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Met Invest

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

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



ECONOMY

Indicators	Sep-12	Oct-12	M-o-M Variation
10-year G-Sec India (%)	8.15	8.22	0.07
10 year AAA Corporate Bond (%)	8.97	9.00	0.03
5 year G-Sec India (%)	8.18	8.18	0.00
5 year AAA Corporate Bond (%)	8.95	8.99	0.04
1 year T-Bill (%)	7.99	8.02	0.03
1 yr CD (%)	8.92	8.63	-0.29
Exchange Rate (USD/INR)	52.86	53.81	1.80%
Forex Reserves (USD Bn)	295	295	0.00
WPI Inflation (%)	7.55	7.81	0.26
Index of Industrial Production (IIP) (%)	0.10	2.70	2.60
US 10 year Treasury Yield (%)	1.63	1.69	0.06
Brent Crude Oil (USD/barrel)	112	109	-3.3%
Sensex	18763	18505	-1.37%
Nifty	5703	5620	-1.47%

Source: Bloomberg, Reuters and WSS from RBI

Economy

In October 2012, the Indian economy continued to face the dual problem of low growth and high inflation. The growth in Index of Industrial Production (IIP) for the month of August 2012 was 2.7%. This was better than consensus estimates of 1.1%.

Inflation, as measured by Wholesale Price Index (WPI), for the month of September 2012 rose to 7.81%. This was slightly above consensus expectation of 7.60%. One of the significant reason for increase in inflation was the hike in diesel prices by Rs 5 per litre. This is expected to push up inflation further in the coming months. However, the core inflation was stable at around 5.6%.

In the second quarter monetary policy of FY12-13 announced on October 30, RBI reduced CRR by 25 bps (from 4.50% to 4.25%) to infuse more liquidity in the system ahead of the busy season. However, the Central Bank kept the Repo Rate and Reverse Repo Rate unchanged at 8.00% and 7.00% respectively. RBI stated that it did not cut rates due to high and sticky inflation. However, RBI's policy statement suggests that a repo rate cut is possible (in the coming quarters) when inflation is expected to

ease. The Central Bank has stuck to its stance of managing inflation over growth.

The global economy continued to struggle with low growth numbers and fragile situation in the Euro zone area. The initial reaction to QE III (quantitative easing III) had resulted in buying interest in risk assets such as equities and commodities. However, these asset classes struggled in October as there was no further positive triggers globally.

Equity Market

The month of October was largely a non-event for equity investors, as markets consolidated after a strong rally in September. On the domestic front, RBI's credit policy and beginning of September quarter earnings season were the key events. The major policy reforms announced this month included allowing 49% FDI in Insurance and Pension sectors and clearance of the Companies' bill. Both these proposals require Parliamentary approval.

Globally, equity markets remained tepid ahead of US Presidential elections due in early November and mixed set of economic data from China. Amongst developed markets, US declined by 2% while UK, Japan and Germany rose by 1% each. Emerging markets underperformed and almost all markets ended negative. India fell by 2% while China, Brazil and Russia declined by 1%, 4% and 3% respectively.

Commodities also witnessed profit booking primarily in crude oil and industrial metals. Crude oil prices fell by 3% while Zinc, Aluminum and Copper fell by 11%, 10% and 5% respectively.

FII flows continued to be positive in October with a net inflow of USD 2.2 bn.

Sectoral Performance

The Fast Moving Consumer Goods Sector (FMCG) outperformed the market on back of strong set of results and encouraging management commentaries regarding demand environment and profitability. The results announced so far have been good and companies expect this strong momentum to continue in coming quarters.

MARKET OUTLOOK

The Pharmaceutical sector too outperformed, as domestic monthly sales numbers were strong and quarterly results of many companies were above expectations. Investors increasingly returned to the sector leading to its out performance in October.

The Information Technology (IT) sector witnessed profit booking and underperformed market on the back of mixed set of results and concern on demand environment. The appreciating currency and fragile economic situation in the Euro Zone were key medium term concerns for the sector.

The infrastructure and power sector underperformed with quite a few companies witnessing a sharp sell off towards end of the month, on account of no rate cut from RBI. A falling interest rate scenario will significantly benefit these companies by way of better working capital management cycle. In addition to this, the viability of projects will improve over the long term, as most of these companies have high debt component. Recent allegations of malpractices by some promoters and their nexus with politicians have led to negative sentiment for these sectors.

The Oil and Gas sector underperformed during the month owing to concerns regarding a possible increase in cap on subsidized cylinders by the new Oil Minister. This move would negate the benefit of lower under-recoveries for downstream companies in Oil and Gas sector.

Equity Market Outlook

The Indian equity markets have remained buoyant over the last few months primarily due to government's reforms initiative and global rally in equity markets. The corporate quarterly results have, by and large, met investors' expectations.

We have seen a positive change in sentiment in corporate sector with the government's focus on economic reforms. This was evident from the upbeat management commentaries post announcement of corporate results.

In the near term, investors would focus on the

US Presidential elections and winter session of Parliament. The upcoming Parliament session is a crucial one, as it will show the government's resolve to push through reforms.

We expect markets to remain volatile in the coming months. However, investors should not get perturbed with short term market volatility. In our opinion, Indian equity markets appear reasonably attractive from a medium to long term perspective.

Outlook on Fixed Income Market

The Government securities market was range bound in October. The market sentiment was positive at beginning of the month primarily led by government's reforms agenda, which has the potential to remove the falling economic growth trajectory and reduce the country's fiscal deficit. Market remained steady during the month despite WPI inflation coming higher than last month, as participants remained hopeful of RBI reducing key policy rates to complement the steps taken by Central government.

However, while RBI reduced CRR, it did not reduce policy rates citing high inflation as the primary reason. Nevertheless, RBI stated that as inflation was expected to moderate in Jan-Mar 2013 quarter, there was a reasonable likelihood of further easing of monetary policy around that time.

Therefore, going forward, we expect yields in the Government securities market to remain range bound, as RBI is unlikely to reduce rates till the next quarterly policy scheduled in January 2013.

However, if the stress on liquidity becomes severe, we expect RBI to conduct Open Market Operations, which would be positive for bond yields. We believe that if Government continues with the reforms agenda, it would have a positive impact on the debt market. Over the medium term horizon, rates are likely to soften as RBI is expected to reduce policy rates to support faltering growth.

UNIT-LINKED Funds

Protector II

SFIN No: ULIF00915/12/09PROTECTOR2117

As on 31st October 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	5.3%	4.6%
Last 1 year Return	13.3%	9.7%
CAGR since inception	8.7%	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

Benchmark Index

CRISIL Composite Bond Fund Index

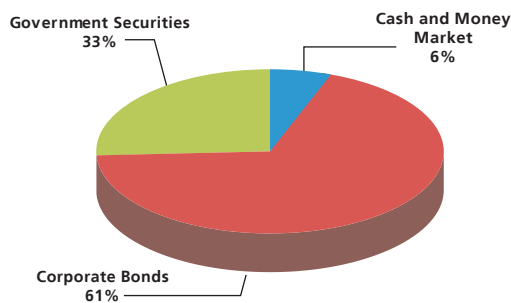
Protector II

Portfolio as on 31 Oct 2012

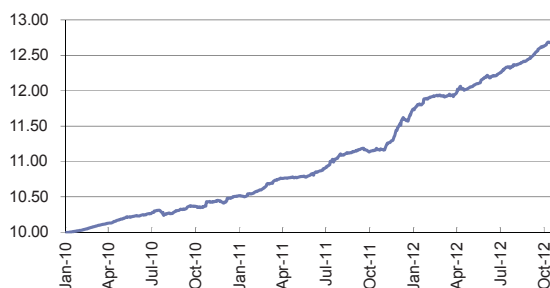
Security Name	Wt	Rating
Government Securities	32.84%	
GOI 2036	8.79%	Sovereign
GOI 2025	5.76%	Sovereign
GOI 2022	4.61%	Sovereign
SDL Maharashtra 2022	3.85%	Sovereign
GOI 2027	3.82%	Sovereign
GOI 2024	2.04%	Sovereign
GOI 2026	1.93%	Sovereign
GOI 2017	1.92%	Sovereign
Others	0.11%	
Corporate Bonds	60.87%	
LIC Housing Finance Company Ltd	7.15%	AAA
Reliance Industries Ltd	6.85%	AAA
SAIL	5.82%	AAA
Gail (India) Ltd	5.81%	AAA
IL&FS	5.67%	AAA
TATA Sons Ltd	5.54%	AAA
HDFC	4.65%	AAA
Sundaram Finance Ltd	3.92%	AA+
Sterlite Industries	3.11%	AA+
Power Finance Corporation Ltd	2.34%	AAA
Indian Railways Finance Corporation	2.07%	AAA
Reliance Capital Ltd	2.02%	AAA
Bajaj Finance	1.93%	AA+
Reliance Gas Transport Infrastructure	1.85%	AAA
Mahindra & Mahindra Financial Services	1.70%	AA+
Others	0.45%	
Cash And Money Market	6.29%	
Total	100.00%	

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

Asset Allocation

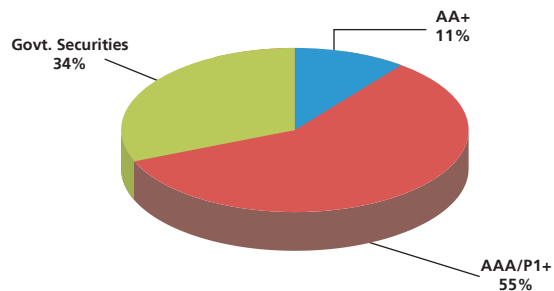


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver II

SFIN No: ULIF00815/12/09PRESERVER2117

As on 31st October 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	4.6%	5.2%
Last 1 year Return	11.9%	12.1%
CAGR since inception	7.8%	7.5%

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

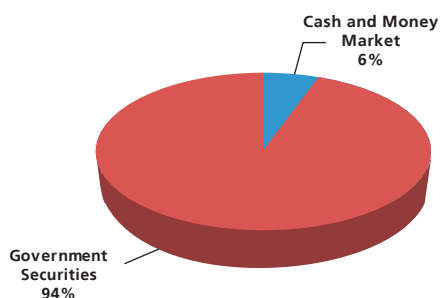
ISEC MiBex

Preserver II Portfolio as on 31 Oct 2012

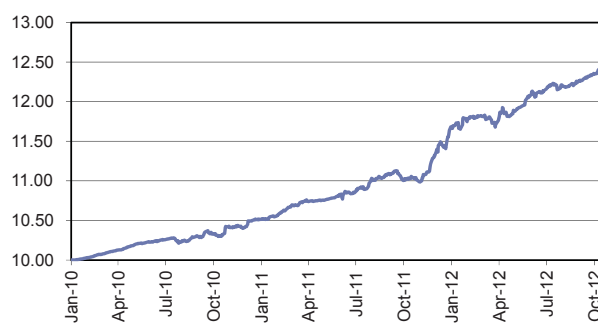
Security Name	Wt	Rating
Government Securities	94.49%	
GOI 2030	29.10%	Sovereign
GOI 2020	20.94%	Sovereign
GOI 2026	8.32%	Sovereign
SDL Maharashtra 2022	8.29%	Sovereign
GOI 2022	8.26%	Sovereign
GOI 2025	8.25%	Sovereign
GOI 2036	8.22%	Sovereign
GOI Loan 2032	2.74%	Sovereign
Others	0.37%	
Cash And Money Market	5.51%	
Total	100.00%	

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

Asset Allocation

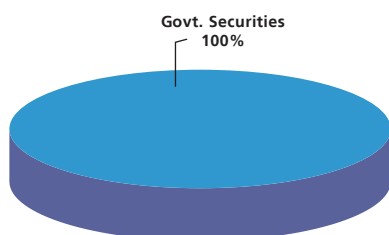


NAV Movement since Inception



(Date of inception: 11-Jan-2010)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Balancer II

SFIN No: ULIF01015/12/09BALANCER2F117

As on 31st October 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	6.1%	5.8%
Last 1 year Return	8.3%	7.6%
CAGR since inception- 20 th Dec 2009	4.4%	5.7%
CAGR since 05 th January 2010	4.5%	4.6%

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

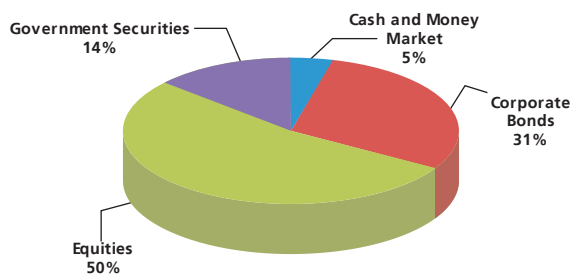
S&P CNX Nifty
CRISIL Composite Bond Fund Index

Balancer II Portfolio as on 31 Oct 2012

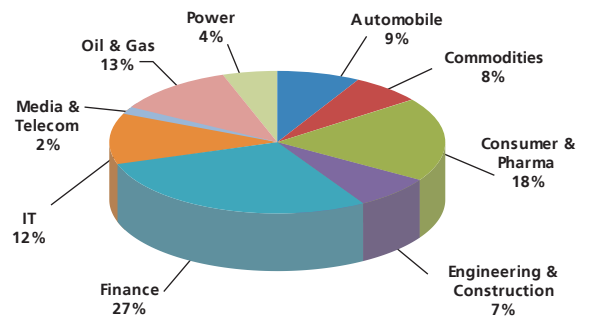
Security Name	Wt	Rating
Government Securities	13.95%	
GOI 2030	10.65%	Sovereign
GOI 2036	2.28%	Sovereign
Others	1.02%	
Corporate Bonds	31.56%	
LIC Housing Finance Company Ltd	6.98%	AAA
IL&FS	6.62%	AAA
TATA Sons Ltd	6.14%	AAA
Gail (India) Ltd	4.62%	AAA
Reliance Gas Transport Infrastructure	3.99%	AAA
HDFC	1.38%	AAA
Others	1.83%	
Equities	49.75%	
ITC Ltd	3.67%	
Reliance Industries Ltd	3.41%	
ICICI Bank Ltd	3.02%	
Infosys Ltd.	2.89%	
HDFC	2.67%	
HDFC Bank Ltd	2.25%	
Larsen & Toubro Ltd	1.69%	
Tata Consultancy Services Ltd	1.50%	
State Bank Of India	1.33%	
Hindustan Unilever Ltd	1.24%	
Tata Motors Ltd	1.22%	
Mahindra & Mahindra Ltd	1.21%	
Oil And Natural Gas	1.06%	
Others	22.60%	
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

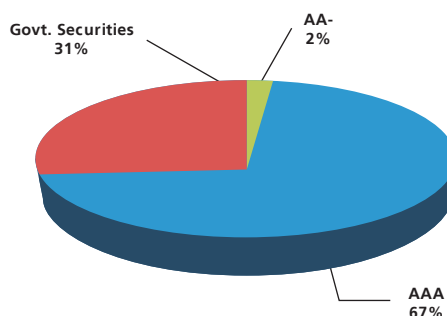
Asset Allocation



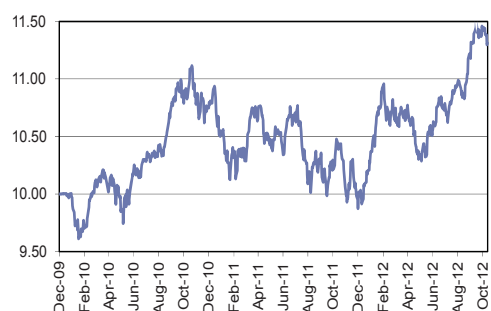
Equity Sectoral Break-Up



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 October 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	7.4%	7.1%
Last 1 year Return	5.7%	5.5%
CAGR since inception - 21 st Dec 2009	2.8%	4.3%
CAGR since 05 th January 2010	2.8%	2.2%

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

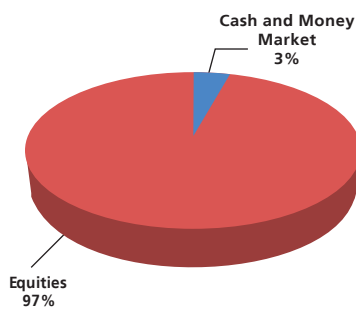
Security Type **Benchmark Index**
Equity S&P CNX Nifty

Multiplier II Portfolio as on 31 Oct 2012

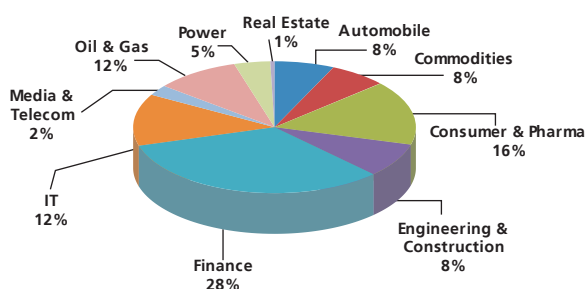
Security Name	Wt
Equities	96.55%
ITC Ltd	8.08%
ICICI Bank Ltd	7.03%
Reliance Industries Ltd	6.27%
Infosys Ltd.	5.77%
HDFC	5.70%
HDFC Bank Ltd	5.56%
Larsen & Toubro Ltd	5.44%
Tata Consultancy Services Ltd	3.73%
State Bank Of India	2.71%
Oil And Natural Gas	2.65%
Tata Motors Ltd	2.61%
Hindustan Unilever Ltd	2.59%
Mahindra & Mahindra Ltd	2.52%
Axis Bank	1.87%
Sun Pharmaceuticals Industries Ltd	1.82%
Bharti Airtel Ltd	1.77%
Tata Steel Ltd.	1.77%
Grasim Industries Ltd	1.45%
Coal India Ltd	1.39%
Bajaj Auto Ltd	1.33%
IDFC	1.30%
HCL Technologies Ltd	1.29%
Cairn India Ltd	1.22%
Reliance Infrastructure Ltd	1.21%
Maruti Suzuki India Ltd	1.21%
Kotak Mahindra Bank Ltd	1.16%
NTPC	1.12%
Jindal Steel & Power Ltd	1.02%
Power Grid Corporation Ltd	1.01%
Dr. Reddys Laboratories Ltd	1.01%
Others	12.93%
Cash And Money Market	3.45%
Total	100.00%

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

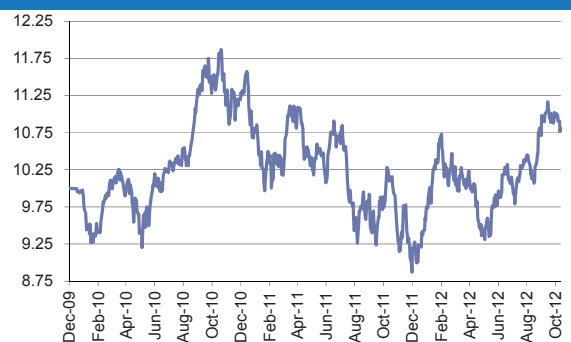
Asset Allocation



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 October 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	5.2%
Last 1 year Return	3.4%
CAGR since inception	0.1%

Past performance is not indicative of future performance

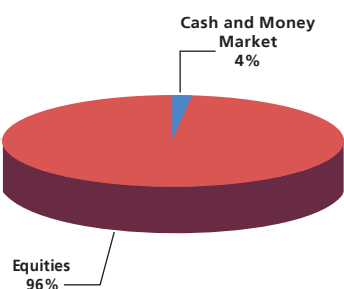
Virtue II

Portfolio as on 31 Oct 2012

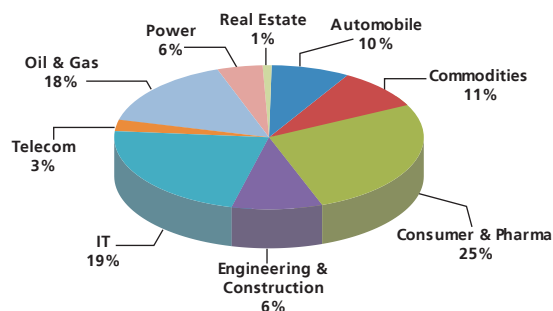
Security Name	Wt
Equities	96.20%
Infosys Ltd.	7.31%
Reliance Industries Ltd	6.91%
Hindustan Unilever Ltd	4.06%
Tata Consultancy Services Ltd	3.88%
Oil And Natural Gas	3.41%
Sun Pharmaceuticals Industries Ltd	3.27%
Bharti Airtel Ltd	2.58%
Grasim Industries Ltd	2.41%
Dr. Reddys Laboratories Ltd	2.18%
Coal India Ltd	2.15%
Oracle Financial Services Software Ltd	1.92%
Cairn India Ltd	1.91%
Bajaj Auto Ltd	1.84%
NTPC	1.77%
Jindal Steel & Power Ltd	1.76%
Maruti Suzuki India Ltd	1.65%
Lupin Ltd	1.65%
Bosch Ltd.	1.50%
BPCL	1.43%
Larsen & Toubro Ltd	1.39%
Cipla Ltd	1.38%
Gail (India) Ltd	1.38%
HCL Technologies Ltd	1.37%
Sterlite Industries	1.34%
Titan Industries Ltd.	1.11%
Godrej Consumer Products Ltd.	1.07%
Asian Paints Ltd.	1.02%
Divis Laboratories Ltd.	1.01%
Others	31.53%
Cash And Money Market	3.80%
Total	100.00%

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

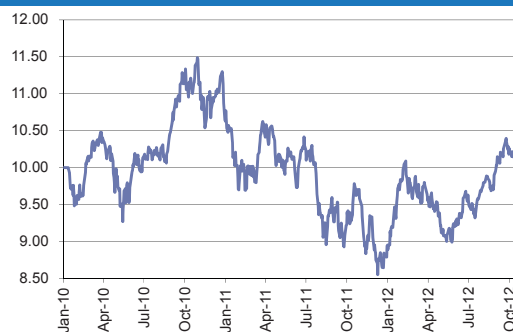
Asset Allocation



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 October 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	7.3%	6.5%
Last 1 year Return	6.6%	5.6%
CAGR since inception - 22 nd Dec 2009	2.3%	2.9%
CAGR since 05 th January 2010	2.0%	0.9%

Past performance is not indicative of future performance

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

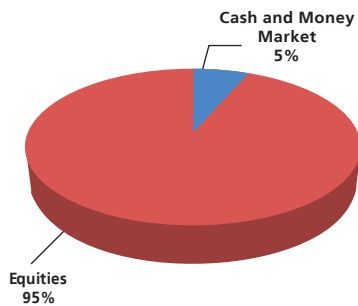
Security type	Benchmark Index
Equity	BSE 200 Index

Flexi Cap Portfolio as on 31 Oct 2012

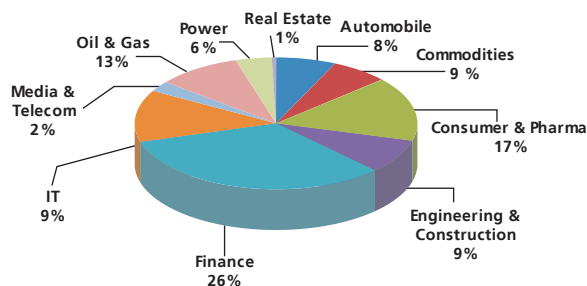
Security Name	Wt
Equities	94.71%
ITC Ltd	5.82%
Reliance Industries Ltd	5.66%
ICICI Bank Ltd	5.29%
Larsen & Toubro Ltd	4.20%
HDFC	4.17%
HDFC Bank Ltd	3.66%
Infosys Ltd.	3.62%
State Bank Of India	2.50%
Tata Consultancy Services Ltd	2.17%
Tata Motors Ltd	2.13%
Oil And Natural Gas	2.11%
Hindustan Unilever Ltd	1.70%
Mahindra & Mahindra Ltd	1.67%
HCL Technologies Ltd	1.52%
Axis Bank	1.47%
Tata Steel Ltd.	1.43%
Reliance Power Ltd.	1.40%
Sun Pharmaceuticals Industries Ltd	1.33%
Maruti Suzuki India Ltd	1.21%
Grasim Industries Ltd	1.20%
IDFC	1.06%
ZEE Entertainment Ltd	1.03%
Cairn India Ltd	1.02%
NTPC	1.01%
Others	36.32%
Cash And Money Market	5.29%
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 October 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	4.9%
Last 1 year Return	8.9%
CAGR since inception	6.1%

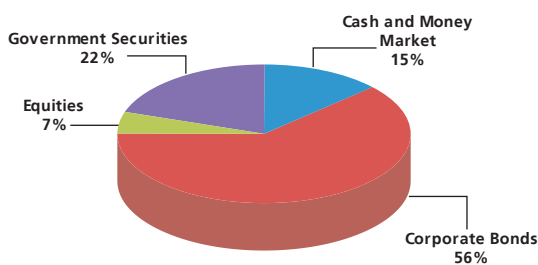
Past performance is not indicative of future performance

Return Guarantee Fund - I Portfolio as on 31 Oct 2012

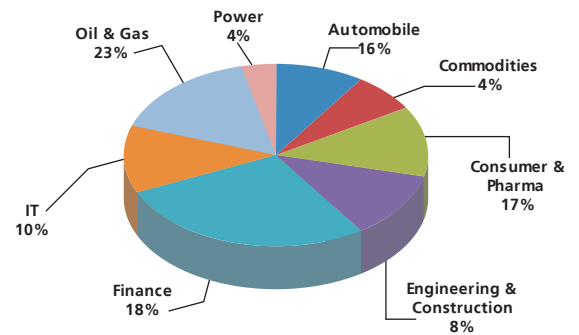
Security Name	Wt	Rating
Government Securities	21.97%	
GOI 2015	21.97%	Sovereign
Corporate Bonds	55.42%	
Tech Mahindra	8.59%	AAA
Power Finance Corporation Ltd	8.40%	AAA
HDFC	8.37%	AAA
Rural Electrification Corporation Ltd	8.36%	AAA
IL&FS	7.86%	AAA
Power Grid Corporation Ltd	5.32%	AAA
Reliance Gas Transport Infrastructure	4.31%	AAA
SAIL	4.22%	AAA
Equities	7.21%	
Cash And Money Market	15.40%	
Total	100.00%	

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

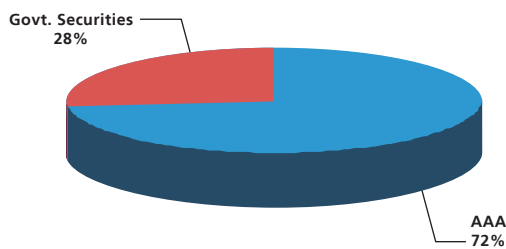
Asset Allocation



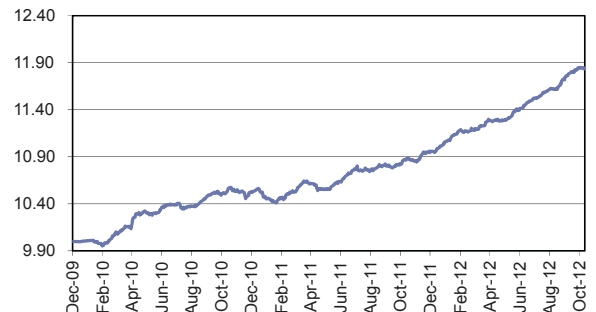
Equity Sectoral Break-Up



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 October 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

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Last 1 year Return	8.8%
CAGR since inception	6.1%

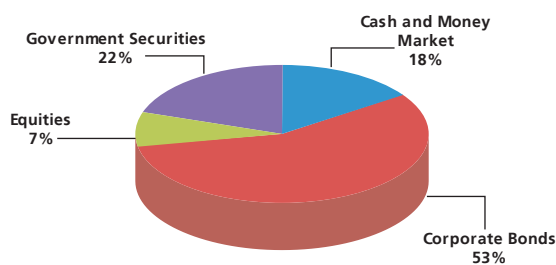
Past performance is not indicative of future performance

Return Guarantee Fund II Portfolio as on 31 Oct 2012

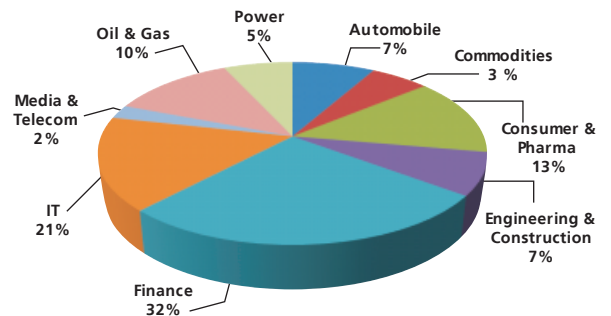
Security Name	Wt	Rating
Government Securities	22.25%	
GOI 2015	22.25%	Sovereign
Corporate Bonds	52.53%	
Rural Electrification Corporation Ltd	8.92%	AAA
IL&FS	7.93%	AAA
Reliance Gas Transport Infrastructure	7.36%	AAA
SAIL	7.20%	AAA
Power Finance Corporation Ltd	7.17%	AAA
HDFC	7.14%	AAA
Power Grid Corporation Ltd	6.81%	AAA
Equities	6.97%	
Cash And Money Market	18.25%	
Total	100.00%	

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

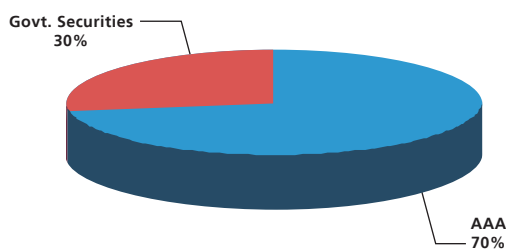
Asset Allocation



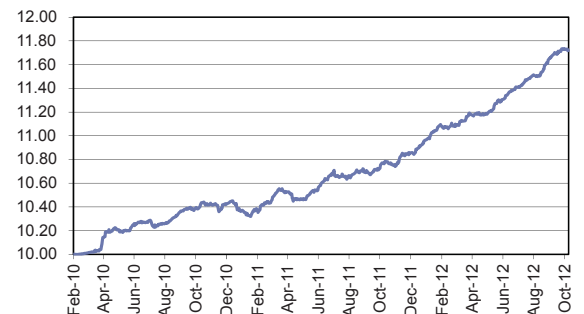
Equity Sectoral Break-Up



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 October 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	5.0%
Last 1 year Return	9.4%
CAGR since inception	7.0%

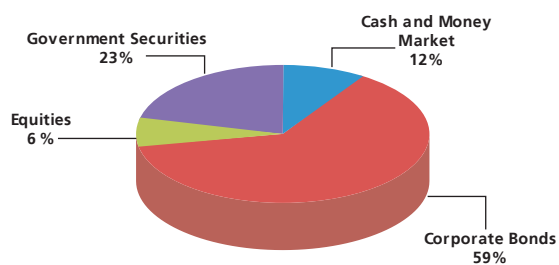
Past performance is not indicative of future performance

NAV Guarantee Fund Portfolio as on 31 Oct 2012

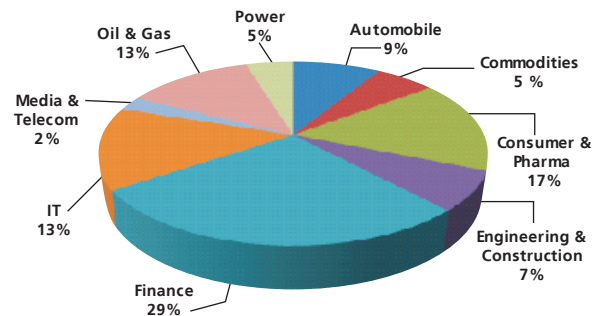
Security Name	Wt	Rating
Government Securities	22.72%	
GOI 2016	19.84%	Sovereign
SDL Tamil Nadu 2016	2.88%	Sovereign
Corporate Bonds	58.71%	
TATA Sons Ltd	7.89%	AAA
HDFC	7.85%	AAA
Tech Mahindra	7.82%	AAA
Export Import Bank Of India	7.74%	AAA
SAIL	7.68%	AAA
Power Grid Corporation Ltd	7.31%	AAA
Reliance Gas Transport Infrastructure	7.25%	AAA
Power Finance Corporation Ltd	5.17%	AAA
Equities	6.55%	
Cash And Money Market	12.02%	
Total	100.00%	

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

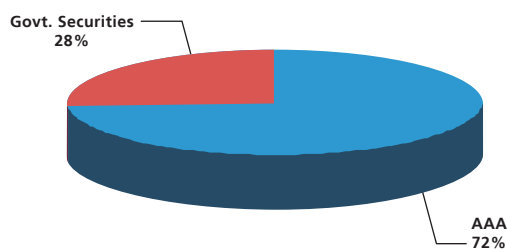
Asset Allocation



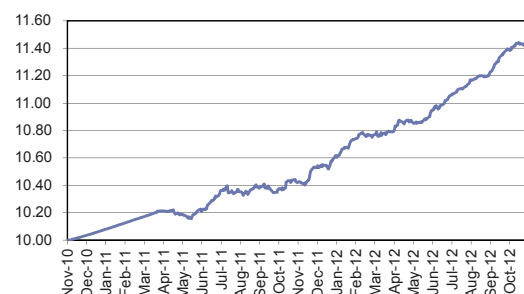
Equity Sectoral Break-Up



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 October 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	5.0%	4.6%
Last 1 year Return	10.0%	9.7%
Last 3 year (CAGR)	7.3%	7.0%
Last 5 year (CAGR)	8.2%	6.7%
CAGR since inception	7.0%	6.1%

Past performance is not indicative of future performance

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

Security Type
Debt

Benchmark Index
CRISIL Composite Bond Fund Index

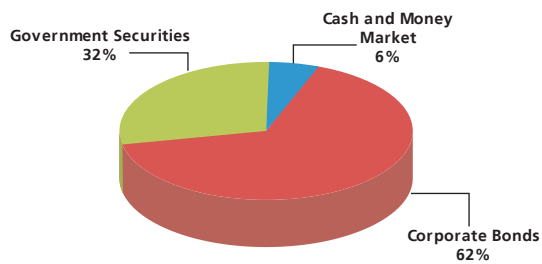
Protector

Portfolio as on 31 Oct 2012

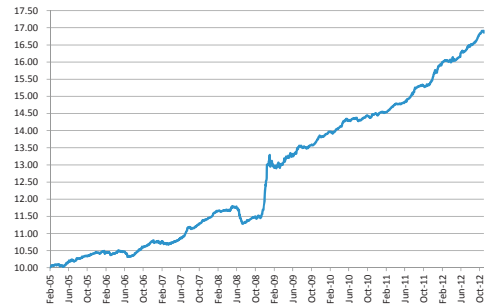
Security Name	Wt	Rating
Government Securities	32.22%	
GOI 2022	6.75%	Sovereign
GOI 2036	4.92%	Sovereign
GOI 2026	4.53%	Sovereign
SDL Maharashtra 2022	4.51%	Sovereign
GOI 2025	4.49%	Sovereign
GOI 2024	2.39%	Sovereign
GOI 2017	2.25%	Sovereign
GOI 2015	1.05%	Sovereign
Others	1.33%	
Corporate Bonds	61.92%	
IL&FS	7.70%	AAA
Reliance Ports And Terminals Ltd	7.31%	AAA
Reliance Industries Ltd	7.13%	AAA
Gail (India) Ltd	6.80%	AAA
HDFC	6.52%	AAA
LIC Housing Finance Company Ltd	6.48%	AAA
Reliance Gas Transport Infrastructure	5.55%	AAA
SAIL	3.18%	AAA
Sundaram Finance Ltd	2.29%	AA+
Bajaj Finance	2.26%	AA+
Tech Mahindra	2.20%	AAA
Mahindra & Mahindra Financial Services	1.99%	AA+
Others	2.50%	
Cash And Money Market	5.86%	
Total	100.00%	

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

Asset Allocation

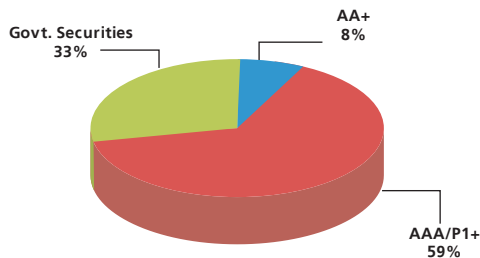


NAV Movement since Inception



(Date of inception: 04- Feb-2005)

Credit Rating of Debt Portfolio



UNIT-LINKED Funds

Preserver

SFIN No: ULIF00125/01/05PRESERVERF117

As on 31st October 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	4.4%	5.2%
Last 1 year Return	10.5%	12.1%
Last 3 year (CAGR)	6.0%	7.5%
Last 5 year (CAGR)	6.5%	7.6%
CAGR since inception	6.0%	6.9%

Past performance is not indicative of future performance

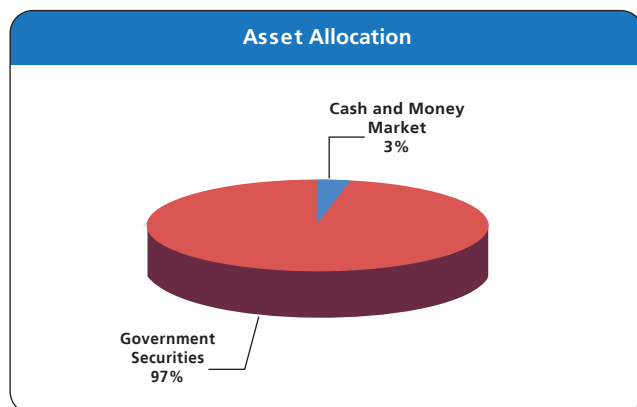
Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Debt Securities

Security Type

Debt (GOI)

Benchmark Index

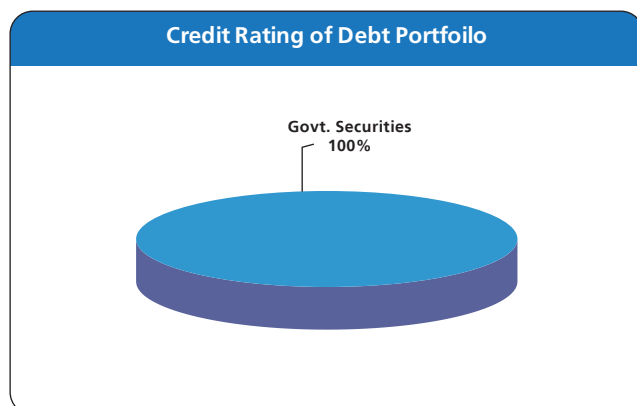
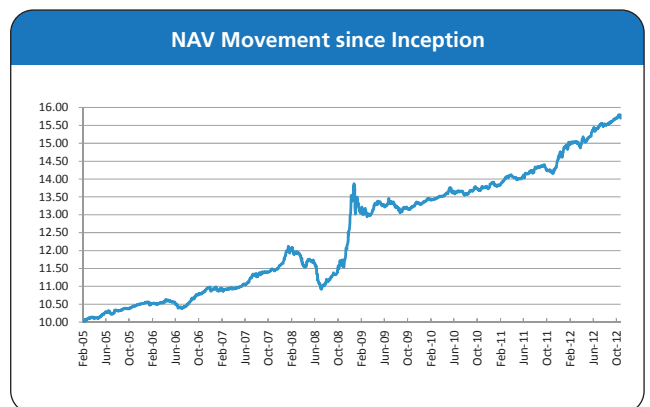
ISEC MiBex



Preserver
Portfolio as on 31 Oct 2012

Security Name	Wt	Rating
Government Securities	97.29%	
GOI 2030	20.29%	Sovereign
GOI 2036	19.10%	Sovereign
GOI 2022	15.36%	Sovereign
SDL Maharashtra 2022	10.79%	Sovereign
GOI 2025	10.74%	Sovereign
GOI Loan 2032	6.87%	Sovereign
GOI 2026	5.16%	Sovereign
GOI 2017	3.75%	Sovereign
GOI 2021	3.06%	Sovereign
Others	2.18%	
Cash And Money Market	2.71%	
Total	100.00%	

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



UNIT-LINKED Funds

Moderator

SFIN No: ULIF00325/01/05MODERATORF117

As on 31st October 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	5.3%	5.1%
Last 1 year Return	8.1%	8.9%
Last 3 year (CAGR)	6.2%	6.8%
Last 5 year (CAGR)	6.0%	5.4%
CAGR since inception	8.2%	8.0%

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

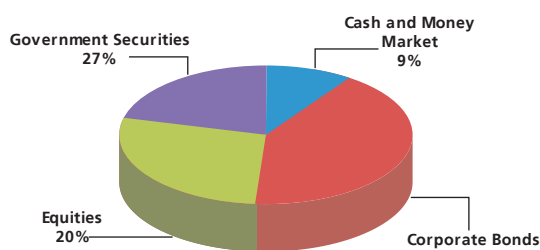
S&P CNX Nifty
CRISIL Composite Bond Fund Index

Moderator Portfolio as on 31 Oct 2012

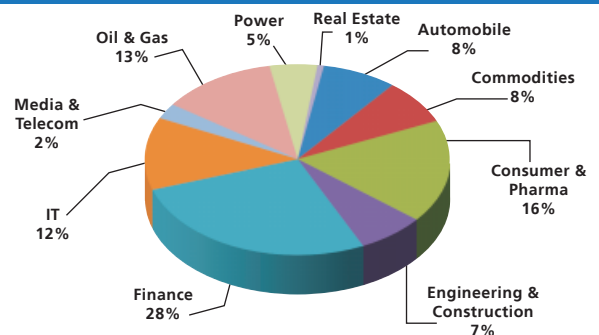
Security Name	Wt	Rating
Government Securities	27.39%	
GOI 2030	9.16%	Sovereign
GOI 2041	6.06%	Sovereign
GOI 2021	6.05%	Sovereign
GOI 2020	2.89%	Sovereign
GOI 2036	2.87%	Sovereign
Others	0.36%	
Corporate Bonds	43.46%	
LIC Housing Finance Company Ltd	7.10%	AAA
Reliance Gas Transport Infrastructure	6.82%	AAA
Tech Mahindra	6.77%	AAA
IL&FS	5.97%	AAA
Gail (India) Ltd	5.82%	AAA
HDFC	5.77%	AAA
Power Finance Corporation Ltd	2.31%	AAA
Sundaram Finance Ltd	2.03%	AA+
Others	0.87%	
Equities	19.76%	
ITC Ltd	1.57%	
ICICI Bank Ltd	1.38%	
HDFC Bank Ltd	1.31%	
Reliance Industries Ltd	1.31%	
Infosys Ltd.	1.22%	
HDFC	1.17%	
Larsen & Toubro Ltd	1.02%	
Others	10.77%	
Cash And Money Market	9.39%	
Total	100.00%	

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

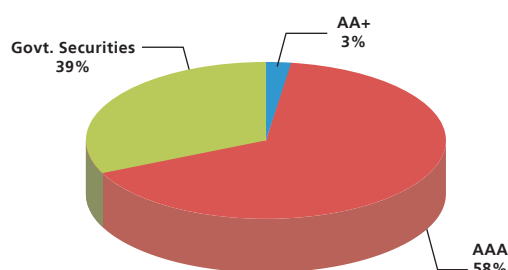
Asset Allocation



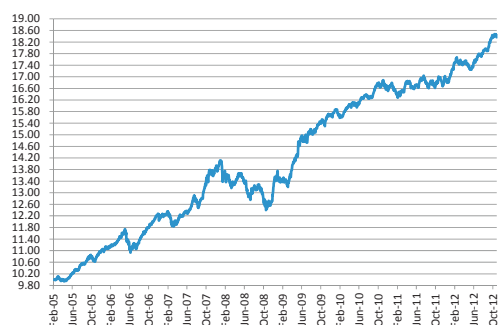
Equity Sectoral Break-Up



Credit Rating of Debt Portfolio



NAV Movement since Inception



(Date of inception: 08- Feb-2005)

UNIT-LINKED Funds

Balancer

SFIN No: ULIF00425/01/05BALANCERFN117

As on 31st October 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	6.1%	5.8%
Last 1 year Return	7.5%	7.6%
Last 3 year (CAGR)	5.6%	6.5%
Last 5 year (CAGR)	3.7%	3.2%
CAGR since inception	10.2%	10.5%

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

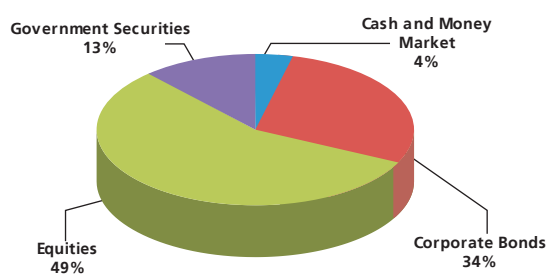
S&P CNX Nifty
CRISIL Composite Bond Fund Index

Balancer Portfolio as on 31 Oct 2012

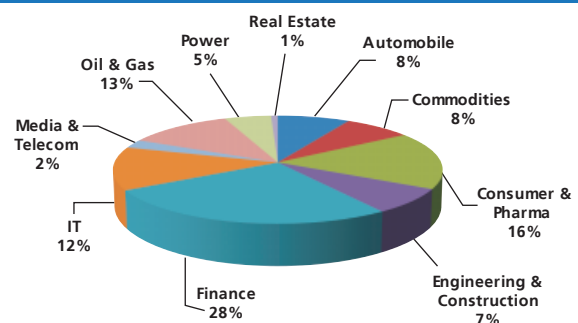
Security Name	Wt	Rating
Government Securities	12.91%	
GOI 2021	4.55%	Sovereign
GOI 2030	4.46%	Sovereign
GOI 2027	3.06%	Sovereign
Others	0.85%	
Corporate Bonds	34.06%	
Reliance Gas Transport Infrastructure	7.30%	AAA
Reliance Capital Ltd	5.80%	AAA
LIC Housing Finance Company Ltd	4.25%	AAA
Gail (India) Ltd	3.54%	AAA
IL&FS	3.19%	AAA
TATA Sons Ltd	2.38%	AAA
HDFC	1.86%	AAA
L&T Finance Ltd	1.43%	AA+
Power Grid Corporation Ltd	1.07%	AAA
Others	3.23%	
Equities	48.93%	
ITC Ltd	3.97%	
ICICI Bank Ltd	3.45%	
Reliance Industries Ltd	3.34%	
HDFC Bank Ltd	3.32%	
Infosys Ltd.	3.07%	
HDFC	2.98%	
Larsen & Toubro Ltd	2.58%	
Tata Consultancy Services Ltd	1.93%	
State Bank Of India	1.50%	
Oil And Natural Gas	1.41%	
Hindustan Unilever Ltd	1.38%	
Tata Motors Ltd	1.18%	
Mahindra & Mahindra Ltd	1.15%	
Sun Pharmaceuticals Industries Ltd	1.14%	
Others	16.51%	
Cash And Money Market	4.10%	
Total	100.00%	

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

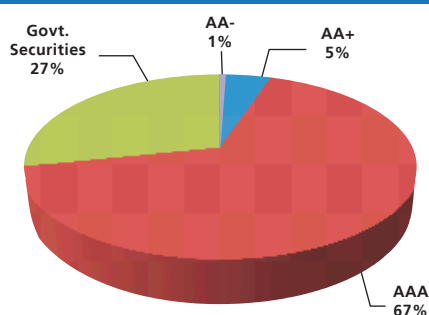
Asset Allocation



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 October 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	6.6%	6.6%
Last 1 year Return	5.5%	6.4%
Last 3 year (CAGR)	4.7%	6.2%
Last 5 year (CAGR)	0.5%	0.8%
CAGR since inception	12.0%	12.6%

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

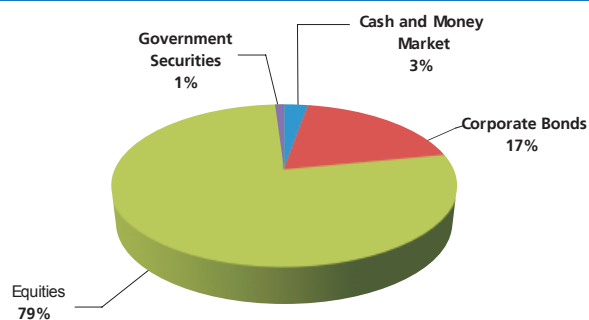
Accelerator

Portfolio as on 31 Oct 2012

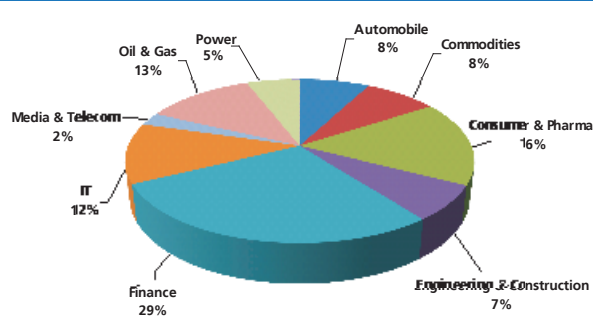
Security Name	Wt	Rating
Government Securities	0.89%	
Corporate Bonds	17.22%	
Reliance Gas Transport Infrastructure	4.81%	AAA
Reliance Capital Ltd	3.83%	AAA
LIC Housing Finance Company Ltd	2.25%	AAA
HDFC	2.19%	AAA
Gail (India) Ltd	1.42%	AAA
Others	2.71%	
Equities	78.67%	
ITC Ltd	6.33%	
ICICI Bank Ltd	5.56%	
Reliance Industries Ltd	5.35%	
HDFC Bank Ltd	5.30%	
HDFC	4.95%	
Infosys Ltd.	4.94%	
Larsen & Toubro Ltd	4.17%	
Tata Consultancy Services Ltd	3.07%	
State Bank Of India	2.42%	
Oil And Natural Gas	2.26%	
Hindustan Unilever Ltd	2.19%	
Tata Motors Ltd	2.14%	
Mahindra & Mahindra Ltd	1.86%	
Axis Bank	1.67%	
Sun Pharmaceuticals Industries Ltd	1.62%	
Tata Steel Ltd.	1.43%	
Bharti Airtel Ltd	1.30%	
Coal India Ltd	1.17%	
Grasim Industries Ltd	1.13%	
HCL Technologies Ltd	1.02%	
Others	18.79%	
Cash and Money Market	3.23%	
Total	100.00%	

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

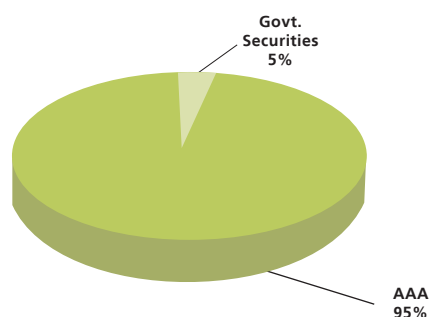
Asset Allocation



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 October 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	7.0%	7.1%
Last 1 year Return	4.8%	5.5%
Last 3 year (CAGR)	4.6%	6.1%
Last 5 year (CAGR)	-1.6%	-1.0%
CAGR since inception	12.5%	13.9%

Past performance is not indicative of future performance

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

Security Type

Equity

Benchmark Index

S&P CNX Nifty

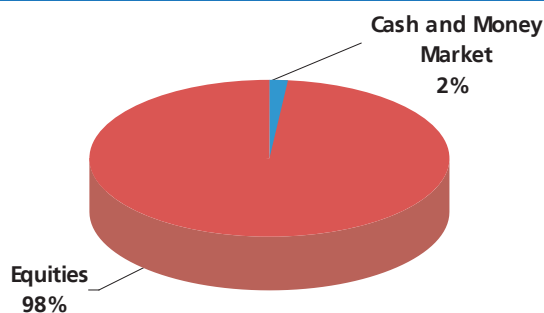
Multiplier

Portfolio as on 31 Oct 2012

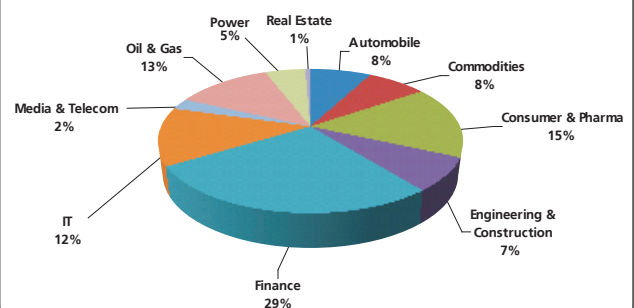
Security Name	Wt
Equities	98.34%
ITC Ltd	7.82%
ICICI Bank Ltd	7.15%
Reliance Industries Ltd	6.53%
HDFC Bank Ltd	6.46%
HDFC	6.41%
Infosys Ltd.	5.96%
Larsen & Toubro Ltd	5.69%
Tata Consultancy Services Ltd	3.61%
State Bank Of India	3.07%
Oil And Natural Gas	2.78%
Hindustan Unilever Ltd	2.73%
Tata Motors Ltd	2.62%
Mahindra & Mahindra Ltd	2.29%
Bharti Airtel Ltd	1.80%
Axis Bank	1.80%
Tata Steel Ltd.	1.79%
Sun Pharmaceuticals Industries Ltd	1.79%
Coal India Ltd	1.50%
Grasim Industries Ltd	1.42%
Bajaj Auto Ltd	1.37%
Cairn India Ltd	1.34%
Kotak Mahindra Bank Ltd	1.29%
HCL Technologies Ltd	1.21%
Reliance Infrastructure Ltd	1.14%
Maruti Suzuki India Ltd	1.14%
Jindal Steel & Power Ltd	1.12%
NTPC	1.12%
IDFC	1.11%
BPCL	1.10%
Gail (India) Ltd	1.06%
Dr. Reddys Laboratories Ltd	1.02%
Others	11.13%
Cash And Money Market	1.66%
Total	100.00%

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

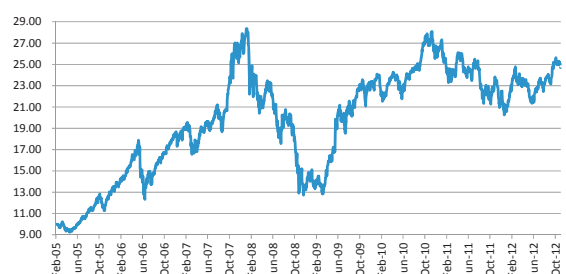
Asset Allocation



Equity Sectoral Break-Up



NAV Movement since Inception



(Date of inception: 07- Feb-2005)

UNIT-LINKED Funds

Virtue

SFIN No: ULIF00719/02/08VIRTUEFUND117

As on 31st October 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	4.9%
Last 1 year Return	2.2%
Last 3 year (CAGR)	2.1%
CAGR since inception	0.5%

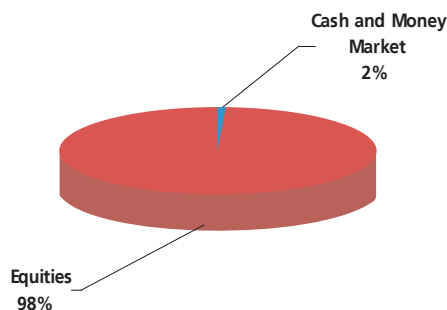
Past performance is not indicative of future performance

Virtue Portfolio as on 31 Oct 2012

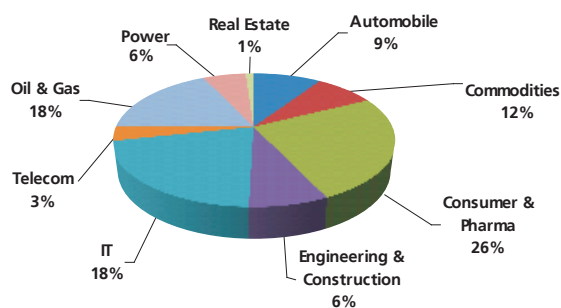
Security Name	Wt
Equities	97.79%
Reliance Industries Ltd	7.04%
Infosys Ltd.	6.99%
Hindustan Unilever Ltd	4.48%
Tata Consultancy Services Ltd	4.06%
Sun Pharmaceuticals Industries Ltd	3.87%
Oil And Natural Gas	3.56%
Bharti Airtel Ltd	2.48%
Grasim Industries Ltd	2.45%
Coal India Ltd	2.28%
Dr. Reddys Laboratories Ltd	2.19%
Oracle Financial Services Software Ltd	2.00%
NTPC	1.98%
Cairn India Ltd	1.94%
Bajaj Auto Ltd	1.92%
Lupin Ltd	1.80%
Jindal Steel & Power Ltd	1.65%
Bosch Ltd.	1.63%
Gail (India) Ltd	1.56%
Maruti Suzuki India Ltd	1.56%
Cipla Ltd	1.53%
HCL Technologies Ltd	1.42%
Sterlite Industries	1.41%
BPCL	1.40%
Larsen & Toubro Ltd	1.38%
Siemens Ltd	1.24%
Titan Industries Ltd.	1.22%
Marico Limited	1.13%
Divis Laboratories Ltd.	1.11%
DLF Ltd	1.09%
Asian Paints Ltd.	1.09%
Others	28.33%
Cash And Money Market	2.21%
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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