



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

Multiply your excitement even after you retire.



Your future - plan for it, save for it, invest for it NOW!



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



Tata AIG Life Insurance Company Ltd. (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 Insurance is the subject matter of the solicitation.

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You work hard for a good lifestyle and harder to ensure that it lasts. It is easy to do so when you are working, busy building a career or a business and becomes more difficult after you retire. To be able to create enough wealth so that your life after retirement is your best phase, it is essential to start saving now to be ready for the future.

Discover Tata AIG Life InvestAssure Future

Here is a pension plan with a single purpose - to preserve and multiply your happiness even after you stop working. Tata AIG Life InvestAssure Future is built as a custom-made retirement solution to meet your needs of capital accumulation, growth and indeed, multiplication. This Unit-linked Pension Plan from Tata AIG Life invests your money in the Fund and term of your choice after deducting applicable charges. This allows you to generate tremendous value by making your money work harder, much like you.

Key Features: Tata AIG Life InvestAssure Future offers

- Flexibility of premium payment options: Single, Regular with Limited Premium payment option
- Flexibility of policy terms: Single Premium - 5 to 35 years; Regular/Limited Premium - 10 to 35 years. E.g., if your age is 32 and you want your pension to start from age 51, you can opt for a term of 19 years
- Flexibility to choose from amongst six Fund Options including Future Capital Guarantee Pension Fund, which offers the twin benefits of Market-linked returns and principal amount guarantee.
- Easy to purchase with Instant Pension Certificate
- Guaranteed Bonus
- Regular income post retirement

Who can get this Plan?

This plan can meet the retirement planning needs of a wide range of customers, depending on their chosen premium-paying option.

Features/Options	Regular Premium	Single Premium
Min/Max Issue Age	18 yrs./65 yrs.	18 yrs./70 yrs.
Min/Max Maturity Age	45 yrs./75 yrs.	45 yrs./75 yrs.
Min Annual Premium	Rs. 10,000	Rs. 25,000

I. Plan Benefits: What do I get?

Death Benefit

This policy does not have a life cover and is an accumulation plan. In case of unfortunate death of the Policyholder while the Policy is in force and before the maturity date, his/her nominee will receive the total Fund Value which is equal to the value of the Single Premium Account Value or Regular Premium Account Value, whichever is applicable, plus the value of the Top-up Premium Account value

at applicable Unit price along with the Guaranteed bonus. This amount of death benefit together with Guaranteed bonus 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.

Capital Guarantee is not applicable in case of death/surrender/lapsation of policy.

Maturity Benefit

On survival till the end of the Policy term, you will receive the Total Fund Value which is equal to the value of the Single Premium Account Value or Regular Premium Account Value, whichever is applicable, plus the value of the Top-up Premium Account valued at applicable unit price along with the Guaranteed Bonus.

In respect of the premium received in Future Capital Guarantee Pension Fund the maturity value will be the higher of: (i) the Value of Future Capital Guarantee Pension Fund or (ii) the Total premium received towards Future Capital Guarantee Pension Fund; provided the premium remains within the Future Capital Guarantee Pension Fund throughout the term of the Policy. This guarantee will be applicable only if all due premiums have been paid.

Capital Guarantee will not apply on the Top-up Premium Account.

You have the option to receive a lumpsum up to 1/3rd of the total Fund Value, along with the Guaranteed bonus on the maturity 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.

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

Guaranteed Bonus

The Guaranteed Bonus will also be credited to the respective Funds, on maturity or on death before maturity. Guaranteed Bonus shall be payable on the Regular or Single Premium Account as applicable and not on the Top-up Account.

Term* (in years)	Guaranteed Bonus (% of Fund Value)
10-14	3.00%
15-19	4.50%
20-29	6.00%
30-35	7.00%

*Term is Policy Term in case of Single Premium and number of complete Premium Years of Regular Premiums paid in case of Regular Premium.

Policy Year	Insured Age	Annualised Basic Premium (in Rs.)	Regular Fund Value at the end of the Policy year (in Rs.)		Guaranteed Bonus payable on death or at maturity at the end of the year (in Rs.)		Total Fund Value at the end of the Policy year payable on death or at maturity (in Rs.)	
			6.00%	10.00%	6.00%	10.00%	6.00%	10.00%
1	30	25,000	21,097	21,906	0	0	21,097	21,906
2	31	25,000	44,011	46,565	0	0	44,011	46,565
3	32	25,000	70,561	76,012	0	0	70,561	76,012
4	33	25,000	98,315	1,07,962	0	0	98,315	1,07,952
5	34	25,000	1,27,328	1,42,629	0	0	1,27,328	1,42,629
6	35	25,000	1,58,523	1,81,145	0	0	1,58,523	1,81,145
7	36	25,000	1,91,134	2,22,941	0	0	1,91,134	2,22,941
8	37	25,000	2,25,225	2,68,298	0	0	2,25,225	2,68,298
9	38	25,000	2,60,863	3,17,521	0	0	2,60,863	3,17,521
10	39	25,000	2,98,118	3,70,943	8,944	11,128	3,07,061	3,82,071
11	40	25,000	3,37,063	4,28,923	10,112	12,868	3,47,175	4,41,791
12	41	25,000	3,77,775	4,91,852	11,333	14,756	3,89,108	5,06,607
13	42	25,000	4,20,333	5,60,154	12,610	16,805	4,32,943	5,76,959
14	43	25,000	4,64,821	6,34,291	13,945	19,029	4,78,766	6,53,320
15	44	25,000	5,11,326	7,14,764	23,010	32,164	5,34,336	7,46,929
16	45	25,000	5,59,940	8,02,117	25,197	36,095	5,85,137	8,38,212
17	46	25,000	6,10,756	8,96,940	27,484	40,362	6,38,240	9,37,302
18	47	25,000	6,63,876	9,99,875	29,874	44,994	6,93,751	10,44,870
19	48	25,000	7,19,403	11,11,620	32,373	50,023	7,51,776	11,61,643
20	49	25,000	7,77,445	12,32,931	46,647	73,976	8,24,092	13,06,907

The table below illustrates your Regular Premium Fund Value - assuming that you are 30 years of age, have chosen a policy with a term of 20 years and have selected an Annual Regular Premium payment option of Rs. 25,000.

The illustrated values are based on the assumed Premium Allocation as shown below:

Premium Allocation

Investment Fund	Assumed Premium Allocation
Future Equity Pension Fund	50%
Future Income Pension Fund	50%

For the above illustration, the yield is 4.55% at 6% and 8.47% at 10%, respectively.

The table below illustrates your Single Premium Fund Value - assuming that you are 30 years of age, have chosen a policy with a term of 20 years and have selected a Single Premium of Rs. 50,000.

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

Premium Allocation

Investment Fund	Assumed Premium Allocation
Future Equity Pension Fund	50%
Future Income Pension Fund	50%

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 on this page 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

Policy Year	Insured Age	Annualised Basic Premium (in Rs.)	Regular Fund Value at the end of the Policy year (in Rs.)		Guaranteed Bonus payable on death or at maturity at the end of the year (in Rs.)		Total Fund Value at the end of the Policy year payable on death or at maturity (in Rs.)	
			6.00%	10.00%	6.00%	10.00%	6.00%	10.00%
1	30	50,000	48,542	50,380	0	0	48,542	50,380
2	31		50,464	54,371	0	0	50,464	54,371
3	32		52,458	58,688	0	0	52,458	58,688
4	33		54,526	63,360	0	0	54,526	63,360
5	34		56,672	68,415	0	0	56,672	68,415
6	35		58,898	73,886	0	0	58,898	73,886
7	36		61,207	79,808	0	0	61,207	79,808
8	37		63,602	86,218	0	0	63,602	86,218
9	38		66,084	93,158	0	0	66,084	93,158
10	39		68,659	1,00,672	2,060	3,020	70,718	1,03,692
11	40		71,328	1,08,809	2,140	3,264	73,467	1,12,073
12	41		74,094	1,17,621	2,223	3,529	76,317	1,21,150
13	42		76,961	1,27,165	2,309	3,815	79,270	1,30,980
14	43		79,933	1,37,502	2,398	4,125	82,331	1,41,628
15	44		83,011	1,48,701	3,736	6,692	86,747	1,55,392
16	45		86,201	1,60,833	3,879	7,237	90,080	1,68,070
17	46		89,505	1,73,978	4,028	7,829	93,532	1,81,806
18	47		92,927	1,88,220	4,182	8,470	97,108	1,96,690
19	48		96,470	2,03,655	4,341	9,164	1,00,812	2,12,819
20	49		1,00,140	2,20,381	6,008	13,223	1,06,148	2,33,604

For the above illustration, the yield is 3.84% at 6% and 8.01% at 10%, respectively.

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.

Flexibility in Premium Payment Option

You can make your post-retirement dreams come true, by paying as per your convenience. Depending upon your income inflows, you can choose any of the option to pay, as mentioned in the table below.

Premium Payment option	Description
Regular/Limited	Multiple of 5 starting with 10 years i.e., 10, 15, 20, 25, 30, 35 or till the policy term.
Single	Lumpsum payment at the beginning of the Policy

Flexibility of Premium Mode

You may choose to pay your premiums-Single, Annually, Semi-annually, Quarterly or even Monthly, as per your convenience. There is no modal loading applicable on mode of payments.

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.

II. Where is my money invested?

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 6 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 pre-dominantly in equity and equity-linked securities.	Equities- 80% to 100%; Money-Market up to 100%
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 maximising the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity-linked instruments at any point in time.	Govt./Corporate Bonds - upto 100%; Money-Market Instruments - up to 100%
Future Capital Guarantee Pension Fund****	The key objective of the Fund is to protect the Capital by investing in high-quality fixed income securities and at the same time, provide access to the upside potential of equities by investing a maximum of 15% in equities and equity-linked instruments.	Govt./Corporate Bonds- upto 85%; Equities - upto 15%; Money-Market Instruments - up to 100%
Future Growth Pension Fund	The primary investment objective of the Fund is to provide reasonable returns with medium risk.	Equities - 20%-40%; Govt./Corporate Bonds - 60%-80%; Money-Market Instruments- up to 100%
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- up to 100%
Future Select Equity 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 emphasising the importance of Capital appreciation. 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.	Up to 100% in Equity and Equity-linked instruments. Up to 100% in cash/Money-Market Instrument and securities.

****In case of Regular Premium, Future Capital Guarantee Pension Fund will be offered for premium payment term ≥ 15 years. In case of Single Premium, this guarantee is available for all Policy terms.*

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 profile****.

*****Returns are subject to market conditions.*

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.

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 realisation 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 the company 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 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 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.

III. How Can I Manage My Money?

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. Top-up premiums can be allocated to any funds except into the Future Capital Guarantee Pension Fund. 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. You cannot switch any amount into the Future Capital Guarantee Pension Fund, however switching out of Future Capital Guarantee Pension Fund is allowed. The amount switched out of Future Capital Guarantee Pension Fund will proportionately reduce the applicable Capital Guarantee. 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?'

Premium Redirection

Redirection facility helps you to allocate future premiums to a different fund or set of funds. There is no premium redirection charge. The premium allocation cannot be changed for the Future Capital Guarantee Pension Fund.

Flexibility of Premium Holiday

If you are unable to pay premiums after paying all the due premiums for three consecutive years, your Policy will not lapse immediately, but you will be put on a premium holiday of two years to pay any due but unpaid policy premiums. During these 2 years, all applicable charges shall continue to be deducted from the Fund Value till the Surrender Value falls to one Regular Annual Premium. If you are not in a position to recommence paying future premiums within two years from the date of the first unpaid

Regular Premium, you may write to the company to continue the Policy on policy continuation option, subject to its approval. Upon such request, your policy will be continued so long as the Fund Value does not fall below an amount equivalent to One Annual Regular Premium. If the company does not receive any request for such continuation, will be returned the Surrender Value.

Capital Guarantee on maturity is not applicable on discontinuance of premium under the Policy.

For further details on Premium Holiday, please refer to the Policy Document.

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, the Policy shall lapse from the due date of the first unpaid premium. The Policy will be converted to an 'Investment Only' status after lapse. However, the Policy will continue to participate in fund growth, until it is terminated 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, we 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 subject to fulfilling the Company's revival conditions and by paying all the outstanding Regular Premiums. If the Policyholder does not revive/reinstate the Policy within two years from the date of lapse, the Policy will be terminated at end of the revival period or at the 3rd Policy anniversary, whichever is later, and the total Fund Value Net of applicable surrender charges as on date, if any, shall be paid. The applicable Surrender Charges are mentioned under 'What will I be charged?'

Capital Guarantee on maturity is not applicable on discontinuance of premium under the Policy.

Flexibility of policy reinstatement

If, for any reason, your 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 fulfilment of reinstatement requirements, underwriting guidelines and the Company's approval. 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 expiry of reinstatement period.

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.

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 benefits under Section 80CCC of the Income Tax Act, 1961. Tax laws are applicable as per the Income Tax Act, 1961, and are subject to amendments made therein, from time to time.

IV. What will I be charged?

Premium Charges[^]

For Regular Premium

Year	Premium allocation Charges as % of Regular premium	
	Regular Premium Rs. 10,000 to Rs. 49,999	Regular Premium Rs. 50,000 & above
1	15%	13%
2	12%	12%
3	3%	3%
4	3%	3%
5	3%	3%
6 or above	0%	0%

[^]Refer to Service Tax clause on last page

For Single Premium

Premium Slab (in Rs.)	Premium allocation charges as % of Single Premium
Premium 25,000 to 99,999	6.00%
Premium 1,00,000 to 4,99,999	4.00%
Premium 5,00,000 to 99,99,999	3.00%
Premium 10,00,000 and above	2.00%

Administration Charges*

For Regular Premium: Rs. 55 per month

For Single Premium: Rs. 25 per month

**The administration charges may be increased up to a maximum of 5% p.a.*

Single Top-up Premium Charges

Top-up premium charges will be applicable at 1.5% of the premium per Top-up.

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 Capital Guarantee Pension Fund	1.50%
Future Growth Pension Fund	1.10%
Future Balanced Pension Fund	1.05%
Future Income Pension Fund	1.00%
Future Select Equity Fund	1.45%

All Fund Management Charges are subject to revision by the Company with prior approval of the Insurance Regulatory and Development Authority, but shall not exceed 2.5% per annum of the Fund value.

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.

Full Surrender Charges

Surrender is not allowed in the first 3 policy years in case of Regular premium, as well as Single Premium Payment option. After 3 years, the following Surrender Charges are applicable for Regular premium payments:

Year	Surrender Charge as % of Regular Premium Fund Value
1	Not allowed
2	Not allowed
3	Not allowed
4	30%
5	20%
6	10%
7 or above	0%

In case of Single premium payment, there is no charge after third Policy anniversary.

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

Premium Re-direction Charge

There is no premium redirection charge applicable under this product.

Back-dating

Back-dating is not allowed in this plan.

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 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 the 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 Policyholder and that the Policyholder 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 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 corporate. Tata AIG Life Insurance Company 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

In this Policy, the Investment risk in investment portfolio is borne by the Policyholder.

In case of allocation of 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.

Unit Linked Life Insurance products are different from the 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 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. The performance of the managed portfolios and funds is not guaranteed and the value may increase or decrease in accordance with the future experience of the managed portfolios and funds.

Past returns are not necessarily a guide to future performance.

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 or down based on the performance of the fund and factors influencing the Capital Markets and the insured is responsible for his/her decisions.

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

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 Future is only the name of the Unit Linked Pension Contract and does not, in any way, indicate the quality of the contract, future prospects or returns.

Please refer to the Policy documents for more details. Wherever this brochure refers to taxation matters, Tata AIG Life does not take responsibility for any specific advice on taxation implications and you are advised to check with your personal tax advisor for advice relevant to your circumstances.

This policy 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.

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.

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. Conditions apply.

Investments are subject to market risks.

^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.

Riders are not mandatory and are available at nominal extra cost.

Premiums mentioned in the brochure are for a healthy person.