

Media Release

For immediate publication

Tata AIG Life launches InvestAssure Insta

- *High premium allocation rates*
- *Guaranteed Maturity Bonus of 5% of Regular Premium Fund value**
- *5 exciting new funds*
- *No medicals – just a simple health declaration is required#*
- *Policy Term – 10 and 15 years.*

Mumbai, January 20, 2009: Tata AIG Life Insurance Company Limited today announced the launch of Tata AIG Life InvestAssure Insta, an easy-to-understand and customer-friendly unit-linked insurance plan. Tata AIG Life InvestAssure Insta is designed to help the policyholder obtain valuable protection enhanced by the benefit of getting the most out of his investment and the growth potential through high allocation rates and further supplement it with a guaranteed maturity bonus. The customer can choose from a spread of five fund options depending upon his risk taking appetite:

- *Top 50 fund*
- *Top 200 fund*
- *Aggressive Flexi fund*
- *Stable Flexi fund*
- *Bond fund*

Speaking at the launch, **Mr. Trevor Bull, Managing Director, Tata AIG Life Insurance Company Limited** said, “This simple plan is a new year gift to our customers. It is extremely transparent and easy to comprehend and buy. Tata AIG Life InvestAssure Insta focuses on building the customers corpus with higher premium allocation and guaranteed maturity bonus, – it is insurance in its most customer friendly form.”

Customers just need to make a simple health declaration and do not ever have to go through the hassles of medical tests. On survival to the end of the policy term, the policyholder will receive the Total Fund Value, which is equal to the value of the Regular Premium Account, plus the value of the Top-Up Premium Account (if applicable) valued at applicable unit price. In addition, they will also receive the Maturity Bonus of 5% of the Regular Premium Account as on the maturity date, provided all due premiums have been paid. The maturity bonus will not be applicable on death/lapse/surrender or on the Top-up Fund Value under the policy.



The policy can be bought for anyone between the ages of 30 days and 60 years with maximum maturity age of 75 years. The policy offers annualized premium options of Rs. 20,000, Rs. 30,000, Rs. 40,000 and Rs. 50,000 which the customer can decide upon in accordance to his convenience.

Additionally, the premium paid under this policy is eligible for tax benefits u/s 80C of the Income Tax Act, 1961. Moreover, life insurance proceeds enjoy tax benefits as per section 10(10D) of the said Act.

Tata AIG Life InvestAssure Insta will be available nationally through Tata AIG Life's advisors and other distribution partners.

Tata AIG Life Insurance Company Ltd.

Tata AIG Life Insurance Company Limited (Tata AIG Life) is a joint venture company, formed by the Tata Group and American International Group, Inc. (AIG). Tata AIG Life combines the Tata Group's pre-eminent leadership position in India and AIG's global presence as one of the world's leading international insurance and financial services organization. The Tata Group holds 74 per cent stake in the insurance venture with AIG holding the balance 26 per cent. Tata AIG Life provides insurance solutions to individuals and corporates. Tata AIG Life Insurance Company was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

The Tata Group

Tata is a rapidly growing business group based in India with significant international operations. Revenues in 2007-08 are USD 62.5 billion (around Rs. 251,543 crores), of which 61% was from business outside India. The Group's Net Profit for 2007-08 is USD 5.4 billion (around Rs. 21,578 crores). The Group employs around 350,000 people worldwide. The Tata name has been respected in India for 140 years for its adherence to strong values and business ethics. The business operations of the Tata Group currently encompass seven business sectors - Communications and Information Technology, Engineering, Materials, Services, Energy, Consumer Products and Chemicals. The Group's 28 publicly listed enterprises have a combined market capitalization of around \$60 billion, among the highest among Indian business houses, and a shareholder base of 2.9 million. The major companies in the Group include Tata Steel, Tata Motors, Tata Consultancy Services (TCS), Tata Power, Tata Chemicals, Tata Tea, Indian Hotels, Tata Teleservices and Tata Communications.

American International Group, Inc. (AIG)

American International Group, Inc. (AIG), a world leader in insurance and financial services, is the leading international insurance organization with operations in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer. In addition, AIG companies are leading providers of retirement services, financial services and asset management around the world. AIG's common stock is listed on the New York Stock Exchange, as well as the stock exchanges in Ireland and Tokyo.

Disclaimers:

- Insurance is the subject matter of the solicitation
- Please refer to the product brochure for detailed terms and conditions before concluding a sale
- Regd. & Corporate Office: Tata AIG Life Insurance Company Ltd. (Regd. 110) Peninsula Tower, 6th Flr, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013
- For more information, call on our 24 hours toll free helpline at 1800 119966 or SMS 'LIFE' to 58888
- Visit our website www.tata-aig-life.com
- Return of premium is exclusive of service tax
- UIN no- 110L065V01
- This product is underwritten by Tata AIG Life
- IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.
- ULIP products are different from traditional Life Insurance products and are subject to risk factors
 - Premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
 - Tata AIG Life Insurance Company Limited is only the name of the Insurance Company and Tata AIG Life InvestAssure Insta is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
 - Please know the associated risks and the applicable changes, from your Insurance agent or Intermediary or policy document.
 - The various funds offered under this contract are the name of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

*provided all due premiums under the policy are paid.

#subject to no medical adversity found.