

## Notes to the Illustrations

- "Quoted Annualised Premium" shall be the premium paid in a year with respect to the basic sum assured chosen by the Proposer, including the underwriting extra premiums and loading for modal premiums, if any.  
"Quoted Annualised Premium" will be equal to the Quoted Modal premium multiplied by the frequency of the modal premium payment.
- Total Quoted Annualised Premium is exclusive of applicable taxes, Surcharge/Cess. All taxes, duties, surcharge, cesses or levies, (including but not limited to TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder. "Annualised Premium" shall be the premium paid in a year with respect to the basic sum assured chosen by the policyholder, excluding the underwriting extra premiums and loading for modal premiums, if any.
- Death Benefit is the Sum Assured on death.  
For Option 1 & 2, Sum Assured on Death shall be the highest of (a) 10 times Annualised Premium (b) 105% of all the Premiums Paid (excluding the underwriting extra premiums and modal loading), as on the date of death (c) Minimum Guaranteed Sum Assured on Maturity or (d) Absolute amount assured to be paid on death.  
For Option 3 & 4, Enhanced Sum Assured on Death shall be the highest of (a) 10 times the Annualised Premium (b) 105% of all the Premiums Paid (excluding the underwriting extra premiums and modal loading), as on the date of death (c) Minimum Guaranteed Sum Assured on Maturity or (d) Absolute amount assured to be paid on death.  
Enhanced Sum Assured at the time of death shall be the Basic Sum Assured increased by a simple rate of 5% per annum at each policy anniversary subject to maximum of 200% of Basic Sum Assured chosen at policy inception.  
Absolute amount assured to be paid on death for Option 1 & 2 is the Basic Sum Assured & for Option 3 & 4 is the Enhanced Sum Assured at the time of death. Minimum Guaranteed Sum Assured on Maturity is nil for each of the 4 options as there is no maturity benefit under the plan.  
On selection of Plan Option 2 and 4 - Along with the Sum Assured on Death, the Nominee shall also receive an Income Benefit i.e. a monthly income equal to 1% of Basic Sum Assured for 10 years starting from the next monthly anniversary following the date of death of the Insured. Please note, for illustration purpose the amount shown under Death Benefit above is inclusive of Sum Assured on Death and Income Benefit. The applicable taxes, Surcharge/ Cess shall be collected separately over and above the policy premiums.
- There is no surrender benefit for Regular pay policies. In case of Limited pay policies, the policy can be surrendered provided full 2 and 3 years premiums have been paid for policies with premium payment term of less than 10 year and premium payment term greater than or equal to 10 years respectively. The surrender value payable is Surrender Value Factor \* all the premiums paid (excluding the underwriting extra premiums and modal loading).
- Insurance cover is available under this product
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale

## Basic Policy Exclusion:

In case of death due to suicide by the Insured, whether sane or insane, within 12 months from the date of commencement which is same as the date of inception, the nominee shall be entitled to all the Premiums Paid (excluding the underwriting extra premiums and modal loading), provided the Policy is in force. In case of death due to suicide by the Insured, whether sane or insane, within 12 months from the date of revival, the nominee shall be entitled to higher of all the Premiums Paid (excluding the underwriting extra premiums and modal loading) or the acquired surrender value as on the date of death, provided the Policy is in force.

## Disclaimers:

- The illustration on page 1 is not an insurance contract.
- 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.
- This product is underwritten by Tata AIA Life Insurance Company Ltd.

## DECLARATION

### Declaration of the Proposer

I have understood the information in the sales illustration mentioned above as explained to me by the intermediary or agent and I am affixing my signature for the proof.

Proposer's Name: \_\_\_\_\_

Proposer's Signature / Thumb impression: \_\_\_\_\_

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

### Agent / Intermediary of Tata AIA Life Insurance Company Ltd.

I have explained the information in the Sales illustration to the Proposer and he has understood the same. I am affixing my signature for the proof.

Agent/Intermediary Name: \_\_\_\_\_

Agent/Intermediary Number: \_\_\_\_\_

Agent/Intermediary Contact Number: \_\_\_\_\_

Agent/Intermediary Signature: \_\_\_\_\_

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

### IN CASE THE PROPOSER AFFIXES A THUMB IMPRESSION OR SIGNING IN VERNACULAR:

I \_\_\_\_\_ holding \_\_\_\_\_ (Identity Card type) \_\_\_\_\_ (Identity Card no.) hereby declare that I have explained the contents and benefits of the illustration to the Proposer in \_\_\_\_\_ language and that the Proposer has affixed his/her signature/thumb impression on the illustration after fully understanding the contents thereof.

Witness Signature: \_\_\_\_\_ Signature/ Thumb Impression of Proposer: \_\_\_\_\_ Signature of the Person making the Declaration: \_\_\_\_\_

Unique Reference Number: L&C/Advt/2018/Nov/587