

Gratuity Fund Performance

Monthly Fund Update - August '08

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

Unit-Linked Fund

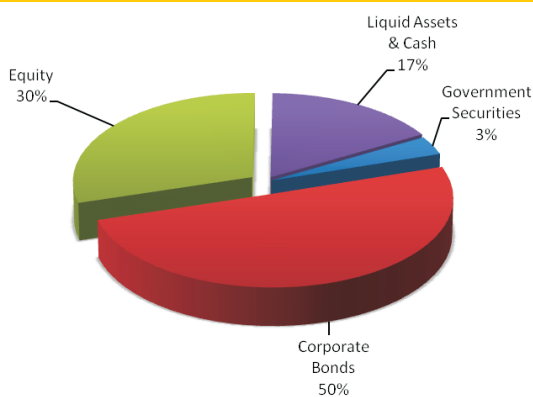
Gratuity Balanced

As on 31st August 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	
Equity	30%
Liquid Assets & Cash	17%
Government Securities	3%
Corporate Bonds	50%



Portfolio Returns

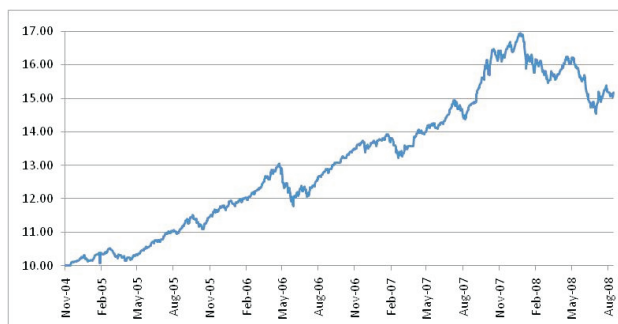
Returns	NAV	Benchmark
Last 1 month Return	1.0%	0.7%
Last 2 months Return	2.1%	2.8%
Latest Quarterly Return	-4.5%	-4.0%
Last 12 months Return	2.8%	2.1%
Last 2 Years (CAGR)	9.0%	7.1%
Last 3 Years (CAGR)	11.2%	10.2%
CAGR since inception	11.8%	11.5%

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: 29-Nov-2004)

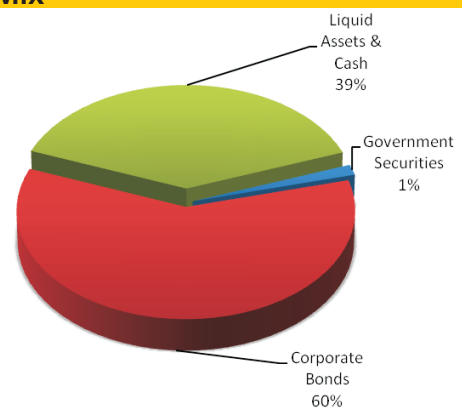
Gratuity Debt

As on 31st August 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	
Liquid Assets & Cash	39%
Government Securities	1%
Corporate Bonds	60%



Portfolio Returns

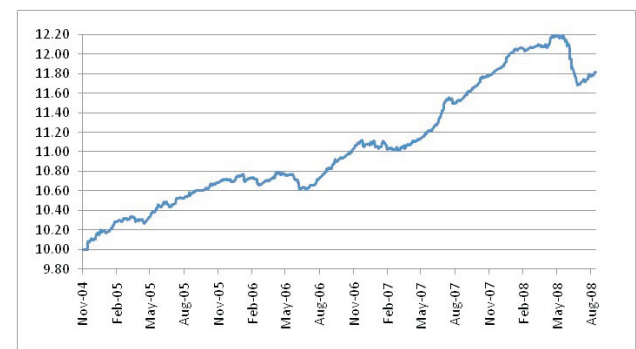
Returns	NAV	Benchmark
Last 1 month Return	0.9%	0.8%
Last 2 months Return	-0.2%	0.5%
Latest Quarterly Return	-2.9%	-1.2%
Last 12 months Return	2.6%	3.9%
Last 2 Years (CAGR)	4.9%	4.5%
Last 3 Years (CAGR)	3.8%	4.1%
CAGR since inception	4.6%	4.7%

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: 29-Nov-2004)

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

Insurance is the subject matter of solicitation. LD/2008-09/270.

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