

# Gratuity Fund Performance

## Monthly Fund Update - July, 2009

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

### Unit-Linked Funds

#### Gratuity Balanced

As on 31st July, 2009

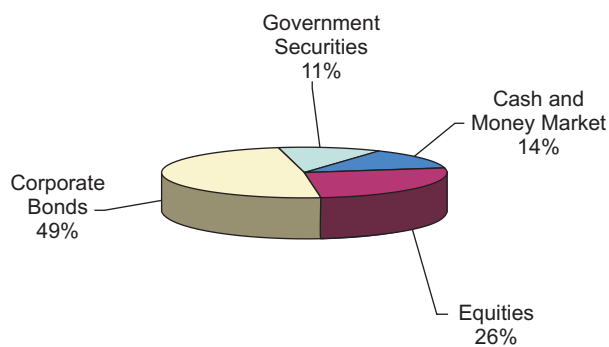
**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

##### Asset Classes

Government & other debt securities  
Equities  
Cash & Money Market

##### Investment Philosophy

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



#### Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	2.14%	2.48%
Last 2 Months Returns	3.05%	1.65%
Latest Quarterly Returns	11.56%	9.75%
<b>Last 12 Months Returns</b>	<b>13.56%</b>	<b>10.21%</b>
<b>Last 2 year (CAGR)</b>		
<b>Last 3 year (CAGR)</b>		
<b>CAGR Since Inception</b>	<b>1.91%</b>	<b>1.07%</b>

Past performance is not indicative of the future performance  
Note: Benchmark has been calculated as per the target holding of the fund i.e. 30% Equity and 70% Debt Securities

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

#### NAV Movement Since Inception



(Date of inception: 06-December-2007)

#### Gratuity Debt

As on 31st July, 2009

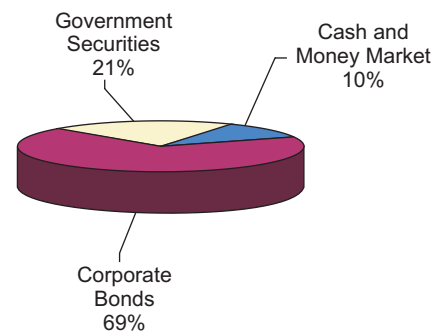
**Investment Objective:** To earn regular income by investing in high quality fixed income securities.

##### Asset Classes

Government & other debt securities  
Cash & Money Market

##### Investment Philosophy

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



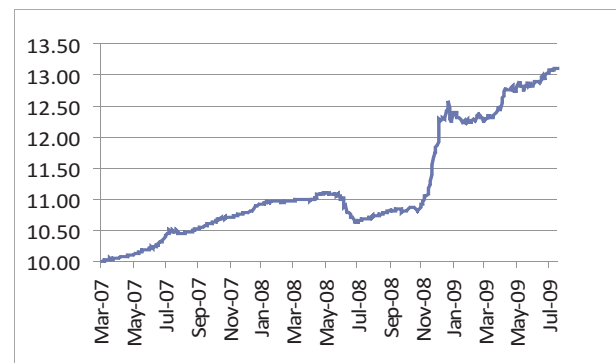
#### Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	0.95%	0.10%
Last 2 Months Returns	2.42%	0.55%
Latest Quarterly Returns	2.5%	-0.42%
<b>Last 12 Months Returns</b>	<b>22.47%</b>	<b>11.59%</b>
<b>Last 2 year (CAGR)</b>	<b>11.58%</b>	<b>6.93%</b>
<b>Last 3 year (CAGR)</b>		
<b>CAGR Since Inception</b>	<b>11.91%</b>	<b>7.67%</b>

Past performance is not indicative of the future performance  
Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Debt Securities

Security Type	Benchmark Index
Debt	CRISIL Composite Bond Fund Index

#### NAV Movement Since Inception



(Date of inception: 15-March-2007)

### MetLife India Insurance Co. Ltd.

(Insurance Regulatory and Development Authority, Life Insurance Registration No. 117)  
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