Investment Snapshot For Quarter Ended Dec-2016

Nurturing growth



Dear Valued Policyholder,

Wish you all a Happy and Prosperous year.

The year 2016 was a watershed year in view of two landmark reforms like Demonetization and GST. These events could alter the country's economic landscape over the long term. Even though demonetization could have an adverse impact on growth in near term, it should have a positive impact on the Indian economy over medium to long term on the back of higher tax collections and transition to a digital economy. Macro-economic parameters like fiscal deficit, current account deficit and inflation continued to improve through the year resulting in a relatively stable currency and declining inflation & interest rate. With the expected implementation of GST and improved credit growth in 2017, India is poised to continue on its growth path which is positive for Indian markets.

While domestically, India took many strides towards strengthening its macro-economic fundamentals, globally, calendar year 2016 was an eventful one. In the beginning of the year, we witnessed sharp fall in equities and commodities on the back of growth concerns emanating from China. However, most assets including equities and commodities rebounded mid-year. Government Securities of many countries rallied and a few countries ended up with a negative yield on their Govt. Securities. Towards the end of the year, concerns arising out of impending interest rate hike by US Fed and US Presidential election had a negative impact especially on emerging markets. Overall, in spite of a lot of global uncertainties like Brexit, election of Donald Trump and the US Fed rate hike, equity markets were resilient. However, yields rose globally after the hike of 25 bps by US Fed in December 2016. In India, however, debt markets continued to rally due to the expected beneficial impact of Demonetisation on government and bank finances.

As the country progressively moves towards digitisation and digital payments, I'm pleased to share with you that we are on the anvil to sign-up with multiple digital payment partners to help you pay your renewal premiums with a simple swipe of your fingers. These steps go a long way to reaffirm our brand philosophy of making life insurance a 'Simpler', 'Smarter' and 'Faster' proposition for you. The impact of digitisation is not relegated to renewal premium payment alone; we've also taken a big step to make it simple for customers to purchase our online products. In November '16, we launched WhatsApp Support to collect KYC documents for all customers who intend to purchase any of our online products without the hassles of physical submission. This will save on policy issuance time. Now, if you choose to buy a policy from us, simply Whatsapp your documents to us. KYC validation can now be done through OTP based authentication by the UIDAI for customers with Aadhar card while making online purchase there by making the entire insurance purchase transaction a paperless experience.

I hope you have downloaded our self-servicing Customer App which we launched in the last quarter. The mobile app has been built specifically to empower you to service your policies at your convenience on the go with a simple swipe of your fingers. The mobile app allows you to pay renewal premiums, update your contact details, download tax certificates and a lot more. Download the app here (bit/ ley). You can also stay in touch with us, know the latest news about us, read content that will enrich your knowledge



by following our Social Media pages. Continuing with the philosophy of giving our customers the power of information on demand, we have also launched a host of mobile based push and pull SMS services and also IVR facility at our state of the art call center. To continually improve our products and services to our esteemed customers, we have also launched a online realtime NPS program which is designed to obtain your feedback and basis the same make our offerings world class.

I am pleased to inform you that most of our ULIP funds have outperformed their respective benchmark in 2016. We are extremely happy to share that despite the significant challenges and heightened volatility in the markets, your funds have done well. Funds across categories in Life, Pension as well as Group have done well during the year. This has been made possible by our investment philosophy which revolves around disciplined risk management and consistency in our investment approach. Our Future Apex Fund (ULIP Equity Fund) has delivered a CAGR return of 13.48% and Future Income Fund (ULIP Debt Fund) has delivered a CAGR return of 10.12% in the last five years and have outperformed their respective benchmarks significantly. Also, we have been declaring good bonuses to our Traditional Policyholders. It is advisable to remain invested for long term and complete the full term of the policy to optimize returns. The purpose of insurance is protection as well as savings, and this purpose can be achieved only if one has a long term view on investments.

I would like to take this opportunity to thank you for entrusting your hard earned savings with us and look forward to your continued support in future. We remain committed towards offering best-in-class products and services to our valued customers.

Warm Regards,

Chool

Munish Sharda Managing Director and Chief Executive Officer

Global Economy

Global central banks in spotlight in December quarter

The much awaited event of 2016 finally occurred – the US Federal Reserve (Fed) hiked the interest rate by 25 basis points (bps) to 0.50-0.75%. The central bank said inflation expectations have increased considerably and a steeper path for borrowing costs is likely in 2017. The Fed's median outlook for rates was raised to three quarter-point increases in 2017 from two in September 2016. The bank added that it would be followed by three more increases in 2018 and 2019 each, before the rate levels off at a long-run normal of 3%. On the growth front, the Fed forecast GDP growth of 2.1% in 2017, 2% in 2018 and 1.9% in 2019.

In Europe, the European Central Bank (ECB) kept its interest rate unchanged at 0% and extended its stimulus programme until December 2017, but said it will taper its monthly bond purchases to EUR 60 billion from EUR 80 billion w.e.f April 2017. Meanwhile, the Bank of England (BoE) unanimously voted to keep the interest rate unchanged at 0.25%, the size of its asset-purchase programme at 435 billion pounds and the size of its corporate bond purchase programme at 10 billion pounds.

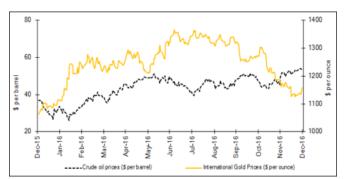
In Asia, the Bank of Japan (BoJ) kept interest rates unchanged and raised its assessment of the economy for the first time since May 2015, as Donald Trump's unexpected win in the US elections weakened the yen and lifted sentiments. China's central banksaid it will maintain prudent and neutral monetary policy, and prioritise keeping liquidity stable in 2017.

- The US GDP grew an annualised 3.5% in Q3 2016, compared with previously estimated 3.2% and 1.4% in Q2 2016.
- The UK economy expanded at an annualised 2.2% in Q3 2016 compared to 2% in Q2 2016.
- Eurozone GDP advanced 1.7% annually in Q3, steady compared to the previous quarter.
- Japan's economy grew at 1.3% annualised rate in July-September, a revision from 2.2% annualised growth estimated initially.

Commodities end the quarter mixed on global cues

International crude oil prices advanced in the quarter after the OPEC agreed to reduce oil production beginning January 2017. Some strong US economic cues and some reports that oil inventories have fallen also pushed up oil prices. Gold prices declined in the quarter as the dollar strengthened and as the US Fed raised interest rates and projected further rate hikes in 2017.

Chart 1 – Crude oil versus gold prices



Source: CRISIL



Table 1 – Global benchmark indices returns

Indices	30-Sep-16	Quarterly % Change	Yearly % Change
DJIA (USA)	19763	7.94	13.42
Nikkei 225 (Japan)	19114	16.20	0.42
Hang Seng (Hong Kong)	22001	-5.57	0.39
FTSE 100 (UK)	7143	3.53	14.43
Shanghai Composite Index (China)	3104	3.29	-12.31
DAX (Germany)	11481	9.23	6.87
iBovespa (Brazil)	60227	3.19	38.93
MICEX (Russia)	2233	12.88	26.76

Source: CRISIL

Nearly all global equity indices ended positive

Japan's Nikkei emerged the biggest gainer in the quarter (up 16%) as the exporter-heavy index benefitted from weakness in the yen. Russia's MICEX advanced nearly 13% as crude oil prices strengthened globally. Britain's FTSE rose 4% buoyed by strong domestic cues and as a fall in the pound helped exportoriented companies register gains. In the US, the Dow Jones gained nearly 8% on stock-specific gains and aided by the ECB's decision to extend its quantitative easing (QE) program until December 2017. Hong Kong's Hang Seng (down 6%) was the sole decliner, tracking weak global cues from China, the US and the Eurozone.

Indian Economy

Indian economy expanded at a marginally higher pace

Though the Centre's move to curb currency circulation has been lauded for its long-term implications on the economy, some economic institutions have trimmed their near-term economic growth projections as a result of the impact on demand. The government's move to push for the introduction of the Goods and Services Tax Bill from the next financial year, with the announcement of a four-tiered tax structure ranging from 5% to 28%, was also viewed favourably. Among other developments, the Centre unveiled a slew of measures promoting cashless transactions in the wake of Demonetisation, including the launch of a mobile app - Bharat Interface for Money or BHIM. Meanwhile, Standard and Poor's (S&P) affirmed India's sovereign rating for the long term at 'BBB-' and short term at 'A-3' with stable outlook.

The government is set to present Union Budget for FY18 on February 1. The Cabinet also launched a rural housing scheme which proposes to provide an environmentally safe and secure 'pucca' house to every rural household by 2022. It approved 100% foreign direct investment (FDI) in `other financial services' carried out by non-banking finance companies (NBFCs).

- The Indian economy grew 7.3% during July-September, marginally quicker than the previous quarter's 7.1%.
- The RBI has cut the country's growth forecast for the current fiscal to 7.1%, from 7.6%, owing to short-term disruption in economic activity and demand compression arising out of demonetization.
- India's consumer inflation figures for November came in at 3.63% annually compared to 4.20% in October, while wholesale inflation fell to 3.15% in November from 3.39% in October.
- India posted a current account deficit (CAD) of \$3.4 billion, or 0.6% of gross domestic product (GDP) in the July-September quarter, lower than 1.7% of GDP for the same quarter a year ago.

Indian Equity

Table 2 –Indian benchmark indices returns

Indices	30-Sep-16	Quarterly % Change	Yearly % Change
Nifty 50	8186	-4.94	3.01
S&P BSE Sensex	26626	-4.45	1.95
S&P BSE Oil & Gas	12152	6.80	27.17
S&P BSE Metal	10109	3.54	36.65
S&P BSE Power	1988	-0.10	1.53
S&P BSE IT	10176	-0.52	-8.00
S&P BSE FMCG	8131	-3.90	3.29
S&P BSE BANKEX	20749	-5.88	7.35
S&P BSE CG	13665	-6.29	-3.28
S&P BSE Auto	20257	-8.88	9.39
S&P BSE Healthcare	14728	-8.98	-12.88
S&P BSE Consumer Durables	11237	-10.45	-6.34
S&P BSE Realty	1264	-16.42	-5.98

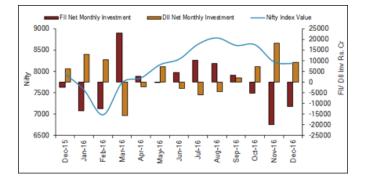
Source: CRISIL

RBI's interest rate cut in October and softening inflation offset decline prompted by Demonetisation

Indian equity benchmarks S&P BSE Sensex and Nifty 50 fell around 5% each in the December quarter, impacted by the government's Demonetisation announcement in November. Foreign institutional investor (FII) outflows in the wake of Demonetisation also dented sentiments. Sporadic decline in the rupee and fears of a fall in corporate earnings following the government's currency recall exerted pressure on stock prices. Globally, concerns over prospects of a steeper-than-expected US Fed rate hike next year, uncertainty about the US Presidentelect Donald Trump's policies and anxiety about the state of the European banking system weighed on the market.

Softening consumer inflation figures and the RBI's move to reduce key interest rates in its October policy announcement, however, brought cheer to investors. The GST council's announcement of a four-tiered tax structure for the proposed indirect tax regime and the ECB's decision to extend its QE programme until December 2017 also supported equities.

Chart 2 - FII, DII versus Nifty movement



Source: CRISIL

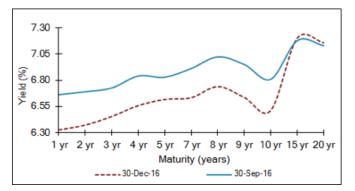
- S&P BSE Oil and Gas advanced the most (up 7%) as global crude oil prices strengthened on the back of a hike in petrol and diesel prices.
- S&P BSE Realty was the biggest decliner (down over 16%) as sentiment took a hit following the Centre's cash ban.
- FIIs sold Rs 31,222 crores in Indian equities in the December quarter vis-à-vis net purchases of Rs 30,461 crores in the previous quarter.

Equity Outlook

In the upcoming months, incremental policy decisions by the government post demonetization, Q3FY17 corporate results and Union Budget announcements are expected to drive the equity market. Additionally, FII inflows, domestic macroeconomic data and global cues especially the US Fed's policy/ Trump's stance would continue to guide the market

Indian Debt

Chart 3 – Domestic yield curve movement



Source: CRISIL Fixed Income database

Gilts gained on Demonetisation

Government bond prices rose sharply in the December quarter. Yield of the 10-year benchmark 6.97% 2026 paper settled at 6.51% yield on December 30 after touching low of 6.11% as against 6.96% yield on September 30.

The sentiment in bond market was positive on the back of the following developments:

- RBI's decision to cut the repo rate by 25 bps to 6.25% in its October policy review. The RBI said it is now aiming for a neutral real interest rate of 1.25% against 1.50-2.00% earlier.
- The Government's move to take Rs 500 and Rs 1,000 denomination notes out of circulation, resulted in significant improvement in systemic liquidity, translating into an increase in demand for government securities (G-secs) as banks are required to maintain a percentage of their deposits as liquid assets.
- S&P retained India's long-term sovereign rating at 'BBB-' and short-term rating at 'A-3', with a stable outlook and owing to softening inflation figures.
- RBI's decision to keep interest rates unchanged in December brought some volatility resulting in yields moving up from lows of 6.11% to close at 6.51%. Gilts came under further pressure after the US Fed hiked its key rates in December and suggested that it could take a cumulative increase of 75 bps in 2017, as against 50 bps expected earlier.
- FIIs turned net sellers in the December quarter with selling of Rs 46,087 crores compared with net purchases of Rs 14,593 crores in the preceding quarter.

Debt Outlook

Expectations of RBI monetary action, comfortable liquidity in the banking system and lower inflation are expected to support lower G-sec yields. The 10-year G-sec yield is expected to be range bound.

				P	ERFORMA	NCE AT A (GLANCE					
	F	uture Secur	e	I	Future Incom	ne	F	uture Balanc	e	Future Maximise		
INDIVIDUA	- Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR
Since Inception	on 109.43%	13.05%	9.21%	132.61%	15.81%	10.59%	82.70%	9.86%	7.45%	96.59%	11.52%	8.39%
	E.t	- Densien O		E.t.	- Densien D	-1	Fata	- Densieu O		P	Dension A	
		Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	e Pension G Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR
Since Inception	on 136.21%	16.71%	11.12%	135.78%	16.65%	11.09%	152.57%	18.71%	12.03%	173.75%	21.31%	13.159
			1									
					Future	e Dynamic Gr	owth					
			INDIV	IDUAL	Absolute Return	Annualised Return	CAGR					
			Since li	nception	58.41%	8.16%	6.64%					
			Euturo	NAV Guarar	too Fund							
	INDIN	INDIVIDUAL AI		Annualised Return	CAGR	CAGR Highest NAV Guaranteed 14.3743		Highest NAV Guaranteed 14.3743				
	Absolut	e Return*	39.96%	6.06%	5.23%	-						
			Future Ape					Euturo	Opportunity	. Fund		
	INDIVIDUAL	Absolute Return	Annualised Return	CAGR		INDIVI	DUAL	Absolute	Annualised	·		
:	Since Inception	67.75%	9.64%	7.64%		Since In	ception	39.51%	6.27%	5.42%		
		Futu	re Group Se	cure	Futu	re Group Bal	ance	Future	Group Max	imise		
	Group	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR		
	Since Inception	78.08%	10.05%	7.71%	78.04%	11.33%	8.73%	81.56%	10.78%	8.20%	1	

Fund Fact Sheet - Future Generali | 06

FUTURE INCOME FUND

SFIN No. ULIF002180708FUTUINCOME133

ABOUT THE FUND	PORTFOLIO AS ON 31st DEC	2016		
OBJECTIVE	SECURITIES		HOLDINGS	SECTORAL ALLOCATION
To provide stable returns by investing	MONEY MARKET INSTRUMENTS & NCA		7.25%	
in assets of relatively low to moderate	SECURITIES		HOLDINGS	G-SEC 41.05
level of risk. The interest credited will be a major component of the fund's	GOVERNMENT SECURITIES		41.05%	Infrastructure & Housing
return. The fund will invest primarily in	Central Government		26.42%	28.45%
fixed interest securities, such as Govt. securities of medium to long duration	Andhra Pradesh SDL		4.80%	BFSI 22.46%
and Corporate Bonds and money	Haryana SDL		2.47%	
market instruments for liquidity.	WEST BENGAL SDL		2.46%	Basic Metals 3.69%
STRATEGY	Karnataka SDL		2.14%	- Other
Investments in assets of low or moderate risk.	Tamil Nadu SDL		1.46%	4.35%
	Madhya Pradesh SDL		0.58%	FUND - NAV
	Maharashtra SDL		0.44%	
Pankaj	Gujarat SDL		0.30%	24.00 22.00 2.000
ASSET ALLOCATION	SECURITIES	RATING	HOLDINGS	18.00 - 18.00 - 14.00 -
Composition Min. Max.	CORPORATE DEBT		51.70%	1200 1000 8.00
Fixed Interest 50.00% 100.00	% IOT UTKAL Energy Services Limited	AAA	6.82%	999 05 900 05
Money Market and	Reliance Ports & Terminals Limited	AAA	6.61%	
Cash 0.00% 50.00%		AAA	6.09%	FUND - NAV
Equity 0.00% 0.00%	Reliance Gas Transportation Infrastructure	AAA	5.77%	30,000 - 28,000 -
RISK RETURN PROFILE	Reliance Capital Limited	AAA	5.34%	26,000- 24,000- 23,261
Risk Low	LNT Infra Debt Funds Limited	AAA	1.42%	22,000 – 20,000 –
Return Low	IL & FS Financial Services Limited	AAA	0.87%	18,000 – 16,000 –
	India Infradebt Limited	AAA	0.63%	14,000 – 12,000 – 10,000 –
The rating of all the Corporate Debt in c portfolio is rated as AA or higher.	Rural Electrification Corporation Limited	AAA	0.12%	10,000 - 8,000 - 6,000 -
DATE OF INCEPTION	Power Finance Corporation Limited	AAA	0.12%	4,000 – 2,000 –
18th July 2008	LNT Finance Limited	AA+	4.50%	NAV Publication 31/12/2016
FUND PERFORMANCE AS ON	Shriram Transport Finance Company	AA+	3.49%	Date: 18/08/2008
31st DEC 2016	Limited Tata Capital Financial Services Limited	AA+	2.95%	BENCHMARK COMPARISON
Returns since Publication of NAV	Sundaram Finance Limited	AA+	1.51%	15.00% 11.93%12.03% 10.77% 12.94%12.44%
Absolute Return 132.61%	Mahindra and Mahindra Financial Services			10.00% - 8.70% 0.09% 9.92% 7.60% 7.66%
Simple Annual	Limited	AA+	1.26%	0.00%
Return 15.81%	Bajaj Finance Limited	AA+	0.51%	-5.00% Since 3 Year 2 Year 1 Year 6 Months 1 Month -5.00% Benchmark FGILCL
CAGR 10.59%	Tata Steel Limited	AA	3.69%	Benchmark: CRISIL Composite Bond Index
NAV AS ON 31st DEC 2016				CAGR Return
23.2615				
AUM as on 31St DEC 2016 (Rs. In Lakhs)				
17,791.18				
MODIFIED DURATION (IN YEARS)				
5.70				
ASSET ALLOCATION				
52% NCD 52% NCA 52% NCA				

FUTURE BALANCE FUND

SFIN No. ULIF003180708FUTBALANCE133

			SECURITIES		HOLDINGS		SECTORAL ALLOCATION
OBJECTIVE			MONEY MARKET INSTRUMENTS & NCA		-1.44%		SECTORAL ALLOCATION
To provide a balance	ed return fro	om investing	SECURITIES		HOLDINGS	-	Infrastructure & Housing
n both fixed interest	securities	as well as in	GOVERNMENT SECURITIES		5.04%		33.85
equities so as to ba	lance stabi	lity of return	Central Government	DATING	5.04%		
through the former a	and growth	in capital	SECURITIES CORPORATE DEBT	RATING	HOLDINGS	-	BFSI
value through the lat	tter. The fur	nd will also	Reliance Gas Transportation Infrastructure		38.39%		24.51%
nvest in money mar	ket instrum	ents to	Limited	AAA	8.80%	-	Computer Programming
orovide liquidity.			IOT UTKAL Energy Services Limited	AAA	6.66%		8.32%
STRATEGY			IL & FS Financial Services Limited	AAA	4.45%	_	
Balances high returr	and high r	iak from	LNT Infra Debt Funds Limited Reliance Ports & Terminals Limited	AAA AAA	3.53% 3.20%		Motor Vehicles
equity investments b			India Infradebt Limited	AAA	2.57%		6.38%
by fixed interest inst		ity provided	Reliance Capital Limited	AAA	1.81%	-	G-Sec
			Housing Development Finance Corporation	AAA	0.25%		5.04%
			LIC Housing Finance Limited	AAA	0.12%	-	Pharmaceuticals
Pankaj/Biswarup Mo	ohapatra		Reliance Capital Limited	AA+	6.40%		4.29%
ASSET ALLOCATI	ON		Sundaram Finance Limited SECURITIES	AA+	0.61% HOLDINGS		
Composition	Min.	Max.	EQUITY		58.01%		Coke & Refined Petroleum
Composition	IVIII1.	widX.	Infosys Technologies Limited		4.31%		3.62%
Fixed Interest	40.00%	70.00%	HDFC Bank Limited		3.29%	-	Chemical Products
nvestment		. 2.0070	ITC Limited Larsen & Toubro Limited		2.92% 2.77%		3.54%
Money Market and	0.00%	30.00%	ICICI Bank Limited		2.77% 2.71%	_	Tebassa
Cash	2.30,0		Housing Development Finance Corporation		2.59%		
Equity	30.00%	60.00%	Limited				2.92%
RISK RETURN PR			Tata Consultancy Services Limited TATA Motors Limited		2.49% 2.44%	-	Non-Metallic Minerals
NON NETUKN PR	OFILE		Sun Pharmaceuticals Industries Limited		2.33%		2.26%
Risk	Moderate		Hindustan Unilever		1.77%	-	Othor
Poturn	High		Reliance Industries Limited Mahindra and Mahindra Limited		1.77% 1.76%		Other 5.26%
Return	High		Axis Bank Limited		1.62%		0.2070
RATING			Maruti Suzuki India Limited		1.49%	-	,
The rating of all the	Corporate [Debt in our	Lakshmi Vilas Bank Limited State Bank of India		1.33% 1.22%		FUND - NAV
portfolio is rated as a			Asian Paints Limited		1.22%		
			Bajaj Auto Limited		1.04%	23.00	
DATE OF INCEPTI	ON		Hero MotoCorp Limited		1.00%	18.00	
18th July 2008			HCL Technologies Limited UltraTech Cement Limited		0.98% 0.90%	13.00	Jacob Contraction of the second secon
•			Castrol India Limited		0.89%	8.00	00000000000000000000000000000000000000
	NCE AS C	N	Lupin Limited		0.84%	San-OS	Dec 00 Dec 00 38p039 38p039 38p039 38p139 38p12 38p
31st DEC 2016			Zee Entertainment Enterprises Limited		0.82%		
Returns since Public	cation of NA	٨V	Britannia Industries Limited Titan Company Limited		0.78% 0.76%		FUND - NAV
	00 700/		Grasim Industries Limited		0.75%	30	000 –
Absolute Return	82.70%		Ambuja Cements Limited		0.74%	28,	000 -
Simple Annual	9.86%		Adani Ports & Special Economic Zone Limited LIC Housing Finance Limited		0.66% 0.62%		000 000
Return			Aurobindo Pharma Limited		0.62%	22,	000 -
CAGR	7.45%		Yes Bank Limited		0.58%		000 – 18,270 000 –
NAV AS ON 31st [EC 2016		UPL Limited		0.56%	16,	000 -
INAV AS ON SIST L	2010		RBL Bank Limited		0.52%	12,	000 - 10,000
18.2704			Capital First Limited		0.52%	10,	000 -
AUM AS ON 31St	DEC 2016		IndusInd Bank Limited Indian Oil Corporation Limited		0.50% 0.48%	6,	000 - 0
	520 2010		Coal India Limited		0.48%		000 - 000 -
(Rs. In Lakhs)			Gateway Distriparks Limited		0.44%	2,	0
8,752.55			Ashok Leyland Limited		0.41%		NAV Publication 31/12/2016
MODIFIED DURAT		FARS)	ACC Limited		0.38%		Date: 18/08/2008
			Rural Electrification Corporation Limited Tech Mahindra Limited		0.35% 0.35%		BENCHMARK COMPARISON
4.66			Bharat Petroleum Corporation Limited		0.35%	15.00%	
ASSET	LLOCATIO	N	Eicher Motors Limited		0.28%	15.00%	8.72% 10.60% 9.89% 7.45% 7.61% 7.90%
ASSET A			Dr. Reddys Laboratories Limited		0.27%	5.00%	4.97% 4.01% 2.74% 3.53%
			Divis Laboratories Limited		0.27%	0.00%	-0.74% -
3%		58%	Bharti Infratel Limited		0.27%	-5.00%	Since 3 Year 2 Year 1 Year 6 Months 1 Mon Inception
SSEC		EQU	GAIL (India) Limited Hindalco Industries Limited		0.25% 0.25%		Benchmark FGILICL
			India Cements Limited		0.25%	Ber	nchmark : Nifty + CRISIL Composite Bond In
			Sadbhav Engineering Limited		0.23%		RISIL Liquid Fund Index
		1					
			Hexaware Technologies Limited		0.20%	CA	3R Return
38% NCD		1%			0.20% 0.19% 0.14%	CAG	GR Return

FUTURE MAXIMISE FUND

1.68%

6.69%

6.69%

6.75%

3.77%

1.07%

0.52% 0.13%

1.26%

6.28% 4.64%

4.26%

3.83%

3.82%

3.82% 3.61%

3.52%

3.37% 2.60%

2.57%

2.38%

2.35%

2.16% 1.91% 1.85% 1.69%

1.53% 1.44%

1.42%

1.38% 1.35%

1.31%

1.25% 1.20% 1.12%

1.11%

1.08% 1.06%

0.98%

0.94%

0.92%

0.83%

0.82%

0.77%

0.74%

0.73%

0.70%

0.70% 0.65%

0.54% 0.52%

0.51%

0.50%

0.49%

0.40%

0.39%

0.39% 0.38% 0.38%

0.36%

0.34%

0.33% 0.30%

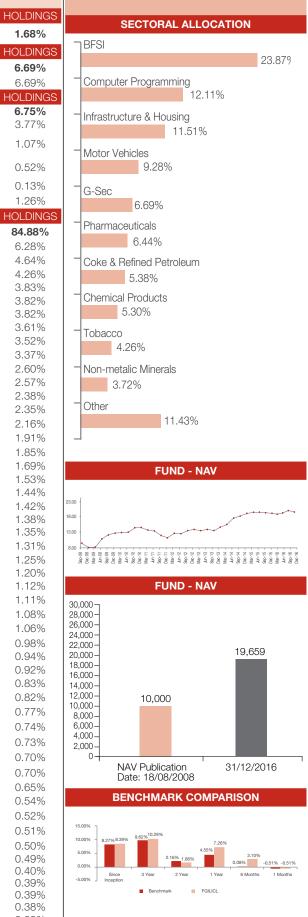
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Hindustan Petroleum Corporation Limited

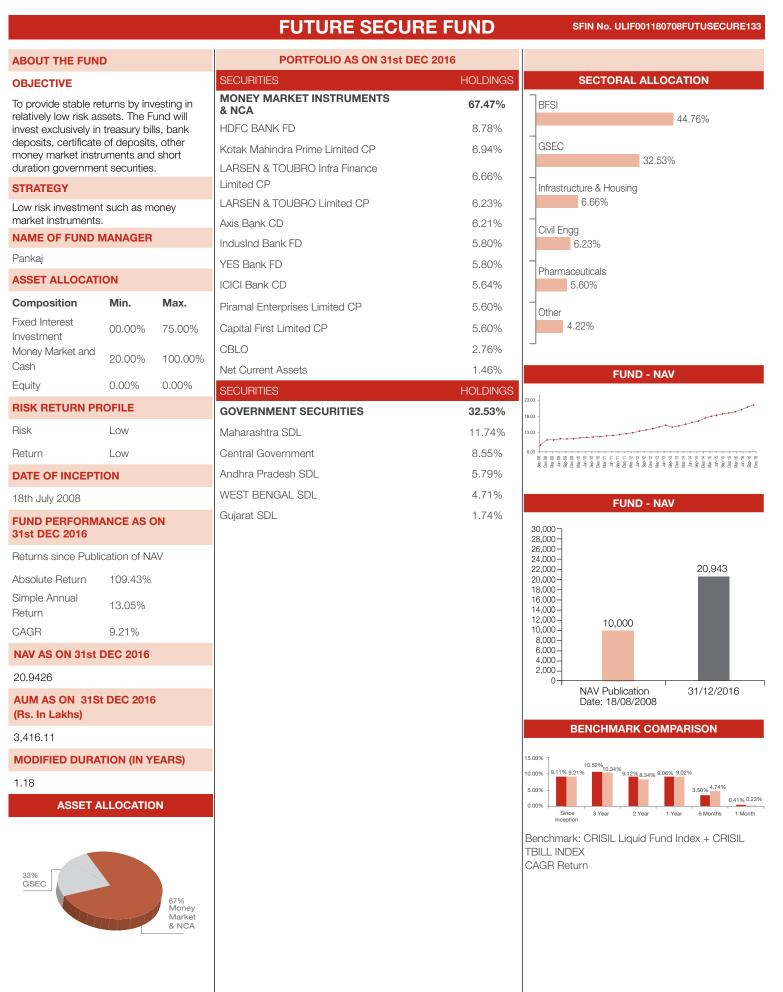
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				IIOL
ABOUT THE FUI	ND		PORTFOLIO AS ON 31st I SECURITIES	DEC 20
OBJECTIVE			MONEY MARKET INSTRUMENTS & N	
To provide potentia holders by investing target growth in ca	g primarily in e	equities to	SECURITIES GOVERNMENT SECURITIES Central Government	
fund will also be inv govt. securities, co market instruments	rporate bond		SECURITIES CORPORATE DEBT	RATIN
STRATEGY	>.		IOT UTKAL Energy Services Limited Reliance Gas Transportation Infrastructure Limited	AAA AAA
Investment in a sp Diversification by s			Housing Development Finance Corporation Limited	AAA
NAME OF FUND		-	LIC Housing Finance Limited Shriram Transport Finance Company Limited	AAA AA-
Pankaj/Biswarup I	Mohapatra		SECURITIES	701
ASSET ALLOCA	TION		EQUITY	
Composition	Min.	Max.	Infosys Technologies Limited HDFC Bank Limited	
Fixed Interest	10.00%	50.00%	ITC Limited ICICI Bank Limited	
Investment Money Market and	0.00%	40.00%	Larsen & Toubro Limited Housing Development Finance Corporation	Limited
Cash	50 000/	00.000/	Tata Consultancy Services Limited TATA Motors Limited	
Equity	50.00%	90.00%	Sun Pharmaceuticals Industries Limited	
RISK RETURN P	ROFILE		Reliance Industries Limited Hindustan Unilever	
Risk	High		Mahindra and Mahindra Limited	
Return	High		Axis Bank Limited	
RATING			Maruti Suzuki India Limited Asian Paints Limited	
The rating of all th	e Corporate	Debt in our	Lakshmi Vilas Bank Limited	
portfolio is rated a			State Bank of India	
DATE OF INCEP	TION		Bajaj Auto Limited Hero MotoCorp Limited	
18th July 2008			HCL Technologies Limited Castrol India Limited	
FUND PERFORM 31st DEC 2016	MANCE AS (NC	UltraTech Cement Limited Ambuja Cements Limited	
	l'a all'a a stabi	A) /	Lupin Limited	
Returns since Pub	Dication of IN/	AV	Zee Entertainment Enterprises Limited Titan Company Limited	
Absolute Return	96.59%		Britannia Industries Limited	
Simple Annual Return	11.52%		Grasim Industries Limited Aurobindo Pharma Limited	
CAGR	8.39%		Adani Ports & Special Economic Zone Li	mited
			Yes Bank Limited LIC Housing Finance Limited	
NAV AS ON 31st	DEC 2016		Ashok Leyland Limited	
19.6590			UPL Limited	
AUM AS ON 31	St DEC 2016	6	RBL Bank Limited	
(Rs. In Lakhs)			Capital First Limited	
8,350.82			Indian Oil Corporation Limited	
MODIFIED DUR	ATION (IN Y	'EARS)	Coal India Limited	
5.05			Gateway Distriparks Limited India Cements Limited	
ASSET	ALLOCATIO	DN	ACC Limited	
			Bharat Petroleum Corporation Limited Rural Electrification Corporation Limited	
7% GSEC			Tech Mahindra Limited Dr. Reddys Laboratories Limited Eicher Motors Limited	
			Bharti Infratel Limited GAIL (India) Limited	
2% Money			Divis Laboratories Limited	
Market & NCA		TIV	Hindalco Industries Limited Bank of Baroda	
		85% EQU	Sadbhav Engineering Limited	
			Hexaware Technologies Limited	
			Petronet LNG Limited	4



Benchmark : CNX Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index CAGR Return

Fund Fact Sheet - Future Generali | 09



FUTURE PENSION SECURE FUND

SFIN No. ULIF005171008FUPENSECUR133

ABOUT THE FUN	D		PORTFOLIO AS ON 31st	DEC 201		
OBJECTIVE			SECURITIES		HOLDINGS	SECTORAL ALLOCATION
Preservation of nom			MONEY MARKET INSTRUMENTS		6.97%	☐G-sec
along with stable rei						52.62%
hat the probability c ow.	or negative i	return is very	SECURITIES		HOLDINGS	Infrastructure & Housing 20.22%
NAME OF FUND I	MANAGER		GOVERNMENT SECURITIES		52.62 %	BFSI
Pankai/Biswarup N			Maharashtra SDL		49.41%	20.19%
ASSET ALLOCAT			Central Government		3.21%	Other
			SECURITIES	RATING	HOLDINGS	6.97%
Composition	Min.	Max.	CORPORATE DEBT		40.41%	FUND - NAV
Money Market Instruments,			Reliance Capital Limited	AAA	6.83%	FUND - NAV
Government	0.00%	100.00%	IOT UTKAL Energy Services Limited	AAA	6.76%	24.00
Bonds and Corporate Bonds			Reliance Gas Transportation Infrastructure Limited	AAA	6.74%	
Equity	0.00%	0.00%	IL & FS Financial Services Limited	AAA	6.72%	
RISK RETURN PF	ROFILE		Mahindra and Mahindra Financial Services Limited	AA+	6.75%	Per-68 Name 1 - 20 Name 2 - 20
Risk	Low		Tata Capital Financial Services Limited	AA+	6.61%	FUND - NAV
Return	Low					30,000 - 28,000 -
RATING						26,000 – 26,000 – 24,000 – 23,621
The rating of all the portfolio is rated as						22,000 - 20,000 - 18,000 -
DATE OF INCEPT	0	U.				16,000 – 14,000 –
17th October 2008	3					12,000 - 10,000 10,000
FUND PERFORM 31st DEC 2016	ANCE AS	ON				6,000 – 4,000 – 2,000 –
Returns since Publi	ication of N	AV				0
Absolute Return	136.21%					
Simple Annual	16.71%					BENCHMARK COMPARISON
Return CAGR	11.12%					15.00% 12.94% 13.05% 11.12% 11.93% 10.77% 10.48% 8.32%
NAV AS ON 31st	DEC 2016					5.00% -
23.6211						-5.00% Since 3 Year 2 Year 1 Year 6 Months 1 Mon
AUM AS ON 31s (Rs. In Lakhs)	t DEC 2010	6				Benchmark = FGILICL Benchmark : CRISIL Composite Bond Index
165.54						CAGR Return
MODIFIED DURA		'EARS)				
5.31						
		ON				
7% Money Market & NCA	539	<u>6 GSEC</u>				
40% NCD						

FUTURE PENSION BALANCE FUND

SFIN No. ULIF006171008FUPENBALAN133

ABOUT THE FUN	ID		PORTFOLIO AS ON 31st DE	C 2016		
OBJECTIVE			SECURITIES F	RATING	HOLDINGS	SECTORAL ALLOCATION
Preservation of	nominal	value of	MONEY MARKET INSTRUMENTS &		12.05%	T G-Sec
contributions along			NCA SECURITIES		HOLDINGS	51.85%
high expected		ith a low	GOVERNMENT SECURITIES		51.85%	BFSI
probability of nega			Maharashtra SDL		39.93%	13.35%
NAME OF FUND	MANAGER		Central Government		11.91%	Infrastructure & Housing
Pankaj/Biswarup N	Nohapatra		SECURITIES	RATING	HOLDINGS	
ASSET ALLOCAT	ΓΙΟΝ		CORPORATE DEBT		20.67%	Other 11.12%
Composition	Min.	Max.	IOT UTKAL Energy Services Limited Reliance Capital Limited	AAA	6.28% 4.87%	Computer Programming
		max.	Reliance Gas Transportation	AAA		
Money Market Instruments,			Infrastructure Limited	AAA	4.81%	Motor Vehicles
Government	80.00%	100.00%	Tata Capital Financial Services Limited	AA+	4.71%	1.73%
Bonds and Corporate Bonds			SECURITIES		HOLDINGS	- Pharmaceuticals
			EQUITY		15.44%	1.23%
Equity	0.00%	20.00%	Infosys Technologies Limited		1.19%	
RISK RETURN P	ROFILE		HDFC Bank Limited		0.88% 0.81%	Coke & Refined Petroleum
Risk	Medium		Housing Development Finance		0.75%	
			Corporation Limited Larsen & Toubro Limited		0.71%	Chemical Products
Return	Medium		ICICI Bank Limited		0.69%	1.01%
RATING			Tata Consultancy Services Limited		0.67%	
The rating of all the	- Corporate	Debt in our	TATA Motors Limited Sun Pharmaceuticals Industries Limited		0.66% 0.65%	0.81%
portfolio is rated as			Hindustan Unilever		0.49%	
DATE OF INCEPT			Reliance Industries Limited Mahindra and Mahindra Limited		0.48% 0.43%	Other 3.39%
DATE OF INCEPT			Maruti Suzuki India Limited		0.41%	3.39%
17th October 2008	3		State Bank of India		0.41%	
FUND PERFORM	IANCE AS (ЛС	Axis Bank Limited Asian Paints Limited		0.39% 0.35%	FUND - NAV
31st DEC 2016			Hero MotoCorp Limited		0.28%	
Returns since Pub	lication of N/	AV	Bajaj Auto Limited HCL Technologies Limited		0.27% 0.27%	23.00 -
Absolute Return	135.78%		Castrol India Limited		0.27%	18.00 -
Simple Annual	100.7070		UltraTech Cement Limited		0.25%	
Return	16.65%		Ambuja Cements Limited		0.23%	Marco Dec 2015 Support 2015 Sup
CAGR	11.09%		Lupin Limited Britannia Industries Limited		0.23% 0.22%	
			Zee Entertainment Enterprises Limited		0.22%	FUND - NAV
NAV AS ON 31st	DEC 2016		Aurobindo Pharma Limited		0.21%	30,000 ¬
23.5778			Titan Company Limited Grasim Industries Limited		0.20% 0.20%	28,000-
AUM AS ON 31s	t DEC 2016	5	Adani Ports & Special Economic Zone Limite	ed	0.2070	26,000 – 24,000 – 23,578
(Rs. In Lakhs)			UPL Limited		0.17%	22,000 - 20,000 -
232.16			IndusInd Bank Limited Yes Bank Limited		0.17% 0.16%	18,000 – 16,000 –
			RBL Bank Limited		0.14%	14,000-
MODIFIED DURA	ATION (IN Y	EARS)	Ashok Leyland Limited		0.14%	12,000- 10,000
5.25			Indian Oil Corporation Limited Gateway Distriparks Limited		0.13% 0.12%	8,000 – 6,000 –
ASSET	ALLOCATIO	ом <u> </u>	India Cements Limited		0.12%	4,000 – 2,000 –
			LIC Housing Finance Limited		0.11%	NAV Publication 31/12/2016
12% & NC	Money Market		Bharat Petroleum Corporation Limited		0.10% 0.10%	Date: 10/11/2008
		2% GSEC	Rural Electrification Corporation Limited		0.10%	BENCHMARK COMPARISON
15% EQU			Eicher Motors Limited		0.09%	
			Tech Mahindra Limited		0.09%	15.00% 13.13% 13.23% 10.00% 9.34% 9.42% 10.26% 11.47% 7.74%
21% NCD	4		Divis Laboratories Limited Bharti Infratel Limited		0.08% 0.07%	10.00% - 9.44% 9.42% 10.28% 6.25% 7.74%
			Hindalco Industries Limited		0.07%	5.00%
			GAIL (India) Limited		0.07%	-5.00% Since 3 Year 2 Year 1 Year 6 Months 1 Month
			Dr. Reddys Laboratories Limited		0.07%	Benchmark FGILICL
			Sadbhav Engineering Limited Coal India Limited		0.07% 0.06%	Benchmark : Nifty + CRISIL Composite Bond Index
			Bank of Baroda		0.06%	+ CRISIL Liquid Fund Index
			Hexaware Technologies Limited		0.06%	CAGR Return
			Hindustan Petroleum Corporation Limited		0.04%	
			Petronet LNG Limited		0.04%	
			1			1

FUTURE PEN

PORTFOLIO

SECURITIES

ASION CROWTH FUND SEIN No. ULPO7201005/UPENDROWTH AS ON 31st DEC 2018 HOLDINGS IMENTS 2.21% HOLDINGS SECTORAL ALLOCATION ITES 20.91% 16.12% 4.79% 4.79% 12.75% Stimited 4.82% 10.10165 11.7.09% Computer Programming 9.20% Motor Vehicles 64.13% AAA 6.29% Limited 2.65% Limited 2.65% 1.03% 3.27% 1.03% 1.25% 1.10% 1.25% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.10% 1.28% 1.29% 1.28				Fund Fact Sheet - Future Generali 12
AS ON 31st DEC 2016 HOLDINGS UMENTS 2.21% HOLDINGS 16:2% 4.7% HOLDINGS 17.22% BFSI 17.22% BFSI 17.09% Computer Programming 9.20% Motor Vehicles 6.91% Pharmaceuticals 3.2% 1000 4.88% Coke & Refined Petroleum 2.86% 1.82% 1.84%	ISION (GROV	VTH FUI	
HOLDINGS SECTORAL ALLOCATION JMENTS 2.21% HOLDINGS 6.52% 4.79% 17.22% BFSI 17.09% Computer Programming 9.20% Motor Vehicles 6.91% AAA 6.52% at mitted 2.86% 2.86% 2.86% Limited 2.66% 2.86% 2.86% Limited 2.66% 1.99% 1.99% 1.82% 1.99% 1.82% 1.99% 1.83% 1.27% 1.84% 1.28% Limited 2.66% 1.99% 1.68% 1.15% 1.28% 1.15% 1.28% 1.15% 1.28% 1.15% 1.15% 1.16% 1.16% 1.15% 1.16% 1.15% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16% 1.16%				
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HOLDINGS G-Sec 20.91% 16.12% 4.73% 17.22% 16.12% 4.73% 17.22% 12.75% 64.13% 9.20% 14.000005 9.20% 0.01% 12.75% 64.13% 9.20% 14.000005 9.20% 0.01% 15.2% 17.09% Computer Programming 9.20% 6.91% 9.20% 16.2% 2.65% 0.691% 16.2% 2.65% 0.691% 17.09% Computer Programming 9.20% 1000 2.65% 0.691% 1100 1.82% 0.04% 1.82% 1.65% 1.82% 1.82% 1.82% 0.06% 1.10% 1.82% 0.04% 0.84% 0.84% 0.84% 0.84% 0.84% 0.04% 0.84% 0.84% 0.04% 0.84% 0.84% 0.04% 0.84% 0.84% 0.04% 0.84% 0.84%	MENTS			SECTORAL ALLOCATION
ES 20.91% 16.12% 4.79% 12.75% 12.75% 12.75% 12.75% 12.75% 12.75% 12.75% 12.75% 12.75% 12.75% 12.75% 14.82% 17.09% Computer Programming 9.20% Motor Vehicles 6.91% Pharmaceuticals 6.91% Pharmaceuticals 1.82% 1.10% 1.03% 0.81% 0.8				
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4.79% 17.22% HOLDINGS 17.09% 12.75% 6.52% Limited 6.23% HOLDINGS 64.13% 4.82% 9.20% Motor Vehicles 6.91% Pharmaceuticals 9.20% Motor Vehicles 6.91% Pharmaceuticals 9.86% 2.86% 2.86% 2.86% 2.86% 1.93% 3.96% 1.93% 1.82% ted 1.72% 1.82% 1.82% 1.82% 1.82% 1.82% 1.82% 1.82% 1.82% ted 1.72% 1.15% 1.12% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.81% 0.84% 0.81% 0.84% 0.64%	ES			
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HOLDINGS 64.13% 4.82% 3.61% 3.27% 6.91% 2.86% 2.86% 2.86% 2.68% 2.68% 2.68% 2.68% 2.68% 2.68% 2.65% 1.96% 3.96% 1.98% 1.82% 1.27% 1.56% 1.28% 2.82% 1.27% 1.56% 1.27% 1.15% 1.27% 1.15% 1.112% 1.11% 1.03% 0.81% 0.81% 0.81% 0.81% 0.88% 0.66% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% <	l insite el			
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4.82% 6.91% 3.61% 3.27% 3.27% 4.88% 2.66% 2.66% 2.66% 4.08% ies Limited 2.55% 1.96% 3.96% 1.82% 1.65% 1.82% 1.66% 1.82% 2.82% 1.82% 2.82% 1.82% 2.82% 1.82% 2.82% 1.12% 1.15% 1.12% 1.03% 1.29% 2.82% 1.13% 2.82% Other 9.66% 1.03% 0.81% 0.81% 0.81% 0.81% 0.88% 0.81% 0.88% 0.81% 0.88% 0.88% 0.88% 0.88% 0.88% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68% 0.68%				Motor Vehicles
$\begin{array}{c} 3.61\% \\ 3.27\% \\ 2.85\% \\ 2.86\% \\ 2.86\% \\ 2.86\% \\ 2.65\% \\ 1.96\% \\ 1.93\% \\ 1.96\% \\ 1.93\% \\ 1.96\% \\ 1.93\% \\ 1.96\% \\ 1.93\% \\ 1.96\% \\ 1.93\% \\ 1.82\% \\ 1.06\% \\ 1.93\% \\ 1.27\% \\ 1.15\% \\ 1.12\% \\ 1.10\% \\ 1.03\% \\ 1.27\% \\ 1.15\% \\ 1.12\% \\ 1.10\% \\ 1.03\% \\ 0.94\% \\$				6.91%
$\begin{array}{c} 3.27\% \\ 2.95\% \\ 2.86\% \\ 2.86\% \\ 2.86\% \\ 2.86\% \\ 4.08\% \\ 4.08\% \\ 4.08\% \\ 1.08\% \\ 1.08\% \\ 1.93\% \\ 1.93\% \\ 1.93\% \\ 1.82\% \\ 1.93\% \\ 1.82\% \\ 1.93\% \\ 1.82\% \\ 1.93\% \\ 1.82\% \\ 1.93\% \\ 1.22\% \\ 1.16\% \\ 1.12\% \\ 1.10\% \\ 1.12\% \\ 1.10\% \\ 1.12\% \\ 1.10\% \\ 1.03\% \\ 0.94\% \\ 0.94\% \\ 0.94\% \\ 0.94\% \\ 0.94\% \\ 0.93\% \\ 0.94\% \\ 0.94\% \\ 0.93\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.68\% \\ 0.60\% \\ 0.000 \\$				- Pharmaceuticals
2.86% 2.86% 2.86% 2.65% es Limited 2.55% ies Limited 2.55% ies Limited 2.55% 1.96% 3.96% 1.93% 1.82% ied 1.72% 1.65% 1.43% 1.27% 3.27% 1.65% 1.43% 1.27% 3.27% 1.15% 1.12% 1.03% 0.94% 0.94% 9.66% 0.81% 0.81% 0.81% 0.81% 0.81% 0.81% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.37% 0.44% 0.38% 0.55% 0.37% 0.44% 0.38% 0.55% 0.37% 0.30% 0.30% 0.30% 0.30%			3.27%	4.88%
mited 2.86% 2.66% 2.65% ies Limited 2.55% ied 1.72% 1.82% 3.96% 1.82% 3.96% 1.82% 3.96% 1.82% 3.96% 1.82% 3.96% 1.82% 3.96% 1.82% 3.96% 1.82% 3.96% 1.82% 3.96% 1.82% 3.96% 1.29% 3.27% 1.15% 1.15% 1.10% 1.03% 0.94% 9.66% 0.94% 0.93% 0.81% 0.81% 0.81% 0.81% 0.81% 0.68% 0.68% 0.68% 0.64% 0.68% 0.64% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.36% 0.44% 0.38% 0.44% 0.38% 0.33% 0.33% 0.33% 0.33%	JE .			
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$\begin{array}{c} 1.03\% \\ 1.03\% \\ 0.94\% \\ 0.93\% \\ 0.93\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.81\% \\ 0.68\% \\ 0.64\% \\ 0.66\% \\ 0.66\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.58\% \\ 0.55\% \\ 0.55\% \\ 0.55\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.58\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.58\% \\ 0.55\% \\ 0.58\% \\ 0.5\%$				
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$\begin{array}{c} 0.94\%\\ 0.93\%\\ 0.81\%\\ 0.81\%\\ 0.81\%\\ 0.81\%\\ 0.81\%\\ 0.81\%\\ 0.81\%\\ 0.81\%\\ 0.64\%\\ 0.66\%\\ 0.66\%\\ 0.66\%\\ 0.66\%\\ 0.55\%\\ 0.58\%\\ 0.55\%\\ 0.58\%\\ 0.55\%\\ 0.55\%\\ 0.58\%\\ 0.44\%\\ 0.49\%\\ 0.54\%\\ 0.49\%\\ 0.44\%\\ 0.40\%\\ 0.44\%\\ 0.40\%\\ 0.44\%\\ 0.40\%\\ 0.37\%\\ 0.32\%\\ 0.31\%\\ 0.30\%\\ \end{array}\right) \qquad \begin{array}{c} \text{FUND - NAV}\\ \hline \\ \ \\ \text{FUND - NAV}\\ \hline \\ \ \\ \text{FUND - NAV}\\ \hline \\ \hline \\ \text{FUND - NAV}\\ \hline \\ \hline \\ \text{FUND - NAV}\\ \hline \\ \hline \\ \ \\ \text{FUND - NAV}\\ \hline \\ \hline \\ \ \\ \text{FUND - NAV}\\ \hline \\ \hline \\ \ \\ \ \\ \text{FUND - NAV}\\ \hline \\ \hline \\ \hline \\ \ \\ \ \\ \ \\ \ \\ \ \ \\ \ \\ $				
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ion Limited 0.38% 22,000 - 0.55% 22,000 - 0.55% 22,000 - 0.55% 18,000 - 16,000 - 0.54% 14,000 - 0.54% 14,000 - 0.49% 12,000 - 10,000 - 0.44% 8,000 - 0.44% 8,000 - 0.40% 6,000 - 0.40% 6,000 - 0.40% 6,000 - 0.40% 0.38% 2,000 - 0.40% 0.38% 2,000 - 0.40% 0.38% 0.31% 0.30% 0 NAV Publication 31/12/2016 Date: 10/11/2008 0.31% 0.30% 0 BENCHMARK COMPARISON				
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0.29% 10.00% 10.00% 10.00% 10.25% 10.41% 10.13% 10.25% 10.41% 10.13%	1 l		0.29%	10.00% -

4.48% 4.38%

2 Years

Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index CAGR Return

Benchmark

1 Years

FGILICL

3 Years

-0.66% -0.37%

1 Month

6 Months

5.00%

0.005

-5.00% Since Inception

Government Bonds and Corporate Bonds	30.00%	80.00%	S
Equity	20.00%	70.00%	
RISK RETURN P	ROFILE		
Risk	High		
Return	High		
RATING			-
The rating of all the portfolio is rated as			F
DATE OF INCEPT	ION		/
17th October 2008	3		
FUND PERFORM 31st DEC 2016	ANCE AS C	N	
Returns since Publ	ication of NA	٨V	
Absolute Return	152.57%		
Simple Annual Return	18.71%		
CAGR	12.03%		
NAV AS ON 31st			
25.2566			
AUM AS ON 31s (Rs. In Lakhs)	t DEC 2016		
342.33			
MODIFIED DURA		EARS)	
5.44			
ASSET /	ALLOCATIO	N	
	21	1% GSEC	
2% Money Market & NCA			
		<u>13% NCD</u>	
64%			
EQU			

ABOUT THE FUND

Provision of high expected returns with a moderate probability of negative return.

Min.

Max.

NAME OF FUND MANAGER Pankaj/Biswarup Mohapatra **ASSET ALLOCATION**

OBJECTIVE

Composition

Money Market Instruments, Government

	SECURITIES	HOLDING
	MONEY MARKET INSTRUMENTS & NCA	2.21%
	SECURITIES	HOLDINGS
	GOVERNMENT SECURITIES	20.91 %
	Central Government	16.12%
	Maharashtra SDL	4.79%
	SECURITIES	HOLDINGS
	CORPORATE DEBT Reliance Gas Transportation	12.75%
	Infrastructure Limited	6.52%
	IOT UTKAL Energy Services Limited AAA	6.23%
	SECURITIES	HOLDINGS
	EQUITY	64.13%
	Infosys Technologies Limited	4.82%
	HDFC Bank Limited	3.61%
	ITC Limited Housing Development Finance	3.27%
	Housing Development Finance Corporation Limited	2.95%
	Larsen & Toubro Limited ICICI Bank Limited	2.86% 2.86%
	Tata Consultancy Services Limited	2.69%
	TATA Motors Limited	2.65%
	Sun Pharmaceuticals Industries Limited Reliance Industries Limited	2.55% 1.96%
	Hindustan Unilever	1.90%
	Axis Bank Limited	1.82%
	Mahindra and Mahindra Limited	1.72%
	Maruti Suzuki India Limited Asian Paints Limited	1.65%
	State Bank of India	1.43% 1.29%
	Lakshmi Vilas Bank Limited	1.27%
	Hero MotoCorp Limited	1.15%
	Bajaj Auto Limited	1.12%
	HCL Technologies Limited UltraTech Cement Limited	1.10% 1.03%
	Castrol India Limited	1.03%
	Ambuja Cements Limited	0.94%
	Lupin Limited	0.93%
	Zee Entertainment Enterprises Limited Britannia Industries Limited	0.91%
	Aurobindo Pharma Limited	0.88% 0.81%
	Titan Company Limited	0.81%
	Grasim Industries Limited	0.81%
	Adani Ports & Special Economic Zone Limited	0.68%
	Yes Bank Limited IndusInd Bank Limited	0.68% 0.64%
	UPL Limited	0.60%
	LIC Housing Finance Limited	0.59%
	Ashok Leyland Limited RBL Bank Limited	0.58%
	Capital First Limited	0.58% 0.55%
	Indian Oil Corporation Limited	0.54%
	Coal India Limited	0.54%
2	Gateway Distriparks Limited India Cements Limited	0.49% 0.44%
	ACC Limited	0.40%
	Rural Electrification Corporation Limited	0.38%
	Bharat Petroleum Corporation Limited Tech Mahindra Limited	0.38%
	Eicher Motors Limited	0.37% 0.32%
	Divis Laboratories Limited	0.31%
	GAIL (India) Limited	0.30%
	Hindalco Industries Limited Bharti Infratel Limited	0.29% 0.29%
	Dr. Reddys Laboratories Limited	0.29%
	Sadbhav Engineering Limited	0.26%
	Bank of Baroda Hexaware Technologies Limited	0.26% 0.23%
	Petronet LNG Limited	0.16%
	Hindustan Petroleum Corporation Limited	0.16%

FUTURE PENSION ACTIVE FUND SFIN No. ULIF008201008FUPENACTIV133

ABOUT THE FUN			PORTFOLIO AS ON 31st DEC 2016		
OBJECTIVE			SECURITIES	HOLDINGS	SECTORAL ALLOCATION
			MONEY MARKET INSTRUMENTS & NCA	3.14%	
Provision of high ex				HOLDINGS	⊐BFSI
noderate probabilit	, ,			96.86%	24.139
NAME OF FUND	MANAGER		Infosys Technologies Limited	90.80% 7.32%	Computer Programming
Biswarup Mohapatr	a		ITC Limited	4.97%	14.16%
ASSET ALLOCATI	ON		HDFC Bank Limited	4.79%	Motor Vehicles
0			Larsen & Toubro Limited	4.51%	10.73%
Composition	Min.	Max.	ICICI Bank Limited	4.33%	Pharmaceuticals
Money Market			Tata Consultancy Services Limited	4.24%	7.61%
Instruments, Government	0.00%	40.00%	Housing Development Finance Corporation Limited	4.21%	Infrastructure & Housing
Bonds and	0.0070	40.0070	TATA Motors Limited	4.06%	7.07%
Corporate Bonds			Sun Pharmaceuticals Industries Limited	3.96%	Coke & Refined Petroleum
Equity	60.00%	100.00%	Hindustan Unilever	3.04%	6.23%
			Reliance Industries Limited	2.99%	
RISK RETURN PR	OFILE		Mahindra and Mahindra Limited	2.74%	Chemical Products
Risk	Very High	ı	Axis Bank Limited	2.61%	6.21%
Return	High		Maruti Suzuki India Limited Asian Paints Limited	2.58% 2.19%	
			State Bank of India	1.89%	4.97%
DATE OF INCEPT	ION		Bajaj Auto Limited	1.76%	- Non-metalic Minerals
20th October 2008			Hero MotoCorp Limited	1.73%	4.33%
			HCL Technologies Limited	1.69%	- Other Transport Equipments
FUND PERFORM 31st DEC 2016	ANCE AS (N	UltraTech Cement Limited	1.60%	3.49%
			Castrol India Limited	1.59%	Other
Returns since Publi	cation of N	AV	Lakshmi Vilas Bank Limited	1.59%	11.06%
Absolute Return	173.75%		Ambuja Cements Limited	1.45%	
Simple Annual			Lupin Limited	1.45%	
Return	21.31%		Zee Entertainment Enterprises Limited	1.40%	FUND - NAV
CAGR	13.15%		Britannia Industries Limited	1.29%	
			Titan Company Limited	1.26%	33.00 28.00
NAV AS ON 31st	DEC 2016		Aurobindo Pharma Limited	1.26%	23.00
27.3746			Grasim Industries Limited	1.24%	13.00
	DE0 0040		Adani Ports & Special Economic Zone Limited	1.11%	8.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
AUM AS ON 31st (Rs. In Lakhs)	DEC 2016		UPL Limited	0.99%	62-7062-7062-7062-7062-7062-7062-7062-70
			Yes Bank Limited	0.97%	FUND - NAV
1,156.27			Ashok Leyland Limited	0.90%	FOND - NAV
ASSET A	LLOCATIO	N	RBL Bank Limited	0.85%	30,000 27,375
			LIC Housing Finance Limited	0.84%	26,000 -
	3%		IndusInd Bank Limited	0.84%	24,000 – 22,000 –
	MO & N	NEY MARKET CA	Capital First Limited	0.83%	20,000 - 18,000 -
					16,000-
-			Indian Oil Corporation Limited	0.82%	14,000 - 12,000 - 10,000
			Coal India Limited Gateway Distriparks Limited	0.81%	10,000 - 8,000 -
97%	TT		Gateway Distriparks Limited	0.76% 0.67%	6,000 -
97% EQU			ACC Limited	0.61%	4,000 - 2,000 -
			Rural Electrification Corporation Limited	0.59%	NAV Publication 31/12/2016
			Bharat Petroleum Corporation Limited	0.58%	Date: 10/11/2008
			Tech Mahindra Limited	0.57%	
					BENCHMARK COMPARISON
			Divis Laboratories Limited Dr. Reddys Laboratories Limited	0.47% 0.47%	15.00% 13.23% 13.15%
			Bharti Infratel Limited	0.47%	9.10% 9.79% 6.58%
			Hindalco Industries Limited	0.46%	5.00%0.59% 0.46% -1.23% -0.47%
			GAIL (India) Limited	0.46%	5.00% Inception
			Eicher Motors Limited	0.40%	Benchmark FGILICL
			Sadbhav Engineering Limited	0.40%	Benchmark : CNX Nifty
			Bank of Baroda	0.38%	CAGR Return
			Hexaware Technologies Limited	0.33%	
			Hindustan Petroleum Corporation Limited	0.25%	

					Fund Fact Sheet - Future Generali 14
			FUTURE DYNAMIC GRO	NTH FU	ND SFIN No. ULIF009121009FUTDYNAGTH133
ABOUT THE FUN	ND		PORTFOLIO AS ON 31st DEC 201	6	
OBJECTIVE			SECURITIES	HOLDINGS	SECTORAL ALLOCATION
To maximise partic	cipation in ar	n actively	MONEY MARKET INSTRUMENTS & NCA	2.54%	
managed, well dive			SECURITIES	HOLDINGS	BFSI
fundamentally stro	÷ .		EQUITY	97.46%	24.15%
while using debt in the interest of the p			Infosys Technologies Limited	7.38%	Computer Programming
	policynolder			5.01%	14.22%
STRATEGY			HDFC Bank Limited Larsen & Toubro Limited	4.91% 4.55%	Motor Vehicles
Investment in equit instruments.	ties and deb	ot	ICICI Bank Limited	4.33%	10.82%
			Tata Consultancy Services Limited	4.20%	Pharmaceuticals
NAME OF FUND	MANAGER		TATA Motors Limited	4.14%	7.63%
Biswarup Mohapat	tra		Housing Development Finance	4.06%	Infrastructure & Housing
ASSET ALLOCAT	ΓΙΟΝ		Corporation Limited Sun Pharmaceuticals Industries Limited	4.00%	7.14%
Composition	Min.	Max.	Hindustan Unilever	4.00% 3.06%	Coke & Refined Petroleum
Fixed Income			Reliance Industries Limited	3.05%	6.32%
Investments and	0.000/	100.000/	Mahindra and Mahindra Limited	2.85%	Chemical Products
Money Market	0.00%	100.00%	Maruti Suzuki India Limited	2.60%	6.27%
Instruments			Axis Bank Limited	2.50%	Tobacco
Equity	0.00%	100.00%	Asian Paints Limited State Bank of India	2.21% 1.98%	5.01%
RISK RETURN P	ROFILE		Lakshmi Vilas Bank Limited	1.94%	Non-metalic Minerals
Risk	High		Bajaj Auto Limited	1.78%	4.42%
Return	High		Hero MotoCorp Limited	1.74%	Other Transport Equipments
DATE OF INCEPT	0		HCL Technologies Limited	1.71%	3.52%
			UltraTech Cement Limited Castrol India Limited	1.63% 1.61%	Other
12th October 2009	9		Ambuja Cements Limited	1.50%	10.51%
FUND PERFORM 31st DEC 2016	IANCE AS	ON	Lupin Limited	1.43%	
			Zee Entertainment Enterprises Limited	1.41%	FUND - NAV
Returns since Pub	lication of N	AV	Britannia Industries Limited Aurobindo Pharma Limited	1.32% 1.27%	
Absolute Return	58.41%		Titan Company Limited	1.27%	23.00 -
Simple Annual	8.16%		Grasim Industries Limited	1.25%	18.00 -
Return	0.1070		Adani Ports & Special Economic Zone Limited	1.13%	
CAGR	6.64%		UPL Limited	0.99%	Dec -02 Dec -02 Dec -02 Dec -01 Dec -12 Dec -12 Dec -12 Dec -13 Dec -13 Dec -14 Dec -1
NAV AS ON 31st	DEC 2016		Yes Bank Limited IndusInd Bank Limited	0.95% 0.86%	FUND - NAV
15.8405			Coal India Limited	0.86%	30,000 ¬
AUM AS ON 31s	+ DEC 2016	2	Capital First Limited	0.83%	28,000-
(Rs. In Lakhs)			Indian Oil Corporation Limited	0.83%	26,000 - 24,000 -
2,130.28			RBL Bank Limited	0.80%	22,000 – 20,000 –
			Gateway Distriparks Limited Ashok Levland Limited	0.76% 0.75%	18,000 – 16,000 – <u>15,840</u>
ASSET	ALLOCATIO		India Cements Limited	0.73%	14,000 -
		,	LIC Housing Finance Limited	0.63%	10,000-
		ONEY MARKET	ACC Limited	0.61%	8,000 – 6,000 –
	8	NCA	Rural Electrification Corporation Limited	0.60%	4,000
_			Bharat Petroleum Corporation Limited Tech Mahindra Limited	0.58% 0.57%	NAV Publication 31/12/2016
			Eicher Motors Limited	0.48%	Date: 9/11/2009
			Bharti Infratel Limited	0.47%	BENCHMARK COMPARISON
97% EQU			Dr. Reddys Laboratories Limited	0.46%	15.00% -
			Divis Laboratories Limited	0.46%	10.00% - 7.76% 6.66% 6.66%
			Hindalco Industries Limited GAIL (India) Limited	0.45% 0.44%	5.00% _ 1.98% 3.01%
			Bank of Baroda	0.44%	0.00% Since 3 Year 2 Year 1 Year 6 Months 1 Month
			Sadbhav Engineering Limited	0.40%	-5.00% Inception
			Hexaware Technologies Limited	0.36%	Benchmark : Nifty
			Hindustan Petroleum Corporation Limited	0.25%	CAGR Return

Petronet LNG Limited

0.24%

FUTURE OPPORTUNITY FUND

SFIN No. ULIF012090910FUTOPPORTU133

ABOUT THE FUN	١D		PORTFOLIO AS ON 31st DEC 201	6	
			SECURITIES	HOLDINGS	
OBJECTIVE	1	0	MONEY MARKET INSTRUMENTS		SECTORAL ALLOCATION
To generate capita			& NCA	2.93%	BFSI
provide long term by investing in a po			SECURITIES	HOLDINGS	24.
of equity & equity i		-	EQUITY	97.07%	Computer Programming
generally in S & P			Infosys Technologies Limited	7.36%	14.16%
generate consister	nt returns b	y investing	ITC Limited	4.99%	
in debt & money m			HDFC Bank Limited	4.99%	Motor Vehicles
risk profile of the fu	und is high.		Larsen & Toubro Limited	4.66%	
NAME OF FUND	MANAGE	R	ICICI Bank Limited Tata Consultancy Services Limited	4.26% 4.25%	Pharmaceuticals 7.55%
Biswarup Mohapa	tra		TATA Motors Limited	4.23%	1.55%
ASSET ALLOCAT			Housing Development Finance		Infrastructure & Housing
			Corporation Limited	4.10%	7.20%
Composition	Min.	Max.	Sun Pharmaceuticals Industries Limited	3.97%	Coke & Refined Petroleum
-ixed Interest			Reliance Industries Limited	3.04%	6.31%
nvestments	0.00%	15.00%	Hindustan Unilever	2.97%	Chemical Products
			Mahindra and Mahindra Limited	2.92%	6.12%
Cash and Money	0.00%	20.00%	Axis Bank Limited	2.57%	Tobacco
/larket	0.00%	20.00%	Maruti Suzuki India Limited	2.51%	4.99%
Equity	80.00%	100.00%	Asian Paints Limited	2.24%	
RISK RETURN P			State Bank of India	1.99%	- Non-metalic Minerals
			Bajaj Auto Limited	1.83%	4.35%
Risk	High		Hero MotoCorp Limited	1.73%	 Other Transport Equipments
Return	High		Lakshmi Vilas Bank Limited	1.71%	3.56%
DATE OF INCEP			HCL Technologies Limited	1.66%	Other
			Castrol India Limited	1.61%	10.85%
9th September 20	10		Ambuja Cements Limited UltraTech Cement Limited	1.54% 1.52%	
UND PERFORM	ANCE AS	ON	Lupin Limited	1.44%	
31st DEC 2016			Zee Entertainment Enterprises Limited	1.44%	FUND - NAV
Returns since Pub	lication of N		Britannia Industries Limited	1.28%	
			Grasim Industries Limited	1.27%	23.00 1
Absolute Return	39.51%		Titan Company Limited	1.26%	18.00
Simple Annual	6.27%		Aurobindo Pharma Limited	1.24%	800
Return	0.2170		Adani Ports & Special Economic Zone Limited	1.12%	Sep-10 De-11 Jun-11 Jun-11 Jun-12 Jun-15 Sep-13 Sep-13 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 De-14 Jun-16 De-14 Jun-16 De-14 Jun-16 De-14 Jun-16 De-14 Jun-16 De-14 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-17 Ju
CAGR	5.42%		UPL Limited	0.90%	
NAV AS ON 31st	DEC 2016		RBL Bank Limited	0.87%	FUND - NAV
	210 2010		Capital First Limited	0.85%	
3.9512			IndusInd Bank Limited	0.84%	30,000 - 28,000 -
AUM AS ON 31s	t DEC 201	6	Indian Oil Corporation Limited	0.84%	26,000-
Rs. In Lakhs)			Yes Bank Limited	0.83%	24,000 - 22,000 -
1,017.71			Coal India Limited	0.82%	20,000 - 18,000 -
			Ashok Leyland Limited	0.78%	16,000 – 14,000 – 14,000 –
ASSET	ALLOCATI		Gateway Distriparks Limited	0.76%	12,000 - 10,000
			LIC Housing Finance Limited	0.73%	10,000 - 8,000 -
	39 M	% ONEY MARKET	India Cements Limited	0.68%	6,000 – 4,000 –
		NCA	ACC Limited	0.62%	2,000 -
			Rural Electrification Corporation Limited	0.59%	NAV Publication 31/12/2016
			Bharat Petroleum Corporation Limited Tech Mahindra Limited	0.58% 0.55%	Date: 14/09/2010
			Bharti Infratel Limited	0.55%	
97%			Eicher Motors Limited	0.45%	BENCHMARK COMPARISON
EQU			Dr. Reddys Laboratories Limited	0.45%	15.00% ₁
			Divis Laboratories Limited	0.44%	10.00% - 9.10% ^{9.98%} 5.73% 5.42% 6.13%
			Hindalco Industries Limited	0.44%	5.00% - 3.01% 1.85%
			GAIL (India) Limited	0.44%	Since 3 Year 2 Year 1 Year 6 Months 11
			Sadbhav Engineering Limited	0.38%	-5.00% J Inception Benchmark FGILICL
			Bank of Baroda	0.37%	
			Hexaware Technologies Limited	0.35%	Benchmark : CNX Nifty
			Hindustan Petroleum Corporation Limited	0.24%	CAGR Return
			Petronet LNG Limited	0.24%	
				0.24/0	

FUTURE APEX FUND

HOLDINGS 2.49% HOLDINGS 97.51% 7.33% 5.05% 4.99% 4.67% 4.20% 4.20% 4.13% 4.07% 4.00% 3.06% 3.01% 2.85% 2.69% 2.52% 2.43% 2.02% 1.81% 1.76% 1.73% 1.71% 1.63% 1.56% 1.47% 1.45% 1.41% 1.33% 1.33% 1.26% 1.23% 1.14% 1.03% 0.91% 0.89% 0.86% 0.84% 0.83% 0.82% 0.76% 0.74% 0.64% 0.62% 0.62% 0.60% 0.59% 0.56% 0.49% 0.47% 0.46% 0.44% 0.42%

0.40%

0.37%

0.36%

0.29%

0.24%

0.20%

SFIN No. ULIF010231209FUTUREAPEX133

ABOUT THE FUN	U		PORTFOLIO AS ON 31st DEC 2	
OBJECTIVE			SECURITIES	ł
To provide potentia	allv high retu	rns to unit	MONEY MARKET INSTRUMENTS & NCA	
holders by investin	, 0		SECURITIES	
target growth in ca	apital value o	of assests.	EQUITY	
The fund will also i			Infosys Technologies Limited HDFC Bank Limited	
in govt. securities, money market inst			ITC Limited	
of the fund is high.		le lisk prolile	Larsen & Toubro Limited	
			ICICI Bank Limited	
NAME OF FUND	MANAGEF	1	Tata Consultancy Services Limited	
Biswarup Mohapa	tra		TATA Motors Limited	
ASSET ALLOCAT	ΓΙΟΝ		Housing Development Finance Corporation	
Composition	Min.	Max.	Limited Sun Pharmaceuticals Industries Limited	
		IVICA.	Hindustan Unilever	
Fixed Interest	0.00%	40.00%	Reliance Industries Limited	
Investments			Mahindra and Mahindra Limited	
Cash and Money	0.00%	50.00%	Axis Bank Limited	
Market	2.0070	22.00/0	Maruti Suzuki India Limited	
Equity	50.00%	100.00%	Asian Paints Limited	
RISK RETURN P	ROFILE		State Bank of India	
			Bajaj Auto Limited Lakshmi Vilas Bank Limited	
Risk	High		Hero MotoCorp Limited	
Return	High		HCL Technologies Limited	
DATE OF INCEPT	ΓΙΟΝ		Castrol India Limited	
23rd December 20			UltraTech Cement Limited	
			Ambuja Cements Limited	
FUND PERFORM	IANCE AS	ON	Lupin Limited	
31st DEC 2016			Zee Entertainment Enterprises Limited Aurobindo Pharma Limited	
Returns since Pub	lication of N	AV	Titan Company Limited	
Absolute Return	67.75%		Grasim Industries Limited	
	2070		Britannia Industries Limited	
Simple Annual	9.64%		Adani Ports & Special Economic Zone	
Return			Limited	
CAGR	7.64%		UPL Limited	
NAV AS ON 31st	DEC 2016		Ashok Leyland Limited	
16.7754			Yes Bank Limited IndusInd Bank Limited	
	Decosto		Capital First Limited	
AUM AS ON 31st (Rs. In Lakhs)	Dec 2016		Coal India Limited	
			Indian Oil Corporation Limited	
1,294.50			Gateway Distriparks Limited	
ASSET	ALLOCATIO	DN	RBL Bank Limited	
			India Cements Limited	
		2%	ACC Limited	
		2%0 MONEY MARKET & NCA	LIC Housing Finance Limited Rural Electrification Corporation Limited	
			Bharat Petroleum Corporation Limited	
			Tech Mahindra Limited	
			Bharti Infratel Limited	
98% EQU			Dr. Reddys Laboratories Limited	
			GAIL (India) Limited	
			Hindalco Industries Limited	
			Divis Laboratories Limited	

Eicher Motors Limited

Petronet LNG Limited

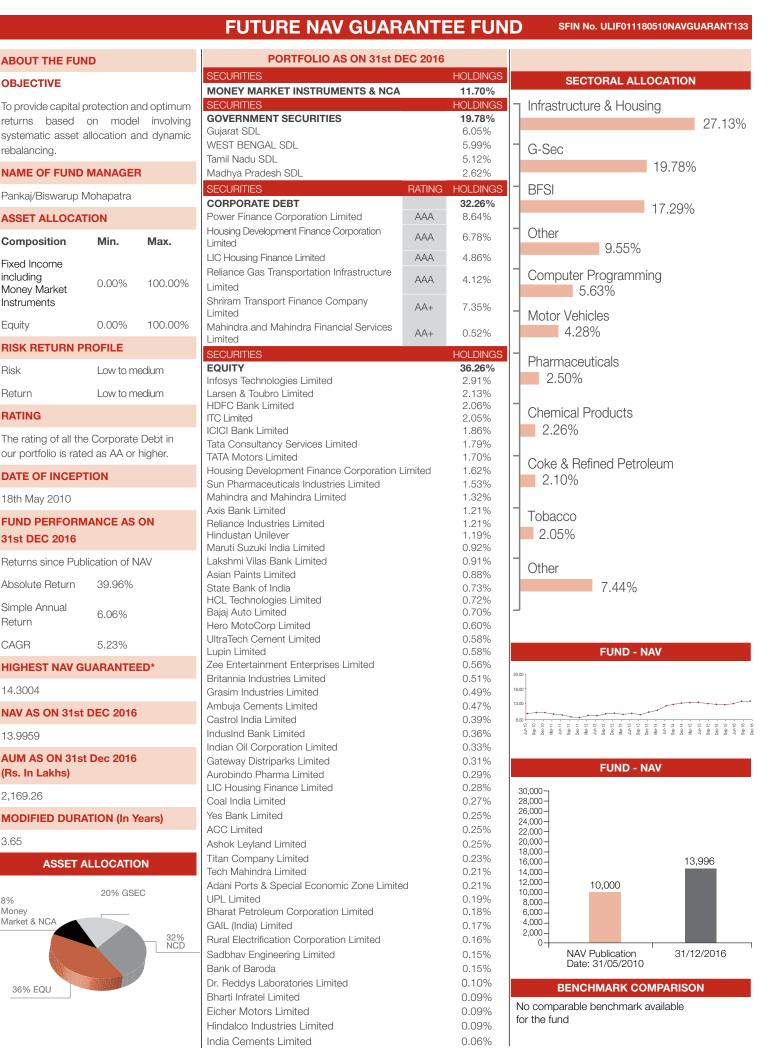
Bank of Baroda

Hexaware Technologies Limited

Sadbhav Engineering Limited

Hindustan Petroleum Corporation Limited

	SECTORAL ALLOCATION
	BFSI 24.10%
-	Computer Programming 14.18%
-	Motor Vehicles 10.81%
-	Pharmaceuticals 7.68%
-	Infrastructure & Housing 7.19%
-	Chemical Products 6.52%
-	Coke & Refined Petroleum 6.29%
-	Tobacco 4.99%
_	Non-metalic Minerals 4.30%
-	Other Transport Equipments 3.54%
-	Other
	10.41%
	FUND - NAV
18.00 13.00 8.00	
	FUND - NAV
2 2 2 1 1 1 1 1 1 1	8,000 - 6,000 - 4,000 - 2,000 - 8,000 - 8,000 - 4,000 - 4,000 - 10,000 - 10,000 -
	8,000 - 6,000 - 2,000 - 2,000 -
	6,000 – 4,000 – 2,000 –
	6,000 - 4,000 - 2,000 - 0 - NAV Publication 31/12/2016
15.) 10.) 0.)	6,000 - 4,000 - 2,000 - 0 - NAV Publication 31/12/2016 Date: 23/12/2009



8%

ABOUT THE FUND)	PORTFOLIO AS ON 31st DEC 2016		
OBJECTIVE		SECURITIES	HOLDINGS	SECTORAL ALLOCATION
Provision of high evo	ected returns with a	MONEY MARKET INSTRUMENTS & NCA	4.27%	
noderate probability		SECURITIES GOVERNMENT SECURITIES	HOLDINGS 61.77%	⊐G-Sec
1 5		Central Government	34.48%	61.77
STRATEGY		Maharashtra SDL	27.29%	
Balances high returr	0	SECURITIES	HOLDINGS	BFSI 8.44%
rom equity investme provided by fixed int	ents by the stability	EQUITY	33.96%	0.44 %
provided by lixed int	terest instruments.	Infosys Technologies Limited	2.59%	Computer Programming
AME OF FUND M	ANAGER	HDFC Bank Limited	1.85%	4.84%
Pankaj/Biswarup Mo	hapatra	ITC Limited Housing Development Finance Corporation Limited	1.78% 1.55%	- Motor Vehicles
SSET ALL OCATIC		ICICI Bank Limited	1.54%	3.83%
SSET ALLOCATIC	Л	Larsen & Toubro Limited	1.52%	Other
composition	Min. Max.	TATA Motors Limited	1.46%	2.97%
ixed Interest		Tata Consultancy Services Limited	1.45%	
nvestment/Money	60.00% 90.00%	Sun Pharmaceuticals Industries Limited	1.42%	Pharmaceuticals
Aarket and Cash		Reliance Industries Limited	1.11%	2.76%
	10.000/ 10.000/	Hindustan Unilever	1.10%	Infrastructure & Housing
quity	10.00% 40.00%	Maruti Suzuki India Limited	1.09%	2.41%
ISK RETURN PRO	OFILE	Mahindra and Mahindra Limited	0.97%	Coke & Refined Petroleum
liala	Madarata	Axis Bank Limited	0.92%	2.24%
lisk	Moderate	State Bank of India	0.90%	
leturn	High	Asian Paints Limited	0.73%	Chemical Products
ATE OF INCEPTIO	ON	UltraTech Cement Limited	0.67%	2.16%
		Hero MotoCorp Limited	0.62%	Tobacco
5th February 2010		HCL Technologies Limited	0.59%	1.78%
	NCE AS ON	Britannia Industries Limited	0.59%	Other
1st DEC 2016		Castrol India Limited	0.55%	6.79%
Returns since Publica	ation of NAV	Bajaj Auto Limited Zee Entertainment Enterprises Limited	0.54% 0.51%	0.1070
		Ambuja Cements Limited	0.51%	_
bsolute Return	78.04%	Lupin Limited	0.46%	FUND - NAV
Simple Annual		Grasim Industries Limited	0.44%	FOND - NAV
Return	11.33%	Titan Company Limited	0.44%	23.00
	0 700/	Aurobindo Pharma Limited	0.41%	18.00 -
AGR	8.73%	Adani Ports & Special Economic Zone Limited	0.39%	13.00
AV AS ON 31st D	EC 2016	Yes Bank Limited	0.36%	MMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMM
7.8043		IndusInd Bank Limited	0.34%	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
		UPL Limited	0.33%	FUND - NAV
UM AS ON 31st D	DEC 2016	Dr. Reddys Laboratories Limited	0.31%	30,000 -
Rs. In Lakhs)		Ashok Leyland Limited	0.31%	28,000-
.76		RBL Bank Limited	0.31%	26,000 - 24,000 -
		Indian Oil Corporation Limited	0.30%	22,000 – 20,000 –
IODIFIED DURATI	ion (in tears)	Capital First Limited	0.29%	18,000-
.44		Gateway Distriparks Limited	0.28%	16,000 – 14,000 –
ASSET AL	LOCATION	LIC Housing Finance Limited	0.23%	12,000 - 10,000
ASSET AL		India Cements Limited	0.23%	10,000 - 8,000 -
		Rural Electrification Corporation Limited Tech Mahindra Limited	0.22% 0.20%	6,000-
4% Mon	ney Market & NCA	Bharat Petroleum Corporation Limited	0.20% 0.20%	4,000 - 2,000 -
		GAIL (India) Limited	0.20%	0-
4% FOUL	62% GSEC	Divis Laboratories Limited	0.16%	NAV Publication 31/12/2016 Date: 15/02/2010
4% EQU		Hindalco Industries Limited	0.16%	
		Bank of Baroda	0.14%	BENCHMARK COMPARISON
		Sadbhav Engineering Limited	0.14%	15.00%] 12.41%
		Bharti Infratel Limited	0.14%	11.01% 10.59% 9.38%
		ACC Limited	0.14%	6.80% 7.25% 4.32% 5.83% -0.89%
		Coal India Limited	0.12%	0.00% Since 3 Year 2 Year 1 Year 6 Months 1 Mo
		Hindustan Petroleum Corporation Limited	0.09%	-5.00% Inception
		Petronet LNG Limited	0.08%	
				Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index CAGR Beturn

CAGR Return

FUTURE GROUP MAXIMISE FUND

SFIN No. ULGF002300309FUTGRMAXIM133

Provision of high expected returns with a high probability of low return.

Investment in a spread of equities.
Diversification by sector, industry and risk.

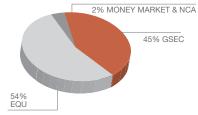
ASSET ALLOCATION

ABOUT THE FUND

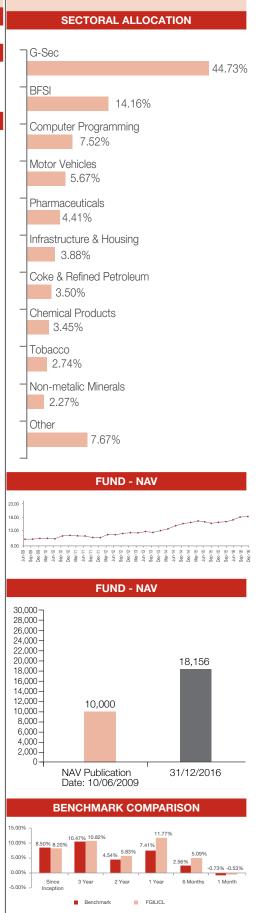
OBJECTIVE

STRATEGY

Composition	Min.	Max.
Fixed Interest Investment/Money Market and Cash	40.00%	80.00%
Equity	20.00%	60.00%
RISK RETURN PRO	OFILE	
Risk	High	
Return	High	
DATE OF INCEPTIO	лс	
30th March 2009		
FUND PERFORMA	NCE AS OI	N
31st DEC 2016		
Returns since Public	ation of NA	/
Absolute Return	81.56%	
Annualised Return	10.78%	
CAGR	8.20%	
NAV AS ON 31st D	EC 2016	
18.1558		
AUM AS ON 31st E (Rs. In Lakhs))EC 2016	
8.72		
MODIFIED DURAT	ION (In Yea	irs)
5.31		
ASSET AL	LOCATION	
20		RET & NCA



PORTFOLIO AS ON 31st DEC 2	2016
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.62%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	44.73%
Central Government	38.97%
Maharashtra SDL	5.76%
SECURITIES	HOLDINGS
EQUITY Infosys Technologies Limited	53.65% 4.06%
HDFC Bank Limited	3.04%
ITC Limited	2.74%
Housing Development Finance Corporation	2.61%
ICICI Bank Limited	2.52%
Larsen & Toubro Limited	2.48%
TATA Motors Limited	2.31%
Tata Consultancy Services Limited	2.17%
Sun Pharmaceuticals Industries Limited	2.17%
Hindustan Unilever	1.71%
Mahindra and Mahindra Limited Reliance Industries Limited	1.63% 1.61%
Axis Bank Limited	1.60%
State Bank of India	1.52%
Asian Paints Limited	1.23%
Maruti Suzuki India Limited	1.22%
Hero MotoCorp Limited	1.05%
HCL Technologies Limited	0.95%
Castrol India Limited	0.92%
Bajaj Auto Limited	0.91%
Lupin Limited	0.85%
Ambuja Cements Limited	0.83%
Zee Entertainment Enterprises Limited	0.78%
Aurobindo Pharma Limited UltraTech Cement Limited	0.77% 0.75%
Titan Company Limited	0.75%
Grasim Industries Limited	0.69%
Britannia Industries Limited	0.66%
IndusInd Bank Limited	0.64%
Adani Ports & Special Economic Zone	0.62%
Limited	/-
Yes Bank Limited UPL Limited	0.53%
Ashok Leyland Limited	0.52% 0.51%
LIC Housing Finance Limited	0.51%
RBL Bank Limited	0.50%
Capital First Limited	0.46%
Indian Oil Corporation Limited	0.45%
Gateway Distriparks Limited	0.42%
India Cements Limited	0.39%
Bharat Petroleum Corporation Limited	0.36%
Dr. Reddys Laboratories Limited	0.35%
Tech Mahindra Limited	0.34%
Rural Electrification Corporation Limited	0.33% 0.31%
Divis Laboratories Limited	0.27%
GAIL (India) Limited	0.25%
Hindalco Industries Limited	0.25%
Bharti Infratel Limited	0.24%
Bank of Baroda	0.23%
Sadbhav Engineering Limited	0.22%
Coal India Limited	0.21%
Hindustan Petroleum Corporation Limited	0.15%
Petronet LNG Limited	0.13%



Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index CAGR Return

FUTURE GROUP SECURE FUND

SFIN No. ULGF001300309FUTGRSECUR133

ABOUT THE FUND)	
OBJECTIVE		
Preservation of nor	minal value	e of
contributions along		
over policy term so of low return is low		propability
STRATEGY		
Low risk investment market instruments.	such as m	ioney
IAME OF FUND M	IANAGER	
ankaj		
SSET ALLOCATIO	ON	
		Max.
Composition	Min.	wax.
ixed Income nstruments/Money	0.00%	100.00%
Market and Cash	5.0070	
RISK RETURN PRO	OFILE	
Risk	Low	
Return	Low	
DATE OF INCEPTIO		
30th March 2009		
FUND PERFORMA 31st DEC 2016	NCE AS C	NC
Returns since Public	nation of NV	A\/
Absolute Return	78.08%	ó
Simple Annual Return	10.05%	6
	7 740/	
CAGR	7.71%	
NAV AS ON 31st D	ec 2016	
17.80773		
AUM AS ON 31st E	Dec 2016	
(Rs. In Lakhs)		
3.43		
MODIFIED DURAT	ION (In Ye	ears)
5.47		
ASSET AL	LOCATIO	N
		11% MONEY
		MONEY MARKET & NO
89%		V
89% GSEC		



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