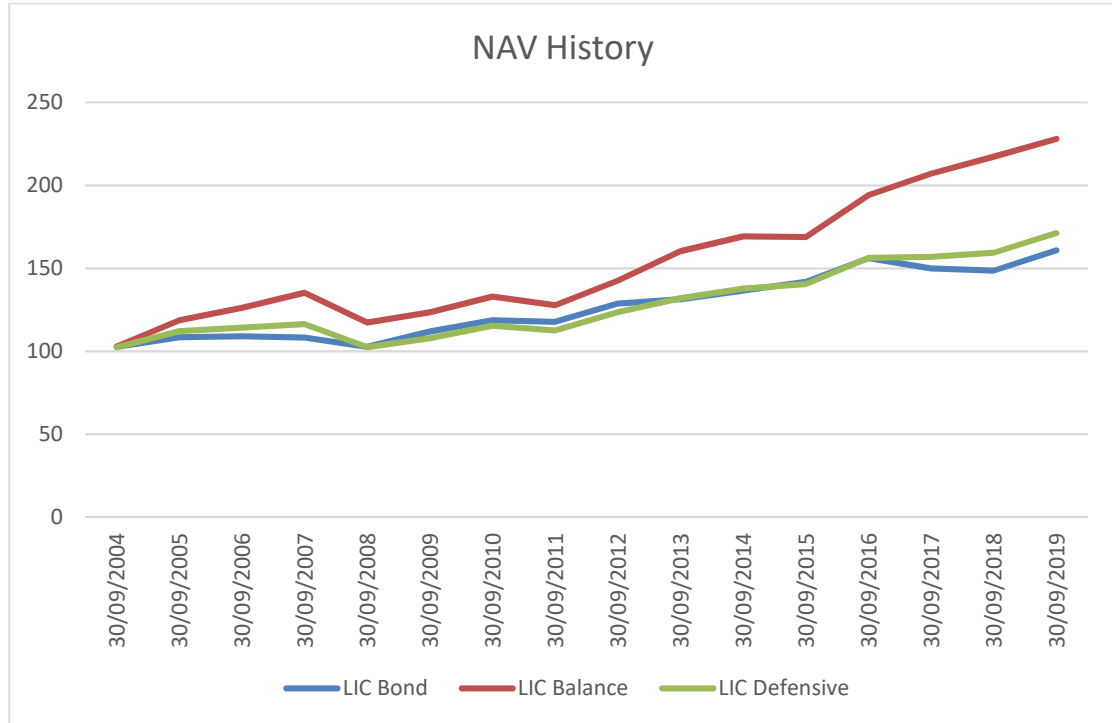


## LIFE INSURANCE CORPORATION OF INDIA – UNIT LINKED PORTFOLIO

### Historical performance of Unit Linked funds as on 30.09.2019



Growth rate (%)	LIC BOND	LIC BALANCE	LIC DEFENSIVE
3 years ending 30.09.2019	0.99%	5.51%	3.08%
5 years ending 30.09.2019	3.30%	6.15%	4.44%
Since start ending 30.09.2019	3.03%	5.45%	3.48%

## LICI BALANCED MANAGED FUND

### Fact sheet

#### Asset Value as at 30.09.2019

GBP 5,773,330

#### Structure

The LIC (UK) Balanced Managed Fund is a fund which invests in equities, fixed interest and cash.

**Warning: Past performance is not an indicator of future. The customer may get less than what they have paid in.**

**THIS IS NOT A MARKETING MATERIAL**

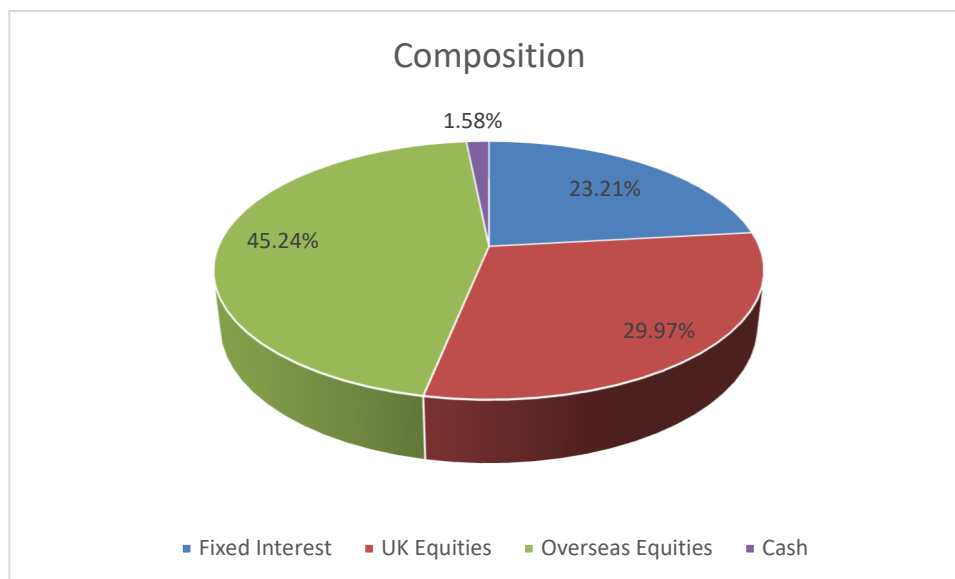
## Aims and Objectives

Aims to achieve medium to long term growth, through a wide range of assets including equities, gilts, bonds and cash, both in the UK and overseas. Roughly 70% of the fund will be invested in equities.

## Risk Profile

A medium class. This rates the potential losses from future performance at a medium-low level, and poor market conditions could impact the capacity of LICI UK to pay.

## Asset Allocation as at 30.09.2019



## Top 5 Holdings as at 30.09.2019

Vanguard Intl Equi Ftse All-world Ex-us Etf	12.13%
Ishares S & P 500 Ucit Etf USD Dist	5.86%
BP Ord USD0.25	2.45%
Astrazeneca Ord. USD0.25	2.31%
Unilever Plc Ord GBP0.031111	2.15%

## Performance

	Fund	Benchmark*
4 <sup>th</sup> Quarter 2018:	-7.58%	-7.44%
1 <sup>st</sup> Quarter 2019	7.59%	7.70%
2 <sup>nd</sup> Quarter 2019	5.55%	3.62%
3 <sup>rd</sup> Quarter 2019:	2.04%	2.70%
<b>12 months to 30.09.2019:</b>	<b>1.73%</b>	<b>1.49%</b>

\*Benchmark: MSCI WMA Balanced.

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**THIS IS NOT A MARKETING MATERIAL**

# LICI BOND FUND

## Fact Sheet

### Asset Value as at 30.09.2019

GBP 572,984

### Structure

The LIC (UK) Bond Fund is a diversified fund investing in a mix of cash, UK Government Index Linked and Investment Grade Corporate Bonds.

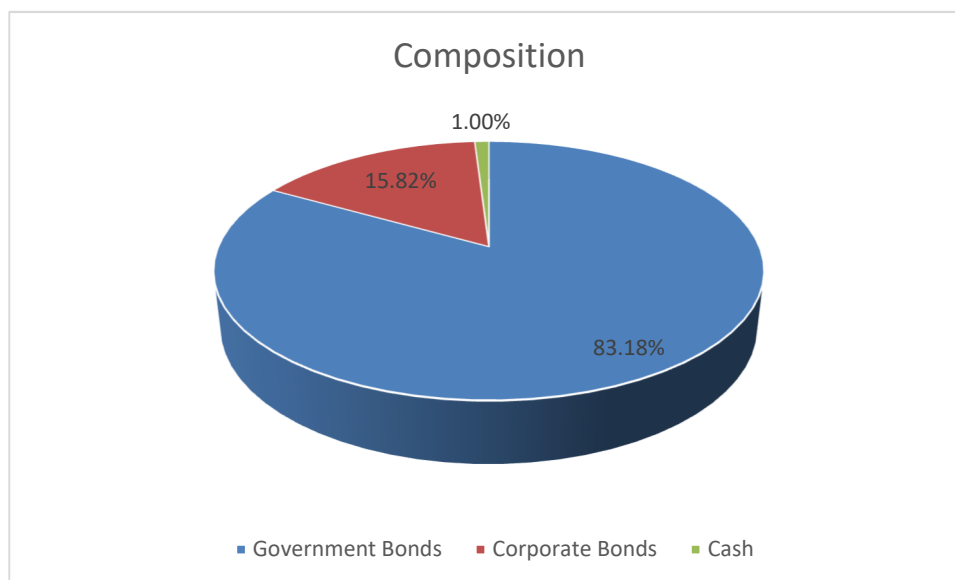
### Aims and Objectives

To provide a low to medium risk investment; A mix of fixed interest investments, investing in corporate and government fixed interest stocks and cash; The main aim of the fund is that the majority of the return will be in the form of income. Capital growth will be limited.

### Risk Profile

Low to medium risk: Preference for little risk and volatility. Willing to accept potentially lower returns to reduce the exposure of the portfolio to market volatility and to losses.

### Asset Allocation as at 30.09.2019



### Top 5 Holdings as at 30.09.2019

UK(Govt of) 3.25% Gilt Snr 22/01/44 GBP	7.88%
UK(Govt of) 4.75% Gilt 07/12/30 GBP1000	6.95%
UK(Govt of) 4.25% Gilt Gtd 07/09/39 GBP	7.10%
UK(Govt of) 4.5% Snr 07/12/2042 GBP1000	7.05%
UK(Govt of) 4.5% Gilt 07/09/2034 GBP	6.75%

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## Performance

	Fund	Benchmark*
4 <sup>th</sup> Quarter 2018:	1.67%	1.92%
1 <sup>st</sup> Quarter 2019:	3.17%	3.38%
2 <sup>nd</sup> Quarter 2019:	1.57%	1.31%
3 <sup>rd</sup> Quarter 2019:	5.22%	6.20%
<b>12 months to 30.09.2019:</b>	<b>2.91%</b>	<b>3.20%</b>

\*Benchmark: FTA Brit Govt Fixed All Stocks benchmark.

## LICI DEFENSIVE MANAGED FUND

### Fact Sheet

#### Asset Value as at 30.09.2019

GBP 582,153

#### Structure

The LIC (UK) Defensive Managed Fund is a fund which invests in a broad range of equities, fixed interest and cash.

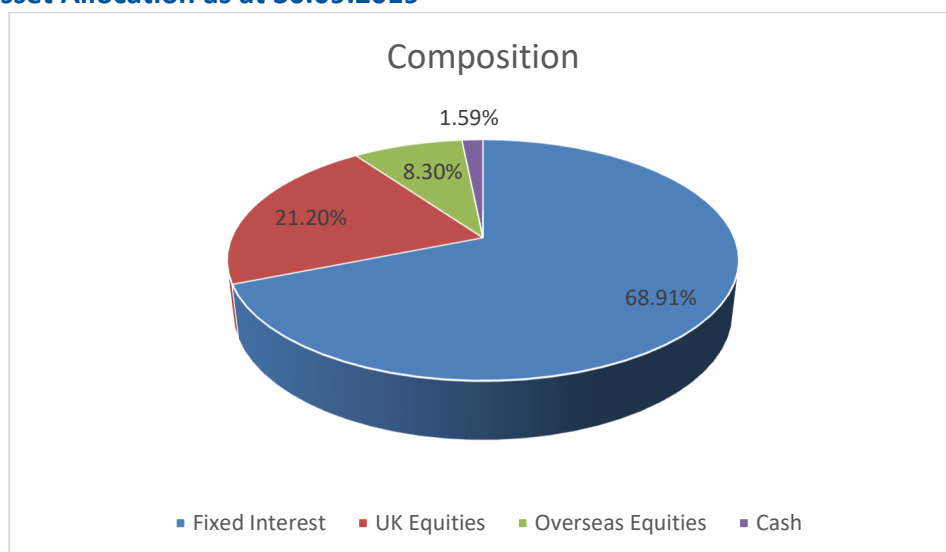
#### Aims and Objectives

To provide a balance between income and capital growth, within a medium risk profile; A mix of direct investments, investing in cash, UK equities and equities of the major international markets; The main objective of the fund is to generate a higher income yield with some potential for capital growth.

#### Risk Profile

Medium Risk: Preference for medium risk but accepts some volatility. Willing to assume some market risk and volatility or risk of loss of capital in order to achieve potentially higher returns than a low risk portfolio.

#### Asset Allocation as at 30.09.2019



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### Top 5 Holdings as at 30.09.2019

UK(Govt of) 4.5% Snr 07/12/2042 GBP1000	6.02%
UK(Govt of) 4.25% Gilt Gtd 07/09/39 GBP	5.58%
UK(Govt of) 4.25% Gilt 07/03/36 GBP	5.30%
Ishares Core S&P 500 Ucits Etf USD	5.01%
UK(Govt of) 2.5% Gilt Snr 22/07/2065	4.74%

### Performance

	Fund	Benchmark*
4 <sup>th</sup> Quarter 2018:	-1.91%	-2.26%
1 <sup>st</sup> Quarter 2019:	5.20%	5.16%
2 <sup>nd</sup> Quarter 2019:	3.44%	2.16%
3 <sup>rd</sup> Quarter 2019:	3.74%	4.49%
<b>12 months to 30.09.2019:</b>	<b>2.59%</b>	<b>2.35%</b>

\*Benchmark: Composite: FTSE All Share 26%, FTA Brit Govt Fixed All Stocks 62.5%, FTSE World EX-UK(GBP) 6.5%, UK Interbank 3 Mth (less 1%) 5%

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