	

Pension Unit Linked INDEX FUND-II

Portfolio as on May 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	7.74	
Tata Motors Ltd.	2.50	
Mahindra & Mahindra Ltd.	1.90	
Bajaj Auto Ltd.	1.32	
Hero MotoCorp Ltd.	1.09	
Maruti Suzuki India Ltd.	0.93	
BANKING AND FINANCIAL SERVICES	26.80	
HDFC Ltd.	6.28	
HDFC Bank Ltd.	5.86	
ICICI Bank Ltd.	5.86	
State Bank of India	3.37	
Axis Bank Ltd.	1.64	
Kotak Mahindra Bank Ltd.	1.30	
Bank of Baroda	0.94	
Infrastructure Development Finance Co. Ltd.	0.89	
Punjab National Bank	0.66	
CEMENT	2.47	
Grasim Industries Ltd.	0.95	
Ambuja Cements Ltd.	0.79	
ACC Ltd.	0.73	
CHEMICALS	1.12	
Asian Paints Ltd.	1.12	
CONSUMER GOODS	10.42	
ITC Ltd.	7.67	
Hindustan Unilever Ltd.	2.75	
INFORMATION TECHNOLOGY	13.56	
Infosys Ltd.	7.36	
Tata Consultancy Services Ltd.	4.03	
Wipro Ltd.	1.37	
HCL Technologies Ltd.	0.80	
INFRASTRUCTURE	4.57	
Larsen & Toubro Ltd.	4.11	
JaiPrakash Associates Ltd.	0.46	
METALS & MINING	6.81	
Tata Steel Ltd.	1.76	
Coal India Ltd.	1.27	
Jindal Steel and Power Ltd.	1.12	
Hindalco Industries Ltd.	0.97	
Sterlite Industries (India) Ltd.	0.90	
Sesa Goa Ltd.	0.41	
Steel Authority of India Ltd.	0.38	
OIL & GAS AND ANCILLIARIES	12.87	
Reliance Industries Ltd.	7.82	
Oil and Natural Gas Corporation Ltd.	2.76	
Gas Authority of India Ltd.	0.93	
Cairn India Ltd.	0.78	
Bharat Petroleum Corporation Ltd.	0.58	
PHARMACEUTICALS	4.14	
Dr Reddys Laboratories Ltd.	1.34	
Sun Pharmaceuticals Industries Ltd.	1.31	
Cipla Ltd.	1.00	
Ranbaxy Laboratories Ltd.	0.49	
POWER AND POWER EQUIPMENT	5.05	
NTPC Ltd.	1.26	
Bharat Heavy Electricals Ltd.	1.09	
Tata Power Co. Ltd.	0.97	
Power Grid Corporation of India Ltd.	0.96	
Reliance Infrastructure Ltd.	0.40	
Siemens Ltd.	0.37	
REALTY	0.44	
DLF Ltd.	0.44	
TELECOM	2.36	
Bharti Airtel Ltd.	2.36	
Total	98.35	

*Compounded Annualised Growth Rate

*Benchmark return has been computed by applying benchmark weightages









On CRISIL Composite Bond Fund Index, CRISIL Liquid Fund Index, BSE PSU Index, BSE 100 index and S&P CNX Nifty

The Bonus rates declared for Life Unitised with Profits fund and Pension Unitised with Profits fund are 5.25% and 5.75% respectively for 12 months ending September 30, 2012.

All return shown in AVIVA investor for series II funds, Infrastructure, PSU Fund, Life Bond Fund, Pension Protector Fund, Life Protector Fund, Life Index Fund, Pension Index and Life Enhancer Funds are net of Fund Management Charges. Returns shown for rest of the funds are without deduction of charges.

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.

WHERE AND HOW YOU CAN MAKE YOUR PREMIUM PAYMENTS:

 Branch Offices	Walk into any of our branch offices and pay your premium through multiple modes (Cash payments only less than ₹ 50,000/- only) .	 EBPP	Pay your premium online via net-banking (available with selected banks).
 NEFT	Make payments through Net Banking or by submitting the NEFT form to the bank.	 Axis Bank	Pay your Premium at any of the Axis Bank Branches.
 Credit Card	Pay your premium online using your Visa or MasterCard Credit Card.	 Free Cheque pick-up	Avail this facility if your premium amount is above ₹ 5,000.
 ECS	Give ECS instructions to your bank account and make premium payments.	 IVR	Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-180-2266

Disclaimer

Insurance is the subject matter of solicitation. For more details on risk factors , terms & conditions, please read sales brochures carefully before concluding a sale. Past returns are not indicative of future performance. 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. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured results.

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 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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