About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons Ltd. and AIA Group Ltd (AIA). Tata AIA 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 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the Company and AIA holds 49 per cent through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

Axis Bank Limited ("Axis Bank") is registered with Insurance Regulatory & Development Authority of India ("IRDAI") as a Corporate Agent (Composite), IRDAI Registration No. CA0069 (valid till 31st March 2025) for distribution of Insurance Products. Axis Bank currently has a corporate agency agreement with Tata AIA Life Insurance Company Limited and does not underwrite the risk or act as an insurer. Axis Bank Ltd., Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai - 400025. Purchase by the Axis Bank's clients in the Insurance products is purely on a voluntary basis and not linked to availment of any other facility from the Bank. The contract of Insurance is between Tata AIA Life and the Insured and not between Axis Bank and the Insured.

Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403.**Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at **customercare@tataaia.com.** Visit us at: **www.tataaia.com** .
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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Savings solutions

Tata AIA Fortune Guarantee Secure

Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan

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Tata AIA Fortune Guarantee Secure

Individual, Non-Linked, Non-participating, Life Insurance Savings Plan

Imagine having a plan that not only supports you through life's significant moments but also provides a steady income. Whether it's that second source of income you've always wanted, ensuring your children have access to the best education, or creating lasting memories with your family on vacations, having a solid financial foundation is essential.

Introducing Tata AIA Fortune Guarantee Secure—a savings plan designed to help you achieve your dreams with guaranteed returns and comprehensive life coverage throughout the entire policy term.

Depending on your goals and timeframe, you can choose to start receiving your benefits right away or at a later stage in life.

Key features:

1. Flexibility to choose from 4 plan options as per your financial goals
2. Advance income option to get income immediately post 3 days of policy issuance to meet your financial needs effortlessly
3. Grow your income by choosing sub wallet feature & withdraw as and when required
4. Special woman discount - 2% on First Year's Premium specially for women customers
5. "Premium Offset" feature to offset your premium against survival benefit payouts
6. Enjoy tax benefits on premiums and benefits, as per applicable Tax Laws

Plan options:

1. **Regular Income:** Receive regular income for an income term of your choice, tailored to suit your needs
2. **Regular Income ROP:** In addition to regular income enjoy the benefit of receiving all the premiums paid back at the end of Income Term
3. **Regular Income Plus:** Receive regular income along with a lump sum benefit at the end of the Policy Term
4. **Early Income Plus:** Enjoy instant income starting from policy issuance + 3 days, along with lump sum payout at the end of Policy Term

How do the plan options work?

Option 1: Regular Income –

Under this option, provided all due premiums are paid and life assured survives till end of policy term, a level income shall be payable as per the chosen Income Benefit Frequency, during the income period. Such level income is equal to Base Income plus Accrued Income Booster. Income Booster shall be applicable from 2nd policy year and shall accrue at the end of each policy year (starting 2nd year) during the premium payment term provided all due premiums till date have been received.

Choose one of two sub options at inception:

- **Regular Short-term income –** Under this sub-option, the income period shall be in the range of 5 years to 19 years.
- **Regular Long-term income –** Under this sub-option, the income period shall be in the range of 20 years to 45 years.

Policy Term plus Income Period under this Option shall not exceed 50 years.

The details of benefits available under this option are given below:

Events	How and When Benefits are Payable	Description
Death of Life Insured	On death of the life insured(s) during the policy term	In case of death of the life insured during the Policy Term for an in-force policy (all due premiums have been paid), the death benefit payable is highest of the following: Highest of: • 7x Annualised Premium in case Entry Age is less than 50 years and 5x Annualised Premium in case Entry Age is greater than equal to 50 years. • 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or • Sum Assured on Death The death benefit during policy term shall be subject to a minimum of the Surrender Value on the date of death.

Events	How and When Benefits are Payable	Description
Death of Life Insured	On death of the life insured(s) during the policy term	In case of death of the life insured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium. Further, for policies with non-annual mode of premium payment the balance premium(s), if any, falling due from the date of death and before the next policy anniversary shall also be deducted from the benefits payable. The policy will terminate upon the death of the insured during the Policy Term and no other benefit under the policy shall be payable.
Maturity	On survival of Life Assured at the end of Policy Term benefits are payable irrespective of the survival status of the policyholder during the income period	On survival of Life Assured at the end of Policy Term and provided all due premiums have been paid, following shall be payable: A level income which shall be payable as per the chosen Income Benefit Frequency during the income period. Such level income is equal to Base Income plus Accrued Income Booster. The policy shall terminate upon payment of the above benefit and no further benefit shall be payable.

On the Maturity Date in lieu of the above maturity benefit, the policyholder shall have an option to receive the Sum Assured on Maturity plus present value of stream of Accrued Income Booster as a lumpsum. At any time during Income Period, the policyholder shall have an option to receive the commuted value of future benefits as lump sum.

On death of Life Assured during the Income Period, the nominee shall have an option to continue the future benefits as per the Income frequency for the remaining Income Period or to commute the future benefits as lump sum.

The rate of discounting / commutation shall be based on prevailing 30-year G-Sec + 1%. This discount rate shall be reviewed annually on 1st April every year. Further the same shall be reviewed any time during the financial year if the yield changes by +/-25 basis points or more. The current discount rate is 8.25% p.a.

Option 2: Regular Income ROP –

Under this option, provided all due premiums are paid and life assured survives till end of policy term, a level income shall be payable as per the chosen Income Benefit Frequency, during the income period. Such level income is equal to Base Income plus Accrued Income Booster. Income Booster shall be applicable from 2nd policy year and shall accrue at the end of each policy year (starting 2nd year) during the premium payment term provided all due premiums till date have been received.

In addition, lump sum benefit shall be payable equals to Guaranteed Maturity Benefit at the end of Income Period.

Choose one of two sub options at inception:

- **Regular Short-term income ROP –** Under this sub-option, the income period shall be in the range of 5 years to 19 years.
- **Regular Long-term income ROP –** Under this sub-option, the income period shall be in the range of 20 years to 45 years.

Policy Term plus Income Period under this Option shall not exceed 50 years

The details of benefits available under this option are given below:

Events	How and When Benefits are Payable	Description
Death of Life Insured	On death of the life insured(s) during the policy term	In case of death of the life insured during the Policy Term for an in-force policy (all due premiums have been paid), the death benefit payable is highest of the following: Highest of: • 7x Annualised Premium in case Entry Age is less than 50 years and 5x Annualised Premium in case Entry Age is greater than equal to 50 years.

Events	How and When Benefits are Payable	Description
Death of Life Insured	On death of the life insured(s) during the policy term	• 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or • Sum Assured on Death The death benefit during policy term shall be subject to a minimum of the Surrender Value on the date of death. In case of death of the life insured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium. Further, for policies with non-annual mode of premium payment the balance premium(s), if any, falling due from the date of death and before the next policy anniversary shall also be deducted from the benefits payable. The policy will terminate upon the death of the insured during the Policy Term and no other benefit under the policy shall be payable.
Maturity	On survival of Life Assured at the end of Policy Term, benefits are payable irrespective of the survival status of the policyholder during the income period	On survival of Life Assured at the end of Policy Term and provided all due premiums have been paid, the following benefits shall be payable: A level income which shall be payable as per the chosen Income Benefit Frequency, chosen, during the income. Such level income is equal to Base Income plus Accrued Income Booster.

Events	How and When Benefits are Payable	Description
Maturity	On survival of Life Assured at the end of Policy Term, benefits are payable irrespective of the survival status of the policyholder during the income period	In addition, lump sum benefit shall be payable equals to Guaranteed Maturity Benefit at the end of Income Period. The policy shall terminate upon payment of the above benefit and no further benefit shall be payable.

On the Maturity Date in lieu of the above maturity benefit, the policyholder shall have an option to receive the Sum Assured on Maturity plus present value of stream of Accrued Income Booster, as lump sum.

At any time during Income Period, the policyholder shall have an option to receive the commuted value of future benefits in lump sum.

On death of Life Assured during the Income Period, the nominee shall have an option to continue the future benefits as per the Income frequency for the remaining Income Period or to commute the future benefits in lump sum.

The rate of discounting / commutation shall be based on prevailing 30-year G-Sec + 1%. This discount rate shall be reviewed annually on 1st April every year. Further the same shall be reviewed any time during the financial year if the yield changes by +/-25 basis points or more. The current discount rate is 8.25% p.a.

Option 3: Regular Income Plus –

Under this option, provided all due premiums are paid till date, a level income is payable, as per the chosen Income Benefit frequency, during the Income Period (Income Start Year till the end of Policy Term) provided the life assured is alive. Such level income is equal to Base Income plus Accrued Income Booster. Income Booster shall accrue at the end of each policy year during the premium payment term provided all due premiums till date have been received. Under this option Income Start Year shall vary from [PPT + 1 year to PPT + 6 years] to be chosen at inception.

In addition, lump sum benefit is payable equals to Guaranteed Maturity Benefit plus Accrued Milestone Booster at the end of Policy Term. Milestone Booster shall accrue at the end of each policy year during the premium payment term provided all due premiums till date have been received

Choose one of two sub options at inception:

- Regular Short-term income Plus – Under this sub-option, the Income Period shall be in the range of 5 years to 19 years.

- Regular Long-term income Plus – Under this sub-option, the Income Period shall be in the range of 20 years to 50 years.

The details of benefits available under this option are given below:

Events	How and When Benefits are Payable	Description
Death of Life Insured	On death of the life insured(s) during the policy term	In case of death of the life insured during the Policy Term for an in-force policy (all due premiums have been paid), the death benefit payable is highest of the following: Highest of: • 7x Annualised Premium in case Entry Age is less than 50 years and 5x Annualised Premium in case Entry Age is greater than equal to 50 years. • 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or • Sum Assured on Death The death benefit during policy term shall be subject to a minimum of the Surrender Value on the date of death. In case of death of the life insured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium. Further, for policies with non-annual mode of premium payment the balance premium(s), if any, falling due from the date of death and before the next policy anniversary shall also be deducted from the benefits payable.

Events	How and When Benefits are Payable	Description
Death of Life Insured	On death of the life insured(s) during the policy term	The policy will terminate upon the death of the insured during the Policy Term and no other benefit under the policy shall be payable.
Survival during Policy Term	On survival of Life Assured during Income Period, survival benefit payable from Income start year till the end of Policy Term.	On survival of Life Assured during Income Period and provided all due premiums have been paid, Base Income plus Accrued Income Booster shall be payable as per the Income Benefit frequency chosen
Maturity	On survival of Life Assured at the end of Policy Term, lump sum benefit shall be payable	On survival of Life Assured at the end of Policy Term and provided all due premiums have been paid, Guaranteed Maturity Benefit plus Accrued Milestone Booster shall be payable at the end of Policy Term. The policy will terminate upon the payment of Maturity Benefit and last Survival Benefit. No other benefit under the policy shall be payable thereafter.

Option 4: Early Income Plus –

Under this option, provided all due premiums are paid till date, a level income is payable, as per the chosen Income Benefit frequency, during Income Period (Income Start Year till the end of Policy Term) provided the life assured is alive. Such income amount is equal to Base Income plus Income Booster (applicable for a fully paid-up policy, assuming all premiums payable during the premium payment term shall be received as and when due).

The Income Booster shall accrue at the end of each policy year during the premium payment term provided all due premiums till date have been received. Under this option Income Start Year shall vary from [Policy Year 1 to Policy Year 5] to be chosen at inception.

In addition, lump sum benefit is payable equal to Guaranteed Maturity Benefit plus Accrued Milestone Booster at the end of Policy Term. Milestone Booster shall accrue at the end of each policy year during the premium payment term provided all due premiums till date have been received.

The details of benefits available under this option are given below:

Events	How and When Benefits are Payable	Description
Death of Life Insured	On death of the life insured(s) during the policy term	In case of death of the life insured during the Policy Term for an in-force policy (all due premiums have been paid), the death benefit payable is highest of the following: Highest of: • 7x Annualised Premium in case Entry Age is less than 50 years and 5x Annualised Premium in case Entry Age is greater than equal to 50 years. • 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or • Sum Assured on Death The death benefit during policy term shall be subject to a minimum of the Surrender Value on the date of death. In case of death of the life insured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium. Further, for policies with non-annual mode of premium payment the balance premium(s), if any, falling due from the date of death and before the next policy anniversary shall also be deducted from the benefits payable. The policy will terminate upon the death of the insured during the Policy Term and no other benefit under the policy shall be payable.

Events	How and When Benefits are Payable	Description
Survival during Policy Term	On survival of Life Assured during Income Period, survival benefit payable from Income start year till the end of Policy Term.	On survival of Life Assured during Income Period and provided all due premiums have been paid, Base Income plus Income Booster (applicable for a fully paid-up policy, assuming all premiums payable during the premium payment term shall be received as and when due) shall be payable as per the Income Benefit frequency chosen.
Maturity	On survival of Life Assured at the end of Policy Term, lump sum benefit shall be payable	On survival of Life Assured at the end of Policy Term and provided all due premiums have been paid, Guaranteed Maturity Benefit plus Accrued Milestone Booster shall be payable at the end of Policy Term. The policy will terminate upon the payment of Maturity Benefit and last Survival Benefit. No other benefit under the policy shall be payable thereafter.

Illustrations

Option 1: Regular Income Option

Eshwar is 30 years old and wishes to earn a second income from age 45 to as he wants to follow his passion in later years of his life.

He chooses Regular Income option as it meets his needs. He decides to pay premium of ₹ 1 Lakh p.a. for 10 years with policy term of 15 Years and income Term of 20 years.

He will receive an income of ₹ 1,59,375 rupees, starting from 16th year thereafter till end of income term every year, subject to payment of all due premiums.

Premium & benefit details	Amount (₹) p.a	Total (₹)
Premium	1,00,000	10,00,000
Guaranteed level Income (Base Income + Accrued Income Booster)	1,59,375 (39,844 + 1,19,531)	31,87,500
Total Benefit		**31,87,500**

Notes:

1. Premium excludes the taxes, rider premiums, underwriting extra premiums, loading for modal premiums if any

2. Benefits will vary depending upon the option chosen
3. Income frequency is Annual in arrears

Option 2: Regular Income ROP Option

Raghav, a 40-year-old male wishes to invest in an income plan that can help him in retirement to support his daily needs. He wants to pay premium of ₹ 1,00,000 for next 10 years and wants an annual income for 30 years starting from the age 55.

He will receive an income of ₹ 1,34,816 for 30 years, starting from 16th year thereafter till end of income period every year, subject to payment of all due premiums. Also, he will receive lump sum amount (equal to total premiums paid) of ₹ 10 L at the end of income term.

Premium & benefit details	Amount (₹) p.a	Total (₹)
Premium	1,00,000	10,00,000
Guaranteed level Income (Base Income + Accrued Income Booster)	1,34,816 (33,704 + 1,01,112)	40,44,480
Guaranteed Maturity Benefit		10,00,000
Total Benefit		**50,44,480**

Notes:

1. Premium excludes the taxes, rider premiums, underwriting extra premiums, loading for modal premiums if any
2. Benefits will vary depending upon the option chosen
3. Income frequency is Annual in arrears

Option 3: Regular Income Plus Option

Ayush is 30 years of age wishes to go on a trip every year. He wants an income plan that can give a fixed amount every year and a lump sum amount at the end of the term. He wants to pay premium of ₹ 1,00,000 for next 10 years and wants an annual income for 20 years starting from the age of 45.

He will receive an income of ₹ 1,25,824 for 20 years, starting from 16th year thereafter till maturity every year, subject to payment of all due premiums. Also, he will receive lump sum of ₹ 10L at the end of policy term.

Premium & benefit details	Amount (₹) p.a	Total (₹)
Premium	1,00,000	10,00,000
Guaranteed level Income (Base Income + Accrued Income Booster)	1,25,824 (31,455 + 94,369)	25,16,480
Maturity Benefit (Guaranteed Maturity Benefit + Accrued Milestone Booster)	(2,50,000 + 7,50,002)	10,00,002
Total Benefit		**35,16,482**

Notes:

1. Premium excludes the taxes, rider premiums, underwriting extra premiums, loading for modal premiums if any
2. Benefits will vary depending upon the option chosen
3. Income frequency is Annual in arrears

Option 4: Early Income Plus Option

Ajeet is 45 years of age and has a son. He wishes to invest in an income plan that can support a fixed amount towards the expenses related to his son starting immediately. He wants to pay premium of ₹ 1,00,000 for next 10 years and wants an annual income for 25 years.

He will receive an income of ₹ 32,927 for 25 years, starting from 1st year thereafter till maturity every year, subject to payment of all due premiums. Also, he will receive lump sum of ₹ 10L at the end of policy term.

Premium & benefit details	Amount (₹) p.a	Total (₹)
Premium	1,00,000	10,00,000
Guaranteed level Income (Base Income + Accrued Income Booster)	32,927 (8,232 + 24,695)	8,23,175
Maturity Benefit (Guaranteed Maturity Benefit + Accrued Milestone Booster)		10,00,002 (2,50,000 + 7,50,002)
Total Benefit		**18,23,175**

Notes:

1. Premium excludes the taxes, rider premiums, underwriting extra premiums, loading for modal premiums if any
2. Benefits will vary depending upon the option chosen
3. Income frequency is Annual in arrears

Eligibility Criteria

Plan Parameters	Minimum	Minimum
Age at Entry[1]	30 days	65 years
Age at Maturity[1]	18 years	100 Years
Premium Payment Term (PPT)	5 years	12 Years
Policy Term (PT)	Option 1 & 2: 5 Years Option 3: 10 Years Option 4: 15 Years	Option 1 & 2: 17 Years Option 3: 55 Years Option 4: 50 years
Basic Sum Assured	INR ₹ 24,000*Death Benefit Multiple	No Limit, subject to the Board Approved Underwriting Policy (BAUP)
Premium (₹) (excluding discount)	₹ 24,000 p.a.	No limit, subject to the Board Approved Underwriting Policy
Premium Payment Mode	Annual / Half-yearly / Quarterly / Monthly	
Income/Survival Benefit frequency	Annually in Arrears/ Annually in Advance / Half-yearly in Arrears/ Half-yearly in Advance / Quarterly in Arrears/ Quarterly in Advance / Monthly in Arrears/ Monthly in Advance	

[1]Any reference to Age is as on last birthday

Eligibility Criteria for POS

Plan Parameters	Minimum	Minimum
Age at Entry[1]	30 days	55 years
Age at Maturity[1]	18 years	65 years
Premium Payment Term (PPT)	5 Years	12 Years
Policy Term (PT)	Option 1 & 2: 5 Years Option 3: 10 Years Option 4: 15 Years	Option 1 & 2: 17 Years Option 3 & 4: 20 Years
Basic Sum Assured	INR ₹ 24,000 * Death Benefit Multiple	Corresponding to a maximum Death Benefit of ₹ 25 lakhs
Premium (₹) (excluding discount)	₹ 24,000 p.a.	Corresponding to a maximum Death Benefit of ₹ 25 lakhs
Premium Payment Mode	Annual / Half-yearly / Quarterly / Monthly	
Income/Survival Benefit frequency	Annually in Arrears / Annually in Advance / Half-yearly in Arrears/ Half-yearly in Advance / Quarterly in Arrears / Quarterly in Advance / Monthly in Arrears / Monthly in Advance	

[1]Any reference to Age is as on last birthday

No Medical examination shall be required under POS variant of the product.

Following definitions and conditions apply

Total premium paid means total of all the premium paid under the base product, excluding any extra premium and taxes, if collected explicitly.

Annualised Premium shall be the premium payable in a year under a non-single pay option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any.

Survival Benefits are payable on survival of life insured during the policy term.

Base Income shall be a % of Annualised Premium (before discount). Such 'Base Income' shall be payable every year during Income Period as per the chosen option.

Accrued Income Booster shall be an additional income which accrues

- Option 1 & 2: At the end of each policy year, starting 2nd policy year, during the premium paying term provided all due premiums till date have been received.
- Option 3 & 4: At the end of each policy year, starting 1st policy year, during the premium paying term provided all due premiums till date have been received.

This is expressed as % of Total Premiums Paid (before discount and excluding loading for modal premiums). Such 'Accrued Income Booster' shall be payable every year during the Income Period, depending on the option chosen

Income Booster shall be equal to 'Accrued Income Booster' applicable for a fully paid-up policy.

Guaranteed Maturity Benefit shall be

- For Option 2: Equals to the Total Premiums Paid (excluding loading for modal premiums and before discount) by the policyholder during term of the contract and such benefit shall be payable at the end of Income Period.
- For Option 3 and 4: % of Annualised Premium (before discount). Such 'Guaranteed Maturity Benefit' shall be payable at the end of Policy Term

Accrued Milestone Booster is applicable for Option 3 & 4. This benefit accrues at the end of each policy year, starting 1st policy year, during the premium paying term provided all due premiums have been received. This is expressed as % of Total Premiums Paid (before discount and excluding loading for modal premiums). Such 'Accrued Milestone Booster' shall be payable at the end of Policy Term.

Milestone Booster shall be equal to 'Accrued Milestone Booster' applicable for a fully paid-up policy under Option 3 & 4.

Reduced Paid-up (RPU) Factor shall be a ratio calculated as the total period for which premiums have already been paid, divided by the maximum period for which premiums were originally payable.

Basic Sum Assured shall be equal to the Death Benefit Multiple (DBM) multiplied by the Annualised Premium.

Sum assured on death means an absolute amount of benefit which is guaranteed to become payable on death of the life assured and shall be equal to the Basic Sum Assured.

Sum Assured on Maturity shall be equal to absolute amount of benefit which is guaranteed to be payable on Maturity as defined below:

- Option 1: Commuted value of the Base Income at the end of Policy Term
- Option 2: Commuted value of the Base Income and Guaranteed Maturity Benefit at the end of Policy Term
- Option 3 and Option 4: Guaranteed Maturity Benefit

Accrued Paid-up Income Booster shall accrue when the policy converts to reduced paid-up status. This is computed as:

Paid-up Income Booster Accrual Factor x (Sum of future Income Booster yet to accrue)

- Paid-up Income Booster Accrual Factor is provided in Annexure J

Accrued Paid-up Milestone Booster shall accrue when the policy converts to reduced paid-up status. This is applicable for Option 3 & 4. This is computed as:

Paid-up Milestone Booster Accrual Factor x (Sum of future Milestone Booster yet to accrue)

- Paid-up Milestone Booster Accrual Factor is provided in Annexure J

Additional features

i. Settlement option

a. This is an option to receive any Benefit due on maturity date (for Option 3 and Option 4) in equal instalments over a period of 3 to 5 years instead of lump sum amount under an in-force as well as Paid-up policy.

b. This option can be exercised for full or part of the benefit payable under the policy on maturity date.

c. The instalments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for.

d. The instalments shall be derived assuming growth rate of 5 year Gsec yield less 50 bps. The 5 year GSec yield shall as at closing of financial year immediately preceding the maturity date.

e. The first instalment shall be paid on Maturity date and next as per the chosen frequency in c).

f. In case of death of the insured(s) during settlement period, the remaining instalments shall remain payable to the nominee/legal heir(s).

g. This option shall be exercised by Policyholder at least 3 months before the due date of maturity.

ii. Special Date

a. In case the Income or Survival Benefit Frequency is Annual, then at the time of purchase the policyholder will have an option to choose to receive all survival benefits on a "Special Date" as per their choice, instead of policy anniversary.

b. This Special Date can be any date, succeeding the due date of first survival benefit, such as spouse's birthday, parents' anniversary, child's birthday etc.

c. In such a case, the benefit applicable for the policy year when it is due, would be increased for the period for which the payment of the benefit is deferred, i.e. between original payout date and special date, by accumulating the benefit at an interest rate of 3% p.a. compounding monthly.

d. However, the last instalment due at the end of Policy Term or Income Term (as applicable) shall be paid on the actual date, and not on Special Date.

Once opted at the time of purchase, the policyholder will neither have choice to change the Income/ Benefit frequency for rest of the term, nor change the chosen date in future

iii. Sub-Wallet

a. At inception or any time during the policy term, as applicable, the policyholder can choose to receive full or part of his benefits into his 'Sub-Wallet'

b. The Sub-wallet will earn a loyalty addition that will accrue on a monthly compounded basis.

c. The loyalty addition rate shall be at which RBI absorbs liquidity which currently is the Standing Deposit Facility (SDF) rate.

d. The current Standing Deposit Facility rate is 5.25% p.a. and the same shall be reviewed bi-monthly.

e. The Company may in future change the reference rate from Standing Deposit Facility rate to some other index, subject to prior approval of IRDAI.

f. The policyholder can withdraw the balance from the Sub-wallet, in part or in full, anytime during the policy term, as applicable.

g. The balance in the Sub-wallet, if any, will be paid to the policyholder at the time of termination or foreclosure of the policy.

h. The policyholder can dynamically set/amend the proportion of the benefit receivable into his Sub-wallet any time during the policy term by prior intimation to the Company.

iv. Premium Offset

a. Under Option 4, the policyholder will be able to offset the premium payable in the policy to the extent of benefits payable by the company, if any.

b. The frequency and timing of benefit payment must match that of premium payment under this option.

c. If the income benefit payout exceeds the premium payable under the policy, the company shall pay such excess to the policyholder.

d. However, if the benefit payable is not sufficient to offset the premium payable under the policy, then, the policyholder will be required to pay the balance premium to the company.

e. The benefit will be deemed as paid when used for 'Premium Offset'.

v. Income/Survival Benefit Frequency

Income Benefit Frequency" is periodicity of the Income Benefit as payable under the policy. At inception, the policyholder shall be given a choice to receive the benefit at any other frequency as below, wherein, if chosen, the corresponding conversion factor will be applicable to derive the Income/Benefit payable:

Option	Frequency	**Income/Benefit** (Per frequency)
1 & 2	Annual in advance	100% of Income Benefit (i.e. no loading)
	Semi-annual in arrear	105.4% of Income Benefit x ½
	Quarterly in arrear	104.3% of Income Benefit x ¼
	Monthly in arrear	103.2% of Income Benefit x 1/12
	Annual in arrear	107.5% of Income Benefit

Option	Frequency	Income/Benefit (Per frequency)
1 & 2	Semi-annual in advance	101.6% of Income Benefit x ½
	Quarterly in advance	102.2% of Income Benefit x ¼
	Monthly in advance	102.7% of Income Benefit x1/12
3 & 4	Annual in arrear	100% of Income Benefit (i.e. no loading)
	Semi-annual in arrear	98% of Income Benefit x ½
	Quarterly in arrear	97% of Income Benefit x ¼
	Monthly in arrear	96% of Income Benefit x 1/12
	Annual in advance	93% of Income Benefit
	Semi-annual in advance	94.5% of Income Benefit x ½
	Quarterly in advance	95% of Income Benefit x ¼
	Monthly in advance	95.5% of Income Benefit x 1/12

Under Option 4, during premium payment term, the following frequency of income benefit shall be available depending upon premium payment frequency. Post Premium Payment Term, the frequency of the Income can be any one from the above table.

Premium Mode / Income Freq	Annual	Semi-Annual	Quarterly	Monthly
Annual in arrear	✓	✓	✓	✓
Semi-annual in arrear	✓	✓	✓	✓
Quarterly in arrear	✓	✓	✓	✓
Monthly in arrear	✓	✓	✓	✓
Annual in advance	✓	×	×	×
Semi-annual in advance	✓	✓	×	×
Quarterly in advance	✓	✓	✓	×
Monthly in advance	✓	✓	✓	✓

Modes of Premium Payment:

You have an option to pay the premiums either Annually, Half-yearly, Quarterly and Monthly modes.

Loading on premiums will be applicable as mentioned in the table below:

Mode	Modal Loading
Annual	Multiply Annual Premium by 1
Half - Yearly	Multiply Annual Premium by 0.51
Quarterly	Multiply Annual Premium by 0.26
Monthly	Multiply Annual Premium by 0.0883

Riders:

You have the flexibility to enhance your cover by adding the following optional riders, by paying additional rider premium over and above your base policy premium.

1. Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:110B033V03 or any other later version)
2. Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V03 or any other later version)
3. Tata AIA Vitality Protect (UIN: 110B046V03) or any other later version
4. Tata AIA Vitality Health (UIN: 110B045V02) or any other later version
5. TATA AIA Benefit Protection Rider (UIN: 110B049V02) or any later version
   - These riders can be attached effective policy inception or any policy anniversary of the base plan subject to the rider premium payment term and the policy term shall not exceeding the outstanding premium payment term and outstanding policy term for the base plan. Riders can be attached subject to rider premium payment term and policy term are not more than outstanding premium payment term and policy term of base policy
   - The riders shall be offered in compliance with the provisions as defined in IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.
   - If there is overlap in benefit offered under different riders with the base product, then that benefit under the rider will not be offered.
   - In case the product is purchased under PoS, then no rider can be attached.
   - Riders are not mandatory and are available for a nominal extra cost.
   - For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor / Intermediary or visit our nearest branch office.

Grace Period:

A Grace Period of fifteen (15) days for monthly mode and thirty (30) days for all other modes, from the due date will be allowed for payment of each subsequent premium. The Policy will remain in force during this period.

Non-Forfeiture Provisions:

If any due premium for a non-single pay policy remains unpaid at the end of the grace period, the following is the treatment under various scenarios:

LAPSE:

On discontinuance of payment of premium during the first policy year, the policy will lapse and no further benefits shall be paid. The policy can be revived within the period of 5 years from the due date of first unpaid premium by payment of all due premiums together with interest as detailed below in revival section. Upon revival of the policy, all benefits shall be restored and be applicable with effect from the date of revival. The policy will be terminated at the end of revival period if not revived.

In addition, on revival of a lapsed policy, the Survival benefit that would have otherwise been payable to a premium paying policy during the period the policy was lapsed, will be payable to the policyholder on the date of revival.

REDUCED PAID-UP BENEFIT:

The policy shall acquire a reduced paid-up benefit on payment of at least 1 full year's premium in case of Regular/Limited Pay. The benefits to be paid in case of reduced paid-up policies are as follows.

Such reduced paid-up policies can be revived within the period of 5 years from the due date of first unpaid premium by payment of all due premiums together with interest as detailed below in revival section. Upon revival of the policy, all benefits shall be restored and be applicable with effect from the date of revival.

In addition, on revival of a reduced paid-up policy, the difference between the paid-up Survival benefits already paid out during revival period and the original Survival benefit will also be payable to the policyholder.

RPU Death Benefit: On death during the policy term, Sum Assured on Death multiplied by the RPU Factor shall be payable.

RPU Survival Benefit:

Option 1 & 2 – Not applicable

Option 3 & 4 – On survival of Life Assured during Income Period, following RPU Survival Benefit shall be payable as per the Income Benefit frequency chosen.

RPU Factor x Base Income plus Accrued Income Booster plus Accrued Paid-up Income Booster during the income period

RPU Maturity Benefit: On survival of Life Assured at the end of Policy Term, following RPU Maturity Benefit shall be payable:

Option 1 - RPU Factor x Base Income plus Accrued Income Booster plus Accrued Paid-up Income Booster

Option 2 - RPU Factor x Base Income plus Accrued Income Booster plus Accrued Paid-up Income Booster during the income period. In addition, lump sum benefit shall be payable equal to Guaranteed Maturity Benefit at the end of the income period.

Option 3 & 4- RPU Factor x Guaranteed Maturity Benefit plus Accrued Milestone Booster plus Accrued Paid-up Milestone Booster at the end of Policy Term

Further, the future applicable reduced paid-up benefits (RPU Death Benefit/ RPU Survival Benefit/ RPU Maturity Benefit) as defined above shall be adjusted for any excess survival / income benefit paid before the policy was converted to reduced paid-up status.

The adjustment (i.e. of excess survival benefit paid) to RPU Survival Benefit shall be made in equal installments over 'x' number of years, subject to such survival benefit post adjustment being at least equal to 5% of RPU Survival Benefit before adjustment. Residual excess amount due to the application of 5% of RPU Survival Benefit floor, if any, shall be adjusted from RPU Maturity Benefit.

where;

x is defined as = [Min of (PPT +5, PT) less Number of Completed years for which premiums are already paid]

SURRENDER BENEFIT:

A Surrender value shall be payable on completion of one policy year, provided one full years' premium is paid.

The surrender value payable is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).

Guaranteed Surrender Value =

{GSV Factor * Total Premiums Paid (before discount and excluding loading for modal premiums) + GSV Factor for Accrued Benefits * (Accrued Income Booster + Accrued Milestone Booster, as applicable} less any Survival Benefit paid till the date of surrender; subject to minimum zero

SSV as determined by the Company from time-to-time basis changing economic scenario. The Company may revise SSV, based on the then prevailing market conditions. Any change in the ethodology/formula for calculating the SSV shall be subject to IRDAI approval.

In addition to the above, under all the options, the balance in the Sub-wallet, if any, will be paid to the policyholder upon surrender.

Revival

If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, it may be reinstated/revived, within five years after the due date of first unpaid premium and before the date of maturity, subject to: (i) Policyholder's written application for reinstatement/revival; (ii) production of Insured's current health certificate and other evidence of insurability, satisfactory to the Company; and (iii) payment of all overdue premiums with interest.

The evidence and any medical requirements called for are in line with the prevailing underwriting guidelines duly approved by the Board & the health declaration by the life insured(s).

Any reinstatement/revival shall only cover loss or insured event which occurs after the reinstatement/revival date.

Any evidence of insurability requested at the time of reinstatement/revival will be based on the prevailing underwriting guidelines duly approved by the Board. The reinstatement/revival will be based on the Board approved underwriting policy.

The applicable interest rate for revival is determined using the SBI domestic term deposit rate for ‘1 year to less than 2 years’, plus 2%. The rate of interest on revival with effect from 1st April 2025 is 8.98% simple p.a. (i.e. SBI interest rate of 6.98% + 2%) plus applicable taxes. The interest rate applicable is reviewed every 6 months and gets updated as per the given formula. Any alteration in the formula will be subject to prior approval of IRDAI.

Options available under the product:

- Change of premium payment mode
- Change of Nomination/ Assignment/ Appointee
- DOB correction
- Change of Income/Survival benefit frequency at policy anniversary

No other change is allowed apart from those mentioned above.

Value-added Service Feature:

Health Management Services:

Life Insureds of TATA AIA Fortune Guarantee Secure who are eligible for the Health Management Services will be eligible to avail Second Opinion / Personal Medical Case Management / Medical Consultation services from service provider(s) affiliated to/registered with the Tata AIA Life Insurance Co. Ltd. The services are expected to assist the eligible life insured(s) to ascertain correct diagnosis of a medical condition and obtain due care for the life insured(s) in case of illness.

These services are subject to:

- the availability of suitable service provider(s);
- primary diagnosis has been done by a registered medical practitioner as may be authorized by a competent statutory authority;
- Health Management Service is available to be utilised throughout the policy term, subject to prevailing eligibility conditions.
- the eligibility of the life insured(s) as may be determined by Board Approved Underwriting Policy which will be reviewed periodically and updated on our website. The changes shall apply without any discrimination to all existing and new customers of the product. Policyholders can check their eligibility by visiting our website or contacting the Call Centre.
- Whenever the eligibility criteria changes or the service is withdrawn, the same shall be communicated to all the policyholders. Prior to effecting any changes, we shall inform the same to IRDAI
- The current eligibility is of a minimum total Sum Assured of ₹ 30 lakhs [under base plan and rider/s (if any)]

Note:

- These services are aimed at improving Policyholder engagement and reducing exits from the Company’s in-force book.
- The cost of these services is expected to be offset by either lower costs of claims or better economies of scale or higher revenue due to better persistency.
- These value added services are completely optional for the eligible customer to avail
- For customers availing such services, they are offered at no additional cost to the Life Insured.
- Premiums charged to the policyholder shall not depend on whether such a service(s) is availed by the Policyholder.
- These services have been transparently stated in the Sales Literature and Policy Document with clear guidance on how to verify eligibility etc.
- The Life Insured may exercise his/her own discretion to avail the services.
- These services shall be directly provided by the service provider(s).
- The services can be availed only where the policy / rider is in-force.
- All the supporting medical records should be available to avail the service.
- We reserve the right to discontinue the service or change the service provider(s) at any time.
- The services are being provided by third party service provider(s) and we will not be liable for any liability.

Terms and Conditions

1. Free Look Period

If the Policyholder is not satisfied with the terms & conditions of the policy, s/he has the right to cancel the Policy by providing written notice to the Company and receive a refund of all premiums paid without interest after deducting a) Proportionate risk premium for the period on cover, b) Stamp duty, and c) Medical examination costs (including goods and services tax) which have been incurred for issuing the Policy. In case any survival benefit has been paid before processing of the Free Look cancellation amount, we shall recover the same from the refund amount due to the policyholder.

Such notice must be signed by the Policyholder and received directly by the Company within 30 days whether received electronically or otherwise after the Policyholder receives the Policy Document.

2. Change in Basic Sum Assured

Any change in the Basic Sum Assured is not allowed post inception of the policy.

3. Policy Loan

Provided that the policy acquires Surrender Value, policyholders may apply for a policy loan for such an amount within the extent of 80% of Surrender Value. The Policy must be assigned to Tata AIA Life.

- Daily interest shall accrue on the policy loan at a rate which the Company shall determine. Interest rate applicable to policy loan will be equal to prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 2%. The interest rate on loans is verified & updated on our company's systems every six months (on 1st April & 1st Oct every year) as per the given formula. The current interest rate for Loan from 1st April 2025 is 8.98% p.a. (i.e. SBI interest rate of 6.98% + 2%) compounding annually.
- Interest shall be payable on each Policy Anniversary following the date of availing policy loan and until the policy loan is repaid.
- Any unpaid interest shall be added to the principal loan amount and interest shall apply to such amount at the same rate. If any amount of policy loan is outstanding at the claim payout stage, the outstanding amount shall be recovered from the claim proceeds under the Policy. At any time while this Policy is in force, You may repay the principal amount of the policy loan and accrued interest, or any part thereof.
- For in-force and fully Paid-up Policy, the Policy will not be terminated if the outstanding loan amount (including interest) exceeds the Surrender Value. However, for other than in-force and fully Paid-up Policy, if the outstanding loan amount (including interest) exceeds the Surrender Value, the Policy will be terminated post intimation and giving reasonable opportunity to the Policyholder to continue the Policy. Residual amount, if any, will be refunded to the Policyholder.
- There shall be no discretion of the Company in granting the Policy loan to identical/similar policyholders. Further, there shall be no discretion of the Company in the quantum of loan granted (subject to the quantum being within permissible limits).

4. Exclusion

Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force. The policy shall terminate and no further benefits shall be payable.

Waiting Period (applicable for POS)

If death of any of the life insureds occurs during the first 90 days from the Date of commencement of risk, we shall refund Total Premiums Paid and the policy will terminate with immediate effect.

Waiting period of 90 days is not applicable for death due to accident provided all due premiums have been paid. Death benefit and other benefits in policy will continue to be payable as normal in case of such accidental death.

5. Tax Benefits

Income Tax benefits may be available as per the prevailing Income Tax Laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

6. Assignment

Assignment is allowed as per provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

7. Nomination

Nomination is allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

8. Renewal Premium in advance

Collection of renewal premium in advance shall be allowed within the same financial year for the premium due in that financial year. Additionally, the premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium.

The renewal premium so collected in advance shall only be adjusted on the due date of the premium.

9. This product is also available for sales through Company's web-site www.tataaia.com

10. Fraud, Misstatement or Suppression

Any fraud, misstatement or suppression of a material fact under the policy shall be dealt as per the provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

11. First year premium discount

- **Discount for Auto Premium Debit:** A discount of 1% will be offered on the first-year instalment due premiums for all payments paid through any permissible electronic mode debited through an auto-debit mandate. Such discount shall be capped to a maximum of ₹100 over the year.
- **Discount for women:** A discount of 2% on first year premium will be offered to female life assureds.

Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015 are as follows:

01. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
    a. the date of issuance of Policy or
    b. the date of commencement of risk or
    c. the date of revival of Policy or
    d. the date of rider to the Policy

    whichever is later.
02. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from
    a. the date of issuance of Policy or
    b. the date of commencement of risk or
    c. the date of revival of Policy or
    d. the date of rider to the Policy

    whichever is later.

    For this, the insurer should communicate in writing to the Life Assured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
03. Fraud means any of the following acts committed by Life Assured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life Insurance Policy:
    a. The suggestion, as a fact of that which is not true and which the Life Assured does not believe to be true;
    b. The active concealment of a fact by the Life Assured having knowledge or belief of the fact;
    c. Any other act fitted to deceive; and
    d. Any such act or omission as the law specifically declares to be fraudulent.
04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or his agent keeping silence to speak, or silence is in itself equivalent to speak.
05. No Insurer shall repudiate a life Insurance Policy on the ground of Fraud, if the Life Assured/ beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
06. Life Insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the Life Assured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the Life Assured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life Insurance is based.
07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the Life Assured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life Insurance Policy would have been issued to the insured.
09. The insurer can call 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 of age of Life Insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015. and only a simplified version prepared for general information. Policyholders are advised to refer to Insurance Laws (Amendment) Act, 2015 for complete and accurate details.]

Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

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.

Grievances/Complaints

- Contact details of Grievance Redressal Officer of the Insurer

  Customers can email to **GRO@tataaia.com** or write to – Grievance Redressal Officer (GRO)

Tata AIA Life Insurance Company Limited,

9th Floor, B - Wing, I-Think Techno Campus,
Behind TCS (Lodha),
Thane (West), Mumbai – 400 607.

- Link for registering the grievance with the insurer's portal

  The Insurer's portal may be accessed on www.tataaia.com

  Where the redressal is not satisfactory despite the escalations, you may represent to the Ombudsman. For further information or latest updated list of Ombudsman Office addresses, kindly visit the IRDA of India website https://www.cioins.co.in/Ombudsman - Ombudsman / List of Insurance Ombudsmen OR our website www.tataaia.com.

DISCLAIMER:

- This product is underwritten by Tata AIA Life Insurance Company Ltd.
- Insurance cover is available under this product.
- This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- This plan is also available for sale through online mode.
- This product brochure should be read along with Benefit Illustration.
- Risk cover commences along with policy commencement for all lives, including minor lives. The policy shall vest in the life of the minor insured once he/she attains majority i.e. 18 years.
- 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 all the Premiums Paid.
- In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines.
- All Premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy.
- No Goods and Service Tax shall be applicable on Individual life insurance products as per prevailing laws.