

MetLife®

peace of mind. guaranteed.

Met Invest

Unit-Linked Insurance Plans Monthly Fund Update, November'10

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



Economy

Indicators	Oct 2010	Nov 2010	M-o-M Variation
10 Year G-sec India (%)	8.13	8.06	-0.07
10 Year AAA Corporate Bond	8.79	8.84	0.05
5 Year G-sec India (%)	7.84	7.91	0.07
5 Year AAA Corporate Bond	8.62	8.67	0.05
1 Year T-Bill	7.10	7.25	0.15
1 Year CD	8.60	9.05	0.45
Exchange Rate USD/INR	44.43	45.88	1.45
Forex Reserves USD Bn	295	297	2
WPI Inflation (%)	8.62	8.58	-0.04
Index of Industrial Production (IIP) %Growth	5.6	4.4	-1.2
US 10 Year Treasury Yield (%)	2.60	2.77	0.17
Sensex	20032	19521	-2.55
Nifty	6018	5863	-2.58
Net FII Equity Inflows (YTD) MN \$	24832	28992	4159

Source: RBI WSS & Bloomberg

Fixed Income Market

The IIP (Industrial Production) for the month of September came at 4.4%, lower than the market expectation. Continued weakness in Capital Goods, slowdown in Consumer Goods and significant revisions to historical data were the main reasons. However, the IIP till date (April onwards) is in double digits.

On the inflation front, the headline inflation in October rose to 8.58%, in line with market expectations. Going forward, the base effect and falling food prices is expected to lead to a moderation in inflation numbers. However, a rise in fuel and commodity prices poses a threat to inflation. The GDP data for second quarter came in at 8.9%, largely driven by strong Industry and Agriculture numbers.



As per RBI data (WSS), the credit growth stands at 22% (yoy) and deposit growth at 15.3% (yoy). The foreign exchange reserves are at \$298 billion. The tight liquidity conditions continue to exert pressure on the shorter end of the yield curve. Liquidity has been tight in the market largely due to Equity IPO's, regular central government borrowing and high cash reserve ratio. Market is awaiting further liquidity enhancing measures from RBI. We do not expect RBI to increase rates in the mid-December policy review.

As anticipated, SEBI announced auctions for allocation of debt investments to FII's. The government had relaxed the investment limit for FII's by USD 5 billion each in government securities and corporate debt in the month of September 2010. The present total FII investment limit in government securities and corporate debt stands at \$10 billion and \$20 billion respectively.

On the global front, after the quantitative easing in US, Ireland decided to accept emergency funding from EU/IMF for its banking industry. However, the threat of a potential downgrade by rating agencies still exists.

Equity Market

The Equity Markets corrected sharply in November. The key reason was renewed concern of sovereign default by Ireland and the contagion spreading from the European region, which could impede global recovery.

Towards the end of month, the news relating to a CBI investigation in mortgage loan related graft involving the banking industry and real estate players led to a sharp correction in public sector banks and real estate stocks. The telecom 2G scam developments and a possible cancellation of licenses led to a sell-off in certain telecom stocks.

However, on last day of the month, the GDP data for September quarter of 2010 was released. The real GDP growth of 8.9% exceeded market expectations and sentiments turned positive. The growth was significantly higher in agriculture, which augurs well for rural demand in consumption sectors.

From the Primary Market perspective, the Powergrid FPO which was offered at a 10% discount to market price raised USD 1.6 bn. The issue was subscribed 14.5x overall and 18.5x in Qualified Institutional Buyer (QIB) segment, thereby indicating strong pent up demand for reasonably priced equity offerings, by both retail as well as the institutional segment.



The two major sectors which performed well in November were Automobile and Information Technology. For Automobile companies, the month of November was strong with strong growth in two wheelers as well as passenger cars. IT stocks continued to be preferred, as the depreciation of INR is a positive for their earnings.





Fixed Income Market Outlook

Despite IIP growth for the month of October at 4.4%, the Planning Commission is confident of achieving the growth target. Inflation has been declining due to fall in food prices because of a good monsoon. The RBI's comfort level for inflation is at 6%. However, global recovery and oil prices continue to be a matter of concern.

To manage the tight liquidity condition in the market, RBI has already taken measures like OMO (buy back of securities) and SLR reduction by 2% to continue till January 2011 end. Going ahead, we expect further measures like auction cancellation and further reduction in SLR. Currently the 10 year government bond is trading at around 8%. The market is awaiting the new 10 year benchmark early next year.

Equity Market Outlook

The recent correction has provided a good entry point to investors to enter the market at attractive valuations. Though some sectors like real estate and telecom may face headwinds based on recent developments, there are quite attractive opportunities in other sectors.

Globally, the Irish bailout package has allayed fears of a default. China is expected to continue tightening its economy, thereby moderating economic growth.

The strong Indian GDP growth will probably lead to a revision in FY 2011 expectations by around 25 basis points. This implies that GDP growth could come in the range of 8.75-9% for FY 2011. We believe Indian markets would continue to stand out in terms of risk reward for global investors.

We continue to remain positive on domestic consumption themes of Financial services, Automobile and Infrastructure. However, economic developments in China and developed economies will have a significant bearing on Indian markets. Any sharp FII outflow can impact sentiments negatively. We expect strong corporate earnings for the second half of FY 2010-11. We maintain our positive fundamental view on equity markets, going forward.

UNIT-LINKED Fund

Protector

As on 30th November 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 year Return	4.7%	4.5%
Last 3 year (CAGR)	8.2%	6.0%
Last 5 year (CAGR)	6.8%	5.5%
CAGR since inception	6.6%	5.5%

Past performance is not indicative of future performance.

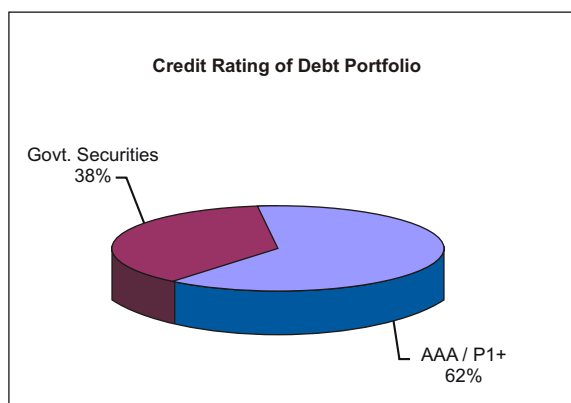
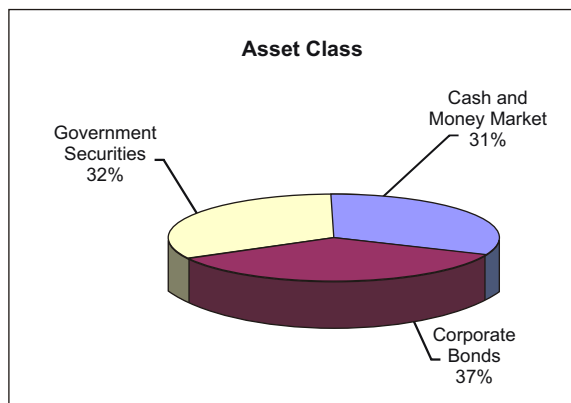
Note: Benchmark has been calculated as per the target holding of the Fund i.e. 100% Debt Securities.

Security Type

Debt

Benchmark Index

CRISIL Composite Bond Fund Index

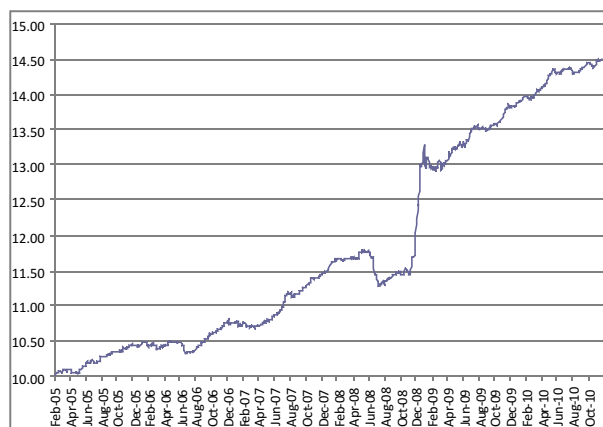


Portfolio as on 30th November 2010

Security Name	Wt (%)	Rating
Government Securities	32.38%	
SDL Maharashtra 2020	6.88%	Sovereign
GOI 2022	4.60%	Sovereign
GOI 2027	4.58%	Sovereign
SDL Uttar Pradesh 2019	3.83%	Sovereign
GOI 2015	3.15%	Sovereign
GOI 2032	2.75%	Sovereign
GOI 2012	2.63%	Sovereign
SDL West Bengal 2019	1.38%	Sovereign
GOI 2013	1.10%	Sovereign
Others	1.50%	
Corporate Bonds	36.91%	
HDFC	8.15%	AAA
Tech Mahindra	6.41%	AAA
Reliance Gas Transport Infrastructure	6.26%	AAA
LIC Housing Finance Company Ltd.	4.79%	AAA
Rural Electrification Corporation Ltd.	4.24%	AAA
IL&FS	3.27%	AAA
ICICI Bank Ltd.	1.13%	AAA
Power Finance Corporation Ltd.	1.09%	AAA
Others	1.58%	
Cash And Money Market	30.71%	
Total	100.00%	

Note: 'Others' comprises of combined exposure to companies with less than or equal to 1% weightage in Portfolio.

NAV Movement Since Inception



(Date of inception: 04- Feb-2005)

UNIT-LINKED Fund

Preserver

As on 30th November 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 & Govt. Guaranteed Securities
Cash & Money Market

Investment Philosophy

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

Portfolio Return

Returns	NAV	Benchmark
Last 1 year Return	3.2%	5.0%
Last 3 year (CAGR)	6.2%	7.3%
Last 5 year (CAGR)	5.6%	6.5%
CAGR since inception	5.7%	6.5%

Past performance is not indicative of future performance.

Note: Benchmark has been calculated as per the target holding of the Fund i.e. 100% Debt Securities.

Security Type

Debt (GOI)

Benchmark Index

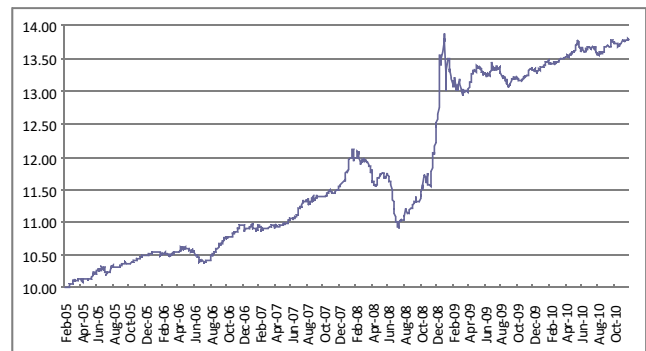
ISEC Mi-Bex

Portfolio as on 30th November 2010

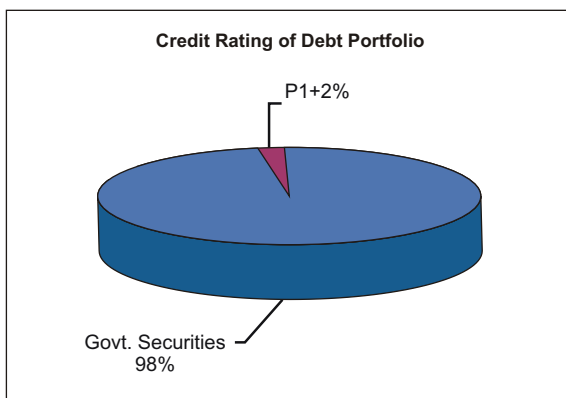
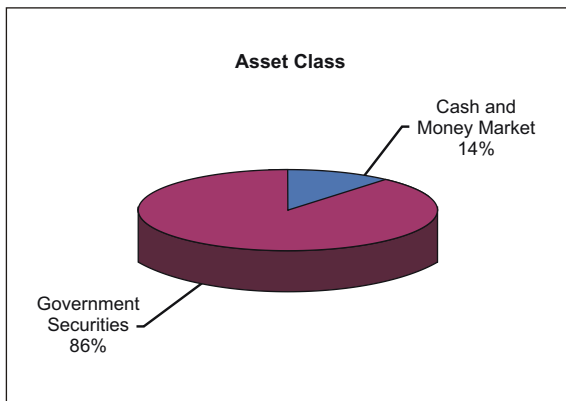
Security Name	Wt (%)	Rating
Government Securities	86.21%	
GOI 2017	26.84%	Sovereign
GOI 2015	23.85%	Sovereign
GOI 2022	20.84%	Sovereign
GOI 2027	6.62%	Sovereign
GOI 2012	2.96%	Sovereign
SDL Tami Nadu 2011	1.93%	Sovereign
SDL Maharashtra 2020	1.31%	Sovereign
Others	1.85%	
Cash And Money Market	13.79%	
Total	100.00%	

Note: 'Others' comprise of combined exposure to companies with less than or equal to 1% weightage in Portfolio.

NAV Movement Since Inception



(Date of inception: 10-Feb-2005)



UNIT-LINKED Fund

Moderator

As on 30th November 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 year Return	6.0%	6.9%
Last 3 year (CAGR)	6.6%	5.0%
Last 5 year (CAGR)	8.8%	8.3%
CAGR since inception	9.1%	9.2%

Past performance is not indicative of future performance.

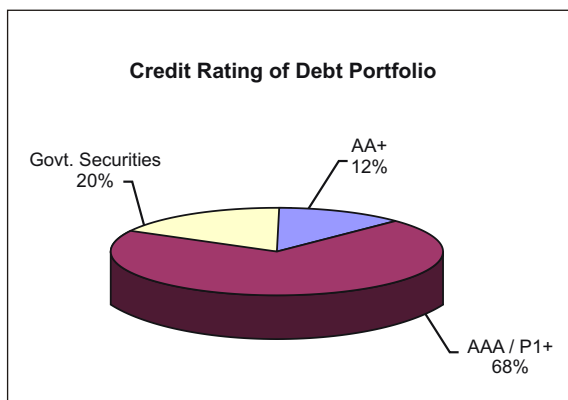
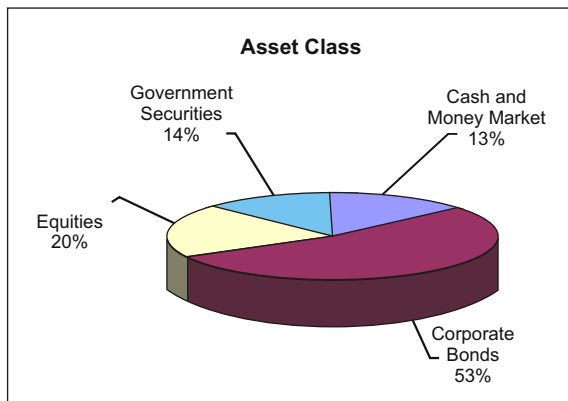
Note: Benchmark has been calculated as per the target holding of the Fund i.e. 20% Equity and 80% Debt Securities.

Security Type

Equity
Debt

Benchmark Index

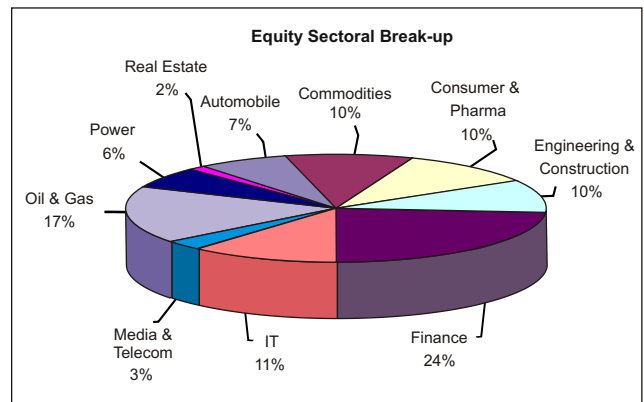
S&P CNX Nifty
CRISIL Composite Bond
Fund Index



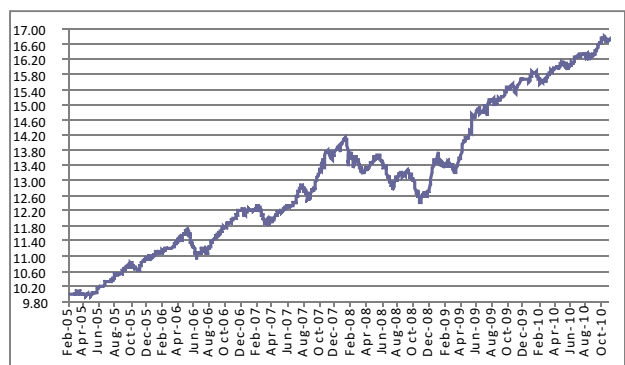
Portfolio as on 30th November 2010

Security Name	Wt (%)	Rating
Government Securities	13.69%	
GOI 2012	7.89%	Sovereign
GOI 2020	3.41%	Sovereign
GOI 2011	1.02%	Sovereign
Others	1.37%	
Corporate Bonds	53.25%	
Reliance Gas Transport Infrastructure	8.66%	AAA
Tech Mahindra	8.33%	AAA
HDFC	7.03%	AAA
IL&FS	6.98%	AAA
Reliance Capital Ltd.	5.62%	AAA
Bajaj Auto Finance Ltd.	5.15%	AA+
Rural Electrification Corporation Ltd.	4.37%	AAA
Power Finance Corporation Ltd.	2.62%	AAA
Sundaram Finance Ltd.	2.41%	AA+
LIC Housing Finance Company Ltd.	1.23%	AAA
Others	0.84%	
Equities	19.55%	
Reliance Industries Ltd.	1.36%	
ICICI Bank Ltd.	1.26%	
ITC Ltd.	1.24%	
Oil & Natural Gas	1.17%	
Larsen & Toubro Ltd.	1.09%	
State Bank Of India	1.08%	
Infosys Technologies	1.06%	
Tata Consultancy Ltd.	1.01%	
Others	10.28%	
Cash And Money Market	13.51%	
Total	100.00%	

Note: 'Others' comprises of combined exposure to companies with less than or equal to 1% weightage in Portfolio.



NAV Movement Since Inception



(Date of inception: 08- Feb-2005)

UNIT-LINKED Fund

Balancer

As on 30th November 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 year Return	8.6%	10.5%
Last 3 year (CAGR)	4.8%	3.4%
Last 5 year (CAGR)	11.9%	12.0%
CAGR since inception	12.9%	13.7%

Past performance is not indicative of future performance.

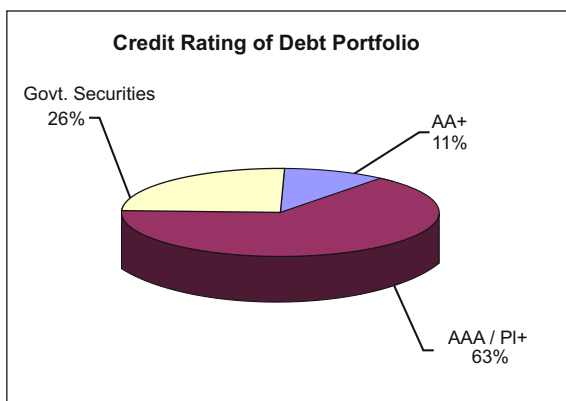
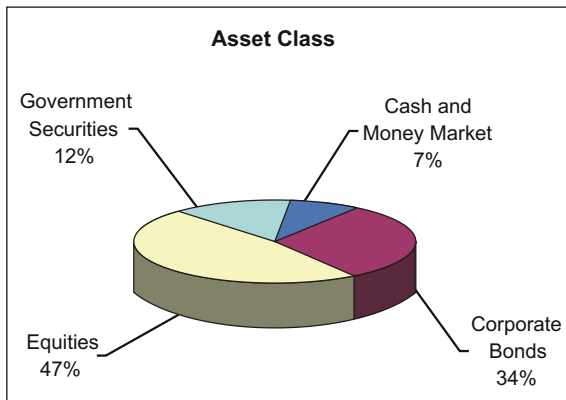
Note: Benchmark has been calculated as per the target holding of the Fund i.e. 50% Equity and 50% Debt Securities.

Security Type

Equity
Debt

Benchmark Index

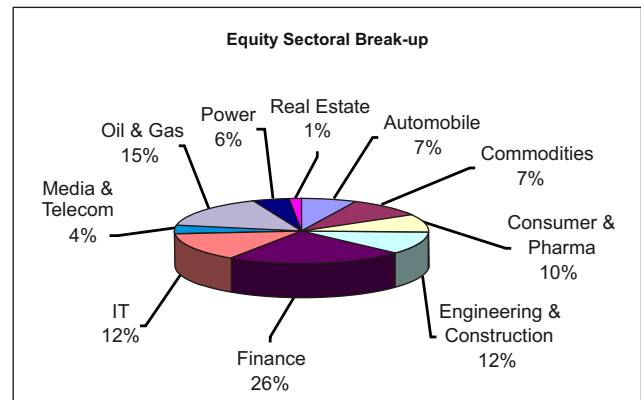
S&P CNX Nifty
CRISIL Composite Bond
Fund Index



Portfolio as on 30th November 2010

Security	Wt (%)	Rating
Government Securities	12.12%	
GOI 2012	3.27%	Sovereign
GOI 2011	2.22%	Sovereign
GOI 2013	1.54%	Sovereign
GOI 2027	1.41%	Sovereign
GOI 2022	1.05%	Sovereign
Others	2.63%	
Corporate Bonds	33.64%	
Reliance Capital Ltd.	7.80%	AAA
LIC Housing Finance Company Ltd.	6.51%	AAA
Tech Mahindra	3.19%	AAA
Bajaj Auto Finance Ltd.	2.66%	AA+
IL&FS	2.02%	AAA
HDFC	1.92%	AAA
Rural Electrification Corporation Ltd.	1.65%	AAA
Reliance Gas Transport Infrastructure	1.48%	AAA
Sundaram Finance Ltd.	1.47%	AA+
Reliance Industries Ltd.	1.37%	AAA
L&T Finance Ltd.	1.17%	AA+
Others	2.40%	
Equities	46.69%	
State Bank of India	3.17%	
Larsen & Toubro Ltd.	2.96%	
Reliance Industries Ltd.	2.86%	
ICICI Bank Ltd.	2.82%	
Infosys Technologies	2.80%	
ITC Ltd.	2.35%	
HDFC	1.87%	
HDFC Bank Ltd.	1.86%	
Oil And Natural Gas	1.76%	
Bharti Airtel Ltd.	1.67%	
Tata Consultancy Ltd.	1.47%	
BHEL	1.42%	
Tata Powers Ltd.	1.23%	
Gail (India) Ltd.	1.17%	
Sun Pharmaceuticals Industries Ltd.	1.13%	
Mahindra & Mahindra Ltd.	1.07%	
Tata Iron And Steel	1.04%	
Others	14.04%	
Cash And Money Market	7.55%	
Total	100.00%	

Note: 'Others' comprise of combined exposure to companies with less than or equal to 1% weightage in Portfolio.



NAV Movement Since Inception



(Date of inception: 08- Feb-2005)

UNIT-LINKED Fund

Accelerator

As on 30th November 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 year Return	11.3%	14.1%
Last 3 year (CAGR)	1.8%	1.7%
Last 5 year (CAGR)	14.7%	15.2%
CAGR since inception	16.6%	17.5%

Past performance is not indicative of future performance.

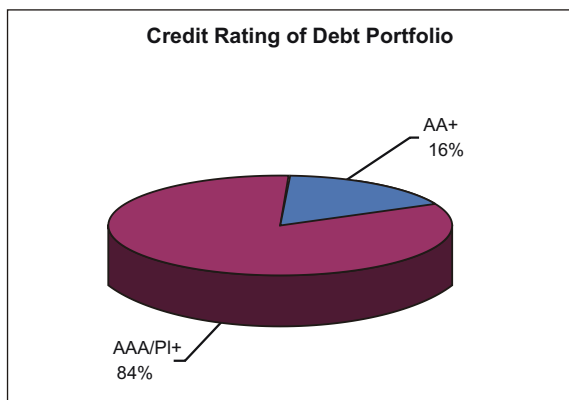
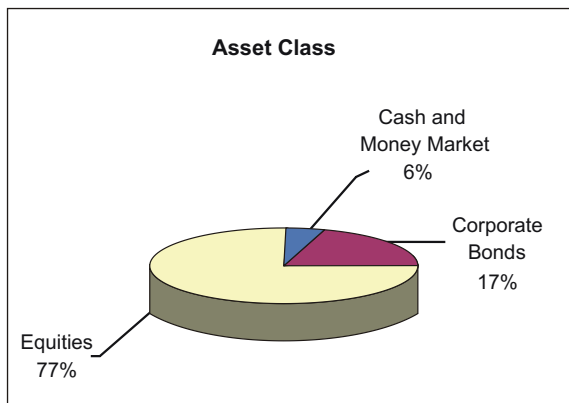
Note: Benchmark has been calculated as per the target holding of the Fund i.e. 80% Equity and 20% Debt Securities.

Security Type

Equity
Debt

Benchmark Index

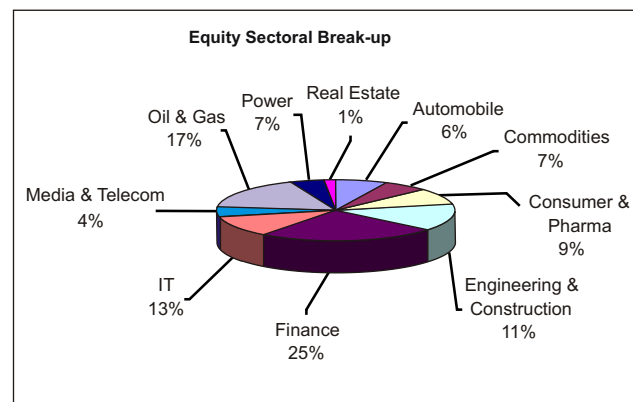
S&P CNX Nifty
CRISIL Composite Bond
Fund Index



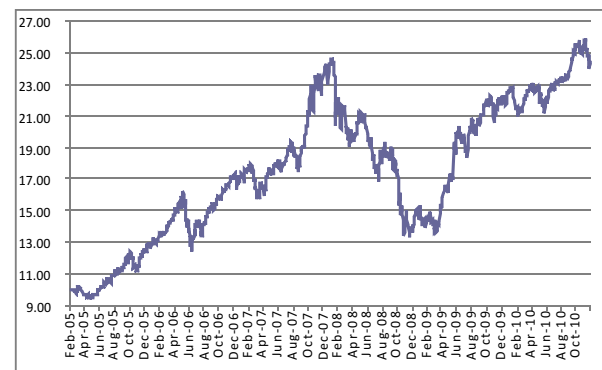
Portfolio as on 30th November 2010

Security	Wt (%)	Rating
Corporate Bonds	16.89%	
Reliance Capital Ltd.	4.17%	AAA
Bajaj Auto Finance Ltd.	2.70%	AA+
HDFC	2.24%	AAA
LIC Housing Finance Company Ltd.	2.15%	AAA
Rural Electrification Corporation Ltd.	1.41%	AAA
Reliance Industries Ltd.	1.20%	AAA
Others	3.01%	
Equities	77.23%	
Infosys Technologies	5.94%	
Reliance Industries Ltd.	5.60%	
ICICI Bank Ltd.	5.48%	
State Bank Of India	5.05%	
Larsen & Toubro Ltd.	4.81%	
ITC Ltd.	3.49%	
Oil And Natural Gas	3.34%	
HDFC Bank Ltd.	3.08%	
Tata Consultancy Ltd.	2.98%	
Bharti Airtel Ltd.	2.95%	
BHEL	2.73%	
HDFC	2.47%	
Tata Iron And Steel	2.03%	
Cairn India Ltd.	1.97%	
Sun Pharmaceuticals Industries Ltd.	1.86%	
Gail (India) Ltd.	1.82%	
Sterlite Industries	1.74%	
Tata Powers Ltd.	1.70%	
Axis Bank	1.62%	
NTPC	1.62%	
Hero Honda Motors Ltd.	1.47%	
Hindustan Unilever Ltd.	1.20%	
Tata Motors Ltd.	1.18%	
Wipro	1.13%	
Mahindra & Mahindra Ltd.	1.05%	
Others	8.91%	
Cash and Money Market	5.89%	
Total	100.00%	

Note: 'Others' comprise of combined exposure to companies with less than or equal to 1% weightage in Portfolio.



NAV Movement Since Inception



(Date of inception: 07- Feb-2005)

UNIT-LINKED Fund

Multiplier

As on 30th November 2010

Investment Objective: To generate long-term capital appreciation by investing in diversified Equities.

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 year Return	13.5%	16.5%
Last 3 year (CAGR)	-0.3%	0.6%
Last 5 year (CAGR)	15.4%	17.2%
CAGR since inception	17.9%	19.8%

Past performance is not indicative of future performance.

Note: Benchmark has been calculated as per the target holding of the Fund i.e. 100% Equity Securities.

Security Type

Equity

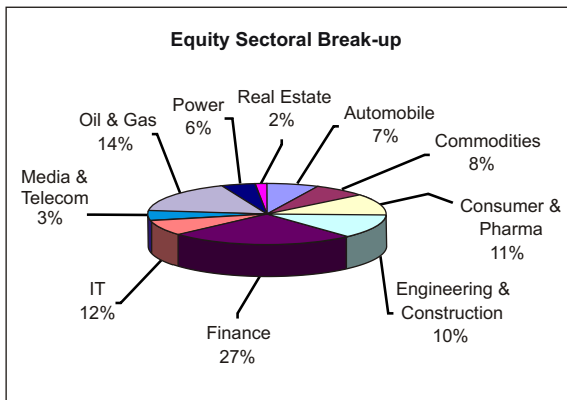
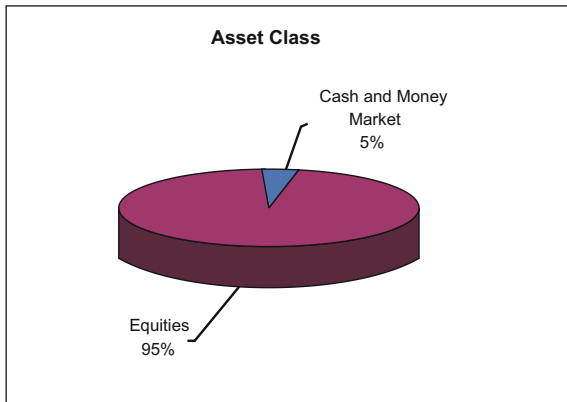
Benchmark Index

S&P CNX Nifty

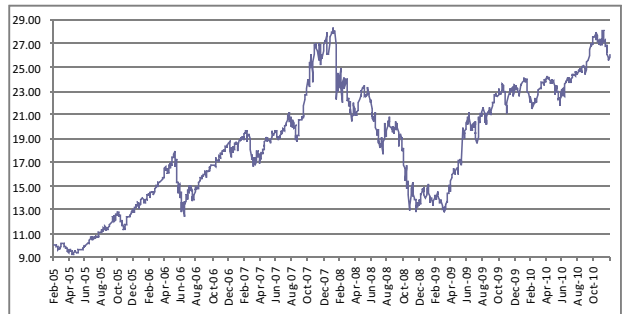
Portfolio as on 30th November 2010

Security	Wt (%)	Rating
Equities	95.37%	
Infosys Technologies	6.28%	
ICICI Bank Ltd	6.23%	
Reliance Industries Ltd	6.11%	
Larsen & Toubro Ltd	5.47%	
ITC Ltd	5.42%	
State Bank Of India	4.05%	
HDFC Bank Ltd	4.03%	
HDFC	3.70%	
Tata Consultancy Ltd	3.51%	
Axis Bank	2.94%	
Oil And Natural Gas	2.80%	
Bharti Airtel Ltd	2.78%	
BHEL	2.60%	
Mahindra & Mahindra Ltd	2.47%	
Sterlite Industries	2.33%	
Tata Motors Ltd	2.22%	
Cairn India Ltd	2.21%	
Tata Iron And Steel	2.13%	
Tata Powers Ltd	1.88%	
Sun Pharmaceuticals Industries Ltd	1.76%	
Punjab National Bank	1.75%	
Hindustan Unilever Ltd	1.68%	
Gail (India) Ltd	1.62%	
Hindalco Ltd	1.45%	
Jaiprakash Associates Ltd	1.41%	
Jindal Steel & Power Ltd	1.31%	
HCL Technologies Ltd	1.10%	
Reliance Infrastructure Ltd	1.10%	
Maruti Suzuki India Ltd	1.02%	
DLF Ltd	1.00%	
Others	11.00%	
Cash And Money Market	4.63%	
Total	100.00%	

Note: 'Others' comprise of combined exposure to companies with less than or equal to 1% weightage in Portfolio.



NAV Movement Since Inception



(Date of inception: 07- Feb-2005)

UNIT-LINKED Fund

Virtue

As on 30th November 2010

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

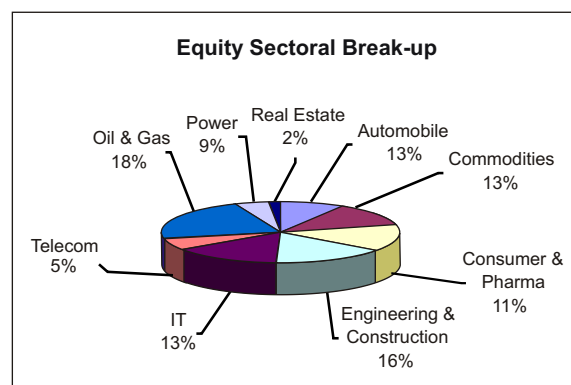
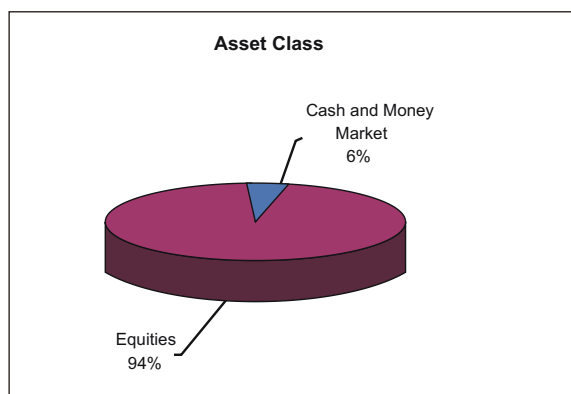
Investment Philosophy

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

Portfolio Return

Returns	NAV
Last 1 year return	10.0%
CAGR since inception	4.2%

Past performance is not indicative of future performance.

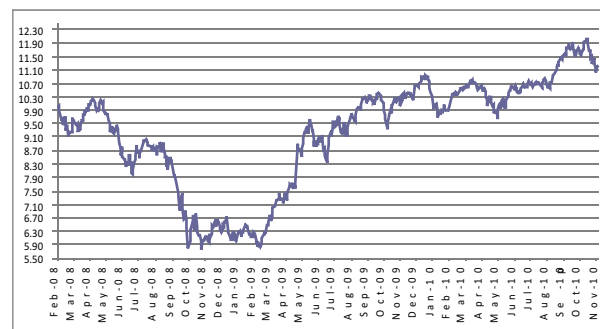


Portfolio as on 30th November 2010

Security	Wt (%)	Rating
Equities	94.18%	
Larsen & Toubro Ltd	6.60%	
Infosys Technologies	6.49%	
Reliance Industries Ltd	5.94%	
Mahindra & Mahindra Ltd	3.80%	
Bharti Airtel Ltd	3.43%	
BHEL	3.36%	
Oil And Natural Gas	3.31%	
Tata Consultancy Ltd	3.23%	
Jindal Steel & Power Ltd	3.20%	
Cairn India Ltd	3.07%	
Hindustan Unilever Ltd	3.00%	
Gail (India) Ltd	2.91%	
Sun Pharmaceuticals Industries Ltd	2.52%	
Tata Motors Ltd	2.26%	
Tata Powers Ltd	2.11%	
Sterlite Industries	2.02%	
Tata Iron And Steel	1.88%	
Bajaj Auto Ltd	1.72%	
Cipla Ltd	1.64%	
Hero Honda Motors Ltd	1.62%	
Maruti Suzuki India Ltd	1.53%	
Reliance Infrastructure Ltd	1.50%	
Jaiprakash Associates Ltd	1.50%	
Grasim Industries Ltd	1.43%	
Wipro	1.34%	
HCL Technologies Ltd	1.33%	
ACC Ltd	1.27%	
Coal India Ltd	1.22%	
Crompton Greaves Ltd	1.22%	
Exide Industries Ltd	1.20%	
Dr. Reddys Laboratories Ltd	1.17%	
BPCL	1.17%	
DLF Ltd	1.17%	
United Phosphorus Ltd	1.12%	
Hindalco Ltd	1.12%	
Ambuja Cement Ltd	1.01%	
NTPC	1.00%	
Others	8.76%	
Cash And Money Market	5.82%	
Total	100.00%	

Note: 'Others' comprise of combined exposure to companies with less than or equal to 1% weightage in Portfolio.

NAV Movement Since Inception



(Date of inception: 27- Feb-2008)



MetLife®

peace of mind. Guaranteed.

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 the solicitation. LD/2010-11/EC263/459.

- 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 the 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.

The fund update provided by MetLife India Insurance Company Limited ("MetLife") is for general informational purposes only. This information is not intended as investment advice, or as an endorsement, recommendation or sponsorship of any company, security, or fund. The opinions and analyses included in the information are based from sources believed to be reliable and written in good faith, but no representation or warranty, expressed or implied is made as to their accuracy, completeness or correctness. MetLife cannot and do not assess or guarantee the suitability or profitability of any particular investment, or the potential value of any investment or informational source. You should seek the advice of a qualified securities professional before making any investment. The information contained herein does not suggest or imply and should not be construed, in any manner, a guarantee of future performance. Past performance does not guarantee future results.

"S&P®" and "Standard and Poor's®" are trademarks of Standard and Poor's Financial Services LLC ("S&P"), and have been licensed for use by India Index Services & Products Limited in connection with the S&P CNX Nifty Index. "The Moderator, Balancer, Accelerator & Multiplier Funds (collectively "the Funds") are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL") or Standard & Poor's ("S&P"), a Delaware limited liability company. Neither IISL nor S&P makes any representation or warranty, express or implied, to the owners of the Funds or any member of the public regarding the advisability of investing in securities generally or in the Moderator, Balancer, Accelerator & Multiplier Funds.

The Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL does not make and expressly disclaims any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) regarding the advisability of investing in the Fund linked to S&P CNX Nifty Index or particularly in the ability of the S&P CNX Nifty Index to track general stock market performance in India.

Indices provided by CRISIL

CRISIL Indices are the sole property of CRISIL Limited (CRISIL). CRISIL Indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Indices and is not responsible for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL Indices.

Compound annual growth rate (CAGR) is rounded to nearest 0.1%