

AvivaInvestor

Group Superannuation, Gratuity and Leave Encashment Funds

December, 2014

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICYHOLDER.

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



Group Superannuation, Gratuity and Leave Encashment

PENSION CASH FUND

ULGF00531/03/2006GROUPECASHF122

To safeguard the nominal value of the investments.

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



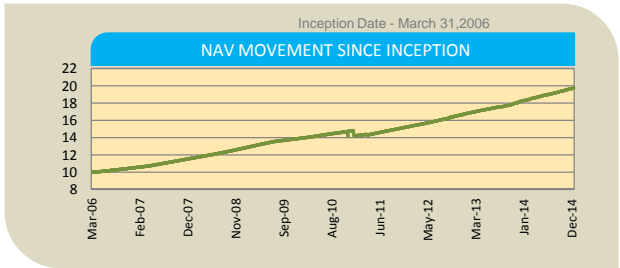
Portfolio Return

As on December 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.7%	8.4%	8.9%	8.8%
Benchmark**	7.7%	8.3%	8.9%	9.2%

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

NAV Movement



Portfolio as on December 31, 2014

Security	Net Asset %	Rating
CERTIFICATE OF DEPOSITS		
Corporation Bank	11.54	A1+
Andhra Bank	11.52	A1+
Indian Bank	11.52	A1+
Union Bank Of India Ltd.	10.51	A1+
Punjab National Bank	10.50	A1+
ICICI Bank Ltd.	6.94	A1+
Total	62.53	
CASH AND EQUIVALENTS*		37.47%
PORTFOLIO TOTAL		100.00%

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

Group Superannuation, Gratuity and Leave Encashment

PENSION DEBT FUND

ULGF00310/03/2006GROUPDEBTF122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



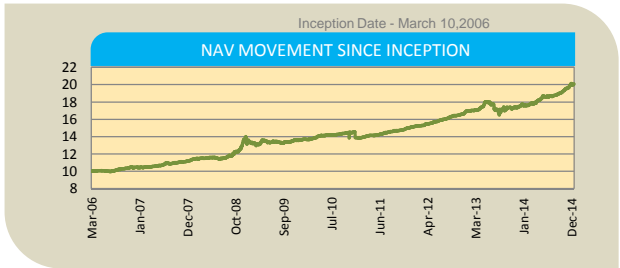
Portfolio Return

As on December 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.9%	9.3%	10.3%	15.2%
Benchmark**	7.1%	8.4%	9.1%	14.3%

Note: Past returns are not indicative of future performance.
****Benchmark** is Crisil Composite Bond Index Adjusted for fund management charges.

NAV Movement



Portfolio as on December 31, 2014

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.83% GOI 2023	7.63	
8.97% GOI 2030	6.78	
8.35% GOI 2022	6.13	
9.23% GOI 2043	3.44	
8.40% GOI 2024	2.76	
8.33% GOI 2036	1.84	
9.39% Andhra Pradesh SDL 2023	1.52	
8.60% GOI 2028	1.50	
8.28% GOI 2027	1.45	
8.30% GOI 2040	1.11	
8.85% Tamil Nadu State Development Ltd. 2022	0.92	
8.27% GOI 2020	0.72	
Total	35.80	

CORPORATE BONDS		
LIC Housing Finance Ltd.	8.53	AAA
Mahindra & Mahindra Ltd.	7.51	AAA
Power Finance Corporation Ltd.	6.89	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.73	AAA
Power Grid Corporation of India Ltd.	6.05	AAA
Rural Electrification Corporation	5.26	AAA
Tata Sons Ltd.	5.01	AAA
HDFC Ltd.	3.45	AAA
IndusInd Bank Ltd.	2.67	AA+
Bajaj Finance Ltd.	1.80	AA+
NABARD	0.71	AAA
Total	54.61	

CASH AND MONEY MARKETS*	9.59%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Group Superannuation, Gratuity and Leave Encashment

PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

To provide progressive return on the investment.

The risk profile for this fund is Low

Asset Allocation Pattern

• Debt Securities	40%-100%
• Equity	0%-20%
• Money Market Instruments & Cash	0%-40%

Asset Mix



Portfolio Return

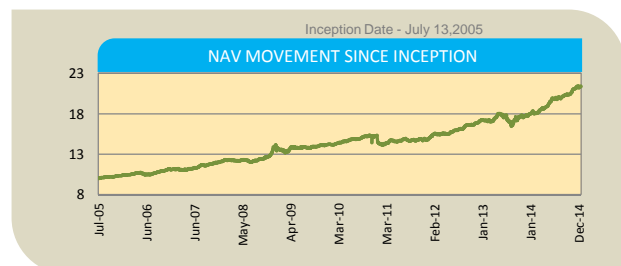
As on December 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	9.1%	10.0%	13.2%	18.9%
Benchmark**	8.0%	8.8%	11.4%	17.3%

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on December 31, 2014

Security	Net Asset %	Rating
EQUITIES		
Auto & Auto Ancillaries	1.92	
Tata Motors Ltd.	0.68	
Hero MotoCorp Ltd.	0.41	
Mahindra & Mahindra Ltd.	0.37	
Bajaj Auto Ltd.	0.23	
Maruti Suzuki India Ltd.	0.23	
Banks	3.56	
HDFC Bank Ltd.	1.08	
ICICI Bank Ltd.	1.05	
State Bank of India	0.54	
Axis Bank Ltd.	0.38	
Bank of Baroda	0.19	
Yes Bank Ltd.	0.17	
Punjab National Bank	0.15	
Chemicals	0.10	
Asian Paints Ltd.	0.10	
Construction and Infrastructure	0.44	
Supreme Infrastructure India Ltd.	0.20	
GMR Infrastructure Ltd.	0.15	
JaiPrakash Associates Ltd.	0.05	
Unity Infraprojects Ltd.	0.04	
Construction materials	0.64	
Ultratech Cement Ltd.	0.31	
ACC Ltd.	0.21	
Grasim Industries Ltd.	0.07	
Ambuja Cements Ltd.	0.05	
Engineering and Capital Goods	1.10	
Larsen & Toubro Ltd.	0.91	
Engineers India Ltd.	0.19	
Fertilizers, Pesticides & Agrochemicals	0.17	
UPL Ltd.	0.17	
FI	0.30	
Power Finance Corporation Ltd.	0.18	
IDFC Ltd.	0.12	
FMCG	1.20	
ITC Ltd.	0.89	
Hindustan Unilever Ltd.	0.31	
HFC	1.13	
HDFC Ltd.	1.05	
LIC Housing Finance Ltd.	0.08	
Media and Entertainment	0.18	
Jagran Prakashan Ltd.	0.11	
Zee Entertainment Enterprises Ltd.	0.07	
Mining and Minerals	0.42	
Sesa Sterlite Ltd.	0.21	
National Mineral Development Corporation Ltd.	0.11	
MOIL Ltd.	0.10	
Non Ferrous metals	0.14	
Hindalco Industries Ltd.	0.14	
Petroleum, Gas and petrochemical products	1.85	
Reliance Industries Ltd.	0.96	
Oil and Natural Gas Corporation Ltd.	0.34	
Indian Oil Corporation Ltd.	0.17	
Gail (India) Ltd.	0.16	
Bharat Petroleum Corporation Ltd.	0.11	
Cairn India Ltd.	0.05	
Gulf Oil Lubricants India Ltd.	0.04	
Hindustan Petroleum Corporation Ltd.	0.01	
Oil India Ltd.	0.01	
Pharmaceuticals & Biotechnology	1.56	
Sun Pharmaceuticals Industries Ltd.	0.50	
Lupin Ltd.	0.33	

To be continued.....

Group Superannuation, Gratuity and Leave Encashment

PENSION SECURE FUND

ULGF00113/07/2005GROUPSECUR122

Security	Net Asset %	Rating
EQUITIES		
Dr Reddys Laboratories Ltd.	0.32	
Cipla Ltd.	0.17	
Cadila Healthcare Ltd.	0.12	
IPCA Laboratories Ltd.	0.07	
Glenmark Pharmaceuticals Ltd.	0.05	
Power & Control equipment Manufacturer	0.32	
Crompton Greaves Ltd.	0.17	
BGR Energy Systems Ltd.	0.11	
Bharat Heavy Electricals Ltd.	0.04	
Power Generation	0.11	
NTPC Ltd.	0.11	
Power Transmission	0.03	
Power Grid Corporation of India Ltd.	0.03	
Realty	0.09	
Oberoi Realty Ltd	0.09	
Software and Consultancy Services	2.77	
Infosys Ltd.	1.20	
Tata Consultancy Services Ltd.	0.93	
HCL Technologies Ltd.	0.46	
Tech Mahindra Ltd.	0.18	
Steel and Ferrous Metal	0.36	
Tata Steel Ltd.	0.27	
Jindal Steel and Power Ltd.	0.09	
Telecom Services	0.49	
Bharti Airtel Ltd.	0.40	
Idea Cellular Ltd.	0.09	
Telecommunications Equipment Manufacturer	0.07	
Bharti Infratel Ltd	0.07	
Utilities - Gas, Power	0.32	
Tata Power Co. Ltd.	0.23	
Indraprastha Gas Ltd.	0.09	
Total	19.27	
GOVERNMENT SECURITIES		
8.20% GOI 2025	7.79	
8.83% GOI 2041	5.55	
8.28% GOI 2032	5.21	
8.28% GOI 2027	3.68	
9.23% GOI 2043	3.21	
9.20% GOI 2030	3.12	
8.24% GOI 2027	1.80	
8.97% GOI 2030	1.54	
8.27% GOI 2020	1.43	
Total	33.33	
CORPORATE BONDS		
HDFC Ltd.	7.18	AAA
Tata Sons Ltd.	5.85	AAA
Power Finance Corporation Ltd.	5.04	AAA
Mahindra & Mahindra Ltd.	4.71	AAA
LIC Housing Finance Ltd.	4.31	AAA
Rural Electrification Corporation	4.30	AAA
Tata Motors Ltd.	2.90	AA
Bajaj Finance Ltd.	2.86	AA+
NABARD	1.42	AAA
Total	38.57	
CASH AND MONEY MARKETS*	8.83%	
PORTFOLIO TOTAL	100.00%	

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

Group Superannuation, Gratuity and Leave Encashment

PENSION BALANCED FUND

ULGF00210/03/2006GROUPBALAN122

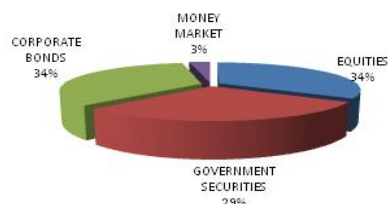
To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

Asset Allocation Pattern

• Debt Securities	15%-90%
• Equity	0%-45%
• Money Market Instruments & Cash	0%-40%

Asset Mix



Portfolio Return

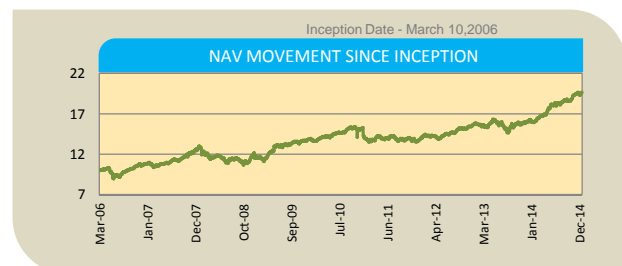
As on December 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.9%	9.0%	13.2%	22.4%
Benchmark**	8.9%	9.2%	13.5%	20.2%

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on December 31, 2014

Security	Net Asset %	Rating
EQUITIES		
Auto & Auto Ancillaries	3.09	
Tata Motors Ltd.	0.97	
Mahindra & Mahindra Ltd.	0.77	
Maruti Suzuki India Ltd.	0.67	
Hero MotoCorp Ltd.	0.47	
Bajaj Auto Ltd.	0.21	
Banks	6.49	
HDFC Bank Ltd.	2.12	
ICICI Bank Ltd.	2.11	
State Bank of India	0.81	
Axis Bank Ltd.	0.72	
Yes Bank Ltd.	0.27	
Bank of Baroda	0.17	
Oriental Bank of Commerce Ltd.	0.17	
Indian Bank	0.07	
Punjab National Bank	0.05	
Chemicals	0.17	
Asian Paints Ltd.	0.17	
Construction and Infrastructure	0.93	
Supreme Infrastructure India Ltd.	0.25	
IVRCL Ltd.	0.24	
Unity Infraprojects Ltd.	0.15	
JaiPrakash Associates Ltd.	0.11	
GMR Infrastructure Ltd.	0.10	
NCC Ltd.	0.08	
Construction materials	0.70	
Ultratech Cement Ltd.	0.24	
Ambuja Cements Ltd.	0.21	
ACC Ltd.	0.20	
Grasim Industries Ltd.	0.05	
Electronics & Electrical Equipments	0.10	
Bharat Electronics Ltd.	0.10	
Engineering and Capital Goods	1.53	
Larsen & Toubro Ltd.	1.18	
Engineers India Ltd.	0.35	
Fertilizers, Pesticides & Agrochemicals	0.36	
UPL Ltd.	0.36	
FI	0.44	
IDFC Ltd.	0.23	
Power Finance Corporation Ltd.	0.14	
Rural Electrification Corporation	0.07	
FMCG	2.42	
ITC Ltd.	1.90	
Hindustan Unilever Ltd.	0.52	
HFC	2.08	
HDFC Ltd.	1.97	
LIC Housing Finance Ltd.	0.11	
Media and Entertainment	0.39	
Zee Entertainment Enterprises Ltd.	0.21	
Jagran Prakashan Ltd.	0.18	
Mining and Minerals	0.65	
Sesa Sterlite Ltd.	0.34	
Coal India Ltd.	0.18	
National Mineral Development Corporation Ltd.	0.13	
Non Ferrous metals	0.13	
Hindalco Industries Ltd.	0.13	
Petroleum, Gas and petrochemical products	3.45	
Reliance Industries Ltd.	1.75	
Oil and Natural Gas Corporation Ltd.	0.60	
Gulf Oil Lubricants India Ltd.	0.27	
Bharat Petroleum Corporation Ltd.	0.21	
Gail (India) Ltd.	0.18	

To be continued.....

Group Superannuation, Gratuity and Leave Encashment

PENSION BALANCED FUND

ULGF00210/03/2006GROUPBALAN122

Security	Net Asset %	Rating
EQUITIES		
Cairn India Ltd.	0.14	
Oil India Ltd.	0.14	
Indian Oil Corporation Ltd.	0.12	
Hindustan Petroleum Corporation Ltd.	0.04	
Pharmaceuticals & Biotechnology	2.63	
Sun Pharmaceuticals Industries Ltd.	0.81	
Dr Reddys Laboratories Ltd.	0.57	
Cadila Healthcare Ltd.	0.35	
Lupin Ltd.	0.31	
Cipla Ltd.	0.23	
Glenmark Pharmaceuticals Ltd.	0.18	
IPCA Laboratories Ltd.	0.18	
Power & Control equipment Manufacturer	0.27	
Crompton Greaves Ltd.	0.27	
Power Generation	0.38	
NTPC Ltd.	0.38	
Power Transmission	0.47	
Power Grid Corporation of India Ltd.	0.47	
Realty	0.21	
Oberoi Realty Ltd	0.21	
Software and Consultancy Services	4.69	
Infosys Ltd.	2.34	
Tata Consultancy Services Ltd.	1.31	
HCL Technologies Ltd.	0.62	
Tech Mahindra Ltd.	0.42	
Steel and Ferrous Metal	0.16	
Jindal Steel and Power Ltd.	0.09	
Tata Steel Ltd.	0.07	
Telecom Services	0.70	
Bharti Airtel Ltd.	0.62	
Idea Cellular Ltd.	0.08	
Telecommunications Equipment Manufacturer	0.09	
Bharti Infratel Ltd	0.09	
Transportation, Supply Chain and Logistics Servi	0.35	
Container Corporation Of India Ltd.	0.35	
Utilities - Gas, Power	0.86	
Indraprastha Gas Ltd.	0.60	
Tata Power Co. Ltd.	0.26	
Total	33.74	

GOVERNMENT SECURITIES		
8.40% GOI 2024	9.34	
8.60% GOI 2028	6.44	
9.23% GOI 2043	3.62	
9.20% GOI 2030	2.05	
8.83% GOI 2041	1.74	
8.35% GOI 2022	1.35	
8.27% GOI 2020	1.34	
8.83% GOI 2023	1.12	
8.97% GOI 2030	0.87	
8.28% GOI 2027	0.81	
Total	28.68	

CORPORATE BONDS		
LIC Housing Finance Ltd.	7.73	AAA
Rural Electrification Corporation	7.10	AAA

Security	Net Asset %	Rating
CORPORATE BONDS		
Mahindra & Mahindra Ltd.	7.07	AAA
Tata Sons Ltd.	2.20	AAA
IndusInd Bank Ltd.	2.13	AA+
NABARD	2.13	AAA
HDFC Ltd.	1.86	AAA
Food Corporation of India	1.70	AAA
Power Finance Corporation Ltd.	1.59	AAA
Bajaj Finance Ltd.	1.08	AA+
Total	34.59	

CASH AND MONEY MARKETS* 2.99%

PORTFOLIO TOTAL 100.00%

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

Group Superannuation, Gratuity and Leave Encashment

PENSION GROWTH FUND

ULGF00410/03/2006GROUPGROWT122

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

The risk profile for this fund is High

Asset Allocation Pattern

• Debt Securities	20%-60%
• Equity	20%-60%
• Money Market Instruments & Cash	0%-60%

Asset Mix



Portfolio Return

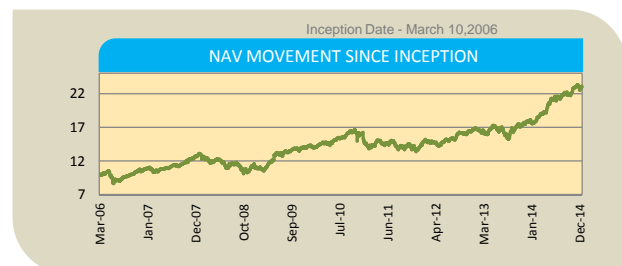
As on December 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	10.9%	11.9%	19.4%	29.0%
Benchmark**	9.6%	9.5%	16.0%	23.6%

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on December 31, 2014

Security	Net Asset %	Rating
EQUITIES		
Auto & Auto Ancillaries	4.75	
Tata Motors Ltd.	2.07	
Hero MotoCorp Ltd.	1.23	
Bajaj Auto Ltd.	0.74	
Maruti Suzuki India Ltd.	0.71	
Banks	11.19	
ICICI Bank Ltd.	3.50	
HDFC Bank Ltd.	3.34	
State Bank of India	1.64	
Axis Bank Ltd.	1.18	
Bank of Baroda	0.58	
Yes Bank Ltd.	0.51	
Punjab National Bank	0.44	
Chemicals	0.43	
Asian Paints Ltd.	0.43	
Construction and Infrastructure	1.17	
Supreme Infrastructure India Ltd.	0.53	
GMR Infrastructure Ltd.	0.36	
JaiPrakash Associates Ltd.	0.17	
Unity Infraprojects Ltd.	0.11	
Construction materials	2.01	
Ultratech Cement Ltd.	0.93	
ACC Ltd.	0.54	
Ambuja Cements Ltd.	0.33	
Grasim Industries Ltd.	0.21	
Electronics & Electrical Equipments	0.19	
Bharat Electronics Ltd.	0.19	
Engineering and Capital Goods	3.27	
Larsen & Toubro Ltd.	2.76	
Engineers India Ltd.	0.51	
Fertilizers, Pesticides & Agrochemicals	0.53	
UPL Ltd.	0.53	
FI	0.94	
Power Finance Corporation Ltd.	0.56	
IDFC Ltd.	0.38	
FMCG	4.14	
ITC Ltd.	3.20	
Hindustan Unilever Ltd.	0.94	
HFC	3.42	
HDFC Ltd.	3.17	
LIC Housing Finance Ltd.	0.25	
Media and Entertainment	0.50	
Jagran Prakashan Ltd.	0.34	
Zee Entertainment Enterprises Ltd.	0.16	
Mining and Minerals	0.98	
Sesa Sterlite Ltd.	0.62	
National Mineral Development Corporation Ltd.	0.34	
MOIL Ltd.	0.02	
Non Ferrous metals	0.43	
Hindalco Industries Ltd.	0.43	
Petroleum, Gas and petrochemical products	5.63	
Reliance Industries Ltd.	2.94	
Oil and Natural Gas Corporation Ltd.	1.07	
Indian Oil Corporation Ltd.	0.52	
Gail (India) Ltd.	0.47	
Bharat Petroleum Corporation Ltd.	0.32	
Cairn India Ltd.	0.14	
Gulf Oil Lubricants India Ltd.	0.11	
Hindustan Petroleum Corporation Ltd.	0.03	
Oil India Ltd.	0.03	
Pharmaceuticals & Biotechnology	4.80	
Sun Pharmaceuticals Industries Ltd.	1.52	

To be continued.....

Group Superannuation, Gratuity and Leave Encashment

PENSION GROWTH FUND

ULGF00410/03/2006GROUPGROWT122

Security	Net Asset %	Rating
EQUITIES		
Lupin Ltd.	0.97	
Dr Reddys Laboratories Ltd.	0.92	
Cipla Ltd.	0.74	
Cadila Healthcare Ltd.	0.28	
IPCA Laboratories Ltd.	0.23	
Glenmark Pharmaceuticals Ltd.	0.14	
Power & Control equipment Manufacturer	0.90	
Crompton Greaves Ltd.	0.51	
BGR Energy Systems Ltd.	0.22	
Bharat Heavy Electricals Ltd.	0.17	
Power Generation	0.35	
NTPC Ltd.	0.33	
NHPC	0.02	
Power Transmission	0.09	
Power Grid Corporation of India Ltd.	0.09	
Realty	0.27	
Oberoi Realty Ltd	0.27	
Software and Consultancy Services	8.38	
Infosys Ltd.	3.66	
Tata Consultancy Services Ltd.	2.76	
HCL Technologies Ltd.	1.42	
Tech Mahindra Ltd.	0.54	
Steel and Ferrous Metal	1.00	
Tata Steel Ltd.	0.72	
Jindal Steel and Power Ltd.	0.28	
Telecom Services	1.42	
Bharti Airtel Ltd.	1.15	
Idea Cellular Ltd.	0.27	
Telecommunications Equipment Manufacturer	0.23	
Bharti Infratel Ltd	0.23	
Utilities - Gas, Power	0.77	
Tata Power Co. Ltd.	0.50	
Indraprastha Gas Ltd.	0.27	
Total	57.79	
GOVERNMENT SECURITIES		
8.83% GOI 2023	3.34	
9.23% GOI 2043	3.21	
8.28% GOI 2032	1.95	
8.79% Gujarat SDL 2022	1.82	
8.27% GOI 2020	1.43	
8.28% GOI 2027	0.94	
8.97% GOI 2030	0.92	
9.20% GOI 2030	0.78	
8.83% GOI 2041	0.77	
8.33% GOI 2026	0.65	
Total	15.81	
CORPORATE BONDS		
Mahindra & Mahindra Ltd.	9.40	AAA
LIC Housing Finance Ltd.	6.63	AAA
Power Finance Corporation Ltd.	2.89	AAA
Rural Electrification Corporation	2.15	AAA
Total	21.07	
CASH AND MONEY MARKETS*	5.33%	
PORTFOLIO TOTAL	100.00%	

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

Group Superannuation, Gratuity and Leave Encashment

PENSION SHORTTERMDEBT

ULGF00613/02/2009GROUPSDEBT122

The investment objective of this fund is to provide security to investments with progressive returns.

The risk profile for this fund is Low

Asset Allocation Pattern

• Debt Securities	0%-50%
• Money Market Instruments & Cash	0%-100%

Asset Mix



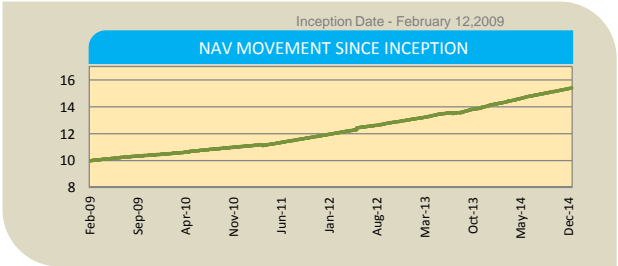
Portfolio Return

As on December 31, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.6%	8.0%	8.9%	9.0%
Benchmark**	7.5%	8.1%	8.9%	9.2%

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

NAV Movement



Portfolio as on December 31, 2014

Security	Net Asset %	Rating
CERTIFICATE OF DEPOSITS		
Andhra Bank	46.57	A1+
ICICI Bank Ltd.	24.91	A1+
Axis Bank Ltd.	15.00	A1+
COMMERCIAL PAPERS		
Reliance Capital Ltd.	4.93	A1+
Total	91.41	
CASH AND EQUIVALENTS*		
	8.59%	
PORTFOLIO TOTAL	100.00%	

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

Group Superannuation, Gratuity and Leave Encashment

PENSION INCOME FUND

ULGF00728/03/2011GROUPINCOM122

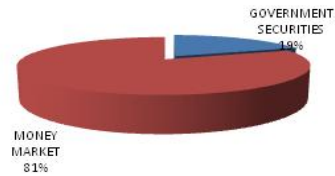
To provide returns by investing in safe funds with progressive returns.

The risk profile for this fund is Medium

Asset Allocation Pattern

• Government Securities	0%-30%
• Corporate Bonds	0%-100%
• Other Approved Fixed Income Instruments	0%-100%
• Money Market	0%-40%

Asset Mix



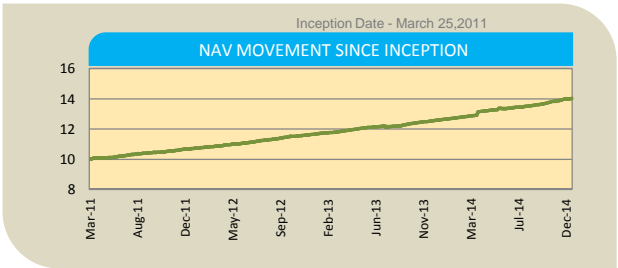
Portfolio Return

As on December 31, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	9.4%	9.5%	11.0%
Benchmark	8.8%	8.9%	9.2%

Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on December 31, 2014

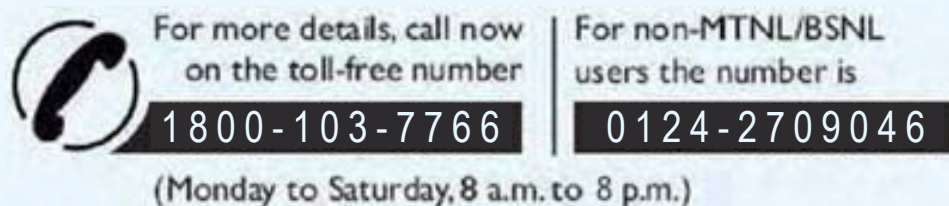
Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.28% GOI 2027	19.36	
Total	19.36	
CASH AND MONEY MARKETS*		
	80.64%	
PORTFOLIO TOTAL		100.00%

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

Disclaimer

Benchmark Indices Provided by CRISIL

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Disclaimer

CAGR - Compounded Annualised Growth Rate

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