

Unit-Linked Insurance Plans

Monthly Fund Update - January, 2009

In these policies, the investment risk in investment portfolio is borne by the Policy holder.

Unit-Linked Fund

Protector

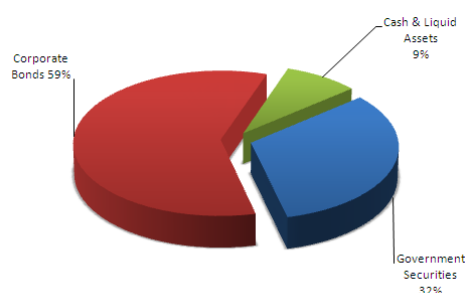
As on 31st January 2009

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 Return

Returns	NAV	Benchmark
Last 1 month Return	-1.4%	-0.6%
Last 2 months Return	9.4%	5.4%
Latest Quarterly Return	12.6%	6.8%

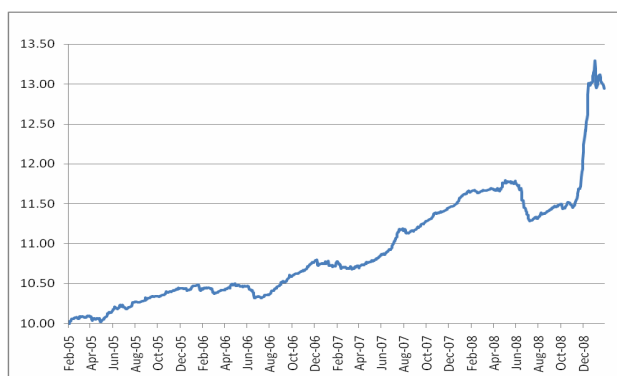
Last 12 months Return	11.2%	7.3%
Last 2 Years (CAGR)	9.7%	7.6%
Last 3 Year (CAGR)	7.4%	6.4%
CAGR since inception	6.7%	5.9%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 100% Debt

Security Type	Benchmark Index
Debt	CRISIL Composite Bond Fund Index

NAV Movement since inception



(Date of Inception: 4-Feb-2005)

Preserver

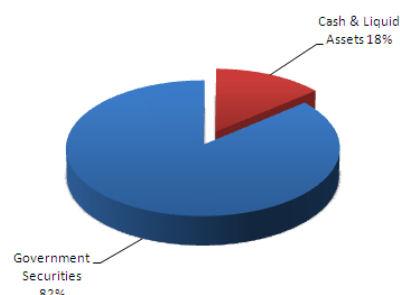
As on 31st January 2009

To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by central and state Governments.

Asset Allocation Pattern

Government & Govt. Guaranteed Securities	80-100%
Equities	0%
Cash and Money Market	0-40%

Asset Mix



Portfolio Return

Returns	NAV	Benchmark
Last 1 month Return	-5.0%	-2.7%
Last 2 months Return	7.7%	5.9%
Latest Quarterly Return	11.7%	8.6%

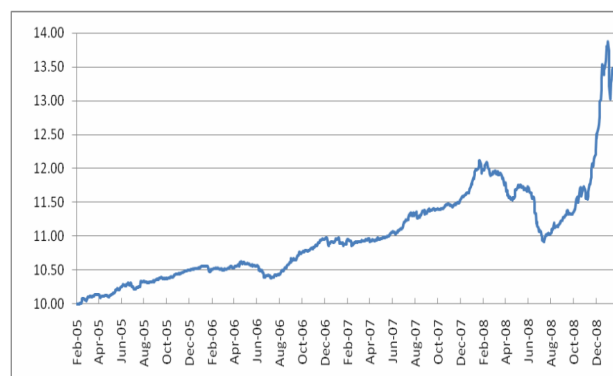
Last 12 months Return	9.4%	11.3%
Last 2 Years (CAGR)	9.5%	10.6%
Last 3 Years (CAGR)	7.7%	8.4%
CAGR since inception	7.1%	7.6%

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 (Government Securities)

Security Type	Benchmark Index
Debt (GOI)	ISEC Mi-BEX

NAV Movement since inception



(Date of Inception: 10-Feb-2005)

Unit-Linked Fund

Moderator

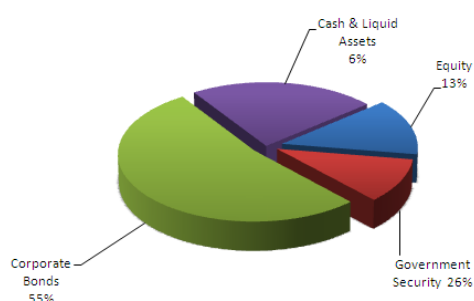
As on 31st January 2009

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

Asset Allocation Pattern

Government and other Debt securities	10-100%
Equities	10-30%
Cash and Money Market	0-40%

Asset Mix



Portfolio Return

Returns	NAV	Benchmark
Last 1 month Return	-1.0%	-1.0%
Last 2 months Return	5.7%	5.2%
Latest Quarterly Return	7.2%	5.4%

Last 12 months Return	-0.7%	-3.0%
Last 2 Years (CAGR)	4.7%	3.3%
Last 3 Years (CAGR)	6.4%	4.9%
CAGR since inception	7.7%	6.5%

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

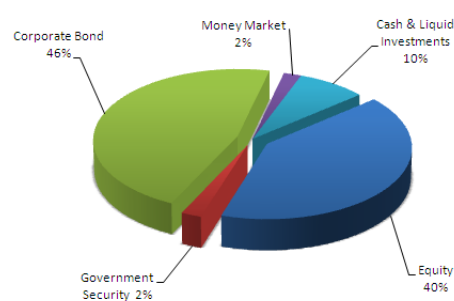
As on 31st January 2009

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	10-60%
Equities	35-65%
Cash and Money Market	0-40%

Asset Mix



Portfolio Return

Returns	NAV	Benchmark
Last 1 month Return	-0.7%	-1.7%
Last 2 months Return	5.5%	4.9%
Latest Quarterly Return	5.0%	3.2%

Last 12 months Return	-16.1%	-18.4%
Last 2 Years (CAGR)	-1.3%	-3.5%
Last 3 Years (CAGR)	4.9%	2.6%
CAGR since inception	9.0%	7.4%

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 Fund

Accelerator

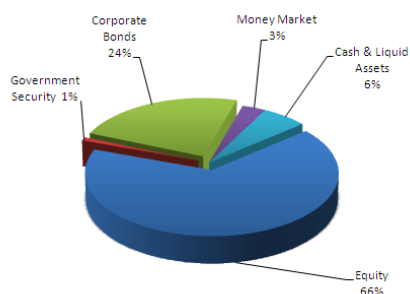
As on 31st January 2009

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

Asset Allocation Pattern

Government and other Debt securities	0-40%
Equities	60-95%
Cash and Money Market	0-40%

Asset Mix



Portfolio Return

Returns	NAV	Benchmark
Last 1 month Return	-1.3%	-2.4%
Last 2 months Return	4.6%	4.6%
Latest Quarterly Return	2.2%	1.1%

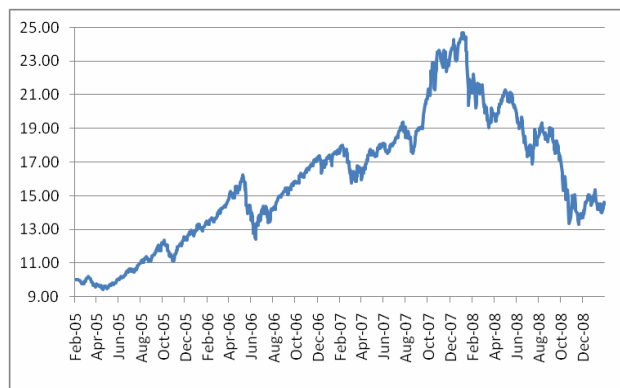
Last 12 months Return	-30.8%	-33.8%
Last 2 Years (CAGR)	-8.7%	-10.8%
Last 3 Years (CAGR)	2.6%	0.2%
CAGR since inception	10.0%	8.2%

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

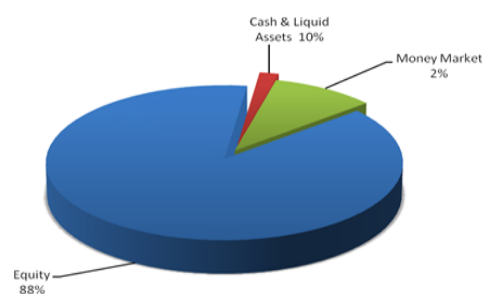
As on 31st January 2009

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

Asset Allocation Pattern

Government and other Debt securities	0%
Equities	80-100%
Cash and Money Market	0-40%

Asset Mix



Portfolio Return

Returns	NAV	Benchmark
Last 1 month Return	-2.0%	-2.9%
Last 2 months Return	3.8%	4.3%
Latest Quarterly Return	-0.1%	-0.4%

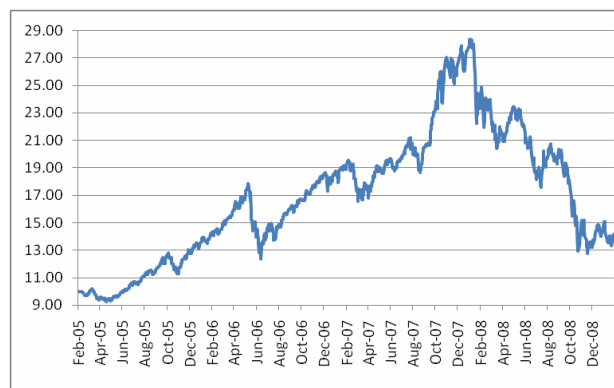
Last 12 months Return	-39.2%	-44.0%
Last 2 Years (CAGR)	-13.4%	-16.1%
Last 3 Years (CAGR)	-0.4%	-1.4%
CAGR since inception	9.1%	8.8%

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% Equity Securities

Security Type	Benchmark Index
Equity	S&P CNX NIFTY

NAV Movement since inception



(Date of Inception:07-Feb-2005)

Unit-Linked Fund

Virtue

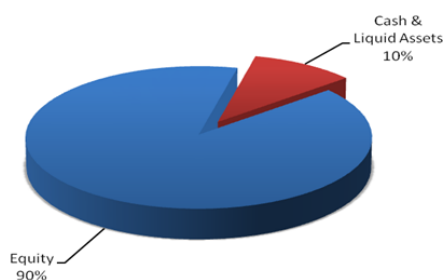
As on 31st January 2009

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

Asset Allocation Pattern

Government and other Debt securities	0%
Equities	60-100%
Cash and Money Market	0-40%

Asset Mix



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.
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