

**Tata AIA Life Insurance Fortune Pro**

Name of the Prospect/ Policyholder:	abcd
Age (yrs) :	30
Name of the Life Assured:	abcd
Age (yrs) :	30
Sum Assured (Rs.):	7,00,000
Policy Term (yrs):	35
Premium Payment Term (yrs):	12
Amount of Instalment Premium(Rs.):	1,00,000
Mode of Payment of Premium :	Annual

7 times selected

Proposal No:	339981230912	
Name of the Product:	Tata AIA Life Insurance Fortune Pro	
Tag Line:	Non-Participating, Unit Linked Individual Life Insurance Savings Plan	
Unique Identification Number:	110L112V07	
GST Rate :	18.00%	
Investment Strategy Opted For	NIL	
Funds opted for along with their risk level		
<b>Fund Name</b>	<b>Allocation Percentage</b>	<b>Risk Profile</b>
Multicap Momentum Quality Index Fund (ULIF 078 31/12/24 MQI 110)	100%	High

Rider Details													
Tata AIA Vitality (Wellness Program):	No												
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)							
Tata AIA Life Insurance Waiver of Premium (Linked) Rider	abcd	30	M	NA	NA	NA	NA	12	12	#	Refer rider charges	NA	

# The benefit equals all future premiums payable under the base policy and rider(if any) from the date of claim for a period as specified in the policy contract. Please refer to the policy contract for more details.

**How to read and understand this benefit illustration?**

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8 % p.a or 4 % p.a. These rates, i.e., 8 % p.a. and 4 % p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8 % p.a. or 4 % p.a.

Net Yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges and taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustration on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependant on a number of factors including future investment performance.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed break-up of the charges, and other values.

**Part A**

(Amount in Rupees)

Policy Year	Annualized Premium	At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return					
		Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	1,00,000	779	8,423	1,656	92,782	86,213	7,00,000	777	8,449	1,661	96,394	89,569	7,00,000
2	1,00,000	480	9,668	1,827	1,88,140	1,83,420	7,00,000	474	9,771	1,844	1,99,257	1,94,537	7,00,000
3	1,00,000	404	10,488	1,961	2,86,431	2,82,891	7,00,000	388	10,724	2,000	3,09,317	3,05,777	7,00,000
4	1,00,000	319	10,815	2,004	3,88,390	3,86,030	7,00,000	289	11,243	2,076	4,27,721	4,25,361	7,00,000
5	1,00,000	226	12,174	2,232	4,92,907	4,92,907	7,00,000	174	12,861	2,346	5,53,762	5,53,762	7,00,000
6	1,00,000	120	13,572	2,465	6,00,054	6,00,054	7,00,000	38	14,590	2,633	6,87,941	6,87,941	7,00,000
7	1,00,000	40	15,022	2,711	7,09,841	7,09,841	7,35,000	0	16,448	2,961	8,30,630	8,30,630	8,30,630

Policy Year	Annualized Premium	At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return					
		Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit
1	2	3	4	5	6	7	8	9	10	11	12	13	14
8	1,00,000	33	15,634	2,820	8,23,316	8,23,316	8,40,000	0	17,551	3,159	9,83,437	9,83,437	9,83,437
9	1,00,000	23	17,130	3,087	9,39,547	9,39,547	9,45,000	0	19,629	3,533	11,45,930	11,45,930	11,45,930
10	1,00,000	8	18,626	3,354	10,58,648	10,58,648	10,58,648	0	21,805	3,925	13,18,764	13,18,764	13,18,764
11	1,00,000	0	18,688	3,364	11,84,853	11,84,853	11,84,853	0	22,652	4,077	15,07,478	15,07,478	15,07,478
12	1,00,000	0	20,301	3,654	13,14,427	13,14,427	13,14,427	0	25,174	4,531	17,08,608	17,08,608	17,08,608
13	0	0	18,738	3,373	13,47,179	13,47,179	13,47,179	0	24,620	4,432	18,18,830	18,18,830	18,18,830
14	0	0	19,186	3,453	13,80,769	13,80,769	13,80,769	0	26,160	4,709	19,36,222	19,36,222	19,36,222
15	0	0	19,646	3,536	14,15,219	14,15,219	14,15,219	0	27,801	5,004	20,61,250	20,61,250	20,61,250
16	0	0	20,118	3,621	14,50,551	14,50,551	14,50,551	0	29,548	5,319	21,94,410	21,94,410	21,94,410
17	0	0	20,601	3,708	14,86,787	14,86,787	14,86,787	0	31,409	5,654	23,36,232	23,36,232	23,36,232
18	0	0	21,097	3,798	15,23,952	15,23,952	15,23,952	0	33,391	6,010	24,87,279	24,87,279	24,87,279
19	0	0	21,606	3,889	15,62,067	15,62,067	15,62,067	0	35,502	6,390	26,48,151	26,48,151	26,48,151
20	0	0	22,128	3,983	16,01,159	16,01,159	16,01,159	0	37,750	6,795	28,19,488	28,19,488	28,19,488
21	0	0	22,663	4,079	16,41,251	16,41,251	16,41,251	0	40,144	7,226	30,01,969	30,01,969	30,01,969
22	0	0	23,212	4,178	16,82,369	16,82,369	16,82,369	0	42,694	7,685	31,96,320	31,96,320	31,96,320
23	0	0	23,775	4,279	17,24,541	17,24,541	17,24,541	0	45,410	8,174	34,03,312	34,03,312	34,03,312
24	0	0	24,352	4,383	17,67,791	17,67,791	17,67,791	0	48,303	8,694	36,23,769	36,23,769	36,23,769
25	0	0	24,944	4,490	18,12,149	18,12,149	18,12,149	0	51,383	9,249	38,58,566	38,58,566	38,58,566
26	0	0	25,551	4,599	18,57,643	18,57,643	18,57,643	0	54,664	9,840	41,08,636	41,08,636	41,08,636
27	0	0	26,174	4,711	19,04,301	19,04,301	19,04,301	0	58,159	10,469	43,74,971	43,74,971	43,74,971
28	0	0	26,813	4,826	19,52,154	19,52,154	19,52,154	0	61,881	11,139	46,58,631	46,58,631	46,58,631
29	0	0	27,468	4,944	20,01,232	20,01,232	20,01,232	0	65,845	11,852	49,60,742	49,60,742	49,60,742
30	0	0	28,140	5,065	20,51,566	20,51,566	20,51,566	0	70,067	12,612	52,82,504	52,82,504	52,82,504
31	0	0	28,829	5,189	21,03,188	21,03,188	21,03,188	0	74,563	13,421	56,25,196	56,25,196	56,25,196
32	0	0	29,536	5,316	21,56,133	21,56,133	21,56,133	0	79,352	14,283	59,90,179	59,90,179	59,90,179
33	0	0	30,260	5,447	22,10,432	22,10,432	22,10,432	0	84,452	15,201	63,78,902	63,78,902	63,78,902
34	0	0	31,004	5,581	22,66,122	22,66,122	22,66,122	0	89,884	16,179	67,92,911	67,92,911	67,92,911
35	0	0	31,766	5,718	23,23,238	23,23,238	23,23,238	0	95,670	17,221	72,33,849	72,33,849	72,33,849

\*Other charges includes Premium Allocation Charge, Policy Admin Charge, Fund Management Charge, Extra Mortality Charge and Rider Charges, if any. See Part B for details.

**IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.**

I, \_\_\_\_\_ (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

Signature of Agent/ Intermediary / Official

I, \_\_\_\_\_ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: \_\_\_\_\_

Signature of Prospect / Policyholder

**Part B**

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Fixed Policy Admin Charge	Gross Yield	8% pa	Net Yield	6.52%	(Amount in Rupees)			
							Guarantee Charge	Rider Charges	Additions to the Fund*	Fund before FMC	1.31% FMC	Fund at End of Year	Surrender Value	Death Benefit
1	1,00,000	6,000	94,000	777	1,661	750	0	418	0	96,522	1,281	96,394	89,569	7,00,000
2	1,00,000	6,000	94,000	474	1,844	750	0	390	0	1,99,522	2,631	1,99,257	1,94,537	7,00,000
3	1,00,000	5,500	94,500	388	2,000	750	0	396	0	3,09,729	4,078	3,09,317	3,05,777	7,00,000
4	1,00,000	4,500	95,500	289	2,076	750	0	360	0	4,28,290	5,633	4,27,721	4,25,361	7,00,000
5	1,00,000	4,500	95,500	174	2,346	750	0	322	0	5,54,499	7,289	5,53,762	5,53,762	7,00,000
6	1,00,000	4,500	95,500	38	2,633	750	0	288	0	6,88,855	9,052	6,87,941	6,87,941	7,00,000

							Gross Yield	8% pa	Net Yield	6.52 %	(Amount in Rupees)			
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Guarantee Charge	Rider Charges	Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
7	1,00,000	4,500	95,500	0	2,961	750	0	270	0	8,31,735	10,928	8,30,630	8,30,630	8,30,630
8	1,00,000	3,500	96,500	0	3,159	750	0	364	0	9,84,745	12,937	9,83,437	9,83,437	9,83,437
9	1,00,000	3,500	96,500	0	3,533	750	0	306	0	11,47,453	15,073	11,45,930	11,45,930	11,45,930
10	1,00,000	3,500	96,500	0	3,925	750	0	210	0	13,20,517	17,345	13,18,764	13,18,764	13,18,764
11	1,00,000	2,000	98,000	0	4,077	750	0	116	3,009	15,06,468	19,786	15,07,478	15,07,478	15,07,478
12	1,00,000	2,000	98,000	0	4,531	750	0	0	3,410	17,07,464	22,424	17,08,608	17,08,608	17,08,608
13	0	0	0	0	4,432	750	0	0	3,630	18,17,613	23,870	18,18,830	18,18,830	18,18,830
14	0	0	0	0	4,709	750	0	0	3,865	19,34,926	25,410	19,36,222	19,36,222	19,36,222
15	0	0	0	0	5,004	750	0	0	4,114	20,59,870	27,051	20,61,250	20,61,250	20,61,250
16	0	0	0	0	5,319	750	0	0	4,380	21,92,941	28,798	21,94,410	21,94,410	21,94,410
17	0	0	0	0	5,654	750	0	0	4,663	23,34,668	30,659	23,36,232	23,36,232	23,36,232
18	0	0	0	0	6,010	750	0	0	4,965	24,85,614	32,641	24,87,279	24,87,279	24,87,279
19	0	0	0	0	6,390	750	0	0	5,286	26,46,379	34,752	26,48,151	26,48,151	26,48,151
20	0	0	0	0	6,795	750	0	0	5,628	28,17,600	37,000	28,19,488	28,19,488	28,19,488
21	0	0	0	0	7,226	750	0	0	5,992	29,99,959	39,394	30,01,969	30,01,969	30,01,969
22	0	0	0	0	7,685	750	0	0	6,380	31,94,180	41,944	31,96,320	31,96,320	31,96,320
23	0	0	0	0	8,174	750	0	0	6,793	34,01,034	44,660	34,03,312	34,03,312	34,03,312
24	0	0	0	0	8,694	750	0	0	7,233	36,21,344	47,553	36,23,769	36,23,769	36,23,769
25	0	0	0	0	9,249	750	0	0	7,702	38,55,983	50,633	38,58,566	38,58,566	38,58,566
26	0	0	0	0	9,840	750	0	0	8,201	41,05,885	53,914	41,08,636	41,08,636	41,08,636
27	0	0	0	0	10,469	750	0	0	8,732	43,72,043	57,409	43,74,971	43,74,971	43,74,971
28	0	0	0	0	11,139	750	0	0	9,299	46,55,513	61,131	46,58,631	46,58,631	46,58,631
29	0	0	0	0	11,852	750	0	0	9,902	49,57,421	65,095	49,60,742	49,60,742	49,60,742
30	0	0	0	0	12,612	750	0	0	10,544	52,78,968	69,317	52,82,504	52,82,504	52,82,504
31	0	0	0	0	13,421	750	0	0	11,228	56,21,430	73,813	56,25,196	56,25,196	56,25,196
32	0	0	0	0	14,283	750	0	0	11,956	59,86,169	78,602	59,90,179	59,90,179	59,90,179
33	0	0	0	0	15,201	750	0	0	12,732	63,74,632	83,702	63,78,902	63,78,902	63,78,902
34	0	0	0	0	16,179	750	0	0	13,559	67,88,363	89,134	67,92,911	67,92,911	67,92,911
35	0	0	0	0	17,221	750	0	0	14,439	72,29,007	94,920	72,33,849	72,33,849	72,33,849

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Gross Yield		Additions to the Fund*	Fund before FMC	(Amount in Rupees)			
							Guarantee Charge	Rider Charges			1.33 - 1.5% FMC	Fund at End of Year	Surrender Value	Death Benefit
1	1,00,000	6,000	94,000	779	1,656	750	0	418	0	92,905	1,255	92,782	86,213	7,00,000
2	1,00,000	6,000	94,000	480	1,827	750	0	390	0	1,88,390	2,528	1,88,140	1,83,420	7,00,000
3	1,00,000	5,500	94,500	404	1,961	750	0	396	0	2,86,812	3,842	2,86,431	2,82,891	7,00,000
4	1,00,000	4,500	95,500	319	2,004	750	0	360	0	3,88,906	5,205	3,88,390	3,86,030	7,00,000
5	1,00,000	4,500	95,500	226	2,232	750	0	322	0	4,93,563	6,602	4,92,907	4,92,907	7,00,000
6	1,00,000	4,500	95,500	120	2,465	750	0	288	0	6,00,851	8,034	6,00,054	6,00,054	7,00,000
7	1,00,000	4,500	95,500	40	2,711	750	0	270	0	7,10,784	9,502	7,09,841	7,09,841	7,35,000
8	1,00,000	3,500	96,500	33	2,820	750	0	364	0	8,24,411	11,020	8,23,316	8,23,316	8,40,000
9	1,00,000	3,500	96,500	23	3,087	750	0	306	0	9,40,796	12,574	9,39,547	9,39,547	9,45,000
10	1,00,000	3,500	96,500	8	3,354	750	0	210	0	10,60,055	14,166	10,58,648	10,58,648	10,58,648
11	1,00,000	2,000	98,000	0	3,364	750	0	116	2,365	11,84,060	15,822	11,84,853	11,84,853	11,84,853
12	1,00,000	2,000	98,000	0	3,654	750	0	0	2,624	13,13,547	17,551	13,14,427	13,14,427	13,14,427
13	0	0	0	0	3,373	750	0	0	2,689	13,46,277	17,988	13,47,179	13,47,179	13,47,179
14	0	0	0	0	3,453	750	0	0	2,756	13,79,844	18,436	13,80,769	13,80,769	13,80,769
15	0	0	0	0	3,536	750	0	0	2,825	14,14,272	18,896	14,15,219	14,15,219	14,15,219
16	0	0	0	0	3,621	750	0	0	2,895	14,49,580	19,368	14,50,551	14,50,551	14,50,551
17	0	0	0	0	3,708	750	0	0	2,968	14,85,792	19,851	14,86,787	14,86,787	14,86,787
18	0	0	0	0	3,798	750	0	0	3,042	15,22,932	20,347	15,23,952	15,23,952	15,23,952
19	0	0	0	0	3,889	750	0	0	3,118	15,61,022	20,856	15,62,067	15,62,067	15,62,067
20	0	0	0	0	3,983	750	0	0	3,196	16,00,087	21,378	16,01,159	16,01,159	16,01,159
21	0	0	0	0	4,079	750	0	0	3,276	16,40,152	21,913	16,41,251	16,41,251	16,41,251
22	0	0	0	0	4,178	750	0	0	3,358	16,81,243	22,462	16,82,369	16,82,369	16,82,369
23	0	0	0	0	4,279	750	0	0	3,442	17,23,386	23,025	17,24,541	17,24,541	17,24,541
24	0	0	0	0	4,383	750	0	0	3,529	17,66,608	23,602	17,67,791	17,67,791	17,67,791
25	0	0	0	0	4,490	750	0	0	3,617	18,10,936	24,194	18,12,149	18,12,149	18,12,149
26	0	0	0	0	4,599	750	0	0	3,708	18,56,399	24,801	18,57,643	18,57,643	18,57,643
27	0	0	0	0	4,711	750	0	0	3,801	19,03,026	25,424	19,04,301	19,04,301	19,04,301
28	0	0	0	0	4,826	750	0	0	3,897	19,50,847	26,063	19,52,154	19,52,154	19,52,154
29	0	0	0	0	4,944	750	0	0	3,994	19,99,892	26,718	20,01,232	20,01,232	20,01,232
30	0	0	0	0	5,065	750	0	0	4,095	20,50,192	27,390	20,51,566	20,51,566	20,51,566
31	0	0	0	0	5,189	750	0	0	4,198	21,01,781	28,079	21,03,188	21,03,188	21,03,188
32	0	0	0	0	5,316	750	0	0	4,304	21,54,689	28,786	21,56,133	21,56,133	21,56,133
33	0	0	0	0	5,447	750	0	0	4,412	22,08,953	29,510	22,10,432	22,10,432	22,10,432
34	0	0	0	0	5,581	750	0	0	4,523	22,64,605	30,254	22,66,122	22,66,122	22,66,122
35	0	0	0	0	5,718	750	0	0	4,637	23,21,682	31,016	23,23,238	23,23,238	23,23,238

Notes:

1. Refer the sale literature for explanation of terms used in this illustration.
2. Fund management charge is based on the specific fund option(s) chosen.
3. \*Additions to the Fund refers to the Loyalty Addition
4. In case rider charges are collected explicitly through collection of rider premium, and not by way of cancellation of units, then, such charges are not considered in this illustration. In other cases, rider charges are included in Rider/Other charges.

I, \_\_\_\_\_ (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place:  
Date:

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:

Signature of Prospect / Policyholder

**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) or SMS 'LIFE' to 58888