

Gratuity Fund Performance

Monthly Fund Update - November, 2009

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

Unit-Linked Funds

Gratuity Balanced

As on 30th November 2009

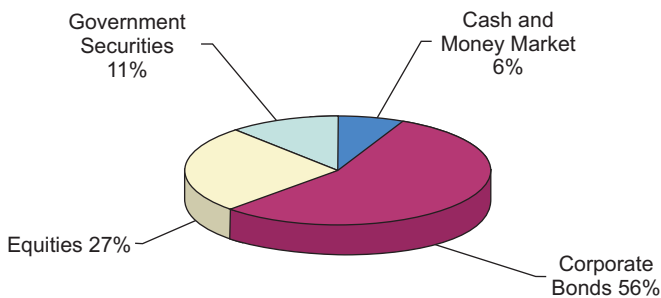
Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 30% investments in Equities and 70% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

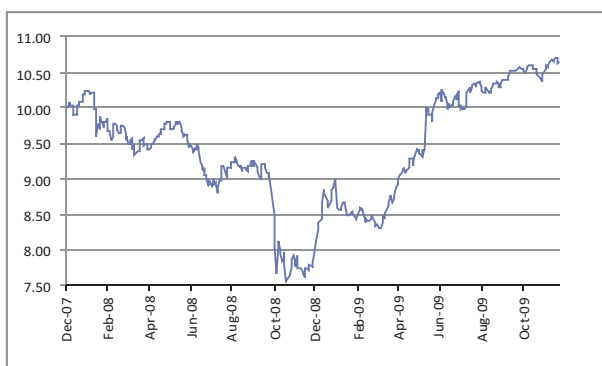
Returns	NAV	Benchmark
Last 1 Month Returns	2.22%	2.92%
Last 2 Months Returns	0.86%	0.78%
Latest Quarterly Returns	2.80%	3.54%
Last 12 Months Returns	36.86%	31.68%
Last 2 year (CAGR)		
Last 3 year (CAGR)		
CAGR Since Inception	3.22%	2.49%

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 30th November 2009

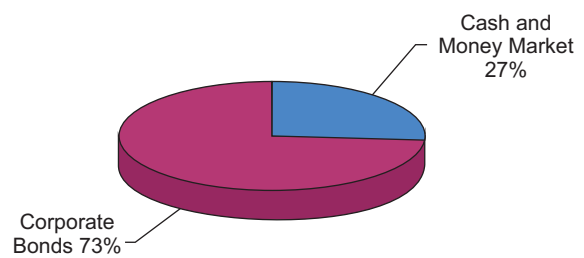
Investment Objective: To earn regular income by investing in high quality fixed income securities.

Asset Classes

Government & other debt securities
Cash & Money Market

Investment Philosophy

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



Portfolio Return

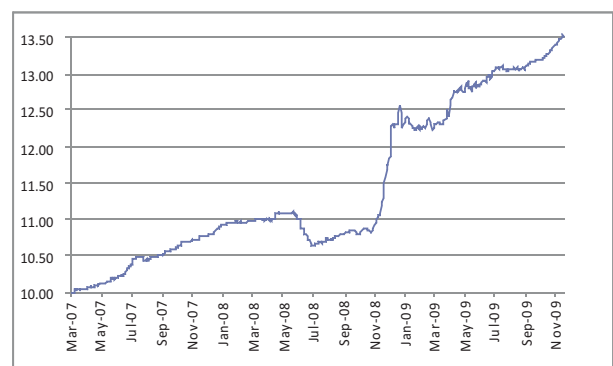
Returns	NAV	Benchmark
Last 1 Month Returns	1.68%	1.25%
Last 2 Months Returns	2.64%	1.55%
Latest Quarterly Returns	3.26%	2.34%
Last 12 Months Returns	20.76%	9.82%
Last 2 year (CAGR)	12.06%	6.76%
Last 3 year (CAGR)		
CAGR Since Inception	11.71%	7.32%

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

MetLife India Insurance Co. Ltd. Insurance is the subject matter of solicitation. LD/2009-10/EC429/750.

• For more details on risk factors, terms and conditions please read Product sales brochure carefully before concluding a sale • Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors • The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions • The name of Insurance Company and the name of the unit linked life insurance contract does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or the Policy document • The various funds offered are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The Unit Linked funds don't offer a guaranteed or assured return