

# Gratuity Fund Performance

## Monthly Fund Update - May, 09

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

### Unit-Linked Fund

#### Gratuity Balanced

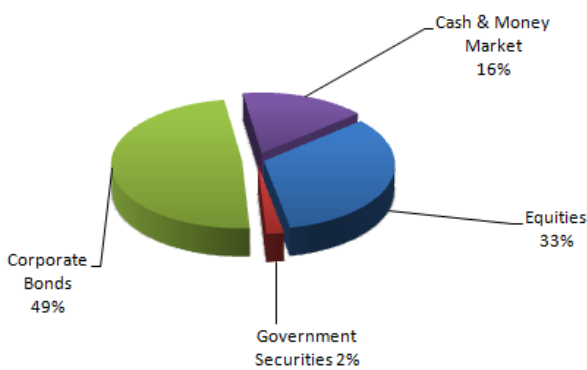
As on 31<sup>th</sup> May 2009

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 Bonds	49%
Equities	33%
Cash & Money Market	16%
Government Securities	2%



#### Portfolio Returns

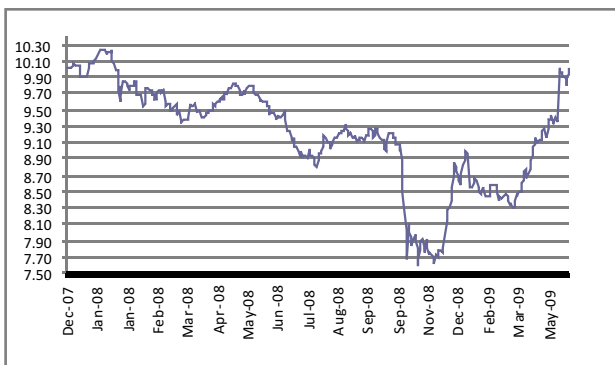
Returns	NAV	Benchmark
Last 1 month Return	8.3%	7.8%
Last 2 months Return	14.1%	14.3%
Latest Quarterly Return	18.3%	19.4%
<b>Last 12 months Return</b>	<b>4.4%</b>	<b>3.7%</b>
<b>CAGR since inception</b>	<b>0.1%</b>	<b>0.3%</b>

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 30% Equity & 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-Dec-2007)

#### Gratuity Debt

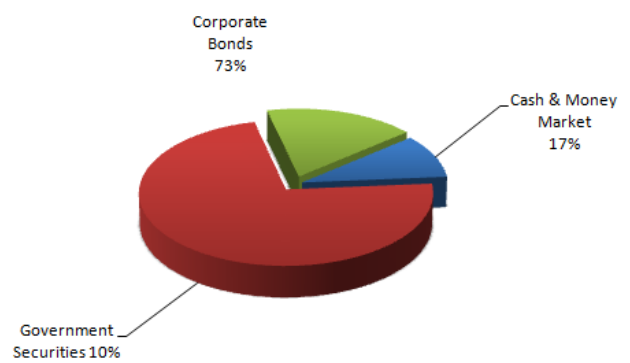
As on 31<sup>th</sup> May 2009

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

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

Asset Mix	
Corporate Bonds	73%
Cash & Money Market	17%
Government Securities	10%



#### Portfolio Returns

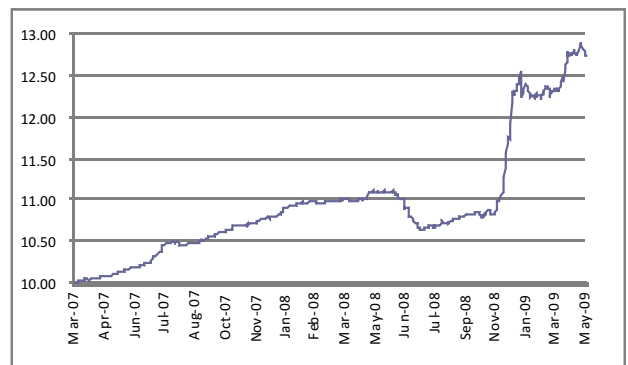
Returns	NAV	Benchmark
Last 1 month Return	0.1%	-1.0%
Last 2 months Return	3.5%	1.9%
Latest Quarterly Return	3.4%	1.6%
<b>Last 12 months Return</b>	<b>15.1%</b>	<b>8.7%</b>
<b>Last 2 years (CAGR)</b>	<b>12.1%</b>	<b>8.3%</b>
<b>CAGR since inception</b>	<b>11.7%</b>	<b>8.0%</b>

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)  
Registered Office: 'Brigade Seshamahal', 5 Vani Vilas Road, Basavanagudi, Bangalore 560004.  
Tel: +91 80-2643 8638. Toll Free: 1-800-425-6969. www.metlife.co.in

MetLife India Insurance Co. Ltd. Insurance is the subject matter of solicitation. LD/2009-10/EC131/247.

• For more details on risk factors, terms and conditions please read Product sales brochure carefully before concluding a sale • Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors • The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions • The name of Insurance Company and the name of the unit linked life insurance contract does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or the Policy document • The various funds offered are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The Unit Linked funds don't offer a guaranteed or assured return