



**FUND FACT SHEET**  
**as of 31<sup>st</sup> Dec 2015**

## Equity Markets

Index	Return
Sensex	26117.5 (-0.1%)
Nifty	7946.3 (+0.1%)
Nifty Midcap 100	13248.7 (+1.1%)

### Performance

- The month of December was negative prior to fed rate decision on fears of capital outflows post rate hike, which led to a nifty low of 7610
- The dovish statement following the Fed rate hike led to a recovery in the market and the market ended flat for the month
- The VIX continued to soften, with the FED hike out of the way, reaching a bottom of 13.87 the lowest value seen in the past few months
- For December the FII flows were again negative with close to 4150 Cr of outflow
- The best performing sector was metal with nifty metal rising by 5.25% for the month
- The worst performing sector was bank with nifty bank index falling by 2.92%

### Global

- The US markets had a bad month with a fall of 2% for the month of December
- The European markets saw a sharp downturn in the early part of the month on back of renewed deflation fears due to low reported inflation figures
- The Chinese market was relatively stable and remained flattish for the month
- The Crude continued its downward slide with a decline of close to 15% for the month

### Outlook

- The Q3 results in January will be of importance to look for signs of recovery in the economy.
- The market will be range-bound between 7500 – 8300 for the month of January

## Debt Markets

	Change
IGB 7.72 (Yield %)	7.76(-3bps)
IGB 8.40 (Yield %)	7.88(-7bps)
INR/USD (Rs)	66.15(+0.78%)

### Performance:

- The month started bad for the debt market with ONTR reaching a high of 7.81 yield on anticipation of the FED rate decision however with the dovish statement we ended with a 3 bps lower yield
- The corporate bond market worsened as AAA - G-sec spread increased to 60-70 bps from 30-40 bps
- 5 Year On-shore OIS remained flattish ending the month at the 6.96
- The rupee appreciated by 0.8% against the dollar for the month of December
- For November the debt FII flow was positive for the month with 2300 Cr inflow
- The liquidity injection by the RBI increased in month of December with repo borrowing averaging to 988 Cr compared 773 for the previous month

### Economy

- The CPI inflation numbers came in at 5.41% for November compared to 5.00% for September
- The PMI number for manufacturing at 50.3 was marginally lower than October the services PMI came in at 50.1 lower than the previous month
- The IIP numbers for October came in at 9.80% sharply higher than previous month of 3.60% on the back of the festive season boosting production. The auto sales came in lesser

### Outlook

- We expect the yield for the month to remain stable with no major policy changes on the horizon and expect it to stay in the range of 7.70 to 7.90

## Bond Fund

\*Fund Fact Sheet as on 31st December 2015.

### Fund Objective

To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

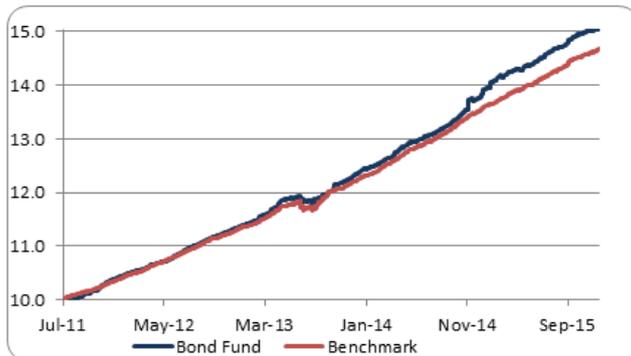
### Fund Information

SFIN No.	ULIF00317/08/11BONDFUND147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	Low to Medium

### Asset Allocation Pattern

Equity and Equity related Instruments	Nil
Debt and Money market Instruments	100%

### NAV (Net Asset Value)

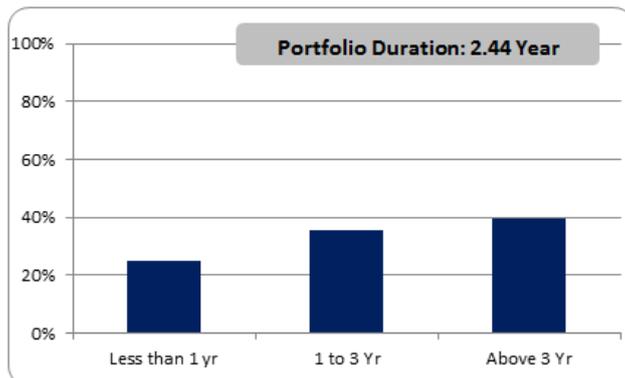


Period	1 Year	2 Year	3 Year	4Year	Inception
Fund Return	9.4%	10.4%	9.9%	9.7%	9.7%
Benchmark	8.7%	9.6%	9.1%	9.1%	9.0%

Benchmark: Crisil Short Term Bond Fund Index

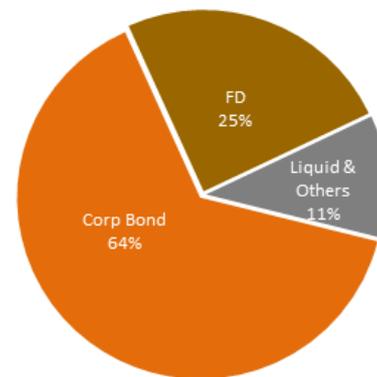
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Fixed Income Portfolio Maturity

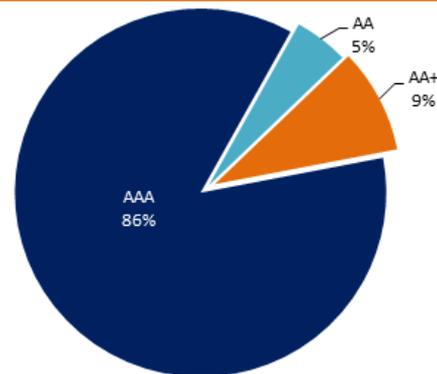


\* % of fixed income investment

### Asset Allocation



### Debt Rating Profile



\* % of fixed income investment

## Money Market Fund

\*Fund Fact Sheet as on 31st Dec 2015.

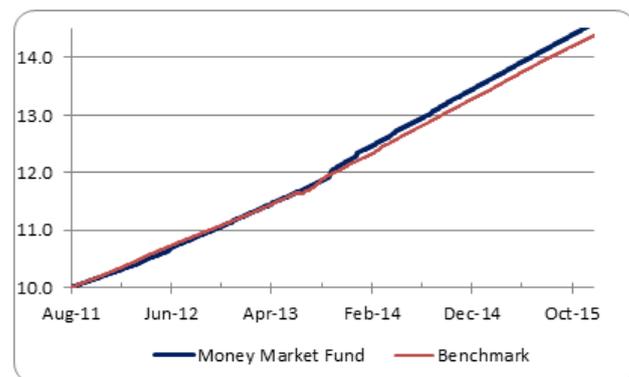
### Fund Objective

To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

### Fund Information

SFIN No.	ULIF00425/08/11MONEYMARKET147
Launch Date	25-Aug-11
Face Value	10
Risk Profile	Low

### NAV (Net Asset Value)

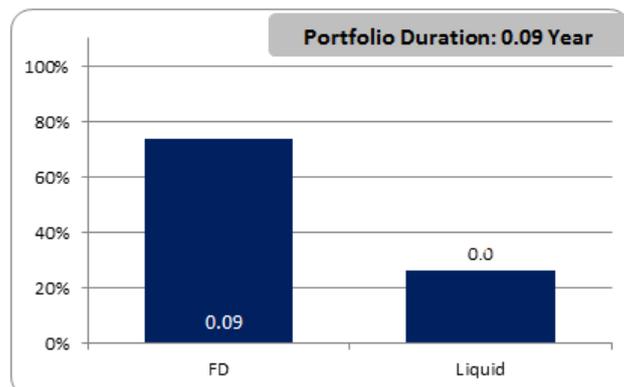


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.5%	9.1%	9.4%	9.2%	9.1%
Benchmark	8.2%	8.7%	8.8%	8.7%	8.7%

Benchmark: Crisil Liquid Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Asset Class Duration

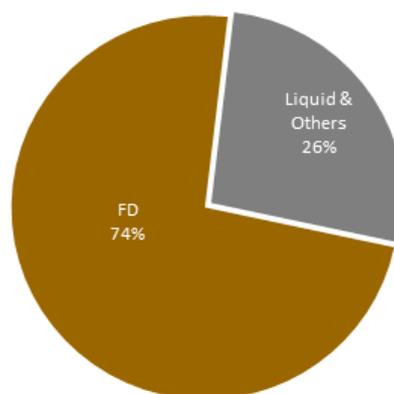


\*% of fixed income investment

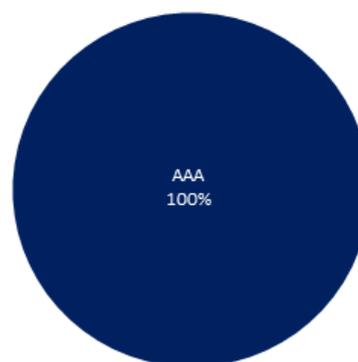
### Asset Allocation Pattern

Equity and Equity related Instruments	Nil
Debt and Money market Instruments	100%

### Asset Allocation (Actual)



### Debt Rating Profile



\*% of fixed income investment

## Equity Large Cap Fund

\*Fund Fact Sheet as on 31st Dec 2015.

### Fund Objective

To provide high equity exposure targeting higher returns in the long term.

### Fund Information

SFIN No.	ULIF00118/08/11EQLARGECAP147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	High

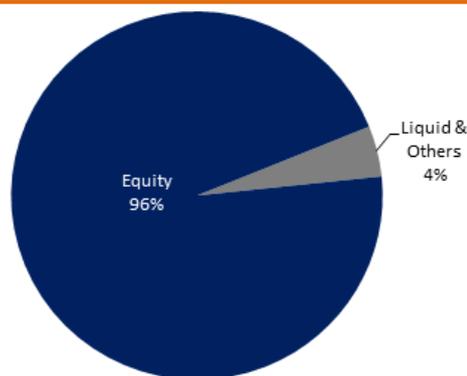
### Asset Allocation Pattern

Equity and Equity related Instruments	60% - 100%
Debt and Money market Instruments	0% - 40%

### NAV (Net Asset Value)



### Asset Allocation

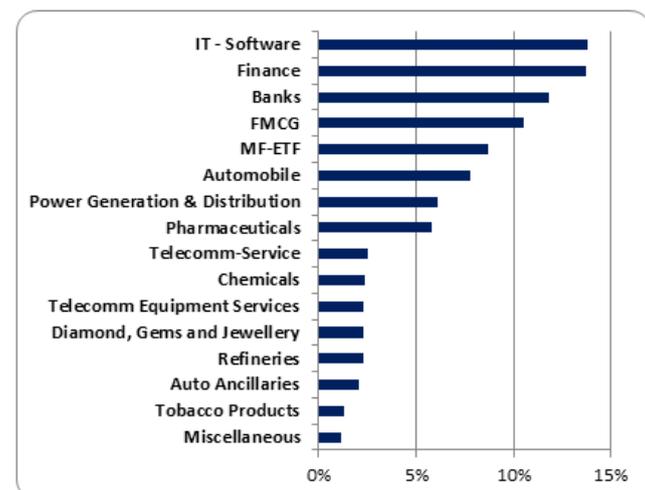


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	6.3%	21.2%	20.5%	22.2%	17.6%
Benchmark	-4.1%	12.3%	10.4%	14.5%	8.7%

Benchmark: Nifty

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Sector Allocation



\* % of equity investment

### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	9%
MARUTI	7%
TCS	5%
HDFC	4%
HDFCBANK	4%
HINDUNILVR	4%
HCLTECH	3%
POWERGRID	3%
ICICIBANK	2%
INFRATEL	2%

\* % of equity investment

## Equity Top 250 Fund

\*Fund Fact Sheet as on 31st Dec 2015.

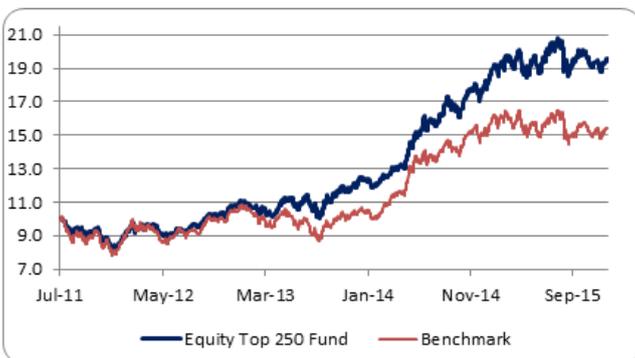
### Fund Objective

To provide equity exposure targeting higher returns (through long term capital gains).

### Fund Information

SFIN No.	ULIF0027/07/11EQTOP250147
Launch Date	20-Jul-11
Face Value	10
Risk Profile	High

### NAV (Net Asset Value)

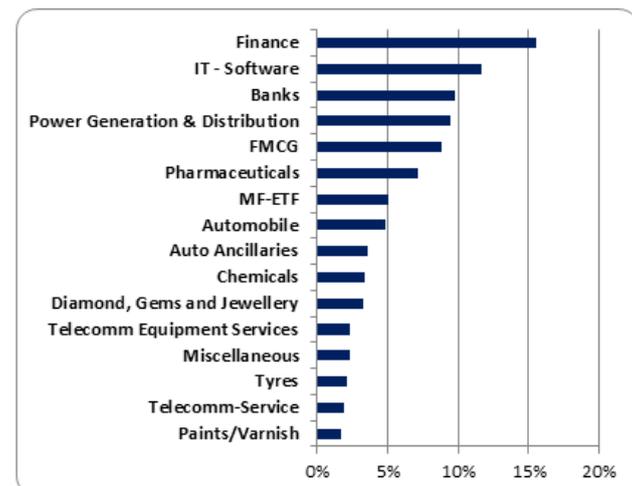


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.3%	25.3%	21.8%	24.0%	16.3%
Benchmark	1.2%	20.4%	13.5%	18.2%	10.2%

Benchmark: 50% Nifty & 50% CNX MIDCAP

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Sector Allocation

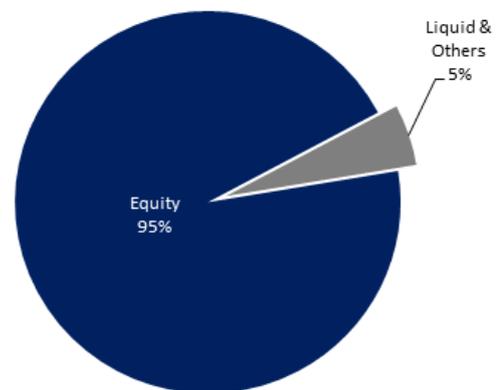


\*% of equity investment

### Asset Allocation Pattern

Equity and Equity related Instruments	60% - 100%
Debt and Money market Instruments	0% - 40%

### Asset Allocation



### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	5%
MARUTI	4%
HDFCBANK	3%
POWERGRID	3%
HDFC	3%
MINDTREE	3%
RAJESHXPO	3%
ABBOTINDIA	2%
INFRATEL	2%
TUBEINVEST	2%

\*% of equity investment

## Managed Fund

\*Fund Fact Sheet as on 31st Dec 2015.

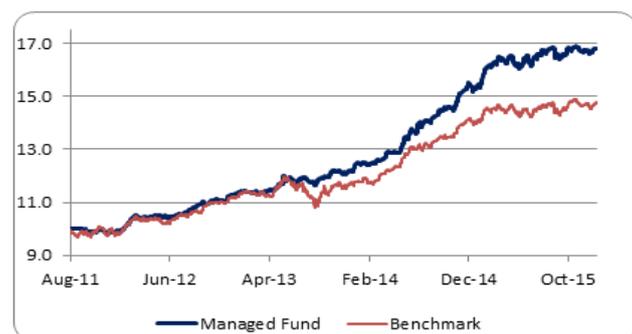
### Fund Objective

This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection.

### Fund Information

SFIN No.	ULIF00618/08/11MANAGED147
Launch Date	03-Aug-11
Face Value	10
Risk Profile	Medium

### NAV (Net Asset Value)



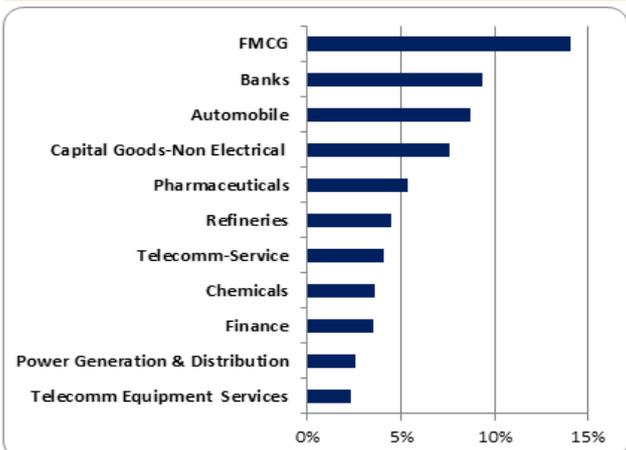
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	9.1%	16.0%	13.9%	14.3%	12.5%
Benchmark	4.9%	11.9%	9.6%	10.9%	9.2%

Benchmark: 30% Nifty +70% Crisil Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

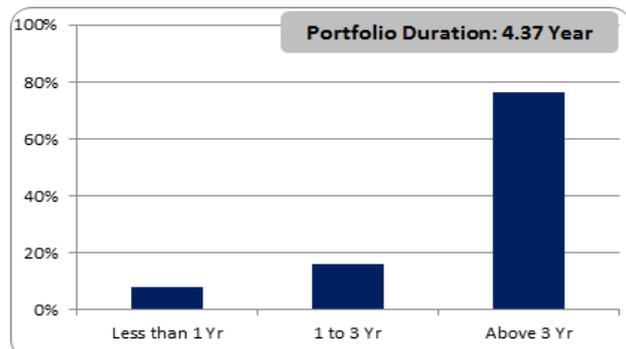
- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

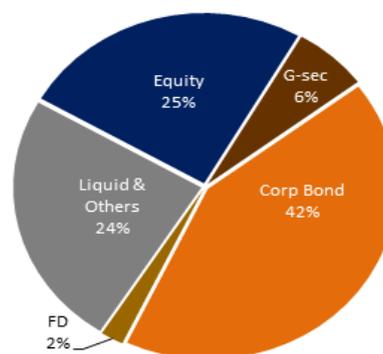


\*% of fixed income investment

### Asset Allocation Pattern

Equity and Equity related Instruments	0% - 40%
Debt and Money market Instruments	60% - 100%

### Asset Allocation

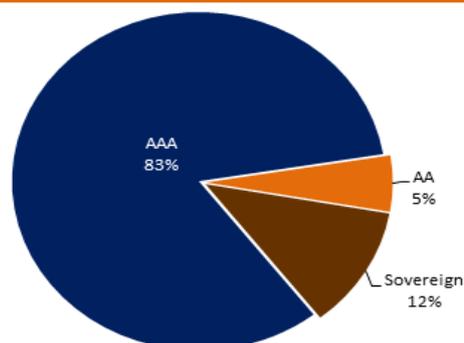


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MARUTI	9%
HDFCBANK	8%
MBECL	8%
POLARIS	8%
INFOSYSTCH	6%
RELIANCE	4%
HCLTECH	4%
BHARTIARTL	4%
TCS	4%
DABUR	4%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

## Price Earning Based Fund

\*Fund Fact Sheet as on 31st Dec 2015

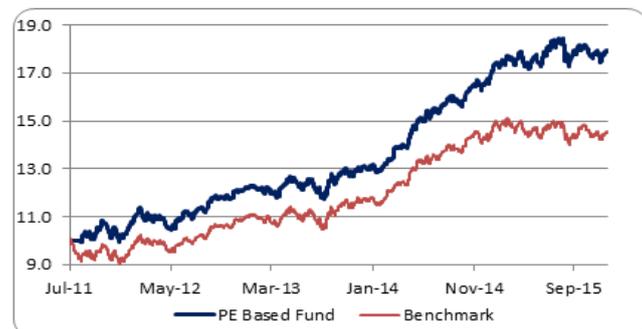
### Fund Objective

To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

### Fund Information

SFIN No.	ULIF00526/08/11PEBASED147
Launch Date	22-Jul-11
Face Value	10
Risk Profile	Medium to High

### NAV (Net Asset Value)



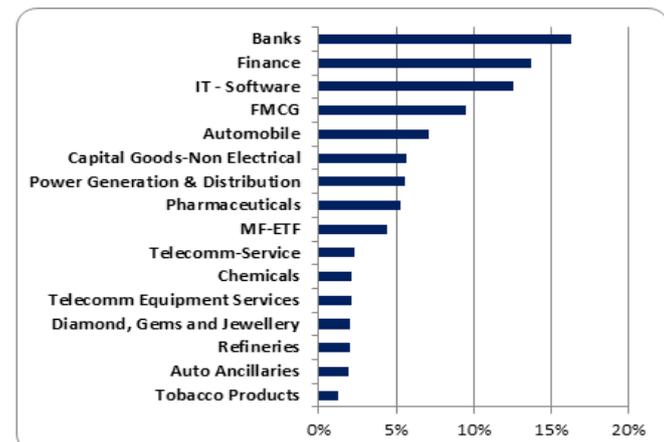
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	7.6%	17.0%	14.0%	15.4%	14.0%
Benchmark	1.8%	11.3%	10.2%	12.4%	8.8%

Benchmark: 55% Nifty & 45% Crisil Short Term Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

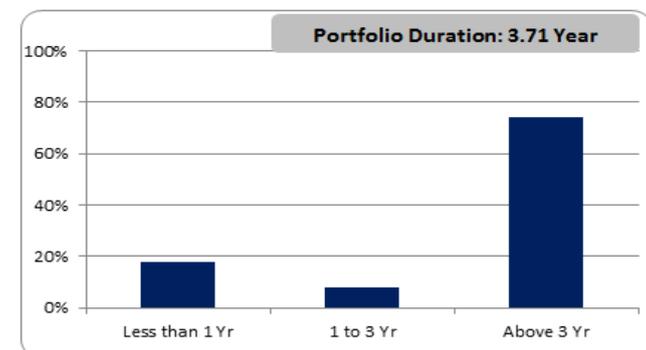
- Past Performance is not indicative of future performance.

### Sector Allocation



\* % of equity investment

### Fixed Income Portfolio Maturity

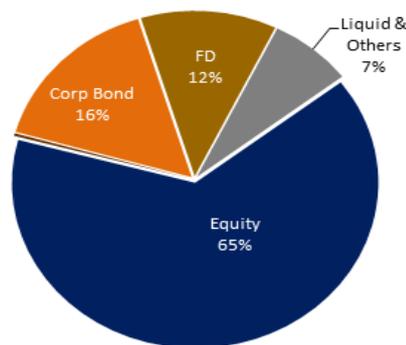


\* % of fixed income investment

### Asset Allocation Pattern

Equity and Equity related Instruments	0%-100%
Debt and Money market Instruments	0%-100%

### Asset Allocation

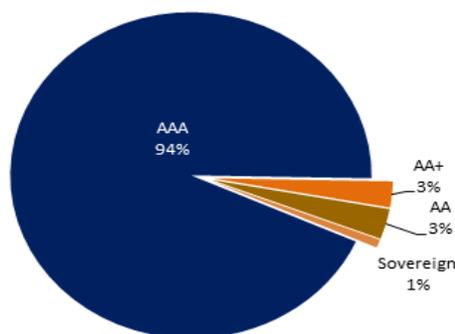


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MARUTI	6%
MBECL	6%
HDFCBANK	6%
BANKBEES	4%
HDFC	4%
TCS	4%
HINDUNILVR	3%
ICICIBANK	3%
HCLTECH	3%
POWERGRID	3%

\* % of equity investment

### Debt Rating Profile



\* % of fixed income investment

## Disclaimer:

1. In ULIP, the investment risk in investment portfolio is borne by the policyholder.
2. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
3. Premium paid in unit linked policies are subject to investment risks associated with capital markets and 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.
4. Edelweiss Tokio Life Insurance Co. Ltd. is only the name of the insurance company and the various products/ various funds under the products offered are only the names of the unit linked life insurance contract/funds and does not in any way indicate the quality of the contract, its future prospects or returns.
5. Please know the associated risks and the applicable charges, from your Insurance agent or the intermediary or policy document of the insurer.
6. The content of the market commentary including overview of the economy and market outlook is meant for providing information in as simplistic a form as possible to the existing customers of the Company. The same should not be construed to be recommendatory in nature and hence readers are not expected to take any action based on it without obtaining appropriate advice from their trusted advisors.

**Edelweiss Tokio Life Insurance Company Limited**

Corporate Identity Number: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

**Corporate Office:**

3<sup>rd</sup> & 4<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City Mall, Kohinoor City, Kiroi Road, Kurla (W), Mumbai - 400070  
Contact Number: +91 022 4088 6015 Fax Number: +91 022 7100 4133

**Registered Office:**

Edelweiss House, Off CST Road, Kalina, Mumbai 400098  
Tel. No.: +91 22 4088 6015 | Fax No.: +91 22 4342 8161 | Email : [care@edelweisstokio.in](mailto:care@edelweisstokio.in) | Website: <http://www.edelweisstokio.in>

Insurance is the subject matter of the solicitation. For more details on Risk Factors, Terms & Conditions, please read the sales brochure carefully before concluding a sale. Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited; Tokio is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

### DISCLAIMERS for S&P CNX Nifty Index

"Standard and Poor's Financial Services LLC ("S&P"), is a Delaware limited liability company and amongst other things, is engaged in the business of developing, constructing, compiling, computing and maintaining various equity Indices that are recognized worldwide as benchmarks for U.S. stock market performance. "Standard & Poor's®" and "S&P®" are trademarks of S&P and have been licensed for use by India Index Services & Products Limited in connection with the S&P CNX Nifty Index. IISL may further license the S&P trademarks to third Parties, and has sublicensed such marks to (Name of Licensee) in connection with the S&P CNX Nifty Index and [the Product]. The S&P CNX Nifty Index is not compiled, calculated or distributed by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in Product(s) that utilize S&P CNX Nifty Index as a component thereof, including [the Product]."

"The Product (s) are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL") or Standard and Poor's Financial Services LLC ("S&P"). Neither IISL nor S&P makes any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the S&P CNX Nifty Index to track general stock market performance in India. The relationship of S&P and IISL to (Name of Licensee) is only in respect of the licensing of certain trademarks and trade names of their Index which is determined, composed and calculated by IISL without regard to the (Name of Licensee) or the Product(s). Neither S&P nor IISL has any obligation to take the needs of the (Name of Licensee) or the owners of the Product(s) into consideration in determining, composing or calculating the S&P CNX Nifty Index. Neither S&P nor IISL is responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. Neither IISL nor S&P has any obligation or liability in connection with the administration, marketing or trading of the Product(s)".

"S&P and IISL do not guarantee the accuracy and/or the completeness of the S&P CNX Nifty Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. Neither S&P nor IISL makes any warranty, express or implied, as to results to be obtained by (Name of Licensee), owners of the Product(s), or any other person or entity from the use of the S&P CNX Nifty Index or any data included therein. IISL and S&P make no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, IISL and S&P expressly disclaim any and all liability for any damages or losses arising out of or related to the Product(s), including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

### DISCLAIMERS for CNX Midcap

- The Product(s) are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the CNX Midcap Index to track general stock market performance in India. The relationship of IISL to the Issuer is only in respect of the licensing of certain trademarks and trade names of its Index which is determined, composed and calculated by IISL without regard to the Issuer or the Product(s). IISL does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the CNX Midcap Index. IISL is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the Product(s).
- IISL do not guarantee the accuracy and/or the completeness of the CNX Midcap Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. IISL does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the CNX Midcap Index or any data included therein. IISL makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, IISL expressly disclaim any and all liability for any damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

#### Edelweiss Tokio Life Insurance Company Limited

Corporate Identity Number: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

#### Corporate Office:

3<sup>rd</sup> & 4<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City Mall, Kohinoor City, Kiroli Road, Kurla (W), Mumbai - 400070  
Contact Number: +91 22 4088 6015 Fax Number: +91 22 7100 4133

#### Registered Office:

Edelweiss House, Off CST Road, Kalina, Mumbai 400098  
Tel. No.: +91 22 4088 6015 | Fax No.: +91 22 4342 8161 | Email : [care@edelweisstokio.in](mailto:care@edelweisstokio.in) | Website: <http://www.edelweisstokio.in>

Insurance is the subject matter of the solicitation. For more details on Risk Factors, Terms & Conditions, please read the sales brochure carefully before concluding a sale. Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited; Tokio is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license

#### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

**CRISIL Disclaimer and Copyright Notice:**

Each CRISIL Index (including, for the avoidance of doubt, its values and constituents) is the sole property of CRISIL Limited (**CRISIL**). No CRISIL Index may be copied, retransmitted or redistributed in any manner. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL does not warrant that any CRISIL Index is error-free, complete, adequate or without faults. Anyone accessing and/or using any part of the CRISIL Indices does so subject to the condition that: (a) CRISIL is not responsible for any errors, omissions or faults with respect to any CRISIL Index or for the results obtained from the use of any CRISIL Index; (b) CRISIL does not accept any liability (and expressly excludes all liability) arising from or relating to their use of any part of CRISIL Indices.”..

**Edelweiss Tokio Life Insurance Company Limited**

Corporate Identity Number: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

**Corporate Office:**

3<sup>rd</sup> & 4<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City Mall, Kohinoor City, Kiroli Road, Kurla (W), Mumbai - 400070  
Contact Number: +91 022 4088 6015 Fax Number: +91 022 7100 4133

**Registered Office:**

Edelweiss House, Off CST Road, Kalina, Mumbai 400098  
Tel. No.: +91 22 4088 6015 | Fax No.: +91 22 4342 8161 | Email : [care@edelweisstokio.in](mailto:care@edelweisstokio.in) | Website: <http://www.edelweisstokio.in>

Insurance is the subject matter of the solicitation. For more details on Risk Factors, Terms & Conditions, please read the sales brochure carefully before concluding a sale. Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited; Tokio is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.