

Gratuity Fund Performance

Monthly Fund Update - January, 2010

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

Unit-Linked Funds

Gratuity Balanced

As on 31st January 2010

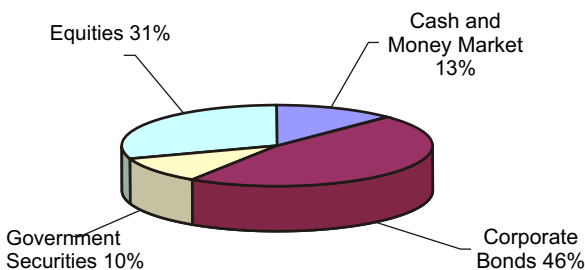
Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

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.



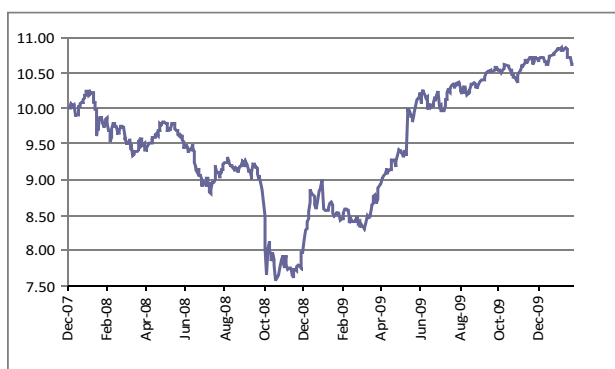
Portfolio Return

Returns	NAV	Benchmark
Last 1 month Return	-1.24%	-1.43%
Last 2 months Return	-0.24%	-0.53%
Latest Quarterly Returns	1.96%	2.33%
Last 12 months Return	24.84%	24.25%
Last 2 year (CAGR)	4.53%	3.51%
Last 3 year (CAGR)		
CAGR since inception	2.85%	2.14%

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 31st January 2010

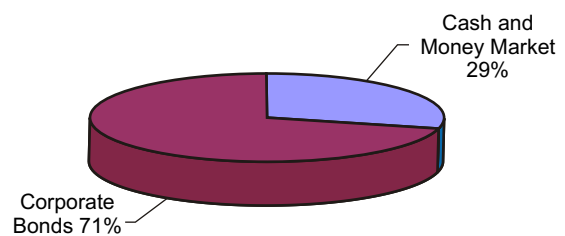
Investment Objective: To earn regular income by investing in high quality fixed income securities.

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.



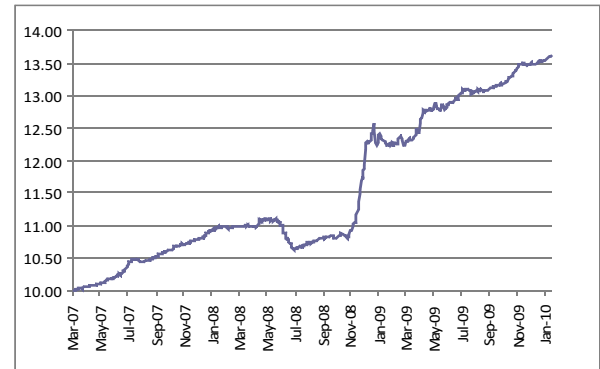
Portfolio Return

Returns	NAV	Benchmark
Last 1 month Return	0.74%	0.59%
Last 2 months Return	0.85%	0.52%
Latest Quarterly Returns	2.53%	1.77%
Last 12 months Return	11.22%	4.72%
Last 2 year (CAGR)	11.49%	5.99%
Last 3 year (CAGR)		
CAGR since inception	11.31%	7.06%

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)
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