



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*

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

Savings solutions

Tata AIA



Fortune Guarantee Secure

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

Dear 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)	32
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	13
No. of years for which you will receive income (Income period)	20
Guaranteed income installment as per chosen frequency	1,12,567
Total Maturity Benefit	12,00,006

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
Age (years) :	30
Gender:	Male
Name of the Life Assured 1 :	abcd
Age (years) :	30
Gender:	Male
Policy Term (years) :	32
Premium Payment Term (years) :	12
Amount of Instalment Premium (Rs.) :	1,14,004
Mode of Payment of Premium :	Annual
Death Benefit Multiple:	12.5

Proposal No:	577191114421
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	Regular Income Plus	Basic Sum Assured (first Death) Rs.	12,50,000
Sub-Option	Long Term Regular Income Plus	Sum Assured on First Death (at inception of the policy) Rs.	12,50,000
Income Period (years)	20	Total Annual Income Benefit (Base Income Plus Income Booster)	22,51,340
Income starts from year	13	Maturity Benefit (Guaranteed Maturity Benefit plus Milestone Benefit)	12,00,006
Income end on year	32	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	30	M	10,00,000	0	0	No	32	12	10,00,000	3,090	309
VP - Accidental Death (Lumpsum Benefit)	abcd	30	M	12,50,000	0	0	No	32	12	12,50,000	1,050	52
VP - Accidental Total & Permanent Disability (Lumpsum Benefit)	abcd	30	M	12,50,000	0	0	No	32	12	12,50,000	625	31
VP - CritiCare Plus (Lumpsum Benefit)	abcd	30	M	10,00,000	0	0	No	5	5	10,00,000	1,080	108
VH - Hospi Care (Lumpsum Benefit)	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 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	9,095	1,09,095
Instalment Premium with First year GST (Rs.)	1,04,500	9,504	1,14,004
Instalment Premium post applicable discount with First year GST (Rs.)	1,04,500	8,643	1,13,143
Instalment Premium with GST 2 nd year onwards (Rs.)	1,02,250	9,300	1,11,550

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

Policy Year	Annualized Premium ^m	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	0	1,082	0	0	0	11,539	0	0	12,50,000	0	28,945	28,945
2	1,00,000	0	2,165	0	0	0	23,077	0	0	12,50,000	63,408	83,626	83,626
3	1,00,000	0	3,247	0	0	0	34,616	0	0	12,50,000	1,13,330	1,56,603	1,56,603
4	1,00,000	0	4,330	0	0	0	46,154	0	0	12,50,000	2,18,932	2,55,857	2,55,857
5	1,00,000	0	5,412	0	0	0	57,693	0	0	12,50,000	2,78,397	3,44,475	3,44,475
6	1,00,000	0	6,494	0	0	0	69,231	0	0	12,50,000	3,39,756	4,45,284	4,45,284
7	1,00,000	0	7,577	0	0	0	80,770	0	0	12,50,000	4,03,008	5,59,575	5,59,575
8	1,00,000	0	8,659	0	0	0	92,308	0	0	12,50,000	4,88,697	6,88,959	6,88,959
9	1,00,000	0	9,742	0	0	0	1,03,847	0	0	12,50,000	5,67,871	8,34,998	8,34,998
10	1,00,000	0	10,824	0	0	0	1,15,385	0	0	12,50,000	6,68,006	9,99,718	9,99,718
11	1,00,000	0	11,906	0	0	0	1,26,924	0	0	12,50,000	7,68,607	11,84,857	11,84,857
12	1,00,000	0	12,989	0	0	0	1,38,462	0	0	13,92,733	8,63,354	13,92,733	13,92,733
13	0	28,140	0	84,427	1,12,567	0	0	0	0	15,00,902	8,97,198	15,00,902	15,00,902
14	0	28,140	0	84,427	1,12,567	0	0	0	0	14,96,174	8,18,475	14,96,174	14,96,174
15	0	28,140	0	84,427	1,12,567	0	0	0	0	14,91,100	7,17,908	14,91,100	14,91,100
16	0	28,140	0	84,427	1,12,567	0	0	0	0	14,85,636	6,39,186	14,85,636	14,85,636
17	0	28,140	0	84,427	1,12,567	0	0	0	0	14,79,766	5,50,619	14,79,766	14,79,766
18	0	28,140	0	84,427	1,12,567	0	0	0	0	14,73,421	4,50,052	14,73,421	14,73,421
19	0	28,140	0	84,427	1,12,567	0	0	0	0	14,66,664	3,71,329	14,66,664	14,66,664
20	0	28,140	0	84,427	1,12,567	0	0	0	0	14,59,282	2,92,606	14,59,282	14,59,282
21	0	28,140	0	84,427	1,12,567	0	0	0	0	14,51,543	1,92,039	14,51,543	14,51,543
22	0	28,140	0	84,427	1,12,567	0	0	0	0	14,43,190	1,13,317	14,43,190	14,43,190
23	0	28,140	0	84,427	1,12,567	0	0	0	0	14,34,045	24,750	14,34,045	14,34,045
24	0	28,140	0	84,427	1,12,567	0	0	0	0	14,24,308	0	14,24,308	14,24,308
25	0	28,140	0	84,427	1,12,567	0	0	0	0	14,13,716	0	14,13,716	14,13,716
26	0	28,140	0	84,427	1,12,567	0	0	0	0	14,02,504	0	14,02,504	14,02,504
27	0	28,140	0	84,427	1,12,567	0	0	0	0	13,90,212	0	13,90,212	13,90,212
28	0	28,140	0	84,427	1,12,567	0	0	0	0	13,77,113	0	13,77,113	13,77,113
29	0	28,140	0	84,427	1,12,567	0	0	0	0	13,62,780	0	13,62,780	13,62,780
30	0	28,140	0	84,427	1,12,567	0	0	0	0	13,47,369	0	13,47,369	13,47,369
31	0	28,140	0	84,427	1,12,567	0	0	0	0	13,30,714	0	13,30,714	13,30,714
32	0	28,140	0	84,427	1,12,567	3,00,000	0	9,00,006	12,00,006	13,12,573	0	13,12,573	13,12,573

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
For the purpose of this illustration, the discounting rate used	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, 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 number 1860-266-9966 (local charges apply) or Visit us at: www.tataaia.com