

# Fund Assure

Investment Report, October 2017



# FUND MANAGER DETAILS

Investment Report, October 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, October 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		

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

# Fund Assure, Investment Report, October 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 October, 17:** ₹67.2634

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

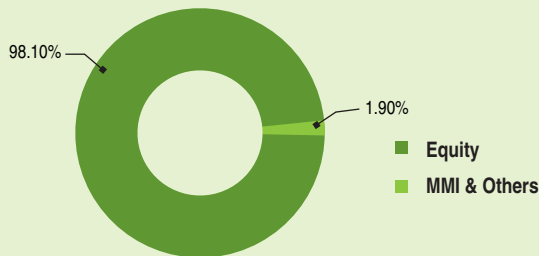
**Corpus as on 31 October, 17:** ₹88.72 Crs.

**Fund Manager:** Mr. Rajeev Tewari

### Investment Style

Investment Style			Size
Value	Blend	Growth	Large
			Mid
			Small

## Asset Allocation



## AUM (in Crores)

Instrument	AUM
Equity	87.03
Debt	-
MMI & Others	1.69

## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Equity</b>	<b>98.10</b>	Yes Bank Ltd.	2.30
Reliance Industries Ltd.	7.47	Asian Paints Ltd.	1.86
HDFC Bank Ltd.	6.32	Hindustan Unilever Ltd.	1.86
ITC Ltd.	6.30	Sun Pharmaceuticals Industries Ltd.	1.76
Infosys Technologies Ltd.	6.02	State Bank of India	1.72
ICICI Bank Ltd.	5.40	Mahindra and Mahindra Ltd.	1.67
Larsen and Toubro Ltd.	4.44	HCL Technologies Ltd.	1.63
Reliance ETF Bank BeES	4.30	Shree Cements Ltd.	1.62
Tata Motors Ltd.	4.25	Sesa Goa Ltd.	1.57
Maruti Suzuki India Ltd.	2.92	Other Equity	26.91
Indusind Bank Ltd.	2.69	<b>MMI &amp; Others</b>	<b>1.90</b>
Hindalco Industries Ltd.	2.56	<b>Total</b>	<b>100.00</b>
Tata Consultancy Services Ltd.	2.51		

## Fund Performance

Period	Date	NAV	S&P BSE Sensex	NAV Change	INDEX Change
Last 1 Month	30-Sep-17	63.8582	31283.72	5.33%	6.17%
Last 3 Months	31-Jul-17	66.0416	32514.94	1.85%	2.15%
Last 6 Months	28-Apr-17	61.1686	29918.40	9.96%	11.01%
Last 1 Year	28-Oct-16	56.0474	27941.51	20.01%	18.87%
Last 2 Years	30-Oct-15	51.5039	26656.83	14.28%	11.62%
Last 3 Years	31-Oct-14	52.6749	27865.83	8.49%	6.03%
Last 4 Years	31-Oct-13	39.7009	21164.52	14.09%	11.92%
Last 5 Years	31-Oct-12	34.9484	18505.38	13.99%	12.41%
Since Inception	29-Mar-04	10.0000	5571.37	15.04%	14.03%

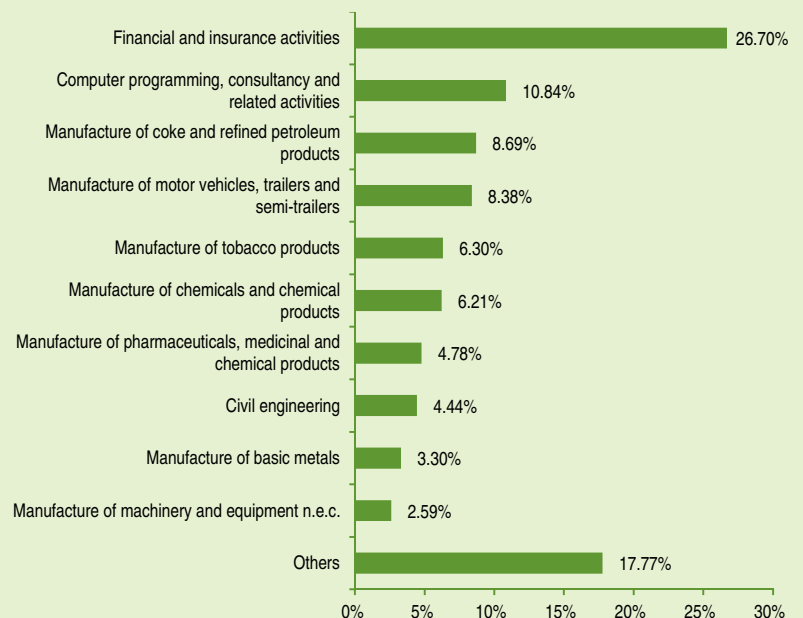
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 100%	98%
Money Market & Others *	0% - 40%	2%

\*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 October, 17:** ₹22.0159

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

**Corpus as on 31 October, 17:** ₹7.28 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

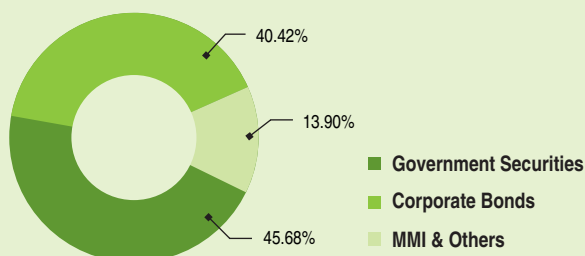
### Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

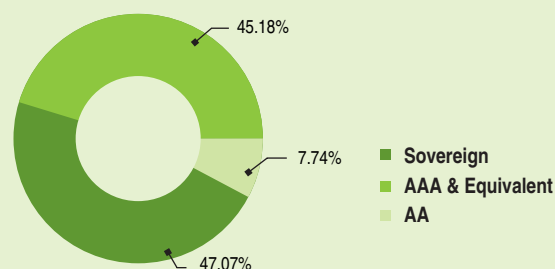
## Modified Duration

1.04

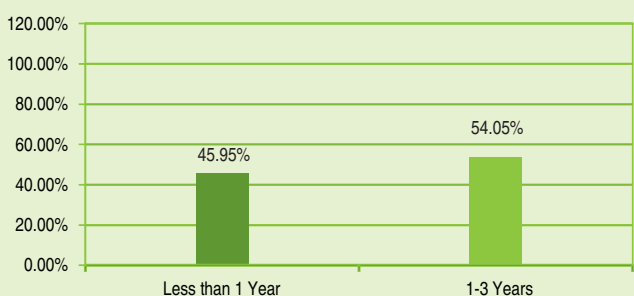
## Asset Allocation



## Rating Profile



## Maturity Profile



## AUM (in Crores)

Instrument	AUM
Equity	-
Debt	6.27
MMI & Others	1.01

## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Government Securities</b>	<b>45.68</b>	8.25% Bajaj Finance Ltd. 19-Aug-19	2.80
7.28% GOI 03-Jun-19	19.91	7.90% Bajaj Finance Ltd. 27-Sep-19	2.79
7.83% GOI 11-Apr-18	17.55	0.00% NHB 24-Dec-18	2.28
6.05% GOI 02-Feb-19	8.22	11.00% IOC Ltd. 10-Sep-18	1.42
<b>Corporate Bonds</b>	<b>40.42</b>	9.00% EXIM Bank 10-Jan-19	1.41
9.30% Blue Dart Express Ltd. 20-Nov-17	7.56	<b>MMI &amp; Others</b>	<b>13.90</b>
6.78% Reliance Industries Ltd 16-Sep-20	6.83	<b>Total</b>	<b>100.00</b>
8.37% REC Ltd. 14-Aug-20	5.68		
8.43% IDFC Bank Ltd. 02-Feb-18	5.52		
7.20% IRFC Ltd. 31-May-20	4.14		

## Fund Performance

Period	Date	NAV	Crisil Short Term Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	30-Sep-17	21.9148	2988.03	0.46%	0.41%
Last 3 Months	31-Jul-17	21.7418	2961.12	1.26%	1.32%
Last 6 Months	28-Apr-17	21.3401	2890.03	3.17%	3.82%
Last 1 Year	28-Oct-16	20.7655	2794.98	6.02%	7.35%
Last 2 Years	30-Oct-15	19.1841	2555.26	7.13%	8.36%
Last 3 Years	31-Oct-14	17.7034	2336.77	7.54%	8.69%
Last 4 Years	31-Oct-13	16.2517	2124.14	7.88%	9.02%
Last 5 Years	31-Oct-12	15.0783	1961.50	7.86%	8.87%
Since Inception	03-Jul-06	10.0000	1242.33	7.21%	8.09%

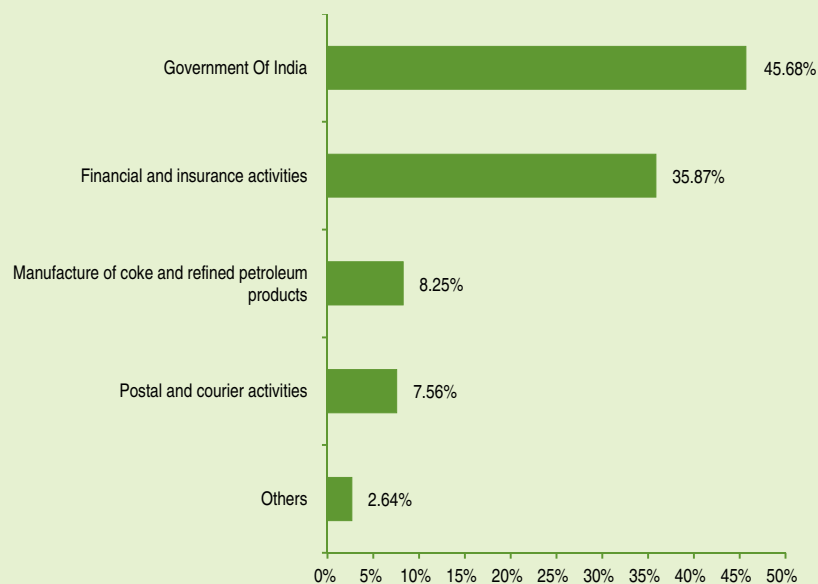
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## 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 October, 17:** ₹26.8582

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

**Corpus as on 31 October, 17:** ₹259.90 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

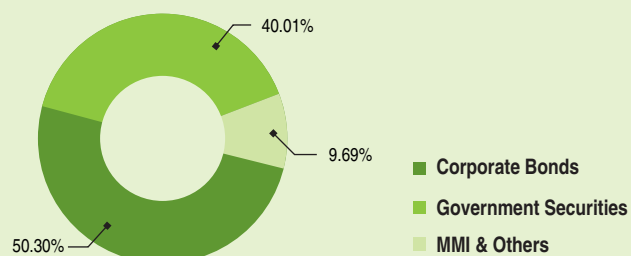
### Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

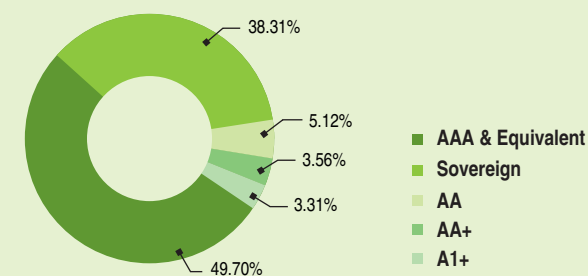
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5.17

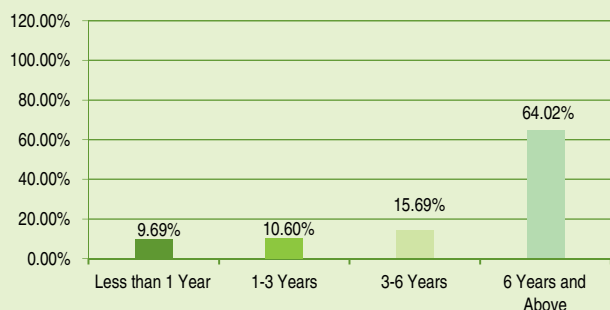
## Asset Allocation



## Rating Profile



## Maturity Profile



## AUM (in Crores)

Instrument	AUM
Equity	-
Debt	234.71
MMI & Others	25.18

## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Corporate Bonds</b>	<b>50.30</b>	Other Corporate Bonds	2.45
7.95% HDFC Bank Ltd. 21-Sep-26	7.23	<b>Government Securities</b>	<b>40.01</b>
7.71% NABARD 17-Mar-32 (GOI S)	7.20	8.15% GOI 24-Nov-26	11.46
7.00% Reliance Industries Ltd 31-Aug-22	6.95	6.90% GOI 04-Feb-26	10.82
2.00% Tata Steel Ltd. 23-Apr-22	5.35	7.62% Gujarat SDL 01-Nov-27	6.07
8.85% Yes Bank Ltd. 24-Feb-25	3.72	7.72% GOI 26-Oct-55	5.14
8.19% IRFC Ltd. 27-Apr-19	3.65	8.24% GOI 10-Nov-33	3.80
7.60% PFC Ltd. 20-Feb-27(GOI S)	3.61	7.06% GOI 10-Oct-46	2.71
7.49% HDFC Ltd. 25-Jan-19	3.48	<b>MMI &amp; Others</b>	<b>9.69</b>
7.1455% Kotak Mahindra Prime Ltd. 16-Jan-19	3.47	<b>Total</b>	<b>100.00</b>
10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	3.19		

## Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	30-Sep-17	26.8373	2945.53	0.08%	0.08%
Last 3 Months	31-Jul-17	26.7602	2927.68	0.37%	0.69%
Last 6 Months	28-Apr-17	25.7469	2821.59	4.32%	4.48%
Last 1 Year	28-Oct-16	25.2505	2749.04	6.37%	7.23%
Last 2 Years	30-Oct-15	22.5991	2462.42	9.02%	9.41%
Last 3 Years	31-Oct-14	20.2303	2219.05	9.91%	9.93%
Last 4 Years	31-Oct-13	18.1308	1986.44	10.32%	10.37%
Last 5 Years	31-Oct-12	17.1905	1893.77	9.33%	9.25%
Since Inception	02-Mar-04	10.0000	1193.20	7.49%	6.84%

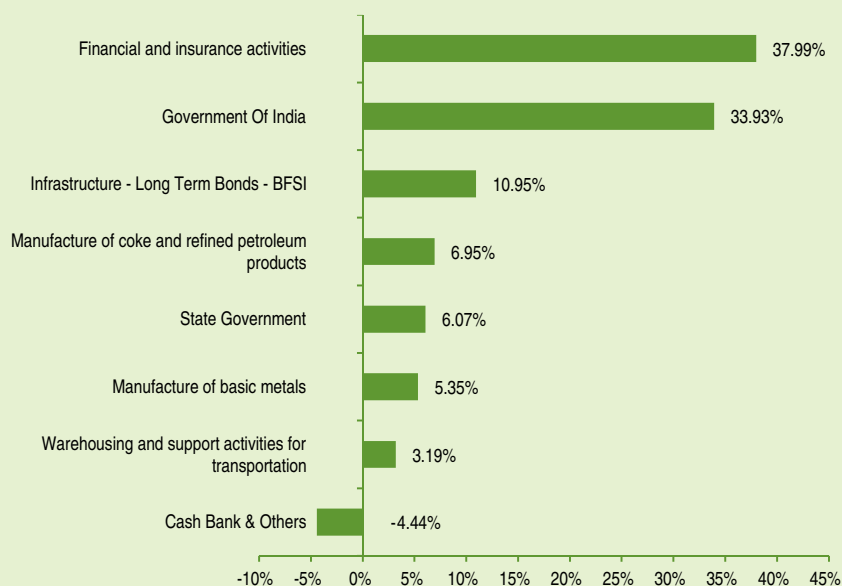
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## 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 October, 17:** ₹24.5031

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

**Corpus as on 31 October, 17:** ₹17.63 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

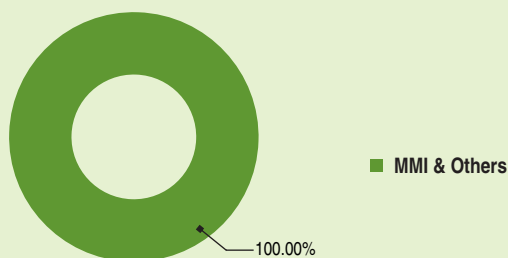
### Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

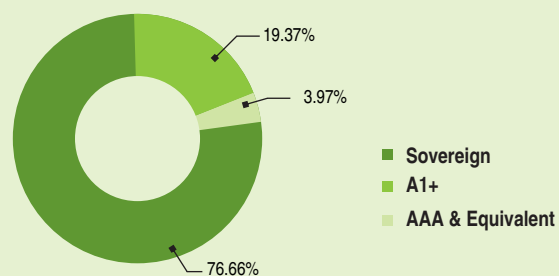
## Modified Duration

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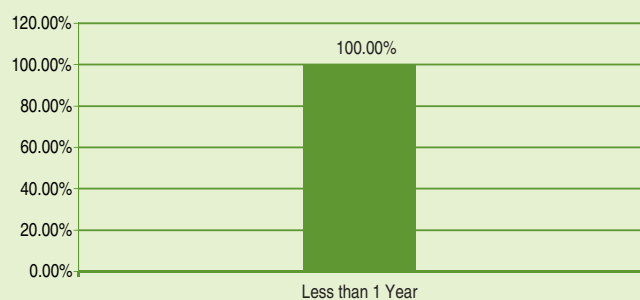
## Asset Allocation



## Rating Profile



## Maturity Profile



## AUM (in Crores)

Instrument	AUM
Equity	-
Debt	-
MMI & Others	17.63

## 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	30-Sep-17	24.3951	2774.68	0.44%	0.53%
Last 3 Months	31-Jul-17	24.1831	2745.32	1.32%	1.61%
Last 6 Months	28-Apr-17	23.8541	2698.92	2.72%	3.36%
Last 1 Year	28-Oct-16	23.1920	2612.74	5.65%	6.77%
Last 2 Years	30-Oct-15	21.7665	2428.35	6.10%	7.18%
Last 3 Years	31-Oct-14	20.2289	2240.57	6.60%	7.58%
Last 4 Years	31-Oct-13	18.6731	2050.12	7.03%	8.00%
Last 5 Years	31-Oct-12	17.2495	1883.54	7.27%	8.17%
Since Inception	25-May-04	10.0000	1113.63	6.89%	7.07%

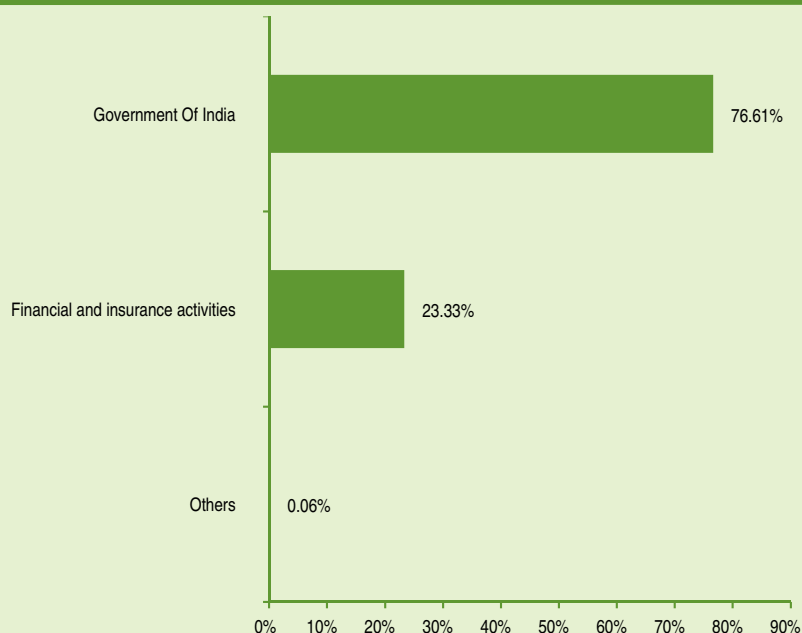
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## 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 October, 17:** ₹22.9152

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

**Corpus as on 31 October, 17:** ₹68.57 Crs.

**Fund Manager:** Mr. Pankaj Agarwal

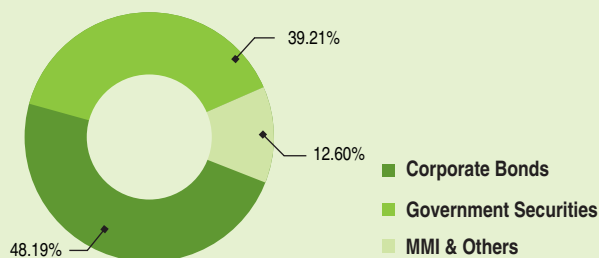
### Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

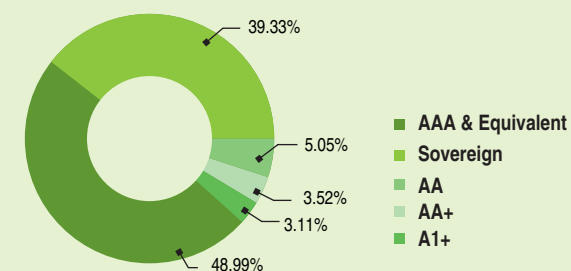
## Modified Duration

5.04

## Asset Allocation



## Rating Profile



## Maturity Profile



## AUM (in Crores)

Instrument	AUM
Equity	-
Debt	59.93
MMI & Others	8.64

## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Corporate Bonds</b>	<b>48.19</b>	Other Corporate Bonds	2.16
7.71% NABARD 17-Mar-32 (GOI S)	6.97	<b>Government Securities</b>	<b>39.21</b>
7.00% Reliance Industries Ltd 31-Aug-22	6.94	6.90% GOI 04-Feb-26	10.87
7.95% HDFC Bank Ltd. 21-Sep-26	6.85	8.15% GOI 24-Nov-26	10.70
2.00% Tata Steel Ltd. 23-Apr-22	5.27	7.62% Gujarat SDL 01-Nov-27	6.07
8.85% Yes Bank Ltd. 24-Feb-25	3.68	7.72% GOI 26-Oct-55	5.09
7.1455% Kotak Mahindra Prime Ltd. 16-Jan-19	3.51	8.24% GOI 10-Nov-33	3.79
8.19% IRFC Ltd. 27-Apr-19	3.42	7.06% GOI 10-Oct-46	2.69
7.60% PFC Ltd. 20-Feb-27(GOI S)	3.38	<b>MMI &amp; Others</b>	<b>12.60</b>
10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	3.06	<b>Total</b>	<b>100.00</b>
7.49% HDFC Ltd. 25-Jan-19	2.93		

## Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	30-Sep-17	22.8957	2945.53	0.09%	0.08%
Last 3 Months	31-Jul-17	22.8251	2927.68	0.39%	0.69%
Last 6 Months	28-Apr-17	21.9616	2821.59	4.34%	4.48%
Last 1 Year	28-Oct-16	21.5841	2749.04	6.17%	7.23%
Last 2 Years	30-Oct-15	19.3013	2462.42	8.96%	9.41%
Last 3 Years	31-Oct-14	17.2641	2219.05	9.90%	9.93%
Last 4 Years	31-Oct-13	15.5218	1986.44	10.23%	10.37%
Last 5 Years	31-Oct-12	14.6632	1893.77	9.34%	9.25%
Since Inception	17-Aug-07	10.0000	1339.53	8.46%	8.03%

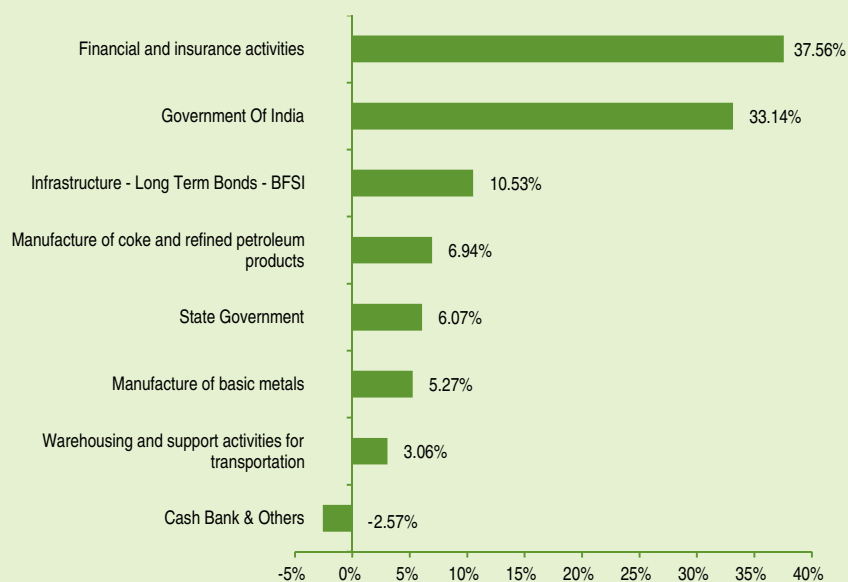
**Note:** The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

## 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 October, 17:** ₹21.7643

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

**Corpus as on 31 October, 17:** ₹77.59 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

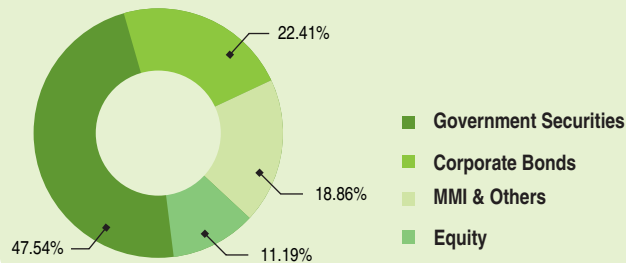
## Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
<b>Government Securities</b>	<b>47.54</b>	10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	0.85
8.17% GOI 01-Dec-44	12.03	<b>MMI &amp; Others</b>	<b>18.86</b>
7.59% GOI 11-Jan-26	10.36	<b>Equity</b>	<b>11.19</b>
7.72% GOI 25-May-25	7.23	Reliance Industries Ltd.	1.21
6.90% GOI 04-Feb-26	5.00	HDFC Bank Ltd.	1.17
7.28% GOI 03-Jun-19	4.46	ICICI Bank Ltd.	0.90
8.83% GOI 25-Nov-23	3.98	Infosys Technologies Ltd.	0.89
8.40% GOI 28-Jul-24	2.42	ITC Ltd.	0.77
6.79% GOI 15-May-27	1.92	Larsen and Toubro Ltd.	0.71
8.15% GOI 24-Nov-26	0.14	Bharat Petroleum Corporation Ltd.	0.52
<b>Corporate Bonds</b>	<b>22.41</b>	Tata Motors Ltd.	0.49
8.11% REC Ltd. 07-Oct-25	6.90	Hindustan Unilever Ltd.	0.40
7.17% NHAI Ltd. 23-Dec-21	5.28	Tata Consultancy Services Ltd.	0.34
7.95% HDFC Bank Ltd. 21-Sep-26	4.35	Other Equity	3.78
8.49% NTPC Ltd. 25-Mar-25	2.90	<b>Total</b>	<b>100.00</b>
9.09% IRFC Ltd. 29-Mar-26	2.13		

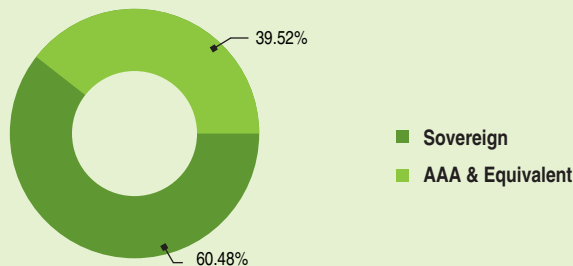
## Modified Duration

4.92

## Asset Allocation



## Rating Profile



## AUM (in Crores)

Instrument	AUM
Equity	8.68
Debt	54.27
MMI & Others	14.64

## Asset Mix

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

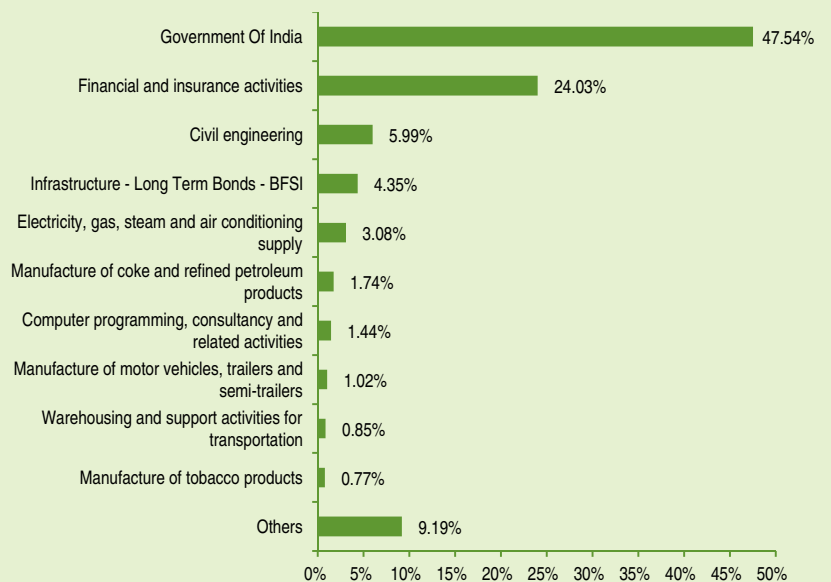
\*Money Market & Others includes current assets

## Fund Performance

Period	Date	NAV	NAV Change	INDEX Change
Last 1 Month	30-Sep-17	21.6380	0.58%	0.63%
Last 3 Months	31-Jul-17	21.6672	0.45%	0.88%
Last 6 Months	28-Apr-17	20.7970	4.65%	5.14%
Last 1 Year	28-Oct-16	20.3144	7.14%	8.47%
Last 2 Years	30-Oct-15	18.4319	8.66%	9.79%
Last 3 Years	31-Oct-14	17.0752	8.42%	9.69%
Last 4 Years	31-Oct-13	14.9047	9.93%	10.65%
Last 5 Years	31-Oct-12	13.8857	9.40%	9.62%
Since Inception	17-Aug-07	10.0000	7.91%	8.17%

**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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