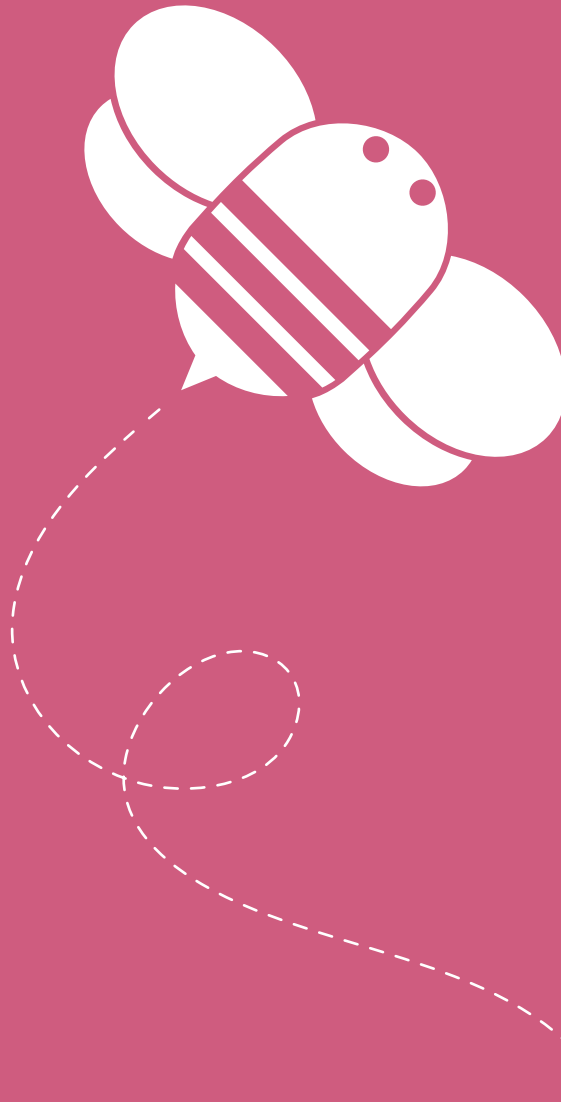


Savings Solutions

Tata AIA Life Insurance

Insta Wealth Plan

Non Linked Participating Endowment Assurance Plan



Tata AIA Life Insurance Insta Wealth Plan

(Non Linked Participating Endowment Assurance Plan)

In today's fast paced life, we all like to keep things simple. At Tata AIA Life, we understand this fact and endeavor to come up with solutions that will make your process of buying a life insurance plan simpler.

We present to you Tata AIA Life Insurance Insta Wealth plan, a simple Non Linked Endowment Assurance plan which is easy to understand and easy to buy. A plan which offers you the security of life insurance without the hassle of going through tedious medical tests.

Key Features

- Hassle - free insurance cover with no medical or financial underwriting
- Convenience of paying for a shorter period and enjoy life cover throughout the term
- Guaranteed Additions# every year after completion of premium paying term
- Compound bonus and terminal bonus to further enhance your savings
- Guaranteed cover of up to Rs.10 lacs*.
- Tax benefits u/s 80C & 10(10D) of the Income-Tax Act, 1961

#For more details on the Guaranteed Additions please refer 'What are your Benefits?' section

*For entry age less than or equal to 35 yrs.

Eligibility Criteria

Min entry age Age as on last birthday	0 yrs (30 days)	
Max entry age Age as on last birthday	45 yrs	
Min maturity age Age as on last birthday	18 yrs	
Max maturity age Age as on last birthday	65 yrs	
Policy Term/ Premium payment term (only limited premium paying option is allowed)	Policy Term	Premium payment term
	10 yrs	7 yrs
	15 yrs	10 yrs
	20 yrs	15 yrs
Payment Mode	Annual / Semi-Annual / Monthly	
Minimum Basic Sum Assured	₹100,000 (Basic Sum Assured should be in multiples of ₹ 1000)	
Max Basic Sum Assured	20,00,000	
Minimum Premium	₹10,000 per annum	

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

Modal loading is as follows:

Annual Premium Rate : No loading

Semi-Annual Premium Rate : Multiply Annual Premium Rate by 0.51

Monthly Premium Rate : Multiply Annual Premium Rate by 0.0883

Increase / Decrease in Basic Sum Assured is not allowed.

Large Sum Assured Discount

For those who opt for high Sum Assured; the Large Sum Assured Discount rates are as below:

Basic Sum Assured (in ₹)	Discount per 1000 Basic Sum Assured (in ₹)
100,000 - 199,000	Nil
200,000 - 299,000	2.00
300,000 - 499,000	3.00
500,000 & above	4.50

How does Tata AIA Life Insurance Insta Wealth Plan work?

- Choose the Basic Sum Assured as per your need and requirement
- Choose the premium payment term/ policy term as per your goal
- Your premium will be calculated basis Age, Policy Term, Basic Sum Assured and Premium Payment Mode
- Fill the proposal form with simple health questionnaire and get the cover

What are your benefits?

You are eligible for the following benefits under this product:

Guaranteed Addition (GA)

Guaranteed Addition of 1% of Basic Sum Assured per year, will accrue from the policy anniversary following end of the premium payment term till the end of policy term provided all due premiums have been paid. The accrued GA is payable either on maturity or death or surrender.

Maturity Benefit

On maturity we will pay the Basic Sum assured along with the accrued Guaranteed additions, Vested Compound Reversionary Bonus (CRB) and Terminal Bonus, if any, provided the policy is in force and all due premiums have been paid.

Death Benefit

In case of unfortunate event of the death of the insured; "Sum Assured on death" along with accrued Guaranteed Additions, vested Compound Reversionary Bonus and Terminal Bonus (if

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

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

- 10 times Annualised Premium
- Basic Sum Assured on death

"Annualised Premium" shall be the premium paid in a year with respect to the basic sum assured chosen by the policy holder, excluding the underwriting extra premiums and loading for modal premiums, if any.

"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.

Benefit Illustration:

Following are the benefits payable at the given ages for term 20 years for a healthy life and for standard age proof:-

All amount in Rupees

Age of the insured (years)	Basic Sum Assured	Annual Premium [^]	Guaranteed Addition	Benefits @ 4%			Benefits @ 8%		
				Compound Reversionary Bonus	Terminal Bonus	Maturity Benefit [#]	Compound Reversionary Bonus	Terminal Bonus	Maturity Benefit [#]
25	3,00,000	21,690	15,000	80,830	20,208	4,16,038	2,16,129	54,032	5,85,161
35	5,00,000	36,205	25,000	1,34,717	33,679	6,93,396	3,60,214	90,054	9,75,268

Some benefits are guaranteed and some benefits are non-guaranteed with returns based on the future performance of your life insurance company (Tata AIA Life). If your policy offers guaranteed returns then these will be clearly marked as "guaranteed" in the illustration table on this page. If your policy offers non-guaranteed returns then illustration will have pages that will show two different rates of assumed future investment returns and corresponding bonus rate. The above bonus illustration (if any) has been determined using assumed future investment returns of 8% and 4% respectively. The rates used have been set by the Life Insurance Council. These assumed rates of return are not guaranteed and there are no upper and lower limits of what you might get back at maturity, due to the fact that the value of your policy is dependent on a number of factors including future

if any + accrued Guaranteed Additions) x GSV factor[^] for Compound Reversionary Bonus & Guaranteed Additions.

The Special Surrender Value will be calculated as follows:

SSV Factor[^] x (Reduced Paid up Sum Assured + Accrued Guaranteed Addition + Vested Compound Reversionary Bonuses, if any)

Where, Reduced Paid-up Sum Assured = Basic Sum Assured x (Number of premiums paid / Number of premiums payable for the entire term of the policy)

The Special Surrender Value Factors vary according to the policy term and policy year of surrender.

Company has the right to review the basis for calculating these 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.

investment performance. [#]Premium 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 all due premiums have been paid.

Other plan features/ Terms and Conditions

Surrender

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

The minimum guaranteed surrender value shall be the sum of guaranteed surrender value and the surrender value of any subsisting bonus and Guaranteed Additions, as applicable, already vested to the policy. It is defined as a percentage of the "Total Premiums Paid". The percentage payable, i.e. the Guaranteed Surrender Value Factor, varies according to the policy term and the policy year of surrender.

Guaranteed Surrender Value = (Total Premiums Paid x GSV factor[^] for premium) + (vested Compound Reversionary Bonus,

Grace Period

If you are unable to pay your Premium on time, starting from the premium pay-to-date, a grace period of 15 days for monthly mode and 30 days for all other modes will be offered. 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. If any claim occurs during the grace period, any due premiums of the policy, which are not paid as on date of death, will be deducted from the death claim payout.

Non-forfeiture Provisions

If the premium is not paid by the end of the grace period, the policy will lapse and can be reinstated within two years from the due date of first unpaid premium.

When the full premium for the first policy year is 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 premium for the first policy year has been paid and subsequent premiums remain unpaid.

Reduced Paid-up policy is a default non-forfeiture benefit. Such reduced paid up policies can be revived within two (2) years from the due date of first unpaid premium by payment of all due premiums together with interest.

Once policy becomes reduced paid up and is not revived within two (2) years from the due date of first unpaid premium, it will continue to be in reduced paid up status.

Once the policy becomes reduced paid up, the policy shall not be entitled to any further Compound Reversionary Bonuses, Terminal Bonus.

In case of reduced paid up policies, the benefits payable will be as below:

- **Death benefit in case of reduced paid up policies:**

Sum Assured on death x (Number of premiums paid)/ (Number of premiums payable, during the entire policy term) + Vested Compound Reversionary Bonus and accrued Guaranteed Additions will be payable.

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:**

Minimum Guaranteed Sum Assured on maturity x (Number of premiums paid)/ (Number of premiums payable, during the entire policy term) along with vested Compound Reversionary Bonus and accrued Guaranteed Additions will be payable.

Reinstatement / Revival

If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, policyholder may reinstate/revive the same within two years after the due date of first unpaid premium and before the date of maturity. However, the Company would require: a) A written application from policyholder for reinstatement/revival; b) Current health certificate of life insured and evidence of insurability satisfactory to us; 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 reinstatement / revival shall only cover loss or insured event which occurs after the reinstatement / revival date.

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 from the date of receipt of the policy document. The said period of 15 days shall stand extended to 30 days, if the policy is sourced through distance marketing mode.

Policy Loan

Policy Loan is available in Tata AIA Life Insurance Insta Wealth Plan provided that your 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. The current rate of interest is 11%.

Exclusion

In case of death due to suicide by the Insured, whether sane or insane, within 12 months from the date of commencement, the nominee shall be entitled to "Total Premiums Paid", provided the Policy is in force. In case of death due to suicide by the Insured, 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.

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 as 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 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 except 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.

Disclaimers:

- 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.
- In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines.

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 - 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@tataia.com**.

Visit us at: **www.tataia.com** or SMS '**LIFE**' to **58888**

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