



Secure your financial goals with the guarantee of regular income.

With this plan, you get:



Flexibility to choose guaranteed benefits in the form of Immediate or Deferred 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



Tax benefits[#]

Savings solutions

Tata AIA



Fortune Guarantee Secure

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

*Tax Laws are subject to modifications made there from time to time.

Dear abcd abcd,

Congratulations! Now you are one step closer to achieving your financial goals by choosing **Tata AIA Fortune Guarantee Secure**.

Under this you have the option to receive your guaranteed income in one of the following ways:

- Annually, Monthly, quarterly or half-yearly in Arrears & Advance.
- Annually on a "special date" such as your birthdate, anniversary, etc.



● Your plan details are as follows:

Policy term (years)	30
Premium payment term (years)	12
Mode of premium payment	Yearly
Premium installment as per chosen mode incl. GST	1,04,500

Income Paid In Cash

100%

You have chosen to receive guaranteed income every year on policy anniversary

● Your income details are as follows:

Income Starts from year	1
No. of years for which you will receive income (Income period)	30
Guaranteed income installment as per chosen frequency	36,462
Total Maturity Benefit	13,20,007

The date of first Income payout will be mentioned in your policy schedule.

The above mentioned benefits is applicable for an inforce policy (all premium during premium payment term is paid as and when due).

Best Wishes,
Tata AIA Life Insurance Company Ltd.

Please read complete Sales brochure before concluding sales.

Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. **Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. 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. UIN: 110N206V02 (L&C/Misc/2024/Nov/0816)

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint

Tata AIA Fortune Guarantee Secure

Name of the Prospect / Policyholder:	abcd abcd
Age (years) :	30
Gender:	Male
Name of the Life Assured 1 :	abcd abcd
Age (years) :	30
Gender:	Male
Policy Term (years) :	30
Premium Payment Term (years) :	12
Amount of Instalment Premium (Rs.) :	1,13,726
Mode of Payment of Premium :	Annual
Death Benefit Multiple:	12.5

Proposal No:	70022283068
Name of the Product:	Tata AIA Fortune Guarantee Secure
Tag Line:	Individual, Non-Linked, Non-Participating Life Insurance Savings Plan
Unique Identification Number:	110N206V02
GST Rate :	4.50% for first year 2.25% second year onwards

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Plan Option	Early Income Plus	Basic Sum Assured (first Death) Rs.	12,50,000
Sub-Option	NA	Sum Assured on First Death (at inception of the policy) Rs.	12,50,000
Income Period (years)	30	Total Annual Income Benefit (Base Income Plus Income Booster)	10,93,860
Income starts from year	1	Maturity Benefit (Guaranteed Maturity Benefit plus Milestone Benefit)	13,20,007
Income end on year	30	Special Date ²	NA
Income frequency	Annual	Settlement Option ⁵	NA

Rider Details													
Tata AIA Vitality (Wellness Program):	Yes			Utilisation of Rewards (if Wellness program opted)					Premium Discount				
Rider Name / UIN^(Benefit Option / Benefit Payout Option)	Details of Life Insured/Partner under the Benefit Option			Benefit Payout				Return of premium option	Benefit Option Term	Premium Payment Term	Sum Assured (Rs.)	Premium p.a. without GST (Rs.)	Year 1 Discount (Rs.)
	Name	Age(yrs)	Gender	Lumpsum (Rs.)	Income p.a. (Rs.)	Income Duration (yrs)							
VP - Term Booster (Lumpsum Benefit)#	abcd abcd	30	M	10,00,000	0	0	No	30	12	10,00,000	2,860	286	
VP - Accidental Death (Lumpsum Benefit)	abcd abcd	30	M	12,50,000	0	0	No	30	12	12,50,000	1,025	51	
VP - Accidental Total & Permanent Disability (Lumpsum Benefit)	abcd abcd	30	M	12,50,000	0	0	No	30	12	12,50,000	613	31	
VP - CritiCare Plus (Lumpsum Benefit)	abcd abcd	30	M	10,00,000	0	0	No	5	5	10,00,000	1,080	108	
VH - Hospi Care (Lumpsum Benefit)	abcd abcd	30	M	10,00,000	NA	NA	No	5	5	10,00,000	3,250	325	

^VP: Tata AIA Vitality Protect, (A Non-Linked, Non- Participating Individual Health rider, UIN:110B046V04)

^VH Tata AIA Vitality Health, (A Non-Linked, Non- Participating Individual Health rider, UIN:110B045V03)

#Premium calculated for Term Booster on abcd abcd is considering underwriting class as Preferred

CritiCare Plus and HospiCare benefit(s) is subject to renewal every 5 years. The premiums at the time of renewal will be based on then prevailing rates as applicable.

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST (Rs.)	1,00,000	8,828	1,08,828
Instalment Premium with First year GST (Rs.)	1,04,500	9,226	1,13,726
Instalment Premium post applicable discount with First year GST (Rs.)	1,04,500	8,389	1,12,889
Instalment Premium with GST 2 nd year onwards (Rs.)	1,02,250	9,026	1,11,276

Discount applicable and Installment Premium payable 2nd year onwards will depend on the Wellness status of the Insured

Policy Year	Annualized Premium	Guaranteed										Non - Guaranteed	
		Base Income (a)	Income Booster	Accrued Income Booster (b)	Total Income Benefit (a+b)	Guaranteed Maturity Benefit (c)	Milestone Booster	Accrued Milestone Booster (d)	Total Maturity Benefit Payable (c+d)	Death Benefit	Min. Guaranteed Surrender Value [#]	Special Surrender Value [#]	Surrender Value
1	1,00,000	9,115	351	27,347	36,462	0	12,692	0	0	12,50,000	0	28,716	28,716
2	1,00,000	9,115	701	27,347	36,462	0	25,385	0	0	12,50,000	27,060	46,222	46,222
3	1,00,000	9,115	1,052	27,347	36,462	0	38,077	0	0	12,50,000	40,684	80,741	80,741
4	1,00,000	9,115	1,402	27,347	36,462	0	50,770	0	0	12,50,000	1,10,179	1,38,810	1,38,810
5	1,00,000	9,115	1,753	27,347	36,462	0	63,462	0	0	12,50,000	1,33,499	1,83,577	1,83,577
6	1,00,000	9,115	2,104	27,347	36,462	0	76,154	0	0	12,50,000	1,58,775	2,36,393	2,36,393
7	1,00,000	9,115	2,454	27,347	36,462	0	88,847	0	0	12,50,000	1,86,009	2,97,371	2,97,371
8	1,00,000	9,115	2,805	27,347	36,462	0	1,01,539	0	0	12,50,000	2,35,894	3,66,852	3,66,852
9	1,00,000	9,115	3,155	27,347	36,462	0	1,14,232	0	0	12,50,000	2,88,214	4,45,151	4,45,151
10	1,00,000	9,115	3,506	27,347	36,462	0	1,26,924	0	0	12,50,000	3,43,794	5,32,249	5,32,249
11	1,00,000	9,115	3,857	27,347	36,462	0	1,39,616	0	0	12,50,000	4,08,722	6,28,851	6,28,851
12	1,00,000	9,115	4,207	27,347	36,462	0	1,52,309	0	0	12,60,000	4,90,042	7,35,090	7,35,090
13	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,77,580	7,52,210	7,52,210
14	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,75,291	7,70,469	7,70,469
15	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,73,003	7,90,207	7,90,207
16	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,48,541	8,11,503	8,11,503
17	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,36,079	8,34,299	8,34,299
18	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,33,790	8,59,049	8,59,049
19	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,31,502	8,85,565	8,85,565
20	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,19,040	9,13,899	9,13,899
21	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	4,04,751	9,44,620	9,44,620
22	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	3,92,289	9,77,644	9,77,644
23	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	3,90,001	10,13,253	10,13,253
24	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	3,77,539	10,51,594	10,51,594
25	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	3,75,251	10,93,066	10,93,066
26	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	3,72,962	11,37,785	11,37,785
27	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	3,48,500	11,86,123	11,86,123
28	0	9,115	0	27,347	36,462	0	0	0	0	12,60,000	3,36,038	12,38,548	12,38,548
29	0	9,115	0	27,347	36,462	0	0	0	0	12,95,141	3,33,750	12,95,141	12,95,141
30	0	9,115	0	27,347	36,462	3,30,000	0	9,90,007	13,20,007	13,56,469	3,27,808	13,56,469	13,56,469

Benefits during Settlement Period ⁵ (applicable when Settlement option is opted 'Yes')	
Proportion of Maturity Benefit opted to be taken as equal installments during settlement period (%)	NA
Settlement period (years)	NA
Frequency of payouts during Settlement period	NA
Amount of each installment as per frequency chosen above (Rs.)	NA
<i>For the purpose of this illustration, the discounting rate used</i>	NA

Note:

1. "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.
2. Total Income Benefit will be payable at the end of Income Benefit frequency as chosen or on Special date. Please refer complete Terms and Conditions for more details on Survival Benefits.
3. If you have selected Special Date-
 - a. The Total Income Benefit will be paid out on the chosen special date.
 - b. The last instalment of Total Income Benefit will be paid on end of Policy term/end of income period and not on the special date and hence, the last instalment will be lower than the earlier Total Income Benefit.
 - c. Total Income Benefit payable includes interest for the period between policy anniversary and special date chosen. This illustration assumes the date mentioned in the box below as the policy commencement date for the purpose of calculation of policy anniversary. However, the actual interest calculation will be based on the policy commencement date mentioned in your policy schedule.
4. Refer Sales literature for explanation of terms used in the illustration.
5. The instalments are derived using the rate equal to '5-year Gsec rate minus 50 bps' as on the end of financial year preceding maturity. The first instalment shall be paid on Maturity & the next as per chosen frequency, in advance. The 5 year G-sec rate will be reviewed every year.
6. 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.

#Surrender value illustrated above is the end of the policy year value.Special Surrender Value may be revised depending upon the prevailing marketing conditions.

#Surrender value will be higher of Guaranteed Surrender Value and Special Surrender Value

I, (name), have explained the premiums and benefits under the product fully to the prospect / policyholder.

Place:
Date: 26 Feb 2025

Signature of Agent / Intermediary / Official

I, abcd abcd , having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 26 Feb 2025

Signature of Prospect / Policyholder

Unique Reference Number - L&C/Advt/2024/Nov/3723 (Rider -L&C/Advt/2022/Sep/2271)

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn No. 110) (CIN: U66010MH2000PLC128403)

Registered and Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013

Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license.

For more information, Call the Tata AIA Life Insurance Company Ltd Helpline number1860-266-9966 (local charges apply) or Visit us at: www.tataaia.com

(I)V.96.00/FY2024-2025_Q4/RELEASE 01-01-25/EXPIRY 31-03-2025

009099501LPSFGLV1N4

26-02-2025 08: 36 PM