

Gratuity Fund Performance

Monthly Fund Update - January, 08

In this policy, the investment risk in investment portfolio is borne by the Policy holder.

Unit-Linked Fund

Gratuity Balanced

As on 31st January 2008

To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities

Asset Allocation Pattern	
Government and other Debt securities	0-100%
Equities	0-35%
Cash and Money Market	0-40%
Asset Mix	



Portfolio Returns

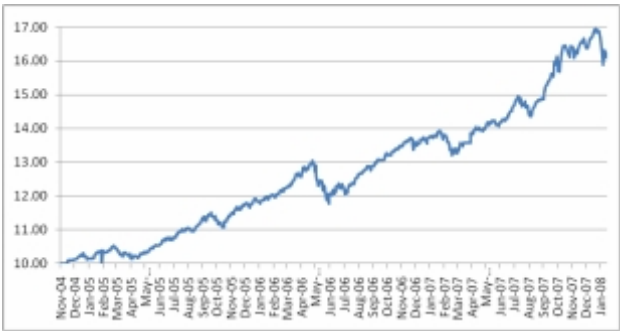
Returns	NAV	Benchmark
Last 1 month Return	-3.9%	-4.2%
Last 2 months Return	-1.7%	-1.9%
Latest Quarterly Return	-2.0%	-2.1%
Last 12 months Return		16.9%
Last 2 Years (CAGR)		15.9%
Last 3 Years (CAGR)		16.0%
CAGR since inception		16.2%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 30% Equity & 70% Debt Securities.

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

NAV Movement since inception



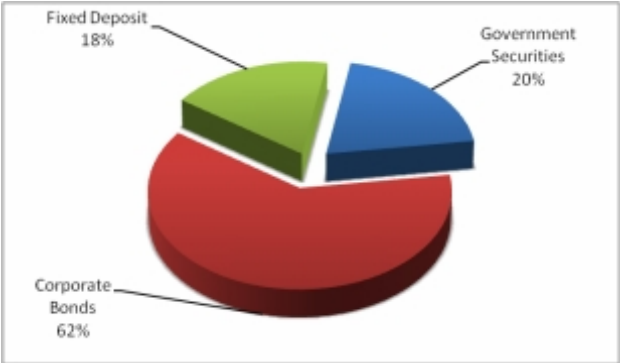
(Date of Inception:29-Nov-2004)

Gratuity Debt

As on 31st January 2008

To earn regular income by investing in high quality fixed income securities

Asset Allocation Pattern	
Government and other Debt securities	25-90%
Equities	0%
Cash and Money Market	0-40%
Asset Mix	



Portfolio Returns

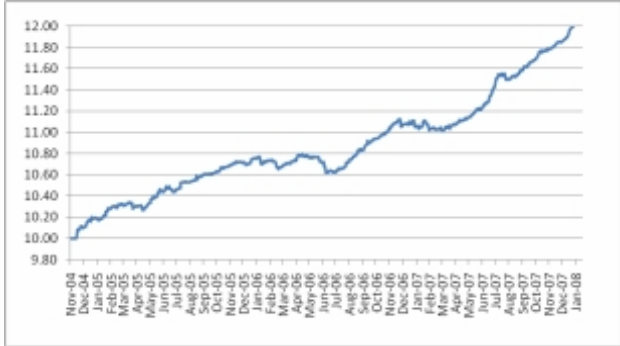
Returns	NAV	Benchmark
Last 1 month Return	1.0%	1.1%
Last 2 months Return	1.8%	2.0%
Latest Quarterly Return	2.5%	2.5%
Last 12 months Return		9.3%
Last 2 Years (CAGR)		6.1%
Last 3 Years (CAGR)		5.7%
CAGR since inception		6.0%

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:29-Nov-2004)

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

Insurance is the subject matter of solicitation. LD/2007-08/299.

•Unit-Linked Life Insurance products are different from traditional insurance products and are subject to risk factors • The premium paid in Unit-Linked Insurance Policies are subject to investment risks associated with Capital Markets and the NAVs of the units may go up and down based on the performance of funds and factors influencing the Capital Market and the insured is responsible for his/her decisions • MetLife India Insurance Co. Ltd. is only the name of the Insurance Company and Met Gratuity is only the name of the Unit-Linked Insurance contract and do not in any way indicate the quality of the contract, its future prospects and returns • The fund offered is the name of the fund and do not in any way indicate the quality of this plan, it's future prospects and returns • For more details on risk factors, terms and conditions please read sales brochure of Product carefully before concluding a sale. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document. • The Unit Linked Funds do not offer a guaranteed or assured return. • The names of the Unit Linked Funds and their objectives do not in any manner indicate the quality of the fund, their future prospects or returns