

# Gratuity Fund Performance

## Monthly Fund Update - January, 09

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

### Unit-Linked Fund

#### Gratuity Balanced

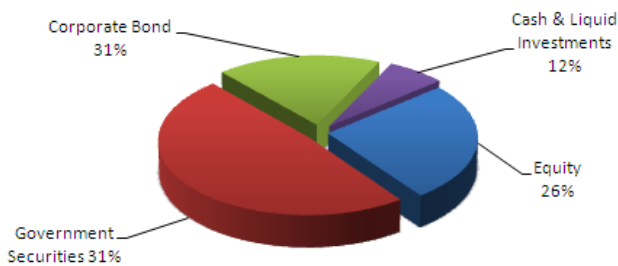
As on 31st January, 2009

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	
Government Securities	31%
Equity	26%
Corporate Bond	31%
Cash & Liquid Investments	12%



#### Portfolio Returns

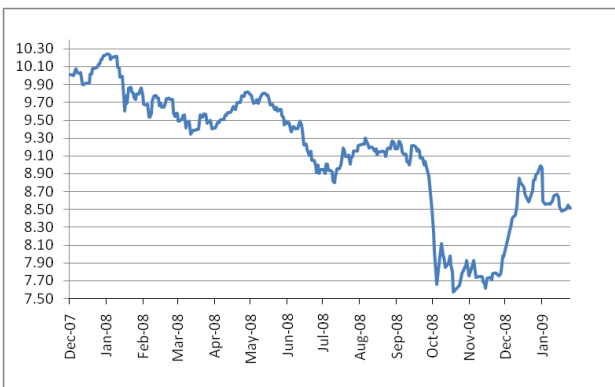
Returns	NAV	Benchmark
Last 1 month Return	-3.6%	-1.3%
Last 2 months Return	9.4%	5.1%
Latest Quarterly Return	9.6%	4.6%
<b>Last 12 months Return</b>	<b>-12.5%</b>	<b>-8.1%</b>
<b>CAGR since inception</b>	<b>-13.0%</b>	<b>-7.9%</b>

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 30% Equity & 70% Debt Securities.

Security Type	Benchmark Index
Equity	S&P CNX NIFTY
Debt	CRISIL Composite Bond Fund Index

#### NAV Movement since inception



(Date of Inception: 06-Dec-2007)

#### Gratuity Debt

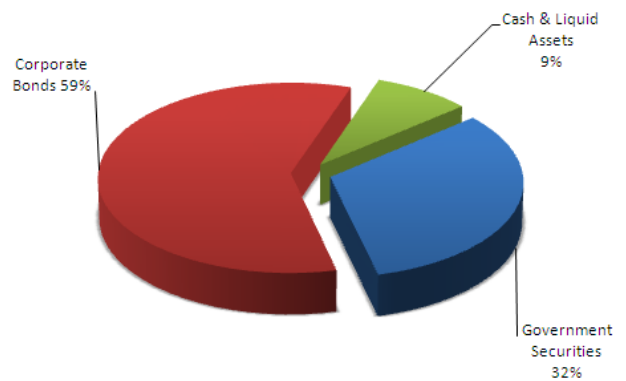
As on 31st January, 2009

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	
Government Securities	32%
Corporate Bonds	59%
Cash & Liquid Assets	9%



#### Portfolio Returns

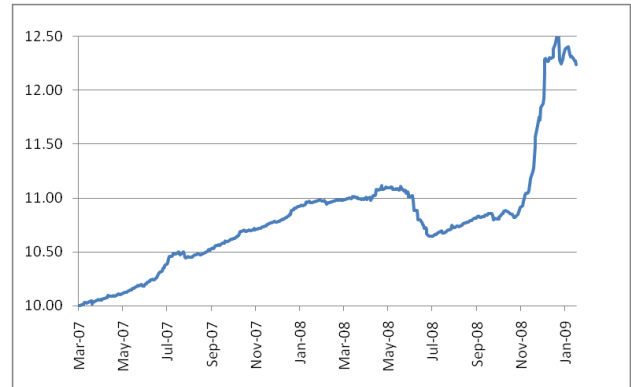
Returns	NAV	Benchmark
Last 1 month Return	-1.3%	-0.6%
Last 2 months Return	9.5%	5.4%
Latest Quarterly Return	12.8%	6.8%
<b>Last 12 months Return</b>	<b>11.8%</b>	<b>7.3%</b>
<b>CAGR since inception</b>	<b>11.4%</b>	<b>8.3%</b>

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

#### NAV Movement since inception



(Date of Inception: 15-Mar-2007)

### MetLife India Insurance Co. Ltd.

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