

For details



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(for MTNL/BSNL subscribers)



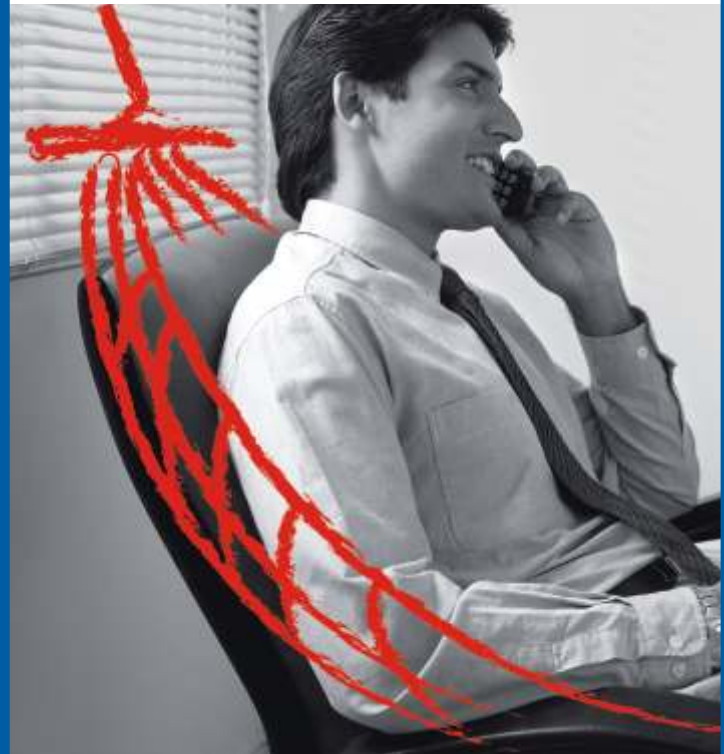
Tata AIG Life Insurance Company Limited (Tata AIG Life) (Regn. No. 110)
Registered & Corporate Office: Peninsula Towers, 6th Floor, Peninsula Corporate Park,
Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013.
Visit us at www.tata-aig-life.com or call toll-free on 1800-11-9966.
Insurance is the subject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

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

Tata AIG Life

Invest Assure Plus
Unit Linked Insurance Plan

SINGLE PREMIUM POLICY



**Are you saving
enough now,
for the important
things later in life?**

TATA
AIG
L I F E

A new look at life

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THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Tata AIG Life, one of India's premier life insurance companies, is launching a Single Premium Unit Linked Insurance Plan, Tata AIG Life InvestAssure Plus, targeted towards investment-savvy investors. Tata AIG Life InvestAssure Plus gives you the flexibility of choosing your own investment strategy, besides providing protection to your loved ones in case of a misfortune. This plan also has a unique feature which will allow you to increase your life cover with the help of Top-up Premiums.

Giving you only what you want

After serving millions of customers across the world, we have realised that, if given a choice, most people would like to increase the earning potential of their insurance premiums. They would prefer to do this by deciding their own investment strategy given their risk profile.

Answering these needs, Tata AIG Life introduces Tata AIG Life InvestAssure Plus, a unique flexible Insurance Plan, which combines the security of a Life Insurance Policy with an opportunity of enjoying potentially higher returns on your insurance premiums. It is an ideal investment in these changing times, as it gives you an opportunity to make the most of good market returns, *albeit* with increased investment volatility. At the same time, it does not make you compromise on the security that you want to provide to your loved ones.

Enjoy multiple benefits

Tata AIG Life InvestAssure Plus will:

- Provide security to your family in case of unfortunate death of the life insured
- Give you the flexibility to choose a fund based on your risk profile
- Enable you to enjoy market-linked returns with a potential for higher growth

Flexibilities of Tata AIG Life InvestAssure Plus

Choose the Term Cover

The Policy provides you with an option of choosing your life cover for a term of 15 years, 20 years, 25 years or 30 years. You can also surrender your Policy anytime after the 3rd year, without any charges.

Hence, you have the flexibility to withdraw from the policy anytime you want.

Choose the amount of Death Cover

The Sum Assured is a multiple of your Single Premium payable. You have a choice of a Premium Multiple from a range of 1.10 to 25 times the Single Premium. Thus, your

Sum Assured may range from 1.10 to 25 times the Single Premium. If your Fund Value increases to more than the Sum Assured, your Fund Value becomes the Death Cover.

In the event of an untimely death of the life insured, your choice to take a Sum Assured of 25 times the Single Premium will replace more of the anticipated future benefits from this Policy. However, if you are well covered for insurance, selection of Premium Multiple of 1.10 will reduce the Mortality Charges. This means that more funds will be directed towards the investment and may yield a relatively higher Maturity Benefit.

Thus, you have the flexibility of choosing your Sum Assured as per your age profile and your needs.

For complete details, refer to the Premium Multiple on www.tata-aig-life.com

Flexibility of increasing Sum Assured

You have an option to choose an additional Sum Assured (also known as Top-up Sum Assured) equal to 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 Single Premium, 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 chosen from a range of 1.25 to 25 times. This Sum Assured will remain constant for the entire policy term. The Premium Multiple chosen need not be the same as that for the Initial Single Premium.

Note: Change in Sum Assured is subject to a written application, provision of evidence of health and an approval from Tata AIG Life.

Choose your own Investment Fund

You can choose from a wide variety of funds.

From the Premium you pay, a certain amount is deducted towards fees and relevant charges, and the balance is invested in one or more investment funds as per your required Premium Allocation. You have the option of choosing from any of the six funds managed by Tata AIG Life Insurance Company Limited or a combination of them, based on your preferred Premium Allocation.

You can create your own Premium Allocation by investing in any combination of the following funds:

Equity Fund: Invests primarily in listed equity shares.

Income Fund: Mainly invests in Government Bonds and fixed-income instruments.

Aggressive Growth Fund: The Aggressive Growth Fund has an equity bias and 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.

Stable Growth Fund: The Stable Growth Fund will invest a significant percentage of the fund in Government Bonds and high-quality fixed-income instruments (50% to 70%) and the balance in large equity stocks (30% to 50%).

Short-Term Fixed Income Fund: The Short-Term Fixed Income Fund will invest a significant amount in debentures (investment-grade, privately-placed, etc.), Government Bonds and other fixed-income instruments (altogether up to 100%) and Money-Market instruments and securities held under reverse repos (including debentures with maturity less than one year).

Select Equity Fund: The Fund will invest a 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 these funds. For eg., The Aggressive Growth Fund has medium to high-risk profile, Stable Growth Fund has low to medium-risk profile. For all the Funds mentioned above, the investment in Money-Market instruments may be made up to 100% of the Fund. The returns are expected to increase with an increase in the risk profile.

The Unit Price or the Net Asset Value (NAV) of the investments per Unit will be determined on a daily basis and will be used for debiting or crediting Units. There is no "Bid-Offer Spread".

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

Determining your Premium Allocation

While deciding on the Fund that is appropriate for you, you should consider your financial goals and risk profile.

While selecting your Investment Fund, you must keep in mind the risk factors associated with them. Historically, equities have generated a higher return than other investments, over a long period; but, while doing so, have also displayed higher volatility. Stable Growth and Income Funds are likely to provide you with a more steady and stable return, and are therefore more suitable for a shorter tenure. However, this does not mean that equity investments over a long period will necessarily generate the highest returns.

Switch between Funds

We understand that, as you go through life, your Premium Allocation preferences may change over time. Tata AIG Life InvestAssure Plus is designed to allow you to reflect this change in your investment as well. You can switch your entire investments from one fund to another. This will be without any charges for the first four switches in a Policy year, after which a fund-switching charge *will be levied*, as described later. For example, if you feel that the volatility in the market has increased, you can choose to switch all your Units from the Equity Fund to the Stable Growth Fund or, for that matter, to the Income Fund or to any other Fund or Fund combinations as per your requirements.

Top-up your Premium

You have the flexibility to increase the amount of Premium paid by you any time during the term of the Policy, by way of Top-up Premium.

If you receive a windfall gain - be it a bonus or a lottery, you could invest the money in your Tata AIG Life InvestAssure Plus policy. You can Top-up your Policy four times a year - with each Top-up being at a minimum of Rs. 5,000 or the then ruling minimum amount.

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.



Top-up Premiums can be invested without taking any additional Sum Assured, if the total Top-up Premiums invested is less than 25% of the Single Premium paid. If it exceeds this limit, you will be required to take additional Sum Assured for the excess Top-up Premium, as described above. Top-up Premiums are subject to charges as described under "Premium and Charges".

Flexibility of Partial Withdrawal

Partial Withdrawal is allowed only after three years from the date of issuance of your Policy. For Partial Withdrawals from the Top-up Account, the three-year period is reckoned from the date of approval of the Top-up Premium. 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. If Policyholder has an emergency and need funds immediately, he/she can avail of the Partial withdrawal facility if he/she has attained age of 18 years or above. Partial withdrawals shall be allowed first from the Top-up Premium account before the Policyholder is allowed to withdraw from the Single Premium Account, subject to withdrawal amount being more than Rs. 10,000 and the remaining Total Fund Value after such withdrawal being more than Rs. 10,000. A maximum of up to four (4) withdrawals are allowed during each Policy year. In fact, the Policyholder can surrender his/her Policy anytime after the third year without any charges.

Minimum Fund Value

Further, if the Total Fund Value i.e., sum of Single Premium Fund Value and the Top-up Fund Value, with applicable surrender charges falls below a minimum, the Policy will be deemed to be surrendered and the outstanding units in the account will be surrendered after deducting the applicable surrender charges based on the next available NAV per Unit/ Unit Price, unless the Policyholder replenishes the Top-up Fund Value with Voluntary Top-up Premium so as to bring the Total Value of the Account above such minimum already set. At present, this minimum amount is Rs. 10,000.

Convenient Premium Payment

This is a Single Premium Plan. Hence, pay once and enjoy the benefits. Very convenient!

Fund Management

The funds under Tata AIG Life InvestAssure Plus will be managed by Tata AIG Life Insurance Company Limited.

15-day Free-Look Period

You can cancel the Policy by giving a written notice within the Free-look Period of 15 days from 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, mortality charge on a proportionate basis, etc.

Tax Benefits

Premiums paid under this plan are eligible for tax benefits as per current tax legislations and are subject to regulatory changes made therein from time to time.

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.

Eligibility Age

Term of Policy	Minimum Age	Maximum Age
15 years	30 days	60 years
20 years	30 days	55 years
25 years	30 days	50 years
30 years	30 days	45 years

Maturity and Death Benefits

Maturity Benefit

The Maturity Benefit you receive at the end of the Policy term is the balance of your Total Fund Value, which includes Single Premium Fund Value and Top-Up Fund Value, if any.

Settlement Option

You have an option to take your maturity proceeds either in a lumpsum or in the form of periodical payments up to a certain period, termed as "Settlement Period" and such period shall not extend beyond five years from the date of maturity. The frequency of periodical payment shall be chosen by you at the time of exercising the option. During this period, no life cover is provided and the Death Benefit is the Total Fund Value at that time.

However, it may be noted that the value of such periodical payments will depend on the performance of the Funds selected by you.

Benefit on Death

In the unfortunate event of the demise of the life insured, the nominee gets the Sum Assured less sum of all withdrawals paid from Single Premium Fund during 24 months preceding the date of death or all the Partial Withdrawals made post-attainment of age 60, whichever is higher, or the balance in your Single Premium Fund, whichever is higher. In addition to this, for each Top-up Premium, higher of the Top-up Sum Assured, if any, after deducting the sum of all withdrawals paid from the Top-up Fund during the 24 months preceding date of the death or all the Partial Withdrawals made post-attainment of age 60, whichever is higher, or Top-up Fund Value will also be payable.



Maturity and Death Benefits

Plan	Term	Age of Insured	Single Premium (Rs.)	Premium Multiple Chosen	Initial Death Benefit (Guaranteed) (Rs.)	Maturity Values (Non-Guaranteed)			
						Higher Rate Illustration		Lower Rate Illustration	
						Assumed Return (%)	Amount (Rs.)	Assumed Return (%)	Amount (Rs.)
As per Allocation below	30 years	35 years	1,00,000	2 time Option	2,00,000	10.0%	9,37,432	6%	2,87,476
As per Allocation below	30 years	35 years	1,00,000	5 time Option	5,00,000	10.0%	8,43,103	6%	1,72,336

In case of juvenile lives, the amount of Death Benefit payable under the Policy shall be determined after the Sum Assured and any applicable Top-up Sum Assured are adjusted in accordance with the following schedule:

Insured's Age at Death	Percentage of Sum Assured/ Top-up Sum Assured
Less than 1 year	20%
Less than 2 years	40%
Less than 3 years	60%
Less than 4 years	80%
From 4 years upward	100%

Investment Fund	Assumed Premium Allocation
Equity	50%
Income	50%

Note: The above table illustrates your account balance - assuming that you are 35 years of age, have chosen a Policy with a term of 30 years, have selected Equity and Income Funds in equal proportion and have selected to pay a Single Premium of Rs. 1,00,000. 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). If your Policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the illustration table on this page. If your Policy offers variable (non-guaranteed) 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 get back as the value of your Policy is dependent on a number of factors including future investment performance. The above illustrated maturity values have been calculated using investment returns of 10% and 6% respectively. The rates used are approved by the Life Insurance Council.

Premium and Other Charges[^]

Premium Charge

This is a Single Premium payment plan. The Premium charges are as follows:

Premium (Rs.)	Charge as % of Single Premium
25,000 - 99,999	6%
1,00,000 - 4,99,999	4%
5,00,000 - 99,99,999	3%
1,00,00,000 +	0.25%

Mortality Charge

Insurance Cover in each month is the difference between relevant Sum Assured*, less any Partial Withdrawals made during the 24 months immediately preceding the due date of the monthly 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 Single 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.

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

Age	Mortality Rate (per 1000 lives)
25	1.140
35	1.435
45	3.274
55	9.022



For complete details of Mortality Charges visit www.tata-aig-life.com

[^]For applicable service tax refer to the section on taxes and duties.

Policy Administration Charge

A monthly Administration Charge will be automatically deducted from your account. This Charge may be increased up to a maximum of 5% per annum. Currently, this Administration Charge is Rs. 25 per month.

Fund Management Charge

A Fund Management Charge will be charged for each fund on each daily valuation date at 1/365th of the following annual rates, and will be applied.

Fund	Fund Management Charge per Annum
Equity	1.75%
Aggressive Growth	1.60%
Stable Growth	1.40%
Income	1.25%
Short-Term Fixed-Income	0.90%
Select Equity Fund	1.45%

All Fund Management Charges are subject to revision by Company with prior approval of the Insurance Regulatory and Development Authority but shall not exceed 1.75% per annum of the Fund Value.

Surrender Charge or Withdrawal Charge

This would be applicable if you choose a full surrender of the Policy or Partial withdrawal from the Single Premium Account or Top-up Account. The Surrender Charge and the Withdrawal Charge are calculated as a percentage of the Single Premium Fund Value or Top-up Fund Value, as the case may be. For Top-Up Account, the below period starts from the date of approval of such Top-up Premium.

Surrender or Partial Withdrawal is not allowed in the first three years. The Surrender Charges or Partial Withdrawal Charges will be zero if the Surrender or Partial Withdrawal is done after such period.

Fund Switching Charge

The first four switches per policy year will be free of any charges. Subsequently, a charge of Rs. 100 per switch will be charged on all switches. The fund switching charge may be revised, but shall not exceed Rs. 500.

Top-up Premium Charge

A Top-up Premium 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.

TAXES AND DUTIES

[^]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.

Additional Information

At what price is the value of the units calculated?

The value of the Units will be calculated on the basis of the NAV per Unit/Unit Price. The NAV per Unit/Unit Price is the price at which you will enter into the fund or exit from the fund. The NAV per Unit/Unit Prices will be determined by Tata AIG Life daily on business days of the Company and will be calculated based on the formula stated above. The NAV per Unit/Unit Price will be available on www.tata-aig-life.com, the Tata AIG Life website, on a daily basis.

Am I allowed to backdate my policy?

No, backdating is not allowed in Tata AIG Life InvestAssure Plus.

What is the minimum and maximum premium that I can pay under this plan?

The minimum Single Premium is Rs. 25,000. The minimum Top-Up Premium is Rs. 5,000. The maximum Premium payable is subject to financial underwriting by Tata AIG Life. Minimum Premium limits may be changed from time to time by Tata AIG Life.



Can I attach any riders under this Plan?

Currently there are no riders that can be attached to this Policy.

Are there any exclusions to the Policy?

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 Fund Value at the NAV per Unit/Unit Price on the next valuation date following the Company's receipt and approval of notice and due proof of death.

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 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 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 risk factors of fluctuations in investment returns and possibility of increase in charges. The risks are borne by the Policyholder.

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 performance is not indicative of future results.

The premiums paid in the 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 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. Please refer to the Policy documents for more details.

Tata AIG Life Insurance Company is only the name of the Insurance Company and Tata AIG Life InvestAssure Plus is 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.

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 our interpretation of current tax laws, and these may change in future.

Tax benefits are as per the Income Tax Act, 1961, and are subject to modification made thereto from time to time. 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. Returns are dependent on market performance. Conditions apply. Insurance is the subject matter of the solicitation.

Investments are subject to market risk.

Past performance is not indicative of future results.

Premiums mentioned in the brochure are for a healthy person.