



P R E S S R E L E A S E

ING VYSYA LIFE PROTECTS ZAHEER KHAN, YUVRAJ SINGH, HARBHAJAN SINGH

The young cricketers cover themselves through ING Vysya Life's "Conquering Life Critical Illness Plan"

Mumbai, October 31, 2003: At a glittering function in Mumbai today, ING Vysya Life announced that three leading Indian cricketers- Yuvraj Singh, Zaheer Khan and Harbhajan Singh have protected themselves through ING Vysya Life's '**Conquering Life Critical Illness' Plan**.

Mr Yvo Metzelaar, MD and CEO of ING Vysya Life handed over the policies to the three leading cricketers. He said, " We are pleased that the three leading young cricketers have chosen the 'Conquering Life Critical Illness Plan' from the ING Vysya Life portfolio."

Talking about the plan that the three young cricketers have bought, he said, "Conquering Life Critical Illness Plan, has an inherent universal appeal. It protects against the financial burden of major illness and death at an affordable price. The range of critical illnesses we cover under the policy are unique in the market. Combining risk cover, critical illness and waiver of premium has enabled us to price the product attractively. The plan also covers blindness, one of the most common lifestyle threatening incidences in the country."

Also present at the occasion was Mr Gautam Sharma, Vice President & Head-Marketing, ING Vysya Life.

About Conquering Life Critical Illness Plan

The Conquering Life Critical Illness Plan is a total protection plan and is an innovative combination of a Term cover with a unique Critical Illness benefit. This plan covers the basic need for protection and covers against ten major critical illnesses. The uniqueness of the plan is that, 50 percent (subject to maximum of Rs. 20 lakh) of the sum assured is payable to the policyholder on confirmed diagnosis for any of the following ten Critical Illnesses - **Cancer, Heart Attack, Coronary Artery Bypass Graft, Stroke, Kidney failure, Major organ transplant, Brain tumour, Paralysis, Coma and Blindness**. The balance of the 50 percent of the sum assured is payable upon the death of the policyholder. Another additional benefit is the full waiver on further premiums from the time of diagnosis of a Critical Illnesses

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Illustration

Mr. Kapoor is aged 35 years and has taken a Conquering Life Critical Illness Plan for Rs. 10 lakh for a term of 25 years. He has three members in his family- his wife and two children. At the age of 40 years, he suffers from a heart attack. ING Vysya Life, just on diagnosis disburses Rs. 5 lakh, which is 50 percent of the Sum Assured and waives further premium for rest of the term. This proposition enables a very special value to the life assured. The life assured is protected against the expense of medical treatment and has adequate resources available for recovery and rehabilitation.

Salient features of Conquering Life Critical Illness Plan

Minimum age of Entry	18 years
Maximum Age of Entry	50 years
Maximum Maturity Age	65 years
Term	10-25 years (i.e. 10, 11...25)
Min Premium Limit	Yearly: Rs. 2500/- Half yearly Rs. 1500/- Quarterly Rs. 1000/-
Riders	Accidental Death Benefit Accidental Death, Disability and Dismemberment Rider Term Benefit
Tax	Tax benefit is available under Sec 88 and Sec10 (10D)

About ING Vysya Life Insurance

ING Vysya Life Insurance Company Private Limited entered the private life insurance industry in India in September 2001, and in a short span of 2 years has established itself as a distinctive life insurance brand with an innovative, attractive and customer friendly product portfolio and a professional advisor force. It also distributes products in close cooperation with ING Vysya Bank through a Bancassurance model. Currently, it has over 3000 active advisors working from 24 locations across the country and over 400 employees.

ING Vysya Life Insurance Company is headquartered at Bangalore and has established a strong presence in the cities of Delhi, Mumbai, Kolkata, Hyderabad and Chennai. In addition ING Vysya Life operates in Chandigarh, Ludhiana, Vizag, Vijaywada, Mangalore, Mysore, Pune, Nagpur, Cochin, Ahmedabad and Jaipur.

The company has over 60,000 customers as on date and has achieved a premium income of Rs. 43 crore since start of business

ING Vysya Life Insurance is a joint venture between ING Insurance International BV a part of ING Group, the world's largest life insurance company (Fortune Global 500, 2002), ING Vysya Bank, with 1.5 million customers and over 400 outlets and GMR Technologies and Industries Limited, part of GMR Group also based in Bangalore and involved in the field of power generation, infrastructural development and several other businesses.

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ING Vysya Life Product Portfolio

ING Vysya Life has a strong portfolio of eight innovative and traditional life insurance products on offer.

- Reassuring Life Endowment Plan with cash bonus
- Reassuring Life Endowment Plan with reversionary bonus
- Maximising Life Money Back Plan
- Fulfilling Life Anticipated Whole Life Plan.
- Rewarding Life Whole of Life Plan
- Conquering Life Critical Illness Plan
- Powering Life Limited Payment Endowment Plan
- Creating Life Child Protection Plan

The Reassuring Life and Maximising Life plans come with an innovative cash bonus feature that pays benefits to the policyholder in cash each year. The cash bonus is a percentage of the premium amount and provides attractive returns to the policyholder with “money when you need it” year after year.

The Fulfilling Life plan has a unique money back benefit combined with a long term life insurance cover and maturity benefit up to the age of 85 years. ING Vysya Life promotes the Fulfilling Life plan as an excellent means of building a financially secure future and meeting your financial goals. ING Vysya Life calls it “helping to realize the dream of a proud man”.

The Rewarding Life plan has a unique and attractive compounding reversionary bonus feature that builds up the benefits rapidly over the policy period. The policy can be used to build a large financial asset for the next generation at a very attractive initial investment. It also offers an attractive additional terminal bonus.

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The Powering Life limited payment endowment plan is a flexible endowment plan with high reversionary bonus to suit your changing needs. One can choose any premium payment term for a range of three risk coverage terms. It also offers an attractive additional terminal bonus.

The Creating Life child protection plan is a carefully designed child protection endowment plan. It provides the sum assured to your child immediately in the case of your death. Additionally the plan continues till maturity and the sum assured is paid with accumulated compound reversionary bonus and a terminal bonus. Another additional benefit is the full waiver on further premiums.

The Reassuring Life endowment plan with reversionary bonus is an attractive endowment plan with lump-sum payment on death or on maturity. The effective life cover increases annually thanks to an attractive compounding reversionary bonus. At maturity the total benefits including the sum assured, the compound reversionary bonus and the terminal bonus may even be up to twice the sum assured.

The benefits from the policies of ING Vysya Life are exempt from tax in accordance with the provisions of Section 10 (10D) of the Income Tax Act.

In addition, a range of add on benefits (Riders) have been introduced to increase protection and other benefits for a very attractive small additional premium. The riders provided are Accidental Death Benefit Rider, Accidental Death, Disability and Dismemberment Benefit Rider, Term Rider and Waiver of Premiums Rider. The company has also forayed into the rural segment with "Securing Life" and "Surakshit Jeevan" Rural Endowment Plans.