

AVIVA INVESTOR

June, 2013

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

MD SPEAK

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MARKET REVIEW
(Equity and Fixed Income Outlook)

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PORTFOLIO RETURNS SINCE INCEPTION

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FUND PERFORMANCE

Life unit Linked

Bond Fund

Life unit Linked

Secure Fund

Life unit Linked

Protector Fund

Life unit Linked

Balanced Fund

Life unit Linked

Growth Fund

Life unit Linked

Enhancer Fund

Life unit Linked

Index Fund

Life unit Linked

PSU Fund

Life unit Linked

Infra Fund

Life unit Linked

Wealth Builder Fund

Life unit Linked

Dynamic PE Fund

Life unit Linked

Bond Fund II

Life unit Linked

Protector Fund II

Life unit Linked

Balanced Fund II

Life unit Linked

Growth Fund II

Life unit Linked

Enhancer Fund II

Life unit Linked

Index Fund II

Pension unit Linked

Secure Fund

Pension unit Linked

Protector Fund

Pension unit Linked

Balanced Fund

Pension unit Linked

Growth Fund

Pension unit Linked

Index Fund

Pension unit Linked

Infra Fund

Pension unit Linked

PSU Fund

Pension unit Linked

Protector Fund II

Pension unit Linked

Balanced Fund II

Pension unit Linked

Growth Fund II

Pension unit Linked

Index Fund II

Disclaimer/Disclosure

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As on June 30,2013	Life Unit Linked Bond Fund	Life Unit Linked Secure Fund	Life Unit Linked Protector Fund	Pension Unit Linked Secure Fund	Pension Unit Linked Protector Fund	Pension Unit Linked Balanced Fund
Portfolio Return Since Inception	9.4%	8.0%	7.3%	8.1%	7.3%	12.9%
Benchmark Return Since Inception	6.3%	6.6%	7.4%	7.3%	6.1%	10.0%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX
As on June 30,2013	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund	Pension Unit Linked Infrastructure Fund
Portfolio Return Since Inception	14.7%	14.5%	3.7%	10.4%	3.8%	-6.5%
Benchmark Return Since Inception	10.9%	11.9%	2.3%	10.0%	3.3%	-12.0%
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CNX NIFTY INDEX	CNX INFRASTRUCTURE
As on June 30,2013	Life Unit Linked Index Fund	Life Unit Linked PSU Fund	Life Unit Linked Infrastructure Fund	Pension Unit Linked PSU Fund	Pension Unit Linked Protector Fund II	Pension Unit Linked Balanced Fund II
Portfolio Return Since Inception	-0.2%	-6.4%	-7.8%	-6.1%	7.8%	6.3%
Benchmark Return Since Inception	-1.0%	-12.3%	-13.1%	-12.5%	7.5%	7.2%
Benchmark	CNX NIFTY INDEX	BSE PSU Index	CNX INFRASTRUCTURE	BSE PSU Index	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX
As on June 30,2013	Life Unit Linked Bond Fund II	Life Unit Linked Protector Fund II	Life Unit Linked Balanced Fund II	Pension Unit Linked Growth Fund II	Pension Unit Linked Index Fund II	
Portfolio Return Since Inception	9.3%	7.7%	6.4%	6.3%	5.4%	
Benchmark Return Since Inception	8.0%	7.4%	6.7%	6.4%	4.6%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CNX NIFTY INDEX	
As on June 30,2013	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II	Life Unit Linked Dynamic P/E		
Portfolio Return Since Inception	3.2%	4.9%	3.2%	2.9%		
Benchmark Return Since Inception	4.6%	3.2%	3.2%	3.7%		
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY INDEX	CNX NIFTY INDEX	CNX NIFTY INDEX	CNX NIFTY INDEX and LIQUID INDEX		
As on June 30,2013	Life Unit Linked Wealth Builder Fund					
Highest NAV locked in is	5.4%					



Dear Customers,

Welcome to the latest edition of the Aviva Investor!

To begin with, our sincere condolences to the families of those affected by the Uttarakhand tragedy. At Aviva we have set up a special process to facilitate Claims and make claims submission easier for those impacted, including a dedicated helpline number to assist claimants. We hope to settle these claims at the earliest.

On the Markets front, it is interesting to note that the Indian equity markets rose in the June quarter on the back of a series of positive macro-economic data, coupled with the Government's measures to boost the economy and strong foreign fund inflows. Weak commodity prices, particularly that of oil and gold, which has a positive impact both on the current account and fiscal deficit, buoyed investor sentiments. However, concerns over continued weakness in the domestic currency and uncertainty related to the U.S. Federal Reserve's bond-buying program, capped the gains to some extent. Also Government's indecisiveness on FDI policy continues to further weaken the rupee.

You will be delighted to note that most of our funds continue to beat the benchmark indices since inception and we hope to continue to deliver a good performance in spite of macro-economic scenario. Having said that, I would continue to urge you to remember that insurance is a long-term investment and for a specific need. If you exit the policy before ten years, it will impact the returns.

This quarter we are launching some new products in health, income protection and retirement space in line with your feedback. The idea is to provide a secure future with guaranteed returns to meet your financial obligations. While saving for a particular financial need like your child's education or retirement is important, I would advise you to consider buying a pure protection term plan incase not done so already. The lifestyle diseases like heart attack, diabetes are topping the charts in India and its best to secure your family's immediate financial future in case something happens to the primary wage earner.

You will be delighted to note that we had a very successful breakfast fundraiser for International Day for Street Children. More than 2400 Aviva employees participated and we have impacted close to 5000 children through volunteering and donations. For the Uttarakhand tragedy, our employees are now in the process of donating food items to Aidmatrix and are also sacrificing one day's salary towards rehabilitation of orphan children in the area.

We always look forward to your feedback.

Regards

TR Ramachandran

CEO & MD, Aviva India

After witnessing a sharp fall in the first quarter of the calendar year, the Indian equity markets continued to remain extremely volatile during the quarter ended June 2013, on account of 1) global factors, which kept net FII flows extremely volatile, a phenomenon witnessed across Emerging Markets 2) mixed signals on domestic growth.

Markets rose in April on the back of weakness in commodity prices particularly that of oil and gold, raising expectations of an extended rate cut cycle. This was also supported by series of positive macro-economic data and strong foreign fund inflows. The repo rate cut in May further gave impetus to the markets which peaked during the month. Thereafter in June, the indices declined steeply as the U.S. Federal Reserve's decision to consider tapering down of the bond-buying program led to sharp FII outflows in the debt and equity markets, weakening the Rupee in the process. The fall accelerated with the RBI deciding to take a pause in its rate cut cycle during its June policy meeting. Nevertheless, key benchmark indices closed positive on a quarter to quarter basis, with S&P BSE Sensex and CNX Nifty posting an increase of 3.0% and 2.8%, respectively. On the contrary, broader indices witnessed a significant fall, with S&P BSE Mid-Cap and S&P BSE Small-Cap falling around 3% each.

After witnessing a steep decline in the previous quarter, markets bottomed out in early April as quarterly earnings of corporate were in line with expectations. Bourses got further support from positive macro-economic data. IIP (for Feb 2013) expanded for the second straight month, led by a revival in capital goods. Both WPI as well CPI for March 2013 continued to trend downwards and surprised positively. The country's trade data showed that exports rose for the third month in a row. The markets continued its rally through May with a sharp rebound in FII inflows, led by the positive macro data. Commodities, especially Oil and Gold, cracked on account of further weakness in the Euro Zone. The consistency of diesel price increases by the Government also surprised the markets positively. This raised expectations of a fall in current account and fiscal deficit, leading to an extended rate cut cycle by the RBI. The Reserve Bank of India (RBI) cut its benchmark repo rate by 25 basis points during its June policy meeting, which provided further impetus to the markets. The markets saw FII inflows of Rs 20,678 cr during the month. Bourses declined steeply in June, after gaining for two months in a row. In the FOMC policy meeting in June, the U.S. Federal Reserve explicitly mentioned that it will take steps to reduce the quantum of its bond purchase programme, provided three key factors - revival in growth, increased inflation and reduction in unemployment rate continues to be in line with its expectations. This raised anticipation of revival in growth in U.S., leading to huge FII outflows from all Emerging markets in both debt and equity segments. For the month of June alone, FII outflows stood from the equity markets stood at Rs 10,530cr. The sudden

surge in outflows also led to a sharp depreciation of the Rupee, which touched a historic low during the month, crossing the Rs 60/USD mark. This brought back concerns of higher Current Account Deficit (CAD) and inflation. The downtrend continued in June after the RBI in its Mid-Quarter Monetary Policy review maintained status quo due to upside risk in inflation and the external sector. Markets suffered a further setback after weak Index of Industrial Production data raised growth concerns. Consumer Price Index-based inflation also came in higher than expectations at 9.31% in May. Later, a series of domestic and global events helped markets gain to some extent, towards the end of the quarter. Data released by the RBI showed that India's CAD narrowed to \$18.1 billion in the March quarter compared to the same period last year's figure of \$21.7 billion, easing concerns about the deficit funding. The shortfall narrowed to 3.6% of GDP in the March quarter, lower than a record 6.7% in the December quarter, boosting market sentiments. Market participants also welcomed the Government's move to increase gas prices sharply, which triggered a rally in energy stocks during end-June.

On the S&P BSE sectoral front, Healthcare segment displayed solid performance during the quarter with about 10% growth. FMCG, Auto and Oil & Gas segments also fared well. Oil and gas stocks rose after the Cabinet Committee of Economic Affairs agreed to raise gas prices from April 2014. Significant selling was witnessed in Realty, Consumer Durables and Metals sectors. Despite the outflows in the month of June 2013, FIIs remained net buyers to the tune of Rs 16,556cr, on account of the strong inflows witnessed in first two months of the quarter.

Outlook:

In the short term, continuing outflows from Emerging Markets might keep the domestic markets muted. However, over a longer period markets are expected to focus on domestic fundamentals, once the outflow driven decline subsides. The Indian met department indicated that the monsoons have been 37% above normal till June end. This can not only have a soothing impact on food inflation but also keep the rural consumption demand strong. Capex cycle can also see a gradual revival, given the Governments efforts in addressing bottlenecks through the formation of Cabinet Committee on Investments. These factors are expected lead to a revival in growth going forward. These factors can also lead to reversal of the FII outflows over a longer term if part of the debt markets outflows globally gets re-allocated to Emerging Market Equities.

In the near term, markets volatility can continue and the direction would mainly depend on the news flows from the developed markets and the direction of FII flows. All indicators of growth in the U.S. and policy actions of the central Banks of Japan, U.S. and Europe will be closely watched out for. Domestic macro indicators - IIP, inflation, trade data would give also be tracked to foresee any change in RBI's policy stance.

The Government bond yields fell in the first two months of the June quarter but rose in the last month mainly due to continued depreciation of the rupee and heavy selling by foreign portfolio investors. Factors like improving cash condition in the banking system, drop in global crude oil prices, lower-than-expected Wholesale Price Index (WPI) numbers and improved trade data supported bond yields. Moreover, foreign investors' interest in Indian debt also helped bond prices move up initially during the quarter. Continued purchase of bonds via Open Market Operations (OMOs) by the Reserve Bank of India (RBI) further boosted market sentiments.

However, in June bond prices fell sharply due to heavy selling by foreign investors on the back of a fall in the Indian rupee, which touched its all-time low level of 60 to the dollar. The narrowing interest rate differentials with U.S. Treasury yields also put pressure on the Indian debt markets. The U.S. benchmark 10-year bond yield moved up by 64 basis points (bps) against its previous quarter's close. Speculation that the U.S. Federal Reserve may withdraw its bond-buyback program put some pressure on the market liquidity as it was a signal towards ending the availability of easy money.

The quarter witnessed a new benchmark 10-year bond, 7.16% GS 2023, auctioned in the month of May. The yield on the benchmark 10-year bond ended down 51 bps to close at 7.44% in June quarter, compared to previous quarter's close of 7.95%. However, the benchmark 10-year bond yield ended up 20 bps in June compared to the month of May.

Banks' net average borrowings under the RBI's Liquidity Adjustment Facility (LAF) stood below Rs. 1,00,000 crore, at Rs. 81,856.50 crore during the June quarter compared to previous quarter's figure of Rs. 1,03,649.25 crore. The RBI conducted OMOs of Rs. 16,806.40 crore during the quarter to infuse the much-needed liquidity in the banking system.

The RBI also said that it will remain committed to the objective of maintaining liquidity in the range of plus minus 1% of Net Demand and Time Liabilities (NDTL), using all instruments available to them.

The central bank reduced the repo rate by 25 bps for the third time this calendar year at its Annual Monetary Policy review, bringing it down to 7.25% on lower-than-expected inflation data. The RBI also reduced the amount of bonds that banks can hold till maturity (HTM) as part of their Government bond holding by 200 bps to 23%. The reduction would be in a phased manner by way of at least 50 bps every quarter beginning with June quarter.

The Central Bank seemed to be less hawkish about inflation in its Mid-Quarter Monetary Policy statement as the absence of the term "limited scope for further easing", which was prominent in the last few policy

statements, was perceived as a significant change from its previous aggressive stance. The RBI said that the continuous weakness in the domestic currency and recent increase in administered prices remained matters of concern. The central bank also said that the Current Account Deficit (CAD) remained a big challenge for the economy. Although recent measures to curb gold imports are expected to help improve the CAD numbers, but maintaining it at sustainable level is a major concern for the Government.

The Central Statistical Organisation (CSO) said that the Indian economy registered a growth rate of 4.8% in the last quarter of FY13 against the previous quarter's revised figure of 4.7% and the same period last year's figure of 5.1%. With the recovery of the industrial production numbers and lower inflation data, the economy may get the required boost in the coming days as the RBI will take account of the prevailing economic condition and is likely to ease interest rates to provide the much-needed impetus to the economy.

The CAD for 4QFY13 stood at \$18.1 billion (3.6% of GDP) against similar period last year's figure of \$21.7 billion (4.4% of GDP). Trade deficit narrowed to \$45.6 billion in Q4 of 2012-13 from \$51.6 billion in Q4 of 2011-12. The CAD for FY13 stood at 4.8% of GDP, much higher than 4.2% recorded in FY12. However, it fell to 3.6% in 4QFY13 against a record high 6.7% recorded in the previous quarter. Gold imports declined by 4.8% during 2012-13 due to a series of measures taken by the Government to curb imports of the metal. It is likely that lower CAD numbers in 4QFY13 may provide some relief to market participants. This will also provide the central bank some scope to ease rates in its upcoming policy review after it maintained status quo in its previous meeting.

The RBI announced to conduct the auction calendar of 91-days, 182-days and 364-days Treasury Bills for the period July-September 2013 for an aggregate amount of Rs. 1,56,000 crore. The Central Bank also announced that the indicative quantum of total market borrowings by the State Governments and the Union Territory of Puducherry, for the quarter July-September 2013, is likely to be in the range of Rs. 50,000 crore to Rs. 55,000 crore.

Outlook:

In the coming month, bond yields are likely to remain range bound, ahead of the central bank's First-Quarter Monetary Policy review, scheduled on July 30. The major trigger for the market would be the inflation numbers for June and IIP data for May, which may help the RBI, take a decision on interest rate cut. However, investors will also focus on the movement of the rupee and foreign fund flows in the debt market. The RBI will conduct the auction of Government Securities and Treasury Bills for an aggregate amount of Rs. 60,000 crore each in July.

Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

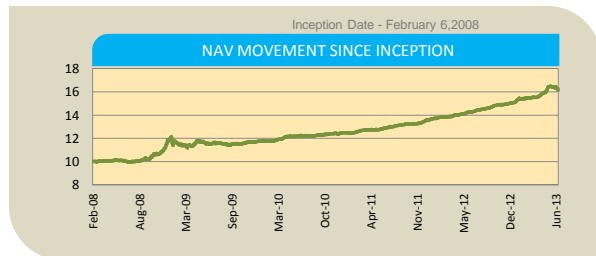
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.4%	10.2%	10.0%	14.0%
Benchmark**	6.3%	7.7%	8.0%	10.7%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CRISIL Composite Bond Fund Index

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.33% GOI 2026	10.92	
8.97% GOI 2030	10.91	
7.16% GOI 2023	6.59	
182 Days Treasury Bill 12/09/2013	6.11	
8.20% GOI 2025	5.83	
8.83% GOI 2041	5.16	
8.85% Tamil Nadu State Development Ltd. 2022	3.25	
6.49% GOI 2015	0.68	
8.48% Maharashtra SDL 2020	0.67	
8.28% GOI 2027	0.54	
Total	50.66	

CORPORATE BONDS		
Power Finance Corporation Ltd.	7.49	AAA
Tata Sons Ltd.	6.36	AAA
LIC Housing Finance Ltd.	5.40	AAA
Power Grid Corporation of India Ltd.	3.94	AAA
HDFC Ltd.	3.45	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.41	AAA
India Infrastructure Finance Company Ltd.	2.24	AAA
Rural Electrification Corporation	2.15	AAA
Yes Bank Ltd.	2.15	AA
IndusInd Bank Ltd.	1.04	AA
Total	37.63	

CASH AND MONEY MARKETS*	11.71%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

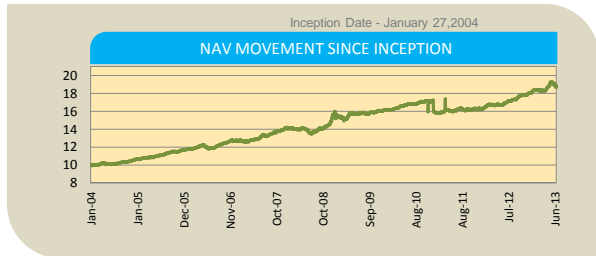
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.0%	8.8%	7.2%	10.7%
Benchmark**	6.6%	8.5%	8.0%	10.8%

Note: Past returns are not indicative of future performance.

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

NAV Movement

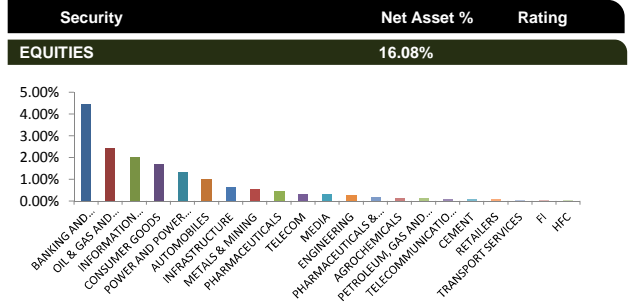


CASH AND MONEY MARKETS* 6.10%

PORTFOLIO TOTAL 100.00%

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

Portfolio as on June 30, 2013



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.31
Infosys Ltd.	1.26
ITC Ltd.	1.25
ICICI Bank Ltd.	1.17
HDFC Bank Ltd.	0.97
HDFC Ltd.	0.90
State Bank of India	0.56
Tata Consultancy Services Ltd.	0.55
Larsen & Toubro Ltd.	0.55
Oil and Natural Gas Corporation Ltd.	0.48
Others	7.08

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	10.63
8.83% GOI 2041	7.22
8.28% GOI 2027	4.70
8.30% GOI 2042	3.50
8.33% GOI 2026	3.37
8.20% GOI 2025	1.40
8.93% Punjab SDL 2022	1.29
7.83% GOI 2018	0.62
8.13% GOI 2022	0.43
7.16% GOI 2023	0.42
8.48% Maharashtra SDL 2020	0.23
9.15% GOI 2024	0.08
Total	33.89

CORPORATE BONDS

LIC Housing Finance Ltd.	6.53	AAA
Power Finance Corporation Ltd.	4.56	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.23	AAA
Power Grid Corporation of India Ltd.	3.71	AAA
HDFC Ltd.	3.59	AAA
IndusInd Bank Ltd.	3.21	AA
Yes Bank Ltd.	3.18	AA
Ultratech Cement Ltd.	3.02	AAA
Rural Electrification Corporation	2.88	AAA
State Bank of Hyderabad	2.46	AAA
Tata Sons Ltd.	2.08	AAA
Export-Import Bank of India Ltd.	1.28	AAA
Indian Railway Finance Corporation Ltd.	1.15	AAA
NABARD	0.68	AAA
Gas Authority of India Ltd.	0.49	AAA
Reliance Industries Ltd.	0.49	AAA
MRF Ltd.	0.25	AA+
India Infrastructure Finance Company Ltd.	0.11	AAA
Tata Motors Ltd.	0.03	AAA
Total	43.93	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

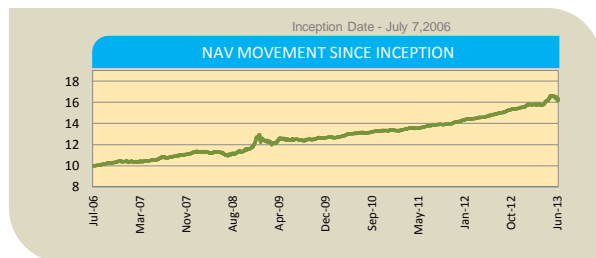
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.3%	8.2%	7.6%	10.5%
Benchmark**	7.4%	8.3%	7.6%	10.6%

Note: Past returns are not indicative of future performance.

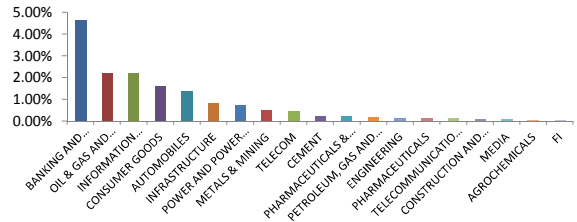
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	15.55%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.19
Infosys Ltd.	1.14
ICICI Bank Ltd.	1.07
Reliance Industries Ltd.	1.03
HDFC Ltd.	1.02
HDFC Bank Ltd.	0.77
Tata Consultancy Services Ltd.	0.65
Mahindra & Mahindra Ltd.	0.61
Larsen & Toubro Ltd.	0.60
Oil and Natural Gas Corporation Ltd.	0.55
Others	6.92

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GOVERNMENT SECURITIES

8.20% GOI 2025	9.45
8.33% GOI 2026	6.74
8.97% GOI 2030	5.94
8.30% GOI 2042	4.98
8.83% GOI 2041	2.97
8.28% GOI 2027	2.13
8.48% Maharashtra SDL 2020	1.61
7.16% GOI 2023	1.08
8.93% Punjab SDL 2022	0.83
7.59% GOI 2016	0.02
Total	35.75

CORPORATE BONDS

LIC Housing Finance Ltd.	6.14	AAA
Power Finance Corporation Ltd.	5.90	AAA
IndusInd Bank Ltd.	3.97	AA
Power Grid Corporation of India Ltd.	3.80	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.46	AAA
Yes Bank Ltd.	3.27	AA
HDFC Ltd.	2.87	AAA
Rural Electrification Corporation	1.80	AAA
Tata Sons Ltd.	1.61	AAA
NABARD	1.59	AAA
India Infrastructure Finance Company Ltd.	1.54	AAA
MRF Ltd.	0.79	AA+
Ultratech Cement Ltd.	0.48	AAA
Indian Railway Finance Corporation Ltd.	0.34	AAA
Total	37.56	

CASH AND MONEY MARKETS*

11.14%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

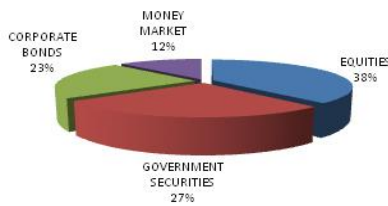
The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

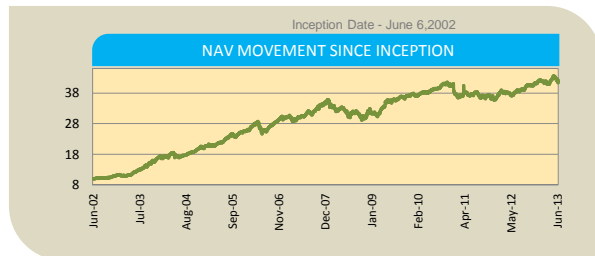
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	14.7%	8.3%	5.2%	9.2%
Benchmark**	10.9%	8.4%	7.0%	10.9%

Note: Past returns are not indicative of future performance.

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

NAV Movement



CORPORATE BONDS		
Reliance Industries Ltd.	0.20	AAA
Gas Authority of India Ltd.	0.19	AAA
India Infrastructure Finance Company Ltd.	0.08	AAA
Indian Railway Finance Corporation Ltd.	0.06	AAA
Export-Import Bank of India Ltd.	0.04	AAA
NTPC Ltd.	0.02	AAA
Total	22.91	

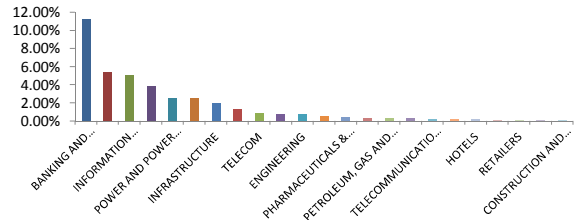
CASH AND MONEY MARKETS* 12.16%

PORTFOLIO TOTAL 100.00%

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

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	38.42%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.81
ICICI Bank Ltd.	2.60
Infosys Ltd.	2.58
Reliance Industries Ltd.	2.43
HDFC Bank Ltd.	2.32
HDFC Ltd.	2.18
Tata Consultancy Services Ltd.	1.65
Larsen & Toubro Ltd.	1.45
Oil and Natural Gas Corporation Ltd.	1.09
Hindustan Unilever Ltd.	1.05
Others	18.26

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	7.99
8.83% GOI 2041	5.51
8.28% GOI 2027	3.82
8.33% GOI 2026	2.61
8.30% GOI 2042	1.76
7.83% GOI 2018	0.80
8.93% Punjab SDL 2022	0.78
8.48% Maharashtra SDL 2020	0.76
7.94% GOI 2021	0.75
8.20% GOI 2025	0.55
6.49% GOI 2015	0.34
7.16% GOI 2023	0.22
9.15% GOI 2024	0.16
8.13% GOI 2022	0.15
8.19% GOI 2020	0.11
6.35% GOI 2020	0.08
8.35% GOI 2022	0.06
8.24% GOI 2018	0.05
8.15% GOI 2022	0.01
Total	26.51

CORPORATE BONDS

LIC Housing Finance Ltd.	4.56	AAA
HDFC Ltd.	2.69	AAA
Power Finance Corporation Ltd.	2.67	AAA
Power Grid Corporation of India Ltd.	2.19	AAA
Rural Electrification Corporation	2.16	AAA
Indusind Bank Ltd.	1.70	AA
Reliance Gas Transportation Infrastructure Ltd.	1.60	AAA
Tata Sons Ltd.	1.54	AAA
Yes Bank Ltd.	0.77	AA
MRF Ltd.	0.74	AA+
National Capital Regional Planning Board	0.67	AAA
NABARD	0.56	AAA
Ultratech Cement Ltd.	0.47	AAA

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

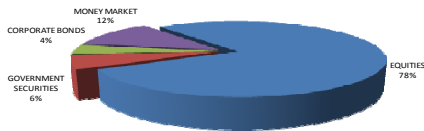
The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

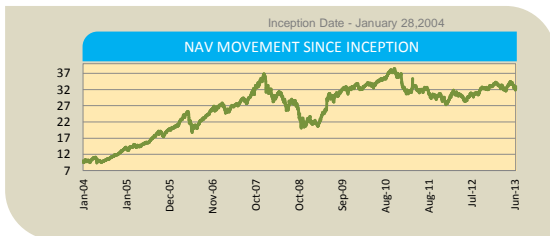
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	14.5%	6.7%	1.5%	7.9%
Benchmark**	11.9%	8.5%	4.8%	10.9%

Note: Past returns are not indicative of future performance.

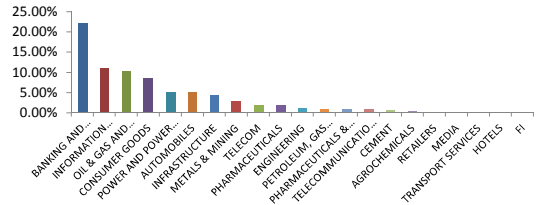
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	78.02%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	6.25
ICICI Bank Ltd.	5.99
Infosys Ltd.	5.83
Reliance Industries Ltd.	5.28
HDFC Bank Ltd.	4.80
HDFC Ltd.	4.43
Tata Consultancy Services Ltd.	3.46
Larsen & Toubro Ltd.	3.06
State Bank of India	2.48
Hindustan Unilever Ltd.	2.28
Others	34.16

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GOVERNMENT SECURITIES

8.97% GOI 2030	2.41
8.30% GOI 2042	1.37
8.28% GOI 2027	0.92
8.83% GOI 2041	0.82
8.20% GOI 2025	0.20
8.33% GOI 2026	0.19
7.49% GOI 2017	0.10
8.13% GOI 2022	0.07
8.48% Maharashtra SDL 2020	0.05
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
Total	6.15

CORPORATE BONDS

HDFC Ltd.	0.88	AAA
Power Finance Corporation Ltd.	0.63	AAA
Power Grid Corporation of India Ltd.	0.56	AAA
Tata Sons Ltd.	0.50	AAA
LIC Housing Finance Ltd.	0.43	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.36	AAA
Rural Electrification Corporation	0.29	AAA
Reliance Capital Ltd.	0.12	AAA
Reliance Industries Ltd.	0.12	AAA
Gas Authority of India Ltd.	0.10	AAA
MRF Ltd.	0.06	AA+
IndusInd Bank Ltd.	0.03	AA
Neyveli Lignite Corporation Ltd.	0.03	AAA
Dr Reddys Laboratories Ltd.	0.01	AA+
Total	4.12	

CASH AND MONEY MARKETS* 11.71%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



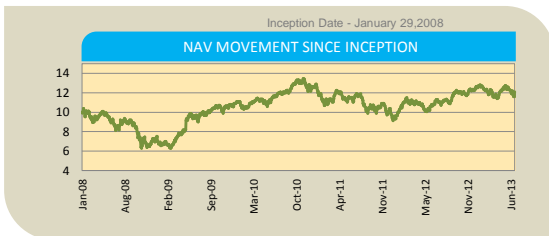
Portfolio Return

As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	3.7%	7.8%	1.1%	8.6%
Benchmark**	2.3%	7.7%	3.2%	10.7%

Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

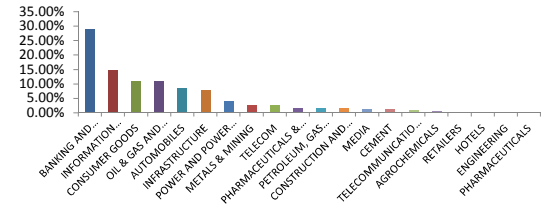
NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
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EQUITIES	98.31%	
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TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.86
ITC Ltd.	7.69
ICICI Bank Ltd.	6.91
Reliance Industries Ltd.	6.84
HDFC Ltd.	5.41
Tata Consultancy Services Ltd.	4.94
HDFC Bank Ltd.	4.91
Larsen & Toubro Ltd.	4.49
Mahindra & Mahindra Ltd.	3.23
Hindustan Unilever Ltd.	3.17
Others	42.86

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.69%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

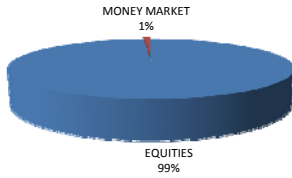
The investment objective of this fund is to generate returns in line with the stock market index - CNX NIFTY INDEX. Subject to exposure norms applicable under the IRDA (Investment regulations).

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



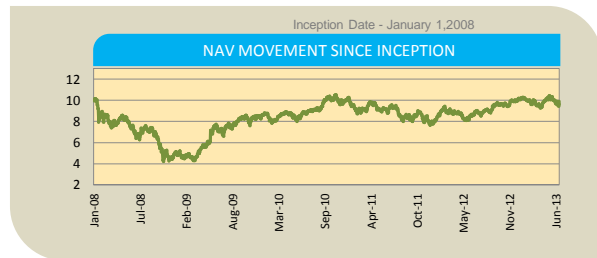
Portfolio Return

As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	-0.2%	8.3%	3.8%	11.2%
Benchmark**	-1.0%	7.7%	3.2%	10.7%

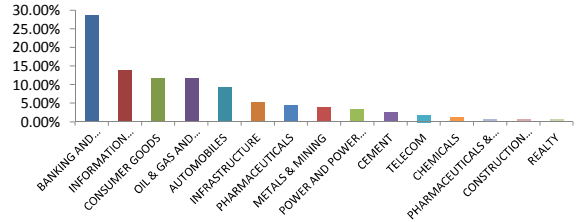
Note: Past returns are not indicative of future performance.
****Benchmark for this fund is CNX NIFTY INDEX**

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	99.01%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.40
Infosys Ltd.	7.09
ICICI Bank Ltd.	6.95
HDFC Ltd.	6.90
Reliance Industries Ltd.	6.75
HDFC Bank Ltd.	6.49
Tata Consultancy Services Ltd.	4.87
Larsen & Toubro Ltd.	4.55
Tata Motors Ltd.	3.23
Hindustan Unilever Ltd.	3.23
Others	40.55

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.99%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



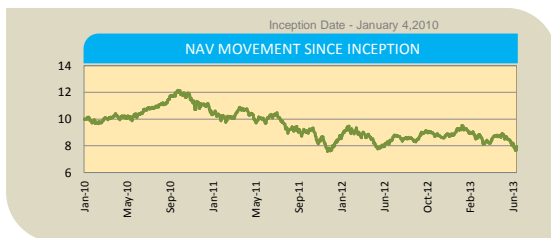
Portfolio Return

As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-6.4%	-9.5%	-7.7%
Benchmark**	-12.3%	-13.5%	-15.1%

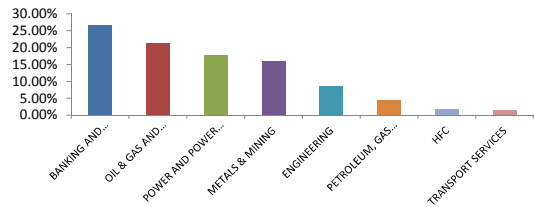
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	98.42%	



TOP 10 EQUITY STOCKS AND OTHERS

Oil and Natural Gas Corporation Ltd.	9.03
State Bank of India	8.96
NTPC Ltd.	7.70
Coal India Ltd.	7.67
National Mineral Development Corporation Ltd.	6.56
Bharat Electronics Ltd.	5.53
Power Grid Corporation of India Ltd.	4.87
Hindustan Petroleum Corporation Ltd.	4.63
Power Finance Corporation Ltd.	4.46
Gas Authority of India Ltd.	4.45
Others	34.56

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 1.58%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



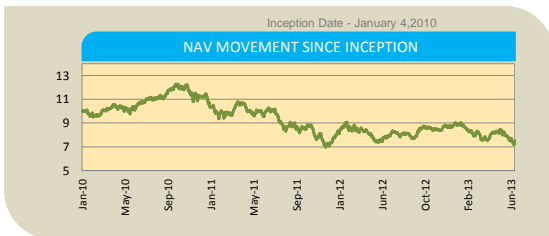
Portfolio Return

As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-7.8%	-11.3%	-7.4%
Benchmark**	-13.1%	-12.8%	-6.7%

Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX INFRASTRUCTURE

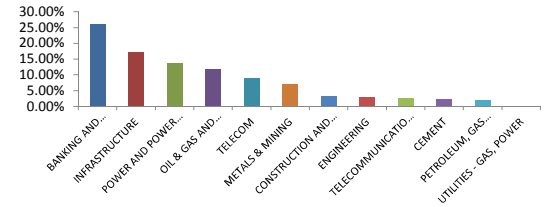
NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
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EQUITIES	97.48%	
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TOP 10 EQUITY STOCKS AND OTHERS	
Larsen & Toubro Ltd.	9.29
Bharti Airtel Ltd.	8.89
ICICI Bank Ltd.	6.64
Reliance Industries Ltd.	6.04
HDFC Ltd.	4.78
HDFC Bank Ltd.	4.06
NTPC Ltd.	3.80
Tata Power Co. Ltd.	3.52
Supreme Infrastructure India Ltd.	3.35
State Bank of India	2.95
Others	44.16

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CASH AND MONEY MARKETS*	2.52%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



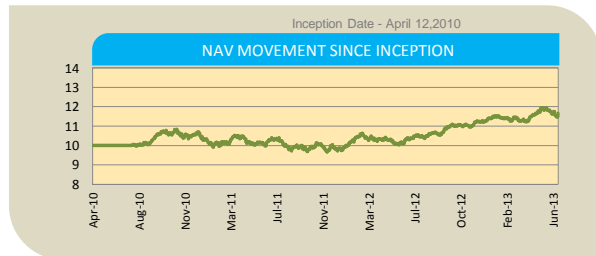
Portfolio Return

As on June 30, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	5.4%	11.3%

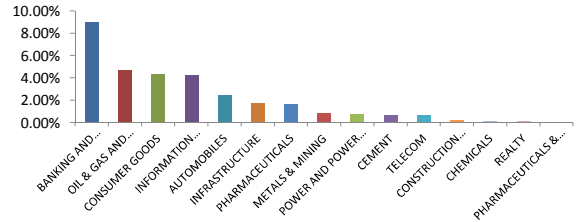
Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	31.48%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	3.18
ITC Ltd.	3.16
Infosys Ltd.	2.59
ICICI Bank Ltd.	2.54
HDFC Bank Ltd.	2.14
HDFC Ltd.	1.79
Larsen & Toubro Ltd.	1.60
Tata Consultancy Services Ltd.	1.32
Hindustan Unilever Ltd.	1.17
State Bank of India	0.92
Others	11.07

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GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	14.31
8.19% GOI 2020	2.54
8.16% Tamil Nadu State Development Ltd. 2020	1.56
Total	18.41

CORPORATE BONDS

Power Grid Corporation of India Ltd.	8.07	AAA
Indian Railway Finance Corporation Ltd.	7.70	AAA
Power Finance Corporation Ltd.	7.21	AAA
Steel Authority of India Ltd.	6.44	AAA
NTPC Ltd.	5.08	AAA
Rural Electrification Corporation	3.56	AAA
Total	38.06	

CASH AND MONEY MARKETS* 12.05%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the NSE CNX Nifty Index and the remainder is invested in Debt and Money Market instruments.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

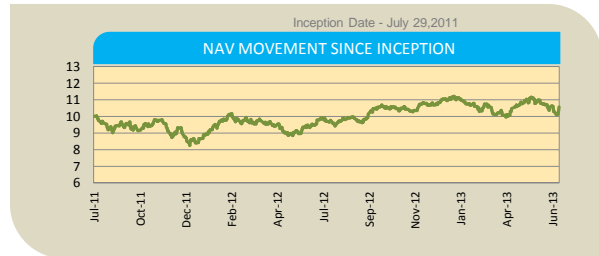
As on June 30, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	2.9%	7.9%
Benchmark**	3.7%	10.5%

Note: Past returns are not indicative of future performance.

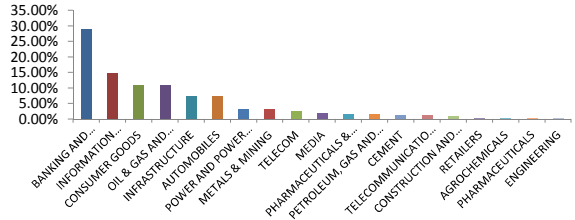
**Benchmark return has been computed by applying benchmark weightages on CNX NIFTY INDEX and LIQUID INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	96.79%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	8.02
ITC Ltd.	7.75
ICICI Bank Ltd.	6.75
Reliance Industries Ltd.	6.72
HDFC Ltd.	5.93
HDFC Bank Ltd.	5.31
Tata Consultancy Services Ltd.	4.83
Larsen & Toubro Ltd.	4.77
State Bank of India	3.24
Mahindra & Mahindra Ltd.	3.09
Others	40.38

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CASH AND MONEY MARKETS* 3.21%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

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

The risk profile for this fund is Low

Asset Allocation Pattern

• Debt and Money Market Instruments 0%-100%

Asset Mix



Portfolio Return

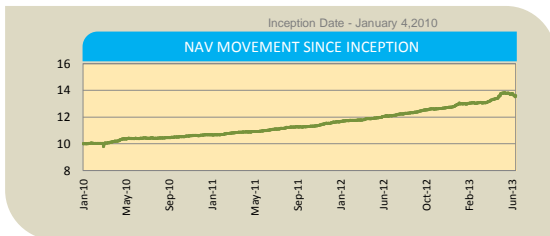
As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	9.3%	9.3%	12.6%
Benchmark**	8.0%	8.0%	10.7%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CRISIL Composite Bond Fund Index

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.83% GOI 2041	9.81	
8.97% GOI 2030	9.47	
182 Days Treasury Bill 12/09/2013	5.36	
7.16% GOI 2023	5.25	
8.20% GOI 2025	4.64	
8.33% GOI 2026	3.45	
8.30% GOI 2042	1.67	
9.15% GOI 2024	1.61	
8.28% GOI 2027	1.42	
8.85% Tamil Nadu State Development Ltd. 2022	0.67	
7.77% Haryana SDL 2015	0.13	
7.77% Gujarat SDL 2015	0.10	
8.48% Maharashtra SDL 2020	0.02	
Total	43.60	

CORPORATE BONDS		
LIC Housing Finance Ltd.	7.74	AAA
Power Finance Corporation Ltd.	7.69	AAA
Tata Sons Ltd.	6.50	AAA
Rural Electrification Corporation	3.77	AAA
HDFC Ltd.	3.63	AAA
India Infrastructure Finance Company Ltd.	3.24	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.19	AAA
National Capital Regional Planning Board	2.74	AAA
NABARD	2.39	AAA
Reliance Industries Ltd.	0.94	AAA
Export-Import Bank of India Ltd.	0.91	AAA
Power Grid Corporation of India Ltd.	0.91	AAA
ICICI Bank Ltd.	0.14	AAA
Indian Railway Finance Corporation Ltd.	0.10	AAA
Total	43.89	

CASH AND MONEY MARKETS* 12.51%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

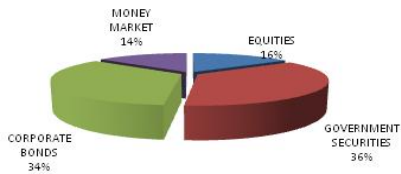
To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

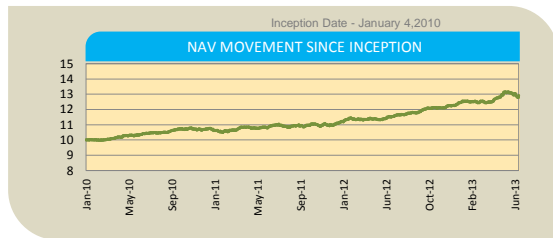
As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.7%	7.4%	11.4%
Benchmark**	7.4%	7.4%	10.8%

Note: Past returns are not indicative of future performance.

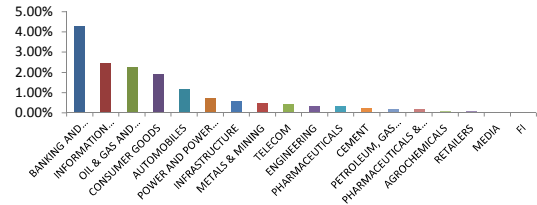
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	15.53%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.43
Infosys Ltd.	1.40
Reliance Industries Ltd.	1.20
ICICI Bank Ltd.	1.07
HDFC Ltd.	0.91
HDFC Bank Ltd.	0.90
Tata Consultancy Services Ltd.	0.73
Oil and Natural Gas Corporation Ltd.	0.59
Larsen & Toubro Ltd.	0.52
State Bank of India	0.46
Others	6.32

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GOVERNMENT SECURITIES

8.20% GOI 2025	10.33
8.30% GOI 2042	9.56
8.33% GOI 2026	5.23
8.97% GOI 2030	4.12
8.83% GOI 2041	2.29
8.93% Punjab SDL 2022	2.17
7.77% Gujarat SDL 2015	0.87
8.28% GOI 2027	0.73
8.79% Gujarat SDL 2022	0.50
8.48% Maharashtra SDL 2020	0.19
Total	35.99

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	7.94	AAA
Power Finance Corporation Ltd.	6.63	AAA
LIC Housing Finance Ltd.	5.94	AAA
Tata Sons Ltd.	4.70	AAA
HDFC Ltd.	4.21	AAA
Power Grid Corporation of India Ltd.	1.58	AAA
India Infrastructure Finance Company Ltd.	0.89	AAA
Rural Electrification Corporation	0.65	AAA
IndusInd Bank Ltd.	0.62	AA
NABARD	0.42	AAA
Ultratech Cement Ltd.	0.41	AAA
Reliance Industries Ltd.	0.20	AAA
Total	34.19	

CASH AND MONEY MARKETS*

14.29%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

To generate a balance of capital growth and steady returns.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

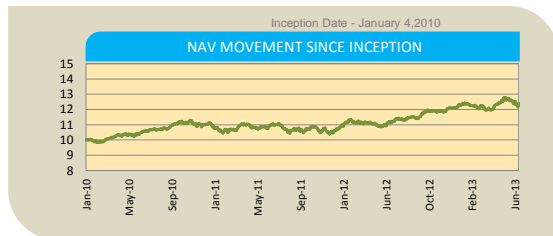
As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.4%	5.4%	9.5%
Benchmark**	6.7%	6.6%	10.9%

Note: Past returns are not indicative of future performance.

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

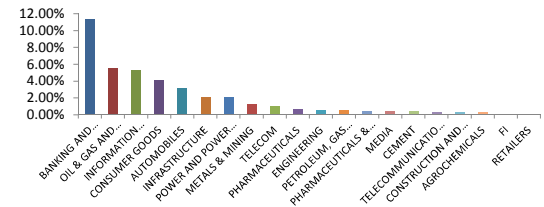
NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
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EQUITIES	39.37%
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TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.77
Infosys Ltd.	2.70
Reliance Industries Ltd.	2.65
ICICI Bank Ltd.	2.63
HDFC Ltd.	2.34
HDFC Bank Ltd.	2.03
Tata Consultancy Services Ltd.	1.77
Larsen & Toubro Ltd.	1.50
Mahindra & Mahindra Ltd.	1.33
Hindustan Unilever Ltd.	1.29
Others	18.36

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GOVERNMENT SECURITIES

8.20% GOI 2025	11.33
8.30% GOI 2042	5.23
8.33% GOI 2026	2.67
8.83% GOI 2041	2.61
8.97% GOI 2030	1.87
8.28% GOI 2027	1.64
8.93% Punjab SDL 2022	0.89
8.79% Gujarat SDL 2022	0.88
8.13% GOI 2022	0.43
8.48% Maharashtra SDL 2020	0.13
Total	27.68

CORPORATE BONDS

LIC Housing Finance Ltd.	4.32	AAA
Power Finance Corporation Ltd.	4.26	AAA
Tata Sons Ltd.	4.19	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.61	AAA
HDFC Ltd.	2.77	AAA
Power Grid Corporation of India Ltd.	2.13	AAA
Rural Electrification Corporation	1.63	AAA
NABARD	0.94	AAA
Reliance Industries Ltd.	0.18	AAA
IndusInd Bank Ltd.	0.17	AA
Ultratech Cement Ltd.	0.17	AAA
Total	24.37	

CASH AND MONEY MARKETS*	8.58%
-------------------------	-------

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

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

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

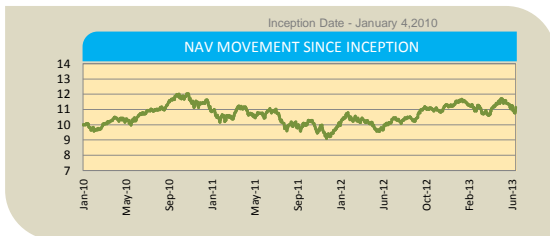
As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	3.2%	1.2%	7.7%
Benchmark**	4.6%	4.7%	10.9%

Note: Past returns are not indicative of future performance.

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

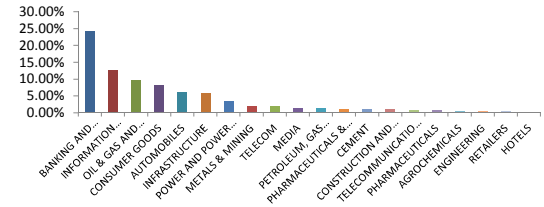
NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
----------	-------------	--------

EQUITIES	81.26%
----------	--------



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.51
ITC Ltd.	5.95
ICICI Bank Ltd.	5.36
Reliance Industries Ltd.	5.25
HDFC Ltd.	4.72
HDFC Bank Ltd.	4.21
Tata Consultancy Services Ltd.	3.88
Larsen & Toubro Ltd.	3.42
State Bank of India	2.64
Mahindra & Mahindra Ltd.	2.57
Others	36.75

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GOVERNMENT SECURITIES

8.83% GOI 2041	2.69
8.33% GOI 2026	1.92
8.30% GOI 2042	1.51
8.97% GOI 2030	1.08
8.20% GOI 2025	0.65
8.28% GOI 2027	0.38
8.48% Maharashtra SDL 2020	0.08
Total	8.31

CORPORATE BONDS

Power Finance Corporation Ltd.	1.52	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.07	AAA
Rural Electrification Corporation	0.58	AAA
HDFC Ltd.	0.50	AAA
LIC Housing Finance Ltd.	0.42	AAA
Indian Railway Finance Corporation Ltd.	0.17	AAA
IndusInd Bank Ltd.	0.08	AA
Reliance Industries Ltd.	0.06	AAA
Total	4.40	

CASH AND MONEY MARKETS*	6.03%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



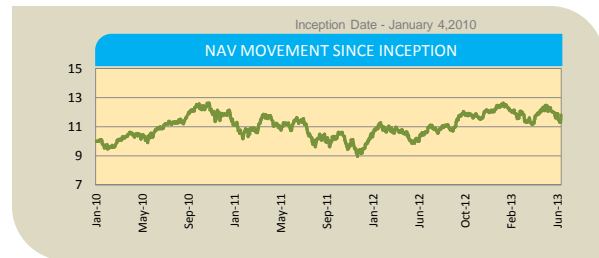
Portfolio Return

As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.9%	2.5%	7.9%
Benchmark**	3.2%	3.2%	10.7%

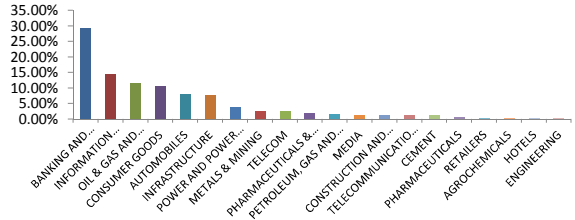
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	98.42%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.90
ITC Ltd.	7.55
ICICI Bank Ltd.	6.65
Reliance Industries Ltd.	6.57
HDFC Ltd.	5.72
HDFC Bank Ltd.	5.46
Tata Consultancy Services Ltd.	4.62
Larsen & Toubro Ltd.	4.57
State Bank of India	3.19
Mahindra & Mahindra Ltd.	3.12
Others	43.07

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.58%
--------------------------------	--------------

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

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

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II22

To generate returns in line with the stock market index - CNX NIFTY INDEX.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



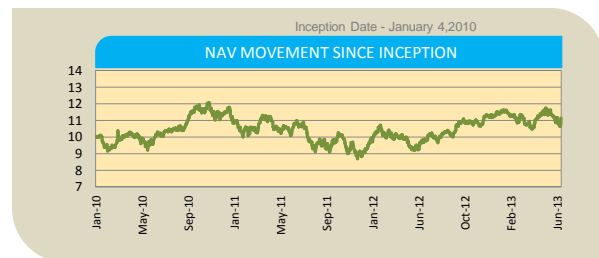
Portfolio Return

As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	3.2%	3.0%	10.2%
Benchmark**	3.2%	3.2%	10.7%

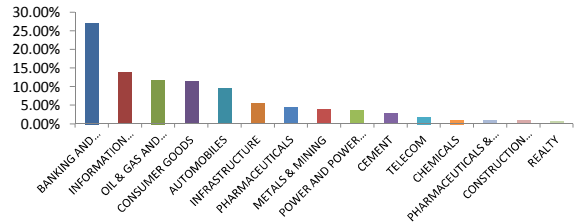
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	98.46%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.19
Infosys Ltd.	7.12
Reliance Industries Ltd.	6.66
HDFC Ltd.	6.63
ICICI Bank Ltd.	6.43
HDFC Bank Ltd.	6.10
Tata Consultancy Services Ltd.	4.86
Larsen & Toubro Ltd.	4.65
Tata Motors Ltd.	3.45
Hindustan Unilever Ltd.	3.20
Others	41.17

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.54%
--------------------------------	--------------

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

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

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSEURE122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

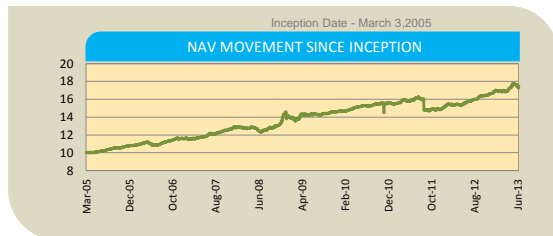
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.1%	9.0%	7.8%	11.3%
Benchmark**	7.3%	8.5%	8.0%	10.8%

Note: Past returns are not indicative of future performance.

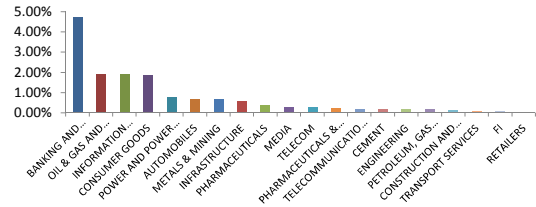
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	14.97%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.48
HDFC Ltd.	1.10
ICICI Bank Ltd.	1.09
Infosys Ltd.	1.08
Reliance Industries Ltd.	1.05
HDFC Bank Ltd.	1.05
Tata Consultancy Services Ltd.	0.73
State Bank of India	0.47
Larsen & Toubro Ltd.	0.47
Hindustan Unilever Ltd.	0.38
Others	6.07

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GOVERNMENT SECURITIES

8.97% GOI 2030	16.53
8.30% GOI 2042	6.31
9.15% GOI 2024	2.49
8.28% GOI 2027	2.41
8.83% GOI 2041	2.41
8.33% GOI 2026	1.97
7.16% GOI 2023	1.47
8.93% Punjab SDL 2022	0.39
Total	33.98

CORPORATE BONDS

Power Finance Corporation Ltd.	8.19	AAA
Rural Electrification Corporation	7.64	AAA
HDFC Ltd.	5.06	AAA
IndusInd Bank Ltd.	4.37	AA
Tata Sons Ltd.	4.21	AAA
Export-Import Bank of India Ltd.	4.20	AAA
National Capital Regional Planning Board	3.76	AAA
LIC Housing Finance Ltd.	3.15	AAA
NABARD	3.03	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.65	AAA
Power Grid Corporation of India Ltd.	1.14	AAA
India Infrastructure Finance Company Ltd.	0.32	AAA
Ultratech Cement Ltd.	0.30	AAA
Total	47.02	

CASH AND MONEY MARKETS*

4.03%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

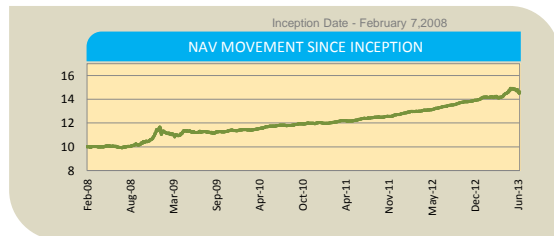
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.3%	8.1%	7.5%	10.2%
Benchmark**	6.1%	7.8%	7.6%	10.6%

Note: Past returns are not indicative of future performance.

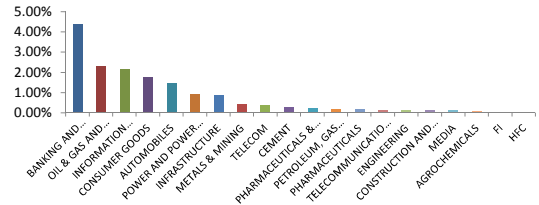
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	15.82%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.28
Infosys Ltd.	1.17
ICICI Bank Ltd.	1.09
Reliance Industries Ltd.	1.02
HDFC Ltd.	0.90
HDFC Bank Ltd.	0.76
Oil and Natural Gas Corporation Ltd.	0.64
Larsen & Toubro Ltd.	0.64
Mahindra & Mahindra Ltd.	0.63
Tata Consultancy Services Ltd.	0.57
Others	7.12

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GOVERNMENT SECURITIES

8.97% GOI 2030	10.19
8.83% GOI 2041	8.20
8.28% GOI 2027	5.85
8.20% GOI 2025	4.64
8.30% GOI 2042	3.52
8.33% GOI 2026	2.94
8.48% Maharashtra SDL 2020	1.80
8.93% Punjab SDL 2022	1.47
7.16% GOI 2023	0.55
7.59% GOI 2016	0.13
10.71% GOI 2016	0.05
Total	39.34

CORPORATE BONDS

LIC Housing Finance Ltd.	6.34	AAA
IndusInd Bank Ltd.	5.27	AA
HDFC Ltd.	4.52	AAA
Power Finance Corporation Ltd.	3.94	AAA
Power Grid Corporation of India Ltd.	2.69	AAA
Rural Electrification Corporation	1.72	AAA
India Infrastructure Finance Company Ltd.	1.69	AAA
NABARD	1.13	AAA
MRF Ltd.	1.12	AA+
Ultratech Cement Ltd.	0.89	AAA
Tata Sons Ltd.	0.79	AAA
Indian Railway Finance Corporation Ltd.	0.60	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.37	AAA
Yes Bank Ltd.	0.35	AA
Total	31.42	

CASH AND MONEY MARKETS* 13.42%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

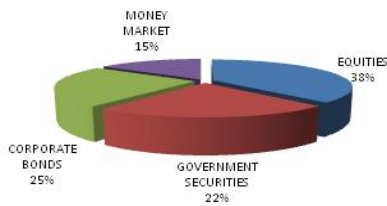
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

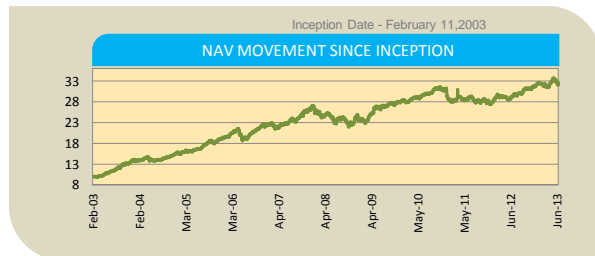
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	12.9%	8.8%	5.8%	10.0%
Benchmark**	10.0%	8.3%	7.0%	10.9%

Note: Past returns are not indicative of future performance.

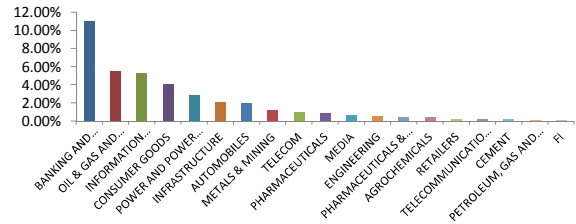
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	38.01%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.17
ITC Ltd.	3.05
Reliance Industries Ltd.	2.81
ICICI Bank Ltd.	2.72
HDFC Ltd.	2.47
HDFC Bank Ltd.	2.44
Tata Consultancy Services Ltd.	1.59
Larsen & Toubro Ltd.	1.58
Oil and Natural Gas Corporation Ltd.	1.31
NTPC Ltd.	1.25
Others	15.62

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	13.49
8.97% GOI 2030	5.43
8.28% GOI 2027	2.43
8.33% GOI 2026	0.46
8.13% GOI 2022	0.44
Total	22.25

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.56	AAA
Power Grid Corporation of India Ltd.	4.56	AAA
Power Finance Corporation Ltd.	2.71	AAA
Ultratech Cement Ltd.	2.16	AAA
HDFC Ltd.	1.33	AAA
MRF Ltd.	1.30	AA+
Tata Sons Ltd.	1.15	AAA
Rural Electrification Corporation	1.01	AAA
LIC Housing Finance Ltd.	0.91	AAA
Reliance Industries Ltd.	0.88	AAA
Total	24.57	

CASH AND MONEY MARKETS*

15.17%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

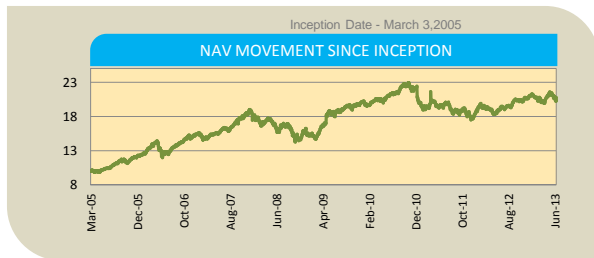
As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	10.4%	7.4%	2.7%	7.5%
Benchmark**	10.0%	8.0%	6.0%	10.9%

Note: Past returns are not indicative of future performance.

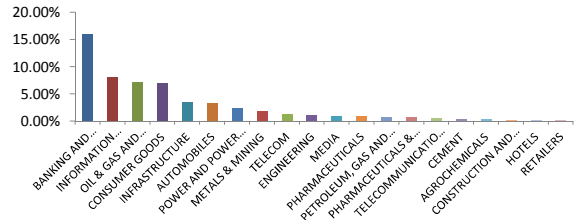
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	55.38%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	5.05
Infosys Ltd.	4.46
ICICI Bank Ltd.	4.31
Reliance Industries Ltd.	3.94
HDFC Ltd.	3.43
HDFC Bank Ltd.	3.40
Tata Consultancy Services Ltd.	2.40
Larsen & Toubro Ltd.	2.23
Hindustan Unilever Ltd.	1.89
State Bank of India	1.61
Others	22.66

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GOVERNMENT SECURITIES

8.30% GOI 2042	7.71
8.83% GOI 2041	5.94
8.97% GOI 2030	1.39
8.28% GOI 2027	1.03
8.33% GOI 2026	0.65
Total	16.72

CORPORATE BONDS

Power Grid Corporation of India Ltd.	3.09	AAA
IndusInd Bank Ltd.	3.08	AA
Reliance Gas Transportation Infrastructure Ltd.	2.16	AAA
Ultratech Cement Ltd.	1.52	AAA
HDFC Ltd.	1.23	AAA
Tata Sons Ltd.	1.06	AAA
LIC Housing Finance Ltd.	0.63	AAA
NABARD	0.63	AAA
Export-Import Bank of India Ltd.	0.55	AAA
India Infrastructure Finance Company Ltd.	0.46	AAA
Total	14.41	

CASH AND MONEY MARKETS*	13.49%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSINDEXF122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



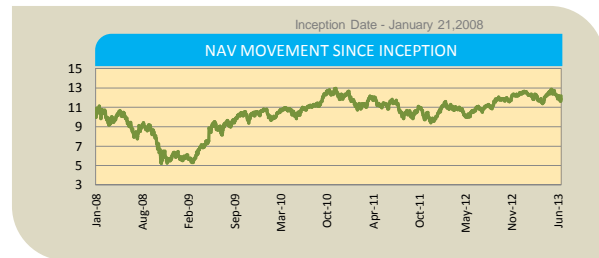
Portfolio Return

As on June 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	3.8%	8.2%	3.8%	11.1%
Benchmark**	3.3%	7.7%	3.2%	10.7%

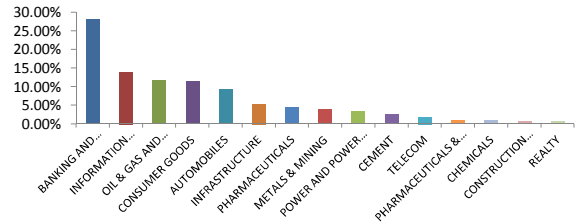
Note: Past returns are not indicative of future performance.
****Benchmark for this fund is CNX NIFTY INDEX**

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	98.52%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.02
Infosys Ltd.	7.02
Reliance Industries Ltd.	6.60
HDFC Ltd.	6.56
HDFC Bank Ltd.	6.56
ICICI Bank Ltd.	6.53
Tata Consultancy Services Ltd.	4.99
Larsen & Toubro Ltd.	4.70
Tata Motors Ltd.	3.49
Hindustan Unilever Ltd.	3.28
Others	40.77

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CASH AND MONEY MARKETS*	1.48%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



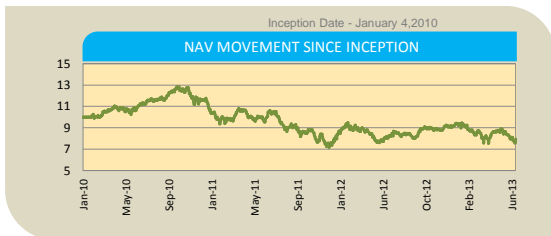
Portfolio Return

As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-6.5%	-11.1%	-6.2%
Benchmark**	-12.0%	-12.8%	-6.7%

Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX INFRASTRUCTURE

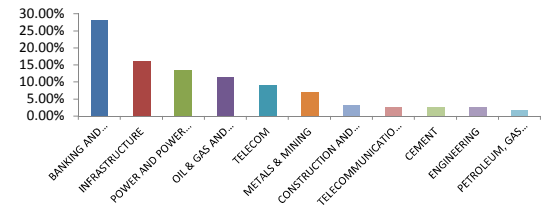
NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
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EQUITIES	97.47%	
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TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	9.28
Bharti Airtel Ltd.	9.01
ICICI Bank Ltd.	7.26
Reliance Industries Ltd.	5.91
HDFC Ltd.	5.86
HDFC Bank Ltd.	4.67
Tata Power Co. Ltd.	3.54
NTPC Ltd.	3.52
Supreme Infrastructure India Ltd.	3.17
National Mineral Development Corporation Ltd.	2.88
Others	42.37

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.53%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



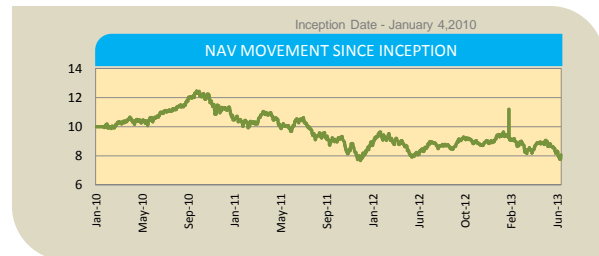
Portfolio Return

As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-6.1%	-9.8%	-8.3%
Benchmark**	-12.5%	-13.5%	-15.1%

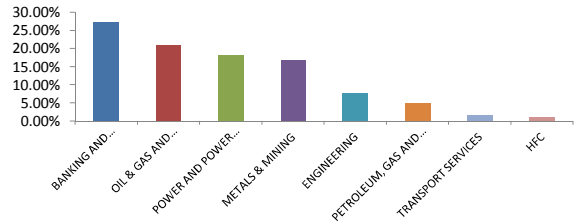
Note: Past returns are not indicative of future performance.
****Benchmark for this fund is BSE PSU Index**

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	97.95%	



TOP 10 EQUITY STOCKS AND OTHERS

State Bank of India	9.14
Oil and Natural Gas Corporation Ltd.	8.71
NTPC Ltd.	8.61
Coal India Ltd.	7.95
National Mineral Development Corporation Ltd.	6.58
Power Grid Corporation of India Ltd.	5.35
Bharat Electronics Ltd.	4.99
Hindustan Petroleum Corporation Ltd.	4.89
Power Finance Corporation Ltd.	4.67
Bank of Baroda	3.85
Others	33.21

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.05%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

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

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

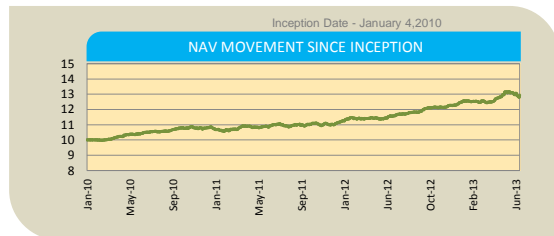
As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.8%	7.2%	11.2%
Benchmark**	7.5%	7.4%	10.8%

Note: Past returns are not indicative of future performance.

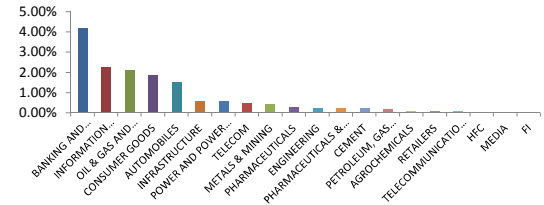
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES	15.21%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.39
Infosys Ltd.	1.19
Reliance Industries Ltd.	1.07
ICICI Bank Ltd.	1.06
HDFC Ltd.	0.99
HDFC Bank Ltd.	0.84
Tata Consultancy Services Ltd.	0.80
Mahindra & Mahindra Ltd.	0.53
Larsen & Toubro Ltd.	0.49
Hindustan Unilever Ltd.	0.46
Others	6.39

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.20% GOI 2025	17.19
8.97% GOI 2030	4.40
182 Days Treasury Bill 12/09/2013	4.34
8.83% GOI 2041	3.91
8.28% GOI 2027	2.89
9.15% GOI 2024	2.45
8.30% GOI 2042	2.09
8.33% GOI 2026	1.16
8.93% Punjab SDL 2022	1.16
8.79% Gujarat SDL 2022	1.15
6.20% Andhra Pradesh SDL 2013	0.44
8.48% Maharashtra SDL 2020	0.44
8.13% GOI 2022	0.32
Total	41.94

CORPORATE BONDS

LIC Housing Finance Ltd.	7.30	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.27	AAA
Power Finance Corporation Ltd.	5.49	AAA
Tata Sons Ltd.	3.61	AAA
Power Grid Corporation of India Ltd.	3.33	AAA
NABARD	3.12	AAA
India Infrastructure Finance Company Ltd.	1.43	AAA
Ultratech Cement Ltd.	0.88	AAA
Rural Electrification Corporation	0.47	AAA
Indian Railway Finance Corporation Ltd.	0.44	AAA
IndusInd Bank Ltd.	0.44	AA
Reliance Industries Ltd.	0.14	AAA
Total	33.92	

CASH AND MONEY MARKETS*

8.93%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

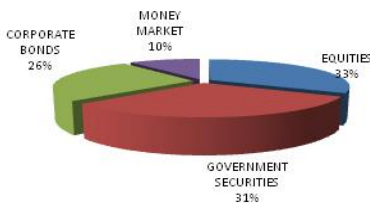
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

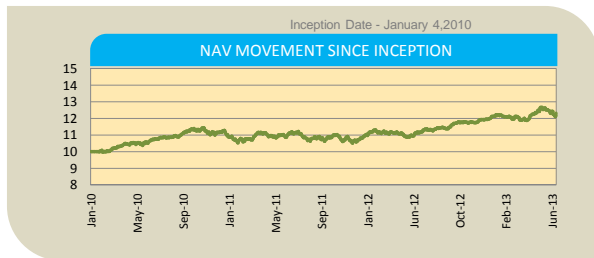
As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.3%	4.6%	9.2%
Benchmark**	7.2%	6.6%	10.9%

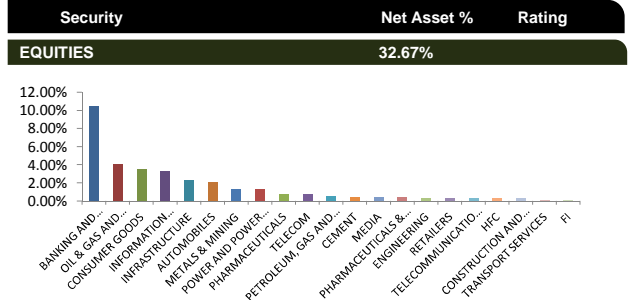
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on June 30, 2013



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.51
HDFC Ltd.	2.40
ICICI Bank Ltd.	2.28
HDFC Bank Ltd.	2.22
Reliance Industries Ltd.	2.16
Infosys Ltd.	1.89
Larsen & Toubro Ltd.	1.31
Tata Consultancy Services Ltd.	1.10
State Bank of India	0.97
Hindustan Unilever Ltd.	0.97
Others	14.86

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GOVERNMENT SECURITIES

8.20% GOI 2025	9.36
8.83% GOI 2041	5.63
8.30% GOI 2042	4.48
8.33% GOI 2026	3.04
8.97% GOI 2030	2.89
8.28% GOI 2027	2.60
8.93% Punjab SDL 2022	1.45
8.79% Gujarat SDL 2022	0.72
8.48% Maharashtra SDL 2020	0.41
8.13% GOI 2022	0.08
Total	30.66

CORPORATE BONDS

LIC Housing Finance Ltd.	5.37	AAA
Power Finance Corporation Ltd.	3.99	AAA
ACC Ltd.	3.84	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.62	AAA
Power Grid Corporation of India Ltd.	3.12	AAA
HDFC Ltd.	2.23	AAA
Tata Sons Ltd.	1.97	AAA
NABARD	1.11	AAA
India Infrastructure Finance Company Ltd.	0.59	AAA
IndusInd Bank Ltd.	0.28	AA
Reliance Industries Ltd.	0.16	AAA
Total	26.28	

CASH AND MONEY MARKETS*

10.39%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

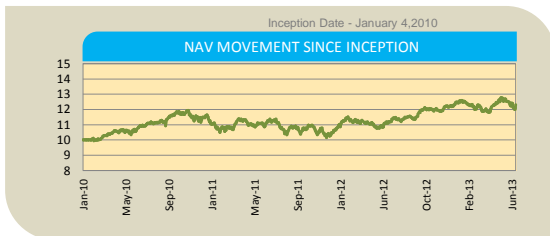
As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.3%	4.0%	8.3%
Benchmark**	6.4%	5.7%	10.9%

Note: Past returns are not indicative of future performance.

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

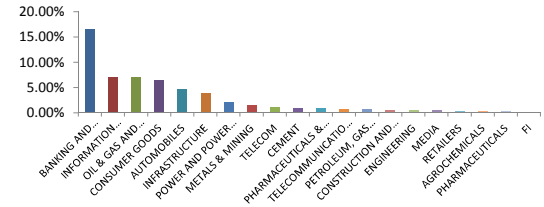
NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
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EQUITIES	54.73%
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TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.70
Infosys Ltd.	4.21
HDFC Ltd.	4.12
Reliance Industries Ltd.	4.01
ICICI Bank Ltd.	3.70
HDFC Bank Ltd.	3.24
Tata Consultancy Services Ltd.	2.30
Larsen & Toubro Ltd.	2.13
Mahindra & Mahindra Ltd.	2.05
State Bank of India	1.72
Others	22.55

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.20% GOI 2025	8.44
8.28% GOI 2027	4.12
8.33% GOI 2026	3.45
8.97% GOI 2030	2.29
8.30% GOI 2042	1.81
8.93% Punjab SDL 2022	0.91
8.83% GOI 2041	0.57
8.48% Maharashtra SDL 2020	0.04
Total	21.63

CORPORATE BONDS

LIC Housing Finance Ltd.	5.66	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.17	AAA
Power Finance Corporation Ltd.	2.88	AAA
Tata Sons Ltd.	2.50	AAA
HDFC Ltd.	2.08	AAA
NABARD	1.39	AAA
Reliance Industries Ltd.	0.14	AAA
Total	18.82	

CASH AND MONEY MARKETS*	4.82%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



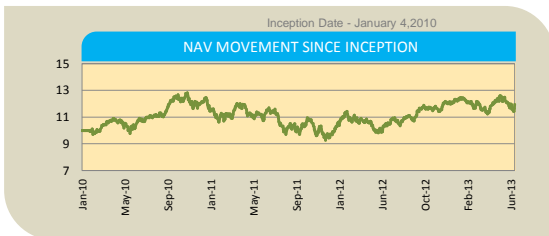
Portfolio Return

As on June 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	5.4%	3.4%	10.7%
Benchmark**	4.6%	3.2%	10.7%

Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

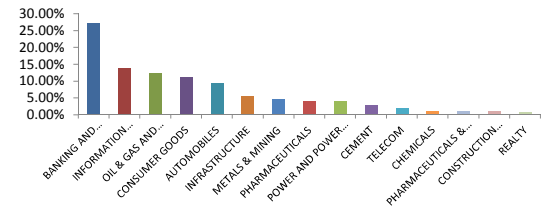
NAV Movement



Portfolio as on June 30, 2013

Security	Net Asset %	Rating
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EQUITIES	99.09%
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TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	7.83
Infosys Ltd.	7.02
Reliance Industries Ltd.	6.85
HDFC Ltd.	6.66
HDFC Bank Ltd.	6.28
ICICI Bank Ltd.	5.97
Larsen & Toubro Ltd.	4.81
Tata Consultancy Services Ltd.	4.80
Tata Motors Ltd.	3.59
Hindustan Unilever Ltd.	3.16
Others	42.12

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.91%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.11	
United Phosphorus Ltd. (New)	0.11	
AUTOMOBILES	1.01	
Mahindra & Mahindra Ltd.	0.39	
Maruti Suzuki India Ltd.	0.30	
Bajaj Auto Ltd.	0.18	
Hero MotoCorp Ltd.	0.14	
BANKING AND FINANCIAL SERVICES	4.47	
ICICI Bank Ltd.	1.17	
HDFC Bank Ltd.	0.97	
HDFC Ltd.	0.90	
State Bank of India	0.56	
Power Finance Corporation Ltd.	0.28	
Federal Bank Ltd.	0.18	
Axis Bank Ltd.	0.15	
Bank of Baroda	0.11	
IDFC Ltd.	0.09	
Punjab National Bank	0.06	
CEMENT	0.06	
ACC Ltd.	0.06	
CONSUMER GOODS	1.70	
ITC Ltd.	1.25	
Hindustan Unilever Ltd.	0.45	
ENGINEERING	0.27	
Bharat Electronics Ltd.	0.15	
Engineers India Ltd.	0.12	
FI	0.03	
Credit Analysis & Research Ltd	0.03	
HFC	0.02	
LIC Housing Finance Ltd.	0.02	
INFORMATION TECHNOLOGY	2.00	
Infosys Ltd.	1.26	
Tata Consultancy Services Ltd.	0.55	
HCL Technologies Ltd.	0.19	
INFRASTRUCTURE	0.61	
Larsen & Toubro Ltd.	0.55	
Unity Infraprojects Ltd.	0.04	
GMR Infrastructure Ltd.	0.01	
IVRCL Ltd.	0.01	
MEDIA	0.32	
Zee Entertainment Enterprises Ltd.	0.20	
Jagran Prakashan Ltd.	0.12	
METALS & MINING	0.52	
National Mineral Development Corporation Ltd.	0.23	
Jindal Steel and Power Ltd.	0.15	
Coal India Ltd.	0.14	
OIL & GAS AND ANCILLIARIES	2.40	
Reliance Industries Ltd.	1.31	
Oil and Natural Gas Corporation Ltd.	0.48	
Gas Authority of India Ltd.	0.20	
Indraprastha Gas Ltd.	0.20	
Maharashtra Seamless Ltd.	0.11	
Cairn India Ltd.	0.08	
Indian Oil Corporation Ltd.	0.02	
PETROLEUM, GAS & PETROCHEM PRODS	0.11	
Hindustan Petroleum Corporation Ltd.	0.11	
PHARMACEUTICALS	0.46	
Cipla Ltd.	0.19	
Sun Pharmaceuticals Industries Ltd.	0.11	
Glenmark Pharmaceuticals Ltd.	0.10	
Dr Reddys Laboratories Ltd.	0.06	
PHARMACEUTICALS & BIOTECHNOLOGY	0.17	
Cadila Healthcare Ltd.	0.17	
POWER AND POWER EQUIPMENT	1.30	
NTPC Ltd.	0.40	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.36	
Tata Power Co. Ltd.	0.30	
Bharat Heavy Electricals Ltd.	0.12	
NHPC	0.12	
RETAILERS	0.06	
Pantaloon Retail (India) Ltd. -B-DVR	0.04	
Future Lifestyle Fashions Ltd.	0.02	
TELECOM	0.33	
Bharti Airtel Ltd.	0.33	
TELECOM EQUIP MANUFACTURER	0.09	
Bharti Infratel Ltd	0.09	
TRANSPORT SERVICES	0.04	
Container Corporation Of India Ltd.	0.04	
Total	16.08	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.02	
United Phosphorus Ltd. (New)	0.02	
AUTOMOBILES	1.36	
Mahindra & Mahindra Ltd.	0.61	
Maruti Suzuki India Ltd.	0.34	
Hero MotoCorp Ltd.	0.21	
Bajaj Auto Ltd.	0.20	
BANKING AND FINANCIAL SERVICES	4.61	
ICICI Bank Ltd.	1.07	
HDFC Ltd.	1.02	
HDFC Bank Ltd.	0.77	
State Bank of India	0.49	
Axis Bank Ltd.	0.37	
IDFC Ltd.	0.26	
Bank of Baroda	0.19	
Power Finance Corporation Ltd.	0.17	
Punjab National Bank	0.11	
Rural Electrification Corporation	0.09	
Oriental Bank of Commerce Ltd.	0.06	
Indian Bank	0.01	
CEMENT	0.23	
ACC Ltd.	0.23	
CONSTRUCTION AND INFRASTRUCTURE	0.09	
Supreme Infrastructure India Ltd.	0.09	
CONSUMER GOODS	1.61	
ITC Ltd.	1.19	
Hindustan Unilever Ltd.	0.42	
ENGINEERING	0.11	
Bharat Electronics Ltd.	0.11	
FI	0.02	
Credit Analysis & Research Ltd	0.02	
INFORMATION TECHNOLOGY	2.18	
Infosys Ltd.	1.14	
Tata Consultancy Services Ltd.	0.65	
HCL Technologies Ltd.	0.39	
INFRASTRUCTURE	0.83	
Larsen & Toubro Ltd.	0.60	
JaiPrakash Associates Ltd.	0.10	
IVRCL Ltd.	0.08	
GMR Infrastructure Ltd.	0.05	
MEDIA	0.07	
Jagran Prakashan Ltd.	0.07	
METALS & MINING	0.48	
National Mineral Development Corporation Ltd.	0.18	
Coal India Ltd.	0.15	
Jindal Steel and Power Ltd.	0.15	
OIL & GAS AND ANCILLIARIES	2.20	
Reliance Industries Ltd.	1.03	
Oil and Natural Gas Corporation Ltd.	0.55	
Gas Authority of India Ltd.	0.23	
Indraprastha Gas Ltd.	0.21	
Cairn India Ltd.	0.13	
Maharashtra Seamless Ltd.	0.05	
PETROLEUM, GAS & PETROCHEM PRODS	0.18	
Hindustan Petroleum Corporation Ltd.	0.18	
PHARMACEUTICALS	0.10	
Cipla Ltd.	0.05	
Sun Pharmaceuticals Industries Ltd.	0.03	
Dr Reddys Laboratories Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.20	
Cadila Healthcare Ltd.	0.20	
POWER AND POWER EQUIPMENT	0.73	
NTPC Ltd.	0.21	
Tata Power Co. Ltd.	0.18	
Power Grid Corporation of India Ltd.	0.16	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
NHPC	0.12	
Bharat Heavy Electricals Ltd.	0.03	
Kalpataru Power Transmission Ltd.	0.03	
TELECOM	0.43	
Bharti Airtel Ltd.	0.43	
TELECOM EQUIP MANUFACTURER	0.10	
Bharti Infratel Ltd	0.10	
Total	15.55	

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.33	
United Phosphorus Ltd. (New)	0.33	
AUTOMOBILES	2.44	
Mahindra & Mahindra Ltd.	0.95	
Maruti Suzuki India Ltd.	0.71	
Hero MotoCorp Ltd.	0.40	
Bajaj Auto Ltd.	0.38	
BANKING AND FINANCIAL SERVICES	11.25	
ICICI Bank Ltd.	2.60	
HDFC Bank Ltd.	2.32	
HDFC Ltd.	2.18	
State Bank of India	0.97	
Power Finance Corporation Ltd.	0.63	
Axis Bank Ltd.	0.56	
Federal Bank Ltd.	0.42	
Punjab National Bank	0.42	
Bank of Baroda	0.37	
IDFC Ltd.	0.28	
Oriental Bank of Commerce Ltd.	0.20	
Rural Electrification Corporation	0.16	
Indian Bank	0.14	
CEMENT	0.15	
ACC Ltd.	0.15	
CONSTRUCTION AND INFRASTRUCTURE	0.02	
Supreme Infrastructure India Ltd.	0.02	
CONSUMER GOODS	3.86	
ITC Ltd.	2.81	
Hindustan Unilever Ltd.	1.05	
ENGINEERING	0.66	
Bharat Electronics Ltd.	0.35	
Engineers India Ltd.	0.31	
FI	0.09	
Credit Analysis & Research Ltd	0.09	
HFC	0.05	
LIC Housing Finance Ltd.	0.05	
HOTELS	0.14	
Indian Hotels Co. Ltd.	0.14	
INFORMATION TECHNOLOGY	4.98	
Infosys Ltd.	2.58	
Tata Consultancy Services Ltd.	1.65	
HCL Technologies Ltd.	0.72	
Mphasis Ltd.	0.03	
INFRASTRUCTURE	1.92	
Larsen & Toubro Ltd.	1.45	
JaiPrakash Associates Ltd.	0.20	
NCC Ltd.	0.13	
Sintex Industries Ltd.	0.08	
IVRCL Ltd.	0.04	
Unity Infraprojects Ltd.	0.02	
MEDIA	0.49	
Jagran Prakashan Ltd.	0.40	
Zee Entertainment Enterprises Ltd.	0.09	
METALS & MINING	1.27	
National Mineral Development Corporation Ltd.	0.54	
Jindal Steel and Power Ltd.	0.37	
Coal India Ltd.	0.36	
OIL & GAS AND ANCILLIARIES	5.40	
Reliance Industries Ltd.	2.43	
Oil and Natural Gas Corporation Ltd.	1.09	
Gas Authority of India Ltd.	0.52	
Maharashtra Seamless Ltd.	0.38	
Cairn India Ltd.	0.31	
Indraprastha Gas Ltd.	0.31	
Indian Oil Corporation Ltd.	0.19	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.16	

Security	Net Asset %	Rating
Oil India Ltd.	0.01	
PETROLEUM, GAS & PETROCHEM PRODS	0.32	
Hindustan Petroleum Corporation Ltd.	0.32	
PHARMACEUTICALS	0.73	
Cipla Ltd.	0.33	
Sun Pharmaceuticals Industries Ltd.	0.17	
Dr Reddys Laboratories Ltd.	0.15	
Glenmark Pharmaceuticals Ltd.	0.08	
PHARMACEUTICALS & BIOTECHNOLOGY	0.37	
Cadila Healthcare Ltd.	0.37	
POWER AND POWER EQUIPMENT	2.47	
NTPC Ltd.	0.90	
Tata Power Co. Ltd.	0.62	
Power Grid Corporation of India Ltd.	0.39	
Bharat Heavy Electricals Ltd.	0.35	
NHPC	0.19	
BGR Energy Systems Ltd.	0.01	
EMCO Ltd.	0.01	
RETAILERS	0.09	
Pantaloon Retail (India) Ltd. -B-DVR	0.06	
Future Lifestyle Fashions Ltd.	0.03	
TELECOM	0.87	
Bharti Airtel Ltd.	0.87	
TELECOM EQUIP MANUFACTURER	0.23	
Bharti Infratel Ltd	0.23	
TRANSPORT SERVICES	0.29	
Container Corporation Of India Ltd.	0.29	

Total **38.42**

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.42	
United Phosphorus Ltd. (New)	0.42	
AUTOMOBILES	5.06	
Mahindra & Mahindra Ltd.	2.05	
Maruti Suzuki India Ltd.	1.55	
Hero MotoCorp Ltd.	1.09	
Bajaj Auto Ltd.	0.37	
BANKING AND FINANCIAL SERVICES	22.17	
ICICI Bank Ltd.	5.99	
HDFC Bank Ltd.	4.80	
HDFC Ltd.	4.43	
State Bank of India	2.48	
Axis Bank Ltd.	0.91	
Rural Electrification Corporation	0.70	
Federal Bank Ltd.	0.68	
Bank of Baroda	0.64	
Punjab National Bank	0.52	
IDFC Ltd.	0.39	
Oriental Bank of Commerce Ltd.	0.31	
Indian Bank	0.26	
Power Finance Corporation Ltd.	0.06	
CEMENT	0.63	
ACC Ltd.	0.63	
CONSUMER GOODS	8.53	
ITC Ltd.	6.25	
Hindustan Unilever Ltd.	2.28	
ENGINEERING	0.99	
Bharat Electronics Ltd.	0.98	
Engineers India Ltd.	0.01	
FI	0.01	
Credit Analysis & Research Ltd	0.01	
HOTELS	0.10	
Indian Hotels Co. Ltd.	0.10	
INFORMATION TECHNOLOGY	10.97	
Infosys Ltd.	5.83	
Tata Consultancy Services Ltd.	3.46	
HCL Technologies Ltd.	1.57	
Mphasis Ltd.	0.11	
INFRASTRUCTURE	4.22	
Larsen & Toubro Ltd.	3.06	
JaiPrakash Associates Ltd.	0.39	
GMR Infrastructure Ltd.	0.30	
IVRCL Ltd.	0.16	
NCC Ltd.	0.16	
Sintex Industries Ltd.	0.15	
MEDIA	0.19	
Zee Entertainment Enterprises Ltd.	0.19	
METALS & MINING	2.77	
National Mineral Development Corporation Ltd.	1.20	
Coal India Ltd.	0.86	
Jindal Steel and Power Ltd.	0.71	
OIL & GAS AND ANCILLIARIES	10.34	
Reliance Industries Ltd.	5.28	
Oil and Natural Gas Corporation Ltd.	1.99	
Gas Authority of India Ltd.	0.93	
Maharashtra Seamless Ltd.	0.90	
Indraprastha Gas Ltd.	0.74	
Cairn India Ltd.	0.48	
Oil India Ltd.	0.02	
PETROLEUM, GAS & PETROCHEM PRODS	0.87	
Hindustan Petroleum Corporation Ltd.	0.87	
PHARMACEUTICALS	1.78	
Dr Reddys Laboratories Ltd.	0.68	
Cipla Ltd.	0.55	
Glenmark Pharmaceuticals Ltd.	0.31	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.24	
PHARMACEUTICALS & BIOTECHNOLOGY	0.86	
Cadila Healthcare Ltd.	0.86	
POWER AND POWER EQUIPMENT	5.11	
NTPC Ltd.	1.77	
Tata Power Co. Ltd.	1.40	
Power Grid Corporation of India Ltd.	0.75	
Bharat Heavy Electricals Ltd.	0.54	
NHPC	0.44	
Kalpataru Power Transmission Ltd.	0.14	
Crompton Greaves Ltd.	0.07	
RETAILERS	0.20	
Pantaloon Retail (India) Ltd. -B-DVR	0.13	
Future Lifestyle Fashions Ltd.	0.07	
TELECOM	1.94	
Bharti Airtel Ltd.	1.94	
TELECOM EQUIP MANUFACTURER	0.73	
Bharti Infratel Ltd	0.73	
TRANSPORT SERVICES	0.13	
Container Corporation Of India Ltd.	0.13	
Total	78.02	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.45	
United Phosphorus Ltd. (New)	0.45	
AUTOMOBILES	8.36	
Mahindra & Mahindra Ltd.	3.23	
Maruti Suzuki India Ltd.	2.18	
Bajaj Auto Ltd.	1.68	
Hero MotoCorp Ltd.	1.27	
BANKING AND FINANCIAL SERVICES	29.02	
ICICI Bank Ltd.	6.91	
HDFC Ltd.	5.41	
HDFC Bank Ltd.	4.91	
State Bank of India	3.14	
IDFC Ltd.	1.94	
Axis Bank Ltd.	1.65	
Power Finance Corporation Ltd.	1.49	
Indian Bank	0.81	
Oriental Bank of Commerce Ltd.	0.79	
Bank of Baroda	0.58	
Rural Electrification Corporation	0.53	
Federal Bank Ltd.	0.44	
Punjab National Bank	0.42	
CEMENT	1.10	
ACC Ltd.	1.10	
CONSTRUCTION AND INFRASTRUCTURE	1.45	
Supreme Infrastructure India Ltd.	1.45	
CONSUMER GOODS	10.86	
ITC Ltd.	7.69	
Hindustan Unilever Ltd.	3.17	
ENGINEERING	0.02	
Bharat Electronics Ltd.	0.02	
HOTELS	0.08	
Indian Hotels Co. Ltd.	0.08	
INFORMATION TECHNOLOGY	14.65	
Infosys Ltd.	7.86	
Tata Consultancy Services Ltd.	4.94	
HCL Technologies Ltd.	1.73	
Subex Ltd.	0.12	
INFRASTRUCTURE	7.56	
Larsen & Toubro Ltd.	4.49	
JaiPrakash Associates Ltd.	1.10	
IVRCL Ltd.	0.78	
Unity Infraprojects Ltd.	0.67	
GMR Infrastructure Ltd.	0.36	
NCC Ltd.	0.16	
MEDIA	1.16	
Jagran Prakashan Ltd.	1.02	
Zee Entertainment Enterprises Ltd.	0.14	
METALS & MINING	2.56	
National Mineral Development Corporation Ltd.	1.07	
Jindal Steel and Power Ltd.	0.96	
Coal India Ltd.	0.46	
Steel Authority of India Ltd.	0.07	
OIL & GAS AND ANCILLIARIES	10.80	
Reliance Industries Ltd.	6.84	
Oil and Natural Gas Corporation Ltd.	2.53	
Indraprastha Gas Ltd.	0.74	
Gas Authority of India Ltd.	0.44	
Cairn India Ltd.	0.23	
Maharashtra Seamless Ltd.	0.02	
PETROLEUM,GAS & PETROCHEM PRODS	1.48	
Hindustan Petroleum Corporation Ltd.	1.48	
PHARMACEUTICALS	0.02	
Dr Reddys Laboratories Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	1.50	
Cadila Healthcare Ltd.	1.50	
POWER AND POWER EQUIPMENT	3.90	

Security	Net Asset %	Rating
Tata Power Co. Ltd.	1.50	
NTPC Ltd.	0.85	
Power Grid Corporation of India Ltd.	0.75	
Bharat Heavy Electricals Ltd.	0.58	
BGR Energy Systems Ltd.	0.12	
NHPC	0.10	
RETAILERS	0.15	
Pantaloon Retail (India) Ltd. -B-DVR	0.10	
Future Lifestyle Fashions Ltd.	0.05	
TELECOM	2.30	
Bharti Airtel Ltd.	2.30	
TELECOM EQUIP MANUFACTURER	0.89	
Bharti Infratel Ltd	0.89	
Total	98.31	

Life Unit Linked INDEX FUND

Portfolio as on June 30, 2013

ULIF01002/01/2008LIFEINDEXF122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	9.19	
Tata Motors Ltd.	3.23	
Mahindra & Mahindra Ltd.	2.38	
Maruti Suzuki India Ltd.	1.42	
Bajaj Auto Ltd.	1.27	
Hero MotoCorp Ltd.	0.89	
BANKING AND FINANCIAL SERVICES	28.56	
ICICI Bank Ltd.	6.95	
HDFC Ltd.	6.90	
HDFC Bank Ltd.	6.49	
State Bank of India	2.65	
Axis Bank Ltd.	1.87	
Kotak Mahindra Bank Ltd.	1.49	
IDFC Ltd.	1.26	
Punjab National Bank	0.51	
Bank of Baroda	0.44	
CEMENT	2.60	
ACC Ltd.	1.12	
Grasim Industries Ltd.	0.79	
Ambuja Cements Ltd.	0.69	
CHEMICALS	1.10	
Asian Paints Ltd.	1.10	
CONSTRUCTION MATERIALS	0.63	
Ultratech Cement Ltd.	0.63	
CONSUMER GOODS	11.63	
ITC Ltd.	8.40	
Hindustan Unilever Ltd.	3.23	
INFORMATION TECHNOLOGY	13.80	
Infosys Ltd.	7.09	
Tata Consultancy Services Ltd.	4.87	
HCL Technologies Ltd.	1.84	
INFRASTRUCTURE	5.14	
Larsen & Toubro Ltd.	4.55	
JaiPrakash Associates Ltd.	0.59	
METALS & MINING	3.82	
Tata Steel Ltd.	0.96	
Hindalco Industries Ltd.	0.90	
Coal India Ltd.	0.85	
Jindal Steel and Power Ltd.	0.51	
Sesa Goa Ltd.	0.43	
National Mineral Development Corporation Ltd.	0.17	
OIL & GAS AND ANCILLIARIES	11.53	
Reliance Industries Ltd.	6.75	
Oil and Natural Gas Corporation Ltd.	2.66	
Bharat Petroleum Corporation Ltd.	0.83	
Gas Authority of India Ltd.	0.73	
Cairn India Ltd.	0.56	
PHARMACEUTICALS	4.48	
Sun Pharmaceuticals Industries Ltd.	2.05	
Dr Reddys Laboratories Ltd.	1.20	
Cipla Ltd.	0.97	
Ranbaxy Laboratories Ltd.	0.26	
PHARMACEUTICALS & BIOTECHNOLOGY	0.71	
Lupin Ltd.	0.71	
POWER AND POWER EQUIPMENT	3.38	
NTPC Ltd.	0.99	
Bharat Heavy Electricals Ltd.	0.87	
Tata Power Co. Ltd.	0.63	
Power Grid Corporation of India Ltd.	0.59	
Reliance Infrastructure Ltd.	0.30	
REALTY	0.62	
DLF Ltd.	0.62	
TELECOM	1.82	
Bharti Airtel Ltd.	1.82	

Total**99.01**

Life Unit Linked PSU FUND

Portfolio as on June 30, 2013

ULIF02208/01/2010LIFEPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	26.74	
State Bank of India	8.96	
Power Finance Corporation Ltd.	4.46	
Bank of Baroda	3.85	
Indian Bank	3.10	
Punjab National Bank	2.36	
Oriental Bank of Commerce Ltd.	2.22	
Rural Electrification Corporation	1.79	
ENGINEERING	8.50	
Bharat Electronics Ltd.	5.53	
Engineers India Ltd.	2.97	
HFC	1.86	
LIC Housing Finance Ltd.	1.86	
METALS & MINING	15.99	
Coal India Ltd.	7.67	
National Mineral Development Corporation Ltd.	6.56	
Steel Authority of India Ltd.	1.12	
MOIL Ltd.	0.64	
OIL & GAS AND ANCILLIARIES	21.49	
Oil and Natural Gas Corporation Ltd.	9.03	
Gas Authority of India Ltd.	4.45	
Indraprastha Gas Ltd.	3.12	
Indian Oil Corporation Ltd.	2.67	
Oil India Ltd.	2.22	
PETROLEUM, GAS & PETROCHEM PRODS	4.63	
Hindustan Petroleum Corporation Ltd.	4.63	
POWER AND POWER EQUIPMENT	17.65	
NTPC Ltd.	7.70	
Power Grid Corporation of India Ltd.	4.87	
Bharat Heavy Electricals Ltd.	3.81	
NHPC	1.27	
TRANSPORT SERVICES	1.56	
Container Corporation Of India Ltd.	1.56	
Total	98.42	

Life Unit Linked

Portfolio as on June 30, 2013

INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	26.10	
ICICI Bank Ltd.	6.64	
HDFC Ltd.	4.78	
HDFC Bank Ltd.	4.06	
State Bank of India	2.95	
Power Finance Corporation Ltd.	2.09	
IDFC Ltd.	1.82	
Axis Bank Ltd.	1.12	
Punjab National Bank	0.77	
Bank of Baroda	0.58	
Rural Electrification Corporation	0.42	
Indian Bank	0.34	
Federal Bank Ltd.	0.30	
Oriental Bank of Commerce Ltd.	0.23	
CEMENT	2.42	
ACC Ltd.	2.42	
CONSTRUCTION AND INFRASTRUCTURE	3.35	
Supreme Infrastructure India Ltd.	3.35	
ENGINEERING	2.80	
Bharat Electronics Ltd.	1.53	
Engineers India Ltd.	1.27	
INFRASTRUCTURE	17.09	
Larsen & Toubro Ltd.	9.29	
Unity Infraprojects Ltd.	2.05	
JaiPrakash Associates Ltd.	1.48	
Oberoi Realty Ltd	1.17	
IVRCL Ltd.	1.03	
Sintex Industries Ltd.	0.81	
GMR Infrastructure Ltd.	0.76	
NCC Ltd.	0.50	
METALS & MINING	7.02	
National Mineral Development Corporation Ltd.	2.80	
Coal India Ltd.	2.23	
Jindal Steel and Power Ltd.	1.98	
Steel Authority of India Ltd.	0.01	
OIL & GAS AND ANCILLIARIES	11.83	
Reliance Industries Ltd.	6.04	
Oil and Natural Gas Corporation Ltd.	1.92	
Gas Authority of India Ltd.	1.37	
Maharashtra Seamless Ltd.	1.07	
Indraprastha Gas Ltd.	0.86	
Cairn India Ltd.	0.38	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.19	
PETROLEUM,GAS & PETROCHEM PRODS	1.73	
Hindustan Petroleum Corporation Ltd.	1.73	
POWER AND POWER EQUIPMENT	13.52	
NTPC Ltd.	3.80	
Tata Power Co. Ltd.	3.52	
Power Grid Corporation of India Ltd.	2.64	
Kalpataru Power Transmission Ltd.	0.95	
Crompton Greaves Ltd.	0.88	
Bharat Heavy Electricals Ltd.	0.81	
BGR Energy Systems Ltd.	0.54	
EMCO Ltd.	0.28	
NHPC	0.10	
TELECOM	8.89	
Bharti Airtel Ltd.	8.89	
TELECOM EQUIP MANUFACTURER	2.59	
Bharti Infratel Ltd	2.59	
UTILITIES - GAS, POWER	0.14	
Gujarat Gas Co. Ltd.	0.14	
Total	97.48	

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	2.46	
Tata Motors Ltd.	0.80	
Mahindra & Mahindra Ltd.	0.72	
Maruti Suzuki India Ltd.	0.39	
Bajaj Auto Ltd.	0.30	
Hero MotoCorp Ltd.	0.25	
BANKING AND FINANCIAL SERVICES	9.02	
ICICI Bank Ltd.	2.54	
HDFC Bank Ltd.	2.14	
HDFC Ltd.	1.79	
State Bank of India	0.92	
Axis Bank Ltd.	0.64	
Kotak Mahindra Bank Ltd.	0.43	
IDFC Ltd.	0.20	
Bank of Baroda	0.19	
Punjab National Bank	0.17	
BANKS	0.01	
IndusInd Bank Ltd.	0.01	
CEMENT	0.69	
Ambuja Cements Ltd.	0.29	
ACC Ltd.	0.23	
Grasim Industries Ltd.	0.17	
CHEMICALS	0.12	
Asian Paints Ltd.	0.12	
CONSTRUCTION MATERIALS	0.22	
Ultratech Cement Ltd.	0.22	
CONSUMER GOODS	4.33	
ITC Ltd.	3.16	
Hindustan Unilever Ltd.	1.17	
INFORMATION TECHNOLOGY	4.21	
Infosys Ltd.	2.59	
Tata Consultancy Services Ltd.	1.32	
HCL Technologies Ltd.	0.30	
INFRASTRUCTURE	1.72	
Larsen & Toubro Ltd.	1.60	
JaiPrakash Associates Ltd.	0.12	
METALS & MINING	0.86	
Tata Steel Ltd.	0.29	
Hindalco Industries Ltd.	0.21	
Jindal Steel and Power Ltd.	0.12	
Sesa Goa Ltd.	0.10	
Coal India Ltd.	0.07	
National Mineral Development Corporation Ltd.	0.07	
OIL & GAS AND ANCILLIARIES	4.68	
Reliance Industries Ltd.	3.18	
Oil and Natural Gas Corporation Ltd.	0.90	
Gas Authority of India Ltd.	0.27	
Cairn India Ltd.	0.17	
Bharat Petroleum Corporation Ltd.	0.16	
PHARMACEUTICALS	1.61	
Sun Pharmaceuticals Industries Ltd.	0.73	
Dr Reddys Laboratories Ltd.	0.42	
Cipla Ltd.	0.38	
Ranbaxy Laboratories Ltd.	0.08	
PHARMACEUTICALS & BIOTECHNOLOGY	0.01	
Lupin Ltd.	0.01	
POWER AND POWER EQUIPMENT	0.79	
Tata Power Co. Ltd.	0.27	
Bharat Heavy Electricals Ltd.	0.25	
NTPC Ltd.	0.15	
Reliance Infrastructure Ltd.	0.08	
Power Grid Corporation of India Ltd.	0.04	
REALTY	0.11	
DLF Ltd.	0.11	
TELECOM	0.65	

Security	Net Asset %	Rating
Bharti Airtel Ltd.	0.65	
Total	31.49	

Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.21	
United Phosphorus Ltd. (New)	0.21	
AUTOMOBILES	7.30	
Mahindra & Mahindra Ltd.	3.09	
Maruti Suzuki India Ltd.	1.75	
Bajaj Auto Ltd.	1.23	
Hero MotoCorp Ltd.	1.23	
BANKING AND FINANCIAL SERVICES	28.72	
ICICI Bank Ltd.	6.75	
HDFC Ltd.	5.93	
HDFC Bank Ltd.	5.31	
State Bank of India	3.24	
IDFC Ltd.	1.72	
Power Finance Corporation Ltd.	1.57	
Axis Bank Ltd.	1.50	
Bank of Baroda	0.76	
Indian Bank	0.71	
Rural Electrification Corporation	0.62	
Oriental Bank of Commerce Ltd.	0.40	
Federal Bank Ltd.	0.20	
Punjab National Bank	0.01	
CEMENT	1.01	
ACC Ltd.	1.01	
CONSTRUCTION AND INFRASTRUCTURE	0.99	
Supreme Infrastructure India Ltd.	0.99	
CONSUMER GOODS	10.83	
ITC Ltd.	7.75	
Hindustan Unilever Ltd.	3.08	
ENGINEERING	0.09	
Engineers India Ltd.	0.05	
Bharat Electronics Ltd.	0.04	
INFORMATION TECHNOLOGY	14.53	
Infosys Ltd.	8.02	
Tata Consultancy Services Ltd.	4.83	
HCL Technologies Ltd.	1.68	
INFRASTRUCTURE	7.41	
Larsen & Toubro Ltd.	4.77	
JaiPrakash Associates Ltd.	0.67	
Unity Infraprojects Ltd.	0.61	
NCC Ltd.	0.57	
IVRCL Ltd.	0.36	
GMR Infrastructure Ltd.	0.33	
Sintex Industries Ltd.	0.10	
MEDIA	1.70	
Jagran Prakashan Ltd.	1.39	
Zee Entertainment Enterprises Ltd.	0.31	
METALS & MINING	3.04	
National Mineral Development Corporation Ltd.	1.41	
Jindal Steel and Power Ltd.	0.96	
Coal India Ltd.	0.67	
OIL & GAS AND ANCILLIARIES	10.83	
Reliance Industries Ltd.	6.72	
Oil and Natural Gas Corporation Ltd.	2.36	
Cairn India Ltd.	0.58	
Gas Authority of India Ltd.	0.56	
Maharashtra Seamless Ltd.	0.34	
Indraprastha Gas Ltd.	0.27	
PETROLEUM, GAS & PETROCHEM PRODS	1.43	
Hindustan Petroleum Corporation Ltd.	1.43	
PHARMACEUTICALS	0.20	
Dr Reddys Laboratories Ltd.	0.20	
PHARMACEUTICALS & BIOTECHNOLOGY	1.51	
Cadila Healthcare Ltd.	1.51	
POWER AND POWER EQUIPMENT	3.26	
Tata Power Co. Ltd.	1.70	

Security	Net Asset %	Rating
NTPC Ltd.	0.58	
Bharat Heavy Electricals Ltd.	0.53	
Power Grid Corporation of India Ltd.	0.17	
NHPC	0.12	
Crompton Greaves Ltd.	0.09	
BGR Energy Systems Ltd.	0.07	
RETAILERS	0.33	
Pantaloon Retail (India) Ltd. -B-DVR	0.26	
Future Lifestyle Fashions Ltd.	0.07	
TELECOM	2.39	
Bharti Airtel Ltd.	2.39	
TELECOM EQUIP MANUFACTURER	1.01	
Bharti Infratel Ltd	1.01	
Total	96.79	

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.08	
United Phosphorus Ltd. (New)	0.08	
AUTOMOBILES	1.16	
Mahindra & Mahindra Ltd.	0.46	
Maruti Suzuki India Ltd.	0.38	
Hero MotoCorp Ltd.	0.17	
Bajaj Auto Ltd.	0.15	
BANKING AND FINANCIAL SERVICES	4.25	
ICICI Bank Ltd.	1.07	
HDFC Ltd.	0.91	
HDFC Bank Ltd.	0.90	
State Bank of India	0.46	
Axis Bank Ltd.	0.22	
Power Finance Corporation Ltd.	0.22	
Federal Bank Ltd.	0.21	
Bank of Baroda	0.12	
Punjab National Bank	0.10	
Indian Bank	0.02	
Oriental Bank of Commerce Ltd.	0.02	
CEMENT	0.22	
ACC Ltd.	0.22	
CONSUMER GOODS	1.88	
ITC Ltd.	1.43	
Hindustan Unilever Ltd.	0.45	
ENGINEERING	0.31	
Bharat Electronics Ltd.	0.18	
Engineers India Ltd.	0.13	
FI	0.02	
Credit Analysis & Research Ltd	0.02	
INFORMATION TECHNOLOGY	2.44	
Infosys Ltd.	1.40	
Tata Consultancy Services Ltd.	0.73	
HCL Technologies Ltd.	0.31	
INFRASTRUCTURE	0.58	
Larsen & Toubro Ltd.	0.52	
GMR Infrastructure Ltd.	0.04	
IVRCL Ltd.	0.01	
NCC Ltd.	0.01	
MEDIA	0.03	
Jagran Prakashan Ltd.	0.03	
METALS & MINING	0.48	
Coal India Ltd.	0.17	
National Mineral Development Corporation Ltd.	0.17	
Jindal Steel and Power Ltd.	0.14	
OIL & GAS AND ANCILLIARIES	2.26	
Reliance Industries Ltd.	1.20	
Oil and Natural Gas Corporation Ltd.	0.59	
Indraprastha Gas Ltd.	0.19	
Cairn India Ltd.	0.12	
Gas Authority of India Ltd.	0.09	
Maharashtra Seamless Ltd.	0.07	
PETROLEUM,GAS & PETROCHEM PRODS	0.17	
Hindustan Petroleum Corporation Ltd.	0.17	
PHARMACEUTICALS	0.30	
Cipla Ltd.	0.16	
Glenmark Pharmaceuticals Ltd.	0.12	
Dr Reddys Laboratories Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.17	
Cadila Healthcare Ltd.	0.17	
POWER AND POWER EQUIPMENT	0.71	
NTPC Ltd.	0.29	
Tata Power Co. Ltd.	0.20	
Power Grid Corporation of India Ltd.	0.11	
NHPC	0.10	
Bharat Heavy Electricals Ltd.	0.01	
RETAILERS	0.06	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
Pantaloon Retail (India) Ltd. -B-DVR	0.04	
Future Lifestyle Fashions Ltd.	0.02	
TELECOM	0.41	
Bharti Airtel Ltd.	0.41	
Total	15.53	

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010.LIBALAN-II122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.25	
United Phosphorus Ltd. (New)	0.25	
AUTOMOBILES	3.10	
Mahindra & Mahindra Ltd.	1.33	
Maruti Suzuki India Ltd.	0.99	
Hero MotoCorp Ltd.	0.41	
Bajaj Auto Ltd.	0.37	
BANKING AND FINANCIAL SERVICES	11.38	
ICICI Bank Ltd.	2.63	
HDFC Ltd.	2.34	
HDFC Bank Ltd.	2.03	
State Bank of India	1.20	
Axis Bank Ltd.	0.66	
Power Finance Corporation Ltd.	0.59	
Federal Bank Ltd.	0.43	
Bank of Baroda	0.35	
IDFC Ltd.	0.33	
Punjab National Bank	0.30	
Oriental Bank of Commerce Ltd.	0.22	
Indian Bank	0.18	
Rural Electrification Corporation	0.12	
CEMENT	0.38	
ACC Ltd.	0.38	
CONSTRUCTION AND INFRASTRUCTURE	0.28	
Supreme Infrastructure India Ltd.	0.28	
CONSUMER GOODS	4.06	
ITC Ltd.	2.77	
Hindustan Unilever Ltd.	1.29	
ENGINEERING	0.47	
Bharat Electronics Ltd.	0.31	
Engineers India Ltd.	0.16	
FI	0.08	
Credit Analysis & Research Ltd	0.08	
INFORMATION TECHNOLOGY	5.24	
Infosys Ltd.	2.70	
Tata Consultancy Services Ltd.	1.77	
HCL Technologies Ltd.	0.77	
INFRASTRUCTURE	2.11	
Larsen & Toubro Ltd.	1.50	
JaiPrakash Associates Ltd.	0.23	
Unity Infraprojects Ltd.	0.14	
NCC Ltd.	0.11	
IVRCL Ltd.	0.10	
GMR Infrastructure Ltd.	0.03	
MEDIA	0.43	
Jagran Prakashan Ltd.	0.43	
METALS & MINING	1.28	
National Mineral Development Corporation Ltd.	0.48	
Coal India Ltd.	0.44	
Jindal Steel and Power Ltd.	0.36	
OIL & GAS AND ANCILLIARIES	5.46	
Reliance Industries Ltd.	2.65	
Oil and Natural Gas Corporation Ltd.	1.15	
Cairn India Ltd.	0.59	
Gas Authority of India Ltd.	0.57	
Maharashtra Seamless Ltd.	0.26	
Indraprastha Gas Ltd.	0.24	
PETROLEUM, GAS & PETROCHEM PRODS	0.46	
Hindustan Petroleum Corporation Ltd.	0.46	
PHARMACEUTICALS	0.56	
Cipla Ltd.	0.27	
Dr Reddys Laboratories Ltd.	0.26	
Glenmark Pharmaceuticals Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	0.44	
Cadila Healthcare Ltd.	0.44	
POWER AND POWER EQUIPMENT	2.03	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
NTPC Ltd.	0.68	
Power Grid Corporation of India Ltd.	0.44	
Tata Power Co. Ltd.	0.44	
NHPC	0.24	
Bharat Heavy Electricals Ltd.	0.16	
Kalpataru Power Transmission Ltd.	0.07	
RETAILERS	0.07	
Pantaloon Retail (India) Ltd. -B-DVR	0.05	
Future Lifestyle Fashions Ltd.	0.02	
TELECOM	0.98	
Bharti Airtel Ltd.	0.98	
TELECOM EQUIP MANUFACTURER	0.31	
Bharti Infratel Ltd	0.31	
Total	39.37	

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.52	
United Phosphorus Ltd. (New)	0.52	
AUTOMOBILES	6.10	
Mahindra & Mahindra Ltd.	2.57	
Maruti Suzuki India Ltd.	1.53	
Hero MotoCorp Ltd.	1.22	
Bajaj Auto Ltd.	0.78	
BANKING AND FINANCIAL SERVICES	24.30	
ICICI Bank Ltd.	5.36	
HDFC Ltd.	4.72	
HDFC Bank Ltd.	4.21	
State Bank of India	2.64	
IDFC Ltd.	1.45	
Axis Bank Ltd.	1.39	
Power Finance Corporation Ltd.	1.35	
Federal Bank Ltd.	0.94	
Bank of Baroda	0.71	
Indian Bank	0.60	
Oriental Bank of Commerce Ltd.	0.42	
Punjab National Bank	0.41	
Rural Electrification Corporation	0.10	
CEMENT	0.95	
ACC Ltd.	0.95	
CONSTRUCTION AND INFRASTRUCTURE	0.89	
Supreme Infrastructure India Ltd.	0.89	
CONSUMER GOODS	8.11	
ITC Ltd.	5.95	
Hindustan Unilever Ltd.	2.16	
ENGINEERING	0.46	
Bharat Electronics Ltd.	0.44	
Engineers India Ltd.	0.02	
HOTELS	0.16	
Indian Hotels Co. Ltd.	0.16	
INFORMATION TECHNOLOGY	12.49	
Infosys Ltd.	6.51	
Tata Consultancy Services Ltd.	3.88	
HCL Technologies Ltd.	1.32	
Mphasis Ltd.	0.67	
Subex Ltd.	0.11	
INFRASTRUCTURE	5.62	
Larsen & Toubro Ltd.	3.42	
JaiPrakash Associates Ltd.	0.75	
Unity Infraprojects Ltd.	0.53	
IVRCL Ltd.	0.35	
GMR Infrastructure Ltd.	0.26	
NCC Ltd.	0.21	
Oberoi Realty Ltd	0.05	
Sintex Industries Ltd.	0.05	
MEDIA	1.33	
Jagran Prakashan Ltd.	0.92	
Zee Entertainment Enterprises Ltd.	0.41	
METALS & MINING	1.78	
National Mineral Development Corporation Ltd.	0.73	
Jindal Steel and Power Ltd.	0.51	
Coal India Ltd.	0.48	
Steel Authority of India Ltd.	0.06	
OIL & GAS AND ANCILLIARIES	9.56	
Reliance Industries Ltd.	5.25	
Oil and Natural Gas Corporation Ltd.	1.98	
Cairn India Ltd.	0.67	
Indraprastha Gas Ltd.	0.67	
Gas Authority of India Ltd.	0.61	
Maharashtra Seamless Ltd.	0.38	
PETROLEUM,GAS & PETROCHEM PRODS	1.12	
Hindustan Petroleum Corporation Ltd.	1.12	
PHARMACEUTICALS	0.56	

Security	Net Asset %	Rating
Cipla Ltd.	0.37	
Dr Reddys Laboratories Ltd.	0.10	
Sun Pharmaceuticals Industries Ltd.	0.09	
PHARMACEUTICALS & BIOTECHNOLOGY	1.02	
Cadila Healthcare Ltd.	1.02	
POWER AND POWER EQUIPMENT	3.49	
Tata Power Co. Ltd.	0.97	
NTPC Ltd.	0.80	
Power Grid Corporation of India Ltd.	0.47	
Bharat Heavy Electricals Ltd.	0.44	
Crompton Greaves Ltd.	0.25	
NHPC	0.25	
BGR Energy Systems Ltd.	0.19	
Kalpataru Power Transmission Ltd.	0.12	
RETAILERS	0.29	
Pantaloon Retail (India) Ltd. -B-DVR	0.22	
Future Lifestyle Fashions Ltd.	0.07	
TELECOM	1.74	
Bharti Airtel Ltd.	1.74	
TELECOM EQUIP MANUFACTURER	0.77	
Bharti Infratel Ltd	0.77	
Total	81.26	

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-III22

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.20	
United Phosphorus Ltd. (New)	0.20	
AUTOMOBILES	8.03	
Mahindra & Mahindra Ltd.	3.12	
Maruti Suzuki India Ltd.	2.02	
Bajaj Auto Ltd.	1.47	
Hero MotoCorp Ltd.	1.42	
BANKING AND FINANCIAL SERVICES	29.08	
ICICI Bank Ltd.	6.65	
HDFC Ltd.	5.72	
HDFC Bank Ltd.	5.46	
State Bank of India	3.19	
IDFC Ltd.	1.98	
Axis Bank Ltd.	1.79	
Power Finance Corporation Ltd.	1.48	
Indian Bank	0.83	
Bank of Baroda	0.71	
Oriental Bank of Commerce Ltd.	0.57	
Rural Electrification Corporation	0.51	
Federal Bank Ltd.	0.10	
Punjab National Bank	0.09	
CEMENT	1.02	
ACC Ltd.	1.02	
CONSTRUCTION AND INFRASTRUCTURE	1.13	
Supreme Infrastructure India Ltd.	1.13	
CONSUMER GOODS	10.44	
ITC Ltd.	7.55	
Hindustan Unilever Ltd.	2.89	
ENGINEERING	0.05	
Engineers India Ltd.	0.04	
Bharat Electronics Ltd.	0.01	
HOTELS	0.06	
Indian Hotels Co. Ltd.	0.06	
INFORMATION TECHNOLOGY	14.40	
Infosys Ltd.	7.90	
Tata Consultancy Services Ltd.	4.62	
HCL Technologies Ltd.	1.82	
Subex Ltd.	0.06	
INFRASTRUCTURE	7.75	
Larsen & Toubro Ltd.	4.57	
JaiPrakash Associates Ltd.	0.98	
IVRCL Ltd.	0.72	
Unity Infraprojects Ltd.	0.63	
NCC Ltd.	0.59	
GMR Infrastructure Ltd.	0.16	
Sintex Industries Ltd.	0.10	
MEDIA	1.16	
Jagran Prakashan Ltd.	0.97	
Zee Entertainment Enterprises Ltd.	0.19	
METALS & MINING	2.57	
National Mineral Development Corporation Ltd.	1.19	
Jindal Steel and Power Ltd.	0.91	
Coal India Ltd.	0.47	
OIL & GAS AND ANCILLIARIES	11.49	
Reliance Industries Ltd.	6.57	
Oil and Natural Gas Corporation Ltd.	2.50	
Indraprastha Gas Ltd.	0.72	
Cairn India Ltd.	0.69	
Gas Authority of India Ltd.	0.60	
Maharashtra Seamless Ltd.	0.41	
PETROLEUM, GAS & PETROCHEM PRODS	1.40	
Hindustan Petroleum Corporation Ltd.	1.40	
PHARMACEUTICALS	0.43	
Cipla Ltd.	0.33	
Dr Reddys Laboratories Ltd.	0.10	
PHARMACEUTICALS & BIOTECHNOLOGY	1.63	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	1.63	
POWER AND POWER EQUIPMENT	3.77	
Tata Power Co. Ltd.	1.45	
NTPC Ltd.	0.73	
Bharat Heavy Electricals Ltd.	0.58	
Power Grid Corporation of India Ltd.	0.42	
Crompton Greaves Ltd.	0.27	
NHPC	0.23	
BGR Energy Systems Ltd.	0.08	
EMCO Ltd.	0.01	
RETAILERS	0.34	
Pantaloon Retail (India) Ltd. -B-DVR	0.26	
Future Lifestyle Fashions Ltd.	0.08	
TELECOM	2.35	
Bharti Airtel Ltd.	2.35	
TELECOM EQUIP MANUFACTURER	1.12	
Bharti Infratel Ltd	1.12	
Total	98.42	

Life Unit Linked INDEX FUND-II

Portfolio as on June 30, 2013

ULIF02008/01/2010LIFINDEX-II122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	9.41	
Tata Motors Ltd.	3.45	
Mahindra & Mahindra Ltd.	2.48	
Bajaj Auto Ltd.	1.29	
Maruti Suzuki India Ltd.	1.25	
Hero MotoCorp Ltd.	0.94	
BANKING AND FINANCIAL SERVICES	27.16	
HDFC Ltd.	6.63	
ICICI Bank Ltd.	6.43	
HDFC Bank Ltd.	6.10	
State Bank of India	2.56	
Axis Bank Ltd.	1.92	
Kotak Mahindra Bank Ltd.	1.29	
IDFC Ltd.	1.24	
Bank of Baroda	0.51	
Punjab National Bank	0.48	
CEMENT	2.66	
ACC Ltd.	1.13	
Grasim Industries Ltd.	0.90	
Ambuja Cements Ltd.	0.63	
CHEMICALS	1.08	
Asian Paints Ltd.	1.08	
CONSTRUCTION MATERIALS	0.79	
Ultratech Cement Ltd.	0.79	
CONSUMER GOODS	11.39	
ITC Ltd.	8.19	
Hindustan Unilever Ltd.	3.20	
INFORMATION TECHNOLOGY	13.79	
Infosys Ltd.	7.12	
Tata Consultancy Services Ltd.	4.86	
HCL Technologies Ltd.	1.81	
INFRASTRUCTURE	5.40	
Larsen & Toubro Ltd.	4.65	
JaiPrakash Associates Ltd.	0.75	
METALS & MINING	3.87	
Tata Steel Ltd.	0.96	
Coal India Ltd.	0.84	
Hindalco Industries Ltd.	0.79	
National Mineral Development Corporation Ltd.	0.44	
Sesa Goa Ltd.	0.43	
Jindal Steel and Power Ltd.	0.41	
OIL & GAS AND ANCILLIARIES	11.77	
Reliance Industries Ltd.	6.66	
Oil and Natural Gas Corporation Ltd.	2.79	
Cairn India Ltd.	0.88	
Bharat Petroleum Corporation Ltd.	0.81	
Gas Authority of India Ltd.	0.63	
PHARMACEUTICALS	4.29	
Sun Pharmaceuticals Industries Ltd.	2.05	
Dr Reddys Laboratories Ltd.	1.04	
Cipla Ltd.	0.96	
Ranbaxy Laboratories Ltd.	0.24	
PHARMACEUTICALS & BIOTECHNOLOGY	0.81	
Lupin Ltd.	0.81	
POWER AND POWER EQUIPMENT	3.54	
Bharat Heavy Electricals Ltd.	1.05	
NTPC Ltd.	0.95	
Tata Power Co. Ltd.	0.66	
Power Grid Corporation of India Ltd.	0.60	
Reliance Infrastructure Ltd.	0.28	
REALTY	0.68	
DLF Ltd.	0.68	
TELECOM	1.82	
Bharti Airtel Ltd.	1.82	

Total**98.46**

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	0.66	
Mahindra & Mahindra Ltd.	0.34	
Bajaj Auto Ltd.	0.11	
Hero MotoCorp Ltd.	0.11	
Maruti Suzuki India Ltd.	0.10	
BANKING AND FINANCIAL SERVICES	4.72	
HDFC Ltd.	1.10	
ICICI Bank Ltd.	1.09	
HDFC Bank Ltd.	1.05	
State Bank of India	0.47	
Axis Bank Ltd.	0.35	
Bank of Baroda	0.12	
Federal Bank Ltd.	0.12	
Power Finance Corporation Ltd.	0.11	
Rural Electrification Corporation	0.10	
IDFC Ltd.	0.09	
Oriental Bank of Commerce Ltd.	0.08	
Punjab National Bank	0.03	
Indian Bank	0.01	
CEMENT	0.15	
ACC Ltd.	0.15	
CONSTRUCTION AND INFRASTRUCTURE	0.10	
Supreme Infrastructure India Ltd.	0.10	
CONSUMER GOODS	1.86	
ITC Ltd.	1.48	
Hindustan Unilever Ltd.	0.38	
ENGINEERING	0.14	
Bharat Electronics Ltd.	0.08	
Engineers India Ltd.	0.06	
FI	0.05	
Credit Analysis & Research Ltd	0.05	
INFORMATION TECHNOLOGY	1.89	
Infosys Ltd.	1.08	
Tata Consultancy Services Ltd.	0.73	
HCL Technologies Ltd.	0.08	
INFRASTRUCTURE	0.58	
Larsen & Toubro Ltd.	0.47	
GMR Infrastructure Ltd.	0.06	
IVRCL Ltd.	0.05	
MEDIA	0.28	
Zee Entertainment Enterprises Ltd.	0.18	
Jagran Prakashan Ltd.	0.10	
METALS & MINING	0.63	
National Mineral Development Corporation Ltd.	0.24	
Coal India Ltd.	0.23	
Jindal Steel and Power Ltd.	0.16	
OIL & GAS AND ANCILLIARIES	1.90	
Reliance Industries Ltd.	1.05	
Oil and Natural Gas Corporation Ltd.	0.30	
Gas Authority of India Ltd.	0.21	
Cairn India Ltd.	0.17	
Indraprastha Gas Ltd.	0.15	
Maharashtra Seamless Ltd.	0.02	
PETROLEUM, GAS & PETROCHEM PRODS	0.14	
Hindustan Petroleum Corporation Ltd.	0.14	
PHARMACEUTICALS	0.36	
Cipla Ltd.	0.22	
Dr Reddys Laboratories Ltd.	0.14	
PHARMACEUTICALS & BIOTECHNOLOGY	0.21	
Cadila Healthcare Ltd.	0.21	
POWER AND POWER EQUIPMENT	0.74	
Power Grid Corporation of India Ltd.	0.23	
NTPC Ltd.	0.22	
Tata Power Co. Ltd.	0.17	
NHPC	0.10	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
Kalpataru Power Transmission Ltd.	0.02	
RETAILERS	0.04	
Pantaloon Retail (India) Ltd. -B-DVR	0.03	
Future Lifestyle Fashions Ltd.	0.01	
TELECOM	0.28	
Bharti Airtel Ltd.	0.28	
TELECOM EQUIP MANUFACTURER	0.16	
Bharti Infratel Ltd	0.16	
TRANSPORT SERVICES	0.08	
Container Corporation Of India Ltd.	0.08	
Total	14.97	

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.07	
United Phosphorus Ltd. (New)	0.07	
AUTOMOBILES	1.43	
Mahindra & Mahindra Ltd.	0.63	
Maruti Suzuki India Ltd.	0.29	
Hero MotoCorp Ltd.	0.28	
Bajaj Auto Ltd.	0.23	
BANKING AND FINANCIAL SERVICES	4.37	
ICICI Bank Ltd.	1.09	
HDFC Ltd.	0.90	
HDFC Bank Ltd.	0.76	
State Bank of India	0.53	
Axis Bank Ltd.	0.24	
IDFC Ltd.	0.23	
Bank of Baroda	0.18	
Power Finance Corporation Ltd.	0.18	
Punjab National Bank	0.13	
Rural Electrification Corporation	0.11	
Oriental Bank of Commerce Ltd.	0.02	
CEMENT	0.25	
ACC Ltd.	0.25	
CONSTRUCTION AND INFRASTRUCTURE	0.10	
Supreme Infrastructure India Ltd.	0.10	
CONSUMER GOODS	1.73	
ITC Ltd.	1.28	
Hindustan Unilever Ltd.	0.45	
ENGINEERING	0.11	
Bharat Electronics Ltd.	0.11	
FI	0.03	
Credit Analysis & Research Ltd	0.03	
HFC	0.03	
LIC Housing Finance Ltd.	0.03	
INFORMATION TECHNOLOGY	2.13	
Infosys Ltd.	1.17	
Tata Consultancy Services Ltd.	0.57	
HCL Technologies Ltd.	0.39	
INFRASTRUCTURE	0.86	
Larsen & Toubro Ltd.	0.64	
JaiPrakash Associates Ltd.	0.11	
IVRCL Ltd.	0.06	
GMR Infrastructure Ltd.	0.05	
MEDIA	0.10	
Jagran Prakashan Ltd.	0.10	
METALS & MINING	0.42	
National Mineral Development Corporation Ltd.	0.20	
Coal India Ltd.	0.12	
Jindal Steel and Power Ltd.	0.10	
OIL & GAS AND ANCILLIARIES	2.27	
Reliance Industries Ltd.	1.02	
Oil and Natural Gas Corporation Ltd.	0.64	
Indraprastha Gas Ltd.	0.25	
Gas Authority of India Ltd.	0.18	
Cairn India Ltd.	0.14	
Maharashtra Seamless Ltd.	0.04	
PETROLEUM,GAS & PETROCHEM PRODS	0.18	
Hindustan Petroleum Corporation Ltd.	0.18	
PHARMACEUTICALS	0.15	
Cipla Ltd.	0.05	
Glenmark Pharmaceuticals Ltd.	0.04	
Dr Reddys Laboratories Ltd.	0.03	
Sun Pharmaceuticals Industries Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	0.20	
Cadila Healthcare Ltd.	0.20	
POWER AND POWER EQUIPMENT	0.93	
NTPC Ltd.	0.36	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
Tata Power Co. Ltd.	0.21	
Power Grid Corporation of India Ltd.	0.16	
NHPC	0.14	
Bharat Heavy Electricals Ltd.	0.04	
Kalpataru Power Transmission Ltd.	0.02	
TELECOM	0.34	
Bharti Airtel Ltd.	0.34	
TELECOM EQUIP MANUFACTURER	0.12	
Bharti Infratel Ltd	0.12	
Total	15.82	

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.36	
United Phosphorus Ltd. (New)	0.36	
AUTOMOBILES	1.90	
Mahindra & Mahindra Ltd.	0.78	
Maruti Suzuki India Ltd.	0.60	
Hero MotoCorp Ltd.	0.28	
Bajaj Auto Ltd.	0.24	
BANKING AND FINANCIAL SERVICES	10.97	
ICICI Bank Ltd.	2.72	
HDFC Ltd.	2.47	
HDFC Bank Ltd.	2.44	
State Bank of India	1.22	
Power Finance Corporation Ltd.	0.54	
Federal Bank Ltd.	0.39	
Axis Bank Ltd.	0.36	
Bank of Baroda	0.27	
Punjab National Bank	0.25	
IDFC Ltd.	0.16	
Oriental Bank of Commerce Ltd.	0.14	
Rural Electrification Corporation	0.01	
CEMENT	0.16	
ACC Ltd.	0.16	
CONSUMER GOODS	4.05	
ITC Ltd.	3.05	
Hindustan Unilever Ltd.	1.00	
ENGINEERING	0.51	
Engineers India Ltd.	0.29	
Bharat Electronics Ltd.	0.22	
FI	0.02	
Credit Analysis & Research Ltd	0.02	
INFORMATION TECHNOLOGY	5.24	
Infosys Ltd.	3.17	
Tata Consultancy Services Ltd.	1.59	
HCL Technologies Ltd.	0.48	
INFRASTRUCTURE	2.05	
Larsen & Toubro Ltd.	1.58	
JaiPrakash Associates Ltd.	0.27	
NCC Ltd.	0.15	
IVRCL Ltd.	0.05	
MEDIA	0.56	
Zee Entertainment Enterprises Ltd.	0.31	
Jagran Prakashan Ltd.	0.25	
METALS & MINING	1.21	
National Mineral Development Corporation Ltd.	0.49	
Jindal Steel and Power Ltd.	0.41	
Coal India Ltd.	0.31	
OIL & GAS AND ANCILLIARIES	5.44	
Reliance Industries Ltd.	2.81	
Oil and Natural Gas Corporation Ltd.	1.31	
Gas Authority of India Ltd.	0.44	
Indraprastha Gas Ltd.	0.41	
Maharashtra Seamless Ltd.	0.39	
Cairn India Ltd.	0.07	
Indian Oil Corporation Ltd.	0.01	
PETROLEUM,GAS & PETROCHEM PRODS	0.10	
Hindustan Petroleum Corporation Ltd.	0.10	
PHARMACEUTICALS	0.86	
Cipla Ltd.	0.30	
Dr Reddys Laboratories Ltd.	0.26	
Sun Pharmaceuticals Industries Ltd.	0.18	
Glenmark Pharmaceuticals Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	0.44	
Cadila Healthcare Ltd.	0.44	
POWER AND POWER EQUIPMENT	2.82	
NTPC Ltd.	1.25	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
Tata Power Co. Ltd.	0.58	
Power Grid Corporation of India Ltd.	0.47	
Bharat Heavy Electricals Ltd.	0.37	
NHPC	0.15	
RETAILERS	0.20	
Pantaloon Retail (India) Ltd. -B-DVR	0.13	
Future Lifestyle Fashions Ltd.	0.07	
TELECOM	0.92	
Bharti Airtel Ltd.	0.92	
TELECOM EQUIP MANUFACTURER	0.20	
Bharti Infratel Ltd	0.20	
Total	38.01	

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.25	
United Phosphorus Ltd. (New)	0.25	
AUTOMOBILES	3.18	
Mahindra & Mahindra Ltd.	1.35	
Maruti Suzuki India Ltd.	0.96	
Bajaj Auto Ltd.	0.62	
Hero MotoCorp Ltd.	0.25	
BANKING AND FINANCIAL SERVICES	16.04	
ICICI Bank Ltd.	4.31	
HDFC Ltd.	3.43	
HDFC Bank Ltd.	3.40	
State Bank of India	1.61	
Axis Bank Ltd.	0.72	
Power Finance Corporation Ltd.	0.65	
IDFC Ltd.	0.53	
Bank of Baroda	0.49	
Indian Bank	0.32	
Federal Bank Ltd.	0.28	
Oriental Bank of Commerce Ltd.	0.13	
Punjab National Bank	0.13	
Rural Electrification Corporation	0.04	
CEMENT	0.34	
ACC Ltd.	0.34	
CONSTRUCTION AND INFRASTRUCTURE	0.18	
Supreme Infrastructure India Ltd.	0.18	
CONSUMER GOODS	6.94	
ITC Ltd.	5.05	
Hindustan Unilever Ltd.	1.89	
ENGINEERING	0.93	
Bharat Electronics Ltd.	0.56	
Engineers India Ltd.	0.37	
HOTELS	0.14	
Indian Hotels Co. Ltd.	0.14	
INFORMATION TECHNOLOGY	8.02	
Infosys Ltd.	4.46	
Tata Consultancy Services Ltd.	2.40	
HCL Technologies Ltd.	1.16	
INFRASTRUCTURE	3.48	
Larsen & Toubro Ltd.	2.23	
Unity Infraprojects Ltd.	0.59	
NCC Ltd.	0.24	
JaiPrakash Associates Ltd.	0.20	
IVRCL Ltd.	0.13	
GMR Infrastructure Ltd.	0.09	
MEDIA	0.91	
Jagran Prakashan Ltd.	0.48	
Zee Entertainment Enterprises Ltd.	0.43	
METALS & MINING	1.81	
National Mineral Development Corporation Ltd.	0.83	
Coal India Ltd.	0.51	
Jindal Steel and Power Ltd.	0.47	
OIL & GAS AND ANCILLIARIES	7.04	
Reliance Industries Ltd.	3.94	
Oil and Natural Gas Corporation Ltd.	1.56	
Gas Authority of India Ltd.	0.64	
Indraprastha Gas Ltd.	0.36	
Maharashtra Seamless Ltd.	0.32	
Cairn India Ltd.	0.22	
PETROLEUM,GAS & PETROCHEM PRODS	0.60	
Hindustan Petroleum Corporation Ltd.	0.60	
PHARMACEUTICALS	0.80	
Cipla Ltd.	0.48	
Dr Reddys Laboratories Ltd.	0.32	
PHARMACEUTICALS & BIOTECHNOLOGY	0.60	
Cadila Healthcare Ltd.	0.60	
POWER AND POWER EQUIPMENT	2.29	

Security	Net Asset %	Rating
NTPC Ltd.	0.63	
Tata Power Co. Ltd.	0.58	
Power Grid Corporation of India Ltd.	0.43	
Bharat Heavy Electricals Ltd.	0.36	
Kalpataru Power Transmission Ltd.	0.21	
BGR Energy Systems Ltd.	0.04	
NHPC	0.04	
RETAILERS	0.14	
Pantaloon Retail (India) Ltd. -B-DVR	0.09	
Future Lifestyle Fashions Ltd.	0.05	
TELECOM	1.23	
Bharti Airtel Ltd.	1.23	
TELECOM EQUIP MANUFACTURER	0.46	
Bharti Infratel Ltd	0.46	
Total	55.38	

Pension Unit Linked INDEX FUND

Portfolio as on June 30, 2013

ULIF01122/01/2008PNSINDEXF122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	9.32	
Tata Motors Ltd.	3.49	
Mahindra & Mahindra Ltd.	2.21	
Maruti Suzuki India Ltd.	1.53	
Bajaj Auto Ltd.	1.15	
Hero MotoCorp Ltd.	0.94	
BANKING AND FINANCIAL SERVICES	27.95	
HDFC Bank Ltd.	6.56	
HDFC Ltd.	6.56	
ICICI Bank Ltd.	6.53	
State Bank of India	2.80	
Axis Bank Ltd.	2.05	
Kotak Mahindra Bank Ltd.	1.37	
IDFC Ltd.	1.23	
Punjab National Bank	0.48	
Bank of Baroda	0.37	
CEMENT	2.52	
ACC Ltd.	1.08	
Grasim Industries Ltd.	0.82	
Ambuja Cements Ltd.	0.62	
CHEMICALS	0.74	
Asian Paints Ltd.	0.74	
CONSTRUCTION MATERIALS	0.65	
Ultratech Cement Ltd.	0.65	
CONSUMER GOODS	11.30	
ITC Ltd.	8.02	
Hindustan Unilever Ltd.	3.28	
INFORMATION TECHNOLOGY	13.91	
Infosys Ltd.	7.02	
Tata Consultancy Services Ltd.	4.99	
HCL Technologies Ltd.	1.90	
INFRASTRUCTURE	5.34	
Larsen & Toubro Ltd.	4.70	
JaiPrakash Associates Ltd.	0.64	
METALS & MINING	3.84	
Hindalco Industries Ltd.	0.97	
Coal India Ltd.	0.89	
Tata Steel Ltd.	0.87	
Sesa Goa Ltd.	0.50	
Jindal Steel and Power Ltd.	0.47	
National Mineral Development Corporation Ltd.	0.14	
OIL & GAS AND ANCILLIARIES	11.68	
Reliance Industries Ltd.	6.60	
Oil and Natural Gas Corporation Ltd.	2.41	
Gas Authority of India Ltd.	0.91	
Cairn India Ltd.	0.90	
Bharat Petroleum Corporation Ltd.	0.86	
PHARMACEUTICALS	4.44	
Sun Pharmaceuticals Industries Ltd.	2.06	
Dr Reddys Laboratories Ltd.	1.21	
Cipla Ltd.	0.94	
Ranbaxy Laboratories Ltd.	0.23	
PHARMACEUTICALS & BIOTECHNOLOGY	0.96	
Lupin Ltd.	0.96	
POWER AND POWER EQUIPMENT	3.40	
Bharat Heavy Electricals Ltd.	1.00	
NTPC Ltd.	0.81	
Tata Power Co. Ltd.	0.68	
Power Grid Corporation of India Ltd.	0.57	
Reliance Infrastructure Ltd.	0.34	
REALTY	0.63	
DLF Ltd.	0.63	
TELECOM	1.84	
Bharti Airtel Ltd.	1.84	
Total	98.52	

Pension Unit Linked INFRASTRUCTURE FUND

Portfolio as on June 30, 2013

ULIF02525/01/2010PNSNINFRAF122

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	28.19	
ICICI Bank Ltd.	7.26	
HDFC Ltd.	5.86	
HDFC Bank Ltd.	4.67	
State Bank of India	2.73	
IDFC Ltd.	1.90	
Power Finance Corporation Ltd.	1.86	
Axis Bank Ltd.	0.99	
Punjab National Bank	0.81	
Bank of Baroda	0.78	
Rural Electrification Corporation	0.46	
Indian Bank	0.39	
Federal Bank Ltd.	0.36	
Oriental Bank of Commerce Ltd.	0.12	
CEMENT	2.51	
ACC Ltd.	2.51	
CONSTRUCTION AND INFRASTRUCTURE	3.17	
Supreme Infrastructure India Ltd.	3.17	
ENGINEERING	2.47	
Bharat Electronics Ltd.	1.33	
Engineers India Ltd.	1.14	
INFRASTRUCTURE	16.06	
Larsen & Toubro Ltd.	9.28	
JaiPrakash Associates Ltd.	1.82	
Oberoi Realty Ltd	1.15	
IVRCL Ltd.	1.11	
Unity Infraprojects Ltd.	1.09	
GMR Infrastructure Ltd.	0.75	
Sintex Industries Ltd.	0.50	
NCC Ltd.	0.36	
METALS & MINING	7.10	
National Mineral Development Corporation Ltd.	2.88	
Coal India Ltd.	2.44	
Jindal Steel and Power Ltd.	1.78	
OIL & GAS AND ANCILLIARIES	11.36	
Reliance Industries Ltd.	5.91	
Oil and Natural Gas Corporation Ltd.	1.85	
Gas Authority of India Ltd.	1.23	
Indraprastha Gas Ltd.	1.05	
Maharashtra Seamless Ltd.	0.93	
Cairn India Ltd.	0.20	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.19	
PETROLEUM, GAS & PETROCHEM PRODS	1.61	
Hindustan Petroleum Corporation Ltd.	1.61	
POWER AND POWER EQUIPMENT	13.35	
Tata Power Co. Ltd.	3.54	
NTPC Ltd.	3.52	
Power Grid Corporation of India Ltd.	2.79	
Bharat Heavy Electricals Ltd.	0.87	
Kalpataru Power Transmission Ltd.	0.86	
Crompton Greaves Ltd.	0.81	
BGR Energy Systems Ltd.	0.75	
EMCO Ltd.	0.11	
NHPC	0.10	
TELECOM	9.01	
Bharti Airtel Ltd.	9.01	
TELECOM EQUIP MANUFACTURER	2.64	
Bharti Infratel Ltd	2.64	
Total	97.47	

Pension Unit Linked

Portfolio as on June 30, 2013

PSU FUND

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	27.29	
State Bank of India	9.14	
Power Finance Corporation Ltd.	4.67	
Bank of Baroda	3.85	
Punjab National Bank	2.92	
Indian Bank	2.57	
Oriental Bank of Commerce Ltd.	2.26	
Rural Electrification Corporation	1.88	
ENGINEERING	7.70	
Bharat Electronics Ltd.	4.99	
Engineers India Ltd.	2.71	
HFC	1.02	
LIC Housing Finance Ltd.	1.02	
METALS & MINING	16.64	
Coal India Ltd.	7.95	
National Mineral Development Corporation Ltd.	6.58	
Steel Authority of India Ltd.	1.39	
MOIL Ltd.	0.72	
OIL & GAS AND ANCILLIARIES	20.78	
Oil and Natural Gas Corporation Ltd.	8.71	
Gas Authority of India Ltd.	3.76	
Indraprastha Gas Ltd.	3.19	
Indian Oil Corporation Ltd.	2.98	
Oil India Ltd.	2.14	
PETROLEUM, GAS & PETROCHEM PRODS	4.89	
Hindustan Petroleum Corporation Ltd.	4.89	
POWER AND POWER EQUIPMENT	18.24	
NTPC Ltd.	8.61	
Power Grid Corporation of India Ltd.	5.35	
Bharat Heavy Electricals Ltd.	3.43	
NHPC	0.85	
TRANSPORT SERVICES	1.39	
Container Corporation Of India Ltd.	1.39	
Total	97.95	

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.06	
United Phosphorus Ltd. (New)	0.06	
AUTOMOBILES	1.47	
Mahindra & Mahindra Ltd.	0.53	
Maruti Suzuki India Ltd.	0.40	
Hero MotoCorp Ltd.	0.39	
Bajaj Auto Ltd.	0.15	
BANKING AND FINANCIAL SERVICES	4.17	
ICICI Bank Ltd.	1.06	
HDFC Ltd.	0.99	
HDFC Bank Ltd.	0.84	
State Bank of India	0.40	
Power Finance Corporation Ltd.	0.25	
Axis Bank Ltd.	0.24	
Federal Bank Ltd.	0.16	
Bank of Baroda	0.14	
Punjab National Bank	0.08	
Indian Bank	0.01	
CEMENT	0.21	
ACC Ltd.	0.21	
CONSUMER GOODS	1.85	
ITC Ltd.	1.39	
Hindustan Unilever Ltd.	0.46	
ENGINEERING	0.23	
Bharat Electronics Ltd.	0.17	
Engineers India Ltd.	0.06	
FI	0.02	
Credit Analysis & Research Ltd	0.02	
HFC	0.04	
LIC Housing Finance Ltd.	0.04	
INFORMATION TECHNOLOGY	2.25	
Infosys Ltd.	1.19	
Tata Consultancy Services Ltd.	0.80	
HCL Technologies Ltd.	0.26	
INFRASTRUCTURE	0.56	
Larsen & Toubro Ltd.	0.49	
GMR Infrastructure Ltd.	0.04	
IVRCL Ltd.	0.01	
JaiPrakash Associates Ltd.	0.01	
NCC Ltd.	0.01	
MEDIA	0.04	
Jagran Prakashan Ltd.	0.04	
METALS & MINING	0.42	
National Mineral Development Corporation Ltd.	0.16	
Coal India Ltd.	0.15	
Jindal Steel and Power Ltd.	0.11	
OIL & GAS AND ANCILLIARIES	2.11	
Reliance Industries Ltd.	1.07	
Oil and Natural Gas Corporation Ltd.	0.40	
Indraprastha Gas Ltd.	0.21	
Gas Authority of India Ltd.	0.20	
Cairn India Ltd.	0.17	
Maharashtra Seamless Ltd.	0.06	
PETROLEUM, GAS & PETROCHEM PRODS	0.18	
Hindustan Petroleum Corporation Ltd.	0.18	
PHARMACEUTICALS	0.25	
Cipla Ltd.	0.11	
Glenmark Pharmaceuticals Ltd.	0.10	
Dr Reddys Laboratories Ltd.	0.04	
PHARMACEUTICALS & BIOTECHNOLOGY	0.23	
Cadila Healthcare Ltd.	0.23	
POWER AND POWER EQUIPMENT	0.54	
NTPC Ltd.	0.17	
Tata Power Co. Ltd.	0.16	
NHPC	0.11	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.09	
Bharat Heavy Electricals Ltd.	0.01	
RETAILERS	0.06	
Pantaloon Retail (India) Ltd. -B-DVR	0.04	
Future Lifestyle Fashions Ltd.	0.02	
TELECOM	0.46	
Bharti Airtel Ltd.	0.46	
TELECOM EQUIP MANUFACTURER	0.06	
Bharti Infratel Ltd	0.06	
Total	15.21	

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II22

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	2.08	
Mahindra & Mahindra Ltd.	0.65	
Bajaj Auto Ltd.	0.54	
Maruti Suzuki India Ltd.	0.52	
Hero MotoCorp Ltd.	0.37	
BANKING AND FINANCIAL SERVICES	10.43	
HDFC Ltd.	2.40	
ICICI Bank Ltd.	2.28	
HDFC Bank Ltd.	2.22	
State Bank of India	0.97	
Axis Bank Ltd.	0.77	
Bank of Baroda	0.36	
Punjab National Bank	0.33	
Rural Electrification Corporation	0.30	
Power Finance Corporation Ltd.	0.25	
Indian Bank	0.21	
Federal Bank Ltd.	0.19	
IDFC Ltd.	0.15	
CEMENT	0.39	
ACC Ltd.	0.39	
CONSTRUCTION AND INFRASTRUCTURE	0.24	
Supreme Infrastructure India Ltd.	0.24	
CONSUMER GOODS	3.48	
ITC Ltd.	2.51	
Hindustan Unilever Ltd.	0.97	
ENGINEERING	0.30	
Bharat Electronics Ltd.	0.17	
Engineers India Ltd.	0.13	
FI	0.09	
Credit Analysis & Research Ltd	0.09	
HFC	0.25	
LIC Housing Finance Ltd.	0.25	
INFORMATION TECHNOLOGY	3.21	
Infosys Ltd.	1.89	
Tata Consultancy Services Ltd.	1.10	
HCL Technologies Ltd.	0.22	
INFRASTRUCTURE	2.23	
Larsen & Toubro Ltd.	1.31	
JaiPrakash Associates Ltd.	0.17	
Unity Infraprojects Ltd.	0.17	
GMR Infrastructure Ltd.	0.15	
IVRCL Ltd.	0.15	
Sintex Industries Ltd.	0.15	
NCC Ltd.	0.13	
MEDIA	0.38	
Jagran Prakashan Ltd.	0.33	
Zee Entertainment Enterprises Ltd.	0.05	
METALS & MINING	1.32	
National Mineral Development Corporation Ltd.	0.59	
Coal India Ltd.	0.44	
Jindal Steel and Power Ltd.	0.29	
OIL & GAS AND ANCILLIARIES	4.04	
Reliance Industries Ltd.	2.16	
Oil and Natural Gas Corporation Ltd.	0.69	
Cairn India Ltd.	0.40	
Gas Authority of India Ltd.	0.39	
Oil India Ltd.	0.14	
Maharashtra Seamless Ltd.	0.12	
Indraprastha Gas Ltd.	0.10	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.04	
PETROLEUM, GAS & PETROCHEM PRODS	0.53	
Hindustan Petroleum Corporation Ltd.	0.53	
PHARMACEUTICALS	0.72	
Glenmark Pharmaceuticals Ltd.	0.33	
Cipla Ltd.	0.32	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	0.36	
Cadila Healthcare Ltd.	0.36	
POWER AND POWER EQUIPMENT	1.32	
NTPC Ltd.	0.44	
Power Grid Corporation of India Ltd.	0.37	
Tata Power Co. Ltd.	0.32	
NHPC	0.11	
Kalpataru Power Transmission Ltd.	0.08	
RETAILERS	0.26	
Pantaloon Retail (India) Ltd. -B-DVR	0.17	
Future Lifestyle Fashions Ltd.	0.09	
TELECOM	0.68	
Bharti Airtel Ltd.	0.68	
TELECOM EQUIP MANUFACTURER	0.26	
Bharti Infratel Ltd	0.26	
TRANSPORT SERVICES	0.10	
Container Corporation Of India Ltd.	0.10	
Total	32.67	

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.24	
United Phosphorus Ltd. (New)	0.24	
AUTOMOBILES	4.68	
Mahindra & Mahindra Ltd.	2.05	
Maruti Suzuki India Ltd.	1.01	
Hero MotoCorp Ltd.	0.87	
Bajaj Auto Ltd.	0.75	
BANKING AND FINANCIAL SERVICES	16.41	
HDFC Ltd.	4.12	
ICICI Bank Ltd.	3.70	
HDFC Bank Ltd.	3.24	
State Bank of India	1.72	
IDFC Ltd.	0.88	
Power Finance Corporation Ltd.	0.72	
Axis Bank Ltd.	0.59	
Bank of Baroda	0.48	
Oriental Bank of Commerce Ltd.	0.47	
Indian Bank	0.33	
Punjab National Bank	0.11	
Rural Electrification Corporation	0.05	
CEMENT	0.84	
ACC Ltd.	0.84	
CONSTRUCTION AND INFRASTRUCTURE	0.53	
Supreme Infrastructure India Ltd.	0.53	
CONSUMER GOODS	6.34	
ITC Ltd.	4.70	
Hindustan Unilever Ltd.	1.64	
ENGINEERING	0.44	
Bharat Electronics Ltd.	0.37	
Engineers India Ltd.	0.07	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
INFORMATION TECHNOLOGY	7.02	
Infosys Ltd.	4.21	
Tata Consultancy Services Ltd.	2.30	
HCL Technologies Ltd.	0.51	
INFRASTRUCTURE	3.78	
Larsen & Toubro Ltd.	2.13	
JaiPrakash Associates Ltd.	0.60	
Unity Infraprojects Ltd.	0.34	
IVRCL Ltd.	0.28	
Oberoi Realty Ltd	0.21	
Sintex Industries Ltd.	0.13	
NCC Ltd.	0.09	
MEDIA	0.38	
Jagran Prakashan Ltd.	0.38	
METALS & MINING	1.49	
National Mineral Development Corporation Ltd.	0.68	
Jindal Steel and Power Ltd.	0.58	
Coal India Ltd.	0.23	
OIL & GAS AND ANCILLIARIES	6.96	
Reliance Industries Ltd.	4.01	
Oil and Natural Gas Corporation Ltd.	1.35	
Gas Authority of India Ltd.	0.50	
Cairn India Ltd.	0.46	
Indraprastha Gas Ltd.	0.32	
Maharashtra Seamless Ltd.	0.32	
PETROLEUM,GAS & PETROCHEM PRODS	0.58	
Hindustan Petroleum Corporation Ltd.	0.58	
PHARMACEUTICALS	0.22	
Cipla Ltd.	0.20	
Dr Reddys Laboratories Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.80	
Cadilla Healthcare Ltd.	0.80	
POWER AND POWER EQUIPMENT	2.09	

Portfolio as on June 30, 2013

Security	Net Asset %	Rating
Tata Power Co. Ltd.	0.71	
Power Grid Corporation of India Ltd.	0.48	
NTPC Ltd.	0.29	
BGR Energy Systems Ltd.	0.22	
NHPC	0.17	
Bharat Heavy Electricals Ltd.	0.11	
Kalpataru Power Transmission Ltd.	0.11	
RETAILERS	0.29	
Pantaloon Retail (India) Ltd. -B-DVR	0.19	
Future Lifestyle Fashions Ltd.	0.10	
TELECOM	1.00	
Bharti Airtel Ltd.	1.00	
TELECOM EQUIP MANUFACTURER	0.60	
Bharti Infratel Ltd	0.60	
Total	54.73	

Pension Unit Linked INDEX FUND-II

Portfolio as on June 30, 2013

ULIF02625/01/2010PNINDEX-II122









Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	9.43	
Tata Motors Ltd.	3.59	
Mahindra & Mahindra Ltd.	2.49	
Bajaj Auto Ltd.	1.28	
Maruti Suzuki India Ltd.	1.16	
Hero MotoCorp Ltd.	0.91	
BANKING AND FINANCIAL SERVICES	27.18	
HDFC Ltd.	6.66	
HDFC Bank Ltd.	6.28	
ICICI Bank Ltd.	5.97	
State Bank of India	2.61	
Axis Bank Ltd.	1.96	
IDFC Ltd.	1.48	
Kotak Mahindra Bank Ltd.	1.30	
Bank of Baroda	0.47	
Punjab National Bank	0.45	
CEMENT	2.67	
ACC Ltd.	1.09	
Grasim Industries Ltd.	0.91	
Ambuja Cements Ltd.	0.67	
CHEMICALS	1.04	
Asian Paints Ltd.	1.04	
CONSTRUCTION MATERIALS	0.88	
Ultratech Cement Ltd.	0.88	
CONSUMER GOODS	10.99	
ITC Ltd.	7.83	
Hindustan Unilever Ltd.	3.16	
INFORMATION TECHNOLOGY	13.59	
Infosys Ltd.	7.02	
Tata Consultancy Services Ltd.	4.80	
HCL Technologies Ltd.	1.77	
INFRASTRUCTURE	5.51	
Larsen & Toubro Ltd.	4.81	
JaiPrakash Associates Ltd.	0.70	
METALS & MINING	4.49	
Tata Steel Ltd.	1.28	
Hindalco Industries Ltd.	0.78	
Coal India Ltd.	0.77	
Jindal Steel and Power Ltd.	0.60	
Sesa Goa Ltd.	0.59	
National Mineral Development Corporation Ltd.	0.47	
OIL & GAS AND ANCILLIARIES	12.16	
Reliance Industries Ltd.	6.85	
Oil and Natural Gas Corporation Ltd.	2.87	
Cairn India Ltd.	0.89	
Bharat Petroleum Corporation Ltd.	0.83	
Gas Authority of India Ltd.	0.72	
PHARMACEUTICALS	3.97	
Sun Pharmaceuticals Industries Ltd.	1.80	
Dr Reddys Laboratories Ltd.	1.00	
Cipla Ltd.	0.94	
Ranbaxy Laboratories Ltd.	0.23	
PHARMACEUTICALS & BIOTECHNOLOGY	0.90	
Lupin Ltd.	0.90	
POWER AND POWER EQUIPMENT	3.84	
Bharat Heavy Electricals Ltd.	1.04	
NTPC Ltd.	1.03	
Tata Power Co. Ltd.	0.86	
Power Grid Corporation of India Ltd.	0.62	
Reliance Infrastructure Ltd.	0.29	
REALTY	0.70	
DLF Ltd.	0.70	
TELECOM	1.74	
Bharti Airtel Ltd.	1.74	
Total	99.09	

The Bonus rates declared for Life Unitised with Profits fund and Pension Unitised with Profits fund are 5.25% and 5.75% respectively for 12 months ending September 30, 2013.

All return shown in AVIVA investor are net of Fund Management Charges.

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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 ECS	Give ECS instructions to your bank account and make premium payments.	 IVR	Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-103-7766

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Advt. no. Jul 28/13

IRDA Registration Number : 122