

Unit-Linked Insurance Plans

Monthly Fund Update - November, 2009

IN THESE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

Unit-Linked Funds

Protector

As on 30th November 2009

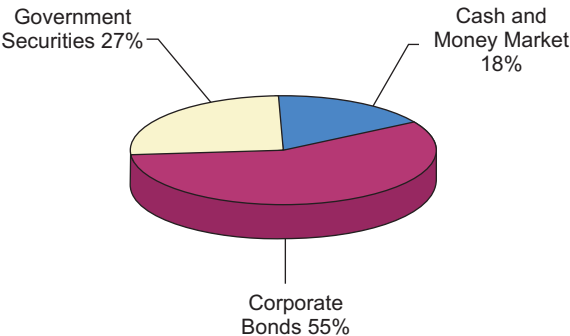
Investment Objective: To earn regular income by investing in high quality fixed income securities.

Asset Classes

Government & other debt securities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

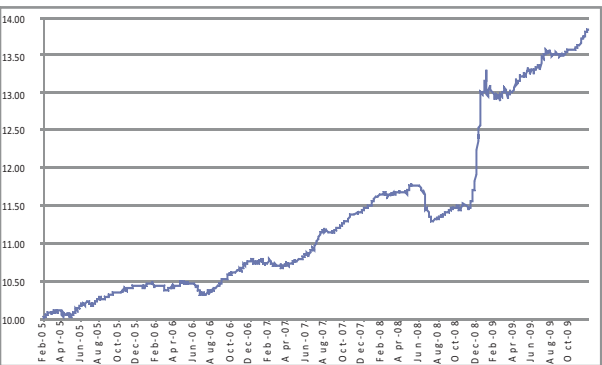
Returns	NAV	Benchmark
Last 1 Month Returns	1.45%	1.25%
Last 2 Months Returns	1.99%	1.55%
Latest Quarterly Returns	2.53%	2.34%
Last 12 Months Returns	16.99%	9.82%
Last 2 Years (CAGR)	10.00%	6.76%
Last 3 Year (CAGR)	8.75%	6.45%
CAGR Since Inception	6.98%	5.75%

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: 04-Feb-2005)

Preserver

As on 30th November 2009

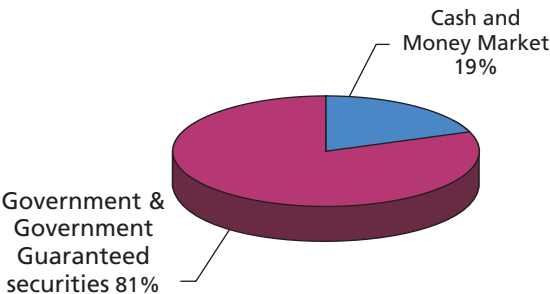
Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by Central and State Governments.

Asset Classes

Government & Government Guaranteed securities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Government & Government Guaranteed Securities to meet the stated objectives.



Portfolio Return

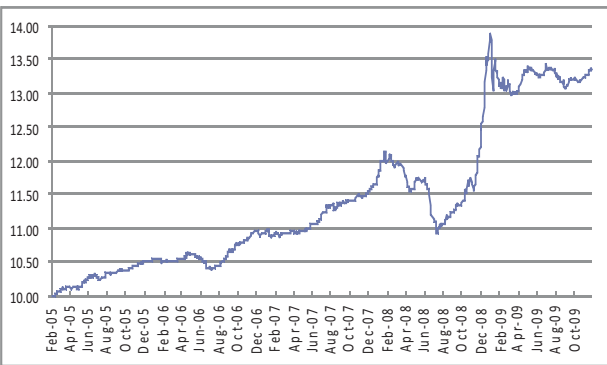
Returns	NAV	Benchmark
Last 1 Month Returns	1.04%	1.68%
Last 2 Months Returns	1.25%	1.14%
Latest Quarterly Returns	1.89%	2.22%
Last 12 Months Returns	9.58%	8.69%
Last 2 Years (CAGR)	7.70%	8.42%
Last 3 Years (CAGR)	6.79%	7.77%
CAGR Since Inception	6.18%	6.79%

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 (GOI)	ISEC Mi-BEX

NAV Movement Since Inception



(Date of inception: 10-Feb-2005)

Unit-Linked Funds

Moderator

As on 30th November 2009

Investment Objective: To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

Asset Classes

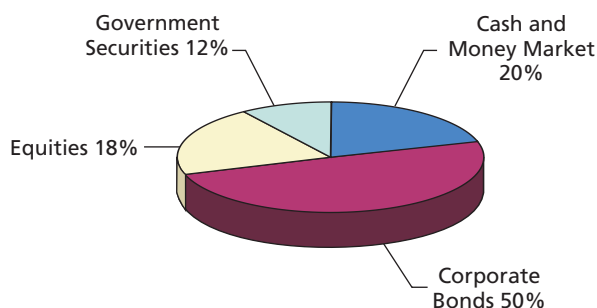
Government & other debt securities

Equities

Cash & Money Market

Investment Philosophy

The fund will target 20% investments in Equities and 80% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	2.16%	2.37%
Last 2 Months Returns	1.54%	1.04%
Latest Quarterly Returns	3.25%	3.14%
Last 12 Months Returns	23.34%	24.39%
Last 2 Years (CAGR)	6.85%	4.24%
Last 3 Years (CAGR)	8.70%	6.84%
CAGR Since Inception	9.81%	9.32%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 20% Equity & 80% Debt Securities

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

NAV Movement Since Inception



(Date of inception: 08-Feb-2005)

Balancer

As on 30th November 2009

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

Asset Classes

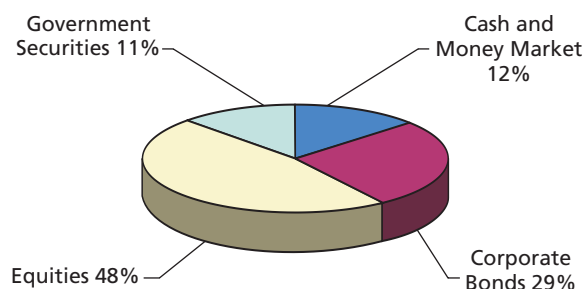
Government & other debt securities

Equities

Cash & Money Market

Investment Philosophy

The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	3.41%	4.03%
Last 2 Months Return	0.50%	0.27%
Latest Quarterly Returns	4.19%	4.34%
Last 12 Months Returns	39.40%	46.25%
Last 2 Years (CAGR)	2.92%	0.33%
Last 3 Years (CAGR)	9.25%	7.41%
CAGR Since Inception	13.81%	13.99%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 50% Equity & 50% Debt Securities.

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

NAV Movement Since Inception



(Date of inception: 08-Feb-2005)

Unit-Linked Funds

Accelerator

As on 30th November 2009

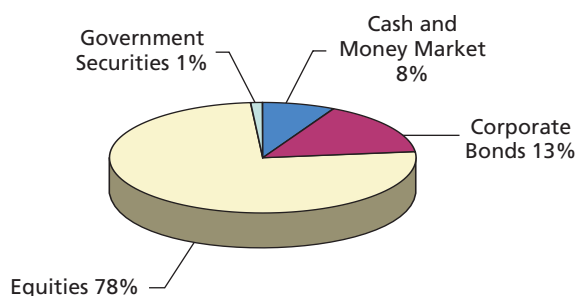
Investment Objective: To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 80% investments in Equities and 20% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	4.85%	5.70%
Last 2 Months Returns	-0.16%	-0.50%
Latest Quarterly Returns	5.29%	5.54%
Last 12 Months Returns	57.57%	68.10%
Last 2 Years (CAGR)	-2.60%	-3.73%
Last 3 Years (CAGR)	8.67%	7.98%
CAGR Since Inception	17.78%	18.03%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 80% Equity & 20% Debt Securities.

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

NAV Movement Since Inception



(Date of inception: 07-Feb-2005)

Multiplier

As on 30th November 2009

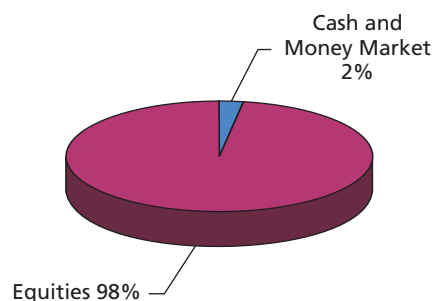
Investment Objective: To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

Asset Classes

Equities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.



Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	5.93%	6.81%
Last 2 Months Returns	-0.50%	-1.01%
Latest Quarterly Returns	6.24%	6.35%
Last 12 Months Returns	68.53%	82.67%
Last 2 Years (CAGR)	-6.54%	-6.54%
Last 3 Years (CAGR)	7.74%	8.36%
CAGR Since Inception	18.87%	20.45%

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% Equity Securities

Security Type	Benchmark Index
Equity	S&P CNX NIFTY

NAV Movement Since Inception



(Date of inception: 07-Feb-2005)

Unit-Linked Funds

Virtue

As on 30th November 2009

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

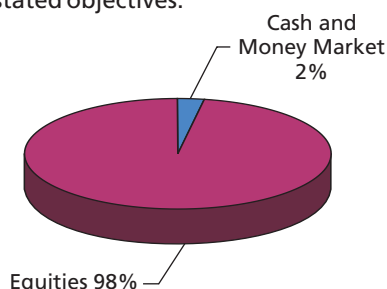
Asset Classes

Equities

Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.



Portfolio Return

Returns	NAV
Last 1 Month Returns	6.20%
Last 2 Months Returns	-1.24%
Latest Quarterly Returns	3.78%

Last 12 Months Returns **66.08%**

CAGR Since Inception **1.09%**

Past performance is not indicative of the future performance

NAV Movement Since Inception



(Date of inception: 27-Feb-2008)

MetLife India Insurance Co. Ltd.

(Insurance Regulatory and Development Authority, Life Insurance Registration No. 117)
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