

Gratuity Fund Performance

Monthly Fund Update - October' 08

In this policy, the investment risk in investment portfolio is borne by the Policy holder.

Unit-Linked Fund

Gratuity Balanced

As on 31st October, 2008

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

Asset Allocation Pattern	
Government and other Debt securities	0-100%
Equities	0-35%
Cash and Money Market	0-40%
Asset Mix	



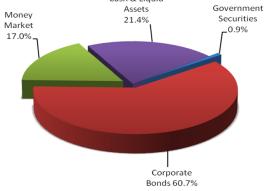
Gratuity Debt

As on 31st October, 2008

To earn regular income by investing in high quality fixed income securities

Asset Allocation Pattern	
Government and other Debt securities	25-90%
Equities	0%
Cash and Money Market	0-40%
Asset Mix	

Cash & Liquid Money 21.4% 17.0%

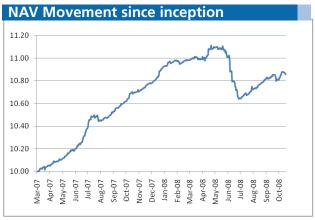


Portfolio Returns Returns NAV **Benchmark** Last 1 month Return 0.0% 0.4% Last 2 months Return 0.8% 1.1% Latest Quarterly Return 1.7% 1.9% **Last 12 months Return** 1.6% 3.0% 5.2% **CAGR** since inception

Past performance is not indicative of the future performance

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

Security Type	Benchmark Index
Debt	CRISIL Composite
	Bond Fund Index



(Date of Inception:15-Mar-2007)

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