the analyst

monthly fund factsheet for November 2015

the analyst

November 2015

monthly fund factsheet

investment philosophy

Reliance Life Insurance seeks consistent and superior long-term returns with a well-defined and disciplined investment approach symbolizing integrity and transparency to benefit all stakeholders.

Economy Indicators	30th Oct 15	30th Sep 15	% Change
[1]$ / Rs.	65.27	65.59	-0.50
CPI Inflations	5.00	4.41	0.59
[3]Forex Reserves ($ bn)	353.64	350.81	0.80
[1]Brent Crude Price ($ per Barrel)	46.59	45.09	3.22
[1]Gold (Rs. per 10gm)	26461	25979	1.82

Indices	30th Oct 15	30th Sep 15	%Change
[1]BSE Sensex	26657	26155	1.88
[1]S&P CNX Nifty	8066	7949	1.45
[1]CNX Mid Cap	13239	12985	1.92
[1]BSE Small Cap	11315	11021	2.60

Global Indices	30th Oct 15	30th Sep 15	%Change
[1]Dow Jones	17664	16285	7.81
[1]FTSE 100	6361	6062	4.71
[1]Hang Seng	22640	20846	7.92
[1]Nikkei	19083	17388	8.88

Sectoral Indices	30th Oct 15	30th Sep 15	%Change
[1]CNX Infrastructure	2834	2825	0.30
[1]CNX Energy	8099	7641	5.66
[1]BSE Capital Goods	14946	15111	-1.11
[1]BSE Bankex	19774	19682	0.47
[1]BSE Oil & Gas	9066	8695	4.09
[1]BSE IT	11264	11578	-2.79

Fixed Income Indicators (%)	30th Oct 15	30th Sep 15	%Change
[1]91 Day T-Bill	7.10	7.06	0.04
[1]182 Day T-Bill	7.14	7.10	0.04
[1]1 year GOI Benchmark	7.19	7.21	-0.02
[1]5 Year GOI Benchmark	7.73	7.70	0.03
[1]10 Year GOI Benchmark	7.64	7.54	0.10
[1]5 Year Corp Bond Benchmark	8.10	8.35	-0.25
[1]10 Year AAA Corp Bond Benchmark	7.73	8.04	-0.31
[1]10 Year US Treasury	2.14	2.04	0.11

Source:
[1]Bloomberg, [2]eaindustry.nic.in, [3] RBI

Fixed Income Market

A rather lacklusture month, which has seen bond yields going up marginally while INR appreiating against USD by 0.5% during the month. The sowrd is stil hanging in the finaicial markets of US liftoff while Federal Reserve continued to describe economic activity as “expanding at a moderate pace”. The statement repeated that inflation continues to run below its longer-run objective. We expect that liftoff will be data dependent.

Index of Industrial Production (IIP) saw an encouraging pickup at 6.4% against 4.1% (YoY) in July 2015 with improved growth across manufacturing, electricity and mining sectors. Capital goods and consumer durables have also maintained a robust pace. Manufacturing PMI came in at lower 50.7 in October 2015 against the September print of 51.2. It is expected that manufacturing pickup yet to strengthen its tentacles across the industries

Retail Inflation (CPI) came in at 4.4% September 2015 vs 3.7% (YoY) in August 2015. Price increase was led by vegetables, pulses) and adverse base effect. It is heartenig to note that exclusive of pulses (weightage of 2.4%) and onions (weightage of 0.64%), CPI inflation would have printed at 2.9%(YoY) indicating a concentrated price impulse. Core CPI remained soft at ~4% (YoY). It is expected retail inflation to stabilize at long term average trend rate as government has taken measures to import pulses.

Trade deficit has narrowed to $10.5bn in September 2015 against $12.5bn in August 2015 led by a decline in gold imports from $2.1bn from $5bn as jewelers looked to de-stock in the upcoming festive season. Exports contracted for 10th straight month at -24% (YoY) on the back of slowdown in commodity sectors such as petroleum products. In contrast to the weak external demand, the domestic demand conditions remained healthy as reflected in stable non-oil non-gold imports at 4% (YoY) in September 2015.

Fixed Income Outlook:

Going forward, US liftoff and expected trajectory of the inflation will be key driver for interest rates. It is expected that market will be trading in the narrow range.

Equity Market

Equity Outlook:

Indian equities were marginally up (+2%) in Oct as markets had a positive start with signs of capex recovery on the back of pickup in IIP data and surprise rate cut in Sep before paring gains in the second half at the onset of the earnings season.

Amongst Banks asset quality was in the spotlight during this earnings season, HDFC Bank pulled futher ahead of its peers with an impressive loan growth in 2Q. Axis had a negative surprise in asset quality while ICICI reported an inline result with consistency in asset quality and loan growth. In NBFCs, HDFC witnessed a slip in margins while retail growth sustained.

IT stocks saw a mixed performace with Infosys beating expectations for second straight quarter while TCS failed to meet expectations. HCL Tech reset expectations post issuing a profit warning in Sep and reported an inline 2Q result. Note that the muted guidance for growth set by companies across the sector reiterates the structural challenges in the sector

In Autos domestic demand remained soft in 2W & 4W segments. Maruti improved market share in 2Q at the expense of lower margins, impacted by higher discounts. Hero recorded a beat in margins due to spare sales and positive mix shift. On an optimistic note for Tata Motors, JLR reported strong retail volumes in Sep driven by new XE model as China lagged.

Among Pharma stocks, Lupin had a weak 2Q as expected with sluggish domestic growth and competition in US. Dr Reddy had a good quarter backed by complex portfolio and discouraging update on regulatory overhang

In Telecom sector, Bharti Airtel reported margins ahead of estimates aided by robust data revenues in domestic business. Idea had a soft quarter as expected and emphasized on network build-out to counter Jio’s entry.

Among Industrials & Infra, Larsen announced a sales guidance cut as infra business disappointed. Crompton had a mixed result as power business picked up and consumer demerger crystallized.

Metal stocks recovered notably post underperformance for several months. Tata Steel announced restructuring in Long Products Business in Europe. In Cement space, Ultratech recorded an inline result due to muted volumes and sharp correction in pricing across West and South regions.

In the Energy sector, Reliance had a stellar performance for second consecutive quarter aided by superior refining margins.
FIIs turned net buyers in Oct after 2 months of selling with net inflows to the tune of $1bn into Indian equities. This raised their YTD inflows further to $4.6bn. Domestic investors reversed their position to net sellers after remaining as buyers for 8 months as net outflows totaled to $220mn narrowing their YTD tally to $8.1bn. The selloff was primarily led by Insurance companies which accounted for outflows of $420mn while Mutual funds remained buyers albeit a small position of $201mn.

Equity Outlook:

Come Nov, look out for Bihar election results and remainder of the earnings season..

Reliance Life Insurance

fund snapshot

gross return (CAGR*) (%) As on Oct 30, 2015					
asset allocation	funds	Last 1 Year	Last 2 Year	Last 3 Year	*Page No.*
100% equity	Life Equity Fund 1	4.31%	22.52%	18.42%	*5*
100% equity	Life Equity Fund 2	4.11%	23.74%	18.61%	*6*
100% equity	Life Equity Fund 3	2.68%	21.05%	17.83%	*7*
100% equity	Pension Equity Fund 1	4.25%	22.80%	18.62%	*8*
100% equity	Pension Equity Fund 2	4.25%	22.97%	18.48%	*9*
100% equity	Pension Equity Fund 3	2.55%	20.35%	17.09%	*10*
100% equity	Health Equity Fund 1	4.07%	23.19%	18.54%	*11*
100% equity	Health Equity Fund 2	2.59%	20.66%	17.81%	*12*
100% pure equity	Life Pure Equity Fund 1	10.65%	23.80%	19.19%	*13*
100% pure equity	Life Pure Equity Fund 2	10.38%	23.22%	18.59%	*14*
100% pure equity	Pension Pure Equity Fund 1	10.45%	23.48%	19.11%	*15*
100% pure equity	Pension Pure Equity Fund 2	10.03%	23.08%	19.08%	*16*
100% pure equity	Health Pure Equity Fund 1	9.60%	22.95%	18.80%	*17*
100% equity	Life Infrastructure Fund 1	1.19%	22.23%	10.45%	*18*
100% equity	Life Infrastructure Fund 2	1.39%	21.50%	10.14%	*19*
100% equity	Pension Infrastructure Fund 1	1.16%	22.18%	10.06%	*20*
100% equity	Pension Infrastructure Fund 2	1.76%	22.85%	11.02%	*21*
100% equity	Health Infrastructure Fund 1	1.00%	22.04%	10.54%	*22*
100% equity	Life Energy Fund 1	-4.60%	17.66%	10.00%	*23*
100% equity	Life Energy Fund 2	-5.13%	17.51%	10.14%	*24*
100% equity	Pension Energy Fund 1	-4.49%	18.02%	9.95%	*25*
100% equity	Pension Energy Fund 2	-5.23%	17.36%	9.29%	*26*
100% equity	Health Energy Fund 1	-4.57%	17.68%	10.03%	*27*
100% equity	Life Midcap Fund 1	6.25%	31.75%	21.40%	*28*
100% equity	Life Midcap Fund 2	6.05%	31.80%	21.83%	*29*
100% equity	Pension Midcap Fund 1	6.06%	31.59%	21.54%	*30*
100% equity	Pension Midcap Fund 2	5.54%	32.43%	22.05%	*31*
100% equity	Health Midcap Fund 1	6.07%	31.45%	22.96%	*32*
80% equity, 20% debt	Life Super Growth Fund 1	4.78%	19.78%	16.41%	*33*
80% equity, 20% debt	Life Super Growth Fund 2	3.68%	18.92%	16.28%	*34*
80% equity, 20% debt	Health Super Growth Fund 1	4.50%	18.88%	16.26%	*35*
60% equity, 40% debt	Life High Growth Fund 1	6.08%	17.57%	14.55%	*36*
60% equity, 40% debt	Life High Growth Fund 2	6.20%	16.99%	13.47%	*37*
50% equity, 50% debt	Life Growth Plus Fund 1	7.18%	16.79%	14.04%	*38*
50% equity, 50% debt	Life Growth Plus Fund 2	7.26%	16.24%	13.86%	*39*
50% equity, 50% debt	Health Growth Plus Fund 1	7.34%	16.82%	14.59%	*40*
40% equity, 60% debt	Life Growth Fund 1	7.93%	15.31%	12.95%	*41*
40% equity, 60% debt	Life Growth Fund 2	8.24%	15.44%	12.88%	*42*
40% equity, 60% debt	Pension Growth Fund 1	8.09%	15.53%	12.91%	*43*
40% equity, 60% debt	Pension Growth Fund 2	8.15%	15.38%	12.75%	*44*
20% equity, 80% debt	Life Balanced Fund 1	9.88%	13.41%	11.12%	*45*
20% equity, 80% debt	Health Balanced Fund 1	7.22%	6.75%	6.00%	*46*
20% equity, 80% debt	Pension Balanced Fund 1	9.93%	13.61%	11.33%	*47*
20% equity, 80% debt	Pension Balanced Fund 2	9.63%	13.24%	11.04%	*48*

Reliance Life Insurance

fund snapshot

gross return (CAGR*) (%) As on Oct 30, 2015					
asset allocation	funds	Last 1 Year	Last 2 Year	Last 3 Year	*Page No.*
100% debt Instruments	Life Pure Debt Fund 1	11.94%	11.81%	10.17%	*49*
100% govt. securities	Life Gilt Fund 1	12.76%	12.02%	10.14%	*50*
100% govt. securities	Life Gilt Fund 2	12.64%	12.24%	10.26%	*51*
100% govt. securities	Pension Gilt Fund 1	12.52%	12.12%	10.32%	*52*
100% govt. securities	Health Gilt Fund 1	12.58%	12.14%	10.10%	*53*
100% money market instruments	Life Capital Secure Fund 1	8.48%	9.08%	9.23%	*54*
100% money market instruments	Pension Capital Secure Fund 1	8.47%	9.07%	9.21%	*55*
100% bond instruments	Life Corporate Bond Fund 1	12.18%	11.86%	10.36%	*56*
100% bond instruments	Life Corporate Bond Fund 2	11.89%	11.75%	10.29%	*57*
100% bond instruments	Pension Corporate Bond Fund 1	11.84%	11.84%	10.27%	*58*
100% bond instruments	Health Corporate Bond Fund 1	12.00%	12.06%	10.57%	*59*
90% equity, 10% debt	Pension Smart Fund 1	10.35%	10.54%	-	*60*
100% money market instruments	Life Money Market Fund 1	8.82%	9.08%	9.24%	*61*
100% money market instruments	Life Money Market Fund 2	8.85%	9.13%	9.19%	*62*
100% money market instruments	Pension Money Market Fund 1	8.80%	9.09%	9.22%	*63*
100% money market instruments	Pension Money Market Fund 2	8.89%	9.12%	9.21%	*64*
100% money market instruments	Health Money Market Fund 1	8.99%	9.14%	9.20%	*65*
Dynamic	Life Highest NAV Guarantee Fund 1	NA	NA	NA	*66*
Dynamic	Life Highest NAV Advantage Fund 1	NA	NA	NA	*67*
Dynamic	Life Highest NAV Advantage Fund 2	NA	NA	NA	*68*

Life Equity Fund 1

SFIN :
ULIF00328/07/04LEQUITYF01121

Inception Date : 9th Aug 2004

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile

low	low to moderate	moderate	moderate to high	high ▼

Fund Performance As on Oct 30, 2015

Fund name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
	gross return				
Life Equity Fund 1	4.31%	22.52%	18.42%	16.33%	10.29%
Benchmark	*-3.08%*	*13.16%*	*12.80%*	*10.93%*	*6.03%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

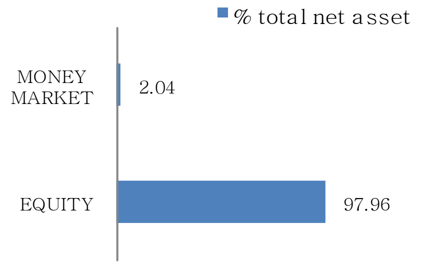
portfolio

security	% total net assets
equity	
INFOSYS LIMITED	8.45
DIVIS LABORATORIES LIMITED	7.84
HDFC BANK LTD.	6.19
LARSEN&TUBRO	5.78
YES BANK LTD	5.26
ICICI BANK LTD.	4.86
RELIANCE INDUSTRIES LTD.	4.78
MARUTI UDYOG LTD.	4.67
ITC	4.26
SUN PHARMACEUTICAL INDUSTRIES LTD.	4.01
ULTRATECH CEMCO LTD	3.55
TATA MOTORS LTD.	3.44
TATA CONSULTANCY SERVICES LTD.	3.38
KIRLOSKAR CUMMINS	3.19
HCL TECHNOLOGIES LIMITED	3.11
AXIS BANK LIMITED	2.78
STATE BANK OF INDIA	2.58
INDIABULLS HOUSING FINANCE LTD	2.53
ADITYA BIRLA NUVO LIMITED	2.14
MOTHERSON SUMI SYSTEMS LTD.	1.87
MAHINDRA & MAHINDRA LTD.	1.73
SML ISUZU LIMITED	1.59
WIPRO	1.53
RELIANCE COMMUNICATION LTD	1.48
THE INDIAN HOTELS CO LTD	1.19
HERO MOTOCORP LIMITED	1.09
TECH MAHINDRA LIMITED	0.99
VEDANTA LIMITED	0.94
ONGC	0.89
LUPIN LIMITED	0.82
PVR LIMITED	0.63
INDIABULLS REAL ESTATE LIMITED	0.41
total equity	**97.96**
total money market	**2.04**
total net assets	**100.00**

fund characteristics

Fund Beta	1.01

asset allocation



target asset allocation

Equity: 100%

benchmark construction

S&P CNX Nifty: 100%

RELIANCE Life Insurance

Life Equity Fund 2

SFIN : ULIF02510/06/08LEQUITYF02121

Inception Date : 11th Jun 2008

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile

low | low to moderate | moderate | moderate to high | high

Fund Performance As on Oct 30, 2015

Fund name	gross return				
	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Equity Fund 2	4.11%	23.74%	18.61%	16.40%	10.34%
Benchmark	*-3.08%*	*13.16%*	*12.80%*	*10.93%*	*6.03%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

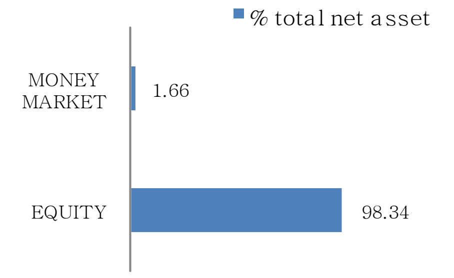
portfolio

security	% total net assets
equity	
INFOSYS LIMITED	8.43
DIVIS LABORATORIES LIMITED	7.71
HDFC BANK LTD.	6.35
LARSEN&TUBRO	5.64
YES BANK LTD	5.12
ICICI BANK LTD.	4.90
RELIANCE INDUSTRIES LTD.	4.81
MARUTI UDYOG LTD.	4.68
ITC	4.32
SUN PHARMACEUTICAL INDUSTRIES LTD.	3.99
ULTRATECH CEMCO LTD	3.47
TATA MOTORS LTD.	3.46
TATA CONSULTANCY SERVICES LTD.	3.44
HCL TECHNOLOGIES LIMITED	3.32
KIRLOSKAR CUMMINS	3.14
AXIS BANK LIMITED	2.84
STATE BANK OF INDIA	2.59
INDIABULLS HOUSING FINANCE LTD	2.45
ADITYA BIRLA NUVO LIMITED	2.16
MOTHERSON SUMI SYSTEMS LTD.	1.89
MAHINDRA & MAHINDRA LTD.	1.75
SML ISUZU LIMITED	1.60
RELIANCE COMMUNICATION LTD	1.54
WIPRO	1.50
THE INDIAN HOTELS CO LTD	1.32
HERO MOTOCORP LIMITED	1.13
TECH MAHINDRA LIMITED	1.00
VEDANTA LIMITED	0.97
ONGC	0.92
LUPIN LIMITED	0.83
PVR LIMITED	0.64
INDIABULLS REAL ESTATE LIMITED	0.42
total equity	**98.34**
total money market	**1.66**
total net assets	**100.00**

fund characteristics

Fund Beta	1.01

asset allocation



target asset allocation

Equity: 100%

benchmark construction

S&P CNX Nifty: 100%

RELIANCE Life Insurance

Life Equity Fund 3

SFIN :
ULIF04201/01/10LEQUITYF03121

Inception Date : 11th Jan 2010

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile

low	low to moderate	moderate	moderate to high	high
				▼

target asset allocation

Equity: 100%

benchmark construction

S&P CNX Nifty: 100%

Fund Performance As on Oct 30, 2015

Fund name	gross return				
	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Equity Fund 3	2.68%	21.05%	17.83%	15.96%	9.93%
Benchmark	*-3.08%*	*13.16%*	*12.80%*	*10.93%*	*6.03%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

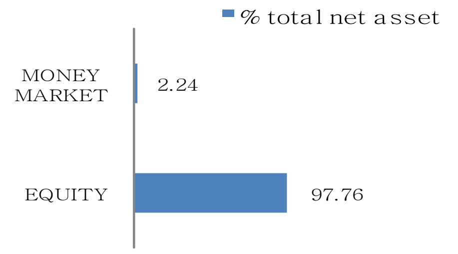
portfolio

security	% total net assets
equity	
INFOSYS LIMITED	8.39
DIVIS LABORATORIES LIMITED	6.93
HDFC BANK LTD.	6.56
LARSEN&TUBRO	5.49
ICICI BANK LTD.	5.30
RELIANCE INDUSTRIES LTD.	4.76
YES BANK LTD	4.59
MARUTI UDYOG LTD.	4.34
ITC	4.22
GUJARAT FLUOROCHEMICALS LTD.	3.76
SUN PHARMACEUTICAL INDUSTRIES LTD.	3.41
TATA MOTORS LTD.	3.33
KIRLOSKAR CUMMINS	3.24
ULTRATECH CEMCO LTD	2.93
STATE BANK OF INDIA	2.83
HCL TECHNOLOGIES LIMITED	2.69
INDIABULLS HOUSING FINANCE LTD	2.40
TATA CONSULTANCY SERVICES LTD.	2.40
SANOFI INDIA LIMITED	2.36
JUBILANT FOODWORKS LIMITED	1.79
MOTHERSON SUMI SYSTEMS LTD.	1.68
RELIANCE COMMUNICATION LTD	1.51
MAHINDRA & MAHINDRA LTD.	1.49
IDFC LIMITED	1.10
WIPRO	1.06
D.B. CORP LIMITED	1.04
AXIS BANK LIMITED	1.01
PURAVANKARA PROJECTS LIMITED	0.97
OBEROI REALTY LIMITED	0.96
VEDANTA LIMITED	0.94
ONGC	0.91
HERO MOTOCORP LIMITED	0.90
SHOPPERS STOP LIMITED	0.71
TECH MAHINDRA LIMITED	0.59
DHANLAKSHMI BANK LIMITED	0.45
THE INDIAN HOTELS CO LTD	0.37
INOX WIND LIMITED	0.22
RADICO KHAITAN LIMITED	0.11
total equity	**97.76**
total money market	**2.24**
total net assets	**100.00**

fund characteristics

Fund Beta	0.98

asset allocation



RELIANCE Life Insurance

Pension Equity Fund 1

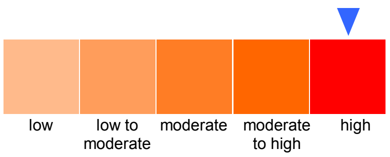
SFIN :
ULIF00601/11/06PEQUITYF01121

Inception Date : 12th Mar 2007

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile



target asset allocation

Equity: 100%

benchmark construction

S&P CNX Nifty: 100%

Fund Performance As on Oct 30, 2015

Fund name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Equity Fund 1	4.25%	22.80%	18.62%	16.45%	10.38%
Benchmark	*-3.08%*	*13.16%*	*12.80%*	*10.93%*	*6.03%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

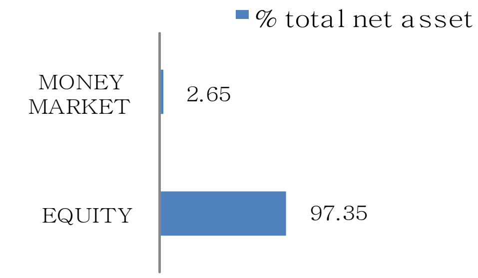
portfolio

security	% total net assets
equity	
INFOSYS LIMITED	8.31
DIVIS LABORATORIES LIMITED	7.75
LARSEN&TUBRO	7.43
HDFC BANK LTD.	6.23
YES BANK LTD	5.19
ICICI BANK LTD.	4.75
MARUTI UDYOG LTD.	4.72
RELIANCE INDUSTRIES LTD.	4.56
ITC	4.29
SUN PHARMACEUTICAL INDUSTRIES LTD.	3.89
TATA CONSULTANCY SERVICES LTD.	3.39
TATA MOTORS LTD.	3.34
ULTRATECH CEMCO LTD	3.31
KIRLOSKAR CUMMINS	3.14
HCL TECHNOLOGIES LIMITED	3.13
AXIS BANK LIMITED	2.70
INDIABULLS HOUSING FINANCE LTD	2.45
STATE BANK OF INDIA	2.43
ADITYA BIRLA NUVO LIMITED	2.09
MOTHERSON SUMI SYSTEMS LTD.	1.82
MAHINDRA & MAHINDRA LTD.	1.68
WIPRO	1.48
RELIANCE COMMUNICATION LTD	1.46
THE INDIAN HOTELS CO LTD	1.18
HERO MOTOCORP LIMITED	1.07
TECH MAHINDRA LIMITED	0.98
VEDANTA LIMITED	0.91
ONGC	0.87
SML ISUZU LIMITED	0.83
LUPIN LIMITED	0.79
PVR LIMITED	0.63
INDIABULLS REAL ESTATE LIMITED	0.54
total equity	**97.35**
total money market	**2.65**
total net assets	**100.00**

fund characteristics

Fund Beta	1.01

asset allocation



Pension Equity Fund 2

SFIN :
ULIF03204/12/08PEQUITYF02121

Inception Date : 4th Dec 2008

Fund Performance As on Oct 30, 2015

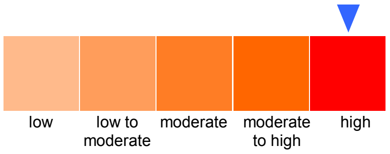
	gross return				
Fund name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Equity Fund 2	4.25%	22.97%	18.48%	16.40%	10.34%
Benchmark	*-3.08%*	*13.16%*	*12.80%*	*10.93%*	*6.03%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile



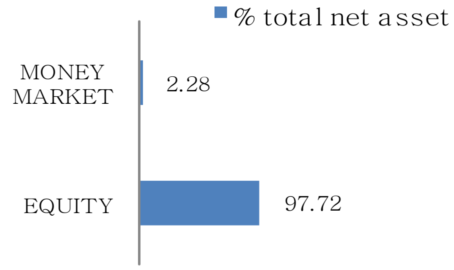
portfolio

security	% total net assets
equity	
INFOSYS LIMITED	8.39
DIVIS LABORATORIES LIMITED	7.70
LARSEN&TUBRO	6.48
HDFC BANK LTD.	6.28
YES BANK LTD	5.20
ICICI BANK LTD.	4.79
RELIANCE INDUSTRIES LTD.	4.78
MARUTI UDYOG LTD.	4.76
ITC	4.31
SUN PHARMACEUTICAL INDUSTRIES LTD.	3.98
ULTRATECH CEMCO LTD	3.47
TATA MOTORS LTD.	3.42
TATA CONSULTANCY SERVICES LTD.	3.34
KIRLOSKAR CUMMINS	3.19
HCL TECHNOLOGIES LIMITED	3.18
AXIS BANK LIMITED	2.74
STATE BANK OF INDIA	2.59
INDIABULLS HOUSING FINANCE LTD	2.51
ADITYA BIRLA NUVO LIMITED	2.11
MOTHERSON SUMI SYSTEMS LTD.	1.74
MAHINDRA & MAHINDRA LTD.	1.70
WIPRO	1.51
RELIANCE COMMUNICATION LTD	1.50
THE INDIAN HOTELS CO LTD	1.18
HERO MOTOCORP LIMITED	1.10
TECH MAHINDRA LIMITED	0.99
SML ISUZU LIMITED	0.97
VEDANTA LIMITED	0.94
ONGC	0.89
LUPIN LIMITED	0.80
PVR LIMITED	0.62
INDIABULLS REAL ESTATE LIMITED	0.56
total equity	**97.72**
total money market	**2.28**
total net assets	**100.00**

fund characteristics

Fund Beta 1.01

asset allocation



target asset allocation

Equity: 100%

benchmark construction

S&P CNX Nifty: 100%

Pension Equity Fund 3

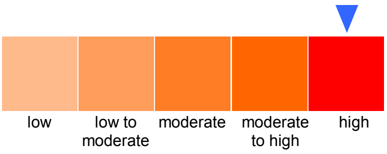
SFIN :
ULIF04901/01/10PEQUITYF03121

Inception Date : 11th Jan 2010

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile



target asset allocation

Equity: 100%

benchmark construction

S&P CNX Nifty: 100%

Fund Performance As on Oct 30, 2015

	gross return				
Fund name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Equity Fund 3	2.55%	20.35%	17.09%	15.37%	9.48%
Benchmark	*-3.08%*	*13.16%*	*12.80%*	*10.93%*	*6.03%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

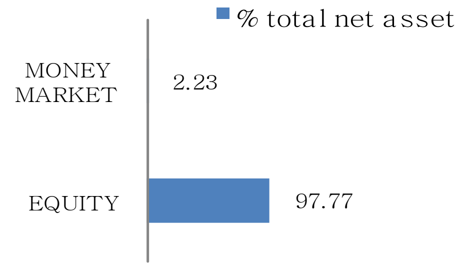
portfolio

security	% total net assets
equity	
INFOSYS LIMITED	8.60
HDFC BANK LTD.	6.60
DIVIS LABORATORIES LIMITED	6.46
LARSEN&TUBRO	5.63
ICICI BANK LTD.	5.46
RELIANCE INDUSTRIES LTD.	4.88
MARUTI UDYOG LTD.	4.20
ITC	3.98
GUJARAT FLUOROCHEMICALS LTD.	3.85
SUN PHARMACEUTICAL INDUSTRIES LTD.	3.50
TATA MOTORS LTD.	3.34
YES BANK LTD	3.34
KIRLOSKAR CUMMINS	3.29
STATE BANK OF INDIA	3.02
ULTRATECH CEMCO LTD	2.98
TATA CONSULTANCY SERVICES LTD.	2.63
INDIABULLS HOUSING FINANCE LTD	2.50
SANOFI INDIA LIMITED	2.39
HCL TECHNOLOGIES LIMITED	2.17
RELIANCE COMMUNICATION LTD	1.94
MOTHERSON SUMI SYSTEMS LTD.	1.92
JUBILANT FOODWORKS LIMITED	1.83
MAHINDRA & MAHINDRA LTD.	1.66
PURAVANKARA PROJECTS LIMITED	1.24
IDFC LIMITED	1.22
WIPRO	1.19
VEDANTA LIMITED	1.11
D.B. CORP LIMITED	1.09
OBEROI REALTY LIMITED	1.06
ONGC	1.02
HERO MOTOCORP LIMITED	1.00
DHANLAKSHMI BANK LIMITED	0.93
SHOPPERS STOP LIMITED	0.83
TECH MAHINDRA LIMITED	0.66
THE INDIAN HOTELS CO LTD	0.24
total equity	**97.77**
total money market	**2.23**
total net assets	**100.00**

fund characteristics

Fund Beta	0.98

asset allocation



Health Equity Fund 1

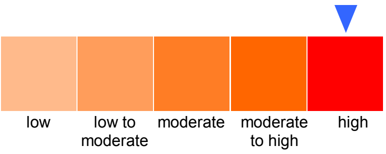
SFIN :
ULIF01201/02/08HEQUITYF01121

Inception Date : 27th Feb 2008

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile



target asset allocation

Equity: 100%

benchmark construction

S&P CNX Nifty: 100%

Fund Performance As on Oct 30, 2015

	gross return				
Fund name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Equity Fund 1	4.07%	23.19%	18.54%	16.24%	10.22%
Benchmark	***-3.08%***	***13.16%***	***12.80%***	***10.93%***	***6.03%***

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

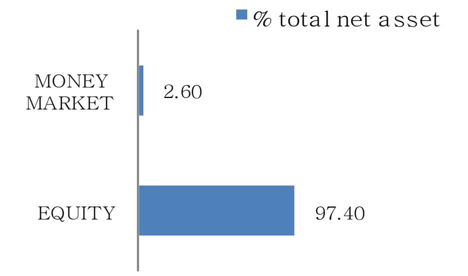
portfolio

security	% total net assets
equity	
INFOSYS LIMITED	8.38
DIVIS LABORATORIES LIMITED	7.73
HDFC BANK LTD.	6.39
LARSEN&TUBRO	5.49
YES BANK LTD	5.24
RELIANCE INDUSTRIES LTD.	4.88
ICICI BANK LTD.	4.86
MARUTI UDYOG LTD.	4.66
ITC	4.32
SUN PHARMACEUTICAL INDUSTRIES LTD.	3.99
ULTRATECH CEMCO LTD	3.54
TATA MOTORS LTD.	3.43
TATA CONSULTANCY SERVICES LTD.	3.38
KIRLOSKAR CUMMINS	3.18
HCL TECHNOLOGIES LIMITED	3.05
AXIS BANK LIMITED	2.79
STATE BANK OF INDIA	2.58
INDIABULLS HOUSING FINANCE LTD	2.36
ADITYA BIRLA NUVO LIMITED	2.14
MOTHERSON SUMI SYSTEMS LTD.	1.77
MAHINDRA & MAHINDRA LTD.	1.73
SML ISUZU LIMITED	1.59
WIPRO	1.52
RELIANCE COMMUNICATION LTD	1.47
THE INDIAN HOTELS CO LTD	1.19
HERO MOTOCORP LIMITED	1.08
TECH MAHINDRA LIMITED	0.98
VEDANTA LIMITED	0.94
ONGC	0.89
LUPIN LIMITED	0.82
PVR LIMITED	0.63
INDIABULLS REAL ESTATE LIMITED	0.41
total equity	**97.40**
total money market	**2.60**
total net assets	**100.00**

fund characteristics

Fund Beta	1.01

asset allocation



Life Insurance

Health Equity Fund 2

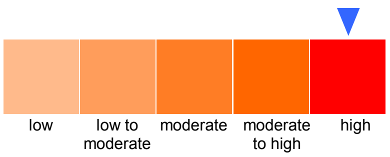
SFIN :
ULIF05411/01/10HEQUITYF02121

Inception Date : 11h Jan 2010

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile



target asset allocation

Equity: 100%

benchmark construction

S&P CNX Nifty: 100%

Fund Performance As on Oct 30, 2015

Fund name	gross return				
	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Equity Fund 2	2.59%	20.66%	17.81%	15.93%	9.91%
Benchmark	*-3.08%*	*13.16%*	*12.80%*	*10.93%*	*6.03%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

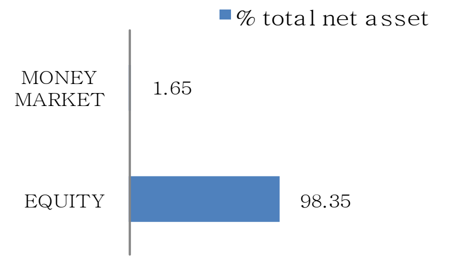
portfolio

security	% total net assets
equity	
INFOSYS LIMITED	8.56
DIVIS LABORATORIES LIMITED	7.12
HDFC BANK LTD.	6.74
LARSEN&TUBRO	5.63
ICICI BANK LTD.	5.14
RELIANCE INDUSTRIES LTD.	4.90
YES BANK LTD	4.65
ITC	4.30
SUN PHARMACEUTICAL INDUSTRIES LTD.	3.56
GUJARAT FLUOROCHEMICALS LTD.	3.54
KIRLOSKAR CUMMINS	3.43
TATA MOTORS LTD.	3.34
MARUTI UDYOG LTD.	3.15
ULTRATECH CEMCO LTD	3.07
HCL TECHNOLOGIES LIMITED	2.76
SANOFI INDIA LIMITED	2.60
TATA CONSULTANCY SERVICES LTD.	2.53
INDIABULLS HOUSING FINANCE LTD	2.49
STATE BANK OF INDIA	2.12
JUBILANT FOODWORKS LIMITED	1.96
MOTHERSON SUMI SYSTEMS LTD.	1.82
MAHINDRA & MAHINDRA LTD.	1.60
RELIANCE COMMUNICATION LTD	1.48
IDFC LIMITED	1.16
WIPRO	1.14
ONGC	1.11
D.B. CORP LIMITED	1.10
VEDANTA LIMITED	1.04
OBEROI REALTY LIMITED	1.01
AXIS BANK LIMITED	0.99
HERO MOTOCORP LIMITED	0.97
PURAVANKARA PROJECTS LIMITED	0.93
DHANLAKSHMI BANK LIMITED	0.81
SHOPPERS STOP LIMITED	0.78
TECH MAHINDRA LIMITED	0.63
THE INDIAN HOTELS CO LTD	0.23
total equity	**98.35**
total money market	**1.65**
total net assets	**100.00**

fund characteristics

Fund Beta 0.98

asset allocation



Life Pure Equity Fund 1

SFIN :
ULIF03010/06/08LPUEQUTY01121

Inception Date : 11h Jun 2008

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile

low	low to moderate	moderate	moderate to high	high
				▼

target asset allocation

Pure Equity: 100%
(*Investments only in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment, leather, sugar and hatcheries.)

benchmark construction

benchmark construction
S&P CNX Nifty Shariah Index: 100%

Fund Performance As on Oct 30, 2015

Fund name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Pure Equity Fund 1	10.65%	23.80%	19.19%	15.61%	10.14%
Benchmark	*-0.93%*	*12.52%*	*15.27%*	*10.93%*	*6.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

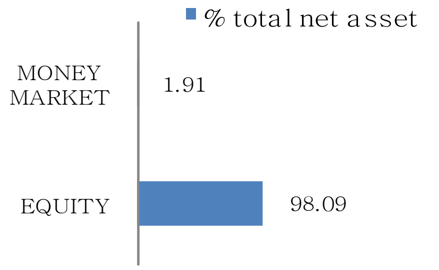
portfolio

security	% total net assets
equity	
RELIANCE INDUSTRIES LTD.	8.46
HCL TECHNOLOGIES LIMITED	8.43
MARUTI UDYOG LTD.	8.22
TATA CONSULTANCY SERVICES LTD.	6.72
LUPIN LIMITED	6.48
ULTRATECH CEMCO LTD	6.33
HINDUSTAN LEVER LTD.	5.24
SUN PHARMACEUTICAL INDUSTRIES LTD.	4.98
ASIAN PAINTS LIMITED	4.92
ECLERX SERVICES LIMITED	4.41
LARSEN&TUBRO	4.28
BHARTI AIRTEL LIMITED	3.86
HERO MOTOCORP LIMITED	3.48
JUBILANT FOODWORKS LIMITED	3.23
TATA MOTORS LTD.	3.19
INFOSYS LIMITED	2.90
TRENT LTD	2.74
MOTHERSON SUMI SYSTEMS LTD.	2.14
BATA INDIA LIMITED	1.68
MAHINDRA & MAHINDRA LTD.	1.58
SANOFI INDIA LIMITED	1.57
VOLTAS LTD	1.32
WIPRO	1.02
CIPLA LTD.	0.90
total equity	**98.09**
total money market	**1.91**
total net assets	**100.00**

fund characteristics

Fund Beta	0.95

asset allocation



RELIANCE
Life Insurance

Life Pure Equity Fund 2

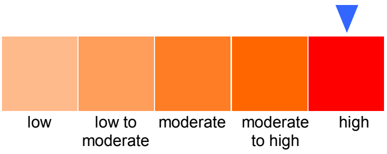
SFIN :
ULIF04601/01/10LPUEQUTY02121

Inception Date : 11h Jan 2010

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile



target asset allocation

Pure Equity: 100%
(*Investments only in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment, leather, sugar and hatcheries.)

benchmark construction

benchmark construction
S&P CNX Nifty Shariah Index: 100%

Fund Performance As on Oct 30, 2015

	gross return				
Fund name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Pure Equity Fund 2	10.38%	23.22%	18.59%	15.24%	9.75%
Benchmark	*-0.93%*	*12.52%*	*15.27%*	*10.93%*	*6.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

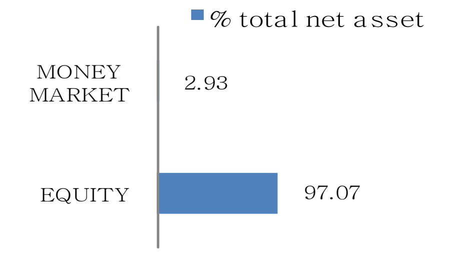
portfolio

security	% total net assets
equity	
HCL TECHNOLOGIES LIMITED	8.40
RELIANCE INDUSTRIES LTD.	8.35
MARUTI UDYOG LTD.	8.16
TATA CONSULTANCY SERVICES LTD.	6.67
LUPIN LIMITED	6.46
ULTRATECH CEMCO LTD	6.19
SUN PHARMACEUTICAL INDUSTRIES LTD.	5.40
HINDUSTAN LEVER LTD.	5.18
ASIAN PAINTS LIMITED	4.92
ECLERX SERVICES LIMITED	4.24
LARSEN&TUBRO	4.21
BHARTI AIRTEL LIMITED	3.75
HERO MOTOCORP LIMITED	3.46
JUBILANT FOODWORKS LIMITED	3.23
TATA MOTORS LTD.	3.12
INFOSYS LIMITED	2.85
TRENT LTD	2.38
MOTHERSON SUMI SYSTEMS LTD.	2.13
BATA INDIA LIMITED	1.68
MAHINDRA & MAHINDRA LTD.	1.54
SANOFI INDIA LIMITED	1.52
VOLTAS LTD	1.31
WIPRO	1.02
CIPLA LTD.	0.90
total equity	**97.07**
total money market	**2.93**
total net assets	**100.00**

fund characteristics

Fund Beta	0.96

asset allocation



Pension Pure Equity Fund 1

Life Insurance

SFIN :
ULIF03504/12/08PPUEQUTY01121

Inception Date : 4h Dec 2008

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile

low	low to moderate	moderate	moderate to high	high

Fund Performance As on Oct 30, 2015

Fund name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Pure Equity Fund 1	10.45%	23.48%	19.11%	15.57%	10.10%
Benchmark	*-0.93%*	*12.52%*	*15.27%*	*10.93%*	*6.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

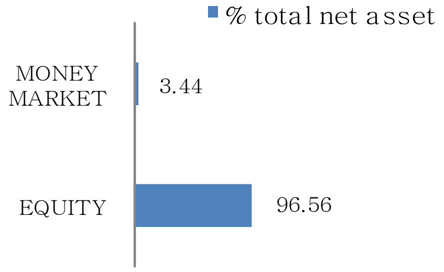
portfolio

security	% total net assets
equity	
RELIANCE INDUSTRIES LTD.	8.49
HCL TECHNOLOGIES LIMITED	8.41
MARUTI UDYOG LTD.	8.20
TATA CONSULTANCY SERVICES LTD.	6.70
ULTRATECH CEMCO LTD	6.54
LUPIN LIMITED	6.23
HINDUSTAN LEVER LTD.	5.13
SUN PHARMACEUTICAL INDUSTRIES LTD.	5.04
ASIAN PAINTS LIMITED	4.71
LARSEN&TUBRO	4.39
ECLERX SERVICES LIMITED	4.18
BHARTI AIRTEL LIMITED	3.48
TATA MOTORS LTD.	3.34
HERO MOTOCORP LIMITED	3.23
JUBILANT FOODWORKS LIMITED	3.06
INFOSYS LIMITED	2.90
TRENT LTD	2.44
MOTHERSON SUMI SYSTEMS LTD.	2.14
BATA INDIA LIMITED	1.75
SANOFI INDIA LIMITED	1.47
MAHINDRA & MAHINDRA LTD.	1.46
VOLTAS LTD	1.32
WIPRO	1.07
CIPLA LTD.	0.90
total equity	**96.56**
total money market	**3.44**
total net assets	**100.00**

fund characteristics

Fund Beta	0.96

asset allocation



target asset allocation

Pure Equity: 100%
(*Investments only in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment, leather, sugar and hatcheries.)

benchmark construction

benchmark construction
S&P CNX Nifty Shariah Index: 100%

Reliance Life Insurance

Pension Pure Equity Fund 2

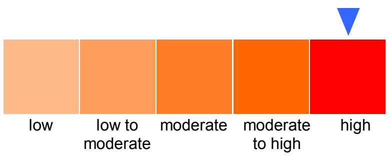
SFIN :
ULIF05301/01/10PPUEQUTY02121

Inception Date : 11h Jan 2010

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile



Fund Performance As on Oct 30, 2015

	gross return				
Fund name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Pure Equity Fund 2	10.03%	23.08%	19.08%	15.68%	10.09%
Benchmark	*-0.93%*	*12.52%*	*15.27%*	*10.93%*	*6.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

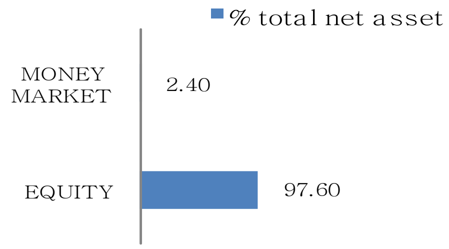
portfolio

security	% total net assets
equity	
RELIANCE INDUSTRIES LTD.	8.53
HCL TECHNOLOGIES LIMITED	8.52
MARUTI UDYOG LTD.	8.30
TATA CONSULTANCY SERVICES LTD.	6.82
LUPIN LIMITED	6.41
ULTRATECH CEMCO LTD	6.03
HINDUSTAN LEVER LTD.	5.33
ASIAN PAINTS LIMITED	4.96
SUN PHARMACEUTICAL INDUSTRIES LTD.	4.85
ECLERX SERVICES LIMITED	4.36
LARSEN&TUBRO	4.30
BHARTI AIRTEL LIMITED	3.78
HERO MOTOCORP LIMITED	3.50
JUBILANT FOODWORKS LIMITED	3.25
TATA MOTORS LTD.	3.18
INFOSYS LIMITED	2.91
TRENT LTD	2.47
MOTHERSON SUMI SYSTEMS LTD.	2.14
BATA INDIA LIMITED	1.65
SANOFI INDIA LIMITED	1.54
MAHINDRA & MAHINDRA LTD.	1.54
VOLTAS LTD	1.32
WIPRO	1.01
CIPLA LTD.	0.90
total equity	**97.60**
total money market	**2.40**
total net assets	**100.00**

fund characteristics

Fund Beta	0.95

asset allocation



target asset allocation

Pure Equity: 100%
(*Investments only in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment, leather, sugar and hatcheries.)

benchmark construction

benchmark construction
S&P CNX Nifty Shariah Index: 100%

Health Pure Equity Fund 1

SFIN :
ULIF01601/02/08HPUEQUTY01121

Inception Date : 1st Aug 2008

fund objective

Provide high real rate of return in the long-term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

fund risk profile

low	low to moderate	moderate	moderate to high	high
				▼

Fund Performance As on Oct 30, 2015

	gross return				
Fund name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Pure Equity Fund 1	9.60%	22.95%	18.80%	15.16%	9.76%
Benchmark	*-0.93%*	*12.52%*	*15.27%*	*10.93%*	*6.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

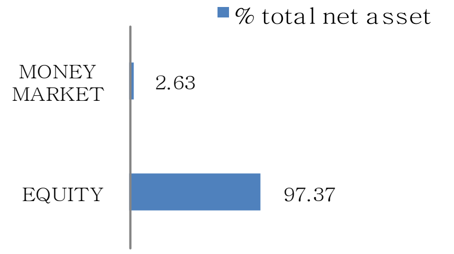
portfolio

security	% total net assets
equity	
HCL TECHNOLOGIES LIMITED	8.55
RELIANCE INDUSTRIES LTD.	8.37
MARUTI UDYOG LTD.	8.19
TATA CONSULTANCY SERVICES LTD.	6.71
LUPIN LIMITED	6.55
ULTRATECH CEMCO LTD	6.20
SUN PHARMACEUTICAL INDUSTRIES LTD.	5.44
HINDUSTAN LEVER LTD.	5.20
ASIAN PAINTS LIMITED	4.93
ECLERX SERVICES LIMITED	4.38
LARSEN&TUBRO	4.20
BHARTI AIRTEL LIMITED	3.78
HERO MOTOCORP LIMITED	3.45
JUBILANT FOODWORKS LIMITED	3.24
TATA MOTORS LTD.	3.11
INFOSYS LIMITED	2.89
MOTHERSON SUMI SYSTEMS LTD.	2.14
TRENT LTD	2.10
BATA INDIA LIMITED	1.70
MAHINDRA & MAHINDRA LTD.	1.55
SANOFI INDIA LIMITED	1.45
VOLTAS LTD	1.32
WIPRO	1.02
CIPLA LTD	0.90
total equity	**97.37**
total money market	**2.63**
total net assets	**100.00**

fund characteristics

Fund Beta	0.96

asset allocation



target asset allocation

Pure Equity: 100%
(*Investments only in sectors other than banks and non-banking financial companies, breweries, distilleries, alcohol based chemicals, cigarettes, tobacco, entertainment, leather, sugar and hatcheries.)

benchmark construction

benchmark construction
S&P CNX Nifty Shariah Index: 100%

Life Infrastructure Fund 1

SFIN :
ULIF02710/06/08LINFRAST01121

Inception Date : 11th Jun 2008

Fund Performance As on Oct 30, 2015

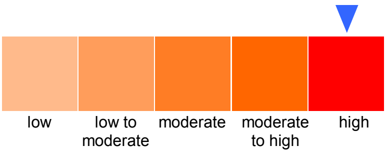
	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Infrastructure Fund 1	1.19%	22.23%	10.45%	6.27%	-0.09%
Benchmark	*-13.55%*	*8.81%*	*4.46%*	*1.38%*	*-4.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



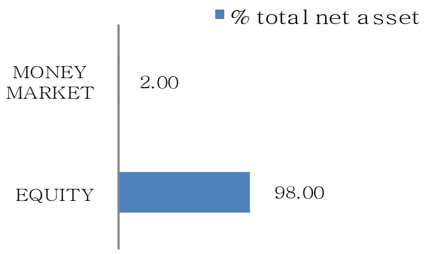
portfolio

security	% total net assets
equity	
KIRLOSKAR CUMMINS	8.26
LARSEN&TUBRO	8.05
POWER GRID CORP OF INDIA LTD	7.65
BHARTI AIRTEL LIMITED	7.24
ULTRATECH CEMCO LTD	6.90
NTPC LIMITED	6.63
RELIANCE INDUSTRIES LTD.	5.63
BHARAT HEAVY ELECTRICALS LTD.	5.33
VOLTAS LTD	4.95
MOTHERSON SUMI SYSTEMS LTD.	4.78
CESC LTD	4.58
TATA MOTORS LTD.	4.45
THE INDIAN HOTELS CO LTD	4.44
INOX WIND LIMITED	4.38
PETRONET LNG LIMITED	3.31
INDIAN OIL CORPORATION LIMITED	3.00
CROMPTON GREAVES LTD	2.76
TEXMACO RAIL & ENGINEERING LIMITED	2.72
INDIAN METALS AND FERRO ALLOYS LIMITED	1.68
GUJARAT STATE PETRONET LIMITED	1.27
total equity	**98.00**
total money market	**2.00**
total net assets	**100.00**

fund characteristics

Fund Beta	0.87

asset allocation



target asset allocation

Equity: 100%

benchmark construction

CNX Infrastructure Index: 100%

Life Infrastructure Fund 2

Reliance Life Insurance

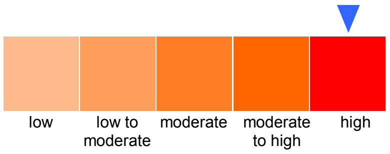
SFIN :
ULIF04401/01/10LINFRAST02121

Inception Date : 11th Jan 2010

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



Fund Performance As on Oct 30, 2015

fund Name	gross return				
	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Infrastructure Fund 2	1.39%	21.50%	10.14%	6.48%	0.46%
Benchmark	*-13.55%*	*8.81%*	*4.46%*	*1.38%*	*-4.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

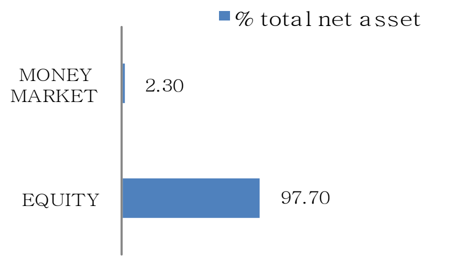
portfolio

security	% total net assets
equity	
KIRLOSKAR CUMMINS	8.51
LARSEN&TUBRO	8.12
POWER GRID CORP OF INDIA LTD	7.63
BHARTI AIRTEL LIMITED	7.17
ULTRATECH CEMCO LTD	6.96
NTPC LIMITED	6.56
RELIANCE INDUSTRIES LTD.	5.62
BHARAT HEAVY ELECTRICALS LTD.	5.33
VOLTAS LTD	4.94
MOTHERSON SUMI SYSTEMS LTD.	4.77
CESC LTD	4.59
TATA MOTORS LTD.	4.43
THE INDIAN HOTELS CO LTD	4.42
INOX WIND LIMITED	4.31
PETRONET LNG LIMITED	3.29
INDIAN OIL CORPORATION LIMITED	2.83
TEXMACO RAIL & ENGINEERING LIMITED	2.80
CROMPTON GREAVES LTD	2.70
INDIAN METALS AND FERRO ALLOYS LIMITED	1.45
GUJARAT STATE PETRONET LIMITED	1.26
total equity	**97.70**
total money market	**2.30**
total net assets	**100.00**

fund characteristics

Fund Beta	0.87

asset allocation



target asset allocation

Equity: 100%

benchmark construction

CNX Infrastructure Index: 100%

Pension Infrastructure Fund 1

RELIANCE Life Insurance

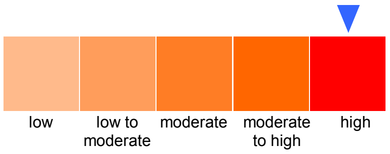
SFIN :
ULIF02101/03/08PINFRAST01121

Inception Date : 19th Mar 2008

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Infrastructure Fund 1	1.16%	22.18%	10.06%	6.03%	-0.27%
Benchmark	*-13.55%*	*8.81%*	*4.46%*	*1.38%*	*-4.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

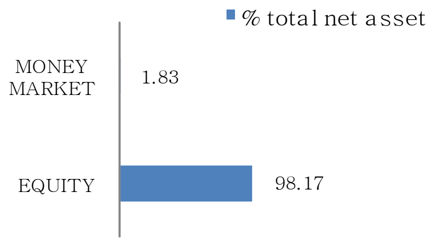
portfolio

security	% total net assets
equity	
KIRLOSKAR CUMMINS	8.55
LARSEN&TUBRO	8.31
POWER GRID CORP OF INDIA LTD	7.69
BHARTI AIRTEL LIMITED	7.20
ULTRATECH CEMCO LTD	6.90
NTPC LIMITED	6.61
RELIANCE INDUSTRIES LTD.	5.62
BHARAT HEAVY ELECTRICALS LTD.	5.34
VOLTAS LTD	4.95
MOTHERSON SUMI SYSTEMS LTD.	4.77
CESC LTD	4.55
TATA MOTORS LTD.	4.45
THE INDIAN HOTELS CO LTD	4.41
INOX WIND LIMITED	4.34
PETRONET LNG LIMITED	3.27
INDIAN OIL CORPORATION LIMITED	2.86
CROMPTON GREAVES LTD	2.75
TEXMACO RAIL & ENGINEERING LIMITED	2.75
INDIAN METALS AND FERRO ALLOYS LIMITED	1.61
GUJARAT STATE PETRONET LIMITED	1.27
total equity	**98.17**
total money market	**1.83**
total net assets	**100.00**

fund characteristics

Fund Beta	0.87

asset allocation



target asset allocation

Equity: 100%

benchmark construction

CNX Infrastructure Index: 100%

Pension Infrastructure Fund 2

SFIN :
ULIF06601/01/10PINFRAST02121

Inception Date : 11th Jan 2010

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile

low	low to moderate	moderate	moderate to high	high ▼

Fund Performance As on Oct 30, 2015

fund Name	gross return: 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Infrastructure Fund 2	1.76%	22.85%	11.02%	7.08%	0.91%
Benchmark	*-13.55%*	*8.81%*	*4.46%*	*1.38%*	*-4.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

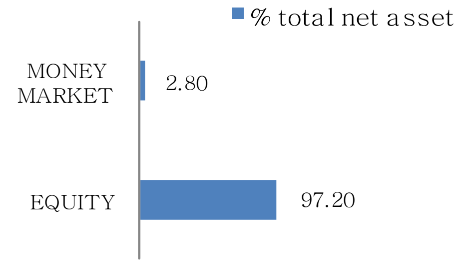
portfolio

security	% total net assets
equity	
LARSEN&TUBRO	8.04
KIRLOSKAR CUMMINS	8.03
POWER GRID CORP OF INDIA LTD	7.72
BHARTI AIRTEL LIMITED	7.17
ULTRATECH CEMCO LTD	7.01
NTPC LIMITED	6.74
RELIANCE INDUSTRIES LTD.	5.63
BHARAT HEAVY ELECTRICALS LTD.	5.35
VOLTAS LTD	4.94
MOTHERSON SUMI SYSTEMS LTD.	4.90
CESC LTD	4.59
TATA MOTORS LTD.	4.43
INOX WIND LIMITED	4.35
THE INDIAN HOTELS CO LTD	4.13
PETRONET LNG LIMITED	3.23
INDIAN OIL CORPORATION LIMITED	2.77
CROMPTON GREAVES LTD	2.75
TEXMACO RAIL & ENGINEERING LIMITED	2.73
INDIAN METALS AND FERRO ALLOYS LIMITED	1.43
GUJARAT STATE PETRONET LIMITED	1.24
total equity	**97.20**
total money market	**2.80**
total net assets	**100.00**

fund characteristics

Fund Beta	0.87

asset allocation



target asset allocation

Equity: 100%

benchmark construction

CNX Infrastructure Index: 100%

Reliance Life Insurance

Health Infrastructure Fund 1

SFIN :
ULIF06101/02/08HINFRAST01121

Inception Date : 1st Aug 2008

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile

low | low to moderate | moderate | moderate to high | **high**

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Infrastructure Fund 1	1.00%	22.04%	10.54%	6.21%	-0.17%
Benchmark	*-13.55%*	*8.81%*	*4.46%*	*1.38%*	*-4.67%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

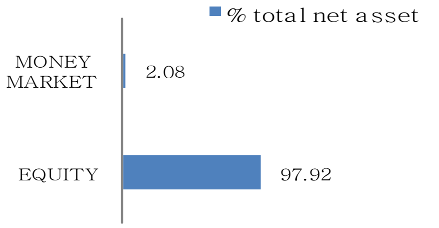
portfolio

security	% total net assets
equity	
KIRLOSKAR CUMMINS	8.44
LARSEN&TUBRO	8.29
POWER GRID CORP OF INDIA LTD	7.71
BHARTI AIRTEL LIMITED	7.14
ULTRATECH CEMCO LTD	6.96
NTPC LIMITED	6.63
RELIANCE INDUSTRIES LTD.	5.67
BHARAT HEAVY ELECTRICALS LTD.	5.31
VOLTAS LTD	4.95
MOTHERSON SUMI SYSTEMS LTD.	4.85
CESC LTD	4.54
INOX WIND LIMITED	4.53
TATA MOTORS LTD.	4.45
THE INDIAN HOTELS CO LTD	4.41
PETRONET LNG LIMITED	3.20
INDIAN OIL CORPORATION LIMITED	2.85
CROMPTON GREAVES LTD	2.77
TEXMACO RAIL & ENGINEERING LIMITED	2.63
INDIAN METALS AND FERRO ALLOYS LIMITED	1.39
GUJARAT STATE PETRONET LIMITED	1.20
total equity	**97.92**
total money market	**2.08**
total net assets	**100.00**

fund characteristics

Fund Beta	0.87

asset allocation



target asset allocation

Equity: 100%

benchmark construction

CNX Infrastructure Index: 100%

RELIANCE
Life Insurance

Life Energy Fund 1

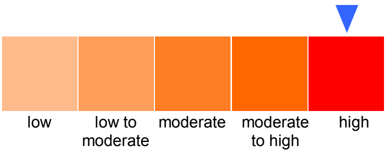
SFIN :
ULIF02410/06/08LENERGYF01121

Inception Date : 11th Jun 2008

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Energy Fund 1	-4.60%	17.66%	10.00%	7.59%	2.83%
Benchmark	*-17.01%*	*0.00%*	*1.33%*	*-0.40%*	*-4.18%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

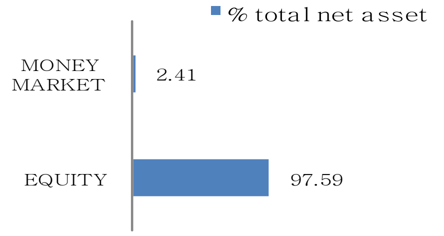
portfolio

security	% total net assets
equity	
RELIANCE INDUSTRIES LTD.	8.73
LARSEN&TUBRO	8.23
GUJARAT STATE PETRONET LIMITED	8.11
OIL INDIA LIMITED	7.90
NTPC LIMITED	7.39
KIRLOSKAR CUMMINS	7.26
POWER GRID CORP OF INDIA LTD	6.74
ONGC	5.54
INOX WIND LIMITED	5.40
INDIAN OIL CORPORATION LIMITED	5.27
INDRAPRASTHA GAS LIMITED	5.09
GAS AUTHORITY OF INDIA LTD.	4.72
VOLTAS LTD	4.64
PETRONET LNG LIMITED	4.29
TATA POWER CO. LTD.	4.18
TEXMACO RAIL & ENGINEERING LIMITED	2.86
VEDANTA LIMITED	1.24
total equity	**97.59**
total money market	**2.41**
total net assets	**100.00**

fund characteristics

Fund Beta	0.84

asset allocation



target asset allocation

Equity: 100%

benchmark construction

CNX Energy Index: 100%

Reliance Life Insurance

Life Energy Fund 2

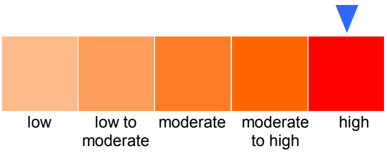
SFIN :
ULIF04101/01/10LENERGYF02121

Inception Date : 11th Jun 2010

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



target asset allocation

Equity: 100%

benchmark construction

CNX Energy Index: 100%

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Energy Fund 2	-5.13%	17.51%	10.14%	6.93%	2.60%
Benchmark	*-17.01%*	*0.00%*	*1.33%*	*-0.40%*	*-4.18%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

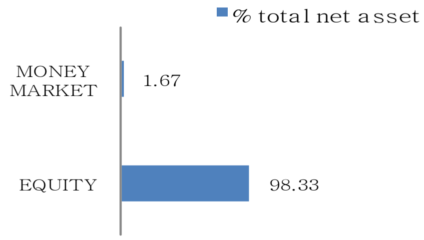
portfolio

security	% total net assets
equity	
RELIANCE INDUSTRIES LTD.	8.77
LARSEN&TUBRO	8.24
GUJARAT STATE PETRONET LIMITED	8.16
OIL INDIA LIMITED	7.96
NTPC LIMITED	7.44
KIRLOSKAR CUMMINS	7.44
POWER GRID CORP OF INDIA LTD	6.76
ONGC	5.65
INOX WIND LIMITED	5.45
INDIAN OIL CORPORATION LIMITED	5.22
INDRAPRASTHA GAS LIMITED	5.10
GAS AUTHORITY OF INDIA LTD.	4.75
VOLTAS LTD	4.67
TATA POWER CO. LTD.	4.22
PETRONET LNG LIMITED	4.06
TEXMACO RAIL & ENGINEERING LIMITED	3.15
VEDANTA LIMITED	1.28
total equity	**98.33**
total money market	**1.67**
total net assets	**100.00**

fund characteristics

Fund Beta	0.84

asset allocation



Reliance Life Insurance

Pension Energy Fund 1

SFIN :
ULIF02001/03/08PENRGYYF01121

Inception Date : 19th Mar 2008

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile

low | low to moderate | moderate | moderate to high | high

target asset allocation

Equity: 100%

benchmark construction

CNX Energy Index: 100%

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Energy Fund 1	-4.49%	18.02%	9.95%	7.50%	2.76%
Benchmark	*-17.01%*	*0.00%*	*1.33%*	*-0.40%*	*-4.18%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

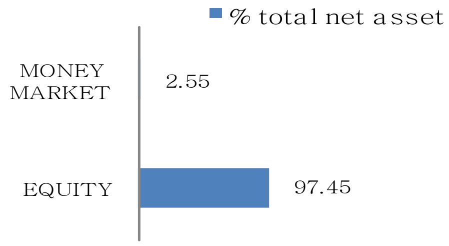
portfolio

security	% total net assets
equity	
RELIANCE INDUSTRIES LTD.	8.70
LARSEN&TUBRO	8.21
GUJARAT STATE PETRONET LIMITED	8.09
OIL INDIA LIMITED	7.89
NTPC LIMITED	7.38
KIRLOSKAR CUMMINS	7.26
POWER GRID CORP OF INDIA LTD	6.94
ONGC	5.51
INOX WIND LIMITED	5.37
INDIAN OIL CORPORATION LIMITED	5.24
INDRAPRASTHA GAS LIMITED	5.08
GAS AUTHORITY OF INDIA LTD.	4.70
VOLTAS LTD	4.63
PETRONET LNG LIMITED	4.28
TATA POWER CO. LTD.	4.17
TEXMACO RAIL & ENGINEERING LIMITED	2.78
VEDANTA LIMITED	1.23
total equity	**97.45**
total money market	**2.55**
total net assets	**100.00**

fund characteristics

Fund Beta	0.84

asset allocation



Reliance Life Insurance

Pension Energy Fund 2

SFIN : ULIF06501/01/10PENRGYYF02121

Inception Date : 11th Jan 2010

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile

low	low to moderate	moderate	moderate to high	high
				▼

target asset allocation

Equity: 100%

benchmark construction

CNX Energy Index: 100%

Fund Performance As on Oct 30, 2015

fund Name	gross return: 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Energy Fund 2	-5.23%	17.36%	9.29%	6.41%	2.19%
Benchmark	*-17.01%*	*0.00%*	*1.33%*	*-0.40%*	*-4.18%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

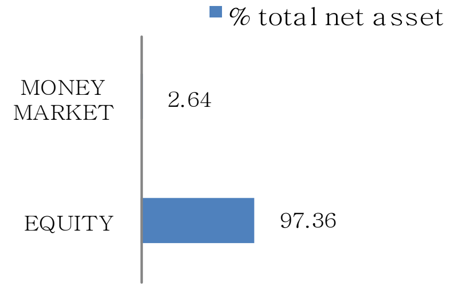
portfolio

security	% total net assets
equity	
RELIANCE INDUSTRIES LTD.	8.52
LARSEN&TUBRO	8.19
GUJARAT STATE PETRONET LIMITED	8.05
OIL INDIA LIMITED	7.85
NTPC LIMITED	7.56
KIRLOSKAR CUMMINS	7.30
POWER GRID CORP OF INDIA LTD	6.84
ONGC	5.56
INOX WIND LIMITED	5.37
INDIAN OIL CORPORATION LIMITED	5.23
INDRAPRASTHA GAS LIMITED	5.06
GAS AUTHORITY OF INDIA LTD.	4.68
VOLTAS LTD	4.65
TATA POWER CO. LTD.	4.19
PETRONET LNG LIMITED	4.00
TEXMACO RAIL & ENGINEERING LIMITED	3.06
VEDANTA LIMITED	1.25
total equity	**97.36**
total money market	**2.64**
total net assets	**100.00**

fund characteristics

Fund Beta 0.84

asset allocation



Health Energy Fund 1

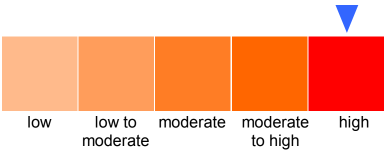
SFIN :
ULIF06001/02/08HENERGYF01121

Inception Date : 16th Dec 2008

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Energy Fund 1	-4.57%	17.68%	10.03%	7.50%	2.72%
Benchmark	*-17.01%*	*0.00%*	*1.33%*	*-0.40%*	*-4.18%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

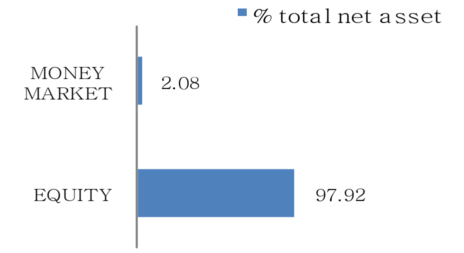
portfolio

security	% total net assets
equity	
RELIANCE INDUSTRIES LTD.	8.67
LARSEN&TUBRO	8.22
GUJARAT STATE PETRONET LIMITED	8.08
OIL INDIA LIMITED	7.88
NTPC LIMITED	7.60
KIRLOSKAR CUMMINS	7.27
POWER GRID CORP OF INDIA LTD	6.92
ONGC	5.51
INOX WIND LIMITED	5.45
INDIAN OIL CORPORATION LIMITED	5.23
INDRAPRASTHA GAS LIMITED	5.08
GAS AUTHORITY OF INDIA LTD.	4.70
VOLTAS LTD	4.63
PETRONET LNG LIMITED	4.28
TATA POWER CO. LTD.	4.17
TEXMACO RAIL & ENGINEERING LIMITED	2.95
VEDANTA LIMITED	1.27
total equity	**97.92**
total money market	**2.08**
total net assets	**100.00**

fund characteristics

Fund Beta	0.84

asset allocation



target asset allocation

Equity:	100%

benchmark construction

CNX Energy Index:	100%

RELIANCE
Life Insurance

Life Midcap Fund 1

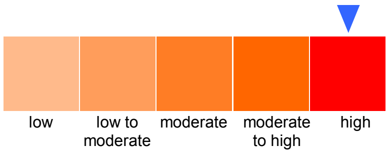
SFIN :
ULIF02810/06/08LMIDCAPF01121

Inception Date : 11th Jun 2008

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



Fund Performance As on Oct 30, 2015

fund Name	gross return				
	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Midcap Fund 1	6.25%	31.75%	21.40%	19.49%	10.00%
Benchmark	*0.43%*	*25.96%*	*15.00%*	*11.24%*	*1.40%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

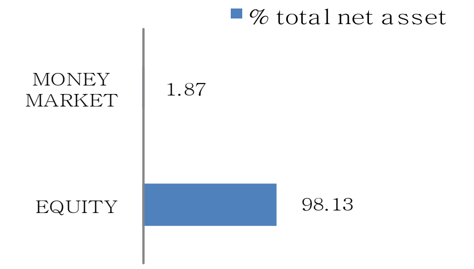
portfolio

security	% total net assets
equity	
YES BANK LTD	7.10
DIVIS LABORATORIES LIMITED	6.01
STATE BANK OF INDIA	5.59
INDIABULLS HOUSING FINANCE LTD	5.43
ADITYA BIRLA NUVO LIMITED	5.14
ECLERX SERVICES LIMITED	4.49
GUJARAT FLUOROCHEMICALS LTD.	4.24
CROMPTON GREAVES LTD	4.22
D.B. CORP LIMITED	3.96
THE INDIAN HOTELS CO LTD	3.94
IDFC LIMITED	3.68
TRENT LTD	3.51
JUBILANT FOODWORKS LIMITED	3.50
PETRONET LNG LIMITED	3.38
VOLTAS LTD	3.32
KPIT TECHNOLOGIES LIMITED	3.28
PURAVANKARA PROJECTS LIMITED	2.99
CESC LTD	2.80
TATA MOTORS LTD.	2.59
SHOPPERS STOP LIMITED	2.56
HEXAWARE TECHNOLOGIES LIMITED	2.45
BATA INDIA LIMITED	2.34
MOTHERSON SUMI SYSTEMS LTD.	2.26
INDRAPRASTHA GAS LIMITED	2.20
MAHINDRA & MAHINDRA FINANCIAL SERVICES Ltd	1.87
RELIANCE COMMUNICATION LTD	1.76
INDIAN METALS AND FERRO ALLOYS LIMITED	1.39
HINDUSTAN ZINC LIMITED	1.14
RADICO KHAITAN LIMITED	0.97
total equity	**98.13**
total money market	**1.87**
total net assets	**100.00**

fund characteristics

Fund Beta	0.82

asset allocation



target asset allocation

Equity:	100%

benchmark construction

Nifty Midcap 50:	100%

Life Midcap Fund 2

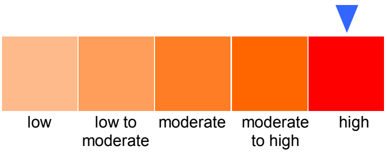
SFIN :
ULIF04501/01/10LMIDCAPF02121

Inception Date : 11th Jan 2010

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Midcap Fund 2	6.05%	31.80%	21.83%	19.85%	10.58%
Benchmark	*0.43%*	*25.96%*	*15.00%*	*11.24%*	*1.40%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

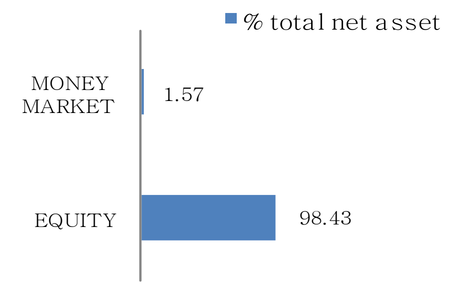
portfolio

security	% total net assets
equity	
YES BANK LTD	7.03
DIVIS LABORATORIES LIMITED	6.06
STATE BANK OF INDIA	5.53
INDIABULLS HOUSING FINANCE LTD	5.34
ADITYA BIRLA NUVO LIMITED	5.09
ECLERX SERVICES LIMITED	4.65
CROMPTON GREAVES LTD	4.22
GUJARAT FLUOROCHEMICALS LTD.	4.14
D.B. CORP LIMITED	3.96
THE INDIAN HOTELS CO LTD	3.89
IDFC LIMITED	3.64
JUBILANT FOODWORKS LIMITED	3.53
TRENT LTD	3.40
PETRONET LNG LIMITED	3.35
VOLTAS LTD	3.32
KPIT TECHNOLOGIES LIMITED	3.24
PURAVANKARA PROJECTS LIMITED	2.97
CESC LTD	2.77
SHOPPERS STOP LIMITED	2.65
TATA MOTORS LTD.	2.59
HEXAWARE TECHNOLOGIES LIMITED	2.48
BATA INDIA LIMITED	2.37
MOTHERSON SUMI SYSTEMS LTD.	2.26
INDRAPRASTHA GAS LIMITED	2.22
MAHINDRA & MAHINDRA FINANCIAL SERVICES Ltd	1.88
RADICO KHAITAN LIMITED	1.77
RELIANCE COMMUNICATION LTD	1.47
HINDUSTAN ZINC LIMITED	1.36
INDIAN METALS AND FERRO ALLOYS LIMITED	1.27
total equity	**98.43**
total money market	**1.57**
total net assets	**100.00**

fund characteristics

Fund Beta	0.81

asset allocation



target asset allocation

Equity: 100%

benchmark construction

Nifty Midcap 50: 100%

Pension Midcap Fund 1

SFIN :
ULIF02201/03/08PMIDCAPF01121

Inception Date : 19th Mar 2008

Fund Performance As on Oct 30, 2015

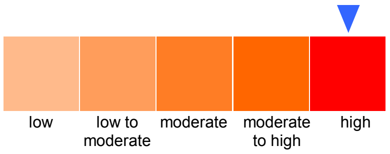
	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Midcap Fund 1	6.06%	31.59%	21.54%	19.47%	9.98%
Benchmark	*0.43%*	*25.96%*	*15.00%*	*11.24%*	*1.40%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



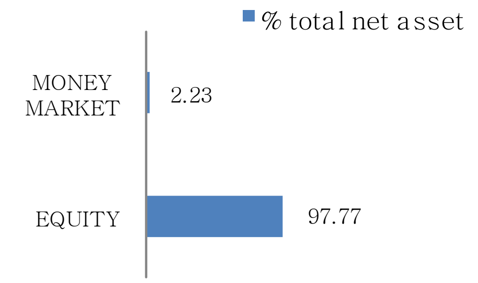
portfolio

security	% total net assets
equity	
YES BANK LTD	7.31
DIVIS LABORATORIES LIMITED	6.00
STATE BANK OF INDIA	5.64
INDIABULLS HOUSING FINANCE LTD	5.32
ADITYA BIRLA NUVO LIMITED	5.08
ECLERX SERVICES LIMITED	4.30
CROMPTON GREAVES LTD	4.24
GUJARAT FLUOROCHEMICALS LTD.	4.18
D.B. CORP LIMITED	3.97
THE INDIAN HOTELS CO LTD	3.88
IDFC LIMITED	3.58
JUBILANT FOODWORKS LIMITED	3.39
TRENT LTD	3.39
VOLTAS LTD	3.33
PETRONET LNG LIMITED	3.32
KPIT TECHNOLOGIES LIMITED	3.19
PURAVANKARA PROJECTS LIMITED	2.85
CESC LTD	2.72
TATA MOTORS LTD.	2.42
HEXAWARE TECHNOLOGIES LIMITED	2.41
SHOPPERS STOP LIMITED	2.41
INDRAPRASTHA GAS LIMITED	2.38
BATA INDIA LIMITED	2.31
MOTHERSON SUMI SYSTEMS LTD.	2.23
RADICO KHAITAN LIMITED	1.85
MAHINDRA & MAHINDRA FINANCIAL SERVICES	1.83
LIMITED	1.70
RELIANCE COMMUNICATION LTD	1.37
INDIAN METALS AND FERRO ALLOYS LIMITED	1.15
HINDUSTAN ZINC LIMITED	
total equity	**97.77**
total money market	**2.23**
total net assets	**100.00**

fund characteristics

Fund Beta	0.82

asset allocation



target asset allocation

Equity: 100%

benchmark construction

Nifty Midcap 50: 100%

Pension Midcap Fund 2

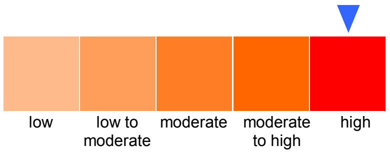
SFIN :
ULIF05101/01/10PMIDCAPF02121

Inception Date : 11th Jan 2010

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile



Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Midcap Fund 2	5.54%	32.43%	22.05%	20.17%	10.82%
Benchmark	*0.43%*	*25.96%*	*15.00%*	*11.24%*	*1.40%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

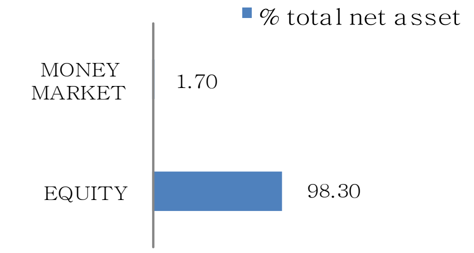
portfolio

security	% total net assets
equity	
YES BANK LTD	7.68
DIVIS LABORATORIES LIMITED	6.05
STATE BANK OF INDIA	5.59
INDIABULLS HOUSING FINANCE LTD	5.16
ADITYA BIRLA NUVO LIMITED	4.97
CROMPTON GREAVES LTD	4.45
ECLERX SERVICES LIMITED	4.30
GUJARAT FLUOROCHEMICALS LTD.	4.18
D.B. CORP LIMITED	4.01
THE INDIAN HOTELS CO LTD	3.92
IDFC LIMITED	3.59
TRENT LTD	3.53
VOLTAS LTD	3.50
JUBILANT FOODWORKS LIMITED	3.40
PETRONET LNG LIMITED	3.27
KPIT TECHNOLOGIES LIMITED	3.15
PURAVANKARA PROJECTS LIMITED	2.94
CESC LTD	2.69
TATA MOTORS LTD.	2.60
SHOPPERS STOP LIMITED	2.54
HEXAWARE TECHNOLOGIES LIMITED	2.37
INDRAPRASTHA GAS LIMITED	2.33
BATA INDIA LIMITED	2.25
MOTHERSON SUMI SYSTEMS LTD.	2.18
RELIANCE COMMUNICATION LTD	1.93
MAHINDRA & MAHINDRA FINANCIAL SERVICES	1.78
LIMITED	1.52
RADICO KHAITAN LIMITED	1.25
INDIAN METALS AND FERRO ALLOYS LIMITED	1.16
HINDUSTAN ZINC LIMITED	
total equity	**98.30**
total money market	**1.70**
total net assets	**100.00**

fund characteristics

Fund Beta	0.82

asset allocation



target asset allocation

Equity:	100%

benchmark construction

Nifty Midcap 50:	100%

Health Midcap Fund 1

SFIN :
ULIF06201/02/08HMIDCAPF01121

Inception Date : 1st Aug 2008

fund objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'

fund risk profile

low	low to moderate	moderate	moderate to high	high
				▼

Fund Performance As on Oct 30, 2015

fund Name	gross return: 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Midcap Fund 1	6.07%	31.45%	22.96%	20.65%	10.81%
Benchmark	*0.43%*	*25.96%*	*15.00%*	*11.24%*	*1.40%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

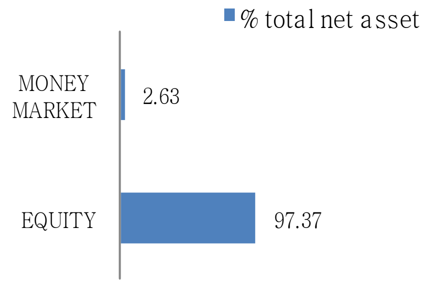
portfolio

security	% total net assets
equity	
YES BANK LTD	7.07
DIVIS LABORATORIES LIMITED	6.02
STATE BANK OF INDIA	5.56
INDIABULLS HOUSING FINANCE LTD	5.39
ADITYA BIRLA NUVO LIMITED	5.37
ECLERX SERVICES LIMITED	4.55
GUJARAT FLUOROCHEMICALS LTD.	4.32
CROMPTON GREAVES LTD	4.19
THE INDIAN HOTELS CO LTD	3.94
D.B. CORP LIMITED	3.92
IDFC LIMITED	3.68
JUBILANT FOODWORKS LIMITED	3.53
TRENT LTD	3.49
PETRONET LNG LIMITED	3.36
VOLTAS LTD	3.30
KPIT TECHNOLOGIES LIMITED	3.26
PURAVANKARA PROJECTS LIMITED	2.90
CESC LTD	2.81
TATA MOTORS LTD.	2.59
SHOPPERS STOP LIMITED	2.49
HEXAWARE TECHNOLOGIES LIMITED	2.43
BATA INDIA LIMITED	2.36
MOTHERSON SUMI SYSTEMS LTD.	2.28
INDRAPRASTHA GAS LIMITED	2.20
RELIANCE COMMUNICATION LTD	1.91
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.88
INDIAN METALS AND FERRO ALLOYS LIMITED	1.36
HINDUSTAN ZINC LIMITED	1.14
RADICO KHAITAN LIMITED	0.07
total equity	**97.37**
total money market	**2.63**
total net assets	**100.00**

fund characteristics

Fund Beta	0.82

asset allocation



target asset allocation

Equity: 100%

benchmark construction

Nifty Midcap 50: 100%

Life Super Growth Fund 1

SFIN : ULIF01009/04/07LSPRGRWT01121

Inception Date : 28th May 2007

fund objective

Provide high rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'

fund risk profile

low	low to moderate	moderate	moderate to high	high
				▼

target asset allocation

Debt: 20%
Equity: 80%

benchmark construction

CRISIL Composite Bond Fund Index: 20%
S&P CNX Nifty: 80%

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Super Growth Fund 1	4.78%	19.78%	16.41%	14.84%	10.06%
Benchmark	*-0.23%*	*12.97%*	*12.26%*	*10.79%*	*6.81%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

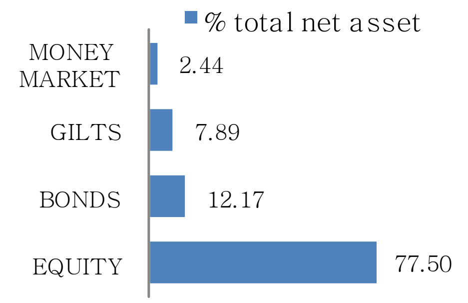
portfolio

security	% total net assets	rat-ing
bond		
9.11% PFC NCD 07-07-2017	3.86	AAA
8.97% TATA SONS NCD 15-07-2020	3.50	AAA
8.39% PFC NCD 19-04-2025	3.44	AAA
8.93% PGCIL NCD 20-10-2029 XLVII L	0.80	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	0.57	AAA
total bond	**12.17**	
gilts		
8.40% GOI CG 28-07-2024	3.09	
8.15% GOI CG 24-11-2026	2.49	
7.88% GOI CG 19-03-2030	1.08	
8.83% GOI CG 25-11-2023	0.80	
8.30% GOI CG 31-12-2042	0.22	
8.27% GOI CG 09-06-2020	0.20	
total gilts	**7.89**	
Equity		
INFOSYS LIMITED	6.51	
DIVIS LABORATORIES LIMITED	5.68	
HDFC BANK LTD.	4.91	
ICICI BANK LTD.	4.28	
LARSEN&TUBRO	4.00	
RELIANCE INDUSTRIES LTD.	3.49	
TATA CONSULTANCY SERVICES LTD.	3.42	
YES BANK LTD	3.37	
MARUTI UDYOG LTD.	3.37	
ITC	3.10	
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.89	
HCL TECHNOLOGIES LIMITED	2.51	
ULTRATECH CEMCO LTD	2.43	
TATA MOTORS LTD.	2.37	
AXIS BANK LIMITED	2.17	
KIRLOSKAR CUMMINS	2.03	
STATE BANK OF INDIA	1.83	
JUBILANT FOODWORKS LIMITED	1.77	
BATA INDIA LIMITED	1.72	
INDIABULLS HOUSING FINANCE LTD	1.66	
MAHINDRA & MAHINDRA LTD.	1.55	
HDFC LTD FV 2	1.55	
MOTHERSON SUMI SYSTEMS LTD.	1.25	
WIPRO	1.23	
LUPIN LIMITED	1.15	
IDFC LIMITED	1.10	
THE INDIAN HOTELS CO LTD	1.02	
INOX WIND LIMITED	0.95	
ONGC	0.92	
BAJAJ AUTO LTD	0.86	
HERO MOTOCORP LIMITED	0.85	
VEDANTA LIMITED	0.81	
CIPLA LTD.	0.74	
total equity	**77.50**	
total money market	**2.44**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio: 5.20 Years
YTM of debt portfolio: 7.76%
Fund Beta: 0.99

asset allocation



Life Super Growth Fund 2

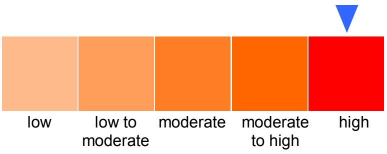
SFIN :
ULIF04701/01/10LSPRGRWT02121

Inception Date : 11th Jan 2010

fund objective

Provide high rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'

fund risk profile



target asset allocation

Debt:	20%
Equity:	80%

benchmark construction

CRISIL Composite Bond Fund Index:	20%
S&P CNX Nifty:	80%

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Super Growth Fund 2	3.68%	18.92%	16.28%	14.22%	9.59%
Benchmark	***-0.23%***	***12.97%***	***12.26%***	***10.79%***	***6.81%***

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

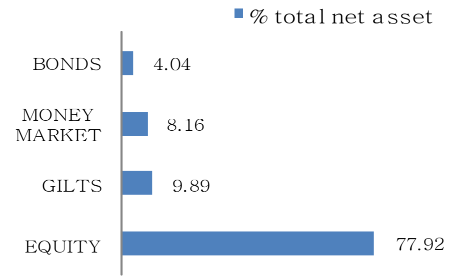
portfolio

security	% total net assets	rating
bond		
8.39% PFC NCD 19-04-2025	4.04	AAA
total bonds	**4.04**	
gilts		
8.40% GOI CG 28-07-2024	3.74	
8.15% GOI CG 24-11-2026	2.16	
8.27% GOI CG 09-06-2020	1.55	
8.83% GOI CG 25-11-2023	1.14	
7.88% GOI CG 19-03-2030	1.09	
8.30% GOI CG 31-12-2042	0.21	
total gilts	**9.89**	
equity		
INFOSYS LIMITED	6.60	
DIVIS LABORATORIES LIMITED	5.92	
HDFC BANK LTD.	5.45	
LARSEN&TUBRO	4.22	
ICICI BANK LTD.	4.00	
YES BANK LTD	3.70	
RELIANCE INDUSTRIES LTD.	3.30	
MARUTI UDYOG LTD.	3.27	
TATA CONSULTANCY SERVICES LTD.	3.21	
ITC	3.06	
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.61	
ULTRATECH CEMCO LTD	2.59	
TATA MOTORS LTD.	2.51	
HCL TECHNOLOGIES LIMITED	2.42	
KIRLOSKAR CUMMINS	2.18	
STATE BANK OF INDIA	2.04	
INDIABULLS HOUSING FINANCE LTD	2.03	
JUBILANT FOODWORKS LIMITED	1.80	
BATA INDIA LIMITED	1.55	
LUPIN LIMITED	1.54	
AXIS BANK LIMITED	1.44	
MAHINDRA & MAHINDRA LTD.	1.31	
HDFC LTD FV 2	1.26	
TECH MAHINDRA LIMITED	1.25	
INOX WIND LIMITED	1.23	
IDFC LIMITED	1.16	
MOTHERSON SUMI SYSTEMS LTD.	1.13	
WIPRO	1.07	
THE INDIAN HOTELS CO LTD	0.93	
HERO MOTOCORP LIMITED	0.82	
CIPLA LTD.	0.80	
VEDANTA LIMITED	0.79	
ONGC	0.74	
total equity	**77.92**	
total money market	**8.16**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.52 Years
YTM of debt portfolio:	7.92%
Fund Beta:	0.99

asset allocation



Reliance Life Insurance

Health Super Growth Fund 1

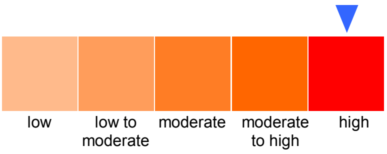
SFIN :
ULIF01701/02/08HSPRGRWT01121

Inception Date : 27th Feb 2008

fund objective

Provide high rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'

fund risk profile



target asset allocation

Debt: 20%
Equity: 80%

benchmark construction

CRISIL Composite Bond Fund Index: 20%
S&P CNX Nifty: 80%

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Super Growth Fund 1	4.50%	18.88%	16.26%	14.60%	9.85%
Benchmark	*-0.23%*	*12.97%*	*12.26%*	*10.79%*	*6.81%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

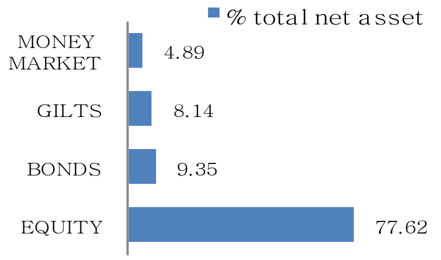
portfolio

security	% total net assets	rating
bond		
9.22% LICHFL NCD 16-10-2024 TR230	4.71	AAA
10.00% IHFL NCD 29-09-2019	2.36	AAA
9.11% PFC NCD 07-07-2017	2.27	AAA
total bonds	**9.35**	
gilts		
8.40% GOI CG 28-07-2024	3.17	
8.15% GOI CG 24-11-2026	2.57	
7.88% GOI CG 19-03-2030	1.33	
8.13% GOI CG 22-06-2045	0.87	
8.30% GOI CG 31-12-2042	0.21	
total gilts	**8.14**	
equity		
INFOSYS LIMITED	6.62	
DIVIS LABORATORIES LIMITED	5.69	
HDFC BANK LTD.	5.00	
ICICI BANK LTD.	4.37	
LARSEN&TUBRO	4.08	
RELIANCE INDUSTRIES LTD.	3.66	
TATA CONSULTANCY SERVICES LTD.	3.55	
YES BANK LTD	3.43	
ITC	3.25	
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.80	
HCL TECHNOLOGIES LIMITED	2.64	
ULTRATECH CEMCO LTD	2.55	
TATA MOTORS LTD.	2.45	
AXIS BANK LIMITED	2.25	
KIRLOSKAR CUMMINS	2.12	
STATE BANK OF INDIA	2.05	
JUBILANT FOODWORKS LIMITED	1.82	
BATA INDIA LIMITED	1.76	
INDIABULLS HOUSING FINANCE LTD	1.65	
HDFC LTD FV 2	1.62	
MAHINDRA & MAHINDRA LTD.	1.53	
MARUTI UDYOG LTD.	1.48	
MOTHERSON SUMI SYSTEMS LTD.	1.28	
WIPRO	1.28	
LUPIN LIMITED	1.21	
IDFC LIMITED	1.10	
THE INDIAN HOTELS CO LTD	1.06	
INOX WIND LIMITED	0.98	
ONGC	0.97	
BAJAJ AUTO LTD	0.90	
HERO MOTOCORP LIMITED	0.90	
VEDANTA LIMITED	0.84	
CIPLA LTD.	0.77	
total equity	**77.62**	
total money market	**4.89**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.32 Years
YTM of debt portfolio:	7.73%
Fund Beta:	1.00

asset allocation



Life High Growth Fund 1

Reliance Life Insurance

SFIN :
ULIF00728/02/07LHIGROWT01121

Inception Date : 1st Mar 2007

fund objective

Provide, in the long-term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short-term. The risk appetite is 'moderate to high'

fund risk profile

low | low to moderate | moderate | moderate to high | high

target asset allocation

Debt:	40%
Equity:	60%

benchmark construction

CRISIL Composite Bond Fund Index:	40%
S&P CNX Nifty:	60%

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life High Growth Fund 1	6.08%	17.57%	14.55%	13.56%	9.81%
Benchmark	***2.60%***	***12.70%***	***11.62%***	***10.54%***	***7.47%***

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

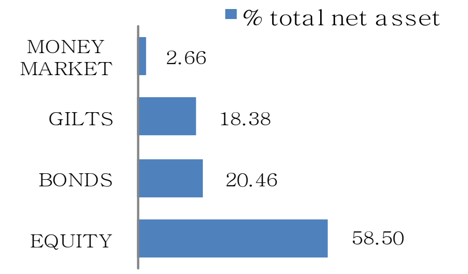
portfolio

security	% total net assets	rating
bond		
8.75% RIL NCD 07-05-2020	6.08	AAA
9.11% PFC NCD 07-07-2017	3.42	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.19	AAA
11.00% PFC NCB 15-09-2018	1.66	AAA
9.50% HDFC NCD 09-05-2022 J-002	1.57	AAA
10.60% IRFC NCB 11-09-2018	1.29	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	1.14	AAA
9.00% NTPC NCD 25-01-2023 XLII-I	0.91	AAA
9.70% TATA SONS NCD 25-07-2022	0.58	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	0.41	AAA
9.54% TATA SONS NCD 25-04-2022	0.07	AAA
10.00% IHFL NCD 29-09-2019	0.07	AAA
9.45% LICHFL NCD 30-01-2022	0.07	AAA
total bonds	**20.46**	
gilts		
8.40% GOI CG 28-07-2024	6.81	
8.15% GOI CG 24-11-2026	4.96	
8.27% GOI CG 09-06-2020	2.38	
7.88% GOI CG 19-03-2030	2.19	
8.83% GOI CG 25-11-2023	1.59	
8.30% GOI CG 31-12-2042	0.46	
total gilts	**18.38**	
equity		
INFOSYS LIMITED	4.95	
DIVIS LABORATORIES LIMITED	4.25	
HDFC BANK LTD.	3.73	
ICICI BANK LTD.	3.12	
LARSEN&TUBRO	3.06	
RELIANCE INDUSTRIES LTD.	2.64	
MARUTI UDYOG LTD.	2.58	
TATA CONSULTANCY SERVICES LTD.	2.55	
YES BANK LTD	2.53	
ITC	2.33	
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.07	
HCL TECHNOLOGIES LIMITED	1.89	
TATA MOTORS LTD.	1.82	
ULTRATECH CEMCO LTD	1.80	
STATE BANK OF INDIA	1.65	
AXIS BANK LIMITED	1.64	
KIRLOSKAR CUMMINS	1.51	
INDIABULLS HOUSING FINANCE LTD	1.34	
JUBILANT FOODWORKS LIMITED	1.33	
BATA INDIA LIMITED	1.24	
HDFC LTD.	1.15	
MAHINDRA & MAHINDRA LTD.	1.09	
WIPRO	0.95	
MOTHERSON SUMI SYSTEMS LTD.	0.94	
LUPIN LIMITED	0.87	
IDFC LIMITED	0.83	
THE INDIAN HOTELS CO LTD	0.78	
INOX WIND LIMITED	0.71	
ONGC	0.69	
BAJAJ AUTO LTD	0.66	
HERO MOTOCORP LIMITED	0.64	
VEDANTA LIMITED	0.60	
CIPLA LTD.	0.56	
total equity	**58.50**	
total money market	**2.66**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.24 Years
YTM of debt portfolio:	7.84%
Fund Beta:	0.99

asset allocation



RELIANCE Life Insurance

Life High Growth Fund 2

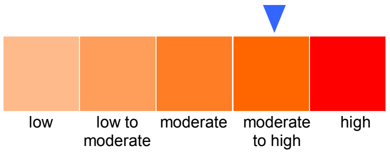
SFIN : ULIF05511/01/10LHIGROWT02121

Inception Date : 11th Jan 2010

fund objective

Provide, in the long-term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short-term. The risk appetite is 'moderate to high'

fund risk profile



target asset allocation

Debt:	40%
Equity:	60%

benchmark construction

CRISIL Composite Bond Fund Index:	40%
S&P CNX Nifty:	60%

Fund Performance As on Oct 30, 2015

fund Name	gross return: 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life High Growth Fund 2	6.20%	16.99%	13.47%	12.41%	8.92%
Benchmark	*2.60%*	*12.70%*	*11.62%*	*10.54%*	*7.47%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

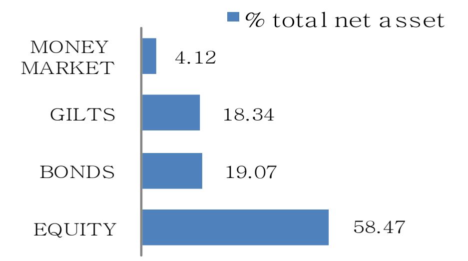
portfolio

security	% total net assets	rating
bond		
9.25% RJIL NCD 16-06-2024 SR-PPD3	9.62	AAA
10.00% IHFL NCD 29-09-2019	6.44	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	3.02	AAA
total bonds	**19.07**	
gilts		
8.40% GOI CG 28-07-2024	8.43	
8.15% GOI CG 24-11-2026	5.13	
8.83% GOI CG 25-11-2023	2.41	
7.88% GOI CG 19-03-2030	1.84	
8.30% GOI CG 31-12-2042	0.54	
total gilts	**18.34**	
equity		
DIVIS LABORATORIES LIMITED	4.51	
HDFC BANK LTD.	4.19	
INFOSYS LIMITED	3.39	
LARSEN&TUBRO	3.22	
ICICI BANK LTD.	2.99	
YES BANK LTD	2.84	
RELIANCE INDUSTRIES LTD.	2.60	
TATA CONSULTANCY SERVICES LTD.	2.47	
MARUTI UDYOG LTD.	2.37	
ITC	2.35	
TATA MOTORS LTD.	2.01	
ULTRATECH CEMCO LTD	1.94	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.92	
HCL TECHNOLOGIES LIMITED	1.76	
KIRLOSKAR CUMMINS	1.68	
INDIABULLS HOUSING FINANCE LTD	1.62	
STATE BANK OF INDIA	1.52	
LUPIN LIMITED	1.43	
JUBILANT FOODWORKS LIMITED	1.38	
BATA INDIA LIMITED	1.17	
MAHINDRA & MAHINDRA LTD.	1.12	
TECH MAHINDRA LIMITED	1.07	
AXIS BANK LIMITED	1.01	
HDFC LTD FV 2	0.96	
INOX WIND LIMITED	0.95	
MOTHERSON SUMI SYSTEMS LTD.	0.92	
IDFC LIMITED	0.89	
WIPRO	0.86	
THE INDIAN HOTELS CO LTD	0.79	
CIPLA LTD.	0.69	
ONGC	0.64	
HERO MOTOCORP LIMITED	0.62	
VEDANTA LIMITED	0.59	
total equity	**58.47**	
total money market	**4.12**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.65 Years
YTM of debt portfolio:	7.84%
Fund Beta:	0.99

asset allocation



Life Growth Plus Fund 1

SFIN :
ULIF00809/04/07LGRWTPLS01121

Inception Date : 28th May 2007

fund objective

Provide, in the long-term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short-term. The risk appetite is 'moderate to high'.

fund risk profile

low | low to moderate | moderate | moderate to high | high

Fund Performance As on Oct 30, 2015

fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
	gross return				
Life Growth Plus Fund 1	7.18%	16.79%	14.04%	13.34%	10.00%
Benchmark	*4.01%*	*12.53%*	*11.27%*	*10.37%*	*7.75%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

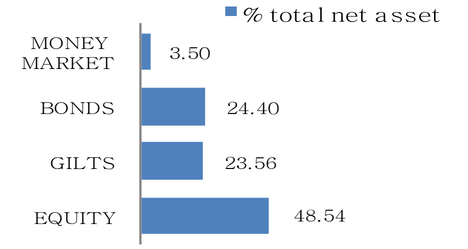
portfolio

security	% total net assets	rating
bond		
10.60% IRFC NCB 11-09-2018	6.03	AAA
10.00% IHFL NCD 29-09-2019	5.75	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.12	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	3.79	AAA
8.83% EXIM NCB 03-11-2029 R16 - 2029	1.81	AAA
9.30% HDFC NCD 18-01-2021 H-020	1.13	AAA
9.11% PFC NCD 07-07-2017	0.88	AAA
8.80% PGCIL NCD 13-03-2023 XLII	0.67	AAA
9.35% PGCIL NCD 29-08-2022 STRPPS G	0.23	AAA
total bonds	**24.40**	
gilts		
8.40% GOI CG 28-07-2024	10.34	
8.15% GOI CG 24-11-2026	6.15	
7.88% GOI CG 19-03-2030	2.70	
8.83% GOI CG 25-11-2023	1.98	
8.27% GOI CG 09-06-2020	1.83	
8.30% GOI CG 31-12-2042	0.56	
total gilts	**23.56**	
equity		
INFOSYS LIMITED	4.10	
DIVIS LABORATORIES LIMITED	3.52	
HDFC BANK LTD.	3.12	
LARSEN&TUBRO	2.55	
ICICI BANK LTD.	2.43	
RELIANCE INDUSTRIES LTD.	2.21	
TATA CONSULTANCY SERVICES LTD.	2.14	
YES BANK LTD	2.14	
MARUTI UDYOG LTD.	2.10	
ITC	1.94	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.73	
HCL TECHNOLOGIES LIMITED	1.58	
ULTRATECH CEMCO LTD	1.52	
TATA MOTORS LTD.	1.49	
STATE BANK OF INDIA	1.44	
AXIS BANK LIMITED	1.34	
KIRLOSKAR CUMMINS	1.25	
JUBILANT FOODWORKS LIMITED	1.11	
BATA INDIA LIMITED	1.09	
INDIABULLS HOUSING FINANCE LTD	1.03	
HDFC LTD FV 2	0.96	
MAHINDRA & MAHINDRA LTD.	0.90	
MOTHERSON SUMI SYSTEMS LTD.	0.79	
WIPRO	0.78	
LUPIN LIMITED	0.72	
IDFC LIMITED	0.69	
THE INDIAN HOTELS CO LTD	0.63	
INOX WIND LIMITED	0.59	
ONGC	0.58	
BAJAJ AUTO LTD	0.54	
HERO MOTOCORP LIMITED	0.53	
VEDANTA LIMITED	0.51	
CIPLA LTD.	0.45	
total equity	**48.54**	
total money market	**3.50**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	6.28 Years
YTM of debt portfolio:	7.90%
Fund Beta:	0.99

asset allocation



target asset allocation

Debt:	50%
Equity:	50%

benchmark construction

CRISIL Composite Bond Fund Index:	50%
S&P CNX Nifty:	50%

RELIANCE Life Insurance

Life Growth Plus Fund 2

SFIN :
ULIF04301/01/10LGRWTPLS02121

Inception Date : 11th Jan 2010

fund objective

Provide, in the long-term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short-term. The risk appetite is 'moderate to high'.

fund risk profile

low | low to moderate | moderate | moderate to high | high

target asset allocation

Debt: 50%
Equity: 50%

benchmark construction

CRISIL Composite Bond Fund Index: 50%
S&P CNX Nifty: 50%

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Growth Plus Fund 2	7.26%	16.24%	13.86%	12.94%	9.69%
Benchmark	*4.01%*	*12.53%*	*11.27%*	*10.37%*	*7.75%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

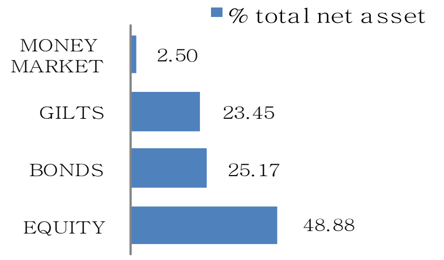
portfolio

security	% total net assets	rating
bond		
10.00% IHFL NCD 29-09-2019	5.12	AAA
9.50% HDFC NCD 09-05-2022 J-002	5.12	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.10	AAA
9.11% PFC NCD 07-07-2017	4.92	AAA
8.75% RIL NCD 07-05-2020	4.91	AAA
total bonds	**25.17**	
gilts		
8.40% GOI CG 28-07-2024	9.56	
8.15% GOI CG 24-11-2026	6.15	
7.88% GOI CG 19-03-2030	3.12	
8.83% GOI CG 25-11-2023	2.65	
8.27% GOI CG 09-06-2020	1.68	
8.30% GOI CG 31-12-2042	0.30	
total gilts	**23.45**	
equity		
DIVIS LABORATORIES LIMITED	3.77	
HDFC BANK LTD.	3.47	
LARSEN&TUBRO	2.72	
ICICI BANK LTD.	2.51	
YES BANK LTD	2.44	
RELIANCE INDUSTRIES LTD.	2.25	
TATA CONSULTANCY SERVICES LTD.	2.08	
INFOSYS LIMITED	2.04	
ITC	1.97	
MARUTI UDYOG LTD.	1.96	
TATA MOTORS LTD.	1.76	
ULTRATECH CEMCO LTD	1.65	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.61	
HCL TECHNOLOGIES LIMITED	1.45	
AXIS BANK LIMITED	1.45	
INDIABULLS HOUSING FINANCE LTD	1.41	
KIRLOSKAR CUMMINS	1.38	
BATA INDIA LIMITED	1.17	
JUBILANT FOODWORKS LIMITED	1.16	
LUPIN LIMITED	1.14	
MAHINDRA & MAHINDRA LTD.	0.96	
CIPLA LTD.	0.93	
TECH MAHINDRA LIMITED	0.90	
MOTHERSON SUMI SYSTEMS LTD.	0.82	
HDFC LTD FV 2	0.80	
INOX WIND LIMITED	0.78	
IDFC LIMITED	0.74	
WIPRO	0.71	
THE INDIAN HOTELS CO LTD	0.65	
STATE BANK OF INDIA	0.62	
ONGC	0.56	
HERO MOTOCORP LIMITED	0.52	
VEDANTA LIMITED	0.50	
total equity	**48.88**	
total money market	**2.50**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio: 5.64 Years
YTM of debt portfolio: 7.86%
Fund Beta: 1.00

asset allocation



Health Growth Plus Fund 1

SFIN :
ULIF01401/02/08HGRWTPLS01121

Inception Date : 27th Feb 2008

fund objective

Provide, in the long-term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short-term. The risk appetite is 'moderate to high'.

fund risk profile

Fund Performance As on Oct 30, 2015

fund Name	gross return				
	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Growth Plus Fund 1	7.34%	16.82%	14.59%	13.20%	9.88%
Benchmark	***4.01%***	***12.53%***	***11.27%***	***10.37%***	***7.75%***

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

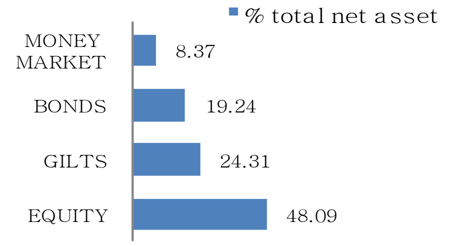
portfolio

security	% total net assets	rating
bond		
9.22% LICHFL NCD 16-10-2024 TR230	4.86	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.86	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	4.73	AAA
10.00% IHFL NCD 29-09-2019	3.25	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	1.53	AAA
total bonds	**19.24**	
gilts		
8.40% GOI CG 28-07-2024	7.55	
8.15% GOI CG 24-11-2026	6.03	
8.27% GOI CG 09-06-2020	5.20	
7.88% GOI CG 19-03-2030	3.00	
8.83% GOI CG 25-11-2023	1.96	
8.30% GOI CG 31-12-2042	0.56	
total gilts	**24.31**	
equity		
INFOSYS LIMITED	4.08	
DIVIS LABORATORIES LIMITED	3.49	
HDFC BANK LTD.	3.18	
ICICI BANK LTD.	2.56	
LARSEN&TUBRO	2.50	
TATA CONSULTANCY SERVICES LTD.	2.14	
RELIANCE INDUSTRIES LTD.	2.14	
MARUTI UDYOG LTD.	2.07	
YES BANK LTD	2.05	
ITC	1.90	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.72	
HCL TECHNOLOGIES LIMITED	1.52	
TATA MOTORS LTD.	1.48	
ULTRATECH CEMCO LTD	1.46	
STATE BANK OF INDIA	1.44	
AXIS BANK LIMITED	1.33	
KIRLOSKAR CUMMINS	1.24	
JUBILANT FOODWORKS LIMITED	1.11	
BATA INDIA LIMITED	1.09	
INDIABULLS HOUSING FINANCE LTD	1.03	
HDFC LTD FV 2	0.95	
MAHINDRA & MAHINDRA LTD.	0.89	
MOTHERSON SUMI SYSTEMS LTD.	0.79	
WIPRO	0.77	
LUPIN LIMITED	0.71	
IDFC LIMITED	0.68	
THE INDIAN HOTELS CO LTD	0.63	
INOX WIND LIMITED	0.58	
ONGC	0.56	
BAJAJ AUTO LTD	0.54	
HERO MOTOCORP LIMITED	0.51	
VEDANTA LIMITED	0.49	
CIPLA LTD.	0.45	
total equity	**48.09**	
total money market	**8.37**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	6.24 Years
YTM of debt portfolio:	7.73%
Fund Beta:	0.99

asset allocation



target asset allocation

Debt:	50%
Equity:	50%

benchmark construction

CRISIL Composite Bond Fund Index:	50%
S&P CNX Nifty:	50%

RELIANCE Life Insurance

Life Growth Fund 1

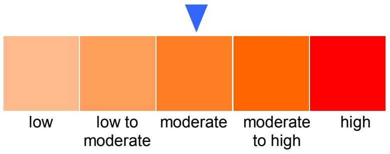
SFIN :
ULIF00428/07/04LGROWTHF01121

Inception Date : 9th Aug 2004

fund objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long-term while maintaining moderate probability of negative returns in the short-term. The risk appetite is defined as ‘moderate’.

fund risk profile



target asset allocation

Debt:	60%
Equity:	40%

benchmark construction

CRISIL Composite Bond Fund Index:	60%
S&P CNX Nifty:	40%

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Growth Fund 1	7.93%	15.31%	12.95%	12.49%	9.46%
Benchmark	*5.42%*	*12.33%*	*10.89%*	*10.18%*	*8.01%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

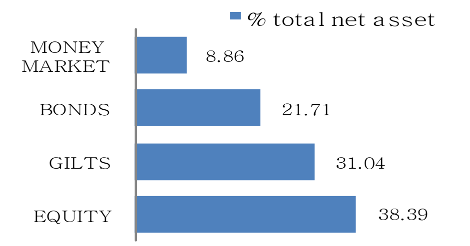
portfolio

security	% total net assets	rating
bond		
8.93% NTPC NCB 19-01-2021 XXXVII.	7.73	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	5.16	AAA
9.11% PFC NCD 07-07-2017	3.83	AAA
10.00% IHFL NCD 29-09-2019	1.99	AAA
8.20% PGCIL NCD 23-01-2025 STRPP C	1.50	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	1.50	AAA
total bonds	**21.71**	
gilts		
8.40% GOI CG 28-07-2024	10.65	
8.15% GOI CG 24-11-2026	7.29	
8.27% GOI CG 09-06-2020	6.50	
7.88% GOI CG 19-03-2030	3.59	
8.83% GOI CG 25-11-2023	2.36	
8.30% GOI CG 31-12-2042	0.66	
total gilts	**31.04**	
equity		
INFOSYS LIMITED	3.24	
DIVIS LABORATORIES LIMITED	2.76	
HDFC BANK LTD.	2.52	
ICICI BANK LTD.	2.04	
LARSEN&TUBRO	2.03	
RELIANCE INDUSTRIES LTD.	1.70	
TATA CONSULTANCY SERVICES LTD.	1.69	
YES BANK LTD	1.69	
MARUTI UDYOG LTD.	1.65	
ITC	1.49	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.37	
HCL TECHNOLOGIES LIMITED	1.23	
TATA MOTORS LTD.	1.18	
ULTRATECH CEMCO LTD	1.18	
STATE BANK OF INDIA	1.14	
AXIS BANK LIMITED	1.06	
KIRLOSKAR CUMMINS	0.98	
JUBILANT FOODWORKS LIMITED	0.88	
BATA INDIA LIMITED	0.87	
INDIABULLS HOUSING FINANCE LTD	0.82	
MAHINDRA & MAHINDRA LTD.	0.76	
HDFC LTD FV 2	0.75	
MOTHERSON SUMI SYSTEMS LTD.	0.63	
WIPRO	0.62	
LUPIN LIMITED	0.57	
IDFC LIMITED	0.54	
THE INDIAN HOTELS CO LTD	0.50	
INOX WIND LIMITED	0.46	
ONGC	0.45	
BAJAJ AUTO LTD	0.43	
HERO MOTOCORP LIMITED	0.41	
VEDANTA LIMITED	0.39	
CIPLA LTD.	0.36	
total equity	**38.39**	
total money market	**8.86**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.80 Years
YTM of debt portfolio:	7.87%
Fund Beta:	1.00

asset allocation



Life Growth Fund 2

Reliance Life Insurance

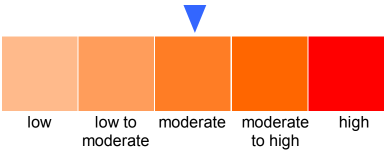
SFIN :
ULIF01102/11/07LGROWTHF02121

Inception Date : 29th Nov 2007

fund objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long-term while maintaining moderate probability of negative returns in the short-term. The risk appetite is defined as 'moderate'.

fund risk profile



Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Growth Fund 2	8.24%	15.44%	12.88%	12.31%	9.33%
Benchmark	*5.42%*	*12.33%*	*10.89%*	*10.18%*	*8.01%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

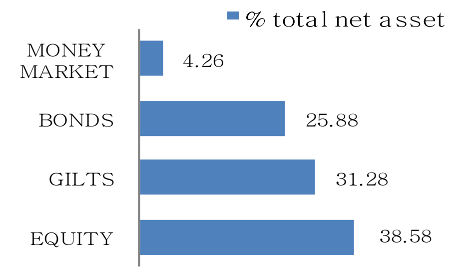
portfolio

security	% total net assets	rating
bond		
8.39% PFC NCD 19-04-2025	6.54	AAA
10.00% IHFL NCD 29-09-2019	5.73	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	4.07	AAA
8.97% TATA SONS NCD 15-07-2020	3.33	AAA
8.20% PGCIL NCD 23-01-2025 STRPP C	2.51	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.90	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	1.79	AAA
total bonds	**25.88**	
gilts		
8.40% GOI CG 28-07-2024	9.59	
8.15% GOI CG 24-11-2026	7.73	
8.27% GOI CG 09-06-2020	7.02	
7.88% GOI CG 19-03-2030	3.73	
8.83% GOI CG 25-11-2023	2.53	
8.30% GOI CG 31-12-2042	0.68	
total gilts	**31.28**	
equity		
INFOSYS LIMITED	3.27	
DIVIS LABORATORIES LIMITED	2.83	
HDFC BANK LTD.	2.53	
ICICI BANK LTD.	2.01	
LARSEN&TUBRO	2.01	
RELIANCE INDUSTRIES LTD.	1.72	
TATA CONSULTANCY SERVICES LTD.	1.71	
MARUTI UDYOG LTD.	1.66	
YES BANK LTD	1.64	
ITC	1.53	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.36	
HCL TECHNOLOGIES LIMITED	1.25	
ULTRATECH CEMCO LTD	1.20	
TATA MOTORS LTD.	1.19	
STATE BANK OF INDIA	1.15	
AXIS BANK LIMITED	1.07	
KIRLOSKAR CUMMINS	0.98	
JUBILANT FOODWORKS LIMITED	0.89	
BATA INDIA LIMITED	0.87	
INDIABULLS HOUSING FINANCE LTD	0.81	
HDFC LTD FV 2	0.75	
MAHINDRA & MAHINDRA LTD.	0.71	
MOTHERSON SUMI SYSTEMS LTD.	0.63	
WIPRO	0.62	
LUPIN LIMITED	0.57	
IDFC LIMITED	0.55	
THE INDIAN HOTELS CO LTD	0.51	
INOX WIND LIMITED	0.47	
ONGC	0.46	
BAJAJ AUTO LTD	0.43	
HERO MOTOCORP LIMITED	0.43	
VEDANTA LIMITED	0.40	
CIPLA LTD.	0.36	
total equity	**38.58**	
total money market	**4.26**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.91 Years
YTM of debt portfolio:	7.93%
Fund Beta:	1.00

asset allocation



target asset allocation

Debt:	60%
Equity:	40%

benchmark construction

CRISIL Composite Bond Fund Index:	60%
S&P CNX Nifty:	40%

RELIANCE
Life Insurance

Pension Growth Fund 1

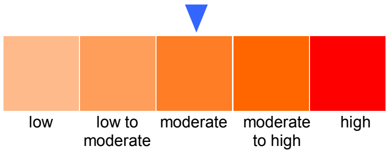
SFIN : ULIF03304/12/08PGROWTHF01121

Inception Date : 4th Dec 2008

fund objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long-term while maintaining moderate probability of negative returns in the short-term. The risk appetite is defined as ‘moderate’.

fund risk profile



target asset allocation

Debt: 60%
Equity: 40%

benchmark construction

CRISIL Composite Bond Fund Index: 60%
S&P CNX Nifty: 40%

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Growth Fund 1	8.09%	15.53%	12.91%	12.51%	9.49%
Benchmark	*5.42%*	*12.33%*	*10.89%*	*10.18%*	*8.01%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

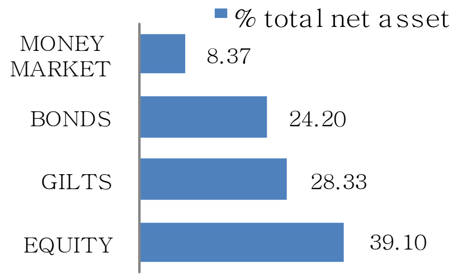
portfolio

security	% total net assets	rating
bond		
8.93% NTPC NCB 19-01-2021 XXXVII.	9.12	AAA
8.97% TATA SONS NCD 15-07-2020	4.82	AAA
10.00% IHFL NCD 29-09-2019	2.77	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.20	AAA
9.11% PFC NCD 07-07-2017	2.13	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	1.56	AAA
8.75% RIL NCD 07-05-2020	1.06	AAA
8.93% PGCIL NCD 20-10-2029 XLVII L	0.55	AAA
total bonds	**24.20**	
gilts		
8.40% GOI CG 28-07-2024	10.84	
8.15% GOI CG 24-11-2026	7.41	
7.88% GOI CG 19-03-2030	3.69	
8.27% GOI CG 09-06-2020	3.35	
8.83% GOI CG 25-11-2023	2.38	
8.30% GOI CG 31-12-2042	0.66	
total gilts	**28.33**	
equity		
INFOSYS LIMITED	3.28	
DIVIS LABORATORIES LIMITED	2.91	
HDFC BANK LTD.	2.54	
LARSEN&TUBRO	2.10	
ICICI BANK LTD.	2.06	
TATA CONSULTANCY SERVICES LTD.	1.75	
RELIANCE INDUSTRIES LTD.	1.73	
YES BANK LTD	1.69	
MARUTI UDYOG LTD.	1.67	
ITC	1.53	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.41	
HCL TECHNOLOGIES LIMITED	1.25	
ULTRATECH CEMCO LTD	1.20	
TATA MOTORS LTD.	1.19	
STATE BANK OF INDIA	1.16	
AXIS BANK LIMITED	1.07	
KIRLOSKAR CUMMINS	0.99	
BATA INDIA LIMITED	0.89	
JUBILANT FOODWORKS LIMITED	0.89	
INDIABULLS HOUSING FINANCE LTD	0.83	
HDFC LTD FV 2	0.76	
MAHINDRA & MAHINDRA LTD.	0.71	
MOTHERSON SUMI SYSTEMS LTD.	0.65	
WIPRO	0.62	
LUPIN LIMITED	0.57	
IDFC LIMITED	0.56	
THE INDIAN HOTELS CO LTD	0.50	
INOX WIND LIMITED	0.47	
ONGC	0.46	
BAJAJ AUTO LTD	0.45	
HERO MOTOCORP LIMITED	0.42	
VEDANTA LIMITED	0.40	
CIPLA LTD.	0.37	
total equity	**39.10**	
total money market	**8.37**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio: 5.83 Years
YTM of debt portfolio: 7.91%
Fund Beta: 0.99

asset allocation



Pension Growth Fund 2

SFIN :
ULIF05001/01/10PGROWTHF02121

Inception Date : 11th Jan 2010

fund objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long-term while maintaining moderate probability of negative returns in the short-term. The risk appetite is defined as 'moderate'.

fund risk profile

low	low to moderate	moderate	moderate to high	high
		▼		

target asset allocation

Debt: 60%
Equity: 40%

benchmark construction

CRISIL Composite Bond Fund Index: 60%
S&P CNX Nifty: 40%

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Growth Fund 2	8.15%	15.38%	12.75%	12.13%	9.19%
Benchmark	*5.42%*	*12.33%*	*10.89%*	*10.18%*	*8.01%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

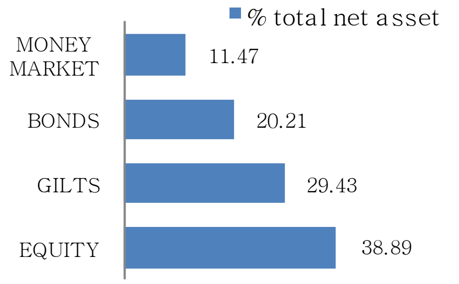
portfolio

security	% total net assets	rating
bond		
9.25% RJIL NCD 16-06-2024 SR-PPD3	7.25	AAA
10.00% IHFL NCD 29-09-2019	3.64	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	3.53	AAA
8.97% TATA SONS NCD 15-07-2020	3.52	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	2.28	AAA
total bonds	**20.21**	
gilts		
8.40% GOI CG 28-07-2024	10.70	
8.15% GOI CG 24-11-2026	7.62	
7.88% GOI CG 19-03-2030	3.75	
8.27% GOI CG 09-06-2020	3.34	
8.83% GOI CG 25-11-2023	3.26	
8.30% GOI CG 31-12-2042	0.76	
total gilts	**29.43**	
equity		
INFOSYS LIMITED	3.24	
HDFC BANK LTD.	2.49	
DIVIS LABORATORIES LIMITED	2.40	
ICICI BANK LTD.	2.07	
LARSEN&TUBRO	2.04	
TATA CONSULTANCY SERVICES LTD.	1.75	
MARUTI UDYOG LTD.	1.68	
YES BANK LTD	1.67	
RELIANCE INDUSTRIES LTD.	1.58	
ITC	1.58	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.41	
ULTRATECH CEMCO LTD	1.35	
HCL TECHNOLOGIES LIMITED	1.26	
TATA MOTORS LTD.	1.20	
AXIS BANK LIMITED	1.18	
KIRLOSKAR CUMMINS	1.10	
STATE BANK OF INDIA	1.07	
JUBILANT FOODWORKS LIMITED	0.96	
BATA INDIA LIMITED	0.87	
MAHINDRA & MAHINDRA LTD.	0.82	
INDIABULLS HOUSING FINANCE LTD	0.81	
WIPRO	0.69	
MOTHERSON SUMI SYSTEMS LTD.	0.63	
LUPIN LIMITED	0.58	
IDFC LIMITED	0.56	
THE INDIAN HOTELS CO LTD	0.56	
ONGC	0.55	
HERO MOTOCORP LIMITED	0.52	
INOX WIND LIMITED	0.52	
BAJAJ AUTO LTD	0.48	
VEDANTA LIMITED	0.47	
CIPLA LTD.	0.41	
HDFC LTD FV 2	0.38	
total equity	**38.89**	
total money market	**11.47**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.83 Years
YTM of debt portfolio:	7.86%
Fund Beta:	0.99

asset allocation



Health Balanced Fund 1

SFIN :
ULIF00128/07/04LBALANCE01121

Inception Date : 2nd April 2012

fund objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long-term while maintaining a low probability of negative returns in the short-term. The risk appetite is defined as 'low to moderate'.

fund risk profile

low | low to moderate | moderate | moderate to high | high

Fund Performance As on Oct 30, 2015

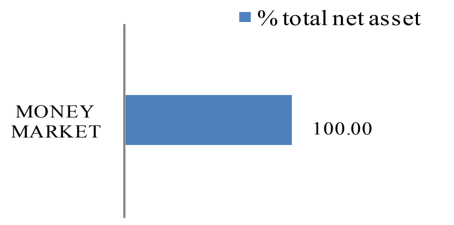
gross return			
fund Name	12 month returns	24 month returns	36 month returns
Life Balanced Fund 1	7.22%	6.75%	6.00%
Benchmark	*8.21%*	*11.88%*	*10.06%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

portfolio

security	% total net assets
total money market	**100.00**
total net assets	**100.00**

asset allocation



target asset allocation

Debt.: 80%
Equity: 20%

benchmark construction

CRISIL Composite Bond Fund Index: 80%
S&P CNX Nifty: 20%

Life Balanced Fund 1

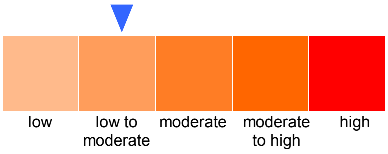
SFIN :
ULIF00128/07/04LBALANCE01121

Inception Date : 9th Aug 2004

fund objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long-term while maintaining a low probability of negative returns in the short-term. The risk appetite is defined as 'low to moderate'.

fund risk profile



Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Balanced Fund 1	9.88%	13.41%	11.12%	11.08%	9.20%
Benchmark	*8.21%*	*11.88%*	*10.06%*	*9.72%*	*8.44%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

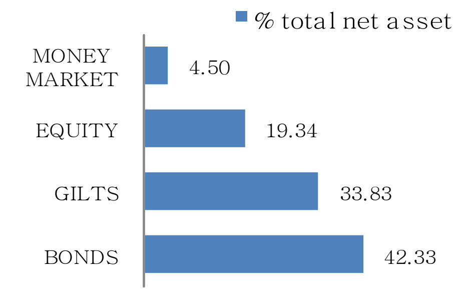
portfolio

security	% total net assets	rating
bond		
9.25% RJIL NCD 16-06-2024 SR-PPD3	6.24	AAA
10.00% IHFL NCD 29-09-2019	5.82	AAA
8.30% REC NCD 10-04-2025	4.41	AAA
8.90% PFC NCD 21-10-2017 121-A	4.19	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	4.09	AAA
9.02% REC NCD 19-11-2019 111THOPTI	3.52	AAA
8.40% NPCIL NCD 28-11-2027 XXIX C	2.95	AAA
9.11% PFC NCD 07-07-2017	2.80	AAA
8.75% RIL NCD 07-05-2020	2.65	AAA
9.22% LICHFL NCD 16-10-2024 TR230	2.32	AAA
10.20% RELIANCE POWER LTD NCD 18-07-2016 I	1.39	A1
8.39% PFC NCD 19-04-2025	1.39	AAA
8.20% PGCIL NCD 23-01-2025 STRPP C	0.41	AAA
10.60% IRFC NCB 11-09-2018	0.15	AAA
total bonds	**42.33**	
Gilts		
8.40% GOI CG 28-07-2024	11.62	
8.15% GOI CG 24-11-2026	9.12	
7.88% GOI CG 19-03-2030	4.81	
8.27% GOI CG 09-06-2020	4.43	
8.83% GOI CG 25-11-2023	2.96	
8.30% GOI CG 31-12-2042	0.88	
total gilts	**33.83**	
equity		
INFOSYS LIMITED	1.66	
DIVIS LABORATORIES LIMITED	1.48	
HDFC BANK LTD.	1.34	
LARSEN&TUBRO	1.04	
ICICI BANK LTD.	0.98	
YES BANK LTD	0.90	
RELIANCE INDUSTRIES LTD.	0.84	
TATA CONSULTANCY SERVICES LTD.	0.79	
MARUTI UDYOG LTD.	0.76	
ITC	0.76	
TATA MOTORS LTD.	0.65	
ULTRATECH CEMCO LTD	0.63	
SUN PHARMACEUTICAL INDUSTRIES LTD.	0.62	
AXIS BANK LIMITED	0.56	
HCL TECHNOLOGIES LIMITED	0.55	
KIRLOSKAR CUMMINS	0.53	
INDIABULLS HOUSING FINANCE LTD	0.51	
STATE BANK OF INDIA	0.44	
JUBILANT FOODWORKS LIMITED	0.42	
BATA INDIA LIMITED	0.39	
LUPIN LIMITED	0.33	
CIPLA LTD.	0.31	
INOX WIND LIMITED	0.30	
HDFC LTD FV 2	0.30	
MOTHERSON SUMI SYSTEMS LTD.	0.30	
TECH MAHINDRA LIMITED	0.29	
IDFC LIMITED	0.29	
MAHINDRA & MAHINDRA LTD.	0.29	
THE INDIAN HOTELS CO LTD	0.27	
WIPRO	0.25	
HERO MOTOCORP LIMITED	0.20	
VEDANTA LIMITED	0.19	
ONGC	0.16	
total equity	**19.34**	
total money market	**4.50**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.66 Years
YTM of debt portfolio:	7.90%
Fund Beta:	0.99

asset allocation



target asset allocation

Debt.:	80%
Equity:	20%

benchmark construction

CRISIL Composite Bond Fund Index:	80%
S&P CNX Nifty:	20%

RELIANCE
Life Insurance

Pension Balanced Fund 1

SFIN :
ULIF03104/12/08PBALANCE01121

Inception Date : 4th Dec 2008

fund objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long-term while maintaining a low probability of negative returns in the short-term. The risk appetite is defined as 'low to moderate'.

fund risk profile

low	low to moderate	moderate	moderate to high	high

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Balanced Fund 1	9.93%	13.61%	11.33%	11.28%	9.41%
Benchmark	*8.21%*	*11.88%*	*10.06%*	*9.72%*	*8.44%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

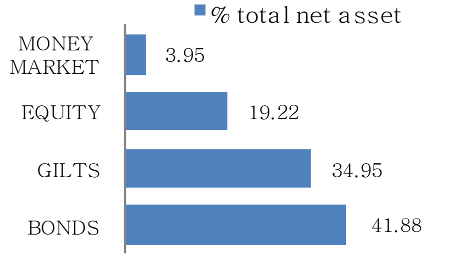
portfolio

security	% total net assets	rating
bond		
8.30% REC NCD 10-04-2025	7.65	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	6.20	AAA
8.75% RIL NCD 07-05-2020	5.80	AAA
8.80% PGCIL NCD 13-03-2023 XLII	5.21	AAA
8.40% NPCIL NCD 28-11-2025 XXIX A	4.86	AAA
10.00% IHFL NCD 29-09-2019	3.36	AAA
9.11% PFC NCD 07-07-2017	3.23	AAA
8.97% TATA SONS NCD 15-07-2020	1.95	AAA
8.39% PFC NCD 19-04-2025	1.60	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.01	AAA
9.30% LICHFL NCD 14-09-2022	1.00	AAA
total bonds	**41.88**	
gilts		
8.40% GOI CG 28-07-2024	11.96	
8.15% GOI CG 24-11-2026	9.51	
7.88% GOI CG 19-03-2030	4.86	
8.27% GOI CG 09-06-2020	4.68	
8.83% GOI CG 25-11-2023	3.08	
8.30% GOI CG 31-12-2042	0.86	
total gilts	**34.95**	
equity		
IINFOSYS LIMITED	1.67	
DIVIS LABORATORIES LIMITED	1.46	
HDFC BANK LTD.	1.23	
LARSEN&TUBRO	1.05	
ICICI BANK LTD.	1.03	
TATA CONSULTANCY SERVICES LTD.	0.87	
RELIANCE INDUSTRIES LTD.	0.86	
YES BANK LTD	0.85	
ITC	0.77	
HCL TECHNOLOGIES LIMITED	0.75	
SUN PHARMACEUTICAL INDUSTRIES LTD.	0.70	
TATA MOTORS LTD.	0.61	
ULTRATECH CEMCO LTD	0.60	
STATE BANK OF INDIA	0.59	
AXIS BANK LIMITED	0.54	
KIRLOSKAR CUMMINS	0.50	
JUBILANT FOODWORKS LIMITED	0.45	
BATA INDIA LIMITED	0.45	
INDIABULLS HOUSING FINANCE LTD	0.41	
MAHINDRA & MAHINDRA LTD.	0.38	
HDFC LTD FV 2	0.38	
MARUTI UDYOG LTD.	0.34	
MOTHERSON SUMI SYSTEMS LTD.	0.32	
WIPRO	0.32	
LUPIN LIMITED	0.29	
IDFC LIMITED	0.28	
THE INDIAN HOTELS CO LTD	0.25	
INOX WIND LIMITED	0.24	
ONGC	0.23	
BAJAJ AUTO LTD	0.22	
HERO MOTOCORP LIMITED	0.21	
VEDANTA LIMITED	0.20	
CIPLA LTD.	0.18	
total equity	**19.22**	
total money market	**3.95**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.88 Years
YTM of debt portfolio:	7.94%
Fund Beta:	1.00

asset allocation



target asset allocation

Debt.:	80%
Equity:	20%

benchmark construction

CRISIL Composite Bond Fund Index:	80%
S&P CNX Nifty:	20%

Reliance Life Insurance

Pension Balanced Fund 2

SFIN :
ULIF04801/01/10PBALANCE02121

Inception Date : 11th Jan 2010

fund objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long-term while maintaining a low probability of negative returns in the short-term. The risk appetite is defined as 'low to moderate'.

fund risk profile

low	low to moderate	moderate	moderate to high	high

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Balanced Fund 2	9.63%	13.24%	11.04%	11.08%	9.25%
Benchmark	*8.21%*	*11.88%*	*10.06%*	*9.72%*	*8.44%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

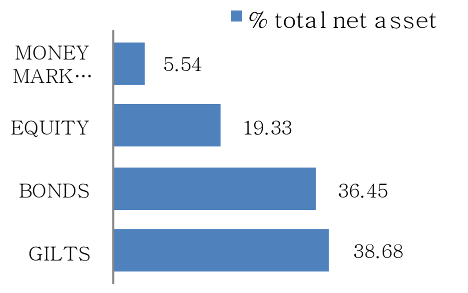
portfolio

security	% total net assets	rating
bond		
9.25% RJIL NCD 16-06-2024 SR-PPD3	6.65	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	6.47	AAA
9.11% PFC NCD 07-07-2017	6.41	AAA
8.30% REC NCD 10-04-2025	5.27	AAA
8.75% RIL NCD 07-05-2020	4.26	AAA
8.40% NPCIL NCD 28-11-2025 XXIX A	2.14	AAA
8.20% PGCIL NCD 23-01-2025 STRPP C	2.09	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	2.09	AAA
8.80% PGCIL NCD 13-03-2023 XLII	1.08	AAA
total bonds	**36.45**	
gilts		
8.40% GOI CG 28-07-2024	10.04	
8.15% GOI CG 24-11-2026	9.71	
8.27% GOI CG 09-06-2020	8.42	
7.88% GOI CG 19-03-2030	5.01	
8.83% GOI CG 25-11-2023	4.32	
8.30% GOI CG 31-12-2042	1.18	
total gilts	**38.68**	
equity		
INFOSYS LIMITED	1.63	
DIVIS LABORATORIES LIMITED	1.48	
HDFC BANK LTD.	1.33	
LARSEN&TUBRO	1.04	
ICICI BANK LTD.	0.99	
YES BANK LTD	0.91	
RELIANCE INDUSTRIES LTD.	0.85	
TATA CONSULTANCY SERVICES LTD.	0.81	
MARUTI UDYOG LTD.	0.77	
ITC	0.76	
TATA MOTORS LTD.	0.67	
ULTRATECH CEMCO LTD	0.62	
SUN PHARMACEUTICAL INDUSTRIES LTD.	0.61	
AXIS BANK LIMITED	0.60	
HCL TECHNOLOGIES LIMITED	0.58	
KIRLOSKAR CUMMINS	0.53	
STATE BANK OF INDIA	0.50	
JUBILANT FOODWORKS LIMITED	0.41	
BATA INDIA LIMITED	0.39	
TECH MAHINDRA LIMITED	0.36	
LUPIN LIMITED	0.34	
INOX WIND LIMITED	0.32	
CIPLA LTD.	0.30	
MOTHERSON SUMI SYSTEMS LTD.	0.30	
HDFC LTD FV 2	0.30	
IDFC LIMITED	0.29	
MAHINDRA & MAHINDRA LTD.	0.28	
INDIABULLS HOUSING FINANCE LTD	0.28	
WIPRO	0.26	
THE INDIAN HOTELS CO LTD	0.24	
HERO MOTOCORP LIMITED	0.21	
VEDANTA LIMITED	0.20	
ONGC	0.17	
total equity	**19.33**	
total money market	**5.54**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.88 Years
YTM of debt portfolio:	7.88%
Fund Beta:	0.99

asset allocation



target asset allocation

Debt.:	80%
Equity:	20%

benchmark construction

CRISIL Composite Bond Fund Index:	80%
S&P CNX Nifty:	20%

Life Pure Debt Fund 1

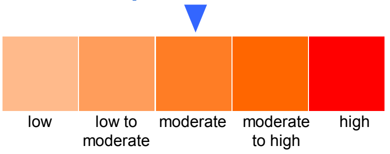
SFIN :
ULIF00909/04/07LPURDEBT01121

Inception Date : 9th Apr 2007

fund objective

Provide steady investment returns achieved through 100% investment in debt securities, while maintaining moderate probability of negative returns in the short-term. The risk appetite is defined as 'moderate'.

fund risk profile



target asset allocation

Debt Instruments: 100%

benchmark construction

CRISIL Composite Bond Index: 100%

Fund Performance As on Oct 30, 2015

fund Name	gross return: 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Pure Debt Fund 1	11.94%	11.81%	10.17%	10.60%	9.52%
Benchmark	***10.97%***	***11.34%***	***9.15%***	***9.29%***	***8.60%***

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

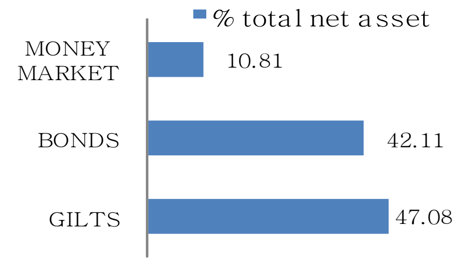
portfolio

security	% total net assets	rat-ing
bond		
10.00% IHFL NCD 29-09-2019	8.10	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	8.06	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	6.41	AAA
9.30% LICHFL NCD 14-09-2022	5.35	AAA
8.39% PFC NCD 19-04-2025	3.85	AAA
9.39% PFC NCD 27-08-2029 SR118B-III	2.64	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	2.53	AAA
9.70% TATA SONS NCD 25-07-2022	1.50	AAA
9.11% PFC NCD 07-07-2017	1.30	AAA
8.80% PGCIL NCD 13-03-2023 XLII	1.18	AAA
8.30% REC NCD 10-04-2025	0.64	AAA
9.18% NPCIL NCD 23-01-2029 XXVIII (E)	0.55	AAA
total bonds	**42.11**	
gilts		
8.40% GOI CG 28-07-2024	14.36	
8.15% GOI CG 24-11-2026	11.27	
8.27% GOI CG 09-06-2020	10.73	
7.88% GOI CG 19-03-2030	5.99	
8.83% GOI CG 25-11-2023	3.66	
8.30% GOI CG 31-12-2042	1.08	
total gilts	**47.08**	
total money market	**10.81**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio: 5.69 Years
YTM of debt portfolio: 7.89%

asset allocation



Life Insurance

Life Gilt Fund 1

SFIN :
ULIF02610/06/08LGILTFUN01121

Inception Date : 11th Jun 2008

fund objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short- term. The risk appetite is 'low to moderate'.

fund risk profile

low	low to moderate	moderate	moderate to high	high

target asset allocation

Government Securities: 100%

benchmark construction

I-Sec Composite Sovereign Bond Index:100%

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Gilt Fund 1	12.76%	12.02%	10.14%	10.34%	9.13%
Benchmark	*11.63%*	*11.63%*	*9.13%*	*10.10%*	*8.77%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

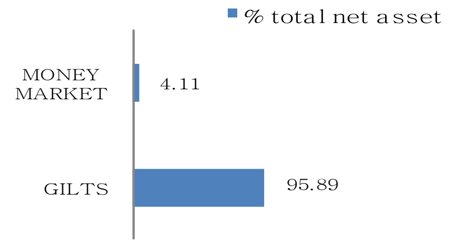
portfolio

security	% total net assets
gilts	
8.40% GOI CG 28-07-2024	34.73
8.15% GOI CG 24-11-2026	27.34
7.88% GOI CG 19-03-2030	11.53
8.83% GOI CG 25-11-2023	8.81
8.30% GOI CG 31-12-2042	8.50
8.27% GOI CG 09-06-2020	4.98
total gilts	**95.89**
total money market	**4.11**
total net assets	**100.00**

fund characteristics

M. Duration of debt portfolio: 7.01 Years
YTM of debt portfolio: 7.76%

asset allocation



RELIANCE Life Insurance

Life Gilt Fund 2

SFIN :
ULIF03819/03/09LGILTFUN02121

Inception Date : 20th Aug 2009

fund objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short- term. The risk appetite is 'low to moderate'.

fund risk profile

low	low to moderate	moderate	moderate to high	high

target asset allocation
Government Securities: 100%

benchmark construction
I-Sec Composite Sovereign Bond Index:100%

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Gilt Fund 2	12.76%	12.02%	10.14%	10.34%	9.13%
Benchmark	*11.63%*	*11.63%*	*9.13%*	*10.10%*	*8.77%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

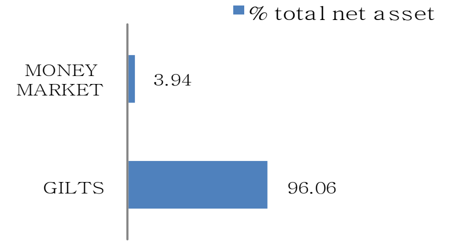
portfolio

security	% total net assets
gilts	
8.40% GOI CG 28-07-2024	35.90
8.15% GOI CG 24-11-2026	30.09
7.88% GOI CG 19-03-2030	11.00
8.83% GOI CG 25-11-2023	9.82
8.30% GOI CG 31-12-2042	9.24
total gilts	**96.06**
total money market	**3.94**
total net assets	**100.00**

fund characteristics

M. Duration of debt portfolio: 7.23 Years
YTM of debt portfolio: 7.87%

asset allocation



Life Insurance

Pension Gilt Fund 1

SFIN : ULIF06401/03/08PGILTFUN01121

Inception Date : 19th Mar 2008

fund objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short- term. The risk appetite is 'low to moderate'.

fund risk profile

low | low to moderate | moderate | moderate to high | high

Fund Performance As on Oct 30, 2015

fund Name	gross return: 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Gilt Fund 1	12.52%	12.12%	10.32%	10.59%	9.32%
Benchmark	*11.63%*	*11.63%*	*9.13%*	*10.10%*	*8.77%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

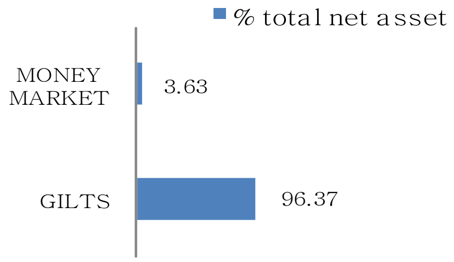
portfolio

security	% total net assets
gilts	
8.40% GOI CG 28-07-2024	35.91
8.15% GOI CG 24-11-2026	28.20
7.88% GOI CG 19-03-2030	10.29
8.83% GOI CG 25-11-2023	9.27
8.30% GOI CG 31-12-2042	8.52
8.27% GOI CG 09-06-2020	4.18
total gilts	**96.37**
total money market	**3.63**
total net assets	**100.00**

fund characteristics

M. Duration of debt portfolio:	7.16 Years
YTM of debt portfolio:	7.87%

asset allocation



target asset allocation

Government Securities: 100%

benchmark construction

I-Sec Composite Sovereign Bond Index:100%

Reliance Life Insurance

SFIN :
ULIF01301/02/08HGILTFUN01121

Inception Date : 27th Feb 2008

fund objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short- term. The risk appetite is 'low to moderate'.

fund risk profile

low | low to moderate | moderate | moderate to high | high

target asset allocation

Government Securities: 100%

benchmark construction

I-Sec Composite Sovereign Bond Index:100%

Health Gilt Fund 1

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Gilt Fund 1	12.58%	12.14%	10.10%	10.53%	9.28%
Benchmark	*11.63%*	*11.63%*	*9.13%*	*10.10%*	*8.77%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

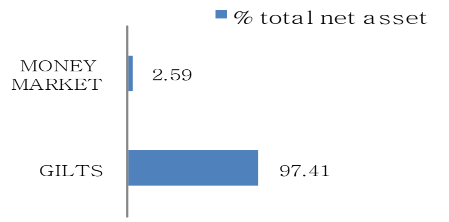
portfolio

security	% total net assets
gilts	
8.40% GOI CG 28-07-2024	34.30
8.15% GOI CG 24-11-2026	30.16
7.88% GOI CG 19-03-2030	10.07
8.83% GOI CG 25-11-2023	9.86
8.30% GOI CG 31-12-2042	9.24
8.27% GOI CG 09-06-2020	3.78
total gilts	**97.41**
total money market	**2.59**
total net assets	**100.00**

fund characteristics

M. Duration of debt portfolio: 7.09 Years
YTM of debt portfolio: 7.73%

asset allocation



RELIANCE Life Insurance

Life Capital Secure Fund 1

SFIN :
ULIF00228/07/04LCAPTSEC01121

Inception Date : 9th Aug 2004

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Capital Secure Fund 1	8.48%	9.08%	9.23%	9.36%	9.25%
Benchmark	*8.34%*	*8.61%*	*8.24%*	*8.30%*	*8.08%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

fund objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.

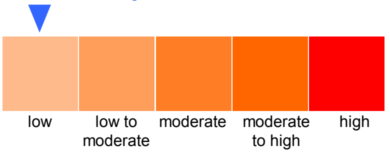
portfolio

security	% total net assets
other money market	100.00
total net assets	100.00

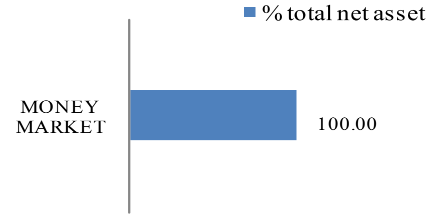
fund characteristics

M. Duration of debt portfolio:	0.29 Years
YTM of debt portfolio:	7.56%

fund risk profile



asset allocation



target asset allocation

Money Market Instruments : 100%

benchmark construction

Yield on 182-day T.Bills : 100%

Reliance Life Insurance

Pension Capital Secure Fund 1

SFIN :
ULIF00501/11/06PCAPTSEC01121

Inception Date : 8th Nov 2006

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Capital Secure Fund 1	8.47%	9.07%	9.21%	9.35%	9.24%
Benchmark	*8.34%*	*8.61%*	*8.24%*	*8.30%*	*8.08%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

fund objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.

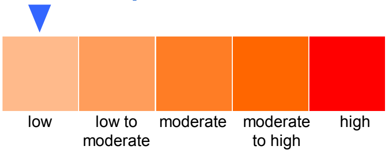
portfolio

security	% total net assets
other money market	100.00
total net assets	100.00

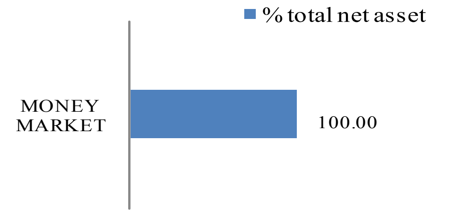
fund characteristics

M. Duration of debt portfolio:	0.30 Years
YTM of debt portfolio:	7.53%

fund risk profile



asset allocation



target asset allocation

Money Market Instruments : 100%

benchmark construction

Yield on 182-day T.Bills : 100%

Life Corporate Bond Fund 1

SFIN :
ULIF02310/06/08LCORBOND01121

Inception Date : 11th Jun 2008

fund objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short-term. The risk appetite is 'low to moderate'.

fund risk profile

low	low to moderate	moderate	moderate to high	high
	▼			

target asset allocation

Bond Instruments: 100%

benchmark construction

CRISIL Composite Bond Index: 100%

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Corporate Bond Fund 1	12.18%	11.86%	10.36%	10.68%	9.76%
Benchmark	*10.97%*	*11.34%*	*9.15%*	*9.29%*	*8.60%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

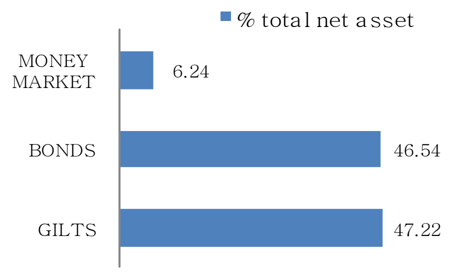
portfolio

security	% total net assets	rating
bond		
9.25% RJIL NCD 16-06-2024 SR-PPD3	8.66	AAA
10.00% IHFL NCD 29-09-2019	7.26	AAA
8.90% PFC NCD 21-10-2017 121-A	4.39	AAA
10.20% RELIANCE POWER LTD NCD 18-07-2016 I	3.79	A1
8.93% NTPC NCB 19-01-2021 XXXVII.	3.49	AAA
8.93% PGCIL NCD 20-10-2029 XLVII L	2.55	AAA
9.11% PFC NCD 07-07-2017	2.20	AAA
8.75% RIL NCD 07-05-2020	2.08	AAA
8.39% PFC NCD 19-04-2025	1.74	AAA
8.85% PGCIL NCD 19-10-2023 STRPP H	1.52	AAA
9.30% LICHFL NCD 14-09-2022	1.51	AAA
8.23% REC NCD 23-01-2025 SR-129	1.44	AAA
9.51% LICHFL NCD 24-07-2019	1.35	AAA
8.30% REC NCD 10-04-2025	1.24	AAA
8.40% NPCIL NCD 28-11-2029 XXIX E	1.15	AAA
8.83% EXIM NCB 03-11-2029 R16 - 2029	0.69	AAA
9.70% TATA SONS NCD 25-07-2022	0.55	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	0.31	AAA
9.18% NPCIL NCD 23-01-2029 XXVIII (E)	0.31	AAA
9.44% LICHFL NCD 30-08-2019 TR228	0.15	AAA
9.25% TATA SONS NCD 19-06-2019	0.15	AAA
total bonds	**46.54**	
gilts		
8.40% GOI CG 28-07-2024	16.91	
8.15% GOI CG 24-11-2026	11.37	
8.27% GOI CG 09-06-2020	8.87	
7.88% GOI CG 19-03-2030	5.33	
8.83% GOI CG 25-11-2023	3.66	
8.30% GOI CG 31-12-2042	1.09	
total gilts	**47.22**	
total money market	**6.24**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio: 5.66 Years
YTM of debt portfolio: 7.96%

asset allocation



Life Corporate Bond Fund 2

SFIN : ULIF04020/08/09LCORBOND02121

Inception Date : 20th Aug 2009

fund objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short-term. The risk appetite is ‘low to moderate’.

fund risk profile

low	low to moderate	moderate	moderate to high	high

Fund Performance As on Oct 30, 2015

gross return					
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Corporate Bond Fund 2	11.89%	11.75%	10.29%	10.56%	9.67%
Benchmark	*10.97%*	*11.34%*	*9.15%*	*9.29%*	*8.60%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

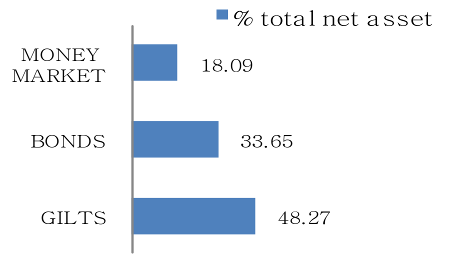
portfolio

security	% total net assets	rating
bond		
8.93% NTPC NCB 19-01-2021 XXXVII.	9.00	AAA
8.30% REC NCD 10-04-2025	8.79	AAA
8.80% PGCIL NCD 13-03-2023 XLII	4.49	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	4.35	AAA
9.39% PFC NCD 27-08-2029 SR118B-III	2.39	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.31	AAA
9.30% LICHFL NCD 14-09-2022	2.30	AAA
total bonds	**33.65**	
gilts		
8.40% GOI CG 28-07-2024	15.84	
8.15% GOI CG 24-11-2026	12.71	
8.27% GOI CG 09-06-2020	8.26	
7.88% GOI CG 19-03-2030	6.18	
8.83% GOI CG 25-11-2023	4.14	
8.30% GOI CG 31-12-2042	1.14	
total gilts	**48.27**	
total money market	**18.09**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio:	5.98 Years
YTM of debt portfolio:	7.87%

asset allocation



target asset allocation

Bond Instruments: 100%

benchmark construction

CRISIL Composite Bond Index: 100%

Pension Corporate Bond Fund 1

Life Insurance

SFIN :
ULIF01901/03/08PCORBOND01121

Inception Date : 19th Mar 2008

Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Corporate Bond Fund 1	11.84%	11.84%	10.27%	10.60%	9.70%
Benchmark	*10.97%*	*11.34%*	*9.15%*	*9.29%*	*8.60%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

fund objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short-term. The risk appetite is 'low to moderate'.

fund risk profile

low	low to moderate	moderate	moderate to high	high

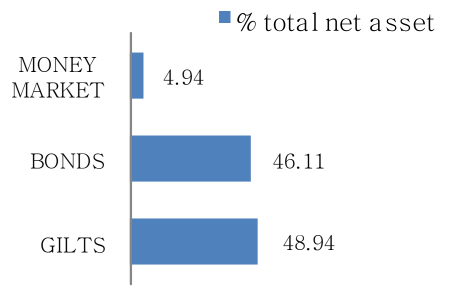
portfolio

security	% total net assets	rating
bond		
9.25% TATA SONS NCD 19-06-2019	10.22	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	7.62	AAA
9.39% PFC NCD 27-08-2029 SR118B-III	5.40	AAA
9.30% LICHFL NCD 14-09-2022	5.20	AAA
8.30% REC NCD 10-04-2025	4.96	AAA
10.00% IHFL NCD 29-09-2019	2.62	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.61	AAA
8.80% PGCIL NCD 13-03-2023 XLII	2.54	AAA
8.39% PFC NCD 19-04-2025	2.49	AAA
8.20% PGCIL NCD 23-01-2025 STRPP C	2.46	AAA
total bonds	**46.11**	
gilts		
8.40% GOI CG 28-07-2024	14.90	
8.15% GOI CG 24-11-2026	12.08	
8.27% GOI CG 09-06-2020	10.66	
7.88% GOI CG 19-03-2030	6.28	
8.83% GOI CG 25-11-2023	3.94	
8.30% GOI CG 31-12-2042	1.08	
total gilts	**48.94**	
total money market	**4.94**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio: 5.77 Years
YTM of debt portfolio: 7.93%

asset allocation



target asset allocation
Bond Instruments: 100%

benchmark construction
CRISIL Composite Bond Index: 100%

Reliance Life Insurance

Health Corporate Bond Fund 1

SFIN :
ULIF06301/02/08HCORBOND01121

Inception Date : 27th Feb 2008

fund objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short-term. The risk appetite is 'low to moderate'.

fund risk profile

low | low to moderate | moderate | moderate to high | high

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Corporate Bond Fund 1	12.00%	12.06%	10.57%	10.78%	9.84%
Benchmark	*10.97%*	*11.34%*	*9.15%*	*9.29%*	*8.60%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

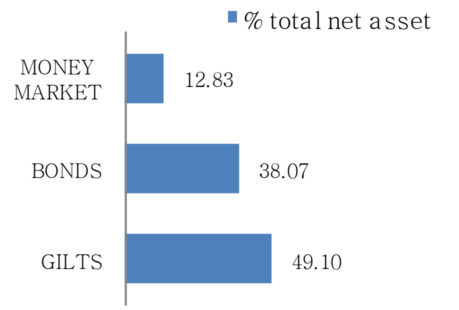
portfolio

security	% total net assets	rating
bond		
9.39% PFC NCD 27-08-2029 SR118B-III	9.88	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	9.56	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	9.30	AAA
10.00% IHFL NCD 29-09-2019	4.80	AAA
8.30% REC NCD 10-04-2025	4.54	AAA
total bonds	**38.07**	
gilts		
8.40% GOI CG 28-07-2024	15.29	
8.15% GOI CG 24-11-2026	12.39	
8.27% GOI CG 09-06-2020	11.12	
7.88% GOI CG 19-03-2030	5.15	
8.83% GOI CG 25-11-2023	4.06	
8.30% GOI CG 31-12-2042	1.08	
total gilts	**49.10**	
total money market	**12.83**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio: 5.52 Years
YTM of debt portfolio: 7.81%

asset allocation



target asset allocation

Bond Instruments: 100%

benchmark construction

CRISIL Composite Bond Index: 100%

Pension Smart Fund 1

Reliance Life Insurance

SFIN :
ULIF06810/09/12PSMARTFU01121

Inception Date : 26th Feb 2013

fund objective

To dynamically mange the allocation between equity & debt instruments so as to provide benefits at least equal to the guaranteed benefit.

fund risk profile

low | low to moderate | moderate | moderate to high | high

target asset allocation

Equity : 0 to 100%
Debt : 0 to 100%

Fund Performance As on Oct 30, 2015

gross return		
fund Name	12 month returns	24 month returns
Pension Smart Fund 1	10.35%	10.54%

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

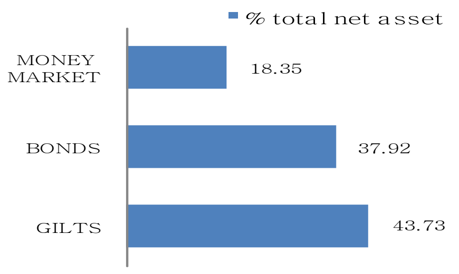
portfolio

security	% total net assets	rating
bond		
8.40% NPCIL NCD 28-11-2026 XXIX B	7.09	AAA
10.00% IHFL NCD 29-09-2019	6.06	AAA
8.93% NTPC NCB 19-01-2021 XXXVII.	4.99	AAA
9.11% PFC NCD 07-07-2017	3.53	AAA
8.75% RIL NCD 07-05-2020	2.99	AAA
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.75	AAA
8.20% PGCIL NCD 23-01-2025 STRPP C	2.24	AAA
8.20% PGCIL NCD 23-01-2030 STRPPS D	2.07	AAA
10.20% RELIANCE POWER LTD NCD 18-07-2016	1.76	A1
8.39% PFC NCD 19-04-2025	1.22	AAA
8.80% PGCIL NCD 13-03-2023 XLII	1.07	AAA
9.39% PFC NCD 27-08-2029 SR118B-III	0.76	AAA
8.85% PGCIL NCD 19-10-2023 STRPP H	0.67	AAA
8.93% PGCIL NCD 20-10-2029 XLVII L	0.55	AAA
11.15% HDFC NCD 06-08-2018	0.19	AAA
total bonds	**37.91**	
gilts		
8.40% GOI CG 28-07-2024	13.98	
8.15% GOI CG 24-11-2026	12.17	
7.88% GOI CG 19-03-2030	5.20	
9.77% ANDHRAPRADESH SDL 2023	4.73	
8.27% GOI CG 09-06-2020	4.19	
8.13% GOI CG 22-06-2045	2.67	
8.30% GOI CG 31-12-2042	0.78	
total gilts	**43.73**	
total money market	**18.35**	
total net assets	**100.00**	

fund characteristics

M. Duration of debt portfolio: 5.51 Years
YTM of debt portfolio: 7.92%

asset allocation



RELIANCE
Life Insurance

Life Money Market Fund 1

SFIN :
ULIF02910/06/08LMONMRKT01121

Inception Date : 11th Jun 2008

fund objective

To achieve predictable investment return. This will be achieved through 100% investments in money market instruments, The risk appetite is 'low'.

fund risk profile

low	low to moderate	moderate	moderate to high	high

target asset allocation

Money Market Instruments : 100%

benchmark construction

CRISIL Liquid Bond Index: 100%

Fund Performance As on Oct 30, 2015

fund Name	gross return				
	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Money Market Fund 1	8.82%	9.08%	9.24%	9.48%	9.43%
Benchmark	*8.38%*	*8.83%*	*8.84%*	*8.79%*	*8.63%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

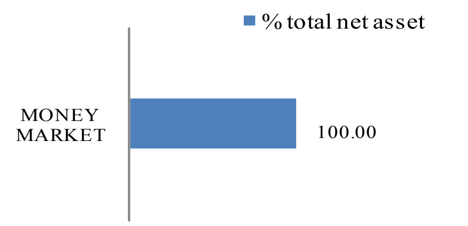
portfolio

security	% total net assets
other money market	**100.00**
total net assets	**100.00**

fund characteristics

M. Duration of debt portfolio:	0.54 Years
YTM of debt portfolio:	7.81%

asset allocation



RELIANCE
Life Insurance

Life Money Market Fund 2

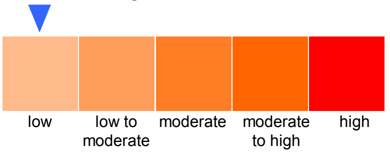
SFIN :
ULIF03919/03/09LMONMRKT02121

Inception Date : 20th Aug 2009

fund objective

To achieve predictable investment return. This will be achieved through 100% investments in money market instruments, The risk appetite is 'low'.

fund risk profile



Fund Performance As on Oct 30, 2015

fund Name	gross return				
	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Life Money Market Fund 2	8.85%	9.13%	9.19%	9.37%	9.35%
Benchmark	*8.38%*	*8.83%*	*8.84%*	*8.79%*	*8.63%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

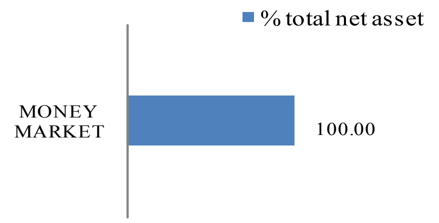
portfolio

security	% total net assets
other money market	**100.00**
total net assets	**100.00**

fund characteristics

M. Duration of debt portfolio:	0.62 Years
YTM of debt portfolio:	7.74%

asset allocation



target asset allocation

Money Market Instruments : 100%

benchmark construction

CRISIL Liquid Bond Index: 100%

Pension Money Market Fund 1

SFIN :
ULIF03404/12/08PMONMRKT01121

Inception Date : 4th Dec 2008

fund objective

To achieve predictable investment return. This will be achieved through 100% investments in money market instruments, The risk appetite is 'low'.

fund risk profile

low | low to moderate | moderate | moderate to high | high

target asset allocation

Money Market Instruments : 100%

benchmark construction

CRISIL Liquid Bond Index: 100%

Fund Performance As on Oct 30, 2015

	gross return				
fund Name	12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Money Market Fund 1	8.80%	9.09%	9.22%	9.43%	9.39%
Benchmark	*8.38%*	*8.83%*	*8.84%*	*8.79%*	*8.63%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

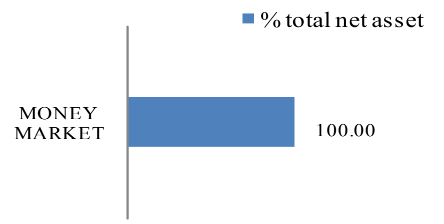
portfolio

security	% total net assets
other money market	100.00
total net assets	100.00

fund characteristics

M. Duration of debt portfolio: 0.53 Years
YTM of debt portfolio: 7.78%

asset allocation



Pension Money Market Fund 2

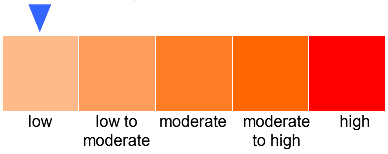
SFIN :
ULIF05201/01/10PMONMRKT02121

Inception Date : 11th Jan 2010

fund objective

To achieve predictable investment return. This will be achieved through 100% investments in money market instruments, The risk appetite is 'low'.

fund risk profile



Fund Performance As on Oct 30, 2015

fund Name	gross return 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Pension Money Market Fund 2	8.89%	9.12%	9.21%	9.42%	9.36%
Benchmark	*8.38%*	*8.83%*	*8.84%*	*8.79%*	*8.63%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

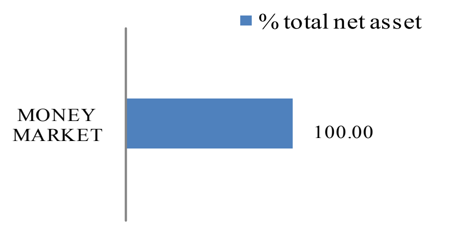
portfolio

security	% total net assets
other money market	**100.00**
total net assets	**100.00**

fund characteristics

M. Duration of debt portfolio:	0.50 Years
YTM of debt portfolio:	7.75%

asset allocation



target asset allocation

Money Market Instruments : 100%

benchmark construction

CRISIL Liquid Bond Index: 100%

Reliance Life Insurance

SFIN :
ULIF01501/02/08HMONMRKT01121

Inception Date : 27th Feb 2008

fund objective

To achieve predictable investment return. This will be achieved through 100% investments in money market instruments, The risk appetite is 'low'.

fund risk profile

low	low to moderate	moderate	moderate to high	high

Health Money Market Fund 1

Fund Performance As on Oct 30, 2015

fund Name	gross return: 12 month returns	24 month returns	36 month returns	48 month returns	60 month returns
Health Money Market Fund 1	8.99%	9.14%	9.20%	9.38%	9.35%
Benchmark	*8.38%*	*8.83%*	*8.84%*	*8.79%*	*8.63%*

*Returns above 12 months are CAGR (Compounded Annual Growth Rate) returns.

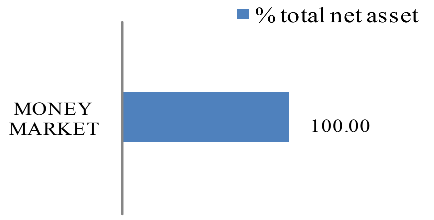
portfolio

security	% total net assets
other money market	100.00
total net assets	100.00

fund characteristics

M. Duration of debt portfolio: 0.55 Years
YTM of debt portfolio: 7.78%

asset allocation



target asset allocation

Money Market Instruments : 100%

benchmark construction

CRISIL Liquid Bond Index: 100%

RELIANCE Life Insurance

Life Highest NAV Guarantee Fund 1

SFIN :
ULIF05612/02/10LHNAVGUA01121

Inception Date : 15th Feb 2010

fund objective

Offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. The risk appetite is 'moderate to high'

fund risk profile

low	low to moderate	moderate	moderate to high	high

target asset allocation

Equity : 0 to 100%
Debt : 0 to 100%

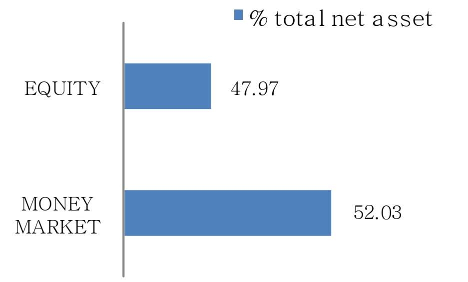
Fund Performance As on Oct 30, 2015

Highest NAV looked as on 3th Mar 2015	15.4055

portfolio

security	% total net assets	rating
equity		
INFOSYS LIMITED	5.06	
ITC	4.25	
HDFC BANK LTD.	4.15	
RELIANCE INDUSTRIES LTD.	3.27	
TATA CONSULTANCY SERVICES LTD.	3.12	
HDFC LTD FV 2	2.86	
LARSEN&TUBRO	2.79	
ICICI BANK LTD.	2.34	
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.21	
MARUTI UDYOG LTD.	1.42	
TATA MOTORS LTD.	1.42	
HINDUSTAN LEVER LTD.	1.35	
MAHINDRA & MAHINDRA LTD.	1.34	
DR. REDDY LABORATORIES	1.26	
STATE BANK OF INDIA	1.24	
LUPIN LIMITED	1.16	
BHARTI AIRTEL LIMITED	1.10	
ONGC	0.96	
WIPRO	0.94	
COAL INDIA LIMITED	0.92	
CIPLA LTD.	0.77	
BAJAJ AUTO LTD	0.72	
HERO MOTOCORP LIMITED	0.66	
NTPC LIMITED	0.59	
AXIS BANK LIMITED	0.53	
BHARAT HEAVY ELECTRICALS LTD.	0.42	
TATA IRON & STEEL COMPANY LTD	0.33	
GAS AUTHORITY OF INDIA LTD.	0.33	
VEDANTA LIMITED	0.24	
HINDALCO INDUSTRIES LTD	0.22	
total equity	**47.97**	
total money market	**52.03**	
total net assets	**100.00**	

asset allocation



Life Highest NAV Advantage Fund 1

Reliance Life Insurance

SFIN :
ULIF05803/09/10LHNAVADV01121

Inception Date : 8th Sep 2010

fund objective

Offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. The risk appetite is 'moderate to high'

fund risk profile

low	low to moderate	moderate	moderate to high	high
			▼	

target asset allocation

Equity : 0 to 100%
Debt : 0 to 100%

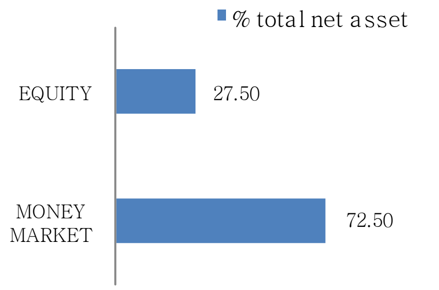
Fund Performance As on Oct 30, 2015

Highest NAV looked as on 3th Mar 2015	12.4656

portfolio

security	% total net assets	rating
equity		
INFOSYS LIMITED	2.69	
HDFC BANK LTD.	2.62	
HDFC LTD FV 2	2.34	
ITC	2.27	
RELIANCE INDUSTRIES LTD.	1.71	
TATA CONSULTANCY SERVICES LTD.	1.57	
LARSEN&TUBRO	1.47	
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.27	
ICICI BANK LTD.	1.09	
AXIS BANK LIMITED	1.06	
STATE BANK OF INDIA	0.90	
MARUTI UDYOG LTD.	0.77	
TATA MOTORS LTD.	0.74	
MAHINDRA & MAHINDRA LTD.	0.71	
HINDUSTAN LEVER LTD.	0.70	
DR. REDDY LABORATORIES	0.68	
LUPIN LIMITED	0.63	
BHARTI AIRTEL LIMITED	0.58	
COAL INDIA LIMITED	0.54	
WIPRO	0.49	
ONGC	0.47	
CIPLA LTD.	0.41	
BAJAJ AUTO LTD	0.37	
HERO MOTOCORP LIMITED	0.34	
NTPC LIMITED	0.29	
BHARAT HEAVY ELECTRICALS LTD.	0.22	
TATA IRON & STEEL COMPANY LTD	0.18	
GAS AUTHORITY OF INDIA LTD.	0.17	
VEDANTA LIMITED	0.12	
HINDALCO INDUSTRIES LTD	0.11	
total equity	**27.50**	
total money market	**72.50**	
total net assets	**100.00**	

asset allocation



Life Highest NAV Advantage Fund 2

RELIANCE Life Insurance

SFIN :
ULIF05901/06/11LHNAVADV02121

Inception Date : 1st Jun 2011

Fund Performance As on Oct 30, 2015

Highest NAV looked as on 3th Mar 2015	14.1025

fund objective

Offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. The risk appetite is 'moderate to high'

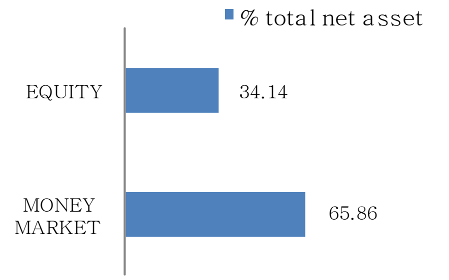
fund risk profile

low	low to moderate	moderate	moderate to high	high

portfolio

security	% total net assets
equity	
INFOSYS LIMITED	3.20
HDFC BANK LTD.	3.09
HDFC LTD FV 2	2.78
ITC	2.71
ICICI BANK LTD.	2.36
RELIANCE INDUSTRIES LTD.	2.09
TATA CONSULTANCY SERVICES LTD.	2.00
LARSEN&TUBRO	1.77
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.41
AXIS BANK LIMITED	1.30
STATE BANK OF INDIA	1.11
MARUTI UDYOG LTD.	0.91
TATA MOTORS LTD.	0.89
HINDUSTAN LEVER LTD.	0.86
MAHINDRA & MAHINDRA LTD.	0.85
DR. REDDY LABORATORIES	0.82
LUPIN LIMITED	0.78
BHARTI AIRTEL LIMITED	0.70
ONGC	0.61
WIPRO	0.60
COAL INDIA LIMITED	0.59
CIPLA LTD.	0.49
BAJAJ AUTO LTD	0.46
HERO MOTOCORP LIMITED	0.43
NTPC LIMITED	0.38
BHARAT HEAVY ELECTRICALS LTD.	0.27
TATA IRON & STEEL COMPANY LTD	0.21
GAS AUTHORITY OF INDIA LTD.	0.21
VEDANTA LIMITED	0.15
HINDALCO INDUSTRIES LTD	0.14
total equity	**34.14**
total money market	**65.86**
total net assets	**100.00**

asset allocation



target asset allocation

Equity : 0 to 100%
Debt : 0 to 100%

RELIANCE Life Insurance

Product Details

Nav's As of 30th Oct, 2015

SFIN	Plan Name	Fund Name	NAV
ULIF03104/12/08PBALANCE01121	Reliance Golden Years Plan	Pension Balanced Fund 1	25.1366
ULIF00501/11/06PCAPTSEC01121	Reliance Golden Years Plan	Pension Capital Secure Fund 1	20.9779
ULIF02001/03/08PENRGYYF01121	Reliance Golden Years Plan	Pension Energy Fund 1	12.2164
ULIF00601/11/06PEQUITYF01121	Reliance Golden Years Plan	Pension Equity Fund 1	23.5646
ULIF03204/12/08PEQUITYF02121	Reliance Golden Years Plan	Pension Equity Fund 2	20.4909
ULIF03304/12/08PGROWTHF01121	Reliance Golden Years Plan	Pension Growth Fund 1	22.5795
ULIF02101/03/08PINFRAST01121	Reliance Golden Years Plan	Pension Infrastructure Fund 1	8.6156
ULIF02201/03/08PMIDCAPF01121	Reliance Golden Years Plan	Pension Midcap Fund 1	19.5148
ULIF03504/12/08PPUEQUTY01121	Reliance Golden Years Plan	Pension Pure Equity Fund 1	19.5403
ULIF03104/12/08PBALANCE01121	Reliance Golden Years Plan - Plus	Pension Balanced Fund 1	25.1366
ULIF00501/11/06PCAPTSEC01121	Reliance Golden Years Plan - Plus	Pension Capital Secure Fund 1	20.9779
ULIF02001/03/08PENRGYYF01121	Reliance Golden Years Plan - Plus	Pension Energy Fund 1	12.2164
ULIF03204/12/08PEQUITYF02121	Reliance Golden Years Plan - Plus	Pension Equity Fund 2	23.5646
ULIF03304/12/08PGROWTHF01121	Reliance Golden Years Plan - Plus	Pension Growth Fund 1	20.4909
ULIF02101/03/08PINFRAST01121	Reliance Golden Years Plan - Plus	Pension Infrastructure Fund 1	22.5795
ULIF02201/03/08PMIDCAPF01121	Reliance Golden Years Plan - Plus	Pension Midcap Fund 1	8.6156
ULIF03504/12/08PPUEQUTY01121	Reliance Golden Years Plan - Plus	Pension Pure Equity Fund 1	19.5148
ULIF03104/12/08PBALANCE01121	Reliance Golden Years Plan - Value	Pension Balanced Fund 1	19.5403
ULIF00501/11/06PCAPTSEC01121	Reliance Golden Years Plan - Value	Pension Capital Secure Fund 1	25.1366
ULIF02001/03/08PENRGYYF01121	Reliance Golden Years Plan - Value	Pension Energy Fund 1	20.9779
ULIF00601/11/06PEQUITYF01121	Reliance Golden Years Plan - Value	Pension Equity Fund 1	12.2164
ULIF03204/12/08PEQUITYF02121	Reliance Golden Years Plan - Value	Pension Equity Fund 2	23.5646
ULIF03304/12/08PGROWTHF01121	Reliance Golden Years Plan - Value	Pension Growth Fund 1	20.4909
ULIF02101/03/08PINFRAST01121	Reliance Golden Years Plan - Value	Pension Infrastructure Fund 1	22.5795
ULIF02201/03/08PMIDCAPF01121	Reliance Golden Years Plan - Value	Pension Midcap Fund 1	8.6156
ULIF03504/12/08PPUEQUTY01121	Reliance Golden Years Plan - Value	Pension Pure Equity Fund 1	19.5148
ULIF01102/11/07LGROWTHF02121	Reliance Money Guarantee Plan	Life Growth Fund 2	19.5403
ULIF00809/04/07LGRWTPLS01121	Reliance Money Guarantee Plan	Life Growth Plus Fund 1	16.9188
ULIF00728/02/07LHIGROWT01121	Reliance Money Guarantee Plan	Life High Growth Fund 1	21.3123
ULIF00909/04/07LPURDEBT01121	Reliance Money Guarantee Plan	Life Pure Debt Fund 1	21.4714
ULIF00128/07/04LBALANCE01121	Reliance Money Guarantee Plan	Life Balanced Fund 1	19.6139
ULIF00128/07/04LBALANCE01121	Reliance Automatic Investment Plan	Life Balanced Fund 1	25.1793
ULIF02310/06/08LCORBOND01121	Reliance Automatic Investment Plan	Life Corporate Bond Fund 1	25.1793
ULIF02410/06/08LENERGYF01121	Reliance Automatic Investment Plan	Life Energy Fund 1	18.4444
ULIF02510/06/08LEQUITYF02121	Reliance Automatic Investment Plan	Life Equity Fund 2	12.9164
ULIF02610/06/08LGILTFUN01121	Reliance Automatic Investment Plan	Life Gilt Fund 1	21.1522
ULIF02610/06/08LGILTFUN01121	Reliance Automatic Investment Plan	Life Gilt Fund 1	16.4503
ULIF00809/04/07LGRWTPLS01121	Reliance Automatic Investment Plan	Life Growth Plus Fund 1	21.3123
ULIF02710/06/08LINFRAST01121	Reliance Automatic Investment Plan	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Automatic Investment Plan	Life Midcap Fund 1	18.6917
ULIF02910/06/08LMONMRKT01121	Reliance Automatic Investment Plan	Life Money Market Fund 1	17.6642
ULIF03010/06/08LPUEQUTY01121	Reliance Automatic Investment Plan	Life Pure Equity Fund 1	21.6585
ULIF01009/04/07LSPRGRWT01121	Reliance Automatic Investment Plan	Life Super Growth Fund 1	19.3793
ULIF00128/07/04LBALANCE01121	Reliance Market Return Plan	Life Balanced Fund 1	25.1793
ULIF00228/07/04LCAPTSEC01121	Reliance Market Return Plan	Life Capital Secure Fund 1	20.9034
ULIF02410/06/08LENERGYF01121	Reliance Market Return Plan	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Market Return Plan	Life Equity Fund 2	21.1522
ULIF00328/07/04LEQUITYF01121	Reliance Market Return Plan	Life Equity Fund 1	47.5743
ULIF00428/07/04LGROWTHF01121	Reliance Market Return Plan	Life Growth Fund 1	28.3156
ULIF02710/06/08LINFRAST01121	Reliance Market Return Plan	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Market Return Plan	Life Midcap Fund 1	18.6917
ULIF03010/06/08LPUEQUTY01121	Reliance Market Return Plan	Life Pure Equity Fund 1	21.6585
ULIF06301/02/08HCORBOND01121	Reliance Wealth + Health Plan	Health Corporate Bond Fund 1	18.7762
ULIF06001/02/08HENERGYF01121	Reliance Wealth + Health Plan	Health Energy Fund 1	12.1281
ULIF01201/02/08HEQUITYF01121	Reliance Wealth + Health Plan	Health Equity Fund 1	16.9205
ULIF01301/02/08HGILTFUN01121	Reliance Wealth + Health Plan	Health Gilt Fund 1	16.5599
ULIF01401/02/08HGRWTPLS01121	Reliance Wealth + Health Plan	Health Growth Plus Fund 1	17.6093

Reliance Life Insurance

Product Details

Nav's As of 30th Oct, 2015

SFIN	Plan Name	Fund Name	NAV
ULIF06101/02/08HINFRAST01121	Reliance Wealth + Health Plan	Health Infrastructure Fund 1	8.8803
ULIF06201/02/08HMIDCAPF01121	Reliance Wealth + Health Plan	Health Midcap Fund 1	20.2155
ULIF01501/02/08HMONMRKT01121	Reliance Wealth + Health Plan	Health Money Market Fund 1	18.0116
ULIF01601/02/08HPUEQUTY01121	Reliance Wealth + Health Plan	Health Pure Equity Fund 1	19.3633
ULIF01701/02/08HSPRGRWT01121	Reliance Wealth + Health Plan	Health Super Growth Fund 1	16.4074
ULIF00128/07/04LBALANCE01121	Reliance Guaranteed Return Plan Series I - Insurance	Life Balanced Fund 1	25.1793
ULIF00128/07/04LBALANCE01121	Reliance Super Automatic Investment Plan	Life Balanced Fund 1	25.1793
ULIF02310/06/08LCORBOND01121	Reliance Super Automatic Investment Plan	Life Corporate Bond Fund 1	18.4444
ULIF02410/06/08LENERGYF01121	Reliance Super Automatic Investment Plan	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Super Automatic Investment Plan	Life Equity Fund 2	21.1522
ULIF02610/06/08LGILTFUN01121	Reliance Super Automatic Investment Plan	Life Gilt Fund 1	16.4503
ULIF00809/04/07LGRWTPLS01121	Reliance Super Automatic Investment Plan	Life Growth Plus Fund 1	21.3123
ULIF02710/06/08LINFRAST01121	Reliance Super Automatic Investment Plan	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Super Automatic Investment Plan	Life Midcap Fund 1	18.6917
ULIF02910/06/08LMONMRKT01121	Reliance Super Automatic Investment Plan	Life Money Market Fund 1	17.6642
ULIF03010/06/08LPUEQUTY01121	Reliance Super Automatic Investment Plan	Life Pure Equity Fund 1	21.6585
ULIF01009/04/07LSPRGRWT01121	Reliance Super Automatic Investment Plan	Life Super Growth Fund 1	19.3793
ULIF03104/12/08PBALANCE01121	Reliance Super Golden Years Plan	Pension Balanced Fund 1	25.1366
ULIF02001/03/08PENRGYYF01121	Reliance Super Golden Years Plan	Pension Energy Fund 1	12.2164
ULIF03204/12/08PEQUITYF02121	Reliance Super Golden Years Plan	Pension Equity Fund 2	20.4909
ULIF03304/12/08PGROWTHF01121	Reliance Super Golden Years Plan	Pension Growth Fund 1	22.5795
ULIF02101/03/08PINFRAST01121	Reliance Super Golden Years Plan	Pension Infrastructure Fund 1	8.6156
ULIF02201/03/08PMIDCAPF01121	Reliance Super Golden Years Plan	Pension Midcap Fund 1	19.5148
ULIF03404/12/08PMONMRKT01121	Reliance Super Golden Years Plan	Pension Money Market Fund 1	16.8383
ULIF03504/12/08PPUEQUTY01121	Reliance Super Golden Years Plan	Pension Pure Equity Fund 1	19.5403
ULIF03104/12/08PBALANCE01121	Reliance Super Golden Years Plan - Plus	Pension Balanced Fund 1	25.1366
ULIF02001/03/08PENRGYYF01121	Reliance Super Golden Years Plan - Plus	Pension Energy Fund 1	12.2164
ULIF03204/12/08PEQUITYF02121	Reliance Super Golden Years Plan - Plus	Pension Equity Fund 2	20.4909
ULIF03304/12/08PGROWTHF01121	Reliance Super Golden Years Plan - Plus	Pension Growth Fund 1	22.5795
ULIF02101/03/08PINFRAST01121	Reliance Super Golden Years Plan - Plus	Pension Infrastructure Fund 1	8.6156
ULIF02201/03/08PMIDCAPF01121	Reliance Super Golden Years Plan - Plus	Pension Midcap Fund 1	19.5148
ULIF03404/12/08PMONMRKT01121	Reliance Super Golden Years Plan - Plus	Pension Money Market Fund 1	16.8383
ULIF03504/12/08PPUEQUTY01121	Reliance Super Golden Years Plan - Plus	Pension Pure Equity Fund 1	19.5403
ULIF03104/12/08PBALANCE01121	Reliance Super Golden Years Plan - Value	Pension Balanced Fund 1	25.1366
ULIF02001/03/08PENRGYYF01121	Reliance Super Golden Years Plan - Value	Pension Energy Fund 1	12.2164
ULIF03204/12/08PEQUITYF02121	Reliance Super Golden Years Plan - Value	Pension Equity Fund 2	20.4909
ULIF03304/12/08PGROWTHF01121	Reliance Super Golden Years Plan - Value	Pension Growth Fund 1	22.5795
ULIF02101/03/08PINFRAST01121	Reliance Super Golden Years Plan - Value	Pension Infrastructure Fund 1	8.6156
ULIF02201/03/08PMIDCAPF01121	Reliance Super Golden Years Plan - Value	Pension Midcap Fund 1	19.5148
ULIF03404/12/08PMONMRKT01121	Reliance Super Golden Years Plan - Value	Pension Money Market Fund 1	16.8383
ULIF03504/12/08PPUEQUTY01121	Reliance Super Golden Years Plan - Value	Pension Pure Equity Fund 1	19.5403
ULIF02310/06/08LCORBOND01121	Reliance Total Investment Plan Series I - Insurance	Life Corporate Bond Fund 1	18.4444
ULIF02410/06/08LENERGYF01121	Reliance Total Investment Plan Series I - Insurance	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Total Investment Plan Series I - Insurance	Life Equity Fund 2	21.1522
ULIF02610/06/08LGILTFUN01121	Reliance Total Investment Plan Series I - Insurance	Life Gilt Fund 1	16.4503
ULIF02710/06/08LINFRAST01121	Reliance Total Investment Plan Series I - Insurance	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Total Investment Plan Series I - Insurance	Life Midcap Fund 1	18.6917
ULIF02910/06/08LMONMRKT01121	Reliance Total Investment Plan Series I - Insurance	Life Money Market Fund 1	17.6642
ULIF03010/06/08LPUEQUTY01121	Reliance Total Investment Plan Series I - Insurance	Life Pure Equity Fund 1	21.6585
ULIF00128/07/04LBALANCE01121	Reliance Total Investment Plan Series I - Insurance	Life Balanced Fund 1	25.1793
ULIF01901/03/08PCORBOND01121	Reliance Total Investment Plan Series II - Pension	Pension Corporate Bond Fund 1	18.5156
ULIF02001/03/08PENRGYYF01121	Reliance Total Investment Plan Series II - Pension	Pension Energy Fund 1	12.2164
ULIF03204/12/08PEQUITYF02121	Reliance Total Investment Plan Series II - Pension	Pension Equity Fund 2	20.4909
ULIF06401/03/08PGILTFUN01121	Reliance Total Investment Plan Series II - Pension	Pension Gilt Fund 1	16.5249

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SFIN	Plan Name	Fund Name	NAV
ULIF02101/03/08PINFRAST01121	Reliance Total Investment Plan Series II - Pension	Pension Infrastructure Fund 1	8.6156
ULIF02201/03/08PMIDCAPF01121	Reliance Total Investment Plan Series II - Pension	Pension Midcap Fund 1	19.5148
ULIF05201/01/10PMONMRKT02121	Reliance Total Investment Plan Series II - Pension	Pension Money Market Fund 2	15.4498
ULIF03504/12/08PPUEQUTY01121	Reliance Total Investment Plan Series II - Pension	Pension Pure Equity Fund 1	19.5403
ULIF00128/07/04LBALANCE01121	Reliance Super Market Return Plan	Life Balanced Fund 1	25.1793
ULIF02410/06/08LENERGYF01121	Reliance Super Market Return Plan	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Super Market Return Plan	Life Equity Fund 2	21.1522
ULIF00428/07/04LGROWTHF01121	Reliance Super Market Return Plan	Life Growth Fund 1	28.3156
ULIF02710/06/08LINFRAST01121	Reliance Super Market Return Plan	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Super Market Return Plan	Life Midcap Fund 1	18.6917
ULIF02910/06/08LMONMRKT01121	Reliance Super Market Return Plan	Life Money Market Fund 1	17.6642
ULIF03010/06/08LPUEQUTY01121	Reliance Super Market Return Plan	Life Pure Equity Fund 1	21.6585
ULIF00128/07/04LBALANCE01121	Reliance Super Market Return Plan	Life Balanced Fund 1	25.1793
ULIF02310/06/08LCORBOND01121	Reliance Super InvestAssure Plus Plan	Life Corporate Bond Fund 1	18.4444
ULIF02410/06/08LENERGYF01121	Reliance Super InvestAssure Plus Plan	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Super InvestAssure Plus Plan	Life Equity Fund 2	21.1522
ULIF02610/06/08LGILTFUN01121	Reliance Super InvestAssure Plus Plan	Life Gilt Fund 1	16.4503
ULIF02710/06/08LINFRAST01121	Reliance Super InvestAssure Plus Plan	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Super InvestAssure Plus Plan	Life Midcap Fund 1	18.6917
ULIF02910/06/08LMONMRKT01121	Reliance Super InvestAssure Plus Plan	Life Money Market Fund 1	17.6642
ULIF03010/06/08LPUEQUTY01121	Reliance Super InvestAssure Plus Plan	Life Pure Equity Fund 1	21.6585
ULIF00128/07/04LBALANCE01121	Reliance Super InvestAssure Plus Plan	Life Balanced Fund 1	25.1793
ULIF02310/06/08LCORBOND01121	Reliance Super InvestAssure Plan	Life Corporate Bond Fund 1	18.4444
ULIF02410/06/08LENERGYF01121	Reliance Super InvestAssure Plan	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Super InvestAssure Plan	Life Equity Fund 2	21.1522
ULIF02610/06/08LGILTFUN01121	Reliance Super InvestAssure Plan	Life Gilt Fund 1	16.4503
ULIF02710/06/08LINFRAST01121	Reliance Super InvestAssure Plan	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Super InvestAssure Plan	Life Midcap Fund 1	18.6917
ULIF02910/06/08LMONMRKT01121	Reliance Super InvestAssure Plan	Life Money Market Fund 1	17.6642
ULIF03010/06/08LPUEQUTY01121	Reliance Super InvestAssure Plan	Life Pure Equity Fund 1	21.6585
ULIF00128/07/04LBALANCE01121	Reliance Super InvestAssure Plan	Life Balanced Fund 1	25.1793
ULIF02410/06/08LENERGYF01121	Reliance Secure Child Plan	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Secure Child Plan	Life Equity Fund 2	21.1522
ULIF01102/11/07LGROWTHF02121	Reliance Secure Child Plan	Life Growth Fund 2	16.9188
ULIF02710/06/08LINFRAST01121	Reliance Secure Child Plan	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Secure Child Plan	Life Midcap Fund 1	18.6917
ULIF00909/04/07LPURDEBT01121	Reliance Secure Child Plan	Life Pure Debt Fund 1	19.6139
ULIF03010/06/08LPUEQUTY01121	Reliance Secure Child Plan	Life Pure Equity Fund 1	21.6585
ULIF03010/06/08LPUEQUTY01121	Reliance Imaan Investment Plan	Life Pure Equity Fund 1	21.6585
ULIF04020/08/09LCORBOND02121	Reliance Premier Life	Life Corporate Bond Fund 2	17.9191
ULIF02410/06/08LENERGYF01121	Reliance Premier Life	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Premier Life	Life Equity Fund 2	21.1522
ULIF03819/03/09LGILTFUN02121	Reliance Premier Life	Life Gilt Fund 2	15.8988
ULIF02710/06/08LINFRAST01121	Reliance Premier Life	Life Infrastructure Fund 1	9.1310
ULIF02810/06/08LMIDCAPF01121	Reliance Premier Life	Life Midcap Fund 1	18.6917
ULIF03919/03/09LMONMRKT02121	Reliance Premier Life	Life Money Market Fund 2	17.1170

SFIN	Plan Name	Fund Name	NAV
ULIF03919/03/09LMONMRKT02121	Reliance Premier Life	Life Money Market Fund 2	17.1170
ULIF03010/06/08LPUEQUTY01121	Reliance Premier Life	Life Pure Equity Fund 1	21.6585
ULIF02410/06/08LENERGYF01121	Reliance Savings Linked Insurance Plan	Life Energy Fund 1	12.9164
ULIF02510/06/08LEQUITYF02121	Reliance Savings Linked Insurance Plan	Life Equity Fund 2	21.1522
ULIF03819/03/09LGILTFUN02121	Reliance Savings Linked Insurance Plan	Life Gilt Fund 2	15.8988
ULIF02710/06/08LINFRAST01121	Reliance Savings Linked Insurance Plan	Life Infrastructure Fund 1	9.1310
ULIF03919/03/09LMONMRKT02121	Reliance Savings Linked Insurance Plan	Life Money Market Fund 2	17.1170
ULIF03010/06/08LPUEQUTY01121	Reliance Savings Linked Insurance Plan	Life Pure Equity Fund 1	21.6585
ULIF02810/06/08LMIDCAPF01121	Reliance Savings Linked Insurance Plan	Life Midcap Fund 1	18.6917
ULIF04020/08/09LCORBOND02121	Reliance Savings Linked Insurance Plan	Life Corporate Bond Fund 2	17.9191
ULIF04801/01/10PBALANCE02121	Reliance Life Super Golden Years Basic Plan	Pension Balanced Fund 2	15.5829
ULIF05001/01/10PGROWTHF02121	Reliance Life Super Golden Years Basic Plan	Pension Growth Fund 2	15.8485
ULIF05201/01/10PMONMRKT02121	Reliance Life Super Golden Years Basic Plan	Pension Money Market Fund 2	15.4498
ULIF04901/01/10PEQUITYF03121	Reliance Life Super Golden Years Basic Plan	Pension Equity Fund 3	17.2501
ULIF05301/01/10PPUEQUTY02121	Reliance Life Super Golden Years Basic Plan	Pension Pure Equity Fund 2	16.6182
ULIF06601/01/10PINFRAST02121	Reliance Life Super Golden Years Basic Plan	Pension Infrastructure Fund 2	9.5719
ULIF05101/01/10PMIDCAPF02121	Reliance Life Super Golden Years Basic Plan	Pension Midcap Fund 2	17.1495
ULIF06501/01/10PENRGYYF02121	Reliance Life Super Golden Years Basic Plan	Pension Energy Fund 2	10.8687
ULIF04801/01/10PBALANCE02121	Reliance Life Super Golden Years Term 10 Plan	Pension Balanced Fund 2	15.5829
ULIF05001/01/10PGROWTHF02121	Reliance Life Super Golden Years Term 10 Plan	Pension Growth Fund 2	15.8485
ULIF05201/01/10PMONMRKT02121	Reliance Life Super Golden Years Term 10 Plan	Pension Money Market Fund 2	15.4498
ULIF04901/01/10PEQUITYF03121	Reliance Life Super Golden Years Term 10 Plan	Pension Equity Fund 3	17.2501
ULIF05301/01/10PPUEQUTY02121	Reliance Life Super Golden Years Term 10 Plan	Pension Pure Equity Fund 2	16.6182
ULIF06601/01/10PINFRAST02121	Reliance Life Super Golden Years Term 10 Plan	Pension Infrastructure Fund 2	9.5719
ULIF05101/01/10PMIDCAPF02121	Reliance Life Super Golden Years Term 10 Plan	Pension Midcap Fund 2	17.1495
ULIF06501/01/10PENRGYYF02121	Reliance Life Super Golden Years Term 10 Plan	Pension Energy Fund 2	10.8687
ULIF04701/01/10LSPRGRWT02121	Reliance Super Automatic Investment Basic Plan	Life Super Growth Fund 2	16.8034
ULIF04301/01/10LGRWTPLS02121	Reliance Super Automatic Investment Basic Plan	Life Growth Plus Fund 2	16.4657
ULIF00128/07/04LBALANCE01121	Reliance Super Automatic Investment Basic Plan	Life Balanced Fund 1	25.1793
ULIF02910/06/08LMONMRKT01121	Reliance Super Automatic Investment Basic Plan	Life Money Market Fund 1	17.6642
ULIF02610/06/08LGILTFUN01121	Reliance Super Automatic Investment Basic Plan	Life Gilt Fund 1	16.4503
ULIF02310/06/08LCORBOND01121	Reliance Super Automatic Investment Basic Plan	Life Corporate Bond Fund 1	18.4444
ULIF04201/01/10LEQUITYF03121	Reliance Super Automatic Investment Basic Plan	Life Equity Fund 3	17.6134
ULIF04601/01/10LPUEQUTY02121	Reliance Super Automatic Investment Basic Plan	Life Pure Equity Fund 2	16.3624
ULIF04401/01/10LINFRAST02121	Reliance Super Automatic Investment Basic Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Super Automatic Investment Basic Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Super Automatic Investment Basic Plan	Life Midcap Fund 2	16.9637
ULIF04701/01/10LSPRGRWT02121	Reliance Super Automatic Investment Term 10 Plan	Life Super Growth Fund 2	16.8034
ULIF04301/01/10LGRWTPLS02121	Reliance Super Automatic Investment Term 10 Plan	Life Growth Plus Fund 2	16.4657
ULIF00128/07/04LBALANCE01121	Reliance Super Automatic Investment Term 10 Plan	Life Balanced Fund 1	25.1793
ULIF02910/06/08LMONMRKT01121	Reliance Super Automatic Investment Term 10 Plan	Life Money Market Fund 1	17.6642
ULIF02610/06/08LGILTFUN01121	Reliance Super Automatic Investment Term 10 Plan	Life Gilt Fund 1	16.4503
ULIF02310/06/08LCORBOND01121	Reliance Super Automatic Investment Term 10 Plan	Life Corporate Bond Fund 1	18.4444
ULIF04201/01/10LEQUITYF03121	Reliance Super Automatic Investment Term 10 Plan	Life Equity Fund 3	17.6134
ULIF04601/01/10LPUEQUTY02121	Reliance Super Automatic Investment Term 10 Plan	Life Pure Equity Fund 2	16.3624
ULIF04401/01/10LINFRAST02121	Reliance Super Automatic Investment Term 10 Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Super Automatic Investment Term 10 Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Super Automatic Investment Term 10 Plan	Life Midcap Fund 2	16.9637
ULIF00128/07/04LBALANCE01121	Reliance Super Market Return Basic Plan	Life Balanced Fund 1	25.1793
ULIF01102/11/07LGROWTHF02121	Reliance Super Market Return Basic Plan	Life Growth Fund 2	16.9188
ULIF02910/06/08LMONMRKT01121	Reliance Super Market Return Basic Plan	Life Money Market Fund 1	17.6642
ULIF04201/01/10LEQUITYF03121	Reliance Super Market Return Basic Plan	Life Equity Fund 3	17.6134
ULIF04601/01/10LPUEQUTY02121	Reliance Super Market Return Basic Plan	Life Pure Equity Fund 2	16.3624

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SFIN	Plan Name	Fund Name	NAV
ULIF04401/01/10LINFRAST02121	Reliance Super Market Return Basic Plan	Life Infrastructure Fund 2	9.3541
ULIF04501/01/10LMIDCAPF02121	Reliance Super Market Return Basic Plan	Life Midcap Fund 2	16.9637
ULIF04101/01/10LENERGYF02121	Reliance Super Market Return Basic Plan	Life Energy Fund 2	11.0892
ULIF00128/07/04LBALANCE01121	Reliance Super Market Return Basic Plan	Life Balanced Fund 1	25.1793
ULIF00128/07/04LBALANCE01121	Reliance Super Market Return Term 10 Plan	Life Balanced Fund 1	25.1793
ULIF01102/11/07LGROWTHF02121	Reliance Super Market Return Term 10 Plan	Life Growth Fund 2	16.9188
ULIF02910/06/08LMONMRKT01121	Reliance Super Market Return Term 10 Plan	Life Money Market Fund 1	17.6642
ULIF04201/01/10LEQUITYF03121	Reliance Super Market Return Term 10 Plan	Life Equity Fund 3	17.6134
ULIF04601/01/10LPUEQUTY02121	Reliance Super Market Return Term 10 Plan	Life Pure Equity Fund 2	16.3624
ULIF04401/01/10LINFRAST02121	Reliance Super Market Return Term 10 Plan	Life Infrastructure Fund 2	9.3541
ULIF04501/01/10LMIDCAPF02121	Reliance Super Market Return Term 10 Plan	Life Midcap Fund 2	16.9637
ULIF04101/01/10LENERGYF02121	Reliance Super Market Return Term 10 Plan	Life Energy Fund 2	11.0892
ULIF00128/07/04LBALANCE01121	Reliance Super Market Return Term 10 Plan	Life Balanced Fund 1	25.1793
ULIF04801/01/10PBALANCE02121	Reliance Life Super Golden Years Plus Basic Plan	Pension Balanced Fund 2	15.5829
ULIF05001/01/10PGROWTHF02121	Reliance Life Super Golden Years Plus Basic Plan	Pension Growth Fund 2	15.8485
ULIF05201/01/10PMONMRKT02121	Reliance Life Super Golden Years Plus Basic Plan	Pension Money Market Fund 2	15.4498
ULIF04901/01/10PEQUITYF03121	Reliance Life Super Golden Years Plus Basic Plan	Pension Equity Fund 3	17.2501
ULIF05301/01/10PPUEQUTY02121	Reliance Life Super Golden Years Plus Basic Plan	Pension Pure Equity Fund 2	16.6182
ULIF06601/01/10PINFRAST02121	Reliance Life Super Golden Years Plus Basic Plan	Pension Infrastructure Fund 2	9.5719
ULIF05101/01/10PMIDCAPF02121	Reliance Life Super Golden Years Plus Basic Plan	Pension Midcap Fund 2	17.1495
ULIF06501/01/10PENRGYYF02121	Reliance Life Super Golden Years Plus Basic Plan	Pension Energy Fund 2	10.8687
ULIF04801/01/10PBALANCE02121	Reliance Life Super Golden Years Plus Term 10 Plan	Pension Balanced Fund 2	15.5829
ULIF05001/01/10PGROWTHF02121	Reliance Life Super Golden Years Plus Term 10 Plan	Pension Growth Fund 2	15.8485
ULIF05201/01/10PMONMRKT02121	Reliance Life Super Golden Years Plus Term 10 Plan	Pension Money Market Fund 2	15.4498
ULIF04901/01/10PEQUITYF03121	Reliance Life Super Golden Years Plus Term 10 Plan	Pension Equity Fund 3	17.2501
ULIF05301/01/10PPUEQUTY02121	Reliance Life Super Golden Years Plus Term 10 Plan	Pension Pure Equity Fund 2	16.6182
ULIF06601/01/10PINFRAST02121	Reliance Life Super Golden Years Plus Term 10 Plan	Pension Infrastructure Fund 2	9.5719
ULIF05101/01/10PMIDCAPF02121	Reliance Life Super Golden Years Plus Term 10 Plan	Pension Midcap Fund 2	17.1495
ULIF06501/01/10PENRGYYF02121	Reliance Life Super Golden Years Plus Term 10 Plan	Pension Energy Fund 2	10.8687
ULIF04801/01/10PBALANCE02121	Reliance Life Super Golden Years Value Basic Plan	Pension Balanced Fund 2	15.5829
ULIF05001/01/10PGROWTHF02121	Reliance Life Super Golden Years Value Basic Plan	Pension Growth Fund 2	15.8485
ULIF05201/01/10PMONMRKT02121	Reliance Life Super Golden Years Value Basic Plan	Pension Money Market Fund 2	15.4498
ULIF04901/01/10PEQUITYF03121	Reliance Life Super Golden Years Value Basic Plan	Pension Equity Fund 3	17.2501
ULIF05301/01/10PPUEQUTY02121	Reliance Life Super Golden Years Value Basic Plan	Pension Pure Equity Fund 2	16.6182
ULIF06601/01/10PINFRAST02121	Reliance Life Super Golden Years Value Basic Plan	Pension Infrastructure Fund 2	9.5719
ULIF05101/01/10PMIDCAPF02121	Reliance Life Super Golden Years Value Basic Plan	Pension Midcap Fund 2	17.1495
ULIF06501/01/10PENRGYYF02121	Reliance Life Super Golden Years Value Basic Plan	Pension Energy Fund 2	10.8687
ULIF04801/01/10PBALANCE02121	Reliance Life Super Golden Years Value Term 10 Plan	Pension Balanced Fund 2	15.5829
ULIF05001/01/10PGROWTHF02121	Reliance Life Super Golden Years Value Term 10 Plan	Pension Growth Fund 2	15.8485
ULIF05201/01/10PMONMRKT02121	Reliance Life Super Golden Years Value Term 10 Plan	Pension Money Market Fund 2	15.4498
ULIF04901/01/10PEQUITYF03121	Reliance Life Super Golden Years Value Term 10 Plan	Pension Equity Fund 3	17.2501
ULIF05301/01/10PPUEQUTY02121	Reliance Life Super Golden Years Value Term 10 Plan	Pension Pure Equity Fund 2	16.6182
ULIF06601/01/10PINFRAST02121	Reliance Life Super Golden Years Value Term 10 Plan	Pension Infrastructure Fund 2	9.5719
ULIF05101/01/10PMIDCAPF02121	Reliance Life Super Golden Years Value Term 10 Plan	Pension Midcap Fund 2	17.1495
ULIF06501/01/10PENRGYYF02121	Reliance Life Super Golden Years Value Term 10 Plan	Pension Energy Fund 2	10.8687
ULIF02310/06/08LCORBOND01121	Reliance Life Super InvestAssure Basic Plan	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life Super InvestAssure Basic Plan	Life Money Market Fund 1	17.6642
ULIF02910/06/08LMONMRKT01121	Reliance Life Super InvestAssure Basic Plan	Life Money Market Fund 1	17.6642
ULIF02610/06/08LGILTFUN01121	Reliance Life Super InvestAssure Basic Plan	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life Super InvestAssure Basic Plan	Life Equity Fund 3	17.6134
ULIF02510/06/08LEQUITYF02121	Reliance Life Super InvestAssure Basic Plan	Life Equity Fund 2	21.1522
ULIF04401/01/10LINFRAST02121	Reliance Life Super InvestAssure Basic Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Super InvestAssure Basic Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Super InvestAssure Basic Plan	Life Midcap Fund 2	16.9637
ULIF04601/01/10LPUEQUTY02121	Reliance Life Super InvestAssure Basic Plan	Life Pure Equity Fund 2	16.3624
ULIF00128/07/04LBALANCE01121	Reliance Life Super InvestAssure Basic Plan	Life Balanced Fund 1	25.1793
ULIF02310/06/08LCORBOND01121	Reliance Life Super InvestAssure Plus Basic Plan	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life Super InvestAssure Plus Basic Plan	Life Money Market Fund 1	17.6642
ULIF02910/06/08LMONMRKT01121	Reliance Life Super InvestAssure Plus Basic Plan	Life Money Market Fund 1	17.6642
ULIF02610/06/08LGILTFUN01121	Reliance Life Super InvestAssure Plus Basic Plan	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life Super InvestAssure Plus Basic Plan	Life Equity Fund 3	17.6134
ULIF04401/01/10LINFRAST02121	Reliance Life Super InvestAssure Plus Basic Plan	Life Infrastructure Fund 2	9.3541

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SFIN	Plan Name	Fund Name	NAV
ULIF04101/01/10LENERGYF02121	Reliance Life Super InvestAssure Plus Basic Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Super InvestAssure Plus Basic Plan	Life Midcap Fund 2	16.9637
ULIF04601/01/10LPUEQUTY02121	Reliance Life Super InvestAssure Plus Basic Plan	Life Pure Equity Fund 2	16.3624
ULIF00128/07/04LBALANCE01121	Reliance Life Super InvestAssure Plus Basic Plan	Life Balanced Fund 1	25.1793
ULIF02310/06/08LCORBOND01121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Money Market Fund 1	17.6642
ULIF02610/06/08LGILTFUN01121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Equity Fund 3	17.6134
ULIF04401/01/10LINFRAST02121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Midcap Fund 2	16.9637
ULIF04601/01/10LPUEQUTY02121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Pure Equity Fund 2	16.3624
ULIF00128/07/04LBALANCE01121	Reliance Life Super InvestAssure Plus Term 10 Plan	Life Balanced Fund 1	25.1793
ULIF04601/01/10LPUEQUTY02121	Reliance Life Imman Investment Basic Plan	Life Pure Equity Fund 2	16.3624
ULIF02310/06/08LCORBOND01121	Reliance Life Premier Basic Plan	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life Premier Basic Plan	Life Money Market Fund 1	17.6642
ULIF02610/06/08LGILTFUN01121	Reliance Life Premier Basic Plan	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life Premier Basic Plan	Life Equity Fund 3	17.6134
ULIF04401/01/10LINFRAST02121	Reliance Life Premier Basic Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Premier Basic Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Premier Basic Plan	Life Midcap Fund 2	16.9637
ULIF04601/01/10LPUEQUTY02121	Reliance Life Premier Basic Plan	Life Pure Equity Fund 2	16.3624
ULIF02310/06/08LCORBOND01121	Reliance Life Premier Term 10 Plan	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life Premier Term 10 Plan	Life Money Market Fund 1	17.6642
ULIF02610/06/08LGILTFUN01121	Reliance Life Premier Term 10 Plan	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life Premier Term 10 Plan	Life Equity Fund 3	17.6134
ULIF04401/01/10LINFRAST02121	Reliance Life Premier Term 10 Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Premier Term 10 Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Premier Term 10 Plan	Life Midcap Fund 2	16.9637
ULIF04601/01/10LPUEQUTY02121	Reliance Life Premier Term 10 Plan	Life Pure Equity Fund 2	16.3624
ULIF02310/06/08LCORBOND01121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Money Market Fund 1	17.6642
ULIF02610/06/08LGILTFUN01121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Equity Fund 3	17.6134
ULIF04401/01/10LINFRAST02121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Midcap Fund 2	16.9637
ULIF00128/07/04LBALANCE01121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Balanced Fund 1	25.1793
ULIF04601/01/10LPUEQUTY02121	Reliance Life Total Investment Term 10 Plan - Insurance	Life Pure Equity Fund 2	16.3624
ULIF01901/03/08PCORBOND01121	Reliance Life Total Investment Term 10 Plan - Pension	Pension Corporate Bond Fund 1	18.5156
ULIF05201/01/10PMONMRKT02121	Reliance Life Total Investment Term 10 Plan - Pension	Pension Money Market Fund 2	15.4498
ULIF06401/03/08PGILTFUN01121	Reliance Life Total Investment Term 10 Plan - Pension	Pension Gilt Fund 1	16.5249
ULIF04901/01/10PEQUITYF03121	Reliance Life Total Investment Term 10 Plan - Pension	Pension Equity Fund 3	17.2501
ULIF06601/01/10PINFRAST02121	Reliance Life Total Investment Term 10 Plan - Pension	Pension Infrastructure Fund 2	9.5719
ULIF06501/01/10PENRGYYF02121	Reliance Life Total Investment Term 10 Plan - Pension	Pension Energy Fund 2	10.8687
ULIF05101/01/10PMIDCAPF02121	Reliance Life Total Investment Term 10 Plan - Pension	Pension Midcap Fund 2	17.1495
ULIF05301/01/10PPUEQUTY02121	Reliance Life Total Investment Term 10 Plan - Pension	Pension Pure Equity Fund 2	16.6182
ULIF06301/02/08HCORBOND01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Corporate Bond Fund 1	18.7762
ULIF01501/02/08HMONMRKT01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Money Market Fund 1	18.0116
ULIF01301/02/08HGILTFUN01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Gilt Fund 1	16.5599
ULIF05411/01/10HEQUITYF02121	Reliance Life Insurance Wealth + Health Basic Plan	Health Equity Fund 2	17.5951
ULIF06101/02/08HINFRAST01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Infrastructure Fund 1	8.8803
ULIF06001/02/08HENERGYF01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Energy Fund 1	12.1281
ULIF06201/02/08HMIDCAPF01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Midcap Fund 1	20.2155
ULIF01601/02/08HPUEQUTY01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Pure Equity Fund 1	19.3633
ULIF01701/02/08HSPRGRWT01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Super Growth Fund 1	16.4074
ULIF01401/02/08HGRWTPLS01121	Reliance Life Insurance Wealth + Health Basic Plan	Health Growth Plus Fund 1	17.6093

Reliance Life Insurance

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SFIN	Plan Name	Fund Name	NAV
ULIF06301/02/08HCORBOND01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Corporate Bond Fund 1	18.7762
ULIF01501/02/08HMONMRKT01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Money Market Fund 1	18.0116
ULIF01301/02/08HGILTFUN01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Gilt Fund 1	16.5599
ULIF05411/01/10HEQUITYF02121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Equity Fund 2	17.5951
ULIF06101/02/08HINFRAST01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Infrastructure Fund 1	8.8803
ULIF06001/02/08HENERGYF01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Energy Fund 1	12.1281
ULIF06201/02/08HMIDCAPF01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Midcap Fund 1	20.2155
ULIF01601/02/08HPUEQUTY01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Pure Equity Fund 1	19.3633
ULIF01701/02/08HSPRGRWT01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Super Growth Fund 1	16.4074
ULIF01401/02/08HGRWTPLS01121	Reliance Life Insurance Wealth + Health Term 10 Plan	Health Growth Plus Fund 1	17.6093
ULIF00128/07/04LBALANCE01121	Reliance Life Insurance Secure Child Basic Plan	Life Balanced Fund 1	25.1793
ULIF01102/11/07LGROWTHF02121	Reliance Life Insurance Secure Child Basic Plan	Life Growth Fund 2	16.9188
ULIF00909/04/07LPURDEBT01121	Reliance Life Insurance Secure Child Basic Plan	Life Pure Debt Fund 1	19.6139
ULIF04201/01/10LEQUITYF03121	Reliance Life Insurance Secure Child Basic Plan	Life Equity Fund 3	17.6134
ULIF04601/01/10LPUEQUTY02121	Reliance Life Insurance Secure Child Basic Plan	Life Pure Equity Fund 2	16.3624
ULIF04401/01/10LINFRAST02121	Reliance Life Insurance Secure Child Basic Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Insurance Secure Child Basic Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Insurance Secure Child Basic Plan	Life Midcap Fund 2	16.9637
ULIF00128/07/04LBALANCE01121	Reliance Life Insurance Secure Child Term 10 Plan	Life Balanced Fund 1	25.1793
ULIF01102/11/07LGROWTHF02121	Reliance Life Insurance Secure Child Term 10 Plan	Life Growth Fund 2	16.9188
ULIF00909/04/07LPURDEBT01121	Reliance Life Insurance Secure Child Term 10 Plan	Life Pure Debt Fund 1	19.6139
ULIF04201/01/10LEQUITYF03121	Reliance Life Insurance Secure Child Term 10 Plan	Life Equity Fund 3	17.6134
ULIF04601/01/10LPUEQUTY02121	Reliance Life Insurance Secure Child Term 10 Plan	Life Pure Equity Fund 2	16.3624
ULIF04401/01/10LINFRAST02121	Reliance Life Insurance Secure Child Term 10 Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Insurance Secure Child Term 10 Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Insurance Secure Child Term 10 Plan	Life Midcap Fund 2	16.9637
ULIF01102/11/07LGROWTHF02121	Reliance Life Money Guarantee Basic Plan	Life Growth Fund 2	16.9188
ULIF04301/01/10LGRWTPLS02121	Reliance Life Money Guarantee Basic Plan	Life Growth Plus Fund 2	16.4657
ULIF05511/01/10LHIGROWT02121	Reliance Life Money Guarantee Basic Plan	Life High Growth Fund 2	16.2586
ULIF00909/04/07LPURDEBT01121	Reliance Life Money Guarantee Basic Plan	Life Pure Debt Fund 1	19.6139
ULIF00128/07/04LBALANCE01121	Reliance Life Money Guarantee Basic Plan	Life Balanced Fund 1	25.1793
ULIF01102/11/07LGROWTHF02121	Reliance Life Money Guarantee Term 10 Plan	Life Growth Fund 2	16.9188
ULIF04301/01/10LGRWTPLS02121	Reliance Life Money Guarantee Term 10 Plan	Life Growth Plus Fund 2	16.4657
ULIF05511/01/10LHIGROWT02121	Reliance Life Money Guarantee Term 10 Plan	Life High Growth Fund 2	16.2586
ULIF00909/04/07LPURDEBT01121	Reliance Life Money Guarantee Term 10 Plan	Life Pure Debt Fund 1	19.6139
ULIF00128/07/04LBALANCE01121	Reliance Life Money Guarantee Term 10 Plan	Life Balanced Fund 1	25.1793
ULIF04801/01/10PBALANCE02121	Reliance Life Super Golden Years Senior Citizen Term 10 Plan	Pension Balanced Fund 2	15.5829
ULIF05001/01/10PGROWTHF02121	Reliance Life Super Golden Years Senior Citizen Term 10 Plan	Pension Growth Fund 2	15.8485
ULIF05201/01/10PMONMRKT02121	Reliance Life Super Golden Years Senior Citizen Term 10 Plan	Pension Money Market Fund 2	15.4498
ULIF04901/01/10PEQUITYF03121	Reliance Life Super Golden Years Senior Citizen Term 10 Plan	Pension Equity Fund 3	17.2501
ULIF05301/01/10PPUEQUTY02121	Reliance Life Super Golden Years Senior Citizen Term 10 Plan	Pension Pure Equity Fund 2	16.6182
ULIF06601/01/10PINFRAST02121	Reliance Life Super Golden Years Senior Citizen Term 10 Plan	Pension Infrastructure Fund 2	9.5719
ULIF05101/01/10PMIDCAPF02121	Reliance Life Super Golden Years Senior Citizen Term 10 Plan	Pension Midcap Fund 2	17.1495
ULIF06501/01/10PENRGYYF02121	Reliance Life Super Golden Years Senior Citizen Term 10 Plan	Pension Energy Fund 2	10.8687
ULIF05612/02/10LHNAVGUA01121	Reliance Life Highest NAV Guarantee Plan	Life Highest NAV Guarantee Fund 1	13.8621
ULIF00128/07/04LBALANCE01121	Reliance Life Highest NAV Guarantee Plan	Life Balanced Fund 1	25.1793
ULIF05803/09/10LHNAVADV01121	Reliance Life Highest NAV Advantage Plan	Life Highest NAV Advantage Fund 1	11.5430

Reliance Life Insurance

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SFIN	Plan Name	Fund Name	NAV
ULIF00128/07/04LBALANCE01121	Reliance Life Highest NAV Advantage Plan	Life Balanced Fund 1	25.1793
ULIF05703/09/10DISCPOLF01121	Reliance Life Highest NAV Advantage Plan	Discontinued Policy Fund	14.4856
ULIF05901/06/11LHNAVADV02121	Reliance Life Highest NAV Advantage Plan	Life Highest NAV Advantage Fund 2	12.9725
ULIF02310/06/08LCORBOND01121	Reliance Life Classic Plan	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life Classic Plan	Life Money Market Fund 1	17.6642
ULIF00128/07/04LBALANCE01121	Reliance Life Classic Plan	Life Balanced Fund 1	25.1793
ULIF02610/06/08LGILTFUN01121	Reliance Life Classic Plan	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life Classic Plan	Life Equity Fund 3	17.6134
ULIF04401/01/10LINFRAST02121	Reliance Life Classic Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Classic Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Classic Plan	Life Midcap Fund 2	16.9637
ULIF04601/01/10LPUEQUTY02121	Reliance Life Classic Plan	Life Pure Equity Fund 2	16.3624
ULIF05703/09/10DISCPOLF01121	Reliance Life Classic Plan	Discontinued Policy Fund	14.4856
ULIF02310/06/08LCORBOND01121	Reliance Life Classic Plan - Limited	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life Classic Plan - Limited	Life Money Market Fund 1	17.6642
ULIF00128/07/04LBALANCE01121	Reliance Life Classic Plan - Limited	Life Balanced Fund 1	25.1793
ULIF02610/06/08LGILTFUN01121	Reliance Life Classic Plan - Limited	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life Classic Plan - Limited	Life Equity Fund 3	17.6134
ULIF04401/01/10LINFRAST02121	Reliance Life Classic Plan - Limited	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life Classic Plan - Limited	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life Classic Plan - Limited	Life Midcap Fund 2	16.9637
ULIF04601/01/10LPUEQUTY02121	Reliance Life Classic Plan - Limited	Life Pure Equity Fund 2	16.3624
ULIF05703/09/10DISCPOLF01121	Reliance Life Classic Plan - Limited	Discontinued Policy Fund	14.4856
ULIF02310/06/08LCORBOND01121	Reliance Life insurance Pay Five Plan	Life Corporate Bond Fund 1	18.4444
ULIF02910/06/08LMONMRKT01121	Reliance Life insurance Pay Five Plan	Life Money Market Fund 1	17.6642
ULIF00128/07/04LBALANCE01121	Reliance Life insurance Pay Five Plan	Life Balanced Fund 1	25.1793
ULIF02610/06/08LGILTFUN01121	Reliance Life insurance Pay Five Plan	Life Gilt Fund 1	16.4503
ULIF04201/01/10LEQUITYF03121	Reliance Life insurance Pay Five Plan	Life Equity Fund 3	17.6134
ULIF04401/01/10LINFRAST02121	Reliance Life insurance Pay Five Plan	Life Infrastructure Fund 2	9.3541
ULIF04101/01/10LENERGYF02121	Reliance Life insurance Pay Five Plan	Life Energy Fund 2	11.0892
ULIF04501/01/10LMIDCAPF02121	Reliance Life insurance Pay Five Plan	Life Midcap Fund 2	16.9637
ULIF04601/01/10LPUEQUTY02121	Reliance Life insurance Pay Five Plan	Life Pure Equity Fund 2	16.3624
ULIF05703/09/10DISCPOLF01121	Reliance Life insurance Pay Five Plan	Discontinued Policy Fund	14.4856
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	Assured Maturity Debt Fund	13.6430

Reliance Life Insurance

Investment strategy and risk control

√ Macro Analysis

√ Appreciation of Market Dynamics

√ Meeting Investment Objective vis-à-vis Risk Appetite

√ Asset Allocation Strategy

√ Security Selection- Portfolio Constriction

√ Benchmark

√ Risk Management / Portfolio Evolution/ Diagnostics

√ Governance and Process

Macro analysis of the economy is carried out by tracking the trends in key economic indicators.

Market dynamics are also studied apart from the above to determine our view of the changes likely in the interest rate scenario and equity market movements. Price movements in the market are monitored at all times along with factors that affect them such as the prevailing market sentiments, cash flows in the market and views/actions of key market participants including institutional investors like FIIs and mutual funds. For analyzing the debt markets, yield curve movements and changes in its shape are also studied.

The **risk appetite and investment objective** is clearly defined for each fund keeping in mind the investment horizon, liquidity requirements etc.

A range of acceptable holdings under each asset class is determined at the investment policy level. The **asset allocation** primarily takes into account, the investment objectives, regulatory issues and the likely risk return matrix to obtain a potential return which is the highest achievable for the risk that is assumed. Within the strategic asset allocation, the fund managers determine the weights of the various asset classes; primarily factoring in the developing market scenarios.

Based on the investment of objectives of each fund option, a rigorous **security selection** process is followed. The fixed income fund manager identifies cheaper securities across the yield curve and builds a basket of securities to arrive at the optimum level of yield within the range of pre-determined 'duration' for the entire portfolio after paying particular attention to the liquidity position and the liquidity premium on the securities. An active fund management style is followed or the equity portfolios. A core portfolio of stocks is first created driven by a top-down approach and a research based bottom-up stock selection method is followed.

Benchmarks are pre-determined for each fund based on the most appropriate indices available in the market or by constructing proxy benchmarks out of multiple indices. Performance of each fund is continuously tracked based on the benchmarks and recalibrated.

A statistical analysis is carried out to determine that the **risk levels** are in tune with the risk appetite of the particular fund. Statistical tools such as the standard tools such as the standard deviation and risk-adjusted return measures such as the Sharp ratio are calculated in order to compare the returns generated per unit of risk vis-à-vis benchmarks.

The investment policy has been designed by the **Board** to cover regulatory guidelines, the various product investment objectives, risk appetite strategic asset allocation and the investment style. It is ensued that the portfolio is always kept complaint with the relevant regulations. Our rigorous process and risk/compliance controls are well documented.

Reliance Life Insurance

the analyst expressions

√ Gross Fund Return

√ Benchmark Return

√ Fund Standard Deviation

√ Fund Sharpe Ratio

Gross Fund Return

Gross return for a fund is defined as the return calculated on an NAV basis plus the fund management fees which are debited periodically to the fund. We calculate gross fund returns in order to give uniformity while evaluating fund management performance as the fund management fees vary from company to company. Fund management charges are a matter of policy decision by the top management of a life fund Insurance Company. Hence, even if two funds from two different fund management companies give the same returns, the returns may not reflect that if they are calculated on an NAV basis.

We shall highlight this with the help of an example.

Reliance Life Insurance
Balanced Fund
NAV based Return=11.50 %
Fund Management Fee=2%
Gross Fund Return=13.50%

XYZ Insurance Company
Balanced Fund
NAV based Return=10.50%
Fund Management Fee=3%
Gross Fund Return=13.50%.

As seen above, though the gross return of both the companies were same, Reliance Life Insurance showed a higher NAV based return as the fund management fees were lower. Please note that the returns as given in The Analyst for all funds are computed on a gross basis.

Benchmark Return

A benchmark is a standard against which the performance of an investment can be measured. Benchmarks are pre-determined primarily on the basis of the asset allocation structure of the fund.

Benchmarks can be readily available in the market or have to be constructed. The CNX Nifty is a readily available benchmark for our equity portfolio manager as the equity fund primarily invests in equities.

However, the benchmark for the Growth Fund of Reliance Life Insurance has been constructed as 60% of CRISIL Short Term Bond Index and 40% of CNX Nifty as the asset allocation of the growth fund is 60% of debt and 40% of equity. (Please refer to the Growth Fund page of The Analyst).

Fund Standard Deviation

Risk of investing in a fund is identified by the volatility of the fund's periodic returns. Standard deviation measures the volatility of the fund's returns for a given time period.

In other words, Fund Standard Deviation for a particular time period gives us the deviation from the mean returns, that has occurred for that fund during that time period. For e.g. let us assume that the Balanced Fund has generated an average (mean) return of 11.55% for the last 2 years and that the corresponding standard deviation was 4.44%. That means that during the last 2 year time period, the balanced fund return varied between 15.99% (i.e. 11.55+ 4.44) and 7.11% (i.e. 11.55-4.44) during 65% of the time.

Higher the standard deviation, the greater the volatility, and therefore, the greater the risk of investing in that fund.

Thus, an investor has more information available at his disposal to evaluate the quality of performance of the fund and how volatile its returns are.

To carry it a step further, it is highly unlikely that a fund's return in any one year will be exactly the average. Rather, it will always be either higher or lower than the average. Thus, standard deviation teaches us to look beyond the “average annual return” figures that are touted by investment advisors.

Fund Sharpe Ratio

Sharpe ratio of a fund tells us how much return the fund has been able to generate per unit of risk. The higher the Sharpe Ratio, the better the performance of a fund from a risk point of view.

The excess return generated by a fund for a particular time period is first calculated by subtracting the risk free rate from the rate of return generated by that fund during that time period. Dividing this result by the standard deviation of the fund return during that time period, one can obtain the Sharpe ratio.

Sharpe Ratio = Excess return / Annualized standard deviation of fund return

The "risk-free return" is the annualized return currently available on "risk-free" investments. This is usually assumed to be the return on a short government security like Treasury bill. A government security is sovereign credit which is the nearest to a risk free asset that one can get. For our calculations of the Sharpe ratios for all funds as given in the Analyst, we have assumed this risk free rate of interest to be at 5%.

√ Benchmark Sharpe Ratio

√ Modified Duration Of Debt Profile

√ Fund Beta

We shall assume that 9.85% was the annualized gross return for a 3-year time period for the balanced fund, 5% p.a. was the assumed risk free rate of return as discussed above and 4.14% p.a. was the standard deviation of this 3-year return. The Sharpe ratio can be calculated as follows:

(9.85-5)%/4.14%=1.17.

The Sharpe ratio tells us whether the returns of a portfolio are due to smart investment decisions or a result of excess risk. This measurement is very useful because although one portfolio or fund can reap higher returns than its peers, it is only a good investment if those higher returns do not come with too much additional risk. The greater a portfolio's Sharpe ratio, the better its risk-adjusted performance has been.

Benchmark Sharpe Ratio

Just as the fund returns are compared to a benchmark return, the Sharpe ratio of the fund is also compared to the benchmark's Sharpe ratio in order to evaluate the risk-adjusted performance. In our example above, let us assume that the benchmark Sharpe ratio of the balanced fund for the last 3 years is 0.98. This means that over a three-year time period, the Balanced Fund of Reliance Life Insurance has given a higher risk-adjusted return than the comparable risk-adjusted return provided by the constructed benchmark.

While calculating the benchmark Sharpe ratio of 0.98, let us assume that 9.10% was the annualized gross return provided by the constructed benchmark for the balanced fund for the last 3-year time period, 5% p.a. was the assumed risk free rate of return, and 4.21% p.a. was the standard deviation of the 3-year benchmark return.

The benchmark Sharpe ratio for the Balanced Fund for the last three years has been calculated as follows:
(9.10-5)%/4.21%=0.98.

Modified Duration of Debt Portfolio

The value of a fund's debt portfolio is sensitive to changes in interest rates. When interest rates rise, bond prices fall, and vice versa. Generally, a debt portfolio comprising of bonds with higher maturities will have a higher price fluctuation than a portfolio comprising of bonds with lower maturities. Modified duration, indicates the sensitivity of the value of the debt portfolio to any given change in interest rates. Modified Duration is derived from Duration, which represents a weighted average of the time periods to maturity.

Modified Duration gives one an immediate rule of thumb -- the percentage change in the price of a bond is the duration multiplied by the change in interest rates. So, if a bond has duration of 10 years and interest rates fall from 8% to 7.5% (a drop of 0.50 percentage points), the bond's price will rise by approximately 5% (i.e. 10 x 0.50%).

Let us assume that the modified duration for the Balanced Fund is 2.03. If interest rates drop from 8% to 7.5%, the value of this debt portfolio will rise by 1.015% (i.e. 2.03 x 0.50%). Similarly, when interest rates rise from 8% to 8.5%, say, the value of this debt portfolio will fall by 1.015%.

Fund Beta

Beta measures the risk of a security (say a particular stock) in relation to its broad market. The broad market is generally defined as the specified benchmark index. The Beta assigned to the benchmark index is 1. Beta of the stock describes the sensitivity of the price of the stock to the benchmark index. (For the more statistically inclined readers, Beta is the slope of the regression line). It is generally calculated for equity portfolio/ funds.

If a stock has a beta of 1, that stock is likely to generate the same returns as the market. If the beta of a stock is more than 1, it means that the stock is likely to give higher returns compared to the market but also at a higher risk as compared to the market. For instance, a stock with beta of 1.2 means that when the market, say Nifty, gives a return of 10 %, that stock is likely to generate returns of 12% (i.e. 1.2*10%). Similarly, a low beta stock has given lower returns compared to what the market has delivered for a particular time period. For e.g. for a stock with beta of 0.80, if the Nifty gives returns of 10%, the stock is likely to give returns of only half of that, i.e. 8%. (i.e. 0.80*10%)

Now we shall see the impact of these two stocks when the market falls. When the Nifty gives negative returns of 10%, i.e the market falls by 10%, the price of the stock with beta of 1.2 will fall by 12%. However, though the price of the stock with the low beta of 0.8 will also fall when the market falls, it will not fall as much as the market. If the market falls by 10%, the price of this scrip will fall only by 8%.

The fund beta is nothing but the betas of individual stocks in the equity portfolio multiplied by the weight of that stock in the portfolio. If a fund has a high beta, the equity portfolio of that fund is aggressive and tilted towards high beta stocks and vice versa. Please note that the betas of individual stocks as given in the Equity Fund page of the Analyst have been calculated based on the available prices of the stocks on the NSE for the last 1-yr period.

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