

# Unit-Linked Insurance Plans

## Monthly Fund Update - November, 2009

IN THESE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

### Unit-Linked Funds

#### Protector

As on 30th November 2009

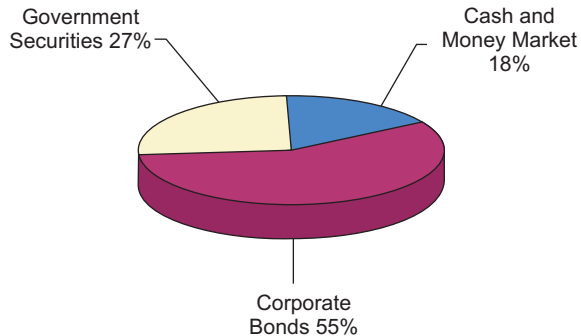
**Investment Objective:** To earn regular income by investing in high quality fixed income securities.

##### 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

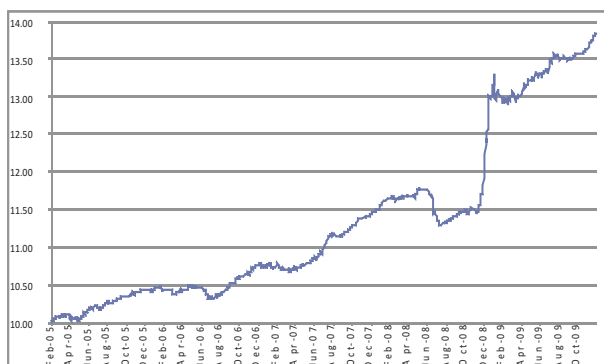
Returns	NAV	Benchmark
Last 1 Month Returns	1.45%	1.25%
Last 2 Months Returns	1.99%	1.55%
Latest Quarterly Returns	2.53%	2.34%
<b>Last 12 Months Returns</b>	<b>16.99%</b>	<b>9.82%</b>
<b>Last 2 Years (CAGR)</b>	<b>10.00%</b>	<b>6.76%</b>
<b>Last 3 Year (CAGR)</b>	<b>8.75%</b>	<b>6.45%</b>
<b>CAGR Since Inception</b>	<b>6.98%</b>	<b>5.75%</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: 04-Feb-2005)

#### Preserver

As on 30th November 2009

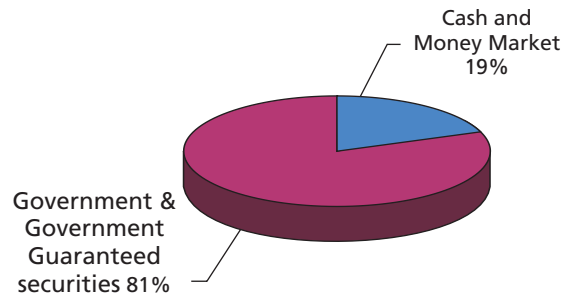
**Investment Objective:** To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by Central and State Governments.

##### Asset Classes

Government & Government Guaranteed securities  
Cash & Money Market

##### Investment Philosophy

The fund will target 100% investments in Government & Government Guaranteed Securities to meet the stated objectives.



##### Portfolio Return

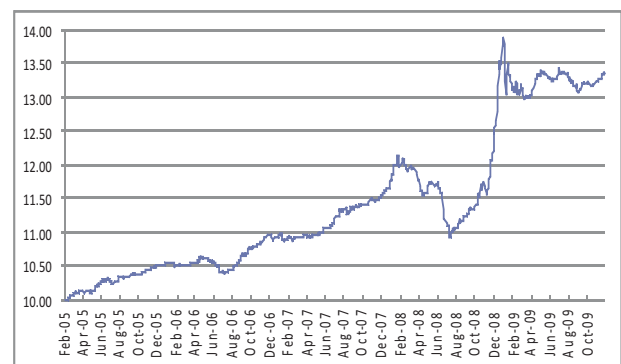
Returns	NAV	Benchmark
Last 1 Month Returns	1.04%	1.68%
Last 2 Months Returns	1.25%	1.14%
Latest Quarterly Returns	1.89%	2.22%
<b>Last 12 Months Returns</b>	<b>9.58%</b>	<b>8.69%</b>
<b>Last 2 Years (CAGR)</b>	<b>7.70%</b>	<b>8.42%</b>
<b>Last 3 Years (CAGR)</b>	<b>6.79%</b>	<b>7.77%</b>
<b>CAGR Since Inception</b>	<b>6.18%</b>	<b>6.79%</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 (GOI)	ISEC Mi-BEX

##### NAV Movement Since Inception



(Date of inception: 10-Feb-2005)

# Unit-Linked Funds

## Moderator

As on 30th November 2009

**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

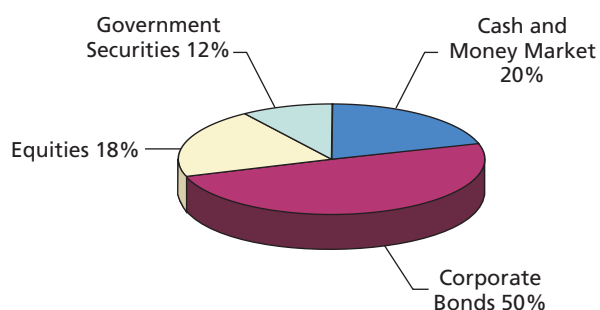
Government & other debt securities

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

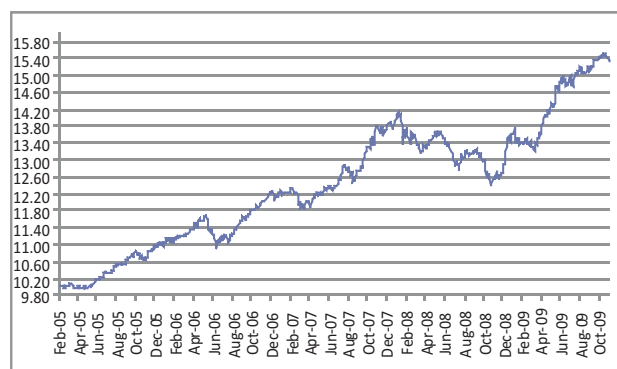
Returns	NAV	Benchmark
Last 1 Month Returns	2.16%	2.37%
Last 2 Months Returns	1.54%	1.04%
Latest Quarterly Returns	3.25%	3.14%
<b>Last 12 Months Returns</b>	<b>23.34%</b>	<b>24.39%</b>
<b>Last 2 Years (CAGR)</b>	<b>6.85%</b>	<b>4.24%</b>
<b>Last 3 Years (CAGR)</b>	<b>8.70%</b>	<b>6.84%</b>
<b>CAGR Since Inception</b>	<b>9.81%</b>	<b>9.32%</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. 20% Equity & 80% Debt Securities

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

### NAV Movement Since Inception



(Date of inception: 08-Feb-2005)

## Balancer

As on 30th November 2009

**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

### Asset Classes

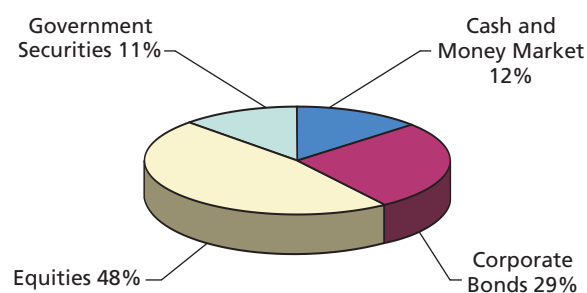
Government & other debt securities

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 1 Month Returns	3.41%	4.03%
Last 2 Months Return	0.50%	0.27%
Latest Quarterly Returns	4.19%	4.34%
<b>Last 12 Months Returns</b>	<b>39.40%</b>	<b>46.25%</b>
<b>Last 2 Years (CAGR)</b>	<b>2.92%</b>	<b>0.33%</b>
<b>Last 3 Years (CAGR)</b>	<b>9.25%</b>	<b>7.41%</b>
<b>CAGR Since Inception</b>	<b>13.81%</b>	<b>13.99%</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. 50% Equity & 50% Debt Securities.

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

### NAV Movement Since Inception



(Date of inception: 08-Feb-2005)

# Unit-Linked Funds

## Accelerator

As on 30th November 2009

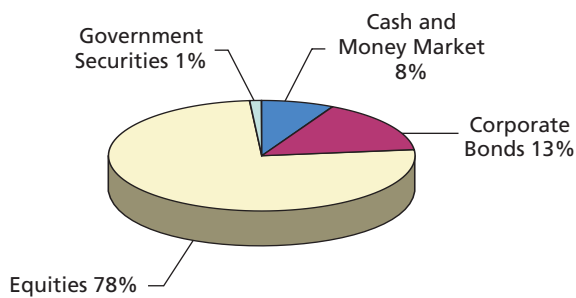
**Investment Objective:** To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

### 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 1 Month Returns	4.85%	5.70%
Last 2 Months Returns	-0.16%	-0.50%
Latest Quarterly Returns	5.29%	5.54%
<b>Last 12 Months Returns</b>	<b>57.57%</b>	<b>68.10%</b>
<b>Last 2 Years (CAGR)</b>	<b>-2.60%</b>	<b>-3.73%</b>
<b>Last 3 Years (CAGR)</b>	<b>8.67%</b>	<b>7.98%</b>
<b>CAGR Since Inception</b>	<b>17.78%</b>	<b>18.03%</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. 80% Equity & 20% Debt Securities.

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

### NAV Movement Since Inception



(Date of inception: 07-Feb-2005)

## Multiplier

As on 30th November 2009

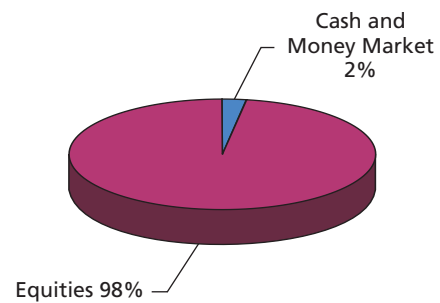
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

### 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 1 Month Returns	5.93%	6.81%
Last 2 Months Returns	-0.50%	-1.01%
Latest Quarterly Returns	6.24%	6.35%
<b>Last 12 Months Returns</b>	<b>68.53%</b>	<b>82.67%</b>
<b>Last 2 Years (CAGR)</b>	<b>-6.54%</b>	<b>-6.54%</b>
<b>Last 3 Years (CAGR)</b>	<b>7.74%</b>	<b>8.36%</b>
<b>CAGR Since Inception</b>	<b>18.87%</b>	<b>20.45%</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% Equity Securities

Security Type	Benchmark Index
Equity	S&P CNX NIFTY

### NAV Movement Since Inception



(Date of inception: 07-Feb-2005)

# Unit-Linked Funds

## Virtue

As on 30th November 2009

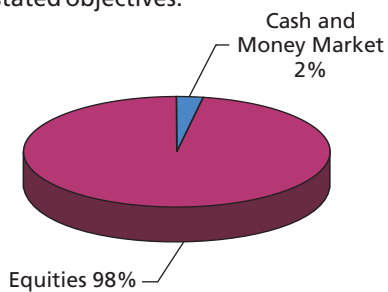
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

### 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 1 Month Returns	6.20%
Last 2 Months Returns	-1.24%
Latest Quarterly Returns	3.78%

**Last 12 Months Returns** 66.08%

**CAGR Since Inception** 1.09%

*Past performance is not indicative of the future performance*

### NAV Movement Since Inception



(Date of inception: 27-Feb-2008)

## MetLife India Insurance Co. Ltd.

(Insurance Regulatory and Development Authority, Life Insurance Registration No. 117)  
Registered Office: 'Brigade Seshamahal', 5 Vani Vilas Road, Basavanagudi, Bangalore 560004.  
Tel: +91 80-2643 8638. Toll Free: 1-800-425-6969. [www.metlife.co.in](http://www.metlife.co.in)

**MetLife India Insurance Co. Ltd.** Insurance is the subject matter of solicitation. LD/2009-10/EC428/749.

• For more details on risk factors, terms and conditions please read Product sales brochure carefully before concluding a sale • Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors • The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions • The name of Insurance Company and the name of the unit linked life insurance contract does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or the Policy document • The various funds offered are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The Unit Linked funds don't offer a guaranteed or assured return.