

# 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.

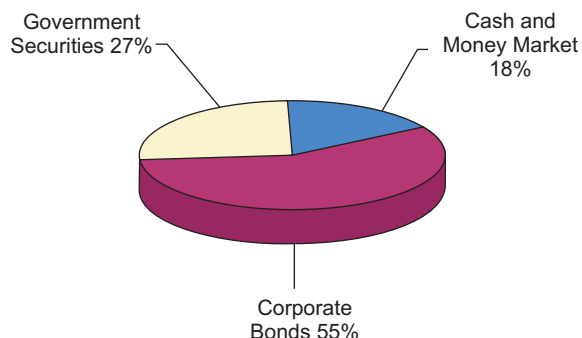
#### Asset Classes

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

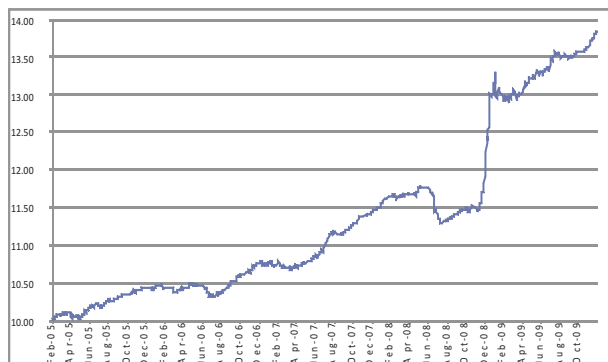
Returns	NAV	Benchmark
Last 1 Month Returns	1.45%	1.25%
Last 2 Months Returns	1.99%	1.55%
Latest Quarterly Returns	2.53%	2.34%
<b>Last 12 Months Returns</b>	<b>16.99%</b>	<b>9.82%</b>
<b>Last 2 Years (CAGR)</b>	<b>10.00%</b>	<b>6.76%</b>
<b>Last 3 Year (CAGR)</b>	<b>8.75%</b>	<b>6.45%</b>
<b>CAGR Since 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.

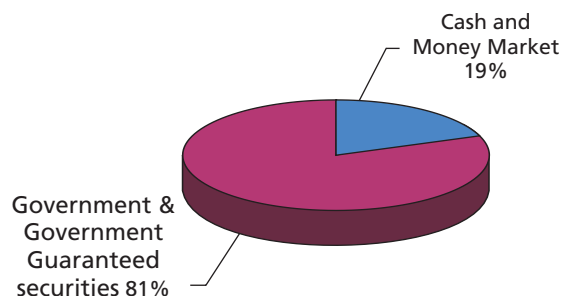
#### Asset Classes

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

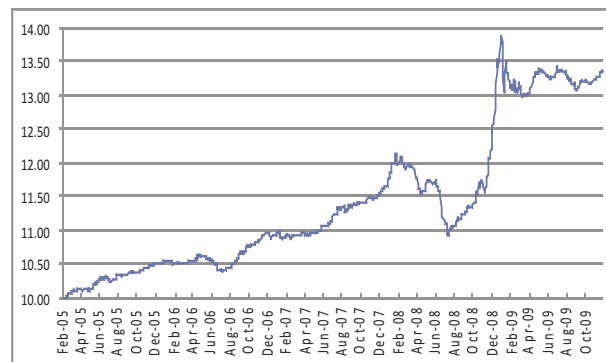
Returns	NAV	Benchmark
Last 1 Month Returns	1.04%	1.68%
Last 2 Months Returns	1.25%	1.14%
Latest Quarterly Returns	1.89%	2.22%
<b>Last 12 Months Returns</b>	<b>9.58%</b>	<b>8.69%</b>
<b>Last 2 Years (CAGR)</b>	<b>7.70%</b>	<b>8.42%</b>
<b>Last 3 Years (CAGR)</b>	<b>6.79%</b>	<b>7.77%</b>
<b>CAGR Since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

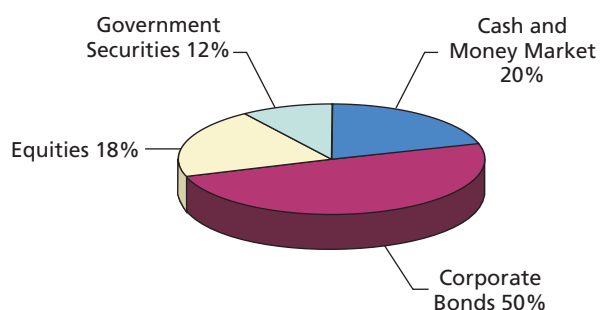
Government & other debt securities

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

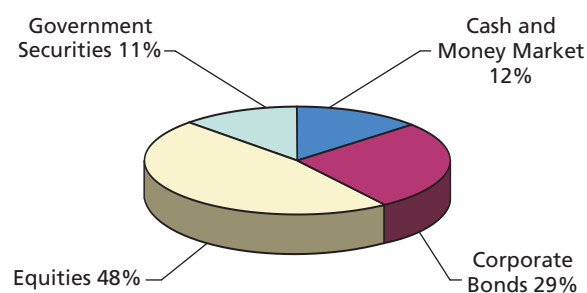
Government & other debt securities

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

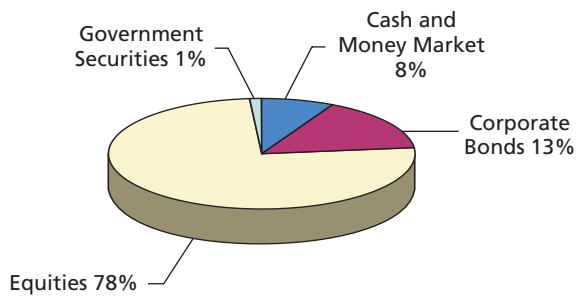
**Investment Objective:** To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

### 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

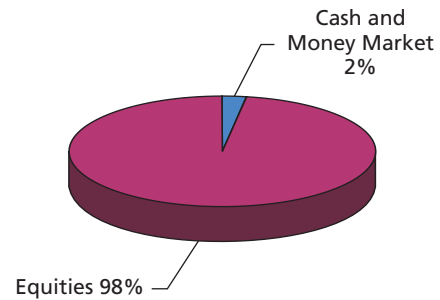
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

### 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

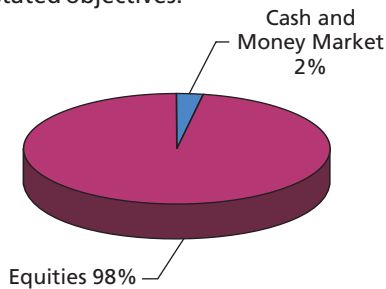
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

### 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.

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