

# Unit-Linked Insurance Plans

## Monthly Fund Update - October, 2009

IN THESE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

### Unit-Linked Funds

#### Protector

As on 30th October 2009

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

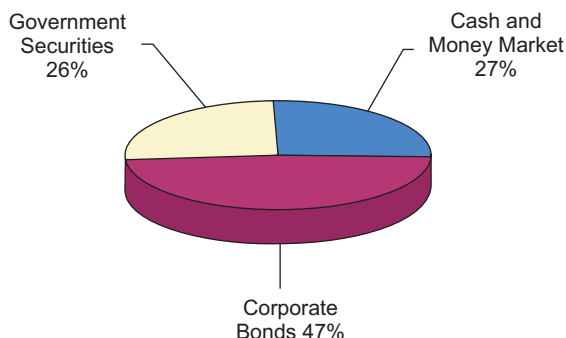
##### Asset Classes

Government & other debt securities

Cash & Money Market

##### Investment Philosophy

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



##### Portfolio Return

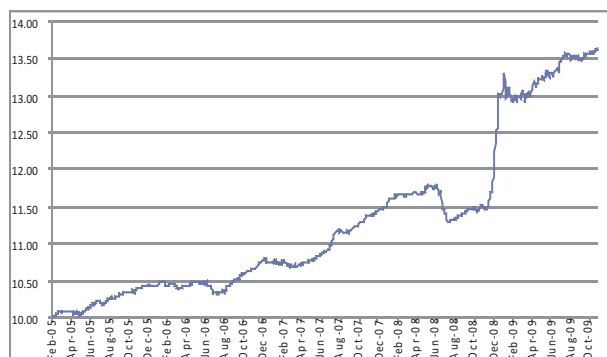
Returns	NAV	Benchmark
Last 1 Month Returns	0.54%	0.29%
Last 2 Months Returns	1.06%	1.07%
Latest Quarterly Returns	0.75%	0.17%
<b>Last 12 Months Returns</b>	<b>18.57%</b>	<b>9.70%</b>
<b>Last 2 Years (CAGR)</b>	<b>9.47%</b>	<b>6.27%</b>
<b>Last 3 Year (CAGR)</b>	<b>8.59%</b>	<b>6.26%</b>
<b>CAGR Since Inception</b>	<b>6.78%</b>	<b>5.58%</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: 04-Feb-2005)

#### Preserver

As on 30th October 2009

**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.

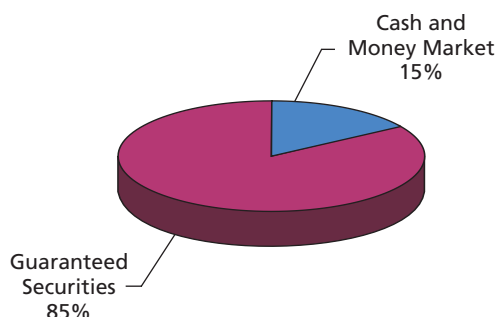
##### Asset Classes

Government & Government Guaranteed securities

Cash & Money Market

##### Investment Philosophy

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



##### Portfolio Return

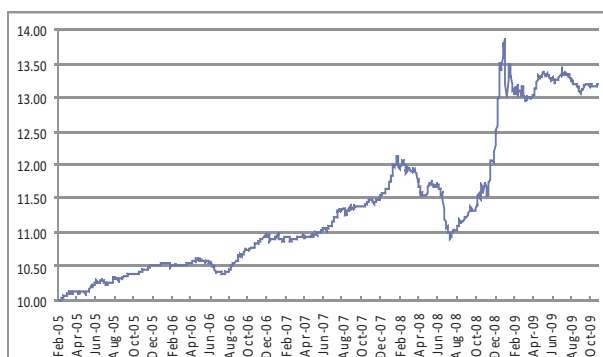
Returns	NAV	Benchmark
Last 1 Month Returns	0.21%	-0.53%
Last 2 Months Returns	0.85%	0.53%
Latest Quarterly Returns	-0.90%	-0.92%
<b>Last 12 Months Returns</b>	<b>12.67%</b>	<b>9.59%</b>
<b>Last 2 Years (CAGR)</b>	<b>7.28%</b>	<b>7.73%</b>
<b>Last 3 Years (CAGR)</b>	<b>6.85%</b>	<b>7.56%</b>
<b>CAGR Since Inception</b>	<b>6.06%</b>	<b>6.54%</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 (GOI)	ISEC Mi-BEX

##### NAV Movement Since Inception



(Date of inception: 10-Feb-2005)

# Unit-Linked Funds

## Moderator

As on 30th October 2009

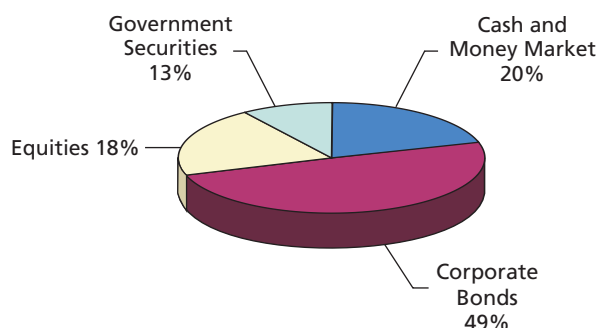
**Investment Objective:** To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

### 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 1 Month Returns	-0.60%	-1.23%
Last 2 Months Returns	1.08%	0.77%
Latest Quarterly Returns	1.66%	0.75%

<b>Last 12 Months Returns</b>	<b>23.35%</b>	<b>22.70%</b>
<b>Last 2 Years (CAGR)</b>	<b>5.65%</b>	<b>3.16%</b>
<b>Last 3 Years (CAGR)</b>	<b>8.63%</b>	<b>6.55%</b>
<b>CAGR Since Inception</b>	<b>9.50%</b>	<b>8.82%</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. 20% Equity & 80% Debt Securities

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

### NAV Movement Since Inception



(Date of inception: 08- Feb-2005)

## Balancer

As on 30th October 2009

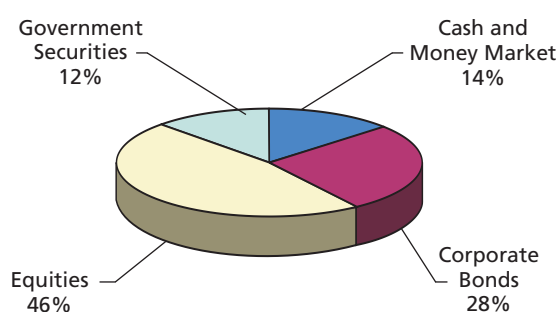
**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

### Asset Classes

Government & other debt securities  
Equities  
Cash & Money Market

### Investment Philosophy

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



### Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	-2.81%	-3.52%
Last 2 Months Return	0.76%	0.32%
Latest Quarterly Returns	2.16%	1.62%

<b>Last 12 Months Returns</b>	<b>37.31%</b>	<b>42.40%</b>
<b>Last 2 Years (CAGR)</b>	<b>0.89%</b>	<b>-1.70%</b>
<b>Last 3 Years (CAGR)</b>	<b>9.07%</b>	<b>6.99%</b>
<b>CAGR Since Inception</b>	<b>13.26%</b>	<b>13.13%</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. 50% Equity & 50% Debt Securities.

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

### NAV Movement Since Inception



(Date of inception: 08-Feb-2005)

# Unit-Linked Funds

## Accelerator

As on 30th October 2009

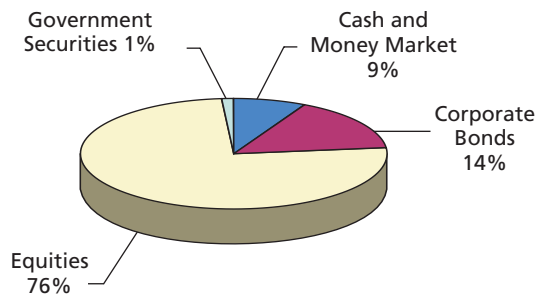
**Investment Objective:** To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

### 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

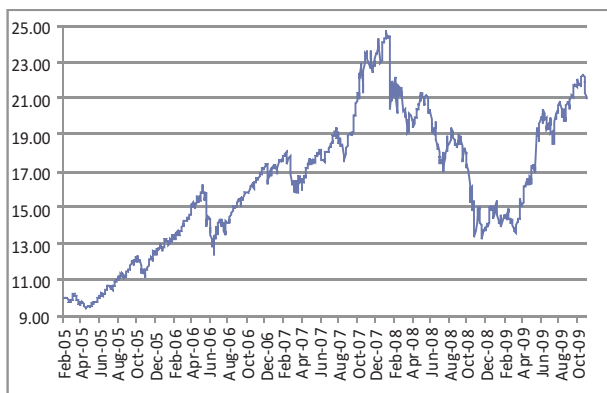
Returns	NAV	Benchmark
Last 1 Month Returns	-4.78%	-5.80%
Last 2 Months Returns	0.42%	-0.14%
Latest Quarterly Returns	3.22%	2.49%
<b>Last 12 Months Returns</b>	<b>53.40%</b>	<b>61.70%</b>
<b>Last 2 Years (CAGR)</b>	<b>-5.39%</b>	<b>-6.81%</b>
<b>Last 3 Years (CAGR)</b>	<b>8.37%</b>	<b>7.43%</b>
<b>CAGR Since Inception</b>	<b>16.95%</b>	<b>16.90%</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. 80% Equity & 20% Debt Securities.

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

### NAV Movement Since Inception



(Date of inception: 07- Feb-2005)

## Multiplier

As on 30th October 2009

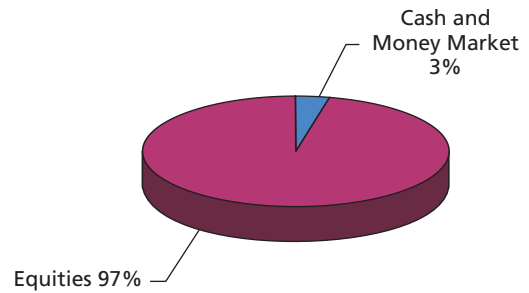
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

### 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 1 Month Returns	-6.07%	-7.32%
Last 2 Months Returns	0.29%	-0.44%
Latest Quarterly Returns	3.70%	3.07%
<b>Last 12 Months Returns</b>	<b>62.71%</b>	<b>74.70%</b>
<b>Last 2 Years (CAGR)</b>	<b>-9.87%</b>	<b>-10.38%</b>
<b>Last 3 Years (CAGR)</b>	<b>7.32%</b>	<b>7.72%</b>
<b>CAGR Since Inception</b>	<b>17.80%</b>	<b>19.18%</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% Equity Securities

Security Type	Benchmark Index
Equity	S&P CNX NIFTY

### NAV Movement Since Inception



(Date of inception: 07-Feb-2005)

# Unit-Linked Funds

## Virtue

As on 30th October 2009

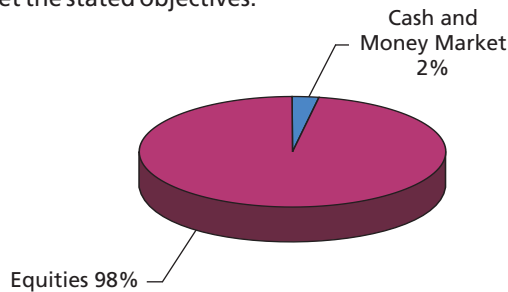
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

### 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 1 Month Returns	-7.01%
Last 2 Months Returns	-2.28%
Latest Quarterly Returns	1.78%

**Last 12 Months Returns** 60.62%

**CAGR Since Inception** -2.43%

Past performance is not indicative of the future performance

### NAV Movement Since Inception



(Date of inception: 27- Feb-2008)

## 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](http://www.metlife.co.in)

**MetLife India Insurance Co. Ltd.** Insurance is the subject matter of solicitation. LD/2009-10/EC363/675.

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