

Met Invest

Unit-Linked Insurance Plans Monthly Fund Update, June'13

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



ECONOMY

| S.No. | Indicators | Apr-13 | May-13 | M-o-M Variation |
|-------|--------------------------------|--------|--------|-----------------|
| 1 | 10-year G-Sec India (%) | 7.73 | 7.25 | -0.48 |
| 2 | 10-year AAA Corporate Bond (%) | 8.52 | 8.15 | -0.37 |
| 3 | 5-year G-Sec India (%) | 7.55 | 7.38 | -0.17 |
| 4 | 5-year AAA Corporate Bond (%) | 8.48 | 8.16 | -0.32 |
| 5 | 1-year T-Bill (%) | 7.47 | 7.27 | -0.20 |
| 6 | 1-year CD (%) | 8.42 | 8.33 | -0.09 |
| 7 | WPI Inflation (%) | 5.96 | 4.89 | -1.07 |
| 8 | CPI Inflation (%) | 10.39 | 9.39 | -1.00 |
| 9 | IIP (%) | 0.6 | 2.5 | 1.90 |
| 10 | US 10-Year Treasury Yield (%) | 1.67 | 2.13 | 0.46 |
| 11 | Exchange Rate (USD/INR) | 53.81 | 56.51 | 5.02% |
| 12 | Forex Reserves (USD Bn) | 296 | 292 | -1.35% |
| 13 | Brent Crude Oil (USD/barrel) | 102 | 100 | -1.96% |
| 14 | Sensex | 19504 | 19760 | 1.31% |
| 15 | Nifty | 5930 | 5985 | 0.93% |

Source: Bloomberg, Reuters and WSS from RBI

Economy

During the month of May 2013, Indian economy witnessed an improvement in IIP growth numbers compared to previous month. IIP for the month of March 2013 rose by 2.5% (in line with market expectation), driven jointly by manufacturing and electricity which grew by 3.2% and 3.5% respectively.

WPI inflation for the month of April 2013 came much lower at 4.9% compared to consensus expectation of around 5.5%. Declining prices of food items, especially fruits and vegetables, along with lower inflation in manufactured goods brought down WPI inflation to nearly three-and-a-half-year low. The core inflation was at 2.7%, which is one of the lowest seen in recent times.

The retail inflation, as measured by consumer price index, came at a single digit of 9.4% in April.

The GDP growth for Q4FY13 came at a dismal 4.8% while the GDP growth for FY13 came at a decade low number of 5%. However, the Government was able to rein in fiscal deficit at 4.9% of GDP in 2012-13, as against 5.2% pegged in the revised estimate of the Budget.

Looking at poor growth and falling inflation, RBI reduced the repo rate by 25 bps from

7.50% to 7.25%. Accordingly the reverse repo rate got adjusted to 6.25%. RBI left CRR and SLR unchanged.

The prices of gold and crude oil (which have been the prime reasons for India's widening current account deficit) corrected by 6% and 2% respectively. This can lead to significant improvement in India's macro-economic conditions.

Equity Markets

Equities provided muted return in May accompanied with high volatility. Markets saw a mixed bag of corporate results as earnings season drew to a close. Globally, all developed equity markets (barring Japan) rode a positive trajectory led by supportive monetary policy and improvement in economic fundamentals such as housing and jobs market data.

Emerging markets saw a mixed performance with China and India outperforming while Russia and Brazil de-growing.

Developed markets continue to outperform with Germany up by 6% and UK, US, and France increasing by 2% respectively. Amongst emerging markets, China had an exceptional month with 6% gains compared to Russia and Brazil which fell by 5% and 4% respectively. India maintained a positive move by registering a gain of around 1%.

FII inflows accelerated in May as net inflows came in at ~\$3.8 bn. This brought the YTD buying to \$15.2 bn. DIIs continued to be net sellers with net outflows at \$2.2 bn taking the YTD figure to \$9 bn.

Sectoral Performance

The FMCG sector outperformed the markets on the back of good set of results. Companies in this sector have shown strong operational performance owing to continuing demand momentum and falling commodity prices. Expectation of normal monsoon allayed fears of slowdown. Management commentaries remained confident about the medium term outlook.

The Information Technology (IT) sector reversed its underperformance of last month on the back

MARKET OUTLOOK

of weakening Indian currency and positive global economic data points. This is an export-oriented sector and benefits from weak local currency. North America, which accounts for bulk of the revenues for this sector, is showing signs of an economic turnaround. This augurs well for the Indian IT sector.

The PSU banks continued to disappoint as most banks showed an increase in NPAs and restructured assets which were higher than market expectations. The operating results were weak on account of low Net Interest Income growth, higher employee costs and provision for NPAs. As per commentaries of some of the bank managements, the results are expected to remain muted and contingent on the recovery of economy.

Equity Market Outlook

The global economic scenario is panning out in an interesting manner, where monetary stimulus is stabilizing a large part of the European economies and improving economic data from US. Softening commodity prices and falling interest rates favour fund flows into emerging markets, which may boost overall economic growth of these economies and provide better returns to investors.

From India's perspective, continued weakening of commodity prices and improved liquidity in the system augurs well for the country. At the macro level, strong investment inflows and declining crude and gold prices helps improve both fiscal and current account deficit. Falling interest rates also help to improve corporate earnings.

Going forward, monsoon will be a driving factor for markets coupled with RBI's continued efforts to revive the growth trajectory and Government's ability to support its policy initiatives. We continue to maintain positive stance towards equities from a medium to long term perspective.

Debt Market and Outlook

Fixed Income markets were very positive during May 2013

Markets were bullish at the beginning of the month due to expectation of a rate cut by RBI. As expected, RBI cut rates which caused yields to soften. With inflation coming at a low of 4.9%, the bullish sentiment got a further impetus as market started building in expectations of a further rate cut in the next RBI meet. By end of the month, auction of a new 10 year benchmark bond was announced, which led to further buying interest in the market. The yield on new 10 year benchmark Government Security closed at 7.25% as against a closing of 7.73% (of old 10 year benchmark G sec) at end of the previous month.

There was strong buying interest seen in corporate bond market also. The yield on 10 year AAA rated bond fell from 8.52% at end of the previous month to around 8.15% by end of the month.

In the money market also, Certificate of Deposit (CD) rates fell due to expected rate cut by RBI as well as expectation of better liquidity. The one year CD rates fell from around 8.42% by end of April 2013 to around 8.33% by end of May 2013.

Current low economic growth and falling WPI inflation are positives from a rate cut point of view. However, negatives include RBI's continued hawkish stance, high Current Account Deficit and a weakening INR. Going forward, RBI is expected to reduce rates over the next few months to support faltering economic growth. However, the timing and quantum of rate cuts would depend on the growth-inflation dynamics in the economy.

UNIT-LINKED Funds

Protector II

SFIN No: ULIF00915/12/09PROTECTOR2117

As on 31st May 2013

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 | 9.0% | 7.7% |
| Last 1 year return | 14.3% | 12.6% |
| Last 3 year return | 10.7% | 8.5% |
| CAGR since inception | 10.2% | 8.3% |

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

Debt

Benchmark Index

CRISIL Composite Bond Fund Index

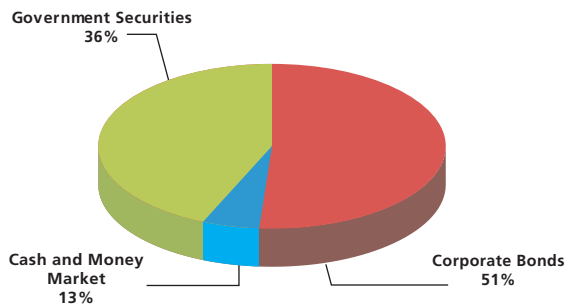
Protector II

Portfolio as on 31 May 2013

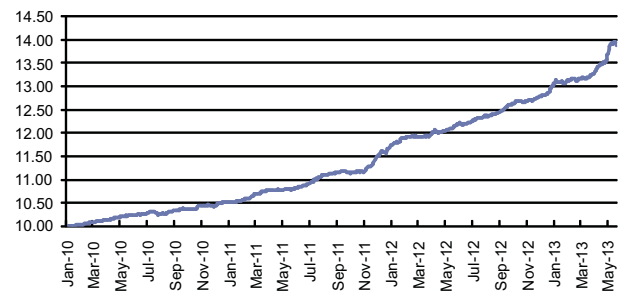
| Security Name | Wt | Rating |
|--|----------------|-----------|
| Government Securities | 36.11% | |
| GOI 2030 | 13.51% | Sovereign |
| GOI 2026 | 12.20% | Sovereign |
| GOI 2025 | 6.89% | Sovereign |
| GOI 2041 | 2.72% | Sovereign |
| Others | 0.79% | |
| Corporate Bonds | 51.41% | |
| Power Finance Corporation Ltd | 8.77% | AAA |
| Rural Electrification Corporation Ltd | 8.66% | AAA |
| TATA Sons Ltd | 7.05% | AAA |
| HDFC | 5.45% | AAA |
| LIC Housing Finance Company Ltd | 4.45% | AAA |
| Gail (India) Ltd | 3.66% | AAA |
| SAIL | 2.45% | AAA |
| Sterlite Industries | 1.95% | AA+ |
| Reliance Industries Ltd | 1.78% | AAA |
| Indian Railways Finance Corporation | 1.33% | AAA |
| Reliance Capital Ltd | 1.26% | AAA |
| Bajaj Finance Limited | 1.22% | AA+ |
| Reliance Gas Transport Infrastructure | 1.19% | AAA |
| Mahindra & Mahindra Financial Services | 1.10% | AA+ |
| IL&FS | 1.04% | AAA |
| Others | 0.06% | |
| Cash And Money Market | 12.47% | |
| Total | 100.00% | |

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

Asset Allocation

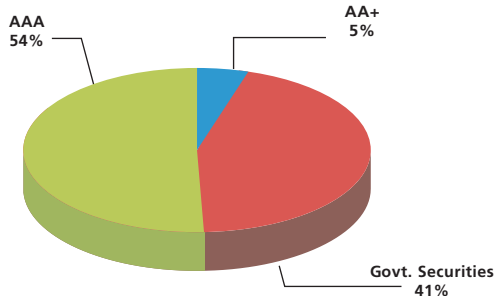


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver II

SFIN No: ULIF00815/12/09PRESERVER2117

As on 31st May 2013

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 | 10.7% | 7.5% |
| Last 1 year return | 14.6% | 12.7% |
| Last 3 year return | 10.5% | 8.8% |
| CAGR since inception | 9.9% | 8.8% |

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
Debt (GOI)

Benchmark Index
ISEC MiBex

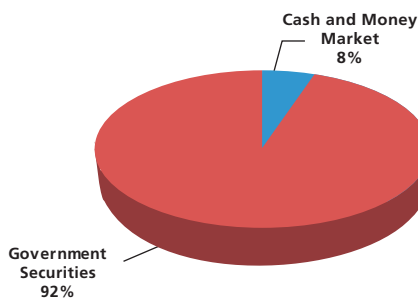
Preserver II

Portfolio as on 31 May 2013

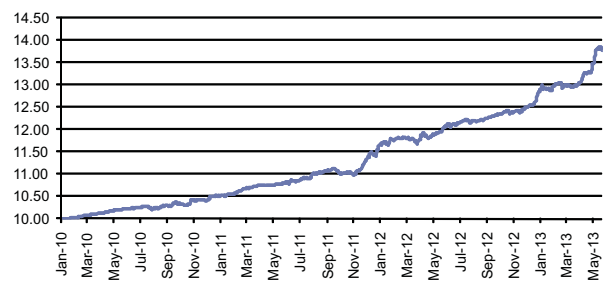
| Security Name | Wt | Rating |
|------------------------------|----------------|-----------|
| Government Securities | 92.44% | |
| GOI 2025 | 48.53% | Sovereign |
| GOI 2026 | 20.80% | Sovereign |
| GOI 2041 | 11.15% | Sovereign |
| GOI 2024 | 9.79% | Sovereign |
| GOI Loan 2032 | 2.08% | Sovereign |
| Others | 0.08% | |
| Cash And Money Market | 7.56% | |
| Total | 100.00% | |

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

Asset Allocation

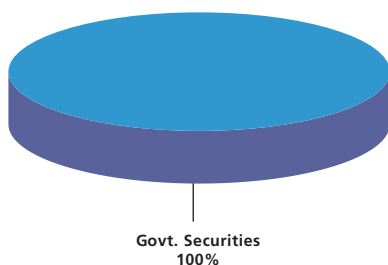


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Balancer II

SFIN No: ULIF01015/12/09BALANCER2F117

As on 31st May 2013

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 | 4.6% | 4.7% |
| Last 1 year return | 16.7% | 17.1% |
| Last 3 year (CAGR) | 6.7% | 7.1% |
| CAGR since inception (20th Dec 2009) | 5.8% | 7.0% |
| CAGR since (05th January 2010) | 5.8% | 6.0% |

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

Equity

Debt

Benchmark Index

CNX Nifty

CRISIL Composite Bond Fund Index

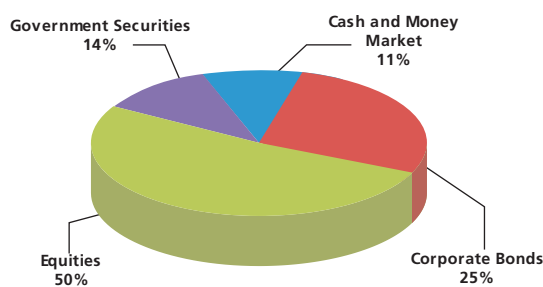
Balancer II

Portfolio as on 31 May 2013

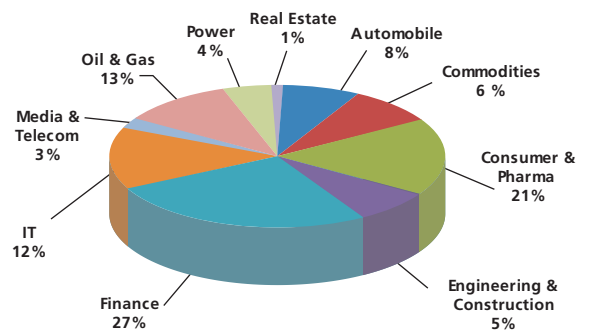
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 14.25% | |
| GOI 2042 | 6.76% | Sovereign |
| GOI 2030 | 4.23% | Sovereign |
| GOI 2036 | 2.24% | Sovereign |
| Others | 1.02% | |
| Corporate Bonds | 25.05% | |
| IIFCL | 4.62% | AAA |
| LIC Housing Finance Company Ltd | 4.38% | AAA |
| TATA Sons Ltd | 4.31% | AAA |
| Gail (India) Ltd | 4.25% | AAA |
| Reliance Gas Transport Infrastructure | 2.77% | AAA |
| Power Finance Corporation Ltd | 2.18% | AAA |
| HDFC | 1.28% | AAA |
| Others | 1.27% | |
| Equities | 49.77% | |
| ITC Ltd | 4.68% | |
| Reliance Industries Ltd | 3.51% | |
| ICICI Bank Ltd | 3.33% | |
| Infosys Ltd. | 2.91% | |
| HDFC Bank Ltd | 2.59% | |
| HDFC | 2.58% | |
| Tata Consultancy Services Ltd | 1.92% | |
| Larsen & Toubro Ltd | 1.88% | |
| Oil And Natural Gas | 1.56% | |
| Tata Motors Ltd | 1.43% | |
| Hindustan Unilever Ltd | 1.31% | |
| State Bank Of India | 1.27% | |
| Sun Pharmaceuticals Industries Ltd | 1.19% | |
| Bharti Airtel Ltd | 1.12% | |
| Others | 18.47% | |
| Cash And Money Market | 10.93% | |
| Total | 100.00% | |

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

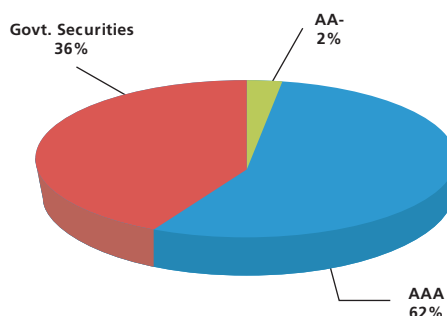
Asset Allocation



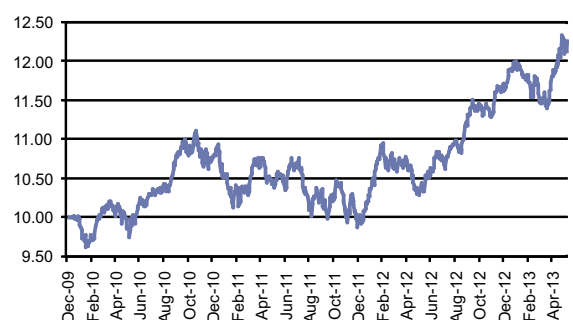
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 20-Dec-2009)

UNIT-LINKED Funds

Multiplier II

SFIN No: ULIF01115/12/09MULTIPLIE2117

As on 31st May 2013

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 | 0.9% | 1.8% |
| Last 1 year return | 20.3% | 21.6% |
| Last 3 year (CAGR) | 5.7% | 5.6% |
| CAGR since inception (21st Dec 2009) | 3.9% | 5.5% |
| CAGR since (05th January 2010) | 4.0% | 3.8% |

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 CNX Nifty

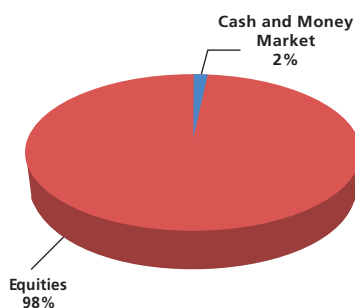
Multiplier II

Portfolio as on 31 May 2013

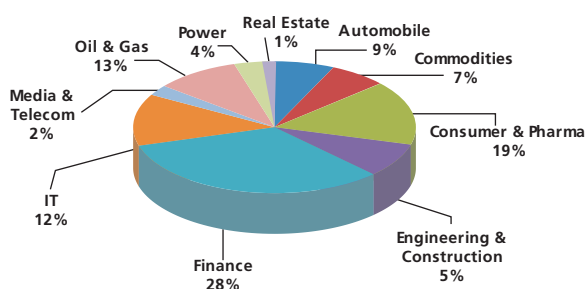
| Security Name | Wt |
|------------------------------------|----------------|
| Equities | 97.88% |
| ITC Ltd | 9.41% |
| Reliance Industries Ltd | 7.14% |
| ICICI Bank Ltd | 7.11% |
| HDFC | 6.07% |
| Infosys Ltd. | 5.79% |
| HDFC Bank Ltd | 5.76% |
| Larsen & Toubro Ltd | 4.61% |
| Tata Consultancy Services Ltd | 3.90% |
| Oil And Natural Gas | 3.38% |
| Tata Motors Ltd | 3.17% |
| State Bank Of India | 2.64% |
| Sun Pharmaceuticals Industries Ltd | 2.54% |
| Mahindra & Mahindra Ltd | 2.29% |
| Bharti Airtel Ltd | 2.24% |
| Hindustan Unilever Ltd | 2.24% |
| Axis Bank | 2.01% |
| NTPC | 1.70% |
| Maruti Suzuki India Ltd | 1.61% |
| IDFC | 1.60% |
| HCL Technologies Ltd | 1.39% |
| Cipla Ltd | 1.26% |
| Coal India Ltd | 1.26% |
| Kotak Mahindra Bank Ltd | 1.23% |
| Bajaj Auto Ltd | 1.20% |
| Dr. Reddys Laboratories Ltd | 1.16% |
| Lupin Ltd | 1.14% |
| Grasim Industries Ltd | 1.12% |
| Ultratech Cement Ltd | 1.10% |
| Asian Paints Ltd. | 1.08% |
| Cairn India Ltd | 1.03% |
| Power Grid Corporation Ltd | 1.00% |
| Others | 8.69% |
| Cash And Money Market | 2.12% |
| Total | 100.00% |

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

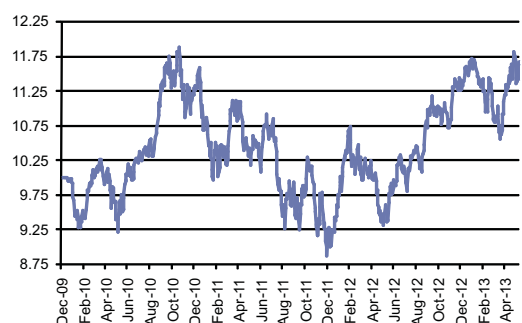
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 21-Dec-2009)

UNIT-LINKED Funds

Virtue II

SFIN No: ULIF01215/12/09VIRTUE2FND117

As on 31st May 2013

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 | 2.6% |
| Last 1 year return | 15.9% |
| Last 3 year return | 3.0% |
| CAGR since inception | 1.8% |

Past performance is not indicative of future performance

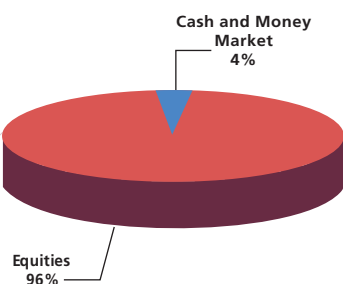
Virtue II

Portfolio as on 31 May 2013

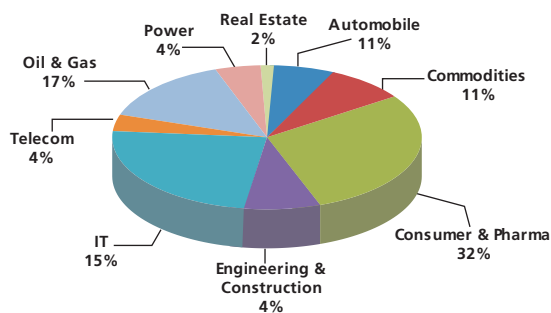
| Security Name | Wt |
|------------------------------------|----------------|
| Equities | 96.32% |
| Reliance Industries Ltd | 7.80% |
| Infosys Ltd. | 6.58% |
| Oil And Natural Gas | 5.28% |
| Sun Pharmaceuticals Industries Ltd | 5.25% |
| Hindustan Unilever Ltd | 4.21% |
| Tata Consultancy Services Ltd | 3.37% |
| Bharti Airtel Ltd | 3.11% |
| Dr. Reddys Laboratories Ltd | 2.02% |
| Coal India Ltd | 1.95% |
| Ultratech Cement Ltd | 1.84% |
| Grasim Industries Ltd | 1.77% |
| HCL Technologies Ltd | 1.77% |
| Maruti Suzuki India Ltd | 1.76% |
| Cipla Ltd | 1.76% |
| Dabur | 1.71% |
| Lupin Ltd | 1.68% |
| NTPC | 1.68% |
| Havells India Ltd | 1.65% |
| Nestle India Ltd | 1.63% |
| Asian Paints Ltd. | 1.54% |
| Bosch Ltd. | 1.53% |
| Apollo Hospitals Enterprise Ltd. | 1.34% |
| Hero Motocorp Ltd. | 1.19% |
| Glenmark Pharmaceuticals Ltd. | 1.18% |
| Colgate Palmolive Ltd | 1.17% |
| Eicher Motors Limited | 1.16% |
| Oil India Ltd | 1.14% |
| Cairn India Ltd | 1.10% |
| Sterlite Industries | 1.06% |
| ACC Ltd | 1.06% |
| DLF Ltd | 1.04% |
| Others | 25.00% |
| Cash And Money Market | 3.68% |
| Total | 100.00% |

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

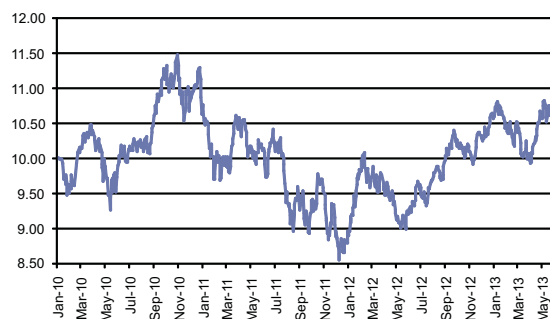
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 12-Jan-2010)

UNIT-LINKED Funds

Flexi Cap

SFIN No: ULIF01315/12/09FLEXICAPFN117

As on 31st May 2013

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 | -0.3% | 0.8% |
| Last 1 year return | 18.5% | 20.3% |
| Last 3 year (CAGR) | 4.4% | 3.8% |
| CAGR since inception (22 nd Dec 2009) | 3.2% | 4.1% |
| CAGR since (05 th January 2010) | 2.9% | 2.4% |

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 |

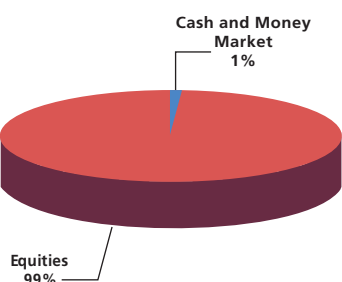
Flexi Cap

Portfolio as on 31 May 2013

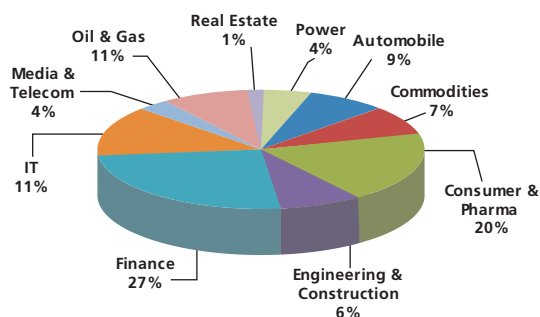
| Security Name | Wt |
|------------------------------------|----------------|
| Equities | 98.83% |
| ITC Ltd | 6.53% |
| Reliance Industries Ltd | 5.57% |
| ICICI Bank Ltd | 5.42% |
| Infosys Ltd. | 4.65% |
| HDFC | 3.83% |
| Larsen & Toubro Ltd | 3.60% |
| HDFC Bank Ltd | 3.51% |
| Tata Consultancy Services Ltd | 3.16% |
| Oil And Natural Gas | 2.57% |
| Tata Motors Ltd | 2.55% |
| State Bank Of India | 2.10% |
| Sun Pharmaceuticals Industries Ltd | 2.05% |
| Mahindra & Mahindra Ltd | 1.87% |
| Bharti Airtel Ltd | 1.86% |
| Axis Bank | 1.69% |
| United Spirits Ltd. | 1.67% |
| Maruti Suzuki India Ltd | 1.43% |
| HCL Technologies Ltd | 1.30% |
| Hindustan Unilever Ltd | 1.26% |
| NTPC | 1.11% |
| Coal India Ltd | 1.06% |
| IDFC | 1.05% |
| Others | 38.98% |
| Cash And Money Market | 1.17% |
| Total | 100.00% |

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

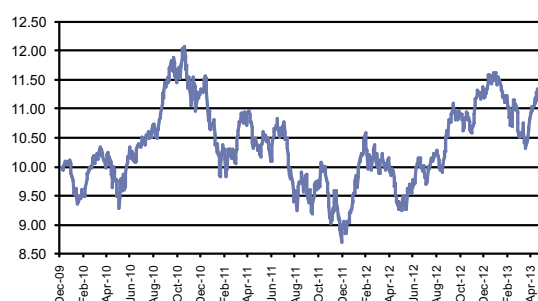
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 22-Dec-2009)

UNIT-LINKED Funds

Return Guarantee Fund - I

SFIN No: ULIF01415/12/09RETGUARFND117

As on 31st May 2013

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 | 8.5% |
| Last 3 year (CAGR) | 6.1% |
| CAGR since inception | 6.1% |

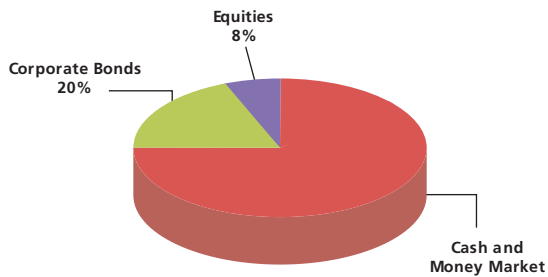
Past performance is not indicative of future performance

Return Guarantee Fund - I Portfolio as on 31 May 2013

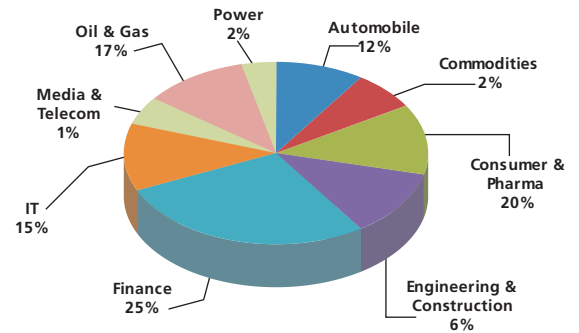
| Security Name | Wt | Rating |
|---------------------------------------|----------------|--------|
| Corporate Bonds | 20.53% | |
| Power Grid Corporation Ltd | 7.91% | AAA |
| Reliance Gas Transport Infrastructure | 6.33% | AAA |
| SAIL | 6.28% | AAA |
| Equities | 7.81% | |
| Cash And Money Market | 71.67% | |
| Total | 100.00% | |

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

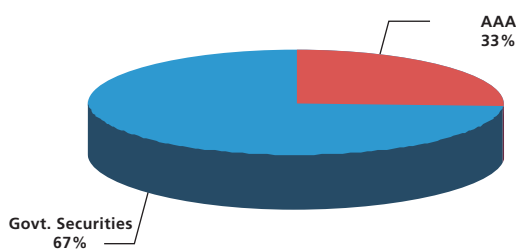
Asset Allocation



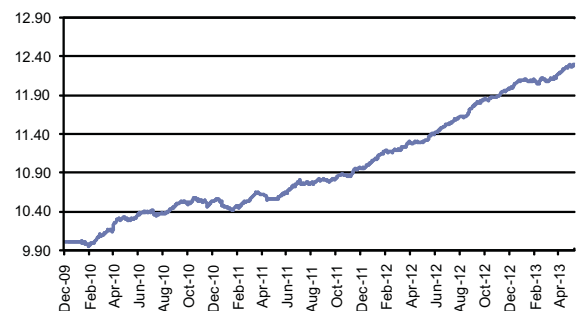
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 21-Dec-2009)

UNIT-LINKED Funds

Return Guarantee Fund - II

SFIN No: ULIF01519/02/10RETGUARFN2117

As on 31st May 2013

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 | 3.2% |
| Last 1 year return | 8.7% |
| Last 3 year (CAGR) | 6.1% |
| CAGR since inception | 6.3% |

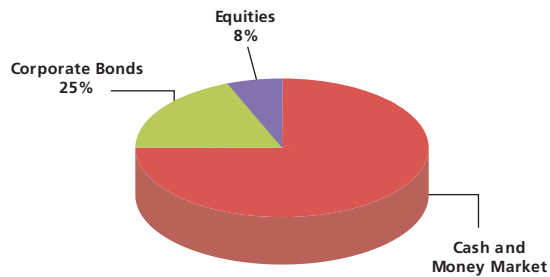
Past performance is not indicative of future performance

Return Guarantee Fund II Portfolio as on 31 May 2013

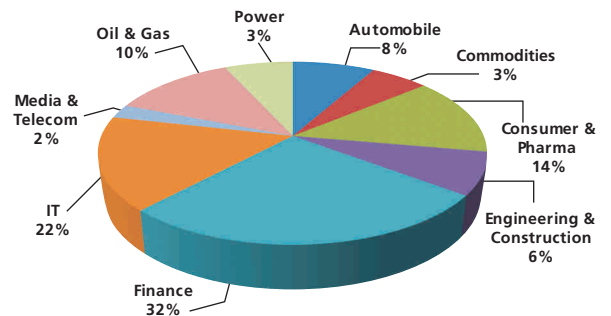
| Security Name | Wt | Rating |
|---------------------------------------|----------------|--------|
| Corporate Bonds | 25.15% | |
| Reliance Gas Transport Infrastructure | 8.59% | AAA |
| SAIL | 8.52% | AAA |
| Power Grid Corporation Ltd | 8.05% | AAA |
| Equities | 7.96% | |
| Infosys Ltd. | 1.00% | |
| Others | 6.97% | |
| Cash And Money Market | 66.89% | |
| Total | 100.00% | |

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

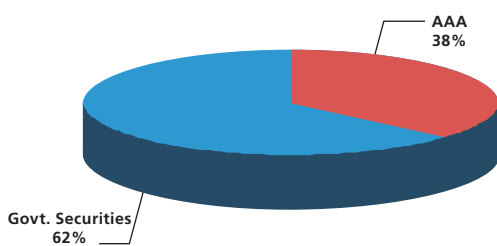
Asset Allocation



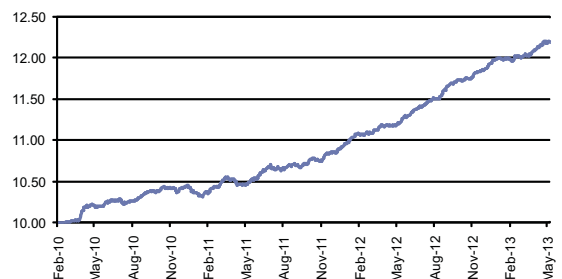
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 24-Feb-2010)

UNIT-LINKED Funds

NAV Guarantee Fund

SFIN No: ULIF01616/11/10NAVGUARANT117

As on 31st May 2013

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 | 4.5% |
| Last 1 year return | 10.5% |
| CAGR since inception | 7.6% |

Past performance is not indicative of future performance

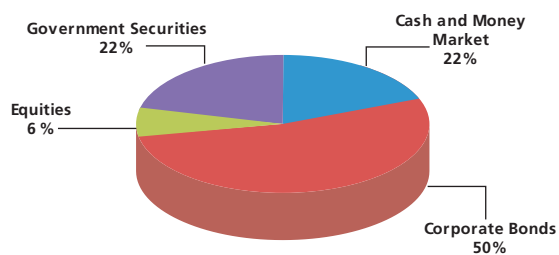
NAV Guarantee Fund

Portfolio as on 31 May 2013

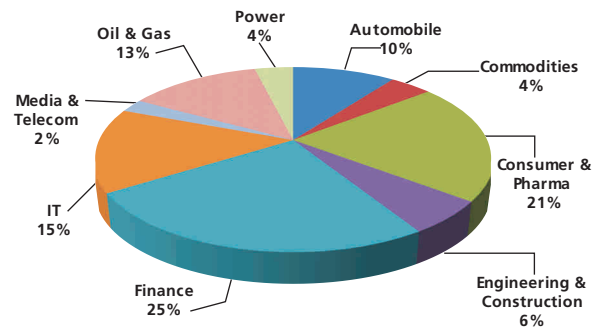
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 22.21% | |
| GOI 2016 | 19.37% | Sovereign |
| SDL Tamil Nadu 2016 | 2.84% | Sovereign |
| Corporate Bonds | 49.33% | |
| TATA Sons Ltd | 7.66% | AAA |
| HDFC | 7.63% | AAA |
| Export Import Bank Of India | 7.54% | AAA |
| SAIL | 7.39% | AAA |
| Power Grid Corporation Ltd | 7.16% | AAA |
| Reliance Gas Transport Infrastructure | 6.88% | AAA |
| Power Finance Corporation Ltd | 5.06% | AAA |
| Equities | 6.18% | |
| Cash And Money Market | 22.29% | |
| Total | 100.00% | |

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

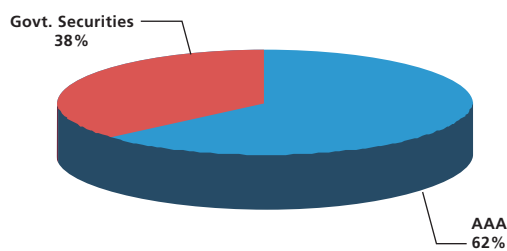
Asset Allocation



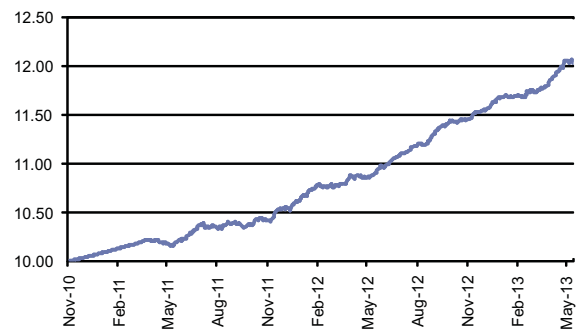
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 18-Nov-2010)

UNIT-LINKED Funds

Protector

SFIN No: ULIF00225/01/05PROTECTORF117

As on 31st May 2013

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 | 8.1% | 7.7% |
| Last 1 year Return | 13.4% | 12.6% |
| Last 3 year (CAGR) | 8.7% | 8.5% |
| Last 5 year (CAGR) | 9.3% | 7.8% |
| CAGR since inception | 7.6% | 6.7% |

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
Debt

Benchmark Index
CRISIL Composite Bond Fund Index

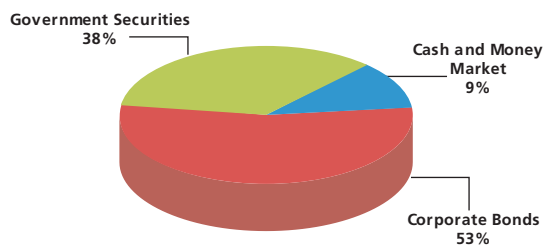
Protector

Portfolio as on 31 May 2013

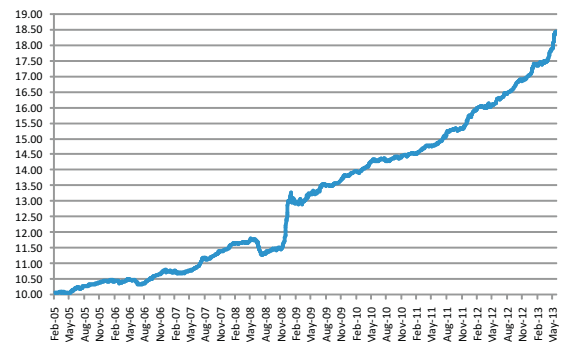
| Security Name | Wt | Rating |
|--|----------------|-----------|
| Government Securities | 38.16% | |
| GOI 2026 | 15.24% | Sovereign |
| GOI 2030 | 7.09% | Sovereign |
| GOI 2036 | 5.01% | Sovereign |
| GOI 2041 | 4.41% | Sovereign |
| GOI 2025 | 2.85% | Sovereign |
| GOI 2024 | 2.37% | Sovereign |
| Others | 1.19% | |
| Corporate Bonds | 52.45% | |
| LIC Housing Finance Company Ltd | 7.27% | AAA |
| Reliance Ports And Terminals Ltd | 6.49% | AAA |
| Rural Electrification Corporation Ltd | 6.00% | AAA |
| Gail (India) Ltd | 5.93% | AAA |
| Reliance Gas Transport Infrastructure | 4.77% | AAA |
| HDFC | 4.73% | AAA |
| IL&FS | 2.81% | AAA |
| TATA Sons Ltd | 2.77% | AAA |
| Reliance Industries Ltd | 2.37% | AAA |
| Power Finance Corporation Ltd | 2.03% | AAA |
| Bajaj Finance Limited | 1.98% | AA+ |
| Sundaram Finance Ltd | 1.94% | AA+ |
| Mahindra & Mahindra Financial Services | 1.78% | AA+ |
| Others | 1.58% | |
| Cash And Money Market | 9.39% | |
| Total | 100.00% | |

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

Asset Allocation

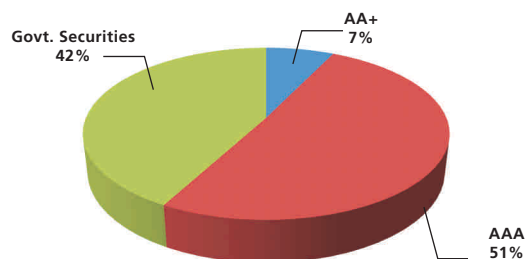


NAV Movement since Inception



(Date of inception: 04-Feb-2005)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver

SFIN No: ULIF00125/01/05PRESERVERF117

As on 31st May 2013

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 | 11.1% | 7.5% |
| Last 1 year Return | 14.9% | 12.7% |
| Last 3 year (CAGR) | 8.8% | 8.8% |
| Last 5 year (CAGR) | 8.5% | 8.6% |
| CAGR since inception | 7.0% | 7.5% |

Past performance is not indicative of future performance

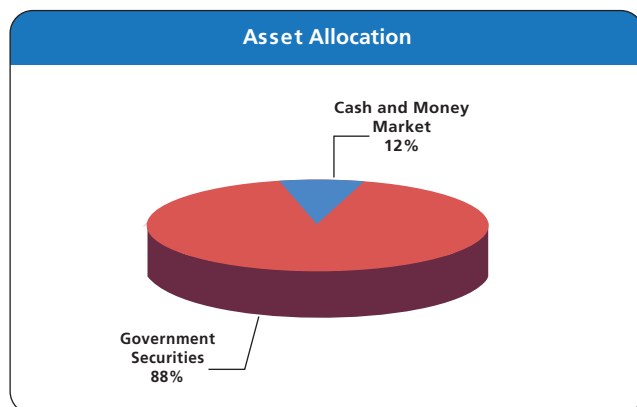
Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Debt Securities

Security Type

Debt (GOI)

Benchmark Index

ISEC MiBex

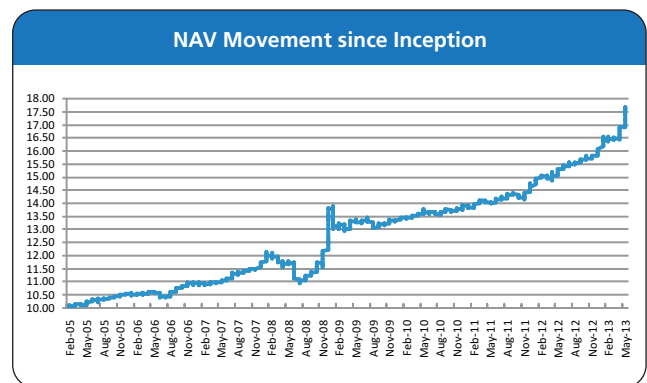


Preserver

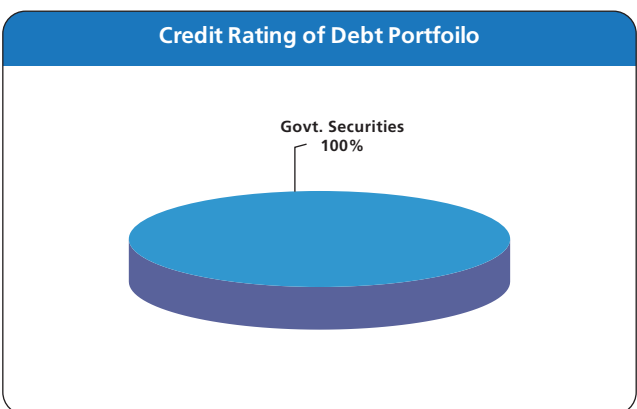
Portfolio as on 31 May 2013

| Security Name | Wt | Rating |
|------------------------------|----------------|-----------|
| Government Securities | 88.38% | |
| GOI 2036 | 22.54% | Sovereign |
| GOI 2026 | 21.15% | Sovereign |
| GOI 2025 | 17.91% | Sovereign |
| GOI 2041 | 8.83% | Sovereign |
| GOI Loan 2032 | 7.41% | Sovereign |
| GOI 2030 | 4.38% | Sovereign |
| GOI 2020 | 3.99% | Sovereign |
| Others | 2.17% | |
| Cash And Money Market | 11.62% | |
| Total | 100.00% | |

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



(Date of inception: 10-Feb-2005)



UNIT-LINKED Funds

Moderator

SFIN No: ULIF00325/01/05MODERATORF117

As on 31st May 2013

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 | 7.3% | 6.5% |
| Last 1 year Return | 15.1% | 14.4% |
| Last 3 year (CAGR) | 7.5% | 7.9% |
| Last 5 year (CAGR) | 8.1% | 7.1% |
| CAGR since inception | 8.7% | 8.4% |

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

Equity
Debt

Benchmark Index

CNX Nifty
CRISIL Composite Bond Fund Index

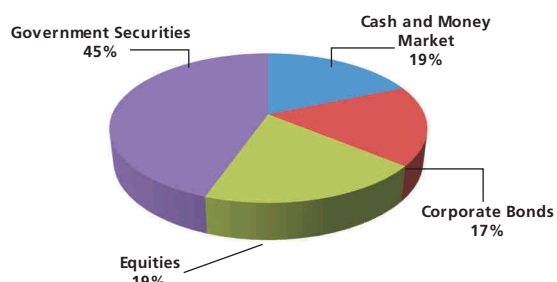
Moderator

Portfolio as on 31 May 2013

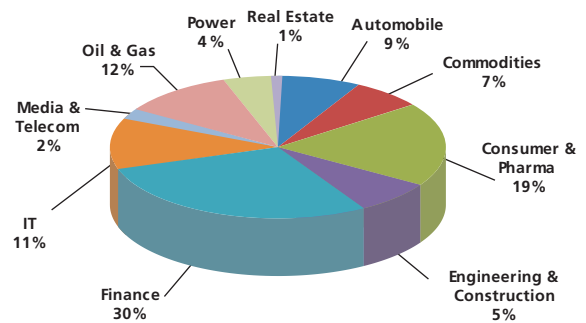
| Security Name | Wt | Rating |
|---------------------------------|----------------|-----------|
| Government Securities | 44.59% | |
| GOI 2041 | 15.05% | Sovereign |
| GOI 2030 | 11.20% | Sovereign |
| GOI 2036 | 10.68% | Sovereign |
| GOI 2042 | 7.15% | Sovereign |
| Others | 0.50% | |
| Corporate Bonds | 17.29% | |
| LIC Housing Finance Company Ltd | 6.80% | AAA |
| Gail (India) Ltd | 6.74% | AAA |
| HDFC | 3.74% | AAA |
| Equities | 19.46% | |
| ITC Ltd | 1.80% | |
| ICICI Bank Ltd | 1.42% | |
| Reliance Industries Ltd | 1.41% | |
| HDFC | 1.26% | |
| HDFC Bank Ltd | 1.23% | |
| Infosys Ltd. | 1.17% | |
| Others | 11.16% | |
| Cash And Money Market | 18.67% | |
| Total | 100.00% | |

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

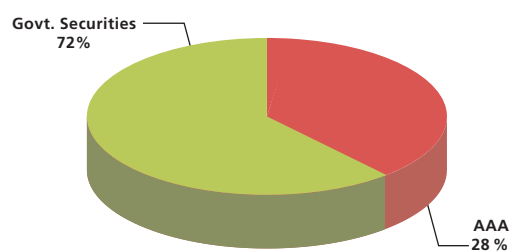
Asset Allocation



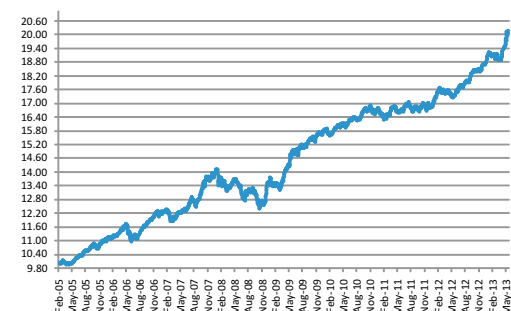
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 08- Feb-2005)

UNIT-LINKED Funds

Balancer

SFIN No: ULIF00425/01/05BALANCERFN117

As on 31st May 2013

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 | 4.8% | 4.7% |
| Last 1 year Return | 17.2% | 17.1% |
| Last 3 year (CAGR) | 6.5% | 7.1% |
| Last 5 year (CAGR) | 6.7% | 6.1% |
| CAGR since inception | 10.4% | 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

Equity
Debt

Benchmark Index

CNX Nifty
CRISIL Composite Bond Fund Index

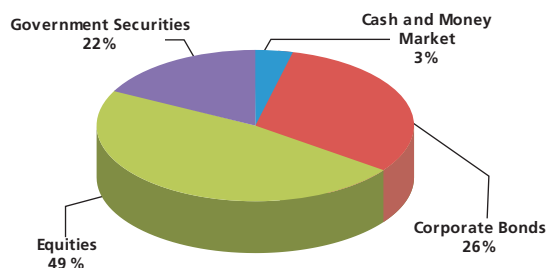
Balancer

Portfolio as on 31 May 2013

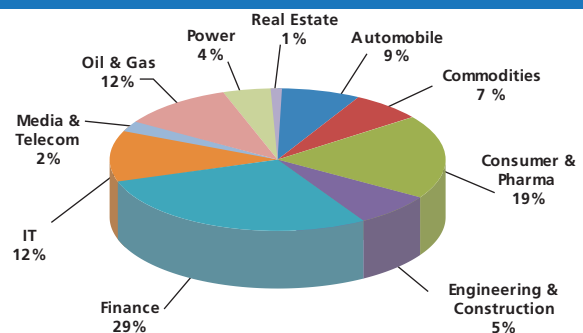
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 22.11% | |
| GOI 2041 | 6.92% | Sovereign |
| GOI 2030 | 5.49% | Sovereign |
| GOI 2042 | 3.29% | Sovereign |
| GOI 2025 | 3.19% | Sovereign |
| GOI 2027 | 1.11% | Sovereign |
| Others | 2.12% | |
| Corporate Bonds | 25.86% | |
| Reliance Gas Transport Infrastructure | 5.16% | AAA |
| IIFCL | 4.21% | AAA |
| Gail (India) Ltd | 3.87% | AAA |
| LIC Housing Finance Company Ltd | 2.40% | AAA |
| Power Finance Corporation Ltd | 2.38% | AAA |
| TATA Sons Ltd | 2.27% | AAA |
| L&T Finance Ltd | 1.52% | AA+ |
| HDFC | 1.27% | AAA |
| Others | 2.76% | |
| Equities | 49.36% | |
| ITC Ltd | 4.59% | |
| ICICI Bank Ltd | 3.62% | |
| Reliance Industries Ltd | 3.53% | |
| HDFC | 3.29% | |
| HDFC Bank Ltd | 3.05% | |
| Infosys Ltd. | 2.97% | |
| Larsen & Toubro Ltd | 2.45% | |
| Tata Consultancy Services Ltd | 1.91% | |
| Oil And Natural Gas | 1.56% | |
| Tata Motors Ltd | 1.49% | |
| State Bank Of India | 1.33% | |
| Sun Pharmaceuticals Industries Ltd | 1.27% | |
| Hindustan Unilever Ltd | 1.19% | |
| Bharti Airtel Ltd | 1.07% | |
| Mahindra & Mahindra Ltd | 1.06% | |
| Axis Bank | 1.06% | |
| Others | 13.90% | |
| Cash And Money Market | 2.68% | |
| Total | 100.00% | |

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

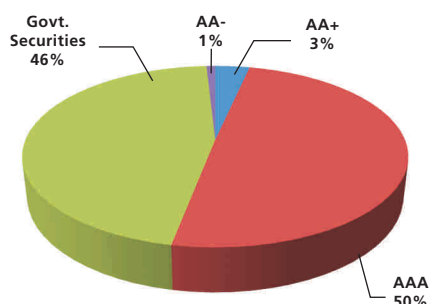
Asset Allocation



Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 08-Feb-2005)

UNIT-LINKED Funds

Accelerator

SFIN No: ULIF00525/01/05ACCELERATO117

As on 31st May 2013

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 | 2.2% | 3.0% |
| Last 1 year Return | 18.7% | 19.8% |
| Last 3 year (CAGR) | 4.8% | 6.2% |
| Last 5 year (CAGR) | 4.7% | 5.0% |
| CAGR since inception | 11.9% | 12.6% |

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

Equity

Debt

Benchmark Index

CNX Nifty

CRISIL Composite Bond Fund Index

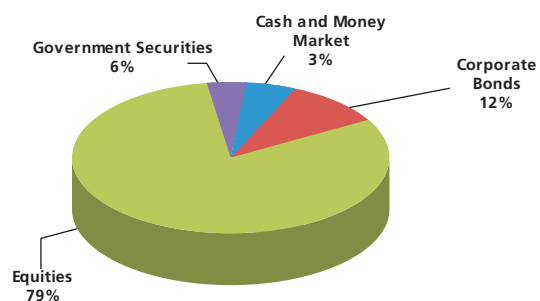
Accelerator

Portfolio as on 31 May 2013

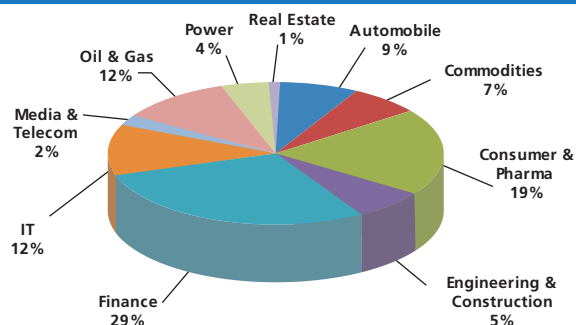
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 5.87% | |
| GOI 2042 | 1.70% | Sovereign |
| GOI 2026 | 1.67% | Sovereign |
| GOI 2030 | 1.42% | Sovereign |
| GOI 2041 | 1.07% | Sovereign |
| Corporate Bonds | 11.46% | |
| Reliance Gas Transport Infrastructure | 4.88% | AAA |
| Power Finance Corporation Ltd | 1.65% | AAA |
| Gail (India) Ltd | 1.60% | AAA |
| HDFC | 1.30% | AAA |
| LIC Housing Finance Company Ltd | 1.09% | AAA |
| Others | 0.94% | |
| Equities | 79.32% | |
| ITC Ltd | 7.56% | |
| ICICI Bank Ltd | 5.90% | |
| Reliance Industries Ltd | 5.67% | |
| HDFC | 5.38% | |
| HDFC Bank Ltd | 5.03% | |
| Infosys Ltd. | 4.76% | |
| Larsen & Toubro Ltd | 3.65% | |
| Tata Consultancy Services Ltd | 3.15% | |
| Oil And Natural Gas | 2.56% | |
| Tata Motors Ltd | 2.43% | |
| State Bank Of India | 2.12% | |
| Sun Pharmaceuticals Industries Ltd | 2.03% | |
| Hindustan Unilever Ltd | 1.88% | |
| Axis Bank | 1.82% | |
| Bharti Airtel Ltd | 1.82% | |
| Mahindra & Mahindra Ltd | 1.73% | |
| NTPC | 1.42% | |
| Maruti Suzuki India Ltd | 1.20% | |
| HCL Technologies Ltd | 1.15% | |
| Coal India Ltd | 1.12% | |
| Grasim Industries Ltd | 1.07% | |
| Kotak Mahindra Bank Ltd | 1.03% | |
| Others | 14.83% | |
| Cash and Money Market | 3.36% | |
| Total | 100.00% | |

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

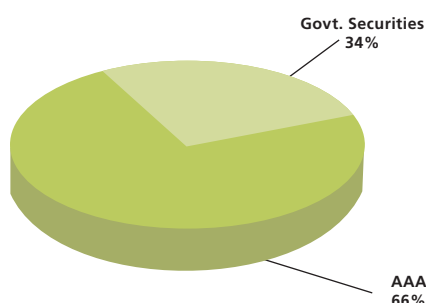
Asset Allocation



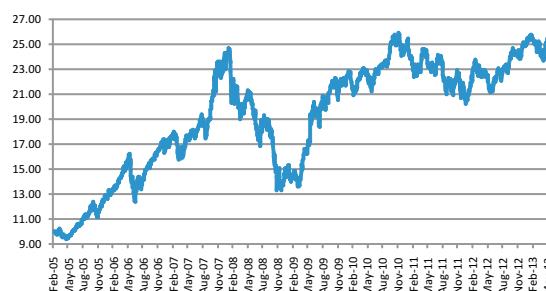
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 07-Feb-2005)

UNIT-LINKED Funds

Multiplier

SFIN No: ULIF00625/01/05MULTIPLIER117

As on 31st May 2013

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 | 0.7% | 1.8% |
| Last 1 year Return | 19.9% | 21.6% |
| Last 3 year (CAGR) | 4.4% | 5.6% |
| Last 5 year (CAGR) | 3.4% | 4.2% |
| CAGR since inception | 12.2% | 13.7% |

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

Equity

Benchmark Index

CNX Nifty

Multiplier

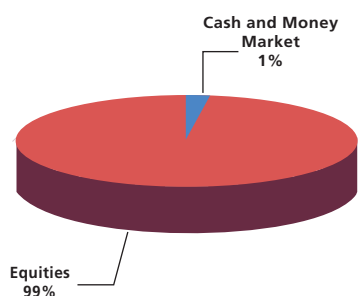
Portfolio as on 31 May 2013

| Security Name | Wt |
|------------------------------------|----------------|
| Equities | 98.82% |
| ITC Ltd | 9.35% |
| ICICI Bank Ltd | 7.61% |
| Reliance Industries Ltd | 7.23% |
| HDFC | 6.55% |
| HDFC Bank Ltd | 6.17% |
| Infosys Ltd. | 5.79% |
| Larsen & Toubro Ltd | 4.67% |
| Tata Consultancy Services Ltd | 3.84% |
| Oil And Natural Gas | 3.35% |
| Tata Motors Ltd | 3.19% |
| State Bank Of India | 2.68% |
| Sun Pharmaceuticals Industries Ltd | 2.46% |
| Hindustan Unilever Ltd | 2.39% |
| Mahindra & Mahindra Ltd | 2.32% |
| Axis Bank | 2.30% |
| Bharti Airtel Ltd | 2.08% |
| Kotak Mahindra Bank Ltd | 1.62% |
| Maruti Suzuki India Ltd | 1.53% |
| NTPC | 1.43% |
| IDFC | 1.36% |
| Coal India Ltd | 1.33% |
| Cipla Ltd | 1.19% |
| HCL Technologies Ltd | 1.19% |
| Lupin Ltd | 1.16% |
| Ultratech Cement Ltd | 1.15% |
| Grasim Industries Ltd | 1.12% |
| Bajaj Auto Ltd | 1.09% |
| Dr. Reddys Laboratories Ltd | 1.09% |
| Asian Paints Ltd. | 1.02% |
| Power Grid Corporation Ltd | 1.00% |
| Others | 9.54% |
| Cash And Money Market | 1.18% |
| Total | 100.00% |

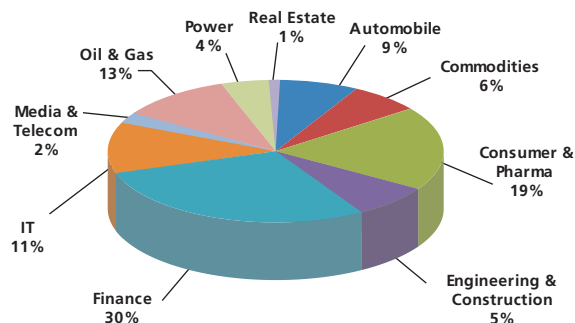
Note:

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

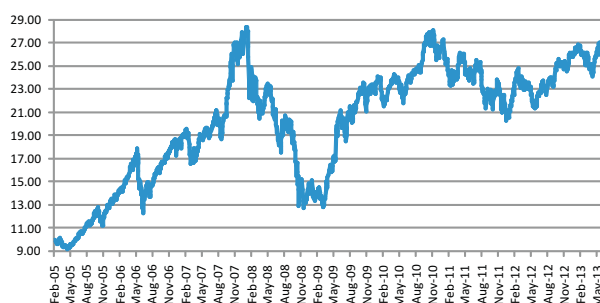
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 07- Feb-2005)

UNIT-LINKED Funds

Virtue

SFIN No: ULIF00719/02/08VIRTUEFUND117

As on 31st May 2013

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 | 2.1% |
| Last 1 year return | 15.1% |
| Last 3 year (CAGR) | 2.0% |
| Last 5 year (CAGR) | 1.9% |
| CAGR since inception | 1.4% |

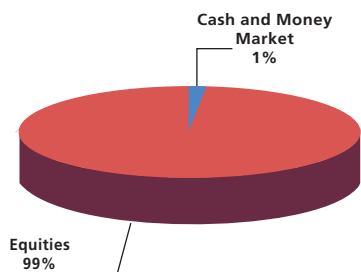
Past performance is not indicative of future performance

Virtue Portfolio as on 31 May 2013

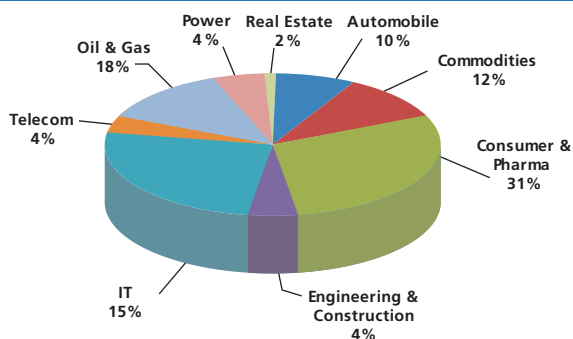
| Security Name | Wt |
|------------------------------------|----------------|
| Equities | 98.96% |
| Reliance Industries Ltd | 8.39% |
| Infosys Ltd. | 6.51% |
| Sun Pharmaceuticals Industries Ltd | 5.62% |
| Oil And Natural Gas | 5.46% |
| Hindustan Unilever Ltd | 4.93% |
| Tata Consultancy Services Ltd | 3.58% |
| Bharti Airtel Ltd | 3.02% |
| Coal India Ltd | 2.12% |
| Dr. Reddys Laboratories Ltd | 2.11% |
| Maruti Suzuki India Ltd | 2.10% |
| HCL Technologies Ltd | 2.08% |
| Ultratech Cement Ltd | 1.97% |
| Grasim Industries Ltd | 1.93% |
| Asian Paints Ltd. | 1.88% |
| Cipla Ltd | 1.85% |
| NTPC | 1.83% |
| Havells India Ltd | 1.78% |
| Bosch Ltd. | 1.74% |
| Lupin Ltd | 1.65% |
| Dabur | 1.58% |
| Nestle India Ltd | 1.47% |
| Apollo Hospitals Enterprise Ltd. | 1.31% |
| Oil India Ltd | 1.28% |
| Cairn India Ltd | 1.20% |
| Glenmark Pharmaceuticals Ltd. | 1.19% |
| Hero Motocorp Ltd. | 1.16% |
| Sterlite Industries | 1.12% |
| Colgate Palmolive Ltd | 1.09% |
| Eicher Motors Limited | 1.08% |
| Titan Industries Ltd. | 1.08% |
| ACC Ltd | 1.02% |
| Ambuja Cement Ltd | 1.02% |
| Jindal Steel & Power Ltd | 1.02% |
| Others | 21.80% |
| Cash And Money Market | 1.04% |
| 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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