

## June 2020

The recent up-move in equity markets seems to be ignoring a possible recession in FY21 and factoring in a quick recovery. Also, due to strong global and domestic liquidity, coupled with some partial recovery in high-frequency economic indicators (due to phased easing of lockdown), there seems to be some optimism in the market about a quicker economic recovery. We recommend investors to use an asset allocation approach to investing, or stagger their equity investments.

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 contractions and economic contractions are contracted by the contraction of the present market conditions and economic contractions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market conditions are contracted by the contraction of the present market contracted by the contraction of the contractiscenario 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
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Freed Names	Mandate	Assat Dus Cla									Inception
Fund Names	Mandate	Asset Profile	1 year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year	Inception	Date
Large Cap  Equity Growth Fund II  UUF05106/01/10EQTYGROW02116	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 3.45%  ## Equity Shares 90.43%	-8.74%	-3.05%	3.06%	6.46%	5.76%	11.84%	10.70%	11.23%	06-Jan-10
Benchmark index: N	lifty 50 Index		-12.61%	-1.94%	2.66%	5.59%	4.24%	8.43%	6.84%		
Peer Category: Morningstar India Insurance Large-Cap Category*		-10.71%	-2.78%	1.35%	4.89%	4.16%	9.58%	7.45%			
r cer euregory. Mer	To specifically exclude companies dealing in	■ Money Market									
Ethical Fund Pure Stock Fund  ULIF02721/07/06PURESTKFUN116	gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.	Instruments 10.15%  # Equity Shares 89.85%	0.38%	0.61%	4.76%	7.73%	6.86%	14.68%	11.43%	13.90%	21-Jul-06
Benchmark index: Nifty 50 Index			-12.61%	-1.94%	2.66%	5.59%	4.24%	8.43%	6.84%		
Peer Category: Morningstar India Insurance Multi-Cap Category*			-8.63%	-2.02%	1.22%	4.75%	3.10%	8.38%	6.09%		
Asset Allocation Asset Allocation Fund    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 pol cy for allocating assets among equities, bonds and cash	Money Market Instruments     9.94%      Mon Convertible Debentures     1.34%      Mon Securities     1.55%	-1.97%	1.02%	3.71%	6.05%	5.79%	-	-	8.38%	31-Mar-14
Benchmark index: CRISIL Balanced Fund - Aggressive Index			-2.56%	3.87%	5.43%	7.47%	6.58%	9.10%	7.92%		
Peer Category: Morningstar India Insurance Balanced Asset Allocation Category*		-0.31%	3.91%	4.29%	6.49%	6.24%	8.60%	7.54%			
Mid Cap  Accelerator Mid Cap Fund II  UUF05206/01/10ACCMIDCA02116	To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.	■ Money Market Instruments, 133% ■ Equity Shares , 86.47%	-10.75%	-8.34%	-2.10%	5.96%	6.24%	14.99%	9.70%	10.55%	06-Jan-10
Benchmark index: NIFTY Midcap 50 Index			-15.96%	-8.12%	-3.24%	4.05%	4.97%	11.64%	3.99%		
Peer Category: Morningstar India Insurance Mid-Cap Category*			-13.37%			3.47%	4.30%	13.46%	8.49%		
Index Linked Nifty Fund Blue Chip Equity Fund UNF06026/10/10BLUECHIPEQ116	To provide capital appreciation through investment in equities forming part of NationalStockExchange NIFTY	Money Market Instruments 4.79%  ## Equity Shares 95.21%	-5.81%	0.45%	4.02%	6.35%	5.05%	8.77%	-	6.46%	01-Nov-10
Benchmark index: Nifty 50 Index			-12.61%	-1.94%	2.66%	5.59%	4.24%	8.43%	6.84%		
Peer Category: Morningstar India Insurance Large-Cap Category*			-10.71%	-2.78%	1.35%	4.89%	4.16%	9.58%	7.45%		
Cash Fund	To have a fund that protects invested capital through investments in liquid money		4.75%	0.87%	2.39%	3.43%	4.29%	5.49%	6.34%	7.05%	10-Jul-06
Liquid Fund ULIF02510/07/06LIQUIDFUND116	market and short-term instruments.	II Money Market Instruments 100.00%	4.7370								
ULIF02510/07/06LIQUIDFUND116	market and short-term instruments.  risil Liquid Fund Index	Instruments	5.82%	6.71%	6.81%	6.82%	7.03%	7.65%	7.75%		
ULIF02510/07/06LIQUIDFUND116  Benchmark index: C		Instruments 100.00%		6.71% 4.74%	6.81% 5.00%	6.82% 5.36%	7.03% 5.78%	7.65% 6.50%	7.75% 7.00%		
ULIF02510/07/06LIQUIDFUND116  Benchmark index: C	risil Liquid Fund Index	Instruments 100.00%	5.82%							8.91%	10-Jul-06
Benchmark index: C Peer Category: Mor  Debt Fund Bond Fund UUF02610/07/06BONDFUNDU116	risil Liquid Fund Index ningstar India Insurance Ultra Sho To provide accumulation of income through investment in high quality fixed income	rt Duration Category*  If Non Connectible Determine 13.77%  If Non Connectible Determine 13.77%	5.82% 5.28%	<b>4.74%</b> 10.75%	5.00%	5.36%	5.78%	6.50%	7.00%	8.91%	10-Jul-06

The above information is as on 30<sup>th</sup> June 2020

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<sup>\*</sup>Source: Morningstar. Morningstar India Insurance category return is average return of all ULIP funds in the respective Morningstar Category.