

Give your financial goals the guarantee of regular income.



With this plan, you get



Flexibility to choose income start year



Option to receive Maturity Benefit



Life cover throughout policy term



Flexibility to enhance coverage with riders



Tax benefits[#]

Savings solutions

Tata AIA



Fortune Guarantee Supreme

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

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

Dear abcd,

Congratulations! Now you are one step closer to achieving your financial goals by choosing smart income solution with **Tata AIA Fortune Guarantee Supreme**.

Guaranteed Income:

You have the option to receive your guaranteed income in one of the following ways:

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



●Your plan details are as follows:

Policy term (years)	35
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)	23
Guaranteed income installment as per chosen frequency	₹1,25,812
Guaranteed maturity benefit	₹12,00,000

Your first policy anniversary will be one year from the date of commencement of policy. The date of commencement of policy will be mentioned in your policy schedule.

If you have opted for special date, the date of first income payout will be the chosen special date that falls after 1st policy anniversary.

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

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: 110N163V10**

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI is not involved 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 Supreme

Name of the Prospect / Policyholder:	abcd
Age (years) :	30
Gender:	Male
Name of the Life Assured 1 :	abcd
Age (years) :	30
Gender:	Male
Name of the Life Assured 2 :	NA
Age (years) :	NA
Gender:	NA
Policy Term (years) :	35
Premium Payment Term (years) :	12
Amount of Instalment Premium (Rs.) :	1,14,082
Mode of Payment of Premium :	Annual
Death Benefit Multiple:	10

Proposal No:	80021942491
Name of the Product:	Tata AIA Fortune Guarantee Supreme
Tag Line:	Individual, Non-Linked, Non-Participating Life Insurance Saving Plan
Unique Identification Number:	110N163V10
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	My Income	Basic Sum Assured (first Death) Rs.	10,00,000
Benefit	Deferred Income with Return of Premium	Basic Sum Assured (Second Death, if any) Rs.	NA
Income/Survival Benefit Frequency	Annual	Sum Assured on First Death (at inception of the policy) Rs.	10,00,000
Return of Premium Benefit	Yes	Sum Assured on Second Death, if any (at inception of the policy) Rs.	NA
Income/Survival Benefit starts from year	13	Special Date ²	NA
Income/Survival Benefit period (years)	23	Settlement Option ⁵	NA

Total Annualized Premiums payable (A) Rs.	12,00,000	Total benefits during policy term (B) Rs.	40,93,676
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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	35	12	10,00,000	3,450	345
VP - Accidental Death (Lumpsum Benefit)	abcd	30	M	10,00,000	0	0	No	35	12	10,00,000	870	43
VP - Accidental Total & Permanent Disability (Lumpsum Benefit)	abcd	30	M	10,00,000	0	0	No	35	12	10,00,000	520	26
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	9,170	1,09,170
Instalment Premium with First year GST (Rs.)	1,04,500	9,582	1,14,082
Instalment Premium post applicable discount with First year GST (Rs.)	1,04,500	8,698	1,13,198
Instalment Premium with GST 2 nd year onwards (Rs.)	1,02,250	9,377	1,11,627

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

Policy Year	Single/ Annualized Premium	Guaranteed				Non - Guaranteed		
		Survival Benefits ¹	Maturity Benefit	Death Benefit ⁴ (First Death)	Death Benefit ⁴ (Second death, if any)	Min. Guaranteed Surrender Value ³	Special Surrender Value ³	Surrender Value
1	1,00,000	0	0	10,00,000	NA	0	56,588	56,588
2	1,00,000	0	0	10,00,000	NA	60,000	1,21,899	1,21,899
3	1,00,000	0	0	10,00,000	NA	1,05,000	1,96,897	1,96,897
4	1,00,000	0	0	10,00,000	NA	2,00,000	2,82,838	2,82,838
5	1,00,000	0	0	10,00,000	NA	2,50,000	3,80,876	3,80,876
6	1,00,000	0	0	10,00,000	NA	3,00,000	4,92,342	4,92,342
7	1,00,000	0	0	10,00,000	NA	3,50,000	6,18,766	6,18,766
8	1,00,000	0	0	10,00,000	NA	4,08,000	7,61,843	7,61,843
9	1,00,000	0	0	10,00,000	NA	4,77,000	9,23,463	9,23,463
10	1,00,000	0	0	11,05,642	NA	5,40,000	11,05,642	11,05,642
11	1,00,000	0	0	13,10,653	NA	6,16,000	13,10,653	13,10,653
12	1,00,000	0	0	15,40,829	NA	6,84,000	15,40,829	15,40,829
13	0	1,25,812	0	16,60,628	NA	7,08,000	16,60,628	16,60,628
14	0	1,25,812	0	16,54,143	NA	5,94,188	16,54,143	16,54,143
15	0	1,25,812	0	16,47,286	NA	4,92,376	16,47,286	16,47,286
16	0	1,25,812	0	16,39,698	NA	3,78,564	16,39,698	16,39,698
17	0	1,25,812	0	16,31,846	NA	2,76,752	16,31,846	16,31,846
18	0	1,25,812	0	16,23,227	NA	1,62,940	16,23,227	16,23,227
19	0	1,25,812	0	16,14,169	NA	61,128	16,14,169	16,14,169
20	0	1,25,812	0	16,04,250	NA	0	16,04,250	16,04,250
21	0	1,25,812	0	15,93,667	NA	0	15,93,667	15,93,667
22	0	1,25,812	0	15,82,433	NA	0	15,82,433	15,82,433
23	0	1,25,812	0	15,70,323	NA	0	15,70,323	15,70,323
24	0	1,25,812	0	15,57,431	NA	0	15,57,431	15,57,431
25	0	1,25,812	0	15,43,450	NA	0	15,43,450	15,43,450
26	0	1,25,812	0	15,28,419	NA	0	15,28,419	15,28,419
27	0	1,25,812	0	15,12,207	NA	0	15,12,207	15,12,207
28	0	1,25,812	0	14,94,753	NA	0	14,94,753	14,94,753
29	0	1,25,812	0	14,75,875	NA	0	14,75,875	14,75,875
30	0	1,25,812	0	14,55,526	NA	0	14,55,526	14,55,526
31	0	1,25,812	0	14,33,657	NA	0	14,33,657	14,33,657
32	0	1,25,812	0	14,09,903	NA	0	14,09,903	14,09,903
33	0	1,25,812	0	13,84,129	NA	0	13,84,129	13,84,129
34	0	1,25,812	0	13,56,142	NA	0	13,56,142	13,56,142
35	0	1,25,812	12,00,000	13,25,812	NA	0	13,25,812	13,25,812

Benefits during Settlement Period⁵ (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: Single/Annualised premium excludes underwriting extra premium, loading for modal premiums, the premium paid towards the riders, if any, and Goods and Services Tax.

1. Survival Benefit will be payable at the end of Survival Benefit frequency as chosen or on Special date. Please refer complete Terms and Conditions for more details on Survival Benefits.
 2. If you have selected Special Date-
 - a. The Survival Benefits will be paid out on the chosen special date.
 - b. The last instalment of Survival Benefit will be paid on the date of maturity and not on the special date and hence, the last instalment will be lower than the earlier Survival Benefits
 - c. Income 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.
 3. The surrender values mentioned above are illustrated at the end of the policy year. Special Surrender value may be revised depending on the prevailing market conditions.
 4. The Death Benefit shown above is at the end of the policy year. For single life policies and in case of Second Death for joint life policies, the death benefit illustrated above has been floored to Surrender value (which is inclusive of Non-Guaranteed Special Surrender Value) payable at that point of time. Upon payment of Death benefit the policy terminates and no further benefits are payable
 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.
 7. Please read Sales Brochure carefully before concluding a sale.
8. The rider sum assured shall remain unchanged for a period as specified under 'Guaranteed Period' from the Date of Commencement of the benefit option. Upon the completion of 'Guaranteed Period', the sum assured as applicable for the benefit option may be revised or the policyholder may be given an option of top up premium to restore the benefit to original amount, subject to IRDAI's approval. The top up premium may be payable as a single premium/ level premium during the block of next guarantee period. The requirement of paying the Top up premium in order to continue with the current level of benefit may be applicable even after expiry of limited pay premium term.

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

Place:
Date: 21 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: 21 Feb 2025

Signature of Prospect / Policyholder

Unique Reference Number - L&C/Advt/2024/Dec/3832(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