MUTUAL FUNDS Sahi Hai

LIC MUTUAL FUND

Life comes with
Many reasons to smile

Invest in

LIC MF ULIS (UNIT LINKED INSURANCE SCHEME)

Tax benefit u/s 80c

An open-ended insurance linked tax saving scheme

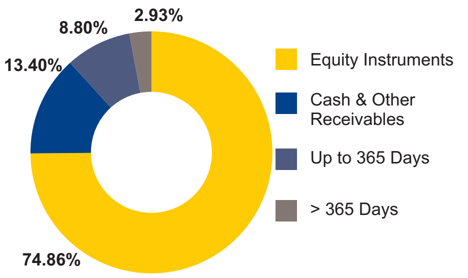
Investment Objective
- An open ended scheme which seeks to generate long term capital appreciation and offer Tax benefits u/s 80C of the Income Tax Act as well as additional benefits of a life cover and free accident insurance cover.

Investment Strategy
- The scheme will invest in mix of equity and equity related instruments and fixed income securities with the aim of generating long term capital appreciations.
- The stock selection will be based on the fundamentals of the business, the industry structure, the quality of management, corporate governance trends, sensitivity to economic factors, the financial strength of the company.
- Clearly articulated investment framework based on 5 parameters-
  - Strong & sustainable earnings growth in the long term • Quality management & governance
  - Competitive advantage • Scalability of business • Capital efficiency

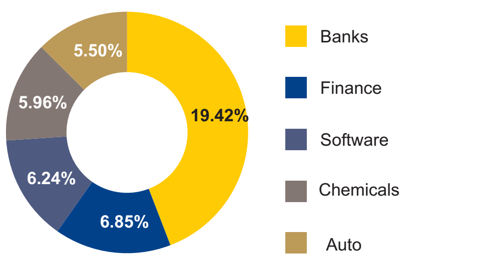
Why Invest In LIC MF Unit Linked Insurance Scheme (ULIS) Fund?
- Scheme is not biased toward the size of the company & sector and biased toward quality of business and return potential.
- Follows a bottom-up stock picking approach.
- Additional benefits of life cover and free accident insurance cover.

Who Should Invest?
- Investor who would like to participate in equity market and also want to avail tax exemption u/s 80C.
- Investor looking for capital appreciation with long term investment horizon.
- Investors looking for returns over and above inflation compared to other traditional tax saving products.
- Investors who have moderately high risk appetite and have an investment horizon of more than 3 years plus.

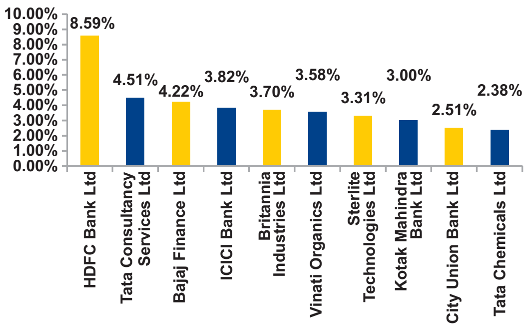
MATURITY PROFILE (% of NAV)



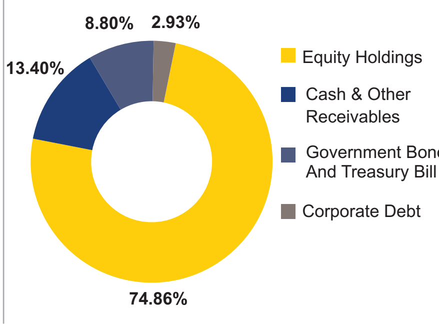
TOP 5 SECTOR ALLOCATION (% of NAV)



TOP 10 EQUITY HOLDINGS (% of NAV)



ASSET ALLOCATION (% of NAV)



Scheme Features

Allotment Date: June 19, 1989

Entry Load: Nil

Exit Load: Nil

Liquidity: Repurchase after lock-in period of 3 years from the date of investment

Benchmark: CRISIL Hybrid 35 + 65 - Aggressive Index

Minimum Lumpsum Investment:
₹10,000/- under Single Premium Option,
₹10,000/-under Regular Premium-Yearly Option,
₹3,000/-under Regular Premium-Quarterly Option
₹1,000/-under Regular Premium-Monthly Option

Risk Measures (as on 31st August 2018)

Standard Deviation 3.0400	Sharpe Ratio 0.0469
Portfolio Beta 1.1500	Annual Portfolio Turnover 0.41 times

Fund Manager:
Mr. Sachin Relekar (Equity)
Experience: 13+ years
(Managing since 10th August 16)

Fund Manager:
Mr. Marzban Irani (Debt)
Experience: 17+ years
(Managing since 10th August 16)

Period	CAGR (%)			Value of lumpsum investment of ₹ 10,000/-		
	Scheme	CRISIL Hybrid 35+65- Aggressive Index*	NIFTY 50**	Scheme	CRISIL Hybrid 35+65- Aggressive Index*	NIFTY 50**
1 Year	12.54	11.75	19.40	11,254	11,175	11,940
3 Years	9.22	12.99	15.08	13,031	14,430	15,246
5 Years	13.72	16.28	17.82	19,035	21,277	22,726
Since inception^	9.78	NA	NA	1,52,674	NA	NA

Note: Different plans shall have a different expense structure. The performance details provided herein are Growth NAV of regular plan for all schemes except Dividend Reinvestment NAV of regular plan for LIC MF ULIS. Period for which scheme's performance has been provided is computed basis last day of the month-end. In case, the start/end date of the concerned period is a non-business date , the NAV of the previous business date is considered for computation of returns. ^Date of inception: 19th June1998. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Load is not considered for computation of returns. **MR. SACHIN RELEKAR & MR. MARZBAN IRANI** are managing the above scheme since 10th August 2016. Total no of schemes managed by Mr. Sachin Relekar is 11 and by Mr. Marzban Irani is 11. NA : Not Available. *Benchmark, **Additional Benchmark. **Source:** Scheme information document, factsheet (Portfolio as on 31st August 2018).

Other Schemes Managed by Fund Manager Mr. Sachin Relekar

Schemes	CAGR (%)				Date of Inception	Scheme managed by the current Fund Manager since
	1 Year	3 Years	5 Years	Since Inception		
Top 3 Performance						
LIC MF Exchange Traded Fund - Sensex	23.15	NA	NA	16.74	November 30, 2015	November 30, 2015
S&P BSE Sensex*	23.20	NA	NA	16.81		
NIFTY 50**	19.40	NA	NA	16.66		
LIC MF Exchange Traded Fund - Nifty 50	19.16	NA	NA	16.58	November 20, 2015	November 20, 2015
NIFTY 50*	19.40	NA	NA	16.90		
S&P BSE Sensex **	23.20	NA	NA	17.08		
LIC MF Exchange Traded Fund - Nifty 100	17.93	NA	NA	21.74	March 17, 2016	March 17, 2016
NIFTY 100*	18.27	NA	NA	22.21		
NIFTY 50**	19.40	NA	NA	21.41		
Bottom 3 Performance						
LIC MF Dual Advantage Fixed Term Plan-Srs 2[$]	3.84	NA	NA	6.51	October 05, 2015	August 10, 2016
CRISIL Hybrid 85+15 - Conservative Index*	3.38	NA	NA	8.22		
CRISIL 1 Year T-Bill Index**	5.76	NA	NA	6.39		
LIC MF Dual Advantage Fixed Term Plan-Srs 3[$]	3.66	NA	NA	6.99	November 19, 2015	August 10, 2016
CRISIL Hybrid 85+15 - Conservative Index*	3.38	NA	NA	8.57		
CRISIL 1 Year T-Bill Index**	5.76	NA	NA	6.36		
LIC MF Infrastructure Fund	1.18	7.28	16.50	3.40	March 24, 2008	March 01, 2013
Nifty Infrastructure*	0.62	5.25	12.48	-0.80		
Nifty 50**	19.40	15.08	17.82	10.65		

[$]These scheme are co-managed by Mr. Marzban Irani.

Other Schemes Managed by Fund Manager Mr. Marzban Irani

Schemes	CAGR (%)				Date of Inception	Scheme managed by the current Fund Manager since
	1 Year	3 Years	5 Years	Since Inception		
Top 3 Performance						
LIC MF Equity Hybrid Fund - Growth[#]	9.19	7.02	11.35	8.69	January 01, 1991	August 10, 2016
CRISIL Hybrid 35+65 - Aggressive Index*	11.75	12.99	16.28	NA		
NIFTY 50**	19.40	15.08	17.82	14.83		
LIC MF Banking & PSU Debt Fund	5.49	6.73	7.04	7.37	May 31, 2007	August 10, 2016
CRISIL Short Term Bond Fund Index*	4.63	7.40	8.61	7.97		
CRISIL 1 Year T-Bill Index**	5.76	6.54	7.30	6.37		
LIC MF Debt Hybrid Fund[#]	4.86	6.36	7.63	8.57	June 01, 1998	August 10, 2016
CRISIL Hybrid 85+15 - Conservative Index*	3.38	8.59	10.78	NA		
CRISIL 10 Year Gilt Index**	-3.54	5.54	6.83	NA		
Bottom 3 Performance						
LIC MF Govt Securities Fund	-0.07	5.94	7.43	7.24	December 10, 1999	August 10, 2016
I-Sec Composite Index*	1.42	7.39	9.21	NA		
CRISIL 10 Year Gilt Index**	-3.54	5.54	6.83	NA		
LIC MF Bond Fund	-0.18	5.42	7.38	8.28	June 23, 1999	August 10, 2016
CRISIL Composite Bond Fund Index*	0.91	7.21	9.08	NA		
CRISIL 10 year Gilt Index**	-3.54	5.54	6.83	NA		
LIC MF G-Sec Long Term Exchange Traded Fund	-1.98	6.10	NA	6.42	December 24, 2014	August 10, 2016
NIFTY 8-13 Year G-Sec*	-1.62	6.45	NA	6.75		
CRISIL 10 Year Gilt Index**	-3.54	5.54	NA	5.98		

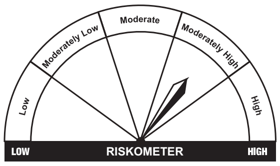
Note: Different plans shall have a different expense structure. The performance details provided herein are Growth NAV of regular plan. These schemes are co - managed by [#]Mr.Saravana Kumar. *Benchmark, **Additional Benchmark. Period for which scheme's performance has been provided is computed basis last day of the month-end. In case, the start/end date of the concerned period is a non-business date , the NAV of the previous business date is considered for computation of returns. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Load is not considered for computation of returns. Top 3 & Bottom 3 performance of the schemes has been derived on the basis of last 1 year performance ending on August 31, 2018. NA : Not Available. Since respective schemes have not completed relevant period (1yr, 3yr or 5yr) after allotment or units were not available throughout the respective period, no returns are available. The performance of the scheme is benchmarked to the Total Return variant of the Index. **Source :** Scheme information document, factsheet (Portfolio as on 31st August 2018).

Statutory Details: Sponsor: Life Insurance Corporation of India.

Investment Manager: LIC Mutual Fund Asset Management Ltd.

CIN: U67190MH1994PLC077858

For further details, please refer to the Scheme Information Document, Statement of Additional Information and Key Information Memorandum cum Application forms, available on our website www.licmf.com, and at the official points of acceptance of LIC Mutual Fund Asset Management Ltd.



Investors understand that their principal will be at moderately high risk

The product is suitable for investors who are seeking*

- Long term capital appreciation and current income
- Investment in equity and equity related securities, fixed income securities (debt and money market securities)
- Risk - Moderately High

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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Investment Managers to LIC Mutual Fund
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For more details, contact:

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.