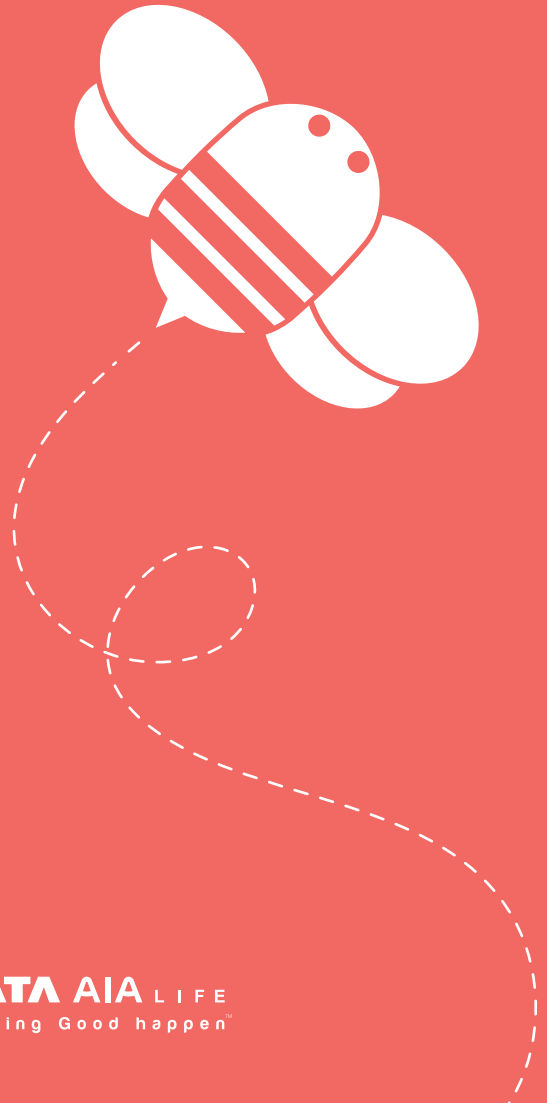


Savings Solutions

Tata AIA Life Insurance **Secure 7**

A Non-Linked Non- 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/AdvT/2015/Dec/656

• UIN: 110N107V01

TATA AIA LIFE
making Good happen™

Tata AIA Life Insurance Secure 7

(A Non-Linked Non- Participating Endowment Assurance Plan)
We, at Tata AIA Life, believe in protecting your dreams at various stages of life without compromising on your basic needs through financial resources. You do not have to think twice to live your dreams as they now come with guaranteed resources for the future, protecting you from uncertainties of life. We bring to you, Tata AIA Life Insurance Secure 7, a limited premium paying Non-Linked Non-Participating Endowment Assurance Plan that meets tomorrow's requirements along with protecting your future, loved ones and dreams as it ensures you of guaranteed returns for the money invested.

Key Features

- Pay for just 7 years and receive a Guaranteed Annual Income* for the next 7 years
- Protection against uncertainties of life for the entire policy term
- Protection of the Guaranteed Annual Income against erosion due to inflation
- Option to enhance protection through rider.
- On maturity, 25% of the Basic Sum Assured is payable
- Tax Benefits available under Section 80C and 10 (10D)

*Guaranteed Annual Income payment will begin from the 8th policy anniversary and will continue till the 14th policy anniversary, provided the policy is in force and all due premiums have been paid.

Eligibility Criteria

Min entry age	18 years
Max entry age	55 years
Max maturity age	69 years
Policy Term	14 years
Premium Payment Term	7 years
Minimum Premium	₹40,000* p.a.
Minimum Basic Sum Assured	₹ 2,50,000 (subject to minimum premium criteria and in multiples of ₹1,000)

*Premiums are exclusive of applicable taxes, cesses & levies

Increase / Decrease in Basic Sum Assured is not allowed.

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 : No loading
Semi-Annual Premium Rate : Multiply Annual Premium Rate by 0.51
Quarterly Premium Rate : Multiply Annual Premium Rate by 0.26
Monthly Premium Rate : Multiply Annual Premium Rate by 0.0883

Large Sum Assured Discount

For those who opt for higher Sum Assured; the Large Sum Assured Discount rates as below will be applicable:

Basic Sum Assured (₹)	Discount (Premium Rate Adjustment per ₹ 1000 SA)
Less than 7,00,000	0.00
7,00,000 to 9,99,999	5.00
10,00,000 to 14,99,999	8.00
15,00,000 and above	12.00

What are your benefits?

You are eligible for the following benefits under this product:

Guaranteed Annual Income (GAI)

The Guaranteed Annual Income in this plan ensures that you are provided a regular steady inflow of income for your needs. GAI payment will begin from the 8th policy anniversary and will continue till the 14th policy anniversary. This benefit will continue up to maturity, provided the policy is in force and all due premiums have been paid. GAI will begin initially at 50% of your annualised premium and will gradually build up to 150% of your annualised premium over the years, based on the GAI table below. The total GAI benefit you shall receive is equivalent to your Total Premiums Paid.

GAI will be as follows:

Policy Anniversary	Guaranteed Annual Income p.a. as % of Annualised Premium
8	50%
9	70%
10	90%
11	100%
12	110%
13	130%
14	150%

Maturity Benefit

On maturity we will pay you 25% of Basic Sum Assured. This benefit is payable, provided the policy is in force, all due premiums have been paid and on survival of insured till maturity. The last installment of Guaranteed Annual Income will be paid as due along with the above mentioned maturity benefit.

Death Benefit

In case of unfortunate death of the Insured, before the maturity of the policy, Sum Assured on death is payable to the nominee / legal heir.

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

- 10 times the Annualised Premium
- 105% of the Total Premiums Paid
- Maturity Sum Assured
- Basic Sum Assured

The Guaranteed Annual Income already paid, if any, will not be deducted from the Death Benefit.

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

"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.

Additional Benefits:

Flexibility of Additional Coverage:

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

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.

Premium Payment Term under this rider will be same as premium paying term of the Base policy or (70-age at entry) whichever is lower. The Rider Policy Term will be equal to Premium Payment Term under the Base Policy or up to the age 70 years of the insured whichever is earlier.

For more details on the features, benefits, conditions, premiums and exclusions under this rider please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office.

Benefit Illustration

Following are the benefits payable at the given ages for standard life & standard age proof:-

All amount in Rupees

Age of the Insured (years)	Basic Sum Assured	Annual Premium [^]	Total Guaranteed Annual Income [*]	Maturity Benefit [#]	Death Benefit
35	5,00,000	48,260	3,37,820	1,25,000	5,00,000
45	5,00,000	55,865	3,91,055	1,25,000	5,58,650

[^]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.

* Payable every year from the 8th policy anniversary till the end of the policy term or unfortunate death of life insured whichever is earlier provided all due premiums have been paid and policy is in force.

provided all due premiums have been paid.

Other plan features / Terms and Conditions

Surrender

Policyholder can surrender his policy any time during the term of the policy, provided at least the first full year's premium has been paid.

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

Guaranteed Surrender Value = (Guaranteed Surrender Value Factor x Total Premiums Paid) - Survival Benefits already paid, if any.

Special Surrender Value = Special Surrender Value Factor x [(Number of Premiums paid) / (Number of Premiums Payable during the entire policy term) x (Total Guaranteed Benefits Payable under the plan) - Survival Benefits already paid, if any]

Where, "Total Guaranteed Benefits Payable under the plan" = Total GAI payable over the entire policy term + Maturity Benefit.

The SSV and GSV Factors are as per the table below:

End of Year	GSV Factors	SSV Factors
1	15%	10%
2	30%	38%
3	30%	41%
4	50%	45%
5	50%	48%
6	50%	52%
7	50%	57%
8	57%	61%
9	63%	67%
10	70%	72%
11	77%	78%
12	83%	85%
13	90%	92%
14	100%	100%

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 the Insurance Regulatory and Development Authority of India.

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. 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 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.

If all the premiums have been paid for the first policy year and if the subsequent premiums remain unpaid, the policy will be converted into a Reduced Paid-up (RPU) policy. This is the default non-forfeiture benefit.

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 as mentioned in 'Revival/ Reinstatement' section below.

The benefits to be paid in case of Reduced Paid-up policies are as follows:

Death Benefit: On death of the Insured during the policy term, the benefit payable will be:

$$\frac{\text{Sum Assured on death} \times (\text{Number of Premiums paid})}{(\text{Number of Premiums Payable during the entire policy term})}$$

Survival Benefit: Guaranteed Annual Income percentage applicable as per the table under Guaranteed Annual Income in the section 'What are your benefits?' \times (Number of Premiums Paid/ Number of Premiums Payable during the entire policy term) \times Annualised Premium.

Maturity Benefit: $25\% \times \text{Basic Sum Assured} \times (\text{Number of Premiums paid}) / (\text{Number of Premiums Payable during the entire policy term})$.

Once Policy becomes paid up and is not revived till the end of the revival period, as per Section 'Revival/ Reinstatement', it will continue to be in reduced paid-up status.

Revival/ Reinstatement

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. 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.

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 solicitation through any means of communication other than in person.

Policy Loan

Policy Loan is available in Tata AIA Life Insurance Secure 7.

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.

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 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. If 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.
- 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.
- Insurance cover is available under this product.
- Rider is not mandatory and is available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life's Insurance Advisor/ 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.

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