



FUND FACT SHEET
as of 31st JUL 2015

Equity Markets

Index	Return
Sensex	28114.56 (+1.20%)
Nifty	8532.85 (+1.96%)
CNX Midcap	13728.65 (+5.53%)

Performance

- The market had a volatile start for the month on uncertainty around the Greece referendum as well as the continued fall in the Chinese stock market as well as the poor economy numbers
- The markets rallied post that on closure of the Greece crisis and better than expected monsoon performance
- Also the fall in Chinese markets helped India with foreign flow coming back to positive in India after being two months in the negative
- Towards the end of the month on back of poor beginning to the monsoon session and barring a few most results performed at par or below market expectations
- Overall the best performing sectoral index was IT with CNX IT increasing by 5% on back of good results of Infosys.
- In spite of the volatile first week the volatility overall came down for the month of July. It averages below 15 for the last three months

Economy

- The inflation numbers came in at 5.40% for Jun compared to 5.01% for May, above expectations
- The PMI number for Manufacturing at 51.6 was lower than May and services contraction continued coming in at 47.7
- The IIP numbers came in at 2.70% lower than 4.1% of April. The consumer demand showed some improvement indicated by the auto sales increasing marginally

Outlook

- In spite of some good results from major companies like Infosys the overall results were not positive. The Results session will remain in focus and will be deciding factor for the markets.
- The RBI's august meeting will be important regarding the outlook they present for the economy going forward.
- We expect the nifty to continue to be range bound between 8300-8800 range.

Debt Markets

	Change
IGB 7.72 (Yield %)	7.80 (-6bps)
IGB 8.40 (Yield %)	7.98 (-6bps)
INR/USD (Rs)	64.14(-0.7%)

Performance:

- Post two months of volatility in the debt market we saw a relatively stable July month with a movement of only 6 Bps for the month
- The initial period saw some volatility on back of global cues like the Greece referendum and the Chinese markets.
- The open market operations by RBI to reduce liquidity in the initial half of the week spiked yields by 10bps however it consolidated back to the 7.80% level.
- The monsoon remained stable and eased excessive concerns for the market
- Overall the improvement in the Euro area and in the global markets has eased concerns for the debt market.
- The FII flow for the month was muted with a total inflow of 4 crore only.
- The easing liquidity conditions reduced the corporate bond yields about 12 to 13 bps.

Liquidity

- The liquidity conditions improved in the month of July compared to the previous month. The total LAF borrowing by the banks came down from Rupees 500 Billion to -88 Billion
- The excess liquidity helped keep the short term yields low as government security demand increased
- The call rates stayed low in the month with average rates of 7.04% indicating higher liquidity in the system

Outlook

- The most important event for the debt market will be the August 4th RBI bimonthly monetary policy. We expect that there will be no rate cut and no major policy decisions. Market will track closely the forward guidance to be provided by the governor.
- With 8% of deficit already, weaker monsoon may make the market bearish.
- We expect the yields to be stable and stay in the range of 7.70% and 7.90%

Group Bond Fund

*Fund Fact Sheet as on 31st July 2015.

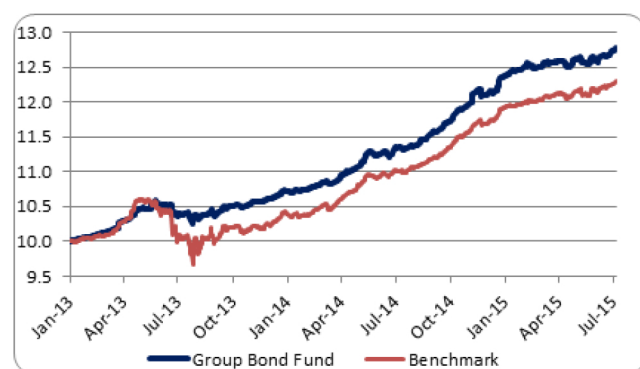
Fund Objective

To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

Fund Information

SFIN No.	ULGF00305/09/11GFBond147
Launch Date	25-Jan-13
Face Value	10
Risk Profile	Low to medium

NAV (Net Asset Value)

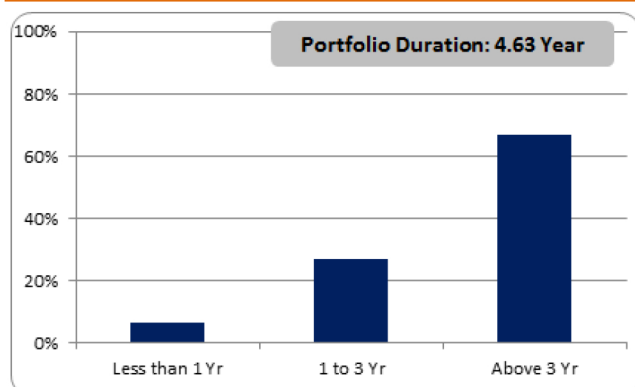


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.6%	3.1%	12.6%	11.0%	10.3%
Benchmark	1.6%	3.0%	11.7%	10.8%	8.6%

Benchmark: 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.

Fixed Income Portfolio Maturity

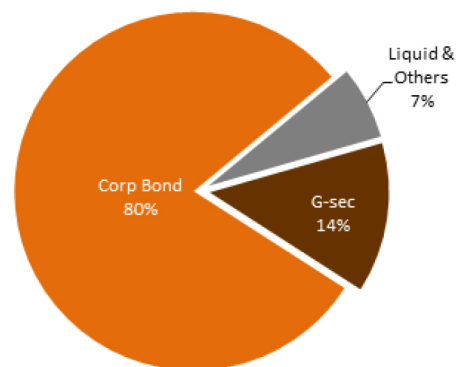


* % of fixed income investment

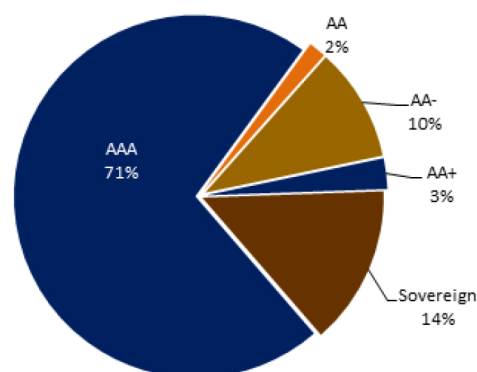
Asset Allocation Pattern

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

Asset Allocation



Debt Rating Profile



* % of fixed income investment

Group Balancer Fund

*Fund Fact Sheet as on 31st July 2015.

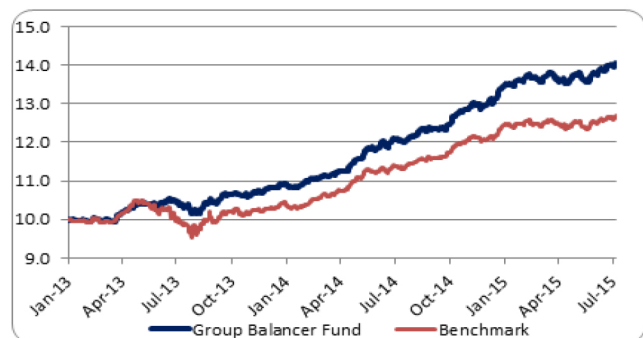
Fund Objective

To provide a balanced investment choice through a large part of funds into debt investments & a small part going to equities to enhance returns on a long term basis.

Fund Information

SFIN No.	ULGF00205/09/11GFBalancer147
Launch Date	25-Jan-13
Face Value	10
Risk Profile	Medium to High

NAV (Net Asset Value)



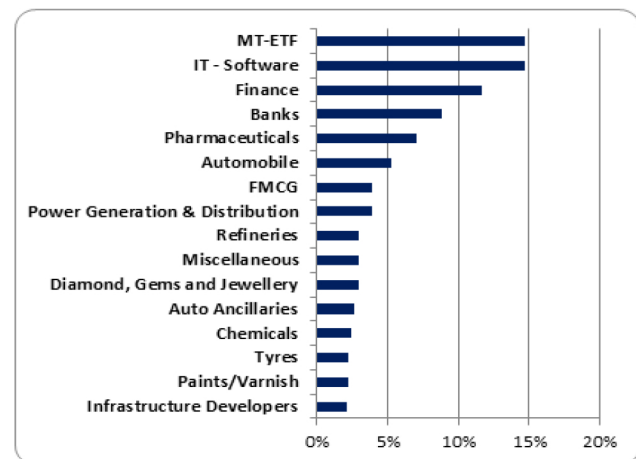
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	3.5%	4.4%	16.4%	16.4%	14.5%
Benchmark	2.2%	1.8%	11.6%	13.1%	9.9%

Benchmark: 20% Nifty +80% 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).

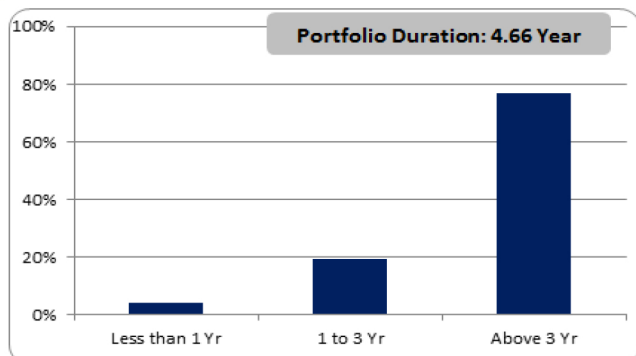
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

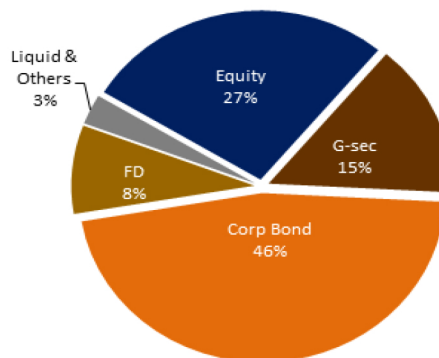


*% of fixed income investment

Asset Allocation Pattern

Equity and Equity related Instruments	0% - 30%
Debt and Money market Instruments	70% - 100%

Asset Allocation

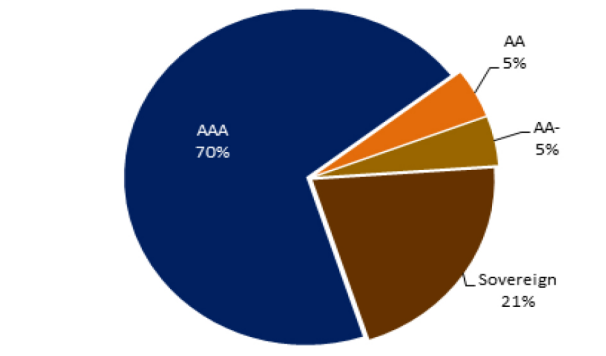


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	15%
HCLTECH	7%
INFOSYSTCH	5%
MARUTI	4%
HDFC	4%
HINDUNILVR	4%
RELIANCE	3%
SJVN	3%
MINDTREE	3%
GPPL	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 31st July 2015.

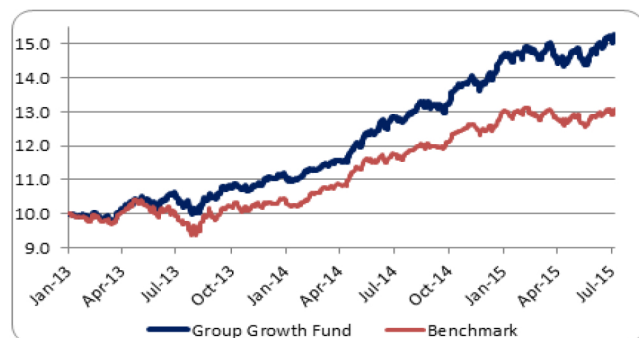
Fund Objective

To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

Fund Information

SFIN No.	ULGF00105/09/11GFGrowth147
Launch Date	25-Jan-13
Face Value	10
Risk Profile	High

NAV (Net Asset Value)



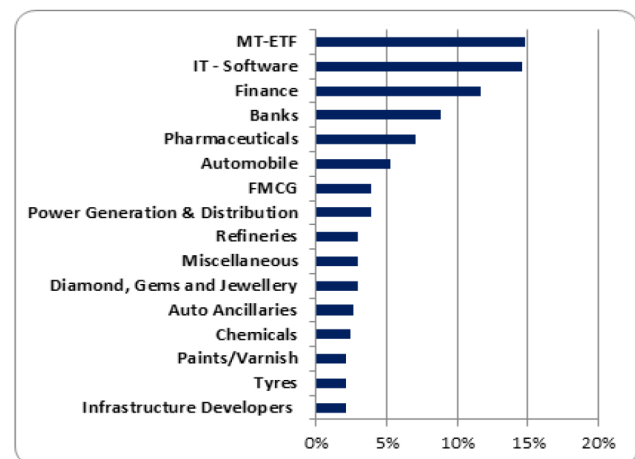
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	5.2%	4.4%	18.8%	21.6%	18.3%
Benchmark	2.8%	0.6%	11.5%	15.4%	11.2%

Benchmark: 40% Nifty +60% 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).

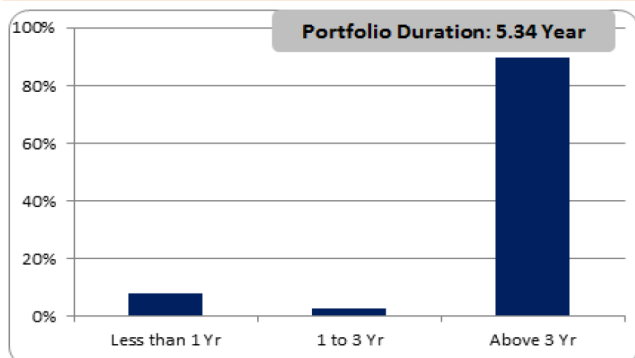
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

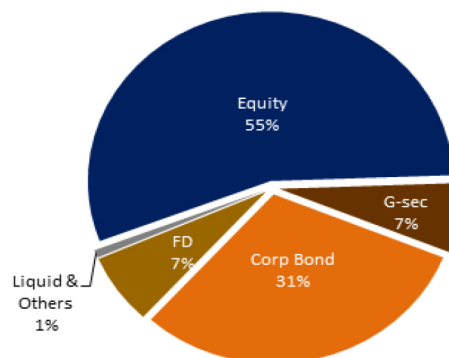


*% of fixed income investment

Asset Allocation Pattern

Equity and Equity related Instruments	20% - 60%
Debt and Money market Instruments	40% - 80%

Asset Allocation

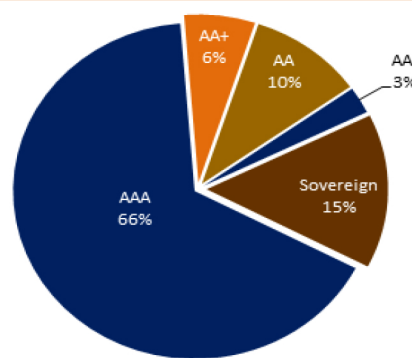


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	15%
HCLTECH	7%
INFOSYSTCH	5%
MARUTI	4%
HDFC	4%
HINDUNILVR	4%
RELIANCE	3%
SJVN	3%
MINDTREE	3%
GPPL	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.

Registered and corporate office:

Edelweiss Tokio Life Insurance Company Limited

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

Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Tel. No.: +91 22 4088 6015 | Fax No.: +91 22 4342 8161 | Email : care@edelweisstokio.in | 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.

Registered and corporate office:

Edelweiss Tokio Life Insurance Company Limited

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

Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Tel. No.: +91 22 4088 6015 | Fax No.: +91 22 4342 8161 | Email : care@edelweisstokio.in | 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.”..

Registered and corporate office:

Edelweiss Tokio Life Insurance Company Limited

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

Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Tel. No.: +91 22 4088 6015 | Fax No.: +91 22 4342 8161 | Email : care@edelweisstokio.in | 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.