



Tata AIG Life Insurance Company Limited (Tata AIG Life) (Regn. No. 110)
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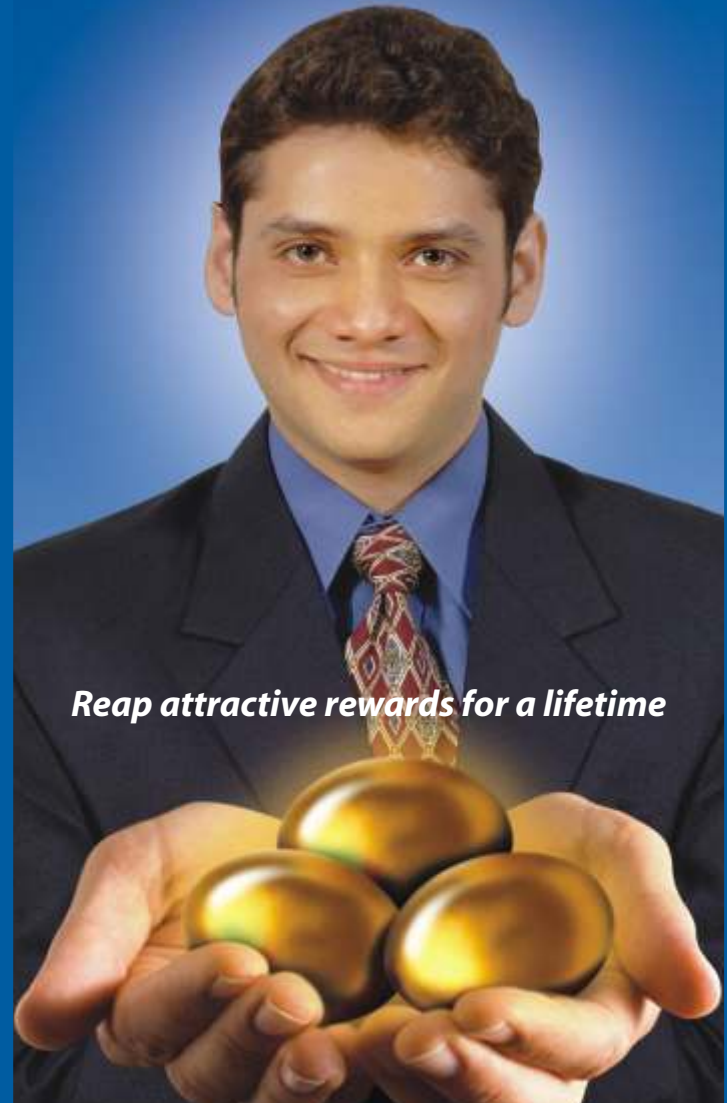
Visit us at www.tata-aig-life.com or call toll-free on 1800-11-9966.
Insurance is the subject matter of the solicitation.

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

Tata AIG Life

InvestAssure GOLD

WHOLE LIFE UNIT LINKED INSURANCE PLAN



Reap attractive rewards for a lifetime

PRBR00354

UIN: 1101050V01

Unique Reference No.: L&C/Advt/2009/Mar/308





REAP ATTRACTIVE REWARDS FOR A LIFETIME

Welcome to a unique plan that takes care of all your changing requirements throughout your life - additional protection for additional future needs, flexibility to invest more money as per your requirements, provision for emergency cash requirements or a steady post-retirement income.

Introducing **Tata AIG Life InvestAssure Gold**, a non-participating Whole Life Unit Linked Plan, which offers you a unique advantage of combining the protection and tax advantages of life insurance, with the attractive prospects of investing in different kinds of securities through multiple fund options.

And you can keep reaping the benefits for a lifetime!

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

Key Benefits

- Choose your Premium Payment term: five years or for the entire duration of the Policy
- Entry age: 30 days to 70 years
- Benefit period: for the entire life till 100 years of age
- Facility to increase the premium through Top-up Premium
- Provides security to the family in case of the insured's unfortunate death
- Facility to increase the Sum Assured through Top-up Premium
- Gives you the flexibility to choose your Fund based on your risk profile - Whole Life Mid-Cap Equity, Whole Life Aggressive Growth, Whole Life Stable Growth, Whole Life Income, Whole Life Short Term Fixed Income and Select Equity Fund. You may choose to switch between the Funds, anytime (subject to applicable conditions)
- Enables you to enjoy Market-linked returns with a potential for higher growth
- Opportunity to bring you additional income on Funds that might have otherwise given you minimum returns in your savings account, subject to market performance
- Loyalty benefit: Additional 0.25% of units under the Regular Premium Account every five years, provided the Policy is in force

TATA AIG LIFE INVESTASSURE GOLD OFFERS YOU

FLEXIBILITY OF CHOOSING THE AMOUNT OF DEATH COVER

The initial Sum Assured is a Multiple of the Annualised Premium payable. The minimum Sum Assured is 5 times of the Annualised Premium.

There is no cap on the maximum Sum Assured.

FLEXIBILITY OF INCREASING SUM ASSURED

You have an option to pay additional premiums as Top-ups at anytime with or without taking additional Sum Assured provided, at any point of time during the term of the contract, the total amount of Top-up Premiums paid is not greater than 25% of the total Regular Premium paid till date. If there is any excess Top-up Premium over and above

25% of the total Regular Premium paid till date, such excess Top-up Premium shall have an additional Sum Assured. You can choose the additional Sum Assured you want with a minimum of 1.25 times of such excess Top-up Premium. The additional Sum Assured chosen shall remain constant during the period of the contract.

The Premium Multiple, for the Top-up Sum Assured can be different from that chosen for the initial Sum Assured. The Top-up Sum Assured can only be attached with Company's prior approval and will be subject to the then prevailing underwriting rules and conditions.

You can also request to increase the Sum Assured, subject to prevailing underwriting rules.

COVER FOR THE WHOLE OF LIFE

The Policy provides you with a life cover till you attain the age of 100 years ensuring protection for the whole of life.

LOYALTY ADDITIONS

We always expect loyalty to be rewarded!

As a reward for your loyalty, additional units at the rate of 0.25% of the units outstanding in each of the funds under the Regular Premium Account will be credited to the respective funds on every fifth (5th) Policy Anniversary, provided you keep the Policy in force.

FLEXIBILITY IN PAYING PREMIUMS^

What's more you have the option to select the term for which you want to pay the Premium. You can either pay the Premiums for five years or for the whole of your life.

The Premium paying term of the Policy cannot be altered after the first Policy anniversary.

FLEXIBILITY OF CHOOSING YOUR INVESTMENT FUND

You can choose from a variety of Funds.

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

Funds

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

- **Whole Life Mid-Cap Equity Fund:** Whole Life Mid-Cap Equity Fund will invest largely in Mid-Cap Equity and Mid-Cap Equity-linked instruments. Investments in Large-cap equity shares will be restricted to not more than 20%. The investment in Money-Market Instruments may be made up to 100% of the Fund.
- **Whole Life Income Fund:** Whole Life Income Fund will invest in Government Bonds, Corporate Bonds and other fixed-income instruments including securitised paper. The fixed income investments also include investments in Money-Market Instruments. The investment in money-market instruments may be made up to 100% of the Fund.





- **Whole Life Short-Term Fixed-Income Fund:** Whole Life Short Term Fixed-Income Fund will invest a significant amount in Corporate Bonds, Government Securities and other Fixed-Income instruments (altogether up to 100%) and Money-Market Instruments and securities held under reverse repos (including debentures with maturity less than one year). The investment in Money-market instruments may be made up to 100% of the Fund.
- **Whole Life Aggressive Growth Fund:** Whole Life Aggressive Growth Fund will invest a significant percentage (50% to 80%) of the Fund in equity and Equity-linked instruments, and the balance (20% to 50%) in Government Bonds, Corporate Bonds and other fixed-income instruments including securitised paper. The fixed-income investments also include investments in money-market instruments. The investment in Money-Market Instruments may be made up to 100% of the Fund.
- **Whole Life Stable Growth Fund:** Whole Life Stable Growth Fund will invest a considerable percentage of the Fund in the equity and Equity-linked instruments (30% to 50%), and the balance in Government Bonds, Corporate Bonds and other fixed-income Instruments including securitised paper (50% to 70%). The fixed income investments also include investments in Money-Market Instruments. The investment in Money-Market Instruments may be made up to 100% of the Fund.
- **Select Equity Fund:** The Fund will invest significant amounts 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 Instruments 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 each. For eg., Whole Life Aggressive Growth Fund has medium-to-high-risk profile, Whole Life Stable Growth Fund has low to medium-risk profile.

The Policyholder can either select the percentage of premiums in whole numbers that he/she wants to invest in the funds or combination of them, totalling to 100%.

The Net Asset Value (NAV), of the investments per Unit/Unit Price will be determined and published daily and will also be available on www.tata-aig-life.com, the Tata AIG Life website. All you have to do is multiply the number of Units you have with the published price to arrive at the value of your investments.

The NAV will be calculated as:

The NAV per Unit/Unit Price will be calculated as:

NAV per Unit/Unit Price = (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 NAV per Unit/Unit Price = (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 multiply the number of Units you have with the published Unit Price to arrive at the value of your investments.

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 higher returns over a long period than other investments, but while doing so, have also displayed higher volatility. However, this does not suggest that equity investments over a long period will necessarily generate the highest returns. Whole Life Stable Growth and Whole Life 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 will necessarily generate the highest returns over a long period.

FLEXIBILITY OF SWITCHING BETWEEN FUNDS

We understand that, as you go through life, your Premium allocation preference may change, over time. Tata AIG Life InvestAssure Gold is designed to allow you to reflect this change in your investment as well. You can switch your entire investment 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 applies, as described later under 'Premium and Policy Charges'.

For example, if you feel that the volatility in the Market has increased, you can choose to switch all your Units from Whole Life Mid-Cap Equity Fund to Whole Life Stable Growth Fund or, for that matter, to Whole Life Income Fund or to any other Fund or Fund combinations, as per your requirements.

FLEXIBILITY OF TOPPING-UP YOUR PREMIUM

You can choose to increase the amount of premium paid by you by way of the Top-up Premium. You can do this any time during the Policy term, even after the completion of the Premium Paying Term, in case you choose to pay premiums for five years at outset.

If you receive a windfall gain - be it a bonus or a lottery or you have surplus funds, you could invest the money in your Tata AIG Life InvestAssure Gold policy. You can Top-up your policy for a maximum limit of four times a year - with each Top-up being at a minimum of Rs. 25,000, or the 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 total Regular Premium, paid till date. 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 Policy Charges'.

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 will lapse and will be converted to an 'Investment Only' status after lapse. That means all insurance cover and benefits under the Policy will cease after lapse and only the Funds will be maintained until it is surrendered, according to the foregoing paragraph. Policy Administration Charges will be deducted as due by cancellation of units while the funds are maintained. If the Insured dies while the Policy is on 'Investment Only' status, 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 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 and the Surrender Value, subject to applicable Surrender Charges, if any, shall be paid at the end of the revival period. The applicable Surrender Charges are mentioned under 'Premium and Policy Charges'.

FLEXIBILITY OF A PREMIUM HOLIDAY

After the payment of Regular Premium, for at least for three complete years, you are not able to pay your Regular Premium, your Policy will not lapse immediately but will be put on Premium Holiday for a maximum period of two years. You may recommence paying Regular Premiums within two years from the date of the first unpaid Regular Premium. Upon such recommencement, the Premium Holiday Charges will cease. If you are not in a position to recommence paying Regular Premiums within two years from the date of the first unpaid Regular Premium, you may write to us, to continue the Policy on Premium Holiday subject to our approval. Upon such request, your Policy will be continued by deducting appropriate charges, as described under 'Premium and Policy Charges', so long as the Surrender Value does not fall below an amount equivalent to one year's Regular Premium. If we do not receive any request for such continuation, we will return the Surrender Value.

FLEXIBILITY OF PARTIAL WITHDRAWAL

Partial Withdrawal is allowed only after three years from the date of issuance of your Policy. For Partial Withdrawal from the Top-up Account, the three-year period is reckoned from the date of approval/deposit 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 you have an emergency and need funds immediately, you can avail of the Partial Withdrawal facility, if your attained age is 18 years or above. Partial Withdrawals shall be allowed first from Top-up Premium account, before the Policyholder is allowed to withdraw from

the Regular Premium Account, subject to withdrawal amount payable being more than Rs. 10,000 and the remaining Total Fund Value after such withdrawal, is such that the Surrender Value does not fall below an amount equal to one Annual Regular Premium. These Partial Withdrawals are subject to the applicable Partial Withdrawal Charges as shown under 'Premium and Policy Charges'. A maximum of up to four (4) withdrawals are allowed for each Policy year.

FLEXIBILITY OF POLICY REINSTATEMENT

If, for any reason, your Tata *AIG Life InvestAssure Gold* Policy lapses and you wish to reinstate it, you have the flexibility of doing so, within two years from the date of lapse, subject to fulfillment of reinstatement requirements, underwriting guidelines and the Company's approval. If after three Annual Regular Premiums have been paid and subsequent premiums are not paid, then the Premium Holiday provisions, as described above, will apply. If you are unable to reinstate the Policy within the reinstatement period of two years, the Policy will be surrendered and the Surrender Value, if any, will be paid after deducting the applicable Surrender Charges on, expiry of reinstatement period. When the Policy is in lapsed condition, only Total Fund Value will be payable in the unfortunate event of the death of the life insured.

For reinstatement requirements, please refer to the Policy document.

FLEXIBILITY OF PREMIUM MODE

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

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 cheques/outstation demand drafts, Units will be allocated on the date of realisation or the day when the underwriting/approvals are completed, whichever is later.

In case of renewal Premiums received via cash or a local cheque or a demand draft payable at par or the request for switching in fund value(s), is/are received by the Company 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 p.m. of a business day, at the place where these are receivable, Unit Price of the next valuation date following the receipt date shall apply.

If the renewal Premiums are received by the Company, by way of an outstation cheque/outstation demand draft, Unit Price of the date on which these instruments are realised, provided realisation is on or before 3:00 p.m., will be applicable

In case of renewal Premiums, if you pay the Premium in advance (including auto-pay cases), the Units will be allocated on the due date of the Premium.

FLEXIBILITY OF ADDING RIDERS*

ACCIDENTAL DEATH BENEFIT RIDER

Provides for an additional benefit amount equivalent to the Sum Assured purchased, subject to underwriting rules, in case of death due to an accident before the insured reaches the age of 70 years.

ACCIDENTAL DEATH AND DISMEMBERMENT RIDER (LONG-SCALE)

This coverage includes an Accidental Death Benefit equal to the Sum Assured purchased, subject to underwriting rules, and a schedule of benefit percentages of the Sum Assured, payable in case of accidental dismemberment or severe burns. A double indemnity is payable for certain accidental deaths, as described in the contract. Please get in touch with the Company for more details.

Please note that you can either opt for Accidental Death Benefit rider or Accidental Death and Dismemberment rider. Also note that, in no case, this accidental benefit should exceed three times the Sum Assured opted under the Regular Premium Account. The accidental riders are only issued for ages 18 years and above.

PAYOR BENEFIT RIDER (ONLY FOR JUVENILE POLICY)

This rider can be attached to your child's Policy. In the event of the insured's (i.e. the Premium Payor's) death or total and permanent disability (before reaching age 60 and before the child reaches age 21), all future Premiums of the Basic Policy and this rider will be waived. Such Premiums will be waived, until the child reaches age 21 years or you reach age 60 years, whichever is earlier. The Basic Policy will be kept in force, as though you have made Regular Premium Payments.

CRITICAL ILLNESS (LUMPSUM) RIDER

In case you are diagnosed with a Critical Illness, or need surgery, this benefit provides you with a lumpsum amount. The benefit covers cancer, stroke, heart attack, coronary bypass graft surgery, kidney failure and major organ transplants. For this benefit to be payable, the Insured needs to survive for a period of at least 30 days post the operation/diagnosis of Critical Illness. There is a waiting period of 180 days from the date of issue of the Policy, after which the cover gets activated. While this benefit ceases after you make one claim, you will continue receiving the remaining benefits, provided you pay the Premium.

For more details on the benefits, premiums and exclusions under these riders, please contact us.

**Riders are not mandatory and are available at a minimal extra cost.*

FUND MANAGEMENT

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

OTHER FEATURES

Free-Look Period

You can cancel the Policy by giving a written notice within the Free-look period of 15 days from the receipt of the Policy and the market value of the invested Premiums along with the charges paid will be refunded after nominal deductions such as medical fees, stamp duty, mortality charge on proportionate basis.

Grace Period

If you are unable to pay your Regular Premium on time, you need not panic. Your life cover is maintain for 31 days from the due date providing sufficient time to pay the Regular Premium due. If your Regular Premium remains unpaid after 31 days, the Policy shall lapse unless the Premium Holiday provisions are applicable, as described earlier.

Tax Saving

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

Minimum Age at Issue	Maximum Age at Issue	Age at Maturity
30 days	70 years	100 years

MATURITY AND DEATH BENEFIT

MATURITY BENEFIT

The Maturity Benefit you receive at the end of the Policy term is the balance of your total Fund Value, which is the sum of the Regular Premium Fund Value and Top-up Fund Value, if any. The Maturity Benefit is payable on the attainment of age 100 years.

The table below gives the Regular Premium Account Values at different ages mentioned in column (I), for a person aged 35 years paying an Annual Regular Premium of Rs. 1 lakh and Premium Multiple of 17.5. The Premium paying term is assumed to be five years.

The Fund allocation is as per table given below:

Whole Life Mid-Cap Equity Fund	50%
Whole Life Income Fund	45%
Whole Life Short Term Fixed Income Fund	5%

At Ages (I)	Sum Assured (in Rs.) (II)	Guaranteed Benefit Death Benefit payable* (in Rs.)		Non-Guaranteed Benefits Regular Premium Account Value (in Rs.)	
		At higher rate (10%) (III)	At lower rate (6%) (IV)	At higher rate (10%) (V)	At lower rate (6%) (VI)
40	17,50,000	17,50,000	17,50,000	6,17,899	5,30,958
45	17,50,000	17,50,000	17,50,000	9,21,175	6,50,307
50	17,50,000	17,50,000	17,50,000	13,83,221	7,91,753
60	17,50,000	32,01,910	17,50,000	32,01,910	11,57,723
70	17,50,000	74,46,271	17,50,000	74,46,271	17,34,631
80	17,50,000	1,73,40,793	27,51,763	1,73,40,793	27,51,763
90	17,50,000	4,04,22,243	43,63,612	4,04,22,243	43,63,612
99	17,50,000	8,66,73,961	66,08,450	8,66,73,961	66,08,450

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.). Investments are subject to Market risks, and past performance is not a guarantee to future results. 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 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.

*Death Benefit is higher of the Sum Assured and Account Value in the illustration above. The Account Value, however, will depend upon the performance of the Company and is not guaranteed.

SETTLEMENT OPTION

You have an option to receive your Maturity Benefit either in lumpsum or in the form of periodical payments over a certain period termed as the 'Settlement Period' and such a 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. The value of such periodical payments will depend on the performance of the funds selected by you for investment.

During this Settlement Period, no life or other insurance cover will be provided. In the unfortunate event of your death, the Company shall return the Total Fund Value to the nominee.

BENEFIT ON DEATH

Subject to the juvenile provisions, if the Insured dies while the Policy is in force and before the Maturity Date, the Company will pay to the nominee:

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

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

For the purpose of determining the death benefit under this provision, the *Deductible Partial Withdrawals* mentioned above, shall mean the higher of the sum of all Partial Withdrawals paid (net of the Partial Withdrawal Charge) from the relevant account(s) (i) during the 24 months immediately preceding the Insured's date of death, or (ii) after the Insured attains 60 years of age.

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

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

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

PREMIUM AND POLICY CHARGES^A

PREMIUM ALLOCATION CHARGE

The Regular Premiums will be payable for the entire premium paying period as desired by you. The net Regular Premiums, after deduction of charges, are invested in funds as per your choice. The charge deducted from the Regular Premium received as a percentage of the Regular Premium varies with the Policy year.

For complete details of the Premium charge table visit us at www.tata-aig-life.com.

Policy Year	Percentage of Regular Premium
1	22%
2-10	4%
11+	0%

TOP-UP PREMIUM ALLOCATION CHARGE

In case of Top-up Premiums, a Top-up Premium allocation charge of 1.5% of the Top-up Premium will be deducted.

MORTALITY CHARGE

Insurance cover in each month is the difference between relevant Sum Assured* net of all **Deductible Partial Withdrawals**, if any, from the relevant Fund Value* and the relevant Fund Value* of the Policy. Mortality Charge is the amount of insurance cover for the month multiplied by the applicable Mortality Charges for the month, based on the age of the Life Assured. It is automatically deducted every month from your Regular Premium Account and Top-up Account, where the life cover is applicable. This charge may also be deducted from either of the accounts depending upon the Fund sufficiency.

For the purpose of determining the Insurance Cover under this provision, the *Deductible Partial Withdrawals* mentioned above, shall mean the higher of the sum of all Partial Withdrawals paid (net of the Partial Withdrawal Charge) from the relevant Account(s), (i) during the 24 months immediately preceding the Insured's date of death, or (ii) after Insured attains 60 years of age.

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

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

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

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.

POLICY ADMINISTRATION CHARGE

A monthly Policy Administration Charge, currently amounting to Rs. 38, is automatically deducted from your Regular Premium Account. This charge may be increased up to a maximum of 5% p.a.

FUND MANAGEMENT CHARGE

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	Annual Rate of Fund Management Charge
Whole Life Mid-Cap Equity	1.20%
Whole Life Aggressive Growth	1.10%
Whole Life Stable Growth	1.00%
Whole Life Income	0.80%
Whole Life Short Term Fixed-Income	0.65%
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 1.75% per annum of the Fund Value.

SURRENDER CHARGE AND WITHDRAWAL CHARGE

The Policy will acquire Surrender Value after completion of three Policy years and will be subject to applicable Surrender Charges, as shown below. These charges are applicable if you choose a full Surrender or Partial Withdrawal. The Surrender Charge and Withdrawal Charge are each calculated as a percentage of the Account Value withdrawn. (The Withdrawal can be from Regular Premium Account Value or Top-up Account Value).

For complete details of Surrender and Partial Withdrawal Charges, please refer to the following table.

Regular Premium Account

	Policy Year	Charges for Regular Premium Fund
Full Surrender/ Partial Withdrawal Charges	1	Not Applicable
	2	Not Applicable
	3	Not Applicable
	4	75%
	5	50%
	6+	0%

Top-up Account: Surrenders or Partial Withdrawals are allowed from the Top-up Account after completion of three years from the later of the deposit date of each Top-up Premium or, if applicable, the approval date of the related Top-up Sum Assured. No Surrender or Partial Withdrawal Charges are applicable on Surrender or Partial Withdrawal from Top-up Account, if the Top-up Premium has completed such period.

FUND-SWITCHING CHARGE

The first four switches per Policy year will be free of any charge. Every subsequent switch will attract a service charge of Rs. 250.

The Rs. 250 fund-switching charge may be revised by the Company, but shall not exceed Rs. 500.

PREMIUM HOLIDAY CHARGE

The Premium Holiday charge will be 4% of the Regular Premium and will be applied till the Premium Paying Term (PPT) or till the fifth Policy anniversary, whichever is earlier.

PREMIUM RE-DIRECTION CHARGE

The Premium Re-direction Charge is currently set at zero. However, the Company reserves the right to increase this up to a maximum of Rs. 250 by giving at least three (3) months' prior written notice and on approval of IRDA.

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.

EXCLUSIONS

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

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

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. These 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 Gold.

What is the minimum and maximum Premium that I can pay under this Plan?

The minimum Regular Premium is Rs. 50,000 per annum. The minimum Top-up Premium is Rs. 25,000. The maximum Premium payable is subject to financial underwriting by Tata AIG Life Insurance Company Ltd. The minimum Premium limits may be changed from time to time by Tata AIG Life.

Can I attach any riders under this Plan?

Yes, you have the option to attach four riders to this Policy, the details of which are given in this brochure.

**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 the 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 per cent. 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.

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:

Unit Linked Life Insurance Products are different from traditional Life Insurance products and are subject to risk factors of fluctuations in investment returns and possibility of increase in charges.

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 Products 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 indications about taxation matters presented in this brochure are based on our interpretation of current tax laws and these may change in the future.

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.

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.

Tax laws are applicable, subject to amendments made, 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.

Conditions apply.

Tata AIG Life Insurance Company Limited is only the name of the Insurance Company and Tata AIG Life InvestAssure Gold is only the name of the Unit Linked Insurance Policy contract, and does not, in any way, indicate the quality of the contracts, its future prospects or returns.

Investments are subject to Market risks and past performance is not a guide to future results.

Insurance is the subject matter of the solicitation.

Please consult your tax advisor for advice on tax implications.

Premiums mentioned in the brochure are for a healthy person.

