



Add to your Pension...

Ensure sweet returns for your golden years.
Get upto 7%* additional allocation ONLY with

Tata AIG Life

Invest **Assure**

SWARNAJEEVAN *plus*

Rejuvenate and relax... even post-retirement!

*Conditions Apply

Unique Reference No: L&C/ Advr/2009/Oct/854 UIN 110L073V01 PRBR00420

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Retirement is the time in your life, when you sit back, relax and enjoy the fruits of the hard work you have put during your working life. It is also the period to do all the things that you really wanted to do but did not find the time for while you were busy working hard to ensure a good living and a comfortable lifestyle for your family. A comfortable home, good health, family relationships and independent income all contribute to a happy and contented retired life.

Financial freedom and security are crucial for a successful retirement and this requires careful planning. Start your retirement planning today: understand the financial resources required to sustain your lifestyle and start investing. Tata AIG Life presents you with the ideal saving vehicle. Tata AIG Life InvestAssure Swarna Jeevan Plus - a unit linked non participating pension plan, This plan helps you to invest your money, build and multiply your capital and you can look forward to a regular income after you retire. So go ahead, start investing and start planning for your golden life ahead.

Key Features

Tata AIG Life InvestAssure Swarna Jeevan Plus offers

- Flexibility to choose option of increasing premium every year- A Tool to fight inflation.
- Flexibility to choose from amongst five Fund Options & Automatic Asset Allocation option to adjust your risk profile based on your age.
- Option to save under Systematic Money Allocation & Regular Transfer Investment -SMART
- Additional Allocation by the company to your fund from third premium year onwards for the entire term.
- Easy to purchase option with Swarna Jeevan Plus Certificate
- Regular income post retirement
- Flexibility of policy terms: For Eg if your age is 32 and you want your pension to start from age 51, you can opt for a term of 19 years.

Who can get this Plan?

This plan can meet the retirement planning needs of a wide range of customers and the premium payment option that he chooses

Invest Assure Swarna Jeevan Plus at a Glance	
Minimum Issue Age	18 years
Maximum Issue Age	65 Years
Minimum Vesting Age	45 Years
Maximum Vesting Age	75 Years
Minimum Annualised Premium	Rs.20,000
Policy Term	10 Years & 15-40 Years

Premium Payment Term	Regular-for the entire policy term
Premium Payment Option	Option I: Level Option II: Increasing Premium

I. Plan Benefits: What do I get?

Death Benefit:

In case of unfortunate demise of the policyholder, while the policy is in force & before the Vesting date, his/ her nominee will receive the Total Fund Value which is equal to the value of the Regular Premium Fund Value plus the Top-Up Fund Value at the applicable unit price. The amount of death benefit either partially or entirely may be used by the nominee to purchase an annuity from the company or from any other institutions in the market

Vesting Benefits:

On survival to the end of the policy term, you will receive the Total Fund Value which is equal to the value of the Regular Premium Fund Value plus the Top-Up Premium Fund Value at applicable unit price plus the Guaranteed Addition on Vesting Date, if applicable.

You have the option to receive a lump sum up to 1/3rd of the total fund value on the Vesting date, this amount will be tax free in your hand* and the remaining amount must be used to purchase annuity from the Company or from any other institution.

You can advance/postpone your vesting age only once, anytime during the policy term subject to the minimum and maximum vesting age limits** minimum and maximum policy term limits and subject to the following:

- A request for deferment should be received by us at least 1 year before the current vesting age
- A request for advancement should be received by us at least 1 year before the proposed vesting age
- In case Automatic Asset Allocation is opted, then the above period of 1 year in (a) and (b) above would stand replaced by 5 years.

*This is as per current tax laws, the tax laws may change from time to time.

**Maximum vesting age limit will be such that (Vesting Age less Issue Age) does not exceed the maximum Policy Term allowed under the product.

In case of deferment of vesting age, premium paying term will remain same as that chosen at inception. The applicable charges (policy administration charge and fund management charge) will continue to be deducted till the new vesting date. Surrender and fund switching will be allowed during the extended vesting period subject to the applicable charges.

In case of advancement of vesting age, Guaranteed Addition will not be payable.

Guaranteed Addition on Vesting date

Guaranteed Addition on Vesting date will be payable as a "Percentage of Regular Premium Fund Value" depending on the policy term subject to all due premiums being paid and policy being in force till Vesting date.

Policy Term	Guaranteed Addition on Vesting Date (as a % of Regular Premium Fund Value)
10 Years & 15-19 Years	7%
20- 40 years	8%

The above percentage is guaranteed and is on basis of policy term chosen at inception however the amount is not guaranteed and will depend on the Fund performance. This Guaranteed Addition will not be payable in case of advancement of vesting age. Further this Guaranteed Addition will not be payable on death/lapse/surrender (subject to policy not being surrendered before the vesting age chosen at inception) or on the Top-up Fund Value under the policy.

Additional Allocation:

The Additional allocation is additional premium credited to the respective funds basis premium year till the end of premium paying term. It begins from the third premium year of your policy. Additional Allocation shall be payable as percentage of Regular Premium which is tabulated as below:

Premium year	Additional Allocation (As a % of Regular Premium)
3rd -10th	1%
11th - 15th	2%
16th -20th	3%
21st - 25th	4%
26th - 30th	5%
31st - 35th	6%
36th - 40th	7%

Premium Year is determined by the number of complete 12-months period for which Regular Premium has actually been paid, excluding any period of premium discontinuance.

The Annualised Regular Premium of the Policy is arrived at as below:-

If monthly paid	Monthly Regular Premium / 0.0833
If quarterly paid	Quarterly Regular Premium / 0.25
If semi-annually paid	Semi-annual Regular Premium / 0.5
If annually paid	Annual Regular Premium / 1

The effect of the above Additional allocation is included in the section "What will I be charged?" - Premium Allocation Charges.

Additional Allocation is not available on Top-Up Premium

Flexibility in choosing Premium & Options:

The product offers two options of Premium payment:

- Level Premium-** You can choose this option by paying level Regular Premium throughout the term.
- Increasing Premium-** You can choose this option where your Annualised premium will increase by 5% of First Year premium on each premium year anniversary till the end of the premium paying term.

You can change from "Increasing premium" option to "level premium" only once during the policy term after atleast three complete years of Regular Premium have been paid and after 3rd policy anniversary, which may result in the increased Regular Premium prevailing at the time the change is requested, payable for the rest of the term of the policy. The change will be effected only from the next policy anniversary following the receipt of request for change, provided we receive the request at least 30 days prior to the policy anniversary.

Change from the level premium payment option to increasing premium payment option will not be allowed.

II. Where is my money invested?

This product offers you the flexibility to manage your investments as per your risk appetite

- Manage funds on your own.
- SMART
- Automatic Asset Allocation (AAA) - An option to make your money invested in predetermined ratio of Equity & debt mix

Depending on your risk appetite and investment strategy, you could choose any one of the above options at a given point in time. However in future with your changing portfolio management style, you could change to any of the strategy above

a) You can choose from a variety of funds

Premium, net of charges is invested in one or more investment funds as per your required asset allocation. You have the option of choosing any or all of the 5 Funds or such funds as are available at the time of allocation, based on your preferred asset allocation. These funds are all managed by Tata AIG Life Insurance Company Limited.

Name of the Fund	Fund Objective	Fund Allocation
Future Equity Pension Fund	The primary investment objective of the Fund is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity linked securities and has high risk.	Equities- 60% to 100% Money Market Up to 40%

Name of the Fund	Fund Objective	Fund Allocation
Future Income Pension Fund	The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity and has low risk. The Fund will have no investments in equity or equity linked instruments at any point in time.	Govt/ Corporate Bonds- 60% - 100%; Money Market Instruments- Upto 40%
Future Growth Pension Fund	The primary investment objective of the Fund is to provide reasonable returns with medium risk to high risk.	Equities- 20%-40%; Govt/ Corporate Bonds - 60-80%; Money Market Instruments- upto 40%
Future Balanced Pension Fund	The primary investment objective of the fund is to provide reasonable returns with low to medium risk.	Equities- 0-20%; Govt/ Corporate Bonds- 80-100%; Money Market Instruments- upto 40%
Super Select Equity Pension Fund	The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. This fund will invest significant amount in equity and equity linked securities and has high risk.	Equity and Equity Linked instruments - 60% - 100% Cash - 0% - 40% of the Fund or according to the prevailing regulatory guidelines at each point of time.

The various funds offered under this product are the names of the funds and do not in any way indicate the quality of these funds, their future prospects and returns.

Under exceptional circumstances investment in Cash / Money Market Instruments in all above funds may go up to 100%.

Exceptional circumstances may include

- Global financial or credit crisis,
- War like situation,
- Political uncertainty
- Events like Political/ Communal disturbance which affects Indian economy and in turn impacts severely on Fixed Income/ Equity market.

These funds have different risk profiles based on different types of investments that are offered under these funds. The returns are expected to vary according to the risk profile¹.

¹Returns are subject to market conditions.

b) Manage your money with Systematic Money Allocation & Regular Transfer Investment (SMART)

Systematic Money Allocation & Regular Transfer (SMART) Investment is a systematic transfer plan that allows a customer to enter the volatile equity market in a structured manner under the Regular Premium Account.

Through SMART, one can initially park their entire annual allocable premium along with any existing units in any one fund (chosen out of the funds of Tata AIG Life InvestAssure Swarna Jeevan Plus). This fund is called the "Accumulation Fund". There after a defined portion out of the Accumulation Fund will get transferred to another fund (chosen out of the funds of Tata AIG Life InvestAssure Swarna Jeevan Plus) other than the accumulation fund) on a monthly basis. This fund is called the "Target Fund"

The "Accumulation Fund" and "Target Fund" are not segregated funds offered under this product but are the names used to reflect the investment strategy under the "SMART"

Thus, while the stock market remains volatile and unpredictable, SMART Investment offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by you.

The following are the notable features of SMART:-

- SMART can be availed at the option of the policy holder, exercisable at inception or on any policy anniversary. Request to start the SMART should be received 30 days in advance of the policy anniversary.
- SMART option is available only to the policies with the Annual Mode of payment
- The automatic fund switches in the SMART option is available out of the 12 free switches
- The policyholder will have the option to stop the SMART at any point of time.
- Manual fund switching for the funds (Accumulation and Target) on which SMART is active is not allowed. Manual fund switching is however allowed on other available funds at applicable charges if any. For Top up premiums, manual switching option will be available at applicable charges, if any. Conditions regarding switch fee, minimum switch and minimum fund after switch etc. for normal switching option shall be as applicable during the SMART
- Any amount remaining in regular premium funds, other than the Accumulation Fund and the Target Fund, would remain in those funds and continue to grow.
- SMART Option will not be available during Premium Discontinuance
- SMART is not available when Automatic Asset Allocation is chosen

- A portion of total units available in the "Accumulation Fund" shall be switched automatically into the "Target Fund" in the following way:

Monthly SMART

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
Policy Month 6	1/7 of the units available at the beginning of Policy Month 6
Policy Month 11	½ of the units available at the beginning of Policy Month 11
Policy Month 12	Balance units available at the beginning of Policy Month 12

We may refuse request for SMART, or cease offering SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority.

c) Automatic Asset Allocation (AAA)

Generally, with the increase in age, our risk appetite decreases. Automatic Asset Allocation is a unique feature that takes care of your portfolio and changes its allocation as per your age in such a way that you reap maximum returns with adjustment to risk exposure of your portfolio.

You can opt for this option anytime which will automatically distribute your investment into two funds with different risk profile and fund objectives. Future Equity Pension Fund and Future Income Pension Fund are the two funds in which your investment will be distributed depending on your age. Age wise table is given below.

Your Funds will be allocated in the following manner:

Equity and Debt allocation details at policy inception and during policy term.

Age Band ^ (in Years)	Future Equity Pension Fund	Future Income Pension Fund
18 - 25	85%	15%
26 - 30	80%	20%
31 - 35	75%	25%
36 - 40	70%	30%
41 - 45	65%	35%
46 - 50	60%	40%
51 - 55	55%	45%
56 - 60	50%	50%
61 - 65	45%	55%
66 - 70	40%	60%
71 - 75	35%	65%

^ The Age band refers to the age at last birthday

Near to vesting age, to ensure capital protection so that short term market volatility at that the time of vesting does not impact the investments, we will systematically transfer your investments from Future Equity Pension Fund to Future Income Pension Fund in 10 installments during the last 10 quarters of the policy term. Every Policy Quarterly Anniversary, the investments in the two funds will be rebalanced based on the current age as on the quarterly policy anniversary and the fund allocation percentage for that age band.

Other rules for automatic asset allocation:

- 1) Automatic Asset Allocation can be availed at the option of the policy holder, exercisable at inception or on any policy anniversary. Request to start the Automatic Asset Allocation should be received 30 days in advance of the policy anniversary. You can discontinue this option any time during the term of the plan
- 2) Any amount remaining in Regular Premiums funds & Top-Up Premiums funds (if any), other than the Future Equity Pension Fund and Future Income Pension Fund, would remain in those funds and continue to grow.
- 3) AAA will not be compulsorily applicable to Top-Up premiums. If the customer wants his top up premiums to go under AAA option, he has to apply for it separately
- 4) Manual fund switching for Regular Premiums funds & Top-Up Premiums funds (if any) on which AAA is active is not allowed.
- 5) Manual fund switching is allowed on other available funds at applicable charges. Conditions regarding switch fee, minimum switch, and minimum fund after switch etc. for normal switching option shall be as applicable under this plan
- 6) Automatic Asset Allocation is free of any charge.
- 7) For all age-dependant features, the revision to Policyholder's age will be effected on the annual anniversary of your policy following your birthday and not on your actual birthday
- 8) AAA is not available when SMART is chosen

We may refuse request for Automatic Asset Allocation, or cease offering Automatic Asset Allocation by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority.

How is the NAV calculated?

The NAV per unit or Unit Price will be calculated as:

Unit Price / Net Asset Value per unit = (Market/Fair Value of the investments held by the Unit Fund + Expenses incurred in the purchase of the assets + Value of Current Assets + Accrued income net of fund management charges - Current Liabilities and Provisions) / Total No. Of Units existing in the Unit Fund as on the valuation date However, when the company is required to sell assets to redeem the units, the NAV per unit/ Unit Price will be calculated as Unit Price / Net Asset Value per unit = (Market/Fair Value of the investments held by the Unit Fund - Expenses incurred in the sale of the assets + Value of Current Assets + Accrued income net of fund management charges - Current Liabilities and Provisions) / Total No. Of Units existing in the Unit Fund as on the valuation date. The Net Asset value (NAV) per Unit/Unit price will be determined and published daily in various financial newspapers

and will also be available on www.tata-aig-life.com, the official website of Tata-AIG Life. All you have to do is multiply the number of Units you have with the published Unit Price to arrive at the value of your investments.

CREDIT/DEBIT OF UNITS

Premiums received, after deducting the payable Premium Allocation Charge/ Top-Up Premium Allocation Charge will be used to purchase Units at the Unit Price according to your instruction of Premium Allocation. Units purchased by Regular Premium and Top-Up Premium, net of payable charges, will be deposited into the Regular Premium Account and Top-Up Account respectively.

Where notice is required (surrender or death of the Insured), Units being debited shall be valued by reference to their Unit Price as specified in the section "Which NAV is applicable".

Which NAV is applicable?

In case of proposals or Top-Up Premiums where approval of the Company is required (including auto-pay cases), units will be allocated on the day approvals are completed. However in case of outstation cheques/outstation demand drafts, units will be allocated on the date of realization or the day when the approvals are completed, whichever is later.

In case of renewal premiums received via cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us at or before 3:00 p.m. of a Business Day at the place where these are receivable, Unit Price of the date of receipt shall apply.

In case of renewal premiums received via cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us after 3:00 pm of a business day, at the place where these are receivable, Unit Price of the next valuation date following the receipt date shall apply.

If the renewal premiums are received by us by way of an outstation cheque/outstation demand draft, Unit Price of the date on which these instruments are realized provided realization is on or before 3:00 pm, will be applicable

In case of renewal premiums if you pay the premium in advance (including auto-pay cases) the units will be allocated on the due date of the premium.

Your Benefit Illustration:

The table below illustrates your Regular Premium Fund Value [^] - assuming that you are 30 years of age, have chosen a policy term equal to premium paying term. The illustrated values are based on the assumed Premium Allocation of 100% in Future Equity Pension Fund.

Option [#]	Annualised Regular Premium (Rs.)*	Policy Term (in years)	Regular Premium Fund Value (Rs.)	Guaranteed Addition (Rs.)	Higher Rate Illustration (10%)		Lower Rate Illustration (6%)		
					Total Vesting Benefit (Rs.) **	Net Yield [§]	Regular Premium Fund Value (Rs.)	Guaranteed Addition (Rs.)	Total Vesting Benefit (Rs.) **
I	1,00,000	30	1,22,57,903	9,80,632	1,32,38,535	8.60%	59,82,170	4,78,574	64,60,744
II	1,00,000	30	1,84,22,462	14,73,797	1,98,96,259	8.79%	97,13,342	7,77,067	1,04,90,410

[#]Option I refers to Level premium and Option II refers to Increasing Premium

*Premiums are inclusive of service tax

** The above figures are for illustration purposes only and non guaranteed benefits may vary based on the factors influencing future fund performance

[§]Computation of the net yield excludes service tax on charges as applicable.

III. How Can I Manage My Investments?

We offer you ample flexibility to manage your money so that you can reap maximum benefits of your investments.

Flexibility of Topping up your Premium

You have the flexibility to increase the amount of premium paid by you anytime during the term of the policy. The minimum Single Premium Top-up amount is currently Rs.5,000, allowed a maximum 4 times in a year. Top-up premiums can be allocated to any funds. Payments of Top-up shown are subject to Top-up premium charges as under "What will I be charged"

Switching Between the Funds:

During the policy term, you may switch your investment or part of investment from one fund to another as per your outlook about the markets. Twelve (12) free switches are allowed in a policy year for all premiums paying option, after which charges will be applicable on further switches as shown under "What will I be charged". Manual Switching is not allowed on the funds on which SMART or Automatic Asset Allocation option is active

Premium Redirection:

Redirection facility helps you to allocate future premiums to a different fund or set of funds. There is no premium redirection charge. Premium redirection is not allowed if SMART or Automatic Asset Allocation option is opted.

Grace Period

If you are unable to pay your Regular Premium on time, we will continue the policy for maximum of 31 days from the due date providing sufficient time for you to pay the due Regular Premium. If your Regular Premium remains unpaid after 31 days, the policy shall lapse unless the Premium continuation provisions are applicable, as described earlier

Discontinuance of premiums within three years from inception

Where a Regular Premium due remains unpaid at the end of the Grace Period, the policy will lapse. The Total Fund Value ceases to be invested at the end of grace period and kept aside as monetary value by the Company.

The Policy can be revived any time during the revival period of two years from the date of first unpaid premium subject to

[^] Service tax is applicable as per governing laws and the same shall be borne by the policyholder. Tata AIG Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including service tax), as imposed by the government from time to time. Kindly refer to Sales Illustration for exact premium rates

fulfilling our revival conditions and by paying all the outstanding Regular Premiums. On revival, outstanding policy administration charge and applicable premium allocation charge will be recovered. If the Policyholder does not revive /reinstate the Policy within revival period of two years, the Policy will be terminated at end of the revival period or at 3rd Policy Anniversary whichever is later and the Total Fund Value at the end of grace period net of applicable Surrender Charges as on first unpaid premium date shall be payable.

In case of death during revival period, Total Fund Value at the end of grace period net of applicable Surrender Charges as on the date of first unpaid premium shall be payable.

Upon request from the policyholder, policy can be surrendered within the revival period of two years. The surrender value shall be Total Fund Value ceased at the end of grace period net of applicable Surrender Charges as on first unpaid premium date and will be payable at 3rd Policy Anniversary or the date of surrender whichever is later.

The applicable surrender charges are mentioned in Section "What will I be charged?"

Discontinuance of Premium after paying atleast three consecutive years premium

After payment of at least three complete years of Regular Premiums, if the policyholder fails to pay the Regular Premium thereafter as due, this Policy will be maintained in force without paying the Regular Premium. All applicable Charges as set out in Section "What will I be charged?", will be deducted by way of cancellation of Units at Unit Price from the Total Fund Value of the Policy until the earlier of (1) the Surrender Value falls below an amount equivalent to One Annualized Regular Premium or (2) end of the revival period of two years from the due date of the first unpaid Regular Premium unless the company receives Policyholder's written request to continue with the appropriate deductions, subject to condition (1). The Policy will be terminated upon occurrence of condition (1) and any remaining Total Fund Value, subject to deduction of the Surrender Charge, will be paid.

If the Company does not receive Policyholder's request to continue the policy with the appropriate deductions within the revival period of two years from the due date of the first unpaid Regular Premium, the Policy will be deemed surrendered and any remaining Total Fund Value, subject to deduction of the Surrender Charge, will be paid at the end of the revival period.

The Policy can be revived any time during the revival period of two years from the date of first unpaid premium subject to fulfilling our revival conditions and by paying all the outstanding Regular Premiums. On revival, applicable Premium Allocation Charge will be recovered.

Upon request from the policyholder, policy can be surrendered within the revival period of two years; the surrender value shall be the Regular Premium Fund Value less applicable Surrender Charges, if any.

For further details on discontinuance of Premiums, please refer to the Policy Document.

Flexibility of policy reinstatement

If the policy has not been surrendered for its Total Fund Value (whether due to default of premiums or at policyholder's request), it may be reinstated / revived, within two years from the date of lapse subject to: (i) Policyholder's written application for reinstatement/revival (ii) Production of insured's current health certificate and other evidence of insurability satisfactory to us, only if less than first three complete years of Regular Premiums have been paid at the time of lapse; (iii) Payment of all overdue Regular Premiums.

Any reinstatement/revival shall only cover loss or insured event which occurs after the reinstatement/revival Date. The policy will be subjected to provisions mentioned under section "DISCONTINUANCE OF PREMIUM", if the payment of Regular Premiums is discontinued.

Flexibility of Premium Mode

You may choose to pay your premiums² Annually, Semi-Annually, Quarterly or even Monthly as per your convenience.

² Monthly Premium = 0.0833 of Annual Regular Premium, Quarterly Premium = 0.25 of Annual Regular Premium, Semi-annual premium = 0.50 of Annual Regular Premium

Free Look Period

You can cancel the policy by giving a written notice within the Free Look Period of 15 days from the receipt of the policy and the market value of the invested premiums along with the charges paid will be refunded after deducting Stamp Duty on proportionate basis.

Tax Benefits

Premiums paid under this plan are eligible for tax benefits³

³ Tax benefits are available as per Income Tax Act, 1961, and are subject to modification made thereto from time to time. Please consult your professional advisors for taxation matters.

IV. What will I be charged?

a) Premium Allocation Charges

This is a Premium-based charge. After deducting this charge from your premiums, the remainder is invested to buy units. The table below shows how percentage of your premium is used to buy units. This percentage is called Allocation Rate. The Allocation rates are guaranteed for the entire duration of the policy term and are after taking effect of Premium allocation charges and Additional allocation.

Premium year	Premium Allocation Rate (As a % of Regular Premium)
1st	65%
2nd	90%
3rd - 10th	101%
11th - 15th	102%
16th - 20th	103%
21st - 25th	104%
26th - 30th	105%
31st - 35th	106%
36th - 40th	107%

Premium Allocation Charge / Additional Allocation = 100% minus Premium Allocation Rate. Premium Year is determined by the number of complete 12-months period for which Regular Premium has actually been paid, excluding any period of premium discontinuance.

Premium Allocation Charge on Top-Ups

Policy Year	Top-Up Premium Allocation Charge
All	1.5%

b) Administration Charges

A monthly Policy Administration Charge (depending on the Annualised Regular Premium amount in the table below), will be deducted by canceling Units at Unit Price from the Fund Value of the Policy on each Policy Monthly Anniversary. Unit deduction will first be made from the Regular Premium Fund Value, and if insufficient, then from the Top-Up Fund Value.

First Year's Annualised Regular Premium (in Rs.)			
Policy Year	<35,000	>= 35,000 & <100,000	>=100,000
Additional for first two years as a % of First Year Regular Premium	0.4% pm	0.5% pm	0.6% pm
For all Year's as a % of First Year Regular Premium*	0.6% pm	0.5% pm	0.4% pm

Administration Charge will be automatically deducted

*This policy administration charge may be increased upto a maximum of 5%p.a. compound.

c) Fund Management Charge (FMC)

A Fund Management Charge will be charged for each fund on each valuation date at 1/365 of the following annual rates and will be applied on the total values of the investment funds as given below

Fund	Charges p.a.
Future Equity Pension Fund	1.25%
Future Growth Pension Fund	1.10%
Future Balanced Pension Fund	1.05%
Future Income Pension Fund	1.00%
Super Select Equity Pension Fund	1.25%

All Fund Management Charges are subject to revision by Company with prior approval of the Insurance Regulatory and Development Authority but shall not exceed 1.35% per annum of the Fund value.

d) Fund Switching Charges

There are 12 free switches per policy year. Thereafter a service charge of Rs. 100/- per switch will be applicable. The fund switching charge may be revised as deemed appropriate by the Company, but shall not exceed Rs. 250. Manual fund switching option for Regular Premium would not be available on the funds where the SMART or AAA option is active and not available from Top-Up premium where AAA option is active. However manual switching option on other funds will be available at applicable charges. Automatic fund switches in the SMART option is available out of the 12 free switches.

e) Full Surrender Charges

Policy can be surrendered any time during the term. However when the request is received in first three policy years, the surrender value will be frozen as on date of surrender and shall be payable at the end of three policy years. These will be subject to the surrender charges applicable at the time of surrender.

The following table shows surrender charge as percentage of Regular Premium Fund Value:

Policy Year	Percentage of Regular Fund Value
1	100%
2	75%
3	50%
4	25%
5	10%
6+	0%

There are no Surrender Charges applicable on Top-up Premium Fund Value.

f) Premium Re-direction Charge

There is no premium redirection charge applicable under this product.

The Company may alter all the above charges (except Premium Allocation Charges which are guaranteed throughout the term) by giving an advance notice of at least three months to the policyholder subject to the prior approval of IRDA and will have prospective effect.

Premium Re-direction is not available; If SMART or Automatic Asset Allocation Option is chosen.

g) Back dating:

Back dating is not allowed in Tata AIG Life InvestAssure Swarna Jeevan Plus

h) Loans

No loans shall be granted under this policy.

Insurance Act, 1938, Section 41 (Prohibition of Rebates)

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:
2. Any person making default in complying with the provisions of sub-section 1 above shall be punishable with fine which may extend to five hundred rupees.

Insurance Act, 1938, Section 45

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Tata AIG Life - A New Look At Life

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 presence as international insurance 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 corporate. Tata AIG Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

Tata AIG Life offers a broad array of life insurance coverage to both individuals and groups, providing various types of add-ons and options on basic life products to give consumers flexibility and choice.

Disclaimer:

- ULIP products are different from traditional Life insurance products and are subject to risk factors.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these funds, their future prospects and returns.
- Past performance is not indicative of future result. Investments are subject to market risk.
- The premium paid in the unit linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up and down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

- Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs.
- The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract.
- Tata AIG Life Insurance Company Ltd is only the name of the Insurance Company and Tata AIG Life InvestAssure Swarna Jeevan Plus is only the name of the Unit Linked Life Insurance Contract and does not in any way indicate the quality of the contract, future prospects or returns.
- This product is underwritten by Tata AIG Life Insurance Company Ltd.
- This brochure should be read along with the sales benefit illustration, which mentions the exclusions in this policy.
- Insurance is the subject matter of the solicitation.
- For complete details please contact our Insurance advisor or visit Tata AIG Life's nearest branch office or call our toll free number(MTNL & BSNL lines) 1-800-11-9966