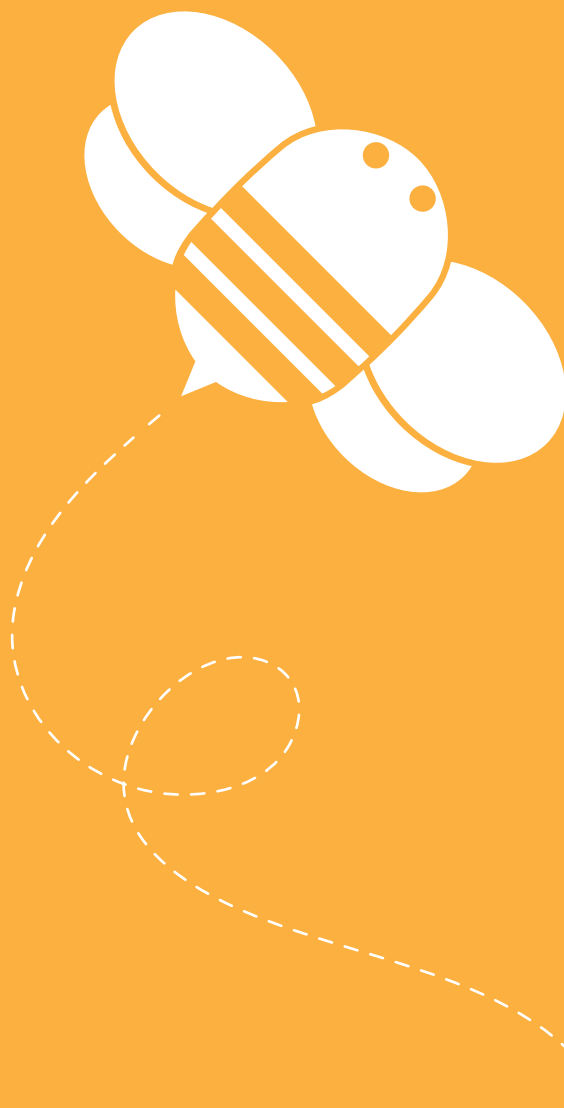


Savings Solutions

Tata AIA Life Insurance

Fortune Guarantee

Non Linked Non Participating Endowment Assurance Plan



Tata AIA Life Insurance Fortune Guarantee

Non Linked Non Participating Endowment Insurance Plan

At every stage of your life you decide and have a milestone to achieve. They come in forms of renovating your house, a long overdue vacation, marriage, child birth, child's education or securing the golden years, the list just keeps on increasing with time. Along with this you also carry the burden of any uncertainty happening & work towards being prepared to face the same.

In this endeavor you would want a plan which provides you the guarantee of a fixed amount that would be received in the near future & would also provide with the required protection for your family.

We at Tata AIA Life have come up with our plan, Tata AIA Life Insurance Fortune Guarantee which is a Limited premium paying Non Linked Non Participating Endowment Assurance plan that offers you benefits of a savings product and protection for your family in case something unfortunate were to happen. This plan offers you a Guaranteed Maturity Benefit with a short premium paying term. You can also enhance your protection cover with wide range of Riders.

Key Features

- Guaranteed Maturity Benefit* that varies from 125% to 161% of Total Premiums Paid
- Easy to understand with the policy term of 10, 11 or 12 years & premium paying term of 5 years
- Simplified plan with Basic Sum Assured as 10 times of the Annualised Premium
- Higher benefits for female lives
- Option to enhance protection through rider
- Tax benefits u/s 80C & 10(10D) of the Income-Tax Act, 1961

* Provided the policy is in force and all due premiums have been paid, on maturity. Maturity benefit depends on the entry age, gender, policy term and premium band

Eligibility Criteria

Plan Parameters	
Min Issue Age (Age as on last birthday)	8 years
Max Issue Age (Age as on last birthday)	55 yrs
Max Maturity Age (Age as on last birthday)	65, 66 and 67 years
Policy Term	10, 11 and 12 years
Premium Payment Term	5 years
Premium Mode	Annual/Semi-annual /Quarterly/Monthly
Basic Sum Assured	10 times Annualised Premium "Annualised Premium" shall be the premium paid in a year with respect to the Basic Sum Assured chosen by the policyholder, excluding the underwriting extra premiums and loading for modal premiums, if any.
Min Annualised Premium	₹ 50,000
Max Annualised Premium	No Limit, Subject to Underwriting

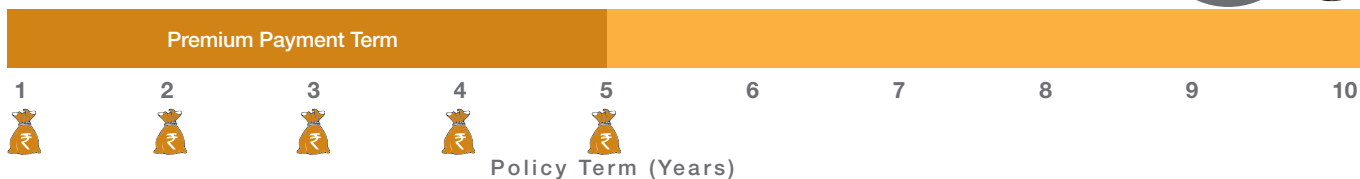
You may choose to pay your premiums in Annual, Semi-annual, Quarterly or Monthly mode as per your convenience.

Modal loading is as follows:

Annual Premium Rate	: Multiply Annual Premium Rate by 1 (i.e. No loading).
Semi-Annual Premium Rate	: Multiply Annual Premium Rate by 0.51 (i.e. loading of 2%).
Quarterly Premium Rate	: Multiply Annual Premium Rate by 0.26 (i.e. loading of 4%).
Monthly Premium Rate	: Multiply Annual Premium Rate by 0.0883 (i.e. loading of 6%).

Increase / Decrease in Basic Sum Assured is not allowed.

How does Tata AIA Life Insurance Fortune Guarantee works?



*Maturity benefit factor varies with the entry age, gender, policy term and premium band. For more details refer 'What are your benefits?' section.

What are your Benefits?

You are eligible for the following benefits under this product:

Maturity Benefit

Maturity Sum Assured will be paid on maturity. The "Maturity Sum Assured" is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the policy term, sex, annualised premium band & entry age as mentioned below:

Males

Policy Term - 10 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
8 to 15	133%	136%	140%	142%	143%
16 to 20	132%	135%	139%	141%	143%
21 to 25	131%	134%	138%	140%	142%
26 to 30	130%	134%	137%	139%	141%
31 to 35	130%	133%	136%	138%	140%
36 to 40	128%	132%	135%	137%	139%
41 to 45	127%	131%	135%	136%	138%
46 to 50	126%	130%	134%	135%	137%
51 to 55	125%	128%	132%	135%	135%

Policy Term - 11 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
8 to 15	141%	144%	148%	150%	152%
16 to 20	140%	144%	147%	149%	151%
21 to 25	139%	143%	146%	148%	150%
26 to 30	138%	143%	145%	147%	149%
31 to 35	138%	141%	144%	146%	148%
36 to 40	136%	140%	144%	145%	147%
41 to 45	135%	139%	144%	144%	146%
46 to 50	134%	138%	142%	144%	145%
51 to 55	133%	136%	140%	144%	144%

Death Benefit

In case of unfortunate event of the death of the insured; during the term of the policy, Sum Assured on death as defined below shall be payable.

"Sum Assured on death" shall be the highest of the following:

- Basic Sum Assured
- 105% of the Total Premiums Paid
- Maturity Sum Assured

"Annualised Premium" shall be the premium paid in a year with respect to the Basic Sum Assured chosen by the policyholder, excluding the underwriting extra premiums and loading for modal premiums, if any.

Policy Term - 12 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
8 to 15	148%	152%	156%	158%	160%
16 to 20	147%	151%	155%	157%	159%
21 to 25	146%	150%	154%	156%	158%
26 to 30	145%	150%	153%	155%	157%
31 to 35	145%	148%	152%	154%	156%
36 to 40	143%	147%	151%	153%	155%
41 to 45	142%	146%	151%	152%	154%
46 to 50	141%	145%	149%	151%	153%
51 to 55	140%	143%	147%	151%	151%

Females

Policy Term - 10 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
8 to 15	134%	137%	141%	143%	144%
16 to 20	133%	136%	140%	142%	144%
21 to 25	132%	135%	139%	141%	143%
26 to 30	131%	135%	138%	140%	142%
31 to 35	131%	134%	137%	139%	141%
36 to 40	129%	133%	136%	138%	140%
41 to 45	128%	132%	136%	137%	139%
46 to 50	127%	131%	135%	136%	138%
51 to 55	126%	129%	133%	136%	136%

Policy Term - 11 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
8 to 15	142%	145%	149%	151%	153%
16 to 20	141%	145%	148%	150%	152%
21 to 25	140%	144%	147%	149%	151%
26 to 30	139%	144%	146%	148%	150%
31 to 35	139%	142%	145%	147%	149%
36 to 40	137%	141%	145%	146%	148%
41 to 45	136%	140%	145%	145%	147%
46 to 50	135%	139%	143%	145%	146%
51 to 55	134%	137%	141%	145%	145%

Policy Term - 12 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
8 to 15	149%	153%	157%	159%	161%
16 to 20	148%	152%	156%	158%	160%
21 to 25	147%	151%	155%	157%	159%
26 to 30	146%	151%	154%	156%	158%
31 to 35	146%	149%	153%	155%	157%
36 to 40	144%	148%	152%	154%	156%
41 to 45	143%	147%	152%	153%	155%
46 to 50	142%	146%	150%	152%	154%
51 to 55	141%	144%	148%	152%	152%

“Total Premiums Paid” means amount equal to the total premiums paid during the premium payment term of the policy. Such amount should be excluding interest, tax, underwriting extra premiums and loading for modal premiums, if any.

“Maturity Sum Assured” refers to the absolute amount of benefit which is guaranteed to become payable on maturity of the policy.

Additional Benefits:

Flexibility of Additional Coverage¹

You have further flexibility to customize your product by adding the following optional riders. These riders can be attached only at the policy inception.

1. Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider
2. Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN:110B029V01)

Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01)

This rider ensures protection of your family by paying your nominee an amount equal to the rider sum assured in case of an accidental death. In case of severe dismemberment like loss of limbs or bodily functions or severe burns due to an accident, it will pay a percentage of the rider sum assured as per the ADDL benefit chart. The benefits will be doubled in case of certain accidental death or dismemberments.

Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN:110B029V01)

This rider provides for the waiver of all future premiums of the basic policy which fall due in case of death or while the proposer is totally and permanently disabled (provided that the death occurs /disability commences before the proposer reaches 65 years or the end of premium payment term of the basic plan, whichever is earlier).

¹For more details on the benefits, premiums and exclusions under these riders please refer to the Rider Brochures or contact our Insurance Advisor / Intermediary or visit our nearest branch office.

Benefit Illustration

Following are the benefits payable at the given ages for term 10 years for a healthy life and for standard age proof:-

All amount in Rupees

Age of the life insured (years)	Annual Premium [^]	Basic Sum Assured	Maturity Benefit [#]
35	₹ 1,00,000	₹10,00,000	₹ 6,80,000
35	₹ 5,00,000	₹ 50,00,000	₹ 34,50,000
35	₹ 10,00,000	₹ 1,00,00,000	₹ 70,00,000

[^]The premium mentioned is exclusive of applicable taxes, cesses & levies. All Premiums are subject to applicable taxes, cesses & levies which will entirely be borne by the Policyholder and will always be paid by the Policyholder along with the payment of Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Alternatively, Tata AIA Life Insurance Company Limited has the right to deduct the amount from the benefits payable by Us under the Policy. Kindly refer the sales illustration for the exact premium.

In case of unfortunate death of the insured, **Death Benefit** as defined under ‘What are your Benefits’ will be payable.

[#]Provided the policy is in force, all due premiums have been paid and Insured survives till maturity.

Other plan features/ Terms and Conditions

Surrender

The policy can be surrendered any time during the term of the policy, provided at least two full year’s premiums have been paid. The surrender value payable is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).

GSV will be Total premium paid x GSV factor*

“Total Premiums Paid” means amount equal to the total premiums paid during the premium payment term of the policy. Such amount should be excluding interest, tax, underwriting extra premiums and loading for modal premiums, if any.

The Special Surrender Value (SSV) will be calculated as follows:

Special Surrender Value Factor* x Maturity Sum Assured.

Company has the right to review the basis for calculating the SSV factors from time to time based on the experience and will be subject to prior approval of IRDA of India.

*For Guaranteed Surrender Value Factors and Special Surrender Value Factors, please refer to the policy contract.

Grace Period

If you are unable to pay your Premium on time, a grace period of 15 days for monthly mode and 30 days for all other modes will be offered starting from the premium due date. During this period your policy is considered to be in force with the risk cover as per the terms & conditions of the policy. If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse and have no further value except as may be provided under the Non-Forfeiture Section.

Non-forfeiture Provisions

If the full premiums for the first two policy years are not paid within the grace period, the policy shall lapse from the due date of first unpaid premium and no benefits will be payable.

The policy will be converted into a Reduced Paid-up policy by default, provided full premiums for the first two policy years are paid and subsequent premiums remain unpaid.

Reduced Paid-up policy is a default non-forfeiture benefit. In case of Reduced Paid up policies, the benefits payable will be as below:

On death of the life insured during the policy term;

Sum Assured on death x (No. of premiums paid)/ (No. of premiums payable, during the entire policy term)

This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

Maturity benefit in case of reduced paid up policies: Maturity Sum Assured

However, from the due date of First Unpaid Premium, but not later than 2 years from the due date of First Unpaid Premium; the policy can be revived by payment of full arrears of premiums together with interest.

Reinstatement / Revival

If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, you may reinstate/revive the same within two years after the due date of the first unpaid premium and before the date of maturity subject to underwriting & reinstatement rules of the Company. However, the Company would require: a) A written application from you for reinstatement/revival; b) Current health certificate of insured and other evidence of insurability satisfactory to the Company; c) Payment of all overdue premiums with interest; d) Repayment or reinstatement of any Indebtedness outstanding at the due date of the premium at default plus interest.

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.

Free Look Period

If you are not satisfied with the terms & conditions/ features of the policy, you have the right to cancel the Policy by providing written notice to the Company and receive a refund of all premiums paid without interest after deducting a) Proportionate risk premium for the period on cover, b) Stamp duty and medical examination costs (including applicable taxes, cesses & levies) which have been incurred for issuing the Policy. Such notice must be signed by you and received directly by the Company within 15 days after you receive the Policy Document. The said period of 15 days shall stand extended to 30 days, if the policy is sourced through distance marketing mode, which includes every activity of solicitation (lead generation) and sale of insurance products through voice mode, SMS, electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

Policy Loan

Policy Loan is available in Tata AIA Life Insurance Fortune Guarantee provided that the policy acquires Surrender Value, you may apply for a policy loan for such an amount within the extent of 65% of Surrender Value.

Interest rate applicable to policy loan will be equal to the prevailing SBI (State Bank of India) deposit interest rate for tenure '1 year to less than 2 years' + 2% and will be reviewed semi-annually.

Exclusion

In case of death due to suicide by the Life Assured, whether sane or insane, within 12 months from the date of commencement (which is same as date of inception of the policy), the nominee shall be entitled to Total Premiums Paid, provided the policy is in force. In case of death due to suicide by the Life Assured, whether sane or insane, within 12 months from the date of reinstatement or revival, the nominee shall be entitled to higher of Total Premiums Paid or the acquired surrender value as on the date of death, provided the Policy is in force.

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

Tax Benefits

Premiums paid under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, life insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act.

Income Tax benefits would 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.

Assignment

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

Nominee

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

(Prohibition of Rebates) Section 41 - of the Insurance Act, 1938 and amended from time to time.

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of an kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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.

DISCLAIMER:

- The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.

- Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid.
- This product brochure should be read along with sales Illustration.
- This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- Insurance cover is available under this product.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Riders, please contact Tata AIA Life's Insurance Advisor / Intermediary or Branch.
- In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines.
- Risk cover commences along with policy commencement for all lives, including minor lives.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS: IRDA of India clarifies to public that

- IRDA of India or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDA of India does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Tata AIA Life Insurance Company Limited (IRDA of India Regn. No.110 • CIN No. - U66010MH2000PLC128403).

Registered & Corporate Office

14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013

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** or SMS '**LIFE**' to **58888**

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