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Met Invest

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

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



ECONOMY

ECONOMY

Indicators	May 2012	June 2012	M-o-M Variation
10-year G-Sec (%)	8.50	8.18	-0.32
10 year AAA Corporate Bond (%)	9.36	9.36	0.00
5 year G-Sec (%)	8.31	8.18	-0.13
5 year AAA Corporate Bond (%)	9.40	9.43	0.03
1 year T-Bill (%)	8.19	8.06	-0.13
1 yr CD (%)	9.88	9.52	-0.36
Exchange Rate (USD/INR)	56.11	55.64	-0.8%
Forex Reserves (USD Bn)	288	288	0.00
WPI Inflation (%)	7.23	7.55	0.32
Index of Industrial Production (IIP) (%)	-3.2	0.1	3.30
US 10 year Treasury Yield (%)	1.56	1.64	0.08
Brent Crude Oil (USD/barrel)	101.87	97.8	-4.0%
Sensex	16219	17430	7.47%
Nifty	4924	5279	7.21%

Source: RBI WSS & Bloomberg

The month of June was good for Equity markets with positive global and domestic developments. The positive outcome of Greece elections lowered the risk of country's exit from Eurozone. This improved market sentiment and reduced risk averseness, thereby resulting in a global rally. The European Central Bank (ECB) meet outcome of directly capitalizing banks was also taken positively by the market.

On the domestic front, there were positive developments related to GAAR (General Anti-Avoidance Rule) as well as investments in the infrastructure sector. The de-bottlenecking at policy level and increase in flow of capital may help restart investment cycle in the Indian economy. The combined effect of these global and domestic developments led to a 7.2% up move in Nifty in June 2012.

The Indian Rupee (INR) has depreciated by 25% (against USD) over the last 12 months. This was primarily due to high current account deficit and global risk aversion, due to the Eurozone crisis. The current account deficit deteriorated to a record high of 4.2 % of GDP in FY 2012 as compared to 2.6% in FY 2011. This was due to a sharp increase in oil and gold imports and decline in exports.

However, over the last few months, crude oil prices have fallen by more than 20%. In addition to this, gold imports have also seen a significant decline post increase in import duties. These developments are likely to have a positive impact on current account deficit as well as the currency. The positive confluence of decline in current account deficit, pick up in exports and subsequent increase in foreign reserves can lead to currency appreciation in the medium term.

Debt Market

The RBI did not reduce policy rates in the Mid-Quarter monetary policy review citing high inflation and fragile global economic environment as key reasons. This was against the market expectations of a 25 basis point rate cut.

Despite this disappointment, bonds yields softened in both long tenure as well as short tenure securities. Yields declined by 50 basis points for three month securities (CDs and CPs). The new 10 year benchmark was introduced at a coupon rate of 8.15%. The yield for this new benchmark ranged from 8.00% to 8.19%, and finally settled at around 8.18%. The spread between 10 year Government Securities and 10 year corporate bonds remained flat.

The downward trajectory in yields indicates market expectation of a rate cut in the near term. The fall in commodity prices, particularly crude oil, will help in containing inflation. The increase in FII limits in Government Securities and Corporate bonds is a positive development and may have a softening impact on yields.

However, the present inflation level is higher than RBI's comfort zone of 5-6%. This may prevent easing of monetary policy. Going forward, we expect Government Security issuances to be supported by OMOs (Open Market Operations). We expect GSec yields to be range bound in the near term and maintain a neutral stance.

MARKET OUTLOOK

Equity Market

There were significant measures announced by the Government with regard to Infrastructure investments and expected policy measures. This improved sentiment in the Engineering and Construction sector, which outperformed the index in June. Market expects infrastructure companies to benefit from increasing government focus and spending across various segments such as roads, irrigation, ports, airports and urban infrastructure.

Banks selectively outperformed in June after a prolonged period of underperformance. Although concerns still remain on the high level of existing Non Performing Assets (NPAs) and restructured assets, investors believe that the worst is over. The incremental news on asset quality is likely to be positive. The consensus estimates expect net interest margins (NIMs) of banks to improve or remain stable in the quarterly results.

The cement sector reversed the downtrend seen in May 12, as delayed monsoon and marginal price hikes taken by cement players in June helped improve sentiment for cement stocks. The Competition Commission of India (CCI) found large cement companies guilty of cartelization and imposed penalty on 10 cement companies. The companies are likely to appeal to Competition Appellate Tribunal to get a stay on CCI order. This had been an overhang on the sector for last two months.

The Information Technology sector underperformed the market, as news flow about global economic environment remained negative. The expected growth rate for this sector is at the lowest level compared to the average of last three years. This is due to expectations of lower IT spend in developed economies. We expect the results of IT companies to be subdued for June quarter.

With the start of first quarter results, we remain cautious, given the uncertainty prevailing in many key sectors such as banking, infrastructure, commodities etc. In our opinion, policy action by the government could be a positive trigger for markets. Based on current valuations, equity markets look attractive from a medium to long-term perspective.

UNIT-LINKED Funds

Protector II

SFIN No: ULIF00915/12/09PROTECTOR2117

As on 30th June 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%	4.4%
Last 1 year return	12.3%	8.7%
CAGR since inception	8.4%	6.5%

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

Benchmark Index

CRISIL Composite Bond Fund Index

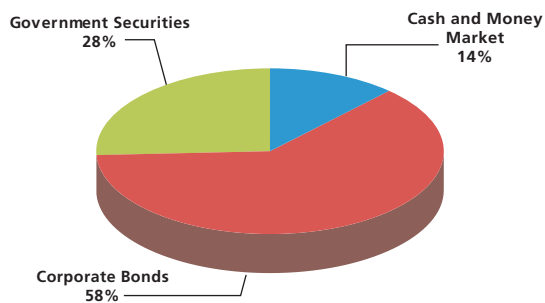
Protector II

Portfolio as on 30 June 2012

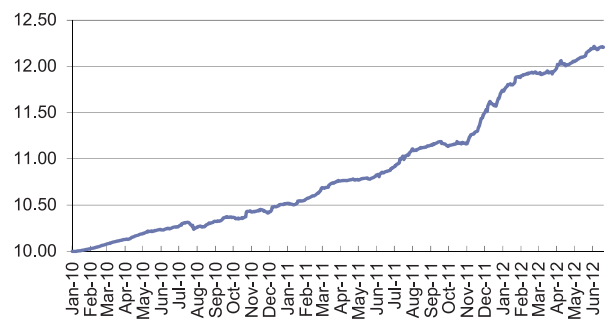
Security Name	Wt	Rating
Government Securities	28.27%	
GOI 2024	10.61%	Sovereign
GOI 2013	9.99%	Sovereign
GOI OIL Bond 2012	5.01%	Sovereign
GOI 2020	2.51%	Sovereign
Others	0.15%	
Corporate Bonds	57.67%	
Reliance Industries Ltd	8.88%	AAA
Gail (India) Ltd	7.44%	AAA
IL&FS	7.30%	AAA
TATA Sons Ltd	7.11%	AAA
LIC Housing Finance Company Ltd	6.68%	AAA
Power Grid Corporation Ltd	5.11%	AAA
HDFC	3.39%	AAA
Power Finance Corporation Ltd	3.03%	AAA
Indian Railways Finance Corporation	2.64%	AAA
Reliance Capital Ltd	2.60%	AAA
Reliance Gas Transport Infrastructure	2.37%	AAA
Others	1.11%	
Cash And Money Market	14.06%	
Total	100.00%	

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

Asset Allocation

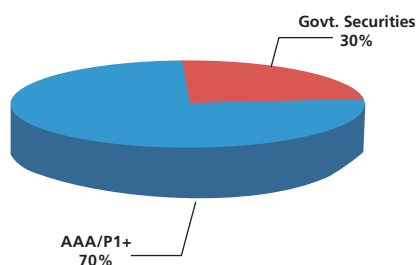


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver II

SFIN No: ULIF00815/12/09PRESERVER2117

As on 30th June 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	6.2%	5.5%
Last 1 year return	11.7%	10.4%
CAGR since inception	8.1%	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

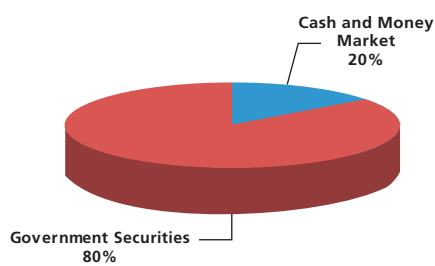
Preserver II

Portfolio as on 30 June 2012

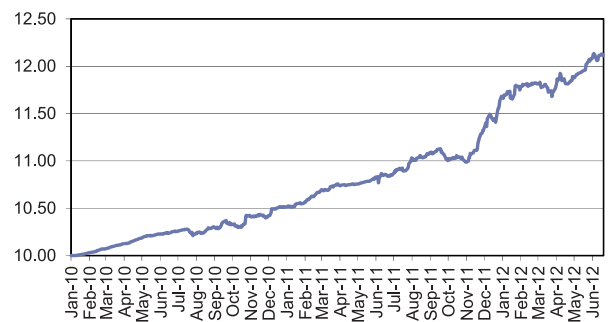
Security Name	Wt	Rating
Government Securities	80.19%	
GOI 2020	34.58%	Sovereign
GOI 2018	17.59%	Sovereign
GOI 2024	15.76%	Sovereign
GOI 2013	11.86%	Sovereign
Others	0.40%	
Cash And Money Market	19.81%	
Total	100.00%	

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

Asset Allocation

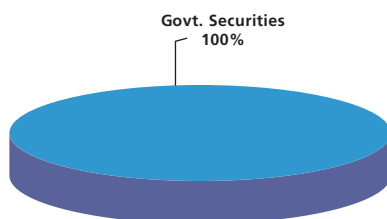


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Balancer II

SFIN No: ULIF01015/12/09BALANCER2F117

As on 30th June 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	8.3%	9.3%
Last 1 year return	1.0%	1.1%
CAGR since inception (20th Dec 2009)	2.9%	4.6%
CAGR since (05th January 2010)	3.0%	3.3%

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

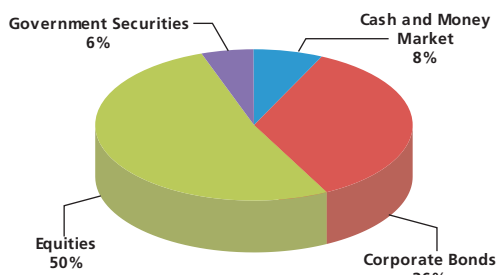
Balancer II

Portfolio as on 30 June 2012

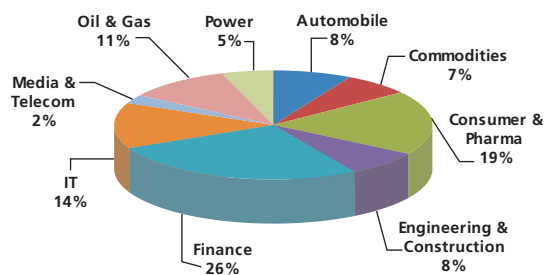
Security Name	Wt	Rating
Government Securities	6.41%	
GOI 2013	5.24%	Sovereign
GOI 2021	1.08%	Sovereign
Others	0.08%	
Corporate Bonds	35.86%	
LIC Housing Finance Company Ltd	7.88%	AAA
IL&FS	7.70%	AAA
TATA Sons Ltd	6.94%	AAA
Gail (India) Ltd	5.21%	AAA
Reliance Gas Transport Infrastructure	4.51%	AAA
HDFC	1.55%	AAA
Reliance Infrastructure Ltd	1.01%	AA+
Others	1.06%	
Equities	49.86%	
ITC Ltd	3.21%	
Infosys Ltd.	3.07%	
HDFC	2.51%	
ICICI Bank Ltd	2.48%	
HDFC Bank Ltd	2.29%	
Reliance Industries Ltd	2.10%	
Tata Consultancy Services Ltd	1.80%	
Larsen & Toubro Ltd	1.58%	
State Bank Of India	1.57%	
Tata Motors Ltd	1.16%	
Hindustan Unilever Ltd	1.06%	
Others	27.01%	
Cash And Money Market	7.87%	
Total	100.00%	

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

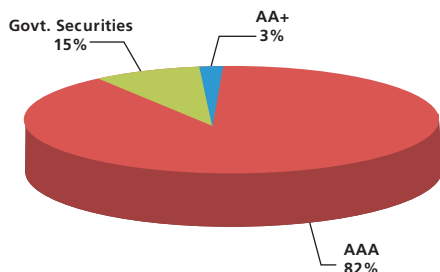
Asset Allocation



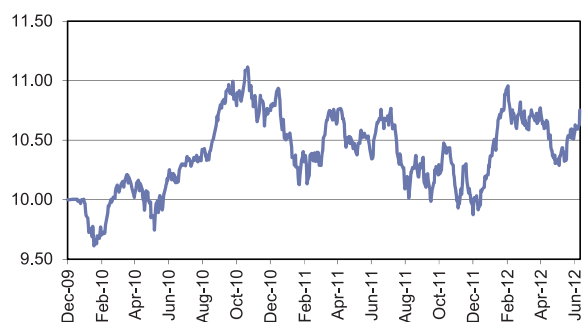
Equity Sectoral Break-Up



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 June 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	13.2%	14.2%
Last 1 year return	-5.3%	-6.5%
CAGR since inception (21st Dec 2009)	0.7%	2.3%
CAGR since (05th January 2010)	0.7%	0.0%

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

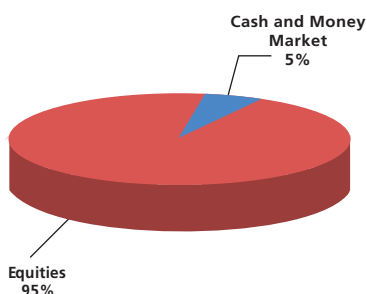
Multiplier II

Portfolio as on 30 June 2012

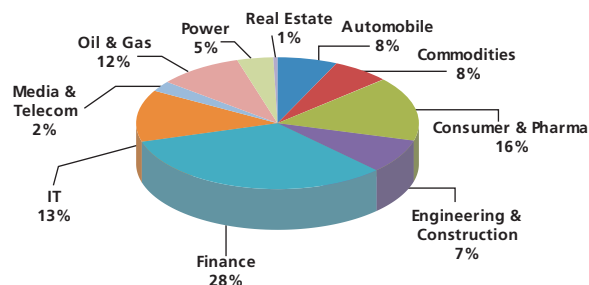
Security Name	Wt
Equities	95.01%
ITC Ltd	8.02%
Infosys Ltd.	6.22%
ICICI Bank Ltd	6.16%
Reliance Industries Ltd	5.59%
HDFC Bank Ltd	5.39%
HDFC	5.35%
Larsen & Toubro Ltd	4.65%
Tata Consultancy Services Ltd	3.74%
State Bank Of India	3.33%
Hindustan Unilever Ltd	2.68%
Tata Motors Ltd	2.60%
Bharti Airtel Ltd	2.33%
Mahindra & Mahindra Ltd	2.13%
Oil And Natural Gas	2.10%
Axis Bank	2.08%
Sun Pharmaceuticals Industries Ltd	1.96%
Tata Steel Ltd.	1.81%
Coal India Ltd	1.79%
Dr. Reddys Laboratories Ltd	1.45%
Bajaj Auto Ltd	1.36%
NTPC	1.23%
BPCL	1.22%
Jindal Steel & Power Ltd	1.21%
Gail (India) Ltd	1.19%
Punjab National Bank	1.18%
HCL Technologies Ltd	1.15%
Tata Power Co. Ltd	1.10%
Wipro	1.09%
Cipla Ltd	1.09%
Kotak Mahindra Bank Ltd	1.03%
Hero Motocorp Ltd.	1.00%
Others	11.79%
Cash And Money Market	4.99%
Total	100.00%

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

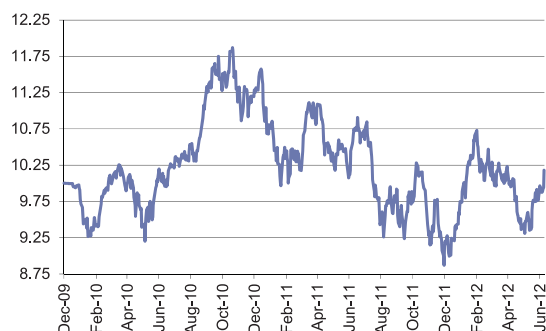
Asset Allocation



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 June 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	10.8%
Last 1 year return	-6.3%
CAGR since inception	-1.7%

Past performance is not indicative of future performance

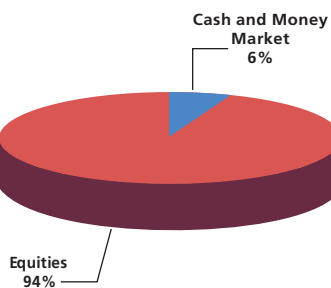
Virtue II

Portfolio as on 30 June 2012

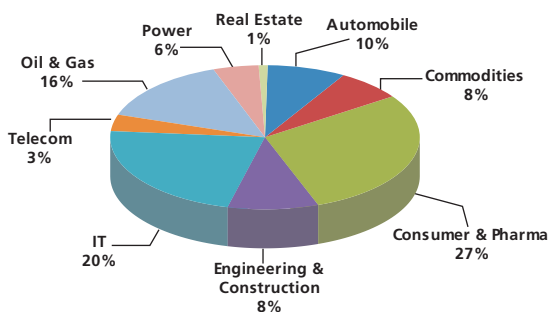
Security Name	Wt
Equities	94.15%
Infosys Ltd.	6.93%
Reliance Industries Ltd	5.27%
Tata Consultancy Services Ltd	4.19%
Sun Pharmaceuticals Industries Ltd	3.54%
Hindustan Unilever Ltd	3.51%
Bharti Airtel Ltd	3.27%
Oil And Natural Gas	3.04%
Dr. Reddys Laboratories Ltd	1.92%
Coal India Ltd	1.89%
Oracle Financial Services Software Ltd	1.86%
Larsen & Toubro Ltd	1.84%
Cipla Ltd	1.78%
Godrej Consumer Products Ltd.	1.78%
Hero Motocorp Ltd.	1.74%
Jindal Steel & Power Ltd	1.73%
Bosch Ltd.	1.71%
Wipro	1.70%
HCL Technologies Ltd	1.67%
Maruti Suzuki India Ltd	1.61%
Gail (India) Ltd	1.54%
Grasim Industries Ltd	1.54%
Bajaj Auto Ltd	1.51%
NTPC	1.44%
Lupin Ltd	1.34%
Asian Paints Ltd.	1.32%
Cairn India Ltd	1.23%
BPCL	1.17%
Divis Laboratories Ltd.	1.16%
Mindtree Limited	1.11%
Sterlite Industries	1.10%
Power Grid Corporation Ltd	1.02%
Titan Industries Ltd.	1.02%
Others	26.68%
Cash And Money Market	5.85%
Total	100.00%

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

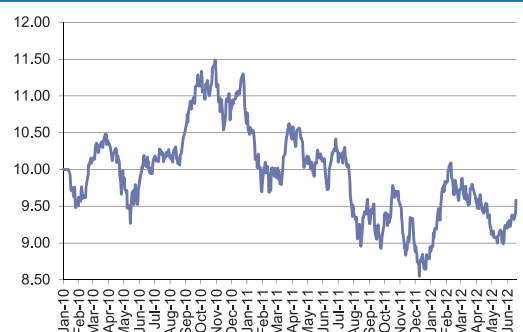
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 12- Jan-2010)

UNIT-LINKED Funds

Flexi Cap

SFIN No: ULIF01315/12/09FLEXICAPFN117

As on 30th June 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	13.0%	15.5%
Last 1 year return	-6.2%	-7.6%
CAGR since inception (22 nd Dec 2009)	-0.1%	0.7%
CAGR since (05 th January 2010)	-0.4%	-1.5%

Past performance is not indicative of future performance

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

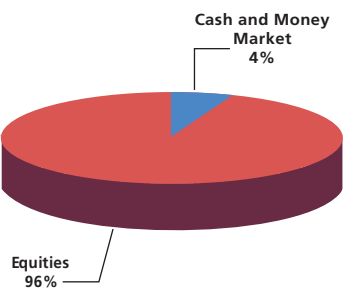
Security type	Benchmark Index
Equity	BSE 200 Index

Flexi Cap Portfolio as on 30 June 2012

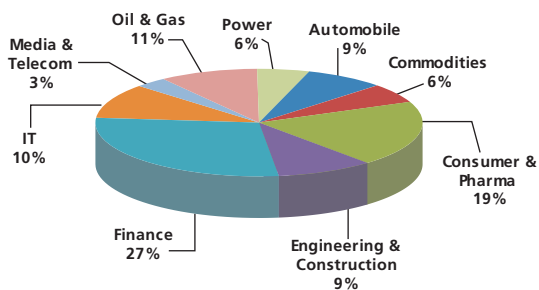
Security Name	Wt
Equities	95.66%
ITC Ltd	5.24%
ICICI Bank Ltd	4.95%
Infosys Ltd.	4.62%
Reliance Industries Ltd	3.98%
HDFC	3.86%
HDFC Bank Ltd	3.48%
Larsen & Toubro Ltd	3.34%
State Bank Of India	3.22%
Tata Motors Ltd	1.81%
Axis Bank	1.80%
Bharti Airtel Ltd	1.72%
Hindustan Unilever Ltd	1.67%
Oil And Natural Gas	1.48%
Sun Pharmaceuticals Industries Ltd	1.46%
Tata Steel Ltd.	1.36%
Tata Consultancy Services Ltd	1.35%
Mahindra & Mahindra Ltd	1.31%
Dr. Reddys Laboratories Ltd	1.14%
HCL Technologies Ltd	1.14%
Coal India Ltd	1.13%
C E S C Ltd.	1.12%
Wipro	1.07%
NTPC	1.01%
BPCL	1.00%
Others	41.43%
Cash And Money Market	4.34%
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 June 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	4.6%
Last 1 year return	7.1%
CAGR since inception	5.5%

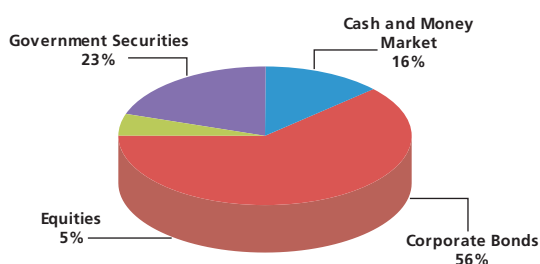
Past performance is not indicative of future performance

Return Guarantee Fund - I Portfolio as on 30 June 2012

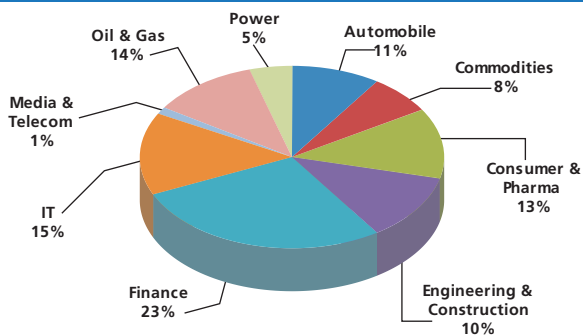
Security Name	Wt	Rating
Government Securities	22.78%	
GOI 2015	22.78%	Sovereign
Corporate Bonds	56.44%	
Tech Mahindra	8.79%	AAA
Power Finance Corporation Ltd	8.54%	AAA
Rural Electrification Corporation Ltd	8.49%	AAA
HDFC	8.49%	AAA
IL&FS	8.01%	AAA
Power Grid Corporation Ltd	5.41%	AAA
Reliance Gas Transport Infrastructure	4.42%	AAA
SAIL	4.28%	AAA
Equities	5.10%	
Cash And Money Market	15.68%	
Total	100.00%	

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

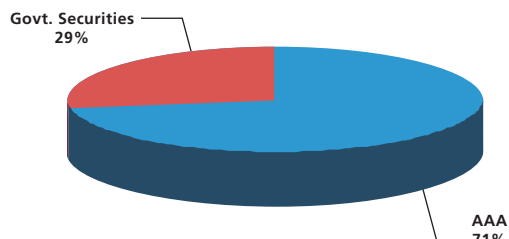
Asset Allocation



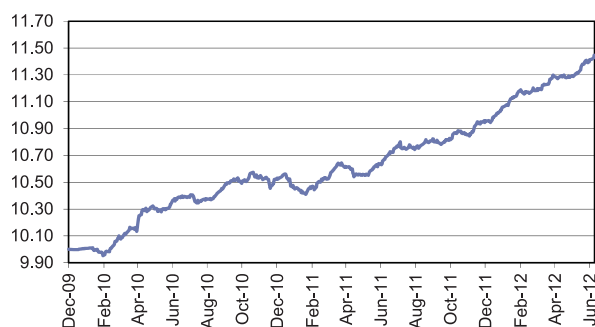
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 21-Dec-2009)

UNIT-LINKED Funds

Return Guarantee Fund - II

SFIN No: ULIF01519/02/10RETGUARFN2117

As on 30th June 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	4.6%
Last 1 year return	7.0%
CAGR since inception	5.5%

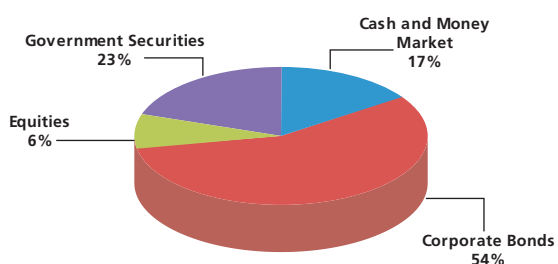
Past performance is not indicative of future performance

Return Guarantee Fund - II Portfolio as on 30 June 2012

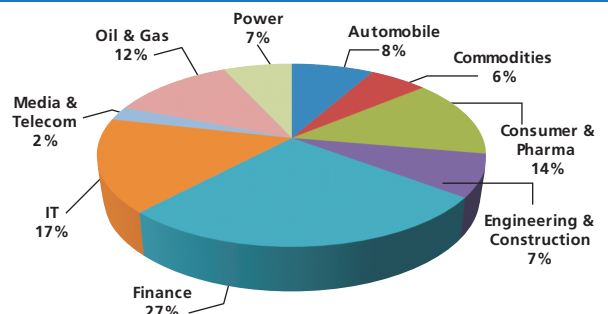
Security Name	Wt	Rating
Government Securities	23.10%	
GOI 2015	23.10%	Sovereign
Corporate Bonds	53.51%	
Rural Electrification Corporation Ltd	9.07%	AAA
IL&FS	8.09%	AAA
Reliance Gas Transport Infrastructure	7.56%	AAA
SAIL	7.31%	AAA
Power Finance Corporation Ltd	7.30%	AAA
HDFC	7.25%	AAA
Power Grid Corporation Ltd	6.93%	AAA
Equities	5.88%	
Cash And Money Market	17.50%	
Total	100.00%	

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

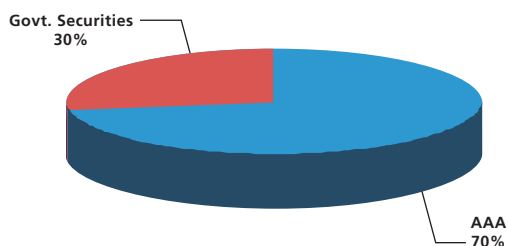
Asset Allocation



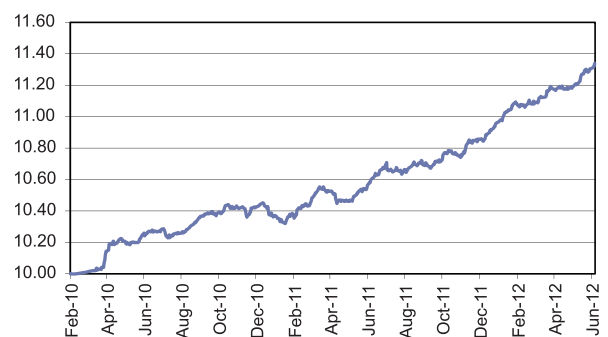
Equity Sectoral Break-Up



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 June 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	4.7%
Last 1 year return	7.1%
CAGR since inception	6.2%

Past performance is not indicative of future performance

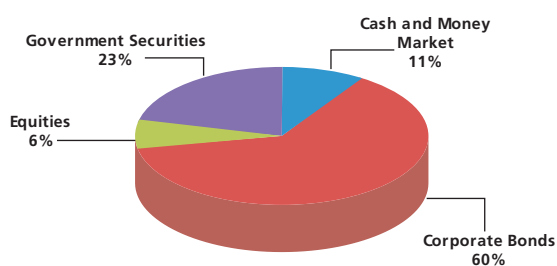
NAV Guaranteed

Portfolio as on 30 June 2012

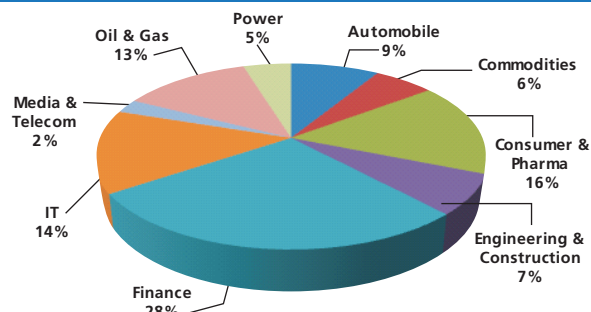
Security Name	Wt	Rating
Government Securities	23.36%	
GOI 2016	20.39%	Sovereign
SDL Tami Nadu 2016	2.97%	Sovereign
Corporate Bonds	59.68%	
TATA Sons Ltd	8.01%	AAA
Tech Mahindra	8.00%	AAA
HDFC	7.97%	AAA
Export Import Bank Of India	7.85%	AAA
SAIL	7.79%	AAA
Reliance Gas Transport Infrastructure	7.43%	AAA
Power Grid Corporation Ltd	7.41%	AAA
Power Finance Corporation Ltd	5.23%	AAA
Equities	6.37%	
Cash And Money Market	10.60%	
Total	100.00%	

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

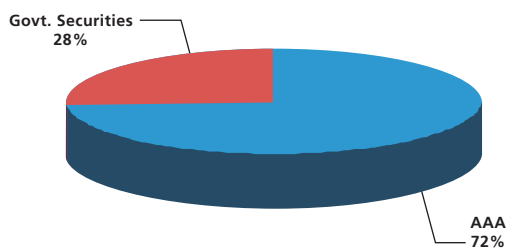
Asset Allocation



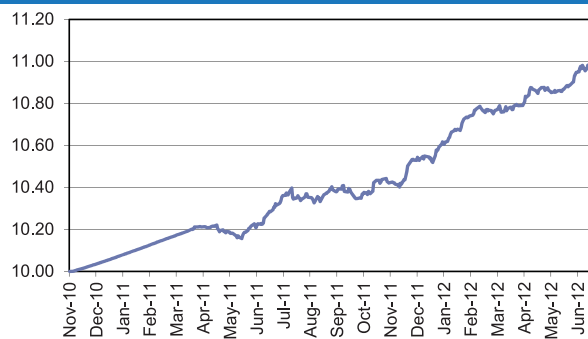
Equity Sectoral Break-Up



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 June 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	3.9%	4.4%
Last 1 year return	9.2%	8.7%
Last 3 year (CAGR)	6.7%	6.0%
Last 5 year (CAGR)	8.3%	6.8%
CAGR since inception	6.8%	5.9%

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

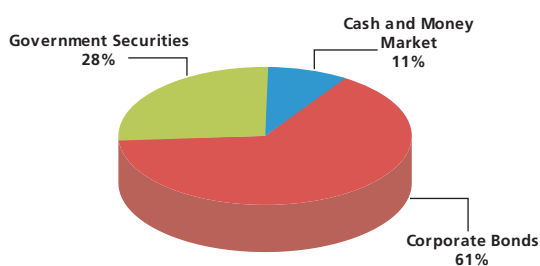
Protector

Portfolio as on 30 June 2012

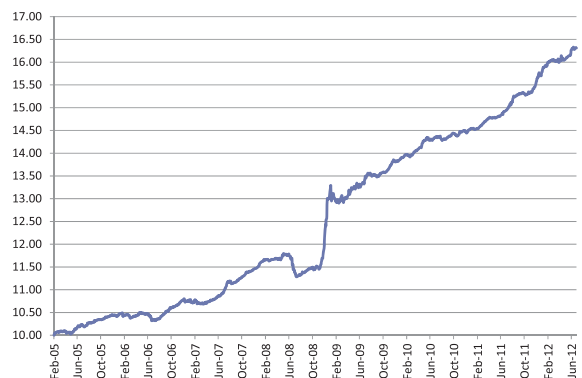
Security Name	Wt	Rating
Government Securities	27.98%	
GOI 2022	5.51%	Sovereign
GOI OIL Bond 2012	5.48%	Sovereign
GOI 2024	5.29%	Sovereign
GOI 2014	4.87%	Sovereign
GOI 2015	3.62%	Sovereign
GOI 2032	1.69%	Sovereign
Others	1.52%	
Corporate Bonds	60.64%	
IL&FS	8.40%	AAA
Reliance Port & Terminals Limited	7.98%	AAA
Reliance Industries Ltd	7.78%	AAA
Gail (India) Ltd	7.43%	AAA
LIC Housing Finance Company Ltd	7.09%	AAA
Reliance Gas Transport Infrastructure	6.10%	AAA
Power Grid Corporation Ltd	4.97%	AAA
HDFC	4.61%	AAA
Tech Mahindra	2.43%	AAA
Rural Electrification Corporation Ltd	2.09%	AAA
Others	1.75%	
Cash And Money Market	11.38%	
Total	100.00%	

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

Asset Allocation

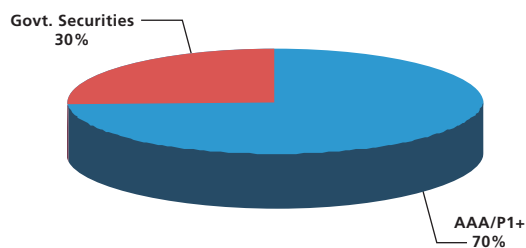


NAV Movement since Inception



(Date of inception: 4-Feb-2005)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver

SFIN No: ULIF00125/01/05PRESERVERF117

As on 30th June 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	5.4%	5.5%
Last 1 year return	8.9%	10.4%
Last 3 year (CAGR)	5.0%	6.4%
Last 5 year (CAGR)	6.7%	7.8%
CAGR since inception	6.0%	6.9%

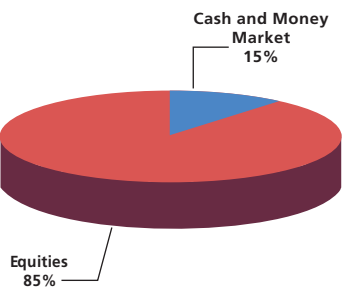
Past performance is not indicative of future performance

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

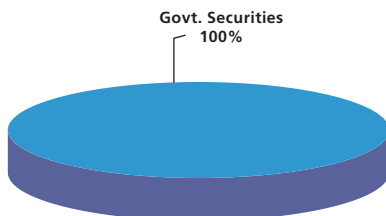


NAV Movement since Inception



(Date of inception: 10-Feb-2005)

Credit Rating of Debt Portfolio



Preserver

Portfolio as on 30 June 2012

Security Name	Wt	Rating
Government Securities	84.63%	
GOI 2020	26.57%	Sovereign
GOI 2018	22.03%	Sovereign
GOI 2024	12.25%	Sovereign
GOI 2014	7.50%	Sovereign
GOI 2022	6.95%	Sovereign
GOI 2017	3.74%	Sovereign
GOI 2021	3.05%	Sovereign
GOI OIL Bond 2012	1.58%	Sovereign
Others	0.95%	
Cash And Money Market	15.37%	
Total	100.00%	

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

UNIT-LINKED Funds

Moderator

SFIN No: ULIF00325/01/05MODERATORF117

As on 30th June 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%	6.3%
Last 1 year return	4.9%	5.7%
Last 3 year (CAGR)	6.0%	6.2%
Last 5 year (CAGR)	7.3%	6.3%
CAGR since inception	8.0%	7.8%

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

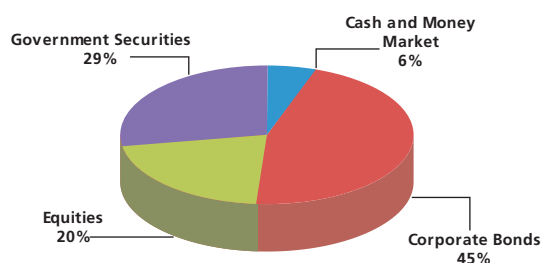
Moderator

Portfolio as on 30 June 2012

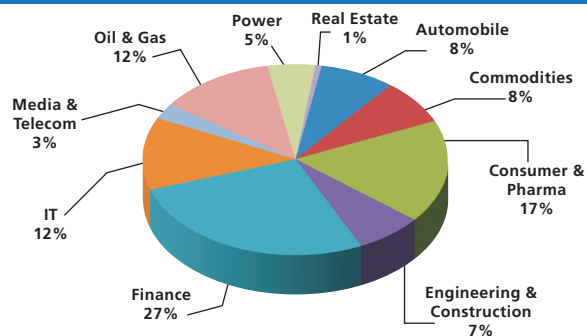
Security Name	Wt	Rating
Government Securities	28.90%	
GOI 2024	9.00%	Sovereign
GOI OIL Bond 2012	8.50%	Sovereign
GOI 2021	5.91%	Sovereign
GOI 2020	2.84%	Sovereign
GOI 2032	2.31%	Sovereign
Others	0.36%	
Corporate Bonds	44.95%	
IL&FS	8.60%	AAA
LIC Housing Finance Company Ltd	6.87%	AAA
Reliance Gas Transport Infrastructure	6.65%	AAA
Tech Mahindra	6.59%	AAA
Gail (India) Ltd	5.61%	AAA
HDFC	5.57%	AAA
Power Finance Corporation Ltd	2.23%	AAA
Sundaram Finance Ltd	1.98%	AA+
Others	0.85%	
Equities	20.13%	
ITC Ltd	1.71%	
Reliance Industries Ltd	1.32%	
Infosys Ltd.	1.29%	
HDFC Bank Ltd	1.26%	
HDFC	1.16%	
ICICI Bank Ltd	1.14%	
Larsen & Toubro Ltd	1.03%	
Others	11.23%	
Cash And Money Market	6.02%	
Total	100.00%	

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

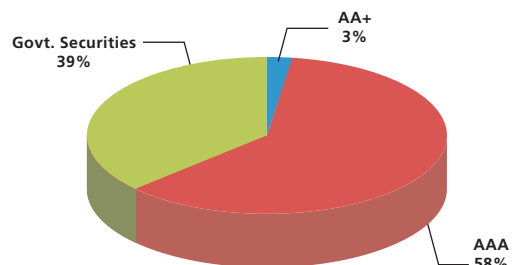
Asset Allocation



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 June 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	8.5%	9.3%
Last 1 year return	0.7%	1.1%
Last 3 year (CAGR)	5.8%	6.6%
Last 5 year (CAGR)	6.5%	5.5%
CAGR since inception	10.0%	10.2%

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

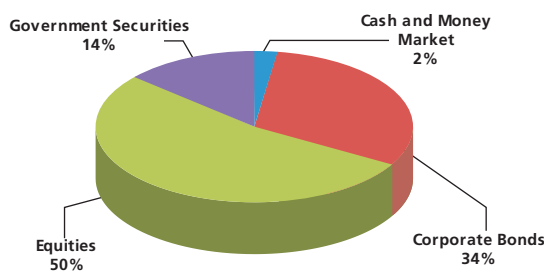
Balancer

Portfolio as on 30 June 2012

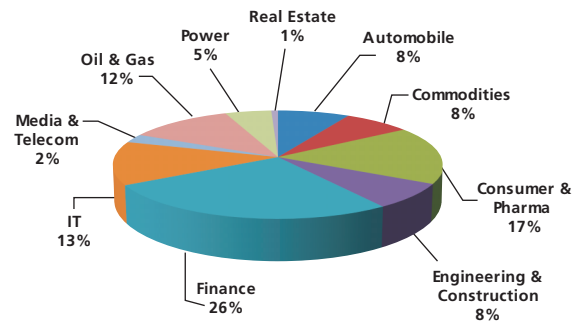
Security Name	Wt	Rating
Government Securities	13.60%	
GOI 2021	4.81%	Sovereign
GOI 2013	3.55%	Sovereign
GOI OIL Bond 2012	2.53%	Sovereign
Others	2.72%	
Corporate Bonds	34.50%	
Reliance Gas Transport Infrastructure	7.19%	AAA
Reliance Capital Ltd	5.76%	AAA
LIC Housing Finance Company Ltd	4.18%	AAA
IL&FS	3.85%	AAA
Gail (India) Ltd	3.47%	AAA
TATA Sons Ltd	2.34%	AAA
HDFC	1.82%	AAA
L&T Finance Ltd	1.41%	AA+
Power Grid Corporation Ltd	1.05%	AAA
Others	3.42%	
Equities	49.64%	
ITC Ltd	4.18%	
HDFC Bank Ltd	3.32%	
Infosys Ltd.	3.13%	
Reliance Industries Ltd	3.02%	
ICICI Bank Ltd	2.76%	
Larsen & Toubro Ltd	2.75%	
HDFC	2.75%	
Tata Consultancy Services Ltd	1.90%	
State Bank Of India	1.63%	
Hindustan Unilever Ltd	1.46%	
Tata Motors Ltd	1.29%	
Bharti Airtel Ltd	1.26%	
Sun Pharmaceuticals Industries Ltd	1.25%	
Oil And Natural Gas	1.09%	
Mahindra & Mahindra Ltd	1.00%	
Others	16.87%	
Cash And Money Market	2.25%	
Total	100.00%	

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

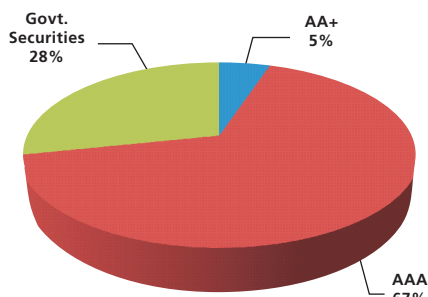
Asset Allocation



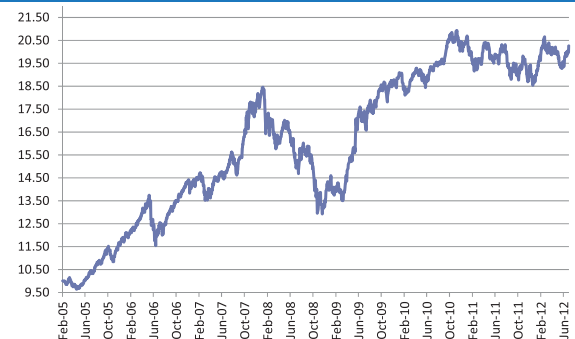
Equity Sectoral Break-Up



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 June 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	11.1%	12.2%
Last 1 year return	-4.4%	-3.5%
Last 3 year (CAGR)	5.4%	6.9%
Last 5 year (CAGR)	4.6%	4.7%
CAGR since inception	11.8%	12.3%

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

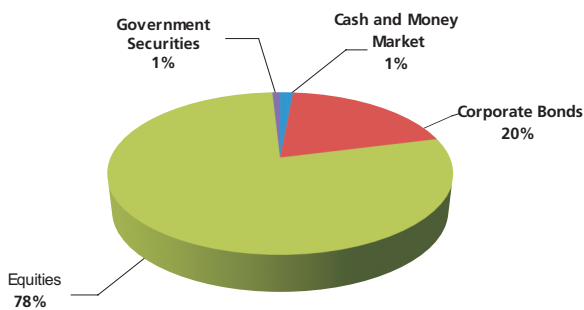
Accelerator

Portfolio as on 30 June 2012

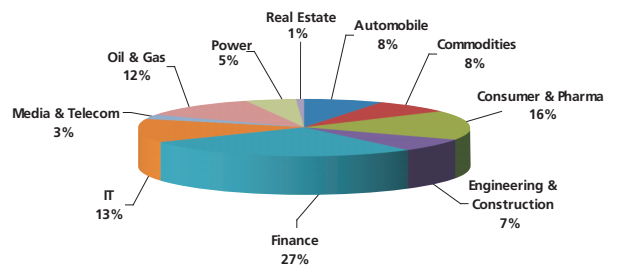
Security Name	Wt	Rating
Government Securities	0.87%	
Others	0.87%	
Corporate Bonds	19.54%	
Reliance Gas Transport Infrastructure	4.71%	AAA
Reliance Capital Ltd	3.79%	AAA
LIC Housing Finance Company Ltd	2.20%	AAA
HDFC	2.15%	AAA
IL&FS	1.79%	AAA
Rural Electrification Corporation Ltd	1.71%	AAA
Gail (India) Ltd	1.39%	AAA
Others	1.80%	
Equities	78.10%	
ITC Ltd	6.41%	
HDFC Bank Ltd	5.32%	
Infosys Ltd.	5.09%	
Reliance Industries Ltd	4.94%	
ICICI Bank Ltd	4.81%	
Larsen & Toubro Ltd	4.06%	
HDFC	4.05%	
Tata Consultancy Services Ltd	3.07%	
State Bank Of India	2.62%	
Hindustan Unilever Ltd	2.23%	
Tata Motors Ltd	2.03%	
Bharti Airtel Ltd	1.94%	
Oil And Natural Gas	1.72%	
Sun Pharmaceuticals Industries Ltd	1.63%	
Axis Bank	1.51%	
Mahindra & Mahindra Ltd	1.48%	
Tata Steel Ltd.	1.40%	
Coal India Ltd	1.23%	
Dr. Reddys Laboratories Ltd	1.18%	
Wipro	1.14%	
Bajaj Auto Ltd	1.05%	
Gail (India) Ltd	1.05%	
Cipla Ltd	1.03%	
Others	17.10%	
Cash and Money Market	1.49%	
Total	100.00%	

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

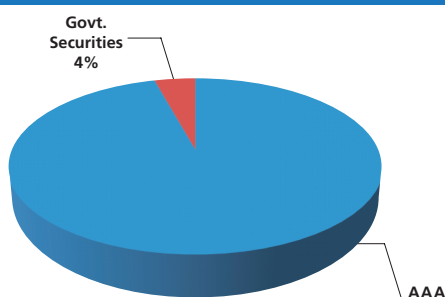
Asset Allocation



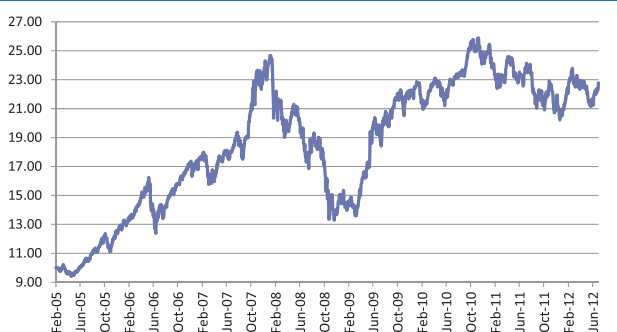
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 07- Feb-2005)

UNIT-LINKED Funds

Multiplier

SFIN No: ULIF00625/01/05MULTIPLIER117

As on 30th June 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	13.7%	14.2%
Last 1 year return	-6.9%	-6.5%
Last 3 year (CAGR)	5.6%	7.2%
Last 5 year (CAGR)	3.5%	4.1%
CAGR since inception	12.2%	13.6%

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

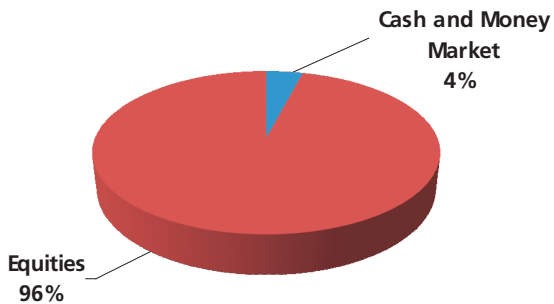
Multiplier

Portfolio as on 30 June 2012

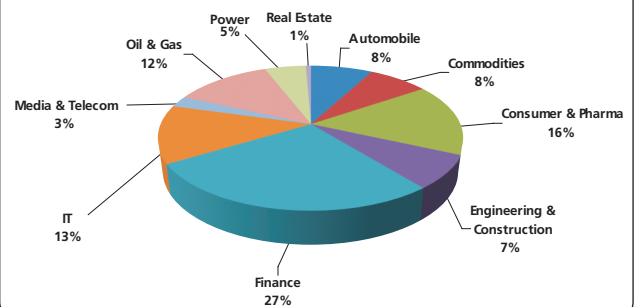
Security Name	Wt
Equities	95.95%
ITC Ltd	8.10%
Reliance Industries Ltd	6.27%
Infosys Ltd.	6.17%
ICICI Bank Ltd	6.05%
HDFC Bank Ltd	5.80%
HDFC	5.44%
Larsen & Toubro Ltd	5.10%
Tata Consultancy Services Ltd	3.82%
State Bank Of India	3.40%
Hindustan Unilever Ltd	2.68%
Tata Motors Ltd	2.46%
Bharti Airtel Ltd	2.39%
Mahindra & Mahindra Ltd	2.14%
Oil And Natural Gas	2.12%
Sun Pharmaceuticals Industries Ltd	1.91%
Tata Steel Ltd.	1.84%
Axis Bank	1.81%
Coal India Ltd	1.55%
Dr. Reddys Laboratories Ltd	1.45%
Cipla Ltd	1.40%
Kotak Mahindra Bank Ltd	1.36%
Gail (India) Ltd	1.26%
NTPC	1.25%
HCL Technologies Ltd	1.24%
BPCL	1.20%
Bajaj Auto Ltd	1.20%
Wipro	1.18%
Jindal Steel & Power Ltd	1.16%
Tata Power Co. Ltd	1.15%
BHEL	1.09%
Power Grid Corporation Ltd	1.06%
Others	10.90%
Cash And Money Market	4.05%
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 June 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	11.3%
Last 1 year return	-8.0%
Last 3 year (CAGR)	3.1%
CAGR since inception	-0.4%

Past performance is not indicative of future performance

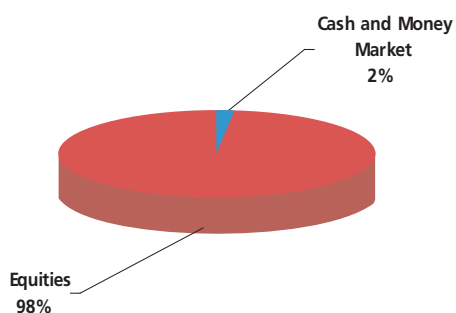
Virtue

Portfolio as on 30 June 2012

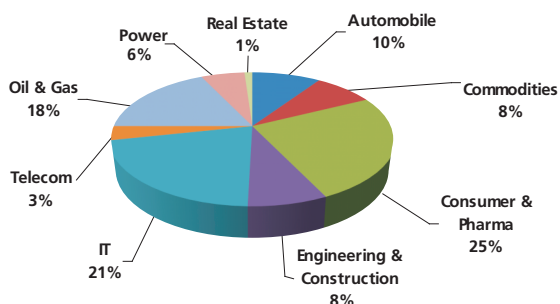
Security Name	Wt
Equities	98.01%
Infosys Ltd.	7.89%
Reliance Industries Ltd	6.81%
Tata Consultancy Services Ltd	5.22%
Hindustan Unilever Ltd	4.01%
Sun Pharmaceuticals Industries Ltd	3.80%
Bharti Airtel Ltd	3.32%
Oil And Natural Gas	3.11%
Coal India Ltd	2.18%
Dr. Reddys Laboratories Ltd	2.13%
Oracle Financial Services Software Ltd	2.08%
Cipla Ltd	2.05%
Wipro	1.96%
Grasim Industries Ltd	1.86%
NTPC	1.80%
Larsen & Toubro Ltd	1.72%
HCL Technologies Ltd	1.71%
Jindal Steel & Power Ltd	1.71%
Hero Motocorp Ltd.	1.69%
Maruti Suzuki India Ltd	1.67%
Gail (India) Ltd	1.65%
Lupin Ltd	1.63%
Bosch Ltd.	1.59%
Divis Laboratories Ltd.	1.36%
Godrej Consumer Products Ltd.	1.35%
Bajaj Auto Ltd	1.32%
BPCL	1.26%
BHEL	1.25%
Cairn India Ltd	1.23%
Sterlite Industries	1.19%
Titan Industries Ltd.	1.17%
Power Grid Corporation Ltd	1.13%
DLF Ltd	1.07%
Asian Paints Ltd	1.03%
Others	23.06%
Cash And Money Market	1.99%
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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