



FUND FACT SHEET
as of 30th November 2016

Equity Markets

Index	Return
Sensex	26652.81 (-4.39%)
Nifty	8224.5 (-4.66%)
Nifty Midcap 100	14907.1 (-6.44%)

Performance

- India VIX ended at 16.85 for the month increasing by 7.09%
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 17,737 crore in equities
- The best performing sectors were IT (0.97%) & Metals (0.64%)
- The worst performing sector was Real Estate (-19.71%)
- Monthly Nifty Averages of P/E stood at 21.61, P/BV at 3.12 & Dividend Yield was 1.34%
- The Nifty Small Cap Index decreased by 10.16% during the month of November.

Global

- The MSCI Emerging Market Index declined by 4.67% during the month of October
- The S&P 500 Index gained 3.42% for the month
- Despite an initial sharp overnight sell-off, global equity markets soared following the election of Donald Trump as the next president of the United States.

Outlook

- Short-term concerns remain and the markets might be volatile in the coming days as the rate hike decision by US Fed is awaited.
- The government will try to get key legislations related to the Goods and Services Tax (GST) Bill passed that might help the bill getting implemented before its deadline.

Debt Markets

	Change
IGB 6.97 (Yield %)	6.24 (-55bps)
IGB 7.59 (Yield %)	6.36 (-52bps)
INR/USD (Rs)	68.38(-2.41%)

Performance:

- The month was volatile for the debt market with the 10 year yields closing at 6.24% end of month vs 6.79% at the end of October
- 5 Year On-shore OIS ended at 6.07% for the month of November vs 6.35% at the end of October
- The rupee depreciated by 2.41% against the dollar for the month of November
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 19,603 crore in debt
- The AAA-Gsec spread for the month of November was in the range of 100-120 bps

Economy

- The CPI inflation numbers decreased to 4.20% for October as compared to 4.31% for September
- The Nikkei Manufacturing PMI decreased to 52.3 for November as compared to 54.4 for October
- The Nikkei Services PMI decreased to 46.7 in November as compared to 54.5 for October

Outlook

- We expect the 10YR yield for the month to trend downwards and expect it to stay in the range of 6.00% to 6.30%
- We expect the Monetary Policy Committee to cut the benchmark repo rate by 25bps to 6.00%

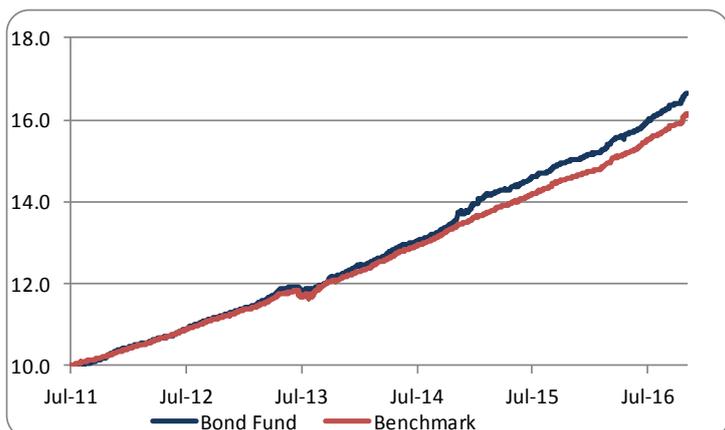
Fund Objective

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

NAV (Net Asset Value)

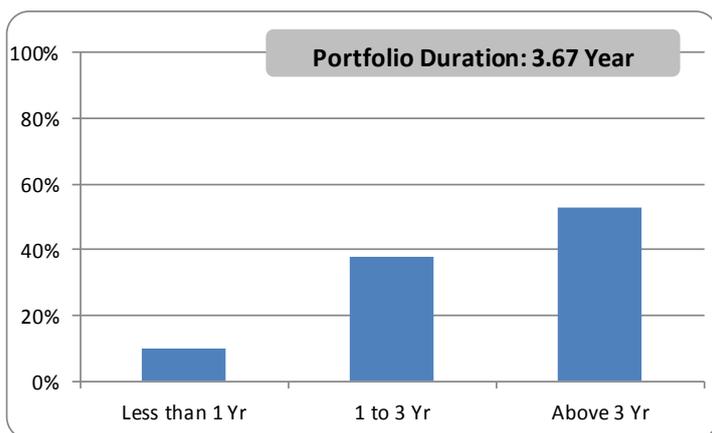


Period	1 Year	3 Year	5 Year	Inception
Fund Return	10.9%	10.8%	10.1%	10.0%
Benchmark	10.6%	10.0%	9.5%	9.4%

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

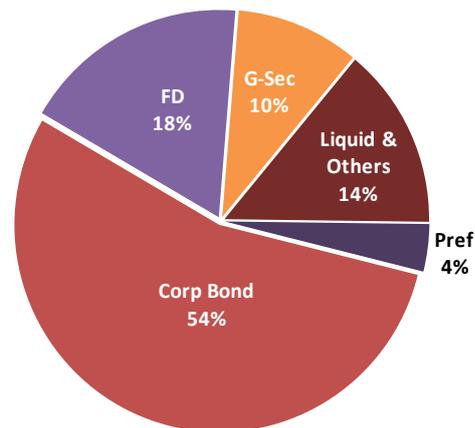


% of fixed income investment

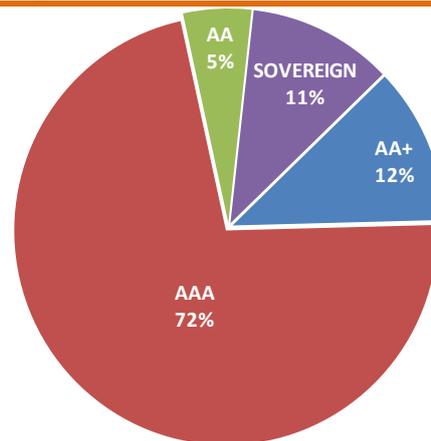
Asset Allocation Pattern

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

Asset Allocation



Debt Rating Profile



% of fixed income investment

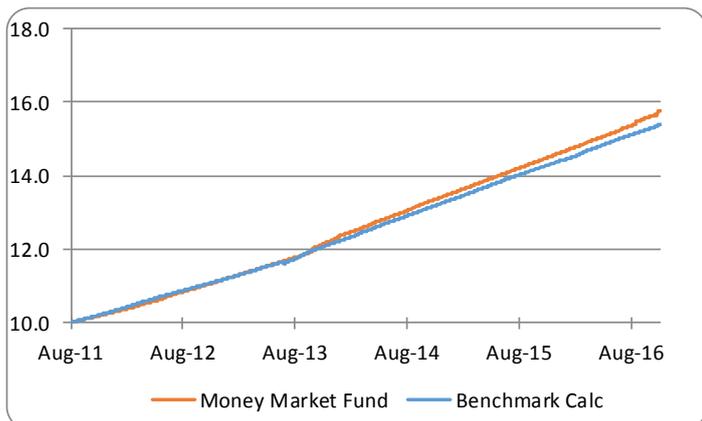
Fund Objective

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)

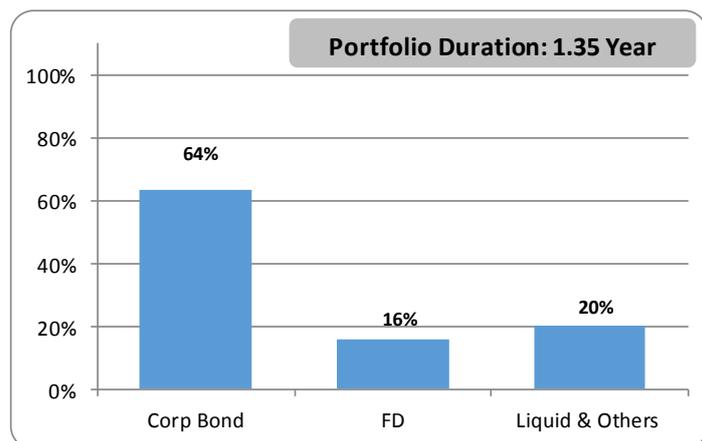


Period	1 Year	3 Year	5 Year	Inception
Fund Return	8.8%	9.1%	9.1%	9.0%
Benchmark	7.6%	8.4%	8.5%	8.5%

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

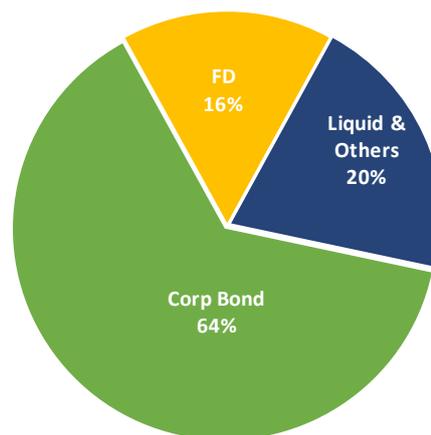


% of fixed income investment

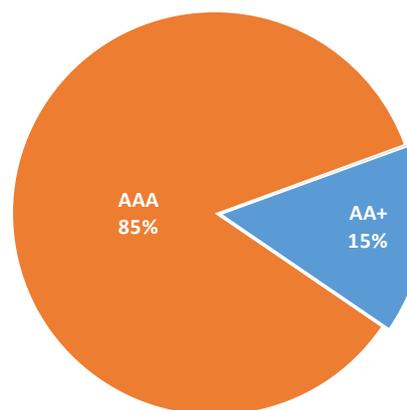
Asset Allocation Pattern

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

Asset Allocation (Actual)



Debt Rating Profile



% of fixed income investment

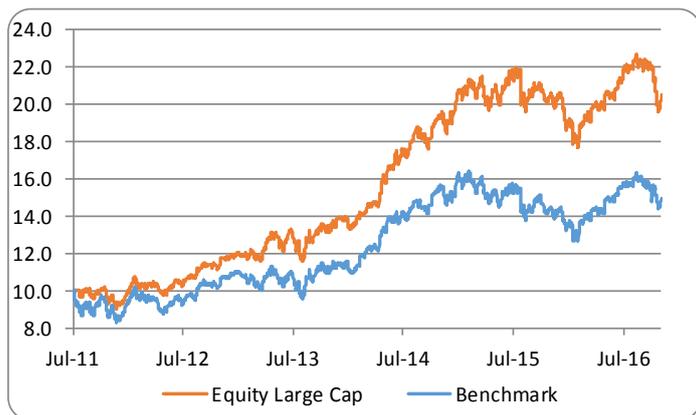
Fund Objective

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

NAV (Net Asset Value)

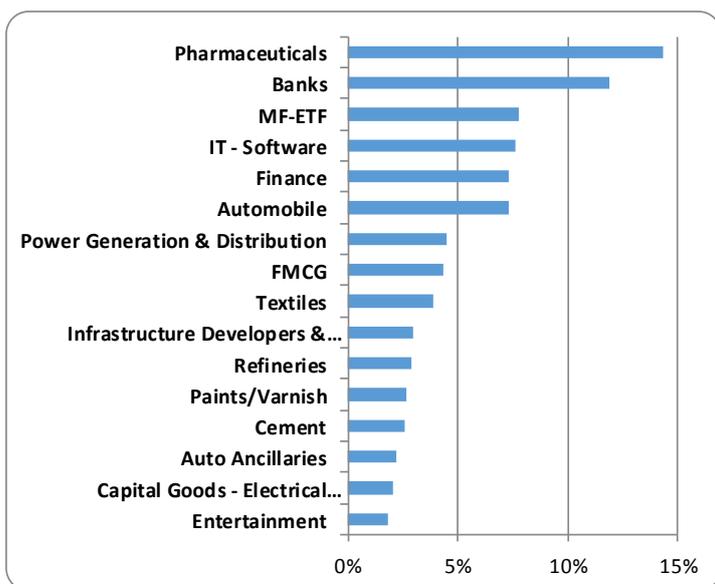


Period	1 Year	3 Year	5 Year	Inception
Fund Return	-0.1%	15.1%	16.5%	14.3%
Benchmark	3.6%	10.0%	11.2%	7.9%

Benchmark: Nifty50

- 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

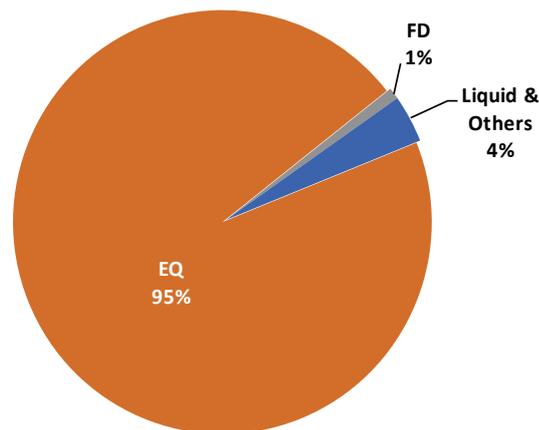


% of equity investment

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 (%)
BANKBEESR	8%
POWERGRID	4%
HDFCBANK	4%
GRASIM	4%
LT	3%
SUNPHARMA	3%
INFOSYSTCH	3%
TATAMOTORS	3%
MARUTI	2%
ASIANPAINT	2%

% of equity investment

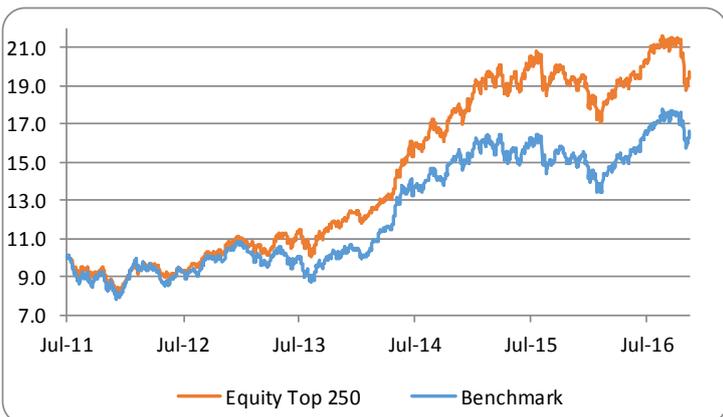
Fund Objective

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)

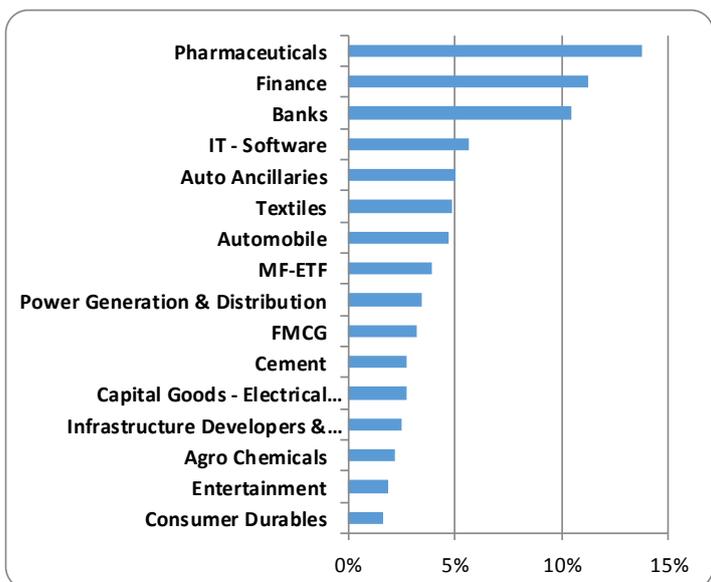


Period	1 Year	3 Year	5 Year	Inception
Fund Return	1.8%	18.7%	17.8%	13.5%
Benchmark	8.2%	17.3%	14.5%	9.9%

Benchmark: 50% Nifty & 50% Nifty Free Float Midcap 100

- 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

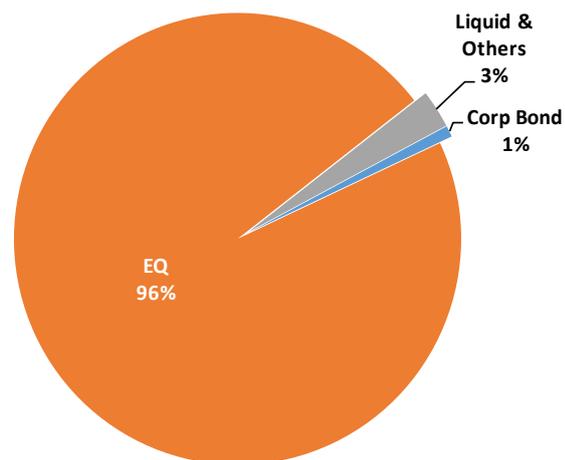


% of equity investment

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 (%)
BANKBEESR	4%
POWERGRID	3%
MINDTREE	3%
HDFCBANK	3%
GRASIM	2%
LT	2%
SUNPHARMA	2%
STAR	2%
INDUSINDBK	2%
TATAMOTORS	2%

% of equity investment

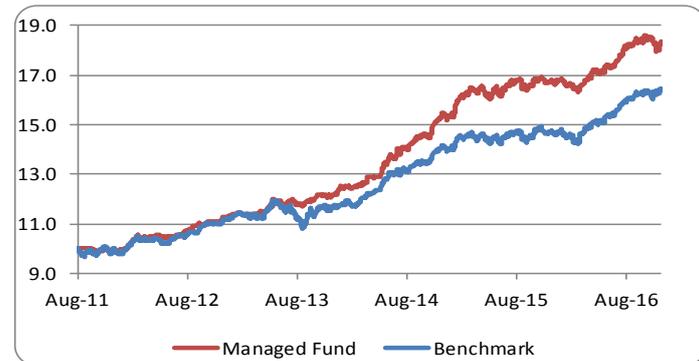
Fund Objective

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)



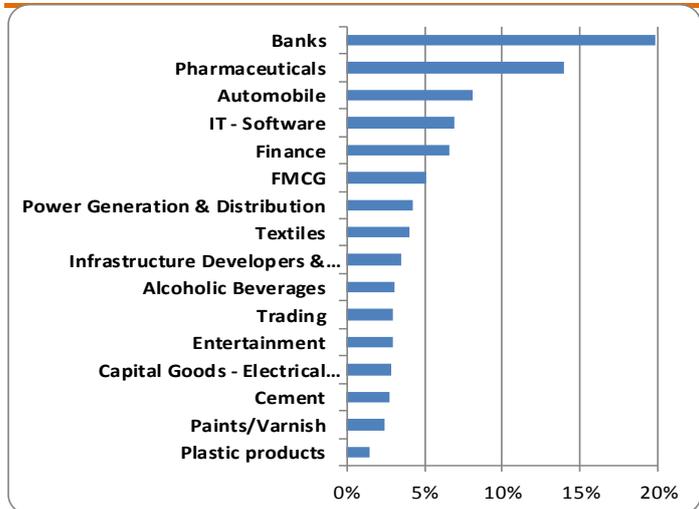
Period	1 Year	3 Year	5 Year	Inception
Fund Return	9.8%	14.7%	13.2%	12.1%
Benchmark	11.8%	12.1%	10.8%	9.8%

Benchmark: 30% Nifty50 +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).

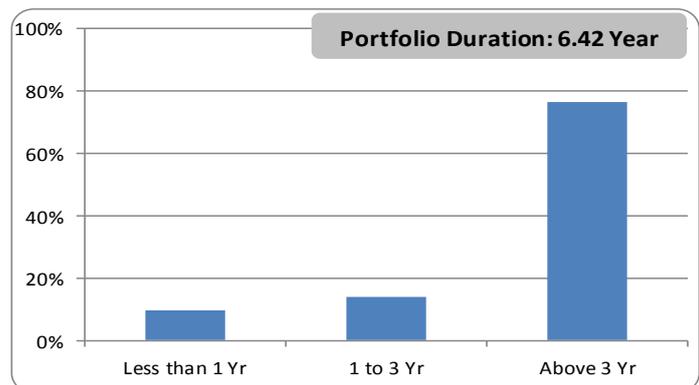
- Past Performance is not indicative of future performance.

Sector Allocation



% of equity investment

Fixed Income Portfolio Maturity

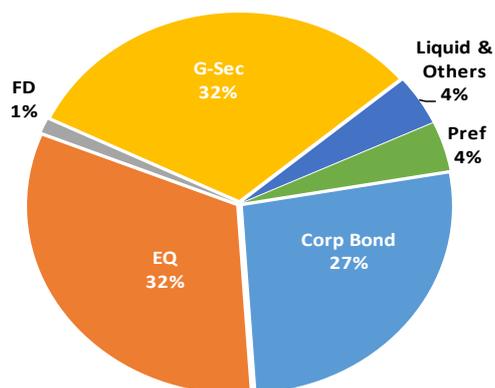


% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

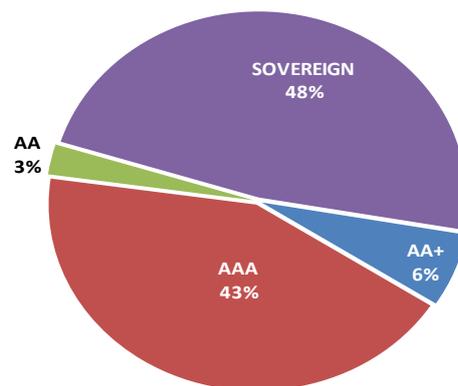


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	5%
POWERGRID	4%
INDUSINDBK	4%
LT	4%
SUNPHARMA	4%
GRASIM	3%
MARUTI	3%
TATAMOTORS	3%
STAR	3%
BANKBARODA	3%

% of equity investment

Debt Rating Profile



% of fixed income investment

Price Earning Based Fund

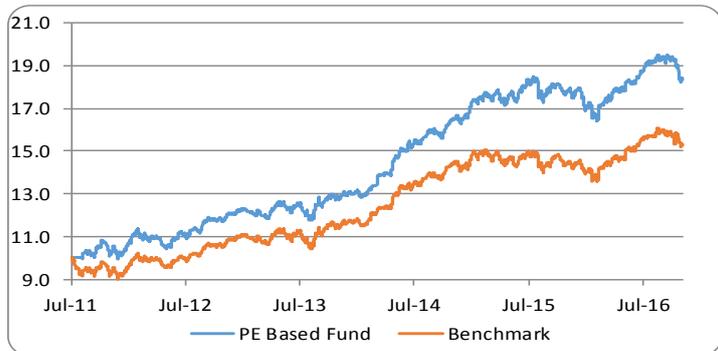
Fund Objective

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)



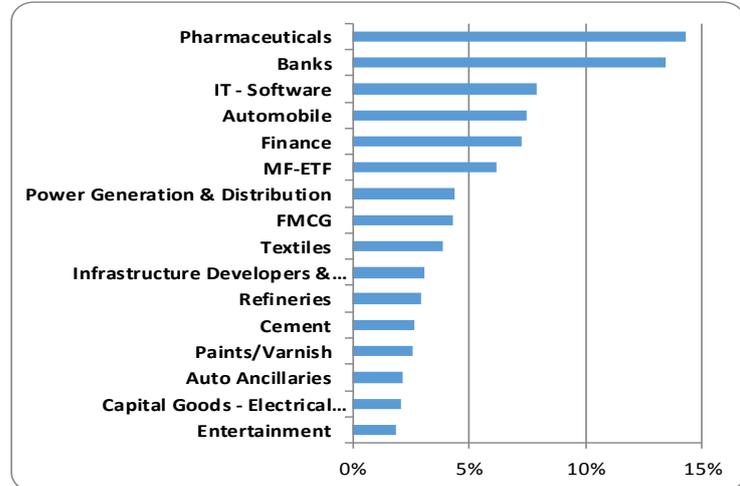
Period	1 Year	3 Year	5 Year	Inception
Fund Return	4.6%	13.2%	12.7%	12.4%
Benchmark	7.1%	10.3%	10.8%	8.6%

Benchmark: 55% Nifty50 & 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).

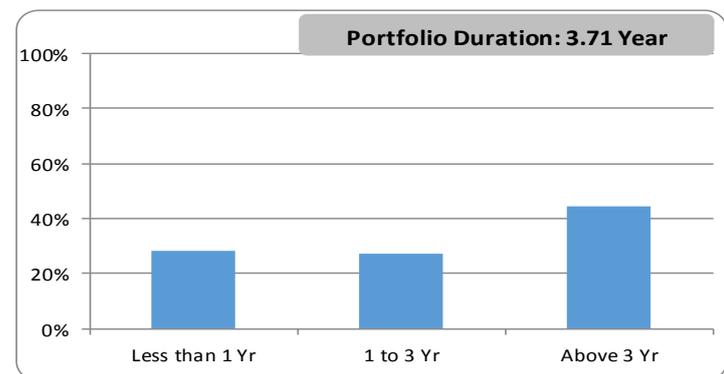
- Past Performance is not indicative of future performance.

Sector Allocation



% of equity investment

Fixed Income Portfolio Maturity

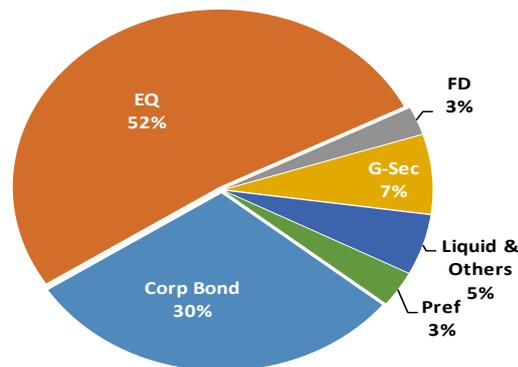


% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

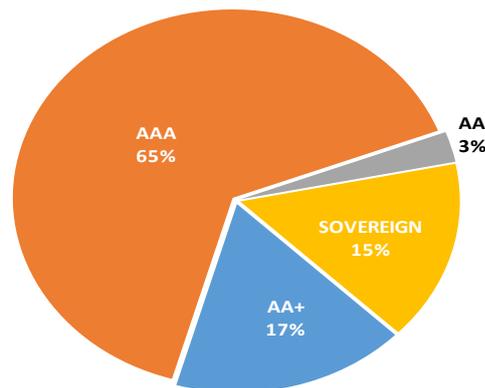


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEESR	6%
HDFCBANK	4%
POWERGRID	4%
GRASIM	4%
LT	3%
SUNPHARMA	3%
INFOSYSTCH	3%
TATAMOTORS	3%
MARUTI	3%
ASIANPAINT	2%

% 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 insurance 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
CIN: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

Registered Office:
Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Corporate Office:
3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kirool Road, Kurla (W), Mumbai - 400070
Toll Free no. 1800 212 1212 Fax Number: +91 022 7100 4133
Email : care@edelweisstokio.in | Website: <http://www.edelweisstokio.in>

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
CIN: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

Registered Office:
Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Corporate Office:
3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroli Road, Kurla (W), Mumbai - 400070
Toll Free no. 1800 212 1212 Fax Number: +91 022 7100 4133
Email : care@edelweisstokio.in | Website: <http://www.edelweisstokio.in>

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
CIN: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

Registered Office:
Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Corporate Office:
3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kirool Road, Kurla (W), Mumbai - 400070
Toll Free no. 1800 212 1212 Fax Number: +91 022 7100 4133
Email : care@edelweisstokio.in | Website: <http://www.edelweisstokio.in>

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.