

# Gratuity Fund Performance

## Monthly Fund Update - January, 2010

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

### Unit-Linked Funds

#### Gratuity Balanced

As on 31st January 2010

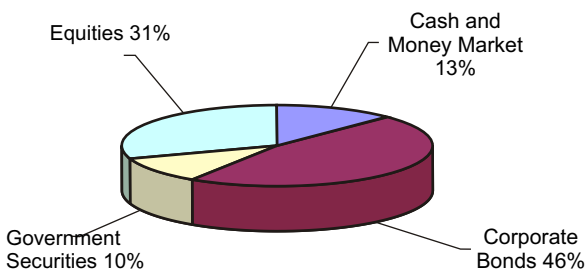
**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

##### Asset Classes

Government & other debt securities  
Equities  
Cash & Money Market

##### Investment Philosophy

The fund will target 30% investments in Equities and 70% investments in Government & other debt securities to meet the stated objectives.



#### Portfolio Return

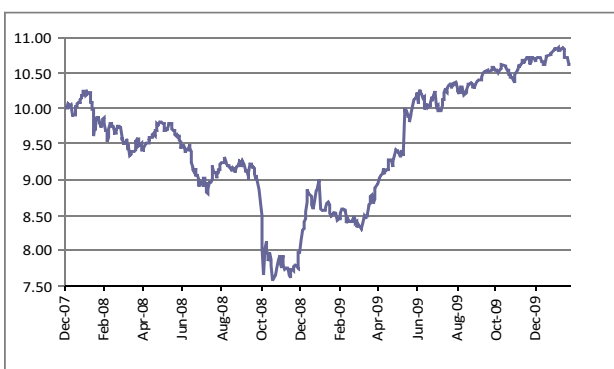
Returns	NAV	Benchmark
Last 1 month Return	-1.24%	-1.43%
Last 2 months Return	-0.24%	-0.53%
Latest Quarterly Returns	1.96%	2.33%
<b>Last 12 months Return</b>	<b>24.84%</b>	<b>24.25%</b>
<b>Last 2 year (CAGR)</b>	<b>4.53%</b>	<b>3.51%</b>
<b>Last 3 year (CAGR)</b>		
<b>CAGR since inception</b>	<b>2.85%</b>	<b>2.14%</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 31st January 2010

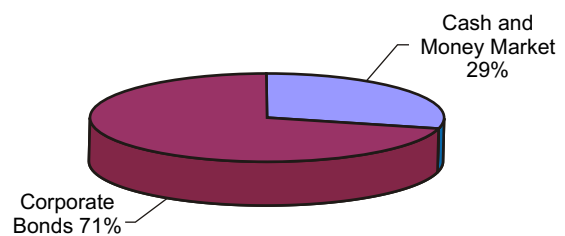
**Investment Objective:** To earn regular income by investing in high quality fixed income securities.

##### Asset Classes

Government & other debt securities  
Cash & Money Market

##### Investment Philosophy

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



#### Portfolio Return

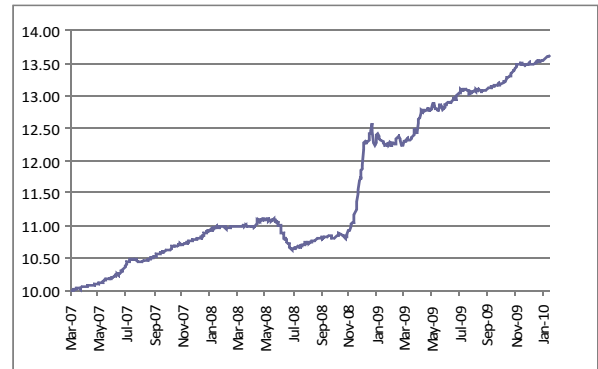
Returns	NAV	Benchmark
Last 1 month Return	0.74%	0.59%
Last 2 months Return	0.85%	0.52%
Latest Quarterly Returns	2.53%	1.77%
<b>Last 12 months Return</b>	<b>11.22%</b>	<b>4.72%</b>
<b>Last 2 year (CAGR)</b>	<b>11.49%</b>	<b>5.99%</b>
<b>Last 3 year (CAGR)</b>		
<b>CAGR since inception</b>	<b>11.31%</b>	<b>7.06%</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.

(Insurance Regulatory and Development Authority, Life Insurance Registration No. 117)  
Registered Office: 'Brigade Seshamahal', 5 Vani Vilas Road, Basavanagudi, Bangalore 560004.  
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