

Gratuity Fund Performance

Monthly Fund Update - April'09

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

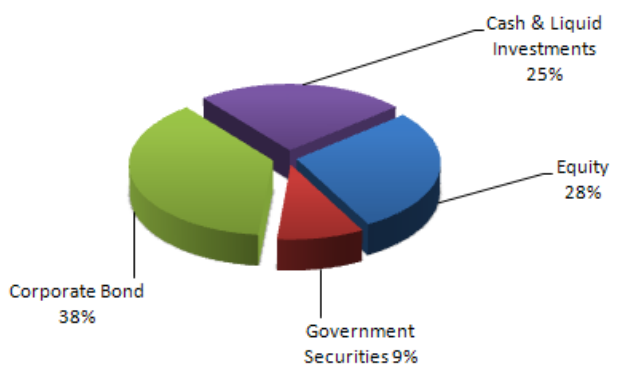
Unit-Linked Fund

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

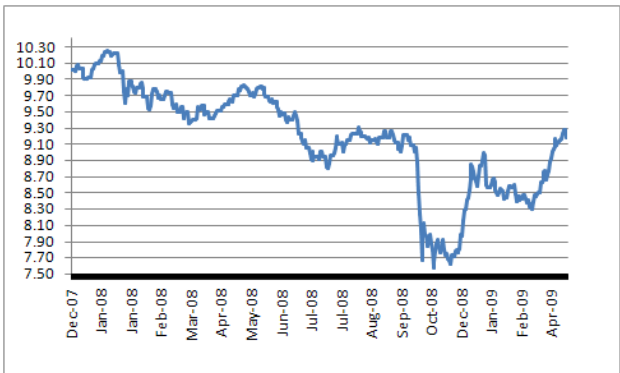
Returns	NAV	Benchmark
Last 1 month Return	6.9%	7.1%
Last 2 months Return	9.3%	9.5%
Latest Quarterly Return	8.7%	8.3%
Last 12 months Return	-5.2%	-2.8%
CAGR since inception	-5.4%	-2.7%

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



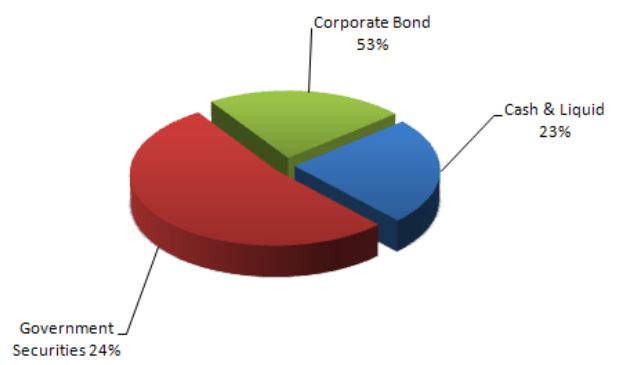
(Date of Inception: 06-Dec-2007)

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

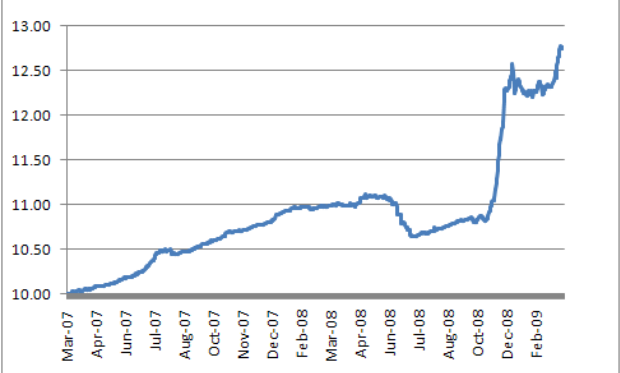
Returns	NAV	Benchmark
Last 1 month Return	3.6%	3.1%
Last 2 months Return	3.4%	2.6%
Latest Quarterly Return	4.2%	3.0%
Last 12 months Return	15.2%	10.1%
Last 2 years (CAGR)	12.4%	9.0%
CAGR since inception	12.1%	8.8%

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)

MetLife India Insurance Co. Ltd.

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