



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)	13
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	14
No. of years for which you will receive income (Income period)	18
Guaranteed income installment as per chosen frequency	1,29,280
Total Maturity Benefit	12,00,000

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) :	13
Premium Payment Term (years) :	12
Amount of Instalment Premium (Rs.) :	1,11,243
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 ROP	Basic Sum Assured (first Death) Rs.	12,50,000
Sub-Option	Short Term Regular Income ROP	Sum Assured on First Death (at inception of the policy) Rs.	12,50,000
Income Period (years)	18	Total Annual Income Benefit (Base Income Plus Income Booster)	23,27,040
Income starts from year	14	Maturity Benefit (Guaranteed Maturity Benefit plus Milestone Benefit)	12,00,000
Income end on year	31	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	13	12	10,00,000	1,160	116
VP - Accidental Death (Lumpsum Benefit)	abcd	30	M	12,50,000	0	0	No	13	12	12,50,000	600	30
VP - Accidental Total & Permanent Disability (Lumpsum Benefit)	abcd	30	M	12,50,000	0	0	No	13	12	12,50,000	363	18
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	6,453	1,06,453
Instalment Premium with First year GST (Rs.)	1,04,500	6,743	1,11,243
Instalment Premium post applicable discount with First year GST (Rs.)	1,04,500	6,121	1,10,621
Instalment Premium with GST 2 nd year onwards (Rs.)	1,02,250	6,598	1,08,848

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	0	0	0	0	0	0	0	0	12,50,000	0	8,843	8,843
2	1,00,000	0	231	0	0	0	0	0	0	12,50,000	60,021	46,735	60,021
3	1,00,000	0	347	0	0	0	0	0	0	12,50,000	1,05,064	75,692	1,05,064
4	1,00,000	0	463	0	0	0	0	0	0	12,50,000	2,00,156	1,08,796	2,00,156
5	1,00,000	0	579	0	0	0	0	0	0	12,50,000	2,50,243	1,46,440	2,50,243
6	1,00,000	0	694	0	0	0	0	0	0	12,50,000	3,00,347	1,89,071	3,00,347
7	1,00,000	0	810	0	0	0	0	0	0	12,50,000	3,50,469	2,37,238	3,50,469
8	1,00,000	0	926	0	0	0	0	0	0	12,50,000	4,64,688	2,91,267	4,64,688
9	1,00,000	0	1,041	0	0	0	0	0	0	12,50,000	5,95,018	3,51,828	5,95,018
10	1,00,000	0	1,157	0	0	0	0	0	0	12,50,000	7,41,375	4,19,473	7,41,375
11	1,00,000	0	1,273	0	0	0	0	0	0	12,50,000	9,03,880	4,94,558	9,03,880
12	1,00,000	0	82,674	0	0	0	0	0	0	12,60,000	11,04,353	5,77,963	11,04,353
13	0	0	0	0	0	0	0	0	0	12,60,000	11,07,059	6,22,051	11,07,059
14	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
15	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
16	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
17	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
18	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
19	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
20	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
21	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
22	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
23	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
24	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
25	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
26	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
27	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
28	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
29	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
30	0	32,320	0	96,960	1,29,280	0	0	0	0	0	0	0	0
31	0	32,320	0	96,960	1,29,280	12,00,000	0	0	12,00,000	0	0	0	0

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, 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

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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