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Met Invest

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

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



ECONOMY

ECONOMY

Indicators	Jul-12	Aug-12	M-o-M Variation
10 year GSec (%)	8.25	8.24	-0.01
10 year AAA Corporate Bond (%)	9.53	9.45	-0.08
5 year GSec (%)	8.19	8.23	0.04
5 year AAA Corporate Bond (%)	9.54	9.47	-0.07
1 year T-Bill (%)	8.00	8.09	0.09
1 year CD (%)	9.15	9.07	-0.08
Exchange Rate (USD/INR)	55.66	55.53	-0.23%
Forex Reserves (USD bn)	289	290	1.0
WPI Inflation (%)	7.25	6.87	-0.38
IIP (%)	2.5	-1.8	-4.30
US 10 year Treasury Yield (%)	1.47	1.55	0.08
Brent Crude Oil (USD/barrel)	104.9	114.57	9.2%
Sensex	17236	17430	1.12%
Nifty	5229	5259	0.56%

Source: RBI WSS & Bloomberg

Economy

Weakness in the global economy continued in August 2012 with disappointing data on economic growth and manufacturing coming from most countries. However, global equity markets and commodities were buoyant on account of ECB's (European Central Bank) assurance that it would take concrete steps to save the Eurozone. In addition to this, hopes of Quantitative Easing III (monetary easing) from the US Federal Reserve also supported equity markets.

On domestic front, the Indian economy continued to struggle with falling growth and high inflation, coupled with lack of policy action from the Government. The growth in Index of Industrial Production (IIP) for the month of June 2012 was negative 1.8% (de-growth). This was lower than the consensus expectation of 0.4% growth.

The Q1 FY13 GDP growth was 5.5% compared to 5.3% growth during Q4 FY12 (March quarter). This was on account of good numbers from the construction and services sector. The Indian Rupee (INR) was stable versus USD in the month of August.

The WPI (Wholesale Price Index) inflation for July 2012 was lower at 6.87% compared to 7.25% for June. However, non-food manufacturing inflation (core inflation), which is closely watched by RBI, was 5.4% as against 4.9% in the previous month.

Fixed Income Market

The Government securities market was range-bound in August. With RBI clearly mentioning that the primary focus of monetary policy was to control inflation, the sentiment in GSec market was cautious at beginning of the month.

The lower IIP growth number of June coupled with lower inflation data improved market sentiment. As a result there was some buying interest seen in market, which started getting hopeful about a possible reduction in policy rates by RBI. The yield on 10-year Government security paper touched a low of 8.14% by second week of the month.

However, RBI officials continued to maintain a hawkish stance and reiterated that they would endeavor to bring inflation down to 5% or lower. This brought back bearish sentiment in the market as hopes of rate cut by RBI started waning. By end of the month, the yield on 10-year Government security climbed back to 8.24%.

Outlook on Fixed Income Market

Going forward, the yields in Government securities market are expected to remain range bound. With inflation remaining high and sticky, the consensus expectation of a rate cut by RBI in the September Mid quarter review of Monetary policy is quite low. However, if liquidity stress becomes severe, RBI may conduct Open Market Operations (OMOs), which would be positive for bond yields.

MARKET OUTLOOK

Equity Market

August was a volatile month for the Indian equity market. During the month, market rose to close to a five-month high owing to expectations of fiscal and economic reforms. The gains were short-lived and markets ended flat, as political crisis took centre stage after the CAG report on coal block allocation was presented in the Parliament.

The GDP growth rate for Q1FY13 came in at 5.5%. This was the second consecutive quarter of below 6% growth for the Indian economy. An analysis of GDP data showed that the industrial growth cycle had weakened further while services and consumption growth had started moderating.

The rainfall situation in the country improved significantly in August with deficiency declining from 19% in July-end to 13% at the end of August.

Globally, equity markets rallied amid expectations of monetary easing and economic stimulus from the US Federal Reserve as well as continued positive comments from Eurozone leaders. Almost all major markets ended positive, except China which fell by 3% due to growth concerns.

FII flows continued to remain positive with USD 1.5 billion of net inflow during the month. FII inflows have significantly supported the Indian equity market in 2012, despite a gloomy domestic macro-economic environment.

Sectoral Performance

The Information Technology (IT) sector outperformed during the month as positive news flow from US and Europe alleviated near term growth concerns. This sector derives bulk of its revenues from western economies and a stable economic environment augurs well for the sector. Although rupee depreciation has been favourable for this sector, the growth prospect of top-tier companies has been a key negative point highlighted by investors.

The Fast Moving Consumer Goods (FMCG) sector too did well owing to its defensive nature and earnings resilience. Revival in monsoon not only helps in sustaining demand momentum from rural part of the country, but also helps in margin expansion as input cost pressures subside.

The Banking and Financial services sector underperformed the market, largely due to fresh news of defaults and expected increase in restructured / non-performing assets (NPAs). The under performance was primarily in PSU Banks which face twin pressures emanating from expected increase in NPAs coupled with weak credit demand. The investment preference during the month was clearly in favour of private sector banks. In the current scenario, private sector banks are better poised as they have tightened credit norms for corporate loans. In addition to this, these banks are increasingly focusing on the retail business, where credit exposures are more diversified.

The metal stocks significantly underperformed the market in August. Weak PMI (Purchasing Managers Index) numbers from China aggravated investor nervousness. On domestic front, the tabling of CAG report in Parliament on coal block allocation triggered fears of de-allocation of some of the coal blocks. However, many domestic companies have a captive coal block, which provides them a cost advantage in an uncertain global pricing environment.

Outlook on Equity Market

Though the current political scenario remains gloomy and expectations of any major reforms seem to be waning, equity market valuations are reasonable. However, the revival in economic growth hinges, to a large extent, on reduction in interest rates and pro-growth reforms. Notwithstanding the current despondency, market direction in the near term appears to be dependent primarily on global developments. As always, it is difficult to time the market. In our opinion, the current valuation zone of Indian equity market provides a good margin of safety for long term investors.

UNIT-LINKED Funds

Protector II

SFIN No: ULIF00915/12/09PROTECTOR2117

As on 31st Aug 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	4.0%	4.1%
Last 1 year return	11.6%	8.7%
CAGR since inception	8.5%	6.7%

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

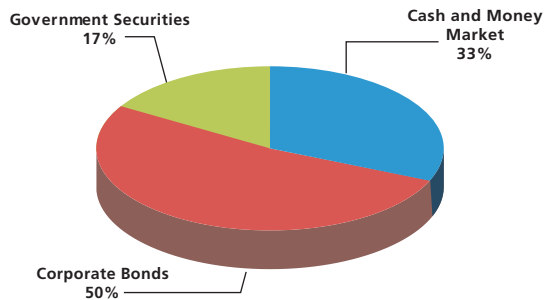
Protector II

Portfolio as on 31 Aug 2012

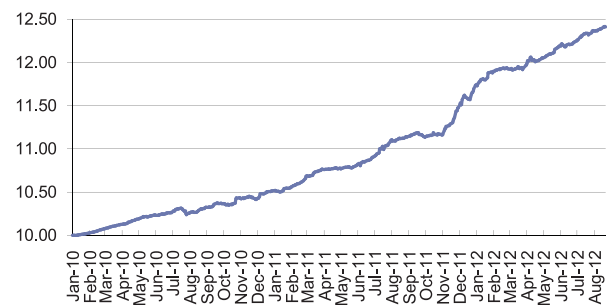
Security Name	Wt	Rating
Government Securities	17.47%	
GOI 2030	6.69%	Sovereign
GOI 2020	6.41%	Sovereign
GOI 2027	4.24%	Sovereign
Others	0.13%	
Corporate Bonds	49.54%	
LIC Housing Finance Company Ltd	7.93%	AAA
Reliance Industries Ltd	7.62%	AAA
Gail (India) Ltd	6.42%	AAA
IL&FS	6.25%	AAA
TATA Sons Ltd	6.14%	AAA
Power Grid Corporation Ltd	4.40%	AAA
HDFC	2.95%	AAA
Indian Railways Finance Corporation	2.28%	AAA
Reliance Capital Ltd	2.24%	AAA
Reliance Gas Transport Infrastructure	2.05%	AAA
Others	1.26%	
Cash And Money Market	32.99%	
Total	100.00%	

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

Asset Allocation

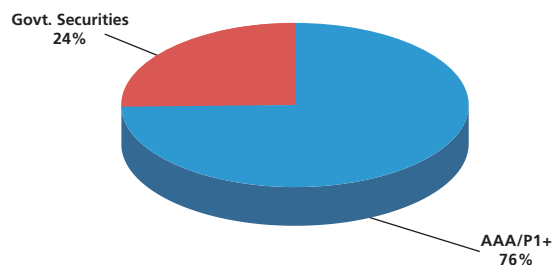


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver II

SFIN No: ULIF00815/12/09PRESERVER2117

As on 31st Aug 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	3.3%	4.6%
Last 1 year return	10.5%	9.9%
CAGR since inception	7.8%	7.4%

Past performance is not indicative of future performance

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

Security Type

Debt (GOI)

Benchmark Index

ISEC MiBex

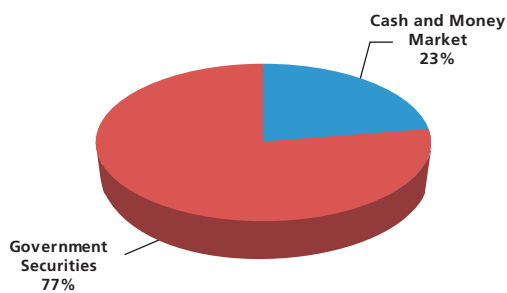
Preserver II

Portfolio as on 31 Aug 2012

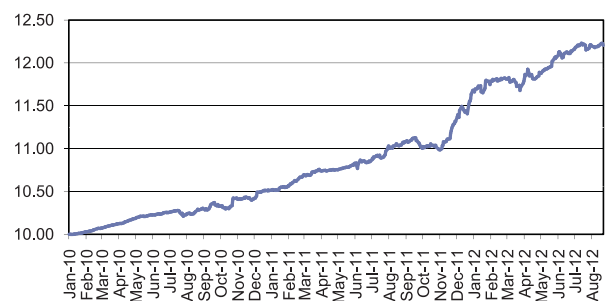
Security Name	Wt	Rating
Government Securities	76.77%	
GOI 2020	21.18%	Sovereign
GOI 2018	16.53%	Sovereign
GOI 2030	14.55%	Sovereign
GOI 2021	14.52%	Sovereign
GOI OIL Bond 2026	9.72%	Sovereign
Others	0.27%	
Cash And Money Market	23.23%	
Total	100.00%	

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

Asset Allocation

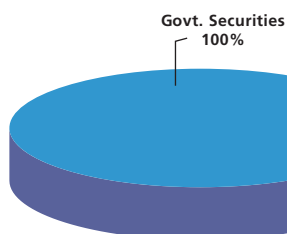


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Balancer II

SFIN No: ULIF01015/12/09BALANCER2F117

As on 31st Aug 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	0.8%	0.9%
Last 1 year return	6.0%	6.9%
CAGR since inception (20th Dec 2009)	3.0%	4.5%
CAGR since (05th January 2010)	3.1%	3.4%

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

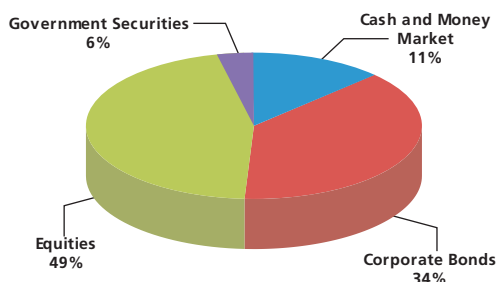
Balancer II

Portfolio as on 31 Aug 2012

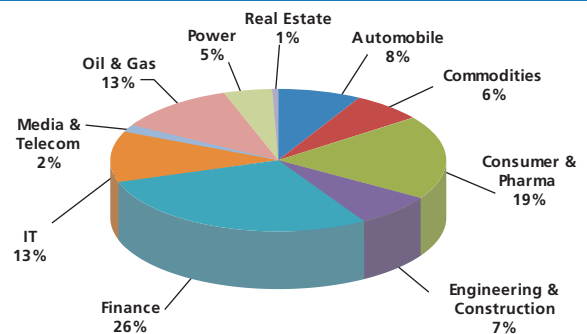
Security Name	Wt	Rating
Government Securities	6.33%	
GOI 2024	5.24%	Sovereign
GOI 2021	1.02%	Sovereign
Others	0.08%	
Corporate Bonds	33.71%	
LIC Housing Finance Company Ltd	7.46%	AAA
IL&FS	7.05%	AAA
TATA Sons Ltd	6.57%	AAA
Gail (India) Ltd	4.93%	AAA
Reliance Gas Transport Infrastructure	4.27%	AAA
HDFC	1.47%	AAA
Others	1.96%	
Equities	48.54%	
ITC Ltd	3.50%	
Reliance Industries Ltd	3.50%	
Infosys Ltd.	2.99%	
HDFC	2.78%	
ICICI Bank Ltd	2.57%	
HDFC Bank Ltd	2.28%	
Larsen & Toubro Ltd	1.62%	
Tata Consultancy Services Ltd	1.52%	
Hindustan Unilever Ltd	1.26%	
State Bank Of India	1.26%	
Others	25.29%	
Cash And Money Market	11.41%	
Total	100.00%	

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

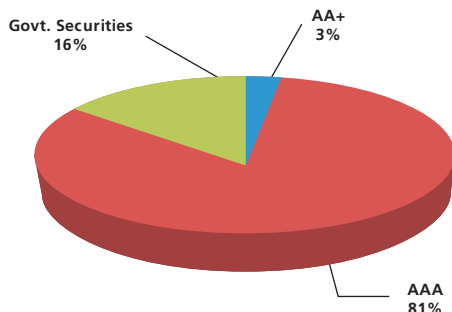
Asset Allocation



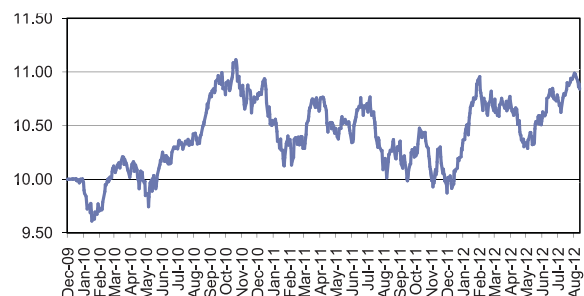
Equity Sectoral Break-Up



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 31st Aug 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	-1.9%	-2.4%
Last 1 year return	4.5%	5.2%
CAGR since inception (21st Dec 2009)	0.5%	2.0%
CAGR since (05th January 2010)	0.5%	-0.1%

Past performance is not indicative of future performance

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

Security Type Equity
Benchmark Index S&P CNX Nifty

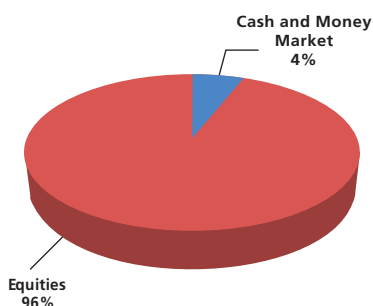
Multiplier II

Portfolio as on 31 Aug 2012

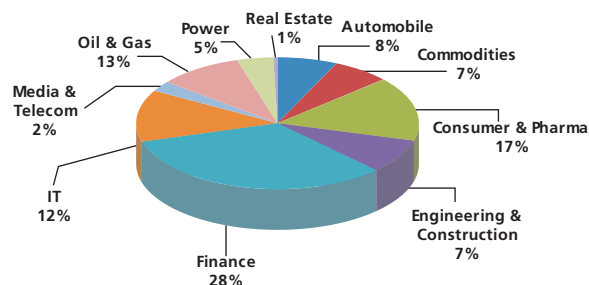
Security Name	Wt
Equities	96.25%
ITC Ltd	8.20%
Reliance Industries Ltd	6.53%
ICICI Bank Ltd	6.38%
Infosys Ltd.	6.14%
HDFC	6.04%
HDFC Bank Ltd	5.71%
Larsen & Toubro Ltd	4.56%
Tata Consultancy Services Ltd	3.77%
Hindustan Unilever Ltd	2.91%
State Bank Of India	2.72%
Tata Motors Ltd	2.49%
Oil And Natural Gas	2.47%
Sun Pharmaceuticals Industries Ltd	2.13%
Mahindra & Mahindra Ltd	2.03%
Bharti Airtel Ltd	2.00%
Axis Bank	1.95%
Coal India Ltd	1.74%
Tata Steel Ltd.	1.51%
Power Grid Corporation Ltd	1.48%
Bajaj Auto Ltd	1.36%
HCL Technologies Ltd	1.26%
NTPC	1.25%
Dr. Reddys Laboratories Ltd	1.25%
Cipla Ltd	1.24%
Kotak Mahindra Bank Ltd	1.21%
Gail (India) Ltd	1.15%
Grasim Industries Ltd	1.05%
BPCL	1.05%
Maruti Suzuki India Ltd	1.04%
Jindal Steel & Power Ltd	1.03%
Cairn India Ltd	1.02%
Others	11.57%
Cash And Money Market	3.75%
Total	100.00%

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

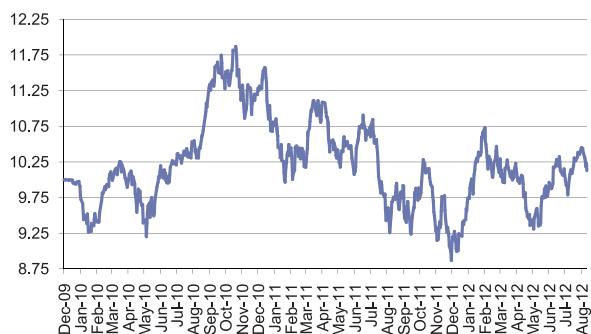
Asset Allocation



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 31st Aug 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	-1.7%
Last 1 year return	3.7%
CAGR since inception	-1.2%

Past performance is not indicative of future performance

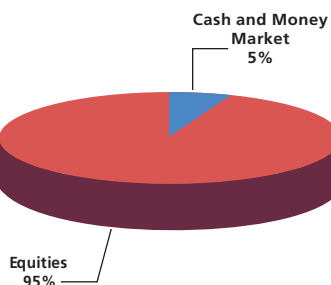
Virtue II

Portfolio as on 31 Aug 2012

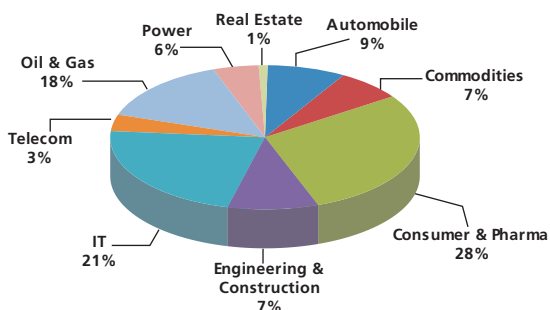
Security Name	Wt
Equities	95.26%
Infosys Ltd.	7.46%
Reliance Industries Ltd	6.71%
Tata Consultancy Services Ltd	4.44%
Hindustan Unilever Ltd	4.03%
Sun Pharmaceuticals Industries Ltd	3.52%
Oil And Natural Gas	3.49%
Bharti Airtel Ltd	2.70%
Oracle Financial Services Software Ltd	2.07%
Cipla Ltd	2.01%
Bajaj Auto Ltd	1.97%
NTPC	1.90%
Dr. Reddys Laboratories Ltd	1.86%
Lupin Ltd	1.81%
Coal India Ltd	1.81%
HCL Technologies Ltd	1.80%
Godrej Consumer Products Ltd.	1.76%
Larsen & Toubro Ltd	1.68%
Grasim Industries Ltd	1.65%
Bosch Ltd.	1.51%
Gail (India) Ltd	1.47%
Maruti Suzuki India Ltd	1.47%
Asian Paints Ltd.	1.41%
Hero Motocorp Ltd.	1.35%
Cairn India Ltd	1.29%
Power Grid Corporation Ltd	1.26%
Jindal Steel & Power Ltd	1.23%
Divis Laboratories Ltd.	1.22%
Wipro	1.20%
Others	29.20%
Cash And Money Market	4.74%
Total	100.00%

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

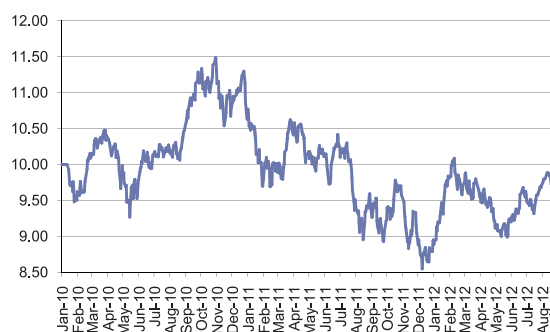
Asset Allocation



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 31st Aug 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	-2.5%	-3.1%
Last 1 year return	3.0%	3.1%
CAGR since inception (22 nd Dec 2009)	-0.2%	0.4%
CAGR since (05 th January 2010)	-0.5%	-1.7%

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

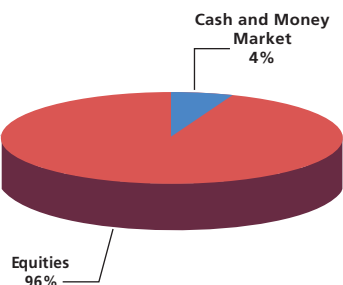
Flexi Cap

Portfolio as on 31 Aug 2012

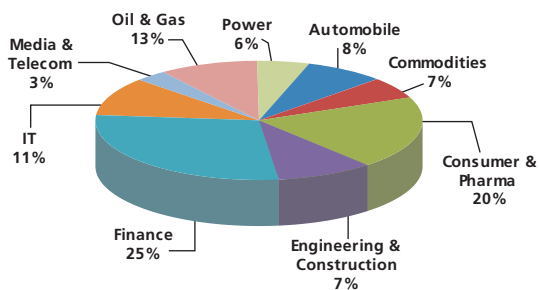
Security Name	Wt
Equities	96.34%
Reliance Industries Ltd	5.72%
ITC Ltd	5.69%
Infosys Ltd.	5.24%
ICICI Bank Ltd	5.00%
HDFC	4.44%
HDFC Bank Ltd	3.78%
Larsen & Toubro Ltd	3.26%
State Bank Of India	2.64%
Hindustan Unilever Ltd	2.33%
Tata Motors Ltd	1.94%
Oil And Natural Gas	1.88%
Tata Consultancy Services Ltd	1.87%
Axis Bank	1.59%
HCL Technologies Ltd	1.50%
Sun Pharmaceuticals Industries Ltd	1.47%
ZEE Entertainment Ltd	1.32%
Tata Steel Ltd.	1.25%
NTPC	1.24%
Bajaj Auto Ltd	1.13%
Bharti Airtel Ltd	1.11%
Mahindra & Mahindra Ltd	1.10%
Coal India Ltd	1.10%
Power Grid Corporation Ltd	1.06%
Others	38.68%
Cash And Money Market	3.66%
Total	100.00%

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

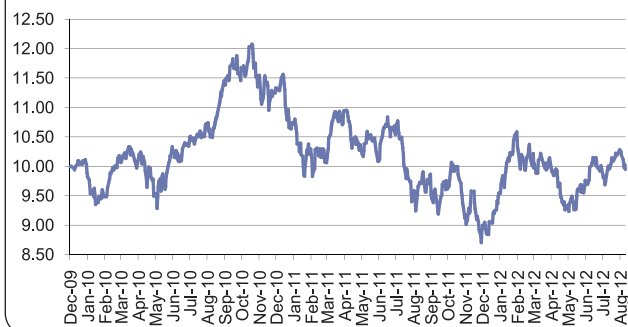
Asset Allocation



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 31st Aug 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	3.9%
Last 1 year return	7.8%
CAGR since inception	5.7%

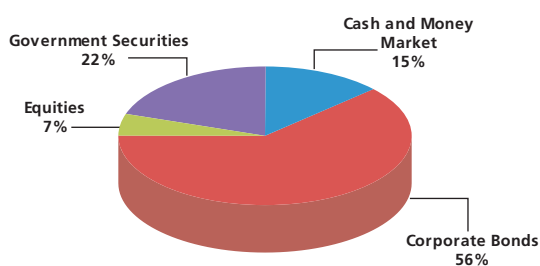
Past performance is not indicative of future performance

Return Guarantee Fund - I Portfolio as on 31 Aug 2012

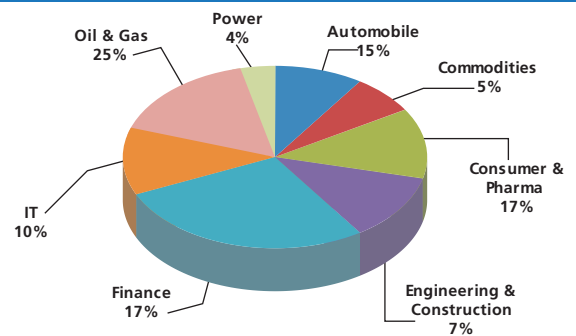
Security Name	Wt	Rating
Government Securities	22.43%	
GOI 2015	22.43%	Sovereign
Corporate Bonds	56.05%	
Tech Mahindra	8.71%	AAA
Power Finance Corporation Ltd	8.50%	AAA
HDFC	8.44%	AAA
Rural Electrification Corporation Ltd	8.44%	AAA
IL&FS	7.95%	AAA
Power Grid Corporation Ltd	5.37%	AAA
Reliance Gas Transport Infrastructure	4.38%	AAA
SAIL	4.26%	AAA
Equities	6.97%	
Cairn India Ltd	1.03%	
Others	5.95%	
Cash And Money Market	14.55%	
Total	100.00%	

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

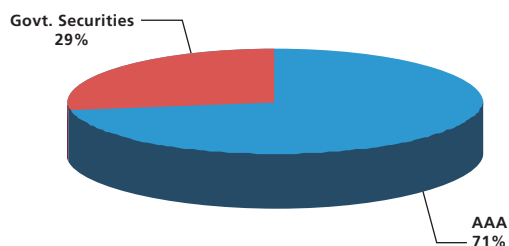
Asset Allocation



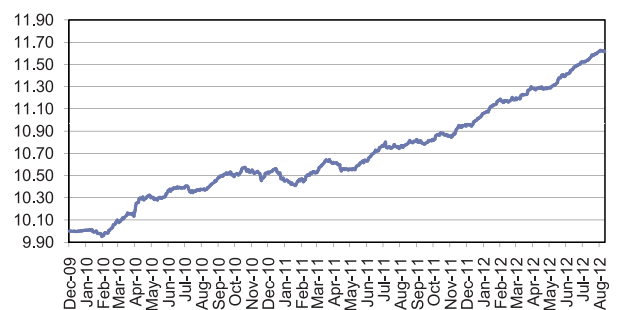
Equity Sectoral Break-Up



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 31st Aug 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	3.8%
Last 1 year return	7.7%
CAGR since inception	5.7%

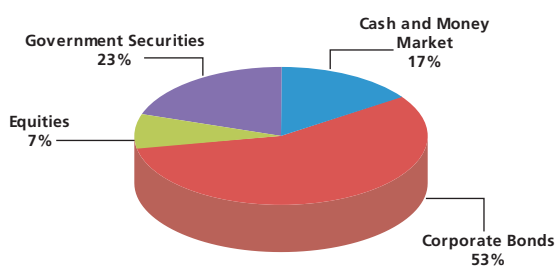
Past performance is not indicative of future performance

Return Guarantee Fund II Portfolio as on 31 Aug 2012

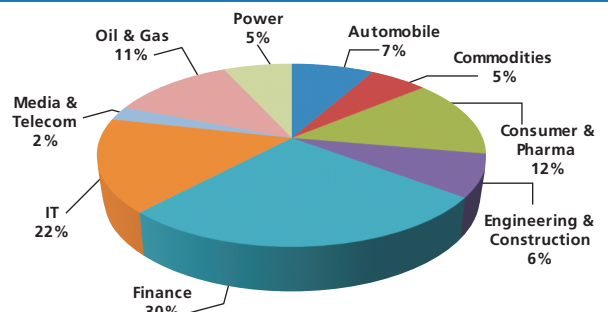
Security Name	Wt	Rating
Government Securities	22.74%	
GOI 2015	22.74%	Sovereign
Corporate Bonds	53.14%	
Rural Electrification Corporation Ltd	9.01%	AAA
IL&FS	8.03%	AAA
Reliance Gas Transport Infrastructure	7.48%	AAA
SAIL	7.27%	AAA
Power Finance Corporation Ltd	7.26%	AAA
HDFC	7.21%	AAA
Power Grid Corporation Ltd	6.88%	AAA
Equities	6.73%	
Cash And Money Market	17.39%	
Total	100.00%	

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

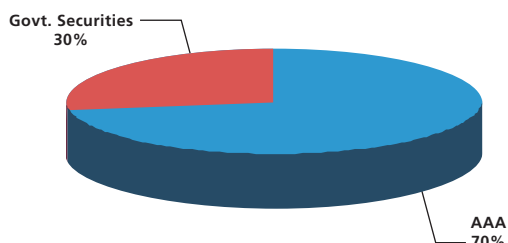
Asset Allocation



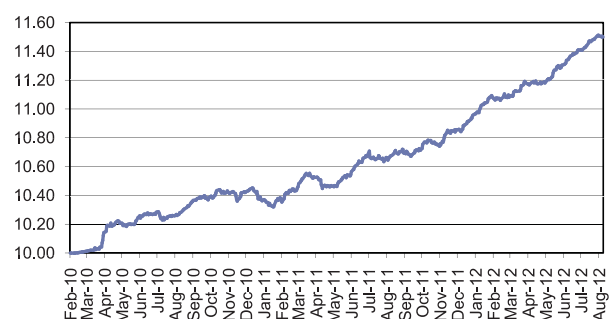
Equity Sectoral Break-Up



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 31st Aug 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	3.9%
Last 1 year return	8.0%
CAGR since inception	6.5%

Past performance is not indicative of future performance

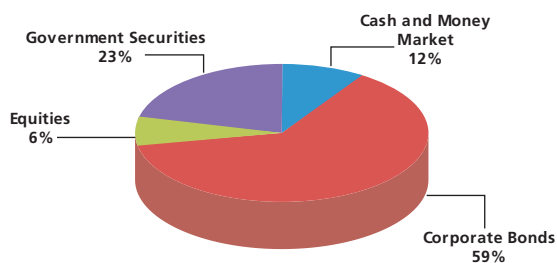
NAV Guarantee Fund

Portfolio as on 31 Aug 2012

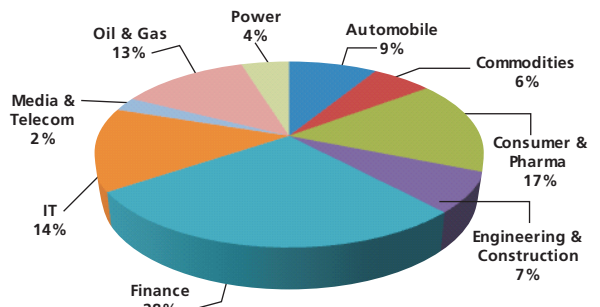
Security Name	Wt	Rating
Government Securities	23.07%	
GOI 2016	20.15%	Sovereign
SDL Tami Nadu 2016	2.92%	Sovereign
Corporate Bonds	59.30%	
TATA Sons Ltd	7.96%	AAA
HDFC	7.93%	AAA
Tech Mahindra	7.92%	AAA
Export Import Bank Of India	7.81%	AAA
SAIL	7.75%	AAA
Power Grid Corporation Ltd	7.37%	AAA
Reliance Gas Transport Infrastructure	7.35%	AAA
Power Finance Corporation Ltd	5.21%	AAA
Equities	6.28%	
Cash And Money Market	11.35%	
Total	100.00%	

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

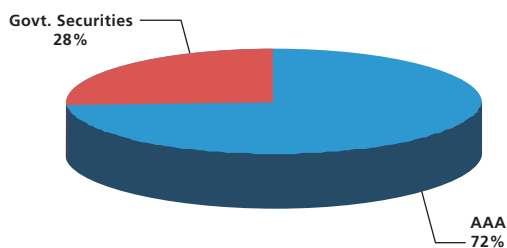
Asset Allocation



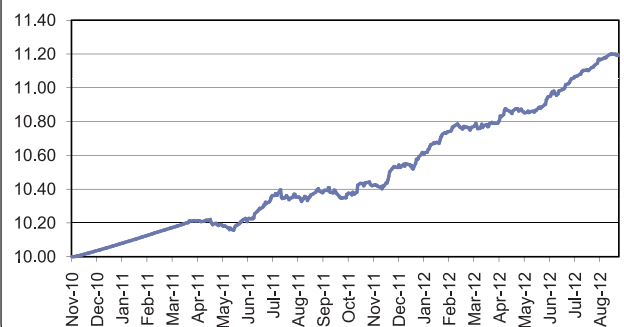
Equity Sectoral Break-Up



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 31st Aug 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	3.1%	4.1%
Last 1 year return	8.3%	8.7%
Last 3 year (CAGR)	7.1%	6.8%
Last 5 year (CAGR)	8.2%	6.8%
CAGR since inception	6.9%	6.0%

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

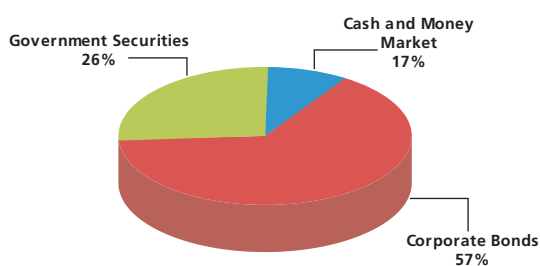
Protector

Portfolio as on 31 Aug 2012

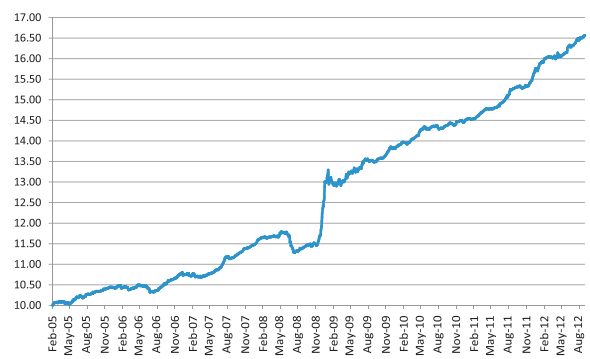
Security Name	Wt	Rating
Government Securities	26.51%	
GOI 2030	9.85%	Sovereign
GOI 2018	7.13%	AAA
GOI 2015	5.76%	Sovereign
GOI 2017	2.36%	Sovereign
Others	1.40%	
Corporate Bonds	56.60%	
IL&FS	8.01%	AAA
Reliance Ports And Terminals Ltd	7.61%	AAA
Reliance Industries Ltd	7.42%	AAA
Gail (India) Ltd	7.10%	AAA
LIC Housing Finance Company Ltd	6.77%	AAA
Reliance Gas Transport Infrastructure	5.80%	AAA
Power Grid Corporation Ltd	4.74%	AAA
HDFC	4.41%	AAA
Tech Mahindra	2.31%	AAA
Others	2.43%	
Cash And Money Market	16.89%	
Total	100.00%	

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

Asset Allocation

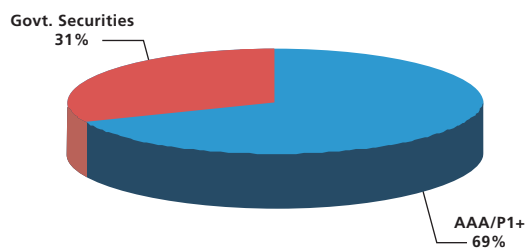


NAV Movement since Inception



(Date of inception: 04-Feb-2005)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver

SFIN No: ULIF00125/01/05PRESERVERF117

As on 31st Aug 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	3.3%	4.6%
Last 1 year return	8.5%	9.9%
Last 3 year (CAGR)	5.9%	7.2%
Last 5 year (CAGR)	6.5%	7.7%
CAGR since inception	6.0%	6.9%

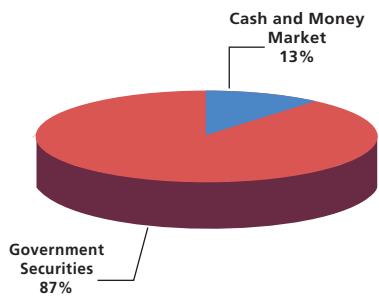
Past performance is not indicative of future performance

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

Asset Allocation

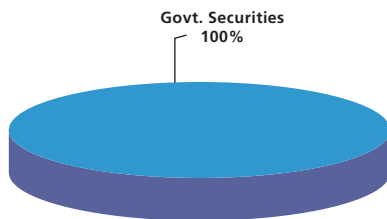


NAV Movement since Inception



(Date of inception: 10-Feb-2005)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Moderator

SFIN No: ULIF00325/01/05MODERATORF117

As on 31st Aug 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	2.0%	2.8%
Last 1 year return	6.8%	8.0%
Last 3 year (CAGR)	5.7%	6.2%
Last 5 year (CAGR)	7.0%	6.1%
CAGR since inception	8.0%	7.7%

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

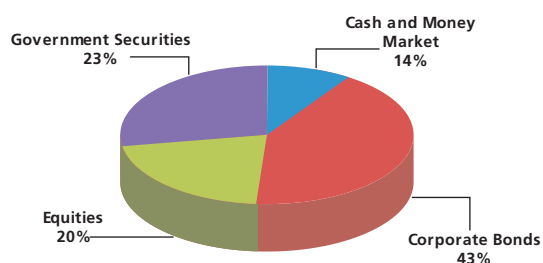
Moderator

Portfolio as on 31 Aug 2012

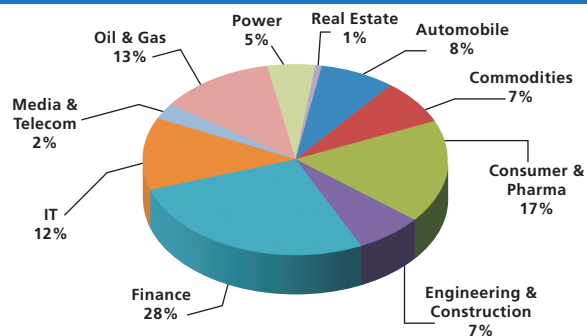
Security Name	Wt	Rating
Government Securities	23.63%	
GOI 2024	9.12%	Sovereign
GOI 2021	5.98%	Sovereign
GOI OIL Bond 2012	5.31%	Sovereign
GOI 2020	2.86%	Sovereign
Others	0.36%	
Corporate Bonds	42.87%	
LIC Housing Finance Company Ltd	6.99%	AAA
Reliance Gas Transport Infrastructure	6.75%	AAA
Tech Mahindra	6.70%	AAA
IL&FS	5.87%	AAA
Gail (India) Ltd	5.73%	AAA
HDFC	5.68%	AAA
Power Finance Corporation Ltd	2.28%	AAA
Sundaram Finance Ltd	2.01%	AA+
Others	0.86%	
Equities	19.65%	
ITC Ltd	1.59%	
HDFC	1.38%	
Reliance Industries Ltd	1.35%	
HDFC Bank Ltd	1.32%	
Infosys Ltd.	1.23%	
ICICI Bank Ltd	1.16%	
Others	11.62%	
Cash And Money Market	13.86%	
Total	100.00%	

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

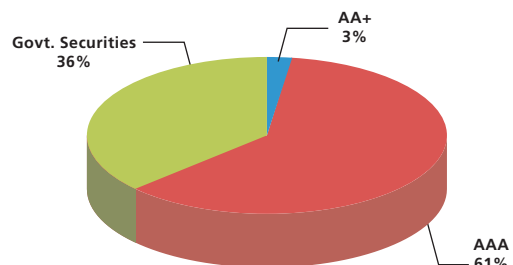
Asset Allocation



Equity Sectoral Break-Up



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 31st Aug 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	0.7%	0.9%
Last 1 year return	6.1%	6.9%
Last 3 year (CAGR)	4.8%	5.4%
Last 5 year (CAGR)	5.9%	5.1%
CAGR since inception	9.9%	10.0%

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

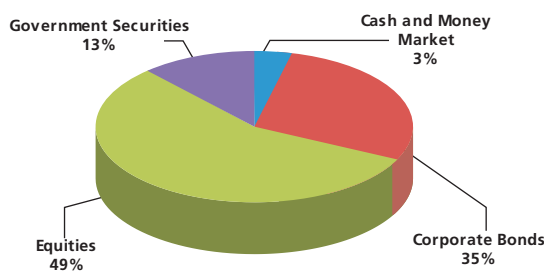
Balancer

Portfolio as on 31 Aug 2012

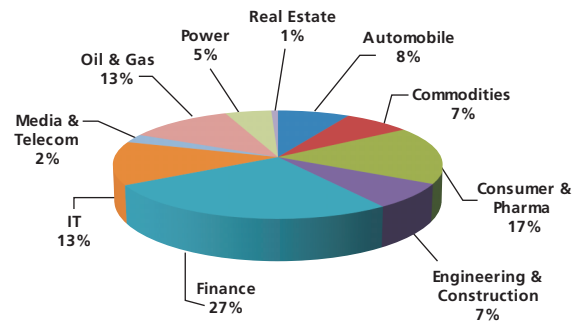
Security Name	Wt	Rating
Government Securities 13.24%		
GOI 2021	4.59%	Sovereign
GOI 2027	3.08%	Sovereign
GOI 2024	2.26%	Sovereign
Others	3.30%	
Corporate Bonds 34.31%		
Reliance Gas Transport Infrastructure	7.34%	AAA
Reliance Capital Ltd	5.86%	AAA
LIC Housing Finance Company Ltd	4.28%	AAA
Gail (India) Ltd	3.55%	AAA
IL&FS	3.20%	AAA
TATA Sons Ltd	2.39%	AAA
HDFC	1.86%	AAA
L&T Finance Ltd	1.44%	AA+
Power Grid Corporation Ltd	1.08%	AAA
Others	3.31%	
Equities 49.19%		
ITC Ltd	3.99%	
HDFC Bank Ltd	3.43%	
Reliance Industries Ltd	3.35%	
HDFC	3.27%	
Infosys Ltd.	3.12%	
ICICI Bank Ltd	2.81%	
Larsen & Toubro Ltd	2.46%	
Tata Consultancy Services Ltd	1.75%	
State Bank Of India	1.41%	
Hindustan Unilever Ltd	1.40%	
Sun Pharmaceuticals Industries Ltd	1.34%	
Tata Motors Ltd	1.26%	
Oil And Natural Gas	1.22%	
Mahindra & Mahindra Ltd	1.10%	
Bharti Airtel Ltd	1.00%	
Others	16.27%	
Cash And Money Market 3.26%		
Total	100.00%	

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

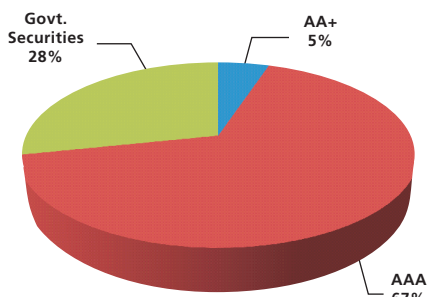
Asset Allocation



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 31st Aug 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	-1.1%	-1.1%
Last 1 year return	4.5%	5.9%
Last 3 year (CAGR)	3.4%	4.6%
Last 5 year (CAGR)	3.9%	4.1%
CAGR since inception	11.5%	12.0%

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

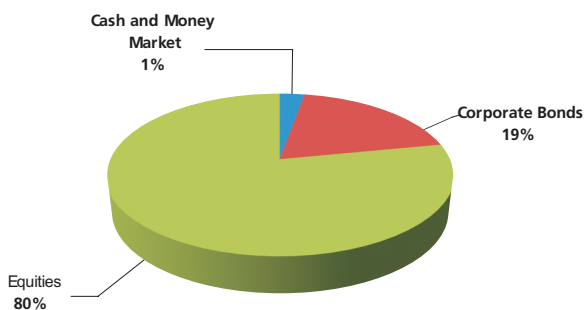
Accelerator

Portfolio as on 31 Aug 2012

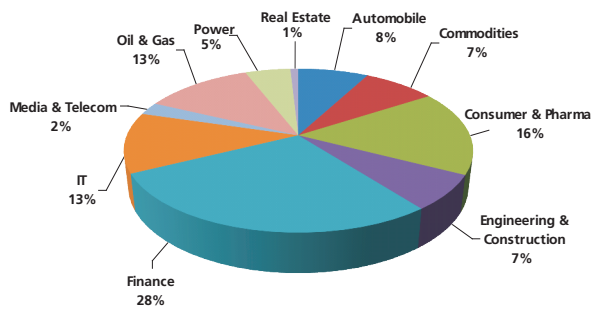
Security Name	Wt	Rating
Corporate Bonds	19.34%	
Reliance Gas Transport Infrastructure	4.90%	AAA
Reliance Capital Ltd	3.93%	AAA
LIC Housing Finance Company Ltd	2.29%	AAA
HDFC	2.23%	AAA
Rural Electrification Corporation Ltd	1.78%	AAA
Gail (India) Ltd	1.44%	AAA
Others	2.76%	
Equities	79.43%	
ITC Ltd	6.47%	
HDFC Bank Ltd	5.73%	
Reliance Industries Ltd	5.44%	
ICICI Bank Ltd	4.98%	
Infosys Ltd.	4.95%	
HDFC	4.93%	
Larsen & Toubro Ltd	3.87%	
Tata Consultancy Services Ltd	3.12%	
State Bank Of India	2.30%	
Hindustan Unilever Ltd	2.27%	
Tata Motors Ltd	2.03%	
Oil And Natural Gas	1.99%	
Sun Pharmaceuticals Industries Ltd	1.77%	
Mahindra & Mahindra Ltd	1.65%	
Bharti Airtel Ltd	1.63%	
Axis Bank	1.45%	
Coal India Ltd	1.29%	
Bajaj Auto Ltd	1.19%	
Tata Steel Ltd.	1.18%	
Power Grid Corporation Ltd	1.15%	
HCL Technologies Ltd	1.14%	
Cipla Ltd	1.09%	
NTPC	1.07%	
Grasim Industries Ltd	1.05%	
Dr. Reddys Laboratories Ltd	1.03%	
Wipro	1.02%	
Gail (India) Ltd	1.01%	
Others	12.64%	
Cash and Money Market	1.22%	
Total	100.00%	

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

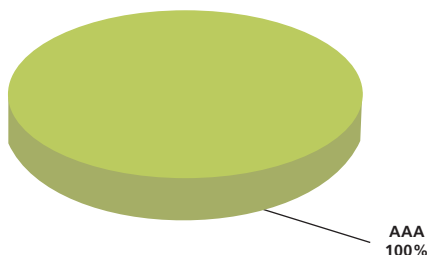
Asset Allocation



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 31st Aug 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	-2.1%	-2.4%
Last 1 year return	4.0%	5.2%
Last 3 year (CAGR)	3.0%	4.1%
Last 5 year (CAGR)	2.6%	3.3%
CAGR since inception	11.8%	13.2%

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

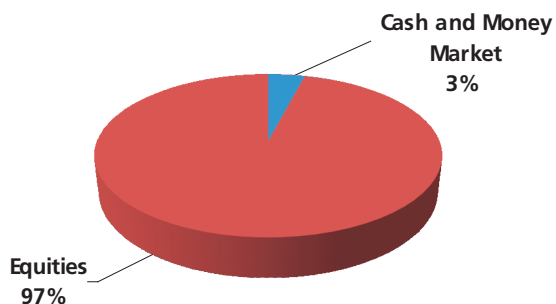
Multiplier

Portfolio as on 31 Aug 2012

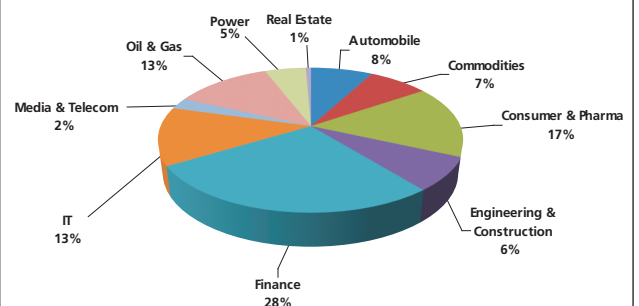
Security Name	Wt
Equities	97.33%
ITC Ltd	8.40%
ICICI Bank Ltd	6.63%
Reliance Industries Ltd	6.53%
HDFC	6.41%
HDFC Bank Ltd	6.36%
Infosys Ltd.	6.31%
Larsen & Toubro Ltd	4.39%
Tata Consultancy Services Ltd	3.91%
Hindustan Unilever Ltd	2.85%
State Bank Of India	2.70%
Tata Motors Ltd	2.47%
Oil And Natural Gas	2.45%
Mahindra & Mahindra Ltd	2.13%
Sun Pharmaceuticals Industries Ltd	2.08%
Bharti Airtel Ltd	1.92%
Axis Bank	1.78%
Coal India Ltd	1.63%
Tata Steel Ltd.	1.48%
HCL Technologies Ltd	1.48%
Bajaj Auto Ltd	1.40%
Power Grid Corporation Ltd	1.38%
NTPC	1.38%
Dr. Reddys Laboratories Ltd	1.31%
Cipla Ltd	1.28%
Kotak Mahindra Bank Ltd	1.27%
Gail (India) Ltd	1.21%
BPCL	1.12%
Wipro	1.11%
Grasim Industries Ltd	1.10%
Cairn India Ltd	1.07%
Jindal Steel & Power Ltd	1.03%
Others	10.75%
Cash And Money Market	2.67%
Total	100.00%

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

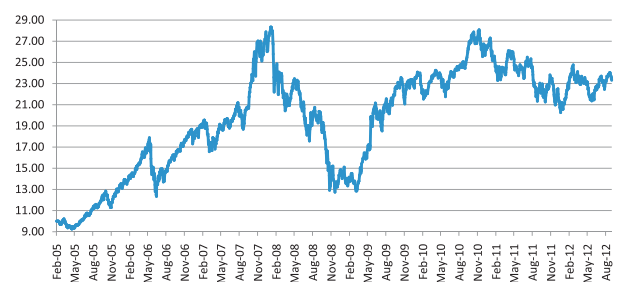
Asset Allocation



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 31st Aug 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	-2.0%
Last 1 year return	3.2%
Last 3 year (CAGR)	0.7%
CAGR since inception	-0.2%

Past performance is not indicative of future performance

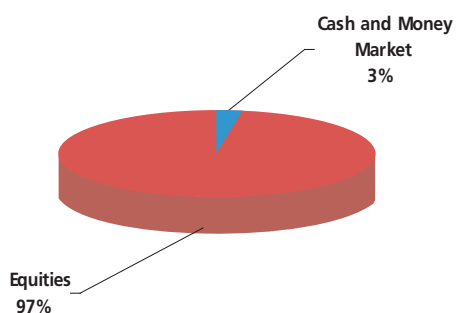
Virtue

Portfolio as on 31 Aug 2012

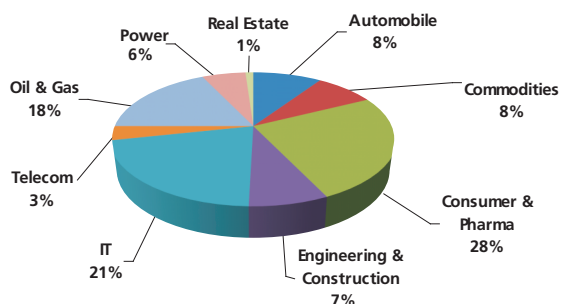
Security Name	Wt
Equities	97.15%
Infosys Ltd.	7.67%
Reliance Industries Ltd	6.83%
Tata Consultancy Services Ltd	5.13%
Hindustan Unilever Ltd	4.44%
Sun Pharmaceuticals Industries Ltd	4.12%
Oil And Natural Gas	3.60%
Bharti Airtel Ltd	2.78%
Oracle Financial Services Software Ltd	2.52%
Cipla Ltd	2.51%
Coal India Ltd	2.28%
Grasim Industries Ltd	2.17%
HCL Technologies Ltd	2.02%
NTPC	1.98%
Bajaj Auto Ltd	1.91%
Dr. Reddys Laboratories Ltd	1.89%
Lupin Ltd	1.86%
Gail (India) Ltd	1.57%
Divis Laboratories Ltd.	1.57%
Bosch Ltd.	1.54%
Larsen & Toubro Ltd	1.51%
Maruti Suzuki India Ltd	1.44%
Hero Motocorp Ltd.	1.43%
Wipro	1.43%
Godrej Consumer Products Ltd.	1.40%
Cairn India Ltd	1.40%
Jindal Steel & Power Ltd	1.32%
Asian Paints Ltd.	1.25%
Power Grid Corporation Ltd	1.22%
BPCL	1.17%
Sterlite Industries	1.15%
BHEL	1.09%
Dabur	1.08%
Marico Limited	1.06%
Glaxosmithkline Pharmaceuticals Ltd.	1.03%
Others	19.78%
Cash And Money Market	2.85%
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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