

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



March 2026

Aviva Group Investor



Economy - India:

The global macroeconomic environment remains shaped by persistent inflationary pressures and heightened geopolitical uncertainty. Sharp rise in crude oil prices have intensified cost pressures across economies, while the continued depreciation of the rupee has amplified imported inflation and strained external balances. Ongoing tensions in West Asia have further exacerbated supply-side risks, contributing to volatility in energy, commodity & capital markets. At the same time, rising global bond yields have tightened financial conditions, increased borrowing costs, and dampened investment sentiment. Together, these factors have reinforced downside risks to growth while keeping inflation trajectories uncertain in the near term.

Headline CPI inflation continued its upward trajectory printing 3.2% YoY (Feb-26) against 2.8% reported in previous month due to adverse base effect. Food and beverages inflation was higher at 3.4% YoY against 2.1% in Jan-26. The rise was led by vegetables and pulses, meat, fish and edible oils. Core inflation remained unchanged at 3.4%, led by higher gold and silver prices. Core-core inflation, which excludes gold, silver, precious stones and fuels, remained subdued, indicating negative output gap. The escalation in geopolitical tensions and the resultant surge in global crude and commodity prices has reduced comfort on inflation outlook. The duration and impact of the crisis will determine the future trajectory of inflation in medium term. India's WPI inflation too increased further to 2.1% YoY in Feb-26 against 1.80% in Jan-26 highlighting a gradual pickup in price pressures & fading of base effect. Risks to WPI remain skewed to the upside, driven by a confluence of external and financial factors arising from West Asia crisis. Elevated commodity prices are expected to cascade into higher input costs for manufacturing sector for a net energy importer country like India. Concurrently, the depreciation of the rupee is expected to further feed into WPI pressures.

The IIP for Feb-26 rose by 5.2% YoY against revised print of 5.1% in Jan-26 backed by continued support from manufacturing sector. Some moderation was observed in electricity segment due to extended winters while mining sector was impacted by decline in crude oil and natural gas production. User based classification indicated growth in all segments with capital goods, consumer durables & intermediate goods exhibiting strong growth due to base effects. However, consumer non-durable declined further as compared to previous month.

High frequency indicators remained resilient however, impact of war on high frequency indicators over next few weeks will be key to India's growth outlook. Credit growth (13.8% YoY) outpacing deposit growth (10.8% YoY) has elevated India's Credit-Deposit ratio to record 82-83% straining bank liquidity buffers, lowering LCRs and increasing reliance on costlier wholesale funding like CDs amid tighter liquidity conditions. However, RBI has proactively managed the liquidity through various tools like Repos, OMOs etc.

India's Merchandise trade deficit fell to USD 27 bn in Feb-26 from USD 35 bn earlier driven by a decline in precious metal imports. Total import fell 11% MoM while exports remained flat. India's gold imports fell sharply to USD 7.4 bn in Feb-26 from a record high of USD 12 bn in previous month. The service sector net surplus was reported at USD 23.1 bn, trending higher than that reported in Jan-26. The current West Asia conflict is expected to weigh heavy on India's CAD/GDP ratio. While direct impact arises from higher crude and LNG prices on import bill, indirect impacts from higher freight and insurance costs could dampen exports. Remittances could drop as GCC economies remain at risk. A widening CAD and lower capital flows may further exert depreciation pressure on INR. Forex reserves took a hit dropping below \$ 700 bn given RBI's attempt to protect sharp depreciation in the domestic currency and by the fall in the value of gold reserves.

Economy - Global:

Federal Reserve decided to stay put on the rates with a clear hawkish tone. Inflation and growth projections were revised slightly higher, indicating a "higher for longer" stance on rates due to persistent inflationary pressures. Fed sighted ongoing Middle East conflict has increased the risk of global deflation, especially via elevated oil prices. Similar hawkish tone was struck by most major central banks sighting rising price pressure, while some of them even indicated preparedness to raise rates if needed.

Even though the impact of crisis is yet to reflect in the US labor data (NFP, Jobless claims) which continued to show resilience, US PPI came in stronger than expected (0.7% MoM, 3.4% YoY), reinforcing concerns around sticky inflation. Global bond yields inched higher, reflecting fear of inflation and limited policy flexibility. Rally in precious metal halted given expectation of higher real rates. Similarly, US CPI prints continued to remain sticky with upward price pressures. The fiscal impact of US-Iran war on already unsustainable US debt trajectory risks a dangerous fiscal spiral. Near term caution remains warranted given Hawkish central bank stance, Geopolitical uncertainty, Liquidity tightening.

Bond Outlook and Strategy:

Domestic bond yields are expected to remain under pressure, reflecting persistent supply pressures and evolving macro risks. Potential fiscal pressures arising from cuts in excise duties could widen borrowing requirements, thereby adding to supply-side concerns. Heavy state development loan (SDL) issuances are likely to exert additional upward pressure on yields. Externally, higher crude oil prices and the ongoing West Asia crisis pose risks to both growth and inflation outlook, potentially complicating the MPC policy trajectory. The resultant pressure on the rupee could further amplify imported inflation and limit monetary policy flexibility. Moreover, with major central banks nearing the end of their rate-cutting cycle, the scope for a benign global liquidity environment appears constrained, keeping global yields elevated. While policy support measures such as OMOs and buybacks may provide intermittent relief, the overall backdrop suggests a cautious stance with selective positioning, as volatility in yields is expected to persist in the near term.

ULIP policyholders should avoid panic decisions during these turbulent times and stick to their asset allocation based on their risk profile, as empirically, periods post such crises provide better than average returns. With the recent rise in yields across the yield curve, soon the bond funds will turn reasonably attractive if the middle east crisis ebbs and eventually fades.

Equity Outlook and Strategy:

Indian Equity market suffered significant loss in March, with heightened volatility, on the back of geo-political tensions. Nifty Index fell 11.3%, while NSE Midcap100 and NSE Smallcap100 indices fell 10.9% and 10.2% respectively. All sectoral indices closed in red, with Pharma sector (NSE Pharma Index) outperforming with a 3.1% fall, followed by IT (NSE IT Index) with 5% decline. Banking and Real estate sectors underperformed, with 16.9% and 16.6% decline in their respective NSE indices. FII net sold, highest ever in a month, Rs 122,540 crores of cash Equities last month, while DII net bought Rs 142,960 crores of cash Equities.

Geopolitical tensions continue to cause extreme volatility and stress on Indian Equity market. The cumulative impact of energy inflation and supply chain disruptions can have wider implications on Indian economy and Equity market. 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. Flow of traffic in the Strait of Hormuz and faster resolution of supply chain disruptions are the key monitorable.

With the recent correction, the equities have become less expensive and if the west Asia crisis does not blow out further, equities offer good risk reward over medium to long term. 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 while using current tactical opportunity.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund	Cash Fund
Anshul Mishra	-	NA	3	NA
Mandar Pandeshwar	NA	1	3	1

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 March 31, 2026:	40.1648
Inception Date:	10-Mar-06
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	-1.60%	-0.15%	2.03%	5.63%	6.25%	5.60%	5.26%	7.47%
Benchmark**	-1.31%	0.69%	3.58%	6.15%	6.84%	6.08%	5.75%	7.24%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	230.69
Total	230.69

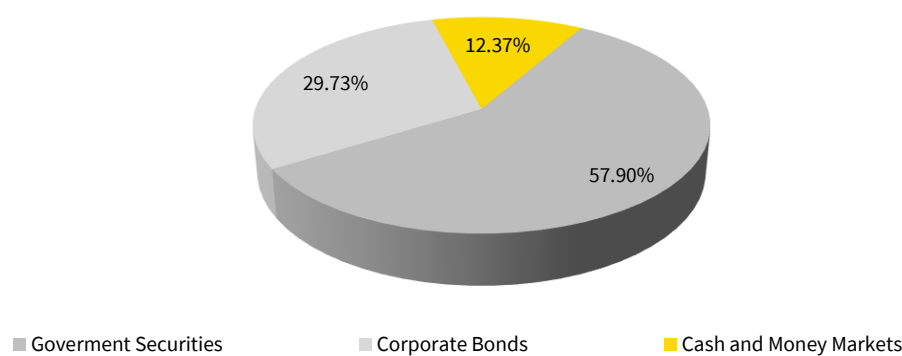
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	5.06

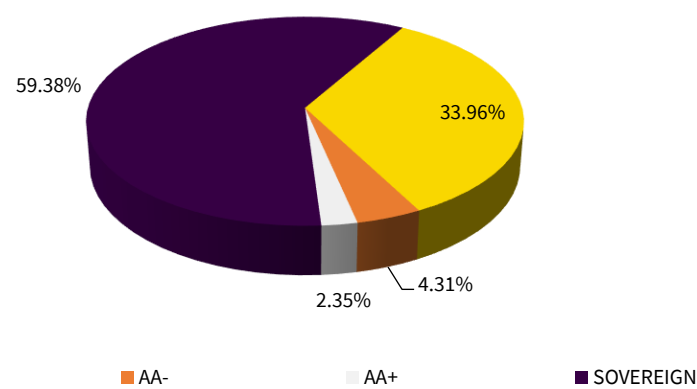
Security Name

Security Name	Net Asset (%)
Government Securities	57.90%
6.68% GS 07-07-2040	8.46%
6.48% GS 06-10-2035	8.42%
6.90% GS 15-04-2065	6.09%
6.75% GS 23-12-2029	4.06%
7.24% GS 18-08-2055	3.52%
7.27% Maharashtra SGS 24-09-2036	3.44%
7.09% GS 25-11-2074	3.30%
6.33% GS 05-05-2035	2.91%
7.20% Maharashtra SGS 23-10-2036	2.81%
7.09% GS 05-08-2054	2.64%
Others	12.25%
Corporate Bonds	29.73%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.83%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.41%
8.43% Samman Capital Ltd 22-02-2028	4.20%
7.62% NABARD 31-01-2028 Bonds Series 231	3.73%
7.95% HDFC BANK Ltd. 21-09-2026	3.04%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.61%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.49%
8.75% Shriram Finance 15-06-2026	1.24%
6.83% HDFC Limited 08-01-2031	1.13%
6.75% Piramal Finance Limited 26-09-2031	0.60%
Others	0.45%
Cash and Money Markets	12.37%
Portfolio Total	100.00%

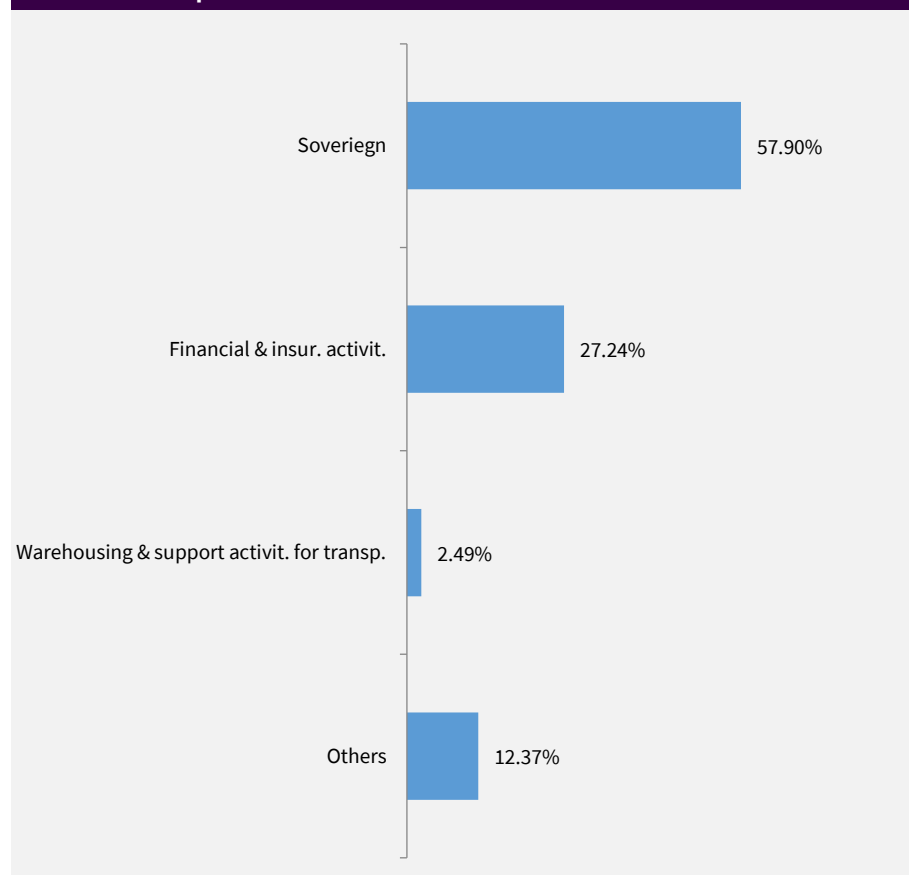
Asset Mix



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.

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on March 31, 2026:	46.7625
Inception Date:	13-Jul-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	-3.12%	-1.34%	1.49%	5.16%	7.29%	6.27%	6.64%	8.06%
Benchmark**	-3.15%	-1.11%	2.10%	5.16%	7.30%	6.25%	6.43%	7.94%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	40.00%	100.00%
Equity	0.00%	20.00%
Money Market Instruments & Cash	0.00%	40.00%

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

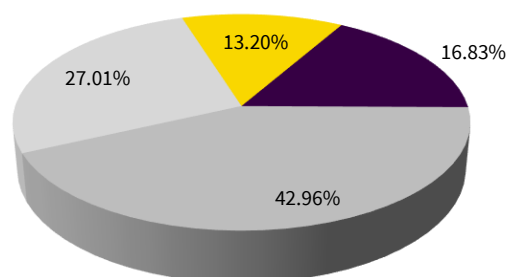
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.54
Debt	47.07
Total	56.62

Modified Duration#

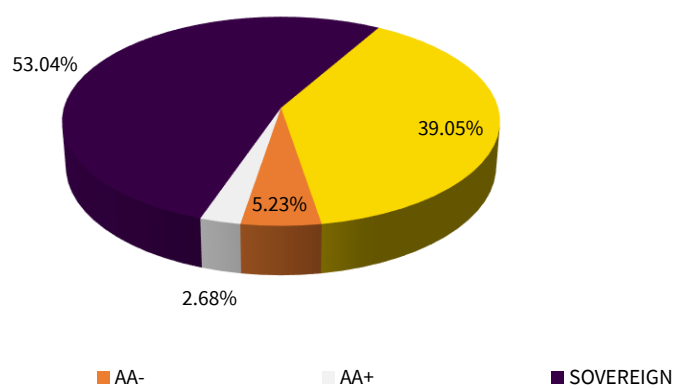
Security Type	Duration
Debt and Money Market Instruments	4.48

Asset Mix



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

Rating Profile

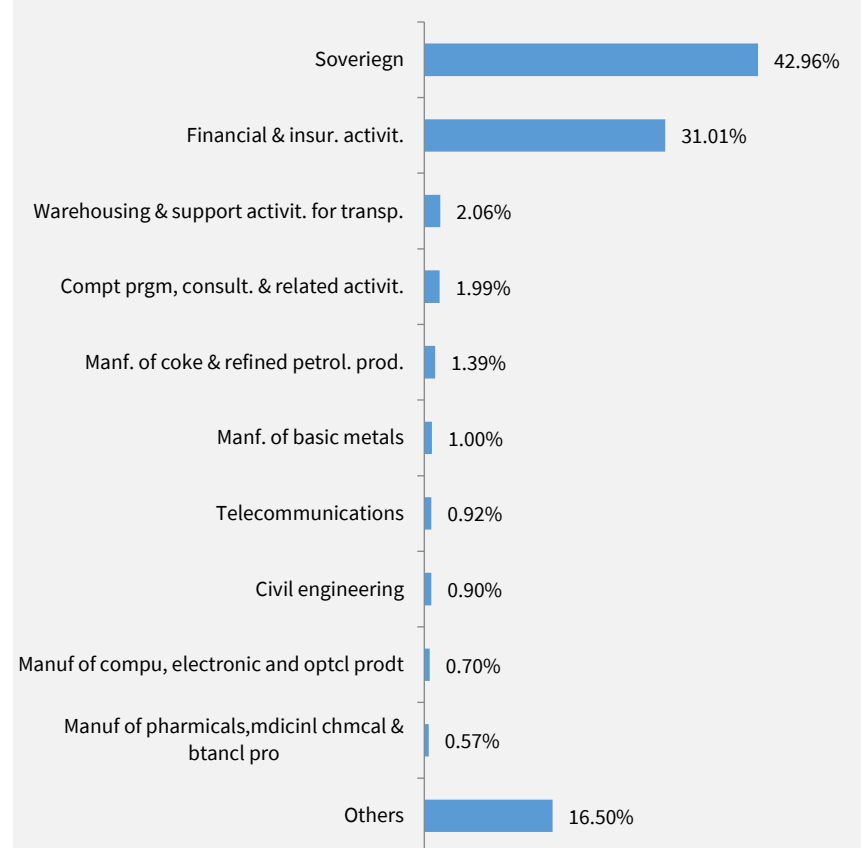


■ AAA ■ AA- ■ AA+ ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	16.83%
HDFC Bank Ltd.	1.90%
Reliance Industries Ltd.	1.39%
ICICI Bank Ltd.	1.35%
Bharti Airtel Ltd.	0.92%
Larsen & Toubro Ltd.	0.90%
Infosys Ltd.	0.85%
State Bank of India	0.82%
Bharat Electronics Ltd.	0.70%
Axis Bank Ltd.	0.67%
Tata Consultancy Services Ltd.	0.51%
Others	6.82%
Government Securities	42.96%
6.68% GS 07-07-2040	8.74%
6.48% GS 06-10-2035	7.19%
6.90% GS 15-04-2065	3.73%
7.24% GS 18-08-2055	2.71%
6.33% GS 05-05-2035	2.39%
7.27% Maharashtra SGS 24-09-2036	2.29%
7.09% GS 05-08-2054	2.11%
6.75% GS 23-12-2029	2.03%
7.52% HR SGS 02-05-2034	2.01%
7.42% TN SGS 03-04-2034	1.92%
Others	7.84%
Corporate Bonds	27.01%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.67%
8.43% Samman Capital Ltd 22-02-2028	4.24%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.14%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.36%
7.95% HDFC BANK Ltd. 21-09-2026	2.83%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.95%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.95%
8.75% Shriram Finance 15-06-2026	1.06%
7.44% NABARD 24-02-2028	0.70%
6.75% Piramal Finance Limited 26-09-2031	0.70%
Others	0.41%
Cash and Money Markets	13.20%
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.

Fund Details

Investment Objective: To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

NAV as on March 31,2026:	46.1895
Inception Date:	10-Mar-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	-5.01%	-3.14%	-0.03%	4.28%	8.00%	6.59%	7.39%	8.33%
Benchmark**	-4.88%	-2.81%	0.67%	4.18%	7.69%	6.37%	7.01%	8.58%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

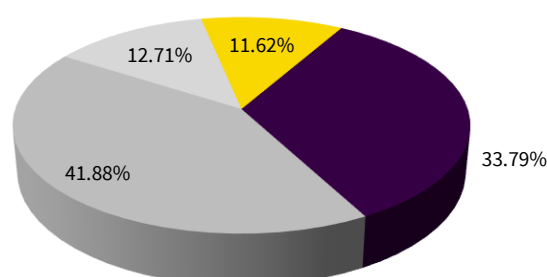
Asset Class	AUM (in Cr.)
Equity	6.08
Debt	11.92
Total	18.00

Modified Duration#

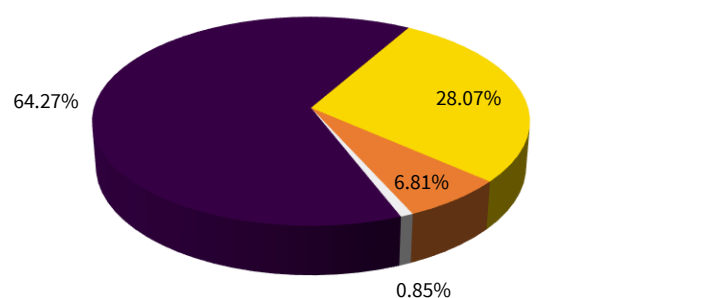
Security Type	Duration
Debt and Money Market Instruments	4.95

Security Name**Net Asset (%)**

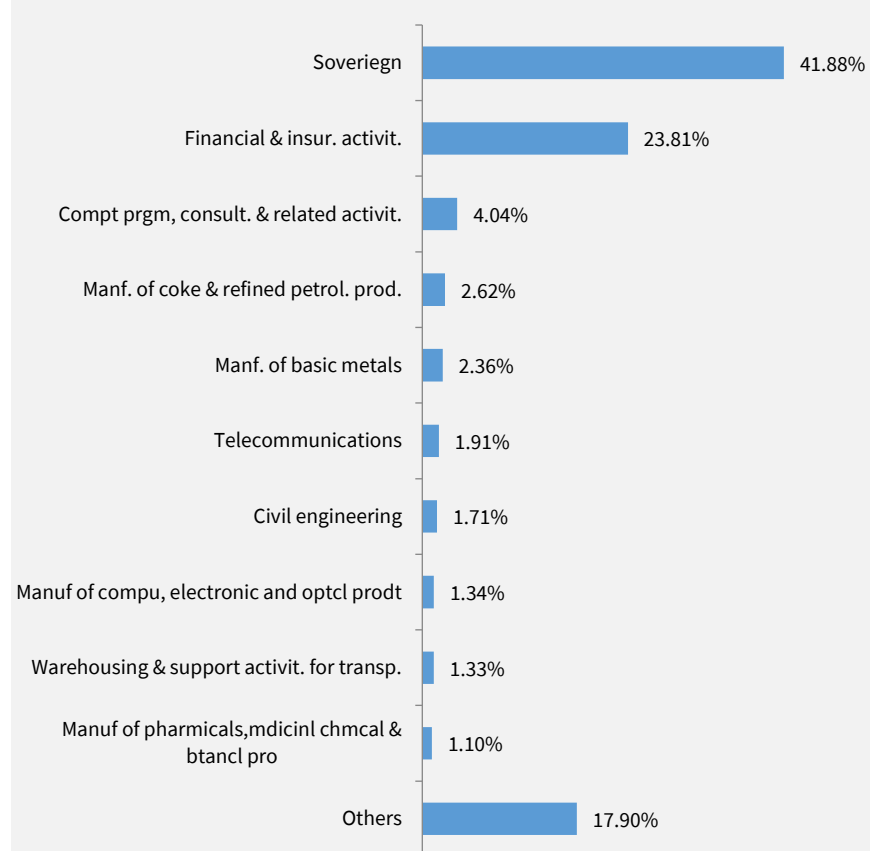
Security Name	Net Asset (%)
Equities	33.79%
HDFC Bank Ltd.	3.96%
ICICI Bank Ltd.	3.08%
Reliance Industries Ltd.	2.62%
Bharti Airtel Ltd.	1.91%
Larsen & Toubro Ltd.	1.71%
Infosys Ltd.	1.62%
State Bank of India	1.57%
Bharat Electronics Ltd.	1.34%
Axis Bank Ltd.	1.29%
JSW Steel Ltd.	1.08%
Others	13.61%
Government Securities	41.88%
6.68% GS 07-07-2040	8.07%
6.48% GS 06-10-2035	6.02%
7.70% AP SGS 06-12-2029	3.94%
6.90% GS 15-04-2065	3.13%
7.24% GS 18-08-2055	2.27%
7.37% GS 23-10-2028	2.23%
6.33% GS 05-05-2035	2.01%
7.27% Maharashtra SGS 24-09-2036	1.93%
7.09% GS 05-08-2054	1.80%
6.75% GS 23-12-2029	1.73%
Others	8.75%
Corporate Bonds	12.71%
8.43% Samman Capital Ltd 22-02-2028	4.44%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.26%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.23%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.12%
7.95% HDFC BANK Ltd. 21-09-2026	1.11%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.33%
6.75% Piramal Finance Limited 26-09-2031	0.22%
Cash and Money Markets	11.62%
Portfolio Total	100.00%

Asset Mix

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

Rating Profile

■ AAA ■ AA- ■ AA+ ■ SOVEREIGN

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.

Fund Details

Investment Objective: To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on March 31,2026:	58.8718
Inception Date:	10-Mar-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	-7.04%	-5.14%	-1.72%	2.53%	8.02%	6.63%	8.17%	9.64%
Benchmark**	-6.88%	-4.81%	-1.05%	2.96%	8.09%	6.44%	7.62%	9.11%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	20.00%	60.00%
Equity	20.00%	60.00%
Money Market Instruments & Cash	0.00%	60.00%

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

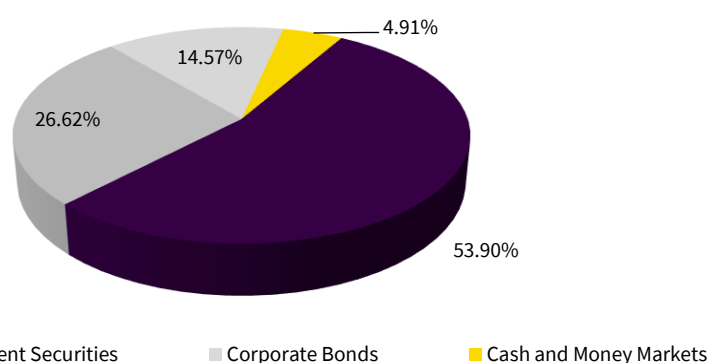
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	12.69
Debt	10.84
Total	23.54

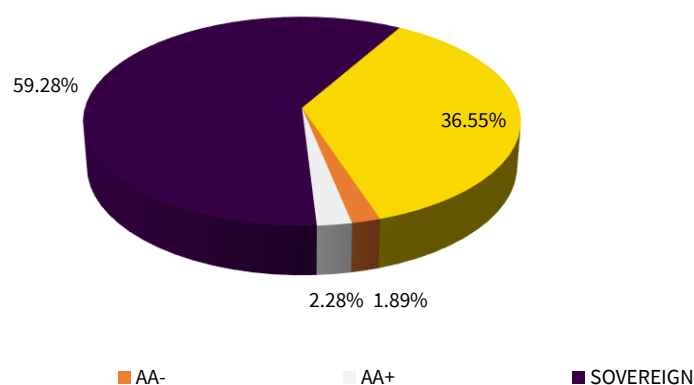
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.83

Asset Mix



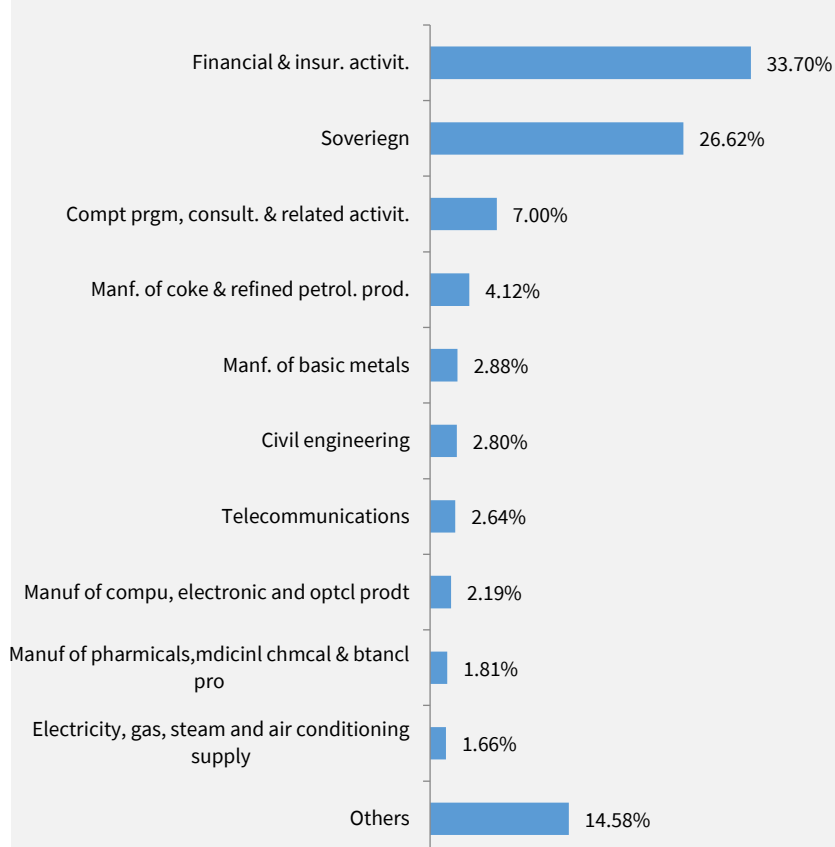
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	53.90%
HDFC Bank Ltd.	5.93%
ICICI Bank Ltd.	4.23%
Reliance Industries Ltd.	3.97%
Infosys Ltd.	3.10%
State Bank of India	2.89%
Larsen & Toubro Ltd.	2.80%
Bharti Airtel Ltd.	2.64%
Bharat Electronics Ltd.	2.19%
Axis Bank Ltd.	2.01%
Tata Consultancy Services Ltd.	1.58%
Others	22.56%
Government Securities	26.62%
6.68% GS 07-07-2040	4.75%
6.48% GS 06-10-2035	4.14%
7.70% AP SGS 06-12-2029	2.52%
6.90% GS 15-04-2065	2.15%
7.09% GS 05-08-2054	1.73%
7.24% GS 18-08-2055	1.60%
6.33% GS 05-05-2035	1.42%
7.27% Maharashtra SGS 24-09-2036	1.36%
6.75% GS 23-12-2029	1.22%
7.52% HR SGS 02-05-2034	1.22%
Others	4.51%
Corporate Bonds	14.57%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.41%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.49%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.13%
7.95% HDFC BANK Ltd. 21-09-2026	1.70%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.28%
7.44% NABARD 24-02-2028	1.27%
8.43% Samman Capital Ltd 22-02-2028	0.85%
8.75% Shriram Finance 15-06-2026	0.68%
7.58% NABARD 31-07-2026	0.42%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.26%
Others	0.08%
Cash and Money Markets	4.91%
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.

Fund Details

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

The risk profile for this fund is Low

NAV as on March 31,2026:	35.2866
Inception Date:	31-Mar-06
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	0.38%	2.19%	4.87%	5.52%	5.76%	5.41%	4.88%	6.77%
Benchmark**	0.41%	2.61%	5.69%	6.37%	6.65%	6.44%	5.88%	6.93%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

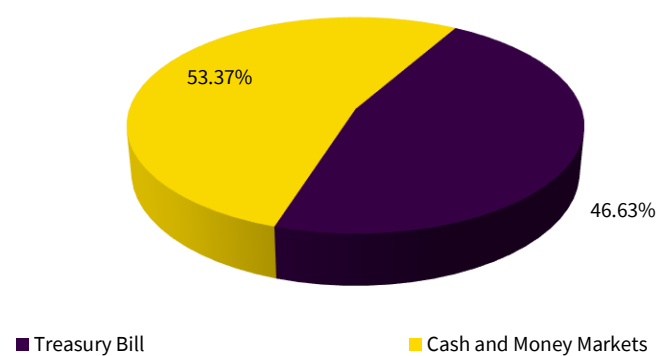
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	5.80
Total	5.80

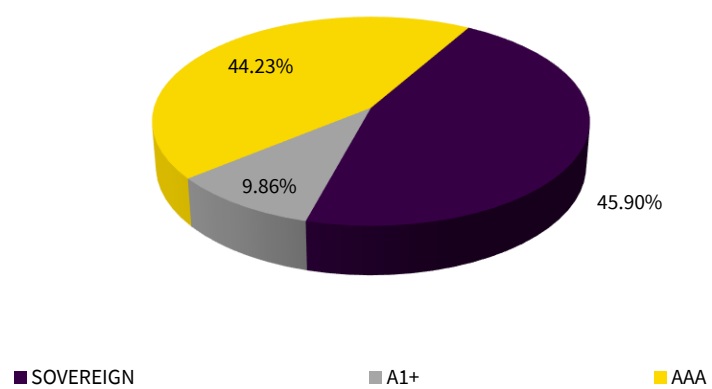
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	0.19

Asset Mix



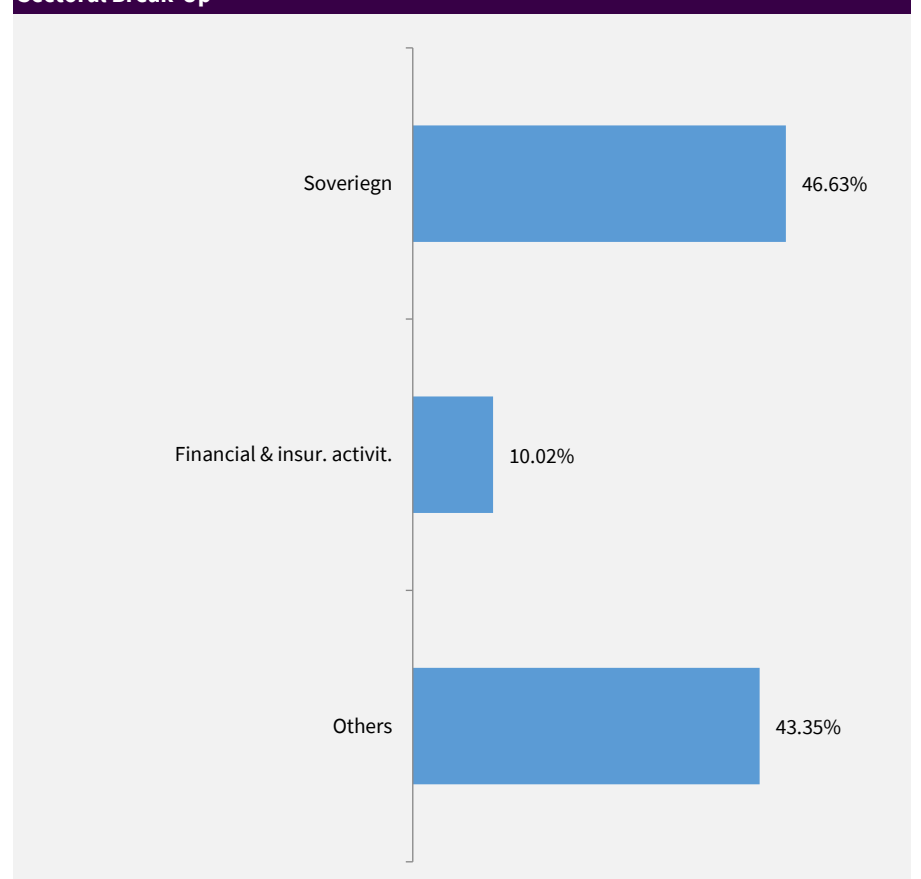
Rating Profile



Security Name **Net Asset (%)**

Cash and Money Markets	100.00%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark return is 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.

Disclaimer

Benchmark Indices Provided by CRISIL

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

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