

Dear Mr. Ashokkumarreddy Moori

Your Portfolio Statement

Portfolio Details

The table displayed below provides you with a detailed summary of all your ULIP policies. For each policy, you can find the fund wise break up of your investments. The fund values are as on 01/08/2010.

The funds have been divided according to their equity and debt component. For eg: The 1st column includes all our funds which have a 100% equity component- Maximiser, Multiplier, Flexi growth & R.I.C.H. A complete list of these funds has been provided in the terms & conditions.

Funds		Multi Cap Growth Blue Chip Opportunities Flexi Growth R.I.C.H Multiplier Maximiser Dynamic P.E.	Flexi Balanced Multi Cap Balanced	Balancer New InvestShield Balanced Fund	InvestShield Life InvestShield Pension InvestShield Gold Secure Plus	Money Market Fund Income Fund RGF Protector Preserver Cashplus InvestShield Cash InvestShield Cashback
Fund composition		Equity : Max 100%	Equity : Max 60% Debt : Min 40%	Equity : Max 40% Debt : Min 60%	Equity : Max 30% Debt : Min 70 %	Debt : Max 100%
Policy Name	Policy No					
SmartKid - New Unit Linked RP	09949280	47835	1563.49			1697.54
Total		Rs. 47835.00	Rs. 1563.49	Rs. .00	Rs. .00	Rs. 1697.54

Asset Allocation

Asset Allocation is about diversifying your investments across different asset classes like equities (shares) & debt (bond instruments); in order to optimize the risk-return balance on your portfolio.

When you diversify across asset classes, you give yourself the margin or flexibility to counter market uncertainties. It also ensures that poor performance of any one asset class doesn't jeopardize your entire investment plan.

Factors that affect asset allocation

The asset allocation decision is based upon your risk appetite. Risk appetite basically says how much risk you can tolerate on your investments so as to achieve optimum return. Some of the indicators that give an insight into your risk appetite are described below:

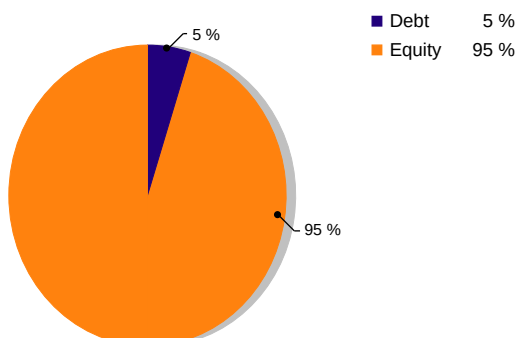
1. **Age :** Your age is the single greatest indicator of your risk appetite. A young person will have a higher risk appetite when compared to an older person; because of lesser responsibilities and a longer investment horizon.
2. **Investment Horizon :** People of the same age may not have the same risk appetite if their investment horizons are different. For example, a 30 year old with a 3 year investment horizon would have a lower risk appetite when compared to a 30 year old with a 25 year horizon.
3. **Personal circumstances :** It is possible at times that there is a change in your personal circumstances which might inspire you to change your strategy. For example, If there is an increase in liabilities, you might choose to take less risky assets so as to mitigate risk on your investments.



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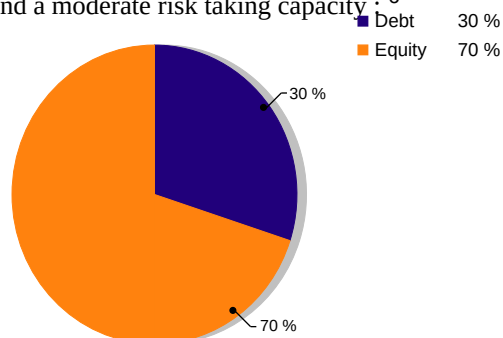
Current Asset Allocation

On analysis of your current allocation, we observe that the Debt-Equity mix of your portfolio is:



Ideal Asset Allocation

Here we provide you an asset mix that is ideal for your age, considering a 10-30 year time horizon and a moderate risk taking capacity⁶.



Therefore, to achieve the Ideal Asset Allocation, you would need to Decrease your equity component from 95% to 70%. You can do this by switching between the funds available in your policy(ies).

Online Switch:

You can switch your funds online on our website www.iciciprulife.com Login with your ePIN > go to online transaction > select switch> execute switch.If you do not have an epin, you can generate it by clicking <http://www.iciciprulife.com/fpw/index.jsp>

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Are you sufficiently insured?

It is vital for you to have an insurance cover which is in sync with your individual net worth. What is most important is to arrive at the optimum amount of insurance you require. To calculate this insurance amount, we use the concept of Human Life Value, through which, a certain worth can be attributed to the financial support that you provide to your parents, spouse or children. It can be used as a benchmark⁷ to arrive at the amount of insurance you need to provide your family with adequate financiers and security, even in your absence.

Age (years)	32
HLV Multiple (corresponding to your age)	10
Insurance required (HLV)	10 * Current Annual Income

TERMS & CONDITIONS

1.Flexi Growth comprises Flexi Growth, Flexi Growth II/ III/ IV, Pension Flexi Growth and Pension Flexi Growth II. R.I.C.H. comprises R.I.C.H., R.I.C.H II/III/IV, Pension R.I.C.H., Pension R.I.C.H II. Multiplier comprises Multiplier, Multiplier II/III/IV, Pension Multiplier and Pension Multiplier II. Maximiser comprises Maximiser, Maximiser II/III/IV, Pension Maximiser, Pension Maximiser II. 2. Flexi Balanced comprises Flexi Balanced, Flexi Balanced II/III/IV, Pension Flexi Balanced and Pension Flexi Balanced II. 3. Balancer comprises Balancer, Balancer II/III/IV, Pension Balancer and Pension Balancer II. New Investshield Balanced fund is available with Investshield Life New policy only. 4. Secure Plus comprises Secure Plus & Secure Plus Pension and have the following composition : Equity Max 20%, Debt Min 80% 5. Protector comprises Protector, Protector II/ III/ IV, Pension Protector ,Pension Protector II. Preserver comprises Preserver, Preserver III/ IV and Pension Preserver. 6.The ideal asset allocation is only a suggestion. It may vary if the time horizon of your investment or risk appetite is different from the one shown. You can visit us at www.iciciprulife.com and use the Asset Allocator tool which will consider your income levels risk taking capacity & attitude towards risk among other factors to obtain an accurate asset allocation. 7. The Human Life Value (HLV) multiple suggested is a simplistic indicator and may vary with factors such as income, expenditure, lifestyle and life stage. You can visit us at www.iciciprulife.com and use the Human Life Value Calculator to obtain a more accurate value. 8. Responsibility for investment decisions / actions lies with you. You can contact your financial advisor for further details. 9. Investments in ULIP's are subject to market risks. The Net Asset Value (NAV) of the units may fluctuate based on the performance of fund and factors influencing the capital market and the policy holder is responsible for his/her decisions. Insurance is a subject matter of solicitation. 10. Name of the company, product(s), fund(s) do not in any way indicate the quality of the products, its prospects and returns. For more details on risk factors and terms and conditions, please read sales brochures carefully before concluding a sale. 11.Return Guarantee Fund (RGF) will guarantee the NAV that will apply at the termination of the tranche. For information on your Minimum Guaranteed NAV and the date of termination of your tranche please refer to your Unit Statement 12. UIN 105L058V01

CUSTOMER SERVICE HELPLINE - Kindly call our customer Service Toll free Number on 1800-22-2020 from your MTNL or BSNL line

