

# 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

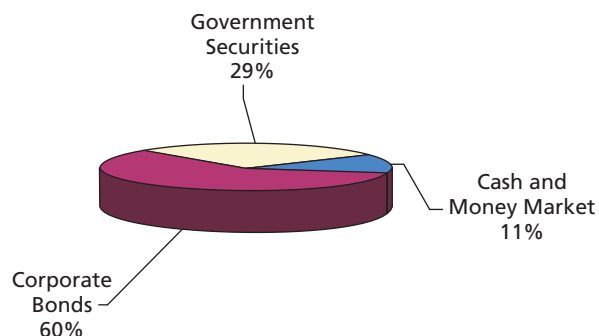
**Investment Objective:** To earn regular income by investing in high quality fixed income securities.

##### 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

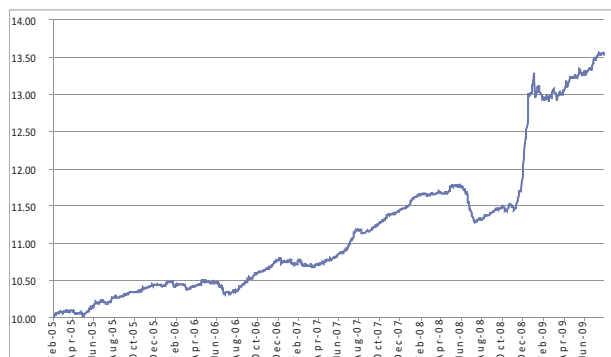
| Returns                       | NAV           | Benchmark     |
|-------------------------------|---------------|---------------|
| Last 1 Month Returns          | 0.80%         | 0.10%         |
| Last 2 Months Returns         | 2.05%         | 0.55%         |
| Latest Quarterly Returns      | 2.27%         | -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

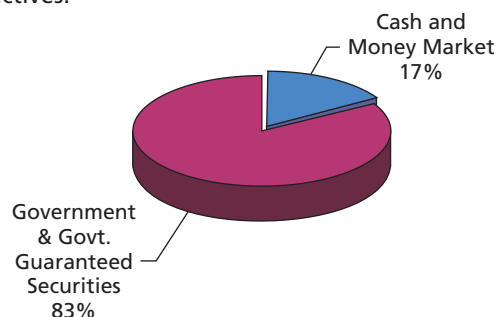
**Investment Objective:** To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by Central and State Governments.

##### 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

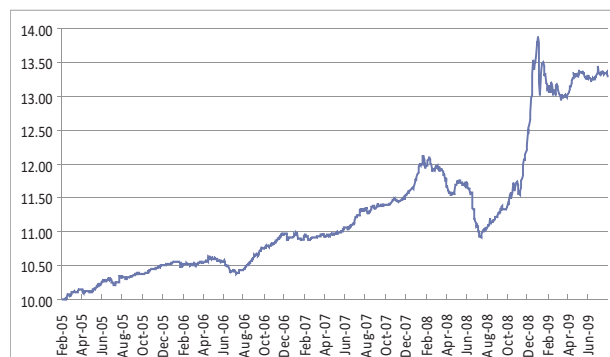
| Returns                       | NAV           | Benchmark     |
|-------------------------------|---------------|---------------|
| Last 1 Month Returns          | -0.26%        | 0.01%         |
| Last 2 Months Returns         | 0.03%         | -0.01%        |
| Latest Quarterly Returns      | -0.21%        | -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

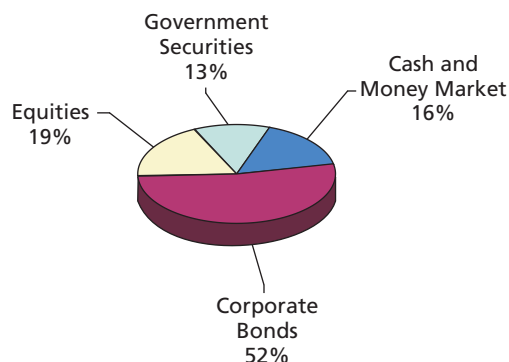
Government & other debt securities

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

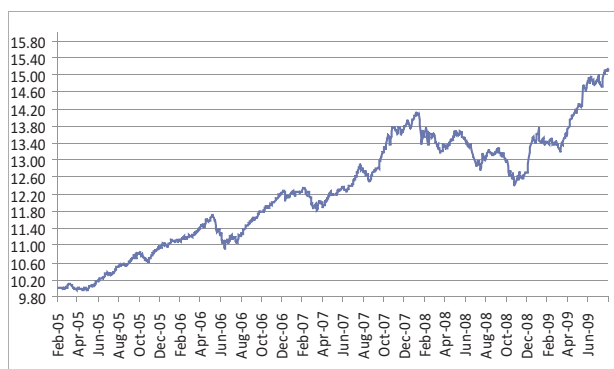
| Returns                       | NAV           | Benchmark     |
|-------------------------------|---------------|---------------|
| Last 1 Month Returns          | 1.92%         | 1.69%         |
| Last 2 Months Returns         | 2.50%         | 1.28%         |
| Latest Quarterly Returns      | 6.83%         | 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

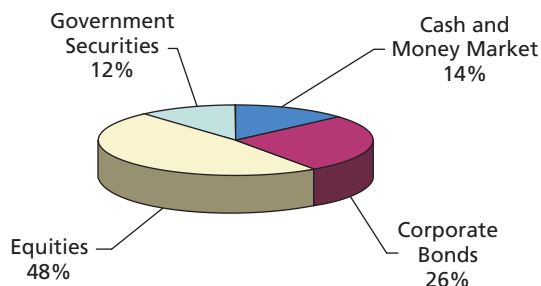
Government & other debt securities

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

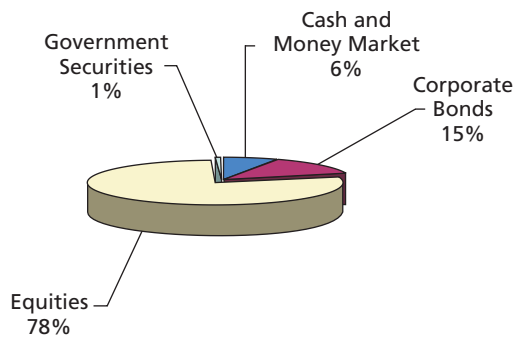
**Investment Objective:** To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

### 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

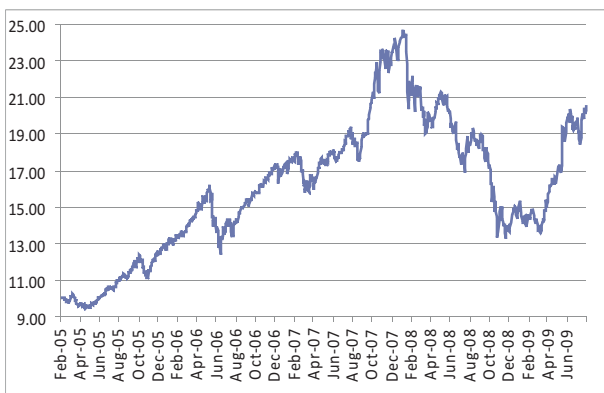
| Returns                       | NAV           | Benchmark     |
|-------------------------------|---------------|---------------|
| Last 1 Month Returns          | 5.69%         | 6.46%         |
| Last 2 Months Returns         | 4.70%         | 3.48%         |
| Latest Quarterly Returns      | 23.26%        | 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

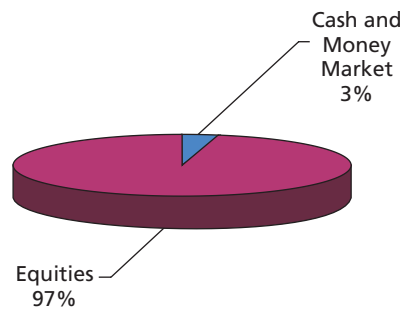
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

### 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

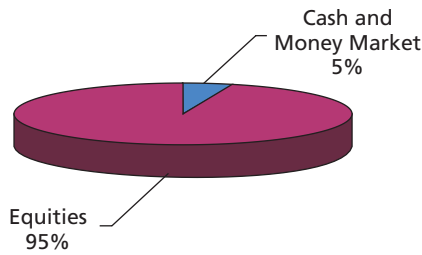
**Investment Objective:** To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

### 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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