Gratuity Fund Performance

Monthly Fund Update - July, 2009

MetLife® peace of mind. guaranteed.

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Unit-Linked Funds

Gratuity Balanced

As on 31st July, 2009

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

Asset Classes

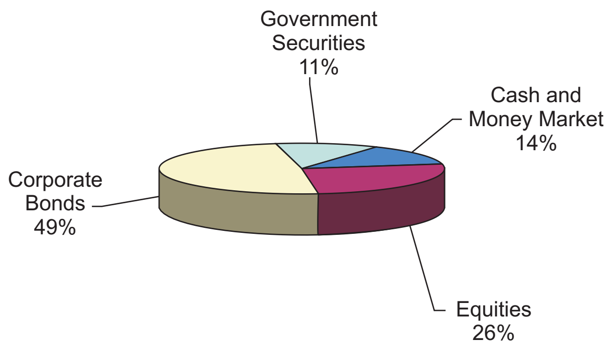
Government & other debt securities

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 Returns	2.14%	2.48%
Last 2 Months Returns	3.05%	1.65%
Latest Quarterly Returns	11.56%	9.75%
Last 12 Months Returns	**13.56%**	**10.21%**
Last 2 year (CAGR)		
Last 3 year (CAGR)		
CAGR Since Inception	**1.91%**	**1.07%**

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 July, 2009

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

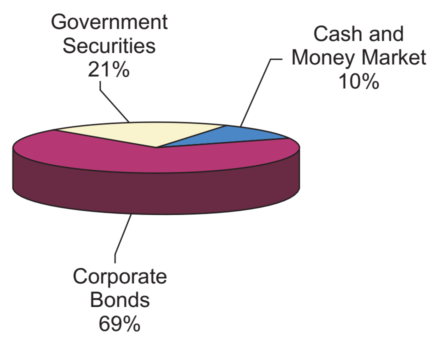
Asset Classes

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

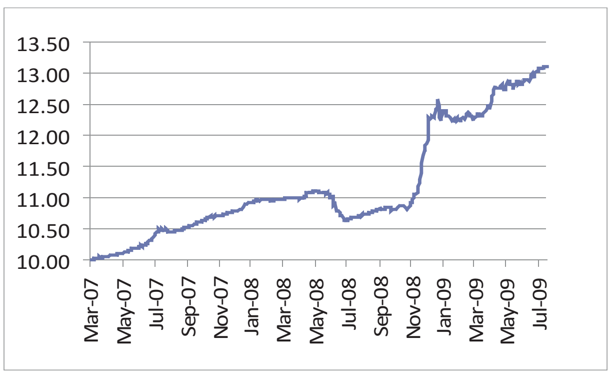
Returns	NAV	Benchmark
Last 1 Month Returns	0.95%	0.10%
Last 2 Months Returns	2.42%	0.55%
Latest Quarterly Returns	2.5%	-0.42%
Last 12 Months Returns	**22.47%**	**11.59%**
Last 2 year (CAGR)	**11.58%**	**6.93%**
Last 3 year (CAGR)		
CAGR Since Inception	**11.91%**	**7.67%**

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.

Tel: +91 80-2643 8638. Toll Free: 1-800-425-6969. www.metlife.co.in