Gratuity Fund Performance

Monthly Fund Update - April'09

MetLife
peace of mind. guaranteed.

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

Unit-Linked Fund

Gratuity Balanced

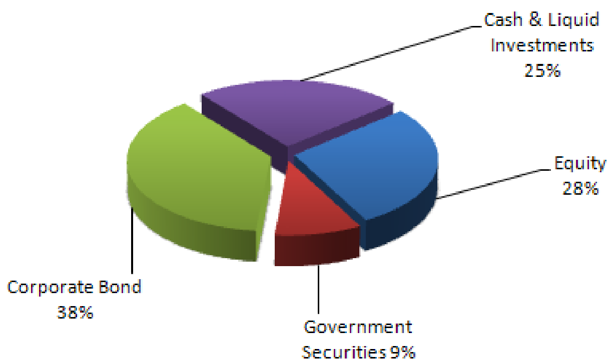
As on 30th April 2009

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

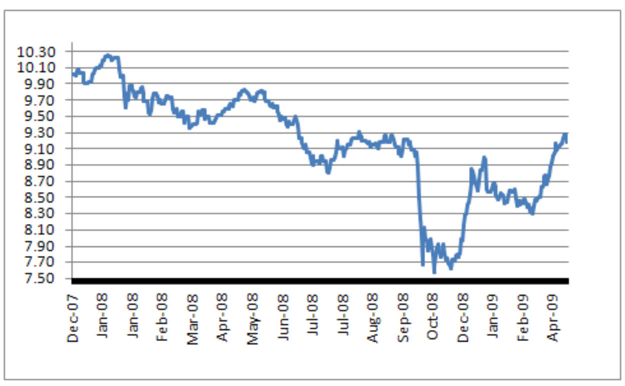
Returns	NAV	Benchmark
Last 1 month Return	6.9%	7.1%
Last 2 months Return	9.3%	9.5%
Latest Quarterly Return	8.7%	8.3%
Last 12 months Return	**-5.2%**	**-2.8%**
CAGR since inception	**-5.4%**	**-2.7%**

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: 06-Dec-2007)

Gratuity Debt

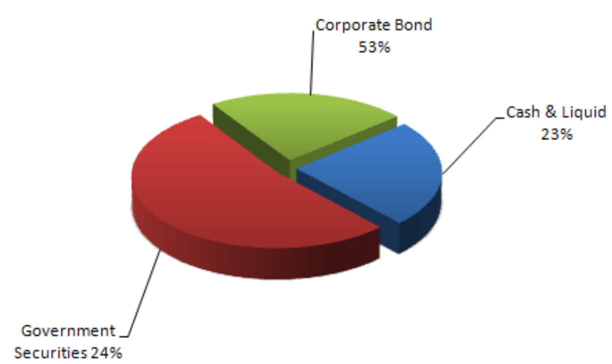
As on 30th April 2009

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

Asset Allocation Pattern

Government and other Debt securities	0-100%
Equities	0%
Cash and Money Market	0-40%

Asset Mix



Portfolio Returns

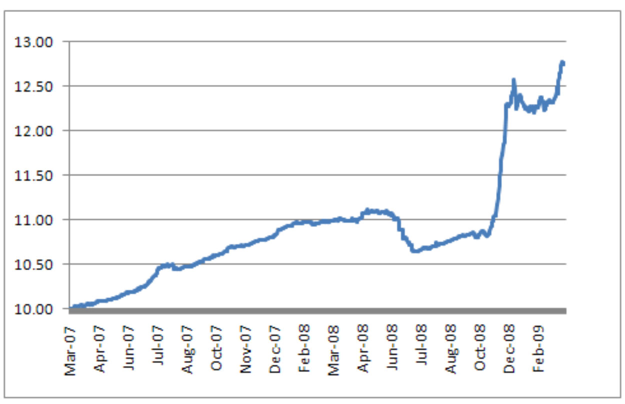
Returns	NAV	Benchmark
Last 1 month Return	3.6%	3.1%
Last 2 months Return	3.4%	2.6%
Latest Quarterly Return	4.2%	3.0%
Last 12 months Return	**15.2%**	**10.1%**
Last 2 years (CAGR)	**12.4%**	**9.0%**
CAGR since inception	**12.1%**	**8.8%**

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:15-Mar-2007)

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