

# Gratuity Fund Performance

## Monthly Fund Update - February, 09

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

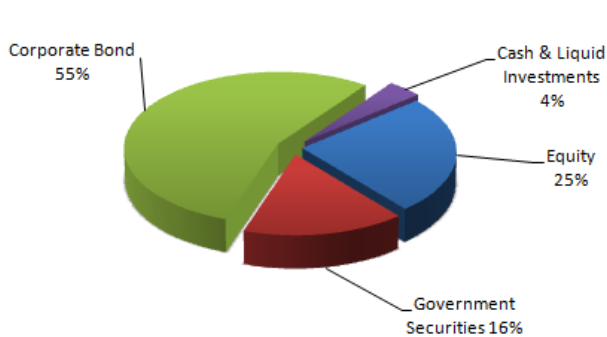
### Unit-Linked Fund

#### Gratuity Balanced

As on 28th February, 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	



#### Portfolio Returns

Returns	NAV	Benchmark
Last 1 month Return	-0.9%	-0.7%
Last 2 months Return	-1.4%	-0.6%
Latest Quarterly Return	8.8%	4.2%
<b>Last 12 months Return</b>	<b>-13.1%</b>	<b>-8.8%</b>
<b>CAGR since inception</b>	<b>-12.7%</b>	<b>-7.6%</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



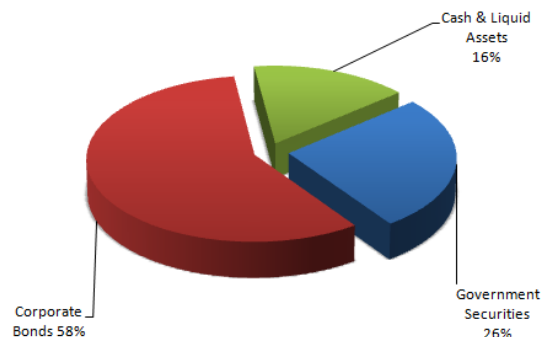
(Date of Inception: 06-Dec-2007)

#### Gratuity Debt

As on 28th February, 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	



#### Portfolio Returns

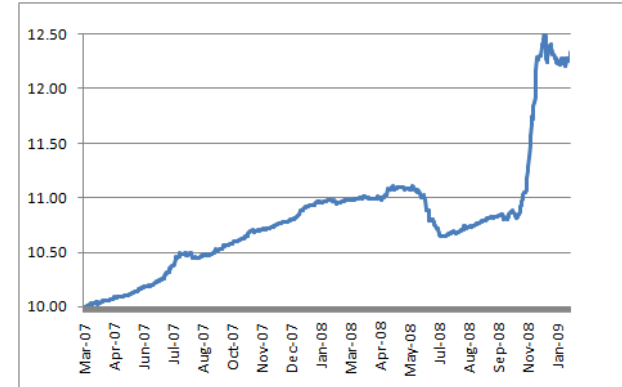
Returns	NAV	Benchmark
Last 1 month Return	0.5%	0.3%
Last 2 months Return	0.3%	0.6%
Latest Quarterly Return	10.4%	5.8%
<b>Last 12 months Return</b>	<b>12.5%</b>	<b>7.8%</b>
<b>CAGR since inception</b>	<b>11.3%</b>	<b>8.2%</b>

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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