

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 corporates.

Tata AIG Life Insurance Company Limited 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 or 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. 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. Please contact us or your Tata AIG Life Insurance Advisor for full details of the benefits provided under this product. Riders are not mandatory and available at extra nominal cost. Insurance is the subject matter of the solicitation.

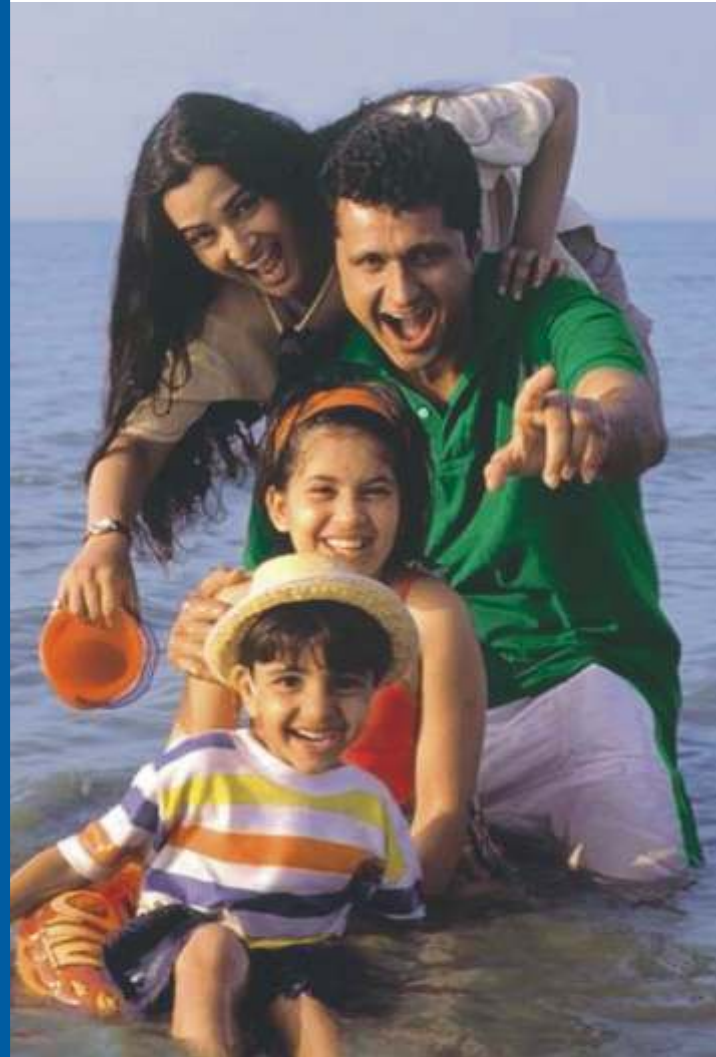
Please feel free to contact us at our customer service toll free number 1800 11 99 66 (facility available to MTNL and BSNL users) or write to us at customer-care@tata-aig.com or visit us at www.tata-aig-life.com or SMS 'LIFE' to 58888

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Tata AIG Life

ASSURE

21 YEARS MONEY SAVER PLAN



PRBR0025

UIN: 110N001V01

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TATA
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A new look at life

Don't Wait Till Maturity To Get Your Money Back

Tata AIG Life Assure 21 Years Money Saver Plan is a participating modified anticipated endowment plan. It gives you back 10% of the Sum Assured every three years for the next 21 years! And the balance when the policy matures. You can spend the money the way you like it on your children's education, on refurbishing or redecorating your home, or even on a vacation!



Your Family Gets Full Protection

In the event of your unfortunate death, the plan still protects your loved ones for the full Sum Assured, even after taking the money back periodically.

Bonuses*: Added Protection For Your Family

This plan also shares in the profits of the company. So, the death and maturity benefits may be further increased by way of bonuses*, which give extra protection to your family.

*Bonuses depend on performance of the company.



We Value Our Relationship With You

And so, we guarantee to increase the protection granted to your loved ones by way of a Guaranteed Addition of 10% of Sum Assured in the event of death or on maturity if the policy has been in force for 10 years

Sum Assured of Rs. 5,00,000 (for a healthy person)-premium excluding service tax

Age	Annual Premium	Sum Assured	Guaranteed Benefits		Non Guaranteed Benefits		Total Maturity Benefits	
			GA***(1)	Total Accumulated Coupons (2)	Higher Rate Total Bonus [#] (3)	Lower Rate Total Bonus [#] (4)	Higher Rate (1)+(2)+(3)	Lower Rate (1)+(2)+(4)
20	43,845	500,000	50,000	500,000	1,116,226	586,026	1,666,226	1,136,026
30	44,245	500,000	50,000	500,000	1,116,226	586,026	1,666,226	1,136,026
40	45,800	500,000	50,000	500,000	1,116,226	586,026	1,666,226	1,136,026

** Guaranteed Additions, *** Includes Reversionary & Terminal Bonus

Modal Factor: You can choose either Quarterly, Semi-annual, Monthly or Annual Premium Quarterly Premium = 0.26 of Annual Premium, Semi-annual Premium = 0.51 of Annual Premium and Monthly Premium = 0.0883 of Annual Premium

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your 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 depended on a number of factors including future investment performance. The above bonus illustrations in columns (3) & (4) have been determined using assumed future investment return of 10% & 6% respectively. The rates used have been set by the Life Insurance Council.

Who Is Eligible For This Policy?

One is eligible for this policy right from 30 days after birth. The maximum age at entry is 55 years.

What Is The Rate Of Premium^?

The premium is decided according to the age of the applicant and is dependent on the coverage chosen. For a clear understanding of the premium payments, given below are the Annual Premiums and the Projected Maturity Benefits for sample ages for Rs. 500,000 Sum Assured.

^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, by premium adjustment. Kindly refer to the sales illustration for the exact premium.

Payout In Case Of Death Below Age 4

In case of unfortunate loss of life before the completion of age 4, the amount payable will be as per the table given below:

Age at time of death	Amount Payable
0	20% of Sum Assured
1	40% of Sum Assured
2	60% of Sum Assured
3	80% of Sum Assured

Extra Protection*

What's more, to safeguard against other uncertainties in life, you can add any of Tata AIG Life's riders at a nominal extra cost to this product.

Given below are the riders:

1. Tata AIG Life 5 Year Renewable Term Rider - (UIN: I10C009V01)
2. Tata AIG Life 10/15/20/25 Years Term Rider - (UIN: I10C008V01)
3. Tata AIG Life Term to Age 60 Rider - (UIN: I10C007V01)
4. Tata AIG Life Accidental Death Benefit (ADB) Rider - (UIN: I10C003V01)
5. Tata AIG Life Accidental Death and Dismemberment (Long scale) (ADDL) Rider - (UIN: I10C004V01)
6. Tata AIG Life Accidental Death and Dismemberment (Short scale) (ADDS) Rider - (UIN: I10C005V01)

7. Tata AIG Life Critical Illness Rider (Lumpsum Benefit) - (UIN:110C012V01)
8. Tata AIG Life Critical Illness Rider (Accelerated Benefit) - (UIN:110C013V01)
9. Tata AIG Life Waiver of Premium (WV) Rider - (UIN:110B001V01)
10. Tata AIG Life Payor Benefit (PB) Rider (only for juvenile policies) - (UIN:110C002V01)

For more details on the benefits and premiums under these riders, please visit our website: www.tata-aig-life.com

*You can avail the rider for a nominal extra cost

Grace Period

Tata AIG Life allows a Grace Period of 31 days for all modes of payment 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 at least three annual premiums have been 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 payable. In the unfortunate event of death, you will be paid a reduced Sum Assured. Future periodic cash payments will cease upon such conversion. This reduced amount does not participate in any future bonus. On maturity, you will be paid reduced Sum Assured less any coupons paid.

Automatic Premium Loan*

In case you are unable to pay the premium within the Grace Period, the premium then due will be advanced as an automatic loan to you. This facility is provided if the Cash Value is equal to or greater than the premium in default plus any indebtedness. This feature is available if the policy has acquired the cash value.

*Interest as applicable.

Reinstatement

In case your policy has lapsed, you may reinstate the same at the absolute discretion of Tata AIG Life 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 amount of cash value of the policy equal to 30% of

total amount of the premiums of the Basic Policy paid, excluding the first year premium and all extra premiums of the Basic Policy 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.

Tax Benefit*

You are eligible for tax benefits as per the current tax laws.

*Tax benefits are as per current tax legislation, and are subject to regulatory changes and amendments thereof.

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 refund of premiums paid less any indebtedness without interest.

Section 41- Insurance Act, 1938

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

2) If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine, which may extend to Rupees Five Hundred.

Section 45 - Insurance Act, 1938

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 policy-holder and that the policy-holder 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 any time if he is entitled to do so, and no policy shall be deemed to be called in