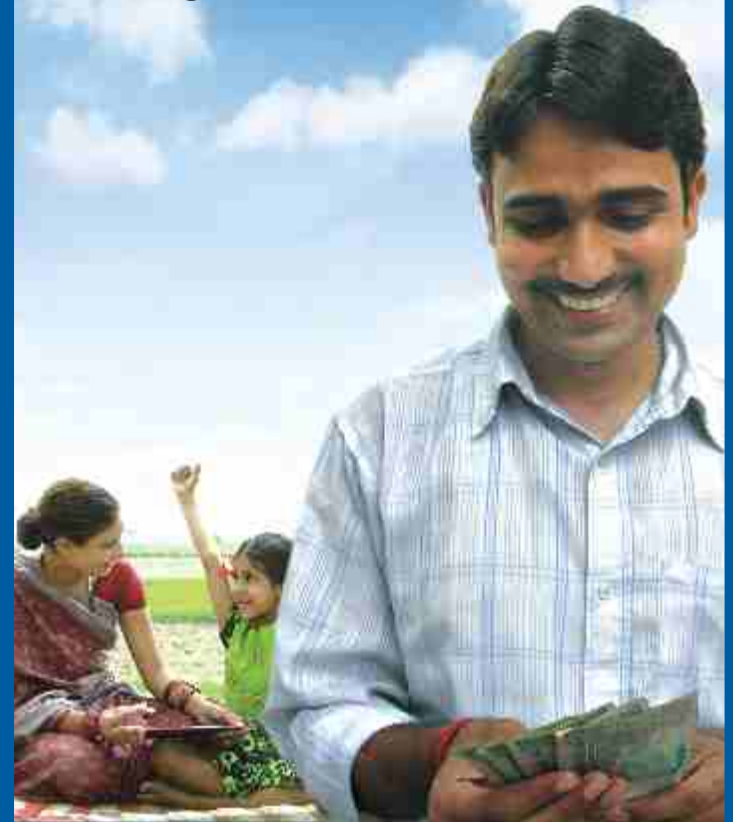


## MICRO INSURANCE MONEY BACK PLAN

- ✓ Secure your family
- ✓ Get guaranteed returns at regular intervals



For details

**FREE CALL**



**1-800-11-9966**

(for MTNL/BSNL subscribers)

**TATA**  
**AIG**  
L I F E

*A new look at life*

**Tata AIG Life Insurance Company Limited (Tata AIG Life)** (Regn. No. 110)  
Registered & Corporate Office: Peninsula Towers, 6<sup>th</sup> Floor, Peninsula Corporate  
Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013.

Visit us at [www.tata-aig-life.com](http://www.tata-aig-life.com)

Insurance is the subject matter of the solicitation.

PRBR00303

UIN: 110N061V01

Unique Reference No.: L&C/Advt/2008/Apr/997

Low affordable  
annual premium of  
**Rs. 356/-\***

**TATA**  
**AIG**  
L I F E

*A new look at life*

\*Conditions Apply

To encourage regular long term savings from those who prefer to set aside some money and get periodic returns, while enjoying the benefits of insurance protection. Tata AIG Life is happy to introduce **Tata AIG Life SUMANGAL BIMA YOJANA**, a limited premium pay money back plan.

In this plan, you have to pay premium for 10 years and you get insurance protection for 15 years. Enjoy total guaranteed returns of 120% of the total policy premium\* at specified intervals during term of the policy.

## Product Features

### Eligibility Ages

- Minimum Entry Age – 18 years
- Maximum Entry Age – 60 years

### Term

- Policy term – 15 years
- Premium paying term – 10 years

### Coverage Limits

- Minimum Death Benefit (Sum Assured): Rs. 5,000
- Maximum Death Benefit (Sum Assured): Rs. 30,000

### Premium^ amount is decided according to

- Age
- Death Benefit Selected

*^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.*

### Premium Mode

- Monthly
- Quarterly
- Semi-annual
- Annual

### Mode of Payment

- Cash
- Demand Draft
- Cheque

## Policy Benefits

### Survival Benefit

We shall pay you the survival benefits as below, if you have paid all due premiums.

Policy Anniversary Year End	Guaranteed Pay-outs
6th	10% of (Total Policy Premium*)
9th	20% of (Total Policy Premium*)
12th	30% of (Total Policy Premium*)

Payment of Survival Benefits will not reduce the death benefit. Survival benefits are not payable during Auto Cover Period.

### Maturity Benefit

We shall pay you the Maturity Benefit i.e. 60% of the Total Policy Premium\*, if you have paid all due premiums.

*\*Total Policy Premium means amount equal to the Total Policy Premium (that is Annual Premium x Premium Paying Term) as if the policy were on annual basis regardless of the policy's model premium. Such amount should be excluding all extra premiums for medical and /or occupational loading (if any) without interest and Services Tax. This will exclude Tata AIG Life Accidental Death Benefit Limited Underwriting Rider (optional) premium if opted for.*

### Death Benefit

We shall pay Death Benefit to the nominee i.e., Sum assured in the event of the Insured's unfortunate death during the term of the policy and provided the policy is in force on the date of death of the policyholder.

Any unpaid premiums and any balance of premium due for the full policy year, in which death occurs, shall be deducted from the death benefit payable.

### Extra Protection\*

What's more, to safeguard against other uncertainties in life, the policyholder can add the Tata AIG Life Accidental Death Benefit Limited Underwriting Rider to this product, in case he/she chooses a Coverage Amount of at least Rs. 10,000 under the Plan. If the Tata AIG Life Accidental Death Benefit Limited Underwriting Rider is taken, an additional amount equal rider Sum Assured becomes payable in the event of death of insured due to an accident.

The Accident Death Benefits shall not be available during Auto Cover Period. This benefit is available during premium paying term only.

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

### Illustration

For a healthy person Age - 30 years, Coverage Amount - Rs. 20,000/-, Premium paying term - 10 Years.

Policy Anniversary	Annual Premiums	Survival Benefits	Death Benefit	Cash Surrender Value
1	1,508	0	20,000	0
2	1,508	0	20,000	0
3	1,508	0	20,000	2,172
4	1,508	0	20,000	3,113
5	1,508	0	20,000	4,253
6	1,508	1,508	20,000	4,675
7	1,508	0	20,000	5,914
8	1,508	0	20,000	7,263
9	1,508	3,016	20,000	7,175
10	1,508	0	20,000	8,822
11		0	20,000	9,636
12		4,524	20,000	6,967
13		0	20,000	7,600
14		0	20,000	8,324
15		9,048	20,000	

### Sample premium rates at Rs. 1,000/- (Coverage amount)

Age	Annual Premium
20	71.81
25	73.14
30	75.41
35	81.08
40	90.61
45	103.68
50	120.95
55	139.58
60	159.40

*Note: Above premiums rates are exclusive of service tax.*

### Auto Cover Period (ACP)

If at least two full years' premiums have been paid, any further premium not duly paid, Death Cover shall continue from the due date of First Unpaid Premium (FUP) for a period of two years. Accidental Death Benefit attached with the policy will lapse automatically at commencement of the ACP. During the ACP, You can pay all overdue premiums with interest. On payment of same, the ACP will be again available for two years from the due date of New FUP after such payment.

If the overdue premiums remain unpaid on expiry of the ACP, the Policy will lapse except as may be provided under the NON-FORFEITURE BENEFITS mentioned in this brochure.

On death during the Auto Cover Period, all unpaid premiums with interest and any balance of premium due for the full policy year in which death occurs shall be deducted from the death benefit payable under the policy.

During the Auto Cover Period, the Accident Benefits and Survival Benefits shall not be available.

### Modal Factor

Monthly Premium = 0.0883 of Annual Premium, Quarterly Premium = 0.26 of Annual Premium and Semi-Annual Premium = 0.51 of Annual Premium.

### Non-Forfeiture Benefit

Subject to the Auto Cover Period clause, if you fail to pay the premium within the Grace Period after this policy has acquired a Cash Value\*, you may elect one of the following Non-Forfeiture options by writing to us within the expiry of Auto Cover Period.

**Option 1** - To surrender this policy for its Cash Value. Such Cash Value is equal to the Surrender Value of the policy. The Surrender Value of the policy is the higher of, (a) Guaranteed Surrender Value, if applicable; or (b) Special Surrender Value i.e., will be the discounted value of the Paid-up Value.

**Option 2** - Reduced Paid-up Insurance – If the policyholder has paid at least three full years' premiums and then is unable to pay future premiums, the policy will continue to be in force with reduced death and Maturity Benefit. The reduced Face Amount and maturity amount is an amount equal to 120% of the total premiums paid<sup>#</sup> under the Basic Policy (excluding any Extra Premium and Rider Premium) less all the Survival Benefits paid under the policy, if any.

*\*Cash Value means the gross amount, that is to be paid to the policyholder upon the termination of the policy while it is in force. The Cash Value of the policy is available, provided at least three full years' premiums have been paid and is subject to the Guaranteed Surrender Value.*

*<sup>#</sup>Total Premiums Paid means amount equal to the total premiums paid as if the Policy were on Annual Premium basis regardless of the Policy's Modal Premium. Such amount should be excluding all extra premiums for medical and/or occupational loadings (if any) without interest and Service Tax.*

### Guaranteed Surrender Value

The policyholder is entitled to Guaranteed Surrender Value, which means that he/she will receive a guaranteed amount of cash in the event that he/she decides to surrender

the policy after the first three years provided all premiums have been paid during that period. The Guaranteed Cash Value of the policy will not be less than 30 % of total amounts of premium paid, excluding the premiums for the first Policy Year and all extra premiums of the Basic Policy. Any change in Surrender Value in future should be subject to prior approval of the IRDA.

### Cash surrender Value Factor

Policy Anniversary	Discounting Factor
1	0%
2	0%
3	40%
4	43%
5	47%
6	50%
7	53%
8	56%
9	61%
10	65%
11	71%
12	77%
13	84%
14	92%

### Other Benefits

#### Grace Period

Tata AIG Life allows a Grace Period of 31 days for all modes of payment from the due date for the policyholder to make the premium payment. The policy will remain in force during the period. The policy shall lapse and have no further value, if the premium is not paid within the Grace Period subject to the Auto Cover Period Clause and Non-forfeiture Benefit.

#### Reinstatement or Restoration of Lapsed Policy

In case the policy has lapsed, the policyholder may restore or reinstate the same at the absolute discretion

of Tata AIG Life Insurance Company Limited within three years from the date of first unpaid premium. However, the Company would require.

- a) A written application from the policyholder for reinstatement
- b) Current health certificate and other evidence of insurability
- c) Payment of all overdue premiums with interest

#### **Tax Benefits**

Tax benefit of section 80C and 10 (10D) of the Income Tax Act 1961, is available under this policy.

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

#### **Free-look Period**

The policyholder has the right to cancel the policy by giving written notice to the Company and obtain all premiums paid without interest, after deducting for any expenses, which have been incurred for issuing the policy (such as medical examination costs and stamp duty) and for all payments made under the policy .

Such notice must be signed by the policyholder and received directly by the Company within 15 days after the policy is received.

#### **Back-dating**

Back-dating is not allowed in this plan.

#### **Loans**

No loans shall be granted under this policy.

#### **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 refund of premium paid without interest.

#### **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 (application) for insurance or in any report of a medical officer, or referee, or friend of the life assured, 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 (application).

### **INSURANCE ACT 1938, Section 41 - Prohibition of Rebates**

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.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO FIVE HUNDRED RUPEES.

### **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, one of the world's leading 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 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**

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 premium paid. The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract. Whenever 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.

Note: Coverage, terms & conditions and exclusions are only outlined briefly in this brochure. For complete details, please refer to the policy contract. This brochure should be read along with the sales benefit illustration, which mentions the exclusions of the policy.

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