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SO YOU ENJOY  
HIGH RETURNS.



**Tata AIG Life Insurance Company Limited** (Tata AIG Life) (Regn. No. 110)  
Registered & Corporate Office: Delphi- B Wing, 2nd Floor, Orchard Avenue,  
Hiranandani Business Park, Powai, Mumbai 400 076.  
**Visit us at** [www.tata-aig-life.com](http://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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Tata AIG Life **Invest Assure**  
**SAMPA++I**

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

You have worked so hard for your money, don't you wish your money works as hard for you. Surely, you must have read this so many times and often wondered how do we do that?

Introducing, Tata AIG Life InvestAssure Sampatti a non participating unit-linked endowment plan with zero premium allocation charges. This plan offers you a clear advantage by investing your premium in funds of your choice. This ensures your investments get a better opportunity to grow and yield maximum returns while you get an unmatched start to a long-term wealth creation.

Tata AIG Life InvestAssure Sampatti also comes with an option of lifecycle-based portfolio strategy that re-distributes your money across various asset classes (Automatic Asset Allocation) based on your life stage and risk tolerance.

Thus, with Tata AIG Life InvestAssure Sampatti, make every penny that you have earned work as hard as you do.

#### Why should I invest in Tata AIG Life InvestAssure Sampatti Plan?

- 0% premium allocation charges to ensure higher returns
- Guaranteed Maturity Bonus\* up to 7% of Regular Premium Fund Value
- Eight Investment Fund Options including 'Infrastructure Fund' & 'Super Select Equity Fund'
- Optimize market returns by investing through
  - Systematic Money Allocation & Regular Transfer Investment (SMART)
  - Automatic Asset Allocation (AAA)
- Avail tax benefits on your investment u/s 80C and 10 (10D) of the Income Tax Act, 1961

\* Provided that all the regular premiums due under the policy are paid and the policy is in force

#### Eligibility features at a glance

Minimum Issue Age	0 (30 days)
Maximum Issue Age	60 years
Policy Term	15 to 30 years
Premium Paying Term	Same as Policy Term
Minimum Annualized Premium	Rs. 18,000
Maximum Annualized Premium	Rs. 50,000
Sum Assured	5 times the Annualized Premium

#### I. What Benefits are available under this plan?

This non-participating unit-linked insurance plan offers the following benefits:

#### Death Benefit:

In case of unfortunate death of the Insured, while the policy is in force & before the maturity date, his/ her nominee will get 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 at applicable unit price.

In addition to this, for each Top-Up the death benefit will be 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 at 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 Insured attains 60 years of age.

In case of juveniles, the amount of death benefit payable under the Policy shall be determined after the Sum Assured and any applicable Top-Up Sum Assured and the death benefit of any attached supplementary contracts payable are adjusted in accordance with the schedule given 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 upward	100%

#### Maturity Benefit:

On survival to the end of the policy term, you will not only receive the Total Fund Value which is equal to the value of the Regular Premium Account plus the value of the Top-Up Premium Account (if applicable) valued at applicable unit price, but also the Guaranteed Maturity Bonus\* based on your Annualised Premium

Guaranteed Maturity Bonus (as % of Regular Premium Fund Value)	
Premium / Policy Term	15 - 30 years
Less than Rs. 30000	5%
Rs. 30000 & above	7%

No part of Guaranteed Maturity Bonus is payable on the surrender / lapse / termination & on death.

\* Provided that all the regular premiums due under the policy are paid and the policy is in force



Policy Term	Premium Paying Term	Higher Rate Illustration (10%)				Lower Rate Illustration (6%)		
		Guaranteed Benefits	Non Guaranteed Benefits			Non Guaranteed Benefits		
		Sum ?? Assured	Regular Premium Fund Value (Rs.)*	Guaranteed Maturity Bonus (Rs.)	Total Maturity Benefit (Rs.)	Regular Premium Fund Value (Rs.)*	Guaranteed Maturity Bonus (Rs.)	Total Maturity Benefits (Rs.)
20 years	20 years	1,25,000	11,82,560	59,128	12,41,688	7,50,419	37,521	7,87,940
30 years	30 years	1,25,000	30,97,106	1,54,855	32,51,961	14,94,235	74,712	15,68,947

### Benefit Illustration

The table above gives the Regular Premium Fund values<sup>^</sup> for a person aged 35 years

- Fund Allocation: Large Cap Equity Fund - 50%  
Whole Life Stable Growth Fund – 50%
- Annualized Regular Premium: Rs.25,000/-
- Mode of Payment: Annual

\*The Fund value projection is for healthy, standard life. These are after considering the service tax charges as per present laws.

<sup>^</sup> 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.

Some benefits are guaranteed and some benefits are variable (Non-guaranteed) with returns based on the future performance of your life insurance company (Tata AIG Life).

### Flexibility to Increase/ Decrease the Top-Up Sum Assured

You have the flexibility to pay additional premium as “Top-Up Premium” at any time during the policy term without taking additional Sum Assured provided the total amount of Top-Up premiums paid is not greater than 25% of the total Regular Premium paid till date. You can Top-Up your policy up to four times in a policy year. The minimum Top-Up amount is Rs. 5,000/-.

If at any point of time during the term of the contract 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 known as “Top-Up Sum Assured”, subject to underwriting rules prevailing at that time. The minimum Top-Up Sum Assured is 1.25 times of the Top-Up Premium in line with IRDA guidelines. The Maximum Top –Up Sum Assured is 5 times the Top-Up Premium.

You have an option to increase or decrease Top-Up Sum Assured by 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 To Get Additional Cover under Tata AIG Life Accidental Death Benefit Limited Underwriting Rider (UIN – 110A018V01)

Tata AIG Life InvestAssure Sampatti offers the option to attach Tata AIG Life Accidental Death Benefit Limited Underwriting rider for issue ages 18 to 55 years. An additional benefit amount equal to the Rider Sum Assured will be paid in case of death due to an accident. Rider Sum Assured cannot exceed the basic policy Sum Assured.

Additional premium is payable for this benefit.<sup>1</sup>

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

<sup>1</sup>Rider is not mandatory and is available at an extra cost.

### 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 – This is 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 strategies above.

#### a) You can choose from a variety of funds

Your entire Regular Premium 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 8 Funds or such funds which are available at the time of allocation, based on your preferred asset allocation.

The Company may add additional investment-linked funds from time to time subject to prior approval from the IRDA.

Name of the Fund	Fund Objective	Fund Allocation
Whole Life Mid-Cap Equity Fund	To generate long-term capital appreciation from a portfolio that is invested pre-dominantly in Mid Cap Equity and Mid Cap Equity linked securities.	Equities and Equity-linked Instruments- Up to 100% Cash/ Money Market Instruments Up to 100%.
Whole Life Income Fund	To generate income by 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. The fund will have no investments in equity or equity linked instruments at any point in time.	Govt/ Corporate Bonds- Up to 100%; Cash / Money Market Instruments- Up to 100%.
Whole Life Short-Term Fixed Income Fund	To generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Govt/ Corporate Bonds- Up to 100%; Cash / Money Market Instruments- Up to 100%.
Whole Life Aggressive Growth Fund	To provide higher returns in long-term by investing primarily in Equities along with debt/ money market instruments	Equities and Equity linked Instruments - 50-80%; Govt/ Corporate Bonds- 20-50%; Cash / Money Market Instruments- Up to 50%.
Whole Life Stable Growth Fund	To provide stable returns by balancing the investment in Equities and debt/ money market instruments	Equities and Equity-linked Instruments - 30-50%; Govt/ Corporate Bonds- 50-70%; Cash / Money Market Instruments- Up to 70%.
Large Cap Equity Fund	The primary investment objective of the Fund is to generate long-term capital appreciation from a portfolio that is invested pre-dominantly in large cap equity and equity linked securities	Equities and Equity-linked Instruments - 80 to 100% Cash / Money Market Instruments Up to 20%.
Infrastructure Fund	The Investment Objective of the Scheme is to provide long-term capital appreciation by investing predominantly in a diversified basket of equity	Equity and Equity-Related Instruments of Infrastructure / infrastructure related companies - 65% - 100%.

	and equity related securities of companies engaged in or expected to benefit directly or indirectly from the growth and development of infrastructure.	Equity and Equity Related Instruments of companies other than above - 0% - 35%.  Debt and Cash/ Money Market Instruments (including CP/CD) - 0% - 35%.
Super 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 emphasizing the importance of capital appreciation	Equity and Equity Linked instruments – 60 -100%.  Cash / Money Market – up to 40% of the Fund.

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<sup>2</sup>.

<sup>2</sup>Returns 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 annual allocable premium along with any existing units in any one fund (chosen out of the funds of Tata AIG Life InvestAssure Sampatti). This Fund is called the "Accumulation Fund". Thereafter a defined portion out of the Accumulation Fund will get transferred to another fund (chosen out of the funds of Tata AIG Life InvestAssure Sampatti) other than the accumulation Fund on a monthly basis. This Fund is called the "Target Fund".

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 Policyholder.

The following are the notable features of SMART:-

- ? SMART can be availed at the option of the Policyholder, exercisable at policy 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. For Top-Up premiums, manual switching option will be available at applicable charges. 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
- ? 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 reserve the right to refuse request for SMART, or to cease offering SMART by giving 30 days written notice.

**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. Large Cap Equity Fund and Whole Life Income Fund are the two funds in which your investment will be distributed depending on your age. Agewise table is given on the next page:

Your Funds will be allocated in the following manner:

Fund Allocation details at policy inception and during policy term		
Age Band [Ibd]^A	Large Cap Equity Fund	Whole Life Income Fund
0-17	90%	10%
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 Maturity age, to ensure capital protection so that short term market volatility at the time of Maturity does not impact the investments, we will systematically transfer your investments from Large Cap Equity Fund to Whole Life Income Fund in 10 installments during the last 10 quarters of the policy term.

The Fund Allocation might get changed due to market ups & downs. 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.

The Automatic Asset Allocation can be chosen for both Regular Premium and Top-Up Premium accounts. A separate service request would be required by Company, if Policyholder wish to apply for Automatic Asset Allocation on Top-Up Premium account.

Other rules for the asset allocation:

- 1) Automatic Asset Allocation can be availed at the option of the Policyholder, exercisable 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 Premiums funds (if any), other than the Large Cap Equity Fund and Whole Life Income Fund, would remain in those funds and continue to grow.
- 3) Manual fund switching for Regular Premiums funds & Top Premiums funds (if any), on which AAA is active is not allowed.
- 4) 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.

- 5) Automatic Asset Allocation is free of any charge.
- 6) 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.
- 7) SMART will not be available, if "Automatic Asset Allocation" option is chosen.

We reserve the right to refuse request for Automatic Asset Allocation, or to cease offering Automatic Asset Allocation by giving 30 days written notice.

#### IV. 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](http://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 Top-Up Premium Allocation Charge will be used to purchase Units at the Unit Price according to your instruction for allocation of Premium. Units purchased by Regular Premium and Top-Up Premium, net of payable Policy charges, will be deposited into the Regular Premium Account and Top-Up Account respectively.

Where notice is required (withdrawal, surrender or death of the Insured), Units being debited shall be valued by reference to their Unit Price as specified in the section "Cut-off time for determining the appropriate valuation date" under Fund Provisions.

#### Which NAV is applicable?

In case of proposals or Top-Up Premiums where underwriting or any other approval of the Company is required (including auto-pay cases), units will be allocated on the day the underwriting and the other approvals are completed. However in case of outstation cheque's/outstation demand drafts, units will be allocated on the



date of realization 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 3:00 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.

#### V. 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.

##### 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. A total of 12 free switches are allowed in a policy year after which charges will be applicable on further switches as shown under "Premium and Policy Charges". 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. For Top-Up premiums, manual switching option will be available at applicable charges.


##### Premium Re-direction:

Premium Re-direction facility helps you to allocate future premiums to a different fund or set of funds. There is no Premium-Redirection charge. Premium Re-direction is not available, if SMART or Automatic Asset Allocation option is exercised.

##### Partial Withdrawals:

To take care of your intermittent financial requirements, this plan offers you withdrawal facilities from your fund. Withdrawals from Regular Premium Account are allowed from the 5th policy year and only after the insured has attained 18 years of age. Minimum partial withdrawal is Rs. 5,000 and the Total Fund Value after any withdrawal should be such that the Surrender Value does not fall below an amount equal to One Annualised Regular Premium.

Partial Withdrawals should be made first from the Top-Up Premium Account and then from the Regular Premium Account, if amount in the Top-Up Premium Account is Insufficient. Maximum of four



partial withdrawals are allowed in a policy year. There are no charges on partial withdrawals.

In case of Top-up premiums, partial withdrawals are not allowed during first three years from the date of approval/ deposit of such Top up premiums, whichever is later. Such condition for withdrawal is not applicable if the Top-Up Premium is credited to the policy during the last three policy years immediately prior to the maturity date.

**Discontinuance of premiums within three years from Inception & Reinstatement**

Where a Regular Premium due before the third Policy Anniversary remains unpaid at the end of the Grace Period, the Policy will lapse and all insurance cover under the Policy will cease. The Total Fund Value ceases to be invested at the end of grace period and kept aside 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 fulfilling our revival conditions and by paying all the outstanding Regular Premiums. On revival, all outstanding charges (except mortality charge and fund management 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 ceased 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 ceased at the end of grace period net of applicable Surrender Charges as on the date of first unpaid premium shall be payable immediately without interest.

**Discontinuance of Premium after paying at least three consecutive years' premium**

After payment of at least three complete years of Regular Premiums, if you are unable 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 "Premium and Policy Charges" 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 Annualised Regular Premium or (2) end of the revival period of two years from the due date of the first unpaid Regular Premium unless we receive your 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 we do not receive your 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.



Within the revival period the Policyholder may resume by paying all unpaid premiums and/or future premiums then due provided the policy is not terminated or surrendered.

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

**VI. What are my Premium and Policy Charges?**

**Premium Allocation Charge**

There is no Premium Allocation charge for Tata AIG Life InvestAssure Sampatti

**Top-Up Premium Allocation Charge:** 1.5% of the Top-Up Premium

**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
Whole Life Mid Cap Equity Fund	1.20%
Whole Life Aggressive Growth Fund	1.10%
Whole Life Stable Growth Fund	1.00%
Whole Life Income Fund	0.80%
Whole Life Short Term Fixed Income Fund	0.65%
Large Cap Equity Fund	1.20%
Infrastructure Fund	1.20%
Super Select Equity Fund	1.20%

**Mortality Charge<sup>3</sup>**

Insurance Cover in each month for Regular Premium Account is the difference between Sum Assured net of all Deducible Partial Withdrawals, if any, from the Regular Premium Fund Value and Regular Premium Fund Value of the policy.

Insurance Cover in each month for Top-Up Account is the difference between Top-Up Sum Assured net of all Deducible Partial Withdrawals, if any, from the relevant Top-Up Premium 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 upon the Fund Sufficiency.

Sample Age	Mortality Charges per 1000 Sum Assured
25	1.710
35	2.153
45	4.911
55	13.533

<sup>3</sup>The Mortality Charges will be guaranteed for the period of the policy term.

**For complete details of mortality charges visit us at [www.tata-aig-life.com](http://www.tata-aig-life.com)**

#### **Surrender Charge**

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 that time of surrender.

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

Policy Year	Charge as % of Regular Premium Fund Value
1	100%
2	75%
3	50%
4	25%
5+	0%

There are no surrender charges applicable on the Top-Up Premium Account.

#### **Partial Withdrawal Charge**

There are no Partial Withdrawal Charges under this product.

#### **Policy Administration Charge**

A monthly Policy Administration Charge of Re.1 per Rs.1000 Basic Sum Assured will be deducted by canceling Units at Unit Price from the Fund Value of the Policy. This may be increased by up to a maximum of 5% p.a. with prior approval from Insurance Regulatory and Development Authority.

Additionally, there will be Sum Assured related charge of Rs. 4.25 per month per Rs.1000 of Basic Sum Assured for the first 2 policy years.

Unit deduction will first be made from the Regular Premium Fund Value, and if insufficient, then from the Top-Up Fund Value.

#### **Fund Switching Charge**

There are 12 (twelve) free switches per policy year. Thereafter a charge of Rs.100/- per switch will be applicable. This charge may be revised as deemed appropriate by the Company subject to

prior clearance from the IRDA, but shall not exceed a maximum of Rs 250/-.

Manual fund switching option for Regular Premium would not be available during the period when the SMART option is active. However, for Top-Up premiums, manual switching option will be available at applicable charges.

#### **Premium Re-direction Charge**

There is no Premium Re-direction Charge.

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.

### **VII. Other Features:**

#### **Flexibility of Premium Mode**

You may choose to pay your premiums<sup>4</sup> Annually, Semi-annually, Quarterly or even Monthly as per your convenience.

<sup>4</sup>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 have the right to cancel the Policy by giving written notice to the Company and receive the premiums invested into the funds at Unit Price as at the date of cancellation along with the charges paid after deducting a) for proportionate Risk and Rider Premium (if any) for the period on cover; and b) any expenses (such as medical examination costs and stamp duty) which have been incurred for issuing the Policy. Such notice must be signed by you and received directly by the Company within 15 days after you receive the Policy documents.

#### **Reinstatement**


Please refer to above mentioned "Discontinuance of Premiums" paragraphs for details on Reinstatement.

#### **Grace Period**

If you are unable to pay your Regular Premium on time, we maintain the Policy inforce 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 from the due date of the first unpaid premium and the provisions under Discontinuance of Premiums are applicable, as described earlier.

#### **Settlement Option:**

You have an option to receive the maturity amount either in lump sum or in the form of periodical payments over a certain period of time. This period, termed as Settlement Period, may be extended up to a maximum of five years from the Maturity Date. The timing and amount of the installments will be chosen by you at the time of



maturity while exercising this option. The value of such periodical payments will depend on the performance of the Funds selected for investment. Switching and partial withdrawals (other than the aforesaid periodical payments) are not available during the Settlement Period.

During Settlement Period, no life cover or other insurance cover will be provided. In the unfortunate event of your death the Total Fund Value at the time of death will be returned to the Nominee.

During this Settlement Period the inherent investment risk will be borne by the Policyholder.

#### **Tax Benefits**

Premiums paid under this plan are eligible for tax benefits under section 80C of the Income Tax Act, 1961<sup>4</sup>. Moreover, life insurance proceeds enjoy tax benefits as per section 10(10D) of the said Act.

<sup>4</sup>Tax benefits are available as per Income Tax Act, 1961, and are subject to modifications made thereto from time to time. Tata AIG Life does not assume the responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you.

#### **Exclusions:**

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date, whichever is later, our liability shall be limited to the Total Fund Value of this Policy at the applicable Unit Price.

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

#### **Backdating:**

Backdating is not allowed in Tata AIG Life InvestAssure Sampatti.

#### **Policy Loan:**


Policy Loan is not allowed in Tata AIG Life InvestAssure Sampatti.

#### **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 prospectuses or tables of the Insurer.
2. If any person fails to comply with sub regulation (1) above, he shall be liable to 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 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 presence as an 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:**

- ? Investments are subject to market risk.
- ? Unit Linked Insurance products are different from traditional Life Insurance products and are subject to risk factors. Please know that the associated risks and the applicable charges from your insurance agent or the intermediary or the policy document.
- ? The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, 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 performance is not indicative of future results.
- ? 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 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 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. Please refer to the product brochure for detailed terms and conditions before concluding a sale.
- ? Tata AIG Life Insurance Company Ltd is only the name of the Insurance Company and Tata AIG Life InvestAssure Sampatti is only the name of the Unit Linked Life Insurance Contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- ? This product is underwritten by Tata AIG Life Insurance Company Ltd.
- ? This brochure should be read along with the sales illustration.
- ? 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