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

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

AVIVA | Life Insurance |

July 2026

Aviva Investor

Economy - India:

The global macroeconomic landscape turned increasingly fragile during the month as the re-escalation of geopolitical tensions in West Asia fuelled a sharp rebound in crude oil prices and renewed volatility across global financial markets. Higher energy prices have once again brought India's external sector, currency, and fiscal dynamics into focus by increasing imported inflation and widening external vulnerabilities. Domestically, emerging El Niño conditions have begun to weigh on reservoir levels and kharif sowing progress, raising the probability of weather-induced food inflation in the coming months. While India's underlying macroeconomic fundamentals continue to provide stability, the evolving geopolitical and climatic risks warrant closer monitoring given their potential implications for inflation, monetary policy, and bond market sentiment.

India's June-26 headline CPI inflation breached RBI's medium-term target of 4% for the first time in 17 months; accelerating to 4.4% YoY against 3.9% in previous month. Average inflation for Q1FY27 remained marginally lower at 3.9% against RBI's projection of 4.2%, which may provide some comfort to MPC in upcoming policy meeting. Increase in inflation for the month was broad based, reflecting 2nd order impact of higher crude & passthrough of domestic pump price hikes. Food & Beverages inflation continued to climb higher, which rose to 5.1% from 4.5%, reflecting higher prices of vegetables & input cost for transportation. Core inflation remained stable around 3.9% YoY as Clothing & footwear, housing, water, electricity inflation remained broadly contained. Restaurants and accommodation services segment inflation increased significantly as higher input costs, especially on items such as LPG have been passed on to the consumers. Bullion inflation remained elevated even though sequential momentum eased. Upside risks persist from below-normal rainfall and passthrough of elevated wholesale inflation. Wholesale price inflation continued its upward trajectory hitting fresh series high of 9.9% YoY in Jun-26 from 9.7% in May-26. Food inflation rose to an 18-month high even though Fuel inflation moderated to 27.4% from its series high of 30.3% in May-26. Manufactured Products inflation remained elevated at 7.5%.

India's Index of Industrial Production for Jun-26 rose to 7.3% YoY, the highest since Jul-24. The continued strength was broad based and lead by strong manufacturing (7.8% YoY) and electricity output (10.6% YoY). Use-based segments exhibited a positive momentum, with capital goods witnessing a growth of 14.2% followed by intermediate goods which saw a growth of 9.3%. Primary goods, consumer durables, construction goods and consumer non-durables put on a strong show in Jun-26 IIP print. Economic activity remained resilient in the first half of July despite re-escalation of geopolitical crisis. GST collection rose 15.4% YoY to over Rs. 2.11 Tn in Jul-26 driven by higher revenues from both domestic transactions & imports. All payment indicators, Motor Vehicle registrations, improved from the previous fortnight and were above the six-month average run rate. Credit growth (17.7% YoY) continued to outpace deposit growth (12.7% YoY) as on 15th July 26, keeping the CD levels elevated. RBI's recent measures to bring in dollar flows to strengthen India's forex reserves resulted in increased FCNR(B) & ECB flows and should augment banks' funding base, ease pressure on deposit mobilization, and partially narrow the credit-deposit gap in the near term. RBI continued to intervene in the forex market to curb extreme volatility in domestic currency given West Asia crisis leading to some tightness in the market liquidity.

India's Merchandise trade deficit rose to USD 30.1 bn in Jun-26 from USD 28.2 bn earlier. Exports rose 15.5% YoY, led by engineering goods, electronics goods and petroleum products. Imports increased 31.0% YoY, driven primarily by a rise in oil imports (40.0% YoY). Non-oil, non-gold imports rose 28.9% YoY. Gold imports rose over the previous year but lost momentum sequentially. Elevated trade deficit reflected the persistence of higher import costs given disruption of supply chain and rising global commodity prices. The elevated trade deficit was countered by the resilient services surplus and remittances. In 1QFY27 the merchandise trade deficit stood at USD 37.4 bn Vs USD 20.8 bn a year ago. In June, the services surplus remains robust despite the AI threats, clocking USD 17.9 bn Vs USD 17.7 bn in previous month. The CAD for 1QFY27 is expected to be ~1.5%-1.6% of GDP cushioned significantly by strong net services exports and remittances, even as higher crude oil prices and a growing merchandise trade gap increase external pressures. The fiscal deficit for Q1FY27 stood at Rs. 3.1 tn, accounting for 18.2% of the FY27 Budget Estimate. Total expenditure reached Rs. 13.6 Tn (25.4% of the annual budget estimate), driven by higher infrastructure & subsidy related spending. Net Tax Receipts climbed to Rs. 6.4 Tn, reflecting steady growth in direct and indirect tax collections. Sustained high crude oil prices from Middle East tensions and potential weather shocks pose ongoing risks to the fiscal consolidation path.

Economy - Global:

At its July policy meeting, the US Federal Reserve left interest rates unchanged, with the new Chair, Kevin Warsh, reaffirming the central bank's unwavering commitment to its inflation mandate. Policymakers remained concerned about re-emergence of inflationary pressures from rising geopolitical tensions while acknowledging resilience of the labor market. The Fed also signaled a shift towards more streamlined policy communication by keeping its post-meeting statement concise and refraining from providing explicit forward guidance on the future path of interest rates, underscoring its data-dependent approach. Recent US economic data continued to paint a mixed picture. While NFP print came in weaker than expected unemployment rate held steady at 4.2%. Lower Jobless claim numbers portrayed a resilient US labor market. US GDP growth estimate for Q2CY26 came in lower at 1.5% QoQ as decline in net exports masked strength in underlying demand. Consumer spending, which comprises about two-thirds of economic activity, remained strong. Lower net exports also lead to higher trade deficit. Softening of crude prices In Jun-26 reflected in moderation of CPI, headline and core PCE inflation prints. Geopolitical tensions and persistent inflation concerns continued to keep financial markets on edge, pushing global sovereign bond yields higher. Elsewhere, the Bank of Japan maintained its gradual policy normalization choosing to stay put on the rates, while the Bank of England kept policy rates unchanged, balancing moderating inflation against resilient wage growth and labor market conditions.

Bond Outlook and Strategy:

Fixed income landscape has turned more uncertain following a notable shift in the global macro environment arising from the re-escalation of geopolitical tensions across West Asia, resulting in heightened volatility in crude oil prices and renewed concerns over the inflation outlook. The risk of supply disruptions, coupled with a potential El Niño-induced impact on food prices, could keep inflationary pressures elevated and impact the MPC's upcoming policy assessment. While the deferment of India's inclusion in the Bloomberg Global Aggregate Bond Index has postponed a key source of passive inflows, recent tax reforms aimed at enhancing the attractiveness of Indian government securities continue to support foreign portfolio investor interest. Domestically, the market's focus will remain on the RBI's willingness to absorb the elevated government borrowing programme in FY2027 through liquidity measures, which will be critical in preserving favorable demand-supply dynamics in the bond market. Against this backdrop, the interplay between inflation, fiscal developments, global commodity prices and the RBI's policy response will continue to shape the near-term trajectory of domestic bond yields.

ULIP policyholders should remain aligned with their long-term asset allocation and risk tolerance during periods of market volatility. Although near-term uncertainties surrounding inflation, global trade and geopolitical developments may keep bond markets volatile, supportive policy measures and the prospect of sustained foreign inflows should provide medium-term support to Indian fixed income. Maintaining investment discipline and avoiding reactive portfolio changes remain critical to long term wealth creation.

Equity Outlook and Strategy:

The Nifty 50 advanced +2.17% month-on-month in July 2026, accelerating from a more modest +1.35% gain in June. The Nifty Midcap 50 outperformed meaningfully, rising +2.90% in July versus +0.60% in June, reflecting stronger domestic consumption tailwinds and higher earnings sensitivity to India's structural growth themes relative to large-cap peers. Sectorally, IT was the standout gainer at +16.77%, driven by a rotation back into battered software names as the global AI-linked rally moderated and investors repriced India's technology exporters on resilient deal pipelines. Realty surged +8.67% and Auto gained +8.55%, both benefiting from domestic demand resilience and import-substitution tailwinds. On the downside, Defence fell -1.98% and Banking slipped -0.48%, with the latter weighed by selective earnings disappointments and a cautious credit outlook amid elevated oil-driven inflation. The primary macro driver for July was the Middle East conflict escalation, which pushed Brent crude above USD 100/bbl intra-month, pressuring India's fiscal and current account outlook. On earnings, July marked the early phase of the Q1 FY2027 reporting season. FIIs net sold Rs 5,778 crores of cash Equities last month, while DIIs net bought Rs 35,099 crores.

We remain cautiously optimistic on return expectations ahead, while being watchful of the evolving global geo-political scenario and the challenges that are emerging on the external front. We continue to focus on opportunities in the market that offer decent risk reward balance.

ULIP Policyholders should continue to follow their asset allocation and invest systematically for long term wealth creation.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Anshul Mishra	10	NA	13
Mandar Pandeshwar	NA	3	13

Life Unit Linked

Bond Fund-II

ULIF01608/01/2010LIFDEBT-II122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: To generate a steady income through investment in high quality fixed income securities

The risk profile for this fund is Low

NAV as on July 31,2026:	29.0217
Inception Date:	08-Jan-10
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	5.17E-05	1.90%	2.35%	5.96%	6.24%	6.13%	5.28%	6.64%
Benchmark**	0.07%	3.11%	4.47%	6.59%	7.12%	7.26%	6.13%	7.62%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	0.00%	40.00%

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

Asset Class Wise AUM

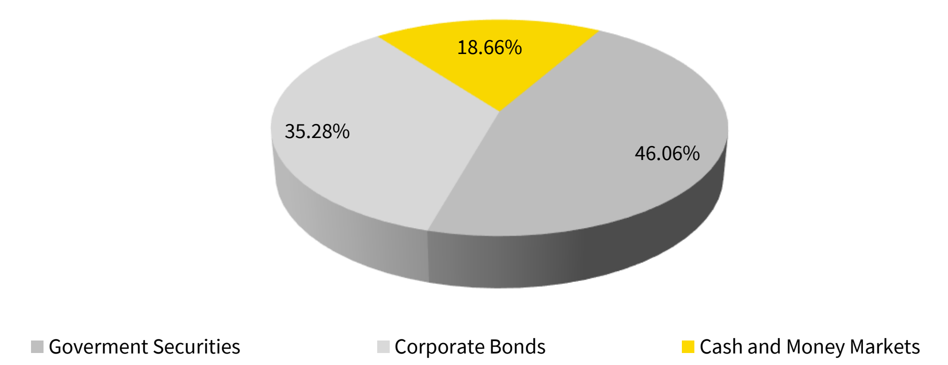
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	82.93
Total	**82.93**

Modified Duration#

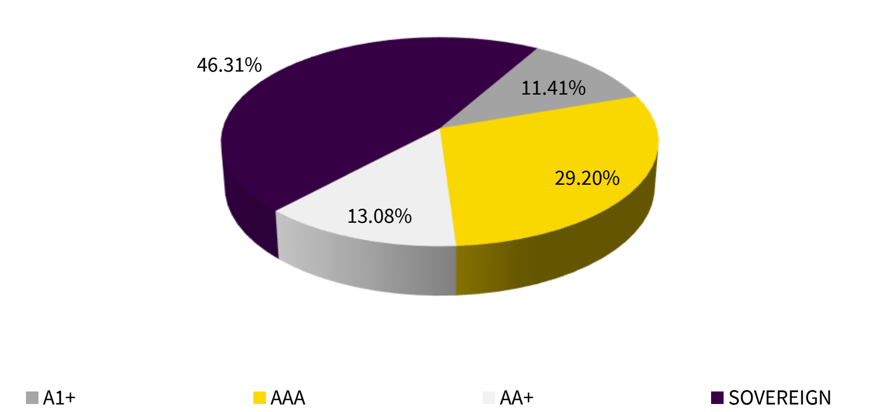
Security Type	Duration
Debt and Money Market Instruments	4.75

Security Name	Net Asset (%)
Goverment Securities	**46.06%**
6.94% GS 11-05-2036	9.22%
6.90% GS 15-04-2065	8.51%
7.09% GS 25-11-2074	5.12%
6.68% GS 07-07-2040	5.06%
7.24% GS 18-08-2055	4.58%
7.27% Maharashtra SGS 24-09-2036	3.50%
7.20% Maharashtra SGS 23-10-2036	3.48%
7.52% HR SGS 02-05-2034	1.97%
07.06% GS 10-04-2028	1.23%
7.71% GS 18-05-2066	1.15%
Others	2.24%
Corporate Bonds	**35.28%**
8.43% Sammaan Capital Ltd 22-02-2028	8.52%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	6.66%
7.18% PFC Bond 20-01-2027	4.70%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.79%
9.15% Piramal Finance 17-06-2027	3.29%
7.44% NABARD 24-02-2028	3.25%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.06%
6.75% Piramal Finance Limited 26-09-2031	1.21%
8.70% Shriram Finance 09-04-2028	0.61%
7.62% NABARD 31-01-2028 Bonds Series 23I	0.60%
Others	0.59%
Cash and Money Markets	**18.66%**
Portfolio Total	**100.00%**

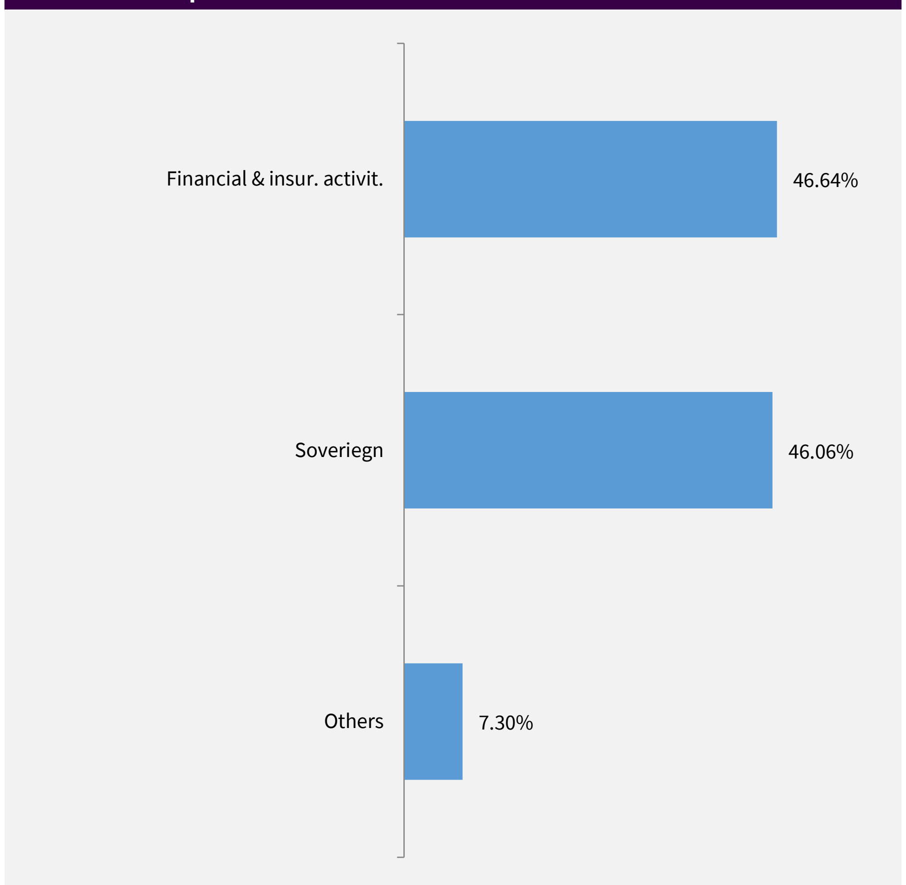
Asset Mix



Rating Profile



Sectoral Break-Up$



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Life Unit Linked

Bond Fund

ULIF01306/02/2008LIFEDEBTFU122

July 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is Low

NAV as on July 31,2026:	36.6631
Inception Date:	06-Feb-08
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.30%	2.67%	4.11%	7.37%	7.24%	7.04%	5.99%	7.28%
Benchmark**	0.07%	3.11%	4.47%	6.59%	7.12%	7.26%	6.13%	7.18%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%

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

Asset Class Wise AUM

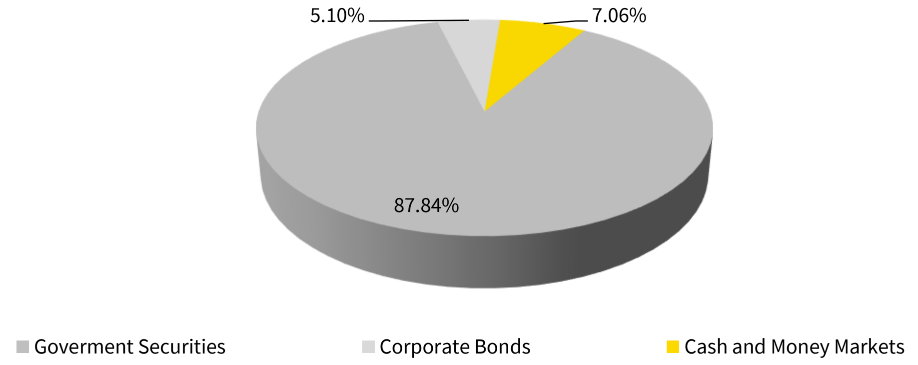
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	4.35
Total	**4.35**

Modified Duration#

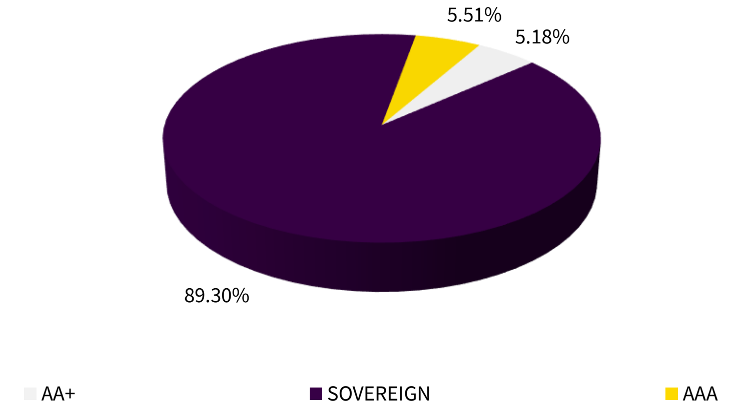
Security Type	Duration
Debt and Money Market Instruments	1.15

Security Name	Net Asset (%)
Goverment Securities	**87.84%**
07.38% GS 20-06-2027	79.23%
7.70% AP SGS 06-12-2029	3.97%
7.52% HR SGS 02-05-2034	2.63%
7.42% TN SGS 03-04-2034	2.01%
Corporate Bonds	**5.10%**
8.43% Sammaan Capital Ltd 22-02-2028	4.64%
6.75% Piramal Finance Limited 26-09-2031	0.46%
Cash and Money Markets	**7.06%**
Portfolio Total	**100.00%**

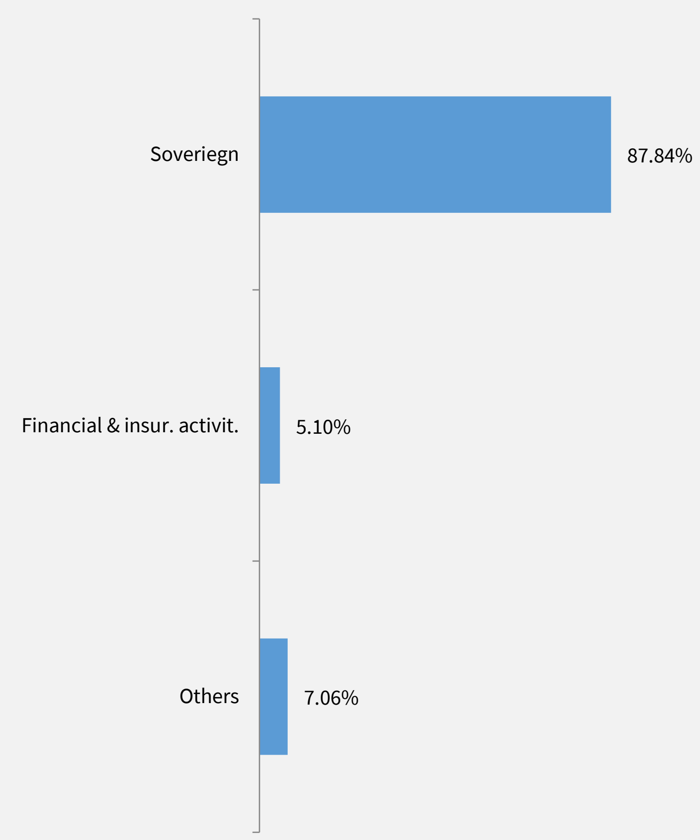
Asset Mix



Rating Profile



Sectoral Break-Up$



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Life Unit Linked

Secure Fund

ULIF00627/01/2004LIFESECURE122

July 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is Low

NAV as on July 31,2026:	48.1788
Inception Date:	27-Jan-04
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.42%	1.42%	2.60%	4.63%	6.61%	6.92%	6.17%	7.67%
Benchmark**	0.39%	2.14%	3.65%	5.51%	7.25%	7.65%	6.70%	7.59%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instrument	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

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

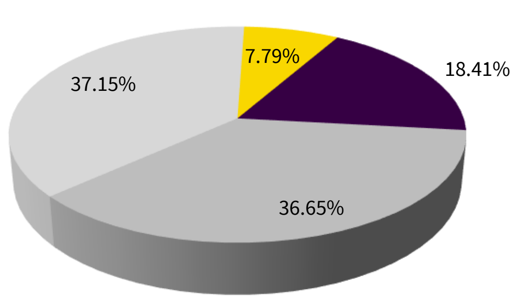
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.12
Debt	62.62
Total	**76.74**

Modified Duration#

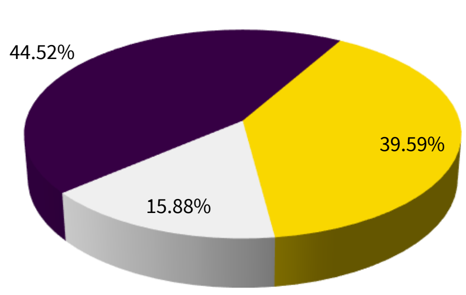
Security Type	Duration
Debt and Money Market Instruments	4.56

Asset Mix



■ Equities ■ Goverment Securities ■ Corporate Bonds ■ Cash and Money Markets

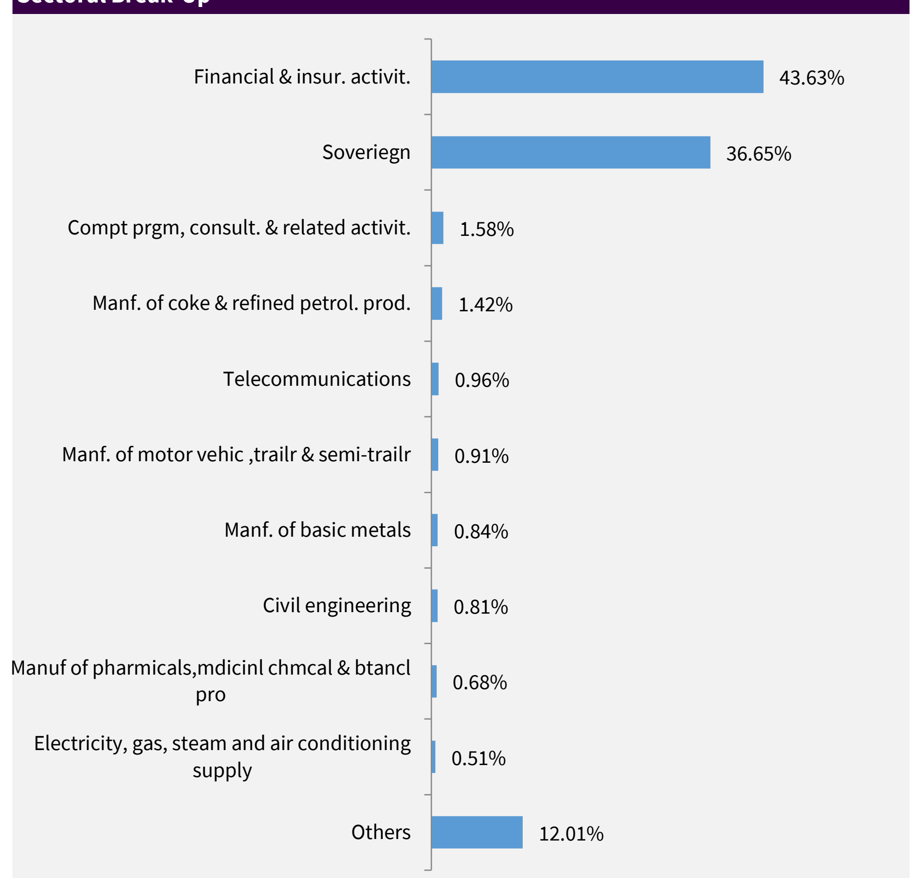
Rating Profile



■ AAA ■ AA+ ■ SOVEREIGN

Security Name	Net Asset (%)
Equities	**18.41%**
HDFC Bank Ltd.	1.86%
ICICI Bank Ltd.	1.69%
Reliance Industries Ltd.	1.42%
Bharti Airtel Ltd.	0.96%
Larsen & Toubro Ltd.	0.81%
State Bank of India	0.67%
Infosys Ltd.	0.65%
Axis Bank Ltd.	0.57%
Bajaj Finance Ltd.	0.50%
Mahindra & Mahindra Ltd.	0.49%
Others	8.79%
Goverment Securities	**36.65%**
6.94% GS 11-05-2036	7.87%
6.90% GS 15-04-2065	6.16%
7.24% GS 18-08-2055	4.35%
6.68% GS 07-07-2040	4.03%
7.27% Maharashtra SGS 24-09-2036	2.68%
7.52% HR SGS 02-05-2034	2.48%
7.42% TN SGS 03-04-2034	2.27%
6.36% GS 16-02-2031	2.19%
7.09% GS 25-11-2074	2.17%
7.20% Maharashtra SGS 23-10-2036	1.36%
Others	1.09%
Corporate Bonds	**37.15%**
8.43% Sammaan Capital Ltd 22-02-2028	8.68%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.00%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.32%
9.15% Piramal Finance 17-06-2027	3.69%
7.44% NABARD 24-02-2028	3.39%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.74%
8.70% Shriram Finance 09-04-2028	2.64%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.61%
7.45% PFC 15-07-2028	1.69%
7.18% PFC Bond 20-01-2027	1.69%
Others	0.70%
Cash and Money Markets	**7.79%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

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

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

Life Unit Linked

Protector Fund-II

ULIF02108/01/2010LIPROTE-II122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: To generate steady returns with a minimum exposure to equities

The risk profile for this fund is Low

NAV as on July 31,2026:	31.0100
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.41%	1.48%	2.21%	4.52%	6.42%	6.68%	6.03%	7.07%
Benchmark**	0.39%	2.14%	3.65%	5.51%	7.25%	7.65%	6.70%	8.10%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	100.00%

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

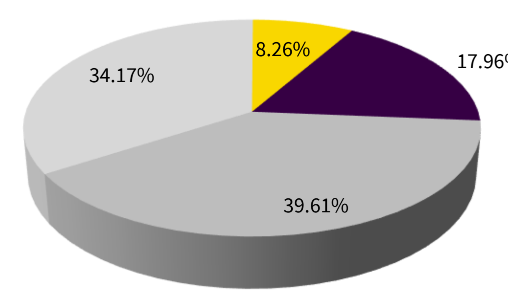
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.68
Debt	39.58
Total	**48.26**

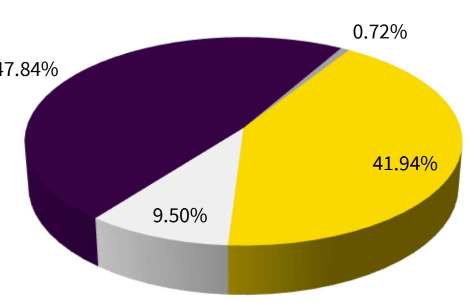
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.50

Asset Mix

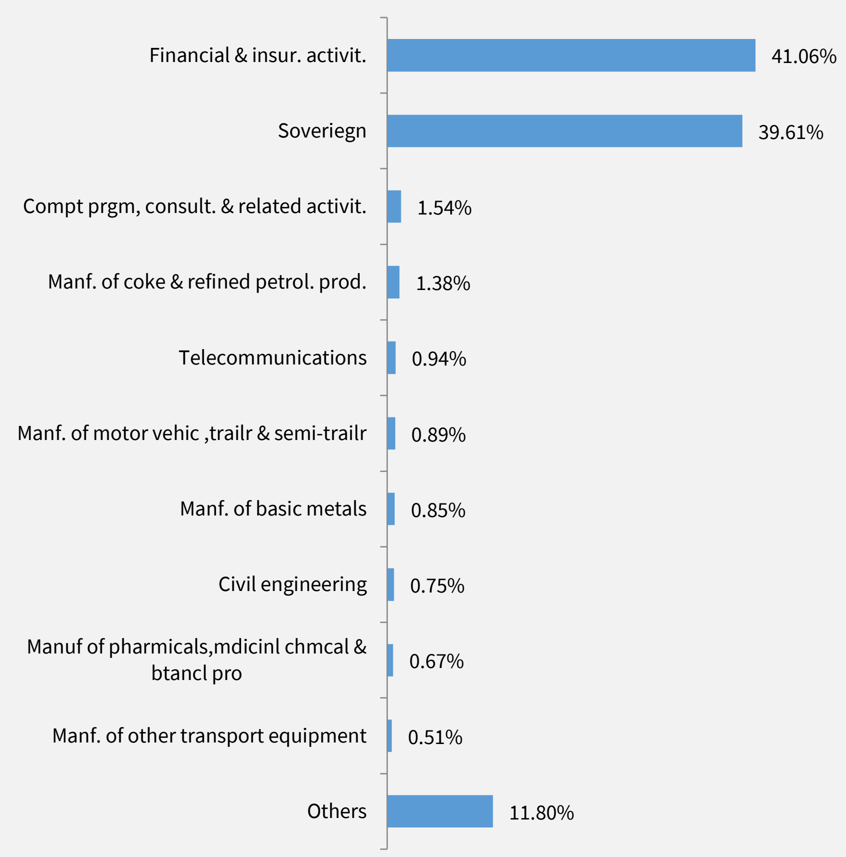


Rating Profile



Security Name	Net Asset (%)
Equities	**17.96%**
HDFC Bank Ltd.	1.82%
ICICI Bank Ltd.	1.58%
Reliance Industries Ltd.	1.38%
Bharti Airtel Ltd.	0.94%
Larsen & Toubro Ltd.	0.75%
State Bank of India	0.65%
Infosys Ltd.	0.64%
Bajaj Finance Ltd.	0.54%
Axis Bank Ltd.	0.51%
Mahindra & Mahindra Ltd.	0.48%
Others	8.67%
Goverment Securities	**39.61%**
7.70% AP SGS 06-12-2029	6.17%
6.90% GS 15-04-2065	6.10%
6.94% GS 11-05-2036	5.35%
6.68% GS 07-07-2040	4.42%
7.24% GS 18-08-2055	4.27%
7.52% HR SGS 02-05-2034	2.81%
7.27% Maharashtra SGS 24-09-2036	2.72%
7.42% TN SGS 03-04-2034	2.58%
7.09% GS 25-11-2074	2.20%
7.20% Maharashtra SGS 23-10-2036	1.37%
Others	1.62%
Corporate Bonds	**34.17%**
7.9265 % LIC Housing Finance Ltd. 14-07-2027	6.24%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.89%
8.43% Sammaan Capital Ltd 22-02-2028	3.97%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.95%
8.70% Shriram Finance 09-04-2028	3.15%
9.15% Piramal Finance 17-06-2027	3.14%
7.18% PFC Bond 20-01-2027	2.49%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.08%
7.45% PFC 15-07-2028	1.66%
7.44% NABARD 24-02-2028	1.24%
Others	1.36%
Cash and Money Markets	**8.26%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

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

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

Life Unit Linked

Protector Fund

ULIF00911/07/2006LIFPROTECT122

July 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is Low

NAV as on July 31,2026:	41.4199
Inception Date:	11-Jul-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.45%	1.46%	2.69%	5.51%	7.19%	7.36%	6.61%	7.34%
Benchmark**	0.39%	2.14%	3.65%	5.51%	7.25%	7.65%	6.70%	8.00%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

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

Asset Class Wise AUM

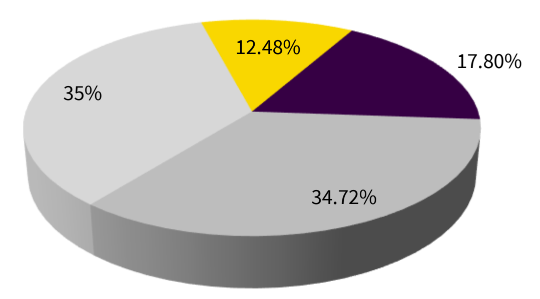
Asset Class	AUM (in Cr.)
Equity	2.63
Debt	12.14
Total	**14.77**

Modified Duration#

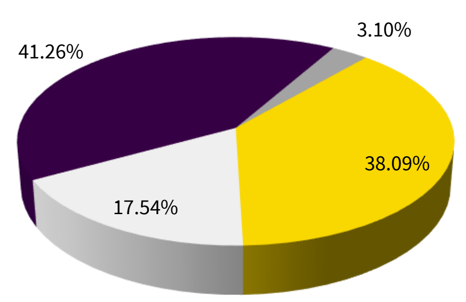
Security Type	Duration
Debt and Money Market Instruments	4.31

Security Name	Net Asset (%)
Equities	**17.80%**
HDFC Bank Ltd.	1.81%
ICICI Bank Ltd.	1.57%
Reliance Industries Ltd.	1.44%
Bharti Airtel Ltd.	0.93%
Larsen & Toubro Ltd.	0.77%
State Bank of India	0.65%
Infosys Ltd.	0.63%
Axis Bank Ltd.	0.50%
Bajaj Finance Ltd.	0.49%
Mahindra & Mahindra Ltd.	0.48%
Others	8.53%
Goverment Securities	**34.72%**
6.90% GS 15-04-2065	6.61%
6.68% GS 07-07-2040	4.74%
7.24% GS 18-08-2055	4.68%
7.27% Maharashtra SGS 24-09-2036	2.80%
6.94% GS 11-05-2036	2.78%
7.52% HR SGS 02-05-2034	2.74%
7.70% AP SGS 06-12-2029	2.22%
7.09% GS 25-11-2074	2.20%
7.42% TN SGS 03-04-2034	2.09%
6.36% GS 16-02-2031	1.58%
Others	2.28%
Corporate Bonds	**35.00%**
8.43% Sammaan Capital Ltd 22-02-2028	8.88%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	6.12%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.33%
9.15% Piramal Finance 17-06-2027	4.79%
7.62% NABARD 31-01-2028 Bonds Series 23I	4.07%
7.18% PFC Bond 20-01-2027	3.38%
7.44% NABARD 24-02-2028	1.35%
6.75% Piramal Finance Limited 26-09-2031	1.08%
Cash and Money Markets	**12.48%**
Portfolio Total	**100.00%**

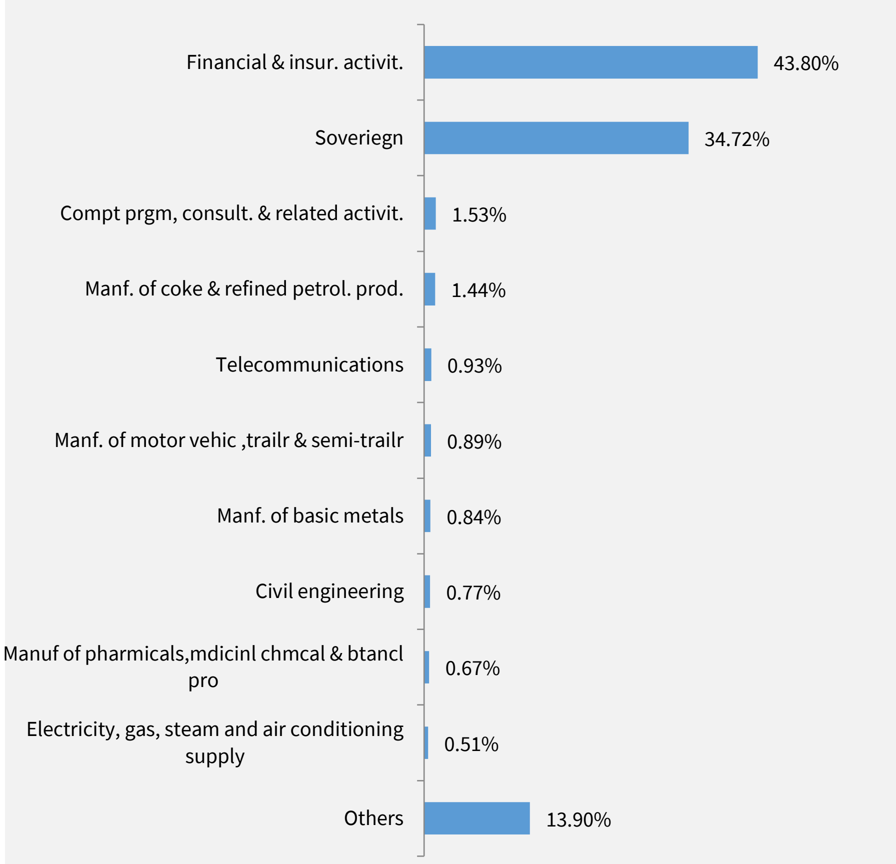
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Life Unit Linked

Balanced Fund-II

ULIF01508/01/2010LIBALAN-II122

July 2026

Fund Details

Investment Objective: To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on July 31,2026:	36.9491
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.94%	-0.44%	1.02%	2.71%	6.98%	7.70%	7.22%	8.21%
Benchmark**	0.92%	0.48%	2.21%	3.64%	7.38%	8.22%	7.55%	8.86%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Debt	25.00%	100.00%

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

Asset Class Wise AUM

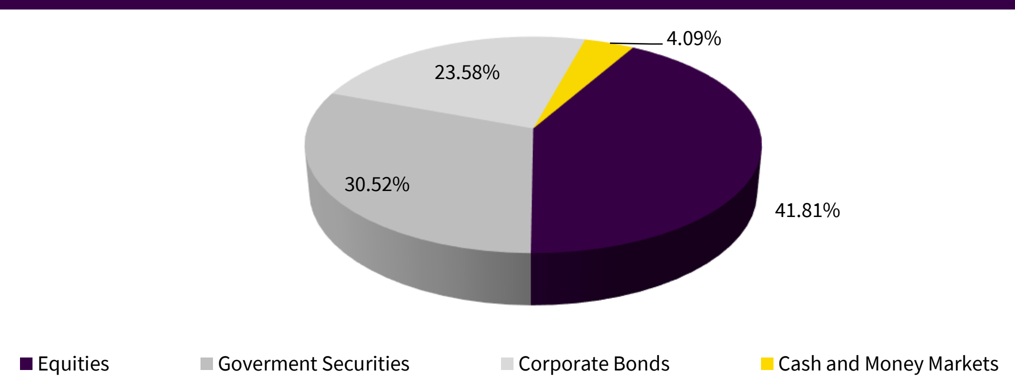
Asset Class	AUM (in Cr.)
Equity	54.20
Debt	75.47
Total	**129.66**

Modified Duration#

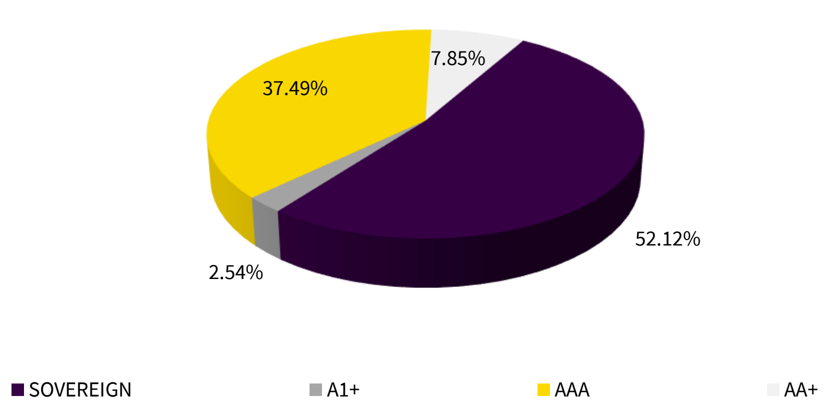
Security Type	Duration
Debt and Money Market Instruments	4.79

Security Name	Net Asset (%)
Equities	**41.81%**
HDFC Bank Ltd.	4.38%
ICICI Bank Ltd.	3.97%
Reliance Industries Ltd.	3.31%
Bharti Airtel Ltd.	2.24%
Larsen & Toubro Ltd.	1.73%
State Bank of India	1.65%
Infosys Ltd.	1.52%
Axis Bank Ltd.	1.37%
Bajaj Finance Ltd.	1.27%
Mahindra & Mahindra Ltd.	1.16%
Others	19.21%
Goverment Securities	**30.52%**
6.94% GS 11-05-2036	11.11%
6.90% GS 15-04-2065	3.90%
6.68% GS 07-07-2040	2.82%
7.24% GS 18-08-2055	2.78%
7.70% AP SGS 06-12-2029	2.01%
7.52% HR SGS 02-05-2034	1.59%
7.09% GS 25-11-2074	1.44%
6.36% GS 16-02-2031	1.33%
7.27% Maharashtra SGS 24-09-2036	1.24%
7.20% Maharashtra SGS 23-10-2036	0.88%
Others	1.42%
Corporate Bonds	**23.58%**
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.35%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.18%
8.70% Shriram Finance 09-04-2028	3.12%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.63%
8.43% Sammaan Capital Ltd 22-02-2028	2.33%
9.15% Piramal Finance 17-06-2027	2.18%
7.18% PFC Bond 20-01-2027	1.70%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.55%
7.44% NABARD 24-02-2028	1.46%
6.75% Piramal Finance Limited 26-09-2031	0.08%
Cash and Money Markets	**4.09%**
Portfolio Total	**100.00%**

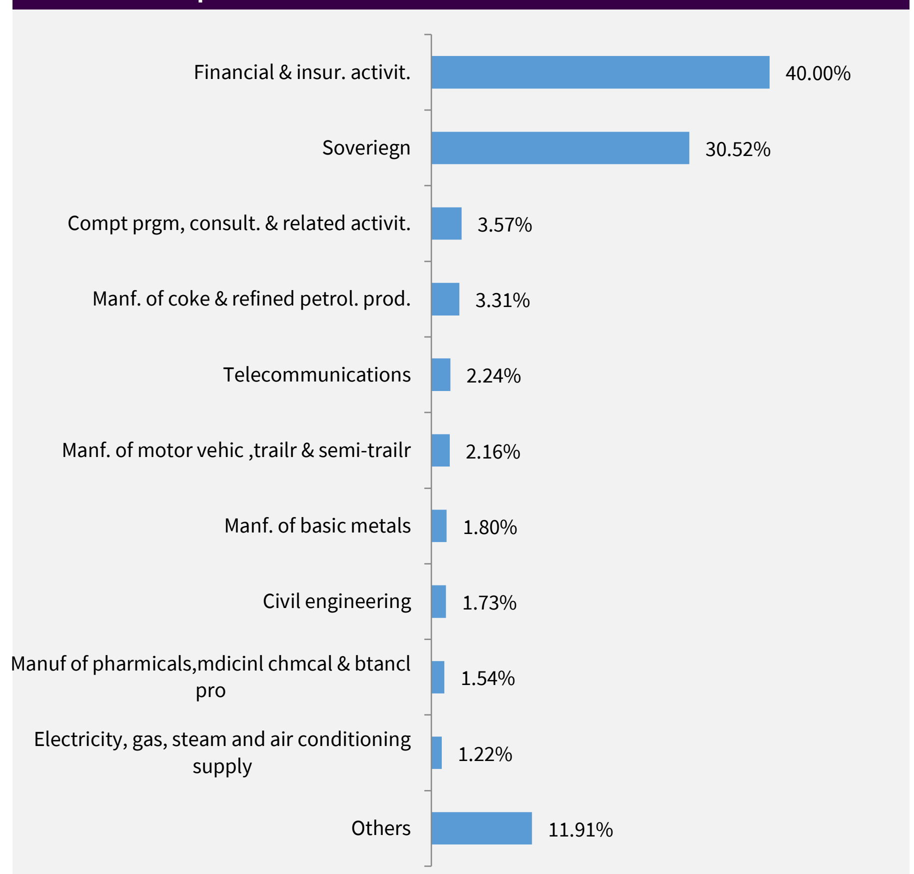
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Life Unit Linked

Balanced Fund

ULIF00106/06/2002LIFBALANCE122

July 2026

Fund Details

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

The risk profile for this fund is Medium

NAV as on July 31,2026:	121.8927
Inception Date:	06-Jun-02
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.82%	-0.06%	1.39%	3.70%	7.34%	7.86%	7.20%	11.25%
Benchmark**	0.81%	0.81%	2.51%	4.02%	7.36%	8.11%	7.39%	9.99%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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

Asset Class Wise AUM

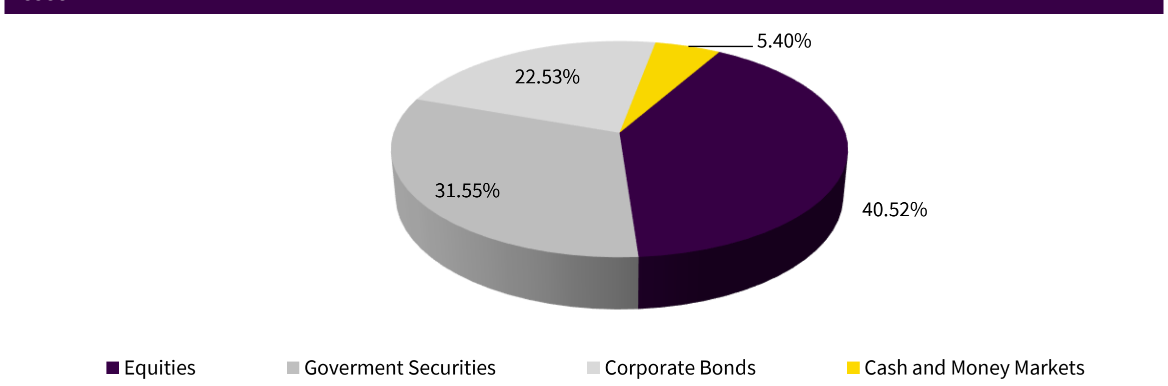
Asset Class	AUM (in Cr.)
Equity	78.88
Debt	115.83
Total	**194.71**

Modified Duration#

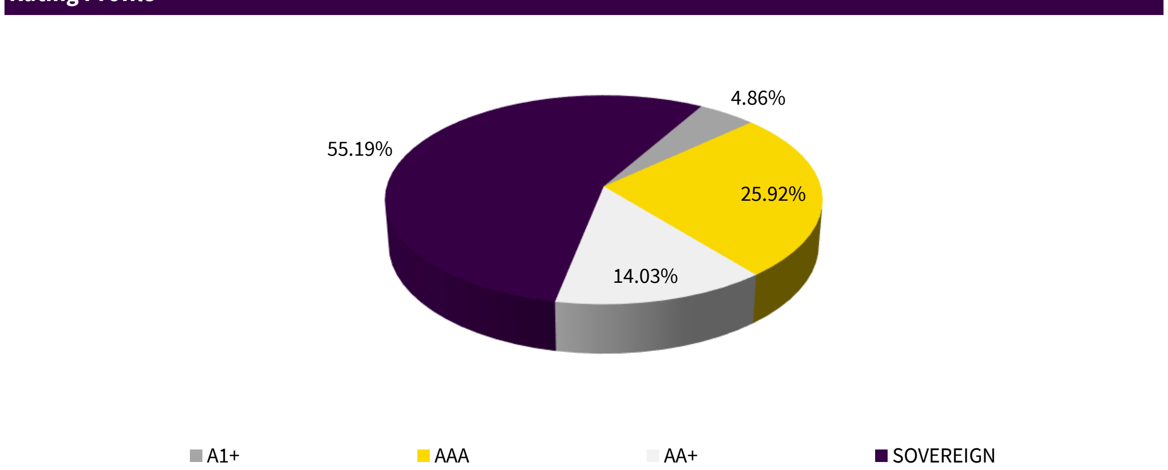
Security Type	Duration
Debt and Money Market Instruments	4.90

Security Name	Net Asset (%)
Equities	**40.52%**
HDFC Bank Ltd.	4.14%
ICICI Bank Ltd.	3.72%
Reliance Industries Ltd.	3.11%
Bharti Airtel Ltd.	2.23%
Larsen & Toubro Ltd.	1.67%
State Bank of India	1.60%
Infosys Ltd.	1.44%
Axis Bank Ltd.	1.25%
Mahindra & Mahindra Ltd.	1.10%
Bajaj Finance Ltd.	1.08%
Others	19.18%
Goverment Securities	**31.55%**
6.94% GS 11-05-2036	8.67%
6.90% GS 15-04-2065	4.28%
6.68% GS 07-07-2040	3.32%
7.24% GS 18-08-2055	3.31%
7.27% Maharashtra SGS 24-09-2036	1.98%
7.70% AP SGS 06-12-2029	1.92%
7.52% HR SGS 02-05-2034	1.83%
7.09% GS 25-11-2074	1.59%
7.42% TN SGS 03-04-2034	1.54%
7.20% Maharashtra SGS 23-10-2036	1.01%
Others	2.10%
Corporate Bonds	**22.53%**
8.43% Sammaan Capital Ltd 22-02-2028	5.18%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.69%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.10%
9.15% Piramal Finance 17-06-2027	2.70%
7.18% PFC Bond 20-01-2027	2.57%
7.44% NABARD 24-02-2028	2.00%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.85%
8.70% Shriram Finance 09-04-2028	1.30%
6.75% Piramal Finance Limited 26-09-2031	0.14%
Cash and Money Markets	**5.40%**
Portfolio Total	**100.00%**

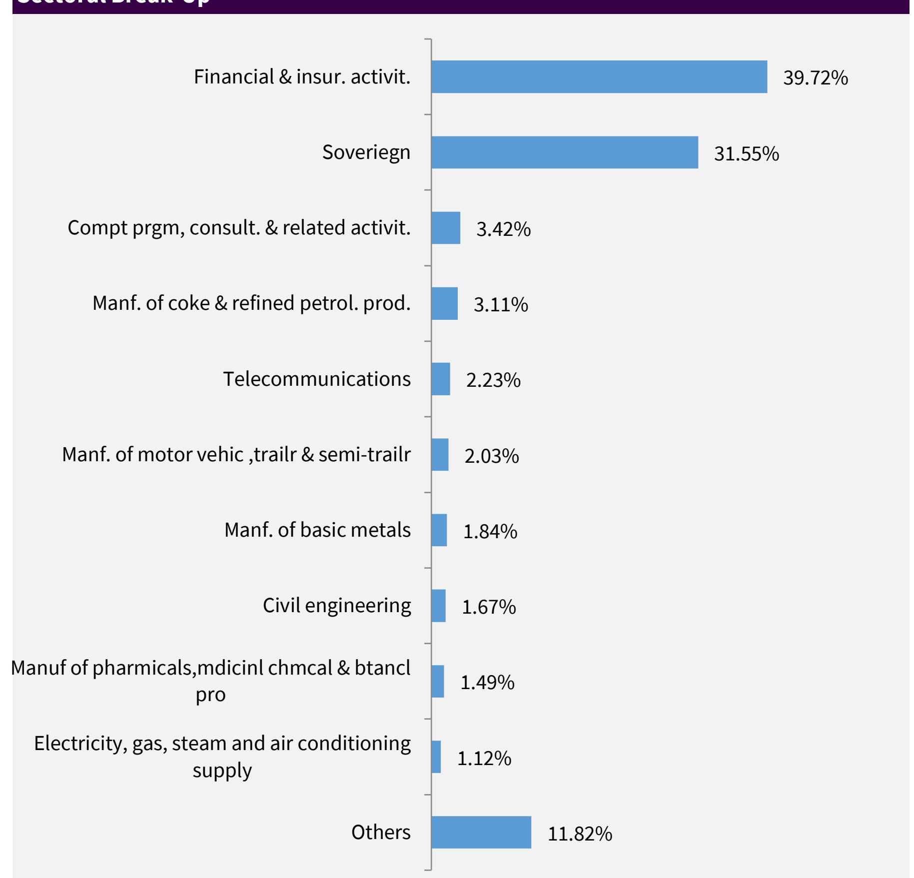
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Life Unit Linked

Growth Fund-II

ULIF01808/01/2010LIGROWT-II122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on July 31,2026:	42.8622
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.71%	-3.32%	-0.88%	-0.20%	6.77%	8.28%	8.22%	9.18%
Benchmark**	1.65%	-1.93%	0.07%	0.89%	7.39%	8.84%	8.54%	9.46%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	30.00%	85.00%
Debt	0.00%	50.00%

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

Asset Class Wise AUM

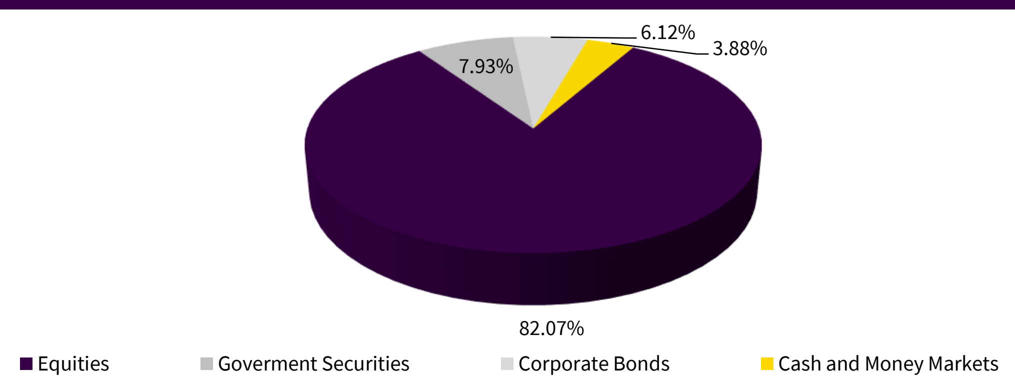
Asset Class	AUM (in Cr.)
Equity	126.61
Debt	27.61
Total	**154.22**

Modified Duration#

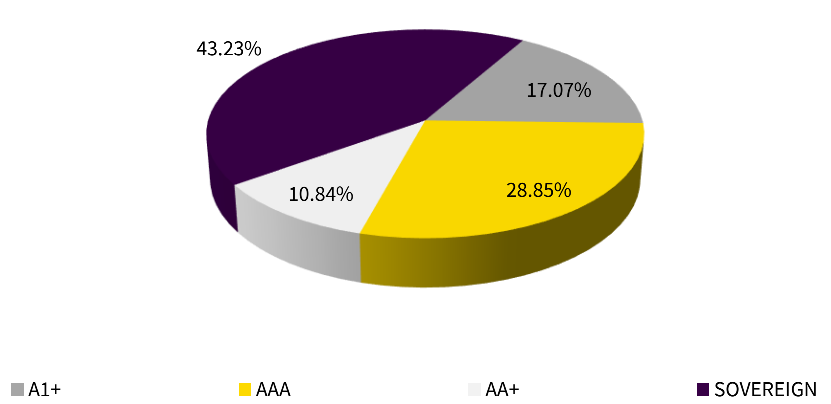
Security Type	Duration
Debt and Money Market Instruments	4.43

Security Name	Net Asset (%)
Equities	**82.07%**
HDFC Bank Ltd.	7.61%
ICICI Bank Ltd.	6.56%
Reliance Industries Ltd.	6.55%
Bharti Airtel Ltd.	4.40%
Larsen & Toubro Ltd.	3.27%
Infosys Ltd.	2.92%
State Bank of India	2.88%
Bajaj Finance Ltd.	2.39%
Mahindra & Mahindra Ltd.	2.13%
Axis Bank Ltd.	1.99%
Others	41.37%
Goverment Securities	**7.93%**
6.68% GS 07-07-2040	1.32%
6.90% GS 15-04-2065	1.26%
7.24% GS 18-08-2055	1.25%
7.42% TN SGS 03-04-2034	0.71%
7.52% HR SGS 02-05-2034	0.69%
7.09% GS 25-11-2074	0.62%
07.06% GS 10-04-2028	0.53%
7.04% GS 03-06-2029	0.44%
7.20% Maharashtra SGS 23-10-2036	0.40%
7.27% Maharashtra SGS 24-09-2036	0.31%
Others	0.40%
Corporate Bonds	**6.12%**
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.40%
7.44% NABARD 24-02-2028	1.17%
8.43% Sammaan Capital Ltd 22-02-2028	0.98%
9.15% Piramal Finance 17-06-2027	0.98%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.59%
7.62% NABARD 31-01-2028 Bonds Series 23I	0.58%
8.70% Shriram Finance 09-04-2028	0.33%
6.83% HDFC Limited 08-01-2031	0.06%
6.75% Piramal Finance Limited 26-09-2031	0.03%
Cash and Money Markets	**3.88%**
Portfolio Total	**100.00%**

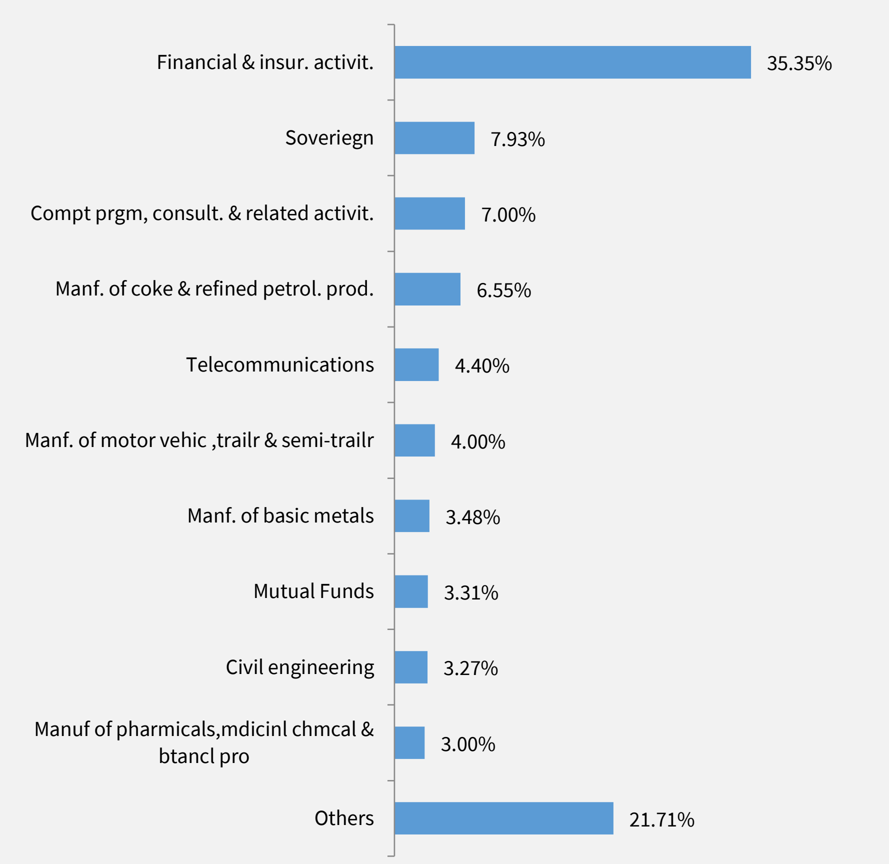
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Life Unit Linked

Growth Fund

ULIF00527/01/2004LIFEGROWTH122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: 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. The risk profile for this fund is High

NAV as on July 31,2026:	119.9001
Inception Date:	27-Jan-04
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.65%	-3.44%	-1.18%	-0.37%	6.64%	8.23%	8.10%	12.09%
Benchmark**	1.65%	-1.93%	0.07%	0.89%	7.39%	8.84%	8.54%	11.26%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	30.00%	85.00%
Government and other Debt Securities	0.00%	50.00%

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

Asset Class Wise AUM

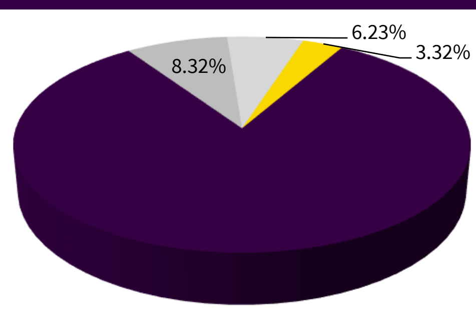
Asset Class	AUM (in Cr.)
Equity	524.11
Debt	113.86
Total	**637.97**

Modified Duration#

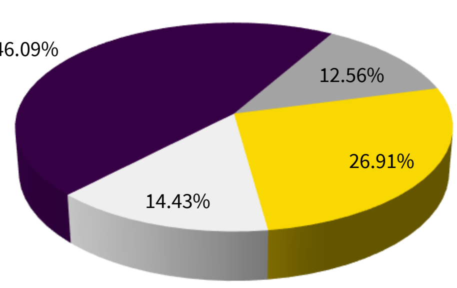
Security Type	Duration
Debt and Money Market Instruments	4.85

Security Name	Net Asset (%)
Equities	**82.13%**
HDFC Bank Ltd.	7.67%
ICICI Bank Ltd.	6.72%
Reliance Industries Ltd.	6.57%
Bharti Airtel Ltd.	4.46%
Larsen & Toubro Ltd.	3.39%
Infosys Ltd.	2.93%
State Bank of India	2.77%
Bajaj Finance Ltd.	2.19%
Mahindra & Mahindra Ltd.	2.14%
Axis Bank Ltd.	2.09%
Others	41.20%
Goverment Securities	**8.32%**
6.90% GS 15-04-2065	1.61%
6.68% GS 07-07-2040	1.33%
7.24% GS 18-08-2055	1.26%
7.27% Maharashtra SGS 24-09-2036	0.78%
7.52% HR SGS 02-05-2034	0.69%
7.42% TN SGS 03-04-2034	0.63%
7.09% GS 25-11-2074	0.62%
7.04% GS 03-06-2029	0.42%
7.20% Maharashtra SGS 23-10-2036	0.40%
7.71% GS 18-05-2066	0.25%
Others	0.33%
Corporate Bonds	**6.23%**
8.43% Sammaan Capital Ltd 22-02-2028	1.58%
7.44% NABARD 24-02-2028	1.44%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.42%
9.15% Piramal Finance 17-06-2027	0.98%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.31%
8.70% Shriram Finance 09-04-2028	0.24%
6.83% HDFC Limited 08-01-2031	0.21%
6.75% Piramal Finance Limited 26-09-2031	0.05%
Cash and Money Markets	**3.32%**
Portfolio Total	**100.00%**

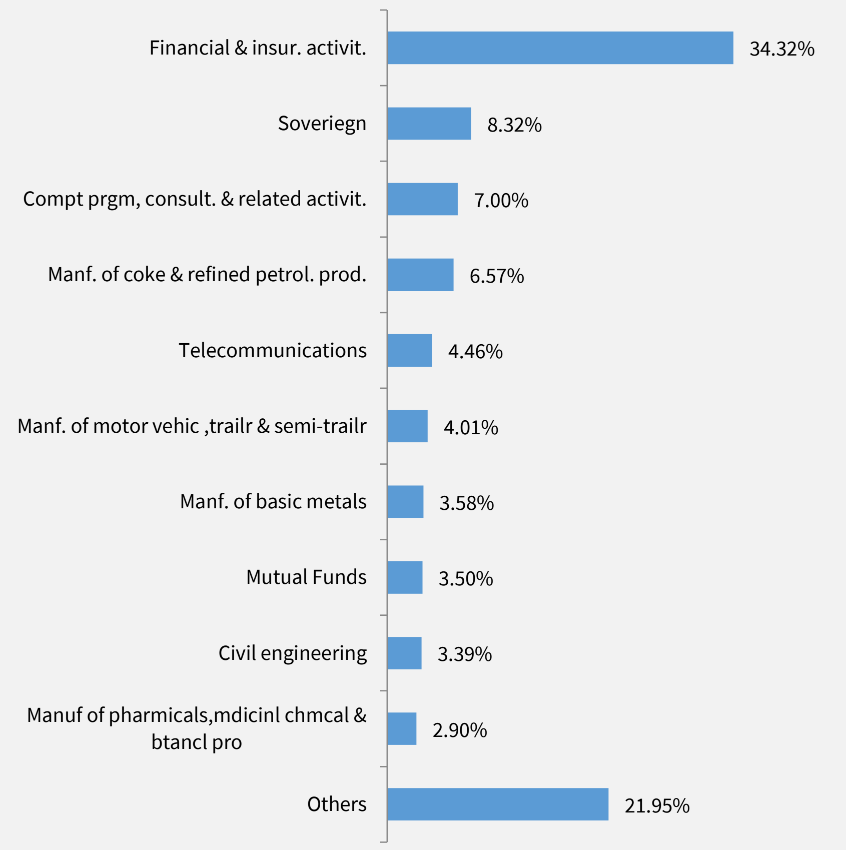
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Life Unit Linked

Dynamic P/E Fund

ULIF03201/08/2011LIFDYNAMIC122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: 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 Nifty 50 index and the remainder is invested in Debt and Money Market instruments.
The risk profile for this fund is High

NAV as on July 31,2026:	43.7259
Inception Date:	01-Aug-11
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.72%	-3.16%	-0.71%	-0.15%	6.58%	8.46%	8.44%	10.33%
Benchmark**	1.74%	-2.05%	0.32%	1.12%	7.25%	8.98%	8.88%	10.29%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	0.00%	100.00%

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

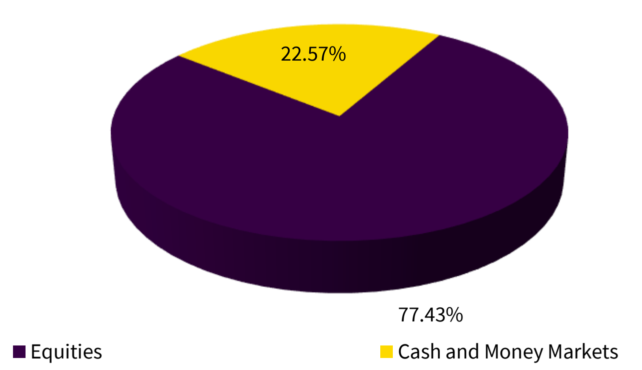
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	65.11
Debt	18.96
Total	**84.08**

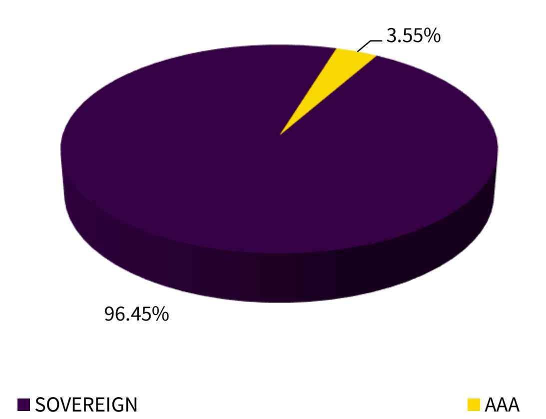
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	0.39

Asset Mix

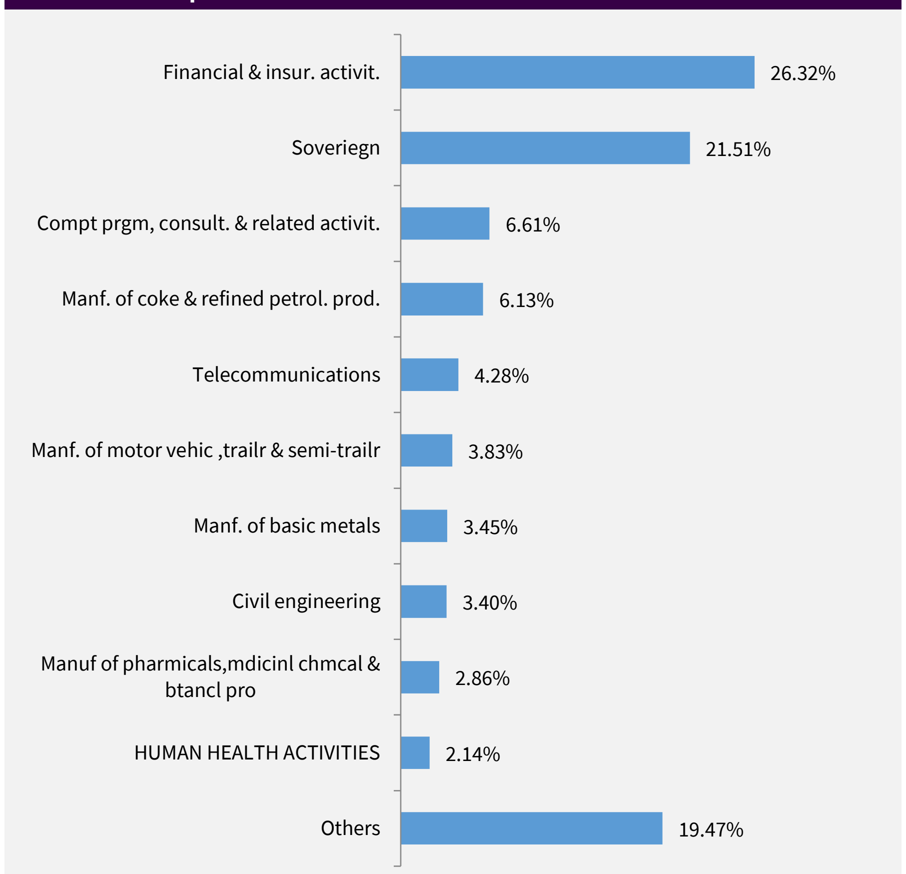


Rating Profile



Security Name	Net Asset (%)
Equities	**77.43%**
HDFC Bank Ltd.	7.73%
ICICI Bank Ltd.	6.66%
Reliance Industries Ltd.	6.13%
Bharti Airtel Ltd.	4.28%
Larsen & Toubro Ltd.	3.40%
State Bank of India	2.83%
Infosys Ltd.	2.76%
Axis Bank Ltd.	2.12%
Bajaj Finance Ltd.	2.08%
Mahindra & Mahindra Ltd.	2.07%
Others	37.37%
Cash and Money Markets	**22.57%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

**Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL 91 day T-Bill Index Return

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

Life Unit Linked

Index Fund-II

ULIF02008/01/2010LIFINDX-II122

July 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is High

NAV as on July 31,2026:	45.3363
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.54%	-3.45%	-1.12%	-1.17%	7.19%	9.31%	9.38%	9.55%
Benchmark**	2.47%	-3.27%	-1.11%	-0.92%	7.43%	9.29%	9.20%	9.75%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

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

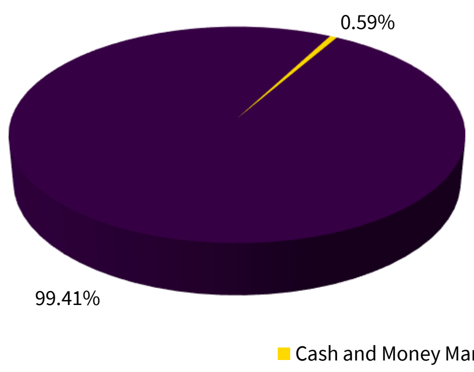
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	52.31
Debt	0.31
Total	**52.62**

Modified Duration#

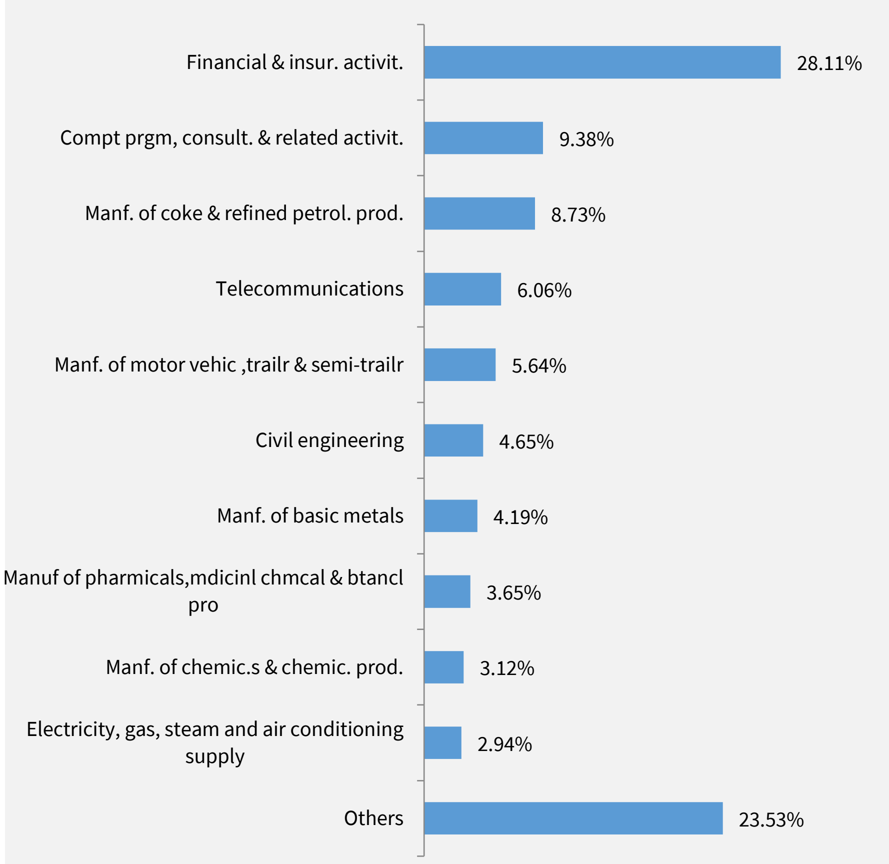
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.41%**
Reliance Industries Ltd.	8.73%
HDFC Bank Ltd.	8.02%
ICICI Bank Ltd.	7.20%
Bharti Airtel Ltd.	6.06%
Larsen & Toubro Ltd.	4.65%
Infosys Ltd.	3.97%
Mahindra & Mahindra Ltd.	3.05%
State Bank of India	2.97%
ITC Ltd.	2.71%
Axis Bank Ltd.	2.49%
Others	49.56%
Cash and Money Markets	**0.59%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX earlier.

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

Life Unit Linked

Index Fund

ULIF01002/01/2008LIFEINDEXF122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: 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.
The risk profile for this fund is High

NAV as on July 31,2026:	43.5543
Inception Date:	02-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.58%	-3.12%	-0.32%	-0.40%	8.04%	10.19%	10.25%	8.25%
Benchmark**	2.47%	-3.27%	-1.11%	-0.92%	7.43%	9.29%	9.20%	7.69%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

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

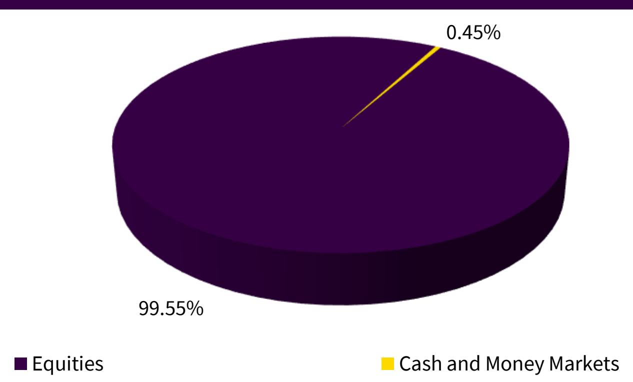
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	56.47
Debt	0.23
Total	**56.69**

Modified Duration#

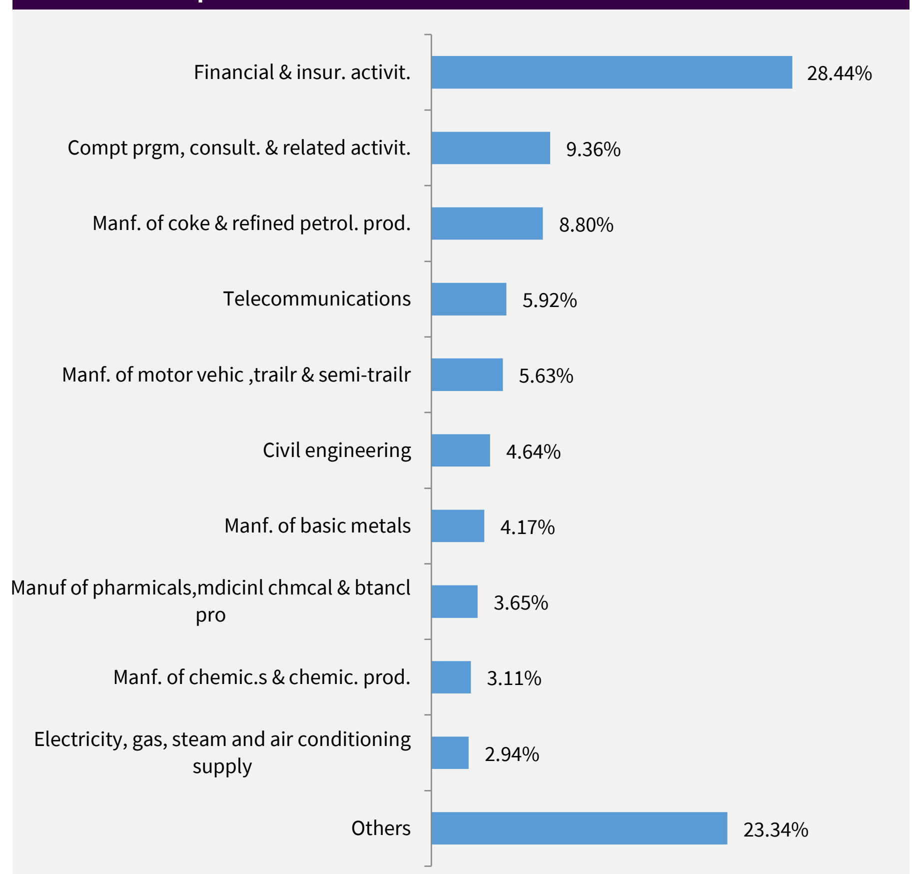
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.55%**
Reliance Industries Ltd.	8.80%
HDFC Bank Ltd.	8.05%
ICICI Bank Ltd.	7.22%
Bharti Airtel Ltd.	5.92%
Larsen & Toubro Ltd.	4.64%
Infosys Ltd.	3.97%
Mahindra & Mahindra Ltd.	3.04%
State Bank of India	2.98%
ITC Ltd.	2.71%
Axis Bank Ltd.	2.54%
Others	49.68%
Cash and Money Markets	**0.45%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX earlier.

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

Life Unit Linked

Enhancer Fund-II

ULIF01708/01/2010LIFENHN-II122

July 2026

Fund Details

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

The risk profile for this fund is High

NAV as on July 31,2026:	54.3409
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.14%	-5.08%	-2.20%	-2.03%	6.87%	8.89%	9.02%	10.76%
Benchmark**	2.17%	-3.70%	-1.55%	-1.14%	7.26%	9.16%	9.11%	9.72%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

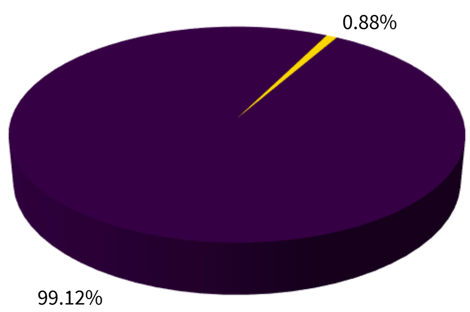
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1043.08
Debt	9.11
Total	**1052.19**

Modified Duration#

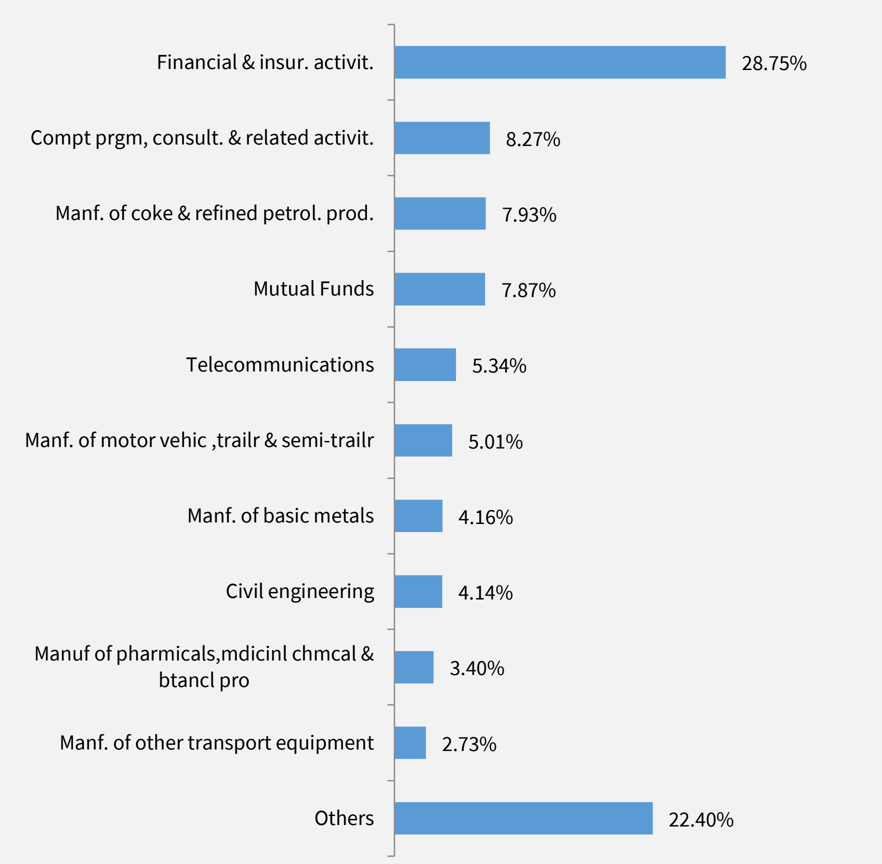
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.12%**
HDFC Bank Ltd.	8.18%
Reliance Industries Ltd.	7.93%
ICICI Bank Ltd.	7.74%
Bharti Airtel Ltd.	5.34%
Larsen & Toubro Ltd.	4.14%
Infosys Ltd.	3.53%
State Bank of India	3.02%
Mahindra & Mahindra Ltd.	2.78%
Bajaj Finance Ltd.	2.71%
Axis Bank Ltd.	2.27%
Others	51.48%
Cash and Money Markets	**0.88%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Life Unit Linked

Enhancer Fund

ULIF01230/01/2008LIENHANCER122

July 2026

Fund Details

Investment Objective: 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.
The risk profile for this fund is High

NAV as on July 31,2026:	54.9775
Inception Date:	30-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.07%	-4.85%	-2.39%	-2.36%	6.58%	8.61%	8.68%	9.67%
Benchmark**	2.17%	-3.70%	-1.55%	-1.14%	7.26%	9.16%	9.11%	8.74%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

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

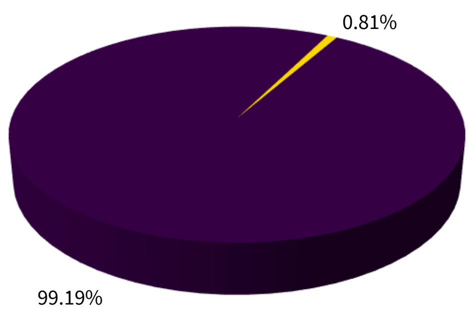
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	44.39
Debt	0.36
Total	**44.76**

Modified Duration#

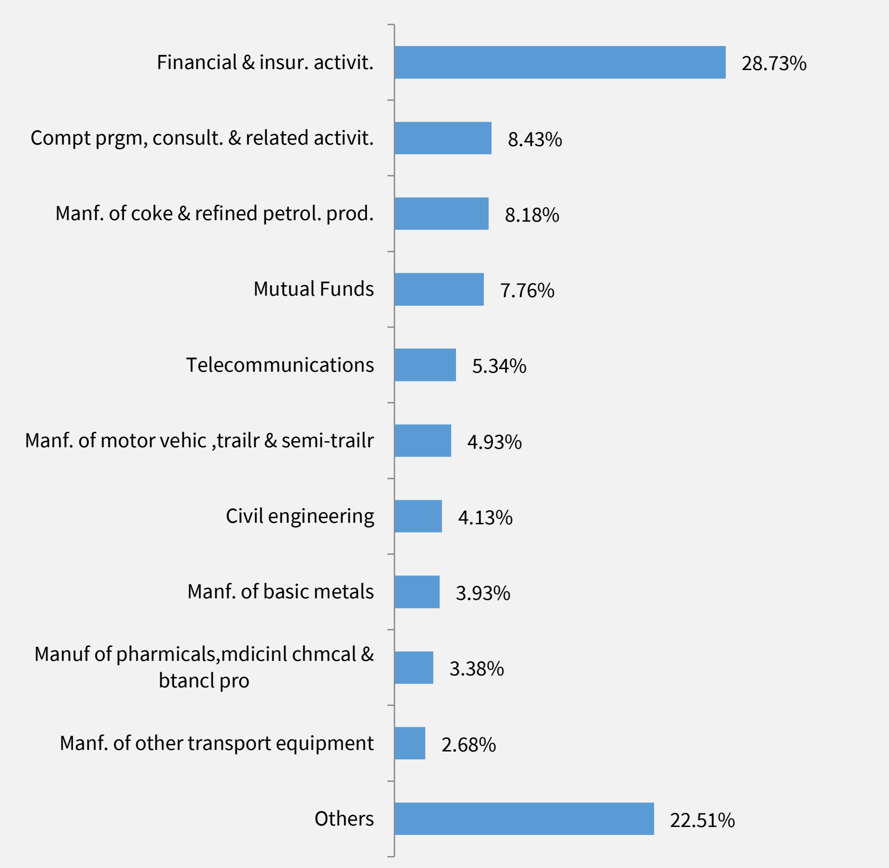
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.19%**
HDFC Bank Ltd.	8.57%
Reliance Industries Ltd.	8.18%
ICICI Bank Ltd.	7.54%
Bharti Airtel Ltd.	5.34%
Larsen & Toubro Ltd.	4.13%
Infosys Ltd.	3.58%
State Bank of India	2.96%
Bajaj Finance Ltd.	2.68%
Mahindra & Mahindra Ltd.	2.68%
Axis Bank Ltd.	2.18%
Others	51.35%
Cash and Money Markets	**0.81%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

**Benchmark for this fund is NIFTY 50 INDEX

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Life Unit Linked

Midcap Fund

ULIF03323/01/2024LIFEMIDCAP122

July 2026

Fund Details

Investment Objective: To generate long term capital appreciation from a portfolio that is invested predominantly in Mid Cap Equity and Mid Cap Equity linked securities

The risk profile for this fund is High

NAV as on July 31,2026:	12.2084
Inception Date:	23-Jan-24
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	3.19%	7.35%	10.63%	2.52%	NA	NA	NA	8.52%
Benchmark**	2.90%	8.46%	11.68%	4.24%	NA	NA	NA	11.16%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

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

Asset Class Wise AUM

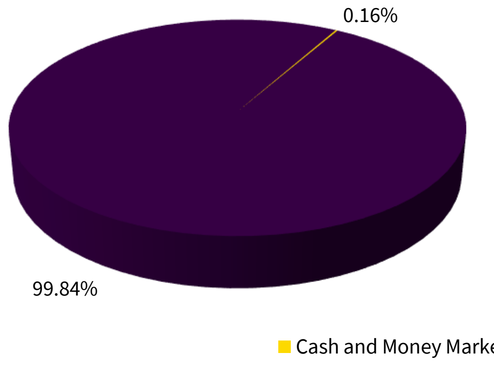
Asset Class	AUM (in Cr.)
Equity	199.05
Debt	0.36
Total	**199.41**

Modified Duration#

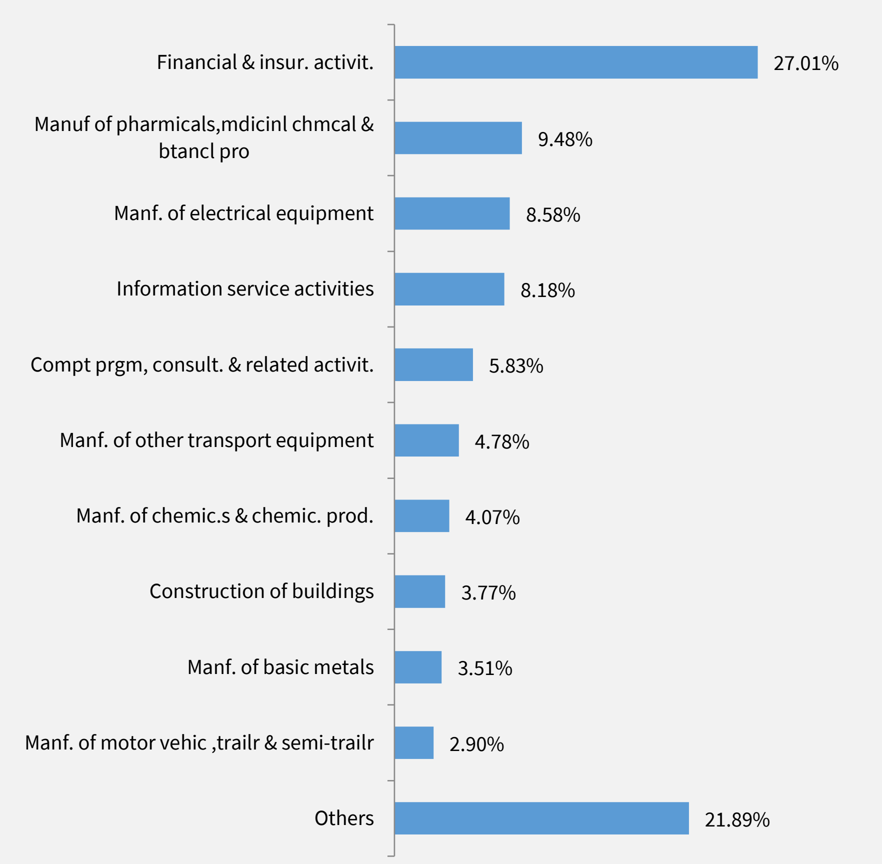
Security Type	Duration
Debt and Money Market Instruments	N.A.

Security Name	Net Asset (%)
Equities	**99.84%**
BSE Limited	6.19%
Federal Bank Ltd.	3.90%
Bharat Heavy Electricals Ltd.	3.08%
Multi Commodity Exchange of India Limited	3.03%
Hero MotoCorp Ltd.	2.94%
IndusInd Bank Ltd.	2.94%
AU Small Finance Bank Ltd.	2.91%
Laurus Labs Ltd	2.91%
FSN E-COMMERCE VENTURES LIMITED	2.69%
Bharat Forge Ltd.	2.56%
Others	66.69%
Cash and Money Markets	**0.16%**
Portfolio Total	**100.00%**

Asset Mix



Sectoral Break-Up$



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

**Benchmark for this fund is NIFTY Midcap 50 INDEX

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Life Unit Linked

Infrastructure Fund

ULIF01908/01/2010LIFEINFRAF122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: To generate steady returns through investment in infrastructure and related equities

The risk profile for this fund is High

NAV as on July 31,2026:	38.5733
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.46%	3.64%	4.64%	-0.95%	15.71%	17.30%	15.23%	8.49%
Benchmark**	-0.34%	6.46%	6.53%	0.33%	17.56%	19.28%	17.45%	6.18%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

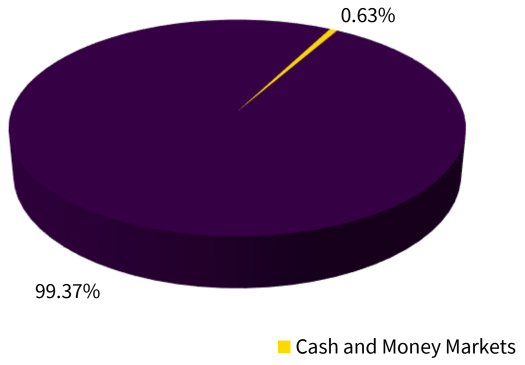
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	70.91
Debt	0.47
Total	**71.37**

Modified Duration#

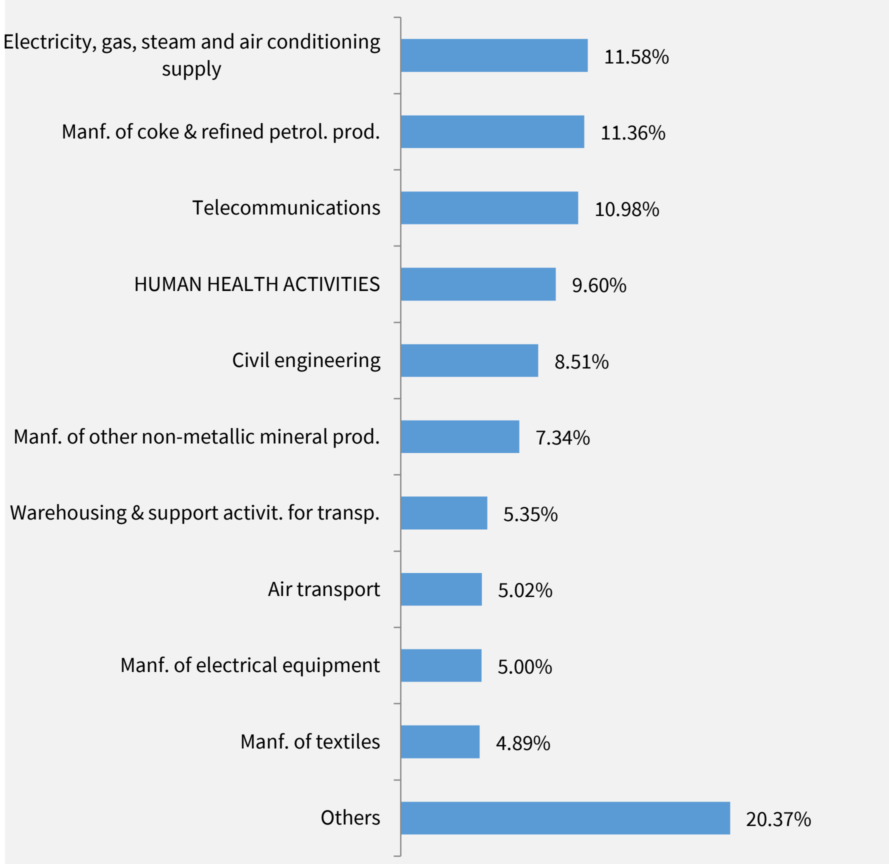
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.37%**
Bharti Airtel Ltd.	9.53%
Reliance Industries Ltd.	8.93%
Larsen & Toubro Ltd.	8.51%
Ultratech Cement Ltd.	5.91%
Adani Ports and Special Economic Zone Ltd.	5.35%
Interglobe Aviation Ltd.	5.02%
Grasim Industries Ltd.	4.89%
NTPC Ltd.	4.70%
Oil & Natural Gas Corpn Ltd.	4.08%
Apollo Hospitals Enterprise Ltd.	3.92%
Others	38.53%
Cash and Money Markets	**0.63%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

**Benchmark for this fund has been changed to Life Infrastructure wef 12th January' 23 from NSE Infrastructure earlier

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

Life Unit Linked

PSU Fund

ULIF02208/01/2010LIFEPSUFND122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on July 31,2026:	44.4850
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.20%	-3.98%	7.72%	-4.16%	20.81%	25.38%	21.75%	9.43%
Benchmark**	-0.24%	-3.72%	7.63%	-4.35%	21.16%	24.55%	21.91%	4.72%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

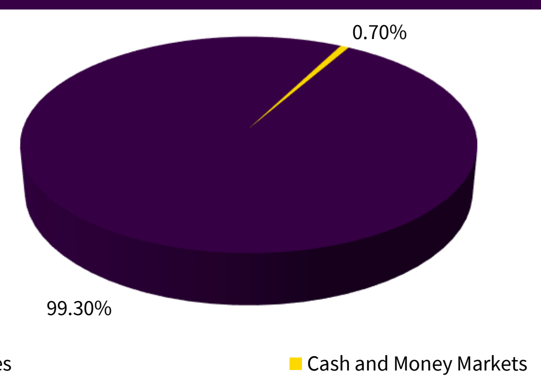
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	221.90
Debt	1.57
Total	**223.47**

Modified Duration#

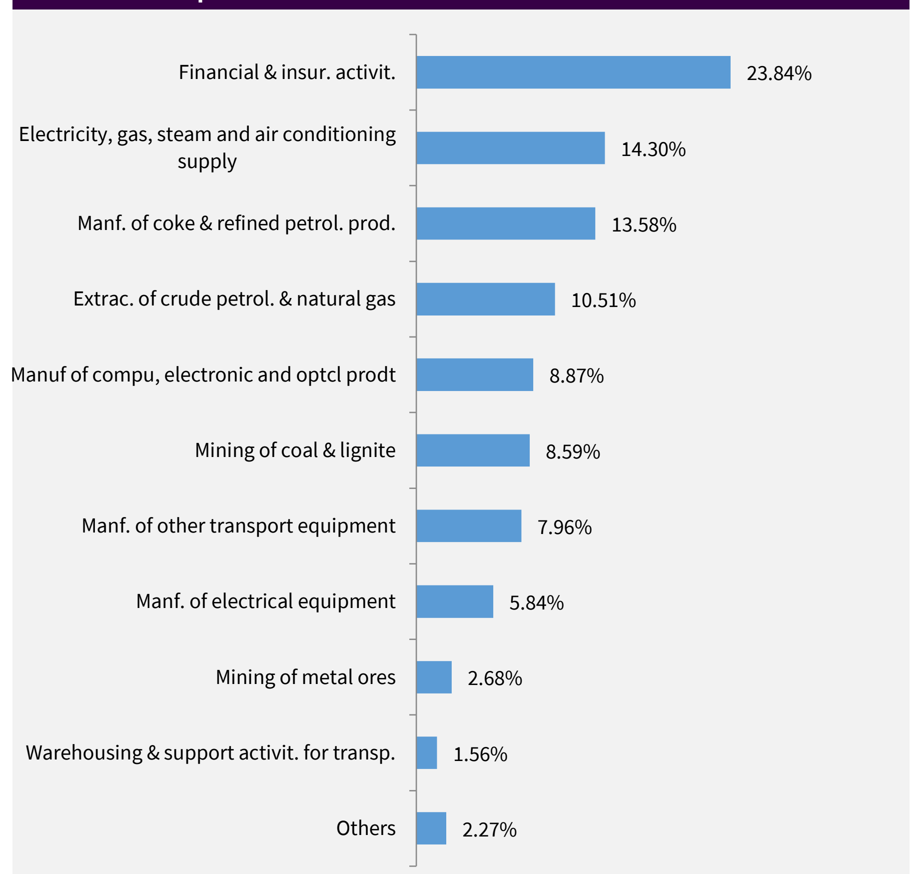
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.30%**
State Bank of India	9.05%
Bharat Electronics Ltd.	8.87%
Coal India Ltd.	8.59%
Oil & Natural Gas Corpn Ltd.	8.39%
Hindustan Aeronautics Ltd.	7.96%
NTPC Ltd.	6.51%
Bharat Heavy Electricals Ltd.	5.84%
Bharat Petroleum Corporation Ltd.	5.70%
Power Grid Corporation of India Ltd.	4.82%
Indian Oil Corporation Ltd.	4.60%
Others	28.97%
Cash and Money Markets	**0.70%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

** Benchmark for this fund has been changed to Life PSU wef 1st March 2025 from BSE PSU earlier.

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

Life Unit Linked

Discontinued Policy Fund

ULIF03127/01/2011LIDISCPLCY122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDAI from time to time.

The risk profile for this fund is Low

NAV as on July 31,2026:	25.6798
Inception Date:	27-Jan-11
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.46%	2.67%	5.41%	6.03%	6.20%	6.12%	5.54%	6.27%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	100.00%

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

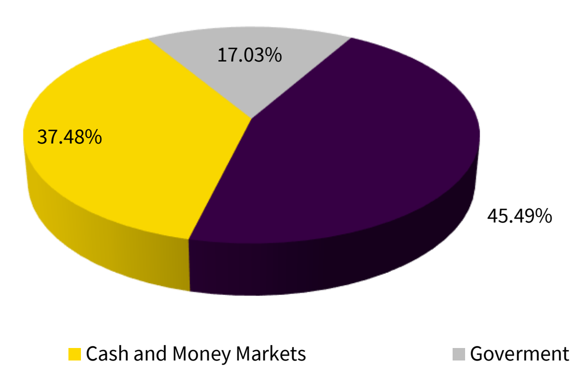
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	305.92
Total	**305.92**

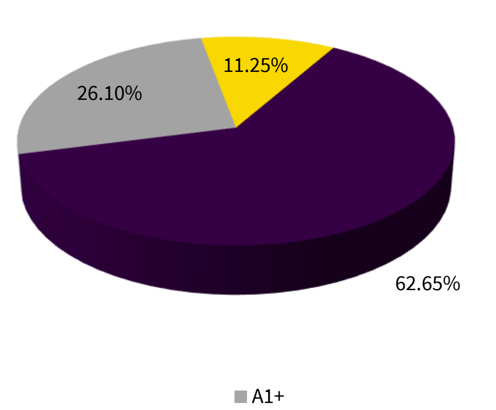
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	0.49

Asset Mix

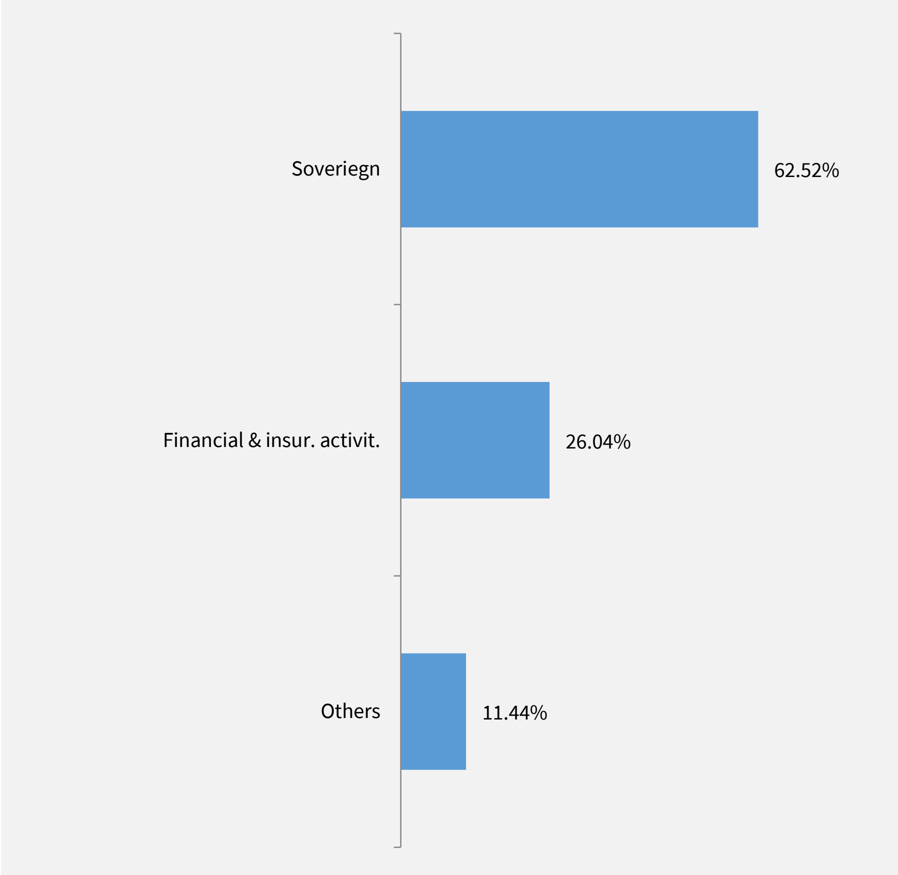


Rating Profile



Security Name	Net Asset (%)
Goverment Securities	**62.52%**
364 Days Treasury bill 15-10-2026	18.43%
364 Days Treasury Bill 29-07-2027	7.73%
7.18% Tamil Nadu SDL 26-07-2027	6.60%
7.36% MH SGS 12-04-2028	4.96%
364 Days Treasury bill 24-09-2026	4.86%
364 Days Treasury bill 23-10-2026	4.84%
364 Days Treasury Bill 13-05-2027	4.39%
364 Days Treasury Bill 28-05-2027	3.28%
364 Days Treasury Bill 13-08-2026	1.96%
7.64% Gujarat SDL 08-11-2027	1.66%
Others	3.81%
Cash and Money Markets	**37.48%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

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Pension Unit Linked

Pension Secure Fund

ULIF00803/03/2005PNSNSECURE122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

NAV as on July 31,2026:	45.7882
Inception Date:	03-Mar-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.43%	1.29%	2.00%	7.55%	8.48%	8.21%	7.09%	7.82%
Benchmark**	0.39%	2.14%	3.65%	5.51%	7.25%	7.65%	6.70%	7.93%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

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

Asset Class Wise AUM

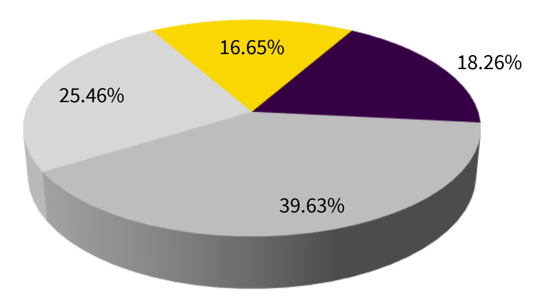
Asset Class	AUM (in Cr.)
Equity	1.22
Debt	5.46
Total	**6.68**

Modified Duration#

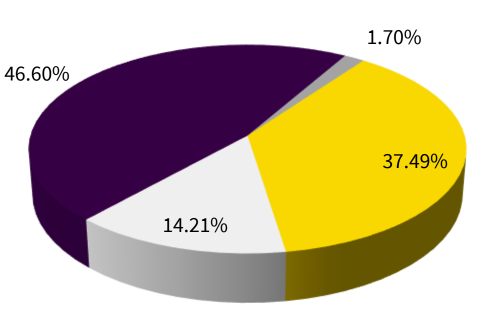
Security Type	Duration
Debt and Money Market Instruments	4.34

Security Name	Net Asset (%)
Equities	**18.26%**
HDFC Bank Ltd.	1.85%
ICICI Bank Ltd.	1.65%
Reliance Industries Ltd.	1.45%
Bharti Airtel Ltd.	0.98%
Larsen & Toubro Ltd.	0.75%
State Bank of India	0.71%
Infosys Ltd.	0.65%
Axis Bank Ltd.	0.57%
Bajaj Finance Ltd.	0.52%
Mahindra & Mahindra Ltd.	0.46%
Others	8.67%
Goverment Securities	**39.63%**
6.94% GS 11-05-2036	7.88%
6.90% GS 15-04-2065	4.46%
6.68% GS 07-07-2040	4.36%
7.24% GS 18-08-2055	4.28%
7.52% HR SGS 02-05-2034	2.98%
7.27% Maharashtra SGS 24-09-2036	2.97%
7.42% TN SGS 03-04-2034	2.76%
7.09% GS 25-11-2074	2.46%
07.06% GS 10-04-2028	2.05%
7.04% GS 03-06-2029	1.71%
Others	3.72%
Corporate Bonds	**25.46%**
8.43% Sammaan Capital Ltd 22-02-2028	6.04%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.89%
9.15% Piramal Finance 17-06-2027	4.54%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	3.00%
7.18% PFC Bond 20-01-2027	2.99%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.50%
6.75% Piramal Finance Limited 26-09-2031	1.50%
Cash and Money Markets	**16.65%**
Portfolio Total	**100.00%**

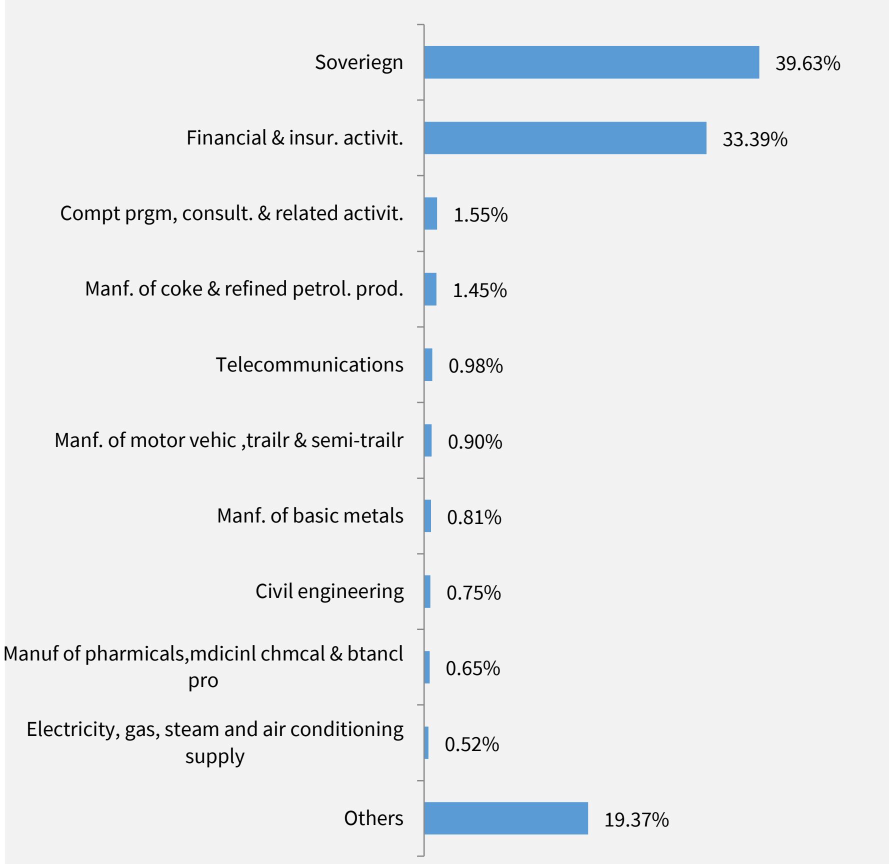
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Pension Unit Linked

Pension Protector Fund

July 2026

ULIF01408/02/2008PNSPROTECT122

Fund Details

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

The risk profile for this fund is Low

NAV as on July 31,2026:	36.5653
Inception Date:	08-Feb-08
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.38%	1.38%	2.36%	5.60%	7.27%	7.38%	6.57%	7.26%
Benchmark**	0.39%	2.14%	3.65%	5.51%	7.25%	7.65%	6.70%	7.64%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

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

Asset Class Wise AUM

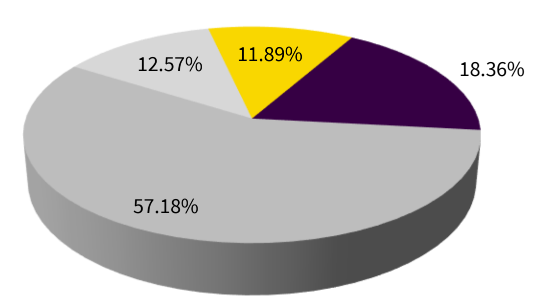
Asset Class	AUM (in Cr.)
Equity	2.24
Debt	9.94
Total	**12.18**

Modified Duration#

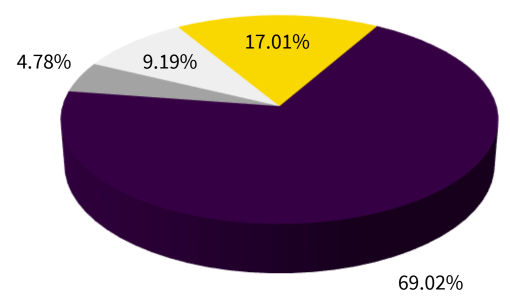
Security Type	Duration
Debt and Money Market Instruments	5.24

Security Name	Net Asset (%)
Equities	**18.36%**
HDFC Bank Ltd.	1.85%
ICICI Bank Ltd.	1.68%
Reliance Industries Ltd.	1.45%
Bharti Airtel Ltd.	0.98%
Larsen & Toubro Ltd.	0.75%
State Bank of India	0.71%
Infosys Ltd.	0.65%
Axis Bank Ltd.	0.57%
Bajaj Finance Ltd.	0.48%
Mahindra & Mahindra Ltd.	0.47%
Others	8.77%
Goverment Securities	**57.18%**
6.94% GS 11-05-2036	20.84%
7.70% AP SGS 06-12-2029	7.76%
6.90% GS 15-04-2065	4.37%
6.68% GS 07-07-2040	4.29%
7.24% GS 18-08-2055	4.20%
7.27% Maharashtra SGS 24-09-2036	2.41%
6.36% GS 16-02-2031	2.37%
7.52% HR SGS 02-05-2034	2.33%
7.42% TN SGS 03-04-2034	1.87%
7.09% GS 25-11-2074	1.79%
Others	4.95%
Corporate Bonds	**12.57%**
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.95%
8.43% Sammaan Capital Ltd 22-02-2028	4.14%
9.15% Piramal Finance 17-06-2027	2.49%
6.75% Piramal Finance Limited 26-09-2031	0.99%
Cash and Money Markets	**11.89%**
Portfolio Total	**100.00%**

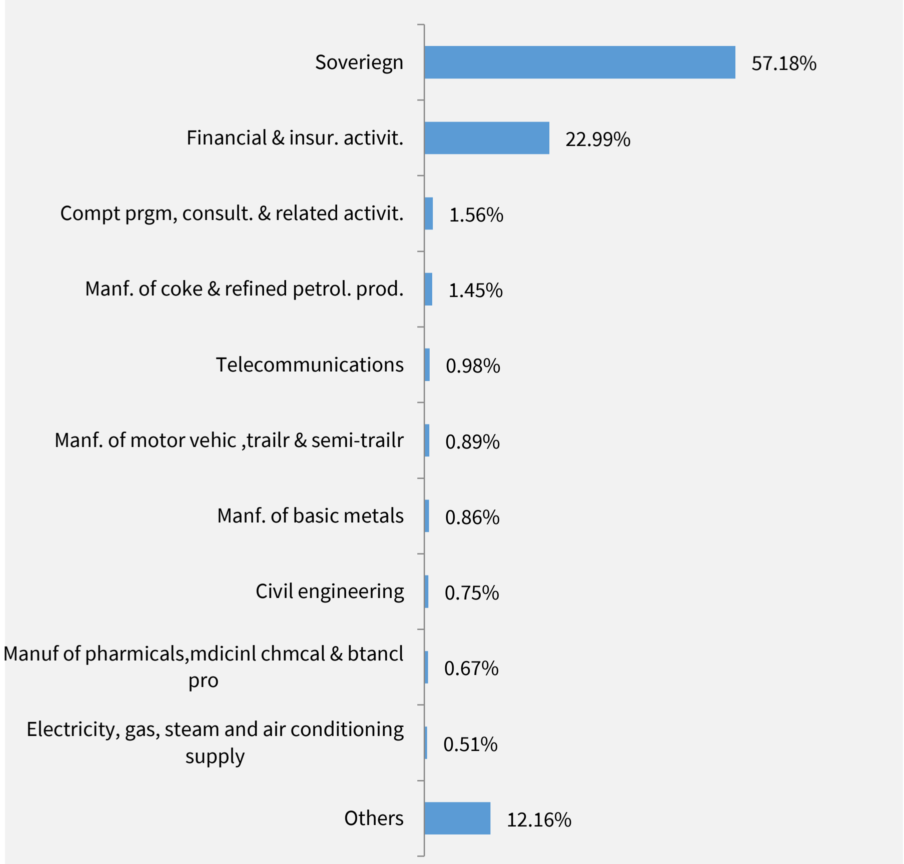
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Pension Unit Linked

Pension Balanced Fund

ULIF00311/02/2003PNSBALANCE122

July 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is Medium

NAV as on July 31,2026:	93.1414
Inception Date:	11-Feb-03
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.81%	-0.27%	1.10%	3.21%	6.98%	7.50%	6.87%	10.33%
Benchmark**	0.81%	0.81%	2.51%	4.02%	7.36%	8.11%	7.39%	9.57%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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

Asset Class Wise AUM

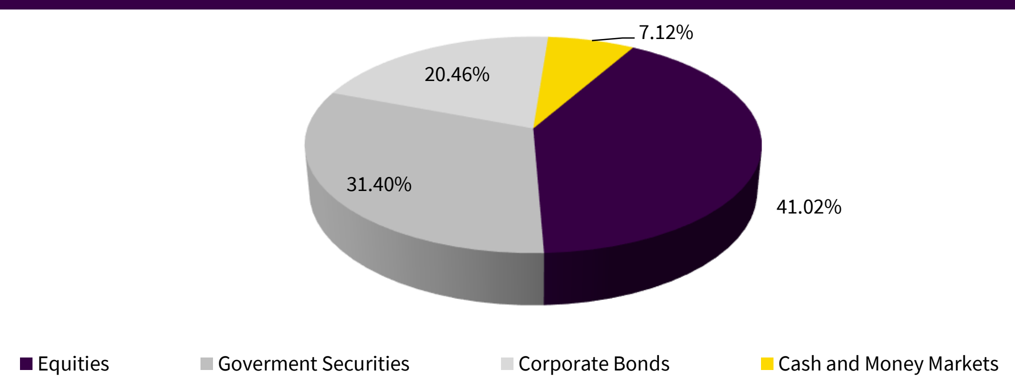
Asset Class	AUM (in Cr.)
Equity	17.79
Debt	25.59
Total	**43.38**

Modified Duration#

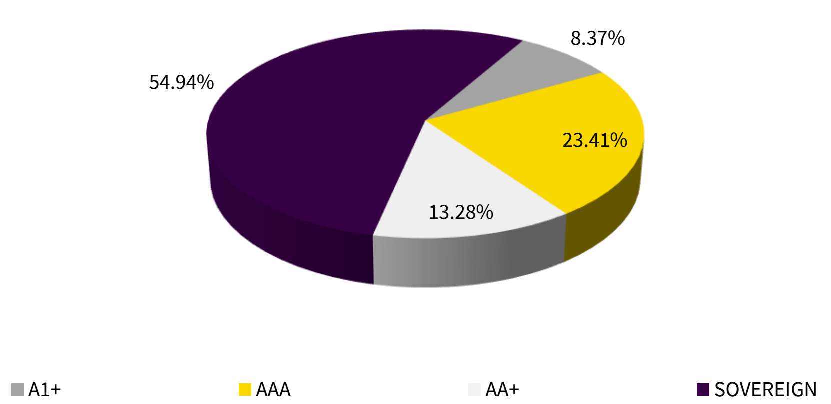
Security Type	Duration
Debt and Money Market Instruments	4.65

Security Name	Net Asset (%)
Equities	**41.02%**
HDFC Bank Ltd.	4.23%
ICICI Bank Ltd.	3.74%
Reliance Industries Ltd.	3.20%
Bharti Airtel Ltd.	2.17%
Larsen & Toubro Ltd.	1.79%
State Bank of India	1.54%
Infosys Ltd.	1.46%
Axis Bank Ltd.	1.28%
Mahindra & Mahindra Ltd.	1.11%
Bajaj Finance Ltd.	1.09%
Others	19.41%
Goverment Securities	**31.40%**
6.94% GS 11-05-2036	7.39%
6.90% GS 15-04-2065	3.41%
6.68% GS 07-07-2040	3.35%
7.24% GS 18-08-2055	3.31%
7.70% AP SGS 06-12-2029	2.28%
7.27% Maharashtra SGS 24-09-2036	1.99%
7.52% HR SGS 02-05-2034	1.77%
7.42% TN SGS 03-04-2034	1.64%
7.09% GS 25-11-2074	1.53%
07.06% GS 10-04-2028	1.31%
Others	3.42%
Corporate Bonds	**20.46%**
8.43% Sammaan Capital Ltd 22-02-2028	5.12%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.24%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.17%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.54%
9.15% Piramal Finance 17-06-2027	2.33%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.62%
7.44% NABARD 24-02-2028	1.61%
7.18% PFC Bond 20-01-2027	0.69%
6.75% Piramal Finance Limited 26-09-2031	0.14%
Cash and Money Markets	**7.12%**
Portfolio Total	**100.00%**

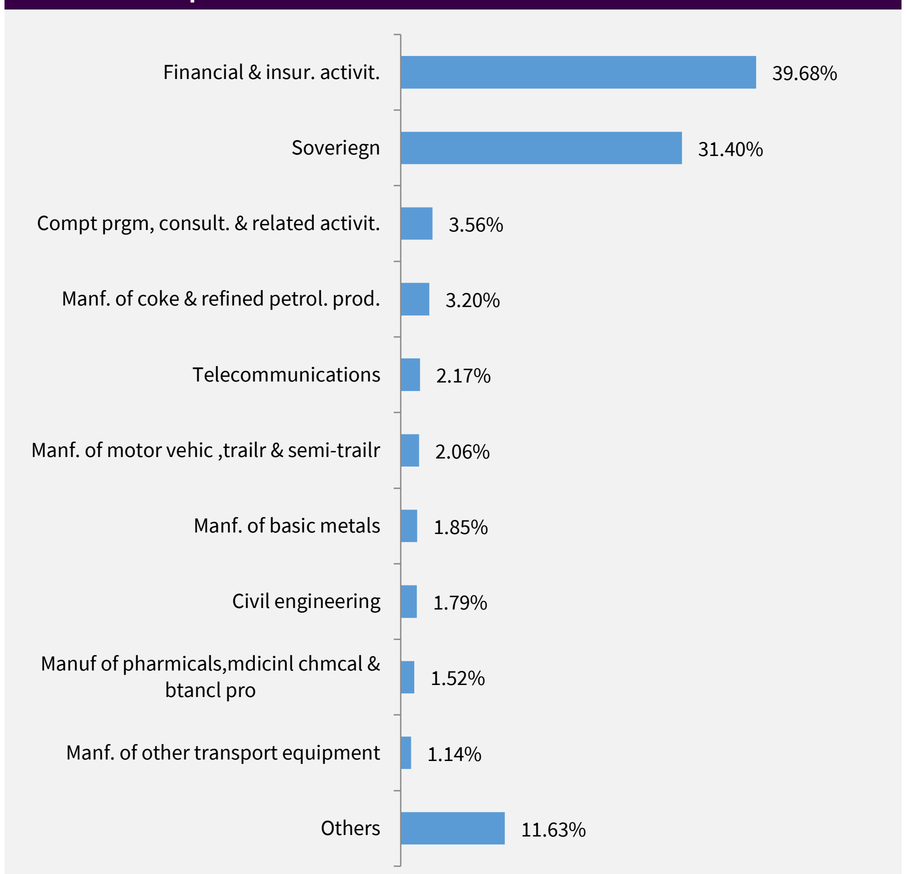
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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Pension Unit Linked

Pension Growth Fund-II

ULIF02425/01/2010PNGROWT-II122

July 2026

Fund Details

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

The risk profile for this fund is High

NAV as on July 31,2026:	40.3401
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.20%	-1.94%	-0.20%	1.68%	6.78%	7.82%	7.42%	8.81%
Benchmark**	1.23%	-0.54%	1.31%	2.48%	7.41%	8.51%	8.00%	9.28%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	80.00%
Equity	20.00%	60.00%

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

Asset Class Wise AUM

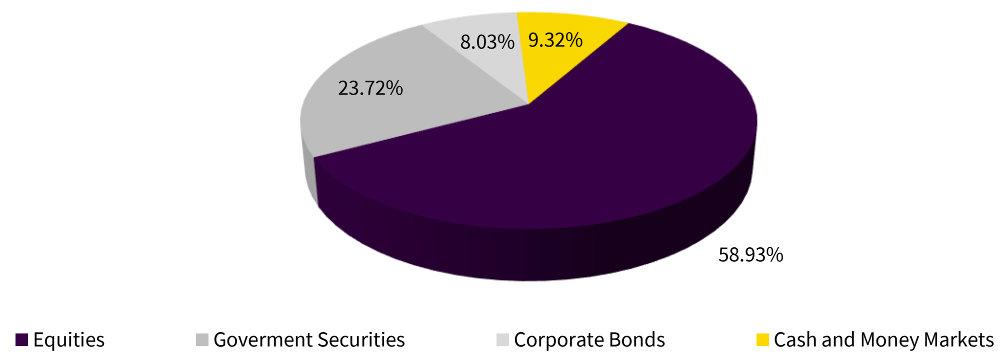
Asset Class	AUM (in Cr.)
Equity	6.04
Debt	4.21
Total	**10.25**

Modified Duration#

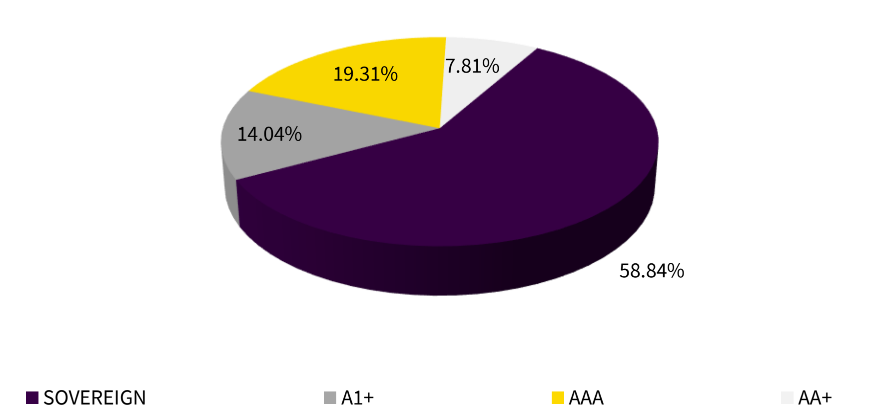
Security Type	Duration
Debt and Money Market Instruments	4.71

Security Name	Net Asset (%)
Equities	**58.93%**
HDFC Bank Ltd.	5.97%
ICICI Bank Ltd.	5.41%
Reliance Industries Ltd.	4.44%
Bharti Airtel Ltd.	3.28%
Larsen & Toubro Ltd.	2.41%
State Bank of India	2.38%
Infosys Ltd.	2.10%
Bajaj Finance Ltd.	1.77%
Axis Bank Ltd.	1.76%
Mahindra & Mahindra Ltd.	1.48%
Others	27.93%
Goverment Securities	**23.72%**
6.94% GS 11-05-2036	6.85%
7.70% AP SGS 06-12-2029	3.28%
7.24% GS 18-08-2055	2.39%
6.68% GS 07-07-2040	2.34%
6.90% GS 15-04-2065	2.33%
7.27% Maharashtra SGS 24-09-2036	1.23%
7.52% HR SGS 02-05-2034	1.11%
7.09% GS 25-11-2074	1.01%
07.06% GS 10-04-2028	0.81%
7.04% GS 03-06-2029	0.76%
Others	1.61%
Corporate Bonds	**8.03%**
8.43% Sammaan Capital Ltd 22-02-2028	2.95%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.94%
7.44% NABARD 24-02-2028	0.98%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	0.96%
6.75% Piramal Finance Limited 26-09-2031	0.20%
Cash and Money Markets	**9.32%**
Portfolio Total	**100.00%**

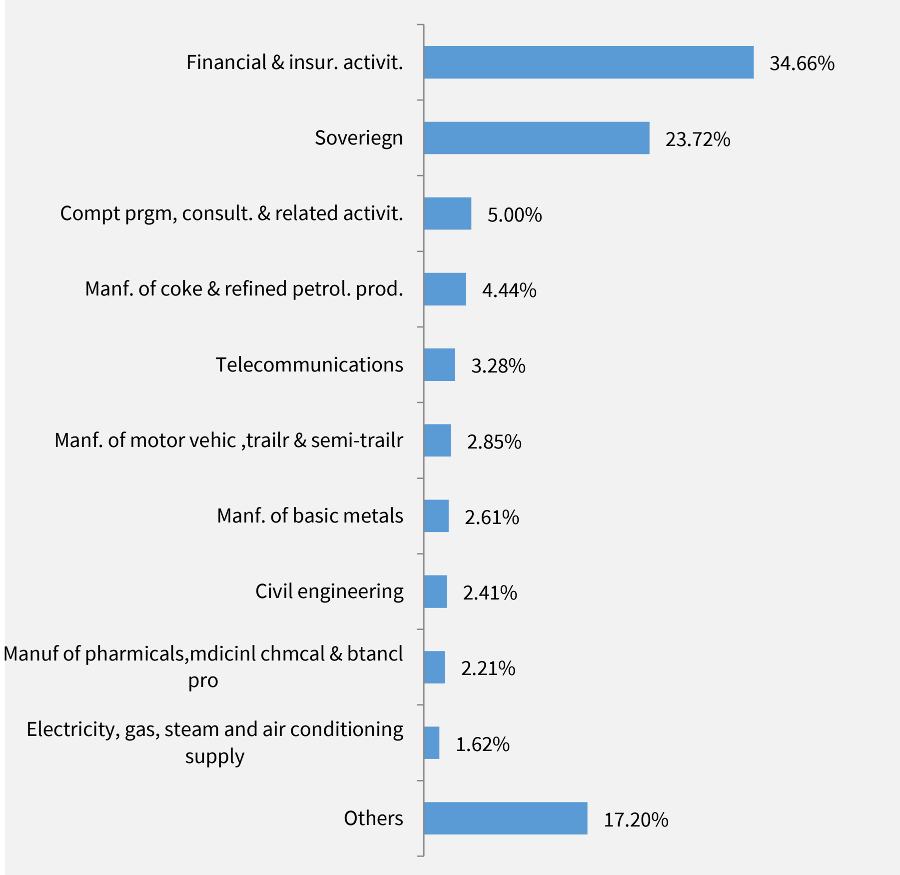
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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Pension Unit Linked

Pension Growth Fund

ULIF00703/03/2005PNSNGROWTH122

July 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is High

NAV as on July 31,2026:	65.7633
Inception Date:	03-Mar-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.26%	-1.81%	-0.14%	1.35%	6.58%	7.68%	7.33%	9.67%
Benchmark**	1.23%	-0.54%	1.31%	2.48%	7.41%	8.51%	8.00%	10.04%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	20.00%	60.00%
Government and other Debt Securities	20.00%	60.00%

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

Asset Class Wise AUM

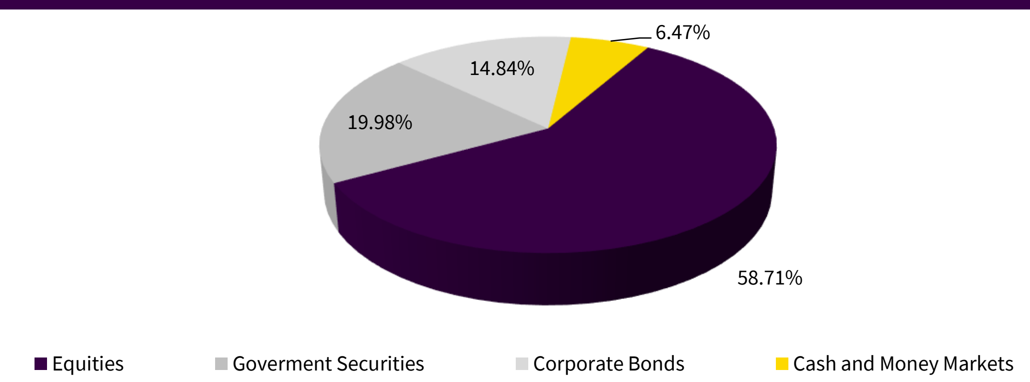
Asset Class	AUM (in Cr.)
Equity	19.95
Debt	14.04
Total	**33.99**

Modified Duration#

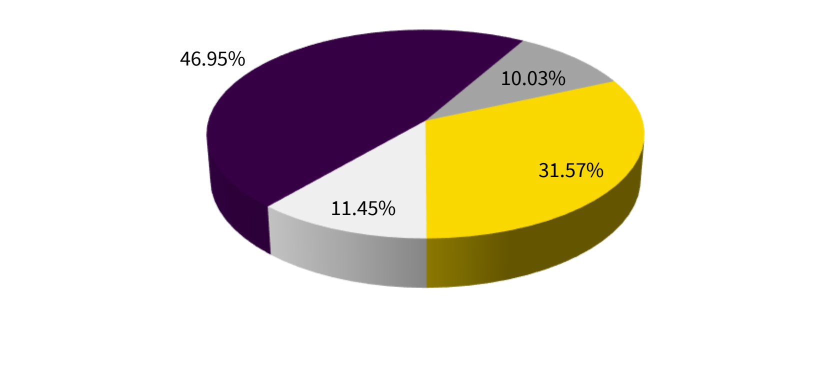
Security Type	Duration
Debt and Money Market Instruments	4.40

Security Name	Net Asset (%)
Equities	**58.71%**
HDFC Bank Ltd.	5.97%
ICICI Bank Ltd.	5.16%
Reliance Industries Ltd.	4.76%
Bharti Airtel Ltd.	3.22%
Larsen & Toubro Ltd.	2.40%
State Bank of India	2.32%
Infosys Ltd.	2.09%
Bajaj Finance Ltd.	1.81%
Axis Bank Ltd.	1.62%
Mahindra & Mahindra Ltd.	1.53%
Others	27.83%
Goverment Securities	**19.98%**
6.94% GS 11-05-2036	4.10%
6.68% GS 07-07-2040	2.36%
6.90% GS 15-04-2065	2.28%
7.24% GS 18-08-2055	2.24%
7.27% Maharashtra SGS 24-09-2036	1.38%
7.52% HR SGS 02-05-2034	1.35%
6.36% GS 16-02-2031	1.25%
7.09% GS 25-11-2074	1.09%
7.42% TN SGS 03-04-2034	0.99%
07.06% GS 10-04-2028	0.93%
Others	2.01%
Corporate Bonds	**14.84%**
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.14%
8.43% Sammaan Capital Ltd 22-02-2028	2.67%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.60%
9.15% Piramal Finance 17-06-2027	2.08%
7.44% NABARD 24-02-2028	1.76%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.47%
6.75% Piramal Finance Limited 26-09-2031	0.12%
Cash and Money Markets	**6.47%**
Portfolio Total	**100.00%**

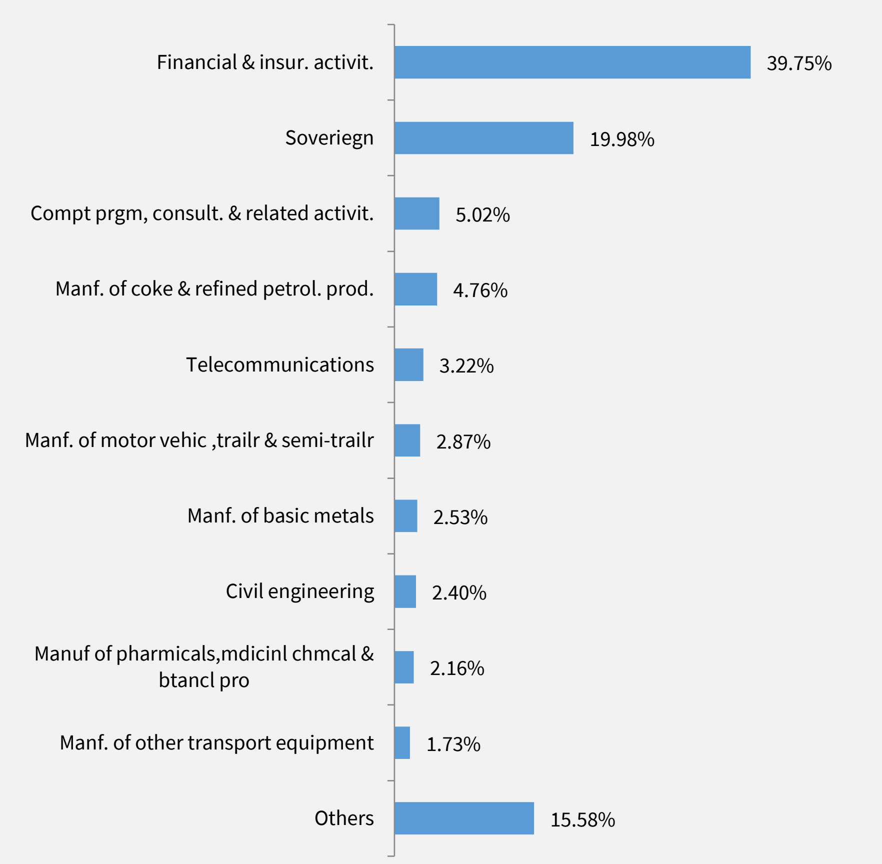
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Pension Unit Linked

Pension Index Fund-II

July 2026

ULIF02625/01/2010PNINDEX-II122

AVIVA | Life Insurance |

Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

NAV as on July 31,2026:	50.9766
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.56%	-3.23%	-0.56%	-0.67%	7.62%	9.77%	9.83%	10.36%
Benchmark**	2.47%	-3.27%	-1.11%	-0.92%	7.43%	9.29%	9.20%	10.08%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

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

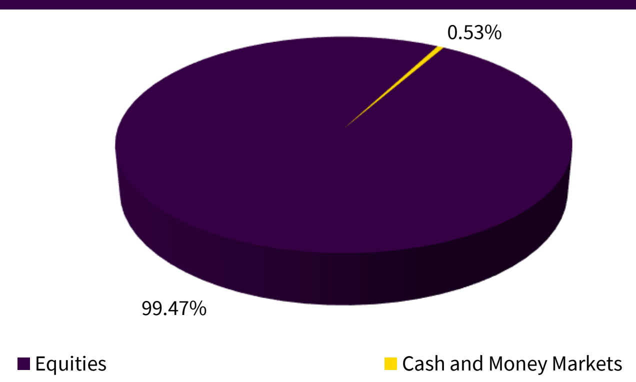
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	23.48
Debt	0.12
Total	**23.60**

Modified Duration#

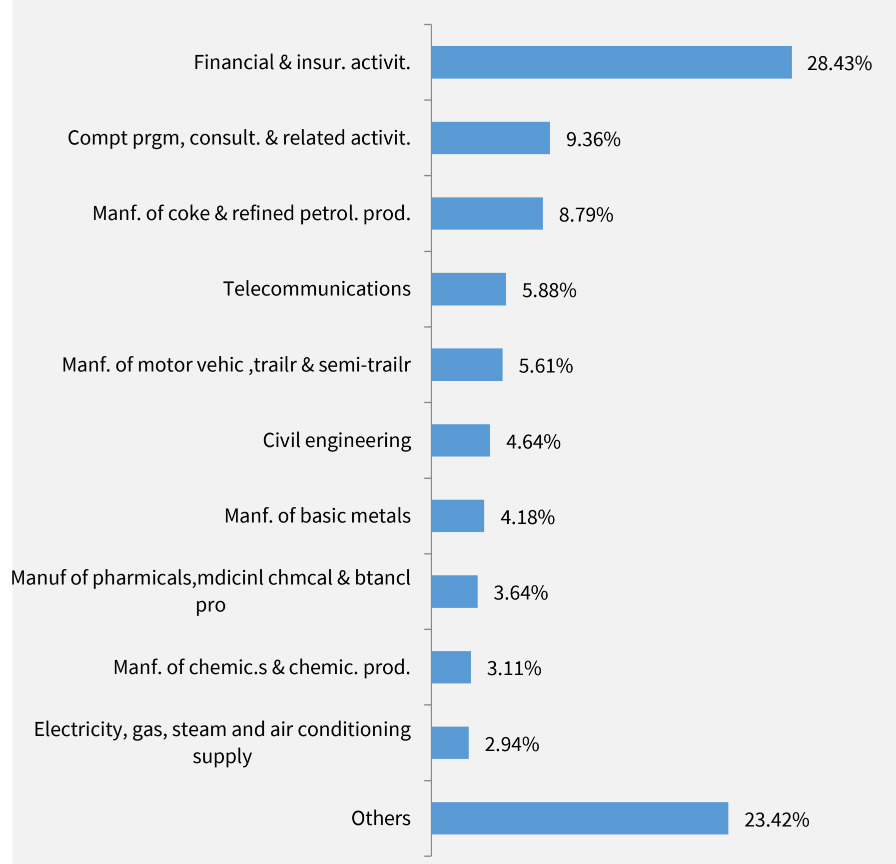
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.47%**
Reliance Industries Ltd.	8.79%
HDFC Bank Ltd.	8.03%
ICICI Bank Ltd.	7.20%
Bharti Airtel Ltd.	5.88%
Larsen & Toubro Ltd.	4.64%
Infosys Ltd.	3.97%
Mahindra & Mahindra Ltd.	3.04%
State Bank of India	2.98%
ITC Ltd.	2.71%
Axis Bank Ltd.	2.53%
Others	49.70%
Cash and Money Markets	**0.53%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX earlier.

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

Pension Unit Linked

Pension Index Fund

ULIF01122/01/2008PNSNINDEXF122

July 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

NAV as on July 31,2026:	53.6028
Inception Date:	22-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.59%	-3.11%	-0.36%	-0.39%	8.01%	10.16%	10.21%	9.51%
Benchmark**	2.47%	-3.27%	-1.11%	-0.92%	7.43%	9.29%	9.20%	9.07%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

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

Asset Class Wise AUM

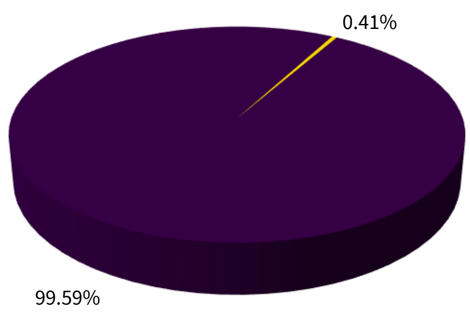
Asset Class	AUM (in Cr.)
Equity	110.08
Debt	0.47
Total	**110.56**

Modified Duration#

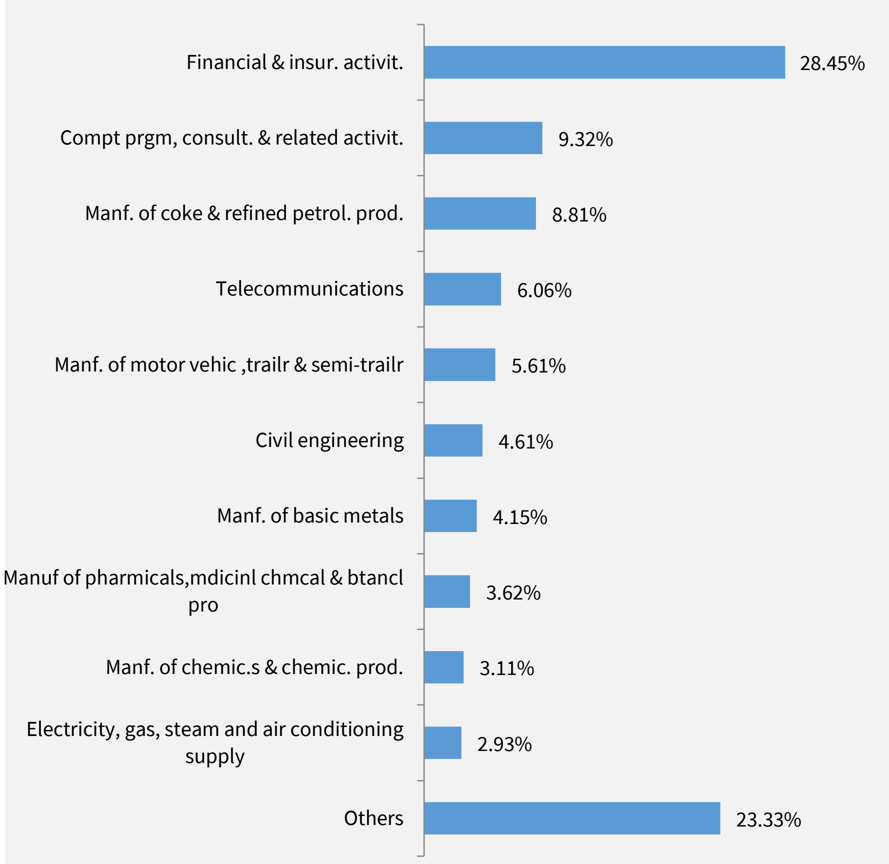
Security Type	Duration
Debt and Money Market Instruments	N.A.

Security Name	Net Asset (%)
Equities	**99.59%**
Reliance Industries Ltd.	8.81%
HDFC Bank Ltd.	8.05%
ICICI Bank Ltd.	7.22%
Bharti Airtel Ltd.	6.06%
Larsen & Toubro Ltd.	4.61%
Infosys Ltd.	3.95%
Mahindra & Mahindra Ltd.	3.04%
State Bank of India	2.99%
ITC Ltd.	2.70%
Axis Bank Ltd.	2.49%
Others	49.67%
Cash and Money Markets	**0.41%**
Portfolio Total	**100.00%**

Asset Mix



Sectoral Break-Up$



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX earlier.

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

Pension Unit Linked

Pension PSU Fund

ULIF02725/01/2010PNSNPSUFND122

July 2026

Fund Details

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

The risk profile for this fund is High

NAV as on July 31,2026:	46.4504
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.22%	-3.88%	8.08%	-3.97%	21.43%	25.95%	22.22%	9.74%
Benchmark**	-0.24%	-3.72%	7.63%	-4.35%	21.16%	24.55%	21.91%	4.74%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

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

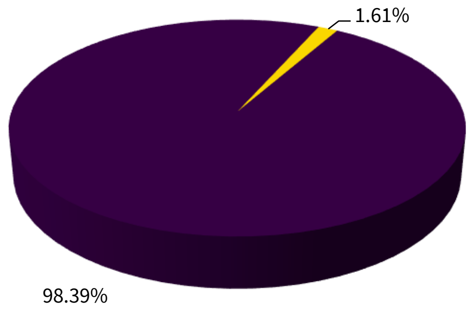
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.61
Debt	0.17
Total	**10.79**

Modified Duration#

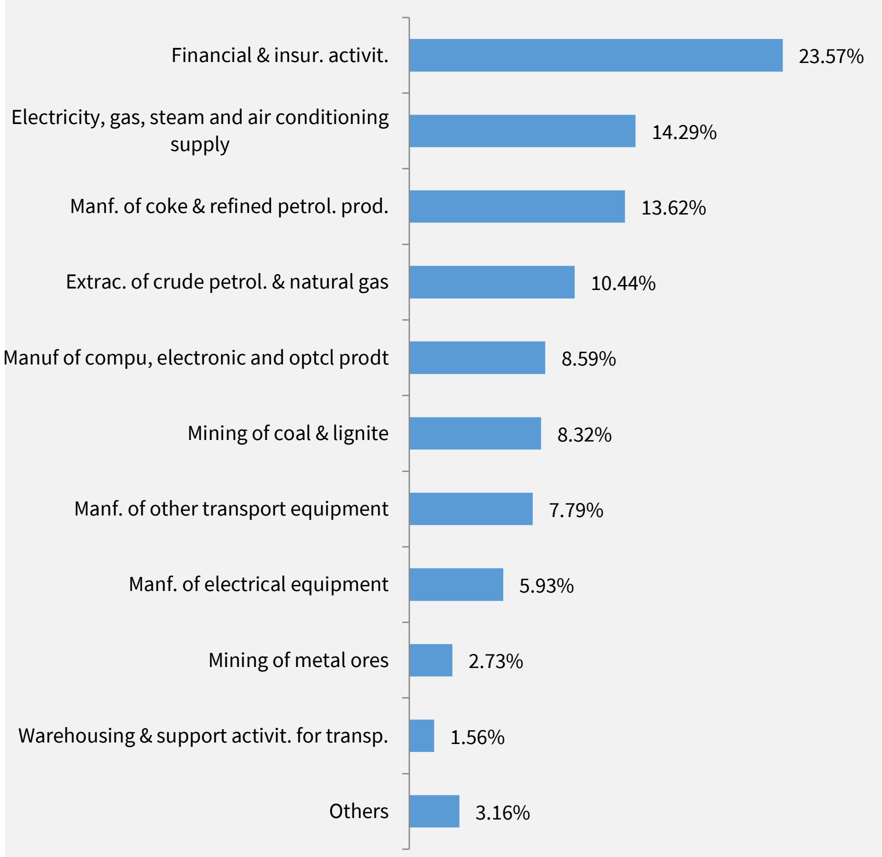
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**98.39%**
State Bank of India	8.97%
Bharat Electronics Ltd.	8.59%
Oil & Natural Gas Corpn Ltd.	8.37%
Coal India Ltd.	8.32%
Hindustan Aeronautics Ltd.	7.79%
NTPC Ltd.	6.49%
Bharat Heavy Electricals Ltd.	5.93%
Bharat Petroleum Corporation Ltd.	5.71%
Power Grid Corporation of India Ltd.	4.81%
Indian Oil Corporation Ltd.	4.62%
Others	28.79%
Cash and Money Markets	**1.61%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

** Benchmark for this fund has been changed to Life PSU wef 1st March 2025 from BSE PSU earlier.

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

Risk Control: As a measure of risk control, the investment commitee-reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis bechmarks of all the funds under management. The investment committee lays down the investment Mandates and Philiosophy which are reviewes perodically. All investments are made within the parameters laid down by the investment Mandates and Philosophy.

Where and how can make your premium payments

Walk into any of our branch offices and pay your premium through multiple mode (Cash payment upto ₹75,000/- only).

Pay your premium online via net-banking (available selected banks).

Make payments through Net banking or by submitting the NEFT form to the bank.

Pay your premium at any of the Axis Bank branches.

Pay your premium online using your Visa or MasterCard credit card

Avail this facility if your premium amount is above ₹5,000.

Give ECS instruction to your bank account and make premium Payments.

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For more details on risk factors, terms & conditions, please read Sales Brochures carefully before concluding a sale. Tax benefits are as per applicable tax laws which are subject to change. Past performance is not indicative of future returns. 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 is only the name of the Insurance Company and the various funds offered under this contract are the names of the unit liked life insurance contract 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 sales representative or the Intermediary or policy document issued by the Insurance Company. The premiums and funds are subject to certain changes related to the fund or to the premium paid and there is a possibility of increase of 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 or 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.