

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

Tata AIG Life InvestAssure Swarna Jeevan (UIN No. 110L067V01)

REQUEST FOR CHANGE FORM

Policy Number :

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Name of Insured : _____ Branch Code : _____
 Landline / Mobile No.* : _____

Name of Policyholder : _____

Correspondence Address : _____

Email Address : _____
 > Landline/Mobile number is mandatory.
 > Please provide your Email Address for future communication.

PART A - APPLICATION FOR PREMIUM RE-DIRECTION AND TOP-UP PREMIUM:-

NAME OF FUND	PREMIUM RE-DIRECTION [Please refer to Note 3 (i)]	SINGLE TOP-UP PREMIUM*									
	<input type="checkbox"/> (%) For due date	(%) <input type="checkbox"/>									
	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 15px; height: 15px;">D</td><td style="width: 15px; height: 15px;">D</td><td style="width: 15px; height: 15px;">/</td><td style="width: 15px; height: 15px;">M</td><td style="width: 15px; height: 15px;">M</td><td style="width: 15px; height: 15px;">/</td><td style="width: 15px; height: 15px;">Y</td><td style="width: 15px; height: 15px;">Y</td><td style="width: 15px; height: 15px;">Y</td><td style="width: 15px; height: 15px;">Y</td></tr></table>	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y		
Future Equity Pension Fund (FEP)											
Future Growth Pension Fund (FGP)											
Future Balanced Pension Fund (FBP)											
Future Income Pension Fund (FIP)											
Future Select Equity Fund (FSE)											
TOTAL	100%	100%									

1. Please tick on the required options.
2. Please specify percentages in whole numbers. The total fund allocation for each option must add up to 100%.
3. **Premium Re-direction :**
 - i) Premium Re-direction is applicable only for Regular Premium Policy. It redirects the future premiums into the desired fund(s) but does not switch the existing units.
 - ii) For Regular Premium Policy, change in premium re-direction will be effected only on the next premium due date.
4. **Single Top-up Premium :**
 - i) In case Single Top-up is applied for along with the Application form, the Top-up will get the applicable NAV after the policy is issued and the Top-up premium cheque is received (for local cheques) / realised (for outstation cheques).
 - ii) The minimum Single Top-up Premium allowed is Rs. 5,000/-
 - iii) The maximum number of Single Top-ups allowed in a policy year is 4.
 - iv) Single Top-up will not be allowed while the policy is on a Discontinuance Mode.
 - v) Single Top-up will be effected by buying units in the desired fund at the applicable NAV of that fund.
 - vi) Single Top-up Premium may be allocated in any proportion as required (i.e., it may be different from the allocation of the Regular Premium).
 - vii) As per the IRDA regulations the Top up request should accompany Photo Identity & Address Proof and where the total Annual premium amount (including Top up amount) is equal to or greater than Rs.1,00,000/- then the request should also accompany appropriate Income Proof. These documents would be collected only if they are not collected earlier during the year.
 - viii) Tax benefits are as per the Income Tax Act, 1961, and are subject to modifications made thereto from time to time.
 - ix) "Service Tax is payable on life insurance premium as per applicable laws. Tata AIG Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including service tax), as imposed by the government, either by premium adjustment or other forms, as deemed appropriate".

PART B - APPLICATION FOR SMART OPTION:- ONLY FOR ANNUAL PAYMENT MODE POLICIES.

Choose Accumulation and Target Fund (Fund available for Investment)	Accumulation Fund (Choose any one fund)	Target Fund (Choose any one fund)
Future Equity Pension Fund (FEP)		
Future Growth Pension Fund (FGP)		
Future Balanced Pension Fund (FBP)		
Future Income Pension Fund (FIP)		
Future Select Equity Fund (FSE)		
Total	100%	100%

STOP SMART OPTION: - Yes / No

NOTE:

5. In this option the Switch would be effected only from Regular Premium Account on the policy month.
6. Please submit your request 30 days in advance of your policy anniversary.
7. SMART option is available only to the policies with **Annual mode of payment**.
8. The automatic fund switches in the SMART option is available out of the 12 free switches.
9. SMART Option can be stopped at any point of time.
10. Manual fund switching option for Regular premium account will not be available when SMART option is active. However Manual fund switching would be available in Top-up account which would be charged, if it exceeds 12 free switches available in the product.
11. SMART option will not be available during "Premium Discontinuance Mode", "Investment Only" Status and on termination of policy whichever is earlier.
12. Any amount of Regular premium remaining in the funds other than the Accumulation Fund and Target Fund would continue to remain in the funds and participate in fund performance.

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 working day will be applicable.

CUSTOMER ACKNOWLEDGEMENT COPY

Policy no _____

Branch Name, Date, Time Stamp

Premium Redirection Fund Switch SMART AAA

PART C –APPLICATION FOR FUND SWITCH:-

SECTION - I] SWITCH TO BE EFFECTED FROM:

Regular Premium Account

Top-up Account

SECTION - II] SWITCH DETAILS:

SWITCH FROM EXISTING FUND(S) [Tick on the fund(s) from which switch is required]	Provide the amount or total number of units or the percentage of units that are to be switched from the existing fund (Amount or Units or %)	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)]						
		Future Equity Pension (FEP)	Future Growth Pension (FGP)	Future Balance Pension (FBP)	Future Income Pension (FIP)	Future Select Equity Fund (FSE)	The row total (C+D+E+F+G) should be equal to 100%	
Cell	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(J)
1	Future Equity Pension Fund (FEP)							100%
2	Future Growth Pension Fund (FGP)							100%
3	Future Balanced Pension Fund (FBP)							100%
4	Future Income Pension Fund (FIP)							100%
5	Future Select Equity Fund (FSE)							100%

NOTE:

- Please specify percentage in whole numbers.
- Please select the option(s) provided in Section I above to indicate from which Account the Switch is to be effected.
- 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.
- 12 free Switches will be allowed in a policy year.
- Switch will be effected by selling the units of one fund at the applicable NAV and units will be bought in the desired fund at the applicable NAV of that fund.
- 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).

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

SECTION – I) REQUEST TO ACTIVATE AUTOMATIC ASSET ALLOCATION OPTION:-

SECTION – II) REQUEST TO DE-ACTIVATE AUTOMATIC ASSET ALLOCATION OPTION:-

NOTE:

- Automatic Asset Allocation can be availed at the option of the policy holder, exercisable only on any policy anniversary.
- Request to start the Automatic Asset Allocation should be received 30 days in advance of the policy anniversary.
- The policyholder can come out of this option any time during the term, however cannot opt it again.
- Smart and manual fund switching would not be available where AAA has been opted
- If opted, Automatic Asset Allocation is applicable both on Regular Premiums & Top-up premiums
- AAA Option will not be available during "Premium Discontinuance Mode" and when the policy is in the "Investment Only" status
- AAA is free of any charge.
- When AAA is opted the allocated premium is distributed between two funds Future Equity Pension Fund (FEP) and Future Income Pension Fund (FIP) based on the policyholders age.
- Policyholders investments will be systematically transferred from Future Equity pension Fund to Future Income Pension 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.

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

Tata AIG Life Insurance Company Limited is only the name of insurance company & Tata AIG Life InvestAssure Swarna Jeevan is only the name of the ULIP contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please refer to the product brochure for detailed terms and condition before conducting a sale. 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 Allocation" / "Premium Re-direction" and "Switch" 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 and (ii) I/We, have the right to ensure correction of any personal information supplied by me/us to the Company. I/We understand and agree that, the said request shall be treated as valid on acceptance by Tata AIG Life Insurance Company Ltd. I/We further agree that receipt of said form by the agent does not constitute receipt by the Company. 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

		/			/						
D	D	/	M	M	/	Y	Y	Y	Y		

 PLACE :- _____

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

		/			/						
D	D	/	M	M	/	Y	Y	Y	Y		

 PLACE :- _____

Signature of Witness

		/			/						
D	D	/	M	M	/	Y	Y	Y	Y		

 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 _____ Please affix Life Insured/Policyholder thumb impression here _____
 NOTE:
 1) All signatures must be in ink. Names should be written as they appear in our record.
 2) For each signatory, there should be a witness with the Signature. The witness has to be 21 years old and above, who is not the beneficiary of this policy.