

# Fund Assure

Investment Report, August 2017



# FUND MANAGER DETAILS

Investment Report, August 2017

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## Summary of number of Funds managed by Fund Managers alongwith details of Equity, Balanced and Debt

Sr.No	Type of Fund	Name of Funds	Name of Fund Manager
1	Equity Funds	Select Equity Fund	Ms. Cheenu Gupta
2		Future Select Equity Fund	
3		Super Select Equity Fund	
4		Super Select Equity Pension Fund	
5		India Consumption Fund	
6		Future Equity Pension Fund	
7		Top 50 Fund	Mr. Nitin Bansal
8		Multi Cap Fund	
9		Equity Fund	Mr. Rajeev Tewari
10		Whole Life Mid Cap Equity Fund	
11		Large Cap Equity Fund	
12		Top 200 Fund	
13		Infrastructure Fund	
14		Pension Equity Fund	
15	Debt Funds	Liquid Fund	Mr. Pankaj Agarwal
16		Income Fund	
17		Short Term Fixed Income Fund	
18		Whole Life Short Term Fixed Income Fund	
19		Whole Life Income Fund	
20		Future Income Pension Fund	
21		Bond Fund	
22		Apex Pension 20 Investment Fund	
23		Discontinued Policy Fund	
24		Apex Supreme Investment Fund III	
25		Policyholders Unclaimed Fund	
26		Apex Investment Fund I	
27		Apex Pension 10 Investment Fund	
28		Apex Pension 15 Investment Fund	
29		Apex Pension Investment Fund	
30		Apex Plus Investment Fund	
31		Apex Supreme Investment Fund	
32		Apex Supreme Investment Fund – II	
33		Pension Short Term Fixed Income Fund	
34		Pension Income Fund	
35	Pension Liquid Fund		
36	Pension Bond Fund		
37	Hybrid Funds	Capital Guarantee Fund	Ms. Cheenu Gupta, Mr. Pankaj Agarwal
38		Future Capital Guarantee Pension Fund	
39		110% Capital Guarantee Fund	
40		Super 110% Capital Guarantee Fund	

## FUND MANAGER DETAILS

Investment Report, August 2017

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### Summary of number of Funds managed by Fund Managers alongwith details of Equity, Balanced and Debt

Sr.No	Type of Fund	Name of Funds	Name of Fund Manager	
41	Hybrid Funds	Aggressive Growth Fund	Mr. Nitin Bansal, Mr. Pankaj Agarwal	
42		Stable Growth Fund		
43		Whole Life Aggressive Growth Fund		
44		Whole Life Stable Growth Fund		
45		Growth Maximiser Fund		
46		Growth Enabler Fund		
47		Future Growth Pension Fund		
48		Future Balanced Pension Fund		
49		Aggressive Flexi Fund		
50		Stable Flexi Fund		
51		Growth Fund		
52		Balanced Fund		
53		Pension Balanced Fund		Mr. Rajeev Tewari, Mr. Pankaj Agarwal
54		Pension Maxima Fund		
55		Pension Growth Fund		
56		Apex Return Lock-In-Fund		
57		Apex Return Lock-In-Fund II		
58		Apex Plus Return Lock-In-Fund		
59		Apex Pension Return Lock-In Fund		
60		Apex Pension 10 Return Lock-In Fund		
61		Apex Pension 15 Return Lock-In Fund		
62		Apex Pension 20 Return Lock-In Fund		
63		Apex Plus Return Lock-In-Fund II		
64		Apex Pension Return Lock-In Fund II		
65		Apex Pension 10 Return Lock-In Fund II		
66		Apex Pension 15 Return Lock-In Fund II		
67		Apex Pension 20 Return Lock-In Fund II		
68		Apex Supreme Return Lock-In-Fund		
69		Apex Supreme Return Lock-In Fund II		
70		Apex Supreme Return Lock-In Fund III		

Name of Fund Manager	No. of Funds Managed
Mr. Rajeev Tewari	24
Mr. Nitin Bansal	15
Ms. Cheenu Gupta	9
Mr. Pankaj Agarwal	56

## Fund Assure, Investment Report, August 2017

Equity Fund

Short Term Fixed  
Income Fund

Income Fund

Liquid Fund

Bond Fund

Balanced Fund

# EQUITY FUND

ULGF 001 02/03/04 E1 110  
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## Fund Details

**Investment Objective:** The primary investment objective of the fund is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity linked securities.

**NAV as on 31 August, 17:** ₹64.6914

**Benchmark:** S&P BSE Sensex - 100%

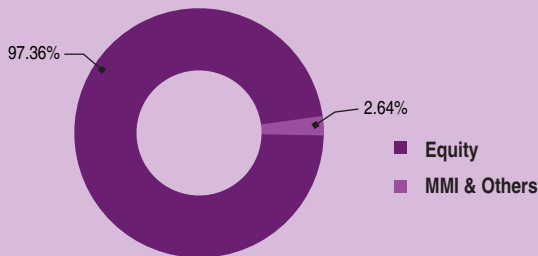
**Corpus as on 31 August, 17:** ₹85.72 Crs.

**Fund Manager:** Mr. Rajeev Tewari

### Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

## Asset Allocation



## AUM (in Crores)

Instrument	AUM
Equity	83.46
Debt	-
MMI & Others	2.26

## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Equity</b>	<b>97.36</b>	Tata Consultancy Services Ltd.	2.48
ITC Ltd.	6.93	Hindalco Industries Ltd.	2.36
Reliance Industries Ltd.	6.55	Asian Paints Ltd.	1.91
Infosys Technologies Ltd.	6.19	Hindustan Unilever Ltd.	1.89
ICICI Bank Ltd.	5.55	Eicher Motors Ltd.	1.89
HDFC Bank Ltd.	5.39	Mahindra and Mahindra Ltd.	1.73
Reliance ETF Bank BeES	4.32	HCL Technologies Ltd.	1.71
Larsen and Toubro Ltd.	4.28	Power Grid Corporation of India Ltd.	1.68
Tata Motors Ltd.	2.99	State Bank of India	1.62
HDFC Ltd.	2.90	Other Equity	26.69
Indusind Bank Ltd.	2.84	<b>MMI &amp; Others</b>	<b>2.64</b>
Maruti Suzuki India Ltd.	2.84	<b>Total</b>	<b>100.00</b>
Yes Bank Ltd.	2.66		

## Fund Performance

Period	Date	NAV	S&P BSE Sensex	NAV Change	INDEX Change
Last 1 Month	31-Jul-17	66.0416	32514.94	-2.04%	-2.41%
Last 3 Months	31-May-17	62.8910	31145.80	2.86%	1.88%
Last 6 Months	28-Feb-17	58.1822	28743.32	11.19%	10.39%
Last 1 Year	31-Aug-16	56.5174	28452.17	14.46%	11.52%
Last 2 Years	31-Aug-15	50.9485	26283.09	12.68%	9.88%
Last 3 Years	28-Aug-14	50.0885	26638.11	8.90%	6.00%
Last 4 Years	30-Aug-13	34.9585	18619.72	16.63%	14.26%
Last 5 Years	31-Aug-12	32.6493	17429.56	14.66%	12.73%
Since Inception	29-Mar-04	10.0000	5571.37	14.91%	13.83%

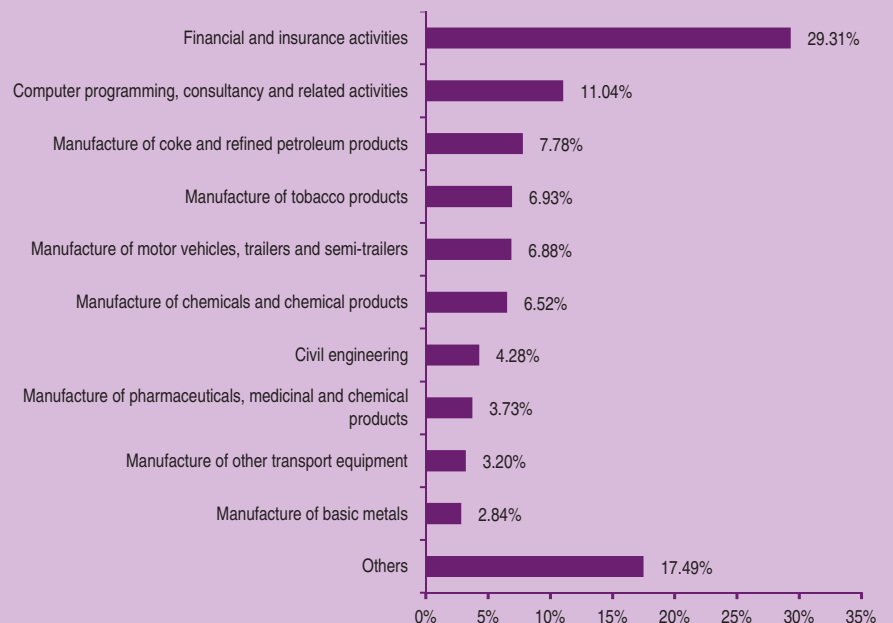
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 100%	97%
Money Market & Others *	0% - 40%	3%

\*Money Market & Others includes current assets

## Sector Allocation



# SHORT TERM FIXED INCOME FUND

ULGF 004 01/07/06 S1 110  
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## Fund Details

**Investment Objective:** Short Term Fixed Income Fund is a unit linked fund devised with the objective of generating stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the fund may be in the range of 1-3 years.

**NAV as on 31 August, 17:** ₹21.8502

**Benchmark:** CRISIL Short Term Bond Fund Index - 100%

**Corpus as on 31 August, 17:** ₹7.29 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

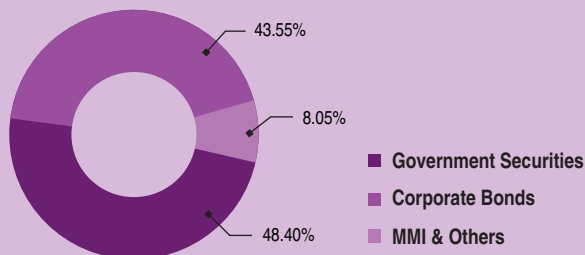
### Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

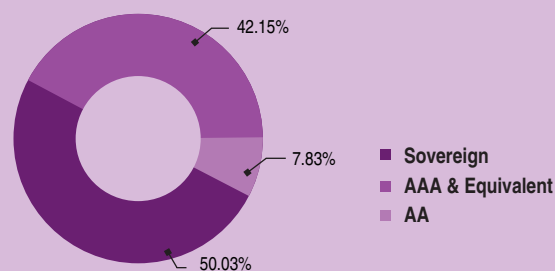
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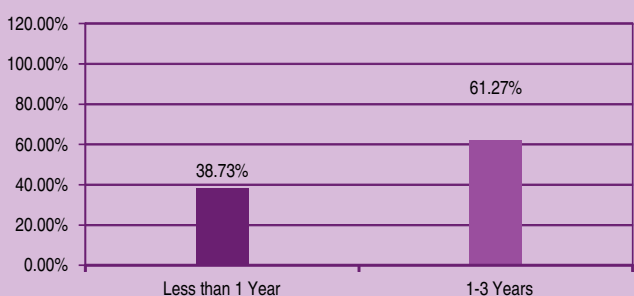
## Asset Allocation



## Rating Profile



## Maturity Profile



## AUM (in Crores)

Instrument	AUM
Equity	-
Debt	6.70
MMI & Others	0.59

## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Government Securities</b>	<b>48.40</b>	8.43% IDFC Bank Ltd. 02-Feb-18	5.53
7.83% GOI 11-Apr-18	17.59	7.85% PFC Ltd. 15-Apr-19	4.18
7.28% GOI 03-Jun-19	15.76	7.20% IRFC Ltd. 31-May-20	4.15
6.05% GOI 02-Feb-19	8.20	8.25% Bajaj Finance Ltd. 19-Aug-19	2.82
6.35% GOI 02-Jan-20	6.86	7.90% Bajaj Finance Ltd. 27-Sep-19	2.80
<b>Corporate Bonds</b>	<b>43.55</b>	0.00% NHB 24-Dec-18	2.25
9.30% Blue Dart Express Ltd. 20-Nov-17	7.57	9.00% EXIM Bank 10-Jan-19	1.41
11.00% IOC Ltd. 10-Sep-18	7.15	<b>MMI &amp; Others</b>	<b>8.05</b>
8.37% REC Ltd. 14-Aug-20	5.70	<b>Total</b>	<b>100.00</b>

## Fund Performance

Period	Date	NAV	Crisil Short Term Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Jul-17	21.7418	2961.12	0.50%	0.59%
Last 3 Months	31-May-17	21.4746	2913.22	1.75%	2.24%
Last 6 Months	28-Feb-17	21.2155	2858.39	2.99%	4.20%
Last 1 Year	31-Aug-16	20.4654	2753.66	6.77%	8.16%
Last 2 Years	31-Aug-15	18.8991	2515.34	7.52%	8.82%
Last 3 Years	28-Aug-14	17.3796	2291.16	7.93%	9.14%
Last 4 Years	30-Aug-13	15.8438	2061.27	8.37%	9.64%
Last 5 Years	31-Aug-12	14.8352	1931.78	8.05%	9.05%
Since Inception	03-Jul-06	10.0000	1242.33	7.25%	8.14%

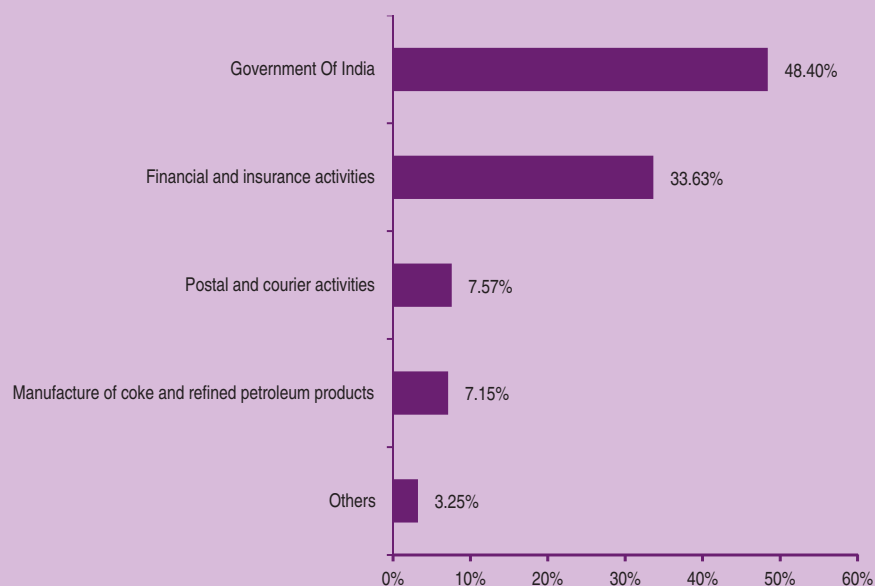
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Debt, Money Market & Others *	0% - 100%	100%

\*Money Market & Others includes current assets

## Sector Allocation



# INCOME FUND

ULGF 002 02/03/04 I1 110  
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## Fund Details

**Investment Objective:** The primary investment objective of the fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The fund will have no investments in equity or equity linked instruments at any point in time.

**NAV as on 31 August, 17:** ₹26.8314

**Benchmark:** CRISIL Composite Bond Fund Index - 100%

**Corpus as on 31 August, 17:** ₹261.98 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

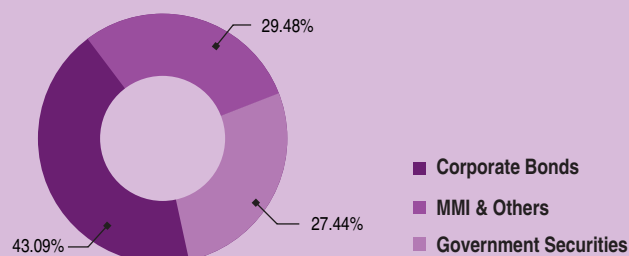
**Investment Style**

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

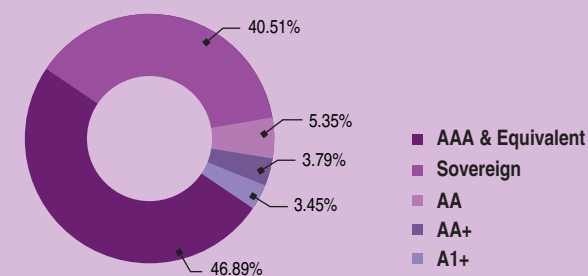
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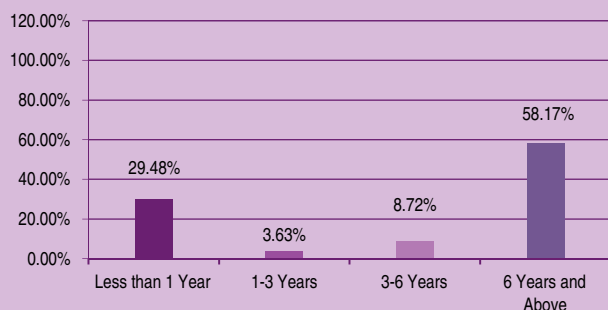
## Asset Allocation



## Rating Profile



## Maturity Profile



## AUM (in Crores)

Instrument	AUM
Equity	-
Debt	184.76
MMI & Others	77.23

## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Corporate Bonds</b>	<b>43.09</b>	Other Corporate Bonds	0.29
7.95% HDFC Bank Ltd. 21-Sep-26	7.28	<b>MMI &amp; Others</b>	<b>29.48</b>
7.71% NABARD 17-Mar-32 (GOI S)	7.26	<b>Government Securities</b>	<b>27.44</b>
2.00% Tata Steel Ltd. 23-Apr-22	5.26	8.15% GOI 24-Nov-26	11.54
8.85% Yes Bank Ltd. 24-Feb-25	3.73	6.90% GOI 04-Feb-26	7.67
7.60% PFC Ltd. 20-Feb-27(GOI S)	3.64	8.17% GOI 01-Dec-44	5.23
8.19% IRFC Ltd. 27-Apr-19	3.63	8.24% GOI 10-Nov-33	1.59
7.49% IRFC Ltd. 30-May-27	3.54	7.72% GOI 26-Oct-55	1.41
10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	3.18	<b>Total</b>	<b>100.00</b>
8.17% NHPC Ltd 27-June-31	3.03		
8.70% IDFC Bank Ltd. 20-May-25	2.25		

## Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Jul-17	26.7602	2927.68	0.27%	0.57%
Last 3 Months	31-May-17	26.0896	2859.44	2.84%	2.97%
Last 6 Months	28-Feb-17	25.3943	2784.66	5.66%	5.73%
Last 1 Year	31-Aug-16	24.7818	2693.69	8.27%	9.31%
Last 2 Years	31-Aug-15	22.0772	2410.46	10.24%	10.52%
Last 3 Years	28-Aug-14	19.5254	2149.84	11.18%	11.05%
Last 4 Years	30-Aug-13	17.6424	1923.46	11.05%	11.23%
Last 5 Years	31-Aug-12	16.8449	1862.92	9.76%	9.59%
Since Inception	02-Mar-04	10.0000	1193.20	7.58%	6.92%

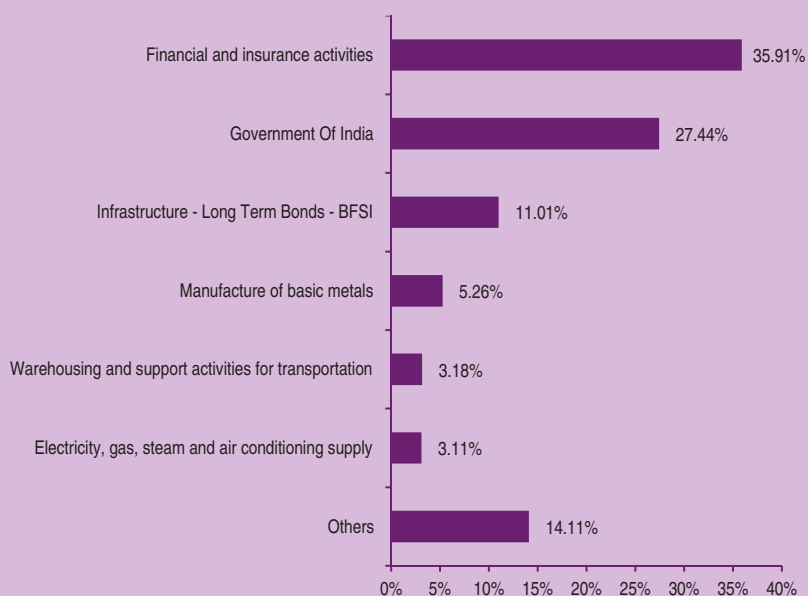
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Debt, Money Market & Others *	0% - 100%	100%

\*Money Market & Others includes current assets

## Sector Allocation



# LIQUID FUND

ULGF 003 02/03/04 L1 110  
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## Fund Details

**Investment Objective:** The primary investment objective of the fund is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made primarily in money market and debt securities. The fund will have no investments in equity or equity linked instruments at any point in time.

**NAV as on 31 August, 17:** ₹24.2907

**Benchmark:** CRISIL Liquid Fund Index - 100%

**Corpus as on 31 August, 17:** ₹17.68 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

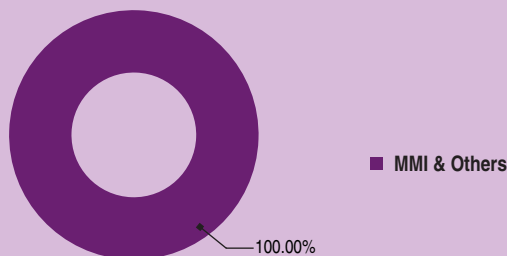
**Investment Style**

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

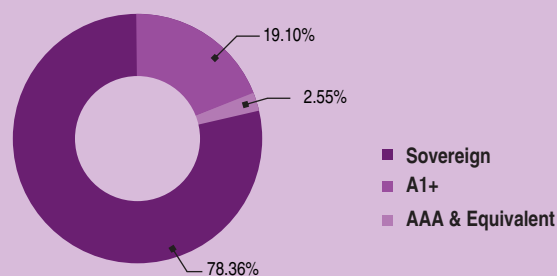
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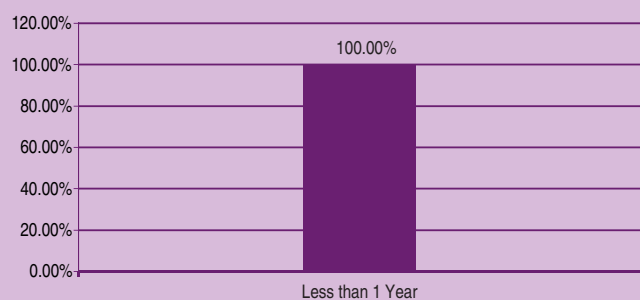
## Asset Allocation



## Rating Profile



## Maturity Profile



## AUM (in Crores)

Instrument	AUM
Equity	-
Debt	-
MMI & Others	17.68

## Portfolio

Instrument	% Of NAV
MMI & Others	100.00
<b>Total</b>	<b>100.00</b>

## Fund Performance

Period	Date	NAV	Crisil Liquid Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Jul-17	24.1831	2745.32	0.44%	0.54%
Last 3 Months	31-May-17	23.9703	2714.91	1.34%	1.67%
Last 6 Months	28-Feb-17	23.6416	2670.70	2.75%	3.35%
Last 1 Year	31-Aug-16	22.9704	2585.53	5.75%	6.76%
Last 2 Years	31-Aug-15	21.5199	2398.49	6.24%	7.28%
Last 3 Years	28-Aug-14	19.9474	2206.73	6.79%	7.75%
Last 4 Years	30-Aug-13	18.4247	2005.44	7.15%	8.31%
Last 5 Years	31-Aug-12	16.9925	1860.23	7.41%	8.21%
Since Inception	25-May-04	10.0000	1113.63	6.91%	7.08%

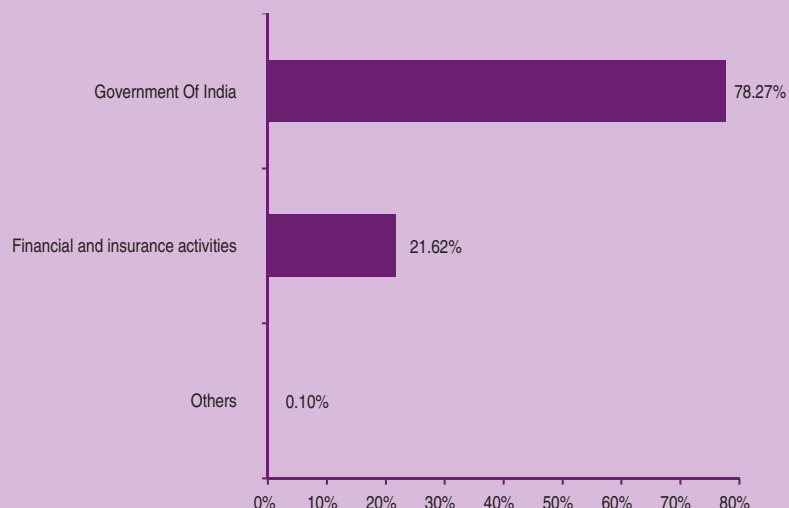
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Money Market & Others *	0% - 100%	100%

\*Money Market & Others includes current assets

## Sector Allocation





# BOND FUND

ULGF 005 17/08/07 BO 110  
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## Fund Details

**Investment Objective:** The primary investment objective of the fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The fund will have no investments in equity or equity linked instruments at any point in time.

**NAV as on 31 August, 17:** ₹22.8859

**Benchmark:** CRISIL Composite Bond Fund Index - 100%

**Corpus as on 31 August, 17:** ₹69.37 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

**Investment Style**

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

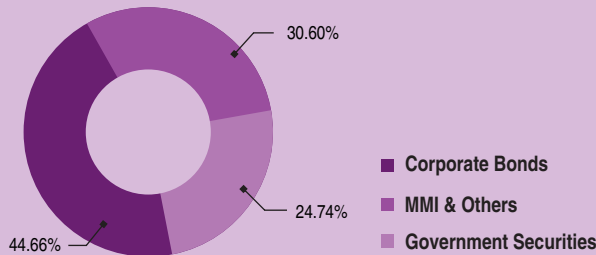
## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Corporate Bonds</b>	<b>44.66</b>	9.48% REC Ltd. 10-Aug-21	2.34
7.71% NABARD 17-Mar-32 (GOI S)	7.00	Other Corporate Bonds	2.17
7.95% HDFC Bank Ltd. 21-Sep-26	6.87	<b>MMI &amp; Others</b>	<b>30.60</b>
2.00% Tata Steel Ltd. 23-Apr-22	5.16	<b>Government Securities</b>	<b>24.74</b>
8.17% NHPC Ltd 27-June-31	4.27	8.15% GOI 24-Nov-26	10.73
8.85% Yes Bank Ltd. 24-Feb-25	3.67	6.90% GOI 04-Feb-26	7.18
7.60% PFC Ltd. 20-Feb-27(GOI S)	3.40	8.17% GOI 01-Dec-44	4.86
8.19% IRFC Ltd. 27-Apr-19	3.39	7.72% GOI 26-Oct-55	1.66
7.49% IRFC Ltd. 30-May-27	3.35	8.24% GOI 10-Nov-33	0.30
10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	3.04	<b>Total</b>	<b>100.00</b>

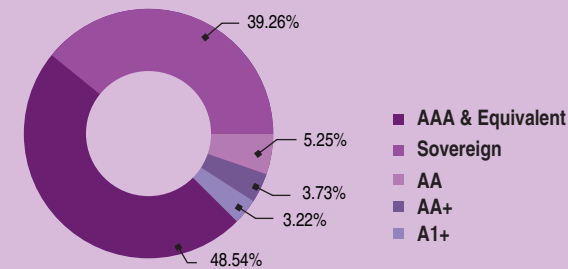
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4.56

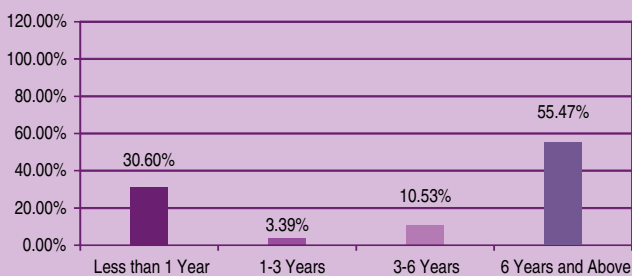
## Asset Allocation



## Rating Profile



## Maturity Profile



## AUM (in Crores)

Instrument	AUM
Equity	-
Debt	48.14
MMI & Others	21.23

## Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Jul-17	22.8251	2927.68	0.27%	0.57%
Last 3 Months	31-May-17	22.2439	2859.44	2.89%	2.97%
Last 6 Months	28-Feb-17	21.6874	2784.66	5.53%	5.73%
Last 1 Year	31-Aug-16	21.1825	2693.69	8.04%	9.31%
Last 2 Years	31-Aug-15	18.8446	2410.46	10.20%	10.52%
Last 3 Years	28-Aug-14	16.6965	2149.84	11.08%	11.05%
Last 4 Years	30-Aug-13	15.1186	1923.46	10.92%	11.23%
Last 5 Years	31-Aug-12	14.3688	1862.92	9.76%	9.59%
Since Inception	17-Aug-07	10.0000	1339.53	8.59%	8.15%

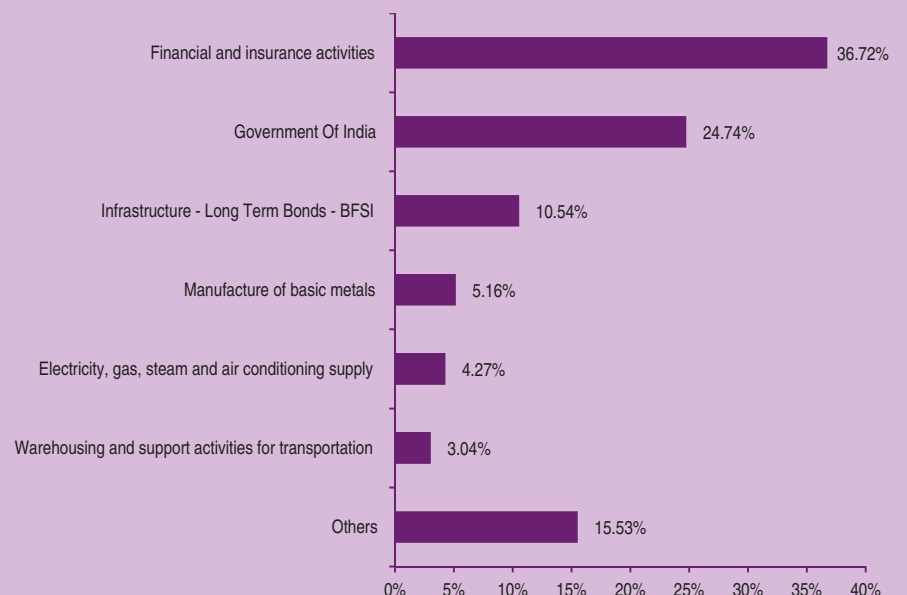
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Debt, Money Market & Others *	0% - 100%	100%

\*Money Market & Others includes current assets

## Sector Allocation



# BALANCED FUND

ULGF 006 17/08/07 BL 110  
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## Fund Details

**Investment Objective:** The objective of the fund is to supplement the income generation from the fixed income instruments with capital appreciation of the equity assets.

**NAV as on 31 August, 17:** ₹21.6772

**Benchmark:** Nifty 50 - 10% & CRISIL Composite Bond Fund Index - 90%

**Corpus as on 31 August, 17:** ₹77.91 Crs.

**Fund Manager:** Mr. Rajeev Tewari & Mr. Pankaj Agarwal

### Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

### Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

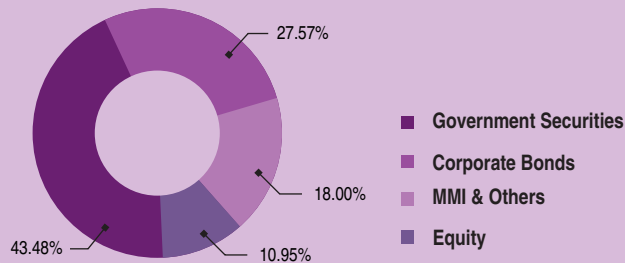
## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Government Securities</b>	<b>43.48</b>	10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	0.85
8.17% GOI 01-Dec-44	12.26	<b>MMI &amp; Others</b>	<b>18.00</b>
7.59% GOI 11-Jan-26	10.46	<b>Equity</b>	<b>10.95</b>
7.72% GOI 25-May-25	9.73	Reliance Industries Ltd.	1.23
7.28% GOI 03-Jun-19	4.45	HDFC Bank Ltd.	1.14
8.83% GOI 25-Nov-23	4.01	ICICI Bank Ltd.	0.89
8.40% GOI 28-July-24	2.44	Infosys Technologies Ltd.	0.88
8.15% GOI 24-Nov-26	0.14	ITC Ltd.	0.82
<b>Corporate Bonds</b>	<b>27.57</b>	Larsen and Toubro Ltd.	0.66
8.11% REC Ltd. 07-Oct-25	6.95	Bharat Petroleum Corporation Ltd.	0.51
7.17% NHAI Ltd. 23-Dec-21	5.28	Tata Consultancy Services Ltd.	0.48
8.98% PFC Ltd. 08-Oct-24 (Put-08-10-2016 Call-N.A)	5.05	Tata Motors Ltd.	0.43
7.95% HDFC Bank Ltd. 21-Sep-26	4.39	Hindustan Unilever Ltd.	0.39
8.49% NTPC Ltd. 25-Mar-25	2.90	Other Equity	3.52
9.09% IRFC Ltd. 29-Mar-26	2.15	<b>Total</b>	<b>100.00</b>

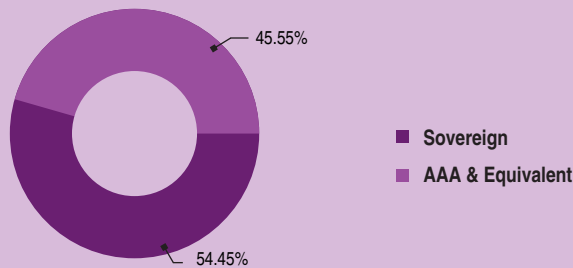
## Modified Duration

5.01

## Asset Allocation



## Rating Profile



## AUM (in Crores)

Instrument	AUM
Equity	8.53
Debt	55.35
MMI & Others	14.02

## Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 20%	11%
Debt, Money Market & Others *	80% - 100%	89%

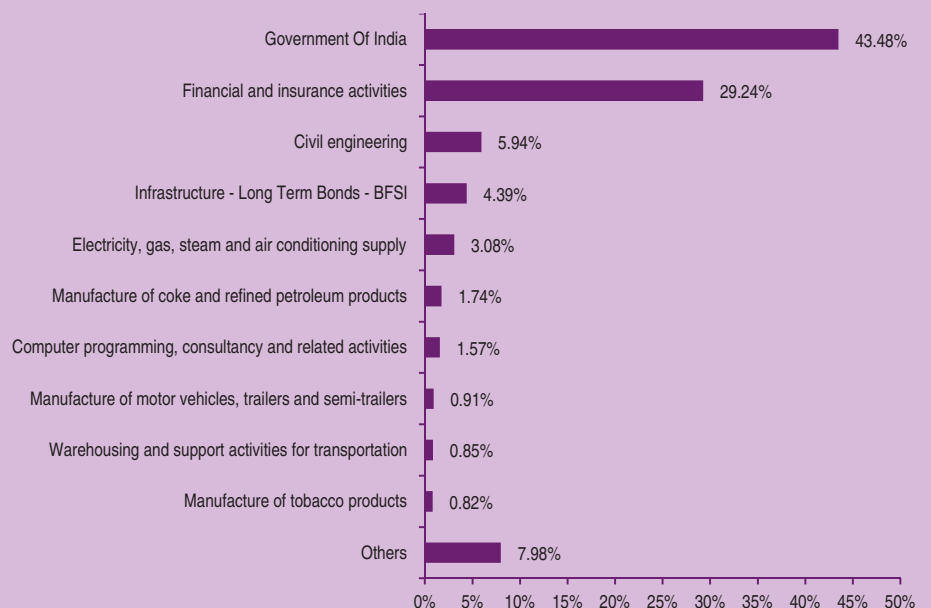
\*Money Market & Others includes current assets

## Fund Performance

Period	Date	NAV	NAV Change	INDEX Change
Last 1 Month	31-Jul-17	21.6672	0.05%	0.35%
Last 3 Months	31-May-17	21.1130	2.67%	2.98%
Last 6 Months	28-Feb-17	20.5400	5.54%	6.33%
Last 1 Year	31-Aug-16	20.0587	8.07%	9.66%
Last 2 Years	31-Aug-15	18.0363	9.63%	10.62%
Last 3 Years	28-Aug-14	16.5123	9.50%	10.71%
Last 4 Years	30-Aug-13	14.2134	11.13%	11.71%
Last 5 Years	31-Aug-12	13.5302	9.89%	9.98%
Since Inception	17-Aug-07	10.0000	8.01%	8.26%

**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## Sector Allocation



## Tata AIA Life Insurance's Investment team

**Mr. Harshad Patil**  
Chief Investment Officer

**Ms. Cheenu Gupta**  
Senior Analyst & Fund Manager

**Mr. Anirban Ray**  
Analyst

**Mr. Rajeev Tewari**  
Head of Equities

**Mr. Pankaj Khetan**  
Fund Manager

**Mr. Nalin Ladiwala**  
Analyst & Fund Manager

**Mr. Jayanth Udupa**  
Head of Credit Analysis & Economist

**Mr. Pankaj Agarwal**  
Fund Manager

**Mr. H S Bharath**  
Dealer

**Mr. Nitin Bansal**  
Senior Analyst & Fund Manager

**Mr. Nimesh Mistry**  
Analyst

**Mr. Ronak Shah**  
Dealer

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