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Met Invest

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

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



ECONOMY

Indicators	Oct-12	Nov-12	M-o-M Variation
10 year GSec (%)	8.22	8.18	-0.04
10 year AAA Corporate Bond (%)	9.00	9.00	0.00
5 year GSec (%)	8.18	8.16	-0.02
5 year AAA Corporate Bond (%)	8.99	9.00	0.01
1 year T-Bill (%)	8.02	8.07	0.05
1 year CD (%)	8.63	8.76	0.13
WPI Inflation (%)	7.81	7.45	-0.36
IIP (%)	2.70	-0.40	-3.10
US 10 year Treasury Yield (%)	1.69	1.62	-0.07
Exchange Rate (USD/INR)	53.81	54.27	0.8%
Forex Reserves (USD bn)	295	295	0.00
Brent Crude Oil (USD/barrel)	109	111	2.3%
Sensex	18505	19340	4.5%
Nifty	5620	5880	4.6%

Source: Bloomberg, Reuters and WSS from RBI

Economy

During November 2012, Indian economy continued to face the dual problem of low growth and high inflation. The Index of Industrial Production (IIP) for September 2012 declined by 0.4%, in contrast to an expected growth of around 3%.

India's GDP growth for the second quarter of FY13 (July-September 2012) came at 5.3%. This was in line with market expectation. The growth in Agricultural sector as well as Manufacturing sector was disappointing at 1.2% and 2.8% respectively. However, Services sector continued its strong performance with a growth of 7.1%.

The Inflation as measured by Wholesale Price Index (WPI) for October 2012 softened to 7.45% compared to 7.81% in September 2012. The moderation in prices of food items and lower than expected rise in fuel prices were main reasons for decline in inflation. The core inflation also moderated to 5.2% during October compared to 5.6% in September.

The liquidity conditions tightened during November 2012 due to demand for cash during festive season. The average liquidity injection by RBI was around Rs 92,800 crores compared to Rs 67,100 crores in the previous month.

During November 2012, the global economy continued to struggle with low growth continuing in Euro zone. The fresh package for Greece was a positive development during the month. The key development in US was the re-election of US President Barack Obama. Post presidential elections, the focus has shifted to fiscal problems. Market is hopeful of some meaningful solution soon.

Equity Market

November was a volatile month for global equity markets as concerns regarding US fiscal situation and Greece's bailout package increased significantly. However, expectations about the US government reaching an agreement on improving fiscal situation along with affirmative action by Eurozone ministers regarding Greece's assistance package lifted sentiments and markets rebounded.

Developed markets outperformed emerging markets with Japan, Germany and UK gaining 6%, 2% and 1% respectively as concerns regarding Eurozone crisis receded. The US markets also recovered post the elections after having fallen 2% during the month and ended flat. Amongst emerging markets, India outperformed with 5% gain while Brazil and Russia remained flat. China declined by 4%.

Global growth prospects seemed to be improving, led by China and other emerging markets which are showing signs of improvement. This led to a sharp up move in industrial metals as demand for these commodities is expected to increase significantly for fueling economic growth in these regions. The prices of Aluminum, Zinc and Copper increased by 10%, 9% and 3% respectively during the month.

Back home in India, the winter session of Parliament which started with a political logjam, began functioning after Government agreed to a Parliamentary vote on FDI in retail. This was taken positively by equity investors as it demonstrated Government's strong intent to implement economic reforms. The winter session of Parliament is an important event for markets as many important reform-oriented bills are expected to be tabled in this session.

MARKET OUTLOOK

Sectoral Performance

The Automobile sector outperformed during the month as monthly sales numbers were above expectations, led by the festive season. The demand for passenger vehicles seems to have revived while growth in two wheeler segment appears to be stabilizing. The Management commentaries of various companies suggests that momentum may continue, going into the wedding season next quarter. The demand for Medium and Heavy Commercial Vehicles (MHCV) is expected to revive with improvement in economic growth.

The Telecom sector which has been grappling with high competition and adverse policy environment turned out to be a major out performer this month, as subdued response to 2G auctions indicated significant decline in competitive intensity. The fundamentals of this sector appear to be improving led by return of pricing power of telecom companies.

Equity Market Outlook

The country's economic growth seems to be reviving, albeit on a slower pace. The sales of automobile and consumer durables have improved seasonally, while there is an uptrend in public sector projects, amongst other improvement indicators. The economy is likely to start improving gradually, going forward. The expected rate cut from RBI would significantly help in propelling economic growth.

Declining interest rates and gradual economic growth augur well for corporate profitability which appears to have bottomed out. Notwithstanding strong YTD performance (+27%), we continue to remain positive on equities. Markets continue to look attractive with expected improvement in the economic environment and corporate profitability.

Outlook on Fixed Income Market

The Government securities market was range bound between 8.18 to 8.23 % in November. The Corporate bond market was flat with 10 year AAA rated bonds at around 8.95-9.00%. In the Money market, CD rates (Certificate of Deposits) hardened by 10-15 bps due to tight liquidity conditions. The one year CD rates moved up from 8.55-60% to around 8.65-70%.

The market mood was bearish at beginning of the month as RBI did not reduce rates in the previous monetary policy. At the same time, continuous supply of Government Securities due to regular weekly auctions increased the selling pressure. There were concerns over the Government overshooting its fiscal deficit target due to poor response to 2G telecom auction and low mobilisation through disinvestments.

However, with lower than expected IIP and WPI Inflation numbers, market started hoping for a rate cut by RBI. On account of tight liquidity in the system, expectation of OMOs (Open Market Operation) started building up. This resulted in buying interest in the market in second half of the month. Towards end of the month, the much awaited OMO was announced. As a result, bond yields softened and the benchmark 10 year GSec touched a low of 8.18%.

Going forward, we expect yields in Government securities market to remain range bound, as RBI is unlikely to cut rates till the next quarterly policy scheduled in January 2013. However, we expect RBI to continue with OMOs to ease the stress on liquidity. This would be positive for bond yields. Over the medium to long term horizon, we expect rates to soften as RBI is likely to reduce rates to support faltering economic growth.

UNIT-LINKED Funds

Protector II

SFIN No: ULIF00915/12/09PROTECTOR2117

As on 30th Nov 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	4.9%	4.6%
Last 1 year return	12.5%	9.5%
CAGR since inception	8.8%	7.0%

Past performance is not indicative of future performance

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

Security Type

Debt

Benchmark Index

CRISIL Composite Bond Fund Index

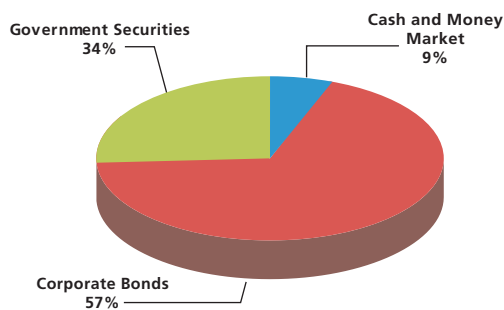
Protector II

Portfolio as on 30 Nov 2012

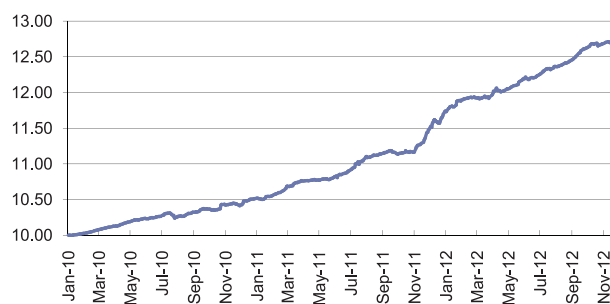
Security Name	Wt	Rating
Government Securities	33.80%	
GOI 2025	9.00%	Sovereign
GOI 2036	8.28%	Sovereign
GOI 2026	3.64%	Sovereign
SDL Maharashtra 2022	3.62%	Sovereign
GOI 2022	3.62%	Sovereign
GOI 2027	3.61%	Sovereign
GOI 2024	1.92%	Sovereign
Others	0.11%	
Corporate Bonds	57.28%	
LIC Housing Finance Company Ltd	6.72%	AAA
Reliance Industries Ltd	6.43%	AAA
SAIL	5.47%	AAA
Gail (India) Ltd	5.46%	AAA
IL&FS	5.34%	AAA
TATA Sons Ltd	5.21%	AAA
HDFC	4.38%	AAA
Sundaram Finance Ltd	3.68%	AA+
Sterlite Industries	2.92%	AA+
Power Finance Corporation Ltd	2.20%	AAA
Indian Railways Finance Corporation	1.95%	AAA
Reliance Capital Ltd	1.90%	AAA
Bajaj Finance	1.83%	AA+
Reliance Gas Transport Infrastructure	1.74%	AAA
Mahindra & Mahindra Financial Services	1.61%	AA+
Others	0.42%	
Cash And Money Market	8.92%	
Total	100.00%	

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

Asset Allocation

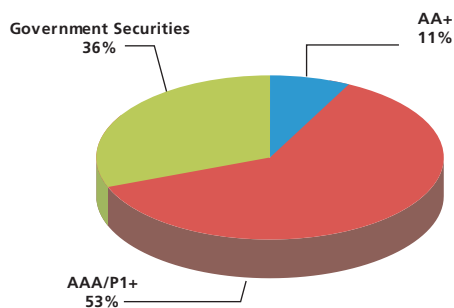


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver II

SFIN No: ULIF00815/12/09PRESERVER2117

As on 30th Nov 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	3.6%	4.8%
Last 1 year return	11.3%	11.6%
CAGR since inception	7.9%	7.6%

Past performance is not indicative of future performance

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

Security Type
Debt (GOI)

Benchmark Index
ISEC MiBex

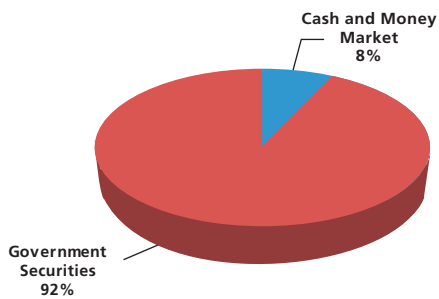
Preserver II

Portfolio as on 30 Nov 2012

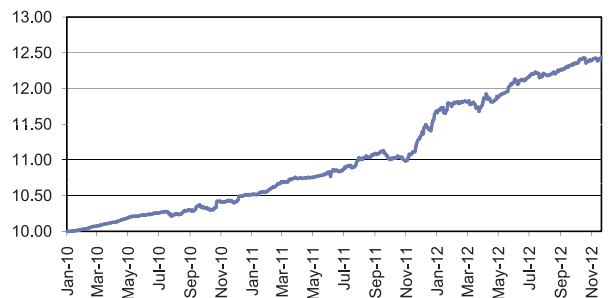
Security Name	Wt	Rating
Government Securities	92.42%	
GOI 2030	28.47%	Sovereign
GOI 2020	20.54%	Sovereign
GOI 2025	16.09%	Sovereign
GOI 2026	8.14%	Sovereign
SDL Maharashtra 2022	8.09%	Sovereign
GOI 2036	8.05%	Sovereign
GOI Loan 2032	2.68%	Sovereign
Others	0.36%	
Cash And Money Market	7.58%	
Total	100.00%	

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

Asset Allocation

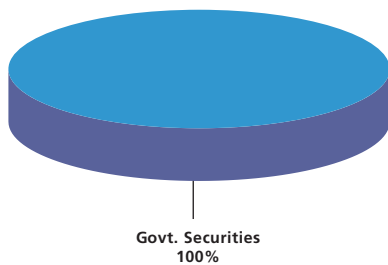


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Balancer II

SFIN No: ULIF01015/12/09BALANCER2F117

As on 30th Nov 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	11.6%	12.0%
Last 1 year return	15.2%	15.6%
CAGR since inception (20th Dec 2009)	5.2%	6.5%
CAGR since (05th January 2010)	5.2%	5.4%

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

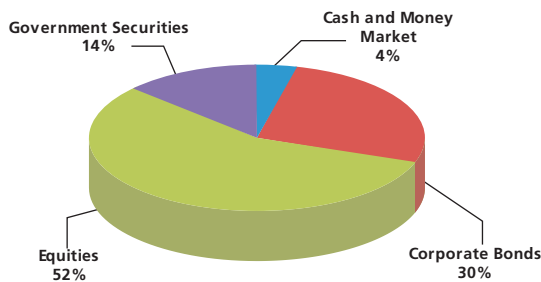
Balancer II

Portfolio as on 30 Nov 2012

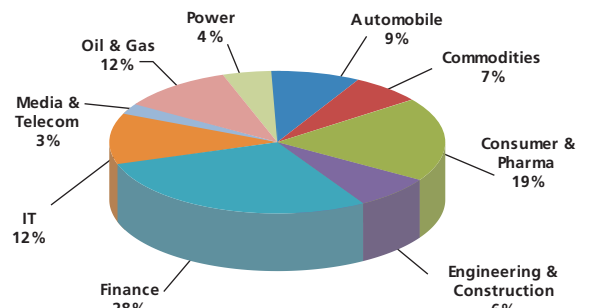
Security Name	Wt	Rating
Government Securities	14.28%	
GOI 2030	11.11%	Sovereign
GOI 2036	2.18%	Sovereign
Others	0.98%	
Corporate Bonds	30.02%	
LIC Housing Finance Company Ltd	6.67%	AAA
IL&FS	6.33%	AAA
TATA Sons Ltd	5.87%	AAA
Gail (India) Ltd	4.42%	AAA
Reliance Gas Transport Infrastructure	3.81%	AAA
HDFC	1.31%	AAA
Others	1.62%	
Equities	52.25%	
ITC Ltd	3.82%	
Reliance Industries Ltd	3.21%	
ICICI Bank Ltd	3.13%	
Infosys Ltd.	2.84%	
HDFC	2.82%	
HDFC Bank Ltd	2.65%	
Larsen & Toubro Ltd	1.66%	
Tata Motors Ltd	1.49%	
Tata Consultancy Services Ltd	1.43%	
State Bank Of India	1.43%	
Bharti Airtel Ltd	1.09%	
Hindustan Unilever Ltd	1.04%	
Oil And Natural Gas	1.00%	
Others	24.63%	
Cash And Money Market	3.44%	
Total	100.00%	

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

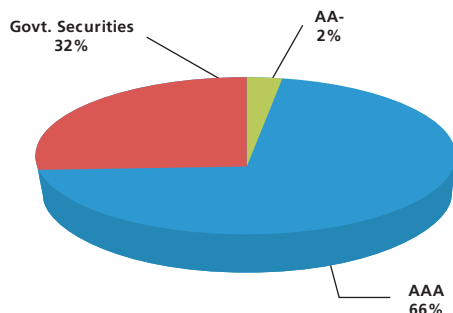
Asset Allocation



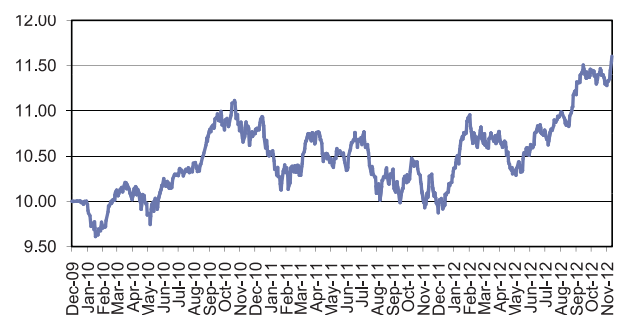
Equity Sectoral Break-Up



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 Nov 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	19.1%	19.4%
Last 1 year return	20.6%	21.7%
CAGR since inception (21st Dec 2009)	4.3%	5.8%
CAGR since (05th January 2010)	4.3%	3.8%

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

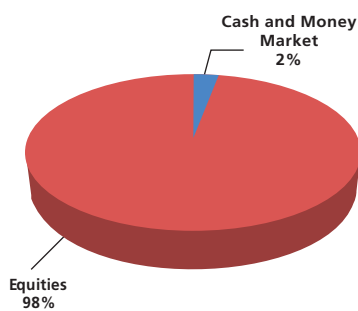
Multiplier II

Portfolio as on 30 Nov 2012

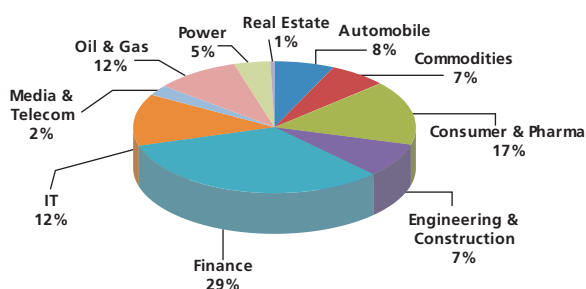
Security Name	Wt
Equities	98.14%
ITC Ltd	8.10%
ICICI Bank Ltd	6.99%
HDFC	6.51%
Reliance Industries Ltd	6.16%
HDFC Bank Ltd	5.86%
Infosys Ltd.	5.65%
Larsen & Toubro Ltd	5.30%
Tata Consultancy Services Ltd	3.45%
Tata Motors Ltd	2.66%
State Bank Of India	2.65%
Oil And Natural Gas	2.48%
Hindustan Unilever Ltd	2.43%
Bharti Airtel Ltd	2.38%
Mahindra & Mahindra Ltd	2.31%
Axis Bank	1.98%
Sun Pharmaceuticals Industries Ltd	1.77%
Tata Steel Ltd.	1.65%
Bajaj Auto Ltd	1.59%
Coal India Ltd	1.50%
Grasim Industries Ltd	1.39%
Cipla Ltd	1.36%
IDFC	1.32%
HCL Technologies Ltd	1.32%
Kotak Mahindra Bank Ltd	1.22%
Asian Paints Ltd.	1.20%
Reliance Infrastructure Ltd	1.19%
Maruti Suzuki India Ltd	1.18%
Gail (India) Ltd	1.14%
Jindal Steel & Power Ltd	1.11%
NTPC	1.05%
Wipro	1.02%
Power Grid Corporation Ltd	1.00%
Others	11.23%
Cash And Money Market	1.86%
Total	100.00%

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

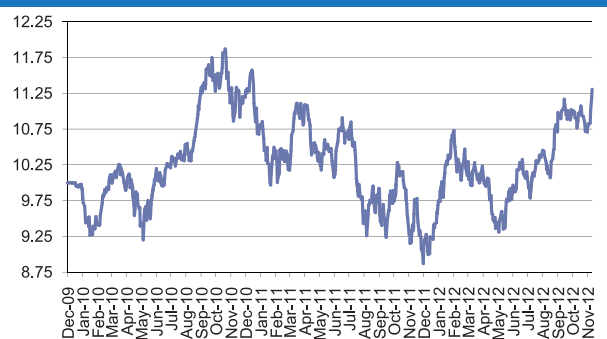
Asset Allocation



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 Nov 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	12.9%
Last 1 year return	14.0%
CAGR since inception	1.2%

Past performance is not indicative of future performance

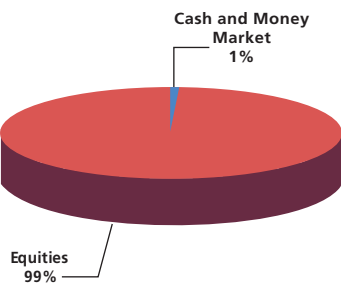
Virtue II

Portfolio as on 30 Nov 2012

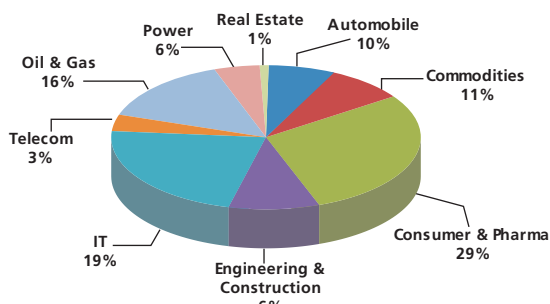
Security Name	Wt
Equities	98.59%
Infosys Ltd.	7.48%
Reliance Industries Ltd	6.53%
Hindustan Unilever Ltd	3.84%
Tata Consultancy Services Ltd	3.48%
Sun Pharmaceuticals Industries Ltd	3.42%
Bharti Airtel Ltd	3.38%
Oil And Natural Gas	3.23%
Grasim Industries Ltd	2.35%
Cipla Ltd	2.32%
Coal India Ltd	2.28%
Dr. Reddys Laboratories Ltd	2.17%
Bajaj Auto Ltd	2.12%
Tata Global Beverages Limited	1.94%
Lupin Ltd	1.85%
Oracle Financial Services Software Ltd	1.84%
Jindal Steel & Power Ltd	1.75%
Titan Industries Ltd.	1.71%
NTPC	1.67%
Gail (India) Ltd	1.67%
Bosch Ltd.	1.48%
HCL Technologies Ltd	1.42%
Sterlite Industries	1.40%
Maruti Suzuki India Ltd	1.37%
Asian Paints Ltd.	1.35%
Wipro	1.35%
Godrej Consumer Products Ltd.	1.05%
Larsen & Toubro Ltd	1.05%
BPCL	1.04%
Others	32.06%
Cash And Money Market	1.41%
Total	100.00%

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

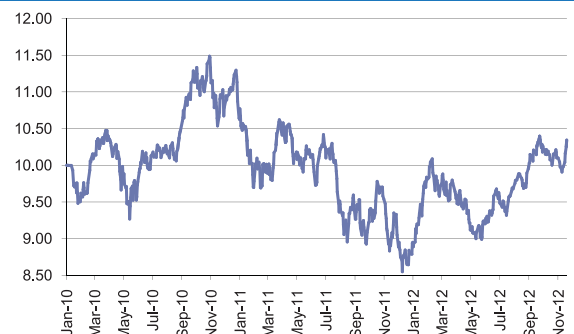
Asset Allocation



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 Nov 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	18.9%	19.3%
Last 1 year return	20.9%	22.4%
CAGR since inception (22 nd Dec 2009)	3.8%	4.5%
CAGR since (05 th January 2010)	3.6%	2.5%

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

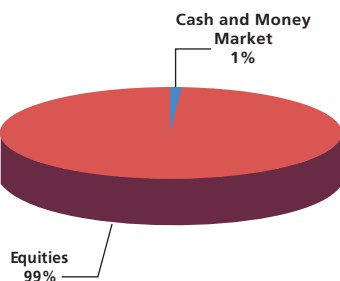
Flexi Cap

Portfolio as on 30 Nov 2012

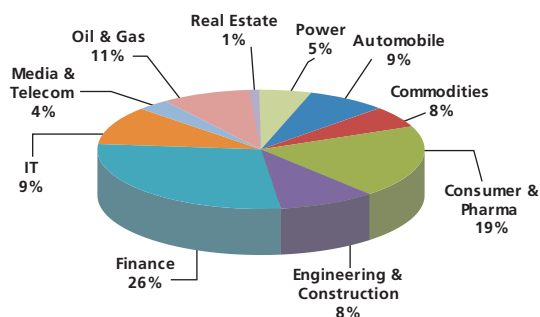
Security Name	Wt
Equities	98.54%
ITC Ltd	6.05%
Reliance Industries Ltd	5.27%
ICICI Bank Ltd	5.22%
HDFC	4.36%
Larsen & Toubro Ltd	4.07%
HDFC Bank Ltd	3.83%
Infosys Ltd.	3.53%
State Bank Of India	2.43%
Tata Motors Ltd	2.40%
Tata Consultancy Services Ltd	2.05%
Oil And Natural Gas	1.97%
Bharti Airtel Ltd	1.62%
Axis Bank	1.55%
HCL Technologies Ltd	1.55%
Mahindra & Mahindra Ltd	1.44%
Hindustan Unilever Ltd	1.34%
Tata Steel Ltd.	1.32%
Reliance Power Ltd.	1.29%
Sun Pharmaceuticals Industries Ltd	1.29%
Bajaj Auto Ltd	1.19%
Tata Global Beverages Limited	1.15%
Grasim Industries Ltd	1.15%
United Spirits Ltd.	1.11%
Coal India Ltd	1.08%
IDFC	1.07%
NTPC	1.03%
ZEE Entertainment Ltd	1.01%
Others	37.18%
Cash And Money Market	1.46%
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 Nov 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	9.7%
CAGR since inception	6.2%

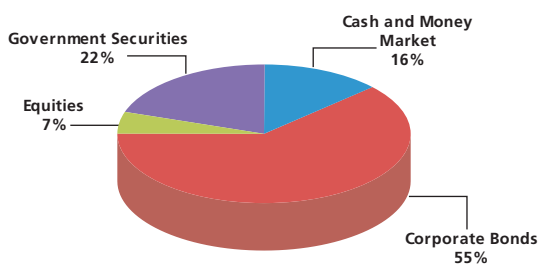
Past performance is not indicative of future performance

Return Guarantee Fund - I Portfolio as on 30 Nov 2012

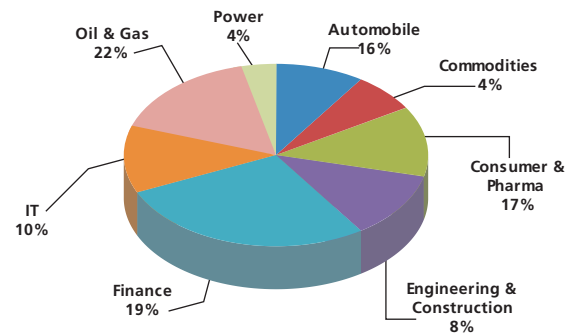
Security Name	Wt	Rating
Government Securities	21.77%	
GOI 2015	21.77%	Sovereign
Corporate Bonds	55.00%	
Tech Mahindra	8.51%	AAA
Power Finance Corporation Ltd	8.34%	AAA
HDFC	8.31%	AAA
Rural Electrification Corporation Ltd	8.30%	AAA
IL&FS	7.80%	AAA
Power Grid Corporation Ltd	5.28%	AAA
Reliance Gas Transport Infrastructure	4.28%	AAA
SAIL	4.18%	AAA
Equities	7.43%	
Cash And Money Market	15.79%	
Total	100.00%	

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

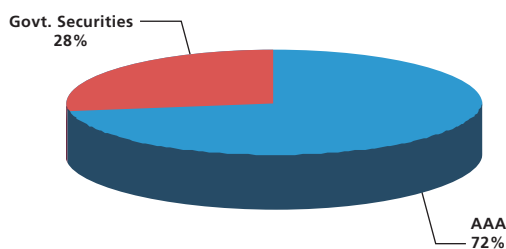
Asset Allocation



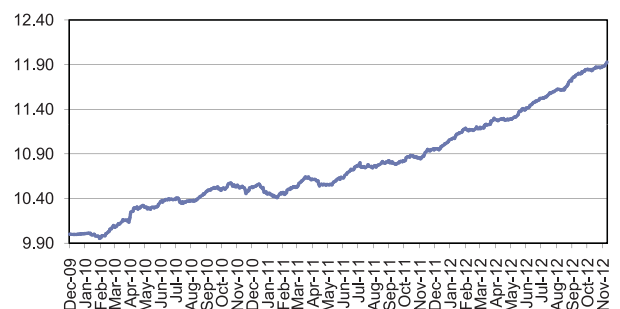
Equity Sectoral Break-Up



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 Nov 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
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Last 1 year return	9.6%
CAGR since inception	6.2%

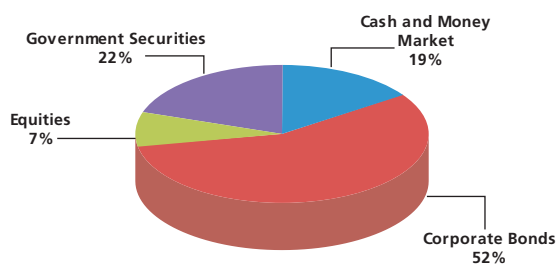
Past performance is not indicative of future performance

Return Guarantee Fund II Portfolio as on 30 Nov 2012

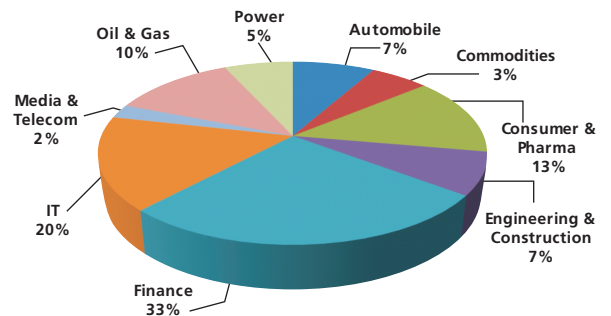
Security Name	Wt	Rating
Government Securities	22.08%	
GOI 2015	22.08%	Sovereign
Corporate Bonds	52.19%	
Rural Electrification Corporation Ltd	8.87%	AAA
IL&FS	7.88%	AAA
Reliance Gas Transport Infrastructure	7.31%	AAA
SAIL	7.15%	AAA
Power Finance Corporation Ltd	7.12%	AAA
HDFC	7.10%	AAA
Power Grid Corporation Ltd	6.77%	AAA
Equities	7.23%	
Cash And Money Market	18.49%	
Total	100.00%	

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

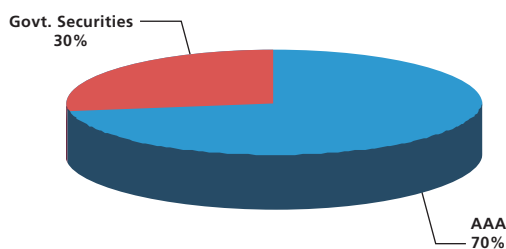
Asset Allocation



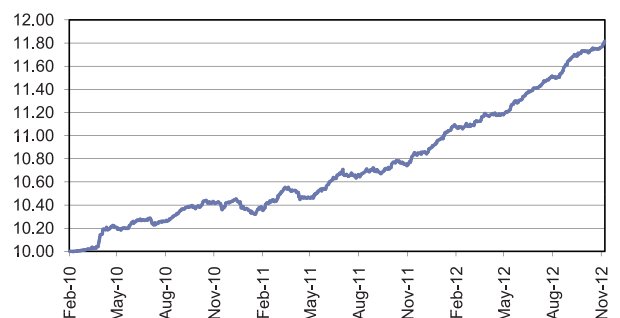
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 24-Feb-2010)

UNIT-LINKED Funds

NAV Guarantee Fund

SFIN No: ULIF01616/11/10NAVGUARANT117

As on 30th Nov 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	5.8%
Last 1 year return	10.1%
CAGR since inception	7.2%

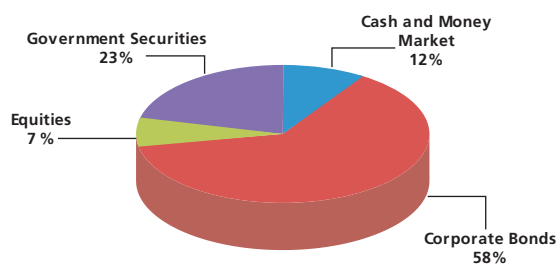
Past performance is not indicative of future performance

NAV Guarantee Fund Portfolio as on 30 Nov 2012

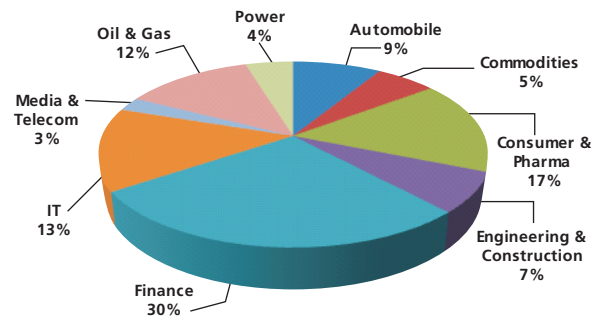
Security Name	Wt	Rating
Government Securities	22.59%	
GOI 2016	19.73%	Sovereign
SDL Tamil Nadu 2016	2.86%	Sovereign
Corporate Bonds	58.33%	
TATA Sons Ltd	7.84%	AAA
HDFC	7.80%	AAA
Tech Mahindra	7.76%	AAA
Export Import Bank Of India	7.69%	AAA
SAIL	7.63%	AAA
Power Grid Corporation Ltd	7.27%	AAA
Reliance Gas Transport Infrastructure	7.20%	AAA
Power Finance Corporation Ltd	5.14%	AAA
Equities	6.80%	
Cash And Money Market	12.28%	
Total	100.00%	

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

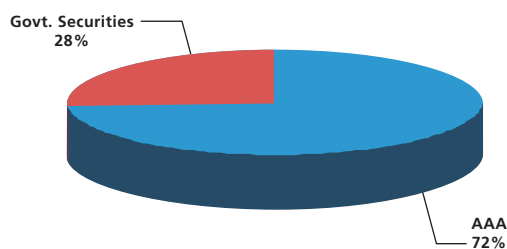
Asset Allocation



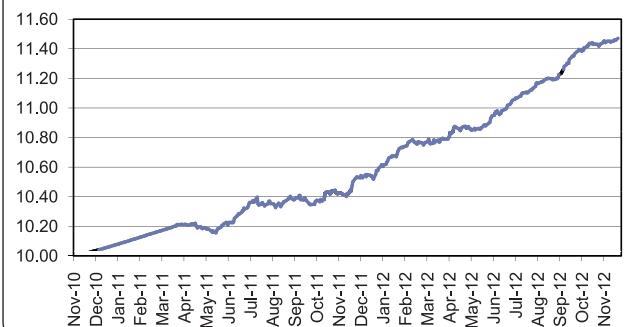
Equity Sectoral Break-Up



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 Nov 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	4.8%	4.6%
Last 1 year return	9.7%	9.5%
Last 3 year (CAGR)	7.0%	6.7%
Last 5 year (CAGR)	8.2%	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

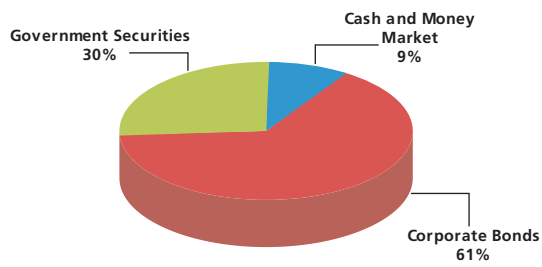
Protector

Portfolio as on 30 Nov 2012

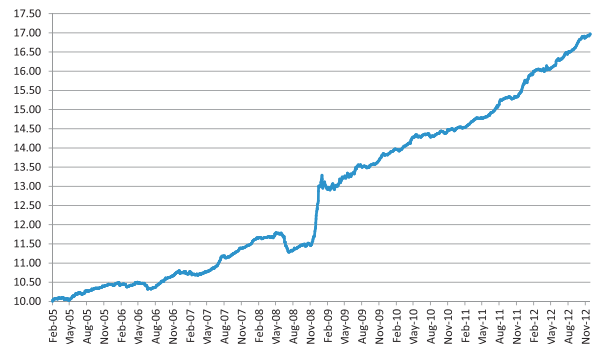
Security Name	Wt	Rating
Government Securities	30.26%	
GOI 2026	6.66%	Sovereign
GOI 2025	5.27%	Sovereign
GOI 2036	4.83%	Sovereign
SDL Maharashtra 2022	4.42%	Sovereign
GOI 2022	4.42%	Sovereign
GOI 2024	2.35%	Sovereign
GOI 2015	1.02%	Sovereign
Others	1.30%	
Corporate Bonds	60.71%	
IL&FS	7.54%	AAA
Reliance Ports And Terminals Ltd	7.17%	AAA
Reliance Industries Ltd	6.99%	AAA
Gail (India) Ltd	6.67%	AAA
HDFC	6.39%	AAA
LIC Housing Finance Company Ltd	6.35%	AAA
Reliance Gas Transport Infrastructure	5.43%	AAA
SAIL	3.12%	AAA
Sundaram Finance Ltd	2.24%	AA+
Bajaj Finance	2.24%	AA+
Tech Mahindra	2.15%	AAA
Mahindra & Mahindra Financial Services	1.96%	AA+
Others	2.45%	
Cash And Money Market	9.03%	
Total	100.00%	

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

Asset Allocation

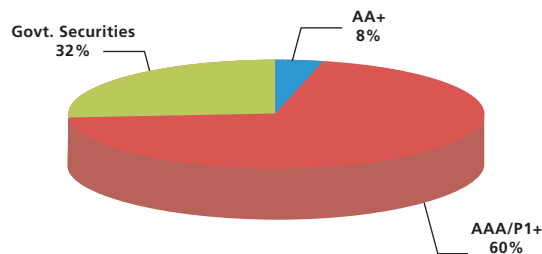


NAV Movement since Inception



(Date of inception: 04-Feb-2005)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver

SFIN No: ULIF00125/01/05PRESERVERF117

As on 30th Nov 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	3.4%	4.8%
Last 1 year return	9.9%	11.6%
Last 3 year (CAGR)	5.8%	7.3%
Last 5 year (CAGR)	6.6%	7.7%
CAGR since inception	6.0%	7.0%

Past performance is not indicative of future performance

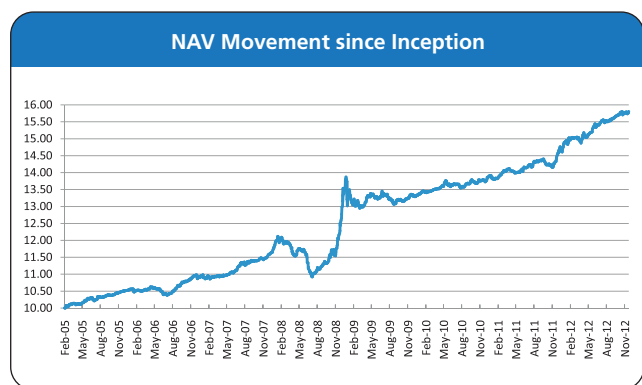
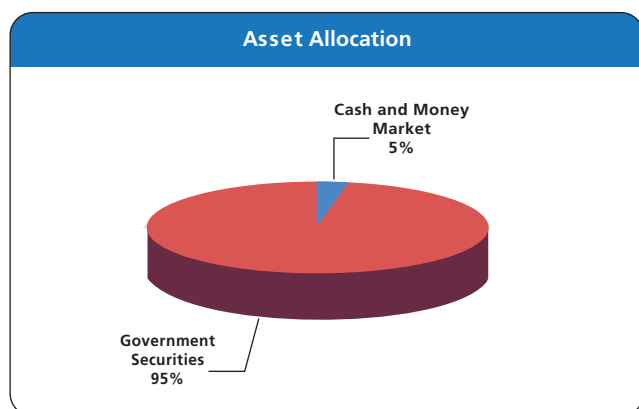
Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Debt Securities

Security Type

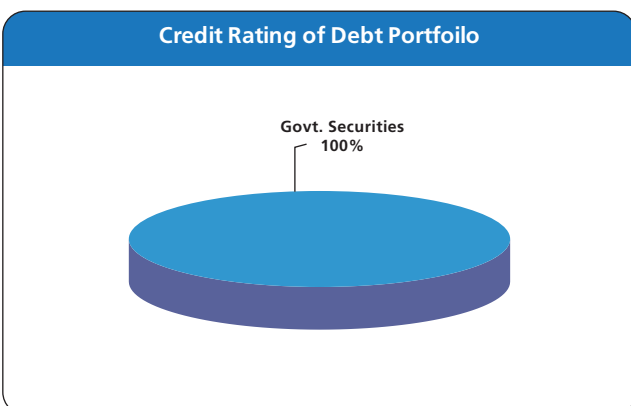
Debt (GOI)

Benchmark Index

ISEC MiBex



(Date of inception: 10-Feb-2005)



Preserver

Portfolio as on 30 Nov 2012

Security Name	Wt	Rating
Government Securities	95.01%	
GOI 2025	26.71%	Sovereign
GOI 2030	20.86%	Sovereign
GOI 2036	19.65%	Sovereign
SDL Maharashtra 2022	11.07%	Sovereign
GOI Loan 2032	7.07%	Sovereign
GOI 2026	5.30%	Sovereign
GOI 2021	2.11%	Sovereign
Others	2.24%	
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

UNIT-LINKED Funds

Moderator

SFIN No: ULIF00325/01/05MODERATORF117

As on 30th Nov 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	7.3%	7.6%
Last 1 year return	10.9%	12.0%
Last 3 year (CAGR)	5.9%	6.5%
Last 5 year (CAGR)	6.3%	5.6%
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

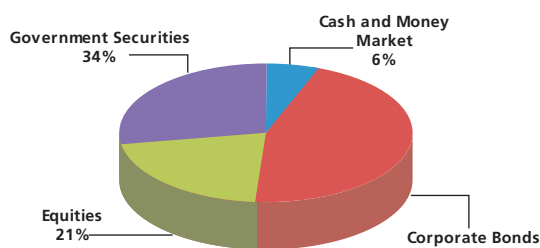
Moderator

Portfolio as on 30 Nov 2012

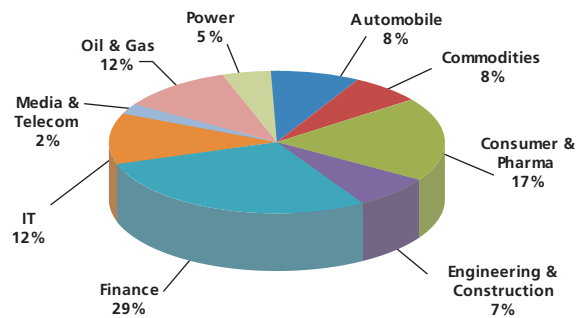
Security Name	Wt	Rating
Government Securities	33.54%	
GOI 2030	15.27%	Sovereign
GOI 2041	12.05%	Sovereign
GOI 2020	2.90%	Sovereign
GOI 2036	2.88%	Sovereign
Others	0.44%	
Corporate Bonds	39.37%	
Reliance Gas Transport Infrastructure	6.81%	AAA
Tech Mahindra	6.75%	AAA
IL&FS	5.97%	AAA
LIC Housing Finance Company Ltd	5.93%	AAA
Gail (India) Ltd	5.82%	AAA
HDFC	5.78%	AAA
Power Finance Corporation Ltd	2.31%	AAA
Equities	20.55%	
ITC Ltd	1.61%	
HDFC Bank Ltd	1.46%	
ICICI Bank Ltd	1.44%	
Reliance Industries Ltd	1.29%	
HDFC	1.29%	
Infosys Ltd.	1.26%	
Larsen & Toubro Ltd	1.05%	
Others	11.14%	
Cash And Money Market	6.54%	
Total	100.00%	

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

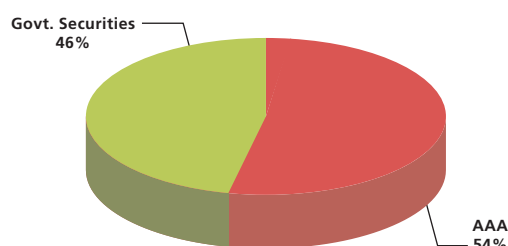
Asset Allocation



Equity Sectoral Break-Up



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 Nov 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	11.8%	12.0%
Last 1 year return	14.9%	15.6%
Last 3 year (CAGR)	5.4%	6.0%
Last 5 year (CAGR)	4.4%	3.8%
CAGR since inception	10.5%	10.8%

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	Benchmark Index
Equity	S&P CNX Nifty
Debt	CRISIL Composite Bond Fund Index

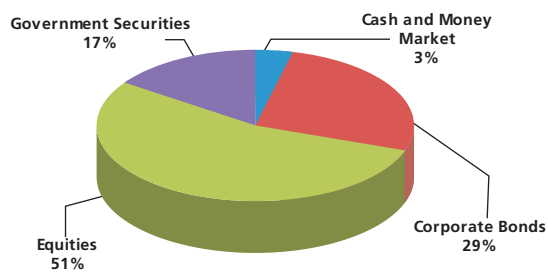
Balancer

Portfolio as on 30 Nov 2012

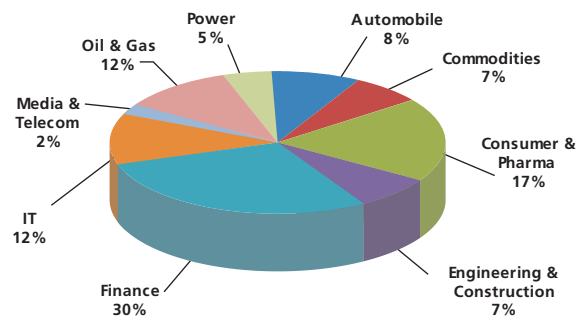
Security Name	Wt	Rating
Government Securities	17.55%	
GOI 2041	7.74%	Sovereign
GOI 2030	5.18%	Sovereign
GOI 2027	3.06%	Sovereign
Others	1.56%	
Corporate Bonds	29.07%	
Reliance Gas Transport Infrastructure	7.27%	AAA
LIC Housing Finance Company Ltd	3.59%	AAA
Gail (India) Ltd	3.53%	AAA
IL&FS	3.17%	AAA
TATA Sons Ltd	2.37%	AAA
HDFC	1.85%	AAA
L&T Finance Ltd	1.42%	AA+
Reliance Capital Ltd	1.40%	AAA
Power Grid Corporation Ltd	1.07%	AAA
Others	3.38%	
Equities	50.61%	
ITC Ltd	4.02%	
HDFC Bank Ltd	3.67%	
ICICI Bank Ltd	3.60%	
HDFC	3.29%	
Reliance Industries Ltd	3.28%	
Infosys Ltd.	3.15%	
Larsen & Toubro Ltd	2.51%	
Tata Consultancy Services Ltd	1.70%	
State Bank Of India	1.54%	
Oil And Natural Gas	1.28%	
Tata Motors Ltd	1.26%	
Hindustan Unilever Ltd	1.22%	
Mahindra & Mahindra Ltd	1.22%	
Sun Pharmaceuticals Industries Ltd	1.16%	
Bharti Airtel Ltd	1.12%	
Axis Bank	1.05%	
Others	15.54%	
Cash And Money Market	2.78%	
Total	100.00%	

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

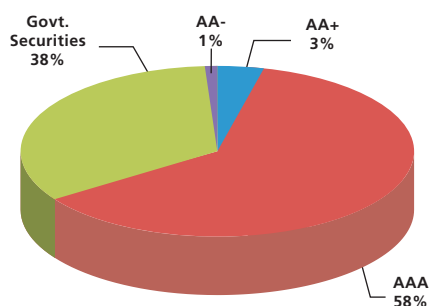
Asset Allocation



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 Nov 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	16.2%	16.5%
Last 1 year return	17.9%	19.3%
Last 3 year (CAGR)	4.3%	5.6%
Last 5 year (CAGR)	1.5%	1.8%
CAGR since inception	12.4%	13.0%

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

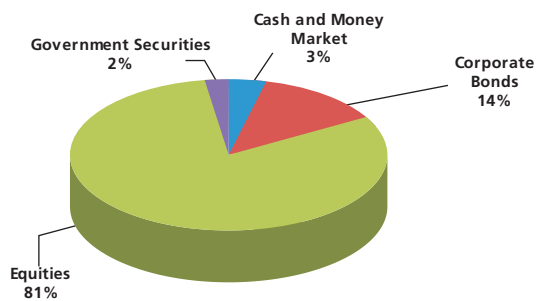
Accelerator

Portfolio as on 30 Nov 2012

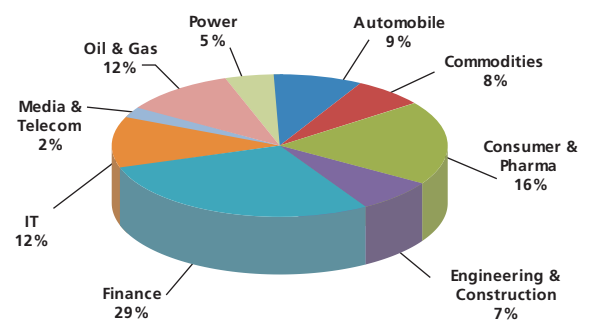
Security Name	Wt	Rating
Government Securities	2.03%	
GOI 2030	1.17%	Sovereign
Others	0.86%	
Corporate Bonds	14.48%	
Reliance Gas Transport Infrastructure	4.72%	AAA
Reliance Capital Ltd	2.76%	AAA
HDFC	2.14%	AAA
Gail (India) Ltd	1.39%	AAA
Others	3.46%	
Equities	81.00%	
ITC Ltd	6.44%	
HDFC Bank Ltd	5.77%	
ICICI Bank Ltd	5.70%	
HDFC	5.38%	
Reliance Industries Ltd	5.17%	
Infosys Ltd.	4.99%	
Larsen & Toubro Ltd	4.19%	
Tata Consultancy Services Ltd	2.72%	
State Bank Of India	2.44%	
Tata Motors Ltd	2.26%	
Oil And Natural Gas	2.19%	
Hindustan Unilever Ltd	1.95%	
Mahindra & Mahindra Ltd	1.95%	
Axis Bank	1.82%	
Bharti Airtel Ltd	1.82%	
Sun Pharmaceuticals Industries Ltd	1.63%	
Tata Steel Ltd.	1.38%	
Bajaj Auto Ltd	1.24%	
Coal India Ltd	1.21%	
Grasim Industries Ltd	1.12%	
HCL Technologies Ltd	1.08%	
Others	18.56%	
Cash and Money Market	2.49%	
Total	100.00%	

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

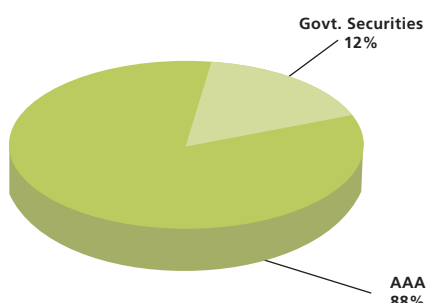
Asset Allocation



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 Nov 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	19.1%	19.4%
Last 1 year return	20.4%	21.7%
Last 3 year (CAGR)	4.1%	5.3%
Last 5 year (CAGR)	-0.3%	0.4%
CAGR since inception	13.0%	14.4%

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 S&P CNX Nifty

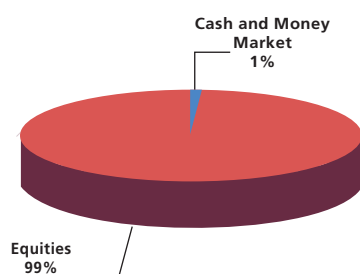
Multiplier

Portfolio as on 30 Nov 2012

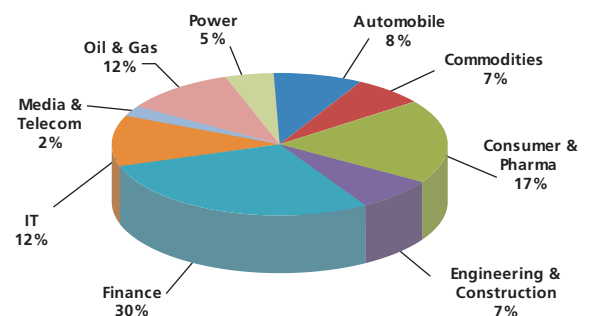
Security Name	Wt
Equities	98.54%
ITC Ltd	8.05%
ICICI Bank Ltd	7.19%
HDFC Bank Ltd	6.78%
HDFC	6.66%
Reliance Industries Ltd	6.03%
Infosys Ltd.	5.89%
Larsen & Toubro Ltd	5.50%
Tata Consultancy Services Ltd	3.37%
State Bank Of India	2.98%
Tata Motors Ltd	2.73%
Oil And Natural Gas	2.57%
Hindustan Unilever Ltd	2.52%
Mahindra & Mahindra Ltd	2.28%
Bharti Airtel Ltd	2.21%
Axis Bank	1.96%
Sun Pharmaceuticals Industries Ltd	1.78%
Tata Steel Ltd.	1.71%
Coal India Ltd	1.44%
Bajaj Auto Ltd	1.42%
Grasim Industries Ltd	1.40%
Cipla Ltd	1.37%
HCL Technologies Ltd	1.27%
Kotak Mahindra Bank Ltd	1.19%
IDFC	1.16%
Maruti Suzuki India Ltd	1.14%
Jindal Steel & Power Ltd	1.13%
BPCL	1.10%
NTPC	1.07%
Wipro	1.07%
Gail (India) Ltd	1.04%
Dr. Reddys Laboratories Ltd	1.03%
Others	11.47%
Cash And Money Market	1.46%
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 Nov 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	12.7%
Last 1 year return	13.4%
Last 3 year (CAGR)	1.0%
CAGR since inception	1.1%

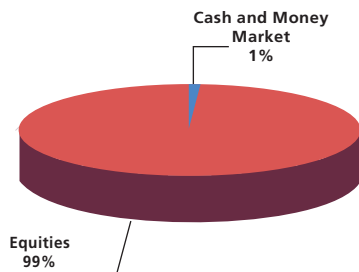
Past performance is not indicative of future performance

Virtue Portfolio as on 30 Nov 2012

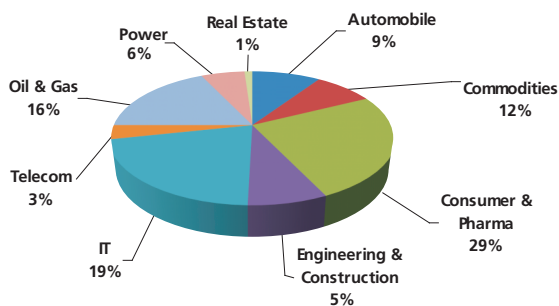
Security Name	Wt
Equities	98.86%
Infosys Ltd.	7.70%
Reliance Industries Ltd	6.65%
Hindustan Unilever Ltd	4.07%
Sun Pharmaceuticals Industries Ltd	3.53%
Bharti Airtel Ltd	3.51%
Tata Consultancy Services Ltd	3.46%
Oil And Natural Gas	3.36%
Grasim Industries Ltd	2.30%
Coal India Ltd	2.22%
Dr. Reddys Laboratories Ltd	2.13%
Cipla Ltd	2.12%
Bajaj Auto Ltd	2.11%
Lupin Ltd	1.95%
Tata Global Beverages Limited	1.87%
Oracle Financial Services Software Ltd	1.86%
Gail (India) Ltd	1.79%
Jindal Steel & Power Ltd	1.77%
Titan Industries Ltd.	1.75%
NTPC	1.75%
Bosch Ltd.	1.73%
HCL Technologies Ltd	1.58%
Wipro	1.50%
Maruti Suzuki India Ltd	1.39%
Sterlite Industries	1.36%
Asian Paints Ltd.	1.26%
BPCL	1.06%
Tech Mahindra Limited	1.03%
Apollo Hospitals Enterprise Ltd.	1.02%
Colgate Palmolive Ltd	1.00%
Others	30.01%
Cash And Money Market	1.14%
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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