# Unit-Linked Insurance Plans

## Monthly Fund Update - July, 2009

MetLife®
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**IN THESE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER**

## Unit-Linked Funds

### Protector

**As on 31st July 2009**

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

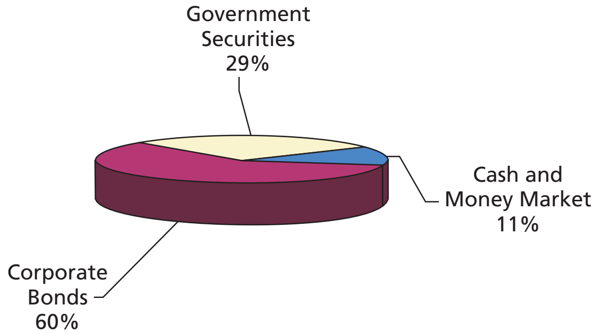
**Asset Classes**

Government & other debt securities

Cash & Money Market

**Investment Philosophy**

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




**Portfolio Return**

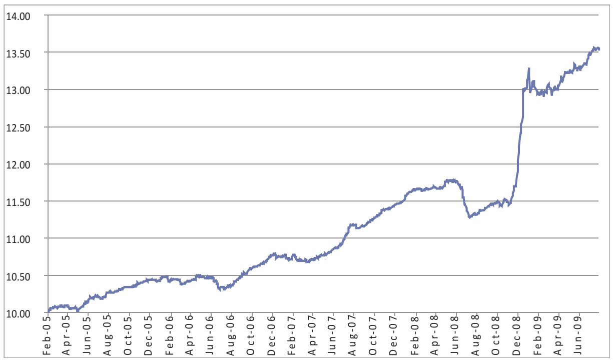
| Returns | NAV | Benchmark |
|---|---|---|
| Last 1 Month Returns | 0.80% | 0.10% |
| Last 2 Months Returns | 2.05% | 0.55% |
| Latest Quarterly Returns | 2.27% | -0.42% |
| **Last 12 Months Returns** | **19.54%** | **11.59%** |
| **Last 2 Years (CAGR)** | **9.94%** | **6.93%** |
| **Last 3 Year (CAGR)** | **9.28%** | **6.77%** |
| **CAGR Since Inception** | **6.96%** | **5.82%** |

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:0 4- Feb-2005)

### Preserver

**As on 31st July 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.

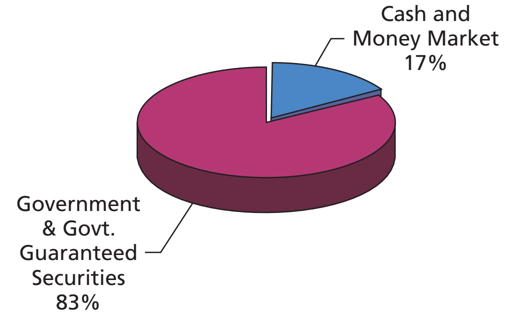
**Asset Classes**

Government & Govt. 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**

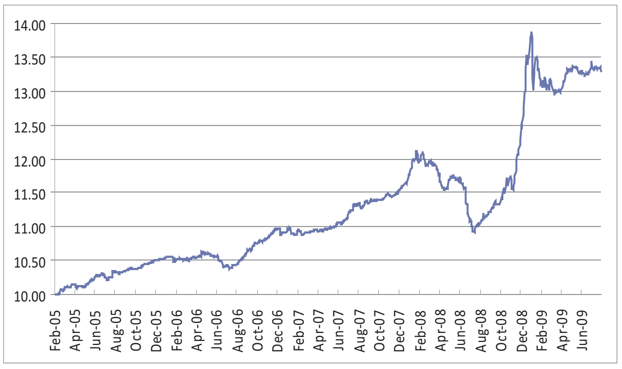
| Returns | NAV | Benchmark |
|---|---|---|
| Last 1 Month Returns | -0.26% | 0.01% |
| Last 2 Months Returns | 0.03% | -0.01% |
| Latest Quarterly Returns | -0.21% | -0.93% |
| **Last 12 Months Returns** | **20.39%** | **16.23%** |
| **Last 2 Years (CAGR)** | **8.41%** | **8.44%** |
| **Last 3 Years (CAGR)** | **8.38%** | **9.12%** |
| **CAGR Since Inception** | **6.56%** | **7.07%** |

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

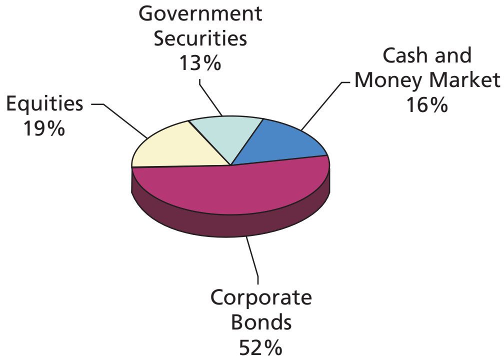
**As on 31st July 2009**

**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 | 1.92% | 1.69% |
| Last 2 Months Returns | 2.50% | 1.28% |
| Latest Quarterly Returns | 6.83% | 6.36% |
| **Last 12 Months Returns** | **16.04%** | **10.67%** |
| **Last 2 Years (CAGR)** | **8.63%** | **5.81%** |
| **Last 3 Years (CAGR)** | **10.47%** | **8.26%** |
| **CAGR Since Inception** | **9.72%** | **9.16%** |

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

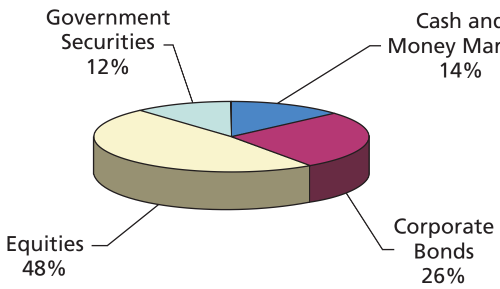
**As on 31st July 2009**

**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 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 | 3.69% | 4.07% |
| Last 2 Months Return | 3.59% | 2.38% |
| Latest Quarterly Returns | 14.84% | 16.52% |
| **Last 12 Months Returns** | **14.20%** | **9.30%** |
| **Last 2 Years (CAGR)** | **7.12%** | **4.10%** |
| **Last 3 Years (CAGR)** | **12.57%** | **10.41%** |
| **CAGR Since Inception** | **13.68%** | **13.62%** |

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 31st July 2009**

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

**Asset Classes**

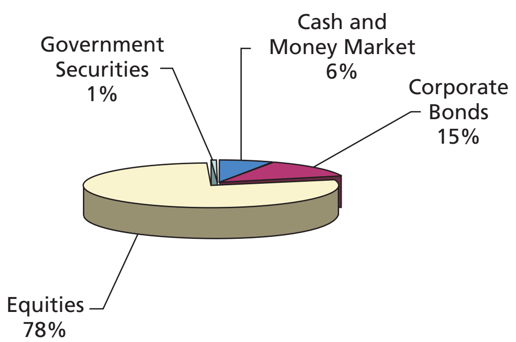
Government & other debt securities

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 | 5.69% | 6.46% |
| Last 2 Months Returns | 4.70% | 3.48% |
| Latest Quarterly Returns | 23.26% | 26.69% |
| **Last 12 Months Returns** | **11.35%** | **7.92%** |
| **Last 2 Years (CAGR)** | **3.76%** | **2.36%** |
| **Last 3 Years (CAGR)** | **13.18%** | **12.48%** |
| **CAGR Since Inception** | **17.44%** | **17.54%** |

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 31st July 2009**

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

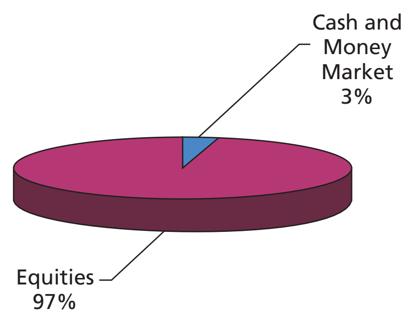
**Asset Classes**

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 | 6.69% | 8.05% |
| Last 2 Months Returns | 4.97% | 4.21% |
| Latest Quarterly Returns | 29.09% | 33.46% |
| **Last 12 Months Returns** | **7.91%** | **7.00%** |
| **Last 2 Years (CAGR)** | **1.0%** | **1.18%** |
| **Last 3 Years (CAGR)** | **13.04%** | **13.82%** |
| **CAGR Since Inception** | **18.27%** | **19.92%** |

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 31st July 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.

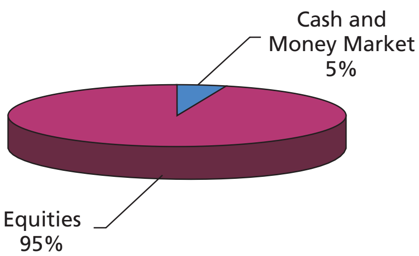
### Asset Classes

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 | 6.55% |
| Last 2 Months Returns | 5.00% |
| Latest Quarterly Returns | 28.78% |
| **Last 12 Months Returns** | **9.57%** |
| **CAGR Since Inception** | **-3.43%** |

Past performance is not indicative of the future performance

### NAV Movement Since Inception


(Date of inception: 27- Feb-2008)


**MetLife India Insurance Co. Ltd.**

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