



TATA AIA
— LIFE INSURANCE

Life Redefined



**Meetings
Redefined**



**Spending Time
with Family
Redefined**



**Classroom
Redefined**



**Investing
Redefined**



So is Guarantee...

Re-Introducing



Savings Solutions

Tata AIA Life

Guaranteed Return Insurance Plan

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

UIN: 110N152V07

Guaranteed Income Redefined

 Savings Solutions

Tata AIA Life

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Regular Income Option



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Guaranteed

Regular Income

PPT

10 yrs & 12 yrs

Policy Term

11 & 13 years

Age at Entry

5 & 55 yrs

Tax Benefits

As per applicable
tax laws

Get Regular Tax Free Guaranteed Annual Income*

*Equivalent to the Premium Paying Term of 10/12 years whichever chosen

Get A GRIP ON THE FUTURE

Reasons to Buy

Guaranteed Annual Income
of 186.05% or 208.90% of AP¹

Choice of Premium Paying Term
10 or 12 years

Life Cover during
Policy Term

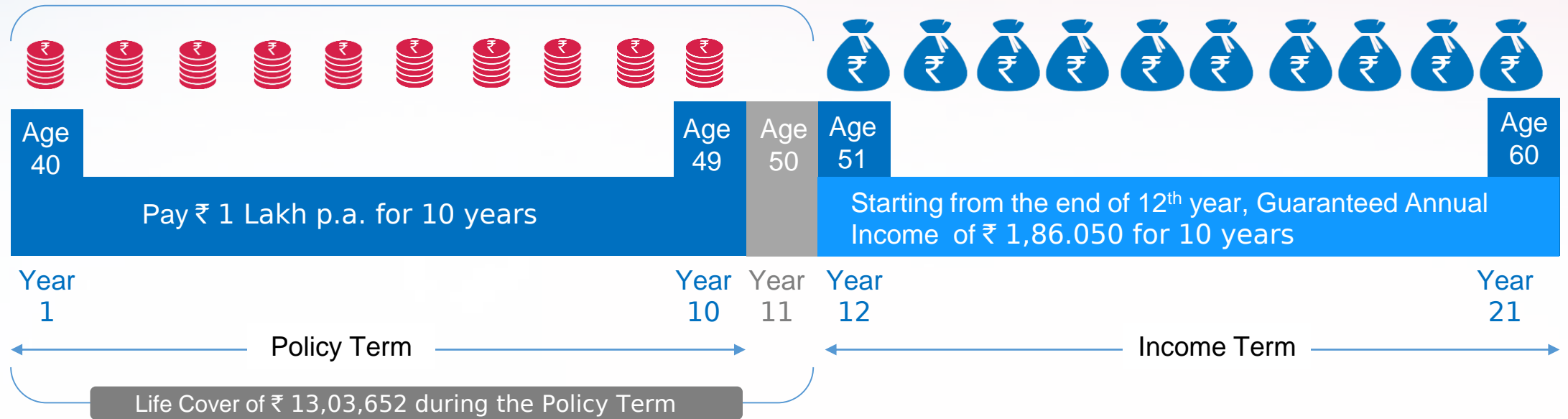
Tax Benefit as per
applicable tax laws

¹Depending on Policy Term



GRIP Option II – Regular Income

How the Plan works?



Total Premium Paid ₹10,00,000

Total Benefit Received till Maturity ₹18,60,500

 Savings Solutions

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Guaranteed Income Redefined

10 Pay | 1.86X Returns

IRR:5.31%

You Pay

At age 35
you pay premium for
10 years

₹
1,00,000

You Get

₹
1,86,050

From the end of
12th year for next
10 years

Life cover of **14.75X** during the policy term of 11 years

12 Pay | 2.08X Returns

IRR:5.40%

At age 35
you pay premium for
12 years

₹
1,00,000

₹
2,08,900

From the end of
14th year for next
12 years

Life cover of **14.75X** during the policy term of 13 years

For internal circulation only

Plan at a Glance

Eligibility Criteria

	PPT	Policy Term	Income Term	Min Entry Age*	Max Entry Age*
	10	11	10	7	55
	12	13	12	5	55
Basic Sum Assured	"Basic Sum Assured" shall be equal to the Death Benefit Multiple x Annualised Premium				
Minimum Annualised Premium	₹ 50,000 Per annum (Premium in multiples of 1,000)				
Maximum Annualised Premium	No Limit subject to underwriting				
Premium Payment Mode	Annual/ Half-yearly/ Quarterly/ Monthly				
Optional Rider/S	<ul style="list-style-type: none"> Tata AIA Insurance Accidental Death and Dismemberment (Long Scale)(ADDL) Rider (UIN : 110B028V03) Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN : 110B29V02) 				

*All references to age is as on last birthday



Savings Solutions

Tata AIA Life

Guaranteed Return Insurance Plan

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

UIN: 110N152V07

Whole Life Income Option

A plan that offers







 Savings Solutions

Tata AIA Life

Guaranteed Return Insurance Plan

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

UIN: 110N152V07

-  Whole Life Guaranteed tax-free income *up to 91.8% of Annual premium*
-  *Joint Life* Option
-  Entry Age *45 to 65 years*
-  Flexible PPT – *Single Pay / 5 Pay / 10 Pay*
-  Legacy for your loved ones with *Return of Premium on death*
-  Commutation Option for Future Income



Savings Solutions

Tata AIA Life

Guaranteed Return Insurance Plan

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

UIN: 110N152V07

Whole Life Income Option

 Savings Solutions

Tata AIA Life

Guaranteed Return Insurance Plan

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

UIN: 110N152V07

**Whole
Life**

Tax-Free
Guaranteed Income

**Single/
Joint Life**

with
flexible Premium
Payment Term

45 - 65

Years
Age at Entry

**Monthly/
Annual**

Payout options

Where the Whole Life Tax Free Guaranteed Income starts immediately after the PPT... **No need to Wait**

A plan that offers


 Savings Solutions

Tata AIA Life


Guaranteed Return Insurance Plan

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


UIN: 110N152V07


 Whole Life Guaranteed tax-free income *up to 91.8% of Annual premium*

 *Joint Life* Option

 Entry Age *45 to 65 years*

 Flexible PPT – *Single Pay / 5 Pay / 10 Pay*

 Legacy for your loved ones with *Return of Premium on death*

 Commutation Option for Future Income



Tata AIA GRIP Advantage

No Payout Gap – Income starts immediately after the Premium Paying Term

Higher IRR and Income %

Leverage the age criteria 45 to 49 & 61 to 65

Monthly Income Option

Joint Life Option

Single Pay Option



Savings Solutions

Tata AIA Life

**Guaranteed Return
Insurance Plan**

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

UIN: 110N152V07

New Variants for better customer suitability



Joint Life

Single Pay | 5 Pay | 10 Pay



Single Life

5 Pay | 10 Pay

Sample Illustration – Single Life – Annual Income

Whole Life Income (Single Life)

Age	Annualised Premium	PPT/PT	Regular Income % (Annual Mode)	Guaranteed Annual Income (Annual Mode)	Assuming ROP on Death at Age 99	Total Benefit	IRR
45	1,00,000	5	29.47%	29,475	5,00,000	19,44,275	5.01%
50			29.86%	29,863	5,00,000	18,13,950	5.05%
55			30.18%	30,175	5,00,000	16,76,825	5.07%
60			30.49%	30,488	5,00,000	15,36,575	5.08%
65			30.85%	30,850	5,00,000	13,94,650	5.08%

Whole Life Income (Single Life)

Age	Annualised Premium	PPT/PT	Regular Income % (Annual Mode)	Guaranteed Annual Income (Annual Mode)	Assuming ROP on Death at Age 99	Total Benefit	IRR
45	1,00,000	10	82.83%	82,825	10,00,000	46,44,300	5.84%
50			84.56%	84,563	10,00,000	42,97,938	5.89%
55			86.89%	86,888	10,00,000	39,54,175	5.96%
60			89.20%	89,200	10,00,000	35,86,800	6.00%
65			91.41%	91,413	10,00,000	31,93,900	5.99%

Premium is excluding GST for Male Standard Life
Total benefits and IRR are presented assuming death of LA at age 99

Sample Illustration – Joint Life – Annual Income

Whole Life Income (Joint Life)								
Age	Policy Term (years)	Premium Payment Term (years)	Annualised Premium	Total Premium Paid	Guaranteed Annual Income (Annual Mode)	Guaranteed Annual Income Rate	Total Benefit	IRR
45	5	5	100,000	5,00,000	29,005	5.80%	1921245	4.94%
50			100,000	5,00,000	29,420	5.88%	1794480	4.98%
55			100,000	5,00,000	29,800	5.96%	1662200	5.01%
60			100,000	5,00,000	30,215	6.04%	1527310	5.04%
65			100,000	5,00,000	30,495	6.10%	1384355	5.03%

Whole Life Income (Joint Life)								
Age	Policy Term (years)	Premium Payment Term (years)	Annualised Premium	Total Premium Paid	Guaranteed Annual Income (Annual Mode)	Guaranteed Annual Income Rate	Total Benefit	IRR
45	10	10	100,000	10,00,000	73,890	7.39%	4251160	5.34%
50			100,000	10,00,000	74,920	7.49%	3921880	5.35%
55			100,000	10,00,000	76,135	7.61%	3588590	5.37%
60			100,000	10,00,000	77,265	7.73%	3240685	5.35%
65			100,000	10,00,000	76,125	7.61%	2827000	5.16%

The above figures are exclusive of GST, Cess and other taxes for Joint Life Cover (A male and a female life of same age)
 Total benefits and IRR are presented assuming death of second life assured at age 99 and death of 1st life assured after policy term

Sample Illustration – Single Life – Monthly Income

Whole Life Income (Single Life) – Without GST

Age	Annualised Premium	PPT/PT	Regular Income % (Annual Mode)	Guaranteed Annual Income (Annual Mode)	Guaranteed Annual Income (Monthly Mode)
45	1,00,000	5	29.47%	29,475	2,358
50			29.86%	29,863	2,389
55			30.18%	30,175	2,414
60			30.49%	30,488	2,439
65			30.85%	30,850	2,468

Whole Life Income (Single Life) – Without GST

Age	Annualised Premium	PPT/PT	Regular Income % (Annual Mode)	Guaranteed Annual Income (Annual Mode)	Guaranteed Annual Income (Monthly Mode)
45	1,00,000	10	82.83%	82,825	6,626
50			84.56%	84,563	6,765
55			86.89%	86,888	6,951
60			89.20%	89,200	7,136
65			91.41%	91,413	7,313

The above figures are exclusive of GST, Cess and other taxes for Single Life.

Sample Illustration – Joint Life – Monthly Income

Whole Life Income (Joint Life) – Without GST

Age	Policy Term (years)	Premium Payment Term (years)	Annualised Premium	Total Premium Paid	Guaranteed Annual Income (Annual Mode)	Guaranteed Annual Income (Monthly Mode)
45	5	5	100,000	5,00,000	29,005	2320
50			100,000	5,00,000	29,420	2354
55			100,000	5,00,000	29,800	2384
60			100,000	5,00,000	30,215	2417
65			100,000	5,00,000	30,495	2440

Whole Life Income (Joint Life) – Without GST

Age	Policy Term (years)	Premium Payment Term (years)	Annualised Premium	Total Premium Paid	Guaranteed Annual Income (Annual Mode)	Guaranteed Annual Income (Monthly Mode)
45	10	10	100,000	10,00,000	73,890	5911
50			100,000	10,00,000	74,920	5994
55			100,000	10,00,000	76,135	6091
60			100,000	10,00,000	77,265	6181
65			100,000	10,00,000	76,125	6090

The above figures are exclusive of GST, Cess and other taxes for Joint Life (A male and a female life of same age)

Sample Illustration – Joint Life – Single Premium

Option III – Whole Life Income – Joint Life - Single Pay						
Age	Annualized Premium	PPT	Regular Income	ROP on Death Age 99	Total Benefit	IRR
45	10 Lakh	SP	70,205	10L	44.40 L	5.31%
50			70,535	10L	41.04 L	5.31%
55			70,950	10L	37.67 L	5.30%
60			71,480	10L	34.30 L	5.28%
65			71,810	10L	30.82 L	5.22%

The above figures are exclusive of GST, Cess and other taxes for Joint Life Cover (A male and a female life of same age)

Plan at a glance - Whole Life Income Option

Premium Payment Term (in years)	Single Premium	5	10			
Policy Term (in years)	5	5	10			
Minimum Entry Age (for Both Life Assureds in JL) (in years)	45					
Maximum Entry Age for Both Life Assureds (in years)	65					
Maximum Age at Maturity	70	75				
Minimum Premium (Rs.)	24,000					
Maximum Premium	No limit, subject to underwriting					
Income Payout Frequency	Monthly / Annually					
Death Benefit	Joint Life (Single Premium)		Single Life (5 Pay / 10 Pay)		Joint Life (5 Pay / 10 Pay)	
	1 st Death	2 nd Death	11 times of AP		1 st Death	2 nd Death
	1.25 times	10 times			7 times	11 times
Waiver of Premium on Joint Life on 1 st Death	Under 5 Pay/ 10 Pay Option on 1st Death there is no Premium Waiver applicable for the surviving Life Assured.					

Death Benefits

Whole Life Income, Joint Life Option (SP)

Scenario	Description	On Death of 1 st LA	On Death of 2 nd LA
1	Death of both LAs after policy term of 5 years	Surviving LA continues to get Guaranteed Income	Nominee gets Return of Premium
2	Death of both LAs before end of policy term of 5 years	Nominee gets 1.25 times of single premium as death benefit	Nominee gets 10 times of single premium as death benefit
3	Death of one LA before end of policy term of 5 years and second LA after policy term of 5 years	Nominee gets 1.25 times of single premium as death benefit. Surviving LA starts getting Guaranteed Income from end of 6 th year.	Nominee gets Return of Premium

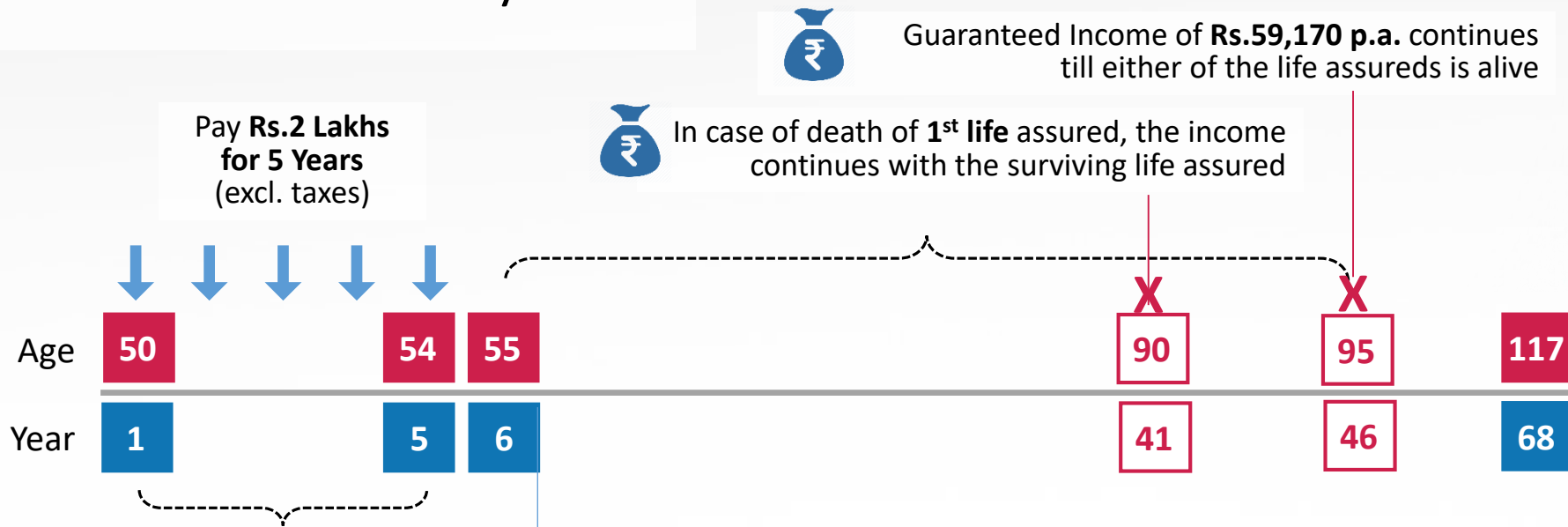
The above figures are exclusive of GST, Cess and other taxes for Joint Life Cover (A male and a female life of same age)

How does the plan work?

Whole Life Income Option – Joint Life (Annual Income Mode)

Age	50 Years	PT	5 Years	Annual premium	₹ 2,00,000
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5 Years Premium Payment



On death of last surviving life Assured occurring post completion of policy term, ROP of Rs 10,00,000

In case of Monthly Income Option (96% of annual income (59,170) / 12): **Rs.4,734**

Total Premium	What you get			
Rs.10,00,000	Rs. 23,66,800 (59,170 X 40)	+	Rs. 10,00,000 (ROP) =	Total Rs.33,66,800

Return Of Premium shall be the total premiums paid, excluding the underwriting extra premiums, loading for modal premiums, taxes if any. The above figures are exclusive of GST, Cess and other taxes for Joint Life Cover (A Male and Female, standard lives of same age)

How does the plan work?

Whole Life Income Option – Single Life (Annual Income Mode)

Age	50 Years	PT	5 Years	Annual premium	₹ 10,00,000
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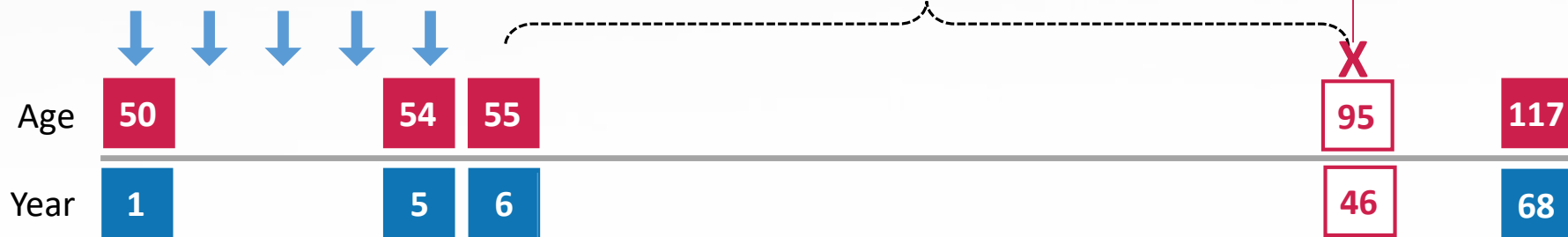
5 Years Premium Payment



Guaranteed Income of **Rs. 3,01,213 p.a.** continues till the life assured is alive



Pay **Rs.10 Lakhs** for 5 Years (excl. taxes)



On death of life Assured occurring post completion of policy term, ROP of **Rs 50,00,000**

Life Cover of 11 Times of annualized premium during Policy Term.



Guaranteed Annual Income starts from end of **6th Year**

Total Premium	What you get		
Rs.50,00,000	Rs. 1,20,48,520 (3,01,213 X 40)	+	Rs. 50,00,000 (ROP) = Total Rs.1,70,48,520

In case of Monthly Income Option (96% of annual income (3,01,213) / 12): **₹24,097**

Return Of Premium shall be the total premiums paid, excluding the underwriting extra premiums, loading for modal premiums, taxes if any.

The above figures are exclusive of GST, Cess and other taxes for Single Male Life Cover

The above example is for standard male age 50 years at inception

Death Benefits

Whole Life Income, Joint Life Option (5 Pay)

Scenario	Description	On Death of 1 st LA	On Death of 2 nd LA
1	Death of both LAs after policy term of 5 years	Surviving LA continues to get Guaranteed Income	Nominee gets Return of Premium
2	Death of both LAs before end of policy term of 5 years	Nominee gets 7 times of annual premium as death benefit	Nominee gets 11 times of annual premium as death benefit
3	Death of one LA before end of policy term of 5 years and second LA after policy term of 5 years	Nominee gets 7 times of annual premium as death benefit. Surviving LA starts getting Guaranteed Income from end of 6 th year.	Nominee gets Return of Premium

The above figures are exclusive of GST, Cess and other taxes for Joint Life Cover (A male and a female life of same age)



Endowment Option

Key Benefits and Features

2.31x

Guaranteed Returns upto 2.31 times of premium



Guaranteed Additions @ 5% p.a.



Insurance Protection from day one



Increasing Life cover



Limited premium payment term



Additional protection with optional riders - WOPP



Tax benefits under Section 80C and 10(10D), as per applicable tax laws

Plan at a glance

Eligibility Criteria

Premium Payment Term (in years)	5	6	10
Policy Term (in years)	10	12	20
Minimum Entry Age (in years)	8	6	0
Maximum Entry Age (in years)	60	60	55
Maximum Age at Maturity	70	72	75
Death Benefit Multiple	Up to Age 55	10 to 23.50 of AP (Age dependent)	
	Above Age 55	9 to 9.80 of AP (Age dependent)	NA
Minimum Annualized Premium (Rs.)	50,000		
Maximum Annualized Premium	No limit, subject to board approved underwriting policy		
Premium Payment mode	Annual/ Half Yearly/ Quarterly/ Monthly		
Optional Riders	WOPP Rider		

How does the plan work?



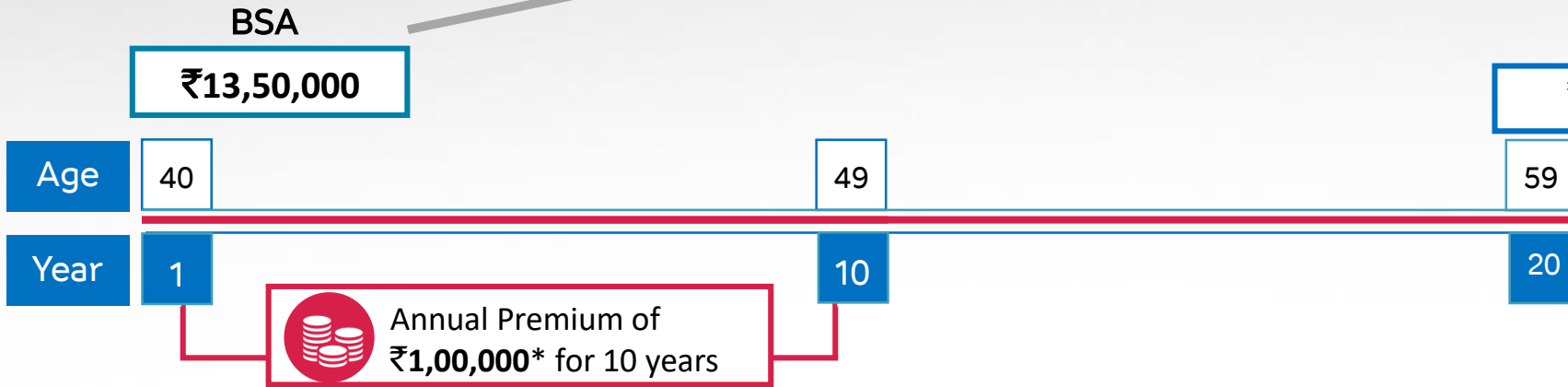
How does the plan work ?

In case of Survival

Age	40 Years	Annual Premium*	₹1 Lac
PT'	20 Years	Basic Sum Assured	₹13.50 Lacs
PPT'	10 Years		

Guaranteed Additions (GA) @ 5%
₹57,875 p.a. during policy term

Increasing Life cover for entire policy term with Accrued GA



Rs. 23,15,000

₹11,57,500
+
₹11,57,500

Accrued Guaranteed Additions
Guaranteed Maturity Benefit

Total Premium Paid ₹10,00,000

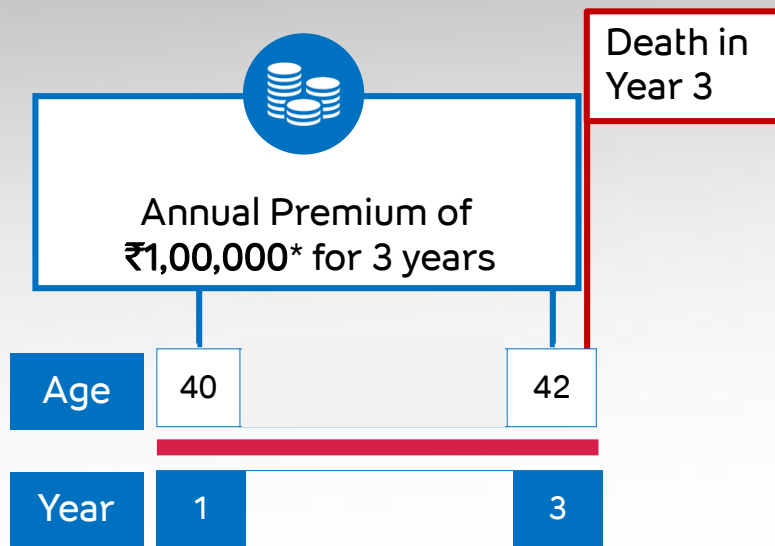
Total Maturity Benefit ₹23,15,000

'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium | * Premium is for Male, Standard life and is excluding applicable taxes cesses and levies | All premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/paid by the Policyholder, in addition to the payment of such premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by the Government, from the benefits payable under the Policy.

How does the plan work ?

In case of death

During Policy Term



Age	40 Years	Annual Premium*	₹1 Lac
PT'	20 Years	Basic Sum Assured	₹13.50 Lacs
PPT'	10 Years		



Sum Assured on Death Payable to the Claimant is Highest of

10 times Annualised Premium	₹10,00,000
Guaranteed Maturity Benefit	₹11,57,500
Basic Sum Assured	₹13,50,000
105% of the all the premiums paid, (excluding the underwriting extra premiums and modal loading), as on the date of death	₹3,15,000



Accrued GA = 1,15,750

Total Death benefit = 14,65,750

Total Premium Paid ₹ 3,00,000

Note: For more details on Death Benefit kindly refer Death Benefit section or product brochure

'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium | * Premium is for Male, Standard life and is excluding applicable taxes cesses and levies | All premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/paid by the Policyholder, in addition to the payment of such premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by the Government, from the benefits payable under the Policy.

Sample Illustration – GRIP

Age	Premium*	PPT/PT	Total Premium	Death Benefit Multiple	Total Maturity Benefit	IRR
30	1,00,000	10/20	10,00,000	16	23,15,000	5.48%
35				14.75	23,15,000	
40				13.5	23,15,000	
45				12.25	23,15,000	
30	2,00,000	10/20	20,00,000	16	46,30,000	5.48%
35				14.75	46,30,000	
40				13.5	46,30,000	
45				12.25	46,30,000	
30	1,00,000	6/12	6,00,000	16	9,16,800	4.53%
35				14.75	9,16,800	
40				13.5	9,16,800	
45				12.25	9,16,800	
30	2,00,000	6/12	12,00,000	16	18,33,600	4.53%
35				14.75	18,33,600	
40				13.5	18,33,600	
45				12.25	18,33,600	

*Premium is excluding GST for Male Standard Life.

DB: Death Benefit

GMB Factor | Death Benefit Multiple

GMB Factor:

Age	5 Pay	6 Pay	10 Pay
0 to 50	91.91%	95.50%	115.75%
51 to 55	90.91%	94.50%	114.40%
56 to 60	89.91%	93.50%	NA

DB Multiple:

Age	5 Pay	6 Pay	10 Pay	Age	5 Pay	6 Pay	10 Pay	Age	5 Pay	6 Pay	10 Pay
0	NA	NA	23.50	21	18.25	18.25	18.25	42	13.00	13.00	13.00
1	NA	NA	23.25	22	18.00	18.00	18.00	43	12.75	12.75	12.75
2	NA	NA	23.00	23	17.75	17.75	17.75	44	12.50	12.50	12.50
3	NA	NA	22.75	24	17.50	17.50	17.50	45	12.25	12.25	12.25
4	NA	NA	22.50	25	17.25	17.25	17.25	46	12.00	12.00	12.00
5	NA	NA	22.25	26	17.00	17.00	17.00	47	11.75	11.75	11.75
6	NA	22.00	22.00	27	16.75	16.75	16.75	48	11.50	11.50	11.50
7	NA	21.75	21.75	28	16.50	16.50	16.50	49	11.25	11.25	11.25
8	21.50	21.50	21.50	29	16.25	16.25	16.25	50	11.00	11.00	11.00
9	21.25	21.25	21.25	30	16.00	16.00	16.00	51	10.80	10.80	10.80
10	21.00	21.00	21.00	31	15.75	15.75	15.75	52	10.60	10.60	10.60
11	20.75	20.75	20.75	32	15.50	15.50	15.50	53	10.40	10.40	10.40
12	20.50	20.50	20.50	33	15.25	15.25	15.25	54	10.20	10.20	10.20
13	20.25	20.25	20.25	34	15.00	15.00	15.00	55	10.00	10.00	10.00
14	20.00	20.00	20.00	35	14.75	14.75	14.75	56	9.80	9.80	NA
15	19.75	19.75	19.75	36	14.50	14.50	14.50	57	9.60	9.60	NA
16	19.50	19.50	19.50	37	14.25	14.25	14.25	58	9.40	9.40	NA
17	19.25	19.25	19.25	38	14.00	14.00	14.00	59	9.20	9.20	NA
18	19.00	19.00	19.00	39	13.75	13.75	13.75	60	9.00	9.00	NA
19	18.75	18.75	18.75	40	13.50	13.50	13.50				
20	18.50	18.50	18.50	41	13.25	13.25	13.25				

Example:

Age 30 year
PPT/PT: 10/20
AP: Rs. 1 Lac

$$\text{GMB} = \text{AP} \times \text{PPT} \times \text{GMB Factor}$$

$$1,00,000 \times 10 \times 115.75\% = 11,57,500$$

$$\text{BSA} = \text{AP} \times \text{DB Multiple}$$

$$1,00,000 \times 16.00 = 16,00,000$$

GMB: Guaranteed Maturity Factor
BSA: Basic Sum Assured
AP: Annualised Premium

Benefits

Maturity Benefit

On survival of the Life Assured till the end of Policy Term provided the policy is in force, following benefit shall be payable:



On maturity of the policy a lump sum benefit equal to Guaranteed Maturity Benefit (GMB) along with the accrued Guaranteed Additions (GA) shall be payable.



Guaranteed Maturity Benefit (GMB) = GMB Factor * PPT * Annualized Premium



Guaranteed Addition defined as a percentage of GMB shall **accrued at a simple rate for each completed policy year**, throughout the Policy Term and shall be payable on Maturity or Death whichever is earlier, subject to all due premiums being paid. GA shall accrue @ 5% of GMB.

Death Benefit

In case of death of the Life Assured during the Policy Term, provided the policy is in force, the Sum Assured on Death as defined below shall be payable.

Sum Assured on Death shall be defined as the highest of



10 times the Annualized Premium for age less than 45 years or 7 times the Annualised Premium for age 45 and above



105% of the Total Premiums Paid up to date of Death



Guaranteed Maturity Benefit (GMB)



Basic Sum Assured



Accrued Guaranteed Addition as on the date of Death shall be payable along with Sum Assured on Death.

Where,

“Annualized Premium” shall be the Premium payable in a year chosen by the Policyholder, excluding Extra Premiums, loading for Modal Premiums and, if any; as specified in the Policy Schedule.

“Total Premiums Paid” means total of all premiums received, excluding any extra premiums, any rider premiums and taxes.

Additional Features



Flexibility of Additional Coverage

- WOPP Rider
- ADDL Rider



For Whole Life Income, no riders are allowed under Single Pay

Flexible premium payment modes

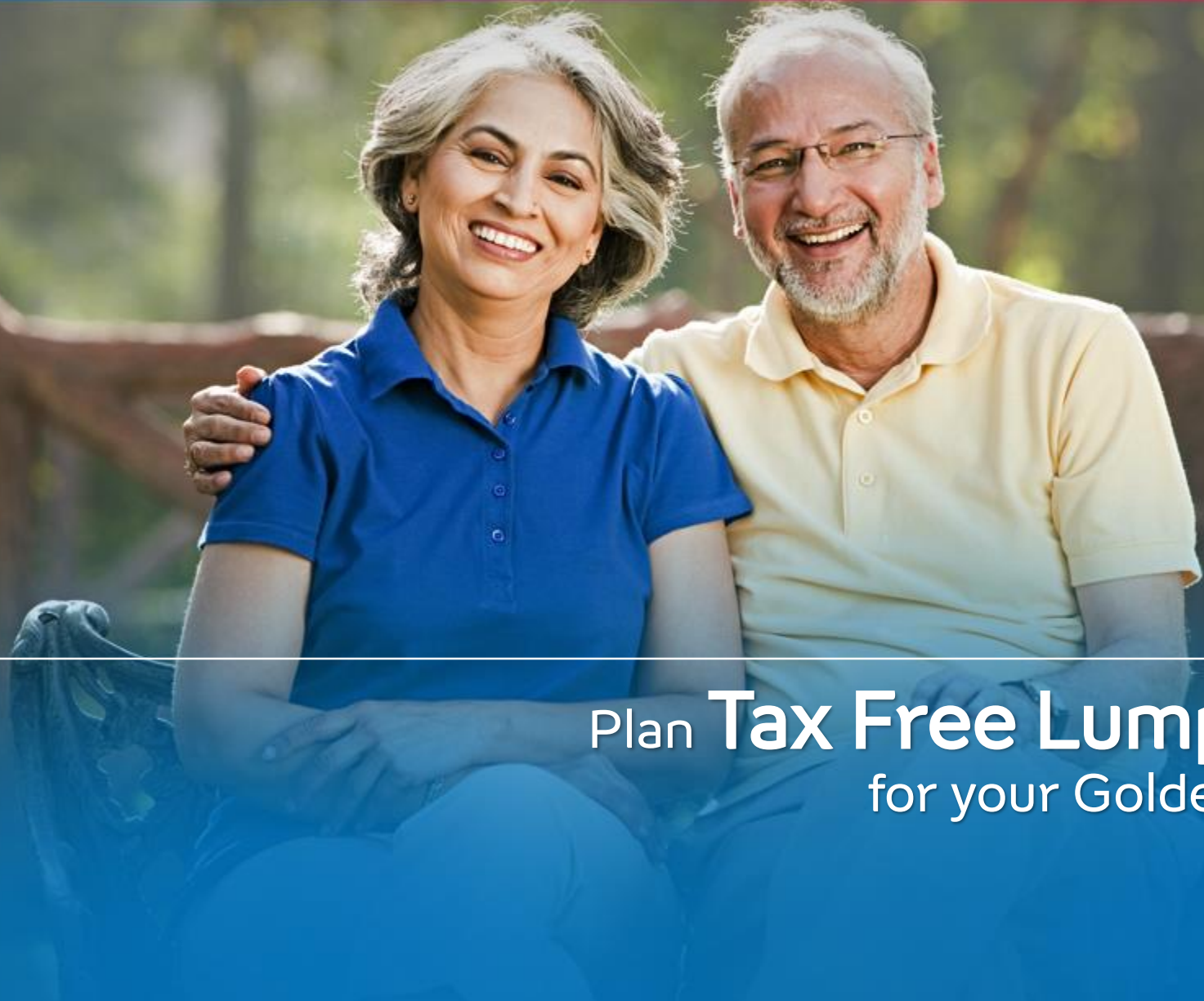
- You have an option to pay the premiums either Annually, Half Yearly, Quarterly and Monthly modes.
- Loading on premiums will be applicable as mentioned in the table below

Mode	Modal Loading
Annual Premium Rate	Multiply Annual Premium Rate by 1 (i.e. No loading)
Half-Yearly Premium Rate	Multiply Annual Premium Rate by 0.51
Quarterly Premium Rate	Multiply Annual Premium Rate by 0.26
Monthly Premium Rate	Multiply Annual Premium Rate by 0.0883

Sales Pitches

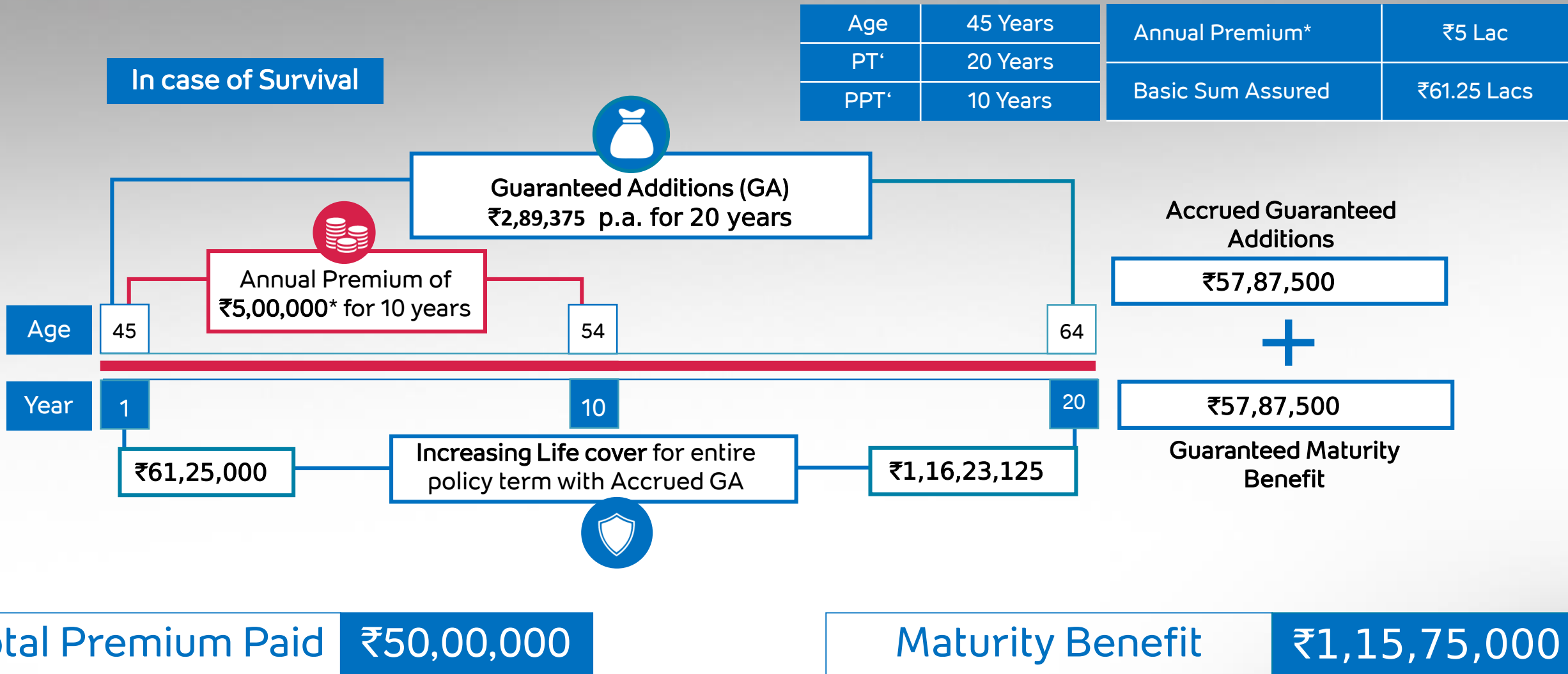


Get a **GRIP** on Your Retirement



Plan **Tax Free Lumpsum**
for your Golden Years

How does the plan work ?



'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium | * Premium is for Male, Standard life and is excluding applicable taxes cesses and levies | All premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/paid by the Policyholder, in addition to the payment of such premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by the Government, from the benefits payable under the Policy.

Get a GRIP on Your Child's Future



Gift to Your Child

Create a secure and **Guaranteed**
Financial Support for your child

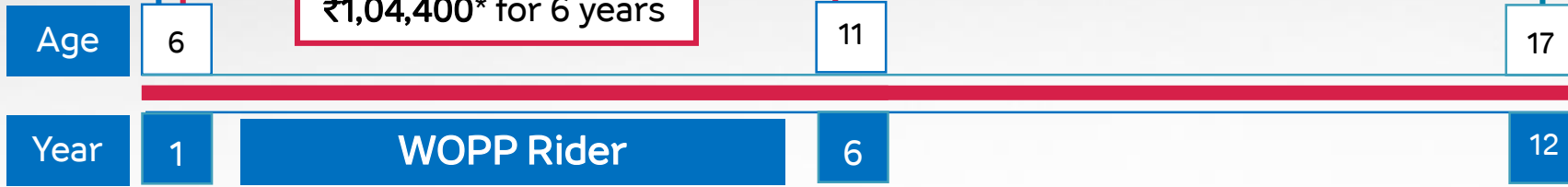
How does the plan work ?

In case of Survival of Proposer



Guaranteed Additions (GA) ₹28,650 p.a. for 12 years

Annual Premium of ₹1,04,400* for 6 years



Age	6 Years	Proposer Age	45 Years
PT ¹	6 Years	Annual Premium*	₹1.044 Lac
PPT ¹	12 Years	Basic Sum Assured	₹22.00 Lacs

Accrued Guaranteed Additions

₹3.43.800



₹5,73,000

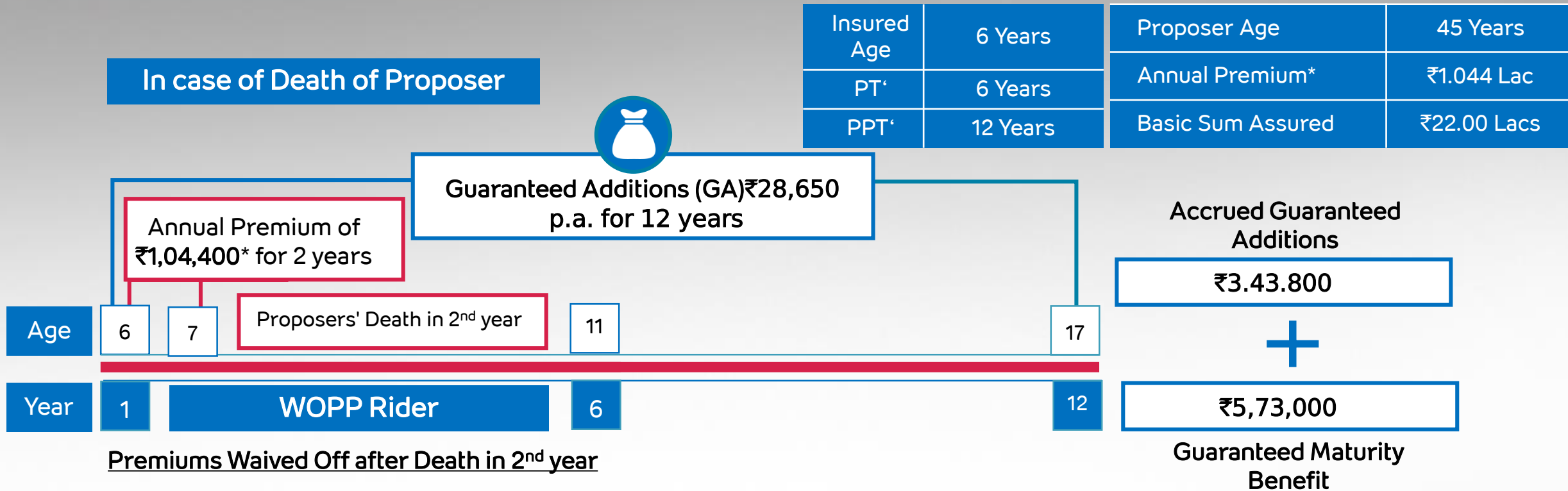
Guaranteed Maturity Benefit

Total Premium Paid ₹6,26,400

Maturity Benefit ₹9,16,800

¹PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium | * Premium is for Female, Standard life and is excluding applicable taxes cesses and levies | All premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/paid by the Policyholder, in addition to the payment of such premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by the Government, from the benefits payable under the Policy.

How does the plan work ?



Total Premium Paid ₹2,08,800

Maturity Benefit ₹9,16,800

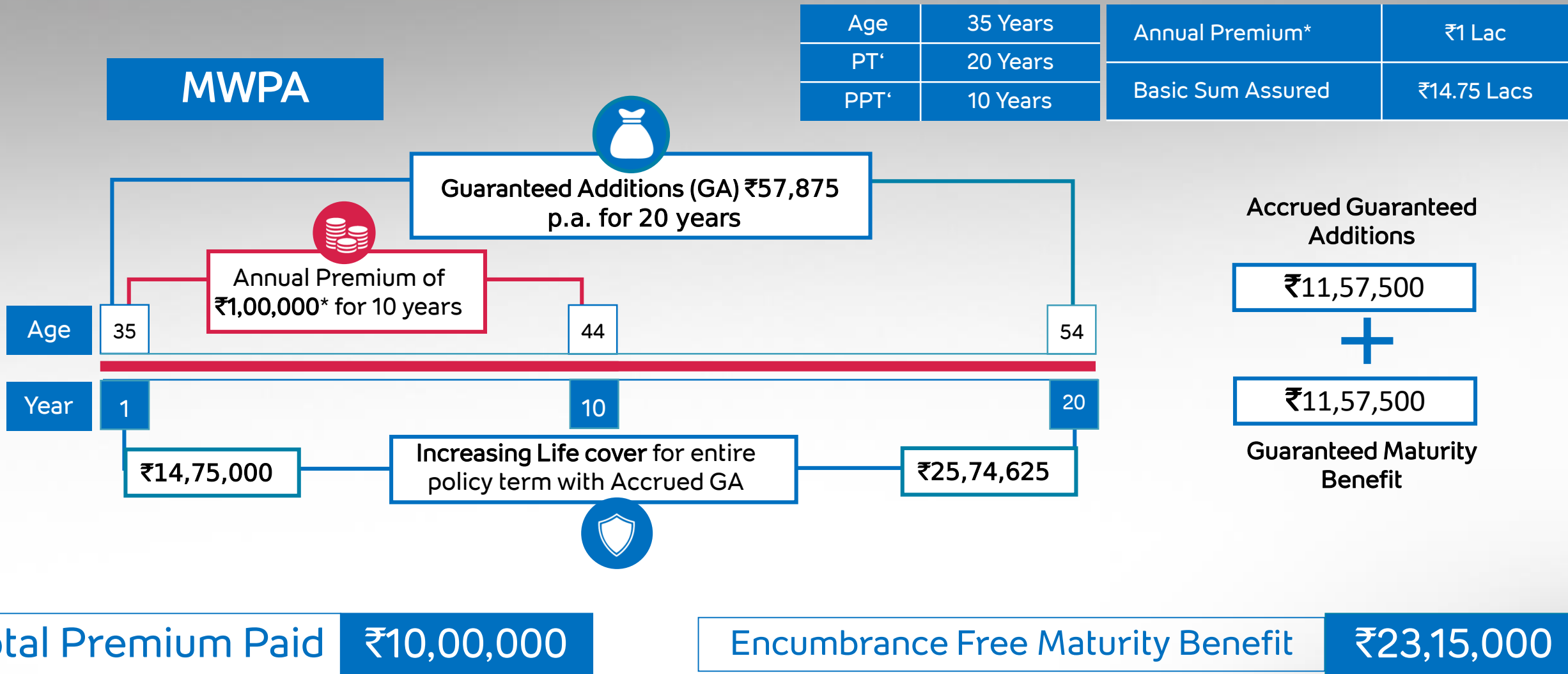
¹PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium | * Premium is for Female, Standard life and is excluding applicable taxes cesses and levies | All premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/paid by the Policyholder, in addition to the payment of such premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by the Government, from the benefits payable under the Policy.

Secured Income for Your Family



Ring fence and safeguard your investment against
creditors by taking policy under **MWPA**

How does the plan work ?



Total Premium Paid

₹10,00,000

Encumbrance Free Maturity Benefit

₹23,15,000

'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium | * Premium is for Male, Standard life and is excluding applicable taxes cesses and levies | All premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/paid by the Policyholder, in addition to the payment of such premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by the Government, from the benefits payable under the Policy.

Other Plan Features



Free Look Period

The policyholder has a free look period of 15 days from the date of receipt of the policy document and period of 30 days in case of Policy obtained through distribution channels like Web Aggregators and Online mode, to review the terms and conditions of the Policy. If the policyholder disagrees to any of these terms or conditions, he/she has the option to return the Policy for cancellation, stating the reasons for objection and be entitled to a refund of the premiums paid without interest after deduction of proportionate risk premium, stamp duty and medical examination cost along with applicable taxes and cesses or levies, if any.

Grace Period

A Grace Period of fifteen (15) days for monthly mode and thirty (30) days for all other modes from the due date will be allowed for payment of each subsequent premium. The Policy will remain in force during this period. If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse and have no further value except as may be provided under the Non-Forfeiture Provisions.

If any death claim occurs during the grace period, any due premium (without interest) of the policy, which are not paid as on date of death, will be deducted from the death claim payout.



Surrender Benefit

The policy shall acquire a surrender value during the policy term basis the premium paying term as defined below.

Premium Paying Term	Surrender Value
Single Pay	Payable at any point during the policy term
Other than Single Pay	Payable provided at least 2 full years' premiums have been paid

The surrender value payable is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).

- $\text{Guaranteed Surrender Value} = \text{GSV Factor on Premiums} * \text{Total Premiums Paid} + \text{GSV Factor on Guaranteed Additions} * \text{Accrued GA, if any.}$
- $\text{Special Surrender Value} = \text{SSV Factor} * (\text{RPU factor} * \text{Guaranteed Maturity Benefit} + \text{Accrued GA, if any})$

Where “Reduced Paid-up (RPU) Factor” shall be equal to the total number of premiums paid divided by the total number of Premiums Payable during the entire Premium Payment Term.

The Company has the right to review the basis for calculating the SSV factors from time to time based on the experience and will be subject to prior approval of IRDAI.



Lapse

The policy will Lapse if the full premiums for at least -

When the full premiums for at least two (2) years have not paid within the Grace Period, the policy shall lapse from the due date of first unpaid premium and no benefits will be payable.

However, if full premiums for at least -

Two (2) years have been paid and the subsequent premium remains unpaid within the Grace Period, the Policy will be converted into a Reduced Paid-up Policy by default.



In case policy has lapsed, policyholder may reinstate the same at the absolute discretion of Tata AIA Life within five years after the due date of the premium in default and before the date of maturity subject to underwriting & revival rules of the company. However, the company would require:

- a) A written application from you for revival;
- b) Current health certificate and other evidence of insurability; satisfactory to the insurance company
- c) Payment of all overdue premiums with interest;

Any evidence of insurability requested at the time of revival/revival will be based on the prevailing underwriting guidelines duly approved by the Board.

The revival will be based on the Board approved underwriting policy.

The applicable interest rate for revival is determined using the prevailing SBI domestic term deposit rate for '1 year to less than 2 years', plus 2%.

Reduced Paid Up Benefits



Death Benefit:

On death during the policy term, Sum Assured on Death x RPU Factor shall be payable along with accrued GA, if any. The benefit shall be subject to a minimum of 105% of the Total Premiums Paid up to the date of death.

Maturity Benefit:

The maturity benefits multiplied by the RPU Factor shall continue to be payable.

Policy Loan



- Policy Loan is available in this plan#.
- Policyholders may apply for a Policy loan up to 80% of Surrender Value.
- The Policy must be assigned to Tata AIA Life.

Provided that the policy acquires Surrender Value



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

Assignment & Nomination

Assignment as per Section 38 & Nomination is allowed as per Section 39 of the Insurance Act 1938 as amended from time to time.

Suicide Exclusion

In case of death due to suicide within 12 months:

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

Disclaimer

- This material belongs to Tata AIA Life Insurance Company Ltd. Any unauthorized use, reprint or circulation is prohibited
- Strictly for internal circulation and not meant for distribution to public. Training & education material and not to be used for solicitation
- For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale
- Insurance cover is available under this product
- Tata AIA Life Insurance Guaranteed Return Insurance Plan UIN: 110N152V07
- 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
- 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
- Premiums shown are for standard lives.
- 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.
- Kindly refer the Sales Illustration for the exact premium.
- All premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/paid by the Policyholder, in addition to the payment of such premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by the Government, from the benefits payable under the Policy.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please refer to the rider brochure or contact Tata AIA Life's Insurance Advisor/ branch
- All examples and figures used herein are for illustrative/ understanding purposes only

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.z`

Tata AIA Life Insurance Company Ltd. (IRDAI Regn. No. 110) CIN No. U66010MH2000PLC128403

Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013

For any information including cancellation, claims and complaints, please contact our Insurance Advisor or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customer-care@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888

Thank You