



June, 2013



Dear Policyholder,

Greetings from Future Generali India Life Insurance

There is a famous saying that 'God helps them who help themselves.' This saying is more appropriately applicable to the Government in present situation. The path to reforms and fiscal prudence embraced by government since September 2012 seems to be yielding the desired results. The 23% correction in gold prices in dollar terms came as positive surprise which would help in containing ballooning current account deficit (CAD). Fiscal Deficit for FY2013 was recorded at 4.9% of GDP, much lower than the revised Government estimate of 5.2%. The CAD for Q4FY2013 came down to 3.6% of GDP, from the highs of 6.7% recorded in the previous quarter. Fitch upgraded India's outlook to "Stable" from "Negative" and reaffirmed India's rating at "BBB-" citing major steps taken by Government to stabilize the economy and controlling the fiscal deficit as credit positive events.

The highlights of other macroeconomic events during Q1FY2013-14 are:

- WPI inflation fell to a three and a half year low of 4.7% in May 2013.
- India's Q4 FY2013 GDP growth data was recorded at 4.8%. The previous quarter's GDP figure was revised upward to 4.7% hinting at bottoming-out of growth.
- Rupee made a new low of Rs. 61.2/\$ on July 8, 2013 registering a fall of 12.7% over its March 31, 2013 closing.
- RBI continued to reduce interest rates by lowering repo by another 25bps in its May review meet.
- Gold closed the quarter at Rs. 25,778 / 10grams against Rs. 29,426 / 10grams in the previous quarter.

The Q1 FY 2014 was one of the most volatile quarters in recent times. All asset classes like equities, bonds, forex and commodities were sold off across all the geographies. The selloff was more pronounced in emerging markets. This volatility was on the back of

- USA Federal Reserve hinting at scaling down the monthly bond purchases by end CY 2013, as the economy gains strength and
- The continued slowdown in China's industrial sector along with a short-term liquidity crisis has kept market participants on the tenterhooks.

IMF in its World Economic Outlook – July 2013 report has projected global growth at 3.1% for CY2013 and at 3.8% for CY2014 (revised downward from 3.3% for CY2013 and 4.0% for CY2014 in the previous report). The following chart gives a brief snapshot of GDP growth forecasts in advanced and emerging markets:

Countries	2010 (in %)	2011 (in %)	2012 (in %)	2013f (in %)	2014f (in %)
Euro Area	2.0	1.5	-0.6	-0.6	0.9
Brazil	7.5	2.7	0.9	2.5	3.2
China	10.4	9.3	7.8	7.8	7.7
Japan	4.7	-0.6	1.9	2.0	1.2
Russia	4.5	4.3	3.4	2.5	3.3
USA	2.4	1.8	2.2	1.7	2.7
India	11.2	6.3	3.2	5.6	6.3

f – Forecast; Source: Actual & estimates as published by IMF in its World Economic Outlook Report, July 2013. Note: India data in financial year terms from 2011 onwards.

Equity Market Scenario

- In the last quarter, Nifty recorded a gain of 2.8%. FIIs pumped in \$3.2bn (Rs. 16,555cr) into India equity markets during the quarter. We believe that volatility will be the key feature in the coming months till elections; however the same would create opportunities to optimize returns from equity markets.
- The Index of Industrial Production (IIP) has averaged at 1.1% during FY2013 vs. 3.1% in the previous year. April 2013 IIP has been recorded at 2.3%.
- In the near term, normal monsoon, better than expected corporate results, reducing fiscal and current account deficit are key positives for the market. The downward risks would come primarily from an unlikely event of FII outflows, political uncertainty due to forthcoming elections, hardening of crude prices on account of mid-east turmoil and further weakening of Rupee.

However, equity markets have historically given better inflation adjusted returns across all asset classes and Indian equity markets have outperformed most of its major peers in the long term as illustrated in the tables below:

Indices	10yr CAGR	Indices	30yr CAGR
Shanghai (China)	2.91%	Nikkei 225 (Japan)	1.45%
Nikkei 225 (Japan)	4.18%	DAX (Germany)	8.34%
Dow Jones (USA)	5.19%	Dow Jones (USA)	8.70%
DAX (Germany)	9.47%	BSE SENSEX (India)	15.81%
MICEX (Russia)	11.32%		
BSE SENSEX (India)	18.32%		

Source: Bloomberg Data as on 30th June 2013.

Source: Bloomberg Data as on 30th June 2013.

- Our investments in Equity comprise approximately 90% of liquid large-cap Nifty stocks. Policyholders having risk – appetite and seeking higher returns may consider investing in equity markets with medium to long term horizon (say above 3years).

Debt Market Scenario

10 - Year G-Sec Chart (2008-13)



Source: Bloomberg

- Indian 10-yr Government Bond was recorded at 7.44% in June 2013 vs. 7.95% in March 2013. The 10-yr AAA Corporate Bonds were recorded at 8.50% vs. 8.83% in March 2013. The 364-Day and 91-Day T- bills closed the year at 7.46% and 7.48% respectively.
- RBI is expected to further reduce repo rates by another 50 bps in the current financial year subject to inflation remaining under control and Fiscal & Current Account Deficits showing improvements. Investing in Fixed Income securities in current market conditions provides opportunity to lock-in high coupon income along with attractive capital gains.
- Our investments in Fixed Income funds comprise approximately 90% of G-Sec and “AAA” rated bonds. Policyholders having lower risk appetite and seeking sustainable returns over medium to long term horizon can opt for fixed income investments.
- Official policy rates in major global economies are – USA: 0%-0.25%, UK 0.5%, Japan: 0-0.10% and EuroArea: 0.5%.

PERFORMANCE AT A GLANCE

FUTURE SANJEEVANI

INDIVIDUAL	Future Secure			Future Income			Future Balance			Future Maximise		
	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR
Since Inception	57.33%	11.77%	9.75%	71.02%	14.59%	11.65%	34.31%	7.05%	6.25%	39.17%	8.05%	7.03%
Asset Held (₹ in Lakhs)	3,261.42			10,524.42			22,734.89			16,438.39		

FUTURE PENSION ADVANTAGE PLAN

INDIVIDUAL	Future Pension Secure			Future Pension Balance			Future Pension Growth			Future Pension Active		
	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR	Absolute Return	Annualised Return	CAGR
Since Inception	69.44%	14.97%	12.04%	62.98%	13.58%	11.11%	74.79%	16.13%	12.79%	94.22%	20.31%	15.39%
Asset Held (₹ in Lakhs)	884.73			1,085.64			1,370.80			6,889.02		

FUTURE GENERALI UNIT LINKED FREEDOM PLUS

INDIVIDUAL	Future Dynamic Growth		
	Absolute Return	Annualised Return	CAGR
Since Inception	15.40%	4.23%	4.01%
Asset Held (₹ in Lakhs)	9,381.51		

FUTURE GENERALI NAV INSURE PLAN

INDIVIDUAL	Future Gurantee Fund		
	Absolute Return	Annualised Return	CAGR
Guaranteed Return*	9.95%	-	-
Asset Held (₹ in Lakhs)	3,103.66		

*Returns since Publication of NAV at 1.04%

FUTURE GENERALI SELECT INSURANCE PLAN

INDIVIDUAL	Future Apex		
	Absolute Return	Annualised Return	CAGR
Since Inception	13.46%	3.82%	3.65%
Asset Held (₹ in Lakhs)	1,845.97		

INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Annualised Return	CAGR
Since Inception	-0.99%	-0.36%	-0.36%
Asset Held (₹ in Lakhs)	12,199.53		

We believe a good start to the monsoon season has already built the hopes of revival in rural economy. In addition to this, better transmission of RBI's rate cuts by banks, reduction in Current Account Deficit and continued policy initiatives by the Government are likely to pull the economy out of its current phase of slow growth. It is likely that markets may also bottom-out at current levels thus offering great opportunity for policyholders having an investment horizon of more than 3 years.

At Future Generali, we offer a wide array of funds namely Equity, Fixed Income and Balanced Funds to take care of your financial objectives.

We would like to take this opportunity to thank you for your continued patronage and would like to reaffirm our commitment towards optimizing value for you while ensuring safety, liquidity and sustainable risk-adjusted returns on your investments.

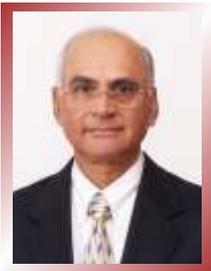
Wish you great investment success

Yours sincerely,



Nirakar Pradhan, CFA
Chief Investment Officer,
Future Generali India Life Insurance Co. Ltd.

Our Investment Committee



MR. G. N. BAJPAI,

Chairman - Future Generali

A distinguished leader in Indian Business, Capital Market and Insurance Industry; Ex Chairman SEBI & LIC; recipient of many awards including 'Outstanding Contribution to the Development of Finance' from PM Dr. Manmohan Singh; widely delivered lectures and addressed seminars at LSE, Harvard, MIT, OECD and IMF among others.



DR. KIM CHAI OOI,

Country Manager – Future Generali

More than 20 years of experience in insurance industry in Malaysia, Hong Kong, China and India; had set up Generali China JV in 2001, instrumental in enabling it to achieve the status of China's No. 1 Foreign Insurer in 2005.



MR. ANUP CHANDAK,

Chief Financial Officer – Future Generali Life

A Chartered Accountant and a Cost Accountant with over 17 years of experience in investment management & insurance industry.



DR. NIRAKAR PRADHAN,

Chief Investment Officer – Future Generali Life

PhD, CFA and FRM Certified, Nirakar has over 30 years experience in Banking, Treasury and Investment in India and abroad.



MR. K. K. RATHI,

Director – Future Generali

Qualified Chartered Accountant from the Institute of Chartered Accountants of India; having more than two decades of experience in finance and investments.



MR. G. N. AGARWAL,

CEO – Future Generali Life

Approx. 40 years of experience in Life Insurance & Investments. Earlier Executive Director (Actuarial) at LIC; Immediate past President of Institute of Actuaries of India.



MRS. MAMATA PANDEY,

Appointed Actuary – Future Generali Life

A Fellow of Institute of Actuaries of India as well as London, also a Fellow of Insurance Institute of India. Extensive experience in life insurance of over two decades in Actuarial, IT, Operations, Marketing & Training.

Future Income Fund

ABOUT THE FUND

OBJECTIVE

To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.

STRATEGY

Investments in assets of low or moderate risk.

ASSET ALLOCATION

Composition	Min.	Max.
Fixed Interest Investments, Cash and Money Market Instruments	0%	100%
Equity	0%	0%

RISK RETURN PROFILE

Risk	Low
Return	Low

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	71.02%
Annualised Return	14.59%
CAGR	11.65%

NAV AS ON 30th June 2013 17.1022

Asset Held (₹ in Lakhs) 10,524.42

PORTFOLIO AS ON 30th June 2013

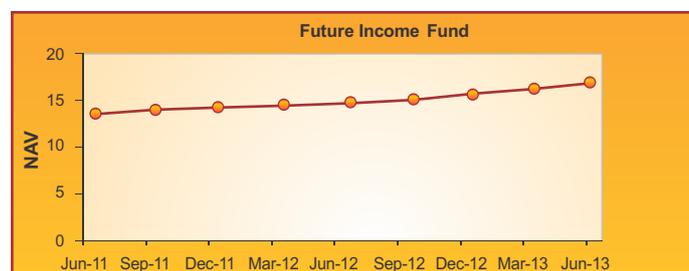
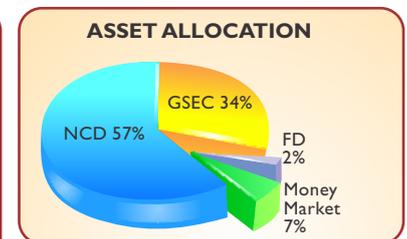
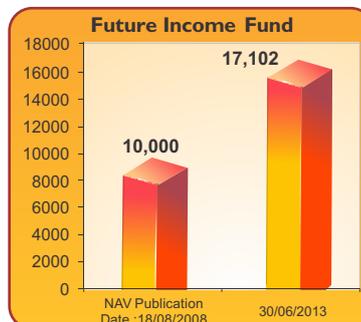
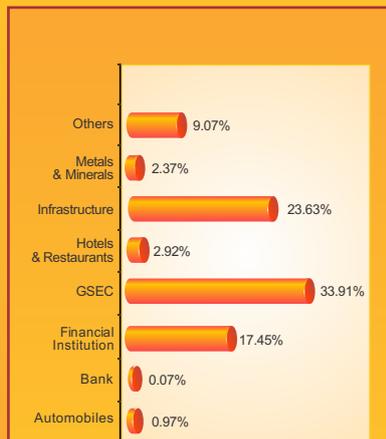
SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		57.02%
Amtek Auto Ltd.	AA	0.97%
Great Eastern Shipping Company Ltd.	AAA	3.95%
IL&FS Financial Services Ltd.	AAA	2.18%
India Infrastructure Finance Company Ltd.	AAA	5.76%
Indian Hotels Co. Ltd.	AA	2.92%
Indian Railway Finance Corp. Ltd.	AAA	7.48%
LIC Housing Finance Ltd.	AAA	6.75%
Mahindra & Mahindra Financial Services Ltd.	AA+	2.08%
Power Finance Corp. Ltd.	AAA	2.77%
Reliance Capital Ltd.	AA+	6.32%
Reliance Gas Transportation Infrastructure Ltd.	AAA	5.23%
Reliance Ports & Terminals Ltd.	AAA	5.68%
Rural Electrification Corp. Ltd.	AAA	0.21%
Shriram Transport Finance Company Ltd.	AA	0.30%
State Bank of India	AAA	0.07%
Sundaram Finance Ltd.	AA+	1.99%
Tata Steel Ltd.	AAA	2.37%

GOVERNMENT SECURITIES	33.91%
Andhra Pradesh SDL	1.92%
Central Government Security	11.88%
Gujarat SDL	4.51%
Kerala SDL	1.37%
Maharashtra SDL	2.03%
Uttar Pradesh SDL	0.46%
West Bengal SDL	11.74%

MONEY MARKET INSTRUMENTS	7.02%
JPMorgan India Liquid Fund-Super IP-Growth	2.30%
Others	4.72%

FIXED DEPOSITES	2.05%
Dhanlaxmi Bank Ltd.	0.15%
State Bank of Travancore	1.90%

SECTORAL ALLOCATION



Future Balance Fund

ABOUT THE FUND

OBJECTIVE

To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

STRATEGY

Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

ASSET ALLOCATION

Composition	Min.	Max.
Fixed Income including Money Market Instruments	10%	70%
Equity	30%	90%

RISK RETURN PROFILE

Risk	Medium
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	34.31%
Annualised Return	7.05%
CAGR	6.25%

NAV as on 30th June 2013 13.4314

Asset Held (₹ in Lakhs) 22,734.89

PORTFOLIO AS ON 30th June 2013

SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Amtek Auto Ltd.	AA	1.34%
Great Eastern Shipping Company Ltd.	AAA	2.24%
Housing Development Finance Corp. Ltd.	AAA	0.05%
IL&FS Financial Services Ltd.	AAA	2.62%
India Infrastructure Finance Company Ltd.	AAA	1.72%
Kotak Mahindra Prime Ltd.	AA+	1.43%
LIC Housing Finance Ltd.	AA+	2.55%
Mahindra & Mahindra Financial Services Ltd.	AA+	0.87%
Power Finance Corp. Ltd.	AAA	1.05%
Reliance Capital Ltd.	AA+	2.73%
Reliance Gas Transportation Infrastructure Ltd.	AAA	6.63%
Reliance Ports & Terminals Ltd.	AAA	6.52%
Shriram Transport Finance Company Ltd.	AA	1.29%
State Bank of India	AA+	0.03%
Tata Steel Ltd.	AAA	0.44%

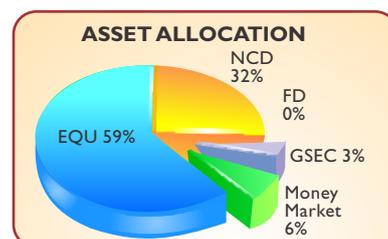
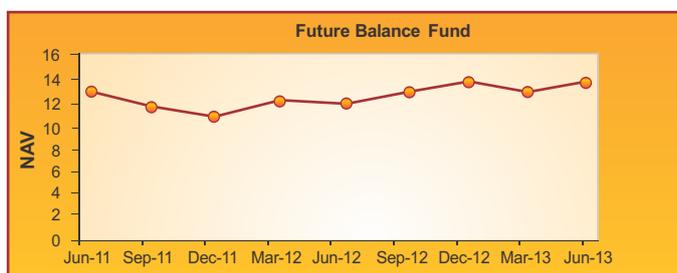
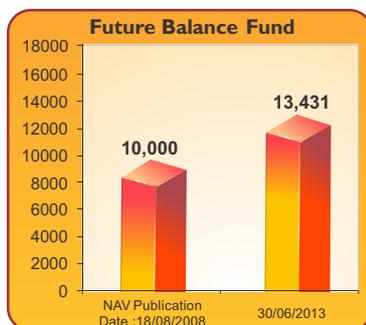
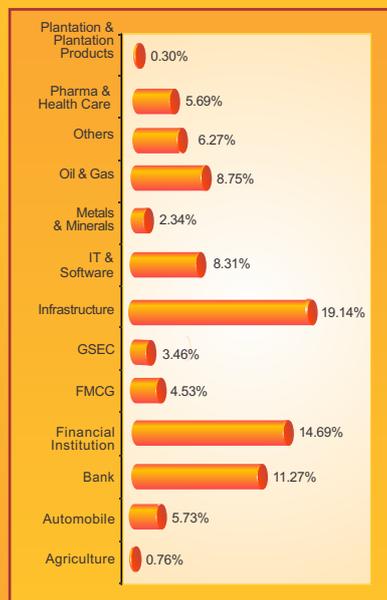
GOVERNMENT SECURITIES	3.46%
Andhra Pradesh SDL	0.75%
Gujarat SDL	0.78%
Uttar Pradesh SDL	0.05%
West Bengal SDL	1.89%

MONEY MARKET INSTRUMENTS	6.16%
Reliance Mutual Fund	0.88%
Others	5.28%

FIXED DEPOSITES	0.11%
Dhanlaxmi Bank Ltd.	0.11%

SECURITIES	HOLDINGS
EQUITY	
58.75%	
Apollo Hospitals Enterprise Ltd.	1.33%
Axis Bank Ltd.	1.04%
Bajaj Auto Ltd.	0.69%
Bank of Baroda	0.77%
Bharat Petroleum Corp. Ltd.	0.90%
Cairn India Ltd.	0.93%
Cipla Ltd.	1.06%
Coal India Ltd.	1.27%
Dr Reddys Laboratories Ltd.	1.34%
HCL Technologies Ltd.	1.91%
HDFC Bank Ltd.	1.67%
Hindustan Zinc Ltd.	0.64%
Housing Development Finance Corp. Ltd.	4.43%
ICICI Bank Ltd.	4.43%
IDFC Ltd.	1.34%
Infosys Ltd.	3.62%
ITC Ltd.	4.53%
Jaiprakash Associates Ltd.	0.54%
Kaveri Seed Company Ltd.	0.76%
Larsen & Toubro Ltd.	2.57%
Lupin Ltd.	0.42%
Mahindra & Mahindra Ltd.	1.97%
NTPC Ltd.	0.88%
Oil & Natural Gas Corp. Ltd.	1.61%
Power Grid Corp. of India Ltd.	1.12%
Reliance Industries Ltd.	5.30%
Sadbhav Engineering Ltd.	0.70%
State Bank of India	2.41%
Sun Pharmaceuticals Industries Ltd.	1.54%
Tata Consultancy Services Ltd.	2.78%
Tata Global Beverages Ltd.	0.30%
Tata Motors Ltd.	0.59%
Adani Ports & Special Economic Zone Ltd.	0.31%
Exide Industries Limited	0.44%
Maruti Suzuki India Ltd.	0.69%
Punjab National Bank	0.92%
BGR Energy Systems Limited	0.57%
Sintex Industries Limited	0.45%

SECTORAL ALLOCATION



Future Maximise Fund

ABOUT THE FUND

OBJECTIVE

To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

STRATEGY

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

ASSET ALLOCATION

Composition	Min.	Max.
Fixed Income including cash and Money Market Instruments	10%	50%
Equity	50%	90%

RISK RETURN PROFILE

Risk	High
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE AS ON 30th June 2013

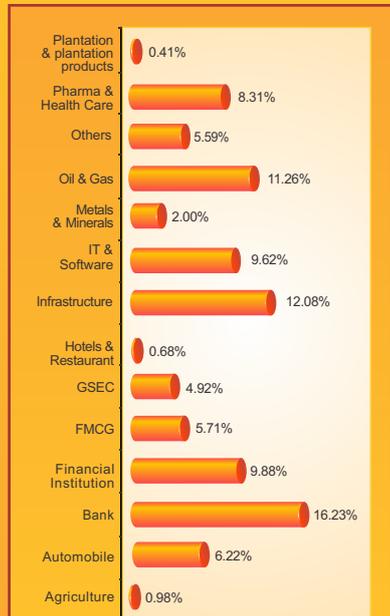
Returns since Publication of NAV

Absolute Return	39.17%
Annualised Return	8.05%
CAGR	7.03%

NAV as on 30th June 2013 13.9175

Asset Held (₹ in Lakhs) 16,438.39

SECTORAL ALLOCATION

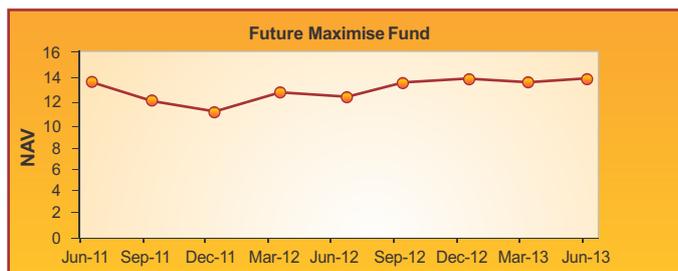
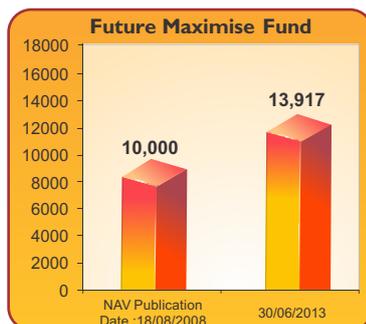


PORTFOLIO AS ON 30th June 2013

SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Amtek Auto Ltd.	AA	0.31%
Dr Reddys Laboratories Ltd.	AA	0.03%
Great Eastern Shipping Company Ltd.	AAA	3.57%
Housing Development Finance Corp. Ltd.	AAA	0.28%
IL&FS Financial Services Ltd.	AAA	0.32%
Indian Hotels Co. Ltd.	AA	0.68%
Indian Railway Finance Corp. Ltd.	AAA	0.18%
LIC Housing Finance Ltd.	AA+	0.07%
Reliance Capital Ltd.	AA+	0.61%
Reliance Gas Transportation Infrastructure Ltd.	AAA	2.41%
Reliance Ports & Terminals Ltd.	AAA	2.56%
Rural Electrification Corp. Ltd.	AAA	0.06%
Shriram Transport Finance Company Ltd.	AA	0.70%

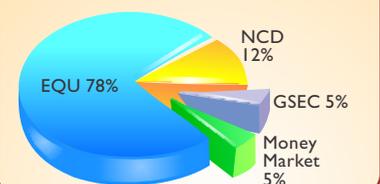
GOVERNMENT SECURITIES	HOLDINGS
	4.92%
Andhra Pradesh SDL	4.00%
Gujarat SDL	0.92%

MONEY MARKET INSTRUMENTS	HOLDINGS
	5.59%
JPMorgan India Liquid Fund-Super IP-Growth	1.83%
Reliance Mutual Fund	2.87%
Others	0.89%



SECURITIES	HOLDINGS
EQUITY	
	77.73%
Apollo Hospitals Enterprise Ltd.	1.85%
Axis Bank Ltd.	1.84%
BajajAuto Ltd.	0.81%
Bank of Baroda	1.12%
Bharat Petroleum Corp.Ltd.	1.13%
Cairn India Ltd.	1.01%
Cipla Ltd.	1.64%
Coal India Ltd.	1.36%
Dr Reddys Laboratories Ltd.	1.74%
HCL Technologies Ltd.	2.00%
HDFC Bank Ltd.	2.82%
Hindustan Zinc Ltd.	0.64%
Housing Development Finance Corp.Ltd.	6.83%
ICICI Bank Ltd.	6.28%
IDFC Ltd.	1.40%
Infosys Ltd.	3.91%
ITC Ltd.	5.71%
Jaiprakash Associates Ltd.	0.80%
Kaveri Seed Company Ltd.	0.98%
Larsen & Toubro Ltd.	4.08%
Lupin Ltd.	0.93%
Mahindra & Mahindra Ltd.	2.48%
NTPC Ltd.	0.70%
Oil & Natural Gas Corp.Ltd.	2.08%
Power Grid Corp.of India Ltd.	1.27%
Reliance Industries Ltd.	7.05%
Sadbhav Engineering Ltd.	0.89%
State Bank of India	3.14%
SunPharmaceuticals Industries Ltd.	2.13%
Tata Consultancy Services Ltd.	3.72%
Tata Global Beverages Ltd.	0.41%
Tata Motors Ltd.	1.08%
Adani Ports & Special Economic Zone Ltd.	0.54%
Exide Industries Limited	0.33%
Maruti Suzuki India Ltd.	1.22%
Punjab National Bank	1.03%
BGR Energy Systems Limited	0.39%
Sintex Industries Limited	0.44%

ASSET ALLOCATION



ABOUT THE FUND

OBJECTIVE

To provide stable returns by investing in relatively low risk assets. The Fund will invest exclusively in treasury bills, bank deposits, certificate of deposits, other money market instruments and short duration government securities.

STRATEGY

Low risk investment such as money market instruments.

ASSET ALLOCATION

Composition	Min.	Max.
Money Market, Cash and Short Term Debt	0%	100%
Equity	0%	0%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	57.33%
Annualised Return	11.77%
CAGR	9.75%

NAV as on 30th June 2013 **15.7326**

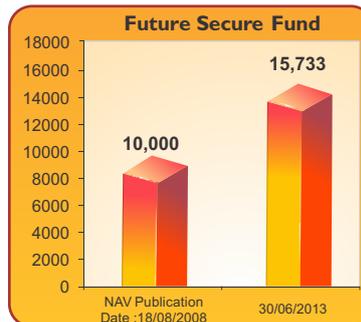
Asset Held (₹ in Lakhs) **3,261.42**

PORTFOLIO AS ON 30th June 2013

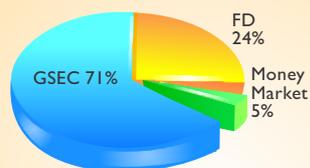
SECURITIES	HOLDINGS
FIXED DEPOSITS	24.47%
Axis Bank Ltd.	7.67%
Dhanlaxmi Bank Ltd.	1.53%
State Bank of Travancore	9.14%
Vijaya Bank	6.13%

MONEY MARKET INSTRUMENTS	4.72%
JPMorgan India Liquid Fund-Super IP-Growth	1.34%
Others	3.38%

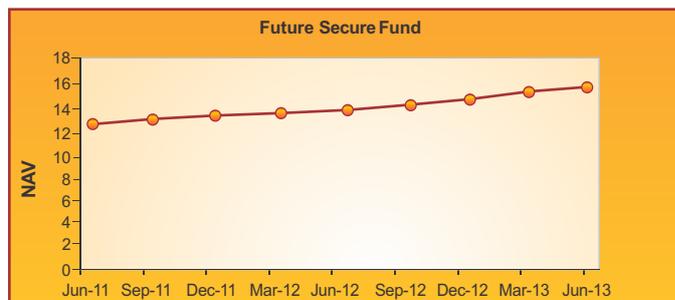
GOVERNMENT SECURITIES	70.81%
Andhra Pradesh SDL	12.22%
Gujarat SDL	4.71%
Himachal Pradesh SDL	0.21%
Kerala SDL	0.08%
Maharashtra SDL	13.42%
Uttar Pradesh SDL	14.79%
West Bengal SDL	25.38%



ASSET ALLOCATION



SECTORAL ALLOCATION



Future Pension Secure Fund

ABOUT THE FUND

OBJECTIVE

Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.

ASSET ALLOCATION

Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	0%	100%
Equity	0%	0%

RISK RETURN PROFILE

Risk	Low
Return	Low

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	69.44%
Annualised Return	14.97%
CAGR	12.04%

NAV as on 30th June 2013 **16.9442**

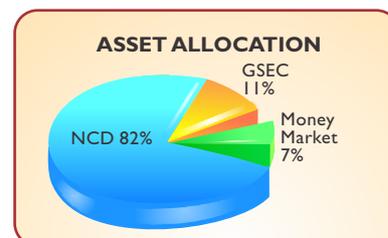
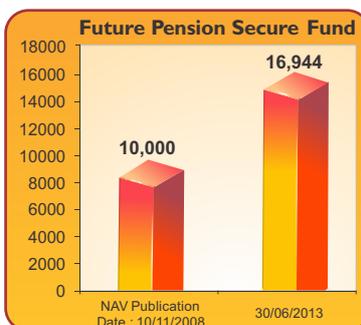
Asset Held (₹ in Lakhs) **884.73**

PORTFOLIO AS ON 30th June 2013

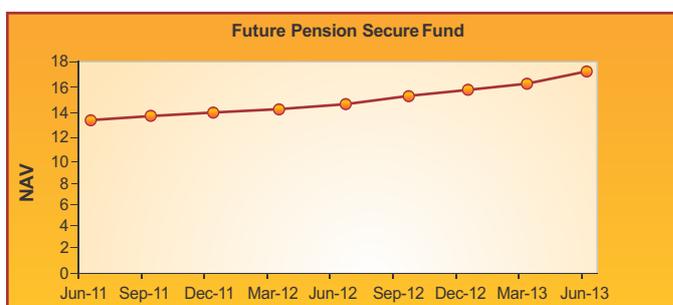
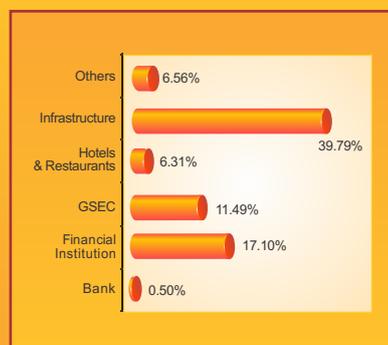
SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		81.95%
Great Eastern Shipping Company Ltd.	AAA	8.24%
IL&FS Financial Services Ltd.	AAA	11.15%
India Infrastructure Finance Company Ltd.	AAA	9.79%
Indian Hotels Co. Ltd.	AA	6.31%
Indian Railway Finance Corp. Ltd.	AAA	6.76%
Mahindra & Mahindra Financial Services Ltd.	AA+	1.24%
Power Finance Corp. Ltd.	AAA	5.88%
Reliance Capital Ltd.	AA+	8.77%
Reliance Gas Transportation Infrastructure Ltd.	AAA	6.21%
Reliance Ports & Terminals Ltd.	AAA	10.00%
Shriram Transport Finance Company Ltd.	AA	2.35%
State Bank of India	AAA	0.50%
Sundaram Finance Ltd.	AA+	4.74%

MONEYMARKET INSTRUMENTS	6.56%
JPMorgan India Liquid Fund-Super IP-Growth	2.20%
Others	4.35%

GOVERNMENT SECURITIES	11.49%
West Bengal SDL	11.49%



SECTORAL ALLOCATION



Future Pension Balance Fund

ABOUT THE FUND

OBJECTIVE

Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.

ASSET ALLOCATION

Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	80%	100%
Equity	0%	20%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	62.98%
Annualised Return	13.58%
CAGR	11.11%

NAV as on 30th June 2013 **16.298**

Asset Held (₹ in Lakhs) **1,085.64**

PORTFOLIO AS ON 30th June 2013

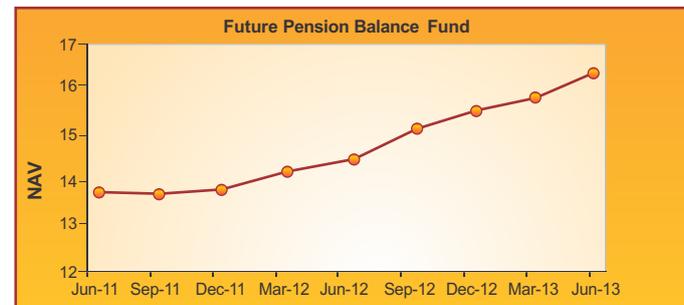
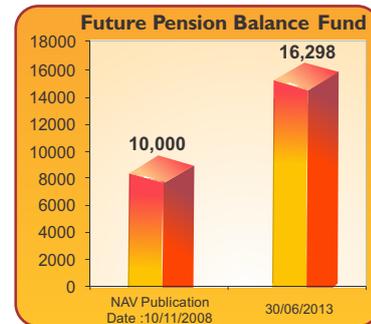
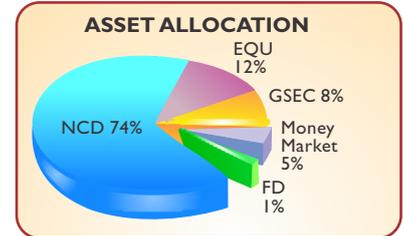
SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Dr Reddys Laboratories Ltd.	AA	0.01%
Great Eastern Shipping Company Ltd.	AAA	9.59%
India Infrastructure Finance Company Ltd.	AAA	4.99%
Indian Hotels Co. Ltd.	AA	9.00%
Indian Railway Finance Corp. Ltd.	AAA	10.99%
LIC Housing Finance Ltd.	AAA	4.57%
Reliance Capital Ltd.	AA+	9.19%
Reliance Gas Transportation Infrastructure Ltd.	AAA	6.09%
Reliance Ports & Terminals Ltd.	AAA	11.21%
Rural Electrification Corp. Ltd.	AAA	5.70%
State Bank of India	AAA	0.29%
Sundaram Finance Ltd.	AA+	2.90%

GOVERNMENT SECURITIES	7.87%
West Bengal SDL	7.87%

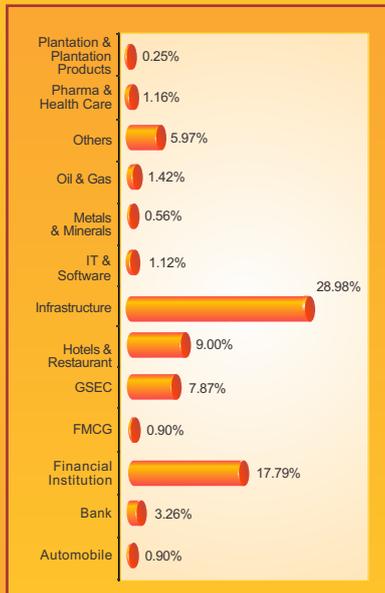
MONEY MARKET INSTRUMENTS	5.05%
JPMorgan India Liquid Fund-Super IP-Growth	1.58%
Others	3.47%

FIXED DEPOSITS	0.92%
Dhanlaxmi Bank Ltd.	0.92%

SECURITIES	HOLDINGS
EQUITY	
11.64%	
Axis Bank Ltd.	0.49%
Bank of Baroda	0.32%
Bharat Petroleum Corp.Ltd.	0.09%
Cipla Ltd.	0.18%
Coal India Ltd.	0.56%
Dr Reddys Laboratories Ltd.	0.51%
HCL Technologies Ltd.	0.21%
HDFC Bank Ltd.	0.49%
Housing Development Finance Corp. Ltd.	0.85%
ICICI Bank Ltd.	1.13%
IDFC Ltd.	0.30%
Infosys Ltd.	0.35%
ITC Ltd.	0.90%
Larsen & Toubro Ltd.	0.58%
Mahindra & Mahindra Ltd.	0.36%
NTPC Ltd.	0.33%
Oil & Natural Gas Corp.Ltd.	0.30%
Power Grid Corp.of India Ltd.	0.30%
Reliance Industries Ltd.	1.03%
State Bank of India	0.36%
Sun Pharmaceuticals Industries Ltd.	0.47%
Tata Consultancy Services Ltd.	0.56%
Tata Global Beverages Ltd.	0.25%
Tata Motors Ltd.	0.26%
Maruti Suzuki India Ltd.	0.28%
Punjab National Bank	0.18%



SECTORAL ALLOCATION



Future Pension Growth Fund

ABOUT THE FUND

OBJECTIVE

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

ASSET ALLOCATION

Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	30%	80%
Equity	20%	70%

RISK RETURN PROFILE

Risk	High
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	74.79%
Annualised Return	16.13%
CAGR	12.79%

NAV as on 30th June 2013 17.4794

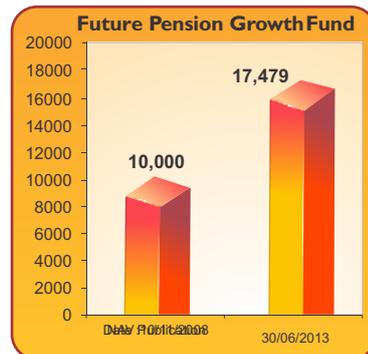
Asset Held (₹ in Lakhs) 1,370.80

PORTFOLIO AS ON 30th June 2013

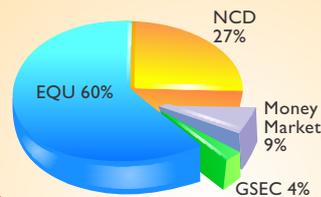
SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Dr Reddys Laboratories Ltd.	AA	0.04%
Great Eastern Shipping Company Ltd.	AAA	9.02%
IL&FS Financial Services Ltd.	AAA	4.03%
Indian Hotels Co. Ltd.	AA	5.09%
Power Finance Corp. Ltd.	AAA	7.58%
Reliance Ports & Terminals Ltd.	AAA	0.81%

GOVERNMENT SECURITIES	HOLDINGS
West Bengal SDL	3.96%

MONEY MARKET INSTRUMENTS	HOLDINGS
JP Morgan India Liquid Fund-Super IP- Growth	4.47%
Reliance Mutual Fund	3.65%
Others	1.39%



ASSET ALLOCATION

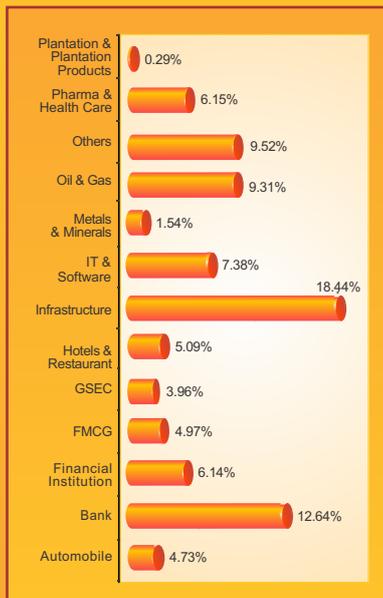


SECURITIES

HOLDINGS

SECURITIES	HOLDINGS
EQUITY	
59.95%	
Apollo Hospitals Enterprise Ltd.	1.27%
Axis Bank Ltd.	1.55%
BajajAuto Ltd.	0.49%
Bank of Baroda	0.77%
Bharat Petroleum Corp.Ltd.	0.80%
Cairn India Ltd.	0.85%
Cipla Ltd.	1.04%
Coal India Ltd.	0.87%
Dr Reddys Laboratories Ltd.	1.38%
HCLTechnologies Ltd.	1.70%
HDFC Bank Ltd.	2.71%
Hindustan Zinc Ltd.	0.67%
Housing Development Finance Corp. Ltd.	5.16%
ICICI Bank Ltd.	4.69%
IDFC Ltd.	0.98%
Infosys Ltd.	2.92%
ITC Ltd.	4.97%
Jaiprakash Associates Ltd.	0.47%
Larsen & Toubro Ltd.	3.26%
Lupin Ltd.	0.80%
Mahindra & Mahindra Ltd.	1.98%
NTPC Ltd.	0.89%
Oil & Natural Gas Corp.Ltd.	1.81%
Power Grid Corp.of India Ltd.	1.26%
Reliance Industries Ltd.	5.85%
Sadbhav Engineering Ltd.	0.45%
State Bank of India	2.21%
SunPharmaceuticals Industries Ltd.	1.62%
Tata Consultancy Services Ltd.	2.77%
Tata Global Beverages Ltd.	0.29%
Tata Motors Ltd.	1.03%
Adani Ports & Special Economic Zone Ltd.	0.49%
Exide Industries Limited	0.22%
Maruti Suzuki India Ltd.	1.01%
Punjab National Bank	0.71%

SECTORAL ALLOCATION



Future Pension Growth Fund



Future Pension Active Fund

ABOUT THE FUND

OBJECTIVE

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

ASSET ALLOCATION

Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	0%	40%
Equity	60%	100%

RISK RETURN PROFILE

Risk	Very High
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	94.22%
Annualised Return	20.31%
CAGR	15.39%

NAV as on 30th June 2013 **19.4216**

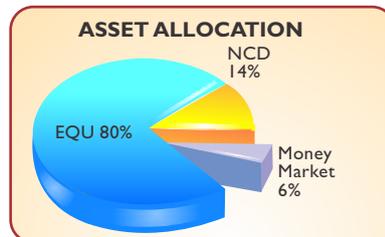
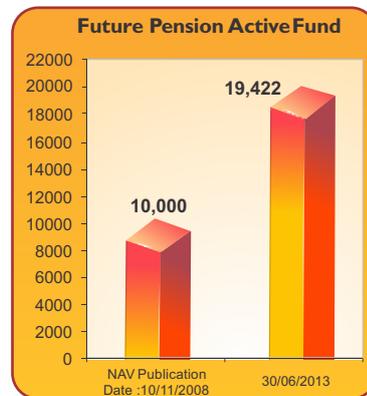
Asset Held (₹ in Lakhs) **6,889.02**

PORTFOLIO AS ON 30th June 2013

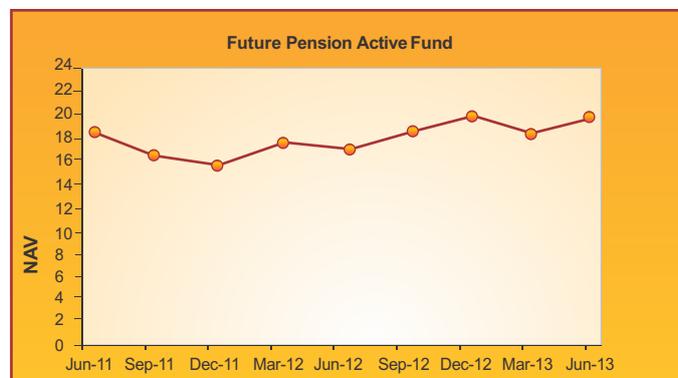
SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Amttek Auto Ltd.	AA	0.74%
Housing Development Finance Corp. Ltd.	AAA	0.17%
IL&FS Financial Services Ltd.	AAA	1.55%
Reliance Capital Ltd.	AA+	2.73%
Reliance Gas Transportation Infrastructure Ltd.	AAA	6.86%
Reliance Ports & Terminals Ltd.	AAA	2.25%

MONEYMARKET INSTRUMENTS	HOLDINGS
JP Morgan India Liquid Fund - SuperIP - Growth	2.56%
Others	3.39%

SECURITIES	HOLDINGS
EQUITY	
79.76%	
Apollo Hospitals Enterprise Ltd.	1.91%
Axis Bank Ltd.	1.25%
Bajaj Auto Ltd.	0.78%
Bank of Baroda	0.52%
Bharat Petroleum Corp. Ltd.	0.93%
Cairn India Ltd.	0.95%
Cipla Ltd.	1.71%
Coal India Ltd.	0.98%
Dr Reddys Laboratories Ltd.	1.68%
HCL Technologies Ltd.	2.22%
HDFC Bank Ltd.	3.84%
Hindustan Zinc Ltd.	0.79%
Housing Development Finance Corp. Ltd.	6.70%
ICICI Bank Ltd.	5.85%
IDFC Ltd.	1.69%
Infosys Ltd.	4.07%
ITC Ltd.	6.47%
Jaiprakash Associates Ltd.	0.72%
Kaveri Seed Company Ltd.	1.00%
Larsen & Toubro Ltd.	4.74%
Lupin Ltd.	1.08%
Mahindra & Mahindra Ltd.	2.86%
NTPC Ltd.	0.96%
Oil & Natural Gas Corp. Ltd.	2.55%
Power Grid Corp. of India Ltd.	1.61%
Reliance Industries Ltd.	8.12%
Sadbhav Engineering Ltd.	0.54%
State Bank of India	2.96%
Sun Pharmaceuticals Industries Ltd.	2.26%
Tata Consultancy Services Ltd.	3.87%
Tata Global Beverages Ltd.	0.39%
Tata Motors Ltd.	1.11%
Adani Ports & Special Economic Zone Ltd.	0.68%
Exide Industries Ltd.	0.21%
Maruti Suzuki India Ltd.	0.87%
Punjab National Bank	0.62%
Sintex Industries Limited	0.23%



SECTORAL ALLOCATION



Future Dynamic Growth Fund

ABOUT THE FUND

OBJECTIVE

To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.

STRATEGY

Investment in equities and debt instruments.

ASSET ALLOCATION

Composition	Min.	Max.
Fixed Income Investments and Money Market Instruments.	0%	100%
Equity	0%	100%

RISK RETURN PROFILE

Risk	High
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	15.40%
Annualised Return	4.23%
CAGR	4.01%

NAV as on 30th June 2013 **11.5403**

Asset Held (₹ in Lakhs) **9,381.51**

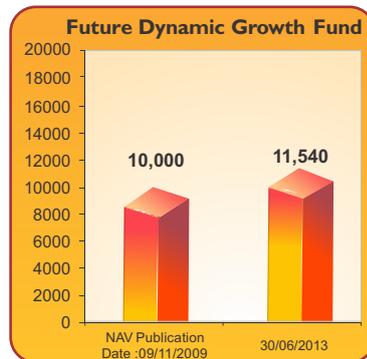
PORTFOLIO AS ON 30th June 2013

SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Dr Reddys Laboratories Ltd.	AA	0.03%
Great Eastern Shipping Company Ltd.	AAA	3.69%
IL&FS Financial Services Ltd.	AAA	2.88%
India Infrastructure Finance Company Ltd.	AAA	1.73%
Indian Hotels Co Ltd.	AA	0.60%
Kotak Mahindra Prime Ltd.	AA+	2.32%
LIC Housing Finance Ltd.	AAA	2.25%
Mahindra & Mahindra Financial Services Ltd.	AA+	1.17%
Reliance Capital Ltd.	AA+	2.71%
Reliance Gas Transportation Infrastructure Ltd.	AAA	7.85%
Reliance Ports & Terminals Ltd.	AA	9.20%
Shriram Transport Finance Company Ltd.	AA	2.19%

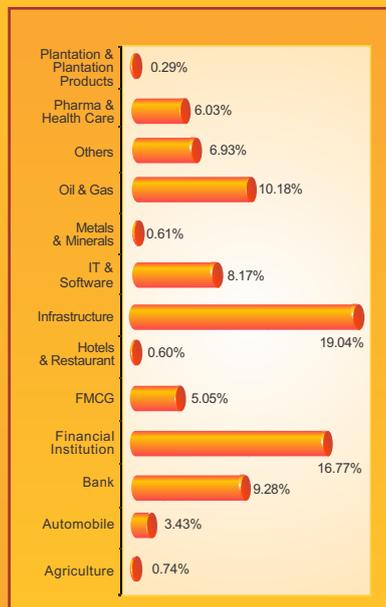
MONEYMARKET INSTRUMENTS

JPMorgan India Liquid Fund-Super IP-Growth	1.20%
Others	5.72%

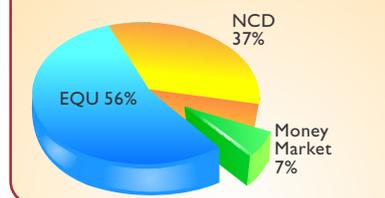
SECURITIES	HOLDINGS
EQUITY	
56.45%	
Apollo Hospitals Enterprise Ltd.	1.17%
Axis Bank Ltd.	0.39%
BajajAuto Ltd.	0.41%
Bharat Petroleum Corp.Ltd.	1.02%
Cairn India Ltd.	0.59%
Cipla Ltd.	1.04%
Coal India Ltd.	0.61%
Dr Reddys Laboratories Ltd.	1.35%
HCL Technologies Ltd.	1.69%
HDFC Bank Ltd.	1.89%
Housing Development Finance Corp.Ltd.	4.75%
ICICI Bank Ltd.	4.33%
IDFC Ltd.	1.38%
Infosys Ltd.	3.18%
ITC Ltd.	5.05%
Jaiprakash Associates Ltd.	0.60%
Kaveri Seed Company Ltd.	0.74%
Larsen & Toubro Ltd.	3.98%
Lupin Ltd.	0.62%
Mahindra & Mahindra Ltd.	2.07%
NTPC Ltd.	0.70%
Oil & Natural Gas Corp.Ltd.	1.98%
Power Grid Corp.of India Ltd.	1.29%
Reliance Industries Ltd.	6.59%
State Bank of India	2.19%
Sun Pharmaceuticals Industries Ltd.	1.81%
Tata Consultancy Services Ltd.	3.30%
Tata Global Beverages Ltd.	0.29%
Tata Motors Ltd.	0.75%
Maruti Suzuki India Ltd.	0.20%
Punjab National Bank	0.49%



SECTORAL ALLOCATION



ASSET ALLOCATION



Future Oppurtunity Fund

ABOUT THE FUND

OBJECTIVE

To generate capital appreciation & provide long term growth oppurtunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.

ASSET ALLOCATION

Composition	Min.	Max.
Fixed Interest Investments, Cash and Money Market Instruments	0%	20%
Equity	80%	100%

RISK RETURN PROFILE

Risk	High
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

09th SEPTEMBER 2010

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	-0.99%
Annualised Return	-0.36%
CAGR	-0.36%

NAV as on 30th June 2013 **9.9008**

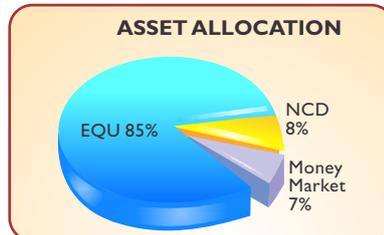
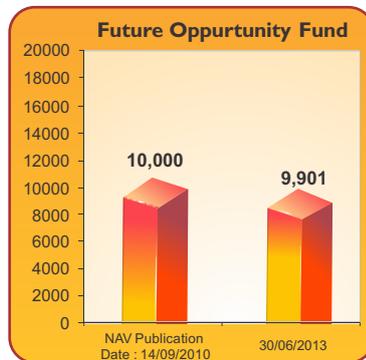
Asset Held (₹ in Lakhs) **12,199.53**

PORTFOLIO AS ON 30th June 2013

SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Reliance Gas Transportation Infrastructure Ltd.	AAA	1.80%
Reliance Ports & Terminals Ltd.	AAA	4.08%
Shriram Transport Finance Company Ltd.	AA	1.71%
		7.59%

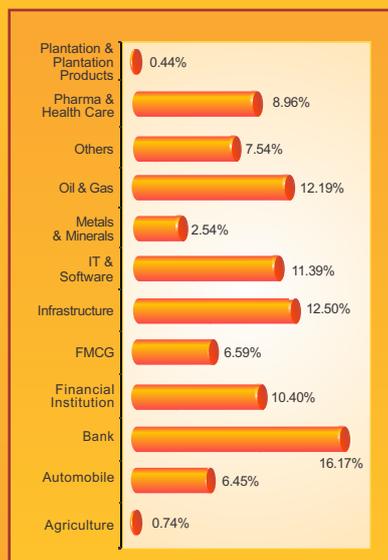
MONEYMARKET INSTRUMENTS

JP Morgan India Liquid Fund - Super IP- Growth	3.55%
Others	3.99%
7.54%	



SECURITIES	HOLDINGS
EQUITY	
84.87%	
Apollo Hospitals Enterprise Ltd.	2.15%
Axis Bank Ltd.	1.61%
Bajaj Auto Ltd.	0.95%
Bank of Baroda	0.59%
Bharat Petroleum Corp. Ltd.	1.11%
Cairn India Ltd.	1.24%
Cipla Ltd.	1.42%
Coal India Ltd.	1.49%
Dr Reddys Laboratories Ltd.	1.95%
HCL Technologies Ltd.	2.44%
HDFC Bank Ltd.	2.63%
Hindustan Zinc Ltd.	1.06%
Housing Development Finance Corp. Ltd.	6.81%
ICICI Bank Ltd.	6.46%
IDFC Ltd.	1.88%
Infosys Ltd.	5.02%
ITC Ltd.	6.59%
Jaiprakash Associates Ltd.	0.84%
Kaveri Seed Company Ltd.	0.74%
Larsen & Toubro Ltd.	4.41%
Lupin Ltd.	1.19%
Mahindra & Mahindra Ltd.	2.71%
NTPC Ltd.	1.37%
Oil & Natural Gas Corp. Ltd.	2.27%
Power Grid Corp. of India Ltd.	1.76%
Reliance Industries Ltd.	7.57%
Sadbhav Engineering Ltd.	0.92%
State Bank of India	3.59%
Sun Pharmaceuticals Industries Ltd.	2.26%
Tata Consultancy Services Ltd.	3.92%
Tata Global Beverages Ltd.	0.44%
Tata Motors Ltd.	1.26%
Adani Ports & Special Economic Zone Ltd.	0.62%
Exide Industries Ltd.	0.45%
Maruti Suzuki India Ltd.	1.10%
Punjab National Bank	1.29%
BGR Energy Systems Ltd.	0.49%
Sintex Industries Ltd.	0.30%

SECTORAL ALLOCATION



ABOUT THE FUND

OBJECTIVE

To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.

ASSET ALLOCATION

Composition	Min.	Max.
Fixed Interest Investments, Cash and Money Market Instruments	0%	50%
Equity	50%	100%

RISK RETURN PROFILE

Risk	High
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

23rd DECEMBER 2009

FUND PERFORMANCE AS ON 30th June 2013

Returns since Publication of NAV

Absolute Return	13.46%
Annualised Return	3.82%
CAGR	3.65%

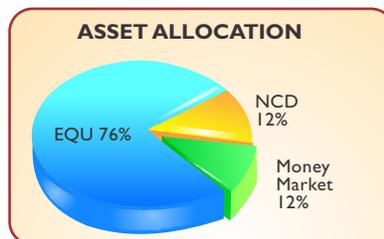
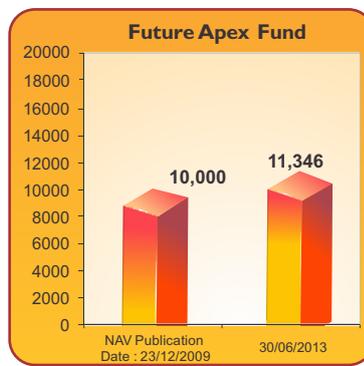
NAV as on 30th June 2013 11.3463

Asset Held (₹ in Lakhs) 1,845.97

PORTFOLIO AS ON 30th June 2013

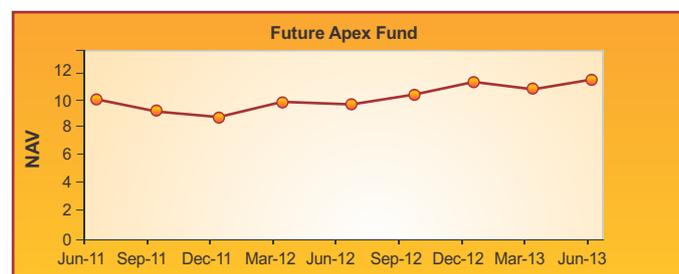
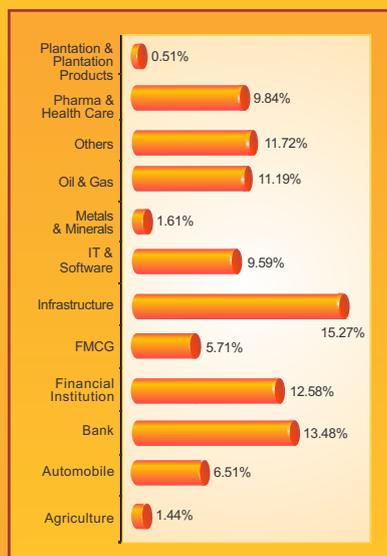
SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Great Eastern Shipping Company Ltd.	AAA	0.58%
Reliance Capital Ltd.	AA+	4.81%
Reliance Gas Transportation Infrastructure Ltd.	AAA	5.96%
Sundaram Finance Ltd.	AA+	0.57%
		11.91%

MONEY MARKET INSTRUMENTS	HOLDINGS
JP Morgan India Liquid Fund - Super IP- Growth	3.87%
Reliance Mutual Fund	3.79%
Others	4.05%
11.72%	



SECURITIES	HOLDINGS
EQUITY	
76.38%	
Apollo Hospitals Enterprise Ltd.	2.25%
Axis Bank Ltd.	1.32%
Bajaj Auto Ltd.	1.30%
Bank of Baroda	0.78%
Bharat Petroleum Corp. Ltd.	0.86%
Cairn India Ltd.	0.94%
Cipla Ltd.	1.84%
Coal India Ltd.	1.16%
Dr Reddys Laboratories Ltd.	1.80%
HCL Technologies Ltd.	2.02%
HDFC Bank Ltd.	2.25%
Hindustan Zinc Ltd.	0.44%
Housing Development Finance Corp. Ltd.	5.57%
ICICI Bank Ltd.	5.51%
IDFC Ltd.	1.63%
Infosys Ltd.	3.91%
ITC Ltd.	5.71%
Jaiprakash Associates Ltd.	0.77%
Kaveri Seed Company Ltd.	1.44%
Larsen & Toubro Ltd.	3.78%
Lupin Ltd.	1.52%
Mahindra & Mahindra Ltd.	2.34%
NTPC Ltd.	1.05%
Oil & Natural Gas Corp. Ltd.	2.42%
Power Grid Corp. of India Ltd.	1.66%
Reliance Industries Ltd.	6.96%
Sadbhav Engineering Ltd.	1.40%
State Bank of India	2.95%
Sun Pharmaceuticals Industries Ltd.	2.41%
Tata Consultancy Services Ltd.	3.66%
Tata Global Beverages Ltd.	0.51%
Tata Motors Ltd.	0.98%
Adani Ports & Special Economic Zone Ltd.	0.65%
Exide Industries Ltd.	0.29%
Maruti Suzuki India Ltd.	1.58%
Punjab National Bank	0.67%

SECTORAL ALLOCATION



Future Guarantee Fund

ABOUT THE FUND

OBJECTIVE

To provide capital protection and optimum returns based on model involving systematic asset allocation and dynamic rebalancing.

ASSET ALLOCATION

Composition	Min.	Max.
Fixed Income including Money Market Instruments	0%	100%
Equity	0%	100%

RISK RETURN PROFILE

Risk	Low to medium
Return	Low to medium

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

18th MAY 2010

RETURN ON HIGHEST NAV GUARANTEED

Absolute Return*	9.95%
*Returns since Publication of NAV as on 30 June 2013 is 1.04%	

HIGHEST NAV GUARANTEED* 10.9951

***NAV as on 30th June 2013** ₹ 10.1039

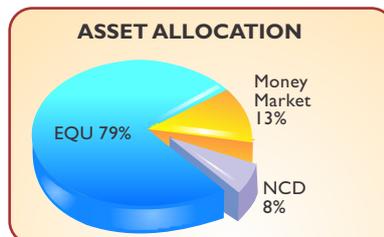
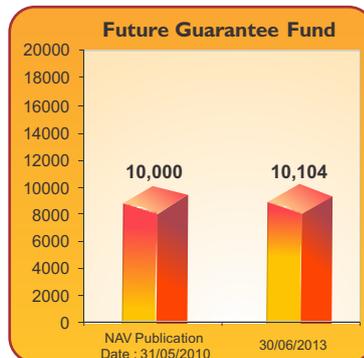
Asset Held (₹ in Lakhs) 3,103.66

PORTFOLIO AS ON 30th June 2013

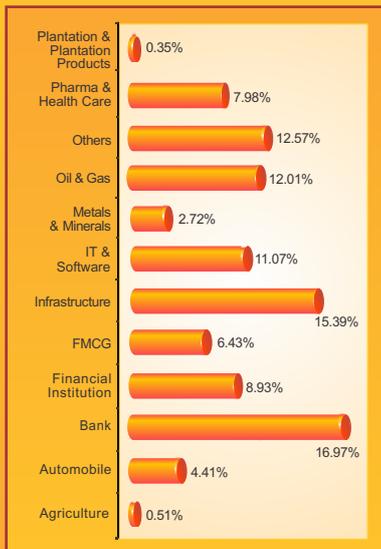
SECURITIES	RATINGS	HOLDINGS
CORPORATE DEBT		
Dr Reddys Laboratories Ltd.	AA	0.04%
Great Eastern Shipping Company Ltd.	AAA	0.66%
IL&FS Financial Services Ltd.	AA+	3.56%
Mahindra & Mahindra Financial Services Ltd.	AA+	0.35%
Reliance Capital Ltd.	AAA	1.07%
Reliance Gas Transportation Infrastructure Ltd.	AAA	2.83%

MONEY MARKET INSTRUMENTS	HOLDINGS
JP Morgan India Liquid Fund-Super IP-Growth	5.90%
Reliance Mutual Fund	4.83%
Others	1.84%

SECURITIES	HOLDINGS
EQUITY	
78.91%	
Apollo Hospitals Enterprise Ltd.	1.87%
Axis Bank Ltd.	1.14%
Bajaj Auto Ltd.	0.31%
Bank of Baroda	0.74%
Bharat Petroleum Corp. Ltd.	0.95%
Cairn India Ltd.	1.54%
Cipla Ltd.	1.45%
Coal India Ltd.	1.60%
Dr Reddys Laboratories Ltd.	1.65%
HCL Technologies Ltd.	2.58%
HDFC Bank Ltd.	5.34%
Hindustan Zinc Ltd.	1.12%
Housing Development Finance Corp. Ltd.	6.43%
ICICI Bank Ltd.	5.55%
IDFC Ltd.	1.07%
Infosys Ltd.	5.12%
ITC Ltd.	6.43%
Kaveri Seed Company Ltd.	0.51%
Larsen & Toubro Ltd.	4.22%
Lupin Ltd.	1.51%
Mahindra & Mahindra Ltd.	2.16%
NTPC Ltd.	1.57%
Oil & Natural Gas Corp. Ltd.	2.29%
Power Grid Corp. of India Ltd.	1.92%
Reliance Industries Ltd.	7.23%
Sadbhav Engineering Ltd.	1.22%
State Bank of India	3.46%
Sun Pharmaceuticals Industries Ltd.	1.47%
Tata Consultancy Services Ltd.	3.38%
Tata Global Beverages Ltd.	0.35%
Tata Motors Ltd.	1.63%
Exide Industries Ltd.	0.31%
Punjab National Bank	0.73%
Sintex Industries Limited	0.07%



SECTORAL ALLOCATION



NOTE: INSURANCE IS A SUBJECT MATTER OF SOLICITATION

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