

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:**
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Visit us at: **www.tataaia.com**

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• P R E S E N T I N G •

Savings solutions

Tata AIA 
Fortune Guarantee Supreme

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



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Tata AIA Fortune Guarantee Supreme

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

Every individual has their own aspirations in life. Buying that dream home, providing your children the education they deserve or taking your family for a dream vacation. To achieve these aspirations during your lifetime, you need a plan that will deliver without fail.

Presenting, Tata AIA Fortune Guarantee Supreme, a life insurance savings plan that allows you to convert these aspirations into reality by providing guaranteed returns and life cover throughout policy tenure.

Based on the nature and time horizon of your aspirations, you have the freedom to take your benefits either as regular income or as a lump sum.

Key Features

- Flexibility to choose guaranteed benefits in the form of lump sum and/or income to meet your financial goals
- Grow your income by choosing sub wallet feature & withdraw as and when required
- Women Special discount - 2% on First Year's Premium specially for women customers
- "Premium Offset" feature to offset your premium against survival benefit payouts
- Enjoy tax benefits on premiums and benefits, as per applicable Tax Laws

Plan options:

1. Immediate Income
2. My Income

How do the plan options work?

1. Immediate Income

Under this plan option, you will receive a **Guaranteed Immediate Income (GII)** in advance from 2nd year as given in the table below, subject to payment of all due premiums. The frequency of GII will be same as premium payment frequency.

Additionally, during the policy term you will also receive a **Guaranteed Income (GI)** in arrears as per table given below. The frequency of GI can be different from GII and hence can be Annual, Semi-annual, Quarterly or Monthly, as chosen by the you.

PPT	PT	GII as a % of Annualized Premium	GII Years of Payment (in advance)	GI years of payment (in arrears)
5	10	10%	2nd year till 6th year	6th year till 10th year

PPT	PT	GII as a % of Annualized Premium	GII Years of Payment (in advance)	GI years of payment (in arrears)
6	12	15%	2nd year till 7th year	7th year till 12th year
7	14	20%	2nd year till 8th year	8th year till 14th year
8	16	20%	2nd year till 9th year	9th year till 16th year
9	18	20%	2nd year till 10th year	10th year till 18th year
10	20	25%	2nd year till 11th year	11th year till 20th year
11	22	25%	2nd year till 12th year	12th year till 22nd year
12	24	25%	2nd year till 13th year	13th year till 24th year

The plan offers Death Benefit during the entire policy term. Please read Death Benefit section for complete details.

2. My Income

Under this plan option, you will receive guaranteed benefits in the form of survival benefits and/or a lump sum maturity benefit, subject to payment of all due premiums.

You need to choose the below details at the policy inception:

- Policy Term**
- Premium payment term and mode of premium payment**
- Survival Benefits details i.e. benefits paid during the policy term[#]**
 - Survival Benefit Payout Year(s) – the policy years in which the survival benefit shall be payable. The survival benefit can be taken annually, half-yearly, quarterly or monthly in arrears or advance.
 - Amount of Survival Benefit payable in each year.
- Maturity Benefit i.e. benefit payable at the end of the policy term**
- Death Benefit i.e. benefit payable in case of death during policy term**
 - For Single Pay policies and Single Life, choose Death Benefit Multiple:
 - 10 times Single Premium (10x) or
 - 7 times Single Premium (7x) or
 - 1.25 times Single Premium (1.25x)
 - For Single Pay and Joint Life, Death Benefit Multiple will be 1.25x on First death and either 10x or 7x on Second death.
 - For Limited Pay and Regular Pay, Death Benefit Multiple is 10x or 7x.

Illustrations

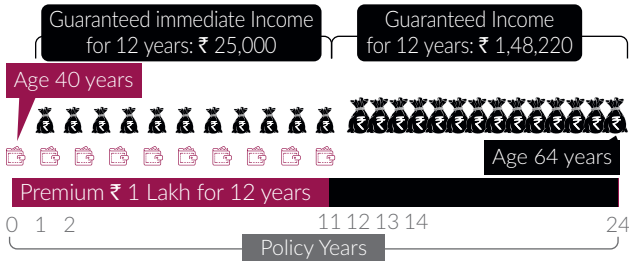
Option 1: Immediate Income Option

Preet is 40 years old and wishes to earn a second income from age 54 as he approaches retirement. He also wants a source of income during his earning years that can take care of his day to day expenses.

He chooses Immediate Income option as it meets both his needs. He decides to pay premium of ₹ 1 Lakh p.a. for 12 years with policy term of 24 years.

He will receive ₹ 25,000 of Guaranteed Immediate Income for 12 years, starting from the beginning of 2nd year and Guaranteed Income of ₹ 1,48,220 every year thereafter till maturity, subject to payment of all due premiums.

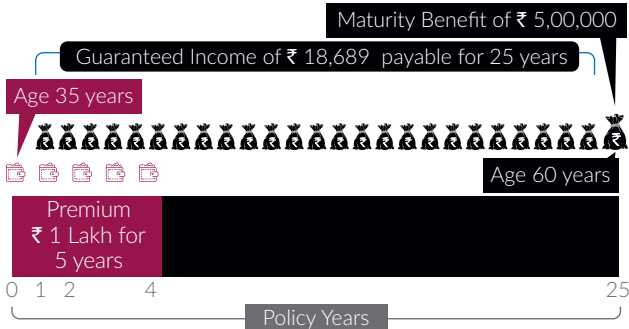
- Total Premium payable: ₹ 1,00,000 for 12 years = ₹ 12,00,000
- Guaranteed Immediate Income: ₹ 25,000 p.a.
- Guaranteed Income: ₹ 1,48,220 p.a.
- Total benefits payable during Policy term: ₹ 20,78,640



Option 2: My Income Option

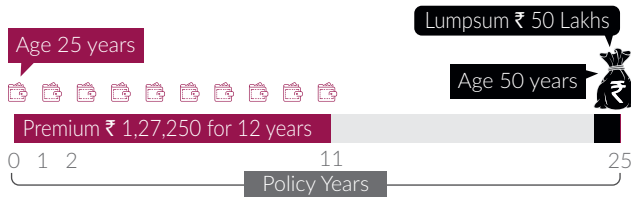
Example 1: Anuj is 35 years of age and has a son. He wishes to invest in an income plan that can support a fixed amount towards the expenses related to his son. He wants to pay premium of ₹ 1,00,000 for next 5 years and wants an annual income for next 25 years.

- Total Premium payable – ₹ 1,00,000 for 5 years = ₹ 5,00,000
- Total Benefits payable during Policy term – ₹ 9,67,225



Example 2: Mrinal is a 25-year old professional and wants to invest in a plan that will generate a corpus for buying his dream house. She wants ₹ 50 Lakhs in one payout when he is 50-years of age and decides to pay premium for 12 years.

- Total Premium payable – ₹ 1,27,250 for 12 years = ₹ 15,27,000
- Total benefits payable during policy term – ₹ 50,00,000



Premium will vary depending upon the option chosen.

Eligibility Criteria

Plan Parameters	Minimum		Maximum
Age at Entry ¹	30 days		65 years
Age at Maturity ¹	18 years		100 years
Premium Payment Term (PPT)	For Option 1: 5 years For Option 2: Single Pay – 1 year Regular/Limited pay – 5 years		For Option 1: 12 years For Option 2: Regular/Limited pay - 30 years
Policy Term (PT)	For Option 1: 10 years For Option 2: Single Pay – 5 years Regular Pay – Equal to PPT Limited Pay – PPT + 1		For Option 1: 24 years For Option 2: Single Pay – 60 years Regular Pay – Equal to PPT Limited Pay – 60 years
Basic Sum Assured	Single Pay Single Life		No Limit, subject to the Board Approved Underwriting Policy (BAUP)
	Death Benefit Multiple	Sum Assured (₹)	
	10	50,000	
	7	35,000	
	1.25	6,250	
	Joint Life (Death Benefit Multiple 7): 1st Death - ₹ 6,250 2nd Death – ₹ 35,000 Regular/Limited pay: Option 1: ₹ 2,40,000 Option 2: ₹ 1,68,000		
Premium (₹) (excluding discount)	Single Pay – ₹ 5,000 Limited Pay /Regular Pay – ₹ 24,000 p.a.		No Limit, subject to the Board Approved Underwriting Policy (BAUP)

Plan Parameters	Minimum	Maximum
Income/ Survival Benefit, if chosen (₹)	₹ 1,000 per annum	10 times of Total premiums payable during entire policy term
Income/ Survival Benefit frequency	Annually / Half-yearly / Quarterly / Monthly in Advance and Arrears	

In case of joint life policy, age limits apply to both lives

¹Any reference to Age is as on last birthday

Eligibility Criteria for POS

Plan Parameters	Minimum	Maximum
Age at Entry ¹	30 days	55 years
Age at Maturity ¹	18 years	65 years
Premium Payment Term (PPT)	For Option 1: 5 years For Option 2: Single Pay: 1 year Regular/Limited Pay: 5 years	For Option 1: 10 years For Option 2: Regular Pay: 20 years Limited pay: 19 years
Policy Term (PT)	For Option 1: 10 years For Option 2: Single Pay: 5 years Regular pay: Equal to PPT Limited Pay: PPT+1	For Option 1: 20 years For Option 2: Single Pay: 20 years Regular pay: Equal to PPT Limited Pay: 20 years
Basic Sum Assured	Single Pay	
	Single Life	
	Death Benefit Multiple	Sum Assured
	10	₹ 50,000
	7	₹ 35,000
	1.25	₹ 6,250
Joint Life (Death Benefit Multiple 10): 1st Death - ₹ 6,250 2nd Death - ₹ 50,000 Joint Life (Death Benefit Multiple 7): 1st Death - ₹ 6,250 2nd Death - ₹ 35,000 Regular/Limited pay: Option 1: ₹ 2,40,000 Option 2: ₹ 1,68,000		
Corresponding to a maximum Death Benefit of ₹ 25 lakhs		

Premium (₹) (excluding discount)	Single Pay – ₹ 5,000 Limited Pay /Regular Pay – ₹ 24,000 p.a.	Corresponding to a maximum Death Benefit of ₹ 25 lakhs
Premium Payment Mode	Annual / Half-yearly / Quarterly / Monthly	
Income/ Survival Benefit, if chosen (₹)	₹ 1,000 per annum	10 times of Total premiums payable during entire policy term
Income/ Survival Benefit frequency	Annually / Half-yearly / Quarterly / Monthly in Advance and Arrears	

In case of joint life policy, age limits apply to both lives

¹Any reference to Age is as on last birthday

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

Options applicable under My Income for the POS variant:

Under POS, you can opt for Endowment or Income Plan:

- a. **Endowment** – You will receive a lump sum at policy maturity, as chosen at inception. You will also have a Death Benefit for the entire policy term.
- b. **Income Plan:** You will receive income/survival benefit basis the below criteria chosen at inception:
 - The policy year from which income/survival benefit will commence
 - The amount of survival benefit payable every year
 - The survival benefit can be level or increasing (the increase will be on simple basis, in the range of 3% to 10% p.a.)
 - Lumpsum benefit on Maturity, if chosen.

Benefit in Details

- Death Benefit:** In case of death of the life insured/s during the policy term for an in-force policy (all due premiums have been paid), the death benefit payable is highest of the following:
 - 1.25 x Single Premium (excluding discount) or 7 x Annualised Premium (excluding discount);
 - 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or
 - Basic Sum Assured

Where; “Basic Sum Assured” shall be equal to the Death Benefit Multiple (DBM) multiplied by the Annualised Premium / Single Premium (excluding discount). The Death Benefit Multiple is set as:

- **Single Pay:**
 - Single Life – 10 or 7 or 1.25 as chosen by the policyholder at inception
 - Joint Life – 1.25 in case of First death and 10 or 7 in case of Second death
- **Limited Pay (Option 1):** 10
- **Limited and Regular Pay (Option 2):** 10 or 7

For single life policies and in case of Second Death for joint life policies, the death benefit shall be subject to a minimum of the Surrender Value as on the date of death.

For single life policies, the policy will terminate after payment of death benefit and no other benefits shall be payable.

For joint life policies, the policy will continue after First Death and the income/survival benefit will be paid to the surviving life, however, the policy will terminate after payment of death benefit upon the Second Death and no other benefits shall be payable.

Recoveries from Death Benefit

- In case of death of the life insured during the Grace Period the death benefit shall be paid after deductions of the unpaid premium.
- In case of non-annual mode of premium payment, death benefit shall be paid after deduction of the balance premium for the policy year of death, if any.

“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.

“Single Premium” shall be the premium payable under a single pay option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, if any.

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

Immediate Income: Provided the policy is in force and all due premiums have been paid, the survival benefit in the form of level Guaranteed Immediate Income (GII) and Guaranteed Income (GI) shall be payable as mentioned above in “How do the plan options work?” section.

Guaranteed Income (GI) shall be expressed a % of Annualized Premium and varies by Age, premium payment term and premium chosen.

My Income:

For Single Life Policies: While the Life Assured is alive, Survival Benefits are payable provided the policy is in force and all due premiums have been paid.

For Joint life policies: While one of the Life Assureds is alive, Survival Benefits are payable provided the policy is in force and all due premiums have been paid.

#As mentioned in “How do the plan options work?” section, you can choose your income/survival benefit payout, within the limits outlined below:

- a. Gap between 2 annual survival benefit payouts can be between 1 to 10 years.
 - b. For Limited Pay policies, maximum survival benefit during the premium payment term can be 50% of Total Premiums Paid (excluding loading for modal premiums and discount) till the date of the payout. For Regular Pay policies, this 50% limit is applicable till policy term less 1 year.
 - c. Survival benefits during the policy term can be level or variable.
- 3. Maturity Benefit as chosen under My Income option is payable on survival of Life Assured or at least one of the life assureds in case of Joint Life, till the end of policy term, provided all due premiums under the policy have been paid.**

Maturity benefit is not applicable for Immediate Income option.

Additional features

i. Settlement option

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

- a. This option can be exercised for full or part of the benefit payable under the policy on the maturity date.
- b. The instalments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for.
- c. The instalments shall be derived such that the present value of these instalments at 5-year G-sec yield on 31st March preceding maturity less 50bps is equal to the maturity proceeds chosen to be converted into settlement.
- d. The first instalment shall be paid on Maturity date and next as per the chosen frequency in b)
- e. In case of death of the insured(s) during settlement period, the remaining instalments shall remain payable to the nominee/legal heir(s).
- f. This option shall be exercised by Policyholder atleast 3 months before the due date of maturity.

ii. Special Date

In case the Income or Survival Benefit Frequency is chosen as Annual, then at the time of purchase the policyholder will have an option to choose to receive survival benefit on a “Special Date” as per their choice, instead of policy anniversary. This Special Date can be any date that falls after the due date of first survival benefit, such as spouse's birthday, parents' anniversary, child's birthday, etc. All survival benefit payouts shall be made on the chosen date.

In such a case, the benefit applicable for the policy year when it is due, would be increased for the deferment period, i.e., the period between the policy anniversary and the Special Date, by accumulating the benefit at an interest rate of 3% p.a. compounding monthly. Any change in Interest rate will be subject to IRDAI approval. However, the last instalment due on end of the policy term shall be paid on the date of Maturity only, and not on Special Date.

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

iii. Sub-Wallet

The policyholder can choose to receive full or part of his benefits into his 'Sub-Wallet'. The Sub-wallet will earn a loyalty addition that will accrue on a monthly compounded basis. The loyalty addition rate shall be at which RBI absorbs liquidity which currently is the Standing Deposit Facility (SDF) rate.

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

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

The policyholder can withdraw the balance from the Sub-wallet, in part or in full, anytime during the policy term. The balance in the Sub-wallet, if any, will be paid to the policyholder at the time of termination or foreclosure of the policy.

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

Under a non-Single Pay policy, the policyholder will be able to adjust the premium payable in the policy to the extent of benefits payable by the company, if any. The frequency and timing of benefit payment must match that of premium payment under this option. If the benefit payout exceeds the premium payable under the policy, the company shall pay such excess to the policyholder. 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. The benefit will be deemed as paid when used for 'Premium Offset'.

v. Income/Survival Benefit Frequency

Income/Survival Benefits will be payable annually, by default. However, the policyholder will have an option at inception to receive Guaranteed Income (when option 1 is chosen) or Survival Benefit payouts payable (when option 2 is chosen) in instalments as half yearly, quarterly, or monthly instalments. Any request for change during the policy term will be effective from next Policy Anniversary. Instalments for non-annual mode frequencies shall be arrived at by multiplying annual payouts with the corresponding conversion factors below:

Annual in arrears	100% of Income/Survival Benefit (i.e. no loading)
Half - Yearly in arrears	98% of Income/Survival Benefit x 1/2
Quarterly in arrears	97% of Income/Survival Benefit x 1/4
Monthly in arrears	96% of Income/Survival Benefit x 1/12

Annually in advance	93% of Annual in Arrears Frequency
Half - Yearly in advance	94.5% of Income Benefit x $\frac{1}{2}$
Quarterly in advance	95% of Income Benefit x $\frac{1}{4}$
Monthly in advance	95.5% of Income Benefit x $\frac{1}{12}$

However, if any survival benefit is payable during premium payment term then, the following frequency of income/survival 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
Single Premium	Multiply Single Premium by 1
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:110B033V02 or any other later version)
2. Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 or any other later version)
3. Tata AIA Vitality Protect (UIN: 110B046V01) or any other later version
4. Tata AIA Vitality Health (UIN: 110B045V01) or any other later version
 - These riders can be attached effective policy inception or any monthly policy anniversary of 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
- 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 benefit 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, Basic Sum Assured multiplied by the RPU Factor shall be payable.

RPU Survival Benefit: The future Survival Benefit multiplied by the RPU factor shall continue to be payable.

RPU Maturity Benefit: Maturity Benefit as chosen multiplied by the RPU Factor shall continue to be payable.

Surrender Benefit: The surrender benefit as detailed below shall be payable.

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.

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.

SURRENDER BENEFIT:

The Surrender Value shall be applicable basis the Premium Payment Term as defined below-

Single Pay	Immediately on Payment of Single Premium
Regular/ Limited Pay	On Completion of one policy year provided 1 full year's premium has been paid

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

- Guaranteed Surrender Value = $GSV \text{ Factor} \times \text{Total Premiums Paid}$ (excluding loading for modal premiums and discount) less any Survival Benefit paid till the date of surrender; subject to minimum zero
- Special Surrender Value (SSV) is determined by the company from time-to-time basis changing economic scenario. The Company may revise SSV based on then prevailing market conditions. Any change in the methodology/formula for calculating SSV shall be subject to IRDAI approval.

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 evidences 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 October 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:

The following options are 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
- Settlement Option

No other change is allowed apart from those mentioned above.

Value-added Service Feature:

Health Management Services:

Life Insureds of TATA AIA Fortune Guarantee Supreme 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

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 policy loan at a rate which the company shall determine. Interest shall be payable on each policy anniversary after the loan date and until the loan is repaid. Any unpaid interest shall be added to the principal loan and bear interest at the same rate.

The loan outstanding shall be recovered from the claim proceeds under the policy. However, the policyholder has the flexibility to repay the loan principal or any part thereof at any time during the policy term before termination.

For in-force and fully paid up policies, the policy will not be foreclosed if the outstanding loan amount including interest exceeds the surrender value. However, for other than in-force and fully paid up policies, if the outstanding loan amount including interest exceeds the surrender value, the policy will be foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy.

In our endeavor to create a thriving ecosystem for MSME customers, we wish to encourage MSME owners who are policyholders of Tata AIA Life, by offering lower interest rate for policy loan.

Interest rate applicable to policy loan will be equal to:

- Female policyholders who are MSME owners: Prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 1%
- Non female policyholders who are MSME owners: Prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 1.5%
- Policyholders who are not MSME owners: Prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 2%. This formula will be reviewed annually and only altered subject to prior approval of IRDAI. The interest rate on loans are 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

- Female policyholders who are MSME owners: 7.98% p.a. (i.e. SBI interest rate of 6.98% + 1.00%) compounding annually.
- Non female policyholders who are MSME owners: 8.48% p.a. (i.e. SBI interest rate of 6.98% + 1.50%) compounding annually.
- Policyholders who are not MSME owners: 8.98% p.a. (i.e. SBI interest rate of 6.98% + 2%) compounding annually.

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.

In case of joint life policy, the above clause is applicable on first death (of either of the two lives) due to suicide within 12 months from the commencement of risk under the policy.

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.

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.]

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. In case of Joint Life policies, discount of 2% on first year will be offered when both the lives are females.

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. In case of Joint Life policy, both life insureds need to be major for the policy to vest on their lives.
- 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 a Joint Life policy, the Secondary Life can be the spouse/ child/ parent/ grandparent/ grandchild/ parent-in-law or sibling of the Primary Life. Other relationships may be considered as long as there is an insurable interest between the lives, as defined within our Board-approved Underwriting Policy (BAUP).
- 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.