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.

October 2026

Aviva Investor



Economy - India:

India's Sept-26 headline **CPI** continued to inch up clocking 5.5% YoY against 4.8% in previous month driven by higher food, transport and restaurants & accommodation services. While food inflation was primarily affected by sharp rise in vegetables (onions), pulses & cereals, the second-round effects of commodity inflation began to show in select segments. Overall food inflation rose by 7.4% YoY. Core inflation too witnessed upward momentum (4.3% YoY) in Sept-26 on account of higher prices of clothing & footwear, restaurant & accommodation and personal care and effects. Going forward upside risk to inflation stems from rising fuel costs, below-normal rainfall, volatility in global commodity prices and passthrough of elevated wholesale inflation. Wholesale price inflation **(WPI)** for Sept-26 climbed to 11.4% YoY from 9.9% in the previous month with all three major components (fuel & power, primary articles and manufactured products) recording faster price increases. WPI inflation is likely to stay elevated in the near term as high crude and fertilizer costs linked to the West Asia conflict continue to pass through to food and industrial prices. Disruptions around the Strait of Hormuz, a deficient monsoon and broadening input-cost pressures remain key upside risks to the inflation trajectory. Rising input producer prices and the wide gap between wholesale and retail inflation point to further pass-through to consumers.

India's Index of Industrial Production **(IIP)** for Sept-26 eased to 6.7% YoY against 7.8% in previous month. While moderation points to some loss of momentum, industrial activity continues to expand at a healthy pace. Manufacturing and electricity growth softened, while mining remained a drag. Manufacturing growth moderated to 7.6% YoY in Sept-26 from 8.6% in Aug-26. Electricity production growth eased to 11.2% YoY while mining output contracted 6.2% YoY, continuing to weigh on overall industrial growth. Capital goods growth remained robust at 10.4% YoY, although it moderated from 15.9%. Infrastructure and construction goods production growth eased to 7.2% from 8.0%, indicating continued investment momentum, but at a slower pace. Overall, the September IIP print, alongside other high-frequency indicators, points to continued resilience in economic activity, although momentum may be plateauing. However, elevated input costs and persistent global uncertainties remain near-term risks. Manufacturing **PMI** for the month clocked 54.7 in Oct-26 indicating resilient factory activity.

Economic activity continued to exhibit resilience, with gross **GST** collections rising 23% YoY to Rs. 2.31 Tn in Oct- 26, aided by a strong increase in import-linked revenues (42% YoY) and healthy domestic collections (16% YoY). As on 30th October 26, deposit growth remained strong at 16.7% YoY owing to record inflow from RBI's FCNR(B) scheme against Credit growth of 18.2% YoY. RBI's recent measures to bring in dollar flows received an overwhelming response; resulting in strong FCNR(B) & ECB flows. The strong forex flows should cushion the blow to the domestic currency from unabating FPI selling and higher global yields.

The MPC in its **Bi-monthly Policy Review** unanimously raised the policy rate by 25bps while changing its stance to 'calibrated tightening' from 'Neutral' with a 4-2 vote, signaling a clear bias towards further rate hikes. The change in stance effectively ruled out near-term rate cuts. Committee acknowledged re-escalation of West Asia conflict, sharp crude oil price volatility, hawkish moves by global central banks while recognizing resilient domestic economy. FY27 CPI inflation was revised to 5.2% from 5.0% earlier with Core inflation projected at 4.4%, revised up from 4.3%. FY27 GDP growth forecast was raised to 7.1% from 6.7%. RBI refrained from announcing liquidity-tightening measures as tax payments, festive related demand and previous measures of RBI drained significant portion of excess liquidity. Minutes of the meeting reinforced the committee's increased focus on inflation risks but revealed greater disagreement over the prospective duration of tightening than the unanimous 25bp hike suggests. Overall, the minutes support further measured tightening but suggest a high bar for materially extending the cycle. During the month RBI also undertook a series of measures to support the wailing rupee, including tightening foreign exchange regulations, curbing speculative dollar positions which helped improve dollar liquidity, ease pressure on the domestic currency.

India's Merchandise trade deficit rose to USD 30.2 bn in Sept-26 (USD 27 bn in Aug-26). Imports rose 8% YoY to USD 74.6 bn while exports rose by 23% YoY to USD 44.4 bn. The rise in imports was led by rise in oil & capital goods, especially electronics. while gold imports fell sharply sequentially. Export growth was led by engineering goods and electronic goods even though sequentially some momentum was lost. The deficit is likely to widen in October on account of higher oil and gold imports and festive-season demand. Net services exports stood at USD 16.9 bn. Monthly Net Services exports have plateaued at ~$17bn in FY27, which could hurt CAD dynamics. India's **current account deficit (CAD)** widened to USD 4.2 bn (0.5% of GDP) in Q1FY27, compared with a revised USD 3.4 bn (0.4% of GDP) in the corresponding period last year. The increase was largely driven by a higher merchandise trade deficit, partially cushioned by robust net services receipts. Meanwhile, the capital account registered a net outflow of USD 3.9 billion, primarily on account of portfolio investment outflows. The 6MFY27 fiscal deficit stood at 42.1% of BE (Rs. 7.14 Tn) with steady tax collections, despite some weakness from excise and GST-related tax cuts, while expenditure was led by higher subsidies and steady capex. Strong non-tax receipts and higher small savings collection despite sustained capital spending so far should aid Government's efforts to maintain its FY27 target GFD at 4.3% of GDP. Sustained high crude oil prices from Middle East war and potential weather shocks pose ongoing risks to the fiscal consolidation path.

Economy - Global:

Global bond markets remain under pressure amid persistent inflationary concerns and rising fiscal vulnerabilities across major economies. Several major central banks including the Fed have opted to hold policy rates to assess the impact of previous rate hikes & evolving growth inflation dynamics, although resilient economic activity and sticky inflation continue to raise the likelihood of further monetary tightening. In the US, both CPI and core PCE inflation remain elevated, while strong economic growth and a resilient labor market provide limited comfort to the Fed. Concerns over potential disruptions arising from AI-led investments and trade dynamics have triggered some buying interest in US Treasuries, resulting in a modest decline in yields. However, persistent inflation and mounting fiscal deficits continue to constrain any meaningful relief. European bond yields have also moved higher amid political uncertainty, rising cost-of-living pressures and deteriorating public finances. Overall, the combination of persistent inflation, resilient growth, elevated sovereign debt and tighter monetary policy expectations is likely to keep global bond yields volatile and biased towards the upside.

Bond Outlook and Strategy:

Global financial markets continue to face heightened uncertainty, with geopolitical tensions across West Asia, elevated crude oil prices and renewed trade frictions weighing on the outlook. Global bond yields remain elevated amid sticky inflation, resilient economic growth and deteriorating fiscal positions. While major central banks have opted to hold policy rates and assess further economic data & the impact of previous monetary tightening, the risk of additional rate hikes remains significant. In the US, concerns over the sustainability of AI-led investments have triggered some safe-haven demand, pulling Treasury yields marginally lower. However, persistent inflation, strong economic activity and rising government debt continue to limit the scope for a sustained decline in yields. Domestically, prolonged high crude oil prices pose risks to India's inflation outlook, current account and fiscal position. The RBI Governor's recent remarks on using interest rates as a tool to safeguard financial stability have also unsettled bond markets, raising concerns over the future monetary policy stance. With elevated government borrowing requirements and potential food inflation risks, domestic bond markets are likely to remain vulnerable to further volatility.

Against this backdrop, the recent rise in bond yields has improved the return potential of fixed-income investments through better accrual and attractive entry valuations. Investors with a medium-to-long-term horizon may benefit from these improved yields, while remaining mindful of their risk appetite and asset allocation. ULIP policyholders are encouraged to stay focused on their long-term investment objectives, avoid reacting to short-term market volatility and allow the benefits of disciplined investing and compounding to support long-term wealth creation.

Equity Outlook and Strategy:

The Nifty 50 staged a partial recovery in October 2026, advancing +1.91% month-on-month to close at 23,053, following a sharp -6.06% drawdown in September — the latter driven by persistent foreign institutional outflows and elevated crude oil prices pressuring India's current account. The recovery, however, remained shallow and uneven. In stark contrast, the Nifty Midcap 50 extended its decline, falling a further -3.03% in October after a -7.91% September, underperforming the large-cap benchmark by approximately 495 basis points. The divergence reflects a deleveraging wave among retail participants — margin-funded positions unwound materially through the month — disproportionately impacting mid-cap liquidity and sentiment.

Sectorally, Information Technology was the standout outperformer, surging +17.69%, driven by a strong earnings-led re-rating and INR depreciation tailwinds boosting USD-denominated revenue realizations. Healthcare added a modest +1.93%. On the downside, Metals declined -7.65% on softening global commodity demand and China growth concerns, while Defense fell -6.17% on order-flow uncertainty and profit-taking following prior-period outperformance. Auto shed -3.31% amid rising financing costs.

The dominant macro event of October was the RBI's 25bps repo rate hike to 5.50% on October 7 — its first tightening in nearly four years — accompanied by a shift in stance to "calibrated tightening." The move lifted 10-year gilt yields toward 7.26%, compressing equity multiples and weighing on rate-sensitive sectors.

FIIs net sold Rs 45,161 crores of cash Equities last month, while DIIs net bought Rs 62,220 crores.

Q2FY27 Quarterly results under commencement have been a mixed bag till now, with hits and misses to earnings evenly balanced. 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. The rise in global risk-free yields add further caution to the equity valuations, which we will constantly monitor. 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. ULIP Policyholders that are in their accumulation phase particularly should feel encouraged by the market corrections and the less expensive valuations and continue with their original investment plans without getting distracted by the short-term movements in the market.

Over the last three years, Nifty 50 Index (our diversified equity funds like Enhancer series are benchmarked to Nifty 50) has seen tepid return of ~4.8% annualized, with multiple bouts of volatility, and large drawdowns. In last two years it has been a negative annualized return of 6.4% which means ~31% return in the first year itself. Another example, the Nifty Midcap 50 Index, the benchmark for our Midcap Fund, delivered a 13.6% CAGR over the last three years, but only a flat 0.4% CAGR return over the last two years which means ~46% return came in the first year. This reflects the inherent unevenness of equity returns.

The tepid two-year return in equities has caused disappointment amongst some ULIP investors and particularly monthly/quarterly SIP investors. This is particularly noticeable among investors who started SIPs around the market highs of 2024–25. This does not necessarily mean that SIP investing has stopped working; rather, it reflects an important reality of equity investing: returns are never linear, and a two- or three-year period can be too short to judge an equity investment strategy.

Recent data also illustrates why the experience of a SIP investor can differ from the headline market return. A SIP invests money every month at different market levels. When markets fall or remain subdued for few years, which is not unusual in the equity markets, the same can depress returns in the short term, but it also creates the potential for better returns when markets subsequently recover. SIP investing is a process designed for market cycles, not for predicting them. Regular investing creates discipline, reduces dependence on market timing, benefits from compounding, and allows investors to accumulate more units when markets are weak. The real advantage becomes visible when the investment is allowed sufficient time to pass through multiple market cycles.

Therefore, the recent moderation in equity returns and more particularly SIP returns should be seen as a reminder about the nature of equity investing rather than a reason to judge the strategy solely on two- or three-year performance. SIPs do not guarantee profits, and the choice of funds, asset allocation, costs and investment horizon all matter. But for investors with a long-term goal—typically a decade or more—continuing a suitably diversified SIP through both strong and weak markets can provide a disciplined framework for long-term wealth creation.

A consolidated view of the ULIP funds and their risk-return characteristics:

Fund Category	Category positioning	For whom they may be suitable?	Equity			Risk
			Allocation (Max)	Market Cap	Themes/ Sectors	
<u>Bond Funds</u> **Life Unit Linked Bond Fund** ULIF01306/02/2008LIFEDEBTFU122 **Life Unit Linked Bond Fund II** ULIF01608/01/2010LIFDEBT-II122	Bond funds, with their focus on fixed-income investments, offer stability and lower risk compared to equity-oriented products. In the short term they can be volatile too but may not be as much volatile as Equity.	Investors looking to park during entry and exit of their wealth accumulation journey and tactical allocation in-between.	0%			Low
<u>Mild Hybrid Funds</u> **Life Unit Linked Protector Fund** ULIF00911/07/2006LIFPROTECT122 **Life Unit Linked Secure Fund** ULIF01306/02/2008LIFEDEBTFU122 **Life Unit Linked Protector Fund II** ULIF02108/01/2010LIPROTE-II122 **Pension Unit Linked Pension Protector Fund** ULIF01408/02/2008PNSPROTECT122 **Pension Unit Linked Pension Secure Fund** ULIF00803/03/2005PNSNSECURE122	These funds are designed to generate steady returns with lower allocation to equity and offer moderate risk reward as are majorly shaped by debt investments.	Conservative investors, looking for steady income generation.	20% (Nifty 50 as benchmark)	Large Cap	Diversified	Low-Moderate
<u>Hybrid Funds</u> **Life Unit Linked Balanced Fund** ULIF00106/06/2002LIFBALANCE122 **Life Unit Linked Balanced Fund II** ULIF01508/01/2010LIBALAN-II122 **Pension Unit Linked Pension Balanced Fund** ULIF00311/02/2003PNSBALANCE122	Thess funds are designed to generate a balance of steady returns and capital growth and offer balanced risk reward.	Investors with medium risk appetite, looking to generate wealth over the medium to long term.	45% (Nifty 50 as benchmark)	Large Cap	Diversified	Moderate

A consolidated view of the ULIP funds and their risk-return characteristics:

Fund Category	Category positioning	For whom they may be suitable?	Equity			Risk
			Allocation (Max)	Market Cap	Themes/ Sectors	
Aggressive Hybrid Funds **Life Unit Linked Growth Fund** ULIF00527/01/2004LIFEGROWTH122 **Life Unit Linked Growth Fund II** ULIF01808/01/2010LIGROWT-II122 **Pension Unit Linked Pension Growth Fund** ULIF00703/03/2005PNSNGROWTH122 **Pension Unit Linked Pension Growth Fund II** ULIF02425/01/2010PNGROWT-II122	These funds are designed to generate capital growth with low exposure to bonds.	Investors with medium to high risk appetite, looking to generate wealth over the medium to long term.	60% for Pension series and 85% for Life series (Nifty 50 as benchmark)	Large Cap	Diversified	Moderate-High
Large cap oriented diversified Equity Funds **Life Unit Linked Enhancer Fund** ULIF01230/01/2008LIENHANCER122 **Life Unit Linked Enhancer Fund II** ULIF01708/01/2010LIFENHN-II122	These pure equity funds invest majorly in large cap stocks and are designed to generate capital growth over long term.	Investors with high risk appetite, looking to generate wealth over the long term.	100% (Nifty 50 as benchmark)	Large Cap	Diversified	High
Life Unit Linked Midcap Fund ULIF03323/01/2024LIFEMIDCAP122	This pure equity fund invests predominantly in mid cap equities and is diversified across sectors.	Investors with high risk appetite, looking to generate wealth over the long term but can stomach volatility in the interim.	100% (Nifty Midcap 50 as benchmark)	Mid cap	Diversified	High-Very high
Thematic/Sectoral funds **Life Unit Linked Infrastructure Fund** ULIF01908/01/2010LIFEINFRAF122	This fund invests in the Infrastructure theme which largely includes companies in Telecom, Power, Cement, Oil & Gas, Real Estate and Capital Goods.	Investors that understand the cyclicality of the sectors/themes and have appetite for taking high risks and can add this to supplement their portfolio. The returns can be very volatile.	100% (Life Infrastructure Index as benchmark)	Multicap	Concentrated	High-Very high
Thematic/Sectoral funds **Life Unit Linked PSU Fund** ULIF02208/01/2010LIFEPSUFND122	This fund is designed to participate in the equities of public sectors units (PSUs) which are largely present across core economic sectors of Financials, Oil & Gas, Metals & Mining, Power, Railways, Defense, Capital Goods and Engineering.	Investors that understand the cyclicality of the sectors/themes and have appetite for taking high risks can add this to supplement their portfolio. The returns can be very volatile.	100% (Life PSU Index as benchmark)	Multicap	Concentrated	High-Very high

This is not intended to be investment advice, but a summary of how each fund category is positioned so the policyholders can make informed decisions as per their asset allocation requirements.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Anshul Mishra	6	NA	13
Mandar Pandeshwar	NA	3	13
Tarun Shetty	4	NA	NA

Life Unit Linked

Bond Fund-II

ULIF01608/01/2010LIFDEBT-II122

October 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 October 30,2026:	28.7614
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	-0.69%	1.17%	1.33%	4.34%	5.83%	5.71%	4.62%	6.48%
Benchmark**	-0.71%	1.49%	2.37%	4.81%	6.41%	6.64%	5.57%	7.43%

* 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.

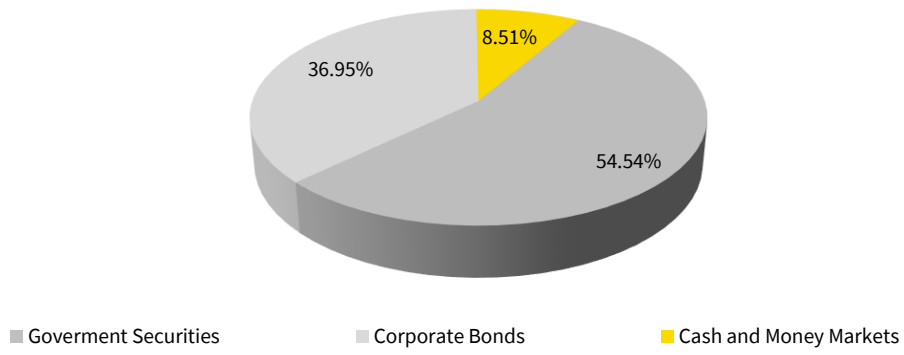
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	78.37
Total	**78.37**

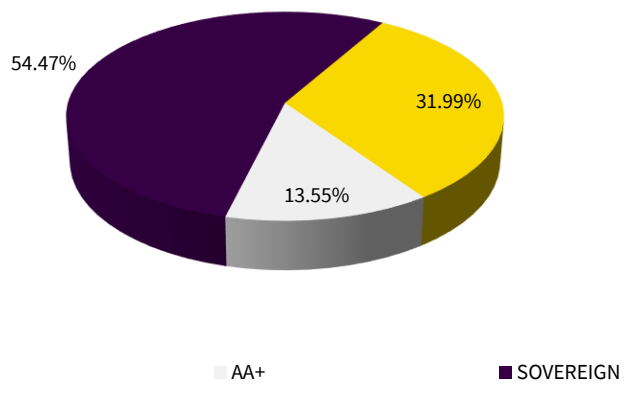
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	5.47

Asset Mix

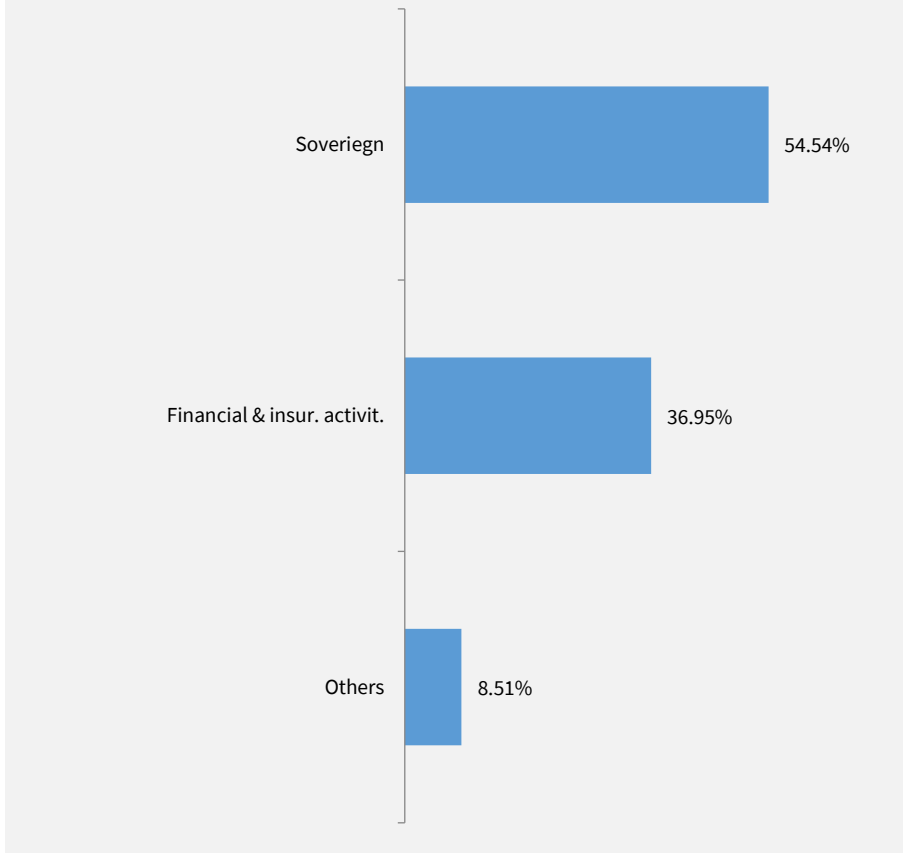


Rating Profile



Security Name	Net Asset (%)
Goverment Securities	**54.54%**
7.71% GS 18-05-2066	11.97%
6.94% GS 11-05-2036	11.84%
7.06% GS 27-07-2041	10.93%
7.63% GS 15-09-2056	7.33%
7.27% Maharashtra SGS 24-09-2036	3.56%
7.20% Maharashtra SGS 23-10-2036	3.54%
7.24% GS 18-08-2055	2.16%
7.52% HR SGS 02-05-2034	2.01%
7.56% KARNATAKA SGS 11-02-2036	1.15%
7.42% TN SGS 03-04-2034	0.05%
Corporate Bonds	**36.95%**
8.43% Sammaan Capital Ltd 22-02-2028	8.90%
7.45% PFC 15-07-2028	4.91%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.97%
7.77% Bajaj Finance 17-04-2029	3.56%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.50%
9.15% Piramal Finance 17-06-2027	3.45%
7.44% NABARD 24-02-2028	3.41%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.16%
6.75% Piramal Finance Limited 26-09-2031	1.21%
8.70% Shriram Finance 09-04-2028	0.64%
Others	1.24%
Cash and Money Markets	**8.51%**
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 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

October 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 October 30,2026:	36.8155
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	-0.004%	2.01%	4.20%	6.51%	7.26%	6.94%	5.73%	7.20%
Benchmark**	-0.71%	1.49%	2.37%	4.81%	6.41%	6.64%	5.57%	7.02%

* 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.

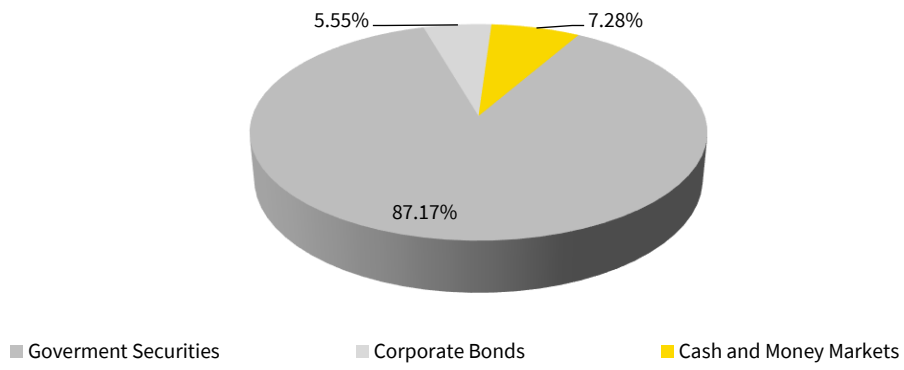
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	3.93
Total	**3.93**

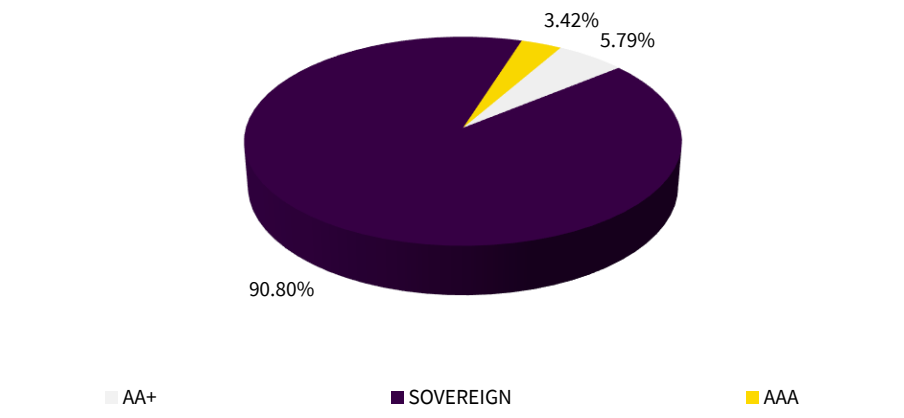
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	0.95

Asset Mix

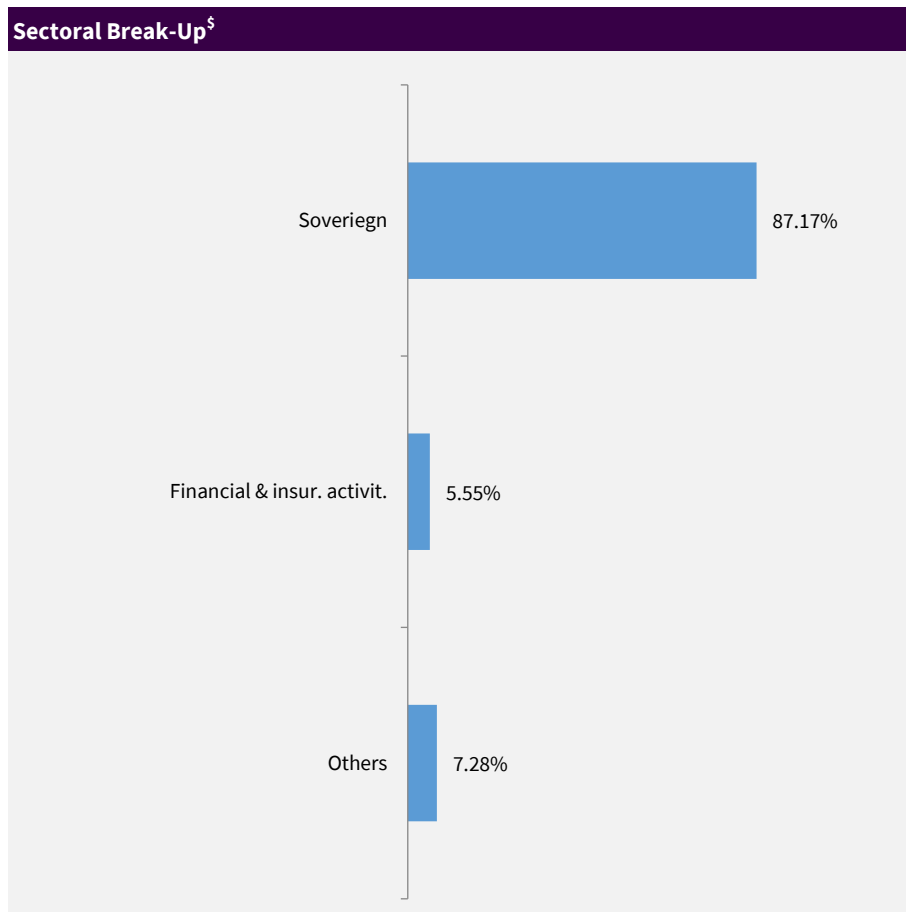


Rating Profile



Security Name	Net Asset (%)
Goverment Securities	**87.17%**
07.38% GS 20-06-2027	77.93%
7.70% AP SGS 06-12-2029	4.29%
7.52% HR SGS 02-05-2034	2.81%
7.42% TN SGS 03-04-2034	2.14%
Corporate Bonds	**5.55%**
8.43% Sammaan Capital Ltd 22-02-2028	5.07%
6.75% Piramal Finance Limited 26-09-2031	0.48%
Cash and Money Markets	**7.28%**
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 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

October 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 October 30,2026:	47.3009
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	-0.33%	0.36%	-0.27%	2.96%	6.00%	5.99%	5.00%	7.49%
Benchmark**	-0.31%	0.69%	0.46%	3.80%	6.53%	6.70%	5.68%	7.42%

* 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.

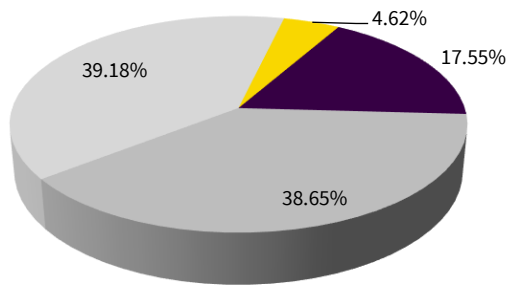
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	12.63
Debt	59.33
Total	**71.96**

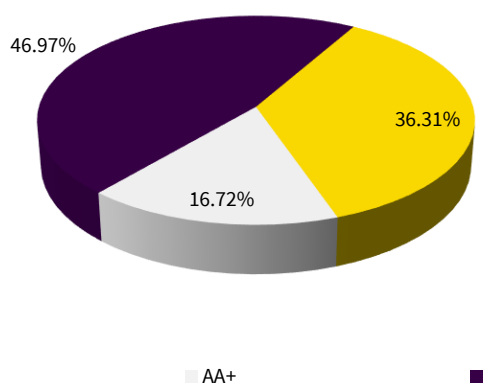
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.47

Asset Mix

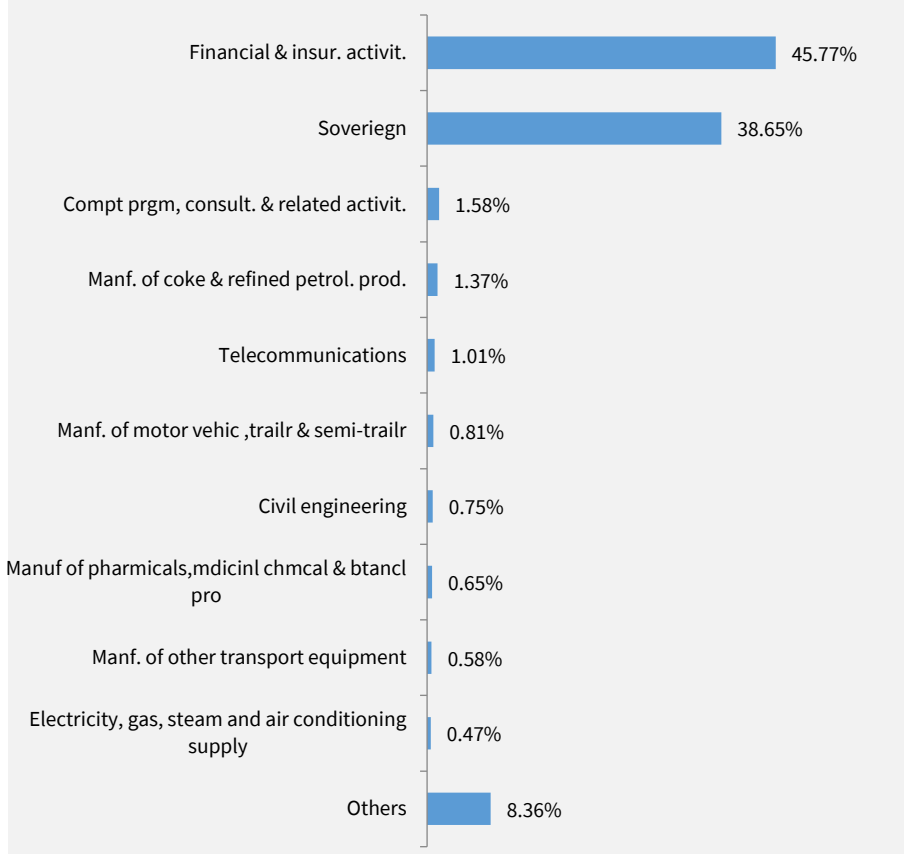


Rating Profile



Security Name	Net Asset (%)
Equities	**17.55%**
ICICI Bank Ltd.	1.77%
HDFC Bank Ltd.	1.63%
Reliance Industries Ltd.	1.37%
Bharti Airtel Ltd.	1.01%
State Bank of India	0.82%
Larsen & Toubro Ltd.	0.75%
Infosys Ltd.	0.69%
Bajaj Finance Ltd.	0.56%
Kotak Mahindra Bank Ltd.	0.55%
Mahindra & Mahindra Ltd.	0.44%
Others	7.96%
Goverment Securities	**38.65%**
6.94% GS 11-05-2036	10.06%
7.71% GS 18-05-2066	5.77%
7.06% GS 27-07-2041	4.89%
7.63% GS 15-09-2056	4.19%
7.27% Maharashtra SGS 24-09-2036	2.75%
7.52% HR SGS 02-05-2034	2.55%
7.42% TN SGS 03-04-2034	2.33%
7.24% GS 18-08-2055	2.30%
6.36% GS 16-02-2031	2.19%
7.20% Maharashtra SGS 23-10-2036	1.39%
Others	0.23%
Corporate Bonds	**39.18%**
8.43% Sammaan Capital Ltd 22-02-2028	9.14%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.27%
9.15% Piramal Finance 17-06-2027	3.90%
7.44% NABARD 24-02-2028	3.57%
7.45% PFC 15-07-2028	3.56%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.89%
8.70% Shriram Finance 09-04-2028	2.78%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.77%
7.77% Bajaj Finance 17-04-2029	2.31%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.28%
Others	0.71%
Cash and Money Markets	**4.62%**
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

October 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 October 30,2026:	30.4327
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	-0.33%	0.32%	-0.41%	2.88%	5.83%	5.78%	4.80%	6.84%
Benchmark**	-0.31%	0.69%	0.46%	3.80%	6.53%	6.70%	5.68%	7.86%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	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.

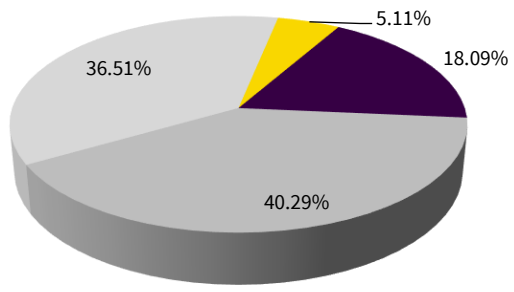
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.07
Debt	36.48
Total	**44.55**

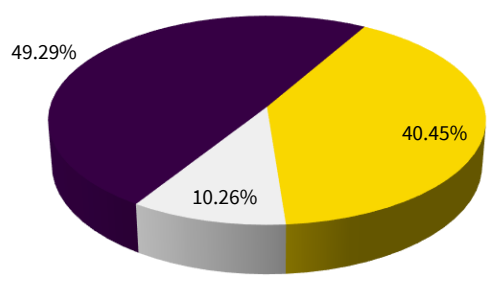
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.23

Asset Mix

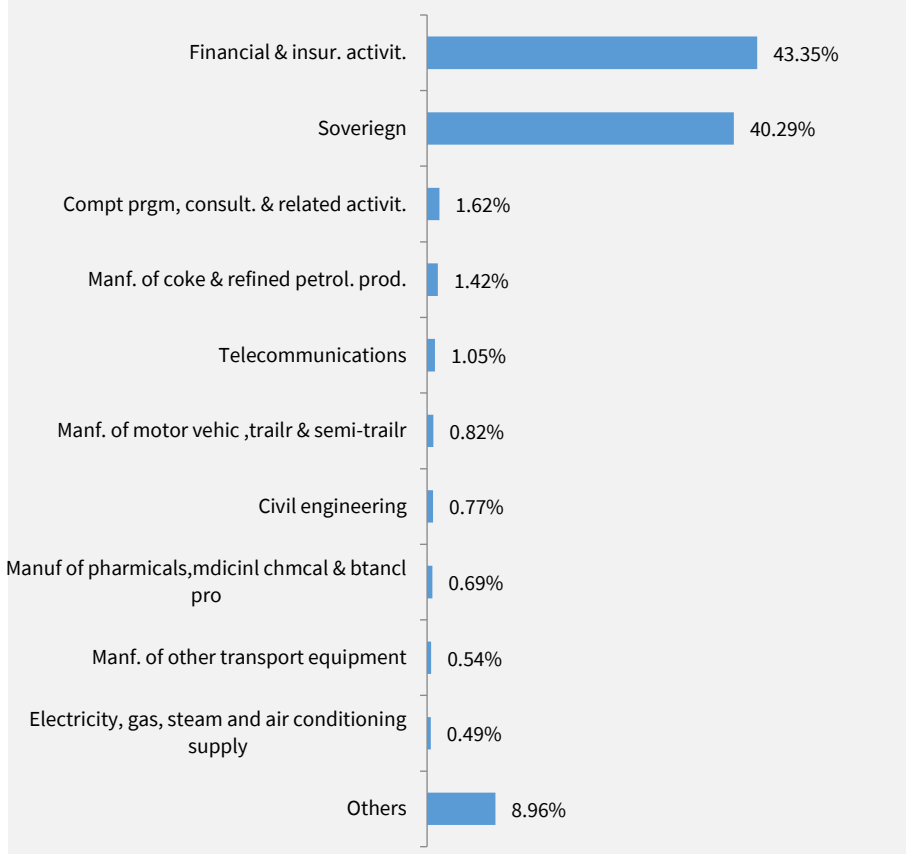


Rating Profile



Security Name	Net Asset (%)
Equities	**18.09%**
ICICI Bank Ltd.	1.85%
HDFC Bank Ltd.	1.69%
Reliance Industries Ltd.	1.42%
Bharti Airtel Ltd.	1.05%
State Bank of India	0.85%
Larsen & Toubro Ltd.	0.77%
Infosys Ltd.	0.72%
Kotak Mahindra Bank Ltd.	0.58%
Bajaj Finance Ltd.	0.57%
Mahindra & Mahindra Ltd.	0.45%
Others	8.14%
Goverment Securities	**40.29%**
6.94% GS 11-05-2036	10.06%
7.70% AP SGS 06-12-2029	6.51%
7.71% GS 18-05-2066	5.76%
7.06% GS 27-07-2041	3.30%
7.52% HR SGS 02-05-2034	2.93%
7.27% Maharashtra SGS 24-09-2036	2.83%
7.42% TN SGS 03-04-2034	2.69%
7.24% GS 18-08-2055	2.30%
7.63% GS 15-09-2056	2.22%
7.20% Maharashtra SGS 23-10-2036	1.42%
Others	0.27%
Corporate Bonds	**36.51%**
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.24%
7.45% PFC 15-07-2028	4.43%
8.43% Sammaan Capital Ltd 22-02-2028	4.25%
7.62% NABARD 31-01-2028 Bonds Series 23I	4.23%
9.15% Piramal Finance 17-06-2027	3.37%
8.70% Shriram Finance 09-04-2028	3.37%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.35%
7.77% Bajaj Finance 17-04-2029	3.30%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.23%
7.44% NABARD 24-02-2028	1.33%
Others	1.41%
Cash and Money Markets	**5.11%**
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

October 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 October 30,2026:	40.7941
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	-0.22%	0.68%	0.12%	4.00%	6.69%	6.52%	5.43%	7.16%
Benchmark**	-0.31%	0.69%	0.46%	3.80%	6.53%	6.70%	5.68%	7.80%

* 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.

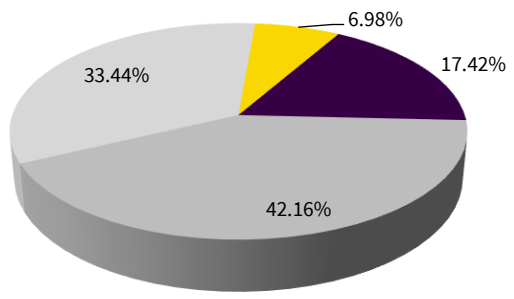
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.66
Debt	12.60
Total	**15.26**

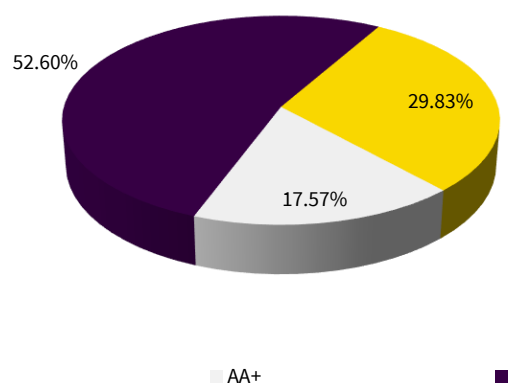
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.23

Asset Mix

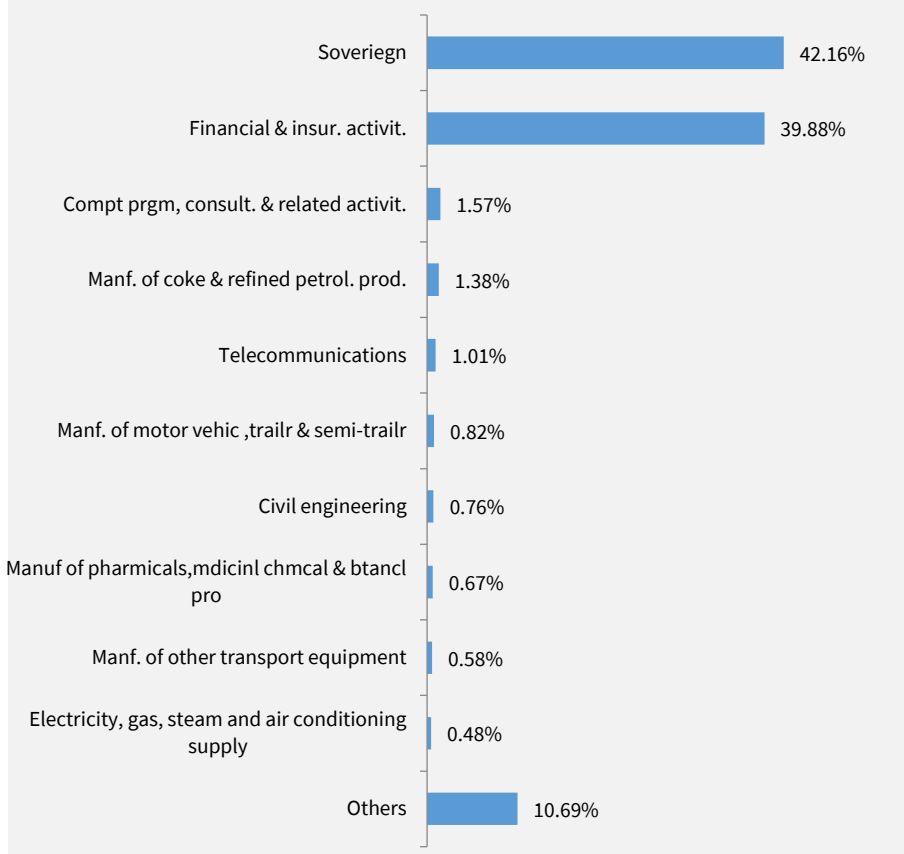


Rating Profile



Security Name	Net Asset (%)
Equities	**17.42%**
ICICI Bank Ltd.	1.79%
HDFC Bank Ltd.	1.47%
Reliance Industries Ltd.	1.38%
Bharti Airtel Ltd.	1.01%
State Bank of India	0.83%
Larsen & Toubro Ltd.	0.76%
Infosys Ltd.	0.69%
Bajaj Finance Ltd.	0.56%
Kotak Mahindra Bank Ltd.	0.55%
Mahindra & Mahindra Ltd.	0.44%
Others	7.94%
Goverment Securities	**42.16%**
6.94% GS 11-05-2036	11.25%
6.36% GS 16-02-2031	7.43%
7.71% GS 18-05-2066	5.65%
7.06% GS 27-07-2041	2.88%
7.27% Maharashtra SGS 24-09-2036	2.60%
7.52% HR SGS 02-05-2034	2.56%
7.24% GS 18-08-2055	2.36%
7.70% AP SGS 06-12-2029	2.10%
7.63% GS 15-09-2056	2.06%
7.42% TN SGS 03-04-2034	1.95%
Others	1.32%
Corporate Bonds	**33.44%**
8.43% Sammaan Capital Ltd 22-02-2028	8.49%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.10%
9.15% Piramal Finance 17-06-2027	4.59%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.90%
7.45% PFC 15-07-2028	3.23%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.94%
7.77% Bajaj Finance 17-04-2029	2.89%
7.44% NABARD 24-02-2028	1.30%
6.75% Piramal Finance Limited 26-09-2031	1.00%
Cash and Money Markets	**6.98%**
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

Balanced Fund-II

ULIF01508/01/2010LIBALAN-II122

October 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 October 30,2026:	35.8154
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	0.09%	-1.28%	-3.85%	1.28%	6.24%	6.11%	5.28%	7.88%
Benchmark**	0.35%	-0.65%	-2.74%	2.06%	6.66%	6.72%	5.75%	8.53%

* 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.

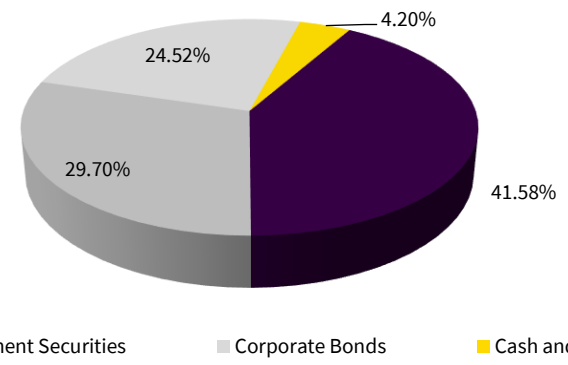
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	51.18
Debt	72.05
Total	**123.23**

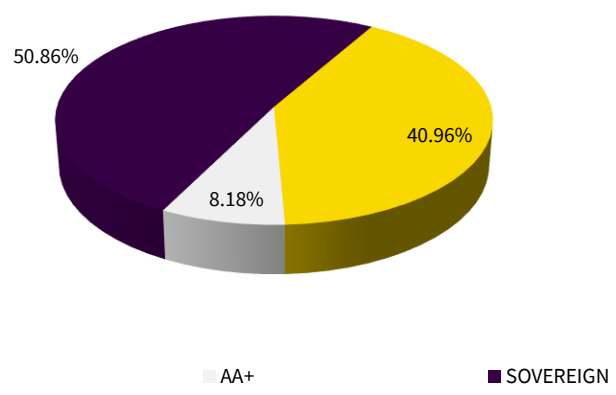
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.38

Asset Mix

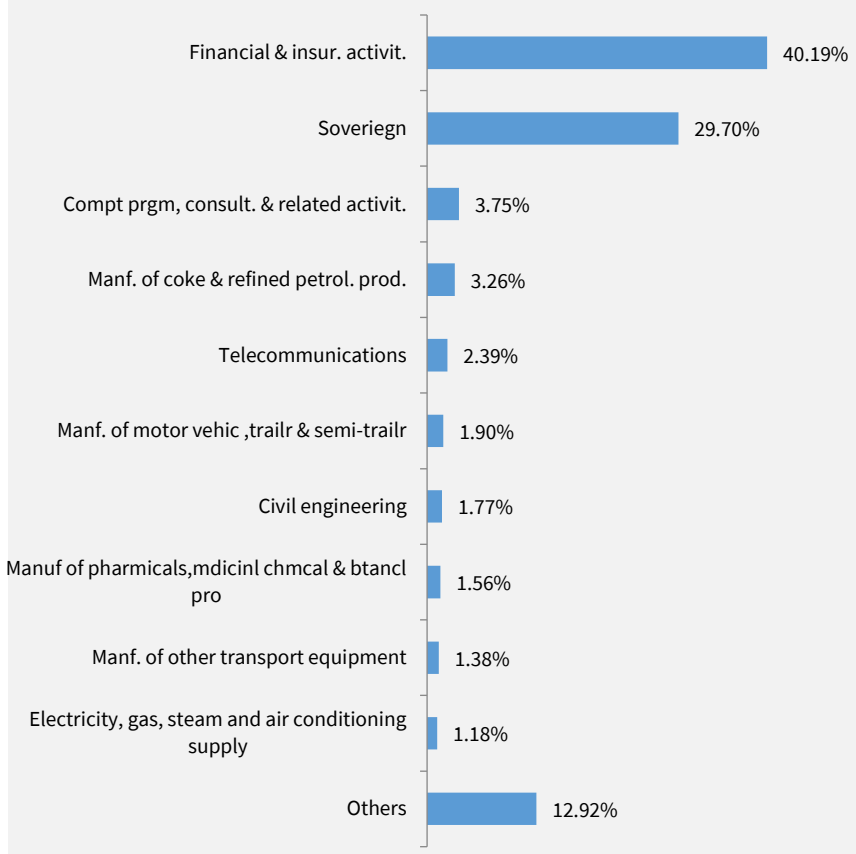


Rating Profile



Security Name	Net Asset (%)
Equities	**41.58%**
ICICI Bank Ltd.	4.24%
HDFC Bank Ltd.	3.86%
Reliance Industries Ltd.	3.26%
Bharti Airtel Ltd.	2.39%
State Bank of India	1.94%
Larsen & Toubro Ltd.	1.77%
Infosys Ltd.	1.69%
Kotak Mahindra Bank Ltd.	1.33%
Bajaj Finance Ltd.	1.32%
Mahindra & Mahindra Ltd.	1.02%
Others	18.76%
Goverment Securities	**29.70%**
6.94% GS 11-05-2036	7.09%
6.36% GS 16-02-2031	4.32%
7.63% GS 15-09-2056	3.71%
7.71% GS 18-05-2066	3.47%
7.06% GS 27-07-2041	3.36%
7.70% AP SGS 06-12-2029	2.06%
7.52% HR SGS 02-05-2034	1.62%
7.24% GS 18-08-2055	1.29%
7.27% Maharashtra SGS 24-09-2036	1.25%
7.20% Maharashtra SGS 23-10-2036	0.88%
Others	0.65%
Corporate Bonds	**24.52%**
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.31%
8.70% Shriram Finance 09-04-2028	3.25%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.79%
7.77% Bajaj Finance 17-04-2029	2.74%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.74%
8.43% Sammaan Capital Ltd 22-02-2028	2.43%
9.15% Piramal Finance 17-06-2027	2.28%
7.45% PFC 15-07-2028	1.76%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.62%
7.44% NABARD 24-02-2028	1.52%
Others	0.08%
Cash and Money Markets	**4.20%**
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.

Life Unit Linked

Balanced Fund

ULIF00106/06/2002LIFBALANCE122

October 2026

AVIVA | Life Insurance |

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 October 30,2026:	118.1852
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	0.03%	-1.22%	-3.31%	2.08%	6.57%	6.37%	5.28%	10.99%
Benchmark**	0.21%	-0.38%	-2.10%	2.41%	6.64%	6.72%	5.75%	9.77%

* 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.

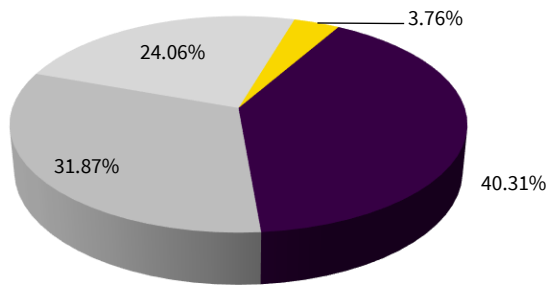
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	72.55
Debt	107.43
Total	**179.98**

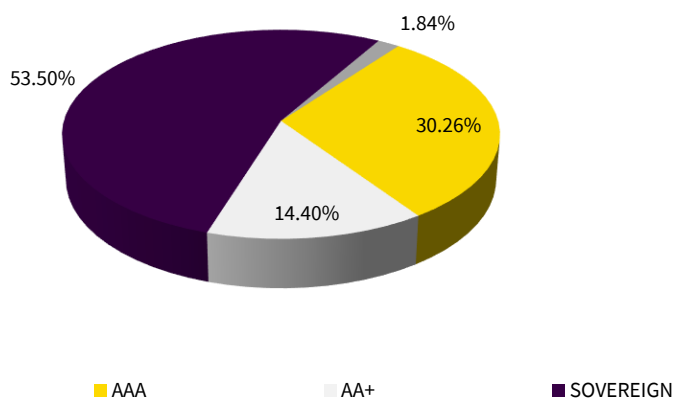
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.68

Asset Mix

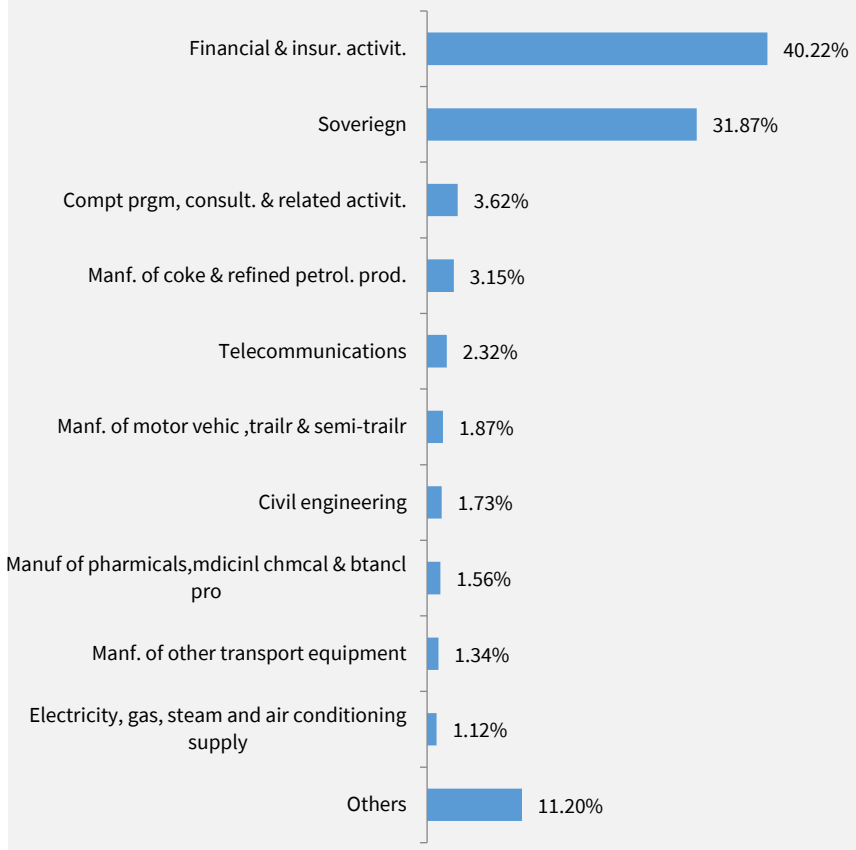


Rating Profile



Security Name	Net Asset (%)
Equities	**40.31%**
ICICI Bank Ltd.	4.10%
HDFC Bank Ltd.	3.73%
Reliance Industries Ltd.	3.15%
Bharti Airtel Ltd.	2.32%
State Bank of India	1.88%
Larsen & Toubro Ltd.	1.73%
Infosys Ltd.	1.60%
Bajaj Finance Ltd.	1.28%
Kotak Mahindra Bank Ltd.	1.28%
Mahindra & Mahindra Ltd.	1.01%
Others	18.23%
Goverment Securities	**31.87%**
6.94% GS 11-05-2036	7.69%
7.63% GS 15-09-2056	4.06%
7.71% GS 18-05-2066	3.95%
6.36% GS 16-02-2031	2.88%
7.06% GS 27-07-2041	2.88%
7.27% Maharashtra SGS 24-09-2036	2.06%
7.70% AP SGS 06-12-2029	2.03%
7.52% HR SGS 02-05-2034	1.91%
7.24% GS 18-08-2055	1.76%
7.42% TN SGS 03-04-2034	1.61%
Others	1.04%
Corporate Bonds	**24.06%**
8.43% Sammaan Capital Ltd 22-02-2028	5.54%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.94%
9.15% Piramal Finance 17-06-2027	2.89%
7.45% PFC 15-07-2028	2.74%
7.44% NABARD 24-02-2028	2.14%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.98%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	1.66%
7.77% Bajaj Finance 17-04-2029	1.63%
8.70% Shriram Finance 09-04-2028	1.39%
6.75% Piramal Finance Limited 26-09-2031	0.15%
Cash and Money Markets	**3.76%**
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

Growth Fund-II

ULIF01808/01/2010LIGROWT-II122

October 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 October 30,2026:	40.5888
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	0.74%	-3.89%	-9.07%	-1.74%	5.72%	5.61%	4.97%	8.69%
Benchmark**	1.26%	-2.55%	-7.20%	-0.50%	6.65%	6.58%	5.66%	9.02%

* 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.

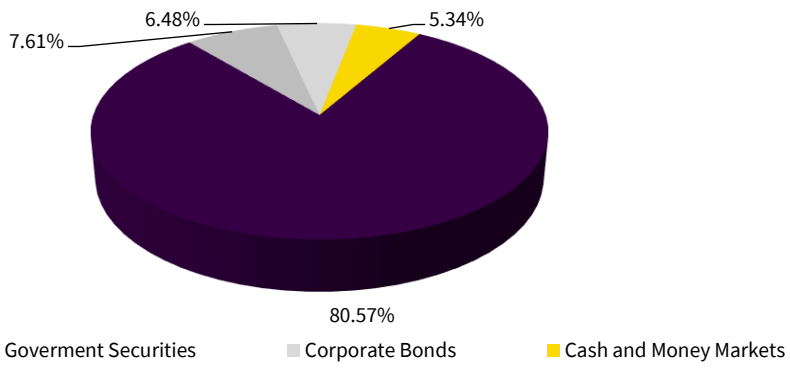
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	116.33
Debt	28.05
Total	**144.38**

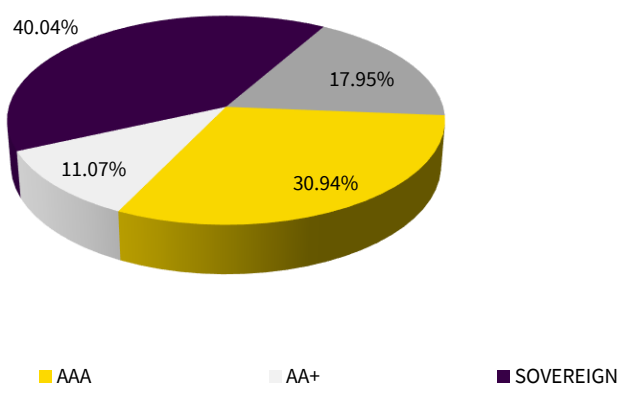
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	3.67

Asset Mix

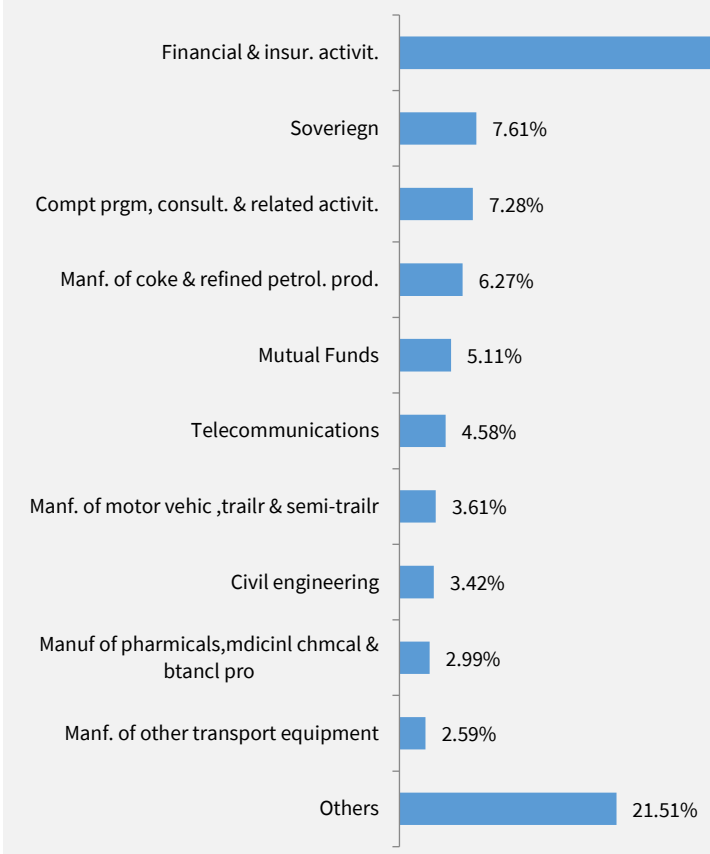


Rating Profile



Security Name	Net Asset (%)
Equities	**80.57%**
ICICI Bank Ltd.	7.40%
Reliance Industries Ltd.	6.27%
HDFC Bank Ltd.	5.09%
Bharti Airtel Ltd.	4.58%
Larsen & Toubro Ltd.	3.42%
State Bank of India	3.27%
Infosys Ltd.	3.18%
Bajaj Finance Ltd.	2.37%
Kotak Mahindra Bank Ltd.	2.04%
Mahindra & Mahindra Ltd.	1.99%
Others	40.96%
Goverment Securities	**7.61%**
7.06% GS 27-07-2041	1.37%
7.71% GS 18-05-2066	1.03%
6.36% GS 16-02-2031	1.01%
7.63% GS 15-09-2056	0.97%
7.42% TN SGS 03-04-2034	0.73%
7.52% HR SGS 02-05-2034	0.71%
7.24% GS 18-08-2055	0.65%
6.94% GS 11-05-2036	0.41%
7.20% Maharashtra SGS 23-10-2036	0.41%
7.27% Maharashtra SGS 24-09-2036	0.32%
Corporate Bonds	**6.48%**
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.48%
7.44% NABARD 24-02-2028	1.23%
8.43% Sammaan Capital Ltd 22-02-2028	1.04%
9.15% Piramal Finance 17-06-2027	1.04%
7.62% NABARD 31-01-2028 Bonds Series 23I	0.62%
8.70% Shriram Finance 09-04-2028	0.35%
7.77% Bajaj Finance 17-04-2029	0.31%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.31%
6.83% HDFC Limited 08-01-2031	0.07%
6.75% Piramal Finance Limited 26-09-2031	0.03%
Cash and Money Markets	**5.34%**
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

Growth Fund

ULIF00527/01/2004LIFEGROWTH122

October 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 October 30,2026:	113.3855
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	0.63%	-4.11%	-9.39%	-1.96%	5.58%	5.51%	4.83%	11.67%
Benchmark**	1.26%	-2.55%	-7.20%	-0.50%	6.65%	6.58%	5.66%	10.91%

* 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.

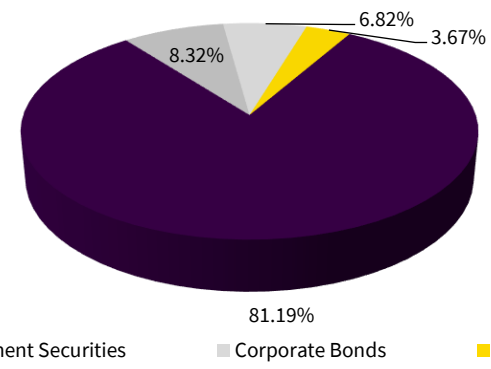
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	468.76
Debt	108.59
Total	**577.35**

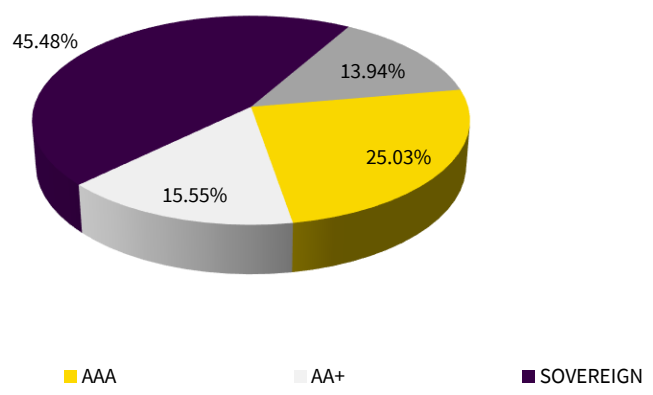
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.30

Asset Mix

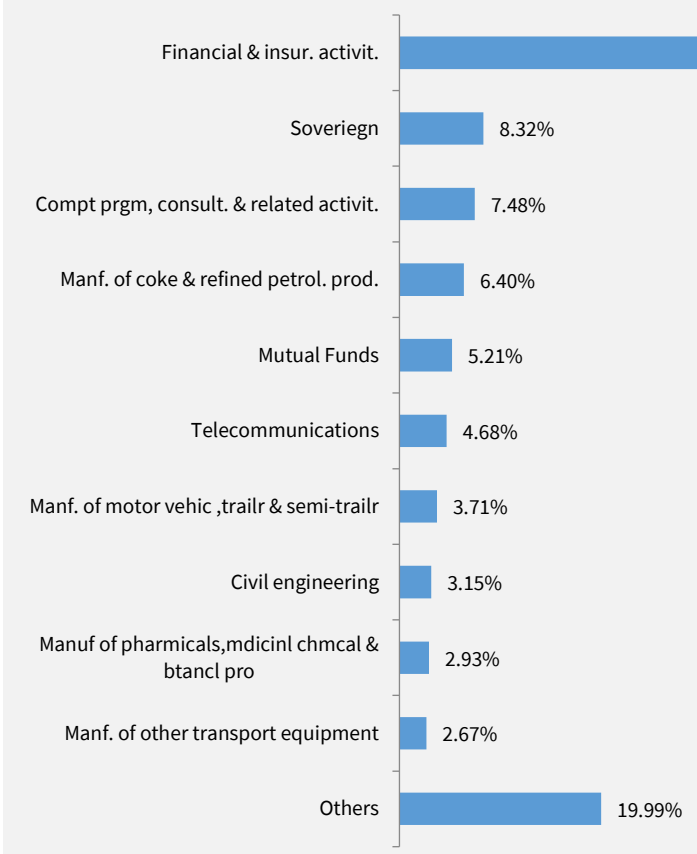


Rating Profile



Security Name	Net Asset (%)
Equities	**81.19%**
ICICI Bank Ltd.	7.54%
Reliance Industries Ltd.	6.40%
HDFC Bank Ltd.	5.86%
Bharti Airtel Ltd.	4.68%
State Bank of India	3.33%
Infosys Ltd.	3.28%
Larsen & Toubro Ltd.	3.15%
Bajaj Finance Ltd.	2.42%
Kotak Mahindra Bank Ltd.	2.08%
Mahindra & Mahindra Ltd.	2.04%
Others	40.41%
Goverment Securities	**8.32%**
7.71% GS 18-05-2066	1.47%
7.06% GS 27-07-2041	1.40%
7.63% GS 15-09-2056	0.99%
7.27% Maharashtra SGS 24-09-2036	0.83%
7.52% HR SGS 02-05-2034	0.74%
7.24% GS 18-08-2055	0.69%
7.42% TN SGS 03-04-2034	0.67%
6.94% GS 11-05-2036	0.56%
6.36% GS 16-02-2031	0.55%
7.20% Maharashtra SGS 23-10-2036	0.42%
Corporate Bonds	**6.82%**
8.43% Sammaan Capital Ltd 22-02-2028	1.73%
7.44% NABARD 24-02-2028	1.58%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.55%
9.15% Piramal Finance 17-06-2027	1.08%
8.70% Shriram Finance 09-04-2028	0.26%
6.83% HDFC Limited 08-01-2031	0.23%
7.77% Bajaj Finance 17-04-2029	0.17%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.17%
6.75% Piramal Finance Limited 26-09-2031	0.05%
Cash and Money Markets	**3.67%**
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

Dynamic P/E Fund

ULIF03201/08/2011LIFDYNAMIC122

October 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 October 30,2026:	41.7506
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	1.02%	-3.46%	-8.02%	-1.60%	5.97%	5.89%	5.49%	9.82%
Benchmark**	1.69%	-2.39%	-6.38%	-0.36%	6.83%	6.79%	6.11%	9.82%

* 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.

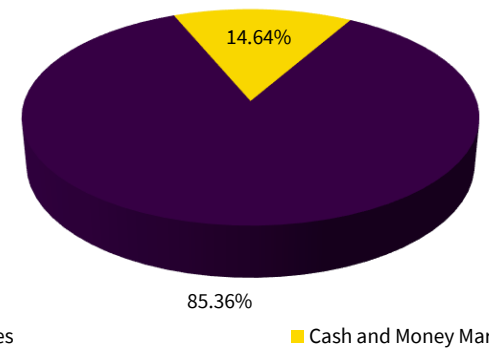
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	58.09
Debt	9.98
Total	**68.07**

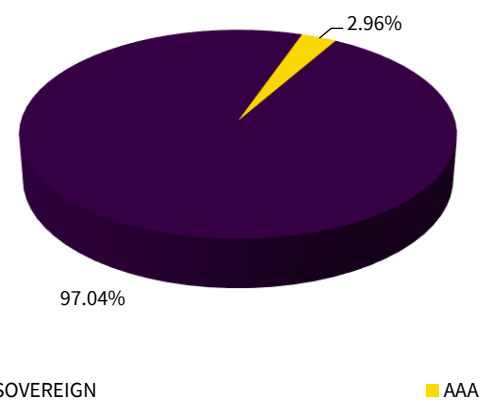
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	0.59

Asset Mix

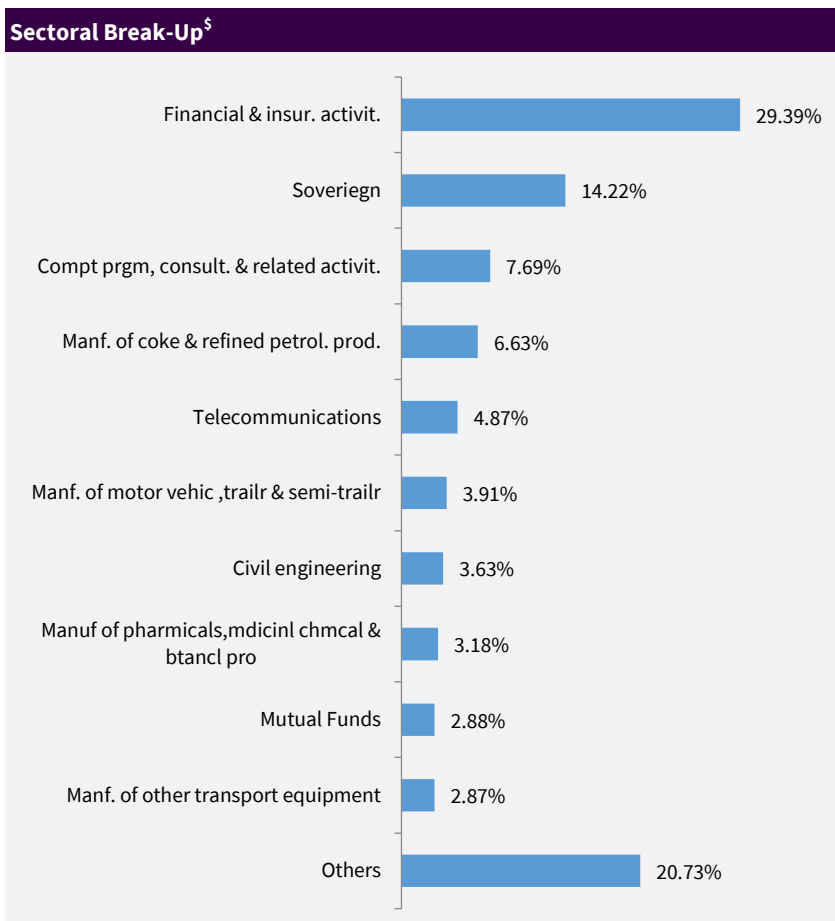


Rating Profile



Security Name	Net Asset (%)
Equities	**85.36%**
ICICI Bank Ltd.	8.60%
HDFC Bank Ltd.	7.06%
Reliance Industries Ltd.	6.63%
Bharti Airtel Ltd.	4.87%
State Bank of India	3.97%
Larsen & Toubro Ltd.	3.63%
Infosys Ltd.	3.36%
Bajaj Finance Ltd.	2.54%
Kotak Mahindra Bank Ltd.	2.42%
Mahindra & Mahindra Ltd.	2.10%
Others	40.18%
Cash and Money Markets	**14.64%**
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

October 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 October 30,2026:	42.7870
Inception Date:	08-Jan-10
Fund Manager:	Tarun Shetty

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.94%	-3.95%	-10.33%	-2.44%	6.28%	6.28%	5.65%	9.03%
Benchmark**	2.02%	-4.05%	-9.98%	-2.20%	6.66%	6.48%	5.55%	9.23%

* 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.

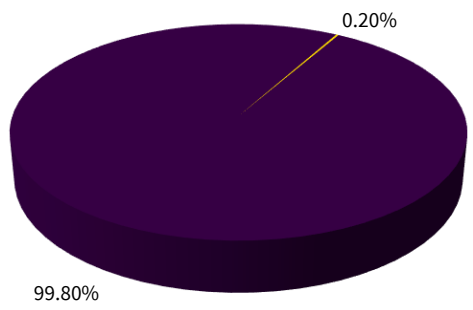
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	47.11
Debt	0.10
Total	**47.21**

Modified Duration#

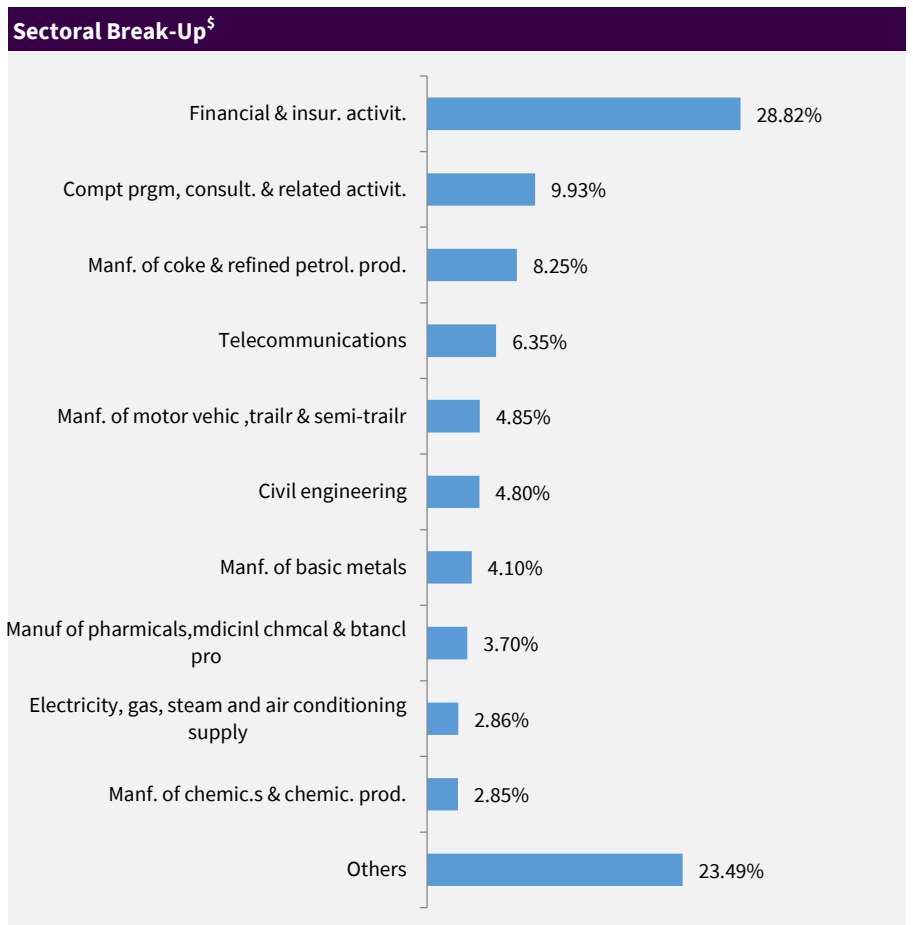
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.80%**
Reliance Industries Ltd.	8.25%
HDFC Bank Ltd.	7.73%
ICICI Bank Ltd.	7.29%
Bharti Airtel Ltd.	6.35%
Larsen & Toubro Ltd.	4.80%
Infosys Ltd.	4.43%
State Bank of India	2.90%
ITC Ltd.	2.71%
Tata Consultancy Services Ltd.	2.71%
Mahindra & Mahindra Ltd.	2.69%
Others	49.94%
Cash and Money Markets	**0.20%**
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

October 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 October 30,2026:	41.1809
Inception Date:	02-Jan-08
Fund Manager:	Tarun Shetty

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.00%	-3.63%	-9.60%	-1.68%	7.12%	7.13%	6.51%	7.82%
Benchmark**	2.02%	-4.05%	-9.98%	-2.20%	6.66%	6.48%	5.55%	7.26%

* 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.

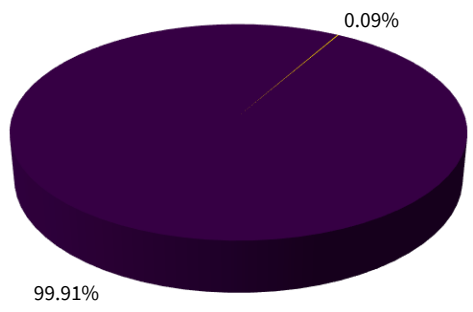
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	52.82
Debt	0.05
Total	**52.87**

Modified Duration#

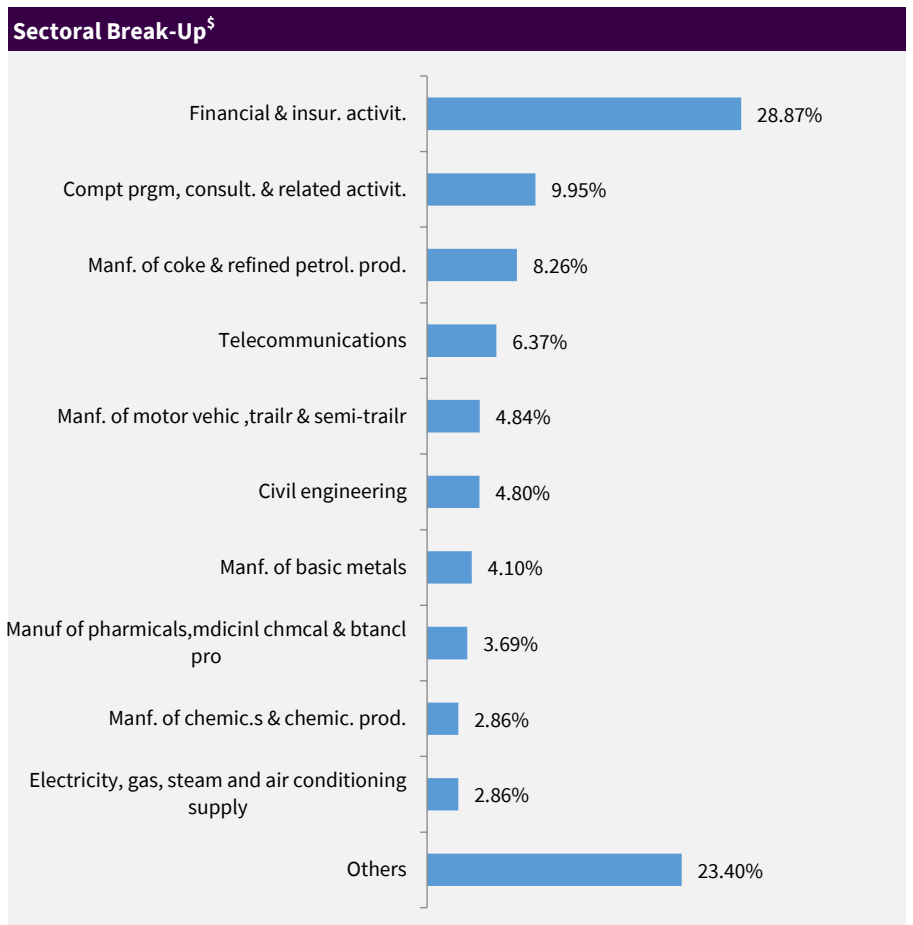
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.91%**
Reliance Industries Ltd.	8.26%
HDFC Bank Ltd.	7.74%
ICICI Bank Ltd.	7.30%
Bharti Airtel Ltd.	6.37%
Larsen & Toubro Ltd.	4.80%
Infosys Ltd.	4.44%
State Bank of India	2.90%
ITC Ltd.	2.71%
Tata Consultancy Services Ltd.	2.71%
Mahindra & Mahindra Ltd.	2.69%
Others	49.99%
Cash and Money Markets	**0.09%**
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

October 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 October 30,2026:	50.8916
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	0.89%	-5.13%	-11.93%	-3.43%	5.73%	5.64%	5.14%	10.16%
Benchmark**	1.91%	-3.94%	-10.38%	-2.41%	6.51%	6.36%	5.45%	9.20%

* 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.

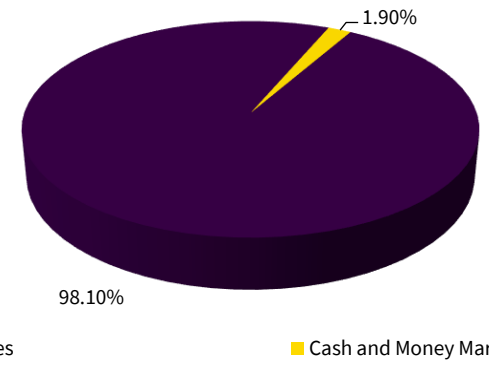
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	963.74
Debt	19.16
Total	**982.90**

Modified Duration#

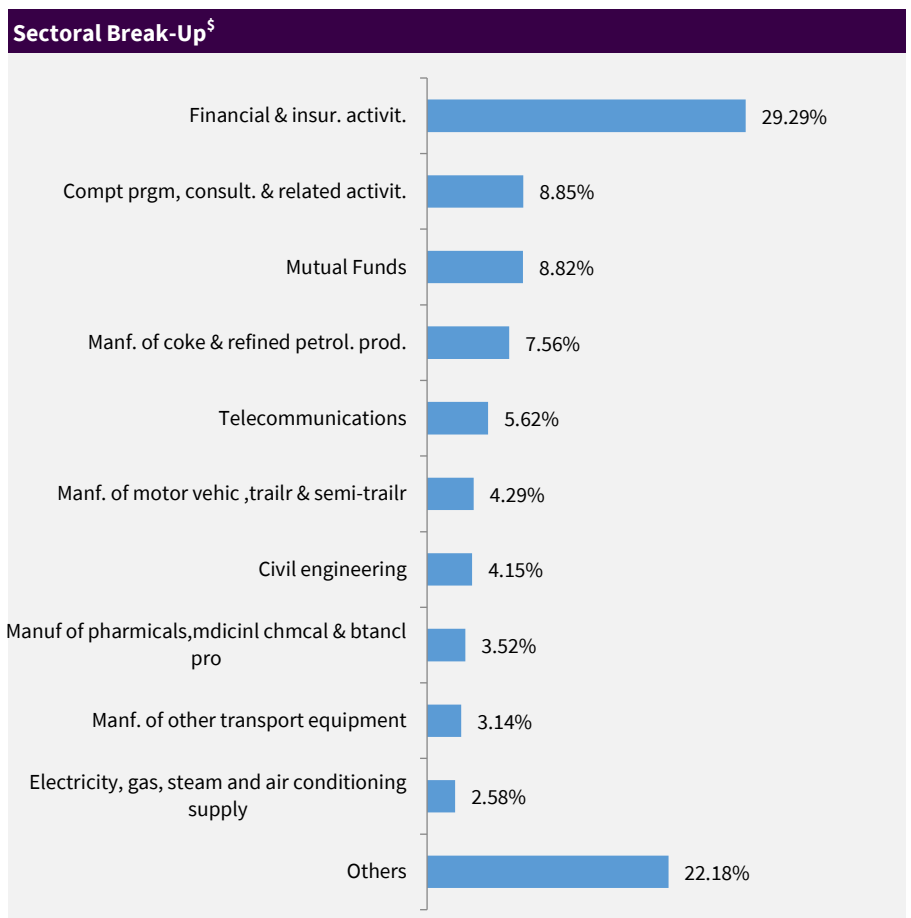
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**98.10%**
ICICI Bank Ltd.	8.41%
Reliance Industries Ltd.	7.56%
HDFC Bank Ltd.	6.59%
Bharti Airtel Ltd.	5.62%
Larsen & Toubro Ltd.	4.15%
Infosys Ltd.	3.94%
State Bank of India	3.50%
Bajaj Finance Ltd.	2.84%
Tata Consultancy Services Ltd.	2.46%
Mahindra & Mahindra Ltd.	2.39%
Others	50.64%
Cash and Money Markets	**1.90%**
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

October 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 October 30,2026:	51.4590
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	0.86%	-5.12%	-12.08%	-3.73%	5.46%	5.34%	4.80%	9.15%
Benchmark**	1.91%	-3.94%	-10.38%	-2.41%	6.51%	6.36%	5.45%	8.30%

* 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.

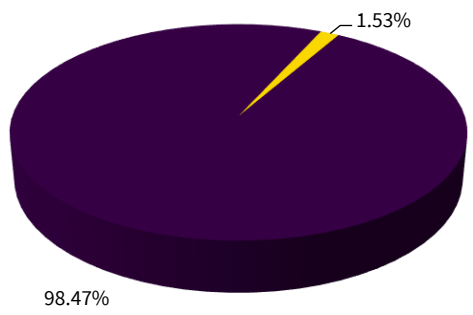
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	41.17
Debt	0.63
Total	**41.80**

Modified Duration#

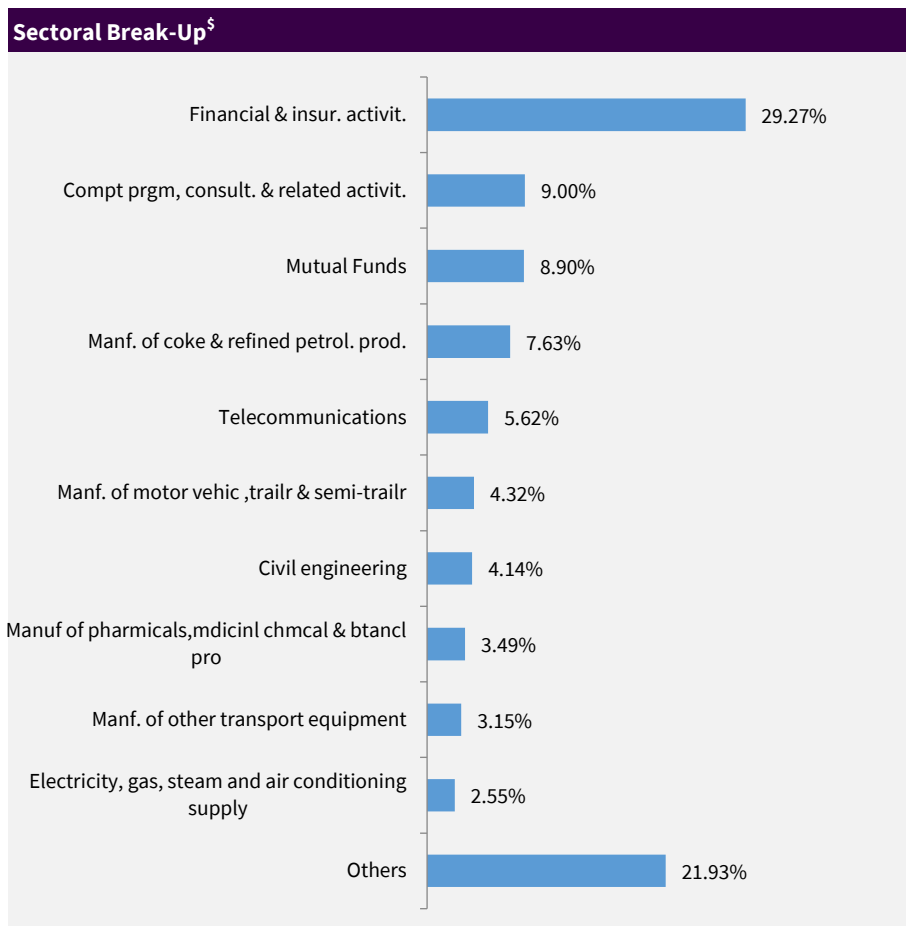
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**98.47%**
ICICI Bank Ltd.	8.44%
Reliance Industries Ltd.	7.63%
HDFC Bank Ltd.	6.66%
Bharti Airtel Ltd.	5.62%
Larsen & Toubro Ltd.	4.14%
Infosys Ltd.	4.01%
State Bank of India	3.53%
Bajaj Finance Ltd.	2.81%
Tata Consultancy Services Ltd.	2.47%
Mahindra & Mahindra Ltd.	2.40%
Others	50.76%
Cash and Money Markets	**1.53%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

**Benchmark for this fund 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

Midcap Fund

ULIF03323/01/2024LIFEMIDCAP122

October 2026

AVIVA | Life Insurance |

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 October 30,2026:	11.1462
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	-3.53%	-2.15%	-2.52%	1.85%	NA	NA	NA	4.12%
Benchmark**	-3.03%	-2.19%	-2.90%	3.09%	NA	NA	NA	6.37%

* 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.

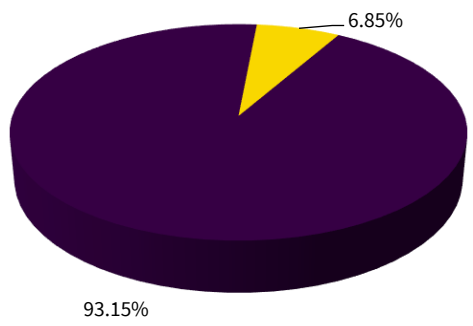
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	193.74
Debt	14.27
Total	**208.01**

Modified Duration#

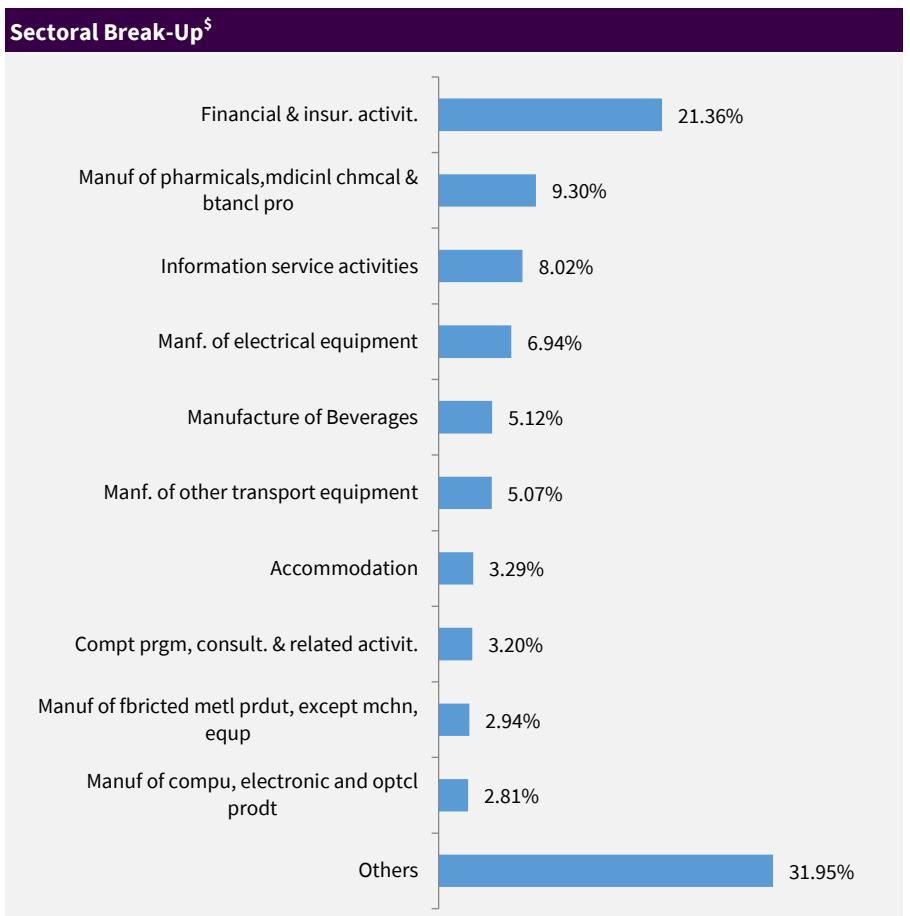
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**93.15%**
Multi Commodity Exchange of India Limited	3.94%
Laurus Labs Ltd	3.69%
Federal Bank Ltd.	3.68%
Indian Hotels Ltd.	3.29%
Hero MotoCorp Ltd.	3.26%
ONE 97 COMMUNICATIONS LTD	3.20%
Persistent Systems Ltd.	3.20%
AU Small Finance Bank Ltd.	3.09%
Bharat Heavy Electricals Ltd.	2.53%
IndusInd Bank Ltd.	2.43%
Others	60.84%
Cash and Money Markets	**6.85%**
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 Midcap 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

Infrastructure Fund

ULIF01908/01/2010LIFEINFRAF122

October 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 October 30,2026:	35.9444
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	-0.73%	-5.88%	-6.41%	-0.48%	13.03%	13.14%	10.76%	7.90%
Benchmark**	0.0001%	-4.87%	-4.76%	0.82%	14.89%	15.35%	12.92%	5.66%

* 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.

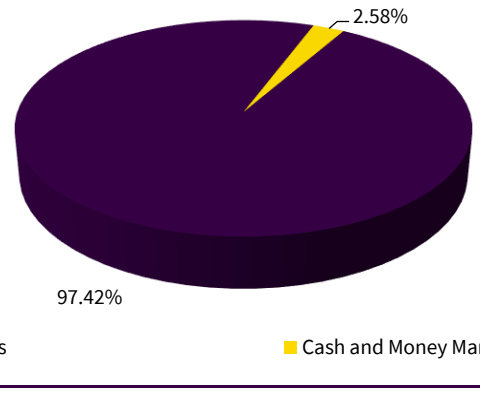
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	63.90
Debt	1.71
Total	**65.61**

Modified Duration#

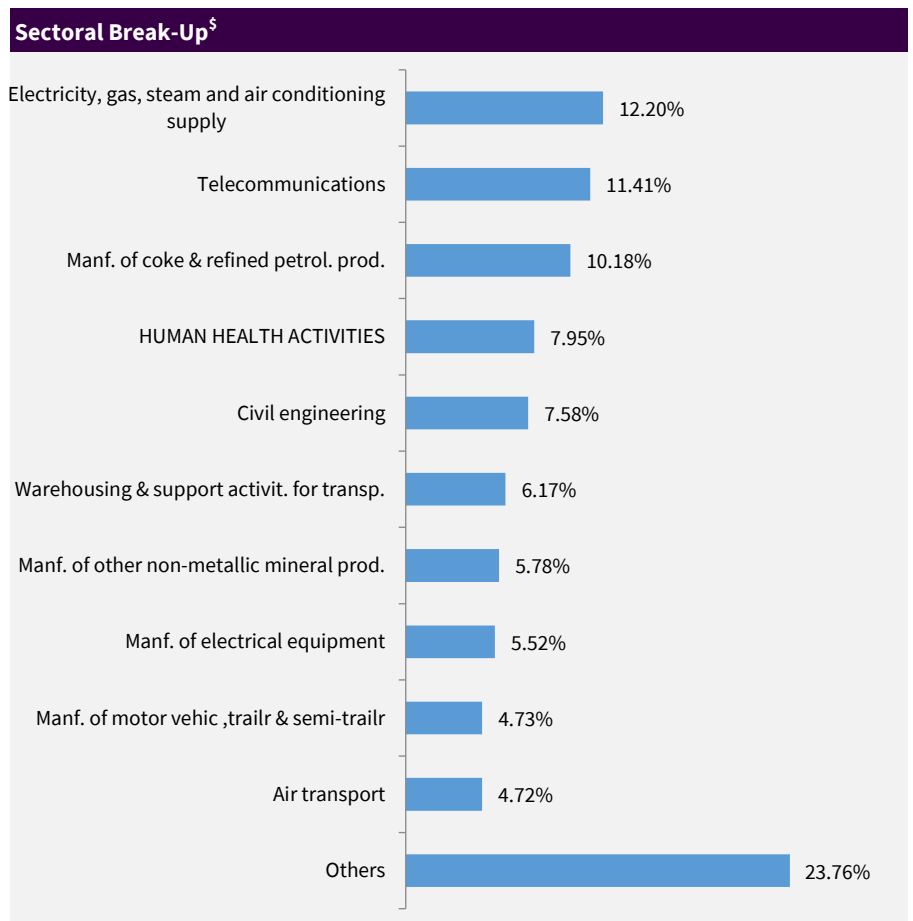
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**97.42%**
Bharti Airtel Ltd.	9.93%
Reliance Industries Ltd.	8.38%
Larsen & Toubro Ltd.	7.58%
Adani Ports and Special Economic Zone Ltd.	6.17%
Ultratech Cement Ltd.	5.78%
Interglobe Aviation Ltd.	4.72%
NTPC Ltd.	4.52%
Grasim Industries Ltd.	3.84%
Oil & Natural Gas Corpn Ltd.	3.75%
Apollo Hospitals Enterprise Ltd.	3.72%
Others	39.03%
Cash and Money Markets	**2.58%**
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

October 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 October 30,2026:	41.6688
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	-2.10%	-11.39%	-6.54%	-0.69%	16.61%	20.05%	18.10%	8.86%
Benchmark**	-2.35%	-11.75%	-6.95%	-1.22%	16.64%	19.53%	17.57%	4.19%

* 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.

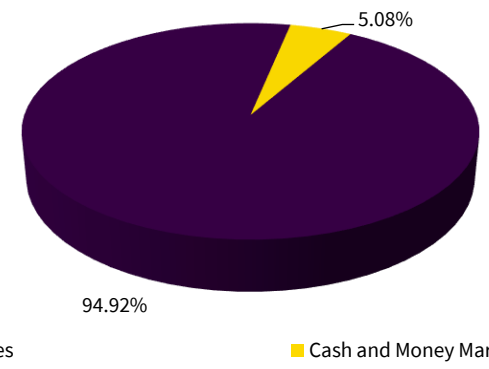
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	204.57
Debt	10.92
Total	**215.49**

Modified Duration#

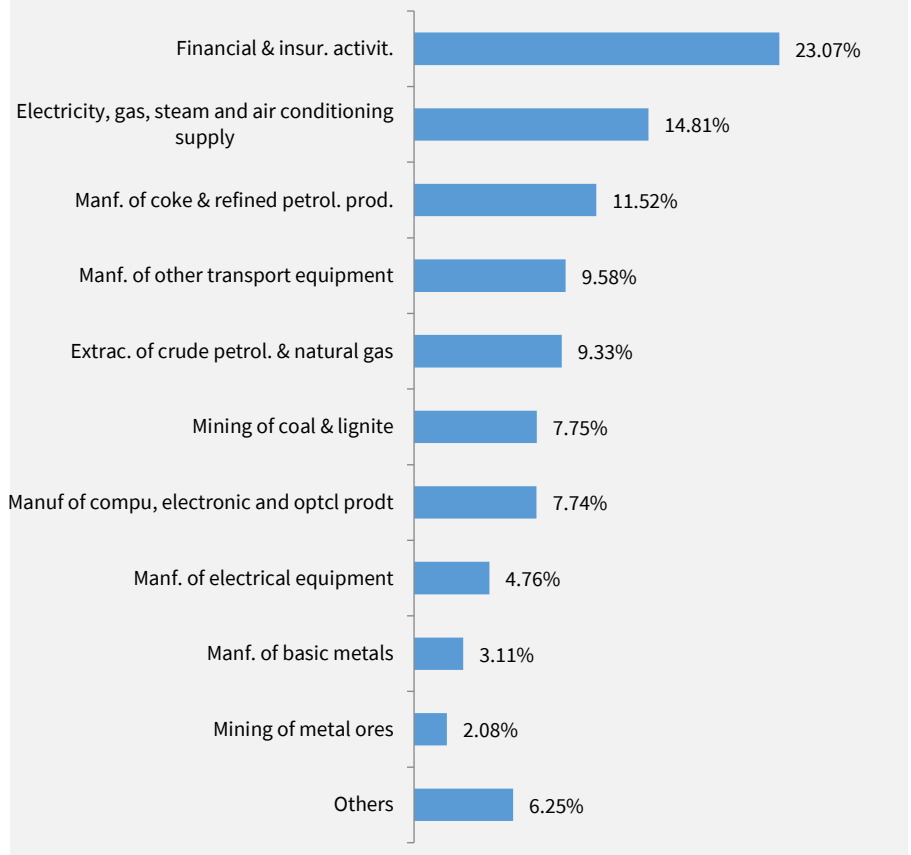
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**94.92%**
State Bank of India	9.60%
Hindustan Aeronautics Ltd.	9.58%
Coal India Ltd.	7.75%
Bharat Electronics Ltd.	7.74%
Oil & Natural Gas Corpn Ltd.	7.27%
NTPC Ltd.	6.62%
Power Grid Corporation of India Ltd.	5.29%
Bharat Petroleum Corporation Ltd.	4.85%
Bharat Heavy Electricals Ltd.	4.76%
Indian Oil Corporation Ltd.	4.01%
Others	27.45%
Cash and Money Markets	**5.08%**
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

October 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 October 30,2026:	25.9898
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	0.37%	2.62%	5.23%	5.78%	6.08%	6.13%	5.65%	6.24%

* 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.

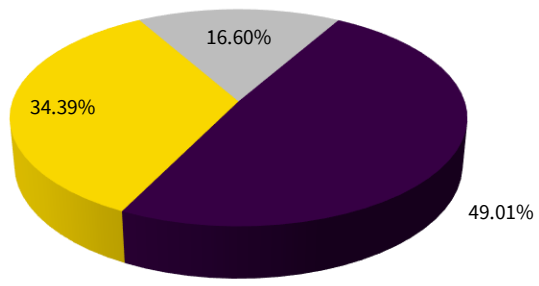
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	312.60
Total	**312.60**

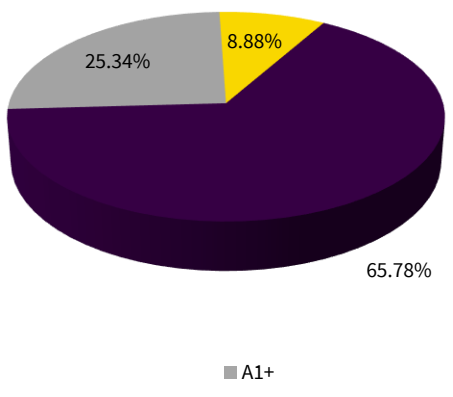
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	0.67

Asset Mix

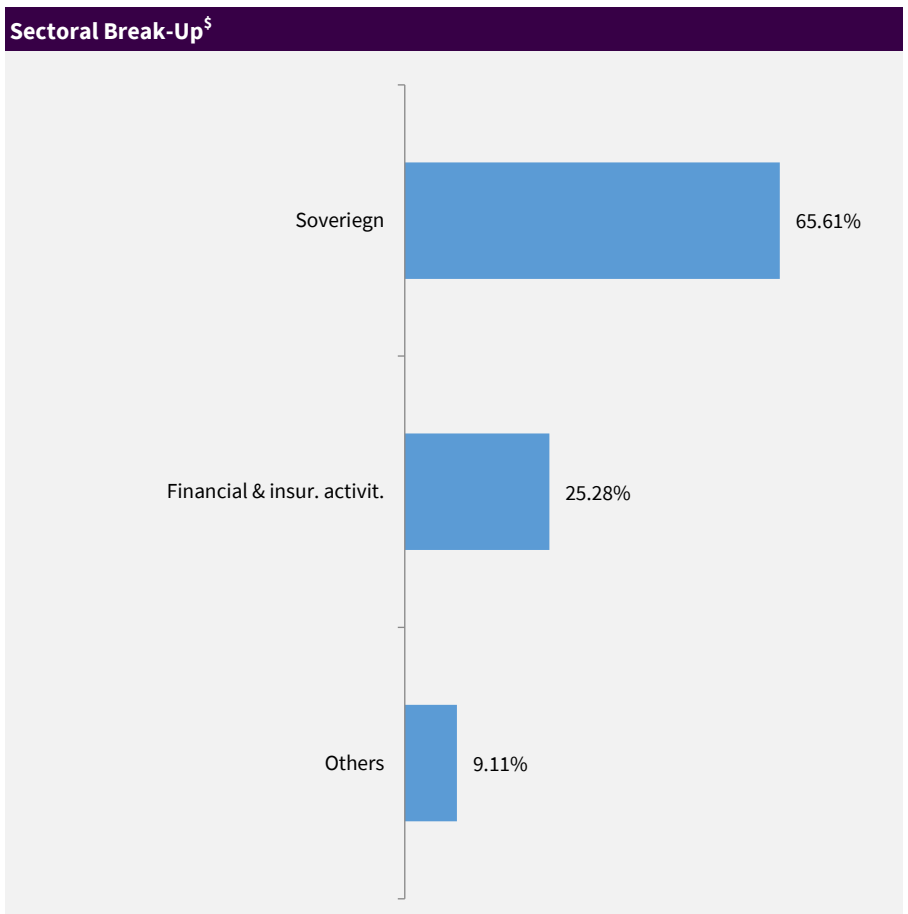


Rating Profile



Security Name	Net Asset (%)
Goverment Securities	**65.61%**
364 Days Treasury Bill 14-10-2027	22.60%
364 Days Treasury Bill 29-07-2027	7.68%
7.18% Tamil Nadu SDL 26-07-2027	6.40%
364 days Treasury Bill 12-08-2027	5.06%
7.36% MH SGS 12-04-2028	4.79%
364 Days Treasury Bill 23-09-2027	4.55%
364 Days Treasury Bill 13-05-2027	4.35%
364 Days Treasury Bill 28-05-2027	3.25%
7.64% Gujarat SDL 08-11-2027	1.61%
7.44% Haryana SDL 30-11-2027	1.60%
Others	3.72%
Cash and Money Markets	**34.39%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

#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 Secure Fund

ULIF00803/03/2005PNSNSECURE122

October 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 October 30,2026:	44.9369
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	-0.31%	0.18%	-0.48%	5.90%	7.88%	7.35%	6.00%	7.63%
Benchmark**	-0.31%	0.69%	0.46%	3.80%	6.53%	6.70%	5.68%	7.74%

* 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.

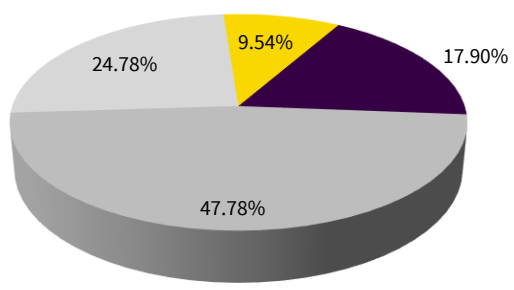
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.21
Debt	5.56
Total	**6.77**

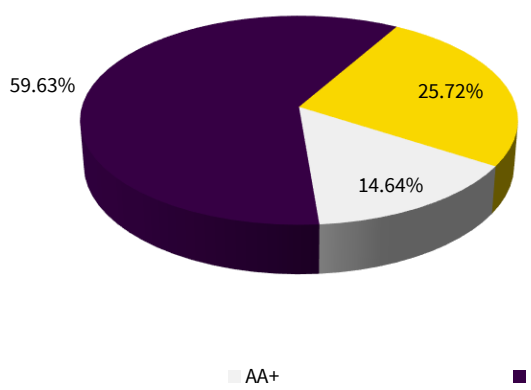
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.15

Asset Mix

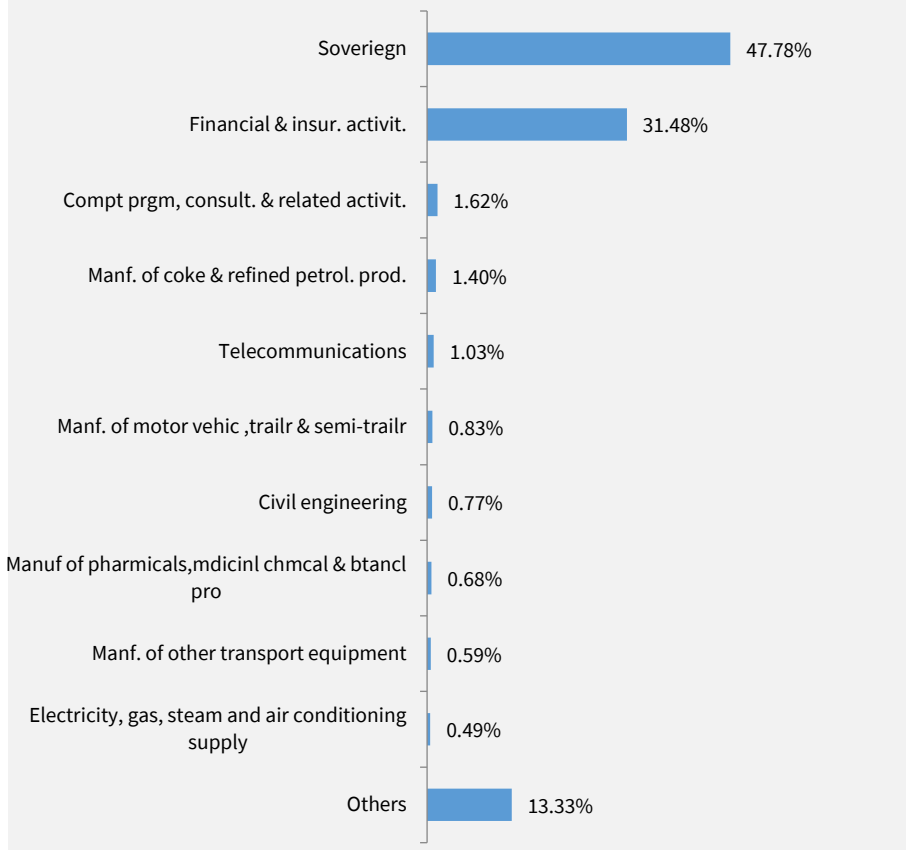


Rating Profile



Security Name	Net Asset (%)
Equities	**17.90%**
ICICI Bank Ltd.	1.82%
HDFC Bank Ltd.	1.67%
Reliance Industries Ltd.	1.40%
Bharti Airtel Ltd.	1.03%
State Bank of India	0.84%
Larsen & Toubro Ltd.	0.77%
Infosys Ltd.	0.71%
Bajaj Finance Ltd.	0.56%
Kotak Mahindra Bank Ltd.	0.56%
Mahindra & Mahindra Ltd.	0.44%
Others	8.10%
Goverment Securities	**47.78%**
6.36% GS 16-02-2031	15.45%
6.94% GS 11-05-2036	14.59%
7.71% GS 18-05-2066	3.50%
7.52% HR SGS 02-05-2034	2.84%
7.27% Maharashtra SGS 24-09-2036	2.82%
7.42% TN SGS 03-04-2034	2.63%
7.63% GS 15-09-2056	2.12%
7.24% GS 18-08-2055	2.02%
7.20% Maharashtra SGS 23-10-2036	1.42%
7.06% GS 27-07-2041	0.39%
Corporate Bonds	**24.78%**
8.43% Sammaan Capital Ltd 22-02-2028	5.89%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.74%
9.15% Piramal Finance 17-06-2027	4.44%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.94%
7.45% PFC 15-07-2028	2.91%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.46%
6.75% Piramal Finance Limited 26-09-2031	1.40%
Cash and Money Markets	**9.54%**
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.

Pension Unit Linked

Pension Protector Fund

ULIF01408/02/2008PNSPROTECT122

October 2026

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 October 30,2026:	35.7926
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	-0.42%	-0.07%	-0.58%	3.78%	6.54%	6.40%	5.28%	7.04%
Benchmark**	-0.31%	0.69%	0.46%	3.80%	6.53%	6.70%	5.68%	7.43%

* 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.

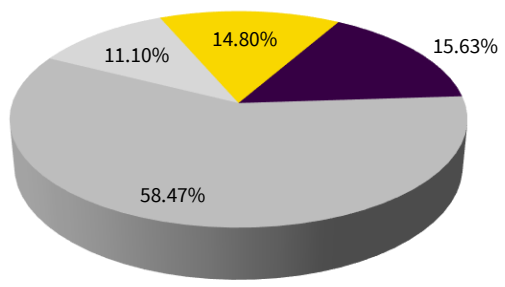
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.12
Debt	11.44
Total	**13.56**

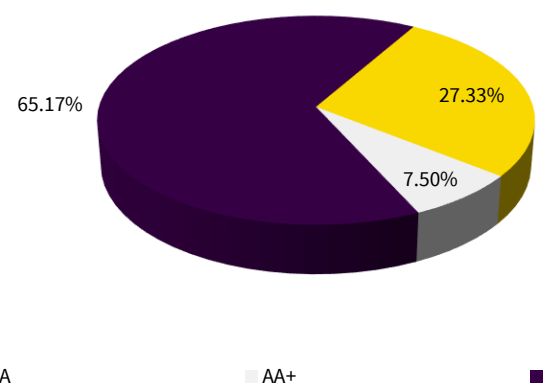
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.63

Asset Mix

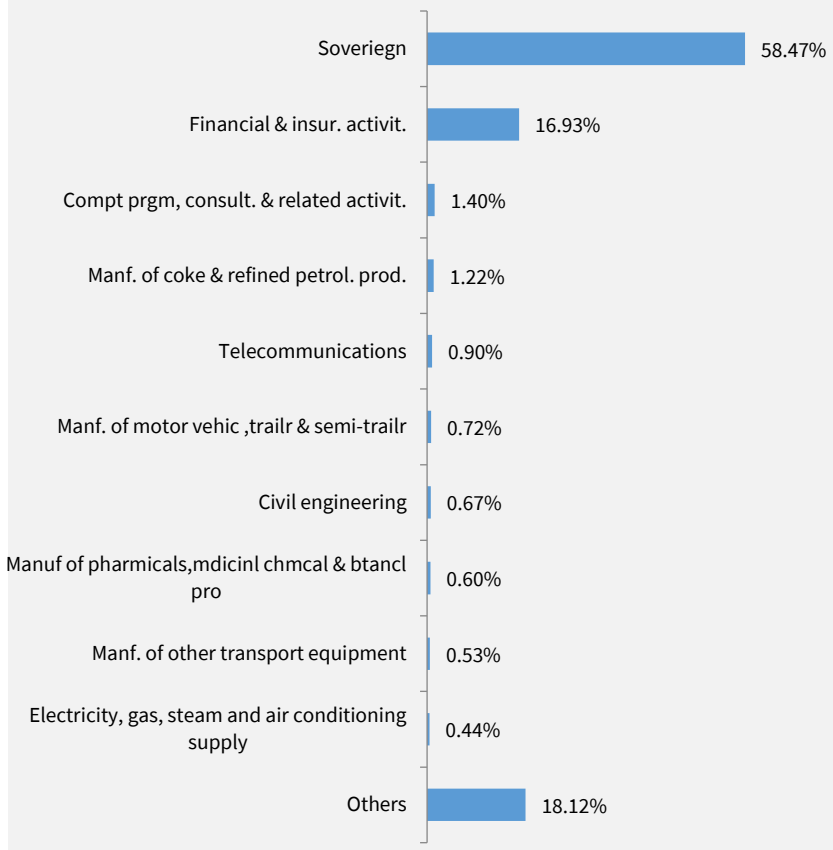


Rating Profile



Security Name	Net Asset (%)
Equities	**15.63%**
ICICI Bank Ltd.	1.59%
HDFC Bank Ltd.	1.46%
Reliance Industries Ltd.	1.22%
Bharti Airtel Ltd.	0.90%
State Bank of India	0.73%
Larsen & Toubro Ltd.	0.67%
Infosys Ltd.	0.62%
Bajaj Finance Ltd.	0.49%
Kotak Mahindra Bank Ltd.	0.49%
Mahindra & Mahindra Ltd.	0.39%
Others	7.07%
Goverment Securities	**58.47%**
6.94% GS 11-05-2036	30.24%
6.36% GS 16-02-2031	7.58%
7.70% AP SGS 06-12-2029	6.80%
7.71% GS 18-05-2066	3.01%
7.27% Maharashtra SGS 24-09-2036	2.08%
7.52% HR SGS 02-05-2034	2.02%
7.63% GS 15-09-2056	1.94%
7.24% GS 18-08-2055	1.75%
7.42% TN SGS 03-04-2034	1.62%
7.20% Maharashtra SGS 23-10-2036	1.05%
Others	0.38%
Corporate Bonds	**11.10%**
8.43% Sammaan Capital Ltd 22-02-2028	3.67%
9.15% Piramal Finance 17-06-2027	2.22%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.20%
7.77% Bajaj Finance 17-04-2029	2.17%
6.75% Piramal Finance Limited 26-09-2031	0.84%
Cash and Money Markets	**14.80%**
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.

Pension Unit Linked

Pension Balanced Fund

ULIF00311/02/2003PNSBALANCE122

October 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 October 30,2026:	90.4418
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	0.15%	-1.05%	-3.34%	1.70%	6.25%	6.05%	5.02%	10.08%
Benchmark**	0.21%	-0.38%	-2.10%	2.41%	6.64%	6.72%	5.75%	9.34%

* 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.

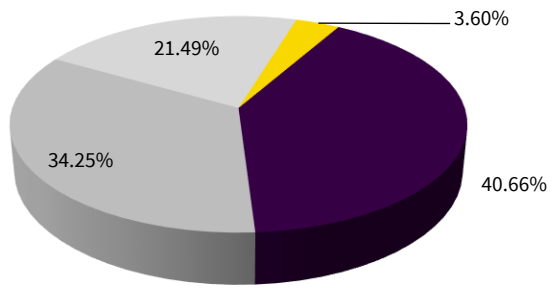
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	16.59
Debt	24.22
Total	**40.81**

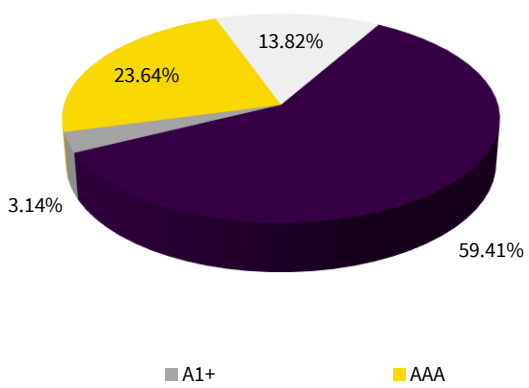
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.03

Asset Mix

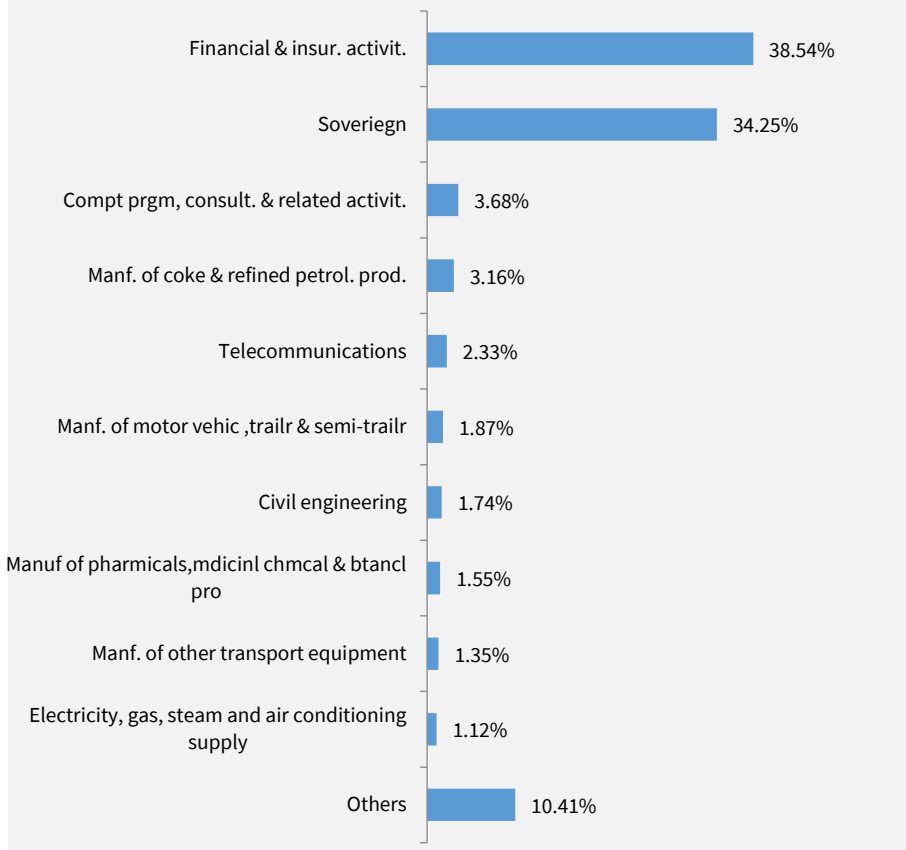


Rating Profile



Security Name	Net Asset (%)
Equities	**40.66%**
ICICI Bank Ltd.	4.11%
HDFC Bank Ltd.	3.78%
Reliance Industries Ltd.	3.16%
Bharti Airtel Ltd.	2.33%
State Bank of India	1.89%
Larsen & Toubro Ltd.	1.74%
Infosys Ltd.	1.60%
Bajaj Finance Ltd.	1.29%
Kotak Mahindra Bank Ltd.	1.28%
Mahindra & Mahindra Ltd.	1.01%
Others	18.47%
Goverment Securities	**34.25%**
6.94% GS 11-05-2036	11.18%
6.36% GS 16-02-2031	9.21%
7.70% AP SGS 06-12-2029	2.36%
7.27% Maharashtra SGS 24-09-2036	2.03%
7.52% HR SGS 02-05-2034	1.82%
7.63% GS 15-09-2056	1.76%
7.24% GS 18-08-2055	1.68%
7.42% TN SGS 03-04-2034	1.67%
7.71% GS 18-05-2066	1.18%
7.20% Maharashtra SGS 23-10-2036	1.03%
Others	0.33%
Corporate Bonds	**21.49%**
8.43% Sammaan Capital Ltd 22-02-2028	5.37%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.33%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.67%
9.15% Piramal Finance 17-06-2027	2.45%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.71%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	1.71%
7.44% NABARD 24-02-2028	1.70%
7.77% Bajaj Finance 17-04-2029	1.68%
7.45% PFC 15-07-2028	0.73%
6.75% Piramal Finance Limited 26-09-2031	0.14%
Cash and Money Markets	**3.60%**
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.

Pension Unit Linked

Pension Growth Fund-II

ULIF02425/01/2010PNGROWT-II122

October 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 October 30,2026:	38.8290
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	0.40%	-2.26%	-6.18%	0.27%	6.04%	5.87%	5.01%	8.42%
Benchmark**	0.74%	-1.46%	-4.65%	0.98%	6.68%	6.68%	5.74%	8.91%

* 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.

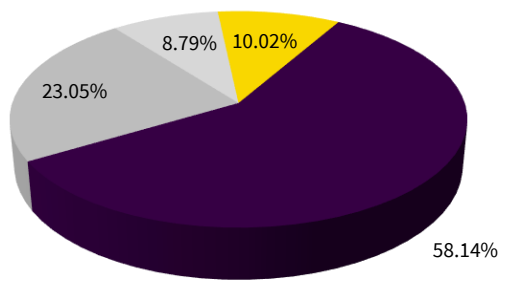
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.38
Debt	3.16
Total	**7.54**

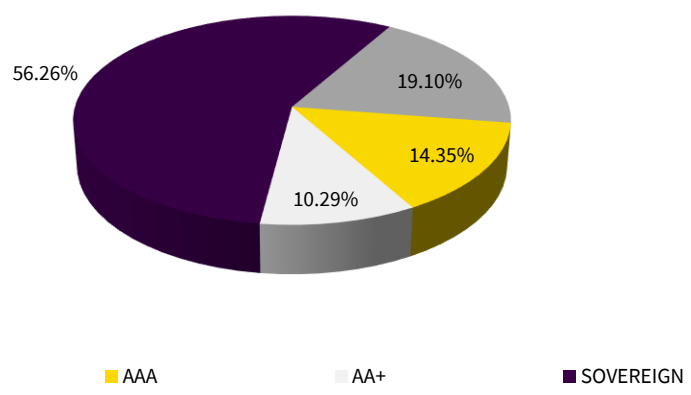
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	3.67

Asset Mix

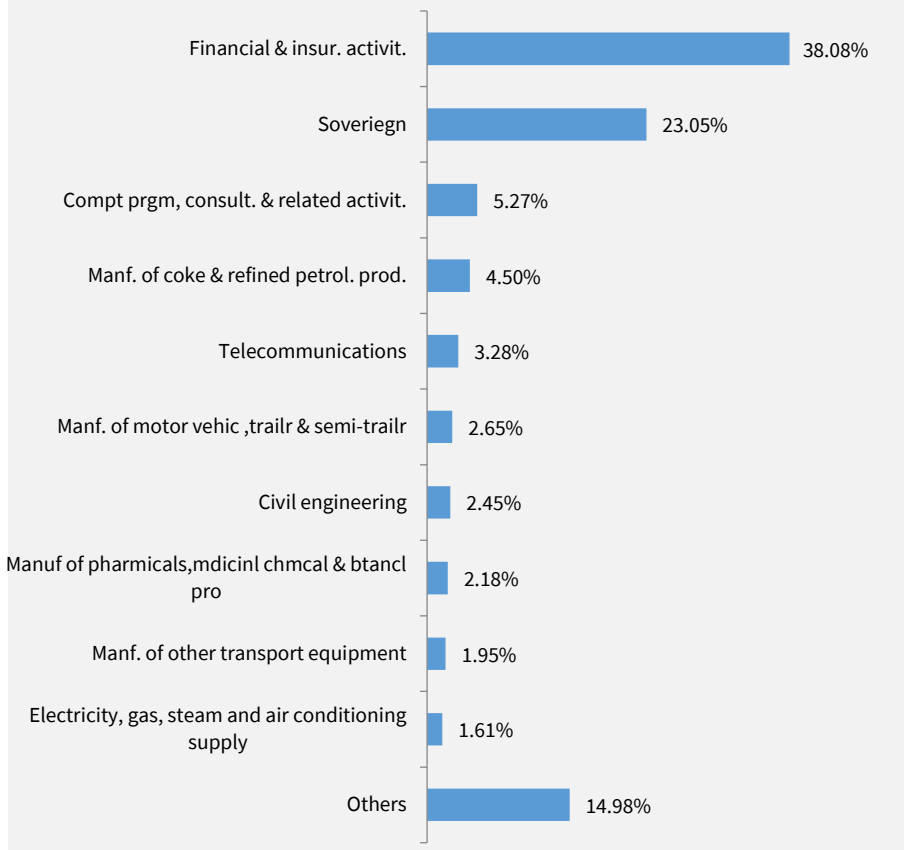


Rating Profile



Security Name	Net Asset (%)
Equities	**58.14%**
ICICI Bank Ltd.	5.87%
HDFC Bank Ltd.	5.25%
Reliance Industries Ltd.	4.50%
Bharti Airtel Ltd.	3.28%
State Bank of India	2.69%
Larsen & Toubro Ltd.	2.45%
Infosys Ltd.	2.31%
Bajaj Finance Ltd.	1.84%
Kotak Mahindra Bank Ltd.	1.83%
Tata Consultancy Services Ltd.	1.44%
Others	26.68%
Goverment Securities	**23.05%**
6.36% GS 16-02-2031	6.34%
7.70% AP SGS 06-12-2029	4.35%
6.94% GS 11-05-2036	2.65%
7.24% GS 18-08-2055	1.98%
7.71% GS 18-05-2066	1.79%
7.27% Maharashtra SGS 24-09-2036	1.60%
7.52% HR SGS 02-05-2034	1.45%
7.63% GS 15-09-2056	1.18%
7.20% Maharashtra SGS 23-10-2036	0.81%
7.42% TN SGS 03-04-2034	0.67%
Others	0.23%
Corporate Bonds	**8.79%**
8.43% Sammaan Capital Ltd 22-02-2028	3.96%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	1.98%
7.44% NABARD 24-02-2028	1.31%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.29%
6.75% Piramal Finance Limited 26-09-2031	0.25%
Cash and Money Markets	**10.02%**
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.

Pension Unit Linked

Pension Growth Fund

ULIF00703/03/2005PNSNGROWTH122

October 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 October 30,2026:	63.1763
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	0.41%	-2.38%	-6.27%	-0.11%	5.80%	5.69%	4.86%	9.35%
Benchmark**	0.74%	-1.46%	-4.65%	0.98%	6.68%	6.68%	5.74%	9.74%

* 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.

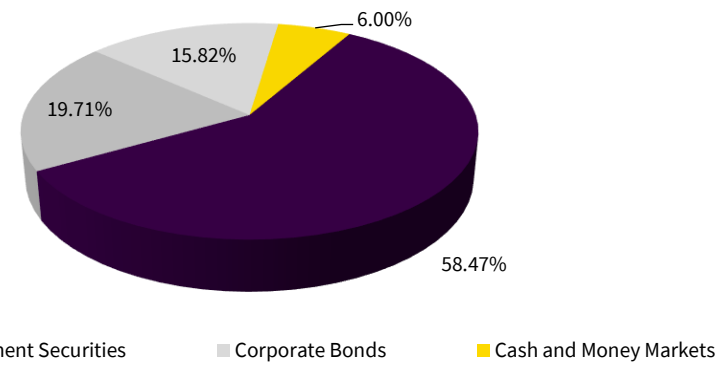
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	18.43
Debt	13.08
Total	**31.51**

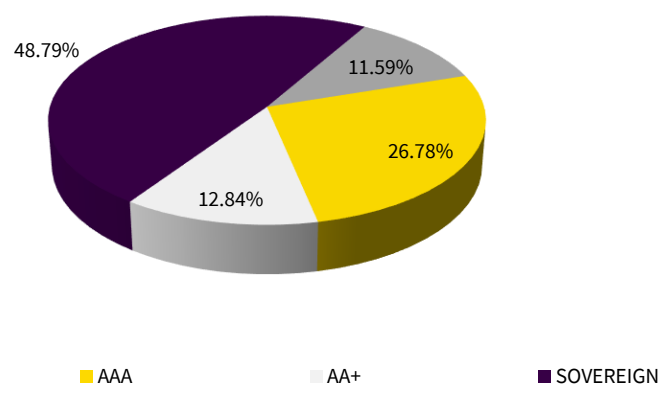
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	3.76

Asset Mix

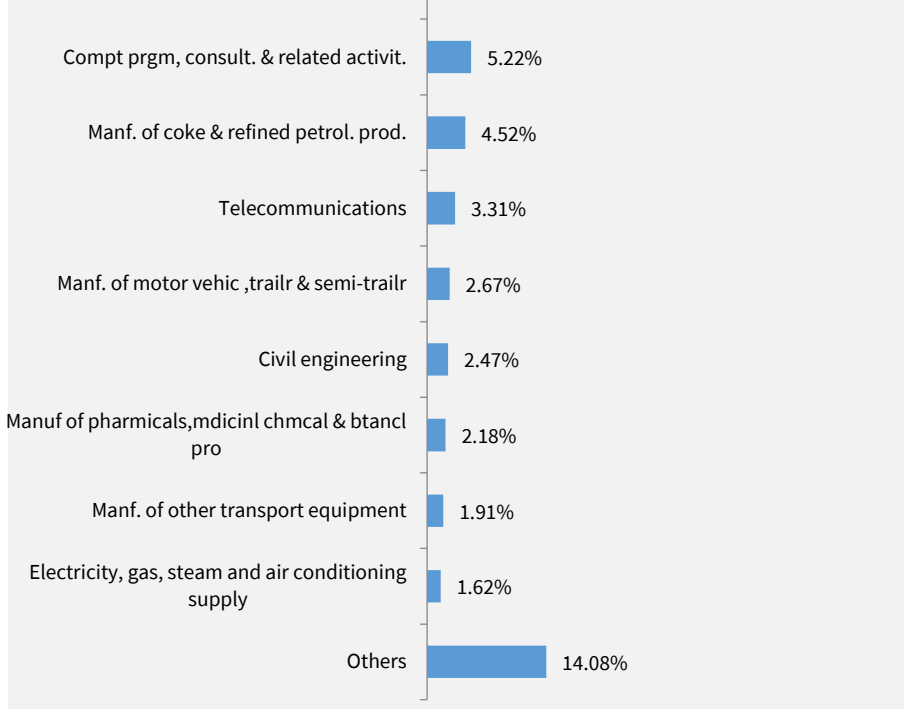


Rating Profile



Security Name	Net Asset (%)
Equities	**58.47%**
ICICI Bank Ltd.	5.87%
HDFC Bank Ltd.	5.39%
Reliance Industries Ltd.	4.52%
Bharti Airtel Ltd.	3.31%
State Bank of India	2.69%
Larsen & Toubro Ltd.	2.47%
Infosys Ltd.	2.29%
Bajaj Finance Ltd.	1.84%
Kotak Mahindra Bank Ltd.	1.83%
Mahindra & Mahindra Ltd.	1.44%
Others	26.82%
Goverment Securities	**19.71%**
6.36% GS 16-02-2031	5.50%
6.94% GS 11-05-2036	5.15%
7.71% GS 18-05-2066	1.88%
7.27% Maharashtra SGS 24-09-2036	1.43%
7.52% HR SGS 02-05-2034	1.41%
7.63% GS 15-09-2056	1.18%
7.24% GS 18-08-2055	1.18%
7.42% TN SGS 03-04-2034	1.03%
7.20% Maharashtra SGS 23-10-2036	0.73%
7.06% GS 27-07-2041	0.22%
Corporate Bonds	**15.82%**
8.43% Sammaan Capital Ltd 22-02-2028	2.85%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.78%
9.15% Piramal Finance 17-06-2027	2.23%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.21%
7.77% Bajaj Finance 17-04-2029	2.18%
7.44% NABARD 24-02-2028	1.88%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.57%
6.75% Piramal Finance Limited 26-09-2031	0.12%
Cash and Money Markets	**6.00%**
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.

Pension Unit Linked

Pension Index Fund-II

ULIF02625/01/2010PNINDEX-II122

October 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 October 30,2026:	48.1426
Inception Date:	25-Jan-10
Fund Manager:	Tarun Shetty

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.93%	-3.82%	-9.87%	-1.96%	6.69%	6.70%	6.11%	9.82%
Benchmark**	2.02%	-4.05%	-9.98%	-2.20%	6.66%	6.48%	5.55%	9.56%

* 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.

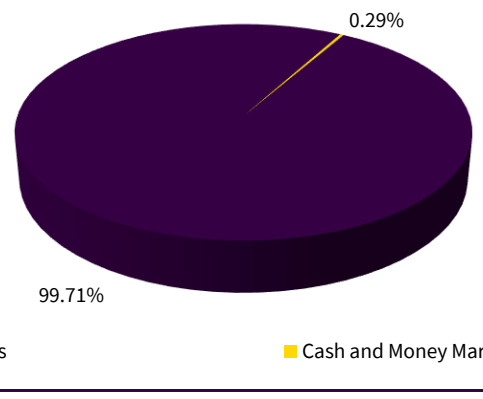
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	21.25
Debt	0.06
Total	**21.31**

Modified Duration#

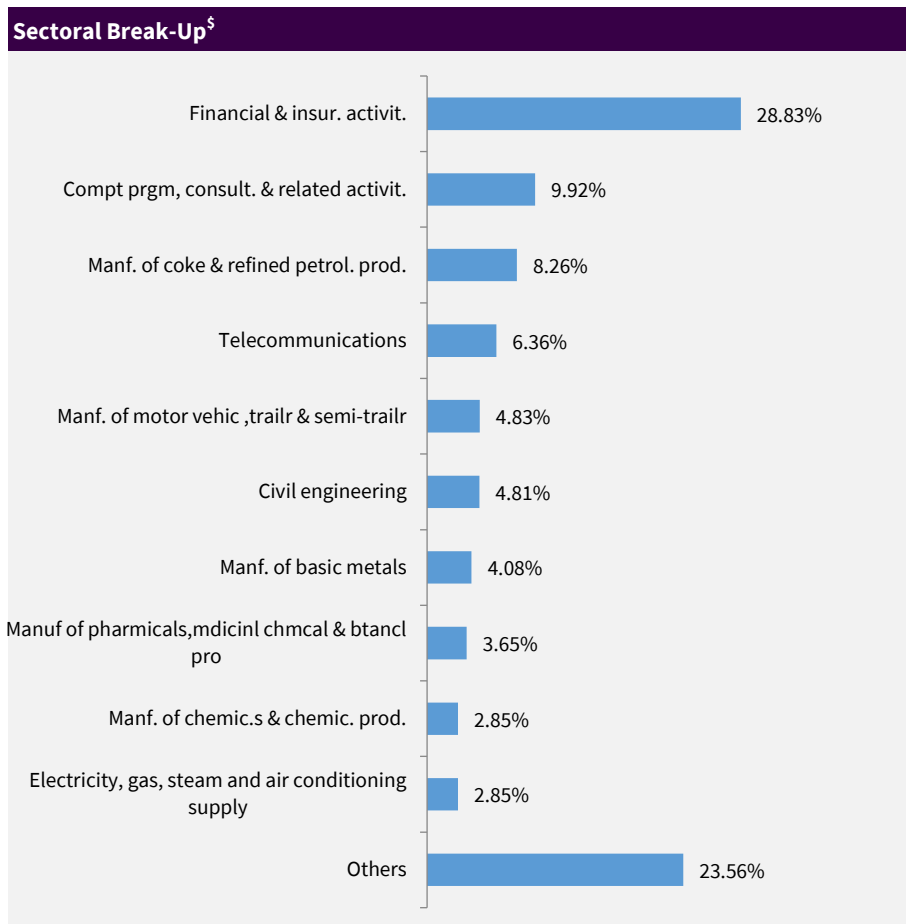
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.71%**
Reliance Industries Ltd.	8.26%
HDFC Bank Ltd.	7.74%
ICICI Bank Ltd.	7.29%
Bharti Airtel Ltd.	6.36%
Larsen & Toubro Ltd.	4.81%
Infosys Ltd.	4.44%
State Bank of India	2.89%
ITC Ltd.	2.71%
Tata Consultancy Services Ltd.	2.71%
Mahindra & Mahindra Ltd.	2.68%
Others	49.82%
Cash and Money Markets	**0.29%**
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

October 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 October 30,2026:	50.6779
Inception Date:	22-Jan-08
Fund Manager:	Tarun Shetty

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.01%	-3.63%	-9.67%	-1.70%	7.13%	7.10%	6.47%	9.05%
Benchmark**	2.02%	-4.05%	-9.98%	-2.20%	6.66%	6.48%	5.55%	8.62%

* 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.

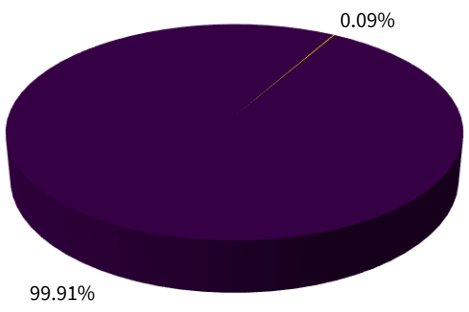
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	101.01
Debt	0.08
Total	**101.09**

Modified Duration#

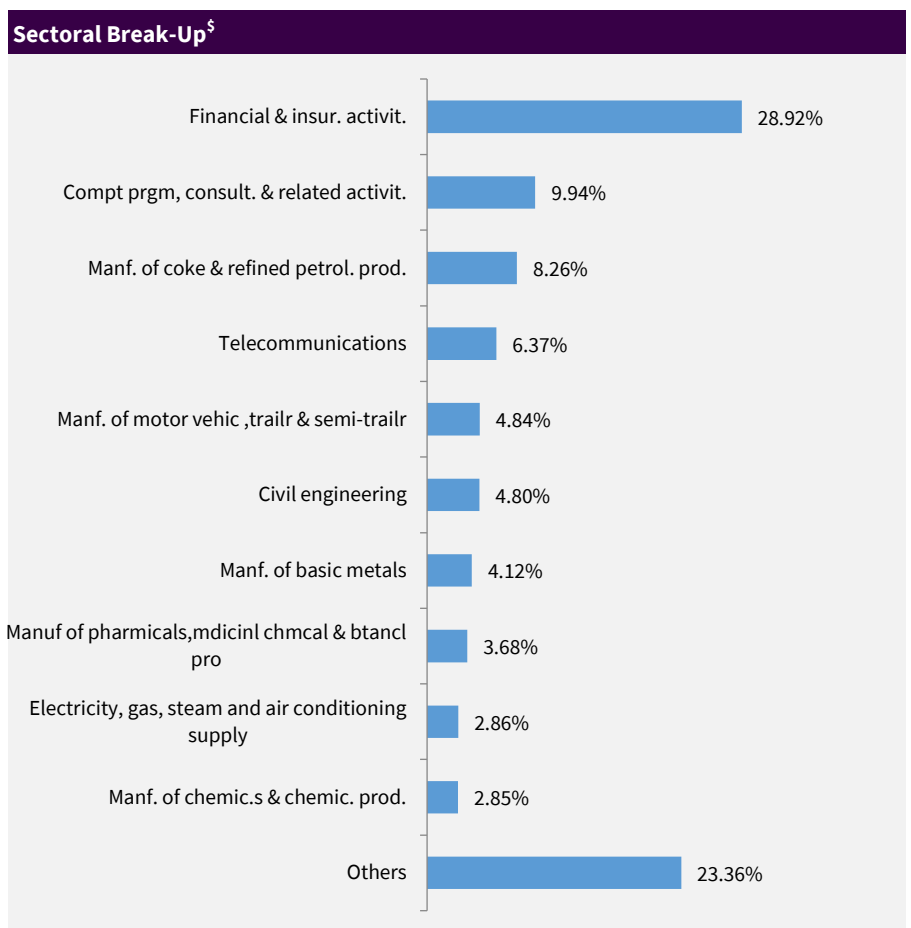
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**99.91%**
Reliance Industries Ltd.	8.26%
HDFC Bank Ltd.	7.75%
ICICI Bank Ltd.	7.31%
Bharti Airtel Ltd.	6.37%
Larsen & Toubro Ltd.	4.80%
Infosys Ltd.	4.44%
State Bank of India	2.91%
ITC Ltd.	2.72%
Tata Consultancy Services Ltd.	2.71%
Mahindra & Mahindra Ltd.	2.69%
Others	49.95%
Cash and Money Markets	**0.09%**
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 PSU Fund

ULIF02725/01/2010PNSNPSUFND122

October 2026

AVIVA | Life Insurance |

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 October 30,2026:	43.4762
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	-2.10%	-11.56%	-6.16%	-0.61%	17.08%	20.57%	18.54%	9.16%
Benchmark**	-2.35%	-11.75%	-6.95%	-1.22%	16.64%	19.53%	17.57%	4.21%

* 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.

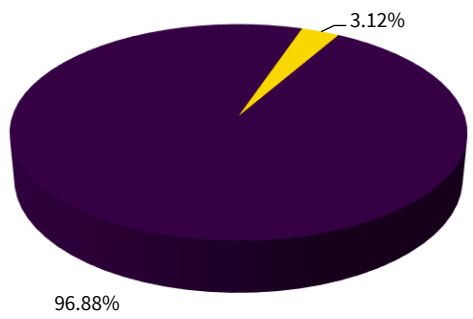
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.62
Debt	0.31
Total	**9.93**

Modified Duration#

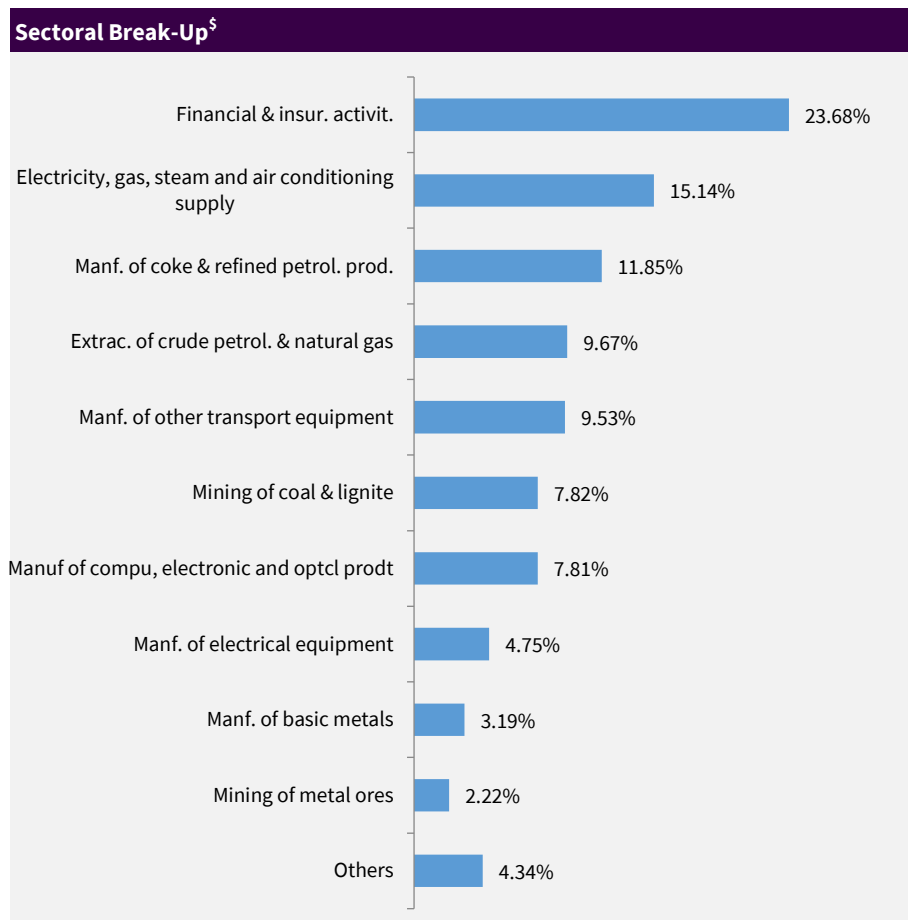
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	**96.88%**
State Bank of India	9.78%
Hindustan Aeronautics Ltd.	9.53%
Coal India Ltd.	7.82%
Bharat Electronics Ltd.	7.81%
Oil & Natural Gas Corpn Ltd.	7.57%
NTPC Ltd.	6.72%
Power Grid Corporation of India Ltd.	5.38%
Bharat Petroleum Corporation Ltd.	4.86%
Bharat Heavy Electricals Ltd.	4.75%
Indian Oil Corporation Ltd.	4.20%
Others	28.46%
Cash and Money Markets	**3.12%**
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.

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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.

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