

FUND PRO

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Chief Investment Officer

A quick guide to Bajaj Allianz Fund Performance

July 2019

We have recently seen some correction in the equity markets due to weakness in macro-economic data and escalating trade war between US and China. However, with a cut in policy rates and bond yields coming down significantly, the cost of capital has come down for corporates, and now market valuations are also more reasonable.

LIFE GOALS. DONE.



Bajaj Allianz Life Insurance Co. Ltd.

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- Please note that past performance is not indicative of future performance
- The opinions expressed in this document is personal opinion of Chief Investment Officer of Bajaj Allianz Life Insurance Company Limited based on his perception of the present market conditions and economic scenario of India and is not indicative of any future investment trend to be followed by the Company
- **IN UNIT LINKED INSURANCE POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER**
- The premium paid in linked insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions
- Please note that the name of the Bajaj Allianz product/plan/fund does not indicate the quality of the product plan/fund respectively and its future prospects or returns
- Customers may be advised to seek independent financial advice

Fund Names	Mandate	Asset Profile	CAGR					Since Inception	Inception Date
			1 year	2 Year	3 Year	4 Year	5 Year		
Large Cap i) Equity Growth Fund II ULIF05106/01/10EQTYGROW02116	To protect the capital as well as achieve capital appreciation over the term of 10 years. The above objective does not intend to offer any explicit investment guarantee to the policyholder. The fund strategy would be to invest in highly-rated secured debentures, corporate bonds, exchange traded funds, equities and money market instruments	 Money Market Instruments 13.87% Equity ETF 9.10% Equity Shares 77.03%	-5.27%	4.39%	9.21%	7.89%	10.30%	12.88%	06-Jan-10
Ethical Fund Pure Stock Fund ULIF02721/07/06PURESTKFUN116	To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.	 Money Market Instruments 16.40% Equity Shares 83.54%	-7.82%	1.63%	7.33%	6.36%	10.28%	14.43%	21-Jul-06
Benchmark index: Nifty 50 Index			-2.10%	5.04%	8.76%	6.83%	7.56%		
Peer Category: Morningstar India Insurance Large-Cap Category*			-4.76%	2.39%	7.03%	5.98%	8.09%		
Asset Allocation Asset Allocation Fund II ULIF07205/12/13ASSETALL02116	To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash	 Non Convertible Debentures 11.74% Money Market Instruments 6.47% Govt Securities 24.77% Equity Shares 57.02%	0.04%	4.09%	7.27%	7.01%	9.78%	10.00%	31-Mar-14
Benchmark index: CRISIL Balanced Fund - Aggressive Index			3.10%	5.92%	8.67%	7.74%	8.42%		
Peer Category: Morningstar India Insurance Dynamic Asset Allocation Category*			3.03%	4.26%	6.87%	6.68%	7.50%		
Mid Cap i) Accelerator Mid Cap Fund II ULIF05206/01/10ACCMIDCA02116	To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.	 Money Market Instruments 13.87% Equity ETF 5.75% Equity Shares 80.38%	-15.22%	-3.65%	7.76%	7.47%	10.44%	12.05%	06-Jan-10
Benchmark index: NIFTY Midcap 50 Index			-13.08%	-4.67%	5.73%	6.04%	6.69%		
Peer Category: Morningstar India Insurance Mid-Cap Category*			-15.15%	-4.79%	4.69%	5.61%	9.32%		
Index Linked Nifty Fund Blue Chip Equity Fund ULIF06026/10/01BLUECHIPEQ116	To provide capital appreciation through investment in equities forming part of National Stock Exchange NIFTY	 Money Market Instruments 11.22% Equity Shares 88.78%	-3.43%	4.09%	7.56%	6.16%	6.50%	7.32%	01-Nov-10
Benchmark index: Nifty 50 Index			-2.10%	5.04%	8.76%	6.83%	7.56%		
Peer Category: Morningstar India Insurance Large-Cap Category*			-4.76%	2.39%	7.03%	5.98%	8.09%		
Cash Fund Liquid Fund ULIF02510/07/06LIQUIDFUND116	To have a fund that protects invested capital through investments in liquid money market and short-term instruments.	 Money Market Instruments 100.00%	-2.92%	1.25%	2.97%	4.13%	4.97%	7.22%	10-Jul-06
Benchmark index: Crisil Liquid Fund Index			7.61%	7.32%	7.15%	7.32%	7.60%		
Peer Category: Morningstar India Insurance Ultra Short Duration Category*			4.07%	4.82%	5.32%	5.84%	6.30%		
Debt Fund Bond Fund ULIF02610/07/06BONDFUND116	To provide accumulation of income through investment in high quality fixed income Securities.	 Fixed Deposits 3.37% Non Convertible Debentures 56.97% Govt Securities 36.37% Money Market Instruments 3.29%	13.42%	7.12%	7.73%	8.70%	9.35%	8.98%	10-Jul-06
Benchmark index: Crisil Composite Bond Fund Index			12.76%	6.97%	7.95%	8.80%	9.37%		
Peer Category: Morningstar India Insurance Long Duration Category*			12.23%	6.38%	7.13%	8.06%	8.71%		

The above information is as on 31st July 2019

*Source: Morningstar. Morningstar India Insurance category return is average return of all ULIP funds in the respective Morningstar Category.

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