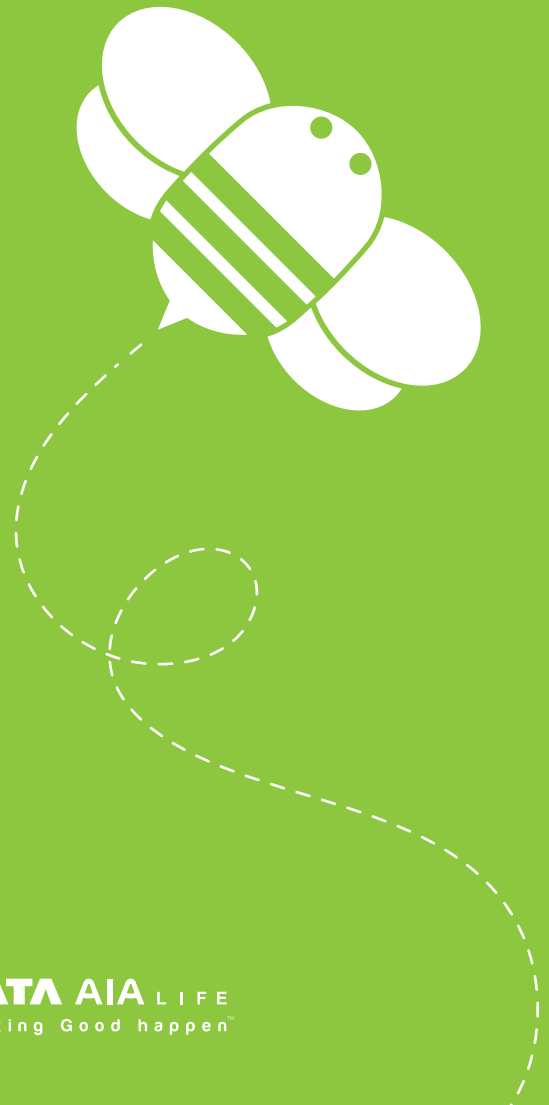


Savings Solutions

Tata AIA Life Insurance

Money Back Plus

A Non Linked Participating Endowment Assurance Plan



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 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**

Unique Reference Number – L&C/Adv/2015/Dec/677

• UIN: 110N119V01

TATA AIA LIFE
making Good happen™

Tata AIA Life Insurance Money Back Plus

A Non Linked Participating Endowment Assurance Plan

We at Tata AIA Life understand how important it is to plan ahead for important occasions such as saving for your children's education, developing their career, planning their wedding, starting a business, a family vacation or even owning that dream house. You work hard so that no financial constraint comes in the way of the dreams and aspirations of your loved ones. True happiness lies in receiving the fruits of your investments when you need them the most. Keeping this need in mind, we present you a chance to experience the joy of securing your future needs with one decision.

Presenting, Tata AIA Life Insurance Money Back Plus, a participating non linked money back Insurance plan, which caters to your need for guaranteed cash inflow at regular intervals along with the protection of a life cover from uncertainties of life. This plan gives you the flexibility to choose from various term options to suit your financial needs with the advantage of paying for only half the term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses throughout the term.

Make the right start with "Tata AIA Life Insurance Money Back Plus" that will help you build a strong savings foundation with adequate financial protection so that you leave no stone unturned to add colors to your dreams!

Key Features

- Survival payouts of upto 130% of Sum Assured¹ at regular intervals throughout the term
- Life cover throughout the policy term regardless of the survival payouts already paid
- Additional protection in case of Accidental death through inbuilt Accident Benefit
- Limited premium payment equal to half the policy term
- Enhance your Savings through Compounded Reversionary Bonus & Terminal Bonus
- Lumpsum Maturity addition to meet your needs
- Tax benefits u/s 80C & 10(10D) of the Income-Tax Act, 1961

¹ For more details on benefits, please refer 'What are your benefits?' section

Eligibility Criteria

Plan Options	Option 1	Option 2	Option 3
Policy Term	16 yrs	20 yrs	24 yrs
Premium Payment Term	8 yrs	10 yrs	12 yrs

Min entry age (Age as on last birthday)	2 yrs
Max entry age (Age as on last birthday)	51 yrs
Min maturity age	18 yrs
Max maturity age	75 yrs
Payment Mode	Annual/Semi-Annual/Monthly
Minimum Basic Sum Assured	₹ 2,00,000 (in multiples of 1,000)
Maximum Basic Sum Assured	No limit but subject to financial underwriting

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

Note: In case of a minor life, risk commences from Date of Commencement of the policy

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

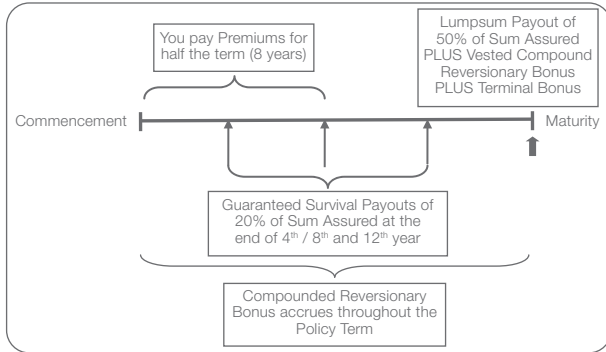
For those who opt for high Sum Assured; the Large Sum Assured Discount rates are as below:

Basic Sum Assured (in ₹)	Discount per 1000 Basic Sum Assured (in ₹)
2,00,000 - 3,49,000	Nil
3,50,000 to 4,99,000	2.00
5,00,000 to 9,99,000	3.00
10,00,000 and above	5.00

How does Tata AIA Life Insurance Money Back Plan work?

- Choose the Plan Option that suits your need
- Choose the Basic Sum Assured as per your need and requirement
- Choose the Policy Term as per your goal
- Your premium will be calculated basis Age, Policy Term, Basic Sum Assured, Premium Payment Mode chosen

How this plan works (Example If you choose Option 1 Policy Term of 16 years with Premium Payment Term of 8 years):



What are your benefits?

You are eligible for the following benefits under this product provided the policy is in force and all due premiums have been paid:

Survival Benefit

This plan provides you with regular payouts as percentage of the Basic Sum Assured (BSA) at equal intervals depending on the policy term chosen. The table below illustrates the regular payouts paid at specific frequencies subject to all the due premiums paid:

Plan Options/ End of Policy year	Survival Benefit as a % of Basic Sum Assured		
	Option1	Option 2	Option 3
4	20%		
5		20%	
6			20%
8	20%		
10		20%	
12	20%		20%
15		20%	
16	50%+Vested Bonus [^]		
18			20%
20		60%+ Vested Bonus [^]	
24			70%+ Vested Bonus [^]
Total Benefit	110%	120%	130%

Maturity Benefit

On maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable.

Where, the "Guaranteed Sum Assured on maturity" shall be defined as a percentage of the Basic Sum Assured, depending on the option chosen, as provided below:

- Option 1: 50% of the Basic Sum Assured
- Option 2: 60% of the Basic Sum Assured
- Option 3: 70% of the Basic Sum Assured

[^]The Maturity Benefit is illustrated in the above table.

Bonus

• Compound Reversionary Bonus (CRB)

- It will accrue every year starting from the 1st policy anniversary provided the policy is in force
- Accrued CRB will be payable on death or maturity or Surrender
- Compound Reversionary Bonus will be declared by the company annually and credited on policy anniversary

• Terminal Bonus

- Terminal Bonus will be a percentage of the vested Compound Reversionary Bonus
- It will be payable on death, if the policy is in force for 10 years, or on maturity

Death Benefit

In case of unfortunate event of the death of the insured; Sum Assured on death plus 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.

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

- 10 times Annualised Premium
- Basic Sum Assured

The above Death Benefit will be payable irrespective of the Regular Payouts (survival benefits) already paid.

Accidental Death Benefit:

We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident². This benefit is applicable only for entry age of 18 years or more.

² Definition of Accident: An accident is a sudden, unforeseen and involuntary event caused by external visible and violent means.

The Policy will terminate upon death of the insured and no other benefit under the policy shall be payable.

"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 policy term 20 years and premium payment term 10 years for a healthy life and for standard age proof:-

All amount in Rupees

Age of the insured (years)	Basic Sum Assured	Annual Premium ³	Total Survival Benefit	Benefits @ 4%			Benefits @ 8%		
				Compound Reversionary Bonus	Terminal Bonus	Maturity Benefit ⁴	Compound Reversionary Bonus	Terminal Bonus	Maturity Benefit ⁴
35	5,00,000	59,110	3,00,000	1,28,475	83,509	5,11,984	3,35,444	2,18,038	8,53,482
35	10,00,000	1,16,220	6,00,000	2,56,949	1,67,017	10,23,966	6,70,888	4,36,077	17,06,965

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 investment performance. ³The premium mentioned is exclusive of applicable taxes, cesses & levies. All Premiums are subject to applicable

"Total Guaranteed Benefits Payable under the plan" = 60% of Basic Sum Assured + Guaranteed Sum Assured on maturity

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.

⁵For Guaranteed Surrender Value Factors and Special Surrender Value Factors, please refer to the policy contract.

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. In case of an unfortunate death due to accident, your nominee will get an additional amount equal to the Basic Sum Assured along with the Death Benefit mentioned in 'What are your Benefits?' ⁴provided 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, 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 premium⁵) - Survival Benefit already paid, if any + (Vested Compound Reversionary Bonus x GSV factor for Vested Compound Reversionary Bonus⁵)

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

Special Surrender Value Factor⁵ x [(No of Premiums paid) / (No of Premiums Payable during the entire policy term) x (Total Guaranteed Benefits Payable under the plan) - Survival Benefits already paid, if any + Vested Compounded Reversionary Bonuses]

Where,

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 full premium for the first policy year is not paid within the grace period, the policy will 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 at least first policy year is 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 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 till the end of the revival period, 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 Survival Benefits, Compound Reversionary Bonuses and Terminal Bonuses.

In case of Reduced Paid up policies, the benefits payable will be as under:

Death Benefit: 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) along with Vested Compound Reversionary Bonus will be paid.

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

An additional amount equal to the Reduced Paid up Sum Assured along with the death benefit mentioned above will be paid in case of unfortunate death due to accident.

Where, Reduced Paid up Sum Assured is equal to Basic Sum Assured x (No of premiums paid)/ (No of premiums payable, during the entire policy term)

Maturity Benefit:

Total Guaranteed Benefits Payable under the plan x (No of premiums paid)/ (No of premiums payable during the entire policy term) less Survival Benefits already paid along with vested Compound Reversionary Bonus will be paid.

Where, "Total Guaranteed Benefits Payable under the plan" = 60% of Basic Sum Assured + Guaranteed Sum Assured on maturity

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 in accordance with prevailing underwriting guidelines duly approved by the Board, within two years after the due date of the first unpaid premium and before the date of maturity. 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 reinstatement/revival shall only cover loss or insured event which occurs after the reinstatement 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 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 Money Back Plus 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. 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.

Exclusions for Accidental Death Benefit:

No benefit shall be payable for any death caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- a. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent only.
- b. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- c. Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane;
- d. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping; scuba diving
- e. Accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
- f. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable;
- g. Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

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 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.

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.