

# Unit-Linked Insurance Plans

## Monthly Fund Update - July, 2009

IN THESE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

### Unit-Linked Funds

#### Protector

As on 31st July 2009

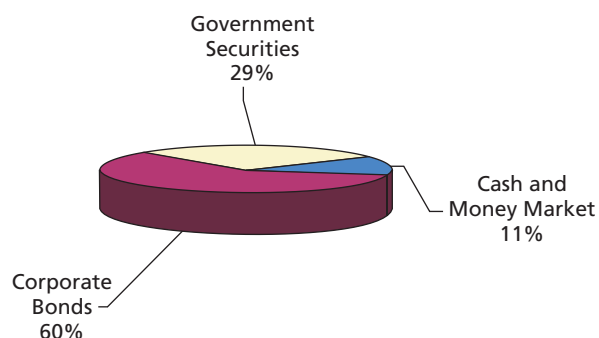
**Investment Objective:** To earn regular income by investing in high quality fixed income securities.

##### 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

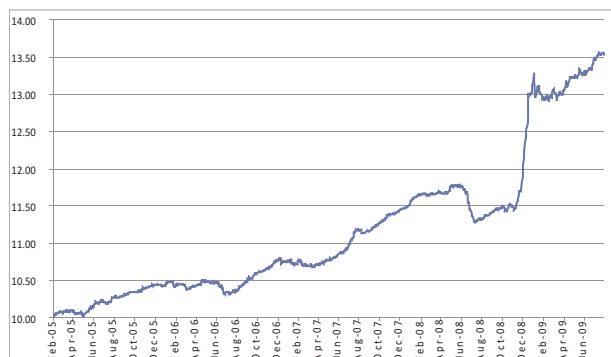
Returns	NAV	Benchmark
Last 1 Month Returns	0.80%	0.10%
Last 2 Months Returns	2.05%	0.55%
Latest Quarterly Returns	2.27%	-0.42%
<b>Last 12 Months Returns</b>	<b>19.54%</b>	<b>11.59%</b>
<b>Last 2 Years (CAGR)</b>	<b>9.94%</b>	<b>6.93%</b>
<b>Last 3 Year (CAGR)</b>	<b>9.28%</b>	<b>6.77%</b>
<b>CAGR Since Inception</b>	<b>6.96%</b>	<b>5.82%</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 31st July 2009

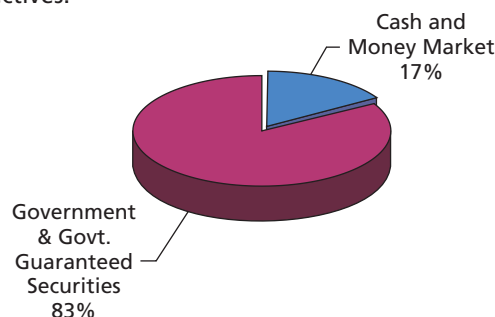
**Investment Objective:** To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by Central and State Governments.

##### Asset Classes

Government & Govt. 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

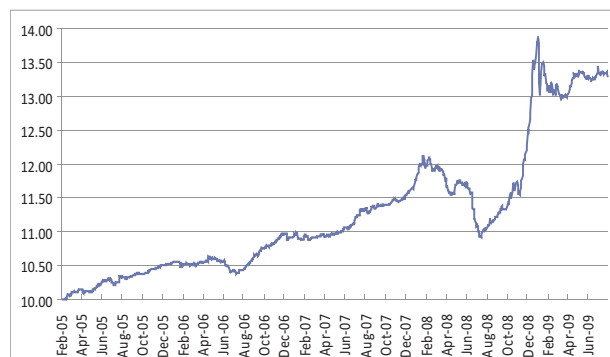
Returns	NAV	Benchmark
Last 1 Month Returns	-0.26%	0.01%
Last 2 Months Returns	0.03%	-0.01%
Latest Quarterly Returns	-0.21%	-0.93%
<b>Last 12 Months Returns</b>	<b>20.39%</b>	<b>16.23%</b>
<b>Last 2 Years (CAGR)</b>	<b>8.41%</b>	<b>8.44%</b>
<b>Last 3 Years (CAGR)</b>	<b>8.38%</b>	<b>9.12%</b>
<b>CAGR Since Inception</b>	<b>6.56%</b>	<b>7.07%</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 31st July 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

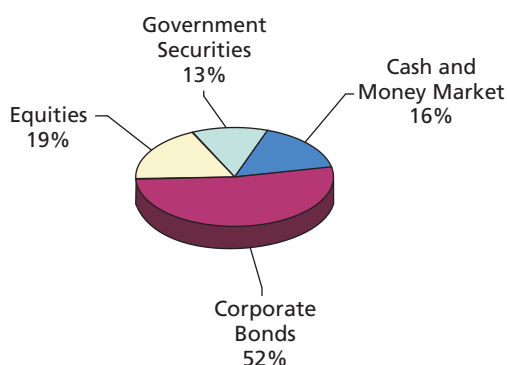
Government & other debt securities

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

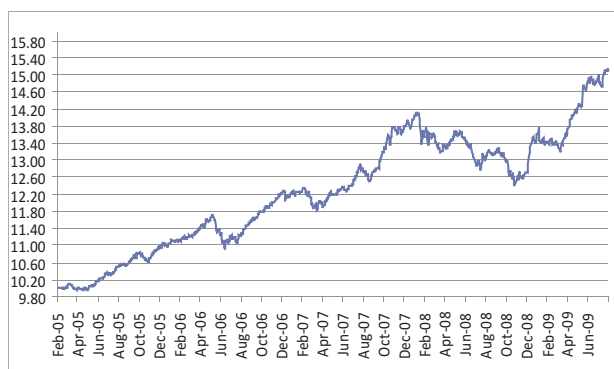
Returns	NAV	Benchmark
Last 1 Month Returns	1.92%	1.69%
Last 2 Months Returns	2.50%	1.28%
Latest Quarterly Returns	6.83%	6.36%
<b>Last 12 Months Returns</b>	<b>16.04%</b>	<b>10.67%</b>
<b>Last 2 Years (CAGR)</b>	<b>8.63%</b>	<b>5.81%</b>
<b>Last 3 Years (CAGR)</b>	<b>10.47%</b>	<b>8.26%</b>
<b>CAGR Since Inception</b>	<b>9.72%</b>	<b>9.16%</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 31st July 2009

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

### Asset Classes

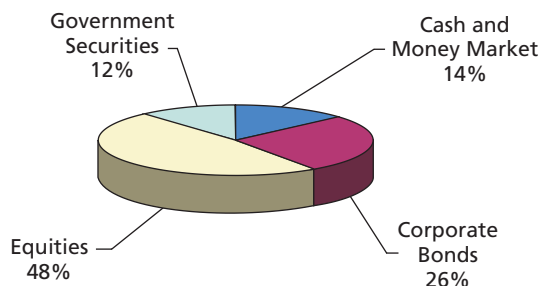
Government & other debt securities

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	3.69%	4.07%
Last 2 Months Return	3.59%	2.38%
Latest Quarterly Returns	14.84%	16.52%
<b>Last 12 Months Returns</b>	<b>14.20%</b>	<b>9.30%</b>
<b>Last 2 Years (CAGR)</b>	<b>7.12%</b>	<b>4.10%</b>
<b>Last 3 Years (CAGR)</b>	<b>12.57%</b>	<b>10.41%</b>
<b>CAGR Since Inception</b>	<b>13.68%</b>	<b>13.62%</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 31st July 2009

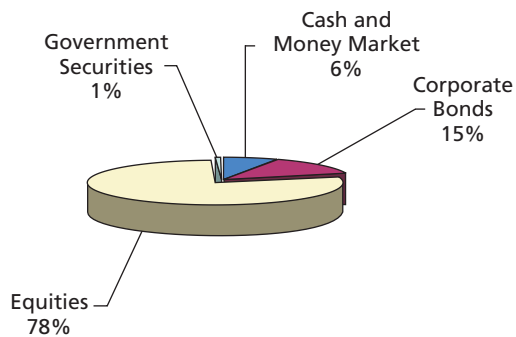
**Investment Objective:** To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

### 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	5.69%	6.46%
Last 2 Months Returns	4.70%	3.48%
Latest Quarterly Returns	23.26%	26.69%
<b>Last 12 Months Returns</b>	<b>11.35%</b>	<b>7.92%</b>
<b>Last 2 Years (CAGR)</b>	<b>3.76%</b>	<b>2.36%</b>
<b>Last 3 Years (CAGR)</b>	<b>13.18%</b>	<b>12.48%</b>
<b>CAGR Since Inception</b>	<b>17.44%</b>	<b>17.54%</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 31st July 2009

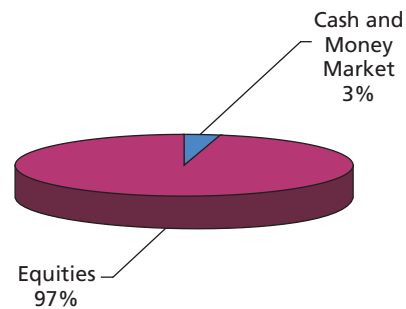
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

### 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	6.69%	8.05%
Last 2 Months Returns	4.97%	4.21%
Latest Quarterly Returns	29.09%	33.46%
<b>Last 12 Months Returns</b>	<b>7.91%</b>	<b>7.00%</b>
<b>Last 2 Years (CAGR)</b>	<b>1.0%</b>	<b>1.18%</b>
<b>Last 3 Years (CAGR)</b>	<b>13.04%</b>	<b>13.82%</b>
<b>CAGR Since Inception</b>	<b>18.27%</b>	<b>19.92%</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 31st July 2009

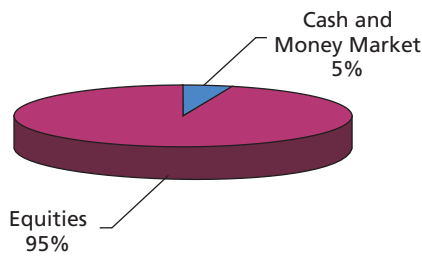
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

### 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	6.55%
Last 2 Months Returns	5.00%
Latest Quarterly Returns	28.78%

**Last 12 Months Returns** 9.57%

**CAGR Since Inception** -3.43%

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/EC204/427.

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