Gratuity Fund Performance

Monthly Fund Update - January, 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

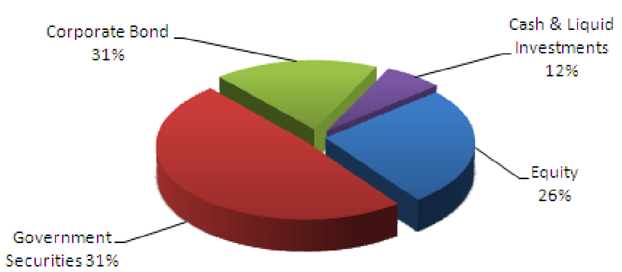
As on 31st January, 2009

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

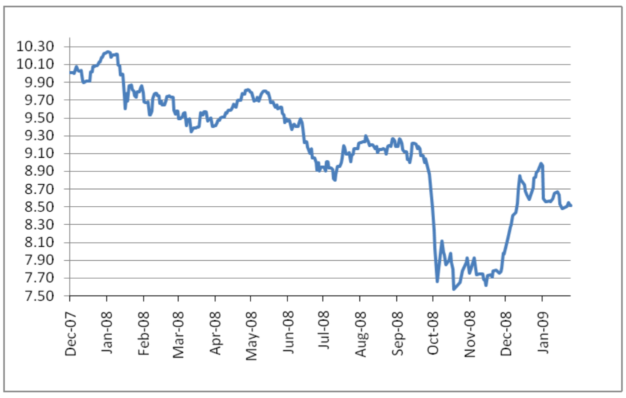
Returns	NAV	Benchmark
Last 1 month Return	-3.6%	-1.3%
Last 2 months Return	9.4%	5.1%
Latest Quarterly Return	9.6%	4.6%
Last 12 months Return	**-12.5%**	**-8.1%**
CAGR since inception	**-13.0%**	**-7.9%**

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

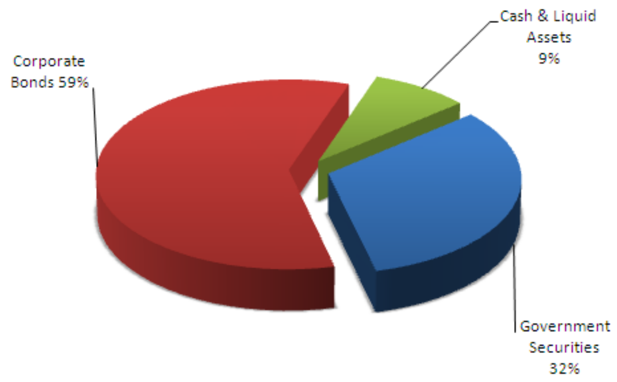
As on 31st January, 2009

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

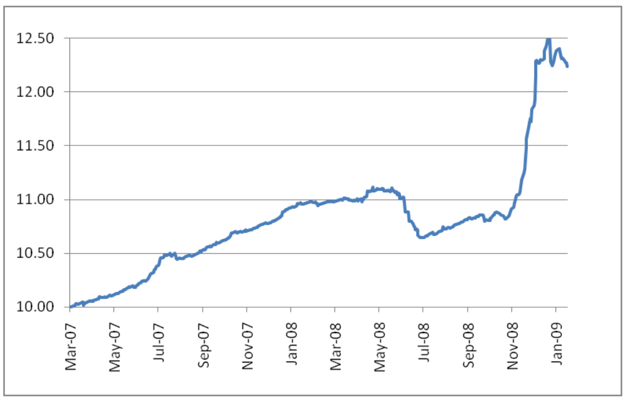
Returns	NAV	Benchmark
Last 1 month Return	-1.3%	-0.6%
Last 2 months Return	9.5%	5.4%
Latest Quarterly Return	12.8%	6.8%
Last 12 months Return	**11.8%**	**7.3%**
CAGR since inception	**11.4%**	**8.3%**

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.
(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