



Tata AIG Life presents InvestAssure Gold nation-wide A Whole Life Unit-Linked Insurance solution till 100 years

- *Offers full life cover till the age of 100 years*
- *Flexible premium paying term either for whole life or for five years while providing protection till 100 years*
- *Opportunity to earn market-linked returns with a potential for higher returns through the mid-cap equity fund and other options*
- *Assured Loyalty benefit at the end of every five years*
- *Customers upto 70 years of age can now apply*

Mumbai, July 17, 2007: Tata AIG Life Insurance Company Limited (Tata AIG Life) today announced the launch of nation-wide campaign for InvestAssure Gold, its Whole Life Unit Linked Insurance solution. InvestAssure Gold blends in protection and tax advantages of life insurance with the attraction of investments in assets through multiple fund options upto the age of 100 years. The product is a complete and comprehensive insurance plan which precludes the investor's need to look for more than one product to satisfy his financial needs.

InvestAssure Gold offers whole life protection - an insurance offering which covers needs across all stages of the policy holder's life. With this product, the investor can attend to an entire range of financial goals including children's education, emergency cash requirements, steady post-retirement income and legacy planning.

Along with the combination of **loyalty benefits every five years** and extremely competitive charges, the different fund options allow the policyholder to build a corpus for beneficiaries depending on his risk taking appetite.

Customers can **apply for the policy till the age of 70 years** and enjoy protection for their entire life as the maximum age is upto 100 years. This policy can be availed of 30 days from birth till 70 years.

The policy holder can choose from a spread of five fund options:

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

Speaking on the occasion, **Mr. Joydeep Roy, Chief Distribution Officer - Tata AIG Life Insurance Company Limited** said, 'We are pleased to reinforce our product offering in the whole life segment with the nation-wide campaign for InvestAssure Gold. This product provides comprehensive solutions for a wide range of financial needs of our customers during their lifetimes and thereafter, including providing an effective vehicle to create a legacy for their children. No matter what your need is and when you have it, InvestAssure Gold is a total solution that you can trust in and

reap the benefits. The option to pay premiums for only five years as well as an enhanced entry age upto 70, to ensure today's elderly population are not excluded, makes this product extremely unique in the market.'

Mr. Prasun Gajri, Senior Vice President & Chief Investment Officer - Tata AIG Life Insurance Company Limited said, 'InvestAssure Gold is a unique innovation as it provides exposure to a wide array of investment options to our investors. This product can be structured to suit a variety of different financial needs ranging from lifetime protection to provisioning for retirement. The fund options include a mid-cap fund as well as growth and balanced funds. While mid-caps can have higher volatility, we believe that they offer an attractive wealth creation opportunity over the long term. The growth and balanced options provide the policyholder with a pre-determined asset mix of equity and fixed income asset classes. We are confident that this unique product will become a resounding success.'

Apart from death and maturity benefits, InvestAssure Gold provides the policy holder the option to pay premium only for five years to avail of life cover upto 100 years of age. The investor can either withdraw money when the need arises or invest surplus money to further augment his corpus. The feature of premium holiday is also available to enable the policyholder to tide through unplanned contingency situations. The minimum entry age is 30 days and the maximum policy issue age is 70 years. The premium paid under this policy is eligible for tax deduction under Section 80C of the Income Tax Act, 1961.

Tata AIG Life is committed to introducing innovative insurance solutions and enhancing its product suite to address the varying needs of Indian consumers.

About 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 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

The Tata Group is one of India's largest and most respected business conglomerates, with revenues in 2004-05 of \$17.8 billion (Rs 799,118 million), the equivalent of about 2.8 per cent of the country's GDP. Tata companies together employ some 215,000 people. The Group's 32 publicly listed enterprises - among them standout names such as Tata Steel, Tata Consultancy Services, Tata Motors and Tata Tea - have a combined market capitalisation that is the highest among Indian business houses in the private sector, and a shareholder base of over 2 million. The Tata Group has operations in more than 40 countries across six continents, and its companies export products and services to 140 nations.

American International Group, Inc. (AIG)

American International Group, Inc. (AIG), world leaders 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 London, Paris, Switzerland and Tokyo.-