

You have

big dreams

for your child. Will

your savings

keep pace?



Tata AIG Life Insurance

United 29
Jeeval Bhawshya
Giving wings to your child's dreams *Supreme*

TATA
AIG
LIFE

A new look at life

Tata AIG Life Insurance United Ujjwal Bhawishya Supreme UIN: 110L094V01

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

As a parent, you would like to give your child the best that life has to offer. With every important step that your child takes, you would want to fulfill his/her needs.

However, life can be unpredictable! Have we ever imagined what can happen to our child's dreams in case something unfortunate were to happen to us? The financial instability in our absence can well mean that our child's dreams may have to be compromised. In such a situation we would all like to have a cover that will finance our child's dreams, even in our absence.

Presenting, Tata AIG Life Insurance United Ujjwal Bhawishya Supreme, a non participating unit linked endowment insurance plan which provides you the assurance to realize your child's dreams. The plan has an inbuilt Waiver of Premium benefit which ensures that your child's financial needs are well taken care of, so that he/she can achieve his/her dreams, even in your absence.

Key features

- In case of unfortunate demise of the Life Assured (parent), the death benefit is paid and policy benefits continue till maturity.
- The Company will waive all future regular premiums in case of death or Total Permanent Disability of the Life Assured (parent).
- 7 Investment Fund Options to suit your investment risk profile
- Avail from 4 available riders for 'added protection'

Eligibility Criterion

Entry Age	18 years to 50 years
Maximum Maturity Age	65 years
Policy Term	15 to 25 years
Premium Paying Term	Same as policy term
Minimum Premium:	Annual- ₹ 20,000 p.a. Semi - Annual/Quarterly/Monthly- ₹ 24,000 p.a.
Minimum Sum Assured	<ul style="list-style-type: none">• for Insured's Age < 45 years : Higher of (10 x Annualised Premium or 0.5 x Policy Term x Annualised Premium)• for Insured Age ≥ 45 years : Higher of (7 x Annualised Premium or 0.25 x Policy Term x Annualised Premium)
Maximum Sum Assured	Policy Term x Annualised Premium

I. What are the Benefits available under this plan?

This non-participating Unit Linked Endowment Insurance plan offers the following benefits:

On Maturity of the policy

On Survival to the end of the Policy Term, you will receive the Total Fund Value which is equal to the value of the Regular Premium Fund plus the value of the Top-Up Fund (if applicable), valued at applicable unit price.

In case of the unfortunate event of your demise

In case of your unfortunate demise while the policy is in force and before the Maturity date we will:

- Pay to the nominee the Higher of (Basic Sum Assured or 105% of the Total Regular Premiums paid). In addition, we will pay higher of (Approved Top-Up Sum Assured(s) or 105% of the Total Top up Premiums paid), if applicable.
- We will continue your policy benefits by waiving 100% of the future Regular Premiums as chosen by you at inception as if the policy is on monthly mode.
- During the period while the Regular Premiums are waived under this benefit, all Policy Charges (except for Mortality Charge and Waiver of Premium charge) will be deducted as due
- All rider coverage mentioned under 'Attachable Riders' (if chosen) will terminate.
- On completion of the Policy term, we will pay the Total Fund Value (Regular Premium Fund Value and Top-Up Premium Fund Value) of the policy to the Nominee.
- No changes in investment related options such as Fund Switching, Premium Redirection, Partial Withdrawal, Complete Withdrawal, etc under or in relation to the policy will be permitted after the death of the insured

In case of the unfortunate event of your Total Permanent Disability

In case of your Total Permanent Disability while the policy is in force

- We will continue your policy benefits by waiving 100% of the Regular Premiums as chosen by you at inception as if the policy is on monthly mode
- During the period while the Regular Premiums are waived under this benefit, all Policy Charges (including the Mortality charge and excluding Waiver of Premium charge) will be deducted as due.
- Apart from Fund Switching, Premium Re-direction, Complete Withdrawal and Partial Withdrawals, no changes under or in relation to the policy will be permitted during the period that Regular Premiums are waived.
- All the Rider Coverage mentioned under 'Attachable Riders' (if chosen) will lapse without value. However, the riders can be reinstated if the Waiver of Premium benefit is stopped. (i.e. only after the insured does not remain such disabled.)
- In case of survival till the end of the policy term, Maturity Benefit will be paid to you only. In case of your unfortunate demise before the policy term, the death benefit provisions would apply.

Your Benefit Illustration[#]

The table below gives the Total Maturity Benefit[^] for a Healthy Person aged 35 years with an annual mode of payment

The fund allocation is as per the table given below

Whole Life Mid-cap Equity Fund	50%
Whole Life Aggressive Growth	50%

			Guaranteed Benefits	Higher Rate Illustration (10%)		Lower Rate Illustration (6%)
				Non Guaranteed Benefits		
Policy Term ^s	Annual Regular Premium (₹)	Premium Multiple Chosen	Basic Sum Assured (₹)	Total Maturity Benefit (₹)	Net Yield*** @ 10%	Total Maturity Benefit (₹)
15	1,00,000	10	10,00,000	2,825,036	8.26%	2,003,500
25	1,00,000	12.5	12,50,000	7,488,662	8.47%	4,011,284

* Some benefits are guaranteed and some benefits are variable (Non-guaranteed) with returns based on the future performance of your Insurer carrying on life insurance business.

⁵Premium paying term equals policy term.

^ 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.

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

II. What Flexibilities do my policy have*?

This is a regular pay policy and it is in your best interest to stay invested for the entire term. This will enable you to not only follow a disciplined savings approach, but also, enjoy all the special benefits offered under the innovative product. However, for contingency needs during the term of the policy, you may avail of the Partial Withdrawal option.

Flexibility of Partial Withdrawals:

In case you need money for any emergency or otherwise, this plan offers you an option to withdraw from your fund. The withdrawals from Regular Premium Fund are allowed after five anniversaries from the date of issuance of your policy, provided policy is in force. Minimum Partial Withdrawal is ₹ 5,000 subject to Total Fund Value post such withdrawals is not less than an amount equivalent to one year's Annualised Regular Premium. Under exceptional circumstances like natural calamities, wars, civil unrest, riots etc the approval of the Company will be needed for Partial Withdrawal.

Partial Withdrawals should be made first from the Top-Up Premium Fund and then from the Regular Premium Fund, if amount in the Top-Up Premium Fund is insufficient. Maximum of four (4) Partial Withdrawals are allowed in a policy year. However no regular Partial Withdrawals will be allowed. There are no charges on Partial Withdrawals.

Partial Withdrawal from the Top-Up Premium Fund can be allowed only after 5 policy years from the date of approval of each such Top-Up Premium. Top Up Premiums will not be allowed during last five policy years. Partial Withdrawals will not be allowed post insured's death. Partial Withdrawals are allowed in case of Total Permanent Disability of the insured.

Flexibility to Increase/ Decrease the Sum Assured

You have the flexibility to pay additional premium as "Top-Up Premium" at any time, provided the policy is in force, except during the last five years of the policy term. You can Top-Up your policy up to four times in a policy year. The minimum Top-Up amount is ₹ 5,000/-. Acceptance of Top-Up Premium is subject to prevailing underwriting rules. Top-Up Premiums will not be allowed during disability benefit period and post the death of the insured. Every Top-Up Premium will have a lock-in period of five years from the date of approval of such Top-Up premiums.

You shall be given an additional Sum Assured for every Top-Up Premium paid. You can choose a multiple equal to 1.25/ 2.5/ 5 or 10 times Single Top-Up Premium if you are below 45 years age and 1.1/2.5/5 or 10 times Single Top-Up Premium if your age is 45 and above, subject to underwriting. You have an option to increase or decrease the Basic Sum Assured and Top-Up Sum Assured by way of changing the premium multiple and Top-Up premium multiple respectively, subject to underwriting and the minimum Basic Sum Assured/Top-Up Sum Assured allowed under this product as per ULIP guidelines respectively.

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

Increase/decrease in Basic Premium is not allowed.

Change in Sum Assured / Top-Up Sum Assured is not allowed during disability benefit period.

Flexibility of Premium Mode

You may choose to pay your premiums¹ Annually, Semi-annually, Quarterly or even Monthly as per your convenience.

¹Monthly Premium = 0.0833 of Annual Regular Premium, Quarterly Premium = 0.25 of Annual Regular Premium, Semi-annual premium = 0.50 of Annual Regular Premium subject to minimum premium conditions for each mode.

Flexibility of Additional Coverage²

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

This Rider 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 Family Income Benefit (FIB) Rider (UIN: 110A019V01)

In the event of death or total or permanent disability of the life insured, the Company will pay to the nominee 1% of the Sum Assured every month for 100 months or the end of policy term whichever is earlier

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 Policy Document.

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

Please note that you can either opt for Tata AIG Life Accidental Death Benefit rider or Tata AIG Life 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 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, your basic policy will be kept in force, provided you continue to pay the basic premiums.

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

²Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under these riders please contact our Insurance advisor or visit our nearest branch office.

Settlement Option:

Provided policyholder is alive on the maturity date, he/she has an option to receive the maturity amount either in lumpsum 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 frequency 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. At any time during the settlement period, you have the option to withdraw the balance Fund Value.

During Settlement Period, 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. During this period, Fund Management Charges and Policy Administration Charge will be deducted as shown under "What are my Premium and Policy Charges?"

During this Settlement Period, the inherent investment risk will be borne by the Policyholder.

*Conditions apply. Please contact our Insurance Advisor or visit our nearest branch office for further details

III. Where is my money invested?

This product offers you the flexibility to invest in a manner that suits your investment risk profile and individual needs.

You can choose from a variety of funds.

Your Regular Premium and Top-Up Premium (if any), net of premium allocation charges is invested in one or more investment funds as per your required asset allocation. You have the option to choose any or all of the 7 Funds or such funds as are available at the time of allocation, based on your preferred asset allocation.

Name of the Fund	Fund Objective	Fund Allocation	Risk Profile
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%	High
Whole Life Mid 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 Mid Cap Equity and Mid Cap Equity linked securities.	Equities and Equity linked Instruments- 60% to 100%; Cash/ Money Market Instruments Upto 40%	High
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 fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, Sugar, Leather, Banks and Financial Institutions.	Equity and Equity Linked instruments - 60% to 100%; Debt and Cash/ Money Market Instruments - 0% to 40%	High
Whole Life Aggressive Growth Fund	The primary investment objective of the Fund is to provide higher returns in long term by investing primarily in Equities along with debt/money market instruments.	Equities and Equity linked Instruments - 50 to 80%; Debt Instruments- 20 to 50%; Cash / Money Market Instruments- Upto 50%	Medium to High
Whole Life Stable Growth Fund	The primary investment objective of the Fund is to provide stable returns by balancing the investment in Equities and debt/money market instruments.	Equities and Equity linked Instruments - 30 to 50%; Debt Instruments 50 to 70%; Cash / Money Market Instruments- Upto 70%	Low to Medium

Name of the Fund	Fund Objective	Fund Allocation	Risk Profile
Whole Life Income Fund	The primary investment objective of the Fund is to generate income by investing in a range of debt and money market instruments of various maturities with a view to maximize the optimal balance between yield, safety and liquidity.	Debt Instruments- 60% to 100%; Cash / Money Market Instruments- Upto 40%	Low
Whole Life Short-Term Fixed Income Fund	The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Debt Instruments of duration less than 3 years- 60 to 100%; Cash / Money Market Instruments- Up to 40%	Low

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

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

Exceptional circumstances may include

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

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 profile³.

³Returns are subject to market conditions.

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 Regular Premium Allocation

Charge/ Top-Up Premium Allocation Charge will be used to purchase Units at the Unit Price according to your instruction of Premium Allocation. Units purchased by Regular Premium and Top-Up Premium, net of payable charges, will be deposited into the Regular Premium Account and Top-Up Account respectively.

Where notice is required (Partial Withdrawal, Complete Withdrawal or death of the Insured), Units being debited shall be valued by reference to their Unit Price as specified in the section "Which NAV is applicable?"

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 cheques/outstation demand drafts, units will be allocated on the date of realization 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 us 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 us after 3:00 pm 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 us by way of an outstation cheque/outstation demand draft, Unit Price of the date on which these instruments are realized provided realization is on or before 3:00 pm, 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.

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

Premium Redirection

Redirection facility helps you to allocate future premiums to a different fund or set of funds.

VI. What if I want to discontinue paying premiums?

Discontinuance of Premiums

In case the policyholder does not pay any premium due on the policy before the expiry of the grace period, the company will send a notice to the policyholder within 15 days from the date of expiry of the grace period.

The policyholder is, within 30 days of notice period from the receipt of the notice, entitled to the following options:

- (a) To revive the policy or
- (b) Complete withdrawal without any risk cover

From the expiry of the grace period, till the Policyholder exercises the option or till the expiry of above notice period whichever is earlier, the policy is deemed to be in force and the risk cover will continue. During this period Mortality Charge, Waiver of Premium Charge, Fund Management Charge and Policy Administration Charge

will be deducted as due from the Total Fund Value. In case of death during this period, the death benefit as mentioned under "Death Benefit" shall be payable immediately. In case of total permanent disability during this period, the disability benefit provisions as mentioned under "Disability Benefit" shall be payable immediately.

If the Policyholder exercises the option (a) i.e. to revive the policy, the policy will remain in force and all applicable charges as set out in section "What are my Premium and Policy Charges?" will continue to be deducted.

In case of Discontinuance of Premium within Five Years from Inception:

If the Policyholder exercises option (b) or does not exercise any option within the above notice period, the Total Fund Value after deduction of the Discontinuance Charge on the expiry of notice period shall be credited to the 'Discontinued Policy Fund' maintained by the Company. The proceeds of the discontinuance policy fund including interest computed at minimum interest rate of 3.5% p.a. on a compounding basis shall be refunded to you at the end of Lock-in period of five years from the inception of the policy. In case of death/total permanent disability during this period the proceeds of the 'Discontinued Policy Fund' shall be payable immediately.

In case of Discontinuance of Premium after paying at least five consecutive years premium:

If the policyholder exercises option (b) or does not exercise any option within the notice period as mentioned above, the Total Fund Value shall be refunded.

Revival of the Policy

If the premium remains unpaid at the end of the Grace period and the Policy has not been completely withdrawn for its Total Fund Value it can be revived, within stipulated time period subject to: (i) Policyholder's written application for revival; (ii) production of Insured's current health certificate and/or other evidence of insurability satisfactory to us, if required (iii) payment of all overdue Regular Premiums.

VII. What if I want to discontinue the policy?

Complete Withdrawal

The policyholder can completely withdraw funds from the policy anytime during the policy term by intimating the company.

If policyholder requests for complete withdrawal from the policy -

- Within the lock-in period; the surrender value i.e. the Fund Value less applicable Discontinuance Charges as on the date of discontinuance shall be credited to the 'Discontinued Policy Fund' as maintained by the Company. The proceeds of the 'Discontinued Policy Fund', after addition of interest computed at minimum interest rate of 3.5% p.a. on a compounding basis, shall be paid to the policyholder only after completion of the Lock-in period.
- After the Lock-in Period; the total fund value as on the date of discontinuance shall be paid to the policyholder.

Lock-in period means the period of 5 consecutive years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer, except in the case of death or upon the happening of any other contingency covered under the policy.

VIII. What are my Premium and Policy Charges?"

Premium Allocation Charge

The Regular Premiums will be payable for the entire policy term as desired by you. The net Regular Premiums after deduction of charges are invested in Funds as per your choice.

Premium Year	Annualized Premium < ₹30000/-	Annualized Premium > = ₹ 30000
1 to 3	3%	2%
4 to 10	2%	2%
11 to 15	1%	1%
16 th year onwards	0%	0%

Premium Year is determined by the number of complete 12-months period for which Regular Premium has actually been paid, excluding any period of discontinuance of premiums.

The Annualised Regular Premium of the policy is arrived at as below:-

If monthly paid	Monthly Regular Premium / 0.0833
If quarterly paid	Quarterly Regular Premium / 0.25
If semi-annually paid	Semi-annual Regular Premium / 0.5
If annually paid	Annual Regular Premium / 1

Top-Up Premium Allocation Charge: 1.5% of single Top-Up Premium

Policy Administration Charge

A Monthly Policy Administration Charge will be deducted by canceling Units at the Unit Price from the Fund Value of the policy and this charge will be increased by 5% p.a. compounded annually subject to a maximum of ₹6,000 per annum. This increase will be effective from next policy anniversary. Tabulated below is the Monthly Policy Administration Charge for the 1st policy year.

Annualised Premium Band (₹)	Monthly Policy Administration Charge (₹)
20,000 - 29,999	70
30,000 - 49,999	100
50,000 & above	150

Fund Management Charge (FMC)

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

Funds	Charge per annum
Whole Life Aggressive Growth Fund	1.10%
Whole Life Stable Growth Fund	1.00%
Whole Life Short Term Fixed Income Fund	0.65%
Whole Life Income Fund	0.80%
Whole Life Mid-Cap Equity Fund	1.20%
Large Cap Equity Fund	1.20%
Super Select Equity Fund	1.20%

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 Charge⁴

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. Insurance cover is as defined below:

Insurance cover in each month for Regular Premium Account is Maximum of Basic Sum Assured or 1.05 times total premium paid.

Insurance Cover in each month for Top-Up Account is maximum of Top-Up Sum Assured or 1.05 times total Top-Up premium paid.

It is automatically deducted every month from your Regular Premium Fund and

Top-Up Fund 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

⁴The 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

Waiver of Premium Charge

Waiver of Premium charge is the sum of all future regular premiums due under base policy multiplied by the applicable Waiver of Premium rate, based on the attained age of the Life Assured and the balance Premium Paying Term. It is automatically deducted every month from your Regular Premium Fund where the life cover is applicable. This charge may also be deducted from either Regular Premium Fund or Top-Up Premium Funds (if any) depending upon the Fund sufficiency.

Attained Age	Balance premium paying term (in years)		
	10	15	20
25	0.98	0.86	0.76
35	1.20	1.05	0.93
45	2.74	2.40	2.11

WoP rates are per ₹1000 premium

The Waiver of Premium benefit charges are subject to review and may be altered by giving an advance notice of at least 3 months to the policyholder subject to the prior approval of Insurance Regulatory and Development Authority and will have prospective effect.

Discontinuance Charge

The policyholder can discontinue paying premium anytime during the policy term by intimating to the Company. However when the request for discontinuance from the policy is within the Lock-in period of 5 years from policy inception, Total Fund Value, as on the date of intimation, net of discontinuance charges shall be put in the 'Discontinued Policy Fund'. The proceeds of the 'Discontinued Policy Fund', after addition of interest computed at a minimum interest rate of 3.5% p.a., on a compounding basis, shall be paid to the policyholder only after completion of the Lock-in period.

The following table shows Discontinuance Charge as percentage of Regular Premium Fund Value:

Policy year	Discontinuance charge for Annualised Premium up to ₹25000	Discontinuance charge for Annualised Premium above ₹25000
1	Lower of 20% of Annualised premium or 20% of Regular Premium Fund Value subject to maximum of ₹3000	Lower of 6% of Annualised premium or 6% of Regular Premium Fund Value subject to maximum of ₹6000
2	Lower of 15% of Annualised premium or 15% of Regular Premium Fund Value subject to maximum of ₹2000	Lower of 4% of Annualised premium or 4% of Regular Premium Fund Value subject to maximum of ₹5000
3	Lower of 10% of Annualised premium or 10% of Regular Premium Fund Value subject to maximum of ₹1500	Lower of 3% of Annualised premium or 3% of Regular Premium Fund Value subject to maximum of ₹4000
4	Lower of 5% of Annualised premium or 5% of Regular Premium Fund Value subject to maximum of ₹1000	Lower of 2% of Annualised premium or 2% of Regular Premium Fund Value subject to maximum of ₹2000
5+	NIL	NIL

There are no Discontinuance Charges applicable on the Top-Up premium Fund Value.

Partial Withdrawal Charge

There are no partial withdrawal charges under Tata AIG Life Insurance United Ujjwal Bhawishya Supreme

Fund Switching Charge

There are 12 (twelve) free switches per policy year. Thereafter a Service charge of ₹100/- per switch will be applicable.

This charge may be revised as deemed appropriate by the Company but shall not exceed a maximum of ₹250/- with prior approval of the Insurance Regulatory and Development Authority.

Premium Re-direction Charge

There is no Premium Re-direction Charge.

*The Company may alter 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 prior approval of IRDA and the same will have prospective effect.

In case, the Total Fund Value (Regular plus Top up) is insufficient to recover charges, the policy will terminate and the balance Fund Value will be paid to you.

IX. Other Plan Features

Free Look Period

If you are not satisfied with the terms & conditions/features of the policy, you have the right to cancel the Policy by providing 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) proportionate risk premium for the period on cover, b) Stamp duty and medical examination costs which have been incurred for issuing the Policy. Such notice must be signed by Policyholder and received directly by the Company within 15 days after you receive the Policy Document

Grace Period

If you are unable to pay your Regular Premium on time, starting from the regular premium pay-to-date, a grace period of 30 days will be offered for policies on Annual, Semi- Annual or Quarterly Modes. For Policies on monthly mode the grace period would be 15 days. During this period your policy is considered to be in force with the risk cover as per the terms & conditions of the policy.

Backdating

Backdating is not allowed in Tata AIG Life Insurance United Ujjwal Bhawishya Supreme

Policy Loan

Policy Loan is not allowed in Tata AIG Life Insurance United Ujjwal Bhawishya Supreme

Exclusions

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date/ approval date of revival, our liability shall be limited to the Fund Value, valued at the applicable Unit Price.

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

Waiver of premium benefits exclusions

The Waiver of Premium Benefit shall not cover any Total Permanent Disability caused directly or indirectly, wholly or partly, by or arising out of any of the following occurrences:

- (a) Assault or attempt to murder or murder;
- (b) Riot and civil commotion, industrial action or terrorist activity;

- (c) War, declared or undeclared, or revolution;
- (d) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (e) Self destruction or attempted self-destruction or self-inflicted injuries while sane or insane;
- (f) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- (g) Any congenital defect which has manifested or was diagnosed before the Insured attains 17 years of age.
- (h) In case the Insured was suffering from Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

For the purpose of this Policy:-

- (i) The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
- (ii) Infection shall be deemed to have occurred where blood or other relevant test indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
- (i) Deliberate act(s) by You, Nominee or Insured;
- (j) Violation or attempted violation of the law or resistance to arrest;

No benefit will be provided for Total Permanent Disability resulting from a physical or mental condition which existed before the Issue Date or Commencement Date of the Policy which was not disclosed in the proposal or health statement.

Tax Benefits

Premiums paid under this plan are eligible for tax benefits under section 80C of the Income Tax Act, 1961⁵. Moreover, life insurance proceeds enjoy tax benefits as per section 10(10D) of the said Act.

⁵Tax 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.

Nomination and Assignment

You may nominate a person as the Nominee/ Appointee by giving a written notice satisfactory to us. Such nomination is valid only if recorded by us and endorsed on this policy. You may also assign this Policy by giving a written notice satisfactory to us, before the maturity of the policy.

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 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 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 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.

Tata AIG Life - A New Look At Life

Tata AIG Life Insurance Company Limited (Tata AIG Life) is a joint venture company, formed by Tata Sons and AIA Group Limited (AIA). Tata AIG Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world spanning 15 markets in Asia Pacific. Tata Sons holds a majority stake (74%) in the company and AIA holds 26% through an AIA Group company. Tata AIG Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

DISCLAIMER:

- Investments are subject to market risk.
- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors of fluctuations in investment returns and possibility of increase in charges. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary of the Company.
- 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.
- 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 performance.
- The 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. 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 Insurance United Ujjwal Bhawishya Supreme 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.
- 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 from MTNL and BSNL lines) and 1-860-266-9966 (facility
available from all mobile and landlines wherein local charges would apply) or
write to us at customercare@tata-aig.com. Visit us at: www.tata-aig-life.com or
SMS 'LIFE' to 58888.

PRBR00679

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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
Insurance is the subject matter of the solicitation.

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