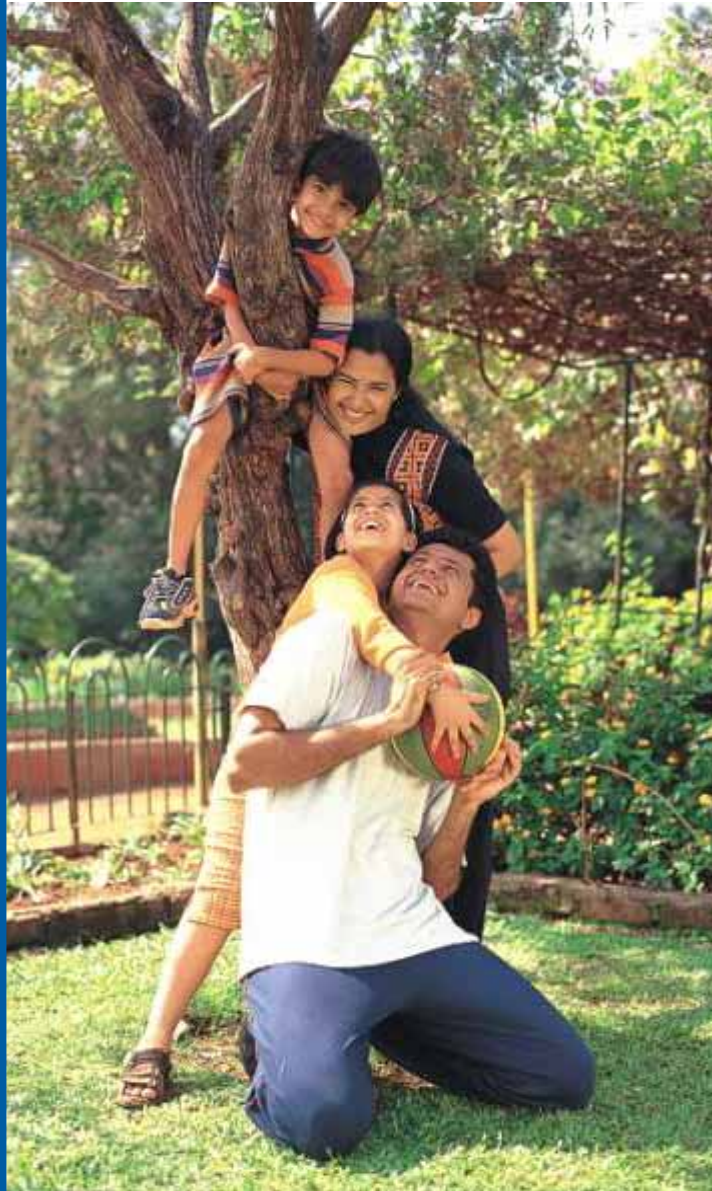


ShubhLife



TATA
AIG
LIFE

A new look at life

GET MORE, FOR LESS

Tata AIG Life presents ShubhLife, an endowment plan, which offers you high returns on your investments, as well as 100% life protection. With ShubhLife, you pay the lowest possible premiums; lower than those of most other endowment plans! It's not surprising then, that ShubhLife is the instant choice of investors seeking effective long-term plans, which ensure considerable savings. ShubhLife offers you a death cover that protects your family and keeps them secure even in your absence.



INVEST IN A FLEXIBLE PLAN

You can choose the term for which you wish to invest i.e. 10, 15, 20, 25 or 30 years. Apart from the full premium paying period, you can also choose other periods over which you wish to pay the premiums i.e. 3, 5, 7 or 10 years. For example, if you make a 10-year investment, you can spread the payment of premiums over 3 years, 5 years, 7 years or even 10 years.

GUARANTEED ADDITION

Tata AIG Life gives you a **Guaranteed Addition** on your plan. In the first year, 3% of the Sum Assured will be added to the policy. This Guaranteed Addition increases once every two years till half the term of the policy. Which is to say, if you've invested in a 10-year plan, you receive an addition in 1, 3 and 5 years; in a 15-year plan, an addition in 1, 3, 5, 7 years and so on.

PREMIUM[^] RATES (For a healthy person)

Premiums for Sum Assured (S. A.) of Rs. 2.5 lakhs	Term of the Product	Premium Paying Term														
		3			5			7			10			For the full term of the product		
		Issue Age			Issue Age			Issue Age			Issue Age			Issue Age		
	20	30	40	20	30	40	20	30	40	20	30	40	20	30	40	
	10	77,955	78,035	78,385	47,480	47,563	47,823	35,393	35,453	35,700	26,790	26,850	27,088	-	-	-
	15	70,025	70,188	70,970	41,535	41,648	42,165	30,565	30,648	31,078	22,860	22,933	23,310	17,358	17,430	17,800
	20	57,860	58,210	59,673	34,253	34,468	35,385	25,123	25,285	26,005	18,723	18,853	19,438	12,118	12,235	12,753
	25	50,033	50,733	53,245	29,188	29,608	31,128	21,258	21,570	22,713	15,743	15,985	16,888	9,128	9,318	10,028
	30	41,210	42,455	46,270	24,013	24,740	27,023	17,488	18,025	19,720	12,913	13,323	14,630	6,933	7,220	8,155

You can choose either Monthly, Quarterly, Semi-annual or Annual Premium. Monthly Premium = 0.0883 of Annual Premium, Quarterly Premium = 0.26 of Annual Premium, Semi-annual Premium = 0.51 of Annual Premium.

RECEIVE GREAT LOYALTY BENEFITS

You also receive a Simple **Reversionary Bonus** from the sixth policy anniversary till the end of the tenure of the plan. The amount of this bonus will depend on the performance of the Company and is not guaranteed.

OTHER BENEFITS

Policy loan and increase and decrease in Sum Assured are available as per the terms and conditions and at the discretion of the Company.

ISSUE AGES

This plan can be bought for the following age groups -

10 Year Endowment Plan: 18 years to 65 years

15 Year Endowment Plan: 18 years to 60 years

20 Year Endowment Plan: 18 years to 55 years

25 Year Endowment Plan: 18 years to 50 years

30 Year Endowment Plan: 18 years to 45 years

Age at Entry: 30 years For Sum Assured of Rs. 2.5 lakhs

Product Term	Guaranteed Addition (I)	Non-Guaranteed Reversionary Bonus		Maturity Value	
		High Bonus Rate (II)	Low Bonus Rate (III)	High Bonus Rate (S.A.+I+II)	Low Bonus Rate (S.A.+I+III)
10	22,500	93,750	25,000	366,250	297,500
15	30,000	187,500	52,500	467,500	332,500
20	37,500	292,500	78,750	580,000	366,250
25	52,500	415,000	105,000	717,500	407,500
30	60,000	556,250	131,250	866,250	441,250

Some benefits are guaranteed and some benefits are variable 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 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 bonus illustrations in columns (II) & (III) have been determined using assumed future investment return of 10% & 6% respectively. The rates used have been set by the Life Insurance Council.

EXTRA PROTECTION

What's more, to safeguard against other uncertainties in life, you can add any of Tata AIG Life's riders[#] (Accidental Death Benefit, Accidental Death and Dismemberment Benefit [long or short scale], Waiver of Premium, Term Rider and Critical Illness Rider [accelerated or lump sum]) to this product. For more details on the benefits and premiums under these riders, please request for a separate brochure.

[#]You can avail the riders at a nominal extra cost.

GRACE PERIOD

Tata AIG Life allows a Grace Period of 31 days from the due date for you to make the premium payment. The policy will remain in force during the period. The policy shall lapse and have no further value if premium is not paid within the Grace Period, except if it has acquired any cash value.

REDUCED PAID UP VALUE

This benefit comes into effect if you fail to pay the premium within the Grace Period, provided three annual premiums are paid. It is a benefit, which is offered to you, wherein the Sum Assured is reduced in proportion to the number of premiums actually paid to the total number of premiums stipulated. On maturity or in the unfortunate event of death, a reduced Sum Assured is payable. This reduced amount does not participate in any future bonus. However, if any bonus was already vested in the policy, it would be added to the Reduced Paid Up Value computed as above.

PREMIUM LOAN*

In case you are unable to pay the premium within the Grace Period, the premium then due will be advanced as a loan to you. This facility is available provided the Cash Value is equal to or greater than the premium in default. This feature is available only after the policy has completed three years with us and upon the policyholder's written request.

** Interest as applicable.*

REINSTATEMENT

In case your policy has lapsed, you may reinstate the same at the absolute discretion of Tata AIG Life Insurance Company Limited within five years after the due date of the unpaid premium.

However the company would require:

- a) A written application from you for reinstatement
- b) Current health certificate and other evidence of insurability
- c) Payment of all overdue premiums with interest
- d) Repayment or reinstatement of any indebtedness outstanding at the due date of the unpaid premium plus interest

GUARANTEED SURRENDER VALUE

You are entitled to guaranteed surrender value, which refers to guaranteed cash value of the policy as 30% of the total amount of premiums of the Basic Policy paid, excluding the first year premium of the Basic Policy and all extra premiums of the Basic Policy, if any, provided the premium has been paid for at least three consecutive years.

15-DAY MONEY BACK GUARANTEE (FREE LOOK PERIOD)

This plan is supported by a money back guarantee. In case you change your mind, simply return the policy document within 15 days of receipt and your premium will be refunded subject to deduction of proportionate risk premium, medical examination and stamp duty charges.

EXCLUSION

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 refund of premiums paid less any indebtedness without interest.

TAX BENEFIT

Premiums payable under this policy are eligible for tax benefits as per current tax laws subject to amendments made from time to time.

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 the world's leading international insurance and financial services organization. The Tata Group holds 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: 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.

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.

^Service tax is payable on life insurance premium as per section 65(105)(zx) of Finance Bill (No.2), 2004 at the applicable rates as per circular number 80/10/2004-S.T., dated 17-9-2004 issued by the Govt. of India, Ministry of Finance and subsequent directions issued by the authorities from time to time.

This product is underwritten by Tata AIG Life Insurance Company Limited.

This brochure should be read along with the sales benefit illustration, which mentions the exclusions in this policy.

Insurance is the subject matter of the solicitation.

For details



1-800-11-9966

PRBR 00070

Tata AIG Life Insurance Company Ltd. (Regn. No. 110)

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Visit us at: www.tata-aig-life.com