

Media Release
For immediate publication

Tata AIG Life Apex Pension plans offer Retirement solutions with Highest NAV Guarantee

- *Zero Premium Allocation Charges*
- *Flexibility of premium payment options: pay for 1, 3, 5 and 10 years*
- *Return of premium on death and vesting*
- *One medical declaration only*
- *Tax benefits u/s 80CCC as per Income Tax Act, 1961*

Mumbai, April 6, 2010: Tata AIG Life Insurance Company Limited (Tata AIG Life) announced the launch of Tata AIG Life Apex Pension Plans – a bouquet of 4 ingeniously designed unit linked pension plans that assist the policy holder to secure his golden years through the unique feature called ‘Guaranteed Maturity Unit Price’ (GMUP) which enables him to get returns based on the highest NAV per unit achieved on the reset dates.

The policyholder’s premium is allocated immediately in the respective¹ Investment Fund from where the money is transitioned to the respective² Return Lock-in Fund on the immediate next reset date.

- **The Investment Fund** – The investment objective for the Investment Fund is to provide capital protection with a high level of safety and liquidity through judicious investment in high quality short-term debt.
- **The Return Lock-in Fund** – The investment objective for the Return Lock-in Fund is to use the participation in an actively managed well diversified equity portfolio of large cap companies to generate capital appreciation and use high credit quality debt instruments to lock-in that capital appreciation. The NAV per unit of this fund is noted every reset date for the purposes of calculating the GMUP.

The 4 plans a customer can choose from, depending upon his age, planned retirement age and financial requirement, include:

¹ Apex Pension Investment Fund, Apex Pension 10 Investment Fund, Apex Pension 15 Investment Fund and Apex Pension 20 Investment Fund for Single, 3, 5 and 10 Pay options respectively.

² Apex Pension Return Lock-in-Fund Fund, Apex Pension 10 Return Lock-in-Fund Fund, Apex Pension 15 Return Lock-in-Fund Fund and Apex Pension 20 Return Lock-in-Fund Fund for Single, 3, 5 and 10 Pay options respectively.



1. **Tata AIG Life Apex Pension** – With this plan, the policy holder pays a single premium for a 10 year term. *The Apex Pension Return Lock-in Fund* comes with 100 reset dates in the plan.
2. **Tata AIG Life Apex Pension 10** – The plan requires payment of premium for 3 years only for a 10 year term. It offers the policy holder the flexibility to opt for reducing premium from the 2nd policy year. *The Apex Pension 10 Return Lock-in Fund* comes with 100 reset dates in the plan.
3. **Tata AIG Life Apex Pension 15** – Under this variant, the policy holder is required to pay premium for 5 years for a 15 year term. This plan also offers the flexibility to opt for reducing premium from the 2nd policy year. *The Apex Pension 15 Return Lock-in Fund* comes with 150 reset dates in the plan.
4. **Tata AIG Life Apex Pension 20** – The policy holder pays premium for 10 years for a 20 year term in this plan. The option of reducing premium can be chosen from the 2nd policy year. *The Apex Pension 20 Return Lock-in Fund* comes with 200 reset dates in the plan.

For all the above variants, the minimum annualized premium is Rs. 48,000/-.

Tata AIG Life Apex Pension plans will be available nationally through Tata AIG Life's advisors and several other distribution partners.

About Tata AIG Life Insurance Company Ltd

Tata AIG Life Insurance Company Limited (Tata AIG Life) is a joint venture company, formed by Tata Sons and American International Group, Inc. (AIG). Tata AIG Life combines Tata'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. Tata Sons holds a majority stake (74%) in the company and American International Assurance Company, Ltd. (AIA) holds 26% through an AIA Group company. AIA is a leading international insurance franchise of AIG. Tata AIG Life Insurance Company was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

About Tata

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. Tata Companies' Net Profit for 2007-08 is USD 5.4 billion (around Rs. 21,578 crores). Tata Companies employ 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 Companies currently encompass seven business sectors - Communications and Information Technology, Engineering, Materials, Services, Energy, Consumer Products and Chemicals. The 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.



About 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:

- IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER
- Tax benefits are as per the Income Tax Act, 1961, and are subject to modifications made thereto from time to time. Kindly refer to your tax consultant for exact section applicable to you.
- Tata AIG Life Insurance Company Limited is only the name of the Insurance Company & Tata AIG Life Apex Pension, Tata AIG Life Apex Pension 10, Tata AIG Life Apex Pension 15 and Tata AIG Life Apex Pension 20 are only the names of the Unit Linked Life Pension contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- The 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
- 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 complete details please contact our Insurance advisor or visit Tata AIG Life's nearest branch office or call our toll free number 1-800-11-9966(MTNL & BSNL lines) or visit our website www.tata-aig-life.com.