

Fund Assure

Investment Report, January 2018



FUND MANAGER DETAILS

Investment Report, January 2018

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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, January 2018

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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		

Mr. Rajeev Tewari	24
Mr. Nitin Bansal	15
Ms. Cheenu Gupta	9
Mr. Pankaj Agarwal	56

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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 January, 18: ₹71.3389

Benchmark: S&P BSE Sensex - 100%

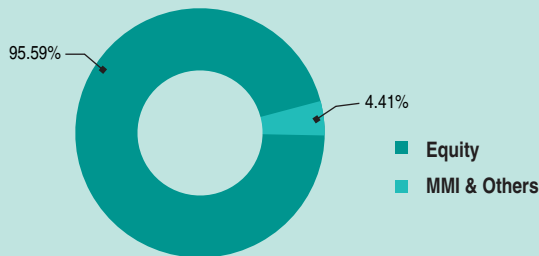
Corpus as on 31 January, 18: ₹93.07 Crs.

Fund Manager: Mr. Rajeev Tewari

Investment Style

Investment Style			Size
Value	Blend	Growth	Large
			Mid
			Small

Asset Allocation



AUM (in Crores)

Instrument	AUM
Equity	88.96
Debt	-
MMI & Others	4.11

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Equity	95.59	Hindustan Unilever Ltd.	1.96
Reliance Industries Ltd.	7.27	Sun Pharmaceuticals Industries Ltd.	1.76
ITC Ltd.	6.72	Asian Paints Ltd.	1.70
HDFC Bank Ltd.	6.68	State Bank of India	1.68
ICICI Bank Ltd.	6.43	Havells India Ltd.	1.54
Infosys Technologies Ltd.	5.27	Pidilite Industries Ltd.	1.44
Larsen and Toubro Ltd.	4.91	Bajaj Auto Ltd.	1.43
Reliance ETF Bank BeES	4.47	Tata Steel Ltd.	1.41
Tata Motors Ltd.	3.78	Shree Cements Ltd.	1.40
Maruti Suzuki India Ltd.	3.22	Other Equity	24.42
Tata Consultancy Services Ltd.	2.84	MMI & Others	4.41
Indusind Bank Ltd.	2.76	Total	100.00
Yes Bank Ltd.	2.48		

Fund Performance

Period	Date	NAV	S&P BSE Sensex	NAV Change	INDEX Change
Last 1 Month	31-Dec-17	69.4655	34056.83	2.70%	5.60%
Last 3 Months	31-Oct-17	67.2634	33213.13	6.06%	8.29%
Last 6 Months	31-Jul-17	66.0416	32514.94	8.02%	10.61%
Last 1 Year	31-Jan-17	55.7987	27655.96	27.85%	30.04%
Last 2 Years	29-Jan-16	48.4579	24870.69	21.33%	20.25%
Last 3 Years	30-Jan-15	55.0325	29182.95	9.04%	7.21%
Last 4 Years	31-Jan-14	38.6643	20513.85	16.55%	15.07%
Last 5 Years	31-Jan-13	37.6607	19894.98	13.63%	12.57%
Since Inception	29-Mar-04	10.0000	5571.37	15.24%	14.41%

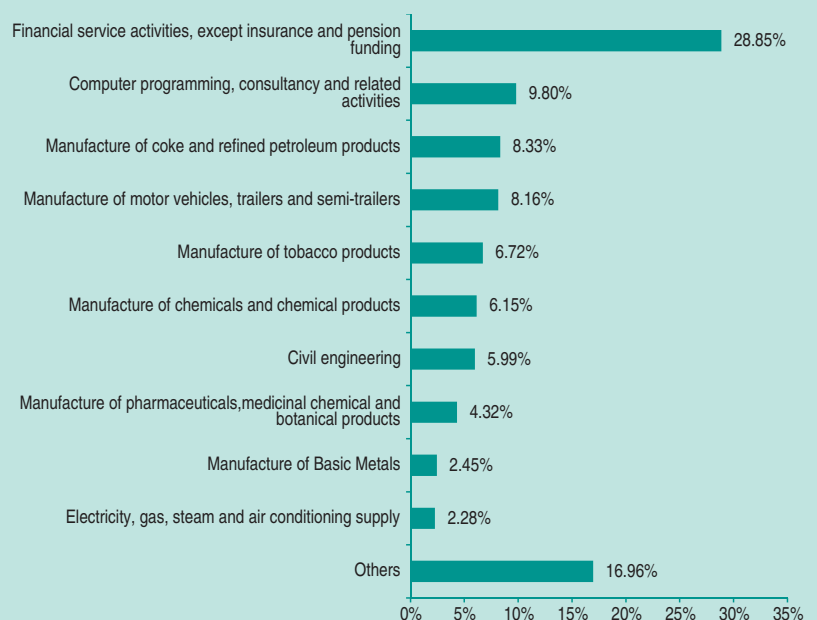
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 100%	96%
Money Market & Others *	0% - 40%	4%

*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 January, 18: ₹22.2758

Benchmark: CRISIL Short Term Bond Fund Index - 100%

Corpus as on 31 January, 18: ₹7.87 Crs.

Fund Manager: Mr. Pankaj Agarwal

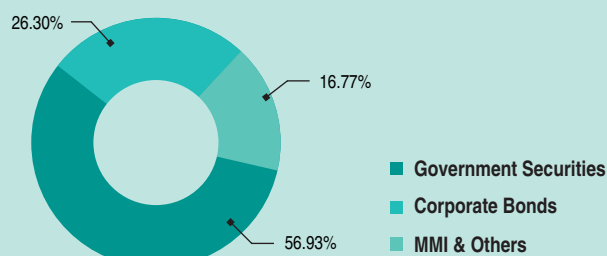
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

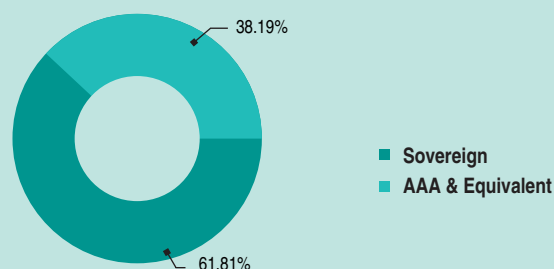
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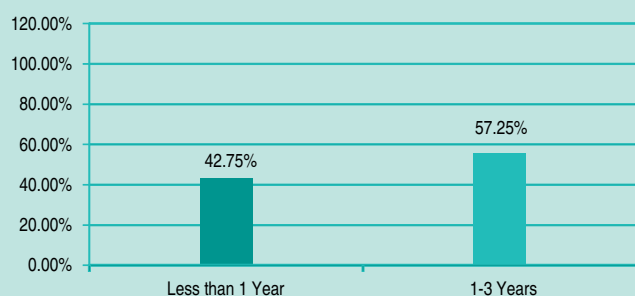
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	6.55
MMI & Others	1.32

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Government Securities	56.93	8.37% REC Ltd. 14-Aug-20	5.17
7.83% GOI 11-Apr-18	16.18	8.43% IDFC Bank Ltd. 02-Feb-18	5.08
7.28% GOI 03-Jun-19	14.98	8.25% Bajaj Finance Ltd. 19-Aug-19	2.56
6.05% GOI 02-Feb-19	7.58	7.90% Bajaj Finance Ltd. 27-Sep-19	2.55
0.00% GOI 02-Jul-19	6.27	0.00% NHB 24-Dec-18	2.13
0.00% GOI 02-Jan-20	6.06	11.00% IOC Ltd. 10-Sep-18	1.29
0.00% GOI 02-Jul-20	5.85	9.00% EXIM Bank 10-Jan-19	1.29
Corporate Bonds	26.30	MMI & Others	16.77
6.78% Reliance Industries Ltd 16-Sep-20	6.22	Total	100.00

Fund Performance

Period	Date	NAV	Crisil Short Term Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Dec-17	22.1369	3008.61	0.63%	0.19%
Last 3 Months	31-Oct-17	22.0159	3000.29	1.18%	0.47%
Last 6 Months	31-Jul-17	21.7418	2961.12	2.46%	1.79%
Last 1 Year	31-Jan-17	21.1749	2860.33	5.20%	5.38%
Last 2 Years	29-Jan-16	19.4984	2595.03	6.89%	7.77%
Last 3 Years	30-Jan-15	18.1168	2399.57	7.13%	7.90%
Last 4 Years	31-Jan-14	16.5395	2166.37	7.73%	8.61%
Last 5 Years	31-Jan-13	15.3752	2001.25	7.70%	8.54%
Since Inception	03-Jul-06	10.0000	1242.33	7.16%	7.95%

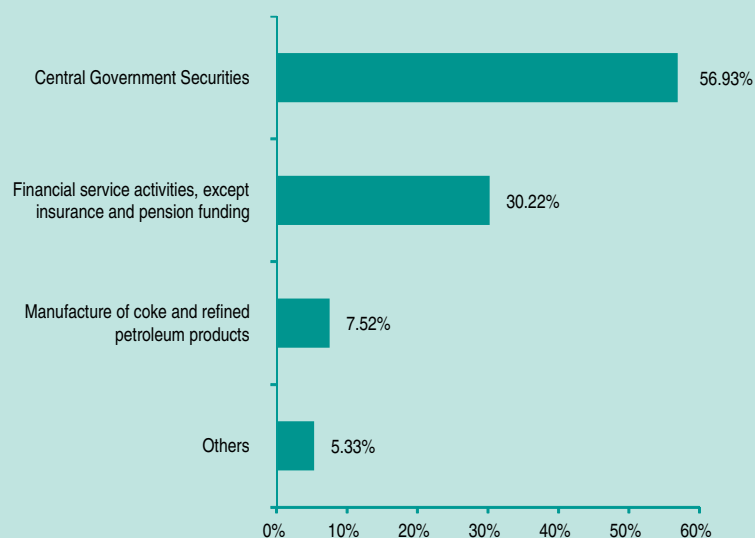
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

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 January, 18: ₹26.7307

Benchmark: CRISIL Composite Bond Fund Index - 100%

Corpus as on 31 January, 18: ₹254.98 Crs.

Fund Manager: Mr. Pankaj Agarwal

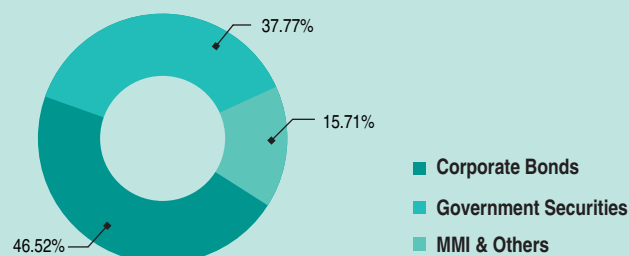
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

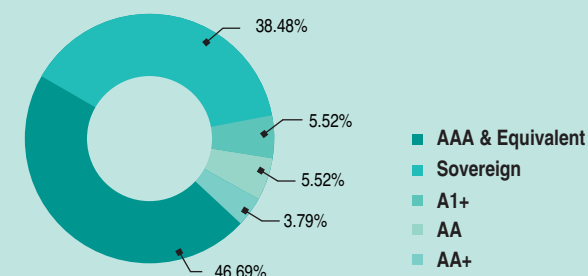
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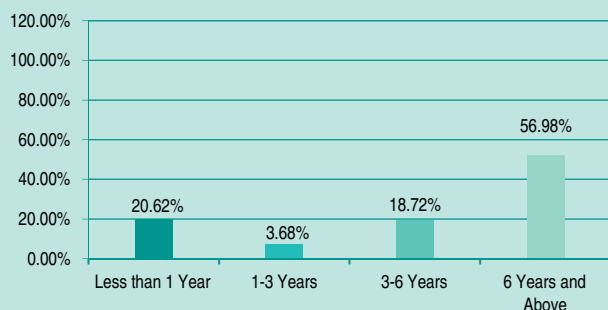
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	214.92
MMI & Others	40.06

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Corporate Bonds	46.52	8.17% GOI 01-Dec-44	8.95
7.71% NABARD 17-Mar-32 (GOI S)	7.11	8.33% GOI 09-Jul-26	7.42
7.00% Reliance Industries Ltd 31-Aug-22	6.92	7.17% GOI 08-Jan-28	7.03
2.00% Tata Steel Ltd. 23-Apr-22	5.42	8.15% GOI 24-Nov-26	3.67
8.85% Yes Bank Ltd. 24-Feb-25	3.72	7.33% Maharashtra SDL 13-Sep-27	3.41
8.19% IRFC Ltd. 27-Apr-19	3.68	6.35% GOI 23-Dec-24	1.98
7.60% PFC Ltd. 20-Feb-27(GOI S)	3.59	0.00% GOI 02-Jan-19	1.40
7.95% HDFC Bank Ltd. 21-Sep-26	3.56	0.00% GOI 02-Jan-23	1.04
7.1455% Kotak Mahindra Prime Ltd. 16-Jan-19	3.52	0.00% GOI 02-Jul-23	1.00
7.75% PFC Ltd. 22-Mar-27(GOI S)	3.39	0.00% GOI 02-Jan-24	0.96
10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	3.18	Other Government Securities	0.92
Other Corporate Bonds	2.45	MMI & Others	15.71
Government Securities	37.77	Total	100.00

Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Dec-17	26.7344	2930.43	-0.01%	-0.29%
Last 3 Months	31-Oct-17	26.8582	2947.87	-0.47%	-0.88%
Last 6 Months	31-Jul-17	26.7602	2927.68	-0.11%	-0.20%
Last 1 Year	31-Jan-17	25.8898	2832.18	3.25%	3.17%
Last 2 Years	29-Jan-16	22.5160	2489.49	8.96%	8.34%
Last 3 Years	30-Jan-15	21.3859	2320.32	7.72%	7.99%
Last 4 Years	31-Jan-14	18.3362	2011.03	9.88%	9.79%
Last 5 Years	31-Jan-13	17.6890	1943.07	8.61%	8.50%
Since Inception	02-Mar-04	10.0000	1193.20	7.32%	6.64%

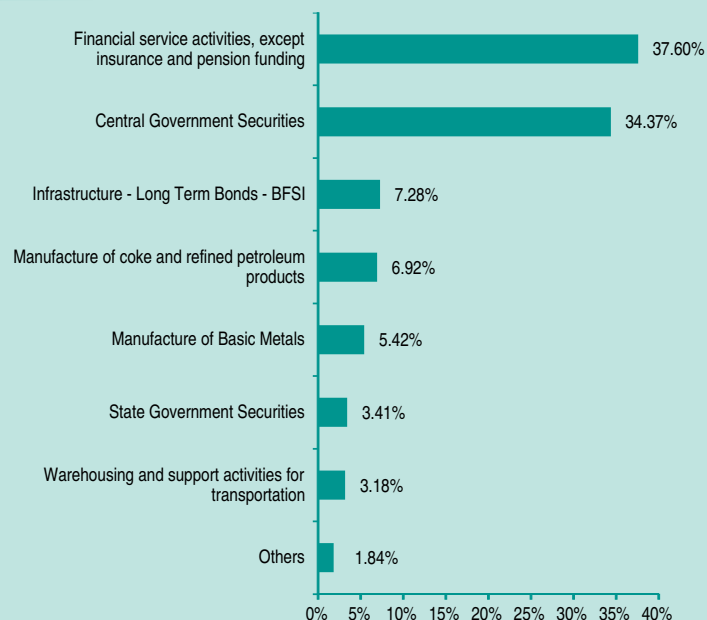
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

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
Fund Assure, Investment Report, January 2018

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 January, 18: ₹24.8222

Benchmark: CRISIL Liquid Fund Index - 100%

Corpus as on 31 January, 18: ₹16.04 Crs.

Fund Manager: Mr. Pankaj Agarwal

Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

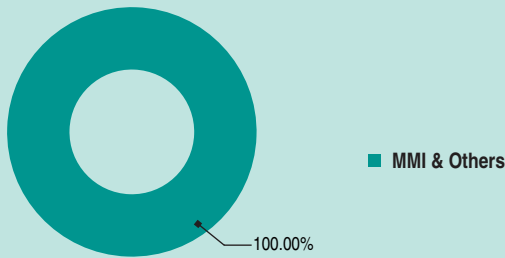
Portfolio

Instrument	% Of NAV
MMI & Others	100.00
Total	100.00

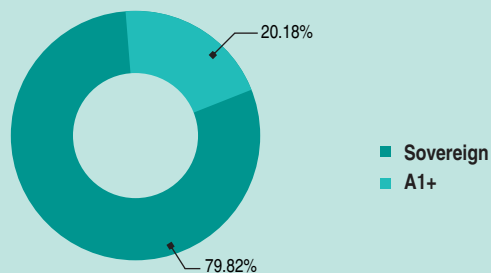
Modified Duration

0.37

Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	-
MMI & Others	16.04

Fund Performance

Period	Date	NAV	Crisil Liquid Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Dec-17	24.7125	2819.01	0.44%	0.54%
Last 3 Months	31-Oct-17	24.5031	2789.51	1.30%	1.60%
Last 6 Months	31-Jul-17	24.1831	2745.32	2.64%	3.24%
Last 1 Year	31-Jan-17	23.5389	2656.72	5.45%	6.68%
Last 2 Years	29-Jan-16	22.1373	2470.82	5.89%	7.10%
Last 3 Years	30-Jan-15	20.6223	2287.30	6.37%	7.41%
Last 4 Years	31-Jan-14	19.0362	2094.43	6.86%	7.86%
Last 5 Years	31-Jan-13	17.6209	1920.01	7.09%	8.10%
Since Inception	25-May-04	10.0000	1113.63	6.86%	7.06%

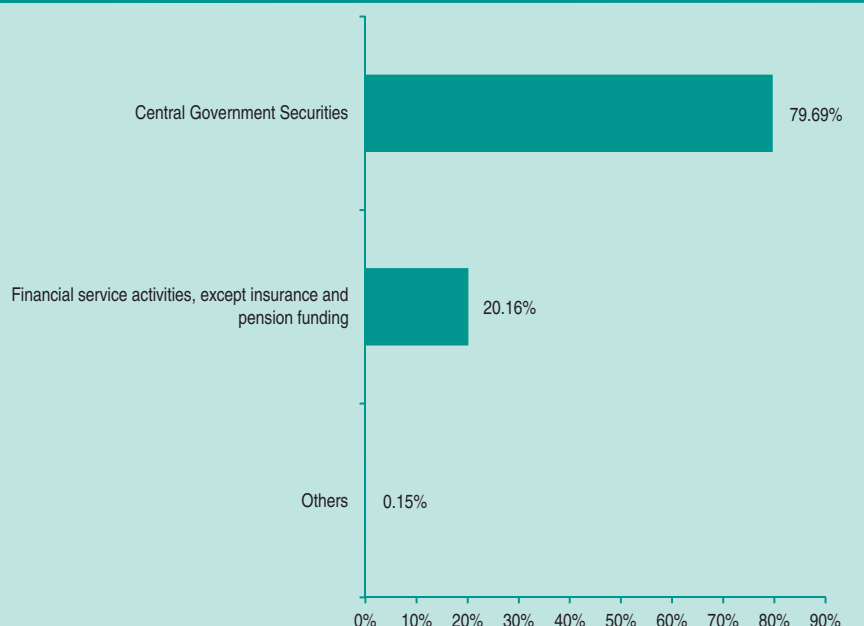
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

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 January, 18: ₹22.8071

Benchmark: CRISIL Composite Bond Fund Index - 100%

Corpus as on 31 January, 18: ₹68.22 Crs.

Fund Manager: Mr. Pankaj Agarwal

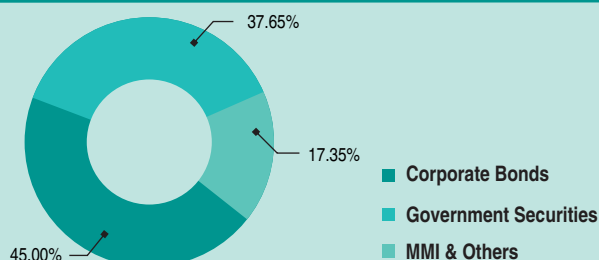
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

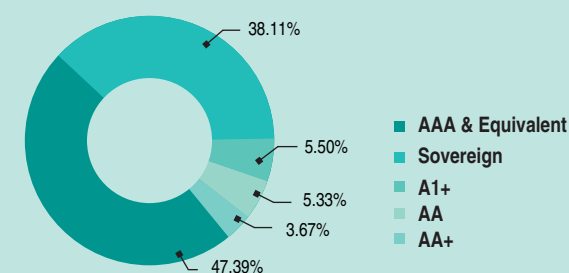
Modified Duration

4.84

Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	56.39
MMI & Others	11.84

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Corporate Bonds	45.00	8.17% GOI 01-Dec-44	8.94
7.00% Reliance Industries Ltd 31-Aug-22	6.82	8.33% GOI 09-Jul-26	7.40
7.71% NABARD 17-Mar-32 (GOI S)	6.79	7.17% GOI 08-Jan-28	6.95
2.00% Tata Steel Ltd. 23-Apr-22	5.27	8.15% GOI 24-Nov-26	3.66
7.75% PFC Ltd. 22-Mar-27(GOI S)	3.64	7.33% Maharashtra SDL 13-Sep-27	3.40
8.85% Yes Bank Ltd. 24-Feb-25	3.63	6.35% GOI 23-Dec-24	1.98
7.95% HDFC Bank Ltd. 21-Sep-26	3.51	0.00% GOI 02-Jan-19	1.40
7.1455% Kotak Mahindra Prime Ltd. 16-Jan-19	3.50	0.00% GOI 02-Jan-23	1.04
8.19% IRFC Ltd. 27-Apr-19	3.40	0.00% GOI 02-Jul-23	1.00
7.60% PFC Ltd. 20-Feb-27(GOI S)	3.32	0.00% GOI 02-Jan-24	0.96
10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	3.01	Other Government Securities	0.92
Other Corporate Bonds	2.13	MMI & Others	17.35
Government Securities	37.65	Total	100.00

Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Dec-17	22.8083	2930.43	-0.01%	-0.29%
Last 3 Months	31-Oct-17	22.9152	2947.87	-0.47%	-0.88%
Last 6 Months	31-Jul-17	22.8251	2927.68	-0.08%	-0.20%
Last 1 Year	31-Jan-17	22.1250	2832.18	3.08%	3.17%
Last 2 Years	29-Jan-16	19.2343	2489.49	8.89%	8.34%
Last 3 Years	30-Jan-15	18.2583	2320.32	7.70%	7.99%
Last 4 Years	31-Jan-14	15.6863	2011.03	9.81%	9.79%
Last 5 Years	31-Jan-13	15.1025	1943.07	8.59%	8.50%
Since Inception	17-Aug-07	10.0000	1339.53	8.20%	7.74%

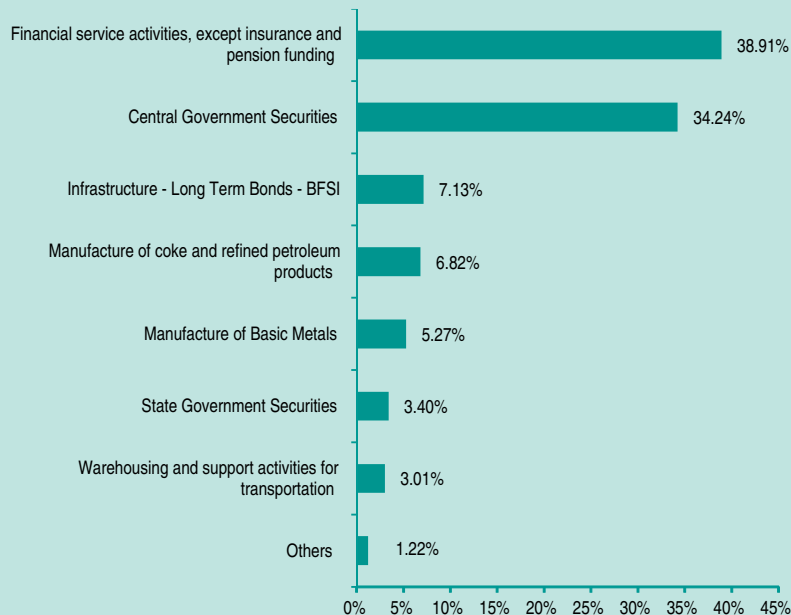
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

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 January, 18: ₹21.8145

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

Corpus as on 31 January, 18: ₹88.26 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

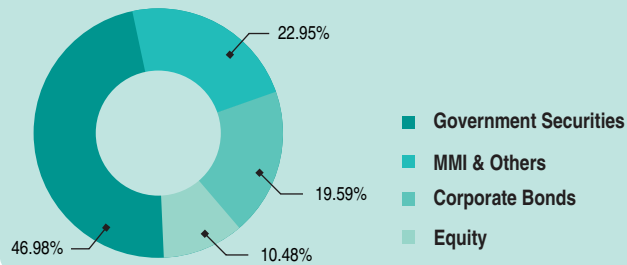
Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Government Securities	46.98	9.09% IRFC Ltd. 29-Mar-26	1.83
6.79% GOI 15-May-27	13.70	7.75% PFC Ltd. 22-Mar-27(GOI S)	1.69
7.59% GOI 11-Jan-26	8.78	10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	0.73
0.00% GOI 02-Jul-27	5.84	Equity	10.48
0.00% GOI 02-Jan-28	5.69	HDFC Bank Ltd.	1.14
8.17% GOI 01-Dec-44	5.68	Reliance Industries Ltd.	1.09
8.83% GOI 25-Nov-23	3.40	ICICI Bank Ltd.	0.93
8.40% GOI 28-Jul-24	2.07	Infosys Technologies Ltd.	0.88
7.72% GOI 25-May-25	1.69	Larsen and Toubro Ltd.	0.72
8.15% GOI 24-Nov-26	0.12	ITC Ltd.	0.69
MMI & Others	22.95	Bharat Petroleum Corporation Ltd.	0.42
Corporate Bonds	19.59	Tata Motors Ltd.	0.40
7.83% IRFC Ltd. 21-Mar-27	4.59	Hindustan Unilever Ltd.	0.39
7.17% NHAI Ltd. 23-Dec-21	4.55	Tata Consultancy Services Ltd.	0.35
7.95% HDFC Bank Ltd. 21-Sep-26	3.73	Other Equity	3.47
8.49% NTPC Ltd. 25-Mar-25	2.47	Total	100.00

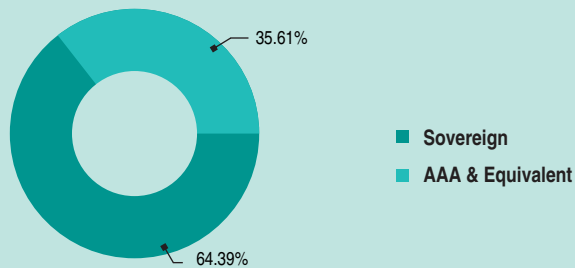
Modified Duration

4.98

Asset Allocation



Rating Profile



AUM (in Crores)

Instrument	AUM
Equity	9.25
Debt	58.75
MMI & Others	20.26

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 20%	10%
Debt, Money Market & Others *	80% - 100%	90%

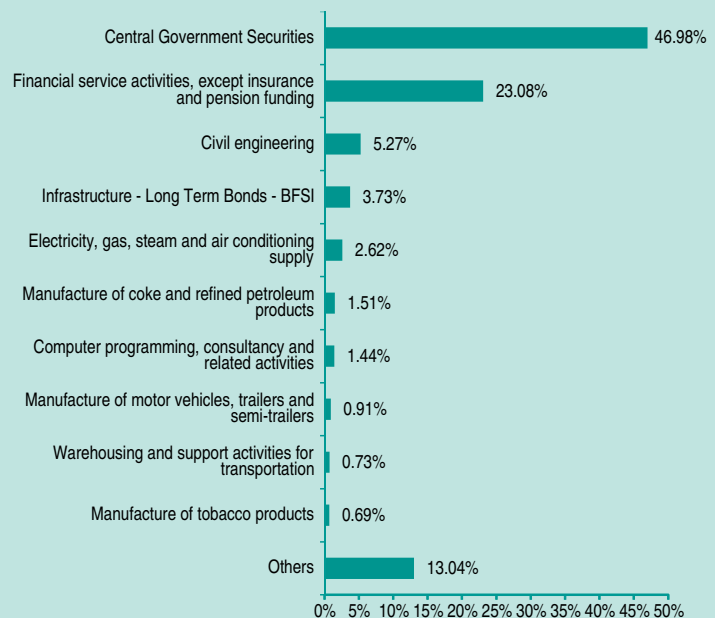
*Money Market & Others includes current assets

Fund Performance

Period	Date	NAV	NAV Change	INDEX Change
Last 1 Month	31-Dec-17	21.6839	0.60%	0.21%
Last 3 Months	31-Oct-17	21.7643	0.23%	-0.12%
Last 6 Months	31-Jul-17	21.6672	0.68%	0.77%
Last 1 Year	31-Jan-17	20.7982	4.89%	5.73%
Last 2 Years	29-Jan-16	18.2938	9.20%	9.58%
Last 3 Years	30-Jan-15	17.8922	6.83%	7.97%
Last 4 Years	31-Jan-14	14.9218	9.96%	10.41%
Last 5 Years	31-Jan-13	14.3930	8.67%	8.93%
Since Inception	17-Aug-07	10.0000	7.74%	7.95%

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
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Mr. H S Bharath
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Mr. Nimesh Mistry
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Mr. Ronak Shah
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