



A new look at life

Media Release

For immediate publication

Tata AIG Life launches InvestAssure Optima

- Guaranteed additions made up to 200 % of the annualized regular premium paid, at the time of maturity or death of the life insured by way of additions to the fund value.
- High allocation from the 2nd premium year onwards to maximize returns
- S.M.A.R.T.(Systematic Money Allocation & Regular Transfer) investing option, provides systematic transfer of money to funds of investors choice to customers avail of the benefit of rupee cost averaging, especially in volatile markets
- Wide range of funds for different risk appetite

Mumbai, December 4, 2008: Tata AIG Life Insurance Company Limited (Tata AIG Life) today announced the launch of Tata AIG Life InvestAssure Optima – a Unit-Linked Insurance solution which offers a balance of guaranteed additions and high allocation rates while providing comprehensive insurance protection.

Smart enables hassle-free switching of a portion of the customers' investment on a monthly basis from the "Accumulation" fund to the "Target" fund of his / her choice. Therefore while a customer pays annual premiums, a proportion is invested in a systematic manner over a policy year. The automated process of monthly switching by itself brings in the benefit of rupee-cost averaging.

With a total of seven fund options, with competitive fund management charges, the investor can opt for:

- Whole Life Mid Cap Equity Fund
- Whole Life Income Fund
- Whole Life Short Term Fixed Income Fund
- Whole Life Aggressive Growth Fund
- Whole Life Stable Growth Fund
- Large Cap Equity Fund
- Select Equity Fund

The investor can switch the investment amount according to his needs and investment objectives at any point of time. He also has the option to top-up his policy 4 times in a year.

Speaking at the launch, **Mr. Trevor Bull, Managing Director, Tata AIG Life Insurance Company Limited** said, "We have always designed products to cater to our customers' present and future needs. We bring to all, a plan that helps in methodical wealth creation by giving the investor optimal control over his investment vehicle. We have always exhorted the merits



of long term and systematic investing as a means of capital generation despite the highs and lows in the capital markets. We believe that Tata AIG Life InvestAssure Optima will provide investors the requisite flexibility of planning investments and accumulating wealth over the long run. This product adds to our existing portfolio of comprehensive financial solutions and we are confident that investors will benefit from the asset allocation features that this product offers.”

The policy can be bought for anyone between the ages of 30 days and 55 years with maximum maturity age of 70 years.

Premiums paid under this plan are eligible for tax benefits under section 80C of the Income Tax Act, 1961.

Tata AIG Life InvestAssure Optima will be available nationally through Tata AIG Life’s distribution network.

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 capitalisation 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.



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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- 110L063V01
- 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