

Tata AIG Life

InvestAssure CARE

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

A unit-linked insurance plan with
a Critical Illness benefit.



1-800-11-9966
(for MTNL/BSNL subscribers)



Tata AIG Life Insurance Company Limited (Tata AIG Life) (Regn. No. 110)
Registered & Corporate Office: Peninsula Towers, 6th Floor,
Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013.
Visit us at www.tata-aig-life.com or call toll-free on 1800-11-9966.
Insurance is the subject matter of the solicitation.

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LIFE INSPIRES US TO THINK AHEAD

An inspiration that translates into a host of innovative product solutions for you. Tata AIG Life introduces Tata AIG Life InvestAssure Care, a unique investment-linked insurance plan for flexibility and protection. Given a choice, most people would like to increase the earning potential of their insurance premium by deciding their own investment and risk limits. Tata AIG Life InvestAssure Care, a unique, flexible insurance plan combines the security of a life insurance policy with the opportunity to exploit the upside of market returns (however, with increased investment volatility) by providing an option to invest in different kinds of securities through multiple fund options.

What's more, you can direct the investments by creating your own investment fund portfolio from a range of options to suit your needs and preferences.

ENJOY MULTIPLE BENEFITS

TATA AIG LIFE INVESTASSURE CARE

- Provides security to your family in case of your unfortunate demise
- Gives you the flexibility to choose your funds based on your risk profile
- Gives you Return of Premium guarantee on maturity in case you opt for Capital Guarantee Fund
- Enables you to enjoy market-linked returns with a potential for higher growth
- Provides Critical Illness cover for the first five years

FLEXIBILITY OF CHOOSING THE TERM OF COVERAGE

The Policy provides you an option of choosing a life cover for a term of 15 or 20 years. In case of an emergency, you can also surrender your Policy, any time after the 6th Policy year and receive the full value without any penalty charges.

FLEXIBILITY OF CHOOSING THE AMOUNT OF DEATH COVER

The Sum Assured is a multiple of the annualised Premium payable. The multiple varies according to the Policy term. The multiple is 5 or 7.5 in case of a 15-year term and 5 or 10 for a 20-year term. When the Fund Value exceeds the Sum Assured, the death benefit payable will be the Fund Value.

FLEXIBILITY OF CHANGING TOP-UP SUM ASSURED

You have an option to choose an additional Top-up Sum Assured equal to the Premium Multiple times the Top-up Premium, subject to underwriting. If, at any point of time, the total amount of Top-up Premium is more than 25% of the Total Regular Premium paid till date, then such excess amount of Top-up Premium will be used to provide additional Sum Assured,

subject to underwriting rules prevailing at that time. The Premium Multiple can be 1.25 or 5 times.

You have an option to increase or decrease the Top-up Sum Assured by way of changing the Top-up premium multiple, subject to underwriting, and such reduction is subject to the minimum Top-up Sum Assured allowed under this product.

FLEXIBILITY OF CHOOSING THE INVESTMENT FUND

You can choose from a variety of funds. Premium, net of premium allocation 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.

FUNDS

You can create your own asset allocation by investing in any combination of the following funds:

- **Growth Maximiser Fund:** The Growth Maximiser Fund will invest a significant percentage (50% to 80%) of the fund in equity and equity-linked instruments and the balance (about 20% to 50%) in Government Bonds and high-quality fixed-income instruments. The fixed-income investments include investments in Money-Market Instruments up to 100% of the Fund.
- **Growth Enabler Fund:** The Growth Enabler Fund will invest a considerable percentage of the Fund in equity and equity-linked instruments (30% - 50%), and the balance in Government Bonds and high-quality fixed-income instruments (50% - 70%). The fixed-income investments include investments in Money-Market Instruments up to 100% of the Fund.

- **The Short Term Fixed Income Fund** will invest a significant amount in Debentures (Investment grade, privately placed, etc.), Government Securities and other fixed-income instruments (altogether up to 100%), and Money-Market Instruments and securities held under reverse repos (including debentures with maturity of less than 1 year) up to 100% of the Fund.
- **The Capital Guarantee Fund** will invest a significant amount in fixed-income instruments including corporate and PSU bonds, Government Securities, securitised assets, etc. (altogether up to 100%) and up to 15% in the equity and equity-linked instruments, and the balance in Money-Market Instruments and securities held under reverse repos (including debentures with maturity of less than 1 year) up to 100% of the Fund.
- **Select Equity Fund:** The Fund will invest significant amount in equity and equity-linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV, etc.) Hotels, Banks and Financial Institutions, altogether up to 100% and cash/Money-Market Instrument and securities up to 100% of the Fund. The Fund will be benchmarked and guided by relevant indices currently or in the future available in the market.

The Funds mentioned above have different risk profiles based on different types of investments that are offered under them. For eg. Growth Maximiser Fund has medium to high risk profile and Growth Enabler Fund has low to medium risk profile. The returns are expected to increase with an increase in the risk profile*.

The Policyholder can either select the percentage of Premiums in whole numbers that he/she wants to invest in the funds or, a combination of them, totalling to 100%. Each of these funds will, at all time, be substantially invested in their respective asset categories.

The Unit price or the Net Asset Value (NAV) per unit of the investments will be determined on a daily basis and will be used for debiting or crediting units.

**Returns are subject to market conditions.*

FLEXIBILITY OF MANAGING YOUR INVESTMENTS

We understand that, as you go through life, your needs and risk tolerance may change over time.

Tata AIG Life InvestAssure Care gives you 2 options to manage your investments based on your needs and risk-tolerance levels.

Switching: You can switch your entire investment, or part of your investment, from one fund to another. This will be without any charges for the first 12 switches in a policy year, after which a fund-switching charge applies, as described under 'Premium and Policy Charges'.

In case you have invested in Capital Guarantee Fund, then any amount that is switched out from the Capital Guarantee Fund will reduce the guaranteed benefit applicable to the Capital Guarantee Fund proportionately. **You cannot switch any amount into the Capital Guarantee Fund.**

Redirection: Redirection facility helps you to allocate future premiums to a different fund or set of funds. There is no premium redirection charge. Premium allocation towards Capital Guarantee Fund cannot be altered.

FLEXIBILITY OF TOPPING UP YOUR PREMIUM

You have the flexibility to increase the amount of premium paid by you, any time during the term of the Policy.

If you receive an addition in income, be it a bonus or a lottery, or when your income grows across years and you are in a position to make additional investments, you could invest the monies in your Tata AIG Life InvestAssure Care Policy by way of Top-up Premiums. You can Top-up your Policy up to 4 times in a policy year. The minimum Top-up amount currently is Rs. 5,000.

Moreover, Tata AIG Life InvestAssure Care offers you the flexibility of deciding how you want to allocate the Top-ups.

Note: A large Top-up Premium may have taxation implications for the Policy proceeds, in which case, you should take the help of your tax advisor.

You have an option to increase or decrease the Top-up Sum Assured by way of changing the Top-up Premium Multiple, subject to underwriting, and such reduction is subject to the minimum Top-up Sum Assured allowed under this product.

Top-up premiums* can be made with or without increase in Sum Assured. In case the total Top-up amounts are less than 25% of the total regular premiums paid till date, the Top-up can be made without increasing the Sum Assured. However, if the total Top-up amount is more than 25% of the total regular premiums paid till date, then the Top-up will have a corresponding Top-up Sum Assured by 1.25 or 5 times such excess amount. The example given below will make it clear.

Example:

Regular premium paid till date: Rs. 48,000.

No Top-up amount paid till date.

Maximum Top-up that can be made without increasing

Sum Assured: 25% of Rs. 48,000 i.e., Rs. 12,000.

If the Policyholder wants to make a Top-up of Rs. 20,000; then the excess over Rs. 12,000 is Rs. 8,000.

Sum Assured option will be:

1.25 times of Rs. 8,000 = Rs. 10,000 or

5 times of Rs. 8,000 = Rs. 40,000

**Top-up premiums are subject to charges, as described under 'Premium and Policy Charges'.*

FLEXIBILITY OF PARTIAL WITHDRAWAL

If you have an emergency and need funds, you can avail of the Partial withdrawal facility if your attained age is 18 years or above. Partial Withdrawal is allowed from the Regular Premium Account, any time after five years from the date of issuance of your Policy. Partial withdrawal from the Top-up Account is allowed after three years. The three-year period is reckoned from the date of approval/deposit of the Top-up Premium, whichever is later. Such rule for withdrawal is not applicable if the Top-up Premium is credited to the Policy in the last three Policy years immediately prior to the maturity date. Partial withdrawals can be made first from Top-up Premium Account and thereafter from the Regular Premium Account. This withdrawal is subject to withdrawal amount being more than Rs. 10,000. The remaining Total Fund Value after such withdrawal is such that the Surrender Value does not fall below an amount equal to One Annual Regular Premium. There are no Partial withdrawal charges. A maximum of up to four (4) withdrawals are allowed for each policy year.

In case Partial withdrawals are made from the Capital Guarantee Fund, the maturity guarantee for the Fund will be proportionately reduced. The proportion used for reduction will be the ratio of the amount withdrawn from the Capital Guarantee Fund to the Capital Guarantee Fund Value before such withdrawal.

FLEXIBILITY OF PREMIUM HOLIDAY

If, after payment of Regular Premiums for at least three complete years, you are not able to pay your Regular Premium, your Policy will not lapse immediately but will be put on a Premium Holiday. Premium Holiday will be for a maximum of 2 years, during which period you can continue to enjoy the life coverage, and appropriate charges will be deducted. You may recommence paying Regular Premiums within two years from the date of first unpaid Regular Premium. If you are not in a position to recommence paying Regular Premiums within the two years of Premium Holiday, you may write to the Company to continue the Policy on Premium Holiday subject to its approval. Upon such request, your Policy will be continued by deducting appropriate charges, as described under 'Premium and Policy charges', so long as the Surrender Value does not fall below an amount equivalent to one year's Regular Premium. If the Company does not receive any request for such a continuation the Surrender Value, will be returned.

FLEXIBILITY OF POLICY REINSTATEMENT

If, for any reason, your Tata AIG Life InvestAssure Care Policy lapses and you wish to reinstate it, you have the flexibility of doing so within two years from the date of lapse, subject to fulfillment of reinstatement requirements, underwriting guidelines and the

Company's approval. If, after three Annual Regular Premiums have been paid and subsequent premiums are not paid, then the Premium Holiday provisions as described above will apply. If you are unable to reinstate the Policy within the reinstatement period of two years, the Policy will be surrendered and the Surrender Value, if any, will be paid after deducting the applicable surrender charges on the expiry of the reinstatement period. When the Policy is in a lapsed condition, only the Total Fund Value will be payable in the unfortunate event of death.

For reinstatement requirements, please refer to the Policy Document.

FLEXIBILITY OF PREMIUM MODE

You have the flexibility of choosing your premium mode. As per your convenience, you can choose to pay your premiums* either Annually, Semi-annually, Quarterly or even Monthly.

In case of proposals or Top-up Premiums, where underwriting or any other approval of the Company is required (including Electronic Clearing System-auto-pay cases), units will be allocated on the day the underwriting and the other approvals are completed. However, in case of outstation cheques/outstation demand drafts, units will be allocated on the date of realisation or the day when the underwriting/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 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 p.m. 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 the Company by way of an outstation cheque/outstation demand draft, Unit Price of the date on which these instruments are realised provided realisation is on or before 3.00 p.m., 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.

**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.*

GET PROTECTION AGAINST CRITICAL ILLNESS

Tata AIG Life InvestAssure Care offers inbuilt Critical Illness (Lumpsum) benefit equal to 50% of the basic Sum Assured for issue ages 18 to 45 years. This benefit is an integral part of the product and is mandatory. This benefit is applicable for the first 5 years of Policy term. This Critical Illness covers the following Critical Illnesses and Surgeries: (a) Cancer (b) Stroke (c) Heart Attack (d) Coronary Bypass Graft Surgery (e) Kidney Failure (f) Major Organ Transplant like Heart, Lung, Liver, Kidney or Pancreas or Bone Marrow Transplant. A Sum of 50% of the Sum Assured is payable upon the insured's survival for a period of at least thirty days following the diagnosis of any of the critical illnesses or performance of any of the covered surgeries, the signs or symptoms of which first commence more than 180 days following the Issue Date or Commencement Date or the date of any reinstatement of the Policy, whichever is latest. The basic Policy remains in force, unaffected after such

a claim payment. The Critical Illness cover will be terminated after one such claim payment.

Additional charges as mentioned in 'Premium & Policy Charges' will be deducted for this benefit by way of cancellation of units.

FLEXIBILITY TO GET ADDITIONAL COVER AGAINST ACCIDENTAL DEATH

Tata AIG Life InvestAssure Care offers the option to attach Accidental Death Benefit Limited Underwriting rider for issue ages 18 to 45 years. An additional benefit amount less than or equal to the Basic Sum Assured will be paid in case of death due to an accident.

Additional premium is payable for this benefit.

For more details on the benefits, premiums and exclusions under this rider, please contact our Insurance Advisor or the nearest branch office.

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 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 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, 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.

FUND MANGEMENT

The Funds under Tata AIG Life InvestAssure Care will be managed by Tata AIG Life Insurance Company Limited.

OTHER FEATURES

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 nominal deductions such as medical fees, stamp duty and mortality charges on a proportionate basis.

TAX BENEFITS

Premiums paid under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961*. Moreover, life insurance proceeds enjoy tax benefits, as per Section 10(10D) of the said Act.

Note: A large Top-up Premium may have taxation implications for the Policy proceeds, so, in that event, you should ask your advisor for additional information.

**Tax laws are applicable as per the Income Tax Act, 1961 and are subject to amendments made therein, from time to time.*

GRACE PERIOD

If you are unable to pay your Regular Premium on time, we maintain life cover for 31 days from the due date providing sufficient time to you to pay the due Regular Premium. If your Regular Premium remains unpaid after 31 days, the Policy shall lapse unless

the Premium Holiday provisions are applicable, as described earlier.

DISCONTINUANCE OF PREMIUMS WITHIN THREE YEARS FROM INCEPTION

Where a Regular Premium due before the third Policy anniversary remains unpaid at the end of the Grace Period and the Company does not receive your written request to reinstate the Policy within two years from the date of lapse, the Company shall terminate the Policy and return the Total Fund Value, if any (but subject to deduction of the Surrender Charge, as mentioned under Premium & Policy Charges), after two years of lapse, or on the third Policy anniversary, whichever is later.

The Policy will be converted to an 'Investment Only' status after lapse. This means all insurance cover and benefits under the Policy will cease after lapse. However, the Policy will continue to participate in the

fund growth, until it is surrendered according to the foregoing paragraph. Policy Administration Charges will be deducted as due by cancellation of Units, while the Funds are maintained. If the Insured dies while the Policy is on 'Investment Only' status, the Company shall return the Total Fund Value, following the claim procedures for death benefit.

The Policy can be revived any time during the revival period of two years from the date of the first unpaid premium, subject to fulfilling the Company's revival conditions and by paying all the outstanding Regular Premiums.

ELIGIBILITY

Term of Policy	Minimum Age at Issue	Maximum Age at Issue	Minimum Annual Premium
15 years	30 days	45 years	Rs.12,000
20 years	30 days	45 years	Rs.12,000

Illustrated Values:

(Values expressed in Rs.)								
Policy Year	Insured Age (Years)	Annual Premiums at the start of the year	Additional Critical Illness Coverage	Death Benefit * at the end of the policy year		Minimum Guaranteed Amount on maturity in respect to premiums invested in the Capital Guarantee Fund	Non - Guaranteed Regular Fund Value at the end of the policy year	
				Higher of Sum Assured and Fund Value			6%	10%
				6%	10%		6%	10%
1	35	50,000	2,50,000	5,00,000	5,00,000	-	26,683	27,733
2	36	50,000	2,50,000	5,00,000	5,00,000	-	65,939	69,615
3	37	50,000	2,50,000	5,00,000	5,00,000	-	1,16,606	1,25,047
4	38	50,000	2,50,000	5,00,000	5,00,000	-	1,69,403	1,85,015
5	39	50,000	2,50,000	5,00,000	5,00,000	-	2,24,440	2,49,924
6	40	50,000	0	5,00,000	5,00,000	-	2,82,888	3,21,295
7	41	50,000	0	5,00,000	5,00,000	-	3,43,982	3,98,751
8	42	50,000	0	5,00,000	5,00,000	-	4,07,885	4,82,866
9	43	50,000	0	5,00,000	5,74,035	-	4,74,764	5,74,035
10	44	50,000	0	5,44,642	6,72,677	-	5,44,642	6,72,677
11	45	50,000	0	6,17,485	7,79,407	-	6,17,485	7,79,407
12	46	50,000	0	6,93,417	8,94,891	-	6,93,417	8,94,891
13	47	50,000	0	7,72,569	10,19,846	-	7,72,569	10,19,846
14	48	50,000	0	8,55,077	11,55,053	-	8,55,077	11,55,053
15	49	50,000	0	9,41,084	13,01,354	-	9,41,084	13,01,354
16	50	50,000	0	10,30,736	14,59,662	-	10,30,736	14,59,662
17	51	50,000	0	11,24,189	16,30,963	-	11,24,189	16,30,963
18	52	50,000	0	12,21,602	18,16,328	-	12,21,602	18,16,328
19	53	50,000	0	13,23,143	20,16,913	-	13,23,143	20,16,913
20	54	50,000	0	14,28,985	22,33,970	4,00,000	14,28,985	22,33,970

The table above illustrates Regular Premium Fund Value for a healthy male aged 35 with chosen policy term of 20 years and Annual Regular Premium payment option of Rs.50,000 with a Premium Multiple of 10.

MATURITY AND DEATH BENEFIT

MATURITY BENEFIT

The Maturity Benefit you receive at the end of the Policy term is the balance of your Total Fund Value, which is sum of Regular Premium Fund Value and Top-up Fund Value, if any. Regular Premium Fund Value and Top-up Fund Value are valued at applicable Unit price.

In respect of premium received in Capital Guarantee Fund, the maturity value will be higher of:

- a) Value of Capital Guarantee Fund
- b) Total premium received towards Capital Guarantee Fund provided the premium remains within the Capital Guarantee Fund throughout the term of the Policy.

In case of Partial withdrawals or switching out from the Capital Guarantee Fund, guaranteed amount would be proportionately reduced. The proportion used for reduction will be the ratio of the amount withdrawn or switched out from the Capital Guarantee Fund to the Capital Guarantee Fund Value before such withdrawal or switching.

The guarantee will not apply on premium allocated towards other funds. Further, guarantee will also not apply on the Top-up premiums.

The table illustrates your Regular Premium Fund Value - assuming that you are 35 years of age, have chosen a policy with a term of 20 years, and have selected an Annual Regular Premium payment option of Rs. 50,000 with a Premium Multiple of 10.

The illustrated values are based on the assumed Premium Allocation as shown on the next page.

Premium Allocation

Investment Fund	Assumed Premium Allocation
Growth Maximiser Fund	30%
Growth Enabler Fund	20%
Short Term Fixed Income Fund	10%
Capital Guaranteed Fund	40%

The Total Fund Value is inclusive of guaranteed amount provided under Capital Guarantee Fund.

**Death benefit is the higher of the Sum Assured and Total Fund Value as shown in the illustration.*

The Total Fund Value depends upon the performance of the Company and is not guaranteed.

For the given illustration, the yield (excluding mortality charges) is 3.37% at 6% and 7.24% at 10%, respectively.

For the given illustration, the yield (including mortality charges) is 3.29% at 6% and 7.15% at 10%, respectively.

Note: Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company (Tata AIG Life Insurance Company Ltd.). If your policy offers guaranteed returns, then these will be clearly marked as 'guaranteed' in the illustration table on this page. If your policy offers variable returns, then the illustrations will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your Policy is dependent on a number of factors including future investment performance. The illustrated maturity values have been calculated using investment returns of 10% and 6%, respectively. The rates used are approved by the Life Insurance Council.

SETTLEMENT OPTION

You have an option to receive your Maturity Benefit either in lumpsum or in the form of periodical payments over a certain period, termed as 'Settlement Period' and such period shall not exceed five years from the Maturity Date. The frequency of periodical payment shall be chosen by the Policyholders at the time of exercising this option. The value of such periodical payments will depend on the performance of the Funds selected for investment. You have the full freedom to access your Fund Value at any time in any manner you wish.

During this Period, no life cover or other insurance cover will be provided and the death benefit is the Fund Value at that time. In the unfortunate event of death, the Total Fund Value will be returned to the Nominee.

BENEFIT ON DEATH

Subject to the Juvenile Provisions, if the Insured dies while the Policy is in force and before the Maturity Date, the Company will pay to the Nominee:

- (a) The higher of (i) the Sum Assured net of all Deductible Partial Withdrawals, if any, from the Regular Premium Account, or (ii) the Regular Premium Fund Value of this Policy at the applicable Unit Price and,
- (b) The higher of (i) the approved Top-up Sum Assured(s) net of all Deductible Partial Withdrawals, if any, from the Top-up Account or (ii) Top-up Fund Value of this Policy at the applicable Unit Price.

For the purpose of determining the Death Benefit under this provision, the Deductible Partial Withdrawals mentioned above, shall mean the higher of sum of all partial withdrawals paid (net of the

Partial Withdrawal Charge) from the relevant Account(s), (i) during the 24 months immediately preceding insured's date of death, or (ii) after the Insured attains 60 years of age.

In case of juveniles, the amount of death benefit payable under the Basic Policy shall be determined after the Sum Assured and any applicable Top-up Sum Assured are adjusted in accordance with the schedule shown below.

Age at the time of death	Percentage of Sum Assured/ Top-up Sum Assured
0	20%
1	40%
2	60%
3	80%
From 4 years upwards	100%

The Death Benefit/Sum Assured of the relevant Supplementary Contracts of the Policy, which are payable in the event of death of the Insured, shall be adjusted according to the same schedule as above.

PREMIUM AND POLICY CHARGES[^]

PREMIUM ALLOCATION CHARGE

The Regular Premiums are payable for the entire term of 15 or 20 years. The net Regular Premiums, after deduction of premium allocation charges, are invested as per your choice. The charge deducted from the Regular Premium received as a percentage of the Regular Premium is as per the table below.

Policy Year	Charge as a % of Regular Premium
1	40%
2	20%
3+	3%

MORTALITY CHARGES

Insurance Cover in each month is the difference between relevant Sum Assured* less any Partial Withdrawal Sums made during the 24 months immediately preceding the due date of month anniversary or all the partial withdrawals made post-attainment of age 60, whichever is higher, and the relevant Fund Value* of the Policy. Mortality charge is the amount of insurance cover for the month, multiplied by the applicable Mortality Charges for the month, based on the age of the Life Assured. It is automatically deducted every month from your Regular Premium Account and Top-up Account where the life cover is applicable. This charge may also be deducted from either of the Accounts depending on the Fund sufficiency.

**Note: In case of Regular Premium Account, Relevant Sum Assured is Sum Assured and Relevant Fund Value is Regular Premium Fund Value.*

In case of Top-up Premium, Relevant Sum Assured is Top-up Sum Assured and Relevant Fund Value is Top-up Fund Value.

Sample Age	Mortality Charges per 1000 lives
25	1.709
35	2.152
45	4.911
55	13.533

POLICY ADMINISTRATION CHARGE

A monthly Administration Charge of Rs. 50 will be automatically deducted from your Regular Premium Account. This charge may be increased up to a maximum of five (5%) p.a.

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	Charge per Annum
Growth Maximiser Fund	1.60%
Growth Enabler Fund	1.40%
Short Term Fixed Income Fund	0.90%
Capital Guarantee Fund	1.50%
Select Equity Fund	1.45%

All Fund Management Charges are subject to revision by the Company, but shall not exceed 1.75% per annum of the Fund Value.

SURRENDER CHARGE

You are not allowed to surrender the Policy during the first three Policy years. After completion of three policy years, the Policy will be subject to the Surrender Charges as shown below. The Surrender Charge is calculated as a percentage of the Fund Value withdrawn.

The Surrender Charges as % of Regular Premium Account is as shown below.

Policy year	Charges from Regular Premium Fund Value
1	NA
2	NA
3	NA
4	30%
5	20%
6	10%
7+	Nil

PARTIAL WITHDRAWAL CHARGE

There are no Partial withdrawal charges.

CRITICAL ILLNESS (CI) BENEFIT CHARGE

The Critical Illness Charges are calculated, as below and will be deducted by cancelling Units at the relevant Unit Price from Regular Premium Fund Value on each Policy Monthly Anniversary. If the Regular Premium Fund Value is insufficient, then the CI Benefit Charges will be deducted from the Top-up Fund Value.

CI Benefit Charge = Insured CI Amount x CI Rate

Insured CI Amount = 50% of Sum Assured

CI rates for Sample Ages are as given below:

Sample Age	CI Rates per 1000
25	0.78
35	2.27
45	6.08

FUND SWITCHING CHARGE

The first 12 switches per Policy year will be free of any charges. Subsequently, a charge of Rs. 100 will be levied on all switches. This charge of Rs. 100 may be revised by the Company, but shall not exceed Rs. 250.

PREMIUM RE-DIRECTION CHARGE

There is no Premium Re-direction Charge. Premium redirection facility helps you to allocate future premiums to a different fund or set of funds.

TOP-UP PREMIUM ALLOCATION CHARGE

A Top-up Premium allocation charge of 1.5% of the Top-up Premium will be deducted.

The Company has the right to alter all the above charges (except Mortality Charge and 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 approval of IRDA and will have prospective effect.

^Service Tax is payable on life insurance premium as per applicable laws. 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, either by premium adjustment or other forms, as deemed appropriate.

EXCLUSIONS

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date or reinstatement date, whichever is later, the Company liability shall be limited to the Total Fund Value.

Critical Illness Benefit Exclusion

The Critical Illness Benefit is available only if the Issue Age of the Insured is between 18 to 45 years. Coverage for this Benefit will cease after completion of five Policy Years or the death of the Insured, whichever is earlier.

- (a) In the event of the Insured's survival for a period of at least thirty (30) days, following a first diagnosis of Critical Illness or first performance of any of the covered surgeries and while this Policy is in force, the Company will pay a Critical Illness Benefit (being 50% of the Sum Assured). If a payment has been made for a Critical Illness, no more Critical Illness Benefit is payable under this provision.
- (b) This Critical Illness Benefit shall not cover any Critical Illness or surgery related to or caused directly or indirectly, wholly or partly, by any of the following occurrences:

- (i) Any illness other than the occurrence of Critical Illness as defined in the Policy document;
- (ii) Any Critical Illness the signs or symptoms of which first occurred prior to one hundred and eighty (180) days, following the later of the Issue Date or Commencement Date or last reinstatement of this Policy;
- (iii) Any congenital defect or abnormality that has manifested or was diagnosed before the Insured attains 17 years of age;
- (iv) Self-destruction or attempted self-destruction or self-inflicted injuries, while sane or insane; and
- (v) Performance of any covered procedure or surgery which is not medically necessary, or which is not performed by a Registered Medical Practitioner.
- (vi) Where, in our opinion the Insured was diagnosed of Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

For the purpose of this Benefit:

- The definition of AIDS shall be that used by the World Health Organisation in 1987, or any subsequent revision by the World Health Organisation of that definition.
- Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company, either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.

For exclusions on the rider benefits, please refer to the respective supplementary contract.

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 out 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 prospectus or tables of the insurer.
2. If any person fails to comply with the sub-regulation (1) above, he shall be liable to a payment of a fine, which may extend to Rupees Five Hundred.

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 a statement made in the proposal for insurance 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 Policyholder and that the Policyholder knew at the

time of making, 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 anytime, 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 global presence as one of the world's largest international insurance and financial services organisations. The Tata Group holds a 74 percent stake in the insurance venture with AIG holding the balance 26 percent. 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.

DISCLAIMER

Unit Linked Life Insurance products are different from traditional insurance products and are subject to the risk factors of fluctuations in Investment Returns and possibility of increase in charges.

Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the Company.

The performance of the managed portfolios and funds, is not guaranteed and the fund value may increase or decrease in accordance with the future experience of the managed portfolios and funds. The Fund Value during the period of

continuance of the Policy and at maturity, may be more or less than the premiums invested depending on market performance. Past returns are not necessarily a guide to future performance.

The premium paid in Unit Linked Life Insurance Policies are subject to Investment Risks associated with the Capital Markets and the NAVs of the units may go up or down based on the performance of the funds 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 and the Surrender Value payable may be less than the total premiums paid.

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. Tata AIG Life InvestAssure Care 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.

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.

Wherever this brochure refers to taxation matters, Tata AIG Life does not take responsibility for any specific advice on taxation implications. You are advised to check with your personal tax advisor for advice relevant to your circumstances.

The indications about taxation matters presented in this brochure are based on the Company's interpretation of current tax laws and these may change in the future.

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.

Investments are subject to market risks. Past performance is not indicative of future results.

Insurance is the subject matter of the solicitation.

Premiums mentioned in the brochure are for a healthy person.