

- Manual Fund switching for Funds on which SMART option is active is not allowed. However Manual Fund switching would be available on other Regular/Single Premium Funds and Top up Premium Funds, at applicable charges
- SMART will not be available during Discontinuance of premium / Automatic Asset Allocation option is chosen.
- SMART option is not available with Tata AIG Life Insurance United Ujjwal Bhawishya Supreme product.

In respect of premiums received on or before 3.00 pm by the company along with a local cheque or demand draft payable at par at the place where the premium is received, the closing NAV of the day on which premium is received shall be applicable. Kindly note that in case of local cheque/demand draft is submitted through any other indirect methods, the applicable NAV is decided based on the day the intimation is received by the insurer. If the intimation is received on Saturday, Sunday, Public Holiday or after 3.00 pm, NAV of the next day will be applicable.

Policy No. - U

PART C – APPLICATION FOR SWITCH:-

SECTION - I] SWITCH TO BE EFFECTED FROM: Regular/Single Premium Account Top-up Account

Cell	SWITCH FROM EXISTING FUND(S) [Tick on the Fund(s) from which switch is required]	Provide amount or units or % of units to be switched from the existing Fund	SWITCH TO DESIRED FUND(S) [Mention the break up of units provided in B that are to be switched from the existing Fund to the desired Fund(s)]							
			Large Cap Equity Fund	Whole Life Mid Cap Equity Fund	Super Select Equity Fund	Whole Life Aggressive Growth Fund	Whole Life Stable Growth Fund	Whole Life Income Fund	Whole Life Short Term Fixed Income Fund	The row total (C+D+E+F+G+H+I) should be equal to 100%
1	Large Cap Equity Fund (TLC)									100%
2	Whole Life Mid Cap Equity Fund (WLE)									100%
3	Super Select Equity Fund (TSS)									100%
4	Whole Life Aggressive Growth Fund (WLA)									100%
5	Whole Life Stable Growth Fund (WLS)									100%
6	Whole Life Income Fund (WLI)									100%
7	Whole Life Short Term Fixed Income Fund (WLF)									100%

- NOTE:**
- Please specify percentage in whole numbers & please do not fill any details in the shaded (black) cells.
 - If all the units are to be switched from the existing Fund, mention 100% in column B.
 - Switch will not change the Policy's Regular Premium Allocation & Switch is not allowed in lapsed policy.
 - 12 free Switches will be allowed in a policy year.
 - If the account from which the Switch is to be effected is not specified in Section I, the Switch will automatically be effected from both the Accounts.
 - If the amount or the number of units or the percentage of units is not specified in column B, all the existing units from that Fund would be switched to the desired Fund(s).
 - Fund Switching is not available for the Funds (Accumulation Fund and Target Fund) in which SMART is active or on those Funds in which AAA is active
 - Fund switching is not allowed in Tata AIG Life Insurance United Ujjwal Bhawishya Supreme and Tata AIG Life Insurance Gyan Kosh products after the death of the insured.

PART D – APPLICATION FOR AUTOMATIC ASSET ALLOCATION (AAA) OPTION

SECTION - I] REQUEST TO ACTIVATE AUTOMATIC ASSET ALLOCATION OPTION: Regular/Single Premium Account Top-up Account

SECTION - II] REQUEST TO DE-ACTIVATE AUTOMATIC ASSET ALLOCATION OPTION: Regular/Single Premium Account Top-up Account

- NOTE:**
- Automatic Asset Allocation can be availed at the option of the policyholder, exercisable at policy inception or on any policy anniversary and is free of any charge.
 - Request to start the Automatic Asset Allocation should be received 30 days in advance of the policy anniversary.
 - The policyholder can opt out of this option any time during the term and opt for it again
 - When AAA is opted, the allocated premium is distributed between two Funds Large Cap Equity Fund and Whole Life Income Fund based on the policyholders age.
 - Policyholders investments will be systematically transferred from Large Cap Equity Fund and Whole Life Income Fund in 10 installments during the last 10 policy quarterly anniversaries of the policy
 - 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
 - SMART will not be available if AAA option is chosen
 - Manual Fund switching for Regular/Single Premium Funds and Top-up Funds (if any), on which AAA is active, is not allowed. Manual Fund switching is allowed on other available Funds at applicable charges.
 - AAA option is not available with Tata AIG Life Insurance United Ujjwal Bhawishya Supreme product.

DECLARATION AND AUTHORISATION TO PART A, B, C & D.

I/We understand that ULIP products are different from traditional Life Insurance products and are subject to risk factors. I/We also understand that premiums paid in ULIP are subject to investment risks associated with capital Markets & the NAV of the units may go up or down based on the performance of the Fund and factors influencing capital markets & the insured are responsible for their decision(s). Investments are subject to market risk and Past performance is not indicative of future results.

I/We accept the risks associated with premium allocation / re-direction selected by me/us during the term of the policy and/or the switch of Funds inter se. I/We also confirm that my/our decision is purely on the basis of my/our own merits / discretion.

I/We also agree that the Company is not responsible for guaranteeing the resultant returns from "Premium Re-direction", "Switch", "Single top-up", "SMART" & "AAA" based on instructions issued by me/us, and that such returns shall depend on the performance of the Fund/s selected by me/us.

I/We understand that (i) the Company may be unable to process this application, if, I/We fail to provide any material information as requested upon by the Company.

I/We understand and agree that, the said request shall be treated as valid on acceptance by the Company with proper branch, date and time stamp.

I/We request that this policy be changed in accordance with the above particulars and a copy of the said request shall be attached to and form a part of the said policy.

I/We understand and agree for transactions involving debit/credit of units, the value of said units shall be determined in accordance with the provisions of the said policy on the valuation date, immediately following receipt of this request.

Signature of Insured

DD/MM/YYYY

Signature of Policyholder/Assignee/Trustee (if other than insured)

DD/MM/YYYY

Signature of Witness

DD/MM/YYYY

PLACE: - _____

DECLARATION IN CASE THE LIFE INSURED / POLICYHOLDER IS ILLITERATE OR SIGNING IN VERNACULAR:

I _____ (name) with _____ (identify type) _____ (identity number) hereby declare that I have explained the contents of the Request for Change Form to the Life Insured / Policyholder in _____ language and that the Life Insured / Policyholder has signed / affixed his/her thumb impression on the Request for Change Form after fully understanding the contents thereof.

Signature of the witness _____ Signature/ Thumb impression of Insured/Policyholder _____

- NOTE:**
- All signatures must be in blue ink. Names should be written as they appear in our record.
 - The witness has to be 21 years old and above, who is not the beneficiary of this policy.

CUSTOMER ACKNOWLEDGEMENT COPY

Policy No. - U Premium Redirection Fund Switch AAA SMART Single Top-up

Branch Name, Date, Time Stamp

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN - U66010MH2000PLC128403)
Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013

For more Information, contact your advisor or call on our Helpline No 1-860-266-9966 (local charges apply) or SMS "Service" to 58888 or e-mail us at customercare@tataaia.com or visit our website www.tataaia.com
This product is underwritten by Tata AIA Life Insurance Company Ltd.

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

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