

# Unit-Linked Insurance Plans

## Monthly Fund Update - January, 2010

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

### Unit-Linked Funds

#### Protector

As on 31st January 2010

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

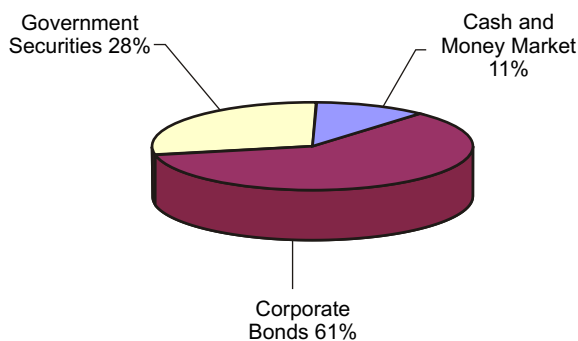
##### Asset Classes

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

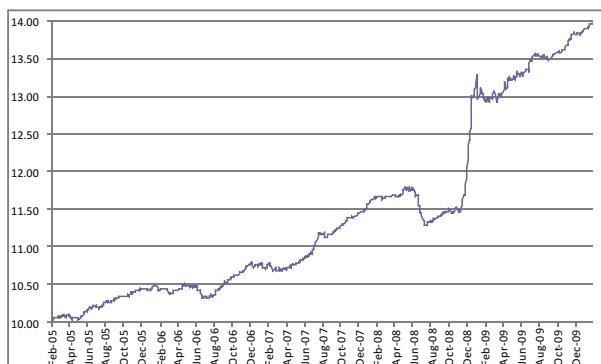
Returns	NAV	Benchmark
Last 1 month Return	0.76%	0.59%
Last 2 months Return	0.93%	0.52%
Latest Quarterly Returns	2.37%	1.77%
<b>Last 12 months Return</b>	<b>7.95%</b>	<b>4.72%</b>
<b>Last 2 year (CAGR)</b>	<b>9.53%</b>	<b>5.99%</b>
<b>Last 3 year (CAGR)</b>	<b>9.09%</b>	<b>6.59%</b>
<b>CAGR since inception</b>	<b>6.93%</b>	<b>5.66%</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 31st January 2010

**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.

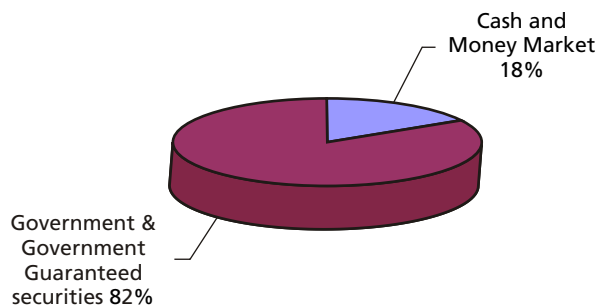
##### Asset Classes

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

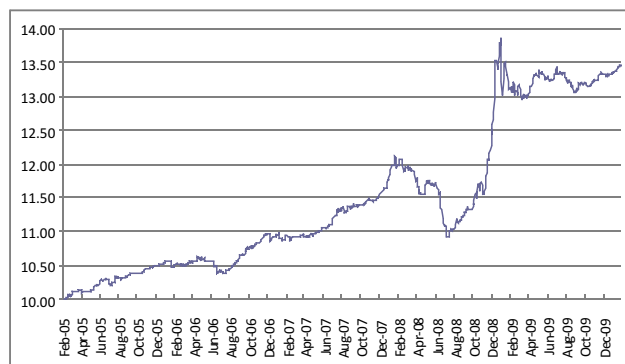
Returns	NAV	Benchmark
Last 1 month Return	0.75%	0.80%
Last 2 months Return	0.84%	0.52%
Latest Quarterly Returns	1.87%	2.20%
<b>Last 12 months Return</b>	<b>2.59%</b>	<b>3.16%</b>
<b>Last 2 year (CAGR)</b>	<b>5.94%</b>	<b>7.14%</b>
<b>Last 3 year (CAGR)</b>	<b>7.16%</b>	<b>8.07%</b>
<b>CAGR since inception</b>	<b>6.14%</b>	<b>6.66%</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 31st January 2010

**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

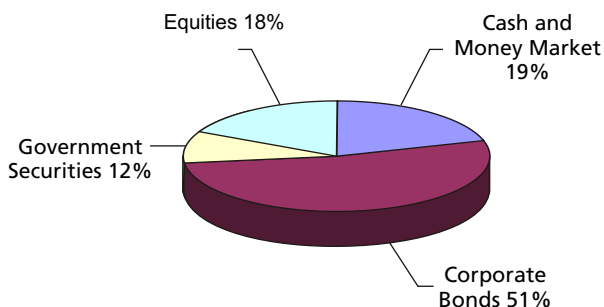
Government & other debt securities

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 Return	-0.56%	-0.76%
Last 2 months Return	0.01%	-0.18%
Latest Quarterly Returns	2.15%	2.14%
<b>Last 12 months Return</b>	<b>16.75%</b>	<b>17.74%</b>
<b>Last 2 year (CAGR)</b>	<b>7.67%</b>	<b>4.35%</b>
<b>Last 3 year (CAGR)</b>	<b>8.55%</b>	<b>6.50%</b>
<b>CAGR since inception</b>	<b>9.46%</b>	<b>8.85%</b>

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**Note:** Benchmark has been calculated as per the target holdings of the fund i.e. 20% Equity & 80% Debt Securities

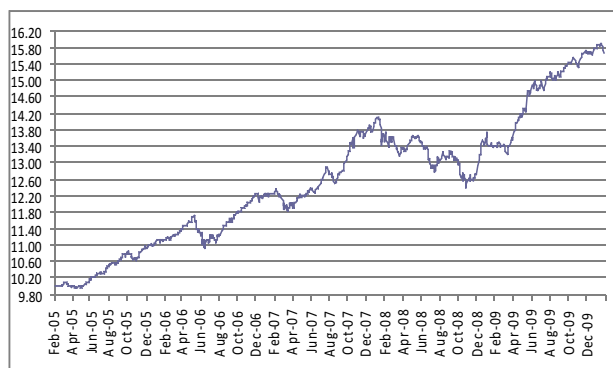
### Security Type

Equity  
Debt

### Benchmark Index

S&P CNX NIFTY  
CRISIL Composite Bond  
Fund Index

### NAV Movement Since Inception



(Date of inception: 08-Feb-2005)

## Balancer

As on 31st January 2010

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

### Asset Classes

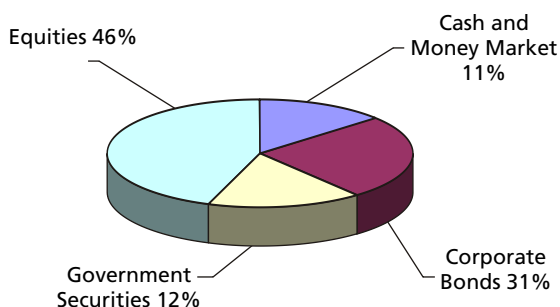
Government & other debt securities

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 Return	-2.63%	-2.77%
Last 2 months Return	-1.20%	-1.24%
Latest Quarterly Returns	2.16%	2.69%
<b>Last 12 months Return</b>	<b>30.55%</b>	<b>37.27%</b>
<b>Last 2 year (CAGR)</b>	<b>4.67%</b>	<b>1.83%</b>
<b>Last 3 year (CAGR)</b>	<b>8.37%</b>	<b>6.37%</b>
<b>CAGR since inception</b>	<b>13.03%</b>	<b>13.08%</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.

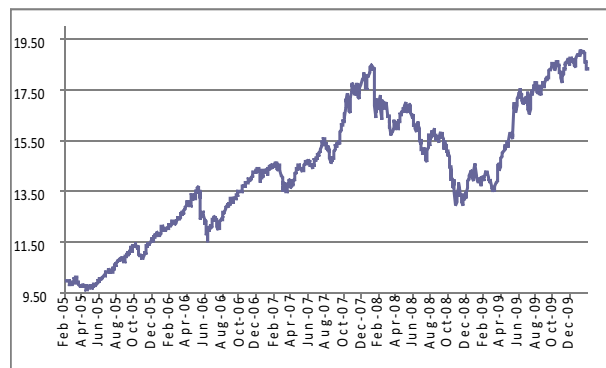
### Security Type

Equity  
Debt

### Benchmark Index

S&P CNX NIFTY  
CRISIL Composite Bond  
Fund Index

### NAV Movement Since Inception



(Date of inception: 08-Feb-2005)

# Unit-Linked Funds

## Accelerator

As on 31st January 2010

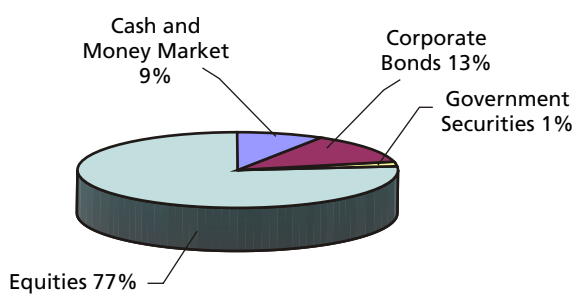
**Investment Objective:** To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

### 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

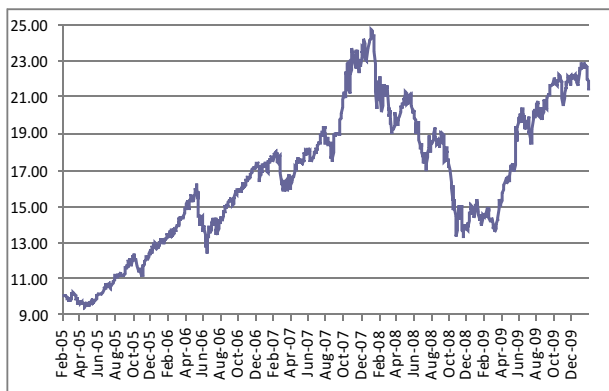
Returns	NAV	Benchmark
Last 1 month Return	-4.82%	-4.79%
Last 2 months Return	-2.32%	-2.29%
Latest Quarterly Returns	2.42%	3.25%
<b>Last 12 months Return</b>	<b>47.12%</b>	<b>56.80%</b>
<b>Last 2 year (CAGR)</b>	<b>0.87%</b>	<b>-0.75%</b>
<b>Last 3 year (CAGR)</b>	<b>7.06%</b>	<b>6.23%</b>
<b>CAGR since inception</b>	<b>16.58%</b>	<b>16.75%</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 31st January 2010

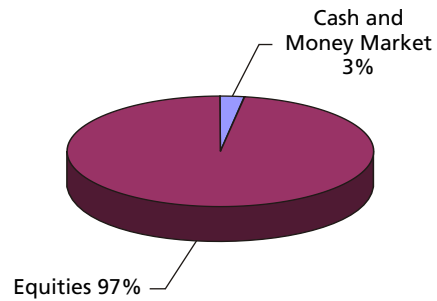
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

### Asset Classes

- Equities
- Cash & Money Market

### Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.



### Portfolio Return

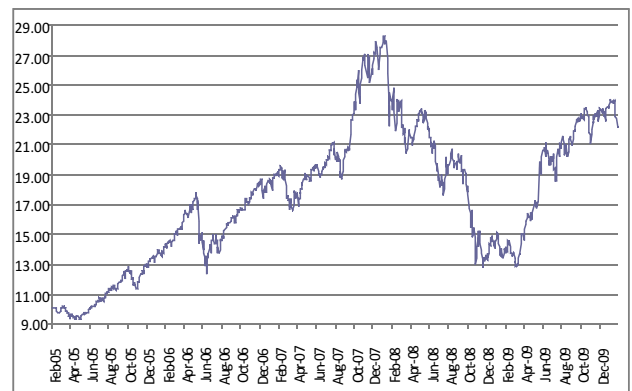
Returns	NAV	Benchmark
Last 1 month Return	-6.09%	-6.13%
Last 2 months Return	-3.36%	-2.99%
Latest Quarterly Returns	2.38%	3.62%
<b>Last 12 months Return</b>	<b>56.89%</b>	<b>69.82%</b>
<b>Last 2 year (CAGR)</b>	<b>-2.36%</b>	<b>-2.51%</b>
<b>Last 3 year (CAGR)</b>	<b>5.57%</b>	<b>6.14%</b>
<b>CAGR since inception</b>	<b>17.36%</b>	<b>18.96%</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 31st January 2010

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

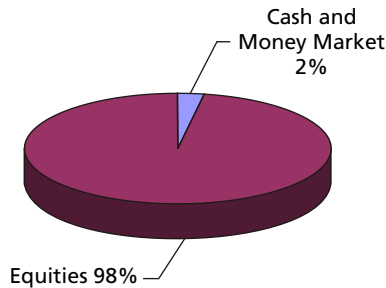
### Asset Classes

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 Return	-6.28%
Last 2 months Return	-2.10%
Latest Quarterly Returns	3.98%
<b>Last 12 months Return</b>	<b>58.25%</b>
<b>CAGR since inception</b>	<b>-0.11%</b>

*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

**MetLife India Insurance Co. Ltd.** Insurance is the subject matter of solicitation. LD/2009-10/EC647/1004.

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