

Fund Assure

Investment Report, August 2013



IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Dear Friends,

The month of August 2013 saw the benchmark indices; BSE Sensex and CNX Nifty losing around 3.75% and 4.71% respectively, even as the Mid-cap index, CNX Mid-cap shed 4.12% during the same period.

August 2013 saw the Emerging markets (EMs) under pressure on concerns of increased capital outflows amid expectations that the US Federal reserve could taper its QE program in September 2013. While this impacted EM currencies negatively, the Indian Rupee (INR) bore the brunt of this EM risk aversion as it registered a record low against the USD, while some emerging market currencies fell to multi year lows.

The moderation of India's growth continued into the first quarter FY 2014 as the GDP grew 4.4%, marking the third consecutive quarter of sub 5% GDP growth. The slowdown was largely on expected lines as the sharp deceleration in the industrial sector, signaled by a contraction in the manufacturing sector, was already seen from the muted IIP data for the first quarter. Growth in Agriculture at 2.7% and Services at 6.6% stabilized even as the industrial growth at 0.2% was a major headwind for the GDP.

Going forward, agriculture growth is expected to remain buoyant in FY 2014 due to the strong monsoon enabling robust sowing as crop area under cultivation was up 7% year on year at 100 million acres as on August 30th. The monsoon has replenished key reservoirs and increased the soil moisture content, improving the outlook for the Rabi (winter) crop too.

In an effort to stabilize the INR, the RBI announced the introduction of forex swap window for public sector oil marketing companies to meet their daily dollar requirements. This is a significant measure as the three oil marketing companies (OMCs) account for a large share of the USD demand to pay for the huge oil import bill. The swap facility option would postpone the USD purchase by the OMCs and reduce the impact of panic buying by OMCs on the INR as of now. In a move to reduce the gold imports further, the Government hiked the gold import duties to 10% from 8%. Government has allowed public-sector financial institutions such as PFC and IRFC to raise dollar loans through quasi-sovereign bonds to shore up the USD inflows.

The slew of measures undertaken by the government is expected to rein in the current account deficit (CAD) even as the depreciating INR would increase the competitiveness of the Indian export sector and lead to import substitution in certain sectors. July 2013 trade data indicate a rise in exports to USD 25.8 billion from USD 23.8 billion in June even as the imports increased to USD 38.1 billion from USD 36.0 billion in June. Consequently, the July 2013 trade deficit was USD 12.3 billion, similar to the June level.

The Index of Industrial Production (IIP) in the month of June 2013 contracted by a negative 2.2% year on year as against the market expectation of a contraction of 1.1%. The weakness in the IIP was broad based as manufacturing and mining sectors contracted. Mining has been weighed down by policy related issues even as the weak manufacturing activity reflects the moderating demand in the economy. The recent measures of the RBI to tighten liquidity conditions in an effort to stabilize INR will prolong the recovery phase by weakening demand conditions further.

The Wholesale Price Index (WPI) inflation for July 2013 came in at 5.8% year on year, higher than the consensus which was at 5% year on year. Market experts are looking at an average WPI inflation at around 6% levels in FY 2013-14 on the back of sustained moderation in global commodity prices as well as slowing domestic demand. The possibility of improved food grain production and lower pace of increase in minimum support prices (MSPs) for food crops should help ease some of the pressures on food inflation over the coming months. The risk to the inflation outlook stems from elevated crude oil prices as well as the depreciating INR.

Going forward, we believe that the equity markets continue to trade at reasonable valuations and offer an attractive entry point for a long-term investor with a 3-5 year view.

Team Investment

Equity Fund

Debt Fund

Hybrid Fund

Market Outlook - Debt

Fund Assure, Investment Report, August 2013

August 2013 saw the 10 year Government securities (G-sec) harden by around 43 bps to close the month at 8.60% levels. The yields of the 30 year G-sec over the 10 year G-sec was at 69 bps in August 2013 as against 58 bps, seen in the prior month.

The corporate bonds hardened during August 2013, in line with the G-sec market to close the month at around the 9.80% levels in the 10 year bonds, 30 bps higher than the July 2013 levels of 9.50%. As a consequence, the corporate bond spread over the erstwhile benchmark 10 year G-sec stood at around 100 bps in August 2013, contracting from 120 bps in the prior month.

The RBI announced a slew of measures to limit the collateral damage of its July 15th decision of tightening liquidity on bank balance sheets as well as addressed the spike in bond yields at the longer end of the yield curve. In a bid to offset the pressures on the banking system, the RBI allowed banks to retain Statutory Liquidity Ratio (SLR) holdings in the Held to Maturity (HTM) category at 24.5%, transfer SLR securities to the HTM category from Available-for-sale (AFS) categories up to 24.5% as a one-time measure and spreading the net depreciation, if any, over the rest of the current financial year, in equal installments. In an effort to bring down yields in the long end, the RBI committed to calibrated OMOs. These measures provided relief to the G-sec market as we saw the yields soften from the elevated 9.45% levels seen during the month to close August 2013 at 8.60% levels.

The RBI in its annual report commentary focused on India's external sector vulnerability and the currency risks stemming from the global economy. The RBI highlighted the fact that the external sector vulnerability indicators signal the need to reduce the Current account deficit (CAD) and encourage non-debt creating flows to finance the CAD in a sustainable way. The RBI expressed concern over the deteriorating asset quality of banks and observed that Indian banking sector faced a challenging

task in the near term to support recovery in the economy through improved credit off-take, while at the same time needing to reverse the asset quality deterioration. In a study, the RBI established the correlation between infrastructure growth and the growth in industrial output and expected that the action taken by the Cabinet Committee on Investments (CCI) in recent months would have a visible impact later this year, given the mobilization time between project approval and actual investments.

The first quarter GDP data reflects a prolonged industrial slowdown. So far, only the expectation of a robust Kharif (summer) crop output on the back of a 11% above average cumulative monsoon rainfall in the June-August 2013 period, acts as a tailwind for GDP growth. The window of opportunity for reforms is narrow given the packed election schedule and the RBI's recent move to tighten liquidity has had an adverse impact on growth.

Going forward, the RBI may be inclined to continue its tight liquidity stance until the INR stabilises, keeping short-end interest rates elevated. Further there are upside risks to WPI inflation as the fast depreciating INR keeps imported inflation at elevated levels.

The G-sec market has been weighed down by the heavy first half government borrowing calendar and the possibility of a higher government borrowing in the second half due to lower tax revenues on account of lower growth, lower non-tax revenues on account of weak market appetite for PSU divestment programme and higher subsidy bill on account of elevated crude prices and currency depreciation. This has increased the risk of the achieving the fiscal deficit target of 4.8% unless there is a sharp upward adjustment to diesel prices.

The 10 year benchmark G-sec would remain volatile and the near term direction of the Gsec yields would largely depend on the trajectory of the INR and the extent of OMO support from the RBI.

Equity Fund

Debt Fund

Hybrid Fund

Market Outlook - Equity

Fund Assure, Investment Report, August 2013

The month of August 2013 saw the benchmark indices; BSE Sensex and CNX Nifty losing around 3.75% and 4.71% respectively, even as the Mid-cap index, CNX Mid-cap shed 4.12% during the same period.

FIIIs were net sellers with outflows of around USD 0.9 billion in August 2013 even as the DIIIs were net buyers to the tune of around USD 1.1 billion, with Insurance companies' net buyers of around USD 0.94 billion and domestic mutual funds, net buyers to the extent of around USD 0.17 billion over the month. In the eight months of the calendar year 2013, the FIIIs have been net buyers to the tune of USD 11.5 billion with the DIIIs net sellers to the tune of USD 6.7 billion, Insurance companies and mutual funds selling Indian equities to the tune of USD 4.3 billion and USD 2.4 billion respectively.

The performance of companies in the first quarter FY 2014 was muted with net profit of the BSE-30 stocks declining 2%. Consensus earnings estimates for the broad market (MSCI India) were revised down by 1.7% for FY2014 (E) and 1.3% for FY2015 (E) to 10% and 16% respectively over the month.

The GDP growth in the first quarter FY14 printed 4.4% on the back of a sharp slowdown in industrial growth. The service sector saw the mixed performance of its sub-sectors as the growth of 'trade, hotels, transport and communication' fell to 3.9%, reflecting poor consumption demand. However, there was a pick-up in 'community, social and personal services', which grew 9.4%, reflecting enhanced Government expenditure.

Going forward, the robust monsoon could trigger a rebound in agricultural growth, increasing rural incomes and thereby consumption demand. A weak INR will act as a growth catalyst in some export competitive sectors like textiles & garments. The biggest headwind to industrial growth is elevated interest rates due to a sharp rupee depreciation. Banking & finance sector have seen lower credit and deposit growth even as the concerns of overshooting the fiscal deficit target would cap government

spending, weighing down the growth in community, social and personal services segment.

During the month, Cabinet committee on economic affairs (CCEA) has cleared the relaxation in multi-brand retail FDI norms. The Parliament passed the Companies Bill, aimed at protecting the interest of small investors and help increase transparency. In an effort to get the investment cycle re-started, the Cabinet Committee on Investment (CCI) has cleared 36 projects envisaging an investment of around INR 1.8 trillion.

The Parliament has passed the Land Acquisition, Relief and Rehabilitation (LARR) Bill in an attempt to put in place an organized mechanism of land use and transfer, as well as address land related governance issues. The Bill integrates provisions related to relief and rehabilitations, thus substantially reducing the scope for legal disputes. However, the Bill may raise the input and transaction costs for large projects in infrastructure.

The Parliament also passed the National Food Security Bill (NFSB), covering two third of the population under defined entitlement of 5kg of cereals per person per month at prices not exceeding Rs.3, Rs.2 and Re1 per kg for rice, wheat and coarse grains respectively. The cost of implementation of NFSB is estimated at around Rs.1.3 trillion over a full year. The impact on the fiscal deficit might be muted if the petroleum subsidy is scaled down to accommodate higher food subsidy. Besides the immediate burden on the fisc would be much lesser as the Food security programme would take time to scale up.

The Indian equity market offers the comfort of reasonable valuations. We believe that the Indian equities offer an attractive entry point for a long term investor with a 3-5 year view.

Equity Fund

Debt Fund

Hybrid Fund



Equity Fund

ULIF 001 04/02/04 TEL 110

Fund Assure, Investment Report, August 2013

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

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹32.4111

Benchmark : BSE Sensex - 100%

Corpus as on 30 August, 13 : ₹2,130.78 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		94.40
ITC Ltd.	Tobacco Products	9.47
HDFC Bank Ltd.	Banks	8.66
Infosys Technologies Ltd.	IT - Software	8.23
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	7.97
ICICI Bank Ltd.	Banks	7.29
Reliance Industries Ltd.	Refineries	6.33
Tata Consultancy Services Ltd.	IT - Software	5.95
HDFC Ltd.	Finance	4.94
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	4.48
Tata Motors Ltd.	Automobile	3.85
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	3.04
Nestle India Ltd.	FMCG	2.83
Mahindra and Mahindra Ltd.	Automobile	2.40
Asian Paints Ltd.	Paints/Varnish	2.36

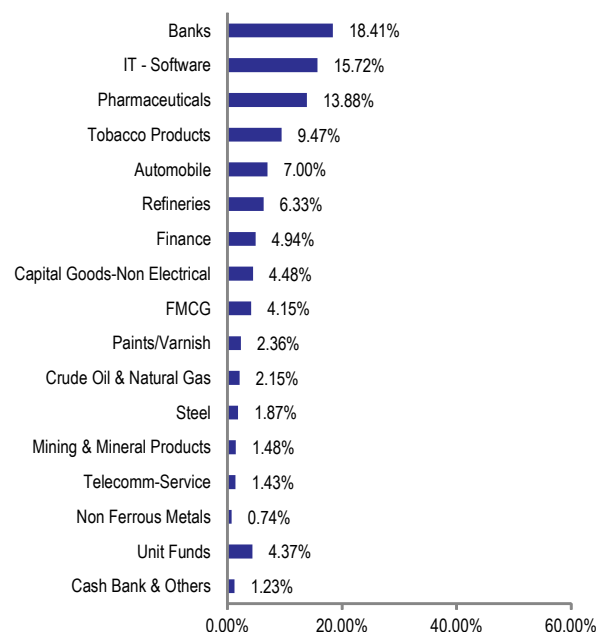
Instrument	Industry/Rating	% Of NAV
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.15
State Bank of India	Banks	1.86
HCL Technologies Ltd.	IT - Software	1.55
Sesa Goa Ltd.	Mining & Mineral Products	1.48
Tata Steel Ltd.	Steel	1.37
Hindustan Unilever Ltd.	FMCG	1.33
Idea Cellular Ltd.	Telecomm-Service	1.30
Cipla Ltd.	Pharmaceuticals	1.30
Other Equity below 1% corpus		4.28
Unit Funds		4.37
Kotak Liquid-Plan A -(Growth) - Direct		2.51
ICICI Prudential Liquid - Direct Plan - Growth		0.99
Birla Sun Life Cash Plus - Growth - Direct Plan		0.87
Cash Bank & Others		1.23
Total		100.00

Fund Performance

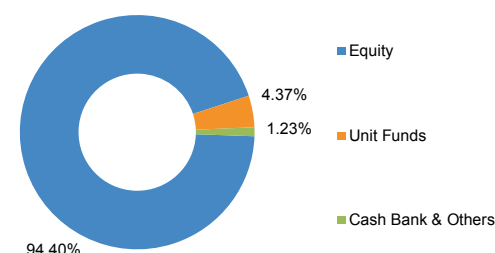
PERIOD	DATE	NAV	BSE Sensex	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	32.7273	18861.54	-0.97%	-1.28%
Last 1 Year	31-Aug-12	30.0375	17429.56	7.90%	6.83%
Last 2 Years	30-Aug-11	29.4154	16676.75	4.97%	5.66%
Last 3 Years	31-Aug-10	32.7026	17971.12	-0.30%	1.19%
Last 4 Years	31-Aug-09	27.2540	15666.64	4.43%	4.41%
Last 5 Years	29-Aug-08	26.6740	14564.53	3.97%	5.04%
Since Inception	02-Mar-04	10.0000	5823.17	13.17%	13.01%

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



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Mid Cap Equity Fund

ULIF 009 04/01/07 WLE 110

Fund Assure, Investment Report, August 2013

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 Mid Cap Equity and Mid Cap Equity linked securities.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹13.9771

Benchmark : NSE CNX MIDCAP-100%

Corpus as on 30 August, 13 : ₹1,471.05 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		95.54
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	5.36
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	5.02
Tech Mahindra Ltd.	IT - Software	4.83
Nestle India Ltd.	FMCG	4.37
Lupin Ltd.	Pharmaceuticals	4.12
IndusInd Bank Ltd.	Banks	4.02
Shree Cements Ltd.	Cement	4.01
Divi's Laboratories Ltd.	Pharmaceuticals	3.77
Asian Paints Ltd.	Paints/Varnish	3.69
Torrent Pharmaceuticals Ltd.	Pharmaceuticals	3.44
Marico Ltd.	FMCG	2.90
Bosch Ltd.	Auto Ancillaries	2.89
IPCA Laboratories Ltd.	Pharmaceuticals	2.86
Colgate Palmolive (India) Ltd.	FMCG	2.85
Cadila Healthcare Ltd.	Pharmaceuticals	2.83
Tata Consultancy Services Ltd.	IT - Software	2.61
The Federal Bank Ltd.	Banks	2.59
WABCO India Ltd.	Auto Ancillaries	2.19
Page Industries Ltd.	Textiles	2.08
The Jammu and Kashmir Bank Ltd.	Banks	2.01
ING Vysya Bank Ltd.	Banks	1.78

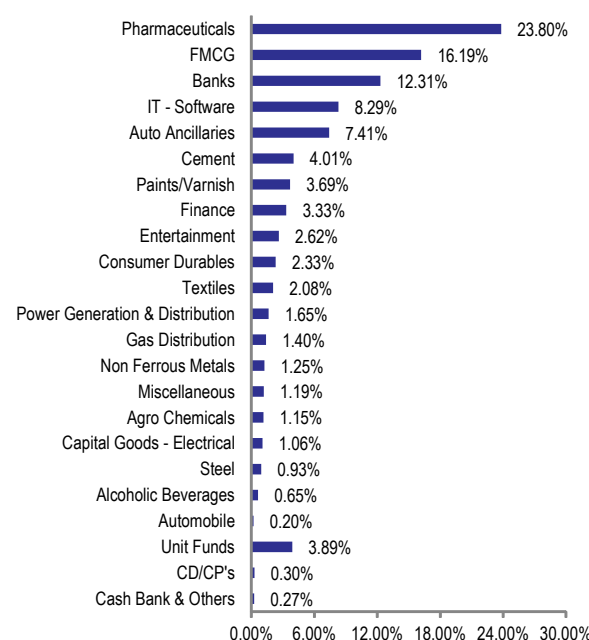
Instrument	Industry/Rating	% Of NAV
Yes Bank Ltd.	Banks	1.70
JSW Energy Ltd.	Power Generation & Distribution	1.65
Zee Entertainment Enterprises Ltd.	Entertainment	1.46
Motherson Sumi Systems Ltd.	Auto Ancillaries	1.45
Natco Pharma Ltd.	Pharmaceuticals	1.43
Titan Industries Ltd.	Consumer Durables	1.41
Petronet LNG Ltd.	Gas Distribution	1.40
LIC Housing Finance Ltd.	Finance	1.31
Hindustan Zinc Ltd.	Non Ferrous Metals	1.25
Cholamandalam Inv and Finance Co. Ltd.	Finance	1.23
AIA Engineering Ltd.	Miscellaneous	1.19
Sun TV Network Ltd.	Entertainment	1.17
Bajaj Corp Ltd.	FMCG	1.05
Other Equity below 1% corpus		7.62
CD/CP's		0.30
Cholamandalam Invest & Fin. Co. Ltd CP 10-Oct-13	A1+	0.30
Unit Funds		3.89
UTI MMF - Instn Growth Plan -Direct		3.35
Birla Sun Life Cash Plus - Growth - Direct Plan		0.54
Cash Bank & Others		0.27
Total		100.00

Fund Performance

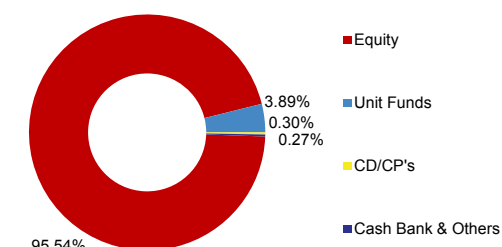
PERIOD	DATE	NAV	NSE CNX MIDCAP	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	14.7890	7540.35	-5.49%	-12.61%
Last 1 Year	31-Aug-12	13.5671	7065.85	3.02%	-6.74%
Last 2 Years	30-Aug-11	12.9666	7294.75	3.82%	-4.95%
Last 3 Years	31-Aug-10	14.1704	8679.85	-0.46%	-8.77%
Last 4 Years	31-Aug-09	10.5560	6117.90	7.27%	1.87%
Last 5 Years	29-Aug-08	10.4420	5698.95	6.01%	2.95%
Since Inception	08-Jan-07	10.0000	5156.45	5.17%	3.76%

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



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Large Cap Equity Fund

ULIF 017 07/01/08 TLC 110

Fund Assure, Investment Report, August 2013

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.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.4223

Benchmark : CNX Nifty-100%

Corpus as on 30 August, 13 : ₹888.22 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		93.02
ITC Ltd.	Tobacco Products	9.52
HDFC Bank Ltd.	Banks	7.72
Infosys Technologies Ltd.	IT - Software	7.00
HDFC Ltd.	Finance	6.79
Tata Consultancy Services Ltd.	IT - Software	6.49
ICICI Bank Ltd.	Banks	5.95
Reliance Industries Ltd.	Refineries	5.49
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	5.17
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	4.23
Tata Motors Ltd.	Automobile	3.41
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.67
HCL Technologies Ltd.	IT - Software	2.58
Idea Cellular Ltd.	Telecomm-Service	2.40
State Bank of India	Banks	2.22
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.03

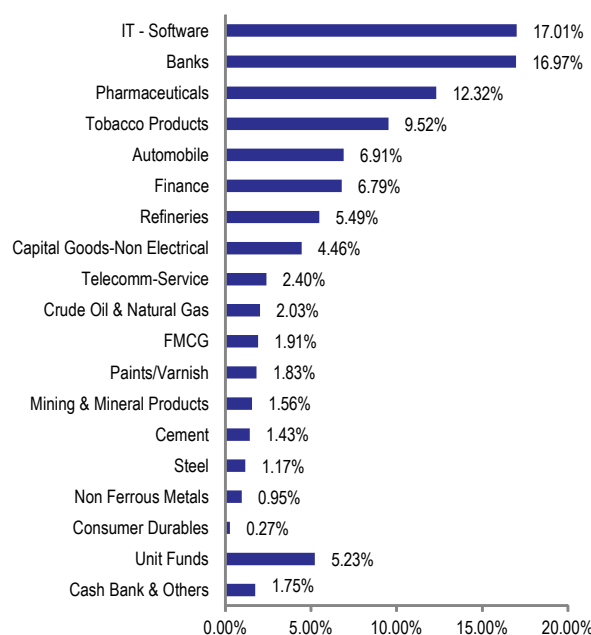
Instrument	Industry/Rating	% Of NAV
Mahindra and Mahindra Ltd.	Automobile	1.93
Hindustan Unilever Ltd.	FMCG	1.91
Asian Paints Ltd.	Paints/Varnish	1.83
Divi's Laboratories Ltd.	Pharmaceuticals	1.76
Cipla Ltd.	Pharmaceuticals	1.60
Lupin Ltd.	Pharmaceuticals	1.12
Axis Bank Ltd.	Banks	1.08
NMDC Ltd.	Mining & Mineral Products	1.05
Other Equity below 1% corpus		7.06
Unit Funds		5.23
UTI MMF - Instn Growth Plan -Direct		3.22
ICICI Prudential Liquid - Direct Plan - Growth		1.21
Birla Sun Life Cash Plus - Growth - Direct Plan		0.80
Cash Bank & Others		1.75
Total		100.00

Fund Performance

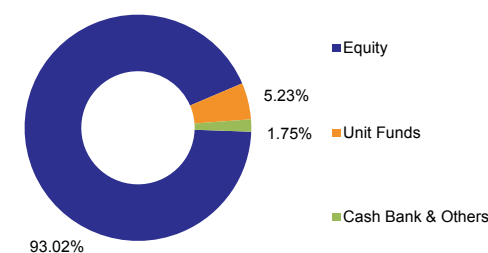
PERIOD	DATE	NAV	CNX Nifty	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	11.4758	5693.05	-0.47%	-3.89%
Last 1 Year	31-Aug-12	10.5689	5258.50	8.07%	4.06%
Last 2 Years	30-Aug-11	9.9934	5001.00	6.91%	4.60%
Last 3 Years	31-Aug-10	10.6922	5402.40	2.23%	0.43%
Last 4 Years	31-Aug-09	8.9640	4662.10	6.25%	4.08%
Last 5 Years	29-Aug-08	8.3830	4360.00	6.38%	4.65%
Since Inception	07-Jan-08	10.0000	6279.10	2.38%	-2.41%

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.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Equity Pension Fund

ULIF 020 04/02/08 FEP 110

Fund Assure, Investment Report, August 2013

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.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹12.4998

Benchmark : CNX Nifty-100%

Corpus as on 30 August, 13 : ₹207.66 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		96.69
ITC Ltd.	Tobacco Products	8.96
Reliance Industries Ltd.	Refineries	8.41
Infosys Technologies Ltd.	IT - Software	8.21
HDFC Bank Ltd.	Banks	6.82
Tata Consultancy Services Ltd.	IT - Software	5.85
ICICI Bank Ltd.	Banks	5.23
HDFC Ltd.	Finance	4.32
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	4.26
Hindustan Unilever Ltd.	FMCG	3.63
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.39
Tata Motors Ltd.	Automobile	3.16
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.46
HCL Technologies Ltd.	IT - Software	2.26
Bharti Airtel Ltd.	Telecomm-Service	2.23
Mahindra and Mahindra Ltd.	Automobile	2.21

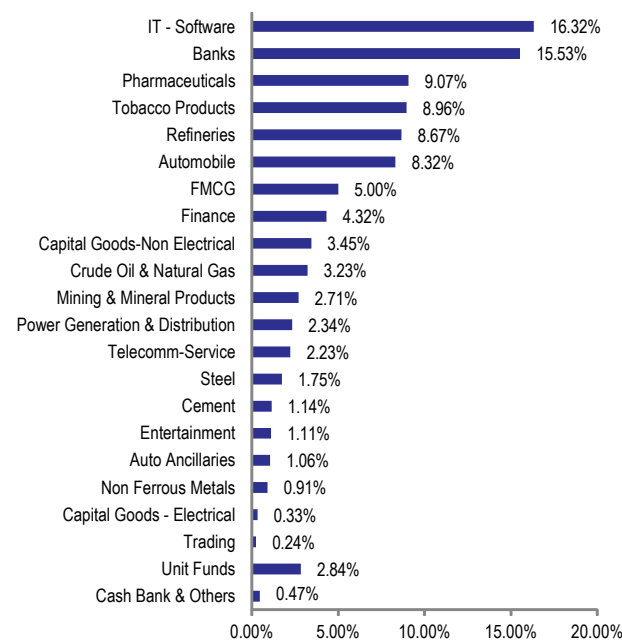
Instrument	Industry/Rating	% Of NAV
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.66
State Bank of India	Banks	1.60
Cipla Ltd.	Pharmaceuticals	1.51
Nestle India Ltd.	FMCG	1.37
Coal India Ltd	Mining & Mineral Products	1.21
Power Grid Corporation of India Ltd.	Power Generation & Distribution	1.19
Zee Entertainment Enterprises Ltd.	Entertainment	1.11
Maruti Suzuki India Ltd.	Automobile	1.08
Divi's Laboratories Ltd.	Pharmaceuticals	1.07
Exide Industries Ltd.	Auto Ancillaries	1.06
Tata Steel Ltd.	Steel	1.02
Other Equity below 1% corpus		11.42
Unit Funds		2.84
UTI MMF - Instn Growth Plan -Direct		2.84
Cash Bank & Others		0.47
Total		100.00

Fund Performance

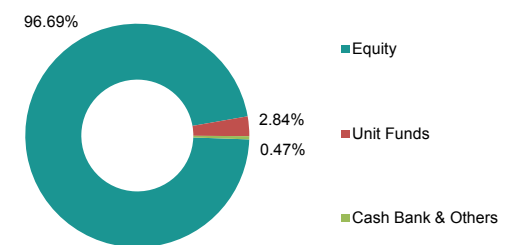
PERIOD	DATE	NAV	CNX Nifty	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	12.7653	5693.05	-2.08%	-3.89%
Last 1 Year	31-Aug-12	11.7238	5258.50	6.62%	4.06%
Last 2 Years	30-Aug-11	11.3836	5001.00	4.79%	4.60%
Last 3 Years	31-Aug-10	12.3581	5402.40	0.38%	0.43%
Last 4 Years	31-Aug-09	10.1740	4662.10	5.28%	4.08%
Last 5 Years	29-Aug-08	9.2870	4360.00	6.12%	4.65%
Since Inception	04-Feb-08	10.0000	5463.50	4.09%	0.03%

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.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Select Equity Fund

ULIF 024 06/10/08 TSE 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. The fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, Banks and Financial Institutions.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹18.8868

Benchmark : CNX India 500 Shariah Index - 100%

Corpus as on 30 August, 13 : ₹208.00 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		95.32
Reliance Industries Ltd.	Refineries	9.83
Tata Consultancy Services Ltd.	IT - Software	6.28
Hindustan Unilever Ltd.	FMCG	4.63
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	4.50
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	3.75
HCL Technologies Ltd.	IT - Software	3.74
Bharti Airtel Ltd.	Telecomm-Service	3.09
Godrej Consumer Products Ltd.	FMCG	2.72
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	2.72
Asian Paints Ltd.	Paints/Varnish	2.61
Lupin Ltd.	Pharmaceuticals	2.49
Torrent Pharmaceuticals Ltd.	Pharmaceuticals	2.47
Motherson Sumi Systems Ltd.	Auto Ancillaries	2.45
Hero Motocorp Ltd.	Automobile	2.40
WABCO India Ltd.	Auto Ancillaries	2.25
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.20
Cipla Ltd.	Pharmaceuticals	2.00

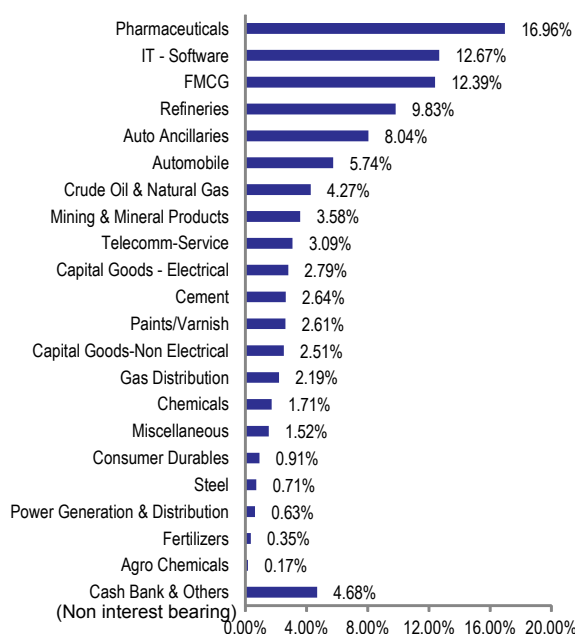
Instrument	Industry/Rating	% Of NAV
Bosch Ltd.	Auto Ancillaries	1.98
Coal India Ltd	Mining & Mineral Products	1.87
Maruti Suzuki India Ltd.	Automobile	1.73
NMDC Ltd.	Mining & Mineral Products	1.71
Castrol India Ltd.	Chemicals	1.71
Divi's Laboratories Ltd.	Pharmaceuticals	1.67
Cadila Healthcare Ltd.	Pharmaceuticals	1.63
Infosys Technologies Ltd.	IT - Software	1.49
Marico Ltd.	FMCG	1.27
Oracle Financial Services Software Ltd.	IT - Software	1.16
Bajaj Auto Ltd.	Automobile	1.15
Cummins India Ltd.	Capital Goods-Non Electrical	1.13
GAIL (India) Ltd.	Gas Distribution	1.10
Colgate Palmolive (India) Ltd.	FMCG	1.04
Thermax Ltd.	Capital Goods-Non Electrical	1.04
Other Equity below 1% corpus		13.50
Cash Bank & Others(Non Interest Bearing)		4.68
Total		100.00

Fund Performance

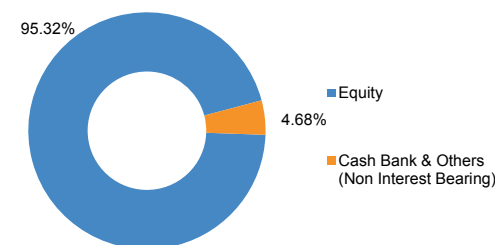
PERIOD	DATE	NAV	CNX India 500 Shariah Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	18.5010	1328.61	2.09%	3.06%
Last 1 Year	31-Aug-12	17.5326	1248.38	7.72%	9.69%
Last 2 Years	30-Aug-11	16.5962	1184.94	6.68%	7.50%
Last 3 Years	31-Aug-10	17.1558	1287.72	3.26%	2.07%
Last 4 Years	31-Aug-09	14.2000	1135.80	7.39%	4.79%
Since Inception	06-Oct-08	10.0000	844.46	13.85%	10.36%

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



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Select Equity Fund

ULIF 023 06/10/08 FSE 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. The fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, Banks and Financial Institutions.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹18.4159

Benchmark : CNX India 500 Shariah Index - 100%

Corpus as on 30 August, 13 : ₹30.83 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		96.61
Reliance Industries Ltd.	Refineries	9.80
Tata Consultancy Services Ltd.	IT - Software	6.89
HCL Technologies Ltd.	IT - Software	5.05
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	4.55
Hindustan Unilever Ltd.	FMCG	4.08
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	3.64
Hero Motocorp Ltd.	Automobile	3.29
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	3.28
Bharti Airtel Ltd.	Telecomm-Service	2.90
Asian Paints Ltd.	Paints/Varnish	2.72
Godrej Consumer Products Ltd.	FMCG	2.62
Cipla Ltd.	Pharmaceuticals	2.43
Bajaj Auto Ltd.	Automobile	2.38
Torrent Pharmaceuticals Ltd.	Pharmaceuticals	2.38
Lupin Ltd.	Pharmaceuticals	2.32
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.27

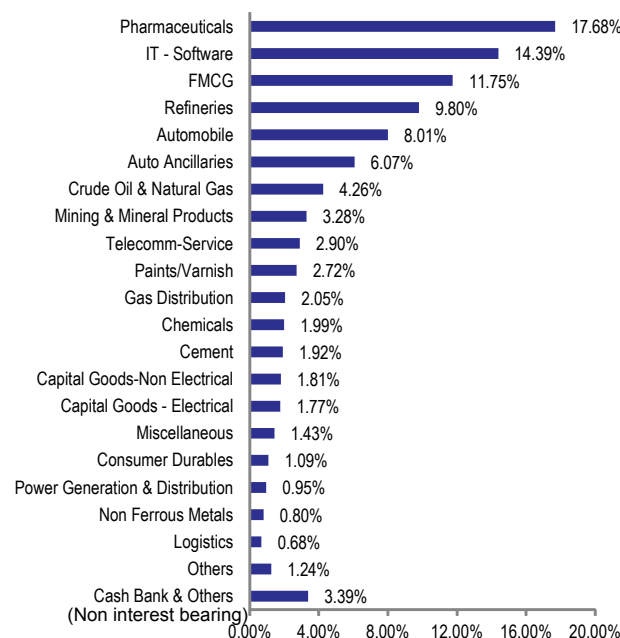
Instrument	Industry/Rating	% Of NAV
Coal India Ltd	Mining & Mineral Products	2.03
Castrol India Ltd.	Chemicals	1.99
Divi's Laboratories Ltd.	Pharmaceuticals	1.93
Motherson Sumi Systems Ltd.	Auto Ancillaries	1.89
Maruti Suzuki India Ltd.	Automobile	1.81
Cadila Healthcare Ltd.	Pharmaceuticals	1.79
WABCO India Ltd.	Auto Ancillaries	1.55
Oracle Financial Services Software Ltd.	IT - Software	1.44
Marico Ltd.	FMCG	1.37
NMDC Ltd.	Mining & Mineral Products	1.25
Exide Industries Ltd.	Auto Ancillaries	1.22
Titan Industries Ltd.	Consumer Durables	1.09
Infosys Technologies Ltd.	IT - Software	1.01
Other Equity below 1% corpus		15.61
Cash Bank & Others(Non Interest Bearing)		3.39
Total		100.00

Fund Performance

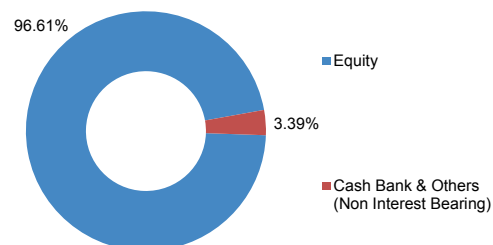
PERIOD	DATE	NAV	CNX India 500 Shariah Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	17.8435	1328.61	3.21%	3.06%
Last 1 Year	31-Aug-12	16.9655	1248.38	8.55%	9.69%
Last 2 Years	30-Aug-11	16.1521	1184.94	6.78%	7.50%
Last 3 Years	31-Aug-10	16.7995	1287.72	3.11%	2.07%
Last 4 Years	31-Aug-09	14.0370	1135.80	7.02%	4.79%
Since Inception	06-Oct-08	10.0000	844.46	13.27%	10.36%

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



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Top 50 Fund

ULIF 026 12/01/09 ITF 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The Top 50 fund will invest primarily in select stocks and equity linked instruments which are a part of Nifty 50 Index with a focus on generating long term capital appreciation. The fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹17.2433

Benchmark : CNX Nifty-100%

Corpus as on 30 August, 13 : ₹85.86 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		94.51
ITC Ltd.	Tobacco Products	9.14
Infosys Technologies Ltd.	IT - Software	7.94
Reliance Industries Ltd.	Refineries	7.84
HDFC Bank Ltd.	Banks	6.22
ICICI Bank Ltd.	Banks	5.38
Tata Consultancy Services Ltd.	IT - Software	4.71
HDFC Ltd.	Finance	4.35
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	3.79
Tata Motors Ltd.	Automobile	3.30
Hindustan Unilever Ltd.	FMCG	3.29
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.27
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.76
HCL Technologies Ltd.	IT - Software	2.54
Cipla Ltd.	Pharmaceuticals	2.43
Mahindra and Mahindra Ltd.	Automobile	2.27

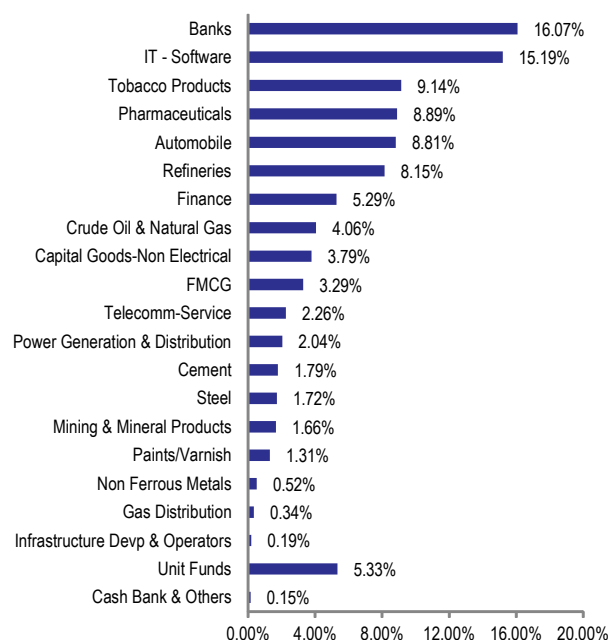
Instrument	Industry/Rating	% Of NAV
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.27
Bharti Airtel Ltd.	Telecomm-Service	2.26
State Bank of India	Banks	1.76
Kotak Mahindra Bank Ltd.	Banks	1.54
Asian Paints Ltd.	Paints/Varnish	1.31
Cairn India Ltd.	Crude Oil & Natural Gas	1.31
Coal India Ltd	Mining & Mineral Products	1.20
Hero Motocorp Ltd.	Automobile	1.18
Tata Steel Ltd.	Steel	1.12
Maruti Suzuki India Ltd.	Automobile	1.09
Other Equity below 1% corpus		10.25
Unit Funds		5.33
UTI MMF - Instn Growth Plan -Direct		4.44
Birla Sun Life Cash Plus - Growth - Direct Plan		0.90
Cash Bank & Others		0.15
Total		100.00

Fund Performance

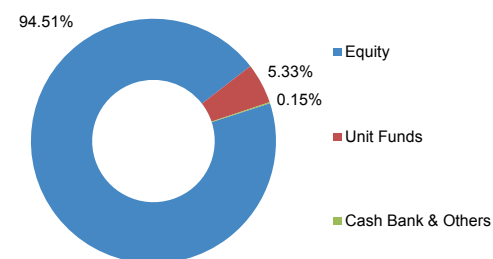
PERIOD	DATE	NAV	CNX Nifty	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	17.5916	5693.05	-1.98%	-3.89%
Last 1 Year	31-Aug-12	16.3331	5258.50	5.57%	4.06%
Last 2 Years	30-Aug-11	15.3197	5001.00	6.09%	4.60%
Last 3 Years	31-Aug-10	16.4576	5402.40	1.57%	0.43%
Last 4 Years	31-Aug-09	14.3110	4662.10	4.77%	4.08%
Since Inception	12-Jan-09	10.0000	2773.10	12.48%	15.80%

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



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Top 200 Fund

ULIF 027 12/01/09 ITT 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The Top 200 fund will invest primarily in select stocks and equity linked instruments which are a part of BSE 200 Index with a focus on generating long term capital appreciation. The fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹18.2448

Benchmark : BSE 200 - 100%

Corpus as on 30 August, 13 : ₹153.05 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		95.20
Reliance Industries Ltd.	Refineries	6.12
ITC Ltd.	Tobacco Products	5.73
Infosys Technologies Ltd.	IT - Software	5.06
HDFC Bank Ltd.	Banks	4.27
ICICI Bank Ltd.	Banks	3.96
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.06
HDFC Ltd.	Finance	2.75
Tata Motors Ltd.	Automobile	2.39
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	2.36
Mahindra and Mahindra Ltd.	Automobile	2.25
Bharti Airtel Ltd.	Telecomm-Service	2.07
HCL Technologies Ltd.	IT - Software	2.04
Zee Entertainment Enterprises Ltd.	Entertainment	1.82
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.80
Divi's Laboratories Ltd.	Pharmaceuticals	1.79
IndusInd Bank Ltd.	Banks	1.77
Nestle India Ltd.	FMCG	1.73
Tech Mahindra Ltd.	IT - Software	1.70
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	1.56
Maruti Suzuki India Ltd.	Automobile	1.42
NMDC Ltd.	Mining & Mineral Products	1.40

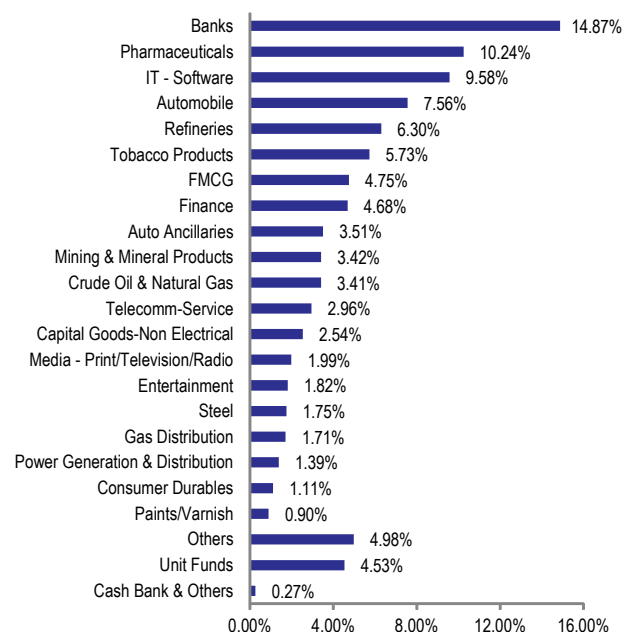
Instrument	Industry/Rating	% Of NAV
Bajaj Corp Ltd.	FMCG	1.37
Lupin Ltd.	Pharmaceuticals	1.30
State Bank of India	Banks	1.28
Motherson Sumi Systems Ltd.	Auto Ancillaries	1.24
Petronet LNG Ltd.	Gas Distribution	1.21
Hathway Cable and Datacom Ltd.	Media - Print/Television/Radio	1.11
Tata Steel Ltd.	Steel	1.11
ING Vysya Bank Ltd.	Banks	1.10
Axis Bank Ltd.	Banks	1.09
Bosch Ltd.	Auto Ancillaries	1.07
Torrent Pharmaceuticals Ltd.	Pharmaceuticals	1.07
Coal India Ltd	Mining & Mineral Products	1.06
Cairn India Ltd.	Crude Oil & Natural Gas	1.05
Hindustan Unilever Ltd.	FMCG	1.03
Bajaj Auto Ltd.	Automobile	1.00
Other Equity below 1% corpus		21.09
Unit Funds		4.53
UTI MMF - Instrn Growth Plan -Direct		4.46
Birla Sun Life Cash Plus - Growth - Direct Plan		0.07
Cash Bank & Others		0.27
Total		100.00

Fund Performance

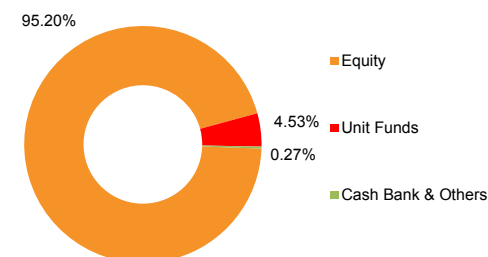
PERIOD	DATE	NAV	BSE 200	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	19.2303	2307.98	-5.12%	-6.07%
Last 1 Year	31-Aug-12	17.7537	2124.06	2.77%	2.07%
Last 2 Years	30-Aug-11	17.2068	2061.08	2.97%	2.56%
Last 3 Years	31-Aug-10	18.7991	2302.88	-0.99%	-1.99%
Last 4 Years	31-Aug-09	15.2610	1930.45	4.57%	2.94%
Since Inception	12-Jan-09	10.0000	1091.37	13.86%	15.97%

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



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Infrastructure Fund

ULIF 034 16/10/09 TIS 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The Investment Objective of the Scheme is to provide long-term capital appreciation by investing predominantly in a diversified basket of equity and equity related securities of companies engaged in or expected to benefit directly or indirectly from the growth and development of infrastructure.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹7.5935

Benchmark : CNX Nifty-100%

Corpus as on 30 August, 13 : ₹38.77 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		91.81
Reliance Industries Ltd.	Refineries	8.35
ICICI Bank Ltd.	Banks	4.35
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	4.19
HDFC Ltd.	Finance	4.07
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	3.37
Bharti Airtel Ltd.	Telecomm-Service	2.85
HDFC Bank Ltd.	Banks	2.68
Tata Motors Ltd.	Automobile	2.50
Cairn India Ltd.	Crude Oil & Natural Gas	2.48
Power Grid Corporation of India Ltd.	Power Generation & Distribution	2.26
Tata Steel Ltd.	Steel	2.12
AIA Engineering Ltd.	Miscellaneous	2.04
Shree Cements Ltd.	Cement	2.03
Cummins India Ltd.	Capital Goods-Non Electrical	2.03
Mahindra and Mahindra Ltd.	Automobile	2.01
Asian Paints Ltd.	Paints/Varnish	1.94
Coal India Ltd	Mining & Mineral Products	1.94
Motherson Sumi Systems Ltd.	Auto Ancillaries	1.88
Petronet LNG Ltd.	Gas Distribution	1.72
Idea Cellular Ltd.	Telecomm-Service	1.65
Bharat Heavy Electricals Ltd.	Capital Goods - Electrical	1.65

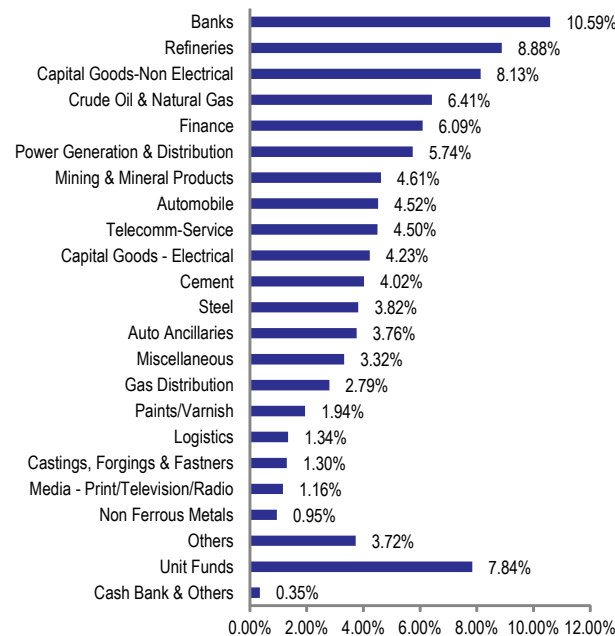
Instrument	Industry/Rating	% Of NAV
Sesa Goa Ltd.	Mining & Mineral Products	1.45
Thermax Ltd.	Capital Goods-Non Electrical	1.38
Container Corporation of India Ltd.	Logistics	1.34
Bharat Forge Ltd.	Castings, Forgings & Fastners	1.30
Axis Bank Ltd.	Banks	1.29
Gujarat State Petronet Ltd.	Miscellaneous	1.28
IDFC Ltd.	Finance	1.25
NMDC Ltd.	Mining & Mineral Products	1.23
NTPC Ltd.	Power Generation & Distribution	1.18
Tata Power Co. Ltd.	Power Generation & Distribution	1.17
State Bank of India	Banks	1.17
Hathway Cable and Datacom Ltd.	Media - Print/Television/Radio	1.16
Ambuja Cements Ltd.	Cement	1.10
Bosch Ltd.	Auto Ancillaries	1.06
Jindal Steel and Power Ltd.	Steel	1.00
Other Equity below 1% corpus		15.33
Unit Funds		7.84
UTI MMF - Instrn Growth Plan -Direct		4.46
Birla Sun Life Cash Plus - Growth - Direct Plan		3.38
Cash Bank & Others		0.35
Total		100.00

Fund Performance

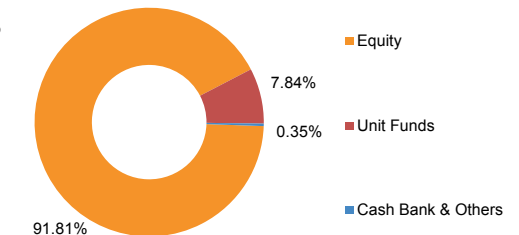
PERIOD	DATE	NAV	CNX Nifty	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	8.6956	5693.05	-12.67%	-3.89%
Last 1 Year	31-Aug-12	8.3246	5258.50	-8.78%	4.06%
Last 2 Years	30-Aug-11	8.7651	5001.00	-6.92%	4.60%
Last 3 Years	31-Aug-10	10.8268	5402.40	-11.15%	0.43%
Since Inception	16-Oct-09	10.0000	5142.15	-6.86%	1.62%

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



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Super Select Equity Fund

ULIF 035 16/10/09 TSS 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹12.3348

Benchmark : CNX India 500 Shariah Index - 100%

Corpus as on 30 August, 13 : ₹552.63 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		92.50
Reliance Industries Ltd.	Refineries	9.71
Tata Consultancy Services Ltd.	IT - Software	5.67
Hindustan Unilever Ltd.	FMCG	4.27
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	4.16
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	3.93
HCL Technologies Ltd.	IT - Software	3.57
Bharti Airtel Ltd.	Telecomm-Service	3.48
Hero Motocorp Ltd.	Automobile	3.03
Asian Paints Ltd.	Paints/Varnish	2.52
WABCO India Ltd.	Auto Ancillaries	2.29
Godrej Consumer Products Ltd.	FMCG	2.19
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.16
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	2.11
Lupin Ltd.	Pharmaceuticals	2.09
Torrent Pharmaceuticals Ltd.	Pharmaceuticals	2.03
Motherson Sumi Systems Ltd.	Auto Ancillaries	2.02

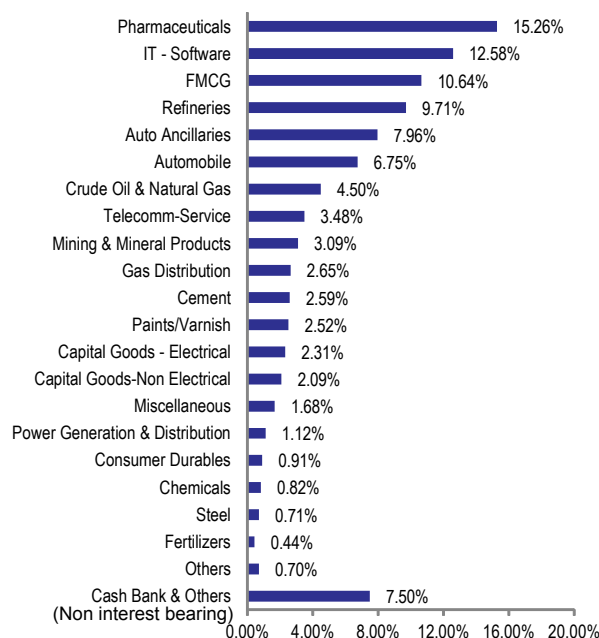
Instrument	Industry/Rating	% Of NAV
Bosch Ltd.	Auto Ancillaries	1.95
Cadila Healthcare Ltd.	Pharmaceuticals	1.76
Cipla Ltd.	Pharmaceuticals	1.76
Maruti Suzuki India Ltd.	Automobile	1.72
Infosys Technologies Ltd.	IT - Software	1.68
Coal India Ltd	Mining & Mineral Products	1.59
NMDC Ltd.	Mining & Mineral Products	1.51
Bajaj Auto Ltd.	Automobile	1.33
Divi's Laboratories Ltd.	Pharmaceuticals	1.31
GAIL (India) Ltd.	Gas Distribution	1.20
Cummins India Ltd.	Capital Goods-Non Electrical	1.14
NTPC Ltd.	Power Generation & Distribution	1.12
Havells India Ltd.	Capital Goods - Electrical	1.06
Ambuja Cements Ltd.	Cement	1.04
Other Equity below 1% corpus		17.11
Cash Bank & Others(Non Interest Bearing)		7.50
Total		100.00

Fund Performance

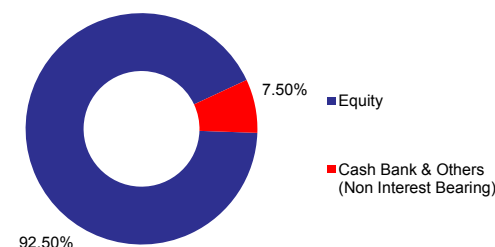
PERIOD	DATE	NAV	CNX India 500 Shariah Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	12.0303	1328.61	2.53%	3.06%
Last 1 Year	31-Aug-12	11.4233	1248.38	7.98%	9.69%
Last 2 Years	30-Aug-11	10.9066	1184.94	6.35%	7.50%
Last 3 Years	31-Aug-10	11.2633	1287.72	3.08%	2.07%
Since Inception	16-Oct-09	10.0000	1217.76	5.57%	3.07%

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.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Super Select Equity Pension Fund

ULIF 037 04/01/10 FSS 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. The fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, Banks and Financial Institutions.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.5649

Benchmark : CNX India 500 Shariah Index - 100%

Corpus as on 30 August, 13 : ₹28.04 Crs.

Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		97.23
Reliance Industries Ltd.	Refineries	9.41
Tata Consultancy Services Ltd.	IT - Software	6.49
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	4.26
Hindustan Unilever Ltd.	FMCG	4.26
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	3.78
HCL Technologies Ltd.	IT - Software	3.70
Hero Motocorp Ltd.	Automobile	3.62
Bharti Airtel Ltd.	Telecomm-Service	3.19
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	2.89
Lupin Ltd.	Pharmaceuticals	2.84
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.45
WABCO India Ltd.	Auto Ancillaries	2.27
Asian Paints Ltd.	Paints/Varnish	2.24
Godrej Consumer Products Ltd.	FMCG	2.16
Torrent Pharmaceuticals Ltd.	Pharmaceuticals	2.12
Bosch Ltd.	Auto Ancillaries	2.05
Motherson Sumi Systems Ltd.	Auto Ancillaries	2.01

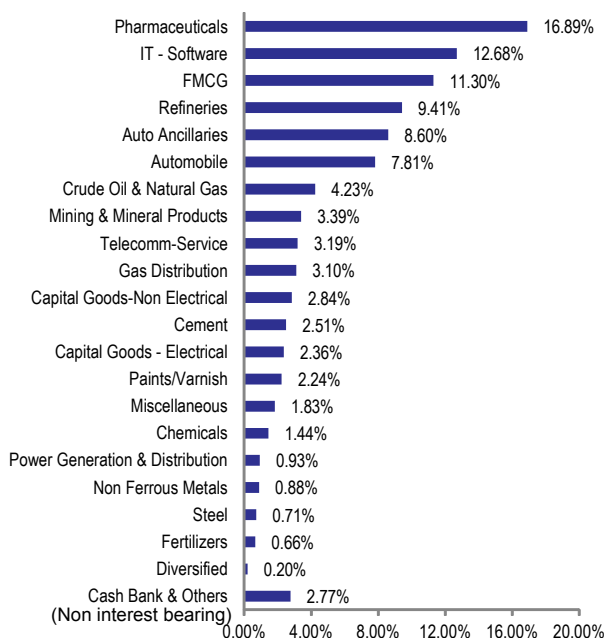
Instrument	Industry/Rating	% Of NAV
Bajaj Auto Ltd.	Automobile	1.97
Divi's Laboratories Ltd.	Pharmaceuticals	1.77
Cadila Healthcare Ltd.	Pharmaceuticals	1.74
Cipla Ltd.	Pharmaceuticals	1.71
Coal India Ltd	Mining & Mineral Products	1.70
NMDC Ltd.	Mining & Mineral Products	1.70
Cummins India Ltd.	Capital Goods-Non Electrical	1.68
Maruti Suzuki India Ltd.	Automobile	1.66
Castrol India Ltd.	Chemicals	1.44
Exide Industries Ltd.	Auto Ancillaries	1.34
Marico Ltd.	FMCG	1.13
Infosys Technologies Ltd.	IT - Software	1.11
Havells India Ltd.	Capital Goods - Electrical	1.07
GAIL (India) Ltd.	Gas Distribution	1.05
AIA Engineering Ltd.	Miscellaneous	1.03
Other Equity below 1% corpus		15.38
Cash Bank & Others(Non Interest Bearing)		2.77
Total		100.00

Fund Performance

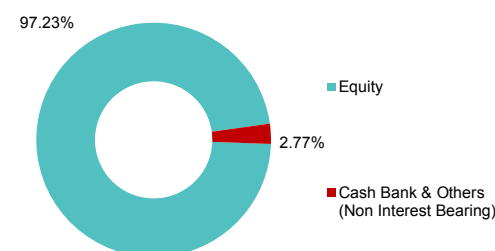
PERIOD	DATE	NAV	CNX India 500 Shariah Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	11.2805	1328.61	2.52%	3.06%
Last 1 Year	31-Aug-12	10.7625	1248.38	7.46%	9.69%
Last 2 Years	30-Aug-11	10.3571	1184.94	5.67%	7.50%
Last 3 Years	31-Aug-10	10.8791	1287.72	2.06%	2.07%
Since Inception	04-Jan-10	10.0000	1274.34	4.06%	1.99%

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



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund



Liquid Fund

ULIF 003 04/02/04 TLL 110

Fund Assure, Investment Report, August 2013

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.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹18.0787

Benchmark : CRISIL Liquid Fund Index -100%

Corpus as on 30 August, 13 : ₹15.18 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

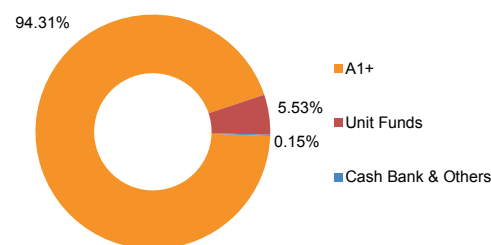
Instrument	Industry/Rating	% Of NAV
CD/CP's		94.31
Bank of India 03-June-14	A1+	9.31
Corporation Bank CD 05-June-14	A1+	9.31
Cholamandalam Invest & Fin. Co. Ltd CP 10-Oct-13	A1+	9.13
Oriental Bank of Commerce CD 16-Jan-14	A1+	8.95
Vijaya Bank CD 16-Jan-14	A1+	8.95
Allahabad Bank CD 17-Mar-14	A1+	8.78
IDBI Bank CD 17-Feb-14	A1+	8.22
Canara Bank CD 24-Feb-14	A1+	8.21
Bank of Baroda CD 05-Mar-14	A1+	8.19
Union Bank of India CD 10-Dec-13	A1+	7.73
Andhra Bank CD 14-Mar-14	A1+	7.54
Unit Funds		5.53
Kotak Liquid-Plan A -(Growth) - Direct		4.35
Birla Sun Life Cash Plus - Growth - Direct Plan		1.19
Cash Bank & Others		0.15
Total		100.00

Fund Performance

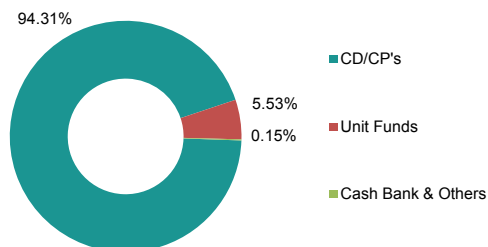
PERIOD	DATE	NAV	Crisil Liquid Fund Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	17.3947	1931.63	3.93%	3.82%
Last 1 Year	31-Aug-12	16.6724	1860.23	8.43%	7.81%
Last 2 Years	30-Aug-11	15.2999	1710.36	8.70%	8.28%
Last 3 Years	31-Aug-10	14.2593	1590.19	8.23%	8.04%
Last 4 Years	31-Aug-09	13.5130	1532.04	7.55%	6.96%
Last 5 Years	29-Aug-08	12.6030	1426.33	7.48%	7.05%
Since Inception	02-Mar-04	10.0000	1103.15	6.43%	6.49%

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.

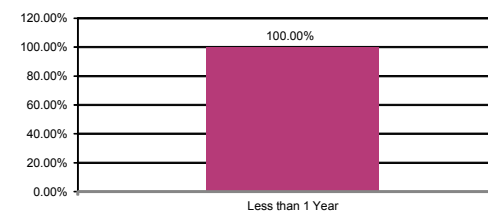
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Income Fund

ULIF 002 04/02/04 TIL 110

Fund Assure, Investment Report, August 2013

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.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹16.9765

Benchmark : CRISIL Composite Bond Index -100%

Corpus as on 30 August, 13 : ₹110.55 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		3.41
Oriental Bank of Commerce CD 05-June-14	A1+	3.41
Government Securities		37.68
8.83% GOI 12-Dec-41	Sovereign	8.28
8.30% GOI 31-Dec-42	Sovereign	7.39
8.19% GOI 16-Jan-20	Sovereign	5.81
7.16% GOI 20-May-23	Sovereign	4.43
8.20% GOI 24-Sep-25	Sovereign	2.43
8.91% Gujarat SDL 22-Aug-22	Sovereign	1.55
8.84% Maharashtra SDL 17-Oct-22	Sovereign	1.55
8.15% GOI 11-Jun-22	Sovereign	1.54
8.79% Gujarat SDL 25-Oct-22	Sovereign	1.54
7.28% GOI 03-Jun-19	Sovereign	1.49
8.33% GOI 09-Jul-26	Sovereign	0.86
7.61% GOI 07-Mar-15	Sovereign	0.51
8.97% GOI 05-Dec-30	Sovereign	0.27
6.25% GOI 02-Jan-18	Sovereign	0.03
Corporate Bonds		36.81
9.57% IRFC Ltd. 31-May-21	AAA	10.11
10.40% Reliance Ports & Terminals Ltd. 18-July-21	AAA	4.47
9.00% PFC Ltd. 11-Mar-2028	AAA	3.83
2.00% Indian Hotels Ltd. 09-Dec-14	AA	2.77
2.00% Tata Steel Ltd. 23-Apr-22	AA	2.40

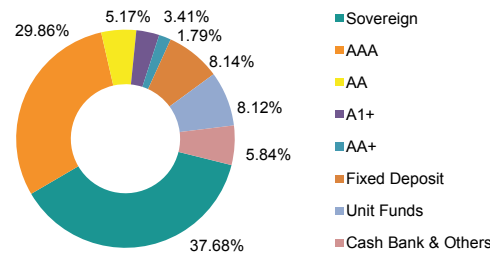
Instrument	Industry/Rating	% Of NAV
10.20% Sundaram Finance Ltd. 21-Jul-14	AA+	1.79
9.43% IRFC Ltd. 23-May-18	AAA	1.78
0.00% NABARD 01-Jan-19	AAA	1.63
8.75% SAIL 23-Apr-20	AAA	1.19
9.64% PGC Ltd. 31-May-21	AAA	0.89
9.64% PGC Ltd. 31-May-18	AAA	0.89
9.70% HDFC Ltd. 07-Jun-17	AAA	0.89
8.85% PGC Ltd. 19-Oct-16	AAA	0.87
8.79% IRFC Ltd 04-05-30	AAA	0.85
8.40% HDFC Ltd. 08-Dec-14	AAA	0.62
9.35% PGC Ltd. 29-Aug-20	AAA	0.61
9.75% HDFC Ltd. 07-Dec-16	AAA	0.44
9.35% PGC Ltd. 29-Aug-25	AAA	0.35
7.45% SBI 05-May-15	AAA	0.17
10.10% SBI 12-Sept-22	AAA	0.09
9.85% EXIM Bank 21-Mar-17	AAA	0.09
7.95% PFC Ltd. 24-Feb-16	AAA	0.09
Fixed Deposit		8.14
9.50% State Bank Of Hyderabad FD 04-Jan-14		7.24
9.50% State Bank of Hyderabad FD 10-Feb-2014		0.90
Unit Funds		8.12
Kotak Liquid-Plan A -(Growth) - Direct		4.47
Birla Sun Life Cash Plus - Growth - Direct Plan		3.65
Cash Bank & Others		5.84
Total		100.00

Fund Performance

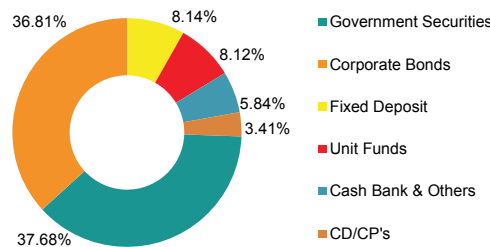
PERIOD	DATE	NAV	Crisil Composite Bond Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	17.0567	1951.91	-0.47%	-1.46%
Last 1 Year	31-Aug-12	16.1731	1862.92	4.97%	3.25%
Last 2 Years	30-Aug-11	14.7191	1713.36	7.39%	5.95%
Last 3 Years	31-Aug-10	13.7504	1618.71	7.28%	5.92%
Last 4 Years	31-Aug-09	12.8620	1530.92	7.19%	5.87%
Last 5 Years	29-Aug-08	11.2740	1393.70	8.53%	6.66%
Since Inception	02-Mar-04	10.0000	1193.20	5.73%	5.15%

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.

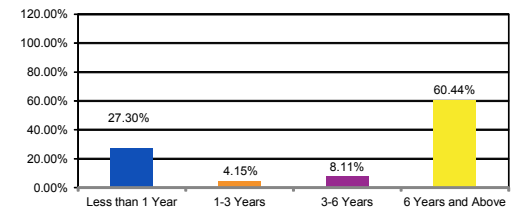
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Short Term Fixed Income Fund

ULIF 008 01/07/06 TFL 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate 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.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹16.1107

Benchmark : CRISIL Short Term Bond Index -100%

Corpus as on 30 August, 13 : ₹28.08 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		33.26
Bank of India 03-June-14	A1+	9.39
Corporation Bank CD 05-June-14	A1+	8.38
Canara Bank CD 24-Feb-14	A1+	6.83
Cholamandalam Invest & Fin. Co. Ltd CP 09-Sep-13	A1+	3.55
Bank of Baroda CD 05-Mar-14	A1+	1.70
Andhra Bank CD 14-Mar-14	A1+	1.70
Allahabad Bank CD 17-Mar-14	A1+	1.70
Corporate Bonds		56.74
7.65% REC Ltd. 31-Jan-16	AAA	8.36
9.75% HDFC Ltd. 07-Dec-16	AAA	7.00
8.90% PGC Ltd. 25-Feb-15	AAA	6.51
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	5.29
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	5.25
9.15% IDFC Ltd. 19-Feb-16	AAA	4.84

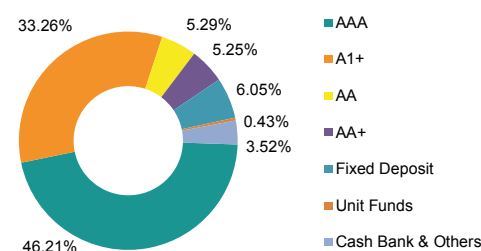
Instrument	Industry/Rating	% Of NAV
8.35% PFC Ltd. 15-May-16	AAA	4.07
9.67% Tata Sons Ltd. 31-Aug-15	AAA	3.49
8.50% PFC Ltd. 15-Dec-14	AAA	3.47
9.75% IDFC Ltd. 11-Jul-14	AAA	2.81
8.85% PGC Ltd. 19-Oct-16	AAA	2.56
8.45% NABARD 18-May-16	AAA	1.70
8.40% HDFC Ltd. 08-Dec-14	AAA	1.04
11.40% PFC Ltd. 28-Nov-13	AAA	0.36
Fixed Deposit		6.05
9.50% State Bank of Hyderabad FD 10-Feb-2014		3.56
9.50% State Bank Of Hyderabad FD 04-Jan-14		2.49
Unit Funds		0.43
Kotak Liquid-Plan A -(Growth) - Direct		0.43
Cash Bank & Others		3.52
Total		100.00

Fund Performance

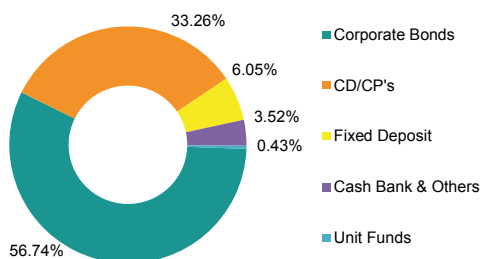
PERIOD	DATE	NAV	Crisil ShortTerm Bond Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	15.6649	2009.60	2.85%	2.57%
Last 1 Year	31-Aug-12	15.0213	1931.78	7.25%	6.70%
Last 2 Years	30-Aug-11	13.7635	1774.44	8.19%	7.78%
Last 3 Years	31-Aug-10	12.9741	1662.57	7.48%	7.43%
Last 4 Years	31-Aug-09	12.3480	1583.39	6.88%	6.82%
Last 5 Years	29-Aug-08	11.0250	1431.80	7.88%	7.56%
Since Inception	01-Jul-06	10.0000	1242.00	6.88%	7.32%

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.

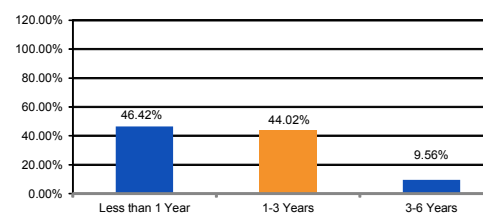
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Short Term Fixed Income Fund

ULIF 013 04/01/07 WLF 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the Fund is to generate 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.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹15.6632

Benchmark : CRISIL Short Term Bond Index -100%

Corpus as on 30 August, 13 : ₹107.02 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		22.54
Corporation Bank CD 05-June-14	A1+	8.97
Canara Bank CD 24-Feb-14	A1+	4.48
Cholamandaram Invest & Fin. Co. Ltd CP 09-Sep-13	A1+	3.73
Bank of Baroda CD 05-Mar-14	A1+	3.58
Andhra Bank CD 14-Mar-14	A1+	1.78
Corporate Bonds		52.64
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	9.18
10.20% Sundaram Finance Ltd. 21-Jul-14	AA+	4.61
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	3.70
9.63% PFC Ltd. 15-Dec-14	AAA	3.68
9.67% Tata Sons Ltd. 31-Aug-15	AAA	3.67
9.64% PGC Ltd. 31-May-16	AAA	3.44
9.40% LIC Housing Finance Ltd. 20-12-13	AAA	3.28
9.40% NHB 10-Jan-15	AAA	3.21
8.40% HDFC Ltd. 08-Dec-14	AAA	2.91
8.35% PFC Ltd. 15-May-16	AAA	2.85

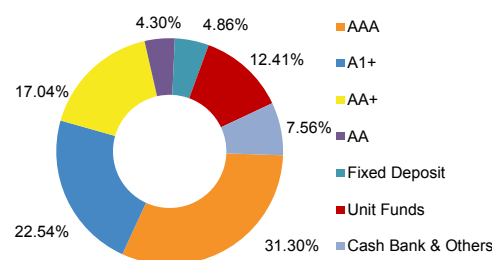
Instrument	Industry/Rating	% Of NAV
10.70% Sundaram Finance Ltd. 06-Jun-14	AA+	2.78
9.80% LIC Housing Finance Ltd. 09-Jan-15	AAA	2.31
9.75% IDFC Ltd. 11-Jul-14	AAA	2.30
11.40% PFC Ltd. 28-Nov-13	AAA	1.60
9.655% NABARD 18-Oct-14	AAA	1.38
8.85% PGC Ltd. 19-Oct-16	AAA	0.67
2.00% Indian Hotels Ltd. 09-Dec-14	AA	0.60
9% Coromandal International Ltd. 23-Jul-16	AA+	0.46
Fixed Deposit		4.86
9.50% State Bank of Hyderabad FD 10-Feb-2014		3.74
9.50% State Bank Of Hyderabad FD 04-Jan-14		1.12
Unit Funds		12.41
Kotak Liquid-Plan A -(Growth) - Direct		4.47
ICICI Prudential Liquid - Direct Plan - Growth		3.97
Birla Sun Life Cash Plus - Growth - Direct Plan		3.97
Cash Bank & Others		7.56
Total		100.00

Fund Performance

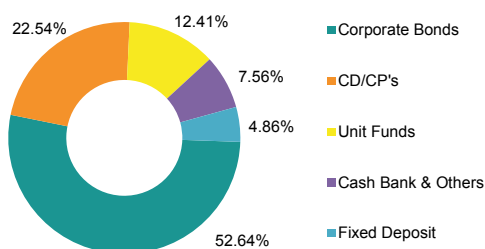
PERIOD	DATE	NAV	Crisil Short Term Bond Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	15.1928	2009.60	3.10%	2.57%
Last 1 Year	31-Aug-12	14.5577	1931.78	7.59%	6.70%
Last 2 Years	30-Aug-11	13.3398	1774.44	8.36%	7.78%
Last 3 Years	31-Aug-10	12.4726	1662.57	7.89%	7.43%
Last 4 Years	31-Aug-09	11.7760	1583.39	7.39%	6.82%
Last 5 Years	29-Aug-08	10.4680	1431.80	8.39%	7.56%
Since Inception	08-Jan-07	10.0000	1281.09	6.98%	7.42%

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.

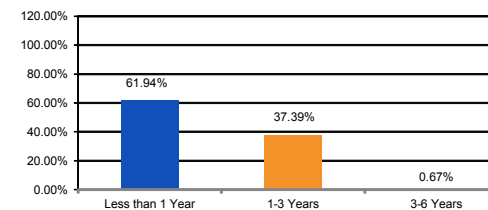
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Income Fund

ULIF 012 04/01/07 WLI 110

Fund Assure, Investment Report, August 2013

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.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹15.3761

Benchmark : CRISIL Composite Bond Index -100%

Corpus as on 30 August, 13 : ₹217.04 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		4.77
Oriental Bank of Commerce CD 05-June-14	A1+	4.77
Government Securities		39.64
8.30% GOI 31-Dec-42	Sovereign	7.36
8.20% GOI 24-Sep-25	Sovereign	7.09
8.83% GOI 12-Dec-41	Sovereign	6.41
8.33% GOI 09-Jul-26	Sovereign	4.81
7.16% GOI 20-May-23	Sovereign	4.45
8.19% GOI 16-Jan-20	Sovereign	1.97
8.15% GOI 11-Jun-22	Sovereign	1.55
7.28% GOI 03-Jun-19	Sovereign	1.50
8.91% Gujarat SDL 22-Aug-22	Sovereign	1.36
8.84% Maharashtra SDL 17-Oct-22	Sovereign	1.36
8.79% Gujarat SDL 25-Oct-22	Sovereign	0.98
8.79% GOI 08-Nov-21	Sovereign	0.79
Corporate Bonds		34.65
9.57% IRFC Ltd. 31-May-21	AAA	5.75
9.75% HDFC Ltd. 07-Dec-16	AAA	4.53
10.40% Reliance Ports & Terminals Ltd. 18-July-21	AAA	4.22
2.00% Tata Steel Ltd. 23-Apr-22	AA	4.08
9.00% PFC Ltd. 11-Mar-2028	AAA	2.81
0.00% NABARD 01-Jan-19	AAA	1.66
9.18% Tata Sons Ltd. 23-Nov-20	AAA	1.54
10.70% Sundaram Finance Ltd. 06-Jun-14	AA+	1.33

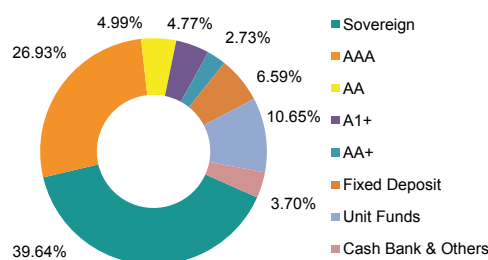
Instrument	Industry/Rating	% Of NAV
9.80% LIC Housing Finance Ltd. 09-Jan-15	AAA	1.14
8.84% NTPC Ltd. 04-Oct-22	AAA	1.08
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	0.91
10.20% Sundaram Finance Ltd. 21-Jul-14	AA+	0.91
9.43% IRFC Ltd. 23-May-18	AAA	0.91
9.30% SAIL 25-May-21	AAA	0.90
8.35% HDFC Ltd. 19-Jul-15	AAA	0.58
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	0.50
9.64% PGC Ltd. 31-May-21	AAA	0.46
9.64% PGC Ltd. 31-May-18	AAA	0.45
9.70% HDFC Ltd. 07-Jun-17	AAA	0.45
8.45% NABARD 18-May-16	AAA	0.44
9.75% SBI Series 3 Lower Tier II 16-Mar-21	AAA	0.02
Fixed Deposit		6.59
9.50% State Bank of Hyderabad FD 10-Feb-2014		5.07
9.50% State Bank Of Hyderabad FD 04-Jan-14		1.52
Unit Funds		10.65
Kotak Liquid-Plan A -(Growth) - Direct		4.46
Birla Sun Life Cash Plus - Growth - Direct Plan		3.96
ICICI Prudential Liquid - Direct Plan - Growth		2.24
Cash Bank & Others		3.70
Total		100.00

Fund Performance

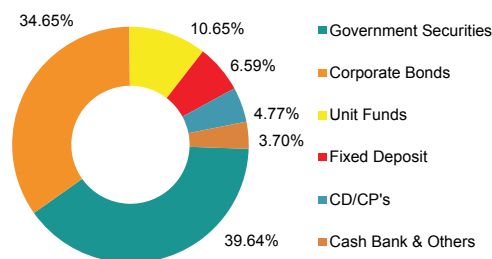
PERIOD	DATE	NAV	Crisil Composite Bond Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	15.4282	1951.91	-0.34%	-1.46%
Last 1 Year	31-Aug-12	14.5966	1862.92	5.34%	3.25%
Last 2 Years	30-Aug-11	13.2758	1713.36	7.62%	5.95%
Last 3 Years	31-Aug-10	12.3900	1618.71	7.46%	5.92%
Last 4 Years	31-Aug-09	11.6670	1530.92	7.14%	5.87%
Last 5 Years	29-Aug-08	10.3280	1393.70	8.28%	6.66%
Since Inception	08-Jan-07	10.0000	1298.79	6.69%	6.09%

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.

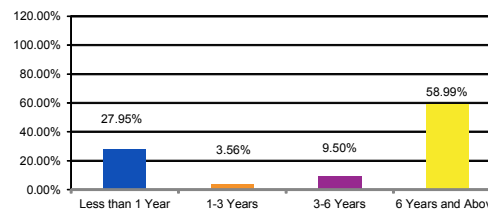
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Future Income Pension Fund

ULIF 022 04/02/08 FIP 110

Fund Assure, Investment Report, August 2013

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.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹14.2089

Benchmark : CRISIL Composite Bond Index -100%

Corpus as on 30 August, 13 : ₹33.54 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
Government Securities		35.16
8.20% GOI 24-Sep-25	Sovereign	12.20
8.15% GOI 11-Jun-22	Sovereign	8.48
8.83% GOI 12-Dec-41	Sovereign	5.27
8.33% GOI 09-Jul-26	Sovereign	4.24
8.19% GOI 16-Jan-20	Sovereign	1.42
8.91% Gujarat SDL 22-Aug-22	Sovereign	1.14
8.84% Maharashtra SDL 17-Oct-22	Sovereign	1.14
8.79% Gujarat SDL 25-Oct-22	Sovereign	1.13
10.18% GOI 11-Sep-26	Sovereign	0.15
Corporate Bonds		39.63
9.57% IRFC Ltd. 31-May-21	AAA	9.82
8.45% NABARD 18-May-16	AAA	5.70
9.00% PFC Ltd. 11-Mar-2028	AAA	5.60
9.75% HDFC Ltd. 07-Dec-16	AAA	4.39
9.20% PGC Ltd. 12-Mar-15	AAA	3.65

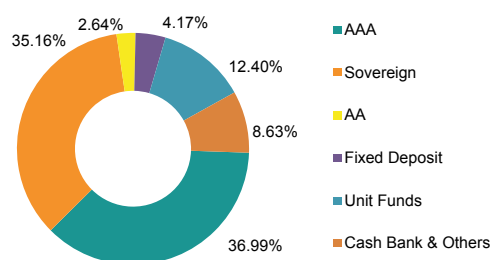
Instrument	Industry/Rating	% Of NAV
8.90% PGC Ltd. 25-Feb-15	AAA	3.63
2.00% Tata Steel Ltd. 23-Apr-22	AA	2.64
9.48% REC Ltd. 10-Aug-21	AAA	1.76
9.75% SBI Series 3 Lower Tier II 16-Mar-21	AAA	0.94
10.40% Reliance Ports & Terminals Ltd. 18-July-21	AAA	0.92
9.60% HDFC Ltd. 07-Apr-16	AAA	0.29
8.30% HDFC Ltd. 23-Jun-15	AAA	0.29
Fixed Deposit		4.17
9.50% State Bank Of Hyderabad FD 04-Jan-14		2.68
9.50% State Bank of Hyderabad FD 10-Feb-2014		1.49
Unit Funds		12.40
Kotak Liquid-Plan A -(Growth) - Direct		4.47
Birla Sun Life Cash Plus - Growth - Direct Plan		3.97
ICICI Prudential Liquid - Direct Plan - Growth		3.97
Cash Bank & Others		8.63
Total		100.00

Fund Performance

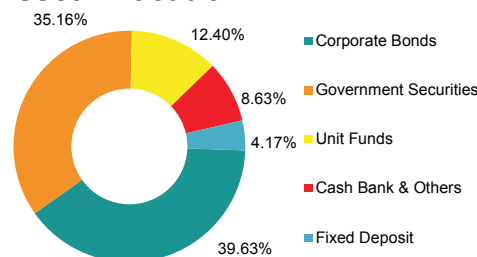
PERIOD	DATE	NAV	Crisil Composite Bond Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	14.2418	1951.91	-0.23%	-1.46%
Last 1 Year	31-Aug-12	13.5079	1862.92	5.19%	3.25%
Last 2 Years	30-Aug-11	12.3800	1713.36	7.13%	5.95%
Last 3 Years	31-Aug-10	11.6938	1618.71	6.71%	5.92%
Last 4 Years	31-Aug-09	11.0550	1530.92	6.48%	5.87%
Last 5 Years	29-Aug-08	9.9840	1393.70	7.31%	6.66%
Since Inception	04-Feb-08	10.0000	1404.20	6.51%	5.81%

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.

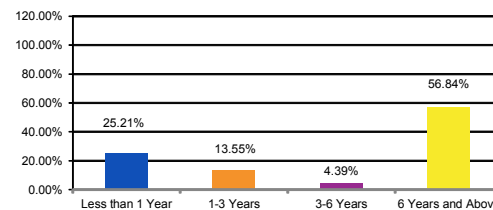
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Bond Fund

ULIF 030 12/01/09 IBF 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The objective of the scheme is to invest in Government Bonds and highly rated Fixed income instruments. The primary objective of the fund is to conserve capital while generating income by investing in short to medium term debt instruments of various maturities.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹13.2640

Benchmark : CRISIL Composite Bond Index -100%

Corpus as on 30 August, 13 : ₹17.57 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
Government Securities		42.29
8.19% GOI 16-Jan-20	Sovereign	10.83
8.33% GOI 09-Jul-26	Sovereign	5.94
8.83% GOI 12-Dec-41	Sovereign	5.44
8.15% GOI 11-Jun-22	Sovereign	5.39
8.79% Gujarat SDL 25-Oct-22	Sovereign	4.04
8.20% GOI 24-Sep-25	Sovereign	3.48
9.15% GOI 14-Nov-24	Sovereign	2.86
8.79% GOI 08-Nov-21	Sovereign	2.80
7.49% GOI 16-Apr-17	Sovereign	1.34
10.70% GOI 22-Apr-20	Sovereign	0.15
Corporate Bonds		36.16
9.57% IRFC Ltd. 31-May-21	AAA	6.82
9.00% PFC Ltd. 11-Mar-2028	AAA	6.42
9.76% LIC Housing Finance Ltd. 11-Dec-14	AAA	5.63

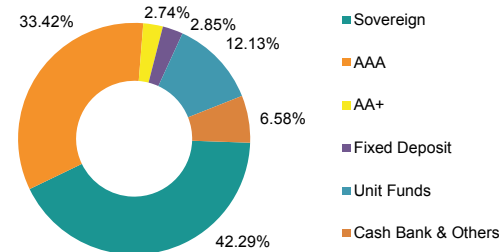
Instrument	Industry/Rating	% Of NAV
8.94% PFC Ltd. 25-Mar-28	AAA	5.32
9.70% HDFC Ltd. 07-Jun-17	AAA	4.47
10.40% Reliance Ports & Terminals Ltd. 18-July-21	AAA	2.93
9.25% Dr Reddy's Lab Ltd. 24-Mar-14	AA+	2.74
8.90% PGC Ltd. 25-Feb-15	AAA	0.69
9.95% SBI 16-Mar-26	AAA	0.68
9.75% SBI Series 3 Lower Tier II 16-Mar-21	AAA	0.45
Fixed Deposit		2.85
9.50% State Bank Of Hyderabad FD 04-Jan-14		2.85
Unit Funds		12.13
Kotak Liquid-Plan A -(Growth) - Direct		4.38
ICICI Prudential Liquid - Direct Plan - Growth		3.87
Birla Sun Life Cash Plus - Growth - Direct Plan		3.87
Cash Bank & Others		6.58
Total		100.00

Fund Performance

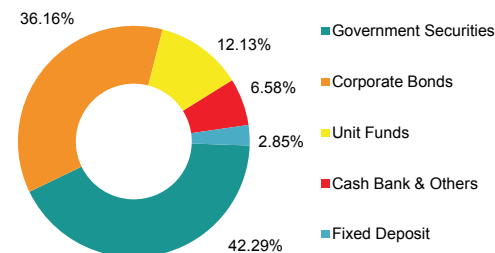
PERIOD	DATE	NAV	Crisil Composite Bond Index	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	13.3781	1951.91	-0.85%	-1.46%
Last 1 Year	31-Aug-12	12.6965	1862.92	4.47%	3.25%
Last 2 Years	30-Aug-11	11.6822	1713.36	6.56%	5.95%
Last 3 Years	31-Aug-10	11.1238	1618.71	6.04%	5.92%
Last 4 Years	31-Aug-09	10.5510	1530.92	5.89%	5.87%
Since Inception	12-Jan-09	10.0000	1503.68	6.29%	5.46%

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.

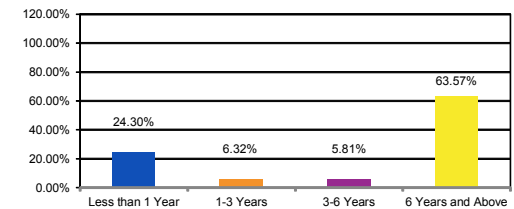
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Apex Investment Fund

ULIF 031 18/02/09 AIN 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be no more than 100% in Money Markets and Cash.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹9.9971

Benchmark : -

Corpus as on 30 August, 13 : ₹0.04 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Fund Performance

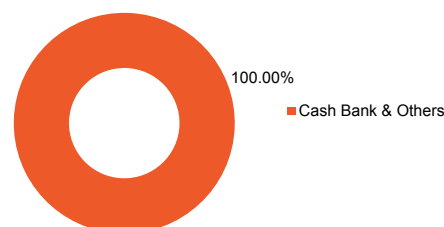
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0017	-0.05%
Last 1 Year	31-Aug-12	10.0070	-0.10%
Last 2 Years	30-Aug-11	10.0142	-0.09%
Last 3 Years	31-Aug-10	10.0101	-0.04%
Last 4 Years	31-Aug-09	10.0330	-0.09%
Since Inception	18-Feb-09	10.0000	-0.01%

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.

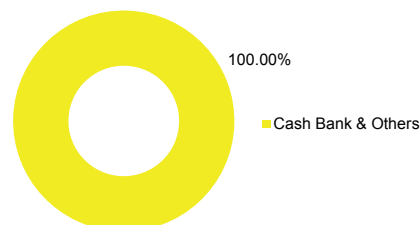
Portfolio

Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

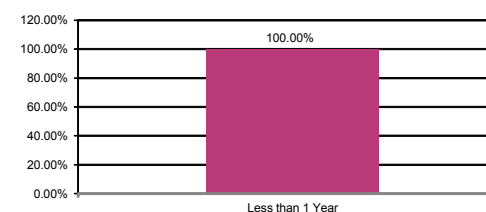
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 10 Investment Fund

ULIF 039 20/01/10 PI2 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension Investment Fund (10 Years) is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹9.9970

Benchmark : -

Corpus as on 30 August, 13 : ₹0.05 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Fund Performance

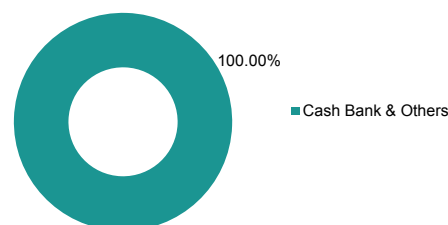
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0348	-0.38%
Last 1 Year	31-Aug-12	10.0146	-0.18%
Last 2 Years	30-Aug-11	10.0204	-0.12%
Last 3 Years	31-Aug-10	10.0625	-0.22%
Since Inception	20-Jan-10	10.0000	-0.01%

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.

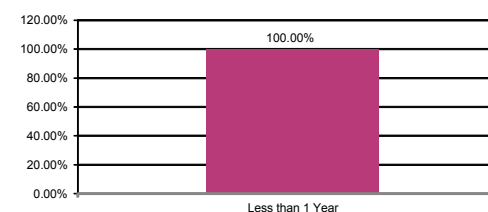
Portfolio

Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

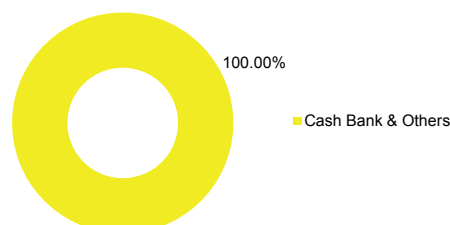
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 15 Investment Fund

ULIF 040 20/01/10 PI3 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension Investment Fund (15 Years) is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.0991

Benchmark : -

Corpus as on 30 August, 13 : ₹0.15 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Fund Performance

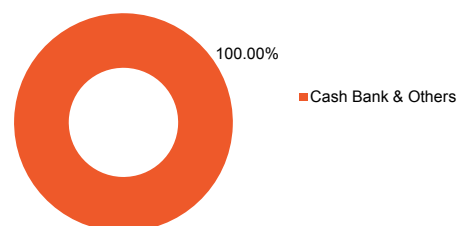
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0324	0.66%
Last 1 Year	31-Aug-12	10.0054	0.94%
Last 2 Years	30-Aug-11	10.0078	0.46%
Last 3 Years	31-Aug-10	10.0477	0.17%
Since Inception	20-Jan-10	10.0000	0.27%

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.

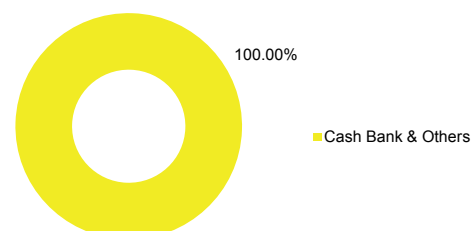
Portfolio

Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

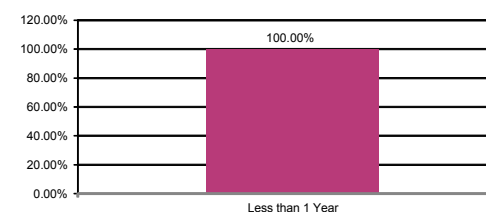
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 20 Investment Fund

ULIF 041 20/01/10 PI4 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension Investment Fund (20 Years) is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.0161

Benchmark : -

Corpus as on 30 August, 13 : ₹0.03 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Fund Performance

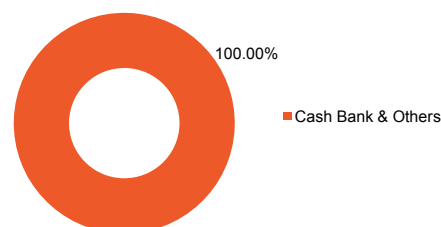
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0073	0.09%
Last 1 Year	31-Aug-12	9.9990	0.17%
Last 2 Years	30-Aug-11	10.0066	0.05%
Last 3 Years	31-Aug-10	10.0389	-0.08%
Since Inception	20-Jan-10	10.0000	0.04%

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.

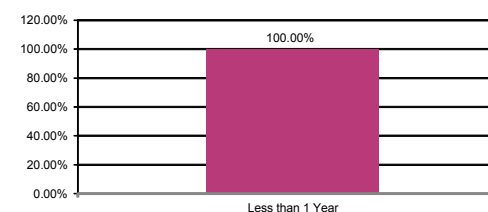
Portfolio

Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

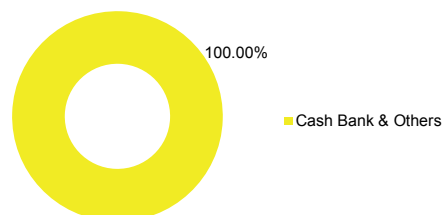
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Plus Investment Fund

ULIF 046 01/02/10 AP1 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex plus Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.0526

Benchmark : -

Corpus as on 30 August, 13 : ₹0.16 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

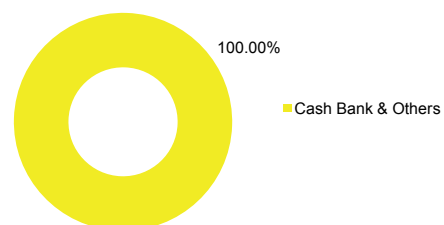
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

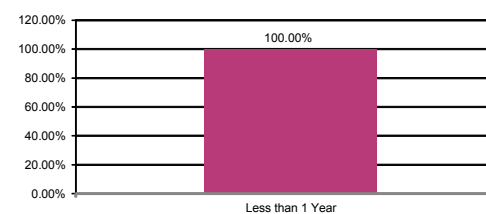
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0464	0.06%
Last 1 Year	31-Aug-12	10.0138	0.39%
Last 2 Years	30-Aug-11	10.0139	0.19%
Last 3 Years	31-Aug-10	10.0658	-0.04%
Since Inception	01-Feb-10	10.0000	0.15%

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.

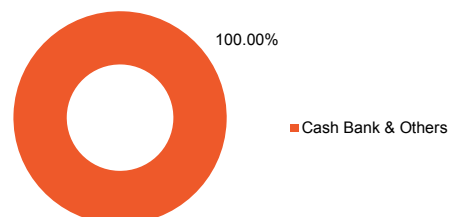
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Discontinued Policy Fund

ULIF 053 07/01/11 DCF 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Discontinued Policy Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹12.2318

Benchmark : -

Corpus as on 30 August, 13 : ₹259.65 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
CD/CP's		44.92
Andhra Bank CD 14-Mar-14	A1+	7.38
Bank of India 03-June-14	A1+	6.46
Oriental Bank of Commerce CD 16-Jan-14	A1+	4.78
IDBI Bank CD 17-Feb-14	A1+	4.77
Allahabad Bank CD 17-Mar-14	A1+	4.33
Corporation Bank CD 05-June-14	A1+	3.63
Union Bank of India CD 10-Dec-13	A1+	3.31
Vijaya Bank CD 16-Jan-14	A1+	2.91
Oriental Bank of Commerce CD 05-June-14	A1+	2.90
Canara Bank CD 24-Feb-14	A1+	2.18

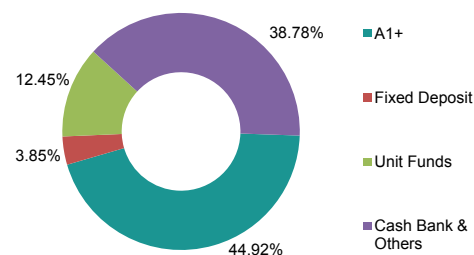
Instrument	Industry/Rating	% Of NAV
Bank of Baroda CD 05-Mar-14	A1+	1.84
Cholamandalam Invest & Fin. Co. Ltd CP 10-Oct-13	A1+	0.42
Fixed Deposit		3.85
9.00% Bank Of Baroda FD 07-Dec-13		3.85
Unit Funds		12.45
UTI MMF - Instn Growth Plan -Direct		4.49
ICICI Prudential Liquid - Direct Plan - Growth		3.99
Birla Sun Life Cash Plus - Growth - Direct Plan		3.98
Cash Bank & Others		38.78
Total		100.00

Fund Performance

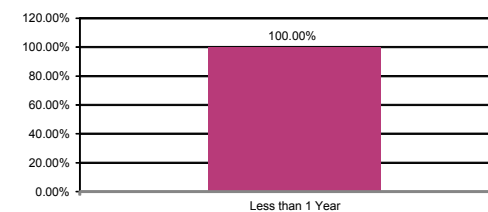
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	11.7297	4.28%
Last 1 Year	31-Aug-12	11.2690	8.54%
Last 2 Year	30-Aug-11	10.3757	8.58%
Since Inception	07-Jan-11	10.0000	7.91%

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.

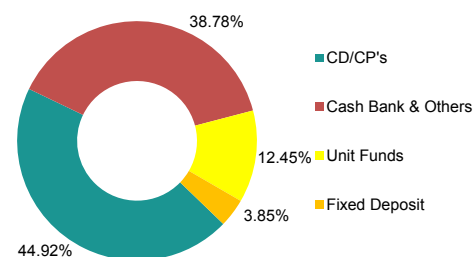
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Investment Fund

ULIF 054 01/02/11 ASI 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Supreme Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.0351

Benchmark : -

Corpus as on 30 August, 13 : ₹0.06 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Fund Performance

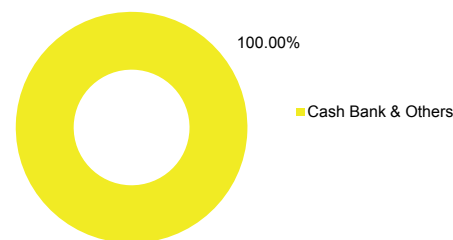
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0164	0.19%
Last 1 Year	31-Aug-12	10.0015	0.34%
Last 2 Years	30-Aug-11	9.9951	0.20%
Since Inception	01-Feb-11	10.0000	0.14%

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.

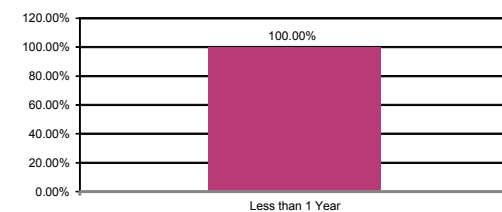
Portfolio

Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

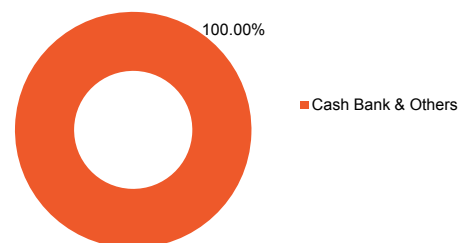
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Investment Fund II

ULIF 056 01/07/11 SI2 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Supreme Investment Fund - II is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.0556

Benchmark : -

Corpus as on 30 August, 13 : ₹0.96 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

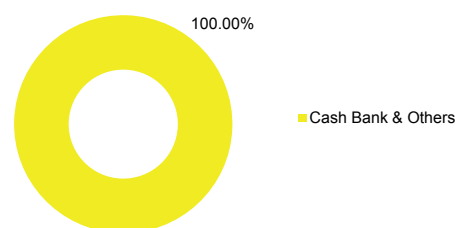
Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

Fund Performance

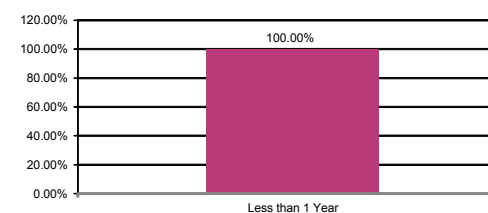
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0346	0.21%
Last 1 Year	31-Aug-12	10.0137	0.42%
Last 2 Years	30-Aug-11	10.0748	-0.10%
Since Inception	01-Jul-11	10.0000	0.26%

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.

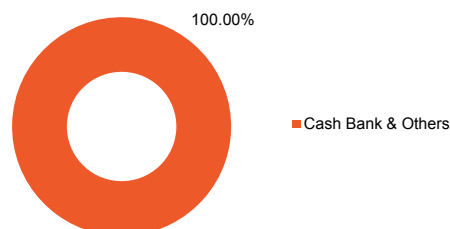
Rating Profile



Maturity Profile



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Investment Fund III

ULIF 058 01/11/11 SI3 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Supreme Investment Fund - III is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.0115

Benchmark : -

Corpus as on 30 August, 13 : ₹0.03 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Fund Performance

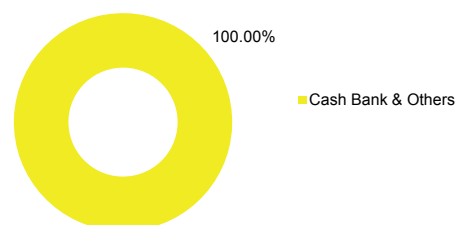
PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0436	-0.32%
Last 1 Year	31-Aug-12	9.995	0.17%
Since Inception	1-Nov-11	10.0000	0.06%

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.

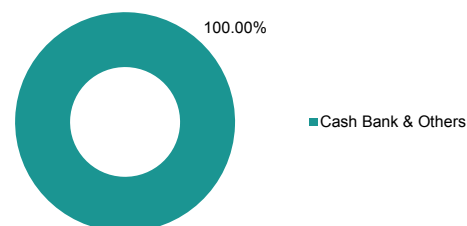
Portfolio

Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		100.00
Total		100.00

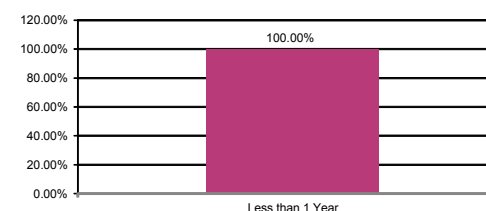
Rating Profile



Asset Allocation



Maturity Profile



Equity Fund

Debt Fund

Hybrid Fund

Apex pension Investment Fund

ULIF 038 20/01/10 PI1 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low and asset allocation will be up to 100% in Money Markets and Cash.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹9.9992

Benchmark : -

Corpus as on 30 August, 13 : 0.00 Crs.

Investment Style

Credit Quality			Interest Rate Sensivity
High	Mid	Low	
			High
			Mid
			Low

Portfolio

Instrument	Industry/Rating	% Of NAV
Cash Bank & Others		-
Total		-

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.0000	-0.01%
Last 1 Year	31-Aug-12	10.0000	-0.01%
Last 2 Year	30-Aug-11	10.0000	0.00%
Last 3 Year	31-Aug-10	10.0577	-0.19%
Since Inception	20-Jan-10	10.0000	0.00%

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.

Equity Fund

Debt Fund

Hybrid Fund

Aggressive Growth Fund	Stable Growth Fund	Whole Life Aggressive Growth Fund	Whole Life Stable Growth Fund	Growth Maximiser Fund
Growth Enabler Fund	Capital Guarantee Fund	Future Capital Guarantee Pension Fund	Future Growth Pension Fund	Future Balanced Pension Fund
110% Capital Guarantee Fund	Aggressive Flexi Fund	Stable Flexi Fund	Apex Return Lock-in-Fund	Apex Return Lock-in-Fund II
Super 110% Capital Guarantee Fund	Apex Plus Return Lock-in-Fund	Apex Pension Return Lock-in Fund	Apex Pension 10 Return Lock-in Fund	Apex Pension 15 Return Lock-in Fund
Apex Pension 20 Return Lock-in Fund	Apex Plus Return Lock-in-Fund II	Apex Pension Return Lock-in-Fund II	Apex Pension 10 Return Lock-in Fund II	Apex Pension 15 Return Lock-in Fund II
Apex Pension 20 Return Lock-in Fund II	Apex Supreme Return Lock-in Fund	Apex Supreme Return Lock-in Fund II	Apex Supreme Return Lock-in Fund III	Growth Fund
Balanced Fund				

Aggressive Growth Fund

ULIF 006 01/07/06 TAL 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium to high risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹15.8852

Benchmark : BSE Sensex - 65% CRISIL Composite Bond Fund Index - 35%

Corpus as on 30 August, 13 : ₹235.48 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	16.6187	-4.41%	-1.34%
Last 1 Year	31-Aug-12	15.4886	2.56%	5.58%
Last 2 Years	30-Aug-11	14.9146	3.20%	5.77%
Last 3 Years	31-Aug-10	15.8972	-0.03%	2.84%
Last 4 Years	31-Aug-09	13.6780	3.81%	4.92%
Last 5 Years	29-Aug-08	12.1490	5.51%	5.60%
Since Inception	01-Jul-06	10.0000	6.67%	7.42%

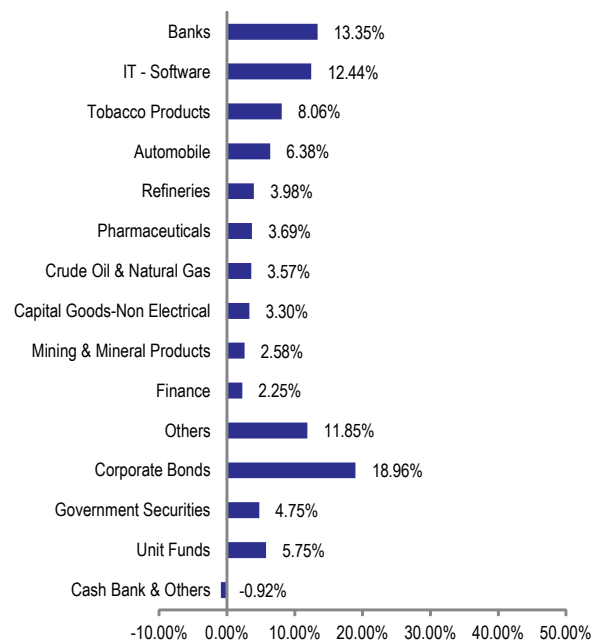
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

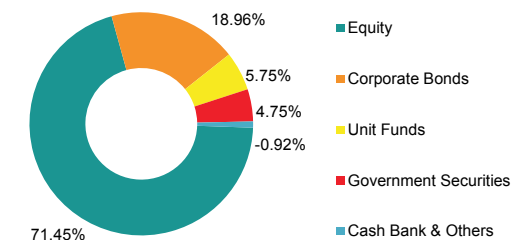
Instrument	Industry/Rating	% Of NAV
Equity		71.45
ITC Ltd.	Tobacco Products	8.06
Infosys Technologies Ltd.	IT - Software	6.05
HDFC Bank Ltd.	Banks	4.92
Tata Consultancy Services Ltd.	IT - Software	4.25
ICICI Bank Ltd.	Banks	4.13
Reliance Industries Ltd.	Refineries	3.98
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	3.11
Tata Motors Ltd.	Automobile	2.54
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.30
Bajaj Auto Ltd.	Automobile	2.18
Bharti Airtel Ltd.	Telecomm-Service	1.64
Nestle India Ltd.	FMCG	1.60
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.57
Mahindra and Mahindra Ltd.	Automobile	1.53
HDFC Ltd.	Finance	1.51
Coal India Ltd.	Mining & Mineral Products	1.44
Asian Paints Ltd.	Paints/Varnish	1.42
ING Vysya Bank Ltd.	Banks	1.34
State Bank of India	Banks	1.31
Exide Industries Ltd.	Auto Ancillaries	1.28
Axis Bank Ltd.	Banks	1.04
Cipla Ltd.	Pharmaceuticals	1.01
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.00
Other Equity below 1% corpus		13.24
Government Securities		4.75
8.79% GOI 08-Nov-21	Sovereign	2.09

Instrument	Industry/Rating	% Of NAV
8.83% GOI 12-Dec-41	Sovereign	1.66
8.20% GOI 24-Sep-25	Sovereign	1.00
Corporate Bonds		18.96
2.00% Tata Steel Ltd. 23-Apr-22	AA	2.63
8.94% PFC Ltd. 25-Mar-28	AAA	2.38
9.70% GE Shipping 18-Jan-23	AAA	1.89
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	1.68
8.40% HDFC Ltd. 08-Dec-14	AAA	1.65
2.00% Indian Hotels Ltd. 09-Dec-14	AA	1.63
9.70% HDFC Ltd. 07-Jun-17	AAA	1.33
9.60% LIC Housing Finance Ltd. 20-Jul-15	AAA	1.25
9.35% PGC Ltd. 29-Aug-22	AAA	1.24
9.09% IRFC Ltd. 29-Mar-26	AAA	0.82
9.57% IRFC Ltd. 31-May-21	AAA	0.76
9.61% PFC Ltd. 29-Jun-21	AAA	0.71
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	0.42
9.18% Tata Sons Ltd. 23-Nov-20	AAA	0.28
8.19% IRFC Ltd. 27-Apr-19	AAA	0.20
9.70% GE Shipping 02-Feb-21	AAA	0.04
9.90% Indian Hotels Ltd. 24-Feb-17	AA	0.04
Unit Funds		5.75
Kotak Liquid-Plan A -(Growth) - Direct		4.45
Birla Sun Life Cash Plus - Growth - Direct Plan		1.30
Cash Bank & Others		-0.92
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Stable Growth Fund

ULIF 007 01/07/06 TSL 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns with low to medium risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹16.6227

Benchmark : BSE Sensex - 40%
CRISIL Composite Bond Index - 60%

Corpus as on 30 August, 13 : ₹33.81 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	17.0079	-2.26%	-1.39%
Last 1 Year	31-Aug-12	15.8938	4.59%	4.68%
Last 2 Years	30-Aug-11	15.0078	5.24%	5.84%
Last 3 Years	31-Aug-10	15.1432	3.16%	4.03%
Last 4 Years	31-Aug-09	13.5870	5.17%	5.29%
Last 5 Years	29-Aug-08	11.9270	6.86%	6.01%
Since Inception	01-Jul-06	10.0000	7.35%	6.90%

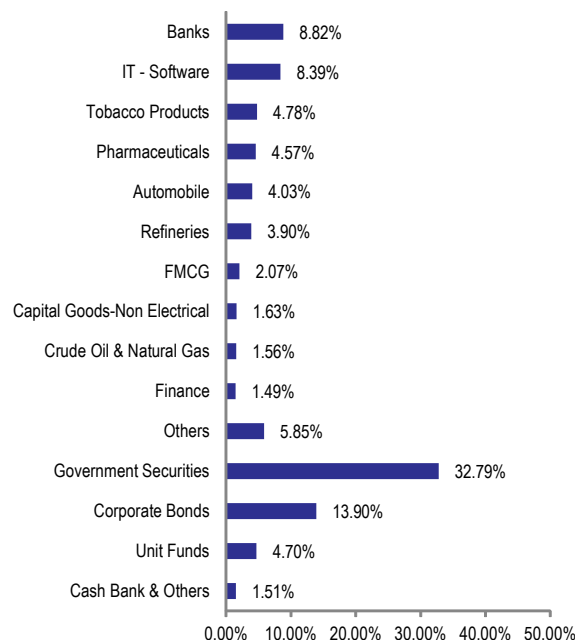
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

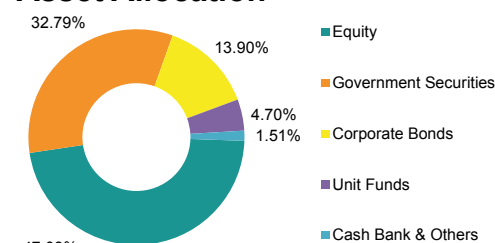
Instrument	Industry/Rating	% Of NAV
Equity		47.09
ITC Ltd.	Tobacco Products	4.78
Infosys Technologies Ltd.	IT - Software	4.13
Reliance Industries Ltd.	Refineries	3.90
HDFC Bank Ltd.	Banks	3.69
Tata Consultancy Services Ltd.	IT - Software	2.69
ICICI Bank Ltd.	Banks	2.61
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.46
Tata Motors Ltd.	Automobile	1.55
Hindustan Unilever Ltd.	FMCG	1.49
HDFC Ltd.	Finance	1.49
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	1.44
Mahindra and Mahindra Ltd.	Automobile	1.39
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.33
HCL Technologies Ltd.	IT - Software	1.23
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.19
Bharti Airtel Ltd.	Telecomm-Service	1.10

Instrument	Industry/Rating	% Of NAV
Other Equity below 1% corpus		10.64
Government Securities		32.79
8.20% GOI 24-Sep-25	Sovereign	9.74
8.79% GOI 08-Nov-21	Sovereign	8.73
8.83% GOI 12-Dec-41	Sovereign	7.48
9.15% GOI 14-Nov-24	Sovereign	6.83
Corporate Bonds		13.90
9.57% IRFC Ltd. 31-May-21	AAA	5.90
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	4.26
9.70% HDFC Ltd. 07-Jun-17	AAA	2.90
8.84% NTPC Ltd. 04-Oct-22	AAA	0.84
Unit Funds		4.70
Kotak Liquid-Plan A -(Growth) - Direct		4.41
Birla Sun Life Cash Plus - Growth - Direct Plan		0.30
Cash Bank & Others		1.51
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Aggressive Growth Fund

ULIF 010 04/01/07 WLA 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium to high risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹15.4806

Benchmark : Nifty - 65%
CRISIL Composite Bond Index -35%

Corpus as on 30 August, 13 : ₹347.36 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	15.9356	-2.86%	-3.04%
Last 1 Year	31-Aug-12	14.7335	5.07%	3.77%
Last 2 Years	30-Aug-11	13.9471	5.35%	5.07%
Last 3 Years	31-Aug-10	14.4199	2.39%	2.35%
Last 4 Years	31-Aug-09	12.3490	5.81%	4.71%
Last 5 Years	29-Aug-08	10.8820	7.30%	5.35%
Since Inception	08-Jan-07	10.0000	6.80%	5.44%

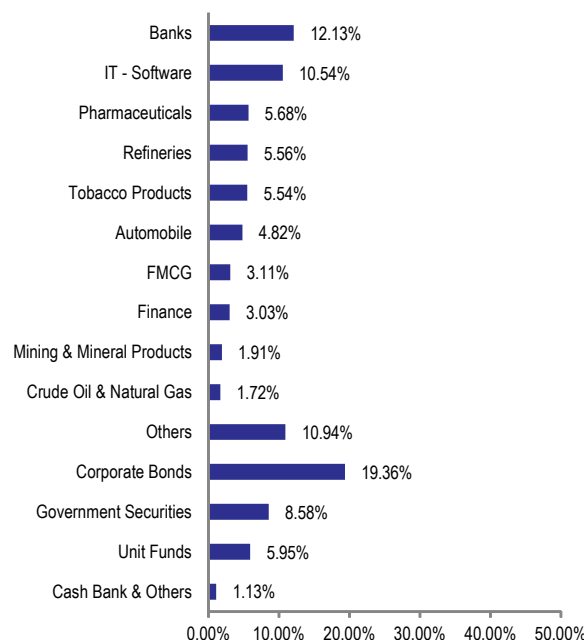
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Portfolio

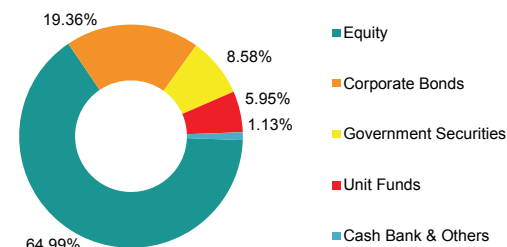
Instrument	Industry/Rating	% Of NAV
Equity		64.99
Infosys Technologies Ltd.	IT - Software	5.67
Reliance Industries Ltd.	Refineries	5.56
ITC Ltd.	Tobacco Products	5.54
HDFC Bank Ltd.	Banks	4.10
ICICI Bank Ltd.	Banks	3.70
Tata Consultancy Services Ltd.	IT - Software	3.38
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.99
HDFC Ltd.	Finance	2.48
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	1.62
Tata Motors Ltd.	Automobile	1.61
Mahindra and Mahindra Ltd.	Automobile	1.56
State Bank of India	Banks	1.53
HCL Technologies Ltd.	IT - Software	1.49
Bharti Airtel Ltd.	Telecomm-Service	1.38
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.32
Coal India Ltd	Mining & Mineral Products	1.26
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.26
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	1.17
Other Equity below 1% corpus		17.35
Government Securities		8.58
8.20% GOI 24-Sep-25	Sovereign	4.36
8.79% GOI 08-Nov-21	Sovereign	2.13
9.15% GOI 14-Nov-24	Sovereign	0.99
8.83% GOI 12-Dec-41	Sovereign	0.69
7.83% GOI 11-04-2018	Sovereign	0.22

Instrument	Industry/Rating	% Of NAV
8.33% GOI 09-Jul-26	Sovereign	0.14
8.28% GOI 15-Feb-32	Sovereign	0.06
Corporate Bonds		19.36
8.94% PFC Ltd. 25-Mar-28	AAA	2.96
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	1.57
2.00% Tata Steel Ltd. 23-Apr-22	AA	1.53
2.00% Indian Hotels Ltd. 09-Dec-14	AA	1.47
9.44% PFC Ltd. 23-Sep-21	AAA	1.40
7.60% HDFC Ltd. 21-Dec-17	AAA	1.33
8.70% PFC Ltd. 14-May-15	AAA	1.12
10.70% Sundaram Finance Ltd. 06-Jun-14	AA+	1.03
8.30% HDFC Ltd. 23-Jun-15	AAA	1.00
9.70% GE Shipping 18-Jan-23	AAA	0.94
9.57% IRFC Ltd. 31-May-21	AAA	0.92
8.40% HDFC Ltd. 08-Dec-14	AAA	0.70
7.95% PFC Ltd. 24-Feb-16	AAA	0.68
8.50% PFC Ltd. 15-Dec-14	AAA	0.56
9.95% SBI 16-Mar-26	AAA	0.54
8.19% IRFC Ltd. 27-Apr-19	AAA	0.54
9.70% HDFC Ltd. 07-Jun-17	AAA	0.48
9.09% IRFC Ltd. 29-Mar-26	AAA	0.28
9.18% Tata Sons Ltd. 23-Nov-20	AAA	0.22
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	0.11
Unit Funds		5.95
Kotak Liquid-Plan A -(Growth) - Direct		4.46
Birla Sun Life Cash Plus - Growth - Direct Plan		1.49
Cash Bank & Others		1.13
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Whole Life Stable Growth Fund

ULIF 011 04/01/07 WLS 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns with low to medium risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹14.5290

Benchmark : Nifty - 40%
CRISIL Composite Bond Index - 60%

Corpus as on 30 August, 13 : ₹78.72 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	14.8087	-1.89%	-2.43%
Last 1 Year	31-Aug-12	13.8398	4.98%	3.57%
Last 2 Years	30-Aug-11	12.9378	5.97%	5.41%
Last 3 Years	31-Aug-10	12.8643	4.14%	3.72%
Last 4 Years	31-Aug-09	11.5380	5.93%	5.16%
Last 5 Years	29-Aug-08	10.2200	7.29%	5.85%
Since Inception	08-Jan-07	10.0000	5.78%	5.69%

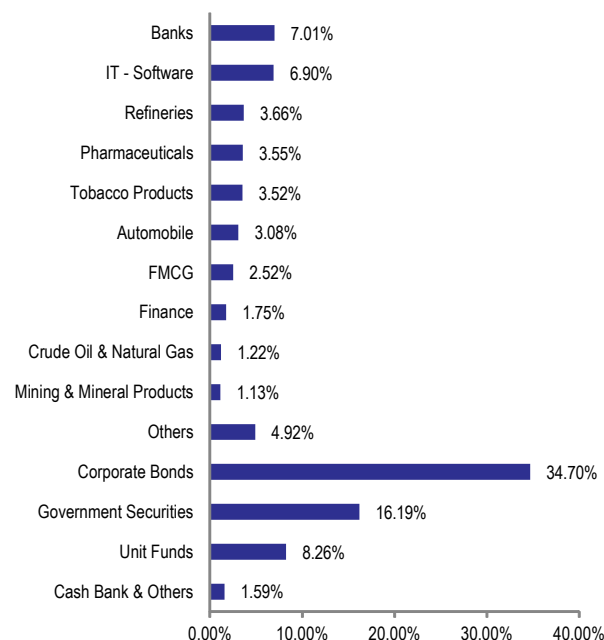
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Portfolio

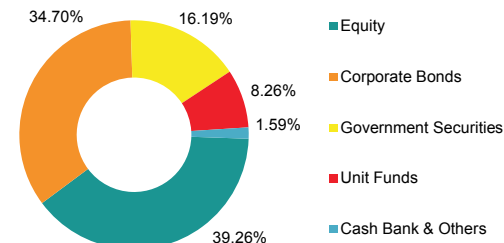
Instrument	Industry/Rating	% Of NAV
Equity		39.26
ITC Ltd.	Tobacco Products	3.52
Reliance Industries Ltd.	Refineries	3.25
Infosys Technologies Ltd.	IT - Software	3.15
HDFC Bank Ltd.	Banks	2.64
ICICI Bank Ltd.	Banks	2.25
Tata Consultancy Services Ltd.	IT - Software	2.06
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.85
HDFC Ltd.	Finance	1.50
Tata Motors Ltd.	Automobile	1.07
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.01
Other Equity below 1% corpus		16.96
Government Securities		16.19
8.79% GOI 08-Nov-21	Sovereign	5.31
8.33% GOI 09-Jul-26	Sovereign	4.07
8.83% GOI 12-Dec-41	Sovereign	3.64
8.15% GOI 11-Jun-22	Sovereign	1.20
8.19% GOI 16-Jan-20	Sovereign	0.73
9.15% GOI 14-Nov-24	Sovereign	0.64
8.20% GOI 24-Sep-25	Sovereign	0.60

Instrument	Industry/Rating	% Of NAV
Corporate Bonds		34.70
9.95% SBI 16-Mar-26	AAA	5.06
8.19% IRFC Ltd. 27-Apr-19	AAA	3.55
2.00% Tata Steel Ltd. 23-Apr-22	AA	3.37
9.57% IRFC Ltd. 31-May-21	AAA	3.17
8.70% PFC Ltd. 14-May-15	AAA	3.08
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	2.51
9.97% IL&FS 28-Sep-16	AAA	2.51
9.70% HDFC Ltd. 07-Jun-17	AAA	2.49
9.35% PGC Ltd. 29-Aug-22	AAA	2.47
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	2.44
9.30% PGC Ltd. 28-Jun-21	AAA	1.54
9.70% GE Shipping 18-Jan-23	AAA	1.26
9.20% PGC Ltd. 12-Mar-15	AAA	1.24
Unit Funds		8.26
Kotak Liquid-Plan A -(Growth) - Direct		4.45
Birla Sun Life Cash Plus - Growth - Direct Plan		3.81
Cash Bank & Others		1.59
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Growth Maximiser Fund

ULIF 016 17/10/07 TGM 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium to high risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹9.9616

Benchmark : Nifty - 65%
CRISIL Composite Bond Index - 35%

Corpus as on 30 August, 13 : ₹12.48 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	10.4075	-4.28%	-3.04%
Last 1 Year	31-Aug-12	9.6955	2.74%	3.77%
Last 2 Years	30-Aug-11	9.3148	3.41%	5.07%
Last 3 Years	31-Aug-10	9.7900	0.58%	2.35%
Last 4 Years	31-Aug-09	8.6280	3.66%	4.71%
Last 5 Years	29-Aug-08	7.9770	4.54%	5.35%
Since Inception	15-Oct-07	10.0000	-0.07%	1.73%

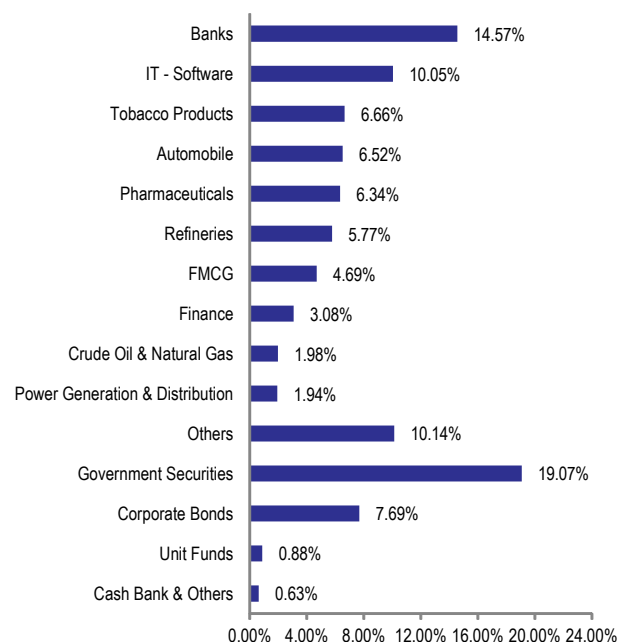
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

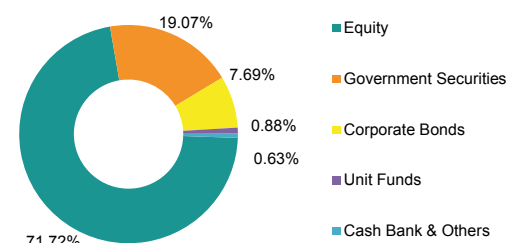
Instrument	Industry/Rating	% Of NAV
Equity		71.72
ITC Ltd.	Tobacco Products	6.66
Infosys Technologies Ltd.	IT - Software	5.59
Reliance Industries Ltd.	Refineries	5.12
HDFC Bank Ltd.	Banks	5.00
Tata Consultancy Services Ltd.	IT - Software	4.46
ICICI Bank Ltd.	Banks	3.54
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.33
HDFC Ltd.	Finance	2.73
Mahindra and Mahindra Ltd.	Automobile	2.03
Glaxosmithkline Consumer Healthcare Ltd.	FMCG	1.95
Tata Motors Ltd.	Automobile	1.91
State Bank of India	Banks	1.91
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.84
Hindustan Unilever Ltd.	FMCG	1.76
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	1.74

Instrument	Industry/Rating	% Of NAV
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.60
Bharti Airtel Ltd.	Telecomm-Service	1.44
Bajaj Auto Ltd.	Automobile	1.32
Maruti Suzuki India Ltd.	Automobile	1.25
Power Grid Corporation of India Ltd.	Power Generation & Distribution	1.17
Cipla Ltd.	Pharmaceuticals	1.17
ING Vysya Bank Ltd.	Banks	1.05
Other Equity below 1% corpus		13.16
Government Securities		19.07
8.79% GOI 08-Nov-21	Sovereign	7.89
8.19% GOI 16-Jan-20	Sovereign	7.62
9.15% GOI 14-Nov-24	Sovereign	2.41
8.83% GOI 12-Dec-41	Sovereign	1.15
Corporate Bonds		7.69
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	7.69
Unit Funds		0.88
Kotak Liquid-Plan A -(Growth) - Direct		0.88
Cash Bank & Others		0.63
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Growth Enabler Fund

ULIF 015 17/10/07 TGE 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns with low to medium risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.9439

Benchmark : Nifty - 40%
CRISIL Composite Bond Index - 60%

Corpus as on 30 August, 13 : ₹0.87 Crs.

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

Fund Performance

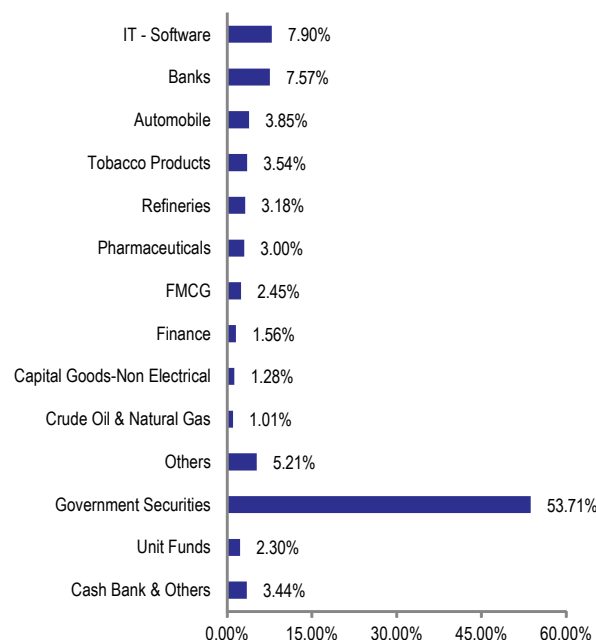
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	12.4075	-3.74%	-2.43%
Last 1 Year	31-Aug-12	11.5616	3.31%	3.57%
Last 2 Years	30-Aug-11	10.9861	4.27%	5.41%
Last 3 Years	31-Aug-10	11.1785	2.23%	3.72%
Last 4 Years	31-Aug-09	10.2120	3.99%	5.16%
Last 5 Years	29-Aug-08	9.3770	4.96%	5.85%
Since Inception	15-Oct-07	10.0000	3.07%	3.40%

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.

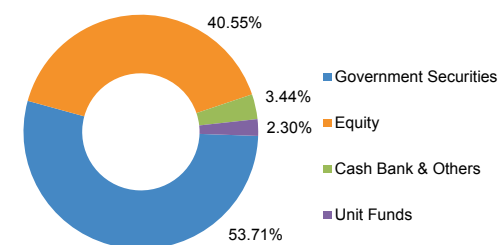
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		40.55
ITC Ltd.	Tobacco Products	3.54
HDFC Bank Ltd.	Banks	3.07
Infosys Technologies Ltd.	IT - Software	3.03
Reliance Industries Ltd.	Refineries	2.93
Tata Consultancy Services Ltd.	IT - Software	2.79
ICICI Bank Ltd.	Banks	1.85
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.49
Tata Motors Ltd.	Automobile	1.29
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	1.24
HDFC Ltd.	Finance	1.24
HCL Technologies Ltd.	IT - Software	1.19
Glaxosmithkline Consumer	FMCG	1.16
Healthcare Ltd.		
Mahindra and Mahindra Ltd.	Automobile	1.08
State Bank of India	Banks	1.04
Other Equity below 1% corpus		13.60
Government Securities		53.71
9.15% GOI 14-Nov-24	Sovereign	11.54
8.79% GOI 08-Nov-21	Sovereign	11.31
8.83% GOI 12-Dec-41	Sovereign	10.97
7.83% GOI 11-04-2018	Sovereign	10.90
8.97% GOI 05-Dec-30	Sovereign	9.00
Unit Funds		2.30
Kotak Liquid-Plan A -(Growth) - Direct		2.30
Cash Bank & Others		3.44
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Capital Guarantee Fund

ULIF 014 17/10/07 TCG 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The key objective of the fund is to protect the capital by investing in high quality fixed income securities and at the same time provide access to the upside potential of equities by investing a maximum of 15% in equities and equity linked instruments

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹13.3475

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 30 August, 13 : ₹6.75 Crs.

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

Fund Performance

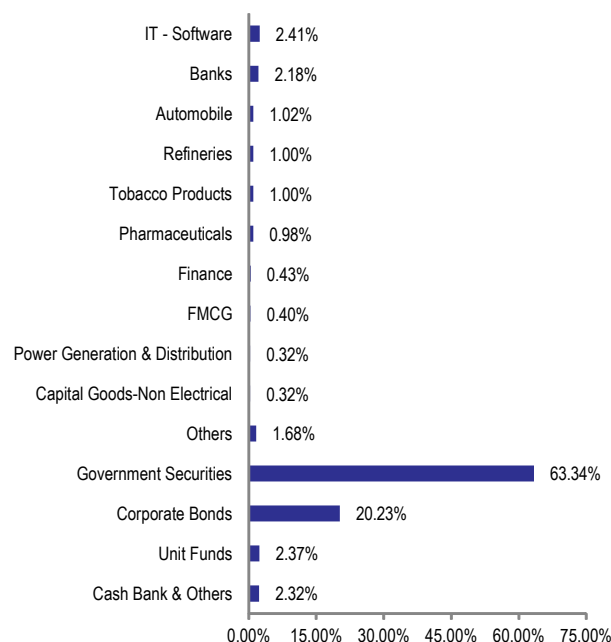
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	13.7339	-2.81%	-1.82%
Last 1 Year	31-Aug-12	12.9849	2.79%	3.37%
Last 2 Years	30-Aug-11	12.1673	4.74%	5.75%
Last 3 Years	31-Aug-10	11.8558	4.03%	5.09%
Last 4 Years	31-Aug-09	11.3150	4.22%	5.60%
Last 5 Years	29-Aug-08	10.0580	5.82%	6.35%
Since Inception	15-Oct-07	10.0000	5.03%	5.07%

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.

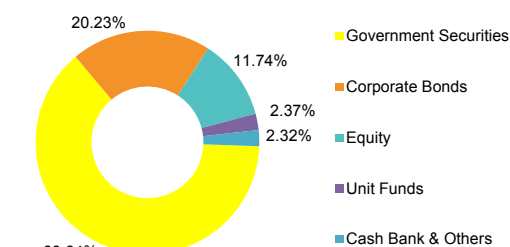
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		11.74
Infosys Technologies Ltd.	IT - Software	1.15
ITC Ltd.	Tobacco Products	1.00
Reliance Industries Ltd.	Refineries	0.88
HDFC Bank Ltd.	Banks	0.88
Tata Consultancy Services Ltd.	IT - Software	0.60
ICICI Bank Ltd.	Banks	0.60
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.54
HDFC Ltd.	Finance	0.37
HCL Technologies Ltd.	IT - Software	0.35
Tata Motors Ltd.	Automobile	0.33
Other Equity		5.05
Government Securities		63.34
8.19% GOI 16-Jan-20	Sovereign	35.22
8.79% GOI 08-Nov-21	Sovereign	12.39
7.83% GOI 11-Oct-2018	Sovereign	7.03
9.15% GOI 14-Nov-24	Sovereign	4.46
8.83% GOI 12-Dec-41	Sovereign	4.24
Corporate Bonds		20.23
9.57% IRFC Ltd. 31-May-21	AAA	7.39
9.70% HDFC Ltd. 07-Jun-17	AAA	7.27
8.84% NTPC Ltd. 04-Oct-22	AAA	5.58
Unit Funds		2.37
Kotak Liquid-Plan A -(Growth) - Direct		2.37
Cash Bank & Others		2.32
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Capital Guarantee Pension Fund

ULIF 019 04/02/08 FCG 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The key objective of the fund is to protect the capital by investing in high quality fixed income securities and at the same time provide access to the upside potential of equities by investing a maximum of 15% in equities and equity linked instruments.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹12.9344

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 30 August, 13 : ₹4.79 Crs.

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

Fund Performance

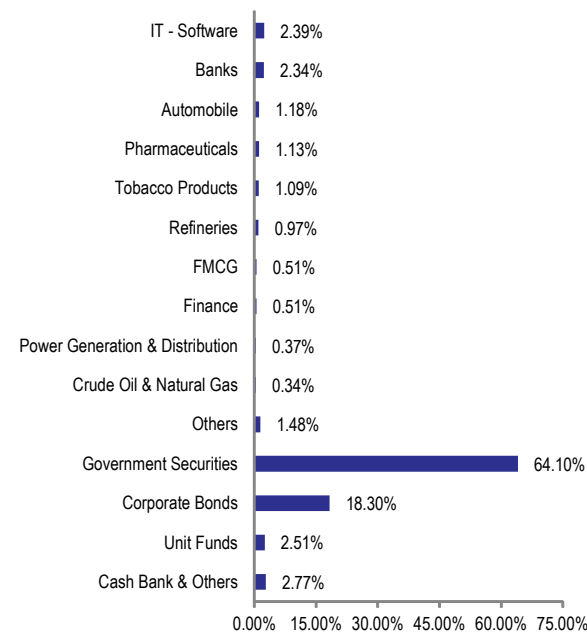
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	13.2865	-2.65%	-1.82%
Last 1 Year	31-Aug-12	12.5856	2.77%	3.37%
Last 2 Years	30-Aug-11	11.7862	4.76%	5.75%
Last 3 Years	31-Aug-10	11.5096	3.97%	5.09%
Last 4 Years	31-Aug-09	10.9510	4.25%	5.60%
Last 5 Years	29-Aug-08	9.9980	5.29%	6.35%
Since Inception	04-Feb-08	10.0000	4.73%	4.94%

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.

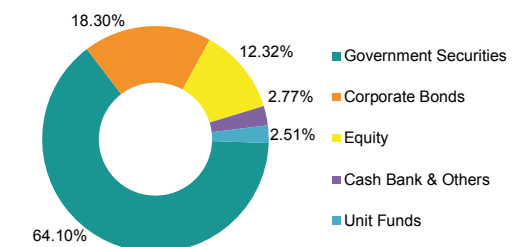
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		12.32
Infosys Technologies Ltd.	IT - Software	1.20
ITC Ltd.	Tobacco Products	1.09
HDFC Bank Ltd.	Banks	0.93
Reliance Industries Ltd.	Refineries	0.89
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.65
Tata Consultancy Services Ltd.	IT - Software	0.63
ICICI Bank Ltd.	Banks	0.63
HDFC Ltd.	Finance	0.45
State Bank of India	Banks	0.38
Mahindra and Mahindra Ltd.	Automobile	0.37
Other Equity		5.10
Government Securities		64.10
8.19% GOI 16-Jan-20	Sovereign	21.86
8.79% GOI 08-Nov-21	Sovereign	20.14
7.83% GOI 11-04-2018	Sovereign	7.93
9.15% GOI 14-Nov-24	Sovereign	6.29
8.20% GOI 24-Sep-25	Sovereign	5.89
8.83% GOI 12-Dec-41	Sovereign	1.99
Corporate Bonds		18.30
9.57% IRFC Ltd. 31-May-21	AAA	6.25
9.70% HDFC Ltd. 07-Jun-17	AAA	6.15
8.84% NTPC Ltd. 04-Oct-22	AAA	5.90
Unit Funds		2.51
Kotak Liquid-Plan A -(Growth) - Direct		2.51
Cash Bank & Others		2.77
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Growth Pension Fund

ULIF 021 04/02/08 FGP 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹13.5027

Benchmark : Nifty - 30%
CRISIL Composite Bond Index - 70%

Corpus as on 30 August, 13 : ₹27.85 Crs.

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

Fund Performance

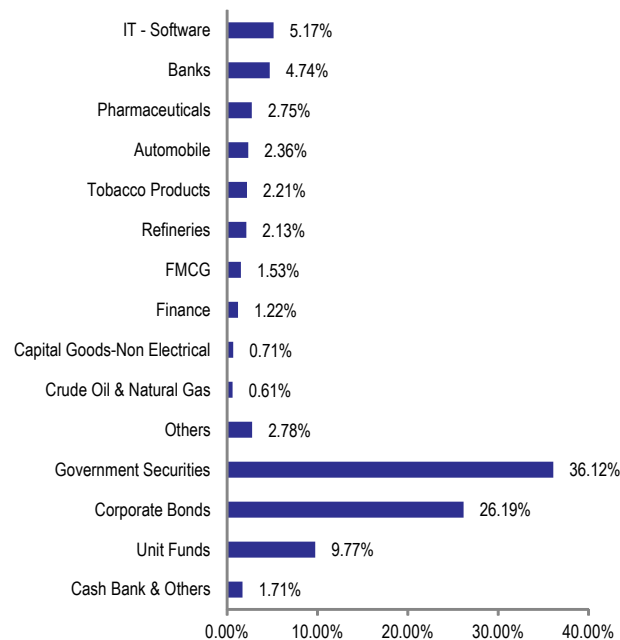
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	13.7230	-1.61%	-2.19%
Last 1 Year	31-Aug-12	12.9417	4.33%	3.49%
Last 2 Years	30-Aug-11	12.1334	5.49%	5.55%
Last 3 Years	31-Aug-10	12.0491	3.87%	4.27%
Last 4 Years	31-Aug-09	11.0140	5.22%	5.34%
Last 5 Years	29-Aug-08	9.8080	6.60%	6.05%
Since Inception	04-Feb-08	10.0000	5.54%	4.07%

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.

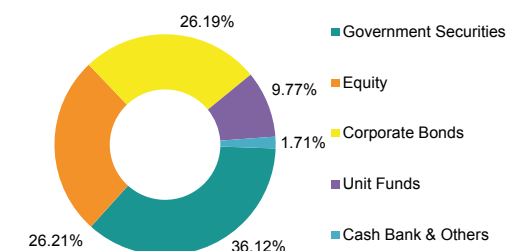
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		26.21
Infosys Technologies Ltd.	IT - Software	2.23
ITC Ltd.	Tobacco Products	2.21
Reliance Industries Ltd.	Refineries	1.99
HDFC Bank Ltd.	Banks	1.87
Tata Consultancy Services Ltd.	IT - Software	1.82
ICICI Bank Ltd.	Banks	1.30
HDFC Ltd.	Finance	1.03
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	1.03
Other Equity below 1% corpus		12.74
Government Securities		36.12
8.19% GOI 16-Jan-20	Sovereign	16.40
8.79% GOI 08-Nov-21	Sovereign	10.60
8.20% GOI 24-Sep-25	Sovereign	3.38
8.97% GOI 05-Dec-30	Sovereign	3.16
8.83% GOI 12-Dec-41	Sovereign	2.57
Corporate Bonds		26.19
8.90% PGC Ltd. 25-Feb-15	AAA	6.12
9.30% SAIL 25-May-21	AAA	5.23
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	5.17
8.40% HDFC Ltd. 08-Dec-14	AAA	3.49
8.19% IRFC Ltd. 27-Apr-19	AAA	3.35
9.70% HDFC Ltd. 07-Jun-17	AAA	2.82
Unit Funds		9.77
Kotak Liquid-Plan A -(Growth) - Direct		4.42
Birla Sun Life Cash Plus - Growth - Direct Plan		3.91
ICICI Prudential Liquid - Direct Plan - Growth		1.44
Cash Bank & Others		1.71
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Future Balanced Pension Fund

ULIF 018 04/02/08 FBP 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to provide reasonable returns with low to medium risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹13.7327

Benchmark : Nifty - 10%
CRISIL Composite Bond Index - 90%

Corpus as on 30 August, 13 : ₹14.64 Crs.

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

Fund Performance

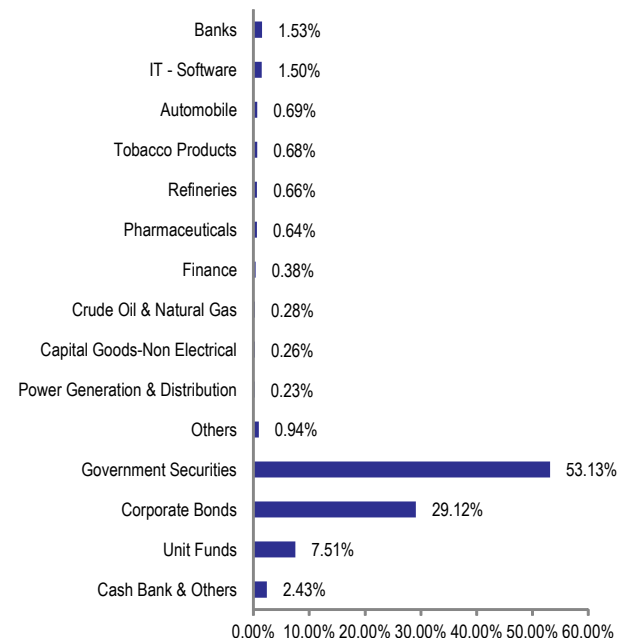
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	14.0056	-1.95%	-1.70%
Last 1 Year	31-Aug-12	13.2595	3.57%	3.33%
Last 2 Years	30-Aug-11	12.3224	5.57%	5.82%
Last 3 Years	31-Aug-10	11.8478	5.04%	5.37%
Last 4 Years	31-Aug-09	11.1750	5.29%	5.69%
Last 5 Years	29-Aug-08	10.0690	6.40%	6.45%
Since Inception	04-Feb-08	10.0000	5.86%	5.23%

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.

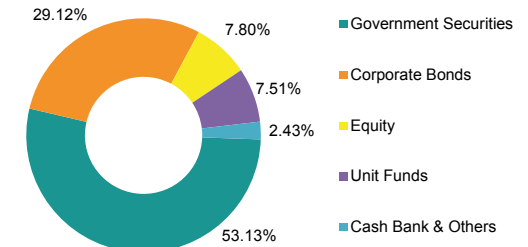
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		7.80
ITC Ltd.	Tobacco Products	0.68
Infosys Technologies Ltd.	IT - Software	0.64
HDFC Bank Ltd.	Banks	0.61
Reliance Industries Ltd.	Refineries	0.58
Tata Consultancy Services Ltd.	IT - Software	0.48
ICICI Bank Ltd.	Banks	0.38
HDFC Ltd.	Finance	0.34
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.25
Tata Motors Ltd.	Automobile	0.23
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	0.22
Other Equity		3.38
Government Securities		53.13
8.79% GOI 08-Nov-21	Sovereign	20.16
8.19% GOI 16-Jan-20	Sovereign	19.49
9.15% GOI 14-Nov-24	Sovereign	6.86
8.97% GOI 05-Dec-30	Sovereign	4.01
8.83% GOI 12-Dec-41	Sovereign	2.61
Corporate Bonds		29.12
9.57% IRFC Ltd. 31-May-21	AAA	6.82
8.84% NTPC Ltd. 04-Oct-22	AAA	6.43
9.30% SAIL 25-May-21	AAA	5.31
8.30% HDFC Ltd. 23-Jun-15	AAA	3.94
9.70% HDFC Ltd. 07-Jun-17	AAA	3.35
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	3.28
Unit Funds		7.51
Kotak Liquid-Plan A -(Growth) - Direct		4.37
Birla Sun Life Cash Plus - Growth - Direct Plan		3.14
Cash Bank & Others		2.43
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

110% Capital Guarantee Fund

ULIF 025 10/11/08 UCX 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The key objective of the fund is to provide steady returns to the policyholder with the assurance of protecting the capital at atleast 110% of the capital

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹12.1353

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 30 August, 13 : ₹6.21 Crs.

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

Fund Performance

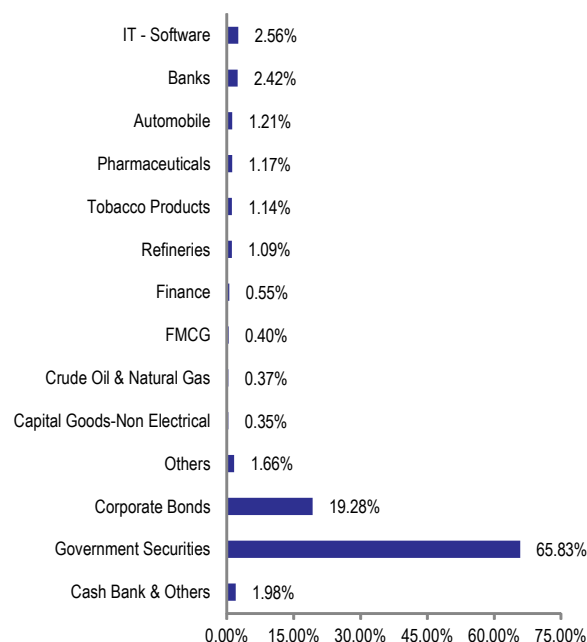
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	12.4847	-2.80%	-1.82%
Last 1 Year	31-Aug-12	11.8800	2.15%	3.37%
Last 2 Years	30-Aug-11	11.1880	4.15%	5.75%
Last 3 Years	31-Aug-10	10.9747	3.41%	5.09%
Last 4 Years	31-Aug-09	10.5570	3.54%	5.60%
Since Inception	10-Nov-08	10.0000	4.11%	7.49%

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.

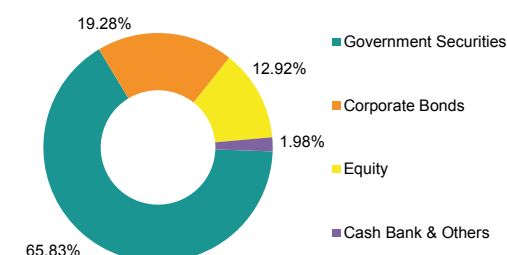
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		12.92
ITC Ltd.	Tobacco Products	1.14
Infosys Technologies Ltd.	IT - Software	1.12
HDFC Bank Ltd.	Banks	1.00
Reliance Industries Ltd.	Refineries	0.96
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.67
Tata Consultancy Services Ltd.	IT - Software	0.65
ICICI Bank Ltd.	Banks	0.65
HDFC Ltd.	Finance	0.55
HCL Technologies Ltd.	IT - Software	0.42
Mahindra and Mahindra Ltd.	Automobile	0.38
Other Equity		5.38
Government Securities		65.83
8.19% GOI 16-Jan-20	Sovereign	35.99
8.79% GOI 08-Nov-21	Sovereign	17.43
7.83% GOI 11-04-2018	Sovereign	7.64
9.15% GOI 14-Nov-24	Sovereign	3.23
8.83% GOI 12-Dec-41	Sovereign	1.54
Corporate Bonds		19.28
8.30% HDFC Ltd. 23-Jun-15	AAA	9.28
9.57% IRFC Ltd. 31-May-21	AAA	8.03
9.20% PGC Ltd. 12-Mar-15	AAA	1.97
Cash Bank & Others		1.98
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Aggressive Flexi Fund

ULIF 028 12/01/09 IAF 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : Aggressive Flexi Fund is an Equity oriented balanced fund which primarily invests in large cap equity stocks and equity linked instruments along with Government Bonds and highly rated Fixed Income Instruments, with an objective to maximize the return with medium to high risk. The fund endeavors to offer long term capital appreciation along with stable returns over a long period of time.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹12.4638

Benchmark : Nifty - 35%
CRISIL Composite Bond Index - 65%

Corpus as on 30 August, 13 : ₹16.42 Crs.

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

Fund Performance

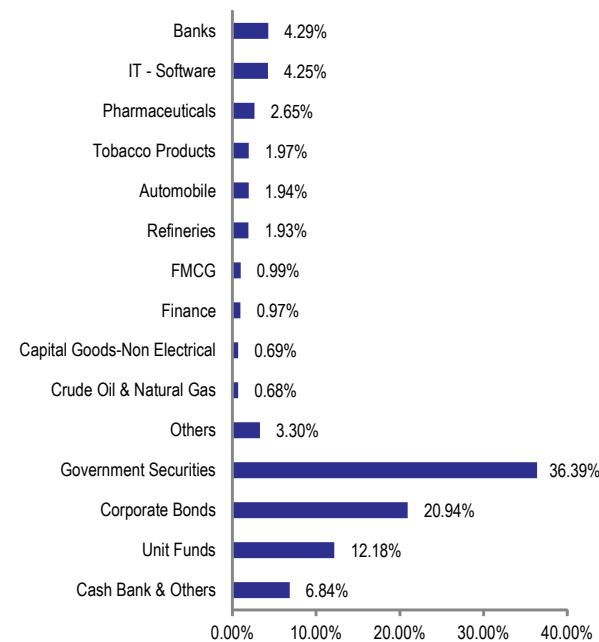
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	12.6810	-1.71%	-2.31%
Last 1 Year	31-Aug-12	11.8988	4.75%	3.53%
Last 2 Years	30-Aug-11	11.1641	5.66%	5.48%
Last 3 Years	31-Aug-10	11.0627	4.06%	4.00%
Last 4 Years	31-Aug-09	10.2570	4.99%	5.25%
Since Inception	12-Jan-09	10.0000	4.87%	9.08%

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.

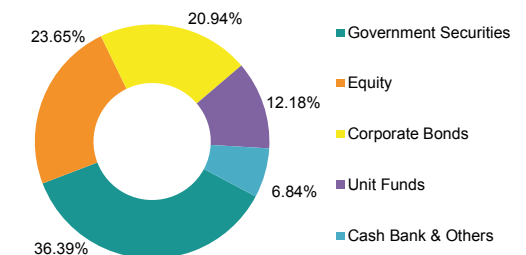
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		23.65
Infosys Technologies Ltd.	IT - Software	2.08
ITC Ltd.	Tobacco Products	1.97
Reliance Industries Ltd.	Refineries	1.76
HDFC Bank Ltd.	Banks	1.63
Tata Consultancy Services Ltd.	IT - Software	1.23
ICICI Bank Ltd.	Banks	1.22
Other Equity below 1% corpus		13.76
Government Securities		36.39
8.79% GOI 08-Nov-21	Sovereign	11.99
8.19% GOI 16-Jan-20	Sovereign	11.59
8.97% GOI 05-Dec-30	Sovereign	4.77
8.83% GOI 12-Dec-41	Sovereign	4.36
9.15% GOI 14-Nov-24	Sovereign	3.67
Corporate Bonds		20.94
9.57% IRFC Ltd. 31-May-21	AAA	6.08
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	4.68
9.70% HDFC Ltd. 07-Jun-17	AAA	4.18
9.95% SBI 16-Mar-26	AAA	3.03
9.30% SAIL 25-May-21	AAA	2.96
Unit Funds		12.18
Kotak Liquid-Plan A -(Growth) - Direct		4.39
Birla Sun Life Cash Plus - Growth - Direct Plan		3.90
ICICI Prudential Liquid - Direct Plan - Growth		3.90
Cash Bank & Others		6.84
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Stable Flexi Fund

ULIF 029 12/01/09 ISF 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : Stable Flexi Fund is a debt oriented balanced fund which primarily invests in Government Bonds and highly rated Fixed income instruments with some exposure to large cap equity stocks and equity linked instruments, with an objective to maximize the returns with low to medium risk. The fund endeavors to offer stable returns along with some capital appreciation over a long period of time.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹12.6575

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 30 August, 13 : ₹12.75 Crs.

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

Fund Performance

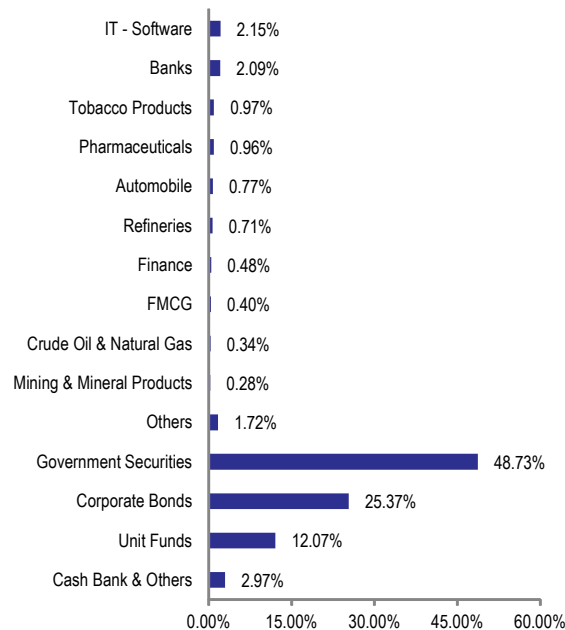
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	12.8937	-1.83%	-1.82%
Last 1 Year	31-Aug-12	12.1870	3.86%	3.37%
Last 2 Years	30-Aug-11	11.3541	5.58%	5.75%
Last 3 Years	31-Aug-10	10.9588	4.92%	5.09%
Last 4 Years	31-Aug-09	10.3450	5.17%	5.60%
Since Inception	12-Jan-09	10.0000	5.22%	7.01%

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.

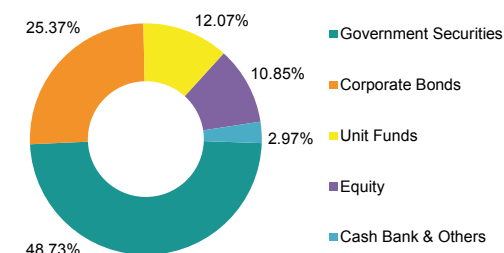
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		10.85
Infosys Technologies Ltd.	IT - Software	0.97
ITC Ltd.	Tobacco Products	0.97
HDFC Bank Ltd.	Banks	0.74
Tata Consultancy Services Ltd.	IT - Software	0.63
Reliance Industries Ltd.	Refineries	0.63
ICICI Bank Ltd.	Banks	0.63
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.41
HDFC Ltd.	Finance	0.37
State Bank of India	Banks	0.36
HCL Technologies Ltd.	IT - Software	0.33
Other Equity		4.82
Government Securities		48.73
8.79% GOI 08-Nov-21	Sovereign	15.43
8.19% GOI 16-Jan-20	Sovereign	14.92
9.15% GOI 14-Nov-24	Sovereign	7.87
8.83% GOI 12-Dec-41	Sovereign	3.74
8.20% GOI 24-Sep-25	Sovereign	3.69
8.97% GOI 05-Dec-30	Sovereign	3.07
Corporate Bonds		25.37
9.57% IRFC Ltd. 31-May-21	AAA	7.83
9.70% HDFC Ltd. 07-Jun-17	AAA	4.62
9.95% SBI 16-Mar-26	AAA	3.90
8.60% PFC Ltd. 07-Aug-14	AAA	3.83
8.84% NTPC Ltd. 04-Oct-22	AAA	3.69
8.28% LIC Housing Finance Ltd. 29-Jun-15	AAA	1.51
Unit Funds		12.07
Kotak Liquid-Plan A -(Growth) - Direct		4.39
Birla Sun Life Cash Plus - Growth - Direct Plan		3.84
ICICI Prudential Liquid - Direct Plan - Growth		3.84
Cash Bank & Others		2.97
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Return Lock-in-Fund

ULIF 032 18/02/09 ARL 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹12.4520

The Highest Nav recorded on reset date is : ₹13.2568

Benchmark : -

Corpus as on 30 August, 13 : ₹311.06 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	12.5713	-0.95%
Last 1 Year	31-Aug-12	11.7482	5.99%
Last 2 Year	30-Aug-11	11.0980	5.92%
Last 3 Year	31-Aug-10	11.5445	2.55%
Last 4 Year	31-Aug-09	10.1590	5.22%
Since Inception	10-Jun-09	10.0000	5.33%

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.

Portfolio

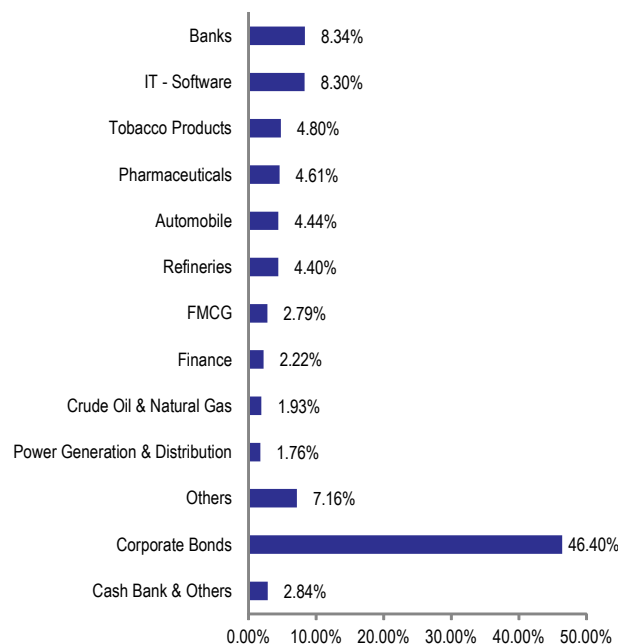
Instrument	Industry/Rating	% Of NAV
Equity		50.75
ITC Ltd.	Tobacco Products	4.80
Reliance Industries Ltd.	Refineries	4.11
Infosys Technologies Ltd.	IT - Software	4.04
HDFC Bank Ltd.	Banks	3.44
Tata Consultancy Services Ltd.	IT - Software	2.93
ICICI Bank Ltd.	Banks	2.71
Hindustan Unilever Ltd.	FMCG	2.32
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.01
HDFC Ltd.	Finance	1.96
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	1.74
Tata Motors Ltd.	Automobile	1.73
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.70
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.40
HCL Technologies Ltd.	IT - Software	1.34
Bharti Airtel Ltd.	Telecomm-Service	1.10
Asian Paints Ltd.	Paints/Varnish	1.08
Mahindra and Mahindra Ltd.	Automobile	1.00
Other Equity below 1% corpus		11.35
Corporate Bonds		46.40
0.00% NHB 24-Dec-18	AAA	5.80

Instrument	Industry/Rating	% Of NAV
10.6% IRFC Ltd. 11-Sep-18	AAA	4.96
8.65% REC Ltd. 15-Jan-19	AAA	4.54
9.43% IRFC Ltd. 23-May-18	AAA	3.48
8.82% PFC Ltd. 20-Feb-20	AAA	3.34
10.75% Reliance Industries Ltd. 08-Dec-18	AAA	3.29
9.07% REC Ltd. 28-Feb-18	AAA	3.25
8.84% PGC Ltd. 29-Mar-19	AAA	3.05
8.90% PGC Ltd. 25-Feb-19	AAA	2.60
8.97% PFC Ltd. 15-Jan-18	AAA	1.85
11.25% PFC Ltd. 28-Nov-18	AAA	1.68
9.90% HDFC Ltd. 23-Dec-18	AAA	1.59
9.35% PGC Ltd. 29-Aug-18	AAA	1.56
8.84% PGC Ltd. 21-Oct-18	AAA	1.53
11.00% PFC Ltd. 15-Sep-18	AAA	1.10
9.35% PGC Ltd. 29-Aug-19	AAA	0.94
0.00% NABARD 01-Jan-19	AAA	0.77
9.30% SAIL 25-May-19	AAA	0.62
8.19% IRFC Ltd. 27-Apr-19	AAA	0.45
Cash Bank & Others		2.84
Total		100.00

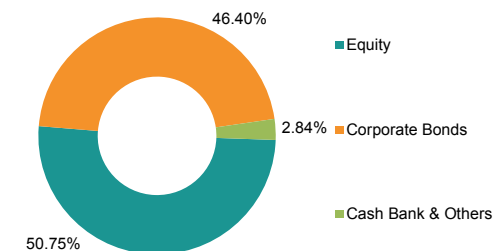
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Return Lock-in-Fund II

ULIF 033 03/08/09 AR2 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Return Lock-in Fund II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.6782

The Highest Nav recorded on reset date is : ₹12.4226

Benchmark : -

Corpus as on 30 August, 13 : ₹225.05 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	11.7780	-0.85%
Last 1 Year	31-Aug-12	10.9687	6.47%
Last 2 Year	30-Aug-11	10.3966	5.98%
Last 3 Year	31-Aug-10	10.7005	2.96%
Since Inception	10-Nov-09	10.0000	4.16%

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.

Portfolio

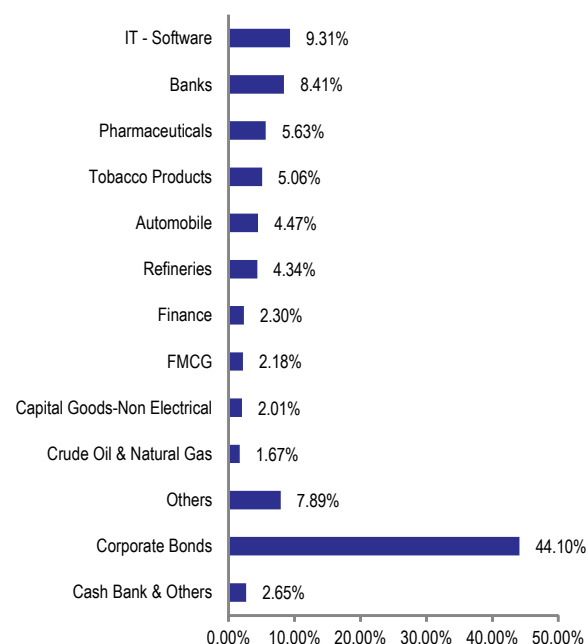
Instrument	Industry/Rating	% Of NAV
Equity		53.26
ITC Ltd.	Tobacco Products	5.06
Infosys Technologies Ltd.	IT - Software	4.41
Reliance Industries Ltd.	Refineries	3.97
HDFC Bank Ltd.	Banks	3.42
Tata Consultancy Services Ltd.	IT - Software	3.06
ICICI Bank Ltd.	Banks	2.86
Hindustan Unilever Ltd.	FMCG	2.18
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.08
HDFC Ltd.	Finance	2.07
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.01
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.96
HCL Technologies Ltd.	IT - Software	1.85
Tata Motors Ltd.	Automobile	1.66
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.38
Bharti Airtel Ltd.	Telecomm-Services	1.33
Asian Paints Ltd.	Paints/Varnish	1.16
Mahindra and Mahindra Ltd.	Automobile	1.11
Other Equity below 1% corpus		11.70
Corporate Bonds		44.10
9.00% EXIM Bank 10-Jan-19	AAA	4.30
8.75% SAIL 23-Apr-20	AAA	4.17

Instrument	Industry/Rating	% Of NAV
7.60% HDFC Ltd. 21-Dec-17	AAA	3.28
0.00% NABARD 01-Jan-19	AAA	2.67
10.6% IRFC Ltd. 11-Sep-18	AAA	2.29
9.30% SAIL 25-May-19	AAA	2.15
9.25% PGC Ltd. 26-Dec-19	AAA	2.14
8.60% IRFC Ltd. 11-Jun-19	AAA	2.11
8.55% IRFC Ltd. 15-Jan-19	AAA	2.11
8.84% PGC Ltd. 21-Oct-19	AAA	2.10
8.72% REC Ltd. 04-Sep-19	AAA	2.09
8.60% PFC Ltd. 07-Aug-19	AAA	2.08
8.70% PFC Ltd. 14-May-20	AAA	2.04
9.07% REC Ltd. 28-Feb-18	AAA	1.93
8.80% PFC Ltd. 15-Oct-19	AAA	1.89
8.82% PFC Ltd. 20-Feb-20	AAA	1.68
9.64% PGC Ltd. 31-May-19	AAA	1.09
9.35% PGC Ltd. 29-Aug-19	AAA	0.86
8.97% PFC Ltd. 15-Jan-18	AAA	0.85
9.25% PGC Ltd. 26-Dec-20	AAA	0.85
11.00% PFC Ltd. 15-Sep-18	AAA	0.78
8.90% PGC Ltd. 25-Feb-19	AAA	0.63
Cash Bank & Others		2.65
Total		100.00

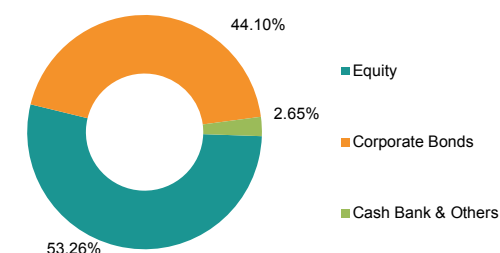
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Super 110% Capital Guarantee Fund

ULIF 036 23/11/09 UCS 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The key objective of the fund is to provide steady returns to the policyholder with the assurance of protecting the capital at atleast 110% of the capital.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.9182

Benchmark : Nifty - 15%
CRISIL Composite Bond Index - 85%

Corpus as on 30 August, 13 : ₹1.42 Crs.

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

Fund Performance

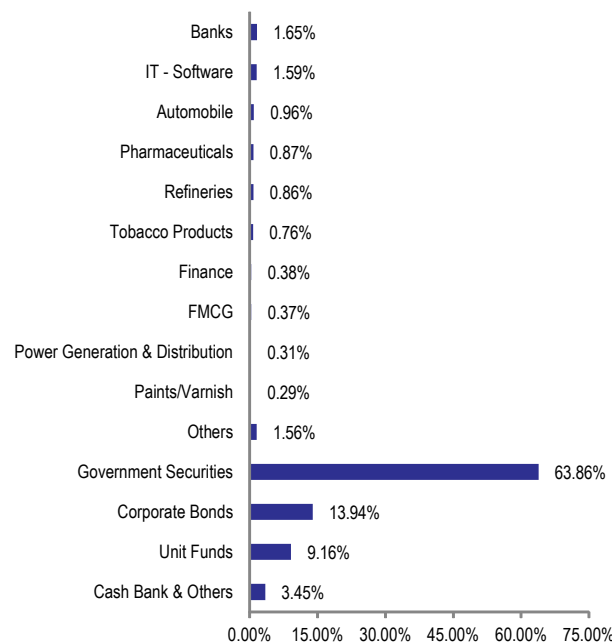
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	12.1753	-2.11%	-1.82%
Last 1 Year	31-Aug-12	11.5071	3.57%	3.37%
Last 2 Years	30-Aug-11	10.6730	5.67%	5.75%
Last 3 Years	31-Aug-10	10.1725	5.42%	5.09%
Since Inception	23-Nov-09	10.0000	4.76%	5.06%

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.

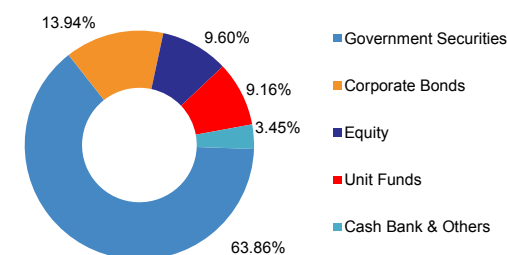
Portfolio

Instrument	Industry/Rating	% Of NAV
Equity		9.60
Reliance Industries Ltd.	Refineries	0.78
Infosys Technologies Ltd.	IT - Software	0.76
ITC Ltd.	Tobacco Products	0.76
HDFC Bank Ltd.	Banks	0.63
Tata Consultancy Services Ltd.	IT - Software	0.57
ICICI Bank Ltd.	Banks	0.51
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	0.44
HDFC Ltd.	Finance	0.38
Asian Paints Ltd.	Paints/Varnish	0.29
Tata Motors Ltd.	Automobile	0.28
Other Equity		4.19
Government Securities		63.86
8.19% GOI 16-Jan-20	Sovereign	26.81
8.79% GOI 08-Nov-21	Sovereign	25.65
8.20% GOI 24-Sep-25	Sovereign	6.63
8.83% GOI 12-Dec-41	Sovereign	3.36
9.15% GOI 14-Nov-24	Sovereign	1.41
Corporate Bonds		13.94
9.57% IRFC Ltd. 31-May-21	AAA	7.03
9.70% HDFC Ltd. 07-Jun-17	AAA	6.91
Unit Funds		9.16
Kotak Liquid-Plan A -(Growth) - Direct		3.52
ICICI Prudential Liquid - Direct Plan - Growth		2.82
Birla Sun Life Cash Plus - Growth - Direct Plan		2.82
Cash Bank & Others		3.45
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Plus Return Lock-in-Fund

ULIF 047 01/02/10 RA1 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Plus Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.1848

The Highest Nav recorded on reset date is : ₹11.9888

Benchmark : -

Corpus as on 30 August, 13 : ₹114.34 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	11.3510	-1.46%
Last 1 Year	31-Aug-12	10.5595	5.92%
Last 2 Year	30-Aug-11	10.0454	5.52%
Last 3 Year	31-Aug-10	10.5206	2.06%
Since Inception	10-May-10	10.0000	3.44%

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.

Portfolio

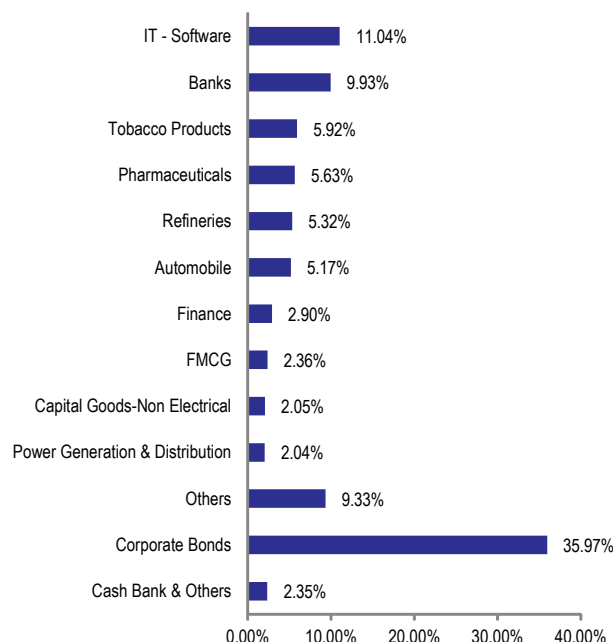
Instrument	Industry/Rating	% Of NAV
Equity		61.68
ITC Ltd.	Tobacco Products	5.92
Infosys Technologies Ltd.	IT - Software	5.15
Reliance Industries Ltd.	Refineries	4.84
HDFC Bank Ltd.	Banks	3.92
Tata Consultancy Services Ltd.	IT - Software	3.54
ICICI Bank Ltd.	Banks	3.13
HDFC Ltd.	Finance	2.51
Hindustan Unilever Ltd.	FMCG	2.36
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.21
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.18
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.05
Tata Motors Ltd.	Automobile	1.83
HCL Technologies Ltd.	IT - Software	1.66
Bharti Airtel Ltd.	Telecomm-Service	1.57
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.53
Mahindra and Mahindra Ltd.	Automobile	1.20
Asian Paints Ltd.	Paints/Varnish	1.10
State Bank of India	Banks	1.03
Other Equity below 1% corpus		13.96

Instrument	Industry/Rating	% Of NAV
Corporate Bonds		35.97
8.70% PFC Ltd. 14-May-20	AAA	5.65
9.48% REC Ltd. 10-Aug-21	AAA	3.86
9.64% PGC Ltd. 31-May-20	AAA	3.43
9.50% SBI 04-Nov-25	AAA	3.42
8.65% PFC Ltd. 15-June-20	AAA	3.27
8.72% SAIL 30-Apr-20	AAA	2.87
9.57% IRFC Ltd. 31-May-21	AAA	2.27
9.30% SAIL 25-May-20	AAA	2.11
8.80% PGC Ltd. 29-Sep-20	AAA	1.85
8.75% SAIL 23-Apr-20	AAA	1.64
8.75% Reliance Industries Ltd. 07-May-20	AAA	1.64
9.35% PGC Ltd. 29-Aug-20	AAA	0.93
8.95% HDFC Ltd. 19-Oct-20	AAA	0.91
9.61% PFC Ltd. 29-Jun-21	AAA	0.86
8.93% NTPC Ltd. 19-Jan-21	AAA	0.83
9.25% PGC Ltd. 26-Dec-20	AAA	0.42
Cash Bank & Others		2.35
Total		100.00

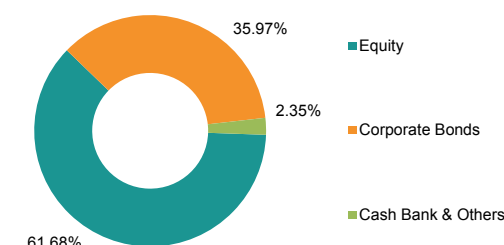
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension Return Lock-in Fund

ULIF 042 20/01/10 PR1 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.1588

The Highest Nav recorded on reset date is : ₹11.9983

Benchmark : -

Corpus as on 30 August, 13 : ₹2.38 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	11.3680	-1.84%
Last 1 Year	31-Aug-12	10.6115	5.16%
Last 2 Year	30-Aug-11	10.0405	5.42%
Last 3 Year	31-Aug-10	10.5183	1.99%
Since Inception	10-May-10	10.0000	3.37%

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.

Portfolio

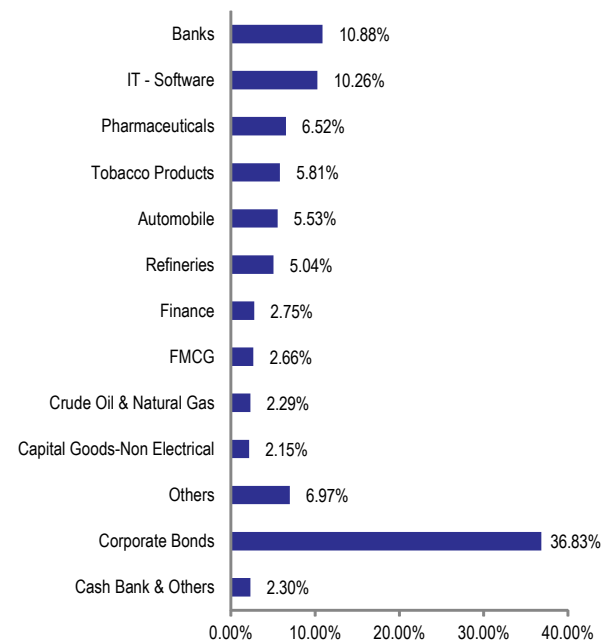
Instrument	Industry/Rating	% Of NAV
Equity		60.87
ITC Ltd.	Tobacco Products	5.81
Infosys Technologies Ltd.	IT - Software	5.20
Reliance Industries Ltd.	Refineries	4.65
HDFC Bank Ltd.	Banks	3.74
ICICI Bank Ltd.	Banks	3.46
Tata Consultancy Services Ltd.	IT - Software	3.27
Hindustan Unilever Ltd.	FMCG	2.66
HDFC Ltd.	Finance	2.41
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.41
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.40
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.15
Tata Motors Ltd.	Automobile	1.91
HCL Technologies Ltd.	IT - Software	1.79
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.62

Instrument	Industry/Rating	% Of NAV
State Bank of India	Banks	1.27
Bharti Airtel Ltd.	Telecomm-Service	1.25
Mahindra and Mahindra Ltd.	Automobile	1.23
Asian Paints Ltd.	Paints/Varnish	1.05
Other Equity below 1% corpus		12.59
Corporate Bonds		36.83%
8.70% PFC Ltd. 14-May-20	AAA	11.79%
8.80% REC Ltd. 25-Oct-20	AAA	7.88%
9.25% PGC Ltd. 26-Dec-20	AAA	5.03%
9.57% IRFC Ltd. 31-May-21	AAA	4.19%
8.93% NTPC Ltd. 19-Jan-21	AAA	4.01%
8.75% Reliance Industries Ltd. 07-May-20	AAA	3.94%
Cash Bank & Others		2.30%
Total		100.00%

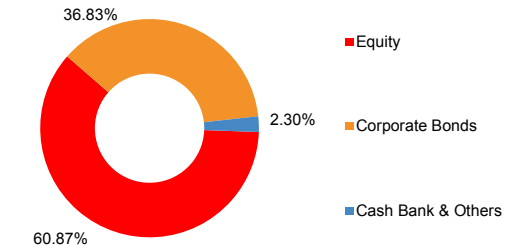
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall , to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market ,over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 10 Return Lock-in Fund

ULIF 043 20/01/10 PR2 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension 10 Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.1317

The Highest Nav recorded on reset date is : ₹11.9508

Benchmark : -

Corpus as on 30 August, 13 : ₹107.49 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	11.3041	-1.53%
Last 1 Year	31-Aug-12	10.5392	5.62%
Last 2 Year	30-Aug-11	10.0348	5.32%
Last 3 Year	31-Aug-10	10.5513	1.80%
Since Inception	10-May-10	10.0000	3.29%

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.

Portfolio

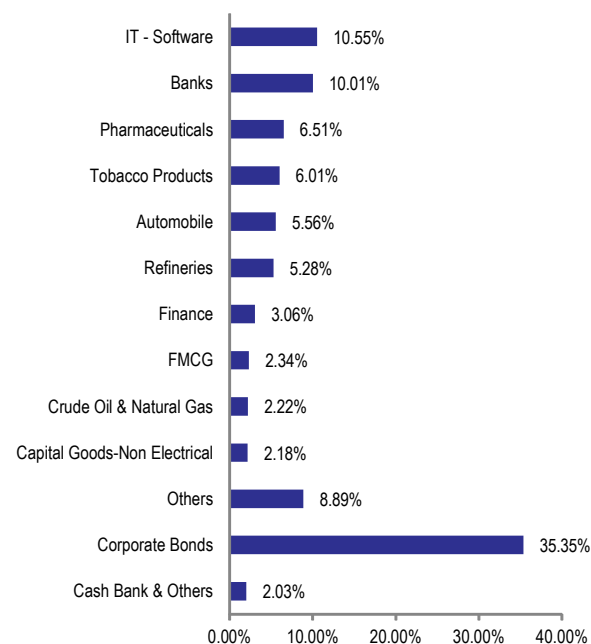
Instrument	Industry/Rating	% Of NAV
Equity		62.62
ITC Ltd.	Tobacco Products	6.01
Infosys Technologies Ltd.	IT - Software	5.19
Reliance Industries Ltd.	Refineries	4.75
Tata Consultancy Services Ltd.	IT - Software	3.76
HDFC Bank Ltd.	Banks	3.59
ICICI Bank Ltd.	Banks	3.18
HDFC Ltd.	Finance	2.70
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.35
Hindustan Unilever Ltd.	FMCG	2.34
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.30
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.18
Tata Motors Ltd.	Automobile	1.81
Oil and Natural Gas Corp Ltd.	Crude Oil & Natural Gas	1.62
HCL Technologies Ltd.	IT - Software	1.59
Bharti Airtel Ltd.	Telecomm-Service	1.39
Mahindra and Mahindra Ltd.	Automobile	1.31
Bajaj Auto Ltd.	Automobile	1.03
Other Equity below 1% corpus		15.52

Instrument	Industry/Rating	% Of NAV
Corporate Bonds		35.35
8.70% PFC Ltd. 14-May-20	AAA	4.88
9.48% REC Ltd. 10-Aug-21	AAA	4.38
8.72% SAIL 30-Apr-20	AAA	3.05
9.50% SBI 04-Nov-25	AAA	3.03
8.65% PFC Ltd. 15-June-20	AAA	2.95
9.30% SAIL 25-May-20	AAA	2.69
8.80% PGC Ltd. 29-Sep-20	AAA	2.40
9.64% PGC Ltd. 31-May-19	AAA	2.29
8.75% Reliance Industries Ltd. 07-May-20	AAA	1.83
9.57% IRFC Ltd. 31-May-21	AAA	1.67
9.61% PFC Ltd. 29-Jun-21	AAA	1.56
8.75% SAIL 23-Apr-20	AAA	1.31
9.25% PGC Ltd. 26-Dec-20	AAA	0.89
8.95% HDFC Ltd. 19-Oct-20	AAA	0.88
9.35% PGC Ltd. 29-Aug-20	AAA	0.81
8.93% NTPC Ltd. 19-Jan-21	AAA	0.71
Cash Bank & Others		2.03
Total		100.00

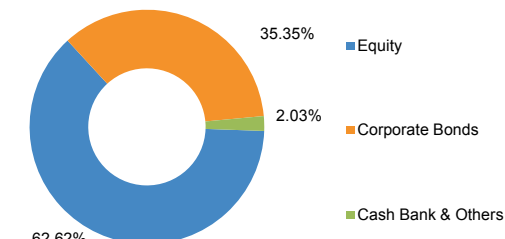
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 15 Return Lock-in Fund

ULIF 044 20/01/10 PR3 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension 15 Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.9815

The Highest Nav recorded on reset date is : ₹11.8250

Benchmark : -

Corpus as on 30 August, 13 : ₹24.10 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	11.1758	-1.74%
Last 1 Year	31-Aug-12	10.3410	6.19%
Last 2 Year	30-Aug-11	9.9084	5.28%
Last 3 Year	31-Aug-10	10.4612	1.63%
Since Inception	10-May-10	10.0000	2.87%

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.

Portfolio

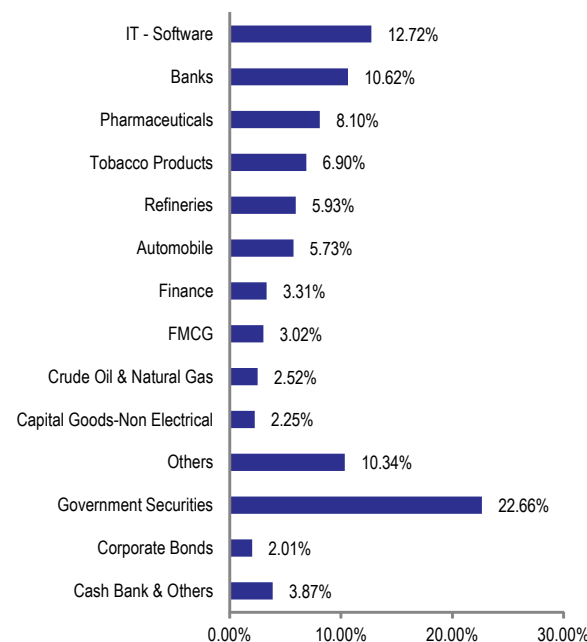
Instrument	Industry/Rating	% Of NAV
Equity		71.46
ITC Ltd.	Tobacco Products	6.90
Infosys Technologies Ltd.	IT - Software	5.79
Reliance Industries Ltd.	Refineries	5.48
HDFC Bank Ltd.	Banks	4.19
Tata Consultancy Services Ltd.	IT - Software	3.78
ICICI Bank Ltd.	Banks	3.67
HDFC Ltd.	Finance	2.98
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.80
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.62
Hindustan Unilever Ltd.	FMCG	2.41
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.25
HCL Technologies Ltd.	IT - Software	2.15
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.86
Bharti Airtel Ltd.	Telecomm-Service	1.86

Instrument	Industry/Rating	% Of NAV
Mahindra and Mahindra Ltd.	Automobile	1.54
Tata Motors Ltd.	Automobile	1.45
Asian Paints Ltd.	Paints/Varnish	1.39
State Bank of India	Banks	1.26
Wipro Ltd.	IT - Software	1.00
Other Equity below 1% corpus		16.09
Government Securities		22.66
8.20% GOI 24-Sep-25	Sovereign	12.10
8.20% GOI 10-Nov-23	Sovereign	6.37
7.95% GOI 18-Jan-25	Sovereign	4.19
Corporate Bonds		2.01
9.35% PGC Ltd. 29-Aug-25	AAA	2.01
Cash Bank & Others		3.87
Total		100.00

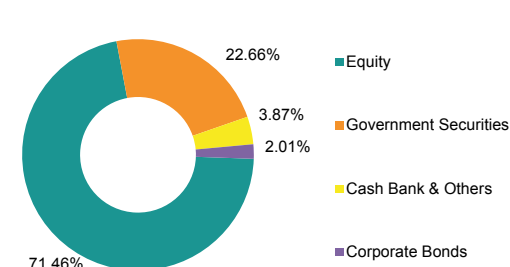
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 20 Return Lock-in Fund

ULIF 045 20/01/10 PR4 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension 20 Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.0360

The Highest Nav recorded on reset date is : ₹12.0419

Benchmark : -

Corpus as on 30 August, 13 : ₹3.96 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	11.3122	-2.44%
Last 1 Year	31-Aug-12	10.4253	5.86%
Last 2 Year	30-Aug-11	9.9592	5.27%
Last 3 Year	31-Aug-10	10.4812	1.73%
Since Inception	10-May-10	10.0000	3.02%

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.

Portfolio

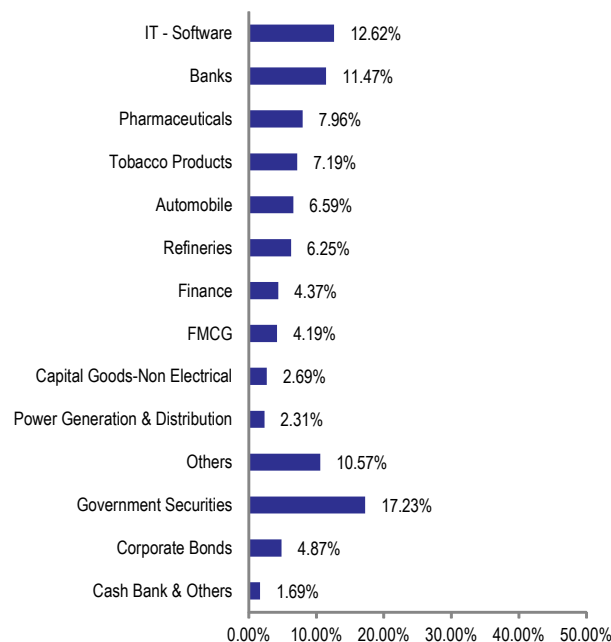
Instrument	Industry/Rating	% Of NAV
Equity		76.21
ITC Ltd.	Tobacco Products	7.19
Infosys Technologies Ltd.	IT - Software	6.26
Reliance Industries Ltd.	Refineries	5.80
HDFC Bank Ltd.	Banks	4.50
Tata Consultancy Services Ltd.	IT - Software	4.08
ICICI Bank Ltd.	Banks	3.85
HDFC Ltd.	Finance	3.62
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.02
Hindustan Unilever Ltd.	FMCG	3.01
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.69
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.60
Tata Motors Ltd.	Automobile	2.04
HCL Technologies Ltd.	IT - Software	1.83
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.79

Instrument	Industry/Rating	% Of NAV
Bharti Airtel Ltd.	Telecomm-Service	1.66
Mahindra and Mahindra Ltd.	Automobile	1.48
State Bank of India	Banks	1.34
Asian Paints Ltd.	Paints/Varnish	1.32
Hero Motocorp Ltd.	Automobile	1.28
Nestle India Ltd.	FMCG	1.17
Lupin Ltd.	Pharmaceuticals	1.00
Other Equity below 1% corpus		14.66
Government Securities		17.23
8.97% GOI 05-Dec-30	Sovereign	17.23
Corporate Bonds		4.87
9.35% PGC Ltd. 29-Aug-30	AAA	4.87
Cash Bank & Others		1.69
Total		100.00

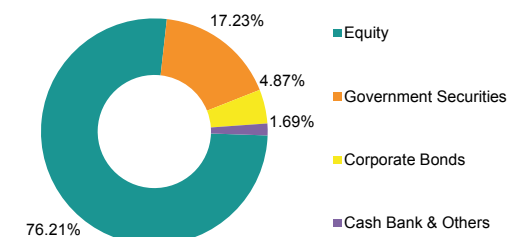
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Plus Return Lock-in-Fund II

ULIF 052 01/07/10 RA2 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Plus Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to target in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.0098

The Highest Nav recorded on reset date is : ₹10.7455

Benchmark : -

Corpus as on 30 August, 13 : ₹26.70 Crs.

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			
Value	Blend	Growth	Size
			Large
			Mid
			Small

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.1514	-1.39%
Last 1 Year	31-Aug-12	9.4452	5.98%
Last 2 Years	30-Aug-11	9.0130	5.38%
Since Inception	13-Sep-10	10.0000	0.03%

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.

Portfolio

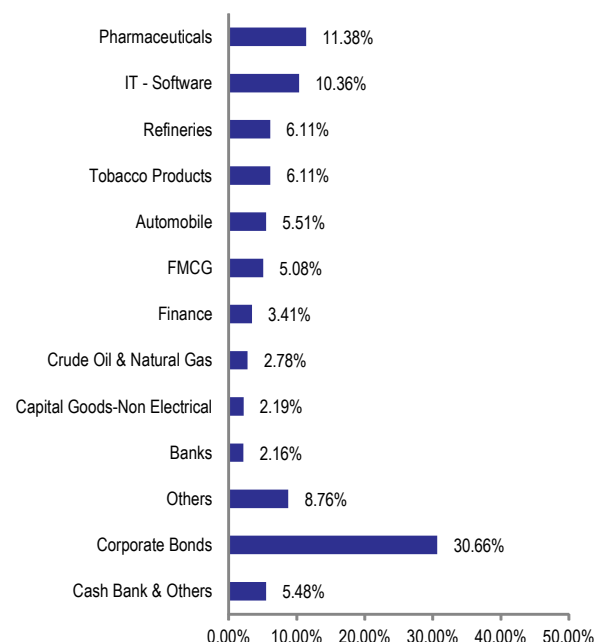
Instrument	Industry/Rating	% Of NAV
Equity		63.86
ITC Ltd.	Tobacco Products	6.11
Infosys Technologies Ltd.	IT - Software	5.22
Reliance Industries Ltd.	Refineries	5.10
Tata Consultancy Services Ltd.	IT - Software	3.79
HDFC Bank Ltd.	Banks	3.78
ICICI Bank Ltd.	Banks	3.09
Hindustan Unilever Ltd.	FMCG	2.59
HDFC Ltd.	Finance	2.42
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.16
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.14
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.93
Tata Motors Ltd.	Automobile	1.83
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.59
HCL Technologies Ltd.	IT - Software	1.56
Bharti Airtel Ltd.	Telecomm-Service	1.34
State Bank of India	Banks	1.30
Mahindra and Mahindra Ltd.	Automobile	1.17

Instrument	Industry/Rating	% Of NAV
NTPC Ltd.	Power Generation & Distribution	1.03
Power Grid Corporation of India Ltd.	Power Generation & Distribution	1.00
Other Equity below 1% corpus		14.70
Corporate Bonds		30.66
9.38% EXIM BANK 29-Sep-21	AAA	5.44
8.95% HDFC Ltd. 19-Oct-20	AAA	4.96
8.65% PFC Ltd. 15-June-20	AAA	4.90
9.61% PFC Ltd. 29-Jun-21	AAA	4.44
9.35% PGC Ltd. 29-Aug-20	AAA	3.62
8.80% REC Ltd. 25-Oct-20	AAA	2.46
9.30% SAIL 25-May-20	AAA	1.81
8.72% SAIL 30-Apr-20	AAA	1.05
9.25% PGC Ltd. 26-Dec-20	AAA	0.90
9.48% REC Ltd. 10-Aug-21	AAA	0.73
8.70% PFC Ltd. 14-May-20	AAA	0.35
Cash Bank & Others		5.48
Total		100.00

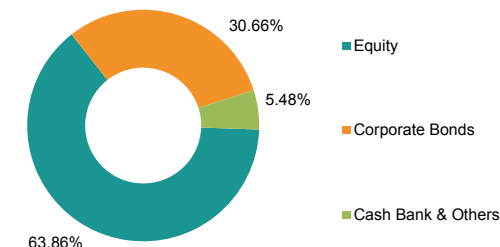
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension Return Lock-in Fund II

ULIF 048 01/07/10 PR5 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in - II that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.1696

The Highest Nav recorded on reset date is : ₹10.8659

Benchmark : -

Corpus as on 30 August, 13 : ₹7.76 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.2984	-1.25%
Last 1 Year	31-Aug-12	9.5993	5.94%
Last 2 Years	30-Aug-11	9.0651	5.92%
Since Inception	13-Sep-10	10.0000	0.57%

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.

Portfolio

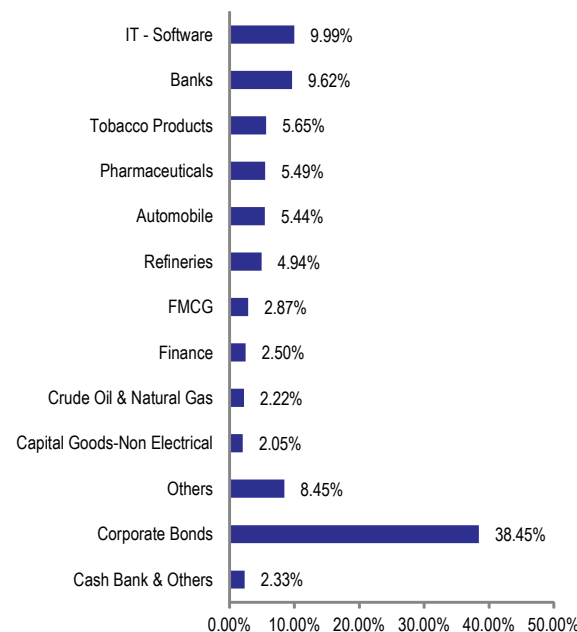
Instrument	Industry/Rating	% Of NAV
Equity		59.23
ITC Ltd.	Tobacco Products	5.65
Infosys Technologies Ltd.	IT - Software	4.99
Reliance Industries Ltd.	Refineries	4.59
HDFC Bank Ltd.	Banks	3.67
Tata Consultancy Services Ltd.	IT - Software	3.52
ICICI Bank Ltd.	Banks	2.95
HDFC Ltd.	Finance	2.50
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.31
Hindustan Unilever Ltd.	FMCG	2.24
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.05
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.92
Tata Motors Ltd.	Automobile	1.83
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.61
HCL Technologies Ltd.	IT - Software	1.47
Bharti Airtel Ltd.	Telecomm-Service	1.44
Mahindra and Mahindra Ltd.	Automobile	1.28

Instrument	Industry/Rating	% Of NAV
State Bank of India	Banks	1.22
Bajaj Auto Ltd.	Automobile	1.07
Other Equity below 1% corpus		12.90
Corporate Bonds		38.45
9.35% PGC Ltd. 29-Aug-20	AAA	6.23
9.30% SAIL 25-May-20	AAA	6.22
8.95% HDFC Ltd. 19-Oct-20	AAA	4.88
8.75% Reliance Industries Ltd. 07-May-20	AAA	4.84
9.61% PFC Ltd. 29-Jun-21	AAA	3.82
8.70% PFC Ltd. 14-May-20	AAA	3.62
8.93% NTPC Ltd. 19-Jan-21	AAA	2.46
8.80% REC Ltd. 25-Oct-20	AAA	2.42
9.25% PGC Ltd. 26-Dec-20	AAA	1.55
8.75% SAIL 23-Apr-20	AAA	1.21
8.65% PFC Ltd. 15-June-20	AAA	1.20
Cash Bank & Others		2.33
Total		100.00

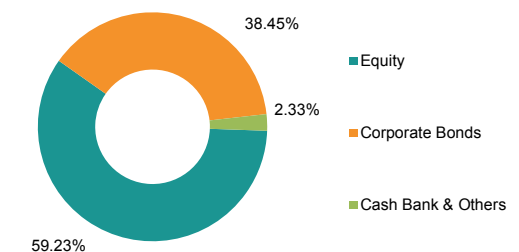
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 10 Return Lock-in Fund II

ULIF 049 01/07/10 PR6 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension 10 Return Lock-in Fund -II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.1173

The Highest Nav recorded on reset date is : ₹10.8586

Benchmark : -

Corpus as on 30 August, 13 : ₹21.51 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.3091	-1.86%
Last 1 Year	31-Aug-12	9.5878	5.52%
Last 2 Years	30-Aug-11	9.0895	5.50%
Since Inception	13-Sep-10	10.0000	0.39%

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.

Portfolio

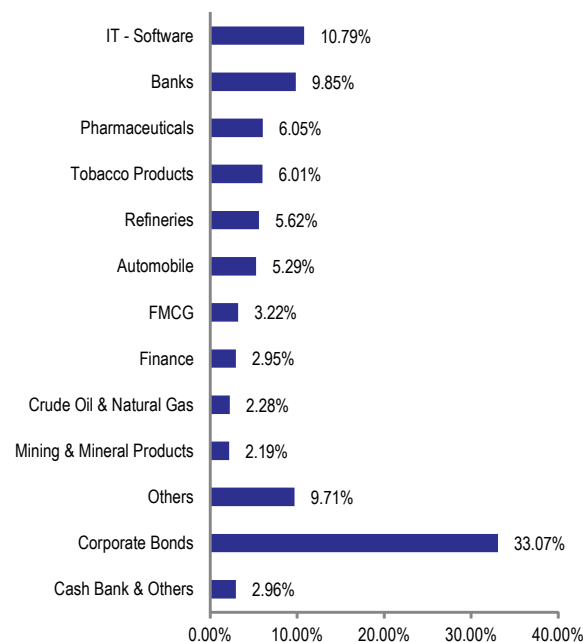
Instrument	Industry/Rating	% Of NAV
Equity		63.96
ITC Ltd.	Tobacco Products	6.01
Infosys Technologies Ltd.	IT - Software	5.41
Reliance Industries Ltd.	Refineries	4.99
HDFC Bank Ltd.	Banks	3.87
ICICI Bank Ltd.	Banks	3.03
Tata Consultancy Services Ltd.	IT - Software	2.92
HDFC Ltd.	Finance	2.50
Hindustan Unilever Ltd.	FMCG	2.48
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.30
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.24
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.12
Tata Motors Ltd.	Automobile	1.94
HCL Technologies Ltd.	IT - Software	1.71
Oil and Natural Gas Corp Ltd.	Crude Oil & Natural Gas	1.68
Bharti Airtel Ltd.	Telecomm-Service	1.53
Mahindra and Mahindra Ltd.	Automobile	1.31
Asian Paints Ltd.	Paints/Varnish	1.17

Instrument	Industry/Rating	% Of NAV
State Bank of India	Banks	1.00
Other Equity below 1% corpus		15.77
Corporate Bonds		33.07
9.38% EXIM BANK 29-Sep-21	AAA	4.95
8.95% HDFC Ltd. 19-Oct-20	AAA	4.84
8.65% PFC Ltd. 15-June-20	AAA	4.77
9.61% PFC Ltd. 29-Jun-21	AAA	4.13
9.35% PGC Ltd. 29-Aug-20	AAA	3.60
8.72% SAIL 30-Apr-20	AAA	2.62
9.30% SAIL 25-May-20	AAA	2.24
8.80% REC Ltd. 25-Oct-20	AAA	2.18
9.57% IRFC Ltd. 31-May-21	AAA	1.86
8.93% NTPC Ltd. 19-Jan-21	AAA	0.89
9.25% PFC Ltd. 26-Dec-20	AAA	0.56
8.70% PFC Ltd. 14-May-20	AAA	0.44
Cash Bank & Others		2.96
Total		100.00

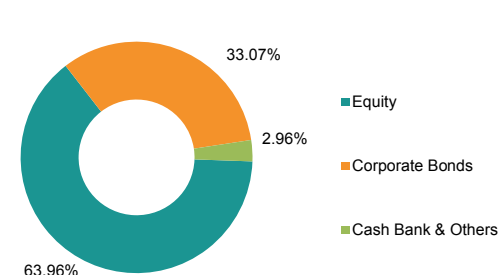
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 15 Return Lock-in Fund II

ULIF 050 01/07/10 PR7 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension 15 Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.1606

The Highest Nav recorded on reset date is : ₹10.9603

Benchmark : -

Corpus as on 30 August, 13 : ₹2.82 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.3943	-2.25%
Last 1 Year	31-Aug-12	9.6351	5.45%
Last 2 Years	30-Aug-11	9.0291	6.08%
Since Inception	13-Sep-10	10.0000	0.54%

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.

Portfolio

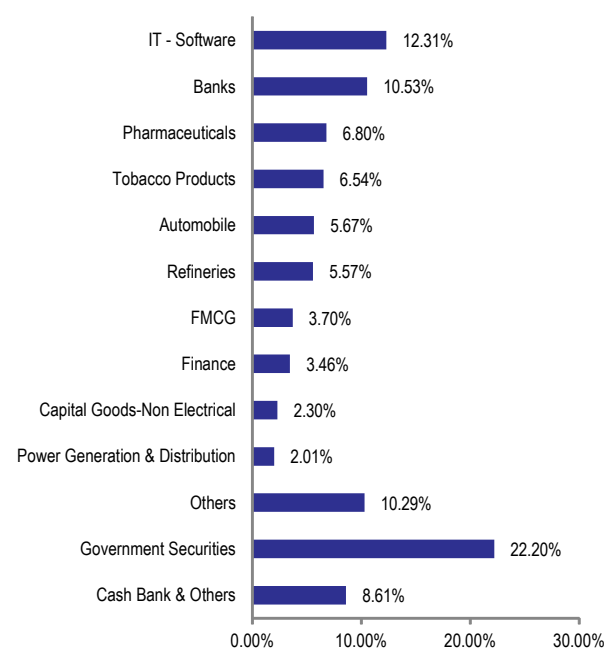
Instrument	Industry/Rating	% Of NAV
Equity		69.19
ITC Ltd.	Tobacco Products	6.54
Infosys Technologies Ltd.	IT - Software	5.76
Reliance Industries Ltd.	Refineries	5.14
HDFC Bank Ltd.	Banks	4.20
Tata Consultancy Services Ltd.	IT - Software	3.94
ICICI Bank Ltd.	Banks	3.63
HDFC Ltd.	Finance	3.18
Hindustan Unilever Ltd.	FMCG	2.84
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.76
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.44
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.30
Tata Motors Ltd.	Automobile	1.96
HCL Technologies Ltd.	IT - Software	1.84

Instrument	Industry/Rating	% Of NAV
Bharti Airtel Ltd.	Telecomm-Service	1.59
Mahindra and Mahindra Ltd.	Automobile	1.52
Asian Paints Ltd.	Paints/Varnish	1.48
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.41
State Bank of India	Banks	1.07
Ultratech Cement Ltd.	Cement	1.04
Other Equity below 1% corpus		14.55
Government Securities		22.20
6.90% GOI 04-Feb-26	Sovereign	8.89
8.20% GOI 24-Sep-25	Sovereign	6.66
7.95% GOI 18-Jan-25	Sovereign	4.87
9.15% GOI 14-Nov-24	Sovereign	1.78
Cash Bank & Others		8.61
Total		100.00

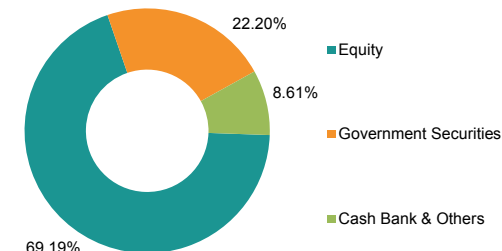
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Pension 20 Return Lock-in Fund II

ULIF 051 01/07/10 PR8 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Pension 20 Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 80% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.0936

The Highest Nav recorded on reset date is : ₹ 10.9945

Benchmark : -

Corpus as on 30 August, 13 : ₹0.65 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.3389	-2.37%
Last 1 Year	31-Aug-12	9.6036	5.10%
Last 2 Year	30-Aug-11	9.1203	5.20%
Since Inception	13-Sep-10	10.0000	0.31%

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.

Portfolio

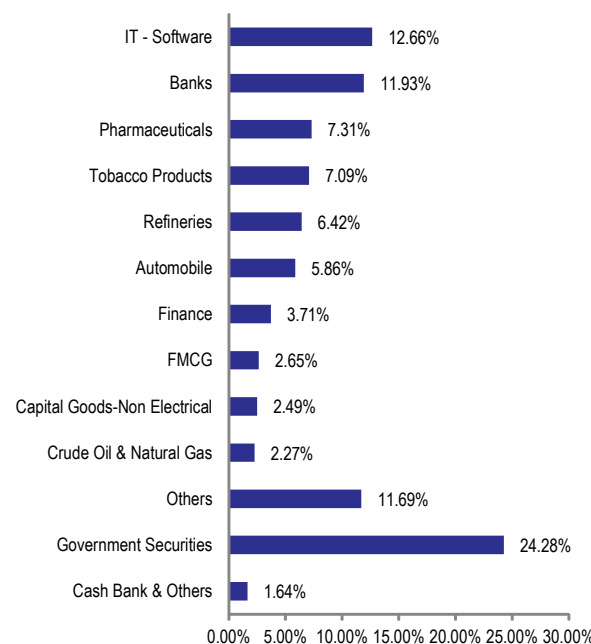
Instrument	Industry/Rating	% Of NAV
Equity		74.08
ITC Ltd.	Tobacco Products	7.09
Infosys Technologies Ltd.	IT - Software	5.95
Reliance Industries Ltd.	Refineries	5.88
HDFC Bank Ltd.	Banks	4.56
Tata Consultancy Services Ltd.	IT - Software	4.04
ICICI Bank Ltd.	Banks	4.01
HDFC Ltd.	Finance	3.31
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.79
Hindustan Unilever Ltd.	FMCG	2.65
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.64
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.49
Tata Motors Ltd.	Automobile	1.83
Bharti Airtel Ltd.	Telecomm-Service	1.83
HCL Technologies Ltd.	IT - Software	1.59
Titan Industries Ltd.	Consumer Durables	1.55

Instrument	Industry/Rating	% Of NAV
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.53
Asian Paints Ltd.	Paints/Varnish	1.45
Mahindra and Mahindra Ltd.	Automobile	1.20
State Bank of India	Banks	1.16
Wipro Ltd.	IT - Software	1.08
Maruti Suzuki India Ltd.	Automobile	1.05
Power Grid Corporation of India Ltd.	Power Generation & Distribution	1.05
Kotak Mahindra Bank Ltd.	Banks	1.01
Hindalco Industries Ltd.	Non Ferrous Metals	1.01
Other Equity below 1% corpus		11.34
Government Securities		24.28
8.97% GOI 05-Dec-30	Sovereign	22.16
8.28% GOI 15-Feb-32	Sovereign	2.11
Cash Bank & Others		1.64
Total		100.00

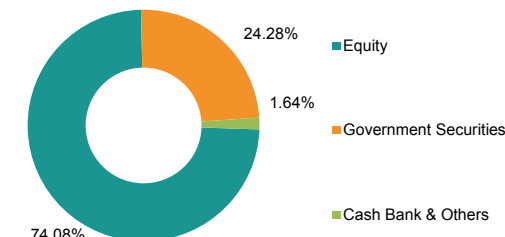
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Return Lock-in-Fund

ULIF 055 01/02/11 ASR 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Supreme Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 70% to 100%

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.4187

The Highest Nav recorded on reset date is : ₹11.1524

Benchmark : -

Corpus as on 30 August, 13 : ₹38.73 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.5040	-0.81%
Last 1 Year	31-Aug-12	9.6667	7.78%
Last 2 Year	30-Aug-11	9.2444	6.16%
Since Inception	10-May-11	10.0000	1.79%

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.

Portfolio

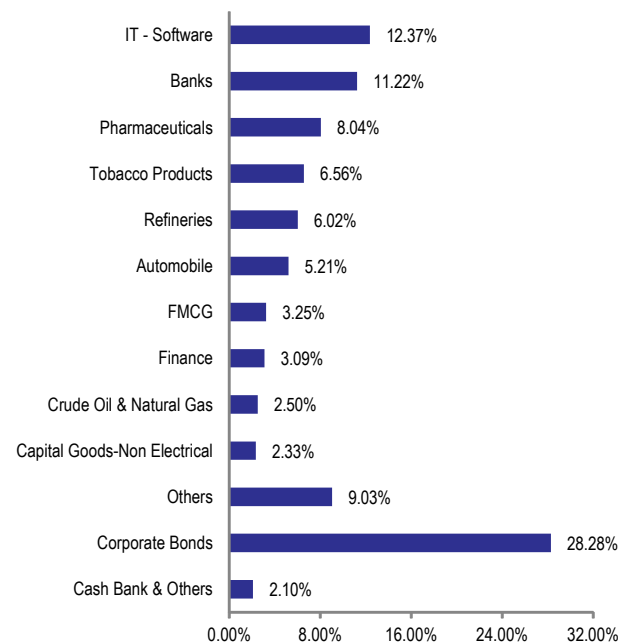
Instrument	Industry/Rating	% Of NAV
Equity		69.63
ITC Ltd.	Tobacco Products	6.56
Infosys Technologies Ltd.	IT - Software	6.00
Reliance Industries Ltd.	Refineries	5.39
HDFC Bank Ltd.	Banks	4.22
Tata Consultancy Services Ltd.	IT - Software	3.66
ICICI Bank Ltd.	Banks	3.53
Hindustan Unilever Ltd.	FMCG	3.25
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.82
HDFC Ltd.	Finance	2.78
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.55
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.33
HCL Technologies Ltd.	IT - Software	2.14
Bharti Airtel Ltd.	Telecomm-Service	1.70
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.67
Tata Motors Ltd.	Automobile	1.44

Instrument	Industry/Rating	% Of NAV
State Bank of India	Banks	1.37
Mahindra and Mahindra Ltd.	Automobile	1.21
Bajaj Auto Ltd.	Automobile	1.04
Lupin Ltd.	Pharmaceuticals	1.03
Other Equity below 1% corpus		14.94
Corporate Bonds		28.28
9.48% REC Ltd. 10-Aug-21	AAA	9.37
9.61% PFC Ltd. 29-Jun-21	AAA	5.10
9.30% SAIL 25-May-21	AAA	5.02
9.30% PGC Ltd. 28-Jun-21	AAA	3.14
9.64% PGC Ltd. 31-May-20	AAA	2.53
9.38% EXIM BANK 29-Sep-21	AAA	2.50
9.25% PGC Ltd. 26-Dec-20	AAA	0.62
Cash Bank & Others		2.10
Total		100.00

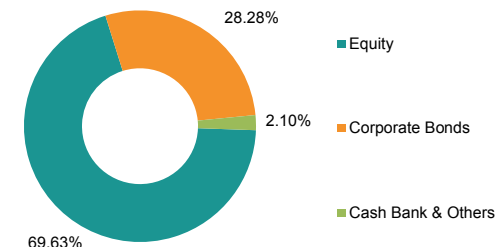
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall, to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Return Lock-in Fund II

ULIF 057 01/07/11 SR2 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Supreme Return Lock-in Fund - II is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 70% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹11.1866

The Highest Nav recorded on reset date is : ₹12.0732

Benchmark : -

Corpus as on 30 August, 13 : ₹16.67 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	11.3814	-1.71%
Last 1 Year	31-Aug-12	10.4556	6.99%
Since Inception	10-Oct-11	10.0000	6.11%

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.

Portfolio

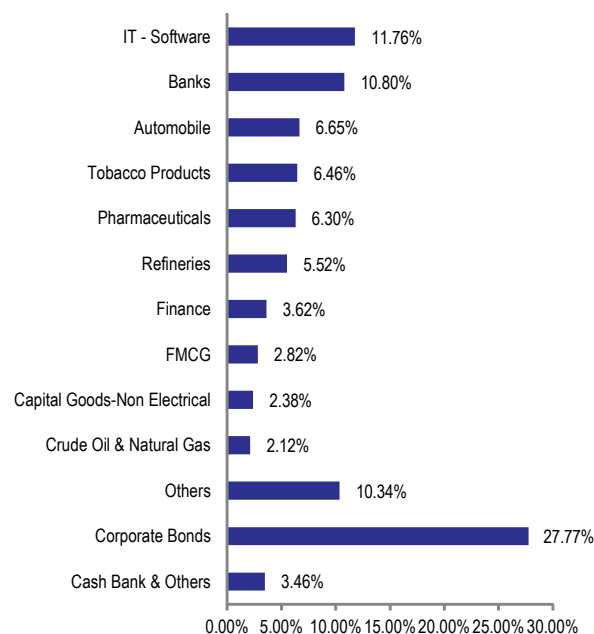
Instrument	Industry/Rating	% Of NAV
Equity		68.77
ITC Ltd.	Tobacco Products	6.46
Infosys Technologies Ltd.	IT - Software	5.95
Reliance Industries Ltd.	Refineries	5.11
Tata Consultancy Services Ltd.	IT - Software	3.94
HDFC Bank Ltd.	Banks	3.94
ICICI Bank Ltd.	Banks	3.42
HDFC Ltd.	Finance	3.23
Hindustan Unilever Ltd.	FMCG	2.45
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.38
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.37
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.34
Tata Motors Ltd.	Automobile	2.15
HCL Technologies Ltd.	IT - Software	1.87
Bharti Airtel Ltd.	Telecomm-Service	1.79

Instrument	Industry/Rating	% Of NAV
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.64
Mahindra and Mahindra Ltd.	Automobile	1.64
Asian Paints Ltd.	Paints/Varnish	1.51
State Bank of India	Banks	1.27
Titan Industries Ltd.	Consumer Durables	1.01
Other Equity below 1% corpus		14.29
Corporate Bonds		27.77
9.38% EXIM BANK 29-Sep-21	AAA	7.55
9.48% REC Ltd. 10-Aug-21	AAA	7.06
9.61% PFC Ltd. 29-Jun-21	AAA	5.33
9.30% PGC Ltd. 28-Jun-21	AAA	4.37
9.25% PGC Ltd. 26-Dec-20	AAA	2.88
9.30% SAIL 25-May-21	AAA	0.58
Cash Bank & Others		3.46
Total		100.00

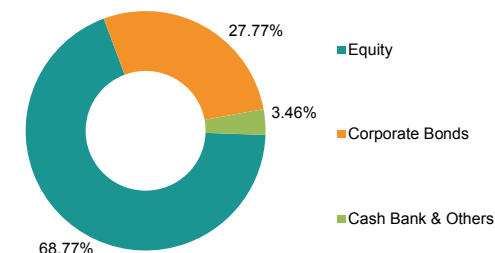
The fund would be predominantly invested in equity at inception, wherein the dynamic asset allocation mechanism allocates the portfolio between equity and debt. This dynamic asset allocation is based on the performance of equity markets and movements in interest rates. The equity allocation may be reallocated to debt if the equity markets or interest rates fall , to safeguard the guarantee.

Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market ,over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn.the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Apex Supreme Return Lock-in Fund III

ULIF 059 01/11/11 SR3 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The investment objective for Apex Supreme Return Lock-in Fund - III is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The initial asset allocation in equities is targeted at 70% to 100%.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹10.7101

The Highest Nav recorded on reset date is : ₹11.5526

Benchmark : -

Corpus as on 30 August, 13 : ₹18.83 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change
Last 6 Months	28-Feb-13	10.8327	-1.13%
Last 1 Year	31-Aug-12	9.8836	8.36%
Since Inception	10-Feb-12	10.0000	4.52%

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.

Portfolio

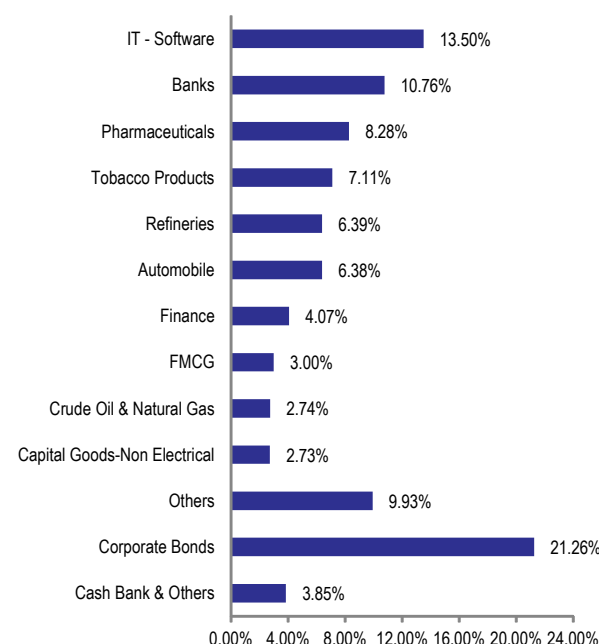
Instrument	Industry/Rating	% Of NAV
Equity		74.89
ITC Ltd.	Tobacco Products	7.11
Infosys Technologies Ltd.	IT - Software	6.58
Reliance Industries Ltd.	Refineries	5.65
HDFC Bank Ltd.	Banks	4.57
Tata Consultancy Services Ltd.	IT - Software	4.27
ICICI Bank Ltd.	Banks	3.50
HDFC Ltd.	Finance	3.43
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.09
Hindustan Unilever Ltd.	FMCG	3.00
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.73
HCL Technologies Ltd.	IT - Software	2.65
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	2.37
Tata Motors Ltd.	Automobile	1.90
Bharti Airtel Ltd.	Telecomm-Service	1.74
Oil and Natural Gas Corpn Ltd.	Crude Oil & Natural Gas	1.72
Mahindra and Mahindra Ltd.	Automobile	1.66
Asian Paints Ltd.	Paints/Varnish	1.50

Instrument	Industry/Rating	% Of NAV
Titan Industries Ltd.	Consumer Durables	1.19
Hero Motocorp Ltd.	Automobile	1.19
Cipla Ltd.	Pharmaceuticals	1.11
Hindalco Industries Ltd.	Non Ferrous Metals	1.03
Cairn India Ltd.	Crude Oil & Natural Gas	1.02
Kotak Mahindra Bank Ltd.	Banks	1.01
Other Equity below 1% corpus		10.86
Corporate Bonds		21.26
9.48% REC Ltd. 10-Aug-21	AAA	8.86
9.38% EXIM BANK 29-Sep-21	AAA	7.71
8.75% Reliance Industries Ltd. 07-May-20	AAA	1.99
8.93% NTPC Ltd. 19-Jan-21	AAA	1.01
9.25% PGC Ltd. 26-Dec-20	AAA	0.64
9.57% IRFC Ltd. 31-May-21	AAA	0.53
9.30% SAIL 25-May-21	AAA	0.52
Cash Bank & Others		3.85
Total		100.00

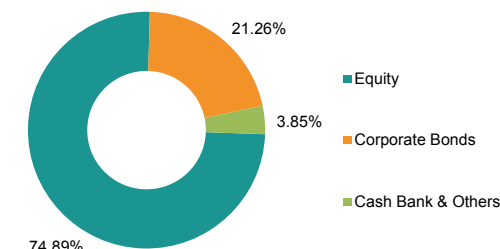
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Over time, the asset mix will predominantly shift to debt to protect the guarantee. This dynamic asset allocation process will drive the returns generated by the Apex Return Lock-in Fund. The dynamic asset allocation shifts the allocation of the fund from an equity bias to a debt bias, overtime. This would mean that the Guaranteed NAV would not mimic the highest level of the equity market, over the period the guarantee is applicable. Any unexpected and sharp falls in equity market and/ or interest rates, during the period the guarantee is applicable, may trigger the allocation to completely move towards debt, to protect the highest NAV achieved prior to the fall. Overall, it is an ideal fund for an investor who wants to take advantage of high returns in a positive market scenario while safeguarding the investment during any downturn. the investment during any downturn.

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Growth Fund

ULIF 004 04/02/04 TGL 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is to maximize the returns with medium to high risk

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹25.5873

Benchmark : BSE Sensex - 65% CRISIL Composite Bond Fund Index - 35%

Corpus as on 30 August, 13 : ₹119.90 Crs.

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

Fund Performance

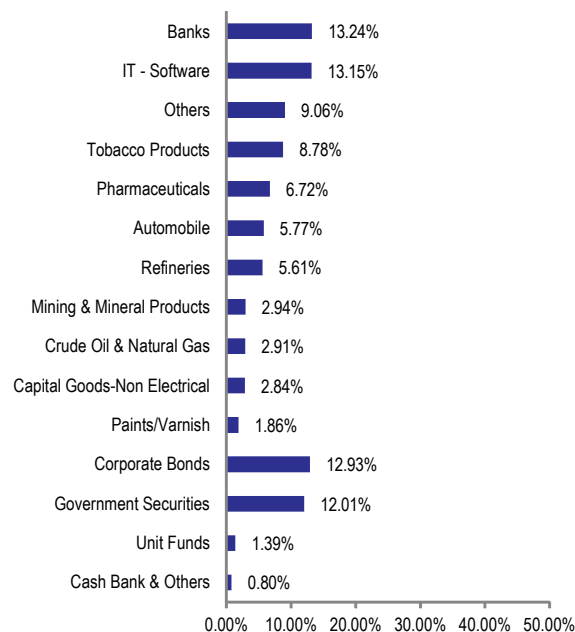
PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	26.2234	-2.43%	-1.34%
Last 1 Year	31-Aug-12	24.2559	5.49%	5.58%
Last 2 Years	30-Aug-11	23.3859	4.60%	5.77%
Last 3 Years	31-Aug-10	25.0669	0.69%	2.84%
Last 4 Years	31-Aug-09	22.0260	3.82%	4.92%
Last 5 Years	29-Aug-08	20.7590	4.27%	5.60%
Since Inception	02-Mar-04	10.0000	10.39%	10.26%

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.

Portfolio

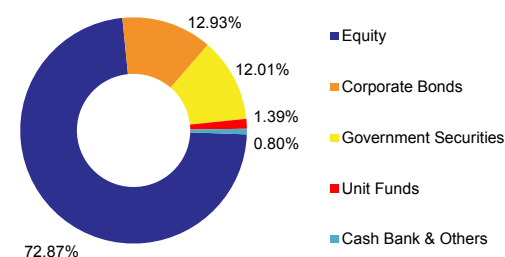
Instrument	Industry/Rating	% Of NAV
Equity		72.87
ITC Ltd.	Tobacco Products	8.78
HDFC Bank Ltd.	Banks	6.11
Infosys Technologies Ltd.	IT - Software	6.10
Reliance Industries Ltd.	Refineries	5.61
Tata Consultancy Services Ltd.	IT - Software	4.92
ICICI Bank Ltd.	Banks	3.93
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	3.51
Tata Motors Ltd.	Automobile	3.03
Oil and Natural Gas Corp'n Ltd.	Crude Oil & Natural Gas	2.91
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	2.69
Asian Paints Ltd.	Paints/Varnish	1.86
Bharti Airtel Ltd.	Telecomm-Service	1.65
Nestle India Ltd.	FMCG	1.63
Mahindra and Mahindra Ltd.	Automobile	1.60
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.47
Sesa Goa Ltd.	Mining & Mineral Products	1.32
Axis Bank Ltd.	Banks	1.29
Cipla Ltd.	Pharmaceuticals	1.25
Exide Industries Ltd.	Auto Ancillaries	1.18
Tata Steel Ltd.	Steel	1.15
State Bank of India	Banks	1.14
Bajaj Auto Ltd.	Automobile	1.14
GAIL (India) Ltd.	Gas Distribution	1.02
Other Equity below 1% corpus		7.60

Sector Allocation



Instrument	Industry/Rating	% Of NAV
Government Securities		12.01
8.79% GOI 08-Nov-21	Sovereign	7.51
8.20% GOI 24-Sep-25	Sovereign	2.35
9.15% GOI 14-Nov-24	Sovereign	1.90
7.61% GOI 07-Mar-15	Sovereign	0.23
6.25% GOI 02-Jan-18	Sovereign	0.01
Corporate Bonds		12.93
7.60% HDFC Ltd. 21-Dec-17	AAA	3.08
9.95% SBI 16-Mar-26	AAA	1.66
2.00% Indian Hotels Ltd. 09-Dec-14	AA	1.17
9.40% LIC Housing Finance Ltd. 20-12-13	AAA	1.17
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	1.07
10.65% Indiabulls Fin Ser Ltd. 16-Jul-15	AA	0.83
8.19% IRFC Ltd. 27-Apr-19	AAA	0.78
9.70% GE Shipping 18-Jan-23	AAA	0.66
8.40% HDFC Ltd. 08-Dec-14	AAA	0.65
8.35% HDFC Ltd. 19-Jul-15	AAA	0.40
9.64% PGC Ltd. 31-May-21	AAA	0.31
9.64% PGC Ltd. 31-May-18	AAA	0.31
9.64% PGC Ltd. 31-May-16	AAA	0.31
9.20% PGC Ltd. 12-Mar-15	AAA	0.31
9.61% PFC Ltd. 29-Jun-21	AAA	0.25
Unit Funds		1.39
Kotak Liquid-Plan A -(Growth) - Direct		1.39
Cash Bank & Others		0.80
Total		100.00

Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

Balanced Fund

ULIF 005 04/02/04 TBL 110

Fund Assure, Investment Report, August 2013

Fund Details

Investment Objective : The primary investment objective of the fund is provide reasonable returns with low to medium risk.

Fund Manager : Mr. Saravana Kumar

NAV as on 30 August, 13 : ₹21.9355

Benchmark : BSE Sensex - 40 % CRISIL Composite Bond Fund Index - 60%

Corpus as on 30 August, 13 : ₹35.80 Crs.

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

Fund Performance

PERIOD	DATE	NAV	NAV Change	INDEX Change
Last 6 Months	28-Feb-13	22.3668	-1.93%	-1.39%
Last 1 Year	31-Aug-12	20.8324	5.30%	4.68%
Last 2 Years	30-Aug-11	19.7885	5.29%	5.84%
Last 3 Years	31-Aug-10	20.3653	2.51%	4.03%
Last 4 Years	31-Aug-09	18.3390	4.58%	5.29%
Last 5 Years	29-Aug-08	16.9430	5.30%	6.01%
Since Inception	02-Mar-04	10.0000	8.62%	8.30%

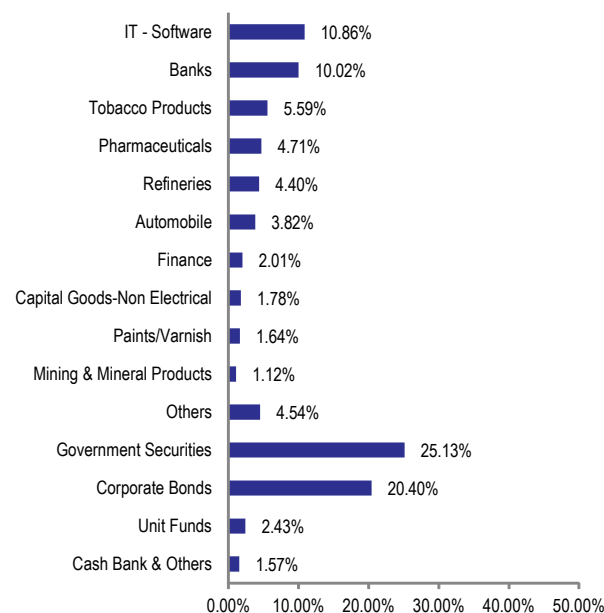
Note : The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Portfolio

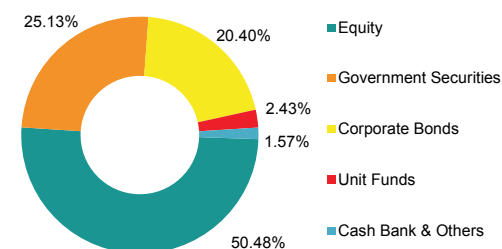
Instrument	Industry/Rating	% Of NAV
Equity		50.48
ITC Ltd.	Tobacco Products	5.59
Infosys Technologies Ltd.	IT - Software	4.76
Reliance Industries Ltd.	Refineries	4.40
Tata Consultancy Services Ltd.	IT - Software	3.99
HDFC Bank Ltd.	Banks	3.82
ICICI Bank Ltd.	Banks	3.59
Sun Pharmaceuticals Industries Ltd.	Pharmaceuticals	2.90
Tata Motors Ltd.	Automobile	2.01
HDFC Ltd.	Finance	2.01
Larsen and Toubro Ltd.	Capital Goods-Non Electrical	1.78
Other Equity below 1% corpus		9.41
Government Securities		25.13
8.79% GOI 08-Nov-21	Sovereign	17.60
9.15% GOI 14-Nov-24	Sovereign	3.17
8.20% GOI 24-Sep-25	Sovereign	2.63
8.83% GOI 12-Dec-41	Sovereign	1.33
7.61% GOI 07-Mar-15	Sovereign	0.37
6.25% GOI 02-Jan-18	Sovereign	0.02

Instrument	Industry/Rating	% Of NAV
Corporate Bonds		20.40
9.57% IRFC Ltd. 31-May-21	AAA	4.18
9.95% SBI 16-Mar-26	AAA	3.64
7.60% HDFC Ltd. 21-Dec-17	AAA	2.58
2.00% Indian Hotels Ltd. 09-Dec-14	AA	1.78
9.40% LIC Housing Finance Ltd. 20-12-13	AAA	1.68
9.5% United Phosphorus Ltd. 12-Jan-15	AA+	1.65
9.70% GE Shipping 18-Jan-23	AAA	1.11
8.40% HDFC Ltd. 08-Dec-14	AAA	1.09
8.84% NTPC Ltd. 04-Oct-22	AAA	0.79
8.35% HDFC Ltd. 19-Jul-15	AAA	0.54
9.64% PGC Ltd. 31-May-21	AAA	0.35
9.64% PGC Ltd. 31-May-18	AAA	0.34
9.64% PGC Ltd. 31-May-16	AAA	0.34
9.20% PGC Ltd. 12-Mar-15	AAA	0.34
Unit Funds		2.43
Kotak Liquid-Plan A -(Growth) - Direct		2.43
Cash Bank & Others		1.57
Total		100.00

Sector Allocation



Asset Allocation



Equity Fund

Debt Fund

Hybrid Fund

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Disclaimer

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11. Insurance is the subject matter of the solicitation.

[Tata AIA Life Insurance Company Ltd. \(Reg. No. 110\)](#)

Registered and Corporate Office 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013

Equity Fund

Debt Fund

Hybrid Fund

TATA AIA
L I F E

Unique Reference Number: L&C/Misc/2013/Sep/162