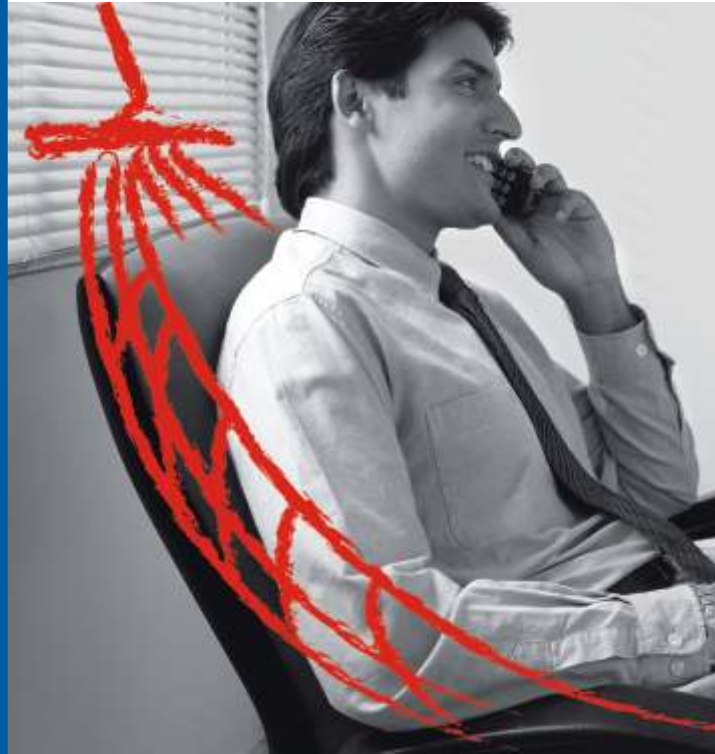


IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Tata AIG Life

Invest Assure Plus
Unit Linked Insurance Plan Advantage

SINGLE PREMIUM POLICY



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

Unique Reference No.: L&C/Advr/2009/Nov/926 UIN 110L084V01 PRBR00457

Tata AIG Life Insurance Company Ltd. (Reg.110),
Registered & Corporate Office -
Delphi- B Wing, 2nd Floor, Orchard Avenue,
Hiranandani Business Park, Powai, Mumbai 400 076.
Visit us at www.tata-aig-life.com or call toll-free on 1800-11-9966
[For MTNL/BSNL subscribers]

TATA
AIG
L I F E

A new look at life

TATA
AIG
L I F E

A new look at life

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

If given a choice, most people would like to increase the earning potential of their insurance premiums at the same time maintain the security of insurance cover. They would prefer to do this by deciding their own investment strategy given their risk profile.

Presenting, Tata AIG Life InvestAssure Plus Advantage, which combines the security of insurance with an opportunity of enjoying potentially higher returns on your investments. Tata AIG Life InvestAssure Plus Advantage gives you the flexibility of choosing your own investment strategy, besides providing protection to your loved ones.

It is an ideal investment in these changing times, as it gives you an opportunity to make the most of good market returns. At the same time, it does not make you compromise on the security that you want to provide to your loved ones.

Why should I invest in Tata AIG Life InvestAssure Plus Advantage Plan?

- Provides financial security to family in case of demise of the life insured
- Guaranteed Maturity Addition of up to 7%* to augment your corpus
- 8 Investment Fund Options to suit your risk profile
- Option of Investment Strategies like -
 - a. Systematic Money Allocation & Regular Transfer Investment (SMART) - systematic transfer to optimize returns during market volatility
 - b. Automatic Asset Allocation (AAA) - fund allocation in predetermined debt and equity mix as per your age
- Avail tax benefits on your investment u/s 80C and 10 (10D) of the Income Tax Act, 1961

*depending on the Policy Term and provided the policy is in force.

Eligibility features at glance

Minimum Issue age	0 (30 days)
Maximum issue age	60 years
Maximum Maturity Age	70 years
Policy Term	10/15/20/25/30 years
Premium Type	Single
Minimum Premium	Rs.25,000/-
Minimum Sum Assured*	1.1 times the Single premium
Maximum Sum Assured*	5 times Single Premium

*Sum assured is a multiple of your premium payable. You have a choice of a premium multiple from a range of 1.1 to 5. Choosing a higher premium multiple would mean higher mortality charges deducted from the fund value. Please refer to your sales illustration before concluding on a sale.

I. What Benefits are available under this plan?

This non-participating unit linked Endowment Insurance plan offers the following benefits

Maturity Benefit:

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

Guaranteed Maturity Addition

Guaranteed Maturity Addition* as a % of Single Premium Account Value will be paid at the time of Policy Maturity.

*Provided the policy is in force

	Policy Term (In years)	
	10	15 /20/25/30
Guaranteed Maturity Addition	3%	7%

Guaranteed Maturity Addition will not be payable on the death of the Insured or lapse/Surrender/termination of the Policy or on the Top-Up Fund Value under the Policy (if applicable).

Death Benefit:

In case of unfortunate death of the insured while the policy is in force & before the maturity date, the nominee will get

Higher of (i) the Sum Assured net of all Deductible Partial Withdrawals, if any, from the Single Premium Account, or (ii) the Single Premium Fund Value at applicable unit price.

In addition to this, for each Top-Up the death benefit will be higher of

(i) The approved Top-Up Sum Assured(s) net of all Deductible Partial Withdrawals, if any, from the Top-Up Account or (ii) Top-Up Fund Value at applicable unit price.

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

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

Age at the time of 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%

To illustrate the above benefits lets have a look at the following Benefit Illustration[†]

The table below gives the Single Premium Fund values for a Healthy person aged 35 years

- Fund Allocation: 100% Top 50
- Single Premium: 25000
- Mode of payment: Single Premium
- Premium Multiple: 5

					Higher Rate Illustration (10%)		Lower Rate Illustration (6%)		
	Guaranteed Benefits				Non Guaranteed Benefits		Non Guaranteed Benefits		
Policy Term ⁵	Sum Assured	Single Premium Fund Value (Rs.)*	Guaranteed Maturity Addition (Rs.)**		Total Maturity Benefit (Rs.)	Net Yield*** @ 10%	Single Premium Fund Value (Rs.)*	Guaranteed Maturity Addition (Rs.)**	Total Maturity Benefit (Rs.)
15	125,000	62,017	4,341		66,358	7.77%	32,370	2,266	34,636
30	125000	197,474	13,823		211,297	8.12%	35,372	2,476	37,848

*Some benefits are guaranteed and some benefits are variable (Non-guaranteed) with returns based on the future performance of the opted funds and fulfillment of other applicable policy conditions.

*The Fund value projection is after considering the service tax charges as per present laws.

Service tax is applicable as per governing laws and the same shall be borne by the policyholder. Tata AIG Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including service tax), as imposed by the government from time to time. Kindly refer to sales illustration for exact premium rate.

**Guaranteed Maturity Addition is the percentage of Single Premium Fund Value

***Computation of the net yield excludes mortality charges and service tax on charges as applicable.

Other Benefits:

Flexibility to Increase/ Decrease the Sum Assured

You have an option to increase or decrease the Basic Sum Assured and Top-Up Sum Assured by changing the premium multiple and Top-Up premium multiple respectively subject to prevailing underwriting rules and such reduction is subject to the minimum Basic Sum Assured/Top-Up sum assured allowed under this product as per ULIP guidelines.

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

If at any point of time during the term of the contract the total amount of Top-Up Premium is more than 25% of the Single Premium paid, then such excess amount of Top-Up Premium will be used to provide additional Sum Assured known as "Top-Up Sum Assured", subject to underwriting rules prevailing at that time. The Top-Up Sum Assured can be 1.25/2.5/3.75/5 times the Top-Up Premium.

Top-Up premiums are subject to charges as described under "Premium and Policy Charges".

Attachable Riders¹

Tata AIG Life Accidental Death Benefit (ADB) Rider (UIN:110C003V01)

This provides for an additional benefit amount up to the basic Sum Assured purchased, subject to underwriting rules, in case of death due to an accident.

Tata AIG Life Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN:110C004V01)

This coverage includes an accidental death benefit up to the basic Sum Assured purchased subject to underwriting rules, and a schedule of benefit percentages of the basic 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.

Total benefit payable on accidental death (including the Sum Assured of base policy) shall not exceed three times the Basic Sum Assured under the policy.

Please note that you can either opt for Accidental Death Benefit rider or Accidental Death and Dismemberment rider.

Tata AIG Life Critical Illness (Lump sum Benefit) Rider (UIN:110C012V01)

In case you are diagnosed with a critical illness, or need surgery, this benefit provides you with a lump sum 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. This benefit ceases after you make one claim.

In case of death of the life insured, all the attachable riders as listed above will be terminated without any value.

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

Premium payment mode for rider will be Annual only.

¹Riders are not mandatory and are available at a nominal extra cost.

II. Where is my money invested?

This product offers you the flexibility to manage your investments as per your risk appetite

a) You can choose from a variety of funds

Your entire Single Premium is invested in one or more investment funds as per your required asset allocation. You have the option of choosing any or all of the 8 Funds or such funds which are available at the time of allocation, based on your preferred asset allocation.

Name of the Fund	Fund Objective	Fund Allocation
Top 50 Fund	The Top 50 Fund will invest primarily in select stocks and Equity linked instruments, which are a part of Nifty 50 Index with a focus on generating long term Capital Appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and Money market Instruments.	Equity and Equity related Instruments - 0 -100%. Cash / Money-market Instruments (including CP/CD) - upto 100%.
Top 200 Fund	The Top 200 Fund will invest primarily in select stocks and Equity linked Instruments which are a part of BSE 200 Index with a focus on generating long term Capital Appreciation. The Fund will not replicate the index but aim to attain a performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and Money market Instruments.	Equity and Equity related Instruments - 0-100%. Cash/ Money-market Instruments (including CP/CD)- upto 100%.
Aggressive Flexi Fund	Aggressive Flexi Fund is a Equity Oriented Balanced Fund which primarily invests in Large Cap Equity Stocks and Equity-linked Instruments along with Government Bonds and highly rated Fixed Income Instruments, with an objective to maximise the returns with medium to high risk. The Fund endeavors to offer long term Capital Appreciation along with stable returns over a long period of time.	Equity & Equity related Instruments -upto 70%. *Debt Instruments- upto 60% Cash/ Money Market Instruments (including CP/CD) - upto 100%. (*The scheme can invest upto 25% of its portfolio in securitised debt.)

Name of the Fund	Fund Objective	Fund Allocation
Stable Flexi Fund	Stable Flexi Fund is a Debt Oriented Balanced Fund which primarily invests in Government Bonds and highly rated Fixed Income Instruments with some exposure to Large Cap Equity Stocks and Equity-linked instruments, with an objective to maximise the returns with low to medium risk. The Fund endeavors to offer stable returns along with some Capital Appreciation over a long period of time.	Equity and Equity related Instruments - upto 30%. *Debt Instruments- upto 80% Cash/ Money-market Instruments (including CP/CD) - upto 100%. (*The scheme can invest upto 25% of its portfolio in securitised debt.)
Bond Fund	The objective of the scheme is to invest in Government Bonds and highly rated Fixed Income Instruments. The primary objective of the Fund is to conserve capital while generating income by investing in short to medium term Debt Instruments of various maturities.	*Debt Instruments- 0-100%. Cash/ Money market Instruments (including CP/CD)- upto 100% (*The scheme can invest upto 25% of its portfolio in securitised debt.)
Infrastructure Fund	The Investment Objective of the Scheme is to provide long-term capital appreciation by investing predominantly in a diversified basket of equity and equity related securities of companies engaged in or expected to benefit directly or indirectly from the growth and development of infrastructure.	Equity and Equity Related Instruments of Infrastructure / infrastructure related companies - 65% - 100% Equity and Equity Related Instruments of companies other than above - 0% - 35% Debt and Cash/ Money Market Instruments (including CP/CD) - 0% - 35%
Large Cap Equity Fund	The primary investment objective of the Fund is to generate long - term capital appreciation from a portfolio that is invested predominantly in large cap equity and equity linked securities	Equities and Equity linked Instruments - 80 to 100% Cash / Money Market Instruments Upto 20%
Super Select Equity Fund	The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation. The risk profile for the Fund is high.	Equity and Equity Linked instruments - 60% to 100% Cash/ Money Market - 0%- 40% of the Fund or according to the prevailing regulatory guidelines at each point of time.

Under exceptional circumstances investment in Cash / Money Market Instruments in all above funds may go up to 100%.

Exceptional circumstances may include

- a) Global financial or credit crisis,
- b) War like situation,
- c) Political uncertainty
- d) Events like Political/ Communal disturbance which affects Indian economy and in turn impacts severely on Fixed Income/ Equity market.

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

These funds have different risk profiles based on different types of investments that are offered under these funds. The returns are expected to vary according to the risk profile².

²Returns are subject to market conditions.

The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

b) Manage your money with Systematic Money Allocation & Regular Transfer Investment (SMART)

Systematic Money Allocation & Regular Transfer (SMART) Investment is a systematic transfer plan that allows a customer to enter the volatile equity market in a structured manner under the Single Premium Account.

Through SMART, one can initially park their entire Single allocable premium along with any existing units in any one fund (chosen out of the funds of Tata AIG Life InvestAssure Plus Advantage). This fund is called the "Accumulation Fund". Thereafter a defined portion out of the Accumulation Fund will get transferred to another fund (chosen out of the funds of Tata AIG Life InvestAssure Plus Advantage) other than the accumulation fund on a monthly basis. This fund is called the "Target Fund".

The "Accumulation Fund" and "Target Fund" are not segregated funds offered under this product but are the names used to reflect the investment strategy under the "SMART".

Thus, while the stock market remains volatile and unpredictable, SMART Investment offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by you.

The following are the notable features of SMART:-

- SMART can be availed at the option of the policy holder, exercisable at policy Inception or on any Policy anniversary. Request to commence, change or restart SMART should be received by giving a written request at least 30 days before a Policy Anniversary. The Request, if accepted by the Company shall take effect on the Policy Commencement.

- The automatic fund switches in the SMART option is available out of the 12 free switches
- The policyholder will have the option to stop the SMART at any point of time by a written request and it shall take effect from the next SMART switching that follows our receipt and approval.
- Manual fund switching for the funds (Accumulation and Target) under Single Premium Account on which SMART is active is not allowed. Manual fund switching is however allowed on other available funds at applicable charges. Conditions regarding switch fee, minimum switch and minimum fund after switch etc. for normal switching option shall be as applicable during the SMART
- Any amount remaining in single premium fund accounts, other than the Accumulation Fund and the Target Fund, would remain in those funds and continue to grow
- SMART Option will not be available when Automatic Asset Allocation is chosen
- A portion of total units available in the "Accumulation Fund" shall be switched automatically into the "Target Fund" in the following way:

Monthly SMART

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
Policy Month 6	1/7 of the units available at the beginning of Policy Month 6
Policy Month 11	1/2 of the units available at the beginning of Policy Month 11
Policy Month 12	Balance units available at the beginning of Policy Month 12

We may refuse request for SMART, or cease offering SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority

c) Automatic Asset Allocation (AAA)

Generally, with the increase in age, our risk appetite decreases. Automatic Asset Allocation is a unique feature that takes care of your portfolio and changes its allocation as per your age in such a way that you reap maximum returns with adjustment to risk exposure of your portfolio.

You can opt for this option anytime which will automatically distribute your investment into two funds with different risk profile and fund objectives. Large Cap Equity Fund and Bond Fund are the two funds in which your investment will be distributed depending on your age. Age wise table is given on next page:

Your Funds will be allocated in the following manner:

Fund Allocation details at policy inception and during policy term		
Age Band [Ibd]^	Large Cap Equity Fund	Bond Fund
0 -17	90%	10%
18 - 25	85%	15%
26 - 30	80%	20%
31 - 35	75%	25%
36 - 40	70%	30%
41 - 45	65%	35%
46 - 50	60%	40%
51 - 55	55%	45%
56 - 60	50%	50%
61 - 65	45%	55%
66 - 70	40%	60%
71 - 75	35%	65%

^ The Age band refers to the age at last birthday

Near to Maturity age, to ensure capital protection so that short term market volatility at the time of Maturity does not impact the investments, we will systematically transfer your investments from Large Cap Equity Fund to Bond Fund in 10 installments during the last 10 quarters of the policy term.

The fund Allocation might get changed due to market ups & downs. Every Policy Quarterly Anniversary, the investments in the two funds will be rebalanced based on the current age as on the quarterly policy anniversary and the fund allocation percentage for that age band.

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

Other rules for automatic asset allocation:

- 1) Automatic Asset Allocation can be availed at the option of the policy holder, exercisable on any policy anniversary. Request to start the Automatic Asset Allocation should be received 30 days in advance of the policy anniversary. You can discontinue this option any time during the term of the plan
- 2) Any amount remaining in Single Premiums funds & Top Premiums funds (if any), other than the Large cap Equity Fund and Bond Fund, would remain in those funds and continue to grow
- 3) Manual fund switching for Single Premiums funds & Top Premiums funds (if any) on which AAA is active is not allowed.
- 4) Manual fund switching is allowed on other available funds at applicable charges. Conditions regarding switch fee, minimum switch, and minimum fund after switch etc. for normal switching option shall be as applicable under this plan
- 5) Automatic Asset Allocation is free of any charge.

- 6) For all age-dependant features, the revision to Policyholder's age will be effected on the annual anniversary of your policy following your birthday and not on your actual birthday
- 7) Automatic Asset Allocation Option will not be available when SMART is chosen.

We may refuse request for Automatic Asset Allocation or cease offering Automatic Asset Allocation by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority

IV. How is the NAV calculated?

The NAV per unit or Unit Price will be calculated as:

Unit Price / Net Asset Value per unit = (Market/Fair Value of the investments held by the Unit Fund+ Expenses incurred in the purchase of the assets + Value of Current Assets + Accrued income net of fund management charges - Current Liabilities and Provisions) / Total No. Of Units existing in the Unit Fund as on the valuation date

However, when the company is required to sell assets to redeem the units, the NAV per unit/ Unit Price will be calculated as:

Unit Price / Net Asset Value per unit = (Market/Fair Value of the investments held by the Unit Fund - Expenses incurred in the sale of the assets + Value of Current Assets + Accrued income net of fund management charges - Current Liabilities and Provisions) / Total No. Of Units existing in the Unit Fund as on the valuation date.

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

CREDIT/DEBIT OF UNITS

Premiums received, after deducting the payable Single Premium / Top-Up Premium Allocation Charge will be used to purchase Units at the Unit Price according to your instruction for allocation of Premium. Units purchased by Single Premium and Top-Up Premium, net of payable Policy charges, will be deposited into the Single Premium Account and Top-Up Account respectively.

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

Which NAV is applicable?

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

V. How Can I Manage My Investments[†]?

We offer you ample flexibility to manage your money so that you can reap maximum benefits of your investments.

Switching Between the Funds:

During the policy term, you may switch your investment or part of investment from one fund to another as per your outlook about the markets.

Manual fund switching for the funds on which SMART (Accumulation and Target Fund) and AAA is active is not allowed. Manual fund switching is however allowed on other available funds at applicable charges. For Top-Up premiums, manual switching option will be available at applicable charges.

A total of 12 free switches are allowed in a policy year after which charges will be applicable on further switches as shown under "Premium and Policy Charges".

Partial Withdrawals:

To take care of your intermittent financial requirements, this plan offers you withdrawal facilities from your fund. Withdrawals from Single Premium Account are allowed from the 4th policy year for Policy Term of 10 years and from the 5th Policy Year for Policy Term of 15 and above. It is allowed only after the insured has attained 18 years of age. Minimum partial withdrawal is Rs. 5,000 and the Total Fund Value after any withdrawal should be such that the Surrender value does not fall below Rs. 5,000

Partial Withdrawals should be made first from the Top-Up Premium Account and then from the Single Premium Account, if amount in the Top-Up Premium Account is insufficient. Maximum of four partial withdrawals are allowed in a policy year. There are no charges on partial withdrawals.

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

[†]Please contact our Insurance Advisor or visit our nearest branch office for further details

VI. What are my Premium and Policy Charges?

Premium Allocation Charge:

This is a Premium-based charge. After deducting this charge from your premiums, the remainder is invested to buy units.

Premium Allocation Charge will be deducted from the Single Premium received as a percentage of single Premium as shown below:

Premium Band / Policy Term	10	15/20/25/30
25000 - 99,999	5%	6%
100,000 - 499,999	4%	4%
500,000 - 9,999,999	3%	3%
100,00,000 +	0.25%	0.50%

Top-up premium allocation charge:

1.5% of the Top-Up Premium

Fund Management Charge (FMC):

Fund Name	FMC p.a.
Top-50 Fund	1.20%
Top-200 Fund	1.20%
Aggressive Flexi Fund	1.20%
Stable Flexi Fund	1.20%
Bond Fund	1.20%
Large Cap Equity Fund	1.20%
Super Select Equity Fund	1.20%
Infrastructure Fund	1.20%

All Fund Management Charges are subject to revision by Company with prior approval of the Insurance Regulatory and Development Authority but shall not exceed 1.35% per annum of the Fund value.

Mortality Charge³:

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

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

Mortality charge is the amount of insurance cover for the month multiplied by the applicable Mortality Charges for the month, based on the age of the Life Assured

It is automatically deducted every month from your 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

Sample Age	Mortality Charges per 1000 Sum Assured
25	1.140
35	1.435
45	3.274
55	9.022

³The 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

Surrender Charge:

Policy can be surrendered any time during the term. However when the request is received in first three policy years, the surrender value will be frozen as on date of surrender and shall be payable at the end of three policy years. These will be subject to the surrender charges applicable at that time of surrender

The table on the next page shows surrender charge as percentage of Single Premium Fund Value:

Policy Year	Surrender Charge as a % of Single Premium Fund Value	
	Policy Term 10	Policy Term 15/20/25/30
Year 1	10%	10%
Year 2	7.5%	7.5%
Year 3	5%	5%
Year 4	0%	2.5%
Year 5 onwards	0%	

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

Partial Withdrawal Charge:

There are no partial withdrawal charges under this product.

Policy Administration Charge:

A monthly Policy Administration Charge of Rs. 20 will be deducted by canceling Units at Unit Price from the Fund Value of the Policy. This may be increased by up to a maximum of 5% p.a. Compound with prior approval from Insurance Regulatory and Development Authority.

Additionally, a monthly Policy Administration Charge as a % of Premium will be deducted for the first policy year.

Premium	Upto Rs. 35,000	Greater than Rs. 35,000
First Year	0.3% of Premium per month	0.2% of Premium per month

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

Fund Switching Charge:

There are 12 (twelve) free switches per policy year. Thereafter a charge of Rs. 100/- per switch will be applicable. This Charge may be revised as deemed appropriate by the Company subject to prior clearance from the IRDA but shall not exceed a maximum of Rs 250/-.

The Company may alter all the above charges (except Mortality Charge and Premium Allocation Charges which are guaranteed throughout the term) by giving an advance notice of at least three months to the policyholder subject to the approval of IRDA and will have prospective effect.

VII. Other Plan Features:

Free Look Period:

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

Settlement Option:

Provided policyholder is alive on the maturity date, you have an option to receive the maturity amount either in lump sum or in installments over a period of time. This period, termed as Settlement Period, may be extended up to a maximum of five years from the date of maturity. The timing and amount of the installments will be chosen by you at the time of maturity while exercising this option. The value of such periodical payments will depend on the performance of the Funds selected for investment. Switching and partial withdrawals (other than the aforesaid periodical payments) are not available during the Settlement Period.

During Settlement Period, (i) No life cover or other insurance cover will be provided. In the unfortunate event of death, the Total Fund Value at the time of death will be returned to the Nominee. (ii) Fund Management Charges and Policy Administration Charge will be deducted as shown under "Premium and Policy Charges". (iii) The inherent investment risk will be borne by the Policyholder.

Tax Benefits

Premiums paid under this plan are eligible for tax benefits under section 80C of the Income Tax Act, 1961⁴. Moreover, life insurance proceeds enjoy tax benefits as per section 10(10D) of the said Act.

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

For Basic policy, service tax is levied on all charges and will be deducted through unit cancellation from the relevant funds.

Exclusions:

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

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

Backdating:

Backdating is not allowed in Tata AIG Life InvestAssure Plus Advantage

Policy Loan:

Policy Loan is not allowed in Tata AIG Life InvestAssure Plus Advantage

Insurance Act, 1938, Section 41 (Prohibition of Rebates)

1.No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2.If any person fails to comply with sub regulation (1) above, he shall be liable to payment of a fine which may extend to rupees five hundred.

Insurance Act, 1938, Section 45

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of the Insurance Act, 1938 shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Tata AIG Life - A New Look At Life

Tata AIG Life Insurance Company Limited (Tata AIG Life) is a joint venture company, formed by the Tata Group and American International Group, Inc. (AIG). Tata AIG Life combines the Tata Group's pre-eminent leadership position in India and AIG's presence as an international insurance organization. The Tata Group holds 74 per cent stake in the insurance venture with AIG holding the balance 26 per cent. Tata AIG Life provides insurance solutions to individuals and corporate. Tata AIG Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

Tata AIG Life offers a broad array of life insurance coverage to both individuals and groups, providing various types of add-ons and options on basic life products to give consumers flexibility and choice.

DISCLAIMER:

- Investments are subject to market risk.
- Unit Linked Insurance products are different from traditional Life Insurance products and are subject to risk factors.
- The performance of the managed portfolios and funds is not guaranteed and the value may increase or decrease in accordance with the future experience of the managed portfolios and funds. Past performance is not indicative of future results.
- Premium paid in the Unit Linked Life Insurance Policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

- Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.
- The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract. This brochure should be read along with sales Illustration The precise terms and conditions of this plan are specified in the policy contract.
- Tata AIG Life Insurance Company Ltd is only the name of the Insurance Company and Tata AIG Life InvestAssure Plus Advantage is only the name of the Unit Linked Life Insurance Contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- This product is underwritten by Tata AIG Life Insurance Company Ltd.
- This brochure should be read along with the sales illustration,
- Insurance is the subject matter of the solicitation.

For complete details please contact our Insurance advisor or visit Tata AIG Life's nearest branch office or call our toll free number 1-800-11-9966 (facility available to MTNL and BSNL users) or write to us at customercare@tata-aig.com. Visit us at: www.tata-aig-life.com or SMS 'LIFE' to 58888.