

Gratuity Fund Performance

Monthly Fund Update - October' 08

In this policy, the investment risk in investment portfolio is borne by the Policy holder.

Unit-Linked Fund

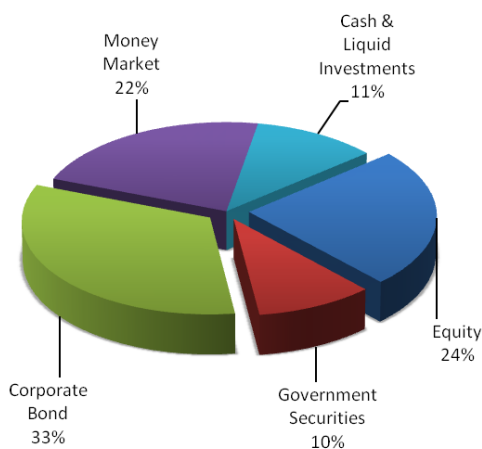
Gratuity Balanced

As on 31st October, 2008

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

Asset Allocation Pattern	
Government and other Debt securities	0-100%
Equities	0-35%
Cash and Money Market	0-40%

Asset Mix	
Corporate Bond	33%
Money Market	22%
Equity	24%
Government Securities	10%
Cash & Liquid Investments	11%



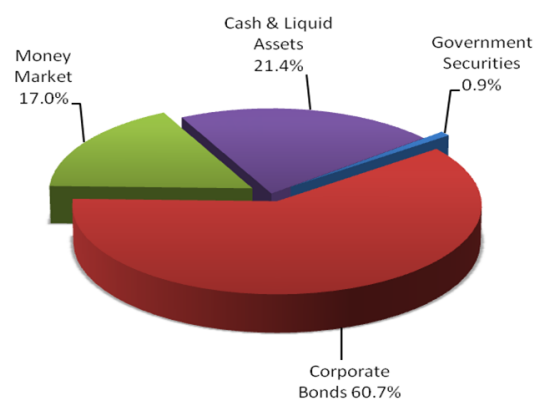
Gratuity Debt

As on 31st October, 2008

To earn regular income by investing in high quality fixed income securities

Asset Allocation Pattern	
Government and other Debt securities	25-90%
Equities	0%
Cash and Money Market	0-40%

Asset Mix	
Corporate Bonds	60.7%
Cash & Liquid Assets	21.4%
Money Market	17.0%
Government Securities	0.9%



Portfolio Returns

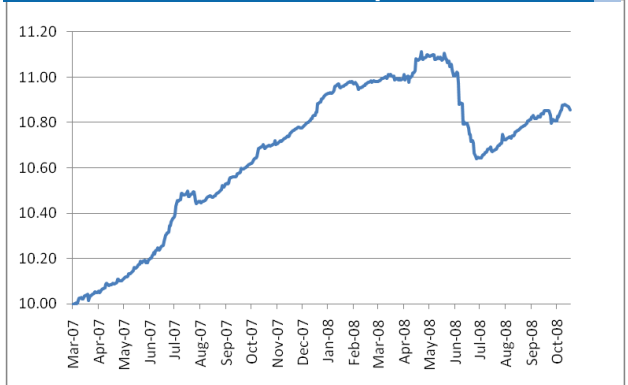
Returns	NAV	Benchmark
Last 1 month Return	0.0%	0.4%
Last 2 months Return	0.8%	1.1%
Latest Quarterly Return	1.7%	1.9%
Last 12 months Return	1.6%	3.0%
CAGR since inception	5.2%	5.4%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings 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-Mar-2007)

MetLife India Insurance Co. Ltd.

(Insurance Regulatory and Development Authority, Life Insurance Registration No. 117)
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Tel: +91 80-2643 8638. Toll Free: 1-800-425-6969. www.metlife.co.in

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