

# Gratuity Fund Performance

## Monthly Fund Update - October, 2009

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

### Unit-Linked Funds

#### Gratuity Balanced

As on 30th October 2009

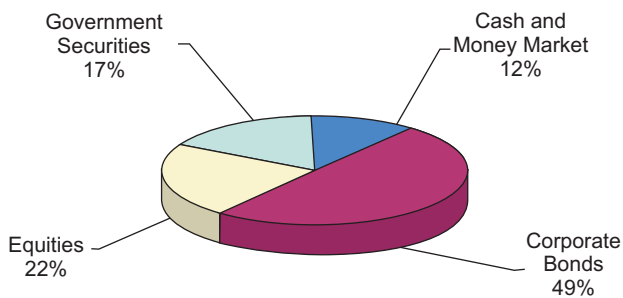
**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

##### Asset Classes

Government & other debt securities  
Equities  
Cash & Money Market

##### Investment Philosophy

The fund will target 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	-1.33%	-1.99%
Last 2 Months Returns	0.56%	0.62%
Latest Quarterly Returns	1.24%	1.04%
<b>Last 12 Months Returns</b>	<b>36.32%</b>	<b>29.20%</b>
<b>Last 2 year (CAGR)</b>		
<b>Last 3 year (CAGR)</b>		
<b>CAGR Since Inception</b>	<b>2.18%</b>	<b>1.26%</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 30th October 2009

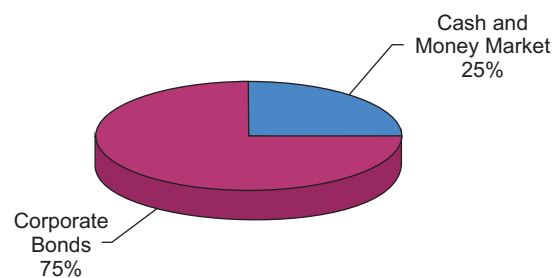
**Investment Objective:** To earn regular income by investing in high quality fixed income securities.

##### Asset Classes

Government & other debt securities  
Cash & Money Market

##### Investment Philosophy

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



##### Portfolio Return

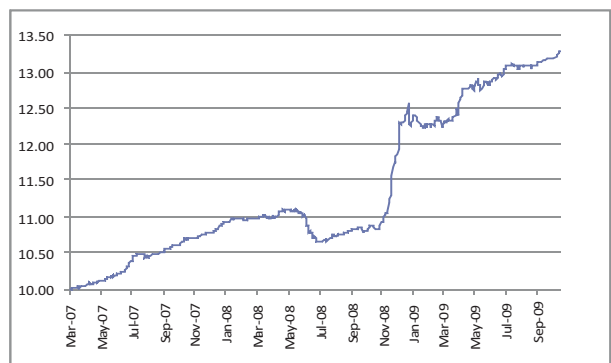
Returns	NAV	Benchmark
Last 1 Month Returns	0.95%	0.29%
Last 2 Months Returns	1.55%	1.07%
Latest Quarterly Returns	1.41%	0.17%
<b>Last 12 Months Returns</b>	<b>22.18%</b>	<b>9.70%</b>
<b>Last 2 year (CAGR)</b>	<b>11.42%</b>	<b>6.27%</b>
<b>Last 3 year (CAGR)</b>		
<b>CAGR Since Inception</b>	<b>11.40%</b>	<b>7.05%</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.**

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