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

August 2026

Aviva Group Investor

Economy - India:

India Real GDP growth continued its stellar performance, posting a strong 7.8% YoY growth in Q1FY27. Nominal GDP printed 10.3% for the same period. Lower Nominal GDP print was due to deflator/methodology changes. The gap between real GDP and GVA (8.2%) widened to 40bps given higher subsidy burden & moderation in indirect taxes during the period. Growth was once again led by the services, Manufacturing & electricity sector, while agricultural sector growth was muted at 3.6%. Expenditure front Capex remained strong with real GFCF printing 11.9% growth. On consumption side, private consumption (PFCE) held strong while Government consumption was weak.

India's Jul-26 headline CPI remained elevated at 4.5% YoY against 4.4% in previous month driven by higher food inflation. Food prices saw broad-based momentum, with even relatively benign categories printed a rise of 0.5% MoM. Gold and silver jewelry prices saw a deceleration trend over consecutive months though they remained high on an annual basis. This helped the core inflation remain stable at around 3.9% YoY. However, passthrough of higher energy prices in restaurants and accommodation services continued. Higher input cost pressure was also visible in clothing, footwear and furnishings. Going forward upside risk to inflation stems from below-normal rainfall, volatility in global commodity prices and passthrough of elevated wholesale inflation. Wholesale price inflation for Jul-26 eased marginally to 9.8% YoY from 9.9% in the previous month. sharp cooling in fuel and power costs offset a broad-based increase in food, primary articles and manufactured products. Looking ahead Food inflation, geopolitical risks, elevated global commodity prices & freight costs remain key upside risks to the WPI inflation trajectory.

India's Index of Industrial Production for Jul-26 stood strong at 6.7% YoY, despite cooling from upwardly revised print of 8.8% in previous month. Electricity, manufacturing and water supply recorded positive growth, while mining and quarrying slipped back into contraction. Under the use-based classification, capital goods segment recorded the strongest growth. However, consumer non-durables contracted, primarily due to a high base. Looking ahead, industrial activity is likely to remain resilient, supported by sustained public capex, improving investment momentum and robust domestic demand. However, a weak monsoon, elevated input costs and persistent global uncertainties could pose near-term risks. GST collection rose 14.8% YoY to Rs.2 trillion in Aug-26 driven by higher revenues from both domestic transactions & imports, underlining continued strength in domestic consumption. While some bit of West Asia crisis impact was visible in easing PMI prints, Credit growth (18.3% YoY) continued its strong run against deposit growth (14.7% YoY) as on 28th August 26, keeping the CD levels raised. RBI's recent measures to bring in dollar flows to strengthen India's forex reserves received an overwhelming response; resulting in strong FCNR(B) & ECB flows leading to foreclosure of the scheme by RBI. This flow should support banks' funding base, ease pressure on deposit mobilization, and partially narrow the credit-deposit gap in the near term. The strong forex flows should not only support the domestic currency but also strengthen India's forex reserves & external sector outlook.

RBI MPC in its bi-monthly policy unanimously chose to keep the policy rates unchanged while maintaining neutral stance. The MPC minutes suggested a more hawkish tone than the policy statement. FY27 growth forecast (10bp) was raised to 6.7% while lowering FY27 CPI forecast (10bp) to 5%. That said, the Governor highlighted three key risks to India's macro-outlook- 1) a resurgence of geopolitical tensions in West Asia, 2) monsoon-related uncertainties linked to El Niño, and 3) renewed global trade and tariff restrictions.

India's Merchandise trade deficit rose to a six-month high of USD 32 bn in Jul-26 (USD 30 bn in Jun-26). Imports rose 18% YoY to USD 76.2 bn while exports rose by 20% YoY to USD 44.2 bn. The rise in imports was led by sequential rise in capital goods, electronics, along with gold. Oil imports dipped marginally. Export growth was led by oil, as well as electronics. Net services exports fell to USD 17 bn; however, Jun-26 saw a sharp upward revision to USD 18 bn (USD 15 bn earlier). The CAD for 1QFY27 widened to USD 4.2 bn (0.5% of GDP) from a revised USD 3.4 bn (0.4% of GDP) same period a year ago. Widening in CAD was primarily due to a higher merchandise trade deficit in Q1FY27 which was partly offset by higher net services receipts. The capital account recorded a net outflow of USD 3.9 bn mainly due to portfolio investment outflows.

The 4MFY27 fiscal deficit stood at 26.8% of BE (Rs. 4.5 Tn) versus 29.9% last year supported by stronger tax receipts in spite of sustained capital spending. The improvement in revenue mobilization together with the RBI's surplus transfer has created room for continued infrastructure spending without compromising the fiscal consolidation path. Sustained high crude oil prices from Middle East tensions and potential weather shocks pose ongoing risks to the fiscal consolidation path.

Economy - Global:

The Jul-26 FOMC minutes highlighted persistent concerns around sticky and broad-based inflation, with several officials noting that a more restrictive policy stance could be warranted if inflation fails to moderate. Meanwhile, U.S. economic activity remained mixed. Q2 GDP slowed to 1.5% from 2.1% in previous quarter (annualized basis) & non-farm payroll reported unexpected loss of jobs in Jul-26, while the labor market remained relatively stable. Inflation continued to be sticky & elevated, with July CPI at 3.4% YoY and PCE and core PCE inflation at 3.7% and 3.3%, respectively. U.S. Treasury yields remained elevated particularly at the long end of the curve, reflecting concerns over the widening fiscal deficit and the U.S. national debt, which crossed the USD 40 trillion mark. Treasury Secretary Scott Bessent sought to ease pressure on the long end through announcement of increased Treasury buybacks, with greater emphasis on buying longer-dated debt while relying more on short-term issuance. However, ability of this operational twist to materially contain long-term yields remains uncertain. Fed chair struck a hawkish tone at Jackson Hole Symposium sparking expectations of monetary tightening. Going forward, persistent fiscal pressures, elevated inflation and resilient economic activity could keep global yields under pressure.

Bond Outlook and Strategy:

The fixed income outlook has turned increasingly challenging amid heightened global and domestic uncertainties. The re-escalation of tensions across West Asia, renewed trade and tariff frictions, rising global debt levels and a broad-based increase in global yields have revived concerns around inflation and the global rate trajectory. Prolonged geopolitical tensions, particularly through their impact on crude oil prices, could weigh on India's growth-inflation mix. Domestically, monsoon developments and the risk of higher food prices could add to inflationary pressures, while growing expectations of rate hikes globally and in India could keep yields elevated. Fiscal dynamics remain an additional headwind, with risk of higher subsidy requirements, softer excise tax collections and large supply of bonds in H2FY27. However, India's strong forex position, supported by robust FCNR(B) inflows, and comfortable system liquidity provide some cushion. Overall, the near-term environment remains challenging for bonds, with the balance of risks tilted towards elevated yields and continued volatility as markets assess the evolving inflation, fiscal and global rate outlook.

ULIP policyholders should remain aligned with their long-term asset allocation and risk tolerance during periods of market volatility. Maintaining investment discipline and avoiding reactive portfolio changes remain important for long-term wealth creation.

Equity Outlook and Strategy:

The Nifty 50 declined -1.24% in August, a reversal from the +2.17% gain recorded in July, as renewed US-Iran military exchanges reignited crude oil price pressures and weighed on sentiment across energy-import-dependent economies. The Nifty Midcap 50 outperformed the large-cap benchmark meaningfully, advancing +2.13% over the same period — sustaining its positive momentum from July's +2.90% gain — driven by strong Q1 FY2027 earnings delivery from mid- and small-cap companies.

Q1 FY2027 earnings delivered a materially positive surprise: Nifty 50 EPS grew 12.9% YoY against a consensus expectation of +4.5% YoY. FIIs net sold Rs 7,531 crores of cash Equities last month, while DIIs net bought Rs 58,268 crores. We remain cautiously optimistic on return expectations ahead, while being watchful of the evolving global geo-political scenario and the challenges that are emerging on the external front. We continue to focus on opportunities in the market that offer decent risk reward balance.

ULIP Policyholders should continue to follow their asset allocation and invest systematically for long term wealth creation without getting swayed by the muted returns of the past two years, particularly from the large cap. The Enhancer II fund is a large-cap oriented fund and is benchmarked to Nifty 50 index. In the same period, Midcap universe has done better, and our Midcap fund is benchmarked to Nifty Midcap 50 index.

No. Of Funds Managed

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

Group Superannuation & Gratuity

Cash Fund

ULGF00531/03/2006GROUPCASHF122

August 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is Low

NAV as on August 31,2026:	35.9923
Inception Date:	31-Mar-06
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.43%	2.39%	4.67%	5.21%	5.56%	5.58%	5.05%	6.73%
Benchmark**	0.42%	2.63%	5.38%	5.98%	6.40%	6.51%	6.03%	6.89%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

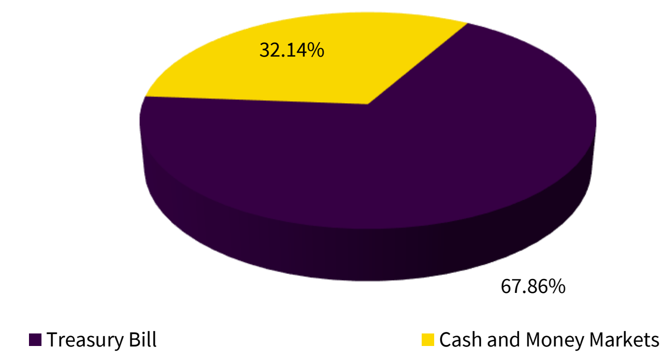
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	5.64
Total	**5.64**

Modified Duration#

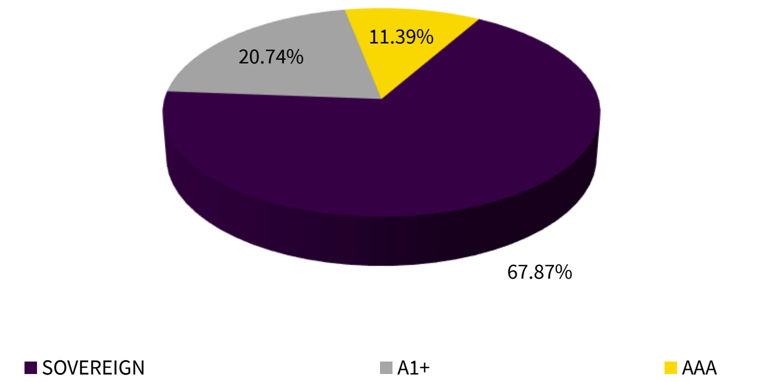
Security Type	Duration
Debt and Money Market Instruments	0.61

Security Name	Net Asset (%)
Cash and Money Markets	**100.00%**
Portfolio Total	**100.00%**

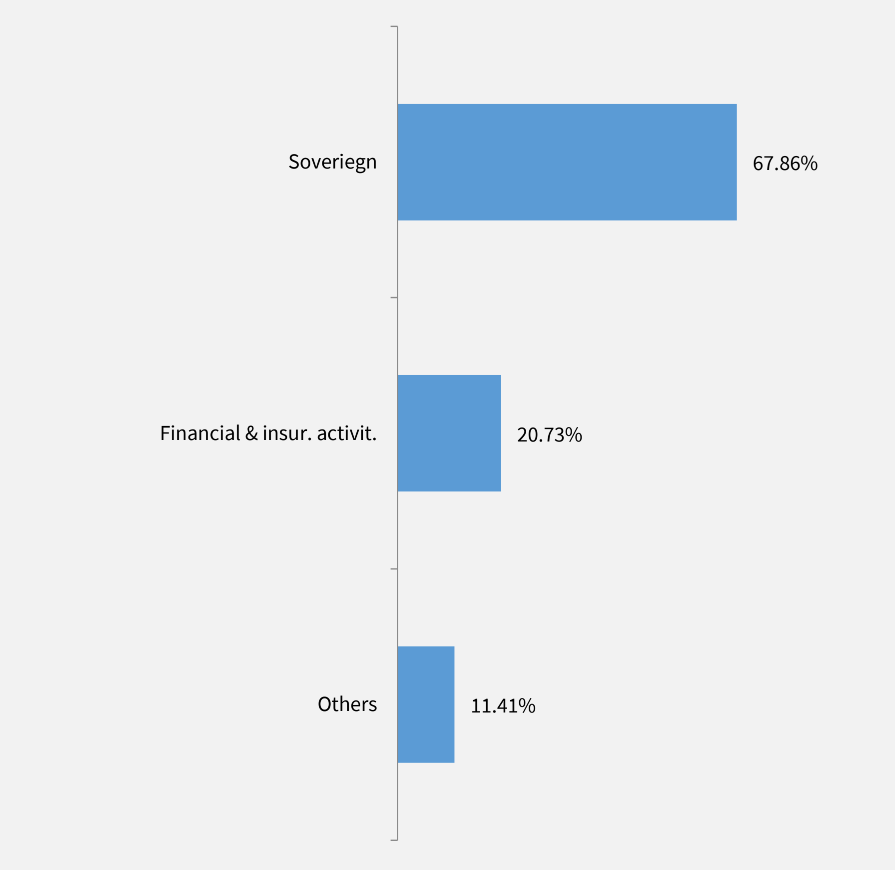
Asset Mix



Rating Profile



Sectoral Break-Up$



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

**Benchmark return is CRISIL 91 day T-Bill Index Return

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

Group Superannuation & Gratuity

Debt Fund

ULGF00310/03/2006GROUPDEBTF122

August 2026

Fund Details

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

The risk profile for this fund is Low

NAV as on August 31,2026:	41.4053
Inception Date:	10-Mar-06
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.004%	1.44%	3.97%	5.41%	6.25%	6.18%	5.41%	7.47%
Benchmark**	-0.05%	2.18%	5.21%	6.10%	6.89%	6.89%	5.94%	7.26%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

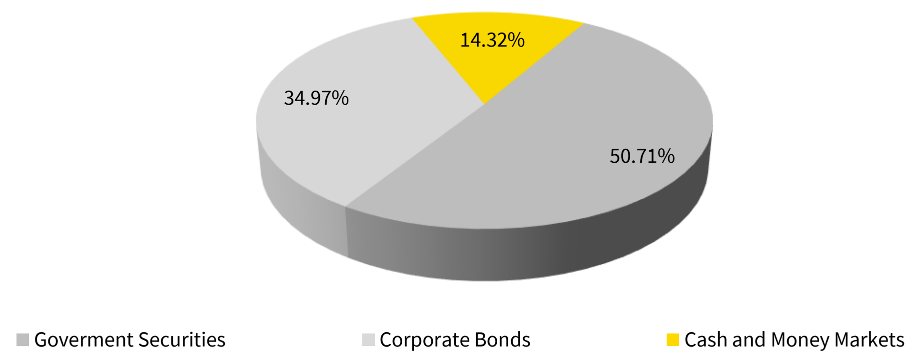
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	233.34
Total	**233.34**

Modified Duration#

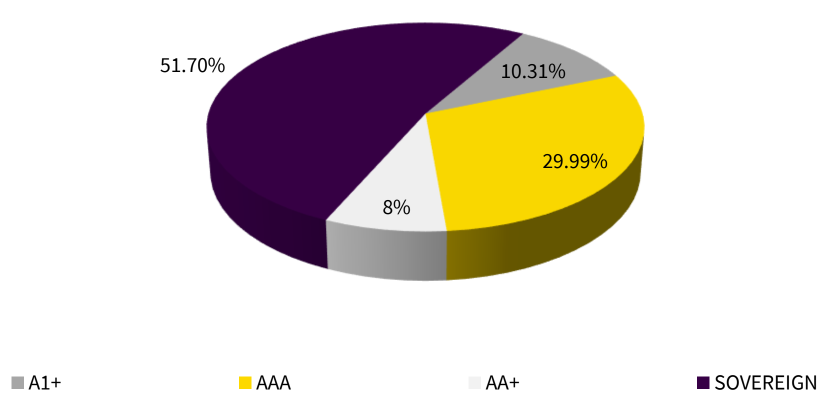
Security Type	Duration
Debt and Money Market Instruments	4.83

Security Name	Net Asset (%)
Goverment Securities	**50.71%**
6.94% GS 11-05-2036	18.05%
7.71% GS 18-05-2066	10.87%
7.24% GS 18-08-2055	5.03%
7.06% GS 27-07-2041	3.89%
7.27% Maharashtra SGS 24-09-2036	3.41%
7.20% Maharashtra SGS 23-10-2036	2.79%
6.36% GS 16-02-2031	2.29%
7.52% HR SGS 02-05-2034	2.13%
7.42% TN SGS 03-04-2034	1.94%
7.70% AP SGS 06-12-2029	0.31%
Corporate Bonds	**34.97%**
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.76%
7.45% PFC 15-07-2028	5.08%
8.70% Shriram Finance 09-04-2028	4.54%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.37%
8.43% Sammaan Capital Ltd 22-02-2028	4.18%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.68%
9.15% Piramal Finance 17-06-2027	3.07%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.57%
6.83% HDFC Limited 08-01-2031	1.12%
6.75% Piramal Finance Limited 26-09-2031	0.60%
Cash and Money Markets	**14.32%**
Portfolio Total	**100.00%**

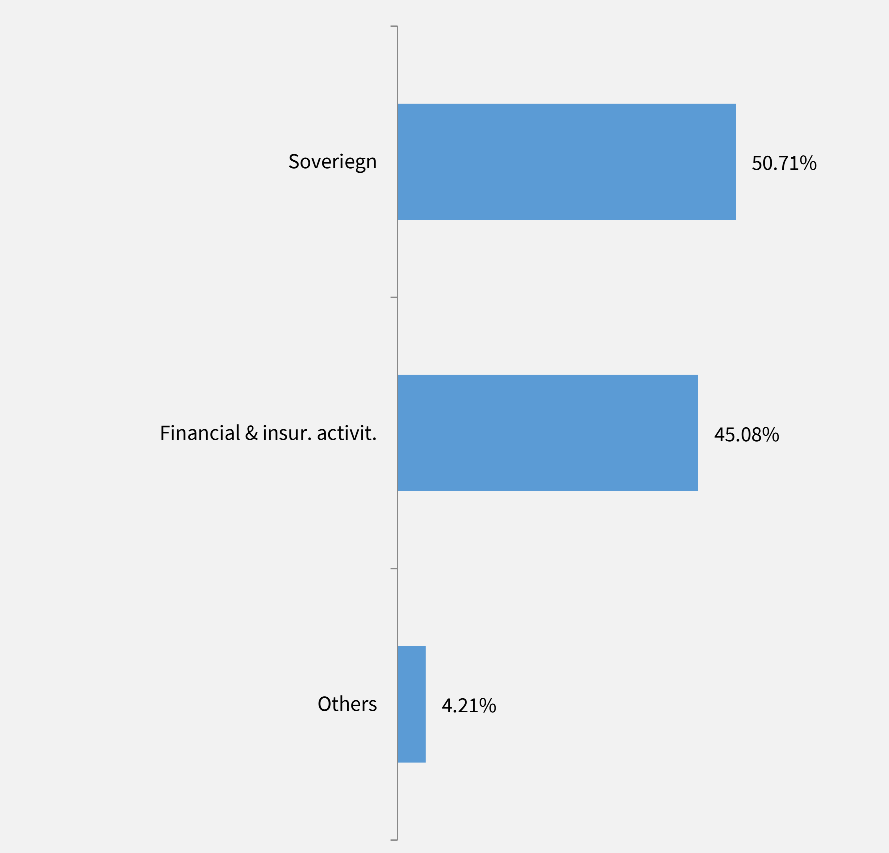
Asset Mix



Rating Profile



Sectoral Break-Up$



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Secure Fund

ULGF00113/07/2005GROUPSECUR122

August 2026

AVIVA | Life Insurance |

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on August 31,2026:	48.5370
Inception Date:	13-Jul-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.10%	0.56%	3.38%	4.31%	6.95%	6.89%	6.28%	8.08%
Benchmark**	-0.26%	1.05%	4.10%	4.66%	7.17%	7.19%	6.28%	8.00%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

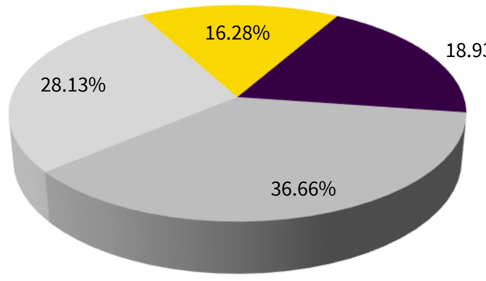
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.30
Debt	48.47
Total	**59.77**

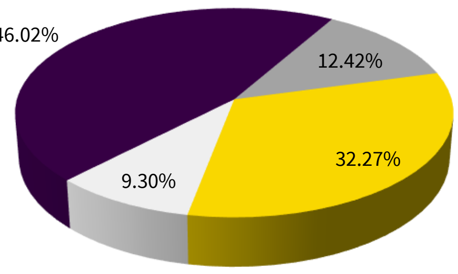
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.08

Asset Mix

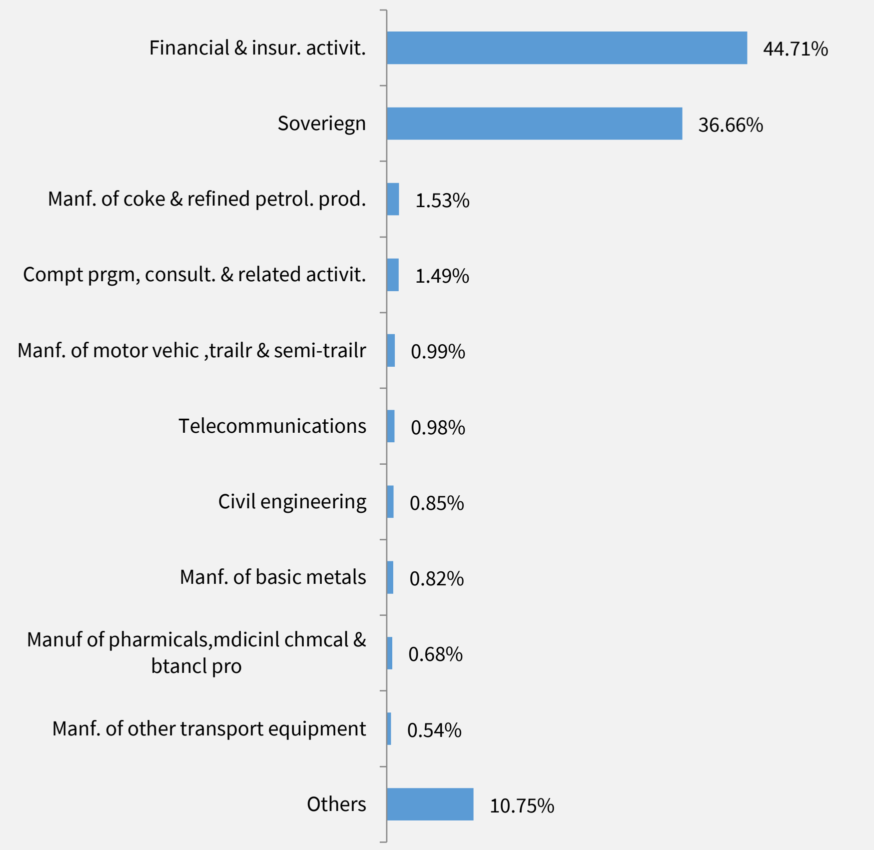


Rating Profile



Security Name	Net Asset (%)
Equities	**18.93%**
ICICI Bank Ltd.	1.83%
HDFC Bank Ltd.	1.56%
Reliance Industries Ltd.	1.53%
Bharti Airtel Ltd.	0.98%
State Bank of India	0.89%
Larsen & Toubro Ltd.	0.85%
Infosys Ltd.	0.66%
Bajaj Finance Ltd.	0.61%
Mahindra & Mahindra Ltd.	0.53%
Shriram Finance Ltd.	0.41%
Others	9.08%
Goverment Securities	**36.66%**
6.94% GS 11-05-2036	13.93%
7.71% GS 18-05-2066	5.03%
7.24% GS 18-08-2055	4.01%
7.06% GS 27-07-2041	3.19%
7.27% Maharashtra SGS 24-09-2036	2.18%
7.52% HR SGS 02-05-2034	1.93%
7.42% TN SGS 03-04-2034	1.84%
7.70% AP SGS 06-12-2029	1.77%
6.36% GS 16-02-2031	1.68%
7.20% Maharashtra SGS 23-10-2036	1.10%
Corporate Bonds	**28.13%**
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.37%
8.43% Sammaan Capital Ltd 22-02-2028	4.04%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.94%
8.70% Shriram Finance 09-04-2028	3.38%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.18%
9.15% Piramal Finance 17-06-2027	2.70%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.84%
7.45% PFC 15-07-2028	1.67%
7.44% NABARD 24-02-2028	0.67%
6.75% Piramal Finance Limited 26-09-2031	0.67%
Others	0.67%
Cash and Money Markets	**16.28%**
Portfolio Total	**100.00%**

Sectoral Break-Up$



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

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

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

Group Superannuation & Gratuity

Balanced Fund

ULGF00210/03/2006GROUPBALAN122

August 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is Medium

NAV as on August 31,2026:	48.3172
Inception Date:	10-Mar-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.31%	-0.64%	2.34%	2.93%	7.35%	7.39%	6.65%	8.40%
Benchmark**	-0.46%	-0.04%	3.02%	3.26%	7.38%	7.43%	6.54%	8.66%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

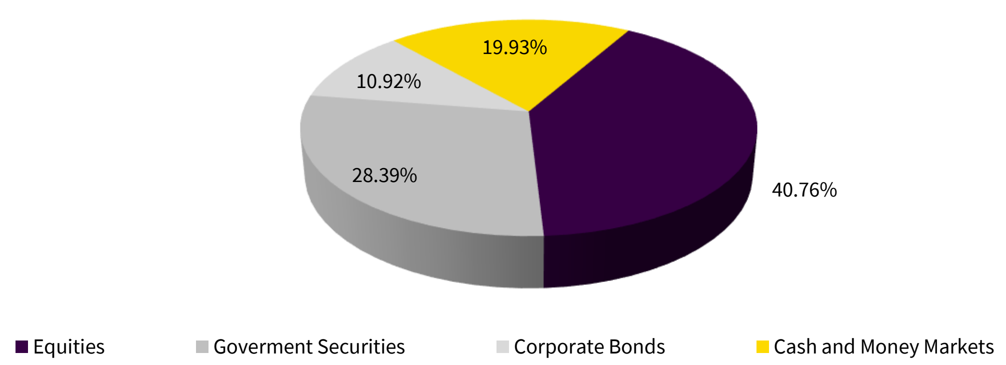
Asset Class	AUM (in Cr.)
Equity	7.58
Debt	11.03
Total	**18.61**

Modified Duration#

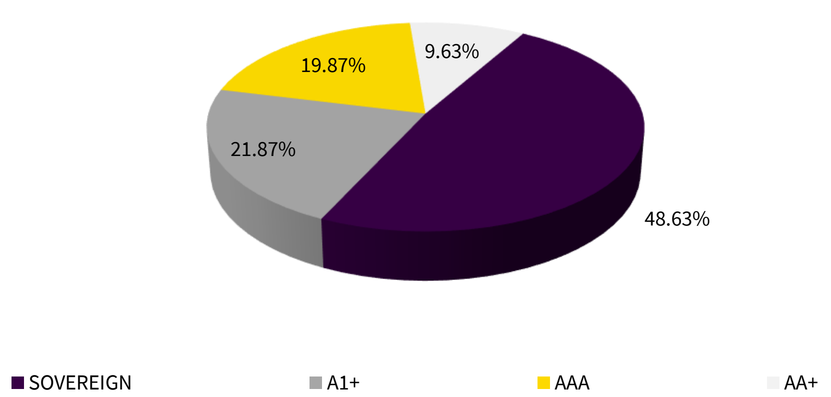
Security Type	Duration
Debt and Money Market Instruments	3.94

Security Name	Net Asset (%)
Equities	**40.76%**
ICICI Bank Ltd.	3.93%
HDFC Bank Ltd.	3.36%
Reliance Industries Ltd.	3.28%
Bharti Airtel Ltd.	2.10%
State Bank of India	1.91%
Larsen & Toubro Ltd.	1.83%
Infosys Ltd.	1.40%
Bajaj Finance Ltd.	1.33%
Mahindra & Mahindra Ltd.	1.14%
Shriram Finance Ltd.	0.89%
Others	19.59%
Goverment Securities	**28.39%**
6.94% GS 11-05-2036	7.22%
7.71% GS 18-05-2066	3.96%
7.70% AP SGS 06-12-2029	3.80%
7.24% GS 18-08-2055	3.17%
7.06% GS 27-07-2041	2.52%
7.27% Maharashtra SGS 24-09-2036	1.88%
6.36% GS 16-02-2031	1.83%
7.52% HR SGS 02-05-2034	1.57%
7.42% TN SGS 03-04-2034	1.34%
7.20% Maharashtra SGS 23-10-2036	0.95%
Others	0.15%
Corporate Bonds	**10.92%**
8.43% Sammaan Capital Ltd 22-02-2028	4.32%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.16%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.15%
9.15% Piramal Finance 17-06-2027	1.08%
6.75% Piramal Finance Limited 26-09-2031	0.21%
Cash and Money Markets	**19.93%**
Portfolio Total	**100.00%**

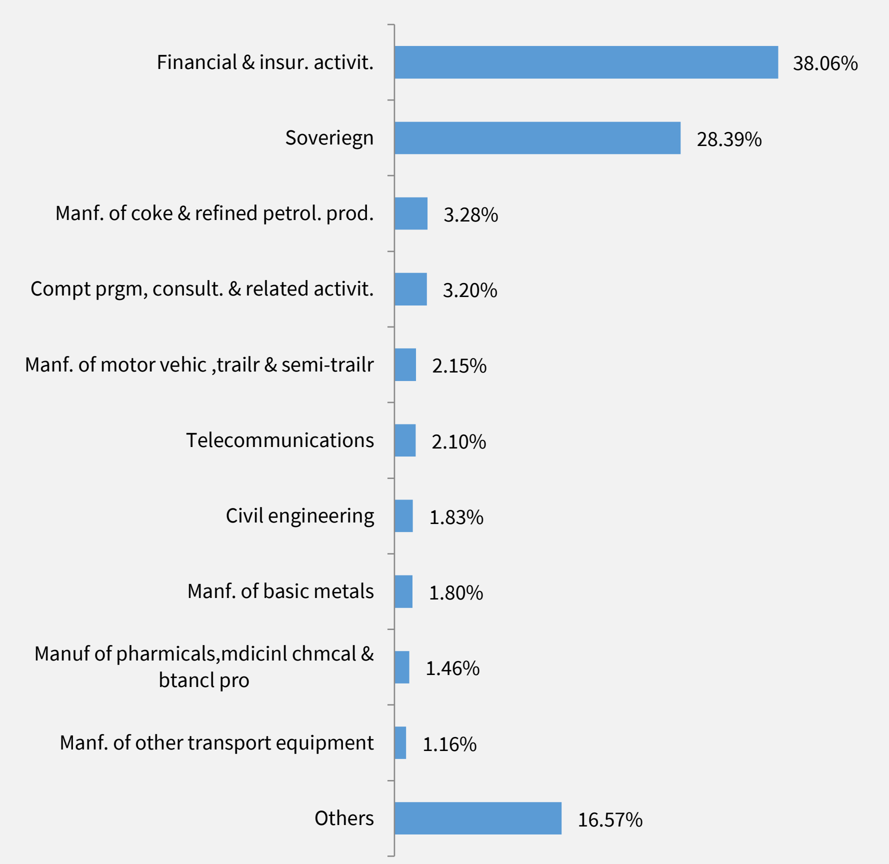
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Group Superannuation & Gratuity

Growth Fund

ULGF00410/03/2006GROUPGROWT122

August 2026

AVIVA | Life Insurance |

Fund Details

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

The risk profile for this fund is High

NAV as on August 31,2026:	62.0726
Inception Date:	10-Mar-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.48%	-1.99%	0.94%	0.94%	7.02%	7.38%	6.90%	9.72%
Benchmark**	-0.70%	-1.34%	1.70%	1.59%	7.57%	7.65%	6.78%	9.22%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

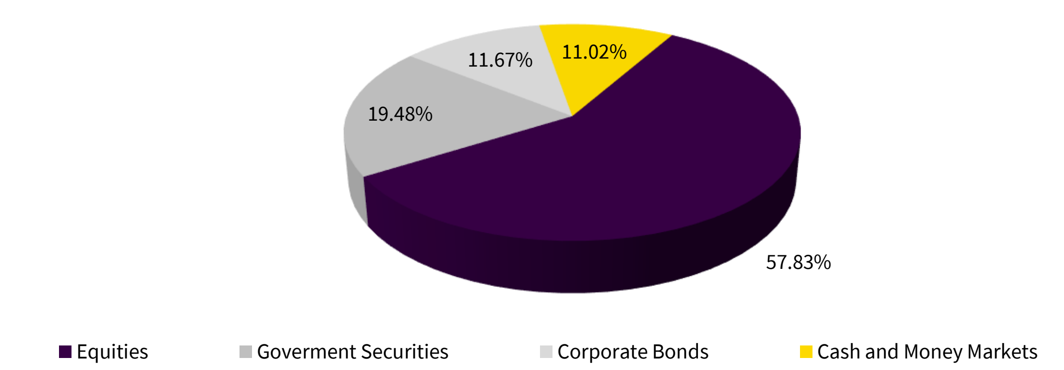
Asset Class	AUM (in Cr.)
Equity	15.42
Debt	11.23
Total	**26.65**

Modified Duration#

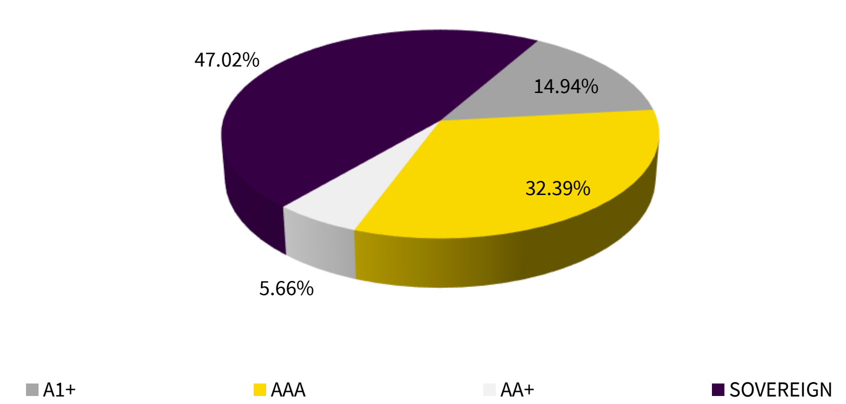
Security Type	Duration
Debt and Money Market Instruments	3.64

Security Name	Net Asset (%)
Equities	**57.83%**
ICICI Bank Ltd.	5.57%
HDFC Bank Ltd.	4.77%
Reliance Industries Ltd.	4.69%
Bharti Airtel Ltd.	3.00%
State Bank of India	2.73%
Larsen & Toubro Ltd.	2.59%
Infosys Ltd.	2.01%
Bajaj Finance Ltd.	1.89%
Mahindra & Mahindra Ltd.	1.60%
Shriram Finance Ltd.	1.27%
Others	27.71%
Goverment Securities	**19.48%**
6.94% GS 11-05-2036	4.30%
6.36% GS 16-02-2031	2.70%
7.24% GS 18-08-2055	2.26%
7.70% AP SGS 06-12-2029	2.22%
7.71% GS 18-05-2066	1.85%
7.06% GS 27-07-2041	1.75%
7.27% Maharashtra SGS 24-09-2036	1.20%
7.52% HR SGS 02-05-2034	1.09%
7.42% TN SGS 03-04-2034	0.89%
7.04% GS 03-06-2029	0.61%
Others	0.61%
Corporate Bonds	**11.67%**
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.01%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.21%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.87%
9.15% Piramal Finance 17-06-2027	1.51%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.13%
7.44% NABARD 24-02-2028	1.12%
8.43% Sammaan Capital Ltd 22-02-2028	0.75%
6.75% Piramal Finance Limited 26-09-2031	0.07%
Cash and Money Markets	**11.02%**
Portfolio Total	**100.00%**

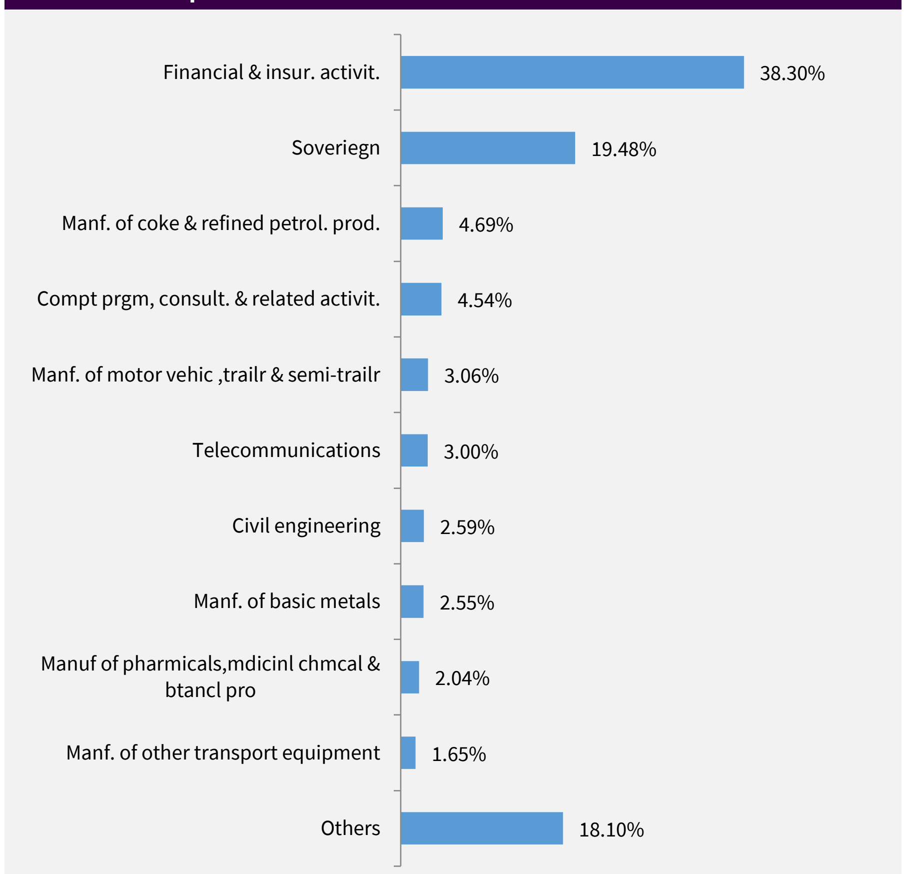
Asset Mix



Rating Profile



Sectoral Break-Up$



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

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

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

Disclaimer

Benchmark Indices Provided by CRISIL

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

For more details on risk factors, terms & conditions, please read Sales Brochures carefully before concluding a sale. Tax benefits are as per applicable tax laws which are subject to change. Past performance is not indicative of future returns. Unit- Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The Premium paid in unit- linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company is only the name of the Insurance Company and the various funds offered under this contract are the names of the unit liked life insurance contract and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your sales representative or the Intermediary or policy document issued by the Insurance Company. The premiums and funds are subject to certain changes related to the fund or to the premium paid and there is a possibility of increase of charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects or returns. Unit-linked funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed/assured results.