

# 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	1
No. of years for which you will receive income (Income period)	35
Guaranteed income installment as per chosen frequency	₹39,624
Guaranteed maturity benefit	₹15,60,000

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:	80021910954
Name of the Product:	Tata AIA <b>Fortune Guarantee Supreme</b>
Tag Line:	<b>Individual, Non-Linked, Non-Participating</b> 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	Income throughout policy term & lumpsum at maturity	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	Not Applicable	Sum Assured on Second Death, if any (at inception of the policy) Rs.	NA
Income/Survival Benefit starts from year	1	Special Date <sup>2</sup>	NA
Income/Survival Benefit period (years)	35	Settlement Option <sup>5</sup>	NA

Total Annualized Premiums payable (A) Rs.	<b>12,00,000</b>	Total benefits during policy term (B) Rs.	<b>29,46,840</b>
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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 <sup>nd</sup> 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 <sup>1</sup>	Maturity Benefit	Death Benefit <sup>4</sup> (First Death)	Death Benefit <sup>4</sup> (Second death, if any)	Min. Guaranteed Surrender Value <sup>3</sup>	Special Surrender Value <sup>3</sup>	Surrender Value
1	1,00,000	39,624	0	10,00,000	NA	0	53,309	53,309
2	1,00,000	39,624	0	10,00,000	NA	20,376	74,688	74,688
3	1,00,000	39,624	0	10,00,000	NA	25,752	1,03,825	1,03,825
4	1,00,000	39,624	0	10,00,000	NA	81,128	1,41,004	1,41,004
5	1,00,000	39,624	0	10,00,000	NA	91,504	1,86,278	1,86,278
6	1,00,000	39,624	0	10,00,000	NA	1,01,880	2,39,762	2,39,762
7	1,00,000	39,624	0	10,00,000	NA	1,12,256	3,01,654	3,01,654
8	1,00,000	39,624	0	10,00,000	NA	1,30,632	3,72,168	3,72,168
9	1,00,000	39,624	0	10,00,000	NA	1,60,008	4,51,610	4,51,610
10	1,00,000	39,624	0	10,50,000	NA	1,83,384	5,40,149	5,40,149
11	1,00,000	39,624	0	11,55,000	NA	2,19,760	6,38,129	6,38,129
12	1,00,000	39,624	0	12,60,000	NA	2,48,136	7,45,611	7,45,611
13	0	39,624	0	12,60,000	NA	2,32,512	7,60,120	7,60,120
14	0	39,624	0	12,60,000	NA	2,04,888	7,75,662	7,75,662
15	0	39,624	0	12,60,000	NA	1,89,264	7,92,505	7,92,505
16	0	39,624	0	12,60,000	NA	1,61,640	8,10,333	8,10,333
17	0	39,624	0	12,60,000	NA	1,46,016	8,29,850	8,29,850
18	0	39,624	0	12,60,000	NA	1,18,392	8,50,576	8,50,576
19	0	39,624	0	12,60,000	NA	1,02,768	8,73,087	8,73,087
20	0	39,624	0	12,60,000	NA	75,144	8,97,046	8,97,046
21	0	39,624	0	12,60,000	NA	59,520	9,22,868	9,22,868
22	0	39,624	0	12,60,000	NA	31,896	9,50,796	9,50,796
23	0	39,624	0	12,60,000	NA	16,272	9,80,821	9,80,821
24	0	39,624	0	12,60,000	NA	0	10,13,264	10,13,264
25	0	39,624	0	12,60,000	NA	0	10,48,124	10,48,124
26	0	39,624	0	12,60,000	NA	0	10,85,736	10,85,736
27	0	39,624	0	12,60,000	NA	0	11,26,327	11,26,327
28	0	39,624	0	12,60,000	NA	0	11,70,264	11,70,264
29	0	39,624	0	12,60,000	NA	0	12,17,695	12,17,695
30	0	39,624	0	12,69,142	NA	0	12,69,142	12,69,142
31	0	39,624	0	13,25,061	NA	0	13,25,061	13,25,061
32	0	39,624	0	13,85,597	NA	0	13,85,597	13,85,597
33	0	39,624	0	14,51,244	NA	0	14,51,244	14,51,244
34	0	39,624	0	15,22,381	NA	0	15,22,381	15,22,381
35	0	39,624	15,60,000	15,99,624	NA	0	15,99,624	15,99,624

Benefits during Settlement Period <sup>5</sup> (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.**

- 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.
  - If you have selected Special Date-
    - The Survival Benefits will be paid out on the chosen special date.
    - 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
    - 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.
  - 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.
  - 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
  - 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.
  - 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.
  - 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](http://www.tataaia.com)