

## NEWS RELEASE

Bangalore, India • 03 October 2005

### ING Vysya Life maintains policyholder bonus rates – 7.5% on Powering Life, 5% cash bonus on Endowment / Money Back products

Bangalore based life insurance major ING Vysya Life today declared annual bonus rates for all its participating policyholders. The bonus rates are based on the long term stable return projected by the company. The investments are predominantly in Government bonds and market traded debt instruments, this year the company also invested a small portion in equities.

The individual policyholder bonus rates declared are given below:

<b>Product</b>	<b>Bonus Type</b>	<b>Bonus Rate</b>
<b>Powering Life</b> limited payment endowment plan	Simple reversionary bonus (% of sum assured)	<b>7.5%</b>
<b>Reassuring Life</b> endowment plan with cash bonus	Cash bonus (% of annualized premium amount payable on the first policy anniversary)	<b>5%</b>
<b>Maximising Life</b> money back plan	Cash bonus (% of annualized premium amount payable on the first policy anniversary)	<b>5%</b>
<b>Fulfilling Life</b> anticipated whole life plan	Simple reversionary bonus (% of sum assured)	<b>6.5%</b>
<b>Rewarding Life</b> whole life plan	Compound reversionary bonus (% of sum assured plus earlier accumulated bonus)	<b>4%</b>
<b>Creating Life</b> child protection plan, <b>Reassuring Life</b> endowment plan (with reversionary bonus)	Compound reversionary bonus (% of sum assured plus earlier accumulated bonus)	<b>2%</b>
<b>Safal Jeevan</b> endowment plan	Compound reversionary bonus (% of sum assured plus earlier accumulated bonus)	<b>2%</b>
<b>Best Years</b> retirement plan	Gross return of accumulated funds in Individual Pension Account	<b>6.3%</b>

ING Vysya Life is experiencing rapid growth with premium income expanding by 318% in 2004 - 2005. Since beginning operations in September 2001, the business has achieved a strong market position in South India and is ranked eighth nationally among private sector players as at 31<sup>st</sup> March 2005\*.

Frank Koster, Managing Director & CEO of ING Vysya Life, stated: "ING Vysya Life continues to demonstrate stable investment returns in the third full year of operations. Our long term investment perspective has shown results in being able to declare consistent bonuses year after year. This year we also invested in equities albeit in a small way."

The company has twelve life insurance products including two Unit Linked products **Freedom Plan** and **Future Perfect** launched in November 2004 and one non participating Term and Critical Illness product **Conquering Life**. The bonus rates are declared for the remaining 8 traditional products and the Best Years retirement product.

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*About ING Vysya*

*ING Vysya consists of three businesses in India, ING Vysya Life Insurance, ING Vysya Bank and ING Vysya Mutual Fund. ING Vysya Bank is a premier private sector bank with a 70-year heritage and 2 million satisfied customers. ING Vysya Mutual Fund is a mid sized asset management company with a retail investor focus.*

*About ING Group*

*ING is a global financial institution of Dutch origin offering banking, insurance and asset management to over 60 million private, corporate and institutional clients in over 50 countries. With a diverse workforce of over 113,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand.*

\* Source Insurance Regulatory and Development Authority