

MetLife®

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Met Invest

Unit-Linked Insurance Plans Monthly Fund Update, September '12

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



ECONOMY

ECONOMY

| Indicators | Aug-12 | Sep-12 | M-o-M Variation |
|--------------------------------|--------|--------|-----------------|
| 10 year GSec (%) | 8.24 | 8.15 | -0.09 |
| 10 year AAA Corporate Bond (%) | 9.45 | 9.25 | -0.20 |
| 5 year GSec (%) | 8.23 | 8.18 | -0.05 |
| 5 year AAA Corporate Bond (%) | 9.47 | 9.26 | -0.21 |
| 1 year T-Bill (%) | 8.09 | 7.99 | -0.10 |
| 1 year CD (%) | 9.07 | 8.92 | -0.15 |
| Exchange Rate (USD/INR) | 55.53 | 52.86 | -4.80% |
| Forex Reserves (USD bn) | 290 | 294 | 4.00 |
| WPI Inflation (%) | 6.87 | 7.55 | 0.68 |
| IIP (%) | -1.8 | 0.1 | 1.90 |
| US 10 year Treasury Yield (%) | 1.55 | 1.63 | 0.08 |
| Brent Crude Oil (USD/barrel) | 114.57 | 112.39 | -1.90% |
| Sensex | 17430 | 18763 | 7.65% |
| Nifty | 5259 | 5703 | 8.46% |

Source: RBI WSS & Bloomberg

Economy

The Indian economy continued to face the dual problem of low growth and high inflation. The growth in Index of Industrial Production (IIP) for July was very poor at 0.1%, and was lower than consensus expectation of 0.5% growth.

There were concrete steps announced by Government on policy and reforms front in September. The government raised diesel prices by Rs 5 per litre and placed a cap on subsidised LPG cylinders per family. With this move, the government showed serious intent of containing fiscal deficit by reducing subsidy burden and curtailing expenditure.

WPI Inflation (Wholesale Price Index) for the month of August increased to 7.55% compared to 6.87% for July 2012. During August, primary articles inflation continued to be high at 10.1%, manufactured goods inflation inched up to 6.1%, while fuel inflation increased by 8.3%.

RBI in its mid-quarter policy kept the Repo Rate and Reverse Repo Rate unchanged at 8% and 7% respectively. However, it reduced Cash Reserve Ratio (CRR) by 25 bps (from 4.75% to 4.50%). This infused around Rs 170 bn of liquidity in the system.

The global economy continued to struggle in September. However, markets got a boost from Federal Reserve in the form of announcement of QE3 (quantitative easing) and the assurance to continue with low interest rates till 2014 end.

Equity Market

The month of September was a very good one for equities and the second best month till date in 2012. The Indian equity markets rallied by 8%, as Government started focusing on the growth agenda after a hiatus of several quarters. The Government announced a series of economic reforms such as FDI in retail and aviation, increase in diesel prices, approval of restructuring of State Electricity Boards (SEBs) and PSU divestment proposal.

This coincided with a global rally fuelled by positive news flow from the US and Eurozone. Almost all major markets posted positive returns as Central banks in US and Europe continued to provide fiscal stimulus to support growth. The US Federal Reserve announced extension of low interest rate regime till 2015 to support growth and improve labour market conditions. The European Central Bank kept interest rate unchanged and pledged to further relax the monetary stance to support a fragile economic environment.

Emerging markets outperformed developed markets with India, Russia and Brazil rising by 8%, 7% and 4% respectively. The US equity market posted 3% gain, while markets in UK and Japan ended flat.

Commodities rose on optimism that recent moves by global Central banks would halt the growth slowdown. The price of Zinc, Copper and Aluminum moved up by 14%, 11% and 8%, respectively.

The INR appreciated by 4.8% and touched a six month high, as sentiment turned positive post pro-growth announcements. FIIs continued to remain positive, with net FII inflow in September being USD 3.8 bn. The net FII inflow till September (YTD) stands at 16 bn.

MARKET OUTLOOK

Sectoral Performance

The cyclical sectors such as Engineering, Construction, Capital Goods and Infrastructure saw a strong revival in September on the back of various policy measures announced by Government. Some of the measures include fuel price hikes, easier overseas funding for infrastructure companies and restructuring of power sector debt. These measures are expected to reduce government deficit and give a boost to investment cycle. This will significantly benefit engineering, capital goods and power companies, as it will lead to improved order flows and project execution timelines.

The Banking sector also outperformed broader market on expectations that economic reforms will help in pruning fiscal deficit as well as lowering interest rates and inflation. This sector would be one of the prime beneficiaries of revival in the economy and investment growth. The PSU Banks significantly outperformed, as the restructuring of State Electricity Boards (SEB) reduced risk of higher NPAs arising from this sector. The valuations for PSU banks as well as some private banks had become attractive and were below long term averages.

The Information Technology sector under performed owing to sharp appreciation of INR, as strong currency adversely impacts the sector's profitability. Investors moved from defensive sectors to cyclical sectors due to the valuation differential.

Outlook on Equity Market

A slowing economic growth, high inflation and global uncertainties have been the prime concern of equity investors. Many of these concerns may start receding. Inflation appears to have peaked out and is expected to decline gradually. There has been significant improvement in monsoon rains in September. This augurs well for the economy and will help in controlling food inflation.

The appreciation of currency will help to prevent further deterioration in both fiscal and current account deficit. If Government continues with the reform agenda, it will further help in improving sentiments and investment climate.

Though GDP growth may remain subdued for some more time, the country's economic recovery could begin if reform process continues. This would lead to the beginning of new investment cycle supported by positive investor sentiment, decline in interest rates and appreciation of currency. This would improve corporate profitability and earnings growth.

The global economic situation appears to be improving. All major economies and Central banks have announced concrete steps to avoid a recession.

After a strong year-to-date performance by Indian equities, markets may consolidate for some time. However, from a fundamental perspective, market continues to look attractive from a medium to long term view.

Outlook on Fixed Income Market

The debt market sentiment was negative at beginning of the month, as RBI officials reiterated high inflation as the primary concern. Market was range bound in the first half as IIP growth continued to be weak while inflation rose sharply compared to previous month. However, with reduction in CRR, buying interest returned to the market. The sentiment turned bullish with government raising diesel prices to contain fiscal deficit.

The Government's reforms initiative allayed fears amongst market participants regarding a sovereign rating downgrade of India by international credit rating agencies. As a result, buying interested sustained in the market and yield on 10 year GSec closed at 8.15% compared to 8.24% at the end of previous month.

The government's recent actions on policy front are likely to ease growth-inflation dynamics and lead to improvement on fiscal and current account front. These reforms augur well for the debt market. The Government's pro-growth agenda has created monetary space for RBI to consider reducing rates. We expect bond yields to soften over the medium to long term horizon.

UNIT-LINKED Funds

Protector II

SFIN No: ULIF00915/12/09PROTECTOR2117

As on 30th Sep 2012

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 6 months return | 5.5% | 4.9% |
| Last 1 year return | 12.7% | 9.6% |
| CAGR since inception | 8.8% | 6.9% |

Past performance is not indicative of future performance

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

Security Type

Debt

Benchmark Index

CRISIL Composite Bond Fund Index

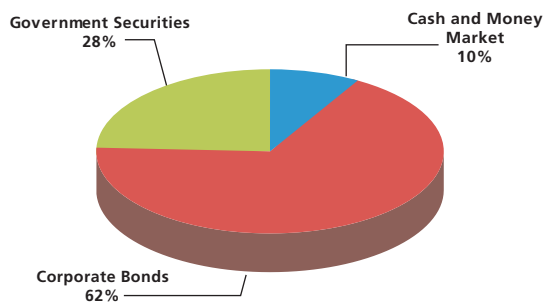
Protector II

Portfolio as on 30 Sep 2012

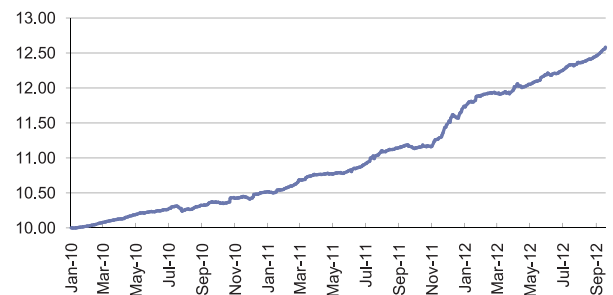
| Security Name | Wt | Rating |
|--|----------------|-----------|
| Government Securities | 28.12% | |
| GOI 2022 | 8.80% | Sovereign |
| GOI 2026 | 6.04% | Sovereign |
| GOI 2025 | 6.01% | Sovereign |
| GOI 2027 | 3.97% | Sovereign |
| GOI 2017 | 1.99% | Sovereign |
| GOI 2036 | 1.18% | Sovereign |
| Others | 0.12% | |
| Corporate Bonds | 62.00% | |
| LIC Housing Finance Company Ltd | 7.43% | AAA |
| Reliance Industries Ltd | 7.11% | AAA |
| SAIL | 6.05% | AAA |
| Gail (India) Ltd | 6.04% | AAA |
| IL&FS | 5.91% | AAA |
| TATA Sons Ltd | 5.76% | AAA |
| Power Finance Corporation Ltd | 4.46% | AAA |
| Power Grid Corporation Ltd | 4.10% | AAA |
| Sundaram Finance Ltd | 4.07% | AA+ |
| HDFC | 2.79% | AAA |
| Indian Railways Finance Corporation | 2.15% | AAA |
| Reliance Capital Ltd | 2.10% | AAA |
| Reliance Gas Transport Infrastructure | 1.93% | AAA |
| Mahindra & Mahindra Financial Services | 1.75% | AA+ |
| Others | 0.37% | |
| Cash And Money Market | 9.88% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

Asset Allocation

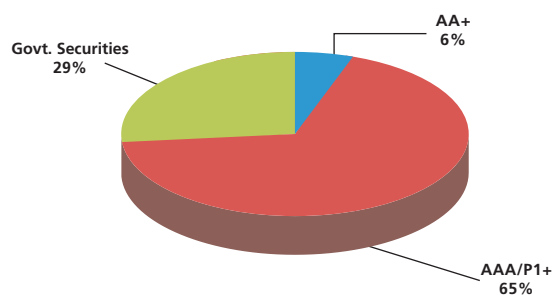


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver II

SFIN No: ULIF00815/12/09PRESERVER2117

As on 30th Sep 2012

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 & Govt. Guaranteed Securities to meet the stated objectives

Portfolio Return

| Returns | NAV | Benchmark |
|----------------------|-------|-----------|
| Last 6 months return | 5.0% | 5.4% |
| Last 1 year return | 11.1% | 10.2% |
| CAGR since inception | 8.0% | 7.5% |

Past performance is not indicative of future performance

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

Security Type

Debt (GOI)

Benchmark Index

ISEC MiBex

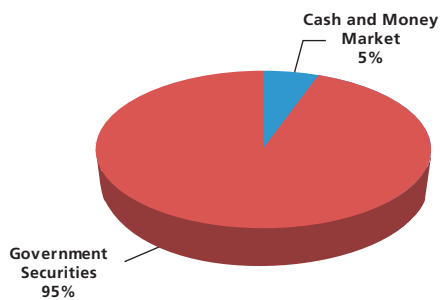
Preserver II

Portfolio as on 30 Sep 2012

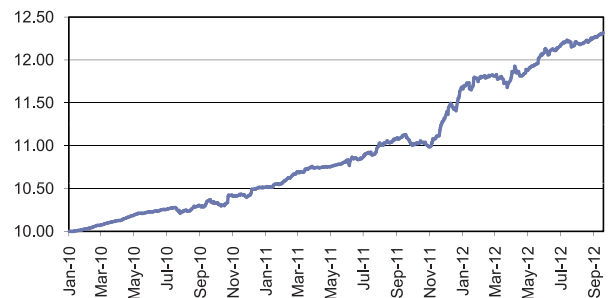
| Security Name | Wt | Rating |
|------------------------------|----------------|-----------|
| Government Securities | 94.67% | |
| GOI 2022 | 42.11% | Sovereign |
| GOI 2020 | 21.26% | Sovereign |
| GOI 2025 | 16.87% | Sovereign |
| GOI 2026 | 8.48% | Sovereign |
| GOI 2017 | 2.80% | Sovereign |
| GOI 2036 | 2.77% | Sovereign |
| Others | 0.38% | |
| Cash And Money Market | 5.33% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

Asset Allocation

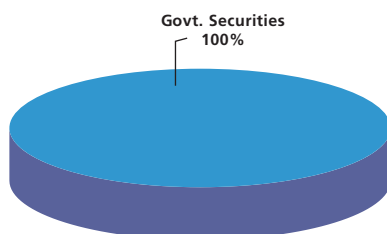


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Balancer II

SFIN No: ULIF01015/12/09BALANCER2F117

As on 30th Sep 2012

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 6 months return | 6.6% | 6.3% |
| Last 1 year return | 12.2% | 12.5% |
| CAGR since inception (20th Dec 2009) | 4.8% | 6.1% |
| CAGR since (05th January 2010) | 4.9% | 4.9% |

Past performance is not indicative of future performance

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

Security Type

Equity
Debt

Benchmark Index

S&P CNX Nifty
CRISIL Composite Bond Fund Index

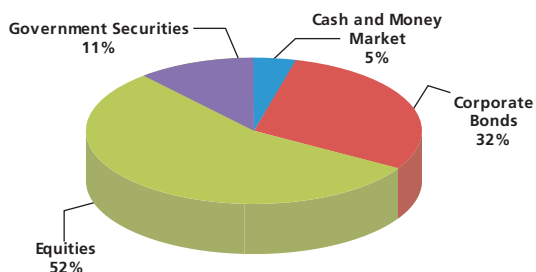
Balancer II

Portfolio as on 30 Sep 2012

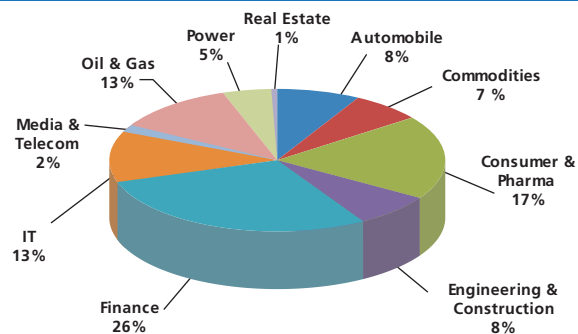
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 11.58% | |
| GOI 2030 | 8.27% | Sovereign |
| GOI 2036 | 2.29% | Sovereign |
| Others | 1.03% | |
| Corporate Bonds | 31.84% | |
| LIC Housing Finance Company Ltd | 7.04% | AAA |
| IL&FS | 6.69% | AAA |
| TATA Sons Ltd | 6.19% | AAA |
| Gail (India) Ltd | 4.66% | AAA |
| Reliance Gas Transport Infrastructure | 4.03% | AAA |
| HDFC | 1.39% | AAA |
| Others | 1.84% | |
| Equities | 51.76% | |
| Reliance Industries Ltd | 3.56% | |
| Infosys Ltd. | 3.36% | |
| ITC Ltd | 3.32% | |
| ICICI Bank Ltd | 2.81% | |
| HDFC | 2.73% | |
| HDFC Bank Ltd | 2.25% | |
| Larsen & Toubro Ltd | 1.79% | |
| State Bank Of India | 1.43% | |
| Tata Consultancy Services Ltd | 1.36% | |
| Hindustan Unilever Ltd | 1.25% | |
| Tata Motors Ltd | 1.18% | |
| Oil And Natural Gas | 1.12% | |
| Mahindra & Mahindra Ltd | 1.06% | |
| Others | 24.53% | |
| Cash And Money Market | 4.82% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

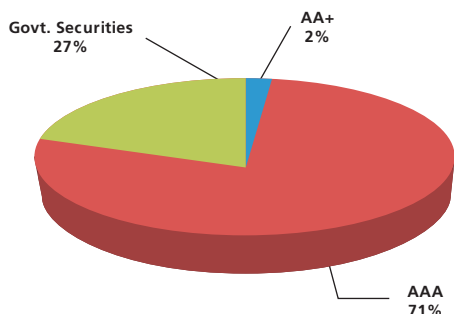
Asset Allocation



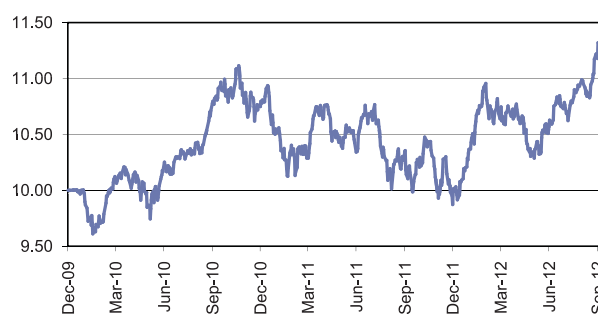
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 20-Dec-2009)

UNIT-LINKED Funds

Multiplier II

SFIN No: ULIF01115/12/09MULTIPLIE2117

As on 30th Sep 2012

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

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 6 months return | 8.2% | 7.7% |
| Last 1 year return | 15.0% | 15.4% |
| CAGR since inception (21st Dec 2009) | 3.5% | 5.0% |
| CAGR since (05th January 2010) | 3.6% | 2.9% |

Past performance is not indicative of future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Equity Securities

Security Type
Equity

Benchmark Index
S&P CNX Nifty

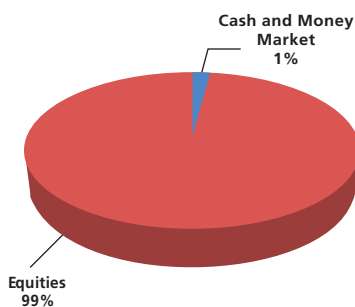
Multiplier II

Portfolio as on 30 Sep 2012

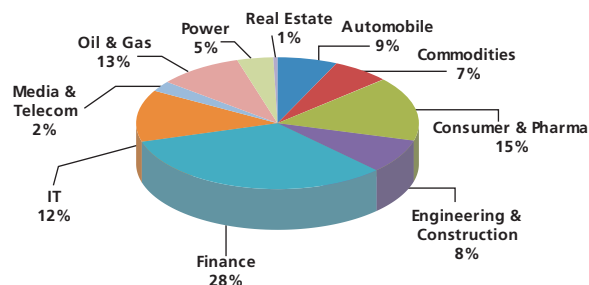
| Security Name | Wt |
|------------------------------------|----------------|
| Equities | 99.21% |
| ITC Ltd | 7.30% |
| ICICI Bank Ltd | 7.08% |
| Infosys Ltd. | 6.72% |
| Reliance Industries Ltd | 6.51% |
| HDFC | 5.81% |
| Larsen & Toubro Ltd | 5.55% |
| HDFC Bank Ltd | 5.51% |
| Tata Consultancy Services Ltd | 3.43% |
| State Bank Of India | 3.14% |
| Tata Motors Ltd | 3.00% |
| Oil And Natural Gas | 2.77% |
| Hindustan Unilever Ltd | 2.59% |
| Mahindra & Mahindra Ltd | 2.21% |
| Axis Bank | 2.03% |
| Sun Pharmaceuticals Industries Ltd | 2.02% |
| Bharti Airtel Ltd | 1.95% |
| Bajaj Auto Ltd | 1.60% |
| Tata Steel Ltd. | 1.56% |
| Coal India Ltd | 1.44% |
| Reliance Infrastructure Ltd | 1.32% |
| Kotak Mahindra Bank Ltd | 1.25% |
| IDFC | 1.24% |
| HCL Technologies Ltd | 1.22% |
| Maruti Suzuki India Ltd | 1.22% |
| Cairn India Ltd | 1.20% |
| Power Grid Corporation Ltd | 1.17% |
| Cipla Ltd | 1.14% |
| NTPC | 1.14% |
| Jindal Steel & Power Ltd | 1.12% |
| Punjab National Bank | 1.07% |
| Grasim Industries Ltd | 1.07% |
| Gail (India) Ltd | 1.04% |
| BPCL | 1.00% |
| Others | 10.80% |
| Cash And Money Market | 0.79% |
| Total | 100.00% |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

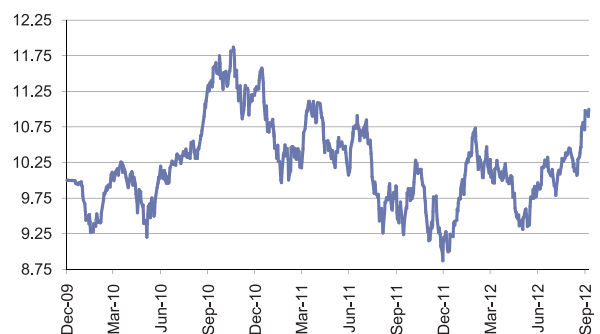
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 21-Dec-2009)

UNIT-LINKED Funds

Virtue II

SFIN No: ULIF01215/12/09VIRTUE2FND117

As on 30th Sep 2012

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 6 months return | 5.3% |
| Last 1 year return | 12.0% |
| CAGR since inception | 0.9% |

Past performance is not indicative of future performance

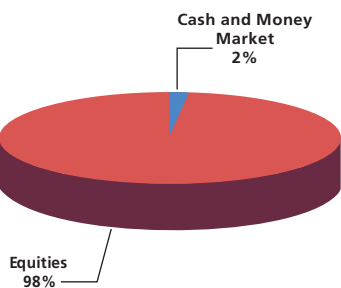
Virtue II

Portfolio as on 30 Sep 2012

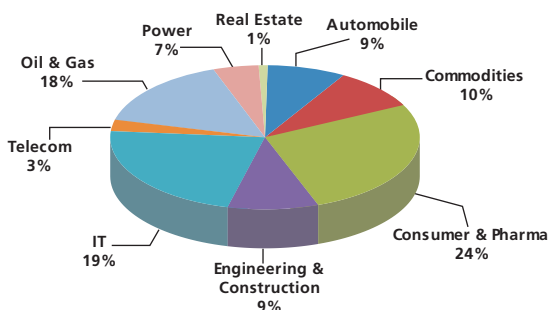
| Security Name | Wt |
|--|----------------|
| Equities | 98.46% |
| Infosys Ltd. | 7.72% |
| Reliance Industries Ltd | 7.07% |
| Hindustan Unilever Ltd | 4.00% |
| Tata Consultancy Services Ltd | 3.52% |
| Oil And Natural Gas | 3.52% |
| Sun Pharmaceuticals Industries Ltd | 3.43% |
| Bharti Airtel Ltd | 2.51% |
| Bajaj Auto Ltd | 2.34% |
| Coal India Ltd | 2.20% |
| Larsen & Toubro Ltd | 2.07% |
| Grasim Industries Ltd | 1.98% |
| Oracle Financial Services Software Ltd | 1.96% |
| Jindal Steel & Power Ltd | 1.90% |
| Cipla Ltd | 1.90% |
| Maruti Suzuki India Ltd | 1.87% |
| Cairn India Ltd | 1.85% |
| NTPC | 1.78% |
| Lupin Ltd | 1.71% |
| Gail (India) Ltd | 1.49% |
| Dr. Reddys Laboratories Ltd | 1.47% |
| Bosch Ltd. | 1.45% |
| Asian Paints Ltd. | 1.43% |
| DLF Ltd | 1.38% |
| Sterlite Industries | 1.32% |
| Tech Mahindra Limited | 1.25% |
| BPCL | 1.21% |
| Reliance Infrastructure Ltd | 1.20% |
| Siemens Ltd | 1.18% |
| Wipro | 1.16% |
| Titan Industries Ltd. | 1.10% |
| HCL Technologies Ltd | 1.04% |
| Power Grid Corporation Ltd | 1.00% |
| Others | 27.47% |
| Cash And Money Market | 1.54% |
| Total | 100.00% |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 12- Jan-2010)

UNIT-LINKED Funds

Flexi Cap

SFIN No: ULIF01315/12/09FLEXICAPFN117

As on 30th Sep 2012

Investment Objective: To generate long-term capital appreciation from an actively managed portfolio of diversified stocks across the market capitalization spectrum.

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 6 months return | 7.9% | 6.9% |
| Last 1 year return | 14.6% | 13.8% |
| CAGR since inception (22 nd Dec 2009) | 3.2% | 3.5% |
| CAGR since (05 th January 2010) | 2.8% | 1.4% |

Past performance is not indicative of future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Equity Securities

| Security type | Benchmark Index |
|---------------|-----------------|
| Equity | BSE 200 Index |

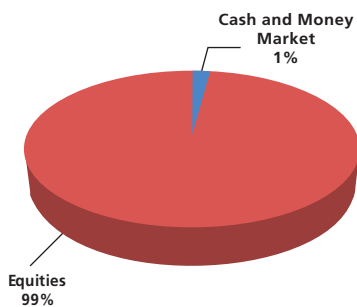
Flexi Cap

Portfolio as on 30 Sep 2012

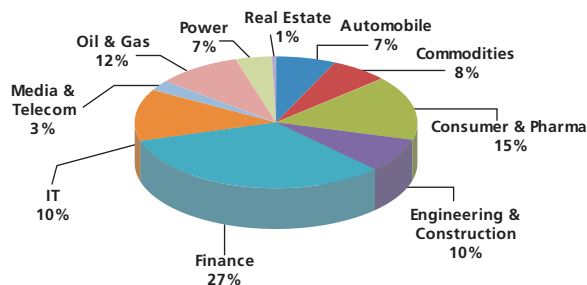
| Security Name | Wt |
|------------------------------------|----------------|
| Equities | 99.21% |
| Reliance Industries Ltd | 5.87% |
| ICICI Bank Ltd | 5.32% |
| ITC Ltd | 4.87% |
| Infosys Ltd. | 4.61% |
| Larsen & Toubro Ltd | 4.30% |
| HDFC | 4.24% |
| HDFC Bank Ltd | 3.62% |
| State Bank Of India | 2.91% |
| Oil And Natural Gas | 2.21% |
| Tata Motors Ltd | 2.01% |
| Hindustan Unilever Ltd | 1.69% |
| Axis Bank | 1.65% |
| Tata Consultancy Services Ltd | 1.63% |
| Sun Pharmaceuticals Industries Ltd | 1.63% |
| Reliance Power Ltd. | 1.49% |
| Tata Steel Ltd. | 1.45% |
| Mahindra & Mahindra Ltd | 1.38% |
| HCL Technologies Ltd | 1.20% |
| Bajaj Auto Ltd | 1.15% |
| Reliance Infrastructure Ltd | 1.14% |
| Maruti Suzuki India Ltd | 1.13% |
| NTPC | 1.12% |
| KEC International Limited | 1.11% |
| ZEE Entertainment Ltd | 1.06% |
| Coal India Ltd | 1.02% |
| IDFC | 1.01% |
| Jindal Steel & Power Ltd | 1.00% |
| Cairn India Ltd | 1.00% |
| Others | 36.39% |
| Cash And Money Market | 0.79% |
| Total | 100.00% |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 22-Dec-2009)

UNIT-LINKED Funds

Return Guarantee Fund - I

SFIN No: ULIF01415/12/09RETGUARFND117

As on 30th Sep 2012

Investment Objective: To outperform the minimum guaranteed NAV at the end of 5 year period from the date of launch of a "Tranche" through a mix of debt and/or equity instruments.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 7% investments in Equities and 93% investments in Government & other debt securities to meet the stated objectives

Portfolio Return

| Returns | NAV |
|----------------------|------|
| Last 6 months return | 5.0% |
| Last 1 year return | 9.2% |
| CAGR since inception | 6.1% |

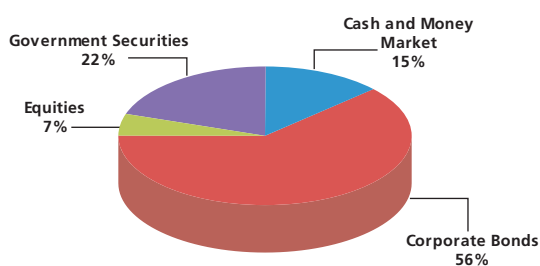
Past performance is not indicative of future performance

Return Guarantee Fund - I Portfolio as on 30 Sep 2012

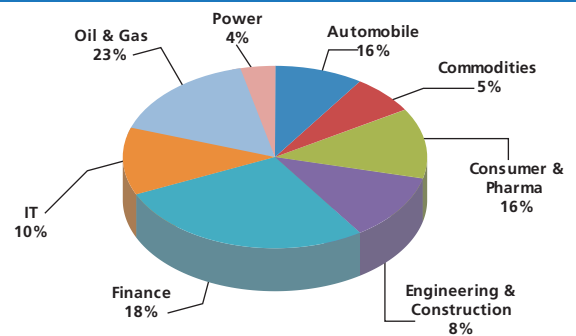
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 22.09% | |
| GOI 2015 | 22.09% | Sovereign |
| Corporate Bonds | 55.65% | |
| Tech Mahindra | 8.63% | AAA |
| Power Finance Corporation Ltd | 8.43% | AAA |
| HDFC | 8.40% | AAA |
| Rural Electrification Corporation Ltd | 8.39% | AAA |
| IL&FS | 7.89% | AAA |
| Power Grid Corporation Ltd | 5.34% | AAA |
| Reliance Gas Transport Infrastructure | 4.33% | AAA |
| SAIL | 4.23% | AAA |
| Equities | 7.42% | |
| Cash And Money Market | 14.85% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

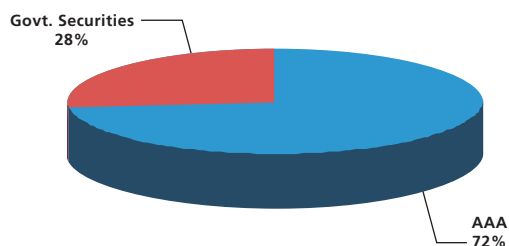
Asset Allocation



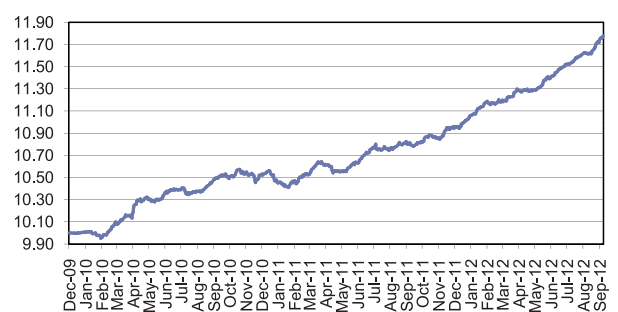
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 21-Dec-2009)

UNIT-LINKED Funds

Return Guarantee Fund - II

SFIN No: ULIF01519/02/10RETGUARFN2117

As on 30th Sep 2012

Investment Objective: To outperform the minimum guaranteed NAV at the end of 5 year period from the date of launch of a "Tranche" through a mix of debt and/or equity instruments.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 7% investments in Equities and 93% investments in Government & other debt securities to meet the stated objectives

Portfolio Return

| Returns | NAV |
|----------------------|------|
| Last 6 months return | 5.0% |
| Last 1 year return | 9.2% |
| CAGR since inception | 6.1% |

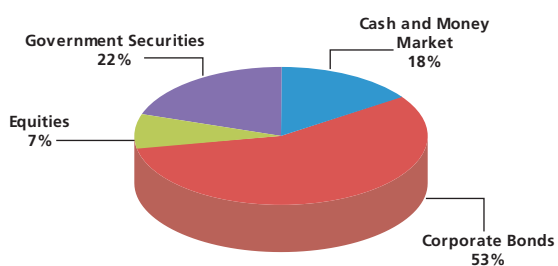
Past performance is not indicative of future performance

Return Guarantee Fund II Portfolio as on 30 Sep 2012

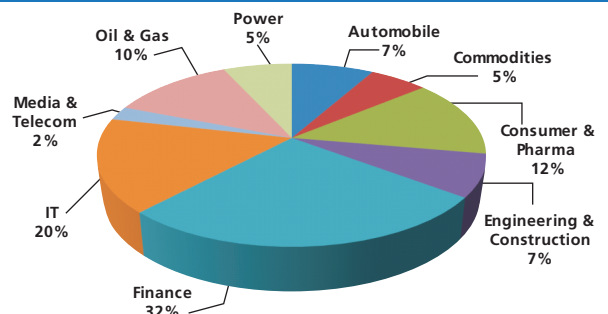
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 22.37% | |
| GOI 2015 | 22.37% | Sovereign |
| Corporate Bonds | 52.72% | |
| Rural Electrification Corporation Ltd | 8.95% | AAA |
| IL&FS | 7.96% | AAA |
| Reliance Gas Transport Infrastructure | 7.39% | AAA |
| SAIL | 7.22% | AAA |
| Power Finance Corporation Ltd | 7.20% | AAA |
| HDFC | 7.16% | AAA |
| Power Grid Corporation Ltd | 6.84% | AAA |
| Equities | 7.25% | |
| Cash And Money Market | 17.66% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

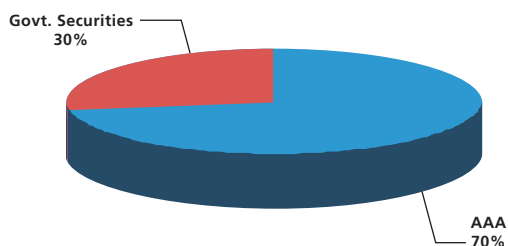
Asset Allocation



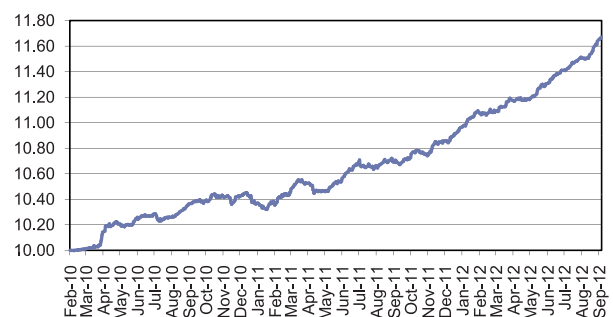
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 24-Feb-2010)

UNIT-LINKED Funds

NAV Guarantee Fund

SFIN No: ULIF01616/11/10NAVGUARANT117

As on 30th Sep 2012

Investment Objective: To outperform the minimum guaranteed NAV at the end of 5 year period from the date of launch of a "Tranche" through a mix of debt and/or equity instruments.

Asset Classes

Government & other debt securities

Equities

Cash & Money Market

Investment Philosophy

The fund will target 7% investments in Equities and 93% investments in Government & other debt securities to meet the stated objectives

Portfolio Return

| Returns | NAV |
|----------------------|------|
| Last 6 months return | 5.4% |
| Last 1 year return | 9.6% |
| CAGR since inception | 7.1% |

Past performance is not indicative of future performance

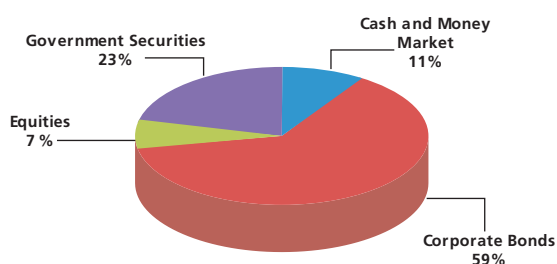
NAV Guarantee Fund

Portfolio as on 30 Sep 2012

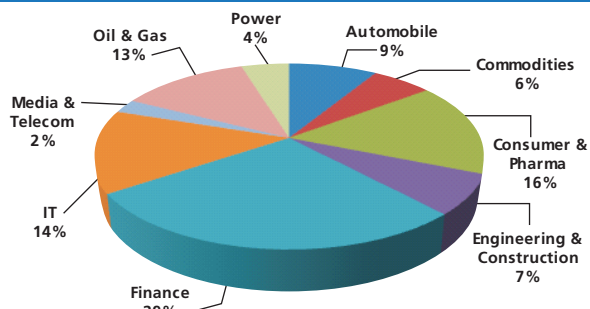
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 22.76% | |
| GOI 2016 | 19.88% | Sovereign |
| SDL Tamil Nadu 2016 | 2.88% | Sovereign |
| Corporate Bonds | 58.91% | |
| TATA Sons Ltd | 7.92% | AAA |
| HDFC | 7.89% | AAA |
| Tech Mahindra | 7.85% | AAA |
| Export Import Bank Of India | 7.77% | AAA |
| SAIL | 7.70% | AAA |
| Power Grid Corporation Ltd | 7.34% | AAA |
| Reliance Gas Transport Infrastructure | 7.27% | AAA |
| Power Finance Corporation Ltd | 5.19% | AAA |
| Equities | 6.71% | |
| Cash And Money Market | 11.61% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

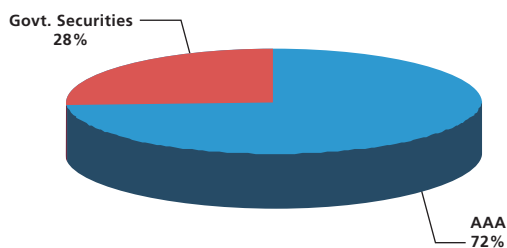
Asset Allocation



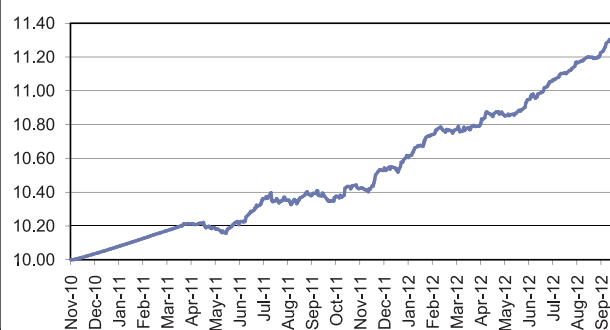
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 18-Nov-2010)

UNIT-LINKED Funds

Protector

SFIN No: ULIF00225/01/05PROTECTORF117

As on 30th Sep 2012

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 6 months return | 5.0% | 4.9% |
| Last 1 year return | 9.7% | 9.6% |
| Last 3 year (CAGR) | 7.4% | 6.9% |
| Last 5 year (CAGR) | 8.3% | 6.8% |
| CAGR since inception | 7.0% | 6.1% |

Past performance is not indicative of future performance

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

Security Type
Debt

Benchmark Index
CRISIL Composite Bond Fund Index

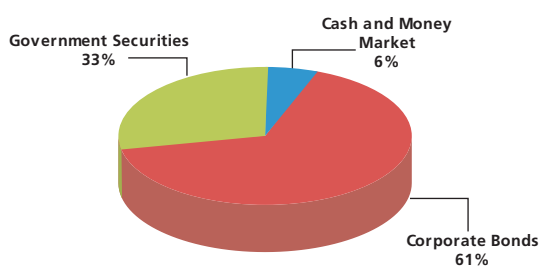
Protector

Portfolio as on 30 Sep 2012

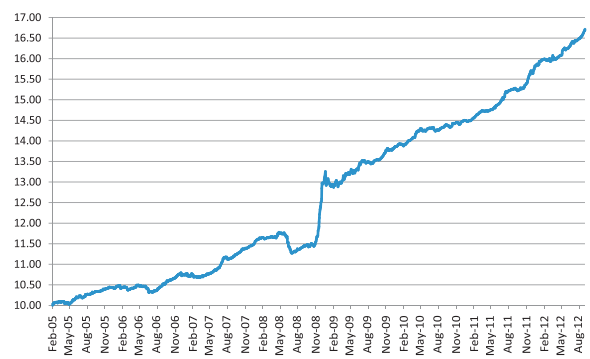
| Security Name | Wt | Rating |
|--|----------------|-----------|
| Government Securities | 32.36% | |
| GOI 2026 | 9.13% | Sovereign |
| GOI 2025 | 9.08% | Sovereign |
| GOI 2022 | 6.80% | Sovereign |
| GOI 2017 | 4.52% | Sovereign |
| GOI 2015 | 1.05% | Sovereign |
| Others | 1.78% | |
| Corporate Bonds | 61.33% | |
| IL&FS | 7.75% | AAA |
| Reliance Ports And Terminals Ltd | 7.37% | AAA |
| Reliance Industries Ltd | 7.18% | AAA |
| Gail (India) Ltd | 6.84% | AAA |
| LIC Housing Finance Company Ltd | 6.52% | AAA |
| Reliance Gas Transport Infrastructure | 5.58% | AAA |
| Power Grid Corporation Ltd | 4.53% | AAA |
| HDFC | 4.26% | AAA |
| SAIL | 3.20% | AAA |
| Sundaram Finance Ltd | 2.31% | AA+ |
| Tech Mahindra | 2.21% | AAA |
| Mahindra & Mahindra Financial Services | 1.98% | AA+ |
| Others | 1.60% | |
| Cash And Money Market | 6.31% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

Asset Allocation

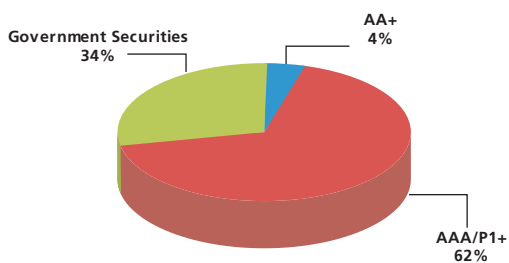


NAV Movement since Inception



(Date of inception: 04-Feb-2005)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver

SFIN No: ULIF00125/01/05PRESERVERF117

As on 30th Sep 2012

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 & Govt. Guaranteed Securities to meet the stated objectives

Portfolio Return

| Returns | NAV | Benchmark |
|----------------------|------|-----------|
| Last 6 months return | 5.0% | 5.4% |
| Last 1 year return | 9.3% | 10.2% |
| Last 3 year (CAGR) | 6.0% | 7.1% |
| Last 5 year (CAGR) | 6.6% | 7.7% |
| CAGR since inception | 6.1% | 6.9% |

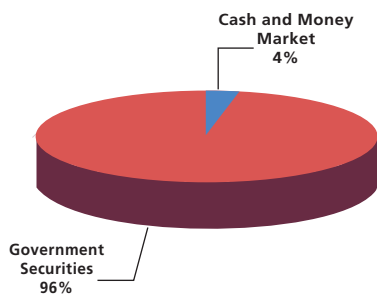
Past performance is not indicative of future performance

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

Security Type
Debt (GOI)

Benchmark Index
ISEC MiBex

Asset Allocation

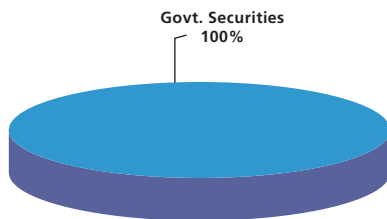


NAV Movement since Inception



(Date of inception: 10-Feb-2005)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Moderator

SFIN No: ULIF00325/01/05MODERATORF117

As on 30th Sep 2012

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 6 months return | 5.2% | 5.4% |
| Last 1 year return | 9.7% | 10.7% |
| Last 3 year (CAGR) | 5.9% | 6.3% |
| Last 5 year (CAGR) | 6.8% | 6.0% |
| CAGR since inception | 8.3% | 8.1% |

Past performance is not indicative of future performance

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

Security Type

Equity
Debt

Benchmark Index

S&P CNX Nifty
CRISIL Composite Bond Fund Index

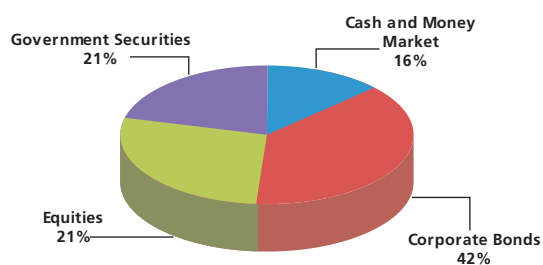
Moderator

Portfolio as on 30 Sep 2012

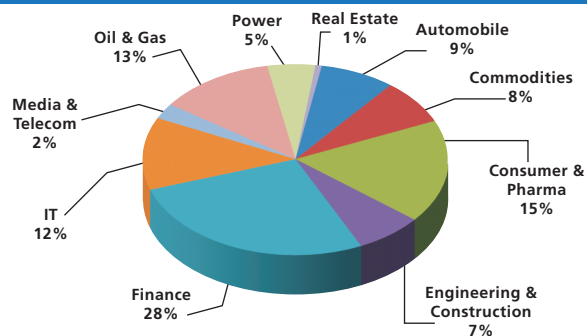
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities | 20.80% | |
| GOI 2030 | 8.92% | Sovereign |
| GOI 2021 | 5.91% | Sovereign |
| GOI 2020 | 2.82% | Sovereign |
| GOI 2036 | 2.79% | Sovereign |
| Others | 0.35% | |
| Corporate Bonds | 42.47% | |
| LIC Housing Finance Company Ltd | 6.93% | AAA |
| Reliance Gas Transport Infrastructure | 6.66% | AAA |
| Tech Mahindra | 6.61% | AAA |
| IL&FS | 5.84% | AAA |
| Gail (India) Ltd | 5.70% | AAA |
| HDFC | 5.65% | AAA |
| Power Finance Corporation Ltd | 2.26% | AAA |
| Sundaram Finance Ltd | 1.98% | AA+ |
| Others | 0.85% | |
| Equities | 20.70% | |
| ITC Ltd | 1.48% | |
| ICICI Bank Ltd | 1.44% | |
| Reliance Industries Ltd | 1.39% | |
| Infosys Ltd. | 1.30% | |
| HDFC Bank Ltd | 1.27% | |
| HDFC | 1.16% | |
| Larsen & Toubro Ltd | 1.07% | |
| Others | 11.59% | |
| Cash And Money Market | 16.04% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

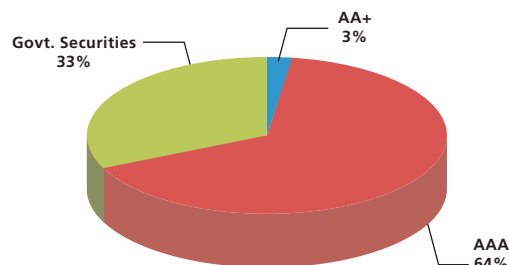
Asset Allocation



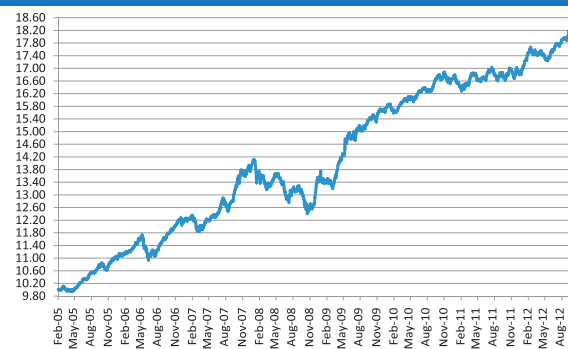
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 08- Feb-2005)

UNIT-LINKED Funds

Balancer

SFIN No: ULIF00425/01/05BALANCERFN117

As on 30th Sep 2012

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 6 months return | 6.6% | 6.3% |
| Last 1 year return | 11.9% | 12.5% |
| Last 3 year (CAGR) | 4.9% | 5.4% |
| Last 5 year (CAGR) | 5.6% | 4.8% |
| CAGR since inception | 10.5% | 10.7% |

Past performance is not indicative of future performance

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

Security Type

Equity
Debt

Benchmark Index

S&P CNX Nifty
CRISIL Composite Bond Fund Index

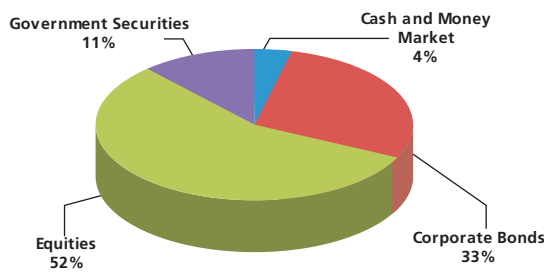
Balancer

Portfolio as on 30 Sep 2012

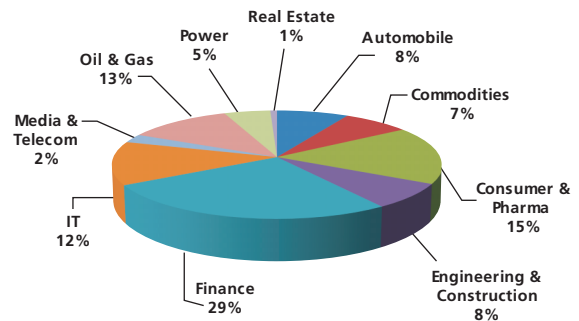
| Security Name | Wt | Rating |
|---------------------------------------|----------------|-----------|
| Government Securities 11.41% | | |
| GOI 2021 | 4.45% | Sovereign |
| GOI 2027 | 3.00% | Sovereign |
| GOI 2030 | 2.17% | Sovereign |
| Others | 1.78% | |
| Corporate Bonds 33.33% | | |
| Reliance Gas Transport Infrastructure | 7.16% | AAA |
| Reliance Capital Ltd | 5.66% | AAA |
| LIC Housing Finance Company Ltd | 4.16% | AAA |
| Gail (India) Ltd | 3.47% | AAA |
| IL&FS | 3.12% | AAA |
| TATA Sons Ltd | 2.33% | AAA |
| HDFC | 1.82% | AAA |
| L&T Finance Ltd | 1.40% | AA+ |
| Power Grid Corporation Ltd | 1.05% | AAA |
| Others | 3.16% | |
| Equities 51.81% | | |
| ITC Ltd | 3.74% | |
| ICICI Bank Ltd | 3.63% | |
| Reliance Industries Ltd | 3.40% | |
| Infosys Ltd. | 3.35% | |
| HDFC Bank Ltd | 3.22% | |
| HDFC | 3.08% | |
| Larsen & Toubro Ltd | 2.64% | |
| State Bank Of India | 1.86% | |
| Tata Consultancy Services Ltd | 1.74% | |
| Oil And Natural Gas | 1.44% | |
| Tata Motors Ltd | 1.39% | |
| Hindustan Unilever Ltd | 1.34% | |
| Sun Pharmaceuticals Industries Ltd | 1.34% | |
| Mahindra & Mahindra Ltd | 1.20% | |
| Axis Bank | 1.00% | |
| Others | 17.43% | |
| Cash And Money Market 3.45% | | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

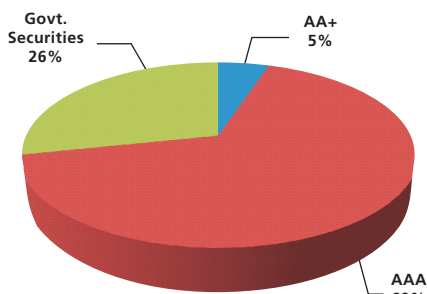
Asset Allocation



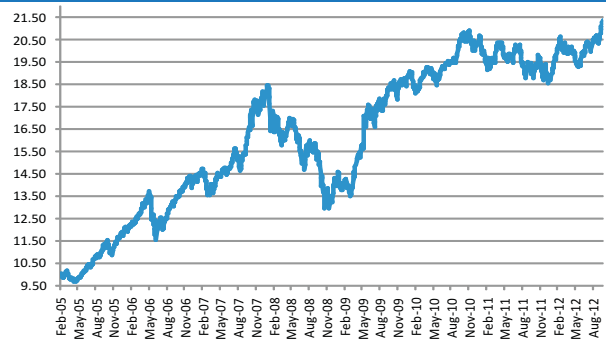
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 08-Feb-2005)

UNIT-LINKED Funds

Accelerator

SFIN No: ULIF00525/01/05ACCELERATO117

As on 30th Sep 2012

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 6 months return | 7.3% | 7.1% |
| Last 1 year return | 13.1% | 14.2% |
| Last 3 year (CAGR) | 3.5% | 4.5% |
| Last 5 year (CAGR) | 3.3% | 3.5% |
| CAGR since inception | 12.4% | 12.9% |

Past performance is not indicative of future performance

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

Security Type

Equity

Debt

Benchmark Index

S&P CNX Nifty

CRISIL Composite Bond Fund Index

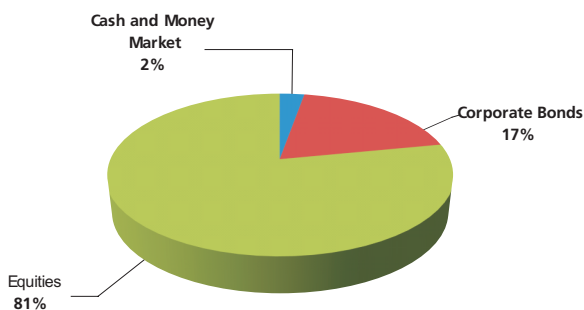
Accelerator

Portfolio as on 30 Sep 2012

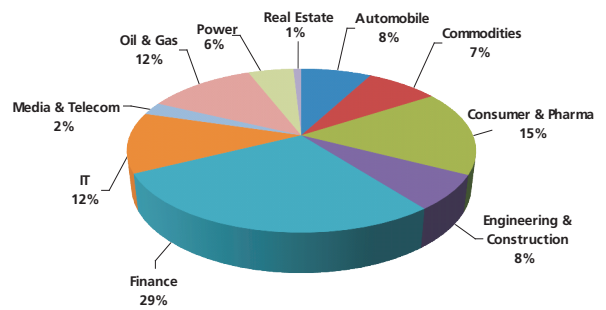
| Security Name | Wt | Rating |
|---------------------------------------|----------------|--------|
| Corporate Bonds | 16.80% | |
| Reliance Gas Transport Infrastructure | 4.71% | AAA |
| Reliance Capital Ltd | 3.73% | AAA |
| LIC Housing Finance Company Ltd | 2.20% | AAA |
| HDFC | 2.14% | AAA |
| Gail (India) Ltd | 1.38% | AAA |
| Others | 2.65% | |
| Equities | 81.52% | |
| ITC Ltd | 5.95% | |
| ICICI Bank Ltd | 5.78% | |
| Infosys Ltd. | 5.43% | |
| Reliance Industries Ltd | 5.42% | |
| HDFC Bank Ltd | 5.12% | |
| HDFC | 4.92% | |
| Larsen & Toubro Ltd | 4.37% | |
| State Bank Of India | 2.99% | |
| Tata Consultancy Services Ltd | 2.83% | |
| Oil And Natural Gas | 2.31% | |
| Tata Motors Ltd | 2.19% | |
| Hindustan Unilever Ltd | 2.13% | |
| Mahindra & Mahindra Ltd | 1.77% | |
| Sun Pharmaceuticals Industries Ltd | 1.74% | |
| Bharti Airtel Ltd | 1.57% | |
| Axis Bank | 1.56% | |
| Tata Steel Ltd. | 1.23% | |
| Bajaj Auto Ltd | 1.20% | |
| Coal India Ltd | 1.18% | |
| Reliance Infrastructure Ltd | 1.18% | |
| HCL Technologies Ltd | 1.15% | |
| Grasim Industries Ltd | 1.10% | |
| Others | 18.40% | |
| Cash and Money Market | 1.68% | |
| Total | 100.00% | |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

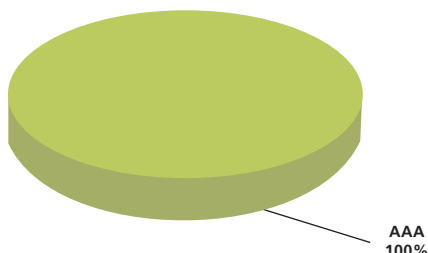
Asset Allocation



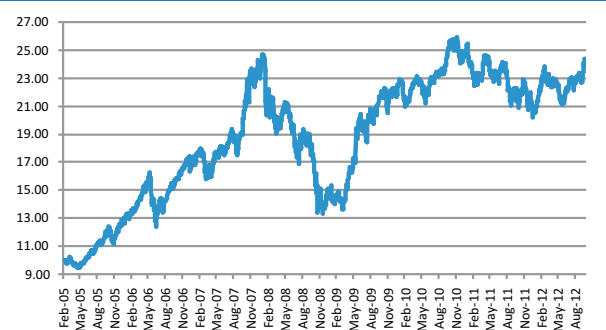
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 07- Feb-2005)

UNIT-LINKED Funds

Multiplier

SFIN No: ULIF00625/01/05MULTIPLIER17

As on 30th Sep 2012

Investment Objective: To generate long term capital appreciation by investing in diversified equities.

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 6 months return | 7.9% | 7.7% |
| Last 1 year return | 14.3% | 15.4% |
| Last 3 year (CAGR) | 3.0% | 3.9% |
| Last 5 year (CAGR) | 1.8% | 2.6% |
| CAGR since inception | 12.9% | 14.3% |

Past performance is not indicative of future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Equity Securities

| | |
|----------------------|------------------------|
| Security Type | Benchmark Index |
| Equity | S&P CNX Nifty |

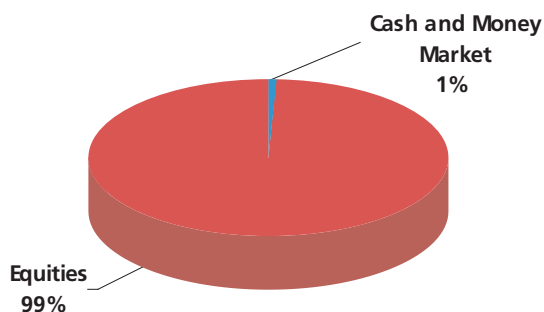
Multiplier

Portfolio as on 30 Sep 2012

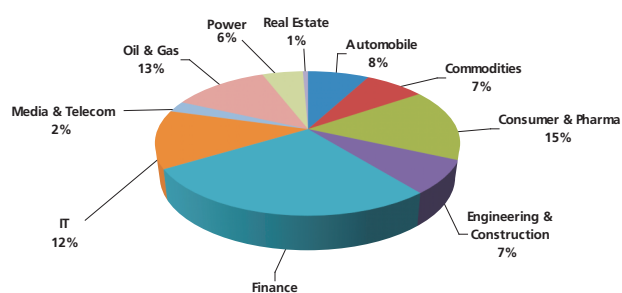
| Security Name | Wt |
|------------------------------------|----------------|
| Equities | 99.48% |
| ITC Ltd | 7.30% |
| ICICI Bank Ltd | 7.07% |
| Reliance Industries Ltd | 6.68% |
| Infosys Ltd. | 6.62% |
| HDFC | 6.32% |
| HDFC Bank Ltd | 6.30% |
| Larsen & Toubro Ltd | 5.57% |
| Tata Consultancy Services Ltd | 3.43% |
| State Bank Of India | 3.31% |
| Oil And Natural Gas | 2.82% |
| Tata Motors Ltd | 2.68% |
| Hindustan Unilever Ltd | 2.64% |
| Mahindra & Mahindra Ltd | 2.26% |
| Sun Pharmaceuticals Industries Ltd | 2.03% |
| Bharti Airtel Ltd | 1.92% |
| Axis Bank | 1.79% |
| Tata Steel Ltd. | 1.58% |
| Coal India Ltd | 1.50% |
| Bajaj Auto Ltd | 1.49% |
| Kotak Mahindra Bank Ltd | 1.35% |
| Cairn India Ltd | 1.28% |
| Cipla Ltd | 1.21% |
| NTPC | 1.20% |
| Jindal Steel & Power Ltd | 1.20% |
| Reliance Infrastructure Ltd | 1.19% |
| Grasim Industries Ltd | 1.14% |
| Gail (India) Ltd | 1.12% |
| HCL Technologies Ltd | 1.11% |
| Power Grid Corporation Ltd | 1.11% |
| BPCL | 1.10% |
| Wipro | 1.09% |
| IDFC | 1.03% |
| Dr. Reddys Laboratories Ltd | 1.02% |
| Maruti Suzuki India Ltd | 1.01% |
| Others | 8.99% |
| Cash And Money Market | 0.52% |
| Total | 100.00% |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

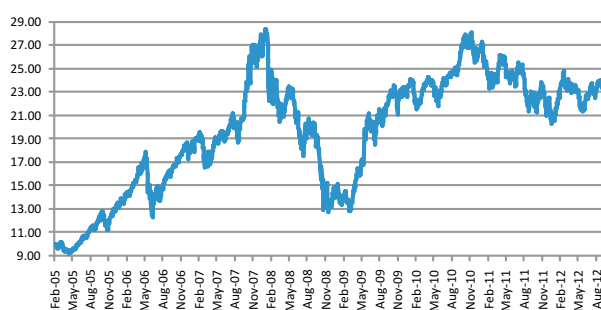
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 07- Feb-2005)

UNIT-LINKED Funds

Virtue

SFIN No: ULIF00719/02/08VIRTUEFUND117

As on 30th Sep 2012

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 6 months return | 4.9% |
| Last 1 year return | 11.4% |
| Last 3 year (CAGR) | 0.4% |
| CAGR since inception | 1.0% |

Past performance is not indicative of future performance

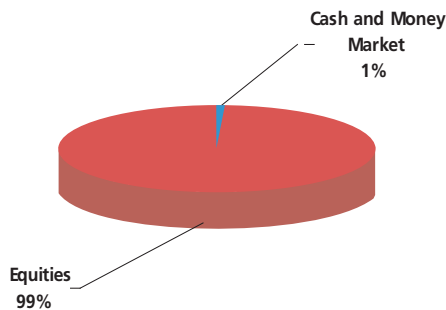
Virtue

Portfolio as on 30 Sep 2012

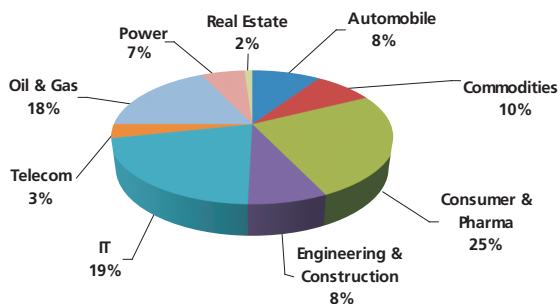
| Security Name | Wt |
|--|----------------|
| Equities | 99.09% |
| Infosys Ltd. | 7.98% |
| Reliance Industries Ltd | 7.24% |
| Hindustan Unilever Ltd | 4.27% |
| Sun Pharmaceuticals Industries Ltd | 4.16% |
| Tata Consultancy Services Ltd | 3.83% |
| Oil And Natural Gas | 3.55% |
| Oracle Financial Services Software Ltd | 2.47% |
| Bajaj Auto Ltd | 2.37% |
| Bharti Airtel Ltd | 2.34% |
| Grasim Industries Ltd | 2.34% |
| Coal India Ltd | 2.26% |
| Cipla Ltd | 2.26% |
| Larsen & Toubro Ltd | 2.00% |
| NTPC | 1.92% |
| Cairn India Ltd | 1.82% |
| Lupin Ltd | 1.81% |
| Jindal Steel & Power Ltd | 1.74% |
| Maruti Suzuki India Ltd | 1.65% |
| Gail (India) Ltd | 1.64% |
| Dr. Reddys Laboratories Ltd | 1.56% |
| Bosch Ltd. | 1.53% |
| DLF Ltd | 1.48% |
| BPCL | 1.38% |
| Sterlite Industries | 1.35% |
| Reliance Infrastructure Ltd | 1.26% |
| Siemens Ltd | 1.22% |
| Wipro | 1.20% |
| Titan Industries Ltd. | 1.17% |
| Asian Paints Ltd. | 1.06% |
| HCL Technologies Ltd | 1.05% |
| Marico Limited | 1.03% |
| Power Grid Corporation Ltd | 1.00% |
| Others | 25.17% |
| Cash And Money Market | 0.91% |
| Total | 100.00% |

Note: "Others" comprises of combined exposure to securities with less than or equal to 1% weightage in Portfolio

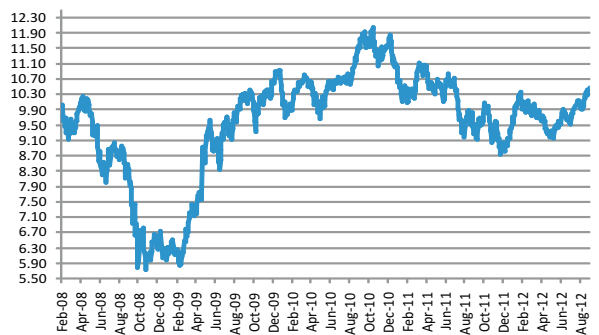
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 27- Feb-2008)

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