

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

 **Wealth Solutions**

Tata AIA Life Insurance

Fortune Pro

Unit Linked Individual Life Insurance Savings Plan



Tata AIA Life Insurance Fortune Pro

Unit Linked Individual Life Insurance Savings Plan

LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

You have worked hard and smart to earn your money. Now make your money work harder and multiply itself. Introducing, Tata AIA Life Insurance Fortune Pro, Unit Linked, Endowment Individual Life Insurance Savings plan that makes your money grow steadily over time and also provides protection to your loved ones.

This plan offers flexibility of policy duration which allows you to mould it in to your different financial needs and adjusts itself to your desired level of growth

Investment in this plan can help you fulfill your medium to long term goals such as children's education, retirement planning and wealth creation.

With Tata AIA Life Insurance Fortune Pro, let your money work smartly as you do.

Salient Features

- Flexibility to pay premium one time or for a limited period as per your choice
- Regular Loyalty Additions to boost investments
- Flexibility to choose from 11 Fund options for enhanced investment opportunities
- Option to customize your plan with three additional unit deducting riders
- Choice of Enhanced Systematic Money Allocation & Regular Transfer Investment Portfolio Strategy
- Tax benefits u/s 80C and 10 (10D) of the Income Tax Act, 1961

Eligibility Criteria

Minimum Issue Age (Age last birthday)	0 years (30 days)
Maximum Issue Age (Age last birthday)	59 years
Minimum Maturity Age (Age last birthday)	18 years
Maximum Maturity Age (Age last birthday)	75 years
Policy Term	15 to 40 years
Premium Paying Term	Single Pay Limited Pay – 5 /7 and 10 years Regular/Limited Pay – 15 and 20 years
Pay Mode	Single, Annual, Semi-Annual, Quarterly, Monthly

Minimum Premium¹	Single Pay – ₹ 1,00,000 Regular/Limited Pay – ₹ 50,000 per annum	
Maximum Premium¹	Single Pay – ₹ 5,00,000 Regular/Limited Pay – ₹ 5,00,000 per annum	
Minimum Basic Sum Assured²	For Single Pay – 1.25 times the Single Premium For Regular / Limited Pay – Higher of (10*AP) OR (0.5*Policy Term* AP)	
Maximum Basic Sum Assured²	For Single Pay – 1.25 times the Single Premium For Regular / Limited Pay –	
	Entry Age band	Maximum Multiple of AP
	0 to 29	30
	30 to 35	20
	36 to 45	Higher of (Policy Term/ 2 or 15)
	46 to 59	Higher of (Policy Term/ 2 or 10)
	AP is Annualised Premium and it means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premiums on riders, if any	

¹Increase or decrease in Premium is not allowed under this plan. If Premium is the starting point, Premium should be chosen to be a multiple of ₹1,000.

²Increase or decrease in Basic Sum Assured by changing the premium multiple is allowed subject to Underwriting and limit set by the Company. If Basic Sum Assured is the starting point, Basic Sum Assured should be next higher multiple of ₹1,000.

Important aspects

1. Total Sum Assured under the plan is the total of Basic Sum Assured and Top-up Sum Assured.
2. The Regular / Single premium and any Top-up premium net of premium allocation charge will be used to purchase units in the various investment fund/s offered under this plan and as chosen by you. The units purchased in the investment fund is the monetary amount allocated to the investment fund divided by its then prevailing NAV per unit.
3. Regular /Single Premium Fund Value is equal to the number of units pertaining to Regular/Single premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit Top-up Premium Fund Value, if any, is equal to the number of units pertaining to Top-up premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit.
4. Total Fund Value under this plan is the total of Regular /Single Premium Fund Value and Top-up Premium Fund Value, if any. The Fund Value represents the total value of your investments to date and is the balance of all units allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit.

What are your benefits?

Maturity Benefit

On survival to the end of the policy term, you will receive the Total Fund Value which is sum of Regular/ Single Premium Fund Value and Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity.

Death Benefit

In case of death of the life insured during the policy term and while the policy is in force, the Nominee/legal heir will get,

Highest of

- the Basic Sum Assured net of all "Deductible Partial Withdrawals", if any, from the Regular/Single Premium Fund Value, or
- the Regular / Single Premium Fund Value of this Policy or
- 105 percent of the total Regular/Single Premiums paid up to the date of death.

In addition to this:

Highest of

- the approved Top-up Sum Assured(s) or
- Top-up Premium Fund Value of this Policy or
- 105 percent of the total Top-up Premiums paid up to the date of death

is also payable provided the Policyholder has a Top-up Premium Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured.

For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made during the last two years immediately preceding the date of death of the Insured.

Benefit Illustration

To illustrate the above benefits let's have a look at the following Benefit Illustration*

Age (Years)	Policy Term (Years)	Premium Payment Term (Years)	Annual Regular Premium** (₹)	Premium Multiple chosen	Guaranteed Benefits	Higher Rate Illustration (8%)		Lower Rate Illustration (4%)
						Non Guaranteed Benefits		Non Guaranteed Benefits
						Basic Sum Assured (₹)	Total Maturity Benefit* (₹)	Net Yield** @ 8%
35	20	Single	100,000	1.25	125,000	335,903	6.25%	150,865
35	20	5	100,000	10	1,000,000	1,500,070	6.36%	736,791
35	20	7	100,000	10	1,000,000	2,006,535	6.39%	1,039,580
35	20	10	100,000	10	1,000,000	2,652,101	6.43%	1,454,388

*Some benefits are guaranteed and some benefits are variable (Non-guaranteed) with returns based on the future performance of the opted funds and fulfillment of other applicable policy conditions. **Total Maturity Benefit is inclusive of Loyalty Additions and exclusive of Goods and Services Tax and cess as applicable. For benefit values net of Goods and Services Tax and cess as applicable please refer to the Benefit illustration. ***Goods and Services Tax and cess as applicable and TDS" is

The table below gives the Total Maturity Benefit for a healthy person aged 35 years at standard age proof

- Fund Allocation: 50% in Large Cap Equity Fund and 50% in Whole Life Mid cap Equity Fund
- Annualised Regular Premium: ₹1,00,000
- Mode of payment: Annual /Single

Loyalty Additions

As a reward for your loyalty, additional units at the rate of 0.20% of the units in each of the funds under the Regular Premium Account will be credited (post deduction of applicable charges) to the respective funds every policy anniversary starting from eleventh (11th) Policy Anniversary till the end of the policy term.

If you have chosen a single pay option, the additional units at the rate of 0.35% of units in each of the funds under the Single Premium Account will be credited (post deduction of applicable charges) to the respective funds every policy anniversary starting from sixth (6th) Policy Anniversary till the end of the policy term.

The Loyalty Additions will be credited only if the policy is in force and all due premiums have been paid. Loyalty Additions are not payable on Top-up Premium Account.

What are your investment avenues?

This product offers you the flexibility to invest in a manner that suits your investment risk profile and individual needs.

a) You can choose from the 11 investment fund options

OR

b) Choose the following PORTFOLIO STRATEGY

- Enhanced **S**ystematic **M**oney **A**llocation & **R**egular **T**ransfer (Enhanced SMART)

applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including Goods and Services Tax as applicable and TDS), as imposed by the government from time to time. Kindly refer to Benefit illustration for exact premium. **Computation of the net yield excludes mortality charges and Goods and Services and taxes as applicable on charges as applicable

a) You can choose from a variety of funds

Your allocable Regular / Single Premium and Top- Ups (if any) are invested in one or more investment funds as per your chosen asset allocation. You have an option of choosing any or all of the 11 Funds or such funds which are available at the time of allocation, based on your preferred asset allocation.

We offer 11 investment funds ranging from 100% debt to 100% equity to suit your particular needs and risk appetite – Multi Cap Fund, India Consumption Fund, Top 50 Fund, Top 200 Fund, Super Select Equity Fund, Large Cap Equity fund, Whole Life Mid Cap Equity fund, Whole Life Aggressive Growth fund, Whole Life Stable Growth fund, Whole Life Income fund and Whole Life Short-term fixed Income fund.

If you wish to diversify your risk, you can choose to allocate your premiums in varying proportions amongst the 11 investment funds.

Our wide range of funds gives you the flexibility to redirect future premiums and change your premium allocation percentages from that point onwards. Also you can switch monies from one investment fund to another at any time. Switches must however be within the investment funds offered under this plan.

These funds have different risk profiles based on different types of investments that are offered under these funds. The returns are expected to vary according to the risk profile of the funds chosen.

In case of exceptional circumstances / force majeure events, investment in Cash / Money Market Instruments in all above funds may go up to 100%, subject to prior approval of IRDAI.

Exceptional circumstances may include:

- i) Global financial or credit crisis,
- ii) War like situation,
- iii) Political uncertainty
- iv) Events like Political/ Communal disturbance which affects Indian economy and in turn impacts severely on Fixed Income/Equity market.

Discontinued Policy Fund :

The investment objective for Discontinued Policy Fund is to provide capital protection and a minimum return as per regulatory requirement with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low. There is a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time.

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of Large Cap and Mid Cap companies. The allocation between Large Cap and Mid Cap companies will be largely a function of the relative valuations of Large Cap companies as against Mid Cap companies.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments	0%	40%
India Consumption Fund (ULIF 061 15/07/14 ICF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story. The India Consumption Fund could provide an investment opportunity in the theme of rising consumption power in India for long term returns.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments	0%	40%
Top 50 Fund (ULIF 026 12/01/09 ITF 110)	The Top 50 Fund will invest primarily in select stocks which are a part of Nifty 50 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash / Money Market Instruments (including CP/CD)	0%	40%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Top 200 fund (ULIF 027 12/01/09 ITT 110)	The Top 200 Fund will invest primarily in select stocks which are a part of BSE 200 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash / Money Market Instruments (including CP/CD)	0%	40%
Super Select Equity Fund (ULIF 035 16/10/09 TSS 110)	The Super Select Equity Fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, sugar, leather, Banks and Financial Institutions. The risk profile of the fund is high. The cash holding of the Fund will be kept below 40% of the Fund or according to the prevailing regulatory guidelines at each point of time. Objective: The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation.	High	Equity and Equity linked Instruments	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments (including CP/CD)	0%	40%
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	The primary investment objective of the Fund is to generate long - term capital appreciation from a portfolio that is invested pre-dominantly in large cap equity and equity linked securities.	High	Equity and Equity linked Instruments	80%	100%
			Cash / Money Market Instruments	0%	20%
Whole Life Mid Cap Equity Fund(ULIF 009 04/01/07 WLE 110)	The primary investment objective of the Fund is to generate long term capital appreciation from a portfolio that is invested pre-dominantly in Mid Cap Equity and Mid Cap Equity linked securities.	High	Equity and Equity linked Instruments	60%	100%
			Cash/ Money Market Instruments	0%	40%
Whole Life Aggressive Growth Fund(ULIF 010 04/01/07 WLA 110)	The primary investment objective of the Fund is to provide higher returns in long term by investing primarily in Equities along with debt/ money market instruments.	Medium to High	Equity and Equity Linked instruments	50%	80%
			Debt Instruments	20%	50%
			Cash / Money Market Instruments	0%	30%
Whole Life Stable Growth Fund(ULIF 011 04/01/07 WLS 110)	The primary investment objective of the Fund is to provide stable returns by balancing the investment in Equities and debt/ money market instruments.	Low to Medium	Equity and Equity Linked instruments	30%	50%
			Debt Instruments	50%	70%
			Cash / Money Market Instruments	0%	20%
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	The primary investment objective of the Fund is to generate income by investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.	Low	Debt Instruments	60%	100%
			Cash / Money Market Instruments	0%	40%
Whole Life Short-Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Low	Debt Instruments of duration less than 3 years	60%	100%
			Cash / Money Market Instruments	0%	40%

Asset allocation:

Instrument	Allocation
Government Securities	60% - 100%
Money Market Instruments	0% - 40%

b) Choose the following PORTFOLIO STRATEGY:

- 1) Enhanced **S**ystematic **M**oney **A**llocation & **R**egular **T**ransfer (Enhanced SMART)

Enhanced SMART is a systematic transfer plan available only to the policies with the annual / single mode of payment. It allows a customer to enter the volatile equity market in a structured manner under the Regular / Single Premium Fund. Under Enhanced SMART, you need to choose two funds, a debt oriented fund and an equity oriented fund. Please refer to table below for the choice of available funds:

Debt oriented funds	Equity oriented funds
<ul style="list-style-type: none"> • Whole Life Income Fund • Whole Life Short-Term Fixed Income Fund 	<ul style="list-style-type: none"> • Large Cap Equity Fund • Whole Life Mid Cap Equity Fund • Multi Cap Fund • India Consumption Fund • Top 50 fund • Top 200 fund • Super Select Equity Fund

This strategy is applicable till premium payment term only and is not available with top-up premium fund.

Through Enhanced SMART, your entire annual/single allocable premium will be parked in the chosen debt oriented fund along with any existing units in that fund, if any. These combined units in the chosen debt oriented fund will be systematically transferred on a monthly basis to the chosen equity oriented fund. All your future allocable premiums will also follow the same pattern as long as Enhanced SMART is active on your plan. Switching to / from the Enhanced SMART funds to other available funds is not allowed.

Thus, while the stock market remains volatile and unpredictable, Enhanced SMART strategy offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by you.

A portion of total units in the chosen debt oriented fund shall be switched automatically into the chosen equity oriented fund in the following way:

Monthly Enhanced SMART

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
Policy Month 6	1/ 7 of the units available at the beginning of Policy Month 6

Policy Month 11 ½ of the units available at the beginning of Policy Month 11

Policy Month 12 Balance units available at the beginning of Policy Month 12

The following are the notable features of Enhanced SMART:

- Enhanced SMART can be availed at the option of the policyholder, exercisable at policy inception or on any policy anniversary. A written request to commence, change or restart Enhanced SMART should be received 30 days in advance of the policy anniversary. The request shall take effect on the following policy anniversary. Once chosen the strategy will be applicable for future premiums for all the premium payment terms except single premium.
- Request for commencement, change or restart of Enhanced SMART will be subject to all due premiums being paid.
- Enhanced SMART option is available only to the policies with the annual / single mode of payment.
- The automatic fund switches in the Enhanced SMART option are available out of the 12 free switches.
- Enhanced SMART is free of any charge.
- The policyholder will have the option to stop the Enhanced SMART at any point of time by a written request and it shall take effect from the next Enhanced SMART switching that follows the Company's receipt
- Manual fund switching for the two funds selected for activation of Enhanced SMART is not allowed. Manual fund switching is allowed on other available funds at applicable charges. For Top-up premiums, manual switching option will be available at applicable charges.
- Any amount remaining in regular premium funds other than the two funds selected for activation of Enhanced SMART, would continue to remain invested in those funds.
- Enhanced SMART Option will not be available during Discontinuance of Premium. On revival of the policy, you can opt for Enhanced SMART again.
In Case of Single Premium option:
 - Enhanced SMART strategy can only be opted for at policy inception.
 - Enhanced SMART strategy will be applicable for policy year 1 only.
 - From the end of year 1, the amount will remain invested in the Equity oriented fund as chosen by customer under Enhanced SMART strategy.
 - Customer has an option to do manual fund switching to other available funds after the end of policy year 1.

The Company may cease offering Enhanced SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority of India.

Tracking and Assessing Your Investments

You can monitor your investments

- On our website (www.tataaia.com);
- Through the annual statement detailing the number of units you have in each investment fund and their respective then prevailing NAV; and
- Through the published NAVs of all investment funds on our website and Life council's website.

What are the other benefits in your policy³?

This is a single / Regular / limited payment policy with protection for a chosen policy term and it is in your best interest to stay invested for the entire term. This will enable you to pay for a short term and enjoy all the special benefits offered under this innovative product for the rest of your life. However, for contingency needs during the term of the policy, you may avail of the Partial Withdrawal option. In case if you have a surplus income, you may invest the same in your plan through top-ups.

Flexibility of Partial Withdrawals

In case you need money for any emergency or otherwise, this plan enables you to withdraw from your fund. The withdrawals from regular / Single Premium Fund are allowed after five policy anniversaries from the date of issuance of your policy, provided the policy is in force.

- Partial withdrawal from the Top-up Premium Fund can be allowed anytime after five policy anniversaries from the date of acceptance of each such Top-up Premium paid.
- For Regular Premium policy, minimum partial withdrawal amount is ₹ 5,000 subject to Total Fund Value post such withdrawals being not less than an amount equivalent to one year's Annualised Regular Premium.
- For Single Premium policy, minimum partial withdrawal amount is ₹ 5,000 subject to Total Fund Value post such withdrawals being not less than an amount equivalent to 5% of Single Premium paid.
- Partial withdrawal is allowed only after insured attains 18 years of age.
- Partial Withdrawals should be made first from the Top-up Premium Fund (if any) and then from the Regular / Single Premium Fund, if amount in the Top-up Premium Fund is insufficient.
- Maximum of four (4) partial withdrawals are allowed in a policy year and we levy no charges for making the partial withdrawals.
- The partial withdrawals shall not be allowed if it would result in termination of the contract.

Flexibility of Top-ups

You have the flexibility to pay additional premium as 'Top-up Premium', provided the policy is in force

- Top-up premiums can be paid any time except during the last five years of the policy term, subject to underwriting, as long as all due premiums have been paid.
- You can Top-up your policy up to four times in a policy year.

- The minimum Top-up amount is ₹ 5,000/-. Acceptance of Top up Premium is subject to prevailing underwriting rules.
- Top-up premiums can be allocated in any proportion between the funds offered as chosen by the policyholder.
- Every Top up Premium will have a lock- in period of five years from the date of acceptance of such Top up premiums except in case of complete withdrawal of policy.
- At any point of time, the total Top-up premiums paid shall not exceed the sum of the total regular premiums / single premium paid
- Top-up premiums are subject to charges as described under "What are my Policy charges?"

Top-up Sum Assured

Your Sum Assured will increase by Top-up Sum Assured when you avail of a Top-up, subject to underwriting.

Top-up Sum Assured will be Top-Up Multiple * Top-Up Premium
Top-up Premium Multiple is 1.25

Increase or decrease in the Top-up Sum Assured is not allowed.

Flexibility of Premium Mode

You may choose to pay your premiums⁴ Annually, Semi-annually, Quarterly, Monthly or even single time as per your convenience.

⁴Monthly Premium = 0.0833 of Annualised Premium, Quarterly Premium = 0.25 of Annualised Premium, Semi-annual premium = 0.50 of Annualised Premium subject to minimum premium conditions for each mode.

Settlement Option

Provided policyholder is alive on the maturity date, you have an option to receive the maturity amount either in lump sum or in installments over a period of time. This period, termed as Settlement Period, may be extended up to a maximum of five years from the date of maturity. The first instalment under settlement option shall be payable on the date of maturity. The timing and amount of the installments will be chosen by you at the time of maturity while exercising this option. The value of such periodical payments will depend on the performance of the Funds selected for investment. Switching and partial withdrawals (other than the aforesaid periodical payments) are not available during the Settlement Period. At any time during the settlement period, you have the option to withdraw the Total Fund Value at that time

During this Settlement Period, life cover shall be maintained at 105% of the total premiums paid. In case of death, higher of Total Fund Value at the time of death or 105% of total premiums paid will be returned to the Nominee. During this period, Fund Management Charges and Mortality Charges will be deducted as due. All charges are shown under "What are my Policy Charges?"

During this Settlement Period, the inherent investment risk will be borne by the Policyholder.

Flexibility of Additional Coverage⁵

You have further flexibility to customize your product by adding the following optional riders. The charges for these riders, if opted for, will be recovered by cancellation of units from the basic plan. The riders can be attached only at the policy inception and can only be offered only if minimum premium multiple is chosen.

For Regular / Limited Pay - the Policyholders have an option to choose any one of the following riders:

1. Tata AIA Life Insurance Waiver of Premium (Linked) Rider
2. Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider
3. Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider

For Single Pay - the Policyholders have an option to choose the following rider:

Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider

Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V02)

This rider ensures protection of your family by paying your nominee an amount equal to the rider sum assured in case of an accidental death. In case of severe dismemberment like loss of limbs or bodily functions or severe burns due to an accident, it will pay a percentage of the rider sum assured as per the ADDL benefit chart. The benefits will be doubled in case of certain accidental death or dismemberments.

This rider will be allowed from entry age of 18 years up to 59 years and maximum maturity age of 70 years.

The maximum rider sum assured is restricted to 50% of basic sum assured for the premium paying term of 5 and 7 years and maximum rider sum assured is equal to 100% of basic sum assured for any other chosen premium paying terms.

Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V02)

This rider provides for the waiver of all future premiums of the basic policy which fall due while the proposer is totally and permanently disabled (provided that the disability commences before the proposer reaches 65 years or the end of premium payment term of the basic plan, whichever is earlier). This rider will be allowed from entry age of 18 years up to 59 years and maximum maturity age of 65 years.

Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V02)

This rider provides for the waiver of all future premiums of the basic policy which fall due in case of death or while the proposer is totally and permanently disabled (provided that the death occurs /disability commences before the proposer reaches 70 years or the end of premium payment term of the basic plan, whichever is earlier). This rider will be allowed from

entry age of 18 years up to 65 years (of the Proposer) and maximum maturity age of 70 years (of the Proposer).

⁵These are Unit deducting riders and no separate premium needs to be paid.

³For more details on the benefits, premiums and exclusions under these riders please refer to the Rider Brochure or contact our Insurance advisor or visit our nearest branch office.

How is the NAV calculated?

The Net Asset Value (NAV) of the segregated funds shall be computed as:

Market value of investment held by the fund + value of current assets - (value of current liabilities and provisions, if any)

Number of units existing on Valuation Date (before creation/redemption of units)

The Net Asset value (NAV) will be determined and published daily in various financial newspapers and will also be available on www.tataaia.com, the official website of Tata AIA Life. All you have to do is multiply the number of Units you have with the published NAV to arrive at the value of your investments.

Credit/Debit of Units

Premiums received, after deducting the Regular Premium/ Single Premium / Top-up Premium Allocation Charge and applicable Goods and Services Tax and cess as applicable, will be used to purchase Units at the NAV according to your instruction for allocation of Premium. Units purchased by Regular /Single Premium and Top-up Premium, net of payable premium allocation charge and applicable Goods and Services Tax and cess as applicable, will be deposited into the Regular/Single Premium Fund Value and Top-up Premium Fund Value respectively.

Where notice is required (Partial Withdrawal, Complete withdrawal or death of the Insured), Units being debited shall be valued by reference to their NAV as specified in the section "Cut-off time for determining the appropriate valuation date"

Cut-off time for determining the appropriate valuation date

The appropriate valuation date at which NAV will be used to purchase or redeem Units shall be determined in the following manner:-

- a) Purchase & Allocation of Units in respect of Premiums received or Fund Value(s) switched in:
 - If the premiums, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is / are received by us at or before 3:00 p.m. of a Business Day at the place where these are receivable, NAV of the date of receipt or the due date, whichever is later shall apply.
 - If the premium/s, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us after 3:00 pm of a business day, at the place where these are receivable, NAV

of the next valuation date following the receipt or the due date, whichever is later shall apply.

- If the premium/s is received by us by way of an outstation cheque / outstation demand draft, NAV of the date of on which these instruments are realized shall apply.
 - In case of proposals or requests for Top-up Premium where underwriting or Our approval is required, the closing NAV of the day on which underwriting/approval is completed in all respects or the date of receipt of premium (in case of cash or local cheque or demand draft payable at par) or the date of cheque/ demand draft realization (in case of an outstation cheque/ demand draft) whichever is later shall apply.
 - If premiums are received via standing instruction (such as auto pay, credit cards, electronic clearing system etc) the same procedure as for local cheques will apply with the date of sending the collection request to the relevant bank / financial institution being taken as the date of receipt of the local cheque.
- b) Sale & Redemption of Units in respect of withdrawals, surrender, Fund Value(s) switched out, death claim:
- If a valid request / application is received by us at or before 3:00 pm of a Business Day, NAV of the date of receipt shall apply.
 - If a valid request/application is received by us after 3:00 pm of a Business Day, NAV of the next valuation date following the receipt shall apply.

What are the options to manage my investments⁶?

We offer you ample flexibility to manage your money so that you can reap maximum benefits of your investments.

Switching Between the Funds

During the policy term, you may switch your investment or part of investment from one fund to another as per your outlook about the markets. Switching may be restricted if the Enhanced SMART is chosen. Please refer to Enhanced SMART strategy for details. A total of 12 free switches are allowed in a policy year after which charges will be applicable on further switches as shown under "What are my Policy Charges?"

Premium Re-direction

Premium Re-direction facility helps you to allocate future premiums to a different fund or set of funds. There is no Premium-Redirection charge. Premium Re-direction will not be allowed if Enhanced SMART is chosen.

⁶Please contact our Insurance Advisor or visit our nearest branch office for further details

What if I want to discontinue paying premiums?

Discontinuance of Premiums

Discontinuance of Premium within Five Years from the Date of Commencement (Discontinuance of the policy during lock-in period):

a. For Regular/ Limited Premium Policies:

Where a Regular / Limited Premium due before the fifth policy anniversary remains unpaid at the end of the Grace Period, in

case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the Discontinued Policy Fund and the risk cover and rider cover, if any, shall cease.

All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, we shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.

- i) In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the Discontinued Policy Fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.
- ii) In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.
- iii) However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

b. For Single Premium Policies:

In case of Single premium policies, the policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the Discontinued Policy Fund.

The policy shall continue to be invested in the Discontinued Policy Fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

"Proceeds of the Discontinued Policy" means the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time.

In case of any attachable optional rider – The status for rider will be same as base plan. i.e. If option a) is chosen under base plan, then the rider will be lapsed and can be revived within 3 years

Discontinuance of Premium after Five Years from the Date of Commencement (Discontinuance of Policy after the lock-in-Period):

a. For Regular/ Limited Premium Policies:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

On such discontinuance, Insurer shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

- (1) To revive the policy within the revival period of three years, or
- (2) Complete withdrawal of the policy.

In case the policyholder opts for (1) above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.

In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.

However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

b. For Single Premium Policies:

Policyholder has an option to surrender the Policy any time. Upon receipt of request for surrender, the Fund Value as on Date of Surrender shall be payable.

If Policy gets converted into Reduced Paid-up, policy will continue with the reduced sum assured as defined below:

Reduced paid-up sum assured = Basic Sum Assured * (t / n)

Where,

t = Total number of Premiums paid

n = Total number of Premiums payable for the entire premium paying term

A reduced paid-up policy will continue as per policy terms and conditions and charges as mentioned under "What are the charges in your policy?" shall continue to be deducted.

Policyholder will have an option of resuming payment of premiums with full sum assured before the end of revival period of three years from the date of last unpaid premium.

Top-ups will not be allowed when the policy is in reduced paid-up status.

Partial Withdrawal will be allowed during the reduced paid-up status

What if I want to discontinue the policy?

Complete Withdrawal

The policyholder can completely withdraw his/her policy anytime during the policy term by intimating the company.

If policyholder requests for Complete Withdrawal from the policy –

- Within the lock-in period; the surrender value i.e. the fund value less applicable discontinuance charges as on the date of discontinuance shall be credited to the 'Discontinued Policy Fund' as maintained by the Company. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the policyholder after completion of the lock-in period.

In case of death of the insured during this period the "Proceeds of the Discontinued Policy" shall be payable to the nominee immediately.

- After the Lock-in Period; the total fund value as on the date of complete withdrawal shall be paid to the policyholder.

Lock-in period means the period of 5 consecutive years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer, except in the case of death or upon the happening of any other contingency covered under the policy.

What are my policy charges?

Premium Allocation Charge

Regular Premium / Single Premium Allocation Charge as below will be deducted from the Regular Premium / Single Premium. The net Regular Premiums / Single Premium after deduction of charges are invested in funds as per your choice.

For Single Pay

Premium Allocation Charge as a % of Single Premium	
Policy Year	% of Single Premium
1	3%

For Regular / Limited Pay

Premium Allocation Charge as a % of Annualised Premium	
Policy Year	% of Annualised Premium
1	6.0%
2	6.0%
3 to 5	5.5%
6 to 7	4.5%
8 to 10	3.5%
11 year onwards	2.0%

Top-up Premium Allocation Charge = 1.5% of Top-up premium
The regular / single premium and top-up premium allocation charges are guaranteed throughout the term of the policy.

The above premium allocation charges shall not exceed the maximum premium allocation charge as declared by the Authority which currently stands at 12.5% of Annualised Premium for any year.

Policy Administration Charge

A Monthly Policy Administration Charge will be deducted by cancelling Units at the NAV from the Fund Value of the policy and this charge may be increased by upto a maximum of 5% p.a. compounded annually subject to a maximum of ₹ 500 per month which are the current caps specified by the Authority and can change from time to time. Tabulated below is the Monthly Policy Administration charge.

For Single Pay Option - 0.90% p.a. of Single Premium throughout the policy term

For Regular / Limited Pay Option - 0.75% p.a. of Annualised premium throughout the policy term

Fund Management Charge

A Fund Management Charge will be charged for each fund on each valuation date at 1/365 of the following annual rates and will be applied on the total values of the investment funds as given below

Sr. No	Fund Name	Fund Management Charge per annum
1	Multi Cap Fund	1.20%
2	India Consumption Fund	1.20%
3	Top 50 fund	1.20%
4	Top 200 fund	1.20%
5	Super Select Equity Fund	1.20%
6	Large Cap Equity Fund	1.20%
7	Whole Life Mid-cap Equity Fund	1.20%
8	Whole Life Aggressive Growth Fund	1.10%
9	Whole Life Stable Growth Fund	1.00%
10	Whole Life Income Fund	0.80%
11	Whole Life Short Term Fixed Income Fund	0.65%

Fund Management Charges are subject to revision by Company with prior approval of IRDAI but shall not exceed 1.35% per annum of the Fund value which is the maximum limit currently specified by the Authority and can change from time to time.

A Fund Management Charge of 0.50% p.a. shall be charged on Discontinued Policy Fund. The current cap on Fund Management Charge (FMC) for Discontinued Policy Fund is 0.50% p.a. and shall be declared by the Authority from time to time.

Mortality Charge⁸

The Mortality Charge of the Basic Policy will be deducted by cancelling Units at the current NAV, from the Regular / Single Premium Fund value of the Policy on each Policy Month Anniversary. In case of the Top-up Sum Assured, the same will be deducted from the Top-up Premium Fund Value. If the

Regular / Single Premium Fund Value is insufficient, then mortality charge will be deducted from the Top-up Premium Fund Value, if any and vice-versa.

Mortality charge = Sum at Risk (SAR) multiplied by the applicable Mortality Rate for the month, based on the attained age of the Life Assured.

Sum at Risk in each month for Regular / Single Premium Account is the difference between:

a) Maximum of (Basic Sum Assured net of all deductible partial withdrawals, if any, from the relevant Regular / Single Premium Fund Value or 1.05 times total Regular / Single premiums paid)

and

b) Regular / Single Premium Fund Value at the time of deduction of Mortality Charge

Sum at Risk in each month for Top-up Premium Account is the difference between:

a) Maximum of (Top-up Sum Assured, from the relevant Top-up Premium Fund Value or 1.05 times total Top-up Premiums paid)

and

b) Top-up Premium Fund Value at the time of deduction of Mortality Charge.

Sample Age	Mortality Charges per 1,000 Sum at Risk (₹) (per annum)
25	1.187
35	1.122
45	2.428
55	5.751

⁸The Mortality Charges will be guaranteed for the period of the policy term. Females and smokers lives will be treated at par with other standard lives and will not be charged any extra amount.

For complete details on mortality charges visit us at www.tataaia.com

Discontinuance Charge

The policyholder can discontinue paying premium anytime during the policy term by intimating to the company. However when the request for discontinuance from the policy is within the lock-in period of 5 years from policy inception, total fund value, net of discontinuance charges as on the date of discontinuance shall be put in the 'Discontinued Policy Fund'. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the policyholder only after completion of the lock-in period.

The following table shows discontinuance charges applicable for Single Pay Option

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-
1	Lower of 2% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 3,000/-	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 6,000/-
2	Lower of 1.5% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2,000/-	Lower of 0.70% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 5,000/-
3	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 1,500/-	Lower of 0.50% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 4,000/-
4	Lower of 0.5% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 1,000/-	Lower of 0.35% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2,000/-
5 and onwards	Nil	Nil

The following table shows discontinuance charges applicable for Regular / Limited Pay Option

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to ₹ 50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above ₹ 50,000/-
1	Lower of 20% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 3,000	Lower of 6% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 6,000
2	Lower of 15% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 2,000	Lower of 4% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 5,000
3	Lower of 10% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1,500	Lower of 3% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 4,000

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to ₹ 50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above ₹ 50,000/-
4	Lower of 5% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1,000	Lower of 2% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 2,000
5 and onwards	Nil	Nil

There are no discontinuance charges applicable on the Top-up premium Fund Value.

The maximum discontinuance charge shall not exceed the limits as decided by the Authority from time to time.

Partial Withdrawal Charge

There are no partial withdrawal charges under this plan.

Fund Switching Charge

There are 12 (twelve) free switches per policy year. Thereafter a charge of ₹ 100/- per switch will be applicable. This Charge may be revised as deemed appropriate by the Company subject to prior approval of IRDAI but shall not exceed a maximum of ₹ 250/- or the maximum Switching Charge declared by the Authority from time to time.

Miscellaneous Charge:

Premium Re-direction Charge

There is no Premium Re-direction Charge.

⁷The Company may alter all the above charges (except Mortality Charge and Premium Allocation Charges which are guaranteed throughout the term) by giving an advance notice of at least three months to the policyholder subject to the prior approval of IRDAI and will have prospective effect.

In case of Single Premium Policy, the policy will terminate as and when the total fund value becomes less than or equal to 1% of Single Premium and the balance Fund Value shall be payable to you. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

After completion of premium paying term for regular premium policy, the policy will terminate as and when the total fund value becomes less than or equal to one Annualised Premium and the balance fund value shall be payable to you. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

Other plan features/ terms and conditions

Free Look Period

If You are not satisfied with the terms & conditions/features of the Policy, You have the right to cancel the Policy by giving written notice to Us stating objections/ reasons and You will receive the non-allocated premium plus charges levied by cancellation of

units plus fund value at the date of cancellation less (a) proportionate risk premium for the period of cover (b) medical examination costs, if any and (c) stamp duty, along with Goods and services tax and cess as applicable on above which has been incurred for issuing the Policy. Such notice must be signed by You and received directly by Us within 15 days after You or person authorized by you receives the Policy. This period of 15 days shall stand extended to 30 days, if the policy is sourced through distance marketing mode⁹.

⁹Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

Grace Period

If you are unable to pay your Regular Premium on time, starting from the date of first unpaid premium, a grace period of 30 days will be offered for policies on Annual, Semi- Annual or Quarterly Modes. For Policies on monthly mode the grace period would be 15 days. During this period your policy is considered to be in force with the risk cover as per the terms & conditions of the policy.

Backdating

Backdating is not allowed in this plan

Policy Loan

Policy Loan is not allowed in this plan

Exclusions

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to fund value/policy account value, as available on the date of intimation of death. Any charges other than Fund Management charges recovered subsequent to the date of death shall be paid-back to the nominee or beneficiary along with death benefit.

For exclusions on the rider benefits, please refer to the respective supplementary contract.

Tax Benefits

Premiums paid under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, life insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act.

Income Tax benefits would be available as per the prevailing tax laws subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. 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.

Assignment

Assignment allowed as per Section 38 of the Insurance Act 1938 as amended from time to time.

Nomination

Nomination allowed as per provisions of provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons and AIA Group Limited (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia Life Insurance Group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the Company and AIA holds 49 per cent through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

Disclaimers

- Investments are subject to market risks.
- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The underlying Fund's NAV will be affected by interest rates and the performance of the underlying stocks.
- The performance of the managed portfolios and funds is not guaranteed and the value may increase or decrease in accordance with the future experience of the managed portfolios and funds. Past performance is not indicative of future performance.
- The Premium paid in the Unit Linked Life Insurance Policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the Insured is responsible for his / her decisions.
- Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the Surrender Value payable may be less than the total premiums paid.
- The brochure is not a contract of insurance. This brochure

should be read along with Benefit Illustration. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.

- Tata AIA Life Insurance Company Ltd. is only the name of the Insurance Company and Tata AIA Life Insurance Fortune Pro is only the name of the Unit Linked Life Insurance Contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed Issuance plan and it will be subject to Company's underwriting and acceptance
- Insurance cover is available under this product.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider(s), please contact Tata AIA Life's Insurance Advisor/ Branch.
- Participation by customers shall be on voluntary basis.
- This product will be offered only to Standard lives.

**BEWARE OF
SPURIOUS/
FRAUD PHONE
CALLS!**

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.

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Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110)

CIN: U66010MH2000PLC128403. **Registered & Corporate Office:**

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