

# Gratuity Fund Performance

## Monthly Fund Update - February, 2010

IN THESE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

### Unit-Linked Funds

#### Gratuity Balanced

As on 26th February 2010

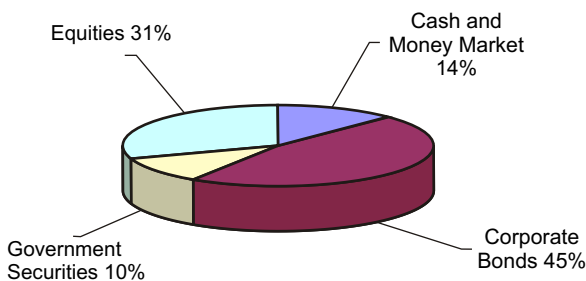
**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

##### Asset Classes

Government & other debt securities  
Equities  
Cash & Money Market

##### Investment Philosophy

The fund will target 30% investments in Equities and 70% investments in Government & other debt securities to meet the stated objectives.



##### Portfolio Return

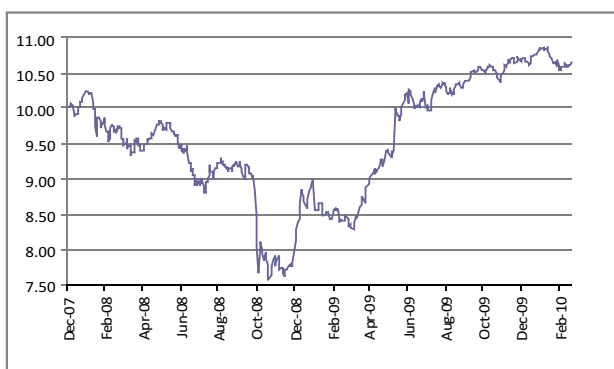
Returns	NAV	Benchmark
Last 1 month Return	-0.55%	-0.53%
Last 2 months Return	-0.88%	-1.11%
Latest Quarterly Returns	-0.07%	-0.27%
<b>Last 12 months Return</b>	<b>25.87%</b>	<b>26.20%</b>
<b>Last 2 year (CAGR)</b>	<b>4.55%</b>	<b>3.28%</b>
<b>Last 3 year (CAGR)</b>		
<b>CAGR since inception</b>	<b>2.84%</b>	<b>2.12%</b>

Past performance is not indicative of the future performance

**Note:** Benchmark has been calculated as per the target holding of the fund i.e. 30% Equity and 70% Debt Securities

Security Type	Benchmark Index
Equity	S&P CNX NIFTY
Debt	CRISIL Composite Bond Fund Index

##### NAV Movement Since Inception



(Date of inception: 06-December-2007)

#### Gratuity Debt

As on 26th February 2010

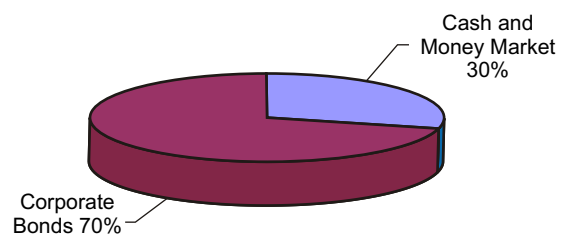
**Investment Objective:** To earn regular income by investing in high quality fixed income securities.

##### Asset Classes

Government & other debt securities  
Cash & Money Market

##### Investment Philosophy

The fund would target 100% investments in Government & other debt securities to meet the stated objectives.



##### Portfolio Return

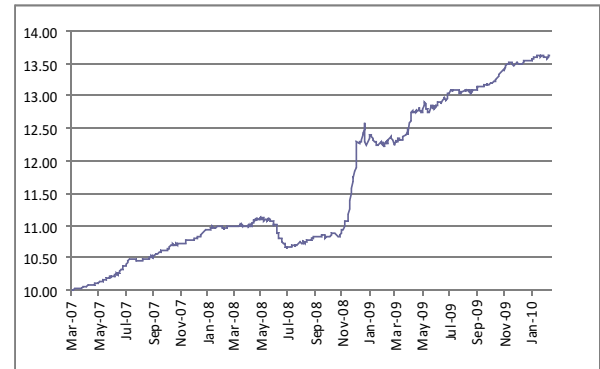
Returns	NAV	Benchmark
Last 1 month Return	0.07%	-0.03%
Last 2 months Return	0.80%	0.54%
Latest Quarterly Returns	0.73%	0.33%
<b>Last 12 months Return</b>	<b>10.59%</b>	<b>4.56%</b>
<b>Last 2 year (CAGR)</b>	<b>11.43%</b>	<b>5.99%</b>
<b>Last 3 year (CAGR)</b>		
<b>CAGR since inception</b>	<b>11.00%</b>	<b>6.85%</b>

Past performance is not indicative of the future performance

**Note:** Benchmark has been calculated as per the target holding of the fund i.e. 100% Debt Securities

Security Type	Benchmark Index
Debt	CRISIL Composite Bond Fund Index

##### NAV Movement Since Inception



(Date of inception: 15-March-2007)

### MetLife India Insurance Co. Ltd.

(Insurance Regulatory and Development Authority, Life Insurance Registration No. 117)  
Registered Office: 'Brigade Seshamahal', 5 Vani Vilas Road, Basavanagudi, Bangalore 560004.  
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