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Met Invest

Unit-Linked Insurance Plans
Monthly Fund Update, August'11

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

ECONOMY

Indicators	Jul 2011	Aug 2011	M-o-M Variation
10-year G-Sec India (%)	8.45	8.32	-0.13
10 year AAA Corporate Bond (%)	9.46	9.38	-0.08
5 year G-Sec India (%)	8.45	8.33	-0.12
5 year AAA Corporate Bond (%)	9.42	9.40	-0.02
1 year T-Bill (%)	8.45	8.32	-0.13
1 yr CD (%)	9.80	9.57	-0.23
Exchange Rate (USD/INR)	44.19	46.10	1.91
Forex Reserves (USD Bn)	317	319	2.0
WPI Inflation (%)	9.44	9.22	-0.22
Index of Industrial Production (IIP) (%)	5.6	8.8	3.2
US 10- year Treasury Yield (%)	2.80	2.22	-0.58
Brent Crude Oil (USD/barrel)	117	115	-1.7%
Sensex	18197	16677	-8.4%
Nifty	5482	5001	-8.8%

Source: RBI WSS & Bloomberg

Fixed Income Market

The Indian economy continues to be plagued by fears of a global growth slowdown coupled with poor governance, policy inaction and a stubbornly hawkish RBI.

The Wholesale Price Inflation (WPI) for July moderated to 9.2% (previous month's figure was 9.4%), due to increase in manufactured non-food products and fuel inflation. The trend in commodities price movement amidst global growth concerns is extremely important for India as, nearly 60% of India's inflation is linked to commodities. Crude oil is yet to correct meaningfully.

After the surprise 50bps rate hike in July, market is expecting another 25bps rate hike in the next policy meet on Sep 16, as inflation continues to be sticky above 9.0% level. Recent comments from RBI indicate a hawkish tone, despite growth concerns globally.

The June industrial output data was above expectation at 8.8% vs. consensus at 5.8%. Consumer goods continued on its recent slowdown trend, while Capital Goods surprisingly showed an uptick which helped the IIP data to post a higher growth.

India's first quarter FY12 GDP came in line with consensus expectation at 7.7%. Services grew at 10%, Agriculture growth remained strong at 3.9%, while Industry growth moderated to 5.1% from 6.1% last quarter (with a deceleration mainly in construction). Mining was down at 1.8% due to ongoing policy hurdles. Encouragingly, trend in electricity production remained strong, up 7.9%.

Brent Crude was down 1.7% in the month of August as the outlook on growth remained subdued in US, Euro area, BRIC nations and other emerging economies.

The yield at shorter end rallied due to growth concerns emerging after the US credit downgrade. The one year Treasury bill yield rallied 13 bps to 8.32% and 1 year CD yield rallied 23bps to 9.57%. The 10 year GSec yields also rallied from 8.45% to 8.32%.

Equity Market

The month of August continued to be negative for Equity markets. The key event of the month was US sovereign rating downgrade by S&P. It sent global markets crashing as investors feared a fresh recession in US. This led to a correction of 8.8% in Nifty during the month, closing at 5001. There were large FII outflows of $2.4 billion in August.

Elevated inflation remained a key concern for the Central Bank, although Inflation for July softened to 9.2%. The increase in Index of Industrial Production Data (IIP) for June 2011 was comforting at 8.8%. The GDP growth for June quarter came in at 7.7% which was in line with market expectations.

On the political front, the Government's acceptance of Jan Lokpal draft (which aims to bring down corruption) was a relief for equity markets, as fears of a social unrest subsided and expectations of normalcy returning to government functioning.

Sector Performance

The sectors which performed well in the month of August were Automobiles and Cement. Sectors like Information Technology, Metals and Banking underperformed.

Automobiles was one the best performing sectors owing to strong volume growth numbers from Two Wheelers, Utility Vehicles(UVs), and Light Commercial Vehicles (LCVs). There were signs of a slowdown in passenger vehicles and heavy commercial vehicles as these are more impacted by high interest costs and economic slowdown. Growth in the passenger car segment is expected to pick up with the beginning of festive season and new product launches.

The Cement sector performed well during the month. Cement stocks rebounced on the back of positive newsflow expected (regarding increase in cement prices), as post monsoon, the cement prices are seasonally strong. Domestic consumption nature of the business along with significant demand from rural area helps in insulating the sector from global economic slowdown worries.

Metal stocks witnessed sell-offs during the month, amid global uncertainties. The economic problems in EU and USA may lead to demand side risk for commodities. The iron ore mining ban in Karnataka, imposed by the Supreme Court is negative for the integrated players operating in the region. Metal sector index was amongst the worst performers.

IT was amongst the worst performing sector in August as concerns over global macro economic situations aggravated after US credit rating downgrade and continued uncertainty over sovereign debt issues in European region. Though there is minimal near term impact on the sector, growth visibility in the medium term is poor which may cap valuation upside.

The Banking sector stocks underperformed, primarily due to concerns on asset quality and impact of fallout of global slowdown on international portfolio of large banks. High inflation rate continues to dampen investor sentiment towards financial sector. On the positive side, RBI released the revised Banking License guidelines and proposed norms for Non-Bank Financial Companies.

MARKET OUTLOOK

Outlook on Fixed Income Market

Market expects the government to miss the deficit target of 4.6% of GDP arising from lower revenues (due to lower GDP growth) and higher expenditures arising out of fuel, food and fertilizer subsidies. Higher deficit will lead to higher borrowing which will tend to put upward pressure on bond yields. Uncertainty in global growth outlook and its impact on India growth story will support lower interest rate environment, going forward.

Bond yields are expected to be range bound with a positive outlook as RBI seems to be nearing its rate hike cycle. Currently, the 10 year GSec bond is trading at around 8.32%. Market is looking for further cues from inflation data and global developments. The Corporate bond spreads are in the range of 100-140 bps. Investment in corporate bonds at the prevailing level looks attractive in the medium term.

Outlook on Equity Markets

The sell off in Equity markets by FIIs and their withdrawal from emerging markets is a significant negative. Although India has a strong domestic demand led growth story, there are challenges of elevated inflation and high interest rates. With Gold touching lifetime highs and US Treasury yields at its lowest, it is clear that risk aversion has increased manifold. The positive development is softening of crude prices which would bring down under-recoveries and ease the fiscal burden.

Equity market valuations look attractive from a medium term perspective based on historical averages. In the near term, we remain cautious.

Protector II

As on 31st Aug 2011

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 will target 100% investments in Government & other debt securities to meet the stated objectives

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	4.8%	3.7%
Last 1 year Return	7.9%	5.9%
CAGR since inception	6.7%	5.5%

Past performance is not indicative of future performance

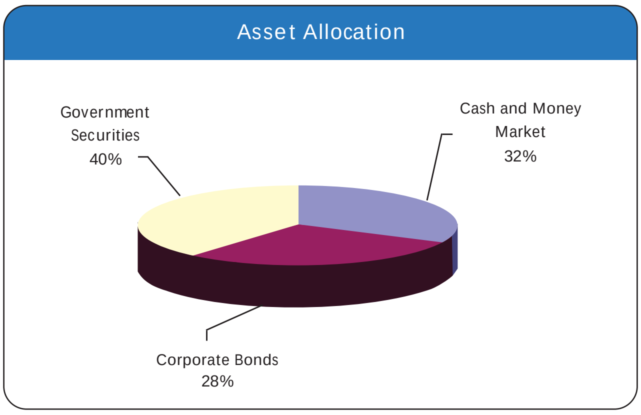
Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Debt Securities

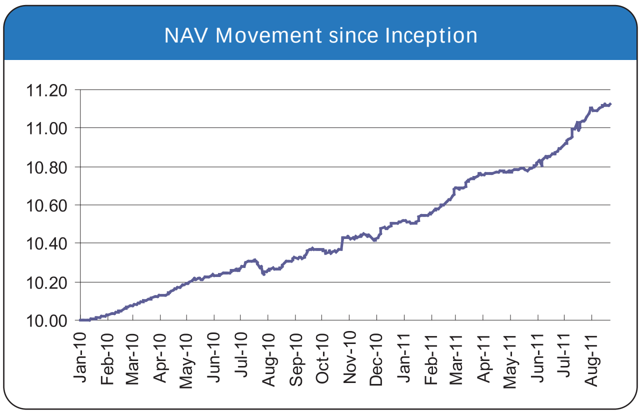
Security Type	*Benchmark Index*
Debt	CRISIL Composite Bond Fund Index

Protector II
Portfolio as on 31 Aug 2011

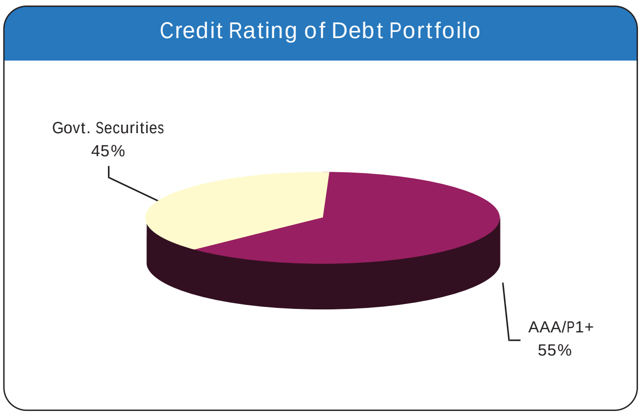
Security Name	Wt	Rating
Government Securities	39.66%	
GOI 2012	19.09%	Sovereign
GOI 2021	15.18%	Sovereign
GOI 2027	3.27%	Sovereign
GOI 2022	1.45%	Sovereign
Others	0.67%	
Corporate Bonds	27.84%	
IL&FS	5.91%	AAA
Reliance Port & Terminals Limited	4.77%	AAA
TATA Sons Ltd	4.56%	AAA
HDFC	4.10%	AAA
Rural Electrification Corporation Ltd	3.06%	AAA
Tech Mahindra	1.71%	AAA
Reliance Industries Ltd	1.60%	AAA
Others	2.12%	
Cash And Money Market	32.50%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio





(Date of inception: 11-Jan-2010)



UNIT-LINKED Funds

Preserver II

As on 31st Aug 2011

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Asset Classes

Government & Govt. Guaranteed securities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	3.7%	2.9%
Last 1 year Return	7.3%	6.2%
CAGR since inception	6.2%	5.9%

Past performance is not indicative of future performance

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

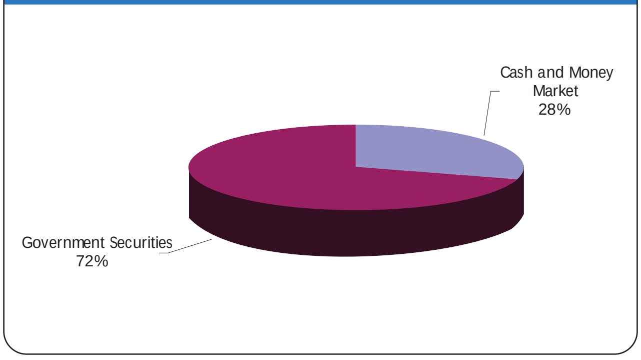
Security Type	*Benchmark Index*
Debt (GOI)	ISEC Mi-Bex

Preserver II
Portfolio as on 31st Aug 2011

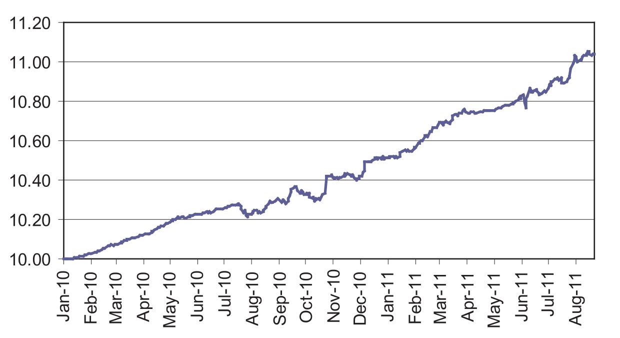
Security Name	Wt	Rating
Government Securities	71.91%	
GOI 2021	42.68%	Sovereign
GOI 2012	16.26%	Sovereign
GOI 2015	6.23%	Sovereign
GOI 2018	5.46%	Sovereign
Others	1.28%	
Cash And Money Market	28.09%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

Asset Allocation

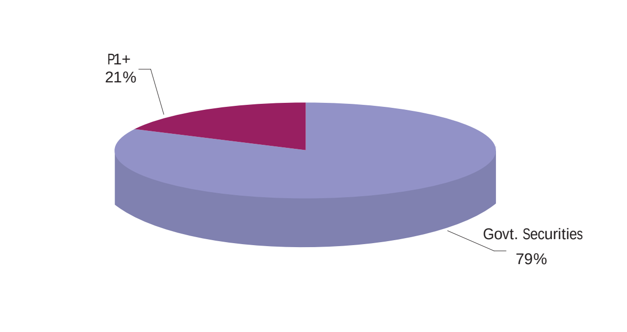


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfoilo



UNIT-LINKED Funds

Balancer II

As on 31st Aug 2011

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 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	0.3%	-1.3%
Last 1 year Return	-1.0%	-0.8%
CAGR since inception- 20th Dec 2009	1.4%	3.1%
CAGR since 05th Jan 2010	1.4%	1.2%

Past performance is not indicative of future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 50% Equity and 50% Debt Securities

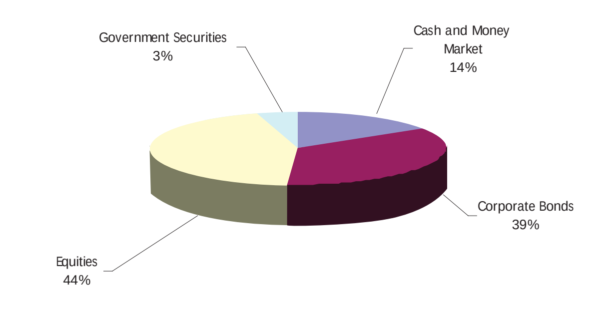
Security Type	*Benchmark Index*
Equity	S&P CNX Nifty
Debt	CRISIL Composite Bond Fund Index

Balancer II
Portfolio as on 31 Aug 2011

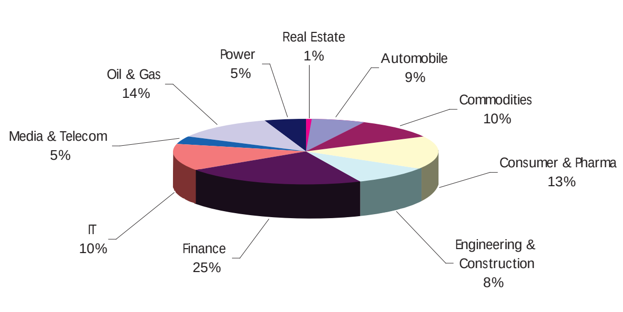
Security Name	Wt	Rating
Government Securities	2.76%	
GOI 2012	1.71%	Sovereign
Others	1.05%	
Corporate Bonds	39.24%	
IL&FS	9.07%	AAA
TATA Sons Ltd	7.51%	AAA
Sundaram Finance Ltd	5.54%	AA+
HDFC	3.62%	AAA
LIC Housing Finance Company Ltd	2.97%	AAA
Reliance Gas Transport Infrastructure	2.79%	AAA
Reliance Energy	2.38%	AA+
Tech Mahindra	2.21%	AAA
Larsen & Toubro Ltd	1.23%	AAA
Bajaj Auto Finance Ltd	1.21%	AA+
Others	0.71%	
Equities	44.31%	
ICICI Bank Ltd	2.39%	
ITC Ltd	2.37%	
Reliance Industries Ltd	2.22%	
HDFC Bank Ltd	1.97%	
Infosys Technologies	1.90%	
Larsen & Toubro Ltd	1.87%	
HDFC	1.50%	
Bharti Airtel Ltd	1.49%	
Tata Consultancy Ltd	1.45%	
State Bank Of India	1.23%	
Mahindra & Mahindra Ltd	1.14%	
Oil And Natural Gas	1.01%	
Others	23.77%	
Cash And Money Market	13.69%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

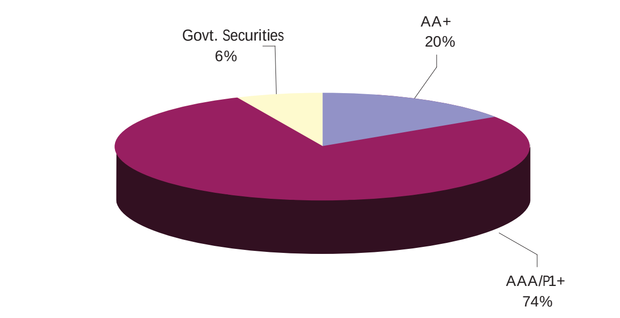
Asset Allocation



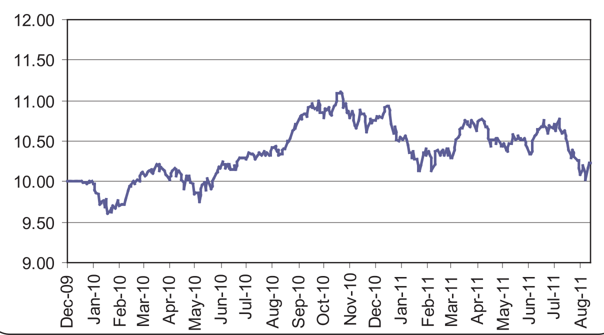
Equity Sectoral Break-Up



Credit Rating of Debt Portfoilo



NAV Movement since Inception



(Date of inception: 20-Dec-2009)

UNIT-LINKED Funds

Multiplier II

As on 31st Aug 2011

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

Asset Classes

Equities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	-4.4%	-6.2%
Last 1 year Return	-6.0%	-7.4%
CAGR since inception - 21st Dec 2009	-1.9%	0.2%
CAGR since 05th Jan 2010	-1.9%	-3.2%

Past performance is not indicative of future performance

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

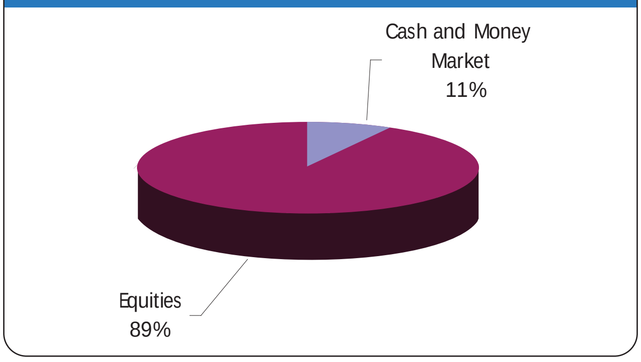
Security Type	*Benchmark Index*
Equity	S&P CNX Nifty

Multiplier II
Portfolio as on 31 Aug 2011

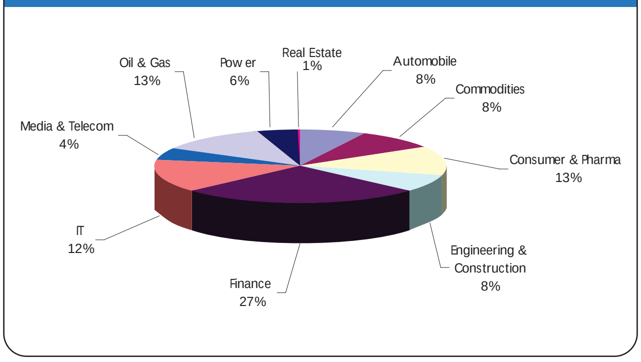
Security Name	Wt
Equities	89.20%
ITC Ltd	6.34%
Reliance Industries Ltd	6.20%
ICICI Bank Ltd	5.68%
Infosys Technologies	5.46%
Larsen & Toubro Ltd	5.11%
HDFC Bank Ltd	5.01%
HDFC	4.63%
Tata Consultancy Ltd	3.65%
Bharti Airtel Ltd	3.52%
State Bank Of India	3.14%
Oil And Natural Gas	2.49%
Mahindra & Mahindra Ltd	2.39%
Axis Bank	2.16%
Tata Iron And Steel	2.02%
BHEL	1.89%
Jindal Steel & Power Ltd	1.66%
Sun Pharmaceuticals Industries Ltd	1.60%
Hindalco Ltd	1.59%
NTPC	1.58%
Dr. Reddys Laboratories Ltd	1.55%
Hindustan Unilever Ltd	1.49%
Tata Motors Ltd	1.47%
Bajaj Auto Ltd	1.44%
Gail (India) Ltd	1.44%
HCL Technologies Ltd	1.43%
Sterlite Industries	1.33%
Punjab National Bank	1.07%
Hero Honda Motors Ltd	1.07%
Others	10.80%
Cash And Money Market	10.80%
Total	100.00%

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

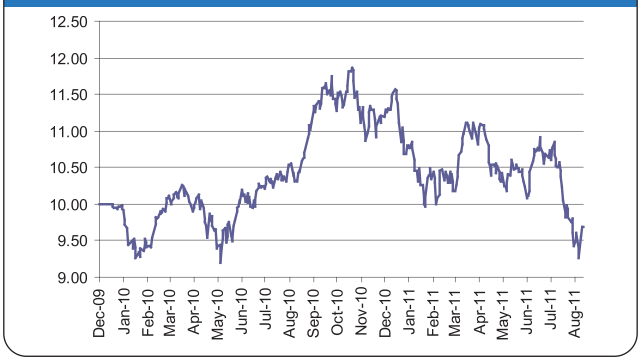
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 21-Dec-2009)

UNIT-LINKED Funds

Virtue II

As on 31st Aug 2011

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Asset Classes

Equities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.

Portfolio Return

Returns	NAV
Last 6 months Return	-3.9%
Last 1 year Return	-7.1%
CAGR since inception	-4.1%

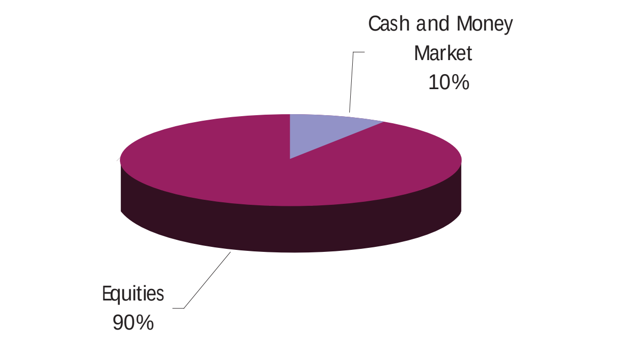
Past performance is not indicative of future performance

Virtue II
Portfolio as on 31 Aug 2011

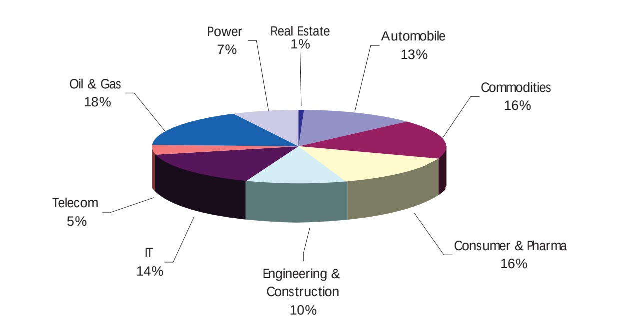
Security Name	Wt
Equities	90.36%
Reliance Industries Ltd	5.82%
Infosys Technologies	5.70%
Larsen & Toubro Ltd	4.69%
Tata Consultancy Ltd	3.80%
Bharti Airtel Ltd	3.54%
Mahindra & Mahindra Ltd	3.02%
Oil And Natural Gas	2.59%
Sun Pharmaceuticals Industries Ltd	2.54%
Tata Iron And Steel	2.34%
Bajaj Auto Ltd	2.28%
Jindal Steel & Power Ltd	1.99%
Hindalco Ltd	1.99%
Grasim Industries Ltd	1.96%
BHEL	1.93%
Gail (India) Ltd	1.92%
Dr. Reddys Laboratories Ltd	1.79%
Tata Motors Ltd	1.72%
Sterlite Industries	1.58%
NTPC	1.54%
HCL Technologies Ltd	1.52%
Maruti Suzuki India Ltd	1.48%
Coal India Ltd	1.44%
Hindustan Unilever Ltd	1.41%
Lupin Ltd	1.40%
Godrej Consumer Products Ltd.	1.38%
Cipla Ltd	1.34%
BPCL	1.20%
Glaxosmithkline Pharmaceuticals Ltd.	1.17%
Petronet L N G Ltd	1.10%
Power Grid Corporation Ltd	1.10%
Tata Powers Ltd	1.04%
United Phosphorus Ltd	1.00%
Others	21.07%
Cash And Money Market	9.64%
Total	100.00%

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

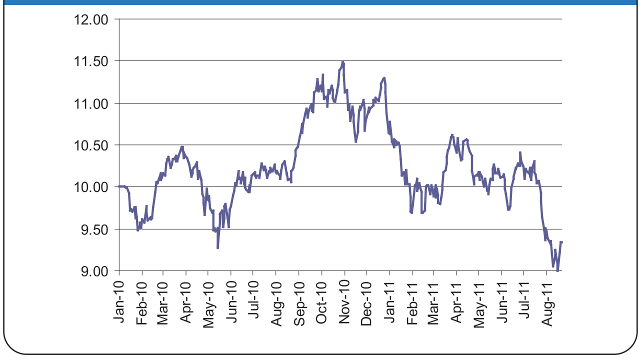
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 12- Jan-2010)

UNIT-LINKED Funds

Flexi Cap

As on 31st Aug 2011

Investment Objective: To generate long-term capital appreciation from an actively managed portfolio of diversified stocks across the market capitalization spectrum.

Asset Classes

Equities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	-3.0%	-5.7%
Last 1 year Return	-7.9%	-10.5%
CAGR since inception - 22nd Dec 2009	-2.0%	-1.1%
CAGR since 05th January 2010	-2.6%	-4.4%

Past performance is not indicative of future performance

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

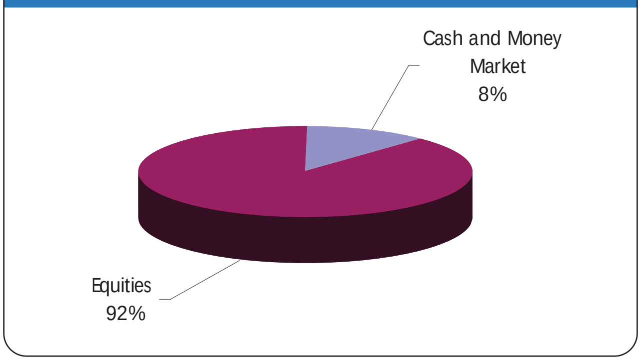
Security type	Benchmark Index
Equity	BSE 200 Index

Flexi Cap
Portfolio as on 31 Aug 2011

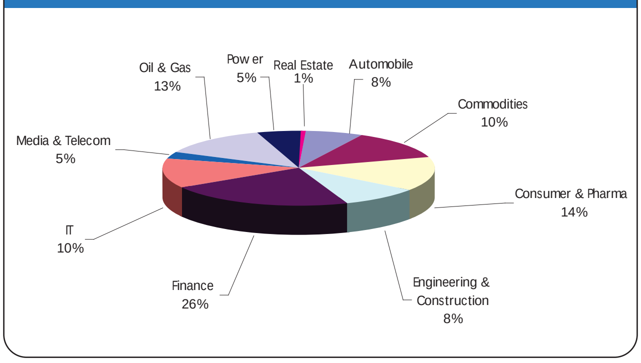
Security Name	Wt
Equities	91.68%
ICICI Bank Ltd	4.44%
Infosys Technologies	4.17%
ITC Ltd	4.17%
Reliance Industries Ltd	4.09%
Larsen & Toubro Ltd	3.83%
HDFC Bank Ltd	3.76%
HDFC	3.30%
Bharti Airtel Ltd	3.09%
Tata Consultancy Ltd	2.76%
State Bank Of India	2.35%
Oil And Natural Gas	2.05%
Bajaj Auto Ltd	1.59%
Mahindra & Mahindra Ltd	1.58%
Axis Bank	1.50%
NTPC	1.47%
BHEL	1.39%
Tata Iron And Steel	1.21%
Hindalco Ltd	1.21%
Gail (India) Ltd	1.17%
HCL Technologies Ltd	1.16%
Coal India Ltd	1.07%
Jindal Steel & Power Ltd	1.05%
Petronet L N G Ltd	1.02%
Godrej Consumer Products Ltd.	1.01%
Others	37.24%
Cash And Money Market	8.32%
Total	100.00%

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

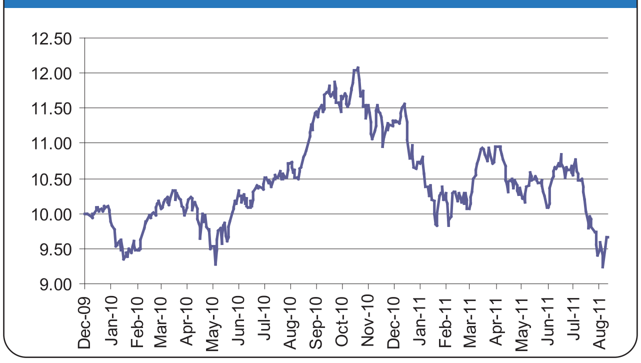
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 22-Dec-2009)

UNIT-LINKED Funds

Return Guarantee Fund - I

As on 31st Aug 2011

Investment Objective: To outperform the minimum guaranteed NAV at the end of 5 year period from the date of launch of a “Tranche” through a mix of debt and/or equity instruments.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 7% investments in Equities and 93% investments in Government & other debt securities to meet the stated objectives

Portfolio Return

Returns	NAV
Last 6 months Return	3.0%
Last 1 year Return	3.8%
CAGR since inception	4.5%

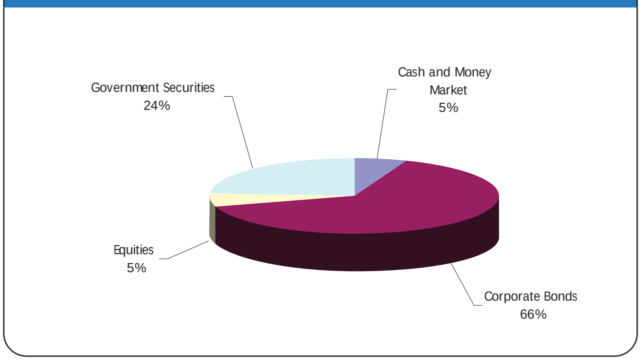
Past performance is not indicative of future performance

Return Guarantee Fund - I
Portfolio as on 31 Aug 2011

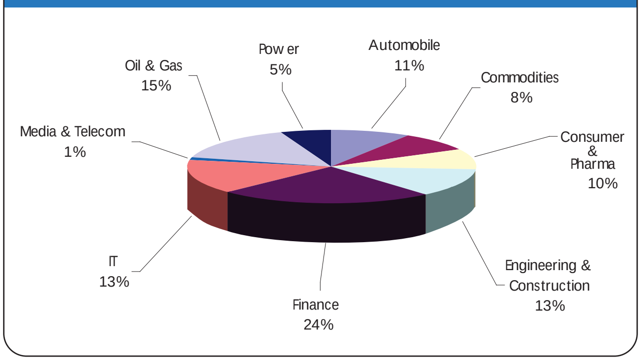
Security Name	Wt	Rating
Government Securities	24.10%	
GOI 2015	24.10%	Sovereign
Corporate Bonds	65.54%	
Rural Electrification Corporation Ltd	8.61%	AAA
IL&FS	8.42%	AAA
HDFC	8.38%	AAA
Power Finance Corporation Ltd	8.33%	AAA
Power Grid Corporation Ltd	8.33%	AAA
Tech Mahindra	8.22%	AAA
Reliance Gas Transport Infrastructure	7.87%	AAA
SAIL	7.38%	AAA
Equities	5.21%	
Cash And Money Market	5.16%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

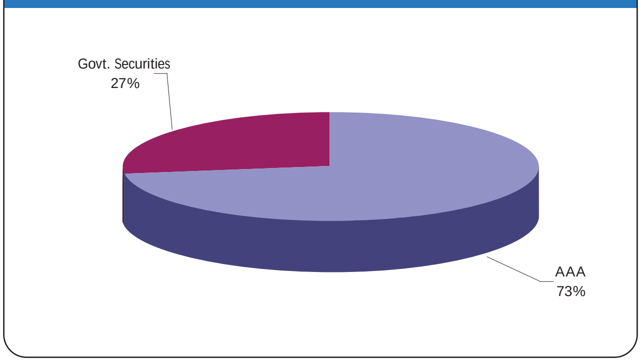
Asset Allocation



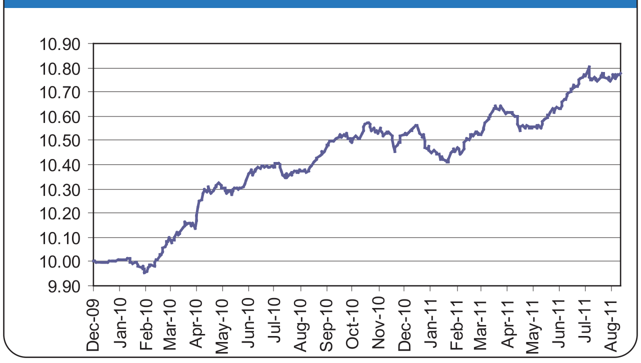
Equity Sectoral Break-Up



Credit Rating of Debt Portfoilo



NAV Movement since Inception



(Date of inception: 21-Dec-2009)

UNIT-LINKED Funds

Return Guarantee Fund - II

As on 31st Aug 2011

Investment Objective: To outperform the minimum guaranteed NAV at the end of 5 year period from the date of launch of a "Tranche" through a mix of debt and/or equity instruments.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 7% investments in Equities and 93% investments in Government & other debt securities to meet the stated objectives

Portfolio Return

Returns	NAV
Last 6 months Return	2.9%
Last 1 year Return	3.9%
CAGR since inception	4.4%

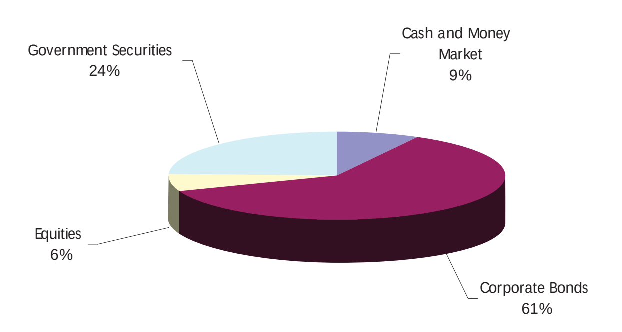
Past performance is not indicative of future performance

Return Guarantee Fund II
Portfolio as on 31 Aug 2011

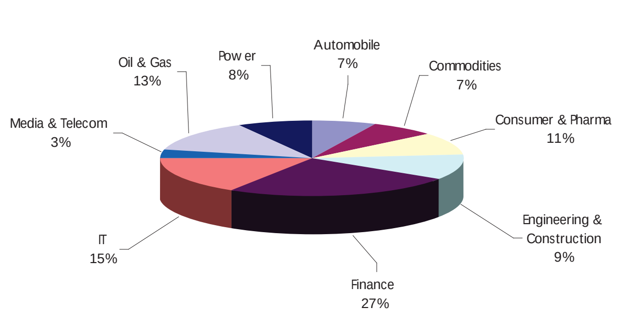
Security Name	Wt	Rating
Government Securities	24.53%	
GOI 2015	24.53%	Sovereign
Corporate Bonds	60.56%	
Rural Electrification Corporation Ltd	8.77%	AAA
SAIL	8.76%	AAA
HDFC	8.76%	AAA
Power Finance Corporation Ltd	8.64%	AAA
Power Grid Corporation Ltd	8.64%	AAA
IL&FS	8.54%	AAA
Reliance Gas Transport Infrastructure	8.45%	AAA
Equities	5.97%	
Cash And Money Market	8.94%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

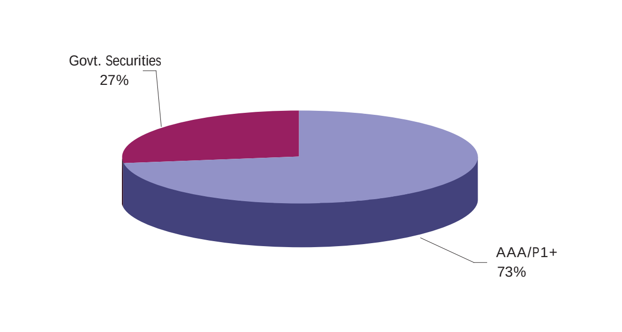
Asset Allocation



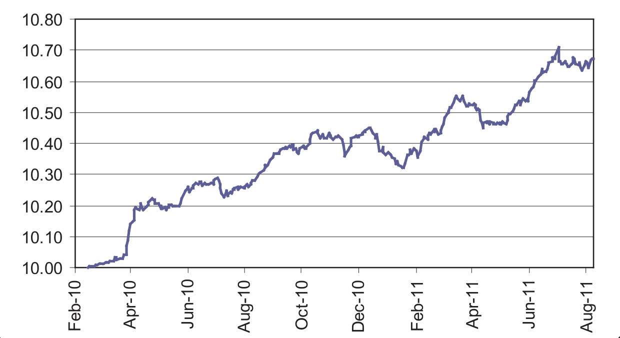
Equity Sectoral Break-Up



Credit Rating of Debt Portfoilo



NAV Movement since Inception



(Date of inception: 24-Feb-2010)

UNIT-LINKED Funds

Protector

As on 31st Aug 2011

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 will target 100% investments in Government & other debt securities to meet the stated objectives

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	4.5%	3.7%
Last 1 year Return	6.5%	5.9%
Last 3 year (CAGR)	10.2%	7.1%
Last 5 year (CAGR)	7.8%	6.1%
CAGR since inception	6.7%	5.6%

Past performance is not indicative of future performance

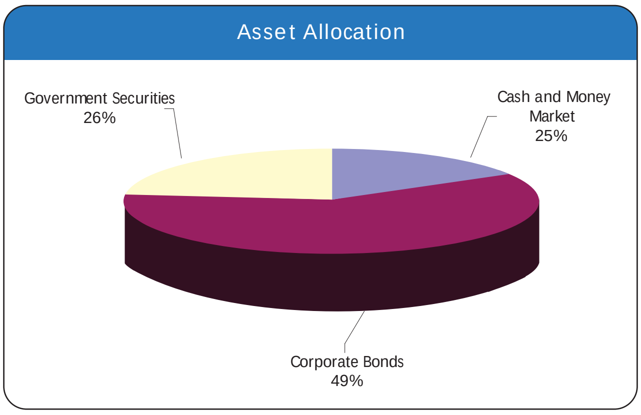
Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Debt Securities

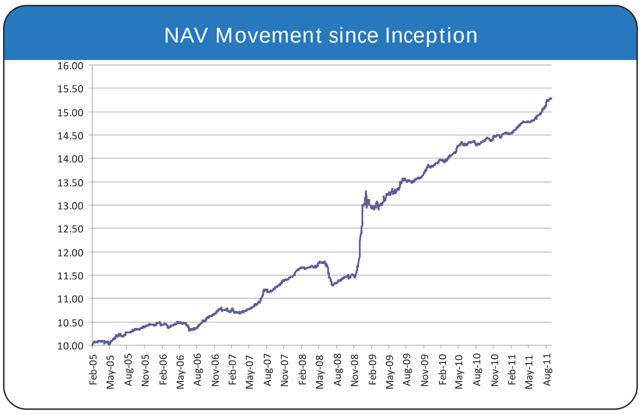
Security Type	*Benchmark Index*
Debt	CRISIL Composite Bond Fund Index

Protector
Portfolio as on 31 Aug 2011

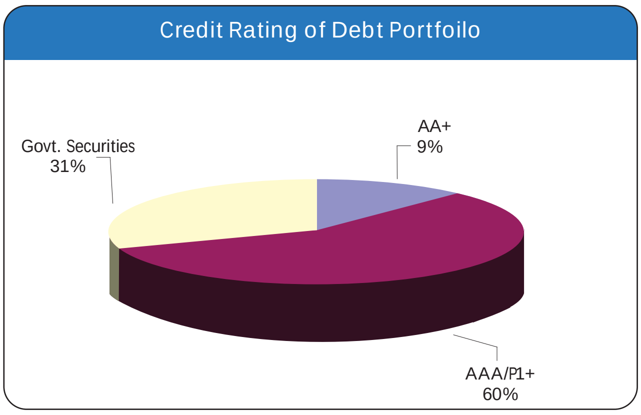
Security Name	Wt	Rating
Government Securities	26.28%	
GOI 2012	16.65%	Sovereign
GOI 2022	2.29%	Sovereign
GOI 2032	2.04%	Sovereign
GOI 2015	1.42%	Sovereign
SDL West Bengal 2019	1.03%	Sovereign
Others	2.85%	
Corporate Bonds	48.74%	
IL&FS	7.97%	AAA
Sundaram Finance Ltd	7.87%	AA+
HDFC	6.55%	AAA
Reliance Port & Terminals Limited	6.45%	AAA
LIC Housing Finance Company Ltd	5.96%	AAA
Rural Electrification Corporation Ltd	4.66%	AAA
Reliance Gas Transport Infrastructure	4.57%	AAA
Tech Mahindra	2.95%	AAA
Others	1.77%	
Cash And Money Market	24.98%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio





(Date of inception: 04- Feb-2005)



Preserver

As on 31st Aug 2011

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Asset Classes

Government & Govt. Guaranteed securities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	2.5%	2.9%
Last 1 year Return	4.8%	6.2%
Last 3 year (CAGR)	8.5%	7.9%
Last 5 year (CAGR)	6.2%	7.2%
CAGR since inception	5.6%	6.4%

Past performance is not indicative of future performance

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

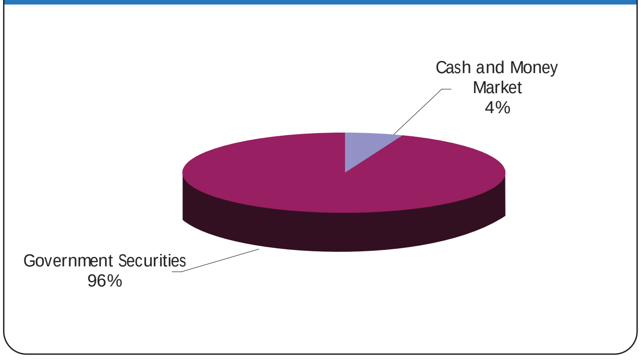
Security Type	*Benchmark Index*
Debt (GOI)	ISEC Mi-Bex

Preserver
Portfolio as on 31 Aug 2011

Security Name	Wt	Rating
Government Securities	95.56%	
GOI 2012	25.24%	Sovereign
GOI 2021	24.51%	Sovereign
GOI 2015	23.21%	Sovereign
GOI 2018	7.71%	Sovereign
GOI 2027	4.65%	Sovereign
GOI 2017	4.04%	Sovereign
GOI 2022	2.14%	Sovereign
GOI OIL Bond 2012	1.70%	Sovereign
SDL Tami Nadu 2011	1.61%	Sovereign
Others	0.75%	
Cash And Money Market	4.44%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

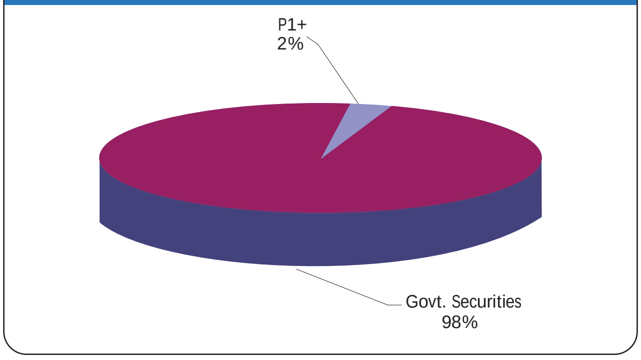
Asset Allocation



NAV Movement since Inception

(Date of inception: 10-Feb-2005)

Credit Rating of Debt Portfoilo



Moderator

As on 31st Aug 2011

Investment Objective: To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 20% investments in Equities and 80% investments in Government & other debt securities to meet the stated objectives.

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	2.3%	1.7%
Last 1 year Return	2.9%	3.2%
Last 3 year (CAGR)	8.3%	6.7%
Last 5 year (CAGR)	7.7%	6.5%
CAGR since inception	8.2%	7.7%

Past performance is not indicative of future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 20% Equity and 80% Debt Securities

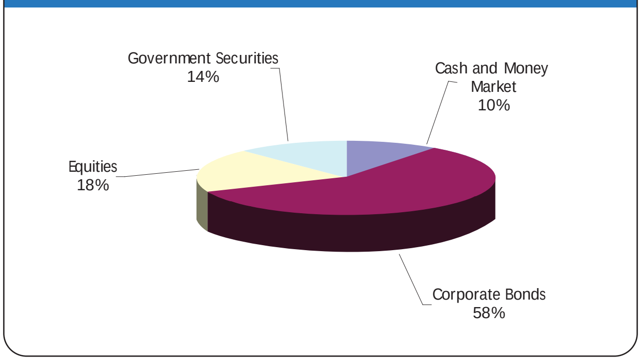
Security Type	*Benchmark Index*
Equity	S&P CNX Nifty
Debt	CRISIL Composite Bond Fund Index

Moderator
Portfolio as on 31 Aug 2011

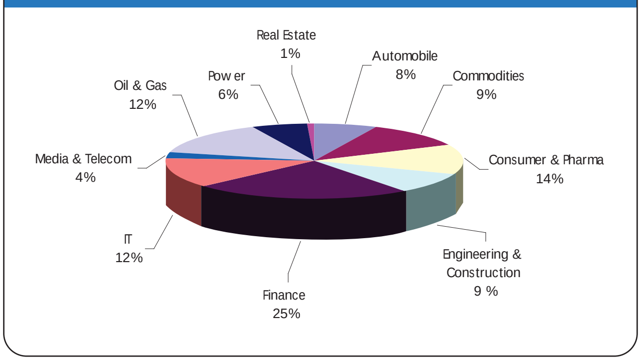
Security Name	Wt	Rating
Government Securities	14.12%	
GOI 2012	6.07%	Sovereign
GOI 2022	2.98%	Sovereign
GOI 2032	2.47%	Sovereign
Others	2.60%	
Corporate Bonds	57.41%	
Sundaram Finance Ltd	8.43%	AA+
Reliance Gas Transport Infrastructure	7.38%	AAA
LIC Housing Finance Company Ltd	7.24%	AAA
Tech Mahindra	7.13%	AAA
IL&FS	6.05%	AAA
HDFC	6.00%	AAA
Bajaj Auto Finance Ltd	4.48%	AA+
Reliance Capital Ltd	3.97%	AAA
Rural Electrification Corporation Ltd	3.74%	AAA
Power Finance Corporation Ltd	2.26%	AAA
Others	0.73%	
Equities	18.31%	
ITC Ltd	1.27%	
Infosys Technologies	1.19%	
Reliance Industries Ltd	1.18%	
Larsen & Toubro Ltd	1.15%	
HDFC Bank Ltd	1.01%	
Others	12.50%	
Cash And Money Market	10.17%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

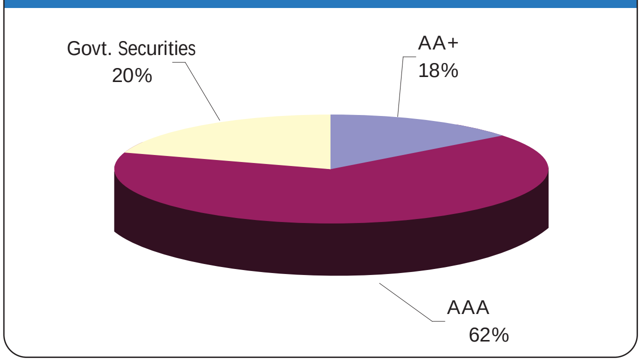
Asset Allocation



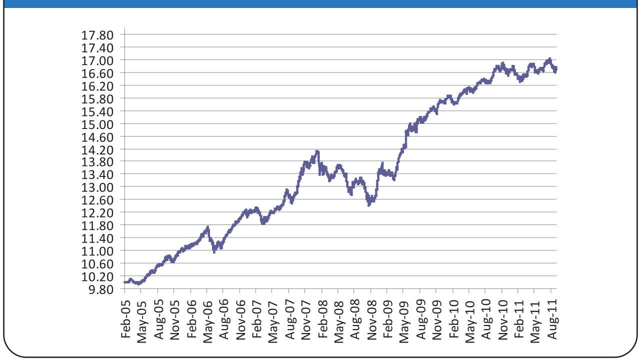
Equity Sectoral Break-Up



Credit Rating of Debt Portfoilo



NAV Movement since Inception



(Date of inception: 08- Feb-2005)

UNIT-LINKED Funds

Balancer

As on 31st Aug 2011

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 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	-0.5%	-1.3%
Last 1 year Return	-1.3%	-0.8%
Last 3 year (CAGR)	7.0%	5.9%
Last 5 year (CAGR)	8.0%	7.0%
CAGR since inception	10.5%	10.6%

Past performance is not indicative of future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 50% Equity and 50% Debt Securities

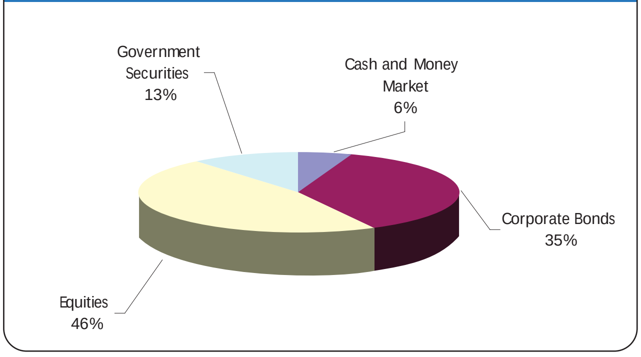
Security Type	*Benchmark Index*
Equity	S&P CNX Nifty
Debt	CRISIL Composite Bond Fund Index

Balancer
Portfolio as on 31 Aug 2011

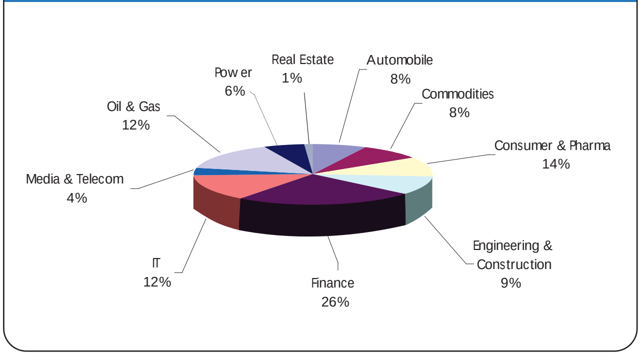
Security Name	Wt	Rating
Government Securities	12.73%	
GOI 2021	4.07%	Sovereign
GOI 2016	1.65%	Sovereign
GOI 2011	1.45%	Sovereign
GOI 2017	1.44%	Sovereign
GOI 2013	1.38%	Sovereign
GOI 2012	1.07%	Sovereign
Others	1.66%	
Corporate Bonds	35.56%	
Reliance Capital Ltd	8.00%	AAA
LIC Housing Finance Company Ltd	5.88%	AAA
Sundaram Finance Ltd	3.79%	AA+
Reliance Gas Transport Infrastructure	2.88%	AAA
IL&FS	2.66%	AAA
HDFC	2.51%	AAA
Bajaj Auto Finance Ltd	1.61%	AA+
L&T Finance Ltd	1.48%	AA+
Power Grid Corporation Ltd	1.09%	AAA
ICICI Bank Ltd	1.09%	AAA
Others	4.58%	
Equities	45.71%	
ITC Ltd	3.13%	
Reliance Industries Ltd	2.86%	
ICICI Bank Ltd	2.79%	
Larsen & Toubro Ltd	2.73%	
Infosys Technologies	2.68%	
HDFC Bank Ltd	2.67%	
HDFC	2.28%	
Tata Consultancy Ltd	1.85%	
Bharti Airtel Ltd	1.81%	
State Bank Of India	1.62%	
Mahindra & Mahindra Ltd	1.41%	
Oil And Natural Gas	1.34%	
Axis Bank	1.05%	
Sun Pharmaceuticals Industries Ltd	1.04%	
Tata Iron And Steel	1.00%	
Others	15.47%	
Cash And Money Market	6.01%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

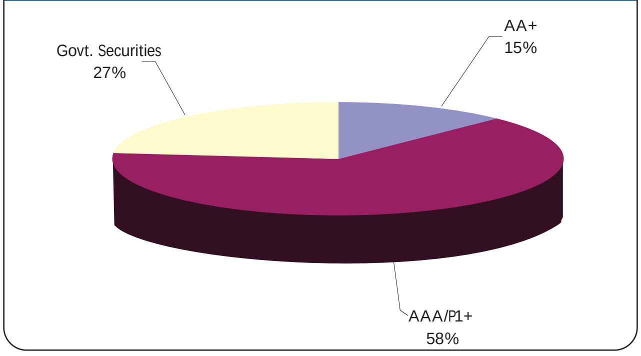
Asset Allocation



Equity Sectoral Break-Up



Credit Rating of Debt Portfoilo



NAV Movement since Inception

(Date of inception: 08- Feb-2005)

UNIT-LINKED Funds

Accelerator

As on 31st Aug 2011

Investment Objective: To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 80% investments in Equities and 20% investments in Government & other debt securities to meet the stated objectives.

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	-3.9%	-4.3%
Last 1 year Return	-6.1%	-4.8%
Last 3 year (CAGR)	5.4%	5.2%
Last 5 year (CAGR)	7.5%	7.6%
CAGR since inception	12.6%	13.6%

Past performance is not indicative of future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 80% Equity and 20% Debt Securities

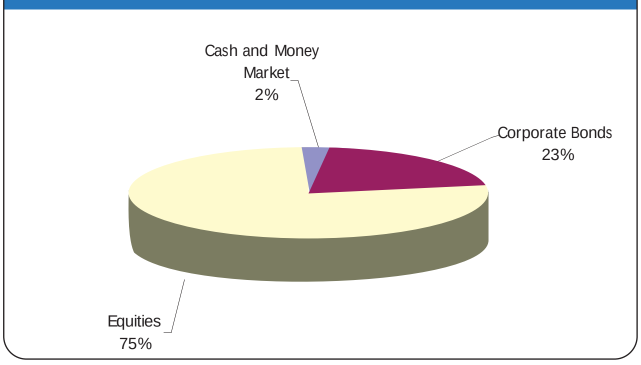
Security Type	*Benchmark Index*
Equity	S&P CNX Nifty
Debt	CRISIL Composite Bond Fund Index

Accelerator
Portfolio as on 31 Aug 2011

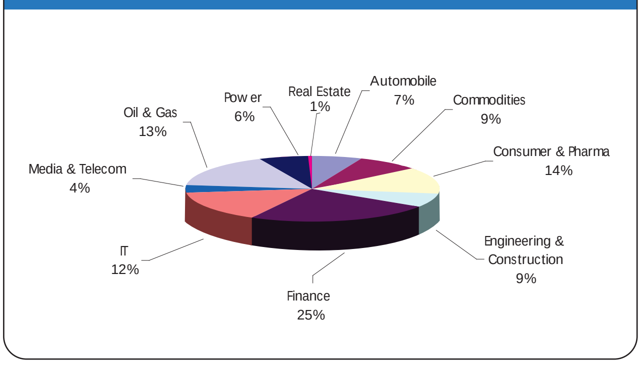
Security Name	Wt	Rating
Corporate Bonds	22.38%	
Reliance Capital Ltd	4.58%	AAA
LIC Housing Finance Company Ltd	3.35%	AAA
Bajaj Auto Finance Ltd	2.87%	AA+
HDFC	2.56%	AAA
Sundaram Finance Ltd	1.83%	AA+
Tech Mahindra	1.76%	AAA
Rural Electrification Corporation Ltd	1.59%	AAA
Others	3.85%	
Equities	75.24%	
ITC Ltd	5.44%	
Reliance Industries Ltd	5.19%	
ICICI Bank Ltd	5.08%	
Larsen & Toubro Ltd	4.67%	
Infosys Technologies	4.50%	
HDFC Bank Ltd	4.21%	
HDFC	3.20%	
Bharti Airtel Ltd	3.06%	
Tata Consultancy Ltd	3.02%	
State Bank Of India	2.56%	
Mahindra & Mahindra Ltd	2.23%	
Oil And Natural Gas	2.23%	
Axis Bank	1.94%	
Tata Iron And Steel	1.91%	
Sterlite Industries	1.62%	
Gail (India) Ltd	1.57%	
BHEL	1.56%	
Sun Pharmaceuticals Industries Ltd	1.55%	
Hindustan Unilever Ltd	1.51%	
NTPC	1.49%	
Tata Motors Ltd	1.41%	
Hindalco Ltd	1.36%	
Dr. Reddys Laboratories Ltd	1.09%	
HCL Technologies Ltd	1.04%	
Punjab National Bank	1.00%	
Jindal Steel & Power Ltd	1.00%	
Others	9.80%	
Cash And Money Market	2.38%	
Total	100.00%	

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

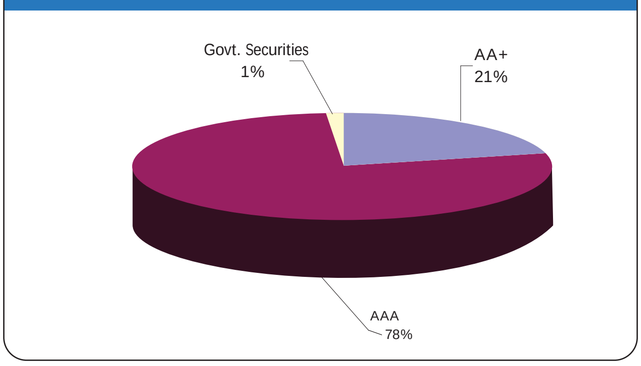
Asset Allocation



Equity Sectoral Break-Up



Credit Rating of Debt Portfoilo



NAV Movement since Inception

(Date of inception: 07- Feb-2005)

UNIT-LINKED Funds

Multiplier

As on 31st Aug 2011

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

Asset Classes

Equities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.

Portfolio Return

Returns	NAV	Benchmark
Last 6 months Return	-5.4%	-6.2%
Last 1 year Return	-8.4%	-7.4%
Last 3 year (CAGR)	4.1%	4.7%
Last 5 year (CAGR)	7.0%	7.9%
CAGR since inception	13.1%	14.5%

Past performance is not indicative of future performance

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

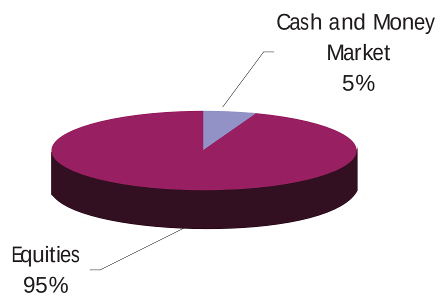
Security Type	*Benchmark Index*
Equity	S&P CNX Nifty

Multiplier
Portfolio as on 31 Aug 2011

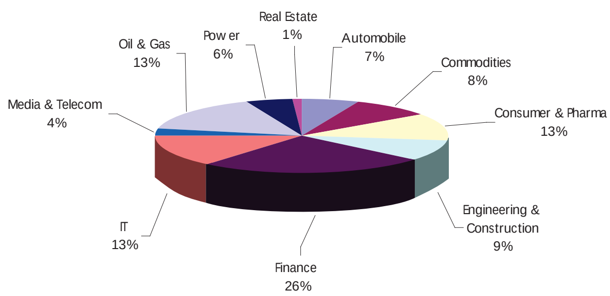
Security Name	Wt
Equities	95.20%
ITC Ltd	6.77%
Reliance Industries Ltd	6.41%
Infosys Technologies	5.92%
ICICI Bank Ltd	5.86%
HDFC Bank Ltd	5.43%
Larsen & Toubro Ltd	5.41%
HDFC	4.89%
Tata Consultancy Ltd	4.21%
Bharti Airtel Ltd	3.80%
State Bank Of India	3.29%
Oil And Natural Gas	2.83%
Mahindra & Mahindra Ltd	2.59%
Axis Bank	2.28%
Tata Iron And Steel	2.11%
BHEL	2.02%
Jindal Steel & Power Ltd	1.72%
Sterlite Industries	1.68%
Hindustan Unilever Ltd	1.65%
Tata Motors Ltd	1.65%
Sun Pharmaceuticals Industries Ltd	1.58%
Hindalco Ltd	1.57%
Gail (India) Ltd	1.52%
NTPC	1.44%
Punjab National Bank	1.43%
Dr. Reddys Laboratories Ltd	1.39%
HCL Technologies Ltd	1.25%
Tata Powers Ltd	1.15%
Bajaj Auto Ltd	1.13%
Others	12.22%
Cash And Money Market	4.80%
Total	100.00%

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception

(Date of inception: 07- Feb-2005)

UNIT-LINKED Funds

Virtue

As on 31st Aug 2011

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Asset Classes

Equities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.

Portfolio Return

Returns	NAV
Last 6 months Return	-4.9%
Last 1 year Return	-9.1%
CAGR since inception	-1.1%

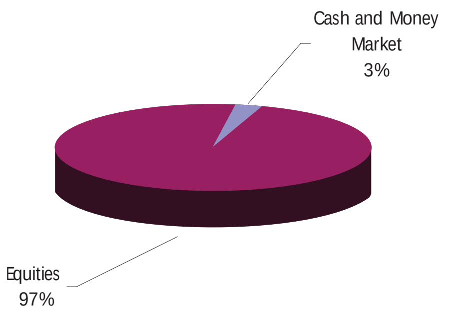
Past performance is not indicative of future performance

Virtue
Portfolio as on 31 Aug 2011

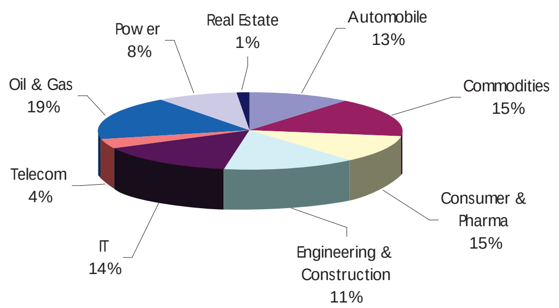
Security Name	Wt
Equities	96.82%
Reliance Industries Ltd	6.27%
Infosys Technologies	6.24%
Larsen & Toubro Ltd	6.23%
Tata Consultancy Ltd	4.06%
Bharti Airtel Ltd	3.77%
Mahindra & Mahindra Ltd	3.57%
Oil And Natural Gas	3.34%
Sun Pharmaceuticals Industries Ltd	3.12%
Jindal Steel & Power Ltd	2.99%
Gail (India) Ltd	2.78%
Bajaj Auto Ltd	2.59%
Hindustan Unilever Ltd	2.59%
Tata Iron And Steel	2.51%
Tata Motors Ltd	2.02%
BHEL	2.02%
Hindalco Ltd	1.91%
Sterlite Industries	1.88%
Dr. Reddys Laboratories Ltd	1.65%
Grasim Industries Ltd	1.57%
HCL Technologies Ltd	1.55%
Tata Powers Ltd	1.40%
Coal India Ltd	1.39%
NTPC	1.37%
Maruti Suzuki India Ltd	1.34%
BPCL	1.34%
Lupin Ltd	1.32%
Cipla Ltd	1.27%
Godrej Consumer Products Ltd.	1.26%
Power Grid Corporation Ltd	1.10%
Petronet L N G Ltd	1.02%
Wipro	1.01%
Others	20.35%
Cash And Money Market	3.18%
Total	100.00%

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception

(Date of inception: 27- Feb-2008)

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Compound annual growth rate (CAGR) is rounded to nearest 0.1%